

ENABLING DIGITAL PAYMENTS

MERCHANT MARKETING TOOLKIT



PayPro

Take your business to new heights

There are many advantages to adding PayPro to your payment options, and we can help you implement a marketing campaign to educate your customers about its benefits.

PayPro can help you lower costs, increase customer loyalty, enhance customer experience and satisfaction.

This guide has a wide breadth of communication strategies that will show you how to get started and help guide your messaging. In it you'll find:

Research And Market Insights

Best Practices

Customizable Marketing Materials

Messaging For Multiple Channels

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GETTING STARTED

Getting Started

This guide provides a valuable set of resources designed to help you promote the ease of payments you provide to your customers and in turn, benefit your business by helping lower costs, increase profitability, and improve customer loyalty with PayPro.

Many of the solutions provided are tested in the market and make use of the best industry practices for marketing their digital bill payments facility to your customers.

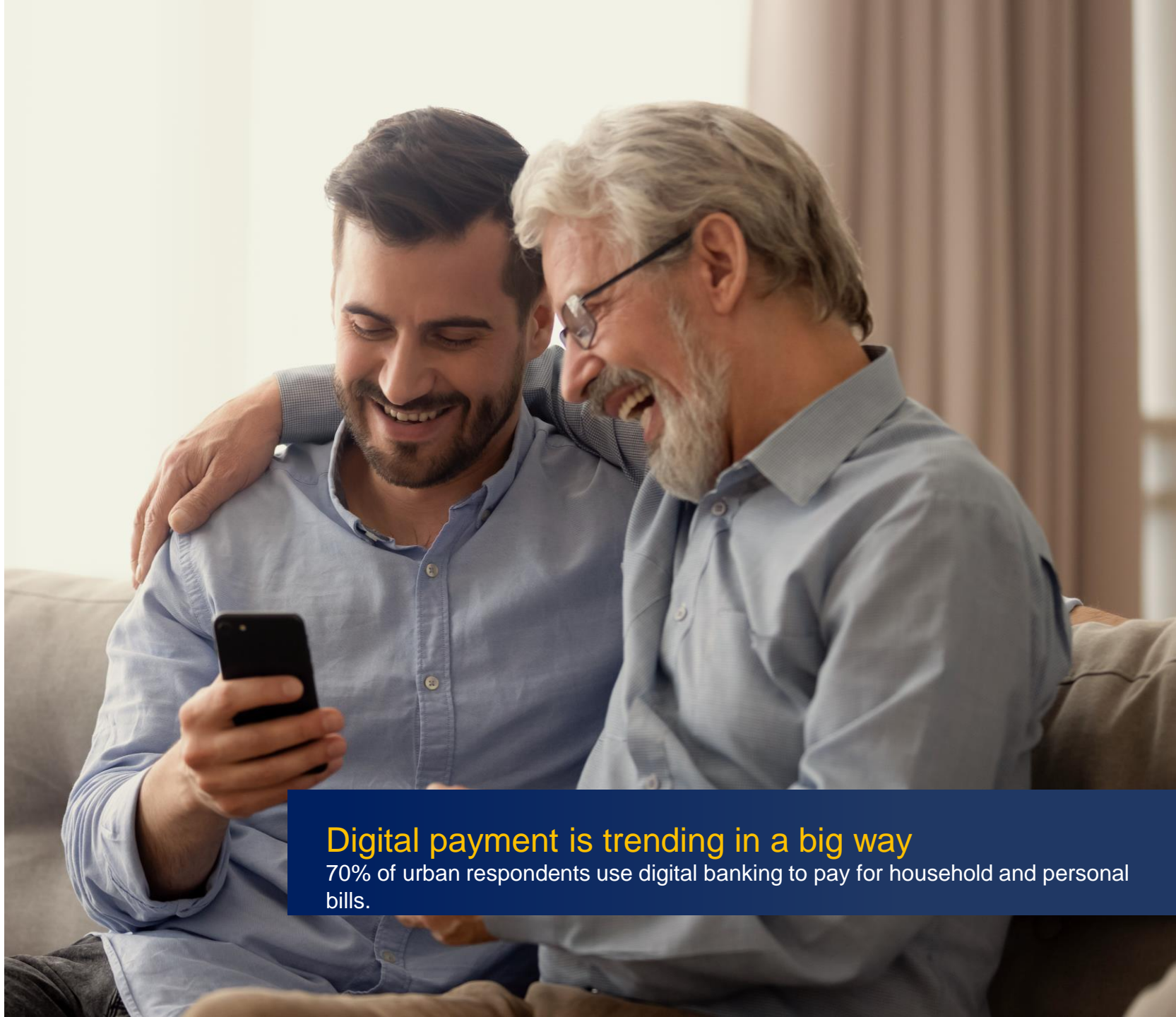
To get started, just click a link:

[Benefits Overview](#)

[Promoting Payment Options](#)

[Merchants Benefits](#)

[Customer Benefits](#)



Digital payment is trending in a big way

70% of urban respondents use digital banking to pay for household and personal bills.



Benefits Overview

Empower your representatives with the tools they need to educate their customers about PayPro, by providing them with this overview of the major benefits for both your business and your customers.

Increase customer satisfaction

Provide your representatives with this overview of the benefits of PayPro Payment Solutions so they can answer questions on the spot and reduce customer service calls.

Promoting Payment Options

As more customers expect the option of making payments digitally, now is a great time to promote PayPro payment options and increase customer adoption. PayPro allows your customers to pay via digital bank transfers, debit/credit cards, ATMs and PayPro's Over-the-Counter collection partners accessible throughout Pakistan.

New trends are also making it more advantageous to offer more than one payment option:

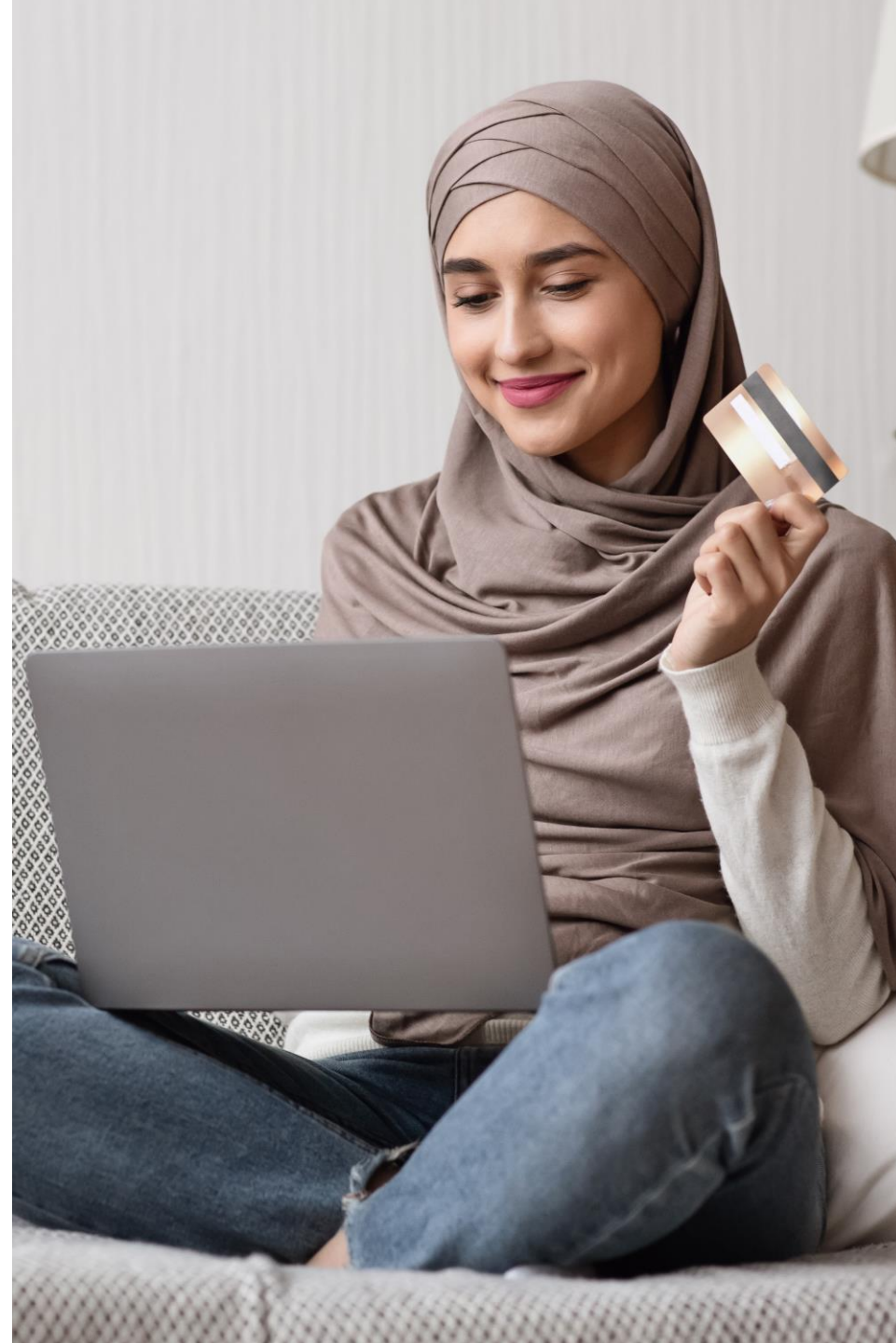
Decrease in check use. In a recent survey, 38% of respondents said they never write checks, and that number increases dramatically in younger consumers.

