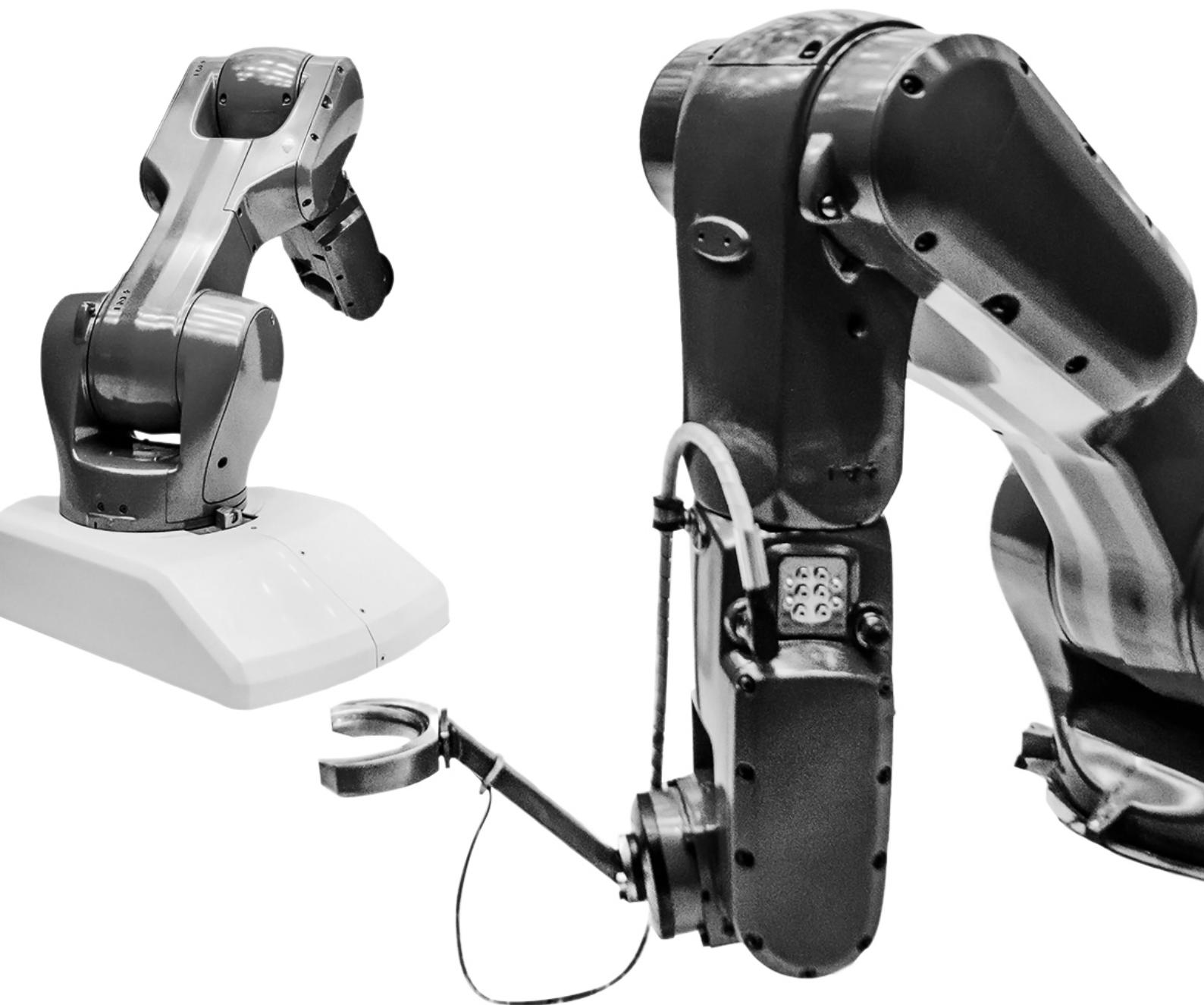
