



Technology with Purpose. Built for People

Pertama Digital Berhad Annual Report **2025**

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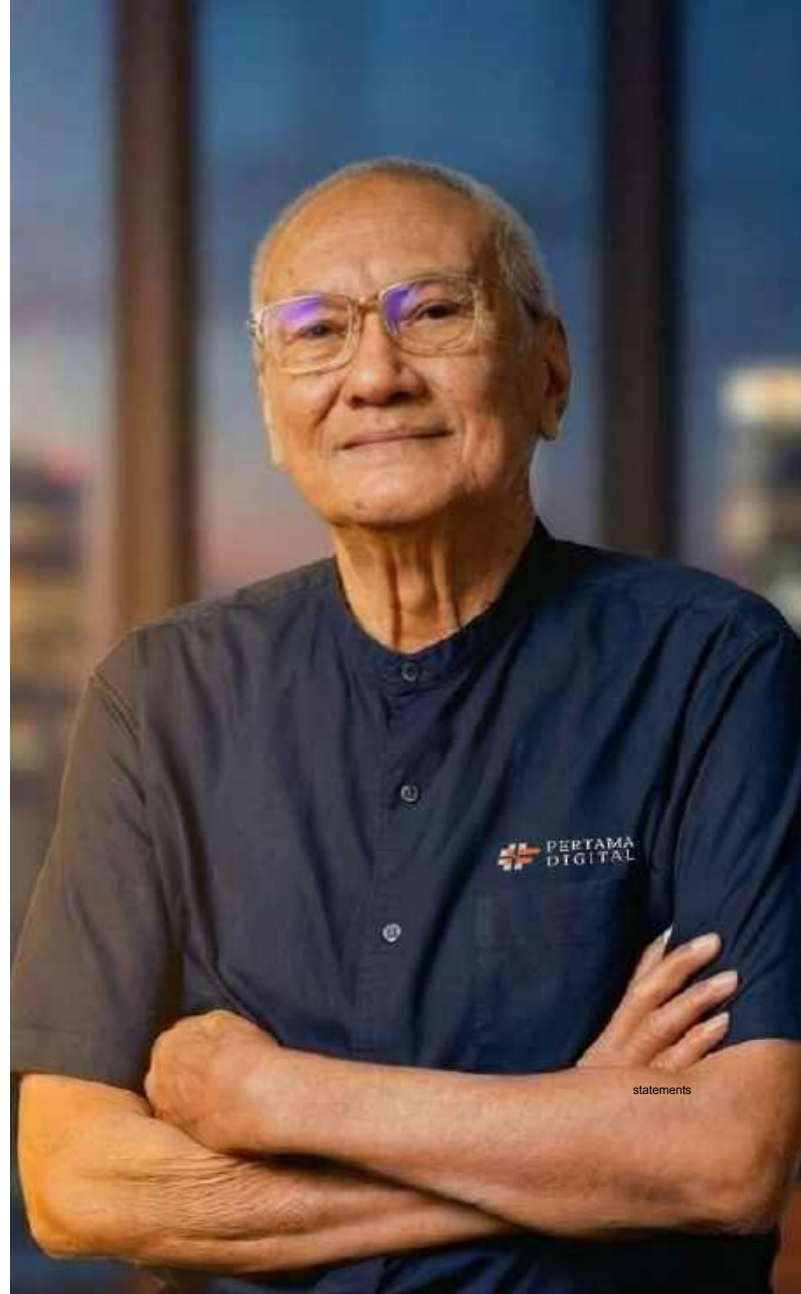
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statements

Chairman's Message

Welcome to Pertama Digital Berhad's Annual Report 2025.

The year under review reflected a period of focus and responsibility for the Group, being Pertama Digital Berhad and its subsidiaries, taken collectively. Throughout the year, emphasis was placed on strengthening foundations, upholding sound governance, and advancing our work with care and discipline.

As you move through this report, we invite you to view the year in context and gain insight into the principles and priorities that continue to guide Pertama Digital Berhad.

Tun Dato' Seri Zaki Bin Tun Azmi

Chairman
Pertama Digital Berhad



CORPORATE

OUR STORY

Building Around People, Not just Platforms

We began by listening. We build infrastructure that simplifies complexity and supports society responsibly

The Story of Pertama Digital Berhad

Shaped by People. Driven by Purpose



Pertama Digital Berhad was built on a simple belief that:

**Technology should make
life easier for people.
Not more complicated.
Not more distant.**

From the beginning, the Group's direction has been shaped by everyday realities.

How people move through systems. Where they struggle. What stands in the way of access, trust, and understanding. These experiences, often unseen in data and dashboards, continue to guide how the Group thinks about technology and its role in society.

Operating at the intersection of technology, public service, and national infrastructure, Pertama Digital grew with a clear awareness that digital systems only work when people are willing and able to use them. Accessibility, dependability, and trust were never optional. They were essential.

Listening Before Building

Many of the Group's ideas came from paying attention to how systems affect real lives.

By observing how individuals navigate court processes, the Group saw how complexity and distance can add stress at moments when clarity matters most.

This understanding shaped the development of eJamin, a digital bail payment platform designed to simplify a process that had long been manual, fragmented, and difficult for families to manage.

Similarly, by spending time with small traders and micro businesses, the Group gained insight into the challenges of running a business with limited tools and fragmented access to finance. These realities informed the development of BizKecil, a platform built to support small traders with practical digital tools that reflect how they actually operate day to day.

In schools and communities, the Group observed how financial habits are formed early, often around small, everyday decisions. This insight led to Kocek Pintar, a programme that helps children learn the value of saving through familiar actions, starting with coins, and gradually introducing them to structured financial behaviour in a way that feels natural and accessible.

Across these experiences, a clear pattern emerged. The biggest barriers were rarely technical. They were human and structural.

Unclear processes, unnecessary complexity, and lack of trust prevented many from benefiting fully from digital services.

Technology with Human Intent

This understanding continues to shape how Pertama Digital builds its platforms. Technology is treated as a tool, useful only if it improves real outcomes. Whether supporting court users through eJamin, enabling small traders through BizKecil, or encouraging financial literacy through Kocek Pintar, the Group designs solutions to fit into existing behaviours rather than forcing change too quickly.

Progress, for the Group, has never been about sophistication for its own sake. It has been about reducing friction, building confidence, and allowing adoption to happen gradually and sustainably.

This approach requires patience. It involves working closely with partners, testing assumptions, and refining solutions over time. While much of this work happens quietly, it ensures that platforms remain relevant, usable, and resilient across different segments of society.





Building Strong Foundations

The years leading up to 2025 were focused on getting the fundamentals right. During this period, the Group strengthened its internal foundations, including governance, operational readiness, and organisational capabilities.

