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ELECTRONIC PAYMENT FOR BILLS: CONTROLS AND PROVISIONS AN EMPIRICAL STUDY

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ABSTRACT

Trade exchange between banks, financial cards, credit cards, credit cards, credit cards, cards, cards, cards, financial cards, financial cards, and mobile companies, in addition to the online portal and its application, or through outlets, branches and service points Using electronic money. And in return for the company's commission, the client is obligated to pay it, whether it is an individual or an institution. This research aims to understand the concept of electronic payment, its types, fields, and jurisprudential rulings, in addition to setting controls for electronic payment from the forbidden Sharia, to be electronic starting points for electronic and Sharia instructions. This research was organized in an introduction and consistency of discussions and a conclusion that included the most important findings and recommendations, including: The electronic payment systems for bills can be adapted and downloaded to types of contracts in Islamic jurisprudence, such as Churning out, transfer and leasing. They represent a good alternative to old payment methods, and are characterized by ease and convenience, saving effort and money, and speed of completion. The basic principle is that dealing with electronic payment systems is legally permissible, and each card or system has its own legal controls. Failure to comply with the provisions of Islamic law is one of the most important causes of economic crises and fluctuations. Islamic financial institutions must search for alternatives to uncovered electronic payment cards, and adhere to their issuance and terms of Sharia controls. Urging the competent authorities to issue regulations and regulations that enable the use of modern technology, keep abreast of progress, provide security and confidence in dealing, and solve problems in the field of e-commerce. Benefiting from competencies and successful experiences by exchanging experiences between electronic financial institutions. Spreading awareness about the jurisprudence of electronic financial transactions to know the rights and duties and avoid falling into problems and discounts.

I. **Introduction**:

The modern era is the era of the knowledge revolution and technological development of all kinds, and electronic payment is one of the fruits of the technical development that this era witnessed in all fields in general, and in the field of communication networks and information technology in particular. Whereas electronic payment is of importance in our times, both in the number of users and the total amounts dealt with. People asked many questions about Sharia rulings and the jurisprudential controls related to them. The researchers decided to briefly and easily explain the jurisprudential rulings and controls on electronic payment.

Some institutions provide electronic bill payment services, such as the SADAD system of the Saudi Arabian Monetary Churning out, and the Fawry Company in Egypt, through an electronic network that provides a range of financial services, whether for customers or companies. It is a service that allows paying bills, subscriptions and fees for various facilities and charging the balance And others, by using ATM cards, credit cards, and cell phone wallets for banks and mobile companies (mobile), in addition to the electronic portal and its application, or through outlets, branches and service points using electronic money, in exchange for a commission determined by the company, the customer is obligated to pay it, whether an individual or an institution.

Reasons for choosing the research:

1- The importance of electronic payment in our times, due to the high number of practitioners in it, and it is expected that these numbers will multiply in the coming years. Therefore, it was necessary to clarify the provisions and controls of electronic payment in a transparent statement, and remove obstacles to its use.

2- Attempting to gain confidence in the correctness of electronic payment transactions by controlling it from both sides: legal and regulatory.

3- Highlighting the supremacy of Islamic Sharia, its validity of application at all times and places, and its ability to judge the changes and deal with developments.

The research aims:

1- Familiarity with the concept of electronic payment, its types, fields, and jurisprudential rulings related to it.

2- Explaining the Sharia ruling in matters related to electronic payment.

3- Enhancing the role of Islamic jurisprudence in the contemporary lives of people, and its ability to deal with emerging issues.

4- Establishing electronic payment controls that are free of legal prohibitions, so that they are a starting point for electronic commerce in accordance with the provisions of Islamic Sharia.

A number of articles and studies dealt with parts of the topic, including: electronic commerce, electronic contracts, provisions for dealing with the Internet, and provisions for electronic transactions. These research papers and working papers and others dealt with parts of the topic, in a brief or in passing form, or published on the Internet, without comprehensive briefing. As for my study, it deals with the electronic payment of bills in a comprehensive and expanded manner that surrounds all its aspects, and addresses the issues related to it in all aspects, and in detail.

II. Research Methods and Plan

This research will be based on the inductive comparative analytical approach, through which the vocabulary of the research can be traced, and then study the topic in a comparative analytical study to draw conclusions and recommendations.

The research plan consists of an introduction, three topics, and a conclusion.

