

MOA CARD USER QUICK GUIDE

It includes a quick guide covering everything from logging in to the dashboard to KYC, card registration, and top-up your card.



QUICK STEP 1.

Log in to MOA Card dashboard

Log In

Log in with email verification. You don't even need to remember your password.



KYC



ACTIVATE



TOP-UP

On the MOA Card website, click the [[DASHBOARD](#)] button in the menu to go to the dashboard, then log in.

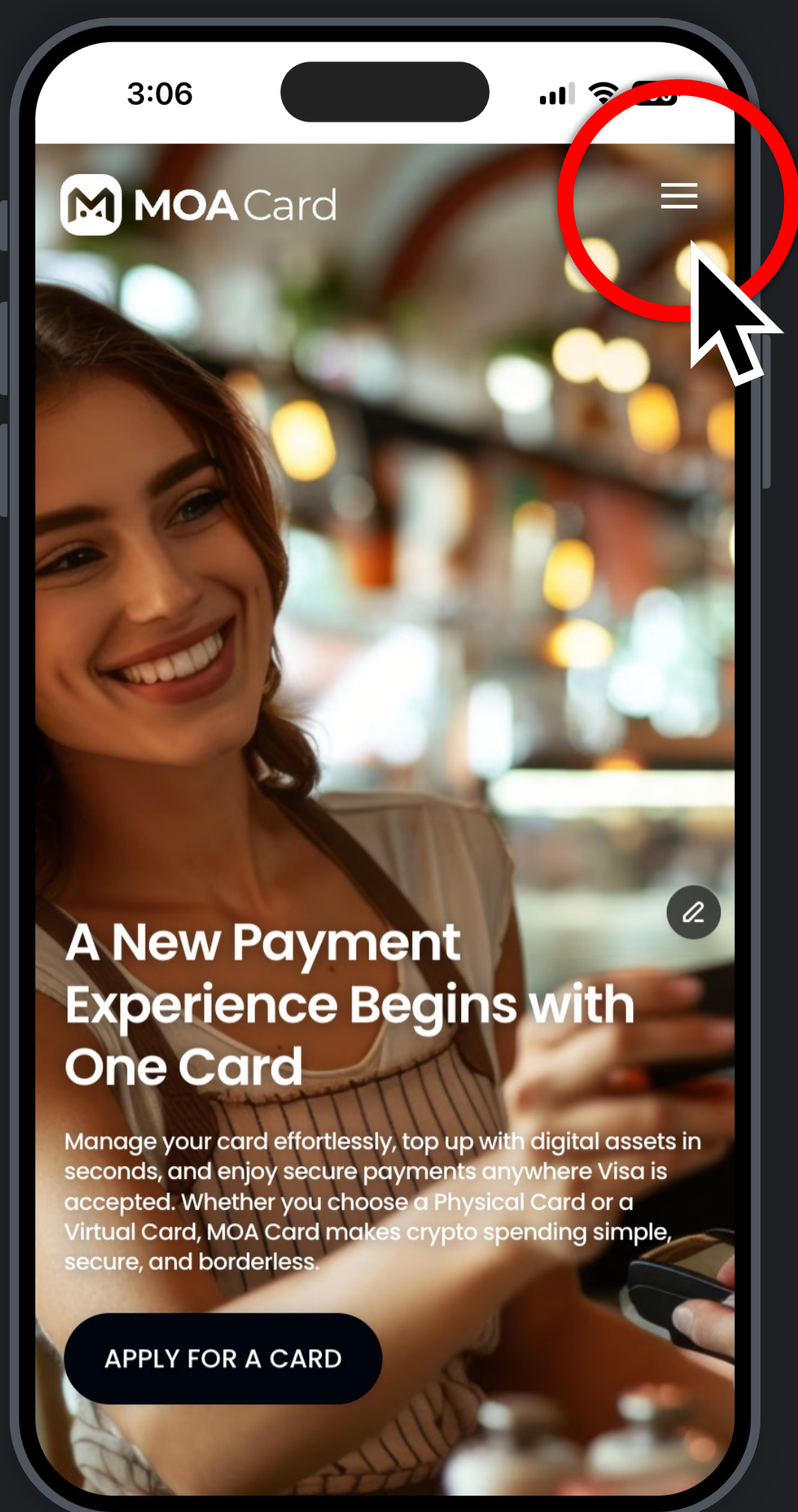
[Go to the Dashboard](#)

STEP 1. Log In

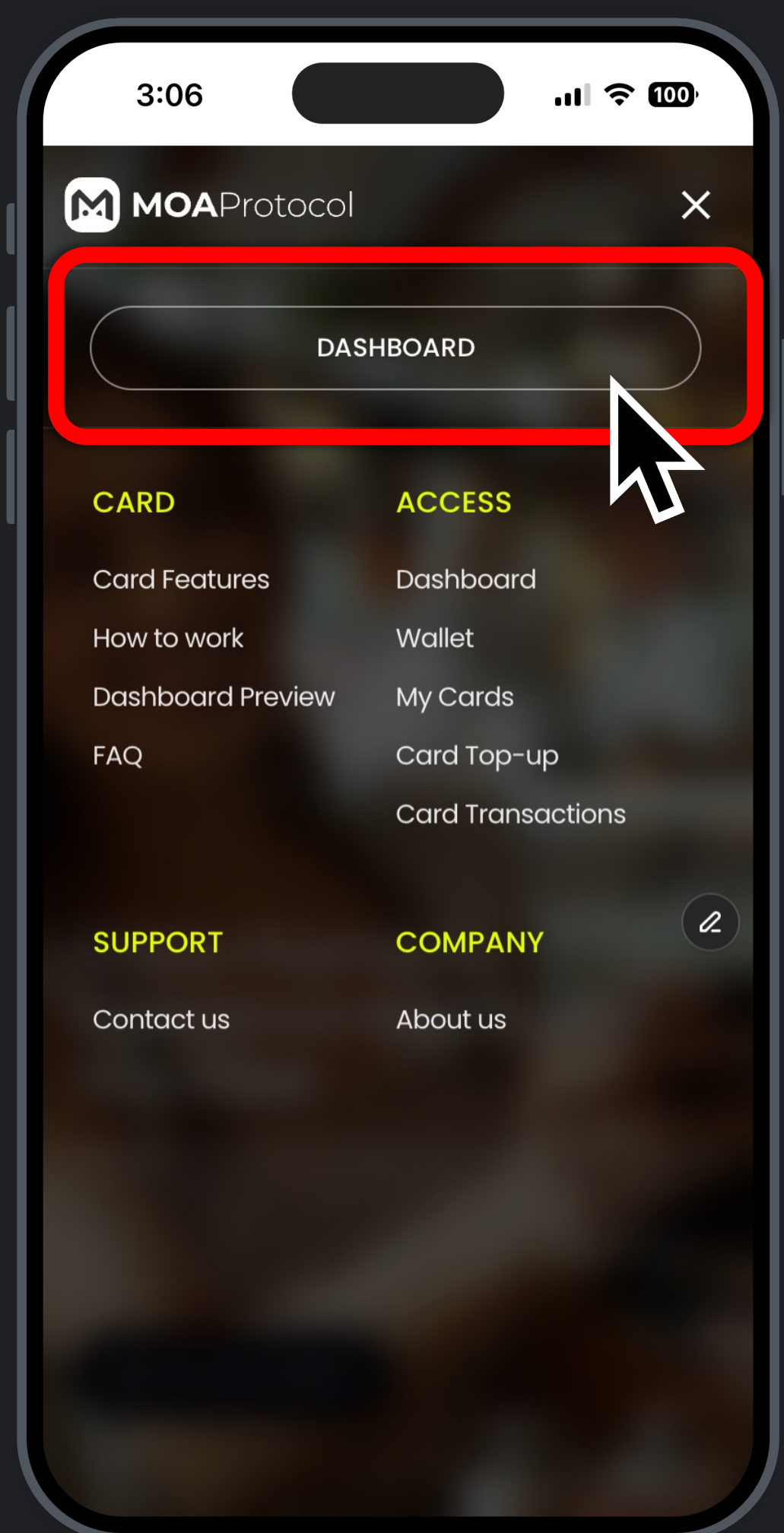
Go to the dashboard login screen on the MOA Card website.

Click the [[DASHBOARD](#)] button in the top menu of the MOA Card website to go to the dashboard and log in.

[Go to the MOA Card website](#)



1. Click the top menu on the MOA Card website.

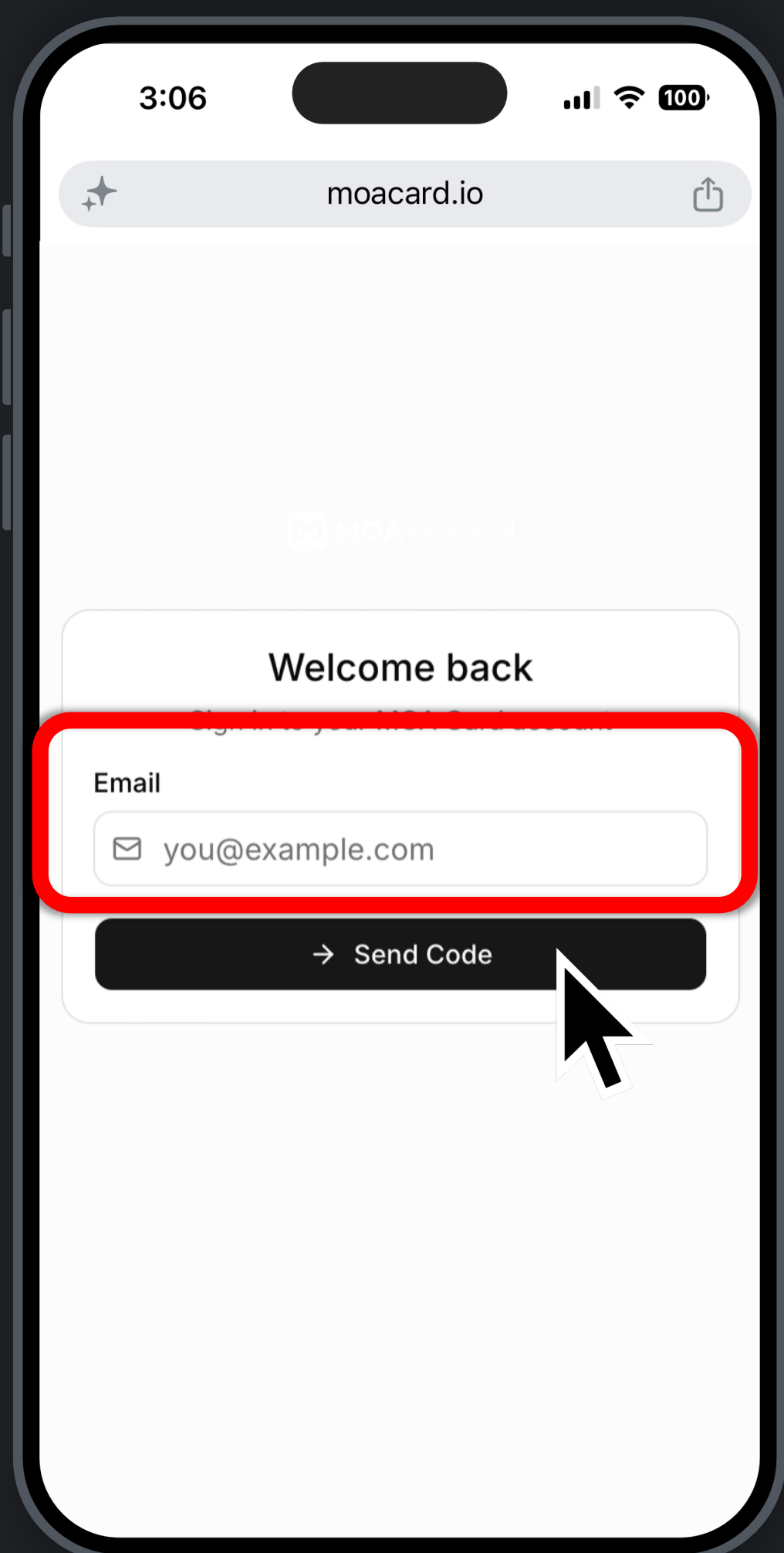


2. Click the [[DASHBOARD](#)] button in the menu.

STEP 1. Log In

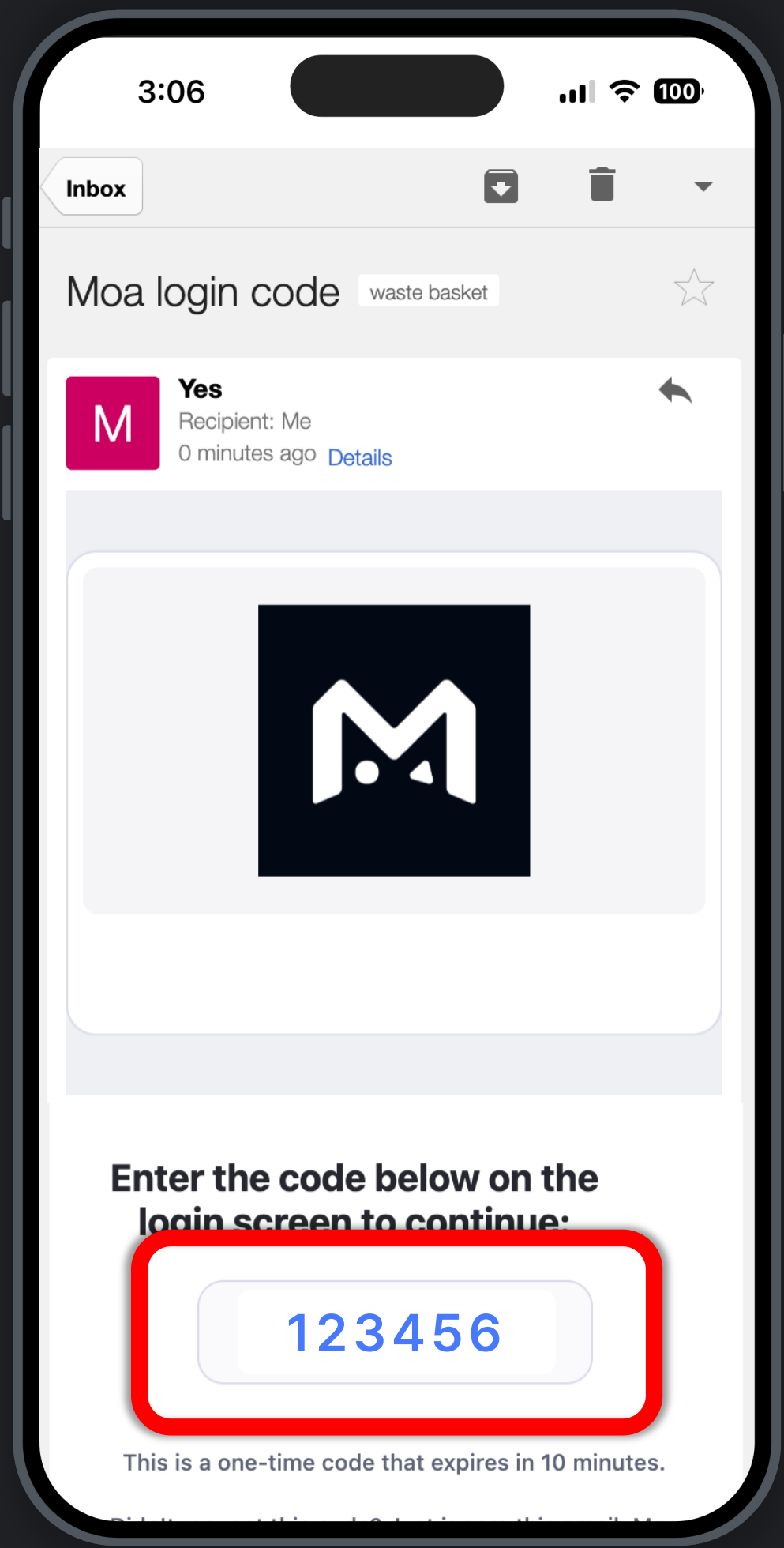
Enter your email address to log in.

- After entering your email address and clicking the [[Send Code](#)] button, a verification email containing a 6-digit verification code will be sent to you.
- Check your email inbox.
- Enter the verification code in the "Verification Code" field and click the [[Verify](#)] button.
- Once you've logged in, you'll be redirected to the dashboard.

