



Aya Pay Company Profile

About Company

Aya Pay is a mobile payment service provider licensed by the Central Bank of Jordan provides secure and convenient means to allow users to be included in the financial inclusion services using mobile wallets that accompany with featurephones and smartphones.

Aya Pay has its owned solid system with great experience of financial technology services that enable the company to operate and develop its solutions effectively.



Central Bank of Jordan



Aya Pay Touch Points



What is Aya Pay Service



Aya Pay service is based on the principle of opening an electronic account on the mobile phone, and the phone number is authorized as the account number.

Regardless the mobile services provider, or the type of devices, the users can activate the wallet to be enable to execute financial transactions and money transfers smoothly, safely, and without additional costs.

The users can Register with Aya Pay and activate the wallet instantly either by visiting Aya Pay agent or register online.

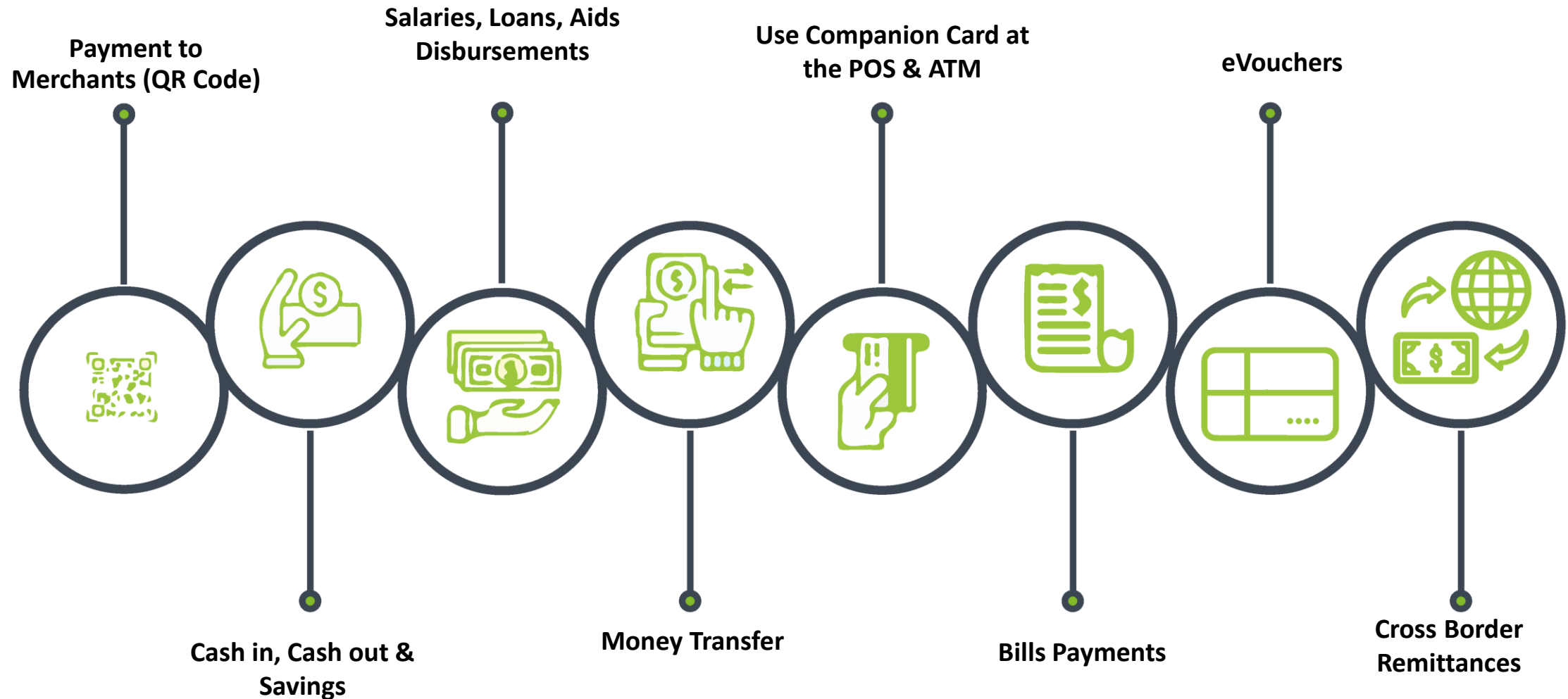


Aya Pay Users

"Aya Pay" account registration is free of charge for all categories of users: workers, employees, students, refugees, banked and unbanked people regardless of age, nationality or gender.

