

PRESS RELEASE
For Immediate Release

J&C Pacific Partners with PayNet to Revolutionise FMCG Promotions via the GiftsMart™ AI WhatsApp Platform



KUALA LUMPUR, 6 August 2025 – J&C Pacific Sdn Bhd (J&C Pacific), a leading innovator in AI-driven retail marketing solutions, has entered into a strategic collaboration with Payments Network Malaysia Sdn Bhd (PayNet), the national payments network and the operator of the MyDebit scheme, to modernise the way FMCG campaigns are executed in Malaysia.

At the heart of this collaboration is GiftsMart, a proprietary AI-powered redemption platform developed by J&C Pacific. Designed to automate and digitise the entire consumer promotion journey from receipt submission to eligibility validation and gift fulfilment, GiftsMart offers brands a smarter, faster, and more transparent way to engage with their customers.

“This partnership with PayNet is a major milestone in our mission to transform how retail campaigns operate,” said **CK Lee, Chief Executive Officer of J&C Pacific**. “With GiftsMart, we are eliminating outdated manual processes and replacing them with AI



and intelligent automation that enhance efficiency, transparency, and customer experience, all while encouraging greater adoption of cashless payments through MyDebit.”

As part of this strategic effort, J&C Pacific will launch a brand engagement initiative in collaboration with PayNet, aimed at onboarding FMCG brands that are ready to embrace next-generation retail marketing. The initiative aligns with both organisations’ commitment to digital transformation, consumer convenience, and payment innovation.

“Our vision is to enable brands to run nationwide campaigns at scale without the operational burden,” added CK Lee. “Through this partnership, we are not just introducing new technology; we are setting a new standard for how promotions should be executed in today’s retail landscape.”

Under this collaboration, purchases made using MyDebit are eligible for reward redemption on the GiftsMart platform. To enjoy these exclusive rewards, users must submit their MyDebit transaction receipts through the platform and meet the specific campaign criteria within the promotional period.

“Digital innovation is the key to unlocking new value in consumer engagement,” said **Gary Yeoh, Chief Marketing Officer of PayNet**. “Through this collaboration, MyDebit users can enjoy a more seamless and digitised reward redemption experience. By performing a MyDebit transaction and submitting the receipt via the GiftsMart platform, consumers benefit from a streamlined process that replaces previously manual, multi-step submissions. This initiative not only enhances the user experience but also supports our broader mission to drive digital adoption and promote a cashless economy in Malaysia.”

In the next phase of the collaboration, J&C Pacific and PayNet will also explore extending the GiftsMart platform to support DuitNow QR as an eligible payment method, expanding the scope of digital acceptance and enabling greater consumer flexibility.

The continuous partnership between J&C Pacific and PayNet reflects a shared ambition to empower Malaysia’s FMCG ecosystem with future-ready infrastructure, combining AI, automation, and national payment rails into one unified experience.

For more campaign updates, please visit <https://www.giftsmart.my/campaigns>

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About J&C Pacific Sdn Bhd

J&C Pacific is a Malaysian business solutions provider specializing in digital payment terminals and systems, retail technology, and is a Bank Negara Malaysia (BNM) licensed



merchant acquirer. The company supports thousands of retail merchants nationwide through its card terminal deployments, e-wallet integrations, and system-driven innovations helping businesses digitize operations and enhance customer experiences.

With deep expertise in retail infrastructure and operations, and a forward-thinking approach to consumer engagement, J&C Pacific continues to introduce new platforms and partnerships that bridge offline retail with digital-first ecosystems.

For more information, please visit www.jcpacific.com.my.

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, 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.