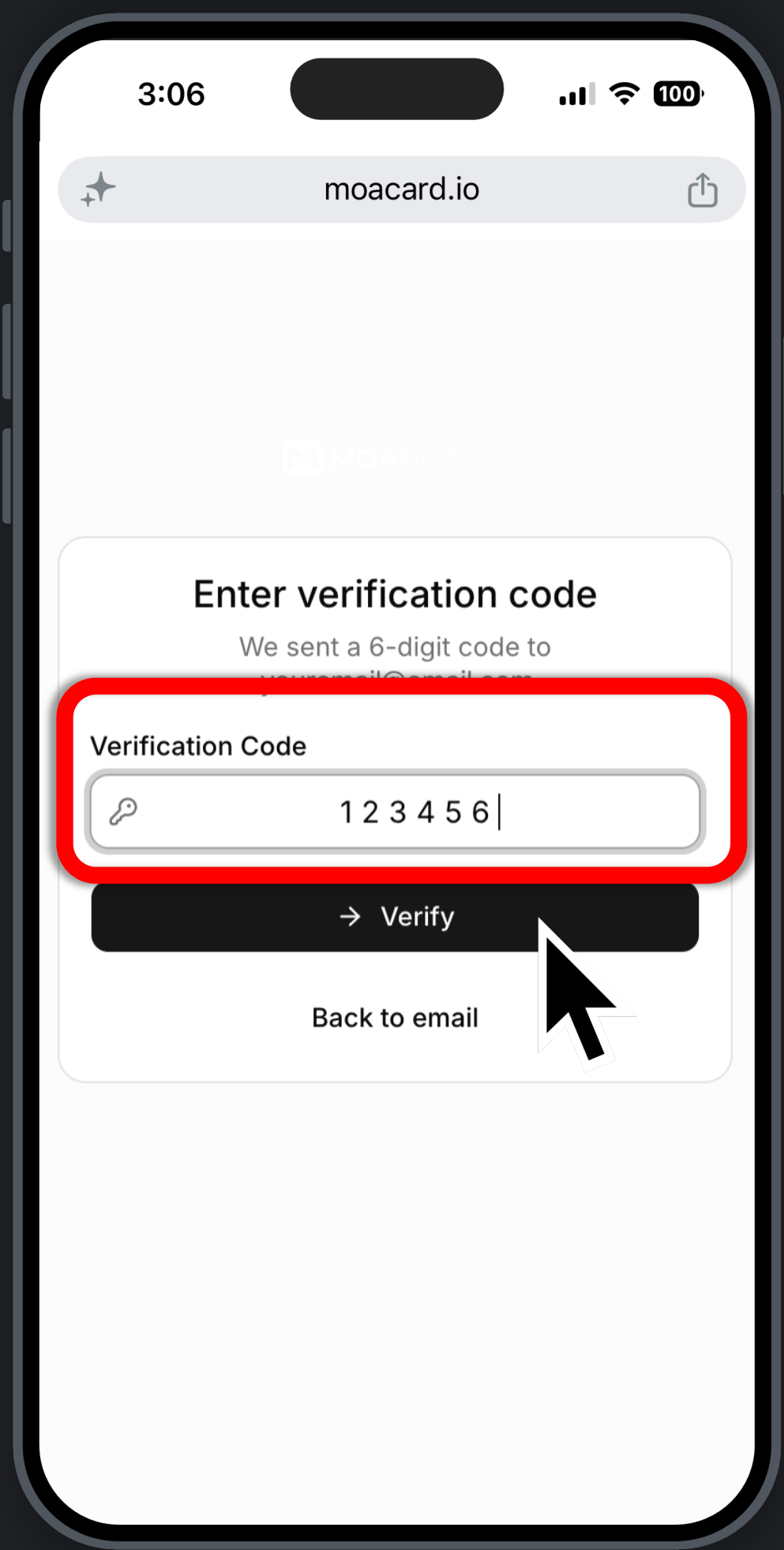


1. Enter your email address and click the [[Send Code](#)] button.

STEP 1. Log In



2. Open the email in your inbox and check the 6-digit verification code.



3. Enter the 6-digit verification code and click the [Verify] button to log in.

QUICK STEP 2.

Complete KYC



LOG-IN

KYC

Complete KYC by providing your personal information, contact details, and proof of address.



ACTIVATE



TOP-UP

To use the card, you must complete the KYC (Know Your Customer) process.

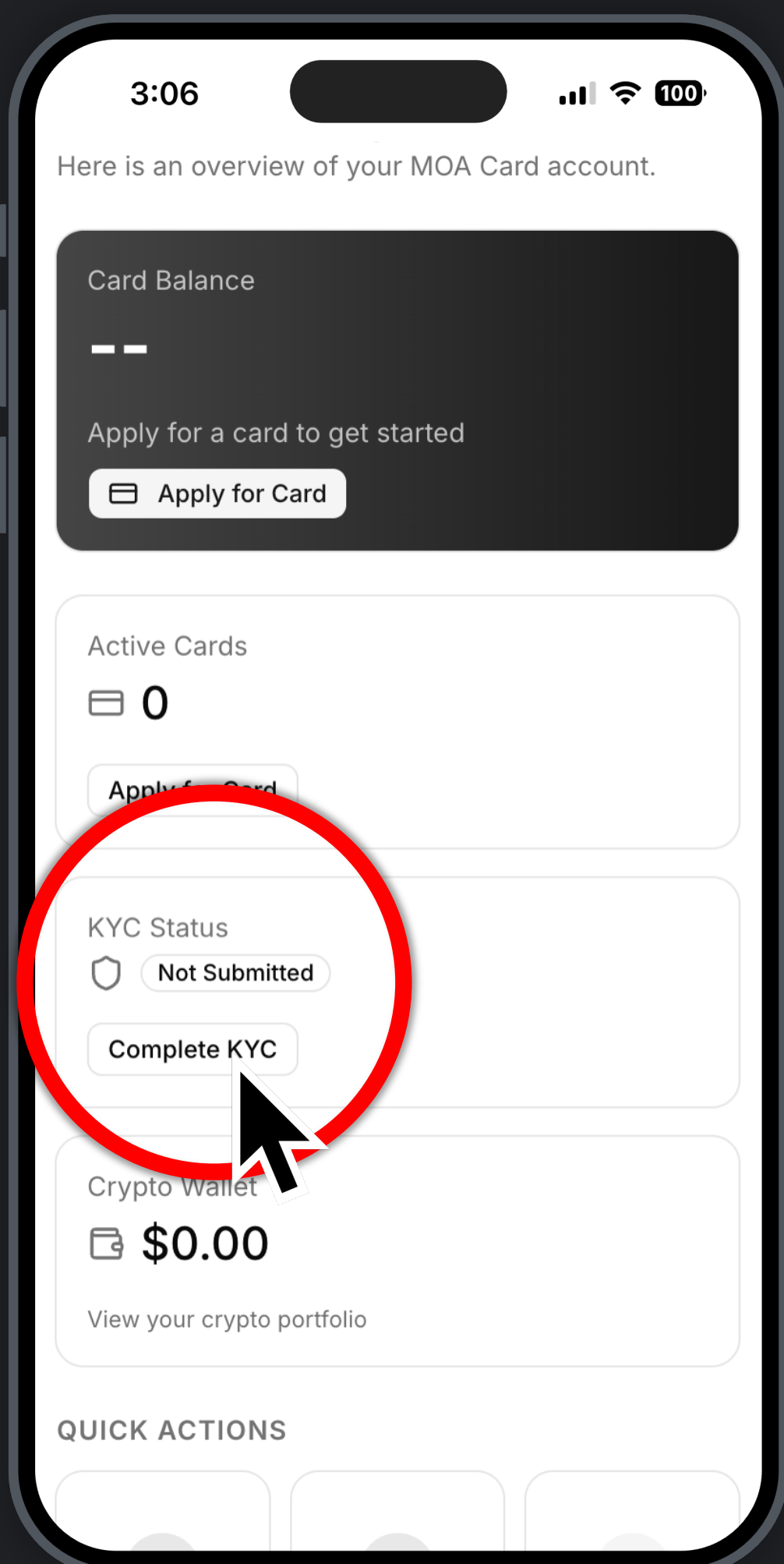
You will need a physical ID, so please have it ready.

Acceptable forms of ID include a passport, driver's license, or resident registration card.

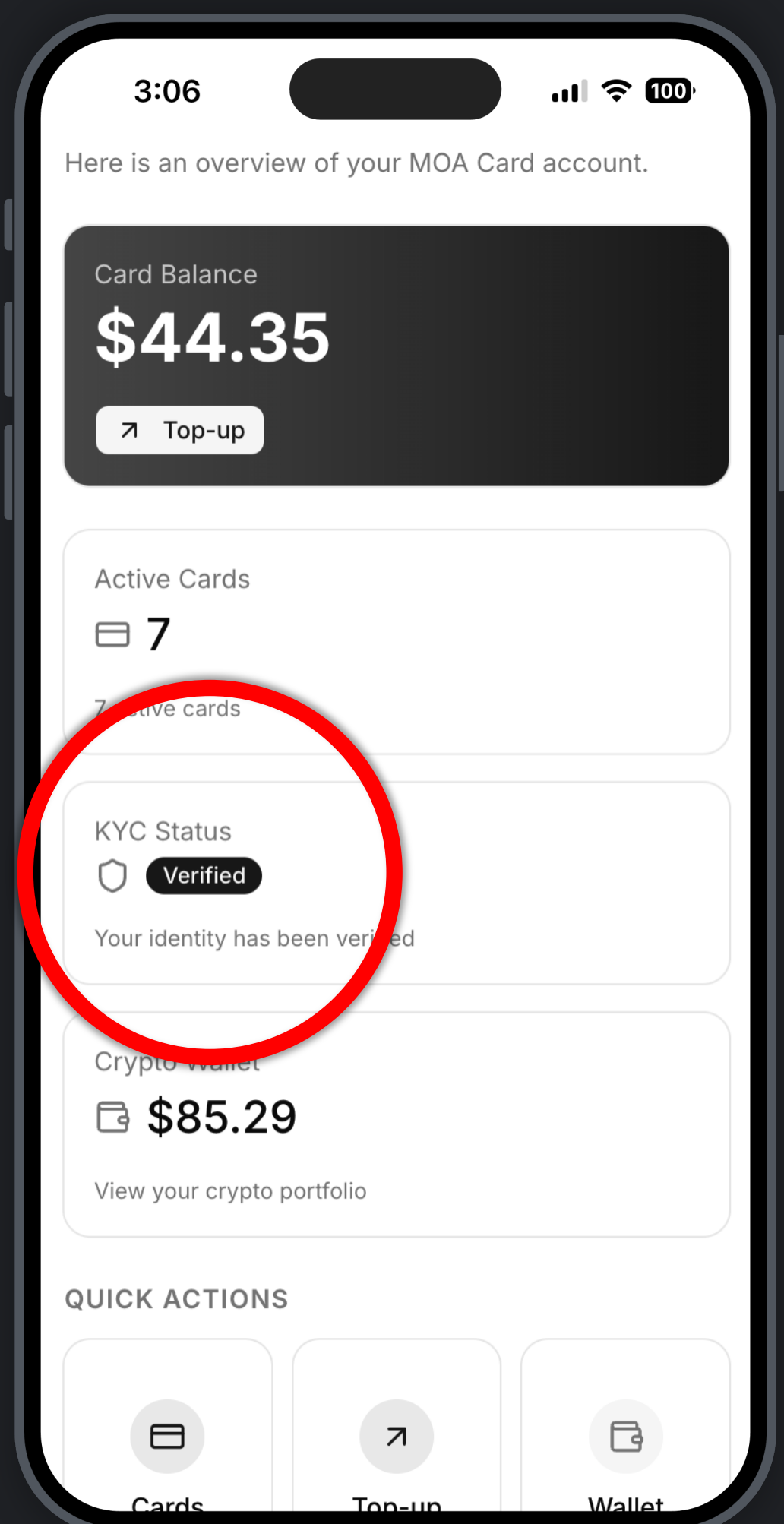
STEP 2. KYC

Check your KYC status.

- Check the status displayed under "KYC Status" on the dashboard screen. If you haven't completed KYC yet, it will show as "**Not Submitted.**" In this case, click the [[Complete KYC](#)] button at the bottom to complete KYC.
- Once your KYC application and review are complete, it will show as "Verified," and you'll be able to register, load, and use your card.



KYC has not been submitted.
Please click the [[Complete KYC](#)] button.

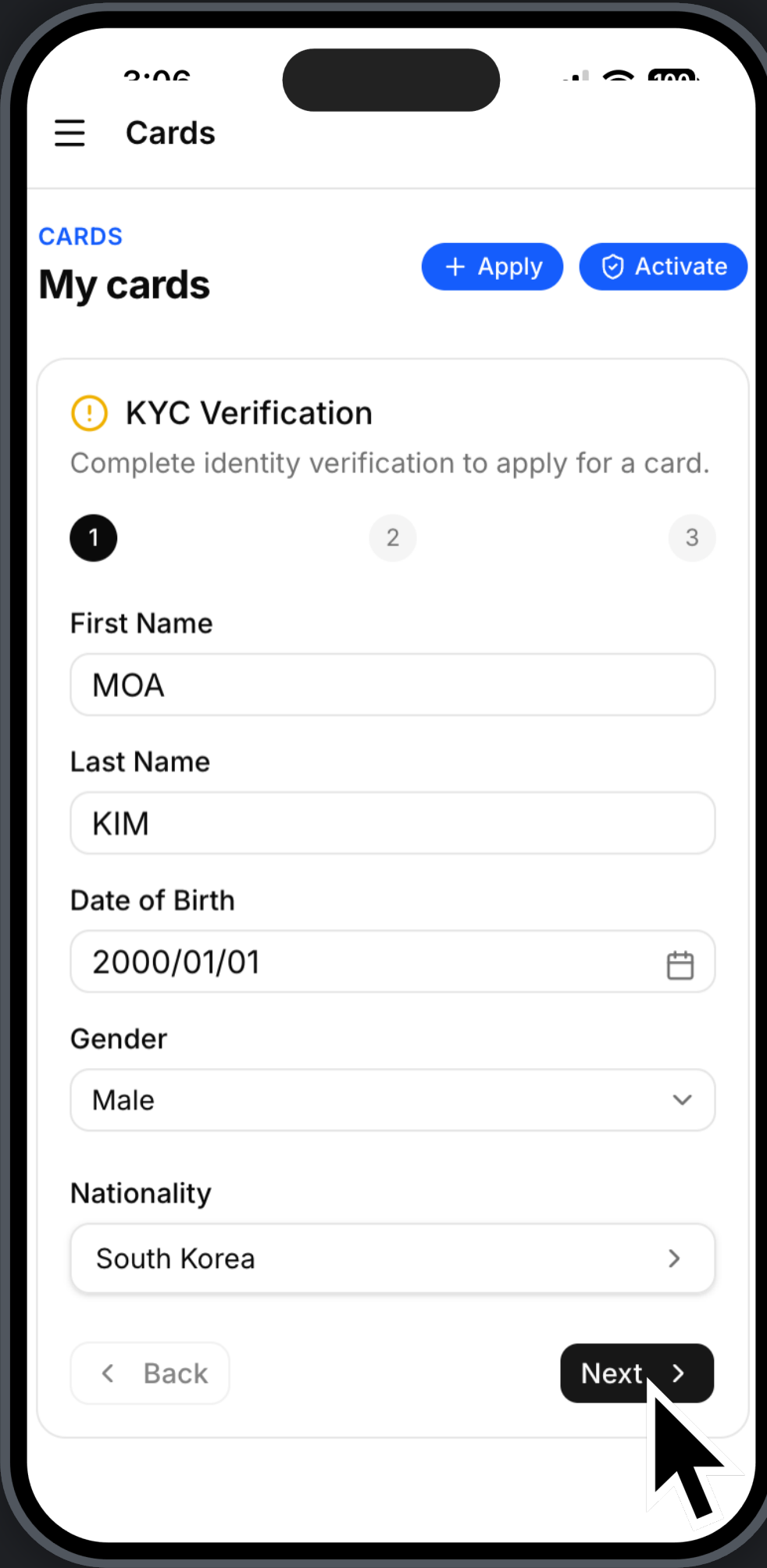


This means that KYC has
been completed.
You can now register and use
your card.

STEP 2. KYC

Enter your personal information.

1. Please enter your personal information and click the [Next] button to proceed to the next step.



First Name

- English first name as it appears on your passport

Last Name

- English last name as it appears on your passport

Date of Birth

- 8-digit date of birth (YYYY / MM / DD)

Gender

- Gender as listed on the passport

Nationality

- Nationality as listed on the passport

Please note!

- All information must be entered in English.
- All personal information must match the details on your ID (passport).
- If the information you provide differs from what is on your ID, your application may be rejected following a KYC review by the card issuer or financial institution.



STEP 2. KYC

Enter your mobile and address.

2. Enter your cell phone number and address in English, then click the [Next] button to proceed to the next step.

3:06

100

≡

Cards

CARDS

+ Apply

🔄 Activate

My cards

⚠️

KYC Verification

Complete identity verification to apply for a card.

🟢

2

3

Area Code

65

Mobile Number

81234567

Country

Singapore

>

City / Town

Singapore

▼

Address (18/40, letters & numbers only)

150NorthBridgeRoad

Post Code

179100

< Back

Next >

Area Code

Enter the country code for the contact.

Mobile Number

Enter numbers only

Country

Country of Residence

City / Town

Province/City

Address

Detailed Address
(The maximum number of characters allowed by the financial institution is 40, excluding spaces. As long as the photo of your ID is clear, you may enter a summary of your address.)

Post Code

ZIP Code



STEP 2. KYC

Register your ID information and photo.

3. Enter your ID information accurately and upload photos of the front and back of your chosen ID, as well as a front-facing photo of your face.
4. Click the [[Submit KYC](#)] button to submit.

3:06

100

✓

✓

3

ID Type

Passport

▼

ID Number

M123A4567

Issue Date

2020/08/15

📅

Expiry Date

2030/08/15

📅

Upload Documents

JPG, PNG, or PDF. Max 2 MB each.

