

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 the MOA Card dashboard

Log In

Log in using 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, and then log in.

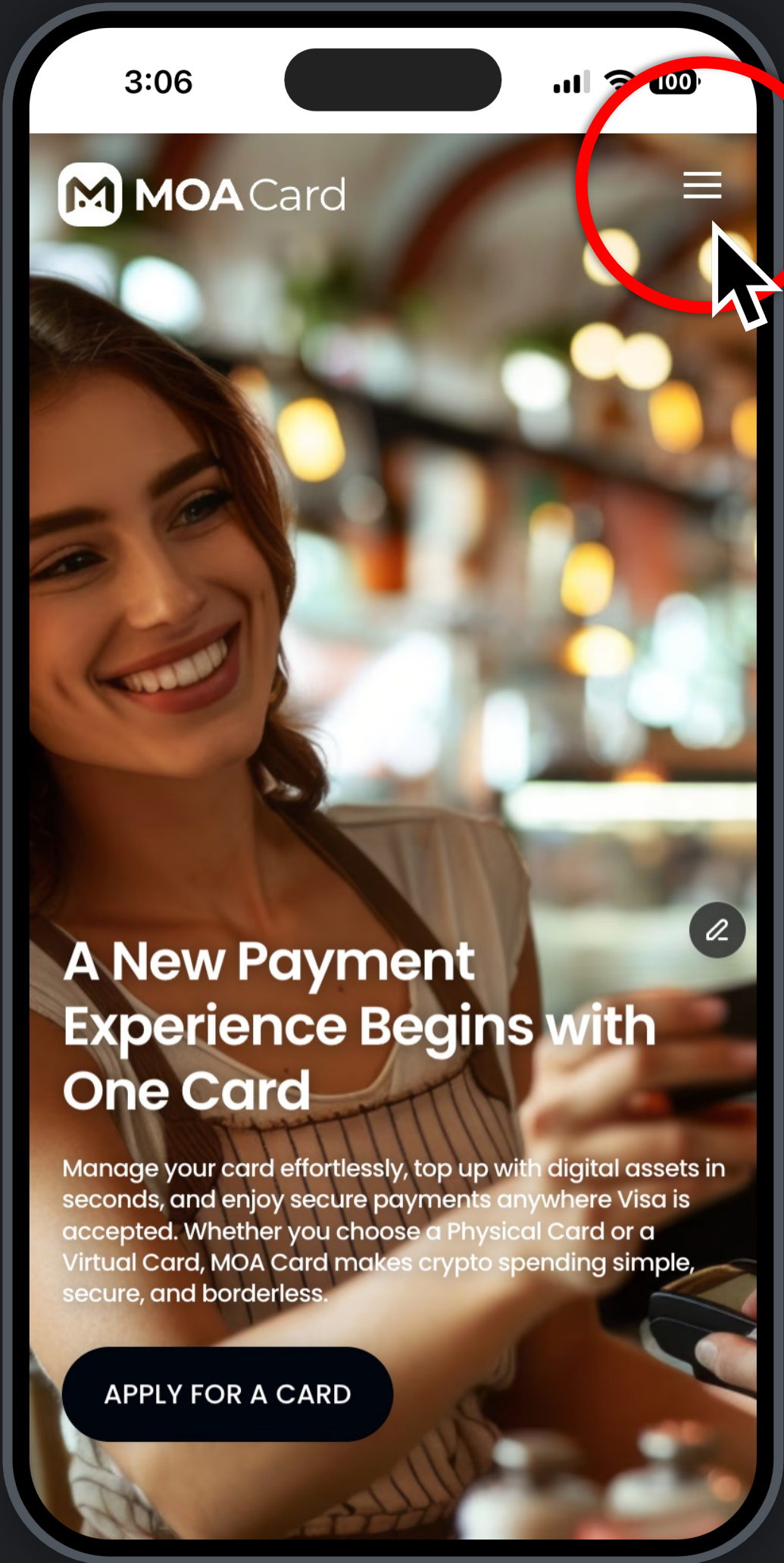
[Go to the Dashboard](#)

STEP 1. LOG IN

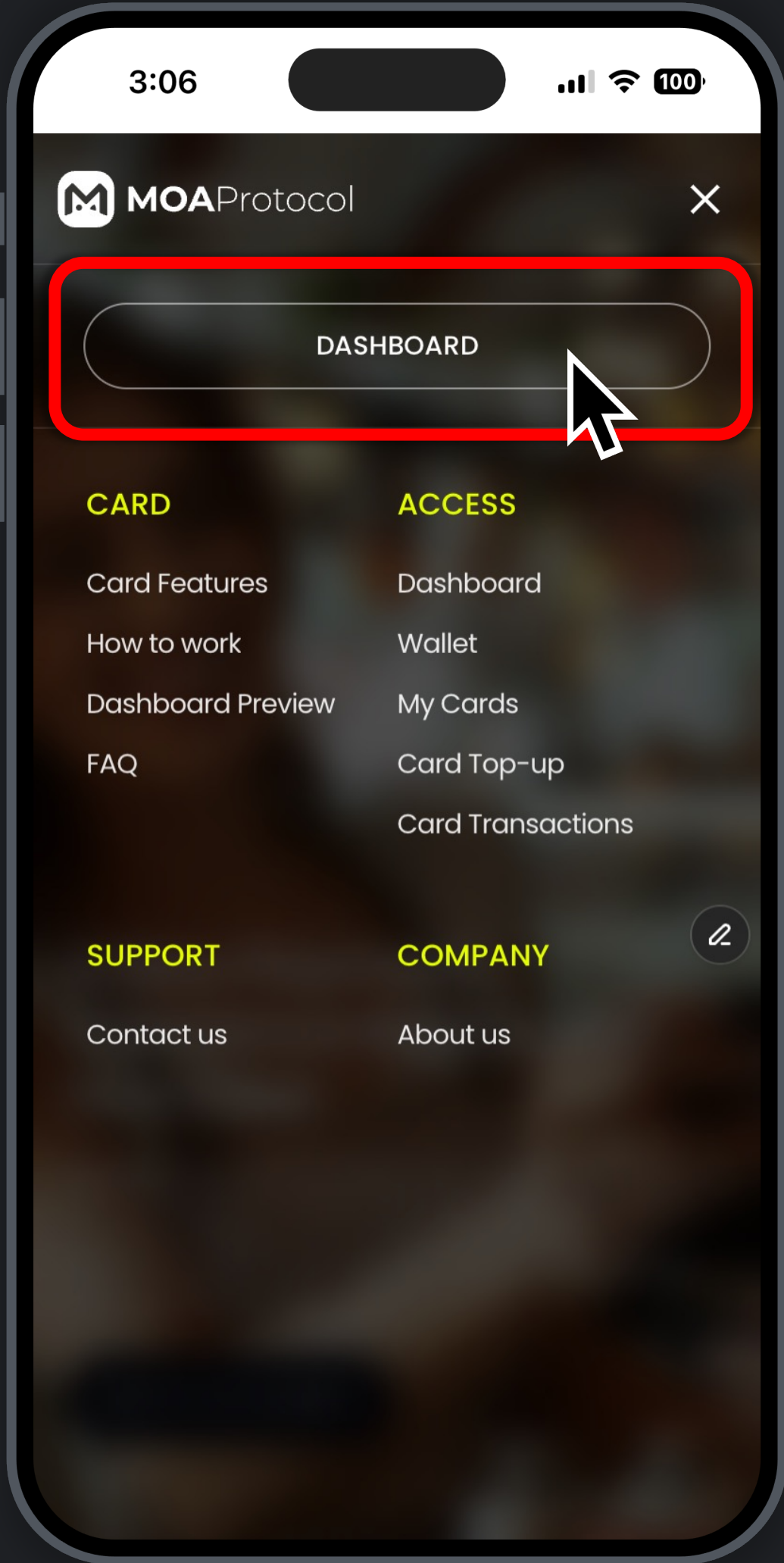
Go to the dashboard login screen on the MOA Card website.

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.

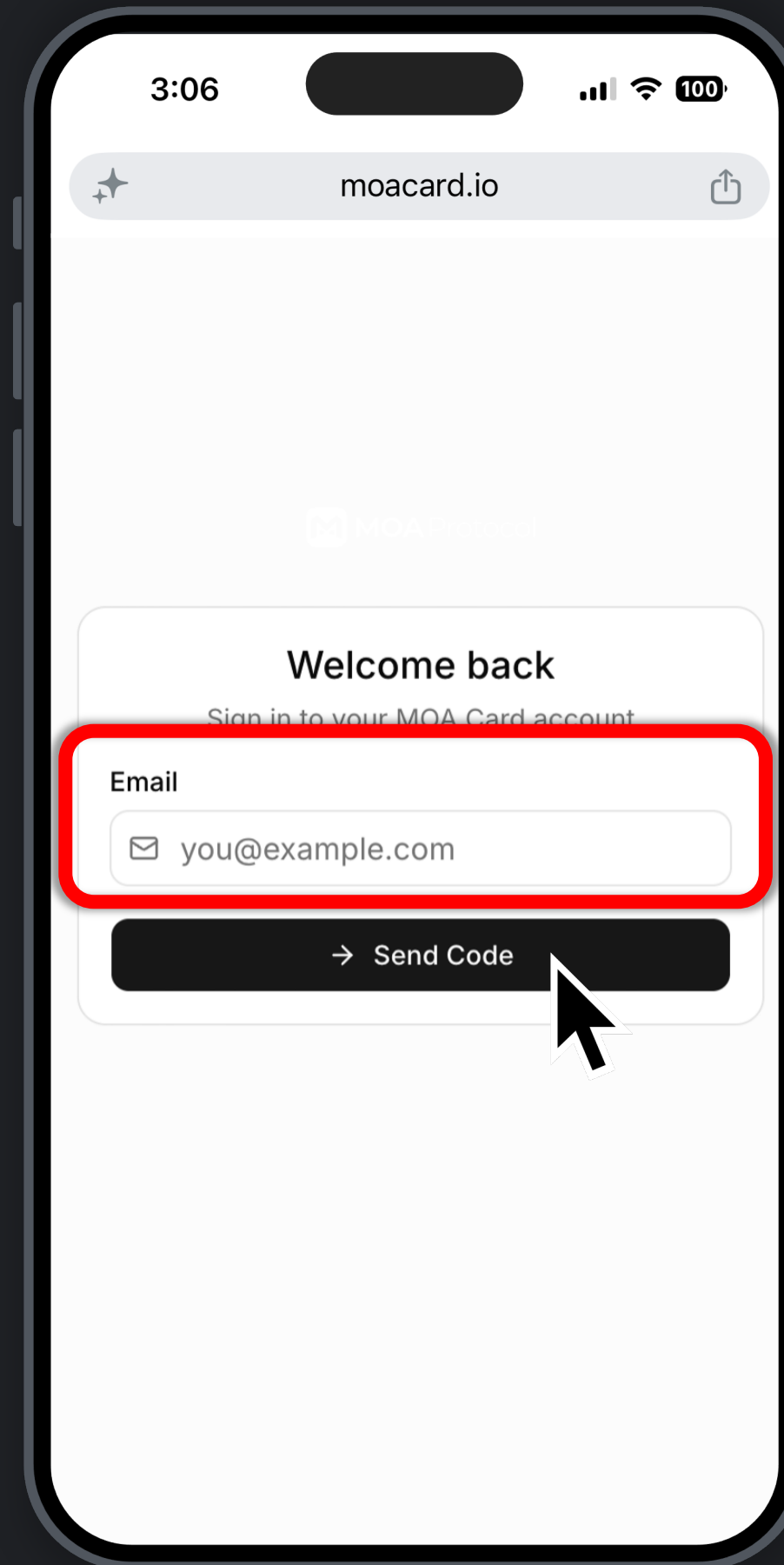


2. Click the [DASHBOARD] button in the menu.

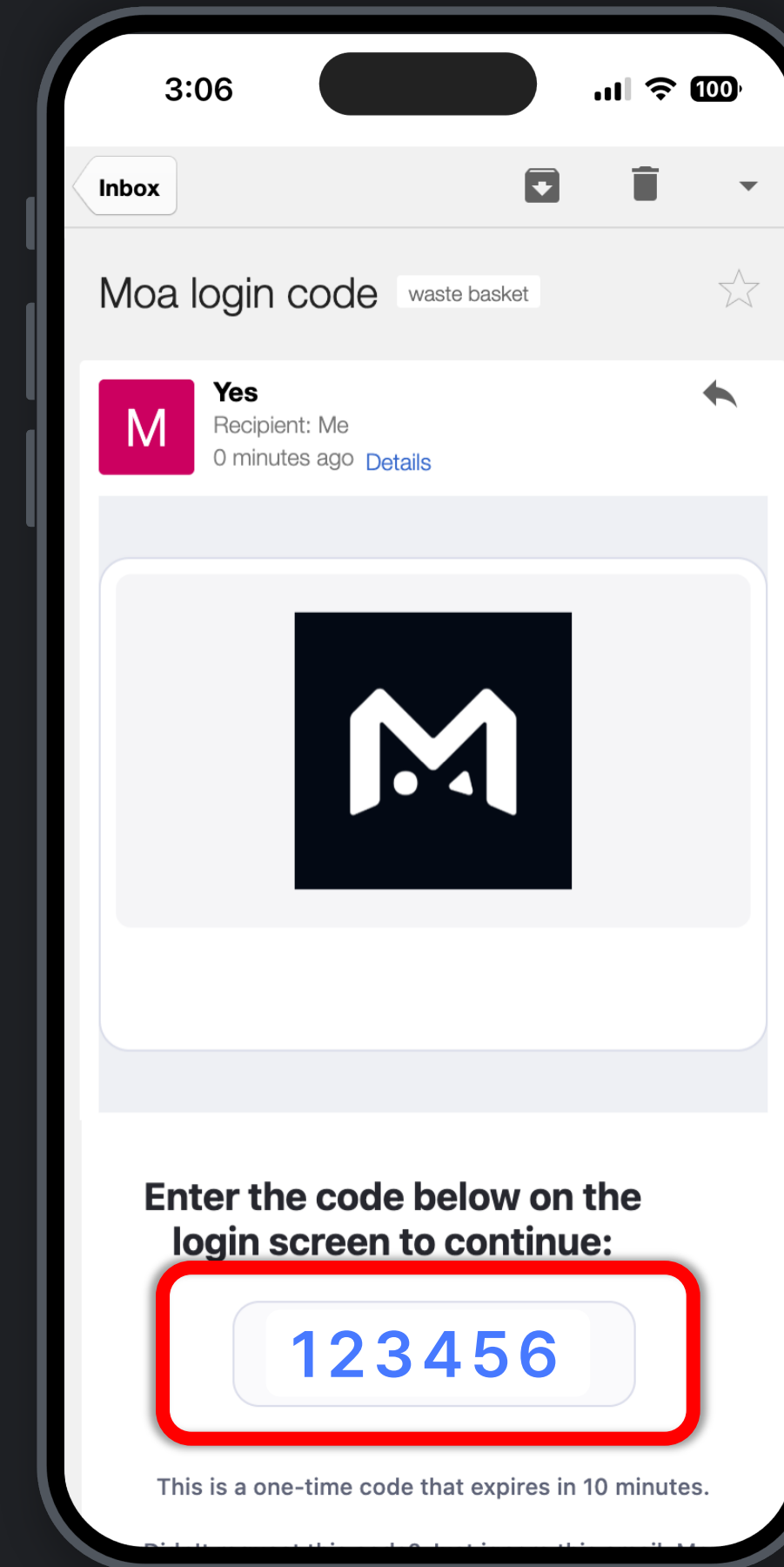
STEP 1. LOG IN

Enter your email address to log in.

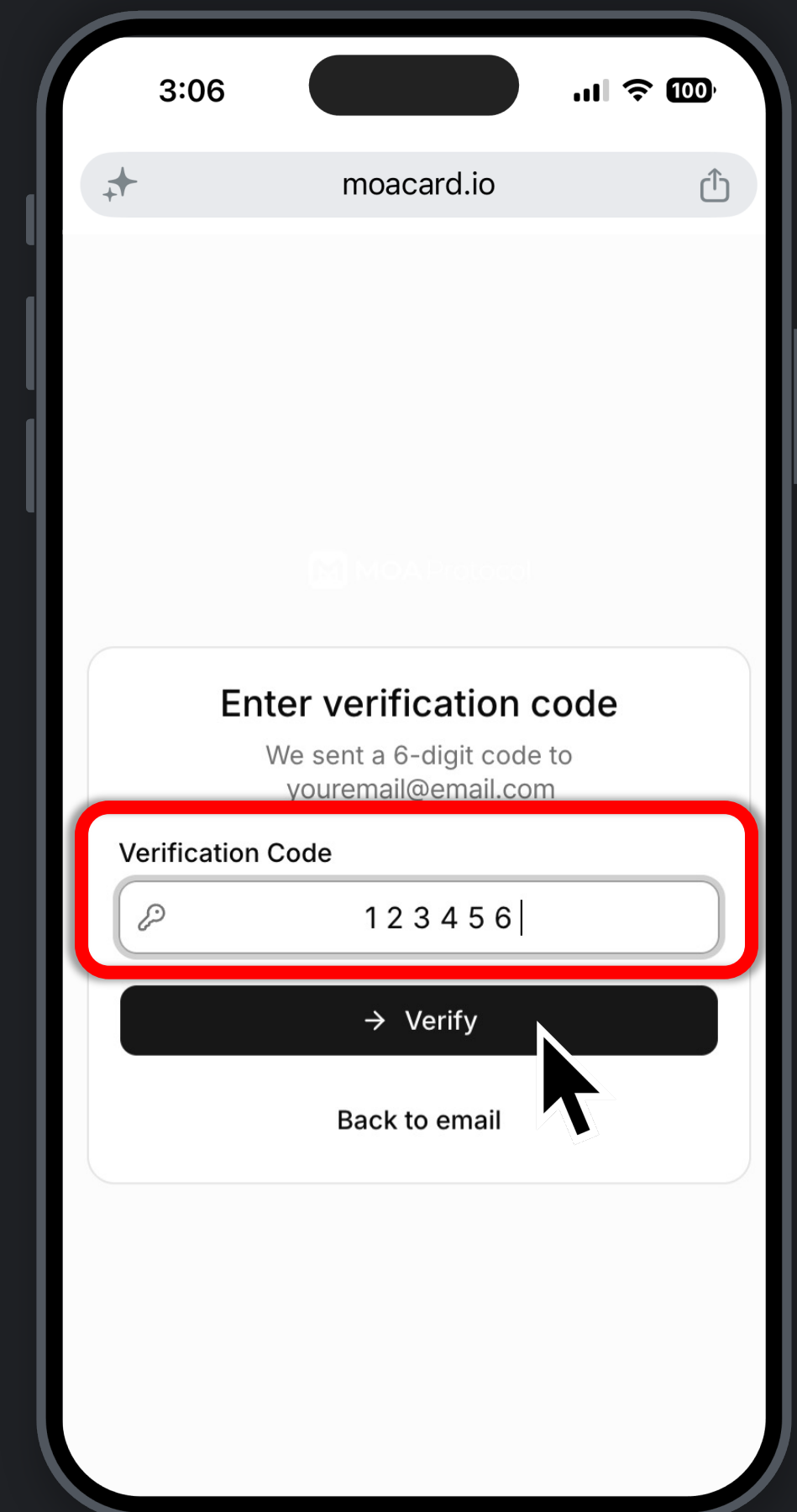
1. After entering your email address and clicking the [\[Send Code\]](#) button, a verification email containing a 6-digit verification code will be sent to you.
2. Check your email inbox.
3. Enter the verification code in the "Verification Code" field and click the [\[Verify\]](#) button.
4. Once you've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