Increasing market share. Over the past decade, bill payments with cards & bank transfers have gained market share and that trend is continuously growing. Millennials in particular, are paying bills via digital banking more than their older counterparts.

A mobile solution. Tablets and smartphones are everywhere with a penetration of 27%. By 2025, online and mobile bill payments will account for roughly 30% of all bills paid by Pakistanis.

Digital first. In nearly all expense categories, 80% of people in urban/semi urban locations prefer digital payments, evading tedious processes and use of separate apps. And PayPro is the first choice of consumers as it is omnipresent across the banking network accessible easily through multiple touchpoints.

Convenience. Globally, customers are looking for the convenience of a bill payment option that works on all their devices. In a survey by salesforce.com, 85% of people reported that mobile devices are a central part of their everyday life.





Raise the bar on customer service

Customers want a bill payment experience that is fast, convenient, and secure. Helping your customers achieve this will directly impact their adoption and use.

Merchant Benefits

You can never go wrong by investing in an ubiquitous payment platform. Your business could benefit in numerous ways by presenting bills through PayPro:

Increased profitability and improved cash flow management. Payments with PayPro post faster than cheques, and merchants that accept digital payments are guaranteed access to their funds usually within 24 to 48 hours directly into their business bank accounts. You also get to reduce expenses and lower your operational overheads and effort of managing finances manually..

Reduced cost. Paying by bank transfers has 0% decline rate than paying by other methods. You always have the option to charge your customers for an additional negligible fee as convenience charges to cover payments cost and save trifold on printing and sending physical invoices.

Improved efficiency and lower operating costs. Using PayPro's cloud-based dashboard cuts payment processing time and reconciliation efforts providing real time reporting, These features reduce administrative costs and effort, And recurring payments mean no need to chase down late payments.

Updated information. Get faster updates, track payments and automate invoicing cycles by signing up with PayPro, PayPro notifies billers even when customer information changes so they can set better reminders avoid default payments.

Enhanced customer satisfaction. Many customers now expect the option of paying bills by digital banking as well as their debit/credit cards. Recent studies have found that 61% of respondents use digital banking to pay for household and personal bills in 2021, and the number goes up to 70% in urban societies.

Customer Benefits

Improving customer satisfaction is good business, especially since today's consumers want flexibility and control on their preferences. Having more than one bill payment option will increase their loyalty to your business. Here are some other key benefits to keep in mind:

Customer satisfaction. Rapid adoption of smartphones and digital services is translating more online and mobile bill payments. With 43% of urban respondents preferring to use bank transfers and debit/credit card to pay their household bills and routine payments.

