

Frequently Asked Questions

Getting Started

IMPORTANT: For Customer Notice, visit [Here](#)

1. What is EnrichMoney VISA Prepaid Card?

EnrichMoney VISA Prepaid Card (hereinafter "Card") is an electronic money (e-money) payment instrument with multi-currency wallet powered by Merchantrade Asia Sdn Bhd (Merchantrade) that contains monetary value that is paid in advance by the Cardholder to enable payments for purchases, which carries the VISA payment features.

Merchantrade as the e-money issuer shall remain liable to all Cardholder(s) on the e-money issued.

2. Where can I use the Card?

You can use your EnrichMoney VISA Prepaid Card anywhere that accepts VISA. There are more than 120,000* VISA merchants in Malaysia and 46 million* VISA merchant locations worldwide. If you wish to use your card at any VISA merchant overseas, please ensure you enable the Overseas Card Usage setting in Card Settings in the app.

You can also make cash withdrawals at Merchantrade branches, participating agents as well as more than 11,000* VISA Plus ATMs in Malaysia and more than 2.5 million* worldwide. Withdrawal fees apply. The maximum cash withdrawal per day is RM5,000.00.

Sign-Up & Activation

3. How do I sign up for EnrichMoney?

It's simple - download the EnrichMoney app on [Google Play](#) or [App Store](#), click the 'Sign Up' button and follow the steps. The sign-up will take approximately 5-10 minutes.

For existing Enrich members, the applicant will be required to login to the Enrich portal to authenticate their membership. For non-existing Enrich members, the applicant will be automatically enrolled as an Enrich member upon successful sign-up of the Card.

4. What are the requirements to apply for the Card?

- Applicant(s) must be at least 18 years old
- Have a Malaysian registered mobile number
- Valid identification document (Malaysian applicants must produce their Malaysian NRIC and Non-Malaysians must produce their passport)
- Valid email address
- Valid residential and mailing address in Malaysia
- Valid local bank account number under the applicant's name

5. Is there a minimum fee to sign up for EnrichMoney?

Yes, an initial top-up of minimum RM100.00 is required during sign-up. The fee breakdown is as below.

- RM10.00: Card Issuance Fee
- RM10.00: Annual Fee
- RM20.00: Minimum stored value (Refundable deposit). It will be refunded when you cancel the Card.
- RM60.00: Remaining balance that is available in the Card to spend.

6. When will I receive my Card?

The Card will be delivered to your registered mailing address within 5-7 working days.

7. How do I activate my Card?

- a) Login to your EnrichMoney wallet
- b) Go to Settings
- c) Select Card Settings
- d) Select New Card Activation
- e) Enter the last 4 digits of your Card Number
- f) Enter the last 4 digits of your Identification Number
- g) Set your 6-digit Card PIN and your Card will be activated

e-Wallet size

8. What is the EnrichMoney wallet size?

RM10,000.00 (RM9,980.00 to be exact as RM20.00 is your minimum stored value that will be maintained in the Card).

9. Can I upgrade my EnrichMoney wallet size?

Yes, you can upgrade up to a maximum of RM20,000.00 wallet size (RM19,980.00 to be exact as RM20.00 is your minimum stored value that will be maintained in the Card). A bigger wallet limit means you get to enjoy the convenience and flexibility to store more money in converted currencies, enabling larger purchases and payments of goods and services.

10. How do I upgrade my EnrichMoney wallet size? Is it an automatic upgrade?

No, it is not an automatic upgrade as you need to fulfil 2 criteria:

- i. Must have an RM10,000 wallet size
- ii. Must have an average e-wallet balance of RM500.00

To upgrade your wallet size, go to Settings > Card Settings, click Upgrade Wallet.

11. How will I know if my upgrade is successful?

You'll be notified via push notification in your mobile application or SMS within 2 business days. Alternatively, you can also check in-app under your Card Settings profile for your newly approved limit.

12. Will there be any fees imposed for this upgrade?

No additional fees will be charged. Same terms and conditions apply.