✓

KOR_ePassport.jpg

×

✓

Identity_Page_South_Korea_New_Passport.jpg

×

✓

selfie.png

×

< Back

Submit KYC

- ID Type

•

Passport / Driver's License / Government ID
- ID Number

•
- Issue Date

•
- Expiry Date

•
- ID Front/Back

•

Photos of the front and back of your ID

(Take the photo so there is no glare on the ID)
- Selfie

•

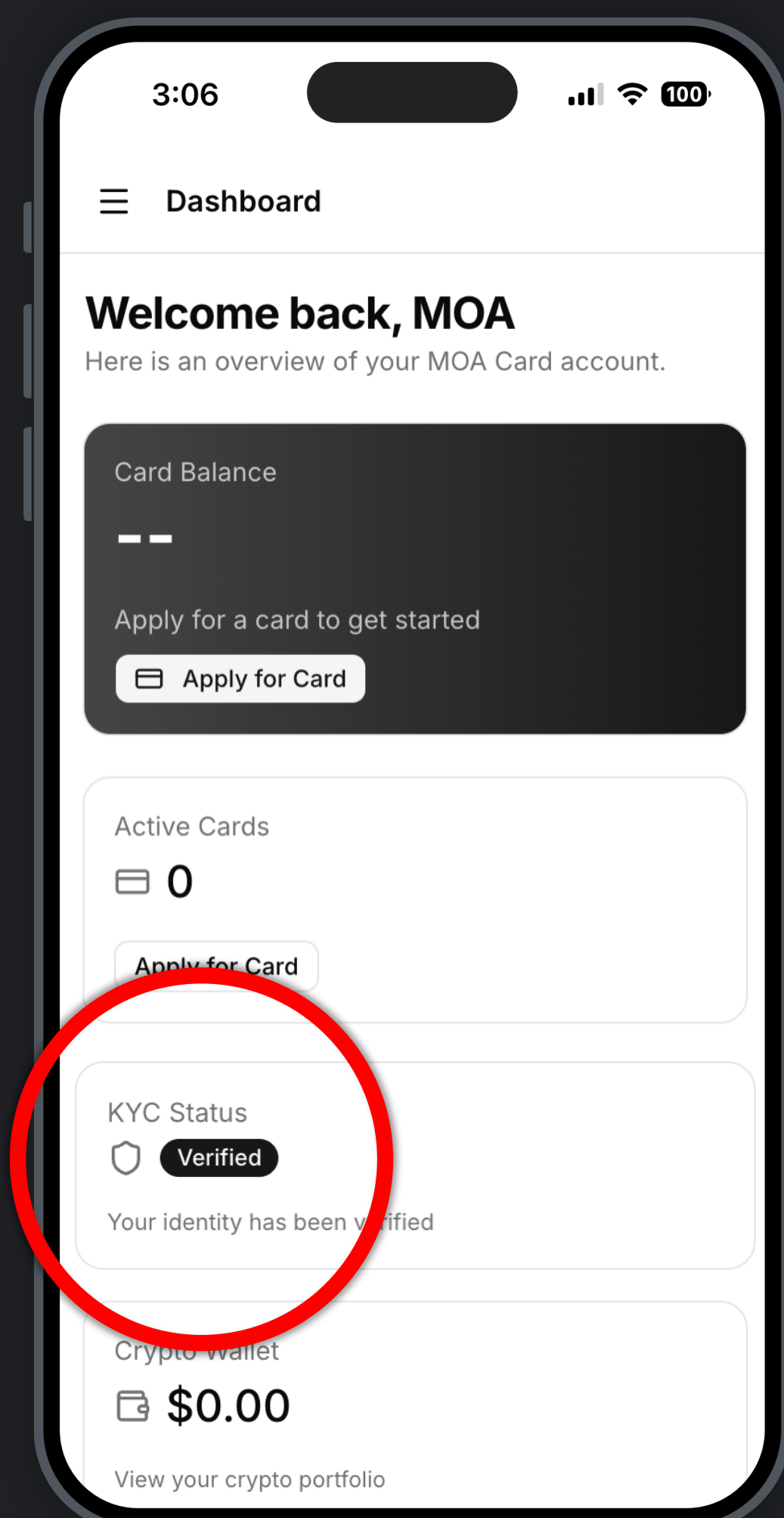
A full-face photo of yourself



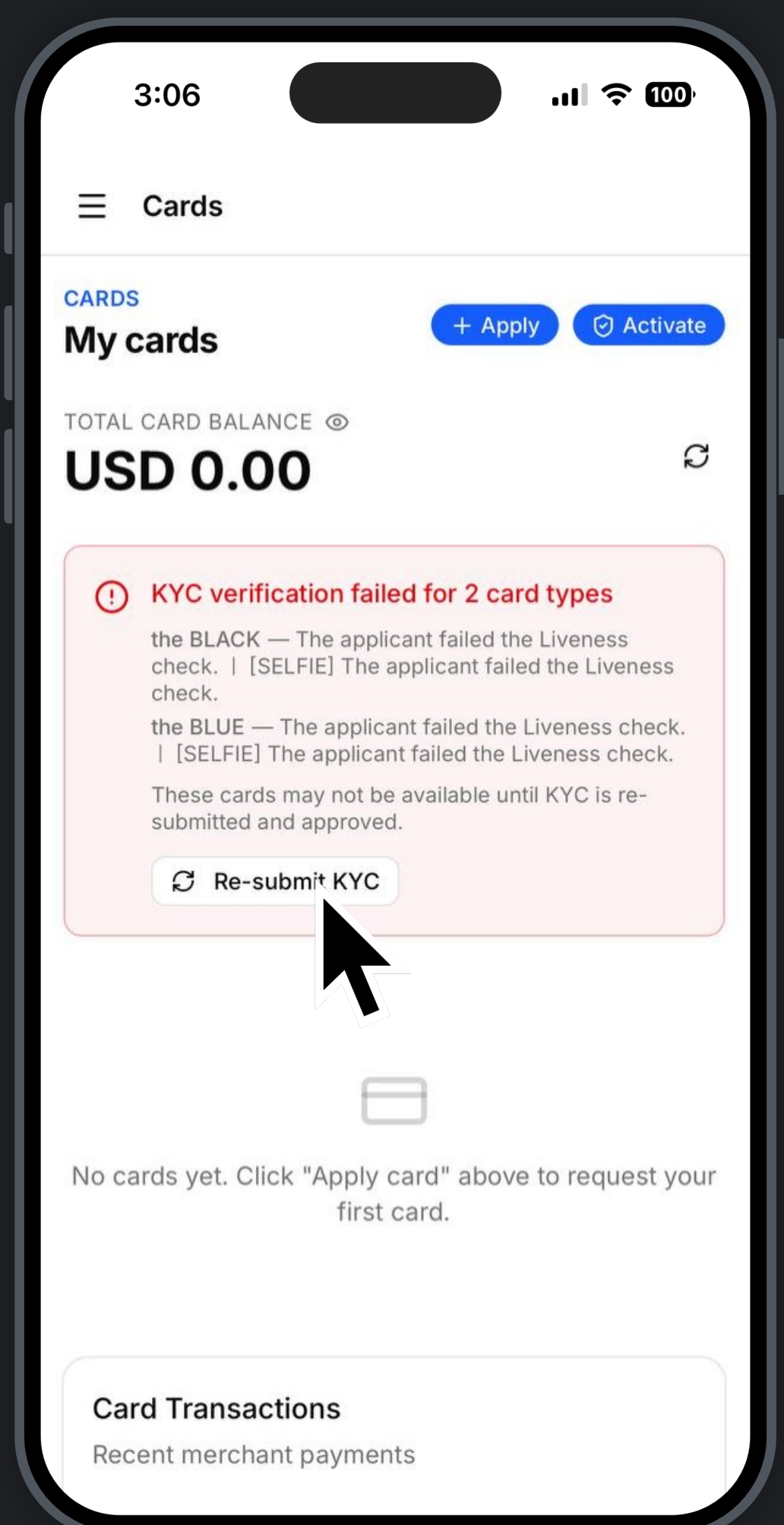
STEP 2. KYC

After submitting, check the review results.

- Once your KYC application is submitted, it will undergo review by an overseas financial institution. Please be patient, as this process may take some time.
- The review result will be displayed under “KYC Status” on your dashboard.
- If your KYC application is rejected, go to the “Cards” screen, where you will see the reason for rejection and a button to resubmit your application.
- Click the [\[Re-submit KYC\]](#) button to resubmit your KYC application.



“Verified”



“Rejected”

QUICK STEP 3.

Activate your card



LOG-IN



KYC

Activate Card

Activate the physical card you have and get it ready for use.



TOP-UP

The card can be used after you register it on the dashboard.

If you have received your physical card and the seller's referral code, please have both on hand.

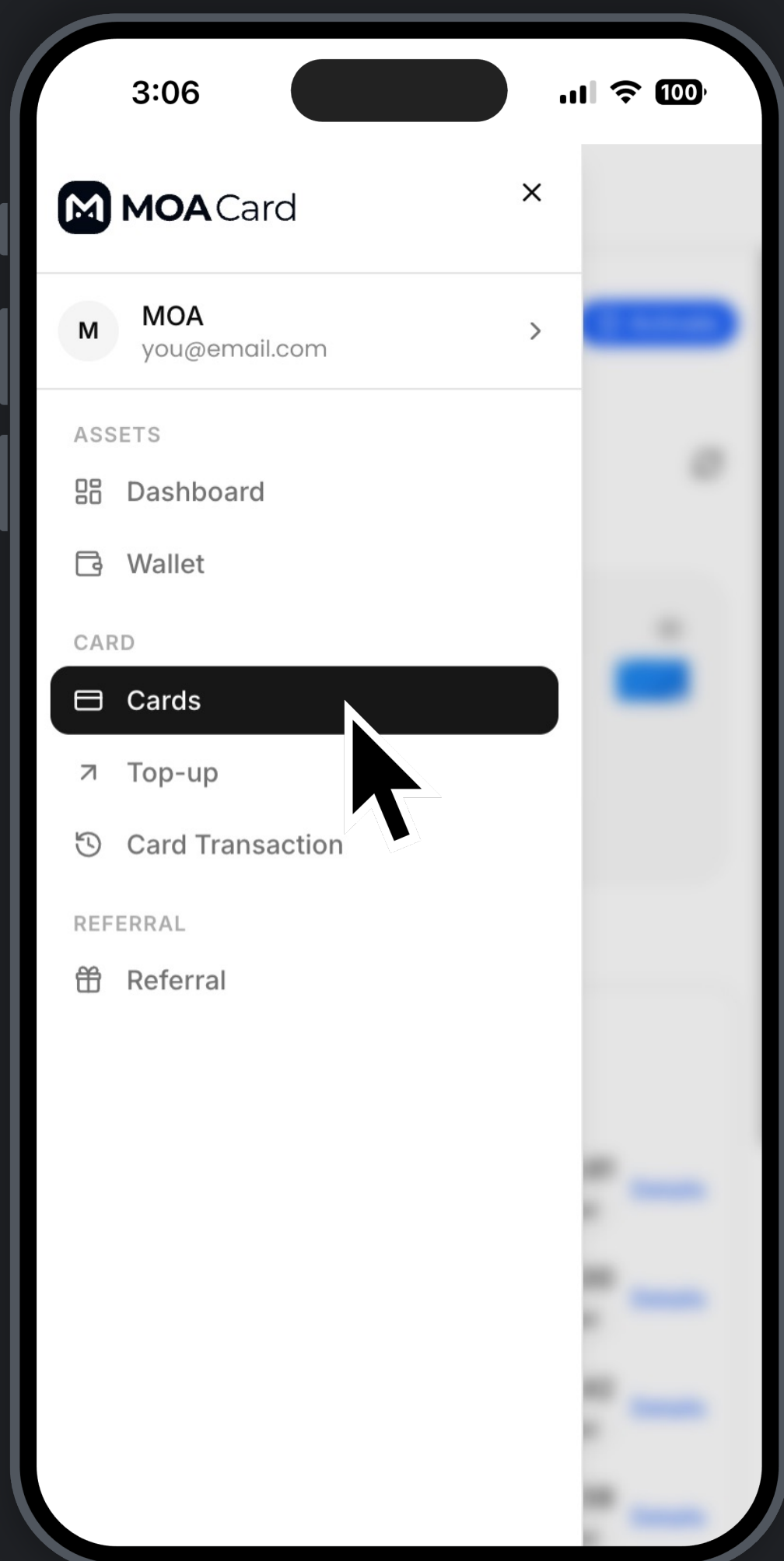
You must first complete KYC to register your card.

STEP 3. CARD ACTIVATE

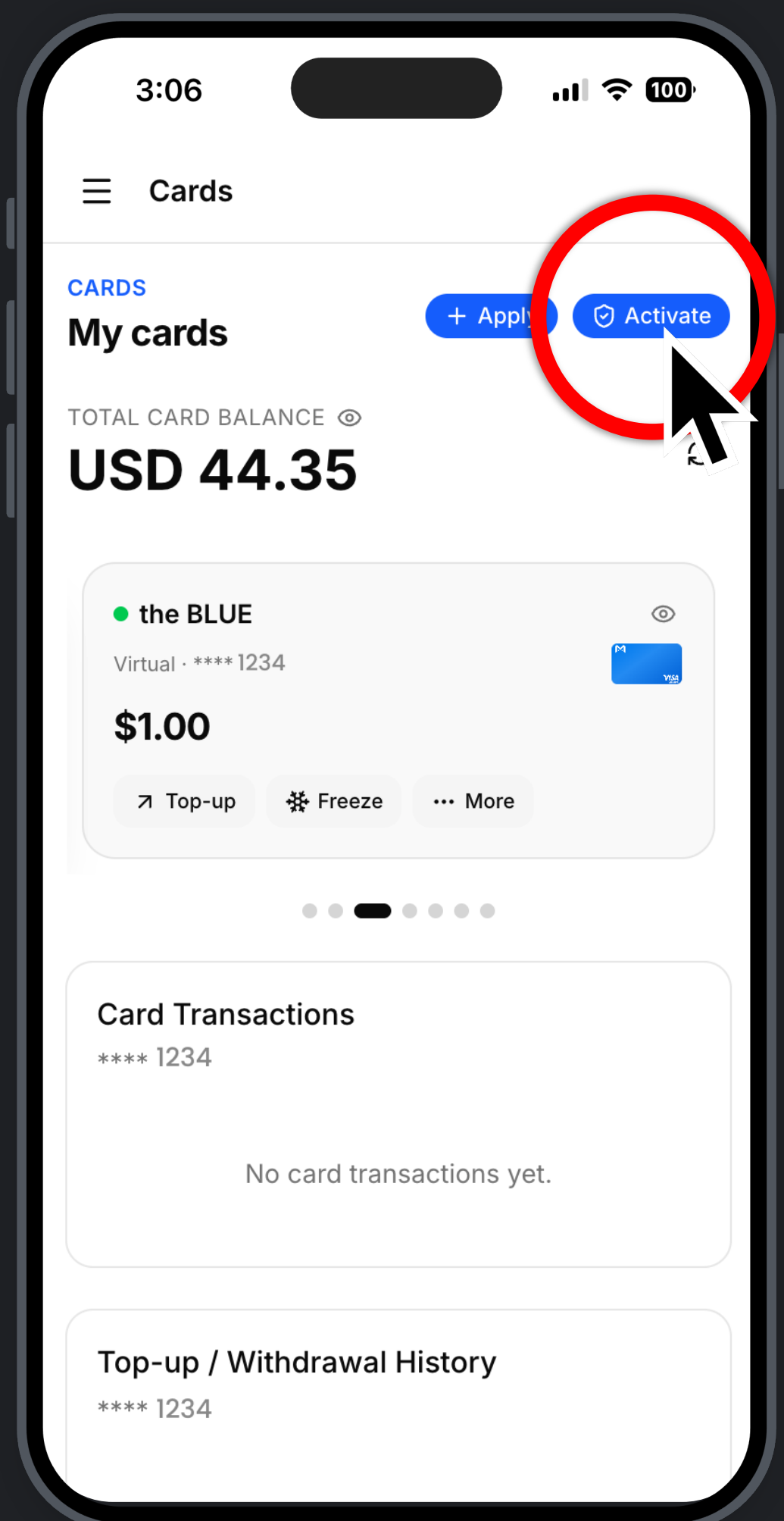
Go to “Card Management”.

- Select [[Cards](#)] from the menu.
- On the Card Management screen, click the [[Activate](#)] button in the upper-right corner.
- A modal window will open where you can register your card.

[Go to Card Management](#)



Select [[Cards](#)] from the menu.

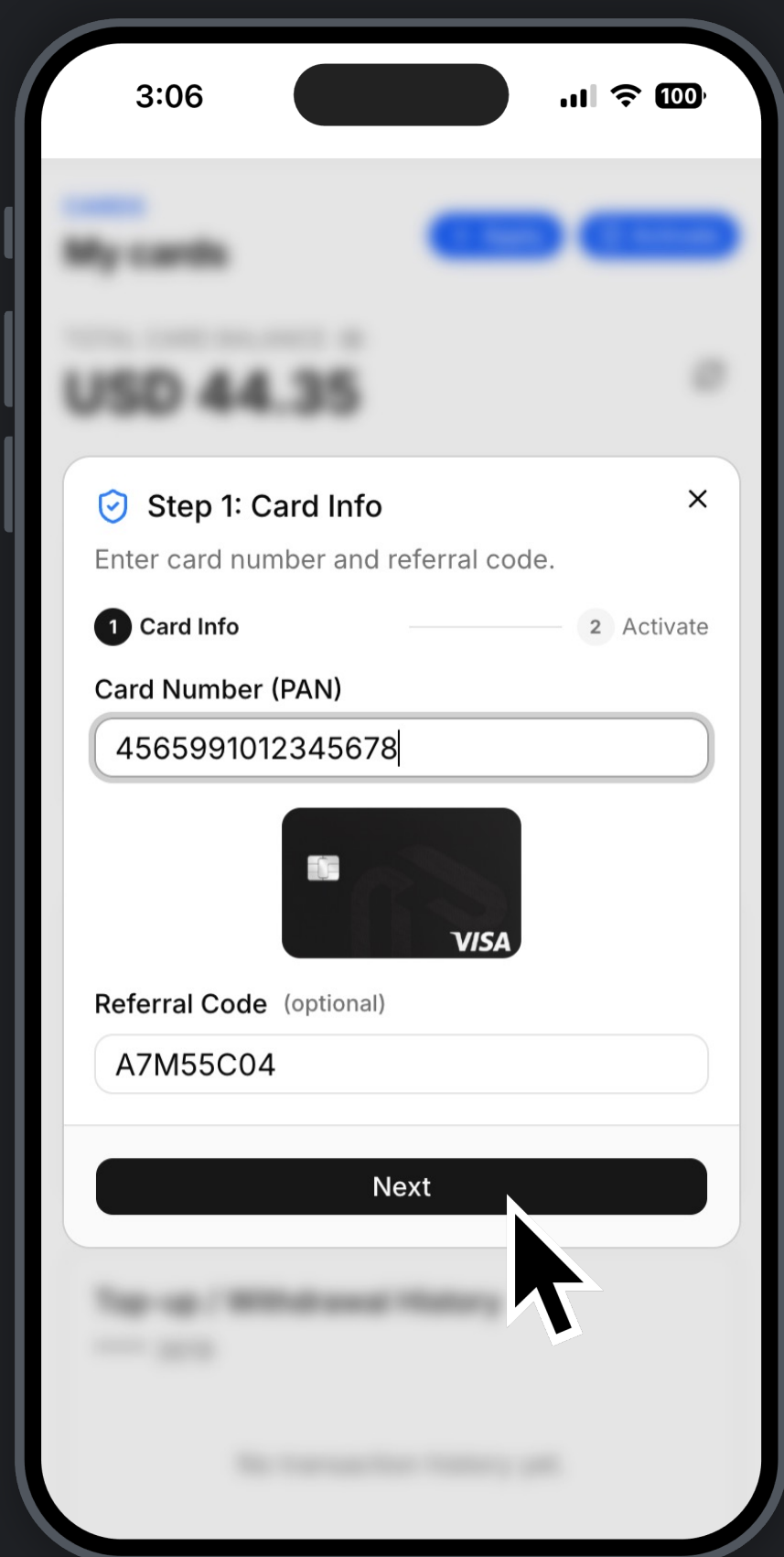


Click the [[Activate](#)] button

STEP 3. CARD ACTIVATE

Please enter your card number.

