



Notice No. : CBUAE/BSN/N/2019/2900
Classification : Classified
Date : 18 July 2019
To : All Banks
Subject : Transaction data on Plastic Cards

After greetings,

We refer to the enclosed Notice No. CBUAE/BSN/N/2018/758 dated 23/5/2018 regarding the above subject.

While reviewing the data on plastic cards uploaded by banks (though not all), the Central Bank identified that significant portion of the plastic cards transactions data are uploaded without CARD BINS information that are needed to identify card issuing countries and card usage countries.

As an issuer of cards (Debit / Credit / Payroll / Others) it is imperative that all the CARD BINS must be defined in the UAEFTS promptly and all cards issued must be reported using Customer Account Details (CAD) file format. In addition to ATM/CDM/Kiosk and POS transactions, banks are requested to include e-commerce (online) cards transactions when reporting cards transactions data to the Central Bank.

Yours faithfully,

For/ Deputy Governor for Banking Supervision