



m-Faisaa: Frequently Asked Questions

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Ooredoo Mobile Money Services – m-Faisaa

1. What is an m-Faisaa Wallet?

Ooredoo m-Faisaa is a virtual account tied to a Mobile number and a National ID. Through the wallet, customer can deposit, withdraw and send money via USSD or [m-Faisaa App](#). Digital Money in wallet is secured by Maldives Islamic Bank and visible through mobile phone.

It is safe and secure - access to m-Faisaa Wallet is protected by a 6-digit mPin. Just dial 929 / 9613929 for more info, or visit us on www.ooredoo.mv.

2. How many types of m-Faisaa wallets does Ooredoo Mobile Money offer?

Two type of m-Faisaa wallets are currently available – Regular Wallet and Mini Wallet.

3. What is the difference between Mini Wallet and Regular Wallet?

A Regular Wallet allows all types of transactions available through mobile money with a higher wallet limit.

In a Mini Wallet, customers have access to limited services, and have a lower wallet limit.

4. Who is eligible to register for m-Faisaa?

Maldivians that are above the age of 18 with a valid ID card are eligible. Foreigners will be eligible above the age of 18 who holds a valid work permit and Passport.

5. How can I register for m-Faisaa?

Feature Phone:

- To register, just dial *789# and follow steps. You will be registered to a Mini Wallet. Please visit Ooredoo Experience Centre or M-Faisaa Agent to submit your valid ID card, which will upgrade to a Regular Wallet.

Smartphone:

- Take a picture of both sides of ID card, which should be a valid ID, and not expired.
- Download smartphone application <http://ore.do/mm>.
- Follow steps for self-registration. You will be registered to a Mini Wallet.
- Ooredoo will convert your wallet to a Regular Wallet after confirming submitted details with ID card copy.

Please note, foreigners are required to visit Ooredoo Experience Centre or an Ooredoo Agent for registration

You will receive an SMS with your temporary mPin. Please change the temporary mPin to start using the service.

6. [What kind of phones can I use for mobile money service?](#)

Service is available on any model of mobile phone:-

- Feature phone (USSD Only)
- Smartphone (USSD and [Ooredoo m-Faisaa App](#))

7. [Can I use my existing SIM for the m-Faisaa service?](#)

Yes, if you have a registered mobile SIM you can register for Ooredoo m-Faisaa service.

8. [If I am already an Ooredoo mobile phone customer do I still need to complete registration?](#)

Yes, you can do self-registration via USSD or using [m-Faisaa App](#) and accept the terms and conditions.

9. [Do I need to have a bank account to use m-Faisaa?](#)

No. The service does not require you to have a bank account.

10. [Do I have a mobile money account number?](#)

Once registered for m-Faisaa, your mobile number is your m-Faisaa account number.

11. [What is mPIN?](#)

mPin is the 6 digit secured PIN to be used to log into your account. Please enter the 6 digit PIN for accessing m-Faisaa wallet.

Please don't share your mPIN with anyone or save it on your mobile phone.

Where can I send money?

1. [Where can I send money to with m-Faisaa?](#)

Customers can transfer money to any other m-Faisaa customers if the customer mobile number is active.

2. [What is the information required to send money?](#)

- Customer Name
- Mobile Number

3. [Where can my family or friend go to withdraw \(Withdrawal or Cash-Out\) money I send them?](#)

They can visit any Ooredoo Experience Centre or a registered Ooredoo m-Faisaa agent

4. Is sending money instant?

Yes, it is near to real-time. Both Sender and Receiver will receive an SMS with transfer details, following a successful transaction.

How does it work?

1. What kind of function / services do I have with Ooredoo m-Faisaa?

- a) Send Money (Person to Person transfer)
- b) Prepaid Recharge
- c) Utility Payments
- d) Agent search
- e) Manage favorites
- f) Change PIN
- g) Customer transaction history
- h) Cash-In (Remittance)
 - a. At Ooredoo Experience Centre
 - b. At authorized Ooredoo m-Faisaa Agents
- i) Cash-Out (Withdrawal)
 - a. At Ooredoo Experience Centre
 - b. At authorized Ooredoo m-Faisaa Agents
- j) My Wallet

[Refer m-Faisaa User Guide for more details.](#)

2. How do I deposit or Cash In into my m-Faisaa Wallet?

Please visit Ooredoo Experience Centre or an authorized Ooredoo m-Faisaa Agent (Agent search available through m-Faisaa wallet).

