

# hello:)

We are **TNG** Digital



Moving beyond Smart Cities with  
Cashless Payments

DiPEC 2019  
4<sup>th</sup> October 2019

IGNATIUS ONG  
CEO , TNG DIGITAL

# Hello, I am Ignatius

A dynamic leader and a first class expert when it comes to covering the areas of growth, revenue and sales management,

A firm believer of always having a clear and smart objective, he is known to excel in demanding environments while still be able to remain pragmatic and focused.

Ignatius now holds the mandate to maintain and solidify the company's position as the No.1 eWallet player in the country, directly supporting the nation's cashless agenda







**We champion**

a larger mission;  
to enable the Rakyat to

**LIVE  
PAY  
TRANSACTION  
CONVENIENTLY**

**IN A TRULY  
CASHLESS  
SOCIETY**

# Current Digital Wallet Adoption in Southeast Asia

Asia's digital wallet adoption is dominated by China's Tencent and Alibaba.

**China's e-wallet success is an example for Southeast Asia players.**

The adoption is slow moving in other countries such as Indonesia and even back in Malaysia who see only between **8-10%** of their population who have **shopped online\***.

By **2021**, e-wallets payments will account for **16%** of total e-commerce transactions in Southeast Asia. An increase from **9%**.

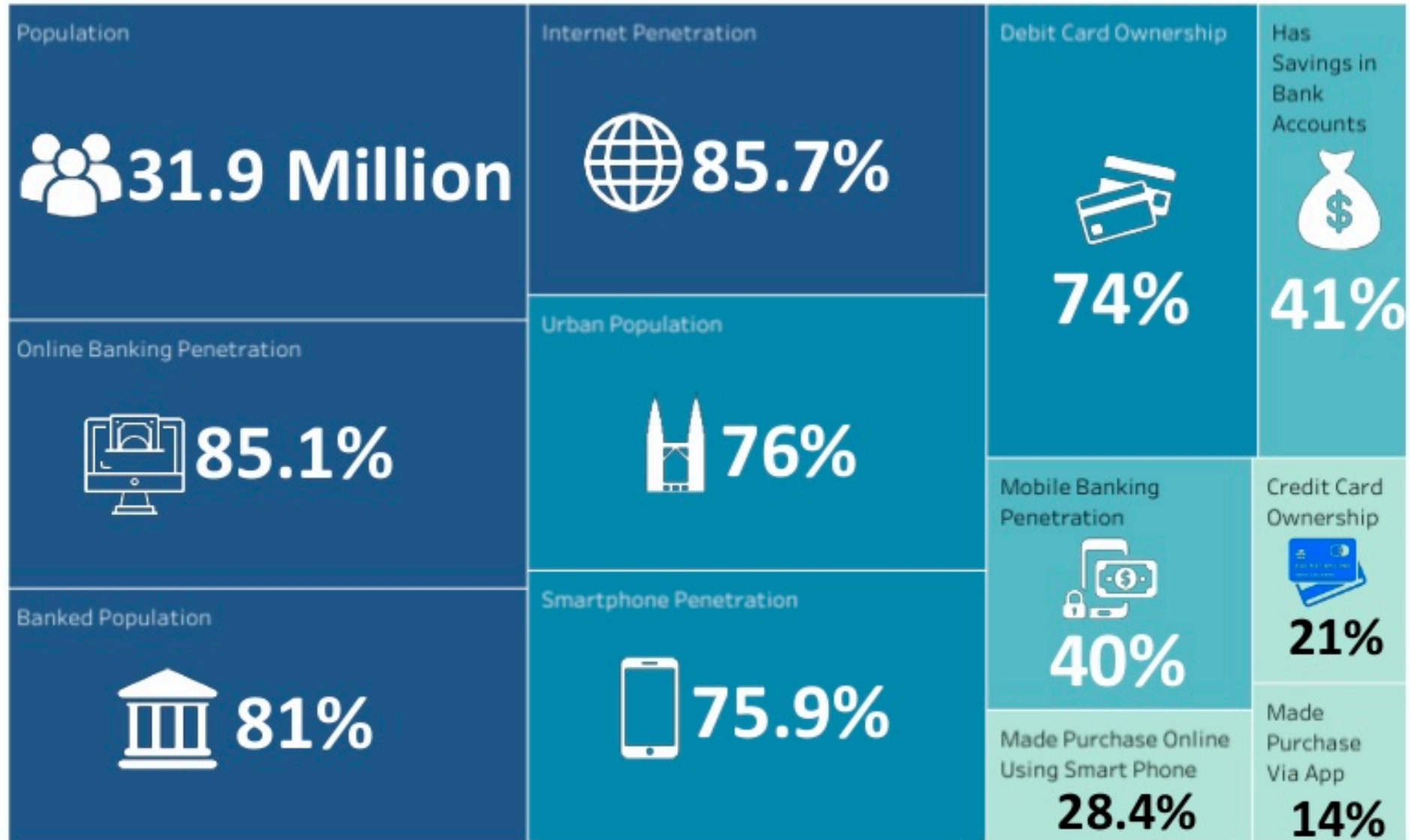
Source: [IDC](#): 2017

SCMP : Oct 2018 <https://www.scmp.com/tech/innovation/article/2167937/online-payments-still-challenge-southeast-asia-tech-players>





## ... and in Malaysia



## ... and it's future in Malaysia

**80%**

of transactions being done in cash :

**CASH IS STILL KING!**

**3 days**

No. of days one can last **without**  
having physical cash in hand

**50**

e-Money licenses issued as at 2019\*

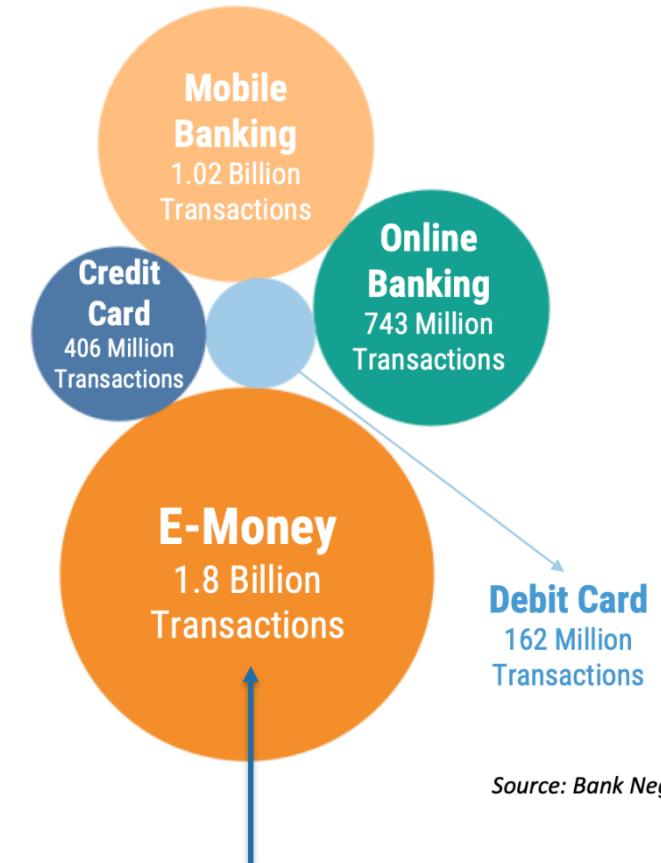
**45.4mil**

Debit cards

**42.8 mil**

Mobile phone subscriptions

### TRANSACTION VOLUME 2017



Source: Bank Negara Malaysia

Enormous potential for the use of  
**QR codes** (mobile e-wallet –  
**QUICK SETUP , NO EXTRA FEES**)



# Barriers to digital wallet adoption

## “NO BENEFITS OF TRANSITION”



*Cashback at major retailers*

*Safer option for vendors*

*Transactions are tracked*

*More customers*

## “PAYMENT ACCESSIBILITY”

*With 80,0000 merchants nationwide,  
the TNG eWallet is easily  
acceptable*



*Located at daily local touch points*

## “NOT EASY TO USE”



*Convenience at your fingertips,*

*Auto reload functions, QuickPay*

*NO hassle with physical cash*

## “SAFETY AND SECURITY ISSUES”

*TNG eWallet provides **SECURE**  
**PAYMENTS** with MALAYSIA'S first ever  
Money-back Guarantee*





