MoneyMatch eWallet

FREQUENTLY ASKED QUESTIONS (FAQ)

DOCUMENT CHANGE CONTROL

The following table sets out the change history for this document. The changes should only be done by authorised person(s) and each author must update the change in this table for traceability and reference purposes.

No	Nature of Amendment	Version	Authors	Release Date	Remark
1	First release			September 2026	First Release

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MoneyMatch Prepaid Mastercard Basics

1) What is MoneyMatch Prepaid Mastercard Card?

MoneyMatch Prepaid Mastercard Card is a prepaid card that lets you receive salary payments, shop online and in-store, and withdraw cash at Mastercard-supported ATMs worldwide. Accepted wherever Mastercard is accepted, it offers a simple, secure, and convenient way to manage your money every day.

2) What is MoneyMatch eWallet Mobile App?

The MoneyMatch eWallet Mobile App is your one-stop platform for managing your MoneyMatch Prepaid Mastercard Card. Yyou can activate your card, view your balance, track transactions, receive funds, and access other available services.

3) What is MBSB Bank Virtual Account?

An MBSB Bank Virtual Account is a unique account number linked to your MoneyMatch eWallet. It enables you to receive funds, including salary payments and bank transfers, directly into your wallet.

4) What are the fees and charges that I must pay?

The fees and charges applicable to the MoneyMatch Prepaid Mastercard are as follows:

Type of Fees and Charges		Fees and Charges (RM)
Card Fee		RM18.00 per card
Reload Fee	FPX	No Charge
ATM Cash Withdrawal Fee (via Mastercard network enable)	Within Malaysia	RM 1.00 per transaction
	Overseas	RM 10.00 per transaction
Currency Conversion Fee *(for purchase/withdrawal in foreign currency)*		1.0% + network charges
Cross-Border Transaction Fee *(for purchase via merchants outside Malaysia but charged in Ringgit Malaysia)*		0.5% + network charges
Card Replacement Fee		RM 15.00 per card
Sales Draft Retrieval Fee		RM 15.00 per sale draft
Hard Copy of Statement Retrieval Fee		RM 5.00 per document
Annual Fee		RM 8.00 per annum
Monthly and Maintenance Fee		RM10.00 per annum (Waived until further notice)
Cancellation/Termination Fee		No Charge
SMS Notification Fee *(SMS sent as requested by customer)*		RM 0.20 per SMS
Bank Transfer (Own Local Bank Account)		RM 1.00

5) What is the maximum amount I can keep in my card?

The maximum balance that can be held in your account at any one time is RM10,000. You may reload up to RM20,000 per day, subject to the maximum wallet balance limit. Any reload amount that causes your account balance to exceed RM10,000 will be automatically refunded.

6) Are there any monthly and annual transaction limits for wallet usage?

There is no limit on the number of transactions that can be performed per day. However, users are subject to the following transaction limits:

- Monthly limit imposed within one (1) calendar month.
- Annual limit imposed over every twelve (12) calendar-month period.

Transaction Type	Maximum Amount
• Reload (All Channels) • Purchases (Online and offline) • ATM Withdrawal • P2P Fund Transfer • Bank Transfer • MBSB Virtual Account	• **Monthly Limit:** RM30,000.00 • **Annual Limit:** RM150,000.00

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7) Where can I see my transaction history?

The primary way to access your transaction history is through the MoneyMatch eWallet Mobile App.

(a) **Location:** You can find the statement online under the "Account" profile section of the app.

(b) **Requirements:** You must log in using your specific user ID and password to access this information.

(c) **Features:** Once logged in, you can view, download, and print your transaction history as needed.

(d) **Statement Details:** This statement includes a detailed record of your account transactions, applicable fees and charges, and your total account balance.

If you require a physical proof of your transactions, you can request a hardcopy.

(a) **How to Request:** You can make this request directly through the MoneyMatch eWallet Mobile App or by calling Customer Service.

(b) **Service Charges:** Please note that the issuance of hardcopy transaction histories is subject to service charges as determined by the Provider.

8) What are the products available in the Marketplace?

- Bill payment
- Mobile Top-up
- Games
- Vouchers
- E-wallet Top-up

9) Will I be notified of scheduled or unscheduled service maintenance?

Yes, you will be notified via banners or notifications within the app.

