GENERAL

1. Q: How does BayaPay help business owners directly?
A: It gives owners full visibility into team spending, ensures budgets are followed, and eliminates the stress of reimbursements, credit card bills, or hidden expenses.

2. Q: We're not a fleet business-does BayaPay still make sense?
A: Yes. BayaPay is designed for any business with traveling staff-sales teams, field technicians, delivery personnel, or freelance riders. It's not just for transport companies. BayaPay is not limited to fuel purchases, but covers multiple type of payment transaction.

3. Q: Will merchants accept this card like any normal bank card?
A: Yes. As long as your card is active and used within the allowed categories, merchants will accept it like any standard prepaid or debit card.

4. Q: How does BayaPay create a spending ecosystem?
A: By extending card issuance to suppliers, partners, or temporary workers, BayaPay creates a controlled financial network where every transaction is logged, visible, and policy-driven. It enables budget discipline across all levels.

5. Q: As a business owner, how do I use this to separate personal and company costs?
A: You can issue separate BayaPay cards for business use. This helps isolate company spending, simplifies accounting, and protects personal finances.

6. Q: How is this different from just giving my team credit cards?
A: BayaPay is prepaid card, not a credit card. You control how much is loaded, track it in real time, and avoid debt, interest charges, or liability for overspending. Plus BayaPay offers better control/ restriction on payment category, frequency & individual limit for each type of payment transaction.

7. Q: How does BayaPay help me save money?
A: By eliminating uncontrolled cash use or allowance waste. Most users can save up to 10-20% just by plugging these leaks and enforcing role-based rules.

8. Q: How does BayaPay reduce misuse or leakage?
A: You control how much can be spent and where. You can block non-approved categories like entertainment or personal shopping. This ensures business funds are used only for legitimate expenses.

9. Q: We sometimes only need cards for certain months. Can we pause/ hold usage of the card?
A: Yes. You can block the card for non-active period and resume usage by unblocking the cards.

10. Q: Can BayaPay Cards be used internationally?
A: BayaPay cards are MasterCard-enabled and accepted globally. However for safety reason, BayaPay cards by default are limited to Malaysia based transaction and you have the option to allow cross-border transactions. This setting to enable or disable cross-border transaction is configurable upon needed. Contact us for details.

11. Q: What help will I get in case for any transaction or other issues?
A: BayaPay offers responsive support through WhatsApp chat, phone, and email. Admins can also take control from the backend by block or unblocking cards, or adjusting settings as needed.

FOR GIG/ SMALL/ MICRO BUSINESS/ OTHER TYPE OF ORGANIZATION

1. Q: Is BayaPay available for sole proprietorship, partnership or small business?
A: Yes. BayaPay can even cater to freelancers, microenterprises, and small businesses that need easy, controlled expense tools without the complexity of admin tasks.

2. Q: What are the top benefits of BayaPay for small businesses?
A: Small businesses benefit from better spending control, no need for staff reimbursements, and streamlined reporting. It reduces manual finance tasks and boosts transparency.

3. Q: My business is small-do I really need another platform to manage?
A: BayaPay is especially valuable for small businesses. It helps manage spending without spreadsheets or cash handling, and grows with you as your team scales.

4. Q: Why would we choose BayaPay over traditional expense systems?
   A: BayaPay improves visibility, automates reporting, and gives accounting/ finance and HR teams control over usage. It reduces fraud risk, ease of integration with accounting system, simplifies audits, and scales across departments.

5. Q: Why is BayaPay useful if I only have a small team?
   A: Even one person can overspend. BayaPay helps you control every ringgit spent and grows with you-no complexity, no hidden costs.

6. Q: How does this benefit me if I only have 3 employees but want control of expenses?
   A: Even with a small team, BayaPay lets you assign cards, monitor usage, and control spending without handling physical cash handling or credit. It's perfect for growing micro & SMEs.

