

February 2026

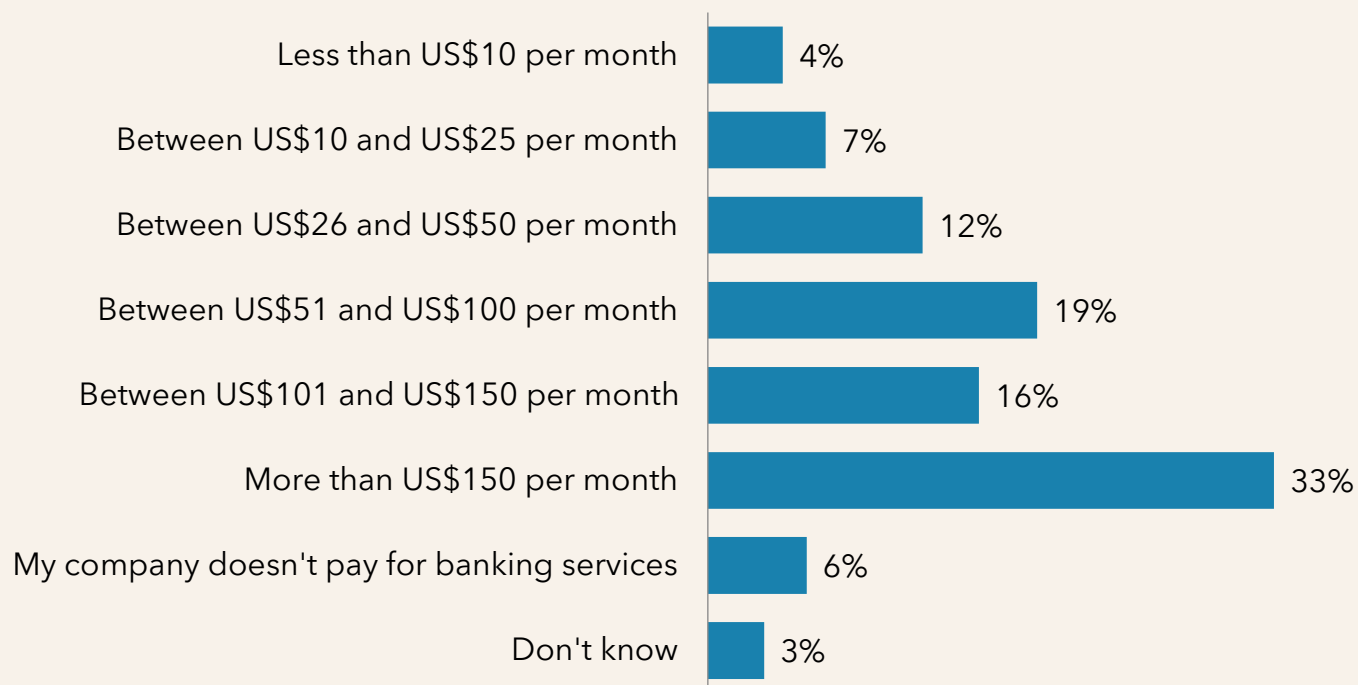
SMB Survey Findings - Survey Results Overview

Prepared for Fiserv



49% of SMBs pay over \$100 per month for banking services to their primary FI

Q. Approximately how much does your company spend monthly with its primary bank or credit union for making payments, using online banking, and using money management products and services?
(Base: 1,014 U.S. SMBs)

