

# The Employer's Guide to Foreign Worker Salary Accounts



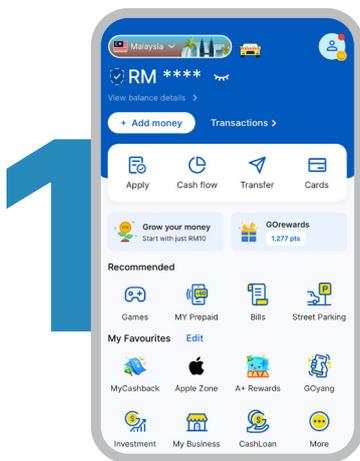
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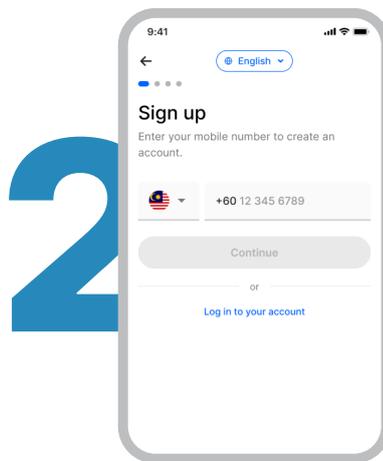
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# How to Register TNG eWallet for Salary Account

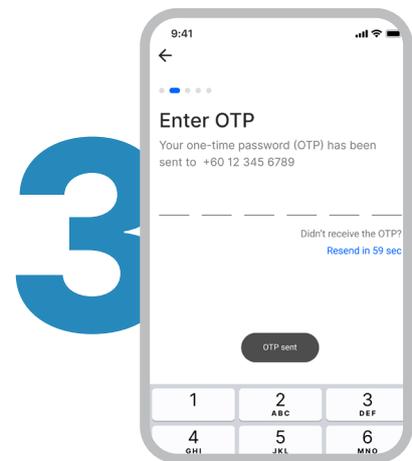
To make salary payments to your employees using TNG eWallet, both registration and verification are required. This ensures your account is secure and ready for transactions such as transferring salaries or linking a TNG eWallet Visa card.



1 Download and install the TNG eWallet app from the App Store, Google Play Store or Huawei AppGallery



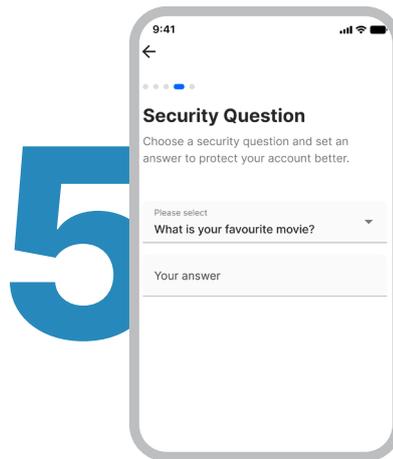
2 Enter your Malaysian mobile number



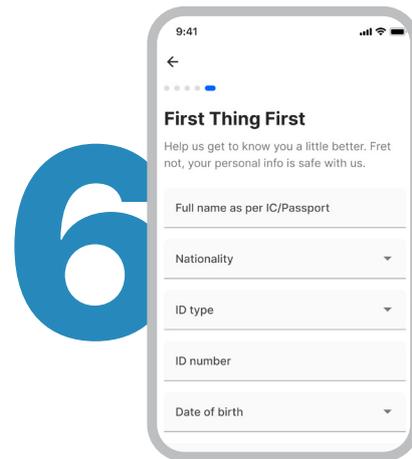
3 Enter the OTP sent via SMS to verify your number



4 Create a secure 6-digit PIN to protect your account



5 Set your security questions and provide answers for account recovery



6 Fill in your personal information to complete the verification process



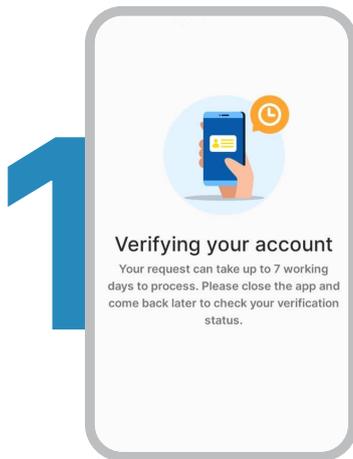
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# How to verify IC & Passport High-Risk Country

Applicable to high-risk country.

