

# How financial institutions can help SMBs manage cashflow

Managing cash flows is a critical aspect for any small and medium-sized business (SMB). It involves **charging for their services, receiving payments, and effectively controlling their cash inflows and outflows**. However, often these processes can often become complex and challenging due to inconsistent revenue, high operating costs, limited access to credit, lack of financial management skills, late payments, seasonality, and growth management.

## How can SMBs charge, pay, and control their cash flows?



### Optimize finances with business accounts

These accounts are optimized for SMBs to manage finances more efficiently, facilitating easier invoicing, faster processing of incoming payments, and improved tracking of income and expenses.



### Improve cash flow with faster payment processing

Employing advanced technologies like digital wallets, mobile payment applications, and real-time payment systems reduces the waiting time for payments to clear, leading to improved cash flow control.



### Manage expenses with loans and credit facilities

Access to these resources can help SMBs manage unexpected expenses or invest in business growth, contributing to steadier cash flow.



### Transform financial operations with financial advice

Expert advice and tailor-made solutions can be provided by issuers, helping SMBs gain better control over their cash flows and transform their financial operations.



### Streamline cash flows with business cards (Debit/Credit)

Business cards allow SMBs to easily make and track payments, and provide quick access to funds, helping to streamline cash flows.



### Ensure secure transactions with enhanced financial security

Advanced security features for business accounts and transactions ensure help to reduce fraud and enhance financial stability for SMBs.



### Earn rewards with loyalty solutions

Financial institutions often offer loyalty programs that reward SMBs for using their Business cards. These incentives can further support cash flow management by providing discounts, cash back, and other rewards on business purchases.



### Gain visibility with tools like Visa Spend Clarity for Business®

Visa Spend Clarity for business provides SMBs with a clear, detailed overview of their spending. This helps in identifying trends, managing expenses, and ultimately, achieving better control over cash flows.



## Visa can help you tap into this high-potential segment

From credit to debit and prepaid cards, to loyalty offers and business tools, Visa has products to help financial institutions better serve their SMB customers.



### Visa Business cards (Credit/Debit/Prepaid)

Visa Business cards help SMBs to pay vendors and suppliers, effectively manage working capital, provide access to greater financial flexibility, assist with building credit history, and help to easily separate business and personal expenses.



### Offers and deals

With Visa Business cards, SMBs can save money on business expenses in key spend categories (i.e. digital marketing, cloud services, shipping and courier services) with instant redemption and zero implementation cost for issuers.



### Flexible business-centric benefits

Visa Business cards can provide insurance coverage, assistance, and experiences to give SMB owners and their employees peace of mind. From purchase protection, price protection, and extended warranty, to travel benefits and digital/cybersecurity assistances, Visa business cards cover a wide range of SMB needs.<sup>1</sup>



### Visa Spend Clarity for Business®

Visa Spend Clarity for Business is an end-to-end spend management solution which empowers businesses to control spend, maximize visibility, and optimize cashflow. The tool can save businesses time and money with innovative digital tools like virtual cards, spend controls with customizable limits and near real-time notifications, as well as digital receipt capture and reconciliation, all of which help to streamline processes and reduce human error.<sup>1</sup>



### Cashback and loyalty solutions

With Visa's cashback and loyalty services, SMB owners who use a Visa Business card can turn qualifying business purchases into savings.<sup>2</sup>

## Visa is here to help you

Contact your Visa account executive to learn how Visa can help SMBs grow and thrive every step of the way.