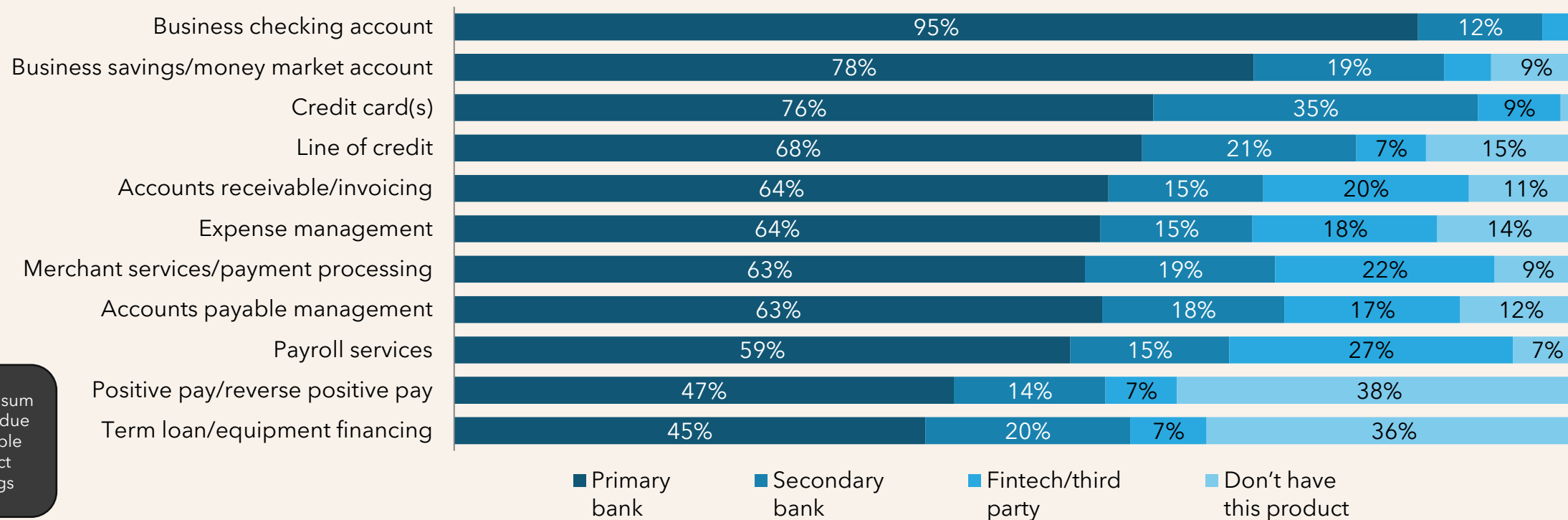


Source: Datos Insights survey of 1,014 U.S. small-business financial decision-makers, Q1 2026

Most SMBs have fragments banking and payment relationships

Q. Which financial products and services does your business currently use, and where do you obtain them?

(Base: 1,014 U.S. SMBs; Please select all that apply)

