

# SMBanking/**FORWARD**

ATTRACT

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#SMBForward

# THE EMBEDDED FINTECH OPPORTUNITY WITH SMALL BUSINESSES



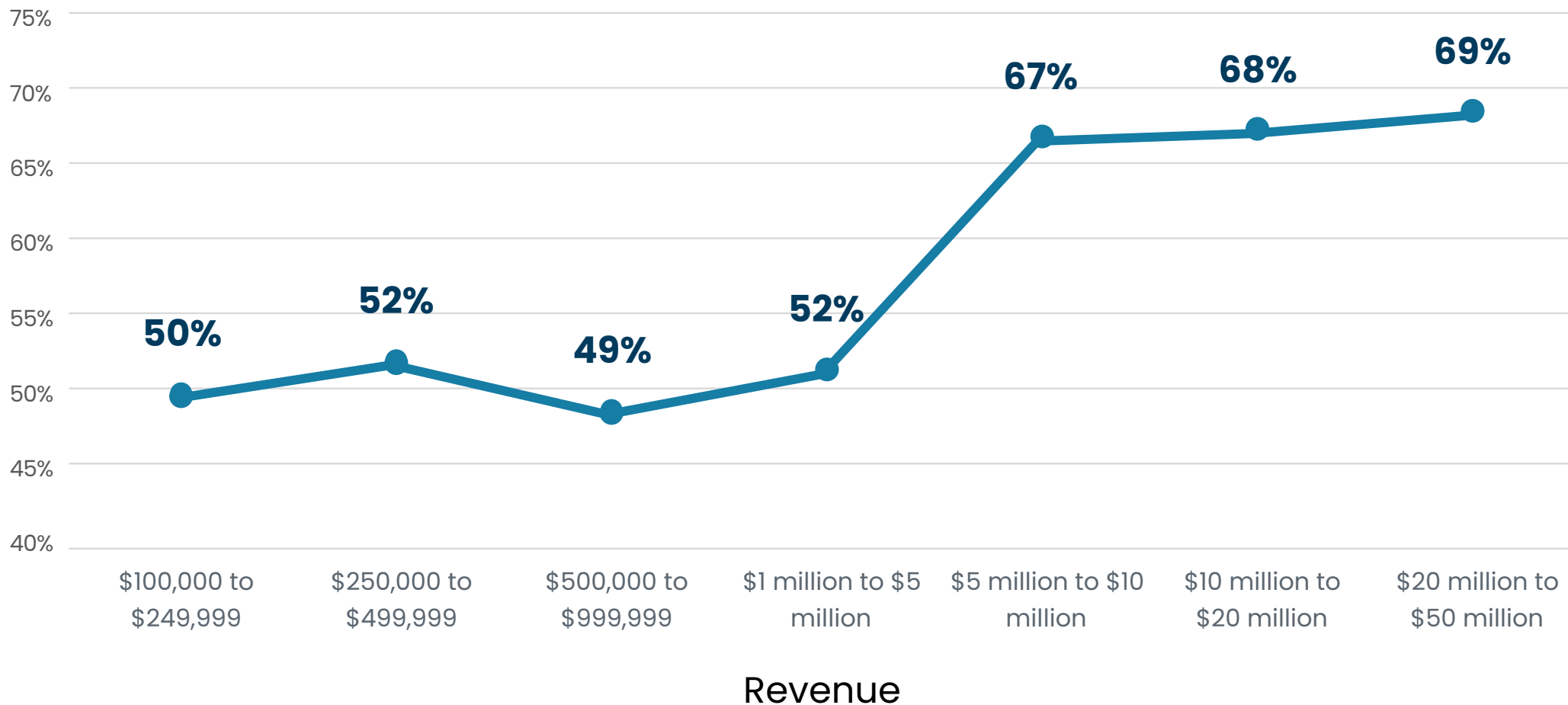


*"Banks must become embedded into small businesses' everyday operations in order to achieve the speed and agility needed to compete with new competitors."*



