



Cardless PETRONAS SmartPay user guide

Version 2.0 – August 2023



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2.0 Fleet driver

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Change log

- V1.0
- Added guide on how to create a card for drivers.
 - Added guide on how drivers use Cardless Smartpay.
 - Added guides for dashboard on common user activities
- V2.0
- Added guides detailing the user flow overview for both the Fleet Manager and the Fleet Driver.
 - Added guide on the process of card creation with an option for setting restrictions.
 - Updated screenshots of the sidebar to include the new Help Centre icon, which provides assistance if users encounter any issues.



Fleet Manager

1.1 Introduction of Fleet Manager



Fleet manager

PETRONAS Dashboard is the all-in-one place for fleet managers to manage your digital PETRONAS SmartPay cards. You can create, restrict, and assign digital cards to your drivers. Once assigned, you can track the transactions made by each card.

Remember to enable auto top-up to maintain your account balance as fleet drivers cannot refuel with an empty account balance.



STEP 1

Create digital card

Enter Fleet driver's Setel registered mobile number to link to their account



STEP 2

Top up

Make sure your account has sufficient balance



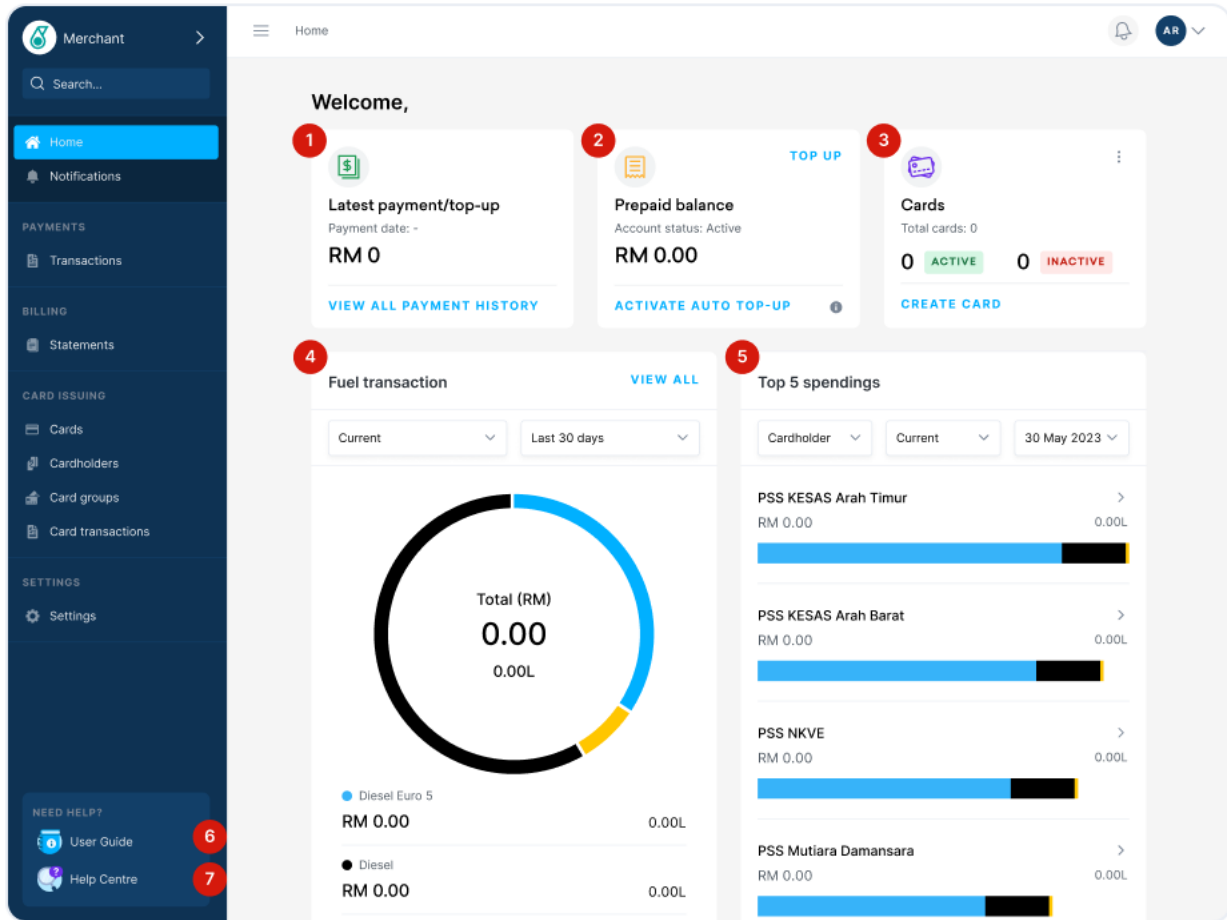
STEP 3

Track transactions

Every transaction made from a card is available on the dashboard

1.2 PETRONAS SmartPay account overview

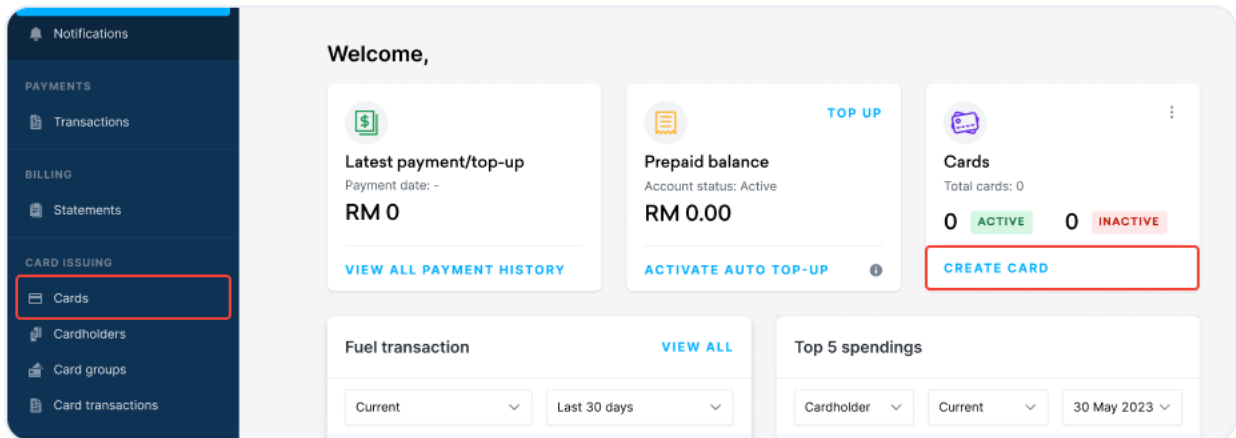
The homepage displays the overview of some key metrics of your account.



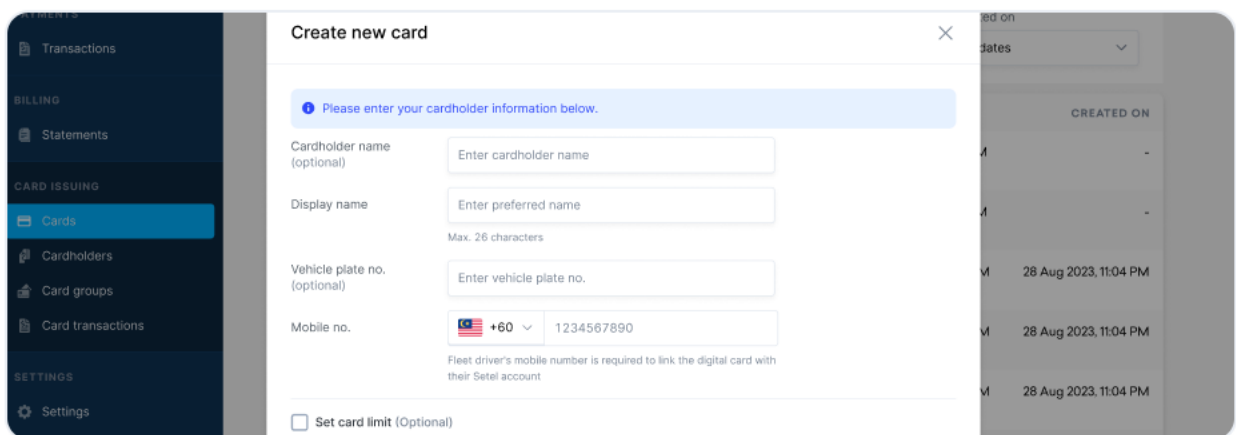
- 1. Latest payment / top-up**
Shows the details of the latest payment/top-up made to the account.
- 2. Prepaid balance**
Shows the current balance and status of your account. You will not be able to use your account if your status is closed or frozen.
- 3. Cards**
Show how many cards were created and their status.
- 4. Fuel transaction**
Shows the details of the fuel purchased.
- 5. Top 5 spendings**
Shows the top 5 most frequent station this cardholder refuels at.
- 6. Read user guide (Coming soon)**
The complete user guide with complete steps on each available function of the dashboard.
- 7. Visit help centre (Coming soon)**
If you have other questions, check out our Help centre.

1.3 How do I create a digital card for my fleet driver

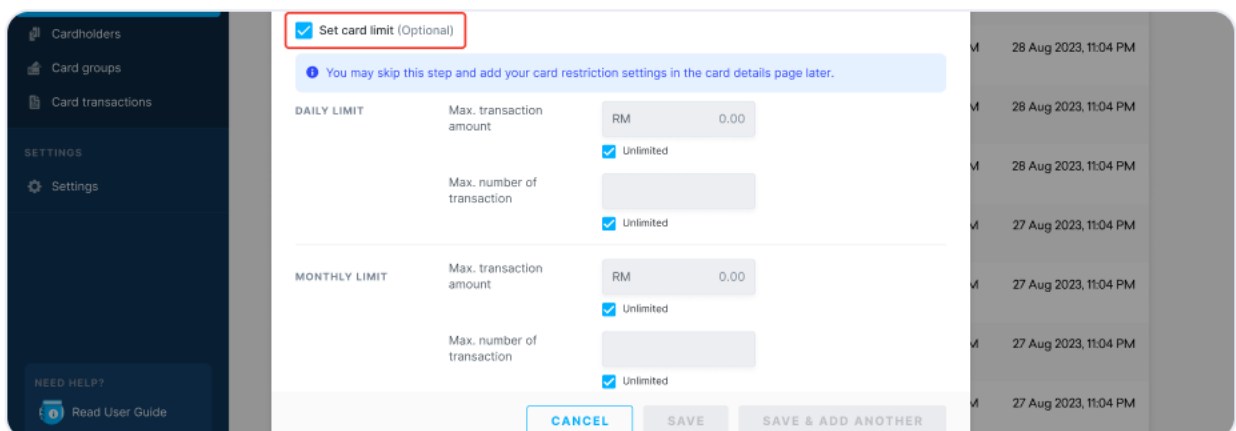
You will need to create a card before assigning it to your fleet driver. A card should be created for each driver.



