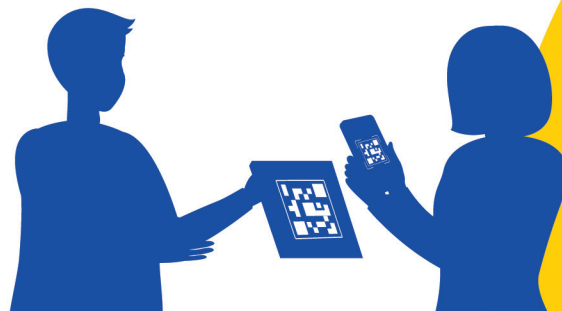




Touch 'n Go Group Impact Report

Empowering People Forward



2021-2025

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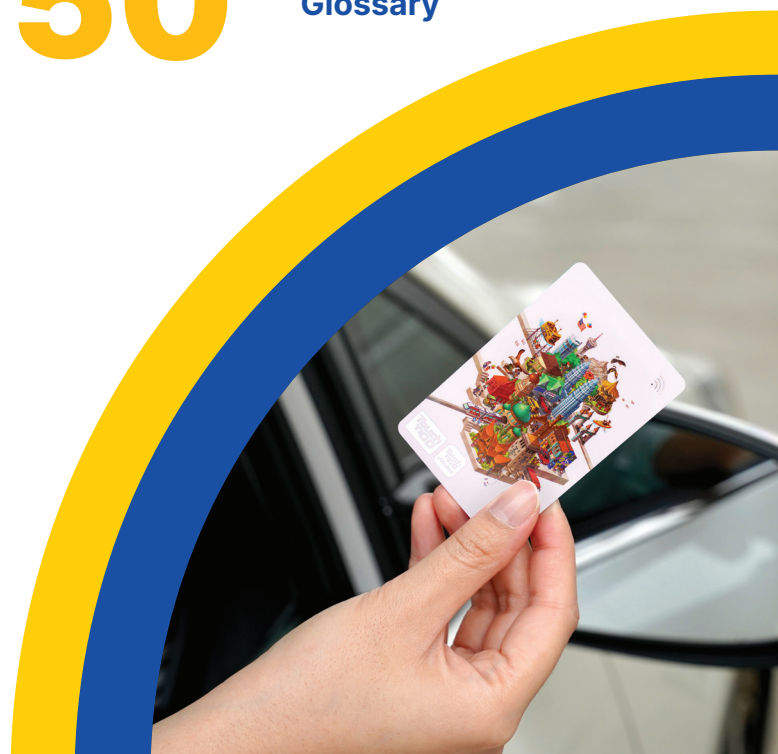
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Glossary



This Impact Report celebrates the significant and positive impact made by the Touch 'n Go Group (comprising Touch 'n Go Sdn Bhd and TNG Digital Sdn Bhd) from 2021 to June 2025.



Touch 'n Go Sdn Bhd (Touch 'n Go)

Moving People and Shaping A Future Beyond Profits

As Malaysia's universal mobility ecosystem partner, Touch 'n Go delivers solutions like the Touch 'n Go card, PayDirect, and RFID technology across tolls, parking spaces and public transportation in Malaysia. Our home-grown innovations have enabled seamless mobility payments for nearly three decades connecting our Rakyat, places, and possibilities through everyday convenience.



>35M active TNG cards



4M registered RFID tags



33 expressways and **>2.3k** toll lanes



>1.6k train stations and buses



>2.2k parking sites



Over the years, Touch 'n Go Group has become a part of everyday life in Malaysia. From daily commutes to parking and groceries to peer-to-peer payments, we bring convenience. With this **Impact Report**, we are taking the opportunity to reintroduce who we are: a platform that addresses real needs by being accessible and grounded.



TNG Digital Sdn Bhd (TNG Digital)

Enriching Lives Through Financial Empowerment

TNG Digital, the operator of TNG eWallet, stands as Malaysia's leading fintech player. Since its inception, TNG eWallet has evolved from a transportation payment solution into a comprehensive digital financial ecosystem. Today, it offers a wide array of services including investments, insurance, and lending, alongside a diverse range of lifestyle products and services, empowering millions of users with seamless, secure, and smart financial services.



>24M verified eKYC users
(largest e-wallet in Malaysia)



>2M merchants across online and offline channels



>40% of Total Payment Value (TPV)
are peer-to-peer transfers



>3.4M monthly transaction users (MTU)
for toll and parking



7 categories of financial services offered in TNG eWallet including wealth, lending, insurance, remittance, and Visa prepaid card

Our Culture: It Is In Our DNA

At Touch 'n Go Group, our culture shapes everything we do. Guided by our core values, LEAP, we approach our work with integrity, care, and commitment. It defines how we collaborate, solve problems, and serve our customers and communities daily.



Love

Take genuine interest and pleasure in everything we do.



Entrepreneurship

Deliver sustainable results to stakeholders, people and communities.



Agility

Always ready to go the extra mile and evolve to deliver excellence that matters.



Passion

Give our best in delivering outcomes of the highest standards.

Touch 'n Go Group Journey

Touch 'n Go Group has been an integral part of Malaysians' daily journeys since 1997. What began as a simple card for toll payments has evolved into a comprehensive ecosystem that supports how we move, pay, and manage our finances.

Pioneering Cashless Payments



1997

Introduced TNG Card, a contactless card for toll, transport, and payment

2000



Launched SmartTAG, a device that reads your TNG card for quick, contactless toll payments

Expansion of Cashless Payments



2011

- Extended TNG Card to street parking, enabling cashless payments for both street and building parking sites
- 100% Toll Coverage by TNG Cards**

2008



Enabled TNG Card for seamless travels on trains and buses nationwide

Revolutionising Fintech and Mobility Solutions

2017

Established TNG Digital to drive cashless convenience and financial empowerment across Malaysia, beyond transportation payments

2018

Launched TNG eWallet, a digital wallet for payments, transfers, and bills

- Introduced RFID and PayDirect in Klang Valley. RFID enables contactless toll payments at a fraction of the cost, while PayDirect allows automatic deductions from the eWallet

- 100% Transit Coverage by TNG Cards**



2019

- Launched WalletSafe, a fraud protection feature for TNG eWallet users
- Launched insurance services, offering protection for vehicles, travel, and more
- Launched GO+, a micro-investment feature for earning returns on TNG eWallet balance



2021



2023

- Launched Remittance, a cross-border money transfer service
- Supported cross-border payments, enabling cashless payments abroad with TNG eWallet



2022

- Extended RFID coverage to North-South Expressway
- Introduced Enhanced TNG Card, an NFC card that supports reloads anytime via TNG eWallet**
- Launched NFC-enabled Charms, an accessory that supports contactless payments like the Enhanced TNG Card
- Launched CashLoan (formerly known as GOpinjam), a fully digital personal loan service
- Launched Investment (formerly known as GOinvest), an investment hub within TNG eWallet offering curated financial products

2024



- Implemented 100% eKYC with 23 million verified users on TNG eWallet**

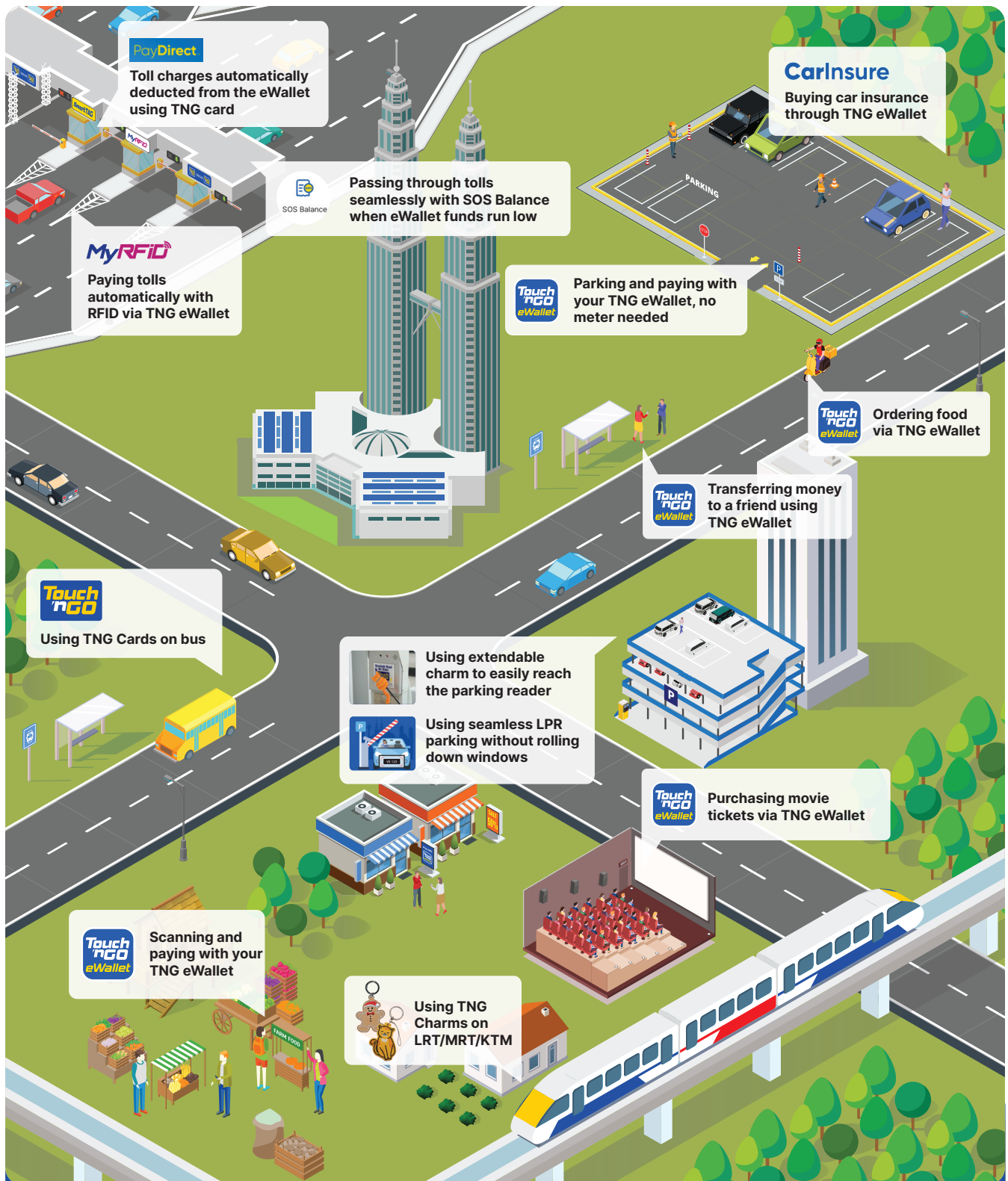
- Launched e-Mas, a digital gold investment and savings product on TNG eWallet
- Launched e-Trade, a stock trading product on TNG eWallet

2025



- Introduced SOS Balance to prevent toll disruptions, allowing seamless travel even with insufficient eWallet balance
- Launched TNG Digital Business Account, a fee-free account for TNG eWallet merchants
- Launched Travel Pass My50, allowing Malaysians to renew and purchase Prasarana's unlimited travel pass directly through the TNG eWallet for greater ease and accessibility

Touch 'n Go Group in Malaysia Today



Touch 'n Go Group's Use Cases and Reach across Malaysia

Customer Journey: A Day with Touch 'n Go

Experience how our back-end innovations integrate seamlessly into your daily activities, enhancing every interaction from your morning commute to your evening relaxation.



