

Frequent Ask Question (FAQ)

1. What is MPay Balance?

It is an account that you can open online via MPay Wallet, anytime and anywhere without going into a physical office, giving you immediate usage of the account. Once you have loaded funds into the account, it immediately allows you to perform in-store purchases and reload your prepaid mobile, P2P fund transfer, making investment, etc.

1.1 Where can I download MPay app?

The MPay Wallet app is available on:

- Google Play Store for Android phones running Android 5.5 and above.
- Apple App Store for iPhones running iOS 7.0 and above.

2. What is MPay Mastercard Prepaid Card?

In addition to opening a MPay Balance Account, you can apply a physical or virtual MPay MasterCard Prepaid Card for making purchases at merchant outlets as well as cash withdrawing from all Bank's ATM in Malaysia and worldwide.

2.1 You can only own one (1) MPay Balance Account at any point in time, but you can have more than one MPay MasterCard Prepaid Card or other MPay co-branded Corporate Mastercard Prepaid Card.

2.2 What are the minimum requirements to qualify as MPay Balance and MPay Mastercard Prepaid Card account users?

- Applicants must be a minimum of 18 years old. Applicants who are 12 years old and above but below 18 years old require parental/guardian support.
- Applicants must own a Malaysia-registered mobile phone number and a mailing address in Malaysia. Additional supporting documents that give details of applicant addresses and/or existing bank account are preferred.
- No proof of income is required.

3. Where can MPay Mastercard Prepaid Card be use for purchase?

The MPay MasterCard Prepaid Card can be used to pay for goods and services at MasterCard merchants store domestically, worldwide and online purchase.

***For registered cardholder, please update the latest MPay Wallet version. A pop-up screen will appear to request cardholder to opt-in for online purchase. You will be able to perform online transaction after 2 working days. Please call MPay Call Centre for any assistance. Terms and condition apply.**

4. What is MPay Mastercard Prepaid Card cash withdrawal limit and charges?

You can withdraw cash at all Banks' ATMs (Except Bank Islam, OCBC, Standard Chartered) with your MPay MasterCard Prepaid Card. MPay secure PIN is required. Check balance via ATM is free of charge.

ATM Withdrawal Charges (Per Transaction)

Malaysia Local Banks: RM2.00

Oversea Banks: RM 10.00

Withdrawal Limit (Per Day): RM5,000.

Withdrawal Limit (Per Week): RM10,000.

5. What is MPay Balance account wallet size?

MPay Balance has a maximum balance of RM10,000 at any one time.

6. What is MPay Mastercard Prepaid Card wallet size?

MPay MasterCard Prepaid Card has a maximum balance of RM10,000 at any one time.

7. Daily transaction spending limit?

Transaction limit (Per Day) is RM10,000.

Transaction limit (Per Week) is RM30,000.

*Combination of purchased amount at retail outlets and withdrawal amount at bank's ATM.

8. Pre-Authorisation amount for Petrol Transactions at the outdoor pump (applicable to MPay MasterCard Prepaid Card).

A pre-authorisation amount of RM200 is charged to the MPay MasterCard Card for petrol purchases at the outdoor pump in petrol stations. The pre-authorisation amount will then be reversed and the actual amount will be charged to your MPay MasterCard Card

upon settlement by the merchant within 3 to 7 days. Alternatively, you may opt to pay at the cashier to avoid the pre-authorisation holding amount.

9. Various channels to top up money to MPay Balance and MPay MasterCard Prepaid Card.

Reload Charges	Per Transaction Basis
- Public Bank ATM *	RM1.00
- Public Bank CDM *	RM1.00
- Individual Top Up via FPX (Financial Process Exchange) <i>Only applicable if User/Cardholder have a banking account with a local bank in Malaysia</i>	RM1.00
- Corporate Top Up via FPX (Financial Process Exchange) <i>*Only applicable if company have a corporate banking account with a local bank in Malaysia</i>	RM3.00
- Fund Transfer to Quickash	No Charges

**This feature is currently available at all Public Bank branches. The amount will be reflected into the MPay Balance or MPay Mastercard the next working day at 6pm to 8pm.*

10. MPay Mastercard Prepaid Card yearly maintenance fee?

Annual maintenance fee RM6.00.

11. What if I forgot my MPay Wallet Security PIN?

You may reset your Security PIN through the MPay Wallet login page “Reset Account?” link or contact our Call Center representatives at 1700-81-6729 (local). Alternatively, you may chat with us between 8.45am to 6:15pm or leave a message at www.mpay.my for further assistance.

