



Digital Wallet

**SakuPay**

VISUAL



VISUAL

# About SakuPay

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Welcome to the future of digital transactions with **SakuPay**, the latest innovative product from Theta Innovation. As proud members of **Tabung Haji**, we are committed to delivering cutting-edge financial solutions that cater to the needs of our diverse community.

**SakuPay**, inspired by the word '**SAKU**' meaning 'Pocket', is a digital wallet designed to address the financial requirements of individuals across all economic categories, from the underserved **(Asnaf) to B40, M40, and T20**.

Our goal is to revolutionize the Digital Wallet industry by providing an inclusive, secure, and user-friendly platform that ensures everyone has access to modern financial services.



✓ **One-Stop Solution**  
for managing payments,  
transfers, and rewards.

VISUAL

✓ **Simplify and Secure**  
Designed to simplify  
and secure your  
digital transactions.

**FINANCIAL INCLUSION MADE SIMPLE FOR  
EVERYONE, ANYTIME**



# Why SakuPay?

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## 1 Early Age Registration

SakuPay welcomes users from as young as 7 years old, fostering financial literacy and responsibility from an early age.

## 2 Secure Transactions

Uses end-to-end encryption and multi-factor authentication to ensure user security.

## 3 SakuPay Visa Card

Offers a Visa card that users can load with funds from their SakuPay wallet for easy & secure spending.

## 4 User-Friendly Interface

Designed to be user-friendly for all age groups and easily find and access all features without confusion.

## 5 Syariah Compliant

Certified by Islamic authorities, ensuring all transactions adhere to Islamic principles.

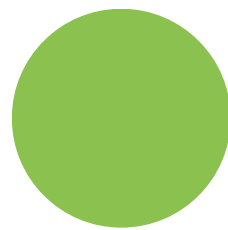
## 6 Seamless Donations

Simplify the process of making Zakat, Infaq, and Sedekah payments with straightforward transactions

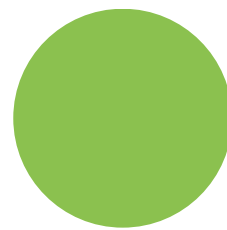
VISUAL  
TO INCLUDE VISA CARD

## Current Features

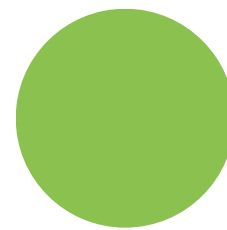
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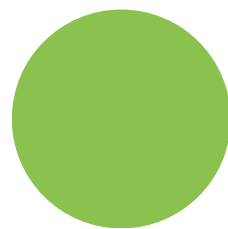
**P2P Transfer**



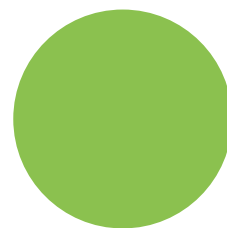
**DuitNow**



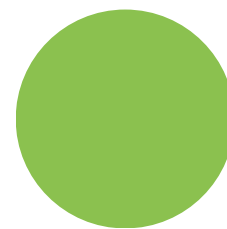
**Top Up &  
Withdrawal**



**Sakupon**



**SakuPay  
Visa Card**

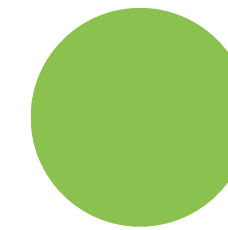


**SakuRemit**

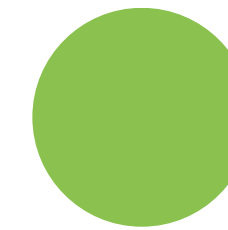
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## Upcoming

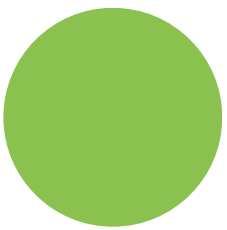
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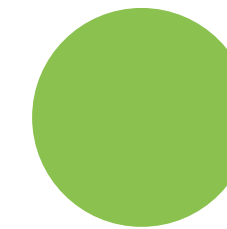
**SakuShop**



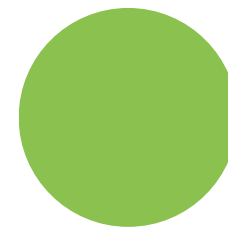
**SakuProtect**



**SakuLoan**



**SakuFlexi**



**Wakaf, Infaq  
& Zakat**



# SakuRemit

Powered by Instarem, SakuRemit streamlines international money transfers experiences.

