



# DIGITAL HANDBOOK



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# No bank? No problem!

With TNG eWallet, manage your money easily and securely without needing a traditional bank. Keep your money safe, avoid the hassle of cash, and set up your account for free—no third-party scams to worry about.

## Enjoy these conveniences:

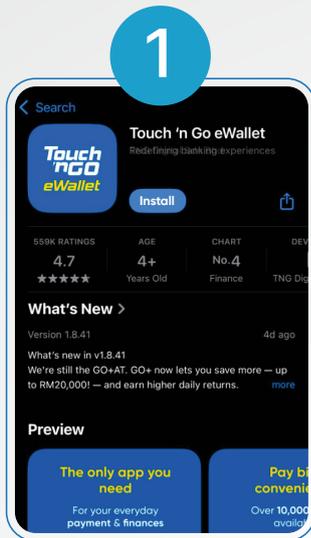
- Monthly transaction limits:
  - ⦿ Incoming (Money In): Up to RM5,000
  - ⦿ Outgoing (Money Out): Up to RM5,000
- Money-back Guarantee up to RM5,000 \*T&Cs apply
- Earn GOrewards points with every payment made
- Withdraw cash from your eWallet balance with TNG eWallet Visa Card
- Transfer to and receive money from any bank accounts in Malaysia
- Enjoy smoother drives with RFID at tolls
- Top up your prepaid credit with any telco providers in Malaysia
- Pay your bills easily

## REMINDER!

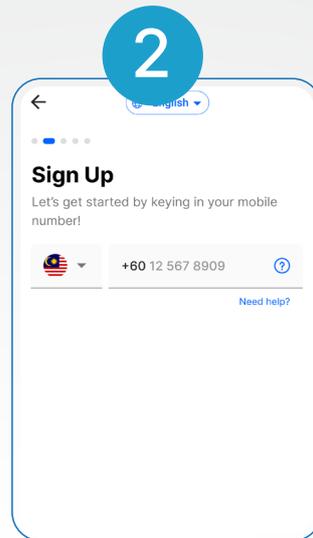
- Don't let anyone use your account to send and receive money. It's illegal and could be 'money muling.'
- Don't send money to support militant or illegal activities in any country.
- Don't open an account for someone else.

# 2.1 How to register and verify for TNG eWallet

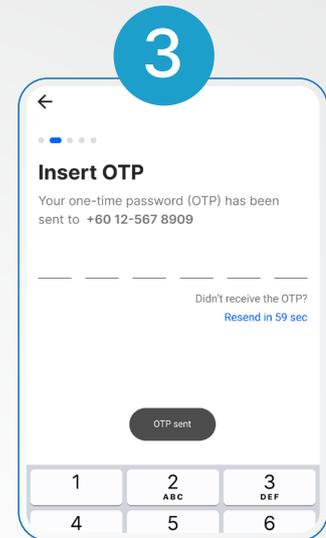
## How to register for TNG eWallet with a UNHCR ID?



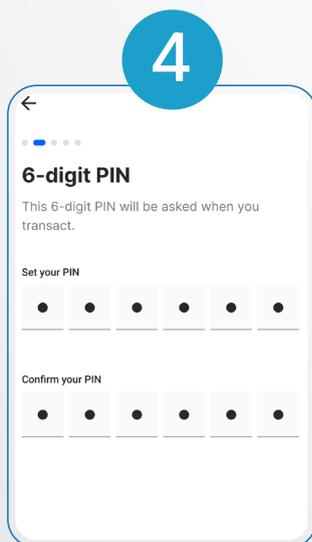
Install the TNG eWallet app on App Store or Play Store



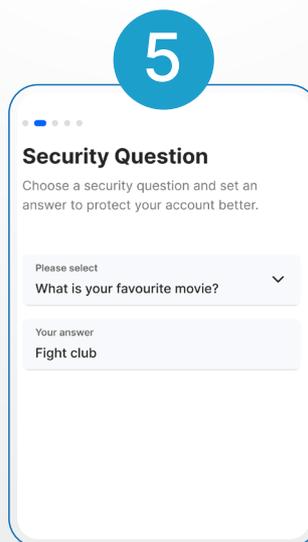
Enter your Malaysian mobile number



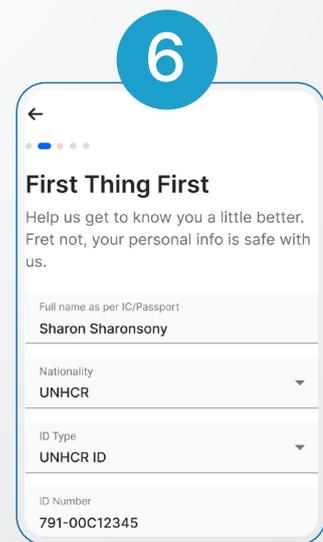
Enter the OTP you receive via SMS



Create a 6-digit PIN to secure your account and do not share!



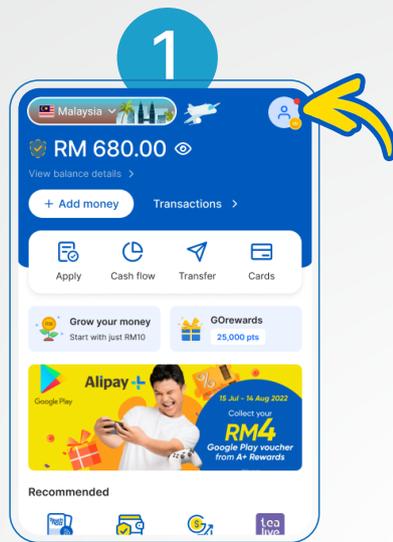
Select your security question and answer



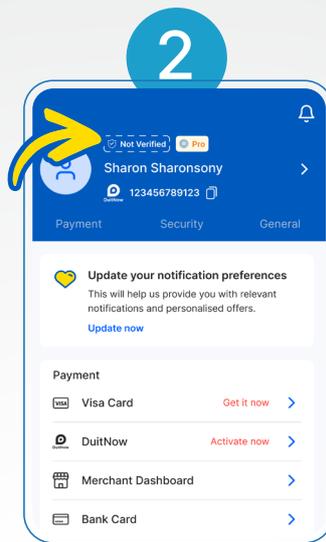
Key in your personal info. Must be the same as in your UNHCR ID!

