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PASSION

FOCUS

RESPONSIBILITY



ENOVAX WINS "BEST TECHNOLOGY CEO SINGAPORE 2018" AWARD



**BEST TECHNOLOGY CEO
MR. ERWIN FOO
SINGAPORE
2018**

**GLOBAL BANKING &
Finance
review**



It has always been ENOVAX's aim to scale new frontiers and achieve wider recognition for the work and services the company provides to accelerate enterprise's growth, and contribute to the profitability of our parent company, PUC Berhad Group. Towards this end, we have received, amongst others, a fair amount of media exposure which profiles our capabilities and achievements.

Recently, ENOVAX scores another milestone when our company won the "BEST TECHNOLOGY CEO (MR ERWIN FOO) SINGAPORE 2018" Award. This coveted accolade was conferred by the UK's publisher of GLOBAL BANKING & FINANCE REVIEW. In its 8th year of presentation, the Global Banking & Finance Review awards reflect the innovation, achievement, strategy, progressive and inspirational changes taking place within the Global Financial community. The awards, judged by a sterling panelist in the United Kingdom, were created to recognize companies of all sizes which are prominent in their areas of expertise and excellence.

Read in more than 200 countries, Global Banking and Finance Review is a leading Online and Print Magazine, which has evolved from the growing need to have a more balanced view, for informative and independent news within the financial community. The Publisher's experienced contributors provide this quality and in-depth insight in a clear and concise way, providing leading players and key figures with up to date information within the business world.

Today, the Awards have evolved and grown to include those in Banking, Foreign Exchange, Insurance, Hedge Funds, Pension Funds, Compliance & Advisory, Corporate Governance, Brokerage & Exchanges, Project Finance, Binary Options, Investment Management, Technology, Asset & Wealth Management, Islamic Finance, Exchange Traded Funds, Real Estate, Corporate Social Responsibility and other areas.

Winning the "Best Technology CEO (Mr Erwin Foo) Singapore 2018" Award is a strong mandate and validation of our steadfast commitment to strive for excellence and technological innovation by adding value to our clients and propelling Enovax's reputation to the international pedestal.

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PUC GROUP MD & CEO MR CHEONG CHIA CHOU WINS E&Y's "ENTREPRENEUR OF THE YEAR AWARD 2018"

pictureworks

At a lavish Gala held on Friday, 26 October 2018 in the Ritz-Carlton, Millenia Singapore, our PUC Group MD & CEO Mr Cheong Chia Chou won the prestigious Ernest & Young's "Entrepreneur of The Year Award 2018" under the Media & Lifestyle Category for Pictureworks Pte Ltd (where he wears the hat of Managing Director). The honorable guest in the event was Mrs. Josephine Teo, Minister for Manpower and Second Minister for Home Affairs.

The EY Entrepreneur Of The Year is an annual awards program that honors Singapore's top entrepreneurs for their contributions to the economy and society. For more than a decade, EY has been committed to supporting the entrepreneurial cause in Singapore, coinciding with the government's focus on fostering entrepreneurship and grooming local entrepreneurs to take on the world market. The other four winning categories were Engineering and Construction, Analytics Intelligence, Sustainable Bathroom Solutions and Outsourced Solutions.

The process of selecting the five winners included narrowing it from over 40 nominations judged by an independent panel. The judging criteria are based on six global merits of entrepreneurial spirit, financial performance/value creation, strategic direction, national and global impact, innovation, and personal integrity/purpose-driven leadership. The Award winners stood out for their boldness to introduce new concepts, explore new technologies and challenge

industry norms. They also have a visionary foresight and the ability to identify the burgeoning demand for sustainable and digital solutions way.

Mr. Max Loh, EY Asean and Singapore managing partner Ernst & Young LLP, says, "Our winning entrepreneurs stand up to disruption as an opportunity to innovate and grow even as they, like most other businesses, are confronted with many uncertainties and changes that come with a fast-evolving business landscape."

An entrepreneur at heart, 43 year old Mr. Cheong Chia Chou co-founded GeoFoto Pte Ltd in 1999. As the Chief Architect, he developed system architecture and marketed imaging technology in collaboration with his alma mater, the National University of Singapore. As an extension of his line of work, he subsequently designed a state-of-the-art online photo printing system, which was sold to Fujifilm in 2001.

