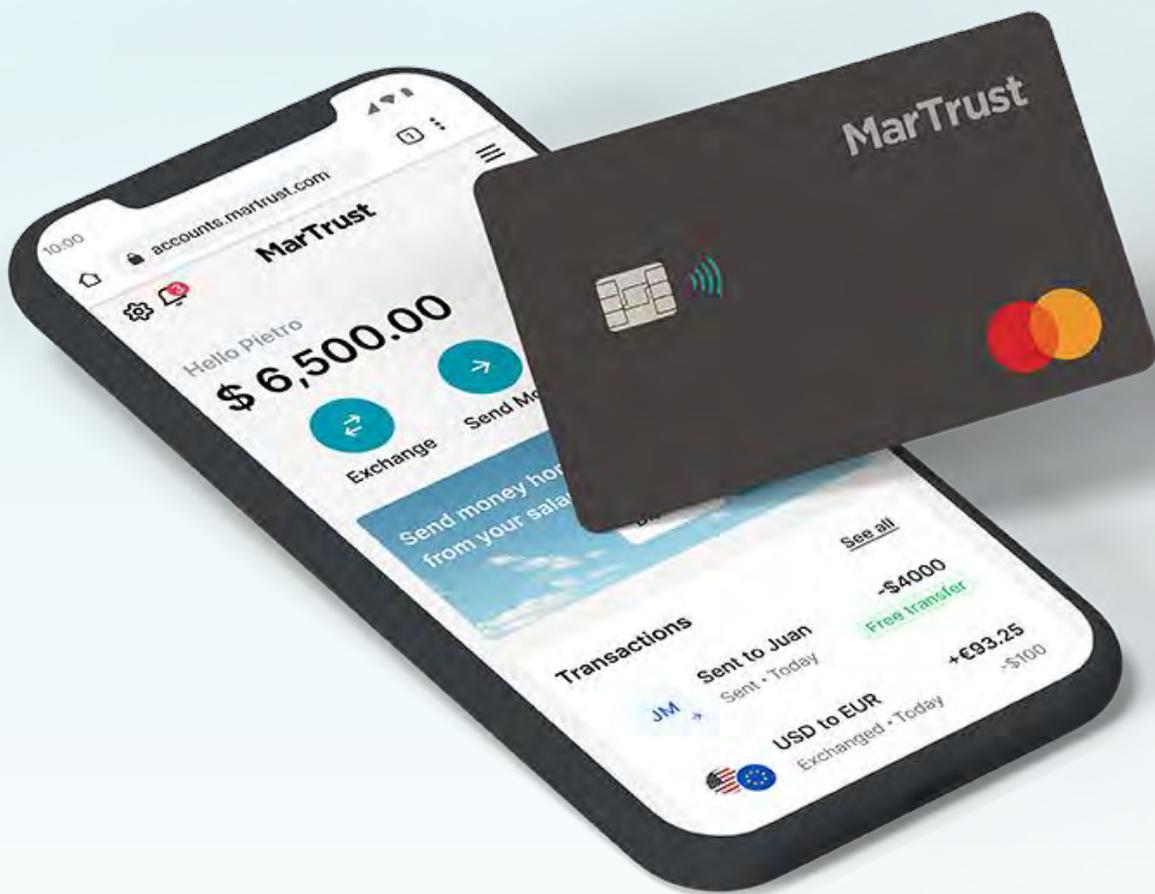


MarTrust

A guide to your new MarTrust Account

Version 1.2 July 2024



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For the most current information on the new MarTrust Account, including program updates and migration details, please visit our [FAQ page](#).

Activate your account

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Contents

For the most current information on the new MarTrust Account, including program updates and migration details, please visit our [FAQ page](#).

Coming soon

- Crew to crew
- Mobile apps - Android/iOS
- Google Wallet/Apple Pay
- Multi-currency funding for card

Activate your new MarTrust Account

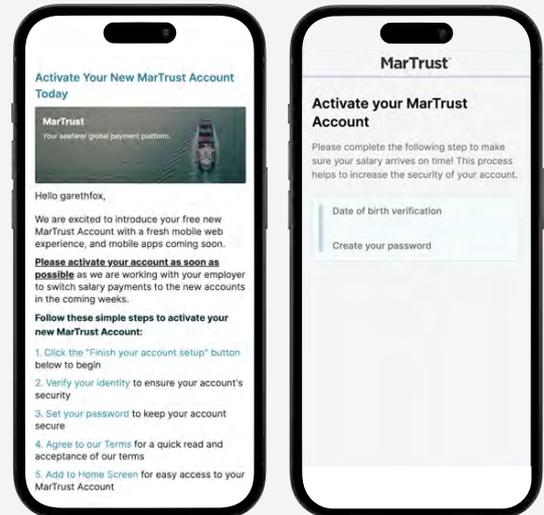
Activate your new MarTrust Account

You must first activate your account.

1. Click on the link in your email

Your employer has registered you for the new MarTrust Account and new MarTrust debit Mastercard. You will receive an email to activate your new MarTrust Account.

Please click on the **'Finish your account setup'** button, and you will be directed to your new MarTrust Account page to activate your new MarTrust Account.



2. Verify your date of birth

You will be asked to verify your date of birth. Once your date of birth is verified, you can set your password for your new MarTrust Account.

Check the dates you've entered are correct and then click **'Continue'**.



Activate your new MarTrust Account

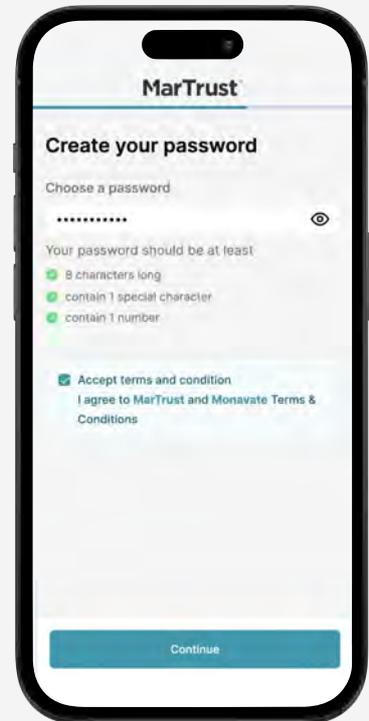
You must first activate your account.

3. Create your password

Please ensure your password is at least eight characters long and contains one number and one special character.

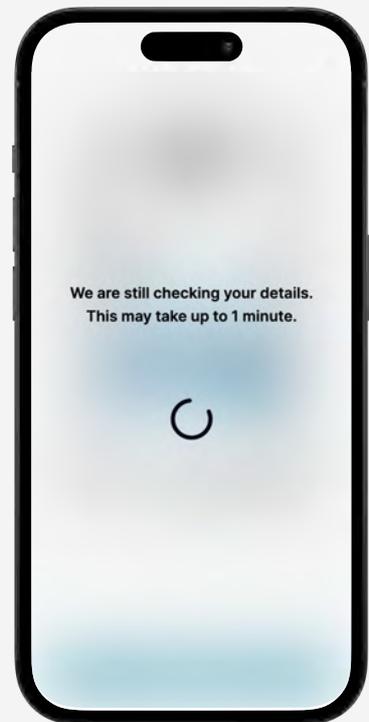
You must also read our Terms & Conditions, and click the checkbox to accept them.

Click '**Continue**' once you have set your password and read the Terms & Conditions.



4. Your details will be checked

Once you have set your password, we will check and confirm your details. This may take some time, please don't reload or close the window while your details are being checked.



Activate your new MarTrust Account

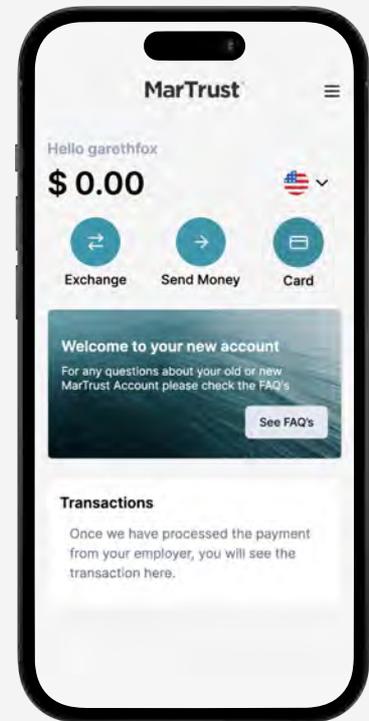
You must first activate your account.

Your new MarTrust Account dashboard

Once your details have been confirmed, you will be directed to your dashboard.

The default currency for your new MarTrust Account is USD. You can also hold EUR and GBP, and easily switch between currency accounts in your dashboard.

From your dashboard you can exchange currency, and send money to recipients and to your existing card.



Add to device home screen

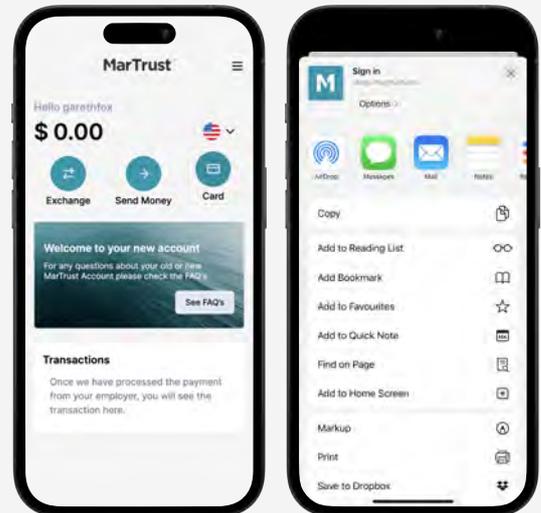
You can quickly access your MarTrust Account by adding it to your home screen

Add to device home screen – iOS

To access your MarTrust Account quickly and easily, add a shortcut to your device home screen.

