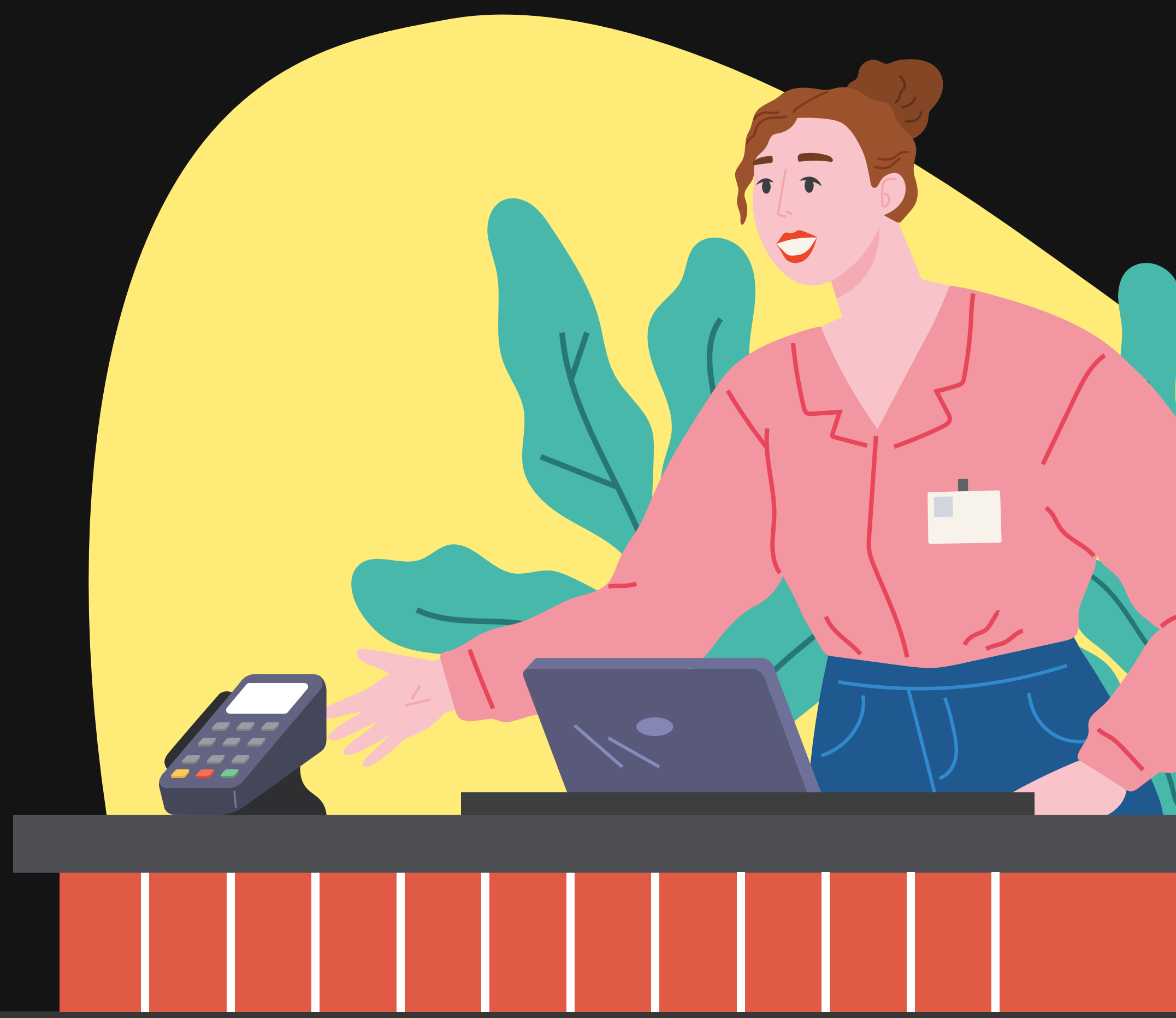
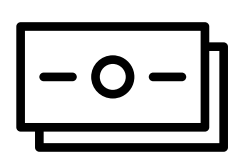


What are small merchants looking for from payment solutions?



