

Introduction:

About Valyou eWallet :

Valyou is a Malaysian mobile financial services business unit under the Merchantrade Asia Sdn Bhd Group (Merchantrade) licensed and regulated as a money services business (MSB) and approved to issue e-money by Bank Negara Malaysia. Send money from Malaysia to Indonesia, Nepal, Bangladesh, India, Pakistan, Philippines, Vietnam, Cambodia, Sri Lanka, Vietnam, Myanmar and more via mobile wallet app. Valyou mobile wallet app features also include peer-to-peer transfer, prepaid top-up, bill payment and more.

(A) Getting Started:

(QA1) How can users sign up for Valyou?

(AA1) To sign up for Valyou, visit any nearest branch for face-to-face verification. You'll need a smartphone with internet access and a local Malaysia mobile number.

(QA2) What personal information is required during registration?

(A2) During registration, you'll need to provide your full name as per your ID, a copy of your passport or visa, and complete a KYC process with the staff. You must have a local mobile number.

(Q3) Is there a minimum age requirement for users?

(A3) Valyou is available to users who are 18 years old and above, regardless of nationality.

(Q4) How can users verify their identity?

(A4) Users can verify their identity by presenting themselves at a Valyou branch for KYC and providing the necessary supporting documents.

(B) Using the eWallet:

(B1) How can users add money to their Valyou eWallet?

(QB1) Users can add funds via merchant cash-in, **FPX(NEW)**, **debit card top-up(NEW)**, or JomPAY.

(B2) What are the accepted funding sources?

(QB2) Valyou accepts cash, **bank debit cards(NEW)**, and JomPAY as funding sources.

| Channels | Methods | Crediting time |
|------------------|----------------------------|------------------------------|
| Top-up Channels: | Merchantrade branches | Will be credited immediately |
| | Participating agents | Will be credited immediately |
| | FPX (NEW) | Will be credited immediately |
| | JomPAY (Biller Code: 4325) | Will be credited immediately |
| | Debit Card (NEW) | Will be credited immediately |

(B2_1) How to Top up

(AB2_1) Find out more in the User Guide

- **[link of the user guide pdf]**

(B3) Are there any fees associated with adding funds?

(QB3) No, there are no fees associated with adding funds to your Valyou eWallet.

(B4) How can users make payments using Valyou?

(QB4) To make payments, simply log in to the Valyou app and go to the payment section. Users can make payments by scanning QR codes (merchant or other users).

(B5) What types of transactions can users perform?

(QB5) Users can send money to other Valyou wallet holders, perform international remittances, pay bills, and purchase prepaid reloads (both locally and internationally).

(B6) Is there a transaction limit?

(QB6) Yes, there are transaction limits: RM3,000 per day and RM5,000 per month for international remittances, RM1,000 per day for person-to-person transfers, and RM500 per day for cash withdrawal.

(B7) How can users check their Valyou eWallet balance?

(QB7) Users can check their eWallet balance by logging into the mobile app, where the balance is displayed on the home page.

(B8) How do users receive money from others into their Valyou eWallet?

(QB8) To receive money, users need to know the sender's mobile number or search for it in their phone contacts. The app will validate whether the recipient is a Valyou wallet holder.

(B9) How do users perform bill payment from Valyou eWallet?

(QB9) Users can by login in the Valyou eWallet and click on Pay Bill to perform bill payment via the available utility providers.

(B10) How do users perform Mobile prepaid top up from Valyou eWallet?

(QB10) Users can by login in the Valyou eWallet and click on Airtime to reload mobile prepaid via the available service providers.

(B11) How do users purchase Travel insurance from Valyou eWallet?

(QB11) Users can by login in the Valyou eWallet and click on Insurance to purchase Travel insurance

(B12) How do users can perform cash out from Valyou eWallet?

