swipey

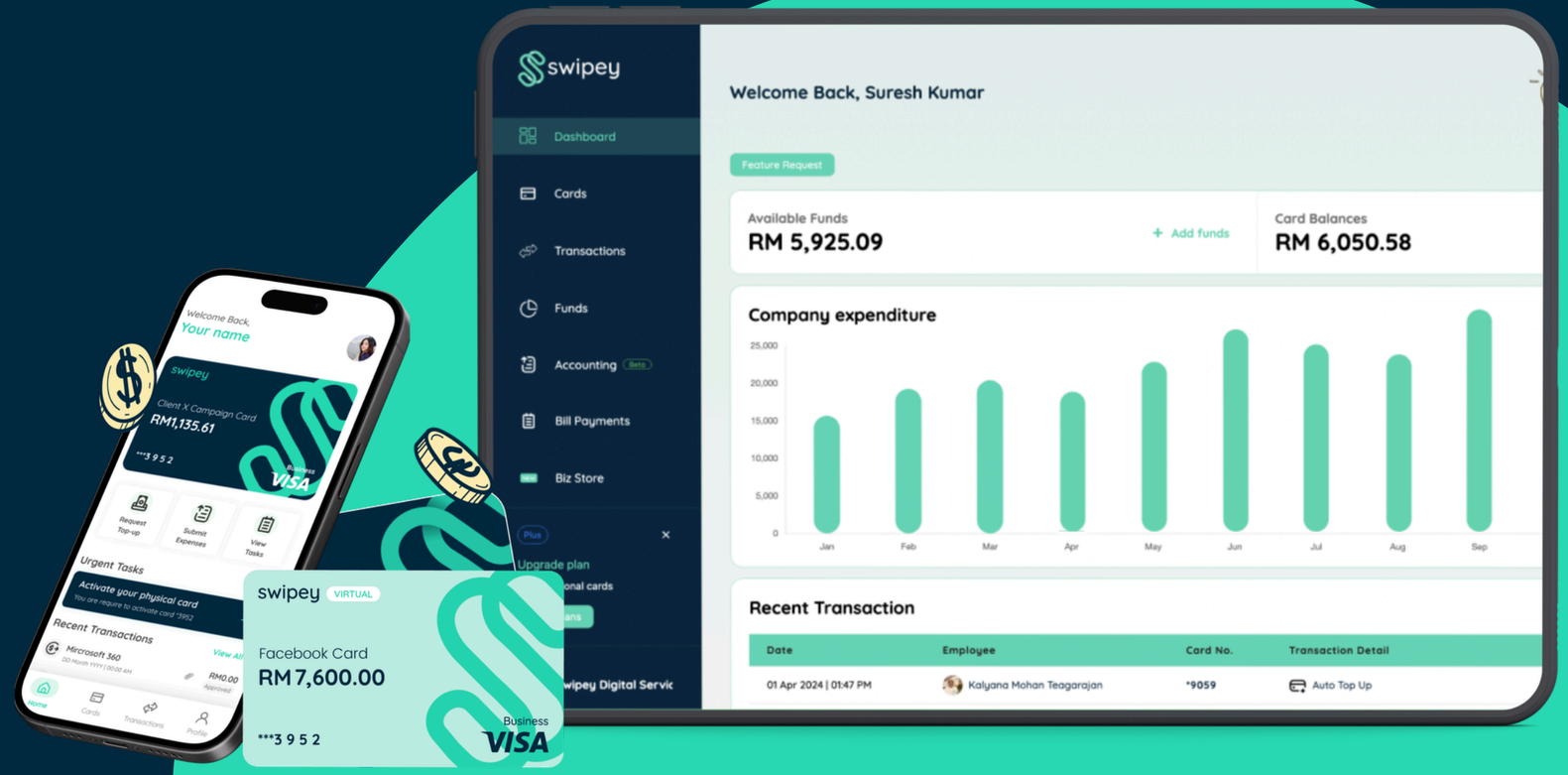
From Chaos to Clarity

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)