1. At the homepage, click **Create card**. You can also create a card by clicking **Cards** on the left navigation bar and clicking the **Create** button on the top right corner of the Cards page.



2. Fill in the details of your fleet driver. The mobile number will be used to link the digital card to your fleet driver's Setel account.



3. You can set a daily or monthly restriction for the card. Click on the **Set card limit** checkbox to set limits for the card.

Display name Max. 26 characters

Vehicle plate no. (optional)

Mobile no. Fleet driver's mobile number is required to link the digital card with their Setel account

☐ Set card limit (Optional)

[CANCEL](#) [SAVE](#) [SAVE & ADD ANOTHER](#)

4. Once the details are entered, click **Save** and your card will be created.

Display name Max. 26 characters

Vehicle plate no. (optional)

Mobile no. Fleet driver's mobile number is required to link the digital card with their Setel account

☐ Set card limit (Optional)

[CANCEL](#) [SAVE](#) [SAVE & ADD ANOTHER](#)

5. If you would like to create another card, click **Save & Add Another**.

Merchant

Search...

Home

Notifications

PAYMENTS

Transactions

BILLING

Statements

CARD ISSUING

Cards

Cards

[DOWNLOAD CSV](#) [+ CREATE](#)

Status: All statuses

Card type: All card types

Card number: All card numbers

Vehicle plate no.: All vehicle plate no.

Card group: All card groups

Cardholder name: All cardholder name

Requested on: All dates

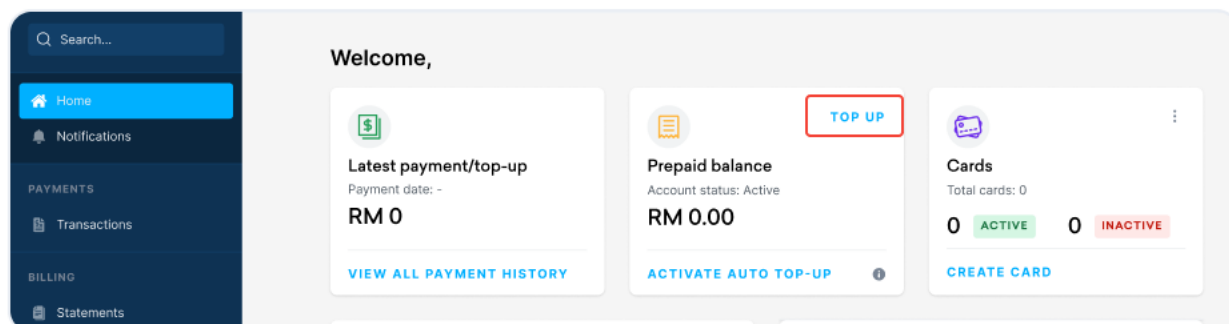
Created on: All dates

CARD NUMBER	STATUS	NAME	REQUESTED ON	CREATED ON
708381.....1261 Standalone	ACTIVE	Ilham Fahim Bin Zulhisyam	31 Aug 2023, 11:04 PM	31 Aug 2023, 11:04 PM
- Standalone	PENDING	Wong Kit Loong	31 Aug 2023, 11:04 PM	-

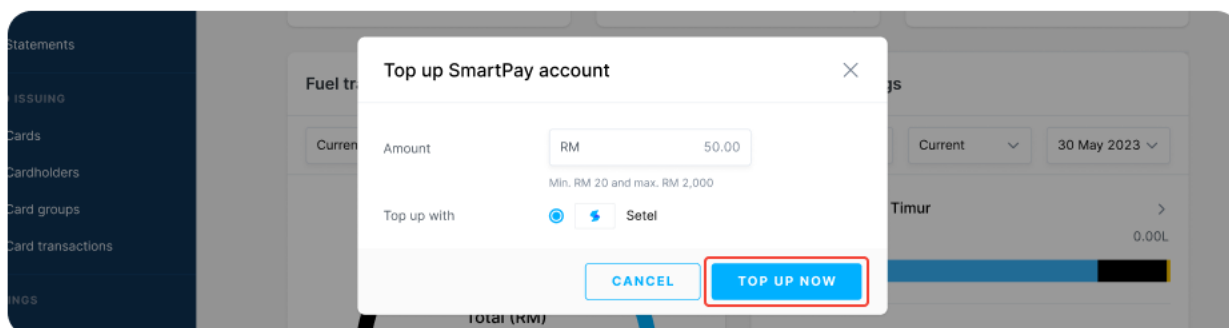
6. The created card will be displayed.

1.4 How to top up my prepaid balance

Your account balance will be shared by all your cards. No transaction can be made if your balance is insufficient.



1. At the homepage, click **Top up**.



2. Enter the amount and click **Top up now**. You will be redirected to the top up page.

1.4.1 First-time users

You will need to log into your Setel account when you top up your PETRONAS SmartPay for the first time.