Small merchants are a vital part of the economy...

Small merchants typically have...



<\$1 million
annual revenue



<10
staff



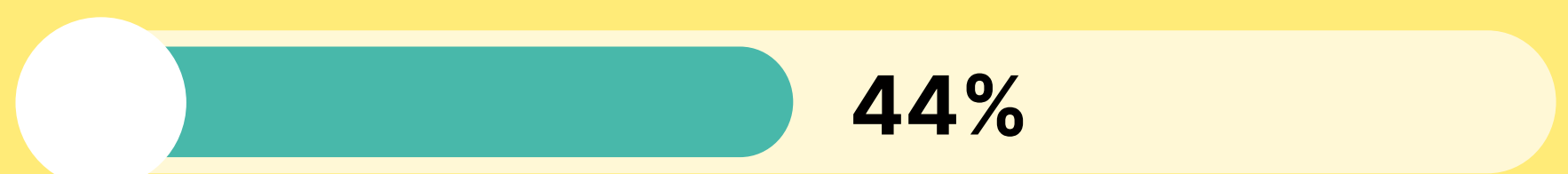
Local
market reach

They boost the economy¹...

Net new jobs created by small businesses over a 17-year-old period:



Payroll contribution by small businesses:



...and consumers appreciate them.

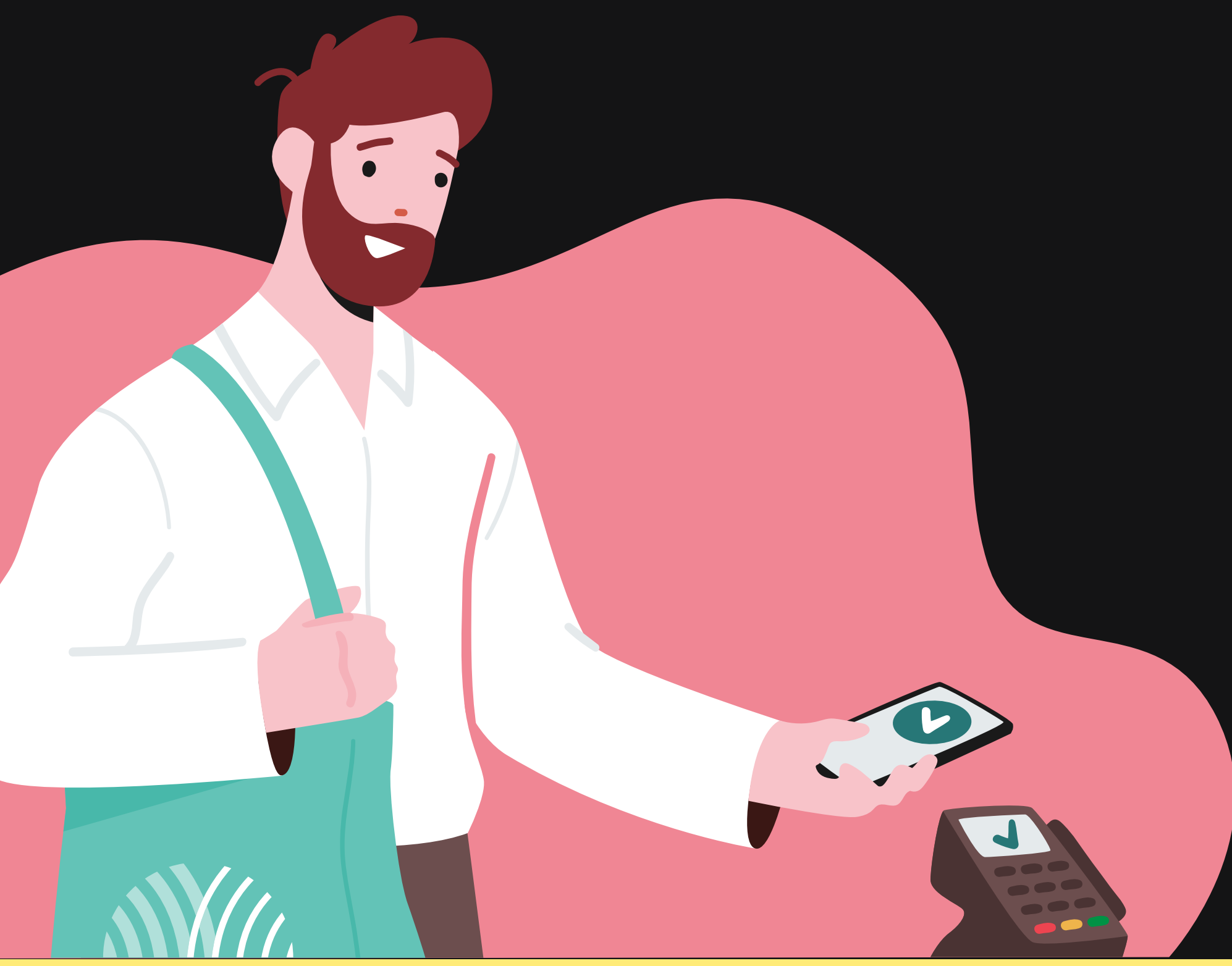


54% of consumers make an effort to shop locally at small businesses²

89% of them believe small businesses make a positive local contribution³

47% of Americans shop small at least twice a week⁴

...but they face many challenges.



Higher costs 80% of small business owners say their expenses have increased by 6% or more⁵

Lack of resources to build and integrate digital solutions 22% of small UK businesses don't have a website⁶

Competition from online and mobile 50% of consumers find shopping online more convenient⁷

Market reach 28% of UK small retailers said attracting new customers is a challenge⁸

There are many solutions that can help them compete...



Conversational commerce
via platforms like WhatsApp for Business.



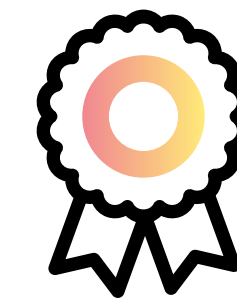
One-to-one live video shopping
to provide a personalised local touch online.



Local marketplaces