For high-risk country such as Myanmar or Iran, additional steps are required to process the application, you may check the account again for verification steps.



After submitting your passport and facial scan, processing takes up to 7 working days.

Email address \*

Home Address

Postal Code \*

State

Occupation \*

Nature of Business \*

Source of Wealth \*

Once processed. Fill up the information required in the form.

No

I am the beneficial and sole owner of the account to be opened under this application. \*

Yes

No

I confirm I have read, understood and agreed to the User Terms and Conditions and Privacy Policy. \*

Yes

No

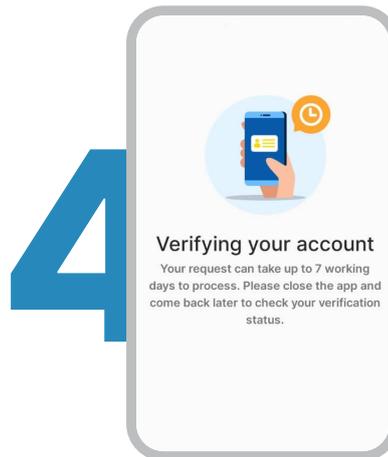
I hereby declare and undertake that all the information provided and furnished in this Enhanced Account Verification Declaration Form are true, accurate and complete. I have not withheld any information which may prejudice my application or have a bearing on TNGD's decision. \*

Yes

No

By clicking the "Submit" button, you hereby agree and acknowledge that you shall be solely responsible to update your customer information provided herein in the event of any changes of the information provided herein, including but not limited to, change of address, change of occupation, and other relevant information.

At the bottom of the form, tick the box accordingly and tap submit.



Wait for verification request to be approved.

**Note:** To expedite, email us your employee details at [payroll@tngdigital.com](mailto:payroll@tngdigital.com).



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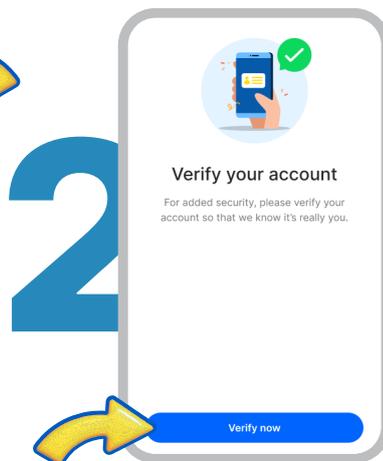


# How to Verify TNG eWallet for Salary Account

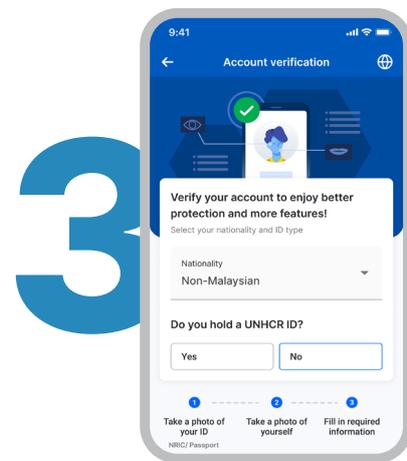
Applicable to Malaysian IC and passport holders from selected countries



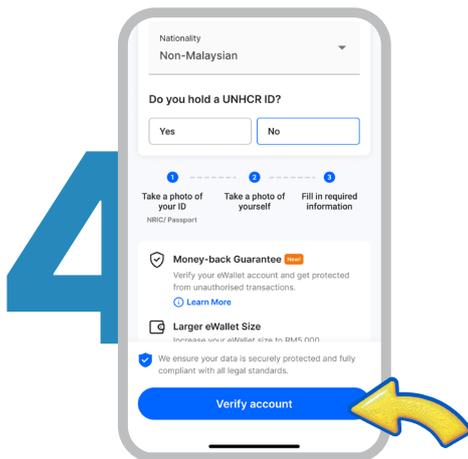
Tap on the profile icon at the top right corner



