

# MONEYSEND FAQ

## 1. What is MoneySend?

MoneySend is a secure and easy-to-use, online money transfer service brought to you by DBS Bank in collaboration with MasterCard Worldwide. MoneySend enables you to send money overseas from either your DBS/POSB Internet bank account or your DBS/POSB MasterCard card account, to your beneficiary's bank account that is linked to a MasterCard card or Maestro card account.

## 2. What are the benefits of MoneySend?

The key benefits of the MoneySend Service are:

- Speed and Convenience – because the service is available online, you may send money overseas in a matter of seconds without having to visit a bank branch. You can also use your mobile phone to send money using [Mobile MoneySend](#)
- You may send money securely to your beneficiary's MasterCard credit card account, or to your beneficiary's bank account if the account is linked to either a MasterCard or Maestro debit card
- You may fund your MoneySend transaction using your DBS Internet bank account or your DBS MasterCard without having to pay any interest charges.

## 3. What do I need to use MoneySend?

The MoneySend Service is really easy to use:

- To fund your MoneySend transaction, you need to have a MasterCard credit or debit card issued by DBS/POSB Bank, or an Internet bank account with DBS/POSB Bank
- To receive money, your Receiver needs to have (or may apply for) a MasterCard or Maestro card issued by one of the participating MoneySend receiving banks
- You register for the MoneySend Service by following the steps described below
- You send money using MoneySend by following the steps described below.

## 4. Which countries and banks can I send money to using MoneySend?

You may currently use MoneySend to send money to India, Indonesia, Malaysia, Philippines and Thailand. Your beneficiary must have (or may apply for) a MasterCard card or Maestro card (the Maestro mark is shown on the front or back of the card) that has been issued by one of the receiving banks in these countries. Click on [Receiving Banks List](#) to view the list of participating MoneySend receiving banks – which are expanded from time to time. You may also view the list to see if the receiving banks offer MasterCard credit cards or MasterCard/Maestro debit cards that are linked to a bank account.

## 5. What is a MasterCard card?

A MasterCard card is a credit, debit or prepaid card that is issued by a bank or financial institution, and will show the MasterCard logo on the card. You will need to know the MasterCard card number and expiry date in order to use the card for MoneySend. Please remember to keep the card number and expiry date confidential.



## 6. What is a Maestro card?

A Maestro card is a debit card that is issued by a bank or financial institution, and will show the Maestro logo on the front or back of the card. You will need to know the Maestro card number and expiry date (if printed on the card) in order to use the card for MoneySend. Please remember to keep the card number and expiry date confidential.



## 7. How do I register for the MoneySend Service?

You may register for the MoneySend Service by following the simple steps outlined below. Please note that you will need to have a Singapore registered mobile phone number to register for the MoneySend Service.

- Click on “New User Registration”
- Fill-in your personal details (please ensure that your personal details are entered correctly as these will be checked against the bank’s records) together with the sign-in and security information. Your mobile phone number and the PIN that you create will be used as your MoneySend User ID and PIN when you sign-in to MoneySend
- Click on “Proceed”
- You will receive a call back on your mobile phone to confirm your PIN in order to complete your MoneySend registration
- Upon successful confirmation of your PIN, your MoneySend registration will be submitted to your bank for approval
- You will then be prompted to setup your Funding Account (the MasterCard card or bank account to be used to fund your MoneySend transaction). You may setup your Funding Account during registration or at a later stage before sending money.
- After setting up your Funding Account, you will be prompted to setup your Receiver Details (the personal details and the MasterCard or Maestro card account number of the person that you will be sending money to using MoneySend). You may setup your Receiver Details during registration or at a later stage before sending money. Click on [Receiving Banks List](#) to view the list of participating MoneySend receiving banks - which are expanded from time to time.
- You will receive an email confirming your MoneySend registration upon bank approval (within a few days), and you will then be able to sign in and send money using MoneySend

## 8. How do I send money using MoneySend?

You will first need to register for a MoneySend account by following the steps described above. Once your MoneySend registration is approved, you will be able to use MoneySend to send money from either your DBS/POSB Internet bank account or your DBS/POSB MasterCard card account, to your beneficiary's bank account that is linked to a MasterCard card or Maestro card account.

To send money using MoneySend

- Sign in to MoneySend using your MoneySend User ID and PIN once you have received an email from your bank confirming your MoneySend registration
- Click on "Send" at the top of the menu bar
- Select your Funding Account (the MasterCard card or Internet bank account that you will be using to fund the MoneySend transaction)
- Select your Receiver Account (your receiver's MasterCard or Maestro card)
- Enter the Amount you wish to send using MoneySend
- Click on "Get Estimate" to obtain the cost for the MoneySend transaction and an estimate of the amount that will be received in the Receiver Account
- Verify that your MoneySend transaction details are correct and click on "Proceed"
- You will receive a call back on your mobile phone to confirm your MoneySend PIN prior to processing your MoneySend transaction
- You will receive a MoneySend transaction receipt upon successful completion of your MoneySend transaction

**9. How do I use my Internet Bank Account to fund the MoneySend transaction?**

You may select "Internet Bank Account" when you setup your MoneySend funding account. For each subsequent MoneySend transaction, you will be linked to the "DBS d2pay" Internet payment process via the eNETS system, and prompted to enter your DBS Internet Banking User ID, your DBS Internet Banking PIN, and your DBS iB Secure PIN.

