

From Chaos to Clarity

From cards to invoices, all your business spending in one place.
Take control of your business spend today.

12X

faster to close books

~RM100K

annual savings

4,000+

modern businesses trust us



Operational gap for modern business

Modern businesses lack an integrated solution to address their **finance operational needs**.

No real-time visibility

"We found out about the overspend 3 weeks later"

Manual reconciliation

End-of-month receipt chaos

Staff fronting cash

Employees waiting weeks for reimbursement

OTP & card sharing

"Boss, can you send me the OTP?"

Late payment penalties

Invoices buried in someone's inbox

Fragmented systems

4 banks, 2 spreadsheets, 1 prayer

4800+

hours lost to manual finance processes per year

RM240K

in productivity costs annually (based on 100-person team)

Fraud & Compliance Risk

from no audit trail or spend controls

Delayed Decisions

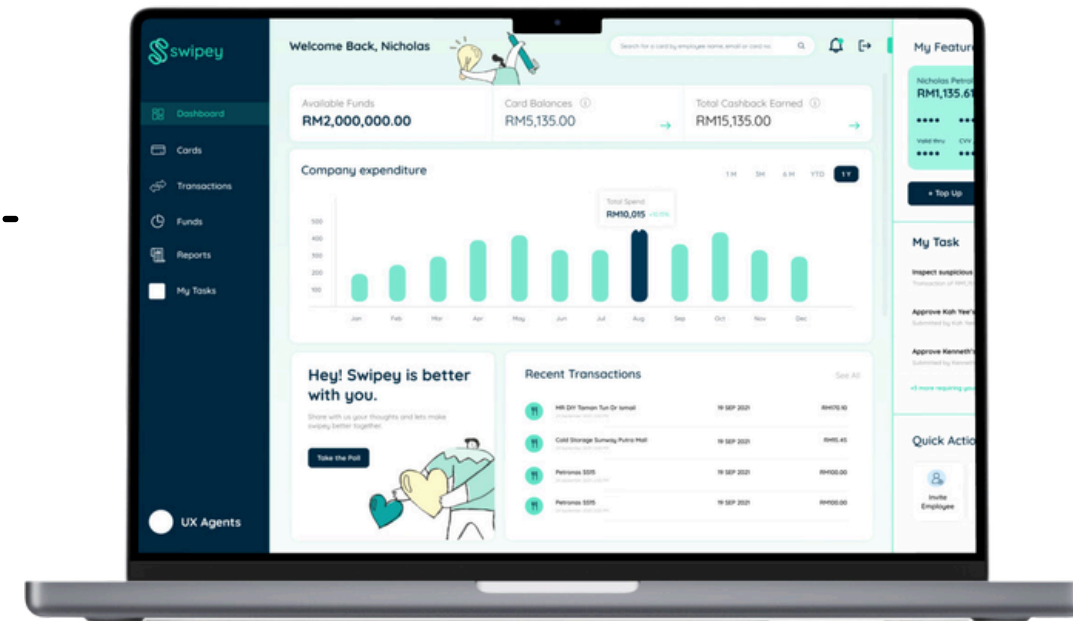
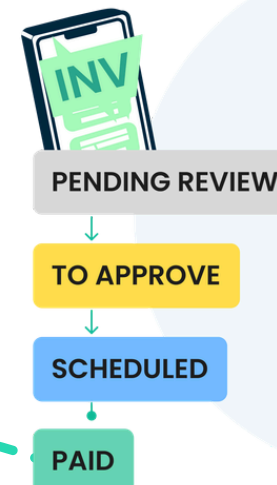
because leadership never has real-time data

Insights Dashboard

Centralized spend visibility with **real-time analytics** and **audit and compliance ready reports** across your entire business.



