

# CMS



Mobile App  
**User Guide**



# Cpay



Powered by GlobXpay

Cpay is CMS Financial's innovative lifestyle and payment solution, powered by Mastercard and GlobXpay.

It connects your trading account with everyday spending, offering seamless deposits, withdrawals, and flexible payment methods – all through a single, easy-to-use platform.

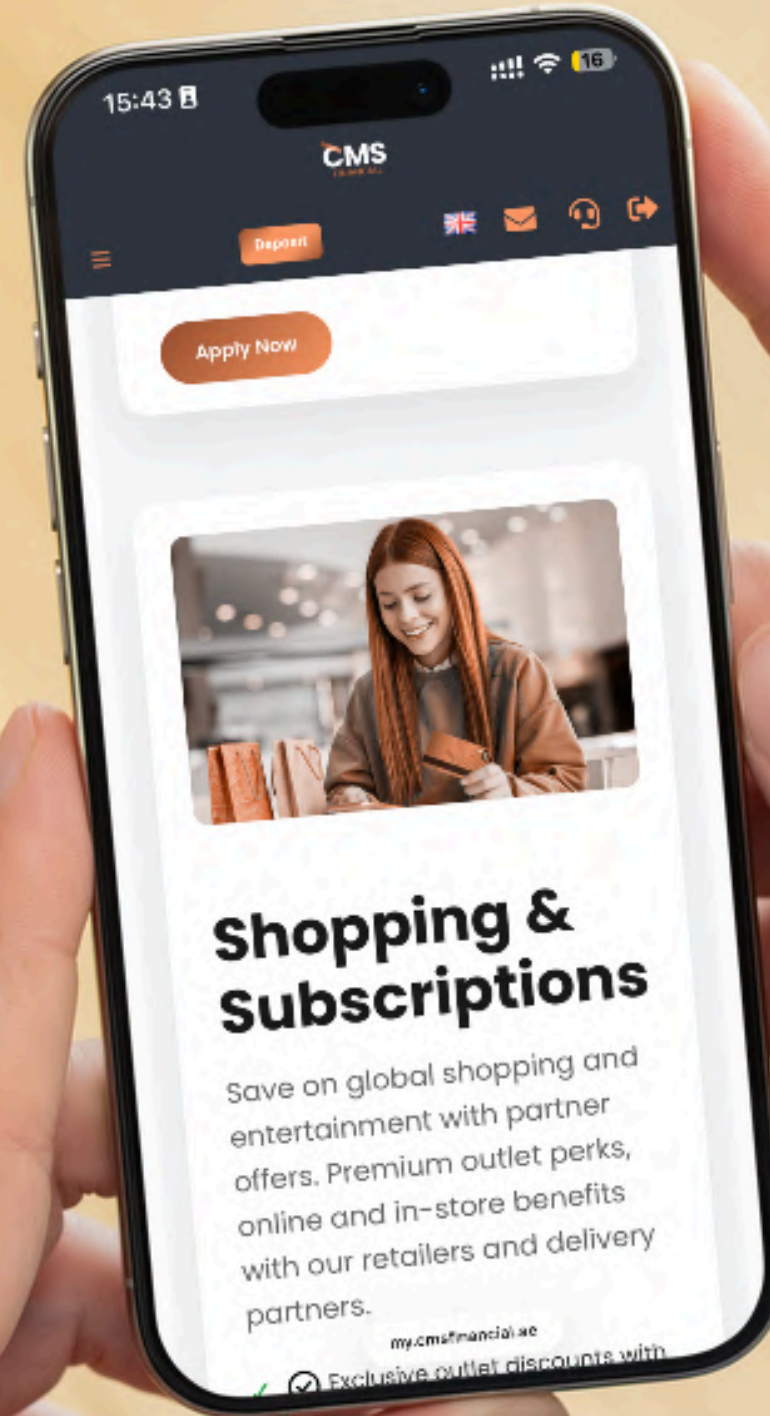


1

Submit the Cpay Application form in your client portal. *Ensure you have trading history on your account.*

2

Once approved, you will receive an approval email and SMS from GlobXpay. Download the GlobXpay app.

