

Improving Access to Remittances and other Financial Services through Digital Solutions in Jordan (Digi#ances)



The Central Bank of Jordan (CBJ) and the Deutsche Gesellschaft für Internationale Zusammenarbeit (GIZ) are jointly implementing the project “Improving Access to Remittances and other Financial Services through Digital Solutions in Jordan” (Digi#ances). The project started in October 2015 with the aim of increasing the rate of financial inclusion by facilitating the development of digital financial services, including cross-border remittances, for the unbanked segments of the population.

Digi#ances

The Digi#ances project has been promoting financial inclusion of low-income Jordanians and Syrian refugees without bank accounts on three different levels, as follows:

I. Support for developing the national Digital Financial Service (DFS) ecosystem

In the field of action “Development of digital financial services”, the aim of the Digi#ances project was to pilot needs-based digital financial services. The measures in the field of action aim to support the creation of an ecosystem for digital financial services in Jordan that are in line with the National Financial Inclusion Strategy (NFIS) and can be used by both refugees and Jordanians.

From 2018 to 2020, humanitarian organizations and mobile payment providers were supported as part of a holistic value chain approach in the development of new payment modalities using digital wallets. The respective target groups were informed about the advantages, their rights and responsibilities. During that period, three digital offers for national money transfers using mobile wallets have been piloted and two further pilots for digital cross-border payments (remittances) have been initiated.

Private sector:

A Development Partnership with Dinarak, a payment service provider, led to the development of appropriate products, build an agent network and thereby facilitated the uptake and usage of digital services by refugees and Jordanians without bank accounts from the supply side. Dinarak was selected through a competition for ideas. Under this partnership, which formally ended at the end of 2018, Dinarak received support to develop its business strategy, enhance its internal capacity, advance its agent network, and develop awareness and marketing materials. The partnership was successful in many aspects. Over 86,000 Jordanians and 6,000 Syrians, mostly in the three northern governorates which the Digi#ances project targeted, have opened a Dinarak mobile wallet.

In July 2018, Digi#ances launched the initiative “Closing the Gap: Women Empowerment through Digital Financial Services in Jordan”, which was selected as one of the ten initiatives of the Inequality Challenge, a fund by the German Federal Ministry for Economic Cooperation and Development (BMZ). This initiative was scheduled for a term of one year with the aim of tackling the gender gap in financial inclusion through developing women agents and female merchant network in Jordan. Members of the network were female, small and micro-entrepreneurs who provided access to digital financial services to other members in their communities and received training on how to be mobile money agents as well as building entrepreneurial skills and competencies. The initiative thus empowered women by giving them an active role in advancing their financial and economic inclusion and closing the gender gap with their own hands.



In 2020, as a result of a competitive bidding process, Digi#ances collaborated with Dinarak on the “SMS-Awareness & Cash-back-Campaign”. This pilot aimed at increasing active usage of mobile wallets by raising the awareness amongst low-income and unbanked Jordanians in hosting communities and Syrian refugees in Jordan about the benefits of potential use cases. Dinarak developed, designed and implemented a comprehensive SMS awareness campaign with a cash-back-system and impact assessment mechanisms, targeting 3K people which 50% of women and 40% of Syrian.

Furthermore, Digi#ances collaborates with the Swiss Agency for Development and Cooperation (SDC) on implementing a co-financing project entitled “Improving Access to Remittances and other Financial Services through Digital Solutions for Migrant Workers in Jordan”. Under this agreement with (SDC), Digi#ances initiated a pilot with partners from the private sector to develop, design, and implement all necessary activities to offer a fully digital and needs-based solution for outbound cross-border-remittances between Jordan and Bangladesh.



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To further develop Jordan’s digital financial services market, in December 2020 Digi#ances supported Jordan Payments & Clearing Company (JoPACC) to implement the MEDAL Facility Program “Merchant Expansion through Digital Acceptance and Liquidity”. The purpose of this program is to encourage licensed mPSPs in Jordan to develop current applications to generate and accept dynamic QR code as a payment tool through the JoMoPay system. The implementation of this program will be carried out in 2021.



Humanitarian sector:

After analyzing the plans and strategies of all larger organizations in the sector, in 2019 the project decided to cooperate with the World Food Program (WFP) in order to enable mass-payments of aid via mobile wallets. The project provided support by developing training materials for the beneficiaries and on how to use the digital infrastructure best.