Faster solution. Millennials in particular want solutions that are quick, and they prefer electronic payments. Today, they have exponentially overtaken the Boomers in population size and are more technologically savvy.

Increased convenience. Paying bills electronically eliminates the hassle of writing checks, going to bank branches and preparing pay-orders and debit notes without incurring late fees. With PayPro, most bills are presented instantly, so customers can be sure their payments get made on time, even at the last minute.

More rewards. Customers enrolled in a rewards program may earn points if paying with their cards. When asked in another survey why they use a credit card when paying a bill on the biller's website, 67% said it was to earn reward points



41% of customers ranked having multiple billing and payment options as very important.



61% of 18- to 24-year-olds never write checks.

BEST PRACTICES



Best Practices

In an effort to help guide your marketing activities and ensure your success, we offer marketing and online payment process insights from our research of the customers' attitudes and behaviors related to bill payments.

These guidelines can help educate and motivate your customers to use PayPro and improve your operational efficiency.

Click below to learn more.

[Marketing](#)

[Payment Channels](#)

Marketing

It's important to reach your customers with the right messages at the right times. These guidelines will help you create a successful marketing campaign by making the most of your payment method marketing efforts.

Messages That Work

Highlight the benefits.

Paying bills with PayPro is fast, easy, convenient, and secure.

Include a clear call to action.

Invite your customers to visit your website, email, or make a phone call to get started.

Explain the options.

PayPro offers its users to pay through multiple payment channels i.e. Bank Transfers through respective bank's Internet Banking Portal & Mobile Banking App, ATMs, Debit/Credit Cards & with Cash at PayPro's designated OTC collection partners throughout Pakistan.



Strategies That Work

When you give your customers a fast, convenient online payment process, they're more likely to pay online and keep paying online. These tips can help guide your customers as we become more of a mobile society, and the percentage of consumers who make online bill payments steadily grows.

Make the payment process easy. Limit the amount of information requested, especially personal information, and let your customers know if there are fees for paying with bank transfers or cards.

Offer options. Give customers the choice between one-time and automatic/recurring payment. If they complete a one-time payment, then prompt them to sign up for automatic/recurring payments.

Offer the ability to choose a specific payment date. The option to set up when their automatic/recurring payments will be made is a valuable feature for consumers. The most frequently cited reason for not enrolling in a recurring program is that consumers want to be able to choose their payment date.

Showcase security. Prominently display and communicate security logos, locks, etc. to give customers peace of mind.

Promote PayPro on your website. According to a survey, the urban and semi urban Pakistanis who make digital payments increased by 12% from 2019 to 2020, You can download free banners [here](#). Then select from the list of Bill Payment Materials.

Follow up. After both one-time and automatic/recurring payments, follow up with a confirmation email.



Raise the bar on customer service

Customers want a bill payment experience that is fast, convenient, and secure. Helping your customers achieve this will directly impact their adoption for better recovery of your account receivables.

You can reach out to PayPro's 24/7 customer service helpline on 0333-2121971 and on our automated WhatsApp self service helpdesk on 0309-0729776 for any payment related queries.

Marketing (cont.)

Strategies That Work

Maximize touchpoints. Try various ways to reach your customers with a strategy that uses a range of customized marketing materials for maximum awareness.

Connect at opportune times. Communicate with your customers near the time that payment is due, after missed payments, and during high-travel/vacation or quarantine times (holidays, summer vacation, pandemic lockdown etc.)

Test different incentives. Try both incentive and educational/benefit-driven messaging. Consumers often say they would be enticed by incentives to enroll in an automatic or recurring payments program. But nearly two in five (39%) who are enrolled said they were never offered an incentive for doing so.

Consistent prompts can equal success. Customers may not enroll on the first prompt, so consistent messaging about offerings may help increase overall enrollment rates.

Provide incentives for employees. Help motivate your employees to sign up customers for payments collection via digital channels. PayPro provides a toolkit that includes downloadable materials to kick-start an incentive program.

Evaluate and adjust. After you launch your campaign, evaluate its success—and adjust accordingly to address any issues or weaknesses.



