

MAYBANK WESTERN UNION® MONEY TRANSFERSM SERVICE - FREQUENTLY ASKED QUESTIONS (FAQ)

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1.1 General

Q: What is Western Union Money Transfer Service?

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: What are the receive methods available for Western Union Money Transfer Service via Maybank2u website, Maybank2u app and MAE app?

A:

- Maybank2u website: Cash pick up & Credit into account
- Maybank2u app/MAE app: Cash pick up

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

A: This service is **ONLY** open to individuals who wish to send money to other individuals. Sending money to business entities is not allowed.

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

A:

- A well established and reliable money transfer service provider.
- Money transfer service **AVAILABLE** almost 24 hours a day.
(Except during Maybank2u website, Maybank2u app and MAE 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**.
- For receive method via cash pick up:
 - 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. Wide network of agents worldwide to pick up money.
 - Money can be sent to more than 200 countries worldwide.
- For receive method via credit into account:
 - Money transfer directly to a participating bank account, and track your transfer online easily.

Q: When can customers use Western Union Money Transfer?

A: The Western Union Money Transfer can be used for the following purposes:

- Living expenses for your loved ones.
- Emergency money situations for your loved ones.
- Pay your maid directly to their home country.
- Send money as a gift to friends or family.

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

A: This service is available online via Maybank2u website, Maybank2u app and MAE app only.

Q: What is the daily send transaction limit for Western Union Transfer service?

A: The **maximum** daily send transaction limit is RM9,999 per day per customer (**combined limit between Maybank2u website, Maybank2u app and MAE app**). The **minimum** send amount for a Western Union transaction is RM1.00.

Q: How much is the service fee applied on every Western Union Transfer transaction?

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

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

A: YES, you can.

For receive method via cash pick up: 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.

For receive method via credit into account: Your beneficiary will receive the money between 1 to 5 working days.

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.

1.2 Types of Transactions Done via Maybank2u website, Maybank2u app and MAE app

Q: Can I perform an open Western Union transaction via Maybank2u app?

A: No. You can **ONLY** perform a **FAVOURITE** Western Union transaction via Maybank2u app.

Q: Can I perform an open Western Union transaction via MAE app?

A: Yes. You can perform an **OPEN** or **FAVOURITE** Western Union transaction via MAE app.

Q: What kind of Western Union transaction can be done through Maybank2u website, Maybank2u app and MAE app?

A: Maybank2U (receive method via either cash pick up or credit into account)

- 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) Change/ set transfer limit for Western Union transaction
- g) Cancellation of Western Union transaction (made before 9.30pm on the same transacted day). **Kindly take note that cancellation is only available for Western Union money Transfer with receive method by cash pick up.**

Maybank2u app (receive method via cash pick up only)

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

MAE app (receive method via cash pick up only)

- 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) Inquiry transaction status with transaction details and MTCN number (for both receive method via cash pick up and credit into account)
- e) Cancellation of Western Union transaction (made before 9.30pm on the same transacted day). **Kindly take note that cancellation is only available for Western Union money Transfer with receive method via cash pick up.**

1.3 FAQ Regarding Receive Method by Cash Pick Up

1.3.1 Beneficiary: Collect Cash @ WU agent

Q: What information must the Sender provide to the beneficiary via 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)

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 an 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 website, Maybank2u app or MAE app.

1.3.2 MTCN

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 Maybank2u website, Maybank2u app or MAE 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) Maybank2u website, Maybank2u app or MAE app screen after every successful Western Union send transaction.
 - b) the receipt issued (optional to print) after successful Western Union send transaction.
 - c) the receipt (optional to reprint by sender under transacted Maybank current/saving account's 'M2U Transaction')
- 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: 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 Western Union send transaction via Maybank2u website, Maybank2u app or MAE app.
- b) For transactions dated **LESS than 90 days**, you can check via Maybank2u website, Maybank app or MAE app as guided below:
 - **Option 1**
 - 1) Login to Maybank2u website
 - 2) Go to "Settings"
 - 3) Go to "Pay & Transfer"
 - 4) Go to "Western Union" under "My Settings"
 - 5) Transactions are listed according to the most recent date (Keep 90 days transaction history in M2u secure site)
 - 6) Click 'View Details' for selected Western Union transaction
 - 7) View MTCN number
 - **Option 2**
 - 1) Login to Maybank2u website
 - 2) Go to debited Maybank current account or saving account, Click 'M2U Transaction', Download the Receipt. (Keep 60 days transaction history in M2u secure site)
 - 3) MTCN no. will be shown on the Receipt

- **Option 3**
 - 1) Login to Maybank2u app
 - 2) Go to “Transfer”
 - 3) Go to “Western Union Inquiry”
 - 4) Transactions are listed according to the most recent date
(Keep 90 days transaction history in M2U Mobile App)
 - 5) Click the selected Western Union transaction
 - 6) View MTCN number

- **Option 4**
 - 1) Login to MAE app
 - 2) Go to “Accounts”
 - 3) Go to debited Maybank current account or saving account
 - 4) Click ‘View Transaction’
 - 5) Select ‘WU Transfer Status’
 - 6) Click the selected Western Union transaction
 - 7) View MTCN number

c) For transactions dated **MORE than 90 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 website, Maybank2u app or MAE 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.

