



Frictionless Payments for Malaysia

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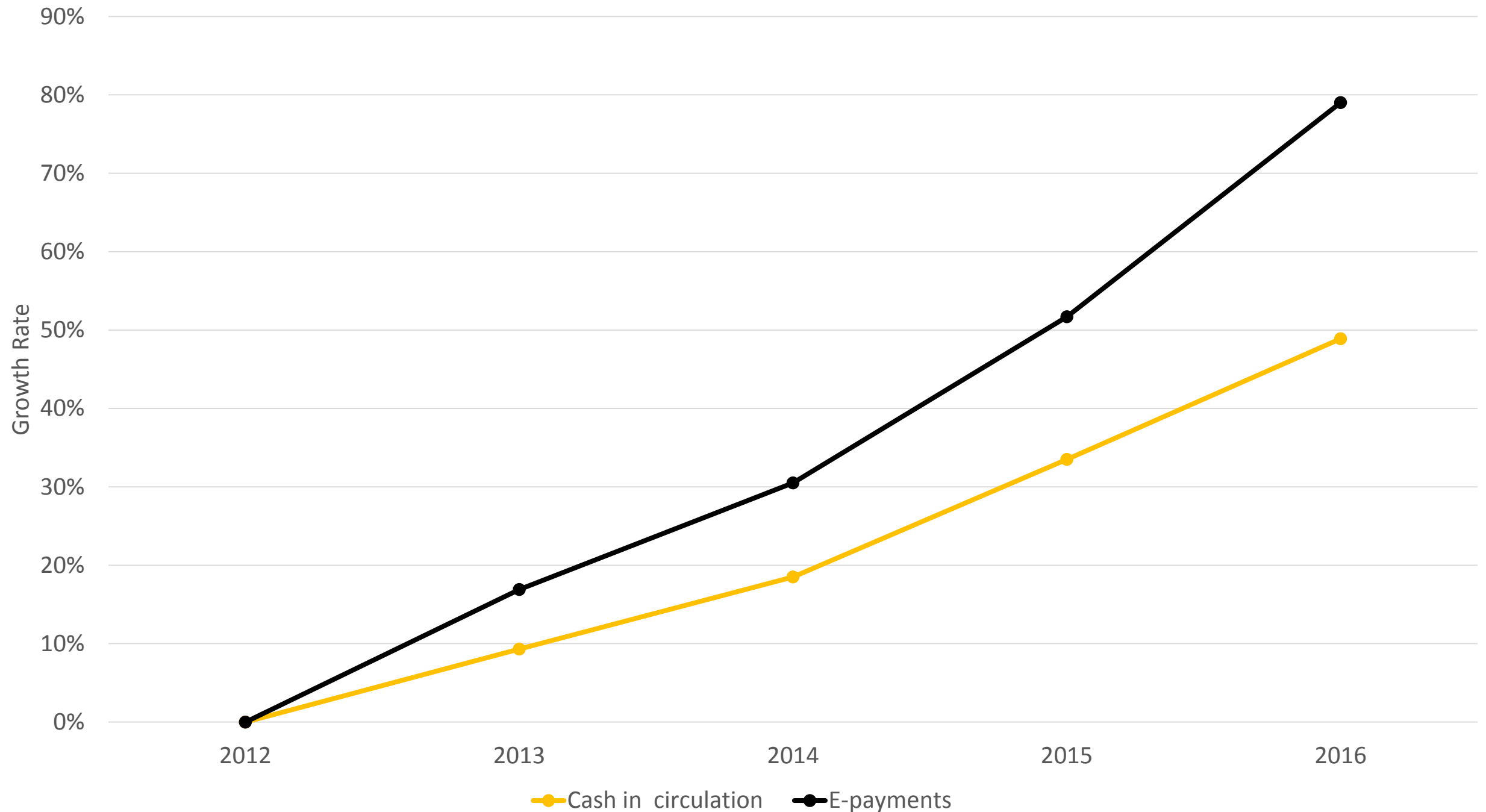
Moving from pure friction to zero friction

What are trends telling us?



