

وزارة العدل والشؤون الإسلامية والأوقاف
Ministry of Justice, Islamic Affairs
and Waqf

User Manual

Judicial Banking Orders System (JBOS)

By:

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Introduction:


Due to the issuance of a new Enforcement law No. 22 of 2021, which came into force on 17 March 2022, it was decided that the new judicial banking orders system (JBOS) operated by the Ministry of Justice will replace Central Bank blocking system. The new system intends to resolve many of the problems identified as well as allow for court orders to be implemented with little administrative load. For example, in many cases, if a court order is successfully satisfied by one of the banks, then the other banks will not see the order.

JBOS will be used for all the judicial orders in relation to bank accounts. The orders will be sent as soon as they are taken by the judge (not in batches). The JBOS will include all orders relating to hold as well as debiting accounts. Thus, there will not be letters sent by the courts directly to banks requesting transfer of funds.

In relation to enforcement courts, the system will provide information on the amounts that must remain in account (in relation to individuals only), if any, as per the provisions of the new law. Please note that for enforcement orders, the system will automatically send an order to unblock the amount and debit it from the individual's bank account immediately after the bank reply to the blocking order. If the amount in the bank account is less than or equal to the minimum amount to remain in the account then the bank must ensure that this amount is available to the customer. If the account is blocked by another court order, please keep block on behalf of enforcement court and inform enforcement courts once other orders are lifted.

Signing In:

To get the credentials the first time you sign into the system, click **"Forgot Password"** button in the login page



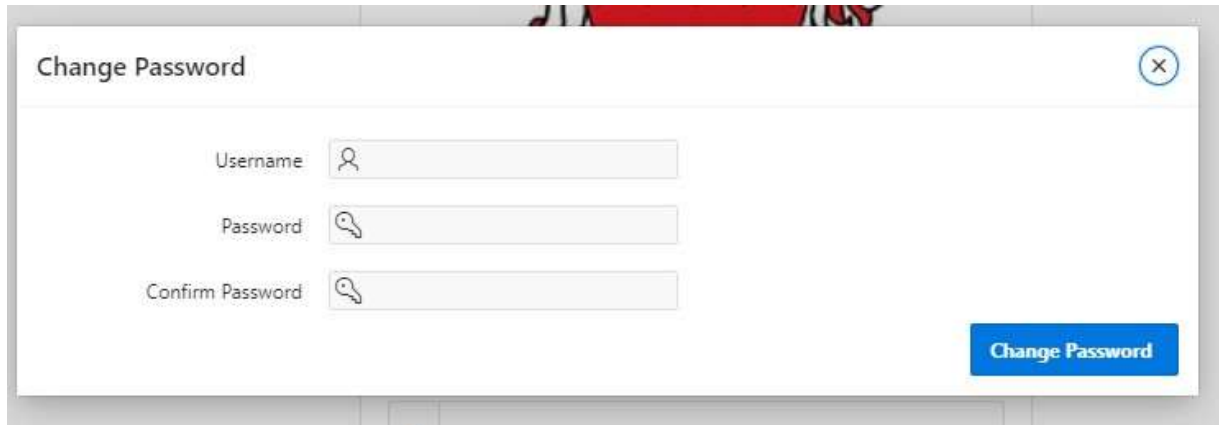
Username

Password

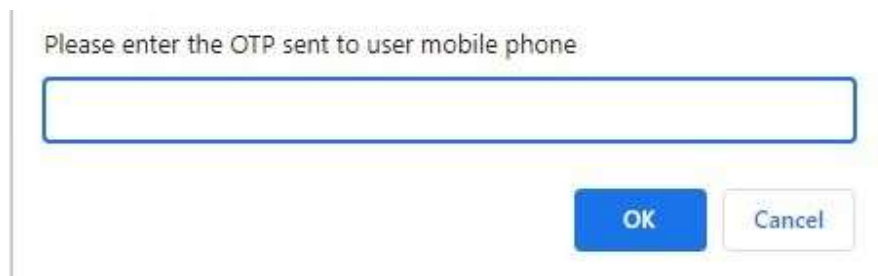
[Login](#)