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



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

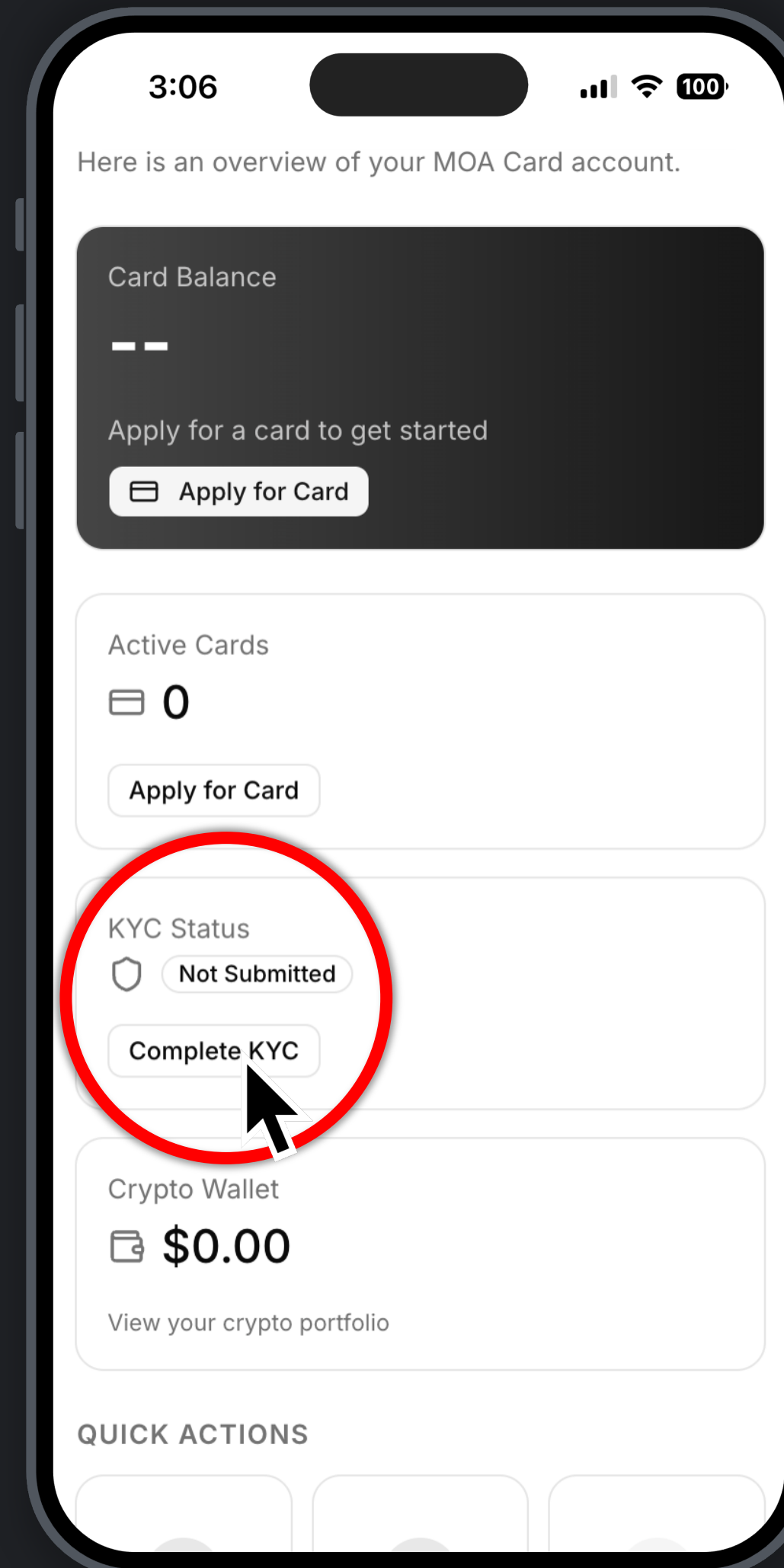
Check the status displayed under "KYC Status" on the dashboard screen.

If you haven't completed KYC yet, it will show as "Not Submitted"

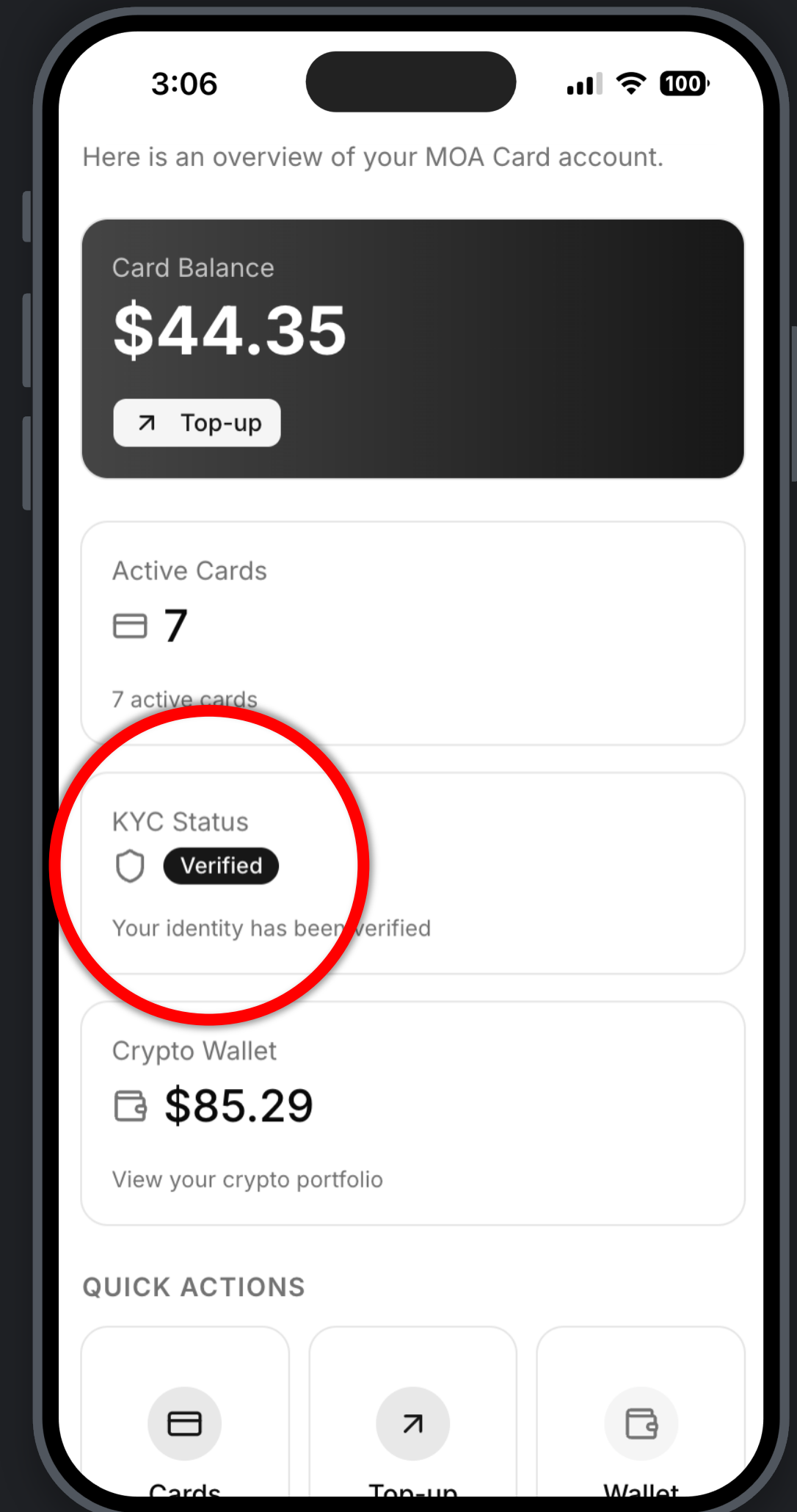
In this case, click the [Complete KYC] button at the bottom to complete KYC.

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.

[Go to the Dashboard](#)



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.

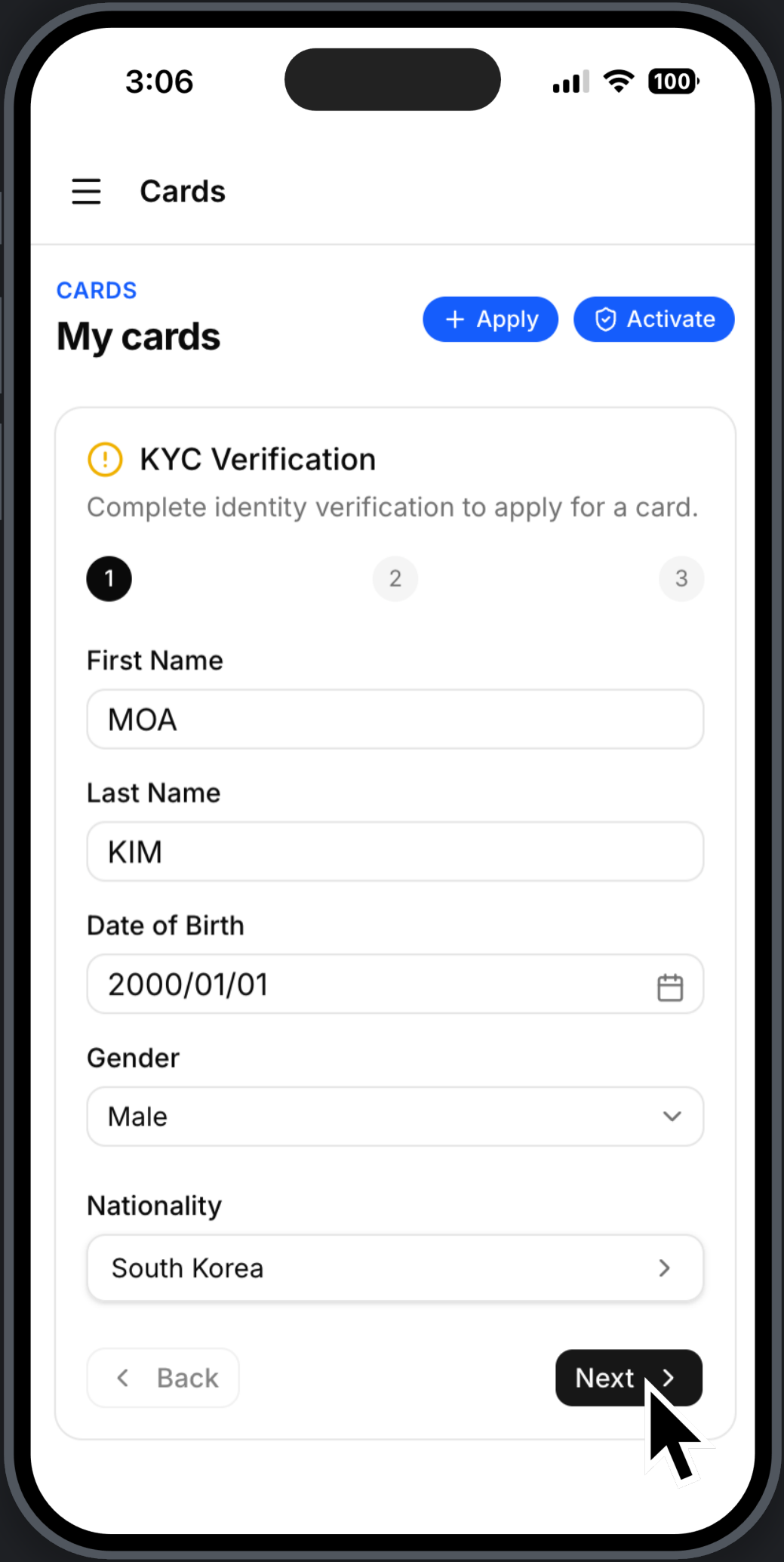
STEP 2. KYC

Enter your personal information

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

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.



3:06 100%

≡ Cards

CARDS

My cards + Apply Activate

⚠ KYC Verification

Complete identity verification to apply for a card.

1 2 3

First Name

MOA

Last Name

KIM

Date of Birth

2000/01/01

Gender

Male

Nationality

South Korea

< Back Next >

- | | |
|---------------|--|
| 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 | Your date of birth as an 8-digit number (YYYY / MM / DD) |
| Gender | Gender as listed on the passport |
| Nationality | Nationality as listed on the passport |

STEP 2. KYC

Please enter your contact information and address.

Please enter your contact information and residential address, then click the [Next] button to proceed to the next step.

Please enter only numbers for your contact information and use English for your address.

3:06

100

≡

Cards

CARDS

My cards

+ Apply

Activate

⚠ 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.
(The country code for the U.S. is 1, for Singapore is 65, and for South Korea is 82.)
- Mobile Number

●

Enter your cell phone number using only numbers.
- Country

●

Select your country of residence.
- City / Town

●

Select a province or city.
- Address

●

Enter your address.
(The maximum number of characters specified by the financial institution is 40, excluding spaces. As long as the photo of your ID is clear, you may enter a condensed version of your address.)
- Post Code

●

Enter your ZIP code.

STEP 2. KYC

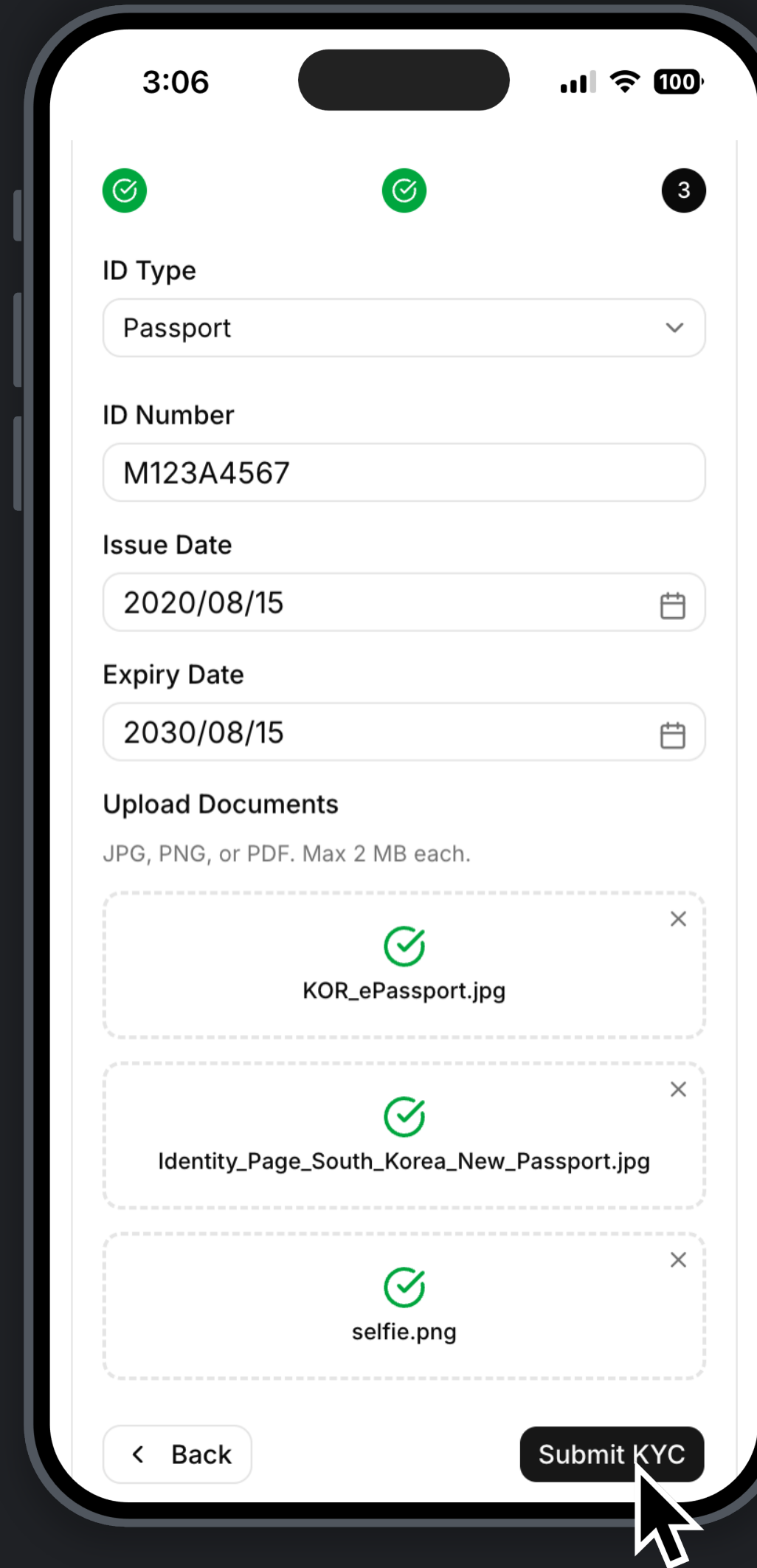
Register your ID information and photo.

Please 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.

Then, click the [[Submit KYC](#)] button to submit.

Please note!

- All ID information must match the information on the ID card you upload.
- When taking a photo of your ID card, please make sure there are no reflections on important information.
- If the ID information is entered incorrectly or if reflections on the ID card photo make the information unreadable, your application may be rejected following a KYC review by the card issuer or financial institution.



ID Type

Select your ID type.

ID Number

Enter your ID number.

Issue Date

Enter the date the ID was issued.

Expiry Date

Enter the expiration date of your ID.

ID Front/Back

Upload photos of the front and back of your ID card in that order.
(When taking a photo of your ID card, be sure to avoid glare on any important information.)

Selfie

Upload a full-face photo.
(Be sure to upload a photo of your own face. If there is a discrepancy between this photo and the photo on your ID, your application may be rejected.)

STEP 2. KYC

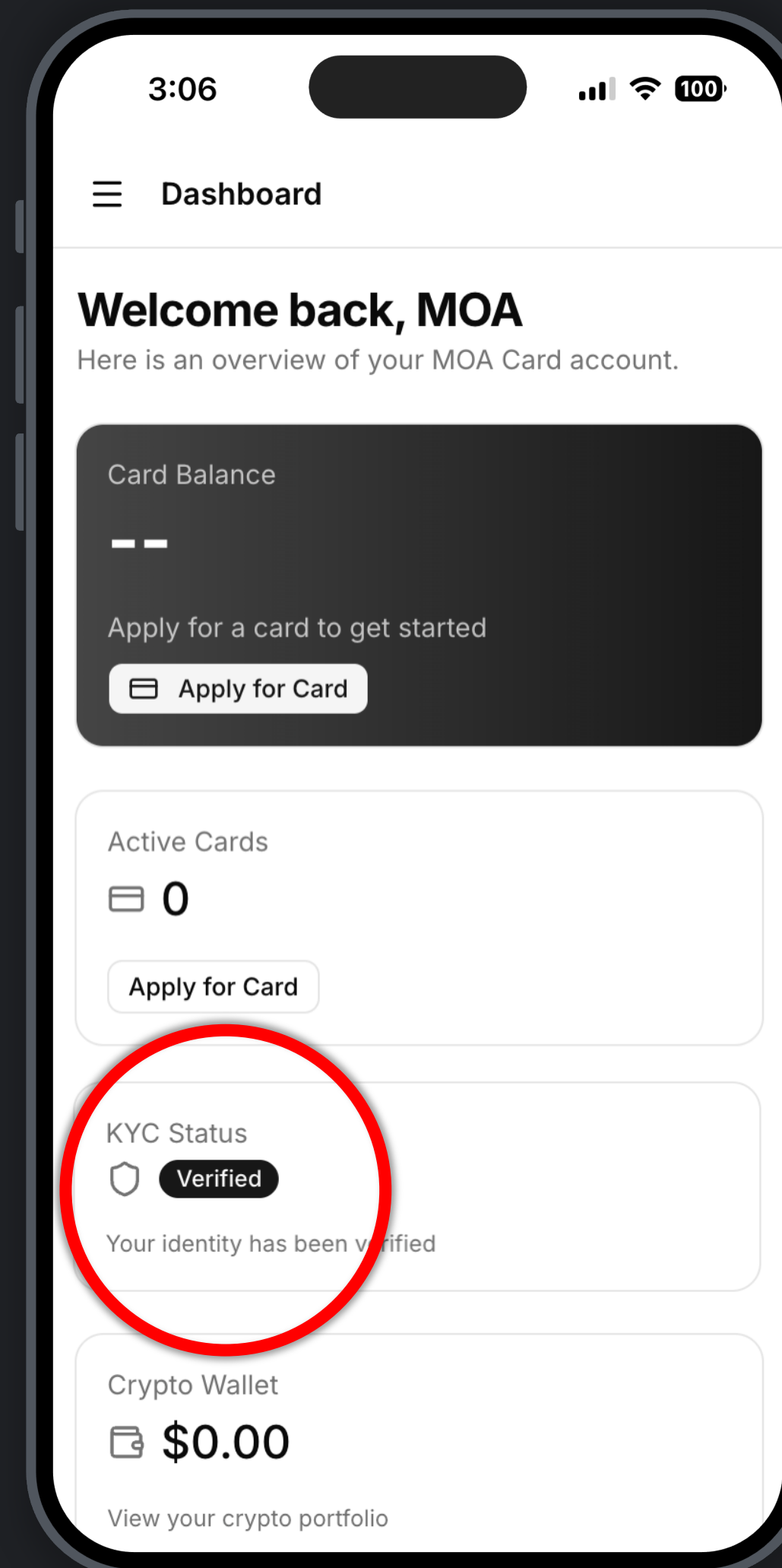
After submitting, check the review results.

