

Quick Payment FAQs

Q1 What is Quick Payment?

A1 With Quick Payment, your saved credit/debit card (“bank card”) will be used to automatically reload your eWallet and pay with the exact amount needed to complete an in-store retail purchase if your eWallet does not have enough funds for it.

For instance, if you buy an ice-cream that costs RM8, but you only have RM6 in your eWallet, your saved bank card will be used to automatically reload your eWallet with RM8 so you can pay for your purchase seamlessly. No need to manually reload while holding up the line at the store!

Q2 What can I use Quick Payment for?

A2 You can use Quick Payment for the “Scan” and “Pay” functions in all your in-store purchases only.

Q3 Can I use Quick Payment for in-app purchases and toll payments?

A3 In-app purchases (i.e.: purchasing movie and flight tickets, mobile prepaid top-up, paying utility and phone bills) and toll payments (PayDirect and RFID) are **not available at the moment**.

For now, Quick Payment is available for “Scan” and “Pay” functions in all your in-store purchases only.

Q4 Why should I use Quick Payment?

A4 It’s an advanced reloading feature to help you enjoy a seamless retail experience with your eWallet. You now no longer have to worry about not having enough balance to complete a transaction. You can make payment with the exact amount as long as you have a saved bank card.

Q5 Is Quick Payment automatically turned on for my saved bank card?

A5 No, you will need to enable Quick Payment manually even if you have a saved bank. If you have saved more than one bank card, only **ONE (1)** will be able to be used for Quick Payment.



Q6 How do I set up Quick Payment?

A6 No saved Bank Card(s):

Step 1: Click on your Profile

Step 2: Go to My Bank Card(s), and enter your credit/debit Card information.

Step 3: Turn on the toggle for Quick Payment to enable this feature.

Saved Bank Card(s):

Simply click on the bank card you want to enable Quick Payment for.

(There is an indication to show that you have turned on this function.)

Q7 How can I change the bank card used for Quick Payment?

A7 Step 1: Click on your existing bank card used for Quick Payment, and turn it off.

Step 2: Click on the new bank card and turn on the toggle for Quick Payment.

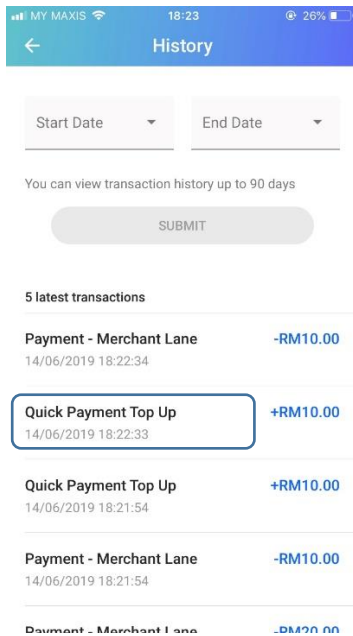
Q8 What is the minimum transaction value for Quick Payment?

A8 The minimum **CREDIT CARD** transaction for Quick Payment is **RM0.01** and the minimum **DEBIT CARD** transaction for Quick Payment is **RM1**.

Q9 How do I know if I have paid with my eWallet balance or with Quick Payment on my bank card?

A9 Your Transaction History will indicate the source of payment, that is, either your eWallet balance or if you used Quick Payment. Payments with Quick Payment will be written "Quick Payment" in your Transaction History.





Generally, whenever the transaction amount is greater than your eWallet balance, your eWallet will automatically be reloaded from your bank card before completing the transaction via Quick Payment. You will see an automatic reload for the exact amount of the transaction just before the actual transaction in your Transaction History. In addition, the reload transaction will be shown in your bank card statement as well.

Q10 What's the maximum amount I can pay with Quick Payment?

A10 That depends on your eWallet and bank card limits. For eWallet limit, please refer to our FAQ for eWallet size; <https://cdn.tngdigital.com.my/ewallet-faq/index.html> For bank card's transaction limit, please refer to the banks of your respective cards.

Q11 How do I know my Quick Payment transactions are secure?

A11 Our advanced fraud detection system provides comprehensive protection for your account, balances and transactions. Additionally, all your balances and reload sources are covered by our Money-back Guarantee, where you will be fully refunded for any unauthorised charges to your Touch 'n Go eWallet account.

To qualify Money-back Guarantee protection, you will need to verify your account.



Q12 Do I earn reward points and/or cashback from my bank for transactions with Quick Payment?

A12 Every automatic reload counts as an official transaction, so generally you will earn reward points and/or cashback as laid out by your bank's terms and conditions, not the Touch 'n Go eWallet.

Q13 I tried to do a transaction, but the Quick Payment function didn't work. Why?

A13 There could be a few different reasons for this:

- You've exceeded your eWallet transaction limit. Check that you haven't exceeded your daily, monthly or annual eWallet transaction limit.
- Your bank card has expired/exceeded limit. The card you've set for Quick Payment may have expired, or has reached its limit.
- Your transaction was rejected by the bank. Your bank may have problems completing the transaction due to any number of reasons. Please contact your bank for more clarifications.
- Your debit card transaction is less than RM1.
- Your current transaction may be an in-app purchase (i.e.: purchasing movie and flight tickets, mobile prepaid top-up, paying utility and phone bills) or toll payment (PayDirect and RFID). Quick Payment feature is currently available for "Scan" or "Pay" functions for in-store purchases at the moment.
- General system error. There could be an error with the system or provider or both, in which case the feature will be temporarily disabled.