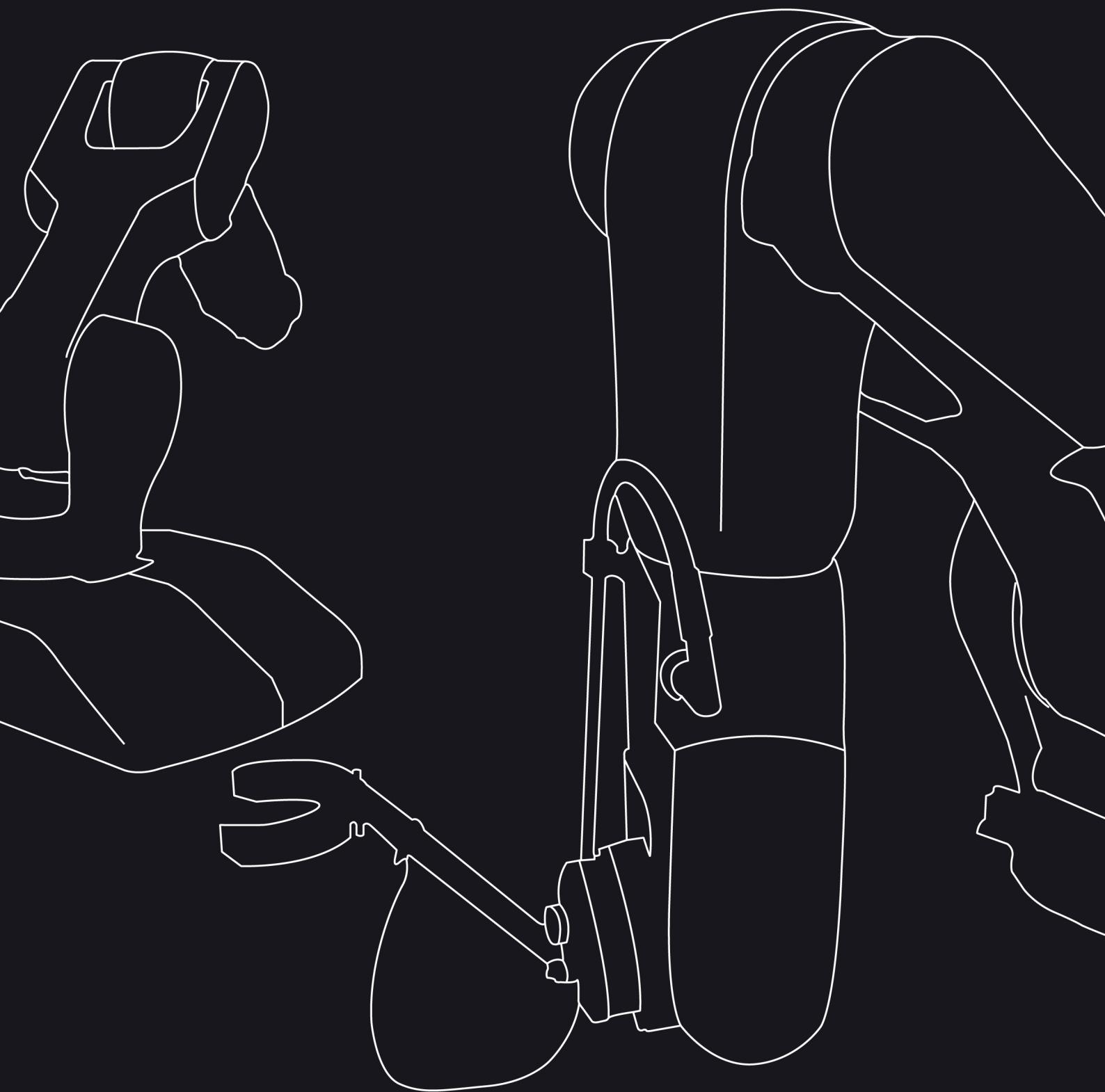