(QB12) Users can perform Cash out via below

1. Merchant Scan me
 - a. Customer login to Valyou eWallet
 - b. Click on Cash Out
 - c. Present the QR code to Merchant
 - d. Merchant scan on the QR
 - e. Merchant enters the amount and click on continue
 - f. Enter OTP
 - g. Balance will be transfer to Merchant Valyou eWallet
 - h. Then the Merchant can pay to customer in cash
2. Customer Scan Merchant
 - a. Customer login to Valyou eWallet
 - b. Click on Cash Out
 - c. Click on 'Scan You' tab
 - d. Scan on the Merchant QR (QR will be refreshed after 60 seconds)

- e. Customer enters the amount and click on continue
- f. Enter OTP
- g. Balance will be transfer to Merchant Valyou eWallet
- h. Then the Merchant can pay to customer in cash

(C) Security and Privacy:

(C1) How is user data protected?

(QC1) User data protection measures are detailed in Valyou's privacy policy, which can be found at link.

(C2) What security measures are in place to prevent unauthorized access?

(QC2) Valyou employs robust security measures, including passcodes, OTP via SMS, and a security phrase to prevent unauthorized access.

(C3) What should users do if they suspect unauthorized activity on their eWallet account?

(QC3) Users should report any suspected unauthorized activity to Valyou's customer service immediately.

(C4) Can users change their PIN or password?

(QC4) Yes, users can change their PIN or password for added security.

(C5) Is two-factor authentication (2FA) available for added security?

(QC5) Yes, Valyou offers 2FA, requiring a passcode and OTP for login and OTP for transactions.

(C6) How is transaction data handled and protected?

(QC6) Transaction data handling and protection details can be found in Valyou's privacy policy at link.

(D) International Remittance:

(D1) What is international remittance with Valyou?

(QD1) International remittance with Valyou allows you to send money to recipients in other countries securely and conveniently.

(D2) What is the available remittance countries available for Valyou?

(QD2) You can send to Indonesia, Nepal, Bangladesh, India, Pakistan, Philippines, Vietnam, Cambodia, Sri Lanka, Vietnam, Myanmar and more via mobile wallet app.

(D3) What is the payment mode available?

(QD3) With our extensive international partnership, you can send money directly to a bank account, via a cash pickup agent or through home delivery service. (subjected to availability of payment mode by country)

(D4) How do I initiate an international remittance?

(QD4) To initiate an international remittance, log in to the Valyou app, select the "Remittance" option, and follow the on-screen instructions.

(D5) What information do I need to provide for an international remittance?

(QD5) You will need to provide the recipient's details, including their full name, contact information, and the receiving country. Ensure that you have sufficient funds in your Valyou eWallet.

(D6) Are there fees associated with international remittances?

(QD6) Yes, international remittances are subject to service fees, which vary depending on the destination country. You can check the applicable fees within the app before completing the transaction.

(D7) What is the maximum limit for international remittances?

(QD7) The maximum limit for international remittances is RM3,000 per day and RM5,000 per month.

(D8) How long does it take for international remittance transactions to be processed?

(QD8) The processing time for international remittance transactions may vary depending on the destination country and the corresponding financial institutions. It's advisable to check with Valyou for estimated delivery times.

(D9) What exchange rate will be applied for international remittances?

(QD9) The exchange rate used for international remittances is set by Valyou. You can view the current rates within the app before confirming the transaction.

(D10) Can I cancel or modify an international remittance after it's been initiated?

(QD10) Once an international remittance transaction is initiated, it may not be canceled or modified. Please ensure all details are accurate before confirming the transaction.

(D11) How can the recipient receive the money in the destination country?

(QD11) The recipient can typically receive the money through Valyou's network of partner agents or outlets in the destination country. The specific payout options will depend on local regulations and available services.

(D12) What identification documents do the recipient need to provide to collect the remittance?

(QD12) The recipient will need to provide valid identification documents as required by the laws and regulations of the destination country. These may include government-issued IDs, passports, or other accepted forms of identification.

(D13) What should I do if there is an issue with an international remittance?

(QD13) If you encounter any issues with an international remittance, please contact Valyou's customer service for assistance.

(D14) Can I track the status of my international remittance?

(QD14) Yes, you can track the status of your international remittance within the Valyou app. The app will provide updates on the progress of your transaction.

