The future of banking is Digital

Only a handful of industries have seen such a rapid disruption during the last five years that banks have seen. Fintech companies really did a number on the big banks. And, with the ability to open and use an online bank account within minutes, digital banks were, therefore, a hundred percent prepared for the pandemic, and it's easy to see why digital banks are the future.

Even though physical branches were essential businesses and were allowed to stay open in most places, few people were frequenting them. Instead, a massive amount of people opted to open an online bank account. Why rub shoulder to shoulder during a pandemic when you can do banking while binging on Netflix.

Are digital banks the future of banking? Startups and established banks agree that online digital banking is the future as you're hard-pressed to find a bank that hasn't launched an app and continued to close down physical branches and lay off employees. People are also voting with their wallets and choosing digital-only banks in droves.

Here are four reasons why digital banks are the future of banking.

1. The pandemic

Covid, pandemic, lockdowns – these are the terms we're all too familiar with. Many industries were taken aback once the lockdowns started to roll out on a global scale. It was crucial to adapt in a matter of weeks instead of years.

Even the hesitant ones had to go fully online and cashless to not go out of business.

Challenger banks already disrupted the banking industry a few years ago. However, the number of users still hadn't reached satisfactory levels, and there's still plenty of room to grow. When the pandemic hit, some, if not most people, either weren't allowed to go out as much or simply didn't want to.

No one wanted to be standing in line, surrounded by people, even if social distancing measures were followed. It was much easier to open a digital bank account online and bank as usual.

Granted, your traditional bank also has its mobile banking app. Still, some of them are awfully clunky, lack many features that neobanks readily offer, and aren't geared to the younger crowd at all.

To recap, the pandemic made people sign up and use digital banks much faster and in more significant numbers than usual, solidifying their role as the future of banking.

2. Ease of use

This is probably the biggest reason why you would sign up for a digital bank account. It's just so easy to download the app and apply for an account in a matter of minutes. Fast approval times let you start banking almost instantly.

Digital banks allow you to seamlessly send money to friends and family using their email or phone number and the ability to pay bills online and even split bills between roommates.

If there's one feature that we love the most when talking about online banking, it's undoubtedly budgeting. This vital feature is made available in most digital banks, as it should be. It's great to easily see where your money is going and on which category you're spending the most.

How are you supposed to curb your spending if you don't have the complete picture of your spending habits? Sometimes, the best motivation is to see, black on white, the amounts that are being siphoned out of your pocket.

With the added ability to set limitations on spending categories, and the ability to turn on the autosave features, it's much easier to save up money for the things that really matter.

3. Fees

Now we're getting to the fun part. The fees. This is where digital banks and traditional banks differ the most. While traditional banks are trying to fleece you of your last penny with an abundance of fees, digital banks, on the other side, often don't even have fees for everyday banking operations.

The single easiest way to "stick it" to the big banks is to apply for a digital banking account that will save you money and cost big banks money. At the moment, we're spoilt for choice with digital banks in the US, Canada, the UK, the EU, Australia, and Asia. The biggest digital bank in the world – Nubank, is actually located in South America and has 40+ million users.

So, how do digital banks make money then? Most of them earn the biggest chunk from interchange fees. Those are the small amounts that merchants have to pay to Visa and Mastercard to be able to accept cards. Card companies then give some of that amount to banks.

Both established and online-only banks earn money that way. Still, the old guard also makes an obscene amount of money from overdraft fees and credit cards. Something that most mobile banks don't offer their clients. Probably for the better.

4. Technology

This is obviously a big one. As technology is moving forward year by year, the number of people that were born after the internet was already a common thing is rising as well. Young people, and not only them, are expecting to be able to do most of the things online or through an app.

Shopping, and even court hearings are done online now. So, why not banking? There's no reason not to, and that's why digital banks are the future of banking.

There are going to be less and less branches from traditional banks as there's going to be less demand. With the lack of overhead, will big banks finally offer low to no fees? Something that digital-only banks already offer? No, probably not. They're too set in their ways to pivot.

A Journey of Success in Digital Banking
Dukhan Bank is "The Bank of Choice"