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Ordering and Activating

1) How do I apply for the MoneyMatch Prepaid Mastercard Card?

Just get in touch with our support team through our WhatsApp at +6019-223 0180 or email us at mmcard@moneymatch.co. Our team will guide you through the process.

2) How can I activate my MoneyMatch Prepaid Mastercard Card?

i) Download the MoneyMatch eWallet Mobile App (Android 10 / iOS 13 or higher).
ii) Register in the app using your passport and mobile number, then complete the quick facial verification (e-KYC).
iii) Verify the OTP sent to your mobile number.
iv) Once approved (usually 3–5 business days), your account is activated and ready to load.

3) Why haven't I received my card yet?

Physical cards are typically distributed through employers either by courier, self-pickup, or hand delivery to the employer's office. The employer will then distribute the cards to the respective employees. Card delivery timelines depend on the location of the employer's office:

- Within Klang valley: 2-3 business days
- Peninsular Malaysia: within 5 business days
- Sabah & Sarawak: within 10 business days

4) How can I get a replacement card?

Notification and Request Process

If the card is permanently lost, stolen, or damaged, you must formally notify MoneyMatch or the Provider.

1) **Notification Methods:** You may report the loss, theft, or damage of your card to MoneyMatch or the Provider by telephone or in writing.
2) **Damaged Cards:** If the card is physically damaged, you may be required to return the damaged card to MoneyMatch and follow the prescribed replacement process.
3) **Discretionary Approval:** All replacement card requests are subject to verification and approval by MoneyMatch.
4) **Fee:** A fee of RM15.00 may be charged for a replacement card.

5) Will my existing balance be transferred to my replacement card?

Yes, your existing balance will be transferred to your replacement card within 5 business days from the issuance of your replacement card.

Key details regarding the transfer of funds include:

a) **Deduction of Fees:** Any remaining balance will be transferred after deducting any applicable fees and charges, including replacement card fees.
b) **Transfer Mechanism:** Once your replacement card has been issued, the remaining balance from your lost, stolen, or blocked card will be transferred to your new account.
c) **If No Replacement is Issued:** If a replacement card is not issued, the remaining balance less any applicable fees and charges will be refunded to your nominated bank account.
d) **Timeline:** Balance transfers and refunds are subject to verification and may take up to 5 business days to be processed.

6) How do I set or change my PIN?

There are two types of PINs you will manage: a Mobile PIN (MPIN) for app security and a Card PIN (CPIN) for card transactions,

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Setting Your PIN (Initial Activation)

1) **Register:** Open the app and complete the self-service registration using your passport and mobile number
2) **e-KYC:** Complete the identity verification (e-KYC) which includes a biometric and facial recognition test.
3) **Set Mobile PIN:** You will be prompted to create a 6-digit Mobile PIN. This is used for logging into the app and authorizing sensitive actions like bill payments or bank transfers.
4) **Set Card PIN:** Immediately after, you will set a 6-digit Card PIN. This is the "secret number" required for withdrawing cash at ATMs and performing retail purchases.

Changing Your PIN

You are advised to change your PIN regularly for security purposes.

1) **Via App Settings:** You can update your PIN numbers directly inside the MoneyMatch Mobile Wallet App settings at any time.
2) **Forgot PIN:** If you forget your PIN or password, you can reset it within the app. For security, a one-time password (OTP) will be sent to your registered mobile number to verify your identity before allowing a change.

7) Can I change my registered phone number or email?

Yes, but you must inform MoneyMatch in writing immediately if your contact details change. You can also ask us to fix any wrong information in your account by sending us a WhatsApp at +6019-223 0180 or email us at mmcard@moneymatch.co.

8) Where can I find my MBSB Bank Virtual Account Number?

Open your app and look at the "Dashboard" or "Account" page to see your 10-digit number.

9) Why is my account number not showing up yet?

Your account number only appears after MoneyMatch has approved your registration. This process usually takes 3 to 5 business days after you sign up.

Using Your Card & ATM

1) When and where can I use my card to buy things?

You can start using your MoneyMatch Prepaid Mastercard Card once your card has been activated and funds have been loaded into your account. The MoneyMatch Prepaid Mastercard Card is accepted at all Mastercard merchants locally and internationally. You can perform online and retail transactions as well as cash withdrawals at any ATM registered with Mastercard.