**10. How much money can I send using the MoneySend Service?**

At present, you may send a maximum of SGD 1000 per day, and up to a maximum of SGD 3000 per month using MoneySend. There is also a limit of 3 transactions per day.

**11. What are the MoneySend Service fees & charges?**

You will be informed of the bank's charges for sending money using MoneySend, and the exchange rate used to derive the estimated amount that your beneficiary will receive in the designated currency of their MasterCard card or Maestro card before you proceed with confirmation of the transaction.

**12. How does the beneficiary receive the money through MoneySend?**

The money is sent directly to your beneficiary's MasterCard card or Maestro card account, which may be linked to his bank or credit card account. Your beneficiary will be able to access the funds in the usual way – either at a MasterCard/Maestro ATM or use the money to make purchases at any MasterCard/Maestro merchant worldwide.

**13. What currencies does MoneySend support?**

You are able to send money using your Singapore dollar DBS/POSB Internet bank account or your Singapore dollar DBS/POSB MasterCard card account. Your beneficiary will receive the money in the designated currency of their MasterCard card or Maestro card.

**14. How long will it take for the money to reach the beneficiary?**

Typically within 1 banking day from the date of transaction, if the beneficiary has a Maestro card account with any of the receiving banks. Money sent to some Maestro card accounts will receive the funds instantly in real-time.

Typically within 1 to 3 banking days from the date of transaction, if the beneficiary has a MasterCard card account with any of the receiving banks.

A banking day will typically exclude weekends and public holidays.

We would like to remind you that DBS will not be responsible for any delay in processing your request due to incomplete / incorrect details provided by you OR any other delay by the Sending or the Receiving Bank.

**15. How can I track if the money has been sent to the beneficiary?**

Once you have successfully completed your MoneySend transaction, you will be provided a confirmation receipt, and the money will be sent to your beneficiary's MasterCard card or Maestro card account within the timeframe described above.

**16. How do I keep a record of my MoneySend transactions?**

You may view your MoneySend transactions by logging into your MoneySend account.

**17. Does MoneySend allow me to obtain a refund?**

Once you have successfully completed your MoneySend transaction, you will be provided a confirmation receipt, and the money will be sent to your beneficiary's MasterCard card or Maestro card account. You will not be able to obtain a refund of the money sent using MoneySend.

**18. Is there a limit on the number of beneficiaries that I can send money to?**

No. You can send money using MoneySend to as many people as you wish.

Once you are registered with MoneySend, you can use the MoneySend Receiver Account facility to enter and store your beneficiaries' details.

**19. What do I do if I forget my MoneySend PIN?**

You may reset your MoneySend PIN by clicking on "Forgotten MoneySend PIN" and provide the information requested.

**20. What are the terms and conditions for using the MoneySend Service?**

Click the [MoneySend Terms and Conditions](#) to view the terms and conditions for using the MoneySend Service.

**21. Minimum System Requirements**

The MoneySend website is supported on most recent Internet browsers. However, if you experience any problems accessing the MoneySend website, we recommend that you use an up-to-date version of **Internet Explorer for Windows** or **Firefox for Apple Mac**. Please also check that your Internet browser satisfies the following minimum system requirements:

- Internet Explorer (IE) version 6.0 or above (In IE the version number is displayed under “Help→About Internet Explorer”)
- Java Runtime version 1.5 or above (for IE this can be determined by clicking on “Sun Java” console menu displayed under “Tools”)
- ValiCert Class 3 SSL Trusted Root Certificate is installed in your browser (for IE check that this certificate is listed under “Tools→Internet Options→Content→Certificates→Trusted Root Certification Authorities”)
- Your browser has Sun Java Console Enabled (In IE this can be set under “Tools→Internet Options→Programs→Manage Add-ons”)
- Your browser has “Display mixed content” Enabled for Internet (In IE this can be set under “Tools→Internet Options→Security→ Internet→Custom Level→Miscellaneous→Display mixed content”)
- Your browser has “Display mixed content” Enabled for Trusted sites (In IE this can be set under “Tools→Internet Options→Security→Trusted sites→Custom Level→Miscellaneous→Display mixed content”)
- Your browser has Cookies Enabled (In IE this can be set under “Tools→Internet Options→Privacy”)
- Your browser allows Pop-up Windows (In IE this can be set under “Tools→Internet Options→Privacy”)
- Your browser has the Shockwave Flash Plug-In installed (In IE this can be set under “Tools→Internet Options→Programs→Manage Add-ons”)

## **22. How do I find out more about MoneySend?**

You may visit our website at [www.dbs.com/sg/personal/cards/moneysend](http://www.dbs.com/sg/personal/cards/moneysend) or call us at 1800-8341852 or send an email to [admin\\_moneysend@dbs.com](mailto:admin_moneysend@dbs.com) for more details.

