

USER MANUAL

CARDS

PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

Last Login on Aug 05, 2025 17:59 AST

Calendar2026 > <August>

Su	Mo	Tu	We	Th	Fr	Sa
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31					

Events06/08/2026

Daily Authorisation Limit

Cards DashboardCards Actions Pending ApprovalPayment To CardBulk Card IssuanceCard IssuanceSalary CardsCard Issuance Drafts

View all Accounts

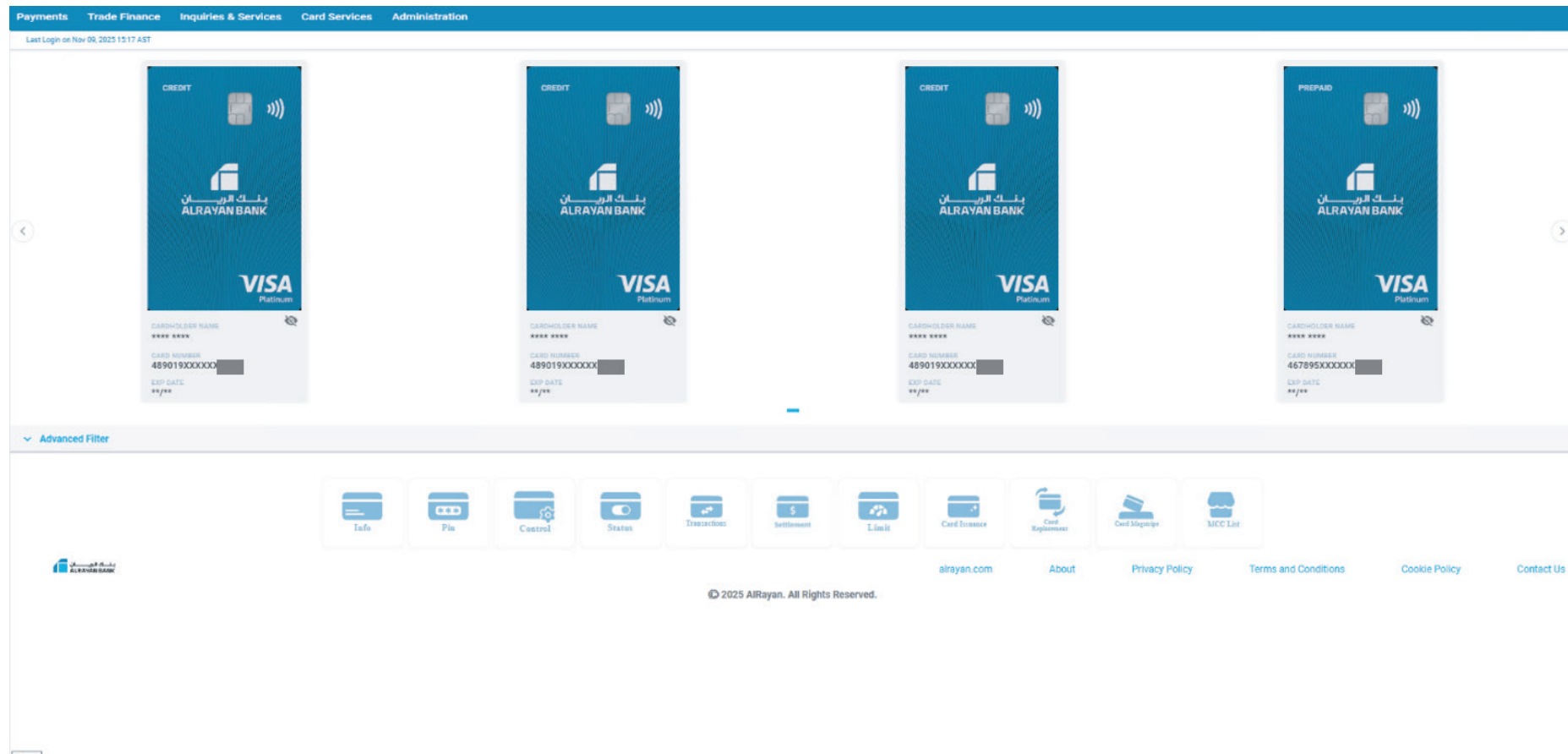
Transactions in Progress

FT	Events	Counterparty	Entity	Entity/ Applicant Name	CCY	Amount	Status
	New				QAR	0.00	Incomplete (Draft)
	New				QAR	0.00	Incomplete (Draft)
	New				QAR	0.00	Incomplete (Draft)

The **Card Services** module enables corporate users to manage their cards directly through the digital banking portal. Core functionalities include:

- Info
- PIN
- Card control
- Limit
- Transactions
- Settlement
- Card Replacement
- Magstripe
- MCC list
- Periodic Statement

Card Dashboard



The Dashboard provides a consolidated overview of all corporate cards. Users can quickly:

View cards

View card information

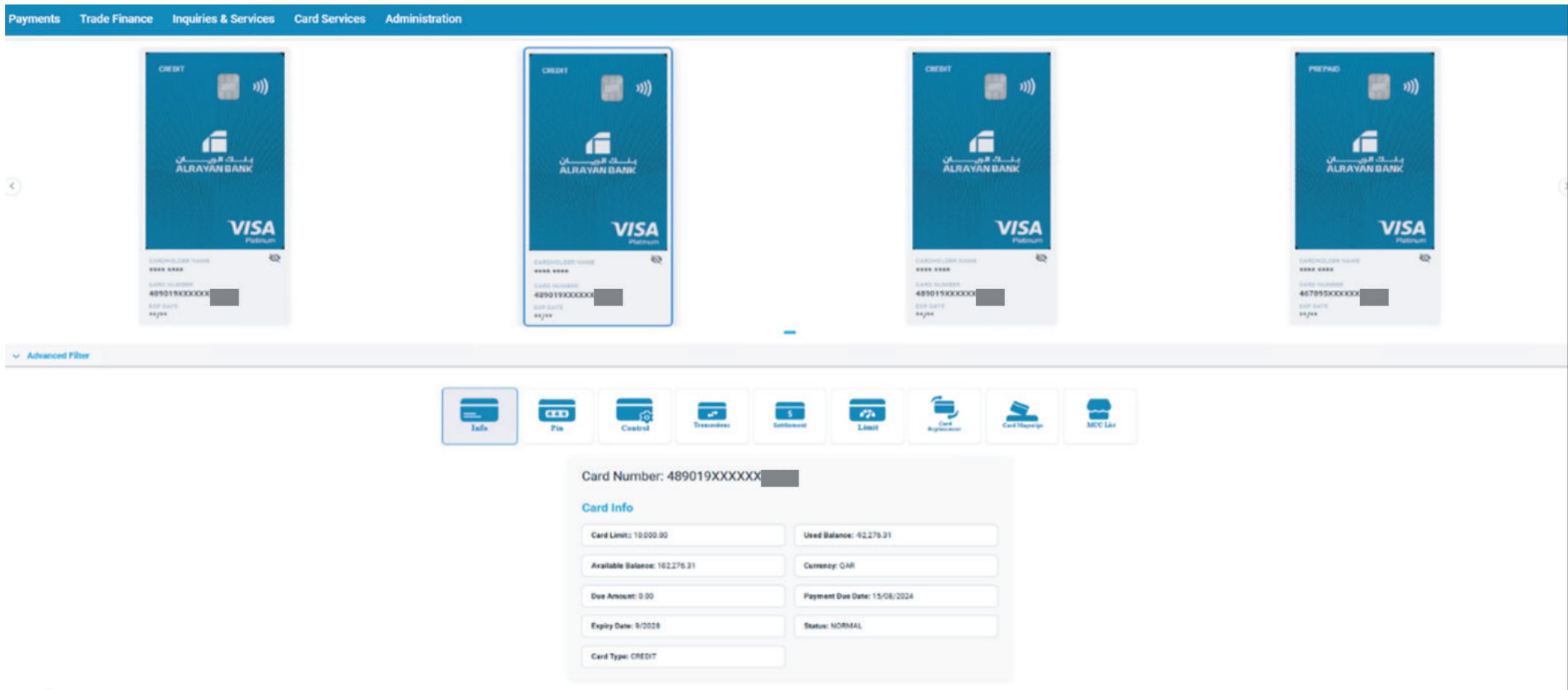
Monitor card activity

Access key functionalities for cards directly from the dashboard

This is the landing page of Card Dashboard

Upon choosing a specific card the the allowed features/actions on the card like (Info, Pin, control Transactions etc...) will be visible as shown in the image on the next page.

Info



To check card info, go to Cards dashboard then Info. Keep in mind Info only appears for Credit and Prepaid cards.

