

"Naqd" Service



PURCHASE AMOUNT SAR 300.00
CASHBACK AMOUNT SAR 100.00
TOTAL AMOUNT SAR 400.00

What is "Naqd" Service?

This service allows cardholders to request a cash amount up to SAR 400 at Point of Sale Terminals. The cash amount will be deducted directly from the cardholder's bank account.

The main "Naqd" Service rules:

"Naqd" Service is offered on a free of charge basis for both merchants and cardholders.

- 1- There will be no maximum number of transactions per day on which "Naqd" Service could be requested (subject to available funds).
- 2- The cash amount will appear in the transaction receipt below the purchase amount. The merchant must request from the cardholder to sign the receipt.

What is the maximum & the minimum cash amount per day?

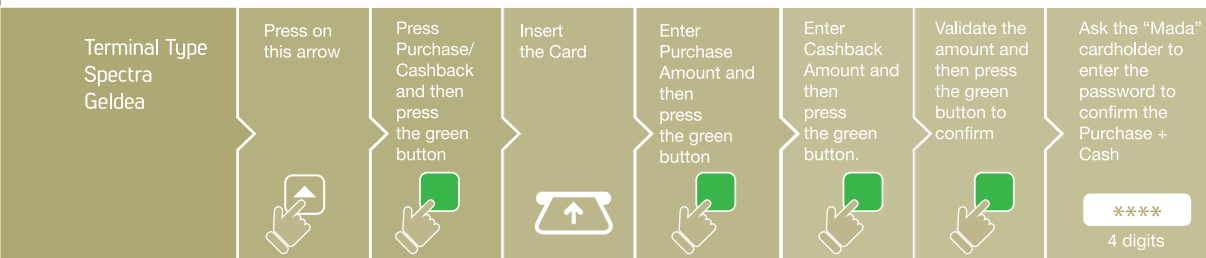
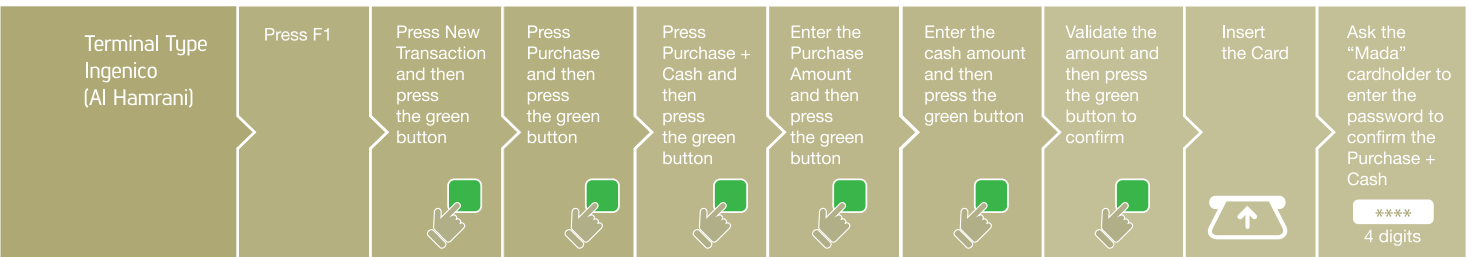
- The Maximum Cash amount is SR 400.
- The Minimum Cash amount is SR 1.

How to activate "Naqd" Service*



*Please refer to Services Section.

How to perform a Purchase with "Naqd" Service on PoS Terminals:



"Naqd" Frequently Asked Questions:

1. How would "Mada" Cardholders use "Naqd" service?

The Merchant shall offer the "Naqd" Service and prompt the cardholder if he requires a cash amount.

2. What are the benefits of the "Naqd" service for both Merchants & "Mada" Cardholders?

For Merchants:

Not only will "Naqd" enhance the value of the payment experience between the Merchants and the Cardholder, it will also:

- Reduce the amount of cash in Merchants' location.
- Reduce cash handling cost for the Merchants.
- Encourage the Cardholder to frequently visit Merchants' location due to the availability of the "Naqd" service.

For "Mada" Cardholders:

- Ability to get cash on the spot when buying goods/services from Merchants' outlets.
- Save time.
- Reduce the need for Cardholders to use the ATMs.

3. Does the cash amount apply on Saudi Riyal only?

Yes, it only applies on Saudi Riyals.

4. Does the cash amount appear on my statement (Merchant & Cardholder)?

Yes. "Naqd" transactions will appear on the Merchants and "Mada" Cardholder's statement.

5. Is the "Naqd" transaction reversible?

Yes, but it will include the purchase transaction value as well.

6. Does the "Naqd" Service apply on Credit Card or "Mada" only?

It applies on "Mada" cards only.

7. In the event of multiple "Naqd" Service requests, does it require a purchase transaction each time?

Yes, it requires a purchase every time. However, the Cardholder is only allowed a maximum cash amount of SR 400 per day.







How to differentiate between the purchase amount and the "Naqd" amount:

The transaction receipt will include the following:

Purchase Amount: XXXX

Cash "Naqd" Amount: YYYYY

Total Amount: ZZZZ

For more information, please call
the PoS dedicated number
920 000 856 | www.alahli.com



Example of Purchase with "Naqd" Service receipt:

| | |
|---------------------------------|-------------------|
| 21/01/2016 | 16:36:49 |
| NCBB 101010376001 | 5515555XXXXXX |
| 5399 000110 | 231636490026 |
| mada | مدى |
| | قراء مع نقد |
| PURCHASE WITH NAQD | |
| 588849XXXXXXXXXX6896 | 07/17 |
| صالح السراء | |
| ٣٠٠.٠٠ ريال | |
| المبلغ النقدي | |
| ١٠٠.٠٠ ريال | |
| المبلغ الإجمالي | |
| ٤٠٠.٠٠ ريال | |
| PURCHASE AMOUNT | SAR 300.00 |
| CASH AMOUNT | SAR 100.00 |
| TOTAL AMOUNT | SAR 400.00 |
| صفبوله | |
| APPROVED | |
| تم التحقق من الرقم السري للعميل | |
| CARDHOLDER PIN VERIFIED | |
| أزاي غير التدم من حسابك للمبلغ | |
| DEBIT MY ACCOUNT FOR THE AMOUNT | |
| ٣٧٠١٤٥ | رمسر المواضفة |
| APPROVAL CODE | 370145 |
| 23/08/2015 | 16:36:53 |
| شكرا للإسعاد أتمم مدى | |
| Thank you for using mada | |



مدي
mada

خدمة نقد متوفرة هنا
Naqd service available here

مدي
mada