

A large, stylized white number 6 is centered on a solid red background. The number is composed of thick, rounded strokes, giving it a modern and clean appearance. The top of the 6 is a horizontal bar that curves slightly upwards at the ends. The vertical stem of the 6 is a single, continuous stroke that curves to the right at the bottom, forming a large, open loop.

User Manual

Table of Contents

1	Digital Wallet (eli Wallet).....	04
2	Prepaid eli Cards.....	04
3	Registering for the Service.....	04
3.1	Bank Customers.....	04
3.2	Non-Bank Customers.....	04
4	Transfers Between Customers.....	05
5	Top-Up Methods.....	05
5.1	From JKB Accounts.....	05
5.2	From Local Card.....	05
5.3	through e-Fawateercom.....	05
6	Currencies.....	06
6.1	Available Currencies.....	06
6.2	Currency Exchange.....	06
6.3	Currency Management.....	06
7	Cashback.....	07
8	e-Fawateercom.....	07
9	Issuing Plastic Cards.....	07

Table of Contents

10	Contactless Payments services.....	08
10.1	Apple Pay.....	08
10.2	Android Pay.....	08
10.3	NFC (Contactless Pay).....	08
10.4	Google Pay.....	08
11	Family Wallet.....	08
12	Card Management.....	09
13	App Management.....	09
14	Limits.....	10
14.1	Wallet / Card Level.....	10
14.2	Cash Withdrawal Level.....	11
14.3	Purchase Transaction Level.....	11
14.4	Contactless Payment Level.....	12
15	Commissions.....	13
15.1	Wallet/Card Level.....	13
15.2	Cash Withdrawal Level.....	14
15.3	Purchase Transaction Level.....	15

1. Digital Wallet (Eli Wallet)

It's a digital wallet connected to prepaid cards, its open to clients with Jordanian Nationals (JKB and Non-JKB) , and Non-Jordanian Nationals who have Account at JKB. The Wallet validity is 3 years..

2. Prepaid eli Cards

The wallet features both virtual and physical Mastercard prepaid cards 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

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 e-Fawateercom

- The service is available for JKB and Non-JKB customers

Customers can Top-up via e-Fawateercom platform service using a reference number specific to each wallet (available through the app). This can be done directly by accessing any mobile application supports e-Fawateercom services, selecting eli Wallet service, then selecting 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.
- Free delivery service for the plastic card and the customer must enter the card's PIN when using the card for the first time, either through points of sale or ATMs, and then the contactless payment feature can be used
- 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:

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.

10.4 Google Pay

It's a contactless payment service for mobile devices linked to Google. The mobile device must support NFC, and you can subscribe to the service through Google Wallet.

11. Family Wallets

- The main wallet holder can issue a secondary card directly on their primary wallet through the app (The request will be subject to bank approval).
- 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, daughter-in-law, Wife and Husband.
- 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 and follow the required steps to activate the account.

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 Amount
Single Charge Transaction Limit	Up to 10,000 JOD
Daily Charge Limit	Up to 10,000 JOD
Monthly Charge Limit	Up to 25,000 JOD
Annual Charge Limit	Up to 50,000 JOD
Number of Charges per Day	Up to 10
Number of Charges per Month	Up to 60
Number of Charges per Year	Up to 300
Maximum Account Balance	Up to 25,000 JOD
Number of Additional Cards	Up to 9

