

## **Deputy Finance Minister Officiates the Launch of PaymentXchange – Malaysia’s First Transparent and Compliant Property Payment Platform**

**KUALA LUMPUR, 12 November 2025** – Deputy Finance Minister **YB Lim Hui Ying** today officiated the launch of **PaymentXchange**, Malaysia’s first secure, transparent, and compliant property payment platform, designed to protect buyer deposits, strengthen compliance practices, and raise trust across real estate transactions.

Hosted by **Infomina Geolytik Sdn Bhd** (“**Infomina Geolytik**”), a subsidiary of Infomina Berhad (“Infomina”) with support from PEPS Ventures Bhd, a wholly-own subsidiary of the Association of Valuers, Appraisers, Estate Agents and Property Consultants in the Private Sector Malaysia (“PEPS Ventures”), the launch gathered leaders from real estate, including real estate agencies representing over 10,000 registered Real Estate Negotiators and Agents, banking, valuation and media. PaymentXchange’s vision of elevating trust for a sustainable property market coincides with national priorities under Budget 2026 and the MADANI agenda to strengthen governance and digital adoption for public confidence.

PaymentXchange connects property buyers with registered real estate agencies, ensuring deposits flow into the agency’s verified accounts powered by Chip Asia, a Bank Negara Malaysia-approved payment gateway, to provide audit-ready visibility and reconciliation for stakeholders that support anti-money laundering and counter-financing of terrorism good practices and consumer protection.

Buyers then have the option to expedite their loan process. With a single click, their loan request can flow into ValuationXchange, which links to participating banks and registered valuers to support a traceable, verifiable and standards-aligned journey that enables faster, cleaner decisioning for lenders.

In her address, YB Lim emphasised the importance of digitalisation, compliance and market integrity as Malaysia advances Budget 2026 and the first year of the 13th Malaysia Plan. She noted that transparent, well-governed systems are essential to consumer confidence and sustainable growth.

The launch also featured a panel discussion titled “*Budget 2026 & Property Market Protection: Safer Deposits, Faster Deals, Stronger Agencies,*” moderated by **Chan Ai Cheng**, Past President of MIEA, and joined by **Sr. Haji Ishak Ismail** (Advisor of PEHAM and President of MIPFM), **Sr. Subramaniam Arumugam** (President of PEPS), **Ethan Leong** (Vice President of MIEA), and **Sr. Khaidzir bin Abdul Rasip** (Deputy Chair of RISM).

The panel explored how Budget 2026 supports the growth of a transparent property ecosystem, emphasising the importance of governance, technology adoption, and digital payment solutions such as **PaymentXchange** in building a safer and more sustainable real estate market.

Sr. Subramaniam Arumugam, President of PEPS Malaysia, said:

“Just recently ValuationXchange was launched to improve transparency in valuations. PaymentXchange now elevates this further by safeguarding buyers’ earnest deposits and tightening compliance in the transaction flow. Together, these platforms are a game-changer for integrity in Malaysia’s property market.”

Gideon Liau, Executive Director, Infomina Geolytik, said:

“Our objective is simple. It’s to make every step of the transaction clearer, safer and faster. PaymentXchange delivers deposit security through a Bank Negara Malaysia-approved gateway, and, when buyers choose, hands off seamlessly to ValuationXchange so banks and valuers can work with verified, audit-ready information.”

Over 10 pioneering real estate agencies and groups joined the officiation on stage as first movers on PaymentXchange: ESP Global, Reapfield Properties, Firdaus & Associates Real Estate Agency, E Trend Realty, Hartamas Real Estate (Malaysia), IM Global Property Consultants, GPlex Realty, Vivahomes Realty, Megaharta Real Estate, Shah Real Property

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Consultants, MLP Properties, Hartagrid Properties, and Chester Properties. The launch was also supported by Qarliff & Associates, reflecting the legal sector's alignment with efforts to strengthen governance and trust in Malaysia's property transactions. Their participation signals a collective commitment to transparent deposit handling and higher professional standards across the industry.