- 1 Zero Fees**  
On your first transfer to Indonesia, India and Philippines.
- 2 50% Discount**  
On your first transfer to other destination.
- 3 Up to 5x Cheaper Than Banks**  
Get competitive, bank-beating exchange rates and low fees.
- 4 Up to 12x Faster Than Banks**  
Most transactions are completed within the same day.
- 5 Secure and Reliable**  
Regulated, licensed, and built on industry-leading technology.

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TO INCLUDE A LIVE ELEMENT AND CURRENCY/TRANSACTION ICON ETC



# Digital Sakupon

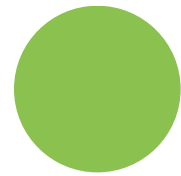
Serves as an in-app coupon tailored to seamlessly transform into customizable coupon, ideal for facilitating staff benefits and other operational needs.

- 1 The unique coupon code that users will have to enter to receive the discount.
- 2 Issue digital meal vouchers to staff, redeemable at partnered eateries.
- 3 View all active and archived coupons transaction online.

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TO INCLUDE A LIVE ELEMENT SUCH AS HAND SCANNING THE QR CODE

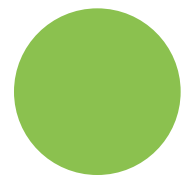


# SakuPay Visa Card



## Spending History

Track & monitor your spending patterns in app.



## Convenience

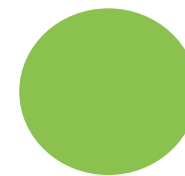
Use the SakuPay prepaid Visa card anywhere major cards are accepted.

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TO INCLUDE VISA CARD



## Budget Control

Helps manage spending by only using the amount loaded onto the card.



## International Transactions

Use your SakuPay Visa card for purchases and cash withdrawals globally.



# How to Get SakuPay Visa Card



**DOWNLOAD THE APP  
& SUBMIT FORM**



**APPLY FOR YOUR  
VISA CARD**



**RECEIVE, ACTIVATE  
AND SPEND**



# SakuPay POS System

*Enhancing Business Efficiency and Customer Experience*



## Why Integrate a POS System into SakuPay?

### Customer Expectations

Meet the demand for seamless payments across all medium and enhancing customer satisfaction.

### Physical and Digital Integration

Bridge the gap between digital e-wallet transactions and physical retail environments, ensuring universal acceptance.

### Business Efficiency

Streamline payment processes and drive sales while optimizing operational efficiency.

## What can we offer?

### POS Terminal

Accept various payment methods including cards and digital wallets.

### Inventory Management

Track stock levels in real-time & receive alerts for low stock

### Reporting

Generate comprehensive sales reports and analytics.

### Loyalty Program Integration

Enhance customer retention by implement discount or offers

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# Join Us in Revolutionizing Digital Payments



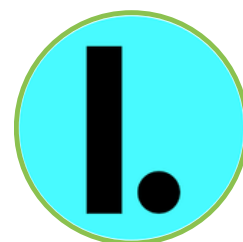
## Partners On Board:



FassPay



Pacifica2u



Instarem



Money X

## Collaborative Partners:



Malaysia Digital Economy Corporation (MDEC)