Q14 What if I want to completely disable the Quick Payment function?

A14 Step 1: Click on your profile

Step 2: Go to My Bank Card(s)

Step 3: Click on the menu bar next to your saved bank card details, and select "Disable Quick Payment".



Q15 Can I delete my saved bank card or the bank card I've selected for Quick Payment?

A15 Yes.

Step 1: Click on your profile

Step 2: Go to My Bank Card(s)

Step 3: Click on the menu bar next to your saved bank card details

Step 4: Select "Disable Quick Payment" and then delete the saved bank card information.

Q16 What if I want to refund?

A16 Any request for refund shall be subject to the merchant's refund policy and any terms and conditions imposed on such refunds.

Upon successful approval on your refund, for 'Scan' function payment, your refund will be in cash. For 'Pay' function, your refund will be credited into your eWallet by following our standard refund process.



Soalan Lazim “Quick Payment”

S1 Apakah Quick Payment?

J1 Dengan “Quick Payment”, kad debit/kredit (“kad bank”) yang anda telah simpan dalam Touch ‘n Go eWallet akan digunakan untuk menambah nilai secara automatik eWallet sekiranya bakinya tidak mencukupi supaya anda dapat membuat pembayaran dengan jumlah yang tepat kepada rakan niaga kami.

Sebagai contoh, jika anda ingin membeli ais krim berharga RM8, tetapi anda hanya mempunyai RM6 dalam eWallet anda, kad bank yang anda pautkan dalam ewallet akan digunakan untuk menambah nilai RM8 supaya anda dapat meneruskan pembayaran dengan mudah. Tidak perlu lagi beratur panjang untuk tambah nilai!

S2 Apakah kegunaan Quick Payment?

J2 “Quick Payment” boleh digunakan untuk semua pembelian yang menggunakan fungsi “Scan” dan “Pay” di dalam kedai-kedai rakan niaga kami.

S3 Bolehkah Quick Payment digunakan untuk pembayaran dalam aplikasi Touch ‘n Go eWallet?

J3 “Quick Payment” **tidak boleh** digunakan untuk pembayaran dalam aplikasi seperti pembelian tiket wayang, penerbangan, tambah nilai prabayar telefon, bil pascabayar serta bayaran tol melalui PayDirect dan RFID.

Buat masa ini, “Quick Payment” hanya boleh digunakan untuk fungsi “Scan” dan “Pay” di dalam kedai-kedai rakan niaga kami.

S4 Mengapakah saya perlu menggunakan Quick Payment?

J4 “Quick Payment” adalah fungsi tambahan untuk menambah nilai eWallet anda bagi melancarkan proses pembayaran anda. Anda tidak perlu lagi risau jika baki eWallet anda tidak mencukupi ketika membuat bayaran.

Anda boleh melengkapkan bayaran selagi anda mempunyai satu kad bank yang dipautkan dan fungsi “Quick Payment” diaktifkan.

S5 Adakah kad bank yang dipautkan akan diguna untuk Quick Payment secara automatik?

J5 Tidak, anda perlu mengaktifkan kad bank tersebut secara manual untuk “Quick Payment”. Jika anda mempunyai lebih daripada satu kad bank yang disimpan, hanya **SATU (1)** kad bank sahaja boleh diaktifkan untuk “Quick Payment”.



S6 Bagaimanakah saya mengaktifkan Quick Payment?

J6 Bagi yang belum memautkan/menyimpan kad bank:

Langkah 1: Klik Profil anda

Langkah 2: Klik “My Bank Card(s)” dan lengkapkan butir-butir kad debit/kredit anda

Langkah 3: Aktifkan “Quick Payment”

Bagi yang sudah simpan kad bank:

Klik pada kad bank yang anda ingin aktifkan untuk “Quick Payment”.

(Sila rujuk pada petanda yang anda telah mengaktifkan fungsi ini)

S7 Bagaimanakah sekiranya saya mahu menukar kepada kad bank lain untuk Quick Payment?

J7 Langkah 1: Klik dan menyahaktifkan kad bank yang sedang digunakan untuk “Quick Payment”.

Langkah 2: Klik kad bank baru yang ingin digunakan dan mengaktifkannya untuk “Quick Payment”.

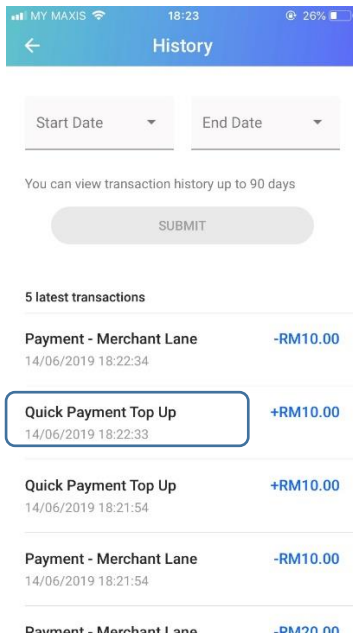
S8 Apakah nilai minima transaksi Quick Payment?

