



The COVID-19 Customer Engagement Toolkit

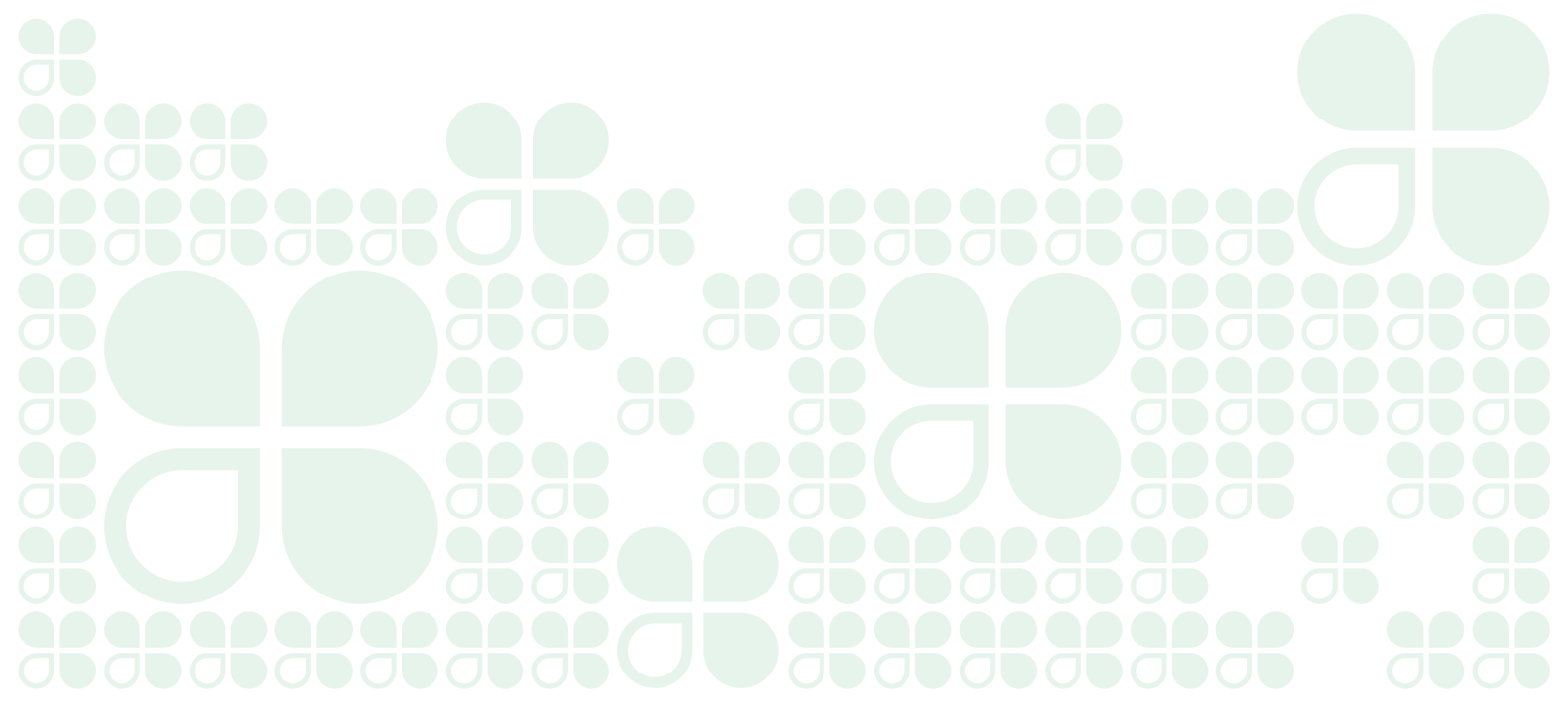




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Introduction

From customers sheltering at home for safety and health concerns to many legislatures requiring non-essential businesses to shutter, COVID-19 has caused significant disruptions. While government agencies and other authorities work on ways to protect both our public health and our economy, small business merchants can examine their own opportunities to help restore our local marketplaces. Working together, staying connected with our customers, and adapting to the changing environment, we will get through this.

Clover's **Customer Engagement Suite** includes essential tools to help you keep your customers safe, conduct business online, and respond quickly to evolving developments: **Customers, Promos, Feedback, Rewards**, and **Clover's consumer-facing mobile app**. This guide will help you understand how these tools can streamline your business practice and help you retain as much customer contact as possible during this difficult period.

