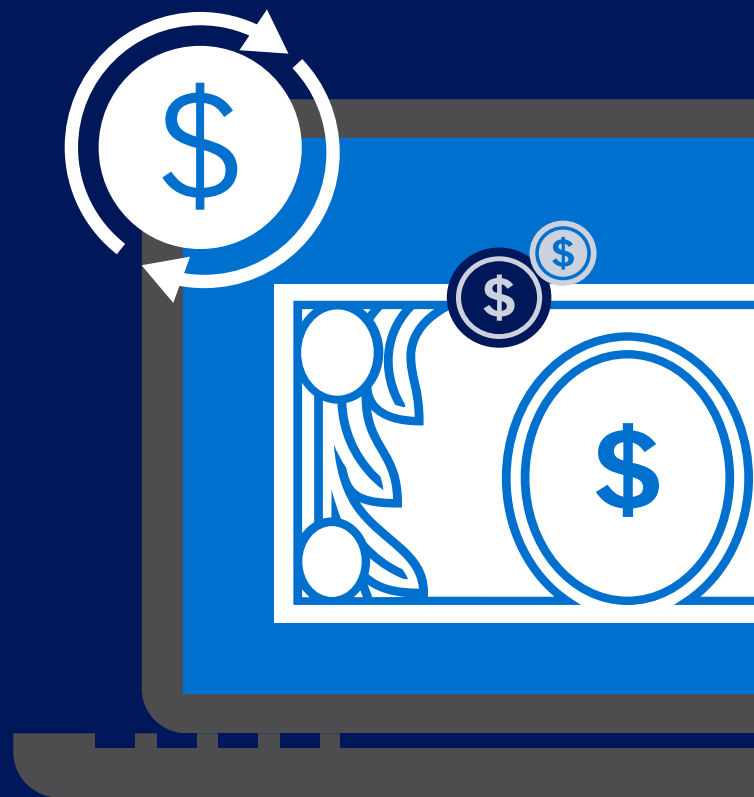
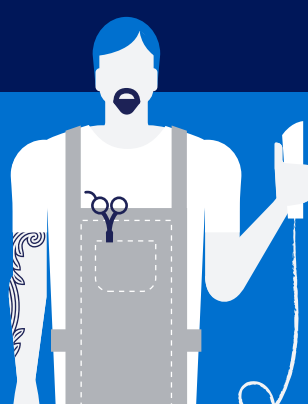


BOOSTING SMB CASH FLOW WITH DIGITIZED PAYMENTS

Small to Medium Businesses (SMBs) often struggle with delayed payments. The result? **Disruptions in cash flow that can put SMBs' financial health in serious jeopardy.**¹



THE CASH FLOW STRUGGLE IS REAL



60% OF SMBs SAY...

ineffective cash flow management is their overwhelming challenge.²

THE CURRENT STATE OF CASH FLOW MANAGEMENT

Inefficient AR processes are time consuming for SMBs

60% of small businesses **USE 2-3** cash flow management products.³

62% of small business owners spend at least **5 HOURS** per week on multiple platforms.⁴

84% of small business owners say that consolidating their cash flow management tools would **SAVE** them **3-8 HOURS** per week.⁵



73%

of small business owners are considering moving their cash flow management to one platform to **prioritize productivity**.⁶

78%

of small business owners agree that having all their cash flow management and data on a single platform would help **grow their confidence**.⁷

FROM DELAY TO PAYDAY: STRATEGIES FOR SMBs

SMBs can help solve the critical problem of delayed payments and give customers what they want by **adopting digital payments**.



GO DIGITAL IN 3 STEPS

To thrive in today's digital environment, SMBs need **modern cash management tools**.

1

Adopt a unified cash management platform.

Integrate AP and AR automation with your other financial tools for streamlined operations and informed decision making.

2

Implement real-time payments.

Incorporate instant payments to eliminate delays and enhance transparency for customers.

3

Optimize terms with data analytics.

Gain insights into your customers' practices and preferences to fine-tune payment terms in ways that benefit you both.⁸

THE FUTURE IS NOW. IT'S TIME TO INVEST IN IT.

Want more resources to help your business thrive?

Visit Business Class for Merchants for insights, tips and news you can use.

SOURCES

^{1,2,8}End the Wait: SMBs and the Protracted Challenge of Delayed Payments. PYMNTS Intelligence, March/April 2024.

^{3,4,5,6,7}New American Express Survey Finds That More Than Three Quarters of Small Businesses Are Looking to Consolidate Their Cash Flow Management Tools, Amex For Business, April 24, 2023.



DON'T do business WITHOUT IT™