- Balance (Current and Available)
- Currency
- Expiry Date
- Card Status
- Card type (Credit/Prepaid)
- Card Limit, Due Amount and Payment Due Date (For Credit cards only)

Pin



PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

CREDIT



CARDHOLDER NAME
**** *
CARD NUMBER
489019XXXXXX
EXP DATE
xx/xx

CREDIT



CARDHOLDER NAME
**** *
CARD NUMBER
489019XXXXXX
EXP DATE
xx/xx

CREDIT



CARDHOLDER NAME
**** *
CARD NUMBER
489019XXXXXX
EXP DATE
xx/xx

PREPAID



CARDHOLDER NAME
**** *
CARD NUMBER
46789XXXXXX
EXP DATE
xx/xx

Advanced Filter

TellsPinCardsTransactionsSettlementLimitCard PaymentsCard DisputeMCC List

Card Number: 489019XXXXXX

Set New PIN

Enter New PIN*

Re-enter New PIN*

Submit

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To reset the card PIN, go to Cards dashboard then PIN.

×

Change PIN

Continue by entering CVV code

To change your PIN kindly enter the CVV shown at the back of the **card**

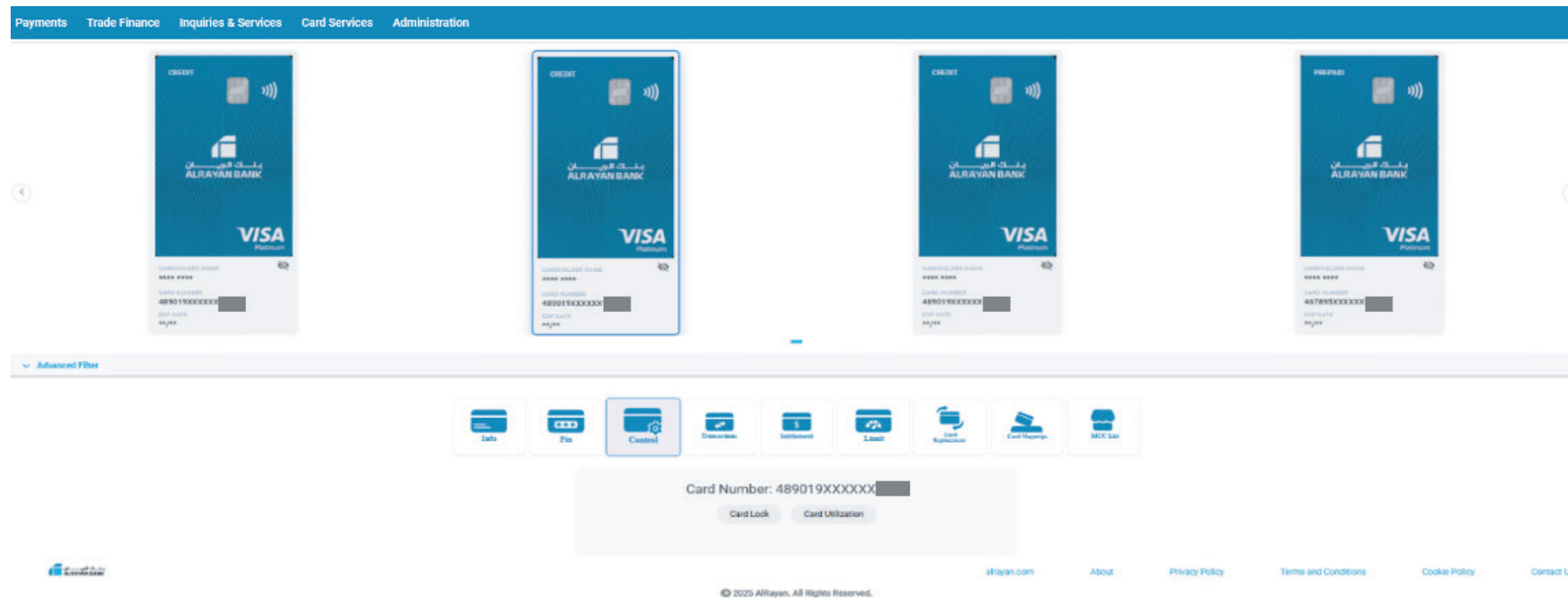
CVV code

Cancel

Proceed

The user enters then reconfirms the pin, and a pop-up appears requesting the CVV Code. Upon submission a confirmation message will appear on the screen.

Card Control



The Card Control feature provides the flexibility to control card utilization. You are able to perform one of two:

Card Lock

You can lock/unlock the card.

Card Utilization

You can set if the card can be used (ATM, POS, and E-Commerce) both Domestically and Internationally.

