





SERVICE COMPARISON

	 AZUPAY	 CREDIT CARDS	 BPAY	 DIGITAL WALLETS
Real-time	✓	✓	✗	✓
Low flat fee	✓	✗	✓	✗
Minimises fraud	✓	✗	✓	✗
Fast reconciliation	✓	✗	✗	✗
No misdirected or under/over payments	✓	✓	✗	✓
Instant cash flow	✓	✗	✗	✗
Multi-channel	✓	✓	✗	✗
24/7, 365 days	✓	✓	✗	✓