# Sell. Robots.





# **Introduction to payever for the B2B Industry**

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# 01

## Industry Research

B2B is an abbreviation for the term Business to Business. Business publications and professional forums online, often refer to B2B companies. These businesses are basically [any company focused on selling products or services](#) to other businesses rather than to consumers. B2B companies are often supportive enterprises that offer services or products (like software and Internet Platforms) to other businesses to help them operate their business and to grow.

# Market size

You will find B2B Companies in almost every industry ranging from manufacturing to retail. Business-to-business sales are a vital part of every industry's supply chain.

Examples are plentiful:

For example, the cloud-based document storage company

## Dropbox

performs a service to both businesses and individuals.

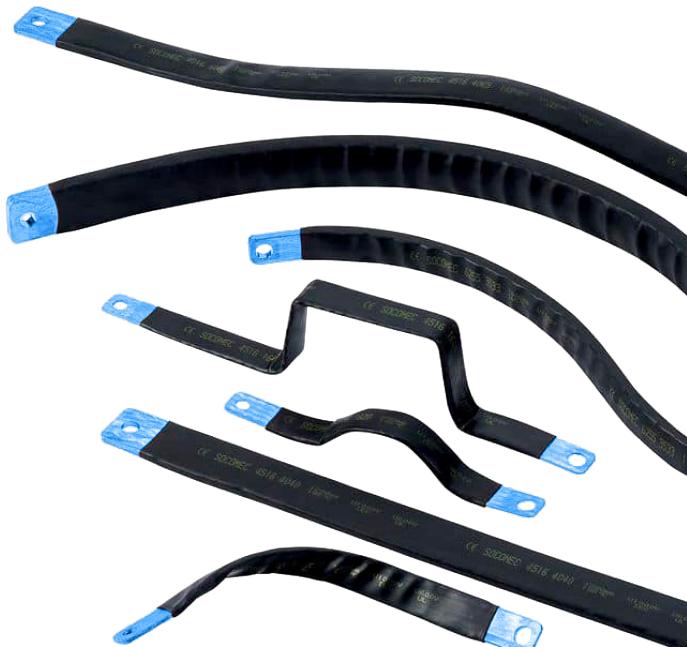
## General Electric

is a manufacturer of consumer goods, but it also provides parts to other enterprises like the engines of airplanes.

Companies like

## PAYCHEX, Gusto and Quickbooks

provide [payroll](#) services to other companies.



Xerox is a household name but makes billions providing paper and print services to businesses.

Telecom like Atlantech Online provides unified Business Communication tools. They are regarded as a best-of-class B2B communications tech provider.

HubSpot is well known and they develop and market software products for inbound marketing, sales, and customer service.

## All technology innovators are B2B.

Website designers and developers, Marketing, and Advertising agencies are B2B companies.

## Digital wallets like

Alipay, PayPal, GoPay, etc. provide both B2B and B2C services.

Wholesalers who sell their products to retail or manufacturers perform a B2B service.

Distributors can also be classified as B2B when they buy stock from a manufacturer for resale.

The target audience of B2B companies are not consumers, but other companies. In order to drive sales in a B2B scenario, there should be a clear understanding of another company's business processes. With this kind of knowledge, a **business-specific strategy** can be developed to turn potential customers into buyers.

## Industry Growth

According to [Forrester](#), which is an American market research company, digital customer engagement is transforming B2B businesses. These changes lead B2B companies to fundamentally rethink how they go to market which includes the audience that they target and the channels they use to sell the services.



Competition in the B2B marketplace can be brutal, but the (re)emergence of B2B marketplaces offers new channel options that few sellers can ignore.

Forrester [forecasts](#) that in the United States alone, B2B eCommerce will reach

**\$1.8 trillion  
and account for 17%  
of all B2B sales  
by 2023.**

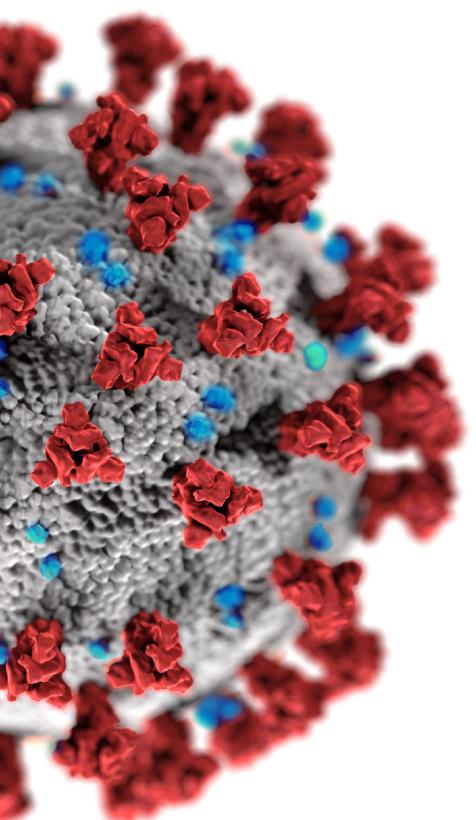
**At the end of 2018,  
eCommerce has  
reached \$1.1 trillion  
(representing 12% of  
total B2B sales  
in the US).**

# **The forecast is that**

over the five years from 2018,  
a compound annual growth rate (CAGR) of 10%  
is expected for B2B eCommerce.

It is therefore evident that there is a huge  
potential in the B2B eCommerce space and in  
particular for B2B digital businesses.

Whilst Alibaba and Amazon have certainly  
disrupted the B2B commerce across all  
industries, they also demonstrate the  
reach and impact of large-scale, online  
marketplaces.



## Impact of the Coronavirus Pandemic

We don't know what impact COVID-19 will have on the consumer electronics industry, but one thing is certain. If you don't have an online store, the impact on your business will be that much larger. The ability to upload products onto your e-commerce store and to sell them online will be very much in your favor. Payever is also positioned to help you with all these changes in consumer behavior in the consumer electronics retail market.