2) Can I use my card at petrol stations?

Yes. However, a pre-authorization amount of RM200 will be withheld from the balance of the card until the actual amount is received from the acquiring bank. To avoid the default of RM 200 preauthorization hold, we recommend entering a preset fuel amount or inform the cashier exactly how much you want to pay before you pump your fuel.

3) How do I withdraw cash from an ATM?

Cash withdrawal is accepted at any ATM registered with Mastercard.

1. Insert card.
2. Choose language.
3. Enter PIN
4. Select 'Withdrawal'
5. Choose 'Credit Card' type.
6. Enter amount.
7. Collect cash.

*Please note: The daily withdrawal limit is RM3,000.00, subject to the limit set by the bank

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4) Can I use my card in my home country or overseas?

Yes, you can use your MoneyMatch Prepaid Mastercard Card overseas at any authorized merchant or ATM machine worldwide that accepts Mastercard.

How to Enable Overseas Usage

Before using your card internationally, you must first activate the feature through your mobile app

i. Log into your MoneyMatch eWallet Mobile App.
ii. Select the **'Account'** icon.
iii. Select **'Manage Limit'**.
iv. Activate Overseas Transactions by toggling the switch to the right.

*Be aware that there is a small fee for using your card in other currencies

5) Why was my card transaction declined?

This usually happens if you do not have enough money in your card or if the shop does not accept Mastercard. It can also happen if your account has been blocked or is dormant.

6) How to enable/disable contactless payment on my MoneyMatch Prepaid Mastercard Card for contactless retail payment?

For first-time usage, slot your card into the POS terminal and enter your PIN to activate the feature. If you wish to disable contactless payment on your MoneyMatch Prepaid Mastercard Card, you can reach out to MoneyMatch or the Provider.

7) Can I pay with my phone using Google Pay?

Yes, you can link your card to Google Pay for fast contactless payments in shops. There are no extra fees for using Google Pay with your card.

You may follow these steps below to add your MoneyMatch Prepaid Mastercard Card to Google Pay:

i. Download or open the Google Pay App.
ii. Tap on **'Add Card'**.
iii. Enter your MoneyMatch Prepaid Mastercard Card details.
iv. Enter the One-Time Password (OTP) sent to your registered mobile number for verification.
v. Your card is ready to use.

8) Will I be charged extra for using Google Pay?

No. There are no additional fees for using your MoneyMatch Prepaid Mastercard Card with Google Pay.

Managing Your Fund

1) How can I reload my MoneyMatch Prepaid Mastercard Card?

i) Online Banking (FPX)

You can reload your MoneyMatch Prepaid Mastercard Card by debiting funds from your Current Account or Savings Account (CASA), credit card, or debit card maintained with another local bank using the FPX network.

ii) MBSB Bank Virtual Account (Bank Transfer)

Every card is linked to an MBSB Bank Virtual Account (VA) Number, which is provided to you after your registration is approved

You can use this number to reload your account through:

- Online Bank Transfers: Using DuitNow or Interbank GIRO (IBG)

iii) Salary Disbursement (Payroll)

Your employer can credit your salary and other employment-related payments directly into your assigned MBSB Bank Virtual Account through the employers existing payroll system.

iv) Wallet-to-Wallet Transfer (P2P)

You can receive funds from other MoneyMatch eWallet users using your registered mobile number, with no additional cost.

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2) How do I get proof of transaction after completing a transaction?

You can obtain proof of your transactions through your Customer Account Statement, which can be viewed digitally in the MoneyMatch eWallet Mobile App or requested as a physical hardcopy.

Digital Access via the MoneyMatch eWallet Mobile App

The primary way to access your transaction history is through the MoneyMatch eWallet Mobile App.

i) Location: You can find the statement online under the "Account" profile section of the app
ii) Requirements: You must log in using your specific user ID and password to access this information
iii) Features: Once logged in, you can view, download, and print your transaction history as needed
iv) Statement Details: This statement includes a detailed record of your account transactions, applicable fees and charges, and your total account balance.

Requesting a Hardcopy

If you require a physical proof of your transactions, you can request a hardcopy.

i) How to Request: You can make this request directly through the MoneyMatch eWallet Mobile App or by calling Customer Service.
ii) Service Charges: Please note that the issuance of hardcopy transaction histories is subject to service charges as determined by the Provider.