7. Q: How can BayaPay help me manage my gig business better?
   A: You can use BayaPay to separate business and personal expenses, allocate budgets for fuel, parking, meals, and keep digital records for easy tracking. It simplifies bookkeeping and budgeting for your business. It's like having a virtual account manager by your side- 24/7.

8. Q: I'm a freelancer. Why would I need this?
   A: Using BayaPay helps separate business expenses from personal ones. It makes tracking your fuel, toll, or meal costs easy and claim-ready.

9. Q: Is BayaPay suitable for NGOs or education institutions?
   A: Yes. It's ideal for controlled fund distribution, project-based budgets, and transparent usage across volunteers, educators, or administrative staff.

FLEET SPECIFIC BENEFIT

1. Q: Can I issue separate cards per vehicle instead of per driver?
   A: Yes. BayaPay card is a vehicle card. You can assign the cards to any drivers, subject to their scheduling; which is configurable.

2. Q: Can I restrict BayaPay cards to fuel-only usage for drivers?
   A: Yes. BayaPay allows fuel-only payment transaction, meaning cards can be configured to be used only at petrol stations, with limits on frequency and spend amount.

3. Q: How does BayaPay help fleet customers manage fuel and operations?
   A: BayaPay helps fleet operators assign cards to individual drivers or vehicles with fixed limits for fuel, tolls, and parking. It eliminates manual fuel claims and reduces fraud by tracking every transaction in real-time.

4. Q: What reports can fleet managers' access?
   A: Fleet managers can view detailed reports on per-driver, per-vehicle, or route-based usage (with telematics tracker). Reports include fuel spend, time, location, and alerts for overspend or suspicious transactions.

5. Q: Does BayaPay integrate with fleet tracking or telematics systems?
   A: BayaPay offers tracking & telematics system together with expense management to give you the best control over your fleet.

STAFF BENEFIT & ALLOWANCE MANAGEMENT

1. Q: How can BayaPay helps HR function?
   A: BayaPay eliminates reimbursement friction. Staff no longer need to pay first and claim later, as BayaPay helps HR to enforce spending rules among your team. This improves trust between HR and field teams. The rules are individually configured; as such, staff benefits can be set at the staff level.

2. Q: Can I set different rules for different team members?
   A: Yes. You can configure cards individually, or by role. BayaPay offers pick & choose payment transactions under the following criteria and allow control in frequency and amount in RM for daily, weekly & monthly:

   a. Fuel (Petrol and/or diesel)

b. EV charging
c. Meal
d. Accommodation
e. Medical
f. Toll
g. Parking
h. Repair & maintenance
i. Transportation

3. Q: I give my staff fixed allowances-how is BayaPay better?
   A: BayaPay gives you control on where the fund flow. Instead of handing out cash or fixed monthly allowances with no visibility on where the money spent, you load prepaid cards with usage rules. No overspend, no misuse, and real-time visibility.

4. Q: Is it hard to track staff spending?
   A: Not with BayaPay. You get a real-time dashboard showing exactly where and how much was spent, per card.

5. Q: What if a staff misuses the card?
   A: You'll see it instantly in BayaPay Admin Dashboard as the payment transaction occurs. You may take prevention action by blocking the card, and the action take effect immediately.

6. Q: Why should I choose BayaPay over just reimbursing my staff later?
   A: Reimbursements involves admin tasks, which are time-consuming, delay payment to staff, and often lack documentation. BayaPay gives you control upfront, avoids disputes, and simplifies operations for everyone.

7. Q: How is BayaPay better than giving staff a fuel card?
   A: Fuel cards are limited to petrol. BayaPay as an open loop card lets you combine fuel, tolls, meals, and other business expenses in one card-while still maintaining control over type of payment transactions, limits and frequency. BayaPay card also build-in fraud prevention to safeguard your company.

8. Q: How does using BayaPay benefit me as an employee or Cardholder?
   A: You get access to prepaid funds instantly for business use-no need to use your own money or wait for reimbursements. It reduces paperwork and stress.