For a small business to succeed, you need to have a great team and customers who believe in your products and services. Shifting to meet their fast-changing needs helps everyone weather this disruption. It's important, despite the various other challenges you face as a merchant, to continue engaging with both your employees and your customers, helping them through the crisis, and thanking them for their continued support.

What Is Clover Customer Engagement?

Hopefully, you've taken advantage of the resources in the Clover App Market to customize your systems and procedures. Regardless of which apps you use to keep your business flowing on a regular basis, we want to make sure you have a chance to get to know the Customer Engagement Suite, a collection of tools we have developed and offered to our merchants at no cost. There's no easier way to **identify and connect with your audience**. Let's look a little deeper into what each tool in the suite can offer you, your staff, and your customers.

Customers



Clover Customers is a great way to identify and catalog your audience. Think of it like a digital rolodex, or an embedded customer relationship management (CRM) system. Here, you can see transaction-level history for every customer, analyze their buying habits, understand their interests, and more. You can add detailed information to their file if you like, including workplace, birthday, and any other details they share with you that you might want to remember.

Promos



Clover Promos is an excellent communication tool. Once you have an audience set up in Clover Customers, Promos lets you send messages to them via email, text message, or notifications in the Clover mobile app. It even lets you post your offers directly to Facebook and Twitter with just one click. Guests who sign up for Promos will also have their file automatically created in Customers.



Feedback



Clover Feedback is a tool to help your customers talk to you directly.

On every receipt and within the Clover mobile app, customers are invited to send you a message about their experience. If you receive negative feedback, it's easy to offer a coupon, discount, or refund to acknowledge their message, alleviate their frustration, and hopefully encourage them to give your business another chance. Many businesses do this already through public sites like Google and Yelp, but Feedback keeps these comments private. If you are anxious about being inundated with negative reviews, know that to date, the overwhelming majority of feedback sent to our merchants has been neutral or positive.

Rewards



Loyalty programs are an excellent way to keep your best customers coming back

over and over. With Clover Rewards, you can create a simple, free, custom program in minutes. You can designate your own perks, or rewards, to best fit your business model. Points are automatically awarded for purchases, and you can customize the settings so that points accrue based on either the purchase amount or qualifying inventory items. Rewards also allows customers to keep a credit card on file, making contactless payments a breeze. Customers who register through Rewards will automatically be added to your database so you can send them promotional and marketing communications.

Clover mobile app



An important tool in the Customer Engagement suite is the Clover mobile app.

This consumer-facing app is available for free on iOS and Android. It allows customers to track their progress to rewards, as well as submit feedback. It's a simple app that customers can use for any Clover merchant-owned businesses they frequent. We strongly recommend that you download and use the app yourself, so you can better understand the customer experience!

Clover Online Ordering



Clover Online Ordering, which complements the Customer Engagement suite,

addresses the challenges small business owners in the food & beverage space are now facing. This service allows you to connect your online menu and business information to generate a mobile-specific website customers can use to place orders. Payments are easy, and customers can even add gratuity at the time of ordering. Once payment is verified, the restaurant is notified of the order, the order is fired to the kitchen printer, and you can get it ready for pickup. Clover Online Ordering can also serve as an aggregator for other online ordering platforms like Grubhub and DoorDash. Best of all, Clover Online Ordering carries no additional cost to Clover merchants. We know that online ordering is increasingly important for all small businesses, especially during this time, so plans are in place to extend Clover Online Ordering invitations to all merchants, not just those in the food & beverage space. The service is being rolled out to more merchants over the coming weeks, so look for an email invitation to register!

Installation



As a reminder, while the business-facing tools discussed above (Customers, Promos, Feedback, and Rewards) are available in the **Clover App Market**, you can find and activate them immediately on your **Clover Dashboard**. Simply launch the tools (you'll see their icons on your dashboard) and tap the toggle switch to activate them. Congrats! Your new apps are activated and ready to go.

Customer Engagement Plus



The free Customer Engagement Suite comes with extensive functionality, as described

above. For merchants who want even more, it's possible to upgrade to an expanded plan for a flat monthly fee of \$99.* With Customer Engagement Plus, you'll find many more benefits including, but not limited to: multiple reward offers in Clover Rewards, VIP and Welcome bonuses, birthday bonuses, and automated, targeted offers through Clover Promos.