aggregating local merchants.



Last mile services
such as pick-up and delivery options for 3rd parties.



Aggregated loyalty programs
to encourage shopping at multiple small merchants.

...including integrated payment solutions that support their needs.



SoftPOS

Easy to use payment acceptance on their own mobile or tablet.



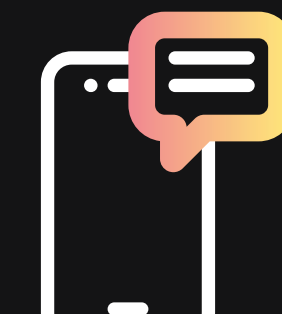
Ready-made integrations

Offering segment-specific features such as reservations, reminders and ordering, all fully integrated with payments.



SmartPOS

Doing more than payments and providing additional opportunities to upsell at the point of sale.



Financing

Fast access to affordable finance with loan repayments integrated with payment processing.



Want to find out more?

Download the Navigating Digital Payments report

worldline.com

1 American Express OPEN Infographic on the Importance of Shopping Small
2 GoTo survey of 1,175 US consumers
3 American Express OPEN Infographic on the Importance of Shopping Small
4 2018 Cox Business Consumer Pulse on Small Businesses
5 Chase's Midyear 2023 Business Leaders Outlook Pulse Survey

6 Forbes Advisor survey
7 Foresight Factory Future of Shopping Global Report 2021
8 American Express survey of independent retail and hospitality business owners in the UK