This work was essential given the nature of the Group's platforms, many of which operate close to public institutions and regulated environments. Systems were reinforced, processes refined, and partnerships built deliberately, with long term sustainability in mind.

The priority was not rapid growth, but stability. The aim was to ensure that the Group could support its existing platforms responsibly while preparing for future expansion.

From Readiness to Execution

In 2025, the focus increasingly shifted towards execution. Building on the foundations already in place, the Group concentrated on maintaining operational continuity, strengthening platform resilience, and aligning collaborations more closely with long term objectives.

At the same time, regulatory processes relevant to the Group's future positioning continued to progress. Work on the Regularisation Plan was carried out with the support of independent professional parties and the Due Diligence Working Group, alongside ongoing engagement with Securities Commission Malaysia. Throughout this period, business operations continued as usual. This ability to progress regulatory matters while continuing to operate core platforms reflects the Group's commitment to responsibility, discipline, and continuity.

Responsibility and Trust

As Pertama Digital's platforms became more embedded in daily activities, the responsibility that comes with them grew accordingly.

Whether handling payments, enabling communications, or supporting public facing services, trust remains central to the Group's work. This has driven continued investment in governance practices, operational controls, and security measures.

Trust, for the Group, is not built through statements, but through consistent performance and responsible stewardship over time.

A Continuing Journey

The story of Pertama Digital Berhad is one of steady progress guided by purpose.

The platforms developed to date, including eJamin, BizKecil, Kocek, Kocek Pintar, MyPay, MySMS and other supporting digital solutions, are outcomes of a consistent way of thinking rather than isolated initiatives.

As the Group looks ahead, it remains focused on strengthening these core businesses while thoughtfully exploring what comes next. This includes considering how emerging technologies and more connected digital environments may, over time, enhance the solutions already in place.

These future aspirations are approached carefully and responsibly, guided by operational readiness and long term value creation.

Pertama Digital remains committed to delivering digital solutions that are inclusive, dependable, and aligned with the needs of the society it serves.



CORPORATE

PERTAMA DIGITAL AT A GLANCE

The Foundations of Tomorrow Are Laid Today

Disciplined oversight grounded in accountability, transparency, and long-term value creation

Pertama Digital at a Glance

Digital platforms connecting citizens, businesses and institutions across Malaysia

Designed to reduce complexity and widen access, our platforms help people, businesses and public institutions interact more efficiently in an increasingly digital society.

WHAT WE ENABLE

-  **Micro-Enterprise Enablement**
Small business digitalisation
-  **Digital Access to Justice**
Judiciary payment systems
-  **Government Service Access**
Public service transactions
-  **National Communications**
Citizen engagement infrastructure
-  **Cybersecurity & Trust**
Digital protection systems

WHO WE SERVE

-  **Citizens**
Everyday Malaysians
-  **Micro-Entrepreneurs**
Traders & SMEs
-  **Government Agencies**
Public institutions
-  **Enterprises & Partners**
Ecosystem collaborators

- Reflects stakeholder engagement during the reporting period
- Details are provided in subsequent Strategic Report sections
- Some initiatives remain subject to ongoing development and partnerships

HOW WE DELIVER

-  **Digital Payments**
Secure transactions
-  **Omnichannel Communications**
Multi-channel messaging
-  **Security & Identity**
Trusted digital interactions
-  **Scalable Architecture**
API-driven platforms

Collectively, they represent a long-term commitment to building technology that serves the rakyat.

Strengthening institutions, expanding access and supporting a more inclusive digital future for Malaysia.

Pertama Digital Berhad, 2025.



CORPORATE

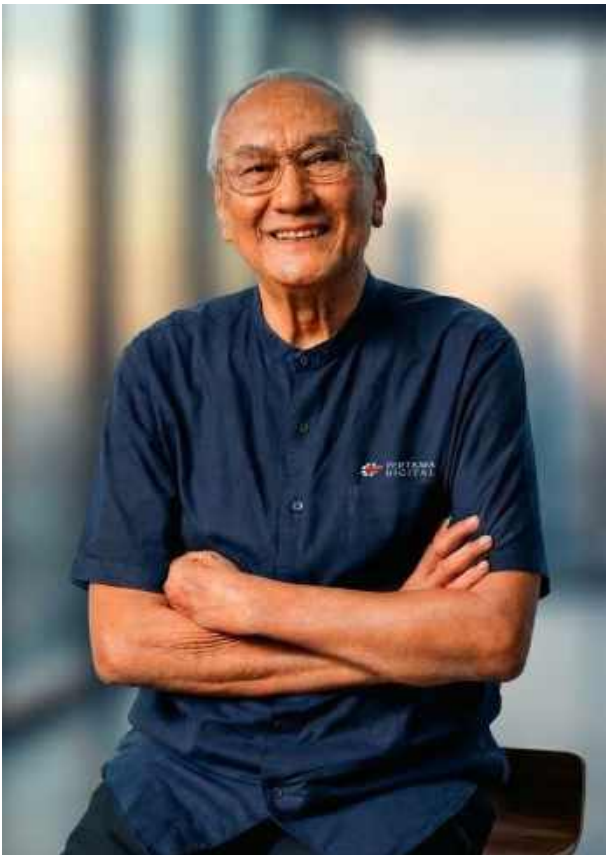
LEADERSHIP STATEMENTS

Pertama Digital Berhad Leadership Perspectives

Reflections from the Chairman, Executive Director, and Group Chief Executive Officer on the year's progress, priorities, and the road ahead

A Message From the Chairman of the Board

In a year that called for steadiness and clarity, the Group remained focused on strengthening its foundations while continuing to serve its broader purpose



Dear Shareholders,

The period under review was defined by discipline and measured progress. As the Group navigated evolving regulatory expectations and market conditions, the Board maintained close oversight to ensure that each step forward was deliberate, responsible, and aligned with long term value creation.

We recognise that our role extends beyond building digital solutions. Our platforms operate within essential systems that impact institutions and the rakyat alike. This carries a responsibility to uphold not only innovation, but also trust, governance, and resilience.

During the year, the Group continued its efforts towards addressing its regulatory requirements, while reinforcing its overall operational and strategic footing. These efforts were accompanied by a renewed focus on strengthening internal structures and ensuring that our execution remains consistent and dependable.

Encouragingly, our core platforms such as eJamin, MyPay and KOCEK continue to demonstrate their relevance in addressing real world challenges. These solutions reflect our commitment to delivering practical value while improving accessibility for everyday Malaysians. As digital adoption deepens, the importance of security, reliability, and public confidence becomes even more critical.

As digital adoption deepens, the importance of security, reliability, and public confidence becomes even more critical.

The Group has therefore begun strengthening its capabilities in areas such as cybersecurity and digital infrastructure to support this next phase responsibly.

Looking ahead, our priority remains clear to ensure that Pertama Digital is built on strong and sustainable foundations, capable of delivering long term value while continuing to serve the nation with integrity.

