



IDEMIA and Emirates NBD Unveil First Jaywan Prepaid Card in the UAE

Supporting the UAE Central Bank's vision for a resilient, independent financial system.

PAYMENT

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IDEMIA Secure Transactions (IST) has partnered with Emirates NBD to launch the first-ever Jaywan prepaid card, leading the way in one of the world's most advanced payment societies.

Launched in 2024, Jaywan is the United Arab Emirates' (UAE) first domestic payment card scheme. Reflecting a growing global trend, this local scheme was introduced by the Central Bank of the UAE (CBUAE), with the aim of localizing card payments, reducing transaction costs, enhancing financial inclusion, and strengthening the UAE's economic independence through localized infrastructure, governance, and security standards.

The launch of Emirates NBD's Jaywan prepaid card aligns with the mandate set by the CBUAE requiring all banks in the UAE to issue Jaywan cards—either as mono-badge cards for domestic and Gulf Corporation Council (GCC) transactions or as co-badge cards in partnership with global payment networks.

As part of this transformative shift, IST's manufacturing facility in Shenzhen and its Dubai service center, where Emirates NBD's Jaywan prepaid cards are produced and personalized, are the first in the market to be approved by Al Etihad Payments, a subsidiary of the CBUAE responsible for developing and operating the country's national payment infrastructure and implementing Jaywan.

This milestone highlights IST's commitment to the market and supports CBUAE's vision for a more resilient and independent financial ecosystem.

We are proud to be the first payment card provider with Jaywan-approved manufacturing and personalization facilities. By partnering with Emirates NBD to launch the first-ever Jaywan prepaid card, we have achieved a significant milestone in the UAE's financial landscape. With IST's local presence and proven readiness through Jaywan-scheme approvals, we remain the optimal partner for card issuers across the nation.

Hennie Dupleissis, SVP Payment Services, IDEMIA Secure Transactions

Emirates NBD is committed to supporting the CBUAE's strategic vision for a robust and independent national payments ecosystem. The launch of the first Jaywan prepaid card, in partnership with IDEMIA Secure Transactions, represents a significant step towards enhancing financial inclusion and driving economic growth within the UAE.

Deepak Chandran, Group Head of Retail Products, Emirates NBD

Jaywan is a huge step towards in building a future-ready payments ecosystem for the UAE—one that is inclusive, secure, and built to support the everyday lives of people across the UAE. As we expand its availability, our focus is on delivering a card that offers seamless, secure, and reliable payments—whether in the UAE or internationally. This will make digital payments more convenient and inclusive for all.

Jan Pilbauer, CEO, Al Etihad Payments