[Forgot Password](#)

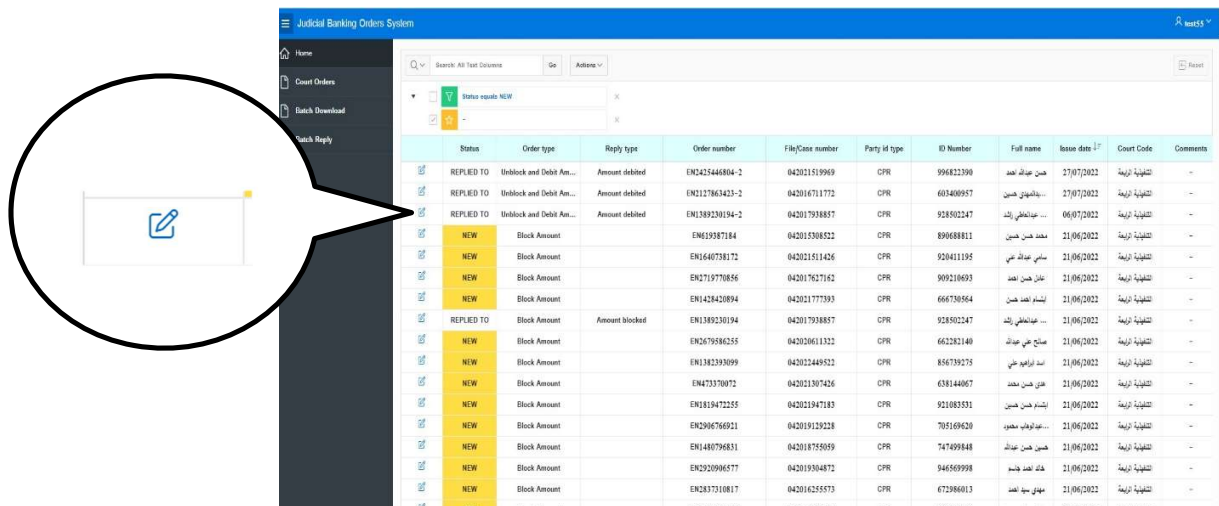
Type your **CPR number** in the **Username** text field and enter the new password in the **Password** and **Confirm Password** text fields

A screenshot of a 'Change Password' dialog box. The dialog has a title bar with the text 'Change Password' and a close button (X) in the top right corner. Inside the dialog, there are three text input fields: 'Username' with a person icon, 'Password' with a key icon, and 'Confirm Password' with a key icon. A blue button labeled 'Change Password' is located in the bottom right corner of the dialog.

Once you click **Change Password** button, an **OTP** number will be sent to your email address and mobile phone if registered and authorized by the system administrators. Once the password change is confirmed, login with your **CPR number** as the username and the new password.

A screenshot of an OTP verification dialog box. The dialog has a title bar with the text 'Please enter the OTP sent to user mobile phone'. Below the title bar is a large text input field. At the bottom right of the dialog are two buttons: a blue 'OK' button and a white 'Cancel' button with a blue border.