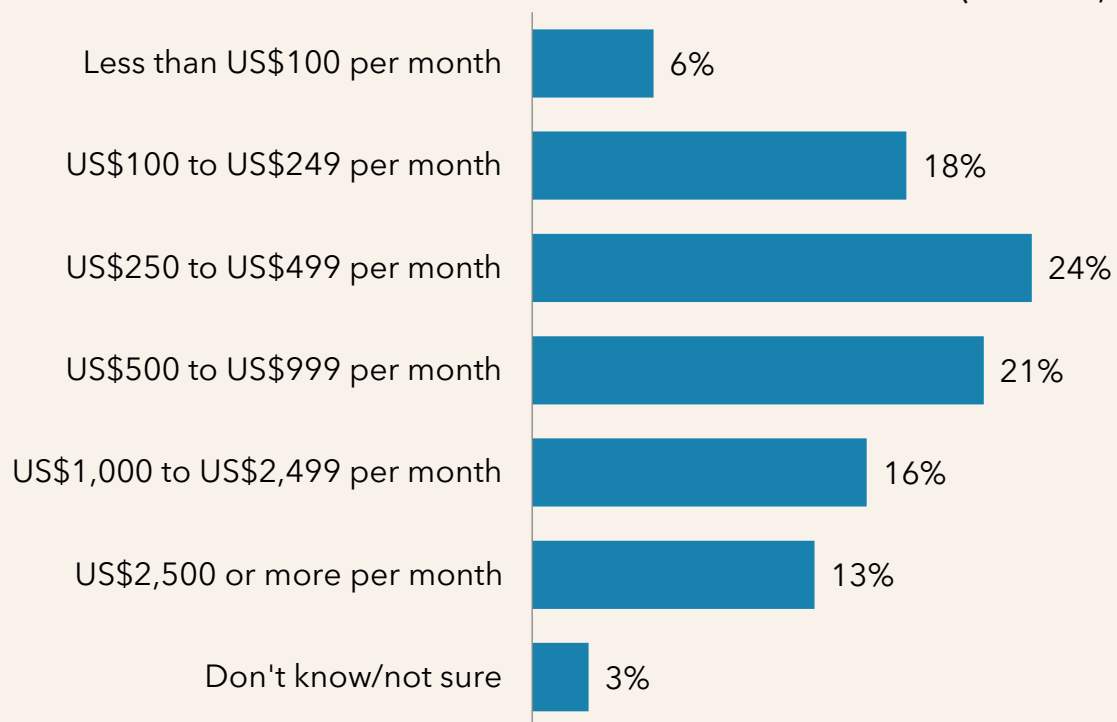


Does not sum to 100% due to multiple product holdings

Source: Datas Insights survey of 1,014 U.S. small-business financial decision-makers, Q1 2026

SMBs spend more than most FIs imagine across ALL services

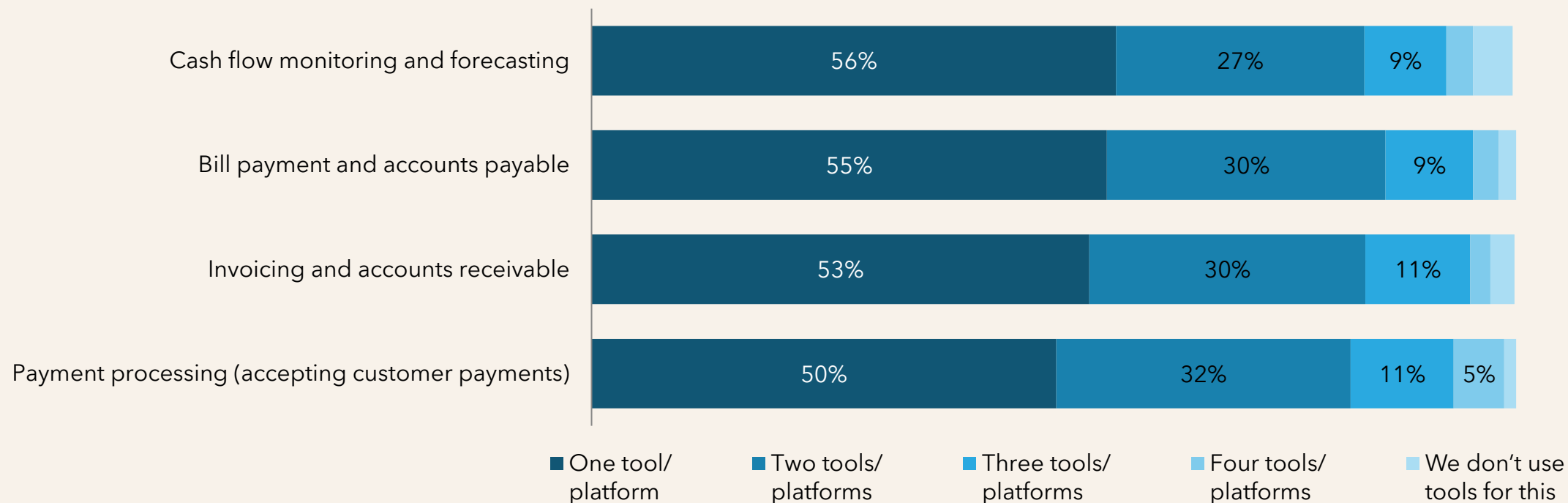
Q. Approximately how much does your business currently spend per month across ALL of the following financial management tools and services combined?
(Base: 1,014 U.S. SMBs)