# PESTEL analysis

Before we discuss the PESTEL analysis for the B2B industry, we first need to understand what a PESTEL analysis is. A [PESTEL analysis](#) can quite simply be described as a framework or tool which is commonly used by marketers to analyze and monitor the macro-environmental (external marketing environment) factors that have an impact on an organization.

The results of such an analysis are used to identify threats and weaknesses which are used in a SWOT analysis.

The acronym stands for:

**Political  
Economic  
Social  
Technological  
Environmental  
Legal**

Now let's take an example of a Company that provides both B2C and B2B services. We are going to consider the PESTEL analysis of [Microsoft](#).

## **Microsoft did this analysis in order to understand the Company's situation in the business world going forward.**

The same kind of influences that play a role in the Microsoft business environment will affect almost every digital platform and company in the B2B industry. Microsoft's software is in use across the world and in almost all business functioning in the global business marketplace.



## Political Factors

As always political factors do play a significant role in any industry where a business is conducted.

This area of the analysis model deals in particular with the effects that governments have on the remote or macro-environment of the computer hardware and software business. In the case of Microsoft, [external political factors](#) which play a significant in strategic decision-making are:

**Political stability in the majority of markets which can be identified as an opportunity to scale a B2B business.**

**In the majority of markets, there is an increase in governmental support for automation which can also be identified as an opportunity to establish and/ or to scale a B2B business.**

**With globalization also came an increase in the number of international trade agreements which can be regarded as both a threat or an opportunity depending on the nature of the Trade Agreement.**



An example of a threat in this regard is the US-China trade war. An increase in tariffs and retaliatory steps by both parties had a detrimental effect on the technology sector as a whole. For example, cell phones, laptop computers, video game consoles, certain toys, computer monitors all had additional tariffs put on them. Companies that commented jointly with Microsoft were:

**Apple**  
**Bose**  
**Best Buy**  
**Dell**  
**Fitbit**  
**Fujifilm**

**HP  
Intel  
Kingston technology  
Nintendo of America  
Sony Interactive  
Entertainment  
Zenimax Media**

The **commonality for all of these technology companies** were the costs involved if they had to move their supply chains out of China to either the United States or to other companies in Asia.

**It is evident that  
the political  
stability of markets  
worldwide will create  
opportunities for  
Microsoft and other  
B2B companies.**

The opportunities include the ability to increase investments and corresponding performance. For example, B2B companies like Microsoft can improve their sales and marketing investments in Europe and subsequently be able to achieve a corresponding increase in revenues.

**An increase in governmental support for automation also presents opportunities for Microsoft and other similar B2B companies to increase its computer technology sales through governmental clients.**

When one takes into account the large-scale purchases which are made by governmental organizations this benefit can be significant.

**Increasing international trade agreements** results in a remote or macro-environment that supports an increase in Microsoft's or any other B2B company's global sales. The political factors seem to present opportunities to boost any B2B business.

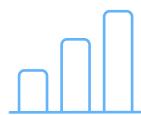


When one considers a company like IBM which can also be regarded as both a B2B and B2C company, politics can also play a role in the following aspects which impacts on the B2B Sector:

**Governments increasingly realize that they have to move to digitization which is an opportunity.**

**There is also increasing political support for e-technologies which is also an opportunity.**

**Governments increasingly make efforts to install data protection measures.**



## Economic Factors

Economic volatility can obviously affect the sales and profits of any industry or sector. The Global Financial crisis of 2008 is a case in point and so is Brexit, the US-China Trade War, and the impact of COVID-19. All of these have an impact on the global economy and subsequently on the spending behavior of the Consumer and consequently on the spending habits of other businesses.



A business such as Microsoft as well as any other kind of B2B business must consider the **following economic external factors** when they strategize on the future of their business:

**The considerable economic stability of the majority of developed countries**

**The high growth of developing countries**

**A growing middle-class with disposable income**

## **Companies that conduct business with other companies in a B2B scenario**

will obviously benefit from the economic stability of the majority of developed countries. Any B2B business can expect stable performance in these markets. Microsoft and other B2B companies can also boost their sales revenues in high-growth developing countries, like for example India and South Africa. Businesses can consequently expect steady growth in global sales if they extend their reach to these developing countries.

Another economic external factor is the overall global rise of the disposable income of the middle-class which inevitably creates opportunities for B2B businesses for higher revenues.

Economic factors that can also have an impact on the B2B Sector, which sells products online to other businesses, is the rising demand for online products. Businesses should exploit this opportunity by increasing its investments for targeting online markets.



