

# Point of Sale (POS) User Guide



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# 1- Introduction

The point of sale (POS) service allows the merchant to accept all types of approved cards that support payment networks (mada, Mastercard, Visa, Amex, UnionPay International, GCCNET). It is the best option for card holders to purchase products instead of using cash and is available to all merchants selling goods and services. The POS machine will be linked to the merchant's SNB AIAhli account to deposit the transactions that have been processed quickly and securely, and the merchant will be able to view POS transaction statements and the total sum deposited into the account through the SNB AIAhli eCorp website.



## 2- How to apply for POS service

The merchant is required to designate an account (known as Merchant Account) for POS transactions, and that account cannot be a personal one. The merchant must disclose the banking facilities to register with the Saudi Payments website TMS.

### Request a POS machine through SNB AlAhli eCorp:

- Enter your username and password
- Enter the secret code sent via SMS
- Choose to add a merchant from the list of points of sale
- Choose an account number to be linked with the POS machine
- Fill in the required information
- Choose the required service (mada service only or mada with credit card services)
- Upon completing the data, an application reference number is provided
- Review the status of the application request by checking the Inquiry Option

### Request a POS machine through SNB AlAhli branches:

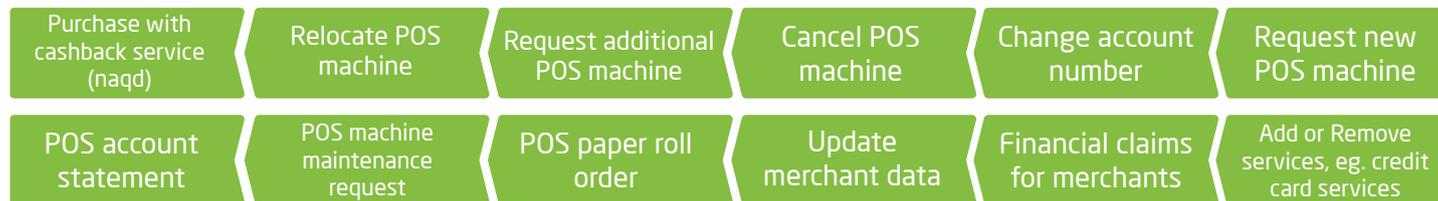
#### Requirements:

- Complete the POS agreement
- A clear and valid copy of the merchant's ID
- A valid copy of the commercial register or licenses
- A commercial account with SNB AlAhli
- The agreement must be signed by the owner or authorized signatory
- Choose the required service (mada service only or mada with credit card services)

