



AmBank Group

MEDIA RELEASE

AmBank Now Supports Apple Pay Transactions Made on PayNet's MyDebit Network.

Apple Pay payments can now be made with AmBank debit cards on PayNet's MyDebit network, keeping domestic payments on Malaysia's national rails.

KUALA LUMPUR, 15 April 2026 — AmBank Group and PayNet today announced support for Apple Pay payments made on the MyDebit network, enabling local debit transactions that help keep domestic payments on Malaysia's national rails. MyDebit serves as Malaysia's national payments network and is operated by Payments Network Malaysia Sdn Bhd (PayNet).

Apple Pay offers customers an easy, secure, and private way to pay in-store, in-app, and online. AmBank was also among the first banks in Malaysia to offer Apple Pay for its credit cards.

To pay in-store, customers simply double-click the side button, authenticate, and hold their iPhone or Apple Watch near a payment terminal to make a contactless payment. Every Apple Pay purchase is secure because it is authenticated with Face ID, Touch ID, or device passcode, as well as a one-time, unique, dynamic security code.

Apple Pay is accepted at most points of sale, including in grocery stores and supermarkets, food and beverage outlets, convenience stores, pharmacies, and petrol kiosks.

“AmBank's collaboration with PayNet enables us to bring Apple Pay to our MyDebit cardholders via Malaysia's own MyDebit infrastructure. As the first bank in Malaysia to do so, we're proud to support national capabilities while delivering the same seamless,

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secure, and intuitive Apple Pay experience our customers expect, reflecting AmBank’s commitment to customer convenience and digital innovation,” said Cheong Chee Wai, Managing Director, Retail Banking, AmBank Group.

Customers can also use Apple Pay on iPhone, iPad, and Mac to make faster, more convenient purchases in apps or on the web without having to create accounts or repeatedly enter contact information, card details, or shipping and billing information.

Security and privacy are at the core of Apple Pay. When customers use a credit or debit card with Apple Pay, the actual card numbers are not stored on the device nor on Apple servers. Instead, a unique Device Account Number is assigned, encrypted, and securely stored in the Secure Element, an industry-standard, certified chip designed to store the payment information safely on the device.

Apple Pay is easy to set up. On iPhone, simply open the Wallet app, tap the “+” button, and follow the onscreen instructions to add a AmBank MyDebit card. Alternatively, AmBank MyDebit cards can also be added to Apple Wallet via the AmOnline App. Once a customer adds a card to an iPhone, Apple Watch, iPad, or Mac, they can start using Apple Pay on that device right away. Customers will continue to receive all rewards and benefits offered by AmBank.

AmBank will run a limited-time cashback campaign for MyDebit customers using Apple Pay, where eligible customers who spend a minimum of RM30 per transaction for three (3) transactions within a month will receive RM30 cashback, limited to one redemption per customer on a first-come, first-served basis. For more information, visit ambank.com.my/applepay.



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About AmBank Group

AmBank Group is a leading financial services group with over 40 years of expertise in supporting the economic development of Malaysia. We have over three million customers and employ over 8,000 people.

The Group was listed on the Main Market of Bursa Malaysia in 1988. It is the sixth-largest banking group by assets in Malaysia, with a market capitalisation of more than RM18 billion as at 31 March 2025.

AmBank Group serves over three million individual and corporate customers. It provides services in wholesale banking, retail banking, business banking, investment banking and related financial services which include Islamic banking, underwriting of general insurance, life insurance, family takaful, stock and share broking, futures broking, investment advisory and asset management services in unit trusts and real estate investment trusts.

For more information, please visit www.ambankgroup.com

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