Increase your channels to help increase your success

You could maximize results by reaching consumers through multiple channels. Include PayPro payment communication in your bill vouchers, emails, newsletters, landing pages, social media and more.

Your first communication with customers should be as close to the payment due date as possible, to keep your message top-of-mind.



Make your payments quicker with cards

Your customers can make their payments with their debit/credit cards on PayPro's market-place platform, by clicking on the Click2Pay URL embedded on their bills/invoices.

PayPro is PCI DSS certified which guarantees your card information remains secure while you make your transactions conveniently.

You can reach out to PayPro's 24/7 customer service helpline on 0333-2121971 and even get quicker responses on our automated WhatsApp self-service helpdesk on 0309-0729776 for all your payment related queries.

Debit & Credit Cards

Your customers can make their payments through their debit/credit cards on PayPro's online marketplace payment platform. PayPro's payment gateway has the lowest decline rate and offers secure transaction while handling user information.

Make your customers select PayPro as their preferred payment method on your e-commerce website, so that you can enjoy the fastest settlement time and get quicker access to your funds

Accepted Card Schemes



Security Assessors & Strategic Alliances





Pay directly from your bank accounts

PayPro is integrated with all banks and mobile money wallet apps in Pakistan.

Your customers can simply log in to their respective bank's internet banking portal or mobile banking app and locate PayPro in the payments section or add biller option. You can enter the PayPro ID from your bill / invoice in the consumer ID field to fetch your bill from the bill payments system. Once you've confirmed the details of your bill/biller simply proceed to complete your payment.

[Click here](#) to view video tutorials of "How to Pay" and choose from the list of banks (internet banking or mobile banking) from our YouTube "How to Pay" playlist.

You can reach out to PayPro's 24/7 customer service helpline on 0333-2121971 for all your payment related queries.

Digital Bank Transfers

Your customers can make their payments directly from their bank account using their respective bank's Internet Banking Portal or Mobile Banking App.

Partner Banks



Partner Digital Wallets



Cash Over-the-Counter (Nationwide)

Cash payments are accepted nationwide at all branches of our OTC payment collection partners

Pay with cash from anywhere in Pakistan

OTC Payment Partners: TCS Express, Meezan Bank, Silk Bank & Bank Al Baraka

Your customers who do not have access to online banking or a debit/credit cards, can also make their payment with cash at OTC cash payment collection partner's branches.

Locate your nearest OTC payment collection point on our website, simply log on to www.paypro.com.pk

Simply visit your nearest OTC collection point with your bill/fee voucher that has the PayPro ID, make your payment at the cash counter and receive an instant payment notification from PayPro's official code 8991 via SMS & from noreply@paypro.com.pk via email.

[Click here](#) to view the video tutorial of "How to Pay with cash over the counter" on YouTube.

Your customers can reach out to PayPro's 24/7 customer helpline on 0333-2121971 for any payment related queries.



MARKETING MATERIALS

Marketing Materials

The materials in this guide provide a rich set of resources to help launch your marketing campaign and educate your customers on the convenience of PayPro Payments Solution.

The provided marketing templates are ready to be customized with your company's branding. You'll also find a [Recommended Messaging](#) section, containing relevant copy and thought starters to use in your marketing materials.

Materials include messaging for both one-time and automatic/recurring bill payments to target different audiences. To download materials for customization, click here and select from the list of Bill Payment materials.

For available materials, choose any of the links below to view:

[Email](#)
[Web Banner/Button](#)
[Inserts / Flyers](#)
[Social Media](#)



Seize the day with PayPro

Everything you need to start your payment options campaign with PayPro is here. All materials and messaging in this guide are free and ready to download for both digital and print.

Every communication adds up

With emails you can create a direct relationship with your customers at a fraction of the cost of traditional media. And you may be able to track performance, including emails opened and links clicked.

