



Clover Services Holiday Guide 2020

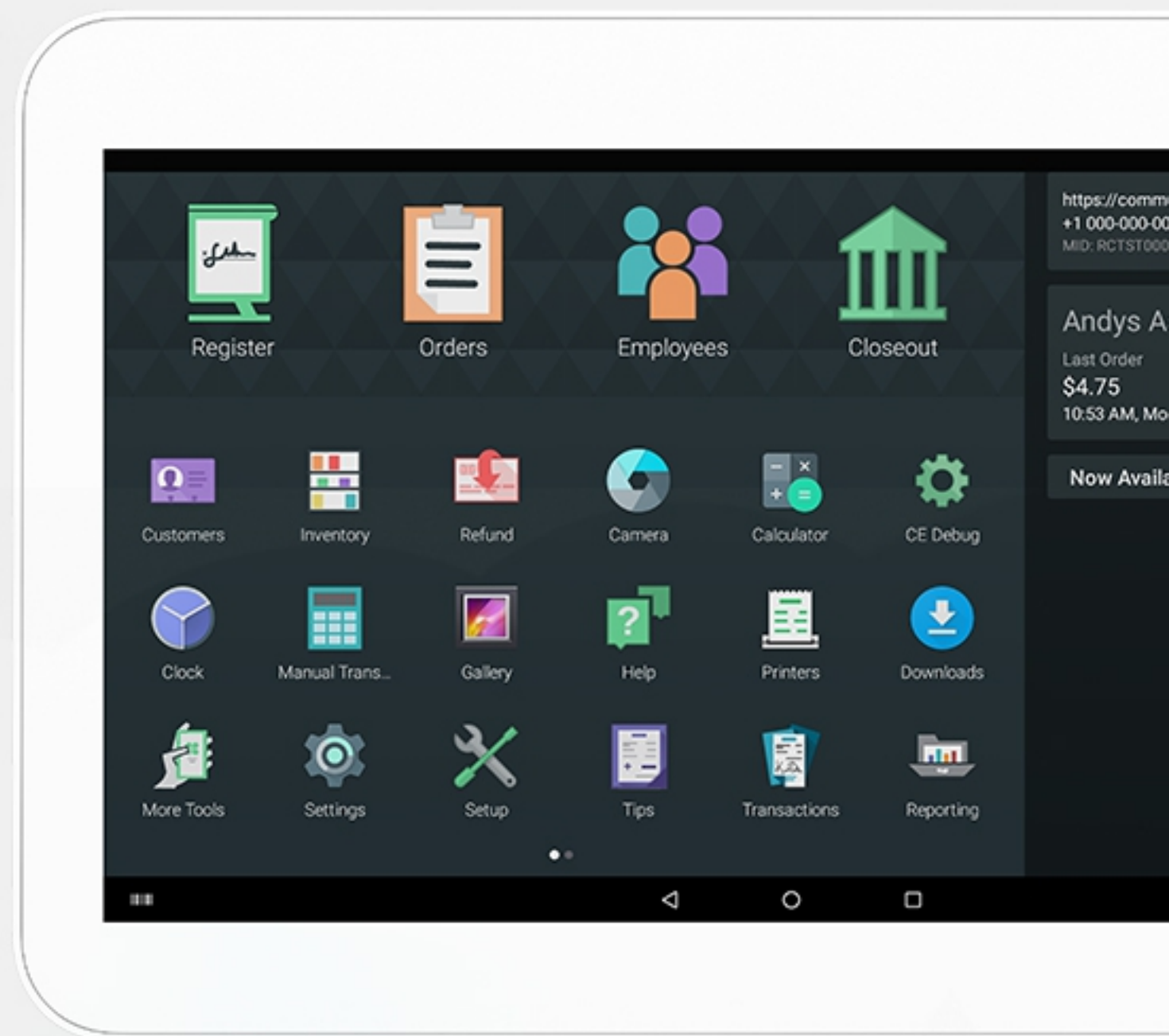


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Welcome

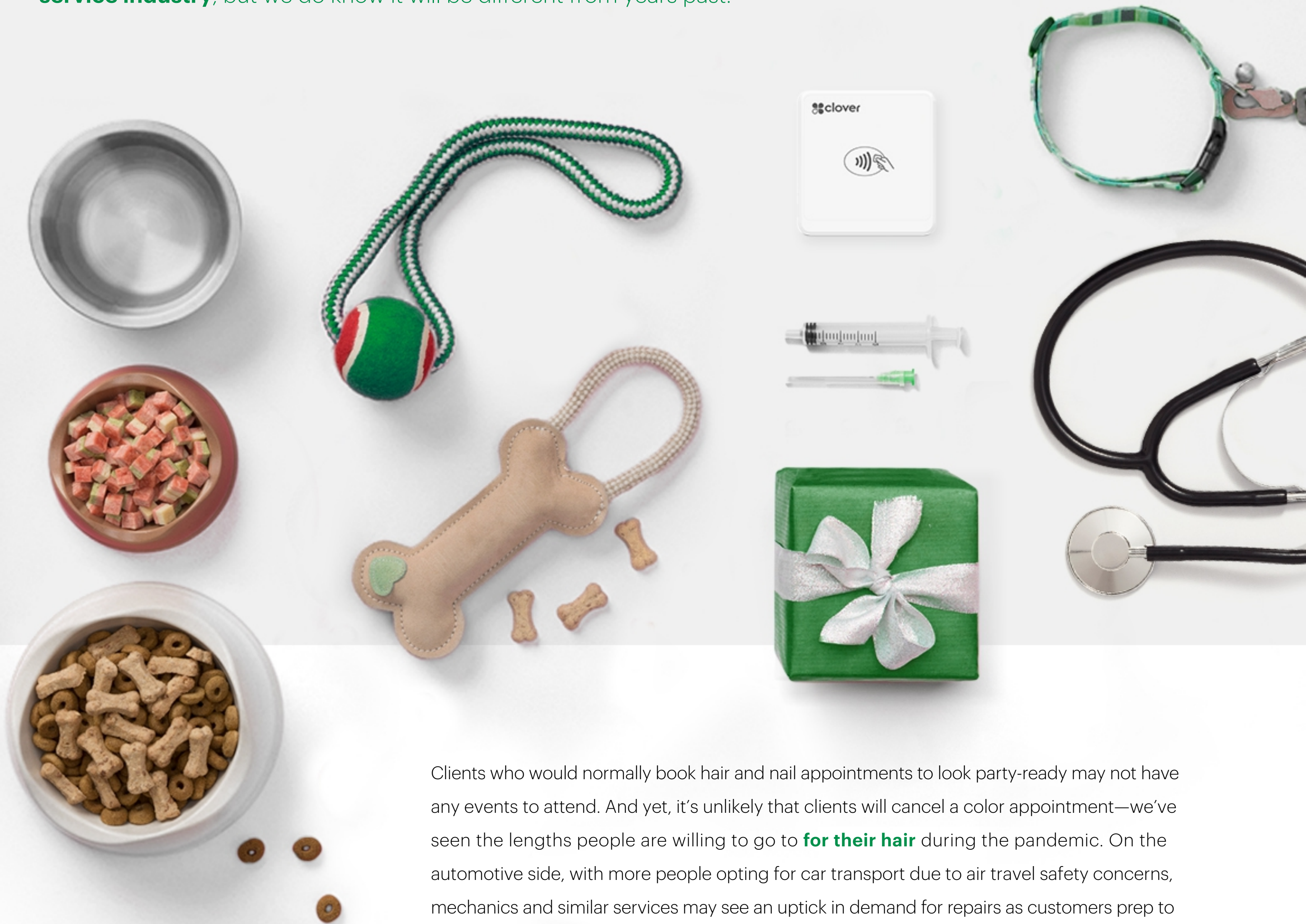
The service industry has been among the hardest hit by the coronavirus pandemic. Reduced operations have trimmed already-slim profit margins, and concerns about safety have caused many customers to stay home. Business is anything but usual, and yet so many small service businesses are still finding a way to carry on.

More than any other year, your relationship with your customers will drive your financial health and success through the holidays. We talk a lot about customer empathy and understanding your customers to meet their needs; 2020 has been the year customers have shown merchant empathy. Customers loyal to local merchants have made it a point to do business with them to help them survive through these unprecedented times. And, merchants have adapted to meet their customers at the point of service—whether it's creating the ability to provide hair styling outdoors, taking extra safety precautions before entering a customer's home, or providing contactless or remote payment options for services rendered.

The 2020 holiday season is not business as usual—it'll be a holiday season unlike any other. But we're here to help. Whether you're an invoice-based business, a business with a storefront, a business that provides remote, on-location services, or all of the above, we can help you nurture your customer relationships and provide a safe way for them to do business with you so you can not simply survive, but be as successful as possible through the 2020 holidays.