AI-powered transaction data with real-time insights

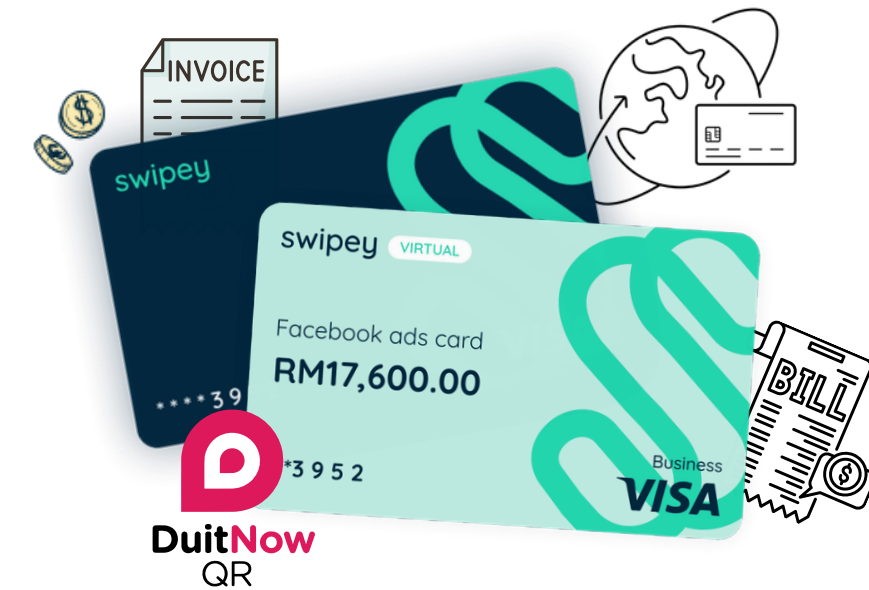


approve & schedule local and international payments



Spend Your Way

corporate cards (virtual & physical), DuitNow QR, cross-border transfers, and invoice & bill payments — **all from one account**



instant visibility for tracking purposes

Accounting integrations

AI-assisted auto-mapping that **syncs transactions automatically** to Bukku, Xero, or QuickBooks to close your books faster.



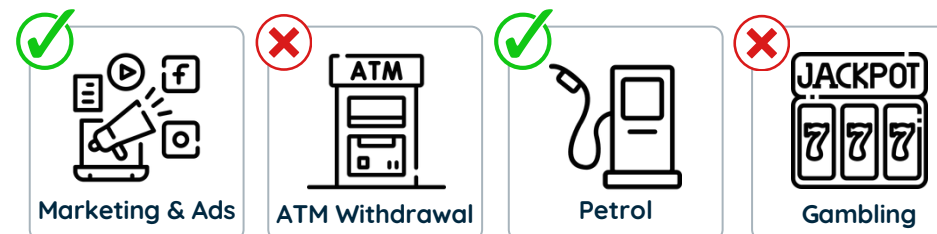
One Workspace For Every Business Spend

Mobile Capture

submit expenses, let **Alfie AI scan & capture receipts** in real-time, and pay via QR — wherever you are



Spend & Merchant Control



merchant category restrictions, approval workflows, & spending limits are set by team, department, or entity — however your business is structured



How Swipey Enables Effective Expense Management

STAGE 1

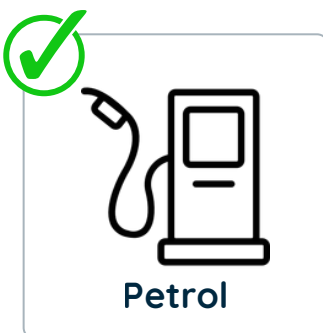
Pay Without the Paperwork

Employee spends while Alfie AI captures and **categorises the receipt instantly**. No manual submission needed.

STAGE 2

Smart Controls, Zero Bottlenecks

Rule-based approval routing means routine spend moves automatically. MCC controls and systemic rules **flag unusual or high-risk transactions** for human review — so nothing slips through.