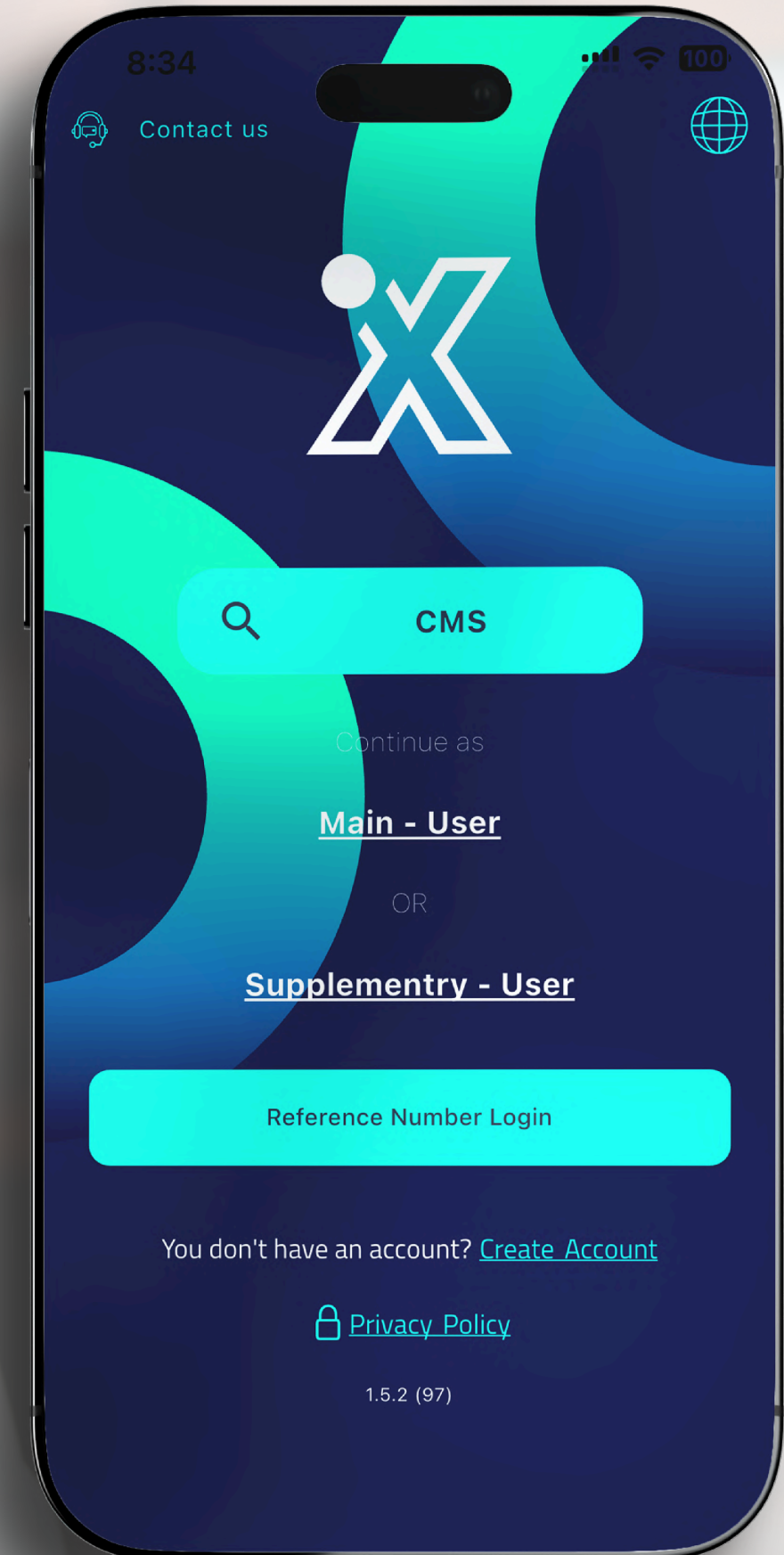


# How to get started

 Enter **CMS**

**1 Phone Number Verification**  
Begin by providing your mobile number in “*Reference Number login*”.  
A verification code will be sent to with your new account number.

