

FOR CONSUMERS

As mATM User, paying your purchases or monthly bills, and managing your bank accounts are now as easy as 123.

mATM Services links any of your existing bank accounts at mATM member banks to your mobile phone to provide you round-the-clock account access from anywhere in the world.

The following are some of the facilities that are available to you once you become an mATM User:

1. You can do most of your day-to-day banking using your mobile phone at anytime. You can perform transactions such as fund-transfers or bill payments where ever you are, when ever you want. If your mobile phone has international roaming, you can perform your banking from anywhere in the world, at the same cost of sending an SMS text message.
2. You can pay for cash purchases at participating merchants directly from your bank account. Through your mobile phone, your bank will prompt you to key in your mATM PIN to authorize payments. Since merchants treat mATM payments as cash payments, you no longer need to carry large amounts of cash to pay for cash purchases.
3. You can withdraw cash from your bank account right where you shop, at any participating merchant. Your bank will prompt you on your mobile phone to key in your mATM PIN to authorize the cash withdrawal, and upon the transaction's approval, you will receive the amount from the merchant.
4. If you become a client of another mATM member bank, you can just add the bank's profile into your mATM SIM card, and you can start using that bank's mATM services immediately without losing your existing mATM service access at other mATM member banks.
5. All mATM transactions are protected with end-to-end 128-bit 3DES encryption, so you can take comfort in knowing that your privacy and account's access security are well protected.
6. Best of all, you don't need to have mobile phone with special features to use mATM facilities. All you need is an mATM-enabled SIM card in your existing mobile phone, and then mATM Services will be ready at your fingertips.