The introduction includes: the importance of the topic, the reasons for choosing it, previous studies, and the research methodology and plan.

The first topic includes: Definition of electronic payment, its objectives and characteristics.
The second topic includes: means and types of electronic payment.
The third topic includes: Controls and provisions for electronic payment.
The conclusion includes the most important findings, recommendations and references.

III. Definition of electronic payment, its objectives and characteristics

First: Definition of electronic payment:
Electronic payment means: the payment of the price of a sale, service, or information electronically, through an open international network, which is the Internet. (Al shahry, 51).
Electronic payment systems can be defined as magnetic fields composed and arranged, to encroach money and its frequency between people, alternative to traditional cash. (Aamer, 65).
Second: Objectives of establishing electronic payment systems:
-Providing a safe and easy environment for customers to pay online.
-Provides more than one channel for electronic payment, such as automatic teller machines, electronic cards and bank accounts.
-Providing its services to collect invoices and contracting fees for companies and institutions with new clients.
-Facilitating the process of buying from websites, which saves effort, time and money, which is consistent with the nature of the commercial activity based on speed.
-Renewing of the driving and car license (form) and pay fines, violations, zakat and taxes.
-Facilitating the donation process, whether for hospitals or non-governmental organizations (civil and charitable).
Third: electronic payment features:
1- Holding the contract board in an electronic medium.
2- Ease and speed of payment and electronic transfer.
3- The inability to return in fulfillment.
4- Trust and confidentiality in payment.
5- The cost of using electronic payment is proportional to the transaction values and sizes. (Amer, 77).
Fourth: The risks of electronic payment:
1- Illegal use by third parties when the card is lost, stolen or forged, fraudulent requests, or account seizure.
2- Technical errors that are made in good faith upon payment, such as the difference between the sale price and the written value, or the difference in the signature, or the seizure of the card due to security measures and others. (Amer, 87).
The second topic: means and types of electronic payment
The means and types of electronic payment are many and rapidly developing, and we show the most important of them, namely:
First: electronic cards.
Second: Electronic Webs.
Third: Electronic Money.
Fourth: Electronic Media.
Fifth: Electronic Transfer.
First: Electronic Cards:
Electronic cards can generally be defined as: "a bank or internal plastic (plastic) paper that performs various electronic services, such as withdrawals, deposits, immediate fulfillment, or national or international credit, to purchase goods and obtain special services." (Aamir, 70).

They are the plastic and magnetic cards that banks issue to their customers to deal with, instead of carrying cash, the most famous of which are Visa, MasterCard, and American Express. (Al shahry, 52).
There are several types of them, the most important of which are: ATM cards, prepaid cards, stored value cards, smart cards, and credit cards.
A-The ATM card: It is a bank card that performs various services, through an automatic teller machine (A T M) and points of sale (P. O. S), to purchase goods with a covered balance. (Amer, 138).
In order for this card to be issued, the customer must have an account in the bank with a balance that he can deduct from. The bank does not offer a loan to the customer, and he is not allowed to use the card except within the limits of the balance.
The use of the ATM card as a payment system via an automated teller machine (A T M) or at a point of sale terminal (P. O. S) is permissible; Because the basic principle in contracts and conditions is validity, except that which the Lawgiver invalidates or forbids (Ibn al-Qayyim, 1/344).And because it is a transfer in the jurisprudential sense, and seizure is obtained in it. This is because the banking record is considered Sharia and customary, so arrest by bank restrictions is a "debit and addition", from the contemporary image of arrest, which is legally permissible, and takes the place of delivery "hand in hand". Because it is a judgmental exchange, and the seizure of everything according to it, and delaying the bank record in the manner in which the beneficiary is able to actually receive it is forgiven for the periods recognized in the dealing markets, provided that it is not permissible for the beneficiary to dispose of the currency during the forgiven period, except after the effect of Bank record physical receipt is possible.
Taking commission on its use is permissible. Because it is a remuneration for the transfer, whether the currency is in agreement or different between the buyer and the merchant, provided that the exchange is at the rate on the day the value was recorded in order for the judgmental arrest to be realized upon receipt of the receipt by the client.
B- Prepaid card: It is called open-access cards, and it is an electronic banking card linked to a company, bank or international organization with different services, in which cash is deposited in advance for payment through it. It is distinguished by being not linked to a bank account, such as: Al-Khair Card, Family Card, and Tourist Money Card.
These cards are considered a loan contract from the customer to their source, and they represent a method of collection, and a payment system that the issuer gives to the customer, and they are not considered real money. It is also permissible to take fees on it because it is a fee for the benefits and fees of the bank, and it does not involve a stipulated interest. (Amer, 363, 396).
C- The stored value card: it is called closed field cards, and it is an internal card with magnetic tape or a secret number with special services for a down payment, and it is limited to a specific store or commercial center. Its use is not linked to international organizations or international companies, so that it is characterized by general acceptance, such as Mobile, fixed, Internet, fuel, or satellite channels. These cards are considered sales contracts, and they follow all of its rulings in Islamic jurisprudence. (Amer, 400, 461).
D- The smart card: it is called the electronic money wallet, and it is a computerized electronic bank card, in which the cash is actually stored, issued by a global company with many services, including the contact card, the contactless card (spacing), and the joint card between them. (Amer, 469).
It is an ultra-thin electronic chip that is able to store all its customer's data such as: name, address, source bank, method of exchange, and the amount spent, and it is able to store the biological entrance where the personal characteristics of

