



Payments

# RECOVER AND OPEN

Your three-step plan for  
transitioning out of lockdown



A blurred background image of a busy city street. In the foreground, a person in a long yellow coat is walking away from the camera, carrying several shopping bags (one purple, one brown). Other pedestrians are visible in the background, some carrying bags. The street is lined with buildings and shops, and the overall atmosphere is that of a bustling urban environment.

**DISCOVER THE  
PAYMENT SOLUTIONS  
THAT WILL HELP  
YOU REBUILD YOUR  
BUSINESS AS THE UK  
TRANSITIONS OUT  
OF LOCKDOWN**

# TO COME OUT OF LOCKDOWN SAFELY AND EFFECTIVELY, YOU NEED A PLAN

On 10th May, the government revealed its “conditional plan\*” for relaunching the UK economy following the COVID-19 lockdown.

On 23rd June, the government set out further changes to lockdown measures for England. Separate guidance is available for businesses in Wales, Scotland and Northern Ireland, including businesses currently allowed to open in each country. Currently, there is an expectation that businesses will begin to reopen in phases over the summer:

- Non-essential retailers were allowed to reopen (with some restrictions), beginning on 15th June
- A reopening of pubs, restaurants and hairdressers started 4th July
- Gyms, beauty services, and some arts, leisure and tourist attractions may also reopen from mid-July, if they can prove they can do so safely
- Workplaces are expected to follow guidance on becoming “COVID secure”

Your business will need to prepare for this next phase of the COVID response if it is to win customer trust and build back sales while keeping people safe.



This three-step plan could help you reopen safely while maximising cashflow by implementing the right payments solutions.

## 1 STEP ONE:

Develop a plan for exiting lockdown safely and effectively

## 2 STEP TWO:

Identify the opportunities for payments to support the success of your overall return to business plan

## 3 STEP THREE:

Understand specific payment solutions and how they can be incorporated into your business

## STEP ONE

# WHAT IS THE BEST WAY FOR MY BUSINESS TO TRANSITION OUT OF LOCKDOWN?

Putting a solid plan in place for exiting lockdown is essential. To help, we have put together a check list covering the key areas you will need to consider in your plan. Simply complete the questionnaire and consider using the suggested actions to help guide the creation of a plan that works for your business.

**Which of the following ways does your business sell to customers?** Tick all that apply.

At my physical premises

Phone orders and delivery

Phone orders and collection

Online orders and delivery

Online orders and collection

Having alternative means of selling and reaching customers can help your business maximise sales. If you have left any boxes unticked, it could be worth exploring changes you could make to offers or operations. For example, some pizza restaurants have started selling pizza-making kits online to cover the shortfall in restaurant traffic.

**How many of the following measures are you able to put in place to keep your customers and staff safe and maintain social distancing?** Tick all that apply.

Controlling the number of people who can safely enter your premises at any one time

Providing a plastic screen at the till

Taking contactless payments

Having clear signage and floor markings to drive social distancing

Able to deep clean between customer visits

Providing PPE for people working on your premises

Closing changing areas/toilets

Enabling customers to book appointments in advance

This is not an exhaustive list of the possible actions you could take. For the most up to date advice, visit the [government's website](#).

**Comments:**

### **As you plan to reopen your business, you might also want to consider:**

What level of sales are you forecasting? It might take some time for demand to pick up. Your sales might also be limited by the reduced volume of people who can buy from you safely during any one day

Be clear on the costs of reopening your premises and any extra costs associated with bringing staff back from furlough

Look at ways to encourage sales, such as discounts or incentives

Try and avoid tying up cash in old stock. Look into your funding options including the Bounce Back and CBILS schemes.

### **Can you better use technology to help deliver a safe, more-efficient customer experience?**

Does your business have a point of sale system (POS)?

Are your payments and POS integrated?

Are you having to do manual reconciliations or rekeying of amounts into your Portable Electronic Device (PED)?

Are you making the most of payments data to understand how you can improve authorisations and reduce charge backs?

Putting technology and integrated payments at the heart of your business could deliver a better customer experience, reduce errors and improve inventory management.

### **How will you convince customers that your business/premises are safe?**

Consider if you could introduce the following measures:

Details on your website as to your plans (e.g. queuing, one-way systems etc.)