As well as all types of mobile devices and tablets (Smartphones & featurephones) can worked with Aya Pay service, all users and beneficiaries can register for the services by presence in Aya Pay agents or can register remotely online wherever they are.





Aya Pay Means

- Point of Sales
- Wearable NFC
- Banks ATMs
- Companion Card
- Featurephones via SMS
- Smartphone via Mobile Application
- QR Code
- Web Portal



Aya Pay for Merchants



Aya Pay is enabling merchants to accept payments of purchases from the wallets users - regardless the provider of these wallets - by QR function. This is working through:

- Integration with the cashier systems
- The Point of Sales payments at merchants
- Smartphone or tablet



Aya Pay for Business

Aya Pay Platform enable the institutions and organizations to disburse payments (such as loans, aids, & salaries) to the beneficiaries and mobile wallets users through secured connections from any location. Furthermore, the users will receive payments in their mobile wallets instantly and have access to:

- Withdraw from ATM or Agents
- Use the companion cards for purchase
- Have access on Aya Pay Financial Inclusion Services



Aya Pay References & Partners



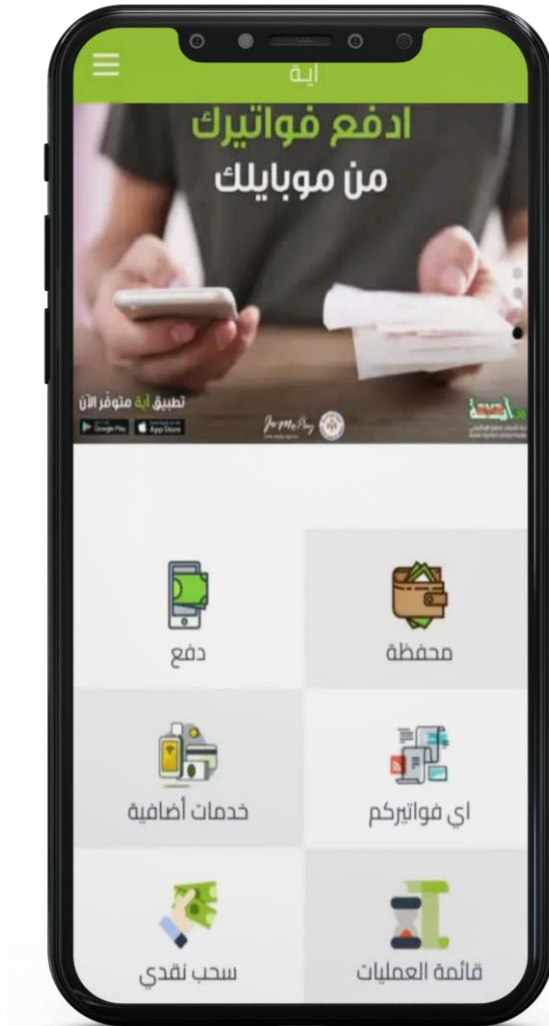
Aya Pay Touch Points



Aya Pay Services Differentiation



- Inhouse solid system with flexibility to develop any business requirements
- Capability to disburse bulk payment with maker/checker privilege
- Wide network of high liquidity agents
- Companion cards with the wallet
- Accepting payments at merchants
- Cross border remittances
- Instant wallet registration & activation



- Wearable means to pay
- eVoucher Services
- Providing access to manage business accounts
- Withdrawing money from ATM & agent for the featurephone users
- Activating Aya Pay wallets on all devices (Featurephones & Smartphones)
- Interoperable with JoMoPay eco-system & other payment services providers

Aya Pay is integrating and installing Anti-Money solution that richly parameterized and can effectively meet the AML requirements of Central Bank of Jordan.

The screening process provides a facility to conduct due diligence when a new customer is created in the system. This process is executed in a batch mode for existing customer databases & process is automatically scan the customer record when a new record is added or an existing record is modified.

The module provides a powerful, multifunctional search functionality which scans single or multiple blacklists to validate all transaction data against the lists stored in the database. The System scans third party regulatory and non-regulatory data and filters to assist clients in screening their existing customer information files, new customer data records to reduce their operational risks, relative to Government Sanction Programs, and related risks from Money Laundering, Fraud, etc.





Thank you