Transaction



PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

CREDIT

CARDHOLDER NAME
XXXX XXXX

CARD NUMBER
489019XXXXXX

EXP. DATE
xx/xx

CREDIT

CARDHOLDER NAME
XXXX XXXX

CARD NUMBER
489019XXXXXX

EXP. DATE
xx/xx

CREDIT

CARDHOLDER NAME
XXXX XXXX

CARD NUMBER
489019XXXXXX

EXP. DATE
xx/xx

PREPAID

CARDHOLDER NAME
XXXX XXXX

CARD NUMBER
467895XXXXXX

EXP. DATE
xx/xx

Advanced Filter

Info

Pin

Control

Transactions

Statement

Limit

Card Registration

Card Message

MCC List

Card Number: 489019XXXXXX

Advanced Filter

Search

Download

Filter

Grid

Transfer Date	Currency	Amount	Transaction Type	Transaction Category	Card Number	Reference Number	Card Account Number
15/12/2025	QAR	10	AUTOMAT DEPOSIT	UNBILLED	489018XXXXXX	901193527400	
15/9/2028	QAR	10	AUTOMAT DEPOSIT	UNBILLED	489018XXXXXX	122791926128	
15/9/2028	QAR	10	AUTOMAT DEPOSIT	UNBILLED	489018XXXXXX	366348502107	
10/5/2028	QAR	30646.77	AUTOMAT DEPOSIT	UNBILLED	489018XXXXXX	084586398953	
10/5/2028	QAR	56	AUTOMAT DEPOSIT	UNBILLED	489018XXXXXX	141294070299	
10/5/2028	QAR	30646.77	AUTOMAT DEPOSIT	UNBILLED	489018XXXXXX	740914511679	

To check card transactions, go to Card Services > Cards Dashboard.

Select a card.

Click Transactions.

Limit

Payments Trade Finance Inquiries & Services Card Services Administration



Advanced Filter

Info

Pin

Control

Transactions

Statements

Limit

Card Registration

Card Management

MCC List

Card Number: 489019XXXXXX

Spending Limit Credit Limit

☒ Atn Limit
☐ E-Commerce Limit
☐ POS Limit

ATM Withdrawal Limits

Enter New Daily ATM Limit* QAR
This field is required.

Enter New Weekly ATM Limit* QAR
This field is required.

Through Limit, users can view and modify various limit categories such as:

ATM

POS

E-Commerce limits

Credit Limit (For Credit cards only)

PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

467895XXXXXX

EXP DATE

xx/xx

Advanced Filter

Info

Pin

Control

Transactions

Settlement

Limit

Card Replacement

Card Upgrade

MCC List

Card Number: 489019XXXXXX

Spending Limit

Credit Limit

Request Card Limit Change

Limit Type

☒ Permanent

☐ Temporary

Current credit limit (QAR)

10,000.00

QAR

New Credit Limit*

QAR

Additional Details

Submit

PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

VISA

Platinum

CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

467895XXXXXX

EXP DATE

xx/xx

Advanced Filter

Info

Pin

Control

Transactions

Settlement

Limit

Card Replacement

Card Upgrade

MCC List

Card Number: 489019XXXXXX

Spending Limit

Credit Limit

Request Card Limit Change

Limit Type

☐ Permanent

☒ Temporary

Current credit limit (QAR)

