

Emiri Decision

No. (17) of 2021

Regarding the AjmanPay Platform (AJMANPAY)

We, Ammar bin Humaid Al Nuaimi, Crown Prince of the Emirate of Ajman

- Having reviewed the Financial Law of the Government of Ajman issued by Emiri Decree No. (11) of 2011, and its executive regulations,
- And Emiri Decree No. (15) of 2012 concerning the Department of Finance in Ajman, and its amendments,
- And Emiri Decree No. (2) of 2018 concerning the Legislation Committee in the Emirate of Ajman,
- And Emiri Decree No. (1) of 2019 concerning Fees, Taxes, and Fines in the Emirate of Ajman,
- And Emiri Decision No. (5) of 2019 concerning the Unified Smart Payment Gateway in the Government of Ajman (AJMANPAY), and based on the approval of the Legislation Committee, we have issued the following decision:

Article (1) Definitions

The following words and phrases, wherever they appear in this Decision, shall have the meanings assigned to each of them unless the context requires otherwise:

The State: The United Arab Emirates.

The Emirate: The Emirate of Ajman.

The Government: The Government of the Emirate.

Department of Finance: The Department of Finance in Ajman.

The Chairman: The Chairman of the Department of Finance.

Departments: Government entities whose budgets are included in the annual general budget of the Government.

Independent Entities: Entities affiliated with the Government that have an independent budget and enjoy legal personality, financial and

administrative independence, in accordance with their establishing legislation, including the free zones in the Emirate.

Federal Entities: Any council, agency, ministry, department, institution, public authority, or administration affiliated with the Federal Government.

Local Entities: Local government entities affiliated with any of the Emirates of the State.

Private Entities: Institutions or companies licensed by the competent authorities in the Emirate or the State in accordance with applicable legislation.

AjmanPay (AJMANPAY): The unified electronic collection platform in the Government.

Financial Dues: Taxes, fees, fines, prices, and tariffs.

Fee: A financial resource collected by the government entity in exchange for public services it exclusively provides to individuals, companies, institutions, and other entities.

Price: A financial resource collected by the government entity in exchange for goods and services it provides to individuals, companies, institutions, and other entities on a commercial and competitive basis.

Tariff: A financial resource collected by the government entity in exchange for non-competitive economic goods and services it exclusively provides to individuals, companies, institutions, and other entities.

Unified Code: The unique number for each tax, fee, price, tariff, or fine, issued by the Department of Finance in a non-repeatable manner to distinguish revenue items.

Ajman Wallet (AJMAN WALLET): The Government's virtual wallet that facilitates payment transactions, which is a secure electronic system or application that includes all user account data and organizes all financial movements from topping up and paying through various means.

Payment Channels: The outlets through which financial dues are paid to Departments and Independent Entities, including service centers, digital channels, and service provider centers.

Payment Methods: The means by which financial dues are paid to Departments and Independent Entities, including credit cards, Ajman

Wallet (AJMAN WALLET), direct debit from a bank account, e-Dirham, bank transfers, checks, cash payments, and any other approved means.

Digital Channels: Digital service delivery channels, including websites, smart applications, self-service kiosks, and ATMs.

Article (2) Management and Operation of the AjmanPay Platform (AJMANPAY)

- a. The Department of Finance shall be responsible for managing and operating the AjmanPay (AJMANPAY) platform. To achieve optimal operation of the platform, it may issue binding circulars and instructions in this regard to all Departments, in a manner that does not conflict with the provisions of this Decision.
- b. Departments shall adhere to the following:
 1. Provide the Department of Finance with a list of its approved services or for any entity collecting on its behalf, which includes 'Service Code, Service Name' according to the forms approved by the Department of Finance.
 2. Provide the Department of Finance with a list of its approved fees, prices, tariffs, and fines according to legislation, or for any entity collecting on its behalf, which includes 'Item Code, Item Name, e-Dirham Code, Entity Reference, Code on the Mawared system' according to the forms approved by the Department of Finance.
 3. Define the Unified Code for fees, prices, tariffs, and fines on its service systems.
 4. Automatically send the details of fees, prices, tariffs, fines, and the associated service to the AjmanPay (AJMANPAY) platform through technical integration when conducting an electronic collection process.