On behalf of the Board, I extend our sincere appreciation to our shareholders, partners, and stakeholders for their continued trust and support.

Tun Dato' Seri Zaki Bin Tun Azmi

Chairman,

Pertama Digital Berhad

A Message From the Executive Director

With the foundation strengthened, the year demanded a higher level of discipline in how we execute



To Our Shareholders and Stakeholders,

We made a deliberate decision to strengthen how we build, deliver, and scale our solutions. The focus was not on doing more, but on doing things right.

Our platforms operate in real environments, serving real people. Whether it is eJamin in the courts, MyPay across government agencies, or KOCEK and Kocek Pintar within communities and schools, each interaction carries consequences. This requires consistency, accountability, and a standard of execution that holds under pressure.

During the year, Management focused on tightening operations across the Group. Delivery processes were refined, responsibilities were made clearer, and expectations across teams were aligned. Greater emphasis was placed on system resilience, turnaround time, and the ability to scale without compromising reliability.

At the same time, we began strengthening capabilities that will define the Group's next phase.

This includes cybersecurity through PD Secure Sdn. Bhd., more robust communication infrastructure through strategic partnerships, and the integration of advanced technologies such as artificial intelligence to support verification, monitoring, and service delivery.

These are deliberate steps to ensure that what we build is not only functional, but durable.

We are clear that ambition without execution does not create value.

Progress must be visible, measurable, and repeatable.

As such, our priority remains on converting strategy into outcomes, strengthening revenue drivers, and ensuring that the Group operates on a model that is sustainable over time.

What we build must work, and it must continue to work when it matters most.

Pertama Digital was built on a simple belief that technology should make things easier for people.

That belief now demands a higher standard from us, and we are building to meet it.

Sabri Bin Ab. Rahman

*Executive Director,
Pertama Digital Berhad*

A Message From the Group Chief Executive Officer

Building on a year of disciplined execution, the Group moves forward with stronger foundations, greater clarity, and clear direction



To Our Shareholders and Partners,

The year under review was one of steady and deliberate sustained progress. As the Group progressed through its regularisation process, our focus remained clear. Strengthen the fundamentals, demonstrate real traction, and position the business for sustainable growth.

We chose to prioritise substance over noise. Progress was measured not by announcements, but by what we were able to build, deliver, and sustain.

Across our core platforms, we continue to see meaningful adoption and relevance. eJamin has established itself as a critical digital infrastructure within the judiciary, while MyPay continues to serve as a trusted payment channel across government agencies. KOCEK and Kocek Pintar are expanding our role in financial inclusion, particularly within underserved communities and younger segments.

At the same time, we are extending our reach into the micro business segment through BizKecil, enabling small traders to operate more efficiently within an increasingly digital economy.

These are not standalone solutions. They form part of a broader system that we are building with intention.

We are also moving towards the integration of advanced technologies, including artificial intelligence and intelligent monitoring capabilities, to support use cases where reliability, security, and responsiveness are critical. At the same time, the Group strengthened its financial and strategic position through funding initiatives and ongoing corporate developments.

These steps provide the stability required to execute with confidence and reflect steady progress in reinforcing the Group's foundation.

We are not building isolated products. We are building on an ecosystem that connects services, institutions, and people in a way that is practical, scalable, and trusted.

We are building a secure, integrated digital ecosystem, anchored by cybersecurity and designed to connect payments, communications, and identity into a platform that delivers trust, resilience, and lasting value at scale.

As we move forward, we will scale with discipline, strengthen integration across our ecosystem, and deepen key partnerships. Growth is defined not by pace alone, but by the strength and sustainability of what we build.

We move forward with intent, discipline, and clarity on where we can create the greatest impact.

Our belief remains unchanged that technology should serve people, now delivered at greater scale.

On behalf of Management, I thank our shareholders, partners, and teams for their continued trust and commitment.

Lim Nasrul Halim

*Group Chief Executive Officer,
Pertama Digital Berhad*



CORPORATE

CORPORATE OVERVIEW

Structured with Discipline. Grounded in Malaysia

Leadership and governance enabling responsible execution

Corporate Information

Board of Directors

Tun Dato' Seri Zaki Bin Tun Azmi

NON-INDEPENDENT NON-EXECUTIVE CHAIRMAN
(Redesignation as Chairman on 26 August 2025)

Datuk Ahmad Nazri Bin Abdullah

NON-INDEPENDENT NON-EXECUTIVE CHAIRMAN
(Resignation on 26 August 2025)

Sabri Bin Ab. Rahman

EXECUTIVE DIRECTOR

Chan Kah Hong

EXECUTIVE DIRECTOR
(Resignation on 5 March 2026)

Dato' Dr. Suhazimah Binti Dzazali

INDEPENDENT NON-EXECUTIVE DIRECTOR

YTM Tunku Syed Razman Bin Tunku Syed Idrus

INDEPENDENT NON-EXECUTIVE DIRECTOR

Dato' Mohd Sallehuddin Bin Othman

INDEPENDENT NON-EXECUTIVE DIRECTOR
(Appointed on 1 July 2025)

Audit and Risk Committee

Dato' Mohd Sallehuddin Bin Othman

CHAIRMAN

Dato' Dr. Suhazimah Binti Dzazali

MEMBER

YTM Tunku Syed Razman Bin Tunku Syed Idrus

MEMBER

Nomination and Remuneration Committee

Dato' Dr. Suhazimah Binti Dzazali

CHAIRPERSON

Dato' Mohd Sallehuddin Bin Othman

MEMBER

YTM Tunku Syed Razman Bin Tunku Syed Idrus

MEMBER

Company Secretaries

Wong Youn Kim

(MAICSA 7018778)

SSM Practicing Certificate No. 201908000410

Auditors

Forvis Mazars PLT (AF 001954)

Chartered Accountants

Wisma Golden Eagle Realty, 11th Floor, South Block,
No. 142-A, Jalan Ampang,
50450 Kuala Lumpur,
Wilayah Persekutuan Kuala Lumpur.

Tel: +603 2702 5222

Share Registrar

Bina Management (M) Sdn. Bhd.

Lot 10, The Highway Centre, Jalan 51/205,
46050 Petaling Jaya
Selangor Darul Ehsan.

Tel: +603 7784 3922

Tel: +603 7784 1988

Registered Office

Synergy Professionals Group Sdn. Bhd.