TO APPROVE

SCHEDULED

PAID

Apple South Asia Pte Ltd

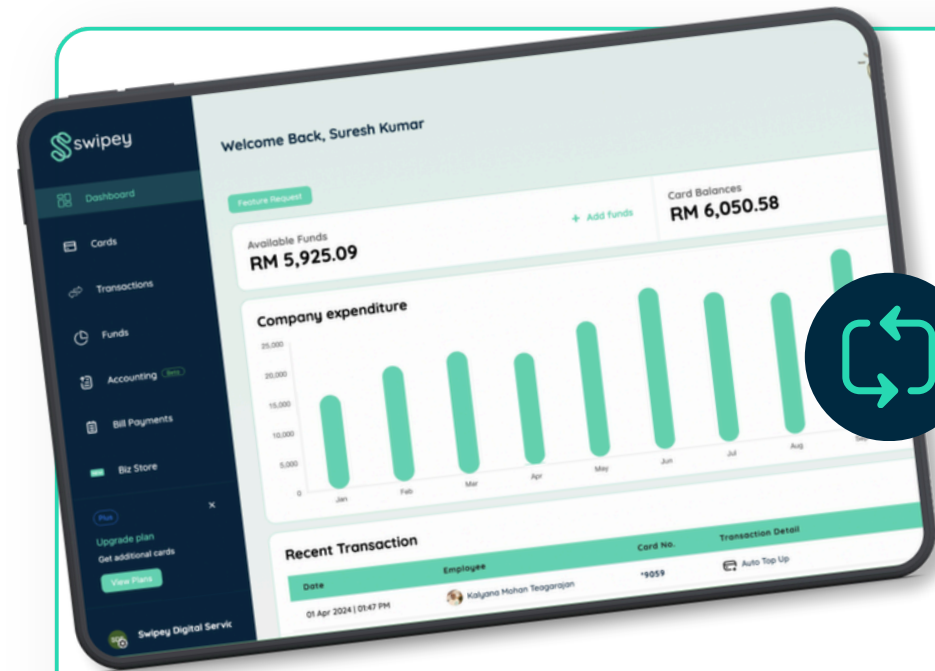
RM 2,000.00

✓ Paid 19 Nov 24

1224335

How Swipey Enables Effective Expense Management

STAGE 3



Synced and Reconciled, Automatically

Transactions auto-sync to your preferred accounting software — no manual data entry. Every spend is **tracked, categorised, and matched**. Books update in real-time.

STAGE 4

Close Your Books. Stay Compliant.

