

MODERN TRANSACTIONS EASIER & MORE SECURE



SHOPPING

Payments are faster and easier using QR code



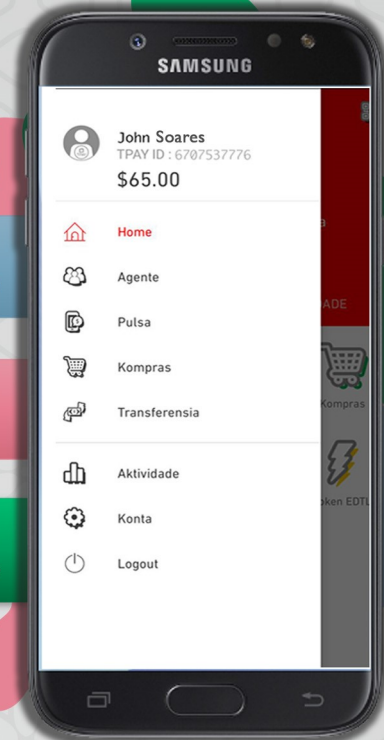
TRANSFER

Between T•PAY accounts even to Districts



EVERYONE CAN USE

Register and Access using any mobile number in Timor-Leste



What is T•PAY ?

T-PAY is an electronic wallet that enables clients to make transactions without cash / cashless in a safer way.

With T-PAY, clients can perform financial transactions easily using QR Code, such as for purchase, transfer, withdraw cash, payment, and more.

#ReplaceWallet now to electronic wallet. Enjoy using a faster, easier and safer payment method.

How to Register T•PAY ?

Self-register - Registration for a T-PAY account can be made directly through T-PAY mobile app. T-PAY applies KYC (Know Your Customer) concept for the application.

Register at T-PAY Agent - Registration can also be made at the nearest T-PAY Agent. For registration, prepare the ID Card as requirement (BI / Eleitoral / Passport).

T•PAY Account

Regular Account - Normal / regular account with limitation on maximum saldo and transfer between accounts.

Premium Account - Needs to be activated using the KYC Concept, via app or T-PAY agent



T•PAY Agent

Now present at 13 Municipio to assist clients with registration, deposits/topup, transfers, and withdrawal.

WHAT CAN WE USE T·PAY FOR?



Purchase

Purchase items at selected T·PAY merchants, and pay using your T·PAY account balance



Transfer funds/Saldo

Able to transfer funds/balance between T·PAY accounts. Transfer can be made directly in T·PAY apps, or through T·PAY agent



Deposit/Top up

T·PAY balance can be topup /added to be used for other transactions. Deposit / topup can be made through T·PAY agent.



Withdrawal

T·PAY balance can also be withdrawn for cash when needed. This transaction can be made at the nearest T·PAY agent.

Terms & Conditions

T·PAY electronic wallet follows the regulation of Banco Central de Timor-Leste (BCTL). For detailed terms & conditions, please visit T·PAY website.

Download now on :



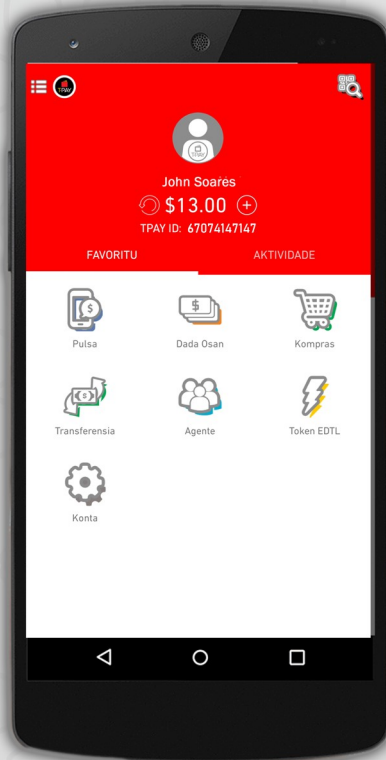
HOW TO USE T•PAY APP

SHOPPING / PAY WITH T•PAY

1. Access T•PAY app and login to your T•PAY account
2. Click on the QR Code icon on the top right corner of the page
3. Scan the QR code that has been placed at the T•PAY Merchant
4. Enter the amount to be paid
5. Show and confirm to the cashier, click **Kontinua**
6. Enter your T•PAY PIN to authorize and click **OK**
9. The payment process is completed
10. Refresh the app or your T•PAY account to see the new T•PAY balance
11. Details of the transactions can be seen on menu **Aktividade**

WITHDRAW CASH FROM T•PAY ACCOUNT

1. Visit the nearest T•PAY Agent
2. Fill the Cash Out/ Withdrawal form, and return to the T•PAY Agent
3. Access T•PAY app and login to your T•PAY account
4. Select menu **Dada Osan**
5. Enter your T•PAY PIN, and click **OK** to show your QR Code
6. Show your new QR Code to the T•PAY Agent
7. T•PAY agent will scan your QR Code, and confirm the withdrawal amount
8. The cash withdrawal process is complete, and cash will be given to customer
9. Refresh the app or your T•PAY account to see the new T•PAY balance
10. Details of the transactions can be seen on menu **Aktividade**



TRANSFERE SALDO T•PAY

1. Access T•PAY app and login to your T•PAY account
2. Select Menu **Transferensia**
3. Enter the recipient's T•PAY /phone number, with the transfer amount
4. Enter a brief message for information
5. Then click **OK**
6. Check and verify the information entered, then click **Manda**
7. Enter your T•PAY PIN, and click **OK**
8. The transfer process is complete.
9. Refresh the app or your T•PAY account to see the new T•PAY balance
10. Details of the transactions can be seen on menu **Aktividade**
11. The recipient can also see the detail of the transfer and new balance in their T•PAY account

DEPOSIT / TOP-UP T•PAY BALANCE / SALDO

1. Visit the nearest T•PAY Agent to topup balance
2. Fill the Cash In/ Deposit form, and return to the T•PAY Agent
3. Access T•PAY app and login to your T•PAY account
4. Click on the plus (+) symbol
5. Enter your T•PAY PIN, and click **OK** to show your QR Code
6. Show your new QR Code to the T•PAY Agent
7. T•PAY agent will scan your QR Code, and confirm the deposit/topup amount
8. The T•PAY Topup process is complete
9. Refresh the app or your T•PAY account to see the new T•PAY balance
10. Details of the transactions can be seen on menu **Aktividade**