Signage in your premise windows

Training of staff

Ask customers to handle and bag their own shopping

### **How will you deliver a compelling customer experience while keeping them safe?**

You may want to consider the following:

Uploading videos of your products and services online, allowing the customer to browse without the need to be in store

Shifting your marketing focus to provide reassurance along with online and in-store offers

Keep your customers informed via social media

### **Comments:**

Once you have mapped out what your broader reopening plan may look like, you can explore which payment solutions can help.

# WE'RE HERE TO SUPPORT YOU

You may now be ready to begin taking your next steps, including implementing some of the measures we've already highlighted.

If you're a retail business, you will likely want to drive sales by encouraging people back in store, perhaps by boosting your online presence. If you're in the holiday sector, you could be looking to put your efforts into promoting and selling UK-based breaks later in the summer.

Whatever your wider plan, we're here to provide the payments solutions and support you need for continued business growth post-lockdown.

FSB Payments remains dedicated to helping small and medium-sized businesses generate much needed sales and cashflow.



## KICKSTART YOUR RECOVERY WITH SMARTER PAYMENTS



### Prepare your physical premises

- Enhance card terminal sanitisation
- Accept contactless payments



### Take payments remotely

- Use Virtual Terminal and/or Pay by Link
- Use Payment Gateway for online payments



### Encourage ecommerce sales

- Get your products online – and let your customers know
- Make sure you stay PCI (Payment Card Industry) compliant when using remote payment solutions

## STEP TWO

# HOW PAYMENTS CAN SUPPORT YOUR PLAN FOR REOPENING

Now that you've gained a clearer picture of your broader reopening plan, use this section to find the payments solutions that could help get your cash flowing as quickly as possible.

### How to use this section of the planner

Simply follow the decision tree to identify the payments solutions that might be best suited to your business. You can then find out more details about these solutions and how to implement them in your business in the following section.



# WHICH FSB PAYMENTS SOLUTION COULD BE RIGHT FOR YOUR BUSINESS?

START HERE:

**Q1. Do you have a solution that enables you to take orders and payments online?**

Yes

Go to Q2

I don't think it is suitable for my business

Not yet

Payment Gateway

**Q2. If you are a hospitality business would you prefer your customers to...**

Not in hospitality

Go to Q3

Pay at till/register/bar

And/or

Pay at table

Integrated Payments

**Q3. Is your business able to take contactless payments and mobile wallets?**

Yes

Go to Q4

No

Contactless Terminals

**Q4. Would you like to reduce rekeying between your till and your card terminals?**

No, we have already integrated our payments into our POS

Go to Q5

Yes

Integrated Payments

**Q5. Would you like to take payments via email?**

Yes, already do

Go to Q6

I don't think it is suitable for my business

Aim to in future

Pay by Link

**Q6. Would you like to take payments over the phone?**

Yes, already do

I don't think it is suitable for my business

Aim to in future

Virtual Terminal

## STEP THREE

# REOPEN WITH NEW TOOLS AND PROCESSES

The following section provides the main features of the FSB Payments solutions that might be right for your business, as well as detailing how these can be implemented.



## PAYMENTS GATEWAY

These days everyone expects to be able to pay online. With home-bound consumers now relying on the internet to do their day-to-day shopping, taking payments on your website is one of the best ways to help you find new customers and keep the cash flowing.

The FSB Payments online gateway lets you take secure payments through your website. It has everything you need to take credit and debit card payments online simply and securely. You can let your customers pay easily and conveniently and help your business grow.

- 24-hour customer service lines
- Integrates with over 100 shopping carts, content management systems, software and website partners

