

New Services

"Jawal Al Rajhi"  
Your mobile Bank

Al Rajhi Bank مصرف الراجحي



Proud of our Values



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# Introduction

Jawal Al Rajhi is an SMS based mobile service which allows you to perform banking transactions via SMS through your mobile phone. It also allows customers to obtain various notification alerts on predefined criteria on your account.

You can register with Jawal Al Rajhi service from either Al Rajhi Bank website or through Al Rajhi Bank Phone Banking Service [800 124 6666](tel:8001246666). For more information about Jawal Al Rajhi, please visit [www.alrajhibank.com.sa](http://www.alrajhibank.com.sa)

## Subscription

You can subscribe to Jawal Al Rajhi through Al Mubasher Retail Internet Banking Service or through Al Rajhi Bank Phone Banking Service. Prior to subscription to Jawal Al Rajhi you must ensure that you have provided your mobile phone number through Al Rajhi Bank ATM.

To provide your mobile number in an Al Rajhi Bank ATM, please see the following steps:

# Adding Mobile Number in ATM

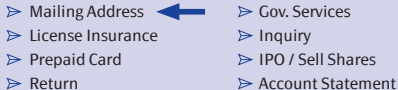
You can perform the following steps to add your mobile number through any Al Rajhi Bank ATM Machine:

1. Insert your ATM card in the ATM machine
2. Select the preferred language
3. Provide your ATM PIN number
4. ATM main screen will appear indicating all options
5. Select «Other Operations» from the screen

- 
- |                |                    |
|----------------|--------------------|
| ➤ Change Pin   | ➤ Cash Withdrawal  |
| ➤ Deposit      | ➤ Balance Inquiry  |
| ➤ Bill Payment | ➤ Mini Statement   |
| ➤ Transfer     | ➤ Other Operations |

# Adding Mobile Number in ATM

6. Select «Mailing Address» from the screen



7. The screen will show your current mobile number if it exists in the system, otherwise you will be requested to specify your mobile number
8. The following screen will ask you to confirm your mobile number, upon your confirmation the mobile number will be stored in the system

# Subscription through Al Mubasher Retail

To subscribe through Al Mubasher Retail you need to perform the following steps:

1. Open your Internet browser and type [www.alrajhibank.com.sa](http://www.alrajhibank.com.sa) in the address bar
2. Al Rajhi Bank website will appear, click the «[Al Mubasher Retail](#)» icon on the page
3. Al Mubasher Retail Internet Banking login page will appear
4. Click «[register](#)» appearing on the top right corner of the page
5. Retail Self registration module will appear
6. Enter your ATM Card number, ATM Password (PIN) and account number
7. Select Jawal Al Rajhi then click «[proceed](#)»
8. If your mobile number is available in the Al Rajhi Bank's system then you will be allowed to carry on with the registration, otherwise you will see an error message and you will be required to add your mobile number in any Al Rajhi Bank ATM ([See Adding Mobile Number in ATM](#))

## Subscription through Al Mubasher Retail

9. Screen will display the SMS banking agreement, click «[accept](#)» to continue registering for SMS Banking
10. Screen will appear indicating your mobile number and acquire Jawal Al Rajhi PIN
11. Confirm the mobile number by marking the mobile number field check box, then specify the PIN you will use for your Jawal Al Rajhi transactions
12. Click «[proceed](#)» to confirm your registration to Jawal Al Rajhi
13. A confirmation page will appear indicating that you have registered successfully

# Subscription through Phone Banking

To subscribe through Al Rajhi Bank Phone Banking service perform the following steps;

1. Dial 800 124 6666
2. Press «2» for English
3. Press «0»
4. Press «3» for Jawal Al Rajhi Registration
5. If you agree with the terms and conditions Press «1»
6. Enter your 16 digit ATM Card number
7. Enter your 4 digit ATM Pin
8. Enter the last 7 digits of your account number
9. Specify a 4 digit Jawal Al Rajhi password
10. Re-enter your 4 digit Jawal Al Rajhi password for confirmation
11. The system will read your mobile number that is stored with the bank
12. Press «1» to confirm, that, the mobile number is correct
13. You will hear a confirmation message indicating that you have successfully registered to Jawal Al Rajhi Service