**2 Review Terms & Conditions**  
Read and accept GlobXpay’s terms and conditions. This ensures you’re fully informed about account usage, fees, and security policies.



3

### Create a Secure Password

Set a strong password to protect your Cpay account. Make sure it's unique and includes letters, numbers, and symbols for maximum security.

4

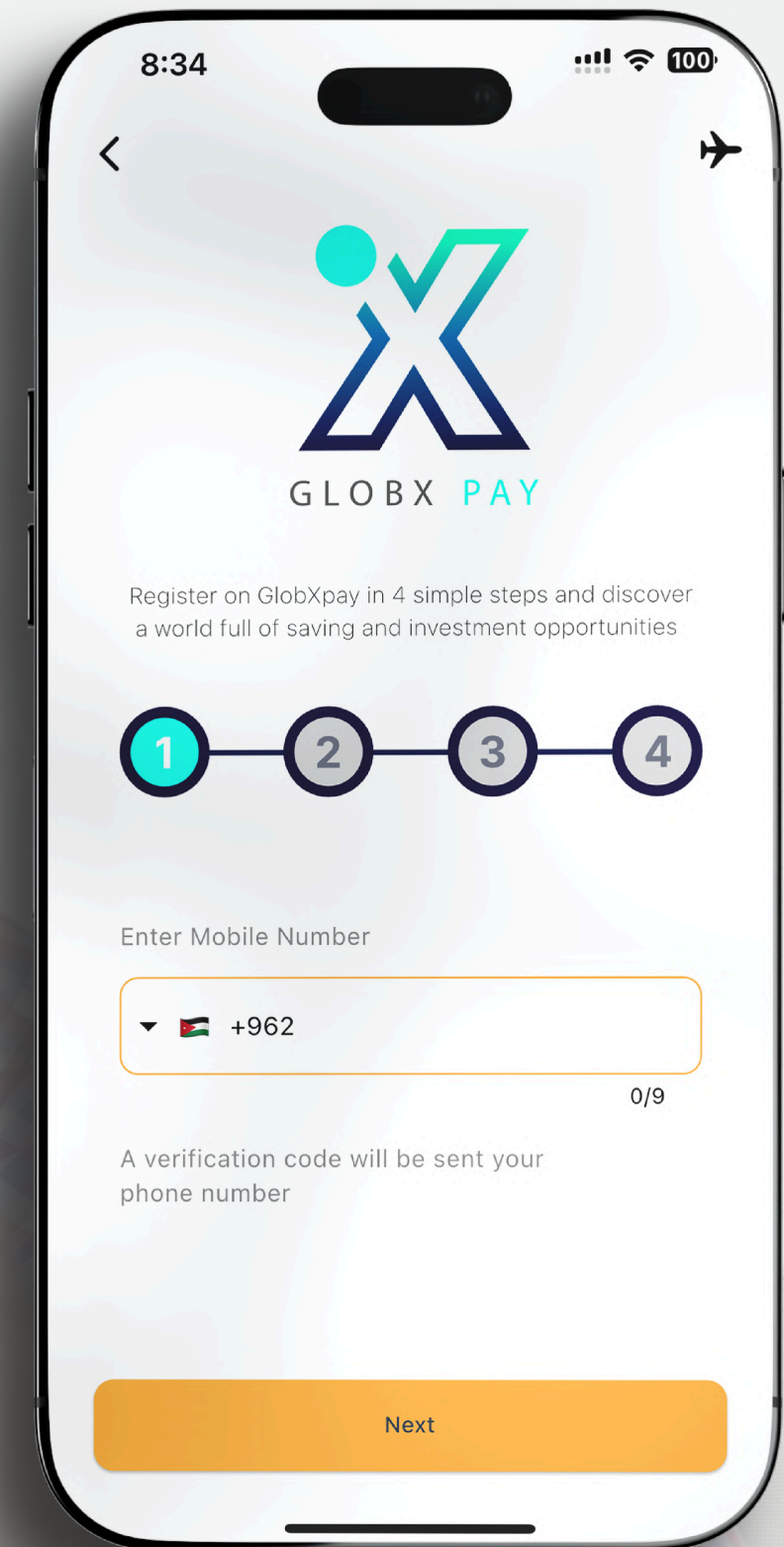
### Identity Verification

Upload the following documents to complete your account verification:

ID Scan – Passport or national ID

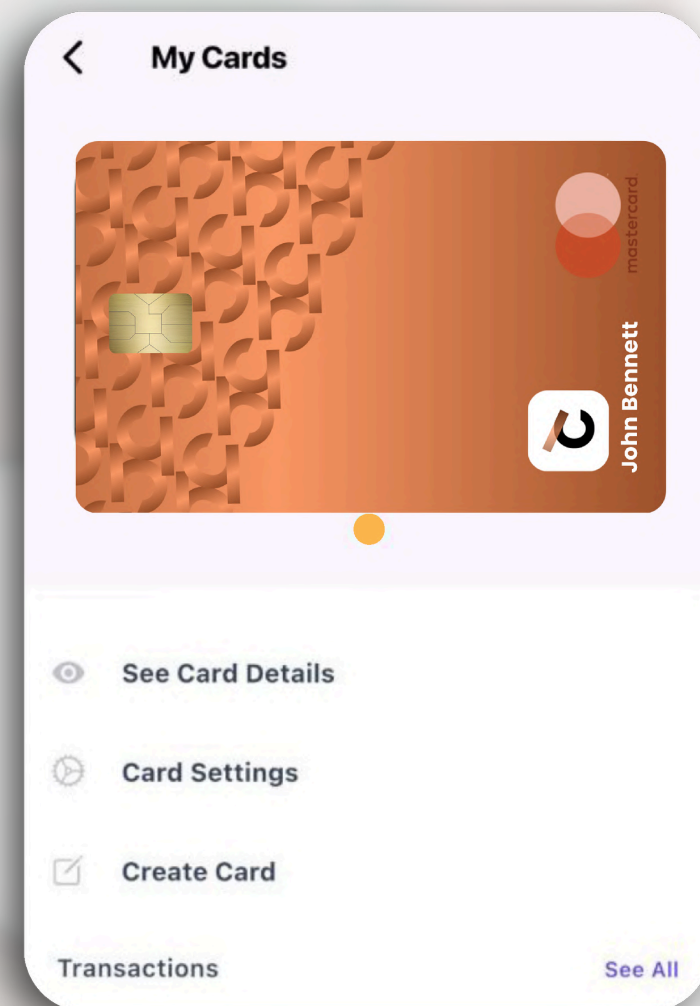
Selfie – For facial recognition verification

Personal Information – Full name, date of birth, and address



# Card Management

Manage your cards and transactions seamlessly



*View Prepaid Card  
Balance and settings*



# Card Management

Manage your cards and transactions seamlessly through «Card Controls»

