



Too many tools, too much manual work.
Small businesses want simpler money management.

49%
of SMBs pay more than
\$100
per month
in bank fees

70%+
spend
\$250+ /mo
across
financial services

SMBs are
already
paying
for multiple
providers



SMBs rely on multiple providers because no single experience meets their needs.

The result? Financial institutions are capturing only a fraction of total SMB financial services spend.

SMBs split core financial workflows across:

Primary bank | Secondary bank | Fintechs

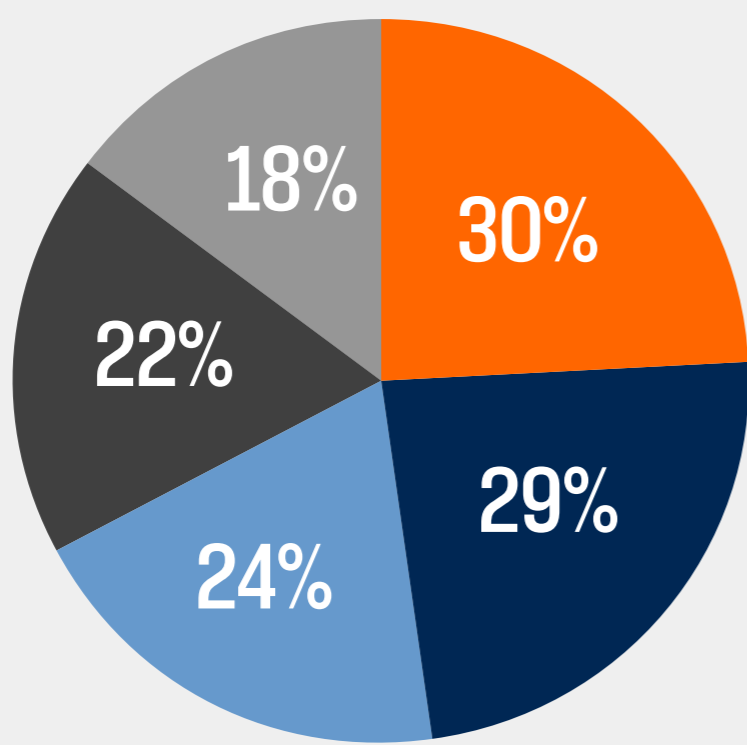
for payments, AR/AP, expense management, payroll and lending



Many small businesses want simpler payments and cash flow, but end up juggling multiple tools and providers.

SMB pain points show up in lost time and delayed payments.

Fragmentation creates operational pain



Biggest pain points in SMB financial management

- High fees or transaction costs
- Delayed payments from customers
- Too much time spent on manual admin
- Managing tools that don't communicate
- Reconciling payments

SMBs are ready to invest in more connected experiences.

68% say
consolidation of
financial tools
is very or
extremely
important

- Faster customer payments
- 5+ hours/week saved on admin
- Fewer platforms and logins
- Real-time cash visibility

What SMBs really want for from their bank

Workflow Integration

Fragmentation across tools drives the need for a consolidated experience

Payment Modernization

Delays and reconciliation pain require smarter money movement

Low-Friction Onboarding

SMBs choose what's easiest to adopt

Practical Automation & AI

SMBs say time savings are worth paying for

Built-In Controls & Protection

Solutions to address increased operational risk

CashFlow Central® from Fiserv delivers the consolidation SMBs want – inside their primary financial institution.

SMB pain

- Too many platforms
- Manual work
- Delayed payments
- Limited cash visibility
- Paying more without better outcomes

CashFlow Central value

- Unified AR/AP and cash flow
- Embedded in the bank experience
- Faster insight into cash position
- Reduced admin and reconciliation
- Clear, monetizable value



SMBs want to consolidate, simplify and modernize.

SMBs are overwhelmed by fragmentation and willing to pay for efficiency. Financial institutions that deliver integrated experiences are best positioned to deepen relationships and grow revenue.

Learn more at fiserv.com/cashflowcentral

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

Connect with us

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