البنك المركزي السعودي
الرقم: 43067037
التاريخ: 1443/08/03
المرفقات: 12 لفة

تعميم

السادة/ المحترمون

السلام عليكم ورحمة الله وبركاته،

الموضوع: توحيد معايير إيصالات أجهزة الصرف الآلي.

استنادًا إلى الصلاحيات المنوطة بالبنك المركزي السعودي بموجب نظامه الصادر بالمرسوم الملكي رقم (م/٣٦) وتاريخ ١٤٤٢/٤/١١هـ، ونظام مراقبة البنوك الصادر بالمرسوم الملكي رقم (م/٥) وتاريخ ١٣٨٦/٢/٢٢هـ، وإشارةً إلى اتفاقية مستوى خدمة أجهزة الصرف الآلي (الإصدار الثاني) الصادرة بموجب تعميم البنك المركزي رقم (٤١٩٣٢/٢٢٧) وتاريخ ١٤٤١/٣/١٥هـ، واستمرارًا للجهود المبذولة في تطوير البنى التحتية لنظم المدفوعات في المملكة.

مرافق لكم مبادرة إيصالات أجهزة الصرف الآلي (Requirements for ATM Receipts Initiative) الصادرة عن المدفوعات السعودية، والتي يتعين على البنوك تنفيذها على أجهزة الصرف الآلي، حيث تهدف المبادرة إلى تقليص طلبات العملاء للإيصالات الورقية في معاملات أجهزة الصرف الآلي، وذلك من خلال توحيد سير عمل الشاشات عبر جميع الأجهزة لضمان تحقيق الآتي:

- الحفاظ على البيئة والمنظر العام.
- توحيد تجربة المستخدم عبر جميع أجهزة الصرف الآلي.
- أهمية المحافظة على خصوصية البيانات لحاملي البطاقات.
- خفض التكلفة على مقدمي الخدمة.

عليه، يؤكد البنك المركزي على كافة البنوك والمصارف العاملة في المملكة والأعضاء في شبكة المدفوعات السعودية الالتزام والتقيد بما ورد في المبادرة المرافقة. ويمكن التنسيق في هذا الشأن مع المختصين في المدفوعات السعودية عبر البريد الإلكتروني (onboarding@saudipayments.com).

للإحاطة والعمل بموجبه اعتبارًا من تاريخ ٢٠٢٢/٠٦/٣٠م.

وتقبلوا تحياتي،

فهد بن إبراهيم الشثري
وكيل المحافظ للرقابة

عنه / زياد بن بندر اليوسف
وكيل المحافظ للتطوير والتقنية

نطاق التوزيع:
- البنوك والمصارف العاملة في المملكة.
- المدفوعات السعودية.

المدفوعات السعودية

SAUDI PAYMENTS

Requirements for ATM Receipts Initiative

November 2021

Table of Contents

1. INTRODUCTION 3

1.1 PURPOSE OF DOCUMENT 3
1.2 SCOPE OF DOCUMENT 3
1.3 AUDIENCE OF DOCUMENT 3

2. OVERVIEW 4

3. NEW ATM SCREEN WORKFLOWS 5

3.1 CASH WITHDRAWAL TRANSACTION STREAM 5
3.2 NON-CASH TRANSACTIONS STREAM 6

4. APPENDIX 7

4.1 WORKFLOWS FOR CASH WITHDRAWAL TRANSACTIONS STREAM 7
4.1.1 WORKFLOW FOR CASH WITHDRAWAL (WITHOUT RECEIPT) 7
4.1.2 WORKFLOW FOR CASH WITHDRAWAL WITH RECEIPT 8
4.2 WORKFLOWS FOR NON-CASH TRANSACTIONS STREAM 10
4.2.1 WORKFLOW FOR BALANCE ENQUIRY 10
4.2.2 WORKFLOW FOR MINI STATEMENT 11
4.2.3 WORKFLOW FOR CASH DEPOSIT 12

1. Introduction

In line with SAMA's and Saudi Payments' vision to make continuous improvements in payment infrastructure of the Kingdom, **ATM Receipts** initiative aims to minimize Cardholders' dependency on paper receipts for ATM transactions.