# Accounts

## 1. Set Account Nickname

Command	ACCNICKNAME
Syntax	[Command] [PIN] [Account Number] [Nickname]
How to use	<ul style="list-style-type: none"><li>• Type ACCNICKNAME</li><li>• Then space</li><li>• Type SMS pin code</li><li>• Then space</li><li>• Type account number</li><li>• Then space</li><li>• Type nickname</li><li>• Send message to 78887</li></ul>
Example	ACCNICKNAME 1234 500608011234567 myacc

# Accounts

## 2. Account Summary

Command	ACSUM
Syntax	[Command] [PIN]
How to use	<ul style="list-style-type: none"><li>• Type ACSUM</li><li>• Then space</li><li>• Type SMS Pin Code</li><li>• Send message to 78887</li></ul>
Example	ACSUM 1234

# Accounts

## 3. Balance Inquiry

Command	BAL
Syntax	[Command] [PIN] [Account Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type BAL</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account Number or Nickname</li><li>• Send message to 78887</li></ul>
Example	BAL 1234 500608011234567

# Accounts

## 4. Mini Statement

Command	MINI
Syntax	[Command] [PIN] [Account Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type MINI</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account Number or Nickname</li><li>• Send message to 78887</li></ul>
Example	MINI 1234 500608011234567

# Accounts

## 5. Stop ATM Card

Command	STOPATMCARD
Syntax	[Command] [PIN] [Account Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type STOPATMCARD</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type account number or account nick name linked to the ATM card</li><li>• Send message to 78887</li></ul>
Example	????

# Fund Transfer

## 6. Beneficiary List

Command	BENLIST
Syntax	[Command] [PIN] [Beneficiary Type*] [Account Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type BENLIST</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type (RAJ, LOC, INT)*</li><li>• Then Space</li><li>• Type Account Number or Nickname of the source account</li><li>• Send message to 78887</li></ul>
Example	BENLIST 1234 RAJ 500608011234567

- Indicate the following codes for beneficiary type:

**RAJ** – Al Rajhi Bank Beneficiary    **LOC** – Local Bank Beneficiary    **INT** – International Beneficiary

# Fund Transfer

## 7. Beneficiary Details

Command	BENDETAILS
Syntax	[Command] [PIN] [Beneficiary Type*] [Beneficiary Seq. Number] [Account Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type BENDETAILS</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type (RAJ, LOC, INT)</li><li>• Then space</li><li>• Type Beneficiary sequence number</li><li>• Then Space</li><li>• Type Account Number or Nickname</li><li>• Send message to 78887</li></ul>
Example	BENDETAILS 1234 RAJ 2 500608011234567

- Indicate the following codes for beneficiary type:

RAJ – Al Rajhi Bank Beneficiary    LOC – Local Bank Beneficiary    INT – International Beneficiary

# Fund Transfer

## 8. How to Add a Beneficiary

Command	ADDBENF
Syntax	[Command] [PIN]
How to use	<ul style="list-style-type: none"><li>• Type ADDBENF</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Send message to 78887</li></ul>
Example	ADDBENF 1234

# Fund Transfer

## 9. Fund Transfer

### a. Funds Transfer between own accounts

Command	OWNTRANSFER
Syntax	[Command] [PIN] [Account Number / Nickname] [Account Number / Nickname] [Amount]
How to use	<ul style="list-style-type: none"><li>• Type OWNTRANSFER</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account Number or Nickname of the source account</li><li>• Send message to 78887</li><li>• Then Space</li><li>• Type Account Number or Nickname of the beneficiary account</li><li>• Then Space</li><li>• Type Amount to be transferred</li><li>• Send message to 78887</li></ul>
Example	OWNTRANSFER 1234 500608011234567 500608017654321 250

# Fund Transfer

## g. Fund Transfer

### b. Funds Transfer between Al Rajhi Bank accounts

Command	RAJTRANSFER
Syntax	[Command] [PIN] [Account Number / Nickname] [Beneficiary Seq. Number] [Amount]
How to use	<ul style="list-style-type: none"><li>• Type RAJTRANSFER</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account Number or Nickname of the source account</li><li>• Then Space</li><li>• Type Beneficiary sequence number in beneficiary list*</li><li>• Then Space</li><li>• Type Amount to be transferred</li><li>• Send message to 78887</li></ul>
Example	RAJTRANSFER 1234 500608011234567 1 250

