

PCMI Payments Coffee Chats

Panel discussions with senior industry voices

Commercial Payments: Empowering SMEs across Latin America and the US

From PCMI Global Payments Megatrends

September 2026



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Virtual event etiquette

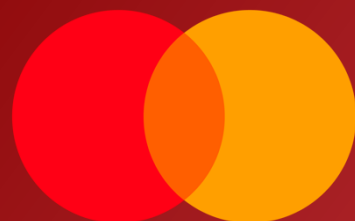
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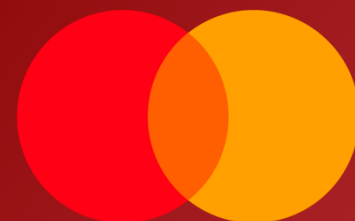
Guest speakers



Ginger Siegel
North America
SMB Lead



**Maria
Barreiros de Juste**
SVP LAC



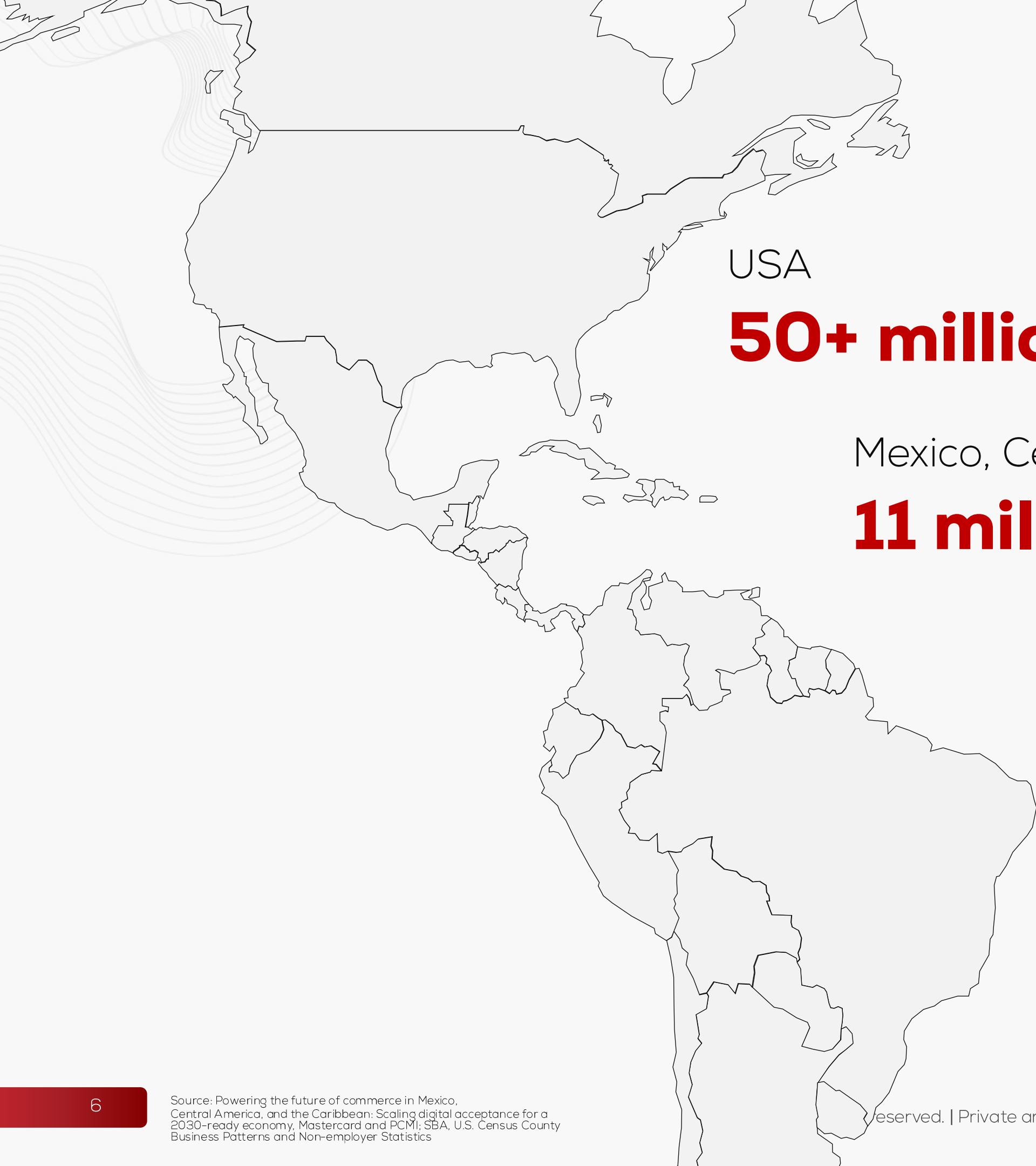
Lindsay Lehr Tutson
Managing Director

PCMI

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100+

million SMEs across
the Americas

USA

50+ million

Mexico, Central America and Caribbean

11 million

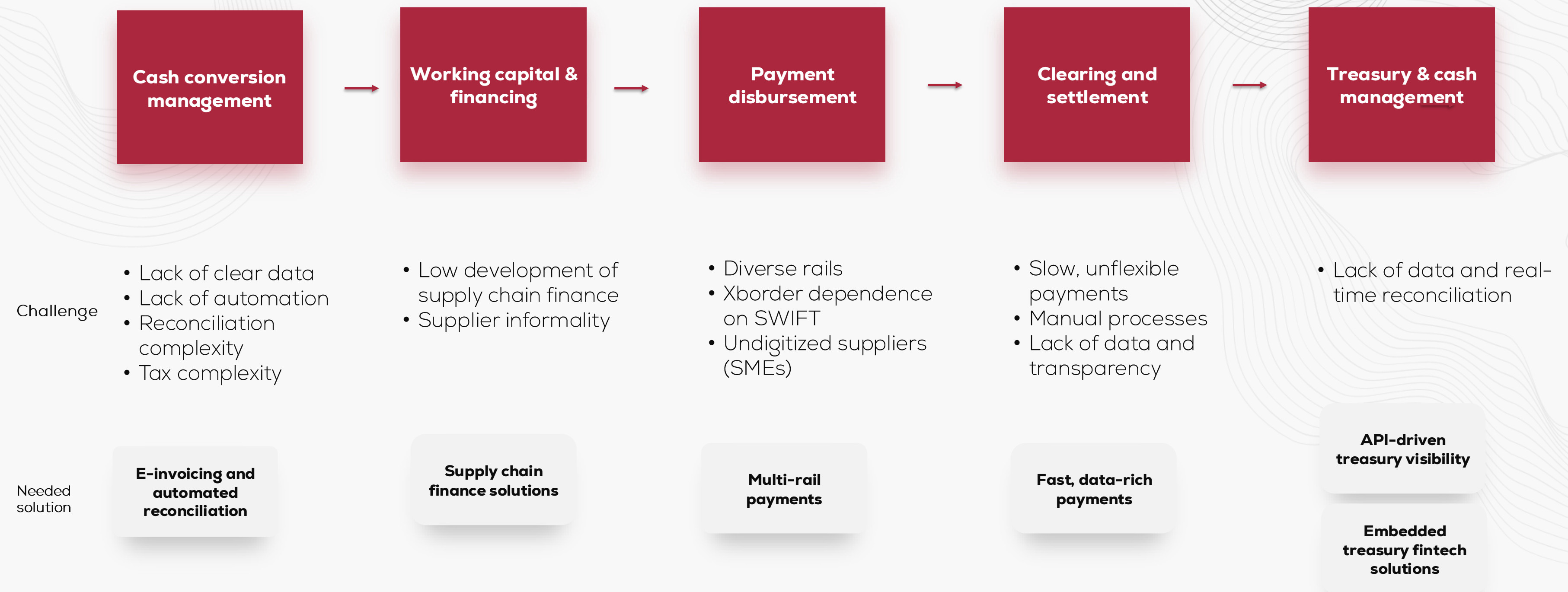
South America

44 million

Download the PCMI-Mastercard
report on North Latin America