3) Is it possible for me to transfer funds to another individual's bank account?

Local Bank Accounts (Malaysia)

No. The Bank Fund Transfer feature can only be used to transfer funds from your MoneyMatch account to your own Current Account or Savings Account (CASA) maintained with a local bank. Transfers to another individual's bank account are not supported.

Other MoneyMatch Users (P2P/Wallet-to-Wallet)

Yes, you can transfer funds to other individuals if they also have a MoneyMatch e-wallet account.

Mobile Wallet Fund Transfer: This feature allows you to send money to other users using their mobile number or email address.

Requirement: Both you (the sender) and the recipient must have an active MoneyMatch account.

Individuals Outside Malaysia (Remittance)

Yes, it is possible to send funds to an individual's bank account if they are located outside Malaysia.

Remittance Service: You can remit funds to a recipient residing abroad using the remittance feature in the app.

Account Credit: The remittance service includes an "Account Credit" option, which allows the funds to be deposited directly into the recipient's foreign bank account.

4) How do I add/remove my bill account number as favourite list?

To add account as favourite, you may follow steps below:

i) Proceed with the payment first.
ii) Click on the **'Add to favourite'** button.
iii) Click **'OK'**.

A new favourite list will be added to your Marketplace page under the **'My Favourite'** section.

Meanwhile, to remove an account from your favourite list, select the account that you want to remove, then select the **'Dustbin'** icon at the top right side of the screen, select **'Continue'** and the selected favourite list will be remove.

5) How do I check the status of my transfer?

Success transactions will be displayed on your Transaction History. To check your transfer status, all you have to do is tap on the **'Transaction'** to view your transaction history.

If your transaction is not reflected in the Transaction History page, but the amount has been deducted from your account, please contact the Provider's Customer Support Hotline at +603-7621 5151.

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6) Can I pay my bills using the app for myself and behalf of others?

Yes, you can pay many Malaysian bills in the app's Marketplace section. Ensure you enter the correct bill details as MoneyMatch is not liable for errors you make.

7) How do I access the Bill Payment?

i. Login to your MoneyMatch eWallet Mobile App.
ii. Select **'Marketplace'** icon.
iii. Under the **'Explore'** option, click **'See All'** within the Bill Payment section.
iv. Select biller from the list.
v. Enter the billing information required and the amount you want to pay.
vi. Select **'Next'**.
vii. You will be prompted to insert your 6-digit transaction PIN.
viii. Upon successful transaction, you will be directed to the **'Successful'** page that shows details of your payment and the option to share Receipt.

8) What should I do if a bill payment fails?

If money was deducted but the payment failed, it will be refunded within 1 business day. Check your **'My Purchase'** tab in the app to see the status of your refund.

9) If I overpaid my bill or made payment to the wrong account, can I request a refund?

If you overpaid the biller (e.g., entered the wrong amount), MoneyMatch and the Provider are not responsible for assisting in the resolution of the dispute. You must resolve the issue directly with the relevant biller. However, if your account was deducted more than once for the same product or service, you may reach out to MoneyMatch or the Provider to request for a refund.

10) How do I view my previous bill payment transaction?

You can retrieve your last 10 bill payment transactions history through the Marketplace page by following these steps:

i. Login to your MoneyMatch eWallet mobile App.
ii. Click on the **'Marketplace'** icon.
iii. Select **'My Purchase'** and your bill payment transaction history will appear.

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11) Why can't I pay my bill?

There are several factors that hinders you from paying your bill. These factors including:

i) Insufficient Account Balance

You might not have enough fund in your wallet. If so, please top up your MoneyMatch eWallet Mobile App first before performing your bill payment.

ii) Wrong Billing Details

You might entered wrong billing details. Kindly check and confirm the details on the confirmation page before proceeding with the payment.

iii) Connectivity Issue

There is possibility that you have an issue with your internet network or connectivity. Make sure you have a stable connection before making the bill payment.

12) What is a voucher and where can I purchase it?

Vouchers are digital products that you can purchase on MoneyMatch eWallet mobile App, where you can redeem for goods and services from other platforms or physical stores.

