POST-PANDEMIC CONSUMER PAYMENTS EXPERIENCE
KEY CONSIDERATIONS

Retailers are tasked with navigating the ever-shifting market conditions at an unprecedented pace, due to the global pandemic and the gradual re-opening of businesses after the lockdown. Retailers need to address consumers' preference for a safer, faster checkout experience while continuing to serve the wide array of needs for their customer base and be compliant with regulatory requirements.

Preference for shopping online & home deliveries or curbside pick-up, scan & go are among many examples of consumer behavior trends that are rising. Merchants who have the payments infrastructure to support this type of consumer engagement have a leg up on their competition.

As COVID-19 crisis continues, retailers in the strongest position are those with robust capabilities in omnichannel and mobile services, as well as diversity in payment acceptance.

As retailers adapt to the changing landscape, here are some best practices that they can immediately apply.

1) Revamp Online Ordering:
Enforced home quarantine and working from home has triggered online shopping behavior. People are likely to exercise more caution long after the crisis ends, ensuring continued e-commerce shopping. U.S. online sales increased 49% in April over the prior year, according to Adobe Analytics; emphasizing the increased reliance on digital payments.

Secure payment gateways, availability of more payment tender options including alternate payments, online EBT and a larger assortment of products available online are some of the many reasons that customers are bound to stick to online ordering.

2) Curbside Pickup & BOPIS:
The number of orders placed online and picked up at bricks-and-mortar stores surged 208% between April 1 and April 20 compared with a year ago, according to Adobe Analytics. Retailers are actively pursuing this to avoid consumer contact with stores, or to serve as a fulfillment option of online orders.

Curbside pickup is here to stay; it’s convenient, safe and contactless - key features that consumer wants right now and following the pandemic. Even after store operations fully resume, curbside pickup and BOPIS is believed to be doubled to what it was before COVID-19 started. Retail will have to move beyond manual and experimental curbside options to optimized operations.

3) Promote Contactless & Alternate Payments:
COVID-19 may be the tipping point for many consumers to fully embrace contactless payment methods. Contactless payments are equally secure as the chip EMV payments. Payment networks globally have increased the contactless payment limits, and even cash-heavy countries have seen contactless payments grow.
Retailers can work to reprogram point-of-sale terminals to enable contactless payments. Mobile wallet providers can also support QR codes where consumers can scan the code from their phone. As retailers adopt these new systems in tandem with cash and cards, they might also need to institute new policies in addition to train associates to guide and encourage customers for contactless payment method usage.

4) Limit Consumer Checkout Touch Points in the Store:
Provide your customers peace of mind with safety, speed and choice at checkout. Here are some quick tips:

• No Signature is required across all card brands – The rules for all the major card brands preclude the requirement for proof of signature for a chargeback. As a result, there are no transaction limits or thresholds to consider when updating your POS infrastructure to take advantage of no signature.
• Bypass interactive prompts (Amount Confirmation / Cashbacks / Loyalty Enrollments / Donations / Survey etc.) using existing bypass feature on the POS. Business can think of turning off prompts using an existent POS configuration and associates can perform PinPad actions on behalf of customers.

5) Payment Device Sanitization:
Always check with OEM instructions on cleaning procedures. Some payment terminals with a plastic screen may not be cleaned with alcohol.

• Never spray, coat or pour any liquid, sanitizer or disinfectant directly onto the device.
• Never use bleach, hydrogen peroxide, thinner, trichloroethylene, or ketone-based solvents – they can deteriorate plastic and rubber.
• Refrain from vigorously scrubbing and shaking the terminal(s) to prevent triggering a tamper alert.
• Refrain from vigorously rubbing with a dry towel, or similar actions, which can cause ESD Electrostatic Discharge and trigger a tamper alert.
• Devices should only be gently cleaned to remove dirt, residue or debris using a lightly water-dampened, clean microfiber cloth. One or two drops of pH-neutral, non-scrubbing soap may be used. Do not use solvents, harsh detergents, or abrasive cleaners.
• After cleaning, the devices may be sanitized using an alcohol-based wipe or appropriate alcohol-based cleaner (approx. 70-90% strength isopropyl alcohol) applied to a microfiber cloth. Apply gently; do not scrub. Isopropyl alcohol applied to a clean microfiber cloth may be used on touch panel displays but never press hard on displays.

About Aurus
AurusPay® platform powers payment acceptance across 25+ countries and services all industries – Specialty retail, Big Bix retail, Health & Beauty, Grocery, Auto & C-store, QSR & fine-dining, e-Tailers etc. AurusPay® platform provides a full spectrum of payment acceptance options and is leading innovation for rapid deployment of hygienic, touch-free payment check-out experience(s) in store, curbside pick-ups and fast, secure, seamless ordering both online and in-store.