Enter your mobile number

We will send verification code through your mobile number

 +60 162347789

CONTINUE

1. Enter your mobile number and click **Continue**.

Enter verification code

Please enter the 6-digit code sent to +60 162347789 ([Change](#))

5 5 5 |

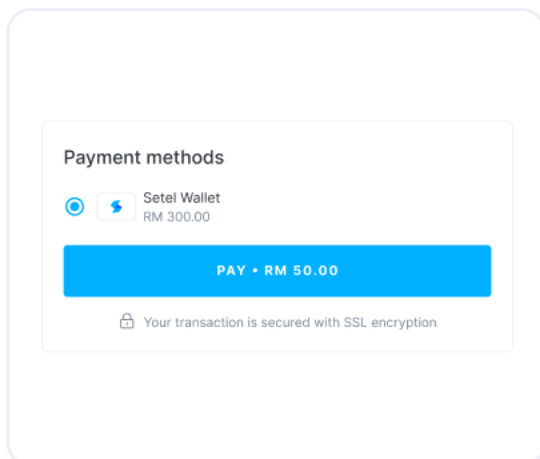
Request for a new code in 10 seconds

2. Enter the OTP sent.

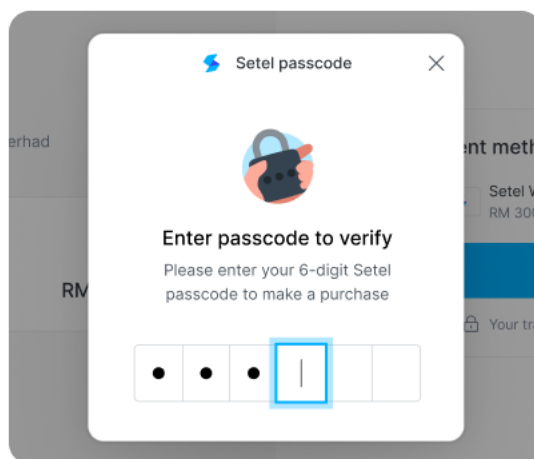
1.4.2 Pay with Setel

When you perform a top-up to your SmartPay account, you are transferring funds from your Setel Wallet to your SmartPay prepaid balance. The Setel Wallet is governed by an e-Wallet licence which will have limits based on your e-KYC status. e-KYC is a verification process to prove your identity.

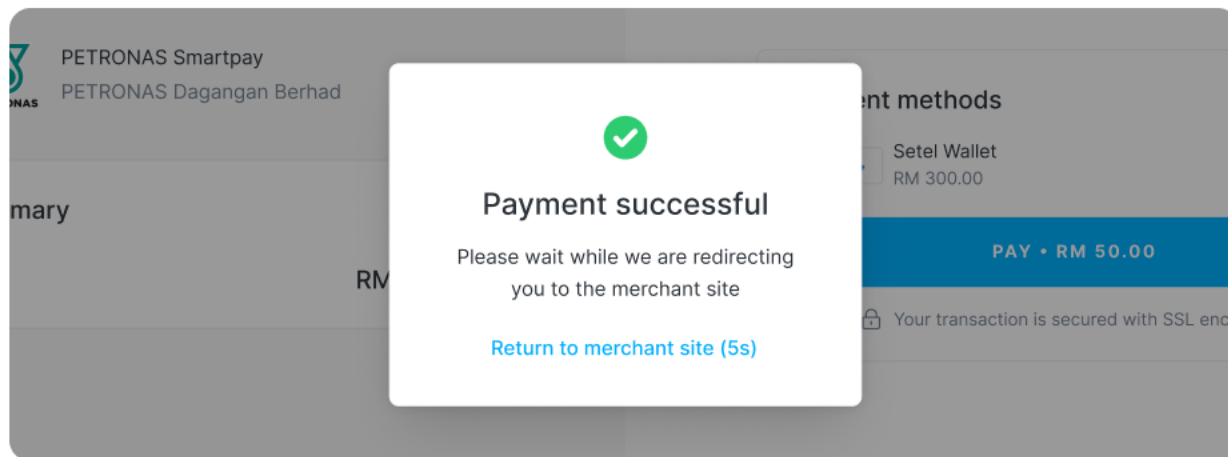
- If you have completed e-KYC, you will be able to transfer up to RM2,000 per day.
- If you have not completed e-KYC, your transfers will be limited to RM500 per transaction, RM2,000 per day, RM5,000 per month, and RM50,000 per year.



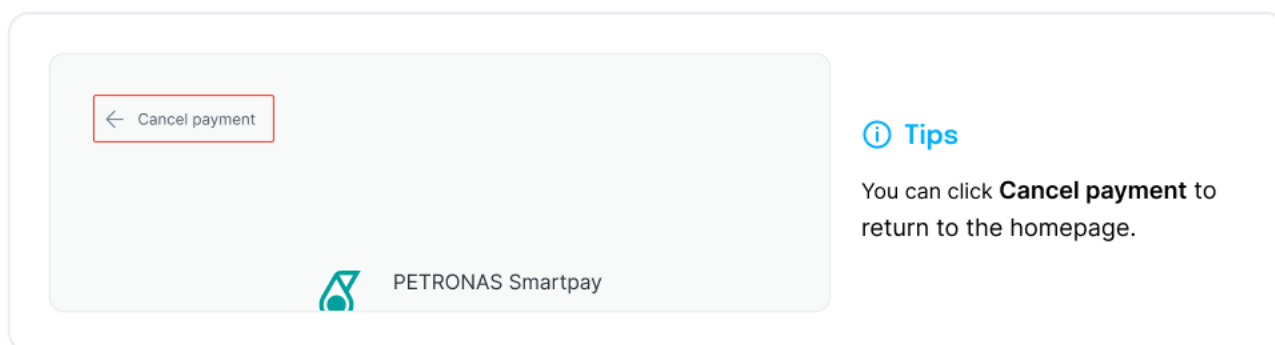
1. Select your payment method and click **Pay**.