## Mailing address

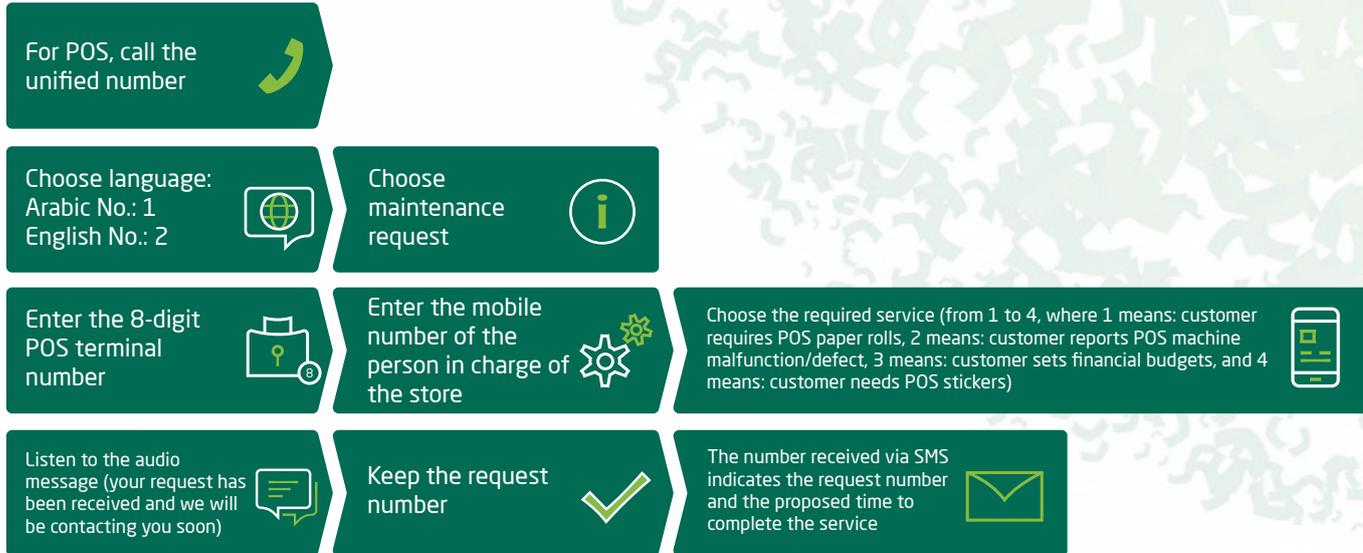
Region	Location
Western Region	SNB AlAhli Bank - HQ - Al-Balad - King Abdulaziz Road Cash Management - Sales Unit - 6th Floor - All SNB AlAhli Bank Branches
Central Region	SNB AlAhli Bank Headquarters - Aqeeq Main Office - King Abdullah Finance Center Cash Management - King Fahd Road - 29th Floor - All SNB AlAhli Bank Branches
Eastern Region	SNB AlAhli Bank - Regional Office - Hoqait Tower - King Saud Road Cash Management - Sales Unit - 4th Floor - All SNB AlAhli Bank Branches

## 3- Other services



Required Service	Branches	eCorp System	Phone Banking
Update merchant data	✓	✓	
Change account number	✓		
Request new POS machine	✓	✓	
Request additional POS machine	✓	✓	
Cancel POS machine	✓	✓	
Relocate POS machine	✓		
Purchase with cashback service (naqd)	✓		
POS account statement	✓	✓	
POS machine maintenance request	✓	✓	✓
POS paper roll order	✓	✓	✓
Financial claims for merchants		✓	
Add or remove services, eg. credit card services	✓	✓	

# Steps for requesting maintenance or obtaining POS paper rolls through SNB AlAhli Phone Banking:



## Financial claims and discounts

- 👉 For POS, call the unified number
- 👉 Choose language: Arabic No.: 1 - English No.: 2
- 👉 Choose the eCorp Financial Claims Service
- 👉 You will receive a text message including the request number and expected time to resolve it

مدى  
mada

امسح



المافورة الالكترونية



## 4- Types of POS:



SNB AlAhli provides two types of POS services

- ↗ POS machine - Traditional POS machine
- ↗ POS application via mobile devices supported by Android OS and NFC service

## 5- E-Invoicing (FATOORA)

The electronic invoice system (FATOORA) aims to convert the process of issuing paper invoices and notices into electronic procedures that allow the exchange of invoices, debit and credit notices and processing them electronically between the seller and the buyer in an integrated electronic format.

### **What is E-Invoicing (FATOORA)?**

It is an invoice that is issued and saved electronically, organized through an electronic system, and contains the VAT invoice requirements. A handwritten or scanned invoice is not an electronic invoice.

It is mandatory and required by the Zakat, Tax and Customs Authority (ZATCA).

### **VAT invoice:**

It is the invoice that is often issued from one establishment to another, comprising all the elements of the tax invoice.

