

CARDUP

Collecting card payments
for your business

(with no hassle or transaction fees)



The payment-chasing game

Delayed payments are a big pain for businesses. This issue plagues [28% of all SMEs in Singapore](#), and is a big worry for companies of all sizes. When left unchecked, having delayed payments pile up [could lead to many uncertainties and cash flow crunches](#) in the foreseeable future.

This potential hiccup can be better anticipated or even averted by having good business practices in place, such as by [improving your payables](#), gaining [better understanding of cash flow](#) or [maximising capital on-hand](#). An area that is often less prioritised however, is for businesses to improve their receivables. What you should be thinking about is: “How can I get my customers to pay me on time, or better still, on time regularly?”



Collect card payments with no hassle or transaction fees with CardUp Collect



Collecting payments should not be difficult - that is why we launched [CardUp Collect](#), to make the collection process smarter. Your customers get a seamless way to pay using their existing credit cards, enjoying the benefits of extended payment terms (and rewards) from their credit card line. Your business get paid faster with a streamlined receivable process.

The best part? All these benefits comes with

- No hassle: Unlike other card-accepting solutions, there is no need for your business to set up or integrate with any payment gateways or terminals.
- No transaction fees: It is completely free for you to get started with 0% transaction fees!

Ultimately, this should improve your bottom line [cash flow statement](#).



Here's all you need to know about CardUp Collect.

[CardUp Collect](#) allows your business to offer a more convenient credit card payment method to your clients. There'll not be any transaction fees or hassle on your part - with none of the complicated technical setups or operational disruptions.

Your clients will be able to make online credit card payments in one click to your business anytime, anywhere, as well as set up one-off or recurring payments on a schedule.

CardUp Collect is suitable for:



Businesses that are not already accepting credit card payments



Businesses that are not operating [in these restricted categories](#)



All businesses except for sole proprietorships



Businesses that do not take pre-payments or deposits, and with an average payment size larger than \$130

How does CardUp Collect benefit my business?

By allowing your customers to pay you by credit card through our platform, it effectively simplifies your receivables process. This allows your business to:



Get paid faster

Unlike traditional means of accepting card payments via point-of-sale terminals or payment gateway integrations, CardUp Collect requires no technical implementation. Your business can get started in as little as a day, without any operational disruptions.

By setting up CardUp Collect, your business will get its own customised payment link. This link can be shared with your customers on your invoices, websites or through your sales reps - your customers can then visit this link and pay you online via credit cards anytime, anywhere. By giving them a convenient way to [pay with their credit card line](#), you will spend less manpower and resources chasing late and delayed payments.



Simplify receivables

We know [how much time](#) it takes to manually process payments. With CardUp Collect, you will be able to reduce the need to process cash or cheque payments. When your customers use their credit cards on CardUp, their payments will be deposited directly into your bank account of choice, within [3 business days](#) - much faster than heading down to collect cash payments, or for a cheque to clear!

These payments will also be logged as separate transactions from each of your individual customers, for individual invoices. They can be viewed on your dashboard, along with all past and upcoming payments, making reconciliation a breeze.





Offer customers choice

By offering your customers the option of paying with their credit cards, it gives them more reason to work with you. They are able to tap on their credit card lines to pay you on time when their card is charged, while enjoying an interest-free period of up to 58 days before their credit card bill is due at the end of next month.

In addition, they can also accrue miles, points and cashback from their payments to you on any Visa, Mastercard or American Express credit cards. This brings them additional savings and makes it rewarding for them to do business with you, along with [the many other benefits of using a credit card](#) that they can enjoy.