the individual can be known, such as eye scanning, hand geometry, fingerprint, lip print and voice And vein tissue, it is like an identity card (status card). They are great protection against fraud and misuse.

Examples of smart cards are: Mindex cards, which are characterized by great flexibility in use as they combine the advantages of traditional paper money, and modern electronic payment cards, and they can be used as a credit card or an instant debit card, according to the customer's desire. (Al-Shahry, 52. Badawi, 71).

E- Credit card: It is a document that its source gives to a natural or legal person - based on a contract between them - that enables him to purchase goods or services from those who approve the document, without paying the price immediately, in order to guarantee the source's commitment to payment. The bearer of it has an electronic signature, which he uses in the payment process.

Credit cards are of two types:

The first type: credit cards covered with a cash balance of their bearer, the source of which is entitled to a known fee in exchange for its issuance, which is a legitimate payment instrument. Because the compensation that results from dealing with them is paid from the balances of their holders, so it is permissible to deal with these cards, and it is also permissible to work in the companies that issue them or are based on marketing them. This is because the withdrawal is from the bearer's account in the bank that issued it.

The second type: credit cards that are not covered by the holder's cash balance, and they are of three categories:

1- A credit card issued against a known fee, and it is a means of buying in debt (on debt), with a specific method for payment, without arranging interest for late payment, and these cards are issued by Islamic banking institutions, and they are legally permissible, so it is permissible to deal with them, and they may also be issued And work for companies that export or market them.

2- Usurious credit cards, which are a means of buying in the debt (on debt) with interest on the debt, and they are forbidden according to Sharia, so it is not permissible to obtain them, nor work in the companies that issue them or market them.

3- Cards that give the holder a specific time limit without interest, and if he delays paying after this period has passed, this interest will result in him, and it is not permissible due to the corrupt condition it contains, so it is not permissible to issue them, nor work in the companies that issue or market them, even if it is The card applicant is determined to pay within the free grace period.

It is also permissible for the issuer to take from the customer a set fee upon issuance or renewal, according to the amount of the services provided by him, and it is not considered as usury. Any increase in actual services is prohibited. This is because it is from usury, which is forbidden according to Sharia.

It is also permissible for the issuing bank to take a commission from the merchant on the customer's purchases from him, provided that the merchant's sale of the card is at the same price he sells for cash, meaning that the price of the commodity does not change because of the use of the card. (Majma 'al-Fiqh Magazine, Vol. 12, 3/459. The Council of Islamic Jurists in America, Fifth Conference, 578/577).

IV. Electronic Checks

The check is the most famous commercial paper, and it is of many types, but the check accepted in electronic commerce is the certified check, and it is a check issued by the financial institution on which the check is drawn, based on an order from the drawer. However, there is a new type of checks, which is the electronic check, which is A check that has the same conditions as the regular check, except that it is issued electronically and is certified electronically by the drawee (the bank), as the account holder (the drawer) writes it via the Internet, and through the website of the financial institution on which the check is drawn, and from his account that he enters into by the approved electronic signature At that signer, which is considered an attestation by that authority of the validity of the signature and integrity of the check, and it becomes a certified check; Because the electronic check is not approved before checking the sufficiency of the balance and seizing the amount drawn by the check, and it is received and delivered via the Internet (e-mail), and that is when the merchant receives it from the drawer, then sends it to the drawee electronically for clearing, and the amount is deposited in his account. He has received the money.