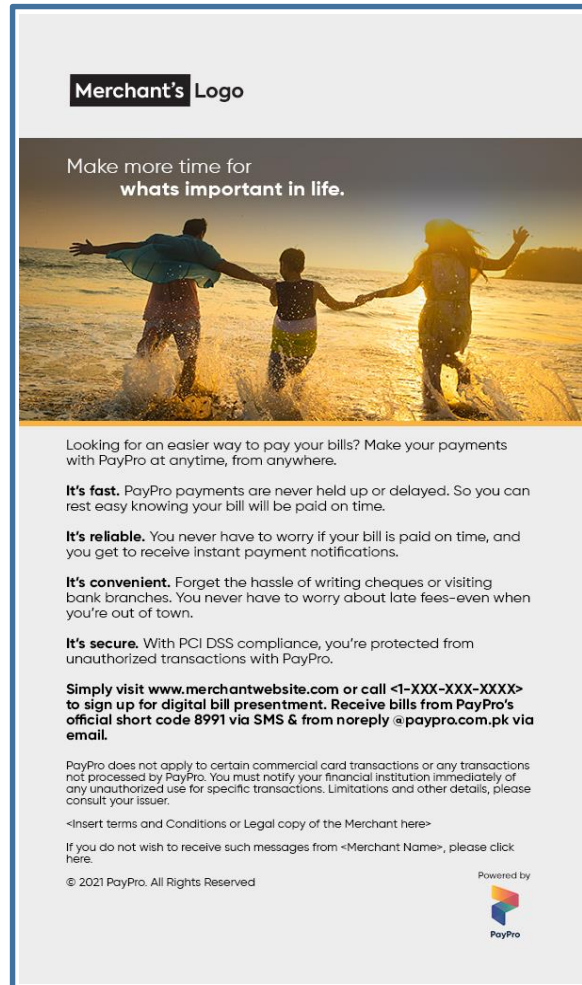
To customize and order materials:

Simply download this free template and customize it with your logo to make email part of a successful integrated campaign.

[Click here](#) and select from the list of communication materials. All materials must be approved by a PayPro representative before production.

EMAIL

Sending emails is an easy way to communicate directly with your customers about the benefits of payments made with PayPro.

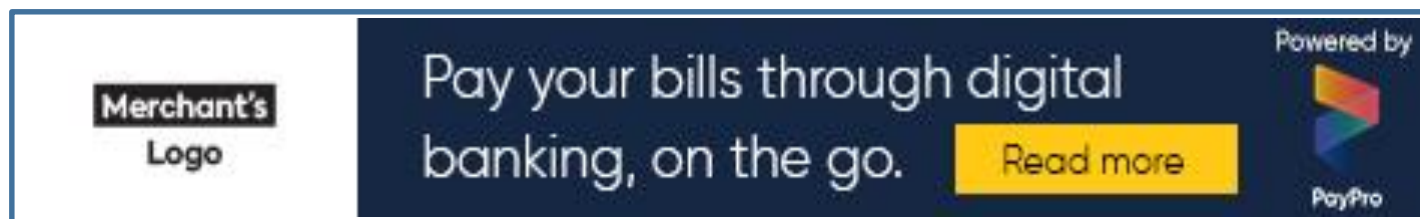


Email (Size: 600px x 1080px)

Featured option: Automatic/Recurring. Also available: General

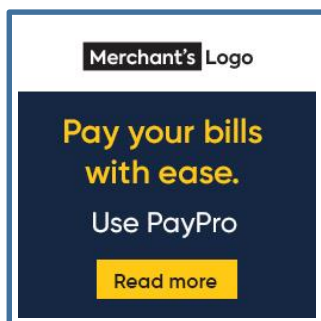
Web Banner/Button

These customizable Web banners/buttons let customers know that PayPro is a fast, convenient, and secure way to make payments. You can customize your selected banners with your company name and logo.



Banner (Size: 468px x 60px)

Featured option: Automatic/Recurring. Also available: General



Button (Size: 125px x 125px)

Featured option: Automatic/Recurring. Also available: General

Usage tip:

Banner ads are a simple and effective way to reach your online customers and educate them about PayPro. Most customers coming to your website usually expect to pay online—so it's an ideal time to reach them. Consider pairing your Web banner/button with URLs (redirecting to a landing page) and Emails as another low-cost channel to maximize your results.