* Terms and conditions apply.

Developing Strategies for Safety & Logistics

Communicating with your clientele is an important step in managing a disruption or shift in business. During this particular crisis, your customers need to know about your safety plans as well as how logistics have shifted.



The **CDC** offers guidelines for small businesses on how to keep everyone safe, and the guidelines have been regularly updated to reflect new information as it becomes available. Check your **local health department** and local state government sites for information. In addition, industry leaders and government agencies may have guidelines for your particular product or service. For example, the **FDA** offers some answers on their site for restaurants and quick-serve restaurants.



We update our **COVID-19 Small Business Resource Center** frequently with the latest developments, so be sure to bookmark this valuable resource. There, you'll find a variety of helpful information, including videos on contactless payments and cleaning your POS devices, links to financial relief and other resources, and more.



With that in mind, consider taking these steps to put together a clear safety plan:

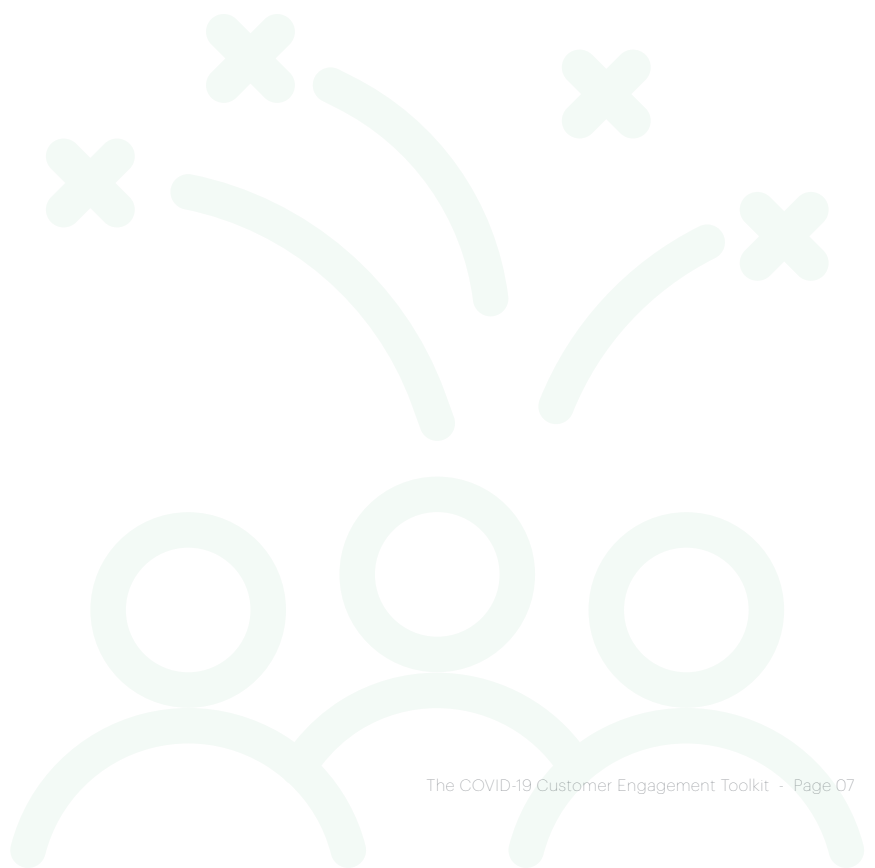
- Evaluate your **safety protocols** for customers and workers.
- Enable contactless payments and wallet-free transactions.
- Encourage customers to **order (and pay) online.**
- Consider offering **curbside pickup.**
- Open an **online store.**
- Evaluate what business you can do if you shelter in place. Are you set up for online payments, curbside services, delivery or some combination of these offerings?

Spotlight on Hair Salons:

When a beauty salon in a shelter-in-place county found itself suddenly unable to provide in-person services, the owner decided to pivot to virtual consultations for their clients. They created videos of their staff sharing hair styling tips, manicure and pedicure techniques, and other suggestions for self-care. For high-risk clients, this face time with someone familiar and a chance to connect was priceless. The salon also built an online store and created additional income streams with “spa packets” of bath salts, oils, and creams, sample sizes of their signature scented shampoo and conditioner, custom press-on nails, and hair accessories.