Electronic checks depend on the presence of an intermediary between the dealers, and it is called the clearance authority, and the clearing authority is often a bank, where an account is opened, and the electronic signature of the customer is identified, who issues the check with his electronic signature, and sends it via the insured e-mail to the seller who signs him electronically as a beneficiary, Then he sends it to the bank that reviews it first, then informs both parties of the completion of the electronic transaction, i.e. deducting the balance from the debtor and adding it to the creditor's account. (Al-Shehri, 53. Amer, 517).

There is no legal objection to paying bills over the global network by electronic checks. Because the basic principle in transactions is permissibility, and it is permissible for a person to pay what he owes in cash, gold and silver, then paper money came and replaced it, and all its rulings were taken, and the check is nothing but a document proving the entitlement of the person to whom the commanded is entitled to a specific cash on the commandant, drawn on a specific financial authority. Paying the price with cash, but the check was used as a means to do so, so it is permissible to use the check in itself to pay against an outstanding right that is not postponed, and it is also a means of documenting the debt. And the bank booked it. An electronic check cannot be issued except after covering it, and the broker's fee is a fee for brokerage or a fee for work, which is permissible according to Sharia.

V. Electronic Money

The coming days will witness more interest in the legalization and regulation of electronic money; Because of the speed of its spread, the increase in users of it, and perhaps it will be the preferred alternative for merchants in electronic transactions.

Electronic money can be defined as "a cash value stored on a prepaid electronic means that is generally accepted, and an intermediary for the exchange of goods and services, not linked to a bank account." (Amer, 44, 494).

The idea of electronic money is based on opening a cash account in the bank, and another electronic account, not cash, and it is in the same bank in which the cash account is for the same person. The person transfers its value from the cash account to the electronic account, which can only be dealt with through that customer with a special secret number (electronic signature), and as soon as the account holder sends a notification to the merchant to approve the transaction, then the beneficiary contacts the bank to cover the value, then the bank by approving the payment after confirming the electronic balance of the money, not the cash balance. When this is confirmed, it transfers the electronic cash from the customer’s electronic account to the beneficiary’s cash account. This means that the two parties must open their accounts with that bank that adopted this idea. The purpose of this idea is to ensure that the account number

for real cash is not recognized, and that the amounts that can be used in Internet commerce are precisely determined (Al-Shawi, 31. Al-Zahrani, 294).
The transfer of paper money to electronic money is considered a disbursement contract in Islamic jurisprudence, and taking consideration for including the card for electronic money is a leasing contract in Islamic jurisprudence. Here, the exchange contract meets the lease contract, and the jurists differed on that. It is more likely that combining contracts is legally permissible. Maintaining the original except what is stated in the text, such as forbidding one sale and advance, two sales in one, and two deals in a deal. (Sharia Standards, No. 25/4. Mansour, 68).

Electronic money has two types:
1- Electronic stock money: where sums are allocated in an electronic wallet, and they are stored on a card that has a memory, which becomes unusable after the expiration of the sums charged to it. The electronic cash wallet may be virtual, meaning that the amount allocated on the card is not fixed on it rather; it is on the memory of the bank's computer or the device that provides the electronic payment service. The customer obtains the electronic cash units from the bank in the quantity he desires in the form of small cash units, then he requests that they be placed in the cash portfolio he wants, and then it is fulfilled from the buyer to the seller, or the bills are paid to the service provider, through a special program for electronic payment management the two parties have, where the cash units to be paid are determined by the special number for each unit in a special statement, and then it is sent to the seller through the currency-issuing bank that makes sure that the numbers are correct.
2- Electronic credit money: it is called digital, token or value money, and it is defined as: the series of numbers that express certain values issued by traditional banks or virtual banks to their depositors. They obtain it in the form of electromagnetic pulses on a smart card (card), or on the hard disk (CD) and it is stored on the customer's computer memory, and thus represents the true concept of electronic currency Because it allows the direct fulfillment of the cash exchange for the sale contract concluded over the Internet, without the need for an intermediary intervention, as the currency is transferred from the buyer to the seller, or the bills are paid to the service provider without the intervention of the bank or the entity that works to manage the electronic payment process.
Electronic money units can be used to pay bills. Because there is nothing wrong with it in Sharia, and these units are considered independent money, and they are treated as legal money in all its provisions. Fulfillment by the electronic payment system is considered fulfillment of a state that the customer is discharged by the simple transfer, and the electronic coverage here has been with real coverage. Transfer is permissible; because this is outside the same process of exchange. (Islamic Research Academy, 2/307, Al-Shawi, 31. Al-Zahrani, 294. Al-Shehri, 52).

