BML MOBILEPAY
FAQ

What is BML MobilePay App?
BML MobilePay is a safe, easy and quick way to make purchases at merchant outlets and send money to individuals via your smartphone. It is a safe and secure method which does not require you to give out your card details.

How do I get started with BML MobilePay?
Install BML MobilePay from Apple Store or Google Play Store. Enter your contact number to start registration process. Once registered, you are required to add any one of your debit or credit cards. For security reasons, you will be requested to key-in the CVV (Card Verification Value) / CVC (Card Verification Code) when adding your card to BML MobilePay App.

For VISA and Mastercard, it is the last 3 non-embossed digits after the card number printed on the signature area at the back of the card. For your American Express Credit Card, it is the 4-digit, non-embossed number printed on the front of your card, on the right side of your card. For American Express Debit cards, it is the last 3 non-embossed digits of the numbers printed on the signature area at the back of the card.

Once your card is successfully added, you will be prompted to enter Approval Code. If you are registered to receive Transaction Alert SMS, you will receive a message notifying you of a USD 1 transaction. This message will contain the Approval Code needed to proceed. If you are not registered to Transaction Alert SMS, please contact the Bank on 3330200 or send an SMS to (+960) 7990200 / (+960) 9990200. If it is your Credit Card that you have added, you can obtain the approval number from your Internet Banking instead of contacting the Bank.

Once you add any one of your cards, all the cards issued to you are automatically added to the application. You can also view the Registration Guide uploaded on our website for additional guidance www.bankofmaldives.com.mv

Why was I charged with USD 1 when I registered to BML MobilePay?
The USD 1 transaction is an authorization amount put on hold to verify that the card added to your BML MobilePay App is valid. The hold amount will be released once your card is verified by us.

What happens when I enter the correct Approval number on the BML MobilePay App?
Once the Approval Code is verified, the amount held in your card for verification will be released and an on-screen message will appear stating that your BML MobilePay App is successfully activated. This means you are ready to begin using the services available on the MobilePay app.

How can I use International Money Transfer if I am not a BML Customer?
You can request for a BML Mastercard Prepaid Card or open a USD account with us.

To request for a BML Mastercard Prepaid Card you will be required to submit Customer Information Form and Mastercard Application Form available from our website www.bankofmaldives.com.mv. To open an account with us, please contact our 24/7 Contact Centre at 3330200 to schedule an appointment.

Once you collect the Card or have opened the account, you can download BML MobilePay from App Store or Google Play and complete registration, then you can use International Money Transfer.

In my application, there are two new cards that I did not apply for at any time. What are these cards?
Once registered for BML MobilePay you will automatically receive 2 prepaid cards - Mastercard (MVR) and Mastercard (USD) (also known as Mastercard Travel Card). Mastercard Prepaid Card (MVR) will be the default card for the MobilePay app but you may set any card as your default card for MobilePay transactions.

Prepaid Cards must be topped up prior to using. Upon request, physical cards will be issued to you.

What is a Default Card and what effect does it have on my BML MobilePay App?
All mobile key-in transactions and QR transactions through native camera scan are processed through your default Card. Mastercard Prepaid card (MVR) will automatically be set as your default card when you register to BML MobilePay, but you can update any of your card as the default card at any given time.

What should I do if I don't want to see/access one or some of the cards from the application?
You have the option to hide and unhide any of your cards. Simply go to Settings tab, Show/Hide Cards and disable any of the cards you do not want to access through the application. You have the option to unhide the card at any time.

What are the services offered through BML MobilePay App?
With BML MobilePay App, you can;
- Make payments at merchant locations, by tapping your phone (for NFC-enabled phones) or by keying in your mobile number
- Send money easily to family and friends, locally or internationally
- Make top ups to your prepaid cards
- Check card balances and see card transaction history

What is an NFC or contactless payment?
NFC (Near Field Communication) technology or contactless payments are transactions that use contactless technology that require no physical connection between the mobile device and the merchant terminal. In order to conduct a contactless payment, you need to have an NFC-enabled mobile device running Android 4.3 (Jelly Bean) or above.

How can I make NFC enabled payments at merchant outlets?
If your mobile device is an NFC enabled device, you can perform merchant payments by tapping your mobile phone onto an NFC-enabled EDC POS terminal. Just open the card you want to make the payment from and tap the card to receive a verification code. Once code is verified, tap your phone on the NFC enabled POS Terminal to complete the transaction. Please make sure that NFC is enabled on your mobile phone prior to tapping on the NFC reader or terminal.

How can I make payments at merchant outlets through a non-NFC mobile phone?
You can make merchant payment at merchant outlets whose payment terminals are set up to accept BML MobilePay payments even though you don't have an NFC-enabled mobile phone.
Key-in your mobile number on the EDC POS terminal. Please note, each time you perform a transaction of this kind, it is the default card of your BML MobilePay App that is used in carrying out the said transaction.

