eMADANI

Frequently Asked Questions

No.	Question
1	**What is the eMADANI initiative?** • *The eMADANI programe is a Government initiative announced under the 'Ekonomi MADANI: Memperkasa Rakyat' framework.* • *It aims to encourage cashless transactions among the rakyat and at the same time, ease their financial burden.* • *This programme is expected to benefit over 10 million Malaysians, in the form of a RM100 e-wallet credit that can be used for purchases at brick-and-mortar businesses through the participating e-wallet service providers.* • *In addition, participating e-wallet service providers will also offer additional incentives through vouchers, cashback, discounts, and reward points.*
2	**Who is eligible for eMADANI?** *The eligibility criteria for individuals to participate in the eMADANI programme are:* a) *Malaysian citizens; and* b) *Aged 21 years and above as of 2023; and* c) *Recipients of Sumbangan Tunai Rahmah (STR) based on record as of 7 November 2023 **OR** earning an annual income of RM100,000 and below based on the Inland Revenue Board's (IRB) record as of 15 July 2023.* *You will also be required to perform an electronic Know-Your-Customer (eKYC) identity verification process with the selected e-wallet service provider of your choice before applying for eMADANI credit.*
3	**I will only turn 21 years old at the end of 2023. Will I be eligible to participate in this programme?** *Yes, Malaysian citizens who reach 21 years of age in 2023 are eligible to participate in this programme, subject to other prerequisites listed in Question 2 above.*

4	**I was a recipient of eBeliaRahmah. Will I also be eligible to redeem eMADANI credit?**
	No, eBeliaRahmah recipients do not qualify for this programme because they have already received the eBeliaRahmah credit that had a similar objective of inculcating a cashless culture among the youth.
5	**I just began work as a fresh graduate. Previously, I was a recipient of eBeliaRahmah as I was a full-time student at a registered institute of higher learning; do I qualify for this programme?**
	No, applicants who have received eBeliaRahmah credit do not qualify for this programme.
6	**What is the duration of this programme? Do the eMADANI credit and the accompanying incentives provided by the respective e-wallet service providers have a lapse date?**
	Application for eMADANI credit can be made only once for each eligible applicant; **beginning 8.00 a.m. on 4 December 2023 until 11.59 p.m. on 20 February 2024.** *Once claimed,* **the credit must be utilised by 11.59 p.m. on 29 February 2024**, *after which time, any unused eMADANI credit will be automatically removed from the applicant's e-wallet.* *The incentives provided by the respective e-wallet service providers vary depending on their policies. Please refer to their respective campaign announcements for more information.*
7	**Which e-wallet service providers can I claim this initiative from?**
	The e-wallet service providers participating in this programme are: *a. MAE;* *b. Setel;* *c. ShopeePay; and* *d. Touch 'n Go eWallet.*
8	**What are the steps to claim eMADANI credit?**
	The verification process for new and existing users will be done through the e-wallet service provider of their choice. **Step 1:** *Download a participating e-wallet application of your choice from Apple App Store, Google Play Store, or Huawei AppGallery.* **Step 2:** *Register as new user or for existing users, follow the instruction shown in the e-wallet app.* **Step 3:** *The e-wallet service provider will verify your identification electronically via the Know-Your-Customer process (eKYC).* **Step 4:** *On your chosen e-wallet app, furnish the required information on the eMADANI claim page and press "Send".* **Step 5:** *You will then be notified if your application is successful.* *Eligible recipients* **can claim the eMADANI credit only once from one (1) e-wallet service provider of your choice**. *Please refer to the participating e-wallet apps for more details on how to claim the eMADANI credit.*

9	**What can the eMADANI credit be used for?**
	*You can use the RM100 eMADANI credit for **any offline transaction** at 1.8 million retailers/businesses via your chosen e-wallet, **EXCEPT FOR THE FOLLOWING:***
	a. *peer-to-peer transfers;*
	b. *cash-outs;*
	c. *app-integrated payment of utility bills;*
	d. *app-integrated payment of Government-related fees/payments;*
	e. *app-integrated payment of telco postpaid bills and prepaid service top-ups;*
	f. *app-integrated games purchases;*
	g. *parking and/or toll payments;*
	h. *app-integrated investment-related activities; and*
	i. *e-commerce or online transactions.*
10	**Am I allowed to use the credit for peer-to-peer transfers or cash-outs?**
	No. The eMADANI credit cannot be used for peer-to-peer transfers or cash-outs.
11	**Why can't I make peer-to-peer transfers or cash-out the eMADANI credit?**
	The eMADANI programme has the objectives of stimulating the digital economy and fostering a cashless payment culture. Therefore, the eMADANI credit can be used only for physical purchases via the participating e-wallets or DuitNow QR codes.
	Should there be any reports of cases involving peer-to-peer transfers and cash-outs, the Government will take action against the offenders by blocking their accounts and forfeiting the e-credit.
12	**There are services to cash-out the eMADANI credit offered on social media; are these services authorised?**
	You are advised to be vigilant of any scam tactics that offer services to cash out eMADANI credit or any similar services as you may risk losing your e-credit.
	The Ministry of Finance will not be responsible for any loss of eMADANI credit arising from these peer-to-peer transfers or cash-out offers.
13	**When will I get the RM100 eMADANI credit?**
	If you meet the eligibility criteria and have been successfully verified under the eKYC process, you will receive a one-time RM100 credit that will be issued to the e-wallet of your choice. Usually, this process will take between 24 hours to 5 days from the date of application.
14	**When will I get the e-wallet incentives from the participating e-wallet providers?**
	This would depend on the e-wallet service providers' respective campaign policies. Please refer to their campaign announcement details on this.