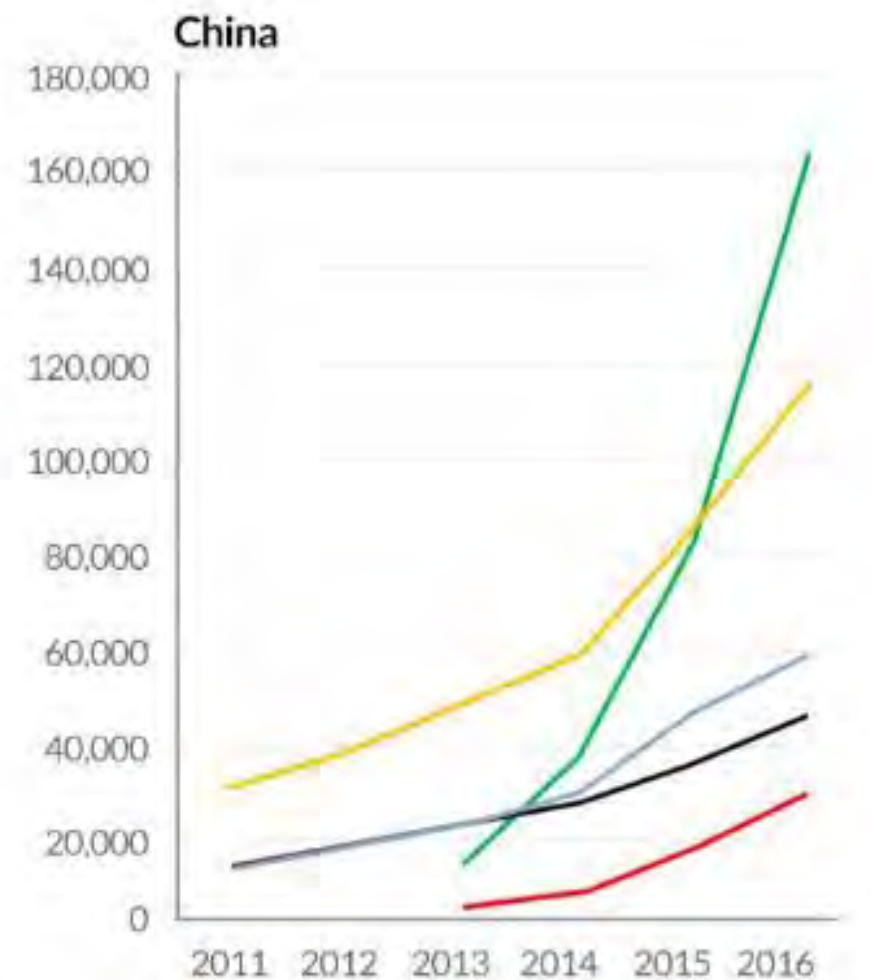
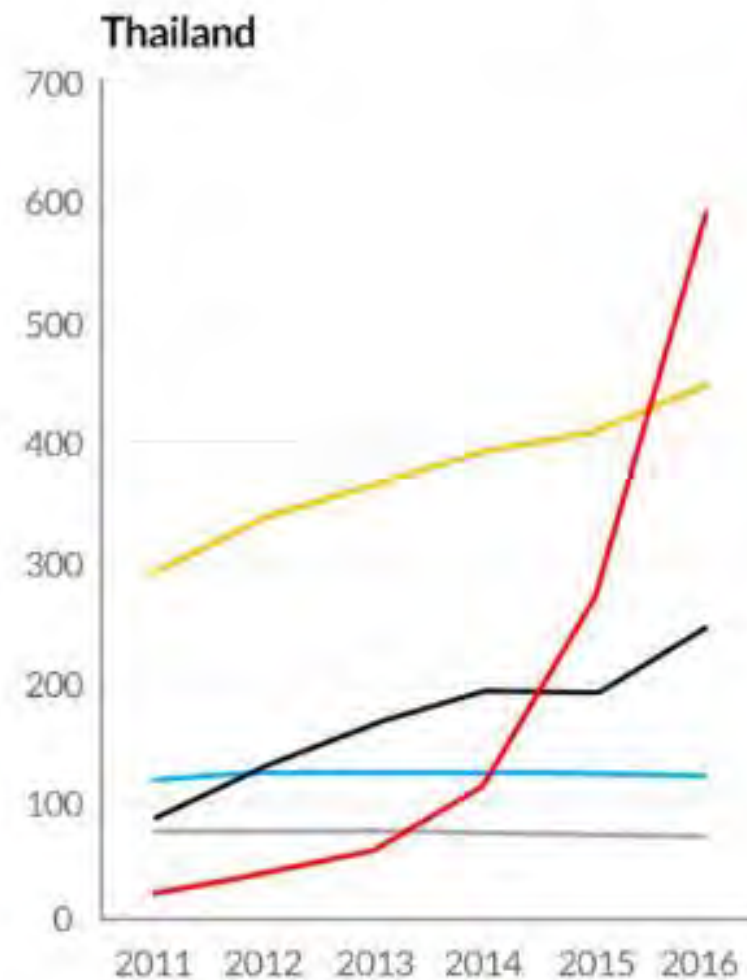
