

Valyou User Guide | For Merchants

[How to Register As A Merchant](#)

Step 1: Login to the Valyou Wallet web portal with the registered mobile number and password

Step 2: Click on Merchant Setup menu

Step 3: Select Merchant Branch Summary

Step 4: Click on Add

Fill in the following information:

- Merchant Code
- Merchant Name
- Merchant Branch Name
- Approval Date
- Address 1
- Postal Code
- State
- City
- Phone Number
- Latitude
- Longitude
- Start Time & End Time
- Contact Person
- Contact Number
- Merchant Status

Step 5: Click on Submit

Step 6: Done

[How To Register As A Merchant Teller](#)

Step 1: Login to the Valyou Wallet web portal with the registered mobile number and password

Step 2: Click on Merchant Setup menu

Step 3: Select Merchant Teller Summary

Step 4: Click on Add

Fill in the following information:

- Merchant Code
- Merchant Branch Code

- Name
- Company Reg
- ID Type
- ID Number
- Position
- DOB
- Email Address
- Phone Number
- Debit Transaction Limit
- Credit Transaction Limit
- Status (Active/Inactive/Terminate)

Step 5: Click on Submit

How To Login As A Merchant

Option 1 – Via Mobile App

Step 1: Download the Valyou app from Google Play

Step 2: Launch the Valyou app and enter your 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.)

Option 2 – Via Web Portal

Step 1: Open the Web portal link

Step 2: Enter your 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.

How To Check Your Merchant Wallet Balance (Mobile App & Web Portal)

Step 1: Login to your account on your Valyou mobile app or web portal

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

How To Top-Up Your Merchant 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 Merchant-to-Merchant (M2M)

Step 1: Click on M2M

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)

How To Top-Up Your Customer's Wallet

Option 1 – Via Merchant Cash In (Closed Loop Cash In via Mobile App)

Step 1: Click on Cash In

Step 2: Click on Closed Loop Cash In

Step 3: Scan the Customer's QR code

Step 4: Enter the Amount to cash-in

Step 5: Confirm the amount and mobile number

Step 6: Enter the passcode

Step 7: Done! The money will be added into the customer's Valyou wallet

Option 2 – Via Merchant Cash In (Closed Loop Cash In via Web Portal)

Step 1: Click on Cash In

Step 2: Click on Closed Loop Cash In

Step 3: Enter the 12-digit code from the customer's QR code

Step 4: Enter the Amount to cash in

Step 5: Confirm the amount and mobile number

Step 6: Enter the OTP

Step 7: Done! The money will be added into the customer's Valyou wallet

(Note: The customer's QR is only valid for 60 seconds and will be auto refreshed)

Option 3 – Via Merchant Cash In (Mobile Cash In via Mobile App)

Step 1: Click on Cash In

Step 2: Click on Mobile Cash In

Step 3: Enter the Amount to cash in and mobile number

Step 4: Click on Cash In

Step 4: Confirm the amount and customer's name

Step 5: Enter the passcode

Step 6: Done! The money will be added into the customer's Valyou wallet

Option 4 – Via Merchant Cash In (Mobile Cash In via Web Portal)

Step 1: Click on Cash In

Step 2: Click on Mobile Cash In

Step 3: Enter the Amount to cash in and mobile number

Step 4: Click on Cash In

Step 5: Confirm the amount and customer's name

Step 6: Enter the OTP

Step 6: Done! The money will be added into the customer's Valyou wallet

How To Pay Bills (From Valyou Mobile App)

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 (via Valyou Mobile App)

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 Customer (via Mobile App)

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 – Merchant Scan Customer (via Web Portal)

Step 1: Click on Cash Out

Step 2: Click on the Scan You tab

Step 3: Merchant to enter the 12-digit code from the customer's QR code (QR code will refresh after 60 seconds)

Step 4: Enter the Amount and click on Cash Out

Step 5: Click on Yes to confirm

Step 6: Enter the OTP

Step 7: The balance will be transferred to the Merchant's Valyou Wallet

Step 8: The Merchant will pay the cash to the customer

Option 3 – Customer Scan Merchant (via Mobile App & Web Portal)

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 (Mobile App)

(Note: For Web Portal will be using OTP.)

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 On Behalf Of A Customer

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Option 1 – From Valyou App/Web

Step 1: Click on the Remit icon

Step 2: Select Assisted Remittance

Step 3: Enter the customer's mobile number

Step 4: A request will be sent to the customer for approval

Step 5: The customer will receive a push notification to approve the request

Step 6: Customer approved on the request, and a notification/prompter will send to Merchant to proceed for Assisted Remittance

Step 7: Then Merchant clicks on yes to continues to select Country, Payment mode and Enter Amount

Step 8: Click on Next

Step 9: Click on "Add Receiver" at the Choose Receiver page

Enter Customer Details as below:

- First Name
- Last Name
- Relationship (dropdown)
- Mobile Number
- Bank (dropdown)
- Account Number
- Branch Name(dropdown)

Step 10: Click on Next

Step 11: Select the Purpose of Payment, Source of Fund and click on Next

Step 12: Review the Receiver Summary and click on Save if the details are accurate

Step 13: Review the Transaction Review and tick to agree Term & Conditions and click on Submit for approval if all the details is accurate

Step 14: Then an Assisted Remittance request will be sent to customer for approval.

Step 15: Customer click on make payment to approve on this Assisted Remittance if all the Transaction Review details is accurate

Step 16: Click yes to confirm on the Assisted Remittance.

Step 17: Enter the passcode

Step 18: Done! Money will be transferred to the receiver's bank within 2 days.

[How To View Merchant's Recent Transactions \(Mobile App Or Web Portal\)](#)

Step 1: Login to your account on your Valyou mobile app or web portal

Step 2: On the Wallet landing page, you will be able to see the first 5 transaction from the Recent Transaction section

Step 3: Click on See More or the Transactions menu to view the last 30 transactions

Step 4: Click on the transaction to view the transaction details and download the receipt

[How To View Merchant Statement](#)

Step 1: Login to your account on your Valyou mobile app or web portal

Step 2: Click on Statement

Step 3: Merchant can select Transaction or e-Statement

Step 4: Select Transaction or E-statement and select the date range

Step 5: Click on Filter to display the results

Step 6: Merchant can download e-Statement by clicking on the download button