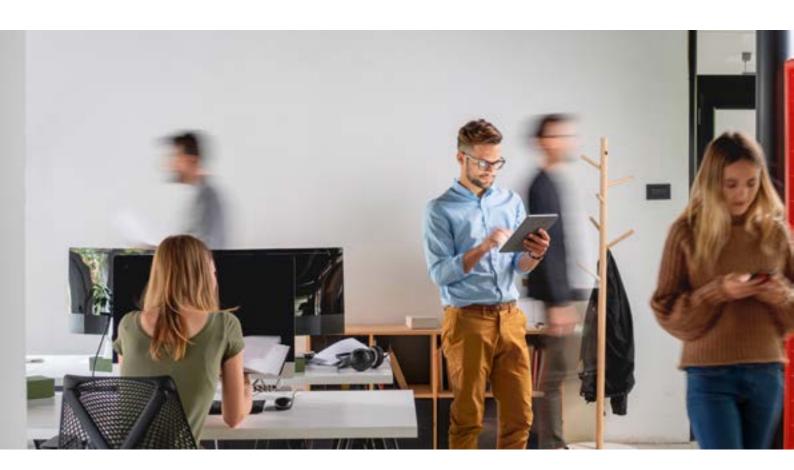
Wave:

Leading the small business accounting industry with "Instant Payouts"



More than 10,000 "Instant Payouts" per month¹

20%
higher retention rate for small businesses using "Instant Payouts"²

66%
of surveyed small
businesses are interested in receiving funds in real time³









It's a new way of doing things. Push this button and get your money fast. Don't wait five days. Don't wait two business days. Get your money right now and have it available to use.

Reza Rahimi

Senior Product Manager, Wave



Challenge:

Wave's payment processing is extremely convenient for small business owners, but two business days was not fast enough to ease their cash flow worries, especially for businesses operating 24/7/365.

Solution:

Wave enabled Visa Direct's real-time* payments and launched "Instant Payouts" to help small business owners protect themselves from cash flow limitations and give them fast access to funds for payroll and other expenses. Wave charges a 1% fee for "Instant Payouts."

Result:

Following the implementation of "Instant Payouts," Wave heard from its customers they were more satisfied and willing to stay with Wave longer.¹ Small business owners love the flexibility "Instant Payouts" provides — they can use it for every payout or only when they need fast funds.

Learn more

Click here to visit the Visa Direct website

Footnotes

 $^* Actual funds availability depends on receiving financial institution and region. \\$

I. Wave internal data, September 2019 - February 2020

2. Wave internal data, September 2020 - October 2020

3. PYMNTS/Visa~'Road to Recover: Mainstreet SMBs and Closing the Cash Flow Gap' Report, July 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 Survey of 359 US SMBs from May to June 2020 SMBs from May to May to