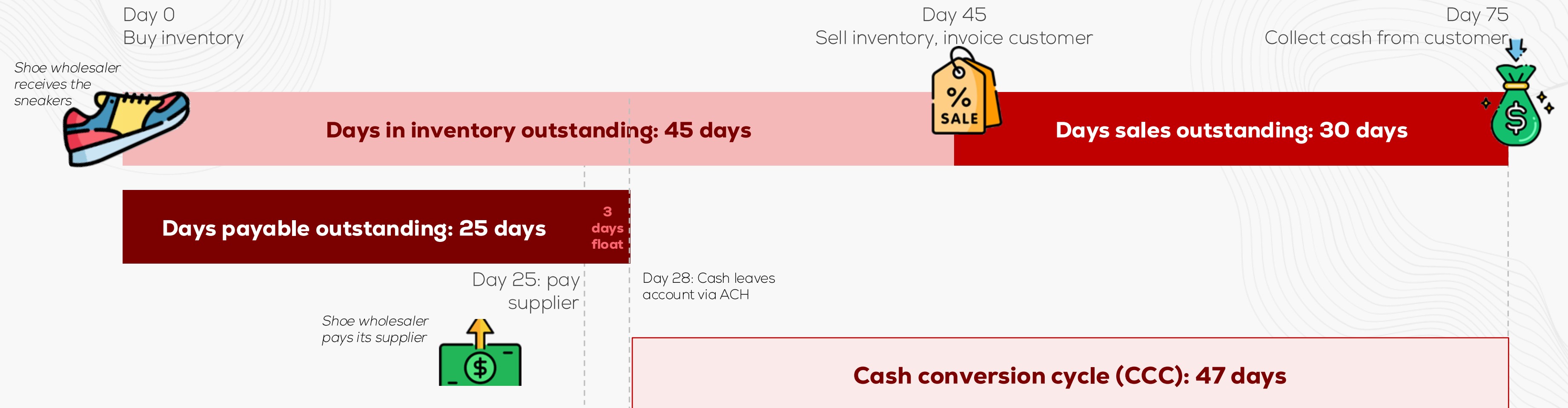


Visualizing the B2B payment value chain



The SME cash conversion cycle

Long payment terms create huge gaps in SME cashflow



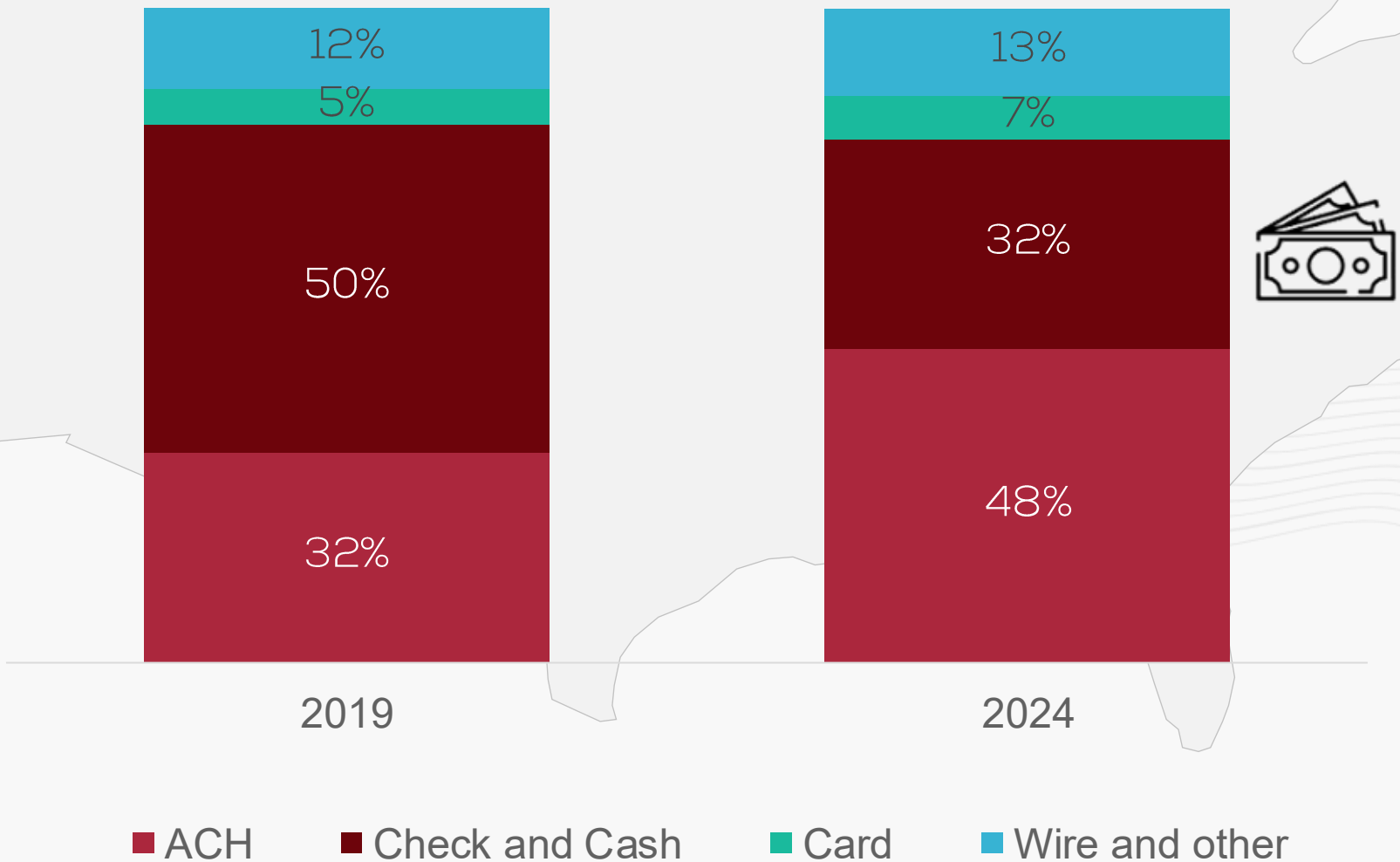
These are the 47 days between the day the company pays its supplier and the day it collects cash from its own customer. During that gap, the company is funding operations with its own cash or with financing.

