

b) Pay Bills (subject to RM0.50 + 0.5% charge)

PAYBILL#<Bill Code>#<Amount>#<MMPIN>#<A/c No.>#<Ref No.>

e.g. Pay RM46.50 TNB bill, just SMS :

PAYBILL#TNB#46.50#123456#021000400402

State Water Bill

Company/Institution	Bill Code	Digits of A/c No.	Bill Ref
Air Kelantan	AK	15	✓ (7 Digits)
Jabatan Air Sabah	JAS	14	*
Jabatan Bekalan	JBAK	13	✓ (8 Digits)
Air Kedah			
Johor Water	SAJ	16	✓
Kuching Water Board	AIRKCH	10	✓
Lembaga Air Perak	LAP	17	✓ (6 Digits)
Lembaga Air Sibul	LAS	15	✓ (Name)
Perbadanan	PAM	11	✓
Air Melaka			
Perbadanan Bekalan	PBA	11	*
Air Pulau Pinang			
SYABAS	SYABAS	13	*
Syarikat Air	SAT	14	✓ (9 Digits)
Trengganu			

✓ Required * Not required

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Company/Institution	Bill Code	Digits of A/c No.	Bill Ref
American International Assurance Co Ltd (AIA)	AIA	10 (Policy No.)	*
Astro	ASTRO	10	*
Celcom	CELCOM	8	✓ (HP No.)
DBKL (Cukai Pintu)	DBKL	11	*
Digi	DIGI	-	✓ (HP No.)
Etiga Insurance Berhad	ETIQA	9 (Policy No.)	*
Great Eastern Life Assurance Berhad**	GE	10 or 00+8 Digits	*
Indah Water	INDAH	8	✓ (8 Digits)
Kerajaan Negeri Selangor - Cukai Hasil Tanah (A/c no. is below barcode)	SELHT	21	*
Majlis Bandaraya PJ	MBPJ	15	✓ (11 Digits)
Majlis Bandaraya Shah Alam (ignore 2 digits in front)	MBSA	16	*
Majlis Perbandaran Johor Bahru Tengah	MPJBT	10	✓ (5 Digits)
Majlis Perbandaran Pulau Pinang	MPPP	11	*
Majlis Perbandaran Subang Jaya	MPSJ	16	*
Maxis	MAXIS	9	*
Perbadanan Tabung Pendidikan Tinggi Nasional (RM2/bill)	PTPTN	5 (Old) 12 (New = IC no.)	*
Sabah Electricity	SES	12	*
SESCO	SESCO	12	*
Tenaga Nasional	TNB	14	*
Telekom	TM	13	*
Streamyx	TMNET	14	*

**10 digits policy no. If policy no. is 8 digits, pls add 00 in front

✓ Required * Not required

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c) Pay Merchant (No Charges)

PAY#<Merchant Code>#<Amount>#<MMPIN>#<Your Message>

e.g. Pay RM300 to merchant, just SMS :

PAY#12345678#300#123456#PAYMENT FOR STATIONARY

d) Pay to Bank (Subject to RM1.15 Charge)

PAY#BANK#<Amount>#<MMPIN>#<Bank Code>#<Bank a/c No.>

Bank	Bank Code	Bank	Bank Code
Affin Bank	AFFIN	Maybank	MBB
Alliance Bank	ABM	Public Bank	PBB
Am Bank	AM	RHB	PBB
CIMB Bank	CIMB	Citibank	RHB
Bank Muallamat	BM	OCBC	OCBC
Bank Islam	BI	HSBC	HSBC
Bank Kerjasama Rakyat	BKR	Standard Chartered	SCB
EON Bank	EON	Bank Simpanan Nasional	BSN
Hong Leong Bank	HLB	UOB	UOB

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Important Instructions*

1) How to change MMPIN

(Charges: RM0.15/SMS)

- SMS : MMPIN#<Old PIN>#<New PIN>

2) How to Check MM Account Status?

- Miss Call to 03-2690 1900
- Log-in www.mobile-money.com

3) How to Cancel & Replace Lost Card?

- MissCall 03-2690 1999 to cancel
- Replace lost card with new MM Card at any MM Merchant

4) How to Cash Out?

