Mobile Wallets Handbook

JoMoPay
Jordan Mobile Payment

Mobile Wallets

A mobile wallet is a digital financial account, accessible through a mobile application, that is used for the storage of money and to carry out digital financial transactions such as payments and transfers.
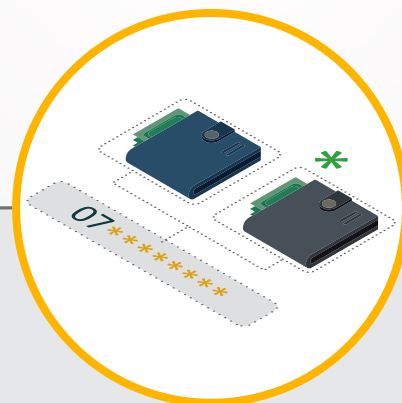
Mobile Wallets

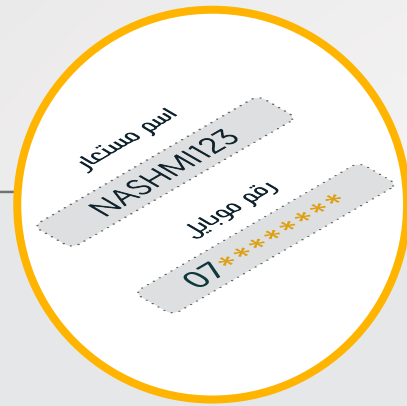The mobile wallet number is the mobile number on which the wallet is registered.

Each user can open a maximum of two wallets either with the same mobile wallet provider or with different mobile wallet providers.
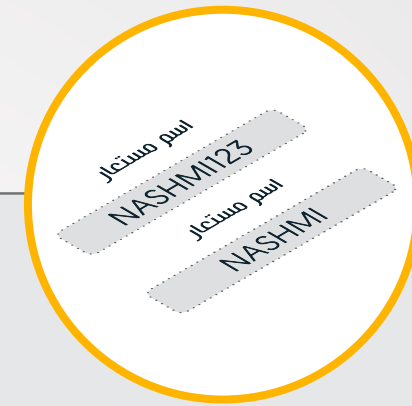
Users can opt to register two wallets either on two different mobile numbers or on the same mobile number, and in the case of the latter, they need to set one of the accounts as the default one for receiving transfers.

Mobile Wallets

A mobile number, an "alias" (a unique identifier similar to a nickname), or both, can be used as account identifiers of the mobile wallet.

Users can register more than one "alias" for the same mobile wallet account

Users can use the same "alias" or mobile number as an identifier for multiple financial accounts, be it other mobile wallets or bank accounts that are registered to CliQ . In this case, one account needs to be set as the default one for receiving transfers.

Mobile Wallet Registration Requirements for Individuals

Age must be 18 years or above. Minors (under the age of 18) can also register a mobile wallet under the guardianship of their parents or custodian and according to the provisions of each mobile wallet provider if the mobile wallet provider allows this option.
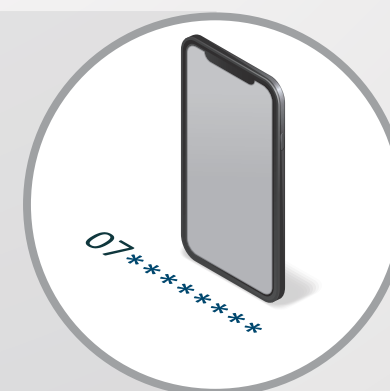
+18

An identification document for Jordanians and non-Jordanians (such as National ID cards and Passports among others).

A smartphone with an active internet connection.

An active mobile number. It is advised that clients use their own mobile numbers for wallet registration.

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Mobile Wallets: Features and Benefits

1 The mobile wallet service presents a parallel solution to certain banking services, facilitating access to financial services, especially for unbanked individuals, with simpler requirements at a lower cost.

2 Mobile wallets provide secure, instant, and easy-to-use payment and transfer solutions, reducing the time, effort, and cost invested by users to access financial services.

3 Mobile wallets serve individuals of different nationalities residing in Jordan, in addition to merchants, and businesses.