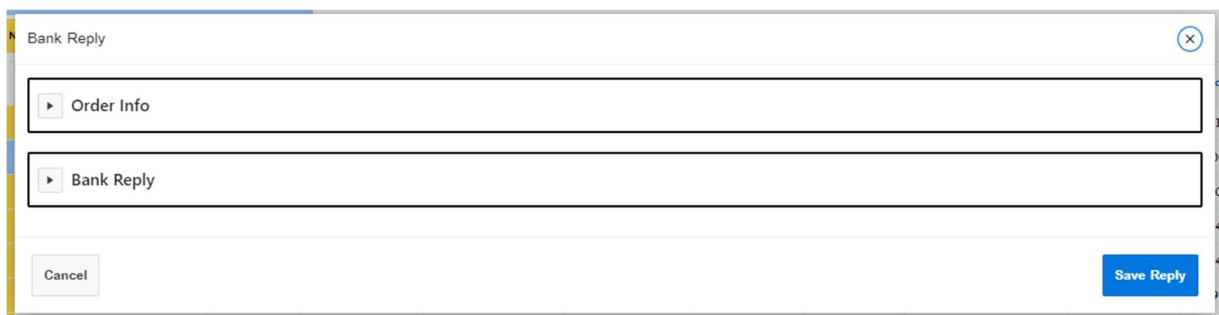
The main page contains the main menu and the content pages. The **"Court Orders"** page lists the orders sent from the courts to the banks. Click the icon besides an order to view the details and reply to it.



The screenshot shows the 'Judicial Banking Orders System' interface. On the left is a sidebar menu with options: Home, Court Orders, Batch Download, and Batch Reply. The main area displays a table of court orders. A callout bubble points to a blue pencil icon in the first column of the table, indicating that clicking it leads to the order details and reply page.

Status	Order type	Reply type	Order number	File/Case number	Party id type	ID Number	Full name	Issue date	Court Code	Comments
REFILED TO	Unblock and Debit Am...	Amount debited	EN2425448804-2	042021519969	CPR	996822390	حسن احمد احمد	27/07/2022	التقوية الزمنية	-
REFILED TO	Unblock and Debit Am...	Amount debited	EN2127863423-2	042016711772	CPR	603400957	م.د.الهادي حسين	27/07/2022	التقوية الزمنية	-
REFILED TO	Unblock and Debit Am...	Amount debited	EN1389230194-2	042017938857	CPR	928502247	... عبدالهادي راشد	06/07/2022	التقوية الزمنية	-
NEW	Block Amount		EN615987184	042015308522	CPR	890688811	مهدى حسن حسن	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN1640738172	042021511426	CPR	920411195	سامي عبد الله علي	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN2719770856	042017627762	CPR	909210493	نائل حسن احمد	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN1428420894	042021777393	CPR	666730964	ابراهيم احمد حسن	21/06/2022	التقوية الزمنية	-
REFILED TO	Block Amount	Amount blocked	EN1389230194	042017938857	CPR	928502247	... عبدالهادي راشد	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN2679586255	042020611322	CPR	662282140	صالح علي عبدال	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN13822393099	042022449522	CPR	856739275	احمد ابراهيم علي	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN473370072	042021307426	CPR	638144067	هادي حسن محمد	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN1819472255	042021947183	CPR	921083531	ابراهيم حسن حسن	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN296766921	042019129228	CPR	705169620	... عبدالوهاب محمود	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN1480794831	042018752059	CPR	747499848	حسن حسن عبدال	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN2920996577	042019304872	CPR	946569998	فادك احمد فهد	21/06/2022	التقوية الزمنية	-
NEW	Block Amount		EN2837310817	042016255673	CPR	672986013	مهاجر عبد الله	21/06/2022	التقوية الزمنية	-

In the **"Bank Reply"** popup page click **"Order Info"** to view the details of the court order.



The screenshot shows a 'Bank Reply' popup window. It has a title bar with a close button. Inside, there are two tabs: 'Order Info' and 'Bank Reply'. The 'Order Info' tab is currently selected. Below the tabs, there is a large text area for input. At the bottom left is a 'Cancel' button, and at the bottom right is a 'Save Reply' button.

Bank Reply

Order Info

Order Number EN1393983088	Original Order Number	Order Type Partially Block Account	Issue Date 21/06/2022 12:05
Party Id Type CPR	Party Id Number 772935561	Full Name نذی حسن محمد	
Amount 3974	Minimum To Keep 400	Reply Period 1	
Comments			

Bank Reply

Cancel Save Reply

To reply to the court order, click **"Bank Reply"** and select the reply type from the list.