For iOS devices, click the **Share icon**  in your browser toolbar.

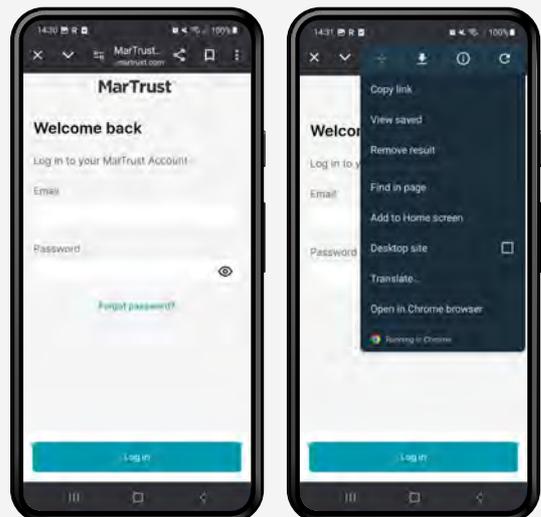
Scroll down the share sheet list and click **'Add to Home Screen'**.



Add to device home screen – Android

For Android devices, click the 3 dot icon  in your browser toolbar.

Scroll down the dropdown menu and click **'Add to Home Screen'**.



Account overview

Dashboard

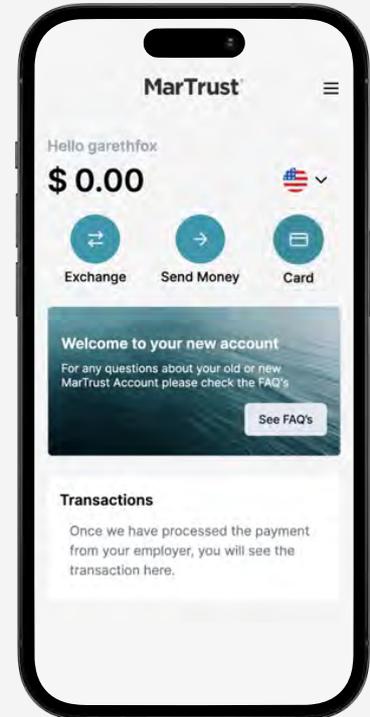
Manage your new MarTrust Account from the dashboard.

Your new MarTrust Account dashboard

All account functions are accessible from your dashboard. From your dashboard you can exchange money, send money to recipients, and send money to your existing card.

The message banner on your dashboard will keep you informed of any new features and important updates.

Your transactions for each currency you hold will be listed below once you start using your new MarTrust Account.

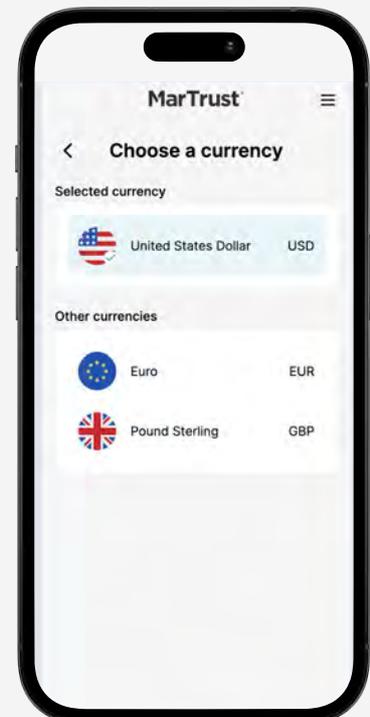


Switch between currency accounts

You can hold USD, EUR and GBP in your new MarTrust Account.

Your dashboard displays your balance and transactions for each individual currency.

To view your balances and transactions in different currencies, select the drop down currency menu on your dashboard and switch to the currency you want to view.



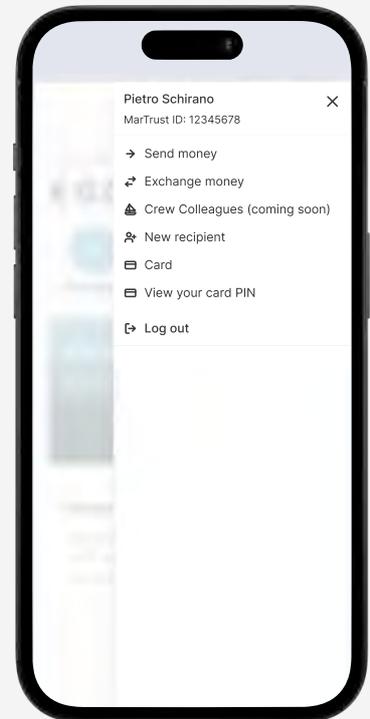
Dashboard

Manage your new MarTrust Account from the dashboard.

The menu navigation

On the top right of every page you will find the menu navigation. You can also access all the features of your new MarTrust Account in the menu.

You can also see news of up and coming features, such as Crew-to-Crew payments.

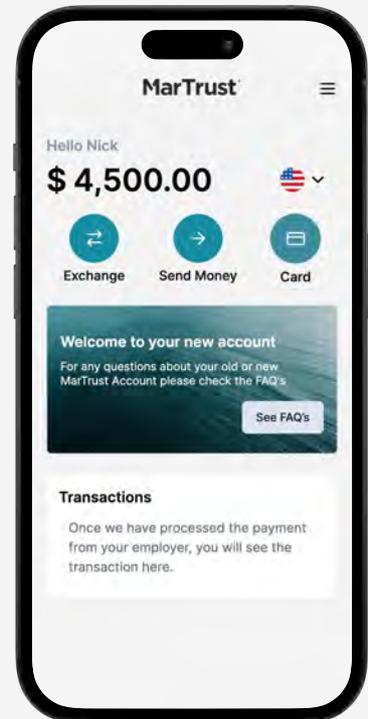


Add a recipient

Add recipients so that you can send them money.

1. Click 'Send Money'

From your dashboard, click the **'Send Money'** button.

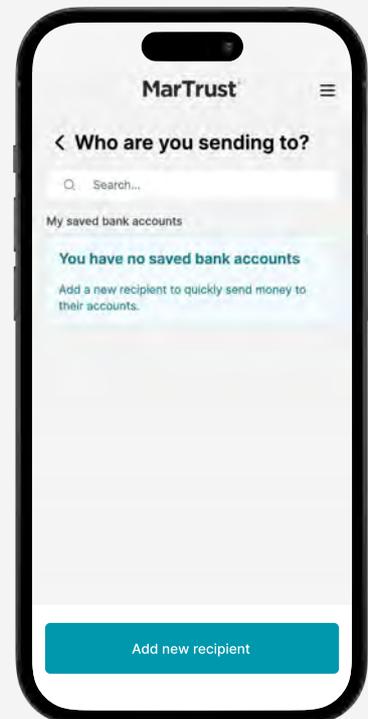


2. Choose where to send money

By default, you will not have any saved bank accounts in your new MarTrust Account.

To send money to someone, you first need to add their banks details.

Click the **'Add new recipient'** button to add the details of who you want to send money.



Add a recipient

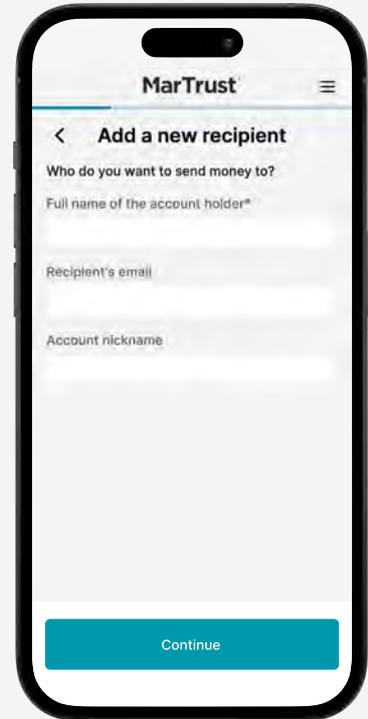
Add recipients so that you can send them money.

3. Add recipient name and email

Enter the following details of the recipient you want to send money to:

- Full name of the account holder
- Recipient's email
- Account nickname

Check the details you've entered are correct and then click **'Continue'**.



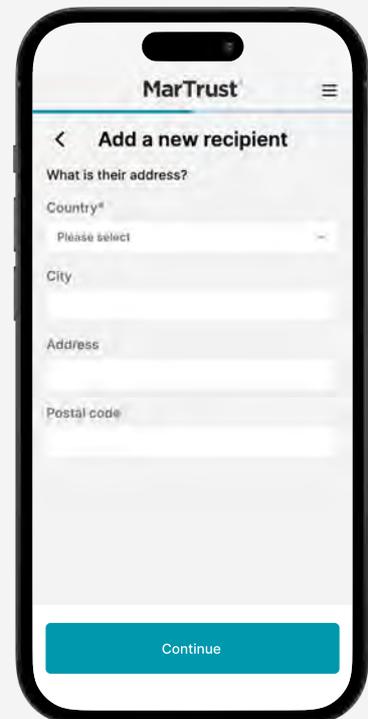
The screenshot shows the MarTrust mobile app interface for adding a new recipient. At the top, the MarTrust logo and a menu icon are visible. Below that, a back arrow and the title 'Add a new recipient' are shown. The main heading is 'Who do you want to send money to?'. There are three input fields: 'Full name of the account holder*' (with an asterisk indicating it's required), 'Recipient's email', and 'Account nickname'. A teal 'Continue' button is located at the bottom of the screen.

