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**User Manual**

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## 1. Digital Wallet (Eli Wallet)

It's a digital wallet connected to prepaid cards, accessible through the Eli wallet app subscription. Its open to Jordanian nationals, whether they are JKB clients or not, and has validity of 3 years.

## 2. Prepaid eli Cards

The wallet features both virtual and physical Mastercard prepaid cards and smart wristbands for payments, all linked to the digital wallet. They too have a 3-year validity and are rechargeable within bank-set limits.

## 3. Registering for the Service

### 3.1 Bank Customers:

- Log into the app
- Fill in the phone number and personal email
- Enter the password sent to the phone number in the designated field
- Set and confirm the app password
- Enter the debit card number and its PIN, and follow the remaining steps.

### 3.2 Non-Bank Customers:

- Log into the app
- Fill in the phone number and personal email
- Enter the password sent to the phone number in the designated field
- Set and confirm the app password
- Take a picture of the front and back of the civil ID
- Take a selfie and follow the remaining steps



## 4. Transfers Between Customers

The service is available only to customers subscribed to Eli Wallet. It requires the user to use the phone number of the recipient customer for fund transfers.

## 5. Top-Up the Wallet Balance

Customers can top-up the wallet balance through various charging methods, within the configured limits from the bank for charging amounts.

### 5.1 Top-Up from Account:

- The service is available to Jordan Kuwait Bank customers who have an active current or savings account.
- Customers can Top-up the Wallet by selecting the account from the list and entering the amount they wish to deposit.

### 5.2 Top-Up from Card:

- The service is available for JKB and non-JKB customers who have an active card from any local bank.
- The card used for Top-up must support internet services.
- Users can Top-up the Wallets by adding the card details manually and saving it to the card list

### 5.3 Top-Up Through the e-Fawateercom (Coming Soon)

- The service is available for JKB and non-JKB customers.
- Customers can Top-up the Wallet through the e-Fawateercom service by accessing the e-Fawateercom website or app directly, selecting eli Wallet service, and choosing the account.



## 6. Currencies

The bank offers various currencies, with the Jordanian Dinar being the primary currency of the wallet.

### 6.1 Available Currencies:

- Jordanian Dinar
- US Dollar
- Euro
- British Pound
- UAE Dirham
- Saudi Riyal



### 6.2 Currency Exchange

- All exchanges must be conducted using the Jordanian dinar as the primary currency, with transfers originating from it.
- The exchange rate announced by Reuters International (the rate used for currency conversions.)

### 6.3 Currency Management

Customers can manage the currencies in their wallet directly through the app, which includes the following currency management services:

- Adding or removing a currency (within the currencies specified by the bank).
- Arranging currencies by payment priority. For example: if the balance in the Jordanian Dinar is insufficient, the deduction will be from the next currency by order.

## 7. Cashback

- Customers are automatically enrolled in the cashback program.
- Cashback is calculated on successful, non-reversed local and international purchase transactions.
- The cashback amount due is credited to the customer's wallet on the first business day of each month.
- The cashback value is 0.005% Jordanian Dinar.
- Cashback for transactions made in foreign currencies is calculated based on the equivalent amount in Jordanian Dinar according to the announced exchange rate and is credited to the digital wallet balance in Jordanian Dinar.
- Customers can view the cashback amounts earned each month.

## 8. e-Fawateercom

- Inquiring about a bill
- Saving bill information
- Paying accumulative bills
- Paying a bill
- Paying a partial payment (as specified by the biller)
- Viewing paid bill transactions



## 9. Issuing Plastic Cards

- The app provides a service to issue plastic cards automatically and for free as soon as you subscribe to the service.
- Customers can activate the plastic cards through the app.
- Free delivery service for the plastic card.
- The card is issued without a PIN number; the PIN is created by the wallet owner through the app.



## **10. Contactless Payments Cards**

### **10.1 Apple Pay (Coming Soon):**

This is the contactless payment service for iOS devices (iPhone), where customers can subscribe to the service as follows:

- Subscribe through Eli Wallet app.
- Subscribe through Apple Wallet app (Manually).

### **10.2 Android Pay:**

This is the contactless payment service for Android phones, excluding Huawei phones, where customers can subscribe to the service through Eli Wallet app only.

### **10.3 NFC (Contactless Pay):**

This is the contactless payment service for plastic cards, where the service is automatically available on the plastic cards when issued and is subject to the limits set by the central bank.

## **11. Secondary Cards**

- The main wallet holder can issue a secondary card directly on their primary wallet through the app.
- The relationship between the main wallet holder and the secondary cardholder must be first-degree relatives.
- First-degree relationships include father, mother, son, daughter, son-in-law, and daughter-in-law.
- The main wallet holder is responsible for the transactions of the secondary cards and setting the daily usage limits for these cards.
- Only the main wallet holder can Top-up the secondary cards balance
- The main wallet holder can issue up to 9 secondary cards.
- The withdrawal limits for secondary cards are set by the main wallet holder through the app.
- Secondary cardholders can subscribe to the service by downloading the app and registering with their phone number and personal email.



## 12. Card Management

The main wallet holder can manage primary and secondary cards through the app as follows:

- Set and reset the card's PIN.
- Set daily withdrawal limits at ATMs and point of sale terminals.
- Enable or disable the online purchase feature on the card.
- Deactivate or reactivate the card.

## 13. App Management

Customers can manage the wallet through the app as follows:

- Set and change the app access PIN at any time.
- Deactivate or reactivate the wallet.
- Control the login method to the app (login using a PIN, face recognition, or fingerprint).
- Control the app's language settings.
- Rate the app and send feedback.



