

Press Release
For immediate publication

CelcomDigi and PayNet join forces to strengthen digital security in financial transactions

Petaling Jaya, 11 March 2025 – CelcomDigi Berhad (“CelcomDigi”) and Payments Network Malaysia Sdn Bhd (“PayNet”) have announced a landmark inter-industry partnership to provide Malaysians with a more secure and seamless access to digital financial services using CelcomDigi’s Open Gateway. By leveraging Open Application Programming Interface (API) integration, this collaboration supports Malaysia’s push for greater digital security, empowering individuals and businesses with safe and convenient financial transactions while fostering a more interconnected digital ecosystem.

The key focus of this partnership is to proactively address the rising threats of online scams and fraud, which remain a pressing challenge in today’s digital financial landscape. Scammers often exploit gaps in user security practices, preying on vulnerabilities in authentication and access methods. This partnership aims to strengthen digital safeguards and significantly reduce such risks, making these vulnerabilities a thing of the past.

In line with the Open GSMA Initiative, this partnership leverages CelcomDigi’s Open Gateway API to enable PayNet to verify DuitNow transactions through secure SIM-based authentication. This security method ensures that the mobile number linked to a DuitNow user ID is active and held by the registered account holder. This approach is particularly suitable for DuitNow, which uses mobile numbers, MyKad, or business registration numbers as user IDs for transactions. This added security reinforces trust in the platform, building confidence among Malaysians to adopt mobile for financial transactions.

SIM-based authentication offers significant security benefits. Each SIM card is unique, securely stored within a mobile device, and is not easily duplicated, reducing the risk of fraud and scams. This is especially crucial as banking and financial scams continue to be among the most prevalent forms of fraud in Malaysia. PayNet currently processes over 13 million digital transactions every day. Unlike traditional authentication methods that rely on OTPs, which require manual code entry and are susceptible to human intervention risks, SIM-based authentication provides a more secure alternative for users.

Additionally, this partnership strengthens digital security through collaboration with financial institutions and the National Scam Response Centre (NSRC) via the National Fraud Portal (NFP). By streamlining scam report handling and sharing real-time fraud intelligence, NFP provides the reports to CelcomDigi for it to take proactive measures to swiftly flag, block, and blacklist scam-linked phone numbers. This approach also prevents fraudsters from misusing flagged numbers to create new accounts, further reinforcing security for all users.

The Memorandum of Understanding was signed by **Datuk Idham Nawawi**, Chief Executive Officer of CelcomDigi, and **Farhan Ahmad**, Group Chief Executive Officer of PayNet. The signing was officiated by **YM Tengku Dato’ Sri Azmil Zahrudin bin Raja Abdul Aziz**, Chairman of CelcomDigi, with a representative from Bank Negara Malaysia also in attendance.

CelcomDigi's Chief Executive Officer, Datuk Idham Nawawi said, "This landmark collaboration between the telecommunications and payments industries is aimed at further safeguarding all Malaysians. By enabling SIM-based authentication technology, we are providing financial institutions with a more secure way to authenticate users, making digital financial transactions significantly safer. As scams and fraud rise—especially in the age of artificial intelligence—this initiative comes at a pivotal moment, reinforcing the need for stronger security as scammers grow more adept at bypassing traditional defences and exploiting digital vulnerabilities. We look forward to expanding this partnership, working with more financial institutions to strengthen digital security and protect Malaysians across the country from emerging digital threats."

Building this commitment to financial inclusion and security, PayNet underscores the critical role of trust and fraud prevention in enabling a seamless digital payment experience.

Farhan Ahmad, Group Chief Executive Officer of PayNet, said, "At PayNet, our mission is to build a secure, seamless, and inclusive digital financial ecosystem for all Malaysians. With the 2024 launch of our real-time National Fraud Portal, we took an innovative, bold step towards protecting Malaysians. This partnership builds on the National Fraud Portal by adding real-time account verification through CelcomDigi, providing an extra layer of security for all users. By harnessing Open APIs and collaborative innovation, we are driving a future where financial security and inclusion go hand in hand, empowering individuals and businesses to transact with confidence in an increasingly digital economy."

Together, CelcomDigi and PayNet are committed to advancing digital security, driving innovation, and expanding financial access, ensuring that Malaysians can engage in transactions with trust and ease in a fast-evolving digital economy.

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About CelcomDigi Berhad

CelcomDigi is Malaysia's largest mobile network operator with more than 20.4 million users on its network. The company aims to serve the growing digital needs of its customers by leveraging its newly combined widest network footprint, distribution touchpoints, innovative range of digital products and services, and superior customer experience, powered by passionate CDzens. The company has clearly defined ambitions to advance the nation, inspire Malaysian society, and be a leader in inclusion and ESG practices. For more information on CelcomDigi, visit www.celcomdigi.com.

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About Payments Network Malaysia Sdn Bhd (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, and Indonesia, 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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