

Jordan Islamic Bank

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User Guide for Internet Banking

Internet Banking from Jordan Islamic Bank

Version 1

2019/2020

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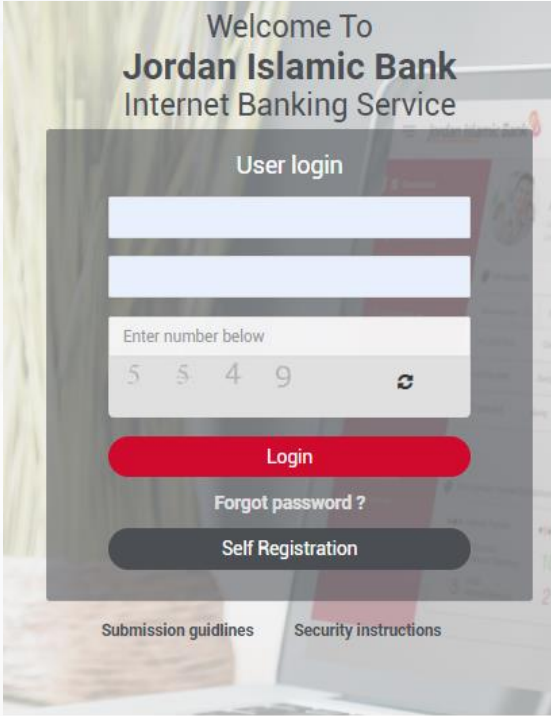
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Introduction

The Internet banking system is a system designed and programmed to meet your banking needs and enables you to carry out a range of banking transactions with ease, such as transfer services, check book request, display of your banking transactions and other services, which will be presented through this guide.

Self-registration (first-time user)


If you do not have an account, click the "Self-Registration" button and you will be directed to the registration screen to use the Internet banking system.



Welcome To
Jordan Islamic Bank
Internet Banking Service

User login

Enter number below

5 5 4 9 

Login

[Forgot password ?](#)

[Self Registration](#)

[Submission guidelines](#) [Security instructions](#)

[Contact us](#) [Privacy Policy](#) [Terms & Conditions](#)

Step 1: Enter the random number - the verification code (Captcha).

Welcome To
Jordan Islamic Bank
Internet Banking Service

Self Registration

1 2 3 4

Enter number below

3 6 3 9

Continue

Cancel

Step 2: Enter your personal data to complete the registration process:

For Jordanian Clients:

- The customer number is composed of seven digits (CIF).
- Select the nationality of the client from the list (Jordan).
- Choose the document type (national number).
- Enter the national number.
- Enter your phone number registered with Jordan Islamic Bank.
- Enter your date of birth.
- Click the OK button

Self Registration

1 2 3 4

Customer ID

Please select nationality

Please select document type

Document ID

Mobile number ex: 962xxxxxxx

Date of birth

Submit

Cancel

Non-Jordanian Clients:

- The customer number is composed of seven digits (CIF).
- Select the nationality of the customer from the list (other than the Jordanian).
- Choose the document type (passport number, family book, birth certificate, travel document, registration certificate, residence ID, and agency).
- Enter the document number.
- Enter your phone number registered with Jordan Islamic Bank.
- Enter your date of birth.
- Click the OK button

Step 3:

- Identify Access Data (Credentials)
- Enter your username.
- Enter the password.
- Enter your username and password under the following conditions:
 - Must be at least eight boxes.
 - Must contain at least a capital letter (in English).
 - It should contain one of the special characters.
 - Must contain at least one number.
- Confirm your password.
- Display the terms and conditions and click on the ✓ sign to complete the registration process.
- Click the Register button.

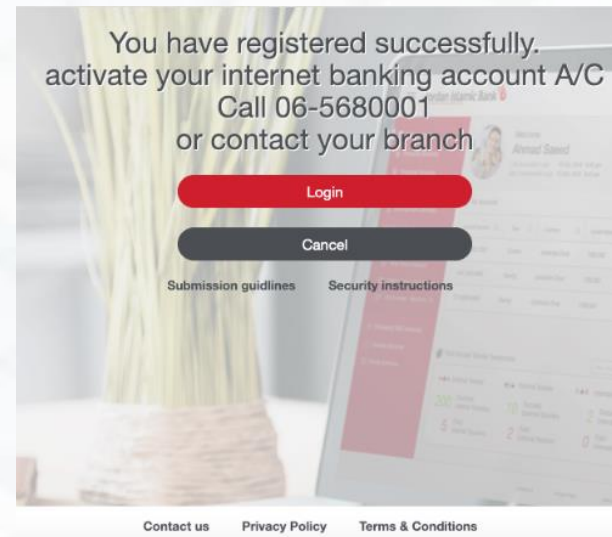
Step 4: Activate your account

- The application will navigate to the confirmation screen after a successful registration.

The screenshot shows the 'Self Registration' screen with a progress indicator at the top showing four steps. The second step is active. The form includes fields for 'Customer ID', 'Please select document type', and 'Mobile number ex: 962xxxxxx'. A dropdown menu for 'Please select nationality' is open, displaying a list of countries including Afghanistan, Algeria, American Samoa, Anguilla, Argentina, Armenia, Australia, Austria, Azerbaijan, Bahrain, Bangladesh, Belgium, Bosnia and Herzegovina, and Brazil. A red 'Submit' button and a grey 'Cancel' button are visible at the bottom.

The screenshot shows the 'Self Registration' screen with the progress indicator showing the fourth step as active. The form displays a username field with 'NewUser@01', a password field with masked characters, and a confirmation password field with masked characters. Below the fields, there is a checkbox with the text 'Must confirm that you have read and accept Jordan Islamic Bank terms and conditions'. A red 'Register' button and a grey 'Cancel' button are at the bottom.