# A truly Malaysian Brand

# #1



The leading prepaid electronic cash card in Malaysia



# 24

 million active cards

More than  
10,000 points



Moving into **12** million unique customers



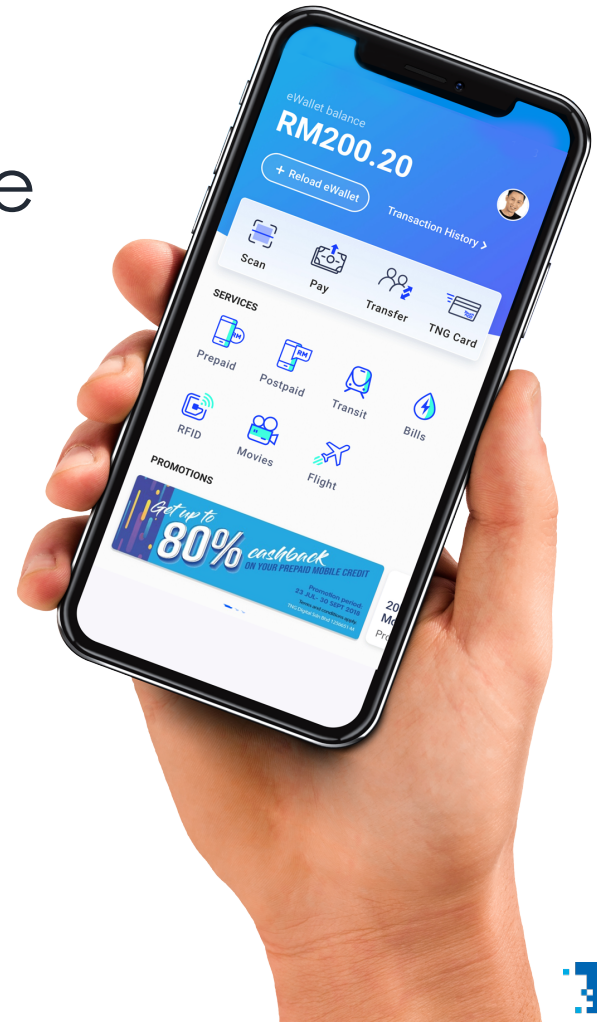
# 5

 million transactions per day



# The Innovation of Digital

**Touch 'n Go Sdn Bhd** formed a joint venture with **Ant Financial**, putting together AliPay's technology with Touch 'n Go's local user base & market knowledge



A close-up, angled view of a smartphone screen. The screen shows a blue interface with a white QR code overlay on the right side. The QR code is composed of black and white squares. The phone's status bar at the top shows icons for WhatsApp, a speech bubble, and a clock. The background is a light blue gradient.

“Touch N’ Go  
is the **No. 1** player in  
**micropayments**.

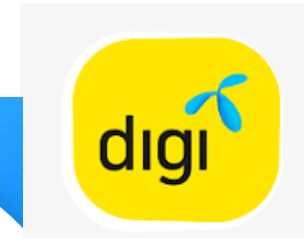
We see this offering as an **add-on**  
as we **strengthen** our value  
proposition, **moving the country**  
and our customers **further** into the  
realm of digital payments”