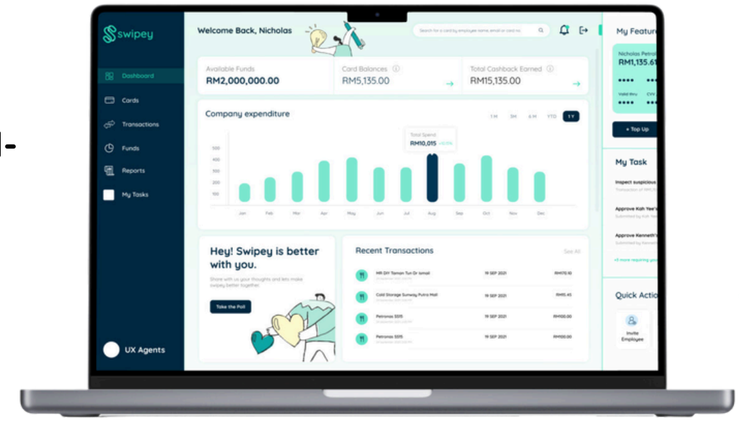
Fraud & Compliance Risk
from no audit trail or spend controls

Delayed Decisions
because leadership never has real-time data

One Workspace For Every Business Spend

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**



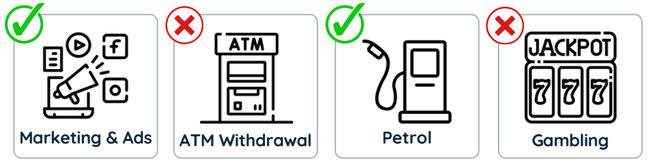
instant visibility for tracking purposes

Accounting integrations

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

xero · qb · Bukku · ZOHO · ORACLE NetSuite

Spend & Merchant Control



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

Mobile Capture



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

How Swipey Enables Effective Expense Management



STAGE 1

Pay Without the Paperwork

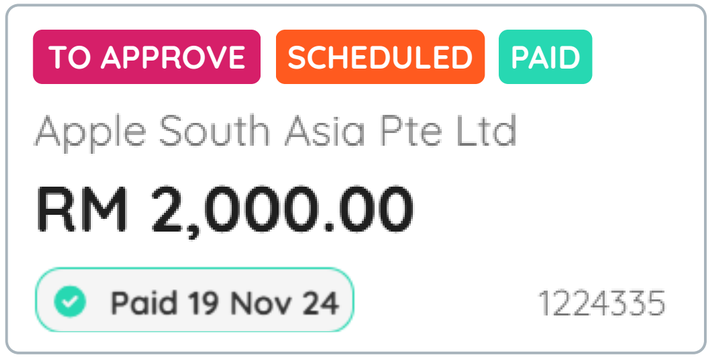
Employee spends while Alfie AI captures and **categorises the receipt instantly**. No manual submission needed.

STAGE 2

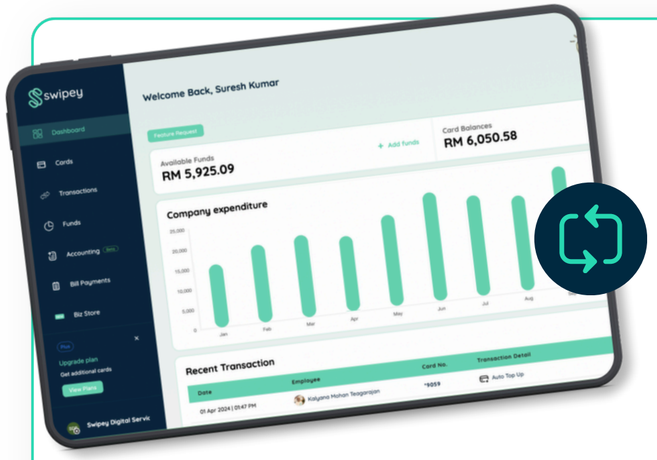
Smart Controls, Zero Bottlenecks

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.