\* See beneficiary list

# Fund Transfer

## 9. Fund Transfer

### c. Funds Transfer between Local Banks

Command	OWNTRANSFER
Syntax	[Command] [PIN] [Account Number / Nickname] [Beneficiary Seq. Number] [Amount]
How to use	<ul style="list-style-type: none"><li>• Type LOCTRANSFER</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account Number or Nickname of the source account</li><li>• Then Space</li><li>• Type Beneficiary sequence number in beneficiary list*</li><li>• Then Space</li><li>• Type Amount to be transferred</li><li>• Send message to 78887</li></ul>
Example	LOCTRANSFER 1234 500608011234567 2 250

\* See beneficiary list

# Fund Transfer

## 9. Fund Transfer

### d. Funds Transfer between International Banks

Command	INTRANSFER
Syntax	[Command] [PIN] [Account Number / Nickname] [Beneficiary Seq. Number] [Amount]
How to use	<ul style="list-style-type: none"><li>• Type INTRANSFER</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account Number or Nickname of the source account</li><li>• Then Space</li><li>• Type Beneficiary sequence number in beneficiary list*</li><li>• Then Space</li><li>• Type Amount to be transferred</li><li>• Send message to 78887</li></ul>
Example	INTRANSFER 1234 500608011234567 3 250

\* See beneficiary list

# Fund Transfer

## 10. Charity Transfer

Command	CHRTRANSFER
Syntax	[Command] [PIN] [Account Number / Nickname] [Charity code*] [Amount]
How to use	<ul style="list-style-type: none"><li>• Type CHRTRANSFER</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account Number or Nickname of the source account</li><li>• Then Space</li><li>• Type the charity code*</li><li>• Then Space</li><li>• Type Amount to be transferred</li><li>• Send message to 78887</li></ul>
Example	CHRTRANSFER 1234 500608011234567 2201 100

\* Transfer to Charity Accounts

# Bill Payments

## 11. Utility Bill List

Command	LISTBILLS
Syntax	[Command] [PIN] [Biller Code]
How to use	<ul style="list-style-type: none"><li>• Type LISTBILLS</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Biller Code</li><li>• Send message to 78887</li></ul>
Example	LISTBILLS 1234 001

\* See index for Biller Codes

# Bill Payments

## 12. Utility Bill Payment

Command	PAYBILL
Syntax	[Command] [PIN] [Account Number / Nickname] [Biller Code] [Subscriber number]
How to use	<ul style="list-style-type: none"><li>• Type PAYBILL</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account number of Account Nickname from which you want to make the payment</li><li>• Then Space</li><li>• Type the Biller Code</li><li>• Then Space</li><li>• Type the Subscriber number</li><li>• Send message to 78887</li></ul>
Example	PAYBILL 1234 500608011234567 001 1234567

\* See index for Biller Codes

# Credit Cards

## 13. Set Credit Card Nickname

Command	CARDNICKNAME
Syntax	[Command] [PIN] [Card Number] [Nickname]
How to use	<ul style="list-style-type: none"><li>• Type CARDNICKNAME</li><li>• Then space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Credit Card Number</li><li>• Then Space</li><li>• Type Credit Card Nickname</li><li>• Send message to 78887</li></ul>
Example	CARDNICKNAME 1234 4780500625251234 visacard

# Credit Cards

## 14. Credit Card List

Command	CARDSUM
Syntax	[ <a href="#">Command</a> ] [ <a href="#">PIN</a> ]
How to use	<ul style="list-style-type: none"><li>• Type CARDSUM</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Send message to 78887</li></ul>
Example	CARDSUM 1234

# Credit Cards

## 15. Credit Card Details

Command	CARDDetails
Syntax	[Command] [PIN] [Card Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type CARDDetails</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Card Number or Nickname</li><li>• Send message to 78887</li></ul>
Example	CARDDetails 1234 4780500625251234

# Credit Cards

## 16. Credit Card Mini Statement

Command	CARDMINI
Syntax	[Command] [PIN] [Card Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type CARDMINI</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Card Number or Nickname</li><li>• Send message to 78887</li></ul>
Example	CARDMINI 1234 4780500625251234