**Card Controls**

Type: Tag Amount  
purchase Daily 5000 **JOD 0**

0.0 5000.0

Type: Usage Limit  
Internet monthly limit Freq 100 **JOD 0**

0.0 100.0

Type: Usage Limit  
ATM monthly limit Freq 30 **JOD 0**

0.0 30.0

Type: Tag Amount  
Internet single transaction limit max 2500 **JOD 0**

0.0 2500.0

**Card Controls**

Type: Usage Limit  
Purchase monthly limit Freq 70 **JOD 0**

0.0 70.0

Type: Usage Limit  
ATM Daily limit Freq 5 **JOD 0**

0.0 5.0

Type: Usage Limit  
Contactless Daily limit Freq 30 **JOD 0**

0.0 30.0

Type: Tag Amount  
Contactless Single transaction 100 **JOD 0**

0.0 100.0

**Card Controls**

Type: Tag Amount  
Internet Monthly amount 20000 **JOD 0**

0.0 20000.0

Type: Tag Amount  
Contactless 300 **JOD 0**

0.0 300.0

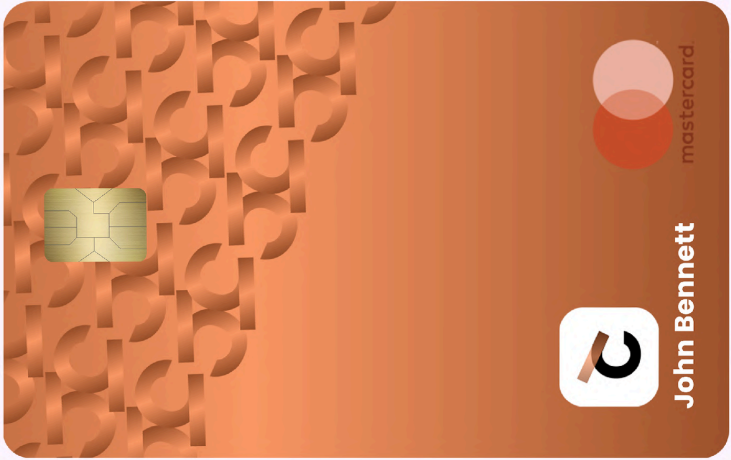
Type: Tag Amount  
ATM single transaction limit max 500 **JOD 0**