4. Add recipient address details

Enter the recipient address information including:

- Country
- City
- Address
- Postal code

Check the details you've entered are correct and then click **'Continue'**.



The screenshot shows the MarTrust mobile app interface for adding a new recipient, specifically the address details screen. At the top, the MarTrust logo and a menu icon are visible. Below that, a back arrow and the title 'Add a new recipient' are shown. The main heading is 'What is their address?'. There are four input fields: 'Country*' (with a dropdown menu and 'Please select' text), 'City', 'Address', and 'Postal code'. A teal 'Continue' button is located at the bottom of the screen.

Add a recipient

Add recipients so that you can send them money.

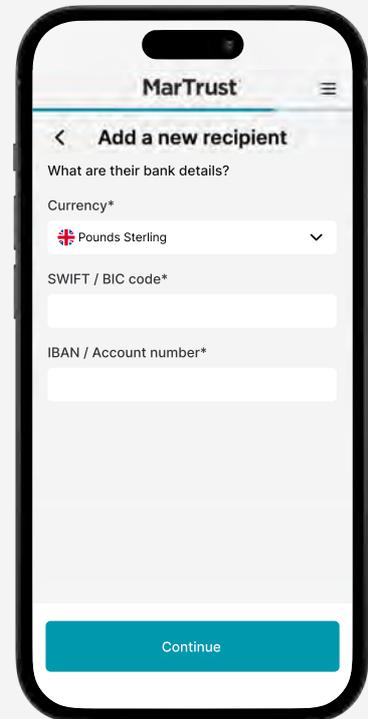
5. Add recipient bank details

Enter the bank details of the recipient you want to send money to, including:

- Currency they will receive
- SWIFT/BIC Code
- IBAN/Account number

Depending on the country you are sending money to, you will be asked to either enter a SWIFT, BIC or IBAN/Account number.

Check the details you've entered are correct and then click '**Continue**'.

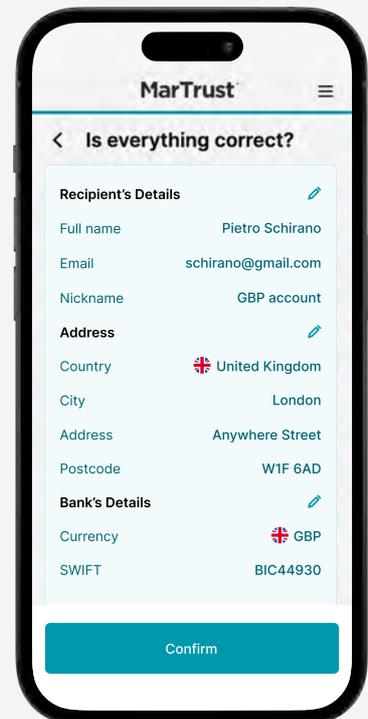


6. Confirm the details are correct

Review the recipient, address and bank details you have entered to ensure they are correct.

If the details are not correct, you can edit any of the details by selecting the pen icon 

Click the '**Confirm**' button if the all the details of the recipient are correct.



Add a recipient

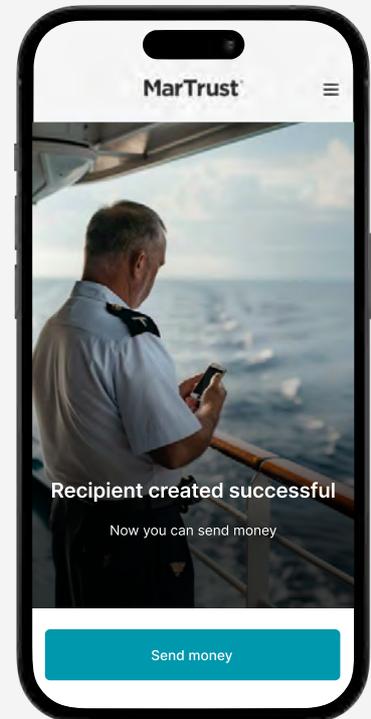
Add recipients so that you can send them money.

Recipient added successfully

You have successfully added a new recipient. Their details will be saved under your recipients list.

To send them money immediately, click on the **'Send money'** button.

To return to your dashboard, click on the MarTrust logo.

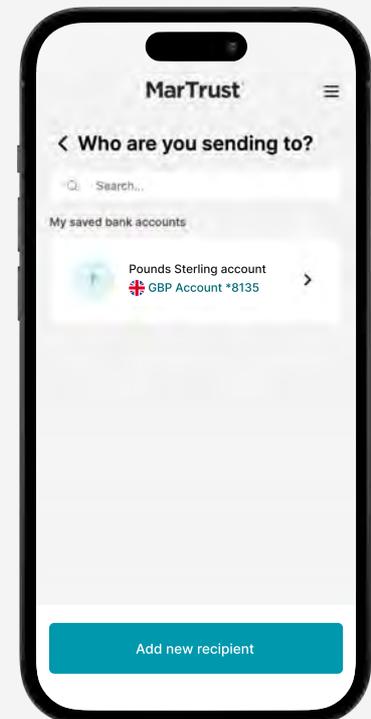


Your saved bank account

The details of your new recipient will appear in your 'saved bank accounts' list on the Send Money page.

You can quickly and easily send money to recipients by clicking on their recipients details.

Please refer to the "Send Money" section to learn how to transfer money to a recipient.

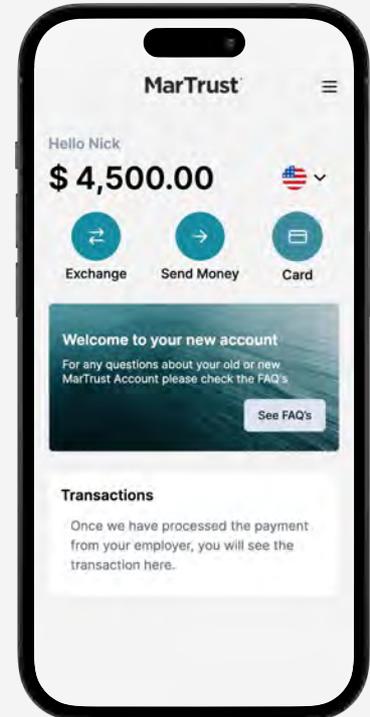


Send money to recipients

You can send money to new or saved recipients.

1. Click 'Send Money'

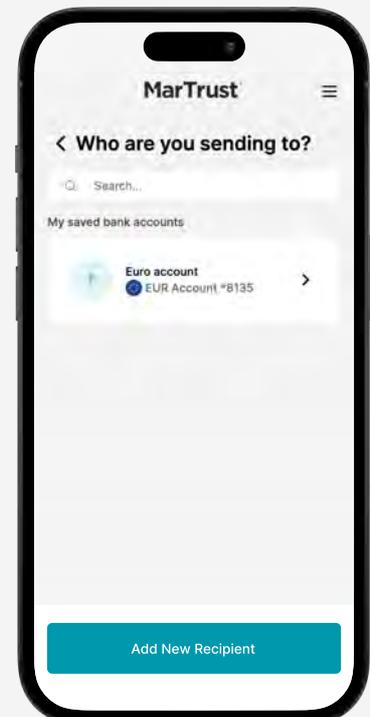
Click the **'Send Money'** button from your dashboard.



2. Choose the recipient bank account

The details of your recipients will appear in your 'saved bank accounts' list.

Click on the **bank details** of the recipient you want to send money.



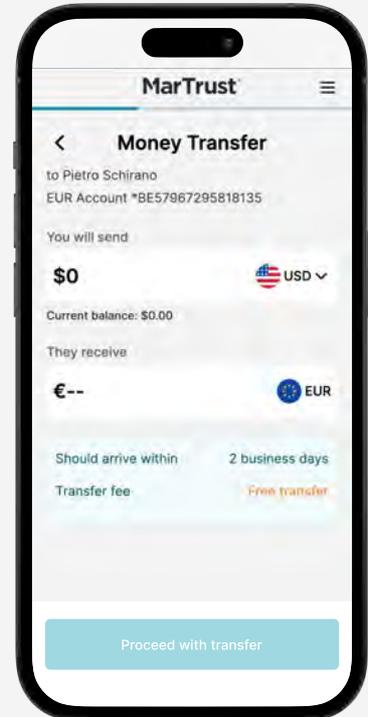
Send money to recipients

You can send money to new or saved recipients.

3. Choose the amount to send

Enter the amount of money you want to send to your recipient.

You can either specify the amount in the currency you're sending, or the currency they will receive.

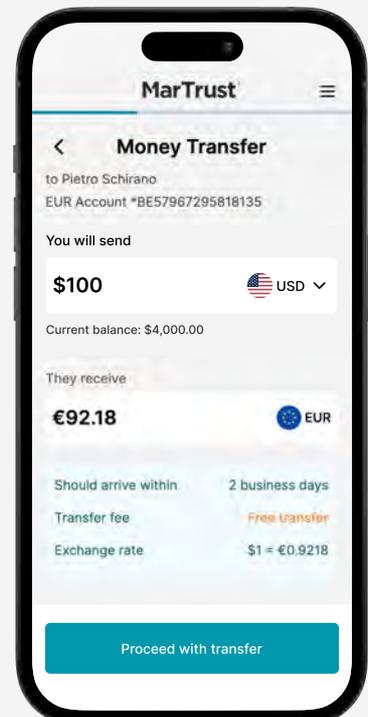


4. Confirm the transfer

A summary of your transfer will display the:

- recipient you're sending money
- amount of currency you will send
- amount of currency recipient will receive
- transfer timeframe
- transfer fee
- exchange rate

Please check all the details are correct, then click the '**Proceed with transfer**' button to confirm the transfer.