# ...fastest growing eWallet in Malaysia



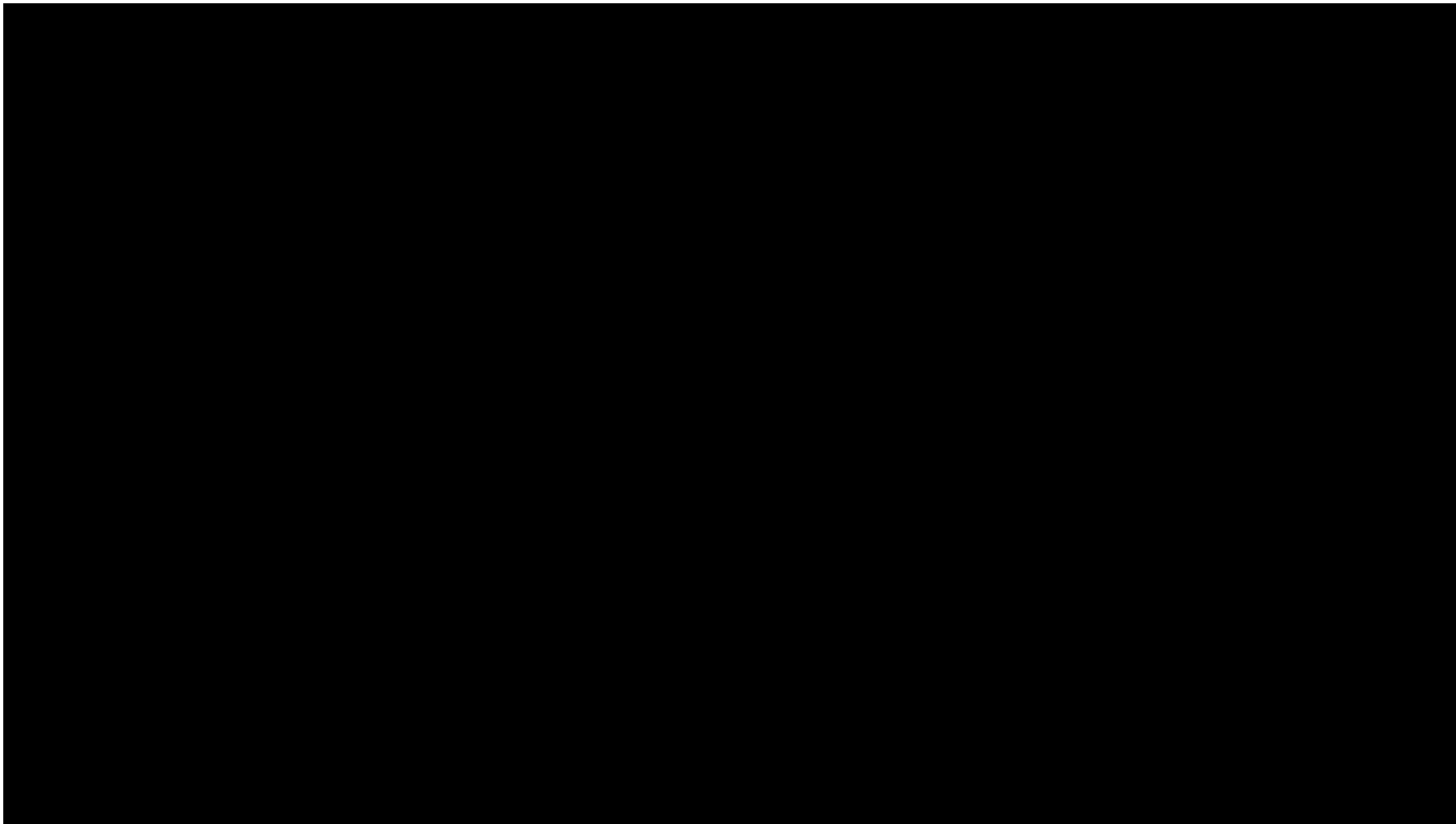
Powering your payments  
at over  
**80,000 outlets**



tealive



**Making the lives of Malaysians easy and convenient**



# Bringing Value to Malaysians

Integrating an ecosystem between industries  
(ie: retail, highway concessionaires, utilities)

Encouraging traditional players to elevate mobile payments  
value as a matter of survival and better value to the nation

Bridging the gap of traditional financial services, while driving  
greater awareness towards financial literacy with local communities &  
government support

## ...For users

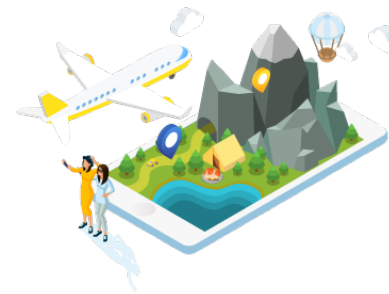
From Electronic Toll Collection to Multiple Application eWallet for day to day uses



Shop with secured transactions



Buy movie tickets



Buy flight tickets



Get rewarded!

