

## MAYBANK WESTERN UNION® MONEY TRANSFER<sup>SM</sup> SERVICE - FREQUENTLY ASKED QUESTIONS (FAQ)

### General

**Q: What is Western Union Money Transfer Service via Maybank2u and M2U Mobile App?**

**A:** Western Union Money Transfer Service is a Money Transfer service offered by Maybank that allows individual customers to send money to their beneficiaries anywhere in the world.

**Q: Who can use the Western Union Money Transfer service?**

**A:** This service is ONLY available for individuals who wish to send money to other individuals. It is not available for individuals who wish to send money to business entities.

**Q: What are the benefits of using Western Union Money Transfer Service?**

**A:**

- **AVAILABLE** almost 24 hours.  
*(Except during Maybank2u & M2U Mobile App maintenance time from 9:30pm - 10:15pm and 12:00am - 12:30am daily)*
- Western Union Money Transfer Service is **AVAILABLE** during **WEEKENDS** and **PUBLIC HOLIDAYS**.
- Money remitted is available in a matter of minutes after successful wiring by the sender.
- The receiver does not need to have a bank account overseas.
- Money can be sent to 500,000 location in over 200 countries worldwide\*.
- Wide network of agents worldwide to pick up money.
- A well established and reliable money transfer service provider.

*\*Network data as of 3 June 2017*

**Q: When can customers use Western Union Online Account to Cash Money Transfer?**

**A:** The Western Union Online Account to Cash Money Transfer can be used for the following purposes:

- Living expenses for your loved ones.
- Emergency cash situations for your loved ones.
- Send money on behalf of your domestic maid.
- Sending a cash gift to friends or family.

**Q: How do I use the Western Union Money Transfer service?**

**A:** This service is available online via Maybank2u and Mobile Banking (Maybank2u Mobile App) only.

**Q: What is the daily send transaction limit for Western Union via Maybank2u & M2U Mobile app?**

**A:** The maximum daily send transaction limit is RM10,000 per day per customer (combined limit between Maybank2u & M2U Mobile app). The minimum amount for send WU transaction is RM1.00.

**Q: How much is the service fee applied on every Western Union send transaction via Maybank2u & M2U Mobile app?**

**A:** The service fee varies based on the amount sent and destination/ receiving country. (Please refer to *Money Transfer Fee table*)

**Q:** What is MTCN number?

**A:** MTCN (**Money Transfer Control Number**) is a 10 digit reference number generated by Western Union system after the completion of the send transaction via Mayban2u or M2U Mobile app.

- MTCN will be sent via SMS to the sender by Maybank after every successful Western Union transaction.
- The MTCN reference number is available via:
  - a) Maybank2 or M2U Mobile app screen after every successful send Western Union transaction.
  - b) the receipt issued (optional to print) after successful send Western Union transaction.
  - c) the receipt (optional to reprint by sender under Maybank current/ saving account's 'M2U history' and 'Transfer history and future transfer')
- In order for the beneficiary to collect cash at any Western Union agent location (except Malaysia), the MTCN must be sent to the beneficiary together with the received amount, sender's full name (spacing, sequence, and spelling must be the same as the information keyed in by the Sender For transfers where the beneficiary country is South Africa, the answer for the Test Question is also compulsory to allow the beneficiary to collect cash at any Western Union agent location (except Malaysia).

**Q:** Can I make a Western Union transaction on Saturdays, Sundays and Public Holidays?

**A:** YES, you can. Your beneficiary would be able to encash it almost instantly\* at any Western Union agent located worldwide, subject to the local Western Union agent's operating hours.