Welcome to TNG eWallet! You now need to complete your account verification. Let's go!

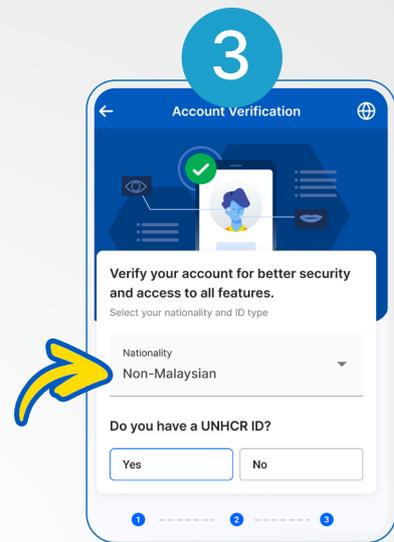
Before you start, make sure you have a UNHCR ID Card (validity of at least 6 months) or UNHCR Letter



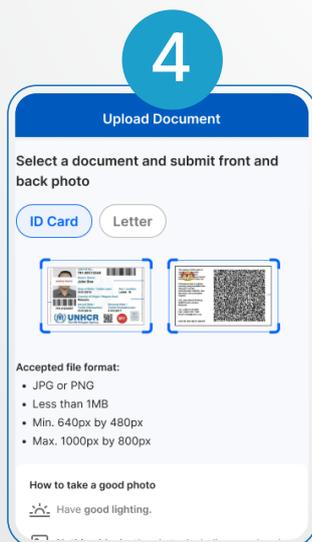
Tap on your profile at the top right.



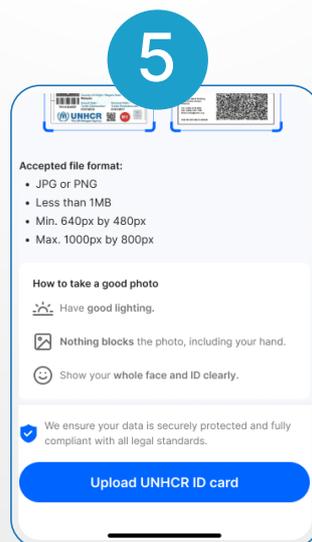
Tap on "Not Verified" and then "Verify Account"



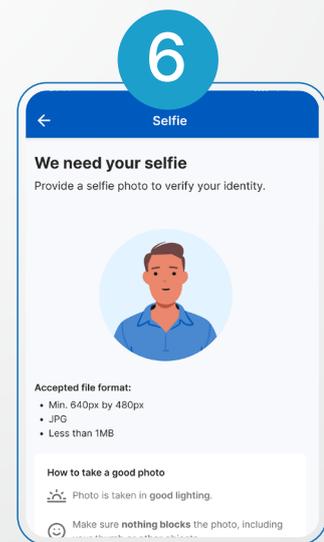
Make sure you select "non-Malaysian" and hold a UNHCR ID



Select your document type (ID Card or Letter)



Tap on "Upload ID Photo" or "Upload Letter" then tap on "Submit"



Position your face within the frame, wait for the system to capture your facial features.

7

Identity Information

Review your details

Make sure your personal details are correct.

Full name as per ID\*  
JOHN DOE

Nationality\* ▾

ID type\*  
UNHCR ID

UNHCR ID number\* (791-00C12345)

UNHCR case number\* (791-01234567)

Fill in all the required details.

8

Account Verification

Verifying your account

Come back later to check your verification status.

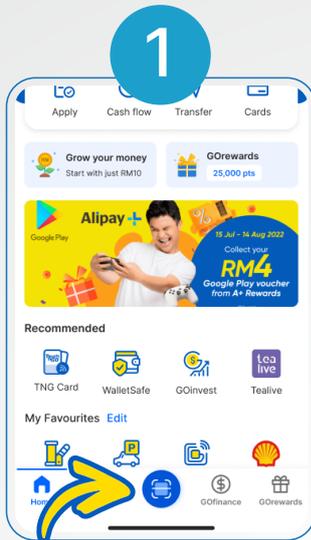
Your account verification is pending for approval!

**Remember! Signing up for TNG eWallet is completely FREE!**

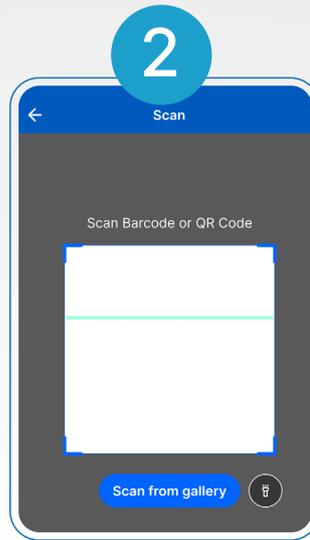
# 2.2 How to Scan & Pay

There are 2 ways to pay with TNG eWallet

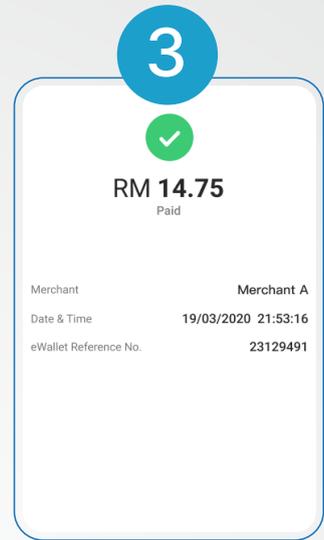
Pay via the "Scan" function



Tap on "Scan"



