

CASHLESS MICRO CREDIT COLLECTION SYSTEM (CMCCS)

CMCCS and CMCCS Mobile Introduction

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.



AIM GIVING LOAN TO ENHANCE HOUSEHOLD INCOME



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

AIM DOING COLLECTION BY CASH ON EVERY WEEK MEETING



AIM Officer

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



Loan: RM3,000
Payment: RM60



Loan: RM7,000
Payment: RM150



Loan: RM3,000
Payment: RM60



Loan: RM3,000
Payment: RM60



Loan: RM5,000
Payment: RM130



Loan: RM5,000
Payment: RM130



Loan: RM5,000
Payment: RM130



Loan: RM10,000
Payment: RM280



Loan: RM6,000
Payment: 150



Loan: RM4,000
Payment: RM75



Loan: RM10,000
Payment: RM500



RM10,000
Payment: 750

AIM DOING COLLECTION BY CASH ON EVERY WEEK MEETING



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



AIM Officer
Bring Transaction Report,
only collect minimal cash



CMCCS Agent
Collection Center



ONE OF AIM BORROWER IS APPOINTED AS CMCCS AGENT



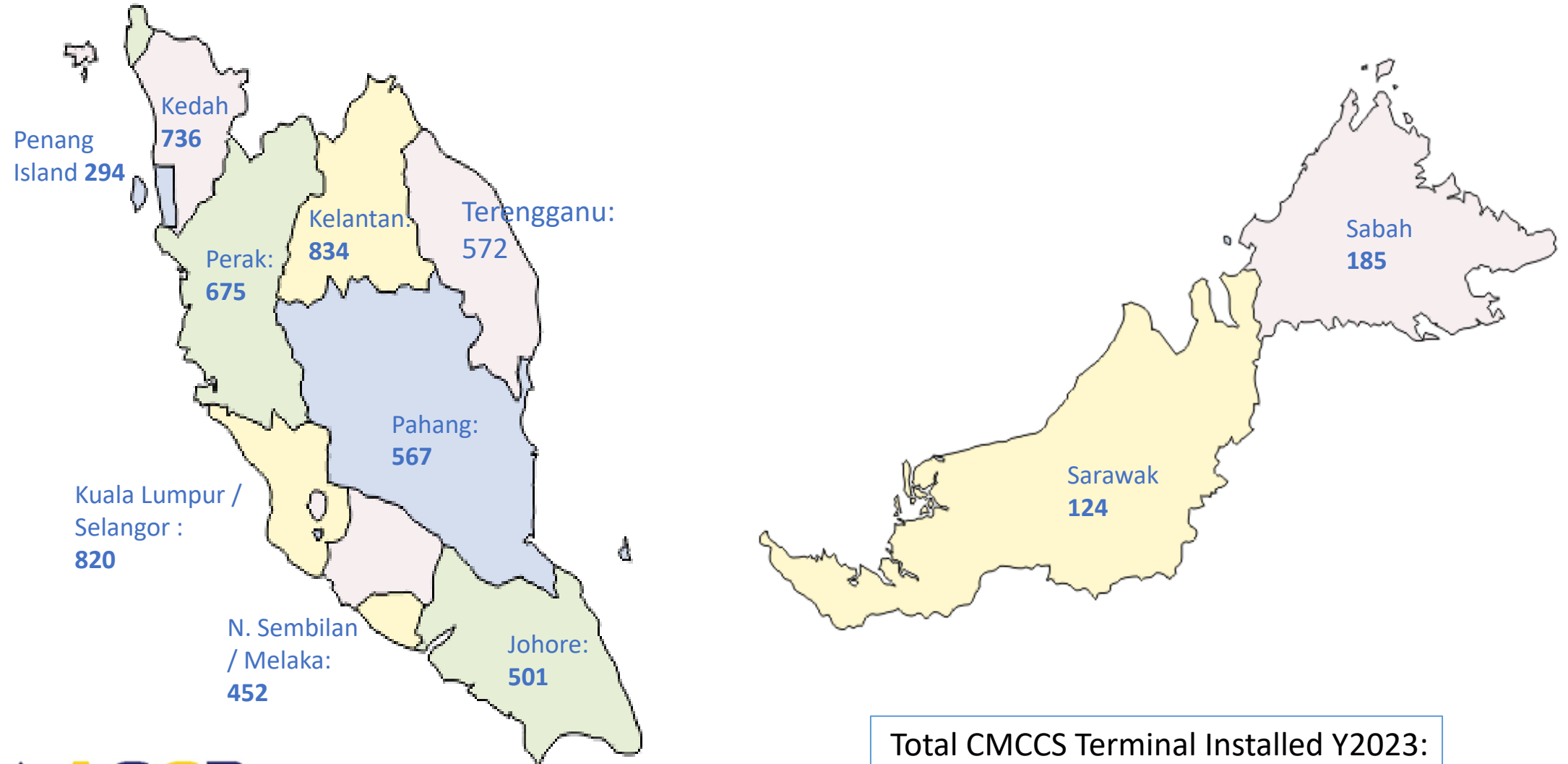
AIM Officer
Bring Transaction Report,
only collect minimal cash



