

1. What kind of information will be disclosed?

Account Details, Confirmation of Availability of Funds and Payment Initiation Service.

Account Details:

Details such as the account holder's name, account number, account type (e.g., savings, regular), account balance, transaction history.

Confirmation of Availability of Funds:

Verify if customer has enough funds available to complete a transaction, helping to prevent overdrafts or declined transactions.

Payment Initiation Service:

Allows third-party applications to initiate payment transactions on behalf of users

2. What is the duration of data access for a Third-Party Provider (TPP)?

For sharing account information (AIS) maximum duration is 12 months.

3. How can customers Revoke their consent?

The authorization for a specific TPP can be revoked directly from the website or app. Upon revocation of authorization, the TPP will no longer have access to customer data unless authorized again at a later time.

4. How to keep customer banking data safe in Open Banking?

While Open Banking offers numerous benefits, it's crucial to protect customers through the following:

Checking TPP Authorization for Open Banking

Before granting consent, customers can always confirm the authorization status of Third-Party Providers (TPPs) offering Open Banking services. Customers can consult the list available [here](#). If further details about a specific TPP are needed, customers can reach out directly or visit the provider's website.

Read the Terms and Conditions:

Thoroughly review the terms and conditions provided by the TPP. Understand how your data will be used, stored, and protected.

Use Secure Platforms:

Only share your banking data through secure platforms. Avoid using public Wi-Fi or unsecured networks when authorizing access.

Regularly Monitor Your Accounts:

Stay vigilant by regularly checking your bank statements and transaction history. Report any discrepancies promptly.

5. How can Capital Bank customers grant consent?

At Capital Bank of Jordan, we prioritize a secure and efficient Open Banking experience, ensuring that customers have control over their data while unlocking the full potential of innovative financial services.

Customers can authorize access to the account and transaction information as following:

For registered customers on Capital Bank's Mobile app:

- a) Seamless Authentication: Customers are directed to Capital Bank's mobile app registration page, facilitating authentication through established customer biometrics or by entering their username and password.
- b) Transparent Consent Details: Customers are presented with a clear overview of their consent details, including the consent expiry date and specific permissions.
- c) Empowered Authorization: Upon confirming consent, the third-party provider is officially authorized to retrieve the customer's account and transaction information securely, laying the foundation for a personalized suite of value-added financial services.

For unregistered customers on Capital Bank's Mobile app:

- a) Registration: Download Capital Bank's application and register by entering the following:
 - Personal Information (National ID / Passport number)
 - Account information (Customer ID)
 - Debit card information (Debit card number / Debit card PIN)
 - Once all details are validated successfully, OTP will be sent to the customer's registered mobile number.
 - Enable biometrics and create a passcode to ensure additional security.
- b) Streamlined Consent Process: Follow the steps outlined in Section 1 to complete the admitting consent process and enjoy the benefits of Open Banking.

For non-Capital Bank customers:

You can always open an account with Capital Bank digitally in minutes at any time without visiting any branch:

- a) Swift Digital Account Opening: Download Capital Bank's application and choose «Join Capital Bank» to open an account digitally in minutes.
- b) Seamless Onboarding: Follow the onboarding steps; you will then be created an account number, followed by issuing your debit card, which will be delivered to you through our courier with no charges for local delivery.
- c) Activation and Registration: Follow the steps mentioned in Section 1 to complete the approval process and enjoy the benefits of Open Banking Services.