

# EVOLUSI

## FINTECH DI MALAYSIA

(2008 – Kini / *Present*)

**Kemunculan Pemain-pemain Baharu:  
Pengubah Keadaan**

*Emergence of New Players: A Game Changer*

# 1970 - 80-an

## 1970 - 80s

### **Penggunaan Sistem Pembayaran Berasaskan Kad**

Kad kredit diperkenalkan pada hujung tahun 1970-an. Ia hanya dikeluarkan kepada golongan professional oleh syarikat pengeluar kad.

Pada tahun 1970-an, untuk perkhidmatan luar bandar, bank-bank bergerak telah diperkenalkan oleh beberapa bank bagi membawakan khidmat mereka kepada orang awam, memandangkan masyarakat bandar telah mempunyai akses terhadap bank yang tumbuh pesat ketika itu.

Pada tahun 1981, Maybank telah merasmikan Mesin Teler Automatik (ATM) yang pertama di cawangan Ampang Park - sentiasa mengubah hubungan diantara bank dan pelanggan.

### ***The Development of the Card-Based Payment System***

*Credit cards were introduced in the late 1970s. They were only issued to professionals by card issuing companies.*

*In the 1970s, to serve rural areas, mobile banks were introduced by certain banks to take their services out to the public, as the urban communities already had access to sprouting banks at that time.*

*In 1981, Maybank launched the first Automated Teller Machine (ATM) at its Ampang Park outlet - forever changing the relationship between banks and customers.*



# 1990-an 1990s

## **Pelaksanaan Sistem Pembayaran Berasaskan Internet**

Kad pintar pertama dihasilkan pada tahun 1977 oleh Motorola - berkeupayaan menyimpan maklumat dalam ingatannya (memori).

Dagangan di BSKL sepenuhnya berkomputer pada tahun 1992 dan Sistem Depositori Pusat (CDS) BSKL telah dilaksanakan pada tahun 1993.

BNM telah mengeluarkan garis panduan mengenai "Tahu Dasar Pelanggan Anda" pada bulan Disember 1993 - institusi perbankan mesti mempunyai pengetahuan mengenai profil transaksi pelanggan untuk mengelakkan daripada pengubahan wang haram.

Kad Bayaran Serbaguna (PMPC), satu aplikasi perdana Koridor Raya Multimedia Malaysia yang dilancarkan secara rasminya pada bulan Ogos 1996. PMPC adalah gabungan kad ATM, e-tunai dan e-pos ke dalam satu kad berasaskan cip tunggal.

Sistem Penjelasan Imej Cek Kebangsaan (SPICK) telah dilaksanakan pada bulan November 1997 untuk menyediakan keberkesanan penjelasan cek, draf permintaan dan instrumen berasaskan kertas runcit yang lain.

RENTAS telah dilaksanakan pada bulan Julai 1999 oleh BNM untuk membolehkan pemindahan dan penyelesaian dana antara bank bernilai tinggi. Ia terdiri daripada dua sub-sistem, Sistem Pemindahan Dana Antara Bank (IFTS) dan Sistem Perdagangan Sekuriti Tanpa Skrip (SSTS).

## ***The Implementation of Internet-Based Payment Systems***

*A smart card was first produced in 1977 by Motorola - with the ability to store information in its memory.*

*Trading on the KLSE was fully computerised in 1992.*

*The Central Depository System (CDS) of KLSE was implemented in 1993.*

*BNM issued the guideline "Know Your Customer Policy" in December 1993 - banking institutions must have knowledge of the customer's transaction profile to prevent money laundering.*

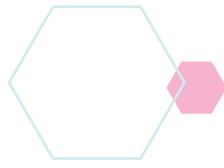
*The Payment Multipurpose Card (PMPC), a Malaysian Multimedia Super Corridor flagship officially launched in August 1996. PMPC is a combination of ATM card, e-cash and e-pos into a single chip-based card.*

*Sistem Penjelasan Imej Cek Kebangsaan (SPICK) was implemented in November 1997 to provide efficient cheque clearing, demand drafts and other retail paper-based instruments.*

*RENTAS was implemented in July 1999 by BNM to enable the transfer and settlement of high value interbank funds. It consists of two sub-systems, the Interbank Funds Transfer System (IFTS) and the Scripless Securities Trading System (SSTS).*



# 2000-an 2000s



## **Pengenalan Perbankan Internet**

Pada 1 Jun 2000, BNM membenarkan bank komersial tempatan menawarkan perkhidmatan perbankan internet.

Pada 15 Jun 2000, bank pertama yang menawarkan perkhidmatan perbankan internet di Malaysia adalah Maybank, bank domestik terbesar dari segi aset dan pengedaran rangkaian yang mengawal portalnya sendiri di [www.maybank2U.com](http://www.maybank2U.com). Selepas itu, perkhidmatan perbankan internet ditawarkan oleh Bank Hong Leong, Bank Southern, Multi-Purpose Bank dan lain-lain.