4 Mobile wallets enjoy a widespread customer service network across the Kingdom, through branches, agents, and ATMs.

Mobile Wallet Providers

There are eight mobile wallet providers in the Kingdom, and each has its own mobile wallet app:

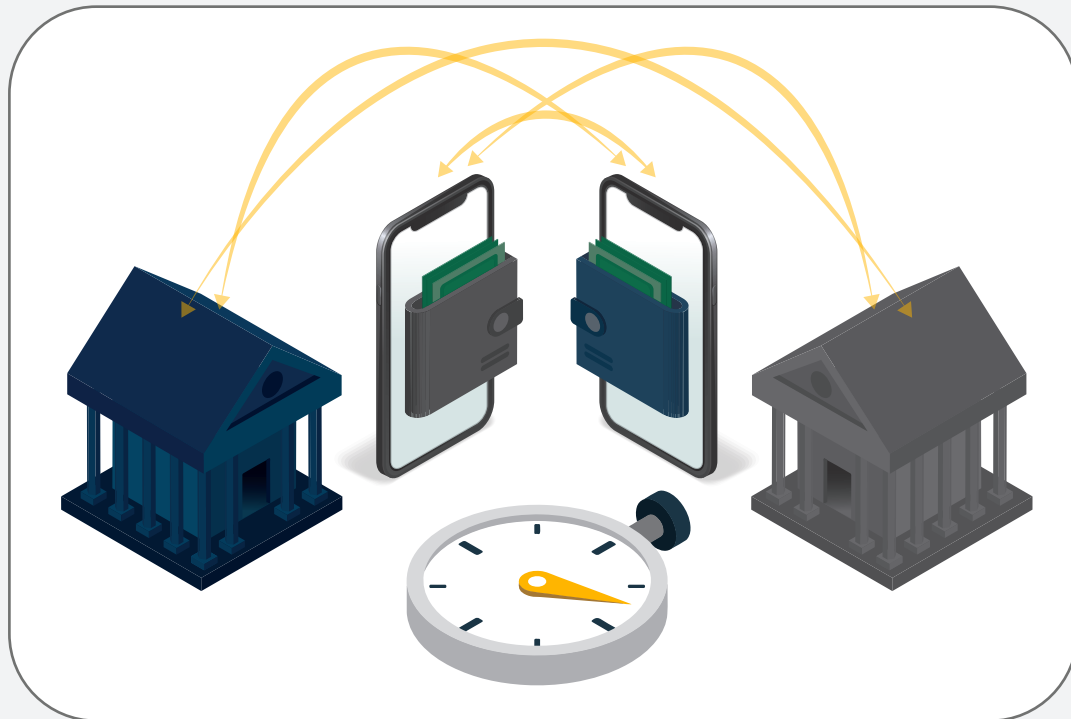| |
|---|
| Orange Money |
| AYA Pay |
| Dinarak |
| Zain Cash |
| Gadha |
| Mared |
| MEPS National Wallet |
| UWallet |

(!) The user has the option to choose the mobile wallet provider they would like to register with, regardless of the Telecom carrier to which their mobile number belongs.

Mobile Wallet Services for Individuals

Sending and Receiving Money Instantly

All mobile wallets provide the service of sending and receiving money between mobile wallets and transferring money instantly between wallets and bank accounts that have the CliQ service.

To make instant transfers, select the transfer option from the main menu, enter the recipient's mobile number or "alias" and the amount you want to transfer, verify the entered information, and complete your transfer.

Mobile Wallet Services for Individuals

Paying for Bills and Services via eFAWATEERcom

All mobile wallet users can inquire about their bills and other various services and pay them on the go through their wallets via a direct connection with the eFAWATEERcom service.

Mobile Wallet Services for Individuals

Paying for Purchases Instantly

Mobile wallets offer various options that enable users to pay for their purchases, which are:

Payment cards associated with mobile wallets that can be used to purchase online or to pay at shops that accept payments through POS devices. These cards are issued through mobile wallet providers such as Visa cards and Mastercards.
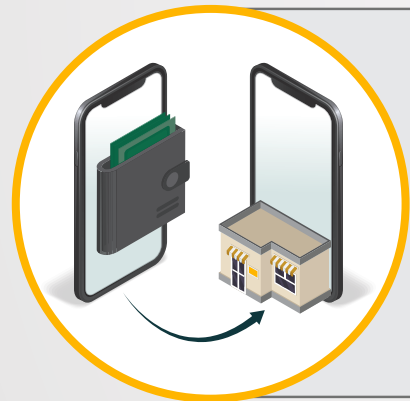
Direct pay to merchants where the customer transfers the purchase amount from their wallet to the merchant's wallet instantly.

