



Cash in & out from POS

1- What is an interoperability payment?

It is a cash transaction, whether a cash deposit or withdrawal transaction, that is completed through POS machines of financial service providers, such as Fawry Plus.



2- Can CIB cards be used to make interoperability payments?

Yes, all CIB credit, debit and prepaid cards accept interoperability payments.



3- Is the interoperability payments service available outside Egypt?

No, the service is available inside of Egypt only.



4- What services can I benefit from as a CIB cardholder through interoperability payments?

You can make cash deposits or perform withdrawals using any CIB card through POS machines of financial service providers, such as Fawry Plus and few POS machines.



5- What are the cash withdrawal and deposit limits for interoperability payments?

They are the same as the daily withdrawal and deposit limits for each card, as shown in this link: <https://cib.eg/ah4>.

6- Is there a fee on interoperability payment service?

Yes, there is a fee charged by the bank and there may be an additional fee charged by the service provider (Fawry), which will be mentioned in the transaction receipt printed from the POS machine.

The bank fees are as follows:

Fees	Debit and Prepaid cards	Credit Cards
Cash withdrawal through the current financial service provider (Fawry)	EGP 5	3% Min EGP 30
		for Cash back only 5% Min EGP 50
Cash deposit through the current financial service provider (Fawry)	Free	Free



7- What is the network of financial service providers through which I can make cash withdrawal of deposit transaction?

Currently, cash deposit and withdrawal services are available through Fawry Plus or stores with Fawry logo.



8- Will I receive an SMS on my phone when the transaction is completed?

Yes, an SMS is sent after completing any transaction.



9- When will the cash I deposited or deducted be reflected on my account?

The transaction will be reflected immediately on your card's balance.



10- Can I deposit through other banks' ATMs?

Currently, this is available for Meeza cards only, through the enrolled other banks' ATMs.



11- How can I make a cash withdrawal or deposit transaction from Fawry's POSs?

To complete a transaction, head to the nearest Fawry Plus branch or a merchant with a Fawry point of sale (POS). Ask a Fawry employee or the merchant to perform a withdrawal or deposit transaction. Insert your card into the point of sale, then select deposit or withdrawal and enter the amount. Then enter the card's 4-digit PIN. Once the transaction is completed, you will receive a receipt from the point of sale with details of the transaction and the merchant's fees. Please review this receipt carefully. You will also receive an SMS message on your registered mobile number with details of the transaction.

Important notes:

- In order to complete any transaction, it is necessary to provide your 4-digit pin.
- Deliver the cash to the merchant in case of deposit, and get the cash from the merchant in case of withdrawal transaction.

Disclaimer: Do not share your card details and pin with any of the merchants