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.

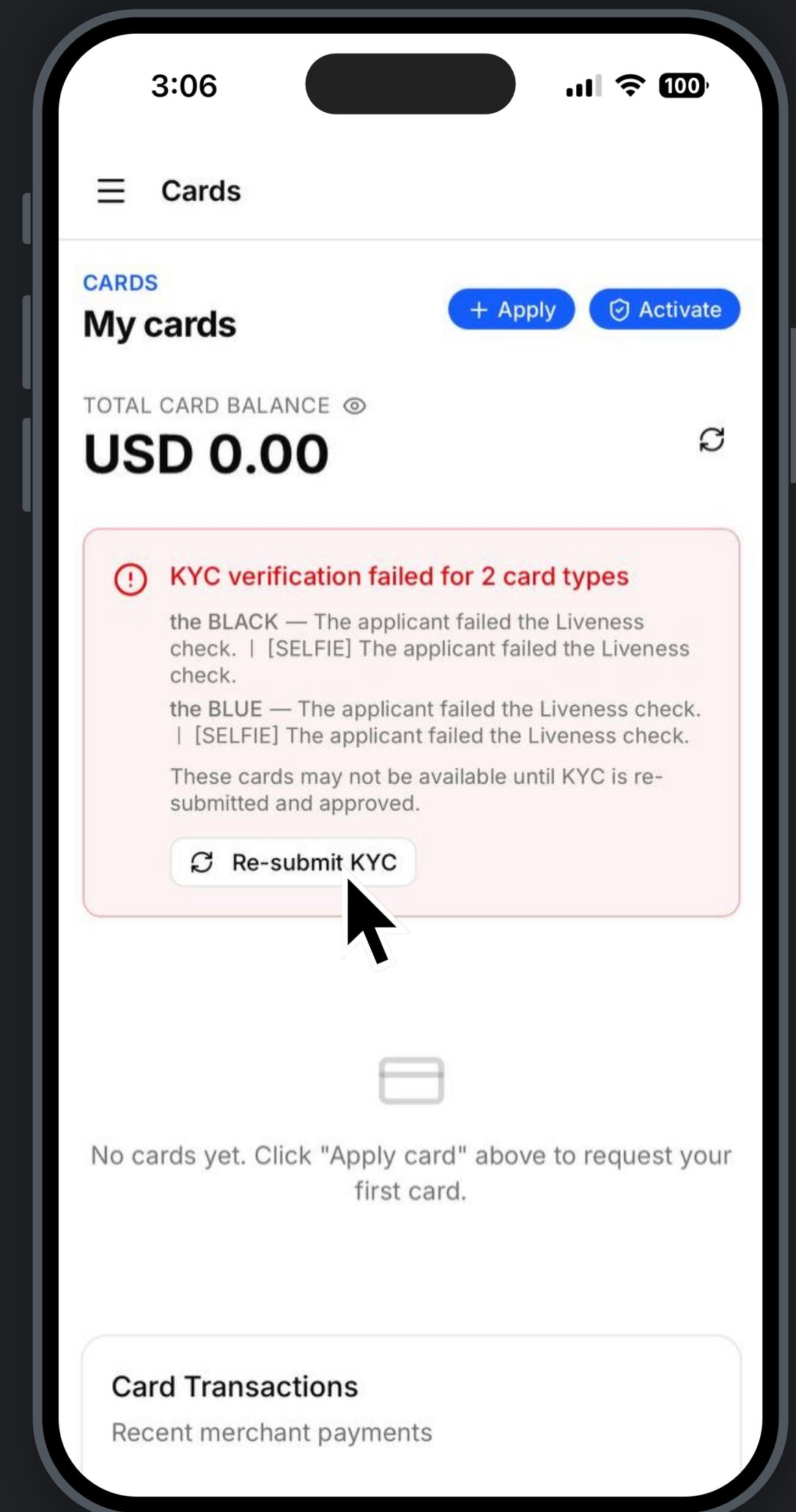
The review result will be displayed under “KYC Status” on your dashboard.

If your KYC application is rejected, go to the “Cards” screen, where you’ll find the reason for rejection and a button to resubmit your application.

Click the [[Re-submit KYC](#)] button to resubmit your KYC application.



Once your application is approved, your KYC status will show as “Verified” on the dashboard, and you will be able to register your card.



If your application is rejected, your KYC Status will show as “Rejected” on the dashboard, and the reason for the rejection will be displayed on the Cards screen.

Please click the [[Re-submit KYC](#)] button to resubmit your application.

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 them ready.

To register your card, you must first complete KYC verification.

STEP 3. CARD ACTIVATE

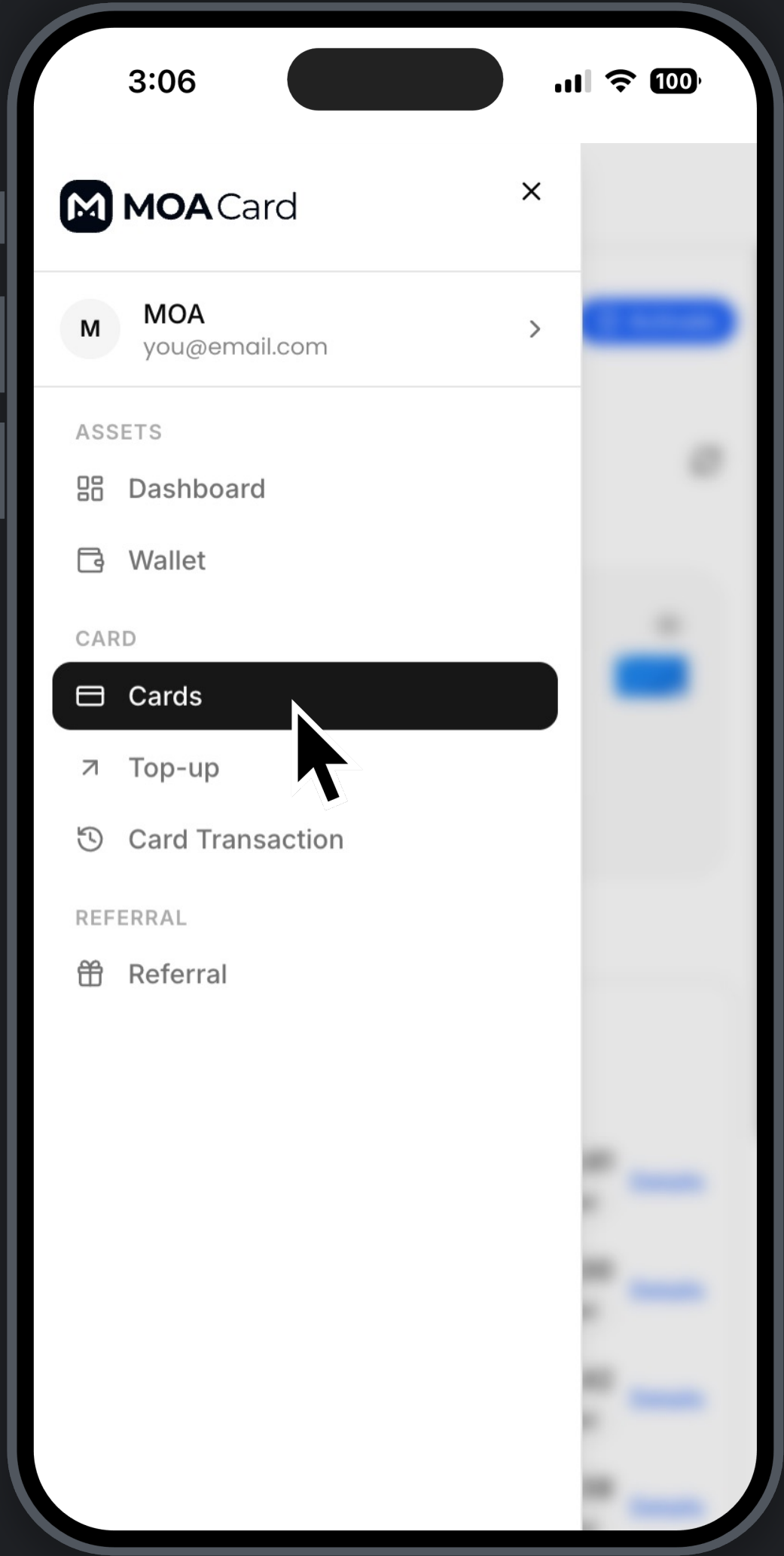
Go to the “Card Management”.

Select [Cards] from the menu.

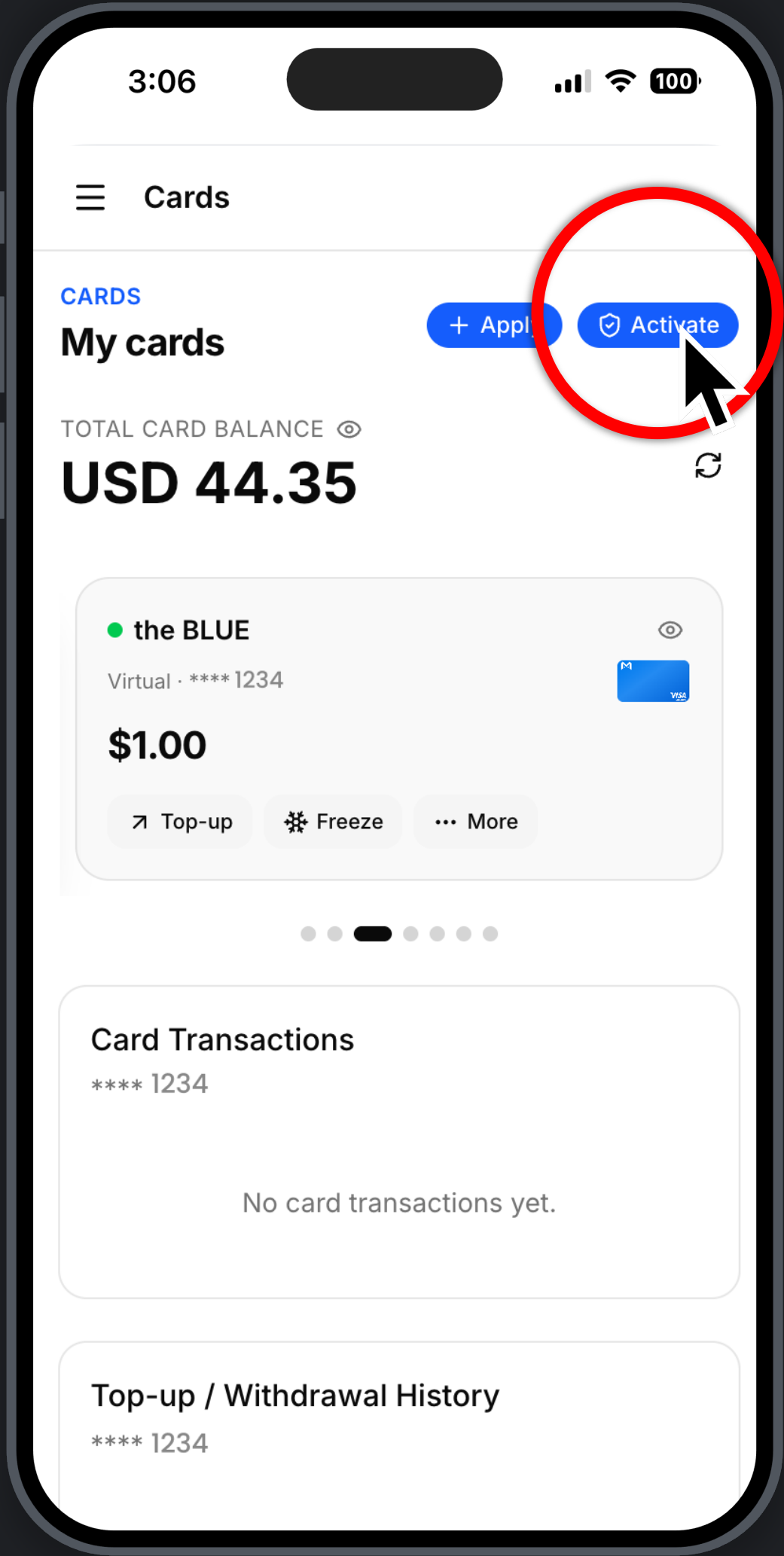
On the Card Management screen, click the [Activate] button in the upper-right corner.

A modal window will open where you can register your card.

Go to Card Management



Select [Cards] from the menu.



Click the [Activate] button

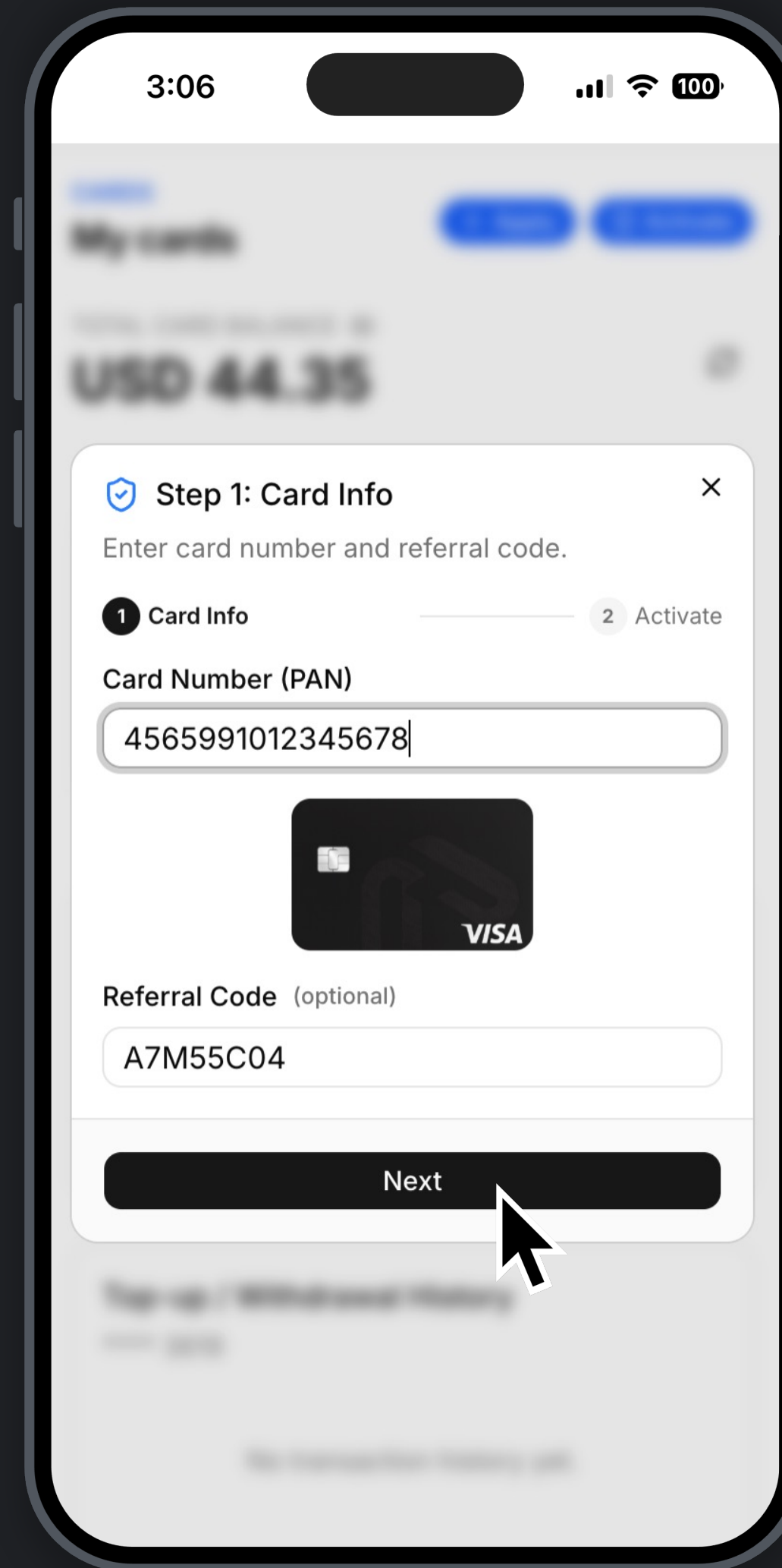
STEP 3. CARD ACTIVATE

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.

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 you received via email to complete the card activation.



After entering your card number and invitation code (optional), click the [\[Next\]](#) button to proceed to the next step.

Card Number

Enter the card number of the physical card you wish to register accurately.

(The card number consists of 16 digits and is printed on the back of your physical card.)

Referral Code

Enter the referral code you received from your card issuer.

(This is an optional field; once you register your card, you will not be able to enter it again.)

