

## Electronic Payment Cards as a way to pay taxes in Algeria

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**Abstract---**Individuals face numerous financial obligations, including online purchases, various debts, and taxes. To address these efficiently, we advocate for adopting the electronic payment method. This approach facilitates handling transactions in an easy, and safe manner, eliminating the need for physical movement and saving valuable time otherwise lost in lengthy and cumbersome procedures of limited benefit. Electronic payment cards are the primary tools enabling this method. These cards come in different types: First, Chip-Enabled Cards: Contain an embedded electronic chip storing essential information such as the cardholder's name, account details, and available funds. This chip offers enhanced security and functionality. Second, Magnetic Stripe Cards: Feature a magnetic strip holding similar core information (cardholder name, account details). These cards are read using TPE (Point of Sale Terminals) or Automatic Distributors (ATMs). These payment tools, particularly when used for online purchases or accessing Automatic Distributors (ATMs), significantly streamline settling debts and managing finances. In Algeria, electronic payment cards are issued and secured by entities such as Algeria Post or various banks, which also manage card security and location tracking.

**Keywords---**Electronic Payment Method, Electronic Payment Card, TPE, Automatic Distributor. Bank Card.

### Introduction

There are several types of electronic payment, but we have specifically chosen payment cards because they are the simplest, fastest, and most effective method due to their highly reliable security measures. They are very easy to use: the user inserts the card into the card reader, which analyzes it, then prompts the user for the password provided by the card-issuing entity.

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In Algeria, there are two main types of electronic payment cards: The first is Edahabia card created by Algerian Post (i.e., the state), and the second is other cards offered by various providers. Each type has distinct advantages and criteria tailored to the cardholder's needs.

We chose to focus on payment cards because our objective is to convince Algerians that using them simplifies daily life without fear of losing property or money, given their security. Moreover, these digital payment methods serve as proof of withdrawal or payment through transaction receipts issued by the devices. These receipts can be presented if a second party denies receiving payment—whether between individuals or even with the state in cases of judicial disputes or tax debts imposed annually under the Finance Law.

### **1. The importance of the subject**

This is a new subject despite the fact that we have been using this card for a long time but this time we use it to pay taxes it is a means of paying debt in a fast and efficient way.

It is important to make citizens aware of the importance of paying the tax imposed by the state, including the finance law of each year.

Show how electronic payment is made with the different types of cards

### **2. Study issues**

The problem in Algeria is that citizens do not trust the electronic system, which is why we will try to detect the anomalies that confront in terms of electronic payment, whether with the state or the means used, and show how the process is carried out by using the cards, which leads us to pose the following problems: What is an electronic payment card? What are the existing payment card gone in Algeria? How do we use these cards? and what are the security means used by Algeria to protect the cards and their users?

### **3. Methodology used**

The method used to describe and analyze electronic payment cards and their reading while showing the security means used in Algeria, whether it is the laws set by the Algerian legislator or the modes of technical security

### **4. General division of the study**

We will study this subject according to the following method:

Section I: Electronic payment cards.

A) General information on electronic payment cards.

B) The type of electronic payment card.

Section II: The use of electronic payment cards.

A) The way in which the cards are used.

B) The security of maps and means of reading.

## **Section I: Electronic Payment Cards**

It is cards used by everyone including the world which facilitates monetary transactions between countries which leads us to an increase in international trade, and gigantic benefit for the two countries which have accomplished the sale agreement and the second party which obtains its money by the fastest means, efficient and reliable and to know this means of payment in the first place define it is card and to know it is different kind.

### **1. General information on Electronic Payment Cards:**

Before defining electronic payment cards it is wrong to define electronic payment "it is the money that is the price of the product to buy or the service accompie in a digital way, that is to say by using computers and sending them to give them by telephone line or by Internet or any other means to send them to give "away"<sup>1</sup>

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<sup>1</sup> Qroumi Hamid, Dahak Najia, The reality of electronic payment methods in Algeria, Economic Studies, No. 24, pages 139 to 156, p. 141

From this definition we understand that the way of electronic payment is based on two stolen devices, the first is the electronic means of the computer, the card reader, the POS and other electronic devices, the second stolen is the means of transensing, it is giving the Internet, the telephone or any other means that allows them to be stopped.

There are several electronic payment methods among them, electronic cheques, electronic wallets, electronic money and electronic cards that we are going to study.

### **The definition of electronic payment cards:**

According to the Algerian legislator who defined Payment Cards and Withdrawal Cards, article number 543 repeats 23 of code number 05-02 which modifies and completes the described number 75-59 which contains the trade law " ,we consider the payment card each card issued by banks and the financial status legally qualified and which allows its owner to withdraw or exchange money " <sup>2</sup>

In this article we notice that the Algerian legislator has defined the Payment Card is to be considered that it is linked to the place where it was designed, or else the banks that issue it is cards with it is different kind and beneficial, or the post office is the financial state that the Algerian law has given it the right to dedicate valid cards to the citizen and to the same definition it has set out the functions of it is card first is to withdraw sums of money from the account of the owner of the card, second the exchange of money, I pence it is the most important function because it allows to settle it is purchase debts or round of debts visa life of people or even tax debts for the state which gives a wide species of operation that we can use to facilitate our life without traveling, Without chains, without losing time, without worry, we pay our debts.