2020 Holiday Timeline

We don't yet know for sure what the 2020 holiday season will look like for the **service industry**, but we do know it will be different from years past.

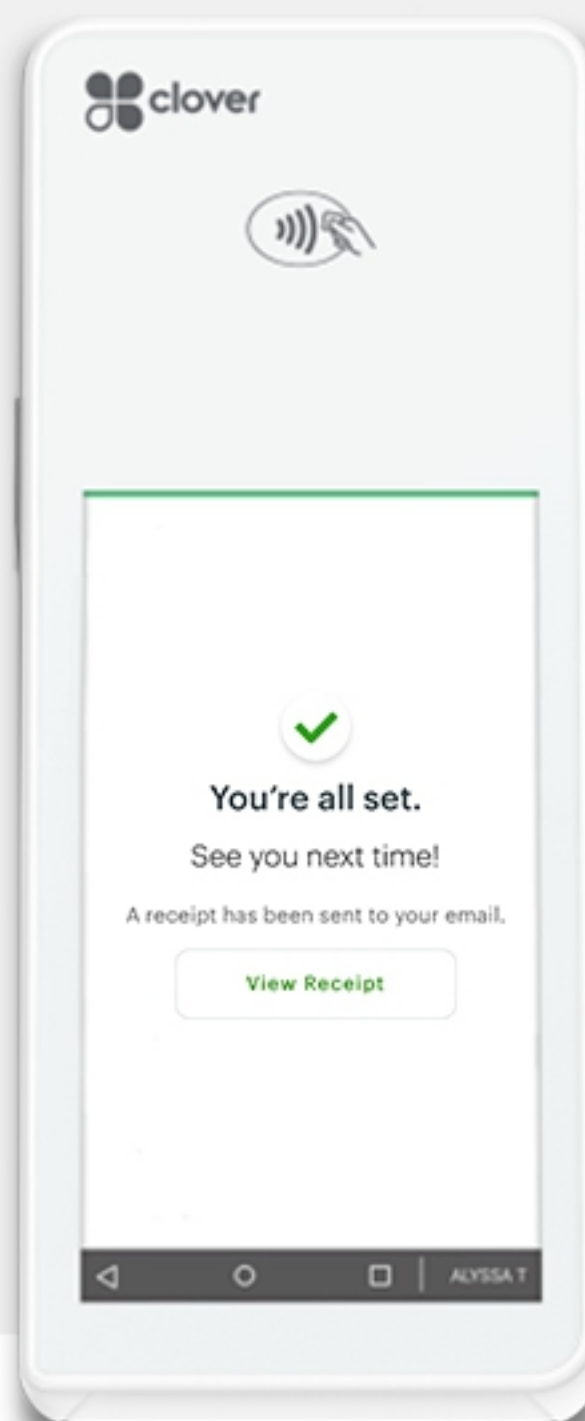
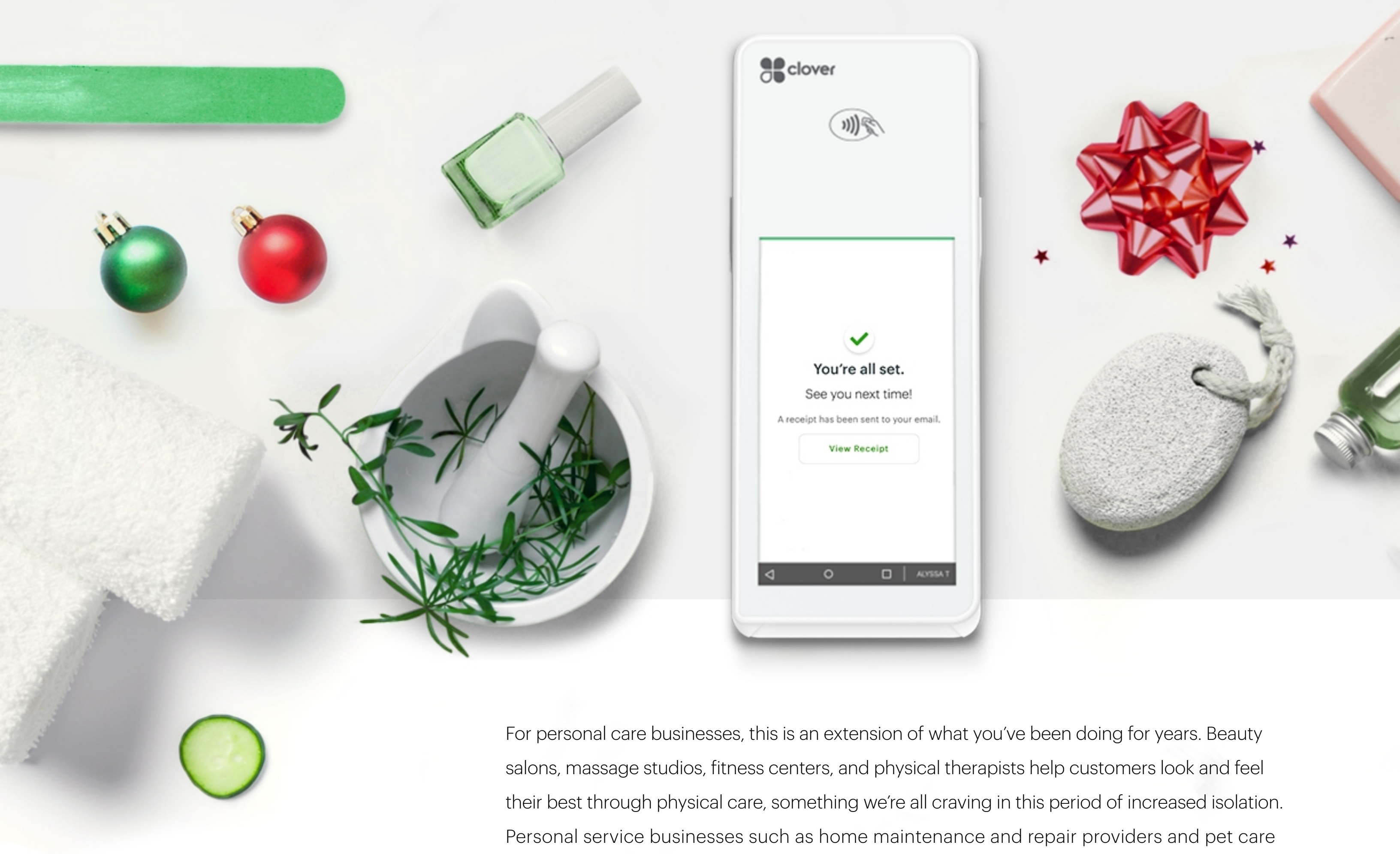


