



مصرف الشارقة الإسلامي  
SHARJAH ISLAMIC BANK

# Payroll Prepaid Cards

Let your card reflect your lifestyle



Mastercard Payroll Prepaid Card

Sharjah Islamic Bank is licensed by the Central Bank of the UAE.

# User Guide

## Welcome to a world of benefits!

### Global Acceptance

Your Prepaid Card enjoys international acceptance. It can be used at millions of establishments worldwide at more than 150 countries in addition to online, this offers you convenience, recognition and security wherever you are.

### Smart Chip Technology

Your new EMV compliant smart-chip Prepaid card uses the latest security and encryption technologies; this should give you a peace of mind when using the card at any point of sale, locally and internationally. Additionally, using your new card for daily purchases is considered to be safer than carrying cash.

### Online & Mobile Banking

Enjoy access to our state-of-the-art and highly secured Online & Mobile Banking services that enable you to get your account details, carry out transfer and bill payments and more anytime, anywhere. Simply visit [www.sib.ae](http://www.sib.ae) or download the free **SIB Digital app** and start banking at your convenience.

### Apple Pay and Samsung Wallet Contactless payment

You won't need to carry a card anymore, simply add your card to your device to pay your daily purchases.

### Instant Cash

Although you can use your card for purchases at millions of outlets, with Sharjah Islamic Bank Mastercard Prepaid Card you can avail instant cash from over 840,000 ATM and financial institutions displaying the Mastercard logo worldwide.

### Fraud Early Warning System

Adding an extra mile to your benefits and convenience with your Sharjah Islamic Bank Mastercard Prepaid Card you can rest assured that the risk of misuse is minimized. The Fraud Early Warning System is a unique system that continuously monitors transactions on your card to prevent fraudulent usage. In case of any suspicious transactions occurring on your card account, which are in discrepancy with your normal usage pattern, we will automatically give you a call to confirm whether the transaction is genuine or not.

### Security

Your new Sharjah Islamic Bank Mastercard Prepaid Card comes with a transaction alert to notify you of transactions done on the card through an instant SMS on your mobile phone, which should add up to your comfort.

**To ensure the safety of this card, carefully read the following**

1. Please check that your name has been spelled correctly on the card
2. Please do not let your card be taken out of your sight at any merchant establishment to avoid possible misuse
3. Your card is valid from the first day to the last day of the month written as the validity date on the card.
4. If this card is a replacement or renewed card, then kindly destroy the old card by cutting it into pieces.
5. Do not disclose you PIN or Card details to anyone, else you will be financially liable for any misuse.
6. Make sure that you get your card back after every transaction.
7. Keep transaction receipts to verify the transaction listed on your statement.
8. Keep your card away from any magnetic devices to protect it from damaging
9. It is advised to keep changing your PIN periodically through our Online & Mobile Banking services SIB Digital App, Phone Banking or ATM channels.
10. Be alert when entering your PIN at any ATM or POS Terminal and ensure they are not being observed
11. If your card is lost or stolen, please contact us immediately on +97165999999.