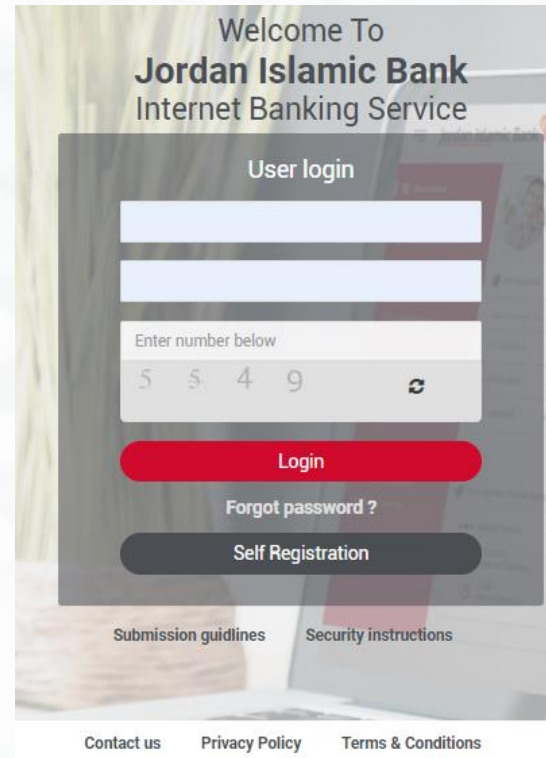
- Call Customer Care Center 06/5680001 or check with your branch to activate your bank account.



Access to the system

One of the most important requirements for the use of the Internet banking system is to connect to the bank's Internet network. The system also requires the use of an activated user name through self-registration or registration at the branch.


1. To access the system, follow these steps:
2. Access the Islamic Bank website (<https://www.jordanislamicbank.com/>).
3. Select online banking services.
4. Enter your user name and password (which you have already registered).
5. Enter the random code (verification code) shown in the image.
6. Click on login button.



Welcome To
Jordan Islamic Bank
Internet Banking Service

User login

Enter number below

5 5 4 9 

[Login](#)

[Forgot password ?](#)

[Self Registration](#)

[Submission guidelines](#) [Security instructions](#)

[Contact us](#) [Privacy Policy](#) [Terms & Conditions](#)

Notes

- All references in this guide to individual clients; not including joint accounts.
- Companies should register through the branch.
- The system can be run on browsers Google Chrome, Firefox, Internet Explorer, etc.

Dashboard

When you log in, the home page of the Internet banking system appears, which contains your data as a client; the screen includes the following:

Dashboard

General Services

Transfer

Account services

eFawateercom

Requests

Welcome

Total Amount Balance
0.002 JOD

Login password expiry date
23/08/2019 12:04:00
10:20:25 AM| Wednesday 12 June 2019 . 9 Shawwāl 1440

last successful login 11/06/2019 14:29:41
last Unsuccessful login 15/05/2019 12:30:28

My Accounts

IBAN	Account number	Description	Type	Currency	Clear balance	Reserved balance	Non-clear balance	Eqv. in JOD	Status
i		حساب الرواتب	Salaries	JOD	.002	.000	.000	.002	Active
i		test1	Saving	JOD	.000	.000	.000	.000	Active
i		تحت الطلب	DEMAND	JOD	.000	.000	.000	.000	Dormant

Showing 1 to 3 of 3 entries

Previous 1 Next

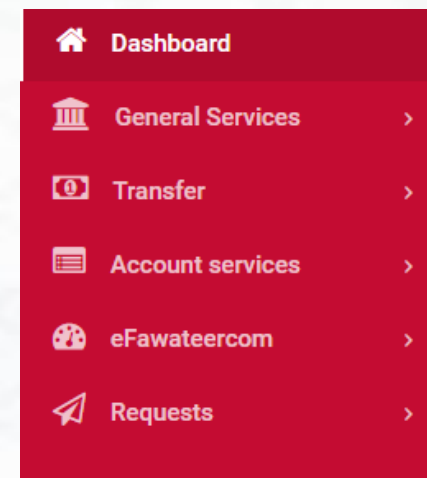
This session gives you access to your current account details and savings accounts at any time; you can also view your balance, data, operations, and statements.

1. Main menu of services.
2. Customer information.
3. Statements of accounts.
4. Dashboard graphics.

Slide menu


The slide menu of services All system services can be accessed through the slide menu at the Left of the screen (English); You can use the following Internet banking system:

1. General Services.
2. Transfer.
3. Account Services.
4. E-fawateercom.
5. Requests.



Client Information

At the top of your screen, you'll display your login information like the date of your last successful visit or last unsuccessful visit; your total account balance and password expiration data.



Welcome

last successful login 11/06/2019 14:29:41
last Unsuccessful login 15/05/2019 12:30:28

Total Amount Balance
0.002 JOD

Login password expiry date

23/08/2019 12:04:00
10:23:20 AM| Wednesday 12 June 2019 . 9 Shawwāl 1440

Accounts Details

A list of all your bank accounts and details appears:

1. The IBAN number for your accounts.
2. Your account numbers.
3. Account description.
4. Account type.
5. Account currency.
6. Clear balance.
7. Reserved balance.
8. Non-Clear Balance.
9. The equivalent balance in Jordanian Dinars.
10. Account Status.

