

Neurogine, Sunmi Partnership to Power the Next Generation of Cardless Payments

Fintech partnership to integrate Neurogine's technology into Sunmi's smart devices, redefining secure, mobile-first payment experiences for merchants across Asia Pacific and beyond.

Singapore / Kuala Lumpur, Malaysia / Shanghai, China, November 14, 2025 — Neurogine Sdn Bhd, a leading Malaysian fintech solution provider and Shanghai Sunmi Technology Co., Ltd., a global leader in smart business and IoT devices, today announced a strategic partnership to explore the research and deployment of Neurogine's suite of financial technology within Sunmi's ecosystem of intelligent payment devices.

The announcement was made at Singapore Fintech Festival 2025, held at the Singapore Expo, where both companies showcased their latest innovations in digital payment technologies.

This collaboration aims to enhance and add value to Sunmi's cardless payment solutions, enabling merchants worldwide to benefit from faster, safer, and more intelligent digital payment experiences. The partnership will focus on integrating Neurogine solutions like Neurogine n2Tap, Neurogine nToken, Neurogine SoftPOS, and Neurogine nDiagnostic into devices like Sunmi V3 MIX and Sunmi P3 Smart POS, empowering merchants to accept cardless transactions using mobile phones and wearables. This is aimed to reduce dependency on traditional cards and terminals while maintaining world-class security and compliance standards.

Neurogine's technologies combine tokenisation-based security, multi-factor authentication, real-time transaction validation and compliance with mobile payment security standards from Payment Card Industry Security Standards Council and open authentication standards from FIDO Alliance. This combination forms a powerful ecosystem for mobile-first, cardless and contactless payment environments, strengthening Sunmi's portfolio of intelligent business solutions across retail, food services, and logistics.

"This partnership aims to advance cardless payment solutions in Asia Pacific and beyond, aligning with the aspirations and goals of both Neurogine and Sunmi," said Neurogine Chief Executive Officer Owen Chen Chee Onn. "By leveraging our technology and solutions with Sunmi's smart devices and distribution prowess, we are delivering a seamless, highly affordable and secure payment environment that will benefit merchants and consumers alike." He added the partnership will boost ASEAN's digital economy impetus and work alongside government initiatives like the ASEAN Digital Economy Framework Agreement (DEFA) to transform the region into a seamlessly integrated digital market and achieve a projected digital economy value of up to USD2 trillion by 2030.

"Sunmi is delighted to collaborate with Neurogine to expand the possibilities of cardless and contactless payment innovation," said Sunmi Chief Executive Officer Jack Lin Zhe. "Integrating our devices with Neurogine's technologies reinforces our commitment to building an intelligent business ecosystem that empowers merchants globally." Sunmi is actively involved in the global market and aligns its expansion with China's Belt and Road Initiative (BRI). The company's export initiatives leverages the BRI framework to extend its products and services to a wider international audience, including countries along the ancient Silk Road route. Sunmi was represented at the announcement by Sunmi Technology HK Limited APAC Head Afa Chen.

The partnership will initially focus on three key areas; joint research and development, pilot deployments in key ASEAN markets, and expansion into global markets through Sunmi's extensive network of distributors and business partners.

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Shanghai SUNMI Technology Co., Ltd.

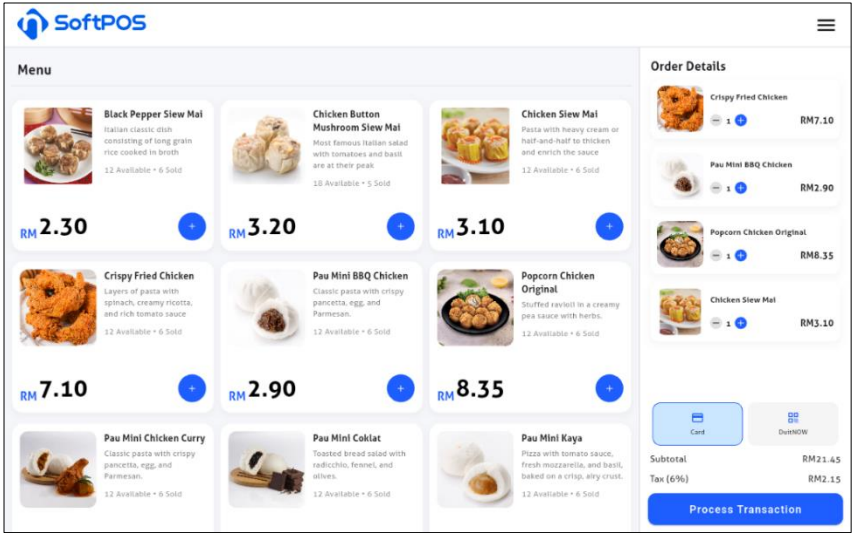
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VISUAL ASSETS

Available on request:

PIX 1:



Caption

CHEN: This partnership aims to advance cardless payment solutions like Neurogine n2Tap and Neurpogine SoftPOS in Asia Pacific and beyond, aligning with the aspirations and goals of both Neurogine and Sunmi.

PIX 2



Chen (left): By leveraging our technology and solutions with Sunmi's smart devices and distribution prowess, we are delivering a seamless, highly affordable and secure payment environment that will benefit merchants and consumers alike.

PIX 3



Afa Chen (right): Integrating Sunmi devices with Neurogine's technologies reinforces our commitment to build an intelligent business ecosystem that empowers merchants globally as we are actively involved in the global market and aligns our expansion with China's Belt and Road Initiative.

ABOUT NEUROGINE SDN BHD

Neurogine Sdn Bhd is a financial technology company focused on developing secure, innovative solutions for payments, digital financial services, and tokenised decentralised finance (DeFi). Its mission is to expand financial inclusion, enable a thriving digital economy, and support financial system stability through cutting-edge platforms like Neurogine n2Tap (Malaysia's first PCI MPoC Software and PCI MPoC Solution certified mobile payment technology), Neurogine SoftPOS, Neurogine nVenTap, Neurogine nToken, Neurogine nPay, Neurogine nMerchant, Neurogine nBank and Neurogine nCard. Neurogine collaborates with banks, financial institutions, and regulators across the region to build robust domestic and cross-border financial infrastructure that supports both economic growth and digital transformation.

www.neurogine.com

About Shanghai Sunmi Technology Co., Ltd.

Shanghai Sunmi Technology Co., Ltd. is a global leader in intelligent business devices and IoT solutions, providing smart terminals and platforms that serve millions of businesses across retail, hospitality, logistics, and financial services in over 200 countries and regions. Sunmi has consistently introduced groundbreaking innovations and in 2025, Sunmi's solutions have reached over 200 countries and regions, supported by a network of 62,000+ ecosystem partners, providing mature digital solutions for retail, hospitality, finance, healthcare, and beyond.

www.sunmi.com