Source: DatoS Insights survey of 1,014 U.S. small-business financial decision-makers, Q1 2026

SMBs use a lot of platforms – this repetition is an opportunity

Q. How many different platforms, tools, or services does your business currently use to manage the following activities?
(Base: 1,014 U.S. SMBs)

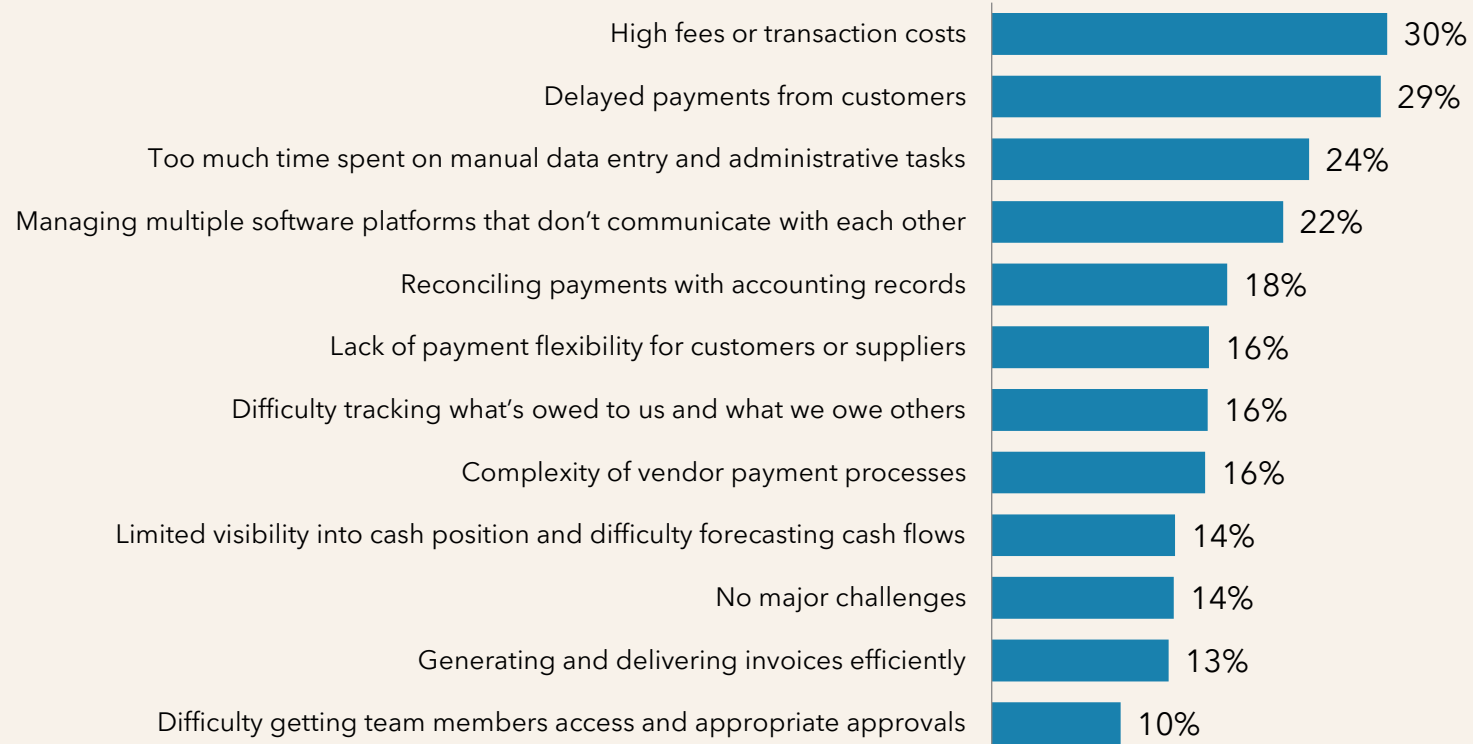


Source: Datos Insights survey of 1,014 U.S. small-business financial decision-makers, Q1 2026

Costs still matter – but so does efficiency and speed

Q. What are the biggest pain points or challenges your business faces in managing cash flow, invoicing, and bill payments?