Markets all around the world have seen an increase in the digitization of products and services in recent years. People and businesses have quickly adjusted to the expansion of the digital sphere. With more modern technologies, banks can provide clients with a sophisticated and seamless experience by enabling quick transactions that save them time and effort.
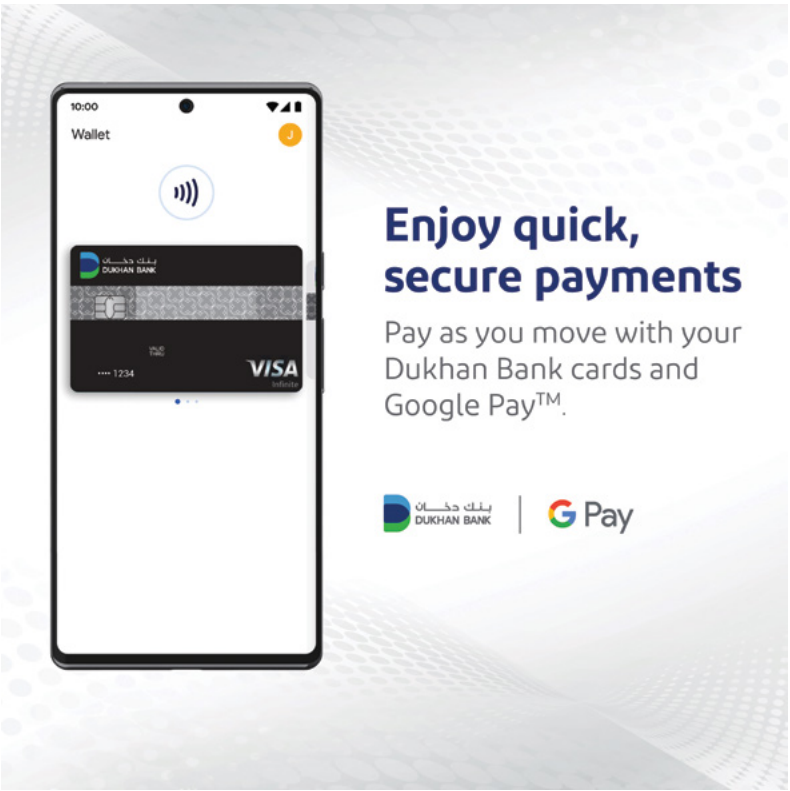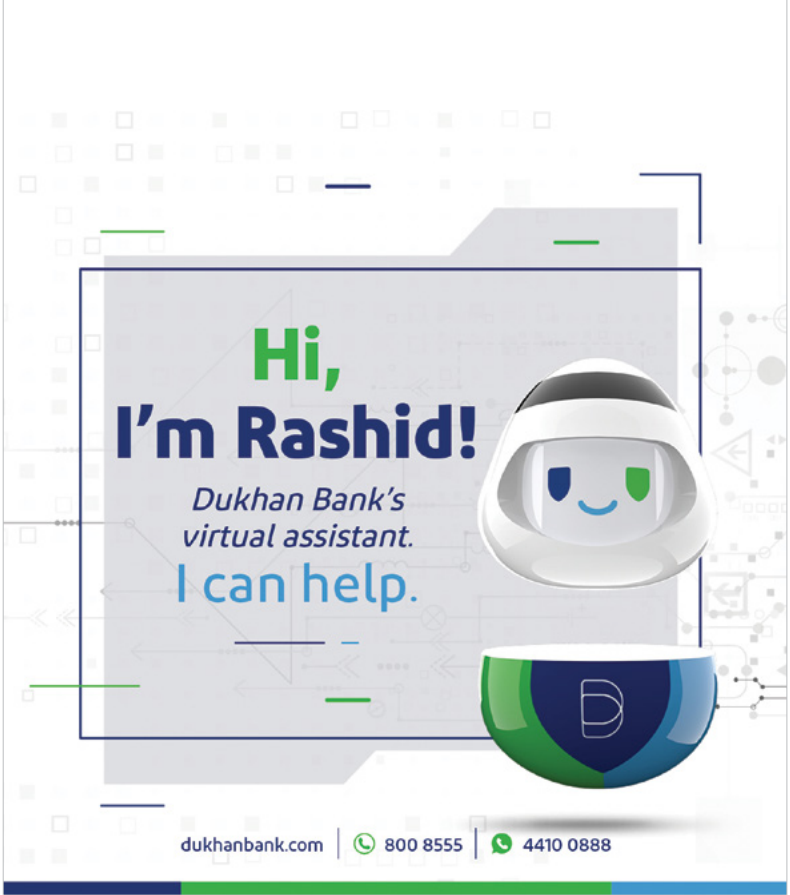
Being a forward-thinking corporation, Dukhan Bank ranks among the firsts in the industry in the deployment of a first-rate digital infrastructure, through which it continuously seeks out cutting-edge technologies to enhance and modernize its service delivery.

Since announcing its digital strategy, the bank has quickly developed a strong portfolio of digital banking services and products, including an award-winning mobile banking app, best-in-class financial services, and the most recent corporate and business banking solutions. Each of these innovations makes it possible for customers to have a secure, straightforward, and seamless banking experience, which simplifies their life and helps the bank maintain its status as "Qatar's bank of choice". The goal of Dukhan Bank is to provide its customers with digitally-first products and services that are simple to access and give them control over their banking transactions.

Moreover, the bank has taken the helm in the digital banking industry by implementing a series of unrivaled enhancements to the retail mobile banking application that includes access to Time Deposit, Wealth Management Accounts, and Foreign Currency Account services. Additionally, Dukhan Bank topped up its digital endeavours by enhancing its app with the (D-Pay) platform, a true masterpiece feature offering contactless payment. Another milestone achieved in line with Dukhan Bank's successful digital journey is Rashid, the AI-powered chatbot. An interactive, multichannel virtual assistant, Rashid is accessible on Dukhan Mobile, the bank's website, and WhatsApp. With Rashid, the bank's services are now available 24 hours a day. On top of that, the bank prides itself to be the first bank in Qatar to launch a digital prepaid card, and among the first banks to provide the Apple Pay and Google Pay service in the Qatar market.