QR code payments that enable merchants to issue a QR code on their devices for the purchase amount. The customer then scans the code through their mobile wallet app and checks the details before completing the payment.

Mobile Wallet Services for Individuals

Cash-In and Cash-Out Services

Mobile wallets offer various options for depositing and withdrawing money in a way that meets their clients' needs and whereabouts. More information on this service is available subsequently in this handbook.

Mobile Wallet Services for Individuals

International Transfers

Some mobile wallet providers offer the service of sending and receiving international remittances, which enables their clients to execute cross-border transfers directly from their mobile wallet apps.

Contact your mobile wallet provider and inquire about the availability of this service.

Mobile Wallet Agents

▶ Mobile wallet agents are legally-registered entities, such as commercial stores, that provide services on behalf of mobile wallet providers.

▶ Agents have special wallets called "Agent Wallets," which enable them to provide the following services:
- Cash-in and cash-out services
- Mobile wallet registration

You can find a mobile wallet agent throughout Jordan. Contact your mobile wallet provider to find your nearest agent.
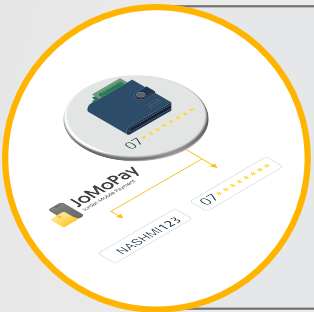
Institutions and stores that are interested in providing agent services should contact the concerned mobile wallet provider to inquire about the contracting requirements for providing agent services.

Features Recently Added to Mobile Wallets

Enabling instant transfers between bank accounts and mobile wallets of all types.

Using the "alias" as a user identifier instead of a mobile number to receive transfers.

Confirming the recipient before completing the transfer by presenting their information to the payer.

Sending a notification to the sender once the payment is deposited into the recipient's account.
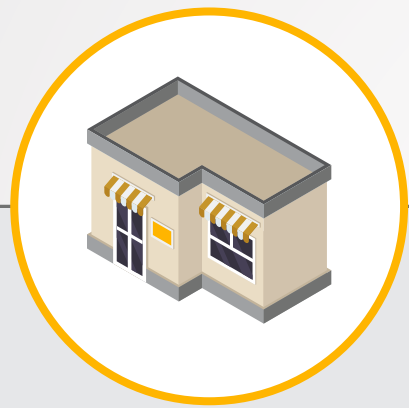
Registering more than one "alias" for the same wallet and the ability to edit aliases.

Mobile Wallet Registration

There are two ways to open a mobile wallet:

1- Registration Through Mobile Wallet Agents:

The customer visits a mobile wallet agent they wish to register their wallet with and provides the information and documentation needed to open a mobile wallet.

The agent helps the customer fill out the registration form, complete the wallet registration process, download the wallet app, and activate the wallet.
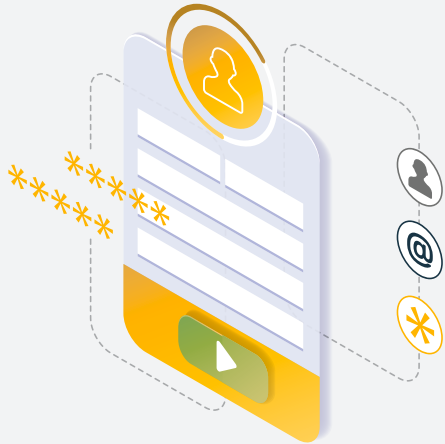
Mobile Wallet Registration

2- Online Self-Registration Through the Mobile Wallet:

1 Upon deciding on the desired mobile wallet provider, download their application on your smartphone.

2 Fill in the required information in the wallet registration form.

3 Take a photo of your identification document (e.g., your ID Card) and upload it with your request.

4 Submit your request after verifying the information provided.

5 After receiving a confirmation of successful registration, you can start using your wallet.

Mobile Wallet Registration

Click here to access all mobile wallets' registration links via the Mobile Wallet Gateway.