MoneyMatch eWallet mobile App offers two types of vouchers: Digital Voucher and In-Store Voucher. You may follow the steps below to browse the available selection:

i. Login to your MoneyMatch eWallet mobile App.
ii. Select the **'Marketplace'** icon.
iii. Under **'Explore'** option, you may choose your preferred voucher type.
iv. Digital Voucher/In-Store Voucher.
v. Select merchants from the list.
vi. Enter the amount you want to purchase.
vii. Select **'Next'** and **'Proceed'**.
viii. You will be prompted to insert your 6-digit transaction PIN.

Upon successful transaction, you will be directed to the **'Successful'** page that shows details of your payment and the option to share the Receipt.

13) How do I access and redeem the voucher that I have purchased?

To access and redeem the voucher you purchased, follow these steps:

i. Login to your MoneyMatch eWallet mobile App.
ii. Select the **'Marketplace'** icon.
iii. Go to **'My Purchase'**.
iv. Click the **'View Order'** option for the voucher that you have purchased.
v. Follow the instructions stated under **'Info'** section.

Sending Money & Rewards

1) How do I access the remittance service?

You may follow these steps to send money overseas:

i. Login to your MoneyMatch eWallet Mobile App.
ii. Select the **'Payment'** icon.
iii. Choose **'Send Money'**.
iv. Click on **'Remittance'**.

Please note: You may be required to fill in some details before proceeding with the remittance service.

2) What is the conversion rate applicable under the remittance service?

Exchange rates will be displayed on the remittance page itself before making the transfer. Once you finish creating an order, we will lock the exchange rate for a fixed period.

You will receive the same rate while your payment is indicated/reflected in our account within this fixed period. The same agreed rate will be reflected on your dashboard and remittance receipt.

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3) What are the minimum and maximum amount that can be remitted?

The minimum amount to remit per transaction is RM50 (Inclusive with the service fee)

For the maximum amount:

- Per Transaction Limit: RM5,000
- Daily Limit: RM5,000
- Monthly Limit: RM5,000
- Yearly Limit: RM60,000

4) How long will it take for my money to reach the recipient?

Transfers typically take 1 to 2 business days to reach the recipient. However, the actual processing time may vary depending on the destination country, currency, banking processes, weekends, and public holidays in both the sending and receiving countries.

5) Which countries can I send money to?

You can send money to many countries like Bangladesh, Indonesia, India, Pakistan, Nepal, and the Philippines. You can see the full list of countries inside the app.

6) What is IFSC Code and BDT Routing Number?

An IFSC (Indian Financial System Code) is a unique 11-digit alphanumeric identifier assigned by the Reserve Bank of India (RBI) to every specific bank branch in the country. Required for any transfers to India. You may refer https://ifsc.moneymatch.co/ for reference

A BDT (Bangladesh Taka) routing number is a 9-digit numerical code used primarily for the Bangladesh Electronic Funds Transfer Network (BEFTN). Required for any transfers to Bangladesh. You may refer to https://beftn.moneymatch.co/ for reference.

(Please note: It is best to double check with your beneficiary before performing the remittance)

7) Can you tell me what the "Cashback and Rewards Program" is all about?

The Cashback and Rewards Program is a loyalty feature integrated into the MoneyMatch eWallet designed to reward users for users spending while providing insights into their financial habits.

Point Accumulation and Cashback

a) **Earning Points:** Users earn one point for every RM 1 spent using the MoneyMatch platform.
b) **Redemption Rate:** Once a user accumulates 2,000 points, they can receive a cashback of RM 1.
c) **Mobile App:** Manage your Cashback within the MoneyMatch eWallet mobile App.
d) **Points History:** Check your points earnings and redemption history.

8) How do I use my loyalty points?

Once you have 2,000 points, you can trade them for RM 1 cashback in the app. This cashback money will be added directly to your wallet balance. You can redeem it by logging into MoneyMatch eWallet Mobile App and click on the Payment Menu and select **'Loyalty Points'** or **'Points Redemption'** page, and then **'Enter'** the points that you wish to redeem.

9) Do my loyalty points expire?

Yes, your points have a maximum validity period of one (1) year and six (6) months. The frequency of expiry is two (2) times a year, on every 30th June and 31st December.