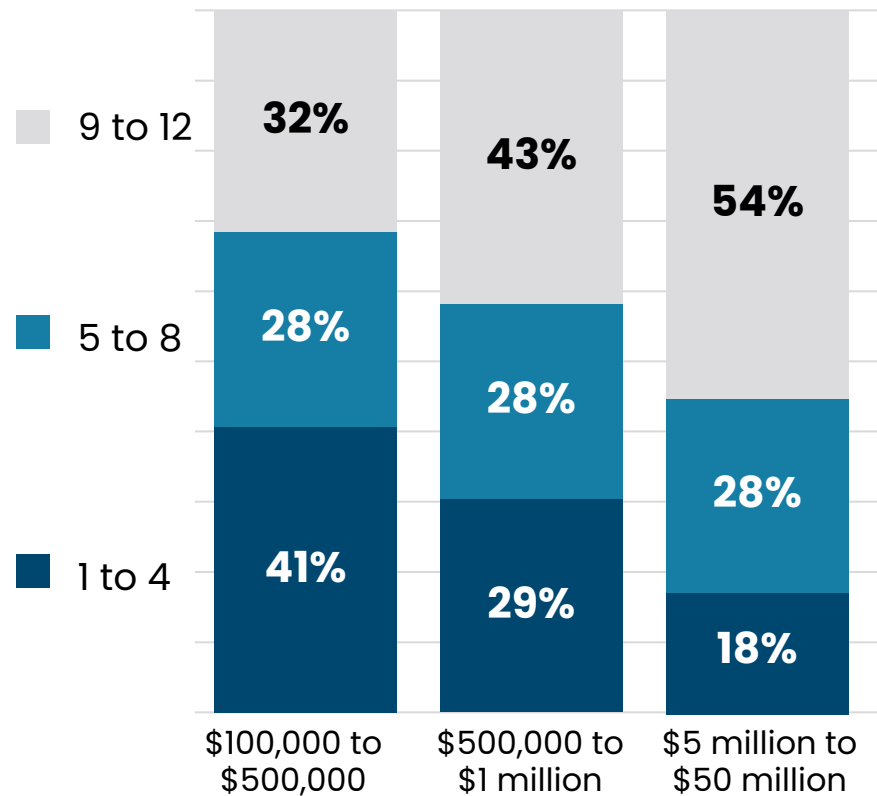
# SMBs Are Looking For New Banking Relationships

How likely is your company to look for a new banking relationship in the next 12 months?  
(% responding “somewhat” or “very” likely)