On the corporate level, Dukhan Bank introduced the Corporate Banking Digital Platform, which offers a range of features suited for businesses that allow corporate administrators to manage their users, handle multiple levels of approvals as required by corporate mandates, download transactions, view account statements as well as fund transfers from their accounts, conduct intra-bank third party transfers, domestic and international transfers with a seamless transition between web and mobile apps.

In parallel, Dukhan Bank works steadily on upgrading the capabilities and experience of its team to make sure they are abreast of the latest emerging technologies whereas it continuously holds training programs to develop the digital capabilities of staff members. Its prime aim is to improve the ability of employees to create innovative banking solutions that meet customers' needs and help them achieve their financial aspirations.

Furthermore, it has received countless honourable awards from international evaluation entities, and top rankings, for its innovative use of technology, making it the go-to bank for unmatched digital banking. Recently the bank was named "Best Consumer Digital Bank in Qatar" and received "Most Innovative Digital Bank" accolade from Global Finance and "MENA Digital Bank of the Year" award at the "Banking Excellence in the Middle East and North Africa for the year 2022", from MEED annual banking awards program.

New Corporate Digital Banking Services

Hi, I'm Rashid!
Dukhan Bank's virtual assistant.
I can help.

dukhanbank.com | 800 8555 | 4410 0888

Enjoy quick, secure payments
Pay as you move with your Dukhan Bank cards and Google Pay™.

DUKHAN BANK | G Pay

How to stay safe when using online banking
There are a number of things you can do yourself to help keep your online banking information safe

In recent times, online banking, also known as internet banking, has become increasingly popular. It is a great way to manage your finances and an easy way to make sure you are keeping up to date with payments. You can pay bills, deposit cheques as well as transfer money.

But with increased accessibility and popularity, the only concern that comes to mind with online banking is security. Increasing cases of fraud, bank account hacking, financial information theft and everything else related to online banking is on the rise.

Here are a few tips to safely use online banking:

1. Change your password regularly
The best thing consumers can do to protect themselves is to change their passwords every 90 days. Never use a word and always use a combination of upper and lower case letters, numbers and special characters. Words are too easy to guess, particularly if they're related to your persona, such as your mother's maiden name, the street where you live or your pet's name.

The longer the password, the better. Many government agencies require passwords to be at least 14 characters. We recommend this tip for creating a long password that is easy to remember: Pick a well-known verse and add numbers and letters to it that will be easy to remember. Make your password even harder to crack by replacing letters with special characters.

2. Refrain from using public computers or Wi-Fi when banking online
Anytime you are using public Wi-Fi, you have to assume that someone can access your browser history and your password. So if you are doing anything that requires you to log in, such as banking or reading email, you are putting yourself at risk. This applies even if you have your email or other password-protected sites set up to automatically insert your password for you and log in.

3. Check your bank statement regularly
Check your bank statement each month. Even though banks are highly skilled at recognizing fraud, particularly with credit cards, they might not always be able to catch every questionable transaction among every customer, so you should be sure to review your statement monthly.

4. Use licensed anti-virus software
Even Mac users need to invest in good anti-virus software. Be sure to check for updates frequently. Either set your computer to check for updates automatically and alert you or plan to check yourself every Saturday or Sunday morning. But don't set your computer to download the update automatically. Downloading manually provides the best protection from malware and viruses.

5. Disconnect your Internet when not using it
Computers that are always connected to the Internet are vulnerable. Most consumers get their internet through their cable company and the Wi-Fi is always on. Be sure your Wi-Fi is password-protected, and if you can, it's a good idea to disconnect your computer from the Wi-Fi when you are not using it.

6. Type your bank URL every time instead of using email links
Never click on a URL in an email, even if it looks like it is from a trusted source. The email and link might look very legitimate but it could take you somewhere you don't want to go. Always retype the URL into your computer before using it or bookmark your bank's actual authenticated site, especially if you are using it for an online transaction or to provide sensitive information.

A DIGITAL ACCELERATOR ON THE PAYMENTS FORFRONT FOR ALL PLATFORMS

Smartphones and technology enabled gadgets have shaped the way we live. From daily essentials to more sophisticated smartphone functionalities, people have become quite acquainted with the digital benefits of using these services to enhance their lifestyle.

its clients. With high focus on becoming a leading facilitator of digital payments across all smartphone platforms, Doha Bank has collaborated with all major platforms to offer seamless and convenient payments to customers using both IOS and Android smartphone or devices with a single tap at
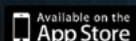
The payments are accepted with a single tap at a wide network of Doha Bank POS terminals and also any contactless (NFC-enabled) machines across the state of Qatar or globally. These digital enablements will further support and grown the Doha Bank's Cards customer experience."