14.2 Cash Withdrawal Limit

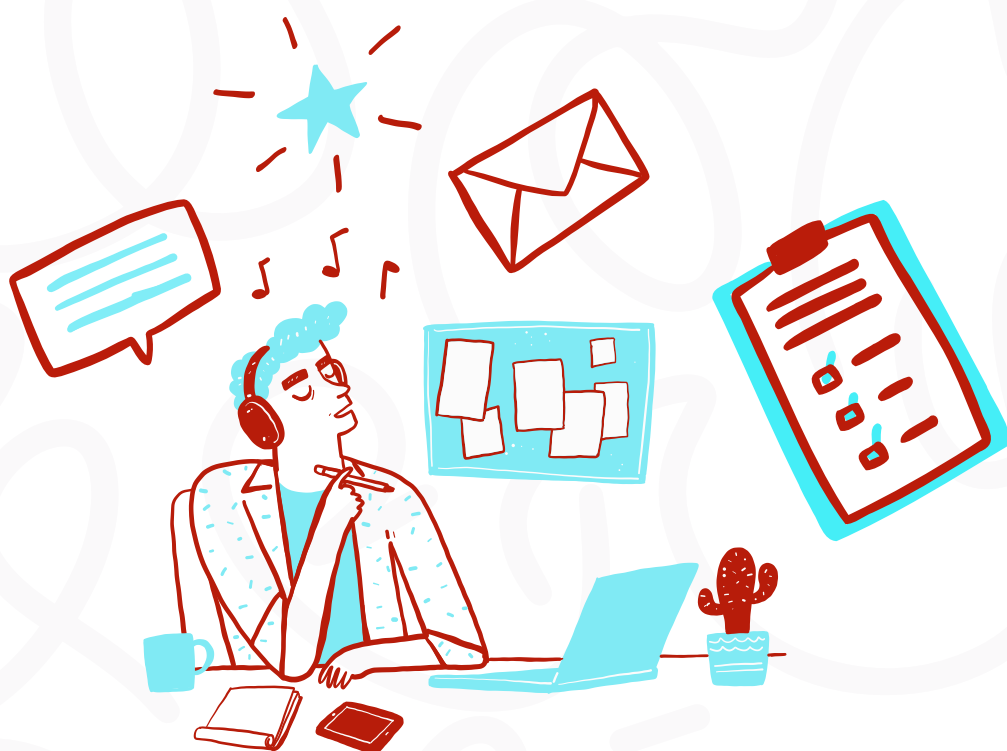
Limit Type	Limit Amount
Daily Limit	Up to 1000 JOD
Per Transaction Limit	Up to 1000 JOD
Monthly Limit	Up to 10,000 JOD
Number of Transactions per Day	Up to 10
Annual Limit	Up to 20,000 JOD

14.3 Purchase Transaction Level

Limit Type	Limit Amount
Maximum per Day and per Transaction	Up to 10,000 JOD
Monthly Limit	Up to 25,000 JOD
Annual Limit	Up to 50,000 JOD
Number of Daily Transactions	Up to 50
Number of Monthly Transactions	Up to 600

14.4 Contactless Payment Level for Plastic Cards Only

Limit Type	Limit Amount
Per Transaction Limit	100 JOD
Daily Limit	300 JOD
Number of Daily Transactions	30



15. Commisions

15.1 Wallet / Card Level

Commission Type	Commission Amount
Issuance Fee	0 JOD
Replacement Fee	0 JOD
Annual Fee (starting from the second year)	0 JOD
Renewal Fee (every 3 years)	5 JOD
Expired Card Fee	1 JOD monthly
Top-up Fee	0 JOD
Top-up Fee via e-Fawateercom	1 JOD
Fee for Issuing a Subsidiary Card	0 JOD
Inactive Wallet Fee	0 JOD
Transfer Fee Between Wallets	0 JOD
Wallet Currency Conversion Fee	0 JOD - taking into the exchange rate

15.2 Cash Withdrawal Level

Commission Type	Commission Amount
Withdrawal in the same currency	0
Withdrawal in JOD internationally	2 JOD
Withdrawal in USD internationally	3 \$
Withdrawal in EUR internationally	3 EUR
Withdrawal in GBP internationally	2 GBP
Withdrawal in AED internationally	10 AED
Withdrawal in SAR internationally	10.59 SAR
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
Balance Inquiry in AED internationally	1.55 AED
Balance Inquiry in SAR internationally	1.59 SAR
Balance Inquiry in JOD locally	0.15 JOD
Balance Inquiry in USD locally	0.21 USD

15.3 Purchase Transaction Level

Commission Type	Commission Amount
Markup fees currency to currency	0
Markup fees in JOD	%3.50
Markup fees in USD	%3.50
Markup fees in GBP	%3.50

Markup fees in EUR	%3.50
Markup fees in AED	%3.50
Cash Advance Fee in JOD	%1.00
Cash Advance Fee in USD	%1.00
Cash Advance Fee in GBP	%1.00
Cash Advance Fee in EUR	%1.00
Cash Advance Fee in AED	%1.00
DCC Markup fees	%1.50



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