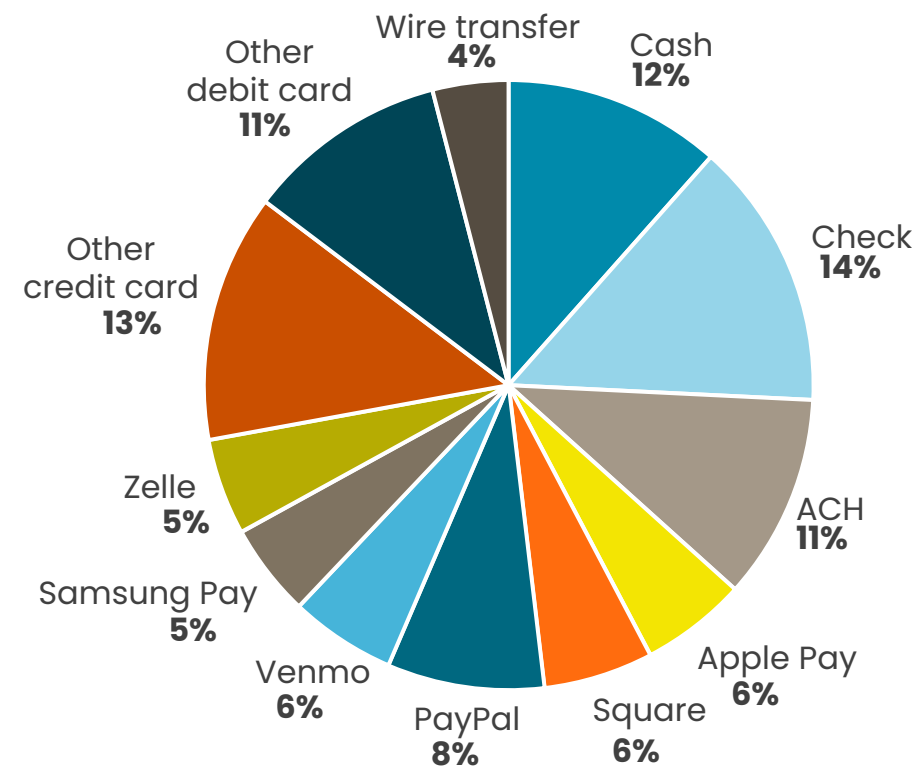


# Payment Proliferation Causes SMBs Major Headaches

## Number of Payment Types Accepted

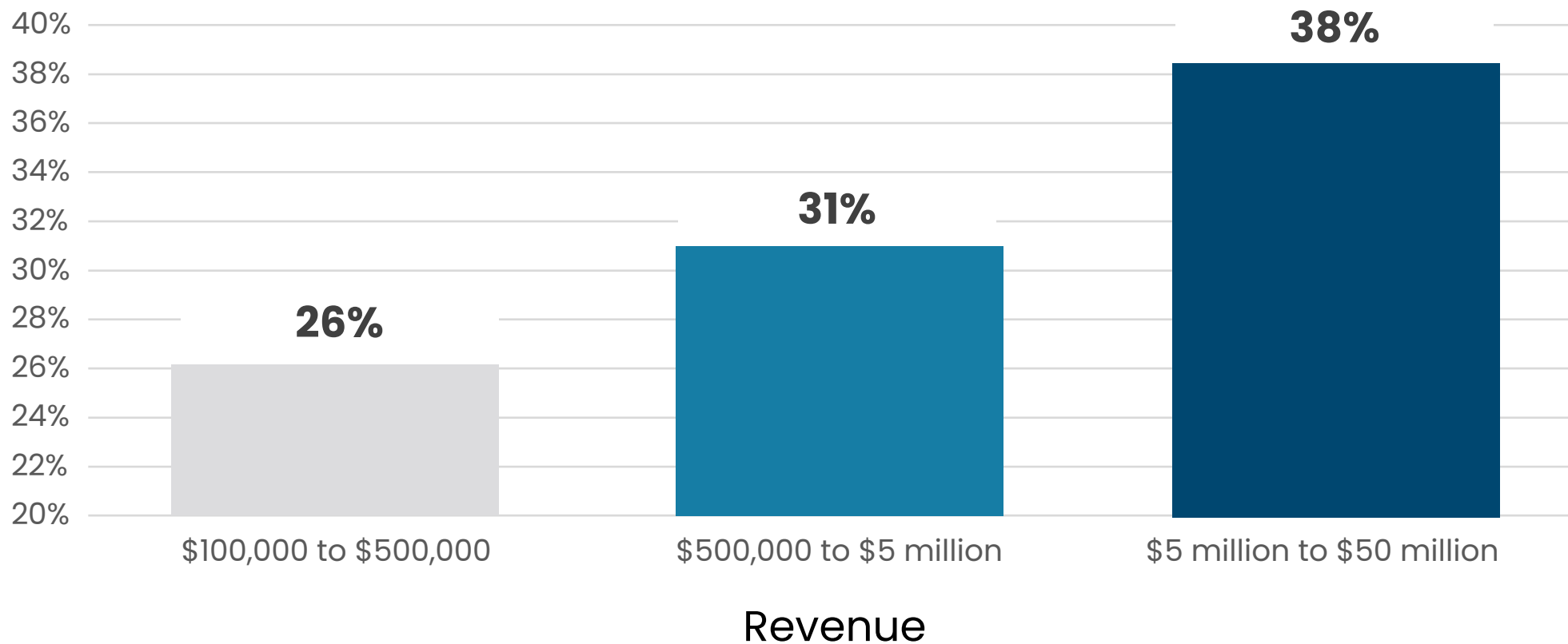