## 14. Limits

### 14.1 eli Wallet Level

Limit Type	Limit Type
Single Charge Transaction Limit	Up to 2,500 JOD
Daily Charge Limit	Up to 10,000 JOD
Monthly Charge Limit	Up to 30,000 JOD
Annual Charge Limit	Up to 50,000 JOD
Number of Charges per Day	Up to 4
Number of Charges per Month	Up to 20
Number of Charges per Year	Up to 150
Maximum Account Balance	Up to 30,000 JOD
Number of Additional Cards	Up to 9

## 14.2 Cash Withdrawal Limit

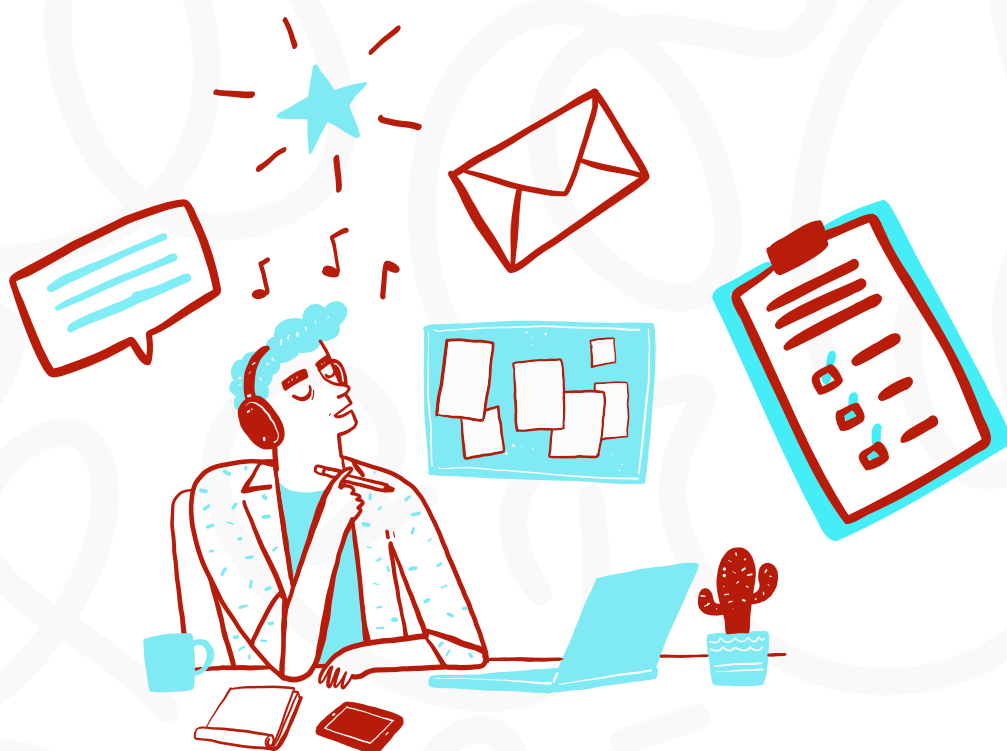
Limit Type	Limit Type
Daily Limit	Up to 1000 JOD
Per Transaction Limit	Up to 1000 JOD
Monthly Limit	Up to 10,000 JOD
Number of Transactions per Day	Up to 10
Annual Limit	Up to 20,000 JOD

## 14.3 Purchase Transaction Level

Limit Type	Limit Type
Maximum per Day and per Transaction	Up to 10,000 JOD
Monthly Limit	Up to 30,000 JOD
Annual Limit	Up to 50,000 JOD
Number of Daily Transactions	Up to 20
Number of Monthly Transactions	Up to 600

## 14.4 Contactless Payment Level for Plastic Cards Only

Limit Type	Low to Medium Risk	High Risks
Per Transaction Limit	100 JOD	100 JOD
Daily Limit	300 JOD	300 JOD
Number of Daily Transactions	30 JOD	30 JOD



## 15. Commissions

### 15.1 Wallet / Card Level

Commission Type	Commission Amount
Issuance Fee	0
Replacement Fee	3 JOD
Annual Fee (starting from the second year)	10 JOD
Renewal Fee (every 3 years)	5 JOD

Expired Card Fee	1 JOD monthly
Loading Fee	0 JOD
Fee for Issuing a Subsidiary Card	0 JOD
Inactive Wallet Fee	1 JOD monthly
Transfer Fee Between Wallets	0

## 15.2 Cash Withdrawal Level

Item	commission Amount
Withdrawal in the same currency	0
Withdrawal in JOD internationally	2 JOD
Withdrawal in USD internationally	3 USD
Withdrawal in EUR internationally	3 EUR
Withdrawal in GBP internationally	2 GBP
Withdrawal in AED internationally	10 AED
Withdrawal in JOD locally	1 JOD
Withdrawal in USD locally	1.41 USD
Balance Inquiry in JOD internationally	0.30 JOD
Balance Inquiry in USD internationally	0.42 USD
Balance Inquiry in EUR internationally	0.39 EUR

Balance Inquiry in GBP internationally	0.34 GBP	0.34 GBP
Balance Inquiry in AED internationally	1.55 AED	1.55 AED
Balance Inquiry in JOD locally	0.15 JOD	0.15 JOD
Balance Inquiry in USD locally	0.21 USD	0.21 USD

### 15.3 Purchase Transaction Level

Commission Type	Commission Amount
Markup fees currency to currency	0
Mark-up fees JOD	%3.50
mark-up fees USD	%3.50
mark-up fees GBP	%3.50
mark-up fees EUR	%3.50
mark-up fees AED	%3.50
Cash Advance JOD	%1.00



Cash Advance USD	%1.00
Cash Advance GBP	%1.00
Cash Advance EUR	%1.00
Cash Advance AED	%1.00
DCC Markup fees	%1.50



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