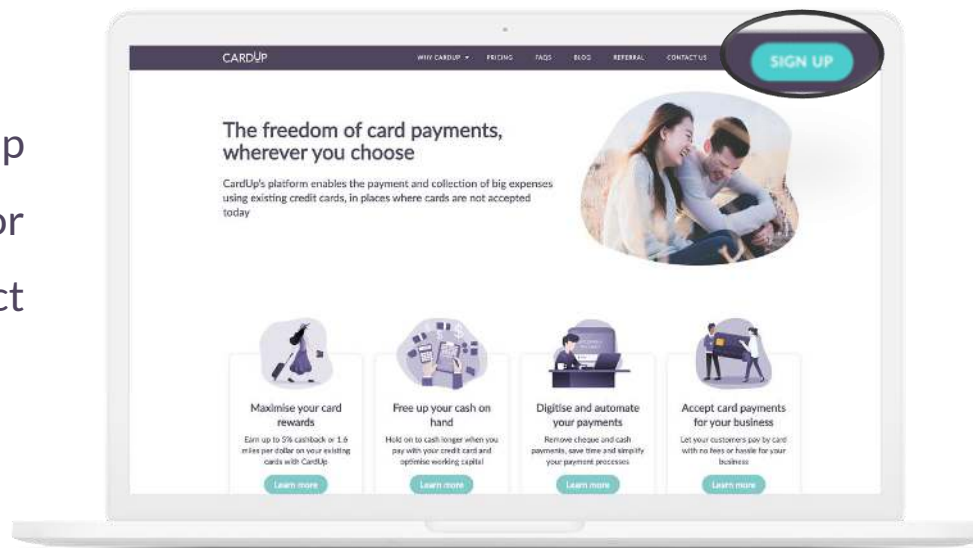
Ready to be paid faster?

Setting up your company for CardUp Collect is really easy! It takes no technical implementation, and you can be ready to go in just a day.

Here's how it works:

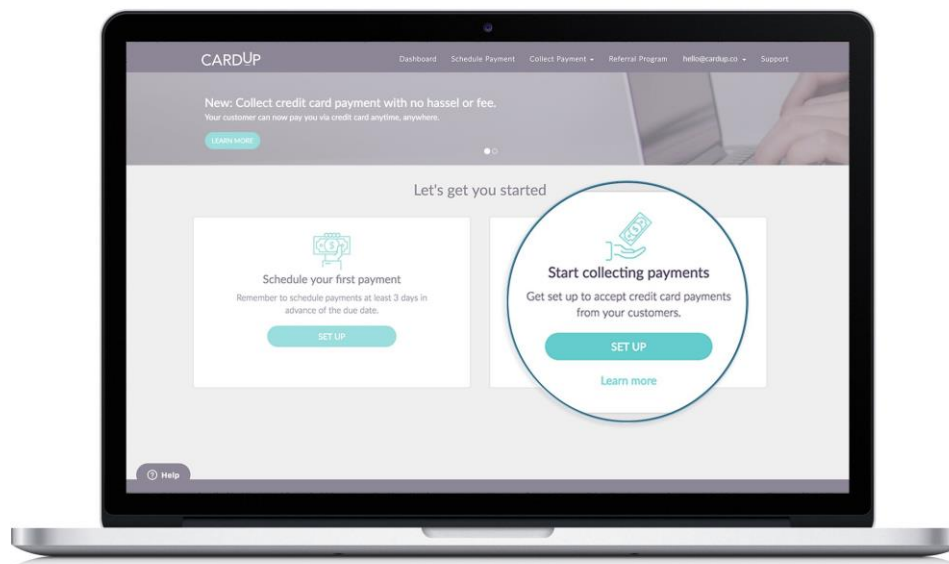
Step 1:

[Sign up](#) for a free CardUp account, and request for access to CardUp Collect on our platform

