

IPAYMY PAY · ENTERPRISE SOLUTION

Leverage payables to unlock liquidity through commercial cards, even when cards are not accepted.

Suppliers are paid in full by bank transfer, on their usual terms. No card acceptance, no integration, no change for your suppliers.

THE CHALLENGE

Commercial cards are a smarter way to access flexible working capital, but they are under-utilised because of 3 key reasons.



Suppliers do not accept cards

Most B2B suppliers only accept bank transfer, so commercial card limits sit unused and their working capital stays locked.



High consumer-based card fees

Fees designed for smaller transaction sizes can make larger commercial payments uneconomical for suppliers.



Fear of fraud & misuse

Lack of confidence in the security measures associated with using cards for larger value B2B payments.

HOW IPAYMY SOLVES IT

01 Pay any invoice

ipaymy settles your invoices by bank transfer, direct to any recipients, with no change to how they are paid.

02 Reduced commercial fees

Commercial-based fees negotiated on your projected annual card volume.

03 Heightened security

Commercial cards can be configured with payment controls, limits, and permissions to help prevent fraud and misuse.

HOW IT WORKS



STEP 01

Submit payment instructions

Send payment instructions to ipaymy to charge on allocated commercial cards.



STEP 02

ipaymy settles

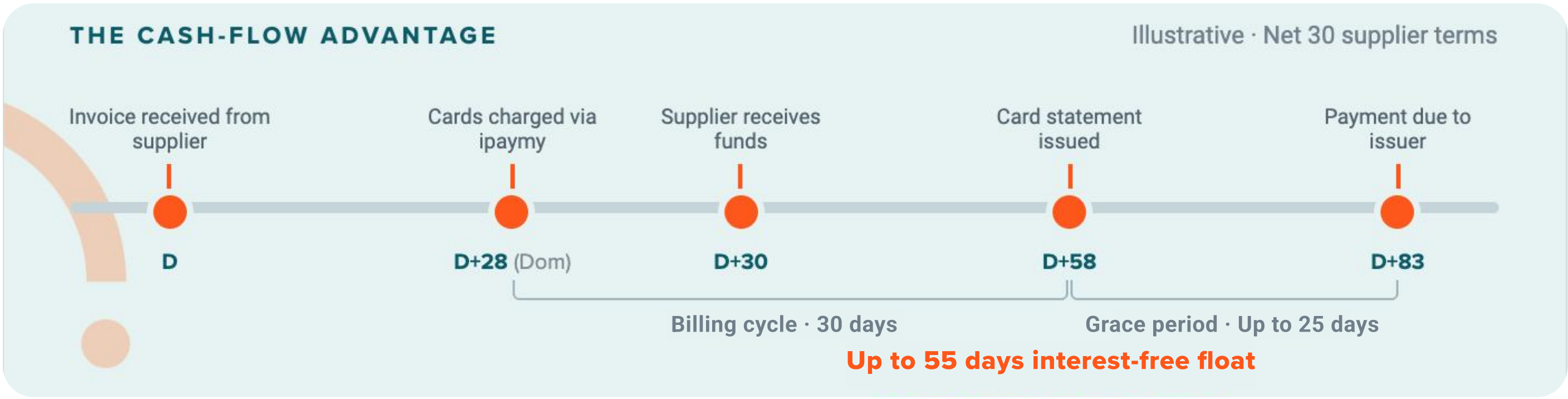
As a licensed payment institution, we process the payment securely behind the scenes.



STEP 03

Supplier receives payment

Invoices are paid on-time to suppliers' and/or recipients' bank accounts.



BENEFITS TO CORPORATES

01

Extend DPO

Preserve liquidity for strategic investments while extending payment terms.

02

Off-Balance Sheet Financing

Strengthening financial resilience without adding debt to the balance sheet.

03

Maximise Financial Returns

Keep cash in higher-yield investments while covering expenses with cards.

04

Increase Security & Control

Prevent fraud, set spending limits, and monitor expenses in real-time.

05

Frictionless Payments

Automate reconciliation, reduce manual invoice processing and bank transfers.

06

Commercial Pricing

Fees follow commercial card economics and are negotiated on your annual card volume, so large-ticket B2B payments stay economical.

WITH & WITHOUT IPAYMY PAY

Your payables	Without ipaymy Pay	With ipaymy Pay
Payment method	Bank transfer only	✓ Commercial card on any supplier
Cash-flow terms	Cash leaves by day 30 (Net 30)	✓ Up to 83 days effective DPO
Cash float window	No float benefit	✓ Up to 50+ additional days of interest-free float
New debt / facility	May be needed for liquidity	✓ None, off-balance-sheet

Enable commercial cards across your payables.

Operating across Singapore, Hong Kong, Malaysia and Australia. Get started in weeks.

Learn more →