

Helping You To Help Your Customers

Introduction

We know you all have a tremendous commitment to the local communities you serve, and that you are Keeping the Nation Fed during this COVID-19 outbreak.

Right now, communities are looking to their local convenience stores more and more for the essential goods they need.

At Bestway, we are responding with speed and agility to mobilise new ways of working and continue to create tools to help you and your business to support your communities.

Along with the POS templates made available for you to download from our website, we've also put together a simple guide that provides advice on what you can do to help serve your customers during this time.

This guide includes the steps you can take to offer vulnerable members of your community a food-parcel service, including the products we recommend you stock and include in the food parcel and a guide on how to set this up locally.



Your Food-Parcel Service



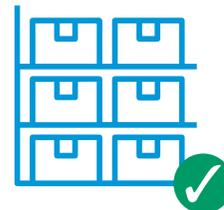
Payments



Creating a safe environment



Keeping connected with your customers



Managing your store stocks



Local Deliveries



Your Food-Parcel Service

Getting to a local store isn't easy for every customer right now. Bestway have worked closely with governing bodies to put together an 'Essentials Food List' which help you prioritise the needs of your vulnerable community.

What is the food-parcel?

This is a list of products identified as high in demand and necessary. The list contains around 19 food items and household products, even including some treats!

How does food-parcel service work?

You simply buy the items shown on the defined list in order to ensure you have the right products required by vulnerable customers in your community. Then let customers know that you are offering this service. When customers request a food-parcel let them know when and how they will receive their delivery (don't forget to get the customers contact details). Ensure to let customers know of any product substitutions that have been made, package up the items in bags or boxes which you can either deliver, or that others can buy for someone who needs this service.

Refer to the core list of recommended products shown below, if you find a product is not available we recommend you replace it with a substitution. Please refer to the best-way website where you will find product substitutions are shown, alternatively you may already have a substitute product in your store. It is essential to offer substitutions to ensure customers receive the goods they need as they are relying on these at this time.



Your Food-Parcel Service

What is the advantage of a food-parcel?

You can have full confidence in offering this valuable service to your community knowing Bestway and its suppliers have given assurance that these items will be available (and if at any time a product is not available then substitutions have been identified).

This means you can buy knowing you are helping the vulnerable groups, also people who are self-isolating and you are supported by Bestway and its supply chain.

How to let your customers know about this service:

- Place a poster in-store and in your shop window. Use the template created which you can download by simply going to www.bestwaywholesale.co.uk - members tools (top right hand side) - POS Kit.
- Talk to your customers and let them know about the service you have. Your customers will know people in the community who are vulnerable or are self-isolating where this service would be really helpful.
- If you have a website, use social media, or send emails to your customers, use this service to update them with the details and service you are providing.



Your Food-Parcel Service

Recommended products for your food-parcel service
provide your vulnerable community with the essential items identified they need

Product	Qty per box inclusion	BW Code	Description	BW Pack
Coffee	1x50g	337920	Nescafe PM £2.19	12 x 50g
Tea bags	40 bags	186748	PG Tea Free Flow £1.35	6 x 40's
Biscuits	1x300g	666958	McVities Rich Tea PM £1.39	12 x 300g
Bread	1x800g	370293	Kingsmill Medium White	1 x 800g
Cereal	1x500g	413401	Kellogg's Cornflakes £2.99	6 x 550g
Baked Beans	2x415g	190961	Heinz Baked Beans	24 x 415g
Soups	4x400g	602513	Heinz Tomato Soup	24 x 400g
Pasta	1x500g	137473	Buitoni Spaghetti 99p	8 x 400g
Rice	1 x 500g	232117	White Pearl	10 x 500g
Rice	1 x 500g	374731	Tilda Basmati Rice £2.25	8 x 500g
Shower Gel	150ml	642684	Imperial Leather Mermazing £1	6 x 250ml
Semi Skimmed UHT Milk	2x1ltr	547525	Dairypride UHT Milk Semi-Skim	12 x 1Ltr
Cooking Sauce - jar	1x350g	139120	Dolmio Original Sauce	6 x 500g
Tinned Meat	1x340g	667356	Plumrose Pork Luncheon Meat	6 x 250g
Tinned Meat	1x340g	688105	Spam Original	6 x 340g
Tuna	1x145g	634175	Princes Tuna Chunks in Brine	12 x 145g
Veg	2x300g	956097	Batchelors Mushy Peas	12 x 300g
Chopped Toms	2x400g	315895	BestOne Chopped Toms 49p	12 x 400g
Tinned Fruit	1x410g	359122	Del Monte Pineapple Slices in Juice £1.09	6 x 435g
Toilet Roll	2xroll	114730	Freedom Toilet Rolls White	10 x 4Pk

Total parcel RRP is £25.34

(this is a guide price based on the price mark stock shown)



Payments

Use Contactless Payment

Accept contactless payment wherever possible. Avoid handling cash if you can, to ensure you and your staff remain safe and healthy. Also don't forget contactless payment limits are now £45.

