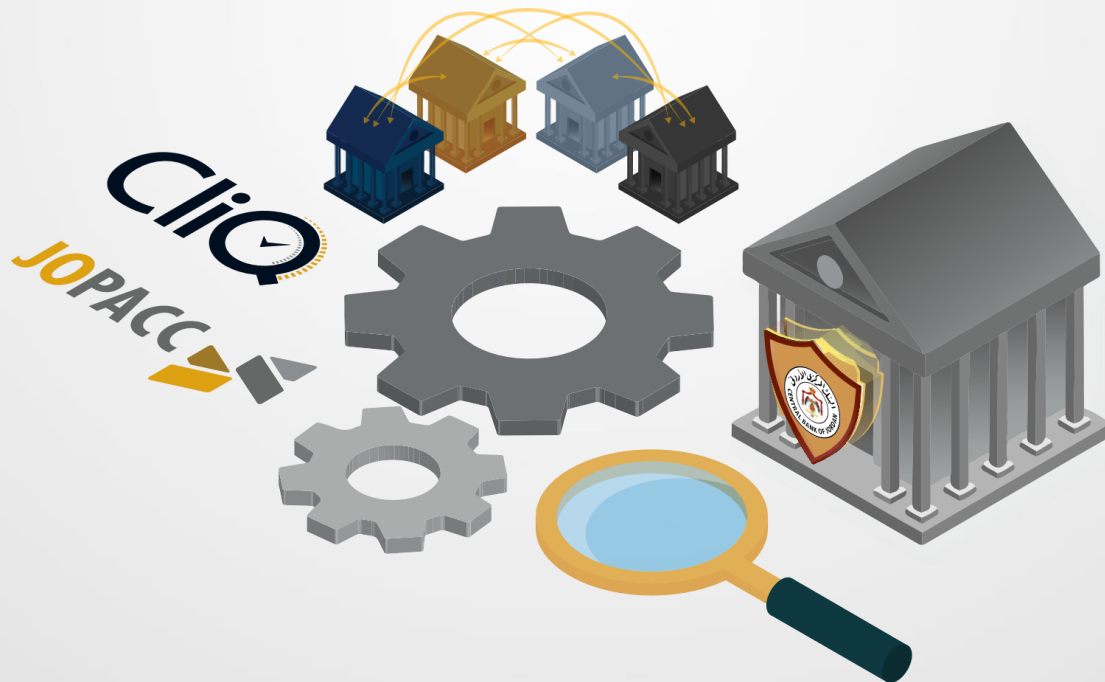# CliQ User Handbook

CliQ is an instant payment system in Jordan

The Jordan Payments & Clearing Company (JoPACC) manages and operates CliQ.

Most of Jordan's commercial banks are participants on CliQ.

As is the case with any payment system, CliQ is overseen by the Central Bank of Jordan.

Using CliQ, you can make transfers or payments from your bank account to any financial account (be it a mobile wallet or a bank account) in Jordan

Individuals

Institutions

Merchants through QR codes

Currently, CliQ services are offered free of charge by banks, who have the freedom of charging fees as they see fit.

Additionally, using CliQ, you can instantly receive domestic payments and transfers directly to your bank account

You can register to and use CliQ to make and receive instant transfers
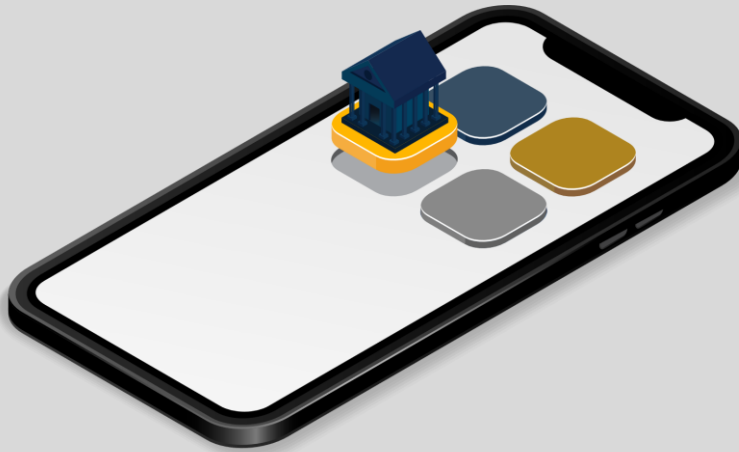## through your mobile banking application

