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Pertama Digital to capture 80% or RM1.6bil of bail payment volume over next year

KUALA LUMPUR: Pertama Digital Berhad, through DAPAT Vista (M) Sdn Bhd, is targeting to capture 80% of the RM2bil to 3bil Malaysian bail payment volume over the next year, representing a healthy minimum RM1.6 billion of bail collections per annum.

Earlier this year, DAPAT Vista identified the Malaysian bail payment system as ripe for disruption. Thus, on Jan 13, 2020, DAPAT Vista launched the digital bail payment solution, eJamin, in the Sessions and Magistrate Courts in Petaling Jaya.

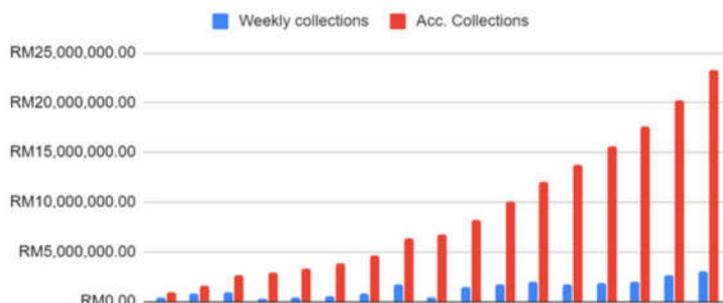
The target was to implement eJamin in all criminal courts in Malaysia by December 2020. In fact, by June, eJamin has been implemented in all 118 criminal courts in Malaysia, some 6 months ahead of schedule despite the COVID-19 restrictions. With the COVID-19 precautions against close contact, eJamin helped the courts and the rakyat all over Malaysia continue the essential criminal court process through a contactless solution that also avoids crowds in queues.

Based on existing week-on-week growth, DAPAT Vista Chief Executive Officer Amanda Sabri is confident in achieving RM1.6bil bail collection from this revenue stream for Pertama Digital by end 2021.

"This is just the start of eJamin, and we are very encouraged by the sterling support of the tech-savvy Malaysian Judiciary and the weekly growth in eJamin, which is now averaging 15.7% a week. That is remarkable given that normally, new technology adoption grows at only 5 to 8% week-on-week. Right now, this translates to about RM26mil in bail collection. eJamin will be one of the many revenue streams for Pertama Digital moving forward," said Amanda.



eJamin Performance



eJamin's weekly and accumulative bail collection over 4 months

For some background, the Malaysian bail system is traditionally a lengthy and manual process and takes up to one working day to complete as bailors battle traffic and queues between the court and bank. With eJamin, the process is now reduced to a mere few minutes, with the entire flow from bailor login to release of the accused with digital proof of bail taking only 30 minutes. Thus, eJamin helps alleviate the stress bailors face in the tense and difficult situation of posting bail for a loved one. eJamin leverages on the existing infrastructure like smartphones and data connectivity, developed in compliance with current judicial procedures and banking regulations. DAPAT Vista earns a commission from its partner banks (currently Bank Islam and Bank Muamalat) in return for routing deposits their way.



Illustration of manual bail process before eJamin

Meanwhile, the jewel in Pertama Digital's B2C push is DAPAT Vista's MyPay mobile app, a government digital service platform, which offers secure, easy and fast check-and-pay transactions with government agencies, among other features.

MyPay is a smartphone app with a payment gateway built into it. The key areas of services that MyPay covers include information retrieval and payment for driving licence expiry, polling station location for general elections, National Higher Education Fund Corp (PTPTN) student loans, local council and police summons, assessment and quit rent, and insolvency.

Currently Pertama Digital through DAPAT Vista has rolled out MyPay services for 36 government ministries and government agencies which include the Polis Diraja Malaysia, PTPTN, Road Transport Department Malaysia, Majlis Perbandaran Subang Jaya and Petaling Jaya, and the Elections Commission.

There are more than 370 government agencies out there, and Pertama Digital is looking to reach out to them. It aims to launch the MyPay app in early 2021.

About Dapatt Vista

DATA. ANALYTICS. PAYMENT. TECHNOLOGY. That is DAPAT.

Founded on the cusp of the millennium, DAPAT Vista (M) Sdn Bhd is a tech-driven Malaysian company.

We specialise in mobile technology and digitalisation of government services. We provide solutions in mobile and web apps; mobile payment; messaging; business empowerment APIs; and other customised digital services and products. DAPAT also owns and operates the MyPay and eJamin apps.

DAPAT innovates and deploys best, modern and efficient solutions for the rakyat with the agility of a startup and the credibility of a public listed company.

We do this by making data-driven decisions and execute relentlessly against ambitious goals.

About Pertama Digital

Pertama Digital Berhad is the holding company of DAPAT Vista (M) Sdn Bhd.

We invest in, and nurture, great fintech and govtech companies that build impactful solutions in the digital and mobile space. We are listed on the Main Board of the Malaysian stock exchange, Bursa Malaysia.

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