

## **FAQ - MM User**

### **1. What is MM Account?**

MM Account is set-up when any handphone users register as a MM User with Mobile Money International Sdn Bhd. MM User could top-up money into MM Account so that he could buy prepaid or pay anyone, anywhere, anytime.

### **2. How to register for MM account?**

Register for MM account with your handphone and MM card at any MM Merchant.

### **3. How does a MM User pay using MM Account?**

There are 2 payment methods that user could use MM Account to pay:

- TAP to Pay using MM card, and
- SMS to Pay using handphone (this method is used for not only SMS Payment, it can be used for online payment and remote payment like buying bus ticket too).

### **4. Can I register for more than one MM account?**

One handphone user can only register for one MM account, as your MM account is tied to your handphone number, You could register for more than MM account if you have another handphone number to tied with the other MM account.

### **5. What is the cost of registering MM account?**

When you register for MM account, you will have to pay RM5 for a MM card

### **6. How to Top-up MM account?**

Visit any authorized MM merchants to perform top up

### **7. How will I know if my top up is successful?**

MM user will receive a SMS notification once the top-up is successful.

### **8. How to cash out from MM account?**

MM user can cash out from their MM account at any MM Merchant. MM user inform the amount that he wants to withdraw from the account and TAP his MM card at MM TAP Terminal, merchant will pay the user the cash out amount. MM user will receive a SMS notification to inform the cash out amount.

### **9. How to TAP to Pay using MM card?**

MM user can TAP to Pay at any MM Merchant. MM user pays his total purchases by just TAP at the MM TAP Terminal and he will get SMS notifications on the paid amount.

#### **10. How to SMS to Pay using MM account?**

After register for MM account, MM user can SMS to pay anyone, anywhere and anytime. MM user can SMS to buy prepaid, pay bills, pay friends, do remote & internet purchases, buy bus ticket/air ticket and pay merchant. Please refer to User Guide (that comes together with MM Card)

#### **11. How to check the balance of MM account?**

MM user can either misscall 0326901900 to check the balance or visit [www.mobile-money.com.my](http://www.mobile-money.com.my) and log in to MM account to check the real time transaction report.

#### **12. How to increase the spending limit of MM account?**

If your TAP to Pay amount is more than RM160, you need to misscall 0326901818 to temporarily increase the daily spending limit.

#### **13. How to log in to MM account?**

Visit [www.mobile-money.com.my](http://www.mobile-money.com.my), click on log in to enter the login page. The User ID is your mobile phone number which is tied to the MM account. The first default password is 123456. You may change your password after log-in

#### **14. How to change my MMPIN?**

Your first default MMPIN is 123456. You are advised to change your MMPIN once you registered your MM account. Just SMS : MMPIN#<Old PIN>#<New PIN> to change to your own 6 digits PIN for your MM account.

#### **15. What is TAP Dollar?**

MM user is rewarded with TAP Dollar when they use Mobile Money to TAP to Pay at MM Merchant. TAP Dollar rewarded is equivalent to the 5% of total purchase value.

#### **16. Do I earn TAP Dollars if I pay or purchase items via sms?**

Not at the moment, TAP Dollar is rewarded when MM user TAP to Pay at MM Merchant only. In the future, TAP dollar could also be earned when use SMS to pay (excluding Mobile Prepaid)

#### **17. What can I do with TAP Dollar?**

MM user can redeem the TAP Dollar earned immediately by SMS to redeem prepaid, online games and etc. Please visit MM Website for the catalog of TAP Dollar Redemption.

#### **18. Can I transfer my TAP Dollar?**

No. TAP Dollar is not transferable.

#### **19. Can I cash out my TAP Dollar?**

No TAP Dollars can only be redeemed against services or items

**20. Can I decide how much TAP Dollars I want to use to purchase items?**

No. The TAP Dollar Merchants and MM will determine the amount of the items/services to be paid in cash and TAP Dollars.

**21. How do I check my TAP Dollar balance?**

- Check from your last SMS notifications from MM
- Miss call 0326901900 to check balance

**22. Who do I speak to regarding enquiries, complaints & disputes?**

You can contact our MM care via:

- Tel:1800 87 9998
- Email:mmcare@mobile-money.com.my
- SMS HELP#description to MM Gateway

**23. What to do if I lost my mobile phone?**

- Kindly contact our MM Merchant Toll Free number at 1800-87-9998
- Our consultant will block your mobile money account.

**24. How to cancel card when you lost your MM card?**

- Misscall 0326901999 to cancel the card,
- Log in to MM Website to deactivate your MM card

**25. Can I reactivate the canceled card?**

Canceled card cannot be reactivated anymore, Please replace the MM card at any MM Merchant.

**26. Where can I replace my MM card?**

Kindly replace a new MM card at any MM Merchant and pay RM5 for the new MM card.

**27. What should I do if I wish to change my mobile phone number?**

Kindly fax in the letter attached with your NRIC photocopy and fax it to 03 80766055.

**28. Which types of mobile phone should I use in order to register as MM user?**

Any kind of mobile phones that can receive and send sms will do