Remember that Clover Rewards allows customers to set up autopay. When customers register a credit or debit card to use for autopay, they can make their payment without any physical contact with your staff or Clover devices. You can also encourage customers to make use of another hands-free feature, called **Beacon**. With your customer’s Bluetooth enabled, it can automatically check them in when they arrive at your storefront. They can order and pay with autopay, so they won’t even have to remove their phone from their pocket. This experience maximizes safety for your staff and your customers alike.

If available to you, Clover Online Ordering can also be an excellent platform to introduce to your customers. Especially during this period of distancing, knowing that they can order, pay, and pick up without physical contact will inspire confidence.



Planning for Disruptions

Being ready for disruption is always part of a good business plan. In general, running scenarios and planning for different outcomes can help you respond faster and better when the unexpected does occur. As an added bonus, planning also helps set you up for faster recovery.

That being said, the sudden and sweeping changes caused by COVID-19 have caught nearly all of us by surprise. The recovery from this pandemic will be incremental and slow, and we don't yet have much in the way of answers regarding timelines. In the interest of supporting you, our merchants, we'd like to share some ideas that might help your long-term strategy as well as short-term tactics.



Build a list of existing and prospective customers.

You can do this with a mailing list builder, which automatically collects contact information for people who have opted in to your communications. With this list you can send out messages letting people know about new or updated products and/or services, and changes to your hours or policies. If relevant, you can also share stories about how you or members of your team are helping your community and contributing to charitable efforts. You can also use it to send your customers promotions and other types of marketing through Clover Promos.



Get to know your customers.

Discover who they are, the best way to reach them, the products they prefer, and the kinds of promotions to which they are most likely to respond. Think about the perks you can offer them. How will you keep these crucial customers loyal to you, through the good times as well as the tough?

Spotlight on Food

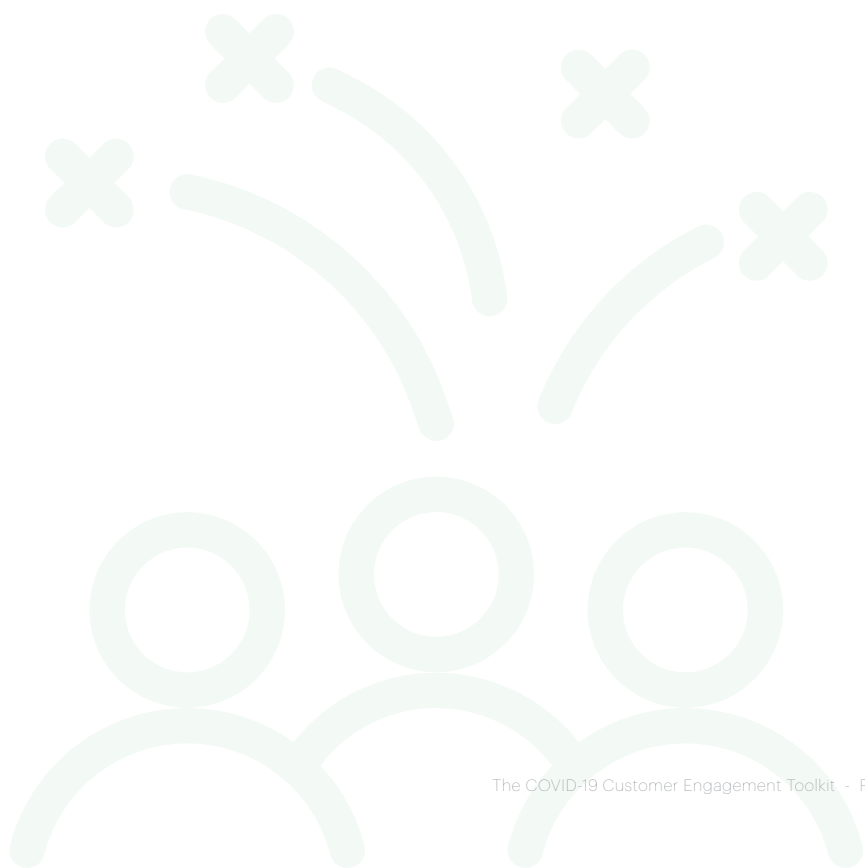
Trucks: Healthcare workers all over the country have been putting in extremely long hours in difficult and dangerous environments. In Camden, New Jersey, a fleet of food trucks decided to help. They invited their customers to donate healthy meals to their local hospital, and delivered the food to the workers. The hospital staff had good food even during off-hours, the food trucks stayed operational, and the customers were able to take part in a good deed. This is how communities come together.

