

## 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) Using the Wallet/Web Portal

### 1. How can a Merchant log in to the Wallet/Web Portal?

A Merchant needs to download the Valyou app from Google Play or click on the Web portal provided by Merchantrade team, and log in with the registered mobile number.

### 2. How can a Merchant add money to their Valyou Wallet?

A Merchant can add funds via FPX, Debit Card top-up, JomPAY or Merchant-to-Merchant feature (funds transfer from another Merchant).

### 3. What are the accepted funding sources?

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

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

### 4. How to top-up?

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

### 5. Are there any fees for adding funds?

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

### 6. How can a Merchant top-up for a Valyou wallet customer?

To top-up a Valyou wallet customer, Merchant can use either method below:

- Merchant Cash in (closed loop Cash-in)
- Mobile Cash in

### 7. How can a Merchant top-up for a Valyou wallet customer via Merchant Cash in (Closed Loop Cash In)?

- Click on Cash in
- Click on Closed Loop Cash in
- Scan the Customer's QR code
- Enter Amount to cash in
- Confirm the cash in amount and mobile number
- Enter passcode
- Done!

Note: The Customer's QR code will be refreshed after 60 seconds

**8. How can a Merchant top-up for a Valyou wallet customer via Mobile Cash in?**

- Click on Cash in
- Click on Mobile Cash in
- Enter the amount to cash in and mobile number
- Click on Cash in
- Confirm the cash in amount and Customer's name
- Enter the passcode
- Balance will be deducted from the Merchant's Valyou wallet
- Customer's wallet will be credited

**9. What types of transactions can a Merchant perform?**

A Merchant can send money to other Valyou wallet holders, perform assisted international remittances and/or assisted remittance on behalf of customers, pay bills, purchase prepaid reloads (both locally and internationally) and cash out for Valyou wallet customers.

**10. How can a Merchant check their Valyou Wallet balance?**

A Merchant can check their Wallet balance by logging in to their mobile app or web portal, where their balance is displayed on the home page.

**11. How does a Merchant perform bill payment from their Valyou Wallet?**

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

**12. How does a Merchant perform mobile prepaid top-up from their Valyou Wallet?**

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

**13. How does a Merchant purchase Travel Insurance from their Valyou Wallet?**

A Merchant can log in to the Valyou app and click on Insurance to purchase Travel insurance.

**14. How does a Merchant help a customer cash out from their Valyou Wallet?**

A Merchant can assist with customer cash-out with either method below:

1. Merchant Scan Customer
  - 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 clicks on Continue
  - f. Enter the passcode
  - g. Balance will be transferred to Merchant's Valyou Wallet  
The Merchant then pays the customer in cash
2. Customer Scan Merchant
  - a. Customer to log in to their Valyou app
  - 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 clicks on Continue
  - f. Enter the passcode
  - g. Balance will be deducted from customer's Valyou Wallet.
  - h. The Merchant then pays the customer in cash

## (B) Security and Privacy

### 15. 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/>

### 16. 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.

### 17. What should merchants do if they suspect unauthorized activity on their Wallet account?

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

### 18. Can merchants change their Passcode?

Yes, merchants can change their Passcode for added security.

### 19. 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

### 20. What is Assisted Remittance with Valyou wallet?

Assisted Remittance and/or assisted remittance on behalf remittance with Valyou wallet allows you to assist customers to send money to recipients in other countries securely and conveniently.

### 21. What are the Assisted Remittance corridors available to send money from the Valyou Wallet?

Merchants can assist customers to send money to Indonesia, Nepal, Bangladesh, India, Pakistan, Philippines, Vietnam, Cambodia, Sri Lanka, Vietnam, Myanmar and more via the mobile wallet app.

### 22. What are the payout modes available?

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

### 23. How does merchant perform Assisted Remittance for a Customer?

To initiate an Assisted Remittance, log in to the Merchant Valyou app, select the "Remit" option, click on Assisted Remittance, and follow the on-screen instructions.

### 24. What information does merchant need from customer to perform Assisted Remittance?

Merchants will need to enter the customer's mobile number, obtain consent from the customer, enter customer's recipient's details, including their full name, contact information, bank details and the receiving country. Please ensure that the customer has sufficient funds in their Valyou Wallet.

### 25. Are there fees associated with international remittances?

Yes, international remittances are subject to service fees, which vary depending on the destination country. Customer can check the applicable fees in their app before completing the transaction.

### 26. 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.

**27. 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.

**28. Can merchant cancel or modify an Assisted Remittance after it has been initiated?**

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

**29. How can the recipient receive the money in the destination country?**

The recipient can 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.

**30. 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.

**31. What should a merchant do if there is an issue with the Assisted Remittance?**

If a merchant encounters any issues with an Assisted Remittance, merchant to contact Merchantrade's customer service for assistance.

**32. Can a merchant track the status of the Assisted Remittance?**

No, merchants cannot track the status of the Assisted Remittance in their Valyou app. Only customers can track the progress of their transaction in their Valyou app.

**33. Is there a limit on the number of Assisted Remittances that merchants can send?**

There is no specific limit on the number of Assisted Remittances merchants can perform, however the customer limit i.e. daily and monthly transaction limits will be observed accordingly.

**34. Is international remittance available to all countries?**

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

**35. 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.

**36. Will merchant receive notifications for the Assisted Remittance transactions performed?**

Yes, merchant will receive push notifications when:

- Transfer amount has been successfully deducted from customer 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.

**37. How does the merchant create a new Receiver/Beneficiary from the Merchant Valyou App?**

Go to "Remit", enter customer's mobile number, obtain consent from customer, select "Receiver", enter customer recipient's details, including their full name, contact information, bank details and the receiving country.

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

Go to “Remit”, enter customer’s mobile number, obtain consent from customer, select “Receiver”, modify/delete customer recipient’s details, including their full name, contact information, bank details and the receiving country. To delete, please click on the “Dustbin” icon. To edit, just update/edit the details and select “Next” and “Update”.

**(D) Customer Support**

**41. How can merchants contact Customer Support?**

You can contact Customer Support via the following ways:

- Email: [custops@mtradeasia.com](mailto:custops@mtradeasia.com)
- WhatsApp: wa.me/601131888606
- Customer Service No.: +603-8313 8606 or +603-8318 8606

**42. What is the response time for customer inquiries?**

Merchantrade aims to respond to customer inquiries within 24 hours.

**(F) Compatibility and Devices**

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

Valyou App supports Android (version 6.0 and above).

**44. Where can merchant download the Valyou app?**

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

**45. Can merchant install the Valyou app if their device is Rooted/Jailbroken?**

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

**(F) Wallet Account Management**

**46. Why merchant unable to login to the Valyou app?**

Merchant wallet 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.

**47. How can a merchant change the Passcode in the Valyou app?**

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.

**48. What does merchant need to do if merchant forgot their 6-digit Passcode or their account has been locked/suspended?**

Merchant can contact us for assistance:

1. Email: [custops@mtradeasia.com](mailto:custops@mtradeasia.com)
2. Customer Service No.: +603-8313 8606 or +603-8318 8606

**(G) Legal and Regulatory Information:**

**49. 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.