Awards

Touch 'n Go Group



1 Talentbank Graduate Choice Award 2024

- Graduates' Choice of Employers to Work for in Fintech (Champion)
- Top 1% of Most Preferred Graduate Employers



2 HR Excellence Award 2024

- Excellence in Work-Life Harmony (Silver Award)
- Best HR Team - SME (Finalists)
- Excellence in Employee Advocacy and Brand Ambassadors (Finalists)
- Excellence in Workplace Wellbeing (Finalists)



3 LinkedIn Talent Award 2024

- Best Employer Brand Award (Winner)
- Best Talent Acquisition Team (Finalists)
- Learning Champion (Finalists)



4 SEEK People & Purpose Awards 2024

- Top Employer by Sector – Technology category (Platinum)



5 CSR Malaysia Awards 2024

- Best in Neuro-Inclusivity in the Workplace

Touch 'n Go



1 Cyber Risk Defence Excellence Award 2025



2 The BrandLaurette Best Brand Awards 2022 - 2023

Nation's Favourite Brand Award - Fintech Mobility Solutions



3 Malaysia Technology Excellence Awards 2023

- RFID fueling solution in the Fintech – Financial Technology Category
- Near-Field Communication ("NFC") reload capabilities in the E-Wallet – Financial Technology Category

Awards

TNG Digital



- 1 **19th Annual Alpha Southeast Asia Best Financial Institution Awards 2025**
 - Best E-Wallet in Malaysia category
- 2 **CX Asia Excellence Award 2024**
 - Best Use of Mobile (Gold)
- 3 **Alpha Southeast Asia Awards 2024**
 - 18th Best FI Awards 2024: Best eWallet category
- 4 **PC.com Awards 2024**
 - Best eWallet MSME category & Best eWallet Service Provider category
- 5 **ASNB 2024 Starz Award**
 - Inspirational Award: Top 3 Best Digital Agent Award
- 6 **CCAM (Contact Centre Association of Malaysia) 2024**
 - Best Customer Experience Program (Bronze)
- 7 **Putra Brand Award 2024**
 - e-Commerce category
- 8 **Putra Brand Awards 2023**
 - Brand of the Year and The People's Choice in the e-Commerce category (platinum award).



Transforming Mobility for Malaysia

Touch 'n Go stands at the forefront of mobility innovation. For almost three decades, we have significantly transformed how Malaysians pay for toll, transit, and parking together with the service providers. From introducing NFC-enabled TNG cards for easy payment top-ups to launching our Travel Pass My50 for queue-free commuting pass purchases, our solutions aim to simplify everyday travel. Today, our reach and impact continue to grow with:

- **Processed 2.4 billion** transactions a year across toll, parking and transit
- **More than 8.8 million** seamless toll transactions enabled by our SOS Balance solution
- Convenient digital access to transit passes via our newly launched **Travel Pass My50** for all Malaysians

People-Centred, Truly Malaysian

As a homegrown technology company, Touch 'n Go is committed to investing in our people and innovations. Malaysians best understand the challenges of fellow Malaysians, and this belief drives us to build inclusive, forward-thinking solutions that enhance everyday mobility.

We support the Government's plan to implement MLFF. As Minister of Works Datuk Seri Alexander Nanta Linggi stated, "The adoption of the Multi Lane Fast Flow (MLFF) system will reduce congestion, improve travel efficiency, and support Malaysia's digitalisation efforts."

Our priority is to make mobility payments seamless, secure, and accessible. We aspire to be the leading universal mobility ecosystem partner, enabling frictionless transactions across tolls, transit, and parking, while shaping a smarter, more connected Malaysia.

We are enabling this vision by leveraging our widely adopted RFID technology, which plays a key role in delivering smoother, faster, and more efficient travel experiences nationwide.

Inclusive Growth

Inclusivity shapes our corporate vision. By 2030, we aim for differently-abled individuals to comprise at least 1% of our permanent workforce. This is a target we are steadily progressing towards, having already reached 20% of this goal.

The incredible workforce we have behind our solutions, comprising individuals from all walks of life, gender, and ethnicity, are a true representation of the Malaysian culture. This has led to a wider range of ideas, stronger company culture and, ultimately, better and broader customer engagement.

CEO's Message



Prabakaran Sangarajoo

Chief Executive Officer

Touch 'n Go Sdn Bhd

Purpose-Driven Innovation

Beyond technology, we strive to align our solutions with meaningful causes that resonate with the community such as our:

- Limited edition World Wide Fund for Nature (WWF) charms made using recyclable wood and FSC-certified paper to promote awareness and conservation of Malaysia's wildlife
- Innovative TNG Business cards to enable digital contact sharing, seamless public transport payments, integrated building access with one card and no paper waste

Allow me to conclude by reaffirming our continued drive to embrace change, push boundaries, and bring forth innovation in our solutions. As one unified team, we are dedicated to build a successful company and shape a better future for all Malaysians.

Thank you for your continued support.

CEO's Message



Alan Ni

Chief Executive Officer
TNG Digital Sdn Bhd

Enriching Lives through Financial Empowerment

At TNG Digital, our journey began with a simple mission: to drive cashless payments and support Malaysia's national mandate to accelerate the digital economy. What started as a digital wallet has evolved into a comprehensive financial services and lifestyle ecosystem that now touches nearly every aspect of our users' lives. Today, we are not only simplifying transactions, but also enriching lives through empowerment, inclusion, and sustainable innovation.

Championing Financial Inclusion

Financial inclusion is at the heart of everything we do. We believe everyone deserves access to safe and reliable financial services. Through our collaboration with **United Nations High Commissioner for Refugees (UNHCR)**, over 20,000 refugees now use TNG eWallet to transact safely. Our **payroll solution** has enabled more than RM2.5 billion in salary disbursements to migrant workers, giving them dignity, control, and the ability to save and send money with ease.

Empowering Through Financial Literacy

Access alone is not enough; true empowerment comes with understanding. That is why tools like **Cash Flow** under GOfinance and **Credit Check** developed with CTOS help users make smarter financial decisions. Our **Let's Duit Programme** extends this mission to underserved communities, from youth to seniors, ensuring that financial literacy is not a privilege, but a right.

Driving Circular and Sustainable Digital Economy

Our role as a digital lifestyle platform also carries responsibility for the environment. Through initiatives like **Device2Cash** and **Phone2Cash**, we extend the life of pre-loved devices, helping underserved users stay connected while reducing e-waste. Meanwhile our partnership with **Arus Oil** enables households and businesses to recycle used cooking oil, rewarding them through our platform while reducing pollution. These programmes demonstrate how digital innovation can power not only economic growth but also environmental sustainability.

Enabling Responsible Innovation Through Transparent Governance

Trust is the foundation of our platform. We are deeply committed to transparent governance and responsible innovation, with robust controls in place, from encryption and firewalls to real-time monitoring and role-based access. These safeguards ensure that as we scale and innovate, we continue to protect our users and earn their confidence every day.

Progress That Includes Everyone

At TNG Digital, we believe that digital progress is only meaningful when it is shared by all. As Malaysia's leading digital financial services and lifestyle app, we are dedicated to building a platform that includes, empowers, and uplifts, so that no one is left behind.



"True progress is not measured by technology alone, but by how it creates opportunities for everyone to thrive."

“As CCDO, I am proud to lead a division that brings sustainability into the heart of our business. What began as community-focused CSR has since grown into a core part of our strategy, shaping the way we innovate, operate and grow.

This voluntary Impact Report reflects our commitment to transparency and accountability. By measuring and sharing our progress, we hold ourselves to higher standards and invite you to be part of this journey. While we celebrate what we

have achieved, from advancing financial inclusion to driving greener solutions, we know sustainability is not a destination but a continuous journey.

Thank you for walking alongside us. Together, we can build a more sustainable future for Malaysia and beyond.

Lum Joy Deng

(Chief Corporate Development Officer,
Touch 'n Go and Non-Independent
Non-Executive Director, TNG Digital)



Board Diversity

Touch 'n Go - Board of Directors

This governance structure is accurate as of September 2025.

For the latest updates on our governance structure, please visit our website:

[Touch 'n Go](#)



[TNG Digital](#)



**Datuk Syed Zaid
Syed Jaffar Albar**

Independent Non-Executive Chairman



**Gurdip Singh
Sidhu**

Non-Independent Non-Executive Director



**Hisham
Mokhtar**

Independent Non-Executive Director



**Aida Mosira
Mokhtar**

Independent Non-Executive Director



**Christina
Foo**

Independent Non-Executive Director

TNG Digital - Board of Directors

This governance structure is accurate as of September 2025.



Gurdip Singh Sidhu

Non-Independent Non-Executive Director



Haniz Nazlan

Non-Independent Non-Executive Director



Lum Joy Deng

Non-Independent Non-Executive Director



Douglas Feagin

Non-Independent Non-Executive Director



Edward Yue

Non-Independent Non-Executive Director



Kaya Qin

Non-Independent Non-Executive Director



K Raman

Independent Non-Executive Director



Reza Ghazali

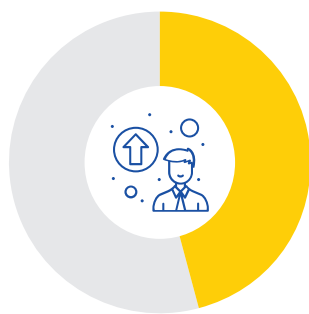
Independent Non-Executive Director

Board Diversity

Leading with Perspective: Diversity at the Top

Touch 'n Go Group has a leadership shaped by a range of voices from different industries, life experiences, and ways of thinking. This diversity helps them pave the way towards making our customers' lives simpler, more accessible, faster, and ultimately more effective.

Of the 13 board members across the Group,



46%

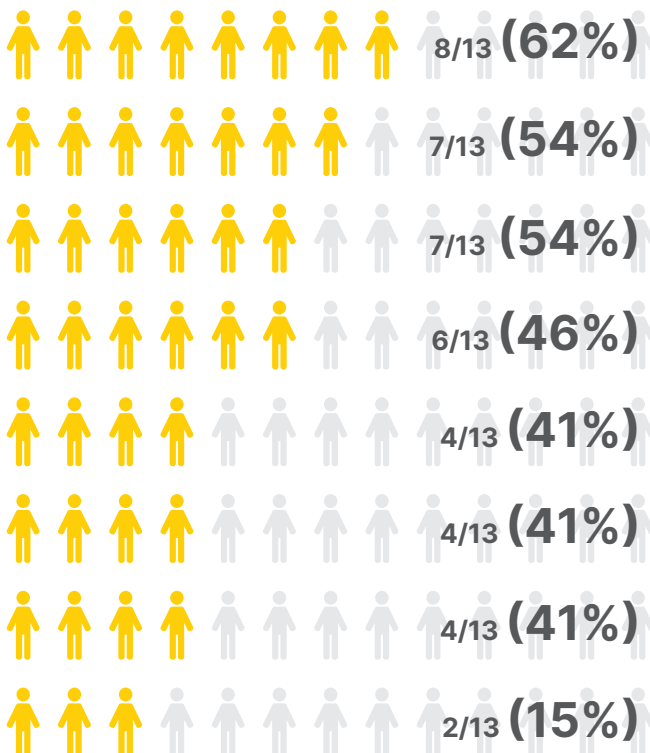
are independent directors, keeping us grounded in accountability and transparency.