10,000.00

QAR

New credit limit up to

QAR 10,000.00

Start Date*

09/11/2025

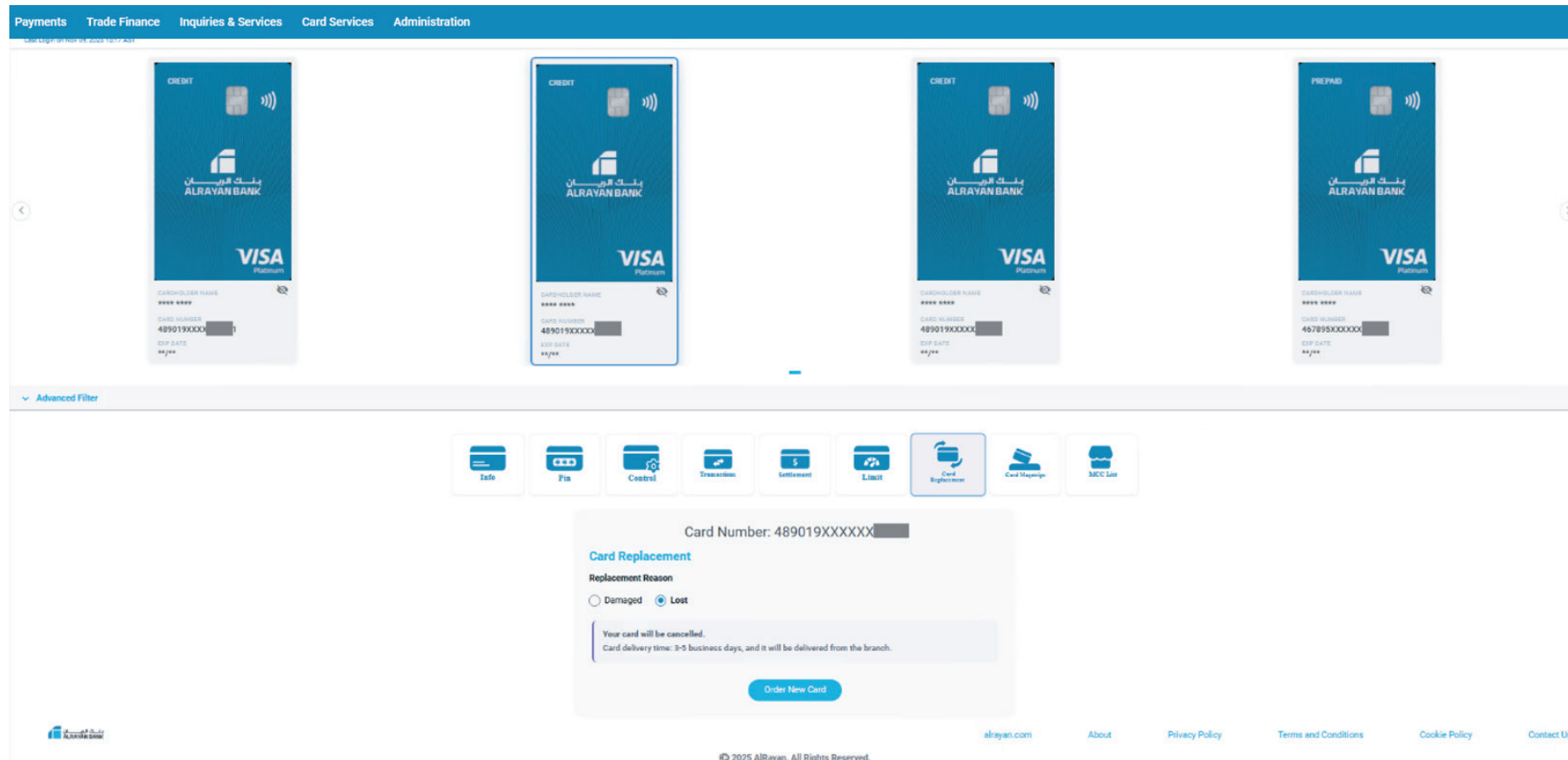
End Date

09/02/2026

Submit

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Card Replacement



The screenshot displays the Al Rayan Bank digital interface for card replacement. At the top, a blue navigation bar contains links for Payments, Trade Finance, Inquiries & Services, Card Services, and Administration. Below this, a carousel shows four Al Rayan Bank Visa Platinum credit cards. A central panel, titled 'Card Replacement', is active, showing the card number 489019XXXX and the replacement reason 'Lost' (selected over 'Damaged'). A message states: 'Your card will be cancelled. Card delivery time: 3-5 business days, and it will be delivered from the branch.' An 'Order New Card' button is at the bottom of this panel. A horizontal menu below the carousel includes icons for 'Idle', 'Pin', 'Control', 'Transactions', 'Statements', 'Limit', 'Card Replacement', 'Card Upgrade', and 'MCC List'. The footer contains the Al Rayan Bank logo, copyright notice '© 2025 AlRayan. All Rights Reserved.', and links for alrayan.com, About, Privacy Policy, Terms and Conditions, Cookie Policy, and Contact Us.

The Card Replacement function enables corporate users to request a new card in case the current one is lost or damaged. The replacement interface provides selection options for reason type and displays an acknowledgment of the expected delivery timeline.

PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

CREDIT



CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

CREDIT



CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

CREDIT



CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

PREPAID



CARDHOLDER NAME

XXXX XXXX

CARD NUMBER

467895XXXXXX

EXP DATE

xx/xx

Advanced Filter

Tabs

Pta

Control

Transactions

Settlement

Limit

Card Replacement

Card Manager

MCC List

Card Number: 489019XXXXXX

Card Replacement

Replacement Reason

☒ Damaged

☐ Lost

Your card will remain active, your Apple Pay and e-commerce accounts will keep working smoothly.

Card delivery time: 3-5 business days, and it will be delivered from the branch.