3. Do I need to have a minimum balance in my m-Faisaa account?

No, there is no minimum balance required.

4. How do I check my m-Faisaa mWallet balance?

To check your balance log into m-Faisaa wallet and check under main menu.

5. What if I change my mobile service provider?

Ooredoo m-Faisaa service is available for customers registered in all networks.

Charges and Limits

1. Will I be charged for receiving money to my wallet?

No. However, there are charges for some services. Please refer to the tariff plan on www.ooredoo.mv for more details.

2. What are the limits that I can Cash-In or Cash-Out from my m-Faisaa account?

For security purposes there are limits on the amount that can be transferred per transaction, per day and per month. Please refer to the tariff plan on www.ooredoo.mv for more details.

3. What happens if I try to send more money more than I have in my account?

m-Faisaa system will ensure that you have sufficient funds before processing the transaction.

4. What is the maximum amount that I can send each time?

Please refer to the tariff plan on www.ooredoo.mv for more details on transaction limits.

5. Can I use m-Faisaa outside of Maldives?

Yes. You can access the service from your mobile the same way you would in Maldives. However, roaming charges may apply.

6. How much does the Ooredoo m-Faisaa service cost?

Registering or depositing money is free of charge, for other services a small fee maybe charged. Please refer to the tariff plan.

7. Will I be charged for SMS I receive from Ooredoo to confirm transaction or balances on my m-Faisaa account?

You will not be charged for any SMS received while using m-Faisaa. However if you are travelling, roaming charges may apply.

8. Will I be charged for checking my mWallet balance?

Balance check is for free, data and roaming charges may apply while traveling abroad.

9. Are there any services charges to maintain an m-Faisaa account?

Currently there are no service charges to maintain your m-Faisaa mWallet.

10. Do I get charged a fee if there is no money in the mWallet?

No. There is no fee charged for not having a balance in your mWallet.

11. What are the service charges for each transfer?

Please refer to the tariff plan on www.ooredoo.mv for more details on services charges applied for transfers.

12. Do I get charged for the SIM if I already have a SIM?

No. There is no charge to activate the service on an existing SIM.

13. What does my family or friend get charged when they receive my transfer?

There are no charges to receive money in m-Faisaa wallet. Please refer to the tariff plan on www.ooredoo.mv for more details.

How can I use Ooredoo m-Faisaa?

1. Can I do prepaid recharge to my Prepaid SIM using m-Faisaa?

Yes. You can recharge any prepaid account, for yourself or even for others.

2. Can I pay bills with my m-Faisaa account?

Yes. If the Utility Company you wish to pay is registered for m-Faisaa, you can pay bills.

3. Can I send money to someone who is not registered with m-Faisaa?

No. You can send money to registered users only.

4. Where else can m-Faisaa be used for payment?

The service will be available at all service providers in a near future.

Cash-In

1. Where can I go to Cash-In (deposit) to my m-Faisaa mWallet?

Cash-In is available at all Ooredoo Experience Centre and at Ooredoo Authorized Agents.

2. Will I need to show my ID to deposit money?

Yes. For a Cash-In, a valid identification is required.

3. Will I get a receipt when I deposit money?

You will receive an SMS verification indicating the amount deposited.



4. [How long can my money remain in the m-Faisaa wallet? Will it get deleted after a period of time?](#)
m-Faisaa balance can remain indefinitely. Any balance in the wallet will not be deleted unless customer requests in writing or by visiting in person to an Ooredoo Experience Centre for account closure.

5. [What if there is a connection error but I have already accepted the amount to be transmitted?](#)
You will always receive an SMS receipt as confirmation of a transaction. If in doubt, please call 929 / 9613929 or check your transaction history.

6. [Do I earn any interest on the amount in my m-Faisaa wallets?](#)

There is no interest earned on m-Faisaa wallets.

7. [Can I Cash-In with a credit card or ATM card?](#)

No.

Cash-Out

1. [How can I Cash-Out \(withdraw\) from my m-Faisaa account?](#)

Please visit an Ooredoo Experience Centre or an authorized Agent. A valid identification and a registered m-Faisaa mPIN will be required.

