

[M2U Visa Direct - Frequently Asked Questions \(FAQ\)](#)

Q: What is M2U Visa Direct?

A: M2U Visa Direct service allow customers to perform overseas fund transfer to an overseas Visa debit, credit or prepaid card via Maybank2u website or MAE app.

Q: What type of Maybank account is debited to perform M2U Visa Direct transaction?

A: Maybank Savings or Current account

Q: Who is eligible to perform M2U Visa Direct?

A: All Maybank2u users with Maybank Savings or Current account are eligible to use this service.

Q: What is the availability of service for M2U Visa Direct?

A: M2U Visa Direct is available 24 hours x 7 days a week*.

* except during Maybank2u maintenance hours

Q: What is the maximum transaction limit for M2U Visa Direct?

A: The maximum transaction amount is capped at RM7,500 per day.

Q: What is the minimum transaction amount allowed for M2U Visa Direct?

A: The minimum transaction amount allowed to perform M2U Visa Direct is RM300.

Q: How long does it take to credit the beneficiary's Visa card account after I have done the transfer?

A: The speed of crediting the beneficiary Visa card account is determined by the beneficiary's Visa card issuer whether they are under Fast fund or Non Fast fund category.

Q: What is difference between fast fund and non-fast fund?

A: Fast fund category means that the transfer of funds is available almost real time (within 30 minutes) into beneficiary's Visa card account. Non Fast fund category means the funds will be made available into the beneficiary's card account within 2 working days.

Q: How will customer know which Visa card issuer's are Fast Fund or Non Fast Fund?

A: When a customer input's the beneficiary's Visa card number & beneficiary's name and continues to the next screen, the screen will display whether the beneficiary's Visa card issuer is under the category of Fast fund or Non Fast fund before the transaction is completed

Q: What is the service fee charged?

A: A flat fee of RM10 is charged for this service.

Q: Will the beneficiary be charged for this service?

A: No. There is no service fee charged to the beneficiary for receiving funds from the sender.

Q: How can the beneficiary gain access to the funds received?

A: Kindly refer to the different types of Visa cards:

- a) Visa debit card: Funds will be transferred into the beneficiary's banking account which is linked to their Visa debit card. Beneficiary can access to the funds received through their banking account or directly from their Visa debit card for cash withdrawal/bill payment/ retail purchases.
- b) Visa credit card: Funds credited into Visa credit card may offset the Visa credit card's outstanding balance with the card issuer. The beneficiary can directly use his/her credit available balance amount for bill payment or retail purchases.

- c) Visa prepaid card: Visa prepaid cardholder can directly use his/her credit available balance amount for bill payment or retail purchases.

Q: How do I know the exchange rate used for my M2U Visa Direct transaction?

A: After you have entered the remitting amount and continue with your transaction, the next screen will display the exchange rate used before you complete the transaction. The exchange rate used is also available in “transaction performed” under Maybank2u website history.

Q: Can I cancel a M2U Visa Direct transaction?

A: Sorry, you are not allowed to cancel a transaction once it has been submitted. Hence, please ensure the details are correct before you proceed with the transaction.