Zain Cash	MEPS National Wallet
UWallet	Orange Money
Dinarak	Dinarak
AYA Pay	Mared

(!) Some mobile wallet providers may allow you to fill out the registration form and submit it online through their website.

Cash-In

You can deposit cash into your mobile wallet through:

1- Mobile Wallet Agents

Mobile wallet agents are available across the Kingdom whose locations can be found by visiting the website/app of your mobile wallet provider or by contacting their customer service center.
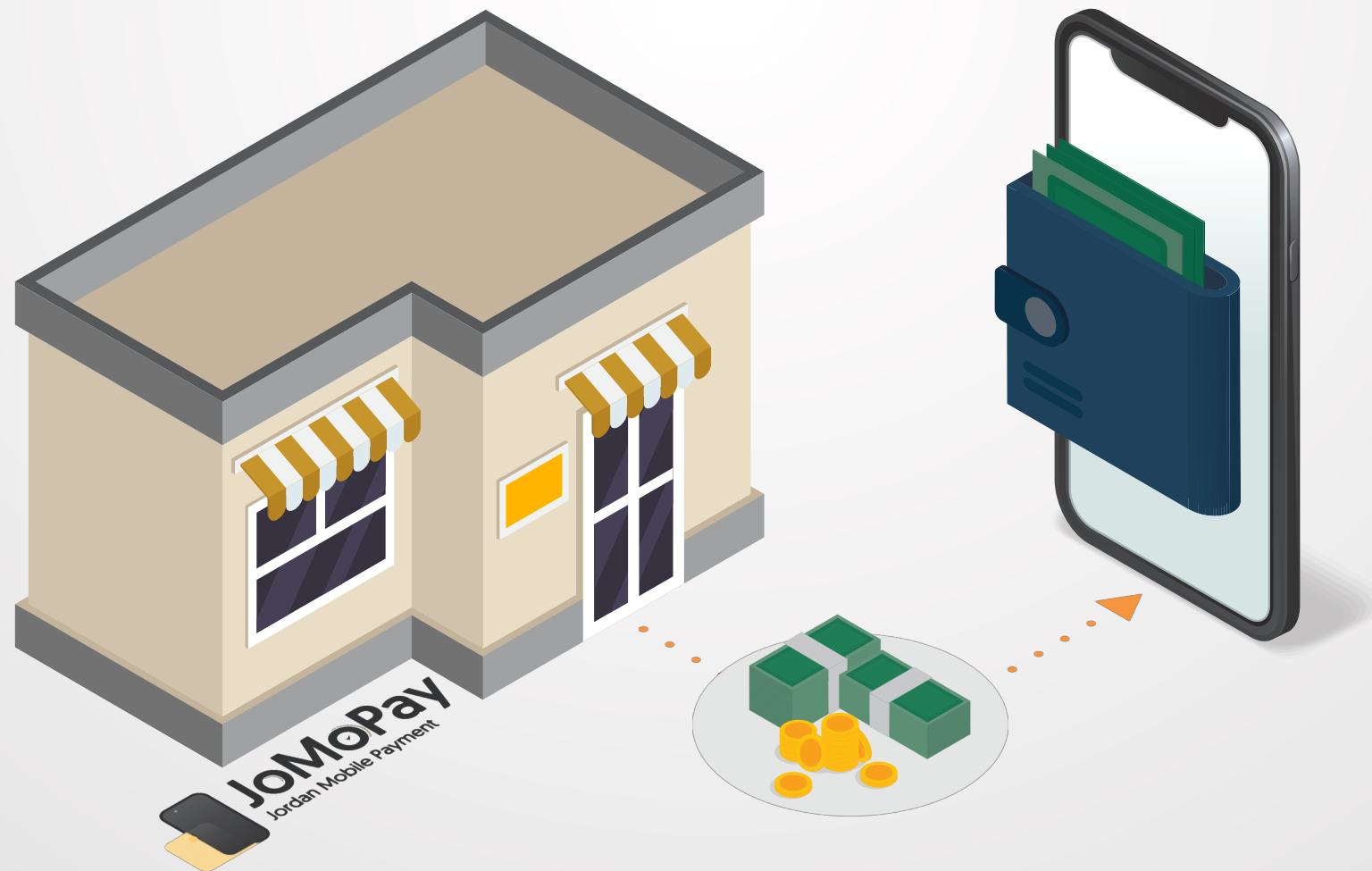
Cash-In