We're also going to defend the banker cards:

"It's a magnetic card, its owner can use it to make purchases or even services without having to take large sums of money so as not to be stolen or lost or even destroyed involuntarily" <sup>3</sup>

According to this definition it is card are magnetic they are not made with a chip but with a magnetic ribbon, the purpose of owning it is card it is to make purchases or take advantage of service with great security because paying cards is not like prondre a large sum of money .

After having created online banking operations, it has allowed the owner to consult their account to carry out different monetary transactions online or by using electronic payment cards, which reduces the use of banks and posts by moving to their headquarters, which minimizes the number of expenses spent by the bank or the state to pay and recruits the employees who will welcome and carry out the transactions to the owner of the bank. Account and several unnecessary expenses including the incense metode which requires travel and loss of time .... , so by simple card provided by the post or the bank in can consult our account and use it in different useful, easy and fast ways <sup>4</sup>

### **The importance of Electronic Payment Cards:**

Then the appearance of this card and their use increases and the role of paper money decreases because it is safer to carry a card than to take a large amount of money because its risk of being stolen but in cat of card theft its well protect it because as soon as the owner informs the bank the card will be blocked and the money and secure even if the thief knows the pass of the card The card in this case there is a

<sup>2</sup> Hicham Klou, Electronic Payment Card in Algerian Law, Journal of Human Sciences, No. 44, 2015, Vol. A, pp. 399 to 413, p. 401

<sup>3</sup> Bahri Ali, The effectiveness of using electronic payment cards within the requirements of orientation in e-commerce, Journal of Economic Sciences, Management and Commercial Sciences, Volume 13, Issue 3, 2020, Number of pages from 301 to 314, p 303

<sup>4</sup> Malika Arvis, Zuhair Ammari, The importance of mobile communications in the use of electronic payments via the Internet and TPE stations in Algeria using the VAR autoregression model and causation, Journal of Contemporary Economic Studies, Volume 9, Issue 1, 2024, Number of pages 47 to 62, p. 51

service that provides more security than the owner attached to his card the otorization before agreeing to any money by sending a confirmation message to the owner's number, and to be able to follow the information and the existing technology of which at this time we must use this kind of card to be able to buy and pay for everything we want in a very simple and easy way, so we notice that the use of traditional means of payment is no longer used as before, and now it is essential to be fast whose budget movements are for that reason we must use the different electronic payment methods and the most used in Algeria is the electronic payment cards.<sup>5</sup>

#### **The reasons that have increased the use of these cards:**

Because the ease of the budget transaction using it is a card to develop electronic sales whether it is the electronic store or even the page whether it is it sells items or offers services, the independence that provides this method of payment because we do not need specific software to use it, we can use it is card anywhere because it is easy and they are initially designed so that any category of no one uses it is not designated to a specific age or to a specific category everyone can use it it is enough to have an account and apply for the card and pay it is fresh, the security and above all provided by the provider of the card whether it is an identification account or on the security side of budget transaction, The fees due to the position and where transaction accomplished by the card more than the fees its less people use it is card even that there are banks that have categorically raised the fees due or transaction budgetary and finally the degree of propagation of this card and a reference to their success of which this place.<sup>6</sup>

#### **The advantages of using electronic payment cards:**

It's cards in open a multitude of luck for the merchants, the citizens of the state because the complacent now find it easier to buy and sell as long as he can pay it's purchase debt simply by using a simple card without having to make long trips or take large sums of money at hand which can cause him several problems in case of theft and even that he uses it to pay it's debt visa life the state the debt tax and other, for the citizens it is as simple to use it is card to buy online from different electronic store or to pay it is debt of state collection such as tax, and for the state it is false knowledge it is the most profitable part of the card because tand the payments are easy there is no reason why the state does not take the debt cited including the Algerian finance law each year.<sup>7</sup>

**Table 01:** The relationship born when issuing an electronic payment card:

<b>Legal Relation</b>	<b>Banking and card cleanliness</b>	<b>Banking and merchant</b>	<b>Merchant and Card Owner</b>
The conditions of the contract	The hard, the way of using the card, the threshold of the card, the payment terms, the bank's benefit and the clearing	He then manages to make a request to the bank, and the bank plays the role of a receiver because the merchant lutulizes in a professional way, thresholds him here either daily or by week, It is a supplier's contract	It is a contract between the two, it is a contract of sale or to perform a service

<sup>5</sup> Emad El-Din Barakat, Tibi Houria, Electronic payment methods and their role in activating e-commerce, Journal of Law and Local Development, Volume 1, Issue 2, 2019, Number of pages 123 to 134, pp. 129, 130

<sup>6</sup> Imad al-Din Barakat, Tibi Houria, ibid., pp. 131, 132

<sup>7</sup> Ibeghouchene saadia , Adoption and use of electronic payments in Algeria : empirical study of the period ( 2016-2022) , Review of Financial and Business Economics , vol 6 , N3 , 2022 , Page number from 553 to 564 , P557