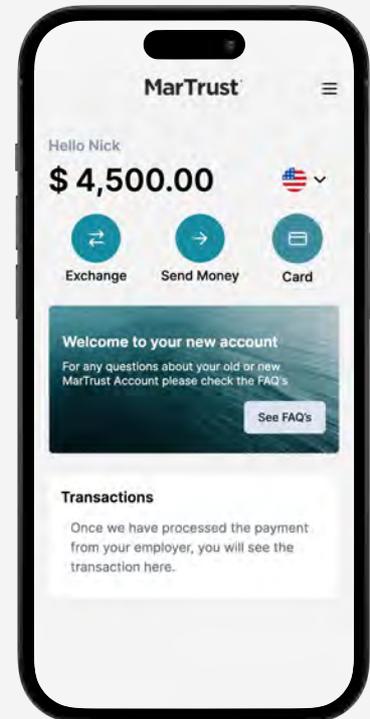


Send money to your existing card

You can send money from your new account to your existing card.

1. Click 'Card'

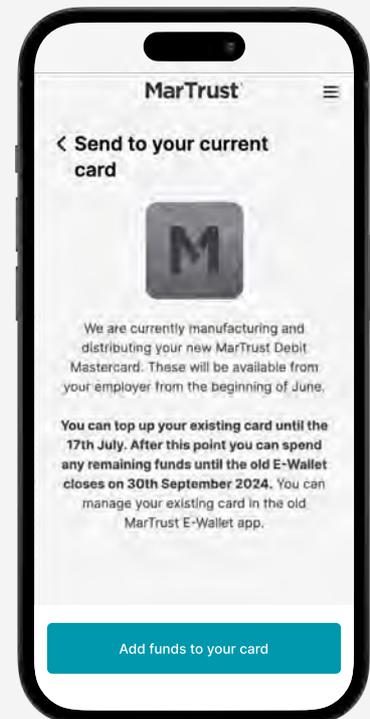
Click the '**Card**' button from your dashboard.



Please read the details about your card

You can send money to your existing card until **17 July 2024**, and spend remaining funds until your old E-Wallet closes on **30 September 2024**.

To send money to your existing card, click the '**Add funds to your card**' button.



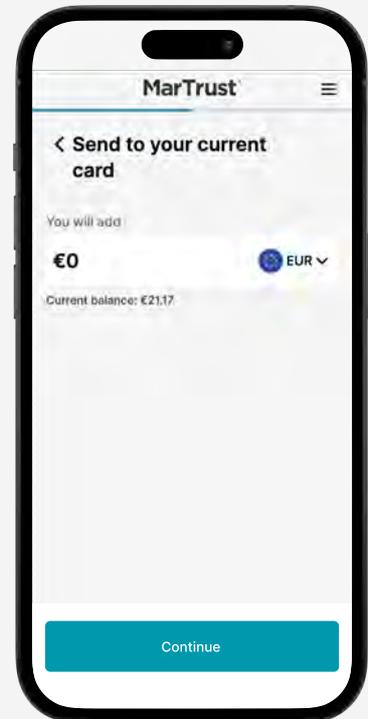
Send money to your existing card

You can send money from your new account to your existing card.

2. Choose the amount to send

Enter the amount of money you want to send to your existing card.

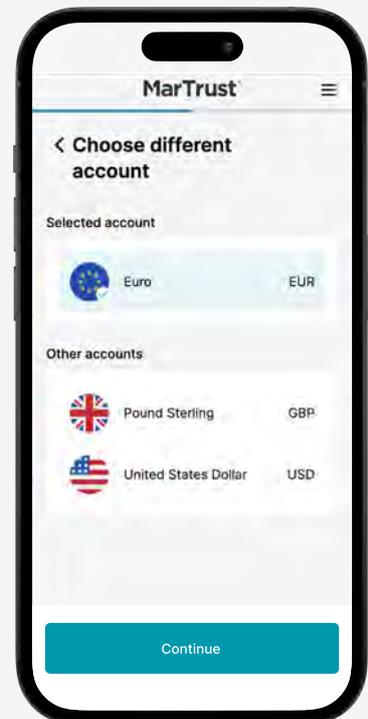
Click on the '**Continue**' button to review the transfer.



Changing the sending account

To change the account you want to send money to your card from, select the drop down currency menu, then select the account.

Once you've chosen the preferred account to send money from, click the '**Continue**' button.



Send money to your existing card

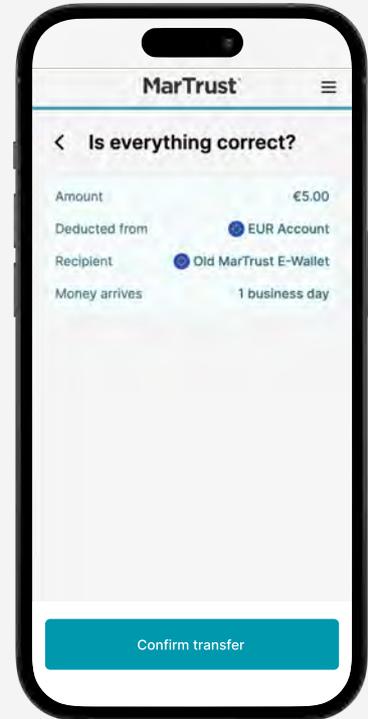
You can send money from your new account to your existing card.

3. Confirm the transfer

A summary of your transfer will display the:

- amount of money you will send to your card
- the account you will send money from
- transfer timeframe

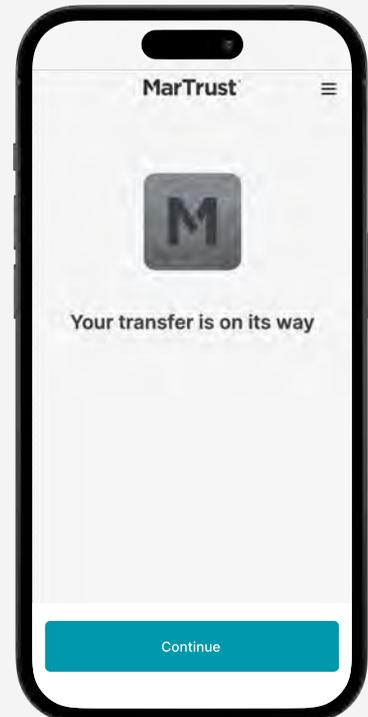
Please check all the details are correct, then click the **'Confirm transfer'** button.



Your transfer is on its way

Your money will be sent to your existing card.

Click the **'Continue'** button to return to your dashboard.



Send money from your existing E-Wallet

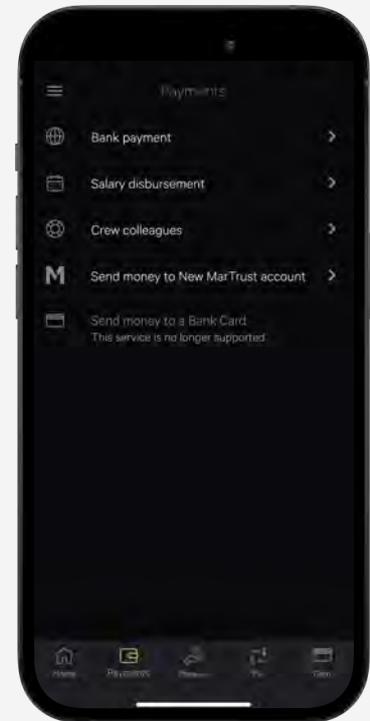
You can send money from your existing E-Wallet to your new account.

1. Navigate to the 'Payments' tab

In your existing E-Wallet, select the **'Payments'** tab in the bottom navigation menu.

Then click the **'Send money to New MarTrust Account'** to start the process of sending money to your new account.

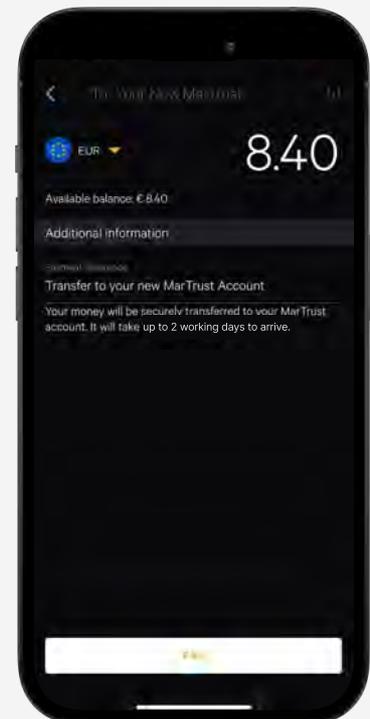
Note: you can only send USD, EUR and GBP currencies to your new account. Please convert any other currencies you hold into USD, EUR or GBP before sending to your new account.



2. Choose the amount to send

Select the account you want to send money from. To change the currency account, click the currency drop down menu then choose from USD, EUR or GBP. 

Enter the amount of money you want to send. Review the details to ensure they're correct, then click the **'Pay'** button.



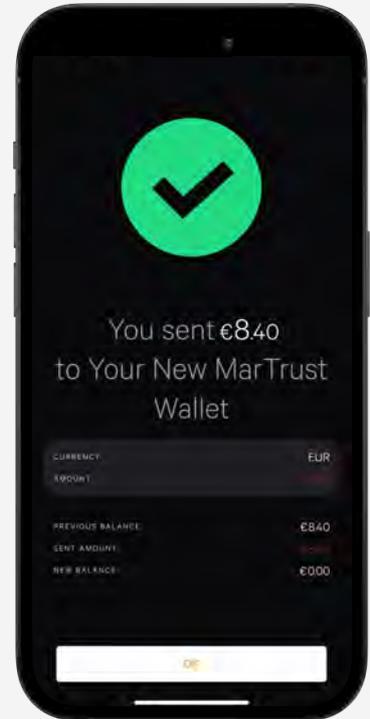
Send money from your existing E-Wallet

You can send money from your existing E-Wallet to your new account.