Unit 11.07, Amcorp Tower,
Amcorp Trade Centre,
18, Persiaran Barat,
46050 Petaling Jaya,
Selangor Darul Ehsan

Tel: +6017 622 9303

Principal Bankers

AmFunds Management Berhad

Malayan Banking Berhad

Stock Exchange Listing

Main Market of Bursa Malaysia Securities Berhad

Date of Listing: 26 April 1999

Stock Name: PERTAMA

Stock Code: 8532

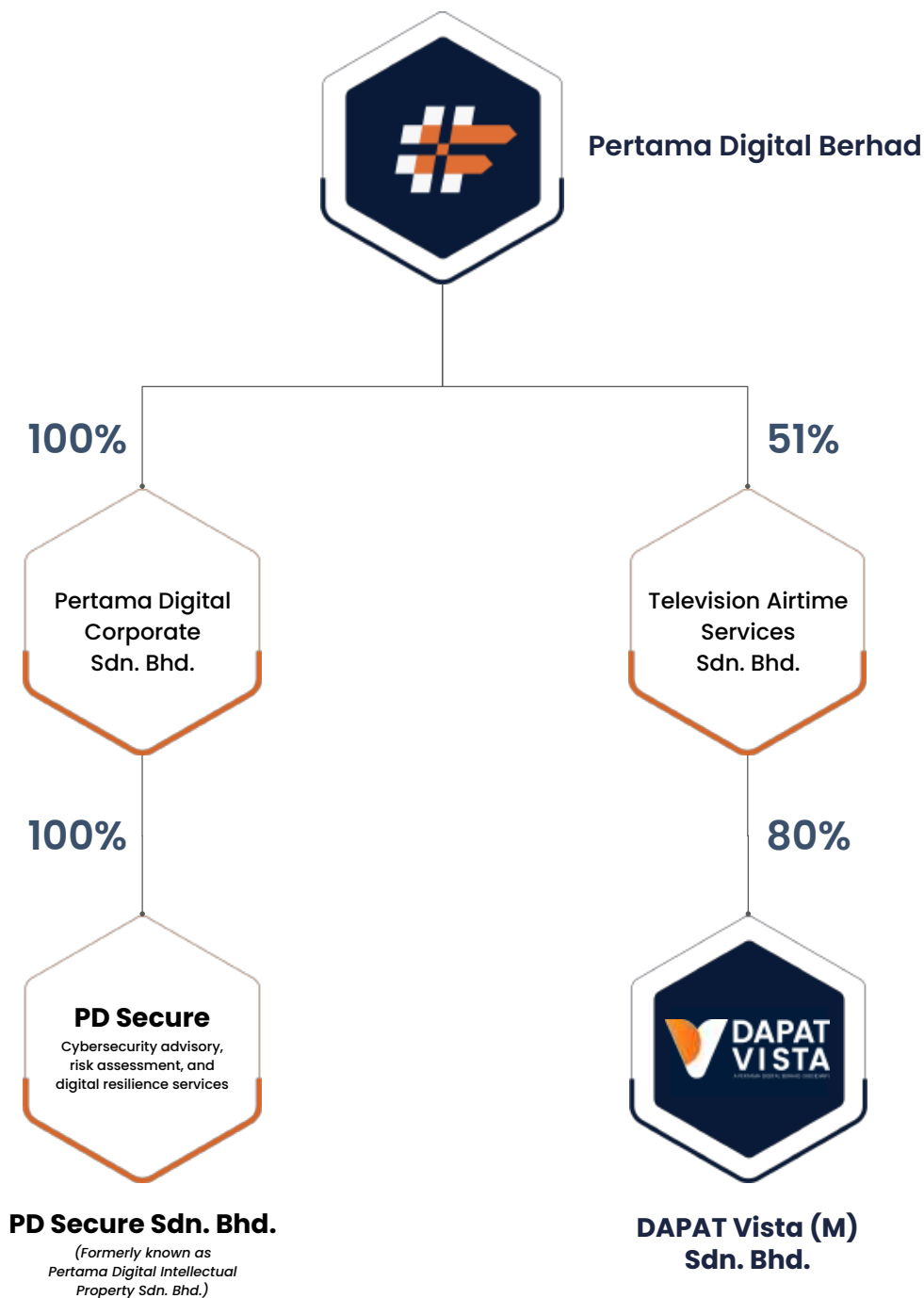
Website

www.pertamadigital.com

Corporate Structure

Pertama Digital Becomes a Fully Malaysian-Owned Entity

By divesting foreign shareholding, we are now positioned for Shariah-compliance, focusing on innovative digital solutions for government and enterprises. Our pay-for-performance model ensures agility and client-centricity, while our commitment to ethical practices drives local empowerment and global innovation.





CORPORATE

OUR BOARD OF DIRECTORS & KEY MANAGEMENT

Stewardship with Purpose. Governance with Integrity

Leadership guided by accountability, transparency, and a commitment to long term value

Our Board of Directors

Board Overview

The Board of Directors of Pertama Digital Berhad comprises experienced leaders from the judiciary, public service, finance, media, technology, and governance. Together, they provide strategic oversight, stewardship, and guidance to ensure the Group operates with integrity, accountability, and a clear focus on long-term value creation and national impact.



Tun Dato' Seri Zaki Bin Tun Azmi

Chairman,
Non-Independent Non-Executive

Date of Appointment

21 April 2020

Experience

Tun Dato' Seri Zaki Bin Tun Azmi is Malaysia's 12th Chief Justice, having served from 2008 to 2011, and is widely respected for his distinguished career in the judiciary spanning more than five decades. He was called to the Bar at Lincoln's Inn, London in 1969. He began his legal career as a magistrate and subsequently held key judicial roles, including President of the Court of Appeal.

He was the inaugural Chairman of Malaysia's Judicial Appointments Commission and later served as Chief Justice of the Dubai International Financial Centre Courts in 2018. As Chairman of Pertama Digital Berhad, Tun Zaki brings deep legal insight, governance discipline, and principled leadership, reinforcing the Group's commitment to transparency, fairness, and institutional trust.

Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 6 out of 7 meetings.



Sabri Bin Ab. Rahman
Executive Director

Date of Appointment

11 November 2020

Experience

Sabri Bin Ab. Rahman is an entrepreneur and industry pioneer with over 40 years of leadership experience across media, banking, and digital services.

He founded Television Airtime Services Sdn. Bhd. in 1992, a key player in Malaysia's broadcasting ecosystem, and played an instrumental role in the consolidation of Metrovision and TV3 under Media Prima Berhad.

He is also the founder of DAPAT Vista (M) Sdn. Bhd., where he championed mobile access to government services, enabling millions of Malaysians to interact more efficiently with public institutions. In addition, he serves as a Director of the PINTAR Foundation, contributing to education and community development initiatives.

At Pertama Digital, he provides strategic direction grounded in human-centred innovation and national relevance.

Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 7 out of 7 meetings.



Dato' Dr. Suhazimah Binti Dzazali
Independent Non-Executive Director

Date of Appointment

11 November 2020

Committee Memberships

- Chairperson, Nomination and Remuneration Committee
- Member, Audit and Risk Committee

Experience

Dato' Dr. Suhazimah Binti Dzazali is an award-winning leader in digital governance and information security with nearly 35 years of experience in public service. She holds a PhD in Information Security Management and was recognised by Apolitical as one of the World's 100 Most Influential People in Digital Government in 2019.