Top-up & Withdrawal Methods

13. Where to top-up and withdraw cash?

Channels	Methods	Crediting time
Top-up Channels:	Merchantrade branches	Will be credited immediately
	Participating agents	Will be credited immediately
	FPX	Will be credited immediately
	CIMB Clicks	Within 48 to 72 hours
	M2U	Within 48 to 72 hours
	JomPAY (Biller Code: 868976)	Will be credited immediately
	Maybank Cash Deposit Machines	Within 48 to 72 hours
	Debit Card	Will be credited immediately
Withdrawal Channels	Merchantrade Branches	Can be withdrawn immediately
	Participating Agents	Can be withdrawn immediately
	ATM bearing the VISA Plus Logo	Can be withdrawn immediately

14. How to top up and withdraw?

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

Multi-Currency Wallet

15. What is a Multi-Currency Wallet?

The Multi-Currency Wallet enables you to buy and sell up to 20 foreign currencies in-app anytime, anywhere. This enables you to lock in the exchange rate and protect yourself against currency fluctuations. This feature allows you to pay in the local currency of the country you are visiting, as long as you have pre-loaded your card with sufficient funds before travelling abroad or shopping online.

The default currency is Ringgit Malaysia (MYR).

16. What are the 20 foreign currencies available?

The available foreign currencies are US Dollar (USD), Singapore Dollar (SGD), British Pound (GBP), Australian Dollar (AUD), Indonesian Rupiah (IDR), Euro (EUR), Thai Baht (THB), Japanese Yen (YEN), Saudi Riyal (SAR), Chinese Renminbi (CNY), New Taiwan Dollar (TWD), Hong Kong Dollar (HKD), South Korean Won (KRW), Indian Rupee (INR), Philippines Peso (PHP), Canadian Dollar (CAD), New Zealand Dollar (NZD), United Arab Emirates Dirham (AED), Swiss Franc (CHF) and Vietnamese Dong (VND).

17. Where do I find the daily exchange rates?

You can check the exchange rates on your EnrichMoney app. Click the 'Currency' icon on your EnrichMoney homepage and tap on 'Today's Exchange Rate'.

18. What is the maximum amount I can exchange and store in the multi-currency wallet?

It is based on your wallet size in Ringgit Malaysia (MYR). The total cumulative value of your multi-currency wallet must not exceed your card's overall wallet size in Ringgit Malaysia.

19. What if my multi-currency wallet balance is insufficient for my overseas purchase?

When there is insufficient available balance for the transaction currency, the value of the transaction will be processed using the respective Listed Currency Wallet(s) in the following order of priority: MYR, USD, SGD, GBP, AUD, IDR, EUR, THB, YEN, SAR, CNY, TWD, HKD, KRW, INR, PHP, CAD, NZD, AED, CHF and VND at the conversion rate set by VISA international.

Fees & Transaction Limits

20. What are the charges for the Card?

Please refer [here](#) for the Product Disclosure Sheet.

21. What are the transaction limits?

Transaction Type	Minimum Amount	Maximum Amount
Initial top-up* in EnrichMoney App	RM 100.00	RM 10,000.00
Subsequent top-ups at Merchantrade branches	RM 1.00	Up to wallet size**
Cash Withdrawal at Merchantrade branches	RM 10 per withdrawal	Up to RM 5,000 or 5 withdrawals per day (or equivalent in available currencies)
Domestic ATM Cash Withdrawal		
Overseas ATM Cash Withdrawal (VISA Plus Network only)		
Top-up through CIMB Clicks and Maybank2U	Subject to the bank's min. limit	Up to wallet size**
FPX Top-up	RM 20.00	Up to wallet size**
JomPAY Top-up	RM 1.00	Up to wallet size**
Debit Card Top-up	RM 1.00	Up to wallet size** (max. RM 5,000 per transaction)
Card-to-Card Transfer	RM 1.00	Up to wallet size**
Point-of-sale Transaction	No minimum	Up to wallet size**
E-Commerce	No minimum	Up to wallet size**
Visa payWave Limit	No minimum	RM 250 per transaction or an accumulative of RM 250 per day

**For all wallet sizes

* Minimum Card Account balance of RM20.00 must be maintained at all times

Manage Card

22. What if my Card is lost or stolen?

You must immediately block your Card via the EnrichMoney mobile app or by contacting Merchantrade Customer Service Helpdesk at +603 8313 8606.