The conditions of the deed	Let it be written, it contains all the conditions already mentioned, open an account which will be the means of execution, in case of loss it is necessary that the owner declare immediately		
The conditions for the possibility of a bank payment card	It is personal, it contains all personal information such as name, prenom, signature and the way of payment of the debt will be as it is sity or contra or every month or three months		
Payment method	Deduction from his account, the verce with a check or mondat	Transferring bank money from another account to the owner's account	The merchant will have it is by the bank not by the owner of the card

This table was designed by myself by going back to the translation of this article <sup>8</sup>

## B) The type of electronic payment card:

The distinguishing criterion between cards in Algeria is the issuing organization, there are two kinds:

### 1. The Dahabia Card

It's a card from Algeria post so the state that provides it is card, from that you enter or official city of Algeri a post you will find several choices among them it's a window that allows you to enter and demonstrate your dahabia card but before it crazy that you have a ccp account in Algeria.

it's an electronic way but there is another method is to go to any post and demonstrate your card after giving a photocopy of the identity document and a form to provide or it and download it from the official page of the Algerian Post or it is provided by the agent who works at the post office where it is essential to give the number of CCP because this card and link to this account as well as all the efforts you are going to make them <sup>9</sup>

The dahabia card is provided with a password necessary to use it given by the same administration that provided us with the card and complies with EMV international security standards, it is a secret number that is used to confirm the identity of its owner when he uses it at the level of the automatic banking register, or at the level of the post office ATM or even in the POS " - electronic payment terminal " <sup>11</sup>

### 2. Boncaire cards

It is designed by the bank and does several functions among them it is electronic payment whether it is taxes or other kind, it also has security measures that manifest in password provided by the bank that designed the card.

has several banks in Algeria that the cities will go to:

Algerian National Bank BNA

External Bank of Algeria BEA

<sup>8</sup> Hicham Klou, Electronic Payment Card in Algerian Law, Journal of Human Sciences, Issue 44, Volume A, 2015, pp. 399, 413, pp. 405 to 411

<sup>9</sup> <https://eccp.Poste.dz/commande-edahabia> , 10/18/2024 , 11:40 AM

<sup>10</sup> <https://eccp.Poste.dz/commande-edahabia> , 10/18/2024 , 11:40 AM

<sup>11</sup> Mariam Ben Cherif, Monia Khalifa, The reality of electronic payment in Algeria and future prospects - the golden card as a model -, Journal of Economic Research, University of Blida 2, Afroun Algeria, Volume 18, Issue 1, Number of Pages 50 to 68, p. 63

Bank of Agriculture and Rural Development BADR  
 BDL Local Development Bank  
 credit populaire d'Algerie CPA  
 National Savings and Provident Fund CNEP BANK  
 National Housing Bank <sup>12</sup>

Also distinguishes itself into two kinds:

### 1. Local

When we talk about local maps, i.e. those used in Algeria only, we will give examples of what is a map and how we can see them.

The map provided by BNA:

The CIB card: It is an interbank card, i.e. it is used to make transactions between banks which greatly facilitates the exchange of money between the card holder and the person who will give him his money in case of purchase or even if the owner wants to pay it is a visa life tax debt the state, and there are two kinds of CIB card or the classic or the gold, the difference between them is the privileges offered for each card.<sup>13</sup>

This card is free and remains valid for 3 years which makes it easy and reliable to use, it is simple to use because it is enough to enter it in the ATM which will read the chip that is inside to see the information of its owner and how much there is in his account to be able to enter it false give the password that the BNA has given or owner who Allows the security of the owner's property which increases the safety enough. That any exchange of money made by this card this transfer through a telephone message to the owner of the card in case there is an anomaly the owner can claim immediately.<sup>14</sup>

The prepaid card: it is a card that has the same characteristics as the first kind, among its functions it is the payment at distance by using the tpe and it is characterized by a better management of money it is free, it is valid for 3 years, and secure.<sup>15</sup>

The Elite card: it has two kinds, one intended or particular to the professional and business, it allows you to make online and remote payments of det-det transfers such as the tax debt due to the state, it has offered medical assistance services, its threshold reaches up to a million dinars it also provides the sms card service which facilitates money transactions <sup>16</sup>

The maps provided by the BEA:

The Algerian foreign bank card has two kinds, one classic and the other gold, the difference between them and due to the offer offered to each one and to the condition that must be fulfilled to have them, so they are free and valid for two years, the limit and personalized, that is to say, it is a payment card, each user is free to choose the number or the card does not exceed it, which helps to The better it is to pay online and settle it is tax debt and bill.<sup>17</sup>

The cards provided by credit populaire d'Algerie CPA:

They offer this is service throughout the week, easy to use, can use them to pay our purchases tax debt and any other invoice by entering it in the TPE reader, the security of online payment and the card itself in a reinforced way by using a chip that contains the information of its user, These cards are: The Classic CIB card, The Gold CIB card benefits from an advantageous limit.<sup>18</sup>

<sup>12</sup> [www.ennaharonline.com/fr/finances-liste-des-20-banques-en-activite-en-algerie](http://www.ennaharonline.com/fr/finances-liste-des-20-banques-en-activite-en-algerie) , 18/10/2024 , 16H09

