The pressure to get it right

Running a small business is a lot of pressure - you need to win new customers and become their go-to supplier, at the same time as building your business systems to cope as you grow. All at a time when it's easier than ever for customers to compare prices online and change shopping habits at the drop of a hat.

You want to deliver the best possible service to customers, so they'll keep coming back. And you need to avoid bad reviews, because word-of-mouth is especially important for small businesses.

So for small businesses whether you're a start-up or you've been running for 50 years - you want to get every decision right, first time.

A lot of things affect your customers' experience when they buy from your

experience challenge

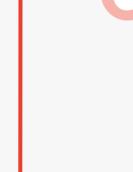
The customer

business. For example, convenience, efficiency and friendly service are among the most important factors¹. And that may lead companies to divert the bulk of their efforts into those areas. But the customer experience (CX) chain is only as strong as its weakest link. Research shows that

people's memories of their experiences are heavily influenced by how they ended, particularly if the end of their interaction was disappointing or unsatisfactory². And in most cases, the last thing people do when they make a purchase is something many businesses don't pay much attention to – payment.

making sure customers are happy. But there are so many things to worry about, and we only have a small team as long as there are no major crises, payments are a pretty low priority.

Obviously, I care about



checkout may not seem like an urgent priority. This is a story we hear a lot from small businesses... Yet awkward or complicated payments

As long as money is coming in and

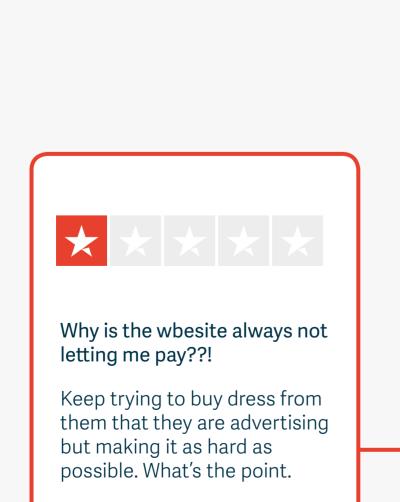
going out, small speedbumps at

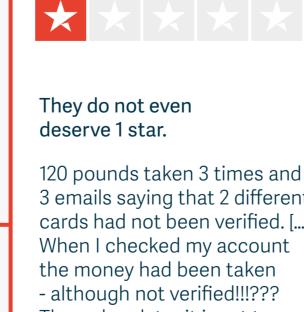
can have a disproportionate effect on customers' perceptions. They won't rave about a simple payment experience, but they might make a lot of noise about a bad one.

After all the effort you put into winning

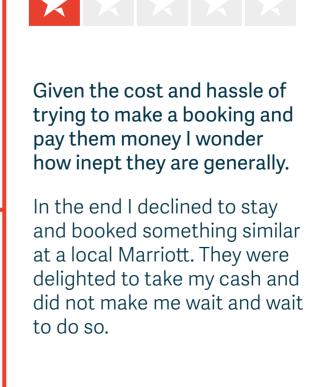
those customers over, they may still go

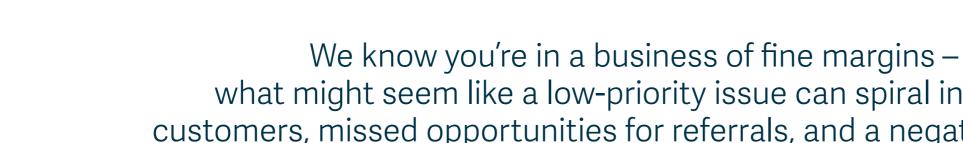
elsewhere if the payment isn't simple and safe. As a small business, you don't just need customers to make one purchase - you need them to keep coming back and to tell their friends about it too. So if one customer makes a fuss about a bad experience, it could be poisonous for a growing business where loyalty counts.





3 emails saying that 2 different cards had not been verified. [...] When I checked my account - although not verified!!!??? Three days later it is yet to be rectified. Numerous email responses suggest i am talking to wood. DO NOT order online!





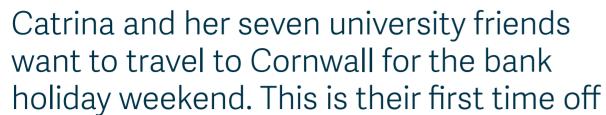
what might seem like a low-priority issue can spiral into lost customers, missed opportunities for referrals, and a negative impact to your brand that is difficult to shake.

Turning 1-star experiences into 5-star reviews



Catrina and her seven university friends want to travel to Cornwall for the bank

1-star experience...



work since Christmas; they've found a small, boutique hotel - Goodman Farmhouse with a glowing review on a travel blog. She heads onto the Goodman Farmhouse website and finds some rooms available on the right dates. Perfect! But when she goes to pay, things start to go a bit downhill. The payments page looks quite different to the

rest of the website. The branding is inconsistent, the fonts and colours don't match. Alarm bells start to ring in Catrina's head about credit card fraud what if this page isn't secure? Has she been redirected by fraudsters?

website remembers her card details, and she's never had a problem with them before.

