

BNM Payment System Forum

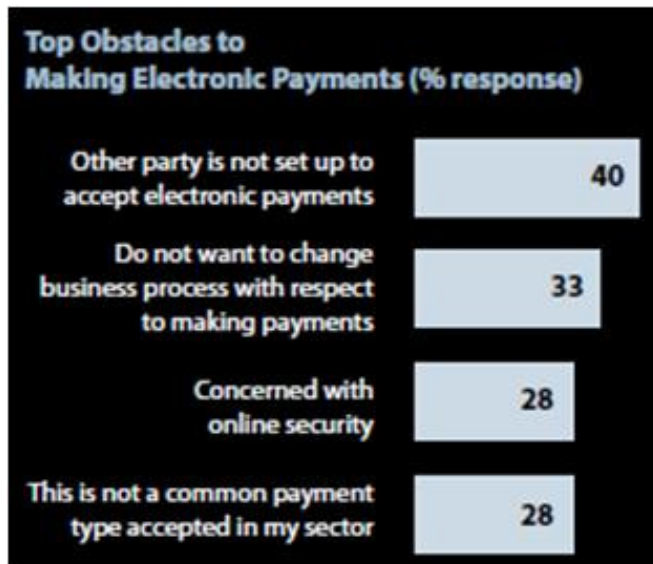
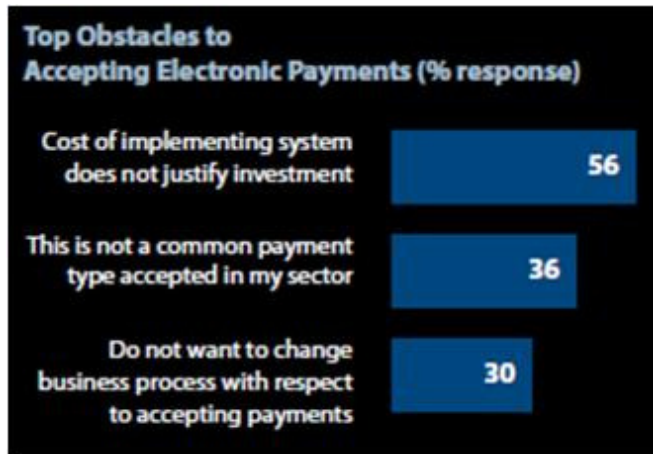
PANEL SESSION: Collection Solutions for Businesses

Mr. Victor Khor
EVP, Head of Group Transaction & Alternate Banking
Alliance Bank Malaysia Berhad

Mr. Peter Lenhardt
Managing Director
A&H Meyer Sdn Bhd

National transition to e-payment via BNM

National e-Payment Agenda



BNM’s National e-Payment Agenda drives a market wide readiness for the entire ecosystem of banks, businesses and consumers to embrace transition from paper-based to e-payments

SME benefits moving from cheques to accepting and making electronic payments:

- Better cash flow with same day or near real-time payments and collections minimizes idling cash i.e. time lapse on cheque presentment and clearance at bank
- Circumvents counterfeit, forgery and altered cheques
- Manual to automated reconciliation

Experience e-Payments Without Boundaries

alliance **Biz**.smart
ONLINE BANKING



First bank in Malaysia to offer the **full suite of online business banking solutions to Sole Proprietors / Small Businesses** (i.e. advanced cash management functionalities)

Our new BizSmart Online Banking is so **efficient** that **it's like having "More of You"** to focus on growing your business

Sole Proprietors & Small businesses can now "Experience IBG Without Boundaries" – **transfer any amount with full digital signing.**

All transactions are encrypted with the latest **128 bit key encryption**. Each transaction is **digitally signed** and a unique security token is given to the authoriser of the company. This is **on par with the best global practices.**



A German & Malaysian experience in adoption and usage of electronic payments & collections

- A & H Meyer Sdn. Bhd. founded in Malaysia 2001
- A market leader in customizable cable management systems particularly for the office sector
- Peter Lenhardt is the Managing Director responsible for all business and operations of A & H Meyer in the Asia Pacific Region



How e-payments can improve efficiency for SME Businesses.

- The level of adoption e-payment usage vs. cheque within the Malaysian SME industry - room for improvement.
- Some of the key pains faced by an SME operating in Malaysia in the area of cheque collections and reconciliation – productivity & efficiency.
- Some thoughts on industry wide improvements that will help the SME industry in general to realize the benefits of accepting & making electronic payments.



ALLIANCE BANK

Thank You