

SMBs Going Global

Unlock Revenue for your Bank with
Safer Cross Border Payments



liquidtrust.io

SMBs generate

\$17 Trillion

**in Cross-Border Payments.
Every Year.**

- PYMNTS, Sept 2023

Today's small businesses compete differently.

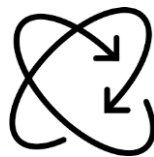


More

Tech

Comfort

+



More

Flexible

Resources

+

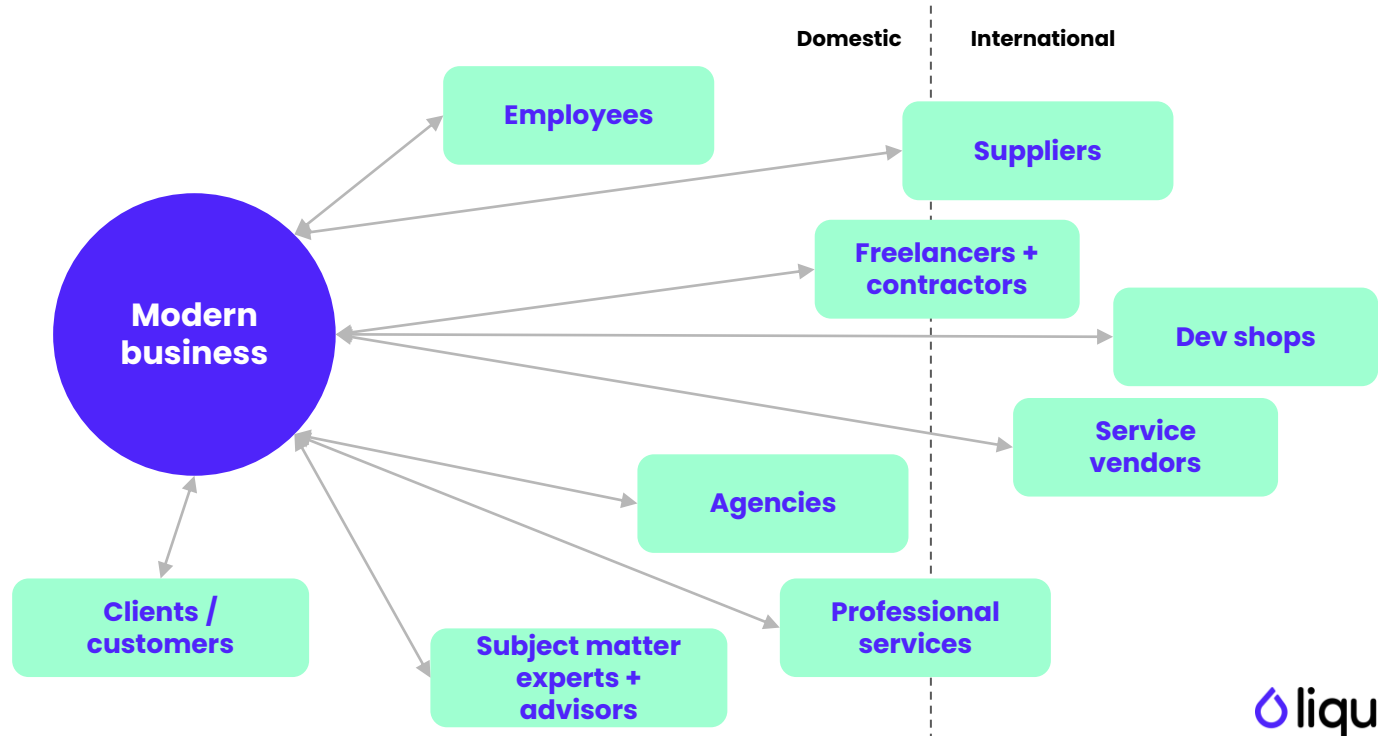


More

Global

Presence

More, New Business Relationships to Manage Domestically and Abroad



Smaller transactions are driving growth in cross border business payments.