My Accounts

IBAN	Account number	Description	Type	Currency	Clear balance	Reserved balance	Non-clear balance	Eqv. in JOD	Status
i		حساب الرواتب	Salaries	JOD	.002	.000	.000	.002	Active
i		test1	Saving	JOD	.000	.000	.000	.000	Active
i		تحت الطلب	DEMAND	JOD	.000	.000	.000	.000	Dormant

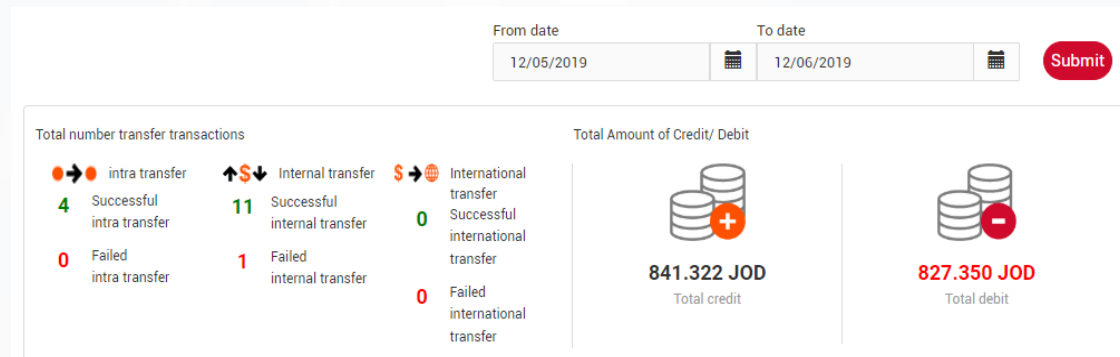
Showing 1 to 3 of 3 entries

Previous 1 Next

Dashboards (Charts)

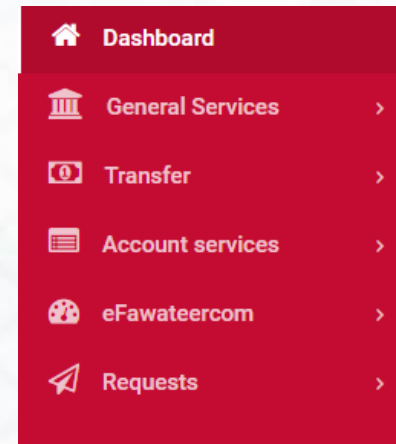
The Dashboard shows total transaction and their total number of credits and debits.

Note You can display total transactions and balances during a given period by setting the start date and end date, then clicking the OK button.



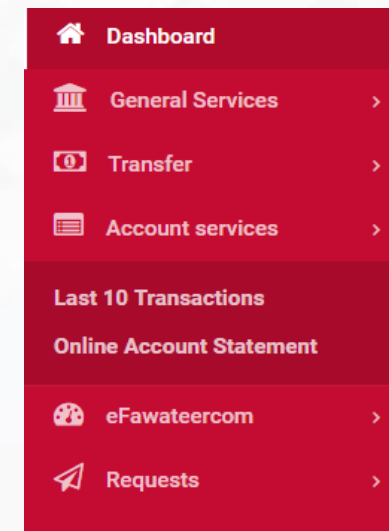
Slide Menu

From the slide menu you can access all system functions, as detailed in this guide.



Account Services

In this section you can search for any transaction by selecting the account number from the list and then choosing the date and type of the transaction. Or, you can use the advanced search feature to get more details about the account transactions. Click on Account Services to display the services available on the account.



Last N Transaction

Last 10 Transactions

Online Account Statement

eFawateercom >

Requests >

Account number

0111456009411400001 -- حساب الرواتب

Account type

Salaries

Current Balance

0.00 JOD

Available Balance

0.00 JOD

Transaction details	Date	Value date	Credit	Debit
ATM Withdrawal-	12/06/2019	12/06/2019	0	5
Electronic Transfer /MOHAMMAD AHMAD MOHD-	11/06/2019	11/06/2019	0.01	0
Electronic Transfer /DIALA KHALED ABDALL-	11/06/2019	11/06/2019	0	0.01
Electronic Transfer /MOHAMMAD AHMAD MOHD-	11/06/2019	11/06/2019	0	0.01
Electronic Transfer /DIALA KHALED ABDALL-	11/06/2019	11/06/2019	0.01	0
Electronic Transfer /HEBA ABDALLAH HAMDA-	11/06/2019	11/06/2019	5	0
ATM Withdrawal-	03/06/2019	03/06/2019	0	10
ATM Withdrawal-	03/06/2019	03/06/2019	0	5
ATM Withdrawal-	03/06/2019	03/06/2019	0	55
ATM Withdrawal-	03/06/2019	03/06/2019	0	40
Total Amount of Credit/ Debit			5.020	115.020

Showing 1 to 10 of 10 entries

Previous **1** Next

- Choose the last transactions (the last 10 transactions on the account).
- You'll navigate to new screen that shows your accounts and their data.
- From the list, select the account which you want to display the last transaction.
- The system will display the account type and current balance in addition to the balance available in your account.
- The transactions in the form of a detailed table detail the transactions and type (credit or debit) in addition to the history of each transaction.
- The total value of the credit transactions is shown in **green** and the sum of the debit transaction is **red** at the end of the transaction details table.

Account Statement

- Select Online account Statement from the list (to view all transactions on the account).
- You'll view a new screen that shows your accounts and their data.
- From the Account Number menu, select the account whose transactions you want to display.

⇒ Use filter tools to narrow results:

- Enter the time period (from - to) in which you want to view your account transactions.
- You can use the Amount field to specify the category of accurately represented transactions (all, equal, greater than, smaller than, greater than or equal to, less than or equal to).
- Choose transaction indicator you want to display (credit, debit, or both).
- Select transaction type you want to limit the results within the category you want (All, Other debit, Other Credit, Inward Transfers, Outward Clearing, Cash Deposits, Granted Hassan Loan, and Cash withdraw, etc.).