1. Enter your card number in the “Card Number” field.
2. If you have a referral code from your card issuer, enter it in the “Referral Code” field.
3. Click the [Next] button.



Card Number

The card number is a 16-digit number and is printed on the back of your physical card.

Referral Code

Optional field; you cannot enter this again after registering your card.

Check your email!

- The process consists of two steps: card registration and card activation.
- After entering your card number and clicking the [Next] button, your card will be registered and an activation code will be sent to your email (account).
- In the next step, you must enter the activation code sent to your email to complete the card activation.

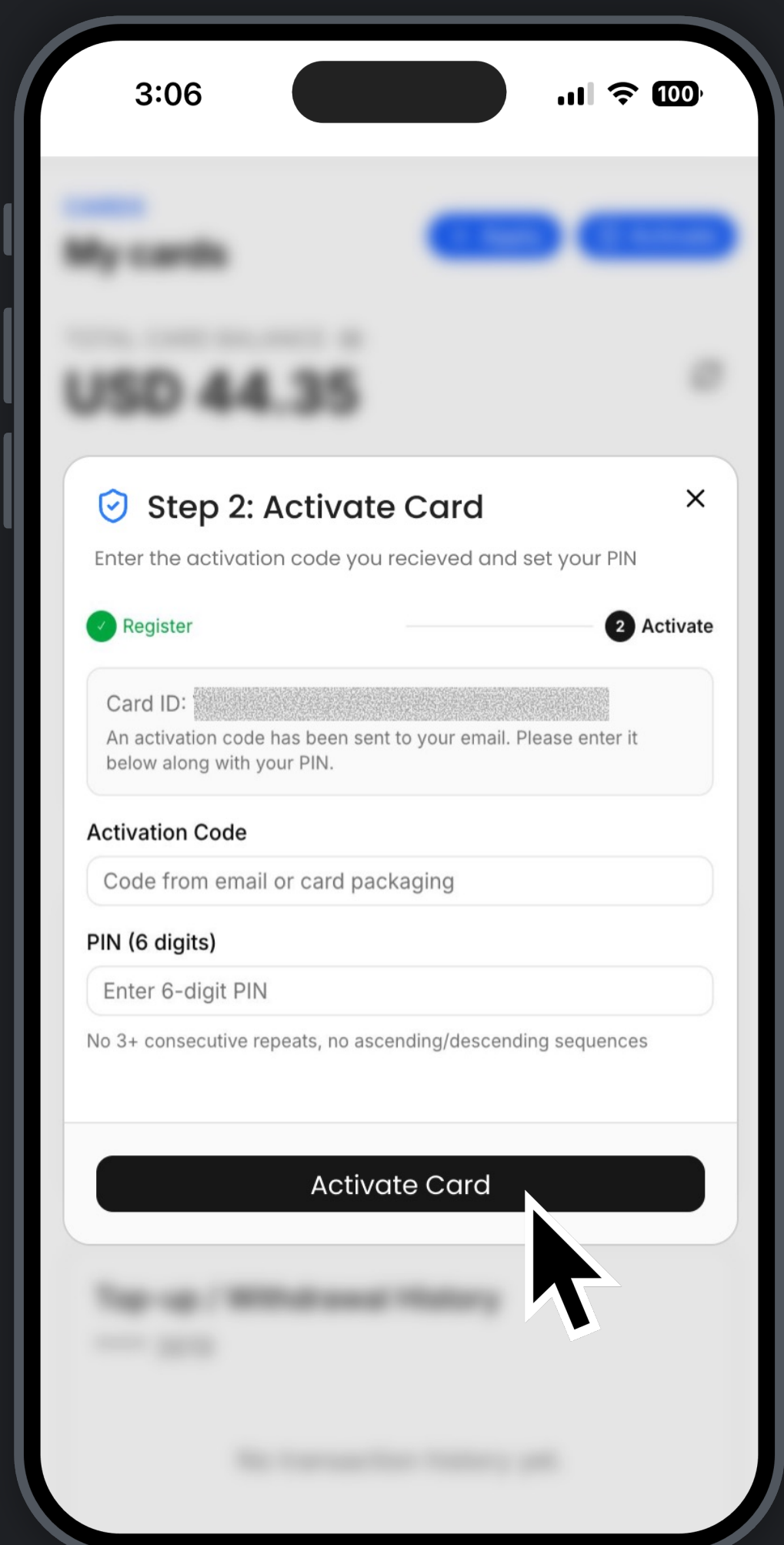
STEP 3. CARD ACTIVATE

Enter the activation code.

Once you have completed the card registration in the previous step, an email containing an activation code will be sent to your email address.

It may take a few moments for the email to arrive. If you do not see it in your inbox, please check your spam folder.

1. Enter the activation code you received via email.
2. In the PIN field, enter the 6-digit number you wish to use as your card PIN.
3. Click the [[Activate Card](#)] button.



Activation Code

Activation code sent via email

(An email containing the activation code will be sent to your email (account) address.)

PIN (6 digits)

6-digit PIN to use when making ATM withdrawals

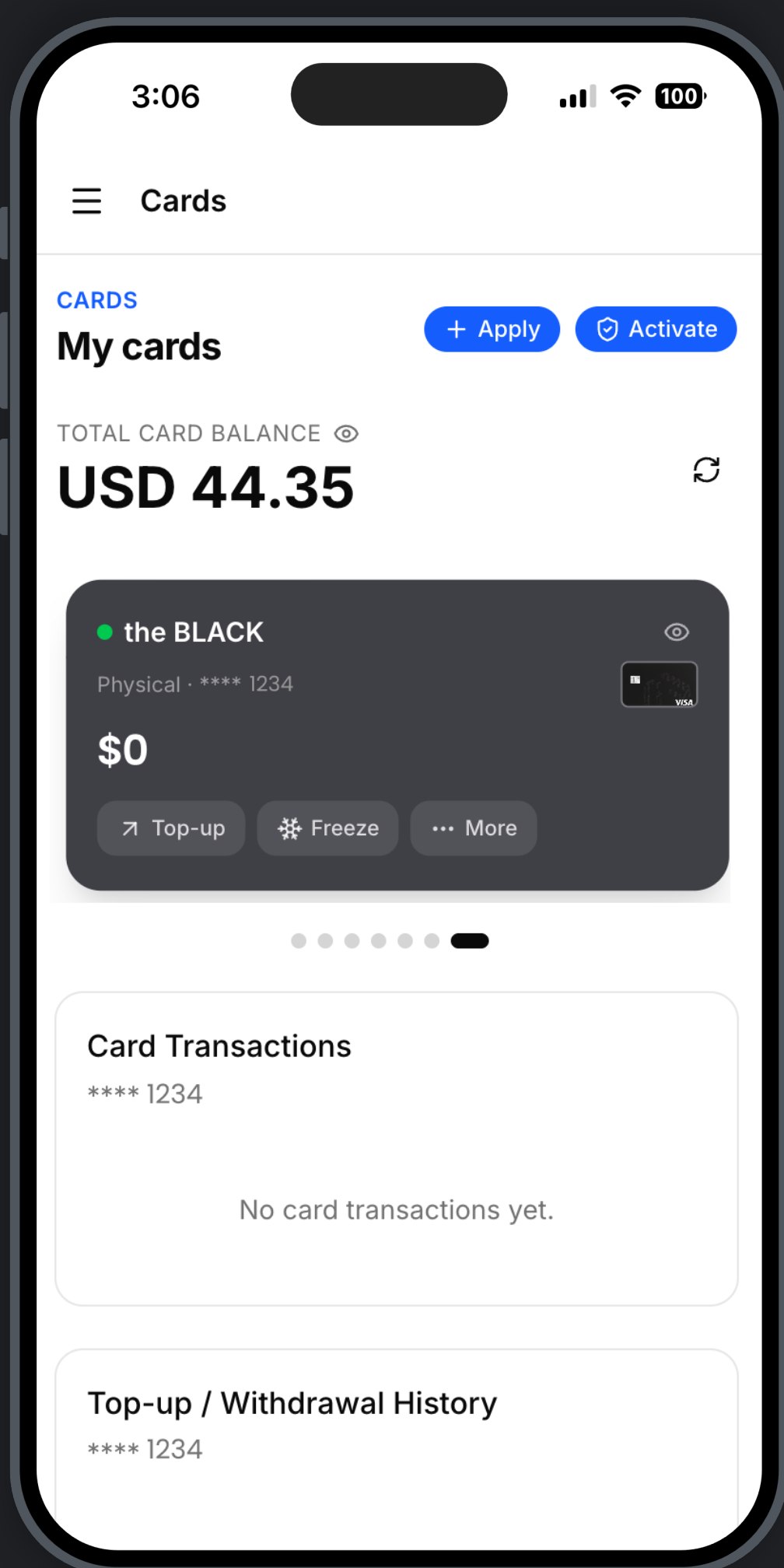
- You cannot use three or more consecutive identical digits
- You cannot use a sequence of consecutive numbers (e.g., 123456, 987654, etc.)



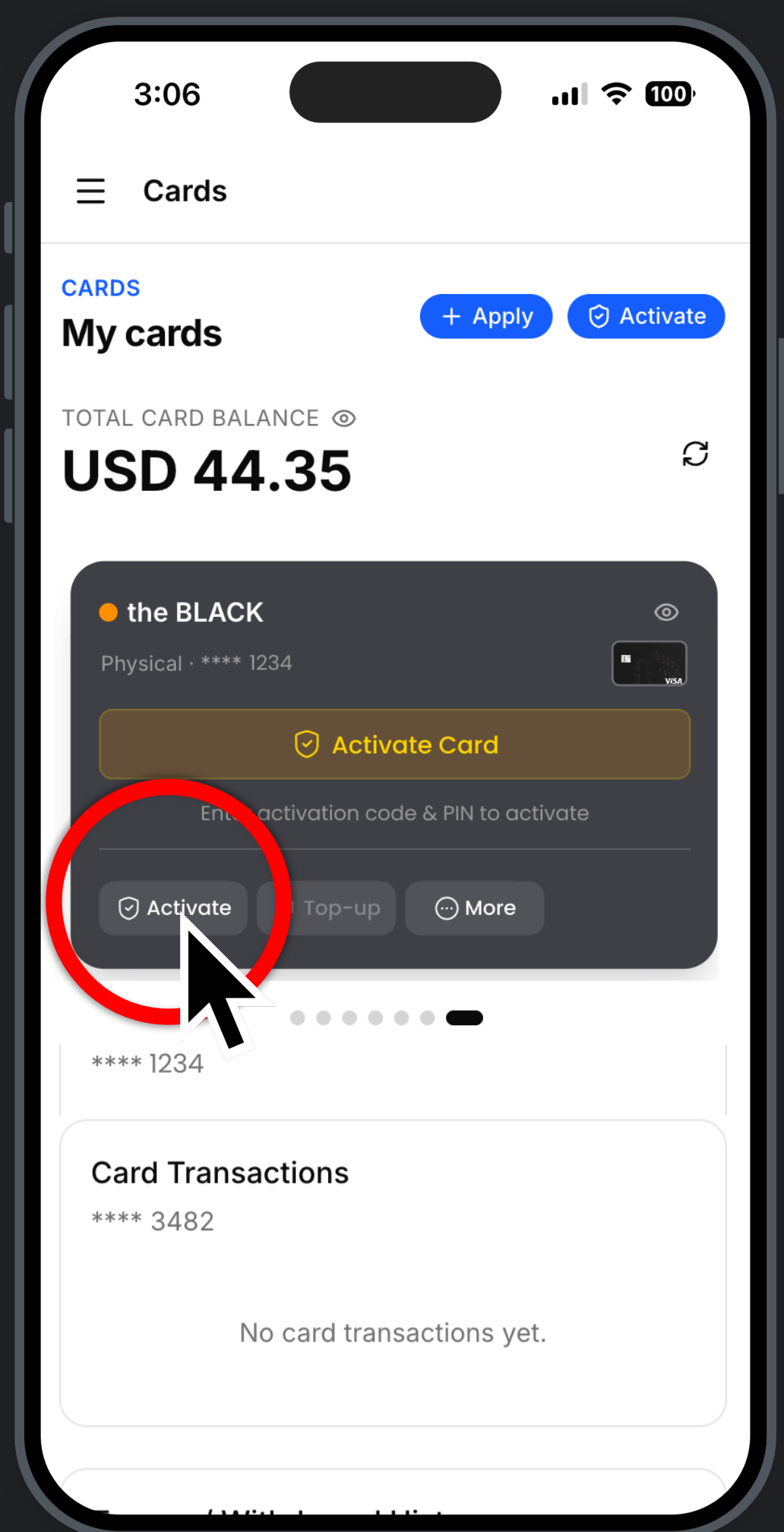
STEP 3. CARD ACTIVATE

Check your registered cards.

- You can view your registered cards on the “Cards” screen.
- If you were unable to enter the activation code during the card registration and activation process and the screen closed, that card will be displayed as inactive. (See the image on the right.)
- Since inactive cards cannot be loaded or used, please click the [Activate] button in the Cards section to complete the activation.



Only activated cards can be reloaded and used.



Cards that have not been activated cannot be used. Click the [[Activate](#)] button to enter your activation code.

QUICK STEP 4.

Top-up your card and use it.



LOG-IN



KYC



ACTIVATE

Card Top-Up

Top up with
cryptocurrency and use
it online and offline.

Load your activated card with cryptocurrency.

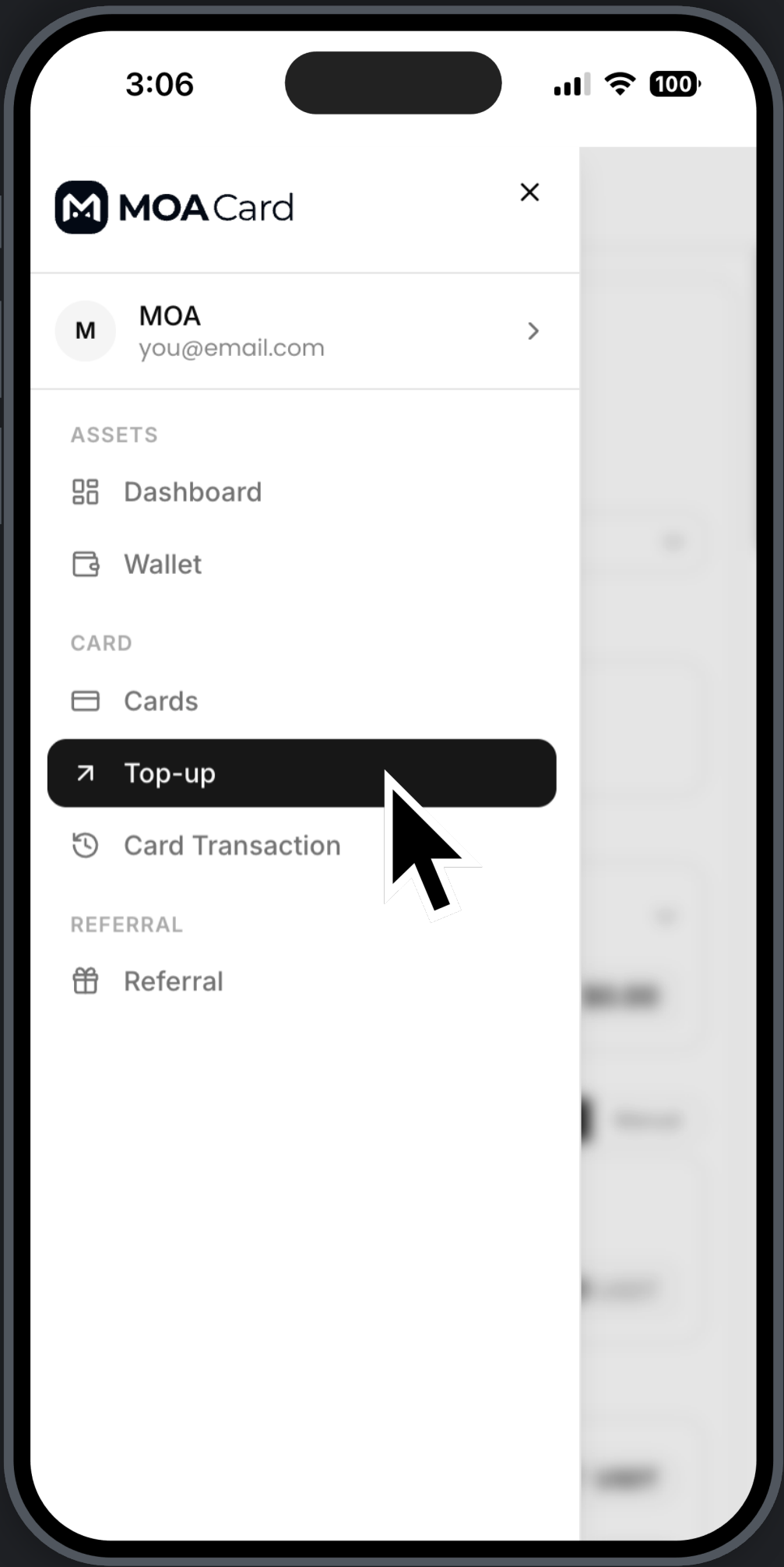
You can make payments online and in stores, and withdraw cash from ATMs both domestically and internationally.

STEP 4. TOP-UP

Go to the card top-up screen.