31%

are women, adding valuable perspectives in governance, consumer engagement, and social development.

Skills and Expertise of Our Board



Governance & Risk

Finance & Investment

Digital Innovation & Fintech

Entrepreneurship & Business Growth

Talent & Human Capital

Community & Government Policy

Sustainability/ESG

Technology, Cybersecurity & Data

*Yellow icons represent number of directors with the respective skill

Sustainability Framework

Sustainability is at the heart of Touch 'n Go Group's journey because what we do affects not only our users but also the communities and environment around us. As our services become part of daily life for millions of Malaysians, we know the choices we make can create real, positive impact.

Our sustainability framework sets this direction clearly, focusing on *responsible innovation*, *fair treatment*, *financial access and inclusion*, and *environmental care*.

TNG Group Sustainability Framework				
	Touch 'n GO		Touch 'n GO eWallet	
Vision	To be a universal mobility ecosystem partner that provides seamless, sustainable and customer-centric solutions		Malaysia's leading digital payments and financial services provider	
Mission	Delivering a seamless, convenient and holistic mobility experience to our customers via innovative value propositions, expanding regionally with our home-grown solutions		To enable people in Malaysia to live, pay and transact safely and conveniently	
Purpose	<i>Moving people and shaping the future beyond profits</i>		<i>To enrich people's lives through financial empowerment</i>	
Pillars (Impact Area)	Tech 4 Good	Treating People Fairly	Digital & Financial Inclusion	Our Planet

This framework is a reflection of the role we play in your daily life. Whether you are using TNG eWallet to pay or manage your money, tapping your card to get home, or running a business that relies on our platform, you are part of this journey with us.

As we move forward, we will keep improving to make sure our impact is something you can see and feel in every experience with Touch 'n Go Group.

#GoNetPositive

In July 2024, we launched #GoNetPositive, Touch 'n Go Group's first-ever sustainability event.

Over two weeks, we brought together our entire team, from frontline employees to senior leaders and our Board, to learn and take action on sustainability.

Through expert-led sessions by Thoughts In Gear (TIG), hands-on workshops, and meaningful engagements with NGOs and social enterprises, our people discovered practical ways to live and work more sustainably. We ended the event with a special strategy session for our Board and leadership team to strengthen our commitment from the top.

#GoNetPositive helped spark a sustainability mindset across Touch 'n Go Group, making it a part of who we are.



Our Impact Highlights (since 2021)

Uplifting Communities Through Impact

Close to

RM 2,000,000

Funds spent in community engagement, uplifting and fostering communities within Malaysia



>6,200

Volunteering hours



RM 1,000,000

Funds raised to support neurodivergent individuals through CSR-linked Visa Card

RM 104,000

Funds raised to provide B40 Malaysians free insurance through Dana Rahmah



60 Students

impacted through Youth Entrepreneurship bootcamp

24 Students

from B40 families benefited through pre-vocational training

Driving Financial and Digital Inclusivity

>20,000

Refugees registered as TNG eWallet user



>RM 2,500,000,000

Payroll disbursed to foreign worker accounts



Responsible Product Innovation and Development

>1,600,000

TNG eWallet users received transaction protection through WalletSafe



700,000

Daily users actively engage TNG eWallet

>2,000,000

Merchant touchpoints



Diversity, Equity & Inclusion

17 Job opportunities

provided to differently-abled individuals

52%

Of our team are women

Low-Carbon Economic Transition

30,000kg

Cooking oil recycled with Arus Oil via TNG eWallet



Touch 'n Go Business Card

The first and only NFC-enabled business card in Malaysia

Environmental Stewardship

>RM 20,000

Funds raised through Touch 'n Go Charm Wildlife Edition 2025



Climate Change

41%

Reduction of Scope 1 GHG Emissions

Sustainability Goals

With our sustainability framework in place, Touch 'n Go Group has identified four goals that guide how we move forward. These targets are our internal checkpoints to ensure that we build a more inclusive and forward-looking experience for our people and our communities.



Goal 1: Creating space for everyone

We are building an inclusive workplace where diversity thrives. By 2030, we aim for at least 1% of our permanent workforce to be made up of differently-abled individuals. As of 2025, we have made progress by reaching 20% of that target across the Touch 'n Go Group.

1%

of our workforce to be made up of differently-abled individuals by 2030

20%

target reached as of 2025



Goal 2: Building leaders from within

We are committed to nurturing talent and providing clear pathways for growth. Our goal is to ensure that 50% of leadership roles are filled through internal promotions by 2030. As of now, 10% of these roles have been filled internally, with 40% more to go.

10%

roles have been filled through internal promotion so far



Goal 3: Reducing our footprint

We plan to phase out plastic Touch 'n Go cards completely by 2035. It is a long-term shift, but we have started laying the groundwork this year.



Goal 4: Expanding access to financial freedom

By 2025, we aim to support 7 million people including first-time investors, the underinsured and the unbanked to access essential financial services and take charge of their financial future. As of now, 6.7 million users have adopted our financial services which represents approximately.

7,000,000

individuals by 2025

96%

of target reached so far

We know these goals will take time, effort, and consistency but we are sharing them because this journey is not just ours, it is yours too.

Tech4Good



Technology should make daily life easier, safer and more accessible. Behind the scenes, we focus on building trust, safeguarding your data, and enabling broader access to digital solutions.

To us, Tech4Good means upholding a gold standard in innovation as well as governance to ensure that you are able to use technology securely and with ease.

Here is a glimpse into our journey, one that prioritises you:



Our Areas of Impact

1. Customer-Centric Services
2. Security, Privacy & Cybersecurity
3. Backend Innovation

1

Customer-Centric Services

We believe the best kind of technology is the kind you do not have to think about, it just works. With more people using our services, we have been looking for ways to make your support experience even better, across all the channels you use. Here are a few things we have been working on:

Problem

As more people reached out for support, our systems started to show their limits. It became harder to track customer journeys and solve issues quickly. So, we took a step back and reimagined the whole experience, building a smarter, faster and more seamless support approach that puts you first.

Our Action

- Connected all our customer touchpoints into one platform so we can track issues better and respond faster, every time.
- Invested RM1 million to build an integrated refund system for a smoother, more transparent process
- Set clear response time targets for calls, emails, and chats so that you get help quicker.
- Improved how we handle complaints and started tracking Customer Satisfaction Score (CSAT) to keep ourselves accountable.
- Upgraded our self-service tools so you can find answers easily without waiting for an agent.

Result

-  ★ ★ ★ ★ ★ 1
Achieved a CSAT score of **4.2/5**
- Processed **99%** of refund requests within 14 days
- Resolved **85-90%** of complaints within 7 days (ahead of regulatory guidelines)

We are working towards becoming a digital-first contact centre by 2026. By using smart automation, expanding self-service options, and upgrading our systems, we can handle more requests without needing to grow our team. This not only cuts down on manual work and lowers our carbon footprint, but also ensures you get fast, consistent and customer-focused support every time you reach out.



Syazwan Yaacob

(Head of Client Care, Touch 'n Go)

“

Improving customer service at Touch 'n Go means more than meeting service level agreements (SLAs); it's about building scalable, automated solutions that deliver faster, more consistent support across every channel. We're focused on doing more, with less, and doing it better.

”

Customer centricity is at the heart of everything we do. We focus on making everyday interactions easier, more intuitive, and more meaningful for you.

2

Security, Privacy & Cybersecurity

Trust is something we build through consistent actions that keep your experience secure. We have built processes, systems and policies that protect you and your data with integrity, consistently and with care.

Our 4 Layers of Protection



Governance & Oversight

We are guided by formal policies and frameworks approved at the Board level and enforced across the organisation. These define clear responsibilities, standards, and processes to keep data safe and ensure compliance.

Policy #1:

Cyber Resilience Framework: Identify, Protect, Detect, Respond, and Recover (IPDRR) model protects your digital interactions

Policy #2:

Data Governance Framework: ensures consistent data handling and ownership

Policy #3:

Technology Risk Management Framework: detects and addresses risks/issues systematically before they ever reach you

Policy #4:

Information Security Policy: verifies that all systems, platforms, and services are protected with measures that uphold confidentiality, integrity, and availability

Policy #5:

Personal Data Protection Policy: governs how personal data is managed and protected to ensure individuals' privacy and control over their personal information.



Secured Systems & Infrastructure

All systems are secured with strict controls that manage access, prevent threats, and protect data across internal servers and verified third-party platforms.



People Awareness & Training

Every team member is trained to understand data risks and how to prevent them. Regular refreshers and practical simulations keep awareness high and behaviour aligned with best practices.



Continuous Monitoring & Improvement

We regularly test, review, and upgrade our systems using audit findings, threat intelligence, and risk assessments to stay ahead of potential issues.

Fun Fact:

Our Risk Team achieved an **"Above Average"** rating in BNM's RE4CT 2024, a real-time cyber threat simulation exercise.

Everyday Protections that Work For You

While the digital advancements are exciting, we recognise that true value lies in ensuring safety and trust within this space.

What We Do

Build privacy into our products, processes, and culture, aligning with PDPA.



What This Means for You

You have peace of mind knowing your personal data is handled with care, transparency, and respect.

“

Protecting personal data is not just a policy, it is a daily practice. From secure systems to trained teams and rigorous oversight, we work behind the scenes to ensure every customer's privacy is respected and safeguarded. As both a Data Privacy Officer and a customer, I take comfort in knowing that TNG safeguards personal data the way I would want my own to be protected, with purpose, respect, and heart.

Syuhaini Safwan (Data Protection Officer, Touch 'n Go)

”



What We Do

Manage all employee devices with Mobile Device Management.



What This Means for You

Your information remains secure, even if the device is lost or compromised.

What We Do

Restrict external sharing of personal data via corporate email.



What This Means for You

You can be assured that there are safeguards to minimise the risk of accidental data breaches.

What We Do

Conduct regular, practical PDPA and Privacy training for all employees at every level.



What This Means for You

You can be assured that your personal data is handled responsibly and securely at every touchpoint.



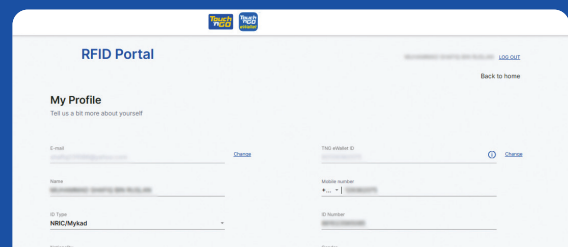
What We Do

Enable self service updates for personal data on the TNG portal.



What This Means for You

You have access to a secure and convenient process for updating your information on the TNG portal when necessary.



