

PayNet Digital Campus 4.0 Sets New Record With 58 Million Digital Transactions Across Malaysian Universities

KUALA LUMPUR, 25 February 2026 – Payments Network Malaysia Sdn Bhd (PayNet) has announced that its PayNet Digital Campus 4.0 recorded 58.7 million digital transactions across 44 universities in 2025, more than double the 24.4 million transactions recorded in 2024. Average student transactions per capita reached 98 in 2025, reflecting a clear shift in how Malaysia's next generation is adopting digital payments.

For the first time since PayNet Digital Campus' launch in 2022, all 20 public universities in Malaysia took part, including UiTM across 14 branches nationwide. 11 private universities also participated, marking Digital Campus' widest national reach to date.

PayNet Digital Campus is a student-led programme that enables Student Representative Councils to develop and implement campus-wide initiatives, engage surrounding merchants and drive sustained usage of digital payment platforms including DuitNow QR, MyDebit, FPX and JomPAY. Success is measured through real transaction data, ensuring accountability and measurable impact.

Universities play a pivotal role in shaping digital payment habits, where repeated daily transactions translate into long-term behavioural change. When PayNet Digital Campus first began, campuses recorded fewer than one million cashless transactions annually. Digital Campus' sustained transaction growth since then reflects consistent, everyday usage rather than short-term uptake. This sustained usage deepens trust in Malaysia's national payment infrastructure and strengthens the broader financial ecosystem. "Reaching 58.7 million transactions across campuses shows that digital payments have become habitual among students," said Praveen Rajan, Chief Executive Officer of PayNet. "By embedding digital usage early, we are strengthening financial inclusion in line with Bank Negara Malaysia's Financial Sector Blueprint and reinforcing long-term confidence in Malaysia's payment infrastructure."

The results were presented at the PayNet Digital Campus Summit 2026, attended by the Director General of the Ministry of Higher Education, Datuk Professor Dr. Azlinda Azman, underscoring continued support from the Ministry in advancing digital payment adoption across universities.

Increased transactions per capita on campuses shows how students are using digital payments consistently. UiTM Cawangan Perlis topped the public university category with an average of 98 transactions per capita during the PDC 4.0 campaign period from September to December 2025. In the private university category, INTI International College Subang led with 127 transactions per capita.

In recognition of their performance during PayNet Digital Campus 4.0, UiTM Cawangan Perlis and INTI International College Subang each received RM100,000 as first-place winners in their respective university categories.

To date, Digital Campus has reached close to 600,000 students and more than 7,500 merchants nationwide. As students increasingly adopt digital payments for everyday transactions, surrounding micro and small businesses benefit from clearer transaction records, steadier income flows and stronger participation in Malaysia's digital economy.

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As PayNet continues to advance secure, efficient and inclusive payment infrastructure nationwide, Digital Campus remains a cornerstone initiative in shaping Malaysia's next generation of cashless users.

For more details on PayNet Digital Campus, please visit: <https://www.paynet.my/about-us/enablement-advisory/higher-education.html>

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About PayNet

Payments Network Malaysia (PayNet) is Malaysia's national payments network with a mission to accelerate the country's payment flows by making the digital payment infrastructure more accessible, widespread, and secure. Our comprehensive retail payments suite - including DuitNow (QR and Transfer), JomPAY (Bill Payments), FPX (Online), MyDebit (Domestic Debit), MEPS, and IBG (Interbank GIRO) - provides extensive coverage across the nation, forming a core part of daily life in Malaysia.

Additionally, PayNet's real-time retail QR payments network, DuitNow, is interoperable with domestic schemes in Singapore, Thailand, Indonesia, and Cambodia, facilitating seamless cross-border transactions with these countries. PayNet is committed to promoting a secure, efficient, and innovative payments ecosystem in Malaysia and works closely with its stakeholders to develop new products and services that meet the evolving needs of consumers and businesses.

For further details, please visit our website: www.paynet.my.

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