# Credit Cards

## 17. Card Advance Payment

Command	CARDPAYMENT
Syntax	[Command] [PIN] [Account Number / Nickname] [Card Number / Nickname] [Amount]
How to use	<ul style="list-style-type: none"><li>• Type CARDPAYMENT</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Account number or Nickname</li><li>• Type Space</li><li>• Type Credit Card Number or Nickname</li><li>• Then Space</li><li>• Type Payment Amount</li><li>• Send message to 78887</li></ul>
Example	CARDPAYMENT 1234 500608011234567 4780500625251234 3000

# Credit Cards

## 18. Stop Credit Card

Command	STOPCARD
Syntax	[Command] [PIN] [Card Number / Nickname]
How to use	<ul style="list-style-type: none"><li>• Type STOPCARD</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Card Number or Nickname</li><li>• Send message to 78887</li></ul>
Example	STOPCARD 1234 4780500625251234

# Credit Cards

## 19. Card Activation

Command	ACTCARD
Syntax	[Command] [PIN] [Card Number]
How to use	<ul style="list-style-type: none"><li>• Type ACTCARD</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Card Number</li><li>• Send message to 78887</li></ul>
Example	ACTCARD 1234 4780500625251234

# Other Services

## 20. Inquire Exchange Rate

Command	EXCHANGE
Syntax	[Command] [PIN] [Currency Code]
How to use	<ul style="list-style-type: none"><li>• Type EXCHANGE</li><li>• Then Space</li><li>• Type SMS Pin Code</li><li>• Then Space</li><li>• Type Currency Code</li><li>• Send message to 78887</li><li>* <a href="#">See Index for Currency Codes</a></li></ul>
Example	EXCHANGE 1234 USD

# Notification Functions

## 21. Change SMS Banking PIN

Command	CHANGEPIN
Syntax	[Command] [PIN] [New PIN] [New PIN]
How to use	<ul style="list-style-type: none"><li>• Type CHANGEPIN</li><li>• Then Space</li><li>• Type existing SMS Pin Code</li><li>• Then Space</li><li>• Type new SMS Pin Code</li><li>• Then Space</li><li>• Type new SMS Pin Code again</li><li>• Send message to 78887</li></ul>
Example	CHANGEPIN 1234 9876 9876

# Notification Functions

Jawal Al Rajhi offers you the facility to specify certain alerts on your accounts which will send a notification to you when ever your predefined criteria is met. In order to specify these alerts you need to «[Login](#)» to «[Al Mubasher Retail](#)» and click «[Jawal Al Rajhi](#)» link in the main menu.

The screen will display the following alerts. You may choose to subscribe for any of these alerts that you require. You must define alert criteria for every alert you have selected.

- [Balance Upper Limit](#)
- [Balance Lower Limit](#)
- [Amount withdrawn above certain limit](#)
- [Amount deposited above certain limit](#)
- [Salary Notification](#)
- [Reactivate Blocked Account](#)
- [Prepaid Cards Transactions](#)
- [Standing Order Execution \(2 Days before Execution\)](#)
- [Reminder for ATM Card Expiry](#)
- [Reminder for Credit Card Expiry](#)
- [Credit Card Stopped](#)
- [Credit Card Limit Consumed](#)
- [Credit Card Activation](#)
- [Card Charged above Limit](#)
- [Civilian ID Expiry Notification](#)

# INDEX “Charities Codes”

Charity Name	Code
King Faisal Specialist Hospital	0101
Prince Salman charity housing project	0301
Al Madinah Holy Quran Organization	0605
Marriage & family care charity in ALmadinah	0702
Saudi Cancer Society	0804
Tabouk Holy Quran Organization	0901
Charity of Social Services in ALMadinah ALMunawarah	1001
National Charity Society For Blood	1102
Disabled Children Association	2201
Orphans Care Charity Society	1301

# INDEX "Bill Types"

Code	Biller Name
001	Saudi Telecom
002	Saudi Electric Company
003	Tawnniya
004	Marafiq
005	Mobily
006	Madina Municipality
007	Home PC Initiative
009	King Abdulaziz University
010	Riyadh Municipality
011	Sama Airlines
012	SAMBA Credit Card
013	Ministry of Commerce and Industry
014	Bravo
015	Water Bills
016	Al Ahli Finance and Credit Cards
018	American Express Card