Article (3) Use of the AjmanPay Platform (AJMANPAY)

- a. Departments shall exclusively use the AjmanPay (AJMANPAY) platform for collecting their financial dues, through the payment methods approved on the platform, taking into account the following:

1. If there are agreements concluded before the issuance of this Decision between a Department and a financial institution, whereby

the financial institution provides smart financial systems, applications, and solutions for the Department and offers collection services for its financial dues; the Department must cease working with such agreements as of the effective date of this Decision. If the cancellation of any of these agreements results in any financial implications, the matter shall be presented to the Department of Finance for a decision.

2. If any Department has systems or services that require special collection systems, then such systems or services shall be subject to evaluation by the Department of Finance. Upon a request from the concerned Department, it may exempt those systems or services from the exclusive use of the AjmanPay (AJMANPAY) platform by a decision from the Chairman.

b. Independent Entities shall give the AjmanPay (AJMANPAY) platform the highest priority for use in collecting their financial dues, after agreement and coordination with the Department of Finance, provided that such entities, when using the platform, adhere to the provisions stipulated in this Decision.

Article (4) Collection of Dues for Non-Government Entities

a. Any Department may collect the dues of any federal, local, or private entity through the AjmanPay (AJMANPAY) platform in coordination with the Department of Finance by concluding agreements that protect the rights of both parties. b. The Department of Finance may authorize any federal, local, or private entity to collect its financial dues through the AjmanPay (AJMANPAY) platform in accordance with the mechanism, controls, and commissions determined by the Chairman based on a recommendation from the Director-General of the Department of Finance.

Article (5) Opening an Ajman Wallet (AJMAN WALLET) Account

a. Any natural person holding the State's Digital ID or any legal person may open an account in the Ajman Wallet (AJMAN WALLET).
b. Opening an Ajman Wallet (AJMAN WALLET) account is free of charge through its designated digital channels.

Article (6) Ajman Wallet (AJMAN WALLET) Top-up Fees

The Department of Finance shall charge the fees specified in the table below for topping up the Ajman Wallet (AJMAN WALLET):

Payment Methods	Payment Channel	
	Service Centers	Digital Channels
1 Credit Card	Not Applicable	1% of the top-up value
2 Direct Debit from Bank Account	Not Applicable	Free
3 Cash	5 Dirhams	Free

- The fees mentioned in the table above are inclusive of Value Added Tax.

Article (7) Unused Funds in Ajman Wallet (AJMAN WALLET)

Unused funds in the Ajman Wallet (AJMAN WALLET) shall be transferred to the Department of Finance after five years have passed since the last use of the wallet, and they shall be considered government revenues.

Article (8) Exemption

Self-service kiosks (KIOSK) in Ajman belonging to the AjmanPay (AJMANPAY) platform are exempted from the permit fees for self-vending machines applicable in the Departments.

Article (9) Cancellations

- a. Emiri Decision No. (5) of 2019 concerning the Unified Smart Payment Gateway in the Government of Ajman (AJMANPAY) is hereby cancelled, as is any text or provision in any other decision that conflicts with the provisions of this Decision.

b. Agreements related to the Unified Smart Payment Gateway currently in effect and concluded between the Department of Finance and Independent Entities are hereby cancelled.

Article (10) Entry into Force and Publication

This Decision shall come into effect as of 29/08/2021, and shall be published in the Official Gazette.

Issued by us on this day, Sunday, the 7th of Muharram, 1443 Hijri, corresponding to the 15th of August, 2021 Gregorian.

Ammar bin Humaid Al Nuaimi

Crown Prince of the Emirate of Ajman