Set up an online store.

An online store can help you keep the cash flowing in, even if you have to close your doors. It can also take orders and payments so you can set up curbside delivery. If you have yet to receive an invitation to Clover Online Ordering, keep an eye out for announcements. We are rolling it out over the next month and want to provide this free resource to as many merchants as can use it.

Move excess or perishable inventory with sales and promotions.

Don't get stuck with all your cash in inventory. In times of lengthy disruption, like the one we are currently experiencing, consider flash sales or other types of promotions to move inventory faster.



Encouraging Loyalty

When forced to self-isolate, customers crave a sense of normalcy. And when that sense of normalcy is further threatened by the disruption of everyday systems and processes, as mundane as the two-day delivery we've become so used to, the desire for "normal life" to return most easily finds refuge in the local community. We are now seeing movements to support local restaurants and other businesses with "Takeout Tuesday" for example.

Spotlight on Gyms and

Physical Training:

A boutique cycling studio in Georgia has found a creative way to keep their business afloat during the lockdown. Since their workout space is no longer safely usable, they decided to rent out their stationary bikes to their customers. They secured a truck to deliver them to their customers' homes, all while maintaining proper social distance. They're also holding online classes to keep their community connected.

The very definition of "local" is starting to expand and evolve.

E-commerce is enabling people to connect with businesses far outside their actual local area. What does this mean for small businesses? Consider your most valuable customers—your regulars—and think about what they value most about your products or services. What can you offer them, safely, while they're home, wherever home happens to be? Some ideas to get you started:

- Offer perks to your best customers, like discounts on their favorite products.
- If you offer a personal service, such as haircuts, and you can't stay open to the public, offer your best customers first dibs at appointments when you reopen.
You can also create short instructional videos demonstrating the basics of the services they're used to accessing through your business.
- Allow customers to reserve or preorder items you're not able to deliver immediately.
- Consider offering prepaid gift cards at a discount. It will improve your cash flow and ensure foot traffic in your shop when things turn around. (And then you can entice them with an upsell to keep the cash flow moving in the right direction.)



Enabling Feedback

Some merchants feel anxious about receiving feedback from their customers. They're worried about complaints and hard-to-fulfill demands. It's good to remember that Clover Feedback isn't an open comment box that anyone can contribute to.

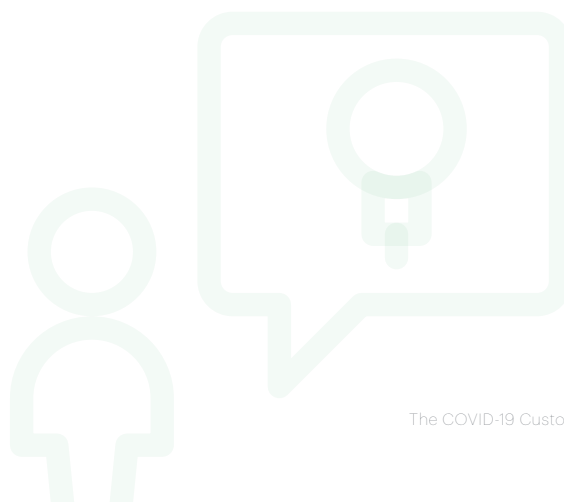
Spotlight on Bars:

Bars are places to see friends, enjoy good music, and relax with a drink. So what did bars in California do when they were ordered to close their doors? Some set up virtual meetings enabling guests to enjoy the same live music and stand-up comedy they were used to, but from the comfort of their homes. Another bar made it possible for customers to tip their bartender for his famed magic tricks, via their site. Other establishments are hosting live online karaoke contests.

Feedback is usually tied to specific purchases and interactions. Allowing customers to communicate with you this way helps you:

- Fix any customer service issues right away.
- Respond quickly to frustrated or desperate customers, before they post on public-facing review sites.
- Offer a "perk" or a coupon to retain a frustrated customer.

Feedback sets you up to gain strength by addressing customer requests and responding to their questions, which should help preempt issues other customers may share. After all, if a frustrated customer doesn't reach out to you, you can't improve their experience and retain their loyalty.