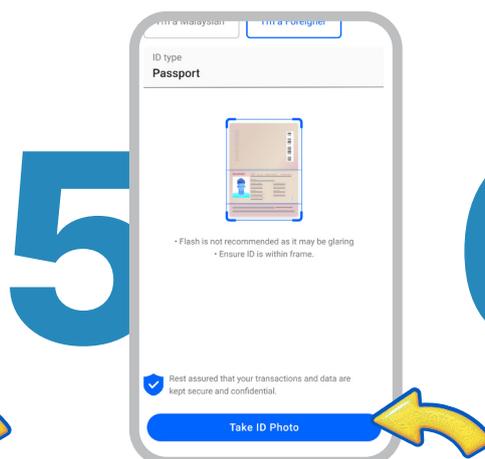
Tap "Not Verified", then select "Verify Account"



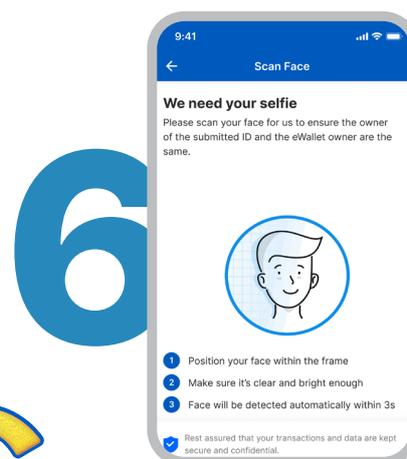
For Malaysian IC, select "Malaysian" and for passport users, select "Non-Malaysian" and choose "not hold a UNHCR ID"



Change Tap 'Continue' to Tap "Verify account"



Tap "Scan Now" to scan your IC or passport



Position your face within the frame and allow the system to capture your facial features

**Note:** Some countries, like Myanmar or Iran are considered high-risk, so we'll need a bit more information from you.



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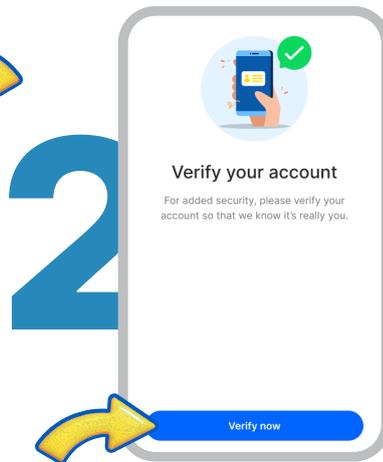
# How to Verify TNG eWallet for Salary Account (UNHCR)

Applicable to UNHCR ID/letter holders only.

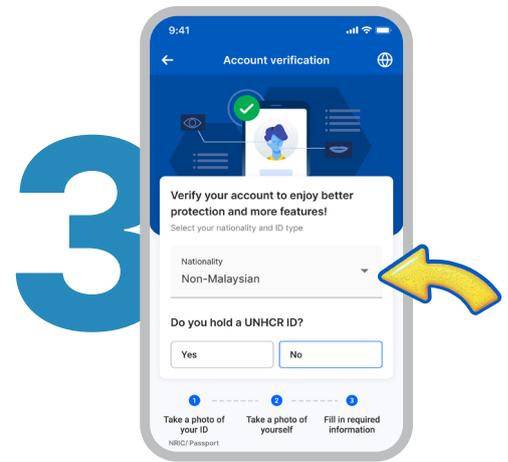
If you're using a UNHCR ID card or letter, make sure it's valid for at least 6 months before starting the verification process.



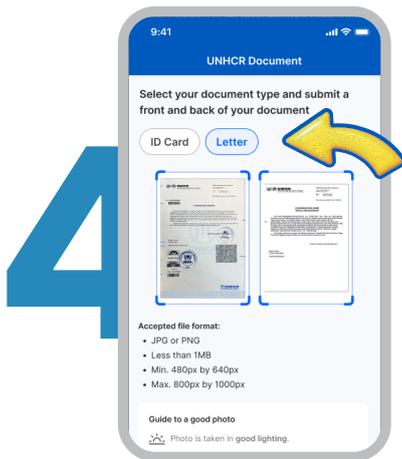
Tap on the profile icon at the top right corner