How Swipey Enables Effective Expense Management



xero

Bukku

ZOHO

ORACLE NetSuite

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.

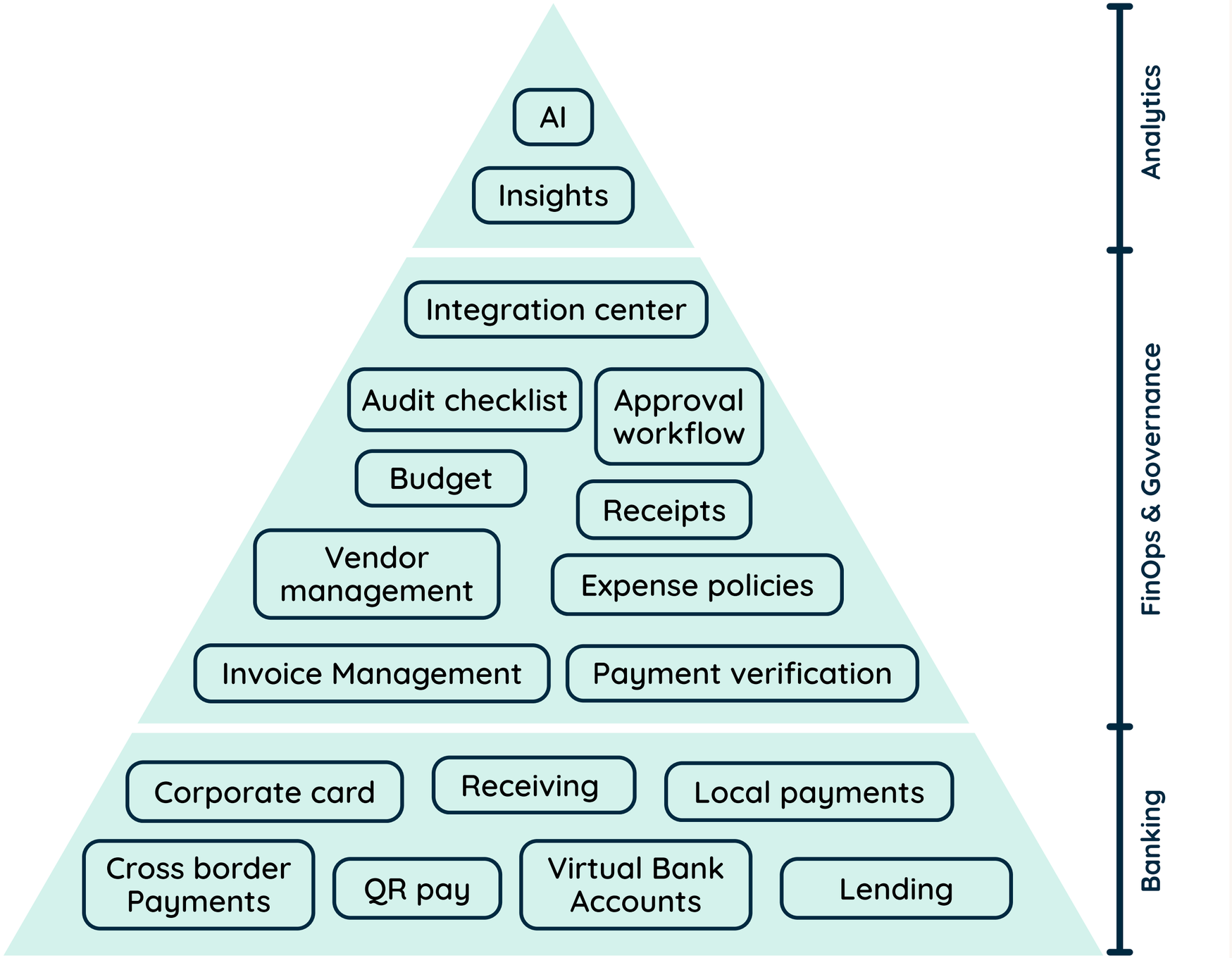
Audit-ready reports, compliance-ready records, and full spend visibility — all in one place. Better insights to run a smarter business.