What We Do

Conduct annual Data Privacy Information Assessments on critical systems.



What This Means for You

Your digital safety is reviewed and improved regularly even when you do not see it.

What We Do

Conduct regular system audits and comply with regulatory standards including PDPA.



What This Means for You

You can be assured that your data is governed to the latest regulations.

3

Back-end Innovation

Elevating Everyday Experiences through Practical Innovation

As a homegrown brand with a 30-year legacy, we have evolved from a single-purpose toll payment solution into an integrated digital platform that powers Malaysia's mobility and digital lifestyle, spanning expressways, parking, everyday payments, and financial access.

We design solutions that respond to real-life pain points as shown below:

Problem

Toll booths, insufficient balance, and long queues have long disrupted daily commutes.

Solutions

RFID

- Effortlessly pass through tolls with a secure sticker linked directly to your TNG eWallet.
- Over **3.8 million registered users** today.
- **Benefits:** Quick, contactless payments; reduced congestion.

Travel Pass My50

- Allows direct purchase of transit passes from the TNG eWallet.
- **Benefits:** Instant pass activation, queue-free purchases, simplified commuting.

LPR Parking

- Enables automatic entry and exit using license plate recognition at selected locations.
- Notifies users upon entry and exit, with real-time updates on charges and reminders.
- **Benefits:** Fully automated parking, cashless convenience, no tickets or barriers to worry about.

SOS Balance

- Automatically covers toll fees when TNG eWallet balance is low.
- Over **150,000 users** in the first 10 days, supporting over **8.8 million transactions**.
- **Benefits:** Continuous travel, no disruption, fast repayment with no extra fees.

PayDirect

- Your toll and parking payments are deducted directly from your TNG eWallet, so you'll never get stuck due to a low card balance.
- **Benefits:** Convenient balance checks, auto reloads, smoother travel.

Problem

Daily commutes and transactions can often feel repetitive and uninspiring.

Solutions

NFC Reload Capabilities & Charms

- Reload through your TNG eWallet quickly and securely by tapping your charm to your phone. Stylish, encrypted, and simple.
- **Benefits:** Fast and secure reloads, easily attachable to daily essentials.

LED Cards & Extendable Charms

- Limited-edition LED Cards that light up on tap, and Extendable Charms with a pull-out stick for easier payments at toll booths and reload terminals.
- **Benefits:** A creative way to engage with daily transactions while keeping reloads fun and easy.

Problem

Customer and business interactions often lack personalisation and long-term connection.

Solutions

TNG Shop

- An official eCommerce platform to explore and purchase Touch 'n Go products online.
- **Benefits:** Full control over the customer journey, better engagement, and access to exclusive products.

Business Portal

- A digital dashboard for fleet operators to track activity, download data, and get fast support.
- **Benefits:** Greater visibility and control for business users, with real-time data and enhanced efficiency.



Impact Story

SOS Balance: A Backup When You Need It Most

Insufficient balance at tolls causes delays and frustration. With SOS Balance, launched on 23 January 2025, TNG Digital now ensures **uninterrupted travel on RFID- and PayDirect-enabled highways** by covering tolls when your balance falls short.

This automatic top-up feature has already **supported over 8 million vehicles**, helping drivers pass through smoothly without causing congestion. It reduces traffic build-up, saves time, and creates a more seamless commuting experience for everyone on the road.

"I have seen so many cars reversing at toll booths and it is honestly dangerous. I am really glad this feature exists now."

"For me, it is so much better to have this feature than to get stuck at the toll gate. Otherwise, I would end up blocking the whole lane."

"I was rushing my sick child to the hospital when SOS Balance kicked in. I was able to pass through without any worry or delay."

What Our Users Say



Travel Pass My50: Making Daily Malaysian Commuters Easier Than Ever

The Travel Pass My50 was made available to the public via TNG eWallet starting 1 July 2025. This marks a major step in making public transport more convenient and in supporting Malaysia's move towards a more digital lifestyle. In just the first week, **more than 26,000 users activated** their My50 pass digitally, indicating that Malaysians are ready for simpler, smarter ways to travel.

With the Travel Pass My50, you no longer need to queue at physical counters or rely on kiosks. Everything can be done straight from your phone, **saving time and making the daily commute easier**. We will continue to explore new digital features for season passes to ensure public transport remains as smooth and convenient as possible for everyone.

"This is great — no more queuing!"

"It works well for me. I'm even using the TNG charm, and everything runs smoothly."

"Personally, I don't like scanning my IC as I'm afraid to lose it. Plus, it got damaged last time, so I'm glad I can just use TNG eWallet from now on."

What Our Users Say



Alan Ni
Chief Executive Officer
TNG Digital

“

Since launching the "SOS Balance" feature on 23 January, it has quickly become one of the most popular features in our app. In less than 10 days, approximately **150,000 users** relied on it for over half a million transactions. This means we've helped 150,000 people avoid the inconvenience of being stuck at tolls, ensuring a smoother journey — especially during the peak balik-kampung travel occasions.

What's even more encouraging is the high payback rate, reflecting the honesty and trustworthiness of Malaysians. We're thrilled to see this feature making a real difference for our users!

”



Treating People Fairly

We strive to treat people with respect every day, whether they work with us or are part of our wider community. We actively include those who may be overlooked, creating opportunities for everyone to feel heard, valued and to thrive. When people are treated fairly, communities become stronger. That is the legacy we want to leave.

Our Areas of Impact

1. Community Engagement & Social Impact
2. Diversity, Equity & Inclusion
3. Employee Wellbeing & Human Capital Development



1

Community Engagement & Social Impact

We believe real impact begins in the heart of every neighbourhood and kampung, and we are here to support the communities that make Malaysia home.

Being part of your daily routines, helping you get to work, buy groceries or run your businesses, we understand your realities. That is why our community programmes are built to respond to those needs: by creating real opportunities, offering support where it matters, and making a difference that lasts.



Close to
RM 2 Million
spent on community initiatives since 2021



>6,200
volunteering hours since 2021

Backing Neurodivergent Talent

For many in the neurodivergent community, looking for work can feel like an uphill climb. Often, it is not about a lack of ability but a lack of support, understanding, and inclusive systems that recognise different ways of thinking and learning.

We believe everyone deserves to be seen, heard, and given a fair shot. That is why we are raising more awareness around neurodiversity and supporting the community through outreach, education, and access.

United Voice & the Power of Partnership

In a bold move with Visa, TNG Digital launched Malaysia's first CSR-linked Visa prepaid card. Every time someone gets a Touch 'n Go eWallet Visa Card, RM2 goes directly to United Voice, an NGO supporting individuals with learning disabilities. We are raising funds to open doors and build brighter futures.

RM 1 Million raised



53 skills workshops hosted



120

members empowered



Impact Story: Supporting Neurodivergent Artists through Art and Innovation

In 2022, Touch 'n Go teamed up with United Voice to launch a special series of limited-edition Touch 'n Go Cards. This initiative showcased artwork created by 10 talented neurodivergent artists, giving their creativity a national platform. The campaign was a huge success, raising RM200,000 and putting these unique pieces into the hands of thousands of Malaysians. Beyond just fundraising, this initiative helped raise awareness and celebrate the talents of the neurodivergent community, reflecting Touch 'n Go Group's commitment to inclusion and meaningful impact.



“

We are pleased to be working together with United Voice, with the purpose of creating awareness for their cause, and helping to empower those with learning disabilities to seek gainful employment and live independently. The paintings selected for our specially designed cards celebrate the talents of 10 United Voice artists who had various forms of learning challenges from a young age. Through the support of United Voice, these paintings tell stories about what inspires the artists, and express their thoughts and emotions so beautifully through their artwork,

Effendy Shahul Hamid (former Group Chief Executive Officer of Touch 'n Go Group)

”

Effendy's Role:

Effendy was a key figure in shaping our CSR efforts, especially in driving inclusivity and supporting the differently-abled. We are grateful for his leadership and passion, which have left a lasting mark on our journey.

Quote by Barbara Devaraj (Head of United Voice's Operation and Partnership)

“

On behalf of our entire team at United Voice, we are deeply grateful for Touch 'n Go Group's support and partnership, which has been nothing short of transformational. Your contribution has gone far beyond financial assistance — it has elevated our mission and **helped amplify our voice** in ways we could not have achieved alone. Through your platform and reach, you've helped us create greater brand awareness, bringing visibility to the work we do and the communities we serve. Your belief in our work inspires us every day. It reminds us that we are not alone in this journey. A meaningful highlight of our collaboration was launching the special edition Touch 'n Go Cards, featuring artwork from 10 of our talented artists. More than just a design project, it was an act of recognition and empowerment. Seeing their creativity featured on a widely used national platform brought immense pride to our members and their families. For many, it was their first time being showcased at such a scale. Thank you for being more than a donor. Thank you for being a true partner in impact and visibility. We look forward to continuing this meaningful journey together.

”

Empowering Autistic Youth with IDEAS Autism Centre

We believe everyone deserves a fair shot at building a better future, including youth on the autism spectrum. But for many from B40 families, access to practical skills training is limited. We are stepping in to help bridge that gap.

Since 2022, we have teamed up with IDEAS Autism Centre to help B40 youth on the autism spectrum gain access to skills that matter. Together, we created a pre-vocational training module that helps these youth find their footing and, one day, earn a living.



24

students and
parents engaged



85%

improvement rate
among students



Testimonial by Nurulizuan Alias, parent of a student from IDEAS Autism Centre



Before joining the programme, my son faced many challenges. As a child on the autism spectrum who is non-verbal, he had trouble recognising danger and communicating his needs. I remember once during a wedding, he picked up a fluorescent green knife, thinking it was a toy. He did not understand it was dangerous, and when he became overwhelmed, he screamed as loud as he could. It was a frightening moment for everyone.

Through this Touch 'n Go programme, **my son has become more sociable and confident.**

In class, he now takes the lead and even helps the teacher. It has really boosted his confidence, both with his teacher and in social situations. My hope is that this programme can continue, so that more children like mine have the same opportunity.



Training Ground at Sunshine Cafeteria

In 2022, we helped build **Sunshine Cafeteria** at the Spastic Children Association of Selangor & Federal Territory — a space that feeds and also **trains students for employment**.



RM 100,000+

in revenue was raised



10

students are
now employed

Elevating Underserved Communities

Many people in underserved areas face daily challenges like limited access to education, financial struggles, and fewer opportunities to improve their lives. We strive to support these communities because everyone deserves a fair chance. By providing help where it matters most, we aim to build stronger communities and open doors to more hopeful futures.

School Adoption Programme with PINTAR Foundation

For many students in underserved parts of Malaysia, school is more than a place to learn; it is a safe space, a support system and often their best chance at a better future. That is why we support education programmes that build confidence, resilience, and open up real opportunities for the next generation.

In 2024, we adopted SMK Seri Selayang through our first-ever School Adoption Programme, benefiting nearly 100 students. Our aim is to increase the attendance rate of the school from 80% to 90% by 2027.

In June 2025, we ran a Financial Literacy programme attended by an average of 50 students. The session also included a special module that taught students how to stay safe from scams and fraud. The aim was to equip them with practical skills to manage money wisely and stay protected.