Clients who would normally book hair and nail appointments to look party-ready may not have any events to attend. And yet, it's unlikely that clients will cancel a color appointment—we've seen the lengths people are willing to go to **for their hair** during the pandemic. On the automotive side, with more people opting for car transport due to air travel safety concerns, mechanics and similar services may see an uptick in demand for repairs as customers prep to **road trip** home. If you provide services that are typically done at year-end such as accounting or financial planning, those customer meetings will most likely be conducted online.

The changes to the 2020 holiday season will likely vary depending on the service you provide and where you're located, but there are some general trends we see emerging for small service-based businesses overall.

The Customer Experience

The big differentiating factor for customers' experience this year is personalization. It makes sense that in a world where we're all feeling uncertain and quite literally unsafe, people are craving the type of attention and care that says, "I care. To us, you matter." By centering your **customers' comfort** and safety in the experiences you create for them, you'll create a winning strategy.



For personal care businesses, this is an extension of what you've been doing for years. Beauty salons, massage studios, fitness centers, and physical therapists help customers look and feel their best through physical care, something we're all craving in this period of increased isolation. Personal service businesses such as home maintenance and repair providers and pet care providers provide the relief that important things in customers' lives are taken care of. Trade service providers such as craftsmen and photographers capture and deliver personal, special items. Consumers are gravitating towards personalization and localization. This trend provides service industry businesses with the opportunity to win and retain customers through unparalleled service.

The Customer Experience



Providing and communicating exceptional service

There are myriad ways to approach exceptional experience. Before COVID-19, that might be being on time and delivering the service as expected. Now, it's more about flexibility in how you provide that outstanding service and taking the steps that demonstrate what you're doing to keep people safe. **Safety measures** like increased hand-washing, wearing appropriate personal protective equipment (PPE), practicing social distancing, and communicating your safety measures go a long way.

