

# 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 beneficiary located worldwide.

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

A: This service is available for individuals sending to individuals ONLY. Individuals to business entities are NOT allowed.

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

A:

- Western Union Money Transfer Service is AVALIABLE almost 24hrs.
   (except 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.
- Receive money in a matter of minutes after successful wiring by the sender.
- Receiver does not require a bank account overseas.
- Send money to 219 countries.
- Large number of agents worldwide to pick up money.
- Western Union is a well establish and a reliable money transfer service provider.

## Q: Who uses the Western Union Online Account to Cash Money Transfer?

A:

- 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 on Internet (Maybank2u) and Mobile Banking (Maybank2u Mobile App) only.

## Q: What is the daily send transaction limit for Western Union if transact 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:** Service fee applied is vary and depend on the amount sent and country sent. (Please refer to *Money Transfer Fee table*)



#### Q: What is MTCN number?

- A: MTCN is named Money Transfer Control Number. This is a 10 digits reference number generated by Western Union system after the completion of the send transaction via Mayban2u or M2U Mobile app.
  - MTCN will be SMS to the sender by Maybank after the successful Western Union transaction.
  - The MTCN reference number can be found via the following methods:
    - a) on the Maybank2 or M2U Mobile app screen after the successful send Western Union transaction.
    - b) on the receipt optional to print after successful send Western Union transaction.
    - c) on the receipt optional to reprint by sender under Maybank current/saving account's 'M2U history' and 'Transfer history and future transfer'
  - MTCN is required to pass to the beneficiary together with amount to receive, sender's full name (Spacing, sequence, spelling must be the same), country of origin, answer for Test Question (compulsory if beneficiary country is South Africa) to enable beneficiary to collect cash at any Western Union agent location (except Malaysia).

#### Q: Can I send Western Union transaction during Saturday, Sunday and Public Holiday?

**A: YES.** You can send the Western Union transaction on Saturday, Sunday and Public Holiday. Your beneficiary can en-cash it almost instantly at any Western Union agent located worldwide but subject to the local Western Union agent operation hour.

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

A: Please refer to Step by Step Guide.

#### Types of transaction done via Maybank2u & M2U Mobile app

### Q: Can I send open transaction via M2U Mobile app?

A: No. You can ONLY send 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 performed a successful 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 (subject to before 9.30pm of 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 kind of information required by Sender to pass to beneficiary for cash pick up?

A:

- a) MTCN Number
- b) Amount to receive
- c) Sender's full name (Spacing, sequence, 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 country are United State 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 at any Western Union agent located worldwide **except** Malaysia.

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

A:

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

A: Please check through 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 successfully cash out at any Western Union agent?
- **A:** You will receive a SMS notification from Western Union subject to you have keyed in the field name 'Mobile number to receive SMS notification from Western Union once cashed out by beneficiary' during sending Western Union transaction via Maybank2u or M2U Mobile app.

#### **MTCN**

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

A: You (Sender) have the below options to retrieve back the MTCN number:

- 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 transaction **LESS than 60 days**, you can check it through Maybank2u or M2U Mobile app with the below steps:
  - Option 1
    - 1) Login to Maybank2u/M2u Mobile App
    - 2) Go to "Inquiry & Cancel Western Union Transaction"
    - 3) Transaction arranged in latest transaction 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 MORE than 60 days, you need to call WU 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 activate back the MTCN number.
- Your inactive MTCN number will be reactivated by Western Union if the MTCN aged between 45<sup>th</sup> to 59<sup>th</sup> days since successful generated.
- Your inactive MTCN number will be purged and recreated a new MTCN number by Western Union if the MTCN aged more than 60<sup>th</sup> days since successful generated.



## **Transaction Status Inquiry**

- Q: How can I check the status of my transactions?
- **A:** You (Sender) have the below options to check on the status of your Western Union send transaction:
  - a) For transaction performed LESS than 60 days, you have 2 options
    - Option 1: Check it through Maybank2u or M2U Mobile app
      - 1) Login to Maybank2u/M2u Mobile App
      - 2) Go to "Inquiry & Cancel Western Union Transaction"
      - 3) Transaction arranged in latest transaction date (Keep 60 days transaction history in M2u secure site/M2U Mobile App)
      - 4) Click 'View Details' for 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)
      - 2) Select "Track Transfer"
      - 3) Key in the following details
        - ✓ MTCN Number
        - ✓ Sender/Receiver's info
        - ✓ Security code
      - 4) View transaction status
  - b) For transaction performed MORE than 60 days, you must call the Western Union Toll Free Hotline at 1800-81-3399
- Q: Can my beneficiary / relatives / friends to call Western Union toll free helpline to check the status of the Western Union transactions on behalf of me (Sender)?
- A: No. Only Sender can call and inquiry the transaction status.

#### **Changing Beneficiary Information**

- Q: How can I change beneficiary name after I successfully completed the transaction?
- **A:** You can call Western Union toll free helpline @ 1800-81-3399 to initiate change beneficiary name request.
- Q: How many times can I change on the beneficiary name?
- A: You can only change MAXIMUM 2 times per MTCN number.
- Q: Can my beneficiary / relatives / friends to call Western Union toll free helpline to change the beneficiary name of the Western Union transactions on behalf of me (Sender)?
- A: No. Only 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 you (Sender) require to change 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 pick up destination after I 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 but subject to certain terms & conditions. Please note that cancellation only can be performed if the beneficiary has NOT collected the funds.
  - If on the same day of the transaction done 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 on the same day of the transaction done 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 cash out at any Western Union agent?

**A: No.** You are unable to cancel the Western Union send transaction after my beneficiary has cash out at any Western Union agent. You can only cancel the Western Union send transaction with the status show 'available'.

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

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



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

A: No. Only 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 has used for the initial transaction.

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

A:

- You will only receive the refund of principal amount only 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) Payout location is not available due to war or disaster
  - 2) System error eg. 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)?

Δ:

- For the refund of principal amount and service charge, you (sender) require 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 has used for the initial transaction.

## Fund 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) require 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) require 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 more than 2 years?
- **A:** You (sender) require 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 more than 3 years?
- **A:** You (sender) require 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 he/she unable to pick up due to the transaction has been picked up by others?
- A: You (sender) require to call Western Union toll free line at 1800-81-3399 to report the incident.