STEP 3. CARD ACTIVATE

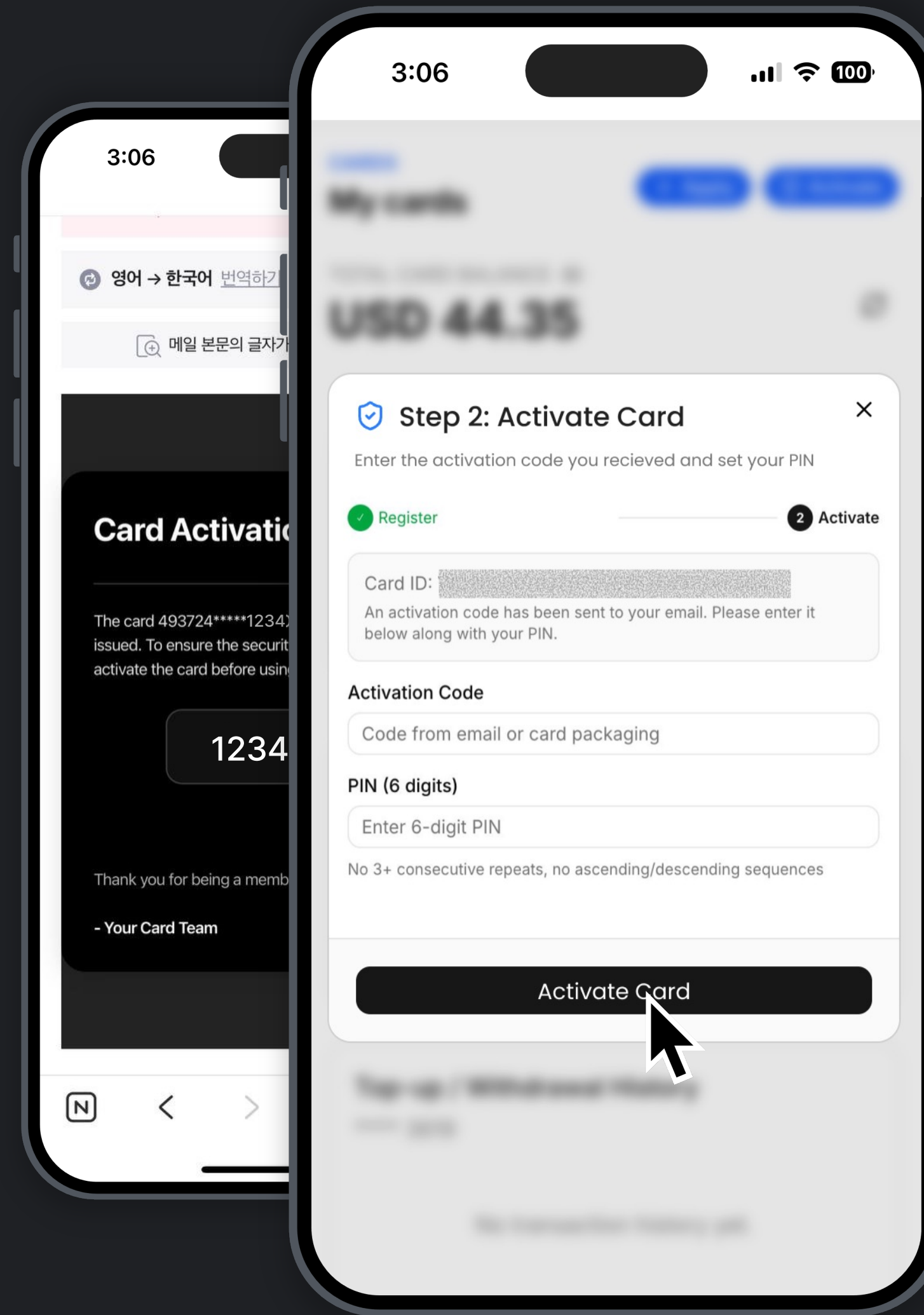
Enter the activation code.

This is the second step in registering and activating your card.

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 don't 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.



After entering the activation code and PIN (password), click the [\[Activate Card\]](#) button to complete the card activation.

Activation Code

Enter the activation code you received via email.

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

PIN (6 digits)

Enter your 6-digit PIN to make an ATM withdrawal.

- **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

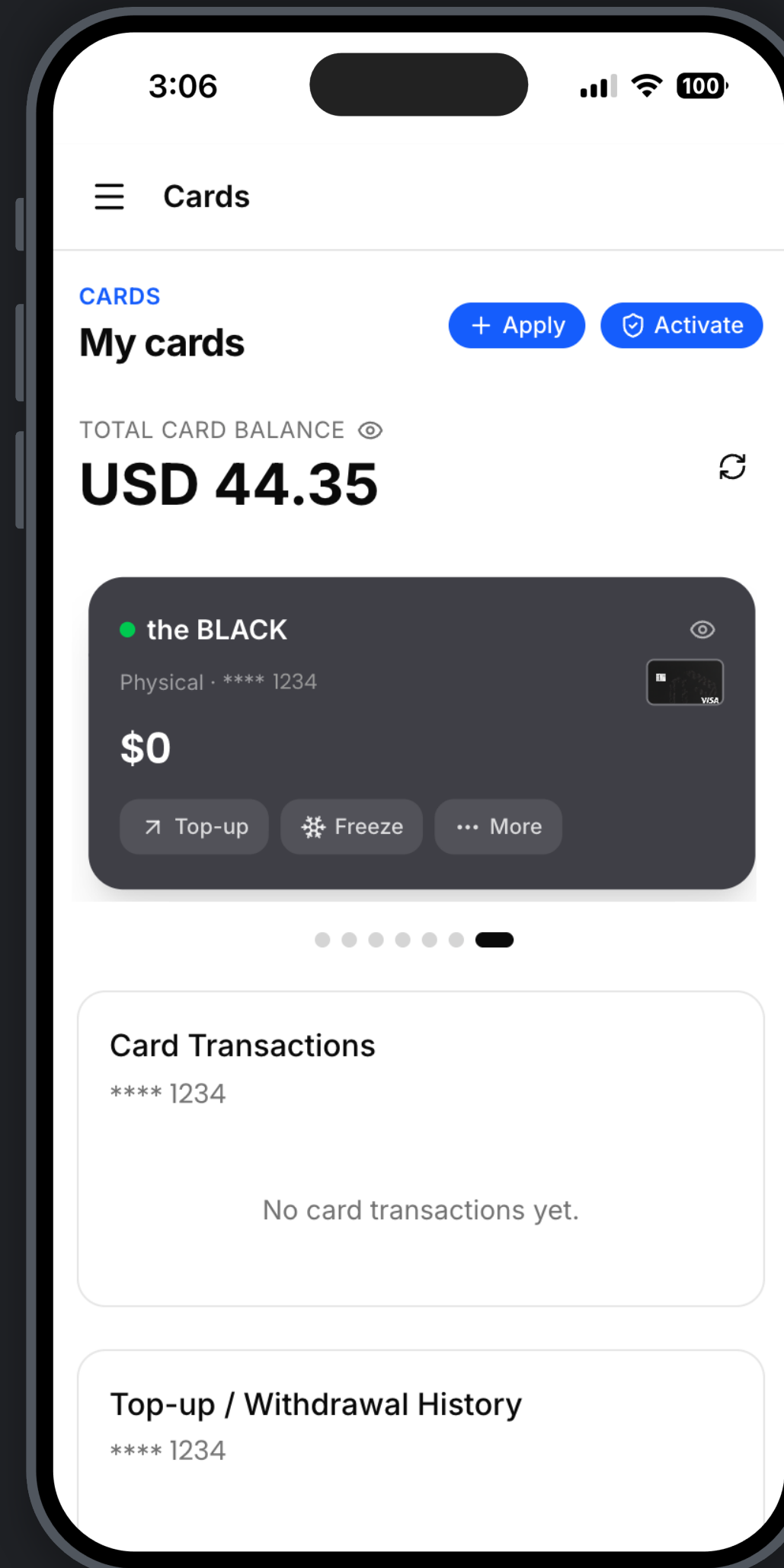
Check your registered cards.

You can view your registered cards on the "Cards" screen.

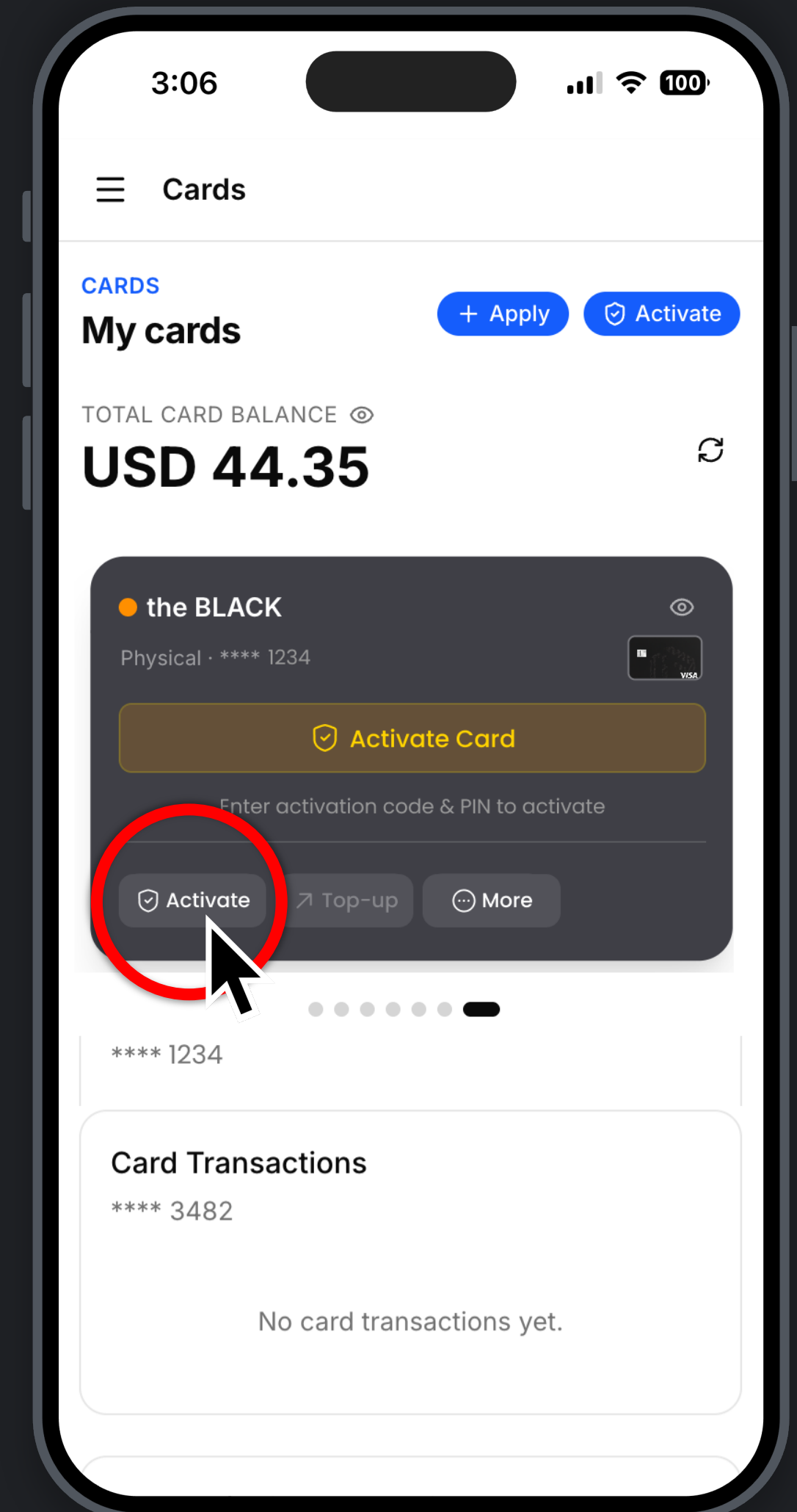
Only cards with an "Active" status can be used for top-ups, payments, and withdrawals.

If you were unable to enter the activation code during the card registration and activation process and the screen closed, that card will appear as "Inactive" in the card list. (See the second image on the right.)

Since inactive cards cannot be topped up or used, please click the [Activate] button in the Cards section to complete the activation.



Once the card has been registered and activated, it will appear in the card management list and will be ready for recharging and use.



Cards that have not been fully activated cannot be reloaded or 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.

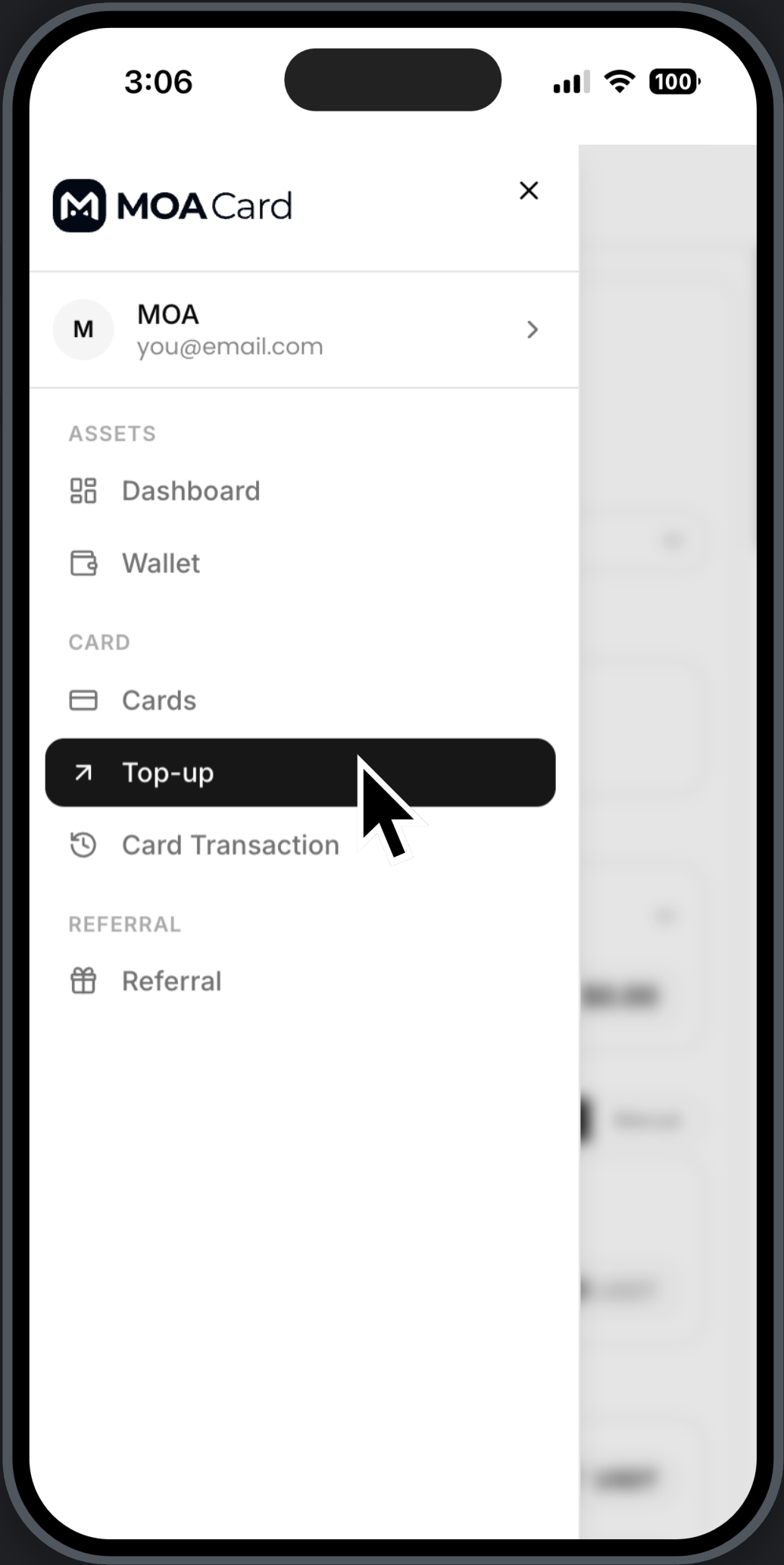
STEP 4. TOP-UP

Go to the card top-up screen.

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

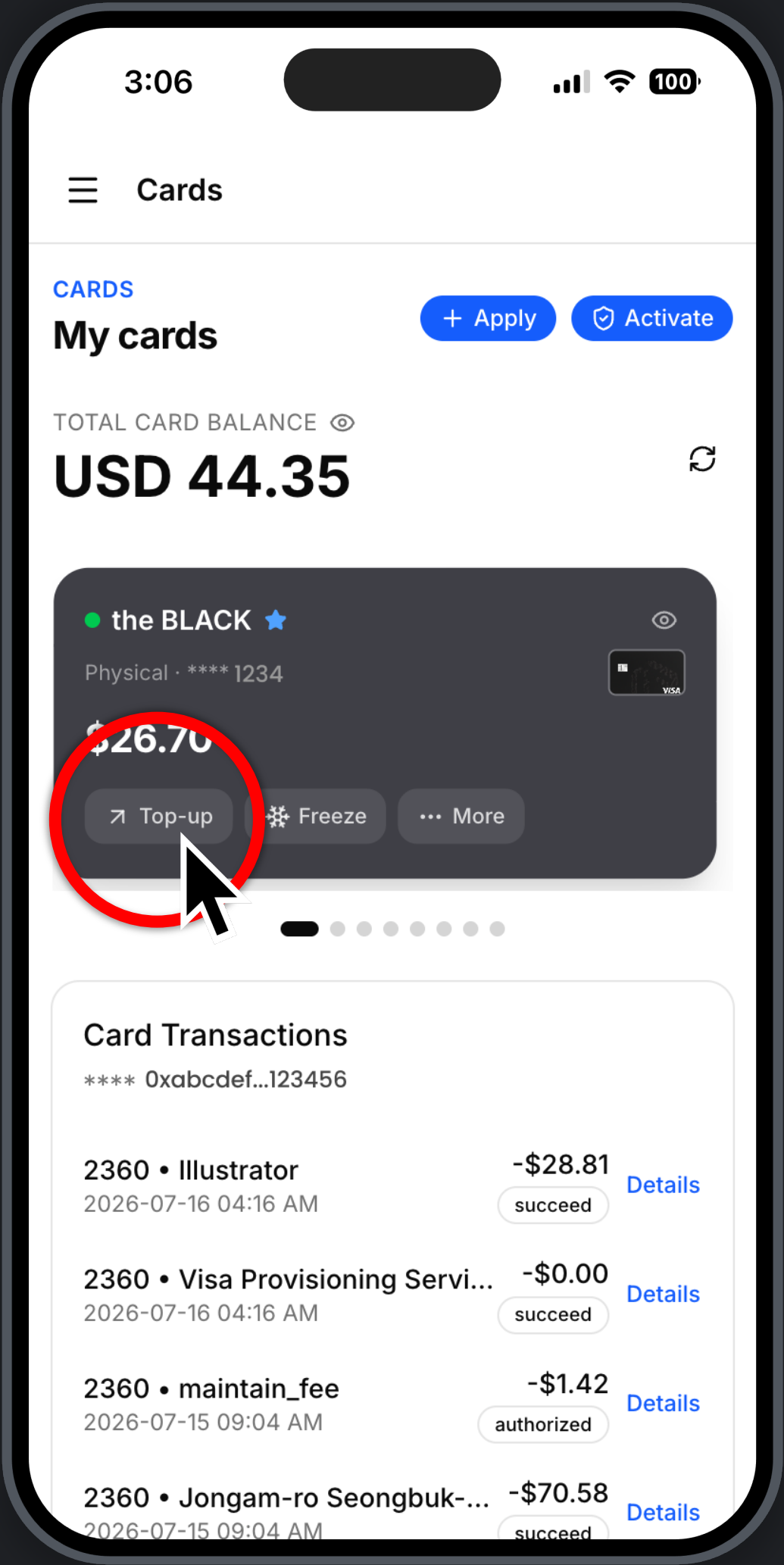
You will be taken to the card top-up screen.

