

# FREQUENTLY ASKED QUESTIONS (VISA Corporate Program)

The purpose of this document is to provide answers to the most frequently asked questions.

## FAQ (FREQUENTLY ASKED QUESTIONS)

**NOTE: This document is only for the queries of General Spend Cards.**

### General

#### 1. How do I get a Corporate Payroll/Pay-out Account?

- To get a Corporate Prepaid PAYROLL/PAYOUT Account, user needs to visit the service partner's website or download the respective App from Play Store / App Store. On the Landing Page, user needs to click on "Sign-Up" link and proceed with his/her registration.
- "Sign-Up" link will redirect to the sign-up page where user needs to enter his/her email, phone number, password, accept the terms and condition mentioned and click on "Sign-Up" button.
- Post that, user needs to provide the OTP sent to his/her registered Email and click on "Submit" button.
- Post successful verification of email, user is signed-up and is redirected to the User Registration Page. On the page, user needs to complete his/her profile, accept the program terms and condition by clicking on the "Submit" button.
- The above step completes the User account creation and the user is redirected to the KYC Page after which he/she needs to complete KYC verification by providing all the relevant and valid details/documents and click on "Upload KYC" button.

#### 2. What fees do you charge?

- Please refer to the Terms & Conditions document for Fees related information.

#### 3. What is a card issuer?

- The card issuer is a financial institution who can issue cards to consumers on behalf of the card networks (like VISA, MASTERCARD and CUPI).

#### 4. What about my information? Is that safe?

- All information collected are kept safe and secured as mandated by Personal Data Protection Act (PDPA) and GDPR norms.

#### 5. How long will my data be stored for?

- 6 years (as per GDPR) or as mandated by local regulations (where GDPR is not applicable).

#### 6. Is my money safe in my PAYROLL/PAYOUT Account?

- Yes, your money is safe in your PAYROLL/PAYOUT Account as the user's money is held under an MAS regulated entity.

#### 7. Is this PAYROLL PAYOUT Prepaid Card Program regulated?

- Yes.

## **8. What personal information do I need to submit?**

- Personal data to be shared are full name, date of birth, address, email id and mobile number.

## **9. How can I contact customer services?**

- You may contact the customer service by emailing to the service provider. More details are available on our website.

## **10. How do I complain?**

- If there is any complain related to cards, users can share their queries & complain [on](#) by writing an email to the Corporate

## **11. Do you support Google Pay?**

- Yes.

## **12. Do you support Samsung Pay?**

- Not now but planned in near future.

## **13. Can I register without a Smart Phone?**

- Yes, you can register without a Smart Phone.

## **14. If my card has been lost/stolen – What should I do now?**

- Login into portal, navigate to the card management section and block your card and then please contact your administrator for a new replacement card.

## **15. Will my data be used for other purpose?**

- No. Your data uploaded into the system will only be used for the purpose of the redemption platform and will not be used for any other purpose.

## **Verifying identity**

### **1. Why do I need to verify my identity?**

- In order to establish that the person registering is genuine and not fake, duplicate or virtual. Moreover, it also helps determine the PEP-SIS and sanctions risks associated to any user.

### **2. How do I verify my identity?**

- User can verify his identity initially by providing valid login credential on the web dashboard. Secondly user needs to submit their KYC details along with supporting document such as ID Proof and POA.

### **3. What is the age limit?**

- 18 years

### **4. How do I upload documents?**

- After submitting the address details the page will be redirected to the “**Upload KYC**” page, here the user will get the options for uploading the required documents for KYC.

#### **5. Will I see my personal info, my KYC status in the dashboard?**

- Yes, it is visible. In the dashboard at first user have to go to **“My Profile”** section and then go to **“KYC Status”** section on the dashboard, user can see the KYC status.

#### **6. How do I add my card?**

- You can add your card in **“Manage Card”** section on the Dashboard by clicking on **“Add Card”** button.

#### **7. In the dashboard, can I check my card status?**

- Yes, in **“Manage Card”** section you see the card details and status.

#### **8. Do the cards (virtual and physical) need to be activated before use?**

- Yes.

#### **9. Can we load other currencies into the cards?**

- Yes! Partner’s preferred currency can be loaded into the card. FX fee and bank exchange rates applies.

#### **10. What document is needed to activate the card?**

- Users will need to upload their Government issued photo ID document/ NRIC/ FIN/ Passport, and selfie with ID. For POA we accept any utility bill or bank statement issued within 90 days.

#### **11. Which format required for upload KYC documents?**

- For KYC documents we accept only PDF, JPEG and PNG format.