Your money will arrive in 2 working days

Your money has successfully been sent from your existing E-Wallet to your new MarTrust Account.

Please allow up to 2 working days for the money to arrive in your new MarTrust Account.

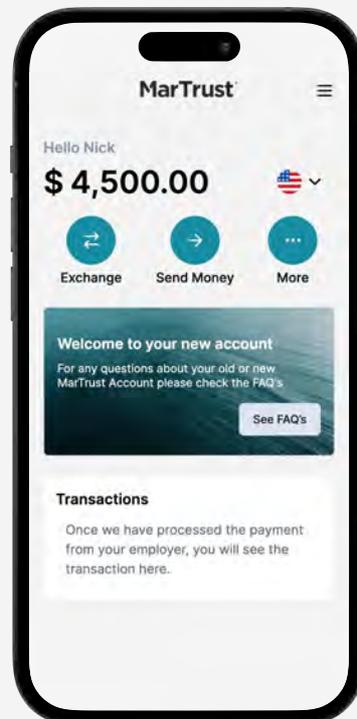


Exchange currency

You can hold and exchange different currencies in your new MarTrust account.

1. Click 'Exchange'

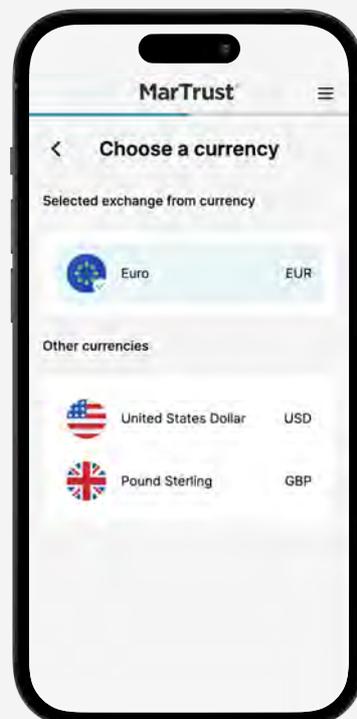
Click the **'Exchange'** button from your dashboard.



2. Choose a currency to exchange

We currently support exchanging between EUR, USD and GBP currencies.

Click **the currency** you want to exchange money from.



Exchange currency

You can hold and exchange different currencies in your new MarTrust account.

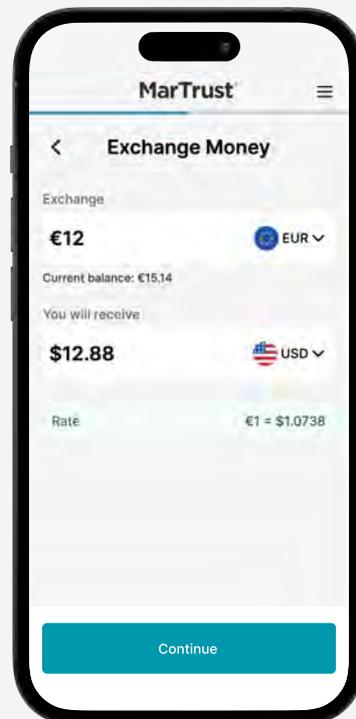
3. Choose the amount to exchange

Enter the amount of money you want to exchange.

You can either specify the amount in the currency you want to exchange, or the currency you want to receive.

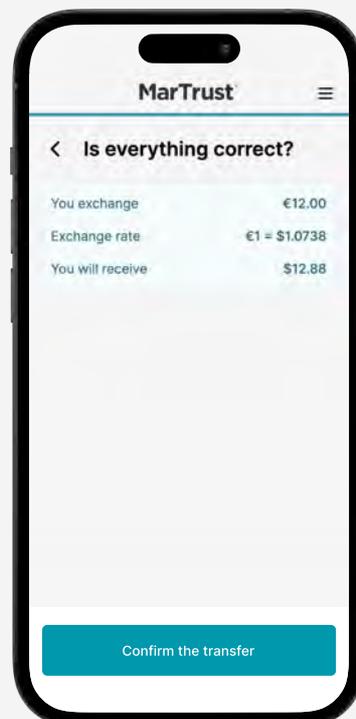
The currency exchange rate will be displayed.

Click the **'Continue'** button to review the transfer.



4. Confirm the transfer

Please check all the details are correct, then click the **'Confirm the transfer'** button to confirm the currency exchange.



Card overview

Activate your card

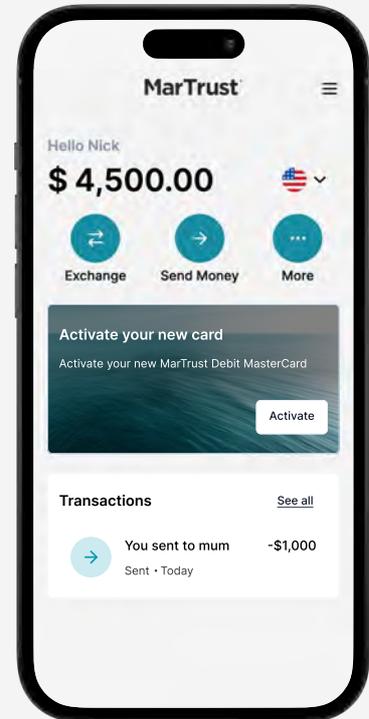
Activate your new MarTrust Debit Mastercard to start using it.

1. Activate from your dashboard

A message banner should appear in your dashboard, titled '**Activate your new card**'.

Please click the '**Activate**' button to start the activation process.

You can also click the '**Card**' button to go to the activation page.

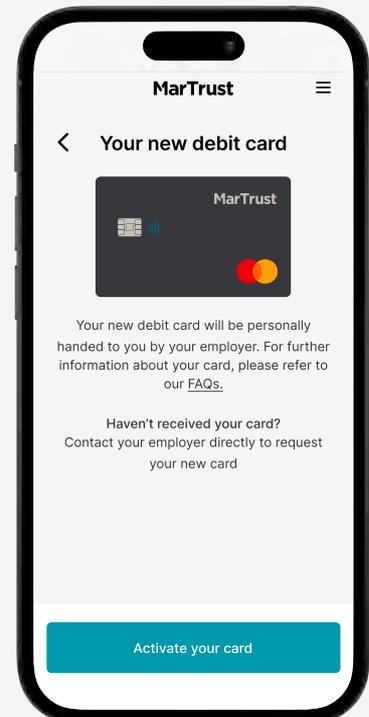


Your new MarTrust Debit Mastercard

Your new MarTrust Debit Mastercard will be personally handed to you by your employer.

If you haven't received your card yet, contact your employer directly to request your new MarTrust Debit Mastercard. For further information about your card, please refer to our [FAQs](#).

Click the 'Continue' button



Activate your card

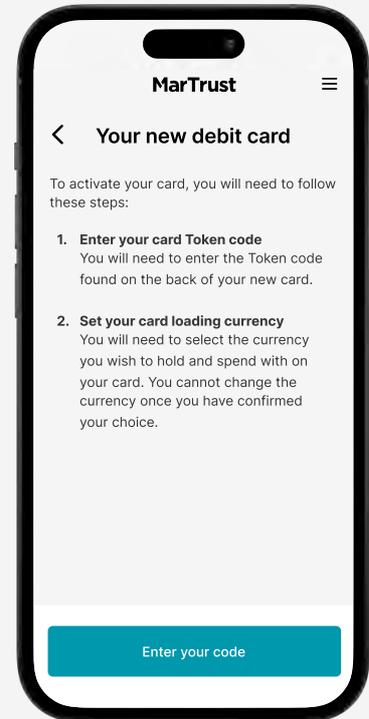
Activate your new MarTrust Debit Mastercard to start using it.

What you'll need for card activation

To activate your card, you will need to:

1. Enter the 19 digit **Token code** found on the back of your card.
2. Set your card loading currency

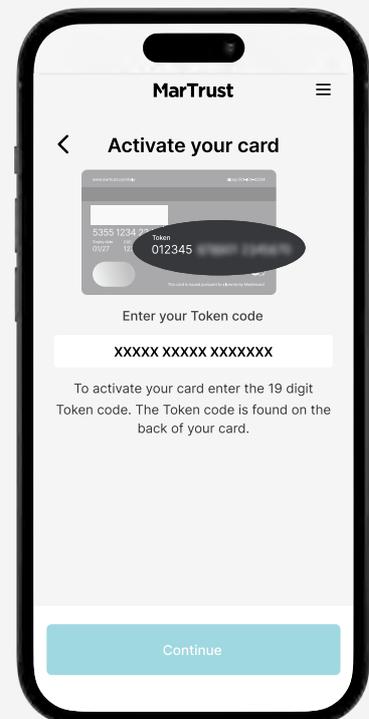
To continue, click the **'Enter your Token code'** button.



2. Enter your card Token code

Enter the 19 digit **Token code** found on the back of your card.

Once you've entered the code, click the **'Continue'** button to verify your Token code.