# MOBILE MONEYSSEND FAQ

## 23. What is Mobile MoneySend?

Mobile MoneySend is a service from DBS Bank that enables registered MoneySend customers to initiate a MoneySend transaction with a mobile device using SMS messages. Mobile MoneySend is an extension of the MoneySend Service to the mobile channel.

## 24. What do I need to use Mobile MoneySend?

The Mobile MoneySend Service is really easy to use:

- If you have not already registered for MoneySend you need to register for the MoneySend Service by following the steps described in FAQ 7 – How Do I Register for the MoneySend Service
- To fund your Mobile MoneySend transaction, you need to have a MasterCard credit or debit card issued by DBS/POSB Bank (note that an Internet bank account is not supported for Mobile MoneySend)
- Register your default funding account for use with Mobile MoneySend Service by logging into your DBS MoneySend account over Internet and using the function provided under My Accounts→Mobile MoneySend menu
- To receive money, your Receiver needs to have (or may apply for) a MasterCard or Maestro card issued by one of the participating MoneySend receiving banks
- Setup the Receiver Details under My Accounts→Receiver Details menu, and enter the “**ALIAS**” of the Receiver in the Receiver Description. Note that you should always assign a unique ALIAS
- You send money using Mobile MoneySend by following the steps described below “How do I send money using Mobile MoneySend?”.

## 25. How do I send money using Mobile MoneySend?

First refer to FAQ 23 – “What do I need to use Mobile MoneySend?” To send money using Mobile MoneySend:

- Send an SMS request formatted as follows using your registered mobile phone to the following short code ‘70550’
  - i. DBS SEND <amount to be sent> <ALIAS>  
e.g. To send S\$ 100 to your receiver's account with the ALIAS "mother", send the following SMS:  
DBS send 100 mother
- You will receive an SMS back with the estimate containing the following info:

Amt SGD 100.00  
Fee SGD 1.0  
Total SGD 101.00  
Rate SGD = MYR 2.2961943  
Receive Estimate MYR 229.61  
Terms Apply  
To proceed reply: DBS y1234

- Reply to the SMS with “DBS” followed by a "y" or a "Y" followed by the four-digit code indicated in your Estimate (DBS y1546 in this example) to indicate your acceptance of the Estimate and the Terms and Conditions of the MoneySend Service. Please note that you have to respond within 2 minutes after receiving the Estimate for the transaction to proceed. If your response is delayed the transaction will be aborted and you will need to resend your request.
- You will receive a call back on your mobile phone to confirm your MoneySend PIN prior to processing your Mobile MoneySend transaction.
- If your transaction is processed successfully, upon completion you will receive a Receipt for the transaction by SMS as follows:

Receipt for (0945)  
 Amount Charged SGD 101.00  
 Trx Ref 0002089006315464878  
 On 04 Mar 2010 15:37:44

Please note that if your transaction cannot be processed or has met with a failure, you will receive an appropriate notification for the failure by SMS.

**26. Which countries and banks can I send money to using Mobile MoneySend?**

You may send money to all the countries that are currently supported on MoneySend.

**27. Can I use any mobile phone for Mobile MoneySend Service?**

You may only use the mobile phone number that you have registered with for the DBS MoneySend Service to initiate transactions using SMS.

**28. Does the Receiver need to have a mobile phone?**

No. The Receiver only needs to have a MasterCard Credit or Debit card or Maestro Card issued by one of the participating MoneySend receiving banks. You may however wish to inform your Receiver separately after you have successfully completed the Mobile MoneySend transaction.

**29. Are the SMSs sent for Mobile MoneySend case sensitive?**

No. SMS requests can be in either upper or lower case.

**30. Can I specify more than one Funding Account for Mobile MoneySend?**

No. You may only setup one default Funding Account (MasterCard credit or debit card issued by DBS/POSB Bank) for use with Mobile MoneySend.

**31. Can I use Internet Bank account for funding for Mobile MoneySend?**

No. You may only use your DBS/ POSB MasterCard Credit Card or Debit Card for funding Mobile MoneySend transactions.

**32. Can I change the default Funding Account for Mobile MoneySend?**

Yes, you may do so by logging into your DBS MoneySend account over Internet and using the function provided under Accounts→Mobile MoneySend menu.

**33. Can I deactivate my default Funding Card for Mobile MoneySend?**

Yes, you can do so by logging into your DBS MoneySend account over Internet and using the function provided under Accounts→Mobile MoneySend menu.