Accepting card payment when the customer is not present

The Association of Convenience Stores has developed a new guidance to help convenience retailers support customers who are shopping on behalf of others during the coronavirus outbreak.

The new guidance has been developed to inform convenience retailers about best practice on offering and processing 'card not present' payments during the Covid-19 outbreak for volunteers purchasing groceries on behalf of vulnerable customers or people self-isolating.

Card not present payments are an alternative for customers who are unable to come into store, the details are typically provided over the phone by the customer and entered by the retailer into the card terminal.

Please refer to the full guidance issued by the ACS at the back of this guide.



Creating a safe environment

Here's what you can do to ensure you create a safe environment for your customers to shop:

- Regular cleaning and sanitisation of stores.
- Demonstrate best practice to shoppers with proper food handling, social distancing and regular hand washing and/or sanitising.
- Practice social distancing (refer to the social distancing tool).
- If you can protect yourselves and the public with in store screens for the cash desks.
- Consider the space in your store and limit the number of shoppers in store at any one time

Research shows

"Shoppers say the smell of chlorine and bleach make them feel safe"

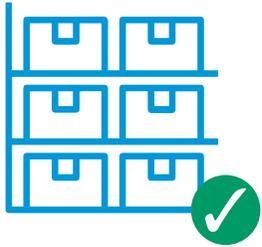


Keeping connected with your customers

Keeping regular communication with your customers will help to continue the trust and a positive customer experience they have.

Maximise all the touch points you have:

- Notices and updates in-store with POS and updates online if you have a web page.
Directly notify customers of product availability and alternatives as and when you have these. Customers will then know they can rely on you for the updates.
- Ensure you keep posting updates across social media if your shoppers follow this.
If you intend to change store practices such as services or hours or time for stock replenishment, ensure that shoppers are notified of these changes.



Managing your store stocks

Some shoppers may show hoarding behaviours. If this is impacting the stock available to service the rest of your customers you can:

- Place limits on the high-demand products in-store and online.
- If you're experiencing challenges fulfilling orders or stocking shelves, consider asking for volunteers to help in the community. Most people would be happy to help out for a few hours and this helps bring your community closer.
- In some cases shoppers have complained about price hikes on high-demand products. Best-one request all stores not to increase prices and should this be discovered best-one reserve to the right to take further action. Instead, consider pricing products competitively with the market, and lowering prices where possible in the communities interest.



Local Deliveries

Consider setting up a delivery service or work with a local firm that can assist you. This will ensure the vulnerable group in your community can continue to shop with you as they will be depending on you and the service you provide.

With shoppers actively avoiding leaving their homes, grocery store delivery services are high in demand locally.



More Advice and Support

<https://www.acs.org.uk/advice/covid-19-coronavirus>

<https://www.gov.uk/coronavirus>

<https://www.nhs.uk/conditions/coronavirus-covid-19/>

<https://www.fwd.co.uk/current-issues/coronavirus/>

<https://www.groceryaid.org.uk/news/coronavirus-and-your-wellbeing/>

<https://www.scottishshop.org.uk/>

<https://www.myrtwellbeing.org.uk/>



LOCAL SHOPS: ACCEPTING 'CARD NOT PRESENT' PAYMENTS

This guidance is designed to inform convenience retailers about best practice on offering and processing 'card not present' payments during the Covid-19 outbreak for volunteers purchasing groceries on behalf of vulnerable customers or people self-isolating.

Volunteers paying for groceries in local shops

The Government is advising people who are at very high risk of severe illness from Covid-19 to 'shield' themselves from harm by staying at home for a period of at least twelve weeks and avoid going out for grocery shopping. Many thousands of volunteers acting on behalf of vulnerable customers need a means to pay for groceries in convenience stores.

As gift card schemes or digital vouchers are not widely used in the convenience sector, an alternative is for vulnerable customers to pay over the phone via **'card not present' (CNP)** payments, where card details are shared over the phone and entered by the retailer into the card payment terminal.

