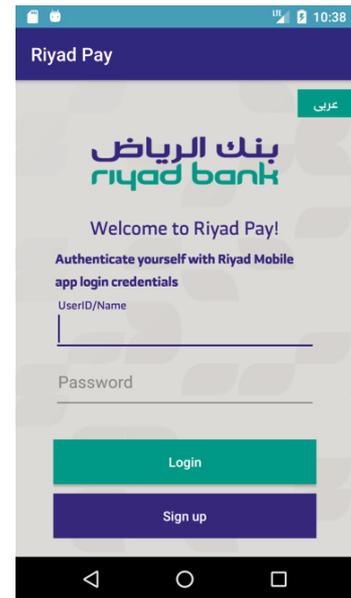


Riyad Pay App

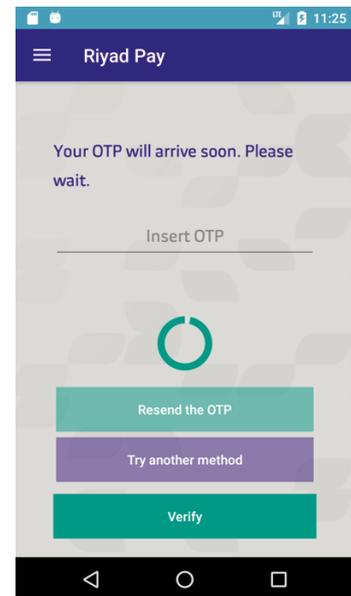
How to use the app

After you download on your android mobile device, the steps will be as the following:

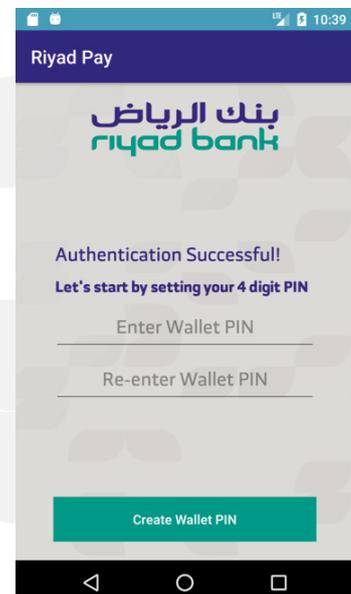
1. Registration process: Open the app, then enter Riyad Online/Riyad Mobile credentials (i.e. user name and password), then press **Login** button.
 - a. In case Riyad Bank customer doesn't have Riyad Online/Riyad Mobile credentials, then he/she can press **Sign up** button. The app will redirect him/her to Riyad Mobile to create his/her credentials.



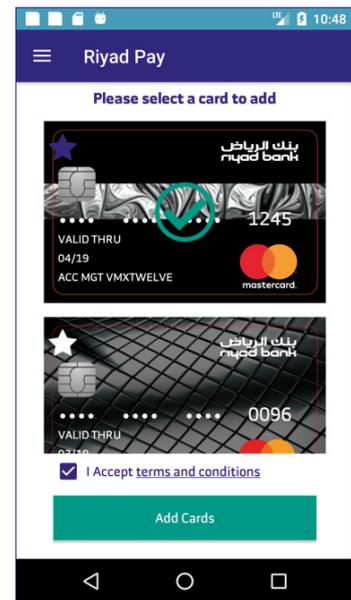
- b. One Time Password (OTP) will be sent to customer's mobile to authenticate or you can also use your Riyad Token.



2. After Riyad Bank customer successfully login to the app, then he/she will be requested to set the Wallet PIN (consists of 4 digits – should be different than the card(s) PIN). Then he/she will press **Create Wallet PIN** button.



- All qualified MasterCard Credit Cards will be automatically loaded into the app. You can select the card to be added in the wallet, then press **Add Cards** button to add all selected cards in one time.



- Customer will receive SMS informing him/her that the selected card(s) has been added successfully into the wallet. Now customer will be ready for the payment once tapping his/her mobile on an enabled Pay Pass Point Of Sale terminal.
- You can manage (add/delete/Suspend/Un-suspend) card(s) or reset your wallet PIN easily .
- You can unregister the app, all cards will be deleted automatically from the app, but you can still use the plastic cards.



Payment methods:

- Unlock your mobile and wave it near the POS terminal that has pay pass , the app will automatically appear on your screen and you're ready to pay using the default MasterCard credit card, press Pay Now, then enter the wallet PIN.
- Unlock your mobile , open the app before reaching the POS terminal that has pay pass , then select your desired card, press Pay Now button then enter the wallet PIN.