Activate your card

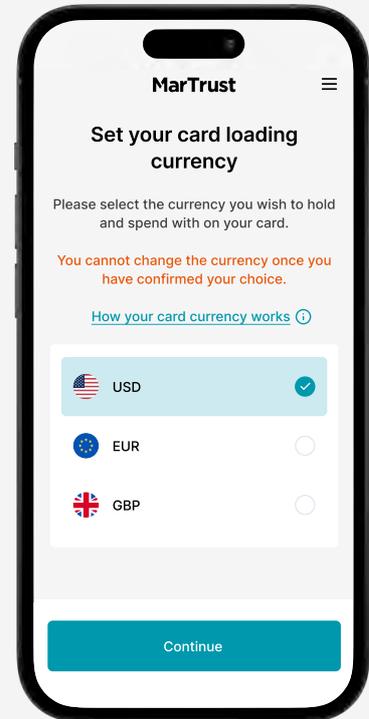
Activate your new MarTrust Debit Mastercard to start using it.

3. Set your card loading currency

You will need to set the currency you wish to hold and spend with on your card.

You can set the currency as either USD, EUR or GBP. **You cannot change the currency once you have confirmed your choice.**

Select the type of card loading currency you want, then click the **'Continue'** button.

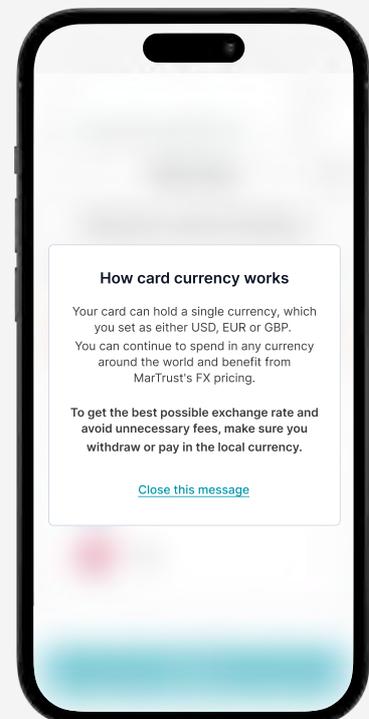


How card currency works

Your card can hold a single currency, which you set as either USD, EUR or GBP.

You can continue to spend in any currency around the world and benefit from MarTrust's FX pricing.

To get the best possible exchange rate and avoid unnecessary fees, make sure you withdraw or pay in the local currency.



Activate your card

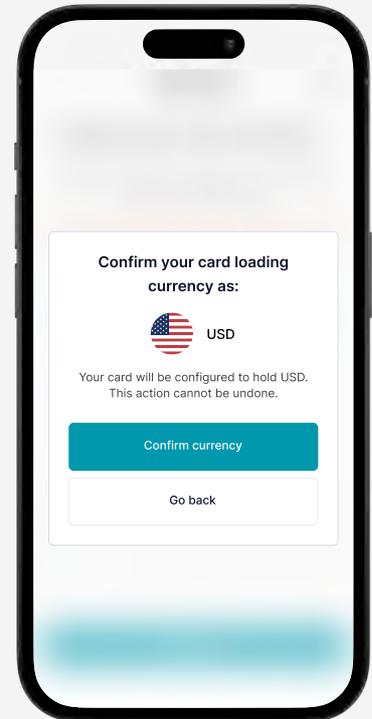
Activate your new MarTrust Debit Mastercard to start using it.

4. Confirm your card currency

Review and confirm the currency you wish to hold on your card.

You cannot change your card loading currency once you have confirmed your choice.

Click '**Confirm currency**' to continue.

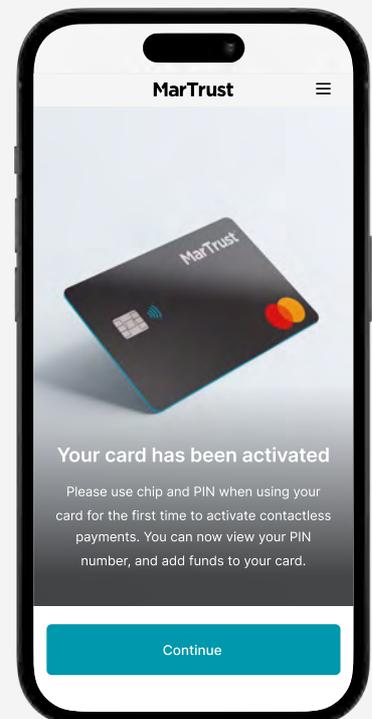


Your card has been activated

Your new MarTrust Debit Mastercard has been successfully activated.

Please use chip and PIN when using your card for the first time to activate contactless payments.

Click '**Continue to view your PIN**' to view the PIN number assigned to your card.



Activate your card

Activate your new MarTrust Debit Mastercard to start using it.

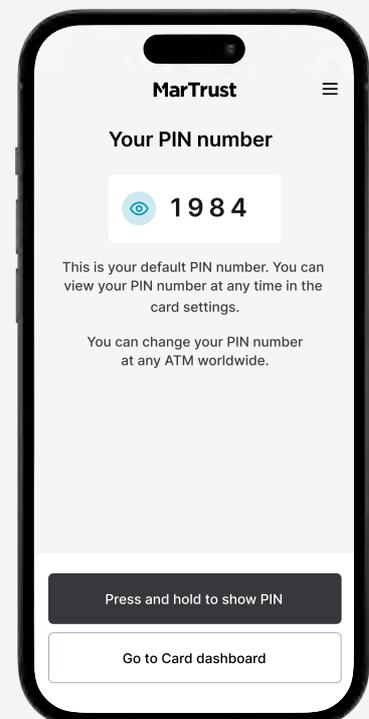
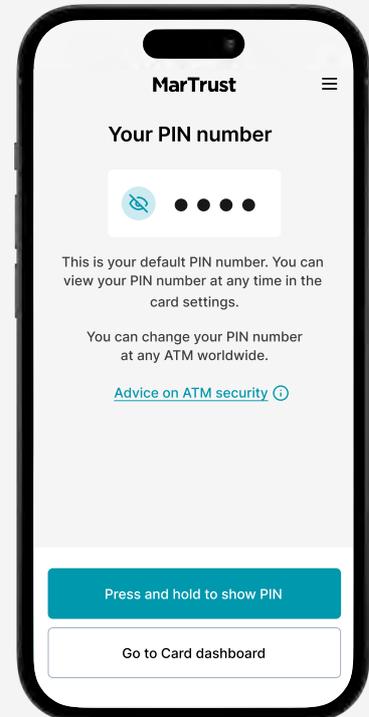
5. View your PIN after card activation

Once your card has been activated, you can view your card PIN number. For your security, your PIN number will be hidden by default.

To view your PIN press and hold the **'Press and hold to show PIN'** button. Make sure no one can see your screen before you reveal your PIN number.

You can change your card PIN number at any ATM worldwide.

Read the ['Change your card PIN number'](#) section for more information on changing your card PIN.



Card overview

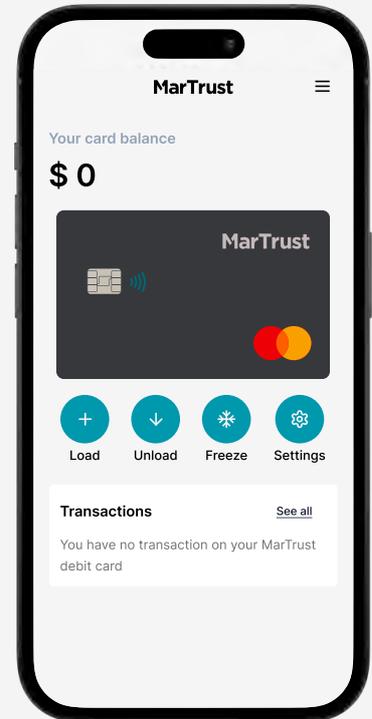
Spend online and in stores worldwide using your card.

Your new MarTrust Debit Mastercard

You can use your new MarTrust Debit Mastercard to spend online and in stores around the globe.

This guide covers the following card features:

- Viewing your card PIN number
- Changing your card PIN number
- Loading funds onto your card
- Unloading funds from your card
- Freezing / unfreezing your card
- Reporting a lost or stolen card

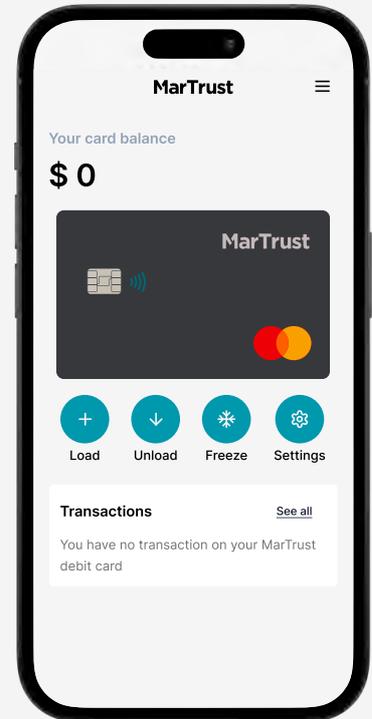


View card PIN number

Once your card has been activated, you can view your card PIN number.

1. View your PIN from card settings

You can view your PIN at any time from your card dashboard. Click on the **'Settings'** button to go to your card settings.

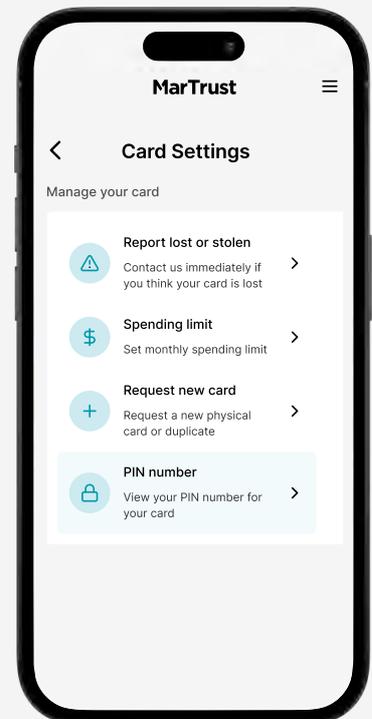


2. Click 'PIN number' from the list

From the card settings menu, click on **'PIN number'** from the list.