## Percentage of Payments Received by Payment Type



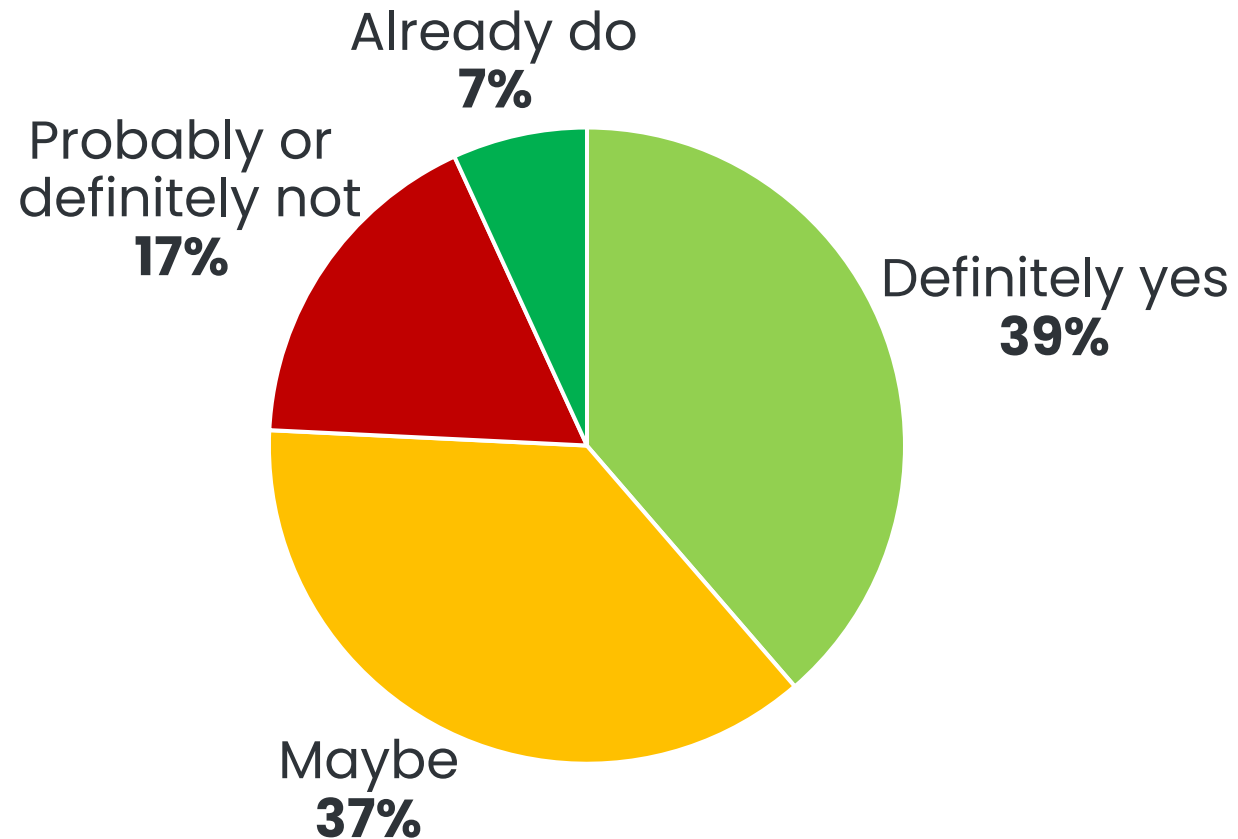
# Receivables Cause SMBs cash flow issues

