



البنك المركزي العُماني
Central Bank of Oman



Frequently Asked Questions (FAQs)

National Payment Card

Where can I use the card?

The card can be used at all POS terminals, ATMs and online in the Sultanate of Oman. The card is designed for local use and will later be used across GCC States and other countries.

Will this card replace my current card (credit or debit)?

No, this card does not replace your current card; it is an additional option. Your current card will remain valid, while the National Payment Card is designed to provide a local alternative for transactions within the Sultanate of Oman.

Can I use the card outside the Sultanate of Oman?

The card is designed for local use and will later be used across GCC States and other countries. You can continue to use your other cards for international transactions.

Is the card secure?

Yes, the card adheres to the highest security standards for card payments set by the Central Bank of Oman, and its transactions are processed within a national payment network to ensure privacy and additional protection.

What are the benefits of using this card?

Top benefits include:

- Secure and reliable transactions within the Sultanate of Oman.
- Faster processing times via local systems.
- Providing economic efficiency and reducing fees for merchants.
- Support for the national payment infrastructure.
- Future features tailored to the local market.

How can I obtain the card?

You can obtain the card through your licensed bank. Some banks may issue it automatically to new customers, while others provide it upon request.

Do merchants need to update their systems to accept the card?

The bank or payment service provider (PSP) will update their systems to accept the card.

Are there fees associated with using the card?

Please contact the card-issuing bank. We are working with banks and service providers to ensure widespread card acceptance within the Sultanate of Oman.

Is this a government initiative?

Yes, the National Payment Card was developed under the direct supervision of the Central Bank of Oman, as part of a vision to enhance national payments and build an independent and secure infrastructure.

Can the card be linked to e-wallets or used for online payments?

Yes, it is planned to support digital wallets and online payments for local use.

Can I use the card for online shopping?

Yes, you can use the National Payment Card to make payments on local websites. Please ensure the website supports the local payment gateway.

Can the card be linked to e-wallets such as Apple Pay or Samsung Pay?

Yes, it is designed to support linking the card to approved e-wallets within the Sultanate of Oman, such as Apple Pay and Google Pay, among others, depending on the service availability with the issuing bank.

Can I withdraw cash using the card?

Yes, you can withdraw cash from ATMs within the Sultanate of Oman using the National Payment Card.

Is there a maximum daily purchase limit using the card?

Please contact your bank for details about your card.

Can the card be used for recurring transactions or subscriptions?

Yes, the card can be used for recurring transactions or subscriptions within the Sultanate of Oman, provided the merchant or service supports it.

Are there additional fees when using the card?

No, there are no additional fees.

How can I check my card balance or review transactions?

You can check the card balance and review transactions via online banking, the card-issuing bank's mobile app and ATMs.

Can I use the card to pay at small businesses?

Yes, the card is accepted at all point-of-sale (POS) terminals across the Sultanate of Oman, and acceptance will be activated in phases.

Can I use the card at ATMs of other banks?

Yes, you can use the card at ATMs of any licensed bank in the Sultanate of Oman through OmanNet.

Can I use the card to pay via mobile applications?

Yes, you can use the card in applications that support local payment gateways.

Can I use the card to pay for bills or government services?

Yes, you can use the card to pay for bills or government services through approved electronic channels that support the local payment gateway OmanNet.

Can I use the card to pay online at international websites?

No, the National Payment Card is currently for use within the Sultanate of Oman only. For international transactions, please use other cards.

Can I use the card to pay online at local websites?

Yes, you can use the card to pay online at local locations that support the local payment gateway.

