




Top 5 ways to support small to medium-sized business customers

Enable your business by helping them succeed.

Explore how supporting small to medium-sized businesses (SBMs) can help contribute to mutual success.

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SMBs are seeking trusted partners to support their growth.

Explore the opportunity to fill that role.

Accounting for 95% of all businesses and 60% of employment worldwide, micro, small and medium-sized businesses (SMBs) are a vital part of our global economy.¹ Financial institutions like yours play an important role in the financial journey of SMBs and can help support their success. From money management to customer communications and monitoring of market landscape dynamics, there's an opportunity to highlight your existing products and programs—as well as create new ones—to position your organization as a knowledgeable resource and serve as a valuable partner both today and tomorrow—which may also contribute to increased business performance.

YOUR OPPORTUNITY:

Becoming a primary financial partner to both the business and its owner is widely recognized as a key **driver of profitability and operational efficiency** across products and services.²

On the following pages, you'll find five practical ways you can support small and medium-sized businesses (SMBs) by utilizing and promoting your expertise, resources and capabilities.



1. FINANCIAL MANAGEMENT



2. CUSTOMER ACQUISITION



3. TECHNOLOGY INTEGRATION



4. SECURITY



5. ECONOMIC FLUCTUATION

1. World Economic Forum. How small businesses can navigate global trade in an era of polycrisis, May 2025. (<https://www.weforum.org/stories/2025/05/small-businesses-msmes-global-trade-polycrisis>)

2. Visa SMB CVP Audit - North American and Latin America Issuer Discussions, January 2025

Arm SMBs with the knowledge and tools to better manage their finances—so they can focus on running their business

Ever-busy SMBs can use your support with money management. As their financial partner, you can help them make more informed decisions about the money coming in.

THE CHALLENGE

While business owners are experts in their own fields, there's likely a learning curve when it comes to finances. Managing cash flow, separating personal and business expenses, and dealing with high transaction fees—especially internationally—are common pain points for SMBs.³ Many are looking for financial tools that offer faster access to funds and lower fees, along with the resources to help track their finances in one centralized place.^{3,4}

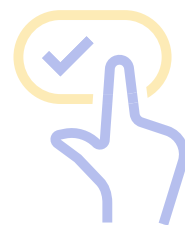
THE SOLUTION

Educate and support with tailored communications and programs.

Financial management is well within your area of expertise, and your SMB customers may benefit from not only your products but also your guidance. When it comes to financial products, SMBs often seek access to credit and financing options to help manage cash flow and maintain the flexibility to pursue growth opportunities.⁴

But don't stop there. Going beyond the banking products themselves, providing educational resources on budgeting, financial planning and spending management, plus access to digital tools can help empower SMBs to make informed decisions and adopt new technologies more effectively.³





How you can help

- ✓ Raise awareness of available credit lines on existing products and offer cross-sell opportunities to those who qualify
- ✓ Educate customers on the intuitive account management tools you may already offer and encourage usage of business-specific features like transaction trends and spend controls
- ✓ Drive traffic to resources or content hubs that customers can utilize as they grow
- ✓ Provide guidance on how to manage spending effectively and optimize use of incoming funds

Tools, tactics and thought-starters

Strengthen your role as your SMB customers' valued resource by crafting strategies and developing creatives for:



Onboarding communications

outlining account management tools & providing tips for financial management



Customer communications

highlighting key account features & cross-sell opportunities



Content calendars

outlining recommended communication cadences and seasonal messages



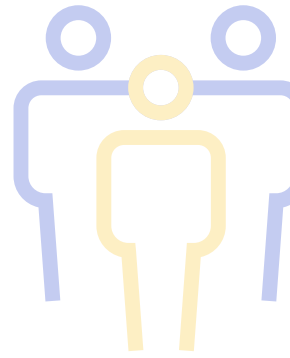
Educational resource hubs

featuring video content and resources explaining account features



Campaigns focusing on transitioning from personal cards

showcasing the benefits of dedicated corporate or commercial cards



Give SMB customers a strategic foundation (and confidence) to strengthen their marketing efforts

Growing their customer base is a key goal for many SMBs. You can strengthen relationships with your customers by helping them target and acquire more customers of their own.