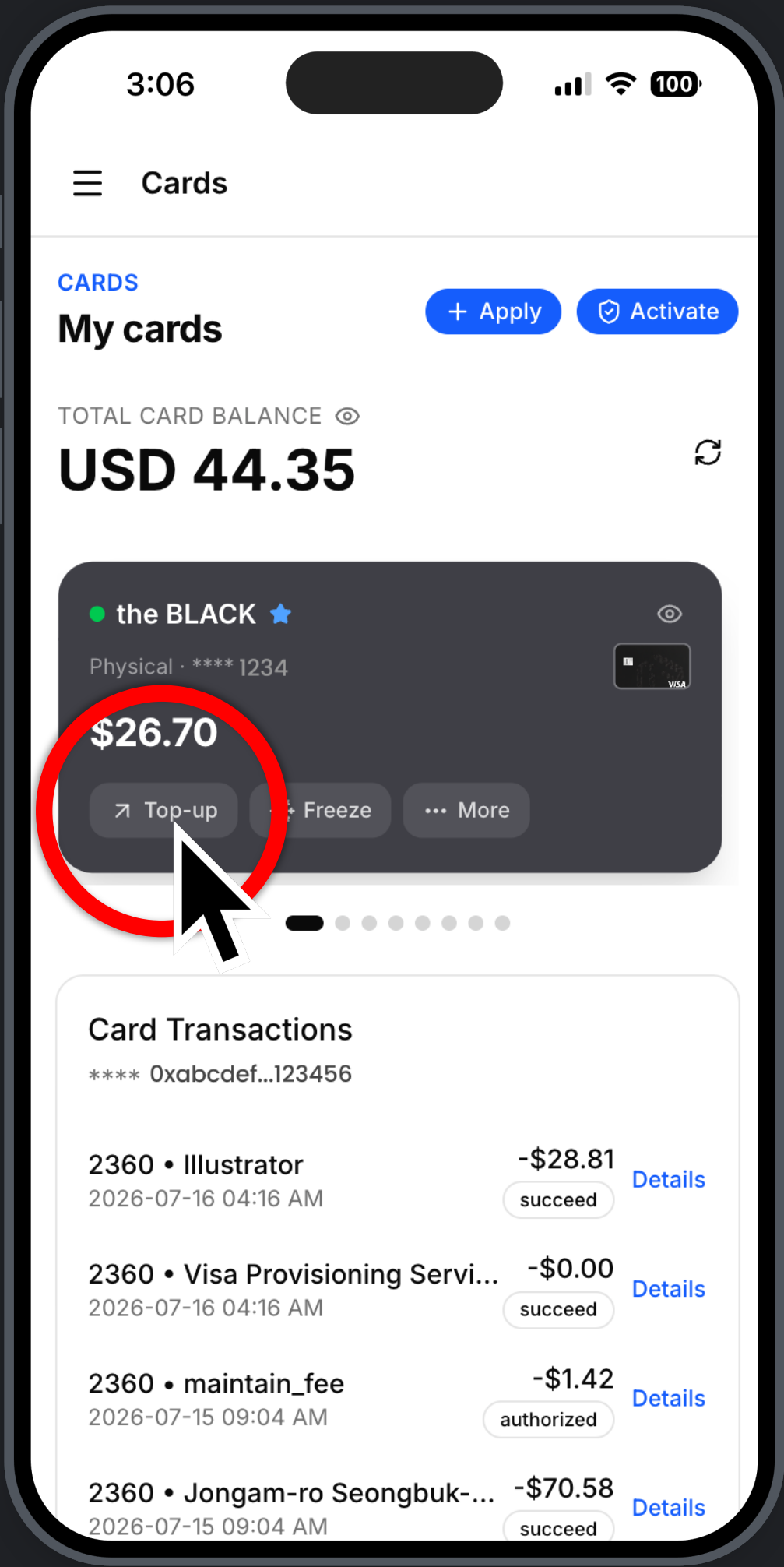
Select [Top-up] from the menu or click the [Top-up] button at the bottom of the section for the card you want to top up.

Go to Card Top-Up



Select [Top-up] from the menu.

Or

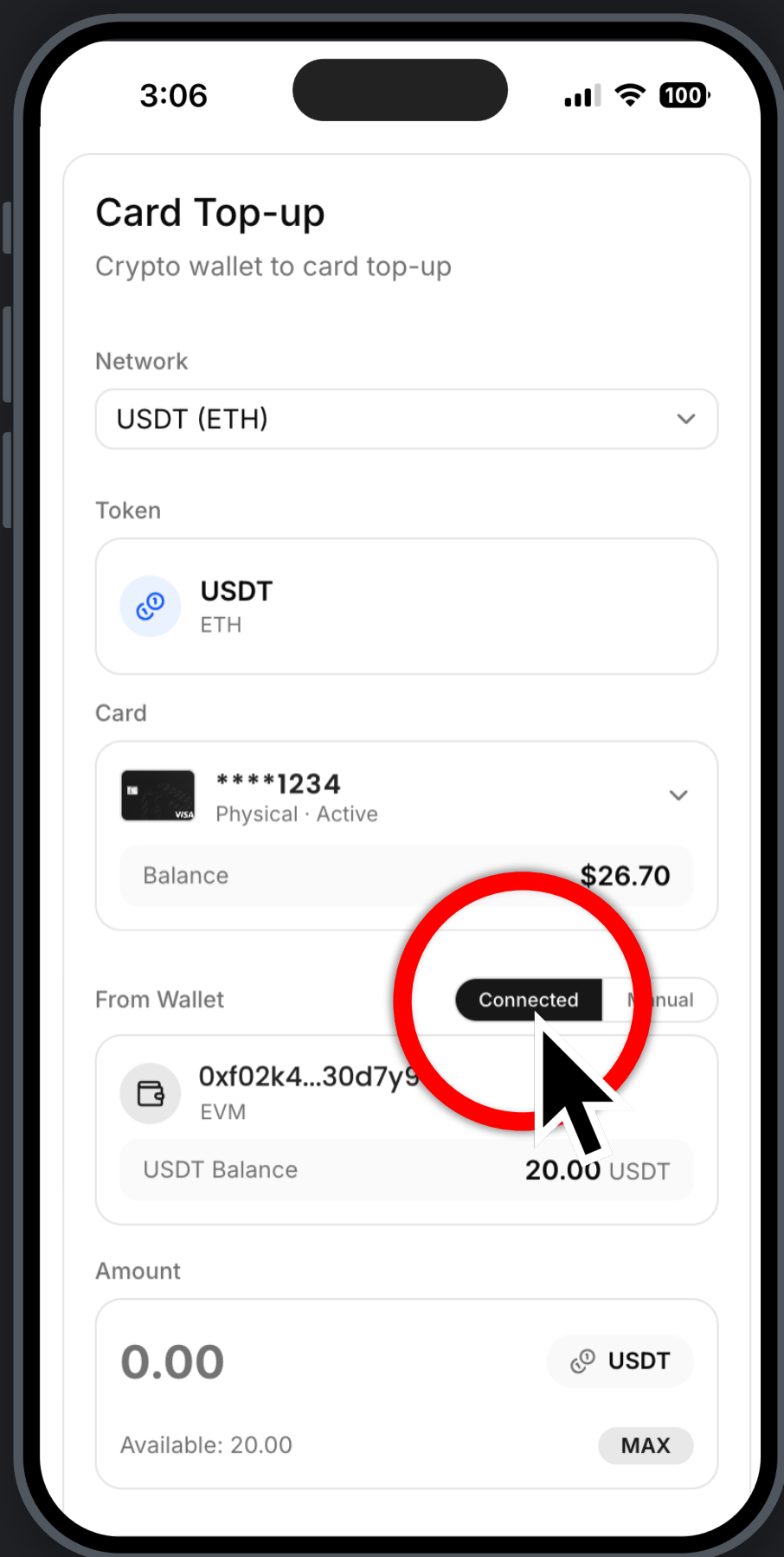


Click the [Top-up] button for the card you want to top up.



STEP 4. TOP-UP

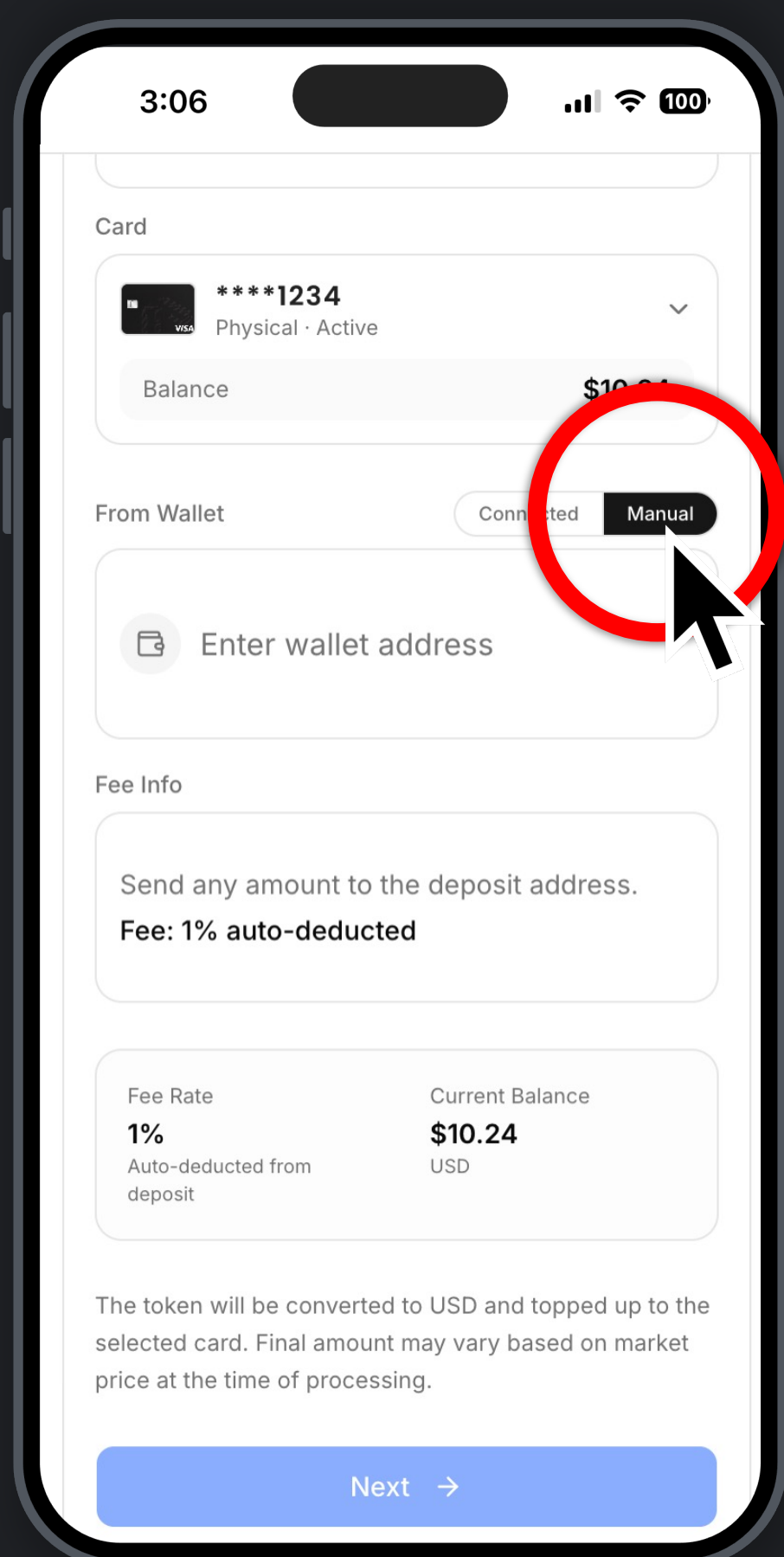
There are two ways to add funds to your card.



To top up your [Connected Wallet](#) linked to the [MOA Card service](#),

1. Select [Connected] in the Wallet,
2. Enter the amount of tokens you want to top up, and
3. Click the “Top-up” button.

MOA Card uses the Dynamic Wallet solution to provide a multi-chain wallet.



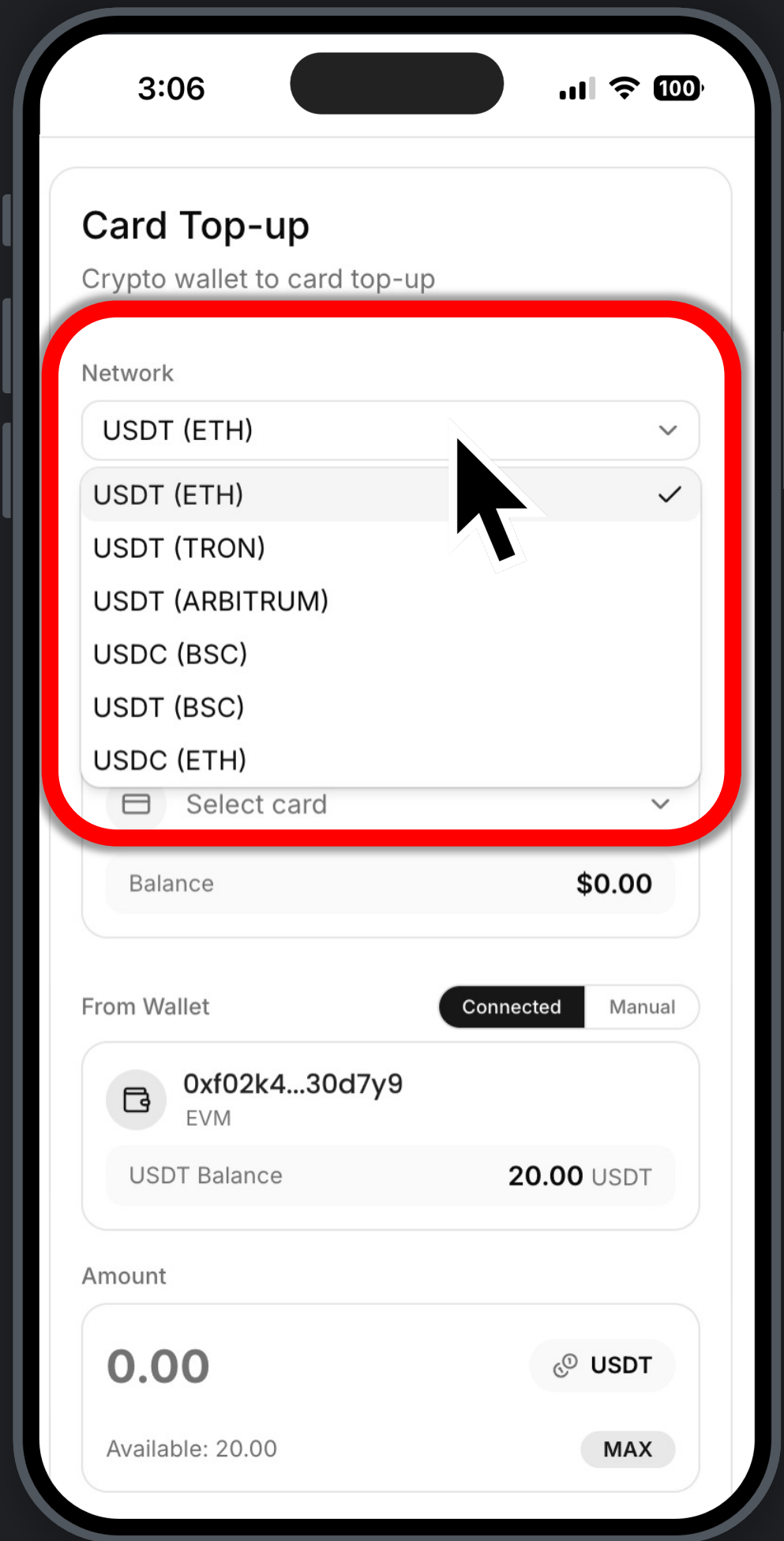
To transfer funds directly from an [external wallet](#),

1. Select [Manual] in the Wallet,
2. Enter the wallet address you want to send to,
3. Complete the deposit request,
4. Transfer the funds directly from the wallet or exchange you entered to complete the deposit.



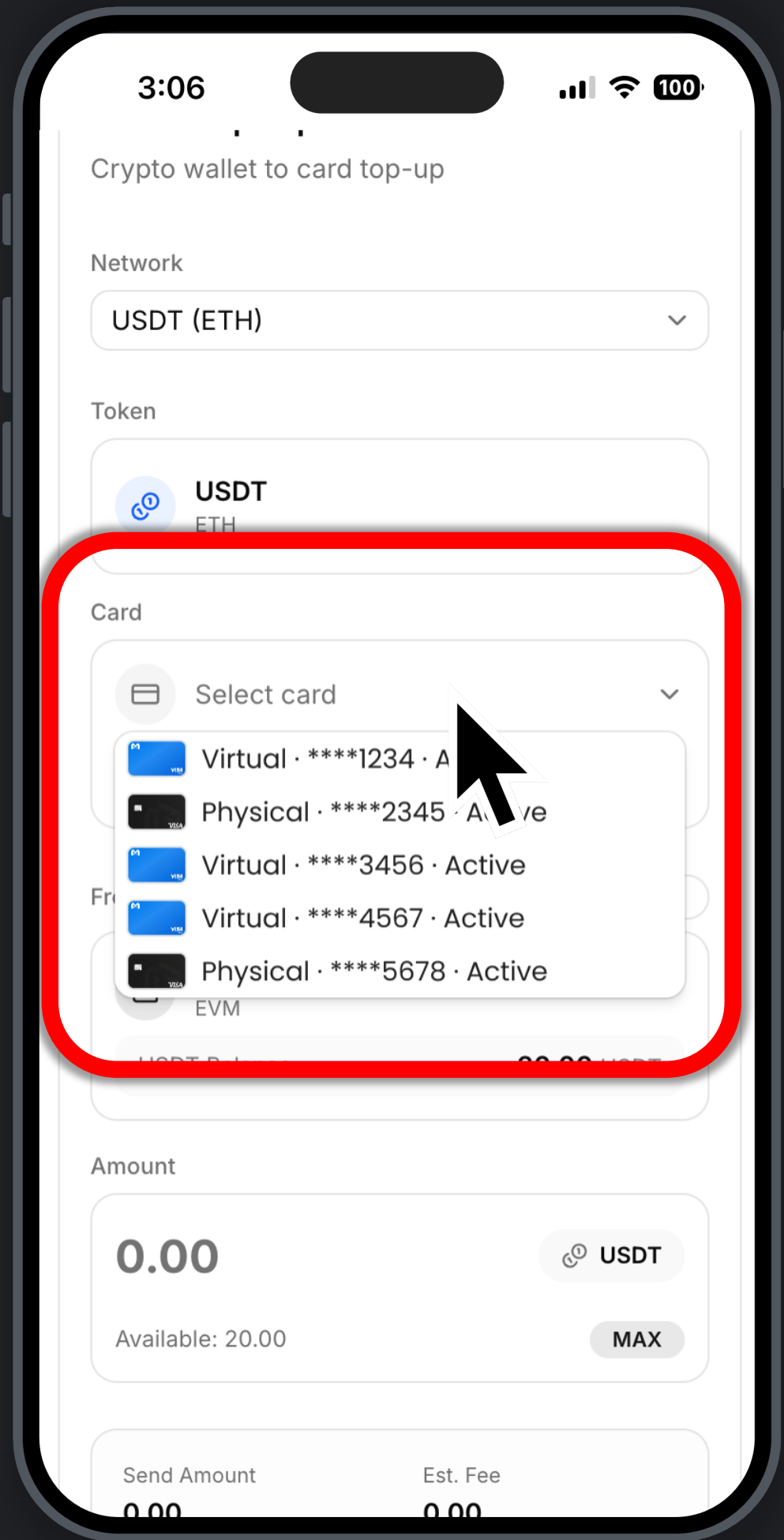
STEP 4. TOP-UP

A. Top-up via Connected Wallet



1. Select a token and network under [Network].

The appropriate wallet will be automatically selected based on your choice.

