

Introduction:

About Valyou Wallet:

Valyou is a Malaysian mobile financial services business unit under Merchantrade Asia Sdn Bhd (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 the Valyou wallet mobile app. The Valyou wallet mobile app also includes peer-to-peer transfers, prepaid mobile top-ups, bill payments and more.

(A) Getting Started

1. How can I sign up for Valyou wallet?

To sign up for Valyou wallet, visit any Authorized Channels for face-to-face verification. You'll need a smartphone with internet access and a local Malaysian mobile number.

2. What personal information is required 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 (verification) process with the staff.

3. Is there a minimum age requirement for users?

Valyou Wallet is available to users who are 18 years old and above.

4. How can users verify their identity?

Users can verify their identity by providing the necessary documents at any Authorized Channels for the KYC process.

(B) Using the Wallet

5. How can users add money to their Valyou Wallet?

Users can add money via merchant cash-in points, FPX, Debit Card, or JomPAY.

6. What are the accepted funding sources?

Valyou wallet accepts cash, bank debit cards, and JomPAY as funding sources.

Top-up Channel	Crediting time
Authorized Channels	Will be credited immediately
FPX	Will be credited immediately
JomPAY (Biller Code: 4325)	Will be credited immediately
Debit Card	Will be credited immediately

7. How to top-up?

Find out more in the [User Guide](#)

8. Are there any charges for adding funds?

No, there are no charges for adding funds to your Valyou Wallet.

9. How can users make payments using Valyou Wallet?

To make payments, simply log in to the Valyou app and go to the payment section. Users can then scan QR code (at Authorized Channels locations or to other users) to make payments.

10. What types of transactions can users perform?

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

11. Are there any transaction limits?

Yes, here are the transaction limits:

- International remittance: RM3,000 per day and RM5,000 per month
- Person-to-Person transfers: RM1,000 per day
- Cash Out: RM500 per day

12. How can users check their Valyou Wallet balance?

Users can check their Wallet balance by logging in to the Valyou app. The balance will be displayed on the home page.

13. How do users receive money from others into their Valyou Wallet?

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

14. How do users perform bill payments from their Valyou Wallet?

Users can log in to the Valyou app and click on Pay Bill to perform bill payments via the available utility providers.

15. How do users perform mobile prepaid top-up from their Valyou Wallet?

Users can log in to the Valyou app and click on Airtime to reload their mobile prepaid via the available service providers.

16. How do users purchase Travel Insurance from their Valyou Wallet?

Users can log in to the Valyou app and click on Insurance to purchase Travel Insurance.

17. How can users cash out from their Valyou Wallet?

There are 2 methods to cash out:

1. Merchant Scan Me
 - a. Customer to log in to their Valyou app
 - b. Click on Cash Out
 - c. Present the QR code to the Merchant
 - d. Merchant scans the QR code
 - e. Merchant enters the amount and click on Continue
 - f. Balance will be deducted from the customer's Valyou Wallet
 - g. The Merchant then pays the customer in cash
2. Customer Scan Merchant
 - a. Customer to log in to their Valyou Wallet
 - b. Click on Cash Out
 - c. Click on Scan You
 - d. Scan the Merchant QR code (QR code will be refreshed after 60 seconds)
 - e. Customer enters the amount and click on Continue
 - f. Enter the passcode
 - g. Balance will be transferred to the Merchant's Valyou Wallet
 - h. The Merchant then pays the customer in cash

18. How is user data protected?

User data protection measures are detailed in Merchantrade's Privacy Policy which can be found at <https://mtradeasia.com/main/privacy-policy/>

19. What security measures are in place to prevent unauthorized access?

Merchantrade employs robust security measures, including passcodes, OTP via SMS, and security phrases to prevent unauthorized access.

20. What should users do if they suspect unauthorized activity in their Wallet account?

Users should report any suspected unauthorized activity to Merchantrade's Customer Service immediately.

21. Can users change their Passcode?

Yes, users can change their Passcode for added security.

22. How is transaction data handled and protected?

Transaction data handling and protection details can be found in Merchantrade's Privacy Policy which can be found at <https://mtradeasia.com/main/privacy-policy/>

(C) International Remittance

23. What is international remittance with Valyou Wallet?

International remittance allows you to send money to recipients in other countries securely and conveniently.