2- The eFAWATEERcom service available through bank accounts, the eFAWATEERcom website, or eFAWATEERcom app, by following these steps:

1 From the eFAWATEERcom service, select the service category: [Wallets and PSPs].

2 Select the "Biller," which is one of the mobile wallet providers you want to deposit to.

3 Select the "Service Type" e.g., "Money Deposit".

4 Enter the "Billing Number," which is the mobile number of the wallet you want to deposit in.

Cash-In

3- Transferring from a Bank Account That Has the "CliQ" Service to the Wallet:

► Log in to your bank app and select "CliQ."

► Enter the "alias" or the mobile number associated with the wallet you want to transfer to.

► Enter the amount you intend to transfer.

►Your app will display the entered information and the recipient's information, such as their full name so that you can verify it.

► After verifying the information, enter the passcode to execute the transfer if required (this could be a pre-set passcode or a one-time password sent to your mobile number) and confirm the transaction.

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

Cash-In

4- Cardless Cash-In Through ATMs

▶ You can deposit money into mobile wallets via ATMs by only using the mobile number as an identifier. (Note: this service is not available for wallets that use "aliases" as wallet identifiers).

▶ You can deposit cash into your wallet through the ATMs of the banks that enable this service to all mobile wallet clients, which are Jordan Kuwait Bank, Arab Bank, and the Housing Bank.

Click here to view the locations of ATMs that offer the cardless cash-in service to all mobile wallet clients.
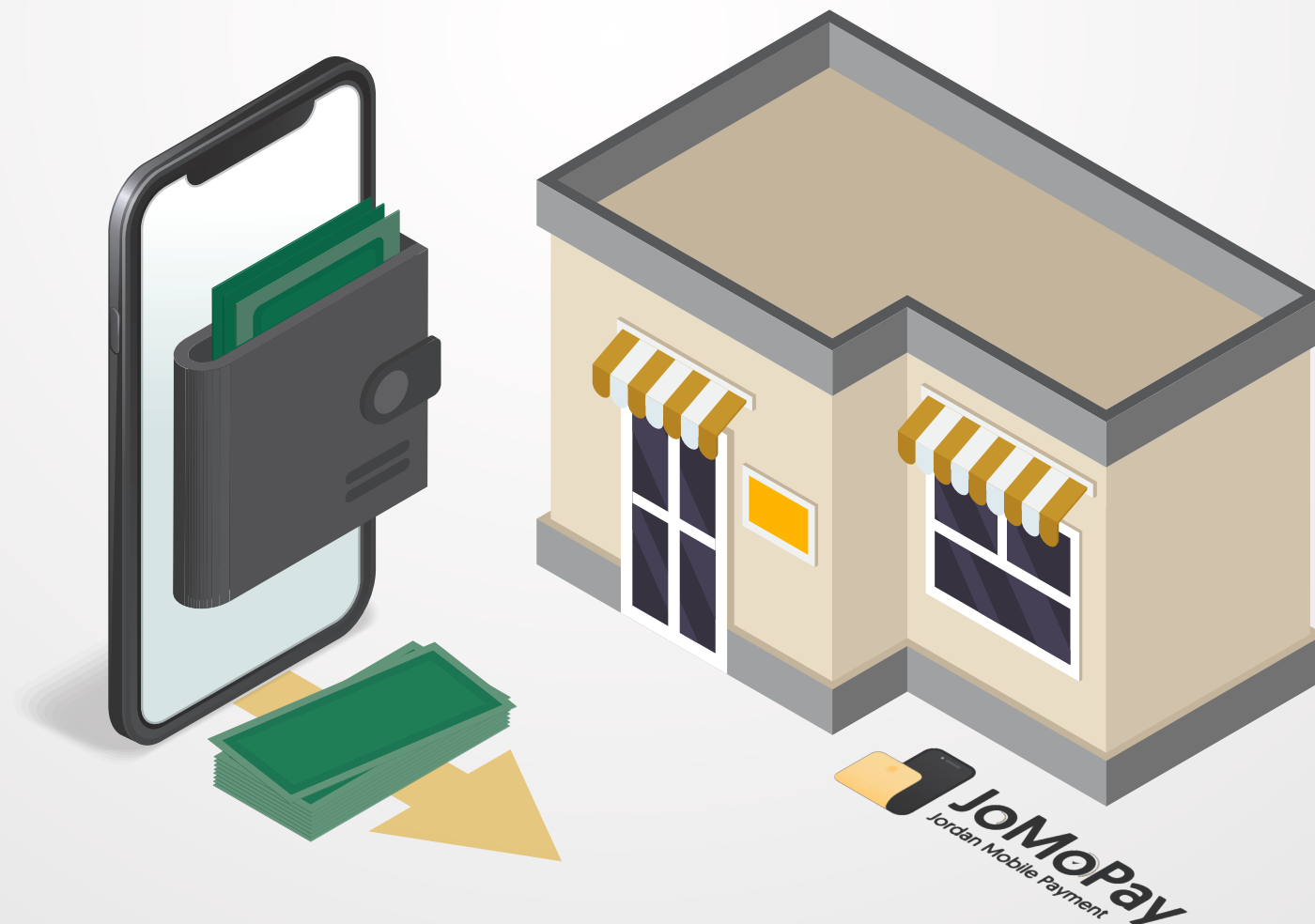
Cash-Out