She really wants to get the holiday booked soon

because hotels are likely to sell out, but it's quite

It feels like a risky decision, when there are other

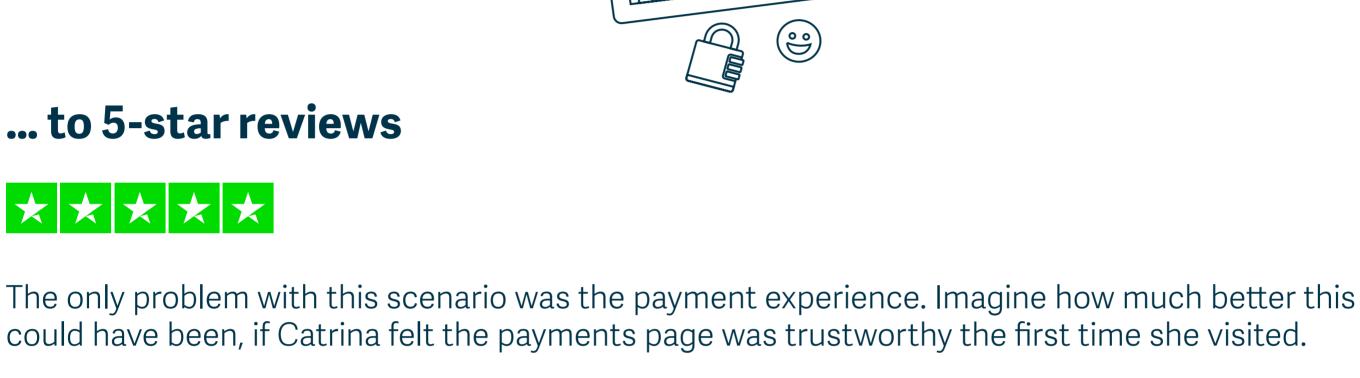
expensive and she can't afford anything to go wrong.

hotels in the area as well. Just to check, Catrina goes

out they have rooms available for a similar price, their

to the website of a well-known chain instead. Turns

In a few clicks she's abandoned the original plan and booked in with the hotel chain. That's eight potential customers lost for Goodman Farmhouse - Ouch.

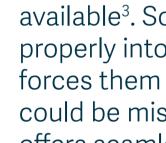


... to 5-star reviews

* * * * *



What's more, almost 50% of consumers may end a details. The simpler your website's checkout system transaction if their preferred payment option is not is, the less likely you'll end up with items abandoned available³. So if your payments page isn't integrated in baskets. Customers don't want to fill in unnecessarily properly into your website, doesn't look familiar or long forms. Ask them for fewer details and remember forces them to pay in a way they're not used to, you



in their purchases.

could be missing out on precious sales. Sage Pay offers seamless and secure integration with your existing website, so your customers can be confident

Customers are more aware of the risk of fraud than

ever before – and they know the warning signs.

1-star experience...

Ahmed sees an advert on Instagram for

a new book by his favourite author.

He clicks through to the publisher's

website, Wolfson Books, on a Friday

instead of via a reseller, to support

evening. Ahmed prefers to buy direct

Integration with no fuss

lurch while your website is being updated – because

every hour that goes by could lead to missed sales.

... to 5-star reviews

them next time they visit, so that the Catrinas of the world can buy from you again without fuss.

But when he clicks through to pay, an error

experiencing problems, and to check back later.

On Sunday his best friend messages him to say he's

started reading the book already. Ahmed doesn't

want to wait any longer and checks the website

again. Unfortunately, the payments page is still

down. Ahmed resigns himself and buys the book

elsewhere to arrive the next day. But not before

message comes up. It says the website is

He hits refresh, but nothing changes. A bit

annoying - Ahmed closes the website.

tweeting his disappointment.