#### **12. What countries are supported?**

- S.E ASIA Countries.

#### **13. Do I need to be an S.E ASIA resident?**

- Yes

### **User Account**

#### **1. How do I update my details?**

- Users must login to their account, in the **“My Profile”** page they can see **“Personal Info”** button where they need to update their details by clicking on **“Update Button”**.

#### **2. How can I change my address?**

- User can change address by logging into their account, and visiting **‘My Profile’** page, where they can update their new address and upload the valid address proof for approval.

#### **3. Can I modify my phone number?**

- Yes, Users can modify or update their phone Number.

#### **4. Can I modify my email?**

## **5. Yes, Users can modify or update their Email Id. I forgot my password, what can I do?**

- In order to reset password, user must click on '**forget password**' which will ask him/her to input their registered email id. An OTP will be sent to that email id. User needs to provide the Authentication Code (sent to their email ID) and new password and click on "**submit**" button. If the Authentication is correct then the password will be changed successfully.

## **6. Why I can't login to my account?**

- If User is not able to login to their account post taking help of this FAQ document, he/she should connect to our customer support team via email, details can be found on our website.

## **7. My phone has been lost or stolen; how do I deactivate access?**

- You need not worry for the account if your phone has been stolen or lost unless you have stored the Login credential on the device (which is not advisable). In any case if a user needs to deactivate his/her account access he/she needs to contact the administrator or the customer support

## **8. How do I verify my source of funds?**

- User can verify source of fund by checking the transaction details available on the user Dashboard.

## **9. How can I get a statement?**

- User can get a statement by clicking on the '**Accounts & Activity**' tab present in the dashboard, where user can get the details regarding transactions.

## **10. Can I get a joint account?**

- No, one cannot.

## **11. How can I terminate my account?**

- User needs to request for Account termination via email details can be found on our website.

## **12. Is there a fee to terminate my account?**

- Yes, please see the Fee-Table above for more details.

## **13. What if the physical card is lost? What happens to any unused funds left in the card?**

- User will have to inform the customer support in the event he/she has lost or misplaced the physical card. Customer executive will terminate the card and issue a replacement card. Any balance or unused funds from the lost card will be transferred to the new card. [Replacement fee applicable.]

## **14. What is the validity period of the physical and virtual cards?**

- The cards have a validity period of 3 years.

## **Top up**

### **1. Transferring money to my account, is it possible in our system?**

- No, it is not possible. Though, users can use their Card (associated to this account) to do POS transactions and Online purchases. The card can also be used for ATM withdrawals.

### **2. Can I receive my salary and other bank transfers to my account?**

- Yes, subject to being under the limits set for the program.

### **3. Are there any top-up limits?**

- For more information, please refer to the T&C document.
- Frequency and number transaction per card - No limit

### **4. What cards and currencies are supported?**

- Physical cards and virtual cards. The Currencies supported are specific to the program and will be displayed on the User's Home-Page.

### **5. Why is my top-up still pending?**

- Pending top up have many reasons some of which are Mobile number not registered, poor network connection, balance exceeding the maximum allowed limit etc.
- In any further query please contact customer support details can be found on our website.

### **6. Why has my top-up been reverted?**

- The main reasons for top up been reverted is transaction failure. Please check your network connection and retry.

### **7. Is spend at any merchants restricted?**

- Yes, Gaming-Gambling and Adult entertainment are restricted for use.

For more details on this you can contact customer support.

### **8. What are the usage limits?**

- Usage limits are termed as the maximum amount up to which user can spend using the card. Details on the same can be found in the Terms and Condition of the card.

## **Card Payments**

### **1. What currencies are supported for spending?**

- This is specific to your program and will be visible on your dashboard home-page.

### **2. Which currency balance will be deducted for spending?**

- While spending from Card, the transaction happens from the currency based on the spending channel (POS, Vendor, etc.).

### **3. Why has my card payment been declined?**

- There are many reasons for declination of card payment, mainly due to insufficient fund, poor network connection or due to Limit (Loading/Transaction) exceeded.

[For more information please connect to our customer support team.]

#### **4. What is the exchange rate used for my payment?**

- Exchange rates are not fixed and keep changing on day-to-day basis. We use the rates based on open exchange charges.

#### **5. Why has my card payment been reverted?**

- The main reasons for top up been reverted are poor network connection, failed 3d secure authentication. **Please contact customer support in this regard for assistance.**

#### **6. I don't recognize a card payment**

- If the aforesaid condition arises, then user must contact customer support for assistance or he/she can write to the customer support.