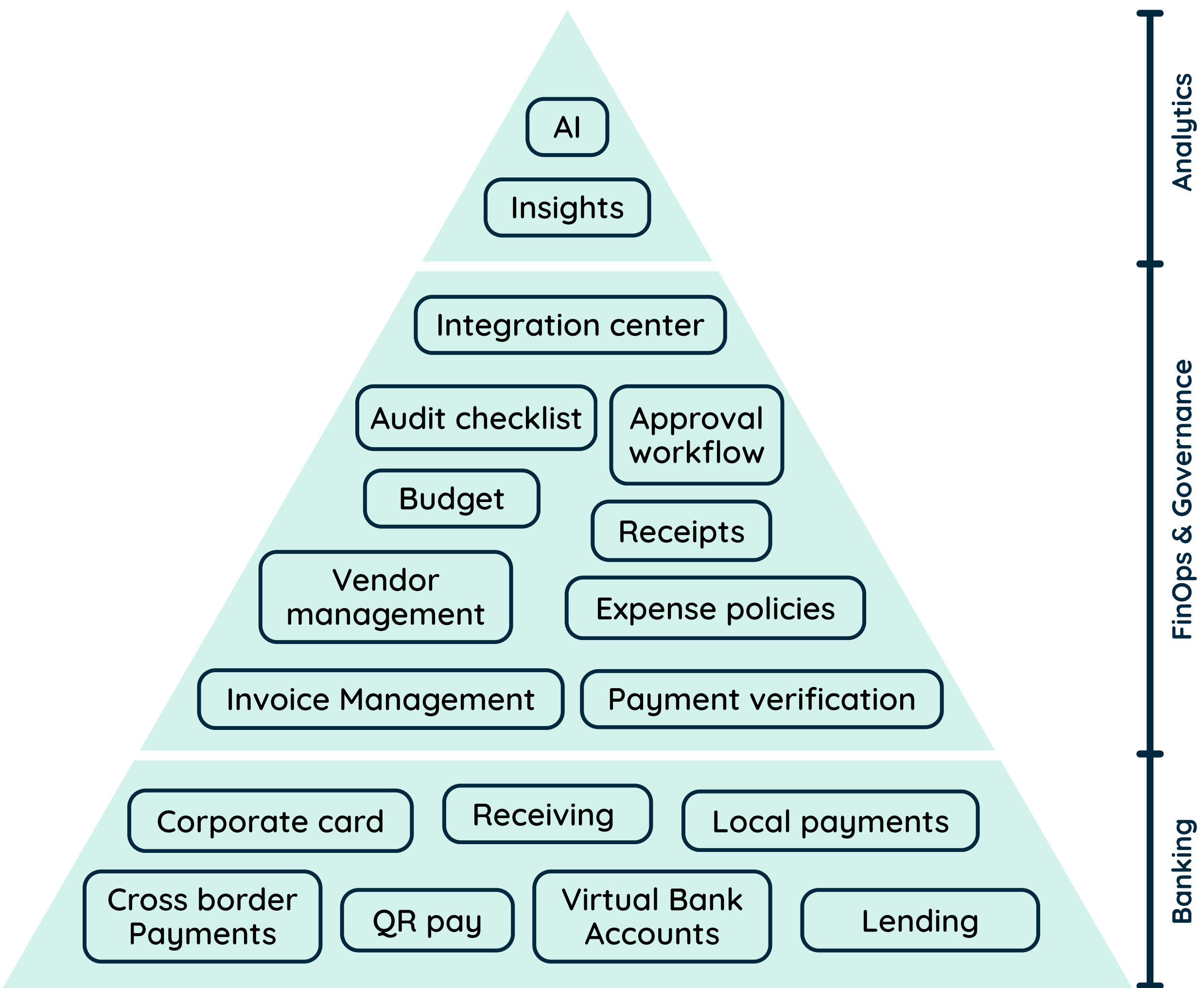
Audit-ready reports, compliance-ready records, and full spend visibility — all in one place. Better insights to run a smarter business.

Close your books **12x** faster



Save up to **RM 100k** annually





Embedding
financial best
practices &
governance in a
**unified finance
stack**

Corporate Cards & Spend Control



Ads, SaaS and cloud bills that go through

Google Ads, Meta, OpenAI and Anthropic payments go through without declines.

1.1% uncapped cashback on ads, SaaS and cloud spend



Instant Top-Up & Clawback

Load funds onto cards and reclaim unspent balances instantly.



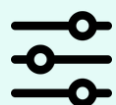
DuitNow QR payments

Staff pay via QR directly from their Swipey balance.



No OTP sharing

Every employee gets their own card. No shared credentials.



Spend controls per card

Daily/per-transaction limits, and block merchant categories



Meet Alfie. Your AI-powered finance assistant

NEW

 Petron

PETRON

Petronas Petron Service Station,
Kuala Lumpur

Ref. #: 10831631505305101

Date: 08/03/2026
Invoice #:

 08/03/2026

Description	Qty	Price	Amount
Petrol RON95	24.39 L	RM2.05 / L	RM50.00

Total (MYR):

 RM 50.00

Cashier: Azman
Point of Sale: POS-2
Tax ID: MYTRX001

MALAYSIA PETROLEUM CORPORATION SDN BHD
Menara MPC, Jalan Ampang, 50450
Kuala Lumpur, W.P. Kuala Lumpur, Malaysia
GST/SST Reg No: 12345678-ABCD
Date Scanned: 08/03/2026
Date Issued: 08/03/2026

 Jalan Ampang



Thank you for fueling with us!
Like us on Facebook, Instagram, and visit
our website.
For more information, visit our Help
Center at help.petrone.my.