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

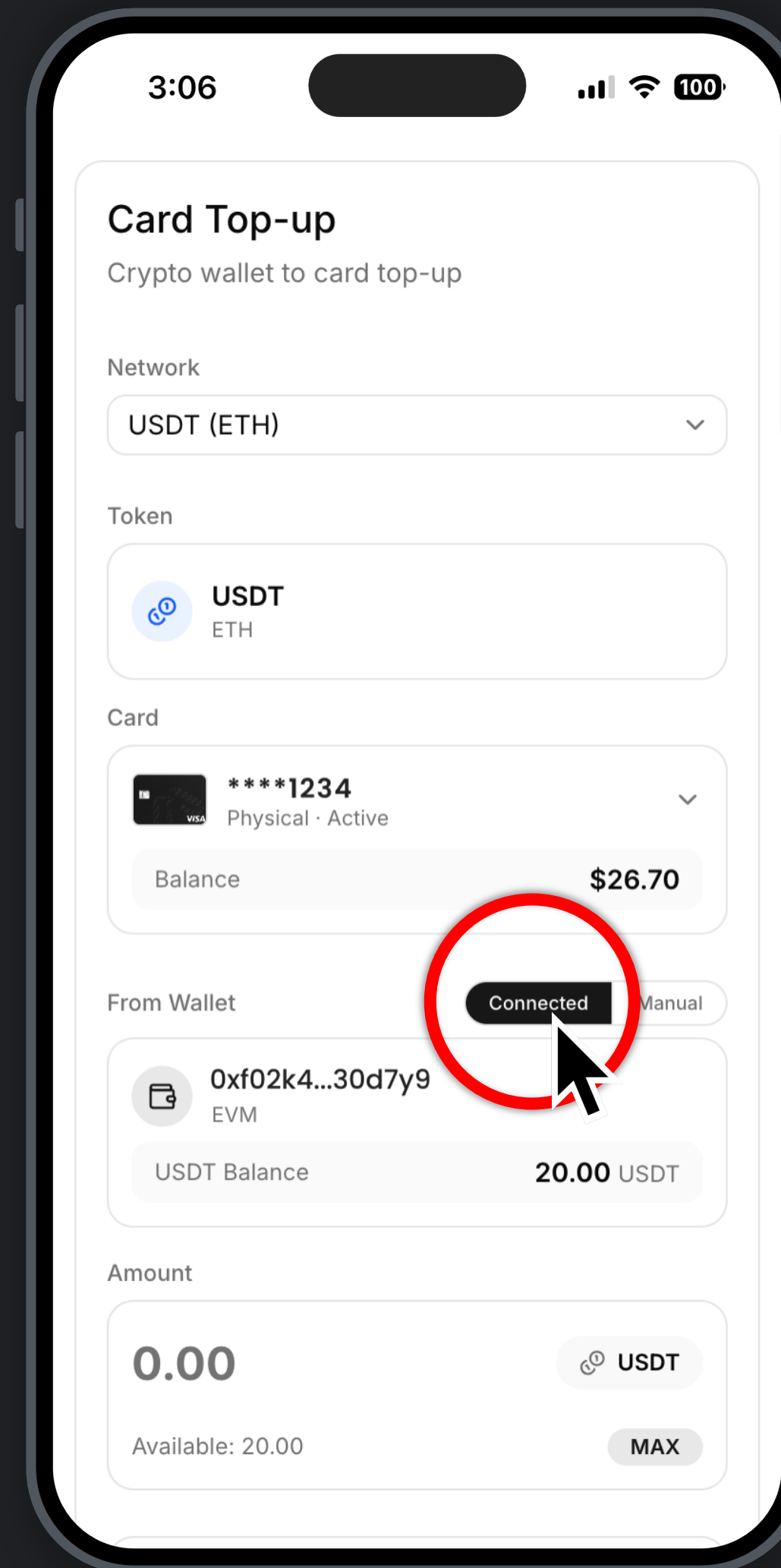
There are two ways to add funds to your card.

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

1. In the Wallet, select [Connected], then enter the amount of tokens you want to top-up.
2. Click the Top-up button to complete the top-up.

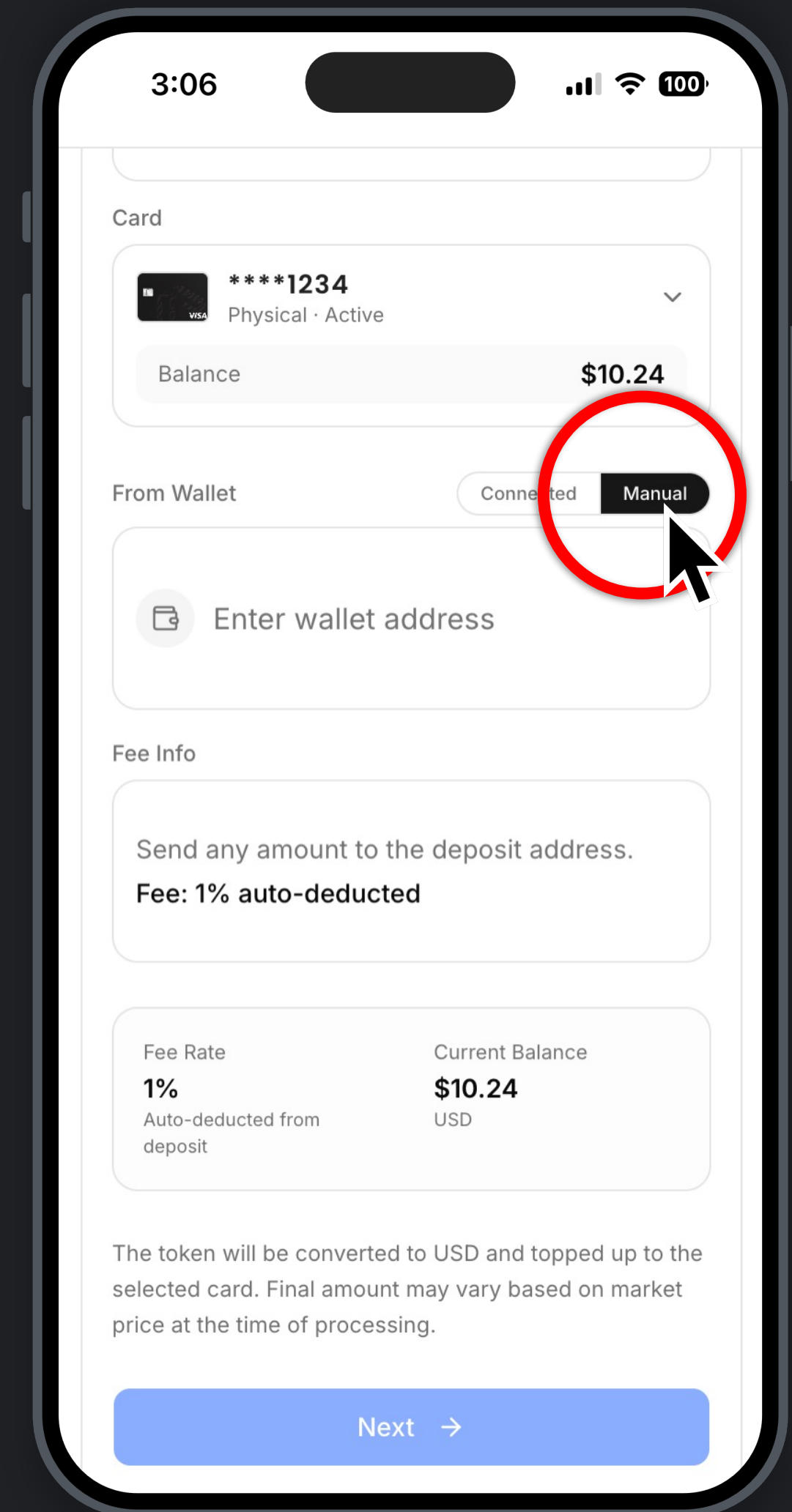
To transfer funds directly from an external wallet or exchange,

1. Select [Manual] in the Wallet, then enter the wallet address you want to send to.
2. Complete the top-up request.
3. Top up by transferring funds directly from the wallet or exchange you entered.



When you select [[Connected](#)] in the Wallet, the specified amount will be withdrawn from the wallet linked to your MOA Card and used to top up your card.

Or

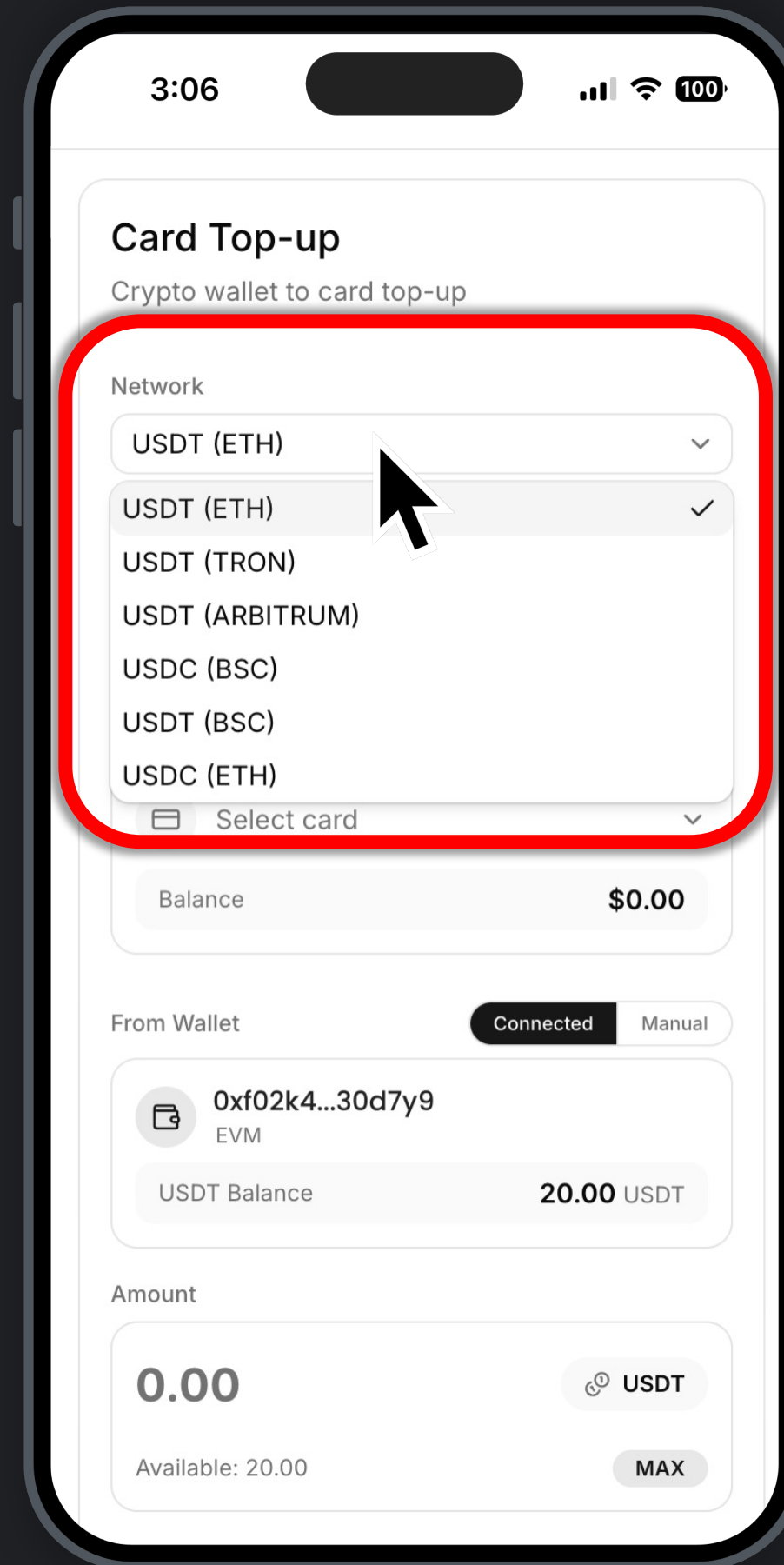


If you select [[Manual](#)] in the Wallet, you'll enter the wallet address you want to send funds to, complete the top-up request first, and then send the funds directly from an external wallet or exchange to top up your account.

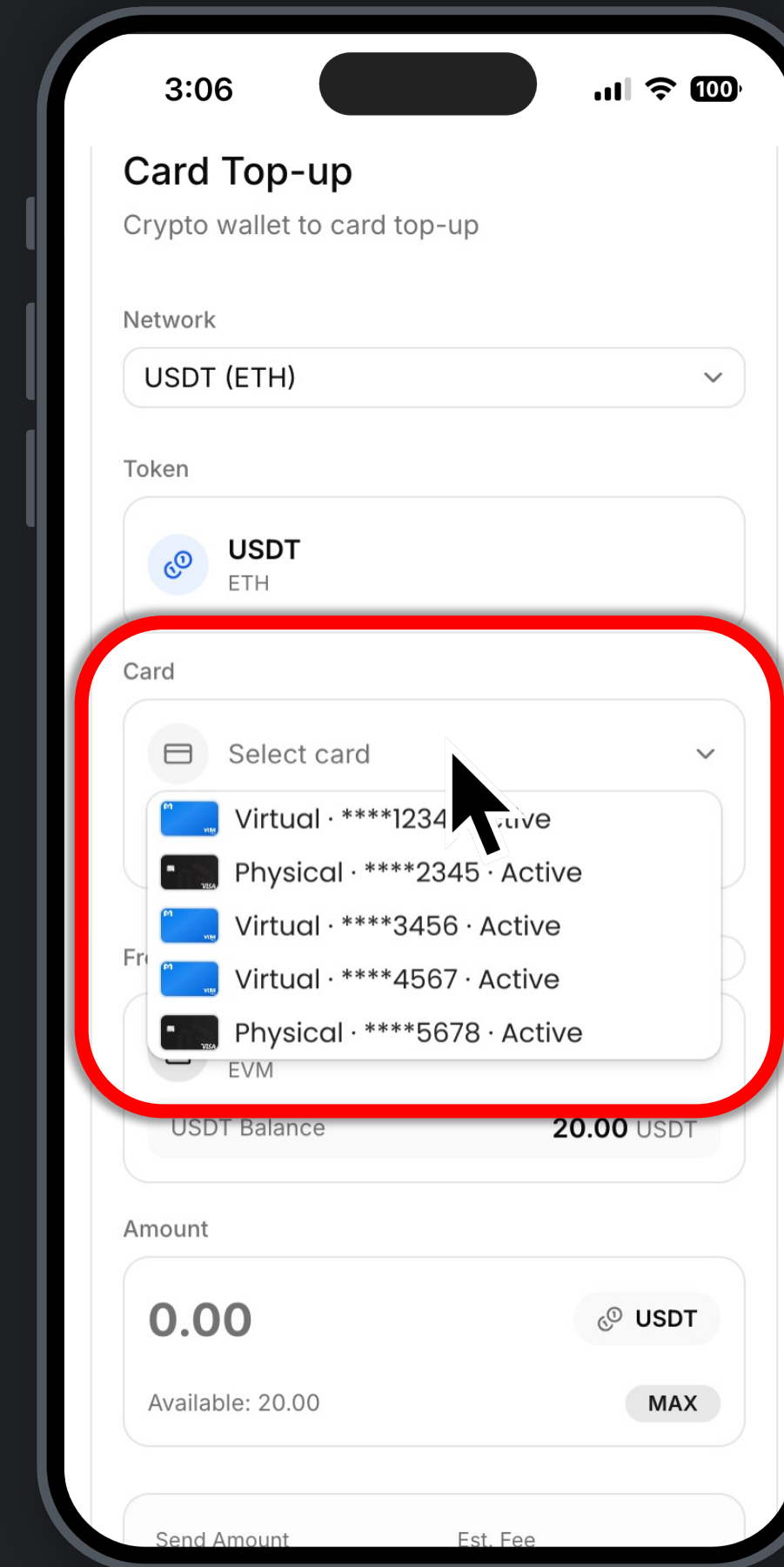
STEP 4. TOP-UP

Top-up via Connected Wallet

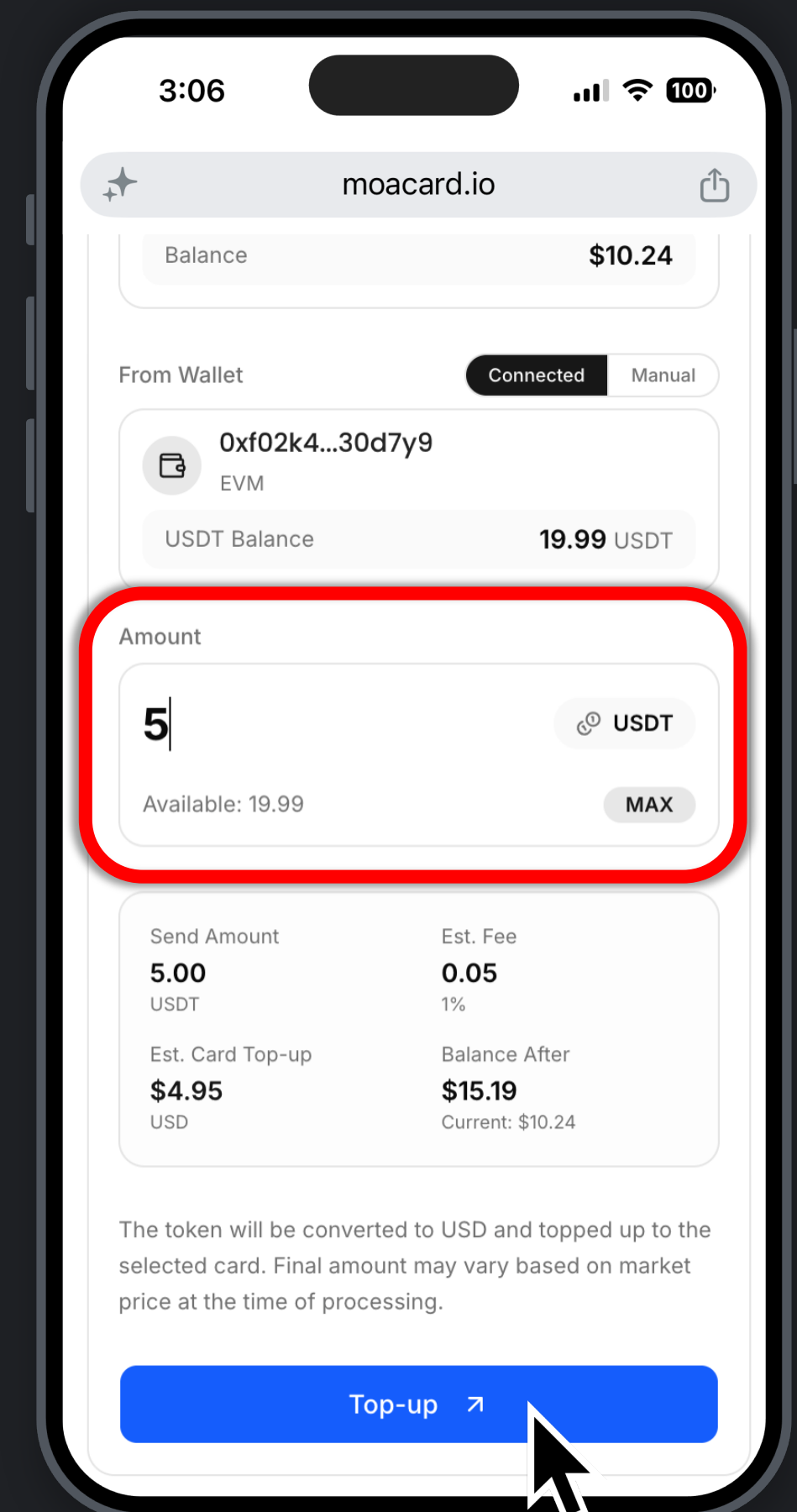
1. Select a token and network from the [Network] menu.
The appropriate wallet will be automatically selected based on your choice.
Select the card you want to top up.
2. Enter the amount of tokens you want to top up. Make sure you have enough tokens in your wallet on the selected chain.
3. When you click the [Top-up] button, a confirmation window for executing the transaction will appear.



1. Under [Network], select the token and chain you want to send.



2. Select the card you want to recharge under [Card].
Only cards with an "Active" status can be recharged; cards that cannot be recharged will not appear in the list.



