

## E-MONEY APPLICATION PROCESS

1

Indicate intention to apply via email\* to [pdapplication@bnm.gov.my](mailto:pdapplication@bnm.gov.my)

2

Presentation of business model to BNM\*\*

3

Submission of formal application to BNM

- a. Hardcopy  
Pengarah  
Jabatan Pemantauan  
Perkhidmatan Pembayaran  
Bank Negara Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur
- and
- b. Softcopy of application form  
[pdapplication@bnm.gov.my](mailto:pdapplication@bnm.gov.my)

4

Applicant will be contacted by BNM for further information or documents (if any)

5

BNM process the application

6

BNM communicate result

Note:

- \* Please include the following in the e-mail:
- (i) Clarification whether you have conducted an assessment that your business model fulfils the definition of e-money; and
  - (ii) A summary or brief explanation of your business model

\*\* Only if your business model fits the definition of e-money