Formerly Malaysia's Deputy Director-General (ICT) and Government Chief Information Officer at MAMPU (Unit Pemodenan Tadbiran dan Perancangan Pengurusan Malaysia), she played a central role in shaping national digital initiatives, including the Public Sector Digitalisation Strategic Plan 2021–2025. At Pertama Digital, she contributes deep expertise in governance, strategy, and secure digital transformation.

Others:

- Other directorship in public companies and listed issuers: Independent Non-Executive Director of KESM Industries Berhad.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 7 out of 7 meetings.



Yang Teramat Mulia Tunku Syed Razman Bin Tunku Syed Idrus

Independent Non-Executive Director

Date of Appointment

13 October 2022

Committee Memberships

- Member of the Audit and Risk Committee
- Member of Nomination and Remuneration Committee

Experience

YTM Tunku Syed Razman Bin Tunku Syed Idrus, the 7th Tunku Besar of Tampin, brings a blend of business acumen and community leadership to the Board.

His experience spans property development, automotive, tourism, and healthcare sectors, alongside his role as Chairman of the Malaysia-Saudi Arabia Business Council, where he supports bilateral trade and investment.

He is actively involved in youth and sports development and serves as Patron of the Negeri Sembilan Football Association and Honorary Colonel of the Malaysian Territorial Army. His commitment to social impact and community empowerment aligns closely with Pertama Digital's mission.

Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 7 out of 7 meetings.



Dato' Mohd Sallehuddin Bin Othman

Independent Non-Executive Director

Date of Appointment

1 July 2025

Committee Memberships

- Chairman, Audit and Risk Committee
- Member, Nomination and Remuneration Committee

Experience

Dato' Mohd Sallehuddin Bin Othman has over 40 years of extensive experience in finance, corporate governance, and institutional leadership. He previously served as Group Managing Director of Malaysian Industrial Development Finance Berhad (MIDF) and UMW Holdings Berhad, where he led significant organisational transformation and growth. Earlier in his career, he held senior roles at Permodalan Nasional Berhad, and served at the Asian Development Bank across various private and semi-government entities.

A Fellow of the Association of Chartered Certified Accountants (UK) and a member of the Malaysian Institute of Accountants, Dato' Sallehuddin brings strong financial oversight and governance expertise to the Board. Post-retirement, he has served as Independent Non-Executive Director of the Board of Directors of various companies in banking, insurance, private equity, and start-up funding.

Others:

- Other directorship in public companies and listed issuers: None.
- Any family relationship with any director and/or major shareholder of the listed issuer: None.
- Any conflict of interest that the person has with the listed issuer: None.
- Other than traffic offences, the list of convictions for offences within the past 5 years and particulars of any public sanction or penalty imposed by the relevant regulatory bodies during the financial year, if any: None.
- Number of Board meetings attended in the financial year: 5 out of 5 meetings.

Our Key Management

From Strategy to Execution

**Strategy sets
Direction.**

**Relentless
execution sustains
progress.**

The Group's Key Management Personnel play a vital role in translating the Board's strategic direction into effective execution across the organisation.

Working closely with the Board and the Group Chief Executive Officer, they oversee the performance of the Group's core platforms, strengthen governance and operational frameworks, and ensure that the Group's systems operate reliably and securely in environments where trust is essential.

Through disciplined coordination and accountable leadership, Management ensures continuity, resilience, and clear measurable outcomes across the Group's operations. Their responsibility extends beyond the launch of solutions to ensuring that the Group's platforms remain dependable, responsive, and capable of delivering sustained value to stakeholders over time.



Lim Nasrul Halim

Group Chief Executive Officer

Lim Nasrul Halim serves as Group Chief Executive Officer of Pertama Digital Berhad, where he leads the Group's strategic direction, institutional partnerships, and execution across its digital infrastructure platforms.

He is an international business executive with over 15 years of leadership experience across the United Kingdom, the United Arab Emirates, Singapore, and Malaysia. He has held senior leadership roles including Group Chief Executive Officer, Chief Operating Officer, and Managing Director, overseeing multi country operations and complex organisational structures.

Prior to joining Pertama Digital, he held senior leadership roles in the Middle East, where he led strategy, performance management, and investment oversight. His tenure was marked by initiatives that strengthened commercial performance and supported capital raising efforts for regional expansion.

At Pertama Digital, Halim is focused on strengthening governance discipline, expanding institutional partnerships, and advancing the Group's role as a provider of secure digital infrastructure supporting Malaysia's evolving digital economy.

He is guided by a belief in disciplined execution, institutional trust, and building systems that deliver lasting value at scale.

Pertama Digital Berhad Management



Amir Fazly Bin Ahmad Nazri

Group Chief Operating Officer

Effective 1 May 2026.

Formerly Senior Vice President, Corporate & Strategy

Amir Fazly Bin Ahmad Nazri serves as Group Chief Operating Officer of Pertama Digital Berhad. He brings over 15 years of experience across corporate strategy, transformation, audit and executive management, with a strong focus on operational performance and disciplined execution. He holds a Bachelor of Arts in Accounting and Finance from the University of Newcastle upon Tyne, United Kingdom, and is a member of the Association of Chartered Certified Accountants (ACCA).

Amir's experience spans strategic planning, operational transformation, project management, mergers and acquisitions, financial management and governance. Throughout his career, he has supported business improvement initiatives across diversified industries, with emphasis on process optimisation, automation and digitalisation to strengthen efficiency and organisational performance.

Turning Vision into Results

Operational Excellence and Strategic Delivery

Operational excellence and disciplined execution remain central to how the Group delivers on its priorities.

Through coordinated and well-aligned leadership across functions, the management team ensures that strategy is effectively translated into practical and measurable action, supported by clear accountability, consistent execution, and strong organisational alignment across all levels of the organisation.

By strengthening operational readiness, enhancing cross-functional collaboration across teams, and maintaining continuity across the Group's core platforms and supporting systems, the organisation is better positioned to move forward with confidence, while remaining responsive and adaptable to the evolving needs of the rakyat.

Prior to joining Pertama Digital, he was part of the Transformation, Digital and Integration Office at UMW Corporation Sdn. Bhd., where he contributed to the implementation of a long term strategic transformation roadmap across multiple business segments.

Earlier in his career, he spent nine years with PricewaterhouseCoopers Malaysia, delivering audit and assurance services to public listed companies and government agencies, alongside leadership roles in a media and communications startup.

At Pertama Digital, Amir oversees operational alignment across the Group, supporting execution discipline, cross functional coordination and the delivery of strategic priorities as the organisation advances its growth agenda.