The sole objectives of this initiative are to:

- ✓ Enable cost efficiency for Acquirers
- ✓ Maximize customer data privacy and protection
- ✓ Save environment and go green!

1.1 Purpose of Document

The purpose of this document is to assign rules and requirements related to **ATM Receipts** to external stakeholders who play significant roles in the success of this change. This document is intended to govern the responsibilities of mada Members from multiple aspects for the purpose of ensuring the quality of the solution.

1.2 Scope of Document

This document covers the rules and requirements for **ATM Receipts** initiative. It also contains detailed workflows of the new enhancements on ATM screens. This document, however, does not contain certification procedures nor terms and conditions.

1.3 Audience of Document

The intended audience of this document is mada Members who are familiar with the basic guidelines of ATM functionalities, and who must comply with these rules at all times.

2. Overview

ATM Receipts is an enhancement initiative that drives the market to minimize dependency on receipts for the four (4) most commonly performed transactions on ATMs.

This initiative focusses on improving and unifying the screen workflow across all ATMs (off-us and on-us) in an attempt to unify user experience and reduce demand on receipts as a result. However, paper receipts shall still be available and provided to Cardholders whenever requested.

Currently, the Home page on ATMs –after inserting the card and entering the PIN– displays the four major transactions (**Cash Withdrawal, Balance Inquiry, Mini Statement**, and **Cash Deposit** if available).
As part of this initiative, the Home page will be limited to whatever is available of those four transactions and must be fixed and unified across all ATMs (including on-us and off-us). In addition to the four transactions, the Home page also provides an '**Others**' option which opens up to any other transaction(s) and/or service(s) (i.e. PIN Change, Transfer...etc.).

The new enhancement on ATM screen flow runs into two streams: (1) Cash Withdrawal transaction stream, and (2) *Non-cash transactions stream. Each of which has its own mechanism to achieve the same goal of receipt reduction.

*Non-cash transactions include (1) Balance Enquiry, (2) Mini Statement, and (3) Cash Deposit –which is currently available for on-us only.