Smart Receipt Matching

Snap a receipt and Alfie automatically matches it to the correct transaction.

- ✓ No manual cross-checking
- ✓ Prevents forged or mismatched receipts
- ✓ Closes books faster

Smart Categorisation

Your P&L stays accurate with zero effort from your team.

- ✓ AI-powered expense tagging
- ✓ Always up to date
- ✓ No manual input needed

Real-Time Insights

Spot problems before they become expensive.

- ✓ Flags spend anomalies instantly
- ✓ Tracks budget overruns
- ✓ Live dashboard

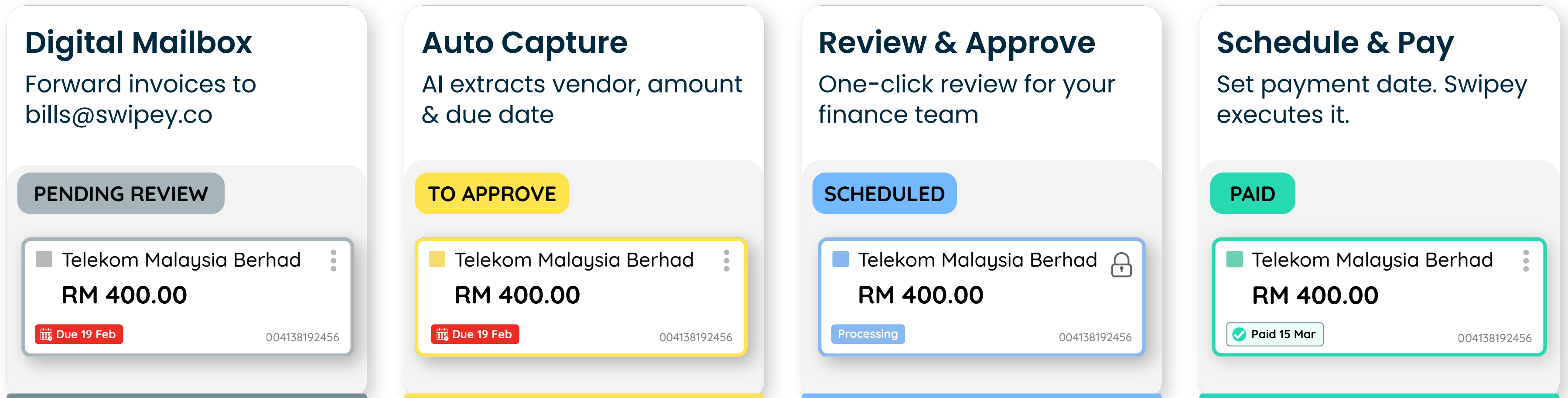
Mobile-First

Everything your team needs, in their pocket.

- ✓ Submit expenses on the go
- ✓ Pay via QR from the app
- ✓ View all transactions anytime

Smart Bill Payments & Accounts Payable

Forward invoices and Swipecy handles the rest, locally and internationally.
Eliminate manual data entry. Swipecy auto-captures invoice data the moment it arrives.



