GIB – Instant Payment System (IPS) – SARIE

Quick Reference Guide

1. Introduction

Instant Payment System (IPS) otherwise called the SARIE transfer is an innovative payment service that facilitates cash transactions across the local banks, offering customers instant money transfer that is accessible 24/7.

2. Key Features

- Instant transfer to local banks
- Real-time notification
- Transferring money 24 hours 7 days a week
- Use of alternative identifiers for transfer, such as

  - Mobile number
  - Email address
  - National ID (or Iqama)

3. Access to Portal

Please follow the below steps to access the eBanking portal.
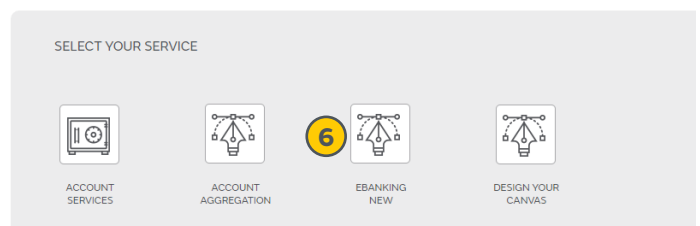
1. Enter **User ID and Password**

2. Click on **Submit**
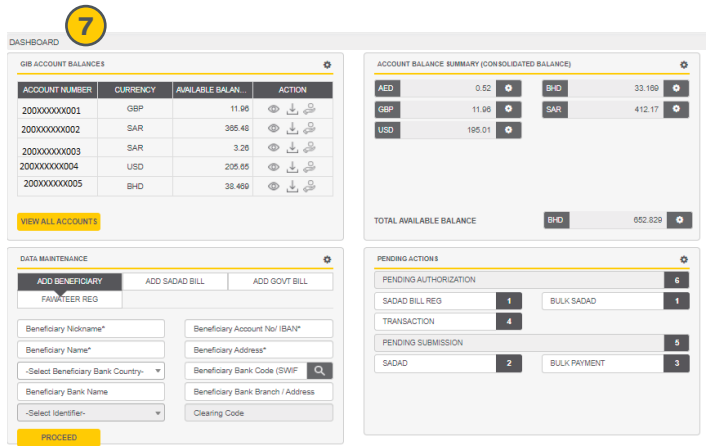

3. Enter **Token** Number

4. Click **Verify** to log in to eBanking portal

5. Once successful, you will be redirected to eBanking landing page

6. Click on **eBanking New** icon

7. You will be redirected to Dashboard screen in the eBanking Portal

4. Transfers

The Transfer function will allow the user to initiate IPS transfer for registered beneficiaries and Quick transfers for non-registered beneficiaries using IBAN and Alias ID. A maximum of 20,000 SAR is allowed for IPS transfer and for Quick transfers the allowed limit is 2,500 SAR.

(a) Quick Transfer using Alias

Please follow the below steps to initiate a Quick Transfer using Alias.

1. Navigate to **Transfers** menu using icon

2. Click **Initiate.** You will be navigated to Payment Initiation page

3. Select the **Debit Account Number**

4. Select **Adhoc Beneficiary/Quick Transfer** radio button

5. Click on **Alias** check box

Select the Alias Beneficiary Type as **Mobile Number / Email ID / National ID** and enter the Alias details. System will display **Green Tick** if Alias details are valid

6. Click **Next** button

7. Please enter the payment amount and system will display the applicable Charges and VAT with Charge code

8. Click **Next** button
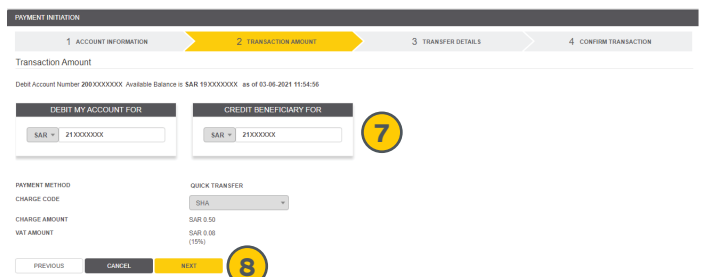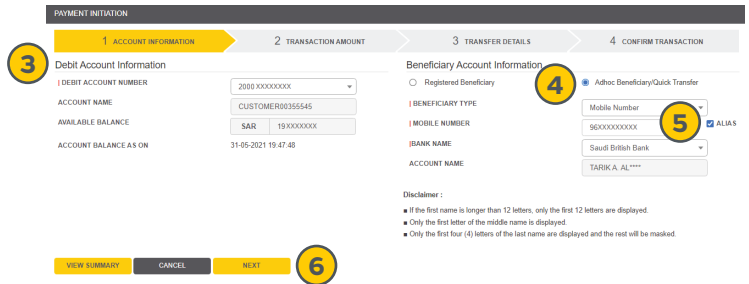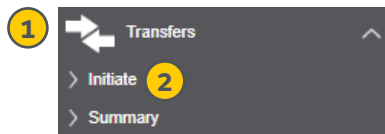
9. Under **Transfer Details** screen select appropriate purpose code, enter payment details and Click **Next** button

10. Click **Submit** button and transaction will be sent for Approval

11. Checker user should navigate to **Transfers** menu using icon and Click on **Approve**

12. Select the check box against the Channel Reference number

13. Click **Approve** button

14. Enter **Token** number and click **Continue** button

15. Success message will be displayed upon Approval and payment will be processed successfully

(b) Initiate Transfer using Registered Beneficiary

Please follow the below steps to initiate IPS Fund Transfer using Registered Beneficiary.

1. Navigate to **Transfers** menu using icon

2. Click **Initiate** and you will be navigated to Payment Initiation page

3. Select the **Debit Account Number** from dropdown under **Account Information** tab

4. Select the **Registered Beneficiary** radio button to transfer to an already registered beneficiary

5. Click the **Next** button

6. Enter the payment amount and System will display the charges, VAT and Charge code

7. Click **Next** button

8. Under **Transfer Details** screen select appropriate purpose code and enter payment details

9. Click **Next** button

10. Click **Submit** button and transaction will be sent for Approval

11. To approve the transaction navigate to **Transfers** menu using icon and click on **Approve**

12. Select the transaction that needs to be approved

13. Click **Approve** button

14. Enter **Token** number and click **Continue** button to approve the transaction

15. Success message will be displayed upon approval and transaction will be processed successfully

5. Alias Management

The Alias Management feature allows the customer to register Alias as an alternative identifier for their accounts which shall be shared to the payers to initiate payment using the registered Alias.

1. Navigate to **Alias Management** menu using icon 🔲 and click on **Manage Alias** link

2. Click **Add New** button to add Alias details.

3. Select the Alias Type as **Mobile Number / Email ID / National ID** and enter the Alias details

4. Select the Account Number from dropdown and enter the Account details

5. Click **Submit** button to send the Alias registration request for approval

6. Checker user should select **Alias Management > Manage Alias**

7. Click on **Pending Approval** button

8. Select the record that needs to be approved

9. Click **Approve** button

10. Enter the **Token** number and click **Continue** button to approve the alias successfully

11. System also allows the user to Edit and Delete the registered Alias through Alias Management feature

AUTHENTICATION REQUIRED ✖

PLEASE ENTER VASCO TOKEN

Enter OTP

(10) CONTINUE | CANCEL