Impact Story: Youth Entrepreneurship Bootcamp



Touch 'n Go launched its first **Youth Entrepreneurship Bootcamp** at SMK Seri Selayang. The bootcamp aimed to nurture a growth mindset by introducing entrepreneurial thinking, resilience, and problem-solving to students in a practical, engaging way.

Over several weeks, approximately 60 students engaged in interactive modules designed to develop entrepreneurial thinking, creative problem-solving, and financial literacy. To put their learning into action, selected students took part in a trial sales event at the school's Hari Koperasi, applying real business skills with capital provided.

The bootcamp culminates in a Business Pitch Competition, where student teams present their ideas to a panel of judges. This final stage not only challenges their entrepreneurial mindset, but also nurtures teamwork, resilience, and aspiration, giving students the tools to shape their own futures.

“

Witnessing the next generation of entrepreneurs at the Youth Entrepreneurship Bootcamp was nothing short of inspiring. Their creativity, resilience, and passion reaffirm my belief that with the right support, young minds can transform ideas into real impact. It was an honour to contribute as a judge and mentor, guiding these bright students as they took their first steps into the world of business.

Kunil Naidu
(Head of Product, Touch 'n Go)

”

Testimonial by Teacher Hujah, SMK Seri Selayang



“

I've been with SMK Seri Selayang for nine years, and the support from Touch 'n Go and PINTAR Foundation has been a great boost for our students.

Despite early challenges, the Youth Entrepreneurship Bootcamp helped students become more confident and willing to try

new things. They began applying what they learned and showed real interest in entrepreneurship.

I hope the programme continues to offer mentorship and **real-world exposure** to prepare students for the future.

”

Protecting the B40 with Dana Rahmah

Accidents do not wait for financial stability.

Many in the B40 community lack access to basic safety nets. With Dana Rahmah, we are working to ensure that income should not be a barrier to basic protection and peace of mind.

Together with Yayasan Prihatin Nasional and Allianz, we launched Dana Rahmah, a public fundraising initiative that offers free Personal Accident insurance to the B40 community through the TNG eWallet.

Our goal is to **raise RM2.8 million to extend coverage to 70,000 Malaysians**, because everyone deserves peace of mind.

So far:

RM 104,000

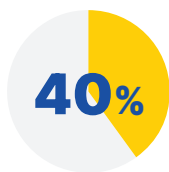
fundraised to provide free insurance, extending protection to B40 Malaysians



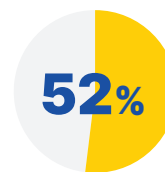
2 Diversity, Equity & Inclusion

Malaysia is diverse and so are the people who use Touch 'n Go and TNG eWallet every day. From morning commutes on the LRT to late-night mamak runs, we are a part of everyday life. That is why we are building a workforce that reflects the real Malaysia from all races, abilities, backgrounds, and walks of life.

When it comes to inclusion, we strive to make it a part of everything we do, including how we hire, train, and grow. To date, we have achieved:



40% of the target to meet 1% of differently-abled employees by 2030



52% of our workforce are women

Including Different-Abled Talent

Some workplaces are not built for everyone. Differently-abled individuals often find it harder to get hired or feel truly included, and that needs to change.

At Touch 'n Go Group, we are doing our part to make sure no one is excluded or left behind. We believe inclusion starts with action. This means providing access to the right skills and training, and working with partners and communities to reach untapped talent. Once they are in, we create an environment that supports them with job coaches, flexible workspaces that accommodate different sensory needs, and designated quiet areas where employees can take a break or reset when things get overwhelming.

Differently-abled individuals are included in career development plans and we keep the conversation going through sign language classes and advocacy efforts. We want to build a workplace where people feel seen, valued, and supported just as they are.

How we are making it happen:

- Reaching Untapped Talent:**
We partner with public and private organisations to connect with overlooked and differently-abled talent, helping them unlock meaningful career opportunities and contribute their strengths.
- Advancing Inclusive Hiring and Development**
Our hiring and learning policies are aligned with DEI guidelines. Every differently-abled employee has a personalised development plan, supported by regular check-ins with their manager and DEI lead to help them grow.
- Equipping Our People**
We run workshops for hiring managers and workplace buddies, alongside company-wide learning sessions, to build confidence in supporting differently-abled colleagues and deepen understanding of neurodivergence.
- Building Inclusive Culture**
We developed an in-house board game, Bias Buster, to help us recognise and reflect on unconscious biases. Through interactive play, it sparks conversations about workplace bias and encourages more inclusive decision-making.

We strengthened our advocacy efforts by organising regular, engaging educational activities and celebrating key events like World Autism Awareness Week, helping staff better understand neurodivergence and promote inclusion in everyday interactions.

Impact Story: Diverse Advocate Community Club

Through our Diverse Advocate Community Club, we are creating space for real inclusion at work.

Chong Tze Cheah, an Associate in the People and Culture team and a deaf employee, leads sign language classes during our lunch 'n learn sessions. Colleagues from across the company have joined to learn Bahasa Isyarat Malaysia (BIM), becoming more confident in engaging with the deaf community.

By empowering Cheah to lead, we are shaping a workplace with empathy, understanding, and a sense of belonging.

9

sign language sessions as of June 2025

Almost
40

attendees per session to-date



Testimonial by Differently-Abled Touch 'n Go Employee: Chong Tze Cheah (Associate, People & Culture, Touch 'n Go)



“

I graduated with Sijil Pelajaran Malaysia (SPM) and studied Pendidikan Khas at Methodist Boys School. Like many fresh graduates, I was excited but nervous about stepping into the working world.

As a deaf individual, I knew finding a job would be challenging. I came across a career fair on social media and decided to give it a shot. I sent out my resume to several big companies in Malaysia. Some responded, but often ended at informal discussions. It was clear that opportunities existed, but there were still barriers for differently-abled individuals.

Many employers were unsure how to support someone with a hearing disability. Still, I stayed hopeful. I believe people like me deserve the chance to grow, work, and gain new experiences, just like anyone else.

Joining Touch 'n Go was a turning point.

From day one, I felt welcomed.

I was supported with video subtitles, transcripts in Teams meetings, for me to catch up on what was discussed. Team members even tried to use simple sign language when communicating with me. I did not just feel like an employee, I felt like I belonged.

One highlight of my journey was leading a sign language class through the Touch 'n Go Community Club. Teaching Bahasa Isyarat Malaysia (BIM) during lunch 'n learn sessions was nerve-wracking at first, but seeing my colleagues eager to learn and connect was incredibly meaningful.

This experience has been more than just a job. It has been a journey of growth, empowerment, and community. I am proud to be part of a company that values diversity and creates a space where everyone feels seen and heard. I look forward to continuing this journey and contributing to a workplace that truly champions inclusion.

”

Empowering Women at Work

More than half of our workforce consists of women, and we are backing their growth all of the way. From leadership development to mentoring circles and women-led bazaars, we are creating real spaces where women can thrive, connect, and take charge throughout the year.

We kicked things off in 2024 with “Women Transforming Fintech,” a talk session spotlighting female leaders. In 2025, we took it further with a mentoring circle focused on productivity and wellness, and later introduced the very first AccelerateHER Bazaar, a vibrant platform for growth, connection, and celebration.



Testimonial by Nazira Ziyana Zain Al Rashid (DEI Lead of Touch 'n Go)



“

Driving Diversity, Equity & Inclusion (DEI) at Touch 'n Go is both a privilege and a responsibility. It empowers me to turn passion into action through creating inclusive spaces where every employee feels valued, regardless of age, ability, gender, or background. One of the most rewarding parts of this journey has been witnessing real change — whether through inclusive policies, a culture of acceptance, or the growth of our differently-abled colleagues. This year, we took our DEI efforts further by celebrating International Women's Day and World Autism Awareness Month on a larger scale. From women-led bazaars and mentoring circles to strategy sessions with people managers and community-building tea time with our neurodivergent employees, we ensured **everyone had a seat at the table.**

”

Nazira's Role:

As a DEI Lead, Nazira designs and implements strategies that promote inclusion, equity, and belonging across Touch 'n Go. Her work encompasses developing DEI policies, leading training and mentorship programmes, refining hiring practices, and tracking measurable impact, ensuring genuine, and long-term progress toward a more inclusive workplace.



3

Employee Wellbeing & Human Capital Development

When our people feel supported, they bring their best to work, helping us serve Malaysians better every day. By investing in their wellbeing, growth, and leadership potential, we create a workplace where everyone can thrive. As part of this commitment, we are growing our leaders from within, aiming to fill half of our leadership roles through internal progression.

10%

of leadership roles filled through internal promotions. The goal is to achieve 50% by 2030

Learning & Growth Opportunities

Programmes	Description & Impact
New Employee Onboarding (NEO)	Revamped in 2024 to help new hires feel at home. From Day 1 to 30/60-day check-ins, we walk them through company functions and give them face time with senior leaders. Employees say they feel they belong and do not feel lost.
Individual Development Plan (IDP)	Every employee follows the 70:20:10 learning framework to develop skills that matter, supported by a structured competency framework.
7 NLP Habits	Compulsory personal development training to boost teamwork, collaboration, and soft skills, built into individual development plans (IDP).
3Cs (Collaborate, Communicate, Confidence)	Launched in 2024, the 3Cs programme is compulsory for all divisions to build a culture of teamwork and confident communication.
Knowledge-Sharing	Monthly group sessions with external speakers covering topics like investing, saving, and wellness to show that we care for our employees.



“

With 24 years in the company, I'm proud to be one of the longest-serving women and a mother in a workplace that not only respects and values my journey but continues to support my personal and professional growth through meaningful opportunities and equal recognition.

Arffa Razali

(Head of Operation Services, Touch 'n Go)

”



Employee Wellbeing

We care deeply about our people's physical and emotional health. Our benefits go beyond basics to support employees and their families, including:



Medical coverage that extends to parents, spouse, and children, including mental health visits



Paternity and family care leave for immediate family



Special leave like Haj leave (up to 40 days paid)



Monthly meal and birthday allowances



Mobile and broadband support



Community Clubs

Launched in 2024, a social platform for employees with common interests to gather and broaden their network, fostering greater collaboration.

Perks & Partnerships

To make life easier and more enjoyable, we partner with trusted brands to offer exclusive deals on:



Financial services



Food & beverages



Lifestyle (theme parks, flights, family entertainment)



Essentials like laptops and home improvement



Wellness, including massages, health screenings, gym memberships, and even pet insurance

Employee Engagement

We keep our workforce happy and connected through:



Wellbeing programmes that focus on physical and mental health



Connectivity efforts to foster collaboration and a sense of belonging between teams



Development initiatives that provide continuous learning and upskilling



Who knew a paddle and a plastic ball could bring people together so easily? With the company's support, I've been able to casually lead the pickleball club after work—no schedule juggling needed. It's been a fun way to stay active and build real connections with colleagues outside the office.

Ong Chun-Piin

(Associate, Business Data Intelligence, Touch 'n Go)



Our Community Clubs and GoSportsClub are employee-led groups that bring people together around shared interests and wellbeing. These platforms also give employees a chance to step up as leaders by becoming club captains.