Transfer money  
eWallet to eWallet





# By enabling them to Eat, Play & Love Life with us.



We are all together for you

Pay with Touch 'n Go eWallet  
Now more fun with

ULTIMATE  
CASHBACK

Powered by Touch 'n Go eWallet



# ...Integrating into the daily touchpoints of Malaysians!



# Benefits arising from increasing e-payment adoption

## USERS



Greater convenience & speed

Spending can be tracked

Value for money –

## MERCHANTS



Cost savings

**NO PHYSICAL CASH**

Increase in meaningful interactions with customers

Greater efficiency



# Digitally touching lives everywhere



Pesta Tang Long Penang 2019  
with Penang Chief Minister



Kampong Bahru Ramadhan Bazaar  
2019



Masjid Ar-Rahah- INFAK



QR Enablement for Taxis



**...For the local communities** Kampong Bahru Ramadhan Bazaar



# ...#JOMTEKSI™



1



## #JOMTEKSI Ambassador

- Taxi ambassador program for partner and taxi drivers
- Support driver's livelihood with TNG eWallet rewards and incentives

3



## Taxi Stand Improvement Program

- Provide a sustainable street hailing ecosystem via refurbishment/ additional taxi stands

2



## Taxi Driver Incentives Program

- Rewards driver who promote and actively use the TNG eWallet
- Different type of rewards designed for taxi drivers

4



## Promo code/discount for passengers

- Encourage multi-modal transport options and usage for Malaysians through campaigns and promotions