REDEFINING PAYMENTS
- Secure QR Code Payments at Selected Doha Bank Merchant Partners
- Quick Transfers between two Doha Bank customers

DOHA PAY
Download your Doha Pay Now !
App Store | Google play
DOHA BANK

Pay safer and faster using Doha Bank cards with **Apple Pay**
DOHA BANK | Pay

Also, post pandemic there has been a major disruption in the way people interact, engage, and live which has surged the digital adoption of all emerging technologies. Hence, digital payments solutions across all smartphone platforms and accessories have proliferated to suit the way people conduct financial transactions on the go, while traveling, dinning out and shopping by holding payment cards and loyalty in one place on their smartphones.

Doha Bank, one of the largest commercial banks in Qatar, has always placed a high importance on its digital infrastructure and on delivering mobile first experiences to
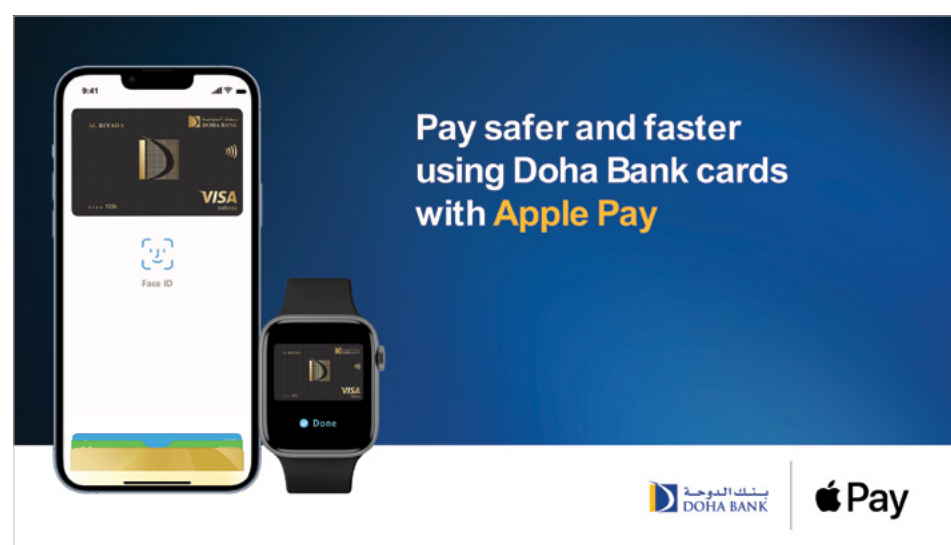
grocery stores, pharmacies, restaurants, retail shops and many more.

Commenting on the launch occasion, Mr. Gudni, Acting CEO of Doha bank, stated: "We are excited to launch Doha Pay for android and other similar leading Tap and Pay services. Doha Bank customers can now use their 'Doha Pay' android or IOS mobile digital wallets to pay, anywhere contactless payments are accepted, in apps and effortlessly on the web too.

Customers will continue to receive all the rewards and benefits offered by Doha Bank's cards without the need to carry physical debit or credit card plastics.
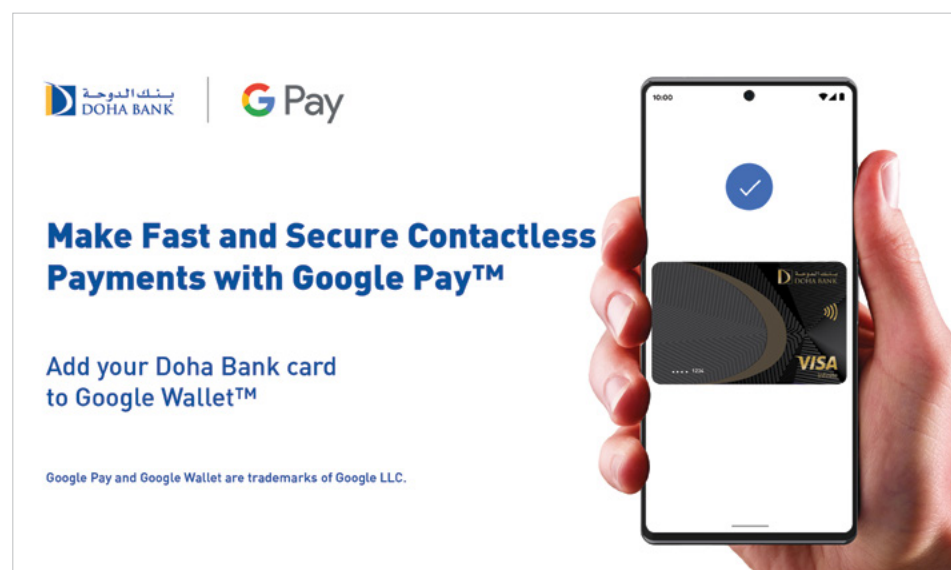
and the largest hypermarket across the region.