Scan the QR code provided by the cashier at the shop

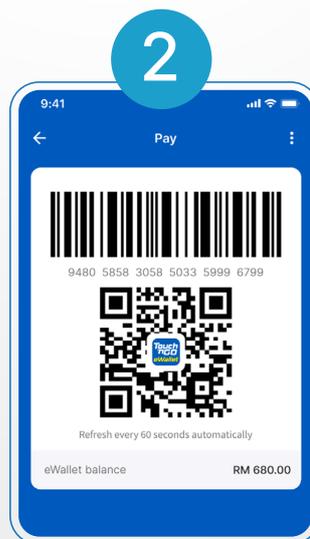


You've paid! Tap on "Done" once completed

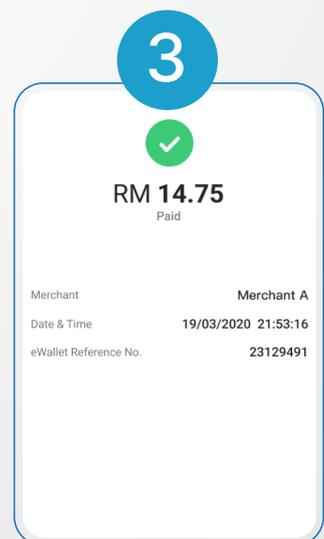
Pay via the "Pay" function



Tap on "Pay"



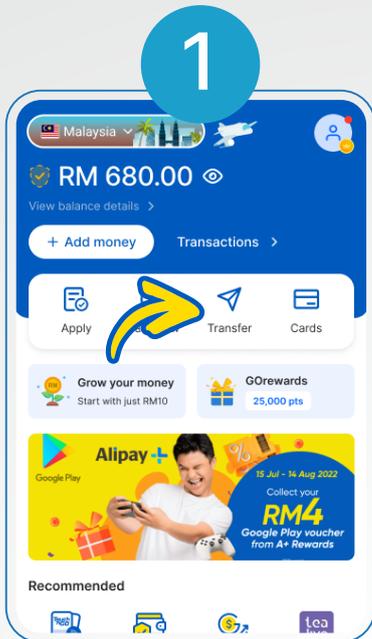
Show your QR code to the cashier at the shop & The cashier scans your QR code



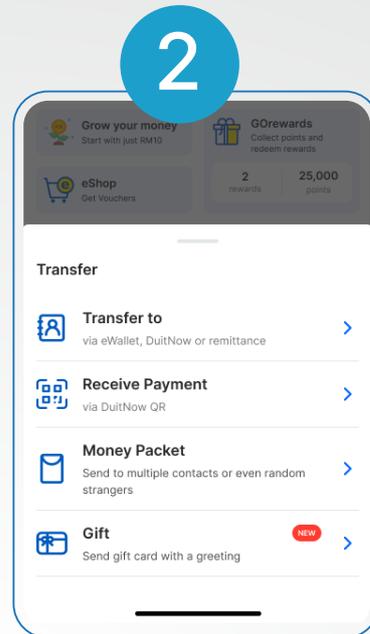
You've paid! Tap on "Done" once completed

You're now ready to enjoy a more convenient and seamless payment experience with TNG eWallet!

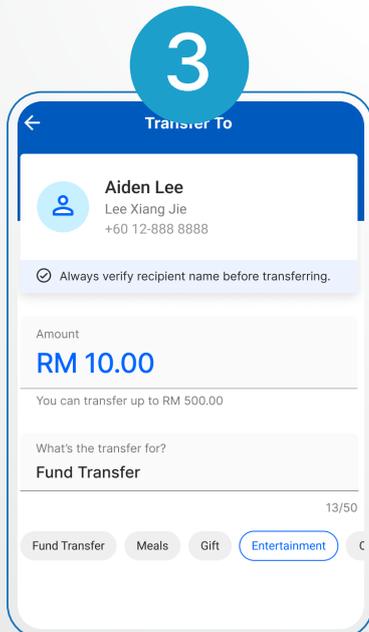
## 2.3 How to transfer funds



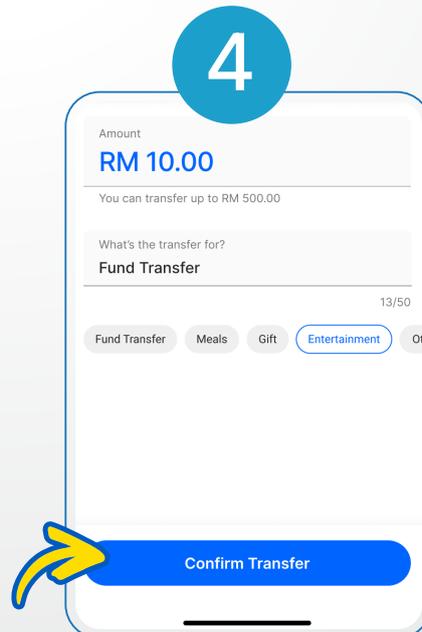
Tap on "Transfer"



Select the recipient or key in the recipient's mobile number that is registered with TNG eWallet



Enter the preferred amount and purpose of the transfer



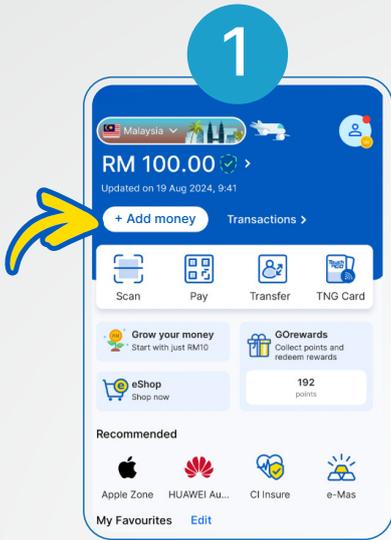
Tap on "Confirm"

You're now ready to enjoy the convenience of transferring funds easily with TNG eWallet!

