

CARDUP

The freedom of card payments, wherever you choose

CardUp enables the payment and collection of business expenses using credit cards, where cards are not accepted today



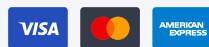
Trusted by businesses like yours:

PAULA'S CHOICE
SKINCARE

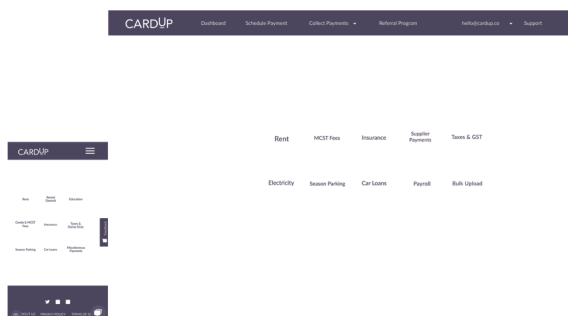
CIS Canadian
International
School

MOOVAZ hmlet

EtonHouse®
International School



CardUp accepts all major credit cards



With CardUp, you can shift your payments currently made by cash, cheque or bank transfers onto your credit cards.

- Rent
- Supplier payments
- Taxes & GST
- Insurance
- MCST fees
- Payroll
- Season parking
- Car loans
- Electricity
- ...and more

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 payments

Take control of your business payables and receivables with CardUp



Fully utilise your credit card lines and free up cash

CardUp lets you pay your invoices on time, while you extend your payment terms by up to 58 days, interest-free



Paula's Choice recommends using CardUp to optimise business cash flow

Jeremy Tan, Team Lead

"CardUp has a unique platform that helps optimise cash flow. There are many ways credit limit can be utilised properly especially in a small team to keep operations going smoothly. Great product, excellent service too. Would recommend!"



Jason receives an invoice from his supplier with a 30-day payment term



He charges the invoice amount to his credit card via CardUp, and his supplier receives the payment on time



His credit card statement arrives at the end of the month, and his bill due date is up to 30 days later



Jason pays off this bill when it's due, leveraging this interest-free period and extending his invoice payment terms by up to 58 days, interest-free!



Shift non-card payments to your credit cards and earn more rewards

CardUp lets you earn miles on payments you're already making, so you can fly business class for 60% less



Earn air miles on your business expenses like The Fifth Collection

Michael Finn, Director

"With CardUp, we've been able to convert most of our monthly business expenses into credit card charges, capturing the miles on these payments to reduce overall travel expenses for our business."



Nick uses his credit card on CardUp to pay his office rent, amounting to \$61,200 yearly

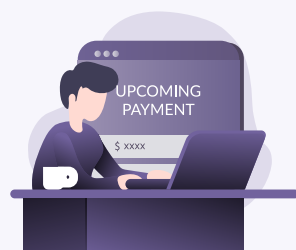


His card rewards him with 1.5 miles per dollar spent, earning him 94,100 miles for these payments



Nick is able to take off on a business class flight to Tokyo worth \$4,000 at only \$1,591 in CardUp fees* - that's 60% in savings!

*CardUp charges a processing fee per personal transaction, starting from as low as 1.9%



Save time and money by simplifying your payment processes

CardUp's platform solves for the many inefficiencies of business payment processes, letting you:



Chew Kee digitised their entire payment process with CardUp

Managing Director, Chew Kee Pte Ltd

"CardUp's platform has allowed me to shift my entire payment flow from physical invoices to the cloud. My team is now able to collaborate seamlessly, as well as get a consolidated view of our business spend on our credit card statement each month."



Manage your payments seamlessly

View and handle all past and upcoming rent, supplier, payroll and other invoice payments online at a glance, all in one place



Streamline company payables

Schedule payments on your credit card in bulk within seconds. Set up payments in advance or on recurring schedules, pay just one consolidated bill each month



Enhanced monitoring with improved processes

Leave a digital trail for your payments, making it easier and less resource-intensive for your accounts payable team



Collect card payments for your business with no hassle or fees

Can be integrated with: 

Let your customers pay with their credit cards online, which helps you:



Hmlet fully automated their receivables by using CardUp with Xero

Brice Derouet, Head of Finance

"CardUp allows us to offer our members card payments as an option and to reconcile receivables in our accounting software automatically. I highly recommend CardUp for any business looking for automation and scalability."



Get paid faster

Give your customers a convenient way to pay with their credit line, helping them pay you faster with less manpower spent chasing payments.



Simplify receivables management

Reduce resources needed to process cheque and cash payments with funds deposited directly into your bank account. Get full visibility on all past and future payments for easier reconciliation



Offer your customers their preferred payment choice

Let customers enjoy the convenience and rewards of using their credit cards, giving them more reason to work with you

CardUp makes it easy to enjoy the benefits of credit card payments

Making payments with CardUp

- 1 Set up payment**
Create a free account and enter your payment details. Payments can be made in advance, or on recurring schedules.
- 2 Credit card charged**
CardUp charges your card plus a CardUp fee, starting from 1.9%, three days before your payment due date.
- 3 Recipients get paid**
Your recipient receives the funds by bank transfer, without the need to register with CardUp.
- 4 You pay back later**
While your recipient has already received your payment on time, you only pay when your next credit card bill is due.

Collecting payments with CardUp

- 1 Set up account**
Create a free account and from your dashboard, request for 'Collect Payment' access.
- 2 Customers pay**
Share your customised payment link directly with your customers on your invoices or website, where they can pay you via credit card.
- 3 Receive payments**
Each payment from your recipient is automatically deposited into your bank account as individually-tracked transactions within 3 business days.
- 4 Monitor payments**
Receive real-time updates via email, and monitor past and upcoming payments on your dashboard.

Get started at cardup.co/business

CardUp features that our users love



Payment Export

Download payments on a transactional-level in CSV format



Flexible Schedules

Payments can be set up one-off, or on a recurring schedule far in advance



Dashboard View

Monitor all past and upcoming payments on your personal dashboard



Real-time Updates

Receive real-time payment status updates via email and SMS



Bulk Upload

Turn hundreds of physical invoices into digital payments within seconds



Next-day Payment

Urgent payments can be processed in one business day, at a nominal fee



Team Management

Collaborate better with customisable rights to view, edit and approve payments



Reliable Support

Get professional support from a dedicated account manager to help you in every step

As seen on

THE BUSINESS TIMES



THE STRAITS TIMES

MONEYSMART

R&S DOLLARS AND SENSE

SingSaver