ipaymy

2026 Media Kit

Empowering smarter payments and working capital across APAC.

ipaymy is a financial technology company helping enterprises, SMEs, and individuals make and receive payments by credit card, even where cards are not accepted.

COMPANY OVERVIEW

About ipaymy

ipaymy is a Singapore-based fintech platform that helps enterprises, SMEs, and individuals pay and get paid more flexibly. The platform enables users to make payments by credit card even when the recipient does not accept cards directly.

By addressing **non-card acceptance**, ipaymy helps customers improve cash flow, access existing credit lines more effectively, and unlock additional value from card-based payments, including interest-free periods and eligible rewards.

THE PROBLEM WE SOLVE

Non-card acceptance gap in APAC

As digital payments continue to evolve across the region, **non-card acceptance** remains one of the biggest gaps in the payments landscape and a major opportunity to improve flexibility, convenience, and control.

Across Asia-Pacific, **many important payments still cannot be made by credit card**. This problem of non-card acceptance affects everything from supplier invoices and rent to taxes, utilities, and other high-value everyday payments.

For **businesses**, this often means relying on bank transfers instead of existing credit lines, limiting working capital flexibility and the ability to optimise payment terms. For **individuals**, it means less flexibility in managing major expenses and fewer opportunities to earn rewards on meaningful spend.

KEY FACTS

Founded	Regional Footprint	Regulatory
2016 Headquarted in Singapore	Singapore, Malaysia, Hong Kong, Australia	Regulated in all operating markets
Security	**Currency Support**	**Partnerships**
PCI-DSS Level 1 certified (highest payment security standard globally)	70+ currencies for international transfers	Strategic partnerships with major banks and card networks across the region

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LEADERSHIP

Leadership team

ipaymy is led by a team of experienced fintech and payments professionals.

Ethan Dobson

Executive Chairman

Founder of ipaymy, Ethan has over 15 years of experience in early-stage tech businesses, driving innovation in payments and financial technology to empower businesses with smarter cash flow solutions.

Olivia Leong

Chief Executive Officer

Olivia leads growth, performance, culture, and partnerships, bringing more than 25 years of experience in payments and financial services, including leadership roles at Visa and American Express.

Judy Huang

VP of Operations

Judy leads operational excellence, efficiency, and cross-functional collaboration, with 13 years of experience in fintech and payments supporting scalable growth.

Nikhil Nair

Compliance Lead

Nikhil drives compliance execution and regulatory alignment, supporting leadership while building practical, scalable controls across jurisdictions.

BRAND CORE

What guides ipaymy

ipaymy's vision, mission, and values shape how the company innovates, partners, and delivers payment solutions across the region.

Our Vision

Where every card payment is frictionless for everyone.

Our Mission

To create the best payment experience for our customers: enabling them to pay and be paid with credit cards, improving cash flow, and unlocking more rewarding opportunities.

Our Values

- Innovate for value
- Customer-centricity at the heart of all we do
- Hold ourselves to the highest integrity
- Collaborate to build sustainable ecosystems

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PRODUCTS AND FEATURES

Our platform

ipaymy's suite of payment products covers the full spectrum of payment needs — from paying expenses to collecting receivables — all in one platform.

Pay — Business payments & personal payments

Pay enables businesses and individuals to use personal or commercial credit cards to pay suppliers, landlords, and government bodies, even when those recipients do not accept cards directly. It helps customers preserve cash, extend payment timing, access interest-free credit periods, and earn eligible card rewards.

How it works

1. The user uses their credit card on the ipaymy platform to pay an invoice, rent, tax bill, or other eligible expense.
2. ipaymy securely processes the card transaction and transfers the funds to the recipient's bank account.
3. The recipient receives a bank transfer as usual, with no need for a merchant account or card acceptance setup.
4. The payer can access up to 55 days of interest-free credit, depending on their card issuer, while earning eligible rewards.

Fetch — Accounts receivable automation

Fetch is an automated invoicing platform that helps businesses create, send, and track invoices more efficiently. It enables businesses to offer flexible payment options, including card payments, instalment plans, and dynamic discounts, helping them get paid faster while reducing manual follow-up. Fetch is available with no subscription fees.

How it works

1. The business creates and sends an invoice through the Fetch platform, including an ipaymy payment link.
2. The customer pays through the link using their preferred payment method, including credit card where available.
3. ipaymy processes the payment and remits the funds to the business's bank account, after deducting any applicable fees based on the business's chosen fee arrangement.
4. This helps SMEs speed up collections, offer greater payment flexibility to customers, and reduce the need for manual payment chasing.

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ipaymy Capture — Enterprise invoice management

ipaymy Capture is an OCR-powered invoice management solution designed for enterprises handling high volumes of supplier invoices.

It extracts invoice data automatically, converts it into payment-ready files, and helps streamline payment operations at scale. By reducing manual data entry and processing effort, ipaymy Capture supports more efficient, scalable invoice workflows.

How it works

1. The enterprise submits supplier invoice images through the ipaymy platform.
2. Capture uses OCR technology to extract the relevant invoice data automatically.
3. The extracted data is consolidated into a centralised platform and converted into payment-ready files for review, approval, and processing.
4. This enables enterprises to manage invoice processing more efficiently at scale, streamline payment operations, and extend payment timing without requiring suppliers to change how they receive payments.

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MEDIA SPOKESPERSON

Olivia Leong — Chief Executive Officer

Olivia Leong has more than two decades of experience in financial services and payments across Asia-Pacific and Central Europe, Middle East and Africa.

Before joining ipaymy, she served as Vice President, Visa Business Solutions Asia Pacific, and as Director, Head of Commercial Card Acquisition, American Express Singapore. She is also a regular speaker at industry events across the region.

Press Email	marketing@ipaymy.com
Website	www.ipaymy.com

ADDTIONAL RESOURCES

Supplementary materials

Please find supplementary materials for your coverage below:

Resource	Description	File Link
ipaymy Logo Pack	High-resolution logos and brand guidelines (PNG, SVG)	Link
ipaymy Brand Style Guide	Brand identity and usage guidelines	Link
Leadership Headshots	Professional, high-resolution photos of executive team	Link