

SEKURE MERCHANT SOLUTIONS PRESENTS

BACK TO WORK: A SMALL BUSINESS SAFETY GUIDE

Sekure
MERCHANT SOLUTIONS

Now that it's business as unusual and companies are starting to get back on their feet, Sekure Merchant Solutions decided to create a guide to help you safely operate your business and thrive. This back-to-business playbook and checklist will help you cover all your bases when creating a successful pandemic safety plan.

This guide aims to help you:

- Prepare your business
- Adapt your business plan
- Communicate effectively
- Take action
- Be flexible
- Future proof your business
- Stay in the know

Plus

- Merchant safety checklist
- How to sanitize your terminal infographic



1

PREPARE YOUR BUSINESS

- **Deep cleaning:** Develop a cleaning and disinfecting plan for common areas, sales areas, washrooms, and high-traffic areas. Likewise, identify where you will place hand sanitizer and wipes around the space.
- **Personal protective equipment (PPE):** Ensure that you are complying with state and local PPE requirements. Make sure that you have a plan to train staff how to properly wear PPE (including non-medical [cloth] masks and gloves) and the importance of doing so.
- **Physical distancing:** If telework is not possible, think about ways you can reconfigure your space to encourage social distancing. Approaches include installing physical barriers, modifying workplace layouts to create six feet of distance, closing communal spaces, staggering shifts and breaks, avoiding large gatherings, and installing appropriate on-floor and wall signage.
- **Employee health:** Have a plan in place to screen your employees' health, e.g., checking temperature and contact tracing. Keep screening private, focus on COVID-19 symptoms, and identify potential hazards that might expose workers to the virus.
- **Positive cases:** Decide how you are going to manage positive cases of COVID-19 in your workplace once you reopen. Federal agencies such as the Occupational Safety and Health Administration (OSHA) provide [guidelines](#) on how to manage and isolate employees with COVID-19 symptoms.

2

ADAPT YOUR BUSINESS PLAN

You'll need to tweak your business plan to reflect the new operating environment:

- Account for increased costs (cleaning, space retrofitting, PPE, fewer customers).
- Assess POS systems to adapt to evolving work requirements and safety considerations, such as a [contactless](#) and [card-not-present systems](#).
- Review your supply chain and identify alternative sources of core goods and services.
- Have emergency financing in place (e.g., business line of credit) for unexpected costs and revenue declines.
- Identify ways to cut costs and add revenue streams. For example, Sekure's new [Edge program](#) can help you save up to 100% on processing costs.

3

COMMUNICATE EFFECTIVELY

Make sure you actively and openly communicate with your stakeholders during the process:

- **Employees:** Discuss new work arrangements and changes, such as [new POS equipment](#), sick-leave policy, and the importance of staying home if feeling unwell. That way, they'll know what to expect.
- **Customers:** Use various channels to engage with your customers and advise them of new business hours, PPE requirements, and sanitization expectations, etc.
- **Vendors/partners:** Contact your suppliers to confirm availability of inventory and supplies and coordinate delivery schedules to limit interactions.

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TAKE ACTION

- **Get your employees on board.** Inform them about the changes you are making to your business and find out if they have any concerns so you can address them prior to opening.
- **Schedule pre-opening tasks.** From deep cleaning and sanitizing to rearranging furniture to encourage social distancing, make a list of everything you'll need to do to get your business customer-ready.
- **Prepare your supply chain.** Reach out to your suppliers to confirm inventory and delivery, including your protective-equipment supplier. If you've been operating in a limited capacity, plan appropriately so you can scale as business picks up.
- **Let your customers know that you are reopening.** Continue engaging with your customers to keep them up to date, even if you don't have a fixed reopening date. And when you do reopen, ensure your hours are consistent so that customers know what to expect.

5 BE FLEXIBLE

- **Prepare for challenges.** Even the most prepared businesses will hit snags and unexpected issues. Prepare yourself for the unexpected, such as supply-chain or staffing issues, so you can act quickly.
- **Check in with your employees.** The learning curve will be steep for your employees, and they will undoubtedly be stressed. Reach out to them honestly and transparently to see how they are doing and how you can help them feel more comfortable.
- **Expect setbacks.** When something goes wrong, address the issue immediately and notify your employees and customers to let them know you've solved the problem.
- **Get feedback.** Set up feedback mechanisms (in-person conversations, social media and email surveys, etc.) to solicit comments from employees, customers, and suppliers regarding your business. Are you meeting their expectations? Likewise, exchange ideas and best practices with other local companies.
- **Follow up on your business plan.** How are sales? Have you been able to [cut costs](#)? Based on your financial projections, determine whether you'll need additional financing. As they say: if you don't know your numbers, you don't know your business.
- **Assess community reaction.** Keep abreast of your industry and customers' responses -- not only to your business, but also to your competitors.
- **Be open to suggestions.** Pay close attention to employee and customer suggestions for improving health, safety, and the overall experience.

6 FUTURE-PROOF YOUR BUSINESS

- **Prepare for another shutdown.** Should there be an uptick in cases, another lockdown is a real possibility. Prepare your finances, human resources plans, and alternative operating procedures to keep your business functioning even if this situation occurs.
- **Expect a new normal.** The pandemic has shifted customer behavior permanently, so be ready. [E-commerce](#), [over-the-phone ordering](#), [curbside pickup](#), and increased cleaning and sanitation measures are here to stay, so be prepared.
- **Keep learning and adjusting.** Stay abreast of industry news and trends to be competitive. In addition, actively seek and implement feedback from staff and customers to improve every aspect of your business.