Steps to block your card in-app:

- Go to Settings > Card Settings
- Select 'Block Card'

- c) Select the reason to Block Card
- d) Enter the OTP to block the Card
- e) Your Card will be blocked immediately;

Steps to replace your Card:

- a) Email Merchantrade at enrichmoney@mtradeasia.com; or
- b) Use the Live chat feature
 - a. Go to Settings > Help Centre
 - b. Select 'Chat with us' (9am to 10pm, including weekdays and public holidays)
- c) Visit any Merchantrade branch
- d) Call Merchantrade at +603 8313 8606 (24 hours daily, including weekdays and public holidays)
- e) Your new Card will be sent to your mailing address within 5-7 business days

23. Are there any charges to change to a new Card?

Yes, RM10.00 will be charged and debited from your card balance.

24. What should I do when I receive my new Card?

You will need to activate your new Card in the app. Follow these steps:

- a) Go to Settings > Card Settings
- b) Select 'New Card Activation'
- c) Enter the last 4 digits of your Card Number
- d) Enter the last 4 digits of your Identification Number
- e) Enter the OTP
- f) Once your new Card is activated successfully, you will be able change the card PIN in the app
- g) Then enter & confirm your New PIN
- h) Click on 'Change Pin'
- i) Enter OTP

25. What happens if I forget my Card PIN?

In the event you forget your Card PIN, you can reset the PIN via the EnrichMoney mobile app.

Follow these steps to change your Card PIN:

- Go to Settings > Card Settings
- Select 'Change Card PIN'
- Enter and confirm your new 6-digit PIN
- Enter OTP

26. If I cancel my Card, what happens to my Card Account Balance?

Upon cancellation, the balance in the Card Account will be refunded to the Cardholder after deduction of any applicable charges, within 15 Business Days after the cancellation. However, the Cardholder is still liable for any transactions that have been made with the Card prior to cancellation.

27. When will my Card expire?

The EnrichMoney VISA Prepaid Card expires every 5 years. The card renewal fee will be waived upon request until further notice.

28. Where can I find my Card expiry date?

You can find the Card expiry date on your EnrichMoney VISA Prepaid Card.

Security

29. How can I manage my mobile app passcode?

Please note: Your account will be blocked after entering an invalid passcode with 4 wrong attempts.

- a) Contact Customer Service
 - a. Email Merchantrade at enrichmoney@mtradeasia.com; or
 - b. Use the Live Chat feature
 - i. Go to Settings > Help Centre
 - ii. Select 'Chat with us' (9am to 10pm, including weekdays and public holidays)
 - c. Visit any Merchantrade branch
 - d. Call Merchantrade at +603 8313 8606 (24 hours daily, including weekdays and public holidays)
- b) Reset your passcode if you've forgotten your current mobile app passcode
- c) Change your mobile app passcode

30. How to reset your mobile app passcode?

- a) Launch the EnrichMoney mobile app
- b) Click 'Forgot Passcode'
- c) Enter your date of birth
- d) Enter OTP for resetting passcode
- e) Enter the new passcode & confirm it

31. How to change your mobile app passcode?

- a) Go to Settings > General
- b) Select Change App Passcode
- c) Enter old passcode
- d) Enter a new passcode & confirm
- e) Your passcode will be changed successfully

32. How can the Cardholder manage the Card in the app?

The Cardholder can use the EnrichMoney app to:

- Block Card
- Reset Card PIN
- Activate New Card
- Upgrade Wallet
- Configure transfer limit
- Enable/Disable card usage for Online Purchase, Overseas Retail Purchase, Overseas ATM Withdrawals, Auto Billings, Visa payWave, Mail Order/Tel. Order (MOTO)

33. How secure is the Card?

All transactions performed below RM10,000.00 are secure either through a One-Time-PIN (OTP) for online transactions that use 3D-Secure or Personal-Identification-Number (PIN) for Card terminal chip-reader transactions and ATM transactions. For contactless mode of Transactions by way of Contactless Reader, a single or cumulative daily purchases amounting to RM250.00 can be transacted with the Card.

