

Who can apply for PETRONAS SmartPay Card?

Any company, firm or organisation which has vehicle(s) is eligible to apply. Approval is subject to terms & conditions, credit assessment and eligibility.

T&C: https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/SmartPay-Fleetcard-Cardholder-Agreement-2024.pdf

Is there any joining fee or annual fee for PETRONAS SmartPay Card?

There are no enrollment fees, no annual fees and no account service fees for PETRONAS SmartPay.

What is the difference between Postpaid and Prepaid account?

Postpaid: Account with Credit Limit, 30 days payment terms.

Prepaid: Cash account with no pre-approved credit limit.

How long does it take to process the application?

Subject to the timely submission of a complete application along with all required supporting documents.

How will I receive the SmartPay Card?

Your new SmartPay Card will be sent via registered courier.

What are the fees and charges I have to pay for replacement card?

No annual fees or enrolment fees. RM 10.00 Card Replacement Fee for loss, damage, or change of vehicle/driver.

How many PETRONAS SmartPay cards can I apply for?

As many as you require to effectively manage your fleet.

Is PETRONAS SmartPay secure?

Yes, PETRONAS SmartPay is designed to be a secure solution for fuel management and business expense tracking. It incorporates several measures to ensure the safety of transactions and prevent unauthorized use. Here are the key security features:

Security Features of PETRONAS SmartPay

- **PIN Protection**
All SmartPay cards are equipped with a Personal Identification Number (PIN), ensuring that only authorized users can access the funds.
- **Transaction Monitoring**
Users can monitor transactions in real-time through the SmartPay Online Portal, enabling swift detection of any suspicious activities.
- **Customizable Card Controls**
Businesses can customize usage limits, restrict transactions to specific days or times, and allow usage only at PETRONAS stations, adding an extra layer of control.
- **Setel Integration for Cardless Transactions**
The integration with the Setel app enables secure, cardless payments. This reduces the risk of card loss or theft and ensures all transactions are logged digitally.
- **Fleet Management Tools**
Businesses can track and manage multiple cards or users under a single account, ensuring accountability and minimizing misuse.
- **No Cash Handling**
SmartPay eliminates the need for carrying cash, reducing risks associated with theft or loss.
- **Fraud Prevention Measures**
Advanced systems are in place to detect and prevent fraudulent transactions, ensuring the safety of user funds.

Additional Tips for Safe Usage:

Regularly monitor your account for unauthorized transactions.

Immediately report a lost or stolen card to Customer Service.

Update PINs periodically to enhance security.

By combining robust technology and user-oriented controls, PETRONAS SmartPay provides a secure and reliable solution for businesses and individual users.

What is SmartPay Online?

SmartPay Online (SPO) is our portal for SmartPay Card management and monitoring.

Enjoy the convenience of managing your SmartPay account with SmartPay Online anytime from the comfort of your home or office to:

- View all cards accounts and transactions.
- Manage cards (suspend card, change product type, change transaction limit).
- View and download Statement of Accounts.
- View payments and next payment due date.

Can I have multiple users to handle SmartPay Online portal?

Yes. Your company admin (Person In Charge) may add sub-users to login to the SmartPay Online portal.

How do I track my PETRONAS SmartPay Card account?

You may access SmartPay Online, our portal for managing and monitoring SmartPay Cards. Through this platform, you can conveniently track real-time card activity, view payments, download monthly Statement of Accounts and edit card details.

How to Access SmartPay Online

- You may receive a verification email once your Smartpay account is created.
- Open the email and click on the verification link to confirm your registration.
- Log in to the portal via the PETRONAS SmartPay Online website using your credentials.
- If you're existing customer with no SmartPay online access, contact mesralink@petronas.com by providing your Smartpay account number and registered email address

Can I specify the purchase limit and products/services for each driver/vehicle?

Yes, you can specify the purchase limit per day/per month and the type of products/services permitted for each driver/vehicle.

Are PETRONAS SmartPay Subsidy ID Card (Cash Card) customers eligible for Mesra Rewards Points?

All PETRONAS SmartPay customers (prepaid, postpaid, cash card) are not eligible for Mesra Rewards Points.

Where do I find the Terms and Conditions (T&C) and Privacy Notice for PETRONAS SmartPay card?

