

البنك  
السعودي  
الفرنسي  
Banque  
Saudi  
Fransi



بنك الامتياز | Banque of Excellence

Welcome  
to the new era  
of electronic payments

مادي  
mada

For everyday



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## A new dimension of service

Dear Merchant,

We, at Banque Saudi Fransi, are pleased to introduce mada, the electronic payment service designed to make your business more competitive, more reliable and more efficient through enhanced Point-of-Sale transactions. mada is the natural evolution of SPAN, the national electronic payment system established to facilitate electronic payments for businesses, banks and consumers across the Kingdom.

mada is positioned to become the preferred retail payment of choice in the Kingdom for both cardholders and merchants.





# Better service for you. Better service for your customers



mada is the next level in the evolution of SPAN, the national electronic payment service established to facilitate electronic payments for businesses, banks and consumers across the Kingdom. mada is positioned to become the first retail payment method of choice for both cardholders and merchants.

mada electronic payment service is accessible, giving cardholders and merchants what they want, when they want it - at the Point-of-Sale. It is secure and fully protected to minimize problems and optimize operational excellence.

mada electronic payment service is a nation-wide infrastructure established with the goal of making electronic payments among consumers, merchants and banks faster, easier and more reliable.



# Grow your business through a secure alternative to cash payments

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The mada electronic payment service has been developed not only to make electronic transactions easier, but also to help you grow your business through an optimized service with new capabilities.

Business growth will be achieved through faster, easier electronic transactions. You will be able to serve more customers, due to faster processing. The ease of conducting electronic transactions can drive individual customers to purchase more per transaction, which will help drive an increase in business volume.

#### Benefits:

- ▶ More payment choices for your customers resulting in increased sales and customer satisfaction.
  - ▶ Technical support and constant operational monitoring to ensure high service performance levels.
  - ▶ State-of-the-art technical infrastructure for safer, more secure transactions.
  - ▶ Incremental business growth – through additional debit card-enabled transactions. Electronic payments encourage customers to purchase more per transaction, which leads to an increase in business volume.
  - ▶ Savings in cash management costs, due to less time and effort spent in cash handling, recounting and in turn less opportunity for making errors.
  - ▶ Electronic payments mean less time spent managing cash collections and therefore fewer trips to the bank for cash deposits, which saves both time and effort.
  - ▶ Easier and more efficient payments - processing more transactions in less time and in turn moving more customers through queues quickly and efficiently.
- ▶ mada allows for customer purchases of up to 60,000 SAR per day, per bank card.
  - ▶ Easier reconciliation of payments, sales and inventory through periodic account statements and online banking services.
  - ▶ Ability to enjoy promotional activities offered by the bank.

mada electronic payment service also takes advantage of the new range of transactions enabled by debit cards. These allow you to offer more payment options and other Point-of-Sale services to your customers, making their shopping experience more convenient.

#### Purchase with CashBack

This service allows your customers to request a cash amount up to SAR 400 at the Point-of-Sale that will be deducted directly from their personal bank accounts along with their purchase. This capability is enabled through your mada Point-of-Sale (PoS) terminal saving them a visit to the ATM machine.

This convenience means that customers are more likely to visit your shop, instead of other retailers who do not offer the service, as well as reducing cash handling at the store.

Plus, with the launch of mada electronic payment service, you will experience seamless service and support, with rigorous service level agreements in place to ensure efficient service, and a team of specialists constantly monitoring the service and measuring its effectiveness. Constant improvement will mean that your service to your customer will always be improving as well.





## Greater control and better efficiency

mada electronic payment service gives you noticeably better control over all your electronic Point-of-Sale transactions. The service is easier to operate, which means fewer errors. All transactions are recorded, while the service is continually monitored to ensure that all transactions remain secure. Plus, you can rest assured that every electronic payment is deposited immediately and directly into your business bank account.

The efficiency and control of the service translates to your frontline cashiers and other staff as well. It allows them to manage transactions and customers

more effectively, making your business operate more smoothly at the most important point – the Point-of-Sale.

### **Benefits for your cashiers:**

#### **Easy to operate**

Streamlined interface for your cashiers to allow for smooth transactions processing.

#### **More reliable and efficient**

Easy-to-follow operating instructions for both your cashiers and your customers.

#### **Processing Speed**

The service is fast, which

means your cashiers can process more transactions in less time and in turn move more customers through queues quickly and efficiently .

#### **Training program**

Your cashiers and other staff will benefit from a comprehensive training program in the use of the mada electronic payment service in order to operate the service in an efficient and effective way.

For more information about mada electronic payment service, please contact the Customer Service Representative at the branch or call us at 800 124 2122.





