

**worldpay**  
from FIS

# FROM PANDEMIC TO PAYMENT

Your guide to getting payments moving again





## **WE MIGHT SAY “WELCOME BACK” –**

but we know there’s been no break from business for you. You’ve been adjusting and adapting, working to ensure your retail business stays afloat through these rough and unsettled times. And we know that hasn’t been easy.

While it’s much too soon to forecast smooth sailing ahead, we don’t want payments acceptance to be one more obstacle in your path back to consistent business. Because there’s no time for downtime. Especially now.

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To help you – and your payments – prepare for what comes next, we’ve assembled this informative guide outlining the next steps forward.



# READY, SET, KNOW – PREPARING TO REOPEN

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In your early opening stages, remove any additional friction to the payment experience. Consider these simple and actionable improvements:

### 1. Put employee and customer safety first

Restructure the checkout area to minimize or eliminate any potential contact between customers and employees. Plexiglass shields, frequent sanitation of POS terminals and the checkout area and insistence that employees wear masks and gloves will all help to limit exposure while also providing customers with a greater sense of comfort and confidence.

### 2. Prepare for contactless

Contactless transactions help to eliminate a highly visible source of contact: the POS terminal. With EMV terminals in place, NFC capability is likely already enabled – it's simply a matter of lighting up the NFC function to begin accepting contactless transactions. In addition to NFC, there are other contactless options that you can apply. Text-to-pay, app-based payments, BOPIS and BOPOS and subscription-based payments can all reduce the degree of physical contact needed for an in-store purchase.



# **WELCOMING CUSTOMERS WITH OPEN DOORS – PARTIAL CAPACITY OPENING**

As business starts to pick up and you're adjusting to possible restrictions, consider helping your retail business evolve by:

## **1. Integrating digital and physical world payments**

Customers have already moved toward integrated payment functions with their increased use of digital commerce and BOPIS/BOPOS. Assess the payment suite and identify ways that the payment process can be simplified and consolidated to ensure a satisfactory customer experience regardless of channel.

## **2. Adding alternative payment methods**

Beyond acceptance of the four primary global networks – Visa, Mastercard, American Express and Discover – look at alternative payment Options. It's a great time to incorporate the acceptance of mobile wallets to help facilitate less contact during checkout.

## **3. Implementing loyalty programs**

This is a tough time for a lot of consumers and recognizing their value will strengthen your value to them. Extend or eliminate point expiration and include powerful offers for specific actions like offering triple points for behaviors, products, or categories that will strengthen the business. Also, POS loyalty programs have come of age in the past few years, and they provide an opportunity to immediately reinforce the customer's purchase decision at the point of sale.



# OPPORTUNITY FOR A BETTER NORMAL – OPERATING WITHOUT RESTRICTIONS

For businesses that are fully open, it's a great time to be thinking about the future of your business. Consider these questions to further your success.

### 1. What systems/processes are unnecessary or redundant?

With everything shut down or running at low levels, there's less risk of disrupting core processes when a system comes down.

### 2. What can we move to the Cloud?

Moving processes and information to a secure cloud allows work to continue from any location.

### 3. Are there areas that would be more efficient or cost effective if they were handled by a partner or a vendor?

Anything that isn't directly relevant to the core business can potentially be offloaded to a third party, increasing capability and potentially lowering costs or moving expenses from a fixed to a variable cost basis.





# OPPORTUNITY FOR A BETTER NORMAL – OPERATING WITHOUT RESTRICTIONS (CONTINUED)

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### 4. Are there areas of the business that are getting more resources than they need?

Perhaps some parts of your business run well automatically. Evaluate areas where resources can be reallocated.

### 5. Are we prepared for future big-shift events?

It's not possible to predict the next global event, but there are actions that every business can take to lessen the impact or damage that might occur. This could include husbanding cash, accelerating digital transformation, or establishing contingency plans for closed locations.

### 6. Is there a new business opportunity that we can attack?

The pandemic is changing the world in ways that we cannot yet understand, but there are signs of new opportunities in remote delivery, virtual commerce and communications that will create new opportunities and potentially new industries. Be open to new and profitable ways to expand your business.





## Your guide to getting payments moving again

## WE'RE HERE TO HELP

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It's no secret – commerce as we knew it has likely changed forever. But getting back to “normal” shouldn't be the goal. As tough as it can be sometimes, a positive attitude, thinking past the immediate challenges and, yes, hope for the future can be core components of the re-emergence of retail business and the re-awakening of our global economy.

We still have a long way to go before things return to even a semi-comfortable level, but the work you do today can have a significant impact in creating tomorrow's achievements. Acknowledging the challenges your customers also face can be a step towards a stronger – and profitable – relationship.

If you have any questions or concerns, please don't hesitate to reach out. Contact your representative, or you can find more helpful information from our [COVID response center](#).

To read the full story on the impact on commerce and payments, [please click here](#).

When you're ready, we're ready to help. Without interruption.



## About Worldpay from FIS

Worldpay from FIS (NYSE:FIS) is a leading payments technology company that powers global commerce for merchants, banks, and capital markets. Processing 75 billion transactions topping \$9T for 20,000+ clients annually, Worldpay lifts economies and communities by advancing the way the world pays, banks, and invests.



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