



## FAQs

### MA Kash Wallet Payment Service

#### Customer Application V 1.0

#### 1. What is MA Kash eWallet?

A. MA Kash is a new age prepaid digital payment Wallet brought to you by Manappuram Finance Ltd falling under the Semi Closed category of Prepaid Payment Instruments specified by RBI. With MA Kash you can send money to a Bank account or another wallet and recharge mobile , make utility payments with much more ease.

#### 2. How can I get information about the MA Kash payment Service?

A. Down load MA Kash android app from Google play store. You can also visit our branches to know more. MA Kash as of now supports Android operating system 4.1 to 6.0

#### Customer Service Contact

crm@manappuram.com

1800-420-22-33 [ toll free - 8.00 AM to 8.00 PM ]

You can also visit our branches to know more

#### 3. How can I use this service?

A. You can create a Basic Account / Limited KYC instantly anywhere anytime by following self-registration process on MA Kash App. You can also reach out to any authorized MAFIL branch, MA Kash store to open a Basic or Prime MA Kash wallet account. The Company's representatives will help you familiarize with the features and to start using the service.

You can reload the MA Kash wallet via credit card, debit card OR NETBANKING on MA Kash customer mobile application via "ADD" section or with the help of the MA Kash agent at MA Kash store.

Please visit nearest Manappuram Finance Limited Branch for creating a Prime Account or Full KYC wallet.

**4.Can I use the service from any particular handset / telecom operator?**

A. Yes, you can use MA Kash service irrespective of your telecom operator or handset; you just need to have an active mobile number & mobile internet connection from any telecom service provider in India and a Smartphone

**5.Who is eligible to register for MA Kash payment services?**

A. Any Indian resident who is 18 years and above can register for this service.

**6.What are the charges for Money Transfer, Wallet Load and Bill payments using MA Kash Wallet?**

A. Charges / Limits may change from time to time and shall be updated in the below mentioned path and also intimated to you via SMS/email as the case may be.

Home > More >\_Transaction Fees

Charges are also displayed in the website URL provided below;  
<https://www.manappuramdigital.com/static/information/TxnFee.html>

**7.Do I get any alert when the payment transaction is completed?**

A. Yes, you will get a SMS alert with the amount debited from your MA Kash wallet after every transaction.

**8.What are the key requirements/features of a Basic Wallet Account and Prime Wallet Account (Full KYC) ?**

A.

	Limited KYC services/Basic Account	Full KYC services/Prime Account
<b>Documents</b>	Nil. Officially valid document number needed at time of self-registration. (E.g. Aadhar,Passport,Driving Licence,PAN,Voter ID card )	Aadhar based eKYC or KYC via MAFIL branch. Officially valid documents -Proof of Identity & Address needed along with recent photograph Aadhaar& PAN number / ID is mandatory
<b>Registration time</b>	Instant	Varies from 5 minutes to 21 working days as per MAFIL KYC mode.
<b>Registration Fee</b>	Nil	Nil
<b>Wallet Load Facility</b>	MAFIL branch or Self via Credit/debit card & net banking	

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Service Allowed	Merchant payments	Merchant payments & Domestic Money Transfer
<b>Wallet Load Limits</b>	During any month shall not exceed Rs.10,000/- and the total amount loaded during the financial year shall not exceed Rs.1,00,000/-.	INR 1,00,000 / Month.
Cash Loading at Branch	Rs.50,000/- per month subject to overall limit of the wallet type & limit Rs.50,000/- per month subject to overall limit of the wallet type & limit	
<b>Domestic Money Transfer Limits</b>		The Domestic Money transfer limits from Wallet to Bank and Wallet to Wallet restricted to Rs.10,000/- per month. May vary as per MAFIL security policy from time to time.
		In case of pre-registered beneficiaries, the funds transfer limit restricted to d Rs.1,00,000/- per month per beneficiary
<b>Cooling Period for Domestic Money Transfer</b>		Cooling period for domestic money transfer post wallet creation, load and beneficiary addition shall apply as mandated by RBI from time to time.
Transaction / convenience charges	Please refer <a href="#">Home More Transaction Fees</a> section on MA Kash customer Application for updated charges. Service charges if any shall also be displayed before each transaction	

### 9. Is there any other fee for making the payments?

A. There are certain services where you will be charged convenience fee. This is intimated and displayed before each transaction at the time of making payment.

### 10. How do I pay the above charges?

A. The amount will automatically be deducted from your wallet account. Prior intimation of such deduction will be provided to you at the time of making payment through the MA Kash wallet.

**11. Where will I get details of various fees and charges in case of any changes?**

A. The information will be displayed at our website from time to time. Also you will get prior intimation at the time of making payment through MA Kash account. These details are also available in the path: [Home>More>Transaction Fees](#) section in the MA Kash customer Application.