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

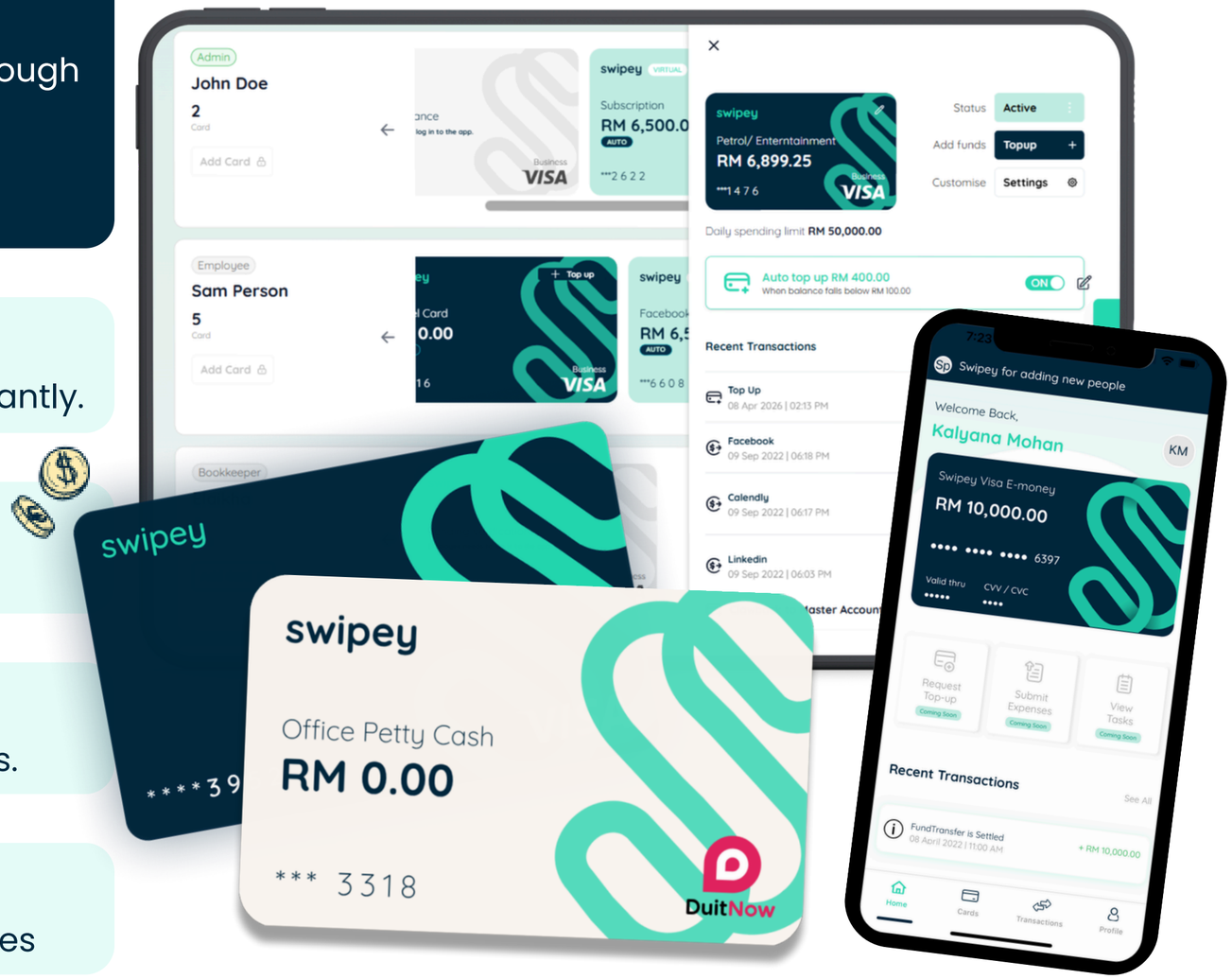
Staff pay via QR directly from their Swipey balance.