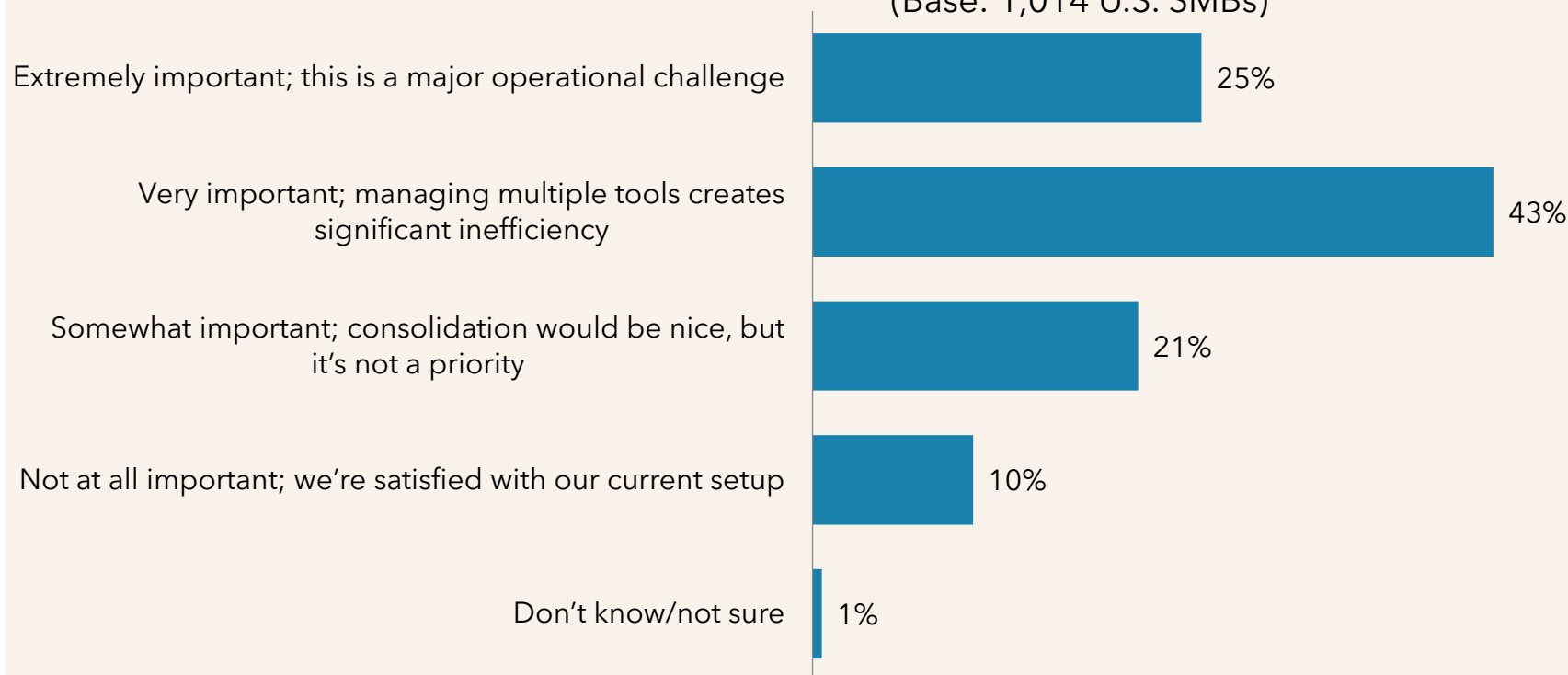
(Base: 1,014 U.S. SMBs; Please select up to three answers)



Source: Datos Insights survey of 1,014 U.S. small-business financial decision-makers, Q1 2026

