

Big Future

Small Business

How Payments Intelligence can unlock SMB growth in AP

Unlocking strategic advantages for businesses in today's uncertain economic climate through near real-time insights, increased payment visibility and contextualized intelligence.

VISA

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Introduction



1 The Rise of the Intelligence Economy

The global economy is undergoing a profound transformation – one powered by data, connectivity, and intelligent decision-making. We are entering the Intelligence Economy, where insight and foresight drive value beyond every transaction. Businesses that harness real-time data, draw meaningful insights, and respond with agility are better positioned to anticipate change, adapt to uncertainty, and drive sustained growth.

Across Asia-Pacific (AP), there is a need for small and medium-sized businesses (SMBs), the backbone of economic growth and innovation, to transform. Digitalisation is no longer optional; it has become essential for SMBs to thrive in a world where new customer needs and behaviours are pushing commerce and transactions online, disrupting conventional ways of doing business. While online activity generates rich data, SMBs often struggle with something even more fundamental: accessing this data. Without accessible, timely information, SMBs lack visibility on customer behaviour, cash flow, and payment performance. As economies digitize and payments diversify, the ability to turn everyday business data into actionable intelligence becomes critical.

This is the essence of the Intelligence Economy, an environment where success depends on how well businesses can collect, interpret, and apply intelligence from every transaction, interaction, and data stream to drive competitive advantage.

At the heart of this evolution lies Payments Intelligence – the next frontier of business growth for SMBs. By gathering data from each transaction and payment channel, SMBs can quickly uncover patterns that shape customer needs and operational performance. Tools such as artificial intelligence (AI) and data analytics, further sharpen these insights, enabling smarter decision-making, improved efficiency, and stronger customer engagement.

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2 The Payments Intelligence Opportunity in AP

In today's fast-changing digital landscape, payments intelligence is emerging as a key growth enabler for SMBs across AP. Unlike large enterprises that have more resources to harness data and optimise payments, SMBs often face limited budgets, resource and time pressures that make it challenging to manage increasingly complex payment flows at scale.



Many SMBs navigate a broad set of survival challenges—from rising operating costs and tightening margins to increasing competition and rapidly shifting customer expectations. These pressures can make it hard for small businesses to keep up with the demands of digital commerce and maintain seamless payment experiences without adding to their administrative burden.

The volume and types of payments made and accepted by SMBs are growing at an unprecedented rate. On the one hand, customers are paying SMBs using bank-issued cards, real-time payments (RTPs), e-wallets, and QR codes. On the other hand, SMBs are making business payments in multi-currencies, and using card and non-cardbased methods, to suppliers and service providers alike.

Each of these digital payments can reveal valuable data on how customers spend, customer preferences, business cash flow, payment transactions insights, and much more. The real opportunity lies in going beyond digital payments to building intelligent payment systems that turn this data into practical insights for smarter business decisions that fuel the next phase of growth.

This is what we mean by payments intelligence. Technologies such as AI tools act as strategic levers today to help SMBs make sense of a wealth of payments data to decode customer behaviour, streamline operations, and stay competitive in a data-driven world. It is projected that by 2028, half of SMBs in the region will leverage Generative AI to harness the advantages of the technology more easily[1].

[1] Visa, Empowering Agile SMBs through Innovation and Entrepreneurship, 2024

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As this adoption accelerates, the payments ecosystem is beginning to explore how emerging agent driven capabilities may further simplify and streamline commerce in the future. Over time, industrywide standards, safeguards, and controls will be critical to ensuring that any agent initiated transactions operate securely, transparently, and within clearly defined business and consumer permissions.

By applying tools such as AI-powered analytics dashboards, predictive models, and smart fraud detection tools, SMBs can shift from transactional systems to intelligent payments infrastructure that provide insight into areas like customer behaviour, payment preferences, and spending patterns, as well as improved security and fraud prevention features. SMBs must now capitalise payments intelligence as a strategic priority. Turning everyday payments into intelligence is more than a competitive edge — it is the foundation for the next wave of growth for SMBs across the region.

