

Improve cash flow with credit, financing, and invoicing

Tai Koottatep

Director, Amazon B2B Payments & Lending

Why it matters

SMALL BUSINESS **SUMMIT**

amazon business

82^{0%}

of small businesses fail
because of cash flow
mismanagement.

Source: US Bank research, 2016.

185^{0%}

increase in searches for
“small business funding”
since 2019.

Source: Google (Search data in the U.S.).

Your cash flow toolkit



Small Business Credit Cards



Business Invoicing



Financing solutions

Your cash flow toolkit



Small Business Credit Cards

Amazon Business American Express Card: Your business. Your rules.

SMALL BUSINESS SUMMIT

amazon business

Choose 3% Back or 60 Day Terms

On U.S. purchases at Amazon Business, AWS, Amazon.com and Whole Foods Market[‡]. If you choose to earn rewards, you'll earn 3% Back on the first \$120,000 in purchases each calendar year, 1% Back thereafter[‡].

0\$ Annual Fee[¤]

1% Back

On other purchases[‡]

2% Back

At U.S. restaurants, U.S. gas stations, and on wireless telephone services purchases directly from U.S. service providers[‡]



Choose 5% Back or 90 Day Terms

On U.S. purchases at Amazon Business, AWS, Amazon.com and Whole Foods Market with an eligible Prime membership^{*‡}. If you choose to earn rewards, you'll earn 5% Back on the first \$120,000 in purchases each calendar year, 1% Back thereafter[‡].

0\$ Annual Fee[¤]

1% Back

On other purchases[‡]

2% Back

At U.S. restaurants, U.S. gas stations, and on wireless telephone services purchases directly from U.S. service providers[‡]

[¤] See Rates and Fees at americanexpress.com/RatesFees1

[‡] [Benefit Terms](#)

^{*} [See a full list of eligible Prime memberships](#)

Learn more at amazon.com/businesscard

Amazon Business American Express Card

“The longer payment terms help my business specifically because I have to buy supplies like gemstones and metals before my customers pay my orders. A lot of times, my customers have net 30 terms. That means they pay me 30 days after I ship, which means I have to outlay the money for the supplies, which can run in the thousands, way before I ever get any money for my orders. Having a 90-day period* where I don’t have to pay interest on that helps me keeping my costs low in my business.”

- Susan

Real Card Member was compensated for this testimonial.

Learn more at amazon.com/businesscard.

*Get 90 days interest-free on U.S. purchases at Amazon Business, AWS, Amazon.com, and Whole Foods Market with an eligible Prime membership.



*Susan, Card Member and
Owner of Suzie D Jewelry*

Your cash flow toolkit



Business invoicing

Business invoicing with **Pay by Invoice**

Pay by Invoice by Amazon Business is a line of credit and invoicing program for purchases on Amazon Business.¹ Eligible US Amazon Business customers are invited to the program at the time of their Amazon Business registration.²

Pay by Invoice gives businesses more flexibility and control over their cash flow. Amazon Business customers in the US can take advantage of 30-day payment terms and eligible Business Prime members can apply for 45-day terms with the Small and Medium plans or 60-day terms with the Enterprise plan. [Learn more.](#)

¹ In select locations
² Subject to credit approval



Your cash flow toolkit



Financing Solutions for Amazon Sellers

A term loan with **Amazon Lending**

Amazon Lending offers eligible sellers on Amazon.com the ability to apply for term loans with fixed rates through a convenient application process directly through Seller Central and no lengthy paperwork. [Learn more.](#)



A term loan with **Amazon Lending**

“When I saw the lending offer from Amazon I was so excited. My only other lending source was my husband. The funds offered to me by Amazon were perfect and exactly what I needed to help me get inventory ordered. I wouldn't have been able to order more inventory without this loan. What's even better is it's helped me build my credit and I'm now getting more offers for business credit cards. I would absolutely borrow from Amazon again.

- Lidia Nunez-Yancey, Savvy & Co. Unlimited

A business line of credit from **Marcus by Goldman Sachs**[®]

*The Marcus Business Line of Credit is a fixed-rate revolving loan offered by **Marcus by Goldman Sachs**[®] in partnership with Amazon Lending to Amazon sellers.*

Why add a Marcus Business Line of Credit to my financing toolkit?

- **Favorable interest rates.** Exclusive pricing for Amazon sellers with added perk of no maintenance or origination fees
- **Flexibility.** Sellers have the flexibility to request funds as needed¹ and only pay interest on the funds actively used
- **Predictability.** Fixed rate pricing structures provide predictability in volatile macro and rate environments
- **Best-in-class customer experience.** Net Promoter Score among the highest in financial services²

¹ Approval of a business's Marcus draw request is based on the business's creditworthiness at the time of request and other factors. There is no obligation for Marcus to extend credit at any time and approvals of Marcus draw requests are made in its sole discretion. Additional details can be found in the Marcus line of credit agreement. Marcus draw requests can occur until 5:00 p.m. ET two business days prior to the end of an account's draw period. If Marcus decides not to approve a business's draw request, the business may not be able to request a new draw for 30 days from the date of decline. The minimum draw amount a business may request is \$500. Marcus may reduce a business's credit limit for any reason.

² Benchmarking based on data provided by the Survicate.com article: "NPS Benchmarks for 2021: Good Net Promoter Scores by Industry"



A term loan with **Lendistry (Amazon Community Lending)**

Amazon has also partnered with **Lendistry** for The Amazon Community Lending pilot program to help serve urban and rural small businesses in socially and economically distressed communities. Through this invite-only pilot, Lendistry is providing term loans targeting a range from \$10,000 to \$100,000 with periods of up to two years and annual percentage rates generally ranging between 8% and 9.9%. [Learn more](#)



A term loan with **Lendistry (Amazon Community Lending)**

“They (Amazon) are on a mission to support and empower minority-owned businesses, just like us, so it was a great fit. The Amazon seller community is the perfect place to make these kinds of financing programs available that can truly make a difference for a lot of businesses.”

- Everett K. Sands, founder and CEO of Lendistry

Thank You

Learn more at business.amazon.com