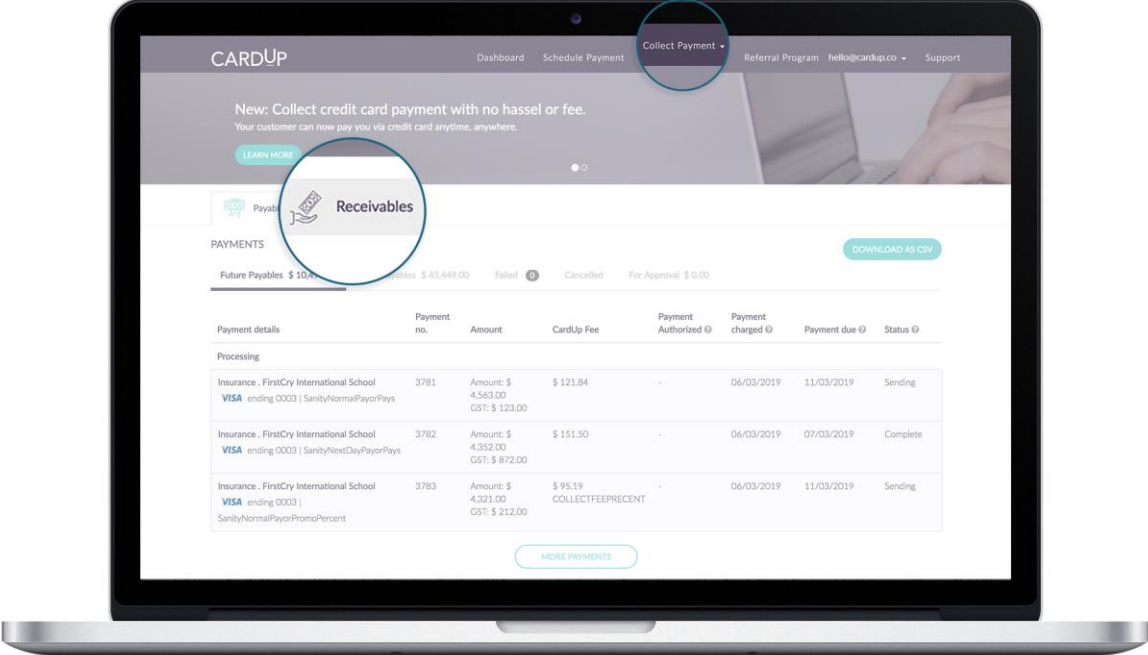


Step 2:

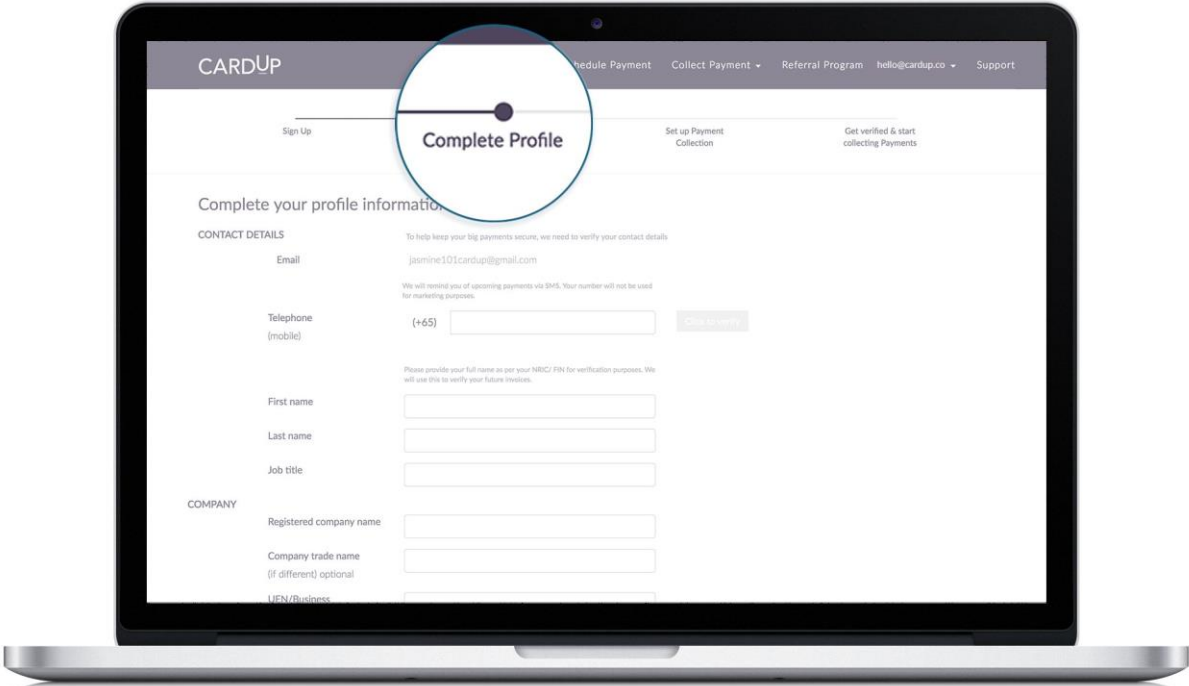
If you are a first-time user, or if you have not made a transaction on our platform before, you can request for access here:



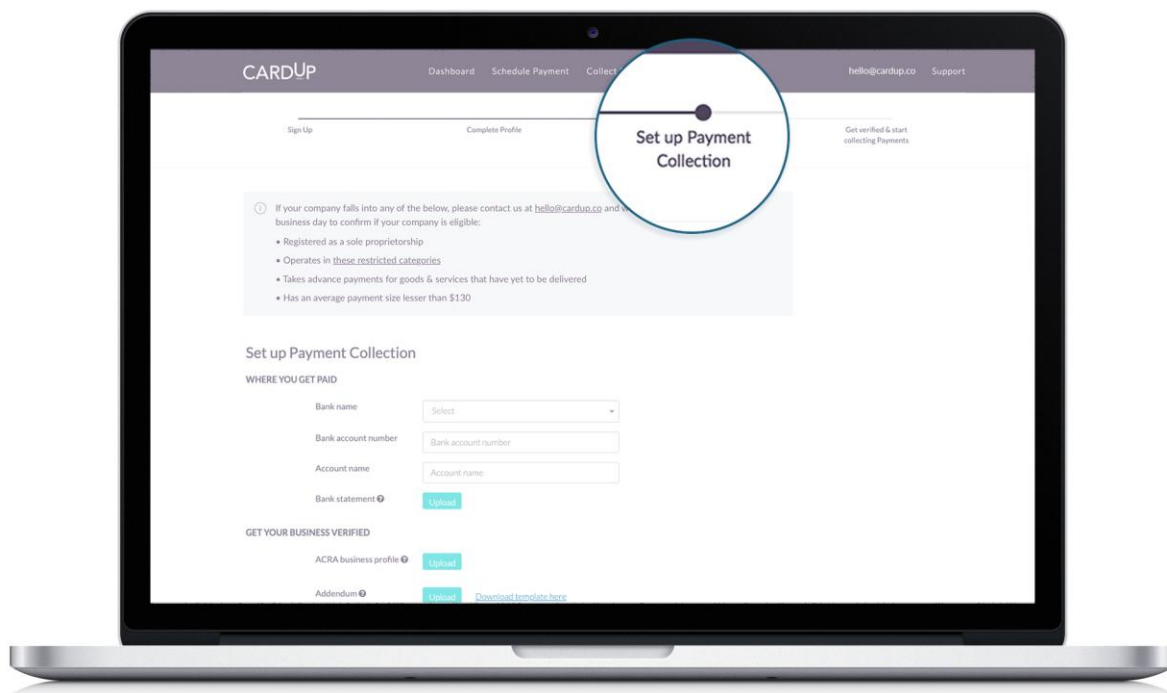
Step 2b: If you are an existing user on CardUP, you can request for access through the links in the navigation bar, or on the 'Receivables' tab on your dashboard:.



Step 3: After you click on 'Set Up', complete your personal and company profile if you haven't already



Step 4: Upload the relevant company documents for our verification purposes



Upon confirmation of your setup within 3 business days, you will receive your free customised payment link. No further integration or technical setup is required. Next, start collecting card payments:

- Share your customised payment link with your customers by including it on your invoices and website.
- Your customers can make payments to you through your payment link online anytime, anywhere, with a [processing fee](#) per transaction.
- Each payment is automatically deposited into your bank account as separate transactions within 3 business days.
- Receive real-time payment updates via email, and monitor all past and upcoming payments on your dashboard.

Will CardUp Collect work with my existing accounting software?



If you are currently using Xero for your business, you'd also be pleased to know that CardUp Collect works perfectly with Xero through [our integration](#), which allows your customers to pay you directly from your Xero-issued invoices. Your payment will also be automatically reconciled and marked as paid on both your CardUp and Xero dashboards.

An advertisement featuring a woman with long dark hair smiling on the left. On the right, there is a cityscape background with the Xero logo (a blue circle with 'xero' in white) and a black circle with 'CONNECTED APP' in white. Below the logos, the text reads 'Accept card payments directly from your Xero-issued invoices'. At the bottom right, there is a teal button with the text 'LEARN MORE' in white.