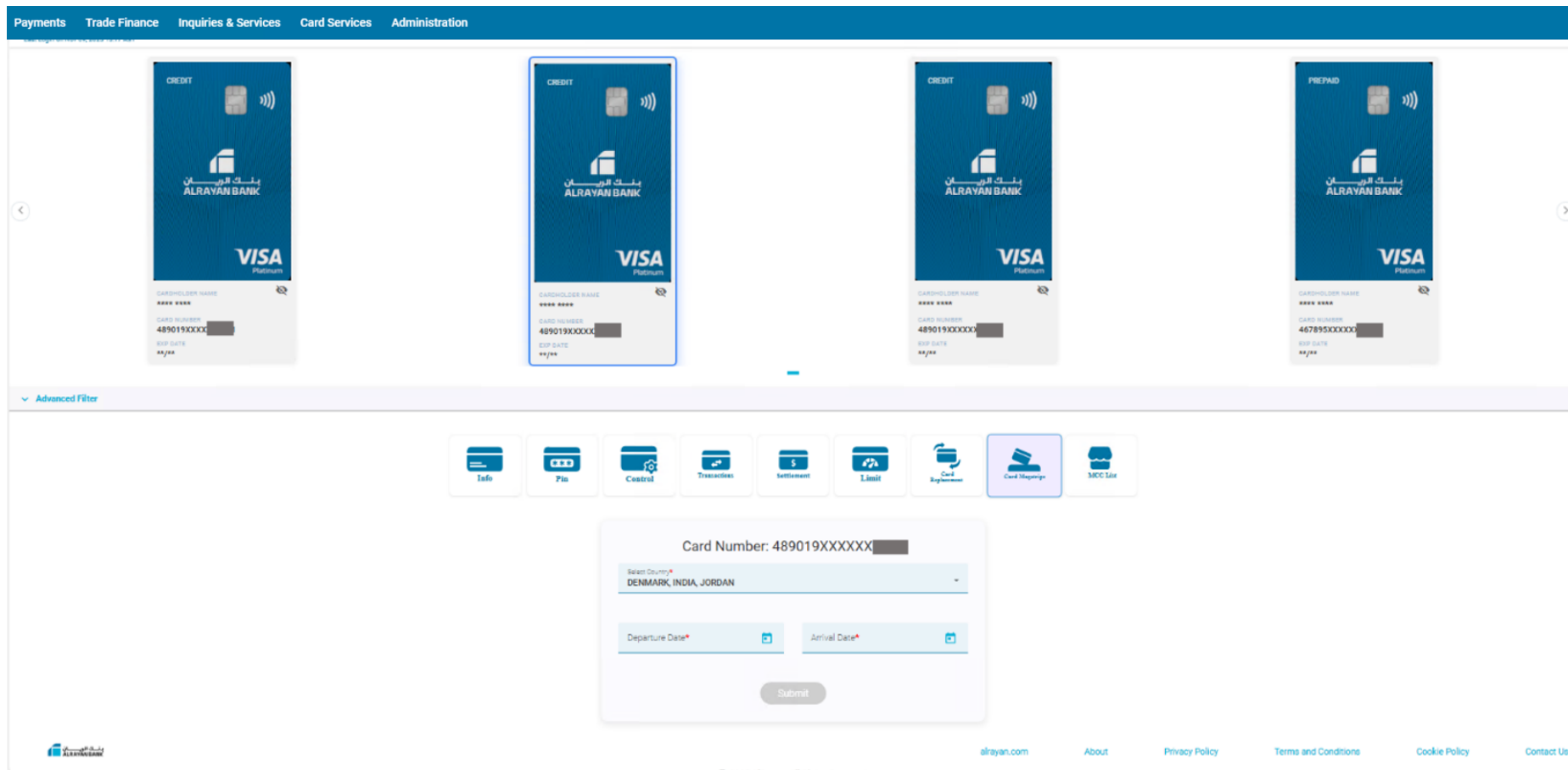
Order New Card

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Card Magstripe



Payments Trade Finance Inquiries & Services Card Services Administration

Cardholder Name: **** *
Card Number: 489019XXXX
Exp Date: **/**

Cardholder Name: **** *
Card Number: 489019XXXX
Exp Date: **/**

Cardholder Name: **** *
Card Number: 489019XXXX
Exp Date: **/**

Cardholder Name: **** *
Card Number: 467895XXXX
Exp Date: **/**

Advanced Filter

Info Pin Control Transactions Settlement Limit Card Management Card Magstripe MCC List

Card Number: 489019XXXX

Select Country: DENMARK, INDIA, JORDAN

Departure Date: Arrival Date:

Submit

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This functionality allows users to activate card usage in specific countries during travel. The user selects destination countries and travel start and end dates.