And because we love a good celebration, we mark every festival together, making the workplace feel like a second home.





Financial & Digital Inclusion

Inclusivity for all in the digital and financial journey matters to us. We focus on helping different communities understand and feel confident in using digital tools and managing their money safely. Progress only works when everyone moves forward together.

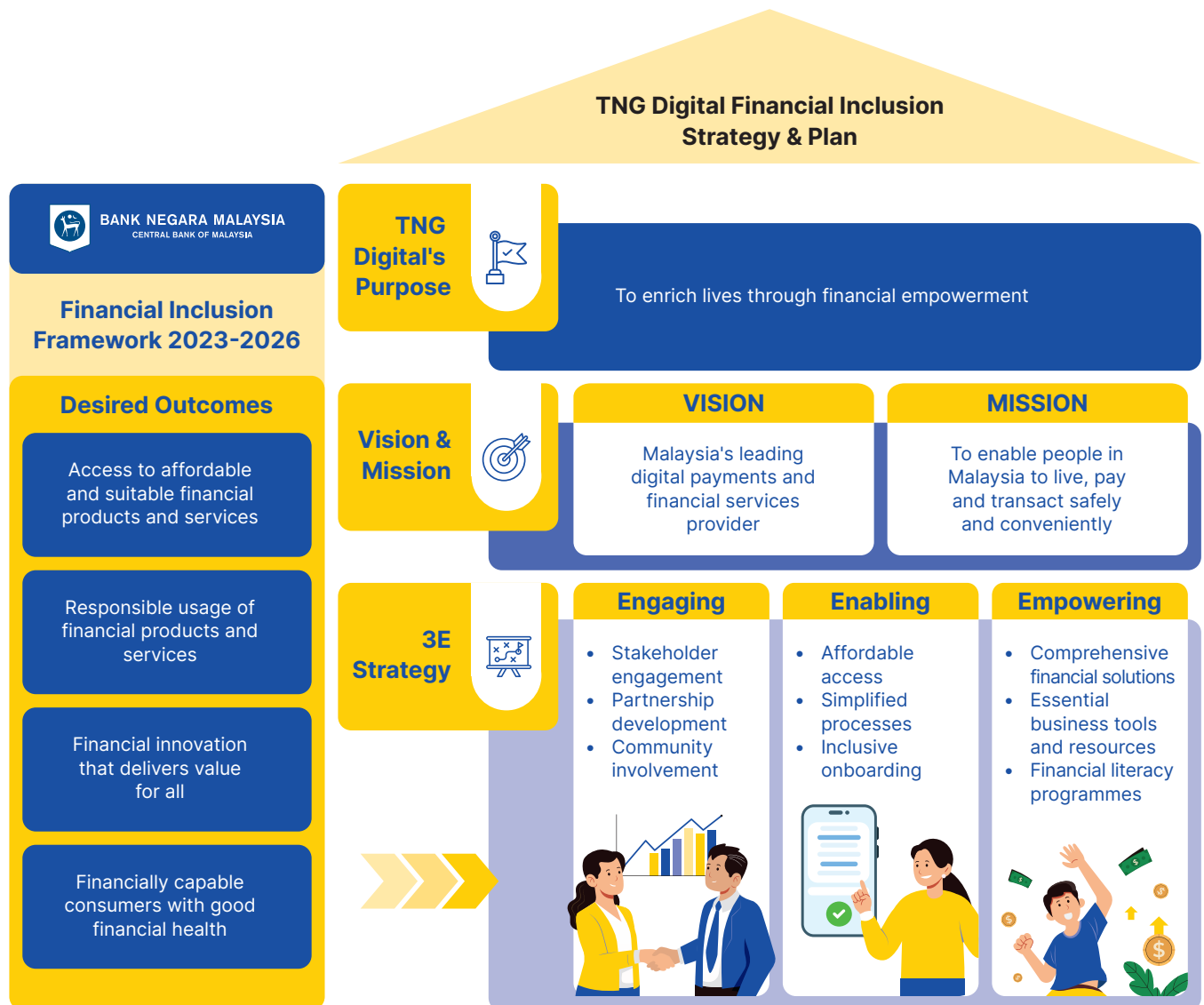
Our Areas of Impact

1. Digital Accessibility & User Experience
2. Financial Inclusion & Literacy
3. Responsible Product Innovation



Financial Inclusion Strategy & Plan

Aligned with Bank Negara Malaysia's framework, our financial inclusion strategy and plan is about making financial services simple, safe, and inclusive so that everyone has the tools to succeed.



1

Digital Accessibility & User Experience

Technology can be complex and overwhelming, and so we develop our products and services with care, keeping in mind the diverse needs of people from all walks of life.

Currently we have:

24 Million+

Verified eKYC Users

2 Million+

Merchant Touchpoints

1.7 Million+

MSMEs & Gig workers

Helping Small Businesses Grow Sustainably

From *kedai runcit* owners to food stall *mak ciks*, more micro and small businesses are stepping into the digital economy with confidence, using TNG eWallet to keep things running smoothly, safely, and with less hassle.

Every scan is more than a successful transaction, it allows businesses to:



- **Gain access to wider credit and financing options**
Build a digital track record that proves steady income and business activity.



- **Manage their cash flow better**
Track and understand daily earnings and spending patterns more easily.



- **Plan ahead for better operational efficiency**
Able to make informed decisions about restocking, expanding, or saving for the future.

By helping small businesses go digital, we make daily transactions easier, customers happier, and, ultimately, businesses more viable and sustainable.



“

It was challenging at first to educate rural Micro, Small and Medium Enterprises (MSMEs), but by showing how more people now go cashless, and how they could lose sales or receive fake money, we helped them see the value of switching to digital payments.

Aiman Mohamad
(Merchant Onboarding Team, TNG Digital)

”

Beyond Payments: Growing Business with Merchant Services

01

Get Started as a Merchant

Register as a merchant online and start accepting payments through TNG eWallet, a platform that is fast, secure, and trusted by millions.

02

Go Cashless

Ditch small change. Enjoy smoother, faster transactions with TNG eWallet.

03

Get Soundbox for Real-Time Alerts

Get instant voice alerts for every payment to help prevent payment fraud.



Languages:

English, BM, Mandarin

Models:

Wi-Fi, SIM Card, Pocket (with SIM)

04

Grow Your Business

Track sales, manage cash flow, and build credibility with every scan.



Impact Story: Simple Tools, Big Impact

Firdaus, a blind (OKU) entrepreneur, runs a small F&B stall selling *nasi lemak* and *kuih*. He used to rely solely on cash, making it hard to verify payments and manage transactions independently.

After adopting TNG eWallet, payments became quicker but he still couldn't confirm if a transaction was successful or if the amount was correct so Firdaus began using the TNG eWallet Soundbox, which announces each successful payment aloud.

"Before this, I couldn't tell if a payment was real or correct. With the Soundbox, I hear every payment clearly. It gives me confidence to manage my stall on my own," he shared.

Today, with TNG eWallet and Soundbox, Firdaus runs his stall independently, securely, and with confidence.



“

I can hear every payment clearly. It gives me confidence.

Mohd Firdaus B Rndot
(TNG eWallet Merchant)

”

Beyond Malaysia: Cross-Border Payments

Traveling abroad often comes with the hassle of managing cash, searching for money changers, worrying about poor exchange rates, and sometimes finding yourself short of cash when you need it most.

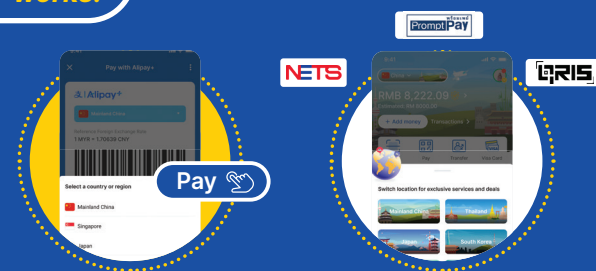
TNG eWallet takes away that stress by offering seamless, cashless payments overseas.

As Malaysia's first platform to offer three rails of cross-border payments, QR payments via Alipay+, government-to-government payments through PayNet, and the Touch 'n Go eWallet Visa Card, we make spending overseas simple, secure, and widely accepted.

Whether you are scanning a QR, or tapping your Visa card, your transactions are transparent and worry-free, with the exchange rate shown before payment and the exact converted amount reflected instantly. This same ecosystem also opens doors for Malaysian businesses, allowing tourists from partner countries like Singapore, Thailand, and Indonesia to pay effortlessly using their own home e-wallets.

With TNG eWallet, cross-border payments are simpler, cashless, and fully transparent, letting you focus on your journey, not your wallet.

How it works:



For Alipay+ countries, tap "Pay", swipe up, and select the country.

For NETS, PromptPay, or QRIS: tap "Scan", and we'll handle the currency detection for you.

Use TNG eWallet when you see these logos:

Enabled in 50+ countries



Working Hand-In-Hand with Government Programmes

We drive the growth of Malaysia's cashless society and digital economy by working hand-in-hand with government agencies to deliver impactful national programmes. As the only e-wallet participating in all government e-subsidy initiatives, we ensure that cash aid and digital incentives truly reach the communities and businesses that need them most. These efforts not only accelerate cashless adoption but also create real, measurable benefits that bring more Malaysians into the digital economy.

Initiative	Summary
 eBeliaRahmah	We rolled out digital credit support to help youths aged 18 – 20 go cashless with ease. This initiative also boosted businesses, with transactions growing by 9% for SMEs and 13% for third-party agents.
 Retail Sector Digitalisation Initiative Program (ReDI)	In 2023, we took part in 56 Ministry of Domestic Trade and Cost of Living (KPDN) events and distributed RM1.1 million in cash aid to approximately 41,700 individuals.
 MCMC Initiatives - Melaka Cashless	We collaborated with the Malaysian Communications and Multimedia Commission (MCMC) through initiatives like the Cashless Pilot, Cashless Carnival, and Cashless Month to onboard new merchants and drive cashless adoption.
 eMadani	We provided digital support incentives that led to a 48% increase in total payment value (TPV) and a 137% increase in total payment sessions (TPS).

2 Financial Inclusion & Literacy

Financial inclusion and literacy remain out of reach for many communities, with challenges like limited resources, low awareness, and unfamiliarity with digital tools making it harder for them to fully take part in today's financial landscape.

We want to make sure everyone can benefit from digital finance by focusing on:

- **Empowering youth** with financial knowledge to make smarter money choices.
- **Supporting the unbanked** by giving them access to simple digital tools.
- **Guiding senior citizens** to use digital payments safely and confidently.
- **Helping small businesses** grow with essential financial services.

Our efforts meet people where they are, whether in their communities, schools, and everyday lives, with practical, hands-on support such as:

Strategy	Target Audience	Objective
Community Workshops	Secondary cities and underserved communities	Encourage adoption of cashless solutions
On-Ground Roadshows	General public, including merchants and users	Raise awareness of digital financial services
School Partnership Programme	Schools and universities	Teach personal finance skills
Digital Learning Hub	Online via social media	Share financial tips, videos, and user stories

Helping Seniors Stay Independent, Connected, and Included



“

We understand that going cashless may feel unfamiliar for senior citizens, but we are inspired by their openness to adapt. That is why we are dedicated to making the transition simple, supportive, and inclusive.

