



EDBS/KH/C/17/2016
28th April, 2016

The Chief Executive Officer/General Manager
All Retail Banks
Manama
Kingdom of Bahrain

Dear Sir,

SMS Transaction Advice

The Central Bank of Bahrain (the 'CBB') wishes to remind all retail banks that they are required to comply with Paragraph BC-4.10.1 (Volume 1) and BC-4.9.1 (Volume 2) requirement dealing with transactions advice provided by SMS:

All retail banks must provide at no charge, a transaction advice service for its customers. This service information must be communicated on all credit and debit card transactions through short message service (SMS) for all types of local and international financial transactions, including POS, ATM and internet.

Transaction advice must be provided for BOTH credit and debit transactions as per the above rule. Any bank found in violation of the above rule will be subject to an enforcement action.

Yours faithfully,


Khalid Hamad