You can withdraw money from your wallet through:

1- Mobile Wallet Agents

Mobile wallet agents are available across various governorates of the Kingdom, where the agent verifies the identity of the customer and proceeds with the cash withdrawal process via a one-time password [OTP] sent to the customer's wallet.

Cash-Out

2- ATMs:

▶ By using payment cards linked to mobile wallets via the ATMs of all banks in the Kingdom.

▶ Or without a card through the ATMs of the banks that provide the cardless withdrawal service to all mobile wallet users, which are Jordan Kuwait Bank, Arab Bank, Cairo Amman Bank, and the Housing Bank. (Note: This service is only for the wallets that use the mobile number as a wallet identifier, not the "Alias.")

Click here to view the locations of ATMs that offer cardless withdrawals to all mobile wallet clients.

Cash-In and Cash-Out through ATMs

▶ Enter your wallet app and select the required service: "Cash-In" or "Cash-Out".

▶ Select "ATM" as the method for the "Cash-In" or "Cash-Out" service.

▶ You will receive a one-time password (OTP) sent to the mobile number that is associated with your wallet.

▶ Go to the ATM that offers the desired service, "Cash-In" or "Cash-Out".

▶ Select "Cardless Services" from the options displayed on the ATM screen.

▶ Select "JoMoPay/Mobile Wallets".

▶ Select the mobile wallet provider that you want to withdraw money from or deposit money to.

▶ Enter the wallet identifier which is the mobile number in this case.

▶ Enter the amount and the (OTP) that was sent to you.

▶ Complete the "Cash-In" or "Cash-Out" process.

Mobile Wallet Transaction Limits and Fees

▶ Mobile wallet transaction limits differ from one mobile wallet provider to another. Please contact your provider and inquire about their set limits, including limits per transaction and daily limits (if any).

▶ Service fees vary from one mobile wallet provider to another. Please contact your provider and inquire about the fees charged for different services, such as transfer and cash-out fees. You can also view the transaction fees for each mobile wallet provider via the Mobile Wallet Gateway.

▶ Cash-in is free by most mobile wallet providers.

▶ There are fees for cash-in and cash-out via ATMs.

▶ There is no fee for registering or canceling the wallet or keeping it without balance.

Mobile Wallet Services for Merchants

The mobile wallet system allows the registration of "Merchant" wallets, which provide an instant and secure solution for merchants to receive the amounts of purchases made by their customers, such as:
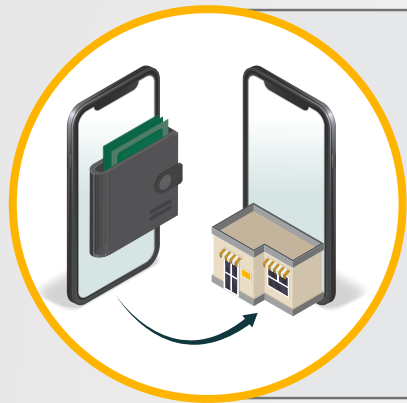
Instant transfer to the merchant account directly from the user's wallet.