**12. In case of any query where I should call?**

A. Customer can contact in the below mentioned contact points;

**Customer Service Contact**

crm@manappuram.com

1800-420-22-33 [ toll free - 8.00 AM to 8.00 PM]

**14. What should I do if I change my mobile service provider?**

A. You can change the Telecom Service Provider by Mobile Number Portability, but since your mobile number remains the same, it does not affect your MA Kash services and you can continue using the services as before.

**15. What is the validity of my MA Kash account?**

A. Your wallet is valid till the time you do not give deactivation request to MA Kash through suitable mediums (Written request, Call Centre) or as specified by RBI from time to time**19. Do I earn any interest on the amount in my MA Kash account?**

A. No, the amount in your MA Kash account does not earn any interest

**20. In how much time receiver will get the money?**

A. As per the RBI guidelines it will take minimum of 2-3 hours and this would be subject to NEFT/IMPS timelines. However IMPS transactions is generally credited into recipient account within few seconds if success.

**22. Will I be informed when my account gets credited or debited?**

A. Yes, you will always get a confirmation SMS after every transaction.

**23. What will happen if I enter the wrong bank account details and money gets transferred to wrong receiver?**

A. MA Kash is not responsible for wrong bank account details entered by the customer and transaction effected. Therefore, whether you are transferring money using a mobile application or by retailer's assistance, the responsibility lies solely with the customer.

**24. Can I reverse payment if I made it to the wrong mobile number?**

A. No. Once you make payment, there no way to reverse it. You should ensure that you enter the mobile number correctly to avoid this problem.

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**25. Can I pay for someone else's bills?**

A. Yes, you can pay for anyone else.

**26. When does the biller receive my payment?**

A. Your account is debited as soon as you initiate a payment request and will be sent to the Utility biller within two days. Every payment made by you carries a unique transaction ID that can be used to track each payment independently.

**27. Do I have to pay the entire bill amount?**

A. This will depend upon the biller. You can make a payment in full or in part depending upon whether the biller provides you with that facility.

**28. Can I make a payment to a biller who is not on your biller list?**

A. No. You can only make payments to participant billers who have been enrolled in the MA Kash platform.

**29. Will I receive a confirmation of the bill paid?**

A. Once the bill payment is successful, MA Kash will send a message to your mobile number. In case you don't receive a confirmation message, please check "transaction history" or you can contact our call Centre for details.

**30. What if I want a physical receipt (for reimbursement etc)?**

A. On payment of bill through MA Kash, you will only get a confirmation on your mobile screen & an SMS from MA Kash stating his transaction ID. If you want a physical receipt, you will have to contact the respective Utility Board. Please note that the payment status at the biller's end is updated on a normal span of 4 days after a payment is made using MA Kash.

**31. I paid the bill through MA Kash but my service still got disconnected. The biller company is saying that they haven't received the bill payment yet. I want a refund?**

A. Kindly raise a complaint with the Call Centre with the following bill payment details - Date on which payment was made, mobile number registered with MA Kash, MA Kash transaction ID, amount paid, Name of merchant, due date or last date of payment of bill.

**32. I initiated a payment on my MA Kash but the status showed "submitted/Pending". What should I do?**

A. The status shows that the request has been dispatched but not yet processed. This could be due to a network delay. Please wait for a few minutes for the request to be processed. In case the

status remains "Submitted" for more than 40 minutes (which is highly unlikely), please check your transaction history by contacting our Call Centre.

**33. My outgoing calls are barred / temporarily disconnected. How do I use my wallet?**

A. Unless your connection has been barred for legal or fraud reasons, you should be able to do MA Kash application based transactions even when your outgoing calls are barred (say due to no balance).

**34. What if I lose my mobile phone?**

A. Your money on mobile is always safe by your 6 digit mPIN/Password. In case of loss of SIM/phone, please block your MA Kash account by calling the Customer Care Executive. When you activate your fresh SIM card with old lost number, you can unblock your MA Kash account by calling Customer Care and sharing information as requested for authentication.

**35. Can my account get locked? What should I do?**

A. Yes, if we detect suspicious activity on your account, we may sometimes lock the account. This is done to protect your money.

Your account may also get locked in case of 5 wrong mPIN /password attempts as a security measure. You will need to call customer support from your registered mobile number for resolution.

**36. What is mPIN/Password?**

A. mPIN stands for mobile personal identification number and is prompted for customer authentication for every transaction initiated by you.