24. What are the remittance corridors available to send money from the Valyou Wallet?

You can send money to Indonesia, Nepal, Bangladesh, India, Pakistan, Philippines, Vietnam, Cambodia, Sri Lanka, Vietnam, Myanmar and more via the app.

25. What are the transfer modes available?

With our extensive international partnerships, you can send money directly to a bank account, cash pickup agent or via home delivery service (subject to availability of payment modes by country).

26. How do I initiate an international remittance?

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

27. What information do I need to provide for an international remittance?

You will need to provide the recipient's details, including their full name, bank details, contact information, and their receiving country. Please ensure that you have sufficient funds in your Valyou Wallet.

28. Are there fees associated with international remittances?

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.

29. What is the maximum limit for international remittances?

The maximum limit for international remittances are RM3,000 per day and RM5,000 per month.

30. How long does it take for international remittance transactions to be processed?

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 Merchantrade for estimated delivery times.

31. What exchange rate will be applied for international remittances?

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

32. Can I cancel or modify an international remittance after it's been initiated?

Once an international remittance transaction is initiated, it cannot not be cancelled or modified. Please ensure all details are accurate before confirming the transaction.

33. How will the recipient receive the money in the destination country?

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

34. What identification documents does the recipient need to provide to collect the remittance?

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.

35. What should I do if there is an issue with an international remittance?

If you encounter any issues with an international remittance, please contact Merchantrade's Customer Service for assistance:

- Email: custops@mtradeasia.com
- Customer Service No.: +603-8313 8606 or +603-8318 8606

36. Can I track the status of my international remittance?

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.

37. Is there a limit on the number of international remittances I can send?

There is 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.

38. Is international remittance eligible for all countries?

International remittance services are eligible for a wide range of countries. You can check the list of supported destination countries within the Valyou app.

39. Are there any special requirements or restrictions for international remittances?

Merchantrade 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.

40. Will I receive notifications for my transactions?

Yes, you will receive notifications when:

- Transfer amount has been successfully deducted from your Wallet
- 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.

41. How do I track my transaction(s)?

Go to "Remit" and select "History", then click on the transaction that you wish to track. There will be 3 stages shown:

- New
- In-progress
- 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.

42. How to create a new Receiver/Beneficiary from the Valyou App?

Go to “Remit”, select “Receiver” and enter required receiver details.

43. How to update/delete a Receiver/Beneficiary from the Valyou App?

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

(E) Customer Support

44. How can users contact Customer Support?

You can contact Customer Support via the following ways:

- Email: custops@mtradeasia.com
- Customer Service No.: +603-8313 8606 or +603-8318 8606

45. What is the response time for customer inquiries?

Merchantrade aims to respond to customer inquiries within 24 hours.

Compatibility and Devices

46. Which devices and operating systems are compatible with the Valyou app?

Valyou app supports Android (version 6.0 and above)

47. Where can I download the Valyou app?

For Android users, go to Google Play and search for “Valyou”.

48. Can I install the Valyou app if my device is Rooted/Jailbroken?

No. You will not be able to install the Valyou app if your device is Rooted/jailbroken.

(G) Wallet Account Management

49. Why am I unable to login to the Valyou app?

Your account might be suspended/locked if you have exceeded the allowable attempts when entering the 6-digit Passcode during login or if you have exceeded the allowed security question attempts.

50. How do I change my Valyou app Passcode?

Please follow the steps below:

If you are no longer logged in:

1. Open the Valyou app and enter your Registered Mobile Number.
2. Tap on Forgot your Passcode.
3. Enter your Date of Birth.
4. Enter the One-Time Password (OTP) sent to your Registered Mobile Number.
5. Enter your new 6-digit Passcode & re-enter the new Passcode to confirm.
6. You will receive a message once your 6-digit Passcode has been successfully updated.

If you are still logged in:

1. Open the Valyou app and tap on Account.

2. Tap on General.
3. Tap on Change App Passcode.
4. Enter your current 6-digit Passcode.
5. Enter your new 6-digit Passcode & re-enter the new Passcode to confirm.
6. You will receive a message once your 6-digit Passcode has been successfully updated.

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

You can contact us for assistance:

1. Email: custops@mtradeasia.com
2. Customer Service No.: +603-8313 8606 or +603-8318 8606

(H) Legal and Regulatory Information:

52. What are the terms and conditions for using Valyou Wallet?

Please refer to Valyou's terms and conditions in the app or on the website.