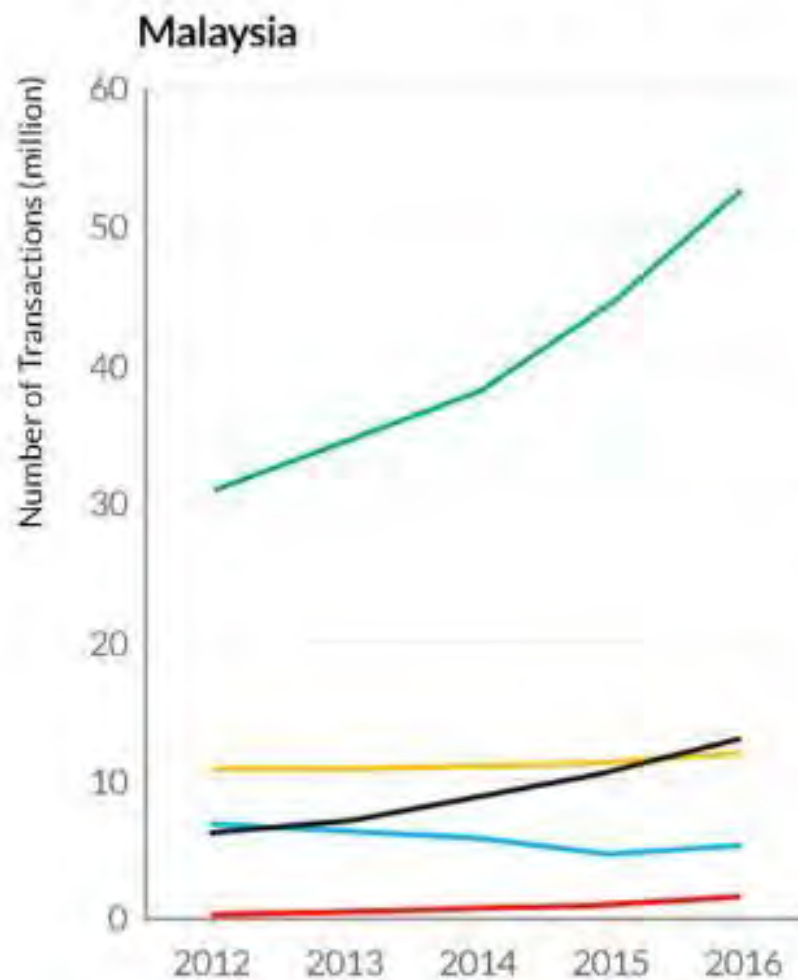
Electronic Payments have not only overtaken cash in Malaysia...

