STILL PAYING WITH CASH?

FUNNY LA YOU

Let's get financially savvy
and start using digital payments.

DuitNow FPX MyDebit

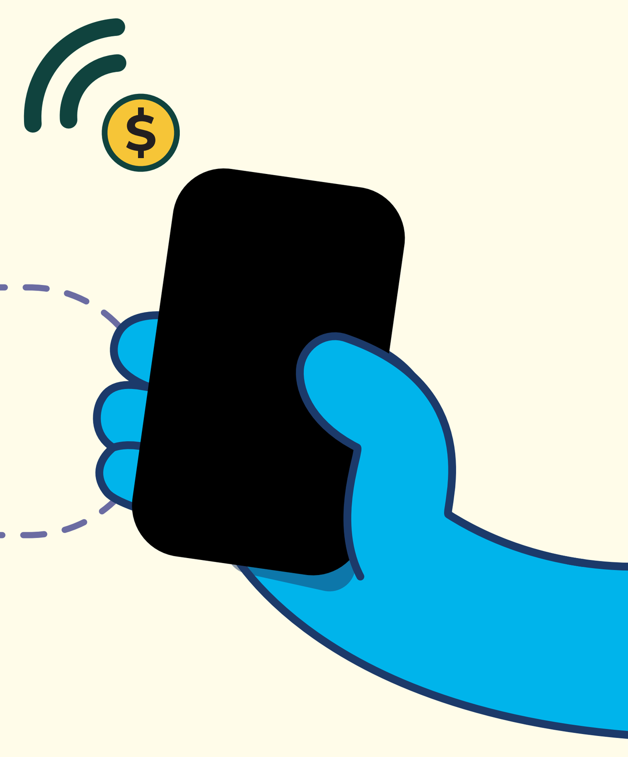
POWERED BY PayNet

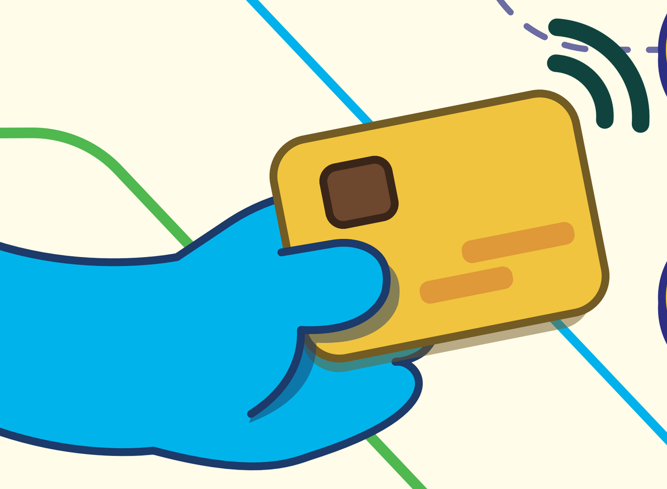
WHAT'S A CASHLESS LIFE ALL ABOUT?

It's when you do everything online, safe and easy, right from your phone or computer.

You can:

- Shop
- Pay bills
- Send money
- Receive money





CASHLESS TRANSACTIONS ARE THE SMART CHOICE

Enjoy all these convenient options:

DuitNow QR

Make or receive payments using a QR code.

DuitNow

Send money using a DuitNow ID such as a mobile number, MyKad and more.

MyDebit

Tap for quick payments straight from your account.

FPX

Pay online directly from your bank account.

JomPAY

Settle your bills easily from any banks in Malaysia.

IBG

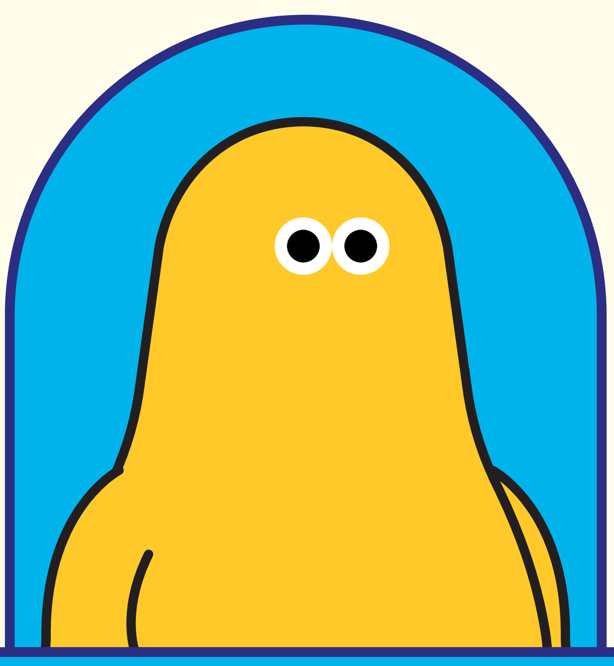
Transfer money between banks.