Code	Biller Name
019	Jeddah Champer of Commerce & Ind.
020	Department of Zakat and Income Tax
021	Saudi Post
024	Al Yusr Installment Co.
025	Eastern Province Municipality
027	Holy Makkah Municipality
028	Municipality of Jeddah
029	SABB Payment Services
030	Customs
031	SHB Credit Card
032	SHOWTIME
034	Mubasher
037	Nesma Internet
039	Awan for Market Data
042	Communications & inf. Technology
045	Saudi Arabian Agricultural Bank

# INDEX “Bill Types”

Code	Biller Name
049	Saudi Arabian Standards Organization
057	Supreme Commission for Tourism
058	Saudi Credit and Saving Bank
062	Tabouk Municipality
038	Saudi Net DSL Cards
061	Hail Municipality

- To pay a bill it has to be previously added to your profile
- The bill can be paid only when its due. Partial and advanced payment are not available

# INDEX "Currency Codes"

Currency Name	Code	Currency Name	Code
Afghanistan Afghani	AFA	Kenyan Schilling	KES
Algerian Dinar	DZD	Korean Won	KRW
Australian Dollar	AUD	Kuwaiti Dinar	KWD
Bahraini Dinar	BHD	Lebanese Pound	LBP
Bangladeshi Taka	BDT	Libyan Dinar	LYD
Brunei Dollar	BND	Malaysian Ringgit	MYR
Canadian Dollar	CAD	Moroccan Dirham	MAD
Egyptian Pound	EGP	Nepalese Rupee	NPR
Euro	EUR	New Zealand Dollar	NZD
Hong Kong Dollar	HKD	Nigerian Naira	NGN
Indian Rupee	INR	Omani Riyal	OMR
Indonesian Rupiah	IDR	Pakistan Rupee	PKR
Iranian Riyal	IRR	Philippine Peso	PHP
Iraqi Dinar	IQD	Qatari Riyal	QAR
Japanese Yen	JPY	Russian Ruble	RUB
Jordanian Dinar	JOD		

# INDEX “Currency Codes”

Currency Name	Code
Singapore Dollar	SGD
Sri Lanka Rupee	LKR
Sudanese Pound	SDP
Swedish Krona	SEK
Swiss Franc	CHF
Syrian Pound	SYP
Taiwan Dollar	TWD
Thai Baht	THB
Tunisian Dinar	TND
Turkish Lira	TRY
United Kingdom Pound	GBP
U.A.E. Dirham	AED
US Dollar	USD

# Tips

## Nickname

It is recommended to assign nicknames to your accounts and credit cards. This will benefit you while performing transactions as you will not have to write the complete 15 digit account number instead you will use your specified account nicknames. For example;

Instead of writing the whole account number like 500608011234567 you can assign a nickname to the account like «myac» and type the nickname for performing transactions.

## Account Number Format

Jawal Al Rajhi follows 15 digit account number format standard. If you are not aware of your 15 digit account number please see the following example.

Branch Code	Currency & Account Code	Account Number
123	60801	1234567
3 Digits	5 Digits	7 Digits*

# Tips

\* If your account number is less than 7 digits, add zero(s) in the beginning of the account number. For example; if your branch number is 233 and account number is 5557/1 your account number will be written as 233 60801 0055571

## Commands

While writing the commands you can type the first few letters of the command that are unique and the system will accept the command as complete. For example:

For ACCNICKNAME type ACCNICK similarly for INTTRANSFER type INTTRA.

## Case Sensitive

You may write the commands in upper or lower case what ever is convenient. The system will identify your commands and respond accordingly.

For example you may write «**ACSUM**» or «**acsum**» both commands are valid and will respond with your account summary.

# Tips

## Notification Alerts

In order to specify notification alerts for your accounts you need to login to AI Mubasher Retail and indicate the notification criteria.

## More

When ever the SMS response message is lengthy and unable to fit in one message it is automatically distributed into multiple messages. In such case the system sends the word «**MORE**» at the end of the message. To view the rest of the message you can reply and write the word «**MORE**» in the text. The response will bring the rest of the message contents. You can continue the same if you wish to receive further information.

## Service Availability

Jawal AI Rajhi service is only available for STC subscribers. However Mobily subscribers will be able to register to the service but can only benefit from notification alerts.

## Help

To obtain list of commands type «**Help**» and send message to **78887**

800 124 6666

[www.alrajhibank.com.sa](http://www.alrajhibank.com.sa)