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. **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.

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10. **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.

11. **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.

12. **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.

13. **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.

14. **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.

TouchPoints Flex Card Frequently Asked Questions - Jaywan Acceptance

IN-STORE PAYMENTS

1. **How will I know if my in-store payment has not been completed?**
   If your payment is unsuccessful, the card terminal may display a message such as "Declined" or "Card Not Supported." The cashier may also inform you that the payment could not be processed.

2. **Can my in-store payment be declined at a merchant that accepts Jaywan?**
   Some merchants accept physical Jaywan cards but have not yet enabled acceptance of Jaywan digital cards through mobile wallets. This is more common at merchants whose card terminals are integrated with their billing or checkout systems. Payments made using a standalone card terminal are generally more likely to be accepted.

3. **What should I do if my in-store payment is declined?**
   If your payment is declined, you can ask the cashier or store supervisor to process the payment using a standalone card terminal and let them know you are using a Jaywan digital card. Many merchants are able to support this option. If a standalone terminal is not available, you can complete your purchase using another payment method.

4. **Will my TouchPoints be deducted if a payment is declined?**
   No. TouchPoints are deducted only after a transaction is successfully completed. You can view your available TouchPoints balance and redemption history in the TouchPoints section of the ADCB Mobile Banking App.

ONLINE PAYMENTS

1. **Can my online payment with the card be declined? If so, why?**
   Yes, this is possible if Jaywan is not listed among the available payment options at checkout, or the transaction may be declined after the card details are entered.

2. **Why is Jaywan not available at online checkout?**
   Some online merchants and their payment service providers have not yet enabled Jaywan for online payments. As Jaywan acceptance continues to expand, availability may vary from one merchant to another.

3. **What should I do if Jaywan is not available online?**
   If Jaywan is not available, you can complete your purchase using your ADCB Islamic debit or credit card. Your TouchPoints balance will remain available and can be redeemed in future at participating merchants that accept the Jaywan digital card.

BEFORE MAKING A PURCHASE

1. **How can I check if a merchant accepts the card in-store?**
   Before making a purchase, ask the merchant whether they accept Jaywan digital card payments through mobile wallets. Please note that accepting other card types, or even physical Jaywan cards, does not always mean that Jaywan digital cards are supported.

2. **How can I check if an online merchant accepts Jaywan?**
   At checkout, look for Jaywan among the available payment options. If Jaywan is not displayed, the merchant has not yet enabled Jaywan for online payments.

3. **When will Jaywan acceptance be more widely available?**
   Jaywan acceptance is continuing to expand, with more merchants and payment service providers being enabled over time. As adoption grows, you can expect acceptance to become increasingly widespread.

4. **Does a declined transaction indicate an issue with my card or balance?**
   Not necessarily. If you have sufficient TouchPoints and are making a purchase within the UAE, a declined transaction may simply mean that the merchant's card terminal or website does not yet support Jaywan digital card payments. If the transaction is declined, your TouchPoints balance will not be affected.

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.