3. New ATM Screen Workflows

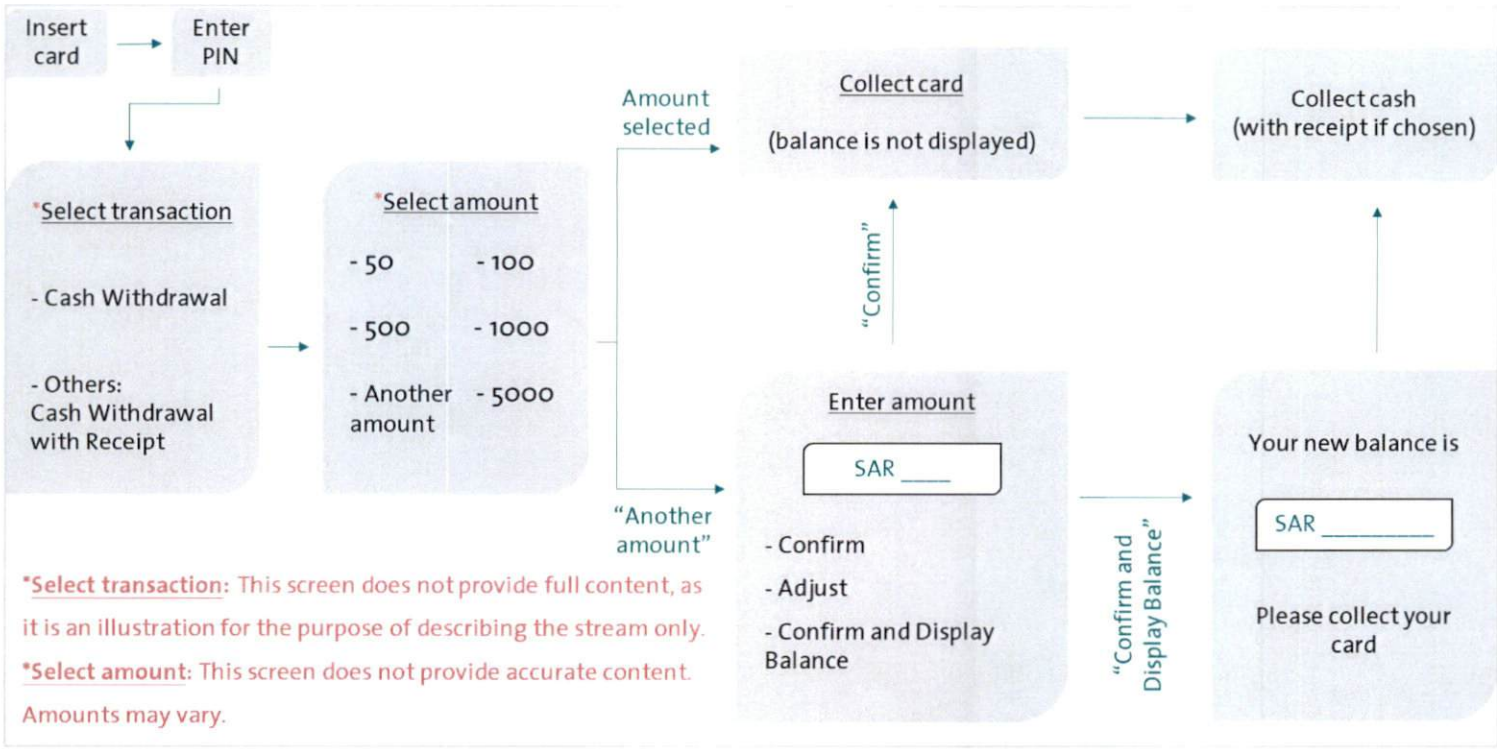
3.1 Cash Withdrawal Transaction Stream

Since **Cash Withdrawal** is the top transaction in terms of initiation and receipt requests, there will be two separate transactions for **Cash Withdrawal**:

(1) The first transaction is "**Cash Withdrawal**" which is presented within the Home page on the ATM. This transaction should not provide a receipt upon completion.

(2) The second transaction is "**Cash Withdrawal with Receipt**" which will be added inside the 'Others' page from the Home page. This transaction should provide a receipt upon completion.

More importantly, after choosing either of the two transactions, if Cardholder selects one of the listed amounts on the screen, card and cash should be collected immediately and without displaying the account balance. However, in case Cardholder chooses "Another amount" and manually enters the amount, an option to "Confirm and Display Balance" will be given to the Cardholder in addition to the default option(s). The new workflow for **Cash withdrawal** transactions will be as follows:



A detailed workflow for the **Cash Withdrawal** transactions stream can be found in the Appendix.