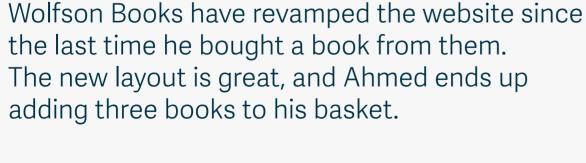
Smoother online payments

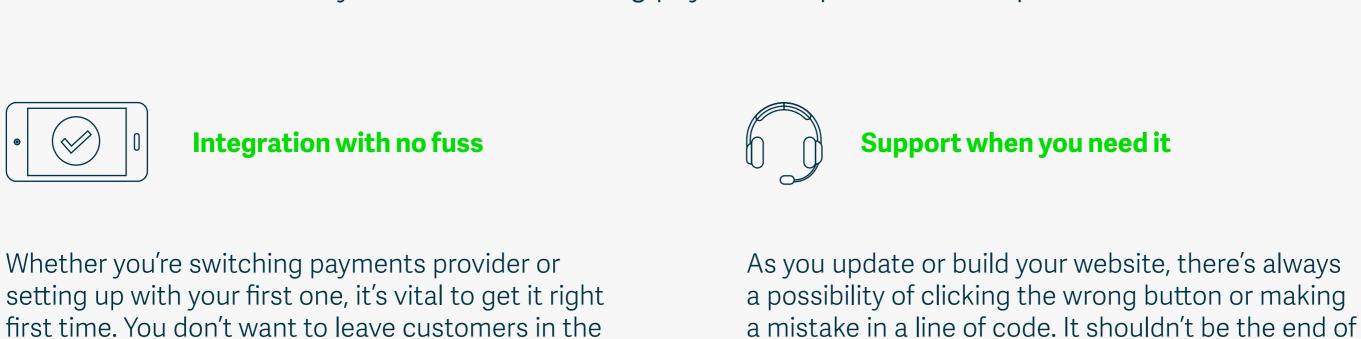
Catrina managed to buy from the rival hotel chain in a

couple of clicks, because they remembered her card

the last time he bought a book from them. The new layout is great, and Ahmed ends up adding three books to his basket.

independent publishers.





Wolfson Books is already struggling to compete against the giant online booksellers. Every purchase

counts. So how can they avoid the frustrating payment experience that put Ahmed off?

With Sage Pay, you can get up and running quickly with support from our integration experts, so you don't miss a minute more than necessary.

1-star experience...

Zara is buying some new earrings for her mum on Mother's Day. She knows how busy her mum is, rushing around to bring up four kids still at home – this will be the perfect treat to put a smile on her face. Zara knows the ones she wants; she's seen the brand on Etsy, but they've recently set up their own website. She needs them to be delivered quickly, as she's left it

She heads onto the new website - Aphrodite

follows them on social media. So far, so good.

But then, two months after the purchase, Zara's

bank notices some unusual activity and freezes her

Jewellery – and spots the right pair. She puts in her

details, pays, and her mum is delighted with them.

Zara even signs up to the Aphrodite email list and

a bit late to put in an order.

... to 5-star reviews

the world – as long as you can get hold of technical support, quickly. Most payment providers say they offer 24/7 support, but you don't know how useful or organised that support might be – always check the reviews before you sign up with a new provider. So even when you run into challenges late at night or on weekends, you can make sure customers like

account. Shortly afterwards, an email comes through from Aphrodite Jewellery saying they have been hacked by fraudsters, and that personal records including bank details may have been exposed. They advise all customers from the last six months to contact their bank and change their cards, just in case.

That's all very well, but Zara made an account on

Aphrodite's servers as well - name, home address,

contact details. And now that information could be

the website, so all her personal details were on

Zara's good memories of the present have been

overshadowed by the data leak – and she feels

powerless to do anything about it. She leaves a

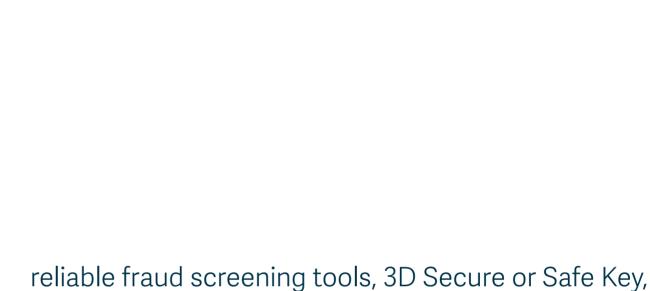
one-star review for Aphrodite Jewellery, posts about

it on social media, and tells all her friends not to buy

anywhere on the internet.

from them either.

Ahmed still get served as quickly as possible.



Imagine the loyal advocate Zara could have become, if data security never became an issue.

Take fraud out of the equation

However well you treat your customers, keeping their data secure is of paramount importance. 64% of retailers experience an attempted cyberattack at least once a month⁴. And businesses that suffer

Any weak link could be a potential route in for hackers, and payment portals are no exception. But it only takes a few small changes to keep things watertight -

a data breach can find all their hard work to build a

reputation undone by negative press or reviews.

PCI DSS level 1 security compliance. These things will give customers more confidence at time of payment too, meaning fewer purchase journeys breaking down due to lack of trust. Make sure customers like Zara never need to worry about security when they make purchases – so they can carry on as advocates for your business.

tokenisation of payment details, and certification of

Take the first step

Sage solutions are trusted by over 50% of UK businesses in the private sector. Our Sage Pay service has 9.7/10 on TrustPilot from over 1,400 reviews – so you can take our word for it when we talk about customer experience.

Switching payment providers has never been easier - if you'd like to talk about Sage Pay solutions in more detail, get in touch with us today:

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1. PwC, Future of Customer Experience Survey 2017/18 2. Daniel Kahneman et al, Psychological Science, 1993

3. PPRO Group 4. Zynstra

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each month for over 50,000 businesses Sage Pay integrates with a huge range of POS and payment systems