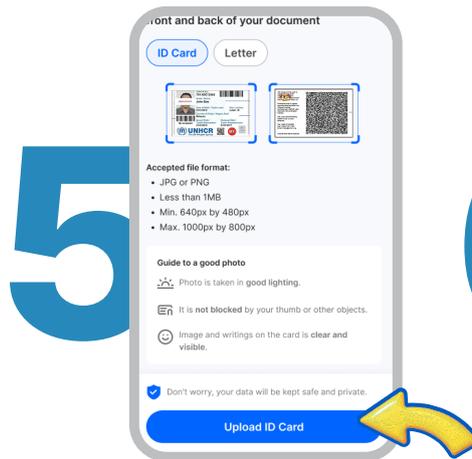
Tap "Not Verified", then select "Verify Account"



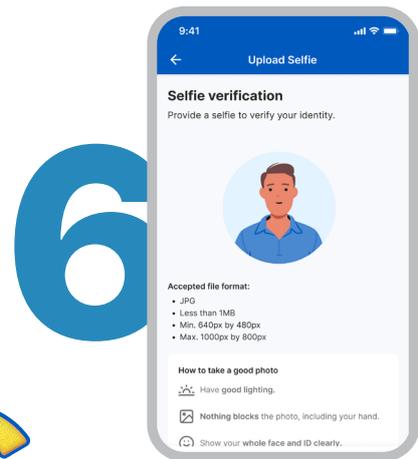
Select "Non-Malaysian" and choose "Hold a UNHCR ID"



Select your document type (ID card or letter)



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



Position your face within the frame and allow the system to capture your facial features

Your verification request is being processed for approval.

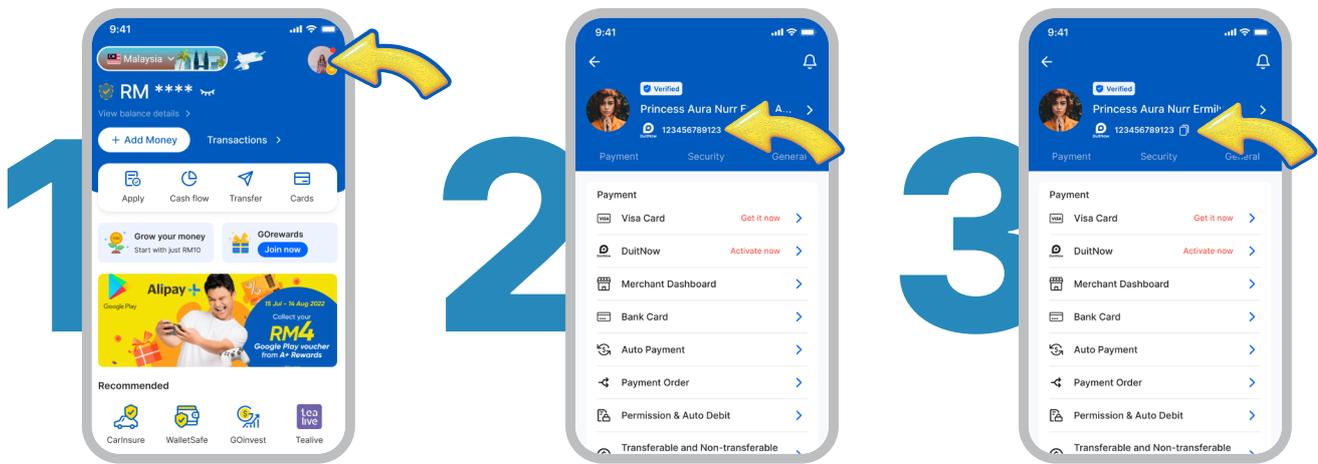


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# How to Get Employees' TNG eWallet Account Numbers

To pay employees via TNG eWallet, you'll need their DuitNow account numbers. Here's how to retrieve them easily for secure and direct transfers.



Tap on the profile icon at the top right corner of the app

You'll find the DuitNow account number listed under the employee's name.

Tap the "copy" icon to instantly copy the account number to your clipboard.

