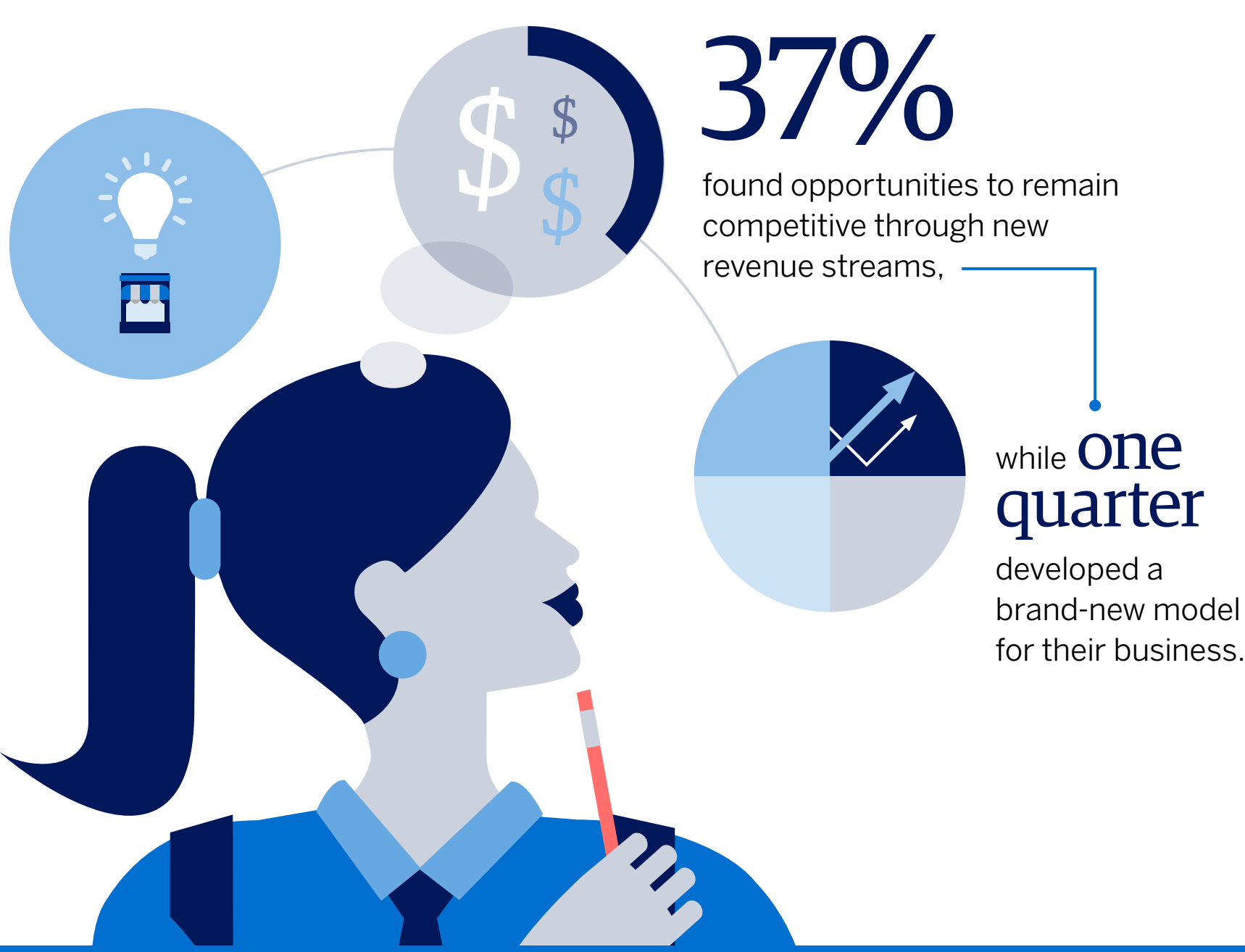


The biggest ideas in business are right there on Main Street.



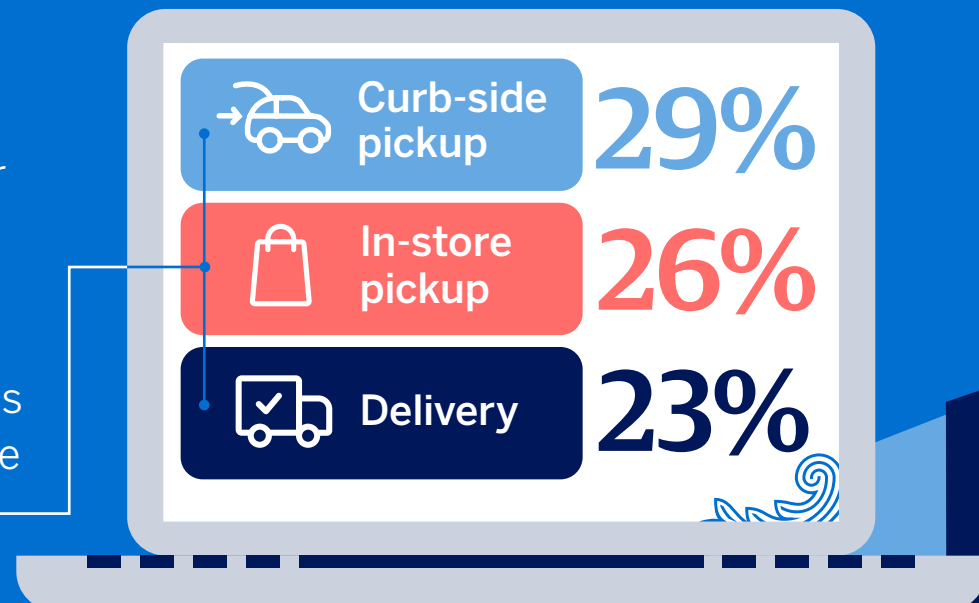
How are merchants innovating and adapting to meet customer demands?

To continue to serve their customers, small businesses are shifting their strategies and bringing new ideas to the table.



Coming up with cleaner, smarter, safer ways to shop and pay.

40% of small merchants adopted or plan to adopt an e-commerce website solution for their customers due to COVID-19. Some of the solutions merchants implemented themselves include introducing new options for:



3 in 4 merchants agree that contactless payments keep the checkout area cleaner and safer for employees and customers. This is prompting a **move away from collection of signature and PIN** at the point of sale.



In fact, **15%** of small businesses who required signature or PIN for card payments said they **will discontinue the practice** because of the COVID-19 outbreak.



At the same time, **3 in 10** small merchants say they now accept or plan to accept payment by **QR code** and **one-quarter** say they recently adopted or plan to **adopt mobile payments** at the point of sale.

Developing new ways to serve and connect to customers.



1 in 3 small businesses implemented **new marketing or social media strategies** in order to stay in touch with existing customers and find new ones.



2 in 3 merchants said they **adopted customer service enhancements** due to COVID-19, including:

- Allowing free or extended returns (**25%**) for online orders,
- offering free shipping (**24%**) for online orders, and
- creating customer loyalty programs (**23%**).