To customize and order materials:

[Click here](#) and select from the list of communication materials. All materials must be approved by a PayPro representative before production. For more information, get in touch with our support team on +92 333 2121971.

Boost your efficiency

Capitalize on your messaging opportunities by including these inserts with statements to reach your customers at the time payment is due. In addition, consider promoting PayPro online with a Web banner to maximize low-cost channels.

To customize and order materials:

[Click here](#) and select from the list of communication materials. All materials must be approved by a PayPro representative before production. For more information, get in touch with our support team on +92 333 2121971.

Inserts

Inserts are an easy way to reach your customers when paying bills is top-of-mind. You can educate them on the convenience and security of Payments made with PayPro. Customize your inserts with your company name, logo, and contact information.



Statement/Flyer Insert (Size: 5" x 6.5")

Featured option: Payment channels & benefits, Also available: General

Social Media

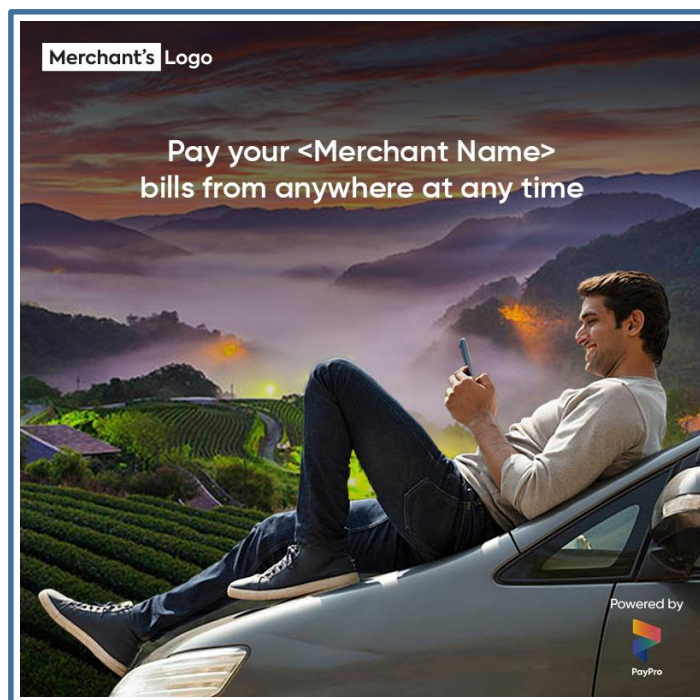
Boost your efficiency

Capitalize on your messaging opportunities by including these inserts with statements to reach your customers at the time payment is due. In addition, consider promoting PayPro online with a Web banner to maximize low-cost channels.

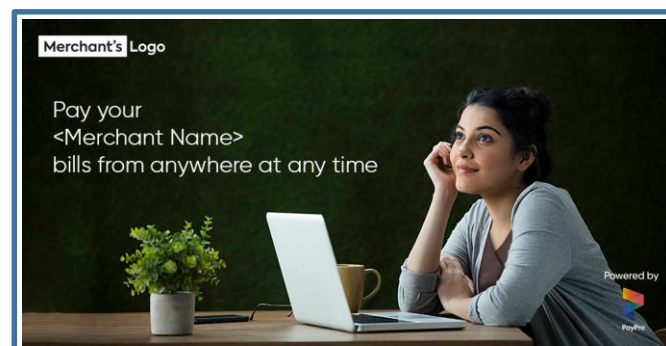
To customize and order materials:

[Click here](#) and select from the list of communication materials. All materials must be approved by a PayPro representative before production. For more information, get in touch with our support team on +92 333 2121971.

Facebook and Twitter are great ways to share content with all of your followers at one time. It also gives you instant access to feedback and valuable insights on the customer perspective. Update the following messages with your company name and post often to educate customers on the benefits of PayPro Payment Solution.



Facebook Post (Size: 800px x 800px)



Twitter Post (Size: 1024px x 512px)

RECOMMENDED MESSAGING

Recommended Messaging

Looking for more customizable messaging in addition to the market-ready templates?