MCC List



PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

CREDIT

CARDHOLDER NAME

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

CREDIT

CARDHOLDER NAME

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

CREDIT

CARDHOLDER NAME

CARD NUMBER

489019XXXXXX

EXP DATE

xx/xx

PREPAID

CARDHOLDER NAME

CARD NUMBER

467895XXXXXX

EXP DATE

xx/xx

Advanced Filter

Info

Pin

Control

Transactions

Settlement

Limit

Card Registration

Card Thumps

MCC List

Card Number: 489019XXXXXX

Enable Merchant

Update Merchant

Disable Merchant

Merchant*

Start Date*

End Date*

Submit

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This functionality allows users to enable or disable specific Merchant Category Codes (MCCs), thereby restricting or allowing card usage for certain merchant types.

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Card Issuance

Payments Trade Finance Inquiries & Services Card Services Administration

Last Login on May 17, 2026 16:18 AST

Card Issuance Form (Corporate Prepaid VISA Card)

Copy From
Existing Drafts & Rejected

Company Name	QR Number

Card Holder Full Name	Issuance Fee
	50.00

☒ Company Owner ☐ Individual

Card Holder Name

Settlement account*	Select Delivery Method*
- QAR - Current Account	Salwa Branch

☒ Existing Credit Limit ☐ Cash Block

Only applicable for customers who have existing credit facility limit

Card Limit*
1,000.00

☒ I accept the [Terms and Conditions](#)

Cancel Save Draft Confirm

You can initiate an issuance of a new card from the system directly.

Go to Card Services > Card Issuance.
Eligible card types will be displayed.
Select the card type.
You will be presented with this page

PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

Last Login on May 17, 2026 16:18 AST

Card Draft

Advanced Filter

Search

Channel Reference	Entity	Entity Name	Action Name	Card Type	Creation Date	COMMENT	Actions
CMS260400000165			Dynamic Card Issuance	Corporate Visa Card	22-04-2026	-	
CMS260400000145			Dynamic Card Issuance	Corporate Visa Card	21-04-2026	-	
CMS260400000141			Dynamic Card Issuance	Corporate Visa Card	21-04-2026	-	
CMS260400000138			Dynamic Card Issuance	Corporate Visa Card	21-04-2026	-	
CI260300000001			Dynamic Card Issuance	Corporate Visa Card	30-03-2026	-	

Showing 1 - 11 of 11 Records

1

Rows per page: 20Page: 11

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Fill out all the details depending on the card you need issued.

Should you pause your work, you can click **Save Draft**. This saves the current issuance request under the **Card Draft**.

To access the Card Draft section, simply go to **Card Services > Card Draft**.

From here, you continue with the card initiation process.

PaymentsTrade FinanceInquiries & ServicesCard ServicesAdministration

Last Login on May 17, 2026 16:18 AST

Card Funds Management

Initiate Card Funds Management

Transactions under the "Approved" section are processed and will be released as per the SLA

Draft (14)Pending Approval (24)Pending at Bank (7)Approved (26)Rejected (10)

Select Preference
Standard

Advanced Filter

Search

Channel Reference	Entity	Entity/ Applicant Name	Transfer Date	Transaction Type	Debit Account	Card Number	Currency	Amount	Status	Action(s)
FT2604000029648			13/04/2026	Standard		489019XXXXXX	QAR	100.00	Draft	
FT2604000029647			13/04/2026	Standard		489019XXXXXX	QAR	1.00	Draft	
FT25110000020550			23/11/2025	Standard		467895XXXXXX	QAR	-	Draft	
FT25110000020483			23/11/2025	Standard		467895XXXXXX	-	-	Draft	
FT25110000019427			20/11/2025	Standard		467895XXXXXX	-	-	Draft	
FT25110000011817			09/11/2025	Standard		489019XXXXXX	-	-	Draft	
FT25100000007700			13/10/2025	Standard		415161XXXXXX	QAR	11,111.00	Draft	
FT25100000007699			13/10/2025	Standard		489019XXXXXX	QAR	1,111.00	Draft	
FT25100000007315			08/10/2025	Standard		467895XXXXXX	QAR	-	Draft	
FT25100000007234			07/10/2025	Standard		489019XXXXXX	QAR	30,696.77	Returned	

The **Card Fund Management** module allows corporate users to initiate payments from a corporate account directly to a linked card account.

This is the landing page of the **Payment to card**.

Select Settlement Type



Credit Card Funds
Management



Prepaid Card Funds
Management

The user initiates a card Funds management.