Crafting Your Content

Creating your communications during the COVID-19 shutdown will require some improvisation on your part as a merchant. Restrictions and opportunities are shifting quickly, meaning that you might want to take greater care and sensitivity with phrasing, tone, and other elements of communication, weigh the pros and cons of increasing—or decreasing—frequency, and be active on more platforms than you perhaps would otherwise.

Spotlight on Dental

Offices: One dental office regularly uses their communication channels to let patients know when they are open and how to request appointments. In an effort to keep the community safe, they're also donating their gloves and masks to the local hospital—and make sure to include that in their communications. What a great way to communicate your hours and your dedication to keeping everyone safer!

The following topics are business-critical for your communications:

- Current working hours and scheduled closures
- Safety precautions you're taking
- Systems for ordering and payment
- How to contact you if you are closed
- How to confirm or cancel orders or appointments

Among the most important points to communicate are your concern for customers' welfare and your appreciation for their loyalty and support. Consider beginning and ending any communications you craft with those messages.

These are the essential, basic pieces of information customers want to know. Even though it may feel redundant, it's good to post updates on all of your social channels, website, Google Maps listings, and through periodic customer emails.

You can use Promos to let your customers know of any changes in your hours or availability. Send messages about ordering ahead or how to pick up without leaving the car. With a click you can post these messages to social media or even text them directly to customers. Promos is the safest, most compliant vehicle for merchant-to-customer communication, and it has tools to help you build your mailing list, too.



Planning for Recovery

No one knows how long we'll be in shutdown. We are, in fact, likely to see future periods of restriction while the global community awaits the development and mass production of a vaccine. But, this crisis is not going to last forever, and our communities, businesses, and people will eventually heal, and hopefully emerge all the stronger and more resilient for it. Tools like Clover Customer Engagement can help you recover your business and build stronger-than-ever relationships with your customers.



When that time does come when you're able to re-open, you're likely to face similar challenges as you did during the crisis. It's always the periods of transition that prove the most stressful—no matter whether it's transitioning from a non-crisis situation to a lockdown, or from a lockdown back to open-for-business. To be sure, transitioning back into an open-for-business scenario is on everyone's wish list right now, but it won't be as simple as throwing away our masks and gloves and going back to business-as-usual. Health authorities are warning there may be a few more waves of lockdowns, and economists and finance experts are expecting the market repercussions to be long-lasting. What does this mean for a small business?



A few things to consider:

Safety and health will continue to be top priority:

Never again can we relax hygiene and health standards for workers or customers, even in sectors that do not handle food or provide medical services.



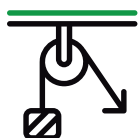
Communication pathways open 24x7:

In times of disruption, speed of communication and sharing information is often critical. Clear, reliable, and effective lines of communication will continue to be a critical support system for businesses and their various stakeholders.



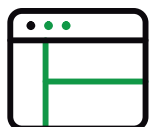
Include business continuity in long-term strategy:

Shifts in consumer demand, supply chain considerations, cash flow issues, and other forms of operational disruption must play a critical role in long-term planning. Businesses should focus on implementing ways to monitor and respond to not only their own vulnerabilities, but those of their customers, suppliers, partners, and contractors.



Leverage support from government and other authorities:

Free markets notwithstanding, the interconnections among governments, corporations, public institutions, education, the medical sector, agriculture, and other key pillars of human society form the networks and systems we all rely upon to survive and thrive. Small businesses should become familiar with the various support mechanisms available to them.



In addition, to help you navigate the various funds and financial programs available, **we've created a page** that details relief programs at the federal, state, and local levels. We update it regularly, so check back often.

**Above all, don't wait to plan for recovery until it actually happens.
Begin your planning today.**





In conclusion

The times we're living through right now are uniquely difficult for every small business. No matter who you are or what you sell, it's likely you're facing unprecedented challenges. We want you to know we are here to help and support you and your business in every way we can. We will continue to update you about useful resources and solutions to the best of our ability, and hope that this free Customer Engagement Suite helps you stay in touch with your clientele. Whether your products and/or services are necessary for survival, helpful in establishing comfort and convenience, or simply an escape from this surreal experience, keep doing what you're doing as best as you can, and never hesitate to reach out to us if you have questions, suggestions, or ideas on how we can collaborate. Email us at rewards@clover.com.

We are all in this together.