*\*Disclaimer for instant transfer:*

*Funds may be delayed or services unavailable based on certain transaction conditions, including amount sent, destination country, currency availability, regulatory and foreign exchange issues, required receiver action(s), identification requirements, Agent location hours, differences in time zones, or selection of delayed options. Additional restrictions may apply.*

**Q:** Where will I be able to view the steps to perform Western Union Open Transfer?

**A:** Please refer to the *Step by Step Guide*.

**Q:** What are the operating hours for Western Union toll free helpline 1800-81-3399?

**A:** The Western Union toll free helpline 1800-81-3399 is available daily from 8am to 8pm.

[Types of transactions done via Maybank2u & M2U Mobile app](#)

**Q: Can I perform an open transaction via M2U Mobile app?**

**A: No.** You can **ONLY** perform a **FAVOURITE** Western Union transaction via M2U Mobile app.

**Q: What kind of Western Union transaction can be done through Maybank2u & M2U Mobile app?**

**A: Maybank2U**

- a) Send open Western Union transaction
- b) Add send Western Union transaction as Favourite Account (after successfully performing a send Western Union transaction)
- c) Send favorite Western Union transaction
- d) Delete favorite Western Union transaction
- e) Inquiry transaction status with transaction details and MTCN number
- f) Cancellation & refund of Western Union transaction (made before 9.30pm on the same transacted day)
- g) Change/ set transfer limit for Western Union transaction

**M2U Mobile app**

- a) Send Favorite Western Union transaction **ONLY**
- b) Inquiry transaction status with transaction details and MTCN number

**Q: What information must the Sender provide to the beneficiary for cash pick up?**

**A:**

- a) MTCN Number
- b) Amount to receive
- c) Sender's full name (Spacing, sequence and the spelling must be the same as the information keyed in by the Sender)
- d) Country of origin
- e) Answer for Test Question (compulsory if beneficiary country is South Africa)
- f) State for cash pick up destination (compulsory if beneficiary countries are the United States and Mexico)
- g) City for cash pick up destination (compulsory if beneficiary country is Mexico)

**Beneficiary: Collect Cash @ WU agent**

**Q: Where can my beneficiary collect cash?**

**A:** Your beneficiary can collect cash from any Western Union agent in the world, besides Malaysia.

**Q: How can my beneficiary collect cash at Western Union agent?**

**A:**

- Your beneficiary must fill up the Receive form with the following information at the Western Union agent to collect cash:
  - a) MTCN number
  - b) Amount to receive
  - c) Sender's full name (Spacing, sequence and the spelling must be the same as the information keyed in by the Sender) Country of origin
  - d) Provide valid photo ID (original)
  - e) Answer for Test Question (compulsory if beneficiary country is South Africa)
- If your beneficiary country is United States, your beneficiary can only pick up the cash at the specific state which you have input in the field name 'State (Cash Pick Up Destination)'.
- If your beneficiary country is Mexico, your beneficiary can only pick up the cash at the specific state and city which you have input in the field name 'State (Cash Pick Up Destination)' and 'City (Cash Pick Up Destination)'.

**Q: What are 'Western Union agent locations'?**

**A:** Western Union agent locations are independent businesses that provide money transfer service to their customers on behalf of Western Union.

**Q: How can I find out more about Western Union agent locations?**

**A:** Please refer to <https://www.westernunion.com/MY/en/home.html>.

**Q: What is the Western Union operating hours for collection?**

**A:** Each Western Union agent location determines its own hours of operation, and most maintain extended hours, or even stay open around the clock.

**Q: What can I do if my beneficiary's cash out has been rejected by Western Union agent?**

**A:** You (Sender) are required to call Western Union toll free helpline at 1800-81-3399 to check for further details.

**Q: Will I receive any SMS notification once my beneficiary has successfully collected the cash from any Western Union agent?**

**A:** Yes, you will receive a SMS notification from Western Union, provided you have keyed in the field name '*Mobile number to receive SMS notification from Western Union once cashed out by beneficiary*' when performing the transaction via Maybank2u or M2U Mobile app.