Bank Reply

Order Info

Order Number EN1393983088	Original Order Number	Order Type Partially Block Account	Issue Date 21/06/2022 12:05
Party Id Type CPR	Party Id Number 772935561	Full Name نذی حسن محمد	
Amount 3974	Minimum To Keep 400	Reply Period 1	
Comments			

Bank Reply

Reply Type

Remarks

Cancel Save Reply

Search Dialog

Search

Amount blocked

No account with us

Insufficient Balance

Blocked by another order

Row(s) 1 - 4

Enter the required values in the corresponding fields and click **"Save Reply"**. The required text fields vary based on the selected reply type.

Bank Reply

Order Info

Order Number
EN1393983088

Original Order Number

Order Type
Partially Block Account

Issue Date
21/06/2022 12:05

Party Id Type
CPR

Party Id Number
772935561

Full Name
نذی حسن محمد

Amount
3974

Minimum To Keep
400

Reply Period
1

Comments

Bank Reply

Reply Type
Amount blocked

Bank Account Number (IBAN)

Amount

Amount Kept
400

Remarks

Cancel

Save Reply

After saving the reply, the status of the order will change to "PENDING"

	PENDING	Partially Block Account	BISB	Amount blocked	EN1393983088	042018495372	CPR	772
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The checker user can approve or reject the reply by opening it and clicking "Approve Reply" or "Reject Reply" button. "Reject Reason" is mandatory if "Reject Reply" is selected.

Rejection Reason

Cancel

Reject Reply

Approve Reply

If the reply is rejected, then its status becomes "REJECTED". If the maker modifies the rejected reply, its status returns to "PENDING". Once the reply is approved, it is sent directly to the **Courts System** and is processed automatically. If further action is required, then the system automatically sends a new related court order and forwards the user to it. For example, if the order is to block a specific amount in the customer's bank account, then the Courts System calculates the required amount and automatically sends a new court order to unblock the bank account and debit the required amount and send it to the court's bank account. The amount to debit may be different than the amount that was blocked by the bank depending on the replies received from other banks.

If a new related court order is automatically received, the user can reply directly in the same page. If the user delays the reply, then the order is displayed in the orders list in the main page once the page is refreshed.