Communicate regularly with your customers to let them know you're there for them, in perhaps new or changing business hours, and what you're doing to continue to provide exceptional service, safely. Remember that our **Customer Engagement app** is included with your Clover system and provides an easy way for you to maintain a customer database and communicate to them through email and the mobile app.

Another way to approach customer experience is to show customers you understand they may not be ready to come back. Providing **gift cards** or at-home alternatives allows your customers to support your business while honoring their own boundaries.

Maybe someone doesn't feel comfortable coming in for a massage, but they'd like to purchase an at-home kit with oils, lotions, a massage roller, or follow a self-massage video you've created. Sometimes when you're faced with a challenging situation—the pandemic certainly falls into that category—out-of-the-box thinking can help you find an innovative solution that brings its own opportunity.



Keeping your customers

Retaining the customers you have is a lot cheaper than acquiring new customers. In the face of our current economic uncertainty, savvy service industry businesses are emphasizing the ever-increasing importance of customer engagement. **Customer engagement tools** allow you to use customer data and trends to strengthen your business. Thanks to the advent of intuitive easy-to-use technology, even the least tech-savvy business owner can draw on data to create a winning holiday strategy.

Going Online

If your business doesn't already, it should absolutely have a website. You need somewhere to direct shoppers so they know what you offer, how much your services cost, and why they should choose your business. Given the ups and downs of the pandemic, your website is often the easiest place to share information about changes to your services, hours, or safety measures.

In addition to providing your customers with up-to-date information about your service business, your website can also allow your customers to book appointments online. We've partnered with several third-party app developers in the **Clover App Market** that provide online appointment capabilities.



Taking Payments

Clover provides a number of different ways for you to take customer payments this holiday season. In addition to booking appointments online, you can allow clients to pay for services online. This allows you to accept contactless, secure credit or debit card payments.

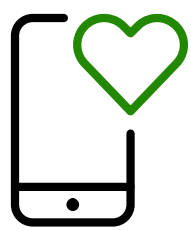


Your Clover system also gives you access to Clover Virtual Terminal so you can take payments over-the-phone or by mail. Virtual Terminal provides a secure way to key in your customer's card information and automatically sends them a payment confirmation email. Virtual Terminal also has a request payment feature that sends a payment request to your customers by email. They can pay online with their credit or debit card through a hosted checkout page that Clover provides for you.

If you need to take payments in-person, Clover Go works with your mobile phone to take card payments through the Clover Go mobile app or with a simple and affordable Clover Go card reader.

Person-to-Person Communications

All service-based businesses should utilize communications platforms as much as possible and in innovative, fun ways. These communications are an extension of the services you provide, and it can help your business.



Social Media

There are two aspects to social media marketing. You can post content for organic engagement that gets your customers excited, lets them know what you're up to, and spreads some holiday cheer. If you're new to social media or you want tips on how you can strengthen your strategy, check out **Part 1** and **Part 2** of our blog post on the value of social media.

You can also use paid social media to advertise to your customers. There are any number of approaches and platforms, but recently **Instagram Stories and Snapchat ads** have drawn attention because of how effectively they convert customers. TikTok and Instagram Reels are also booming in popularity; and while these latest formats aren't proven yet in terms of conversion, both offer a fun, exciting, and novel way for you to connect with your customer base.