Doha Bank has a vast network of around 24 branches and 88 ATMs across the State of Qatar. They have established overseas branches in Kuwait, United Arab Emirates, and India as well as representative offices in several countries across the globe.

Doha Bank, during 2022, has received numerous awards in recognition of its

achievements. Doha Bank was adjudged as the 'Best Digital Wallet APP in Qatar' by Global Business Review Magazine, 'Most Innovative Banking Brand Qatar' and 'Best Bank for Credit Card Qatar' by Global Brand Awards, and 'Most Socially Responsible Commercial Bank Qatar' by World Business Outlook Awards, to name a few.

With Doha Bank there is so much to look forward to.

Depending on the platform being used, Digital wallets from Doha Bank can help you make safe and secure purchases using one or multiple security and privacy features depending on the payment service provider or platform, which entails industry-standard tokenization associated with a dynamic security code, authentication with Face ID, Touch ID, or device passcode, as well as a one-time unique dynamic security code.

Doha Bank is leading the market with innovative cards and payments streams covering a unique portfolio of premium metal contactless and enriched cobranded cards proposition with a leading national airline

DOHA BANK | G Pay
Make Fast and Secure Contactless Payments with Google Pay™
Add your Doha Bank card to Google Wallet™
Google Pay and Google Wallet are trademarks of Google LLC.

Tap n' Pay with Doha Pay
Only for Android
DOHA PAY
Download your Doha Pay Now
ANDROID APP ON Google play

For More Details Scan Here

DOHA BANK

Choose to click with CBQ Mobile App

In a post-Covid world and as part of generational transitions, many customers will prefer to carry out their interactions with the Bank digitally. In such a world, the digital innovations team of a bank is what shapes the customer experience and the very identity of the bank. The main factor that distinguishes Commercial Bank from other banks is that, its service strategy is based on

Digital Innovation

which helps us understand our customers' needs with the combination of cutting-edge technology to deliver a superior customer experience for each banking service. We took the charge of empowering customers to choose the time, place, and manner in which they perform their banking services by applying innovation and technology to all our operations processes, which has greatly resulted in: improved risk management, speedy and straight-through processing, and ultimately, a trust-worthy customer experience.

Once upon a time features like mobile check deposit were considered a cutting edge. However, today customers expect all functionalities along with seamless international money transfers, bill payment, manage accounts and cards and apply for loans and credit cards in just a few steps.

One of the App's new features is

CBClick

which allows eligible users to obtain a personal loan or credit card online promptly. This option offers the services that are highly demanded by customers without the hassle of visiting a branch and submitting the paperwork through an online application process.

Our mobile banking services are comprehensive, meeting day-to-day banking needs. CBQ Mobile App gives users the convenience and ease of banking in just a few clicks. The App provides customers with the leverage to conduct their banking activities entirely at their own convenience without the need to communicate with service staff or advisor. It is safe to say that breakthrough in digitization and customer adoption is a fine example of a promising future in which customers will be able to perform all their banking services from the palm of their hands at any time of the day. CBQ Mobile App is fast, secure, reliable and convenient with a user-friendly interface, where the speed and responsiveness are hugely important for customers to carry out banking tasks effectively and efficiently.

Empowering customers with choice and convenience

Western Union feature has been also added to facilitate the process for customers where it allows users to do Western Union transfers via the App to Bank Accounts, Wallets and Cash Pickups. Customers can also perform international transfers, track them and do follow up with a simple click, along with an option to purchase CB Bundles value packs to save on international transfers. On the other hand, customers who have an issue can now raise/track a dispute through an icon that has been added.

Security was augmented with the introduction of CB Voice for customers to register their voice as an alternate biometric identification feature, and CB Direct Notifications, which sends alerts to a customer's CB Mobile Banking App in case of suspicious activity. Equally, the recently introduced CBsafe ID feature allows customers to easily authenticate genuine calls from CB and avoid fraud.

For transaction banking, Apple Pay, Google Pay and other mobile payment solutions were launched and are well appreciated by our clients. Bespoke solutions were created for our corporate clients who are also seeking to extend their digital reach and service preposition. Commercial Bank also extended the range of solutions and channels available to clients through Self Service printing for cards and cheques.

Commercial Bank embarked on a **steady digitalization journey** five years ago and has since then adopted a highly creative approach to it. We at Commercial Bank have a unique approach to digital transformation by harnessing modern-day technologies such as AI and machine learning to be integrated into our banking systems for better understanding of our customers' behaviour and requirements to offer a one-of-a-kind banking experience.

Commercial Bank has perfectly embraced digital transformation, setting an example of successful strategy, proper execution, and commitment to excellence for the rest of the banking sector to follow.

