eDirham FAQs

What are the products available in eDirham G3 program?

There are 3 products under eDirham G3 namely Hala, Gold and Signature. While Hala card is non-KYC card, the other two cards are KYC based

Where do I get CBD eDirham cards?

CBD eDirham cards can be applied through CBD.ae and Exchange house branches (*to be available soon*). Once it's successfully applied, you will receive the card within **7-10 working days** on the registered address mentioned in the application.

What documents I need to apply for the cards?

For all cards, you need Emirates ID additionally for Gold you would need Passport/Visa copy and Trade License for Signature

Contactless transactions

All eDirham G3 cards are enabled with contactless technology, where the payments up to AED 300 can be made by tapping the card

PIN based transactions

All eDirham G3 cards are chip enabled, meaning any transaction done at Point-of-sale has to be authorized using the cards' 4-digit PIN

How to activate the Card and Set/Reset PIN

Card activation and PIN set/reset can be done through SMS. Refer to the activation/PIN set sticker on the card for the format

Card Usage

Cards can be used to make payments at government entities both at physical locations and online channels. While using at physical locations, Card PIN should be entered while authorizing the payment and during online transactions, the passcode is mandatory (Refer to below points on getting the Passcode)

For performing eCommerce transaction, you must download eDirham Instant app from you can generate the 6-digit token for online authentication

What is Card ID or Card token number ?

Card ID or Card Token number is the 10-digit number printed on the card below the cardholder name

How to top-up the cards

Cards can be topped up through multiple channels. Currently the available channels are CBD.ae, Exchange outlets, fund transfer through UAEFTS. Existing CBD wholesale banking customers can top-up through corporate online banking platform

How to get a passcode for eCommerce transaction

To complete an eCommerce/online transaction, the cardholder must enter a dynamic passcode as a two factor authentication (apart from entering the 3 digit CVN which is present behind the card). To receive the passcode, download the eDirham Instant app from App Store/Playstore and register the eDirham card onto the app.

What is the Access Code that is required for eDirham Instant App registration?

Upon you eDirham card activation and PIN set, you will receive an access code onto your registered mobile number. This is required for registering your card on the eDirham Instant App.

How do I Activate and set my PIN for my eDirham Card ?

For Card Activation and PIN set, please send the below message to 4266

EACT(space)Last 4 digits of the card(space)10-digit Card ID(space)4digit PIN

How to block/unblock my eDirham card

eDirham cards can be blocked/unblocked by sending SMS to 4266 in the below format :

For blocking the card, EBLK(space)10-Digit CARD ID(space)last 4 digits of card(space)PIN

For Unblocking the card, UBLK(space)10-Digit CARD ID(space)last 4 digits of card(space)PIN

Alternatively, customer can call the contact centre number mentioned on the card and successfully authenticating. Once the card is blocked, the card cannot be used further for any face-to-face transactions or online transactions

How do I SET/Reset my PIN

PIN can be set or reset using the SMS channel using the below instruction to 4266

EPIN(space)last 4 digit of the card(space)10-digit Card ID(space)4digit pin

How do I check my balance on the card

You can check the card balance using SMS function by sending the below instruction to 4266

EBAL(space)Last 4 digits of the card(Space)10-digit Card ID(Space)4digit pin . Card balance can be checked by logging into eDirham Instant App

How to raise a dispute on the eDirham card

For raising any dispute/Chargeback on the eDirham cards, call the contact centre and report the incident. Contact centre agent would successfully authenticate and registers the compliant and provides with a reference number for future tracking and closure.