## Percentage of SMBs With More Than 30 Days Sales Outstanding

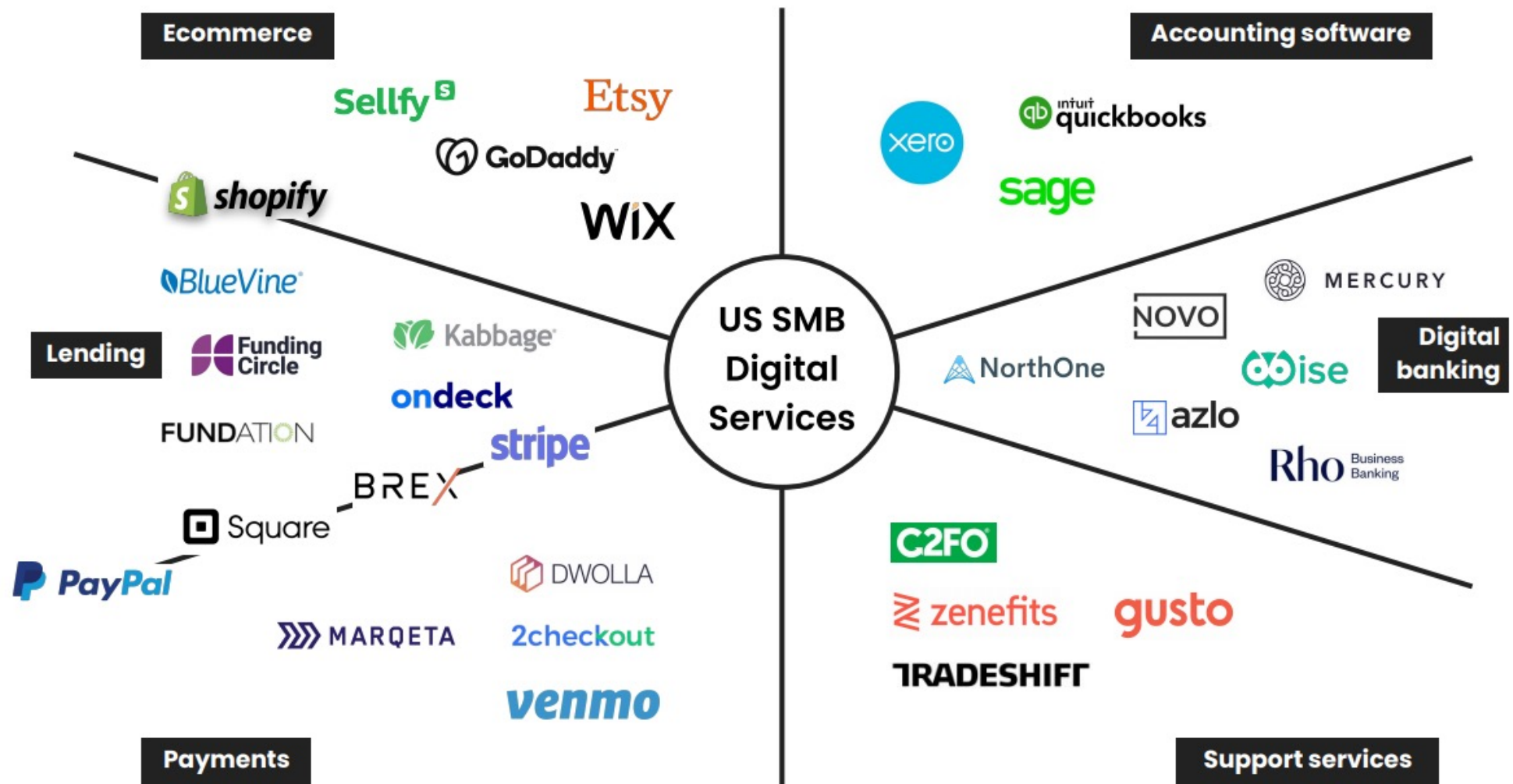


# Payments/Accounting: A Big Opportunity...for Banks

Would your company be interested in obtaining accounting and payments services from a bank?  
(Base= SMBs with \$5m to \$50m revenue)



# Fintech: Threat and/or Opportunity?









# Embedded Finance

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The integration of  
financial services into  
non-financial  
websites, mobile apps,  
and business processes

# Embedded Small Business Finance

	HR Management	Marketing	Sales	Payments	Accounting	Deposits	Funding
 Square	✓	✓	✓	*	✓	✓	✓
 stripe				*	✓	✓	✓
 amazon		*	✓	✓			✓
 shopify		*	✓	✓		✓	✓

# Transfer money at the speed of your business.

Get it instantly, in one to two business days, or on a regular schedule.



## Standard transfer

Your money gets transferred to your linked bank account automatically by the next business day, free of charge.