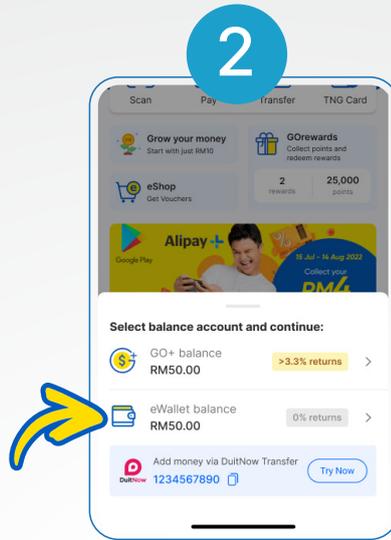
# 2.4 How to reload

## Method 1

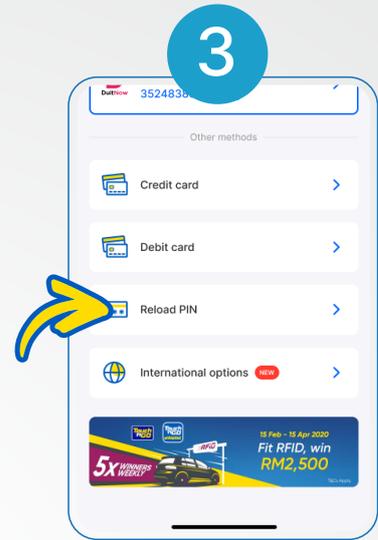
### How to reload via TNG eWallet Reload PIN



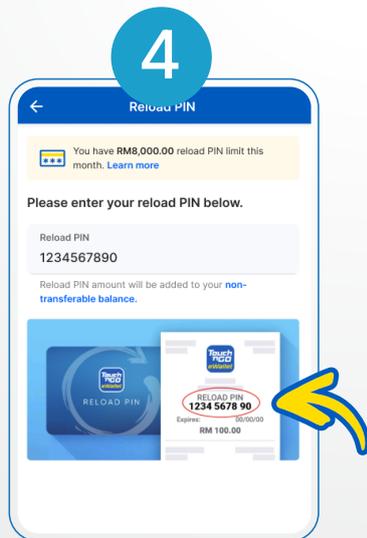
Tap on "+ Add money"



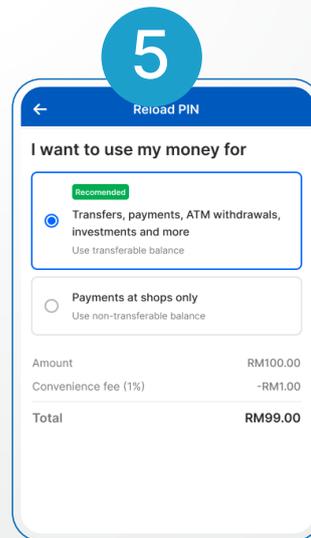
Tap on "eWallet Balance"



Tap on "Reload PIN"



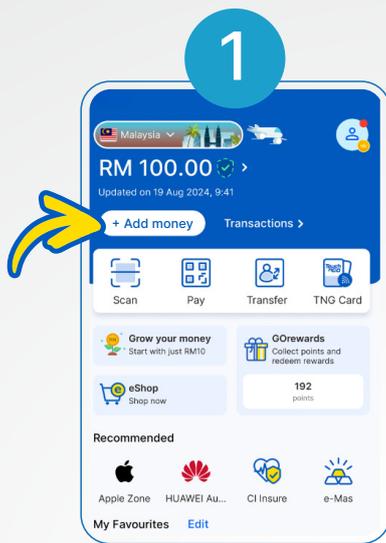
Key in the reload PIN number then, tap on "Reload Now"



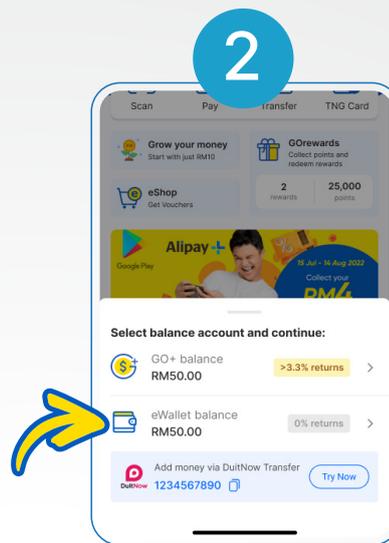
Select whether you want the reload PIN to be transferable or non-transferable, then tap on "Continue".