How can I accept 'card not present' transactions?

1 Retailers should contact their card acquirer or POS terminal provider to enquire about adding CNP services onto their existing agreement.

Card acquirers

	0844 8116666	https://www.barclaycard.co.uk/business/contact-us
	0345 8500195	https://www.elavon.co.uk/customer-centre.html
	0844 8000233	https://www.uk.epayworldwide.com
	020 8081 3840	https://www.fisglobal.com/en-gb
	020 8833 3000	https://www.fiserv.com/en.html
	0345 7023344	https://www.globalpaymentsinc.com/en-gb
	01268 567100	https://www.lloydsbankcardnet.com

2 Mitigate fraud risks from CNP transactions by following your acquirer/terminal provider's anti-fraud advice.

It should be noted that in-store CNP transactions raise additional risks of fraud and chargeback liability for the merchant. To minimise risk you could consider:

- Putting a limit on payment values, for example £100.
- Limiting use of CNP payments per customer, for example three per week.
- Limiting high value products per transaction, for example spirits or tobacco.

3 When on the phone with the customer enter the following details into your card terminal:

- The long card number.
- The card expiry date.
- The three-digit security code or house number/postcode of the card holder.

Do not write down or record customer card details.

Retailers should check with their card acquirer about the information they need to ask for over the phone. More details on card authentication are included below. Some volunteers helping customers may provide a "code word" to use over the phone so the customer knows they are securely giving the payment details to the retailer.

A typical CNP payment scenario:

Volunteer goes to local shop to purchase groceries for an isolating or vulnerable customer.



Volunteer takes groceries to the till and asks the retailer to call the customer for card payment details.



The retailer speaks to the customer on the phone and takes a card payment over the phone using the 'card not present' function.



Payment is made and the volunteer is given groceries and card payment receipt.





LOCAL SHOPS: ACCEPTING 'CARD NOT PRESENT' PAYMENTS

How can I reduce the chances of fraud?

Retailers are strongly advised to authenticate use of the card over the phone via the following fraud detection and prevention tools:

■ Address Verification Services

An Address Verification System (AVS) checks the billing address of the card provided by the customer with the address on file at the customer's bank. This is an instant check made by the customer's bank but retailers taking details for a CNP transaction will need to ask for billing address details too for this to be completed. Results from the AVS check can help retailers decide whether to accept the order. This check is most commonly completed for telephone orders.

■ Card Security Codes

Card Security Codes (CSC) are the three-digit numbers present on the back of most cards. By entering the CSC during a CNP transaction, retailers enable a check to be made that the customer is in possession of the valid physical card. CSCs cannot be recorded or stored by retailers, including for recurring transactions.

■ PCI DSS Standards

The Payment Card Industry Data Security Standard (PCI DSS) is a standard used across all major card brands to protect cardholder account security when account details are shared with retailers and anyone involved in processing and transmitting payment card information. Your card terminal should be PCI DSS compliant, if in doubt please contact your acquirer.

How can I reduce risks of chargeback?

Chargebacks occur when a customer disputes a charge on their card. The customer typically contacts their card issuer and initiates the process for a refund via the acquirer paid for by the retailer. Retailers can challenge any disputes in a process called representation by substantiating the charge and providing verification of the sale. The following best practice to prevent chargebacks is additional to the anti-fraud measures outlined above:

- Retain copies of order forms if applicable and evidence of customer receipt of goods (i.e. signed receipt).
- Use email to notify consumers of the details of sales and to indicate that their cards will be charged.
- Post clear policies for billing, returns, delivery and data privacy on your website. Order confirmation emails should include this information and any further terms and conditions in the content or via a web page link.
- Always provide a clear billing descriptor with a phone number so the customer can contact you directly rather than calling their bank to discuss any dispute.
- If you have a website or social media pages, provide a contact phone number and email address so customers can contact you directly.
- Obtain the customer's phone number and email address.
- Notify customers in writing when a refund has been issued. Provide them with the date the transaction was submitted and a reference number.
- Indicate that the card issuer may require a full billing cycle to apply any refunds, which may not immediately appear on an online statement.



ADDITIONAL INFORMATION



For more details on this guidance, contact Steve Dowling via steve.dowling@acs.org.uk. For more details on ACS: Visit: www.acs.org.uk
Call: 01252 515001 Follow us on Twitter: @ACS_Localshops