Bank Reply

Order Info

Order Number
EN1393983088-1

Original Order Number
EN1393983088

Order Type
Unblock and Debit Amount

Party Id Type
CPR

Party Id Number
772935561

Full Name
نذی حسن محمد

Amount
950

Minimum To Keep
0

Reply Period
1

Comments

Automatic related order arrived:
EN1393983088-1 Unblock and Debit Amount

Related Reply History

Bank Reply

Reply Type

Remarks

Cancel










Save Reply

Page 7

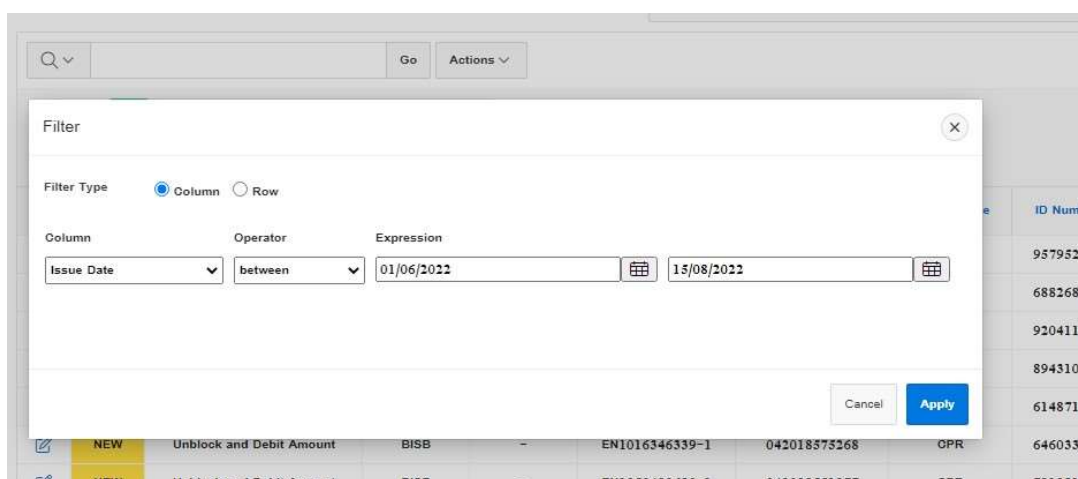
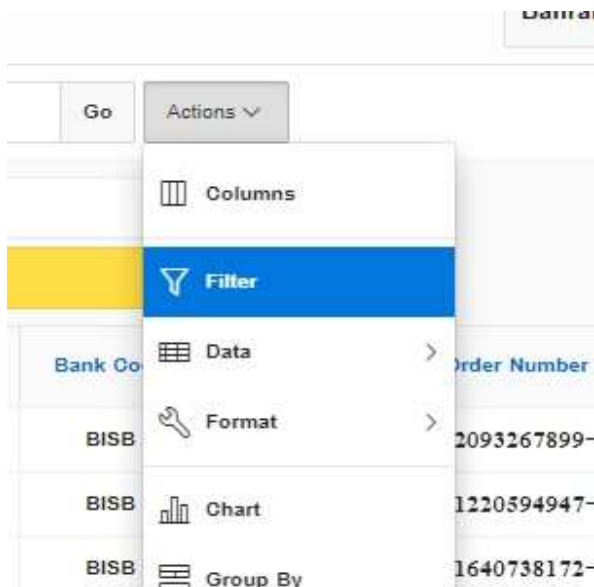
-	Status	Order Type	Bank Code	Reply Type	Order Number	File/Case Number
	NEW	Unblock and Debit Amount	BISB	-	EN1393983088-1	042018495372

Searching and Sorting:

To search or sort by a specific field, click on the title at the top of the field

-	Status	Order Type	Bank Code	Reply
	NEW	Unblock and Debit Amount	BISB	
	NEW	Unblock and Debit Amount	BISB	
	NEW	Unblock and Debit Amount	BISB	
	NEW	Partially Block Account	BISB	
	NEW	Partially Debit Accounts	BISB	
	NEW	Partially Freeze Accounts	BISB	
	NEW	Partially Unblock Amount	BISB	
	NEW	Partially Unfreeze Accounts	BISB	
	NEW	Unblock and Debit Amount	BISB	

To filter by a specific criterion, click "Actions", then "Filter" and add the search criterion



Search and filter criteria are added to the top of the orders list. Remember to remove the criteria before starting a new search or filter. If it is not removed, then the new criterion is added to the existing one. You can also disable a filter without removing it by clicking the checkbox besides it

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	Status	Order Type	Bank Code	Reply Type	Order Number
<input type="button" value="Edit"/>	NEW	Unblock and Debit Amount	BISB	-	EN2169056516-1

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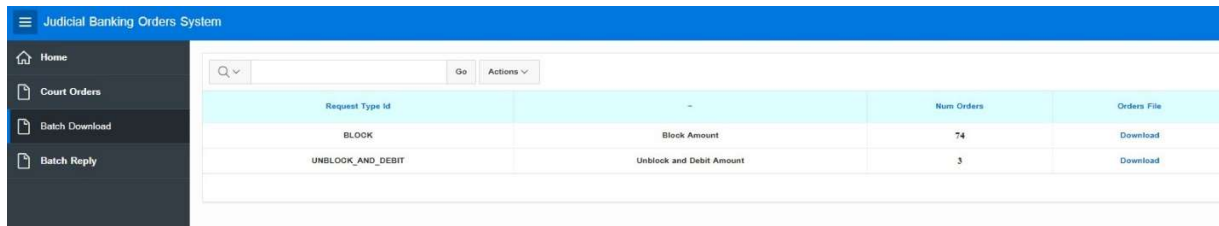
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Batch Download:

