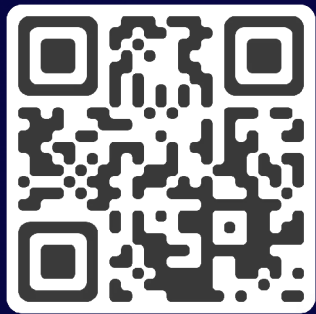
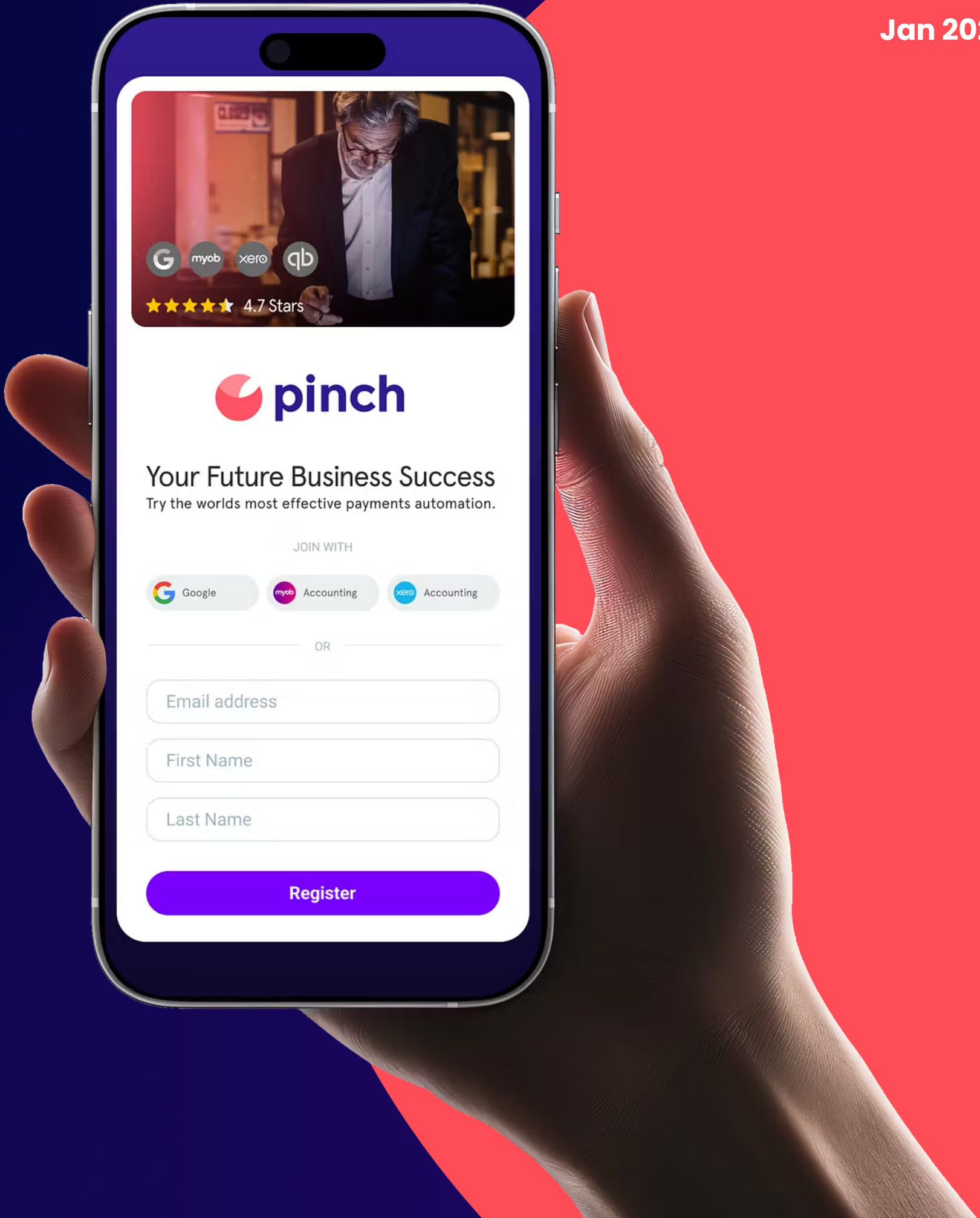




Jan 2025

2025 Product Guide



Joe McCord
Head of Growth & Customer Success



The Problem



Late Payment Makes Small Business Harder

According to data published by Xero:

- Over **half of invoices** are paid late in Australia
- Our invoices are paid an average of 25 days overdue
- Cash flow issues cause businesses to grow **3 times slower** than those paid on time
- This causes them to **pay their own suppliers slower** – service disruption risk
- *You cannot invest in growth if you can't afford to stay alive.*

Around \$115 billion of SMB invoices per annum are paid late in Australia and it affects all industries.



