بنك أبوظبي التجاري
ADCB

TouchPoints Flex Card Frequently Asked Questions

KEEP IN MIND

The TouchPoints Flex Card can only be used within the UAE at merchants that accept Jaywan card payments. As some merchants may not yet support Jaywan, we recommend keeping an alternative payment method available.

1. What is the TouchPoints Flex Card?

The TouchPoints Flex Card is a digital payment card that enables eligible ADCB customers to instantly redeem accumulated TouchPoints for purchases at Jaywan-enabled merchants across the UAE, eliminating the need for vouchers and restrictions to participating merchant networks.

2. Is it a credit, debit or prepaid card?

It is a digital payment card that can be used to redeem TouchPoints only. It does not provide credit, access to a bank account, store cash or allow cash loading.

3. How does the card work?

When you make an eligible purchase, the value of the transaction is deducted from your available TouchPoints balance.

4. Who can apply for the card?

The card is available to all ADCB customers, subject to the applicable product eligibility criteria.

5. How can I set up the card?

Eligible customers can set up the card on the ADCB Mobile Banking App and accept the applicable product terms and conditions during the application journey.

- Navigate to the TouchPoints Dashboard on ADCB Mobile Banking App
- Click 'Set up your Digital Card'
- Fill details and accept terms
- Verify details using Facepass, Biometrics or OTP
- Add your digital card to mobile wallet

6. Will I receive a physical card?

No. The TouchPoints Flex Card is issued as a digital card only.

7. Can I add it to a digital wallet?

Yes. You can add the card to supported digital wallets, subject to device and wallet compatibility.

8. Where can I use the card?

You can use it within the UAE at merchants enabled to accept Jaywan card payments. Jaywan is an evolving domestic card scheme and acceptance may vary by merchant and payment channel.

9. How do I know whether a merchant accepts Jaywan?

We recommend that you check with the merchant regarding Jaywan acceptance before making a payment. Acceptance of other card schemes does not necessarily mean that Jaywan is accepted.

Ver 0.1/August2026

10. **What are the possible reasons for a transaction to be declined?**
A transaction may be declined if the merchant does not accept Jaywan, the available TouchPoints balance is insufficient, the transaction is attempted outside the UAE, or the transaction does not comply with the applicable card controls.

11. **Can I use the card outside the UAE or withdraw cash?**
No. The card is for purchases within the UAE only. It cannot be used for cash withdrawals, cash advances, cash transfers or TouchPoints transfers.

12. **What happens if I do not have sufficient TouchPoints?**
If your TouchPoints balance is insufficient to cover the full purchase amount, you may redeem your available TouchPoints and pay the remaining amount using a card or cash. Keep an alternative payment method available where required.

13. **Will I earn TouchPoints when using this card?**
No. The card is designed to redeem available TouchPoints, not to earn additional TouchPoints. However, you can continue to earn TouchPoints on eligible ADCB products and services that are linked to the TouchPoints loyalty programme. Any TouchPoints earned through these products will continue to be credited to your TouchPoints balance in accordance with the applicable programme terms and conditions.

14. **Where can I check my TouchPoints balance and transactions?**
You can view your available TouchPoints balance and TouchPoints redemption transactions on the ADCB Mobile Banking App.

15. **How much is my TouchPoints balance worth?**
You can view your available TouchPoints balance and its approximate AED value in the TouchPoints section of the ADCB Mobile Banking App. As a guide, 100,000 TouchPoints is equivalent to approximately AED 500.

16. **Can I use my TouchPoints Flex Card for online shopping?**
Online acceptance is continuously expanding. However, somemerchants may not yet support Jaywan for online transactions. We recommend looking for Jaywan as a payment option during checkout. If Jaywan is not available, you may use your ADCB debit or credit card instead.

Please note: This FAQ is a customer education document and should be read with the applicable TouchPoints Flex Card terms and conditions. Product features and acceptance are subject to the final approved proposition and maybe subject to change.