CMCCS Agent
Collection Center



Nationwide Terminal Location



Total CMCCS Terminal Installed Y2023:
5763

Previous Promo Campaign with MyDebit

KEMPEN MyDebit TANPA SENTUH / CONTACTLESS CMCCS

RM120,000

RM1000 X 20 PEMENANG SEBULAN
15 DIS 2017 – 15 JUN 2018

- TRANSAKSI TERTINGGI
- RM NILAI KUTIPAN TERTINGGI
- PENINGKATAN PALING KETARA

TERBUKA KEPADA SEMUA PUSAT !!!

ANJARAN BERSAMA: PayNet, AIm, Amanah Ikhtiar Malaysia, CMCCS

2018

KINI KEMBALI

KEMPEN MyDebit TANPA SENTUH CMCCS

1 September 2018 - 28 Februari 2019

Peluang Memenangi Hadiah Bulanan berjumlah RM200,000

- 3x PUSAT PEMBAYARAN DENGAN TRANSAKSI TERTINGGI SETIAP ZON RM750
- 1x PENGURUS WILAYAH TERBAIK RM500
- 3x PENGURUS CAWANGAN TERBAIK RM250
- 3x PENYELIA BLOK TERBAIK RM250
- 1x PEKEDAI DENGAN JUALAN RETAIL TERBANYAK RM500

TERBUKA KEPADA SEMUA PUSAT PEMBAYARAN

Anjuran Bersama: PayNet, AIm solutions group berhad, Amanah Ikhtiar Malaysia, CMCCS

2019

Kempen Bayar Balik CMCCS Guna Kad ATM MyDebit

1 Disember 2020 - 31 Mei 2021

Peluang menjadi salah seorang daripada 30 pemenang bulanan untuk memenangi wang tunai bernilai RM1,000

Terbuka kepada semua pusat pembayaran

Penaja Utama: PayNet, Dibawakan Oleh: ASCB, GHL

• Tertakluk kepada terma dan syarat
• Untuk keterangan lanjut sila layari laman sesawang: www.aimgov.my

2020

MyDebit Je DENGAN KAD ATM ANDA & MENANG

1 November 2021 - 31 Januari 2022

RM150,000*

HADIAH BULANAN

- HADIAH UTAMA**
RM5,000 X2 PEMENANG
- HADIAH PERTAMA**
RM1,500 x 5 PEMENANG
- HADIAH KEDUA**
RM1,000 x 10 PEMENANG
- HADIAH KETIGA**
RM500 x 15 PEMENANG
- HADIAH SAGUATI**
RM250 x 60 PEMENANG

• Jumlah hadiah keseluruhan sepanjang tempoh peredaran.
• Tertakluk kepada terma dan syarat peredaran di aimgov.my.
• Dengan menyertai peredaran ini, anda dianggap telah membaca, memahami dan bersetuju dengan syaratnya.

Penaja Utama: PayNet, Dibawakan Oleh: ASCB, GHL

2021

MyDebit Je DENGAN KAD ATM ANDA & MENANG

1 November 2021 - 31 Januari 2022

RM50,000*

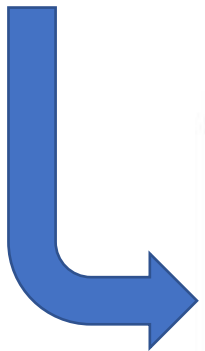
PUSAT KUTIPAN TERTINGGI SEPANJANG KEMPEN

RM500 x 100 PUSAT

• Jumlah hadiah keseluruhan sepanjang tempoh peredaran.
• Tertakluk kepada terma dan syarat peredaran di aimgov.my.
• Dengan menyertai peredaran ini, anda dianggap telah membaca, memahami dan bersetuju dengan terma dan syaratnya.