<sup>13</sup> <https://www.bna.dz/fr/particulier-cartes-cib-sms-card/> , 18/10/2024 , 18H33

<sup>14</sup> <https://www.bna.dz/fr/particulier-cartes-cib-sms-card/> , 18/10/2024 , 18H42

<sup>15</sup> <https://www.bna.dz/fr/particulier-cartes-cib-sms-card/> , 18/10/2024 , 19H49

<sup>16</sup> <https://www.bna.dz/fr/particulier-cartes-cib-sms-card/> , 18/10/2024 , 20H00

<sup>17</sup> <https://www.bea.dz/monetique/> , 10/20/2024 , 9:41 AM

<sup>18</sup> <https://www.cpa-bank.dz/index.php/fr/nos-produits/nos-cartes/cartes-domestiques> , 20/10/2024 , 20H00

The two cards that I am going to mention are intended for companies are: The card Corpor@te can include several cards in the same account in notice as this card and use much more by companies and it is professional which facilitates the exchange of money in case of a kiss or even to pay the taxes of companies and even large companies, The Corpor@te+ card its plafon and higher than the others it is the most effective tool to pay it is tax debt in case of a company with significant turnover it can also include several card to a single account.<sup>19</sup>

Cards provided by the National Savings and Provident Fund CNEP BANK:

CE card it is equipped with a chip that reflects the international standards whether it is security or even the calite of functioning, it allows to carry out the different transactions to its holder.

It has several characteristics among them: Practical and easy to use because it is enough to enter it in the card reader whether it is the tpe or the electronic distributor and enter the password then ask for the desired transaction to be made, it should not be forgotten that it allows us to spend a lot of time instead of spending hours waiting for our toure, It provides a high level of security for its holder and it is personal information is thus secure allowing to provide a very good protection of confidentiality.

It is service is provided all the time whether in their branch or even in the vending machines thanks to the electronic distributor, in note that its lifespan is 5 years automatically renewable this service allows its user to be quiet vis-vis its renewal, it is equipped with secret code provided by the bank to its holder and very confidential because it protects it is to give. <sup>20</sup>

CIB card it is inter banker that is to say that it allows to carry out the different transactions between banks which helps enormously the large national and international companies and individuals who need this function, it has two kinds of the CIB Gold card or the CIB Classic card it is always available, it allows you to make payments online or to pay your various debts whether it is of purchase or even It can be used as a small business or electronic distributor or even to carry out transactions on the internet <sup>21</sup>

The maps provided by Banque Nationale de l'Habitat:

The national mastercard classic visa card and the national BH Gold card <sup>22</sup>

## 2. International

The map provided by BNA:

The VISA card: it is used to pay for debt by using the tpe or internet share, but to obtain this card you must have a currency account in euros and another in dinard, it allows you to make national and international transactions.<sup>23</sup>

The maps provided by the BEA:

According to this no, it indicates the cards of this bank in a majority way and intended for international use as people who take and export products and machines and different areas of international business and will know about it:

The following cards have the same characteristics, they are free, that is to say there is no annual fee for its owner and even the transactions are free, so it does not pay when used, it is used to pay online, that's what makes the international round, what makes the difference between it is the threshold.

Classic Card: 2000 euro

Prepaid Card: between 200 and 2000 euro

Platinum card: up to 5000 euro

<sup>19</sup> <https://www.cpa-bank.dz/index.php/fr/nos-produits/nos-cartes/cartes-domestiques> , 20/10/2024 , 20H39

<sup>20</sup> [https:// www.cnepbanque.dz/web/particuliers/monetique/](https://www.cnepbanque.dz/web/particuliers/monetique/) , 28/10/2024 , 8:41 AM .

<sup>21</sup> [https:// www.cnepbanque.dz/web/particuliers/monetique/](https://www.cnepbanque.dz/web/particuliers/monetique/) , 28/10/2024 , 8:52 AM .

<sup>22</sup> [https:// bhbanksn.com/profils/professionnel/la-banque-au-quotidien/les-cartes-bancaires](https://bhbanksn.com/profils/professionnel/la-banque-au-quotidien/les-cartes-bancaires) , 20/10/2024 , 20H45

<sup>23</sup> <https://www.bna.dz/fr/particulier-cartes-cib-sms-card/> , 18/10/2024 , 20H03

There is another range of cards that has the same characteristics as the first three but

In addition, they are:

The Business Card: Threshold 7000 Euro

La carte World Elite : Seuille 10,000 euros

The World Business card: threshold 10,000 euro

As well as other advantages specific to each card.<sup>24</sup>

The last card of these banks is the American Express catres which are: green cards, gold cards, platinum cards; they are used to pay online anywhere in the world, they are always available 24/7, they are protected against the frenzy for online purchases and other specific advantages.<sup>25</sup>

### **The map provided by the BADR Bank for Agriculture and Rural Development:**

It provides two kinds of cards which are the classic mastercard card and the titanium mastercard card which allows their user a better money depence meter, it allows the use across a large number of points of sale and uses several distributors which facilitates its use in Algeria and a little everywhere in the world, They are secured thanks to the EMV chip which is reliable and recognized worldwide and secure even online transactions whether it is online purchase or the payment of tax debt and other, available all the time thanks to the electronic service.<sup>26</sup>