(subject to RM1.00 + 0.5% charge)

- Visit selected MM Merchant to inform the withdrawal amount
- TAP the card at TAP Terminal
- Cashier will pay you Cash

*All SMS sent from MM to MM Card User will be subjected to RM0.05 charge

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MM Account
TAP to Pay & SMS to Pay
User Guide



Anyone · Anytime · Anywhere
www.mobile-money.com

With Mobile Money Account, you can :

- TAP to Pay
- SMS to Pay
- Earn TAP Dollar* & Redeem Instantly

*5% of purchase value

How To Register & TopUp MM Account?

1) How to Register?

- Touch the MM Card at TAP Terminal
- MissCall the number shown at TAP Terminal using your mobile phone
- SMS : TREG#<Name>#<IC> to MM Gateway to register your Name and IC

2) How to Top-up MM Account/Wallet?

- Top-up at your ATM/via internet banking
- a) Transfer money from your bank a/c to Mobile Money Bank Account
 - Go to your bank's ATM/internet banking
 - Do a transfer to MM Bank a/c no. (SMS BANKINFO to 66123 for MM Bank a/c no)

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- Amount to transfer (The amount transferred must have last 3 digits of your handphone number. Eg. If your handphone number is 012 1234168, then the amount transfer must be RM501.68 or 801.68.)
- Get time from ATM slip/internet transaction record

b) SMS the info on ATM slip to 66123

ATM#<Bank Code>#<Amount>#<Time>

Mobile Money's bank code and a/c no:

Bank	Bank Code	MM's Bank Account
Alliance Bank	ABM	120880010037660
AMBank	AMBANK	2362012003704
CIMB Bank	CIMB	12640001471059
EON Bank	EON	2018100006494
HLB Bank	HLB	14400011097
Maybank	MBB	512343516944
Public Bank	PBB	3152220412
RHB Bank	RHB	21212500097429

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MissCall to buy Prepaid

Operator	No. Miss Call	Value
Digi Prepaid	03-2690 1816 / 36 / 56	RM10 / 30 / 50
celcom	03-2690 1819 / 39 / 59	RM10 / 30 / 50
maxis	03-2690 1812 / 32 / 62	RM10 / 30 / 60
iTalk	03-2690 1811 / 31 / 51	RM10 / 30 / 50

MissCall to buy Online Games Pin

Operator	Card Name	No. Miss Call	Value
ASIAOHI	@-Cash 10,000	03-2690 1992	RM24
	Cubicard 400 Cubits	03-2690 1844	RM40
	CIB Mall Card 500CP	03-2690 1865	RM50
	iPoint 350pt	03-2690 1904	RM40
	My Point 500mp	03-2690 1985	RM50
	Runs Card 380pt	03-2690 1824	RM40
	LC 5000 LCP	03-2690 1965	RM50
	EZ JoyCard 400	03-2690 1954	RM40

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How To Pay Using MM Account?

1) TAP to Pay

- TAP the MM card at TAP Terminal
- You will receive a SMS on paid amount, balance in MM Account and TAP Dollar
- **If payment amount is more than RM160, please MissCall 03-2690 18xx before TAP to Pay**

2) SMS to Pay

You can SMS to pay for the following services from anywhere and at anytime

a) Pay Friends (subject to <RM100 - RM0.15 charge >RM100 - RM0.30 charge)

PAY#<Hp No.>#<Amount>#<MMPIN>#<Your Message>

e.g. Pay friend RM50 for birthday present, just SMS :

PAY#0123456789#50#123456#HAPPY BIRTHDAY 2 U

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Summary List of Important Instructions :

- To Check Balance – MissCall 03-2690 1900
- To Cancel Card – MissCall 03-2690 1999
- To Pre-Approve TAP Transaction more than RM160 – MissCall 03-2690 18xx
- To Top-Up via ATM: SMS : ATM#<Bank Code>#<Amount>#<Time>
- To Get ATM Top-Up Info and MM Bank Code and a/c number: SMS : ATMTOPUP

For all your SMS to MM, please send to any of these numbers :

Mobile Money SMS Gateway :		
maxis	Digi Prepaid	celcom
012-4046123	016-2084123	019-2336123
012-4066123	016-2384123	019-3336123
012-4166123	016-4406123	013-3406123
012-4766123	016-4466123	019-3866123
012-7866123	016-7166123	019-6536123
or 66123	or 66123	or 66123

MOBILE MONEY
Makes Life Easy
Mobile Money International Sdn Bhd (670766-W)
Lot 23-24, 2nd Floor, IOI Business Park 47100 Puchong, Selangor, Malaysia
www.mobile-money.com
By using MM Card, you agree to the T&C of MM Card.