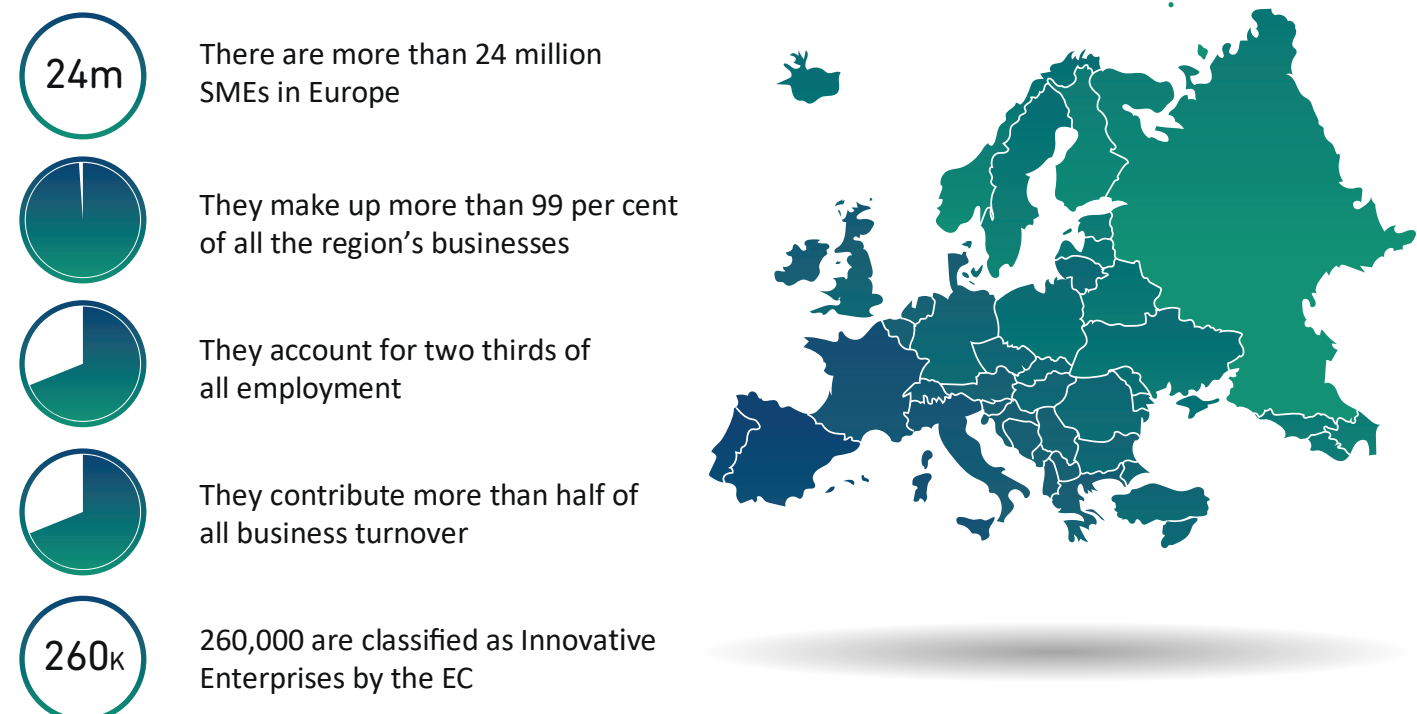


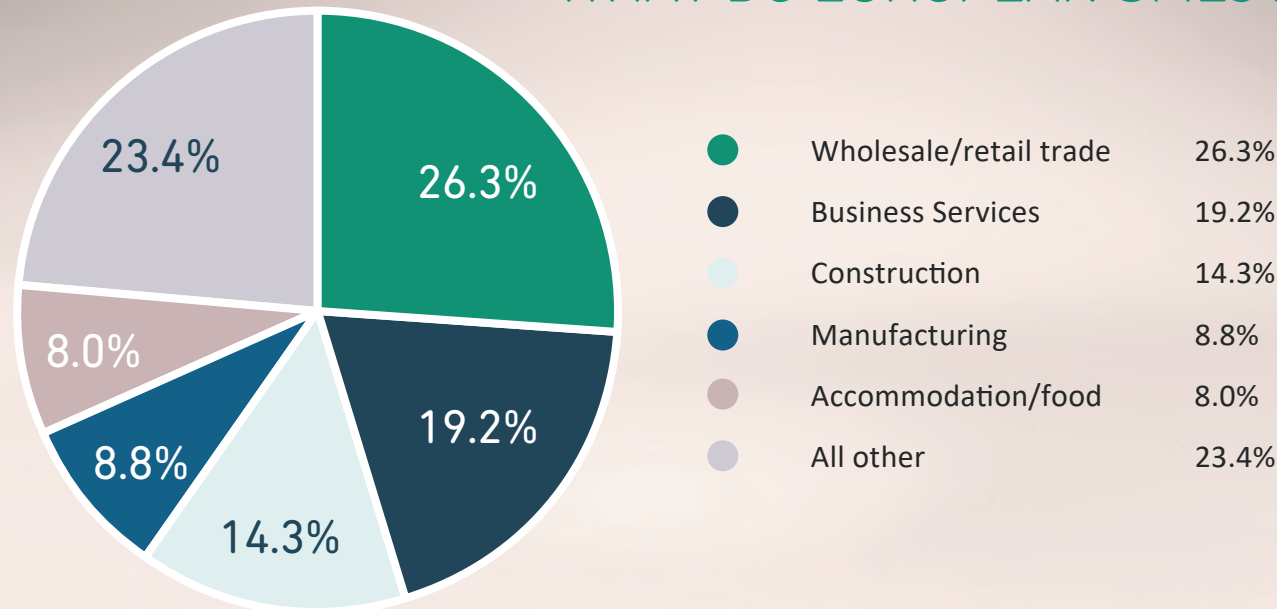
PAYMENT SERVICES FOR SMEs

