

# THE BENEFITS OF BEING A BUSINESS OWNER



## Easy and Free Registration:

Enjoy free registration with waived transaction fees (MDR).



DuitNow

## Accept DuitNow QR:

Receive payments from all local banks and e-wallet apps using just one QR code.



## Build a Credit Portfolio for Easier Loan Applications

Improve your credit score to simplify future financing and support your business growth.



## Reach More Customers:

Expand your market reach and attract more customers with ease.



## Merchant Portal & App:

Monitor transactions and real-time notifications.



## YONO Event Priority:

Prioritising merchants in campaigns and events.



## Free In-App Advertising:

Promotions and business insights.



## Special Gifts for New Merchants

Exclusive souvenirs as a token of appreciation.

# JOIN US TO BECOME A

# BUSINESS OWNER

# Yono





# YONO FEATURES



## CONTACT US

YONO MERCHANT SUPPORT



## ABOUT US

Developed by Sabah Credit Corporation and owned by the Sabah State Government.

The YONO Superapp aims to support and empower local businesses through effective financial planning.

It provides the people of Sabah with an all-in-one, accessible, reliable, and user-friendly application.



### GET FREE CASH REWARDS

Take part in YONO campaigns and enjoy cash rewards.



### SECURE USER VERIFICATION (EKYC)

Verified users for safe and reliable transactions.



### E-WALLET WITH THE HIGHEST LIMIT

Manage your finances easily with Sabah's leading E-Wallet — the only one offering the highest limit in East Malaysia (RM10,000).



### LUCKY PACK

Share the blessings with our Lucky Pack — gift warmth and prosperity to your loved ones



### SABAH PAY

Sabah Pay has now been upgraded within the YONO SuperApp, developed under the Government's Digital Transformation Initiative. It aims to simplify payments for various government services, including utility bills.



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