SMBs Want to Optimise – This is an Opportunity for FIs

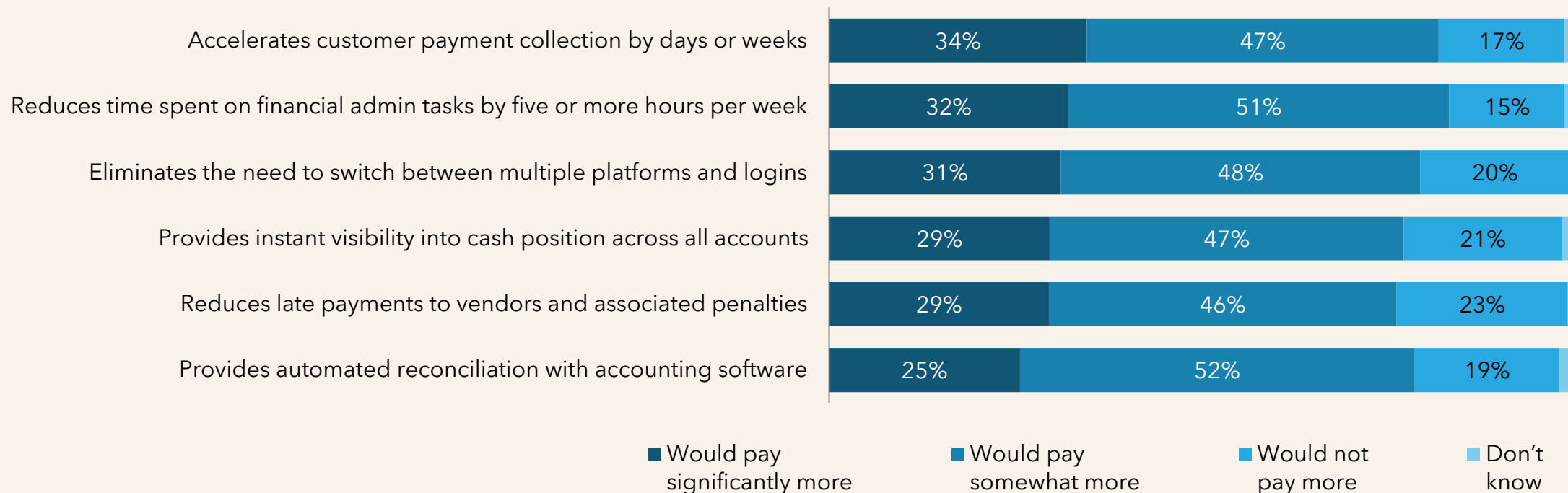
Q. How important is it to your business to optimize the number of separate financial management tools and platforms you currently use?
(Base: 1,014 U.S. SMBs)



Source: DatoS Insights survey of 1,014 U.S. small-business financial decision-makers, Q1 2026

SMBs are Overwhelmingly Willing to Pay for Real Benefits

Q. Regardless of what you currently spend on business banking and financial management services, would you be willing to pay MORE for solutions that deliver the following outcomes?
(Base:1,014 U.S. SMBs)



Source: Datas Insights survey of 1,014 U.S. small-business financial decision-makers, Q1 2026

Further Data Cuts Are Possible

- Potential Categories to Cross Cut
 - Revenue
 - Age of Business Owner
 - Type of Bank
 - Likelihood of bank switching
 - Monthly Bank Fees Paid

About Datos Insights

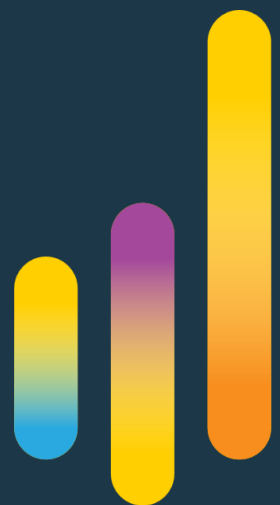
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