Size of the opportunity

\$293 billion in B2B payments by small retailers in Latin America
made in cash and manual bank transfers

32% of B2B payments in the USA are still not digital

US B2B Payment Transaction Value share, by Transaction Method, 2019 & 2024



SMEs are diverse and operate across industries with evolving priorities and needs

To grow and foster innovation in an increasingly digital economy, SMEs must adopt new technologies and processes tailored to their specific sectors.

Industry



Tradesmen

- ✓ Keep business running
- ✓ Become more efficient
- ✓ Cash management



Professional services

- ✓ Controlled growth
- ✓ Marketing
- ✓ Growing business



Retail

- ✓ Maintain relevancy
- ✓ Attract and retain customers
- ✓ Online payments



Manufacturing

- ✓ Growth
- ✓ New markets
- ✓ Operational concerns



Agriculture

- ✓ Manage cash flow effectively
- ✓ Diversify
- ✓ Accessing new markets



Gig worker

- ✓ Fast payments, visibility and benefits
- ✓ Money management
- ✓ Income uncertainty

✓ Main pain point

Other segmentation



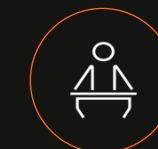
Business Size

- ▶ Micro Business
- ▶ Small Business
- ▶ Medium Business



Life Stage

- ▶ Startup
- ▶ Growth
- ▶ Mature



Founder

- ▶ Women Business Owners
- ▶ Affluent Entrepreneurs



From solopreneurs to small businesses, and up to mid-market companies, each faces specific challenges and needs in their day-to-day operations



Business
Needs

SMEs move through a life cycle from business establishment to transition, with each phase creating different needs and opportunities



Evolving SME needs include digital enablement & security

Small Business Needs



ACCESS TO CAPITAL

77% of small business owners are concerned about their ability to access capital they need to run and grow their businesses.¹

DIGITAL ENABLEMENT

78% believe a frictionless digital/online experience is critical to the business.²

SAFETY & SECURITY

71% of small business owners ranked safety and security as their #1 desired benefit.²

Sources: 1. Goldman Sachs, 10,000 Small Businesses Voices, May 2023. | 2. Mastercard Proprietary Research, May 2022



SMEs are demanding beyond card solutions



Inclusive Credit

Leveraging alternative data sources to establish risk profiles and make credit more accessible.



Digitization & Integrated Finance

Digital platforms focused on "embedded finance" within an ecosystem that offers one-stop-shop solutions



Acceptance

Financial providers must expand the range of acceptance methods to keep up with SMEs and new payment alternatives.



Loyalty

Meaningful offers, relevant discounts, and rewards that recognize them as companies, not just consumers.



Appropriate Segmentation

SMEs expect differentiated treatment aligned with their unique business needs.





See you next
time on...

October 28th

PCMI

Payments & Commerce
Market Intelligence



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Thank you

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