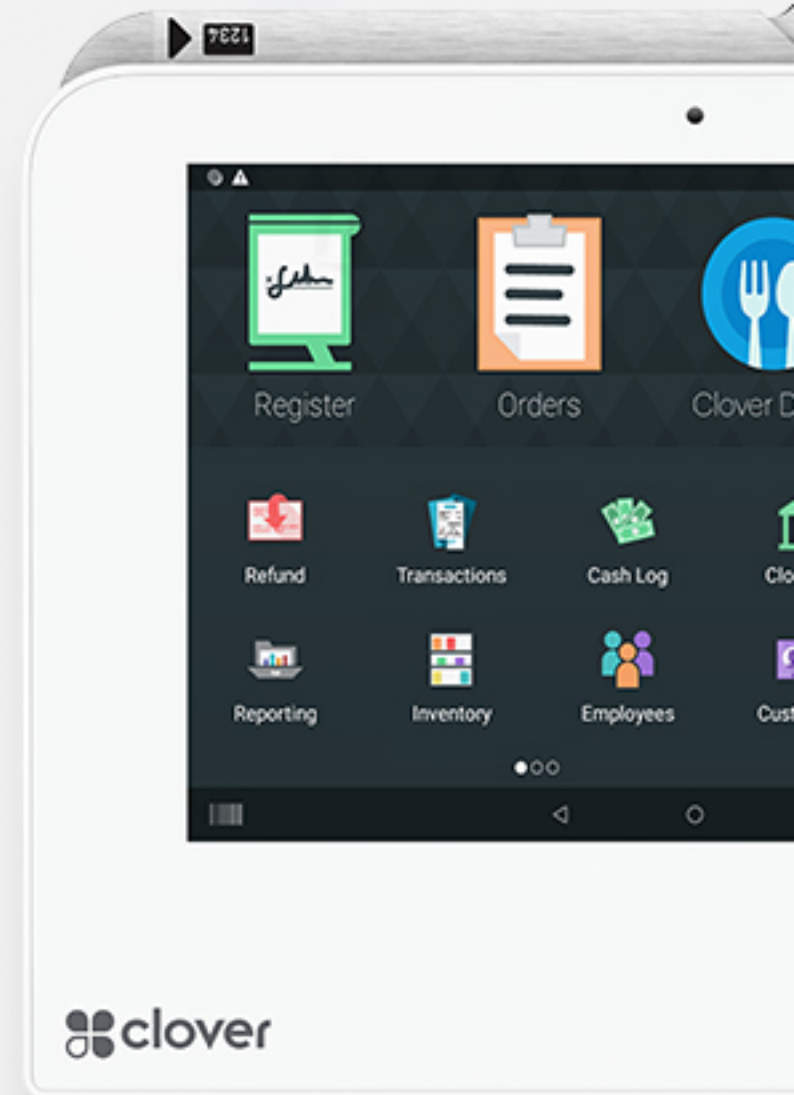
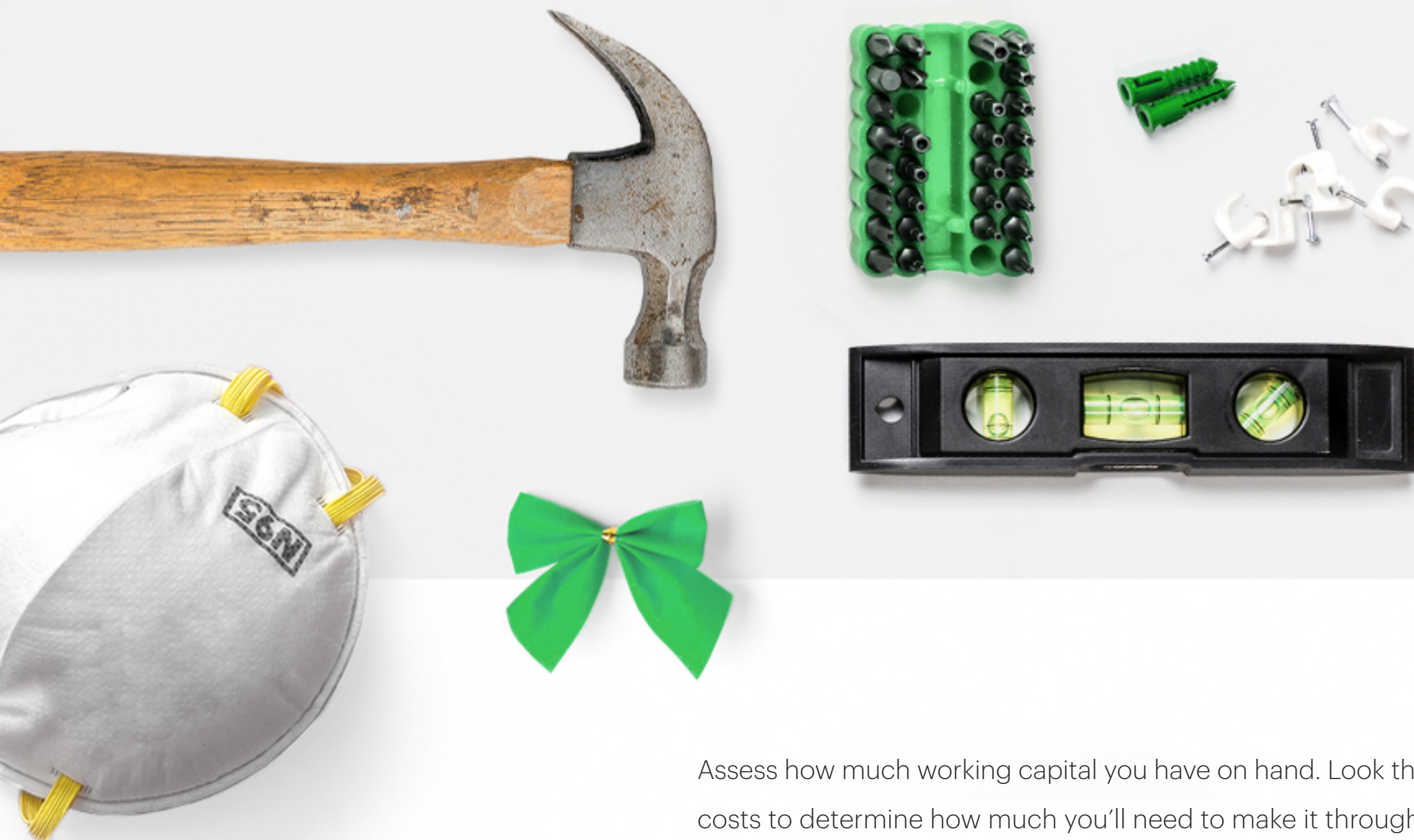