## Method 2

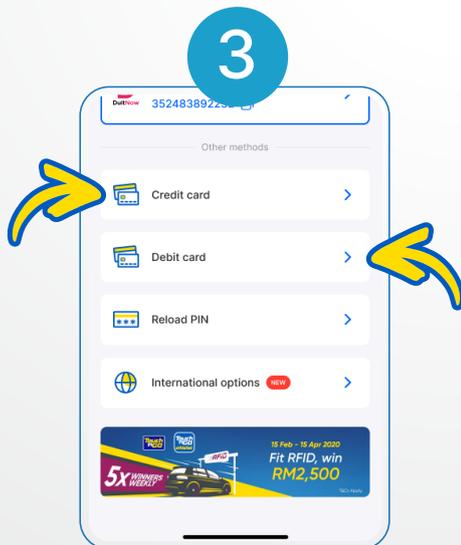
### How to reload via credit card / debit card



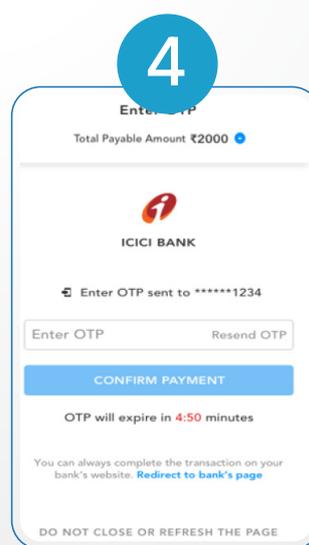
Tap on "+ Add money"



Tap on "eWallet Balance"



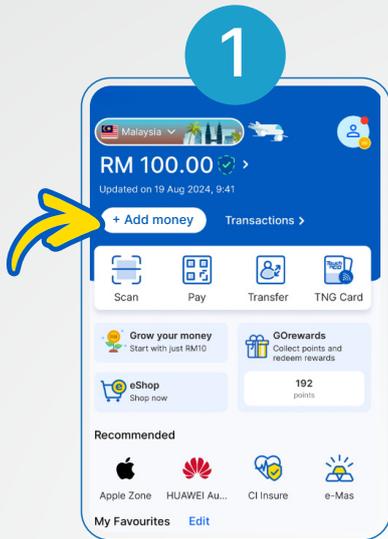
Tap on "Credit/Debit" and fill in your card details. You may enable "Save Card" for easier future reloads.



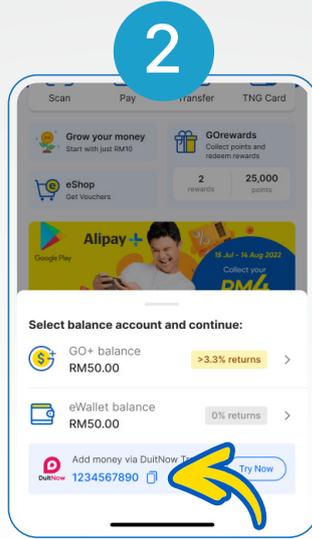
Key in the OTP sent by the bank to you.

# Method 3

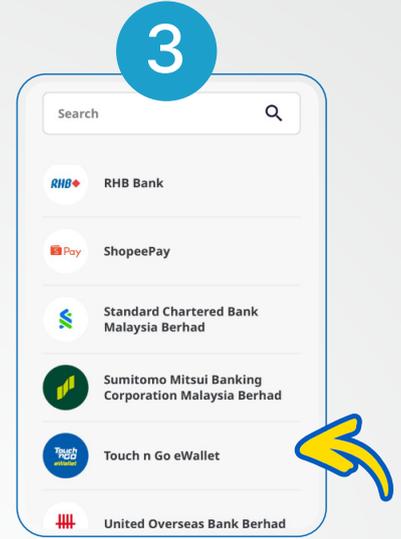
## How to reload via DuitNow Transfer fund in



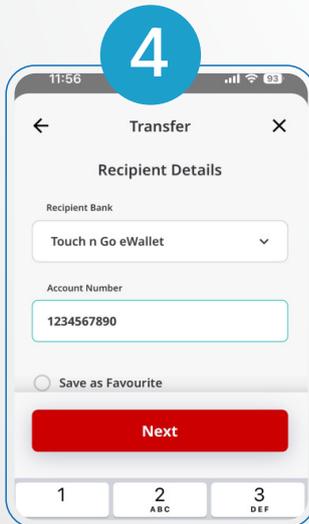
Tap on "+ Add money"



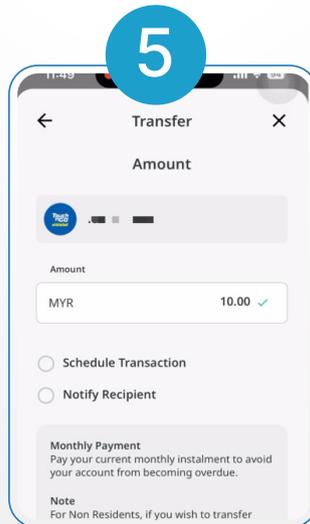
Copy your TNG eWallet DuitNow Account Number



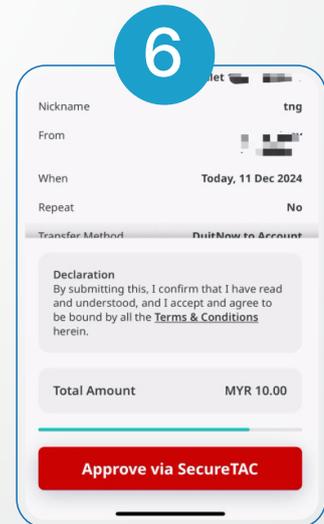
In your bank app, select transfer to "Touch 'n Go eWallet"



Enter the recipient's eWallet account number

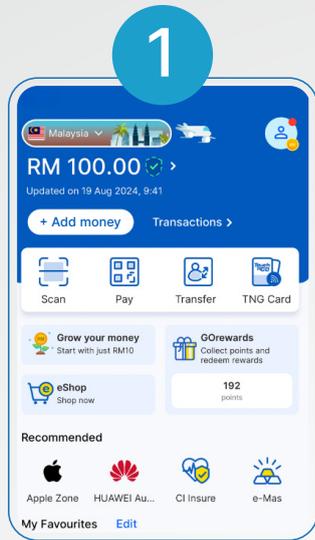


Key in the desired amount (as low as RM1)