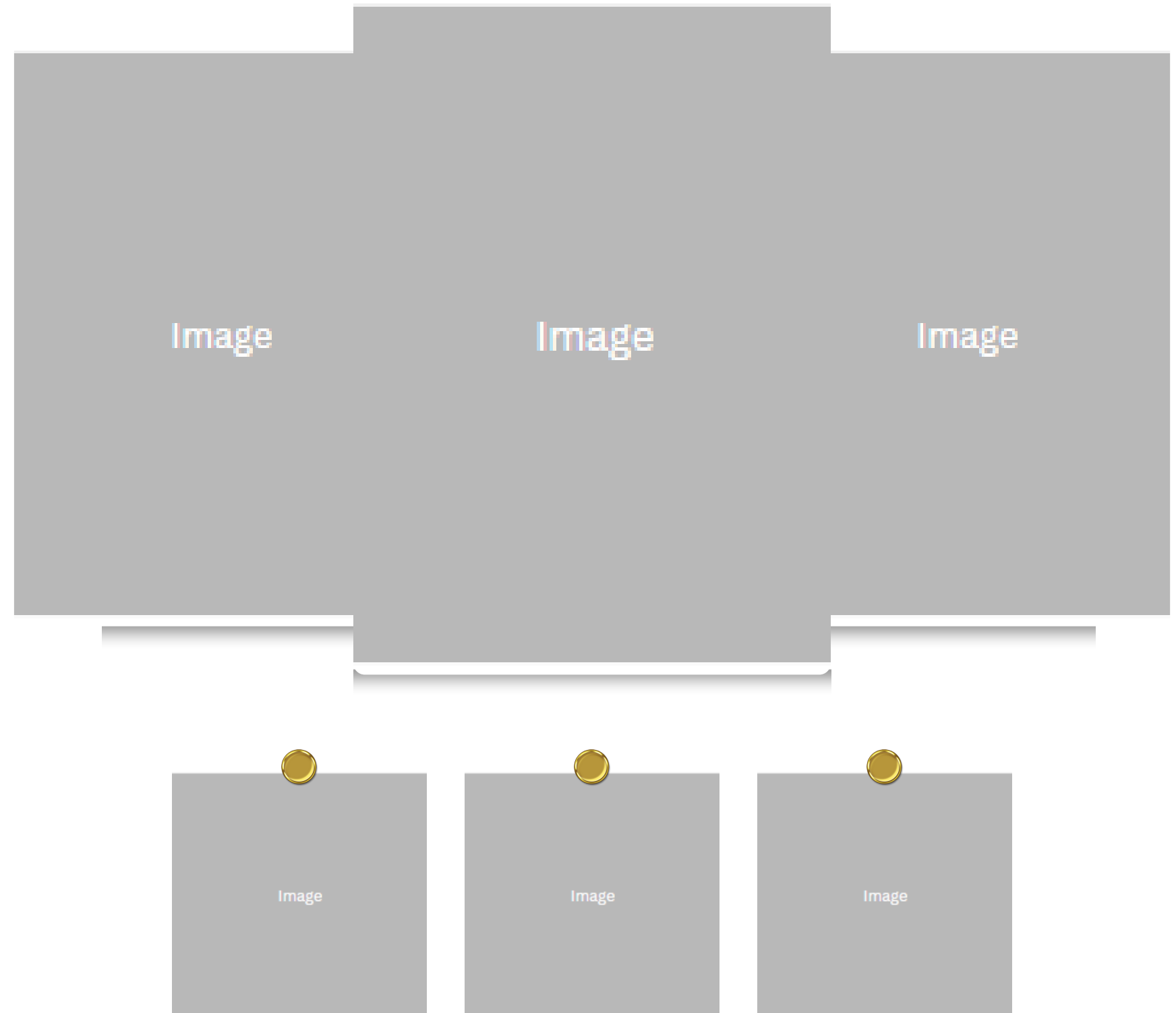


Malaysian Communications and Multimedia Commission (MCMC)