Other economic factors to take into account in any industry are the following:

**The GDP (gross domestic product) of the region**

**The GDP per head**

**Average incomes and disposable incomes**

**Employment and unemployment rates**

**Labour skills and costs**

**Distribution and channels into the market**

**Comparative cost advantages  
of the region**

**The growth of the economy**

**Credit availability**

**Exchange rates and their  
stability**

**Inflation**

**Interest rates**

These factors lie outside the control of the business owner and small companies need to adapt fast in order to stay in operation and to stay competitive. The way in which they adapt to these challenges will determine their ability to differentiate themselves from their competitors and their overall success in the industry.



## Social Factors

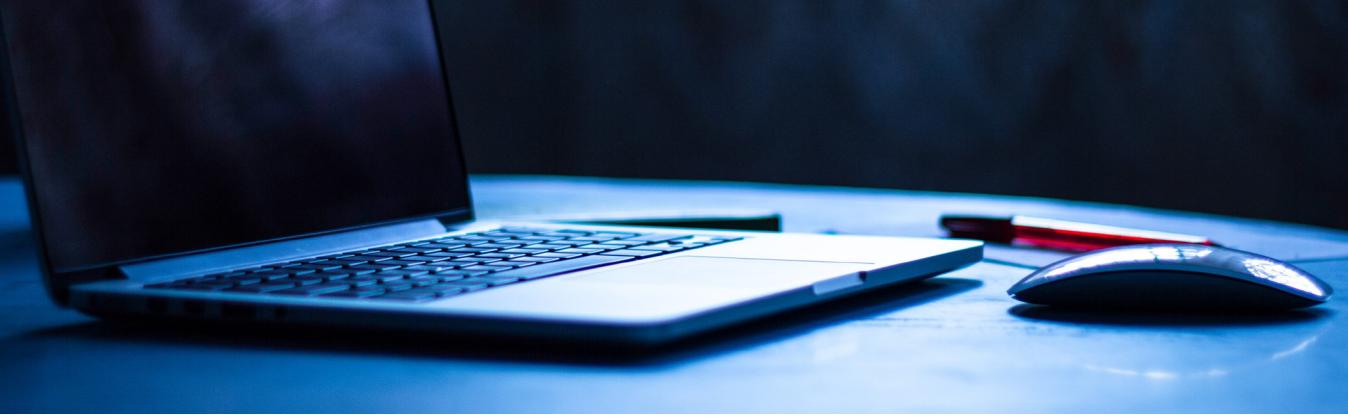
Socio-cultural factors also have an inevitable impact on any industry and the B2B industry is no different. Nobody can deny that major social changes have taken place over the past decade. These changes also affected the demand for an increase in B2B businesses who are technologically advanced.

The following sociocultural external factors influence Microsoft and will affect other B2B companies in a similar manner:

**Stable attitudes about leisure**

**Increasing cultural diversity**

**Stable demand for high-quality customer service**



## **Companies can consider increasing their investment in innovating computer gaming products.**

Microsoft has an opportunity to improve its goods and services to accommodate all of the different kinds of cultures that can be found around the world. Stable demand for high-quality customer service also creates opportunities for all industries to improve their customer support activities.

When one considers companies like for example [IBM](#) and HubSpot, further opportunities can be created with the increase in the use of online services. By offering, for example, more cloud platform products, B2B companies can increase their revenues.

Other factors to take into account are:

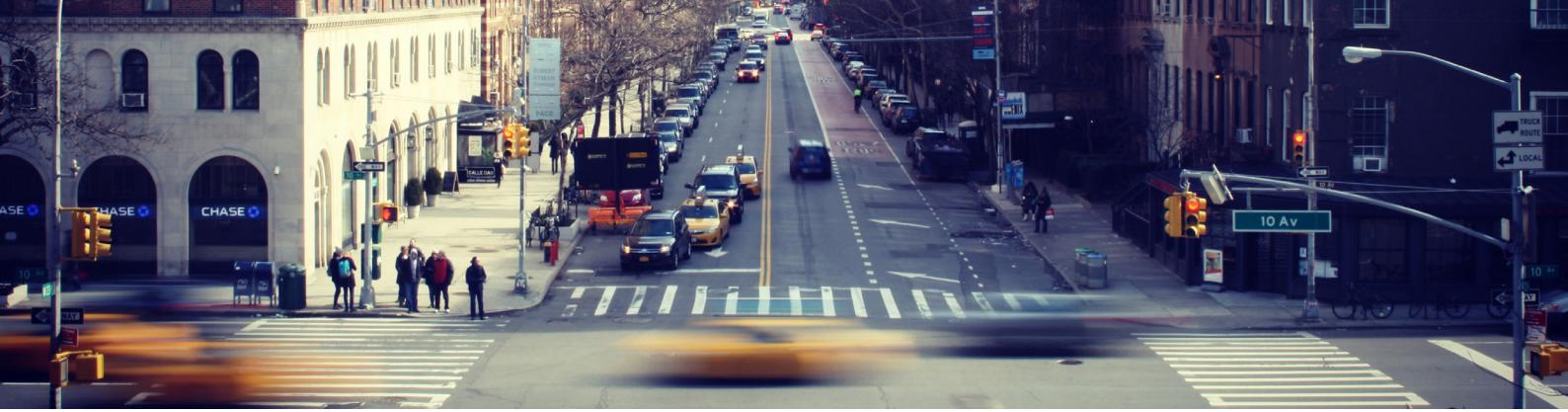
**Population size and growth rates**

**Language**

**The demographics of the population**

**Class structures within the country**

**Media that reaches the population**

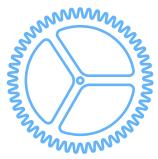


**The average length of life and  
the health of the population**

**Attitudes to safety**

**The culture of the population  
and its willingness/ability to  
work**

**Ethical considerations**



## Technological Factors

Sales, marketing, and consumer choices (the buyer's journey) are all affected by globalization, IT, and the internet. The internet has almost no borders (apart from authoritarian governments), which makes the buying and selling process much faster, more efficient, and more readily available.

All B2B companies need to integrate the following technological external factors into their strategies:

**The rapid adoption of mobile technology**

**Increasing volume of online transactions**

**Increasing automation in businesses (opportunity)**



## **The fact that there is a worldwide increase in the volume of online transactions provides opportunities for all kinds of B2B Companies.**

Their business transactions should, however, support secure online transaction processing. Should businesses fail to provide for secure online transactions they will, unfortunately, experience an increase in the volume of cybercrime attacks, which is a threat that must be dealt with before taking your business online. B2B businesses in for example the computer and software environment has an opportunity to grow by offering products that will enable other businesses to automate more of their processes.

Other factors to consider are:

**Expanding global internet accessibility**

**Technical infrastructure in the region you want to operate in**

**The speed of technological change within the market**

**The types of technological change that are taking place**

**Technological skills and  
interest that exist in the region  
you want to operate in**

**The willingness of the  
population to adopt innovations**

**Research and development  
spend**

**Patent protection**



## Environmental Factors

Consumers, especially with the advent of social media and the internet, are increasingly driven by the need to be ahead of the crowd. The global B2B industry is very dependent on ever-changing trends (like for example the frequent change in the “look and feel” of websites) that keep their clients happy.

B2B companies like Microsoft have to consider the following ecological **external factors** in their macro-environment:

## **The increasing preference for green products**

## **The Increasing focus on business sustainability**

## **The increasing availability of recyclable materials**

Companies can for example consider developing more environmentally friendly products, and also encourage the use of green energy in its business operations. Businesses can also ensure the increasing availability of recyclable materials like for example their products and packaging.

Other factors which can be considered and which play a role are:

**Increasing the availability of renewable energy**

**The manner in which products will be shipped and its carbon footprint**

**The positive impact of creating an online environment instead of generating new demands for material and energy**



## Legal Factors

Just like any other Industry in any Country, the B2B Industry is subject to Laws and Regulations. The Industry is subject to the same customs and excise, and taxation laws than any other industry in operation today. The same Labour Laws apply as well as import and export restrictions.

External legal factors to consider are:

**Increasing Electronic Waste Disposal Regulations**

**Improving Patent Laws**

**Energy Consumption Regulations**



## Labour Laws

## Pricing Regulations

## Environmental Laws

Intellectual property protection is an important external factor to consider. It can provide for business expansion by reducing intellectual property violations in for example the information technology industry. There are however still issues in developing markets. For example, Southeast Asia provides for many business opportunities but, countries in the region suffer from **weak implementation and loopholes** in intellectual property protection.

The B2B industry has a very large field of operation and therefore has to abide by Labour Laws and any other common law applicable to conducting business. Environmental laws also need to be complied with. Other laws related to international trade agreements must also be complied with.

# 02

**The Biggest  
Obstacles  
Faced by  
Business  
Owners  
within  
the B2B  
Industry**



## **Significant changes took place in the B2B industry over the past few years.**

Online retailers and B2B companies that operate online are growing in popularity. The amount of revenue that can be created by taking your business online makes it a necessity. In order for your business to grow e-commerce should be an integral part of your B2B business.

## **In making their purchasing decisions,**

consumers are increasingly looking for a seamless and positive experience. And that applies to B2B services as well.

