



Halim (in white shirt) and Putrajaya Corporation president Datuk Hasim Ismail (right) making a cashless payment at the Precinct 9 Food Court during the launch of the digital wallet app.

How to make a cashless payment using QR code

■ Scan the QR code to initiate payment



■ Enter the bill amount and confirm the payment with your 6-digit payment PIN



■ Payment completed



(The merchant will be notified of your payment)

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Going cashless in Putrajaya

New digital wallet app aimed at making it convenient and safe for people

By GRACE CHEN
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PUTRAJAYA Corporation (PPJ) and Malaysian Communications and Multimedia Commission (MCMC) have collaborated with PrimeKeeper Malaysia, a mobile payment service aggregator platform, to introduce users and micro merchants in Putrajaya to a digital wallet mobile app.

The app, which is part of the federal administrative capital's efforts to promote a cashless digital lifestyle, allows merchants to accept mobile payments from users via quick response (QR) code scans.

Among those who have downloaded the payment app are residents Azhari Ab Latif, 67, and Amarendran Rajaratnam, 55, who said the app would make life easier for them and make Putrajaya a safer place for the elderly who are easy prey for snatch thieves.

The digital wallet, together with the Putrajaya mobile app, was launched at the Precinct 9 Community Centre Food Court after a three-month test run that saw positive response from the community and traders.

"Currently, PrimeKeeper has 5,000 users who can make cashless transactions at 110 premises. The target by year end is 50,000 users and 1,500 premises," said PPJ president Datuk Hasim Ismail.

With the upcoming Ramadan Festival and Flora events, PPJ is confident it will meet the numbers.

"The next step is to ensure that the public understands how it works, so the programme must be promoted well," said Azhari, referring to traders who still preferred conventional methods of payment.

Putrajaya Challenge park manager Mohd Bazly Mohammad Najib, 33, said although still new to many, the concept needs to start.

"It will spread organically over time, just like WhatsApp. The day will come when a digital wallet app will be a necessity for micro businesses," he said.

MCMC chairman Tan Sri Dr Halim Shafie, who was also present at the launch, said the cashless payment programme was in line with Putrajaya's vision as a smart city.

"The improvement in telecommunications infrastructure will see to the success of the cashless city project. As it is, Putrajaya has 100% 3G and 4G coverage," he pointed out.

At present, there are 39 locations where users can take advantage of this convenience. They include the PPJ Complex, Alamanda Shopping Complex, DPulze Shopping Centre, Shaftsbury Square and

other micro traders located around Putrajaya and Cyberjaya.

Persatuan Penjaja dan Peniaga Kecil Putrajaya deputy chairman Tengku Mohd Sharifudin Tengku Alias, has embraced the cashless concept.

After the launch, the food and drinks trader could be seen comparing the service provider's reports of his daily takings with a manually written log.

A few days ago, a transaction had caused a user's phone to freeze while digital payment was being made and Tengku Mohd Sharifudin was worried the transaction may not have gone through.

A thorough check of the day's transactions showed all was in order.

The mobile payment platform provides merchants with a web-based dashboard to self-manage their own account, monitor transactions and settlements with detailed views of each transaction.

Traders at the food court who have adopted the system said they were adjusting to the concept of not receiving money immediately upon a sale, as it will only be deposited into their accounts the day after.

This means they can only replenish inventory at a later date.

Blind masseurs Nik Mohd Sadri Nik Pa, 35, and Affet Abdul Rahman, 29, who were at the launch, felt that the app should have more user-friendly features for the visually challenged.

"We suggest the addition of sound signals to alert us of incorrect payment sums. We speak from experience of receiving fake and defaced notes in cash transactions," said Sadri.

Affet also suggested voice prompts at the password sign-in stage as it was difficult for the blind to log in a combination of upper and lower cases and alphanumeric characters.

PrimeKeeper chief executive officer Jeremy Chong said the company would take Sadri and Affet's suggestions into consideration.

"We will work with them to come up with a solution," said Chong.

On the traders' payment settlement period, he said it was set at T+1, meaning transactions would be settled the next business day for payments made via an e-money account in the app.

He added that real-time settlement was possible if traders have an e-money licence.

Chong also assured traders that user accounts were secured with MyKad identities, making it easy for the authorities to trace in the event of a dispute.

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