Email Marketing

Email marketing allows you to build a relationship and continue conversations with your customers. You can use your email marketing to spread the word about those innovative solutions and services you dreamed up in response to the pandemic. You can offer promotions. You can highlight gift card sales, plug retail products, and communicate shipping deadlines. If you've established a great new strategic partnership, email marketing is one of the best ways to get the word out.

Money Management and Supply Chains

In the rush to plan for the holidays, it's easy to overlook cash flow. Don't forget **prudent money management** as you plan for the end of the year.



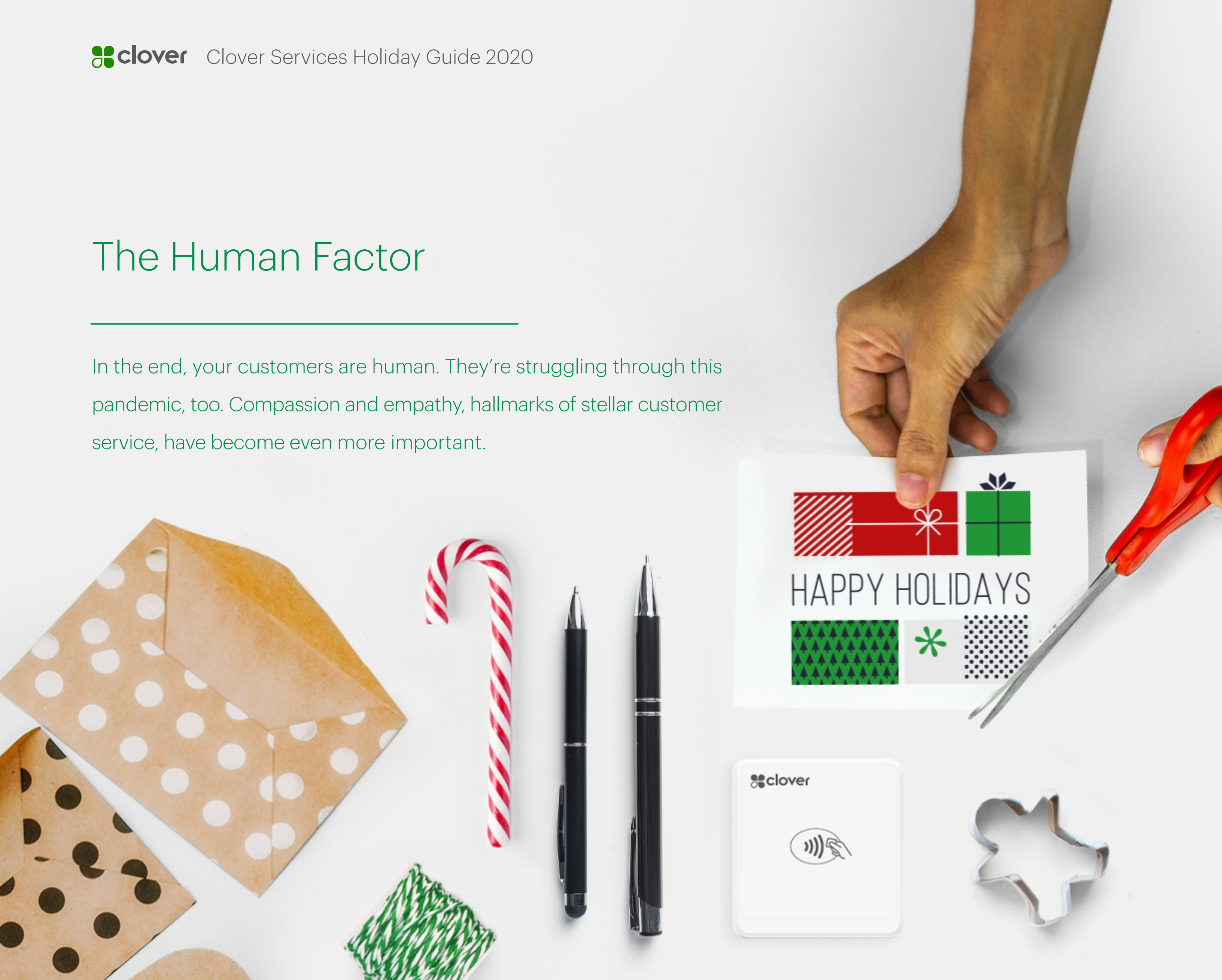
Assess how much working capital you have on hand. Look through your payroll and operations costs to determine how much you'll need to make it through the end of the year. Can invoices be paid in January or will you need to set aside enough cash to cover them? If you're in a pinch, **Clover Rapid Deposit** can help you get paid immediately, **relieving** short term cash flow issues.

