



Cardholder FAQs



How do I get a MyChoice Corporate Card?

MyChoice Corporate Prepaid cards are only available through corporate invitation. If you work with an organization who offers this card program, please ask them for an invitation.

How long does it take to receive my MyChoice card?

MyChoice Virtual cards are created instantly, and the access details are sent to you to your email id. MyChoice Plastic cards should reach you approximately 7 to 10 business days if the corporate partner orders your card through standard delivery. If your card has been ordered through expedite delivery it should reach you in 1-3 working days.

What do I do when I receive my card in the mail?

When your card arrives, simply activate it. Follow the printed activation instructions that arrive with your card.

What do I do if am unable to activate the card?

Please reach out to us at support@mychoicecorporate.com

How do I get my PIN number?

Please call IVR number mentioned on back of your card and follow the instructions to retrieve your PIN

What do I do if my card is lost or stolen?

You should call the number at the back of the card and report your card lost / stolen to restrict unauthorized usage. You may also log in to the cardholder portal and suspend your card. Subsequently, you may email us at support@mychoicecorporate.com to reissue a new card.

Does the replacement card have the same card number as the old card?

No, for security purposes, the old card number is cancelled and the replacement card has a new card number.

How do I transfer the funds from the old card to the replacement card?

This transfer is not necessary. When you lose your card, and get a replacement card, their balance and all of their transactions on the lost card will automatically appear on the replacement card.

What do I do if I do not receive the card within 7-10 business days?

In case you do not receive the card, please contact us at support@mychoicecorporate.com

How do I activate my card?

Please follow the below steps to activate your card.

1. Login to the cardholder portal at cardholderonline.com
2. Enter the complete card number
3. Enter the CVV number which is mentioned on the card
4. Enter the date of birth which is mentioned while registration

An automated email will be sent to your registered email ID. Please follow the steps and activate your card.



You may also activate your card by calling on the number provided on the back of the card.

How do I add money to my MyChoice card account?

You may receive funds either by agreement established with the corporate sponsor or by requesting funds through the cardholder website and the corporate partner approving the request.

You may also add funds to your account by following instructions on the cardholder website and loading via your Bank Account. Relevant fee may apply.

MyChoice card accounts also allow you to transfer and receive money from another MyChoice card account. Simply log into the cardholder portal and navigate to Transfers-Another Cardholder.

How do I check my account balance?

To check your balance for free, log in to your online or mobile account, where you can see your balance, your deposits and transaction history. You can also call the number on the back of your card and obtain your balance and last 5 transactions.

How can I access the funds on my MyChoice card?

MyChoice Prepaid Card, gives you anytime, anywhere access to your funds. You may use the card for making purchases at stores, over the phone and online anywhere, anytime. You may also withdraw cash at ATMs worldwide.

What are the restrictions to using my MyChoice card? What is the maximum amount I can spend on my card?

As a new cardholder, you are allowed restricted access to your card, until you upload necessary verification document, and complete our verification process. As a verified customer, you get access to higher card usage limits. You can check the 'Limits' section under 'Resources' page or click on

What is the process to enhance my card usage limits?

In order to enhance your card usage limits, we would need a copy of a proof of identity document and proof of address document. You may upload these documents from the cardholder portal by clicking on Upgrade Account. Alternatively, you can email the documents at support@mychoicecorporate.com

Are the card limits set up per card or combined for all of the cardholder's cards?

Card limits are combined for all cards for an unverified (KYC1) cardholder. For verified (KYC 2) cardholders, card limits are defined at individual card.

When do the daily limits get reset?

Limits are calculated on a rolling 24 hours. In other words, cardholders must not exceed their limit in any 24hour period.

Why does the cardholder have to verify their mobile number after registering their card?

They can receive SMS notifications regarding their card account.

Can one mobile number be registered to multiple card accounts for the same cardholder?

Yes. A mobile number can be used to receive notifications for different card accounts.



Is the card accepted abroad?

MyChoice Prepaid Card is accepted globally at all locations and ATMs where Mastercard® debit cards are accepted.

Can cardholders transfer money between cards with different currencies?

No. Cardholders can only transfer money between cards of the same currency.

What are Original Credit Transactions (OCT)? And can all cardholders receive funds using OCT transactions?

An OCT is a transaction received from MasterCard to add funds to a card by person-to-person payments, money transfers, loads to cards from third party services such as PayPal for example. It is not for reversing a previous transaction. OCT's are only allowed for Verified (KYC 2) cardholders. If funds are received through OCT transactions on an unverified (KYC 1) card, the card will be blocked from further usage (and access to funds) until verification documents are provided.

What are Pending Transactions?

These are transactions that have been authorized, but have not been sent for settlement by the merchant yet.

What should the cardholder do if they see a transaction that they have not done?

The cardholder should suspend the card by logging into their account on the Cardholder Portal and send an email to MyChoice cardholder support at support@mychoicecorporate.com (please note that the cardholder support email address may be different for your specific program). The cardholder support team will block the card to avoid any further fraudulent transactions, and provide the information to the cardholder for initiating the dispute/chargeback process, and replace the card.

How long does the dispute/chargeback process take?

The process may take up to 90 days.

Do you send the Personal Identity Number (PIN) via mail?

No, the PIN is accessed via an IVR (automated phone service) or upon the cardholder's first login to the card account on the mobile app or the Cardholder Portal. The cardholders can also view their PIN at any time by logging into their account on the Cardholder Portal by selecting MANAGE CARD->VIEW PIN

How can the cardholder change their PIN?

They can change their PIN in any ATM that provides that functionality. Please note that all ATMs may not offer this service.

Which currency conversion rates are used for foreign currency transactions?

The currency conversion rates are those provided by Mastercard.



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