

FIS



STAY AHEAD AND GET YOUR BUSINESS CUSTOMERS PAID

Executive Pitch for Small Business Embedded Finance

What is Small Business Embedded Finance?

Business owners have enough on their plate. They didn't sign up to become accountants and bill collectors.

With Small Business Embedded Finance, business owners can easily send digital invoices, accept payments, pay bills, and manage cash flows directly with their bank. They will be pleased that they no longer have to use third party accounting software that is untied to their own bank or credit union.

Simply put, Small Business Embedded Finance helps business customers get paid and Financial Institutions stay ahead of the competition.

Opportunity

Banks and Credit unions can integrate digital invoicing and online payment acceptance directly into their existing online banking channels.

Win/Win



Financial Institutions

- No cost to get started. White glove marketing packages available
- Earn non-interest fee income
- Grow deposits
- Better serve SMBs online
- Enable the solution quickly
- Build SMB loyalty
- Stay ahead of the competition



Small and Midsized Businesses

- Accept online or in-app payments from customers via card or ACH
- Improved cash flow
- A platform built for SMBs, offered by the financial institutions they trust.
- Available for self-enrollment 24/7 within the financial institution's digital banking channels
- An easy-to-use-experience, for the business and the end customer





Challenge

Solution



Lack of capital or cash flow was the #1 non-COVID challenge of small businesses according to a 2021 Guidant Financial survey.



95% of all digital invoices created through Small Business Embedded Finance are paid within 5 days!



Handling dozens of outstanding customer invoices and methods to receive their payments.



A streamlined solution that automatically tracks outstanding customer invoices, sends customer email reminders and automates collection of late fees.



SMBs are having to transition from accepting payments in-person via cash and check, to online or in-app.



Enable SMBs to enroll online 24/7 directly through their financial institution to accept online or in-app payments from their customers. All payments received are directly deposited into their existing account at the financial institution.



Competitive FinTech providers offer deposit, payment and lending services that directly compete against financial institutions.



Stand up to the emerging competition by embedding the digital solutions SMBs are in search of - directly within your existing digital banking channels.

Small Business Embedded Finance

A solution that grows

Small Business Embedded Finance offers the digital solutions SMBs need now and will quickly grow to offer even more features for your business customers.

Help your SMBs get paid today and establish a relationship you can build on for tomorrow.



Small Business Embedded Finance will receive new features such as Buy Now Pay Later options, access to working capital, dynamic discounting and more.*

*Coming in 2022

To activate this experience, email us at GetInfo@fisglobal.com.



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