E-Payment transaction volumes are growing faster than cash in circulation




...but also cheque & traditional card instruments (excluding debit cards) in-line with the region

Structure of Payments - Volume of Transactions (2011 - 2016)



Source: Asian Banker Research

A glass jar is tipped over, spilling a large number of coins onto a white surface. To the right of the jar is a small wooden easel with a black sign. The sign has yellow text that reads: "We are not using traditional channels & payments as much as we used to".

**We are not using
traditional channels
& payments
as much as we used to**

It's not a physical payment problem

It's behavioural change





How do we then re-think from ground up every customer journey and re-hack it so that it makes sense for our customers?



TELCOS



OTHERS



Wallets are one of the many ways that have tried to address this



支付宝
ALIPAY



微信支付

QR codes making a comeback, after China's success

But what are customers looking for?

The image features a dark, textured background, possibly a desk or table. In the top right corner, there is a white coffee cup on a saucer, a black pen, and a notebook with a grid pattern. The text "But what are customers looking for?" is written in bold yellow font across the top left.

But what are customers looking for?

Ease of use

Must provide a seamless payment experience as convenient & widely accepted as cash.

Convenience for both consumer & business is absolutely critical.

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Eco-system

API-driven digital payments eco-system needed to reduce complexity amongst the various partners.

Standardisation and interoperability crucial to decrease fragmentation in the eco-system



Is this enough?