Pada Januari 2000, beberapa bank tempatan termasuk Bank Perdagangan BSN, Maybank, Bank Phileo Allied, Bank Hong Kong dan Bank Standard Chartered di Malaysia telah memperkenalkan mesin deposit tunai (CDM) yang boleh menerima tunai dengan segera.

## ***The Introduction of Internet Banking***

*On 1 June 2000, BNM began allowing locally-owned commercial banks to offer internet banking services.*

*On June 15, 2000 the first bank to offer Internet banking services in Malaysia was Maybank, the largest domestic bank in terms of assets as well as network distribution which commands its own portal at [www.maybank2U.com](http://www.maybank2U.com). Subsequently, internet banking services were offered by Hong Leong Bank, Southern Bank, Multi-Purpose Bank and etc.*

*As at January 2000, some local banks which include BSN Commercial Bank, Maybank, Phileo Allied Bank, Hong Kong Bank and the Standard Chartered Bank in Malaysia have introduced cash deposit machines (CDM) that can accept cash immediately.*



## **Pengenalan Sistem Pembayaran Mudah Alih**

Maybank melancarkan Maybank2u, kemudahan perbankan internet pertama yang boleh digunakan dari 6.00 pagi hingga 12.00 tengah malam.

Sistem GIRO Antara Bank (IBG) telah dilancarkan oleh Malaysian Electronic Payment System Sdn. Bhd. (MEPS).

Bursa Pemprosesan Kewangan (FPX) dilancarkan untuk menyediakan pembayaran B2B dan B2C melalui Internet.

Pada bulan Mac 2000, BNM mengeluarkan garis panduan Piawaian Keselamatan Minimum bagi Mesin ATM untuk meningkatkan ciri keselamatan kad dan sistem ATM.

Pada bulan Jun 2000, BNM mengeluarkan satu set garis panduan minimum mengenai Penyediaan Perkhidmatan Perbankan Internet oleh institusi perbankan berlesen.

## ***The Introduction of Mobile-Based Payment Systems***

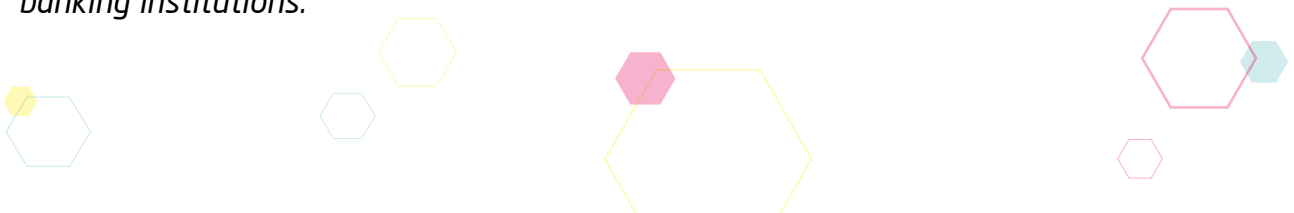
*Maybank launched Maybank2u, the first internet banking facility that is available from 6 a.m. to 12 a.m.*

*Interbank Giro (IBG) was launched by Malaysian Electronic Payment System Sdn. Bhd. (MEPS).*

*Financial Process Exchange (FPX) was launched to provide B2B and B2C payments via Internet.*

*In March 2000, BNM issued the guideline on Minimum Security Standards for ATM Machine in order to enhance the security feature of the ATM cards and systems.*

*In June 2000, BNM issued a set of minimum guidelines on the Provision of Internet Banking Services by licensed banking institutions.*



# 2004 - 2005

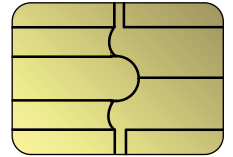
## **Kad berasaskan cip**

Teknologi berasaskan cip telah diperkenalkan untuk kad ATM dan kad kredit pada tahun 2004 dan 2005 memandangkan terdapat banyak kes penipuan berlaku sebelum itu kerana kad tersebut tidak mengandungi cip keselamatan.

Malaysia merupakan negara pertama yang beralih kepada kad kredit berasaskan cip berkeselamatan tinggi.

## **Chip Based Card**

*A chip-based technology was introduced for both ATM cards and credit cards in 2004 and 2005 since there were many fraudulent cases happen as the cards did not contain a security chips during the early days.*



*Malaysia was the first in the world in completing a migration to high-security, chip-based credit card.*

# KINI

## **Pembangunan Fintech di Malaysia**

Fintechnews.my dilancarkan pada tahun 2015 untuk menyampaikan maklumat tentang Fintech kepada rakyat.

5 bank utama di Malaysia yang menggunakan Fintech adalah Hong Leong Bank, RHB, Public Bank, CIMB dan Maybank.