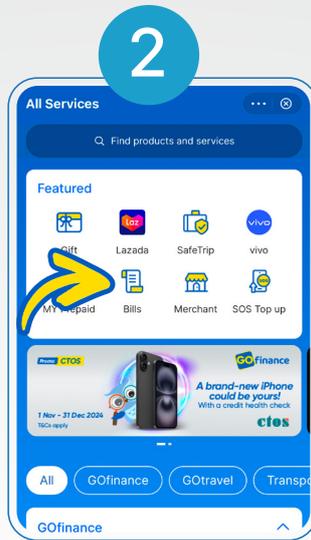


Verify the transaction details and approve it

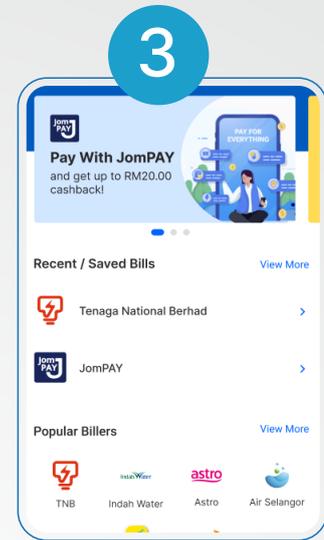
# 2.5 How to pay bills



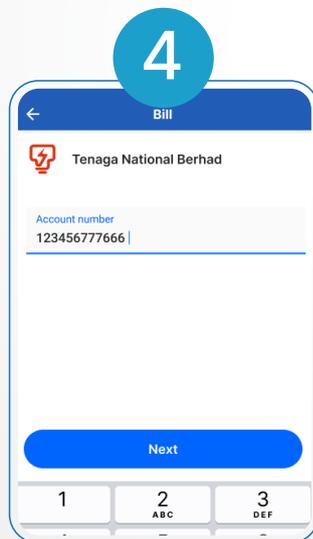
Launch the TNG eWallet app



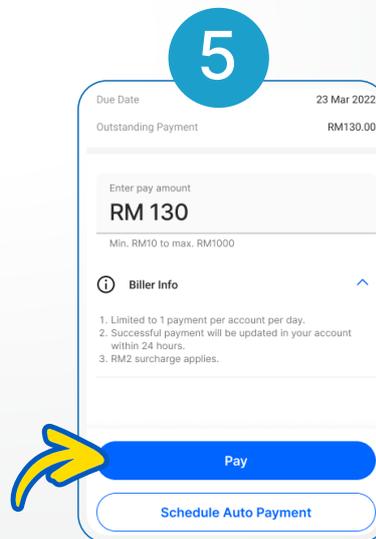
Tap on "Bills"



Select the biller

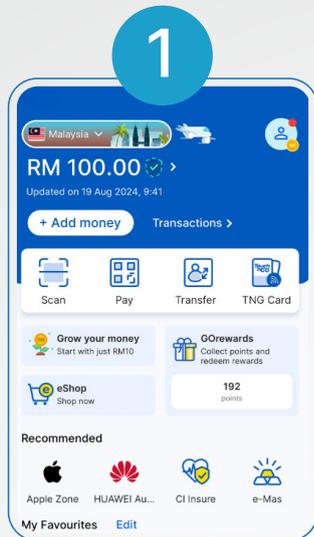


Key in the bill details and tap on "Next"

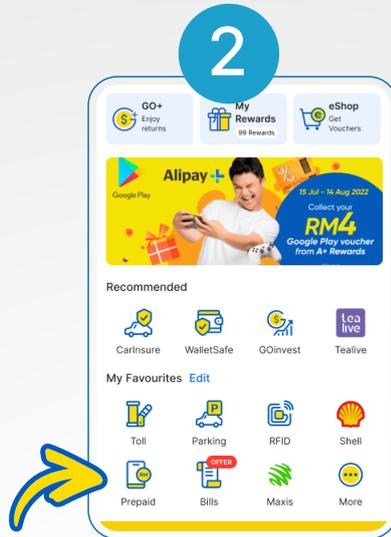


Confirm the details, key in the payment amount and then tap on "Pay". You're done!

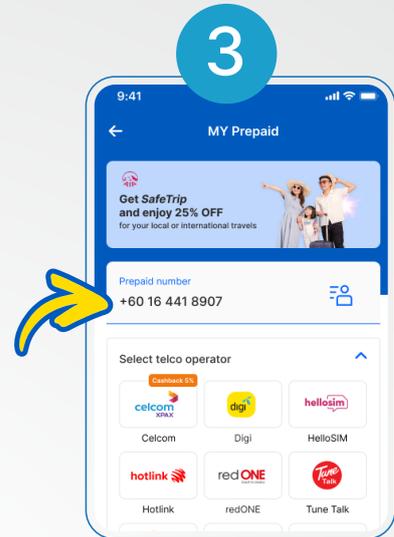
# 2.6 How to top up prepaid credit



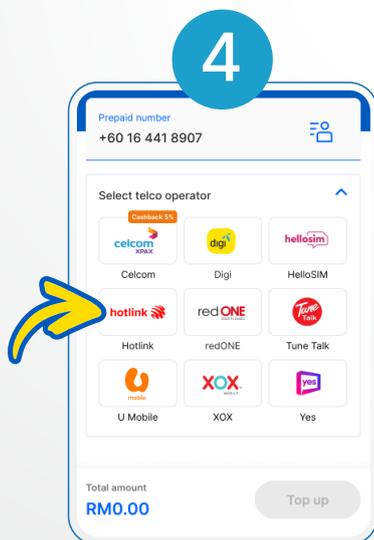
Launch the TNG eWallet app



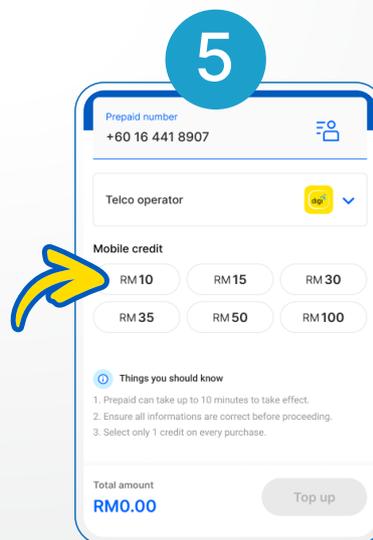
Tap on "MY Prepaid"