2. Enter the **6-digit PIN** you registered on the Setel app.

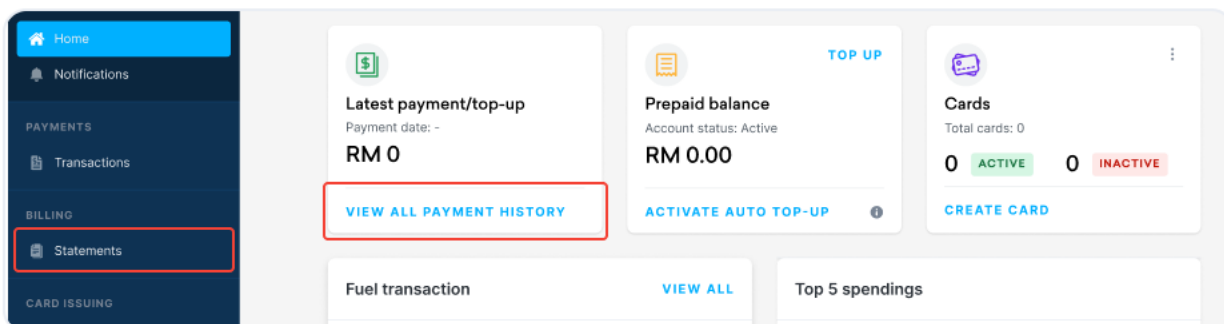


3. You will see this notification if the top-up was successful.

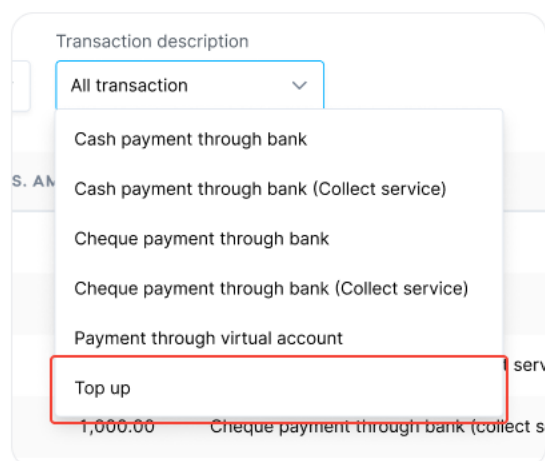


1.5 How do I view all top up transactions

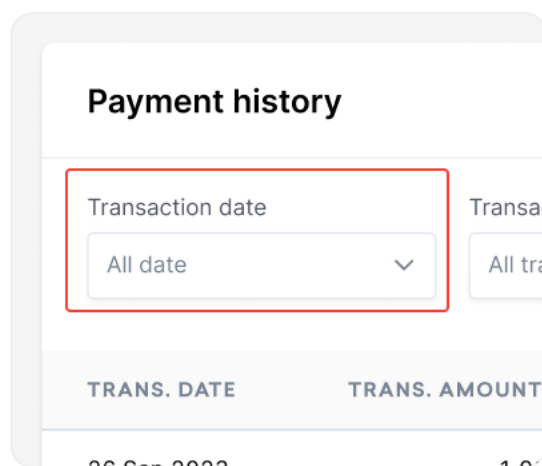
All successful transactions are recorded.



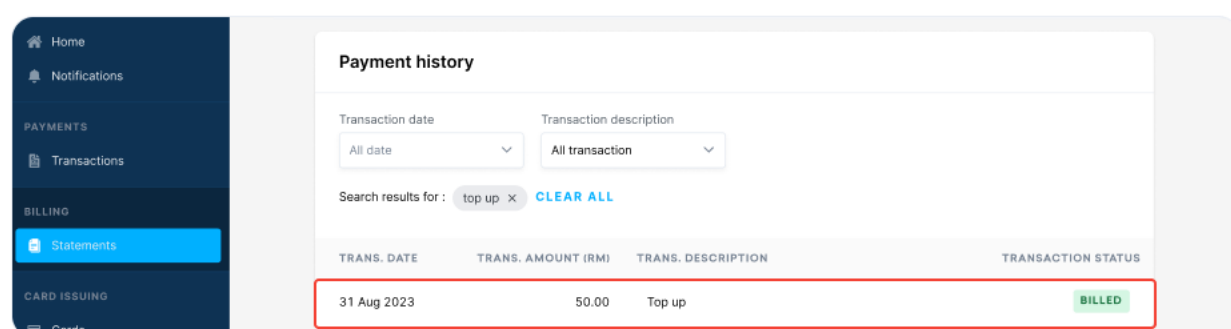
1. You can view your payment/top-up history by clicking **View all payment history** or **Statements** on the navigation bar on the left.



2. Use the dropdown menu to select **Top up**.



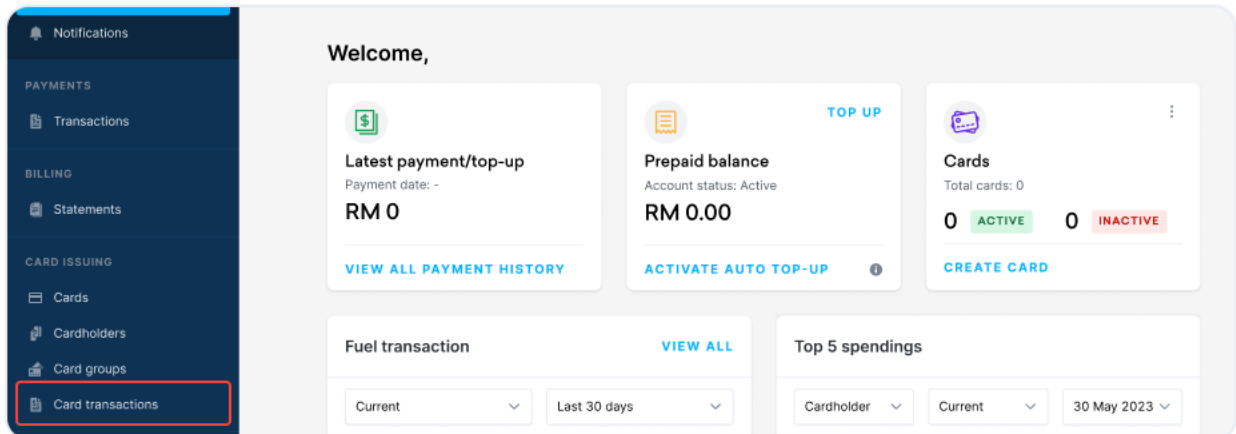
3. You can also filter the results by specific dates.