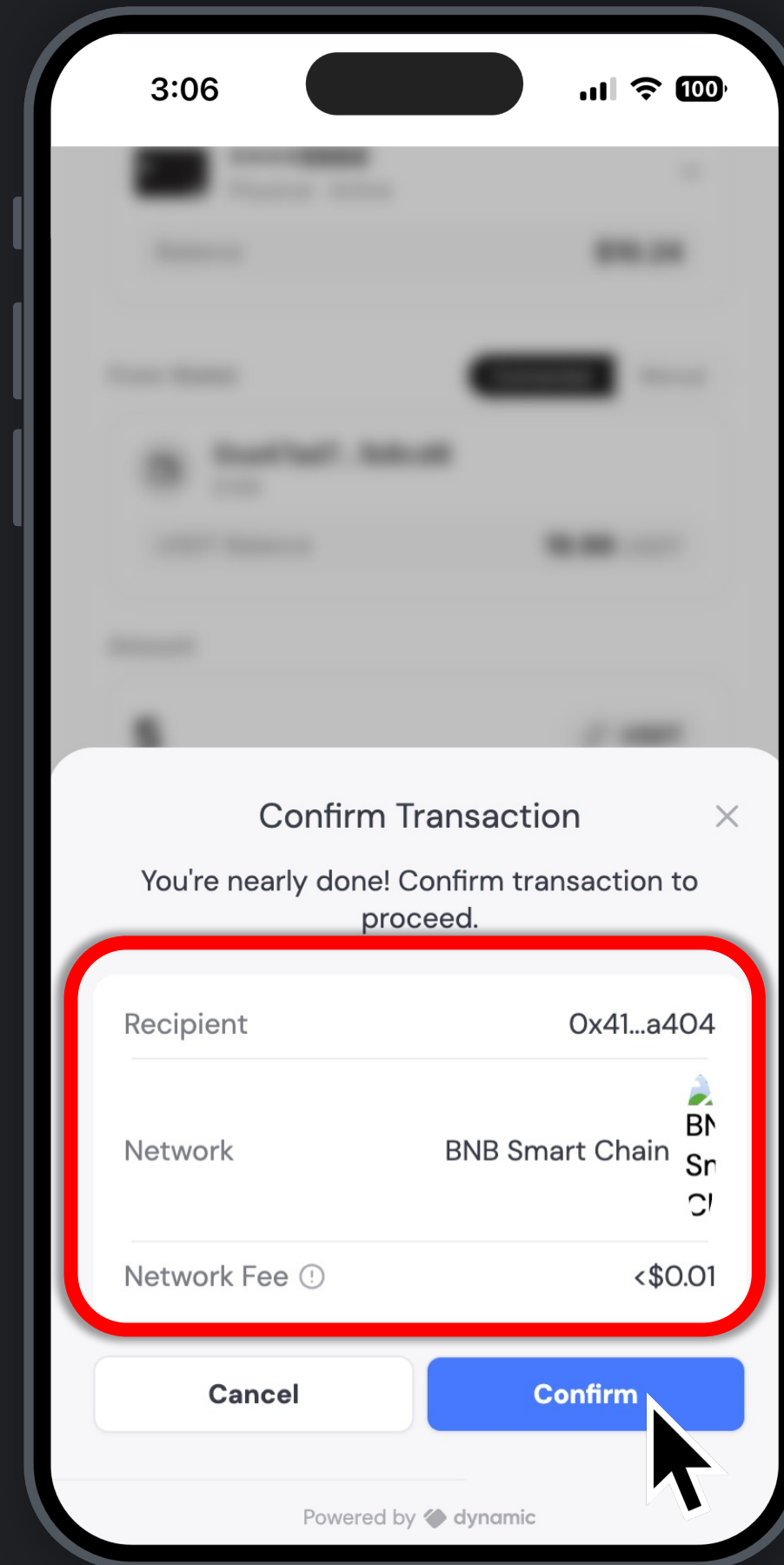
3. Enter the number of tokens you want to top up, and then
4. Click the [Top-up] button.

STEP 4. TOP-UP

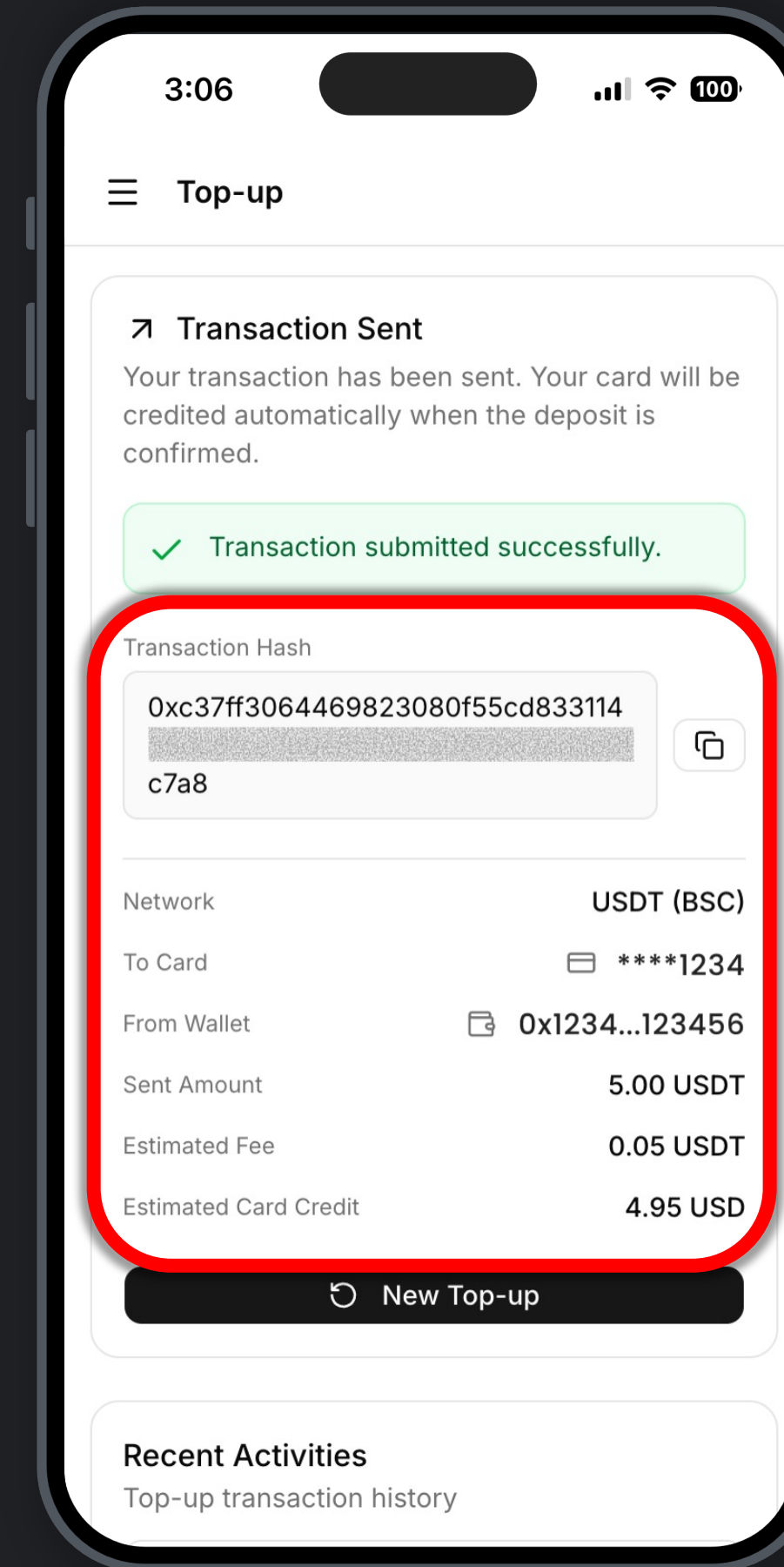
Top-up via Connected Wallet

4. In the modal window for executing the transaction, verify the network and network fee (gas fee) you selected, then click the [Confirm] button to execute the transaction.
5. Check the transaction result.
6. Check your card top-up history.

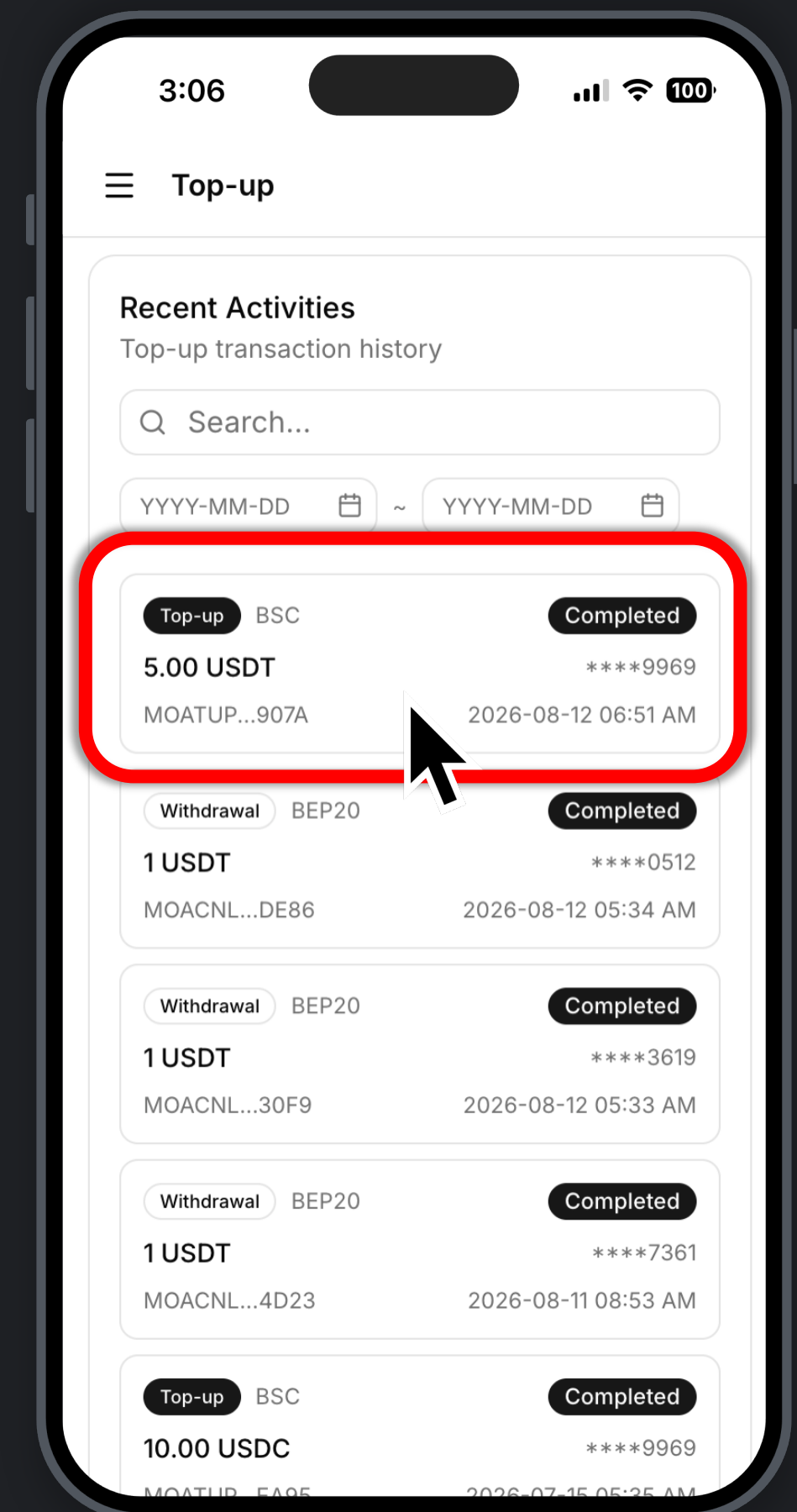
- **Network fees (gas fees)** are charged when transferring assets on the blockchain. Please make sure you have enough of the native token used for network fees in your wallet.
- The native tokens for each chain are as follows.
 - ETH Chain : ETH
 - BSC Chain : BNB
 - TRON Chain : TRX
 - ARBITRUM Chain : ETH



After verifying the recipient's wallet address, network, and network fee, click the [Confirm] button to execute the transaction.



5. Check the details on the transaction results screen.



6. Check the charging status and details in your recent charging history.

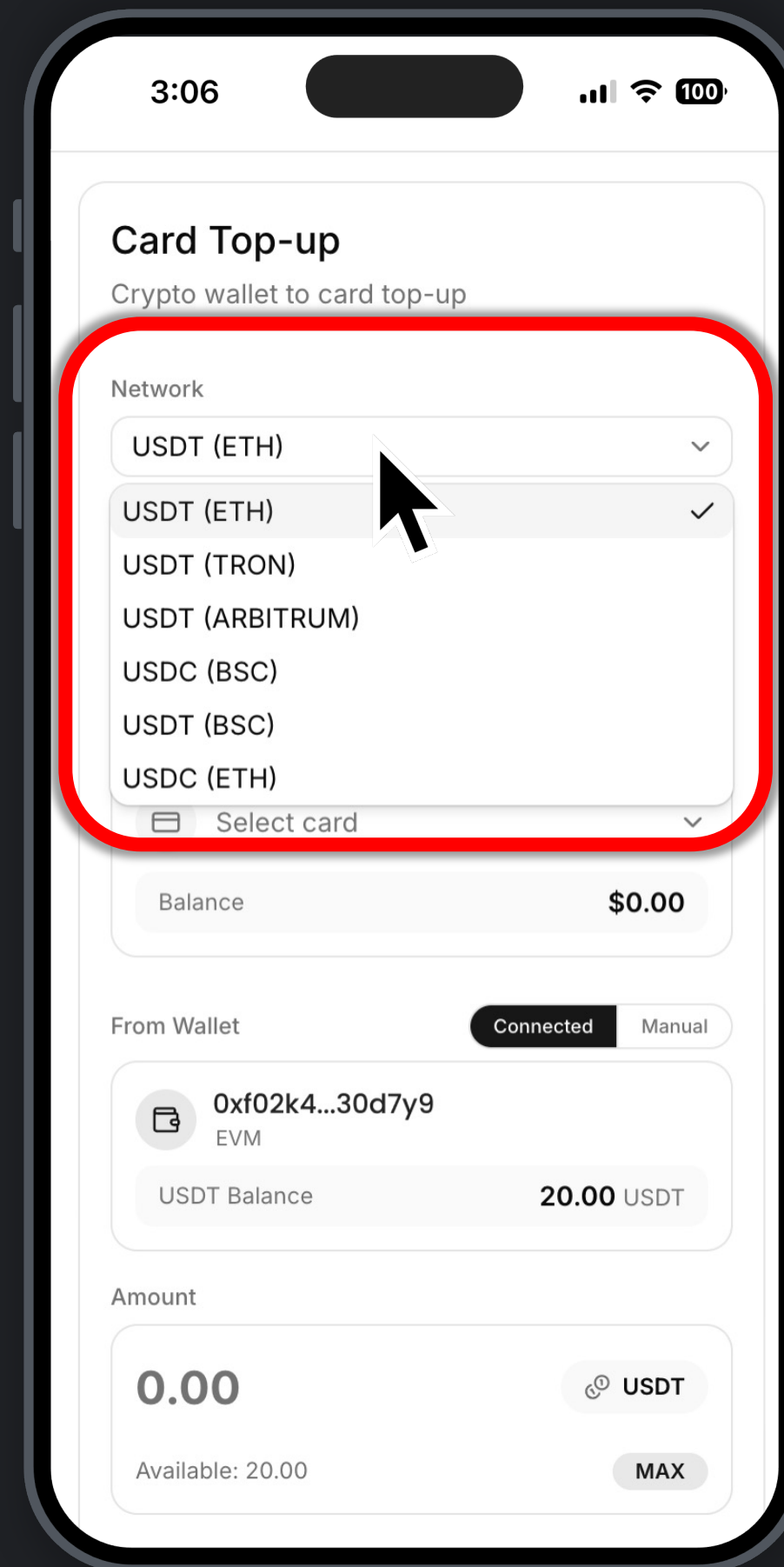
STEP 4. TOP-UP

Manual top-up via transfer from an External Wallet

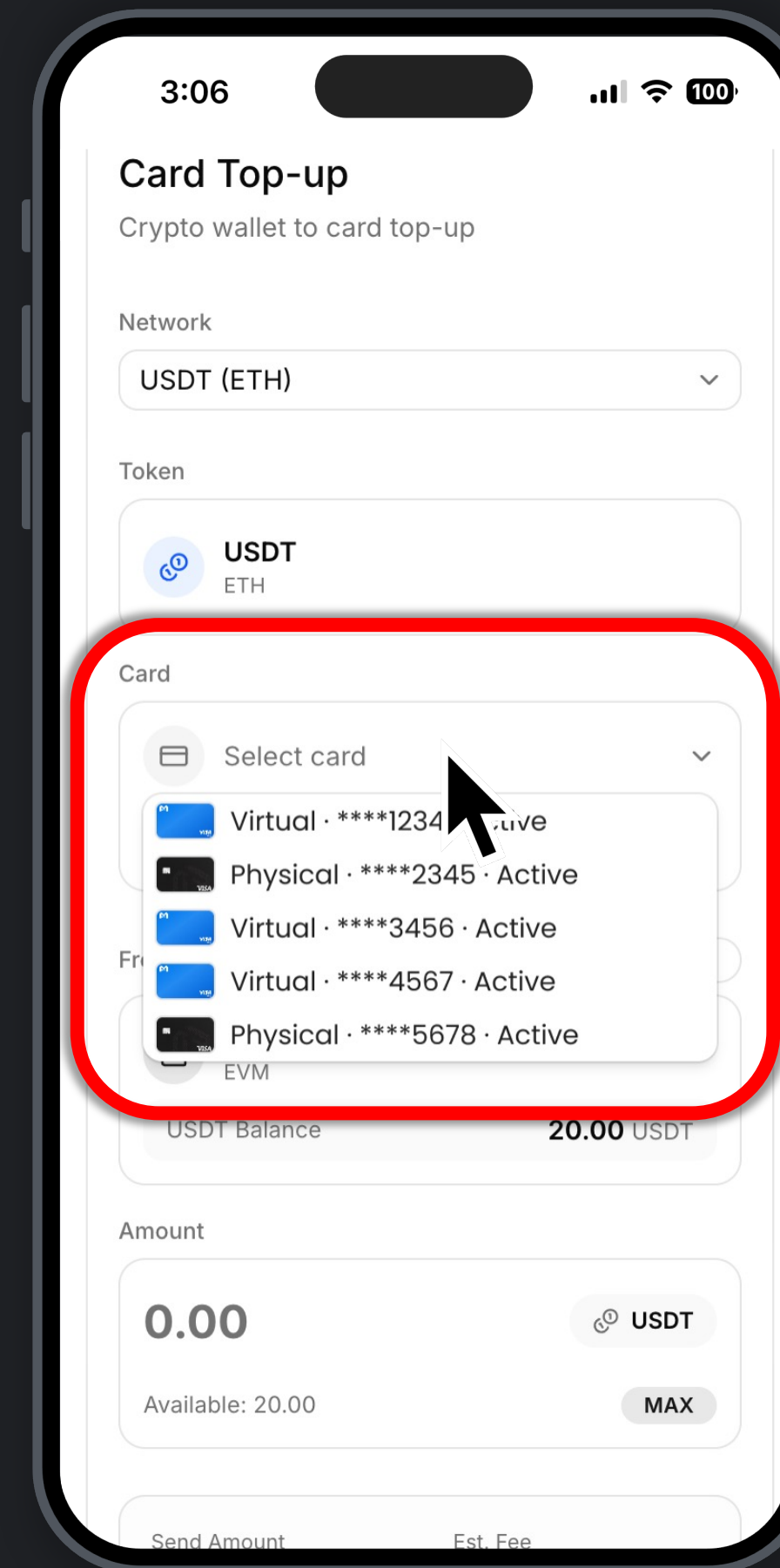
This method involves transferring cryptocurrency from an external source directly to the card issuer's wallet for recharging. **You must pay close attention to the network and token type, as well as the sender and recipient wallet addresses.**

1. Select the network and token you want to send.
2. Select the card you want to top up.
3. Click the [Manual](#) button under [From Wallet](#).