Transaction details	Date	Value date	Credit	Debit	Balance
Open Balance	11/05/2019	11/05/2019	60.030	.000	60.030
ATM Withdrawal	12/05/2019	12/05/2019	.000	20.000	40.030
DARAGHMEH TRADING EST AL SALT JO	13/05/2019	13/05/2019	.000	4.980	35.050
ATM Withdrawal	15/05/2019	15/05/2019	.000	20.000	15.050
Electronic Transfer	15/05/2019	15/05/2019	.000	15.000	.050
Electronic Transfer	15/05/2019	15/05/2019	.000	.010	.040
Electronic Transfer	15/05/2019	15/05/2019	.010	.000	.050
Electronic Transfer	15/05/2019	15/05/2019	.000	.010	.040
Electronic	15/05/2019	15/05/2019	.100	.000	.140

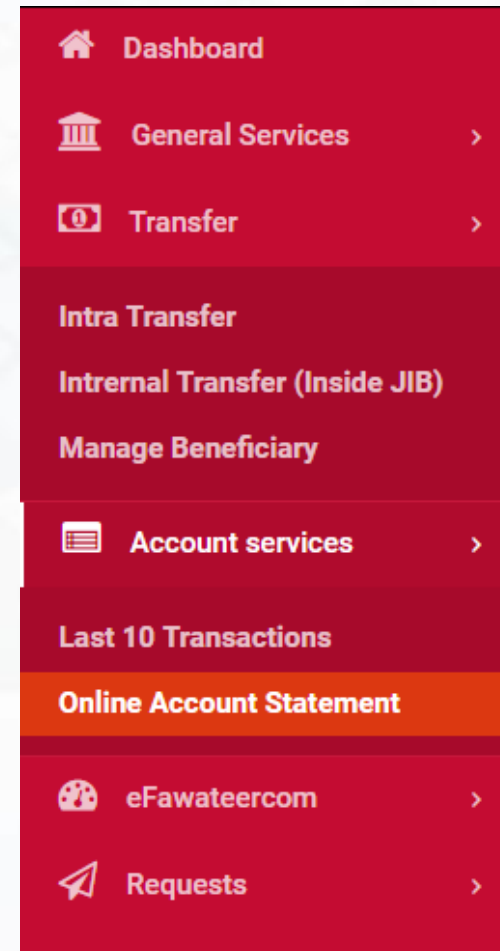
- Click the OK button.
- ⇒ The system will display the transactions in the form of a detailed table with details and type of transactions (debit or credit) in addition to the date of each transaction and balance.
- ⇒ The total value of the credit transactions is shown in **green** and the sum of the debit transactions is **red** at the end of the movement details table

Notes

- Click the reset button to reset the filter options to the Default value, and display all the movements.
- You can extract the statement of account in PDF format or XLS file or print it directly by clicking the buttons above the list of movements

Transfer

You can make the transfer between your internal accounts or between your accounts and other accounts within the Jordan Islamic Bank through the Internet banking system by following these steps:



Transfer between your internal bank accounts

With this feature, you can transfer money between your accounts at the Jordan Islamic Bank. For example, from savings account to current account (in Jordanian currency).

Step 1 (initiation) Step 2 (confirmation) Step 3 (Summary)

Account from



Account to

Amount

OTP Password

Submit

Account nickname	Account number	Available Balance
حساب الرواتب		.002 JOD
test1		.000 JOD
محت الطلب		.000 JOD

Showing 1 to 3 of 3 entries

Previous 1 Next

Step one:

- Choose the account to transfer from.
- Choose one of your other accounts you want to convert to.
- Enter the transfer amount (in Jordanian Dinars).
- Click the key code to dial the PIN code (OTP); you will receive a message to your registered phone; enter the number in the OTP Password field.
- Click the OK button.

Step 1 (initiation) Step 2 (confirmation) Step 3

Account from

Account to

Amount

OTP Password

Submit

Step Two:

We'll move to the summary screen to confirm the transactions data you entered.

Step 1 (initiation) Step 2 (confirmation)

Account from

-- الرواتب

Account to

Transfer Amount

100 JOD

Submit

Cancel

Third Step:

- We will navigate to the final step where the transaction is made and you will display a reference number for your transaction.
- Click "MAke another transaction?" If you want to make a new transaction

Step 1 (initiation) Step 2 (confirmation) Step 3 (Summary)

Account from

-- الرواتب

Account to

Transfer Amount

100 JOD

Reference Number

77992976

Do you want to **Make Another Transfer?**

Note

- A list of your accounts and balances will appear to help you choose the account you want to transfer from.

Transfer to other accounts within Jordan Islamic Bank

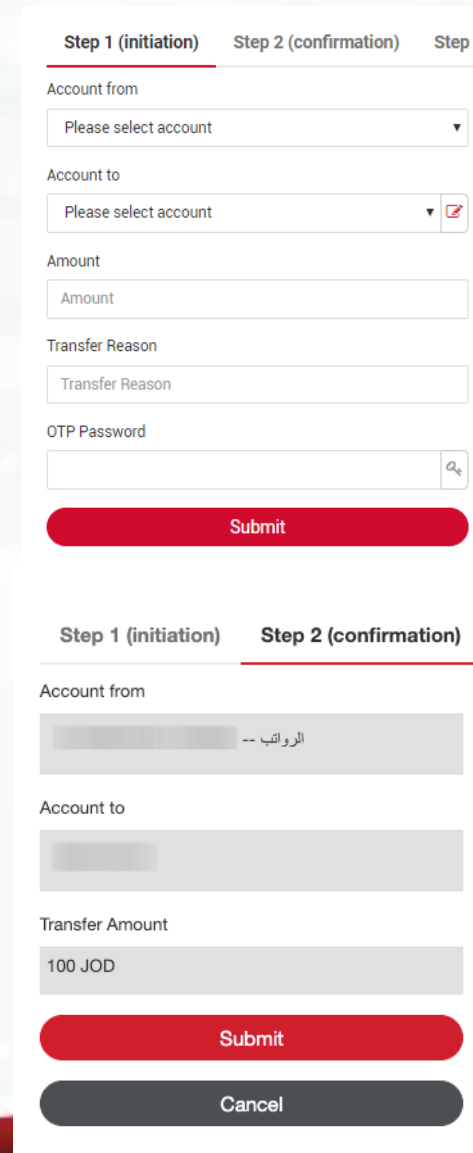
You can choose the beneficiary and the account transferred from it and the beneficiary's reference account number and amount; then send the payment.