The map provided by the local development bank BDL:

Visa card BDL classic and the Visa card BDL Gold Make secure transfers, they are used for online payment it is tax debts, purchase of different kinds, always available and functional along the week, valid for two years, but this card is not free it is paid when its owner obtains it, they are used in Algeria and all over the world.<sup>27</sup>

The maps provided by Banque Nationale de l'Habitat:

The BH Cards Technologies<sup>28</sup>

Let's make a table of the different kinds of maps in Algeria:

<b>The transmitter</b>		
<b>The state</b>	<b>Banks</b>	
<b>The dahabia card</b>	<b>National</b>	<b>International</b>
	BNA :la carte CIB ,La carte prepeyee ,La carte Elite	BNA :La carte VISA
	BEA: The Algerian outdoor card has two kinds, one classic and the other	BEA: Classic Card, Prepaid Card, Platinum Card, Business Card, World Elite Card, World Business Card American cards: green cards, gold cards, platinum cards
	CPA: Intended for individuals: The CIB Classic card, The CIB Gold card Destination for the company: : The Corpor@te card and: The Corpor@te+ card	BADR: the classic mastercard and the titanium mastercard
	CNEP BANK: CE card and CIB card	BDL :Visa card BDL classique et la Visa card BDL Gold
	Banque Nationale de l'Habitat: The national Visa Mastercard Classic card and the National BH Gold card	National Housing Bank: The BH technology map

## **Section II: The use of Electronic Payment Cards**

<sup>24</sup> <https://www.bea.dz/monetique/> , 20/10/2024 , 10H00

<sup>25</sup> <https://www.bea.dz/monetique/> , 20/10/2024 , 10:46 AM

<sup>26</sup> <https://www.badrbanque.dz/carte-internationale/> , 20/10/2024 , 17H51

<sup>27</sup> <https://www.bdl.dz/carte-visa/> , 20/10/2024 , 18H39

<sup>28</sup> <https://bhbank.tn/profils/professionnel/la-banque-au-quotidien/les-cartes-bancaires> , 20/10/2024 , 21H00



After having designed what the electronic payment card and has specified this kind used in Algeria it is necessary to know how it works or how the citizen, the company uses it is card and will try to evolve these functions and performance

### 1. How to use the cards:

An agreement has been produced which has changed and facilitated the use of the different cards in Algeria and thanks to it any owner of an alhabia card issued by the Algerian Post or any other bank card in Algeria, can use any distributor thanks to this agreement which has occurred between the Algerian Post and the company of automatic transaction between banks so each person has a card whatever his gender can use the ATM that of the Algerian post or any bank in Algeria while providing all the security measures is provided by this ATM as well as by the card providers, i.e. the bank and the post office <sup>29</sup>

### 2. Tpe:

Is an electronic device designed especially to read magnetic cards in different places it is portable which facilitates its use small, efficient and designed to make the different budget transaction.

It is used in the post office, the store, the restaurant, the tax directorate but unfortunately it has not generalized and its amounts to two resonant because the price of this machine and raises and in Algeria it is designed by an Algerian company which has benefited from privileged treatment as much as the Algerian policy seeks to develop local companies, but the only drawback that she could not provide the number requested by the tax directorates<sup>30</sup>

What is TPE: It is a small electronic device that has the following parts:

The screen that shows the instructions for use to the TPE user with adjustment buttons on the side, the keyboard part has in line below the key in red which distinguishes the annulation the green button which is used to send and tune the give the yellow button that allows you to send the information filled in at the top of the numbers, letters like that of mobile phones to fill in the desired amount to extract and to enter the password at the top there is a key to print the payment slips, the upper part of the POS opens so that the paper that is used to print the monetary transfer bills, and a building that is rechargeable that allows the operation of the POS, The lower part of the TPE there is an opening where in fact between the magnetic card so that he can read it and effect the transaction value. <sup>31</sup>

The type of TPE: we notice from their external shape that there are many kinds, the first is mobile, that is to say we can move it from one place to another, a second kind that is fixed, we cannot move it from its place and at each time the TPE undergoes renovations that make their use easier.

How to use TPE:

After you have to register your POS and enter the code so that it can work, we enter the electronic payment card whatever it is like in the device that will read it as soon as it is connected to its reader, after that it asks to enter the amount wanting to transfer it from the owner of the card to the person or state that will receive this sum, After entering the desired amount it is essential to enter the code to be able to carry out this transaction and in the end after having ensured that the code is correct it is necessary to confirm the operation, the user of the POS must print two copies of the invoice if it is to pay for it is purchase or other, one will be given to the owner of the card and the second to the owner

<sup>29</sup> Dabouz Souad, The role of using the golden card of Algeria Post to reduce the liquidity crisis, Al-Hadath Journal for Financial and Economic Studies, Issue 6, 2021, Number of pages 48 to 60, p. 57

<sup>30</sup> Karim Rabat, Deputy Director of Means, Tax Directorate of Algiers East.

