

### Q1. What is a Purpose Based Company Card?

This feature will allow corporate clients to take complete control and manage cards using ADCB channels. Clients can create their own usage policy -based on real time, category or budget based restrictions. Clients can restrict card usage specific to merchants business category e.g. allow card usage only for Airline and Fuel transactions.

### Q2. Are there any restrictions on card usage categories?

Client can select up to 8 pre-defined categories to configure an individual corporate card number. Offering flexibility to opt-in or opt-out any of the below group of transactions (based on type of merchant business). The following regularly used 8 groups are predefined in this offering:

- Airline
- Automobile & transport
- Commercial and business payment
- Food and department store
- Fuel
- Government services
- Hotel & amusement
- Telecom & utilities

### Q3. What is the Card Control service?

The Card Control service allows Program Administrator(s) to control when, where and how each of their Islamic Corporate Debit Cards are used. This feature will allow Program Administrator(s) to define controls such as Transaction Controls, Limit Controls, Merchant Category Code (MCC) Group controls and MCC setting.

### Q4. How to avail Card Control Service?

ADCB is offering the Card control service to Company Program Administrator (CPA) using ProCash Web.

### Q5. How do I access Card Control feature using ADCB ProCash web channel?

This feature is available exclusively to Procash authorized users (Company Program Administrators) and can be accessed in just four simple steps:

- Login to ADCB ProCash and choose Islamic Corporate Debit Cards
- System will show the existing values set in the Card Control screen
- Click on "Edit Settings" and modify the parameter as needed
- Values will get updated instantly

**Q6. What types of card control features are available on ADCB ProCash Web for Company Program Administrators (CPA)?**

ADCB Islamic Banking offers the following control features for CPAs via ProCash Web:

**1. Transaction Control**

- - Temporary Block
- - ATM Cash Withdrawal
- - Ecommerce Transactions
- - International Transactions
- - In-Store Transactions

**2. Limit Control**

- - Daily Limit
- - Monthly Limit
- - Per Transaction Limit
- - Daily ATM Cash Withdrawal Count

**3. MCC Group Setting**

- - Airline
- - Automobile and Transport
- - Commercial and Business Payments
- - Food and Department Store
- - Fuel
- - Government Services
- - Hotel, Amusement & Entertainment
- - Telecom & Utilities

**4. MCC Setting**

- - Whitelisting (Specific to MCC value)
- - Blacklisting (Specific to MCC value)

**Q7. What range of card control services is available on ADCB ProCash Web, and what does each feature offer?**

ADCB Islamic Banking offers a variety of card control services for Company Program Administrators (CPA) via ProCash Web:

**Temporary Card Block:** Allows cardholders to switch their cards On/Off, reducing the number of misplaced cards being reported lost or stolen. These controls help cardholders stay within budget and feel more confident using their cards.

**Manage Spend Limits:**

- Set per transaction limit
- Set daily spend limit
- Set monthly spend limit
- These controls add a layer of security and help reduce fraud.

**Choose Transaction Types:**

- Enable/Disable e-commerce transactions (e.g. Souq, Zomato)
- Enable/Disable international transactions (e.g. Netflix)
- Enable/Disable in-store transactions (POS)
- Enable/Disable ATM cash withdrawals

**MCC Group Setting:** Available only via ProCash, this feature allows clients to tailor card usage to specific merchant categories (e.g., airlines, fuel, hotels).

- Ticked checkbox = Whitelisted MCC group
- Unticked checkbox = Blocked MCC group

**MCC Controls:** This feature is available only through the ProCash channel. This feature allows you to enable/disable usage at specific merchant category(ies).

- Requires careful assessment of requirement and correct MCC details to configure.
- Must be used under very specific requirements only.
- Allow individual MCC level transaction category control to whitelist or blacklist group of MCCs
- Enable checkbox – 4-digit numeric comma separated MCCs e.g. 1234,3245,2830,0979 etc. these are whitelisted MCCs. Allow card usage only on these MCCs.
- Disable checkbox – 4-digit numeric comma separated MCCs e.g. 7623,4390 etc. these are blacklisted MCCs. Do not allow card usage on these MCCs.