The T&C can be found here. Should you have any inquiries on the T&C and/or our Privacy Statement, please reach out to our dedicated customer service centre, Mesralink. Call Mesralink at: Tel: 1-300-88-8282 E-mail: mesralink@petronas.com

T&C: PETRONAS-SmartPay-Fleetcard-Cardholder-Agreement-2024

https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/SmartPay-Fleetcard-Cardholder-Agreement-2024.pdf

Privacy Notice: PETRONAS Dagangan Berhad Privacy Statement - Policies & Notice

https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/SmartPay-Fleetcard-Cardholder-Agreement-2024.pdf

What if I lose my PETRONAS SmartPay card?

Please call us at 1-300-88-8282 (Mesralink) to block the card. Usage of the card will be barred immediately. Alternatively, you may block the lost card immediately in SmartPay Online Portal

For card replacement, please submit the SmartPay Maintenance form to us via email. The customer is liable for all charges incurred on the lost card up to the time of first notification

How do I make payment for my SmartPay account?

You can conveniently make payment for your SmartPay account via the payment method available according to your account type (prepaid/postpaid), namely via

- CIMB Virtual Account (CIMB VA) - kindly refer to monthly Statement for the Account number.
- Internet Banking,
- Collect Service,
- Payment at PETRONAS Station and
- Bulk (Pukal) Payment method (for government agencies).

*notes:

You may find your balance and information on payment methods in the monthly Statement of Account (SOA), which are downloadable via SmartPay Online portal and/or delivered to your registered address (upon request). For Subsidy ID Card (Cash Card), no cash tie-up or prepayment required. Pay only net amount using cash or credit/debit card when refuel.

How do I convert my SmartPay prepaid account to a postpaid account?

If you are an existing SmartPay prepaid account user and wish to change to a postpaid account, please provide us with <supporting documents>

https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/Required-Documents-for-SmartPay-Account-Transfer.pdf.

Kindly submit the required documents/details to mesralink@petronas.com.

You may download the forms here:

Know Your Customer (KYC):

https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/KYC_Form%20.pdf

Enhanced Due Diligence (EDD): https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/EDD_Form.pdf

Central Credit Reference Information System (CCRIS) Consent:

https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/CCRIS_Form.pdf

How do I apply for the PETRONAS SmartPay Card?

Thank you for your interest on SmartPay fleetcard. You may apply PETRONAS Smartpay fleetcard through

<https://outsystems.petronas.com/Smartpay/registration>

Follow simple steps below to proceed with your application:

Step 1: Visit SmartPay Digital Application Portal.

<https://outsystems.petronas.com/Smartpay/registration>

Step 2: Fill out the digital application form.

Step 3: Attach the required supporting documents as requested in the application.

Step 4: Submit the form. You will receive application number for your reference.

Notes: You will be notify once your application has completed via email.

FAST-TRACKED APPLICATION:

No enrollment fees, no annual fees! Enjoy government subsidised diesel NOW and fast-tracked RM 6,000 credit limit for your postpaid account when you sign up with PETRONAS SmartPay today.

What is fast-tracked RM 6,000 credit limit?

If you eligible for the subsidized diesel program under SKDS 2.0, you can quickly obtain a credit limit of RM 6,000. This is typically offered to support smaller-scale businesses or individual fleet operators who require immediate access to fuel credit without undergoing extensive credit evaluations.

Here's how it works:

Eligibility:

Applicants must meet basic criteria such as business registration. The credit limit is set based on the applicant's profile and financial background.

Application:

The process requires minimal documentation.

Applications must be submitted online via the SmartPay Digital Application form.

Usage:

The credit limit can be used for purchasing fuel and related products at PETRONAS stations.

Payments are due as per the credit terms, with options for postpaid accounts.

What are the documents required to apply for PETRONAS SmartPay Card?

Click [here](#) for documents required for your PETRONAS SmartPay application.

Approval is subject to terms & conditions, credit assessment and eligibility.

https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/Updated%20List%20of%20documents_03102024%20-%20EN.pdf

What are the different card payment types and their usage?

There are three types of card payments available for PETRONAS SmartPay.

1. Subsidy ID Card (Cash Card)

- Designed specifically to enjoy government subsidize fuel
- Applicable for Government Diesel Subsidy (SKDS 2.0)
- No cash tie-up or prepayment require
- Pay only net amount using cash or credit/debit card when refuel
- Immediate subsidy price when paying at cashier
- Faster application process with minimal documentation requirement
- Recommended for business that have less than 3 vehicles.
- Description: An identifier card specifically for SKDS 2.0 subsidy customer and allows the customer to enjoy diesel at the eligible subsidised price.
- Ideal For: Businesses looking to manage cash flow while maintaining convenience for their fleet operations, Recommended for business that has less than 3 vehicles.