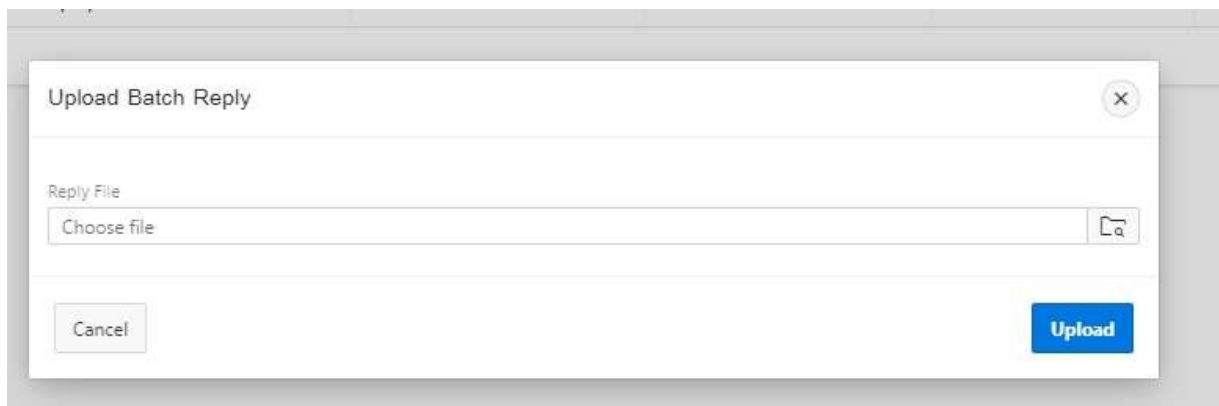
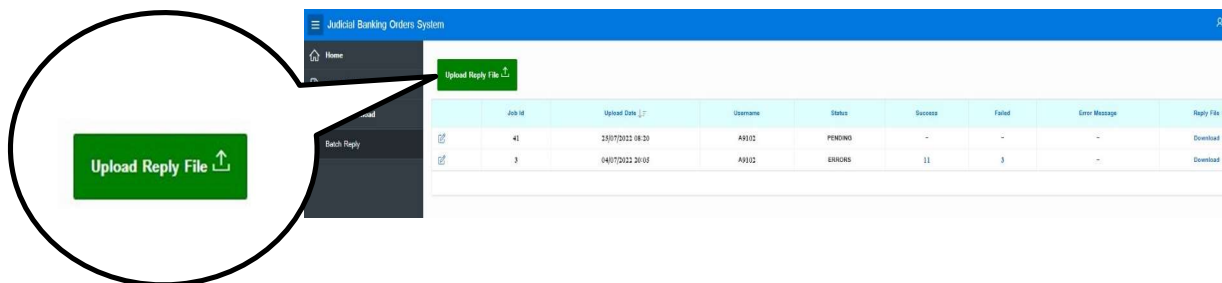
To enable the banks to electronically process the court orders in their banking systems, the pending orders can be downloaded in XML format in the **"Batch Download"** page. The format of the XML file is detailed in the **Technical Manual**.



Request Type Id	Block Amount	Num Orders	Orders File
BLOCK	74	74	Download
UNBLOCK_AND_DEBIT	3	3	Download

Batch Reply:

To automate the reply process and make it easier and faster for the banks to reply to the court orders, the system allows uploading the replies in XML format in the **"Batch Reply"** page. The banks can collect the replies in a single XML file and upload it to the system which will process them automatically and take the required actions, including generating new related court orders as explained earlier in this manual. The XML file format is detailed in the **Technical Manual**.