# Look forward to these in PUTRAJAYA

## #JOMTEKSI Street Hailing Spots

### Putrajaya Sentral



MOT Office



Immigration Office



Shaftsbury



D'Pulze



Lim Kok Wing



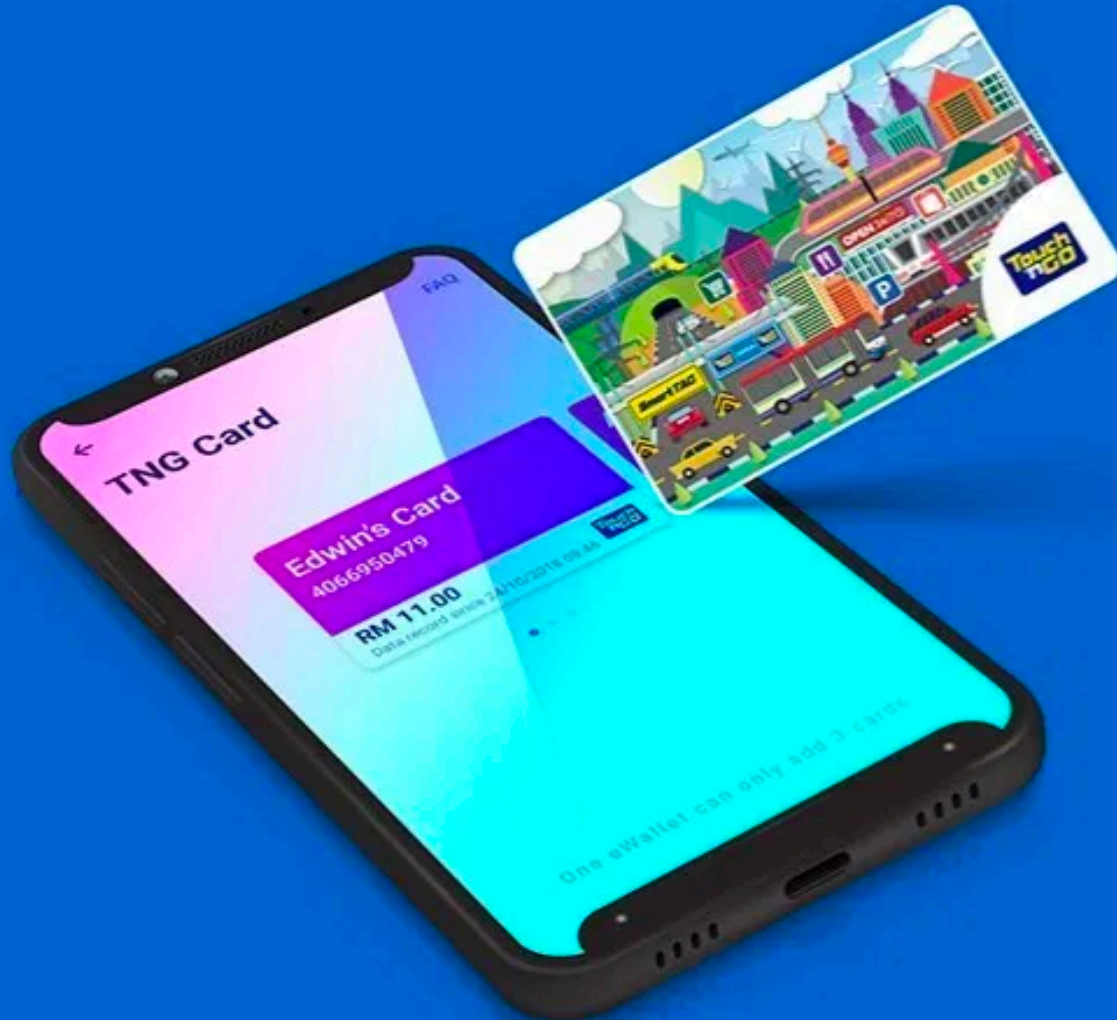
Alamanda Mall



KPWKM Office

*..and much more in Putrajaya*





## PayDirect™ Is Available In All Open-system Tolls In Klang Valley



## All Open-system Tolls Outside Klang Valley



19 highways with more enablements by the end of 2019



# Look forward to these in PUTRAJAYA

Pilot area in Putrajaya:-  
Government Complex C



Parking Convenience at your fingertips



**Street parking payment**  
is now available with the  
**Touch 'n Go eWallet!**

...For a peace of mind...



## Introducing Money-back Guarantee

*Pay confidently with enhanced security features*

VERIFY YOUR ACCOUNT NOW

*Terms & Conditions apply.*



# How have we done

## TNG PayDirect and RFID users get 20% rebate on toll

TECH NEWS

Friday, 22 Feb 2019

3:34 PM MYT



By Sharmila Nair



**malaymail**

HOME MALAYSIA WORLD MONEY LIFE

HOME / MONEY

### Touch n Go eWallet Guarantee, full compensation in five days

Published 2 months ago on 27 June 2019  
BY ALEXANDER WONG



**IN MONEY**

**JUST IN** POPULAR

13 minutes ago  
Trade tensions slam brakes on economy, says OECD

20 minutes ago  
Firm linked to Syed Mokhtar inc shares in Media Prima

27 minutes ago  
Bursa Malaysia ends easier

58 minutes ago  
Global shares inch higher after cut, BOJ keeps powder dry

Home > Lifestyle > Bots

3 minute read

### Teaching the young on e-wallet usage



Mayor of KidZania Kuala Lumpur, Shahrul Nizar Ahmad (right) and Chief Executive of Touch 'n Go, Shahrul Nizar Ahmad (left) at the launch of KidZania's Touch 'n Go eWallet Innovation Hub and Touch 'n Go Z-Wallet.

**LIVE RT**  
**PC.com**

HOME WIRE FEATURES TESTED GAMETIME CAMPAIGNS INK VS LASER

## Kids Can Now Go Cashless With TnG Digital & KidZania

August 22, 2019



## Over 100,000 vehicles registered under TNG FID

FEB 2019 / 18:41 H.



CARS NEWS

### Touch 'n Go offers 20% toll rebate when you pay with

BY ALEXANDER WONG 22 FEBRUARY 2019 3 COMMENTS

157 SHARES



link up their physical Touch 'n Go card to their app, offering 20% toll rebates when you use their Pay





THANK YOU

# QUESTIONS?