Jump-starting a virtuous digital payment circle

THE SME SECTOR IN EUROPE



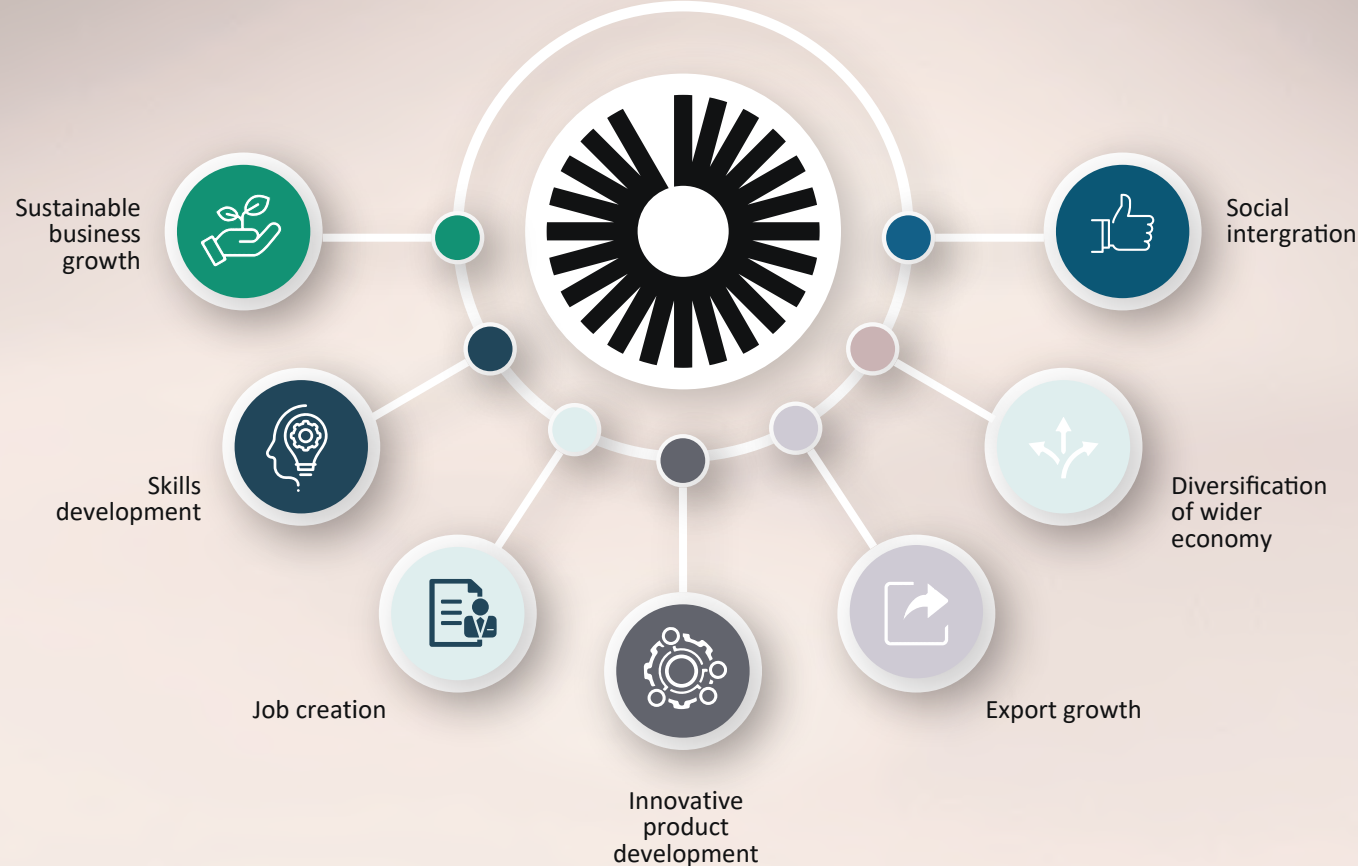
WHAT DO EUROPEAN SMEs DO?