His passion for this industry led him to become the Founder and Managing Director of Pictureworks Pte Ltd, whereby his strategic direction has propelled the company to become a regional leader in digital imaging. Under Mr. Cheong's helm, the company launched the world's first photo printing kiosk for smartphones. It now has operations in more than seven countries, capturing more than 100m smiles annually.





ENOVAX VOTED “ASIA 30 FASTEST COMPANIES 2018”



ENOVAX PTE LTD is honored to announce that the highly reputable American IT Magazine “The Silicon Review” has selected it as one of ‘ASIA’S 30 FASTEST GROWING COMPANIES” where the most representative 30 enterprises are listed based on their business strategies, service/product innovation, financial soundness, ability to attract key demographics, and the ability to conduct business in Asia. The Silicon Review is one of the world’s most trusted online and print communities for business & technology professionals. With key focus on IT trends, entrepreneurs, expert talks, SILICON REVIEW has US and Asia magazine editions for global reach.

It is the pre-eminent platform that shares innovative enterprise solutions developed by established solution providers and upcoming hot enterprises emphasizing as a neutral source for decision makers. This is the place where senior level buyers and decision-makers come to learn and also share their experiences in regards to products, technologies and technology trends. They get an expert advice to manage their people and advance their careers. One can engage with one another and our proficient editors help you to grasp new and big ideas, find answers to their business and technology questions and

solve their most pressing hindrances.

The Silicon Review, with its hard-nosed reporting by its team of journalists and analysts based in Silicon Valley, California, acts as an excellent medium, allowing top level executives to share their contemporary thoughts and ideas. This creates a benefit for the enterprise start-up ecosystem, business leaders and technology on latest business trends; gives a better understanding of the solutions in achieving the business goals.

As one of the 30 Asian IT companies listed in this prestigious line-up in the November issue of the Asian edition of The Silicon Review, ENOVAX is featured in 2 Full Pages of editorial that trace our business journey, innovations and credential. This recognition is a testimony of ENOVAX’s incredible business ideas, services and IT solutions.

<https://thesiliconreview.com/magazines/hard-work-combined-with-passion-and-perseverance-enovax-pte-ltd-leaps-to-unparalleled-success-under-erwin-foos-leadership>



PRESTO E-WALLET SUCCESSFULLY UNVEILED

ACE Market-listed company, PUC Bhd (PUC) on Sept 24 officially unveiled its mobile wallet function – Presto Wallet, which is now accessible within Presto, a home-grown social marketing app operated by PUC that offers a shopping experience with cashback for Malaysians.

Apart from facilitating hassle-free cashless payments for online and offline retail transactions, the features of Presto Wallet make it one of the first in allowing Malaysians to perform prepaid mobile reloads and bill payments such as utility expenses to Astro, Syabas, TM, and Tenaga Nasional to name a few.

Group managing director and chief executive officer of PUC, Cheong Chia Chou says that by offering Presto Wallet as a component within Presto's ecosystem, the company is a step closer to becoming one of the leading digital lifestyle service providers in Malaysia.

He adds, "Presto Wallet will compliment Presto's vision. People can buy and sell within Presto's ecosystem at a better price anytime, anywhere, while saving more from its cashback rewards. In addition, many more exciting features such as movie ticket purchases and leisure games will soon be launched within Presto in the next coming months in stages and as a whole, will offer everyone a smarter and cooler e-lifestyle."

Presto Wallet also has "Send Money" and "Lucky Money" services, where Malaysian consumers can enjoy the convenience of sending and receiving money from family and friends, or a group without any service charge.

Users can top up their Presto Wallet either by adding any credit or debit cards issued by Malaysian banks to transfer the desired amount to their wallet, or through JOMPay.

Presto Wallet is launched under Presto Pay Sdn Bhd (formerly known as EPP Solution Sdn Bhd), a wholly-owned subsidiary of PUC Bhd, which has received a letter from Bank Negara Malaysia dated Aug 28, 2018 stating no objection to commence the issuance of e-money via Presto.