"With over 15 participating real estate agencies facilitating thousands of property transactions each month through more than 10,000 registered real estate agents and negotiators, across both purchases and rentals, PaymentXchange is empowering homebuyers to transact with confidence in a secure, transparent environment. Beyond protecting deposits, the platform also enhances the homebuying journey by giving buyers the option to seamlessly initiate their loan process through ValuationXchange, enabling a faster, more trusted and data-backed path to home ownership," added Gideon Liau.

Infomina Berhad's Chief Executive Officer, Yee Chee Meng, added:"

PaymentXchange builds on Infomina's banking-grade technology expertise and proven track record in delivering mission-critical digital infrastructure across industries. By extending this capability to the property sector, we are enabling a more streamlined, data-driven and transparent approach to property financing. Upholding our standards of diligence and reliability, we are advancing Malaysia's digital transformation with technology that fosters trust, enhances efficiency and creates lasting value."

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## **PAYMENTXCHANGE**

PaymentXchange is an industry-endorsed transparent property payment platform focused on deposit protection, accountability and compliance practices for Malaysian real estate. It is developed and operated by Infomina Geolytik and operates in tandem with ValuationXchange for a connected buyer-bank-valuer ecosystem, enabling an optional, streamlined loan and valuation journey. PaymentXchange is powered by Chip Asia, a Bank Negara-approved



payment gateway for added credibility and security. PEPS Ventures supports the industry's adoption journey.

[www.valuationxchange.com/paymentxchange](http://www.valuationxchange.com/paymentxchange)

### **INFOMINA GEOLYTIK SDN BHD**

Infomina Geolytik is a collaboration between Infomina Berhad and Geolytik Tech Sdn Bhd, focused on digital innovation in Malaysia's real estate and financial sectors. Its flagship platform, ValuationXchange, is the country's first industry-endorsed property valuation digital workflow platform, developed with and endorsed by PEPS Ventures. Built on Infomina's banking-grade infrastructure, the platform connects valuers and financial institutions to enable faster, more consistent, and risk-informed lending decisions.

### **INFOMINA BERHAD**

Infomina Berhad is a technology solutions provider listed on the ACE Market of Bursa Malaysia. With over 15 years of experience, Infomina delivers enterprise solutions across Asia, specialising in application modernisation, managed services, and infrastructure and environment management. Its capabilities span mainframe, hybrid, and cloud environments — providing secure, scalable foundations for future-ready IT operations. Infomina partners with global technology leaders including Broadcom, IBM, Precisely, Software AG, and Hitachi Vantara, and has a presence in Malaysia, Singapore, Thailand, the Philippines, Indonesia, China, Hong Kong, Taiwan, and Japan.

[www.infomina.co](http://www.infomina.co)



**From left to right :**

Eddie Thoo - Chief Financial Officer, Infomina Berhad;  
Yee Chee Meng - Chief Executive Officer cum Managing Director, Infomina Berhad;  
YB Lim Hui Ying - Deputy Minister of Finance of Malaysia;  
Joe Thor - Executive Director of Infomina Geolytik Sdn Bhd;  
Gideon Liau - Executive Director of Infomina Geolytik Sdn Bhd.



Launching of PaymentXchange were YB Lim Hui Ying (9th from left), together with pioneering real estate agencies and groups

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**NAME**

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- Yee Chee Meng 余志明  
Chief Executive Officer cum Managing Director, Infomina Berhad
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- Gideon Liau 廖必胜  
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Advisor of PEHAM and President of MIPFM
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President of PEPS
- Ethan Leong 梁永胜  
Vice President of MIEA
- Sr. Khaidzir bin Abdul Rasip  
Deputy Chair of RISM

**Please click here to download:**

[Picture 1](#)

[Picture 2](#)

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