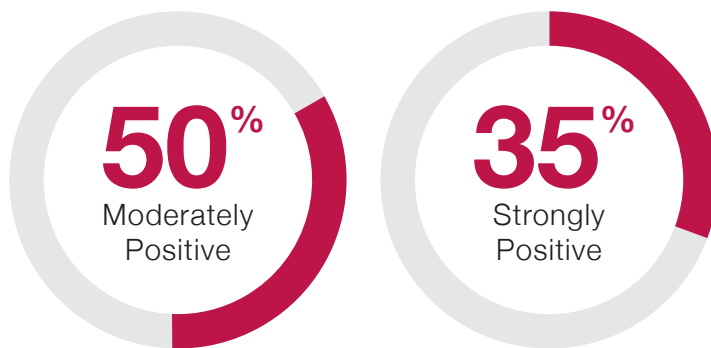


2025 U.S. Small-Medium-Sized Business Survey

Conducted in March 2025 - 326 Respondents

What is your expectation for business growth in 2025?



10% for neutral; 4% for slightly negative; 1% for strongly negative.

What is driving your expectations for business growth in 2025?

34% New and evolving technologies

27% Economic uncertainties (consumer confidence, GDP, inflation, supply chain, etc.)

Do you anticipate staffing shortages for your business in 2025?



What are the most important things you will do in 2025 to help recruit and retain talent?

(please select up to three)

53% Wages, Bonuses, Benefits

44% Flexible Work Schedule

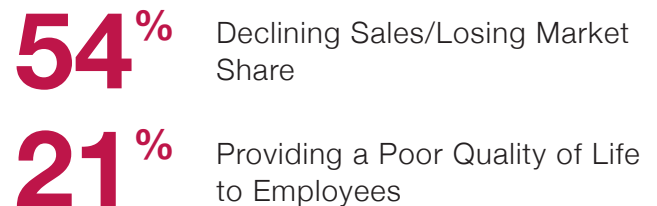
43% Recruitment

When it comes to digitizing your payment process, what are the biggest barriers?

(Select up to two)



What is the biggest fear you have for your business in 2025?

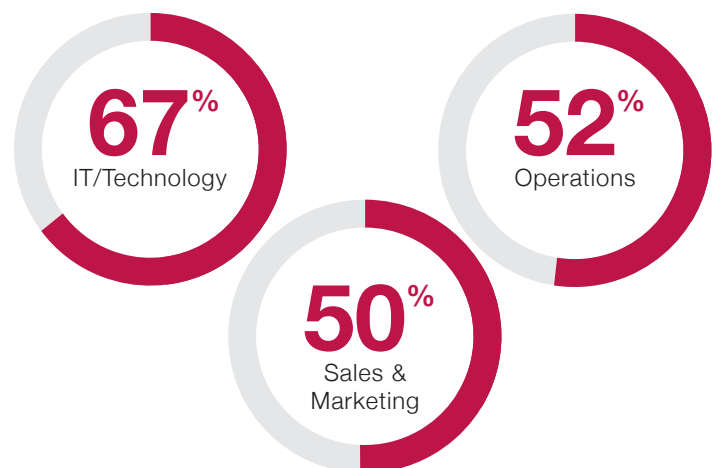


Do you plan to deploy or test Artificial Intelligence (AI) tools to support your business in 2025?



In what areas of your business will AI be deployed or tested in 2025?

(Please select all that apply)



CORPAY – SIMPLIFYING CORPORATE PAYMENTS

Corpay (NYSE: CPAY) is a global S&P 500 corporate payments company that helps businesses and consumers pay expenses in a simple, controlled manner. Corpay facilitates billions of payments annually for customers across more than 100 countries in three business divisions: vehicle payments, lodging payments and corporate payments. These customers save time and spend less making payments with Corpay's modern suite of solutions.

Data cited in this publication is the result of the Corpay Small-Medium-Sized Business 2025 Survey. This information is being provided for informational purposes only. This survey from Corpay is an annual poll of over 300 U.S. businesses.