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**Fatwa no. 19440:**

**Q: We jewelers were offered the convenience of using a machine which they refer to as on the spot sale. This machine is an apparatus through which the customer can transfer the amount of what he bought from his account to ours via phone. The device prints out a receipt confirming that the money was received in our account. What is the ruling on using this machine in the sale of gold?**

**A:** According to what you explain that the machine withdraws the sum of money from the purchaser's account in a certain bank and transfers it to that of the seller, and there are no commissions paid on this process, then the sale in this way falls under the same ruling as that of the exchange being made in the same session as the contract is made. As such, it is permissible to sell gold with paper banknotes and use the "on the spot" machine as the commodity exists as well as paying and receiving the value of jewelry takes place in the same session.

May Allah grant us success! May peace and blessings be upon our Prophet Muhammad, his family, and Companions!

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