



Frequently Asked Questions

General

What is ReadyRemit?

ReadyRemit is a comprehensive cross-border payment solution powered by [Brightwell](#) that allows cardholders to send cross-border payments to bank accounts or for cash pickup.

What information is needed to send funds to a recipient in another country?

- The recipient's first and last name as it appears on their government-issued ID.
- The recipient's country, and in some cases, their phone number, full address, and date of birth.
- The recipient's bank name and account number (only needed for bank account transfer).

How do I send money?

You can send money in one of two ways:

- **Bank account** – Send a secure transfer directly to banks worldwide. Simply enter the destination country and the amount in USD you want to send. ReadyRemit displays the send amount (in USD), exchange rate, amount recipient will receive (in destination currency), transfer fee, and the total cost to you, the sender, for the transfer. You will next enter the recipient's details and bank account information and review the transfer details. Finally, select "Send" to complete the transfer.
- **Cash pickup** – Your recipient can collect physical money from a supported location with the Transfast local partner network. Funds are generally ready to pick up within minutes. Simply enter the destination country and the amount in USD you want to send. ReadyRemit displays the send amount (in USD), exchange rate, amount recipient will receive (in destination currency), transfer fee, and the total cost to you, the sender, for the transfer. You will next enter the recipient's details and review the transfer details. Finally, select "Send" to complete the transfer.

IMPORTANT: For either type of transaction, the recipient's name must be entered exactly as printed on their government-issued ID!

Where can I send money?

You can find the countries available for transfers by beginning a remittance transfer and selecting a country from the drop-down menu of the transfer screen.

Why is ReadyRemit's exchange rate different from rates shown on rate checking web sites?

The rates that are displayed on rate checking web sites typically are what is known as the interbank rate. The interbank rate is the rate provided between very large banks/corporations that are trading very large amounts of money through the interbank market. Although we believe we offer competitive rates, we may not be able to provide the interbank rate as we operate by sending individual payments rather than large amounts at one time.



How much money can I send with ReadyRemit?

The total cost of your transfer (the amount you want to send + fees) must be less than the available balance on your card. Refer to the table below for transaction limits when using your MyDashCard to send funds with ReadyRemit.

Frequency	Limit
Minimum Transfer Amount Per Transaction	\$15 USD
Maximum Transfer Amount Per Transaction	\$1,000 USD
Maximum Transfer Amount Per Day	\$1,000 USD
Total Number of Transfers Per Day	1 bank account transfer and one cash transfer

Bank account transfers

When will my transfer arrive in my recipient's bank account? Delivery times will be provided at the time of transfer and vary by corridor and country. Transfers to bank accounts can arrive in a few seconds or take one to three business days.

How much does it cost to send money to a bank account? Fees and foreign exchange rates vary by corridor and country. Senders will be quoted fees at the time of transfer.

Cash Transfers

Where can the recipient pick up their money?

Cash pickup transfers are available to be collected at any Transfast location in the country to which you are sending money. A list of available pickup locations by corridor can be found at https://docs.google.com/document/d/16P5iCwoEzN0Bk8NIGorOIRXMmZJZxU-pm6N_xKn_Y8A/edit?usp=sharing.

What information does the recipient need to pick up their money?

In order to pick up their money, the recipient will need the following:

- The Transfast PIN, which can be found on the transfer receipt under "Confirmation Number." The Transfast PIN will begin with two numbers, followed by the letters "TF" (i.e.: 00TF123456789).
- A government issued ID, such as a passport, government ID card, etc.
- Full name of the sender
- Full name of the recipient
- Amount expected

Will my recipient be charged when picking up their money?

Your recipient will not be charged by us or any partner in the network when picking up cash.



My recipient had a problem picking up their money. What do I do?

It's important to note that for cash pickup transfers, the recipient's name must match **exactly** how it appears on the government-issued ID they will use to collect the money. If the name is misspelled, a nickname is used, or if the name does not match what was entered in the transfer, the recipient will not be able to pick up the money, and the transfer will need to be cancelled and resubmitted with the correct information.

When will funds be available for cash pickup?

Funds are usually available for pickup within minutes.

How much does it cost to send money for cash pickup?

Fees and foreign exchange rates vary by corridor and country. Users will be quoted fees at the time of transfer.

Once a transfer is submitted, can I edit or update the receiver's information?

Unfortunately, we are unable to make any changes to a transfer once it has been submitted. If you need to make a change, please contact the MyDashCard support team 24x7 at support@mydashcard.com or (833) 848-5768 and request the transfer be cancelled. You can then resubmit the transfer with the correct information.

What happens if the recipient doesn't pick up their money at a cash pickup location?

If the recipient doesn't pick up their money within 30 days, the transfer will be cancelled and refunded to your card. Refunds can take up to five (5) business days to process once we receive the cancellation notification.

Customer Servicing

Who do I contact if I have questions about a transfer?

If you have questions about a transaction, you may contact the MyDashCard support team 24x7 at support@mydashcard.com or (833) 848-5768.

How do I cancel a transfer?

To cancel a transfer, please contact the MyDashCard support team at (833) 848-5768. Please have the following information available when contacting support: sender name, amount of transfer, date of transfer, recipient name, and confirmation number. You can find the confirmation number in the receipt we emailed you when you completed the transaction.

What happens if I receive a notification that my transfer failed?

If you receive notification that a transfer failed, please contact the MyDashCard support team at (833) 848-5768. You will need to provide following information to support: sender name, amount of transfer, date of transfer, recipient name and phone number, and confirmation number. You can find the confirmation number in the receipt we emailed you when you completed the transaction.



How do I file a dispute for an unauthorized transfer?

You must provide us with oral or written notice of any errors on your account no later than 180 days after the date of availability of the remittance transfer. Please contact us at (833) 848-5768 to file a dispute. We will investigate the dispute and determine whether an error has occurred.