



مصرف الإمارات العربية المتحدة المركزي  
CENTRAL BANK OF THE U.A.E.



الهيئة الاتحادية للهوية  
والجنسية والإقامة وأمن المنافذ  
FEDERAL AUTHORITY FOR IDENTITY,  
CITIZENSHIP, CUSTOMS & PORT SECURITY

## **CBUAE, Federal Authority for Identity, Citizenship, Customs and Port Security, and ADCB Announce the Launch of Digital Bank Account Opening Services through the “Tourist Identity” Initiative**

- A milestone in advancing financial inclusion: enabling visitors to open digital bank accounts through the Tourist Identity.

**Abu Dhabi (30 April 2026):** The Central Bank of the United Arab Emirates (CBUAE), in collaboration with the Federal Authority for Identity, Citizenship, Customs and Port Security (ICP) and Abu Dhabi Commercial Bank (ADCB), has announced the launch of digital bank account opening services through the Tourist Identity initiative. The service enables non-resident visitors to open digital bank accounts instantly and securely using the Tourist Identity.

This step represents an important milestone in the UAE’s digital transformation journey and ongoing efforts to advance financial inclusion. The Tourist Identity provides visitors with a trusted digital identity upon arrival in the UAE, supported by advanced technologies, including biometrics and facial recognition, developed by ICP. Through the integration of ICP’s platform with ADCB’s mobile banking application, the initiative delivers a fully digital experience that allows visitors to open bank accounts within minutes and immediately access essential banking services, including digital debit cards for instant use.

The initiative is aligned with the directives of the UAE’s wise leadership and supports the national vision to build a society powered by digital payments. It further promotes the adoption of digital payment solutions, strengthens consumer protection frameworks, and reduces reliance on cash transactions, thereby reinforcing the UAE’s position as a leading and advanced financial hub at both regional and global levels.

Commenting on the initiative, **H.E. Saif Humaid Al Dhaheri, Assistant Governor for Banking Operations and Support Services at the CBUAE**, said: "The successful launch of the Tourist Identity initiative reflects the UAE’s firm commitment to developing an advanced and secure digital financial ecosystem. By enabling instant digital onboarding and connecting visitors to the UAE’s national payment ecosystem, including the national payment scheme “Jaywan” and the instant payment platform “Aani”, the initiative contributes to enhancing ease of doing business and delivering an integrated and secure banking experience for visitors from the moment they arrive in the UAE."

**H.E. Major General Suhail Juma Al Khaili, Acting Director General of Citizenship at the Federal Authority for Identity, Citizenship, Customs and Port Security,**



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stated: "The Virtual Tourist Identity system, introduced by the Federal Authority for Identity, Citizenship, Customs and Ports Security, represents a proactive and innovative initiative aimed at enabling various sectors across the UAE to deliver their services to visitors with ease and security, without the need to present or exchange traditional documents. This is achieved through the adoption of advanced biometric identification technologies, supported by artificial intelligence algorithms, within the Authority's newly developed UAEKYC biometric identification framework."

He added: "This system is considered one of the leading initiatives at the regional level, as it enhances the overall visitor experience by facilitating seamless and efficient access to a wide range of services within the country. It also enables multiple sectors to leverage the platform, delivering a distinctive and high-quality experience for both visitors and residents alike, in alignment with the UAE's vision to reinforce its leadership in digital transformation and quality of life."

**Ala'a Eraiqat, Group Chief Executive Officer of Abu Dhabi Commercial Bank,** said: "This initiative represents an important milestone in the continued evolution of the UAE's financial sector, aligning banking innovation with the broader ambitions of the nation's tourism economy. ADCB's participation in this phase reflects our focus on shaping future-ready financial models that enhance the UAE's global competitiveness and attractiveness. By contributing our advanced digital capabilities and customer-experience leadership, we are supporting a financial environment that is intuitive, resilient, and reflective of the UAE's standing as a world-class destination and global hub for financial innovation."

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