9. Q: Can I track my own spending?
   A: Yes. BayaPay gives you real-time visibility on your transactions, and usage history via BayaPay Mobile App. You stay in control and informed.

10. Q: How do I manage part-time or temporary staff with BayaPay?
    A: BayaPay Admin Dashboard is designed to be flexible and helps you to manage all your staff payment expenses. You can control the cards to specific staff tenure using out block/ unblock function and configure the limit of the cards individually.

MANAGING EXPENSES WITH BAYAPAY

1. Q: How does BayaPay help my finance team?
   A: Finance gets real-time access to all transactions, removes manual claims processing, and produces clean, exportable reports to your accounting systems. We also cater for GL mapping upon request, which saves your time and reduces accounting errors.

2. Q: Can BayaPay help me stop chasing my team for receipts? Or being bombarded by receipt images by my team in my WhatsApp?
   A: Certainly. All purchases made with BayaPay cards are digitally recorded and require cardholders to upload the receipt via the BayaPay mobile app to complete the transaction.
   Admins can view transactions on the web dashboard including the uploaded receipt. This eliminates manual receipt submission or being bombarded by receipt images on WhatsApp, saving time and hassle..

3. Q: Will I still need to submit receipts?
   A: That depends on your company policy. But many companies reduce or eliminate receipt submission since everything is digitally uploaded in BayaPay Mobile App and can be tracked and categorized automatically.

4. Q: Is there a mobile app for BayaPay Cardholders?
   A: Yes. Cardholders can use the mobile app to track spending, record attendance, and receive alerts in real-time.

5. Q: What happens if a transaction doesn't go through or is missed?
   A: If a transaction fails, the user will receive a real-time app alert. They can retry, use another method, or contact BayaPay support. All failed attempts are also visible to admins.

6. Q: What are the benefits of BayaPay over company reimbursement policies?
   A: BayaPay removes the need for staff to pay out of pocket. It reduces admin time, avoids fraud or duplicate claims, and ensures financial transparency in real-time.

7. Q: Can BayaPay help manage expenses by project or department?
   A: Definitely. You can assign cards and set budget to departments or projects, set limits, and track expenses accordingly. This is great for marketing campaigns, service teams, or short-term jobs.

8. Q: How can BayaPay help subcontractor expense control?
   A: You can assign each subcontractor a card with fixed limits for fuel, tolls, or other expenses. It removes the need for cash advances and gives you full visibility into usage. All the limits are configurable at your fingertips via BayaPay Admin Dashboard.

9. Q: How can BayaPay help with managing seasonal or part-time teams?
   A: BayaPay card removes the dependency on staff as the card is a vehicle card. Any seasonal / part timers can be named as driver and assigned to any vehicle, subject to their scheduling. This avoids issuing long-term accounts for short-term staff, and improves cost control during peak seasons.

10. Q: How can I use BayaPay for recurring purchases like supplies or travel?
    A: Use BayaPay cards to set recurring budgets for your team or yourself-for fuel, hotel stays, meals, office stationeries and more. You avoid reimbursement processes and gain spending control.

11. Q: Can BayaPay help reduce fraud or ghost claims?
    A: Yes. With real-time spend logs, usage alerts, and payment category restrictions, BayaPay makes it hard to manipulate claims or misuse company funds.

12. Q: Can my vendors or service partners also use BayaPay?
    A: Yes. You can onboard your vendors onto BayaPay so you can set limits & controls on their payment transactions.

13. Q: Can BayaPay reduce reconciliation time with my ecosystem partners?
    A: Absolutely. Since all transactions are digital and categorized, reconciliation is faster and clearer. You avoid messy receipts, duplicate claims, or delayed payments.

14. Q: Can BayaPay help in client billing or cost recovery?
    A: Yes. You can download report in BayaPay Admin Dashboard and sort the transactions by client/ project. We can also provide GL mapping to ease the posting into your accounting system and tag expenses to projects or clients to ensure accurate billing or claims.