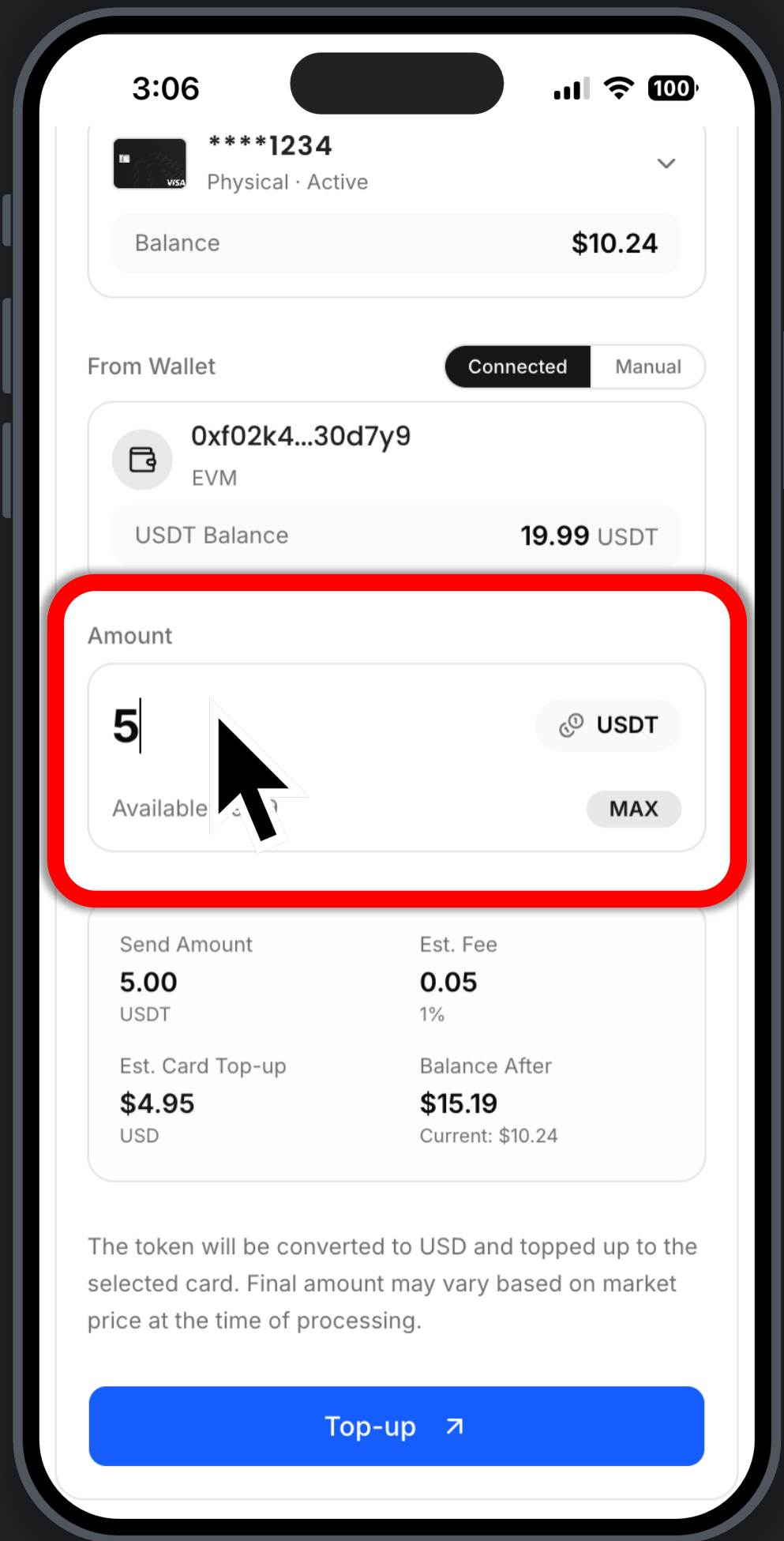


2. Select the card you want to recharge from [Card].

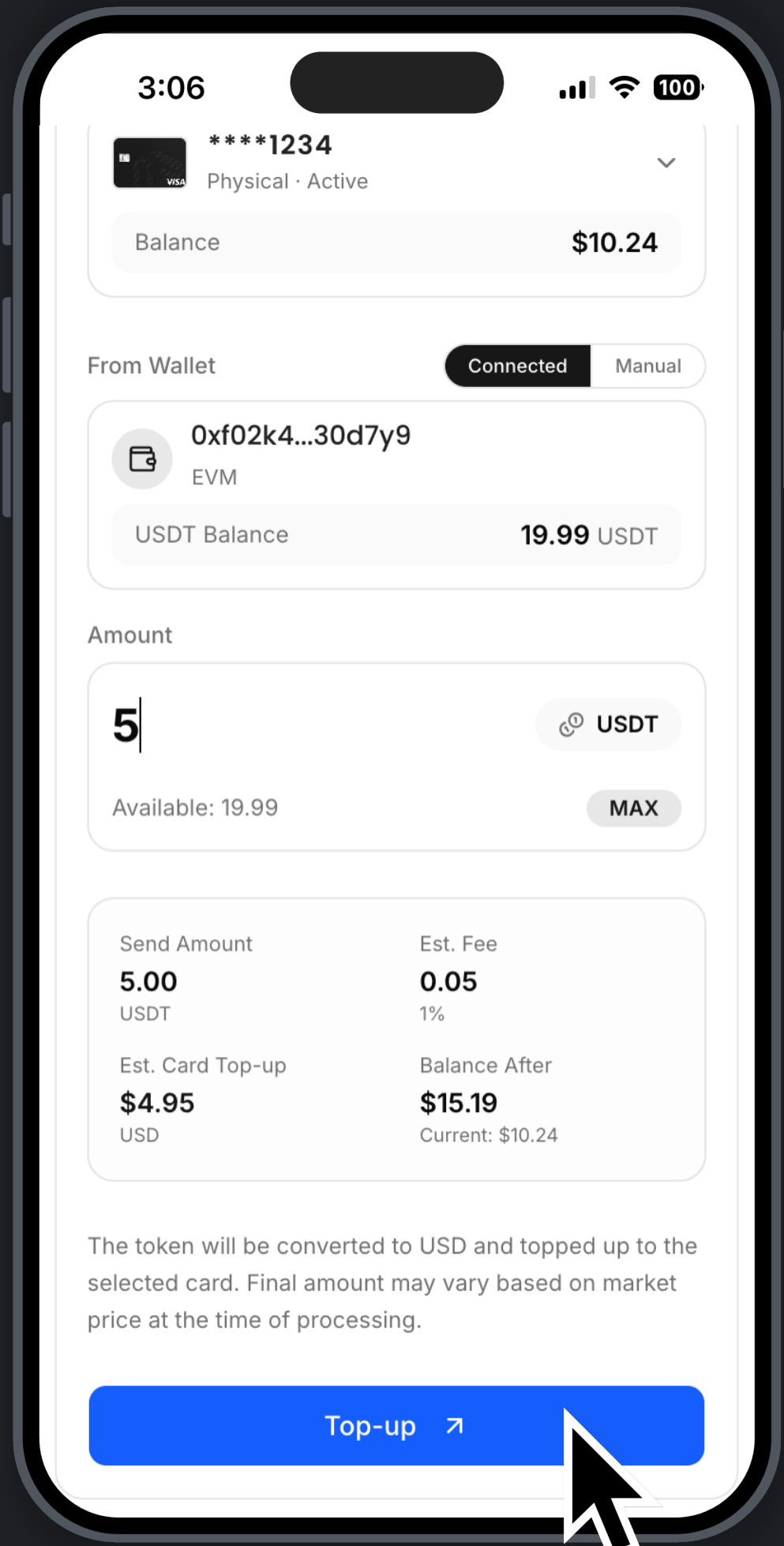


STEP 4. TOP-UP

A. Top-up via Connected Wallet



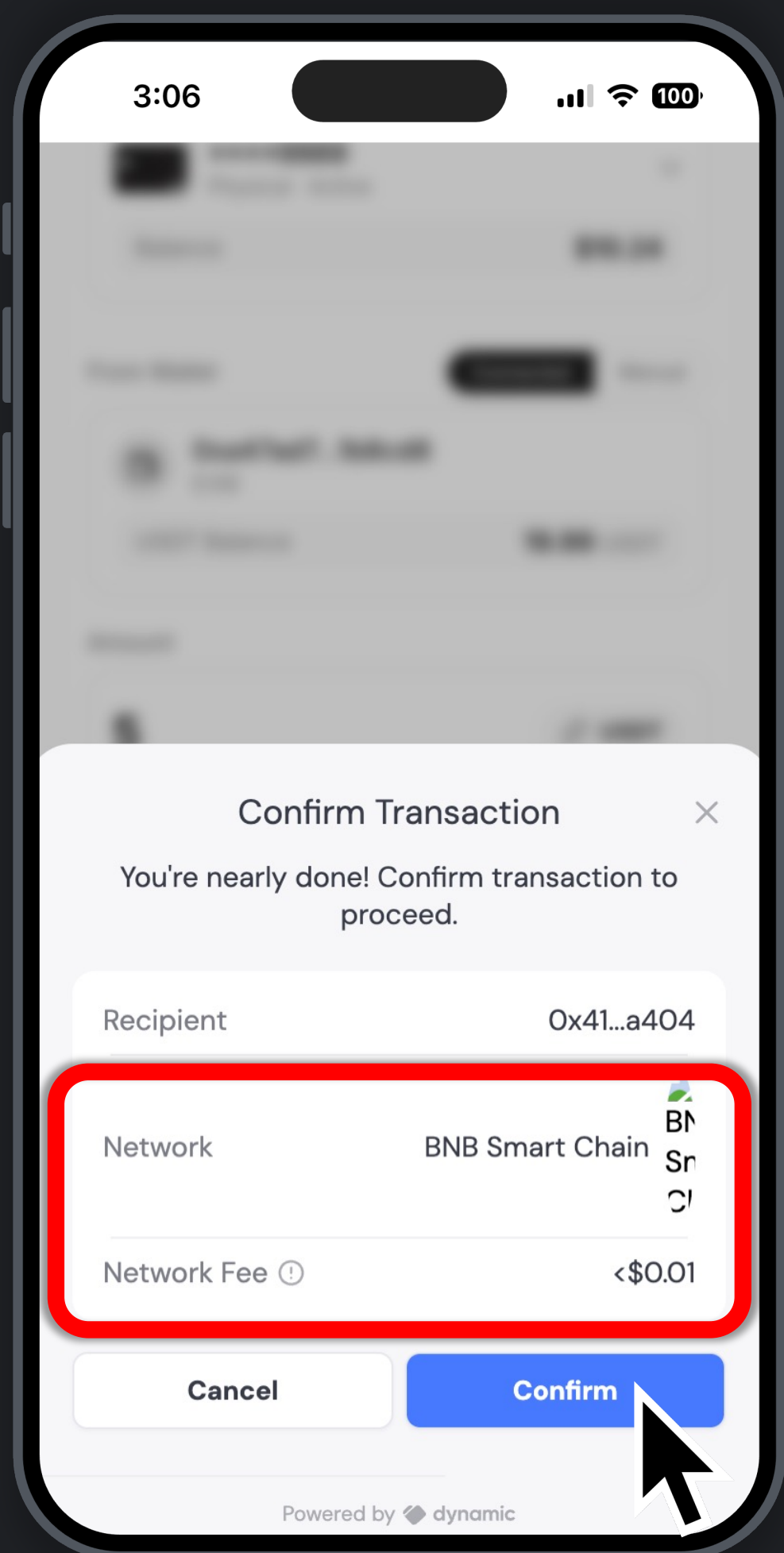
3. Enter the number of tokens you want to deposit in the [Amount] field.
- Make sure you have enough tokens in your wallet on the selected chain.



4. Click the [Top-up] button. A confirmation window for the transaction will appear.

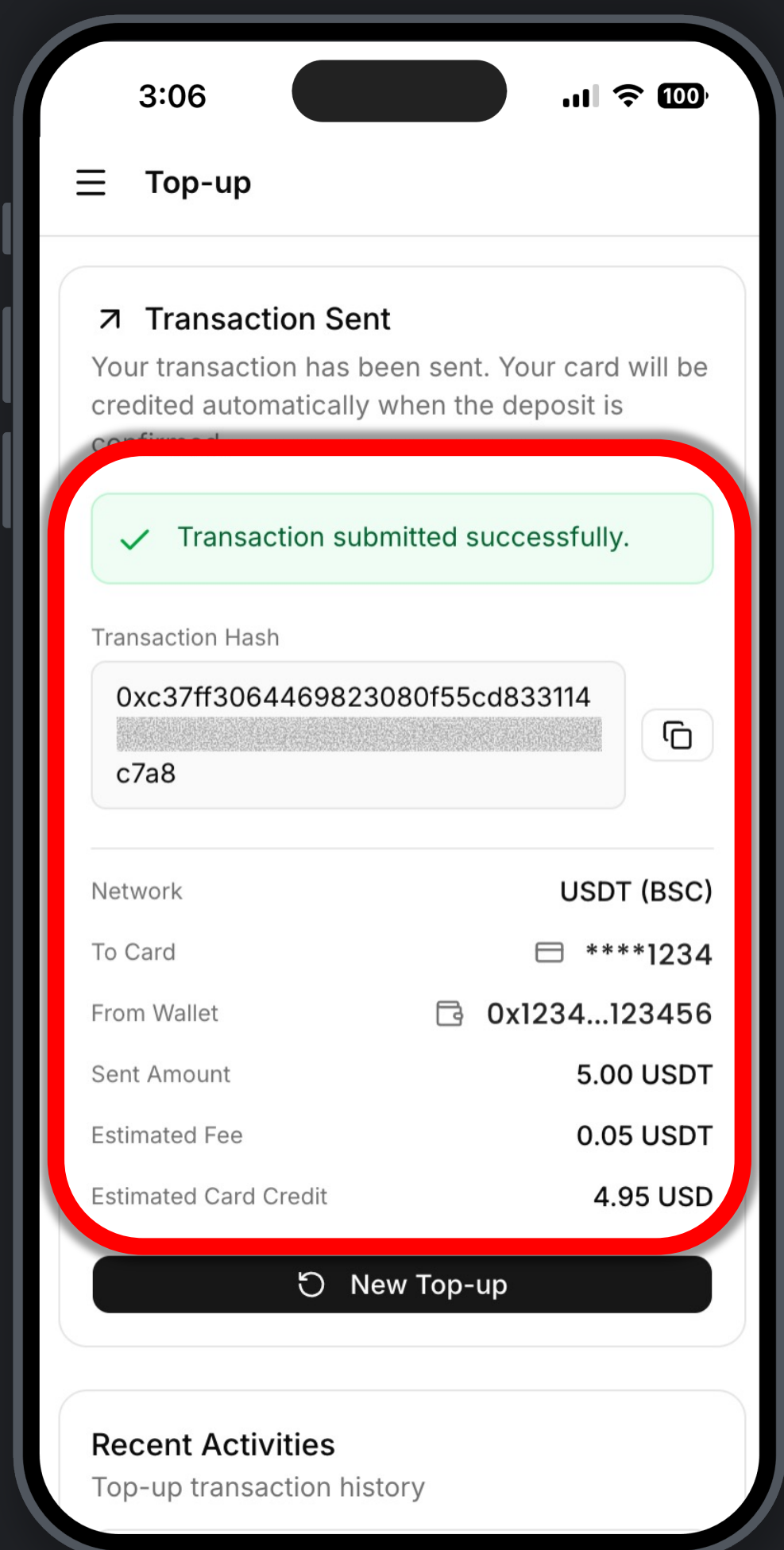
STEP 4. TOP-UP

A. Top-up via Connected Wallet



5. In the transaction confirmation window, verify the network you selected and the network fee (gas fee), then click the [Confirm] button to execute the transaction.

