

Valyou User Guide | For Customers

How To Register For Valyou Wallet

Register At A Branch

Step 1: Approach the branch staff for assistance

Step 2: You will have to provide the following information to the staff:

- Mobile number
- Selfie
- Valid ID document
- Name
- ID Number
- Date of Birth
- Marital status
- Race
- Residential Address
- Mailing Address
- Bank Account Number
- Occupation Details
- Digital Signature

Step 3: Next, kindly wait for the branch staff to fill up all the necessary information that's required for registration

Step 4: Once the branch staff has completed the registration, then you may proceed to login to the Valyou Wallet!

(Note: Please ensure to capture your valid ID document and selfie accurately during the registration)

How To Login To Valyou Wallet

Step 1: Download the Valyou app from Google Play

Step 2: Launch the Valyou app and enter the registered mobile number.

Step 3: Enter the OTP.

Step 4: Set up the security phrase and passcode

Step 5: Done! You can start using the Valyou Wallet now

(Note: For subsequent login with the same device only need to login with passcode.)

How To Check Your Wallet Balance

Mobile App

Step 1: Login to your account on your Valyou mobile app

Step 2: View your available balance on the app home screen by clicking on the 'Eye' icon.

How To Top-Up Your Valyou Wallet

Option 1- JomPAY

Step 1: Login to your Internet Banking account / visit your bank's ATM

Step 2: Select 'Bill Payment / Pay Bills'

Step 3: Select 'JomPAY'

Step 4: Select Account

Step 5: Enter the Biller Code: 4325 & click on Submit

Step 6: Enter the Mobile Number as Ref-1

Step 7: Enter the Recipient's Name as Ref-2 (Optional)

Step 8: Enter the amount

Step 9: Click on Continue/Confirm

Step 10: Done!

***Some steps may vary slightly for different banks**

(Successful transactions will be credited immediately)

Option 2 – Via Debit Card

Step 1: Click on Cash in

Step 2: Click on Debit Card Cash in

Step 3: Enter Amount & click on Add New Debit Card

You can choose to save it for future top-ups

Step 4: Enter Card Details & click Next

Step 5: Enter OTP

Step 6: Done!

(Successful transactions will be credited immediately)

Option 3 – Via Person-to-Person Transfer

Step 1: Click on P2P

Step 2: Enter the Amount

Step 3: Select your contact from the Contact book or enter their mobile number

Step 4: Click on Continue

Step 5: Enter the OTP

Step 6: Done!

(Successful transactions will be credited immediately)

Option 4 – Via Agent Cash in

Step 1: Click on Cash In

Step 2: Click on Agent Cash In

Step 3: Present the QR code to the Merchant

Step 4: Merchant to scan Customer's QR code via their Merchant Valyou wallet

Step 5: Merchant to enter the amount

Step 6: Confirm the amount and mobile number

Step 7: Enter the passcode

Step 8: Done! The money will be added into your Valyou wallet

(Note: Customer QR code will refresh every 60 seconds)

How To Pay Bills

Step 1: Click on Pay Bill

Step 2: Click on Utility

Step 3: Select the Utility bill to pay

Step 4: Enter the Account Number and Amount

Step 5: Click on Continue

Step 6: Enter the OTP

Step 7: Done!

How To Top-Up Mobile Prepaid

Step 1: Click on Airtime

Step 2: Enter the mobile number

Step 3: Select the Provider

Step 4: Click on Continue

Step 5: Select the Prepaid amount to top-up

Step 6: Click on Continue

Step 7: Enter the OTP

Step 8: Done! The reload amount will be topped-up to the mobile number

How To Cash Out

Option 1 – Merchant Scan Me

Step 1: Click on Cash Out

Step 2: Present the QR Code to the Merchant (QR code will refresh after 60 seconds)

Step 3: Merchant to scan the Customer's QR code

Step 4: Merchant to enter the amount and click on Continue

Step 5: Enter the passcode

Step 6: The balance will be transferred to the Merchant's Valyou Wallet

Step 7: The Merchant will pay the cash to the customer

Option 2 – Customer Scan Merchant

Step 1: Click on Cash Out

Step 2: Click on the Scan You tab

Step 3: Scan the Merchant's QR Code (QR code will refresh after 60 seconds)

Step 4: Enter the Amount and click on Continue

Step 5: Enter the passcode

Step 6: The balance will be transferred to the Merchant's Valyou Wallet

Step 7: The Merchant will pay the cash to the customer

How To Perform International Remittance

Option 1 – As New menu

Step 1: Click on the Remit icon

Step 2: From the New Menu, select the country where you wish to send the money to

Step 3: Select the Payout method for your receiver.

Example: **Bangladesh > bKash, Bank Account or Cash Pickup**

Step 4: Enter the amount you wish to send to your receiver and click on Next

Step 5: If you are sending to an existing receiver, select their name from the list or create a new receiver
(skip to Step 8)

Step 6: To create a new receiver, you will be required to fill in all the receiver's details

Step 7: After filling in all the details, click on Save to proceed

Step 8: If the receiver is a 3rd party relationship receiver, it is compulsory to select **On Behalf**. If it's not an existing user, you will need to create a new **On Behalf**, otherwise you can choose either to send money with an on behalf.

Step 9: *To create a new on behalf, you will need to fill in the **on behalf** details and save the details to proceed.

Step 10: Next, select the **Purpose of Payment** and **Source of Fund**

Step 11: Review the details at the Transaction Review page before performing the transaction

Step 12: Please ensure to read and accept the **Terms & Conditions** and **Privacy Policy** before proceeding

Step 13: Enter the OTP

Step 14: After the transaction is successful, you can check the Transaction Details, track your transaction, and download the receipt. You can also track your transaction through the History menu.

Note: The Processing time will be according to the payout mode (this will be displayed on the screen when you're entering the details)

Option 2 – via Send To Menu

Step 1: Click on Remit

Step 2: Switch to Send To Menu

Step 3: If there is any existing receiver, you can select from the list or create a new receiver

Step 4: To create a new receiver, select the country where you wish to send the money to and the Payout method for your receiver.

Example: **Bangladesh > bKash, Bank Account or Cash Pickup**

- Step 5: You will be required to fill in all the receiver details who you wish to send money
- Step 6: After filling in all the details, click on Save to proceed
- Step 7: The system will route you to the Send Money page. You can stop here if you only wish to add a new Receiver
- Step 8: Enter the amount you wish to send to your receiver and click on Next
- Step 9: If the receiver is a 3rd party relationship receiver, it is compulsory to select **On Behalf**. If it's not an existing user, you will need to create a new **On Behalf**, otherwise you can choose either to send money with an on behalf.
- Step 10: *To create a new on behalf, you will need to fill in the **on behalf** details and save the details to proceed.
- Step 11: Next, select the **Purpose of Payment** and **Source of Fund**
- Step 12: Review the details at the Transaction Review page before performing the transaction
- Step 13: Please ensure to read and accept the **Terms & Conditions** and **Privacy Policy** before proceeding
- Step 14: Enter the OTP
- Step 15: After the transaction is successful, you can check the Transaction Details, track your transaction, and download the receipt. You can also track your transaction through the History menu.

Note: The Processing time will be according to the payout mode (this will be displayed on the screen when you're entering the details)

[How To View Recent Transactions](#)

- Step 1: Login to your account on your Valyou mobile app
- Step 2: On the home page, you will be able to see the first 5 transactions from the Recent Transactions section
- Step 3: You can also click on the Transaction icon. You will be able to view the last 30 transactions