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3 | SMBs must Bridge the Payments Intelligence Gap to Thrive in a Data-Driven Economy

SMBs, which account for 70% of the world's GDP[2], make 97% of all businesses across Asia Pacific. Adoption of automation, AI, and other digital business tools present powerful opportunities for them to stay competitive. However, access to data, which is a fundamental building block in the emerging technologies, still remains a pertinent challenge for many SMBs.

With fragmented visibility and limited access to actionable data, many SMBs struggle to respond to fast-changing market conditions, manage financial risk, and identify new avenues for growth.

In today's economy, as digital payments, online transactions, and customer touchpoints multiply, the amount of information businesses collect continues to grow. But without the ability to turn this data into clear, actionable intelligence, SMBs risk:

- **Losing competitiveness**, as larger companies with advanced analytics outpace them in efficiency and customer engagement.
- **Overlooking hidden costs and inefficiencies**, such as payment delays, duplicate spend, or unprofitable customer segments.
- **Missing opportunities** to personalize offers, optimize pricing, or expand into new markets.
- **Being more vulnerable to fraud**, without the predictive power of intelligent systems that detect anomalies in real time.

To remain agile and resilient in this landscape, SMBs must equip themselves with the right intelligence, not just the right tools. Although 51% of AP SMBs surveyed have already adopted generative AI to enhance operations[3], digital business tools alone cannot close the intelligence gap. Without a strong foundation in data strategy and analytics, even the most advanced business tools will yield limited value.

As the ecosystem rapidly evolves, advanced technologies once reserved for large enterprises—such as AI-assisted analytics and automation – are gradually becoming more accessible across the broader business ecosystem, helping organisations analyse data, surface risks, and identify next-best actions with greater speed and confidence. However, the effectiveness of these AI-driven systems ultimately depends on the quality and richness of the underlying data. For SMBs, payments data represents one of the most immediate, high-frequency, and actionable data sources—making it a foundational lever for closing the intelligence gap that defines whether a business can truly thrive in a data-driven economy.



[2] Future of SMEs, World Economic Forum, 2021
[3] Shrinking the Trust Gap Report | Asia Pacific Insights, Vodafone, 12 Dec 2024

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Payment Trends Shaping the Intelligence Economy[4]

These emerging trends reflect how payments, data and AI are converging across the global ecosystem, setting the foundation for more secure, intelligent, and future-ready commerce experiences.

1 Accelerating AI usage in fraud intelligence

AI is fast evolving from reactive fraud prevention to autonomous, self-learning defence systems. These engines continuously analyse behavioural patterns, adapt to new attack vectors, and make independent risk decisions—delivering hyper-secure yet frictionless payment experiences at global scale. AI will continue to play a more crucial role in personalising payment experiences while enhancing fraud detection capabilities.

2 Invisible, intelligence-driven identity

Digital identity is shifting towards fully seamless authentication, where advanced biometrics, device intelligence, and behavioural signals work together behind the scenes. Traditional credentials — card numbers, OTPs, security codes — may fade or evolve over time as identity verification becomes real-time, continuous, and virtually invisible to the user.

3 Borderless real-time payment networks

Real-time payments in Asia Pacific are evolving from domestic utilities into the foundation of a truly borderless value-exchange network. As RTP and account-to-account (A2A) flows accelerate, we can expect more multilateral partnerships and shared rails that dissolve geographical boundaries and enable instant, secure, and intelligent cross-border transactions.

4 Intelligent and secure A2A payments

Next-generation A2A systems will integrate AI-powered risk screening and fraud detection directly into payment RTPs. Combined with increasing government-led multilateral connectivity, these advancements will make A2A payments safer, smarter, and more accessible across AP and beyond.

5 Embedded finance becomes embedded intelligence

Embedded finance is evolving into embedded intelligence, where payments, credit, insurance, and financial insights are woven into everyday digital journeys. As platforms tap into real-time data and AI decisioning, embedded solutions are increasingly positioned to proactively deliver personalised financial recommendations, optimise cash flow, and unlock new revenue streams at scale.