### Could be ideal for:

Any small or medium-sized business looking to sell products and services online

# STEP THREE REOPEN WITH NEW TOOLS AND PROCESSES



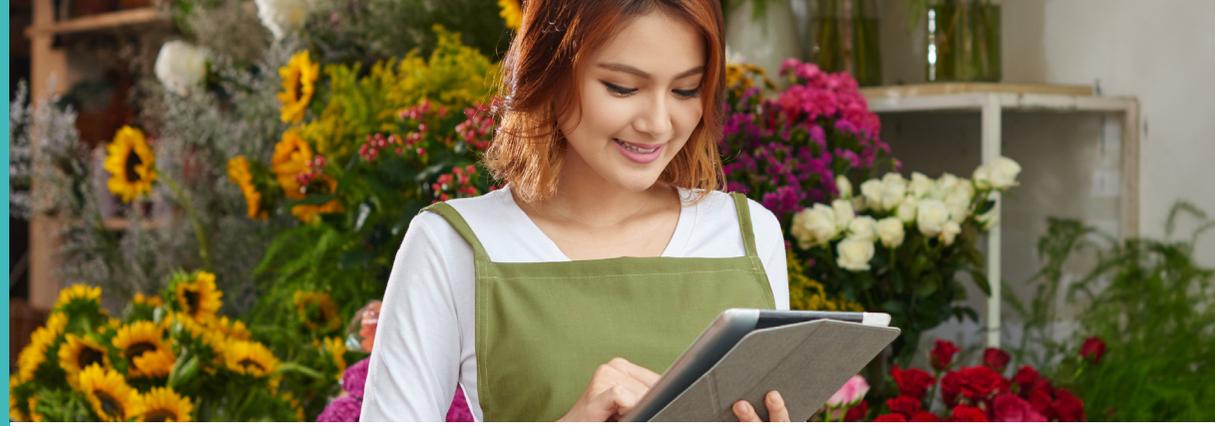
## PAY BY LINK

Use Pay by Link to create unique payment links sent directly to your customers via email. You can include links on emailed quotes, invoices and booking confirmations to encourage your customers to pay straight away and to help improve cash flow. You can also take bookings or orders and let your customer pay in a way that suits them. Just email them.

- Customisable payment pages and emails
- Use your own logo and branding
- Unique payment links
- Easier PCI DSS (Payment Card Industry Data Security Standard) compliance
- Take international payments
- Quick and easy reporting

### Could be ideal for:

Smaller businesses with a loyal customer base, particularly tradesmen, builders, household or personal service providers



## VIRTUAL TERMINAL

If you're managing a website, taking orders from your home office or want to keep customers away from physical terminals to help prevent the spread of COVID-19, you could accept payments over the phone with our FSB Payments Virtual Terminal.

It's quick, easy-to-use and secure. If you have a secure internet connection and a web browser, you're all set.

- Log-in anywhere there is a secure internet connection
- No technical set-up required
- Quick and easy reporting
- User-friendly interface
- Have multiple users on one account
- Optional risk management service

### Could be ideal for:

Cafes, restaurants and take-aways, as well as businesses like florists, bookstores and any other business taking orders over the phone

## STEP THREE

# REOPEN WITH NEW TOOLS AND PROCESSES



## INTEGRATED PAYMENTS

Integrated Payments allows you to connect your payment processing function with other vital business software systems, such as accounting, payroll and customer relationship management systems.

This enables payments to be made without the manual activation or confirmation of a cashier, allowing you to take full advantage of your EPOS system, provide a smoother customer experience, lower error rates and spend less time reconciling receipts.

### Could be ideal for:

Cafes, restaurants and take-aways, as well as businesses like florists, bookstores and any other business taking orders over the phone



## CONTACTLESS TERMINALS

Contactless card payments provide a secure and fast way for customers to pay when they visit your store. This facility has become even more crucial since pandemic control measures were put in place, as touch-free ways of paying could reduce the risk of transmission.

There are a number of terminals available through FSB Payments that could suit any kind of business or way of paying:

- Countertop card machines
- Portable card machines
- Mobile card machines
- Mobile card readers

### Could be ideal for:

Business in all sectors looking for a secure and contactless way for customers to pay

# TOWARD SAFE BUSINESS RECOVERY

As we enter the next stage of our collective response to COVID-19, it is vital that we work together to find new ways of doing business that reduce the risk of transmission, while still allowing for the flow of cash to help keep small and medium-sized businesses afloat.

According to the Prime Minister's latest statement (published 23rd June 2020)\*, previously eased social restrictions will be further relaxed to "help businesses get back on their feet and get people back in their jobs."

Now that many businesses are able to reopen, they must do so being aware that they could be forced to quickly adapt to further developments.

Let FSB Payments help you with payment solutions as you navigate your gradual return to business as normal – or, at least, as close to normal as possible.

If you would like more information about FSB Payments, please contact the FSB Customer Service Team on 0808 2020 888 quoting FSB Payments. Lines open Monday to Friday 8am–6pm.



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