Let's answer the question of whether or not you should take your business online (irrespective of the Industry involved):



**More than  
80% of people go online  
to review a product before  
deciding to purchase it.  
Review sites, blogs, and forums  
provide a lot of information to  
consumers and will influence  
their purchasing habits. If  
they don't find your business  
online (product or service), you  
stand the risk of losing a lot of  
potential income.**

**If you decide to take  
your business online-only,  
you save overhead costs,  
like rent and the payment  
of salaries to salespeople  
and managers. Taking  
your business online  
can potentially save you  
thousands of dollars.**



**The Internet is perfect for marketing. Online marketing and advertising are a lot cheaper than Billboards and Radio and Television ads. You can also track your marketing efforts whilst the same can't be said of other traditional marketing methods.**

**You can reduce the carbon footprint of your Company as everything can be done electronically (people can work from home, leading to fewer carbon emissions) and stored online (which saves paper).**

**Going online and especially having an online store (irrespective of the industry you are in), means your business is open for business around the clock and every day of the year.**

**You can build a much better customer relationship as customers will be able to communicate with you through social media channels and your website.**

**Your business can go global.**  
The Internet knows no borders  
and if you have an online  
business people everywhere  
around the world can view  
your products and services  
**online.**

**You can even conduct your  
business while you are on  
holiday and with the recent  
events in mind, while you are  
in “lockdown”.**

**These days, if a client or consumer looks for your website and doesn't find it, you lose credibility and they may go to your competitors who do have websites.**

Now that you know it is a necessity and not a "nice-to-have" to take your business online, we can take a look at the top challenges in the online B2B industry as well as any other business owner that wants to take their business online.



## **Content:** **Photography/Videography**

In order for you to distinguish your business from the others in any highly competitive industry, you need to know what your customers want.

Customers in online business, in general, want to stand out from the crowd and they want to feel that they are unique. How do you as an online business owner accomplish that?

Customers and clients in other industries are also looking at the manner in which businesses are putting themselves forward on the Internet. Here it matters what the content of your website looks like and how your products and services answer the pain points of potential customers.

## **Think of the Internet as your shop front or the display of your services.**

Tools like “Google-my-Business” adds to the effect. People don’t go to the yellow pages anymore, they visit websites, online business listings, and social media platforms. You can’t display your business properly if you don’t have a website. Even if you have a website, and you display tiny pixelated images and poor content, your customers will go to your competitors.

Visual experiences are regarded to be of great importance to the online consumer (in any Industry) and they need to view the product from different angles to be able to gather all the necessary information on a particular product during their online shopping expedition or in their quest to find an appropriate service delivered by a B2B Company. With a services website, customer experience is equally important.

## **Online product presentations with**

stunning photography or videography and integrative image technologies like zoom and 3D viewing, are important attributes of websites that sell products as they provide visual product information.

To meet the challenge of providing the best possible online experience, the main barriers for small and medium online enterprises in relation to professional photography and videography is the high cost of purchasing or leasing the equipment. Uploading high-quality images and videos of your products and services are, however, a requirement.

## **Low-quality images and videos can damage your brand's image.**

**Statistics** have proven that 62% of consumers have a negative perception of a brand after experiencing a poor-quality video, while 60% no longer want to engage with the brand and 23% hesitate to make a purchase. A low-quality image or video can make your business seem to be of a low quality itself.

Taking good quality images and shooting high-quality videos can however add up and make it impossible for a small and medium-sized business owner to afford.

Let's have a quick look at the costs involved in conducting a photoshoot.

Photography Fees

**Session**  
**\$50 to 300 per hour**

**Prints**  
**\$24 to 76 per**  
**8x10 inch print**

**Licensing Fee**  
**10% to 100% of photo**  
**production fees**

**Digital image files**  
**\$200 to \$1,500**

**Travel Fees**  
**\$25 to \$200 based**  
**on distance**

**Retainer Fees**  
**50% of the project**

**Photo editing**  
**\$25 to \$150 per hour**

## To rent the Photography equipment

and do it yourself can be even more expensive as you need to rent the right type of camera, like Canon or Nikon and the various lenses (you use different types of lenses for different angles) and the support gear like lighting equipment, tripods, backdrops, etc. These kinds of **rentals** add up to separate prices for the separate gear.

Let's look at what it costs to rent a camera with two lenses and a tripod.

**Canon EOS 5D  
Mark IV Digital SLR**  
**\$125.00 for 7 Days**

**Canon EF 24 70 mm  
f/2.8L USM II Lens**  
**\$61 for 7 days**

**Canon EF 50 mm  
f/1.2L USM Lens**  
**\$58 for 7 days**

**Sachtler Ace M  
Fluid Head Tripod**  
**\$75 for 7 days**

## **When considering other Industries**

(retail and business), you need to know what professional photographers charge.