## Instant transfer

For a fee, your money gets transferred to your bank account instantly, or on a same-day schedule of your choosing.



## Square Card

No transfers necessary—just spend your Square Balance instantly with Square Card. (You can still transfer money out to your bank, too.)

# Money to keep your business moving forward.

Square Capital small business loans from \$300—\$100,000.

Check for offers

Not a Square seller? You could become eligible by **processing with Square.**



# Embedded Fintech

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The integration of fintech products into financial institutions' products, websites, mobile apps, and business processes.



# Embedded Fintech



Bill negotiation



Data breach/  
ID protection



SMB accounting  
and payments



Subscription  
management

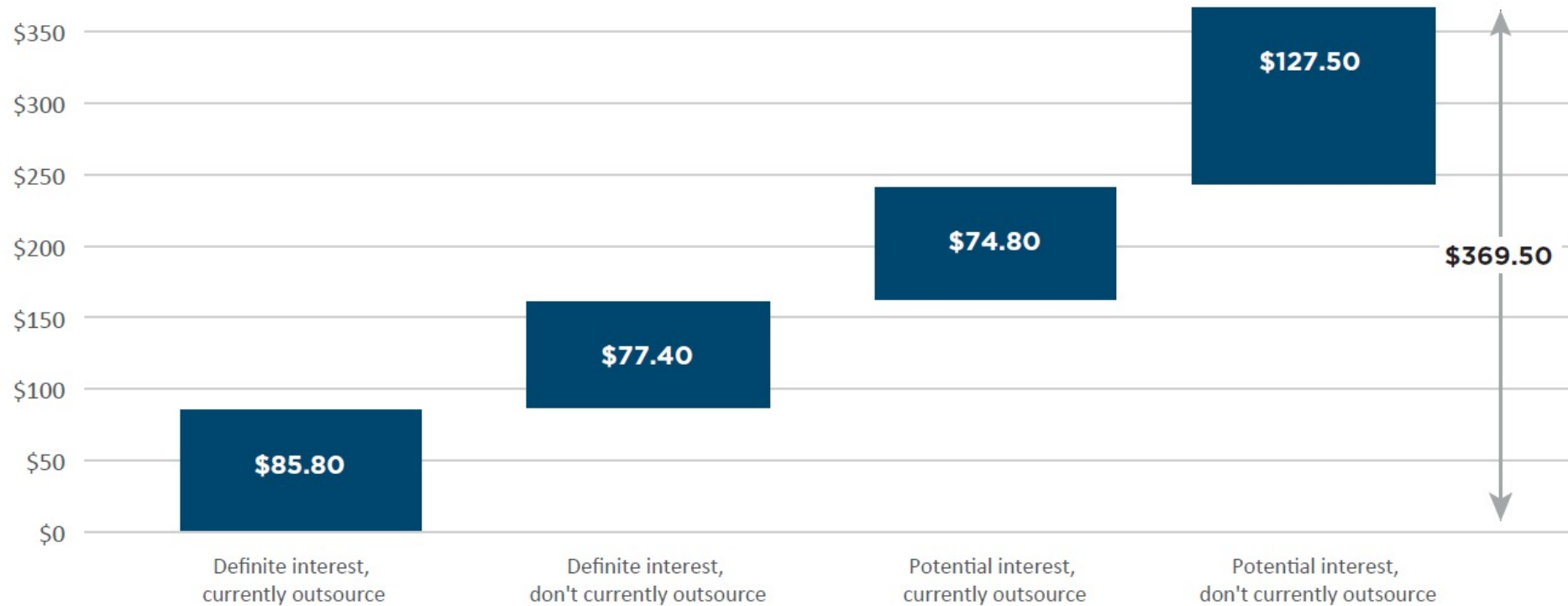


Cryptocurrency  
investing

# Embedded Payments/Accounting is a \$370 billion opportunity for banks

## Demand for Accounting and Payments Services

(by small business interest in banks and use of 3rd party providers) (\$ in billions)



# Creating A Digital Product Platform

Component –based

API-first

Cloud-native



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Fintech Snark Tank



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