The Problem



No Funds to Invest in Growth

According to H&R Block:

- The #1 challenge faced by small business is **lack of access to cash** for financial growth
- #3 is problems with **cash flow**
- #6 is **losing passion** for the business once it starts to become a grind

These are all related issues. Ensuring you receive your payments gives you the reward of **cash flow certainty**.



The Solution



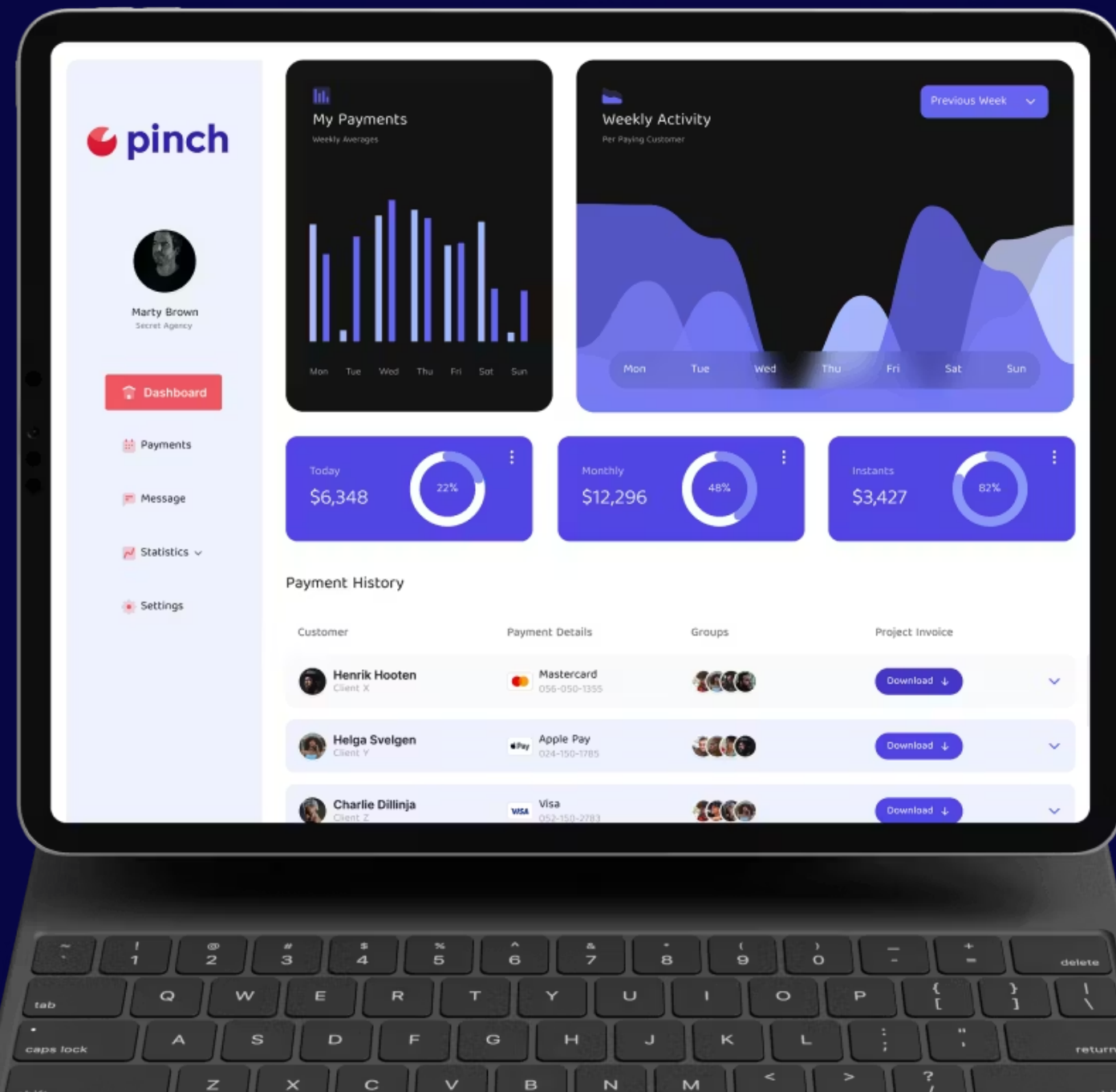
Collecting Payment Every Time You Invoice with **Pinch Pre-Approvals**

Pre-Approvals – Fully automate the collection of all invoices by storing and charging your customer's credit cards or bank accounts any time you raise an invoice.