Payments Trade Finance Inquiries & Services Card Services Administration

Last Login on May 17, 2026 16:18 AST

Card Funds Management Initiation

Sections

0%

1 General Details

2 Preview

Card Funds Management

Save

Transfer Details

Entity*

Transfer To

Credit card number*

Error: You must select Credit card number.

Couldn't fetch cards try again later.

Transfer From*

QAR Current Account

Payment to card

☒ Any amount

☐ Last billed amount

☐ Due amount

☐ Outstanding amount

Currency*

USD

Amount*

10.00

Upon selecting Cards Funds Management, the user should fill all mandatory fields and choose the payment card type. Proceed by clicking **Next** which takes you to the preview section where you can go back, **Exit**, or **Submit**.

Cards Actions

Pending Approval

Payments Trade Finance Inquiries & Services Card Services Administration							
Last Login on May 17, 2026 16:18 AST							
Card Actions For Approval							
Advanced Filter							
☐	Transaction Id	Card Number	Action Name	Entity	Creation Date	Card Type	Action(s)
	CMS260500000236	-	Card Issuance		17-05-2026	Corporate Prepaid VISA Card	
	CMS260500000235	-	Card Issuance		17-05-2026	Corporate Visa Card	
	CMS260500000233	-	Card Issuance		17-05-2026	Corporate Visa Card	
	CMS260500000234	-	Card Issuance		17-05-2026	Corporate Visa Card	
Showing 1 - 4 of 4 Records							
Card Actions Rejected							
Advanced Filter							
☐	Transaction Id	Card Number	Action Name	Entity	Creation Date	Card Type	Action(s)
	CMS260400000129	-	Card Issuance		21-04-2026	Corporate Visa Card	
	CMS2026041500105	639950XXXXXX	Card Spending Limits		15-04-2026	-	
	CMS2026041500104	489019XXXXXX	Credit Limit		15-04-2026	-	
	CMS260400000103	-	Card Issuance		15-04-2026	Corporate Prepaid VISA Card	
	CMS260400000102	-	Card Issuance		15-04-2026	Corporate Visa Card	
						Corporate Prepaid VISA	

This screen displays a summary of all card-related actions awaiting approval. It also tracks rejected actions.

Salary Cards

Salary Cards

Select Entity

Advanced Filter

Search

Entity	Entity Name	Client Code	Card Number	IBAN	Card Holder Name	Status	Lock Status	Actions
		1	7	467895XXXXXX		NORMAL	UNLOCKED	
		1	8	467895XXXXXX		NORMAL	UNLOCKED	
		1	2	467895XXXXXX		NORMAL	UNLOCKED	
		1	9	467895XXXXXX		NORMAL	UNLOCKED	
		1	5	467895XXXXXX		NORMAL	UNLOCKED	

Go to Card Services > Salary Cards

Mobile Update

Update Mobile Number

Card Number

467895XXXXXX

Entity

Mobile Number*

974

Submit

Previous

Let's you change the mobile number assigned to that card.

PIN

Card Number: 467895XXXXXX

Set New PIN

Enter New PIN*

Re-enter New PIN*

Submit

Previous

Allows you to securely set the card's Personal Identification Number (PIN).

Unlock PIN

Card Number: 467895XXXXXX

☒ Unlock Pin

Are you sure you want to unlock this card pin?

Submit

Previous

Info

Card Number: 467895XXXXXX

Card Info

FirstName:	LastName:
QatarId:	ClientCode:
IBAN:	Expiry Date: 1226
Balance: 0.0	

Previous

Displays static and financial details related to the selected card.

Control

Card Number: 467895XXXXXX

Card Lock

Card Utilization

Current Status: Unlocked

☐ Lock Card

☐ Unlock Card

Submit

Previous

You are able to perform one of two:

Card Lock

You can lock/unlock the card.

Card Number: 467895XXXXXX

Card LockCard Utilization

Card Utilization

Domestic

☒ ATM - Domestic

☒ POS - Domestic

☒ E-Commerce - Domestic

Submit

Previous

Card Utilization

You can set if the card can be used (ATM, POS, and E-Commerce) Domestically.

Card Replacement

Card Number: 467895XXXXXX

Card Replacement

Replacement Reason

☒ Damaged ☐ Lost

Your card will be cancelled.

Card delivery time: 3-5 business days, and it will be delivered from the branch.

Order New Card

Previous

You can request a new card in case the current one is lost or damaged.

Terminate

Card Termination

Card Number

467895XXXXXX

Entity

Termination Reason*

Select a reason

AVAIL OTHER FIN

BANK DECISION

CAPTURED CARD

CARD LOST

CARD STOLEN

CARDHOLDER REQUEST

Previous

You can terminate the card while specify the reason for termination.