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STAY IN THE KNOW

Make sure you actively and openly communicate with your stakeholders during the process:

- [Centers for Disease Control and Prevention \(CDC\)](#)
- [Guidelines for Opening Up America Again](#)
- [Coronavirus.gov](#)
- [U.S. Chamber of Commerce State-by-State Business Reopening Guidance](#)
- Food and Drug Administration [Food Safety Checklist](#)
- Occupational Safety and Health Administration [guidelines](#)
- American Industrial Hygiene Association (AIHA) [industry guidelines](#)
- The National Restaurant Association's [Reopening Guidance](#)
- Your state's official government website
- Your state or governor's official social media accounts
- County or municipal websites

Lastly—and most importantly—stay positive and know that we'll all get through this!

Sekure Merchant Solutions can help your business get back to profitability. Our suite of payment solutions will help you transition to curbside delivery and pickup, implement contactless solutions, and take orders online and over the phone. In addition, our new Edge program can save you up to 100% on your processing costs. [Check out our suite of solutions here.](#)

SAFETY CHECKLIST

Prepare Your Business

- Develop a business continuity plan and contingency plan
- Assess POS systems and ensure contactless capabilities at a minimum
- Review your supply chain and identify alternative sources of core goods and services
- Modify your HR plan to account for increased absenteeism and more flexible policies; ensure that your policies are aligned with local, state, and federal laws
- Negotiate more favorable terms with landlords, creditors, suppliers, etc.
- Determine whether you need to adjust business hours for additional cleaning procedures

Prepare Your Workforce

- Identify which employees will return to work, prepare a schedule, and contact them
- Apply alternative work arrangements for employees (flexible hours, telework, staggered start times)
- Assign higher risk employees to duties that limit contact with customers
- Train employees on the proper use of PPE, physical distancing procedures, and health screening
- Educate employees about COVID-19 symptoms and the dangers of presenteeism
- Cross-train employees to address potential staffing gaps

Prepare Your Workplace

- Reconfigure gathering areas to allow for physical distancing
- Identify hazards that place employees at a higher risk of transmission
- Ensure proper signage is in place to orient customers as well as staff
- Create separate entrances and exits to avoid overlapping customers and crowding
- Place entry posters instructing customers to avoid entering if they have any COVID-19 symptoms
- Plan for frequent cleaning of workspaces, and focus on high-touch surfaces such as doorknobs, POS equipment, counters, and displays
- Move payment terminals farther away from cashiers if possible
- Check your ventilation system and upgrade if possible

Communicate

- Discuss new work arrangements with employees
- Ensure you have up-to-date contact information for all employees
- Notify your customers that you are reopening. Let them know—via email, your website, social media, and mail—if your business hours or core services have changed
- Contact suppliers to let them know you are reopening and confirm inventory
- Get in touch with local businesses for insights into best practices and reopening ideas

Things are changing quickly, and with those changes come necessary adaptations to your business. Learn about our creative payment processing solutions that will see you through to better times. We can tailor our services to suit your specific needs.

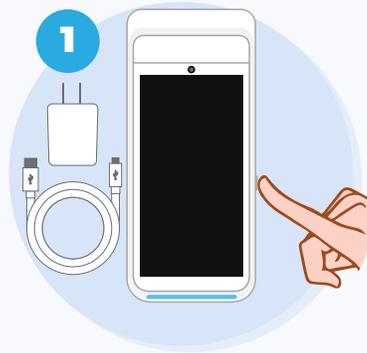
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How to Sanitize your Terminal

You'll need:

- ✓ 60% (or higher) alcohol-based hand sanitizer.
- ✓ Card reader cleaning card.
- ✓ Clorox disinfecting wipes or 70% Isopropyl alcohol wipes.

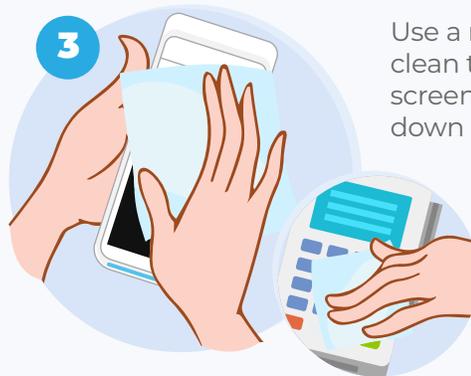
Here's how to properly clean your terminal:



1 Shutdown and unplug the terminal.



2 Wash your hands with soap and warm water. Apply hand sanitizer.



3 Use a new wipe to clean the terminal screen by wiping down the glass front.

If you have an older pin pad terminal, clean around each button carefully.



4 Use a new wipe to clean the side, back and corners of the terminal's exterior.



5 Use a new wipe to clean the card reader cleaning card. Swipe the card back and forth against the magstripe reader.



6 Use a new wipe to clean the cleaning card again. Dip the card in and out of the IC Card Slot (dip transaction slot).

Sanitize frequently to minimize the spread of bacteria!

Questions? Call us at **(866) 710-7382**.

Sekure

In the interest of limiting physical contact and therefore the spread of COVID-19, we encourage you to call us toll free at 1-866-710-7382 if you don't already have a contactless payment system. We will ship a Smart Terminal or Smart POS to your business at no cost.

This material is prepared for informational purposes, and should be used along with cleaning and disinfection recommendations from the [Centers for Disease Control & Prevention \(CDC\) website](#).