Key in your Malaysian mobile number



Select your telco provider

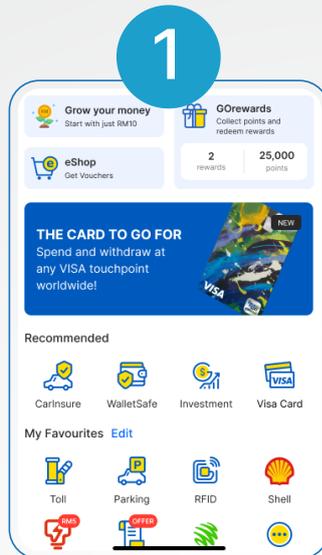


Select the desired prepaid credit amount and then tap on "Top up"

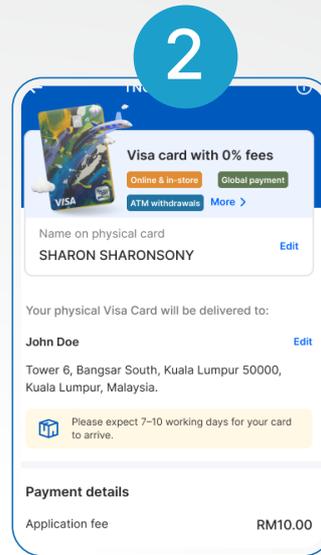
**You're done! You'll receive a SMS confirmation a few minutes later.**

# 2.7 How to apply and activate TNG eWallet Visa Card

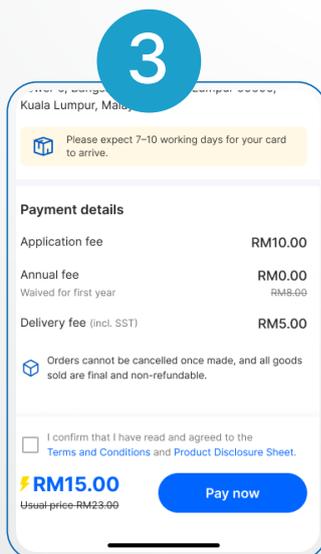
## How to get the TNG eWallet Visa Card



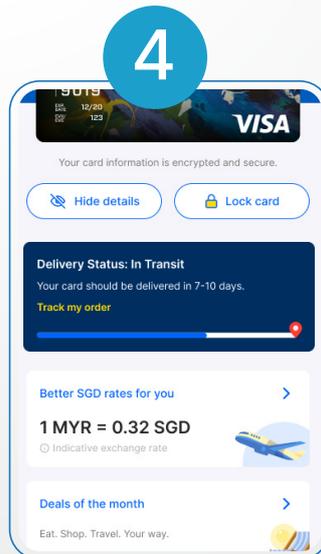
Tap on "Visa Card"



Input your desired card name and delivery address details

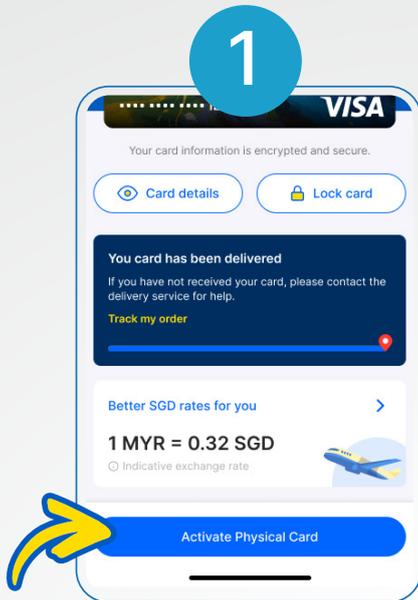


Confirm your application of the card by tapping on "Pay Now" to complete

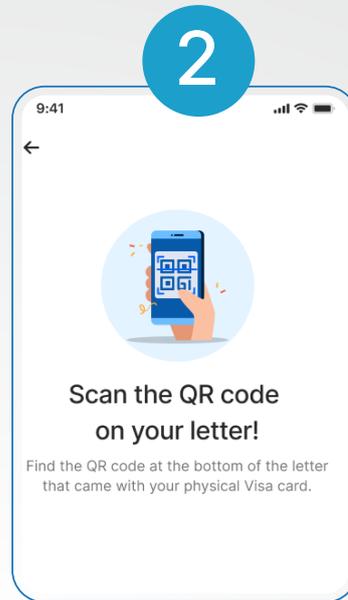


Check the delivery status here. Your card will arrive within 7-10 working days

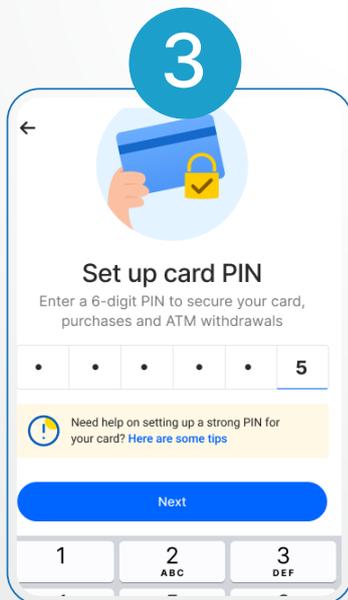
**Yay, you've received your TNG eWallet Visa Card! Time to activate it!**