12. If customers forget MPay Mastercard Prepaid Card PIN?

The new PIN will be sent to registered mobile number via SMS within 2 working days.

13. How can I get the Replacement for the MPay Mastercard Prepaid Card?

Replacement cards can be obtained upon request to the Call Centre. There will be a replacement fee of RM10.00 (Inclusive of 0% Goods and Services Tax) for the replacement card.

Individual Customer:

Non-project cardholder needs to self collect the card at our office and signoff the acknowledgment letter.

MPay Corporate Co-Brand Prepaid Card:

The replacement card will be sent to respective corporate office or HR department if applicable.

14. Is any form of verification performed on me if I register with MPay and/or conduct transactions through its services?

Yes, MPay reserve the right to conduct Customer Due Diligence (CDD) and/or Enhanced Customer Due Diligence (ECDD) as we deem fit. We may request for additional documents should there be a need for it. As a remittance service provider, we are governed by Money Services Business Act 2011. Below serves as notice on the aforementioned.

**Notice to Customer
(Remittance service)**

Customer Due Diligence (CDD) is a requirement under the Anti-Money Laundering and Anti-Terrorism Financing Act 2001 (AMLATFA) and Money Services Business Act 2011 (MSBA). CDD shall be conducted on customer conducting any transaction. Please produce your identification document before making any transaction.

**Notis kepada Pelanggan
(Perkhidmatan penghantaran wang)**

Pelaksanaan Usaha Wajar Pelanggan (Customer Due Diligence / CDD) adalah satu keperluan di bawah Akta Pencegahan Pengubahan Wang Haram dan Pencegahan Pembiayaan Keganasan 2001 (AMLATFA) dan Akta Perniagaan Perkhidmatan Wang 2011 (MSBA). Usaha Wajar Pelanggan akan dilaksanakan terhadap pelanggan yang melakukan sebarang transaksi. Sila sediakan dokumen pengenalan anda sebelum menjalankan sebarang transaksi.

15. Is it compulsory to provide IC or copy of passport during sign up?

Yes, an IC or passport image is required in registration process to verify your identity. A clear and legible copy of IC (for Malaysian) or valid passport (Non-Malaysian) is required for your application process. Example of IC (Malaysian): Example of Passport (Non-Malaysian): MPay may also request for any other official documents bearing the photograph of the customer or beneficial owner, provided the authenticity of the documents can be verified. In addition, additional documents such as bank statements,

Example of IC (Malaysian):



Example of Passport (Non-Malaysian):



c may be requested for verification.

16. Where to view Transaction History for MPay Mastercard Prepaid Card.

Click on “Payment Cards” and tap on the MPay Mastercard Prepaid Card.

17. What is the function between “Posted” and “Activity”

Posted shows each transaction that COMPLETE settlement process. Activity is showing those transaction that the settlement process has NOT COMPLETED.

18. Will it show the failed transaction in activity transaction log?

Only successful transaction will be shown in activity transaction log.

19. Can user search back the previous transaction?

All the 3-month transaction will be listed on posted transaction log, users are able to scroll down to view the latest completed transaction in the 3-month period.

20. What is the MPay Mastercard Prepaid Card transaction history duration posted in transaction log?

3 months

21. Will activity transaction log show pre-authorize and release pre-authorize transaction?

The pre-authorize transaction will be listed in activity transaction log. After the transaction settlement is completed the released pre-authorize transaction balance amount will be credited back into MPay Master Card. The settled amount will be listed in the posted transaction log.

22. How many CASA accounts can a user register?

We do not limit the amount of account register by a user. User can register their CASA account on their MPay Wallet as long as it is their own CASA account.

23. Will MPay wallet allow MPay MasterCard to transfer into CASA account?

No, only can transfer from MPay Balance.

24. Are there any charges for CASA transaction?

Yes, it would be charge at RM0.50 per transaction.

25. What is the credit limit amount that is allowed to transfer to their CASA account?

User only can perform maximum transaction of RM5,000 per day and minimum RM2 per transaction.

26. How many processing days for transfer a transaction to CASA account?

The money will be transferred to user account next working day (by 8pm).

27. If top up from MPay Wallet to Quickash account fail with error message “Account doesn’t exist”?

It means that IC/Passport Number or Name registered in QuicKash and MPay Wallet is different.