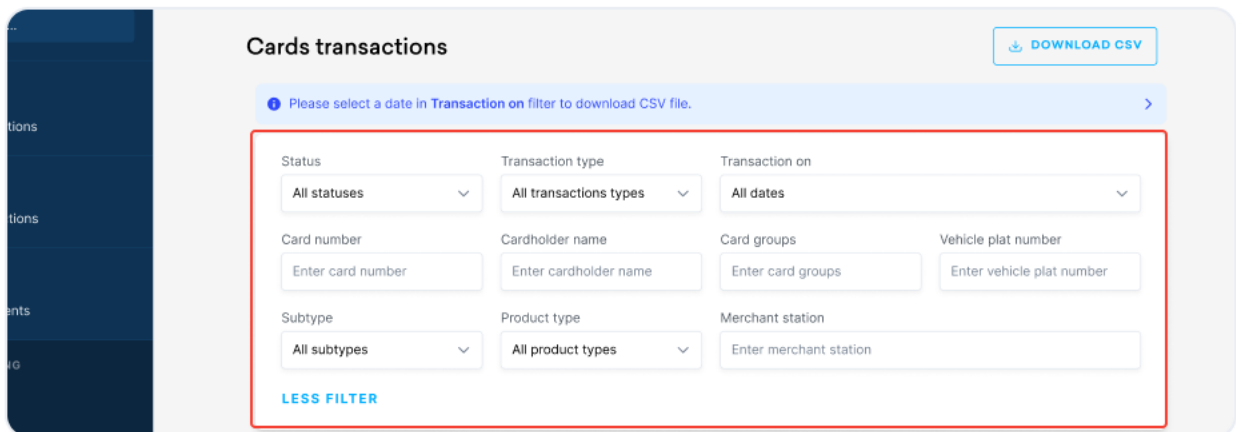
4. If no results appear, no top-up was done during this period.

1.6 How to view all fleet card transactions

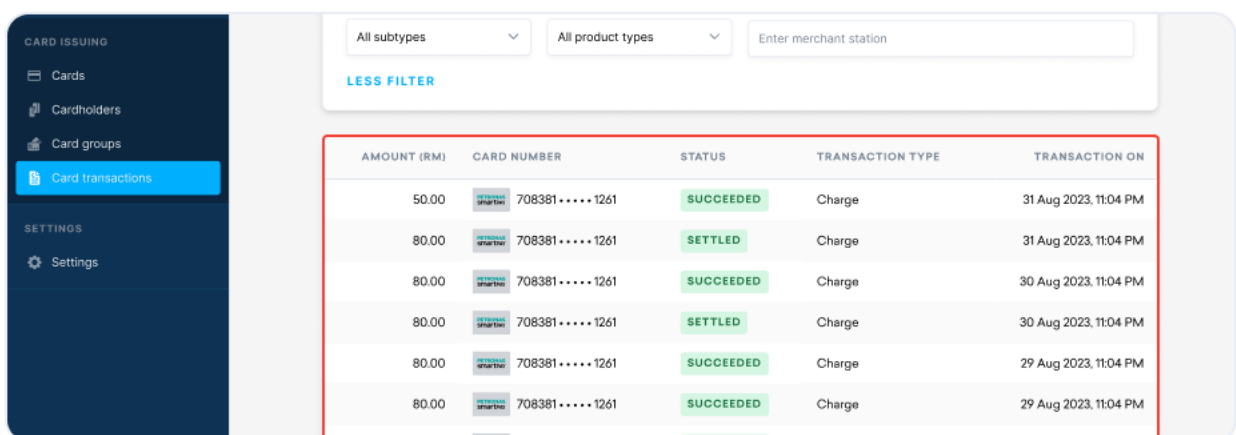
Every transaction made on a card is recorded for future viewing.



1. On the left side of your screen, go to **Card issuing** and click on **Card transactions**.



2. A list of all transaction made will be displayed. You can filter the results using the dropdown menus. You can filter for transactions made by a specific card or a specific transaction type.



3. The list of transactions will be shown based on the filter applied (if any).

CARD ISSUING

Cards

Cardholders

Card groups

Card transactions

SETTINGS

Settings

All subtypes

All product types

Enter merchant station

LESS FILTER

AMOUNT (RM)	CARD NUMBER	STATUS	TRANSACTION TYPE	TRANSACTION ON
50.00	708381 1261	SUCCEEDED	Charge	31 Aug 2023, 11:04 PM
80.00	708381 1261	SETTLED	Charge	31 Aug 2023, 11:04 PM
80.00	708381 1261	SUCCEEDED	Charge	30 Aug 2023, 11:04 PM
80.00	708381 1261	SETTLED	Charge	30 Aug 2023, 11:04 PM
80.00	708381 1261	SUCCEEDED	Charge	29 Aug 2023, 11:04 PM
80.00	708381 1261	SUCCEEDED	Charge	29 Aug 2023, 11:04 PM

4. Click on a transaction to view more details.

Merchant

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Settings

NEED HELP?