Expectations of customers have changed

Payment products will make way for experiences

Evolution of payment cards



01

Magnetic stripe credit cards



Chip-based credit cards

02

Debit cards



03

Contactless cards



04



05

Chip & PIN cards



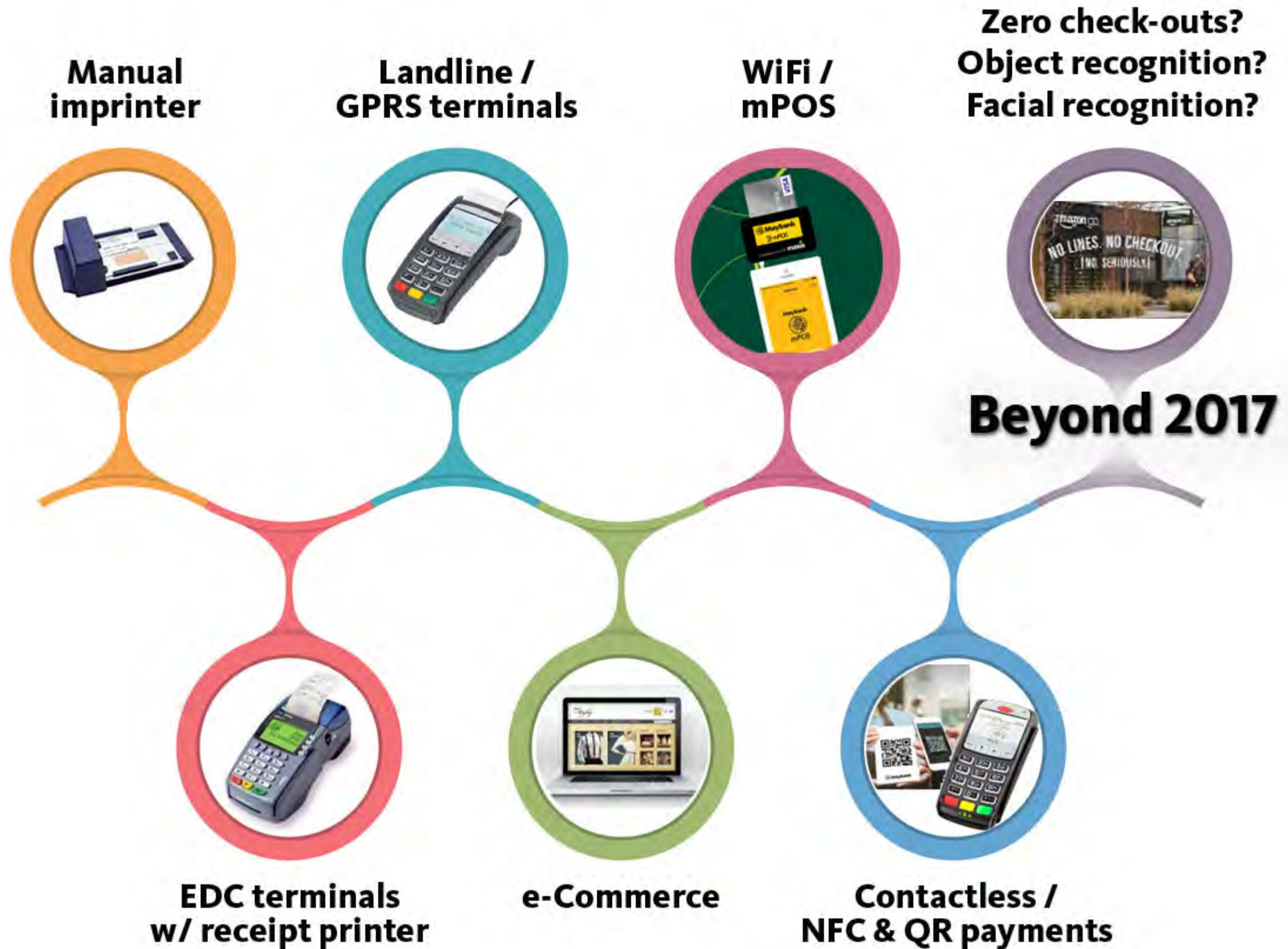
Mobile / wearable payments

06

Beyond 2017

Internet of Things?
Embedded chips?
Biometric authorization?