Banks have enabled CliQ's services either through their mobile banking applications, or their online banking channels, or through both.

Activating CliQ

1

Log in to your mobile banking application

2

Go to the CliQ page, which you can find either under the main services list or under payments
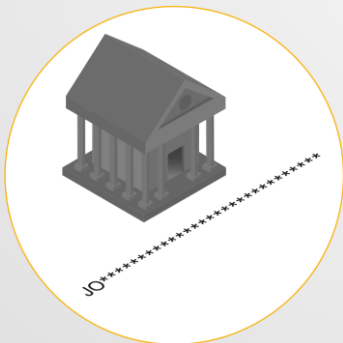
CliQ

User Identifiers on CliQ

To activate CliQ, create an alias that can be used to receive payments through.

An alias is a unique identifier, similar to a nickname, that can be used instead of an account number or an IBAN to receive payments.

Aliases can be comprised of letters, numbers (such as a mobile number), or an alphanumeric string.

To make payments through CliQ, you can use the alias of the recipient or their IBAN.

1 IBAN

2 Mobile Number

3 Alias

JO*********************

07********

Alias
JoPACC1

CliQ

To Onboard to CliQ

Select the account(s) through which you want to activate CliQ

Enter the alias that you would like to use for CliQ

You will be notified of the successful creation of the alias

If the alias you entered is already in use by another customer, you will be requested to create a different alias

Some banks allow customers to create multiple aliases for the same bank account

You can also edit your existing aliases, if your bank has enabled this option

Note: The alias is linked to the user's national identity number. Therefore, a specific alias is unique for that user, and cannot be used by other users.

Note: You can use a Jordanian or a non-Jordanian mobile number as an alias.

Note: You may be asked to set your default bank account on CliQ when you onboard to the service.

CliQ

Using CliQ across Multiple Bank Accounts

You can choose a different alias for each bank account.

You can use the same alias for each of your bank accounts, while selecting one of your accounts as your default account. A default account is the account that will receive payments or transfers when made to that alias.

You can use any of your accounts to make payments or transfers regardless of whether or not they are the default account. You can receive transfers on your non-default account/s if the sender specifies the receiving bank.

How to select your default account

You can select your default account when registering an alias to another bank account, and you can change the default account at any time through the bank application, if the bank allows it.

CliQ

CliQ Primary Services

Instant Money Transfer

Request to Pay

Return Payments

Merchant Payments using QR code

CliQ

Transferring Money Instantly Using CliQ

1   Log in to your bank application and select CliQ.

2   To make the transfer, first you have to enter either the alias (of a bank account or mobile wallet) or the IBAN along with any required information for the receiving bank account.

3   Enter the amount you intend to transfer.

4   The application will present you with the details of the transfer for verification, including the recipient's full name associated with the alias.
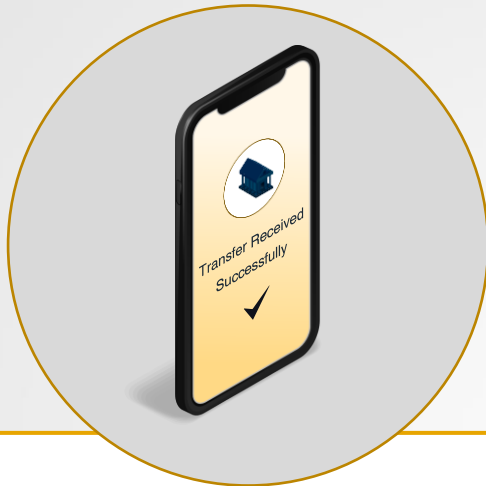
5   Enter the passcode to execute the transfer (this could be a pre-set pass key, or a one-time password sent to your mobile number).