Controls for issuing electronic money:
1 - The state issues it or supervises and controls it.
2- To be issued for people's needed, not for the purpose of trading in it.
3- The lack of effect of its issuance on legal money.
4- Punishing those who issue them without a license. (Mansour, 92).

VI. Electronic Media:
Money developed with the development of modern technological methods, and it appeared in an innovative way in the form of electronic means that are circulated through several forms, the most important of which are:

1- Banking Phone: It is a type of development of banking services provided to customers, operating throughout the year without permits. The customer, with a special secret number, can withdraw amounts from his account and transfer them to pay the required amounts, and he can obtain loans and open documentary credits, as there is direct contact between The private computer and the bank computer. Thus, the traditional concept of a fixed bank disappears, and becomes a number stored in the phone's memory, or an electronic address on the World Wide Web.
2- Electronic banking clearing services: This system replaced bank payment orders, and the so-called real-time gross settlement system appeared through which electronic payment clearing services are provided, for the purpose of electronic settlement of payments between banks. This is part of the electronic clearing payments system, which is an electronic clearing system that includes an element of certainty, as payments are made on the same day without cancellation or delay, and for the same day value.
3- Internet Banking: The Internet has allowed banks to deal with customers through home banking services, whereby their headquarters are established on the Internet, instead of their real estate headquarters. And then it facilitates the dealings between the customer from his home or workplace and the bank via the Internet, and he can talk to the bank employee and conduct banking operations via his computer screen.
4- New electronic media: which are images of fulfillment and dealing on the Internet, the most important of which are the electronic checks that have already been discussed, and the first virtual clutch system, which is an intermediary between dealers that receives requests and data for each of them, verifies them through their website, and directs the process Offer a good or service, delivery and fulfillment, in exchange for a specific commission. (Al-Shahry, 53).

VII. Electronic Transfer

The electronic transfer is done by moving and moving money between the balances of subscribers or others (from the debtor's account to the creditor's account), and the process is undertaken by the entity that manages the payment process, it may be a bank or a private entity established for this purpose. (Al-Shahry, 52. Amer, 302).
Electronic bank transfers are considered in the same currency, if they are without a fee, then they are subversion or an absolute transfer, and if they are paid, then they are Churning out, and determining the remuneration for electronic transfers has a kind of control. More than or less cost; this is because there is no text specifying the amount of the wage. (Sharia standards, No. 7/12. Al Fiqh Academy, Vol. 9, 65).
As for electronic bank transfers when different currencies are also permitted. This is because the judgmental seizure takes place, because the process consists of disbursement and a transfer, and the disbursement process takes place before the transfer, by handing the customer the amount to the bank, and the bank registering it in its books, after agreeing on the exchange rate fixed in the document delivered to the customer, then the transfer takes place in the aforementioned sense, even if delayed Arresting some time for necessity, which is the difference in timing and vacations, so this period can be considered easy and not intended for its own sake, and it cannot be guarded against, with the urgent need of people for that. (Majma 'al-Fiqh Journal, Vol. 6, 1/453, No. 9, 65. Sharia standards, No. 1/2/11, 5/3/18. Amer, 330, 331).
This means that handing over the price or paying bills through bank transfers in e-commerce is legally permissible, and there is nothing to prevent the validity

of that trade legally, in terms of handing over the price or debt in this way. (Al-Zahrani 297).

And if the executors of remittances work for the general public, then they are guarantors of the sums, so as to include the joint wage. (Majma 'al-Fiqh Journal, vol. 9, 65).

The third topic: controls and provisions for electronic payment

First: Currency exchange using electronic payment methods:

A- Definition of electronic currency exchange:

Exchanging currencies with each other, exchanging them for cash, or exchanging the two currencies for each other when the conditions of exchange that are legally considered are fulfilled, through modern means of communication. (Badawi 53).