2. [Is there a limit on how much I can Cash-Out each time?](#)

Yes. There are limits as per MMA requirements. Please refer to the tariff plan on www.ooredoo.mv for Cash-Out limits.

3. [What fees / charges are there when I Cash-Out?](#)

Please refer to the tariff plan on www.ooredoo.mv for more details on applicable fees.

Security & Support

1. [How safe is m-Faisaa to use? Is it secure?](#)

Wallet is protected by a 6-digit mPIN that you set yourself.

Ooredoo utilizes advance security measures that meet Maldives Monetary Authority requirements.

2. [Is my money managed by MIB?](#)

For the value of m-Faisaa in wallets there is an actual deposit secured with MIB and monitored.



3. Is the m-Faisaa mPIN the same as my SIM card PIN?

No. mPIN is up to the discretion of owner

4. What happens if I forget my mPIN?

Contact Customer Service at 929 / 9613929 or go to the nearest Ooredoo Experience Centre to have your mPIN reset.

5. What if my mPIN doesn't work?

Contact Customer Service at 929 / 9613929 or go to the nearest Ooredoo Shop to have your mPIN reset.

6. What happens if I enter the wrong mPIN?

If you enter the wrong mPIN three times, your account will be blocked and you will need to contact Customer Service at 929 / 9613929 or visit an Ooredoo Experience Centre.

7. What if someone steals my mPIN?

In the event of somebody stealing your mPIN, please inform 929 / 9613929 or visit OEC immediately and request to block your m-Faisaa wallet.

8. Can I change my mPIN?

Yes. Please refer to the user guide or visit www.ooredoo.mv, for more info please call 929 / 9613929.

9. How will I know if my transfer was successful?

Both sender and recipient will receive an SMS notification to the number the m-Faisaa wallet is registered to.

10. What happens if I lose my mobile phone or my phone gets stolen?

Contact 929 / 9613929 immediately and block your account. Then visit the nearest OEC to replace your lost SIM change and request to unblock the service.

11. What happens if I change my mobile phone number?

If you change your mobile number, you will need to first Cash-Out and close your m-Faisaa wallet.

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

You can still use your m-Faisaa wallet using [Ooredoo m-Faisaa App](#).

13. Who do I speak to regarding enquiries complaints and disputes?

Contact Customer Service at 929 / 9613929 or visit the nearest Ooredoo Experience Centre.



14. How do I cancel or close my m-Faisaa wallet.

Please visit the nearest Ooredoo Experience Centre to close your m-Faisaa wallet.

15. What if I made the payment to the wrong mobile number? Can I cancel the transaction?

No. Once a transaction is completed, it cannot be reversed.

16. Is all my personal information safe?

Ooredoo makes every effort to ensure our customers' information is protected. We have a strict policy that none of your personal information is shared to third parties apart from the purposes of legal and regulatory compliance, safety, and security and consumer protection.

17. What happens if my balance is incorrect?

First logon to the m-Faisaa service to check the last 3 transactions and balance. If there is a discrepancy, visit Ooredoo Experience Centre to enquire about your account or call 929 / 9613929 to speak with Customer Service.

List of Merchants & Agents

Name	Island	Type
Atoll Furniture	Malé	Merchant
Axon Fusion	Malé	Merchant
Burger Point	Malé	Merchant
Burger Point 1	Malé	Merchant
Café A.N.U.	Malé	Merchant
Cafe De Aragan	Malé	Merchant
Coffee Lab Trading Pvt. Ltd.	Malé	Merchant
Curly	Malé	Merchant
Damas Furniture	Malé	Merchant
Damas Hardware	Malé	Merchant
Damas Hardware 2	Malé	Merchant
Damas Material Hardware	Malé	Merchant
Everything Red	Malé	Merchant
Formax Pvt. Ltd.	Malé	Merchant
Funk	Malé	Merchant
Girl Spot	Malé	Merchant
I Am	Malé	Merchant
Magic Investment	Malé	Merchant
Merchandize Company Pvt. Ltd.	Malé	Merchant
Peoples Mall	Malé	Merchant
Ranba Restaurant	Malé	Merchant
Rhombus	Malé	Merchant
Rhombus Godown	Malé	Merchant
Riverside	Malé	Merchant
Silver Liquid	Malé	Merchant
X Pect Air	Malé	Merchant
X Pect At Kanifushi	Malé	Merchant
X Pect At W	Malé	Merchant