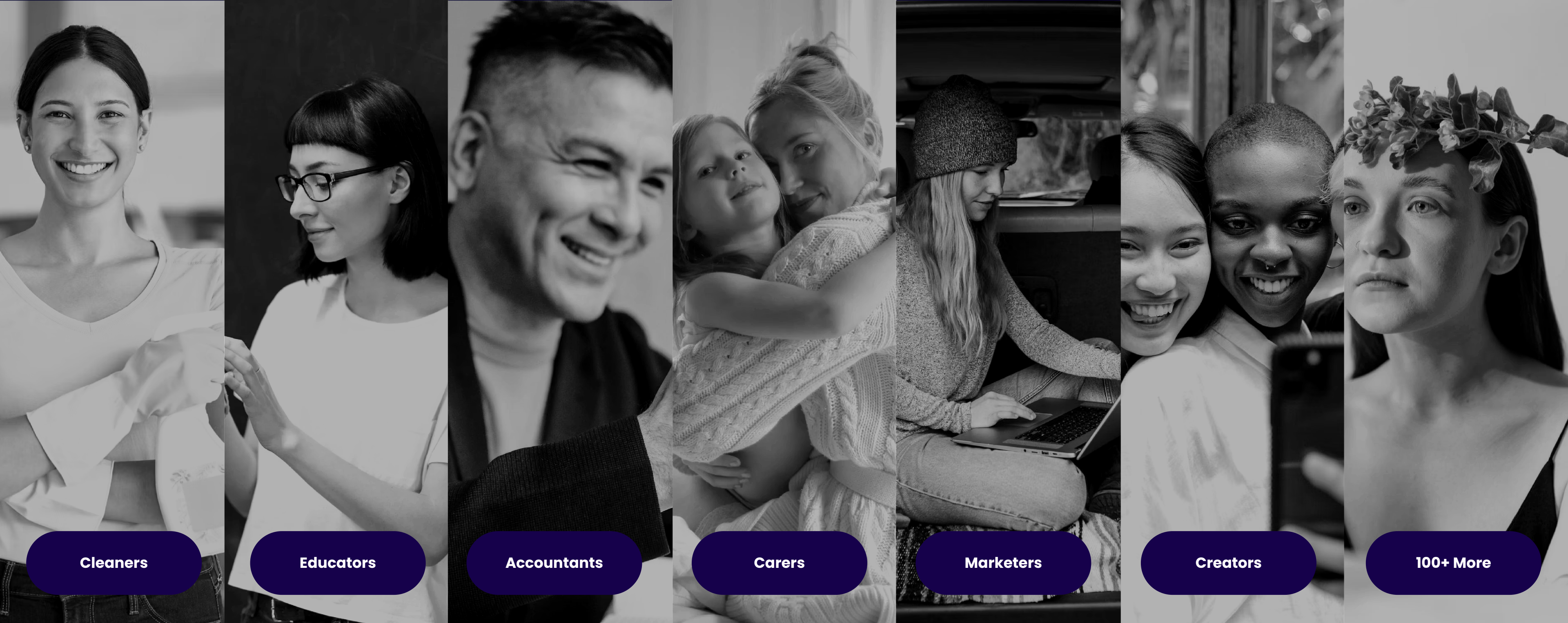
Changing Your Business Billing Strategy in 3 Easy Steps:

- **New Onboarding Process** – Set up Pre-Approval when your customer signs up to service. You can do this by sending a simple email, or entering the details into Pinch directly.
- **Convert Your Hardest Payers** – When chasing late payment you can take payment in Pinch over the phone and enable a Pre-Approval at the same time with no extra steps, or put them on payment plans.
- **Customer Portal** – Invite all of your well paying customers to the Pinch customer portal where they can have the freedom to choose, and over half choose pre-approvals anyway.

The Pillars of Pinch



- Wholesalers – Frequent invoicing to accounts customers are a big receivables risk. Wholesalers are the most affected by late payment, on average 35 days late.
- Professional Services – Accountants, bookkeepers, marketing agencies, IT companies and any other B2B that does recurring invoices, especially when the amounts change.
- Home Services – Pool shops, domestic cleaners, lawn and garden care. Small invoices that are hard to justify chasing payment for.
- Community & Health – Meals subscription, in home carers, specialised allied health providers, clubs and membership organisations. Critical services that people are willing to autopay.
- Education Sector – Schools, tutors, music teachers, educational program providers, registered training orgs. Expert run businesses who hate doing admin.
- Other – Insurance brokers, product distributors, credit repair, storage hire, logistics and freight, sports & entertainment sector.