# Event Highlights and Strategic Engagements

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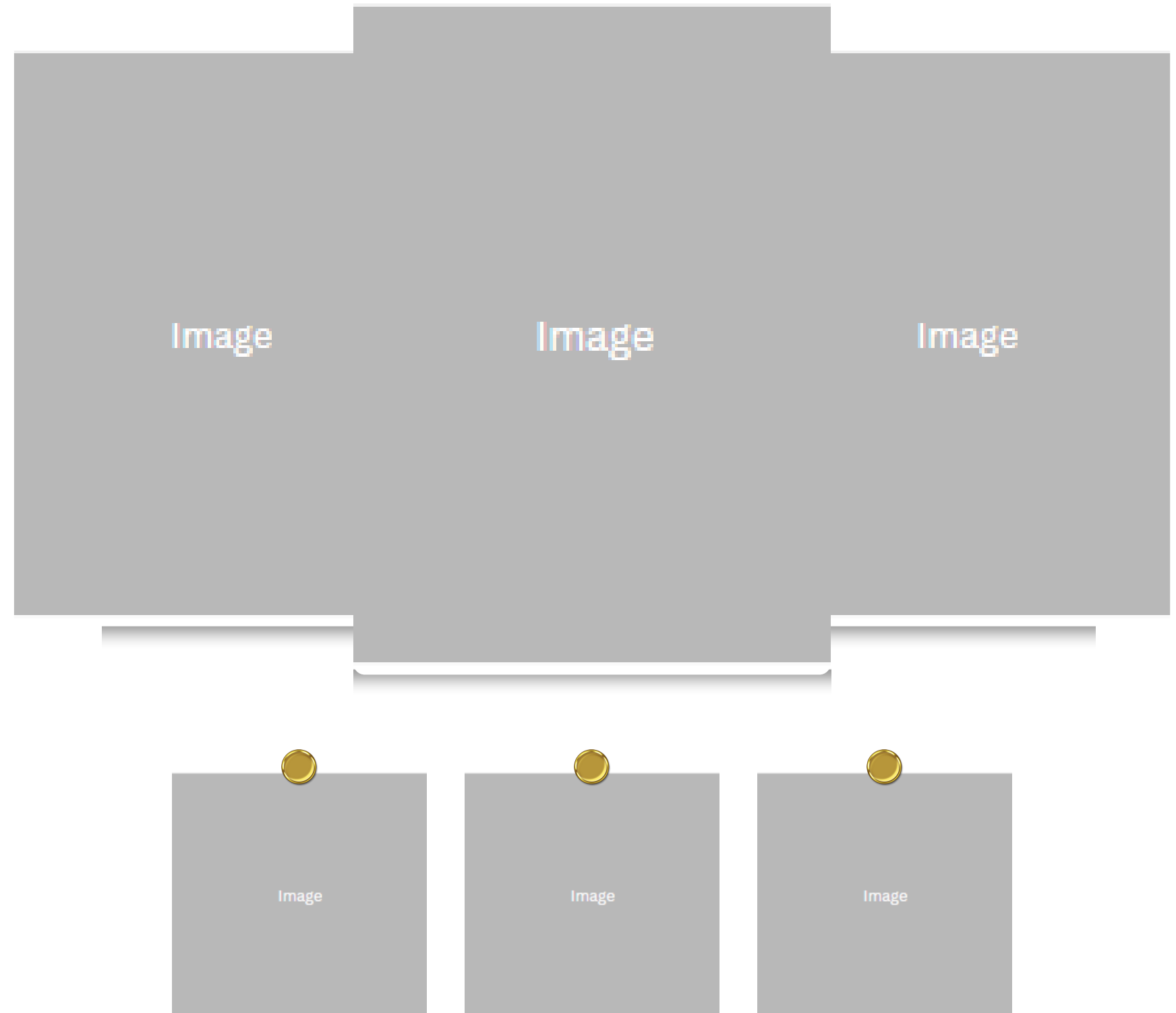
- 1 Event Name 1
- 2 Event Name 2
- 3 Event Name 3
- 4 Event Name 4