0.0 500.0

Type: Usage Limit  
Internet Daily limit Freq 10 **JOD 0**

0.0 10.0

**Card Settings**



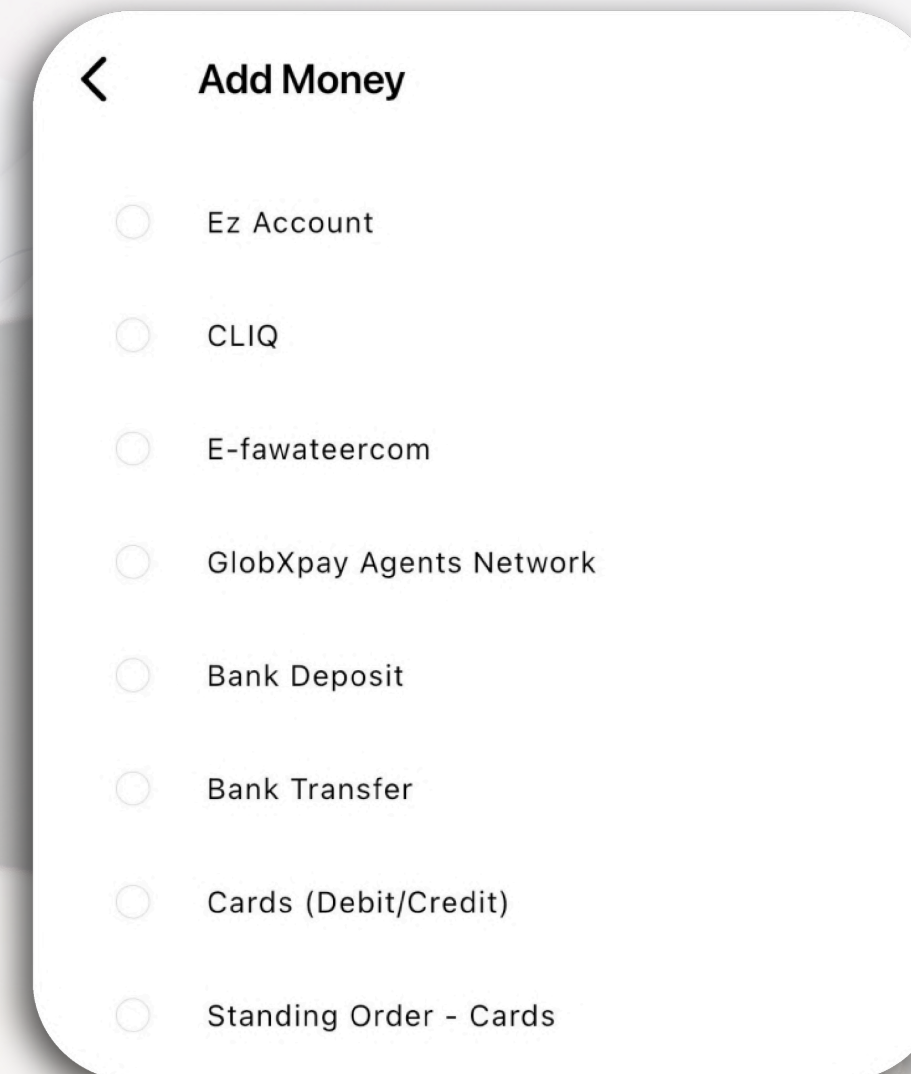
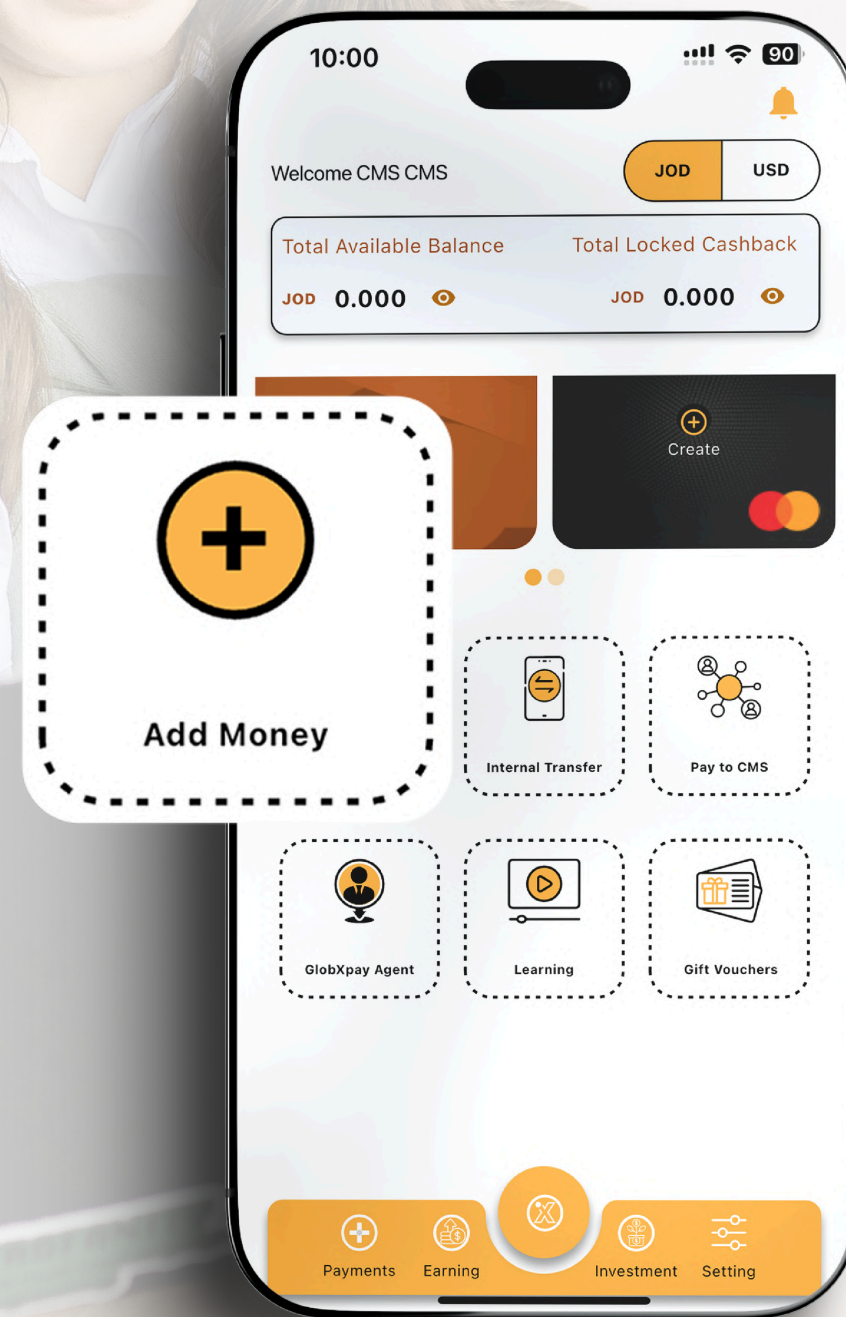
Show PIN →

