



“Integrating Bluechain’s bill payment platform with our Xero accounts has been a huge time-saver for me and my bookkeeper.”

Andrew Salmon, Owner.

Organisation

Rabbithole has been serving specialty coffee and wholesome fresh food to shoppers and city workers in Darwin’s busy Smith Street Mall for over 3 years. Rabbithole has built a strong reputation for the finest quality food and beverages, prepared and served on the premises by the café’s eight staff.

Accounting software

Xero

Bookkeeper

Justine Tillack
KHB Bookkeeping, Darwin

Industry

Hospitality, food and beverage

Socials

@therabbitholedarwin

Paying everything by credit card yields big benefits for Darwin café.

The owner, Andrew Salmon, was so impressed by Bluechain’s bill payment service that he’s now paying 90% of his café’s bills through Bluechain. By using just one payment system, Andrew not only saves time, but also gets to take full advantage of his credit card. Using a credit card gives Andrew access to low-cost credit while earning rewards on every bill payment.

“Bluechain just makes good business sense. Having seen how streamlined payments can be, I could never go back to the system offered by my bank.”

The challenge

Rabbithole’s owner, Andrew Salmon, was frustrated by the limitations of the traditional payment systems offered by his bank. Managing the café’s bills required Andrew to use a variety of payment methods, each with its own payment process, interface and restrictions.

Staff wages were paid weekly by EFT, most of the café’s bills were paid at the end of the month by BPAY, a number of periodic payments, such as insurance, were paid by direct debit, and, from time to time, Andrew would pay selected bills by credit card to smooth the cash flow.

Using three or four different payment methods added complexity and time to Andrew’s already busy work week. Keeping on top of his payments required constant attention and involved hours of effort, usually late at night. What Andrew needed was a single payments platform that saved time and didn’t restrict his choice of payment method.

The solution

After speaking with Bluechain, Andrew soon realised that bill management didn't need to be such a chore, saying "Bluechain showed me how easy it was to manage all my payments from a single phone app."

Andrew went on to say, "Bluechain guided my bookkeeper through the entire setup process. Any issues were efficiently resolved by their professional and friendly support team, and they had us up and running in less than a day, including integration with our Xero accounts."

"It was really easy to get started. Bluechain's support was excellent and worked closely with our bookkeeper to make sure everything was correctly set up in Xero."

Andrew can now pay every bill through the Bluechain payment platform. When his bookkeeper, Justine Tillack from KBH Bookkeeping, approves bills for payment in Xero, the Bluechain plug-in sends a payment request to the Bluechain app on Andrew's iPhone. Andrew can view the details of the bill and then choose the method of payment, including his bank's debit card or a credit card. He can even schedule the payment for the due date, regardless of the method of payment he chooses.

Results

Since he switched to Bluechain, Andrew now pays over 90% of the café's bills through Bluechain, including suppliers, rent, wages, and BAS. And by paying his bills by credit card, he's earning tax-free reward points every month, which will pay for a hard-earned overseas holiday with his family. "In just one month, I clocked up over 200,000 points", a delighted Andrew exclaimed.

By making full use of the interest-free period available on his credit card, Andrew has also taken the stress out of cash flow management. He can schedule every bill for its due date confident that there will be no last-minute panic to cover the next day's payments.

"I'm really looking forward to some of the new features Bluechain has in the pipeline. The option to create a bulk payment run in Bluechain from Xero will be another big time-saver."

Most of all, Andrew finds that having an all-in-one payments platform is saving him and his bookkeeper heaps of time managing his bills. According to Andrew, "running your own business has its rewards, but the long hours can wear you down. The time saved by using a single payment platform that is fully integrated with my Xero accounts is a real winner."



Find out how you too can save time and earn rewards on all your business expenses with Bluechain...

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