User Guide

Help Centre

Card issuing > Card transactions > Transactions details

Transaction details

DOWNLOAD CSV

General

Status

SUCCEEDED

Amount

RM 50.00

Transaction type

Charge

Transaction subtype

manual_charge

RRN

902109021099

Mileage reading

13000

Transaction on

31 Aug 2023, 11:04 PM

Timeline

Succeeded

Created on

31 Aug 2023, 11:04 PM

Created

Created on

31 Aug 2023, 11:04 PM

Card details

VIEW DETAILS

Card number

708381 1261 • Standalone

Cardholder name

Ilham Fahim Bin Zulhisyam

Card groups

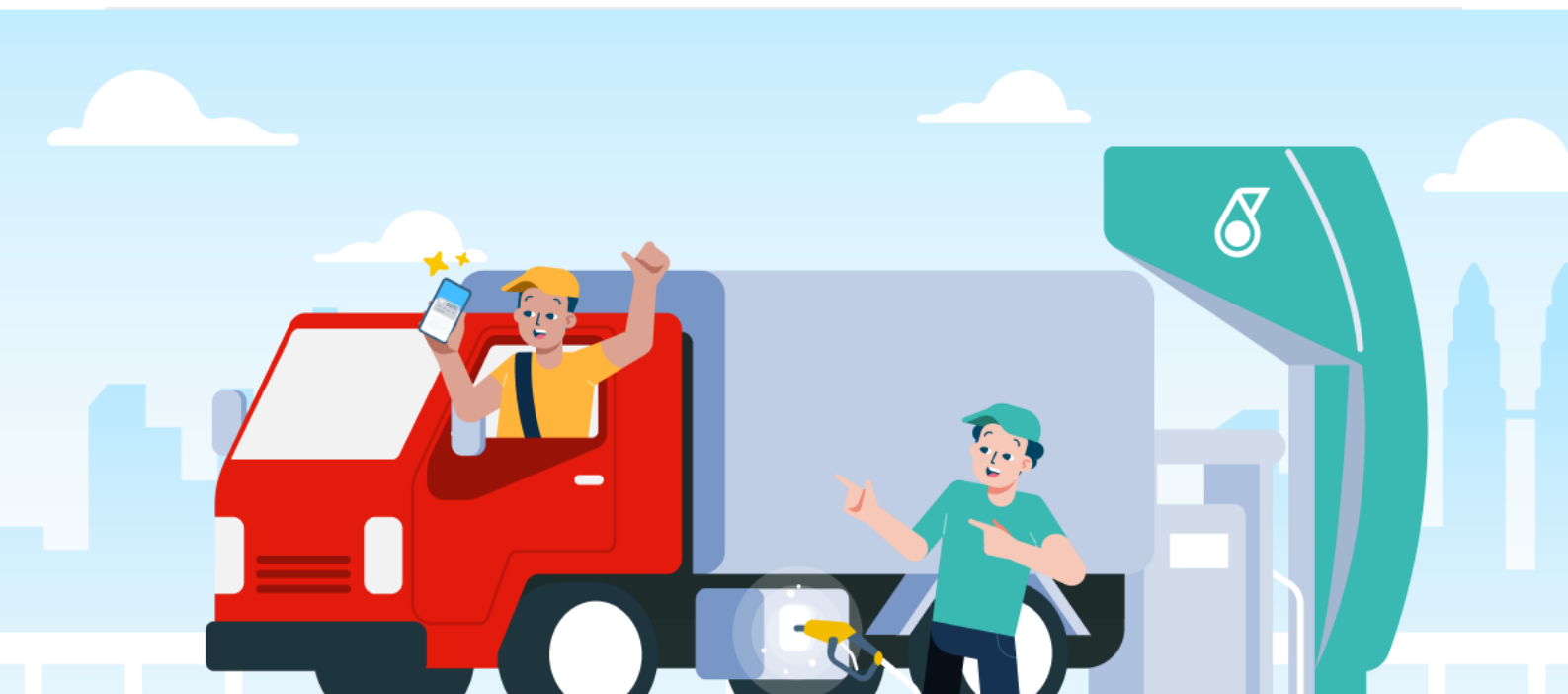
Merchant

5. You can download this transaction by clicking **Download CSV** or check out the card details by clicking **View details**.



Fleet Driver

2.1 Introduction of Fleet Driver



Fleet driver

Setel app is the payment app used by fleet drivers to purchase fuel with the PETRONAS SmartPay card. No reload is needed from drivers, just launch the app and refuel!

Do note that PETRONAS SmartPay card can only be used for refuelling. For other purchases, fleet drivers will have to use other payment methods.



STEP 1

Download app

Download the Setel app on your mobile device



STEP 2

Register account

Register an account with your mobile number



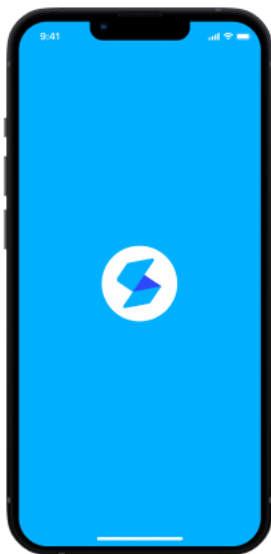
STEP 3

Start refuelling

Remember to select PETRONAS SmartPay as the payment method

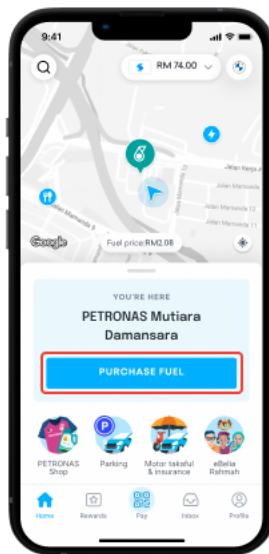
2.2 How to use a PETRONAS SmartPay card to refuel

Your fleet manager need to link a digital PETRONAS SmartPay card to your Setel account before you can start refuelling.