2. Prepaid Smartpay Cards

- Applicable for both subsidized and non-subsidized fuel purchase
- Applicable for Government Diesel Subsidy (SKDS 1.0 and SKDS 2.0)
- Prepaid account
- Top up at all PETRONAS Stations or online banking. Only pay when refuel.
- Next-day reimbursement of government subsidy.
- Security and PIN protection to prevent unauthorized usage
- View and manage your account in real-time with PETRONAS Smartpay online portal
- Monthly usage < less than 10k litre of fuel
- Description: These are cards that are preloaded with a specific amount of funds. They work similarly to debit cards, but without being linked to a bank account.
- Ideal For: Businesses looking to manage cash flow while maintaining convenience for their fleet operations, Monthly usage < less than 10k litre of fuel

3. Postpaid Card

- Applicable for both subsidized and non-subsidized fuel purchase
- Applicable for Government Diesel Subsidy (SKDS 1.0 and SKDS 2.0)
- Postpaid account – enjoy up to 30 days credit term.
- Payment to be made within the approved credit period
- Next-day reimbursement of government subsidy.
- Security and PIN protection to prevent unauthorized usage
- View and manage your account in real-time with PETRONAS Smartpay online portal
- Monthly usage: more than 10k litre of fuel
- Description: A fleet fuel card that allows businesses to pay for fuel and other services after usage, typically on a monthly basis.
- Features:
 - Interest-free credit period (up to 30 days).
 - Consolidated monthly billing for efficient financial management.
 - Secure PIN-protected transactions.
- Ideal For: Businesses looking to manage cash flow while maintaining convenience for their fleet operations, Monthly usage: more than 10k litre of fuel

How can I activate my PETRONAS SmartPay card?

If you wish to activate newly received PETRONAS SmartPay card(s), you may activate the card(s) via SmartPay Online (SPO) portal.

Follow the steps to activate the card:

1. Login to PETRONAS SmartPay Online (SPO) portal (<https://www.smartpayonline.mymesra.com.my/Common/Public/PreLogin>).
2. Click "Account & Card Management" and choose "Card Info & Setting".
3. On the "Card Listing" page, click tab "Pending Active Cards".
4. Select the card you wish to activate and click button "Activate".
5. A request OTP pop-up will appear. Click "Send OTP" button and the OTP number will be sent to your registered email address.
6. Enter the OTP number received in the pop-up column and click "Activate".
7. The SmartPay card(s) has been activated and will appear in tab "Active Cards".

For your existing card(s), if the card(s) was blocked previously, kindly submit <SmartPay Maintenance Form> to mesralink@petronas.com

https://www.mymesra.com.my/clients/asset_E09476E59A3F-437E-995E-88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf

Please complete in the form as below:

Step 1: Fill in Section A details.

Step 2: Fill in Section B details according to information required:

Request Type - Choose "Card Activation"

SmartPay Card Number - insert the SmartPay card numbers you wish to activate

Step 3: Fill in Section C details. Form must be signed by registered Authorised Signatory

What do I need to do if there are changes to my details?

You are required to fill up <SmartPay maintenance form> and submit to Mesralink at mesralink@petronas.com.

SmartPay Maintenance Form: [https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-](https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf)

[88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf](https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf)

What is the process to apply for new SmartPay Card(s)?

If you wish to add new SmartPay card to your existing SmartPay account, kindly submit <SmartPay Maintenance Form> to mesralink@petronas.com,
https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf

Please complete in the form as below:

Step 1: Fill in Section A details.

Step 2: Fill in Section B details according to information required:

Request Type - Choose "New Card"

Product Type - Choose product to allow for card usage

Card Type - Choose card type according to your company requirement

"Name to Appear on Card" column - Insert the name you wish to embossed on SmartPay card (driver name/company name/Company abbreviation). If you choose a **dual vehicle** card type, you may leave it empty.

Vehicle No. & Vehicle type - Insert the vehicle plate number and the vehicle type. If you chose **Fleet Manager** or **Dual Driver** card type, you may leave it empty.

Purchase limit (RM) - Please set the amount (RM) to allow for fuel purchase.

Step 3: Fill in Section C details. Form must be signed by registered Authorised Signatory.

*notes: to use a Dual Driver card must pair with a Dual Vehicle. Hence, please ensure to apply for both **dual driver/dual vehicle** if you chose the **dual card type**.