B- The ruling on currency exchange by electronic means of payment:

Currency exchange may be held with covered electronic cards, such as debit card, internet card, smart card; this is in order to verify the verdict's arrest in the contract council with the presence of her balance in the bank. As for electronic cards not covered, it is prohibited to deal with them. This is because it is conditional on an interest-based increase, even if the customer is determined to pay during the grace period. It is not permissible to exchange currencies in them because there is no balance in the bank, so no type of payment can be realized in the contract board, and therefore the exchange contract is not permissible with a deferred payment card As well as with a credit card; the arrest was not verified, and the exchange contract was invalid. (Journal of the Majma 'al-Fiqh, Vol. 12, 3/459. Badawi, 76-79).

The Islamic banks in a number of Islamic countries have issued a legitimate (Visa card), free of suspicion, far from the benefits and their possibilities, as in (Kuwait Finance House) and (Al-Rajhi Company in Saudi Arabia), and other Islamic financial institutions, and this is not wrong with its use after it was approved by the Sharia supervisory bodies in those banks. (The European Council for Fatwa and Research: http://e-cfr.org).

It is not permissible in Sharia to use electronic means of payment in the forward sale of currencies, and it is not permissible to make dating over the exchange in them. Because it turns the process into a kind of usury, the transaction with it is invalidated, and sin will result from it, based on the significance of the Book and the Sunnah and the consensus of the ummah. (Journal of the Majma 'al-Fiqh, No. 11, 1/431. Fatwas of the Sudanese Fiqh Council, 266, 267).

Contemporary scholars have also agreed that electronic money units that are used for fulfillment via the Internet have the characteristics of regular money and perform their functions, and there is no legal objection to their use, and a currency exchange contract is also used by it as well as electronic checks. (Badawi, 82. Amer, 541).

Second: Buying gold and silver using electronic payment methods:

It is permissible to buy gold and silver with covered cards, provided that there is no delay or delay by stipulation or custom, bearing in mind that there is no imbalance of the exchange with the unintended delay (72 hours) in what is followed in the banking restrictions, and it is not permissible to buy gold and silver with the uncovered cards, because they include usury Al-Fadl, both types, and women.

It is permissible to buy gold and silver with certified electronic checks, provided that the exchange takes place in the council. (Journal of the Majma 'al-Fiqh, No. 12, 3/459. Fatwas of the Sudanese Fiqh Council, 267, 268. Sharia standards, 4/4/4. Al-Zahrani, 290, 291).

Third: Pay bills for forbidden activities using electronic payment methods:

It is not permissible to use electronic means of payment to pay bills for activities related to engaging in usury in writing or testimony, such as bank loans with interest, or payment of late fines in paying debts, or bills related to corrupt contracts due to deception and ignorance, such as commercial insurance, or buying shares of companies that invest Its money in ways that are forbidden according to Sharia, such as depositing in banks with interest, lending to others with interest, or dealing in bonds with interest, or direct or intended aid for anything of that. Because it is a form of aid in sin, and whatever is not done without it is forbidden.

VIII. Results and Recommendations

First: Results:

1- The electronic payment systems for invoices can be adapted and downloaded to types of contracts in Islamic jurisprudence, such as Churning out, transfer and leasing.
2- Electronic bill payment systems represent a good alternative to the old payment methods, and are characterized by ease and convenience, saving effort and money, and speedy completion.
3- The basic principle is that dealing with electronic payment systems is legally permissible, and each card or system has its own Sharia controls.
4- Lack of commitment to the provisions of Islamic law in financial transactions is one of the most important causes of the economic crises and fluctuations that have afflicted the economies of some countries.
5- Islamic financial institutions must offer alternatives to uncovered electronic payment cards, and adhere to their issuance and terms of Sharia controls, and to avoid suspicions of usury, or the pretexts that lead to it, such as the dissolution of debt on debt.
6- Islamic countries lack legal regulations for electronic payment to determine rights, duties and controls, and to adjudicate litigations.

Second: Recommendations:

1- Paying attention to researching contemporary issues to keep pace with scientific progress, explaining the rule of law and reforming it for every time and place.
2- Urging the competent authorities to issue regulations and regulations that enable the use of modern technology, keep up with progress, provide security and confidence in dealing, and solve problems in the field of e-commerce.
3- The necessity for financial institutions to deviate from the traditional method to the advanced method, and to keep pace with technology in systems and means, and to provide electronic services.
4- To benefit from competencies and successful experiences by exchanging experiences between electronic financial institutions.
5- Spreading awareness about the jurisprudence of electronic financial transactions in order to know the rights and duties, and avoid falling into problems and discounts.

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