THE CHALLENGE

Small business owners may wear many hats – often including that of “Marketing Manager.” But if they don’t have a marketing background, customer acquisition and audience targeting can be a daunting task. In fact, **47% of small business owners run marketing entirely on their own.**⁵

73%

of small business owners aren’t confident that their current marketing strategy is helping to accomplish their business goals.⁶

THE SOLUTION

Deliver strategic advice and thought leadership.

SMBs identify social media marketing as the area in which they need the most help, with 54% ranking it first, followed by email marketing.⁶ As a valued advisor, you can help your SMB customers capitalize on these priorities by offering strategic guidance and actionable solutions.

5. Demandsage, 106 Business Statistics (2025) – Updated Data & Reports, June 2025. (<https://www.demandsage.com/business-statistics>)

6. Rieva Lesonsky, president SmallBusinessCurrents.com and contributing editor, AllBusiness.com (<https://www.allbusiness.com/small-business-marketing-challenges>)



How you can help

- ✓ Develop easily digestible educational content on Marketing Best Practices, with a focus on social media and email
- ✓ Hold working sessions and craft custom strategies with hands-on support
- ✓ Provide guidance on lifecycle marketing and how to identify points of drop-off
- ✓ Help keep SMB customers up to date on the latest social media platforms and how their marketing opportunities may evolve

Tools, tactics and guides

Build and strengthen relationships with your SMB customers through strategic guidance and resources, including:



Educational webinars and lunch & learn content
showcasing key marketing strategies



Co-branded white papers
providing thought leadership and trends



Social media content strategies,
giving customers playbooks for success



Customized reports and insights
informing on SMBs' common needs and pain points



Demonstrate how SMBs can utilize your digital-first solutions to manage their time more effectively



SMBs often seek tech that works seamlessly. Demonstrate how your digital-first banking solutions can be integrated with their existing systems as well as with other popular tools.

THE CHALLENGE

The average SMB uses seven different business applications, which can feel overwhelming and overly complicated.⁷ And with tech spending on the rise, it's increasingly important for business owners to consider integrating their systems where possible.

76% of SMBs are now spending more on technology than they did a year ago⁷

THE SOLUTION

Encourage adoption of integrated features & insights.

One significant area of opportunity lies within their financial management tools. By automatically integrating business credit card transactions into their accounting software, SMBs can streamline bookkeeping.⁸ And for businesses still relying on manual processes and outdated systems, underscoring the potential benefits of digitizing their financial management would be a valuable step toward greater efficiency.





How you can help

- ✓ Craft communications around your online banking solutions and opportunities to integrate with other technology platforms
- ✓ Promote solutions that are easy to adopt without time-intensive onboarding as business owners often have limited time and prefer tools that deliver immediate value
- ✓ Provide recommendations on business software and highlight any available partner discounts



Tools, tactics and thought-starters

Develop customized engagement strategies featuring your available tools and implementation tips. Then illustrate how leveraging these connections can result in valuable insights into business performance. Simple how to explainer videos, infographics and other easily digestible content can help bring these concepts to life.



A little peace of mind can go a long way – it's important to highlight the security of your solutions

Security is top of mind for SMBs when it comes to their finances.³ You can help provide peace of mind by shining a light on the security measures you have in place.