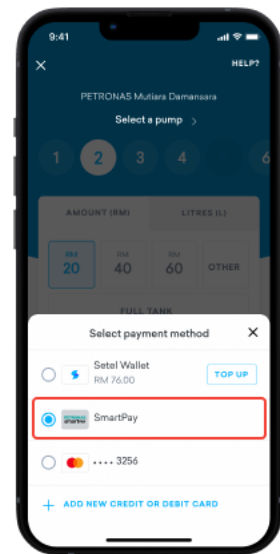
STEP 1

Launch the Setel app when you are at a PETRONAS station



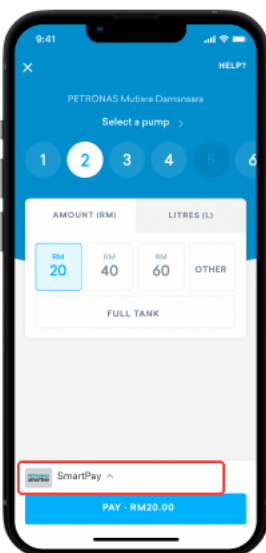
STEP 2

Tap **Purchase fuel** to begin fuelling



STEP 3

Select SmartPay as your payment method



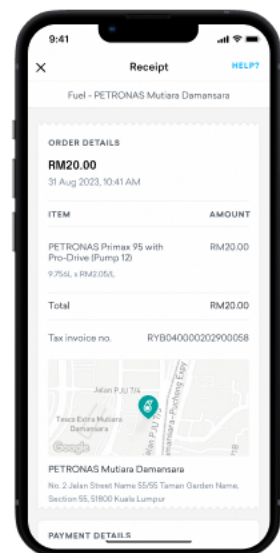
STEP 4

Select the pump number, the amount you wish to refuel, and then click **Pay**



STEP 5

Enter your 6-digit passcode

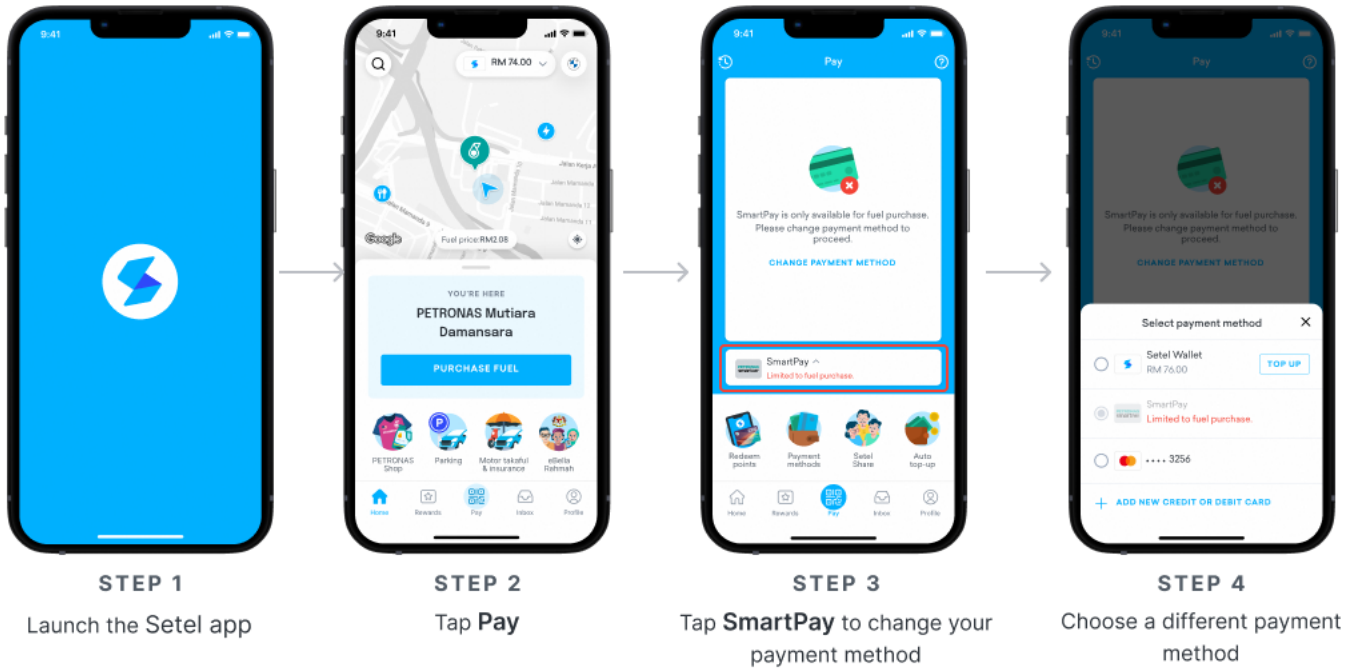


STEP 6

Once your fuelling is complete, a receipt will be generated

2.3 How to make purchases other than fuel

Cardless SmartPay can only be used to **pay for fuel**. For other purchases, you will need a different payment method.



Need help?

If you need further assistance, [reach out to us](#). Our customer support will respond as soon as possible.