Every communication is an opportunity to connect with your customer. This copy can be inserted into your own marketing materials to suit your brand and your needs. You can find information for of both, payments through digital bank transfers as well as debit/credit cards, one-time and automatic/recurring bill payment communication material in various lengths for your convenience.

Select from the following messaging:

[Web Landing Page](#)

[Email/Newsletter](#)

[Customer Support](#)



Ready. Set. Pay.

We know your time is valuable, and these market-ready messages will help you communicate the benefits of PayPro Payment Solution in the most efficient way possible. Also included are specific instructions your customers need to get started.



Promoting PayPro on your website

Clearly and quickly communicate the key benefits for customers visiting your web page. We've also provided placement for links to give your customers an easy way to respond immediately.

Web Landing Page

Prominently feature payments with PayPro so customers are aware that it's an option for payment. Use the following messaging to promote the key benefits.

Make your life a little easier.

Simply pay your bills with PayPro <link to biller's payment page>

Ways to pay:

- 1. Payment Channels.** You can initiate the payment with your bank's internet banking, mobile banking debit credit cards, ATMs and even with Cash at our Over-the-Counter collection points accessible throughout the country. Simply visit <www.merchantwebsite.com> or call <021X-XXX-XXXX>, for any payment related queries.
- 2. Schedule automatic/recurring payments.** You never have to worry about late fees again. With this option, we'll automatically charge through your saved payment method each month. So your bill is always paid on time, even when you're out of town.

The advantages of making payments with PayPro:

It's fast. Unlike checks, payments with PayPro are never held up or lost in the mail. You can rest easy knowing your bill will be paid on time.

It's reliable. You can be sure your bills are paid on time, so you never need to worry about late fees.

It's convenient. You can view all your payments in one place on your monthly statement.

It's secure. With PayPro's PCI DSS certification, your account information is protected from unauthorized transactions. Guaranteed.

Pay your bill with PayPro. <link to biller's payment page>

Caption for Landing Page: Make your life easier with PayPro

Email/Newsletter

Email is a great way to directly reach your customers. It's immediate, measurable, and cost-effective. And because it's paperless, it's an environmentally friendly option, too.

The following messages can help you promote PayPro in your newsletters and email.

General

Option 1 (Estimated character count: 350)

Looking for a faster way to pay your bill? You can pay your bill quickly and securely with with PayPro. There's no need to write checks, create pay orders, or worry about mail delays. Just visit <www.merchantwebsite.com> or call <021X-XXX-XXXX> to make secure payments online.

Option 2 (Estimated character count: 250)

Give yourself more free time. Pay your <Merchant Name> bill quickly and conveniently with PayPro. Just visit <www.merchantwebsite.com> or call <03XX-XXX-XXXX> to make secure payments online.



You have options

Choose the message that fits your communications best with options for both general and automatic or recurring bill payments.



Scan to WhatsApp on PayPro's Self-Service Helpdesk

Include the QR code in your messaging for your customers to easily scan and connect with PayPro's Automated Helpdesk on WhatsApp so that they can get responses for all their payment related queries, instantly.

Customer Support

Provide your customers ample avenues to connect with our support team for any payment related queries and guidance to make the payment through their preferred payment method.

Your customers can connect with us through the following touchpoints for a range of queries regarding their payments.

Let's Connect

Website. Your customers can always logon to PayPro's official billing website billing.paypro.com.pk for a detailed step by step payment process tutorial for each bank. Customers can also locate PayPro's over-the-counter cash collection points nearest to their location.

Live Chat. Your customers can always reach out to our chat support executives via PayPro's website as well as our social media messengers (Facebook, Instagram etc.)

WhatsApp Helpdesk. Your customers can reach out to PayPro's automated WhatsApp Helpdesk on 0309 0PAYPRO (729776) for any payment related queries, where they can learn how to pay through their preferred payment method, search and download their invoices and check bill/invoice status and much more.

Customer Service Agent. Your customers can reach out to PayPro's customer support on 0333-2121971 for any payment and services related queries.

CONTACT US

If you would like more information about PayPro, contact your PayPro Account Manager or visit www.paypro.com.pk
To download marketing materials, [click here](#) and select from the list of merchant communications content templates.