When the Card is used to perform petrol transaction(s), a pre-booked amount of RM200.00 or such other prescribed amount (if applicable) will be reserved in the Card Account and will not be made available for use by the Cardholder.

For online or in-app transactions valued at RM10,000.00 and above, MMSecureTAC authentication is required to authorize the transaction. MMSecureTAC will be sent via in-app push notification or SMS (Short Message Service) to your registered device. You may then tap on the MMSecureTAC notification to approve within 5 minutes.

34. What is Chip and PIN?

Chip and PIN is a PIN-enabled Card that allows you to make purchases at Point-of-Sale terminals by keying in a secured 6-digit PIN, without the need of a signature.

35. What is a PIN?

A PIN is an abbreviation of Personal Identification Number. It is a secret code that is selected by you to prove that you are the rightful owner of the Card. Card PINs in Malaysia have six (6) digits.

36. Which is safer, signing or PIN?

PIN is safer as it can help protect against fraud due to lost or stolen Cards, as both the Card and PIN are required to make a transaction. For that reason, you must always ensure that you keep your PIN secret/

37. What happens if I enter the wrong Card PIN?

If you enter the wrong PIN for three (3) incorrect attempts, your Card will be blocked for security reasons. If your Card has been blocked, contact us via:

1. Live Chat
2. Merchantrade Customer Service Helpdesk at +603 8313 8606

38. What happens if my Card PIN has been compromised?

To avoid un-authorised access, you should immediately block your Card by following the steps below:

- a) Go to Settings > Card Settings
- b) Select 'Block Card'
- c) Enter the reason to Block Card
- d) Enter the OTP to Block Card
- e) Your Card will be blocked immediately;

At the same time, you must notify Merchantrade immediately if your Card PIN number has been compromised.

- a) Email Merchantrade at enrichmoney@mtradeasia.com; or
- b) Live Chat
 - a. Go to Settings > Help Centre
 - b. Select 'Chat with us' (9am to 10pm, including weekdays and public holidays)
- c) Visit any Merchantrade branch
- d) Call Merchantrade at +603 8313 8606 (24 hours daily, including weekdays and public holidays)

Security Tips

39. What are the ways to keep my PIN secure?

It is essential that you keep your PIN a secret, so that your Card is protected against fraud in the event your Card is lost or stolen. You must ensure that your PIN is not easy to guess by avoiding numbers that can be associated with you, such as significant personal dates (e.g. your birthday or anniversary), telephone numbers, or driver's license number. Other measures to keep your PIN safe include:

- Do not keep a written record of your PIN;
- Do not allow another person to see your PIN when you enter it;
- Do not keep your PIN in a form that can be readily identified as a PIN;
- Do not disclose your PIN to any other person;
- Do not negligently or recklessly disclose your PIN;

Change your Card PIN using the Mobile Application and notify Merchantrade immediately if you become aware that your PIN has become known to someone else.

For online shopping transactions

- Passwords
 - Use a hard-to-guess password that contains upper and lower case letters, numbers, and symbols.
 - Change passwords as often as possible, at least every three months.
 - Do not share your passwords or user identification information. A scam may involve emails that appear to be from a user's Internet provider, requesting this information. Internet providers, banks, card issuers and reputable Internet businesses never contact customers to request their passwords or usernames.
 - Never click on any links in emails asking for identification information. Contact the institution by phone immediately to report the concern.
- Keep Impeccable Records
 - Keep records of every Internet purchase and transactions and compare them with Card statements monthly. Report any discrepancies immediately to the issuer of your Card.
- Personal Information Protection
 - Do not post your full birth date on social networking sites. Do not post the birth dates of your children, spouse, or significant other.
 - Any information you post online can be hacked or stolen, so try to keep this information to a minimum.
- Online Shopping Tips
 - Always log out of bank, card issuer and merchant sites after you have completed your transaction.
 - Do not allow your computer to store usernames and passwords for merchant or banking websites.
- Where Not To Shop