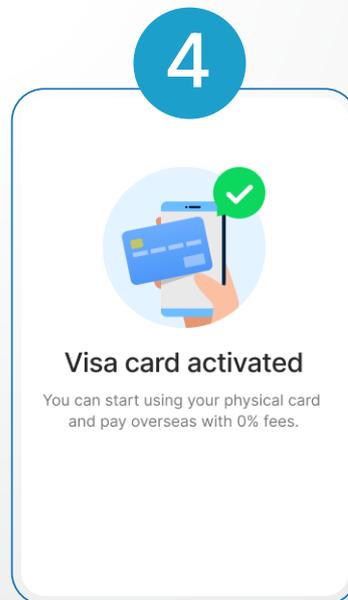
**Tap on "Activate Physical Card"**



**Scan the QR code OR enter the activation code on the welcome letter**



**Set a 6-digit PIN for your card**



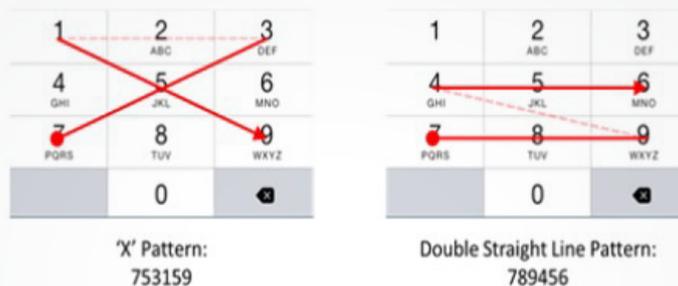
**Your card is activated!**

**You can now make payments with it and withdraw cash from any ATMs!**

## 3.1 FAQ: Setting a strong security 6-digit PIN

Your account is safe and secure, but you need to set a strong 6-digit PIN. When creating your 6-digit PIN, please ensure the following steps:

- No DOB (forward or backward) e.g. DDMMYY, YYMMDD, MMDDYY
- No IC/ Passport (first 6 digit, last 6 digits of IC or passport)
- No mobile number match (matches part of your mobile number)
- No repeated numbers/sequence (111111, 334455, 121212, 789789, 123456, etc)
- No easily guessed pattern on keypad, refer to below examples:



## 3.2 FAQ: Updating your mobile number

**For a verified account:**

- Step1** Go to [www.touchngo.com.my](http://www.touchngo.com.my)
- Step2** Tap on "Customer Service" and under Contact Us, tap on "Submit your enquiry here"
- Step3** Fill up the form with the details required.
- Step4** Under "Support Type", choose "Update Mobile No".
- Step5** Fill up the remaining details and submit.

**For an unverified account :**

- Step1** If you're still logged in, launch TNG eWallet and tap on "Profile".
- Step2** Then, tap on "Security" followed by "Change Mobile Number".
- Step3** Answer your security question.
- Step4** Key in your new mobile number.
- Step5** Step 5: A message will appear once your mobile number has successfully been updated.

If you need further assistance, you may chat with us at [T@ngo](mailto:T@ngo).

## 3.3 FAQ: Resetting a forgotten 6-digit PIN

### If you are no longer logged-in:

- Step1** Launch the TNG eWallet app, tap on "6-digit PIN" and key in your registered mobile number.
- Step2** Tap "Forgot your PIN?"
- Step3** Key in your registered mobile number. Then, key in the One-Time Password (OTP) sent to your registered mobile number.
- Step4** If your account is verified, you'll be prompted to scan your face. If your account is unverified, you'll be asked to key in your registered ID number or security question's answer.
- Step5** Key in your new 6-digit PIN and you're done! A message will appear once your 6-digit PIN has successfully been updated.

### If you are still logged-in :

- Step1** Launch the TNG eWallet app and tap on "Profile" followed by "Security".
- Step2** Tap on "Change 6-digit PIN" then key in your current 6-digit PIN.
- Step3** Key in your new 6-digit PIN. A message will appear once your 6-digit PIN has successfully been updated.

### If you are still logged-in (Forgot your current 6-digit PIN):

- Step1** Launch the TNG eWallet app and tap on "Profile" followed by "Security".
- Step2** Tap on "Change 6-digit PIN" followed by "Forgot your PIN?"
- Step3** If your account is verified, you'll be prompted to scan your face. If your account is unverified, you will be asked to enter your registered ID number or security question's answer.
- Step4** Once completed, enter your new 6-digit PIN. A message will appear once your 6-digit PIN has successfully been updated.

**If you need further assistance, you may reach out to us by leaving a webform and selecting the Support Type as 6-digits PIN / Security Questions**

## 3.4 FAQ: Terminating a deceased family member's TNG eWallet account

### For Android:

You may at any time, terminate your TNG eWallet account. If you have any available balance in the account, you must ensure to provide the correct Malaysia Registered First-Party bank account details and any other information as may be required as listed below:

- Full name as per registered
- UNCHR card number
- Malaysia Registered Bank name
- Malaysia Registered Bank account number (First-Party)

**If you need further assistance, you may reach out to us by leaving a webform and selecting the Support Type as 6-digits PIN / Security Questions**

### For iOS:

You can terminate your TNG eWallet account by submitting your request via in-app. Please ensure that both your eWallet balance and GO+ balance (if applicable) are zero.

Steps to terminate your TNG eWallet account:

- Step1** Tap on "Profile"
- Step2** Tap on "General"
- Step3** Tap on "Delete Account"
- Step4** Key in your 6-digit PIN
- Step5** Tap on "Agree" or "Maybe Later"

**If you need further assistance, you may reach out to our support team by submitting a webform and select the Support Type as 'Account Status > Termination'.**