- Network fees (gas fees) are charged when transferring assets.
- Please make sure your wallet has sufficient native tokens to cover the network fees.
- The native tokens for each chain are as follow:
 - ETH Chain : ETH
 - BSC Chain : BNB
 - TRON Chain : TRX
 - ARBITRUM Chain : ETH

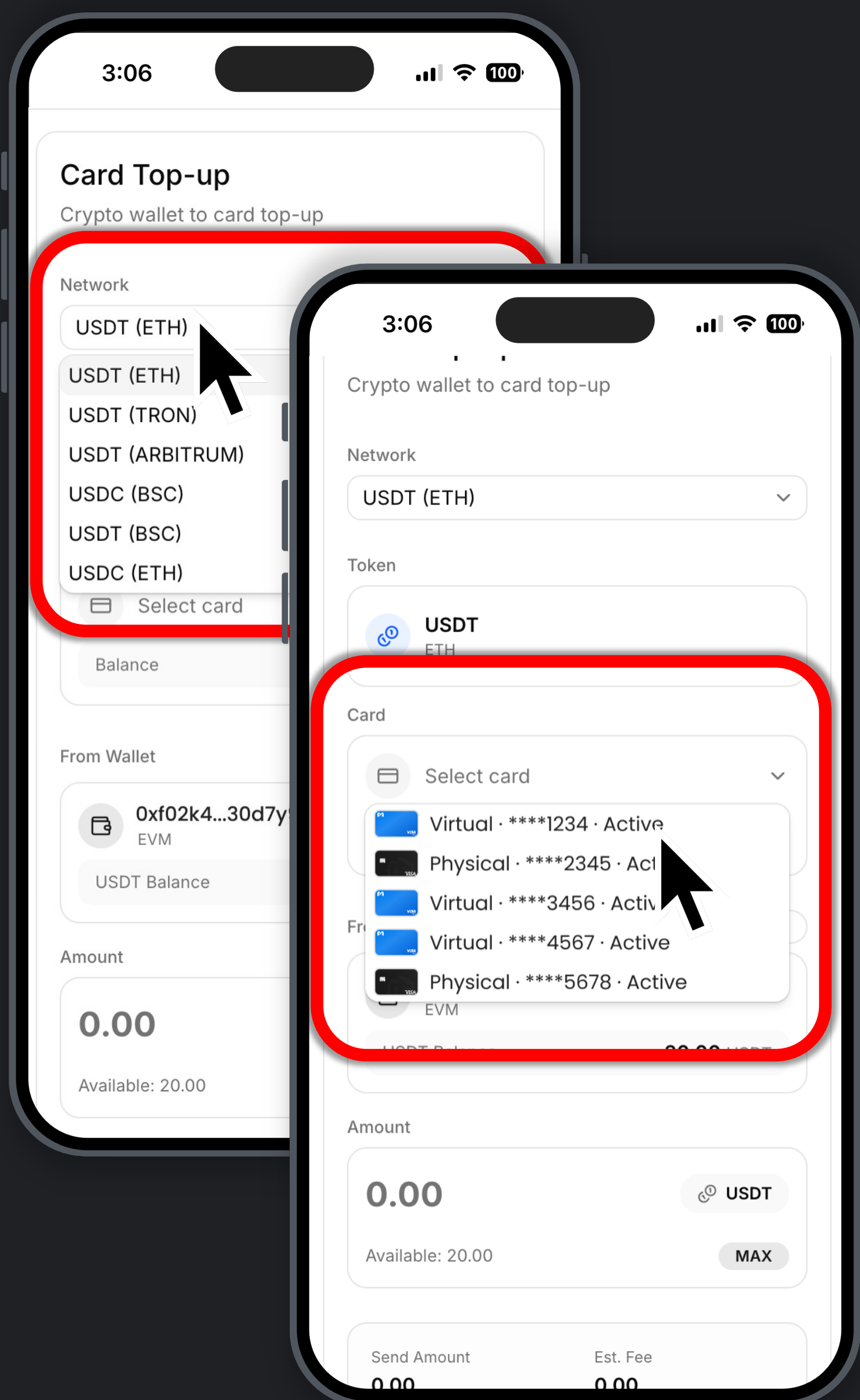


6. Check the transaction results. It may take a few minutes for the change to appear in your card balance.

STEP 4. TOP-UP

B. Top-up by transferring funds from an External Wallet

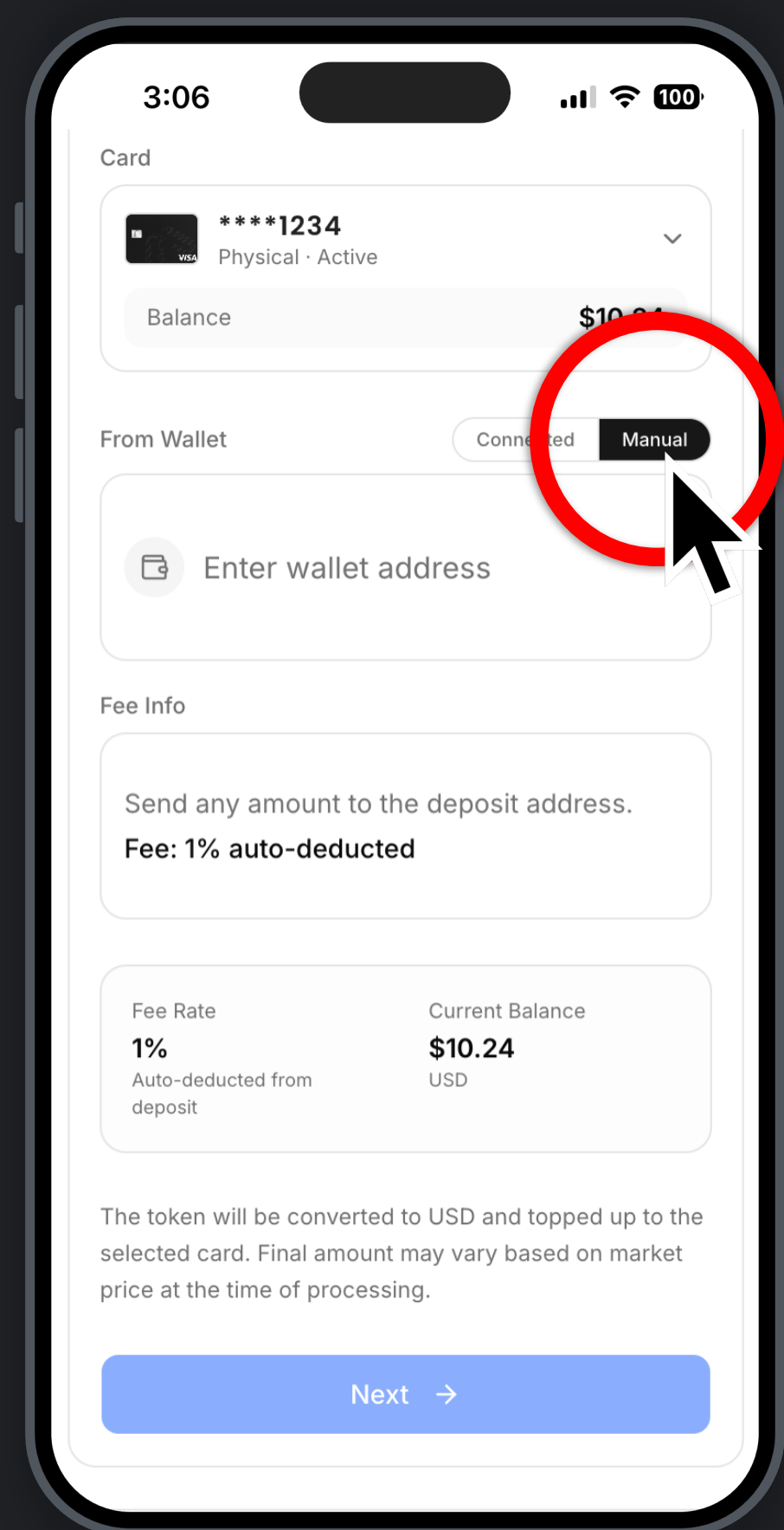
This method involves transferring cryptocurrency from an external source directly to the card issuer's wallet to top up your account, so you need to be careful when selecting the network and token type, as well as when setting the sender and recipient wallet addresses.



1. Under [[Network](#)], select the token and network you want to send.
2. Under [[Card](#)], select the card you want to load funds onto.

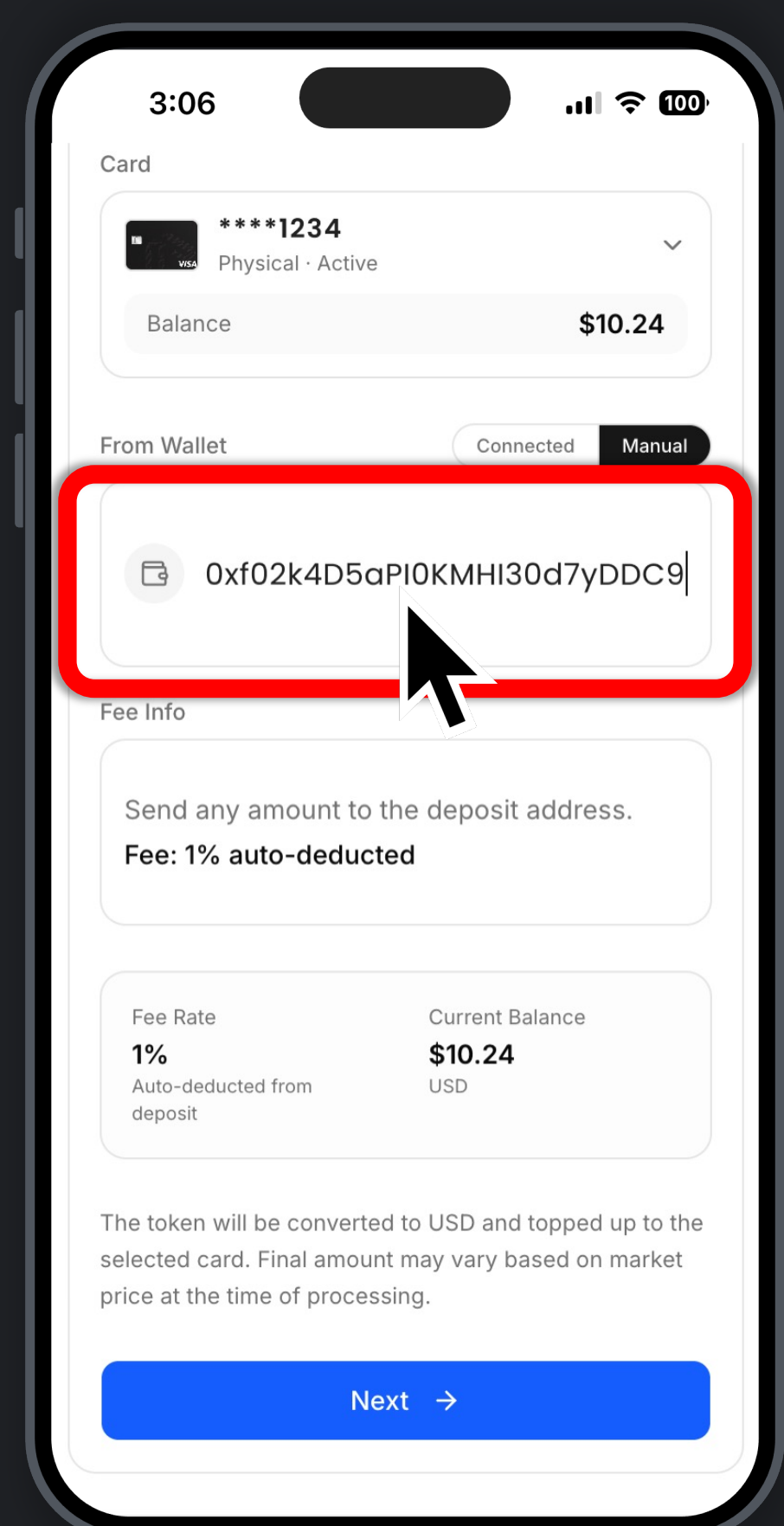
STEP 4. TOP-UP

B. Top-up by transferring funds from an External Wallet



3. Click the [[Manual](#)] button under [From Wallet].

The screen will change, and a field for entering your wallet address will appear at the bottom.

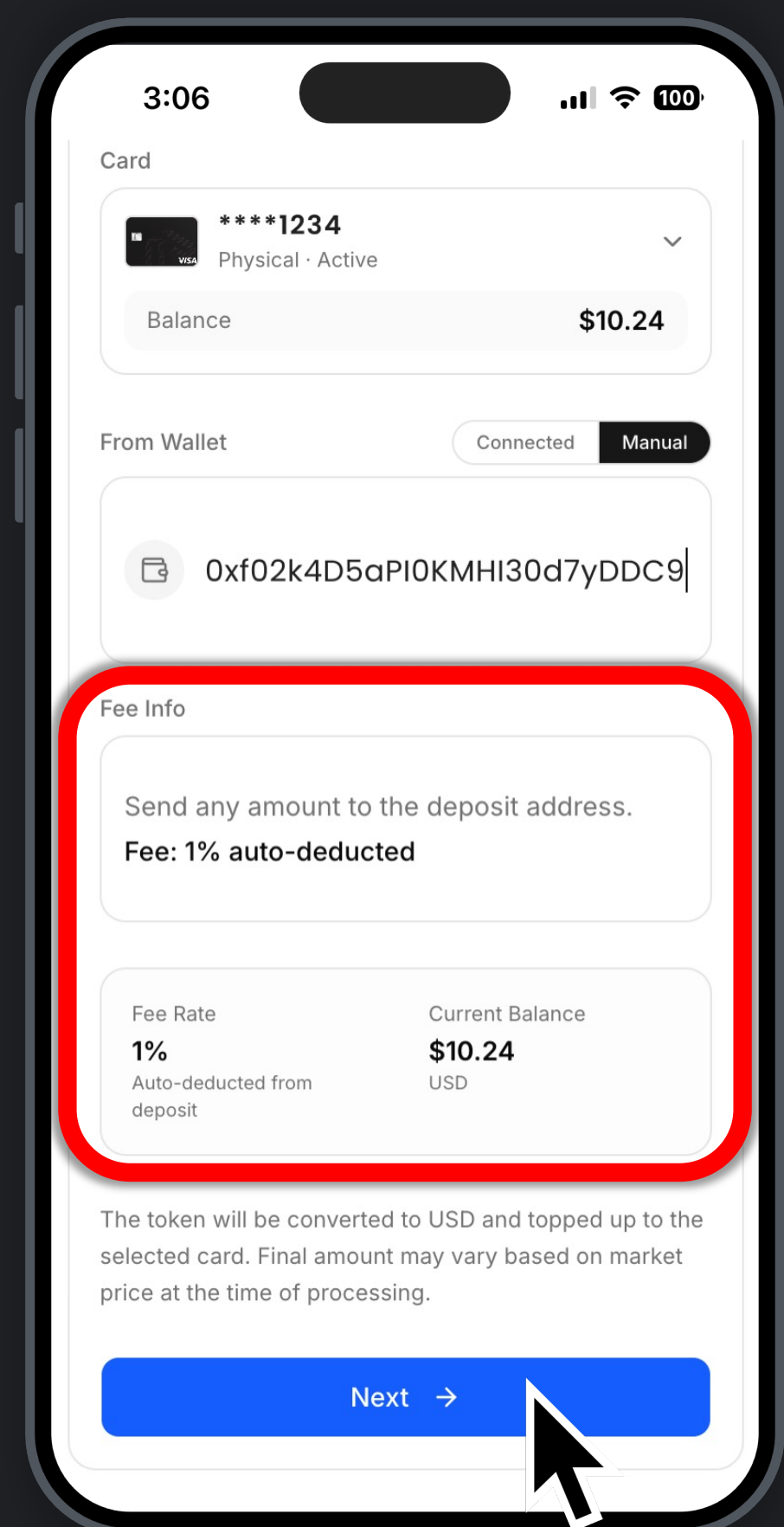


4. In the [[From Wallet](#)] field, enter the address of the external wallet or exchange wallet from which you wish to send funds.