Evolution of merchant acceptance



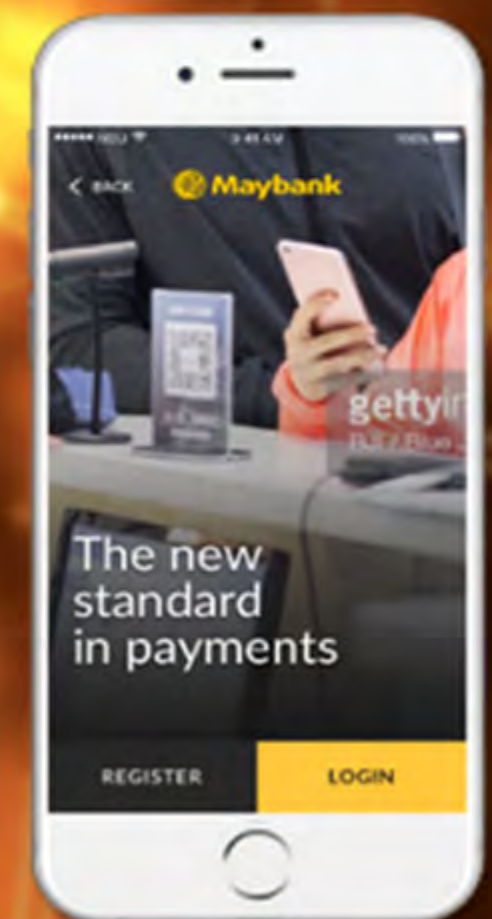
Making frictionless payments a reality



With Maybank's new digital payment offerings

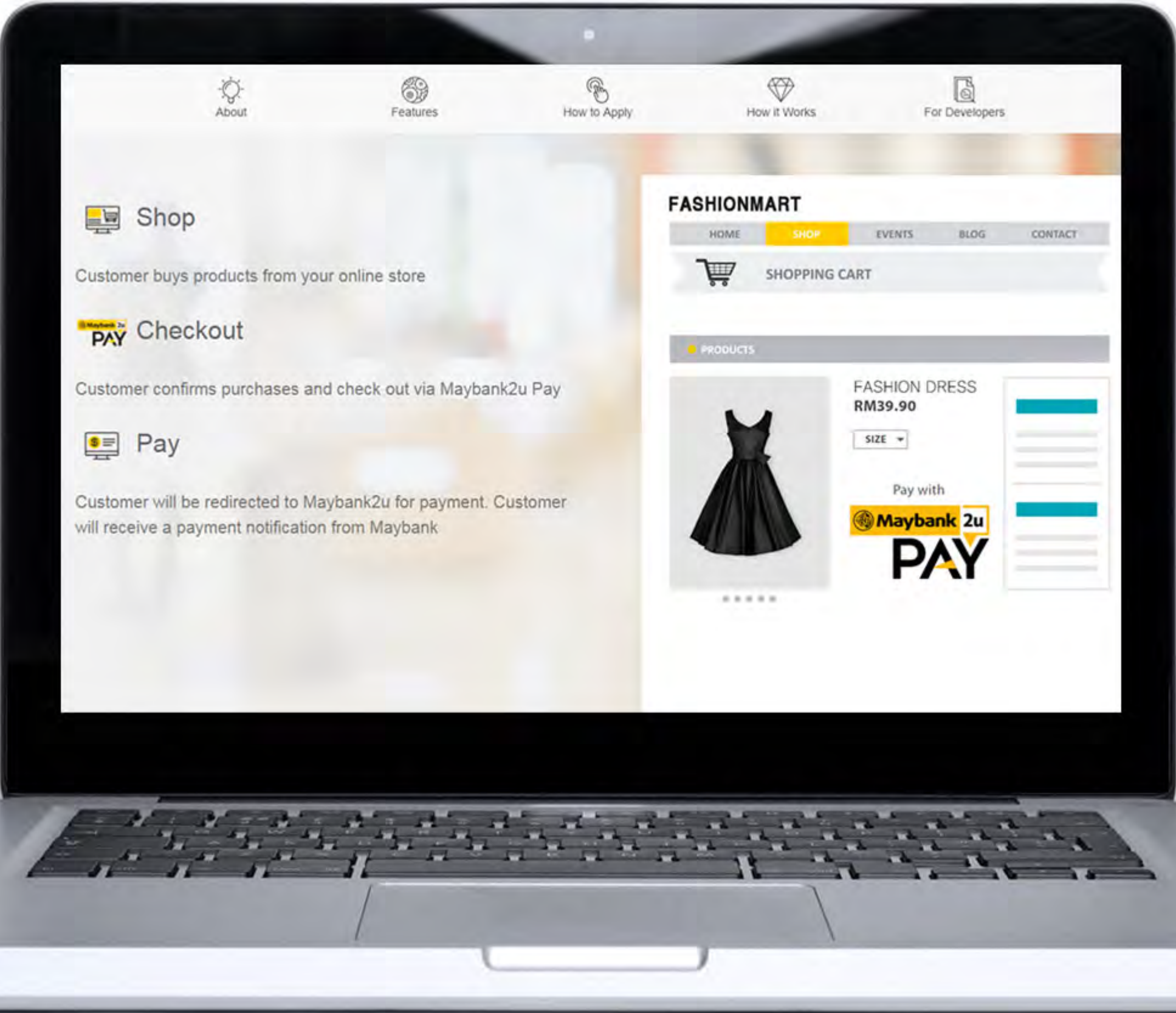


Maybank2u Pay

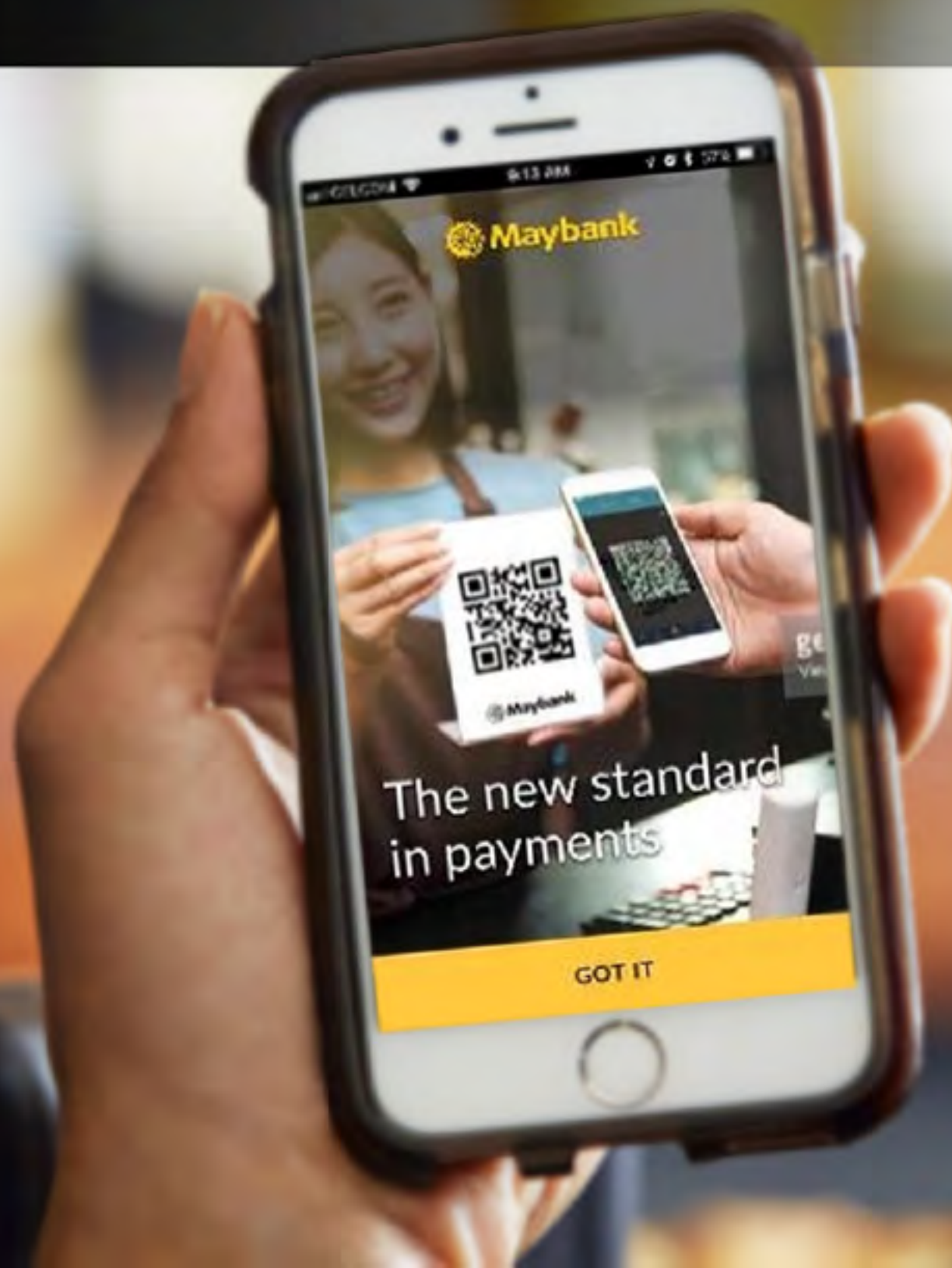


Maybank QRPay

How Maybank2u Pay works



Coming soon: Maybank QRPay



Key benefits of Maybank QRPay

LOW COST



- **No** Registration Fee
- **No** Monthly Subscription Fee
- **No** Management Fee
- Does **not** require NFC-enabled phone
- **Software** updates, not hardware

SIMPLE



- **Easy** merchant sign up via mobile platform
- **No** more forms or documents to be provided
- Pay from **any** Maybank CASA account
- Pay to **any** Maybank (or other bank's) CASA account

CONVENIENT



- QR code can be deployed almost **anywhere**
- Up to **90 days** Transaction History on the Merchant App
- **Instant** notification for all transactions
- **No** more trips to the bank

SAFE & SECURE



- Track your transactions on a **real time basis**
- Cash will be credited into your account **immediately**

Moving the nation forward to a cashless society via frictionless payments



ONLINE ACCOUNT
OPENING



ONLINE LOAN
STP



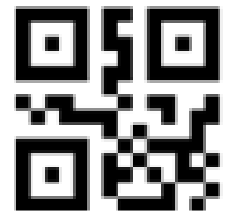
MAYBANK
PAY



MAYBANK2U
PAY



QR
PAYMENT



SAMSUNG
PAY



**One-stop bank for all payment needs -
both for the virtual as well as the physical business world**



Thank You