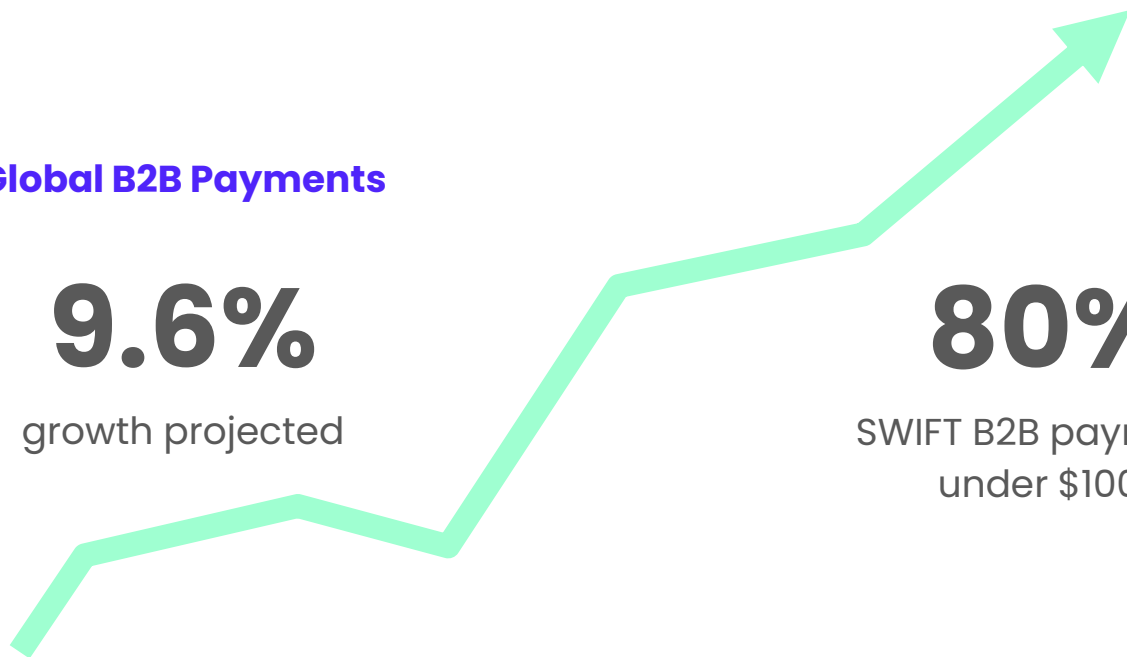
Global B2B Payments

9.6%

growth projected

80%

SWIFT B2B payments
under \$100k



SMBs are at the heart of the growth and we're just at the beginning.

58%

of SMBs
w/ more cross-border payments
now than before 2020

72%

global SMBs say "sending digital
cross-border payments has helped
their business grow"

Bottom line: SMBs generate massive numbers in global payments.

43%

SMBs conducting
international business
(2020)

\$15B

cross border payments
by US SMBs

\$17T

by global SMBs

How are the SMBs executing these cross border payments?

50% SMBs have **more than one business bank account**

50% SMBs have **used a banking product with a neobank**
or neobank-like firm

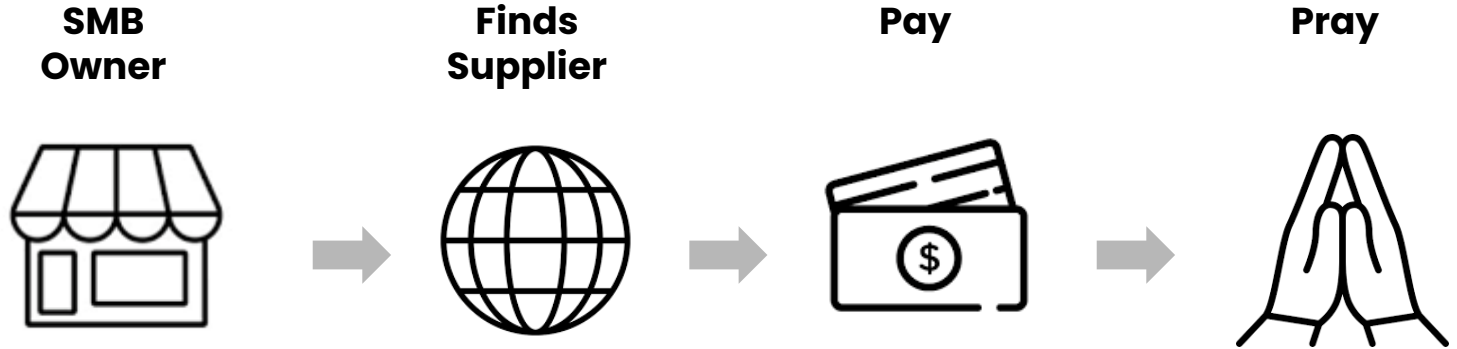
60% SMBs are going **outside their traditional bank** or
credit union for business services

SMBs want something different.

75%

SMBs **dissatisfied** with current
cross border payment solutions

Story: Small business owner purchases goods from overseas for her store.