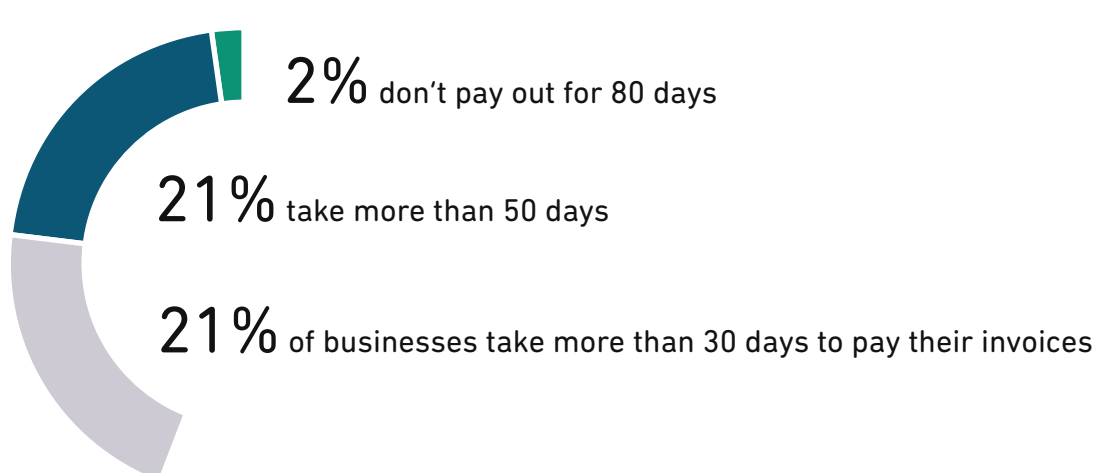
€1,757 Billion worth of goods exported from EU SMEs in 2018

WHY FINANCIAL INCLUSION?

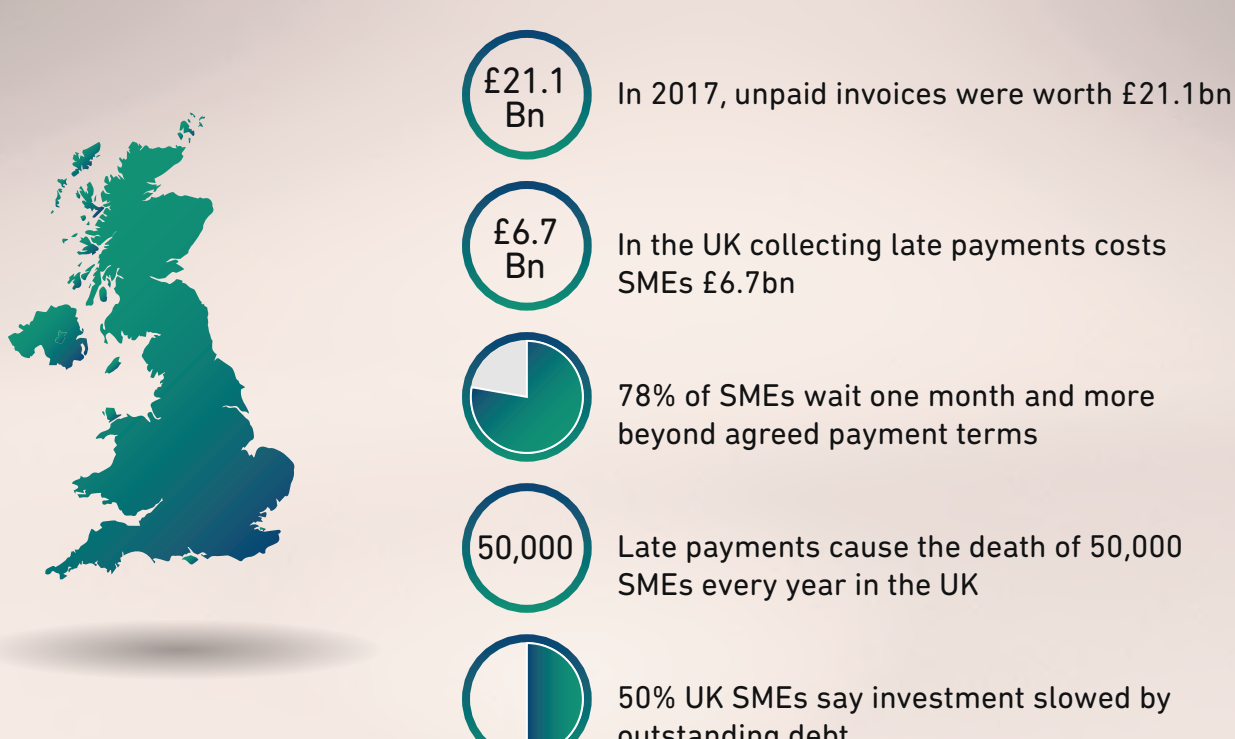
Financial inclusion for businesses is all about ensuring access to financial services is fast, cost-effective and fair in order to support business operations and growth. This means access to bank accounts – domestic and cross border – should be easy and not cost-prohibitive. Having fast access to flexible business lending is also fundamental to financial inclusion for the business ecosystem.



SMEs AND PAYMENTS



THE UK's LATE PAYMENT EPIDEMIC



SAVING THE SMEs TIME AND MONEY

Machine learning and data analytics can save 15 minutes per invoice processed

HOW CAN PSPs AND PAYMENT INTERMEDIARIES BUILD AN ECOSYSTEM TO SUPPORT SMEs?