**Tip:** When making salary payments, use the DuitNow account number instead of a DuitNow proxy (like a mobile number). The account number is permanent and will not change, ensuring your transactions are always accurate and reliable.

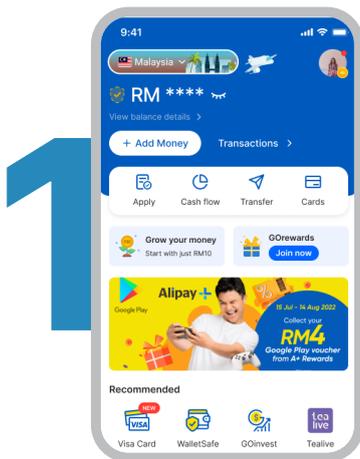


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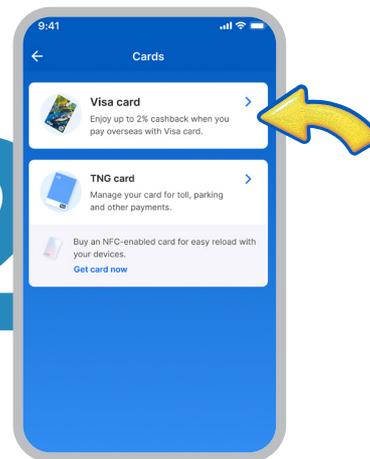


# How to Apply for a TNG eWallet Visa Card

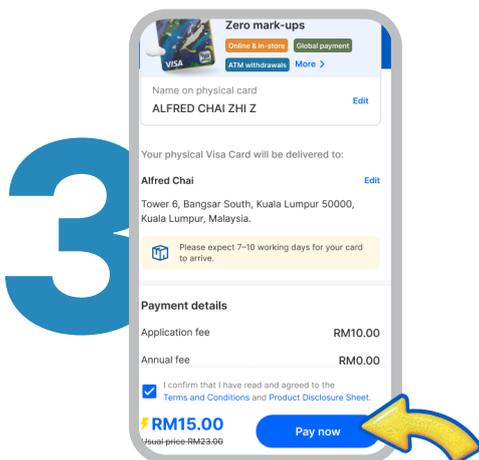
Give your employees the convenience of easily accessing their funds with a TNG eWallet Visa card. This card allows them to withdraw cash from ATMs and make purchases wherever Visa is accepted.



On the homepage of the TNG eWallet app, tap on “Cards”, then select “Visa Card”



Choose VISA card



Confirm the name and delivery address details and tap on “Pay Now” to complete card purchase.



Track the delivery status on the Visa Card page. The card will be delivered within 7-10 working days

**Tip:** For smooth delivery, use your office address to ensure the card isn't misplaced or returned if the employee is unavailable at home.

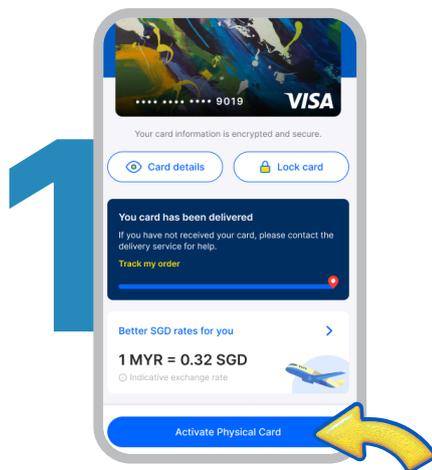


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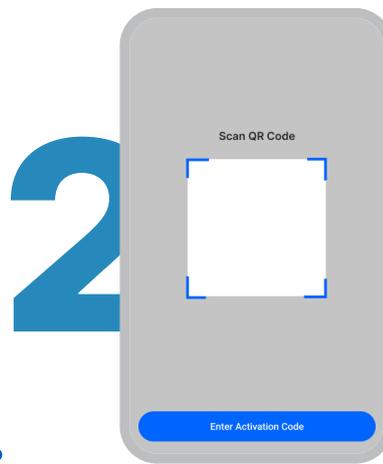


# How to Activate Your TNG eWallet Visa Card

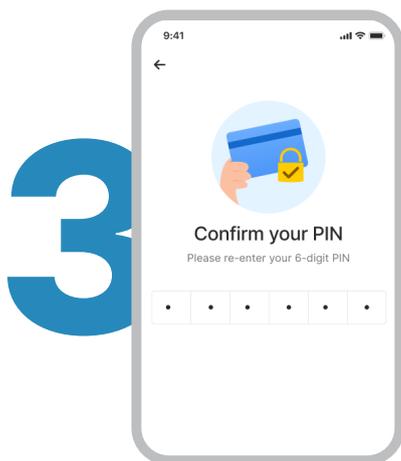
Once your employee receives their TNG eWallet Visa Card, here's how they can activate it. You may guide your employees through this process if needed.