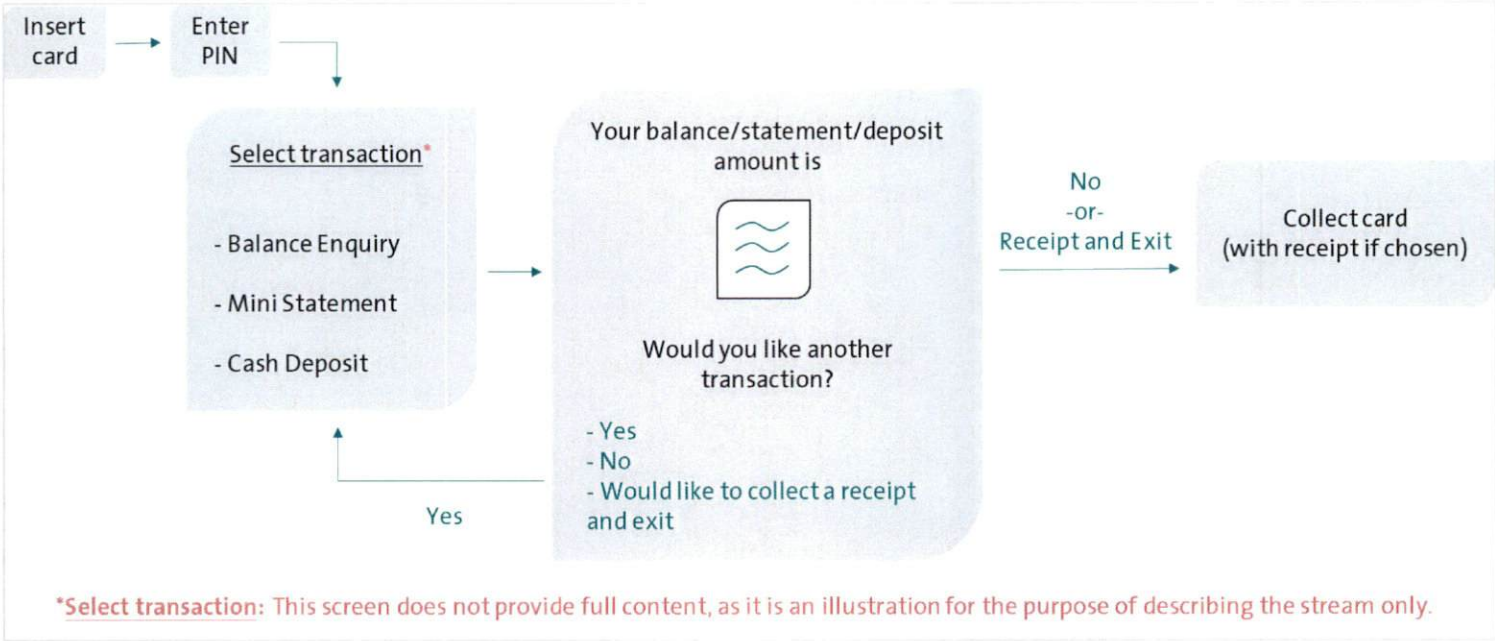
3.2 Non-cash Transactions Stream

As mentioned earlier, non-cash transactions include **Balance Enquiry**, **Mini Statement**, and **Cash Deposit**. There will be two changes (or additions) to enhance the screen flow and reduce receipt demand for this stream:

First, upon choosing **Balance Enquiry** or **Mini Statement**, the account balance or mini statement, respectively, will be shown on the screen. And upon choosing **Cash Deposit**, the deposited amount as well as the new balance will be shown on the screen.

Second, at the end of either of the three transactions, a receipt will not be automatically printed. However, an option to "collect a receipt and exit" will be given to the Cardholder in addition to the default option(s) – if chosen, the process should be ended and the card should be collected along with the receipt.

The new workflow for the non-cash transactions will be as follows:



A detailed workflow for the non-cash transactions stream can be found in the Appendix.

4. Appendix

4.1 Workflows for Cash Withdrawal Transactions Stream

4.1.1 Workflow for Cash Withdrawal (without receipt)

Please insert your card الرجاء إدخال البطاقة

↓

Please enter your PIN الرجاء إدخال الرقم السري

↓

Please select a transaction الرجاء اختيار العملية

- Cash Withdrawal سحب نقدي
- Cash Deposit إيداع مبلغ (if available)
- Balance Enquiry استعلام عن الرصيد
- Mini Statement كشف حساب مختصر
- Others أخرى

This screen should be limited to these four transactions, along with "Others" option. Any additional transaction or service must be added in the "Others" page.

↓

Please select an amount الرجاء اختيار المبلغ

- 50
- 100
- 500
- 1000
- 5000
- Other مبلغ آخر

1. If cardholder selects an amount, card and cash must be collected without displaying balance.
2. This diagram is for illustration purposes. Amounts in reality may vary.

↓

Please enter an amount الرجاء إدخال المبلغ

SAR _____

- Confirm تأكيد
- Adjust تصحيح
- Confirm and Display Balance تأكيد مع إظهار الرصيد

If cardholder chooses "Adjust", amount should be emptied to be entered again.