**Q8. What are the control parameters available on ADCB ProCash, and what are the expected outcomes when they are applied?**

Scenario	Expected result
<ul style="list-style-type: none"> <li>- Temporary block – Enable</li> <li>- ATM Cash withdrawal – Enable</li> <li>- In-store transactions – Enable</li> </ul>	System to decline all transactions authorization requests
<ul style="list-style-type: none"> <li>- Temporary block – Disable</li> <li>- ATM Cash withdrawal – Enable</li> <li>- In-store transactions – Enable</li> </ul>	System to approve all ATM and POS transactions
<ul style="list-style-type: none"> <li>- Temporary block – Disable</li> <li>- ATM Cash withdrawal – Disable</li> </ul>	System to decline ATM transactions
<ul style="list-style-type: none"> <li>- Temporary block – Disable</li> <li>- International transactions – Enable</li> <li>- In-store transactions – Enable</li> </ul>	System to approve international POS and e-comm transactions
<ul style="list-style-type: none"> <li>- Temporary block – Disable</li> <li>- International transactions – Enable</li> <li>- In-store transactions – Disable</li> </ul>	System to reject cross border (foreign) card present (POS and ATM) transactions whereas system to approve ECOM and other card not present (CNP) transaction
<ul style="list-style-type: none"> <li>- Temporary block – Disable</li> <li>- International transactions – Disable</li> <li>- In-store transactions – Disable</li> </ul>	System to approve domestic e-comm transactions and reject all international transactions and reject domestic POS transactions
<ul style="list-style-type: none"> <li>- Per transaction Limit – AED 100</li> <li>- Daily Limit – AED 200</li> <li>- Monthly Limit – AED 3000</li> </ul>	<p>System to reject transaction worth more than AED 100</p> <p>System to reject transactions worth more than AED 200 in any given day</p> <p>System to reject transactions worth more than AED 3000 in any given month.</p>

Scenario	Expected result
MCC Group setting - Airline – Enable - Fuel – Enable - Remaining groups – Disable	System to accept only Airline and Fuel MCC (Merchant Category code) specific transactions. This will include domestic and international Airline and Fuel group transactions
MCC Group setting - All groups – Disable	System to reject all transactions
MCC Group setting - All groups – Enable	System to accept all transactions
MCC Setting - Whitelisting – 3026, 3034 - Blacklisting – null	System to accept only 3026 (Emirates Airline) and 3034 (Etihad Airline) transactions  System to reject all other merchant transactions
MCC Setting - Whitelisting – null - Blacklisting – 3501	System to reject only 3501 (Hotel-Holiday Inns) transactions  System to accept all other merchant transactions
MCC Group setting - Hotel, Amusement & Entertainment – Enable - Remaining groups – Disable	System to accept all Hotel, Amusement & Entertainment  System to reject all other non-hotel transactions
- Temporary block – Disable - ATM Cash withdrawal – Enable - In-store transactions – Enable - International transactions – Enable - Ecommerce transactions – Enable	System to approve all the transactions
- Airline – Enable - Automobile and Transportation – Enable - Commercial and Business Payments – Enable - Food and Department Store – Enable - Fuel – Enable - Government Services – Enable - Hotel Amusement & Entertainment – Enable - Telecom and Utilities – Enable	System to approve all the transactions from any merchants other than Bank restricted merchants

**Q9. What are the default control parameters set by ADCB?**

Function	Default Value
ATM Cash Withdrawal per day	AED 80,000 (maximum limit)
ATM transactions count per day	20 (maximum limit)
e-Commerce online transactions count per day	200
Per Transaction Limit	AED 100,000 (AED 500,000 maximum limit)
Daily Limit	AED 100,000 (AED 1,000,000 maximum limit)
Monthly Limit	AED 200,000 (AED 5,000,000 maximum limit)