For example:

i. Points earned from 1st January 2025 to 30th June 2025 will expire on 30th June 2026.
ii. Points earned from 1st July 2025 to 31st Dec 2025 will expire on 31st December 2026.

Fraud and Security

1) What should I do if my MoneyMatch Prepaid Mastercard Card is lost, stolen, or if there is an unauthorized transaction?

a) Immediate Action: Block the Card

Via the App: You can immediately block and unblock your card directly through the MoneyMatch eWallet Mobile App. This feature is recommended if you have misplaced your card and are still looking for it, as it allows you to "pause" the card's functionality

b) Formal Notification

Notify Immediately: You must notify the Provider or MoneyMatch immediately upon discovering the loss, theft, or unauthorized use of the card. You may notify MoneyMatch or the Provider through either of the following methods:

i. **Verbal Notification:** By calling the Provider's Customer Service
ii. **Written Notification:** Submit a written notification to MoneyMatch or the Provider by hand delivery, mail, or fax.

c) Lodge a Police Report

We strongly recommend that you lodge a police report immediately to substantiate your claim.

MoneyMatch may request a copy of this report to support any investigation or claim. Failure to provide the report when requested may affect the assessment of any dispute or claim relating to unauthorised transactions.

d) Liability

You remain liable for all unauthorized transactions until MoneyMatch receives written notification of the loss or theft

2) How to temporarily block my MoneyMatch Prepaid Mastercard Card?

i. Log in to your MoneyMatch eWallet Mobile App.
ii. Go to the Account tab.
iii. Under **'Freeze Card'**, toggle the switch to the right to temporarily block your card.

3) What should I do if I have a transaction dispute on my MoneyMatch Prepaid Mastercard Card?

If you identify an unauthorised, incorrect, or disputed transaction, please notify MoneyMatch or the Provider in writing within fourteen (14) days from the transaction date. Disputes reported after this period may not be eligible for investigation, and the transaction may be deemed valid and accepted.

4) Is Two-Factor Authentication (2FA)/Two-Step Verification/Multi-Factor Authentication available for my MoneyMatch E-Wallet account?

a) 2FA for Login

At this moment, MoneyMatch and the Provider does not offer Two-Factor Authentication (2FA) specifically for logging into your account. Instead, login security is maintained through:

a) Device Registration: Restricting logins to authorized devices.
b) Security Image: A chosen image you verify during the login process.
c) Biometric Login: Where supported by your device, you can enable biometric access (fingerprint or facial recognition) through the app settings, though a password is still required for transactions.

b) 2FA/MFA for Transactions (SecureTAC)

MoneyMatch and the Provider has implemented MFA/2FA for specific sensitive actions via a feature called SecureTAC.

a) How it works: SecureTAC is an in-app approval required to verify and authorize online card transactions, such as e-commerce purchases made with your prepaid card.
b) Requirement: You must authenticate and approve these transactions directly through your registered mobile device, adding a secondary layer of security beyond just the card details.
c) In-App Payments: SecureTAC is not required for transactions performed directly within the MoneyMatch eWallet app, such as bill payments, remittances, and bank transfers. These transactions can be authorised using your Mobile PIN.

For further account protection, MoneyMatch and the Provider also utilizes One-Time Passwords (OTP) sent to your registered mobile number for various verification needs

5) Does the app automatically log me out after inactivity?

Yes, standard logouts apply. You can log back into the app via biometric authentication.

Card & Account Termination

1) How can I terminate my MoneyMatch Prepaid Mastercard Card?

You can terminate or cancel your account by giving notice to MoneyMatch or the Provider. Please contact provider's Customer Service during working hours.

2) How can I terminate a deceased family member's MoneyMatch Prepaid Mastercard Account?

To terminate the account of a deceased MoneyMatch Prepaid Mastercard holder, the deceased's legal representative, or authorised successor should contact MoneyMatch Support or Provider Support and provide the required supporting documents for verification. Once the request has been verified and approved, the account termination process will be carried out in accordance with the applicable Terms and Conditions.

Termination Process

Provide Documentation:

i. The executor or administrator must provide proof of relationship with the deceased account owner
ii. The executor or administrator must provide a certified true copy of the death certificate
iii. Executor or administrator's bank account number
iv. Executor or administrator's bank name; and
v. Certified true copy of the administrator or executor's NRIC

Provide Notice: The executor or administrator must submit a request to terminate the account by notifying MoneyMatch or the Provider

Settlement of Funds: Upon termination, any outstanding monies owed to the Provider and any deficiency in the Stored Value will be paid immediately.