6   You will be notified of the success of the transfer.

CliQ

Transferring Money Instantly Using CliQ

You can request a confirmation of receipt, where the application will present you with a confirmation once the money has been deposited into the recipient's account.

You will be notified via SMS of the transfer amount that has been deducted from your account and transferred via CliQ.

Note: Some fields requested in the transfer can be optional, including the recipient's bank and the purpose of the transaction.

CliQ

Receiving Payments Through CliQ

You will be notified via SMS when you receive a transfer through CliQ. This notification will include the amount deposited into your account.

The SMS notification may also include the name of the sender and that it was received through CliQ.

You can view the full details of conducted transactions (including the full name of the sender/recipient, the amount, the date, and the transaction's reference number) using your mobile banking application.

You received a transfer through CliQ

CliQ

Using CliQ's Request to Pay (R2P)

Using CliQ, you can request a payment from any account.

Through your mobile banking application, go to CliQ's page and select the Request to Pay service and enter the alias of the request recipient.

Enter the requested amount.

Send the Request to Pay.

The recipient will receive a request to pay through SMS or a notification, which includes the amount to be paid and the name of the requester. They can approve the request through their mobile banking application under the CliQ page or through their mobile wallet.

The requester will receive a notification of the amount deposited into their account and the recipient will receive a notification of the amount deducted.

Returning Payments Through CliQ

If you received a CliQ transfer from an unknown source and you believe you have received it by mistake,

Depending on your bank, you can fully or partially return the transfer using CliQ on your banking application.

Enter the reason for returning the transfer.

You will be presented with the return's information, including the name of the recipient and the amount for you to confirm.

The received amount will be returned to the sender, and you both will be notified of the amount returned.

Payment Returned

Making Merchant Payments Through QR

You can use CliQ to make instant payments for purchases at merchants.

Log in to your mobile banking application and select CliQ.

Select QR payments.

Scan the QR code presented to you on the merchant's Point-of-Sale or smart device, which reflects the amount to be paid.

On your device, you will be presented with the amount to be paid and the merchant's name.

Confirm the payment and it will be executed instantly.

You will receive a SMS notification of the amount deducted from your account.

Note: Make sure that the merchant accepts QR payments.

CliQ

Other Services Offered through CliQ

Presenting the name of the transaction recipient to the sender before the payment is confirmed when an alias is used.

The sender can opt to receive a confirmation once the amount has been deposited into the recipient's account.

Presenting a record of the received and sent transactions.

CliQ

CliQ services are available 24/7

CliQ only enables instant transfers within Jordan and using the Jordanian Dinar

Money Sent

Money Received

CliQ

The maximum transfer amount possible through CliQ is 10,000 JOD for each transfer

10,000

CliQ

Banks have the right to limit the cap for a single transfer or limit the aggregate amount/number of transfers a user can make in a single day.

CliQ

CliQ can be used for individual and legal (entities and organizations) accounts

All banks have enabled CliQ for individual customers' accounts.

Please enquire with your bank on the availability of CliQ for legal customers.

CliQ is equipped with high security standards to protect your payments and enable tracing and monitoring

Running into a Problem when Using CliQ

If you run into a problem while using CliQ, such as:

Difficulty registering an alias	A payment failed to execute	The transfer amount was deducted but not deposited into the recipient's account

Please contact your bank, who are responsible for resolving the issue for you.

CliQ

Through **CliQ**,
instant transfers and payments are just a click away!

CliQ is operated by the Jordan Payments and Clearing Company

JOPACC
WE INNOVATE & CONNECT
DIGITAL PAYMENTS

December 2021