"This document has been translated for knowledge, but for legal

purposes the Arabic version is adopted"

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Circular to Electronic Payment and Money Transfer Services

Companies

It has observed recently that some mobile payment service providers

allow their agents to use their wallets to pay bills in cash, and this is

against the central bank and government's strategy to switch to electronic

payment instead of cash payment.

Accordingly, we stress the need to take the necessary measures to

encourage customers to inquire and pay bills electronically through

"eFawateercom" system using their personal wallets instead of paying

through the agent, and to take the necessary measures to prevent the

agents from engaging in such practices at the risk of taking legal action in

particular.