

The Visa Debit Card

A perfect companion for your everyday purchases

The Saradar Bank Visa Debit card offers you the ultimate convenience to access your bank account anytime anywhere.

Purchases and withdrawals you make using your Card are deducted directly from your Saradar Bank account.

Use it worldwide at merchants' locations and over the ATM wherever Visa is accepted.



Live Rewards Program

Earn 1 point or mile for every 1.5 US dollar (or c/v) spent on your card

Visit "Live Rewards" www.saradarrewards.com and choose the reward that suits you:

- Airline tickets: choose the destination and airline company of your choice and travel anywhere in the world all taxes included.
- Hotel reservations, Car rental and transfers
- Gifts and items: select your gift from different merchants' categories.
- E-vouchers to be spent at the merchant of your choice.
- CashBack: redeem your points for CashBack.



SmartPay Services

- **Contactless Payment**

With contactless, make fast and secure payments for small purchases without your PIN. You can use the contactless feature at any merchant displaying the Visa PayWave logo anywhere in Lebanon and abroad. All you need to do is:

- ✓ Look for Visa PayWave logo on the POS machine
- ✓ Tap your card against the contactless POS machine
- ✓ For amounts higher than a certain limit set on the machine, you will have to insert your PIN

- **Chip and PIN**

Your card is embedded with a chip. This technology adds a layer of verification to the transaction process, making your information more secure. You will be asked to insert your PIN with each POS and ATM transaction.

The process of buying goods and services with your card is simple and secure:

- ✓ Insert your card into the card reader.
- ✓ Enter your PIN (make sure you insert the PIN provided to you by the bank - same one you will use on ATM).

- **3D Secure**

3D Secure adds an additional security layer for online card transactions by authenticating the cardholder during a payment transaction in order to reduce payment fraud.

More than 350,000 online merchants are already enrolled in this service and in order to complete the payment transaction, they will ask the cardholder to insert his 3D Secure password.

How it works

The 3D Secure password is a dynamic password that changes with every transaction. If the cardholder is making an online purchase at a 3D Secure participating merchant, he will be asked to enter his One Time Password (OTP). The Bank will automatically send the cardholder the OTP to his mobile phone in order for cardholder to proceed with his payment.

Every OTP is valid for one transaction and for 30 minutes from the time it is generated.



E-Services

- **SMS / email Alerts**

The SMS service will keep you informed and updated about your card activities.

Among others, you will receive SMS alerts to your mobile number notifying you of the below:

- ✓ Approved and Rejected Transactions: Each time you use your card you will receive an SMS notifying you of your transaction details.
- ✓ Card Issuance, Card Replacement, Card Renewal, PIN Reissue: You will receive an SMS to remind you to pick up your card/PIN from your branch.
- ✓ Live Rewards: an SMS stating the balance of your accumulated points or miles will be sent to you.

- **Online and Mobile Banking**

Our online and mobile banking will provide you with a convenient way to check your card activities anytime anywhere. All you need to do is log in to <https://onlinebanking.saradarbank.com/#/home> or download Saradar Bank mobile application.

With this service you will be able to:

- Access and manage your cards anywhere, anytime.
- View your financial position and transactions.