Step one: Define the transaction data

1. Choose the account to transfer from.
2. Choose from the list of beneficiaries the account you want to convert to.
3. Enter the transfer amount (in Jordanian Dinars).
4. In the Transfer Reason field, mention the reason for the transaction (Notes).
5. Click the key code to dial the PIN code (OTP); you will receive a message to your registered phone; enter the number in the OTP Password field.
6. Click the OK button.

Step two:

It will go to the summary screen to confirm the transaction data you entered.



The image shows two screenshots of the Jordan Islamic Bank transfer interface. The top screenshot is for Step 1 (initiation) and the bottom screenshot is for Step 2 (confirmation).

Step 1 (initiation)

Account from: Please select account

Account to: Please select account

Amount: Amount

Transfer Reason: Transfer Reason

OTP Password: [Field with search icon]

Submit

Step 2 (confirmation)

Account from: -- الرواتب --

Account to: [Field]

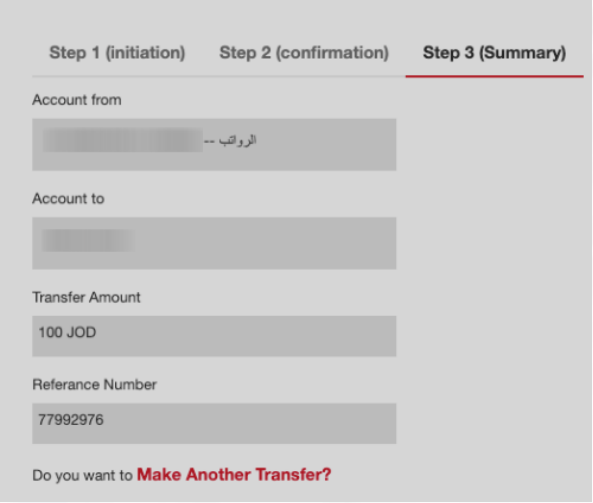
Transfer Amount: 100 JOD

Submit

Cancel

Third step:

- We will navigate to the final step where the transaction is made and you will display a reference number for your transaction.
- Click "Make another transaction?" If you want to make a new transaction





The screenshot shows a three-step process: Step 1 (initiation), Step 2 (confirmation), and Step 3 (Summary). Step 3 is the active step, indicated by a red underline. The form contains the following fields:

- Account from: [Redacted] -- الرواتب
- Account to: [Redacted]
- Transfer Amount: 100 JOD
- Reference Number: 77992976
- Do you want to **Make Another Transfer?**

Note

- You'll see a green sign indicating whether the transfer is successful or a red flag if the transfer fails.
- You can print the summary of the transfer process on an A4 sheet.

Money transfer operation to your predefined account was successfully completed. 

Money transfer operation to your predefined account has failed. 

Add beneficiaries

In order to be able to transfer to another client within Jordan Islamic Bank, you should first add it to your list of beneficiaries. To add, follow these steps:

- In the Account Number field, enter the 19-digit beneficiary account number.
- Enter the phone number of the beneficiary registered with the bank.

Beneficiary account number

Enter account number from 19 digits

Beneficiary mobile number

Mobile number ex: 962xxxxxxx

Check

- Click on check button; if the input you have entered is correct; the beneficiary name will be displayed.
- Click OK button to be added to the list of beneficiaries.