For your security, your PIN number will be hidden by default.

Press and hold the **'Press and hold to show PIN'** button to view your PIN number.



View card PIN number

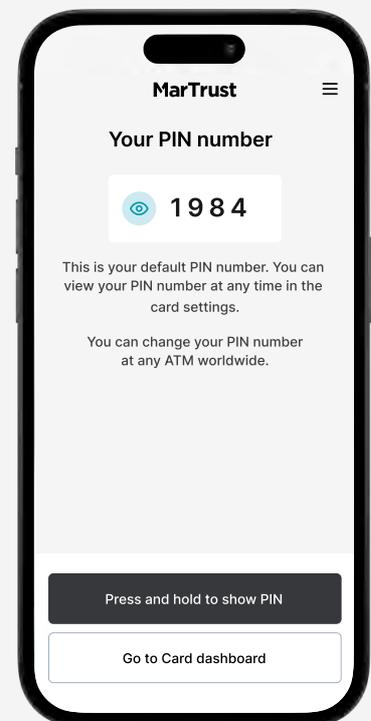
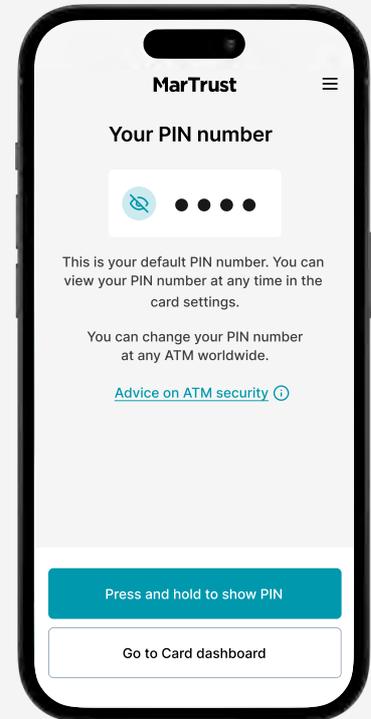
Once your card has been activated, you can view your card PIN number.

3. View your PIN after card activation

To view your PIN press and hold the **'Press and hold to show PIN'** button. Make sure no one can see your screen before you reveal your PIN number.

You can change your card PIN number at any ATM worldwide.

Read the 'Change your card PIN number' section for more information on changing your card PIN.



Change your card PIN number

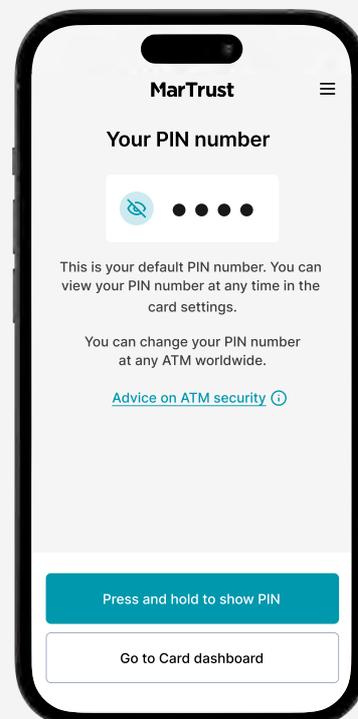
You can change your card PIN at ATMs worldwide.

Change your card PIN at any ATM

You can change your card PIN at any ATM worldwide.

Insert your card into the ATM and follow the on-screen instructions to change your card PIN number.

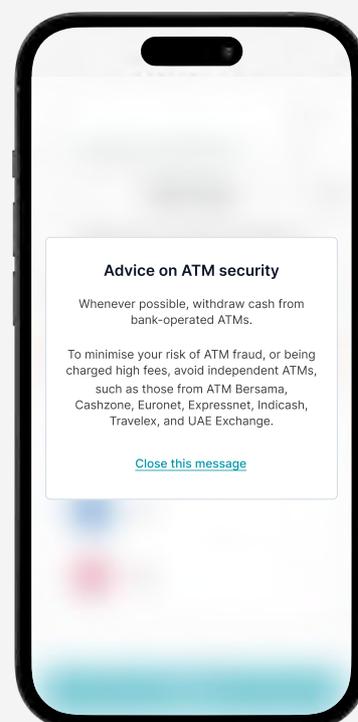
Read our advice on ATM security below.



Advice on ATM security

Whenever possible, use bank-operated ATMs to withdraw cash or change your card PIN.

To minimise your risk of ATM fraud, or being charged high fees, avoid independent ATMs, such as those from ATM Bersama, Cashzone, Euronet, Expressnet, Indicash, Travelex, and UAE Exchange.

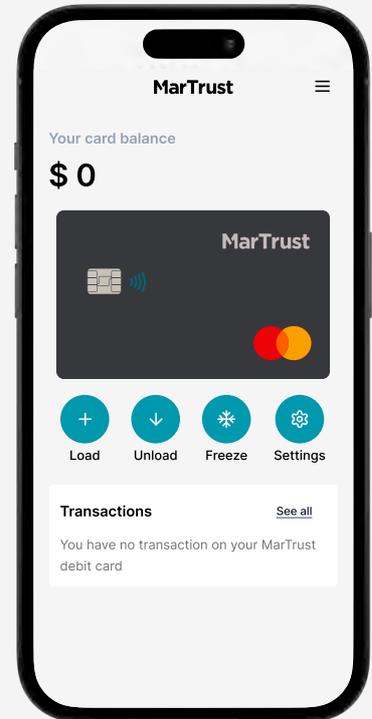


Load funds

Load funds to your new MarTrust Debit Mastercard to start spending with it.

1. Click 'Load' in your card dashboard

From your card dashboard, click the 'Load' button, to load funds to your card.

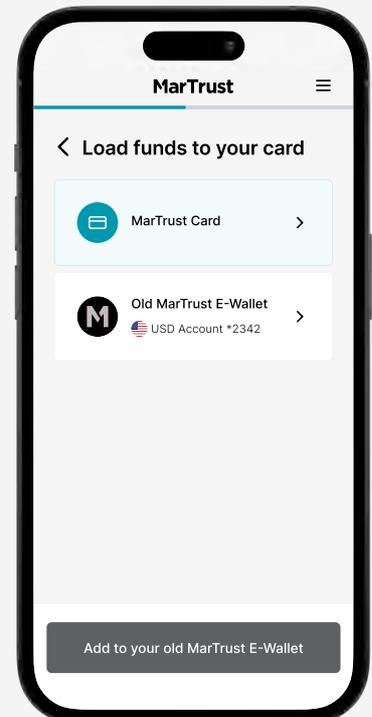


2. Choose which card to fund

You can load funds to your new MarTrust card and your existing E-Wallet card until 17 July 2024.

From **17 July 2024**, you will only be able to load funds to your new MarTrust card.

Click on **the card** you wish to load funds to.



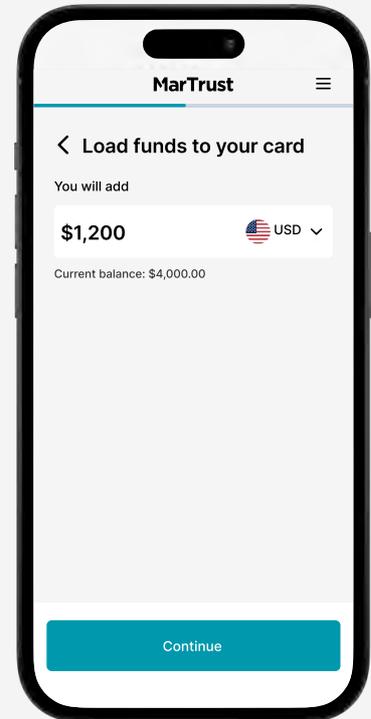
Load funds

Load funds to your new MarTrust Debit Mastercard to start spending with it.

3. Choose the amount to load

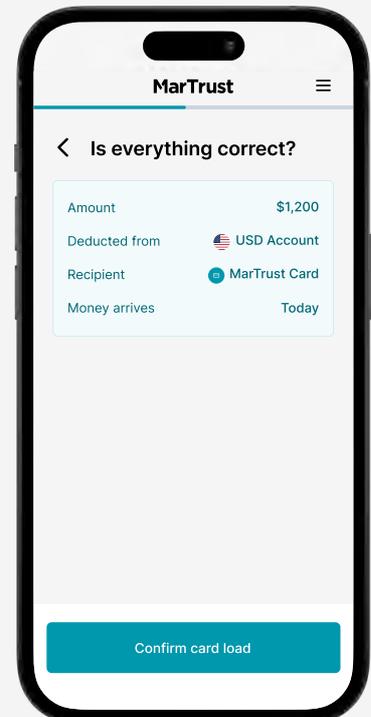
After you've chosen the card you want to fund, enter the amount of money you want to add.

Click the **'Continue'** button.



4. Confirm the transfer

Please check all the details are correct, then click the **'Confirm card load'** button to confirm the transfer.



