



# Benefits of Visa’s solutions for financial institutions and their small and medium sized business (SMB) customers

Visa has a **comprehensive set of capabilities** designed to **fuel the growth of SMBs**, the backbone of our economy. Our solutions offer SMBs financial flexibility, convenience, and security, enabling them to concentrate on their primary business operations. Simultaneously, **Visa aids financial institutions in fostering deeper, more profitable relationships** with their business customers, helping to contribute to a robust financial ecosystem.



## Benefits of Visa’s solutions for SMBs

- ✓ **Business cards help small businesses build credit history**, enabling access to better financing options and improved credit terms in the future.
- ✓ **Easily get access to short-term working capital.** These solutions can be used to make a variety of purchases, payments and bookings that might be necessitated by the requirements of business operations.
- ✓ **Streamline financial management** by separating and categorizing personal and business expenses, saving valuable time.
- ✓ **Ensures peace of mind for business owners** by implementing controls and reports around business card usage.
- ✓ **Empowers employees** by providing them with business cards for purchasing needs.
- ✓ **Cost savings on routine business expenses** through Visa’s business-centric benefits.
- ✓ **Enhances business reputation** with the help of Visa’s established brand recognition.

## Benefits of working with Visa for financial institutions

- ✓ **Visa can help financial institutions improve customer retention** through a wide range of products and value added services tailored for SMBs including payment credentials, business benefits and offers, acceptance solutions, credit scoring, expense management platforms, controls, and digital payment solutions.
- ✓ **Enhances profitability per customer**, incorporating both card-related economics and deeper relationships.
- ✓ **Provides comprehensive support** via Visa’s business-centric benefits, tools, and resources, aiding issuers at every marketing lifecycle phase to optimize their portfolios.
- ✓ **Strengthens brand synergy** with the assistance of Marketing Services to help issuers better target SMBs.
- ✓ **Offers faster access to credit facilities** like instalments and microloans, with minimal paperwork, facilitating quicker decision-making and business growth.
- ✓ **Improves customer experience** through Visa’s customer support services, available round the clock.

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

From credit to debit and prepaid, 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>2</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>2</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>3</sup>



## Visa is here to help you

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

# VISA

### Sources:

1. World Bank 2020.
2. Solution readiness depend on processing capabilities and other technical considerations. Please consult your Visa Representative.
3. Only available in selected markets.

**About Visa.** Visa (NYSE: V) is a world leader in digital payments, facilitating payments transactions between consumers, merchants, financial institutions, and government entities across more than 200 countries and territories. Our mission is to connect the world through the most innovative, convenient, reliable, and secure payments network, enabling individuals, businesses, and economies to thrive. We believe that economies that include everyone everywhere, uplift everyone everywhere and see access as foundational to the future of money movement. [www.visa.com](http://www.visa.com)

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