



# Support Small-Medium Enterprises (SMEs) manage their liquidity

**Business Financial Management for Banks**

# Worldline has developed a comprehensive solution that enables banks to easily offer Business Financial Management to their SME clients.

## How does it work?



### Step 1: Connect

SME performs a **one-time setup** by defining the company's structure and linking the corresponding bank accounts managed by any of our **3,500 supported banks in 21 European countries**.

Every time the user logs in, the application performs **automatic bank data refresh** and **categorises** income and expense **transactions in real time**.



### Step 2: Analyse

Aggregated results are presented in a **user friendly dashboard**, allowing SMEs to view and analyse the evolution of **historical cash flow positions**, with the ability to drill down or export the data.

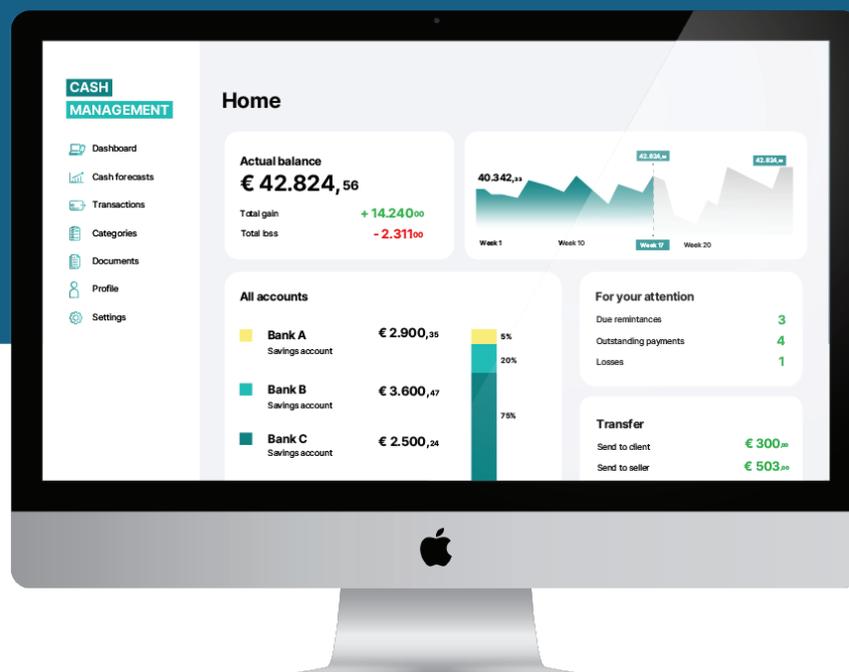
At the same time, the SME has access to company's **cashflow forecast**. The forecast is automatically calculated, based on previous banking activity, with the possibility to modify the forecast hypothesis and see the impact on the cashflow with just a few clicks.



### Step 3: Optimise

Now that the SME is aware of the company's liquidity, in case of insufficient funds to pay company expenses, the SME can choose to **move funds** between own bank accounts or **apply for financing**.

The cash management recommendation is presented as part of the main dashboard helping SMEs to act on it immediately. By linking to the bank's financing or investment products, your bank can optimise the cross-selling customer journey and increase conversion rates.



# Business Financial Management in times of uncertainty!

In the European Union, SMEs account for **99.8%** of all enterprises in the non-financial sector.

## To succeed, SMEs need to monitor their working capital closely



### Business failure

Cashflow mismanagement accounts for **82%** of small businesses fail.

Source: U.S Bank Study



### Insights

Almost **50%** of SMEs want a single view of data to derive better business insights.

Source: Capgemini report



### Financing

To help with working capital and deal with Covid-19, **59%** of SMEs sought external finance in the last three years.

Source: British Business Bank



## Benefits for SMEs

- More time to concentrate on the core business.
- Full control over the working capital.
- Intuitive user interface; few clicks to cash-overview.



## Benefits for Banks

- Win in the SME market and expand customer base.
- Increased revenue through cross-selling opportunities.
- Faster lending decision with a more complete financial picture.

Interested in a demo of our solution?

Get in touch with our experts

[dl-openbanking-solutionsales@worldline.com](mailto:dl-openbanking-solutionsales@worldline.com)

# About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2021 Worldline generated a proforma revenue close to 4 billion euros.

[worldline.com](https://worldline.com)



**For further information**  
WL-marketing@worldline.com



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