If a part of your business depends on suppliers or retail inventory, stock up appropriately. When ordering, you want to balance three considerations. The first, as we discussed, is cash flow—how much you can afford to order. The second is demand—how much product you think you'll sell during the holidays. The third consideration is inventory limitations and shipping delays—how much of an impact outside suppliers or delivery providers might have on your business.

Keep potential shipping delays in mind, even if you think they won't affect you. The pandemic has interrupted global supply chains and we're seeing large-scale interruptions as a result. The increase in online purchasing is putting strains on inventory demands. Shoppers purchasing shampoo on Amazon could have an indirect impact on the shipment of shampoos or other products you need for your salon. Simpler, more coveted items like tissues and hand sanitizer are often even harder to come by.

The Human Factor

In the end, your customers are human. They're struggling through this pandemic, too. Compassion and empathy, hallmarks of stellar customer service, have become even more important.



Keep in mind that a disgruntled customer may be dealing with sick family members, or they may be stressed by the struggle of learning the new expectations of safe shopping. The more you can meet them with understanding, the better served your business will be.

Your business wouldn't be what it is if it weren't for the people behind it. You and your staff keep everything running smoothly, and the holidays are no exception. Take care to schedule your employees so that your business is **staffed appropriately**. Too few people scheduled and you risk employee burnout. Too many and you risk people having nothing to do.

While it may feel like you have to be "all hands on deck" 100% of the time, it's important to take breaks. Your business will be best served if you and your employees have the "me" and "family" time needed to rest, restore, and replenish.

Your Holiday Checklist

Here's a checklist for service business owners preparing for the 2020 holiday season. Print it out and keep it handy!

Adjust To The New Timeline

- Be prepared to adapt to changes in normal business patterns

Customer Experience

- Provide personal, localized experiences
- Prioritize exceptional customer service
- Retain existing clients with customer engagement tools

Online Business

- Use your website as the central hub for customers and clients to find you
- Increase revenue by optimizing your website
- Promote gift cards and retail products, if you sell them
- Let customers know when you're available

Person-To-Person Communication

- Use social media to engage and convert
- Keep in touch, share promotions, and keep customers up-to-date with email marketing

Money And Supply Chain Management

- Assess working capital and cash flow
- Anticipate demand and set a timeline for ordering supplies
- Prepare for potential inventory limitations and shipping delays

Managing Your People

- Schedule to avoid burnout and overstaffing
- Prioritize rest for you and your people

Additional Resources

Virtual Terminal

→

Online Appointment Apps

→

Clover Go

→

Clover Gift Cards

→

Financial Solutions

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Disclaimer

The content provided in this guide is for informational purposes only. Nothing contained herein should be construed as medical advice. Please refer to www.cdc.gov and www.who.int for further information with respect to the coronavirus and COVID-19, and steps you can take to mitigate the related risks.