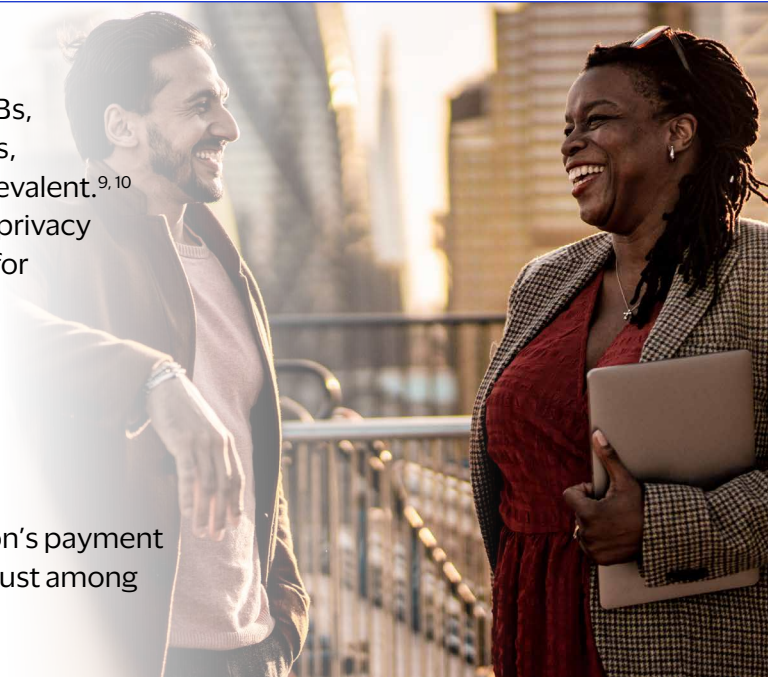
THE CHALLENGE

Ensuring secure transactions is a top priority for SMBs, with particular concerns around mobile transactions, especially in markets where mobile commerce is prevalent.^{9,10} In fact, 28% of SMBs cited an increased concern for privacy and data security in online transactions as a reason for reduced spending on non-essentials.⁹

THE SOLUTION

Shine the spotlight on your organization's focus on security.

Underscoring the security of your financial institution's payment solutions – both online and offline – can help build trust among your SMB customers.⁹



Tools, tactics and thought-starters

Showcase the security of your solutions through:



Messaging guidance

for educating and promoting on security of your payment solutions



Audits & optimizations

of their websites to help elevate security content



Event marketing

to engage with SMBs on security & fraud topics



Help SMBs navigate what's next with the right tools and products

Economic fluctuations can impact SMBs – you can help them by sharing how your banking and credit solutions may help them manage uncertainty and plan for future growth.

THE CHALLENGE

An ever-evolving economic landscape can make running operations challenging for some SMBs – especially those working to manage cash flow and striving for growth. Business credit cards can be valuable tools for handling cash, enabling businesses to take a more strategic approach to managing their funds. Yet, currently, less than three in ten (28%) SMBs have business credit cards.¹¹ However, 64% of businesses with access to any form of financing use their corporate card to withdraw cash for operations.¹²

“Credit cards can be a huge help in managing quick turn cash flow situations.”

– SMB owner, via online community forum¹²

Credit card payment conversations among SMBs include

2.7X
more mentions of cash flow¹²

11. PYMNTS. Exclusive: Lights Flash Red for 1 in 5 US Small Businesses as Tariff Economy Sets In, April 2025.
(<https://www.pymnts.com/economy/2025/exclusive-lights-flash-red-for-1-in-5-us-small-businesses-as-tariff-economy-sets-in/>)

12. Visa US SMB Payment Behavior Study - Online Anthropology, April 2024



THE SOLUTION

Cross-sell solutions to help your customers take advantage of available support.

This disparity presents an opportunity for you to help those who qualify to access the card programs that can help round out their finances and give them the flexibility to work towards their goals more effectively.

How you can help

- ✓ Promote cross-sell offers to current SMB customers who qualify for credit and financing products
- ✓ Provide guidance around navigating market fluctuations

Tools, tactics and thought-starters

Highlight your other products and services to support SMBs that qualify to access the financial tools and guidance they need with:



Personalized customer communications
featuring cross-sell opportunities



Thought leadership content
around navigating economic fluctuations



Achieve your goals with end-to-end support from Visa Marketing Services

Let us help you empower your SMB customers to thrive whilst solidifying your role as their true partner.

Our team is dedicated to helping you strengthen relationships with your SMB customers through bespoke, comprehensive support and industry insights, including:

- **Advice and thought leadership** for cementing your role as a trusted advisor
- **Creative and content** that's relevant, impactful and on-brand
- **Customized engagement strategies** and messaging guidance for targeting specific topic areas and growth goals
- **Actionable tactics** and activations like webinars and events

You can also utilize broader resources like [Visa Small Business Hub](#) and [Visa SavingsEdge](#) to provide additional support and opportunities to your SMB customers.

Learn more at <https://corporate.visa.com/en/services/visa-marketing-services.html>