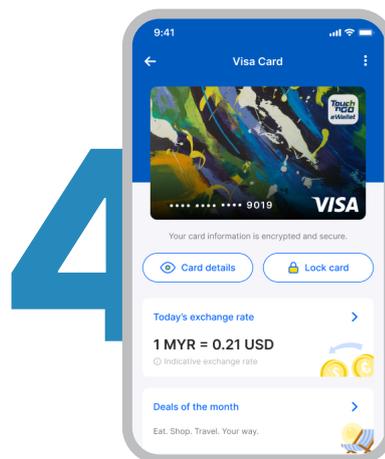
Tap on "Activate Physical Card" in the TNG eWallet app



Scan the QR code from the welcome letter or manually enter the activation code



Set a 6-digit PIN for the card



The card is now activated!

Your employee can now make purchases and withdraw cash from any ATM that accepts Visa.

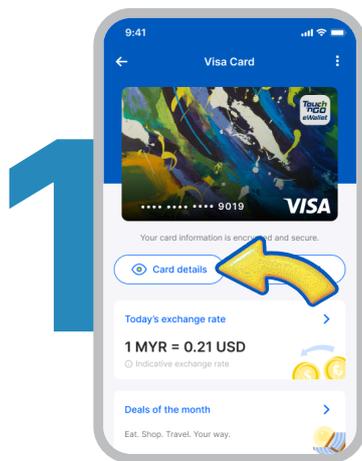


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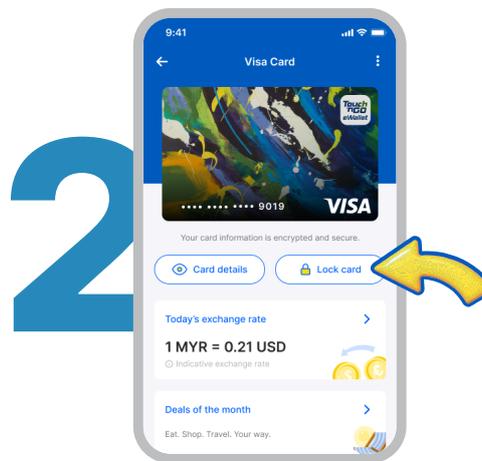


# How to Manage Your TNG eWallet Visa Card

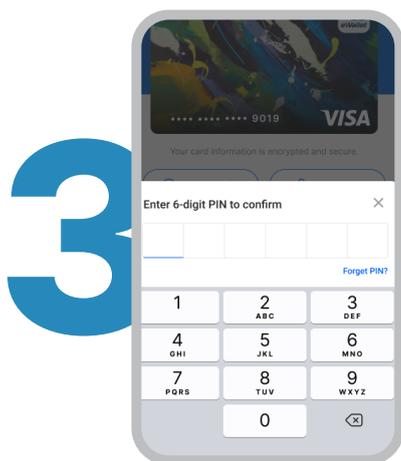
Managing the card is simple and can be done anytime through the TNG eWallet app. Here's how your employees can take control of their card settings.



