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BEAT SCAMMERS BY LEARNING TO BE SAFE ONLINE

PETALING JAYA: With so many headlines these days related to online fraud, you can't help but feel a little paranoid each time you receive an email, text message or a call about an offer or promotion.

"Am I being scammed?"

TNG Digital Sdn Bhd chief executive officer Syahrulizam Samsudin (*pic*), an advocate for cashless transactions and active e-wallet user himself, said the best way to protect oneself from falling prey to any kind of scam is to educate yourself.

"There is always the chance that hackers will get more 'creative' with the ways that they try to scam people.

"In the digital world, be sure to always practise caution," he said, advising everyone to take simple precautions such as making sure website URLs have the padlock symbol and begin with "https".

Also, be wary of websites with

spelling mistakes, broken English, grammatical errors and low-resolution images.

These are usually tell-tale signs that something is not quite right.

"If a deal sounds too good to be true, it is always good to check with a friend or reach out via communication channels that e-wallet providers have. The more aware a user is, the savvier he/she is in avoiding possible cyberscam pitfalls," he said.

Syahrulizam assured that TNG Digital has confidence in its platform because of the security measures it has carefully set in place, including a multifactor authentication process as well as backend Artificial Intelligence (AI), machine learning and human intervention that work to detect and mitigate any



potential unauthorised activities.

"I believe that one of the biggest advantages of using an e-wallet is safety. This, coupled with more awareness and education, should enable consumers to be able to easily identify these scams and better protect themselves," he

said, adding that all responsible digital businesses must be committed to future-proofing Malaysia's e-payment ecosystem and part of that accountability is to close the gap in consumer education.

Syahrulizam said that TNG has spearheaded an educational video series called "Cashless Confidential", featuring local funnymen Dr Jason Leong and Kuah Jen Han discussing common topics relating to online safety and security such as info phishing and identifying scam sites.

"This will come in bite-sized, easy to understand episodes to be shared on television, radio and social media platforms," he added.

On Tuesday, it was reported in *The Star* that online fraud is on the rise, making up nearly 70% of complaints reported to the Malaysia Computer Emergency Response Team (MyCERT).

"This is alarming as the number of fraud complaints have spiked from 2,212 in 2010 to 5,123 last year," said Syahrulizam, adding that because some of these reported crimes have been related to e-wallets, TNG understands that this is a growing concern.

A recent study by Nielsen states that 46% of Malaysians are worried about security measures and fraud risks related to digital payments.

Syahrulizam said that TNG's recently-launched Money-back Guarantee Policy further highlights

its commitment to future-proofing Malaysia's e-payment ecosystem and to better serve its users by giving them the confidence to fully adopt a digital lifestyle.

"Users can trust us, continue to pay confidently and transact with our app, knowing that the transactions are protected and refund is available for any unauthorised transaction," he said, explaining that with the money-back guarantee, users must first verify their e-wallet account through the account verification process (eKYC process).

Once an account is verified, the money-back guarantee protection will be activated.

If users find that they are being charged with unauthorised transactions in their eWallet account, they can click on the money-back guarantee feature in the app and the e-wallet team will then investigate.