Beneficiary account number

XXXXXXXXXXXXXXXXXXXX

Beneficiary mobile number

962XXXXXXXX

Check

Beneficiary name

XXXXXXXXXXXXXXXXXXXX

Beneficiary nickname

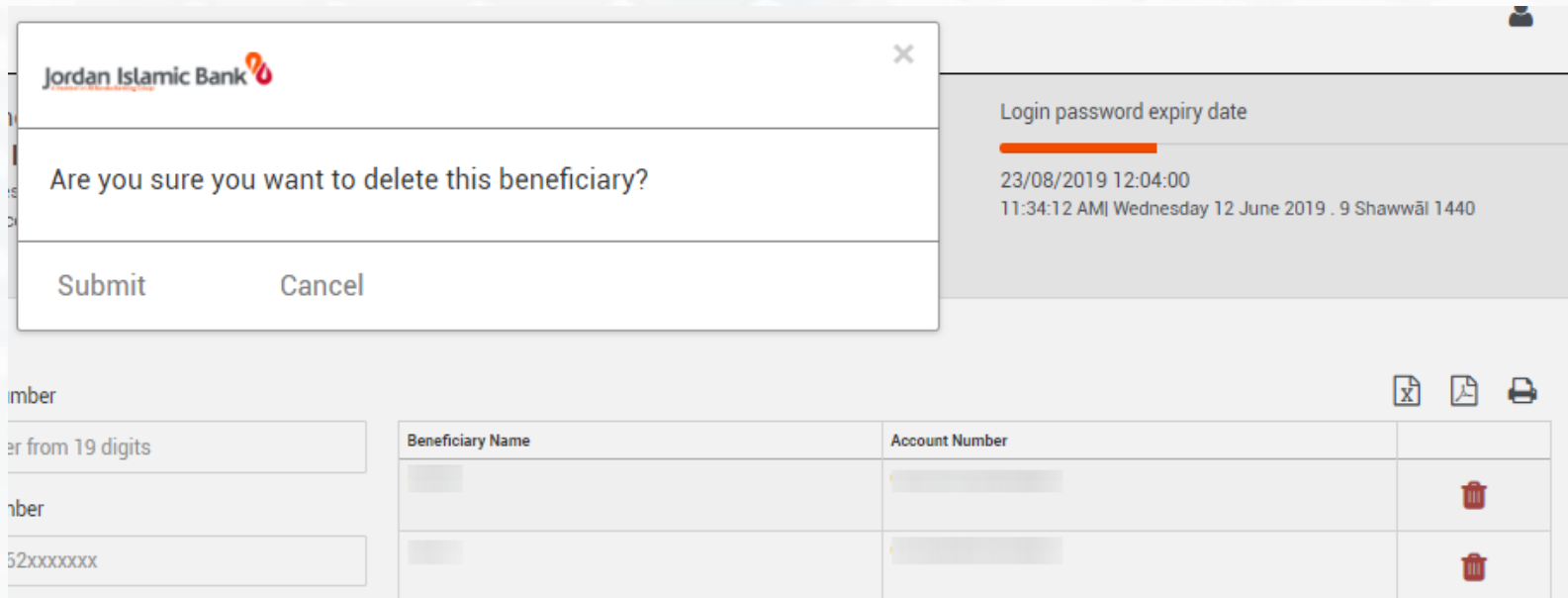
Beneficiary nickname

Submit

Reset

Delete Beneficiary



You can delete beneficiary from the list by clicking on delete icon; you will view a dialog box to confirm the deletion; click OK to complete the process.



The screenshot displays a confirmation dialog box from Jordan Islamic Bank. The dialog box has a title bar with the bank's logo and a close button. The main text asks, "Are you sure you want to delete this beneficiary?". At the bottom, there are two buttons: "Submit" and "Cancel".

In the background, a sidebar shows the "Login password expiry date" as "23/08/2019 12:04:00" and "11:34:12 AM| Wednesday 12 June 2019 . 9 Shawwāl 1440".

The main content area shows a table with columns for "Beneficiary Name" and "Account Number". There are two rows of data, each with a red trash icon in the rightmost column, indicating the delete action.

Beneficiary Name	Account Number	
[Redacted]	[Redacted]	
[Redacted]	[Redacted]	

Requests

Checkbook Request

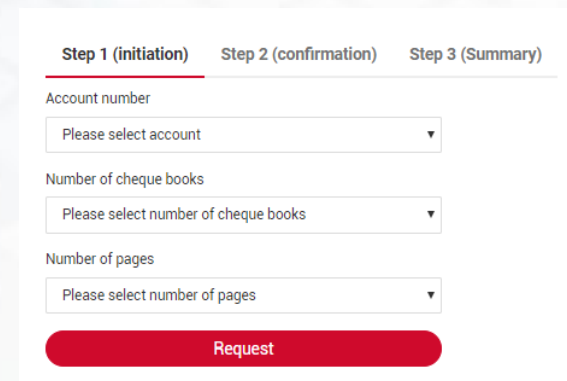
Through this section you can apply for a check book, follow these steps:

Step 1 (Checkbook Request):

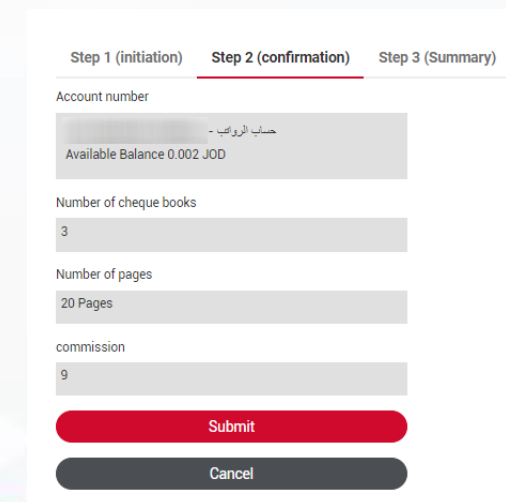
- Select a check book request service from the Requests tab.
- Select the account to which the check book will be requested.
- Select the number of books required.
- Choose the type of book you want (ten-sheet, twenty-sheet, forty-sheet).
- Click on the request button to continue the process.

Step 2 (Confirm Request):

Check entered data, then click on OK button to continue.



The screenshot shows the 'Step 1 (initiation)' form. It has three tabs: 'Step 1 (initiation)', 'Step 2 (confirmation)', and 'Step 3 (Summary)'. The 'Step 1 (initiation)' tab is active. The form contains three dropdown menus: 'Account number' with the placeholder 'Please select account', 'Number of cheque books' with the placeholder 'Please select number of cheque books', and 'Number of pages' with the placeholder 'Please select number of pages'. At the bottom of the form is a red button labeled 'Request'.



The screenshot shows the 'Step 2 (confirmation)' form. It has three tabs: 'Step 1 (initiation)', 'Step 2 (confirmation)', and 'Step 3 (Summary)'. The 'Step 2 (confirmation)' tab is active. The form displays the entered data: 'Account number' is 'حساب الرواتب - Available Balance 0.002 JOD', 'Number of cheque books' is '3', 'Number of pages' is '20 Pages', and 'commission' is '9'. At the bottom of the form are two buttons: a red 'Submit' button and a grey 'Cancel' button.