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



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.

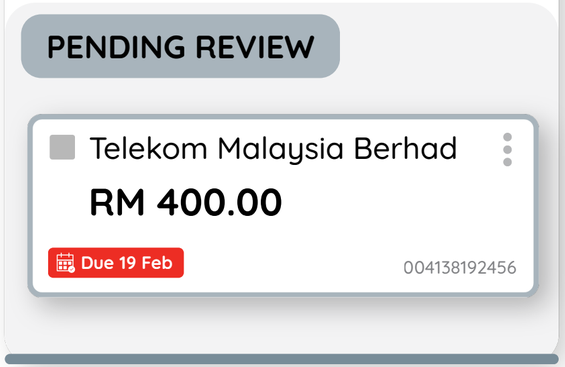
- Submit expenses on the go
- Pay via QR from the app
- View all transactions anytime

Smart Bill Payments & Accounts Payable

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

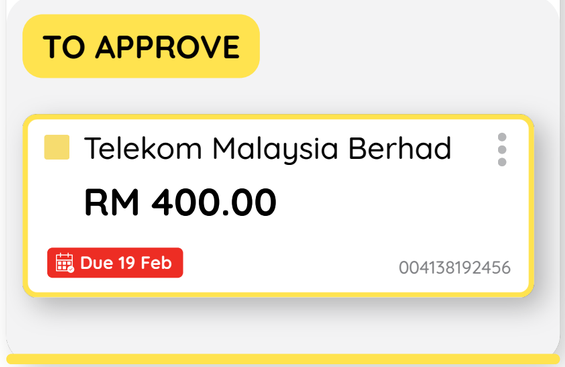
Digital Mailbox

Forward invoices to bills@swipey.co



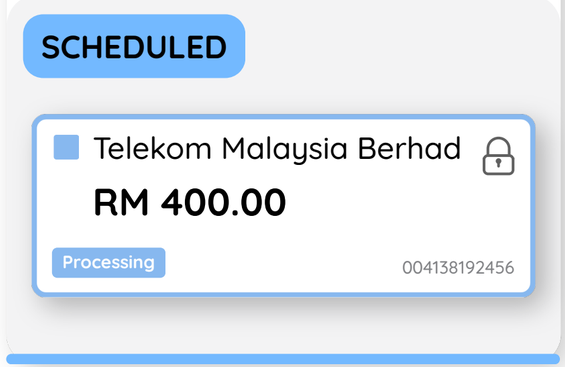
Auto Capture

AI extracts vendor, amount & due date



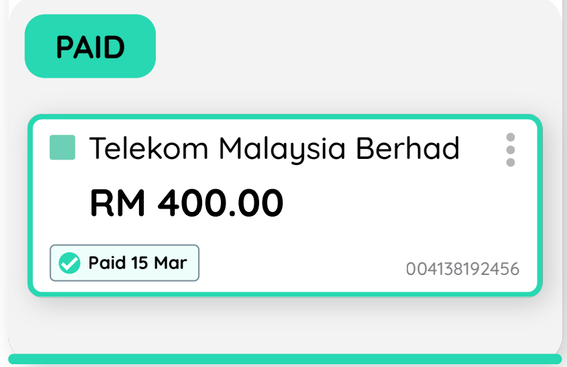
Review & Approve

One-click review for your finance team



Schedule & Pay

Set payment date. Swipey executes it.



