A new leap in the world of digital transactions in the Sultanate

This new e-Government initiative enables you to put money in your National ID card or Resident card and make e-Payments at different government offices and private organizations.
Since the beginning of our blessed renaissance and through the last four decades, the Sultanate has been steadily moving forward in development and prosperity without ever losing sight of our national identity and cultural values.

Our nation has embraced the advancements of the modern world and welcomed technology that empowers our people as they are the main aim of any development. Utilising technology to serve development offers good and fruitful results; one of these is the new e-Purse.

As this project is all about the familiar national identity card and resident cards that are issued to all citizens and residents of the Sultanate of Oman, the e-Purse is a great convenience to the people and to the government offices.
Benefits of the e-Purse for the public

- Payments to government and private establishments are eased.
- The e-Purse is the 1st step in the activation of a range of e-Services that are based on the ID card such as the medical record, voter’s card and digital signature.
- The management of money is more flexible as transfers are cashless.
- It is not necessary to open a bank account or obtain any other bank card as the existing national identity or resident card will suffice for payments.
- It is safer than carrying cash.

الفوائد التي تقدمهاحفظة الإلكترونية للمواطنين والمقيمين:

- تسهل عملية الدفع للجهات الحكومية الخاصة.
- تعتبر حفظة الإلكترونية خطوة أولى لتفعيل بقية الخدمات الإلكترونية مثل الملف الطبي، وملف الناخب والتوقيع الإلكتروني.
- تقدم إدارة الأموال مرونة للتحويلات التي تتم بدون نقد.
- لا يتطلب الأمر فتح حساب بанكي أو الحصول على بطاقة بنكية أخرى عند أن تكون الحفظة الإلكترونية أو البطاقة المدنية العمانية أو البطاقة المقيم.
- تعتبر طريقة أمنة للحفاظ على الأموال.
Benefits of the e-Purse for the Government

- Transactions and payments will be electronic and funds are managed electronically thus offering more convenience, efficiency and safety.
- The National Identity and Resident Card becomes a multipurpose convenience.
- Funds can be transferred more efficiently and easily to government bank accounts.
- The procedures of revenue monitoring, government taxes and statistical accuracy will be easier to compile and track as will the process of tracing transactions.
- There will be more privacy and security in financial transactions.
- Processes are eased and government and corporate business is facilitated.
- There will be no requirement to pay commissions to any other parties as the entire system is managed within the Sultanate of Oman and transactions will not be routed through international payment switches outside the country. This step will encourage other banks to endorse the initiative after it has been launched.
كيف تعمل المحفظة الإلكترونية؟

بعد أن يتم تفعيل الشريحة الإلكترونية الموجودة على البطاقة المدنية العمانية وبطاقة المقيم، ستكون المحفظة الإلكترونية جزءًا من تلك الشريحة حيث يمكن للمستخدم تخزين مبلغ معين باستخدام البطاقة.

يتم تحويل المبلغ عبر البطاقة إلكترونياً عن طريق البنك، حيث يقوم المستخدم بتحديث البطاقة. ويتم تحميل المبلغ في البطاقة الإلكترونيًا عند البنك، حيث يتم تخزين المبلغ نقدًا ليتم فيما بعد تحويله في البطاقة.

وبعد أن يتم تحويل المبلغ عبر البطاقة، سيكون من الممكن استخدامه لإنجاز عمليات الدفع في مختلف الجهات الحكومية بمجرد إدخال البطاقة في الجهاز لدى نقطة الدفع وإدخال الرقم السري المستخدم فيما إذا تطلب الأمر ذلك. وإذا نفد المبلغ من المحفظة الإلكترونية، يمكن إعادة تعبئتها مجددًا.

ستقبل البطاقة مجانًا في جميع الجهات الحكومية، وبعدها سيتم إدراج الخدمة تدريجياً في المحلات التجارية من أجل توفير راحة أكبر للمستخدمين.

How does the e-Purse work?

By activating the chip which is embedded in the national identity card and resident card the e-Purse sets aside a sector where a user may store a certain value of money.

The money is loaded on to the card electronically at the bank when the user hands over the required amount of cash he or she wishes to have loaded.

Once the card is loaded with the money, it can then be used to make payments at all government offices by simply inserting the card into a point of sale terminal and entering a secret PIN number whenever required. Once the value of money is exhausted the e-Purse can be loaded up again.

Initially accepted at all government offices, the e-Purse will gradually also be accepted at commercial merchant outlets to offer greater convenience to the public.
Using the e-Purse

Initially you will be able to load the e-Purse with money through any BankMuscat Branch. BankMuscat will work with ITA and the Royal Oman Police to launch the product. The e-Purse in this phase will be issued by BankMuscat and accepted on its point of sale terminals across the country.

In the future, the e-Purse may be loaded through other banks and banking electronic channels such as cash deposit machines, internet banking, etc.

Who is enabling the technology?

ROP and ITA have co-operated with BankMuscat, the leading e-Banking solution provider in the country, to launch the e-Purse and manage its operations in the initial phase.

BankMuscat has always contributed with several initiatives to serve the community, and has now been called in to do the same for the launch of the e-Purse – an initiative that is considered to be the next leap forward in payment methods.