#### **7. I've been charged more than once for the same transaction**

- If transaction happens for more than once, then user must report this incident to the customer support. The first transaction can be acknowledged and the other one we will be refunded in 3-4 business days.

#### **8. Why was I charged a fee for my payment?**

- . Please refer fee table for applicable fees

#### **9. Where can the physical debit cards be used?**

- At any store merchants that accepts Visa as payment.

#### **10. Where can the ecard be used at?**

- At any online store that accepts visa.

#### **11. Can we load other currencies into the cards?**

- Yes! Partner's preferred currency can be loaded into the card FX fee and bank exchange rates applies.

### ***Card Refunds***

#### **1. How can I get a refund for something I purchased?**

- User needs to contact the merchant where the product or the service has been purchased and get the refund initiated.

#### **2. Refund is not showing up in my statement.**

- If refund is not reflecting, then user needs to raise request through the customer support\_

## **ATM Cash withdrawals**

### **1. Why is my cash withdrawal still pending?**

- Domestic Cash withdrawal within Singapore is not allowed.
- For other Geographies: The main reasons for pending cash withdrawals are network and system failure. In such situations you may retry after some time, if the issue remains connect to the customer support and report this issue.

### **2. Why was my cash withdrawal declined?**

- Cash withdrawals are declined mainly due to insufficient funds or exceeding the withdrawal limits.

### **3. I did not receive the correct amount of cash, what can I do?**

- These incidents can happen due to technical and system failure. In this case user needs to contact customer support and raise a complaint, we will take this up to VISA for resolution.

### **4. Exchange rate for my cash withdrawal is wrong**

- If the exchange rates are wrong, then users need to contact support system through mail.

### **6. Why have I been charged for cash withdrawal?**

- Both ATM network and Issuer charge fees that pass on to you. These charges are also mentioned in the cardholder's terms and conditions.

### **7. I don't recognize a cash withdrawal, what can I do?**

- If users are unable to recognize a cash withdrawal, in that case users need to block their card by visiting the user dashboard and raise a complaint.

## **Card issues**

### **1. I have not received my card. How long will it take for it to arrive?**

- It generally takes 7-10 working days to get the Card delivered. If any user has not received the card within this period, then he/she needs to raise request at contacting customer support. They will help you with tracking details if applicable.

### **2. How do I activate my card?**

- If the KYC is approved, users can activate their cards by directly visiting the user portal and by login to the user account, card management section.

### **3. My physical card is not working.**

- If physical card is not working, then users need to raise a complain through customer support.

### **4. My virtual card is not working.**

- If virtual card is not working, then users need to raise a complain through customer support.

### **5. I have exceeded all my PIN tries, now what do I do?**

- If any user has exceeded all the PIN tries, then the card will be blocked. In this case users need to retrieve the pin as well as activate the card by contacting customer support.

## **6. I forgot my PIN, now what do I do for it?**

- If user wants to change the pin, then he/she can do that in the dashboard after login Go to Manage card page, there all your cards will be listed, Select the More button for that card you want to change the PIN, on that page you will find a Update Pin option. This is for only Physical card. For virtual card pin change is not allowed.

## **7. I want to change my PIN.**

- Same as question No. 6.

## **8. Can I freeze my card?**

- Yes, users can freeze their card by logging in to their online account or by contacting customer support.

## **9. My card has been compromised.**

- If card is compromised, then user can block his/her card either from the web dashboard or by sending a request to customer support from their registered email id.

## **10. My card has been swallowed by an ATM.**

- If a card is swallowed by an ATM then immediately user need to contact customer support by dropping a mail requesting for a new card.

## **11. My card is due to expire, what should I do?**

- If a card is due to expire, in that case a new card is generated automatically, post the user raises a request for the same. The user will receive notification regarding the same 3 months before expiry.

## **Additional Questions**

### **1. Can one card user have only one Prepaid card?**

- No, a single card user can have more than one card assigned to him/her (preferably 2 nos.)

### **2. How does balance transfer work within Prepaid card? How does different balances for different currencies within same Prepaid card? Please explain.**

- client -> customer-> Prepaid card -> card. A Prepaid card can store multiple currency balances. Balance transfer works for moving balance from one currency to another currency in same Prepaid card.

### **3. To withdraw or pay, in a foreign currency, does the user have to do a balance transfer before? What happens if he/she does not?**

- When customer swipes the card in different currency, we automatically do conversion from source currency to base currency and do balance deduction.

### **4. How will user know his/her pin in the first place?**

- He/she need to use change PIN function to set the PIN. Pin change function can be found in the mange card section of user dashboard.