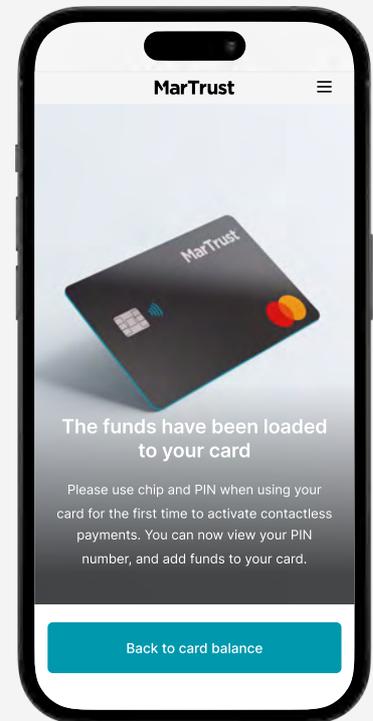
Load funds

Load funds to your new MarTrust Debit Mastercard to start spending with it.

Funds loaded to card successfully

Funds have been loaded to your card successfully.

Click the **'Back to card balance'** button to return to your card dashboard.

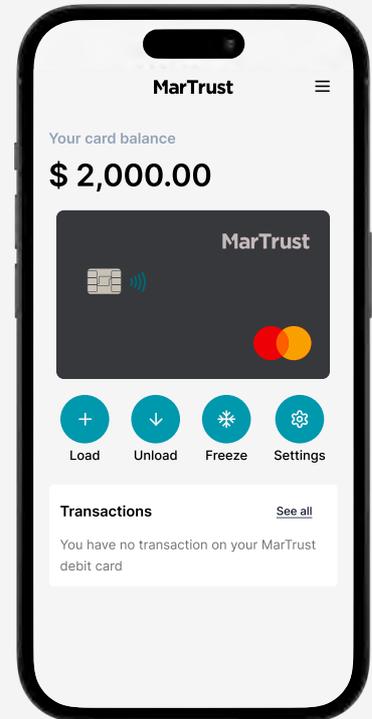


Unload funds

Transfer funds from your card to your main account.

1. Click 'Unload' in your card dashboard

You can transfer money from your card to any of your main USD, EUR and GBP accounts by clicking the **'Unload'** button in your card dashboard.

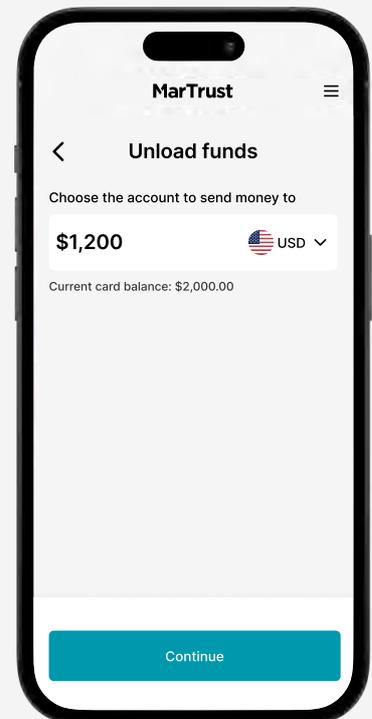


2. Select the account to transfer funds

Select the account that you want to transfer your card funds to.

To change the account, select the drop down currency menu and select the currency account you want. 

Enter the amount of money you want to transfer from your card to the selected account, then click the **'Continue'** button.

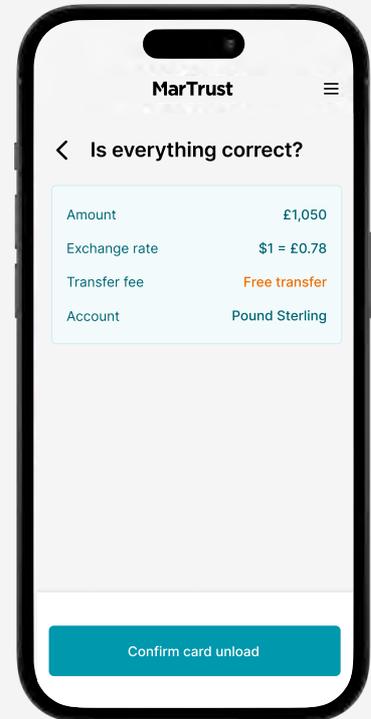


Unload funds

Transfer funds from your card to your main account.

3. Confirm the card unload

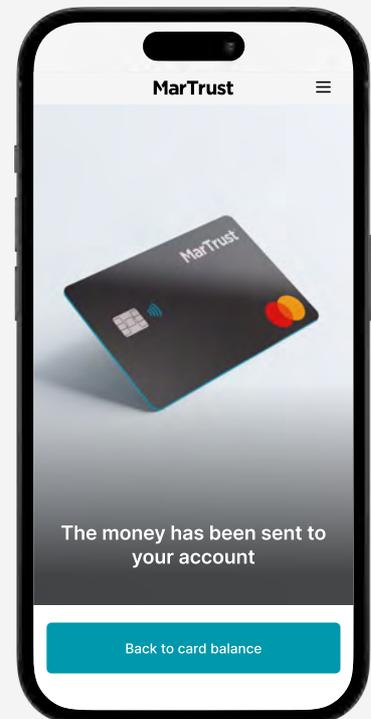
Check all the details are correct, then click the **'Confirm card unload'** button to transfer the funds to your main account.



Funds unloaded to your account successfully

The funds from your card have been transferred to your main account successfully.

Click the **'Back to card balance'** button to return to your card dashboard.



Freeze your card

Keep the money on your card safe by instantly freezing your card.

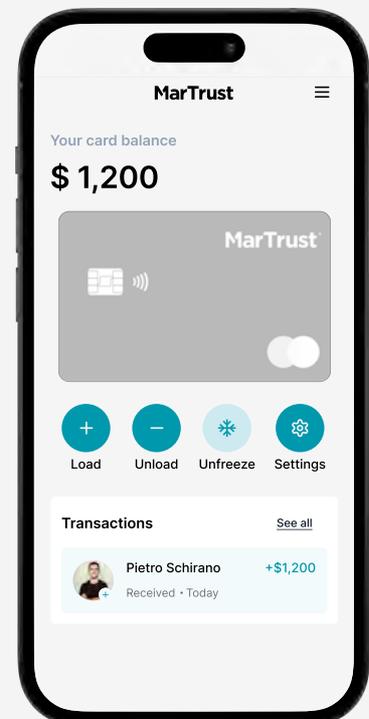
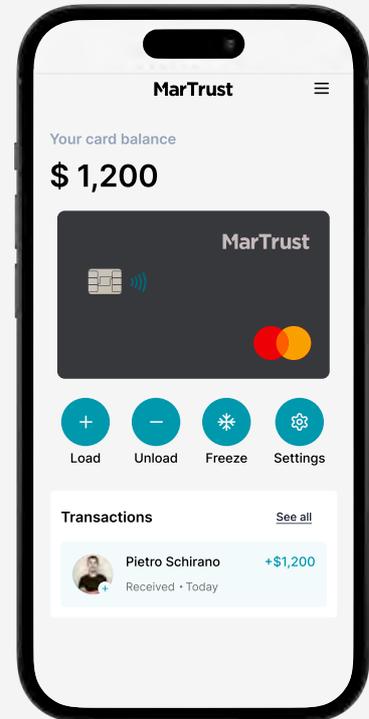
Freeze your card

To freeze your card, go to your card dashboard and click the **'Freeze'** button.

All transactions and payments will be blocked while your card is frozen.

You may want to freeze your card if:

- you lose your card
- you don't recognise transactions
- you want to temporarily disable your card

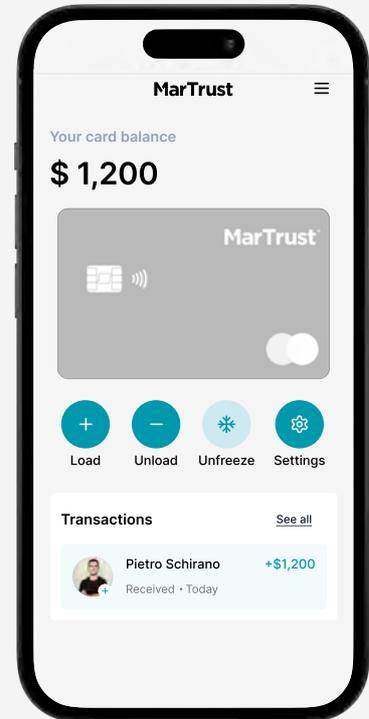


Unfreeze your card

Unfreeze your card to use it as normal.

Unfreeze your card

To unfreeze your card, go to your card dashboard and click the **'Unfreeze'** button.

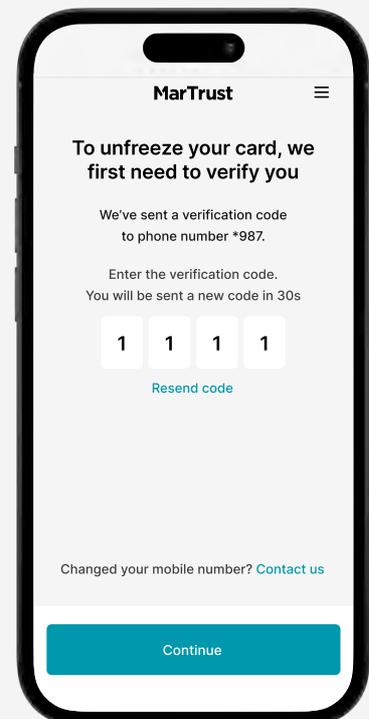


Verify your new MarTrust Account

Before we unfreeze your card, we need to verify you. We will send a verification code to your phone number via SMS.

Please **enter the verification code** you received, then click the **'Continue'** button.

Once we verify you, your card will be unfrozen.



MarTrust

For the most current information on the new MarTrust Account, including program updates and migration details, please visit our [FAQ page](#).