- Do not shop, pay bills or access your bank or card issuer websites using public Wi-Fi connection. Shop from home and only over a secured Internet connection.
- Do not use “easy pay” payment options or “one-click ordering”. It takes a few extra seconds to enter a username and password on a merchant site but often takes months to recover from online card fraud.
- Use the most up-to-date version of your Internet browser. They will use the most recent technology to scramble and protect data sent via the Web.
- Firewalls
 - Always use the most up-to-date version of a strong anti-virus and firewall security programme.
 - Download and apply updates from your virus and firewall programmes when available, to ensure the programmes have the latest information about new scams and hacker tricks.
- Secure E-Commerce Websites
 - Use secure e-commerce websites that support Verified-by-Visa whenever possible. These 3D-secure sites provide secure online transactions.
 - Secure online transactions should occur only on a website that begins with https://. Do not trust a vendor without the “s” after the “http” at the start of the web address.
- How to Shop Safely
 - Pay attention when visiting shopping websites. Secure websites will post logos such as Verified-by-Visa (VbV).
 - VbV shopping sites require the cardholder to use a One-Time-Password (OTP) triggered by the card issuer to the cardholder.
- Anti-Virus Programmes
 - Run virus scans regularly on your computer.
 - Use an ad-blocking software programme and a spyware detection programme. Keep these programmes updated and run scans often with them.
- Email Security
 - If an email, instant message, chat request or Internet site appears suspicious, close your browser and email programs and shut down your computer for a time. When you restart the computer, run a full virus and spyware scan before logging back on to the Internet.

EnrichMoney Points

40. What are EnrichMoney Points?

EnrichMoney Points are points awarded to EnrichMoney VISA Prepaid Cardholder(s) for qualifying payment transactions using the EnrichMoney Visa Prepaid Card at selected Issuer and Visa merchants.

41. What is the difference between EnrichMoney Points and Enrich Points?

EnrichMoney Points are points awarded to EnrichMoney VISA Prepaid Cardholders for qualifying payment transactions using the EnrichMoney Visa Prepaid Card at selected Issuer and Visa merchants; while Enrich Points mean the accrual currency of the Enrich Programme. Enrich Members may earn Enrich Points when spending on eligible services or products of Malaysia Airlines, MASwings, Firefly, Oneworld and Enrich partner airlines or with any of Malaysia Airlines' Lifestyle Partners.

42. How do I earn EnrichMoney Points?

You can earn EnrichMoney Points through every qualifying retail spending transaction, which includes online purchases towards the payments of goods and/or services at selected Issuer and Visa merchants.

43. How many EnrichMoney Points will be earned on each spending in Ringgit equivalent?

EnrichMoney Points are awarded to the eligible Cardholder based on the total posted Ringgit amount of Retail Transactions performed with the Card.

Please refer [here](#) for the eligible Retail Transactions.

44. What can I redeem with my EnrichMoney Points?

EnrichMoney Points may be used to pay for a purchase post-transaction. You must first make a purchase and complete the payment transaction with the money available in EnrichMoney Visa Prepaid Card. Only Full Points are eligible for the redemption. Partial points redemption is not allowed.

Here is an example:

MCC: 5499 Cooling period: 0 day	Date	
	14 February 2023	Purchased groceries from 7-Eleven
	15 February 2023	Visa Settlement with MTA at End of day
	16 February 2023	First day where past purchases are allowed to redeem / earn points
	16 February 2023 to 1 March 2023	Eligible past purchases have 14 days redemption period
	1 March 2023	Last day where past purchases can earn or redeem points
	2 March 2023	If points are neither earned nor redeemed manually, then the points will be auto earned on this date.

45. How do I redeem a purchase with EnrichMoney Points?

- Login to the EnrichMoney App
- Go to Rewards > Redeem Points for Rebate
- Select the past purchase
- Click on the 'Redeem Now' button to redeem EnrichMoney points

46. What is the validity of EnrichMoney Points?

The EnrichMoney Points earned shall be valid only for one (01) year from the earned date. Expired EnrichMoney Points shall not be extended.

47. Can I convert EnrichMoney Points to Enrich Points?

Transfer of points from EnrichMoney Points to Enrich Points is currently not available.

48. Can I convert my Enrich Points to EnrichMoney Points?

Yes, you may transfer your Enrich Points to top up your EnrichMoney Points. 1 Enrich Point = 1 EnrichMoney Point

49. What is the validity of the EnrichMoney Points after I top up from my Enrich account?

It will be valid for one (01) year.