No more missing invoices

Lowest FX rates

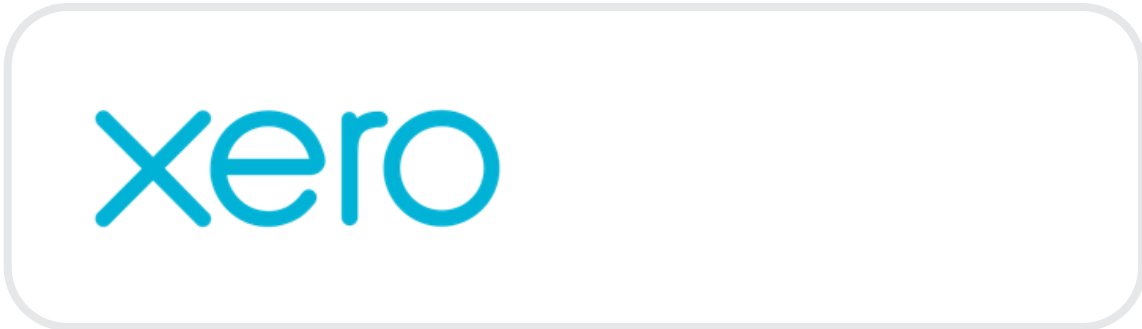
Zero late payment penalties

Local, international & JomPay

Full audit trail

Your books, done automatically

Swipecy connects directly with your accounting software. Every transaction syncs in real-time — no manual entry, no spreadsheet exports, no chasing receipts.



12X

faster to close books

0

manual data entry

Real-time

always up to date

Card swiped



Receipt captured



Category mapped



Synced to preferred software



Books closed

NEW FEATURE

Every entity you run. One workspace to manage them.

Switch between entities in seconds

Each entity is fully isolated while you stay connected across all of them.

Full financial autonomy for every entity you run

Every entity gets its own cards, limits, and spend policies. You allocate once, Swipecy enforces it.

One view across all entities.

See total spend across all entities at once, or click into any one for the detail. Download statements per entity or combined.

Built for however your business is structured

 Holding companies & group structures

 Agencies managing multiple client brands

 Divisions & business units within one company

 Founders running multiple ventures

 Franchises & multi-outlet businesses

 Project-based businesses tracking spend per project

All Entities



ACTIVE CARDS

17

Across all entities



TOTAL SPEND (ALL ENTITIES)

RM 23,920

Across 3 entities this month



BUDGET REMAINING

RM 20,500

Combined available balance

Customer Feedback and Awards

Faizan Khan



Swipey is a phenomenal solution. It's a godsend for a business like ours. Wish we knew about it earlier.

Matthew Noel Fernandez



Swipey is an easy-to-use application and a very helpful support team to boot. Highly recommend this to start-ups and established businesses alike.

Joshua Sew



Thanks for the swift service and support! We believe Swipey will assist us to grow and make purchases more efficiently for our business. It works for Facebook, purchasing online, and even has a nice dashboard! Amazing!

Thanks for the support team that was able to work on a quick turnaround on Saturday morning, allowing our team to urgently use Swipey on a non-working day!

Highly recommended! Businesses that used to manage multiple petty cash accounts should try Swipey! It is the best for business! Thank you so much, Swipey! Keep it up!

Lester Neil Francis



Simple to use, effective and efficient way to manage expenses from different departments within our organisation and the best thing is that it's a dynamic platform which is continuously adding new features to help businesses manage operational needs. Swipey evolves to cater to modern business requirements.

Pravin Vijay



Swipey provides an incredible business solution which really streamlined our expenses, specifically the monthly online subscriptions. We were able to move away from employees charging on their personal credit cards and agents invoicing us for services like Microsoft, Google, Meta business and so forth. This not only allowed finance to directly control these expenses but also improved monitoring and savings of these expenses.

Lee Teik Hui



Swipey is a critical component of our operations. It makes our company payments so much easier and can be delegated and monitored easily for each of our team members involved. Without it, we would have spent many unproductive hours on reimbursements!





12X

faster to close books

~RM100K

annual savings

4,000+

modern businesses trust us



Ready to simplify your business finances?

Join 4,000+ growing businesses across Malaysia
who have replaced manual finance with Swipey.



+603-92131099



hi@swipey.co



www.swipey.co