- No more missing invoices
- Zero late payment penalties
- Lowest FX rates
- Local, international & JomPay
- Full audit trail

Your books, done automatically

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

INTUIT quickbooks

xero

Bukku NEW

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

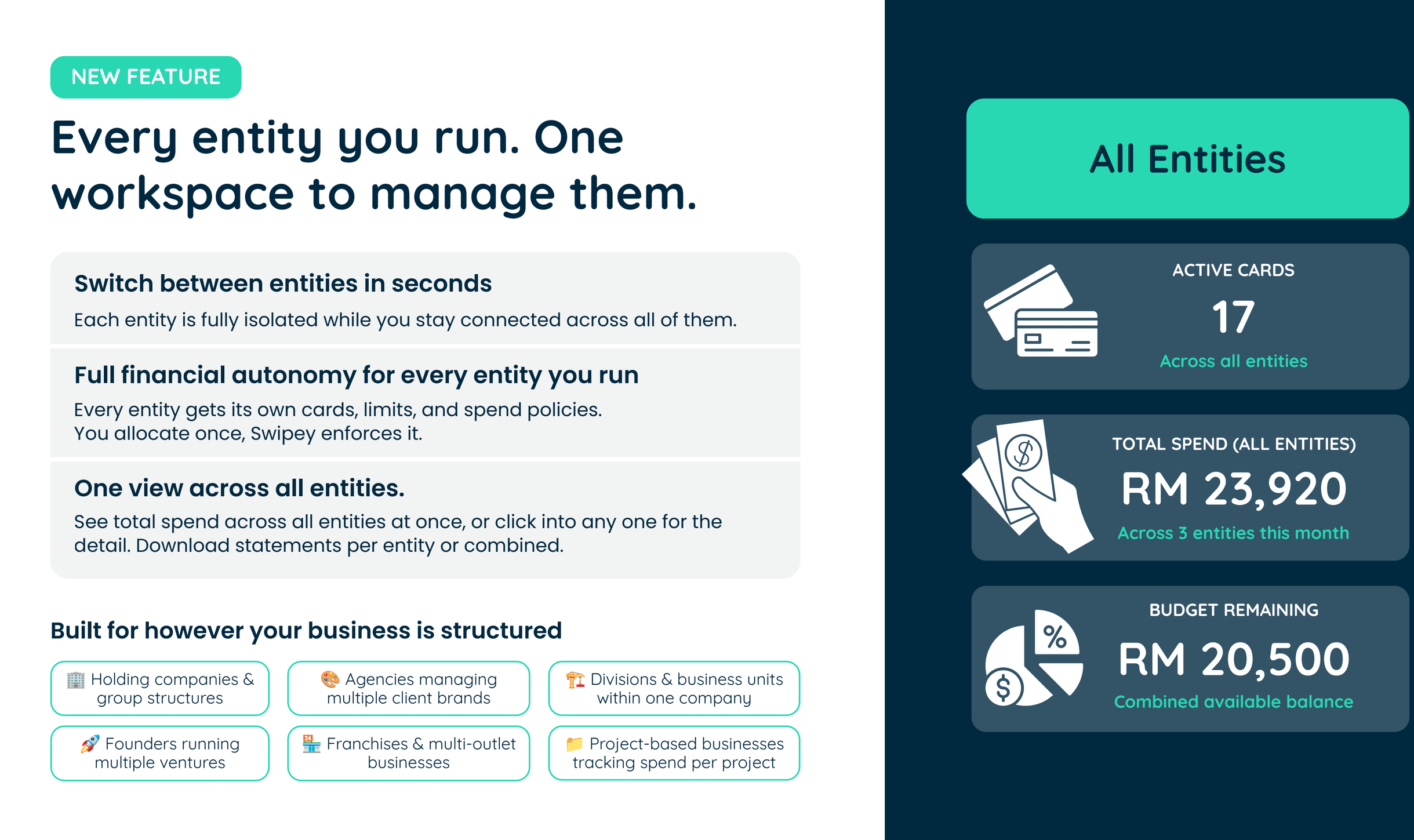
Every entity gets its own cards, limits, and spend policies.
You allocate once, Swipey enforces it.

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



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.

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!

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!

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.

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.



















