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# Visa Small Business

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Visa recognizes that small businesses are the backbone of local economies around the world. We provide small business owners with tailored payment products and services that increase efficiency and help them grow and compete in a dynamic marketplace. Our suite of small business payment products, information and services benefits small businesses by providing them with spending control and visibility, tools to improve cash flow, purchasing convenience, and access to money-saving offers and rewards.

Small businesses that accept Visa benefit from faster payments and an immediate connection to hundreds of millions of accountholders worldwide. Accepting Visa payments also streamlines back-office processing which can lower cash- and check-handling costs.

## SMALL BUSINESS BENEFITS

### Visa Small Business card products and services help small businesses

- Better manage cash flow
- Control and track spending
- Conveniently accept and make payments
- Access reporting and analysis tools to support better-informed business decisions
- Streamline accounting processes
- Manage payment acceptance costs
- Extend purchasing power with rewards and discounts
- Connect with expertise from other small business owners
- Receive valuable cost savings with access to discounts on goods and services

### Accepting products helps small businesses grow

- Increasing customers, whether through traditional brick and mortar or online sales
- Increasing speed and customer convenience at point of sale
- Enhancing record keeping
- Providing greater risk management protection

### Visa SavingsEdge

Visa SavingsEdge provides enrolled Visa business accountholders access to discounts on business services and goods typically only available to larger companies. Discounts on qualifying purchases at participating merchants are applied automatically.

### Online small business management tools

Visa provides small businesses with an array of online reporting tools to help manage and grow operations. Visa Information Source Select (VIS Select) is a user-friendly reporting and analysis tool designed to help simplify Visa Business card expense management. With flexible reports, spending alerts and custom reminders – all automatically sent via email or accessible online – VIS Select allows business owners to spend less time on their accounting and budgeting process so they can focus on running their businesses.



### Visa Business Network (VBN)

Visa Business Network (VBN) is a free online community with more than 150,000 members, providing small business owners with a one-stop resource to help them grow their customer base, manage their business more effectively, and connect and exchange ideas with other business owners and trusted advisers.

### Recent small business data (2Q12 Visa Small Business Spend Insights)

Small business owners' economic outlook appears to be changing based on responses to the most recent Visa Small Business Spend Insights. Confidence in greater profits is at its highest level since 2Q08 and the number of business owners reporting concern about attracting new customers is at its lowest level since 4Q07. Additionally, concerns over managing cash flow and staying in business are both at all-time lows. The overall outlook, however, remains guarded. Confidence in the strength of the economy dipped slightly, and some of the shifts in other categories moved from positive to neutral.

### Cost of health becomes top concern again

Individual Small Business Concerns	3Q11	4Q11	1Q12	2Q12
Cost of Health Insurance	63%	60%	61%	61%
Attracting New Customers	61%	61%	62%	59%
Rising Taxes	50%	57%	58%	53%
Retaining Customers	52%	47%	51%	47%
Managing Cash Flow	49%	44%	47%	44%
More Restrictive Government Regulation	37%	43%	41%	40%
Staying in Business	44%	38%	39%	37%
Keeping Good Employees	36%	35%	33%	34%
Finding and Hiring the Right New Employees	32%	30%	27%	30%
Finding Quality Suppliers	20%	20%	21%	23%

### Concerns about consumer confidence jump dramatically

Small Business Macro-economic Concerns	3Q11	4Q11	1Q12	2Q12
U.S. Recovering from the Recession	36%	43%	35%	35%
Change in Consumer Confidence	18%	15%	11%	20%
Continued Increase in Energy Prices	12%	12%	26%	12%
Possibility of Increasing Inflation	9%	7%	10%	12%
Falling Value of the Dollar	13%	11%	8%	9%
Declining Housing Market	8%	8%	7%	8%
Rising Interest Rates	4%	4%	3%	4%

For more information, please visit: [www.visa.com/smallbusiness](http://www.visa.com/smallbusiness)