J8 Transaksi minima **KAD KREDIT untuk “Quick Payment” adalah RM0.01 dan transaksi minima **KAD DEBIT** pula untuk “Quick Payment” adalah RM1.**

S9 Bagaimanakah saya tahu bahawa bayaran saya dicaj melalui baki eWallet ataupun melalui Quick Payment?

J9 “Transaction History” akan menyatakan sumber pembayaran anda, sama ada melalui baki eWallet ataupun melalui “Quick Payment”. Di “Transaction History”, setiap pembayaran melalui “Quick Payment” akan dinyatakan sebagai “Quick Payment Top Up”.





Jika jumlah pembelian anda lebih daripada baki eWallet, “Quick Payment” akan menambah nilai eWallet anda secara automatik daripada kad bank yang telah dipautkan agar anda boleh membuat bayaran untuk pembelian tersebut. Untuk makluman, rekod transaksi tambah nilai tersebut boleh didapati di penyata kad bank anda.

S10 Berapakah jumlah maksima yang saya boleh bayar dengan ciri Quick Payment?

J10 Ianya bergantung kepada had eWallet dan had kad bank anda. Sila rujuk pada had eWallet anda di Soalan Lazim eWallet di <https://cdn.tngdigital.com.my/ewallet-faq/index.html> Untuk mengetahui had kad bank anda, sila rujuk kepada bank anda.

S11 Adakah transaksi Quick Payment saya selamat?

J11 Akaun, baki dan transaksi Touch ‘n Go eWallet anda dilindungi oleh perlindungan yang komprehensif. Selain itu, baki dan penambahan nilai tersebut juga dilindungi oleh Jaminan Wang Dikembalikan (Money-back Guarantee) di mana sekiranya berlaku transaksi tanpa kebenaran, wang anda akan dikembalikan sepenuhnya.

Akaun anda harus disahkan di untuk layak mendapat perlindungan Money-back Guarantee.

S12 Bolehkah saya mendapat mata ganjaran dan/atau pulangan tunai daripada bank saya untuk transaksi tambah nilai Quick Payment?



J12 Setiap penambahan nilai untuk “Quick Payment” dikira sebagai transaksi bank yang sah. Jadi anda layak untuk mendapat mata ganjaran/pulangan tunai bergantung kepada terma dan syarat bank anda dan bukan terma dan syarat Touch ‘n Go eWallet.

S13 Saya telah cuba membuat transaksi, tetapi fungsi Quick Payment tidak berfungsi. Kenapa?

J13 Antara sebab-sebabnya adalah:

- Anda telah mencecah had transaksi eWallet anda. Sila pastikan yang anda tidak melampaui had transaksi harian, bulanan atau tahunan eWallet anda.
- Kad bank anda telah mencecah had transaksi ataupun telah tamat tempoh.
- Transaksi anda telah ditolak oleh bank. Bank anda mungkin mempunyai masalah untuk melengkapkan transaksi atas sebab-sebab tertentu. Sila hubungi bank anda untuk pengesahan lanjut.
- Transaksi debit card anda adalah kurang daripada RM1.
- Transaksi anda mungkin melibatkan pembayaran dalam aplikasi seperti pembelian tiket wayang dan penerbangan, tambah nilai prabayar telefon dan bil pascabayar serta bayaran tol melalui PayDirect dan RFID. Hanya fungsi “Scan” dan “Pay” di dalam kedai-kedai rakan niaga Touch ‘n Go eWallet sahaja yang boleh digunakan untuk “Quick Payment”.
- Ini mungkin disebabkan oleh kegagalan sistem bank ataupun eWallet di mana fungsi ini tidak akan/boleh digunakan buat sementara waktu.

S14 Bagaimanakah saya mahu menyahaktifkan fungsi Quick Payment?

J14 Langkah 1: Klik pada Profil anda

Langkah 2: Klik pada “My Bank Card(s)”

Langkah 3: Klik pada menu sebelah informasi kad bank anda dan pilih “Disable Quick Payment”

S15 Bolehkah saya padamkan kad bank yang disimpan ataupun kad bank yang saya telah pilih untuk Quick Payment?

Boleh.

J15 Langkah 1: Klik pada Profil anda

Langkah 2: Klik pada “My Bank Card(s)”

Langkah 3: Klik menu sebelah informasi kad bank anda

Langkah 4: Pilih “Disable Quick Payment” dan padamkan informasi kad bank anda



S16 Bagaimanakah saya minta pembayaran balik (refund)?

J16 Kelulusan untuk pembayaran balik adalah bergantung kepada polisi dan terma dan syarat rakan niaga tersebut.

Jika pembayaran balik telah pun diluluskan, untuk fungsi “Scan”, anda akan menerima pembayaran balik dalam bentuk wang tunai. Untuk fungsi “Pay” pula, pembayaran balik anda akan dikreditkan ke dalam eWallet anda dengan melalui proses pembayaran balik kami.