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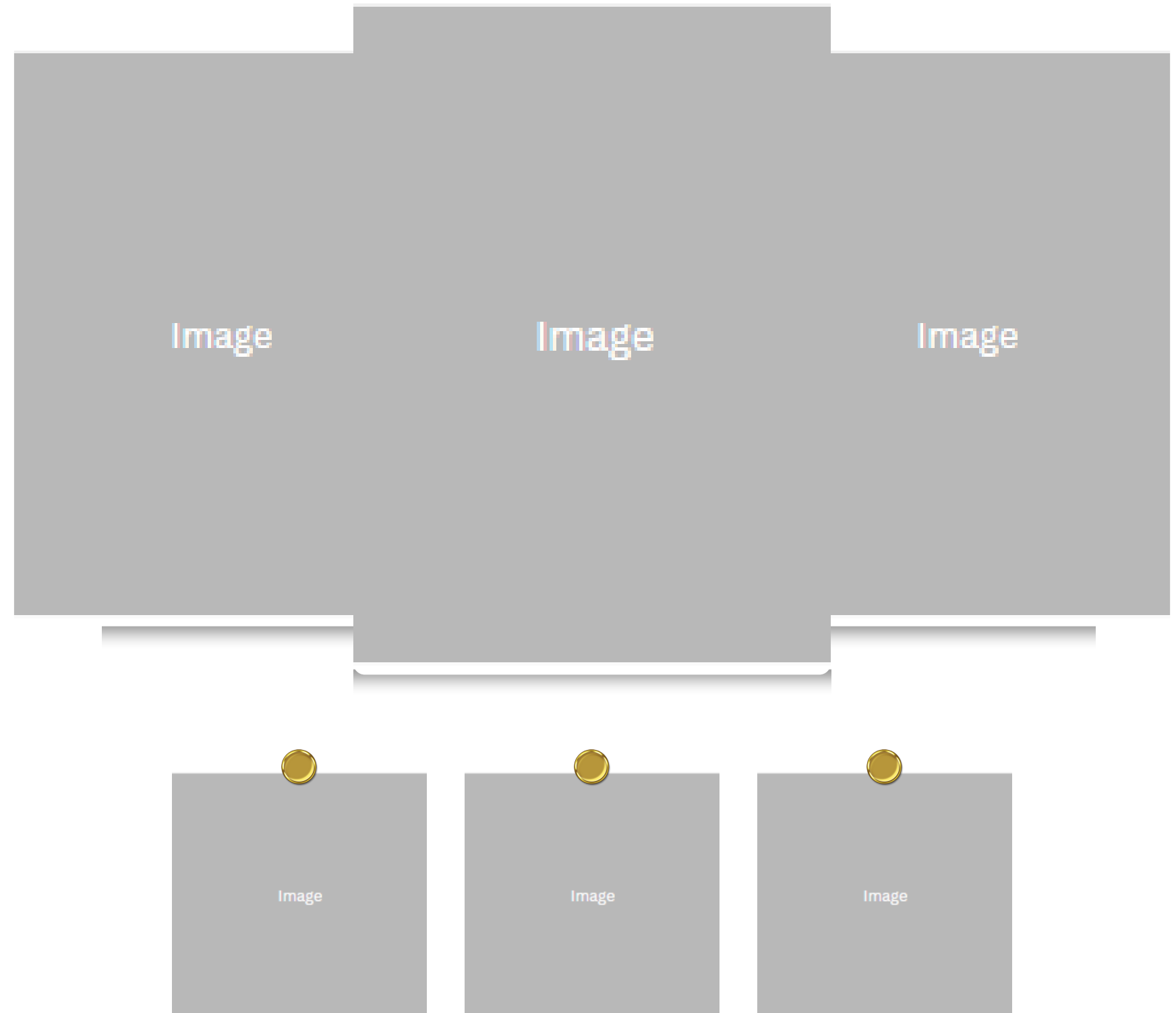
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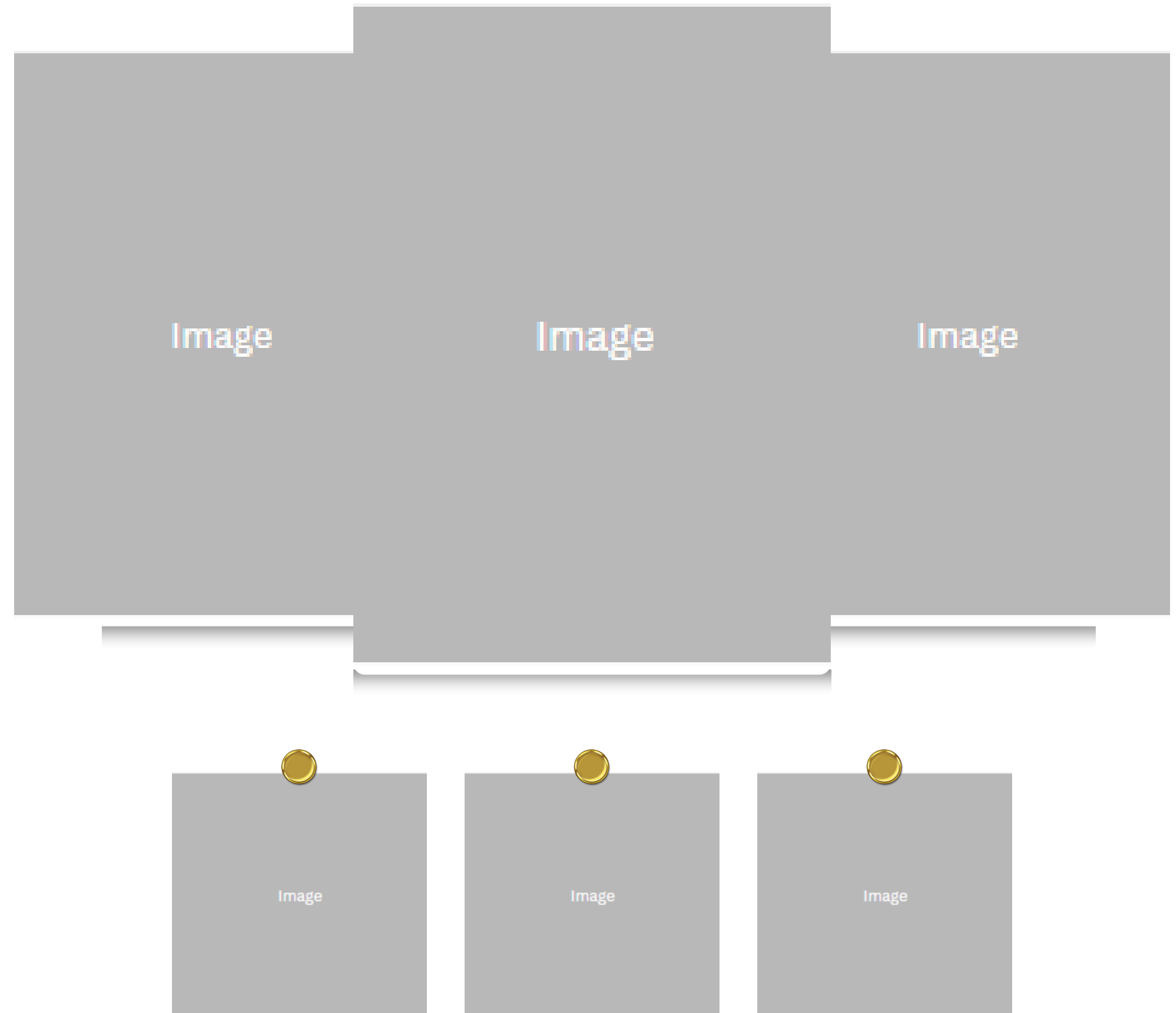
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- 2 Event Name 2
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# Thank You

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    @sakupayofficial