Appointing third party merchant acquirer

In conjunction with the launch, Revenue Monster Sdn Bhd (RMSB) has been appointed as Presto's official third-party merchant acquirer to facilitate its e-wallet transactions as well as allowing Presto to tap into RMSB's existing merchant base covering hypermarket and convenient stores, petrol stations and many more retail outlets.

"This is a strategic decision as RMSB's mobile payment terminals are on lease from a subsidiary of PUC, whereby not only will we be able to receive a portion of the transaction fee for every eWallet payment performed using these terminals through a revenue share partnership with RMSB, we will also be able to configure Presto Wallet into RMSB's existing terminals – that are now being used to

facilitate WeChat Pay transactions in Malaysia– to achieve greater market adoption," Cheong highlights.

RMSB is one of the official appointed third-party acquirers of WeChat Pay in Malaysia. Ken Lim, chief executive officer of RMSB also shares that by integrating Presto into its existing terminal network, RMSB will be able to offer greater values to both merchants and consumers with more choices of e-wallets, and also more cashback, deals and rewards as an end-to-end payment solutions provider.

"We are thrilled to facilitate Presto transactions in Malaysia and we hope to encourage more people to select e-wallet as their payment option, while enjoying a better shopping experience," Lim says.

Seizing more business opportunities in e-commerce

Presto Wallet is also expected to be integrated onto 11street, an online marketplace with more than 13 million product listings from 45,000 sellers. Through this collaboration, Presto Wallet will be able to reach out to a large base of 11street's existing merchants and customers, enabling online purchases to be transacted using the mobile wallet.

Cheong says, "This collaboration will create a win-win situation. In the near future, 11street's customers will expect cashback promotions and sellers will enjoy a lower payment gateway fee using Presto Wallet compared to credit and debit card payments."

"While homegrown, we envision to be a world class digital lifestyle services provider in the future and with Presto's ecosystem, we can join hands together with industry players and the authorities to make Malaysia one of the leading digital hubs in Asia and also a digital gateway for the world to venture in Asia and Malaysia," Cheong said.



The Enovax Team behind the development of Presto E-Wallet

Source : Digital News Asia September 25, 2018

<https://www.digitalnewsasia.com/business/puc-unveils-presto-wallet-malaysia>



COMPANY BRIEFING @ DIAN XIAO ER

In a move to inject some cheer to the otherwise serious office environment, our last company briefing on Thursday, 30 August 2018 was conducted at Dian Xiao Er in Nex Shopping Mall, Serangoon. As usual, our CEO Erwin Foo presented PUC Berhad group's business fundamentals and recent developments. Management and Staff were also briefed on the future directions of the company and the plans ahead as ENOVAX increases its role in providing technology support to the e-commerce business of PUC Group.

Lunch, featuring Dian Xiao Er's signature dishes were served as ENOVAX, Pictureworks and PUC Singapore Staff bonded over the informal restaurant setting.



ALAN & HIS BUNDLE OF JOY

It was a bright and cheerful day on 1 October 2018 when our Solutions Manager Alan Qu's wife Michelle gave birth to a healthy girl, weighing 3.2kg at 10.02am at Thomson Medical Centre. A visibly delighted Alan and his family recently celebrated his "Princes" Chloe's Baby Shower Party amidst great jubilation – especially when his parents flew over specially from Xi'an, China to witness and partake in the merry making and festivities.

As Chloe is Alan's and Michelle's first born, the couple took pains to ensure that the new addition to the family receives the best attention from the day of delivery. Now, they form a happy and blissful picture as Alan starts his new life as a father. When interviewed, he said that he would like another child in about two years' time to provide company for Chloe. Wow, such great family planning! The Management and staff of ENOVAX and PUC Berhad Group convey our blessings and good wishes to Alan and family.





ERWIN FOO FEATURED IN LIANHE ZAOBAO

In conjunction with the announcement on ENOVAX's winning the Global Banking & Finance Review Award on the category "BEST TECHNOLOGY CEO SINGAPORE 2018", our Chinese Daily LIANHE ZAOBAO published an article on the subject on 11 October 2018, tracing CEO Mr Erwin Foo's business journey and his leadership and entrepreneurship. The story also touches on his decision to make ENOVAX a part of the Malaysian's ACE-Market listed PUC BERHAD GROUP and the prospects ahead.