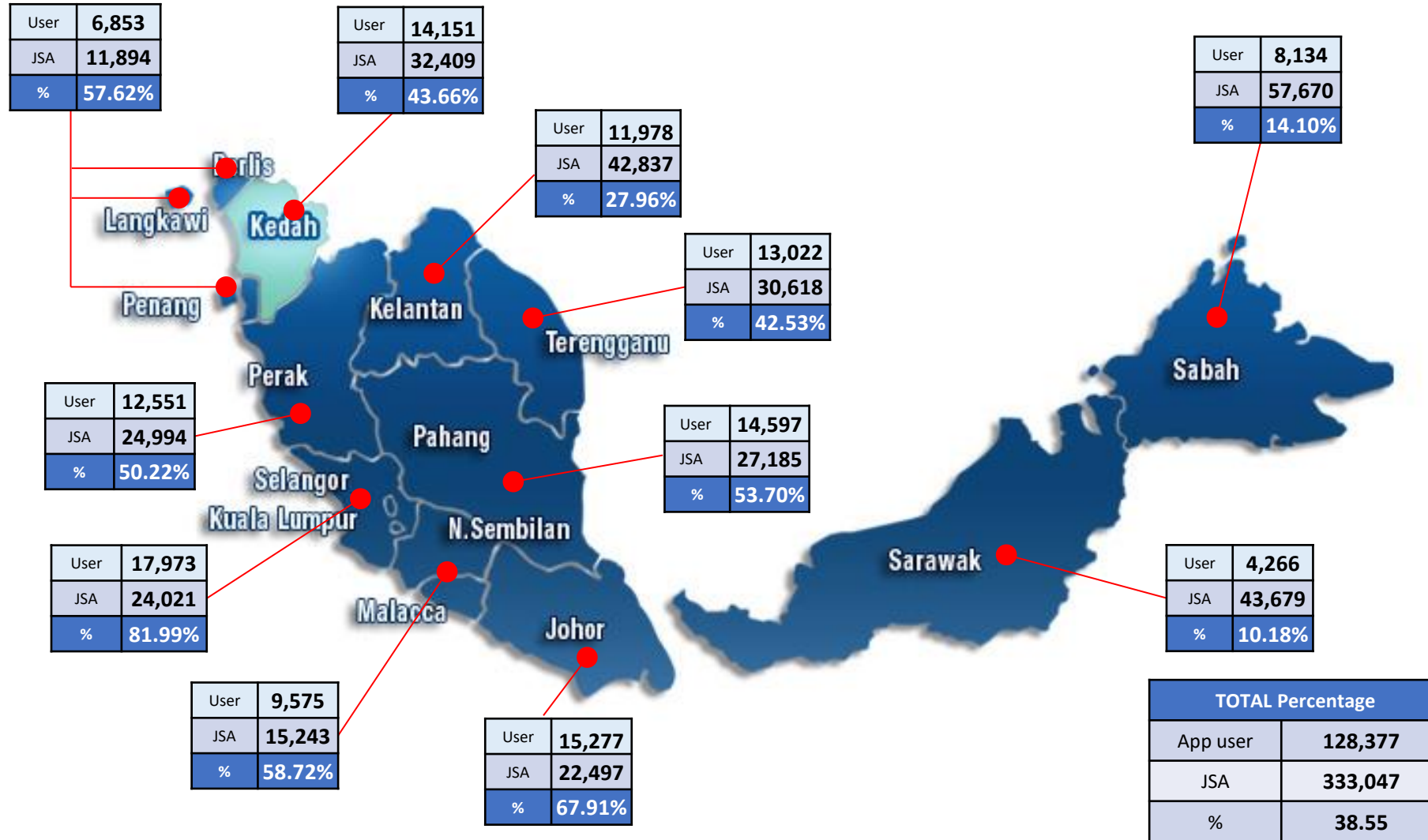
Penaja Utama: PayNet, Dibawakan Oleh: ASCB, GHL

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.

MOBILE APP USER VS JUMLAH SAHABAT AKTIF (JSA)



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.