1.3.3 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 90 days ago**, you have 2 options, i.e.
 - **Option 1: Check via Maybank2u website**
 - 1) Login to Maybank2u website
 - 2) Go to “Settings”
 - 3) Go to “Pay & Transfer”
 - 4) Go to “Western Union” under “My Settings”
 - 5) Transactions are listed according to the most recent date.
(Keep 90 days transaction history in Maybank2u)
 - 6) Click ‘View Details’ for the selected Western Union transaction.
 - 7) View transaction status
 - **Option 2: Check via Maybank2u app**
 - 1) Login to Maybank2u app
 - 2) Go to “Transfer”
 - 3) Go to “Western Union Inquiry”
 - 4) Transactions are listed according to the most recent date
(Keep 90 days transaction history in M2U Mobile App)
 - 5) Click the selected Western Union transaction
 - 6) View transaction status
 - **Option 3: Check via MAE app**
 - 1) Login to MAE app
 - 2) Go to “Accounts”
 - 3) Go to debited Maybank current account or saving account
 - 4) Click ‘View Transaction’
 - 5) Select ‘WU Transfer Status’
 - 6) Click the selected Western Union transaction
 - 7) View transaction status
 - **Option 4: Visit Western Union 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 transactions performed **MORE than 90 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.

1.3.4 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 website, Maybank2u app or MAE 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 website, Maybank2u app or MAE app.

1.3.5 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 following the below steps. Kindly take note that only principal amount will be automatically/ immediately refunded into your transacted Maybank current account/ saving account.

Option 1: Cancel via Maybank2u website

- 1) Login to Maybank2u website
- 2) Go to “Settings”
- 3) Go to “Pay & Transfer”
- 4) Go to “Western Union” under “My Settings”
- 5) Click ‘View Details’ for selected Western Union transaction
- 6) Click ‘Cancel’
- 7) Receive principal amount refunded into transacted Maybank current account / saving account

Option 2: Cancel via MAE app

- 1) Login to MAE app
- 2) Go to “Accounts”
- 3) Go to debited Maybank current account or saving account
- 4) Click ‘View Transaction’
- 5) Select ‘WU Transfer Status’
- 6) Click the selected Western Union transaction
- 7) View transaction status
- 8) Click ‘Cancel’
- 9) Click ‘Confirm’
- 10) Receive principal amount refunded into transacted Maybank current account / saving account

- **If the transaction is done on the same day AFTER 9.30pm**, you can cancel the Western Union send transaction yourself by following the below steps. Kindly take note that principal amount and service fee will be refunded to you (sender). However, you are required to collect the principal amount and service fee by yourself at any Western Union agent located in Malaysia.

- 1) Call Western Union toll free helpline @ 1800-81-3399
- 2) Pick up refund (cash) at any Western Union 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 and service fee at any Western Union agent located in Malaysia on my behalf (Sender)?

A: No. Only the Sender can collect the refunded principal amount and service fee.

Q: Where will my refund be credited to?

A: If cancellation transaction is done on the same transacted day BEFORE 9.30pm, you (sender) will receive refund into transacted Maybank current account / saving account.

If cancellation transaction is done on the same transacted day AFTER 9.30pm, you (sender) are required to collect the refund yourself at any Western Union agents located in Malaysia.

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

- You will only receive the refund of FULL amount (Principal + Service Fee) for the cancellation scenarios below:
 - 1) Cancellation initiated by you (sender) via Western Union toll free helpline
 - 2) Cancellation due to change of beneficiary name
 - 3) Cancellation due to change of pick up destination
 - 4) Pay out location is not available due to war or disaster
 - 5) System error e.g. send amount debited but sender did not receive MTCN number
 - 6) 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?**A:**

If cancellation transaction is done on the same transacted day BEFORE 9.30pm, you (sender) will receive refund (principal only) into transacted Maybank current account / saving account. If cancellation transaction is done on the same transacted day AFTER 9.30pm, you (sender) are required to collect the refund (principal + service fee) yourself at any Western Union agents located in Malaysia.

1.3.6 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 after 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.

1.3.7 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.