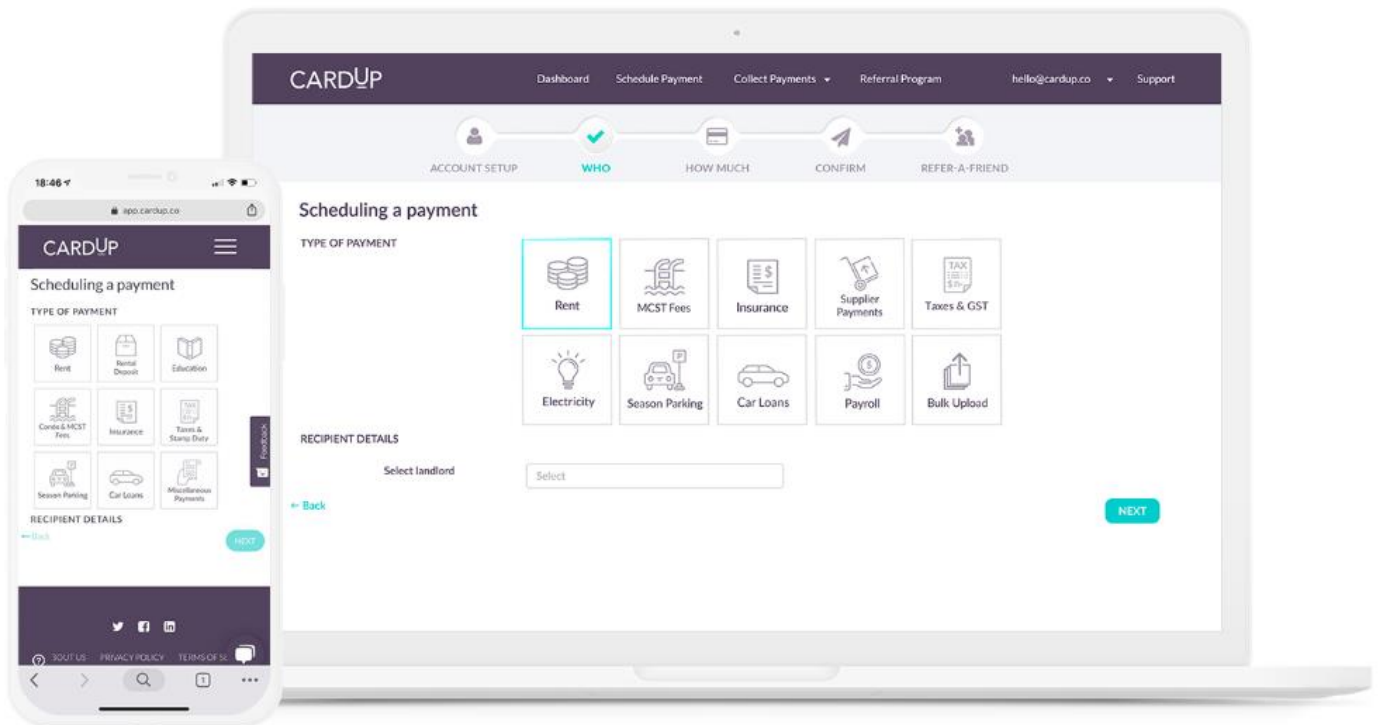
xero CONNECTED APP

Accept card payments directly from your Xero-issued invoices

LEARN MORE

We're always building and improving our platform, so feel free to [get in touch](#) to ask if your current accounting software can be integrated with CardUp!

CardUp is a credit card enablement platform, which enables the payment of collection of big expenses using card, in places where cards are not accepted today.



All payments made through CardUp are held to the highest standards of security



Bank standard security, PCI compliant



Funds held in safeguarded account for no more than 3 hours

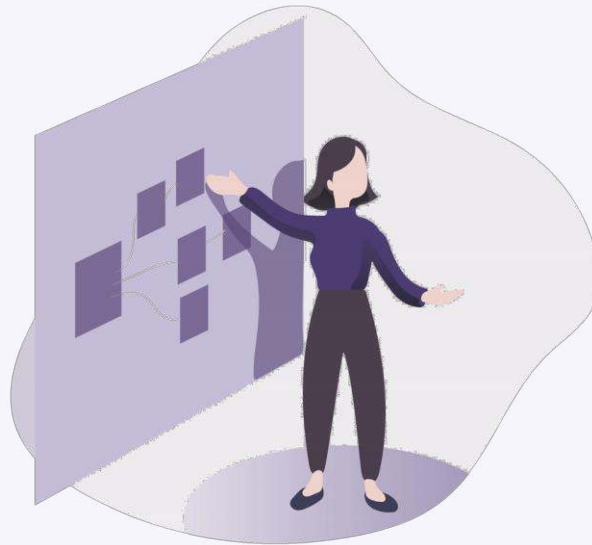


Managed hundreds of millions in payment volume

CARDUP

Schedule a demo session

to learn more on how you can streamline your receivables



cardup.co/biz-demo

**Etonhouse use CardUp to
streamline school fee
payments collection**

EtonHouse[®]
International Education Group

Pang Shi Kang, Financial Controller

“The rollout of CardUp Collect has saved us time and resources in our collection and reconciliation processes. In addition, we now offer parents another preferred and more rewarding way to pay their children’s school fees!”

For immediate assistance, email us at hello@cardup.co or call us at (65) 3163 9289.