## **The Development of Fintech in Malaysia**

*Fintechnews.my was launched in 2015 to provide information on Fintech to the public.*

*The Top 5 banks in Malaysia that are using Fintech are Hong Leong Bank, RHB, Public Bank, CIMB and Maybank.*



Terdapat lebih 200 syarikat Fintech yang beroperasi di Malaysia dalam kategori yang terdiri daripada pembayaran, dompet, mata wang kripto, pendanaan awam, kekayaan/pelaburan, blok rantai, pinjaman, insurtech, laman perbandingan, pasaran, Fintech berlandaskan Syariah, data/kecerdasan buatan, dan kewangan peribadi.

Pada tahun 2015, Suruhanjaya Sekuriti mengeluarkan Garis Panduan Untuk Pasaran Yang Diiktiraf merangkumi ECF, P2P dan Bursa Aset Digital (Dikemaskini pada Januari 2019).

Pada tahun 2016, dalam usaha untuk menyediakan persekitaran kawal selia yang kondusif untuk inovasi Fintech, BNM memperkenalkan Pendekatan Pengawalseliaan Teknologi Kewangan (Sandbox) untuk membolehkan eksperimen produk para-peserta Fintech dibuat dalam situasi sebenar.

Pengenalan e-dompet pada tahun 2016 seperti GrabPay, Boost, Lazada Wallet, PayPal, TouchnGo e-wallet.

AliPay adalah e-dompet pertama yang diperkenalkan di Malaysia.

Pada tahun 2018, Dana Pembangunan Modal Pertubuhan Bangsa-Bangsa Bersatu (UNCDF), BNM dan Perbadanan Ekonomi Digital Malaysia (MDEC) melancarkan Hab Inovasi Kewangan Digital untuk terus menyokong penyertaan kewangan berpendapatan sederhana dan rendah di Malaysia. Objektif Hab Inovasi Kewangan Digital adalah untuk membolehkan pembekal perkhidmatan termasuk institusi kewangan dan perintis Fintech menggunakan teknologi dalam mempromosikan rangkuman kewangan termasuk melalui pengenalan produk dan perkhidmatan yang memenuhi keperluan golongan yang kurang mendapat perhatian di Malaysia. Hab ini juga bertujuan untuk membina komuniti pemaju yang inovatif serta bijak dan berusaha secara kolektif ke arah matlamat rangkuman kewangan Malaysia.

Feb 2018: Bank Negara Malaysia mengeluarkan Dasar Pencegahan Pengubahan Wang Haram dan Pembanterasannya Pembiayaan Keganasan untuk Mata Wang Digital (Sektor 6). Dasar ini bertujuan untuk memastikan bahawa langkah-langkah berkesan disediakan terhadap risiko pengubahan wang haram dan pembiayaan keganasan yang berkaitan dengan penggunaan mata wang digital dan untuk meningkatkan ketelusan bagi aktiviti mata wang digital di Malaysia.

Jan 2019: Malaysia mula mengawal selia mata wang kripto/wangkripto

Dis 2019: BNM mengeluarkan Draf Dedahan Rangka Kerja Perlesenan Bank Digital.

*There are more than 200 Fintech companies operating in Malaysia in areas ranging from payments, wallets, cryptocurrency, crowdfunding, wealth/investment, blockchain, lending, insurtech, comparison sites, marketplaces, Islamic Fintech, data/artificial intelligence, remittances, currency exchanges, and personal finance.*

*In 2015, Securities Commission released the Guidelines on Recognised Markets which covers ECF, P2P and Digital Asset Exchanges (Updated in January 2019).*

*In 2016, seeking to provide a regulatory environment that is conducive to Fintech innovation, BNM introduced the Financial Technology Regulatory Sandbox where participants from Fintech world can experiment their products in a live environment.*

*The emergence of new E-Wallets players in 2016 such as GrabPay, Boost, Lazada Wallet, PayPal, TouchnGo e-wallet.*

*AliPay was the first e-wallet to be introduced in Malaysia.*

*In 2018, The United Nations Capital Development Fund (UNCDF), BNM, and Malaysia Digital Economy Corporation (MDEC) launched the Digital Finance Innovation Hub to further support the financial inclusion of Malaysia's middle to low-income earners. The objective of the Digital Finance Innovation Hub is to enable service providers, including financial institutions and Fintech start-ups, to use technology in promoting inclusive finance, including through the introduction of products and services that meet the needs of the underserved in Malaysia. The hub also seeks to build a community of innovative and resourceful developers and collectively work towards Malaysia's financial inclusion goals.*

*Feb 2018: Bank Negara Malaysia issued the Anti-Money Laundering and Counter Financing of Terrorism Policy for Digital Currencies (Sector 6). The policy aims to ensure that effective measures are in place against money laundering and terrorism financing risks associated with the use of digital currencies and to increase the transparency of digital currency activities in Malaysia.*

*Jan 2019: Malaysia starts regulating cryptocurrencies.*

*Dec 2019: BNM released the Exposure Draft on the Licensing Framework for Digital Banks.*