15	**How is my personal information obtained, and is my data privacy protected?** • *Data related to your citizenship, age, recipient of STR and income status or any other relevant data will be obtained and verified through Government agencies such as the National Registration Department (JPN) and the Internal Revenue Board. These personal data will not be shared with the e-wallet service providers.* • *Any data privacy concerns relating to the e-wallet service providers are subject to Personal Data Protection Act 2010 (PDPA) policies and requirements.*
16	**I am an offline retailer who does not have e-wallet payment facilities. Will recipients of eMADANI be able to spend at my premise?** *No. Retailers are encouraged to join the participating e-wallet providers' platforms that accept payments through DuitNow QR for eMADANI recipients to use their eMADANI credits at their outlets.*
17	**Why is my application not getting through?** *You are advised to contact the e-wallet service provider of your choice to find out the reason for the delay. You may need to submit additional information or documents such as a copy of your identification card for verification purposes.* *For further enquiries related to eMADANI, you may contact your preferred e-wallet service providers via the following:* a. *MAE: 1300-88-6688 or email to mgcc@maybank.com.my* b. *Setel: Email to hello@setel.com or click here* c. *ShopeePay: +603-2777 9222 or click here* d. *Touch 'n Go eWallet: +603-5022 3888 or click here*
18	**How will I know if I qualify?** *You will receive a notification from the e-wallet service provider of your choice after you have submitted your application through the respective e-wallet.*
19	**Will I be informed if my application is rejected?** *Yes, you will receive a notification from your chosen e-wallet service provider on whether you have qualified or otherwise.*
20	**Is there a dispute process?** *Yes, there is a dispute process where you can reach out to the respective e-wallet service provider that you have submitted your claim for further assistance.* *For rejection due to invalid ID, you may be required to provide further information to facilitate the dispute resolution process.*
21	**Why can't the RM100 I received be used for online transactions?** *The eMADANI initiative is meant for physical purchases. This is in line with the Government's objective to increase cashless transactions among retailers, especially SMEs.*

	At the same time, vouchers, discount, coins, and other additional incentives provided by the participating e-wallet service providers are eligible to be used online and offline, subject to the providers' terms and conditions.
22	**There are physical businesses/retailers that do not have my preferred e-Wallet service provider as a payment method. How do I make a payment?** *You can use DuitNow QR code to make payments. All the e-wallet providers participating in the eMADANI initiative are required to register with DuitNow.* *Therefore, if your chosen retailer does not carry the e-Wallet QR code of your choice, you can still make payments using the DuitNow QR code.*
23	**How were the four (4) e-wallet service providers chosen to participate in this programme?** *The Government had invited 10 e-wallet service providers (based on transaction volumes and active users) to participate in this programme subject to a guideline on the programme's terms and conditions set by the MoF. This includes the ability to fulfil the programme's technical requirements, sharing of costs that include the additional e-credit incentives to match the eMADANI credit provided by the Government.* *After an evaluation and deliberation process, four (4) e-wallet service providers, namely MAE, Setel, ShopeePay, and Touch 'n Go eWallet have provided their commitments to participate in this programme. These e-wallet service providers collectively have a user base of 10 million, and a network of online and offline merchants exceeding 2 million. A robust and wide network ensures the programme to be available nationwide.*
24	**I registered as a taxpayer on 16 July 2023; will I be eligible to apply for the eMADANI programme, as my annual income does not exceed RM100,000?** *No. For the full list of eMADANI's eligibility criteria, please refer to Question 2.*

Frequently Asked Questions (FAQ):