**37. When should I create my mPIN/password?**

A. Your mPIN/Password needs to be created when you activate your account right after your registration.

**38. What are the mPIN/Password rules that should be fulfilled while creating an mPIN?**

A. mPIN/Password should be numeric and 6 digits in length. There should be no spaces between the digits.

Customers are recommended to set up strong password.

**39. What if I forget my mPIN/Password?**

A. You can reset your mPIN via forget password /mPIN feature on MA Kash App. New mPIN shall be sent to your registered mobile number

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**40. What happens if I make wrong mPIN/Password attempts?**

A. After five wrong mPIN/Password attempts your account will automatically locked by the system for security reasons. You need to contact Customer Support from your registered mobile number for getting it unlocked. After necessary authentication, the mPIN is reset and you will need to change mPIN immediately.

**41. How can I reset my mPIN?**

A. Go to your MA Kash mobile application go to change mPIN. You will be asked to enter old mPIN and enter and confirm new mPIN, and then submit. It will be changed instantaneously and you can transact using your new mPIN.

**42. What happens if I lose the mobile phone signal while using MA Kash for a transaction?**

A. If this happens, the payment may or may not have gone through. To confirm, wait for a few seconds, and then check your account balance and activity history. If you are still unsure of the status of your payment, please call Customer Support from your registered mobile number.

**43. What do I need to provide if I call the Call Centre regarding a particular transaction?**

A. You should have the transaction ID and specify the type of service used, time and error message if any displayed related to that transaction and provide that to the Customer Support representative.

**44. What do I do if I want to discontinue this service?**

A. You can call up the call centre and place a request for cancellation.

**45. What happens to the money that I have in my MA Kash when I close this account?**

A. Current regulations don't allow withdrawal of cash from the wallet. You are requested to spend your balance or transfer to bank account before you submit an application for disconnection.

**46. Can my MA Kash account expire?**

A. If you don't use your MA Kash account for a continued six months period, the money would get forfeited. You will be sent an expiry notification and intimation prior to forfeiting any amount.

**48. What I can buy and pay under this service?**

A. You can use the MA Kash services under the following categories:

**Online**

- Mobile Bill Payment / prepaid mobile recharge

- 3G / Broad band recharges
- Utility bill payment- Telecom, electricity, Gas & Insurance
- DTH re-charge

**Please visit the MA Kash app to view the complete list which is updated from time to time.**

#### **49. How do I keep my account secure?**

- Never share your login credentials / password with any one
- Beware of websites & social media pages that propagate fake offers
- Change your password regularly
- **Never entertain** calls/email/sms asking for MA Kash credentials or credit/debit card/net banking details.
- Never Share details like your date of birth , mothers name etc with any one

#### **50. What should I know about email fraud?**

- Be aware of any email message that requests personal data-such as passwords, or weblinks that direct you to a web site that asks for any such confidential information. This practice is referred as Phishing, which is fraudulent communication designed to deceive consumers into divulging personal, financial or account information.
- These websites or emails may involve the illegal practice of "spoofing," or forging a website or email address to resemble another legitimate website, email address and business. Remember to never enter your credentials over such websites or send personal information via an email. If you come across such websites or receive such emails, please contact MA Kash customer care or call centre immediately.

#### **51. What should I know about phone fraud?**

**A.** It's important for consumers to know that MA Kash will not call customers to request their personal account information or any credit card, debit card or net banking details. MA Kash call centres do not initiate outbound telemarketing calls. Consumers should not respond to any phone calls with requests for any such information and are advised to immediately report the situation to local law enforcement as well as the concerned financial institution.

#### **52. What to do if you suspect fraud?**

**A.** If your credit card, debit card or bank account is involved, immediately contact the bank or financial institution that issued your card.



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**53. What is Verified by Visa or VBV?**

A. VBV is an additional protection offered by Visa in conjunction with your credit & Debit card issuing bank. VBV protects your Visa card with a VBV password (also referred to as the 3D secure password) that has been created by you. It also provides the added assurance that only you can use your Visa card online. You can simply register your card and choose a 3D secure PIN. This PIN will be required whenever you use your card to make Internet purchases. It prevents unauthorized usage of your card on the Internet, ensuring greater security on online purchases.

**54. What is MasterCard Secure Code?**

A. MasterCard Secure Code is a service offered by banks in partnership with MasterCard. This service provides a way to PIN-protect your card usage on the Internet. You can simply register your card and choose a 3D secure PIN. This PIN will be required whenever you use your card to make Internet purchases. It prevents unauthorized usage of your card on the Internet, ensuring greater security on online purchases.

**Grievance Redressal****Customer Service Contact**

crm@manappuram.com

1800-420-22-33 [ toll free - 8.00 AM to 8.00 PM ]

Please refer to the Grievance Redressal policy for TAT and other details as available on MA Kash customer application

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