15. Q: Can I use BayaPay to manage supplier payments?
    A: Yes. You can issue BayaPay cards to trusted suppliers for recurring or project-based expenses. This helps track transactions, avoid cash usage, and automate payment cycles.

16. Q: Can BayaPay be used for recurring monthly payments?
    A: Yes. BayaPay cards can be configured on need basis for use for subscriptions or routine expenses like software, cloud services, or tools, with controls in place. Currently, the function is blocked. Please inquire for details.

17. Q: Can I schedule automatic top-ups for BayaPay cards?
    A: Scheduled top-ups can be configured through admin settings, contact us for details.

18. Q: Does BayaPay support foreign transactions?

A: Yes, but usage abroad depends on your organization's permissions. For safety the option for international transaction by default is blocked. Forex rates and fees may apply depending on the merchant and currency. Contact us for details.

19. Q: Can BayaPay be used to control ad spend or online promotions?
A: Yes. BayaPay can be configured for payment transaction for digital advertising platforms like Meta, Google Ads, or TikTok, with strict daily/monthly limits to prevent overspending. Currently, the function is blocked. Please inquire for details.

20. Q: What are some best practices for managing BayaPay across departments?
A: Assign department-specific cards, enforce unique spend limits, and use reporting to track variances. Grouped reporting improves oversight.

21. Q: What if I change projects or departments?
A: Your BayaPay card can be updated to match new budgets or projects without reissuing a new card. It's flexible and adjusts as your role changes.

REPORTING & AUDITING PAYMENT TRANSACTIONS

1. Q: How does BayaPay help with audit or compliance?
A: The report generated by BayaPay includes all transactions, Cardholder, time & date, type of payment transactions and details on merchant. You have full visibility of the transactions and audit can be done by reviewing actual copy of receipt, which is available in BayaPay Admin Dashboard. This eliminates the need to contact the Cardholder for prove of payments.

2. Q: What kind of reports does BayaPay provide?
A: BayaPay provides weekly detailed transaction reports in xls format for each payment transaction made by each Cardholder. The report is ready for your reconciliation, claims, audit purposes or even for posting into your accounting software. Reach us should you need GL mapping.

3. Q: Can I see monthly spending summaries?
A: Yes. The weekly report provides payment category (fuel, meals, parking, etc.), by Cardholder. This helps in managing budgets and tracking anomalies.

4. Q: Can I download yearly or quarterly reports for accounting?
A: Absolutely. For tailored report, you can access BayaPay Admin Portal and customize the report as per your business requirements.

5. Q: What reports are available to Cardholder?
A: Cardholders can access their own transaction histories in real-time via the BayaPay Mobile App. Full spectrum of reports available via BayaPay Dashboard.

6. Q: Is there an integration with other accounting software?
A: BayaPay can export transaction logs in csv or xls formats compatible with most accounting systems. API integrations are available for advanced use cases. Contact us for details.

7. Q: Is BayaPay really necessary if we already use accounting software?
A: Yes. BayaPay is a gatekeeper to ensure all payment transactions are verified according to your company policy, even before posting into accounting software. BayaPay works alongside accounting tools by preventing misuse rather than just recording it after the fact. BayaPay also offer ready-to-post reports complete with GL mapping to expedite expenses processing.

TOP-UPS

1. Q: How much should I top-up to use BayaPay Cards?
A: There is no minimum amount set for top-up. You may top-up as needed based on your usage.

2. Q: Can I trust BayaPay with my company funds?
A: Yes. All funds are held in dedicated Virtual Account with local bank that comply with Bank Negara Malaysia's e-money guidelines.

3. Q: We already use corporate credit cards-why switch?
   A: What separates us from other card (payment, debit or credit card) is control over Cardholder usage, ease of reconciliation process and eliminate risk of overspending/ fund misuse and numerous controls to protect your company payment transaction i.e. merchant type, frequency, limit etc. Corporate cards offers little control and prone to misuse. With BayaPay, you stay within budget and remove debt or billing surprises.

