CASHLESS MICRO CREDIT COLLECTION SYSTEM (CMCCS)

CMCCS and CMCCS Mobile Introduction

Amanah Ikhtiar Malaysia

ASGB
Digitizing Sustainability

CMCCS INTRODUCTION

YEAR	TRANSACTION	VALUE (RM)
2015	312,330	59,624,282.32
2016	2,461,845	400,638,193.56
2017	5,420,642	913,302,617.16
2018	5,916,390	939,696,885.92
2019	6,742,267	1,136,394,550.17
2020	5,963,988	1,006,683,279.45
2021	6,422,676	1,121,366,754.81
2022	9,251,011	1,766,755,323.58
2023	8,880,153	1,897,398,520.74

- Cashless Micro Credit Collection System is using Point Of Sale (POS) Electronic Data Capture (EDC) terminal to accept debit card as method of payment.
- The terminal is using SIM card as its connection medium, making it usable even in rural area.
- By Nov 2023, nine years after its introduction, CMCCS has collected a total of RM9.2 billion.
- The project is by far the most successful cash-to-cashless transition for a large volume of user for an organisation in Malaysia.

ASGB Digitizing Sustainability

Amanah Ikhtiar Malaysia

AIM GIVING LOAN TO ENHANCE HOUSEHOLD INCOME

Amanah Ikhtiar Malaysia

A group of 10 to 60 people

Loan: RM3,000
Selling Street Food

Loan: RM7,000
Food Catering

Loan: RM3,000
Agriculture

Loan: RM3,000
Fisheries

Loan: RM5,000
Selling Street Food

Loan: RM5,000
Food packing

Loan: RM5,000
Restaurant

Loan: RM10,000
Workshop

Loan: RM6,000
Tailoring

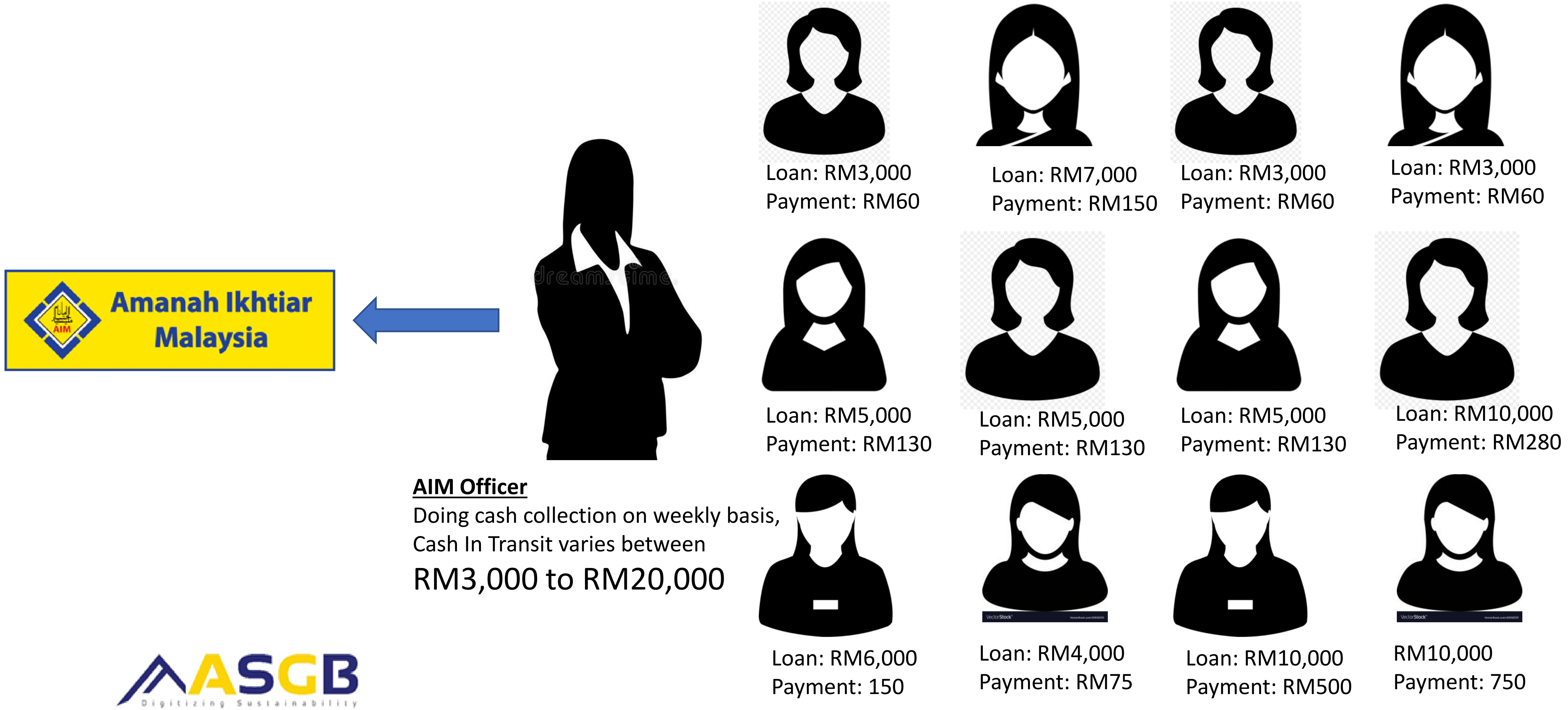
Loan: RM4,000
Salon

Loan: RM10,000
Farming

RM10,000
Fabric Business

ASGB
Digitizing Sustainability

AIM DOING COLLECTION BY CASH ON EVERY WEEK MEETING



AIM DOING COLLECTION BY CASH ON EVERY WEEK MEETING

Amanah Ikhtiar Malaysia

AIM Officer
Doing cash collection on weekly basis,
Cash In Transit varies between
RM3,000 to RM20,000

This manual cash handling can cause:

- Robbery
- Money misuse
- Human error
- Time consuming

CMCCS HAS REDUCE CASH RISK BY INTRODUCING CASHLESS

Amanah Ikhtiar Malaysia

cmccs+

Cashless Micro Credit Collections System

AIM Officer

Bring Transaction Report, only collect minimal cash

CMCCS Agent

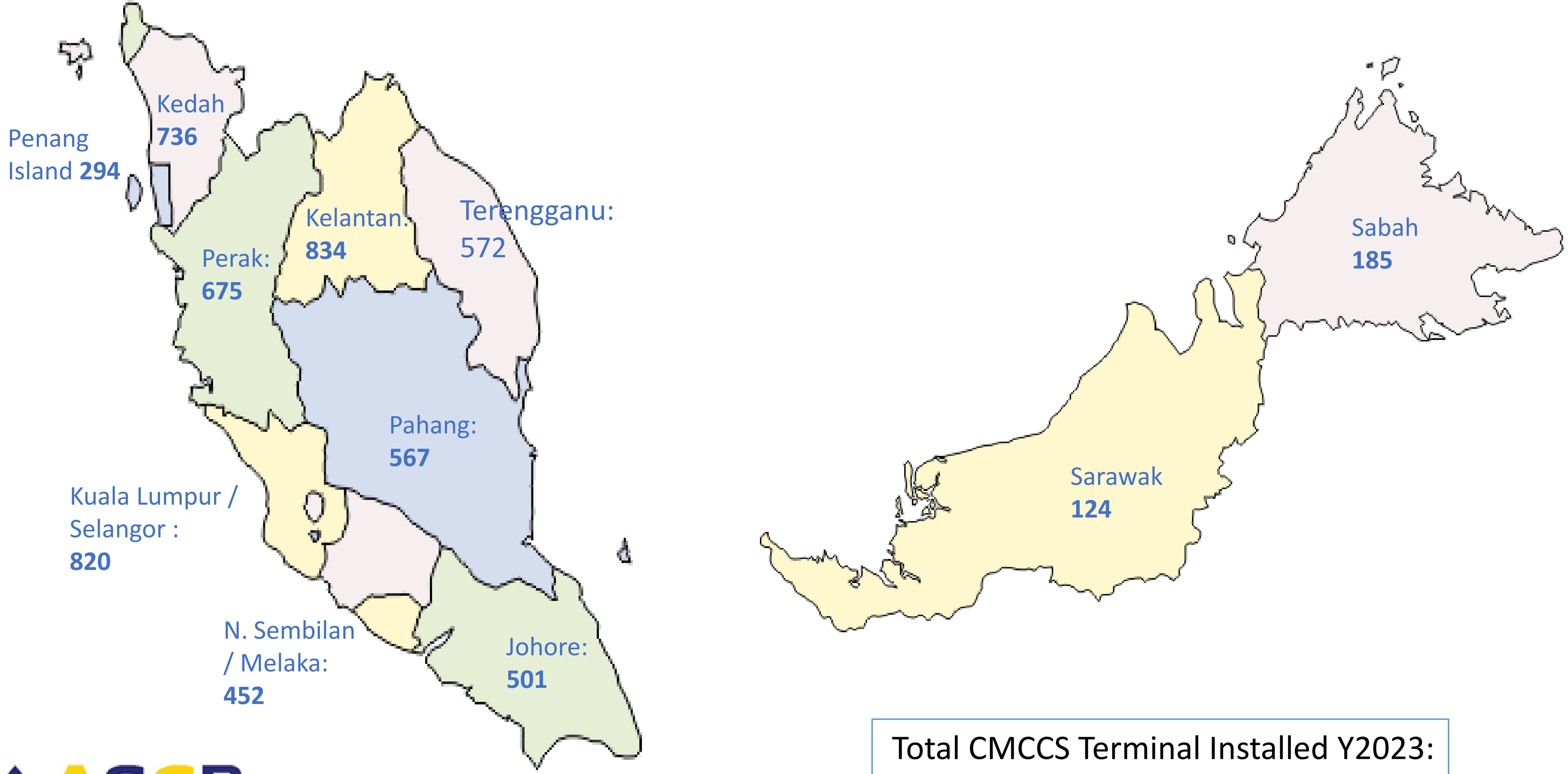
Collection Center

ASGB

Digitizing Sustainability

ONE OF AIM BORROWER IS APPOINTED AS CMCCS AGENT

Nationwide Terminal Location



Total CMCCS Terminal Installed Y2023:
5763

Previous Promo Campaign with MyDebit

2018

2019

2020

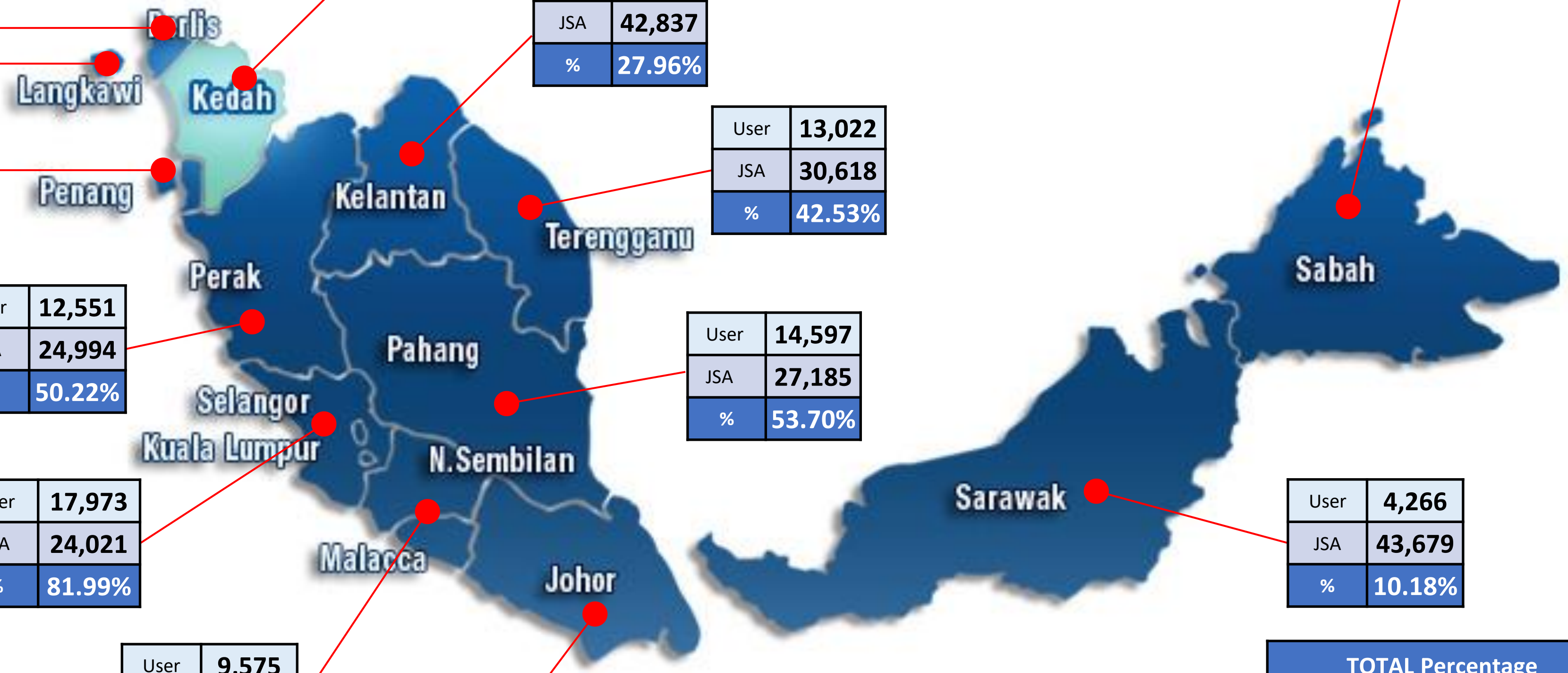
2021

MOVING FORWARD: INTRODUCTION TO CMCCS MOBILE

- In our most recent activity, a mobile app purposely for AIM loan repayment is being introduced in 2022.
- The application will be called ‘CMCCS Mobile’ targeting a wider group of user, especially to cater ongoing demand for existing CMCCS terminal.
- Having similar fulfilment as the POS-EDC Terminal (plus email notification for every transaction made), this new method of payment can limit physical contact amongst AIM loan payer.
- This is mainly to contain COVID-19 spread, whilst at the same time getting wider coverage for CMCCS usage.

Amanah Ikhtiar Malaysia

MOBILE APP USER VS JUMLAH SAHABAT AKTIF (JSA)



User	6,853
JSA	11,894
%	57.62%

User	14,151
JSA	32,409
%	43.66%

User	8,134
JSA	57,670
%	14.10%

User	11,978
JSA	42,837
%	27.96%

User	13,022
JSA	30,618
%	42.53%

User	12,551
JSA	24,994
%	50.22%

User	14,597
JSA	27,185
%	53.70%

User	17,973
JSA	24,021
%	81.99%

User	4,266
JSA	43,679
%	10.18%

User	9,575
JSA	15,243
%	58.72%

User	15,277
JSA	22,497
%	67.91%

TOTAL Percentage	
App user	128,377
JSA	333,047
%	38.55

As of Nov 2023

In Summary,

We seek collaboration, majorly to;

- Increase awareness of Online Banking usage.
- Reduce doubt on online transaction, especially for non-tech-savvy group of people.
- Assist our field staff on answering technical issues.
- Propose for sponsorship on future events/promo.
- Keep our users updated on new product introduced by Bank Islam.

Thank you!