1.4 FAQ Regarding Receive Method by Credit into Account

1.4.1 Beneficiary: Receive money by credit into bank account

Q: What are the countries available for payment mode by credit into account?

A: Currently, there are 12 countries available for receive mode via credit into account.

- 1) Philippines
- 2) Indonesia
- 3) India
- 4) Singapore
- 5) Thailand
- 6) Vietnam
- 7) Australia
- 8) United Kingdom
- 9) New Zealand
- 10) Kenya
- 11) Morocco
- 12) Norway

Q: When will the money be credited into beneficiary's bank account?

A: Money will be credited into beneficiary's bank account within 1 - 5 working days.

Q: What can I do if my beneficiary's bank account did not receive the money?

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

Q: What can I do if the money transfer has been rejected by beneficiary's bank?

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 notifications once my beneficiary has successfully received the money transfer into their bank account?

A: No. There will not be any SMS notifications sent to Sender when the money transfer is successfully credited into beneficiary's bank account. Alternately, you can check the status of the money transfer under "Settings" via Maybank2u website.

1.4.2 MTCN

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 website.

- The MTCN reference number is available via:
 - a) Maybank2u website screen after every successful Western Union send transaction.
 - b) the receipt issued (optional to print) after successful Western Union send transaction.
 - c) the receipt (optional to reprint by sender under transacted Maybank current/ saving account's 'M2U Transaction')

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) For transactions dated **LESS than 90 days**, you can check via Maybank2u as guided below:

- **Option 1**
 - 1) Login to Maybank2u website
 - 2) Go to "Settings"
 - 3) Go to "Pay & Transfer"
 - 4) Go to "Western Union" under "My Settings"
 - 5) Transactions are listed according to the most recent date
(Keep 90 days transaction history in M2u secure site)
 - 6) Click 'View Details' for selected Western Union transaction
 - 7) View MTCN number
- **Option 2**
 - 1) Login to Maybank2u website
 - 2) Go to debited Maybank current account or saving account, Click 'M2U Transaction', Download the Receipt.
 - i. (Keep 60 days transaction history in M2u secure site)
 - 3) MTCN no. will be shown on the Receipt
- **Option 3**
 - 1) Login to MAE app
 - 2) Go to "Accounts"
 - 3) Go to debited Maybank current account or saving account
 - 4) Click 'View Transaction'
 - 5) Select 'WU Transfer Status'
 - 6) Click the selected Western Union transaction
 - 7) View MTCN number

b) For transactions dated **MORE than 90 days**, you must call Western Union toll free helpline @ 1800-81-3399

1.4.3 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 90 days ago**, you have 2 options, i.e.
 - **Option 1: Check via Maybank2u website**
 - 1) Login to Maybank2u website
 - 2) Go to “Settings”
 - 3) Go to “Pay & Transfer”
 - 4) Go to “Western Union” under “My Settings”
 - 5) Transactions are listed according to the most recent date (Keep 90 days transaction history in M2u secure site)
 - 6) Click ‘View Details’ for the selected Western Union transaction
 - 7) View transaction status
 - **Option 2: Check via MAE app**
 - 1) Login to MAE app
 - 2) Go to “Accounts”
 - 3) Go to debited Maybank current account or saving account
 - 4) Click ‘View Transaction’
 - 5) Select ‘WU Transfer Status’
 - 6) Click the selected Western Union transaction
 - 7) View transaction status
 - **Option 3: Visit Western Union 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 transactions performed **MORE than 90 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.

1.4.4 Changing Beneficiary Information

Q: How can I change the beneficiary related information (eg. beneficiary name, beneficiary bank name, beneficiary bank account number) after I have successfully completed the transaction?

A: You are unable to change the beneficiary related information after completing the transaction successfully. Kindly ensure the beneficiary's related information is correct before the submission of Western Union transaction.

1.4.5 Cancellation & Refund

Q: Can I cancel the Western Union send transaction after the money transfer has been successfully performed via Maybank2u website or MAE app?

A: No. You are unable to cancel the Western Union send transaction after the money transfer has been successfully performed via Maybank2u website or MAE app.

Q: Will I be refunded the full amount?

A: You will only receive the refund of FULL amount (Principal + Service Fee) only for the rejection scenarios below:

- 1) System error
- 2) Incorrect beneficiary account number leded rejection by beneficiary bank
- 3) Others

Q: How can I receive the refund in FULL amount (Principal + Service Fee)?

A:

- For the refund of principal amount and service fee, you (sender) are required to collect it yourself at any Western Union agents located in Malaysia.

1.4.6 Dispute

Q: What should I do if my beneficiary mentioned that the money has not been credited into their bank account after a few weeks?

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