<sup>31</sup> Personal description of the photo of a TPE "https://www.cic.fr/partage/partage\_fr/I14/CIC-2015/images/produits/tpe/917x400.jpg", 28/10/2024, 20H03.

of the POS but when using it at the post office he does not provide us with this invoice or biller or we find that he mensione this transaction <sup>32</sup>

I note that it is very easy to use the POS terminal because it is designed specifically to facilitate the payment of money where you are, but despite that there are cases where there are operations rejected or refused that you will use them here: When the desired price is higher than the one existing in the card here it indicates that the amount is insufficient, in some cases the account and close what must be resolved in the endroi who issued this card to know the reason that caused the closure and solve it but unfortunately we can't use it, when the card is deactivated perfectly it must be reactivated each period before it is deactivated, the card expires each card has a lifespan that it must be renewed for that purpose, As we already mensione it in the kind of card we have prized the duration of each card and when we have to renew it so as not to fall into the problem of expiration, in some cases the payment does not take place because the card is removed from the TPE before the completion of the operation, that is to say we have not given him enough time to finish the transfer of money from one account to another so there will be a problem, by fait there are tequenic failures due to the reso which does not allow to make a link between our device and the server or even when the server does not respond, the cards have a threshold that we cannot exceed it we have already prioritized the threshold of each card when we talk about different type of card in Algeria we can in no case exceed the threshold of the card, We enter the code it must not be soaked more than three times in a row or this card will automatically work as a protection system for the property of the person in case of theft and it can be reactivated at the level of the supplier of this card, there are even failures that affect the chip or the mangetic of the card so the TPE cannot read the existing give inside which does not allow to carry out the payment operation, the breakdown also affects the drive sometimes but it is a breakdown its repairable <sup>33</sup>

### 1. Vending machine :

What is the automatic or electronic dispenser?

It's a large rectongule that contains a large collapse like that of a television Where you can see the budgetary operations that are clearly done in the Background. There is a small keyboard that contains nembre to do between the passwords and the numbers. inci que troit button one red, the second green and the third yellow and a fourth bland to give orders to the machine without forgetting the buttons that exist in The walls of the screen, to make a choice among the list on our right there is the place where we make between the magnetic card in the inner part there is a case filled with money if you want to withdraw, it is ATM are usually positioned or fixed on a wall of the bank with a front axis to all users and the second axis to the bank manager only to put the money and even recovered the cards that were removed by the distributor in case of failure or even as a safety measure in some cases <sup>34</sup>

It is an electronic device designed especially to carry out budget transactions such as payments between camps, cash withdrawals or just to know how much money remains in his account, but the shape of this device and large outlining in the post office, the banks, the large comercieux space, it is in the shape of a rectangle which obtains in the external part a cash box full of money which is secured and monitored by surveillance cameras.

Its used by all over the world, there are two kinds of dispenser either the Algerian post designed it, or the bank will start to describe the one designed by the first kind it is an electronic device, with a large mention with a large screen that has buttons on this side, four on each side that is used to choose from the list selected by the distributor, On its right is the place where we enter the magnetic card at the bottom there is a small keyboard that is used to enter the amount of money or the password this keyboard resembles the one found in our phone which makes it easier to use. and to his right there are

<sup>32</sup> <https://bitakati.dz/ar/page/comment-utiliser-un-tpe-p42> , 28/10/2024 , 10:36 AM .

<sup>33</sup> <https://bitakati.dz/ar/page/comment-utiliser-un-tpe-p42> , 28/10/2024 , 10:49 AM .

<sup>34</sup> I decried the photo d have this link

[https://th.bing.com/th/id/OIP.fjCZE6iXJLXIBX3EuOo\\_HgHaFc?rs=1&pid=ImgDetMain](https://th.bing.com/th/id/OIP.fjCZE6iXJLXIBX3EuOo_HgHaFc?rs=1&pid=ImgDetMain) , 1/12/2024 , 11H02 .

four yellow, red, green and blond buttons and in the end a little further on his right finds the place where the money comes out <sup>35</sup>

But the electronic dispenser designed by the bank finds exactly the same façade except that in some dispenser on the right end of the top is the exit of the biller or ticket where the transaction is completed <sup>36</sup>, in some banks there are two places to deposit the cards, one and designed for local cards and the second for foreign cards <sup>37</sup>.

How to use the electronic distributor of the substation using the **Dahabia Card**?

We have two functions that we can use them: The first is to know the existing balance in our compte we have to enter our card in the card and then choose the long one that suits us, the card asks for the code of the card that it types after being sure of the code it gives us choices "withdraw or see its balance exchanged between bank ....., other operation " if we want to know his balance it is enough to choose the economy or it is to mount this operation and will have our balance, after that there will come out two choices or else follow we will then return to the main list of choices after having to enter the code again and choose the operation evolves or to exit, and the card will come out of the ATM but if we want to send a refund of money of any kind we want, if we choose to withdraw a list of amount will come out if we don't find the amount we want to withdraw it we will go to another amount then it demondes the confirmation it's a green button on the keyboard d beats the card will come out and the money too, If you want to pay a sum of money in exchange between bankers then the transaction is done between banks. <sup>38</sup>

We notice that the way of using the dispensers is almost identical for the post office and the banks because the electronic dispenser are designed to facilitate the different monetary transactions whether it is interbank payments and the withdrawal of money if the owner of the card needs a sum of money in cash or the payment of debts such as the Visa Life tax debts to the state.