البنك التجاري
COMMERCIAL BANK

Banking on Digital Innovation

THE INNOVATORS 2022 GLOBAL FINANCE

BEST BANK AWARD 2022 GLOBAL FINANCE Best Bank in Qatar

EUROMONEY AWARDS FOR EXCELLENCE 2022 QATAR BEST BANK FOR CORPORATE BANKING

البنك التجاري
COMMERCIAL BANK

Everything you need know about google pay

Google Pay is a digital wallet that's tied to your Google account. You can use it to send or request money with friends, use it in apps to pay for things and use it at a store or restaurant with an Android phone or watch running Wear OS. But perhaps the real reason to use Google Pay is that it's faster and more secure than using a physical debit or credit card.

Replacing Android Pay and Google Wallet in 2018, Google Pay works without sending stores and restaurants your actual card numbers. Essentially, your credit and debit card information is stored securely on Google's servers, and instead of transmitting your card's numbers, Google Pay uses a token called a virtual account number as a stand-in.

Over the years, Google has added more functionality to the app. You can use and store membership cards, gift cards, transit cards and even get promotional offers for certain goods and services.

But before we can enjoy all the perks of Google Pay we need to get it set up.

Set up Google Pay

The first thing you need to do is get the Google Pay app. Google Pay is also available on iOS. Once you download the app, the setup instructions are the same as the Android version.

1. Download the app from the Google Play Store to install it.
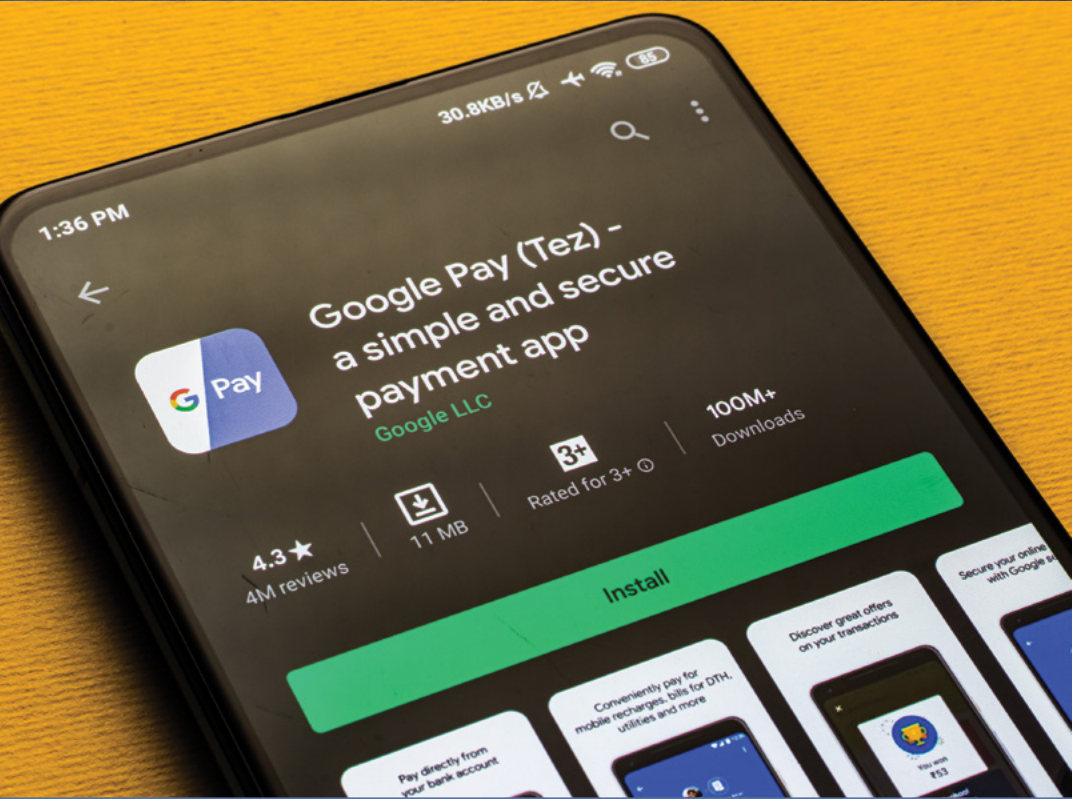
2. Open the Google Pay app, and tap the Get Started button.

3. Next, tap the Connect to Gmail button. A window will pop up asking for your permission to give Google Pay access to your device's location.

4. Google Pay wants to know your location so it can notify you when you are in a place that accepts Google Pay or uses your loyalty cards. To use the locate feature, tap the blue-lettered Turn On button at the bottom of the screen.

5. Across the bottom of the Google Pay app are four tabs: Home, Payment, Passes and Send. Go to the Payment tab, and then tap on the Add Payment Method button.

You can also start on the Home tab. Go to the Pay With Your Phone in Stores section and tap the blue Set It Up button. If you already have a card on file with your Google account (maybe for the Google Play store or for another Google service) it will offer to connect that credit or debit card to the Google Pay app on your phone. Slightly creepy, but mostly useful.

6. You also have the option to add a new card to your account. To do so, tap Add a New Card and then hold your card in the camera window that pops up. After the camera captures your card's information, verify your card's expiration date and CVC number.