For more information, please visit the SNB AlAhli website - Point of Sale

<https://www.alahli.com/ar-sa/business-banking/business-banking-services/Pages/Point-Of-Sale.aspx>



## 6- Important information to protect merchants from potential credit card fraud

For a more secure POS practice, merchants must strictly adhere to the following instructions:

- ↗ Before making a purchase with a credit card, the card must be checked to ensure it is not forged or stolen, by comparing the name and photo on the ID card (Saudi National ID / passport / Iqama) with the name on the credit card, whereby the name on both must match
- ↗ Avoid splitting your purchases into multiple transactions with one credit card
- ↗ Once you receive a message stating "Transaction Rejected" on the screen of the POS terminal, it is important not to perform the transaction again unless the error message printed on the transaction receipt is related to connectivity issues, network, or chip failure
- ↗ After completing the purchase through the POS terminal, you should compare the last four digits of the credit card number with the card number printed on the receipt. If different, the credit card is fraudulent, wherein the products sold are not to be given to the card holder

## 7- Financial claims

- ↗ Requests for financial transactions related to "mada cards" and "credit cards" are to be submitted separately
- ↗ A clear copy of the transaction receipt must be attached, as well as a copy of the settlement transaction receipt for mada's financial requests
- ↗ For transactions (Visa & Mastercard), a copy of the transaction receipt must be attached, and balance receipts are not required separately for each POS machine
- ↗ The card owner must sign the transaction receipt in case the transaction is rejected, and the financial claim will be rejected by the Bank
- ↗ The merchant must keep copies of the settlement transactions receipt for two years
- ↗ The merchant must do the settlement transactions once a day before midnight
- ↗ The merchant can activate the settlement transactions automatically
- ↗ For American Express claims, the merchant must order them directly from American Express

## 8- Cashback:

To apply for cashback via SNB AIAhli eCorp, please follow the steps below:

- ↗ Login to SNB AIAhli eCorp
- ↗ Select the POS and then request a cashback from the list
- ↗ Choose the account number and fill in the required data
- ↗ Attach the following documents, then choose a claim icon:
  - 1- Attach an official letter in PDF or JPG format
  - 2- Attach a copy of the transaction receipt in JPG format
- ↗ The request is generated and sent to the designated team automatically  
To avoid rejection, please make sure of all the transactional details provided.

## 9- Find the POS machine number:

To find out the number of the POS machine:

- ↗ You may refer to the label found either in the front, sides or back of the POS terminal
- ↗ Ensure that the first 8 digits of the POS machine numbers are present, as shown in the receipt image

Terminal ID	X	X	X	X	X	X	X	X
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## 10- mada services “naqd” and “atheer”:



### What is “naqd” service?

The “naqd” service enables the card holder to request a cash amount of up to SAR 400 through the POS service, so that the amount is deducted directly from the card holder’s bank account, provided there is a purchase and cash request together in one transaction.

This service helps reduce the amount of cash at merchants and saves the customer from the hassle of looking for ATMs to withdraw a small amount of cash.

### What is “atheer” service?

mada atheer service is a value-added service that allows cardholders to pay for their purchases in a secure, easy, and quick way by swiping or placing their card over the POS machine without the need for the card’s PIN through the NFC service. Cardholders may use this service for any amount of SAR 300 or less.

Cardholders may sometimes be required to enter their card and/or PIN for additional security.

## 11- Important information:

- ↗ Do not disconnect The POS terminal from the power source when the store is closed
- ↗ Do not disconnect the land line from the POS machine for any reason (for POS connected to a land line)
- ↗ The phone line must be dedicated to the POS machine only
- ↗ Do not tamper with the SIM card inside the POS terminal
- ↗ Do not turn off the electricity or press "Cancel" during the process of updating the POS machine
- ↗ Ensure that all contact details with the Bank (e-mail, mobile number, phone number, etc.) are updated periodically to avoid financial losses in cases of financial claims
- ↗ Request to re-enter the password from the mada card holder in case the password is entered incorrectly
- ↗ The merchant must ensure that the purchase process is a "successful process" through the POS terminal before the customer leaves the store
- ↗ The merchant must ensure that there is good coverage of the network connection to the POS machine in case the purchase process fails more than once
- ↗ The merchant must request the card holder to communicate with the card issuing bank in the following cases:
  - Failure to read the card details by the POS machine
  - The card is expired
  - Obtaining an authorization from the card issuing bank during the purchase process
  - Entered the wrong password more than once
  - Attempted to purchase repeatedly and the customer objected to deducting the amount from the card more than once