Pertama Digital Berhad Management

From Strategy to Execution

Financial Stewardship and Discipline

Financial discipline and responsible stewardship remain central to how the Group operates and delivers long-term value. Management works collectively to ensure that resources are allocated with care, reporting remains transparent, and decisions are guided by sound financial judgement.

This approach is supported by structured oversight, clear accountability, and a consistent focus on operational efficiency across the organisation. By maintaining strong financial governance, the Group is able to respond to changing conditions while preserving stability and control.

Together, these practices reinforce confidence in the Group's financial position, supporting sustainable growth and enabling the organisation to pursue its strategic priorities with discipline and clarity.



Darryl Yew Jun Dee

Chief Financial Officer

Effective 1 May 2026.

Formerly Acting Chief Financial Officer

Darryl Yew Jun Dee serves as Chief Financial Officer of Pertama Digital Berhad. A Chartered Accountant and member of the Malaysian Institute of Accountants, he holds a Bachelor of Accounting (Hons) from Universiti Tunku Abdul Rahman.

With over 15 years of experience across listed conglomerates and multinational corporations including Tan Chong Motor Holdings Berhad, Fonterra, Shell Business Operations and Pertama Digital Berhad Group, Darryl brings strong expertise in strategic financial planning, corporate restructuring, regulatory compliance, capital management and financial reporting.

Throughout his career, he has led fundraising and restructuring initiatives, strengthened governance and internal control frameworks, and reinforced financial discipline across group structures. During his tenure as Financial Controller at Pertama Digital, he played a key role in financial restructuring efforts and performance improvement initiatives that supported the Group's return to profitability.

Recognised for his analytical rigour and steady leadership, Darryl now oversees the Group's financial stewardship, supporting strategic growth with disciplined controls, operational clarity and a focus on long term sustainability.

Pertama Digital Berhad Management



Mohd Rakesh Bin Abdul Rahman
Senior Vice President,
Commercials and Partnerships

Mohd Rakesh Bin Abdul Rahman serves as Senior Vice President, Commercials and Partnerships at Pertama Digital Berhad, where he leads the Group's commercial strategy, market expansion and partnership development initiatives. He is the commercial and partnership lead for both BizKecil and Kocek Pintar, driving growth, strategic alliances and revenue sustainability across these key platforms.

With nearly three decades of experience since 1995, Rakesh has built a strong track record in strategic planning, marketing, business and product development, branding and project management, particularly within technology driven and healthcare ecosystems. His career reflects a consistent ability to translate strategy into measurable commercial outcomes and long term market positioning.

At HAYAT Technologies Sdn. Bhd., he served as Chief Commercial Officer, leading commercial transformation initiatives, refining go-to-market strategies, restructuring product and pricing frameworks, and introducing new revenue-generating initiatives. He was also actively involved in expanding digital health capabilities, including the development of key initiatives linked to SELANGKAH, the Selangor government's health services platform.

At Pertama Digital, Rakesh plays a central role in strengthening commercial execution, securing strategic partnerships, and scaling inclusive digital solutions that support small traders, students, and underserved communities, further reinforcing the Group's growth ambitions and its rakyat-focused mission.



Corrine Abdullah
Director, Communications and Marketing
Special Officer to the Group Chief Executive Officer

Corrine Abdullah leads brand development, narrative strategy, and strategic communications across Pertama Digital Berhad's digital platforms and initiatives.

With over three decades of extensive experience in media, broadcasting, and creative leadership, she brings deep expertise in storytelling, content development, and brand positioning across diverse audiences and platforms.

Her early career in television production and international content acquisition involved working with major global studios, shaping programming strategies and commercial direction within Malaysia's broadcast landscape.

At Pertama Digital, she oversees brand architecture and contributes to product positioning across the Group's digital platforms. She co-leads Kocek Pintar and plays a role in shaping the vision and narrative direction for both BizKecil and Kocek Pintar, supporting their positioning within the Group's broader digital ecosystem.

She leads the design team and works closely with cross-functional and operational teams to ensure seamless project delivery and meaningful real-world impact, translating complex digital solutions into clear, accessible, and human-centred narratives that resonate with institutions, partners, and the rakyat. Through consistent communication, disciplined brand stewardship, and a strong focus on clarity, she supports the Group's growth while reinforcing its long-term commitment to inclusive digital empowerment.

Pertama Digital Berhad Management



Daniel Chye Meng Hwa
Head of Legal and Compliance

Daniel Chye Meng Hwa is the Head of Legal & Compliance at Pertama Digital Berhad and brings over 20 years of legal leadership experience. Prior to joining the Company, he served as Regional Counsel overseeing the Asia Pacific and Southeast Asia regions.

He has held senior legal roles in multinational organisations including AirAsia, JLL, CBRE, KONE and Bombardier. His industry experience spans aviation, real estate, facilities management, vertical transportation and rolling stock.

Daniel holds a Bachelor of Laws (LLB (Hons)) from the University of the West of England, Bristol and a Diploma in Law from HELP University.

He has extensive experience in commercial contract negotiation, corporate governance, regulatory compliance, risk management, mergers and acquisitions, and construction law. Among the notable commercial contracts he has managed are the supply of new Light Rail Transit vehicles for the Kelana Jaya Line and the vertical transportation systems for Merdeka 118.

At Pertama Digital, he supports the Group's growth by strengthening governance frameworks, ensuring regulatory discipline, and enabling risk-aware decision-making as the Company advances its digital initiatives.

The Management Team's Commitment:
Executing with Discipline,
Building for the Future

2025 is a year of focused execution for the Group.

"The management team remains committed to strengthening the foundations that support our platforms, partnerships and long term growth. Our priority is not simply to move faster, but to move with discipline, consistency and clear purpose.

As we look ahead, we remain focused on delivering solutions that are dependable, inclusive and responsive to the needs of the rakyat, while preparing the Group to capture opportunities in an increasingly connected digital future.

Together, we move forward with confidence and accountability, creating sustainable value for our shareholders, partners and the communities we serve."

On behalf of the Management Committee,
Pertama Digital Berhad

Subsidiary Management Profiles

DAPAT Vista (M) Sdn. Bhd.



Joshua Samuel Smith

Chief Executive Officer, Dapat Vista (M) Sdn. Bhd.

Joshua Samuel Smith serves as Chief Executive Officer of Dapat Vista (M) Sdn. Bhd., a subsidiary of Pertama Digital Berhad. Appointed in November 2023, he oversees the company's strategic direction, product innovation, operational execution and financial performance.

He holds a Bachelor of Science in Mechanical Engineering from the University of Sunderland, United Kingdom, and a Master of Science in Engineering and Computer Science from Cranfield University, United Kingdom.