12X
faster to close books

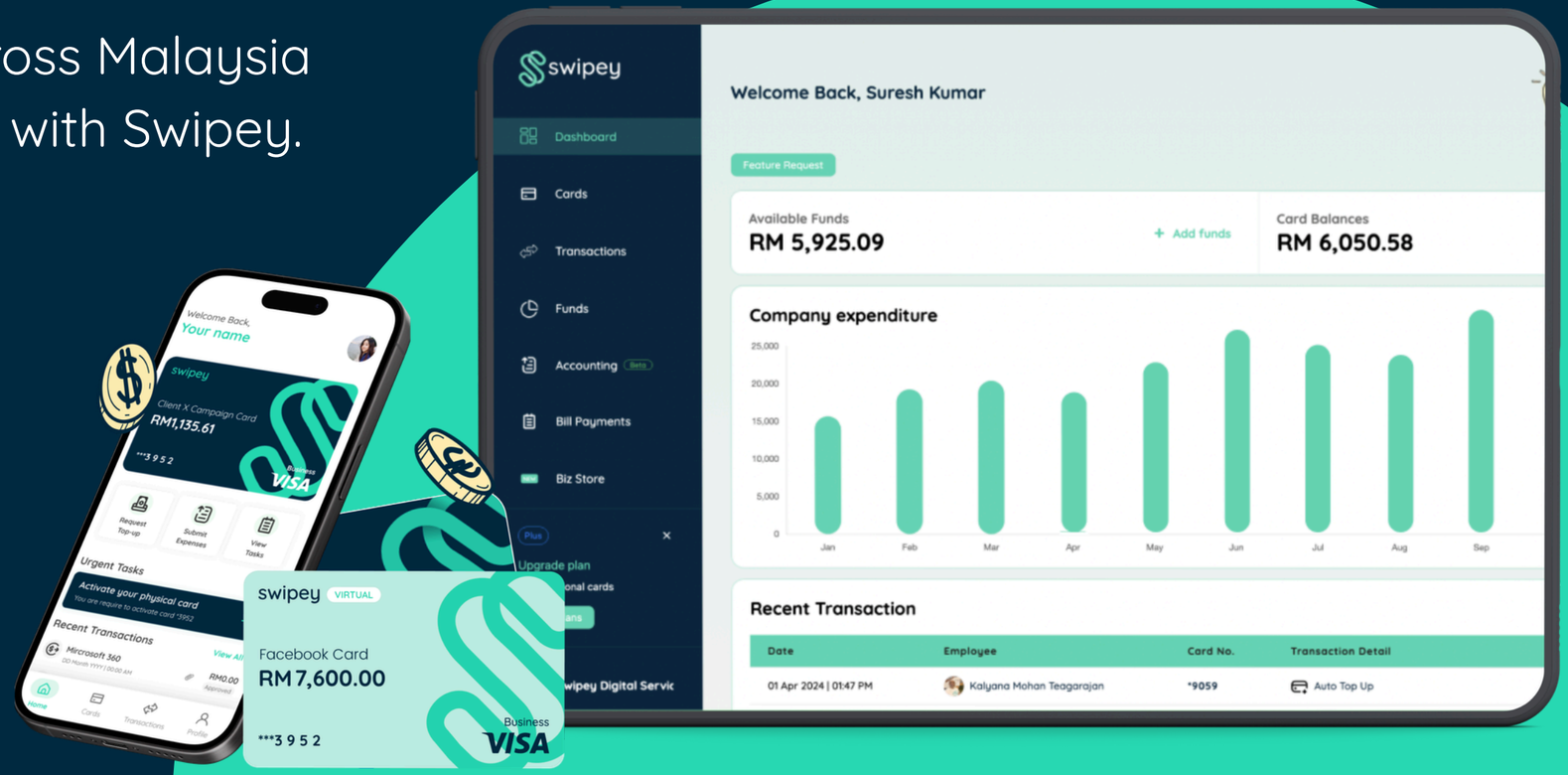
~RM100K
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swipey

Ready to simplify your business finances?

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



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www.swipey.co