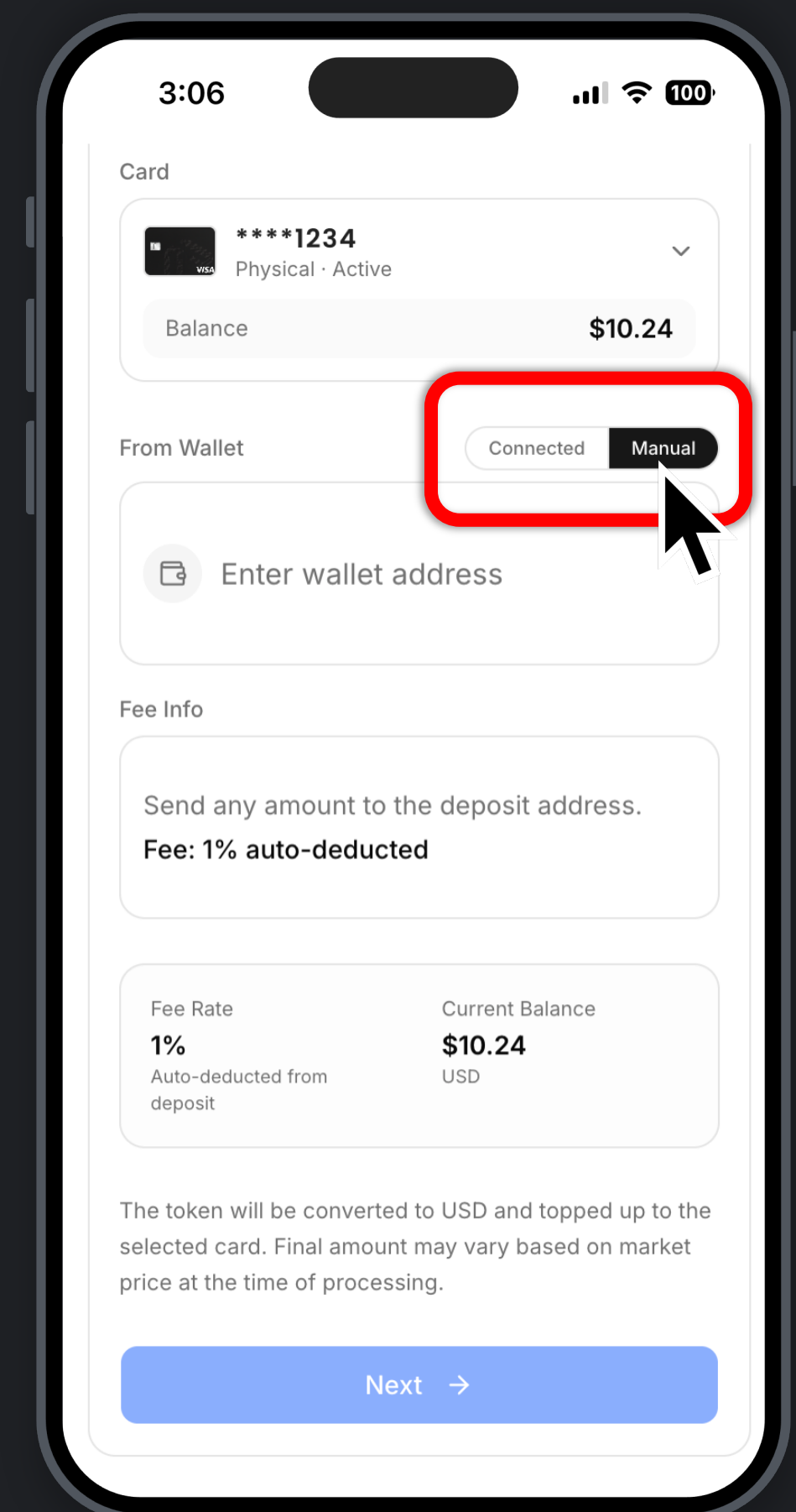
The screen will change, and a wallet address input field will appear at the bottom.



1. Under [\[Network\]](#), select the token and chain you want to send.



2. Select the card you want to load from [\[Card\]](#).



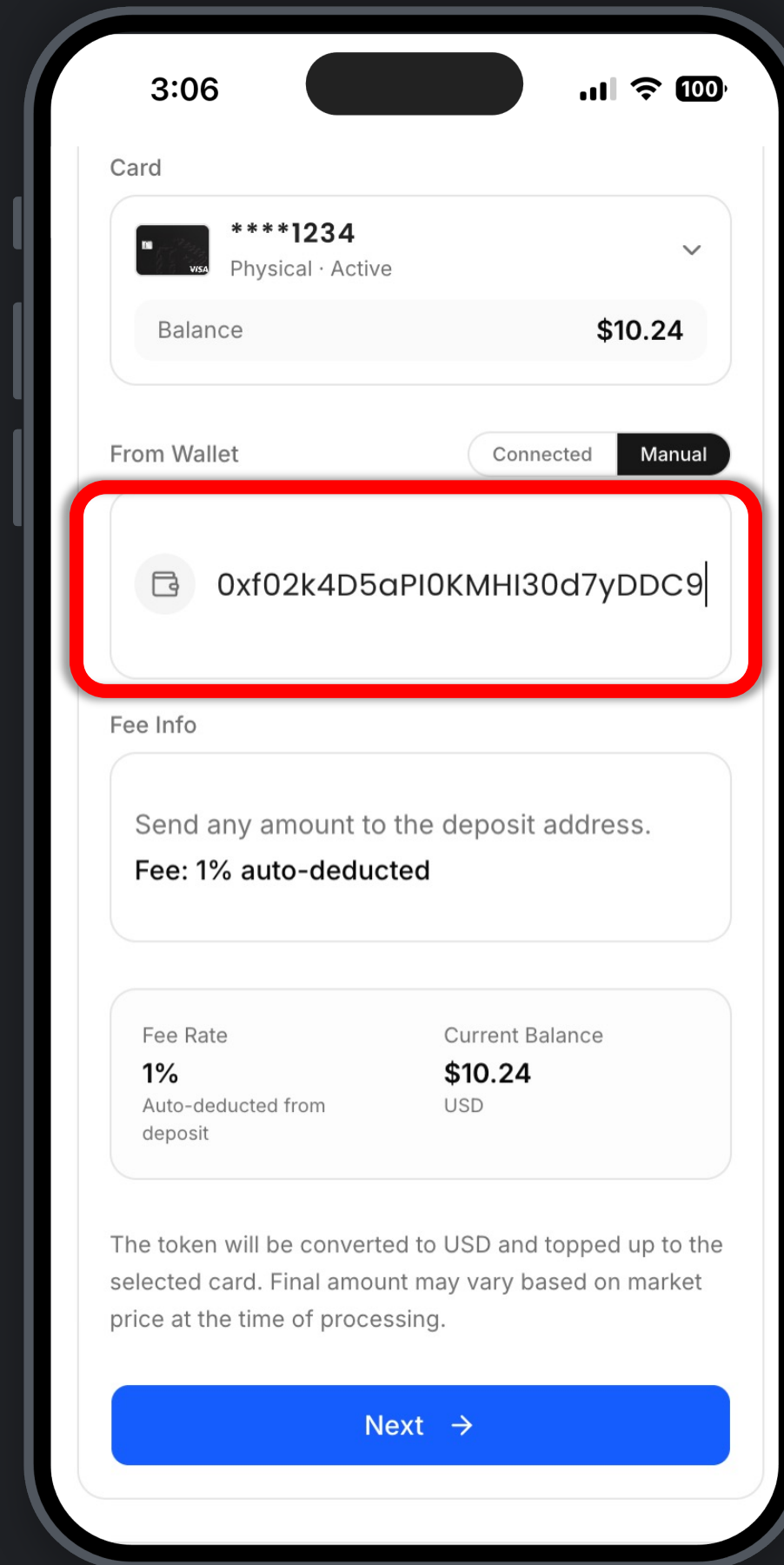
3. Change the Wallet setting to [\[Manual\]](#).

A field for entering your wallet address will appear at the bottom.

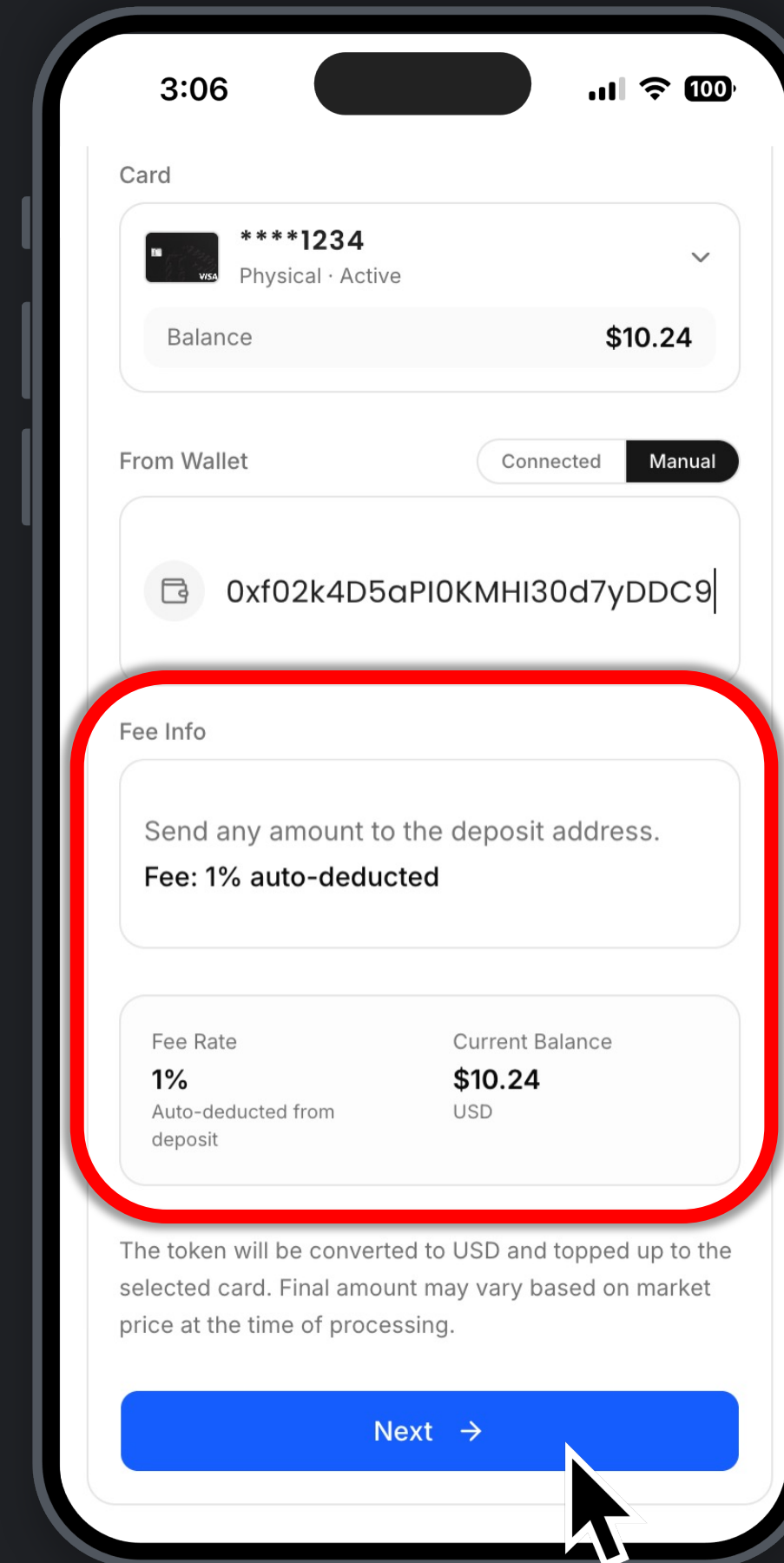
STEP 4. TOP-UP

Manual top-up via transfer from an External Wallet

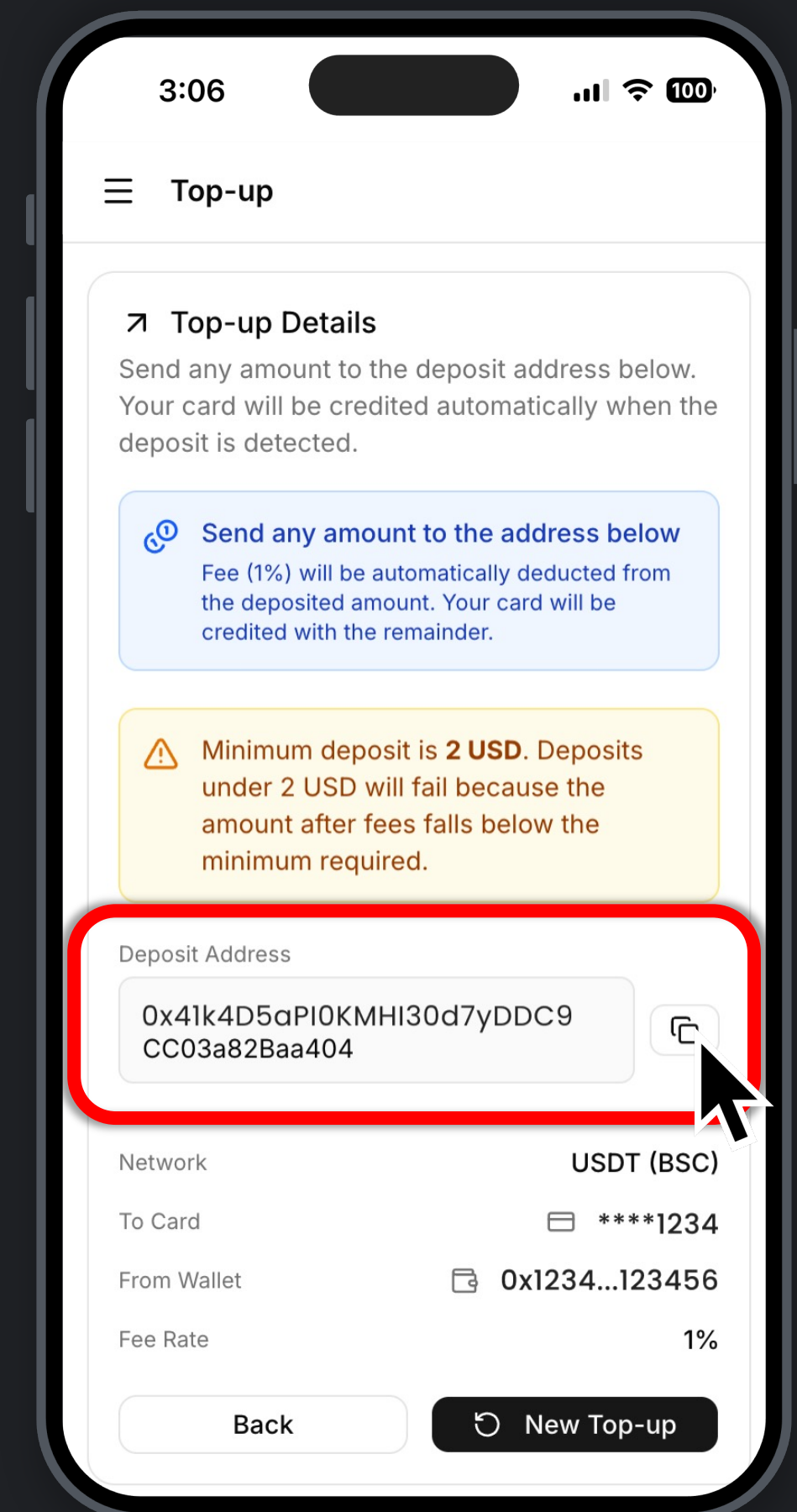
4. In the wallet address field, enter the address of the external wallet or exchange wallet from which you will be sending the funds.
5. Review the deposit fee, then click the [Next] button to complete your deposit request.
6. [Copy](#) the wallet address provided by your card issuer.



4. In the [From Wallet] field, enter the address of the external wallet or exchange wallet from which you will be sending funds.



5. After checking the recharge fee rate, click the [Next] button.

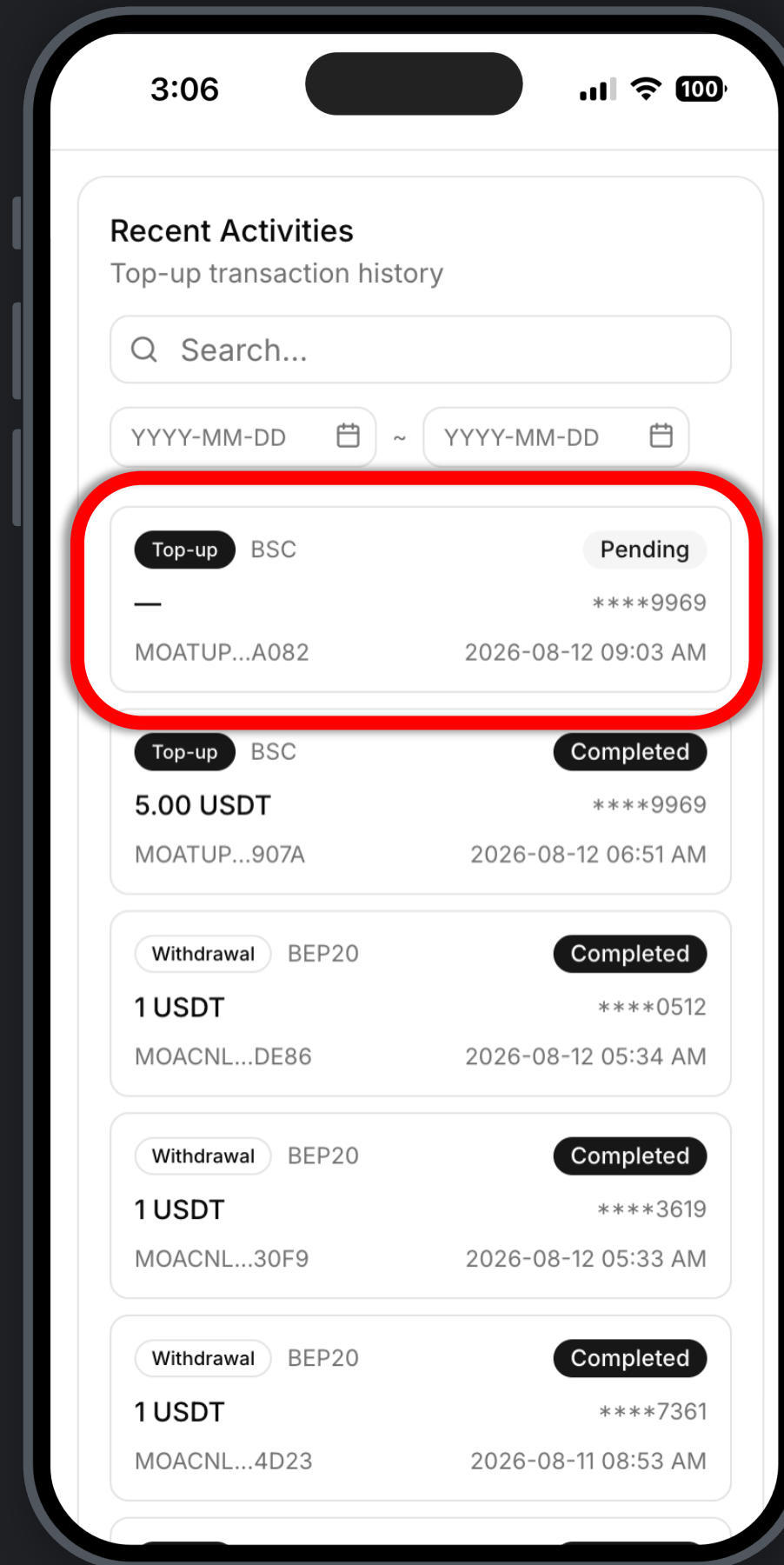


6. [Copy](#) the recipient's wallet address. Be sure to check the minimum amount when adding funds to your card.