7. Once you do, hit the Save button at the bottom of the screen. Read the Terms of Service, and tap the Accept & Continue button at the bottom.

8. Next, your bank will verify your card, and you will get a message stating that your lock screen will be used for Google Pay. Once you understand that, hit the blue Got It button at the bottom.

9. Next, you will find yourself on the Verify Your Card screen. Choose where you want to receive the verification number. Depending on your card you can have it sent to either your email or phone number. Once you choose, tap the Continue button. When you receive the number, type it into the field on the Verification Number screen and tap the Submit button.

Set a default card for Google Pay

You can store multiple cards on Google Pay and even set one up as the default card.

1. Tap the stored card you want to set as default.

2. When the card's details screen pops up, tap the Default for in-store payments slider button. It takes a minute or so to turn blue.

How to use Google Pay at stores, restaurants and ATMs

To use Google Pay at a store or restaurant, look for the wireless payment logo at a register. It's the one that looks like a hand holding a square piece of cheese over a plate of curved hotdogs of increasing lengths.

When you see the symbol, unlock your phone near the register (hold it inches away), and Google Pay will trigger open with your default card. Google Pay,

like Apple Pay, uses NFC to connect to a register.

Paying for stuff with your phone may be novel, but Google Pay can do so much more. With it, you can use your phone to get money out of an ATM. If you have a Chase debit card tied to Google Pay, for example, you can use it at a Chase ATM with a contactless reader to withdraw money. Of course, you still have to enter your debit card PIN number to do so.

Send and receive money with Google Pay

But Google Pay isn't just about using your phone instead of plastic cards. You can send and request cash with friends and family, just like you can with Venmo and Zelle.

1. To send cash, open the Google Pay app.

2. Tap the Send or Request Money button.

3. From there, select a contact to send money to or request money from.

4. If the person you are sending or requesting from isn't in your contacts, type in their phone number or email.

5. If they have Google Pay on their phone, they can share their Google Pay QR code with you (or vice versa).

With Google Pay, you can also send or request money from your browser.

1. Go to pay.google.com and log in.

2. Next, select the Send or Request Money tab.

3. Tap Send Money or Request Money.

4. Enter the amount of money you want to send or request, and then enter a recipient's phone number, email or enter their name to pull in info from their contact card.

5. Finally, tap Send or Request.

Websites and apps

You can also use Google Pay at checkout on websites as well as in apps such as Caviar, Starbucks and Airbnb. Anytime you see the Google Pay icon on a site or in an app, simply tap it at checkout.

Add loyalty and gift cards to Google Pay

Your Google Pay Wallet lets you add loyalty cards and gift cards to it. But there are a bunch of merchants supported, from Starbucks and Walgreens to Ikea and airlines such as United, Delta and American.

1. To add a loyalty or gift card, open the Google Pay app and tap the Passes tab at the bottom of the screen.

2. Then, tap the blue Pass button with a + sign.

3. Next, select either Loyalty program or Gift card from the pop up window. When the list of retailers and restaurants appears, choose the company for your card or loyalty program.

4. If you have a gift card, you'll be prompted to enter the card's details. For a loyalty program, a camera window will pop up to scan your loyalty membership number. Some companies will give you the option to enter the numbers manually by tapping the enter manually button at the bottom of the screen.

Passes don't work as seamlessly as a credit or debit card, but it can be handy having all your memberships and gift cards in one place. And here's how you use a gift card or your loyalty membership card.

1. Go to the Passes tab and choose the loyalty card you want to use.

2. Next, present the barcode to the cashier to scan. If your card doesn't have a barcode, read your membership number to the cashier.

To sort your loyalty cards, open the Passes tab. Then, tap and hold the card you want to rearrange. Move it up or down to reorder it as you want.

Use Google Pay on a transit system

Google Pay also lets you add your transit card to your phone to get on trains, subways and buses.

1. To add a transit card, open the Google Pay app and tap the Ride Transit button at the bottom of the home tab.

2. Next, select the transit system you want to ride.

3. Tap the blue Continue button.

4. Depending on the transit system, you might be taken to a transit website or app to purchase your tickets or passes. Sometimes a small Activation window will pop-up. If that happens, tap the Continue button.

To use a pass or ticket, wake up your phone. For some transit systems, you may need to unlock your phone and choose your ticket. Next, hold your phone to the card reader and wait until you see a blue checkmark.

A forerunner in adopting the best technology solutions

Recognizing the importance of technology for the future of banking, Qatar International Islamic Bank (QIIB) has been at the forefront of digital banking, transforming the Bank's personal and corporate banking products, ultimately redefining banking habits in the country.

Putting customers at the heart of its digital transformation strategy, the Bank has introduced an array of digital features that enable both existing and new customers to better manage their accounts without the need to visit a physical branch.

Apple Pay

Apple Pay, a safer, more secure and private way to pay, helps customers avoid handing over their payment card to someone else, touching physical buttons or exchanging cash and uses the power of iPhone to protect every transaction.