Refund of Balance: Any remaining balance in the account, less applicable fees and charges, will be refunded within fourteen (14) calendar days of the notice.

Payment Method: The refund will be made via cheque or credited to the executor's or administrator's nominated local bank account.

3) When can I get the refund of my balance in MoneyMatch Prepaid Mastercard Card?

If you choose to terminate or cancel your account, or if the account is terminated by the provider, the remaining MoneyMatch eWallet balance (minus any applicable fees and charges) will be refunded to you within fourteen (14) calendar days from the date of termination. The refund will be made via cheque or credited to a local bank account that you have provided to MoneyMatch.

4) If I close my account, will the points still be available?

The loyalty points earned shall be forfeited and are not redeemable if your account(s) has been blocked, closed, cancelled, or terminated.

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Cooling-Off Period

1) What is a Cooling-Off Period?

A Cooling-Off Period is a temporary **12-hours** security measure that helps protect your account after certain sensitive changes are made. During this period, some features or transactions may be temporarily restricted to prevent unauthorized access or fraudulent activities.

2) When will the Cooling-Off Period be triggered?

The Cooling-Off Period may be triggered when you:

- Change to a new device
- Change your registered mobile number
- Increase your transaction limits

3) Can I still use MoneyMatch Prepaid Mastercard Card during the Cooling-Off Period?

The features available during the Cooling-Off Period depends on the changes you made to your account:

- Change Device – You will not be able to log in to your MoneyMatch eWallet Mobile App until the Cooling-Off Period ends.
- Increase Transaction Limit – Only the affected transaction type will be temporarily unavailable. Other wallet features remain accessible.
- Change Mobile Number – Features that require OTP verification will be temporarily unavailable until the Cooling-Off Period ends.

4) Why can't I log in after changing my device?

For your security, changing to a new device triggers a Cooling-Off Period. During this time, access to your wallet is temporarily restricted. You can log in again once the Cooling-Off Period has ended.

5) What features are unavailable after I change my mobile number?

During the Cooling-Off Period, features that require OTP verification will be temporarily unavailable, including Registration, Change Mobile Number, Forgot MPIN, Forgot Password and Change User/Device.

6) Can I cancel or shorten the Cooling-Off Period?

No. The Cooling-Off Period is a security feature designed to protect your account and cannot be cancelled or shortened by the user.

7) Will I receive a notification when the Cooling-Off Period starts?

Yes. You will receive a notification confirming that the Cooling-Off Period has started. Depending on the action performed, notifications may be sent via push notification, email, or SMS.

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8) What should I do if I did not perform the action that triggered the Cooling-Off Period?

If you did not make the change, such as changing your device or registered mobile number, please contact the Provider at 03-76215151 immediately for assistance.

Kill Switch

1) What is a Kill Switch feature?

A Kill Switch is a self-service security feature that allows you to quickly disable your MoneyMatch account in case of an emergency, or suspicion of unauthorised access. When activated, it immediately deactivates your account.

2) How do I activate Kill Switch?

You can activate Kill Switch directly from your MoneyMatch mobile app by going to Account > Kill Switch > Activate Kill Switch > Activate. Once your actions are confirmed, your account will be deactivated instantly.

3) What happens after I have activated my Kill Switch?

Once your Kill Switch is activated, you will no longer be able to:

i) Access the MoneyMatch mobile app.
ii) Perform any transactions through the MoneyMatch mobile app.

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4) How do I reactivate my account?

You may contact the Provider at +603-76215151 for further assistance.

Contact Us

MoneyMatch	The Provider
Telephone: +6019-223 0180 **Whatsapp:** +6019-223 0180	**Telephone:** 603-7621 5151 **Whatsapp:** +6010 7814930
Email: mmcard@moneymatch.co	**Email:** support@bayo.my

** Please note: The Provider's Customer Service working hours are operating from 8.30a.m. to 11.00p.m. on Monday to Friday and 8.30a.m. to 12.30p.m. on Public Holidays, Saturday, and Sunday*