- Confirm- - تأكيد – Thank you شكرا Please collect your card الرجاء استلام البطاقة	- Confirm and Display Balance - - تأكيد مع إظهار الرصيد - Thank you شكرا Your new balance is رصيدك الجديد هو SAR _____ Please collect your card الرجاء استلام البطاقة

4.1.2 Workflow for Cash Withdrawal with Receipt

Please insert your card الرجاء إدخال البطاقة

Please enter your PIN الرجاء إدخال الرقم السري

Please select a transaction الرجاء اختيار العملية

- Cash Withdrawal سحب نقدي
- Cash Deposit إيداع مبلغ (if available)
- Balance Enquiry استعلام عن الرصيد
- Mini Statement كشف حساب مختصر
- Others أخرى

This screen should be limited to these four transactions, along with "Others" option. Any additional transaction or service must be added in the "Others" page.

Please select a transaction الرجاء اختيار العملية

- Cash Withdrawal with Receipt سحب نقدي مع إيصال
- PIN Change تغيير الرقم السري

This screen must include these two transactions as a **minimum**. More transactions/services may be added.

Please select an amount الرجاء اختيار المبلغ

- 50
- 100
- 500
- 1000
- 5000
- Other مبلغ آخر

1. If cardholder selects an amount, card and cash must be collected without displaying balance.
2. This diagram is for illustration purposes. Amounts in reality may vary.

Please enter an amount الرجاء إدخال المبلغ

SAR _____

- Confirm تأكيد
- Adjust تصحيح
- Confirm and Display Balance تأكيد مع إظهار الرصيد

If cardholder chooses "Adjust", amount should be emptied to be entered again.

- Confirm- - تأكيد –	- Confirm and Display Balance - - تأكيد مع إظهار الرصيد -
Thank you شكرا Please collect your card and receipt الرجاء استلام البطاقة والإيصال	Thank you شكرا Your new balance is رصيدك الجديد هو SAR _____ Please collect your card and receipt الرجاء استلام البطاقة والإيصال

4.2 Workflows for Non-cash Transactions Stream

4.2.1 Workflow for Balance Enquiry

Please insert your card الرجاء إدخال البطاقة

↓

Please enter your PIN الرجاء إدخال الرقم السري

↓

Please select a transaction الرجاء اختيار العملية

- Cash Withdrawal سحب نقدي (if available)
- Cash Deposit (if available)
- Balance Enquiry استعلام عن الرصيد
- Mini Statement كشف حساب مختصر
- Others أخرى

This screen should be limited to these four transactions only, along with the "Others" option. Any additional transaction or service must be added in the "Others" page.

↓

Your balance is رصيدك هو

SAR _____

Would you like another transaction? هل ترغب بعملية أخرى؟

- Yes نعم
- No لا
- Would like to collect a receipt and exit أرغب باستلام الإيصال والخروج

If cardholder chooses "Yes", the home page should be displayed as per the normal process.

↓

- No - - لا - Thank you شكرا Please collect your card الرجاء استلام البطاقة	- Would like to collect a receipt and exit – - أرغب باستلام الإيصال والخروج - Thank you شكرا Please collect your card and receipt الرجاء استلام البطاقة والإيصال

4.2.2 Workflow for Mini Statement

Please insert your card الرجاء إدخال البطاقة

↓

Please enter your PIN الرجاء إدخال الرقم السري

↓

Please select a transaction الرجاء اختيار العملية

- Cash Withdrawal سحب نقدي (if available)
- Cash Deposit (if available)
- Balance Enquiry استعلام عن الرصيد
- Mini Statement كشف حساب مختصر
- Others أخرى

This screen should be limited to these four transactions only, along with the "Others" option. Any additional transa service must be added in the "Others" page.