Card Controls →

Freeze Card

# Add Money

Adding funds to your GlobXpay account is simple and flexible. You can choose from EZ Account, CLIQ, E-Fawateercom, GlobXpay agent network, bank deposit or transfer, debit/credit cards, standing order, and Apple Pay.



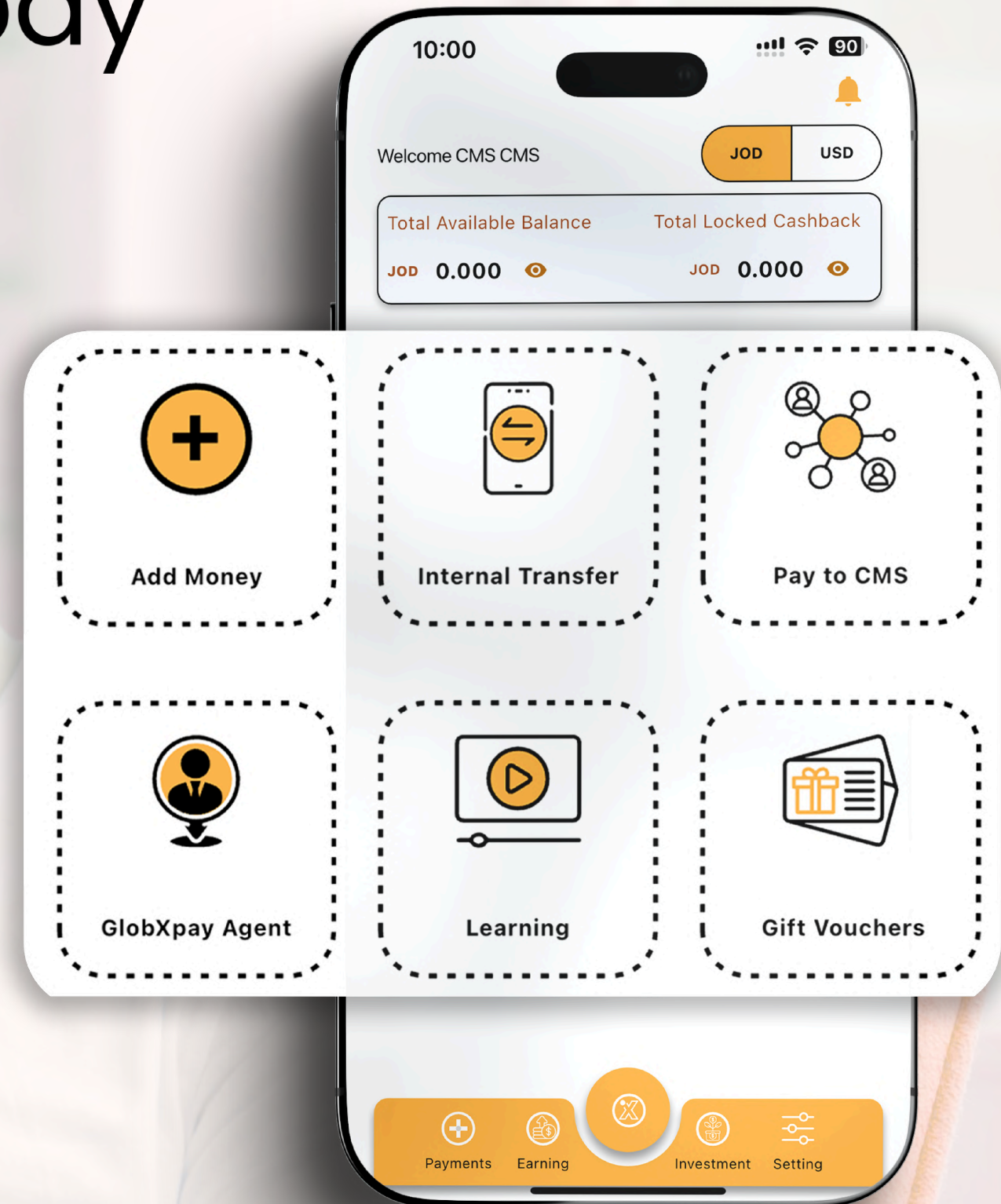
# Main Advantages Cpay

**Direct Trading Integration** – Deposit and withdraw funds between your Mastercard and CMS trading account effortlessly.

**Multiple Payment Methods** – Supports 8 convenient funding options, including Apple Pay.

**Digital & Physical Cards** – 3 premium tiers, each offering benefits and lifestyle privileges.

**Seamless Onboarding** – Quick, intuitive, and fully digital experience.



# Global Lifestyle Benefits

From **luxury hotels** and seamless travel bookings to **global shopping** and **world-class entertainment** — your Cpay Mastercard unlocks a universe of privileges with one card.

Wherever you go, enjoy effortless payments, exclusive offers, and the freedom to trade, spend, and experience the world without boundaries.





CMS Financial, a broker regulated by the **UAE Capital Markets Authority** (CMA), offers clients an innovative feature – the ability to fund their trading accounts directly using their **Cpay Mastercard**.

This seamless integration redefines convenience and speed – allowing traders to move funds instantly, securely, and without intermediaries.

Backed by the trusted name of CMS Financial, this innovation combines regulatory strength with next-generation fintech, giving traders a faster, smarter, and more connected way to trade.