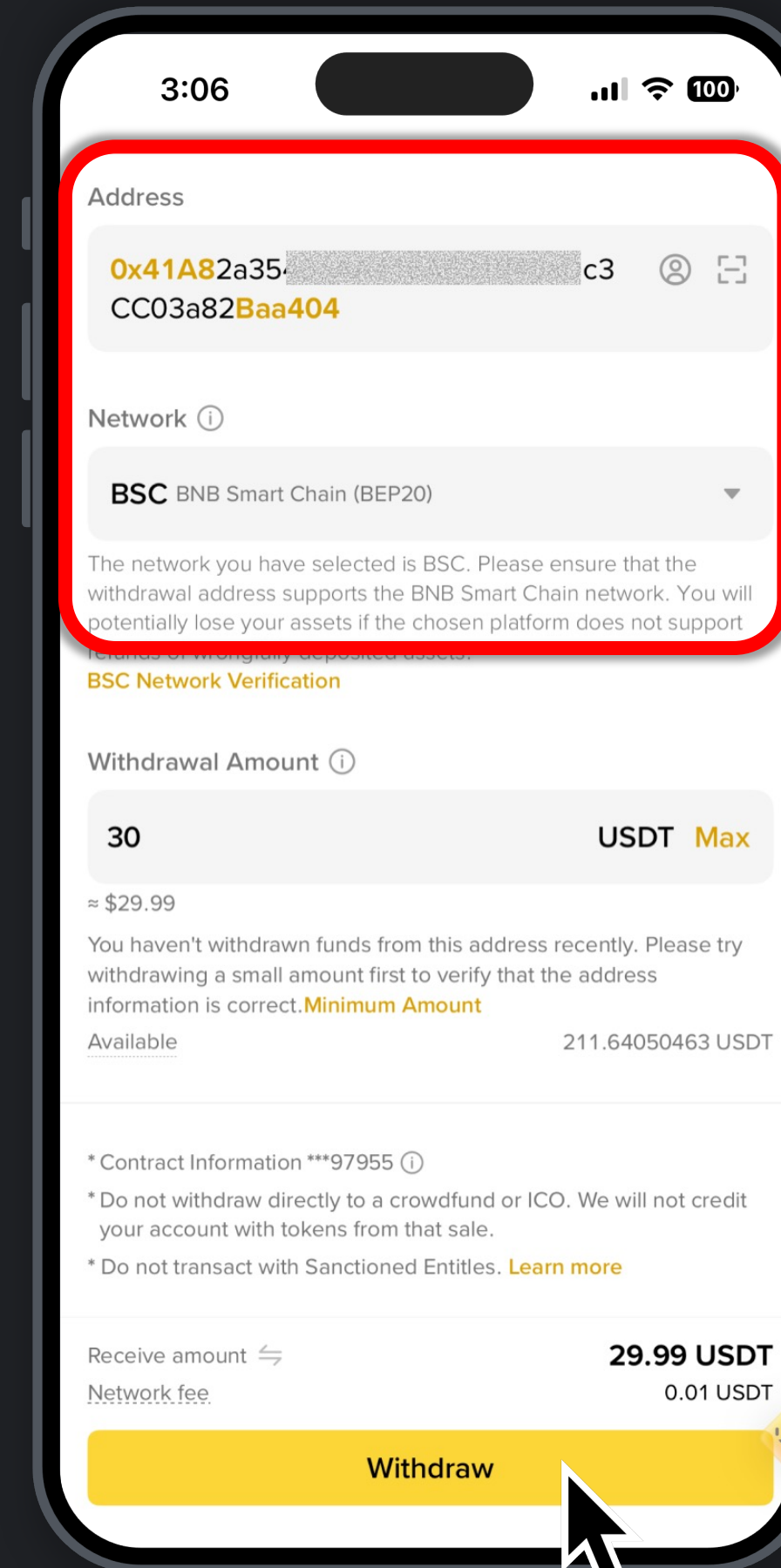
STEP 4. TOP-UP

Manual top-up via transfer from an External Wallet

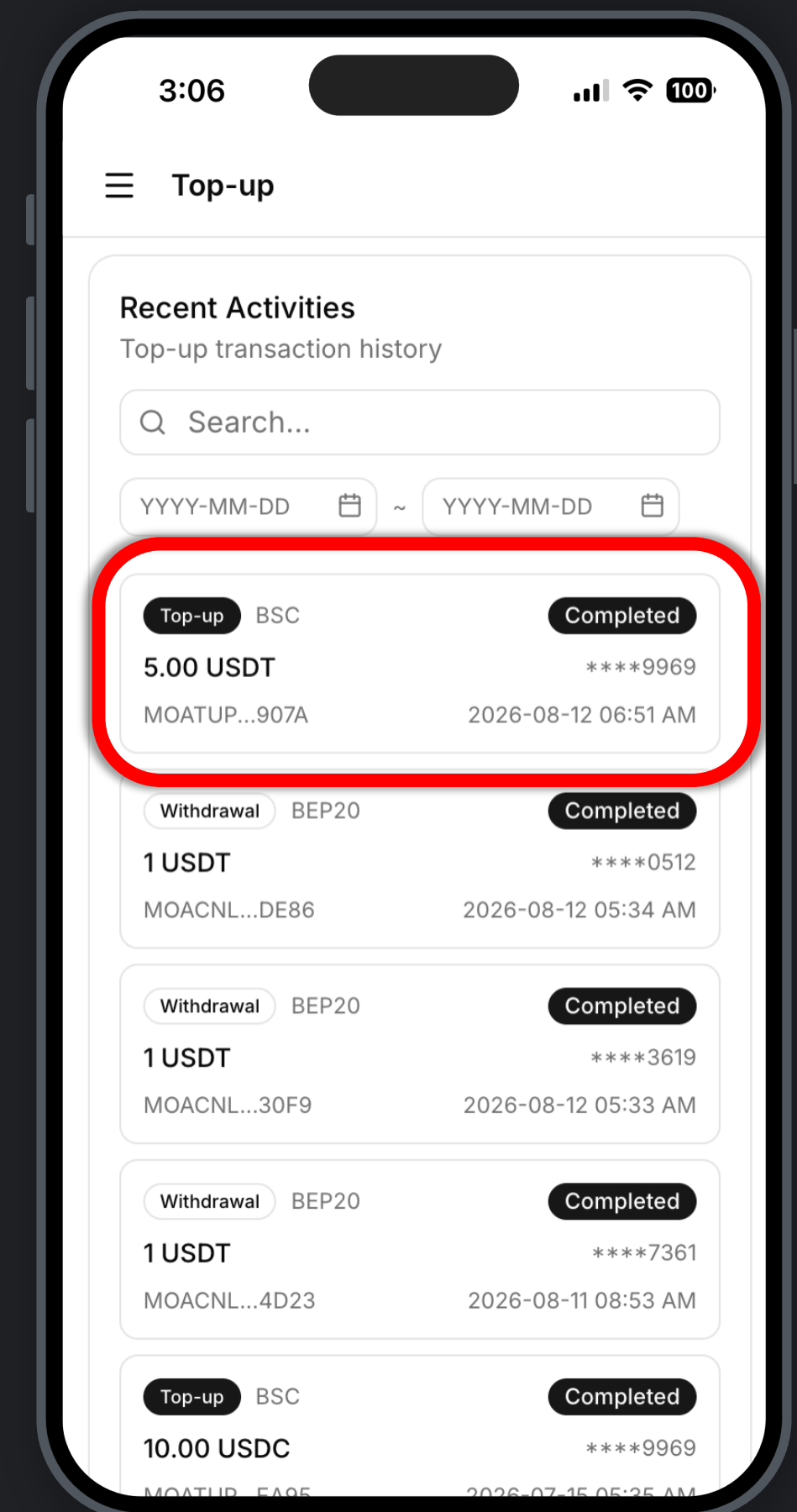
7. Until the deposit is confirmed, the transaction will be displayed as "Pending"; once the top-up is complete, the status will change to "Completed."
8. Transfer the top-up amount from the wallet (or exchange) you entered. You must transfer an amount equal to or greater than the minimum top-up amount set by the card issuer.
9. Once the deposit is confirmed and the top-up is processed, the status of the card top-up transaction will change to "Completed," and the remaining amount, minus the top-up fee, will be added to your card balance.



7. The transaction will remain in "Pending" status until the deposit is confirmed.



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



9. Once the deposit is confirmed and the funds are credited, the transaction status will change to "Completed."

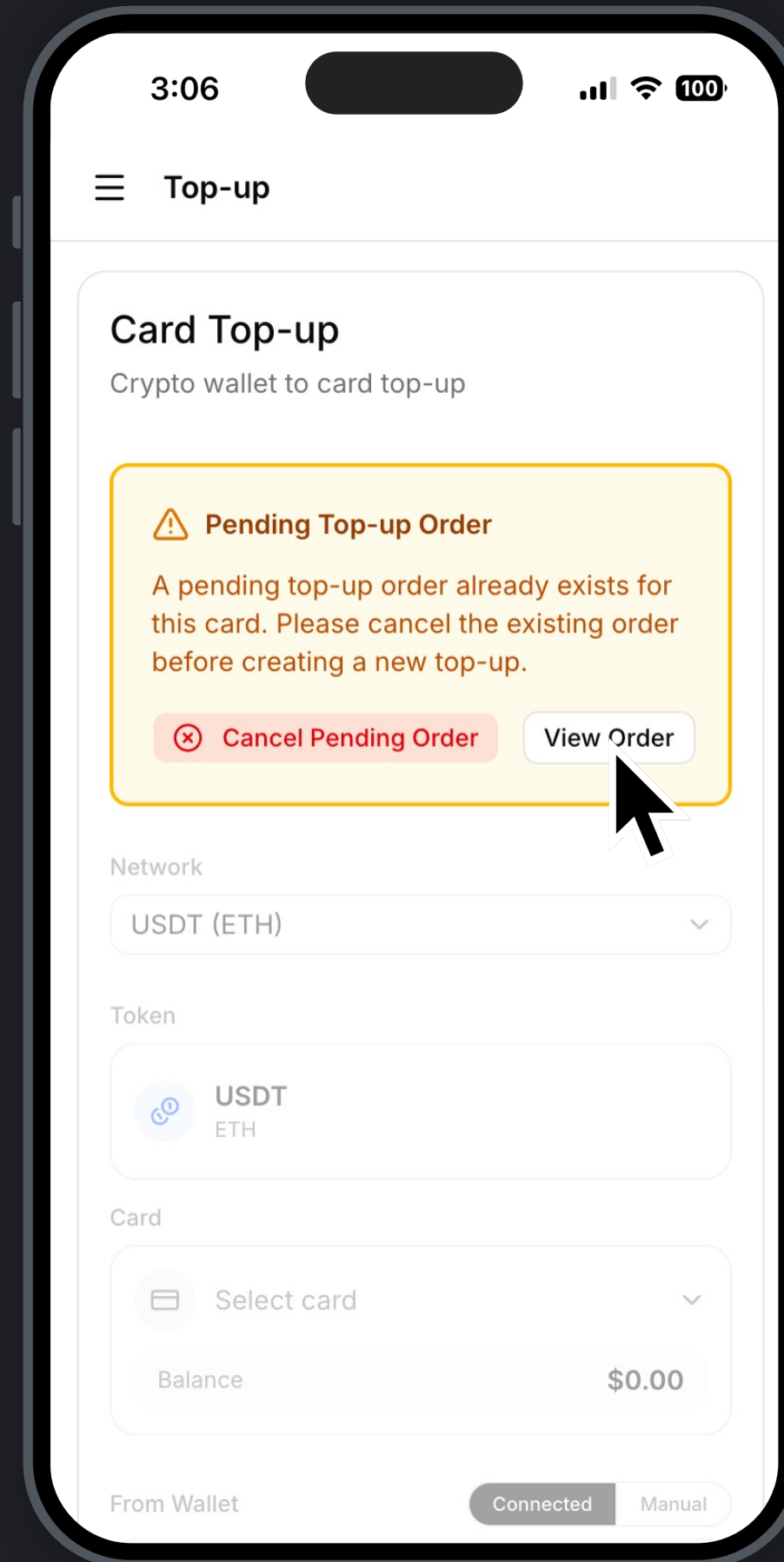
STEP 4. TOP-UP

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

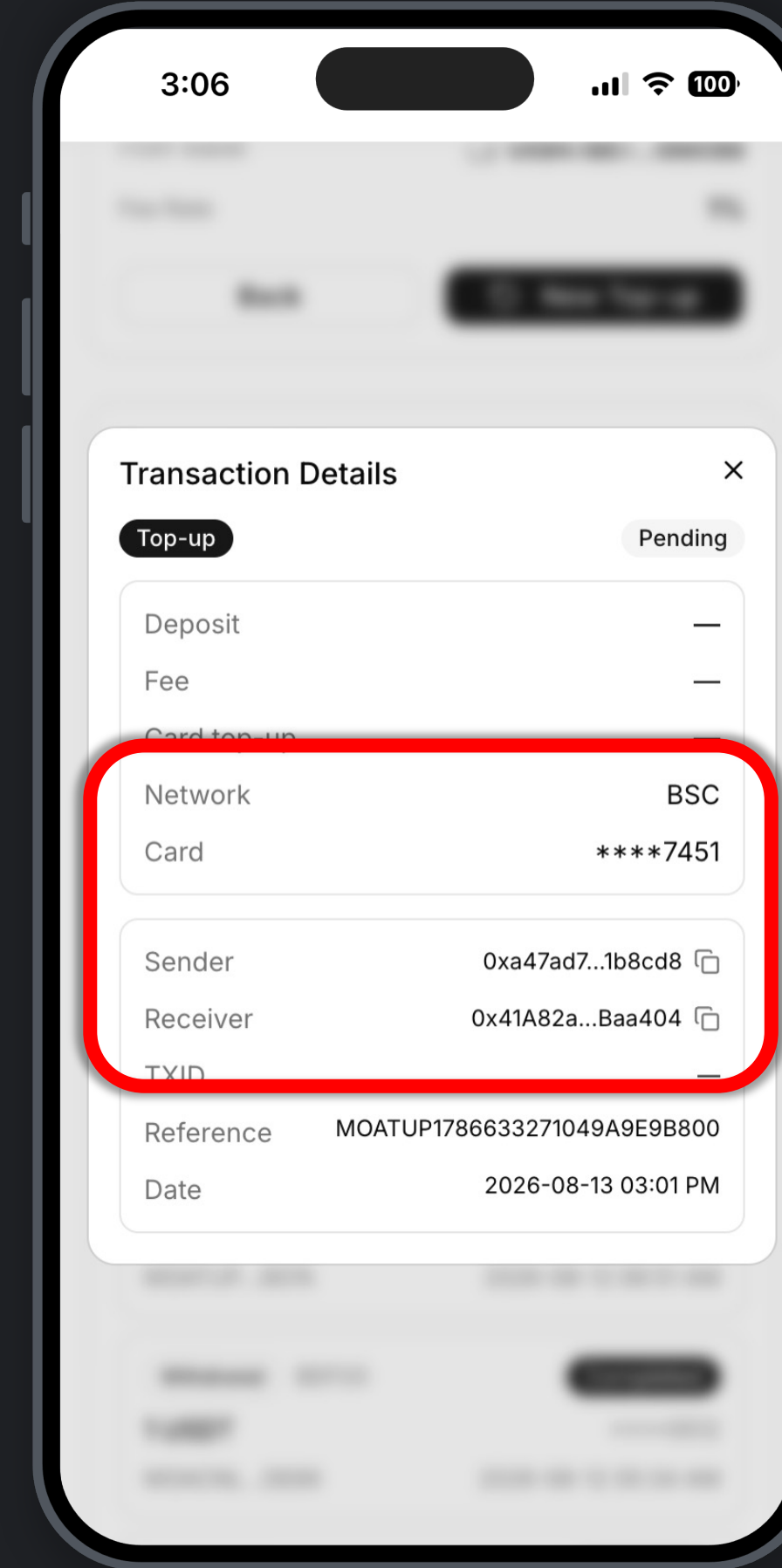
If a "Pending Top-up Order" notification appears when you access the top-up screen, please complete the payment for the outstanding transaction.

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

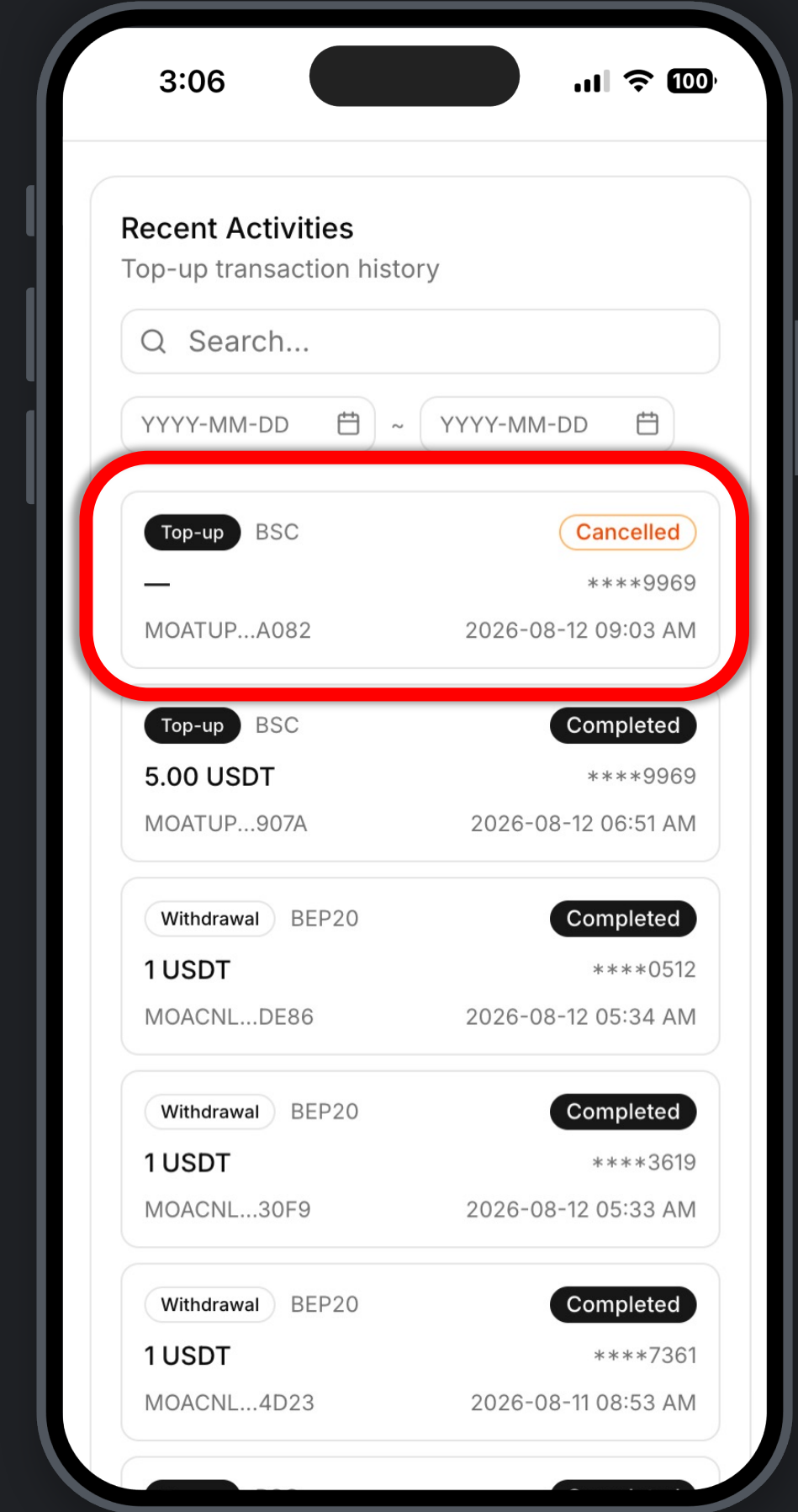
If you wish to cancel your top-up request, click the [Cancel Pending Order] button.



If you have any pending top-up orders that have not been paid, your next top-up will be restricted; you can cancel them by clicking the [Cancel Pending Order] button.



You can view transaction information by clicking the [View Order] button.



Transactions for which a charge has been canceled have their status changed to "Cancelled."

You can now use your card.



Thank you for using MOA Card.

If you need a more detailed guide,
please visit the Dashboard Guide page on the MOA Card website.

[MOA Card Website](#)

[Dashboard User Guide](#)