↓

Your mini statement is كشف حسابك المختصر هو

_____

_____

_____

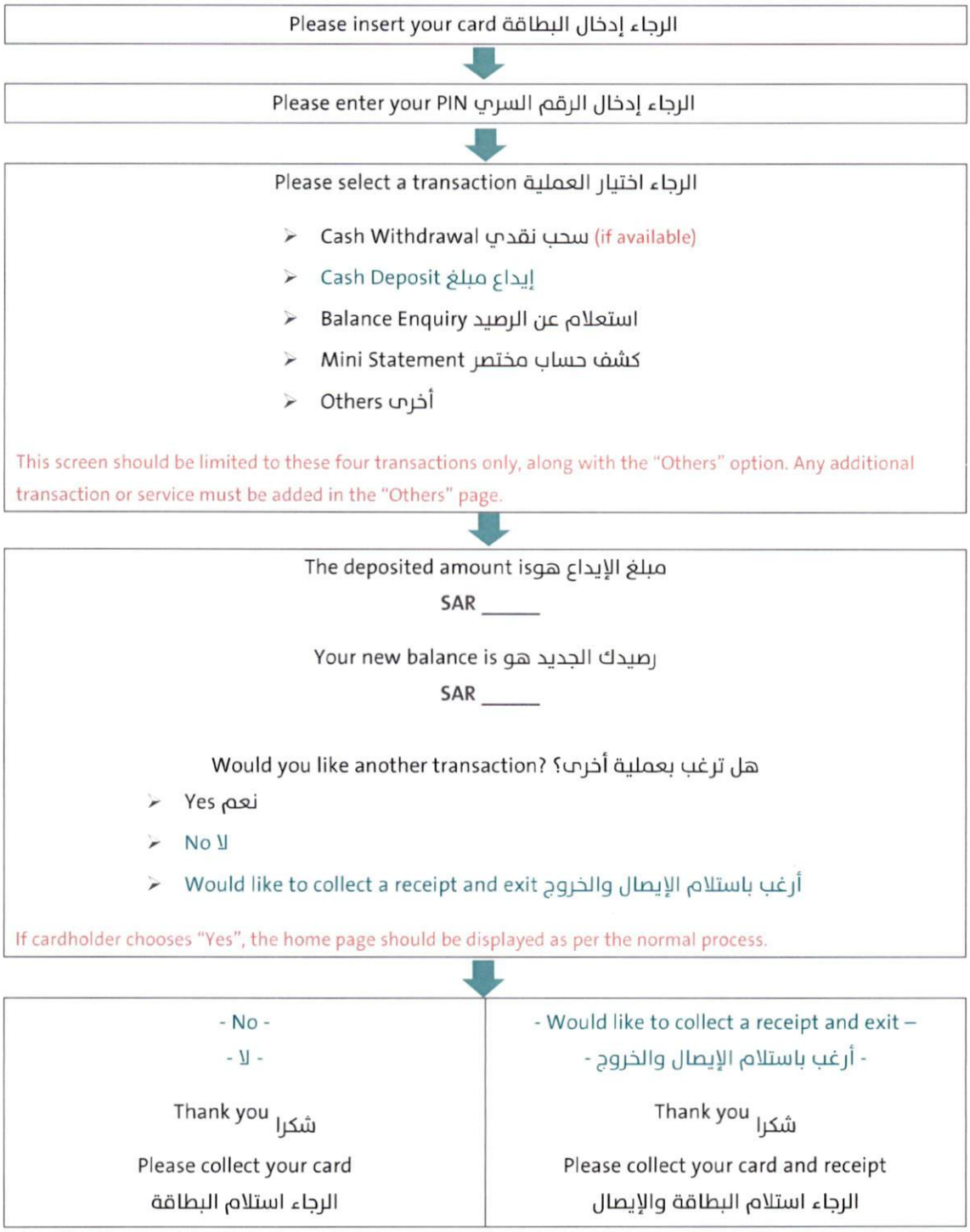
_____

Would you like another transaction?؟هل ترغب بعملية أخرى

- Yes نعم
- No لا
- Would like to collect a receipt and exit أرغب باستلام الإيصال والخروج

If cardholder chooses "Yes", the home page should be displayed as per the normal process.

↓

- No - - لا -	- Would like to collect a receipt and exit – - أرغب باستلام الإيصال والخروج -
Thank you شكرا	Thank you شكرا
Please collect your card الرجاء استلام البطاقة	Please collect your card and receipt الرجاء استلام البطاقة والإيصال

4.2.3 Workflow for Cash Deposit