After knowing the means of the electronic card the TPE and the automatic or electronic distributor in remark that it works in the same way only there are differences that we will show them in this table:

Criterion of difference	Tpe	Electronic distributor
The shape	Small	Big
Nature	Engen Electronics	
Efficiency	Both do their job properly at all times	
The way it works	Easy , fast	
Availability	They are available in the post office, the large space, the restaurant, the cafeteria, the shop, the tax department and other	They are available in post offices, banks, large spaces, supermarkets

<sup>35</sup> I decried the photo find don't this link <https://www.algerie360.com/wp-content/uploads/2017/08/algerie-poste.jpg>, 1/1/2024, 8:05 AM.

<sup>36</sup> I decried the photo found of which this link <https://i.ytimg.com/vi/EwaWgsfCL94/maxresdefault.jpg>, 1/1/2024, 8:40 AM.

<sup>37</sup> I decried the photo found of which this link <https://media.lesechos.com/api/v1/images/view/5c2623e08fe56f2f3c387529/1280x720/021329568881-web.jpg>, 1/1/2024, 8H42.

<sup>38</sup> <https://youtu.be/dTnY5Xuexiw>, 31/10/2024, 10:59 PM.

### 1. Securing the map and means of reading:

After knowing it is that of an electronic payment card and we have known these kinds and this way of use it is now necessary to know the means to use for secure whether it is the card or even the means of use, and all this is done to protect the property of the card

### 2. Technological protection

It is mottoed in two kinds: first, the security of the cards itself and the second mode of security is the most important because the card's owner risks losing everything, if there is a theft, it is to secure the means of reading electronic payment cards.

The POS is the electronic payment terminal that we already define and know how it works. There we are going to talk about the safety measures of use, as soon as we enter the card the machine makes an automatic check of which the system, if this card has not stopped for any reason, it makes a check if it and in opposition and obtains the authorization to make the required budgetary transaction, because when its owner enters his code the card is working and gives the order to make a transaction that it quonque and in End after to press the amount and ensure the teletron smition of the transaction and completed and the declared amount will be deducted from the credit of the card owner.<sup>39</sup>

And for the ATMs in use security means because as soon as you enter the card in the place presie it starts to read and give existing inside by starting to ask for the code that allows you to enter a is give and make the different monetary transactions and then there is an option provided by the state that issued this card is to link the account to a phone number to ensure that it is the owner who made this axion and at the same time it allows you to manage your money better.

And among the technical security measures are the means of identification, i.e. electronic signature and code because each card has chosen a means of security. In Algeria generally the cards are endowed with a secret code that should not be given to anyone and it is not wrong to use it in front of another person close or not if otherwise our goods will no longer be secure and that's what we are going to show here.

The code endowed is a password provided by the place that gives the card because they are responsible for the security of our money and this code is the means of protection it is composed of nombre and secret number remi at the same time as the card has its owner and that we must never neglect its confidentiality nor to transmit it to a relative. It is a personal code and the most important in case of theft it is always declared to the police, gendarmerie depending on the sector where it is stolen and then immediately declares to the card provider of its loss or theft to protect your property because your card will be immediately blocked and will not be valid.

### 3. Legislative protection

To find out if the law has provided protection for the owner of the electronic payment card and the means of use of this card in vas or the different laws in the world and compare them to the Algerian law

in America in remark that the United States committee in this UNICTAL trade law has not put anything as a law to manage electronic commerce, electronic signature to the other which invokes a very important question in our mind why has it not put legislation for this kind of operation? But it's logical because the United States has always applied a policy of letting the work let it pass and that's one of the reasons that made this pay an international force and develop and among the Cinque pay high in the world but it shouldn't be a problem for meter laws that manage the use of electronic payment cards online payment and e-commerce because it's law gives security to the user and an essential reliability that pushes the Jens, to use them much more, but there is another who sees that the United States Committee has put laws to this props of which the typical law of the electronic registry transferrable

<sup>39</sup> Benmadani sadika , Electronic Payment Means in Algeria , Revue Etudes Economiques , volume 16 , N1 , 2022 , page number from 791 to 810 , P 805

made on 13/07/2017 but when we link this article we find no article that talks about the electronic payment card, We think it's due to opening up the use without any limit to bring in more money.<sup>40</sup>

On the contrary, the Algerian legislator was always protective of everything that concerns the rights and protection of Algerians, which led him to put in place several laws that frame and protect the users of this electronic means starting with the admission of the use of electronic writing, including article 223 of law 05-10 which amended and supplemented the Algerian civil code when he said "Written evidence in electronic form is considered to be written evidence on paper."<sup>41</sup>