You will receive a notification on your mobile phone showing you the name and location of the merchant along with the respective bill amount where you can either authorize the transaction request or cancel it. Please make sure that your BML MobilePay App is running and kept open in order to complete the transaction successfully.

How can I make QR transactions?
Scan the QR using your phone camera and you will be routed to BML MobilePay to complete payment with default card in BML MobilePay application.

What is the "Scan to Pay" icon displayed when I view my cards in BML MobilePay?
This is the 2nd option to make QR payments. Select any card, select "Scan to Pay" and complete the transaction.

What will happen if I scan a static QR and complete a transaction?
Once you enter the amount and confirm the transaction, the payment process is complete.

Why am I required to enter transaction amount when I scan some QR?
BML QR consists of Static QR and Dynamic QR. Static QR is a merchant based QR codes. This means they have merchant information stored in it. If a customer wants to complete the transaction, they are required to scan the QR, enter the amount and complete the transaction.

Dynamic QR is a transaction based QR that is generated from BML Merchant Portal, BML mPOS and POS Terminals for customer present transactions. This means the QR is generated after entering the amount in BML mPOS or POS Terminal where the customer is present to complete the transaction in person.

What should I do if I enter a wrong amount and complete static QR payment?
Transaction cancellation can only be initiated by the Merchant as such if you have erroneously completed a transaction you will have to request the Merchant for the cancelation and the Merchant will have to contact the Bank to process reversal/refund.

Can I scan and pay for any QR Code through BML MobilePay?
Only BML QR codes will be accepted from BML MobilePay.

What are the security features set for use of BML MobilePay?
You are required to set a Passcode to initially register for the service as the application can only be opened after entering the Passcode.

For transactions above MVR 750, you will be required to enter your Passcode for all mobile key-in and QR scan transactions.

For NFC transactions, you will receive a verification code for all transactions tried through your debit and credit cards. You cannot process any transaction above MVR 750 through NFC tap.

Are there any fees for payments made at merchant outlets via BML MobilePay?
There are no additional fees for transactions made at merchant outlets via BML MobilePay.

How does the Send Money feature work in BML MobilePay App?
You can send money from your MobilePay locally and internationally.

To transfer funds locally, click on Send to Wallet (BML Prepaid Card) tab under Send Money. Local fund transfers can be processed between users registered to BML MobilePay only and will be sent from your MobilePay wallet to the user's MobilePay wallet.

Transfers can be made from your Mastercard Prepaid MVR to the person's Mastercard Prepaid MVR. You can either select the person from the contact list or enter the contact number manually.

Please note that fund transfers from MVR currency to USD currency are not allowed.

To transfer funds internationally, click on International Money Transfer tab under Send Money. Select the Country you want to send money to, choose delivery method and proceed to enter recipient details. You can also view transaction flow guide uploaded on our website for additional guidance www.bankofmaldives.com.mv

How do I know when I receive money from a MobilePay user?
When a MobilePay user sends funds through their BML MobilePay app, you will receive a pop-up notification on your BML MobilePay app with the contact number of the user who sent the funds and amount sent.

Are there any daily limits set for transaction processed via BML MobilePay?
Daily limits apply to transactions made via BML MobilePay.

Description	Daily Limit	Daily Count
Purchases	MVR 50,000	10 transactions (NFC and Non-NFC each)
Send Money	MVR 15,000	50 transactions
Top up	MVR 50,000	20 transactions
International Money Transfer	USD 3,000	5 transactions

What are the benefits of using International Money Transfer for sending money abroad?
- Send money abroad at your convenience 24 hours a day, 7 days a week without visiting a branch
- Enjoy the cheapest international transfer rates in the market
- Make funds transfer through
  o Bank account
  o Money transfer agents
  o Mobile operators

What is the maximum number of transactions and the maximum value I can send through International Money Transfer on BML MobilePay?

There are minimum and maximum values set for International Money Transfer transactions.

Currency	USD ($)
Maximum Number of Transactions Daily	5
Daily Maximum Limit	$ 3,000
Minimum Transaction Amount	$ 50
Maximum Transaction Amount	$ 3,000

Are there any fees for International Money Transfers processed via BML MobilePay?

Yes, fee is charged based on the transaction amount you send.

Transaction Amount (USD)	Fee Charged (USD)
50 – 500	5
501 – 1000	8
1001 – 3000	12

How will I know when the money has reached the recipient?

You can check your transaction status from BML MobilePay History. Once receiving party has received the funds, status will be updated to "Transaction Completed".