50. What happens to my EnrichMoney Points if I cancel my Card?

If you request to cancel the Card, your EnrichMoney membership will remain in status quo in accordance with and subject to the EnrichMoney Programme terms and conditions. You will need to utilize the EnrichMoney Points before cancelling the Card or forfeit them without compensation.

51. Do I earn EnrichMoney Points for in-app transactions?

No, in-app transactions such as Currency, Remit, Shop, Insurance, and Healthcare are not eligible for EnrichMoney Points.

EnrichMoney Savings Box

52. What is Savings Box?

Savings Box is a feature which allows EnrichMoney VISA Prepaid Cardholders to save money for future use. Cardholders may set up a Savings Box with a fixed amount which will be automatically or manually transferred from the cardholders' wallet as savings on a weekly or monthly basis.

53. How many Savings Boxes can be set up in total?

Currently a maximum of 5 Savings Boxes can be set up.

54. How many categories can I set up for my Savings Box?

You will be able to set up your Savings Box in 5 different categories:

- a) Travel
- b) Emergency
- c) Family
- d) Shopping
- e) Others

A maximum of 5 Savings Boxes are allowed to be set up within these 5 categories.

55. How to set up the Savings Box?

You may set up the Savings Box by following these steps:

- Go to Wallet > Savings
- Select from one of the categories
- Select 'Add Savings Box'
- Enter the Savings Box name, Target amount, Savings period, and frequency of deduction
- Click the 'Continue' button
- Verify all the details entered
- Click the 'Continue' button once verified
- Your Savings Box will be created successfully
- Please note that the Savings Box will auto-transfer funds from your wallet based on the start date configured during the setup of the Savings Box.
- Your Savings Box will be automatically terminated once the end date is reached
- The End date is calculated from the last Saving Date + 1 day
- Example:

Target Amount: RM100		First Saving Date	Second Saving Date	Saving End Date
Start Date: 01/03/2023				
Frequency of	Date	01/03/2023	08/03/2023	09/03/2023
Deduction: 2 (Weekly)	Amount	RM50	RM50	-

56. Can I terminate the Savings Box before its end date?

Yes, you can terminate your Savings Box before its end date by following these steps:

- Go to Wallet > Savings
- Select the category for Savings Box setup
- Select the Savings Box
- Click on the edit icon
- Click on the delete icon and click on 'Confirm'
- Your Savings Box will be terminated and your saved amount will be transferred back to the wallet

57. Can I withdraw/cash out the money manually?

Yes, you can withdraw or cash out money manually. Follow these steps:

- Go to Wallet > Savings
- Select the category for Savings Box setup
- Select the Savings Box
- Select 'Withdraw' if you'd like to withdraw money from wallet, or select 'Fund' if you'd like to transfer money into the Savings Box
- Enter the amount to withdraw/cash out
- Click 'Continue' to confirm
- Your money will be withdrawn/funded successfully

58. What is the Frequency of Deduction for the Savings Box?

You can select either Weekly or Monthly deductions.

59. What are the currencies I can save in the Savings Box?

There are a total of 21 currencies that you're able to save in the Savings Box, including Malaysia Ringgit. The available currencies are Malaysia Ringgit (MYR), US Dollar (USD), Singapore Dollar (SGD), British Pound (GBP), Australian Dollar (AUD), Indonesian Rupiah (IDR), Euro (EUR), Thai Baht (THB), Japanese Yen (YEN), Saudi Riyal (SAR), Chinese Renminbi (CNY), New Taiwan Dollar (TWD), Hong Kong Dollar (HKD), South Korean Won (KRW), Indian Rupee (INR), Philippines Peso (PHP), Canadian Dollar (CAD), New Zealand Dollar (NZD), United Arab Emirates Dirham (AED), Swiss Franc (CHF) and Vietnamese Dong (VND).

60. Am I able to earn any interest by saving money in the EnrichMoney Savings Box?

No, you are not able to earn any interest by saving money in the EnrichMoney Savings Box. EnrichMoney Savings Box is to perform fund transfers within the same currency's wallet, it is not to borrow money from the wallet. The total amount that can be stored is based on your wallet limit.