

# Forexite MyChoice Payment Cards

[Card order and receipt](#)

[Card registration and activation](#)

[Fees and limits](#)

[Tips and tricks](#)

A Forexite MyChoice Visa Prepaid Debit Payment Card is issued by Wave Crest Holdings. The cards for the [Forexite](#) clients are made to the Forexite's order. The cards are denominated in USD.

## The card order and receipt

1. Before you order a card, please check up your personal data validity in your TradeRoom account settings: the address, email, phone, etc. If necessary, update the information since the data will be applied for the card order.
2. The email address is the unique identifier of both the account and the card in the MyChoice system. The email address specified in your TradeRoom account settings will be used to order your card. You can transfer the money to the card only from this account.
3. To obtain the card, please send your application for a card via the [TradeRoom](#) internal messaging system. We accept applications from our clients who have real accounts with a deposit not less than of 1000 USD equivalent.
4. Write your first and last name and your address in Roman letters (unless they are not written this way in your TradeRoom account data). You'd better write your first and last name as they are written in your passport (if you have one) or driver's license.
5. When sending the application please attach 2 scanned documents as 2 separate files in a PDF format:
  - 1) Your passport main page (colored, with uncut edges), with your photo and signature clearly seen.
  - 2) A document evidencing your residence address. As required by Wave Crest Holdings, the proof of your residential address can be a utility bill, an electricity or telecommunications services bill, with the address of residence stated in it. The bills are not usually to be translated into English. For details, see clauses 4-6 of [Tips and trick](#).
6. Forexite verifies the documents you have submitted and sends them to Wave Crest Holdings along with the order to issue a card.
7. You will receive a regular letter with a payment card and the activation instructions to the specified address within 10-20 days from Wave Crest Holdings. Forexite gets neither your card number, nor a CVV code, nor a PIN code from Wave Crest Holdings. It has no access to the funds on your card either.

## Registration and activation of the card

1. After you receive the card, register it on <https://www.mychoicecorporate.com>. Click on **CARD HOLDER LOGIN**, and then **NEW USER**. Or you can register it on <https://www.cardholderonline.com> by pressing **REGISTER / ACTIVATE**. You will need to enter your card number, the CVV code (last 3 digits on the card opposite side), and your birth date. Then you will have to set up your login details. Your card will be activated as soon as your email address and phone number have been verified.
2. Once you have registered the card, it is necessary to get a PIN code. To do it, call to a MyChoice IVR answering machine at +44 113 320 0312. The machine speaks English, and you will answer with the digits on your phone keyboard. The voice menu steps are as follows:
  - Language selection: press 1 for English, press 2 for Spanish;
  - Action selection: press 1;
  - Enter your card number (16 digits) and press #;
  - Enter your birth date in a DDMMYY format and press #;
  - Action selection: press 3;
  - Action selection: press 1;
  - The machine will tell you your PIN code of 4 digits;
  - Press 1 to listen to your PIN code once again.
3. You can check the obtained PIN in any ATM: just insert your card and enter the PIN. If it is invalid, then the card will be rejected. After 2 failed attempts you'd better stop, because the ATM may lock the card and not give it back. If the PIN code has not been accepted, call to the MyChoice system answering machine once again and get the correct PIN.
4. After that your card is ready for use. You can transfer the funds from your TradeRoom account directly to the card by choosing a **Forexite MyChoice card** as an outgoing payment method. Once the card is credited with the money, you can pick it up from ATMs or pay for goods and services in stores and in the Internet with it.

## Fees and limits

1. Forexite clients receive the Forexite MyChoice card for free. The fees for operations are determined by the Wave Crest Holdings' terms and conditions. You can find the latest MyChoice fees and limits in the **Support – Cardholder Agreement** section after you log in to MyChoice on <https://www.cardholderonline.com>.

2. The fees are as follows.

Operation	Fee
Card order	Free
Card delivery by regular mail	Free
Card delivery by express mail	75 USD
Monthly maintenance	1 USD
ATM cash withdrawal in USD	2.5 USD
ATM cash withdrawal in other currency	3.5 USD + 3%
Payments for goods or services in USD	Free
Payments for goods or services in other currencies	3%
Card balance inquiry at ATM	Free
PIN code change at ATM	1 USD
Card replacement	9 USD

An ATM owner may set its own additional fees.

3. The limits are as follows.

There are several levels of card holders' identification in the MyChoice system. The operation limits depend on the identification level. By default, the Wave Crest Holdings company sets a KYC1 minimum level of identification for the Forexite MyChoice cardholders. After it verifies the documents (your passport copy and your address proof), a KYC2 level is assigned.

Operation	KYC1	KYC2
Number of ATM withdrawals per day	2	2
Maximum amount for a single ATM withdrawal	200 USD	1000 USD
Maximum amount for ATM withdrawals per day	400 USD	2000 USD
Maximum amount for ATM withdrawals during the card lifetime	1000 USD	No limit
Amount for goods or services payments per day	No limit	No limit
Number of payments per day	No limit	No limit

An ATM owner may set its own additional limits.

## Tips and tricks

1. The fees and conditions may change, so you are recommended that now and then you look through the **Support – Cardholder Agreement** section (the fees and limits are at the foot of the Agreement) after you log in to <https://www.cardholderonline.com>.
2. To monitor the state of your card, you can enable email or SMS notifications on the money receipt and its spending, in your MyChoice account settings. Email messages and SMS are sent free of charge. Please keep in mind that the MyChoice system sends messages in clear.
3. You can find answers to various questions under **Support - FAQ** on the MyChoice system website. In case of any problems contact the technical support (in English) at [support@mychoicecorporate.com](mailto:support@mychoicecorporate.com).
4. In case you have no bills for electricity or utilities with your name and residence address, you can provide any other documents evidencing your address. They can be a scanned copy of your ID card with your photo and signature as well as a scanned copy of your vehicle registration certificate with the address of the owner.
5. In some complicated situations please be ready for correspondence with the technical support to provide explanations to the documents. You may also need the documents to be translated into English.
6. The documents evidencing your address must not be older than 3 months.
7. In case of the card loss you can block it in your MyChoice profile on <https://www.cardholderonline.com> or by calling to the MyChoice answering machine. Then you can order a new card.