## MTCN

**Q: What can I do if I forget my MTCN number?**

**A:** You (Sender) may retrieve the MTCN number via any of the options below:

- a) Check the SMS sent by Maybank to your TAC registered handphone number upon successful completion of send Western Union transaction via Maybank2u or M2U Mobile app.
- b) For transactions dated **LESS than 60 days**, you can check via Maybank2u or M2U Mobile app as guided below:
  - **Option 1**
    - 1) Login to Maybank2u/ M2u Mobile App
    - 2) Go to “Inquiry & Cancel Western Union Transaction”
    - 3) Transactions are listed according to the most recent date (Keep 60 days transaction history in M2u secure site/M2U Mobile App)
    - 4) Click ‘View Details’ for selected Maybank transaction reference number
    - 5) View MTCN number
  - **Option 2**
    - 1) Login to Maybank2u/M2u Mobile App
    - 2) Go to debited CASA, Click ‘M2U history’ , Click ‘Reprint’
    - 3) MTCN no. will be shown on the Receipt
    - 4) For transactions dated **MORE than 60 days**, you need to call Western Union toll free helpline @ 1800-81-3399

**Q: When will the MTCN number become inactive?**

**A:** The MTCN number will become inactive if the beneficiary does not cash out at any Western Union agent after 45 days generated from successful completion transaction via Maybank2u or M2U Mobile app.

**Q: What can I do if my beneficiary has been informed by Western Union agent that the MTCN number is inactive?**

**A:**

- You (Sender) are required to call Western Union toll free helpline @ 1800-81-3399 to reactivate the MTCN number.
- Your inactive MTCN number will be reactivated by Western Union if the MTCN was generated between 45 to 59 days ago.
- Your inactive MTCN number will be purged and a new MTCN number will be recreated by Western Union if the MTCN was generated more than 60 days ago.

## Transaction Status Inquiry

**Q: How can I check the status of my transactions?**

**A: You (Sender) can check on the status of your Western Union send transaction as guided below:**

- a) For transactions performed **LESS than 60 days ago**, you have 2 options, i.e.
  - **Option 1: Check via Maybank2u or M2U Mobile app**
    - 1) Login to Maybank2u/ M2u Mobile App
    - 2) Go to “Inquiry & Cancel Western Union Transaction”
    - 3) Transactions are listed according to the most recent date (Keep 60 days transaction history in M2u secure site/M2U Mobile App)
    - 4) Click ‘View Details’ for the selected Maybank transaction ref. no.
    - 5) View transaction status
  - **Option 2: Visit WU Website**
    - 1) Visit [Western Union Malaysia website](https://www.westernunion.com/MY/en/track-transfer.html)  
(<https://www.westernunion.com/MY/en/track-transfer.html>)
    - 2) Select “Track Transfer”
    - 3) Key in the following details
      - ✓ MTCN Number
      - ✓ Sender/Receiver’s info
      - ✓ Security code
    - 4) View transaction status
- b) For transactions performed **MORE than 60 days ago**, you must call the Western Union Toll Free Hotline at 1800-81-3399.

**Q: Can my beneficiary / relatives / friends call the Western Union toll free helpline to check the status of the Western Union transactions on my behalf (Sender)?**

**A: No. Only the Sender can call and check on the transaction status.**

### Changing Beneficiary Information

**Q: How can I change the beneficiary name after I have successfully completed the transaction?**

**A:** You can call Western Union toll free helpline @ 1800-81-3399 to initiate a change beneficiary name request.

**Q: How many times can I change the beneficiary name?**

**A:** You can only change the beneficiary name twice for each MTCN number.

**Q: Can my beneficiary / relatives / friends call Western Union toll free helpline to change the beneficiary name of the Western Union transactions on my behalf(Sender)?**

**A: No.** Only the Sender can call and change the beneficiary name.

**Q: What is the limitation for changing the beneficiary name?**

**A:**

- You (Sender) are **only allowed** to change less than 3 characters of the beneficiary name.
- If the change involves more than 3 characters of the beneficiary name, you are required to cancel the Western Union send transaction with principal refund only. Subsequently, you can initiate a new Western Union send transaction with correct beneficiary name via Maybank2u or M2U Mobile app.

**Q: How can I change the pickup destination after I have successfully completed the transaction?**

**A:** You can call Western Union toll free helpline @ 1800-81-3399 to cancel the Western Union send transaction with principal refund only. Subsequently, you can initiate a new Western Union send transaction with correct pick up destination via Maybank2u or M2U Mobile app.