4. Q: How do I manage top-up for BayaPay Card without locking too much cash?
   A: BayaPay offers real-time payment transaction tracking where you can see when and where payment transactions are made. This insight allows you to anticipate your spending pattern and future transactions. You can now manage your budget more effectively.

5. Q: How do I top-up funds into BayaPay cards?
   A: BayaPay Cards did not hold any fund. All funds will be placed under your company wallet, limit then will then be assigned to BayaPay Card and any payment transaction made by BayaPay Card is subject to the limit set to the card itself.

6. Q: Where is the fund stored once I top-up for my account?
   A: Funds are held in virtual account in Malaysia commercial bank, administrated by BayaPay's e-money license holder in compliance with Bank Negara Malaysia e-money regulatory framework.

7. Q: Is it a hassle to top up all the time?
   A: No. You can top up at the account level and let your pre-set configuration manage your BayaPay cards. Scheduled top-ups or usage-based triggers can simplify this further.

8. Q: Can I see how much is left on each card?
   A: Yes. The Admin can get a real-time view of company wallet balance, remaining card limit and transaction history from your BayaPay Admin Dashboard.

9. Q: How safe is the money I put into BayaPay program?
   A: Funds topped-up under BayaPay program is subject to e-money regulatory framework by Bank Negara Malaysia, and administrated by our license partner. BayaPay Admin Dashboard allows admin to view available balance and topped up amounts in real-time.

CONTROL & COMPLIANCE

1. Q: What kinds of expenses can BayaPay cards be used for?
   A: BayaPay cards can be used for fuel, toll, parking, repair & maintenance, meal, accommodation, medical and other payment category spending at any MasterCard-accepting merchant.

2. Q: Can I limit what each employee can use the card for?
   A: Yes. You can configure each card by category and set per frequency and limit daily, weekly and monthly per user.

3. Q: Is there a way to block a card if misuse is suspected?
   A: Yes. Admins in BayaPay Admin Dashboard can instantly block any card as & when a suspicious transaction detected. All the transaction is available in the dashboard for further investigation, complete with all details to support your internal investigation.

4. Q: What if a BayaPay card is lost or stolen?
   A: You can instantly block the card through the BayaPay Admin Dashboard to prevent any unauthorized use. You may request a replacement card by contacting BayaPay Customer Service.

5. Q: How secure is my money if my BayaPay Card is lost?
   A: BayaPay Card requires BayaPay Mobile App to work; without the mobile app, no payment transaction can be made by the card. As an additional security measure you can instantly block the card from your BayaPay Admin Dashboard. You may request card replacement by contacting BayaPay Customer Service.

6. Q: How to unblock a BayaPay Card?
   A: If the blocking performed from BayaPay Admin Dashboard, you can initiate the unblocking of the card, subject to reason of blocking.

7. Q: What if my staff just misuse the card like they do with petrol cards?

A: BayaPay gives you fine-grained control. Cardholder is required to key in odometer reading and snap odometer for odometer confirmation. Misuse in fuel pumped in will show in the report with a simple calculation. Misuse becomes traceable and preventable.
Please take note some blocking reason may resulting the card is permanently blocked. Please contact BayaPay Call Centre for details.

8. Q: Our team is used to cash-won't this be too disruptive?
   A: BayaPay can ease the transition with simple mobile access, training support and call centre assistance. Transitioning from cash to BayaPay provides real-time control for the admin, reduces theft risk and improves financial discipline for your business.

9. Q: Can I control where cards are used?
   A: Yes. You can restrict usage by payment category (e.g., fuel, meals) and the Cardholder will get alerts for payment transaction made.

10. Q: As a finance head, how can I be sure staff aren't overspending on their cards?
    A: BayaPay provides strict spend controls, real-time tracking, and payment category restrictions. You as the manager can set permission i.e. allow or decline type of payment transaction, adjust limits in RM and/or frequency and/or block/ unblock cards.