RM100 eMADANI on MAE by Maybank2u

No	Questions	Response
1	How can I claim the RM100 eMADANI on the MAE app?	The RM100 eMADANI claim period will start from 4 Dec 2023 at 8:00 am – 20 Feb 2024 at 11:59pm. Launch the MAE app and follow the steps below: 1. On the MAE dashboard, tap on the eMADANI banner or tap on the eMADANI icon under the Quick Actions section 2. Check your eligibility for eMADANI and tap 'Claim Now' 3. Give your consent to share your IC number and full name to authorised 3rd parties. Your info will only be used for eMADANI-related purposes 4. Enter your Maybank2u password for authentication 5. You will be directed to the eMADANI website. Fill in the rest of the form and submit it 6. And you're done! You will be directed back to the MAE app and be notified whether your claim is successful or not Don't have a Maybank account or MAE Wallet yet? Just apply for a MAE Wallet through the MAE app to claim your eMADANI today.
2	How will I know if I qualify? And will I be informed if I do not qualify?	Please ensure you meet the eligibility criteria for eMADANI before you submit your claim. If you're notified that your claim is in progress once you submit it, please allow up to 5 days for us to verify your eligibility. You will receive a push notification through your MAE app whether your claim is successful or not. If your claim is successful, you will be able to view the eMADANI dashboard for more details. But if your claim is unsuccessful, you will be shown the reason for rejection instead.
3	Why is my RM100 eMADANI claim submission not successful?	There are a few possible reasons why your submission is unsuccessful: 1. Multiple claims were submitted through different e-wallet(s) 2. Wrong format of name and/or IC number was entered (e.g. names with special characters like @, &, * cannot be processed) 3. Name submitted in the form is different from what is stated on your MyKad 4. Your IC number does not exist or is no longer valid in JPN records 5. Your residential status is not stated as Malaysian citizen or you are not a MyKad holder 6. Your LHDN record may not be up to date, and may not accurately reflect your current income level. Please check the official LHDN channels for further information.
4	How do I make payments with the RM100 eMADANI?	You can make Scan & Pay payments to merchants by scanning their DuitNow QR code, or by presenting your QR code for the merchant to scan. Your RM100 eMADANI will be auto applied to your Scan & Pay transactions, provided that you have sufficient eMADANI balance to pay for the transaction. To access Scan & Pay on the MAE app, you may: 1. Tap the QR icon on the bottom navigation bar; OR 2. Tap eMADANI under Quick Actions to go to your eMADANI dashboard, then tap on 'Use eMADANI'
5	What can the RM100 eMADANI be used for?	You can use your eMADANI to pay to all local merchants who accept DuitNow QR (identifiable by the pink QR code). You may view the list of outlets that accept Scan & Pay on the Maybank2u website, under 'Digital Products & Services' → 'Scan & Pay merchants'.

6	Am I allowed to keep my RM100 eMADANI forever?	No, you'll need to spend your RM100 eMADANI balance latest by 11:59PM on 29 February 2024. Any unused amount from your eMADANI balance will be automatically removed and claimed back by the Ministry of Finance (MoF).
7	Can I transfer my RM100 eMADANI directly into my savings/current account or withdraw it for me to use?	No, you are not allowed to transfer your eMADANI balance to a savings/current account or withdraw the eMADANI. The RM100 eMADANI are intended for use within the e-wallet platform for offline purchases and may not be transferrable or withdrawable as cash.
8	How to check my eMADANI balance?	Launch the MAE app and tap on the eMADANI icon under the Quick Actions section to go to the eMADANI dashboard. You'll then be able to view your available eMADANI balance as well as your eMADANI transaction history. Here are other ways to access the eMADANI dashboard: 1. Tap on the eMADANI banner on the MAE dashboard; OR 2. Tap on 'View All' under the Quick Actions section, then look for the eMADANI icon
9	How do I view my eMADANI's transaction history?	Go to your eMADANI dashboard on the MAE app and scroll down to view your past eMADANI transactions. Here are other ways to access the eMADANI dashboard: 1. Tap on the eMADANI banner on the MAE dashboard; OR 2. Tap on 'View All' under the Quick Actions section, then look for the eMADANI icon
10	What happens if my transaction amount exceeds my available eMADANI balance?	If your eMADANI balance is not sufficient for that transaction, you must toggle off your eMADANI and pay using your savings/current account/ MAE Wallet. Please ensure your selected account has sufficient balance.
11	What happens if I still have unused eMADANI balance, but the campaign has ended?	Any unused balance will be removed from your eMADANI and returned to MoF. We strongly advise you to use all your eMADANI balance before the campaign period ends at 11:59PM on 29 February 2024.
12	Can I share the transaction receipt if the merchant requested it?	Of course! You can share receipts of your Scan & Pay transactions as usual, even if you paid using eMADANI. Once a transaction is successful, tap on the 'Share Receipt' button to display the transaction receipt. You may also check your transaction history on your MAE app via the eMADANI dashboard.
13	If I have issues with a Scan & Pay transaction, how do I file a dispute?	If you used eMADANI to make the transaction, please reach out to our Maybank Group Customer Care at 1300-88-6688 or write to us at mgcc@maybank.com.my. If you used your savings/current account or MAE Wallet as your source of funds and you are still at the merchant's premises, kindly settle the dispute with the merchant directly. Any settlement of discrepancies shall be between you and the merchant/cashier. Both parties are allowed to make settlements based on arrangements as deemed fit, appropriate and agreed by both parties. If there is a need for further investigation, kindly report this matter to our Customer Care at 1300-88-6688or write to us at mgcc@maybank.com.my.

14	There are physical businesses/retailers that do not have Maybank QR code as a payment method. How do I make my payment?	If the merchant does not have any Maybank QR but has the pink DuitNow QR code, you may still make payments to them. Meanwhile, you can always pay to a merchant's Maybank QR code as usual.