In recent years, Jordan has become a regional leader in promoting financial inclusion amongst vulnerable population groups. Moreover, Jordan has embraced the potential of technology and digital financial services (DFS) to reach those outside the banking system, including low-income Jordanians, refugees, and women.

Leveraging the high penetration of mobile phones in the country, five mobile payment service providers (PSPs) – licensed and supervised by the Central Bank of Jordan (CBJ) – are offering digital financial services in Jordan. However, despite remarkable progress and a strong commitment from regulators, financial service providers, and development partners alike, the road towards digital financial inclusion in Jordan remains long.

**Digi#ances Partnership Initiative**

Developing an ecosystem for national mobile payments through industry pilots across Jordan

**Context**

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**Project name**

Digi#ances: Improving Access to Remittances and other Financial Services through Digital Solutions

**Commissioned by**

German Federal Ministry for Economic Cooperation and Development (BMZ)

**Partner**

Central Bank of Jordan

**Objective**

Jordanians without access to bank accounts, refugees, and women make use of digital financial services for national money transfers

**Location**

Jordan

**Contact**

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**Collaboration with the industry**

To this end, the Digi#ances project is collaborating with and supporting key players from the public and private sectors including financial institutions, international and local aid organisations, and civil society to promote the responsible and active use of DFS in Jordan. Cooperation with key players builds on the joint objective of extending access to financial services to the target population of low-income Jordanians, refugees, and women, thus promoting their social and economic development.
Since 2016, the Digi#ances project has partnered with the mobile payment service provider Dinarak under the framework of a Development Partnership with the Private Sector (DPP). Dinarak and the Digi#ances project collaborate on a variety of activities with the joint objective of advancing financial inclusion among the aforementioned target group.

A fully established, efficient and viable agent network who can register new customers and perform services such as cash-in and cash-out of money to clients is vital to the success of this service. In this regard, the project has collaborated on developing an agent network management strategy, and has produced various agent training and branding materials. Dinarak has now established a strong agent network ranging from large establishments such as exchange houses to small mobile phone shops, cafes, and beauty salons.

In addition, the partners have launched several customer-centric marketing and awareness campaigns and materials which specifically target unbanked Jordanians, Syrian refugees, and women.

The Digi#ances project aims to expand current DFS access and usage levels among its target group, while supporting the wider digital payments sector through technical assistance, capacity building, and research interventions. In addition, the Digi#ances project is working on piloting various additional use cases of digital financial services including the digitisation of humanitarian cash assistance payments and salary disbursements, and the expansion of a women agents network.

Dinarak has developed a needs-based service for digital domestic money transfers as the basis for an upgrade to international financial services. As of October, 2018 Dinarak has registered over 80,000 customers, and almost 400 agents have been recruited in and around Irbid. While efforts to increase activity levels among customers and agents are still underway, initial results indicate a successful and impressive start.