If you don't have a SmartPay account yet, thank you for your interest in SmartPay fleetcard. You may apply PETRONAS Smartpay fleetcard through <SmartPay Digital Application> form

https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf

Follow simple steps below to proceed with your application:

Step 1: Visit SmartPay Digital Application Portal.

<https://outsystems.petronas.com/Smartpay/registration>

Step 2: Fill out the digital application form.

Step 3: Attach the required supporting documents as requested in the application.

Step 4: Submit the form. You will receive an application number for your reference.

Notes: You will be notified once your application has completed via email.

What is the process to apply for SmartPay card & account?

If you wish to add new SmartPay card to your existing SmartPay account, kindly submit <SmartPay Maintenance Form> to mesralink@petronas.com

Please complete in the form as below:

Step 1: Fill in Section A details.

Step 2: Fill in Section B details according to information required:

Request Type - Choose "New Card"

Product Type - Choose product to allow for card usage

Card Type - Choose card type according to your company requirement

'Name to Appear on Card' column - Insert the name you wish to embossed on SmartPay card (driver name/company name/Company abbreviation). If you choose a dual vehicle card type, you may leave it empty.

Vehicle No. & Vehicle type - Insert the vehicle plate number and the vehicle type. If you chose Fleet Manager or Dual Driver card type, you may leave it empty.

Purchase limit (RM) - Please set the amount (RM) to allow for fuel purchase.

Step 3: Fill in Section C details. Form must be signed by registered Authorised Signatory.

*notes: to use Dual Driver card must pair with Dual Vehicle. Hence, please ensure to apply for both dual driver/dual vehicle if you chose the dual card type.

If you don't have a SmartPay account yet, thank you for your interest on SmartPay fleetcard.

You may apply PETRONAS Smartpay fleetcard through <SmartPay Digital Application> form.

Follow simple steps below to proceed with your application:

Step 1: Visit SmartPay Digital Application Portal.

<https://outsystems.petronas.com/Smartpay/registration>

Step 2: Fill out the digital application form.

Step 3: Attach the required supporting documents as requested in the application.

Step 4: Submit the form. You will receive an application number for your reference.

Notes: You will be notified once your application has completed via email.

How do I replace my SmartPay Card(s)?

If you wish to replace old/existing SmartPay card, kindly submit <SmartPay Maintenance Form> to mesralink@petronas.com

https://www.mymesra.com.my/clients/asset_E09476E59A3F-437E-995E-88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf

Please complete in the form as below:

Step 1: Fill in Section A details.

Step 2: Fill in Section B details according to information required:

Request Type - Choose 'Card Replacement'

'SmartPay Card Number' Column - insert the SmartPay card numbers you wish to replace

Step 3: Fill in Section C details. Form must be signed by registered Authorised Signatory.

*notes:

1. Please be inform, a replacement fee of RM10.00 per Card will be charged in respective monthly statement.
2. Replacement card will use old cards information. if you have new driver or vehicle to be register for SmartPay card, kindly apply new SmartPay card.

How do I raise a dispute?

Thank you for reaching out to us regarding your concern. To assist you further with your dispute, we will transfer you to our live agent. They are fully equipped to address your issue and provide the necessary support.

On the other note, you can reach our Customer Service team at 1300-88-8181 or via email at mesralink@petronas.com

Reference

1. Customer Service Email
mesralink@petronas.com
2. SmartPay Digital Application Registration Portal
<https://outsystems.petronas.com/Smartpay/registration>
3. Supporting Documents
https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/Required-Documents-for-SmartPay-Account-Transfer.pdf
4. Know Your Customer (KYC)
https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/KYC_Form%20.pdf
5. Enhanced Due Diligence (EDD)
https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/EDD_Form.pdf

6. Central Credit Reference Information System (CCRIS) Consent
https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/CCRIS_Form.pdf
7. SmartPay Portal Login Page
<https://www.smartpayonline.mymesra.com.my/Common/Public/PreLogin>
8. SmartPay Maintenance Form
https://www.mymesra.com.my/clients/asset_E09476E59A3F-437E-995E-88B99F82B020/contentms/img/pdf/01_Smartpay%20Maintenance%20Form_2024_v1.2.pdf
9. SmartPay Digital Application
<https://outsystems.petronas.com/Smartpay/registration>
10. Term & Condition
PETRONAS-SmartPay-Fleetcard-Cardholder-Agreement-2024
https://www.mymesra.com.my/clients/asset_E09476E5-9A3F-437E-995E-88B99F82B020/contentms/img/pdf/SmartPay-Fleetcard-Cardholder-Agreement-2024.pdf