Issuing a QR code to customers with the value of the transaction. The customer scans this code through their mobile wallet app to transfer the amount to the merchant's account.

If you are interested in providing the mobile wallet payment option to your customers, please contact your preferred mobile wallet provider and inquire about the contracting requirements for opening a merchant wallet and the transaction limits that will be available to you, as they differ from one mobile wallet provider to another.

Mobile Wallet Services for Businesses

The mobile wallet system allows registering "Business" wallets, enabling institutions and business owners to pay wages, transfer salaries, and make other payments easily and with appropriate limits.

Business wallets are currently used by different entities, including:

① Governmental Institutions such as the National Aid Fund, which transfers national aid payments to the beneficiaries' wallets.

② Academic Institutions such as universities that transfer scholarship payments to students.

③ Community-based Organizations, such as NGOs that provide financial support to individuals by making transfers to their mobile wallets.

! If you are interested in opening a Business wallet, please contact your preferred mobile wallet provider and inquire about their contracting requirements as well as the transaction limits, as they differ from one provider to another.

Inquire About Your Registered Mobile Wallets

Send an email to Info@jopacc.com

Send a message to our Facebook Page [Mahafezna]

Call our mobile wallet inquiries' number [064011014] during the official working hours from Sun to Thurs [08:00 a.m. to 04:00 p.m.]

Getting Assistance

Contact your mobile wallet provider directly for opening and activating your wallet, issuing payment cards, closing the wallet, and any other related inquiries.

Also, the following issues are handled only by mobile wallet providers, and you should contact them directly if you encounter any of them:

▶ Undelivered transfers (from and to wallets)

▶ Transfers to a wrong account

▶ Difficulties in setting the default account for receiving transfers

▶ Difficulties in wallet registration and cancelation

▶ Failure in receiving the one-time password (OTP) when processing any of the wallet transactions

Contact Numbers for Mobile Wallet Providers

Zain Cash: 0791444100

MEPS National Wallet: 065002250

UWallet: 0788001400

Orange Money : 0777700141

Dinarak: 0795087460

Gadha: 062004717

AYA Pay: 065509292

Mared: 0791041044

Didn't Get Help from Your Mobile Wallet Provider?

You can file a complaint to the Financial Consumer Protection Department at the Central Bank, either by calling (**064630301**) or sending an email to: fcp@cbj.gov.jo .

Make sure to get the reference number of your complaint from your mobile wallet provider and share it with the Financial Consumer Protection Department.

CENTRAL BANK OF JORDAN

Protecting Your Wallet Is Your Responsibility
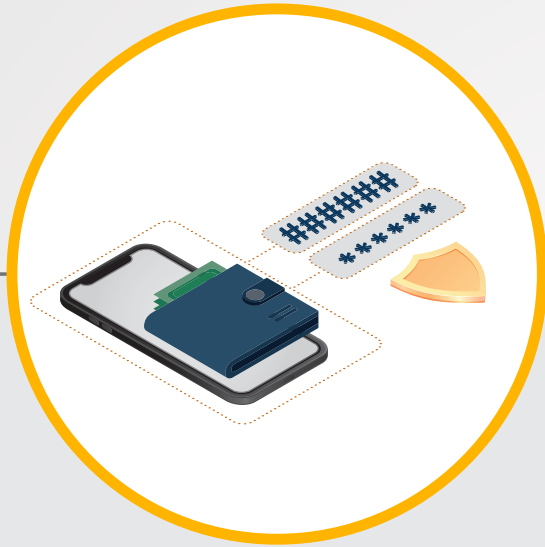
Always make sure to maintain the privacy of your wallet's login credentials, such as the username and password, in addition to the one-time password (OTP) that is sent to you by your mobile wallet provider, and never share them with any person or entity.

Do not provide your identification documents or a copy of them to any person or entity so that you protect yourself from fraud attempts.

JoMoPay
Jordan Mobile Payment

All services listed in this handbook are available by the JoMoPay system for mobile wallets and they are not necessarily available in all mobile wallets. Contact your mobile wallet provider to inquire about the availability of these services and features.

All mobile wallets in Jordan are connected through the JoMoPay system, which is owned and operated by the Jordan Payments and Clearing Company (JoPACC).

JoMoPay

Jordan Mobile Payment