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PayNet Launches Digital Aid Initiative for Flood-Affected Sabah

More than 140 beneficiaries from 47 households supported through digital flood relief innovation in Penampang, Sabah



PayNet together with Gobarakah and flood victims in Penampang.

PENAMPANG, SABAH, 30 December 2025 – Payments Network Malaysia Sdn Bhd (PayNet) has partnered with Gobarakah Tech Sdn Bhd (Gobarakah) to deliver targeted relief to rural communities impacted by floods and landslides in Penampang, Sabah. The digital flood relief supported over 140 individuals from 47 households in heavily affected areas including Kampung Madsiang, Kampung Sogumau, Kampung Inobong, Kampung Limbata, and Country Heights.

This marks PayNet's first digital aid initiative in rural Sabah and its second relief effort for Penampang. Beneficiaries were verified and onboarded onto Gobarakah's platform, receiving e-vouchers, enabling impacted households to redeem essential goods via Koperasi Wawasan Rakyat Sabah's mobile supply trucks and local grocery stores. Earlier this year, PayNet also supported repairs at the Madsiang Community Learning Centre (under Moyoq Innovation House) damaged by the 2024 floods.

“The current monsoon season has heavily impacted the residents of Penampang. Our goal was to provide greater control and flexibility in the flood aid relief to the impacted residents. This digital approach in partnership with Gobarakah, empowers beneficiaries to choose what they needed and assures donors that contributions reach the intended recipients,” said Farhan Ahmad, Group CEO of PayNet.

The initiative leverages Gobarakah's digital aid platform to ensure transparent, traceable, and needs-based distribution of relief, reducing leakages and mismatched supplies compared to traditional cash or food basket methods. Gobarakah is currently a participant of PayNet's Fintech Hub programme. A core objective of the Fintech Hub is to partner fintech innovators to solve real-world challenges faced by Malaysians and businesses, and develop solutions that are safe, reliable and easy to use.

“We’re honoured to collaborate with PayNet in assisting flood victims. Gobarakah’s digital aid platform enables real-time, end-to-end traceable distribution funds and the controlled redemption of aid, ensuring dignity and choice for beneficiaries while supporting digital and

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financial inclusion in fulfilling their immediate needs," said Firdaus Mohamed, CEO and Co-Founder, Gobarakah.

Meanwhile, Juddy Lasius, coordinator of distribution efforts, expressed heartfelt gratitude "I would like to express my highest appreciation and heartfelt thanks to PayNet and Gobarakah for their support and collaboration in the post-flood and landslide relief mission at Pusat Pemindahan Sementara (PPS) ILMAN Penampang. Your contributions have eased the burden of those in need, and your kindness will always be remembered."

Farhan added "We selected Penampang through our social impact work under PayNet Cambah East Malaysia. We were inspired by the resilience of the community. Despite frequent natural disasters, patchy internet, and intermittent power disruptions, they continue to push forward to grow their businesses. Our goal is to ensure that digitalization brings real meaningful impact. When this Cambah community rises, self-sustaining cycles of shared prosperity emerge, and rural economies grow."

For more details on the PayNet Cambah programme, please visit: <https://paynet.my/beyond-payments/community-impact/paynet-cambah.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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