From what cards can I make International Money Transfers?

International Money Transfers can be processed either through your Mastercard Prepaid card (USD) (Travel Card) available on BML MobilePay or through your Debit Card which has a USD account set as a primary account.

Are International Money Transfer transactions real-time?

Recipient will receive the funds within 1-3 days of transaction processing. This timeframe can be significantly shorter depending on the destination and delivery method chosen.

Can I receive funds from other Banks through this service?

No. You will only be able to send money to other Banks.

Will the beneficiary be paid in Dollars when they get the funds?

No. Beneficiary will receive funds in local currency of the country funds was send to.

If I make a transaction to the wrong contact, can I cancel or stop it?

International Money Transfer is an electronic funds transfer service, which will be processed instantly. Therefore, even if the wrong details are added, the transaction cannot be stopped or cancelled. If the beneficiary account entered is a valid account, funds will be sent to the beneficiary account. For a reversal of the funds, approval from the beneficiary will be required.

You must ensure that the payment details are entered correctly. Once a transaction request has been completed, you or the Bank will not be able to change any details entered by you. Prior to completing the transaction, all details entered by you will be displayed for you to confirm. It is your responsibility to confirm the details and proceed with the transaction.

In the event you have provided the Bank with any incorrect details and transaction is processed, the Bank will not be responsible for money being sent to the wrong beneficiary.

What happens if the beneficiary does not collect funds from their Bank?
You may request to refund the transaction through Dispute Form available on our website. Please attach a copy of the transaction receipt.

Will I be charged any funds for returned transactions?
If a refund is processed for uncollected funds or beneficiary account is inactive, full transaction amount including any charges or fees will be reversed to your account. Refunds processed for other transactions such as when details are entered incorrectly, all applicable charges and fees will be applied.

Is International Money Transfer secure?
International Money Transfer is a joint venture of Mastercard, eServGlobal and BICS which are specialized in cross border payments. All participants in the International Money Transfer network are duly vetted and required to comply with the highest international standards and best practices. Customer funds are strictly segregated, and the systems and processes meet the highest industry standards and is also PCI DSS certified.

What are the Terms and Conditions of International Money Transfer?
Terms and conditions applicable for International Money Transfer will be available from BML MobilePay Terms and Conditions available at our website www.bankofmaldives.com.mv

Do I need to have active data connectivity for my BML MobilePay App to function?
Yes. An active data connection is mandatory for the BML MobilePay App to function.

Can I view all my transactions processed through BML MobilePay through the app?
Yes. You can view all your transactions from History tab on the App. You can also view status of individual International Money Transfer transactions when you click on the transaction from History tab.

Can I continue to use my physical cards after I register to BML MobilePay App?
Yes, you can continue using your physical card after you register to BML MobilePay App. Unregistering or uninstalling of BML MobilePay App from your mobile device will not affect your physical card.

I entered an incorrect Passcode and now I cannot login to my BML MobilePay App. What should I do?
If you have entered an incorrect Passcode five times consecutively, the App will automatically get disabled for security reasons. You will have to contact our BML Contact Center Hotline on (+960) 3330200 or send an SMS to (+960) 7990200/ (+960) 9990200 to enable the App. Once your identity has been verified by us, we will enable your BML MobilePay account.

However, the App will enable itself after 24 hours and you will be given one chance to enter the correct Passcode. If you enter the wrong Passcode within the first try the App would be blocked and you will need to re-start the BML MobilePay App registration process from the beginning.

What effect does it have if I setup my MobilePay onto another mobile phone?
You can have only one device registered for BML MobilePay at any given time. If you carry out an additional registration while being registered on a device, the system will unregister your previous BML MobilePay registration automatically.

What happens if I have lost my mobile phone or if it was stolen?
No transactions can be made from the BML MobilePay App without logging into the app by keying-in the Passcode. However, if you believe your mobile phone has been lost or stolen, immediately contact our BML Contact Center Hotline on 3330200 and inform the same.

On which platforms is the BML MobilePay App available?
BML MobilePay App is available for Android and iOS powered smart phones and tablets running Android 4.3 (Jelly Bean) or above and iOS 8 or above respectively.

How safe and secure is BML MobilePay App for making payments?
The safety and security of your card details are of paramount importance to us. BML MobilePay App is protected by a Passcode that only you know, and your Passcode is mandatory to be entered every time you log on to the App.
Your full card numbers are not stored on your mobile device nor shown in the App. BML MobilePay employs tokenization technology that replaces sensitive card details with a unique, secure token. Each time a purchase is made, a unique token is sent to the payment terminal. All your payment information will be encrypted with industry-standard SSL (Secure Socket Layer) technology. In addition, your card details and identity are never shared with the merchant when you make payments in person.