Through our workshops, we help them build confidence in using TNG eWallet to make payments safely. We are proud in helping our valued *warga emas* stay independent, connected, and included in today's fast-changing digital world.

The Let's Duit programme empowers senior citizens with the confidence to manage their finances and stay connected in a rapidly evolving world. By building trust and offering patient guidance, we support them in embracing technology and gaining a sense of independence. Together, we're creating a more inclusive society where no one is left behind in the digital age.

Chew Zi Qing

(Associate, Sustainability Strategy, TNG Digital)

”

Impact Story: Empowering Seniors with Digital Confidence

Since 10 Jan 2025, we partnered with local government and local communities to run Let's Duit, a digital financial literacy programme for senior citizens.

For many, this was their first time using TNG eWallet. So we focused on helping them understand how TNG eWallet works and ensure they feel safe, confident, and supported as they manage their money digitally.



Impacted

600+

Senior Citizens



Let's Duit Programme

1. 10 Jan 2025 – Kluang, Collaboration with Ministry of Communication
2. 21 Feb 2025 – Kluang, Collaboration with Ministry of Communication
3. 22 Mar 2025 – Penang, Collaboration with Ministry of Communication
4. 17 May 2025 – Damansara Jaya, Collaboration with local community
5. 28 May 2025 – Online, Collaboration with Commercial Crime Investigation Department, Royal Malaysia Police



Testimonial by Senior Citizen on Let's Duit Programme

“

I used to worry about how safe it is to pay with my phone, but the workshop helped me understand how it works. Now I know how to use TNG eWallet for everyday things.

Mr Lee

”

Supporting Refugees in Malaysia

Refugees have a tough life, facing numerous hardships and uncertainties and yet, many continue to work hard to build safer, more stable futures for themselves and their families. We believe that financial services should be extended to this community as well.

By partnering with United Nations High Commissioner for Refugees (UNHCR), we are supporting refugee communities in their journey toward financial security and independence through digital empowerment.

Impact Story: Helping Refugees Get Started with TNG eWallet

Our team engaged directly with the UNHCR refugee community in Bukit Bintang to build their confidence in using the TNG eWallet. Many were new to digital financial tools, so we made the onboarding process simple, guided, and supportive.

We walked them through the step-by-step of using TNG eWallet, helped set up their accounts, and answered questions face-to-face, ensuring they felt safe, included, and empowered to manage their finances digitally.

over **20,000**

refugees registered as a
TNG eWallet user

9 Different Languages

to help refugee users navigate
TNG eWallet

Features available to refugee users



eWallet size

Hold up to RM5,000



Unauthorised Transaction Reporting

Provide additional support for fraud



Seamless public transit

Link the enhanced Touch 'n Go Cards to TNG eWallet for quick reload and easy access to buses and trains



Withdraw from ATM



GOrewards points



Transfer feature



Prepaid reload



Pay bills

Testimonial by Refugee



“

Before I had TNG eWallet, everyday tasks felt like a hassle. I used to travel all the way to Telekom Malaysia just to pay my bills, and even had to go to the bank just to transfer money.

There was also a time when I bought breakfast and only later realised the shop did not accept cash. I had to ask the cashier to pay with their TNG eWallet and gave them cash in return.

Now, I can do everything from my phone.

I pay bills, transfer money, top up mobile credit, and shop without worry. I also have the Touch 'n Go eWallet Visa Card which helps when I need to cash out or use it where cards are accepted.

Everything is just quick and simple.

Shamrooz

”

“

Being involved in this project helped me realise how privileged we are compared to refugees. TNG Digital has truly walked the talk by serving this user segment, aligning with the value of serving the underserved.

Johnson Leow Zhansheng

(Manager, Operations Support, TNG Digital)

”



Empowering Unbanked Workers Who Help Build Malaysia

Migrant workers are essential to Malaysia's economic growth, yet many struggle to access traditional banking. With approval from Jabatan Tenaga Kerja Semenanjung Malaysia (JTKSM), Employers can now pay salaries directly from their bank cash management to foreign worker's TNG eWallet securely.

They can withdraw cash via the Touch 'n Go eWallet Visa Card or send funds to over 50 countries through the Remittance feature on the app. By making financial access simpler, we aim to support their lives and strengthen national progress.



RM 2.5 billion

*in payroll disbursed to foreign worker
TNG eWallet accounts*

Testimonial by Unbanked Individual



“

I have been living and working in Malaysia for the past two years. Sending money home used to be time-consuming. I had to go to the bank in person, which often delayed urgent transfers. Now, with TNG eWallet, I can send money back home anytime, straight from my phone.

Once, I accidentally entered the wrong bank details during a transfer. The money did not go through, but TNG eWallet

Careline was very responsive. I emailed them and was happy to receive a full refund within just three working days.

Since using TNG eWallet, life has become much easier. I now have a simple and reliable way to send money back home, with the added benefit of competitive exchange rates. I believe TNG Digital will keep improving and continue supporting people like us.

Mehedi Hasan Tushar

”

“

GOfinance has been a game-changer for users looking to manage their finances seamlessly in one place. It's designed with beginners in mind, removing the hassle of complex account openings and the confusion of technical banking jargon. With GOfinance, financial access is now simple, convenient, and available anytime, anywhere.

Joanne Teng

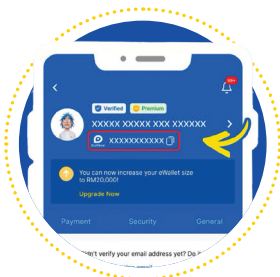
(Senior Manager, Wealth, TNG Digital)

”



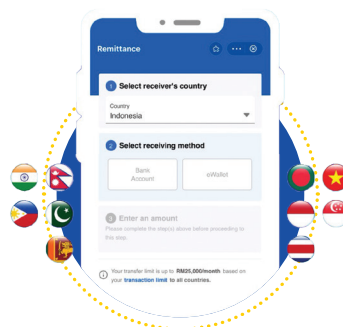
Financial Services, All on Your Phone

DuitNow Account Number



This DuitNow Account Number functions just like a bank account number

Remittance



Easily send money back home

Touch 'n Go eWallet Visa Card



Allows you to make payments and withdraw cash from any ATMs worldwide

3

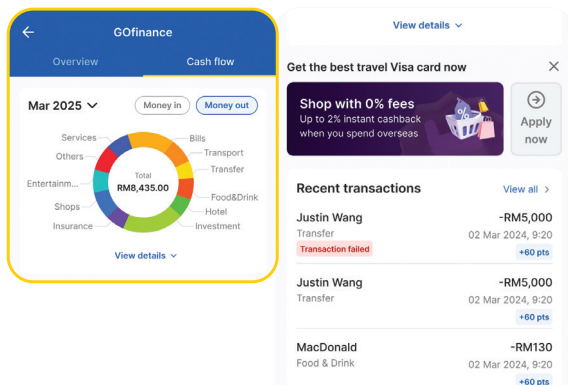
Responsible Product Innovation & Development

Innovation means creating solutions that are practical, inclusive, and built for everyday needs. From managing money to staying protected online, we design our tools for a wide range of users, from young adults to seniors, small business owners to migrant communities.

Building Smarter, Safer Tools for Everyday Transactions

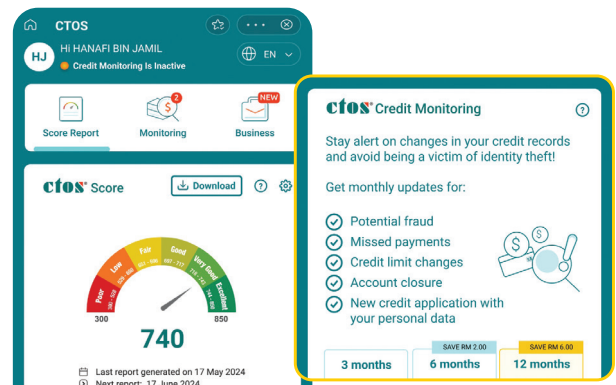
Cash flow: Track Your Every Sen

With Cash flow, you can keep a closer eye on your spending. Every transaction is automatically categorised so it is easier to see where your money goes, helping you stay on budget and make smarter financial decisions.



Credit Checks: Know Your Score

Understanding your credit health should not be complicated. Our CTOS credit check feature helps you stay informed with a report every quarter, so that you can plan ahead with confidence.



GO+: Grow Your Balance, Effortlessly

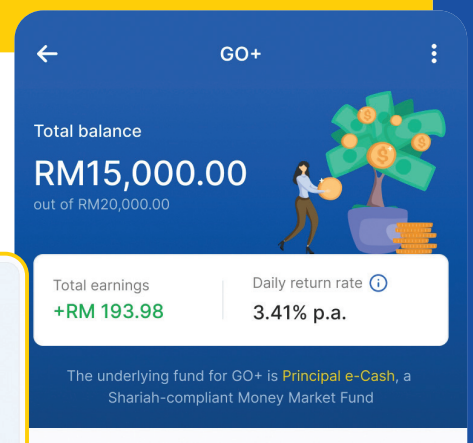
GO+ turns your idle TNG eWallet balance into something that works hard for you. With just RM10, you can earn daily returns through a low-risk money market fund with no hidden steps, no lock-ins. It is a simple way to make your money go further, every day.

46,000 users earn up to **21.16%** average total returns (as of 30 April 2024)

Invest in **Microsoft Corp, Apple Inc,** and more via Principal Global Titans Fund

High risk

Invest



WalletSafe

As more Malaysians go cashless, keeping your money and personal details safe matters more than ever. You work hard for every sen, and you deserve to feel secure using your TNG eWallet. That is why we introduced WalletSafe.

WalletSafe adds an extra layer of protection beyond our existing Unauthorised Transaction Reporting Policy, especially against fraud risks like stolen card details, lost devices, or compromised accounts. Whether you are buying groceries, paying bills, or shopping online, WalletSafe gives you added peace of mind.

It is our way of protecting the people who trust us every day.

1.6 Million users protected by WalletSafe

Total number of users who have purchased WalletSafe since launch

700,000 active policy holders

Users with ongoing WalletSafe coverage as of today

“

WalletSafe isn't just about coverage, it gives users peace of mind, knowing their eWallet transactions, balance and personal belongings are protected, and they'll get compensated when it really matters. That's the real impact we're making.

Micky Tow Khang Jing

(Manager, Insurance, TNG Digital)

”

WalletSafe offers enhanced protection for users who want extra security in their day-to-day transactions. It is designed to fit seamlessly into our TNG eWallet experience, with straightforward coverage that addresses common real-life risks Malaysians face.