DirectDebit

Automate recurring bill payments.

THE BENEFITS OF GOING CASHLESS

Going cashless benefits both consumers and merchants.



For consumers

Daily transactions are faster and easier.

No need to carry cash around.

Your transaction records are saved automatically.

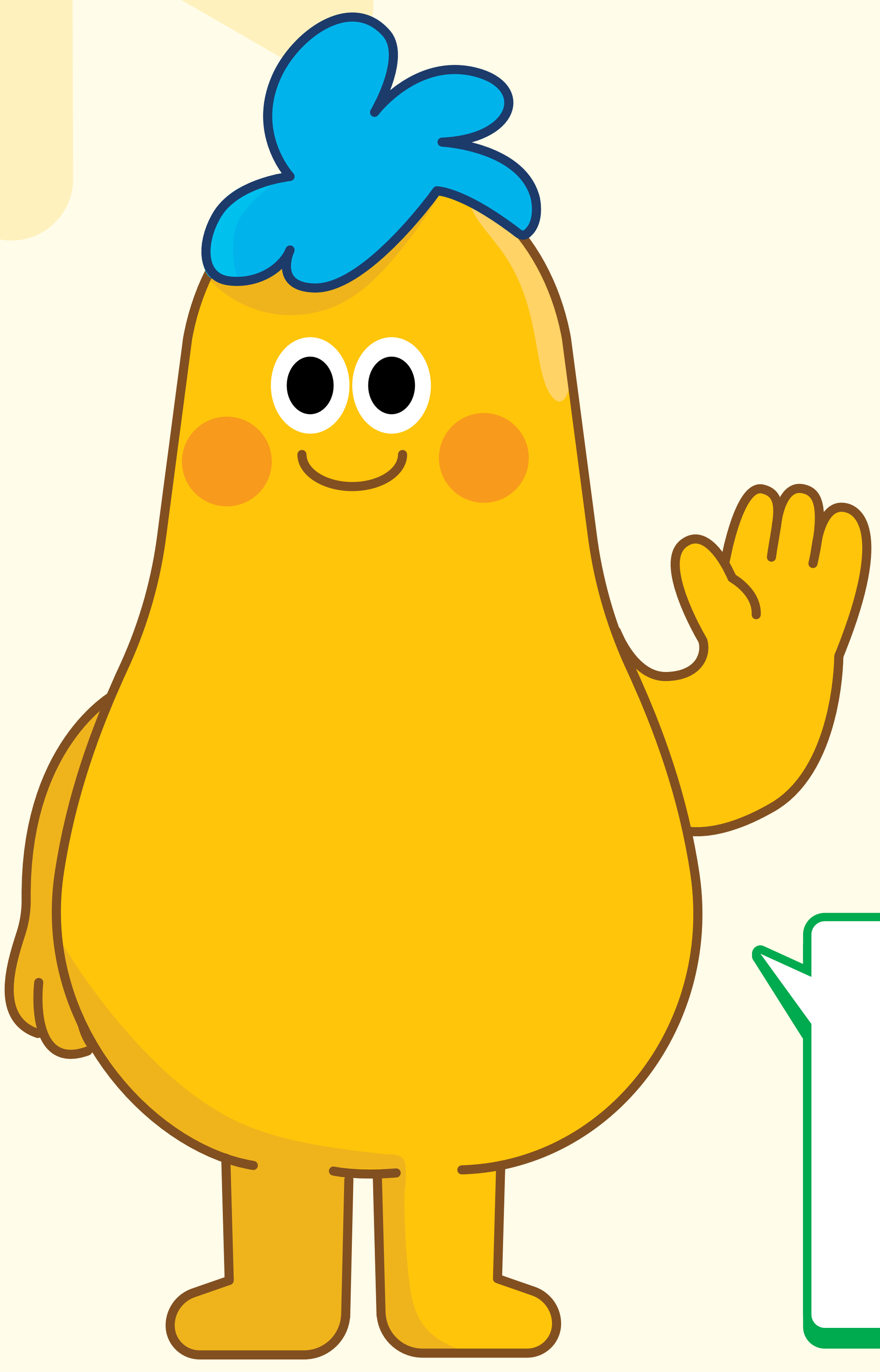
For merchants

Receive payments instantly.