Joshua began his career in the technology sector as Analytics and Technology Lead for Southeast Asia at Uber Technologies. In 2018, he joined Dapat Vista as Chief Technology Officer with the mandate to strengthen the company's transition into a technology driven organisation. During this period, he co-founded and led the development of the company's flagship platforms, eJamin and MyPay, together with the leadership team.

He later served as Vice President of Technology at HeiTech Padu Berhad. In parallel, he founded Tekkis Sdn. Bhd., a fintech company focused on digital payments and electronic identity verification.

At Dapat Vista, Joshua continues to guide the development and performance of the Group's core digital platforms, focusing on operational discipline, product resilience and the expansion of secure digital infrastructure that supports public institutions and communities.

PD Secure Sdn. Bhd.

Formerly known as

Pertama Digital Intellectual Property Sdn. Bhd.



Khairul Azam Bin Ahmad

General Manager, Cybersecurity;
Chief Executive Officer, PD Secure Sdn. Bhd.

Effective 1 May 2026. Formerly Cybersecurity Advisor

Khairul Azam Bin Ahmad serves as Chief Executive Officer of PD Secure Sdn. Bhd. and General Manager, Cybersecurity at Pertama Digital Berhad. He brings over 25 years of leadership experience across cybersecurity strategy, digital resilience and cross border operations spanning ASEAN and Australia. He holds a Bachelor of Science (Hons) in Computing Science from Staffordshire University, United Kingdom, and has further strengthened his expertise through advanced training in information security management, DevSecOps, data analytics and breach and attack simulation.

Azam's experience spans cybersecurity governance, threat intelligence and red teaming, ISO/IEC 27001 implementation, incident response, digital forensics and managed security operations. He has led national level threat simulation exercises and advised central banks and government agencies on strengthening cybersecurity resilience.

Prior to joining Pertama Digital, he held leadership roles at CySecure Pte Ltd, where he led regional cybersecurity initiatives across ASEAN and Australia, secured national cybersecurity service licences and spearheaded ISO/IEC 27001 certification upgrades.

At Pertama Digital, Azam leads the Group's cybersecurity direction and operational readiness, while driving PD Secure's growth as a trusted provider of cyber resilience solutions that support the Group's expanding digital ecosystem.



CORPORATE

MANAGEMENT DISCUSSION & ANALYSIS

Where Reliability, Readiness and Responsibility Converge

This section outlines how management navigated the year, balancing operational continuity, strategic priorities, and long-term value creation.

Management Discussion & Analysis



Overview

The year under review marked a period of consolidation and disciplined execution for Pertama Digital Berhad (“the Group”), as it strengthened its operational foundations and refined its strategic direction.

Amid a dynamic operating environment, the Group prioritised platform stability, delivery consistency, and ecosystem development across its core solutions. These efforts reflect a deliberate approach to building a resilient and scalable digital foundation, positioning the Group to transition into its next phase of growth.

Key Developments and Milestones

1. Strengthening of Core Platforms

During the year, the Group reinforced the performance and reliability of its core platforms.

eJamin continued its nationwide utilisation across court systems, with cumulative bail transactions exceeding RMI billion, underscoring its role as a dependable and widely adopted digital service within the justice ecosystem.

Its continued utilisation reflects both operational stability and the platform’s relevance in addressing real world needs. MySMS further expanded its presence across government agencies, reflecting sustained demand for structured and reliable communication channels.

This positions the Group to support the evolving requirements of public sector engagement, particularly as agencies move towards more integrated and responsive communication frameworks.

2. Advancements in Digital Payment and Platform Integration

The Group continued to enhance its digital payment capabilities through MyPay, with a focus on improving usability, expanding service integration, and strengthening its role within the broader ecosystem.

These efforts are aimed at positioning MyPay as a more accessible and consolidated platform for essential payments, while supporting the Group’s longer term ambition of building an integrated financial services layer that connects users, services, and institutions more seamlessly.

Key Developments and Milestones (continued)

3. Development of BizKecil Ecosystem

The Group progressed the early development of BizKecil, with a focused effort on understanding the needs and operating dynamics of micro traders and penjaja.

Engagements during the year were centred around collaboration with Gabungan Persatuan Penjaja dan Peniaga Kecil Melayu Malaysia (GPPPKMM), representing a network of approximately 450,000 micro traders. These engagements reflect a structured and collaborative approach towards enabling digital adoption within this segment, with early onboarding interest observed.

BizKecil remains in its early stage of development, with ongoing work to refine its commercial model, including subscription based structures involving traders and financing partners. The initiative is positioned to support financial access, operational efficiency, and digital enablement for small businesses, forming a key component of the Group's broader ecosystem strategy.

4. Strategic Partnerships and Ecosystem Expansion

The Group continued to strengthen its ecosystem through targeted engagements with government agencies and institutional partners.

Ongoing engagements across the public sector reflect the Group's continued role in supporting digital service delivery. These efforts also create pathways for broader use cases across enforcement, communications, and citizen facing services

Collectively, these efforts reinforce the Group's positioning as a partner in enabling digital transformation across both public and adjacent sectors.

5. Foundation Building in Cybersecurity and Infrastructure

At the infrastructure level, the Group initiated early stage efforts to strengthen cybersecurity and platform assurance across selected systems, including eJamin.

These efforts were focused on reinforcing internal governance, risk, and compliance processes, while improving the resilience and reliability of core platforms. While still at a foundational stage, this reflects a deliberate and necessary step towards embedding security, trust, and operational integrity as integral components of the Group's digital infrastructure.

Outlook for 2026 and Beyond

Looking ahead, the Group is focused on transitioning from foundational strengthening to targeted execution and expansion.

Key priorities include scaling its core platforms, deepening engagement with government and institutional partners, and advancing the rollout of emerging initiatives. The Group will prioritise the next phase of BizKecil, with plans for pilot rollout and onboarding, followed by broader expansion subject to operational readiness and regulatory alignment.

In parallel, the Group will continue to strengthen its technology and infrastructure capabilities, including ongoing investments in data, artificial intelligence, and cybersecurity. These efforts are intended to support long term scalability, enhance service delivery, and reinforce trust across its platforms.

While regulatory considerations and rollout readiness remain key factors, the Group is encouraged by the progress achieved and remains committed to executing its strategy with discipline, clarity, and long term focus.

Conclusion

Pertama Digital Berhad continues to build on its operational strengths and strategic direction, with a clear focus on sustainable growth and long term value creation.

Through its core platforms, emerging initiatives, and ongoing ecosystem development, the Group is well positioned to support Malaysia's digital transformation while expanding its role across key sectors. The foundations established during the year provide a strong base for the next phase of growth.

As we move forward, we remain guided by a clear purpose to deliver solutions that are not only effective, but meaningful to the institutions we serve and the rakyat we support.



