

Is paynet.my legit? TrustSniffer's high-trust assessment: 100/100

paynet.my

Verdict

100

OUT OF 100

HIGH TRUST

paynet.my appears legitimate.

Our checks found nothing pointing to fraud. Ordinary care still applies when you pay or sign in.

Not Scam

Low Risk

Assessed 2026-08-03 by automated analysis. Classification confidence 75%.

What this site appears to be

Corporate homepage for Payments Network Malaysia Sdn Bhd (PayNet), presenting national payment services for consumers, businesses, banks, e-wallets, and public institutions. The page includes governance, company history, payment products, media updates, careers, a registered company number, physical address, telephone number, email address, and legal-policy links, with no visible login, sensitive-data form, investment solicitation, or deceptive return claims.

Evidence status and limitations

Evidence completeness: UNKNOWN

- Module-level completeness metadata is unavailable for this legacy report.

At a glance

The checks that decide most of this verdict.

Malware engines	None flagged it VirusTotal	CLEAR
Google Safe Browsing	Not listed Google	CLEAR
Abuse reports on the host	0 reports AbuseIPDB; shared hosting inflates this count	NOTED
Domain age	9.4 years old Registered history	CLEAR
Web archive	Archived since 2017 330 snapshots	CLEAR

The page as captured

No screenshot is retained for this report.

Key findings

- Automated classification: Not Scam.
- Domain age: 3 to 10 years (registration continuity).
- Public web-archive history exists since 2017.
- No flags from the reputation services TrustSniffer consulted at assessment time.

Full analysis

Overview

The website is the corporate presence of Payments Network Malaysia Sdn Bhd (PayNet), presenting Malaysia's national digital-payment infrastructure and services for consumers, businesses, banks, e-wallets, and public institutions. Its stated business model centres on payment-network access, certification, enablement, and related infrastructure services rather than public deposits or investment returns.

Scam/Impersonation Risk

No identity contradictions, brand impersonation, phishing behaviour, or malicious reputation indicators were observed. The long-established domain, continuous historical presence, clean threat-intelligence results, stable browser behaviour, and meaningful global traffic footprint converge strongly with the corporate identity presented on the site. The homepage contains no deceptive return claims, cryptocurrency solicitations, sensitive-data forms, or concealed login mechanisms.

- Domain registration records show paynet.my was registered in 2017 and is approximately 9.43 years old.
- Web-archive records contain 330 snapshots spanning August 2017 to August 2026, representing 10 years of tracked history with no established evidence of suspicious repurposing.
- External reputation checks recorded zero malicious and zero suspicious detections, no unsafe-browsing finding, and no reported abuse against the assessed infrastructure.
- The domain held a global traffic rank of 78,155, while controlled browser runs found no cloaking, hidden forms, suspicious scripts, clipboard manipulation, or wallet-related behaviour.

Regulatory Verification Notes

The homepage clearly identifies Payments Network Malaysia Sdn Bhd and provides a registered company number, physical address, telephone contact, corporate history, governance material, board and executive information, and legal-policy links. These disclosures present a coherent institutional identity. The available page evidence does not establish a specific regulatory licence or licence number; given that the site describes payment infrastructure rather than retail investment activity, this is a limited disclosure-verification point rather than evidence of deception. No matching broker profile was identified in the supplied third-party broker dataset, but that result is not determinative of PayNet's legal or regulatory standing.

- The corporate homepage identifies the legal entity and directs visitors to corporate-profile, board, executive-leadership, governance, and legal-policy materials.
- Registration records identify Payments Network Malaysia Sdn Bhd as the registrant organization, with Exabytes Network Sdn Bhd as registrar and registration valid through 1 March 2031.
- The site is served from AS13335 (Cloudflare, Inc.); its transport encryption uses a YE1-issued domain-validated TLS certificate valid until 29 October 2026.
- The homepage describes services including DuitNow and QR payments, interbank and card-payment networks, payment-system certification, fraud prevention, and public-sector payment enablement.

What to Verify Next

Institutional counterparties conducting formal onboarding should match the displayed company number and office details against the relevant Malaysian corporate records, confirm PayNet’s payment-system role through the appropriate official institutional source, and validate operational contacts through independently obtained channels. These are standard counterparty due-diligence measures and do not restrict ordinary website use.

- The homepage supplies a company number and physical address suitable for independent corporate-record matching.
- Dedicated corporate-profile and governance pages provide named leadership structures suitable for institutional due diligence.
- The site publishes media releases and organizational updates that can be compared with independently sourced institutional announcements.

Summary Verdict

The website is legitimate, established, and trustworthy, with strong convergence across corporate identity, historical continuity, external reputation, page content, and observed behaviour. No contradictory risk signals were identified. Normal interaction, including account login and standard use where offered, is appropriate.

Infrastructure Integrity

Cloudflare provides the site’s CDN and WAF layer, and all four observed IPv4 and IPv6 addresses were edge endpoints rather than exposed origin infrastructure. This configuration reduces direct origin exposure and provides a meaningful security mitigation, although protective hosting alone is not proof of organizational legitimacy.

Closing Assessment

Prospective users may engage with the website normally while applying routine organizational security and counterparty-validation controls appropriate to payment-sector interactions.

Written analysis generated 2026-08-03 by the TrustSniffer Analysis Engine from the evidence in this report.

What the analysis found

No rule findings contributed to this verdict.

Identity verification

Status	UNVERIFIED
Identity score	30/100

Identity verification confidence25%

- No on-site identity signals detected

Identity verification measures whether the site can be independently connected to a real-world brand or person. It is separate from the classification confidence.

What TrustSniffer observed

First-party facts recorded during the assessment of paynet.my.

- The request stayed on paynet.my. It was not redirected to another domain. CLEAR
- Registration is published under Exabytes Network Sdn Bhd. CLEAR
- DNS for this domain is served by cloudflare.com, across 2 name servers. NOTED
- The registration is paid up to 2031-03-01. CLEAR
- The earliest public archive of this site is from 2017-08-01. CLEAR
- It is hosted on CLOUDFLARENET, from a server in US. NOTED

Domain intelligence

Registrar	Exabytes Network Sdn Bhd
Hosting	CLOUDFLARENET - Cloudflare, Inc., US
Country	US
Server IP	2a06:98c1:3107::6812:2856
Name servers	kia.ns.cloudflare.com, ram.ns.cloudflare.com
SSL issuer	YE1
SSL expiry	2026-10-29
Domain age	9.4 years
Domain expiry	2031-03-01
Archive first seen	2017-08-01
Archive snapshots	330
Reputation	VirusTotal: 0 flagged AbuseIPDB: 0 reports Google Safe Browsing: 0 matches

About this assessment

A trust score summarises the evidence TrustSniffer could collect about paynet.my at assessment time. It is a starting point for your own judgement, not a guarantee: a high score means the signals were consistent with a legitimately operated site, a low or critical score means several risk patterns were present.

TrustSniffer assesses a website from the evidence it can collect at a point in time: domain registration and age, hosting and certificate, the content the site served, and third-party reputation feeds. A score is a summary of that evidence, not a guarantee and not a legal finding. There is no human rating and no user review in it. A site can change after it is assessed.