### Cancellation & Refund

**Q: How do I cancel my Western Union send transaction?**

**A:** You have several options to cancel your Western Union send transaction, subject to certain terms & conditions. ***Please note that cancellation can only be performed if the beneficiary has NOT collected the funds.***

- **If the transaction is done on the same day BEFORE 9.30pm**, you can cancel the Western Union send transaction yourself by follow the below steps. Kindly take note that only principal amount will be automatically/ immediately refunded into your transacted Maybank current account/ saving account.
  - 1) Login to Maybank2u
  - 2) Go to “Inquiry & Cancel Western Union Transaction”
  - 3) Click ‘View Details’ for selected Maybank transaction reference number
  - 4) Click ‘Cancel’
  - 5) Receive refund amount credited into transacted CASA account
- **If the transaction is done on the same day AFTER 9.30pm**, you can cancel the Western Union send transaction yourself by follow the below steps. Kindly take note that only principal amount will be refunded to you (sender). However, you are required to collect the principal amount by yourself at any Western Union agent located in Malaysia.

- 1) Call WU toll free helpline @ 1800-81-3399
- 2) Pick up refund (cash) at any WU bank/non-bank agent

**Q: Can I cancel the Western Union send transaction after my beneficiary has cashed out at any Western Union agent?**

**A: No.** You are unable to cancel the Western Union send transaction after the beneficiary has cashed out at any Western Union agent.

**Q: Can my beneficiary / relatives / friends cancel the Western Union send transaction on my behalf (Sender)?**

**A: No.** Only the Sender can cancel the Western Union send transaction.

**Q: Can my beneficiary / relatives / friends collect the refunded principal amount at any Western Union agent located in Malaysia on my behalf (Sender)?**

**A: No.** Only the Sender can collect the refunded principal amount.

**Q: Where will my refund be credited to?**

**A:** The refund will be credited into the same Maybank current account/ saving account which was used for the initial transaction.

**Q: Will I be refunded the full amount?**

**A:**

- You will only receive the refund of principal amount for the cancellation scenarios below:
  - 1) Cancellation initiated by you (sender) via **Maybank2u ONLY**
  - 2) Cancellation initiated by you (sender) via Western Union toll free helpline
  - 3) Cancellation due to change of beneficiary name
  - 4) Cancellation due to change of pick up destination
  - 5) Others
- You will only receive the refund of FULL amount (Principal + Service Charge + GST) only for the cancellation scenarios below:
  - 1) Pay out location is not available due to war or disaster
  - 2) System error e.g. send amount debited but sender did not receive MTCN number
  - 3) Others
- You can call Western Union toll free line at 1800-81-3399 to check on other cancellation scenarios.

**Q: How will I receive the refund of FULL amount (Principal + Service Charge + GST)?**

**A:**

- For the refund of principal amount and service charge, you (sender) are required to collect it yourself at any Western Union agents located in Malaysia.
- It will take one month for the refund of GST to be credited into the same Maybank current account/ saving account which was used for the initial transaction.



### Funds Not Collected (After 60 days) & Unclaimed Money

**Q: What should I do if I receive the SMS notification to remind me to call WU helpline on the uncollected fund?**

**A:** You (sender) are required to call Western Union toll free helpline at 1800-81-3399 to check on the next course of action.

**Q: What should I do if my Western Union send transaction is not collected by my beneficiary more than 1 year?**

**A:** You (sender) are required to call Western Union toll free line at 1800-81-3399 to check on the next course of action.

**Q: What should I do if my Western Union send transaction is not collected by my beneficiary after more than 2 years?**

**A:** You (sender) are required to call Maybank Group Customer Care (MGCC) at 1300-88-6688 to report and check on the next course of action.

**Q: What should I do if my Western Union send transaction is not collected by beneficiary after more than 3 years?**

**A:** You (sender) are required to check with Jabatan Akauntan Negara on the requirements to claim back the principal amount.

### Dispute

**Q: What should I do if my beneficiary mentioned that the transaction has been picked up by an unauthorised party?**

**A:** You (sender) are required to call the Western Union toll free line at 1800-81-3399 to report the incident.