That is to say the legislator has admitted that it is a means of proof, so it can be used as a means of identification and for the use of electronic cards and others and even that it has given rise to the administration of certain means of electronic payment such as the electronic check, on the other hand the electronic signature has also been admitted by the Algerian legislator to know the identity of the person and his security because it is a digital fingerprint and of course there are ways to ensure the identity of the person who signed this signature because the electronic signature is more secure than the traditional signature made by man on a paper it was cited in article number 327/2 of law 05-10: "... the electronic signature is valid under the conditions mentioned in Article 323 bis above."<sup>42</sup>

The Algerian penal law also cited several offences committed against automated data processing systems in section 7 bis of this law in several articles coming from article number 394 bis to article 394 h

Article 394 bis speaks of the pain for any person who enters or lies fraudulently to any automated data system in Algeria because it is strictly forbidden to enter these systems or this person will be severely punished because the legislator tries to protect the information and property of Algerians by prohibiting any person who trains or tries to penetrate these computer databases<sup>43</sup>

Article 394 ter this article has given the pain that will be applied to any person who enters or suppresses information from the Algerian automated data system, that is to say, in case a person enters the base of giving from any Algerian bank and added or suppressed information whether it is from the camp of any user or even in the database of these banks it will be stridently punishable by this law<sup>44</sup>

Article 394 quarter to cite the punishments reserved for any person who conceives or seeks information who must not have it and who obtains it in an illegal way or any person who collects and makes available the information to any person on the Algerian side or other who does not have the right to have this information, as well as any person who disseminates or commercializes these secure and secret data in order to have an interest in any material or other will be punished by this law and these data are generally stored in this digital system processed or processed by the same computer system so the fact of holding or revealing this information will be punished, so if we disclose this computer information taken by fraudulent means the punishment will be severe by the judge who executes these laws.<sup>45</sup>

Article 394 quinquies has shown that the penalties for the offences committed in the preceding articles are double if their objective is to affect the Algerian national crisis or any establishment of public law, i.e. any act of the state that affects the state, whether it is a different structure or organization or the security of the state, its pain will be double par rapport to a person who commits, it is another act.<sup>46</sup>

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<sup>40</sup> Linda Boumharath, Legal Protection of Electronic Payment Cards – Reality and Challenges -, Journal of Legal and Social Sciences, Volume 9, Issue 1, 2024, Number of Pages 183 to 198, P 195

<sup>41</sup> Benmadani sadika, same work president, p 807

<sup>42</sup> Benmadani sadika, same work president, p 807

<sup>43</sup> Criminal Law No. 04-15 of 10 November 2004, Article 394 bis.

<sup>44</sup> Criminal Law No. 04-15 of 10 November 2004, Article 394 ter.

<sup>45</sup> Criminal Law No. 04-15 of 10 November 2004, Article 394 quarter.

<sup>46</sup> Criminal Law No. 04-15 of 10 November 2004, Article 394 quinquies

Article 394 sixies to talk about legal persons who commit the offenses already cited in paravon their punishment will automatically be more severe it is equivalent to 5 times the maximum of the amond imposed on a natural person because it is no one must be protective visavie the state more than the others <sup>47</sup>

Article 394 septies this article dignifies any group formation or agreement material act whether it is their preparation or characterization of any act already mentioned in the present articles will be punished as the initial author of the previous act, that is to say in cannot leave the actor alone in these offenses but even it is complicit will be punished by the same article. <sup>48</sup>

What it is wrong to know that there are several articles that outrage any offense at the base of electronic data in Algeria which allows us to say that the Algerian legislator is always there to protect the property of Algerians by providing laws that punish it act.

### Conclusion

Electronic payment cards are the most used electronic payment methods in Algeria because it is the simplest, most effective and secure after knowing its definition, it is different kind, its way of use and how secure it is we are sure that the early use of these cards is constantly increasing because the degree of security is high thanks to the technological and legal means put in place by the card providers that this either the Algerian post office or the different banks and the second reason for its wide use is that there are specific devices to read these cards they are very secure and very easy to detect card and camp thieves thanks to the technology and the survival camera which facilitates the work of the police and the gendarmerie in case of theft of money or card.

The answers to the questions asked in the study:

After having answered or different question asked that helped us to better know the electronic payment cards that defines, purpose of use, different kinds, means of security and many other information about this subject to encourage people to use them and to make the means of payment electronic after the sitoiyans see much more the payment in cash because they are more secure in traditional payment and not reliability and Trusted in technology of a way of protecting their money from theft or scam or other.

### Results

The results obtained:

As a remark after having done this study that electronic payment cards are one of the kind of electronic cards because there are other kinds but as long as our goal was to show especially it is card to get out of use whether it is the payment of purchase debt of the different of our purchases or it is Visa Life debt the state by using the automatic card reader or the POS.

The various recommended suggestions:

- Use it is larger because they are secure
- Don't give your password even for the closest people
- Report the theft or loss of the electronic payment card immediately
- Use our cards in a meaningful way to avoid debt
- Raise the early card security by asking the owner for the OK by sending him a message to his own phone or email in case of a large transaction
- Organize a publicity campaign encouraging people to pay electronically while using electronic payment cards
- Make these cards more known and the conditions for acquiring them

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<sup>47</sup> Criminal Law No. 04-15 of 10 November 2004, Article 394 sixies

<sup>48</sup>Criminal Law No. 04-15 of 10 November 2004, Article 394 septies

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