TNG eWallet Protection

Up to RM25k protection on unauthorised transaction

Personal Accident Coverage

Up to RM50k for death due to accidents

Transit & Travel Protection

Up to RM50k extra payout for death due to road traffic accident or public transportation

Theft Protection

Up to RM1,000 for wallet and mobile device theft

Unauthorised Credit/Debit Spending due to Theft

Up to RM1,500 for unauthorised card transactions due to theft

Summary of Coverage for WalletSafe & WalletSafe Pro

Coverage & Benefits	Coverage Amount 	Coverage Amount 
Unauthorised transactions for TNG eWallet	Max RM25,000	
Death due to accident	Max RM25,000	Max RM50,000
Extra payout for death due to road accident or public transport	Max RM25,000	Max RM50,000
Unauthorised card payments due to theft	X	Max RM1,500
Theft of personal belongings	X	Max RM1,000



Only applicable to pro plan

WalletSafe is underwritten by AIA General Berhad (A PIDM Member). The benefit(s) payable under eligible product is protected by PIDM up to limits. Please refer to [PIDM's TIPS Brochure](#) or contact AIA General Berhad or [PIDM](#).

Showcasing Malaysian Creativity

As a homegrown brand, we champion local talent. Since 2024, we have teamed up with five artists and one SME to design limited edition Touch 'n Go Cards that turn this everyday tool into canvases of Malaysian creativity.

Each tap supports local creators and brings them into the digital economy where their work is seen, valued and celebrated.

90%
of Artist-
Collaboration Cards

sold out across Malaysia





Our Planet



Touch 'n Go Group is a global citizen, and we believe that we have the responsibility of looking after this Earth we call home. We take simple, practical steps across our operations to support environmental preservation.

Our Areas of Impact

1. Climate Change
2. Environmental Stewardship
3. Low-Carbon Economic Transition

1

Climate Change: Mitigating Greenhouse Gas Emissions

We know that every step toward reducing our carbon footprint counts, and it starts with understanding where we stand. By tracking our greenhouse gas (GHG) emissions, we are able to monitor our progress in this journey.

Over the past year, our total greenhouse gas emissions, combining Scope 1 and Scope 2, have decreased. We have seen our Scope 1 emissions decrease significantly because we reduced the number of company vehicles in use. As for our Scope 2 emissions, while there was a slight increase in 2024, this change reflects the natural growth of a team that is scaling up. As our team grew, so did our energy use, resulting from setting up a new office floor, expanding server capacity, and accommodating more workspaces.

These shifts tell us what is working and where we need to pay more attention. We strive to use this data to drive smarter decisions that move us toward a lower-carbon future.

Total GHG emissions
reduced by

2.5% from 2023 to 2024

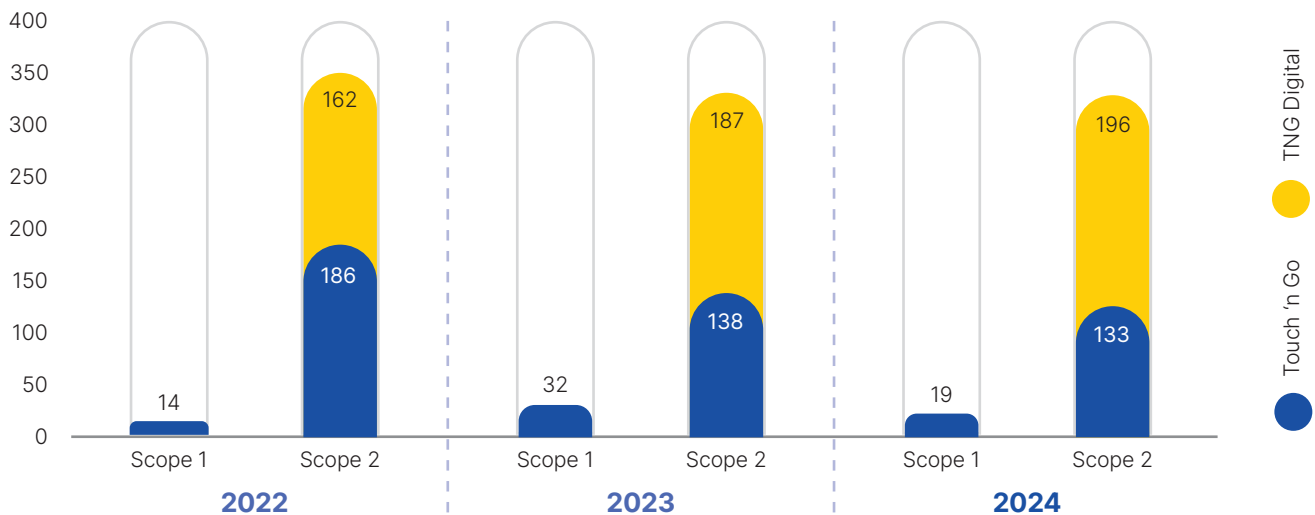
Scope 1 emissions
reduced by

41% from 2023 to 2024

Scope 2 emissions
increased by

1.2% from 2023 to 2024

Touch 'n Go Group's GHG Emissions



2

Environmental Stewardship

Environmental stewardship means taking care of the world around us. At Touch 'n Go Group, that means reducing waste, protecting nature, and supporting efforts that keep Malaysia clean and green.

Charms for Change: Icons with a Mission

Our belief in using technology for meaningful change came to life through **Charms for Change: Touch 'n Go Charm Wildlife Edition**, a collaboration with WWF Malaysia that merged fintech with environmental action to protect Malaysia's iconic endangered species.

Launched in March 2025, the campaign introduced limited-edition charms featuring the Malayan tiger, Bornean orangutan, Bornean elephant, and marine turtle crafted from recyclable wood and FSC-certified packaging. Functional for NFC reloads and payments, each charm carried a conservation message, with **RM3 per purchase** donated to WWF Malaysia to fund habitat protection and education.

Launched during Ramadan to reflect the spirit of giving, the campaign was officiated by **YB Datuk Fahmi Fadzil, Minister of Communications**, alongside the Chairmen of Touch 'n Go and WWF Malaysia. The collaboration demonstrated how cross-sector partnerships and purposeful tools can inspire awareness, action, and real environmental impact.



>RM20,000

raised so far through **Touch 'n Go Charm Wildlife Edition 2025**



Also in 2023...

We successfully planted **2,000 trees** through **Mission GreenPossible**, a community-driven reforestation campaign aligned with Malaysia's 100 Million Tree-Planting goal.

Managing E-Waste, The Right Way

We want to make sure our tech does not harm the environment once it is no longer in use. That is why we partnered with Electronic Recycling Through Heroes (ERTH), a Malaysian social enterprise that helps collect and recycle electronic waste responsibly.

Through this internal initiative, we encourage our people to properly dispose of old gadgets and devices instead of sending them to the landfill. It is a small habit with a big impact.

1,548kg

of e-waste diverted from polluting our environment. That is roughly equivalent to either one of the following:



1,900
smartphones



300
rice cookers



1
Perodua
Axia



60
Flat Screen
TVs

3

Low-Carbon Economic Transition

We know every transaction and journey adds up, so we are working to make those everyday moments greener. This includes cutting down on paper use, encouraging digital payments, and supporting low-carbon ways to move around. We take ownership of issues that affect the planet we live on.

Goodbye Paper, Hello Tap: Touch 'n Go Business Card

Traditional name cards pile up, go missing, or end up in the bin. Around 100 billion are printed globally each year, and 88 per cent are thrown away within a week. That adds up to 6 million trees lost annually just to make cards that rarely last.

Our **NFC-enabled business card** changes that.

Share contacts instantly, access buildings, and even pay for transport, all in one card. Less printing, more convenience, and better for the planet.

Key Features:



Tap to Share
Instantly exchange info with NFC-enabled devices



Mobility-Ready
Use it like a Touch 'n Go NFC card for tolls, parking, and transit.



Building Access
Enter supported offices and buildings with ease



“

At Touch 'n Go, our product innovation is closely tied to our sustainability commitment. Our NFC-enabled business card was created to eliminate paper-based alternatives and reduce carbon footprint. It enables instant, contactless sharing of details and also functions as a TNG card for tolls and transport; an all-in-one solution. Looking ahead, we will continue embedding sustainable thinking into product design to support a low-carbon future.



Kunil Naidu
(Head of Product, Touch 'n Go)

”

Turning Waste into Value with Arus Oil

Every day, Malaysians pour used cooking oil (UCO) into the sink without realising the damage it causes to our rivers, oceans, and environment. That is why we teamed up with Arus Oil to make recycling oil easier and more rewarding for everyone.

Through the Arus Oil mini programme in the TNG eWallet, you can drop off used cooking oil at approved locations and receive TNG eWallet credits in return. It is a simple way to encourage greener habits while supporting Malaysia's move towards a circular economy.

To date:

30,000kg
of UCO recycled

75,000kg
CO₂e emissions avoided



Glossary

TNG – Touch 'n Go

TNGD – TNG Digital

CTOS – Credit Tip-Off Service, credit reporting agency that collects and provides credit information on individuals and businesses to financial institutions and other authorised users.

DEI – Diversity, Equity and Inclusion

DuitNow QR – National standard Quick Response (QR) code system in Malaysia, designed to facilitate fast and secure fund transfers between different banks and e-wallets.

eBeliaRahmah – Malaysian government initiative aimed at providing financial aid in the form of e-wallet credit to eligible youths to help stimulate cashless spending and support the local digital economy.

eKYC – Electronic Know Your Customer, a digital process used to verify the identity of customers digitally, typically via online platforms, without requiring physical presence or manual paperwork.

eMadani – Malaysian government initiative aimed at stimulating the digital economy and encouraging cashless transactions.

Fintech – Financial Technology

GO+ – A feature within the TNG eWallet that allows users to earn daily returns on their TNG eWallet balance.

GOfinance – An all-in-one financial hub within TNG eWallet, offering a comprehensive suite of financial services and product, such as investment, insurance, credit score management, remittance, and a new cash flow tracking feature.

IDP – Individual Development Plan, roadmap that outlines employees' career goals and the steps needed to achieve them.

JTKSM – Jabatan Tenaga Kerja Semenanjung Malaysia, government body responsible for enforcing labour laws, handling workplace disputes, managing employment-related permits and regulations, and promoting fair and lawful employment practices across Peninsular Malaysia.

LED – Light Emitting Diode

MCMC – Malaysia Communications and Multimedia Commission, regulates and develops Malaysia's communications, multimedia, and postal sectors while ensuring consumer protection and industry compliance.

MSMEs – Micro, Small, and Medium Enterprises

MTU – Monthly Transaction Users

NEO – New Employee Onboarding

NFC – Near Field Communication

NLP – Natural Language Processing which refers to the use of artificial intelligence and machine learning to analyse and understand human language, both in written and spoken form.

PayDirect – A feature that allows users to link their physical TNG cards to their TNG eWallet

PDPA – Personal Data Protection Act

ReDI – Retail Digitalisation Initiative

RFID – Radio Frequency Identification

SOS Balance – A feature that automatically covers your toll charges at RFID and PayDirect-enabled toll plazas when the TNG eWallet balance runs low.

TNG eWallet – A digital platform by TNG Digital that goes beyond payments to power everyday life. More than just storing digital payment information, it enables seamless transactions online and in-store, while also offering access to lifestyle services, financial tools, and innovative features that connect users to a smarter, more trusted digital ecosystem.

TPV – Total Payment Value

UNHCR – United Nations High Commissioner for Refugees

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Touch 'n Go [f](#) [in](#) [@](#) [▶](#) [♪](#)

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