



■ **Global Transaction
Solution** ■

About Riyadh Bank

Riyadh Bank is one of the largest financial institutions in the Kingdom of Saudi Arabia and the Middle East. Established in 1957, with a paid-up capital of SAR 30 billion.

We provide a comprehensive range of products and services fully compliant with the Islamic Sharia' to meet the needs of both retail and corporate customers.

We offer innovative and remarkable financing solutions through a network of 308 branches, and more than 53,580 POS, in addition to more than 2,542 ATMs well distributed in strategic & carefully selected locations around the Kingdom.

We have a branch in London and offices in Houston (USA) and Singapore help in supporting the international banking needs of our customers.

Our Vision:

To be the most innovative and trusted financial solutions partner.

Our Mission:

To help people, organizations and society achieve their aspirations by being their trusted and caring financial solutions partner.

Our Values:

- ✓ We Care
- ✓ We Win
- ✓ We are One Team



Global Transaction Solutions

In today's demanding and constantly evolving market you need banking products that can keep pace.

That's why Riyadh Bank through GTS department leverages its advanced technology to provide faster and efficient collection and payment options for you.

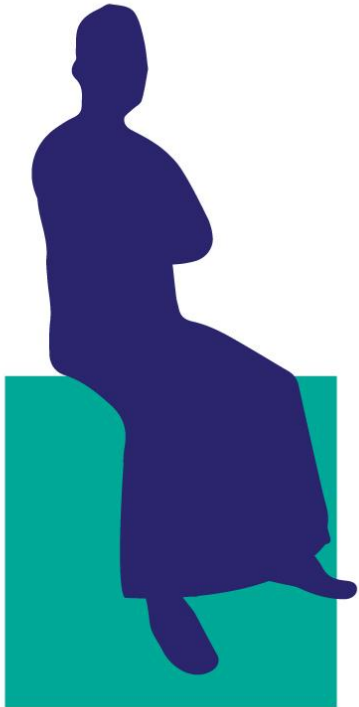
- ✓ Access to a range products and services
- ✓ Helps manage your transactions easily
- ✓ Improves decision making and financial planning

You are more than just the normal expected. Our wide range of products and services can be customized to provide your business with solutions that can effectively manage your business cash flow.

At Riyadh Bank we constantly, without rest look for ways to improve your cash management. This is because we understand the more specialist tools and services we can provide the better value it can bring to your business.



Our Team



Relationship Management Team

Global Transaction Solution Team

Corporate Customer services Team





Global Transaction Solution Products



RiyadOnline

A corporate online channel that allows the clients to manage their accounts without the need to visit the branch. ROLC has the ability to add multiple users with different authorities and different levels of approvals

- Full statements and transaction history
- Full control from the company's side
- All type of transactions and bill payments / and payroll
- Full management of the prepaid card (MyPay)
- Manage time deposit
- Merchant statement



B2B

An e-Payment Gateway Integrates Riyad Bank's partners to Riyad Bank's core system.

- Online Payments
- Receive Payroll Files (up to 8000 transaction per XML file)
- The Ability to Inquire about Payroll execution.
- Online Accounts Statements and MT940
- Physical Connection through the internet & Leased Line with Riyad Bank
- Reliable communications between clients and servers(SSL Connection (HTTPS) with An encrypted connection established between both ends
- Ensuring the integrity, authenticity of the message and non-repudiation of origin.
- Static Public IP



RiyadCollect

We offer Riyad Collect as a Collection Solution to our customers to collect their subscription fees or due bills through an integrated electronic channels and directly credits into Collection Account. Riyad Collect solution provides the settlement of the subscription fees or due bills through BBAN / IBAN Virtual Accounts Transfers. This solution will send an online notification to the Customer as a confirmation of the successful payment of receipt.

- Automated Collection process using BBAN / IBAN Virtual Account Numbers
- Ability to retrieve statements in Swift MT940 format
- Saves the time and avoids discrepancies or under / over payment Collections
- Simplifies the reconciliation process
- Last 8 digits will be controlled by you



Payroll

Payroll solution offers corporate and government institutions a solution to directly deposits salaries into their employees accounts electronically and securely. The service is WPS (Wage Protection System) Complaint that automatically generates the outputs digitally and ready for upload at the Ministry of Labor site and can service as well as international payments

- Generator tool to prepare and validate Payroll Files
- Detailed reports for the payments status
- Automated payroll management through ROLC
- Direct Credit to the beneficiary account in Riyadh Bank or local Banks
- Payroll instructions directly via state art electronic channels (ROLC,B2B SFTP)



Direct Credit

A payment solution enabling the customers to distribute bulk payments to their beneficiaries directly into their accounts for the purpose of (loans , bonuses, incentive , insurance compensations , employee expenses , insurance settlements and many other type of payments)

- Generator tool to prepare and validate the customers data
- Process the payments electronically
- Direct Credit to the beneficiary in Riyad Bank or local Bank Account



Visa Purchasing Card

A Corporate credit card which can be issued to the client

- The Amounts Can be distributed to Multiple cards
- The Amounts can be locked from the client facility line or the client account balance



Nathriya – Petty Cash

A Prepaid Card offered to Corporate Clients to control their petty cash

- Can be requested via file upload
- Can be topped up via file upload
- Currently it is only POS and cash withdrawal



Point of Sales (PoS)

- Enable Merchants (Riyad Bank Customers) to accept Card based payments (MADA, Visa, MasterCard and AMEX) at their stores / outlets.
- Credit the purchase amounts in the designated t within 24 to 72 hours of the sale, depending upon the network (of the card product)
- Provide you the merchant with a detailed transaction report (available from Terminal level to the Organization level)
- Available support on the n claims and reconciliation
- Available integration of the POS terminal with the merchant electronic cash register ECR of the customer to easy reconciliation



E-Commerce (Payment Gateway)

- Enable Merchants (Riyad Bank Customers) to accept Card based payments (MADA, Visa, MasterCard and AMEX) on their E-commerce website and Mobile App
- Facilitation of integration with Online Payments gateway through strategic partners PSPs or direct integration with Riyad Bank to easy the onboarding of merchants
- Integration with Online Mobile / wallets to facilitate payment
- Credit the purchase amounts in the designated t within 24 to 72 hours of the sale, depending upon the network (of the card product)



Dividend Distribution

- Dividends payments is efficiently distributed to shareholders inside & outside Riyadh Bank network through several distribution methods such as internal transfer, local banks transfer and through Riyadh Bank branches network in the Kingdom.



THANK YOU

شكراً لكم