(D15) Is there a limit on the number of international remittances I can send?

(QD15) There is no specific limit on the number of international remittances you can send, but you should be aware of the daily and monthly transaction limits and the corresponding service fees.

(D16) Is international remittance available to all countries?

(QD16) International remittance services are available to a wide range of countries. You can check the list of supported destination countries within the Valyou app or on Valyou's website.

(D17) Are there any special requirements or restrictions for international remittances?

(QD17) Valyou may have specific requirements or restrictions for international remittances based on regulatory compliance and other factors. It's essential to review and adhere to these requirements when sending money internationally.

(D18) Will I receive notifications for my transactions?

(QD8) Yes, you will receive push notifications when:-

- Transfer amount has been successfully deducted from your eWallet
- Transfer has been processed

Please note that while these updates indicate the progress of your transfer, it does not necessarily mean that the funds have been received by the intended recipient yet.

(D19) How do I track my transaction(s)?

(QD19) Go to "Remit" and select "History", Click on the transaction that you wish to track. There are 4 stages:

- New
- In-process
- Completed
- Refunded

Please note that while these updates indicate the progress of your transfer, it does not necessarily mean that the funds have been received by the intended recipient yet.

(D20) How to create new Receiver/Beneficiary from Valyou App?

(Q20) Go to "Remit" and select "Receiver", enter required receiver details

(D21) How to update/delete Receiver/Beneficiary from Valyou App?

(Q21) Go to "Remit" and select "Receiver", choose the receiver that you wish to update or delete. To delete, please click the "Dustbin" icon. To edit, just update/edit the details and select "Next" and "Update".

(E) Customer Support:

(E1) How can users contact customer support?

(QE1) Users can contact customer support via :

- Email : custops@mtradeasia.com
- Whatsapp : wa.me/601131888606
- Customer Service No : +60383138606 or +60383188606

(E2) What is the response time for customer inquiries?

(QE2) Valyou aims to respond to customer inquiries typically reply within 1 to 24 hours.

(F) Compatibility and Devices:

(F1) Which devices and operating systems are compatible with the Valyou app?

(QF1) Valyou supports Android (above version 4.0) and iOS devices (above version 10).

(F2) Are there any specific technical requirements?

(QF2) Valyou requires Android 4.0 or above and iOS 10 or above.

(F3) Where can I download Valyou App?

(QF3) For Android, go to Google Playstore search "Valyou". For IOS, go to Apple Appstore search "Valyou"

(F3) Can I install Valyou app if my device is Rooted/Jailbroken ?

(QF3) No. you will not be able to install Valyou App if your device is Rooted/jailbroken.

(G) Wallet Account Management

(G1) Why I am unable to login to Valyou App

(QG2) Your account will be suspended/locked due to exceeding allowable 6-digit Passcode attempts during login or exceeding allowable security questions attempts.

(G2) How do I change my Valyou app Passcode

(QG2) Please follow the below steps :

If you are no longer logged-in :

1. Open the Valyou app and enter your Registered Mobile Number.
2. Tap Forgot your Passcode.
3. Enter your Mobile Number.
4. Enter the One-Time Password (OTP) sent to your Mobile Number.
5. A message will appear once your 6 digit Passcode has been successfully updated.

If you are still logged-in :

1. Open the Valyou app and tap Account.
2. Tap General.
3. Tap Change App Passcode.
4. Enter Current 6 digit Passcode.
5. Enter New 6 digit Passcode & Re-enter new Passcode to confirmed
6. A message will appear once your 6 digit Passcode has been successfully updated.

(G3) What do I need to do if I forgot my 6-digit Passcode or my account has been locked/suspended?

(QG3) You may contact with our Customer Service via

1. Email : custops@mtradeasia.com
2. Whatsapp : wa.me/601131888606
3. Customer Service No : +60383138606 or +60383188606

(H) Legal and Regulatory Information:

(H1) What are the terms and conditions for using Valyou?

(QH2) Please refer to Valyou's terms and conditions within the app or on website.