[4] Six Trends Shaping Payments in Asia Pacific in 2025, Visa

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4 How VISA helps SMBs, Issuers, Fintechs, and Acquirers to get a Leg-Up in the Intelligence Battle

Each player in the payments ecosystem has a distinct but interconnected role. Together, they form the foundation of an intelligence-driven economy, where insights flow seamlessly across SMBs, fintechs, acquirers and Visa to enable smarter, more secure, and more resilient business outcomes.

SMBs: The Frontline Innovators

SMBs are at the centre of the Intelligence Economy. They need to gain visibility into customer behavior, optimise operations, and drive smarter financial decisions. By leveraging intelligent tools, SMBs can go beyond digital payments and use the insights generated to fuel sustainable growth.

Issuers: The Financial Interface

Issuers, typically the primary financial interface for SMBs through their banking applications and payment platforms, equip SMBs with payment products that simplify financial management. By tapping into enriched transaction data, issuers deliver personalised insights, automated controls, and improved risk detection helping SMBs better manage expenses, cash flow, and business operations. Because issuers sit at the front end of the SMB experience, they are in a position to ensure that these advanced solutions are easily accessible and embedded in the existing tools for SMBs. These intelligence-driven enhancements strengthen issuer product offerings and deepen their value to SMB customers.

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Acquirers: The Acceptance Enablers
Acquirers play a critical role in connecting SMBs to the broader commerce ecosystem by enabling them to accept payments seamlessly in-store and online. As the primary providers of acceptance solutions such as payment terminals and ecommerce gateways, acquirers help SMBs capture sales efficiently and securely. By leveraging enriched transaction and acceptance data, acquirers can deliver intelligence that improves authorisation rates, enhances fraud detection, and optimises overall payment performance. Mobile devices are also becoming viable acceptance points, allowing SMBs to receive payments without a payment terminal.

Fintech Partners: Capability Enablers
Fintech partners accelerate innovation by building specialised, intelligence-led solutions. Whether through identity verification, digital banking tools, smart receipts, loyalty solutions, or automated reconciliation, fintechs provide modular technologies that can be deployed rapidly and cost-effectively through the issuers' platform. This helps SMBs access advanced capabilities with reduced operational burden and lower investment barriers, capabilities which were traditionally made available to larger corporates.

Visa: The Connector and Catalyst
Visa unifies the ecosystem through its network of networks, processing billions of transactions that connect issuers, acquirers, fintechs, and SMBs. This central role positions Visa to help ensure that payments are completed securely and reliably while transforming transactional data into actionable intelligence. Through its technology platform, APIs, and partnerships, Visa accelerates innovation and empowers the ecosystem to deliver smarter, safer, and more seamless payment experiences for SMBs.

How Visa creates Value across the Payments Ecosystem

1 Enabling Transparent, Traceable Spending

Payments intelligence gives SMBs real-time visibility and control over company spending, helping them optimise operations, plan inventory, and tailor product offerings. Visa solutions enhance this transparency by providing granular spend insights such as category tracking and employee-level trends. With deeper and more timely information, SMBs can identify inefficiencies, understand purchasing patterns, and make more confident, data-driven decisions that improve overall financial health. This level of visibility enables issuers and fintechs to introduce relevant solutions and offerings that support their business growth.

Visa Solutions at a Glance

Visa Business Cards for Small Businesses – provides flexible, secure payment options across various funding sources—debit, credit and prepaid. These credentials enable businesses to manage expenses efficiently. Virtual cards are issued instantly via participating apps and platforms, and provide enhanced security through tokenisation, configurable spend controls, and limit-use parameters.

Visa Flexible Credential – a modern payment technology that delivers a unified customer experience by bundling and managing payments through one Visa credential, allowing cardholders the option to assign funding sources effortlessly to best suit specific purchases and payments.

Visa Spend Clarity – a digital expense management solution that gives businesses near real-time visibility into spending, streamlined receipt capture, and automated reconciliation. It helps organisations control costs, improve compliance, and simplify day-to-day financial management.