II. Support for enhancing the regulatory and supervisory framework for DFS

This area aims at enhancing the regulatory and supervisory framework for Digital Financial Service (DFS), including mobile wallet-facilitated cross-border remittances. The resulting regulatory framework is expected to comply with international standards in the areas of consumer protection, Anti-Money Laundering and Combating of Financing of Terrorism (AML/CFT), and eventually to facilitate channeling international remittance flows through digital channels, such as mobile wallets.

Regulatory framework:

Digi#ances Project contributed to the fine-tuning of the regulatory framework for mobile payment services in Jordan. It provided two up-front analytical studies on aspects of supply and demand to be considered for market development, as well as technical assistance to the Central Bank of Jordan (CBJ) in the areas of consumer protection and AML/CFT.

The project also supported an assessment of options and models for cross-border remittances involving mobile wallets, which resulted in a first pilot of cross-border payments through mobile wallets. In addition, an assessment of the regulatory framework for (digital) cross-border remittances was carried out which confirmed that the overall framework is broadly suitable, with the exception of some pending definitions and implementation guidance which were addressed by CBJ.

Since the beginning of 2018, Digi#ances has also provided technical assistance to the “Oversight and Supervision of National Payment Systems” Department, which was then recently created within the CBJ to help put operating procedures in place. Later on, further focus on developing risk assessment methodology was supported and staff’s building capacity was also conducted.

Furthermore, Digi#ances supports the Compliance Committee for the Digital Payment Service Providers (PSPs) which is chaired by the Oversight department and membered by compliance officers/manager of all PSPs. In collaboration with the Institute of Banking Studies, certified training program on (Regulatory Compliance Specialist) was provided to the committee’s member in 2020.

Public Private Dialogue and Communication:

Digi#ances launched the DFS Council as a consultative body for DFS related reforms. Overall, 15 high-level DFS Council meetings have been conducted by the end of 2020, with around 30 member organizations participating. The meetings discussed draft regulations (i.e. Consumer Protection, AML / CFT) and topics relevant to market Development (i.e. a DFS roadmap for awareness-building and guidelines for responsible payments, Digital Cross-Border Remittance and Merchant Payment).



In addition, 12 DFS “Dialogues” and knowledge exchanges were organized to cover emerging topics such as linking humanitarian aid programs with mobile wallets. Furthermore, a field trip to Irbid and Mafrq was carried out to help high-level executives understand the needs and concerns of refugees and lower-income Jordanians.

III. Support for increasing awareness and literacy about digital financial services

Digi#ances aims to familiarize Syrian refugees and Jordanians without bank accounts with the use of digital financial services. To achieve this, broad-based awareness campaigns are expected to reach 20,000 refugees and 30,000 Jordanians and targeted training programs should be provided to 10,000 refugees and 10,000 Jordanians, of which 50% will be women.

After developing specialized training materials on digital financial literacy showing the use and how to make use of digital financial services, Digi#ances conducted around 675 workshops in which trained 12,601 individuals, while the awareness campaigns reached more than 356,055 individuals through many activities include awareness sessions and events, awareness campaigns through social media and other.

In addition, CBJ and GIZ launched a “Roadmap on Digital Financial Services Literacy” to streamline these measures among stakeholders, which was formalized through a Memorandum of Understanding with currently has 20 signatories from the financial sector, non-profit sector, and donor agencies. The objective of the Roadmap is to provide unbanked Jordanians, Syrian refugees and other non-nationals residing in Jordan with the know-how to responsibly use digital financial services. To accomplish this, the Roadmap provides the framework and tools to reach potential clients of digital financial services in a cost-efficient and unbiased way.



During Coronavirus crisis in early 2020, a collaboration with Tahfeez Association for leadership Development, which is a community-based organization (CBO) in Irbid, resulted in creating a helpdesk to provide real time assistance to Irbid’s local community members during the lockdown on how to open and responsibly use the e-wallet. Digi#ances conducted this initiative as response to COVID-19 pandemic, because many needs emerged during such crisis and perhaps the most urgent of which is digital financial transactions, especially that cash is one of the primary causes of carrying the virus.