11. Q: Can BayaPay be useful for management/ executive teams?
    A: Yes. Management/ executive teams can use BayaPay for travel, entertainment, meetings, apart from common management expenses, all transaction are controlled by frequency and limit.

12. Q: How can business owners use BayaPay for better financial control?
    A: Business owners can track team-level spending in real time, issue cards for specific functions (e.g., marketing, operations), and avoid cash leakages. It also simplifies reconciliation for audits and reporting.

13. Q: What happens if someone tries to misuse the card?
    A: Firstly Cardholder must perform payment transaction request from the BayaPay Mobile App. Any payment transaction done with the card without request from BayaPay Mobile App will be declined. All transactions are logged in real-time. You can block cards immediately to prevent misuse.

14. Q: Does BayaPay comply with Malaysia regulations?
    A: Yes. BayaPay partner with licensed non-bank financial institutions and are subject to Bank Negara Malaysia guidelines for e-money and prepaid card operations.

15. Q: Is BayaPay a legitimate MasterCard prepaid card?
    A: BayaPay Card is a legal MasterCard prepaid card supported by BayaPay partner, Instapay Technologies Sdn Bhd, the Bank Negara Malaysia e-money license holder and pursuant to license by MasterCard Asia/Pacific Pte Ltd.

16. Q: How can the finance team set spending limits for BayaPay cards?
    A: Finance and admins can define spending limits per user, per day, per week, or per month. They can also set payment restrictions, disable ATM withdrawals, and limit transaction amounts by role or purpose.

17. Q: What happens if a user underspends or overspends their limit?
    A: If a user underspends, the remaining balance rolls over. If they attempt to overspend, the transaction is declined unless the admin revise limit configuration of a card.

18. Q: Can finance teams monitor usage in real-time?
    A: Yes. Real-time dashboards of spending activity, transaction over limits, and flagged transactions. This helps proactively manage misuse or unexpected trends.

19. Q: Is there a way to prevent duplicate or non-business transactions?
    A: Yes. BayaPay provides payment category blocking (e.g., gaming, entertainment) and other out-of-scope purchases, and exportable logs for audit checks.

20. Q: Can the system auto-block a card when limits are reached?

A: Cards will not be auto blocked when limits are hit, however payment transaction will be declined if payment transaction amount hit the limit. Admin via BayaPay Admin Dashboard can configure card limit to prevent this from happening.

21. Q: What if the user spends on the wrong payment category?
A: If Cardholder make transaction on non-configured payment category the transaction will be declined.

22. Q: Will users misuse prepaid funds since it's not credit?
A: Prepaid cards are safer in that you can never overspend. Cardholders only use card based on limit and on need basis. Every transaction is tracked and can be reviewed in real-time.

23. Q: What if a card is not accepted at a merchant?
A: BayaPay works on the MasterCard network, so it's widely accepted. However, BayaPay allow restriction of payment category where the admin can easily adjust the setting in BayaPay Admin Dashboard. Contact our BayaPay Call Centre for assistance.

24. Q: What should I do if the card transaction is declined?
A: First, check your account balance, card limit, frequency limit and allowed payment category by contacting your admin, all information is available in BayaPay Admin Dashboard. You may also contact BayaPay Call Centre for further assistance.

SAFETY OF CORPORATE DATA

1. Q: Is my business data protected?
A: Yes. BayaPay complies with Personal Data Protection Act 2020 (PDPA) to ensure all transaction data, personal details, and user activity are properly protected.

APPLYING FOR BAYAPAY CARD

1. Q: How do I apply for BayaPay Card?
A: You can apply online through BayaPay's website at www.bayapay.com. Simply click “Forms” button to access BayaPay Application Form. Complete the form and send the completed form to csinfo@bayapay.com, our Sales Person will assist you for your application.