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CORPORATE

MARKET OVERVIEW

Understanding the Landscape We Operate In

The market forces and emerging shifts shaping our path forward

Market Overview

Where Digital Systems Meet Real-World Expectations



The period spanning 2025 and into early 2026 felt like a turning point for digital development in Malaysia and across Southeast Asia. What had once been talked about, tested, and piloted began to move decisively into real implementation. For governments, financial institutions, and public service providers, digitalisation was no longer optional or experimental. It became necessary.

In Malaysia, the focus remained clear. Strengthening digital government services, expanding financial inclusion, and modernising core public infrastructure continued to sit high on the national agenda. What changed was the expectation. Agencies were no longer looking for novelty or one-off solutions. They wanted platforms that could work within existing systems, support secure identity and payments, and hold up under real world use. Execution mattered more than ideas. Reliability mattered more than speed.

The same pattern could be seen across the region. Governments and enterprises accelerated investments in digital payments, government to citizen communications, cybersecurity, and data driven service delivery. Artificial intelligence began to show up not as a headline feature, but more quietly and increasingly in the background, supporting automation, monitoring, and decision making to help systems operate more efficiently and effectively.

As digital payments and real time disbursements continued to grow, conversations around identity became more serious. There was increasing attention on how people are verified and how access is managed, particularly in environments involving public services and financial transactions.

These discussions increasingly included biometric and facial recognition technologies, alongside careful consideration of data protection, governance, and responsible use. Trust was no longer assumed. It had to be designed into systems from the start.

MARKET INSIGHT

As digital services become part of everyday life, trust, accessibility, and reliability matter far more than speed or novelty.

Digital adoption, however, did not move at the same pace everywhere. Urban communities were generally comfortable navigating digital services, while many underserved groups continued to face challenges around access, literacy, and confidence.

This gap reinforced the importance of inclusive platforms that are simple to use and supported by familiar behaviours. Initiatives such as Kocek Pintar reflected this need, focusing on financial literacy and savings habits built around everyday actions rather than abstract concepts.

The communications landscape also evolved during this period. Public sector agencies placed growing importance on dependable, multi-channel communication infrastructure that could reach people quickly and accurately. Whether for service updates, public information, or emergency communications, the ability to deliver verified messages at scale became critical. Platforms supporting government to citizen communications increasingly required reliability, traceability, and the ability to operate across multiple touchpoints.

At the same time, cybersecurity moved firmly into the foreground. Expectations changed. Organisations supporting payments, communications, and public services were no longer assessed only on functionality.

They were expected to demonstrate strong security architecture, clear governance, and the ability to withstand increasingly complex threats. This shift reinforced the need for platforms such as eJamin and BizKecil to operate within secure and well governed environments, particularly where financial transactions and sensitive user data are involved.

Against this backdrop, 2025 marked an important step for Pertama Digital Berhad with the formal initiation of its cybersecurity vertical. This move reflected the Group's recognition that secure digital infrastructure is foundational to public trust and long term platform sustainability.

In support of this direction, the Group progressed its strategic involvement with D-Ron, a Singapore based technology firm specialising in monitoring, safety, and security solutions. These capabilities strengthened the Group's ability to support environments where reliability and operational readiness are critical, particularly across public facing and mission critical systems.

Alongside these developments, early signs of more connected digital ecosystems began to emerge. Payments, services, merchants, and users were increasingly being brought together within shared environments. While still evolving, these digital marketplace models pointed toward a future where platforms supporting small businesses, service providers, and everyday transactions become more integrated and seamless over time.

Within this changing landscape, Pertama Digital continued to operate across areas that remain structurally important, including judiciary digitalisation, government communications, payments infrastructure, inclusive platforms, and cybersecurity. Rather than pursuing rapid expansion, the Group's focus remained on doing the work properly. Strengthening execution readiness, aligning partnerships, and ensuring that solutions are reliable, secure, and fit for purpose.

The market developments seen during 2025 and into 2026 made one thing clear. Digital progress is no longer measured by how quickly something can be launched, but by how well it holds up over time. Solutions that earn trust, integrate smoothly, and scale responsibly are the ones that endure. This understanding continues to shape the Group's approach as it moves forward, with attention on execution, governance, and building digital foundations that can support what comes next.





MRT Station
Stesyen MRT

Information Counter
Kaunter Pertanyaan

Electricity bill

Water Bill

Internet

Mobile Telco

Assessment tax

- Payment Successful
- Bill Settled
- Auto Payment Complete

CORPORATE

OUR DIGITAL CAPABILITIES

Technology that moves with the Rhythm of Everyday Life

Powering everyday digital experiences people can trust

Our Digital Capabilities



Technology infrastructure designed to power digital services at scale

Pertama Digital Berhad develops and operates digital infrastructure that supports the delivery of secure, reliable and accessible digital services across Malaysia. Our platforms power transactions, communications and digital identity processes used by institutions, businesses and communities. Built with scalable architecture and strong security frameworks, these capabilities enable organisations to deliver services that are efficient, trusted and widely accessible. Through these technology foundations, Pertama Digital supports an expanding ecosystem of government agencies, enterprises and users, helping simplify complex processes and widen digital participation. Central to this is the Group's focus on strengthening digital trust and resilience across its platforms and ecosystem.

Four Core Technology Pillars



Digital Payments Infrastructure

Secure and reliable platforms that enable organisations to collect and disburse funds efficiently across multiple payment channels, including online banking, card payments, and digital self service solutions.



Digital Communications Infrastructure

High capacity messaging platforms that allow institutions to communicate with citizens through SMS, notifications and automated support systems across multiple digital channels.



Security Identity and Digital Trust

Robust security frameworks including encryption, vulnerability assessments and digital identity verification to safeguard transactions and ensure compliance with regulatory requirements. These capabilities are further strengthened through PD Secure, the Group's cybersecurity arm.



Scalable Technology Architecture

API based infrastructure designed for integration with banks, government platforms and enterprise systems, enabling high volume transactions and real time data exchange.

Platforms Built on Our Capabilities



eJamin

A digital bail payment platform developed for the Malaysian courts, enabling secure and transparent bail transactions while reducing administrative burden and improving access to justice.



MyPay

A digital payment platform that allows users to manage payments for government related services and everyday transactions through a convenient digital interface.



MySMS

Communication and engagement solutions that help organisations connect securely and efficiently with users across digital channels at scale.



BizKecil

A platform designed to support micro traders and small businesses with digital payment acceptance, business management tools and access to financing opportunities.



KOCEK and Kocek Pintar

Initiatives focused on financial literacy and digital savings for students and young users, encouraging responsible financial habits while supporting broader financial inclusion efforts.

Expanding the Digital Ecosystem

Together, these platforms demonstrate how Pertama Digital combines technology infrastructure with practical solutions that address real needs within institutions and communities. By continuously enhancing its capabilities in payments, communications, security and integration, the Group remains focused on building technology that supports Malaysia's evolving digital economy.