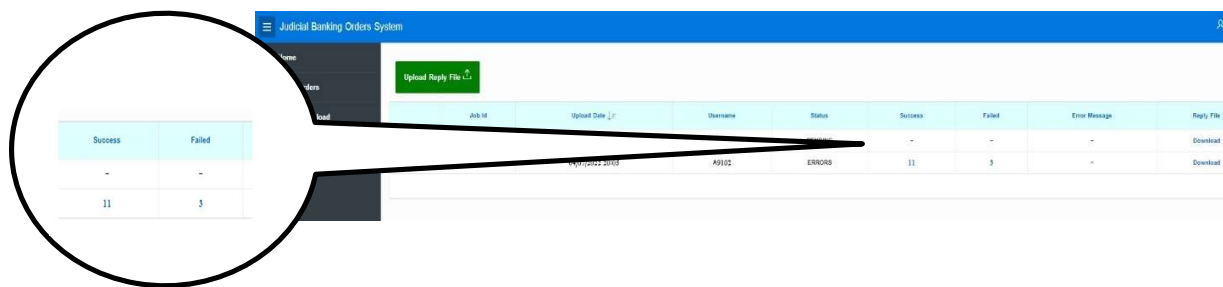
Upload Batch Reply

Reply File

[Choose file](#)

[Cancel](#) [Upload](#)

Once the replies were processed by the system, the page displays a summary of the process results. The user can click on the number of successful or failed replies to see the details as shown in the figures below.



Batch Reply Results		
Q	Go	Actions
Result	Error Message	Raw Reply Xml
FAIL	Already replied to this order: EN8888888	<CourtOrder> <OrderNumber>EN8888888</OrderNumber> <ReplyType>AMOUNT_BLOCKED</ReplyType> <BankAccountNo>435345345</BankAccountNo> <AvailableAmount/> <Amount>1400</Amount> <AmountKept>400</AmountKept> <Remarks/> </CourtOrder>
FAIL	Validation error: The amount kept exceeds the minimum amount to keep	<CourtOrder> <OrderNumber>EN1428420894</OrderNumber> <ReplyType>AMOUNT_DEBITED</ReplyType> <BankAccountNo>543545344</BankAccountNo> <AvailableAmount/> <Amount>3000</Amount> <AmountKept>500</AmountKept> <Remarks/> </CourtOrder>
FAIL	Validation error: The selected reply type does not apply to the current request type	<CourtOrder> <OrderNumber>EN2719770856</OrderNumber> <ReplyType>AMOUNT_DEBITED</ReplyType> <BankAccountNo>4434324</BankAccountNo> <AvailableAmount/> <Amount>7000</Amount> <AmountKept>400</AmountKept> <Remarks/> </CourtOrder>
1 - 3		

Important Instructions:

The bank employee should access the electronic system daily to reply to judicial requests related to the retention and collection of funds in bank accounts.

Judicial requests are divided according to the following;

- Requests related to execution (partial block): the request is in the form of retaining a required amount (if any) and debiting the requested amount while keeping the bank account open. Details are in the technical manual.
- Requests related to the courts and chamber for dispute resolution (partial or full freeze): the request is in the form of freezing the entire account or stated amount. Details are in the technical manual.
- Requests related to inheritance and Minor Funds Department (Direct Debit in full): the request is in the form of collecting the full available funds in the account. Details are in the technical manual.

After retaining the required amount as stated in the judicial request, the employee should transfer the amount to the approved bank account of the Ministry of Justice. The employee shall indicate the amount sent in the designated area in the electronic system.

Written judicial letters shall not be issued to the banks in order to collect the amounts as previously implemented, as the new electronic system was designed on the basis of unifying the judicial procedures in one brief procedure, which is (retaining the amount and collecting it without retaining the bank account) at the same time.