Step 3 (Follow up Request):

A check book request has been sent to the branch; you should follow up the request at the branch.

Cheque book request has been successfully sent to the bank.

Step 1 (Initiation) Step 2 (confirmation) **Step 3 (Summary)**


Account number
حساب الرواتب --
Available Balance 0.002 JOD

Number of cheque books
3

Number of pages
20 Pages

commission
9

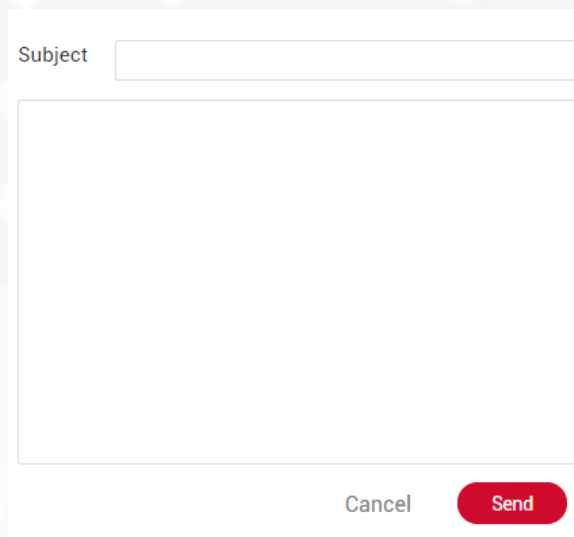
Reference Number
86153

 Print Summary

General Services

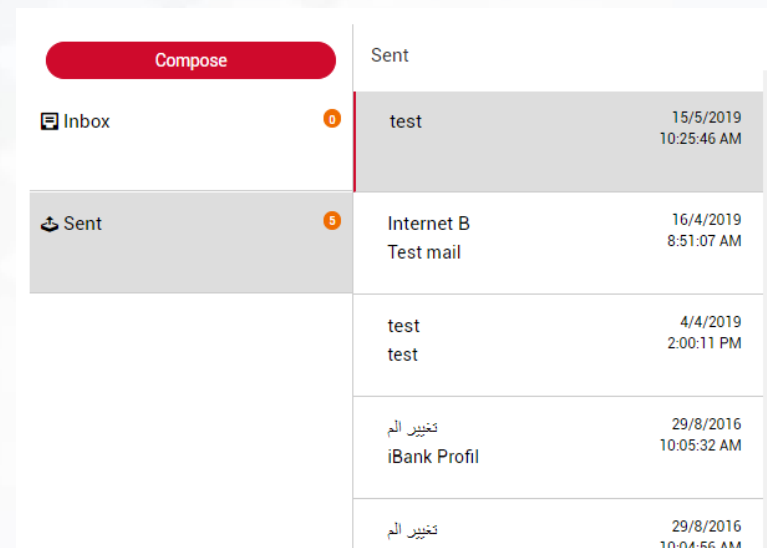
Secure Mail

Is a secure email between the user (Client) and bank, you can send any queries, information or instructions through this channel. The message center contains a list of all messages sent to you by the bank; when you open the e-mail, select the type of inquiry you want to send from the list, enter the E-mail address and message text, when you are finished click on send button.



