



ANB Atheer Questions and Answers

1. What is atheer?

atheer is a value-added service for mada that allows cardholders to make their purchase payments in a safe, easy and fast manner simply by waving the card in front of the PoS terminal. mada cardholders can use this service for any single purchase amount that is less than SAR 100. Cardholders may be asked to enter their PIN occasionally for extra security.

2. Is Atheer service available in all POS terminals? And how can we know who are the participating retailers?

No, but it's available in a lot of POS terminals. atheer is available at merchant locations that have requested service activation from their banks. Merchants whom accept atheer can be known through the service sticker displayed at cashiers.

3. What are The Main Principals for atheer Service?

mada cardholders with atheer-enabled can benefit from the service as per the following rules:

- 1 Cardholder is not required to enter their PIN for purchase transactions done through atheer for amounts up to SR 100.
- 2 When total cumulative amount of atheer transactions reaches SR300, their cardholder will be requested to insert his their card & enter their PIN. This is required for additional security and to reset atheer values in order to use the service again.

4. What is the maximum number of transactions per day using Atheer service?

Atheer doesn't depend on the principle of daily limit; it depends on the cumulative amount of purchases of 300 riyals. It does not matter wither the customer used this limit (SR 300) in a day or a month or even a year.

5. How can I get mada atheer card?

You can get mada atheer card from your nearest ANB Branch.

6. Are there any charging fees for utilizing the service?

No. atheer service is free for cardholders and merchant can activate at no cost.

7. How do I use my mada atheer card?

Ask merchant to enter purchase amount in terminal

1. Look for atheer symbol when paying for items up to the value of SAR 100
2. Wave your atheer card over the symbol until the lights turns green
3. A beep tone indicates successful payment. For additional security you may occasionally be asked to enter your PIN

1 Check



2 Wave



3 Confirm



8. What are the benefits of atheer service for both merchants & cardholders?

- **For Cardholders:**
 - A fast, safe, and convenient payment method for low value purchases.
- **For Merchants:**
 1. Serving customers in a faster manner.
 2. Reducing the amount of cash at the outlet.
 3. Reducing regular cash handling costs.
 4. Reducing the need to make small donations available.
 5. Encouraging cardholders to revisit merchants locations.



ANB Ather Questions and Answers

9. Do atheer transactions appear on bank statements for merchant & cardholder?

Yes. Bank statements for both merchant and cardholder will include indicate transactions conducted through this service.

10. Can the transactions be canceled after going through?

Yes, atheer transaction can be cancelled similar to all other mada transactions.

11. Is atheer service available internationally?

Yes, the cardholder will be able to use this payment technology outside the kingdom subject to the payment systems rules governing the other country, but when using the card internationally for the first time the cardholder must do a PIN transaction in order to activate the service and also to protect himself.

12. When cardholder mistakenly waves his card more than once at the PoS terminal, is this considered more than one transaction?

No. the terminal will only accept payment once in this scenario.

13. Is there a risk if I lose my mada card that has atheer service enabled?

Yes. Cardholder will be responsible for purchase transactions done without the need to enter the PIN. It's worth highlighting that the cardholder should receive an SMS message on his mobile for any transaction. Also, we always recommend that the cardholder inform ANB immediately once his card has been lost or stolen.

14. What if made atheer card gets lost or stolen?

Cardholder must contact ANB immediately and report the lost or stolen card.

15. Will mada card be charged if cardholder is standing by someone who is paying through atheer service?

No, as merchant need to input the value amount into the terminal plus the card needs to be waved in a very close proximity to the PoS terminal for the transaction to be happen.

16. Could the limit for an Ather transaction be higher in the future?

According to SAMA's regulation, the maximum limit for an Ather transaction is currently SAR 100.

17. Is Naqd service available in the same card that provides Ather service?

Naqd service is available in all Mada cards with or without Ather, but the customer can't use both services at the same time.

18. If the card got skimmed by fraudsters, can they use Ather service using the fake card?

Ather service will only work with the original cards, and the fraudsters won't be able to use Ather service with fake cards.