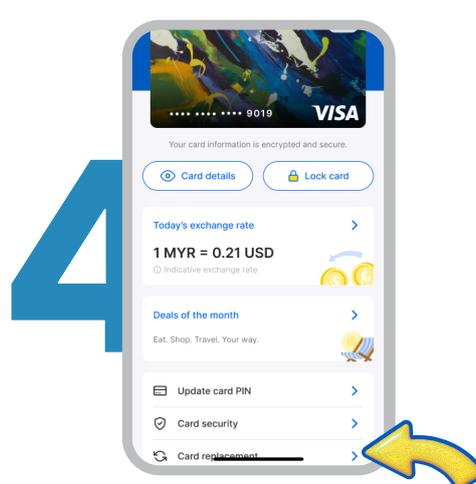
Tap on Card Details to view your card number, expiry date, and security code (CVV)



Tap "Lock Card" to temporarily block the card if it's misplaced or stolen



Tap "Update Card PIN" to set a new 6-digit PIN



Tap "Card Replacement" to request a new card if yours is lost, damaged or expired

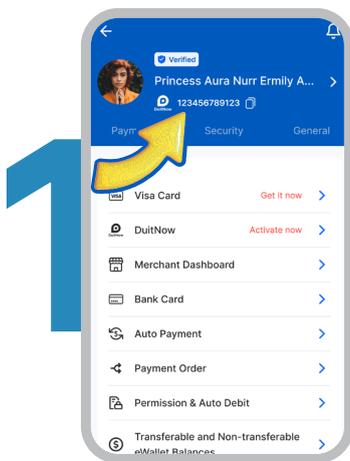


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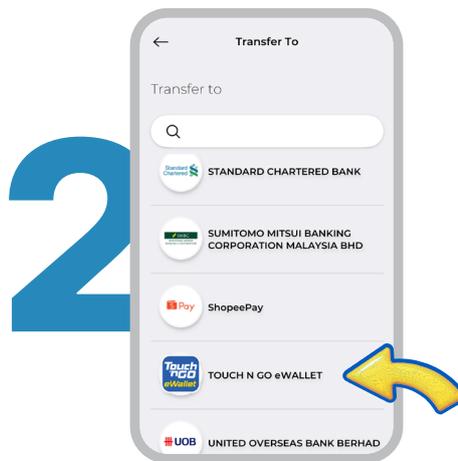


# How to Pay Salary via Single Transfer

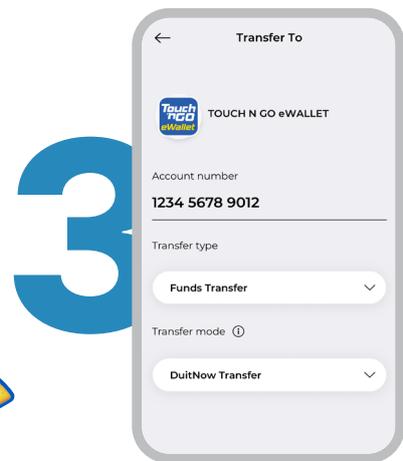
Paying salaries via single transfer is simple and ideal for handling individual payments. Follow these steps for a straightforward salary transfer.



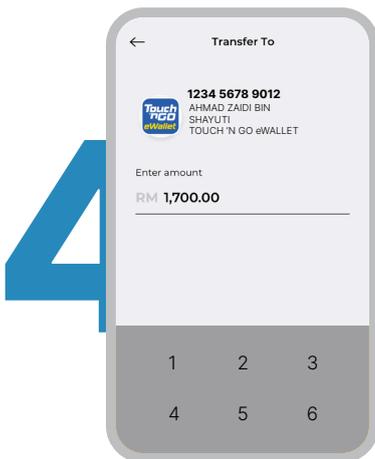
1 Obtain the employee's DuitNow account number from their TNG eWallet.



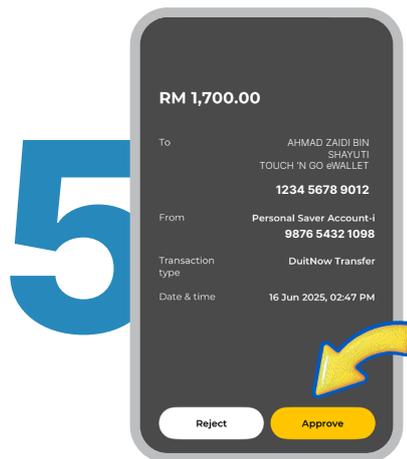
2 In your bank's cash management system, select "Transfer to TNG eWallet".