Customers can simply hold their iPhone or Apple Watch near a payment terminal to make a contactless payment. Every Apple Pay purchase is

secure because it is authenticated with face ID, touch ID, or device passcode, as well as a one-time unique dynamic security code. Customers can also use Apple Pay on iPhone, iPad, and Mac to make faster and more convenient purchases in apps or on the web in Safari without having to create accounts or repeatedly type in shipping and billing information.

Apple Pay is accepted in grocery stores, pharmacies, taxis, restaurants, coffee shops, retail stores, and many more places. It can also be used to make payments for food and grocery deliveries, online shopping, transportation, parking, among other things.

Security and privacy are at the core of Apple Pay. When customers use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device, nor on Apple servers. Instead, a unique device account number is assigned, encrypted, and securely stored in the 'Secure Element', an industry-standard, certified chip designed to store the payment information safely on the device.

Google Pay

QIIB's Google Pay service allows customers to carry out credit or debit card transactions by simply using their Android, iOS and WearOS Devices safe and securely, without the need to reach for their wallets.

The globally accepted Google Pay app is a convenient digital payment method. Customers can simply Tap to Pay anywhere Google Pay is accepted. The process is quick and efficient, where transactions are completed and processed as soon as the customer's device is presented to the POS. The service has multiple layers of security protocols and procedures and protects customers payment information.

Once Google Wallet is downloaded from the Google Play Store, users can select "Add to Wallet", follow the on screen instructions and input the credit or debit card details to start utilising the service. After completing the registration process on Google Pay, Customers will be able to easily complete POS payments, by simply unlocking their device and

presenting it to the POS. Additionally, customers can utilise this service online and in App purchases where available.

Commenting on the launch, Omar Abdulaziz al-Meer, chief of Business Development and Alternative Channels Sector at QIIB, said: "The launch of this service is a momentous step towards our Digital Transformation goals, in particular Digital Payments. By launching Google Pay, QIIB provides Customers with a unique option to complete transactions on-the-go. The Service is available on an array of Mobile Device Operating Systems, including Android and WearOS."

"QIIB continuously strives to provide payment solutions that meet the needs of our most sophisticated and tech-savvy customers. This is a further step by QIIB to introduce innovative solutions as part of a cashless strategy. QIIB offers a wide range of contactless payment solutions as part of the core digital transformation strategy," Al-Meer added.

Instant Account Opening Service

The new International Money Transfer Service is user-friendly. The Customer just needs to login to QIIB Mobile or Internet Banking, select Western Union, Transfer to a Beneficiary's Account, complete the required information and submit.

Commenting on the service launch, Omar Abdelaziz Al Meer, Chief of the Business Development and Alternative Channels Sector at QIIB, said: "We aim to provide the best in class services to our valued Customers. It is with this in mind that we have launched the Direct Remittance Service to a Beneficiary's Bank

Account in partnership with Western Union, to simplify the remittance process for Customers and provide them with a flexible option to allow them to perform remittances around the clock, without the need to visit a QIIB Branch or any remittance offices".

He continued by saying: "This is another step of digital transformation journey which we have taken great strides in. We continuously work towards enriching the Banking experience provided to our valued Customers whilst adapting to the ever changing market."

As part of the bank's implementation of its strategy in the field of digital transformation, QIIB recently announced the launch of instant account opening service for new customers via mobile app and internet banking, which facilitates the process of obtaining banking services and products more convenient and accessible.

Through this service, new customers can open a QIIB account by following few simple steps at any time throughout the week. The steps are as follows:

Download QIIB mobile banking application through Apple or Android store, choose open a new

account service, fill in the required information electronically, upload a photocopy of one's ID and a photocopy of the passport (in case the applicant is a resident).

Through the account opening procedures, the customer can choose the closest or most preferred QIIB branch through which the customer can receive banking services in future in case of the need to process such services directly from the branch.

Most of the QIIB banking services and products, including financing services, are available via the mobile banking app and Internet banking.

Western Union's International Money Transfer Services to Bank Accounts

QIIB has announced the launch of International Money Transfers to Bank Accounts using Western Union's services via QIIB Mobile and Internet Banking. The Service enables the transfer of funds from the Customer's Account with QIIB to the Beneficiary's Account, via simple and easy process.

This Service was launched as a result of QIIB's accelerated journey of digital transformation,

which has taken major strides forward as it now covers a large number of QIIB's Products and Services including a number of Financing Products. Using this feature, customers can transfer money to bank accounts in over 130 countries across Western Union's global network. They can also continue to choose to collect their transfers in cash from Western Union's retail Agent locations in over 200 countries and territories.

Use your QIIB Card with Google Pay™ for Safe and Secure Payments

Simply add your QIIB Card to Google Wallet™. Just tap and go, Carry out payments without the need to take out your Card. Pay with peace of mind knowing that your payments are secure.

Key Benefits:

- Contactless Payments
- Safe and secure
- Accepted Locally and Internationally
- Available on Android and WearOS

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