Subject

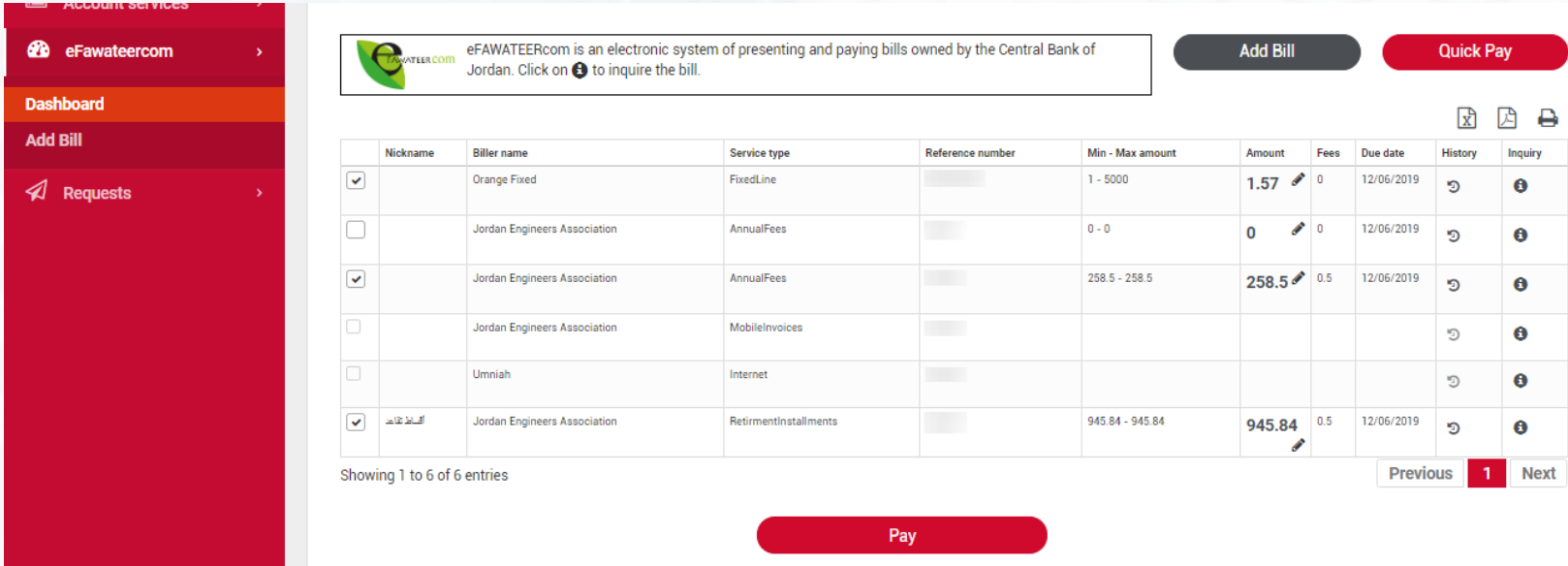
Cancel



Folder	Count	Subject	Date	Time
Inbox	0	test	15/5/2019	10:25:46 AM
Sent	5	Internet B Test mail	16/4/2019	8:51:07 AM
		test test	4/4/2019	2:00:11 PM
		تنبيه الم iBank Profil	29/8/2016	10:05:32 AM
		تنبيه الم	29/8/2016	10:04:56 AM

E-fawateercom

From E-fawateercom service you can pay your bills easily and quickly.



The screenshot shows the E-fawateercom dashboard interface. On the left is a red sidebar with navigation options: 'Account Services', 'eFawateercom', 'Dashboard', 'Add Bill', and 'Requests'. The main content area features a header with the eFawateercom logo and a description: 'eFAWATEERcom is an electronic system of presenting and paying bills owned by the Central Bank of Jordan. Click on ? to inquire the bill.' To the right of the header are 'Add Bill' and 'Quick Pay' buttons. Below the header is a table of bills with columns: Nickname, Biller name, Service type, Reference number, Min - Max amount, Amount, Fees, Due date, History, and Inquiry. The table contains six rows of bill data. At the bottom of the table, it says 'Showing 1 to 6 of 6 entries' and has 'Previous', '1', and 'Next' navigation buttons. A large red 'Pay' button is centered at the bottom of the dashboard.

	Nickname	Biller name	Service type	Reference number	Min - Max amount	Amount	Fees	Due date	History	Inquiry
<input checked="" type="checkbox"/>		Orange Fixed	FixedLine		1 - 5000	1.57	0	12/06/2019		
<input type="checkbox"/>		Jordan Engineers Association	AnnualFees		0 - 0	0	0	12/06/2019		
<input checked="" type="checkbox"/>		Jordan Engineers Association	AnnualFees		258.5 - 258.5	258.5	0.5	12/06/2019		
<input type="checkbox"/>		Jordan Engineers Association	MobileInvoices							
<input type="checkbox"/>		Umniah	Internet							
<input checked="" type="checkbox"/>	التأمينات	Jordan Engineers Association	RetirementInstallments		945.84 - 945.84	945.84	0.5	12/06/2019		

E-fawateercom Dashboard

Your bills tab displays a list of added bills where you can add a new bill; or a quick pay (once); you can also pay more than one bill together; in full or in partial payment.

⇒ You can from E-fawateercom Dashboard:

- Bill Query; click the query button, you will view the bill details (bill value, due date, commission amount, bill value, minimum and maximum payment (partial) plus subscription number, service type and biller name).
- Partial payment for any bill; Enter the amount you would like to pay (if the bill is partially payable); and then click on 'pay' button.
- Pay more than one bill; inquire about the bills you want, select the bills to be paid, then click on 'pay' button.

Payment

Step 1 (initiation) Step 2 (confirmation) Step 3 (Summary)

Account Nickname

Select account ▼

Total Amount

1206.91

OTP Password

Generate

Continue

Cancel

Summary

Billers	Service type	Reference number	Due amount
Orange Fixed	FixedLine		1.57 JOD
Fees			0 JOD
Amount			1.57 JOD
Jordan Engineers Association	AnnualFees		258.5 JOD
Fees			0.5 JOD
Amount			258.5 JOD
Jordan Engineers Association	RetirementInstallments		945.84 JOD
Fees			0.5 JOD
Amount			945.84 JOD
Fees			1.0 JOD
Total Grand Amount (Including Fees)			1206.91 JOD

Step 1 (Confirm payment):

- Select the account you want to pay from.
- Request your PIN, which will take you to your phone number registered in bank.
- Click on Continue button; to complete the payment process.

Step 2 (Payment Details)

Make sure the bill details you want to pay, make sure the account number and amount to be paid.

Step 1 (initiation) **Step 2 (confirmation)** Step 3 (Summary)

Account Nickname

Total Amount

Confirm

Cancel

Add Bill

Category

Bill name

Service type

Reference number

Nickname

Add Bill

Nickname	Bill name	Service type	Reference number	
	Orange Fixed	FixedLine		
	Jordan Engineers Association	AnnualFees		
	Jordan Engineers Association	AnnualFees		
	Jordan Engineers Association	MobileInvoices		
	Umniah	Internet		
اقساط تقاعد	Jordan Engineers Association	RetirementInstallments		


Showing 1 to 6 of 6 entries

Previous **1** Next

- Choose Payments.
- Choose the bill category.
- Choose the biller name.

- Select the service type.
- Enter your bill number (subscription number, phone number, reference card number, etc.).
- Enter the bill nickname (name it).
- Click "Confirm".
- Click the (!) Icon to inquire about the bill value.
- The bill you've added will appear on the e-fawateercom dashboard for your payments.

Delete Bill, you can delete Bill by click on delete button.


Jordan Islamic Bank 

Are you sure you want to delete this bill?

Submit Cancel

Login password expiry date

23/08/2019 12:04:00
12:05:01 PM| Wednesday 12 June 2019 . 9 Shawwāl 1440

Nickname	Biller name	Service type	Reference number	
	Orange Fixed	FixedLine		
	Jordan Engineers Association	AnnualFees		