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2 One-Stop Financial Management

Visa enables a unified solution that brings together banking, payments, and value-added services into a single, seamless experience for SMBs, centralising financial management and reducing the time they spend navigating multiple tools and systems. This integrated model positions Visa at the center of the ecosystem, combining issuer and fintech capabilities into one integerated platform that allows SMBs to use payment insights to streamline transactions, understand consumer behaviour, and optimise promotions, product offerings, and loyalty programmes. By making these capabilities easy to access and act on, Visa helps drive higher engagement and long-term customer retention for banks, strengthening customer loyalty and supporting their position in the SMB segment.

3 Reducing Fraud and Securing Transactions

Digital transactions are increasing targets for fraud, including the misuse of tokens that were once considered the gold standard for secure transactions. In 2022 alone, token provisioning fraud accounted for an estimated US$450 million in losses[5]. Visa helps to enhance the security of these digital transactions by providing AI-driven fraud detection, near real-time payment protection, and scalable payment solutions that help issuers, fintechs, and SMBs reduce fraud, safeguard transactions, and build trust across the ecosystem.

Visa Solutions at a Glance

Visa Analytics Platform – a web-based analytics solution that provides actional payments insights to help issuers boost card usage, improve interchange performance, reduce fraud, declines, and disputes. With anonymised peer benchmarking, intuitive dashboards, and customizable reports, issuers can make faster, data-driven decisions that strengthen portfolio performance and customer experience.

Visa Protect – provides a comprehensive suite of fraud prevention and authentication solutions designed to secure key stages of the payment journey. The platform empowers merchants and issuers to combat evolving threats, reduce fraud losses, and maintain customer trust without sacrificing convenience. By leveraging Visa's global network, advanced analytics, and AI-driven intelligence, Visa Protect is designed to deliver strong security, scalability, and performance for businesses worldwide.

Visa Direct – Visa's cross-border money movement solution that enable funds delivery across 12.5B endpoints (cards, accounts and wallets), 90+ domestic payment schemes, 20+ real-time payment schemes, and 60+ card and wallet networks across 150+ currencies without the hassle of conversions.

Visa Acceptance Solutions – provides secure and seamless payment tools that supports diverse payment methods (including contactless, mobile wallets, and eCommerce) while improving approval rates and reducing friction. Solutions such as Tap-to-Pay are secure and compliant with payment industry standards that incorporates advanced security features to ensure transactions are protected and customers' information remain secure.

Visa Intelligent Commerce – helps define the standards, safeguards, and infrastructure that enable AI driven commerce to operate securely and transparently across the global payments ecosystem. Built on a comprehensive suite of integrated APIs and a strong partner program, it uses Visa's secure infrastructure to support transparent, consent driven, agent initiated payments—ensuring they operate within defined rules, controls, and permissions as this model continues to evolve.

[5] Visa Provisioning Intelligence launches to combat token provisioning fraud, December 2023

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5 Thriving in the Payments Intelligence Economy

As the business landscape evolves, payments intelligence is becoming a key differentiator. SMBs that use the right tools to harness payments data are better positioned to build agility, resilience, and a sustainable competitive edge in an increasingly dynamic market.

By embracing data-driven operations, SMBs can gain critical visibility into transactional trends and customer spending behaviours, streamline operations and financial management, and reduce fraud risk. This becomes even more important as digital payments continue to expand in volume, variety, and complexity, placing greater pressure on SMBs to make faster, smarter decisions with limited resources. Technology providers, payment platforms, and ecosystem partners that enable this transformation will play a pivotal role in helping SMBs convert everyday activity into actionable insights—unlocking smarter, faster, and more adaptive business practices that fuel mutual growth.

The next evolution of payments will be accelerated by artificial intelligence. AI-powered agents may soon autonomously browse, compare, and execute purchases on behalf of consumers and businesses, fundamentally redefining the paradigms of purchasing and payment experiences. As this model evolves, trusted infrastructure, clear consent, and industry wide standards will be essential to supporting safe adoption at scale.

By combining proven Visa solutions and contextual data insights with emerging AI capabilities, Visa is equipping issuers, fintechs, and acquirers to help SMBs compete in the next era of commerce with confidence.

The intelligence economy is already here. SMBs that harness the power of payment intelligence through strategic partnerships will not only enhance their competitive edge but also play a pivotal role in shaping the future of global commerce.

Discover how payments intelligence can transform your business with Visa today



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