**Legal Disclaimer:**

The Card is issued by GlobXpay under the Mastercard license and in compliance with its license authority's regulations. The terms and conditions of GlobXpay and Mastercard International will apply regarding eligibility, acceptance, issuance, and usage policy. The cardholder acknowledges that Mastercard's global regulations regarding prepaid cards will be implemented. CMS only acts as an application service provider to facilitate card requests for its eligible customers and is not a licensed card issuer. All card funds are held by the licensed issuer (GlobXpay) in accordance with applicable safeguarding regulations. GlobXpay is required to conduct due diligence, identity verification, and transaction monitoring to comply with AML/CTF laws. GlobXpay may be required to freeze, block, or decline transactions in compliance with regulatory or court orders. Card services may be restricted or suspended due to compliance requirements, sanctions, or law enforcement directives.

# GlobXpay Product Features

**100%**

Funds secured in escrow, guaranteed by the Central Bank of Jordan.

**6**

Cash-in methods to fund your CMS account

**5**

Withdraw your funds easily with CMS cash-out options

**24/7**

Customer service that is responsive in your time of need



## About GlobXpay

GlobXpay is a cutting-edge global payment platform designed to simplify digital transactions with speed, security, and flexibility. Built with advanced fintech infrastructure, GlobXpay connects financial institutions, brokers, and users through seamless payment solutions – supporting multiple currencies, instant transfers and 24/7 support.

As the powering engine behind Cpay, GlobXpay ensures every CMS Financial client experiences frictionless funding and withdrawals, backed by industry-leading security and compliance standards.




Bank deposit/  
IBAN Transfer


GlobXpay  
Agents



# Not Just Online

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