

## Receive more online payments, 10 Marketing TIPS

[Guest blog, Ria Luitjes]



### Help yourself and become an ambassador of easy online payments

You are, as they call it in marketing the 'early adopters' of online Payment in the Caribbean. It tells something about who you are and how innovative you are. You are looking for efficiency and a safe way to make things easy for your customers. That differs you from other companies.

To receive more online payments, to make your processes even more efficient, you should become the ambassador of online payments. When every customer of CX Pay will be an ambassador and influencer to their public you all as a group, can establish that Online payments will be as normal as buying bread (preferable online ;-)). It's a mindset!

We all think it is very normal to pay our vacation with our credit card online. The goal is to create this 'normal effect' for payments that are not vacation related. In both the B-to-B and B-to-C market.

The more people get impulses from online payments services, the faster the acceptance for online payments. The more you talk about it, the more customers will use it. And everybody will benefit.

In this guest blog I provide you with 10 tips to increase online payments for your company and to become an influencer in this area.



## 10 Marketing tips

### 1) Email signature

Add to your email signature that your customer can easy pay online. But not only your own signature, make it mandatory for every employee. As mentioned, you are the early adopters of online Payments in the Caribbean.

Examples to add to your email signature:

- Make it easy on yourself and use our pay online services
- We make it easy: 'you can pay us online'
- We make it easy: 'you can pay online through our partner CX Pay'
- Or specific for your own business: 'Never ever miss a flight again and pay your tickets online'.

Add a link to the online payment services landing page on your CX Pay website.

### 2) Newsletter

If you send regular newsletters, add the option of online payments in your footer. Or add content provided by CX Pay, to inform your customers e.g the [Q&A for end-users](#). Add a link to the website of CX Pay.

### 3) Social Media

Do you have Social Media platforms for your business? If not, you should create them. It is the way to interact with your target groups and their influencers.



Facebook is still very popular on Curaçao and overall still has the biggest reach. Due to American influences Twitter is huge in Aruba. Don't underestimate the power of Instagram. The Millennial (born between 1980 and 2000) is more likely to be found on Instagram than on Facebook and the Millennial is more open to new payment methods. Go for the 'low hanging fruit', eventually they will influence generation 'X, Y, Z', the 'Baby boomers' or the 'Silver surfers' as they call it.

For me as a business owner it is a 'no brainer' to have an updated profile on the social Media platform for professionals, named [LinkedIn](#). If customers want to know who you are, they can 'check' you out, and find out if they can trust you. I personally would never do business with someone I cannot find online. It gives me the feeling that this person has something to hide.

Next to that it's a great way to share your knowledge and become an authority in your field of expertise.

'Now I hear you think': on my island nobody has a LinkedIn profile! Well the statistics tell something different, for example the ABC islands.

Aruba: Profiles 3,502	Companies 1,139	Groups 77
Bonaire: Profiles 12,234	Companies 21	Groups 14
Curacao: Profiles 35,296	Companies 854	Groups 78

Especially on Curacao there are a lot of accounts and (potential) customers to reach. Share articles about subjects related items of your business including online payments and become an ambassador by liking or commenting relevant articles and updates of CX Pay. Let your colleagues become 'employee advocacies'.

## 4) Stay up-to-date on developments

Join the CX Pay [Facebook group](#) or the [LinkedIn group](#). The community for online payments.

WHY a group? In this groups, you are kept you up-to-date on Online payment solutions and developments in our region. Information is shared about the Gateway to E-commerce and Online transactions. System updates, marketing tips, interesting articles, events, but also the new customers that have started with CX Pay. It is a safe area to ask questions or share news since it is a closed group.

## 5) Take away the fear of paying online

And I'm not only talking about the fear of our customers! During my research I found a lot of fear for online payments from a merchant perspective. "if I only provide the option of paying online I think I will lose customers". So in practice customers are offered also to pay upon arrival. Result..... a lot of customers pay cash upon arrival. Customers need to get used to the pre-paid. There are some tricks to make them feel more comfortable:

How to take away the fear:

- Make it easy, just one click to pay!
- Mention the number of customers that already paid online for your services
- Offer your customer a total refund 24 hours upon arrival.
- Inform them that their reservation is official when paying within 24 hours.
- If not paid, other guests on the waiting list are happy to get a spot.
- It's safe since you are working with CX Pay (add the link)
- The customer does not have to stop at the ATM on their way over.
- You even could give them a small discount if they pay online with a discount code. Be honest, it will save you time in your handling and administration.
- Create a marketing campaign around it: 'Save xxx paying your reservation online'

## 6) Add a Click-to-Pay Email Invoicing to your services, it helps decrease unpaid invoices.

Does your customer pay on time? No? You're not alone: according to American research, '64%\* of small-business owners have unpaid invoices that are at least 60 days old'. But among business owners in the Caribbean, we all know that unpaid or very late paid invoices are a problem.

