

Business-first banking: Expand SME relationships by redefining exceptional service

Increase revenue as you fuel growth for SME customers

Small-to-midsize enterprises (SMEs) face daunting challenges as they fight to grow and thrive. Too often, they encounter obstacles to accessing credit – even when their cash flow is well established. Owners also waste precious time juggling a fragmented array of essential nonbanking services, such as payroll, collections, and internet. Even managing the payment devices banks provide adds friction.

As their bank, you can transform their banking relationship into a secret asset that helps them overcome those obstacles – while you add significant revenue from cross-selling. Amdocs can help you adopt a business-first approach to serving SMEs. Our banking specialists engineer and deploy the foundational elements that evolve business banking into partnerships that turbocharge opportunities for your SME customers and you.

Work harder for SME customers

Add value to the SME banking experience by streamlining the financial aspects of managing a business. You solidify your bank as a primary participant in a business's success when you:

- **Automate access to credit:** Use personalization and advanced analysis of a business's financial data to power automated loan decisioning.
- **Enhance the merchant experience:** Retain more merchants with seamless payment device selection, ordering, and onboarding, along with real-time device management.
- **Deliver embedded finance to more businesses:** Expand the availability of payment options – like buy now, pay later – to a wider range of businesses.
- **Empower owners with role-based control:** Allow customers to grant limited account access to employees and service providers, like accountants.
- **Add value with essential third-party services:** Partner with fintechs and business service providers to create a marketplace for services such as taxes, collections, payroll, and connectivity.



Step inside the business-owner experience

An owner of several tea shops wants to expand further. She turns to her bank's business-first banking experience to access a loan. Thanks to its ability to analyze and predict cash flow, the bank uses automated loan decisioning to approve her request in minutes. While applying for the loan, the business owner investigates an offer for the latest payment devices and a money-saving bundle of third-party services that includes payroll and insurance. In less than 30 minutes, she accesses financial fuel for growth – and reduces spending on essential services.

Let's make banking amazing

Are you ready to automate access to credit, offer embedded finance to more businesses, and create game-changing personalized loyalty programs for SMEs? The Amdocs team can accelerate your time to market for every aspect of business-first banking. **Talk to us** about how you can incorporate breakthrough experiences into SME banking.

Initiate your business-first vision

Amdocs delivers the solutions and expertise that underpin business-first banking, including:

- **Amdocs Subscription Marketplace:** Use APIs to rapidly build a marketplace that consolidates access to the non-banking services businesses require.
- **Amdocs Product & Pricing Catalog:** Empower your people to launch personalized products aimed at SMEs with little or no IT assistance.
- **Amdocs Digital Identity Management:** Deliver role-based access to SMEs, empowering them to assign access and tasks to employees or service providers.
- **Amdocs ConnectX:** Attract and retain merchants with seamless payment device selection and management that elevates the merchant experience.
- **Amdocs Experience Design Services:** Apply research-based methods to create banking services that meet the documented requirements of SMEs.