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Substantiating the use of automated platforms for cash flow management at small
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Annotation. This study considers cash flow management processes at small and medium-sized businesses in the context of digitalization. The subject of the study is a set of digital solutions that enable the optimization of cash flow management processes by enterprises. The task addressed relates to the economic feasibility of using automated cash flow management platforms for small and medium-sized businesses. To this end, the work identified the features of existing financial accounting tools and analytical cash flow management platforms. An example of using the Finmap online platform proves the advantages of visualizing financial information, which is easily perceived even by non-financial specialists. Automation of transaction accounting makes it possible to minimize manual labor and errors by 90% and allows business owners to receive structured information about the financial results of their activities and cash flow. The time required to analyze a company's financial condition and make decisions is reduced by 50% through quick access to key metrics and their visual display. The prospects and feasibility of implementing digital solutions in cash flow management have been proven by modeling and simulation using Bizagi Modeler software. This tool made it possible not only to reflect the optimized cash flow management process using automated tools but also, by analyzing metrics, to quantitatively assess the minimization of process execution time and resource utilization. In the practical domain, this is an effective tool for substantiating a management decision on the feasibility of using digital solutions, with elements of training business owners and staff on their integration into operational activities

Keywords: cash flow management, small and medium-sized businesses, BPMN modeling, automated financial systems, SME digital transformation