加入上市集团后 信息科技公司获更大发挥舞台

陈爱薇 报道
tangaw@sph.com.sg

本地信息科技解决方案公司 ENOVAX 成立七年后，去年获马来西亚上市公司方正控股集团 (PUC Founder) 收购。总裁符永裕成功为团队争取到更大发挥舞台，准备进军潜能庞大的人工智能市场。

ENOVAX 是 2016 年“新加坡金字品牌奖” (SPBA) 的“潜质品牌奖”得主。总裁符永裕 (42 岁) 今年更是获得英国 GRAF 出版社颁发的“2018 年最佳科技总裁”奖，肯定他为新加坡和区域的数码商业解决方案创新和发展所做出的努力。

公司有许多重量级客户，包括圣淘沙 (Sentosa)、嘉华院线 (Golden Village)、日本电气 (NEC)、德勤 (Deloitte)、日立 (Hitachi)、战备军人协会 (SAFRA) 等。为嘉华院线设计的购票系统是符永裕最引以为豪的项目之一。观众通过网络订票，到了戏院只需扫描二维条码 (QR 码)，闸门就会自动开启，不需要到柜台索票或确认。

符永裕在信息科技行业有超过 17 年经验，2010 年只身创业，如今员工超过 50 人。

去年获方正控股集团 (简称“方正”) 以 200 万元收购，是公司的一个重要里程碑。符永裕接



ENOVAX 总裁符永裕和团队为在马来西亚上市的母公司方正控股提供技术支持，进军当地无现金市场。(何家俊摄)

受《联合早报》访问时说：“方正的董事经理兼总执行长张嘉洲是我认识 18 年的朋友。他原本在上海做生意，哥哥去世后接管方正集团。

“集团原本从事传统广告和一些基本付款系统。他看好无现金市场在东南亚的潜能，希望往这方面发展。这正好是 ENOVAX 的强项，可提供技术支持。我们面谈两三次后，我就决定加入方正。”

目前担任方正控股首席技术官的符永裕笑言，很多人说如果他自私的话，大可不加入方正，因为 ENOVAX 的生意发展顺利，

利润全部进他口袋。

然而，如他在访问中一直强调的，他要带领整个团队一起成长，方正作为一家上市公司，拥有行销和生意伙伴等全方位资源，可提供团队更大的发挥舞台。

开创电子钱包平台

的确，加入方正后，ENOVAX 的团队接触到更多开发技术机会。

方正近期推出电子钱包平台“迅酷宝” (Presto)，为消费者提供各种优惠的同时，也在消费者协助转发讯息时给予现金回扣

奖赏，因此商家所支付的费用是直接回馈给消费者。

符永裕说：“这是一个结合线上和线下的新颖点子，同行要模仿却不是那么容易，背后的整个操作系统是 ENOVAX 精心设计的。另外，方正最近也宣布以 4000 万令吉 (约 1331 万新元) 收购马来西亚第三大电子商务平台 11Street Malaysia 的 12.35% 股权，并争取到管理控股权。这也提供技术团队另一个发展的舞台。”

争取到深圳研究院 提供人脸识别核心技术

一直以来为客户量身定制解决方案的 ENOVAX，在母公司的全力支持下，准备开发自家产品。

符永裕透露，公司争取到深圳先进技术研究院提供的人脸识别核心技术。人脸识别是人工智能能接下来的发展重点，可运用在保安、付款、保险、银行等各方面，具有非常高的商业价值。

他坦言：“如果没有方正，单靠 ENOVAX 是很难争取到深圳方的合作。ENOVAX 的第一个阶段是草创期，现在来到第二个阶段。因为有方正的支援，我们进入一个更大平台的同时又可以保持公司的独立性，去做一些大胆尝试和前瞻性技术的培养，让团队得到更好的提升。”

● 欢迎浏览报业控股双语网站的中文页面 [sgsme 聚汇 \(www.sgsme.sg/cn\)](http://www.sgsme.sg/cn)，了解更多中小企业动态。



ENOVAX PTE LTD
A member of PUC Berhad

ENOVAX PTE LTD
33 Ubi Avenue 3
#02-02/03 VERTEX
Singapore 408868

Tel: +65-6908 1875
Fax: +65-6491 5786
E-mail: info@enovax.com

www.enovax.com
facebook.com/ENOVAX