One Side of B2B Transaction Takes All the Risk

Either

Payers

Pay Upfront



Potential
fraud issues

Or

Vendors

Invoice in Arrears



Potential
cash flow issues

“

**You either only work with people
you've known for 20 years or
sleep with one eye open.**

- SMB owner doing business globally

Current Global Payment Protection Solutions Not for Transactions under \$100k



LCs, insurance,
escrows, etc.



Expensive

Fee structure with
high minimums



Onerous

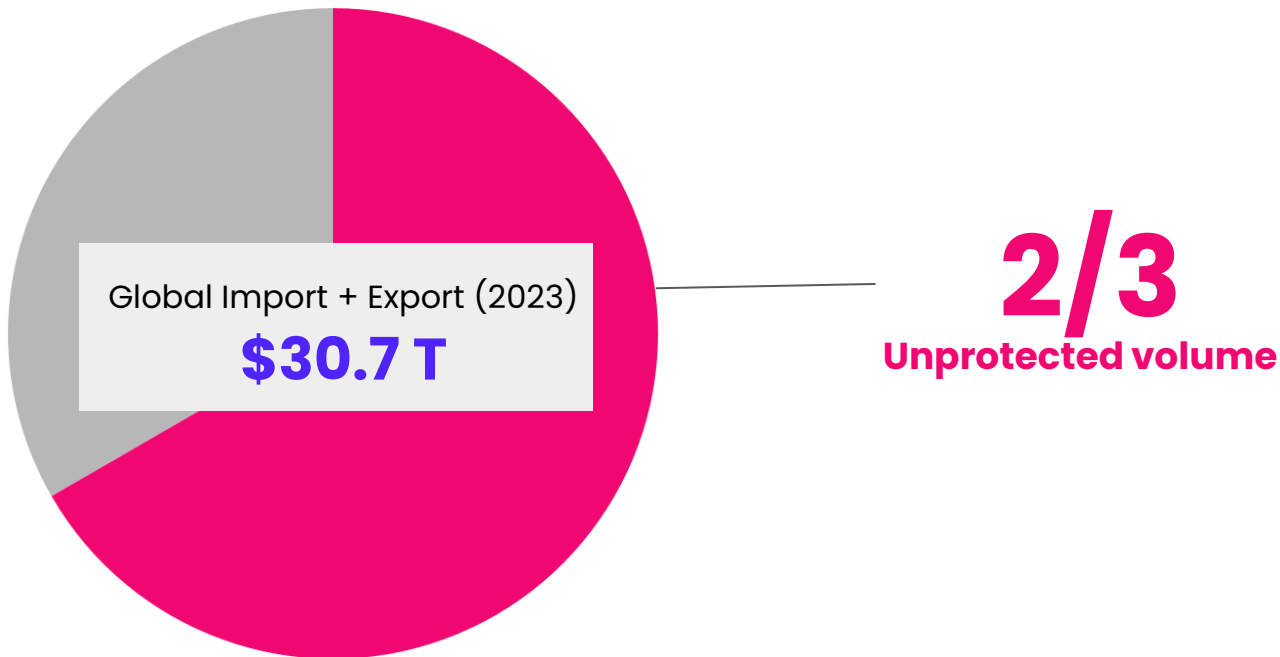
Process to set up takes
up to 7 days



Not Available

Only for transactions
over \$100k

“Naked” global payments are in need of rescue.



SMBs are hungry for a solution for this problem.

92%

SMBs **worry** about
fraud and loss

Payment Loss: Devastating and Common

42% have dealt with payment fraud in last 5 years

\$50k average business invoice payment

1-2% global B2B payments run into issues like fraud, defaults or significant delays in remittance

They want a better cross border solution from their banks.

63%

SMBs **prefer**
traditional banks for
their financial needs

83%

SMBs **want**
embedded financial
services

Global Payment Solution Criteria for Modern SMBs



Embedded + Bundled

One place to go;
integrated into
everyday platform



Digital. Safe. Simple.

Designed for next
generation of
decision-makers



Tailored for SMBs

Considers unique
needs of SMBs

Tailoring Global Payment Solution for your SMB Customers



Meet LiquidTrust.

YOUR BANK

powered by  liquidtrust
Global pay the safe, simple way



Reap the Benefits of SMB-tailored Global Payment Solution ASAP

Capture your slice of the **massive and growing revenue**

Attract and retain your valuable business customers with an innovative, tailored solution

Reduce fraud and loss for your bank and your businesses

Provide a **digital, self-serve platform** to meet customers where they are

Help your **customers grow**

Want to learn more?



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