

IPAYMY FETCH · ENTERPRISE SOLUTION

Card payment ready without the infrastructure set up.

ipaymy Fetch accepts card payments on behalf of your business, and pays you via bank transfer. No merchant account, no system setup, no change to your AR process.

THE CHALLENGE

More of your customers want to pay by card. But accepting cards the traditional way means becoming a merchant, which brings real cost and complexity:



Merchant acquiring is costly

Setup fees, terminals, and ongoing merchant service and transaction fees add up before you process a single payment.



Infrastructure and compliance are heavy

Integrating card systems, monitoring transactions, handling disputes and chargebacks, and meeting PCI-DSS all take time and resources.



Slow time to market

Acquirer onboarding can take weeks or months, and without a card option you risk losing customers who expect one.

HOW FETCH SOLVES IT

01 No merchant account

As Merchant of Record (MoR), ipaymy accepts the card on your behalf. No setup, terminals, or acquiring fees.

02 No tech, no PCI burden

A turn-key setup configured to your business. ipaymy handles the card infrastructure and PCI-DSS.

03 Live in about 2 days

A simple KYC, then offer customers the card option they expect, with no change to your AR.

HOW IT WORKS



STEP 01

Submit invoices

Add ipaymy's payment link to your invoice and send it to your customer as you do today.



STEP 02

Customer pays

Your customer pays the invoice by card through ipaymy's secure PCI-DSS portal.



STEP 03

Funds remitted

ipaymy processes the card as Merchant of Record and remits funds to your bank account. Domestic settlement is T+1.

TURN-KEY CARD ACCEPTANCE

0

merchant accounts, terminals,
or PCI projects on your side

- Dedicated payment link
- PCI-DSS secure portal
- Real-time dashboard
- Custom reporting
- Funds remitted T+1
- Works with your existing AR

BENEFITS TO CORPORATES



01

Cost & effort savings

Avoid the cost and complexity of becoming a card-accepting merchant.



02

No technology investment

A turn-key solution configured to your requirements, with no system integration.



03

Streamlined operations

Automated invoicing and reconciliation; funds land in your bank account without disrupting your AR.



04

Real-time visibility

A centralised dashboard tracks every payment, with custom reporting for enterprise users.



05

Better customer experience

Give customers the familiar, convenient card option they expect, and strengthen the relationship.



06

Improved cash flow

Faster card settlement (domestic T+1) improves collection efficiency and cash-flow predictability.

WITH & WITHOUT IPAYMY FETCH

Card acceptance	Traditional merchant acquiring	With ipaymy Fetch
Merchant account	Required	✓ Not required
Setup & terminals	Merchant service fees, hardware	✓ None required
PCI-DSS compliance	Your responsibility	✓ Handled by ipaymy
Time to go live	Weeks to months	✓ About 2 days, subject to KYC approval
Disputes & chargebacks	You manage	✓ Managed by ipaymy
Your AR process	May need changes	✓ Unchanged

Offer card payments, without becoming a merchant.

Operating across Singapore, Hong Kong, Malaysia and Australia. Talk to us to set it up for your business.

Learn more →