Enjoy quicker, more organised transactions.

Easier bookkeeping and audits.

Reduce the risk of theft and miscalculation.



For more information, visit **paynet.my**

WATCH OUT FOR SCAMMERS

They come in many forms and they will do anything to trick you.

Macau Scam

Pretending to be police or law enforcement officers.

Investment Scams

Promising high returns that never come.

Online Purchase Scams

You pay, but the item never arrives or is fake.

Love Scam

Playing with your trust and emotions to get money.

Phishing Scams

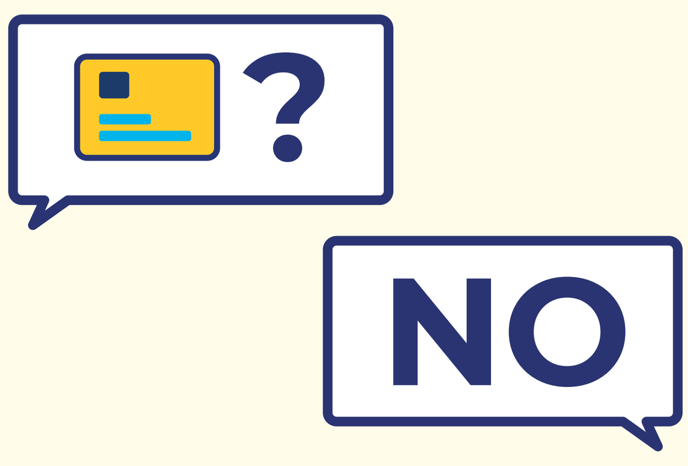
Using fake emails, texts, or calls to steal your banking information and personal details.

MAKE SURE YOU ALWAYS STAY ALERT

Your financial safety is your responsibility.

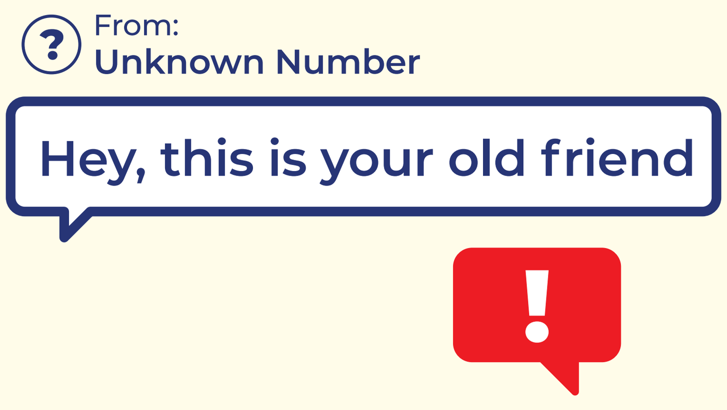
Remember, **NEVER EVER**

Share your **banking or personal details**. Banks and authorities **will never ask for your password, OTP or TAC**.



Click on **suspicious links**.

Reply to texts or calls from **unknown numbers**.



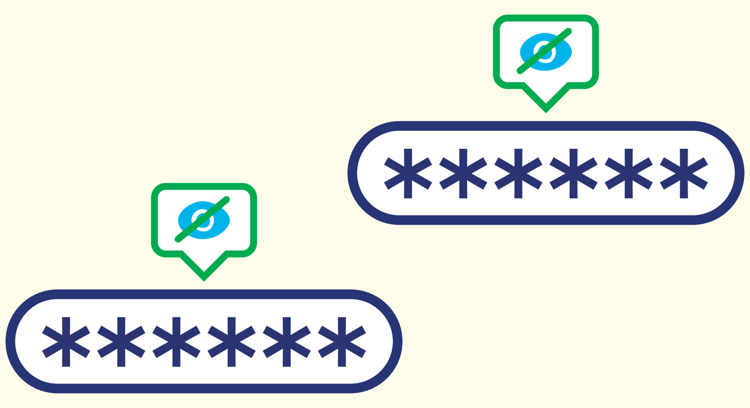
Fall for offers that seem too good to be true.

Invest in unregistered or **shady schemes**.

ALWAYS make sure you

Update your passwords and device operating system (OS) **regularly**.

Use **different passwords** for each account.



Verify any calls, texts or messages through your bank's official hotline or the relevant authority.

If you suspect you have been scammed, contact your bank or the **National Scam Response Centre (NSRC)** immediately at **997**.