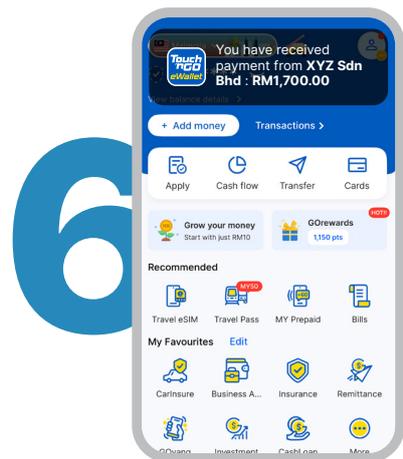
3 Enter the recipient's TNG eWallet DuitNow account number.



4 Input the salary amount to be transferred.



5 Verify the transaction details and approve the transfer.



6 Once the payment is successfully credited, the employee will receive a notification on their TNG eWallet.



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# How to Pay Salaries via Bulk Transfer

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For employers with multiple employees, bulk transfers streamline the salary payment process. Here's how to pay salaries to multiple employees at once.

- 1** Obtain the **DuitNow Bulk Transfer Guidelines** from your bank's cash management service. This document provides all the necessary instructions for the bulk transfer.
- 2** Complete the **DuitNow bulk transfer file** with your **employees' details** (e.g., DuitNow account numbers, salary amounts). Ensure all data is accurate to avoid errors.
- 3** Upload the completed bulk file to your **bank's portal** to execute the bulk transfer.
- 4** Once the funds are successfully credited to each employee's TNG eWallet, they will **receive a notification** of the transaction.

#### Reminder:

- Employers are strongly advised to contact their bank to ensure they are using the latest DuitNow bulk transfer guidelines
- Some banks may require you to request activation of the bulk transfer feature, as it may not be available by default



This is an example of how to pay salary using **DuitNow Bulk Transfer** from **CIMB BizChannel**

## 1 Download the DuitNow Bulk Transfer Guidelines

Refer to the **official guideline** to set up your payment file accurately.

The screenshot shows the CIMB BizChannel portal interface. The top navigation bar includes the CIMB Bank and CIMB Islamic logos, along with user information and navigation links. The main content area is titled 'Bulk DuitNow' and 'Uploaded File Status'. The interface includes a sidebar menu with 'Bulk Payments' selected. The main content area contains a form with the following fields and buttons:

- File Details:**
  - File Format:** A dropdown menu (3).
  - File Type:** Radio buttons for 'Non Encrypted' and 'Encrypted' (4).
  - File Upload:** A 'Choose File' button and 'No file chosen' text (4).
- Transaction Details:**
  - Pay From:** A dropdown menu (5).
  - Online Balance:** A button (6).
- Buttons:** 'Clear' and 'Submit for Acceptance' buttons (7).

Note: 1. Bulk Payments allows you to pay to multiple accounts via file upload.

## 2 Access the DuitNow Bulk Payment page

Navigate to “Bulk Payments” > “Bulk DuitNow” in the **CIMB BizChannel** portal.

## 3 Prepare your payment file

**File Format:** Choose either **.DAT** or **.CSV**

**File Type:** Select either encrypted or non-encrypted, based on your company’s security preference.

## 4 Upload your payment file

Click “Choose File” to upload the prepared bulk payment file.

## 5 Select your debiting account

Under “Pay From”, choose the account from which you’re transferring the funds.

## 6 Check your online balance

Click “Online Balance” to view your current account balance in real time.

## 7 Submit for acceptance

Review all payment details and click “**Submit for Acceptance**” to process the Bulk DuitNow transfer.

### Note:

To ensure successful transfers to TNG eWallet accounts, use the following bank details:

- Bank Code: **TNGD**
- BIC Code: **TNGDMYNB**



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# Eligible Banks for Salary Payment via Bulk Transfer

The following banks support **DuitNow bulk payment services**. If your company holds an account with any of these banks, you may be eligible to use this feature for seamless payroll and mass payments.

To get started, simply click on your preferred bank below to download the **DuitNow Bulk Payment file and guideline**.



We recommend reaching out to your bank account manager to request access or clarify any requirements.

For personalised support, feel free to schedule a session with our payroll expert.



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**Have any queries about  
managing salary accounts for  
foreign workers with TNG eWallet?**



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