Cleaners

Educators

Accountants

Carers

Marketers

Creators

100+ More

Plus, any business that invoices and waits for payment.

**Introducing
our secret
sauce...**



 **pinch**
pre-approvals

Overview

What is a Pre-Approval?

Pre-Approval - *Noun*

An agreement between a business and their customer that allows the business to automatically debit an invoice amount from a nominated payment method – either a card on file or a bank account.

Eg. A direct debit is a form of Pre-Approval, that enables a customer to permit their supplier to deduct money directly from their bank account.

Pinch uniquely offers direct debit, as well as card-on-file pre-approvals, and stores this information securely.



About

The Nitty Gritty of Pre-Approvals

- It is an online form for storing payment details and an agreement
- Invite your customer to fill it out or do it yourself from our merchant portal
- Credit card OR bank account can be used
- Doesn't matter if they are new or existing customers – there's workflows for both – and even customers that are paying a Xero invoice online
- Once in place, invoices are automatically paid on the due date. Goodbye late payment.

The landscape is changing ...



Kevin Harm

Posted 31 Jan 2023



wish everything was this easy!

With Pinch, our business almost runs itself. It is almost disappointing that we only had to ask for support once as it was amazing. Great service!



About

Pinch Pre-Approvals



\$1b+

Overdue

Over a billion dollars of SME invoices per annum are paid late or voided. Pre-Approvals stops that in its tracks.

2,000+

Merchants

More than 2000 businesses are using Pinch to collect payments and that number is growing.

90%

Autopayment

90% of Pinch merchants use Pre-Approvals to take all of their payments.

100%

Suitability

Any service based business that invoices to receive payment should be on Pre-Approval. It just makes sense.

Flexible

Collections

Pinch can be configured to work inside a number of business software stacks. Just ask us how.

About



A Complete Payment Solution in One Box

Payment Plans and Subscriptions

Set up ongoing payment plans to automate the collecting of recurring payments or break down invoices into smaller payable amounts, then reconcile them automatically in your accounting software

Customer Portal

A self service portal for customers who want full control. Here they can store their own payment method and manage their mandate, retrieve genuine tax invoices from past payments as well as see current and upcoming invoices (and forward schedule the payment of them)

Invoice Pay Now

Use Pinch as your default invoice payment method and reap the benefits of Pinch such as batch payments, selectable payment plans and Pre-Approval opt-in.

Integrates With the Greats

Zapier, N8N, Cin 7 Core (formerly Dear Inventory), QuickB2B and any system that can push invoices into Xero, QuickBooks or MYOB. Got another system? Use our API and build your own integration.



Our Features



Hidden Treasure

- Merchant Initiated Payments – With Pinch you can take payments, create Pre-Approvals and subscriptions yourself on behalf of your customers
- Slowly Change Your Payer Behaviour – Our Customer Portal is designed to persuade customers into opting in to autopayments over time
- Let Your Customers Choose To Pay Invoices In Smaller Installments – Set up payment plans that your customers can select when they view your invoices pay now page, decrease their reasons for saying no
- Automatic Reconciliation – Stop taking payments in other ways and take advantage of a full accounts receivables automation experience

Partnership **Unparalleled support**

Free Guided Onboarding

All partner referrals are offered free guided onboarding free of charge, delivered by our in house customer success team.

Lunch & Learns

Our partners get access to our team to deliver Lunch & Learns to their staff and customers (the Lunch part is optional).

Speedy online support

The best online support in the industry. AI, human, videos, read some articles. It's all there.

Summary

Nuts & Bolts

- Pinch has no lock in contracts and no up-front or ongoing software fees
- Pinch charges 1.95% + 30c for each transaction processed via a Domestic Visa or Mastercard.
- Pinch costs 1.00% + 30c for each direct debit transaction capped at \$5 per transaction.
- American Express (2.5%) and International Cards (3.9%) incur a higher fee
- All fees can be on-charged to your payer if you wish.



Pinch Payments

By Pinch Payments

[+ Save app](#)

★★★★★ [92 reviews](#)

Thanks **Let's Discuss Further**

BOOK A DEMO

Connect



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