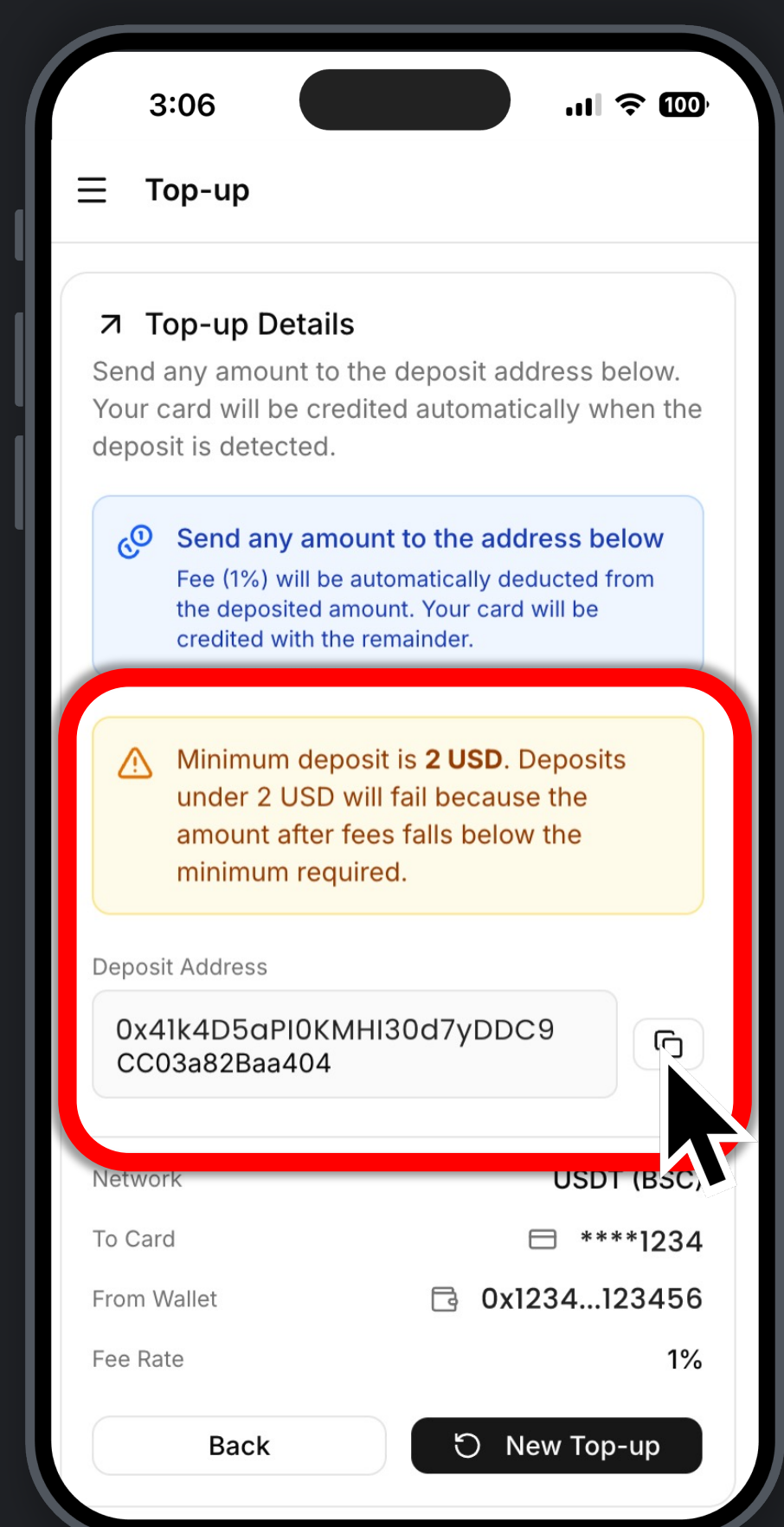


STEP 4. TOP-UP

B. Top-up by transferring funds from an External Wallet



5. After reviewing the recharge fee, click the [[Next](#)] button to complete your recharge request.



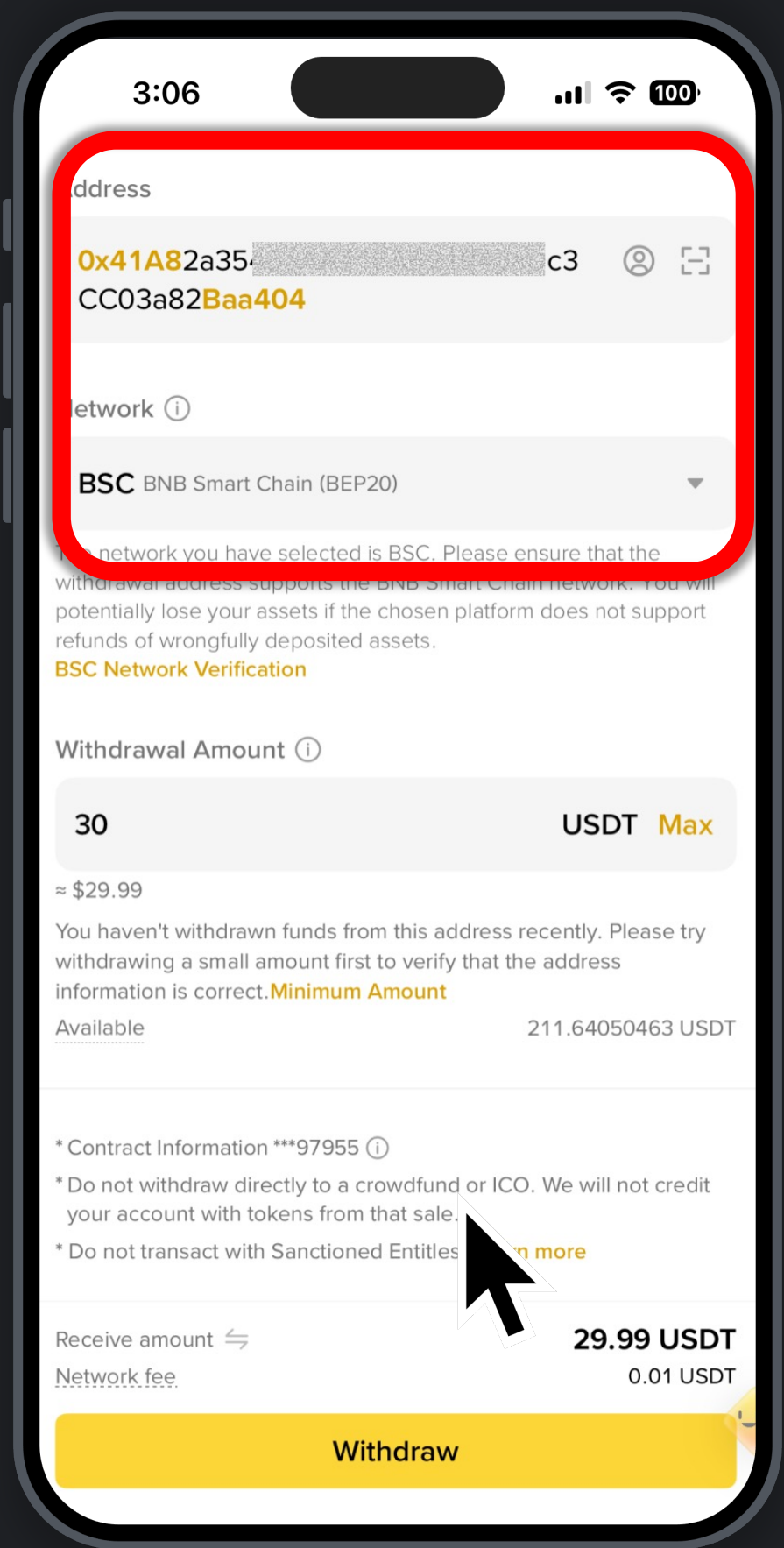
6. Your top-up request has been completed. Be sure to check the minimum amount when topping up your card.

7. Click the [[Copy](#)] button to copy the recipient's wallet address.



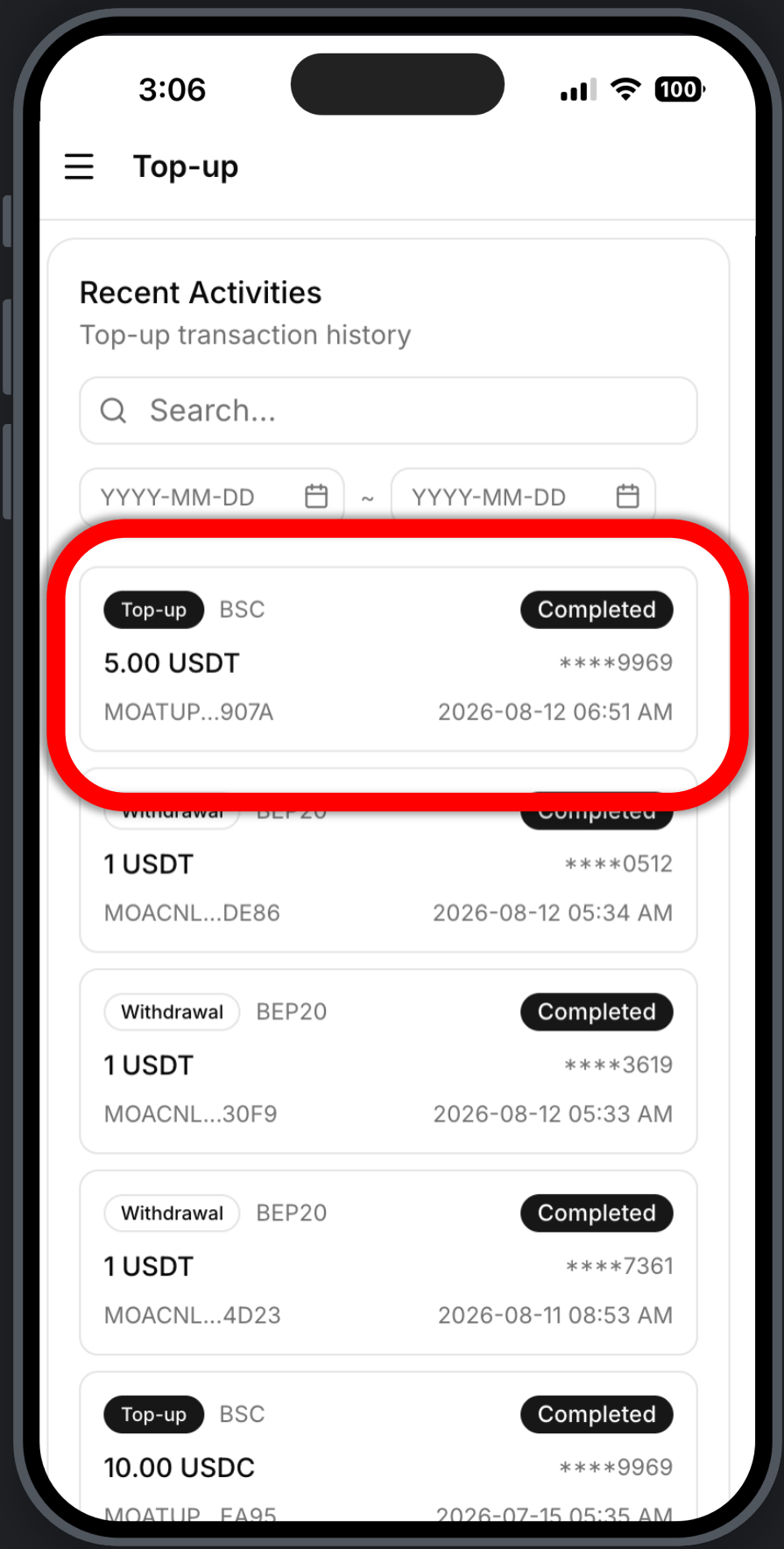
STEP 4. TOP-UP

B. Top-up by transferring funds from an External Wallet



8. Transfer the deposit amount from your wallet or exchange.

Be sure to verify that the **token** and **network** you selected when requesting the deposit are the same as those listed here, and that the **recipient's wallet address** has been entered correctly.



9. Once the deposit is confirmed and the top-up is processed, the transaction status will change to "Completed," and the remaining amount, minus the top-up fee, will be credited to your card balance.

It takes a few minutes for the transfer to be reflected in your card balance.



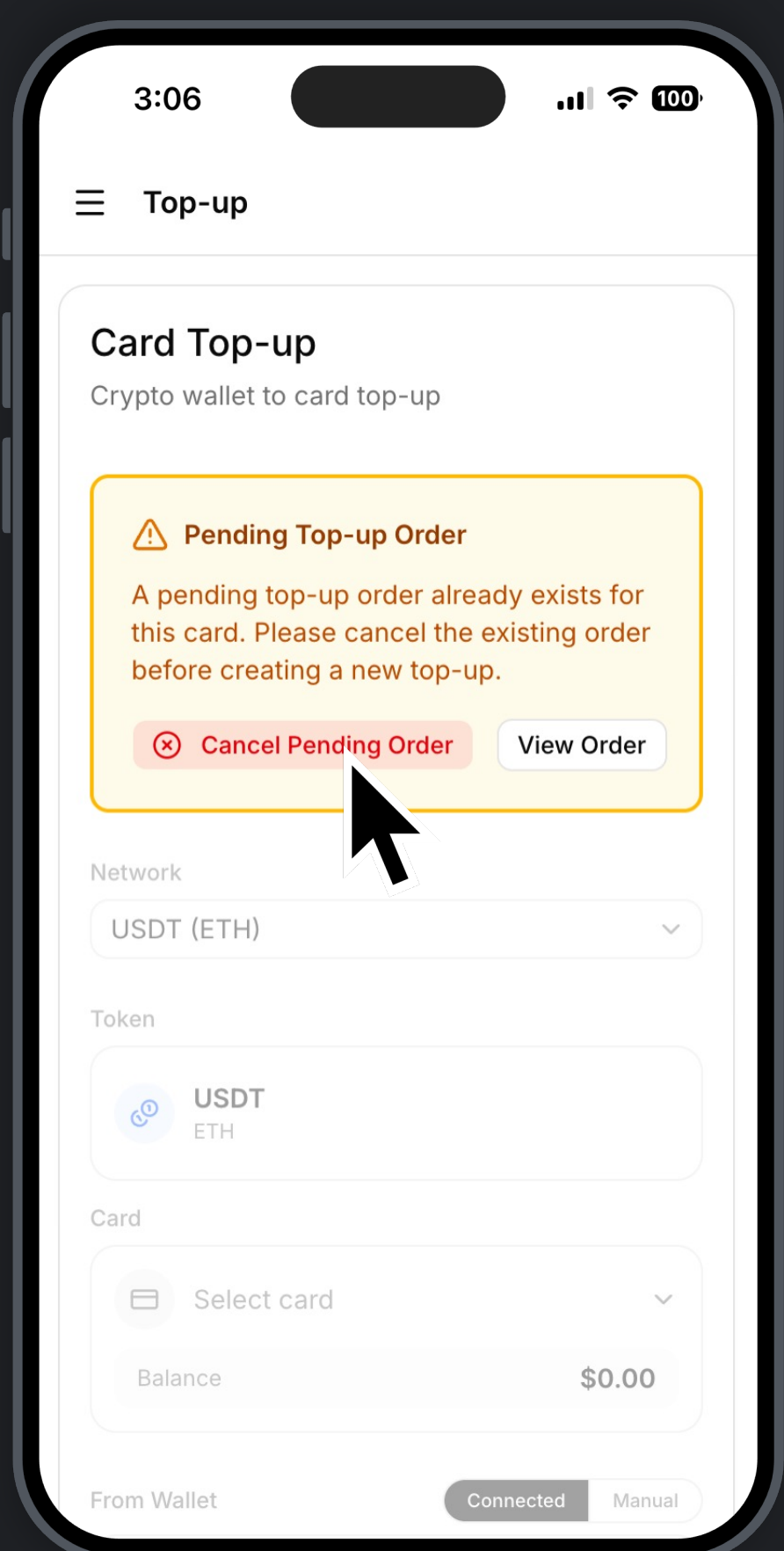
STEP 4. TOP-UP

You cannot make additional deposits if you have any outstanding payments.

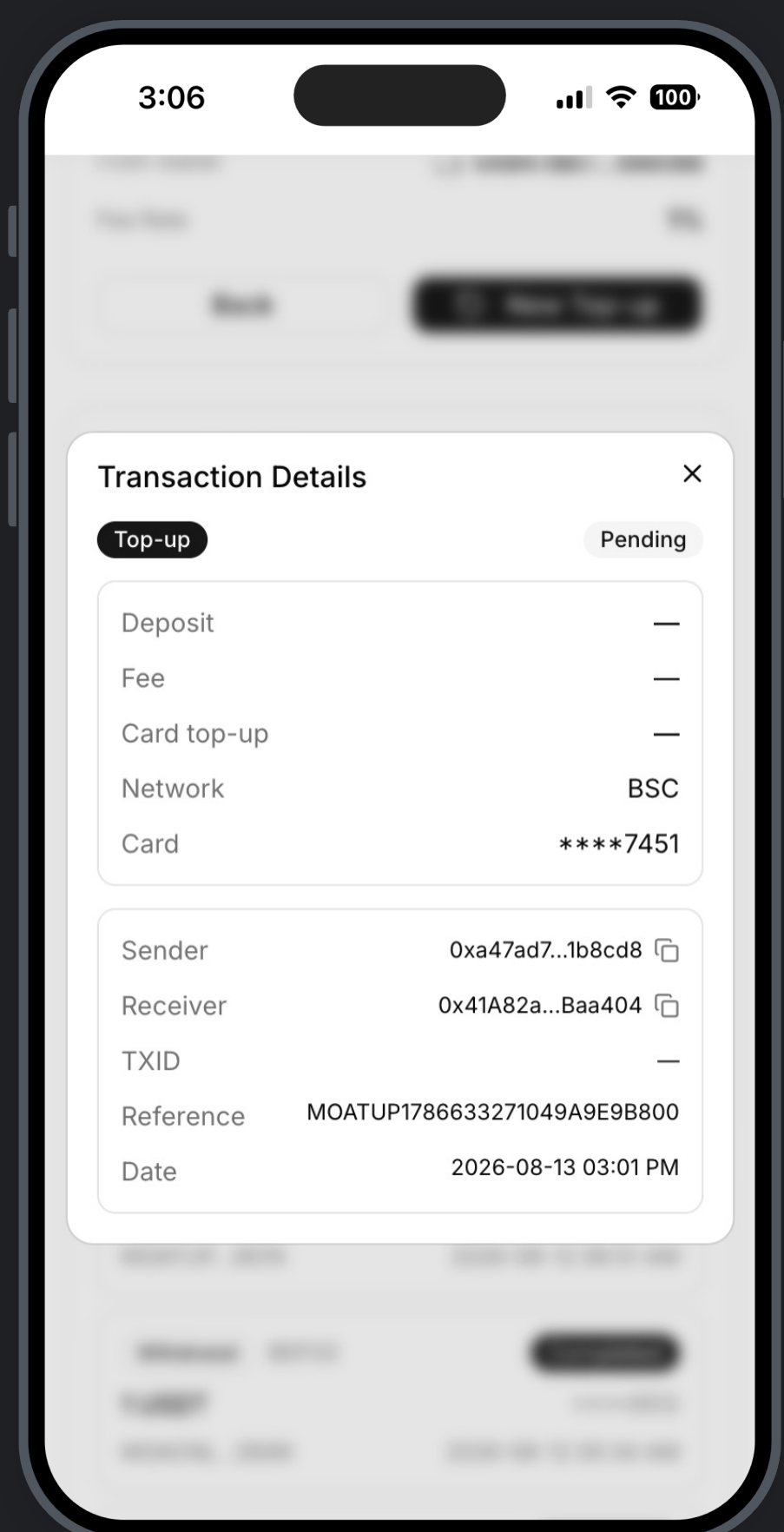
If a “**Pending Top-up Order**” notification appears when you access the top-up screen, please complete the payment for the outstanding transaction.

If you don't remember the details of your top-up request, click the [**View Order**] button to check the transaction information.

If you wish to cancel your top-up request, click the [**Cancel Pending Order**] button.



Or



You can cancel it by clicking the [**Cancel Pending Order**] button.

You can view details by clicking the [**View Order**] button.

**You can now use
your card.**



Thank you for using MOA Card.

If you need a more detailed guide,
please visit the “How to Use the Dashboard” page
on the MOA Card website.

[MOA Card Website](#)[Dashboard User Guide](#)