Blissful	Malé	Agent
Dhan Buruh Mart	Malé	Agent
Favan Jewellery - 2	Malé	Agent
Favan Mart - 2	Malé	Agent
Formax Pvt. Ltd.	Malé	Agent
Master Wavne Pvt. Ltd.	Malé	Agent
Merchandize Company Pvt. Ltd.	Malé	Agent
Schwack Maldives Pvt. Ltd.	Malé	Agent
Stay Sail	Malé	Agent
Twenty Twenty Mart	Malé	Agent
Westore Pvt. Ltd.	Malé	Agent
Westore Pvt. Ltd.	Malé	Agent
Westore Pvt. Ltd.	Malé	Agent
Westore Pvt. Ltd.	Malé	Agent
365 Plus	Hulhumalé	Agent
A.N.U. Café	Hulhumalé	Agent
A.N.U. Mart	Hulhumalé	Agent
Peoples Mall	Hulhumalé	Agent
Mahalo	Villimalé	Agent
Mori	Dhiddhoo, Haa Alifu Atoll	Agent
Westore Pvt Ltd	Ihavandhoo, Haa Alifu Atoll	Agent
Liyaa Fihaara	Kulhudhuffushi, Haa Dhaalu Atoll	Agent
Fonikihaavah Fihaara	Neykurendhoo, Haa Dhaalu Atoll	Agent
Faymini Corner	Funadhoo, Shaviyani Atoll	Agent
Fresh Point	Holhudhoo, Noonu Atoll	Agent
Concord	Velidhoo, Noonu Atoll	Agent
Two O Two	Alifushi, Raa Atoll	Agent
Westore Pvt Ltd	Meedhoo, Raa Atoll	Agent
Atoll Cute Plus	Eydhafushi, Baa Atoll	Agent
Rizaamee Printers	Thulhaadhoo, Baa Atoll	Agent

Shainy Shop	Maafushi, Kaafu Atoll	Agent
Tamburo - 2	Rasdho, Alifu Alifu Atoll	Agent
Rest Land	Ukulhas, Alifu Alifu Atoll	Agent
Base It Station	Maamingili, Alifu Dhaalu Atoll	Agent
Milton	Mahibadhoo, Alifu Dhaalu Atoll	Agent
I Am	Maduvvaree, Meemu Atoll	Agent
Westore Pvt Ltd	Mulah, Meemu Atoll	Agent
Izuna Trade	Nilandhoo, Faafu Atoll	Agent
Kurivaa	Kudahuvadho, Dhaalu Atoll	Agent
Recharge	Kudahuvadho, Dhaalu Atoll	Agent
Madhoshi-2	Fonadhoo, Laamu Atoll	Agent
Noofaru Brothers	Gan, Laamu Atoll	Agent
Tish Partners	Vilingili, Gaafu Alifu Atoll	Agent
D.M.N Hardware	Thinadhoo, Gaafu Dhaalu Atoll	Agent
Dude	Fuvahmulah City	Agent
Isfahaan Pvt. Ltd.	Fuvahmulah City	Agent
Island Cafe	Fuvahmulah City	Agent
Maakin Investment	Fuvahmulah City	Agent
Part Time	Fuvahmulah City	Agent
1 Plus Holdings Pvt. Ltd.	Feydhoo, Addu City	Agent
Black	Feydhoo, Addu City	Agent
Nafee Mart	Feydhoo, Addu City	Agent
Aagala Mini Mart	Hithadhoo, Addu City	Agent
Aagalaa Pvt. Ltd.	Hithadhoo, Addu City	Agent
Aagalaa Pvt. Ltd.	Hithadhoo, Addu City	Agent
F 1	Hithadhoo, Addu City	Agent
Falak Enterprises Pvt. Ltd.	Hithadhoo, Addu City	Agent
Falak Enterprises Pvt. Ltd.	Hithadhoo, Addu City	Agent
Fazaa-1	Hithadhoo, Addu City	Agent
Fazaa-2	Hithadhoo, Addu City	Agent



Fazaa-3	Hithadhoo, Addu City	Agent
Feyli	Hithadhoo, Addu City	Agent
Help Side	Hithadhoo, Addu City	Agent
Kashinara	Hithadhoo, Addu City	Agent
Power Park	Hithadhoo, Addu City	Agent
Royal Furniture	Hithadhoo, Addu City	Agent