Using a digital invoicing tool. Enable clients to pay their invoice instantly online through CX Pay. And it allows customers who are short on funds to pay using their credit cards. That way, you're not stuck waiting until they have money in the bank.

How does it work? You send your customers an invoice by email, this email includes a web payment link. This means you can get paid 'at the speed of a few clicks'. It keeps your

customer database up to date and the automatic workflow will send out reminders for invoices overdue.

According to another research 60%\*\* of customers stated that: the concern of customers for the environment has convinced them to pay and view their invoices online.

For you as a company, transferring your customers from paper invoices to email invoicing has 2 other advantages.

- You don't have to rely on the postmen
- It saves you printing costs



### Electronic Invoicing


**Simple. Secure. Efficient.**

Electronic invoicing enables merchants to invoice customers via e-mail and allows customers to make payments by following an embedded link. Invoices are generated with line by line detailed information and automatically converted to PDFs that are attached and sent to the customer's e-mail address.


 **SIMPLE & INTUITIVE**  
Only minutes to your first invoice.

 **MANAGE YOUR RESOURCES WISELY.**  
Streamline the billing process by reducing the time it takes to manage the paperwork and get paid.

 **REAL-TIME INVOICE CREATION & DELIVERY.**  
Encourage faster payments.

 **SECURE.**  
No need for merchants to store sensitive data eliminating the most rigorous of PCI compliance issues.

 **REPORTING.**  
Maintain more complete and secure records with our enhanced reporting system.

 **ACCEPT FULL OR PARTIAL PAYMENTS.**  
Ability to accept multiple full or partial payments in different forms.

 **SUPPORT MULTIPLE CURRENCIES & TAX STRUCTURES.**  
Supports over 90 currencies.

## 7) Schedule Recurring Billing

Add a recurring billing method to your paying services for monthly services like sports, child care services, TV services description, Utilities in a monthly fixed amount.

This option is not only more convenient for your customers, it saves them time, makes their lives easier and they will never get disconnected from electricity, their TV subscription or other services, but it almost guarantees you will be paid on time. In the end it will increase Customer satisfaction, because the customer has no worries and frustrating touch points anymore.

## Website tips.

### 8) Add a navigation button on the top of your website: 'easy pay online'

Add a button with the information on online payments,

- 1) Explain why you have online payments.
- 2) Why should they use it?
- 3) Tell that it is easy and safe.
- 4) Prove why it is easy and safe.
  - a. Saves the customer time,
  - b. worldwide it is common use to pay online and you found in CX Pay a trustworthy partner in the Caribbean.
  - c. Add the user guide with your own print screens in the 'Look & Feel' of your website.
  - d. Add a review form 2 or 3 of your local customers.

### 9) Provide Reassurances on Security and Privacy

58% \*\*\* drops out of the checkout page, due to concerns about payment security. You need to reassure your customers their data is safe from hackers. Have a Secure Sockets Layer (SSL) certificate for your website in order to provide a secure connection and encrypt credit card information.

Mention that you comply with the standards of the PCI Security Standards Council (PCI SSC). PCI compliance is enforced by payment card companies, while the council itself manages the security standards for anyone who stores, transmits, or processes cardholder data. CX Pay assists with this on a daily basis and is approved by the biggest banks in the Caribbean and beyond.

Customers have to add personal information and when personal information is involved, showcase the security measures you have in place. But also prove it! As mentioned before; quote 2 or 3 customers on your website that they are using it and let them tell that it is safe and easy to pay you online.

## 10) No distractions at the check-out page

Your checkout page is the final step. In an era where people have ‘the attention span less of a gold fish’, you don’t want anything distracting for them to complete the checkout process. So, no banners, no advertising, no shouting colors, no additional links. There is only one thing to do on this page and that is paying. This will also decrease the bounced payments because when customers are focused there is less chance for making mistakes with the credit card data and/or authentication.

Last but not least Don’t leave people guessing what to do next at the check-out page! Make it specific, don’t be ambiguous with CTA’s like “Continue,” “Checkout,” or “Apply.” It is confusing. When someone adds an item to their basket, make it crystal clear they can either “Continue to checkout” or “Continue Shopping.”

The more people get impulses through different channels or online platforms about Online payments the more they feel comfortable to use it. Maybe you have tips that work for you, but that are not in my list? Feel free to send me an [e-mail](#) and I’ll add it to the list.

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About the author:

**[Ria Luitjes](#) is a Strategic Content Marketer with more than 20 years of Marketing experience. She has lived in the Caribbean for 8 years and now she is running her business [MIXmarketing](#) from the Netherlands. Being one of the first Social Media experts on Curacao she now consults companies in The Netherlands and in the Caribbean in their Content Strategies. Companies like CX Pay. Next to this she also educates in Social Media, LinkedIn and Content Strategies. [Also in the Caribbean!](#)**

Sources used:

\* National Federation of Independent Business

\*\*Fiserv 60% of customers have stated that their concern for the environment

\*\*\*A survey by eConsultancy found that 58% of respondents dropped out of the checkout page due to concerns about payment security.