2. Q: What information is required to get started?
A: You'll need to submit Application Form- our Sales Person will assist you on this, latest SSM document/ credit report from reputable credit search bureau, directors’ & shareholders’ ID copy.

3. Q: How long does it take to receive the BayaPay cards?
A: Physical cards will be ready for distribution within 3 working days, Our Sales Person will deliver the card to you and assist for setting up your BayaPay Admin Dashboard, BayaPay Mobile App and deliver the BayaPay Cards.

4. Q: How is onboarding done and how will my team be guided during the process?
A: BayaPay provides a guided onboarding via email, call, or live sessions. Reach our Sales Person for personalised service.

5. Q: How fast can I receive my BayaPay Cards upon successful sign-up?
A: Upon submission of BayaPay Cards application form, you may receive the BayaPay Cards within 3 working days.

6. Q: How fast can I receive my BayaPay Cards replacement?
A: Upon receiving your request for BayaPay Card replacement, u may receive the BayaPay Cards within 3 working days.

7. Q: Is there training available for our team or finance manager?
A: Yes. BayaPay offers training sessions during delivery of the cards for admins, finance personnel, fleet manager and Cardholder to ensure smooth adoption and effective usage.

8. Q: Can BayaPay help our finance team with setup and reporting?
A: Yes. BayaPay provides support through consultants who can assist in setting up controls, card rules, reporting formats, and expense policies. Guide to use BayaPay Card, BayaPay Mobile App is also available in the app itself. For admin, all guide is available in BayaPay Admin Dashboard.

9. Q: Do card users need to register separately?
   A: No. Admins register on behalf of Cardholders. Cardholders to download BayaPay Mobile App and register themselves to access their accounts securely.

ABOUT BAYAPAY CARD & FEATURES

1. Q: Who issues the BayaPay Cards?
   A: BayaPay prepaid business MasterCard card is issued by BayaPay Sdn. Bhd.'s license partner, Instapay Technologies Sdn. Bhd., the Bank Negara Malaysia (BNM) e-money license holder and pursuant to license by MasterCard Asia/Pacific Pte Ltd.

2. Q: Why was BayaPay created & what problem is BayaPay try to resolve?
   A: BayaPay was established to modernize business and vehicle expense management, especially for business, gig workers etc. Traditional reimbursement, cash handling or limited access to corporate cards are inefficient and risky. BayaPay bridges this gap with a flexible prepaid MasterCard prepaid card that offers real-time visibility, customisable controls and fraud prevention tools, helping business manage expenses smarter while achieving greater control and cost saving.

3. Q: Is BayaPay a scam?
   A: BayaPay prepaid business MasterCard card is issued by BayaPay Sdn. Bhd.'s license partner, Instapay Technologies Sdn. Bhd., the Bank Negara Malaysia (BNM) e-money license holder and pursuant to license by MasterCard Asia/Pacific Pte Ltd.

4. Q: What exactly is the BayaPay card used for?
   A: BayaPay is a prepaid MasterCard used mainly for fuel and fleet-related expenses. It's accepted at major petrol stations and other merchants and retailers nationwide. It also can be used for other type of payment transactions as per your requirements.

5. Q: What is open loop card? What sets BayaPay different from other card?
   A: Open-loop card, meaning it works anywhere that accepts MasterCard-which gives you freedom from specific brand i.e. fuel. BayaPay also offers detailed spend tracking, digital workflows, and pre-set limits. This improves flexibility and control compared to closed-loop fleet cards.

6. Q: What are the main benefits of using BayaPay cards?
   A: BayaPay helps you control spending, monitor transactions in real-time, and reduce paperwork. It's designed to be simple, secure, and transparent for businesses of all sizes.

7. Q: How can I reach BayaPay for any help?
   A: Bayapay is reachable at:
   Phone: 03-8605 7955 (Mon-Fri, 9am-6pm)
   WhatsApp: 019-6358477
   Email: csinfo@bayapay.com