**Photographers charge** between \$25 and \$500 per hour. Prices largely depend on their skill level and what type of event they are shooting. Extra costs include travel time, prints, digital image files, and photo editing fees.

A photographer's **day rate** can be anything between \$300 and \$3,000 depending on the number of hours worked on the project, the number of hours to do the setup, and how many images the client requests.

# **Per image, the photographer can also charge you between \$150 to \$500.**

In the services industry, you need professional portrait photographs taken of the owner and other people who play a pivotal role in your business. A [portrait photography](#) session can cost anything from \$150 to \$500.

For any product photography session (Consumer Electronic Retail, food, vehicles, furniture, and any other retail products), photographers charge between \$35 to \$170 per image.



## **As a small and medium-sized business owner,**

you are probably already cringing and you are not to blame. The costs of renting the lighting (strobes and continuous lighting), flashes, light stands, and camera mounts and insurance have not even been included in the above pricing table.

Renting the right kind of video gear is even more expensive, for example renting a [Canon XC15 4K Professional Camcorder](#) amounts to \$141.00 for 7 days and then you also need to add additional equipment like lighting and tripods.

# Renting a Photography Studio

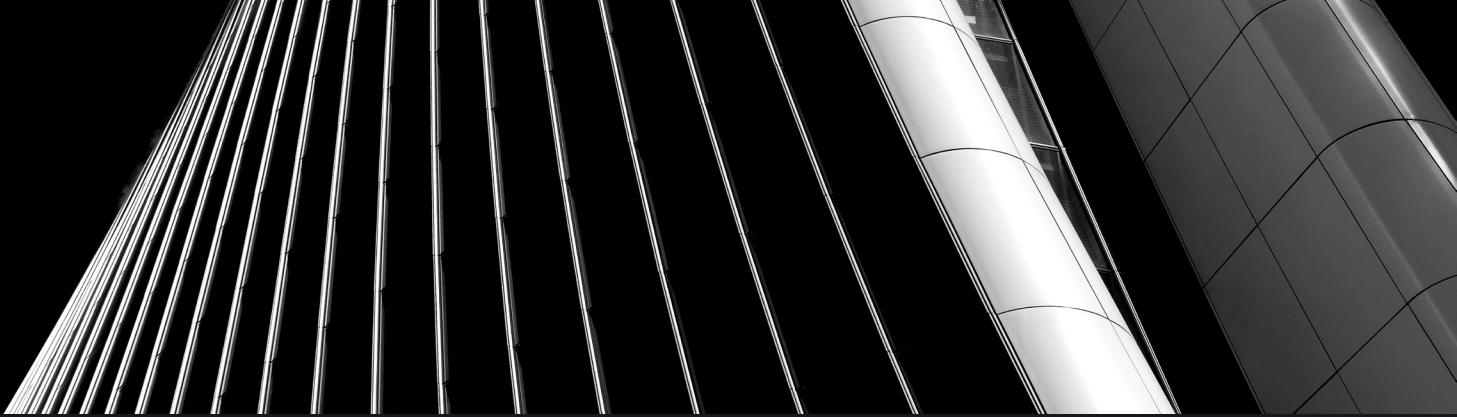
In order to do your product shoot, you will need a controlled environment with the right models and the right kind of props which will add to further costs.

You will need to rent a studio that is flexible and meets your needs and vision. To [rent such a studio](#) can range from anything between \$100 an hour to \$500 an hour.

In order to take your photos with the right kind of lenses and lighting and shooting your videos at the right kind of angles, you will need a proper understanding of the equipment and once the photos have been taken and the videos recorded, you will need the technical know-how to process them. For this, you will also need very expensive software like [Adobe Photoshop](#) which comes at a price of between \$11.49/month and \$60.94/month.

When one considers the PESTEL analysis above and from that take the fact that website designs and attributes change regularly, you may have to multiply these costs by at least four times. These costs alone make it almost impossible for a small or medium-sized online car and motorcycle dealer to make a profit.

We will now discuss the other requirements to set up a successful online retailing business.



# Design

Online stores and B2B Businesses are extremely competitive in nature. They have to not only compete with large established brands like Microsoft, IBM and HubSpot but also with the smaller more "mainstream" Competitors. All of these brands (including yours) are vying for the attention of online businesses and shoppers.

The websites of the best brands, irrespective of whether they are big or small have some things in common:

**They visually  
communicate with  
their customers in a  
very effective manner**

**They sell  
a specific look**

**They all use product  
and category descriptions**

**Their “About page” is  
appealing and tells  
a story**

**They don't sell  
products on their  
Home Page**

**New Products  
are introduced  
on a regular basis**

**Customers are invited  
to be part of their  
community**

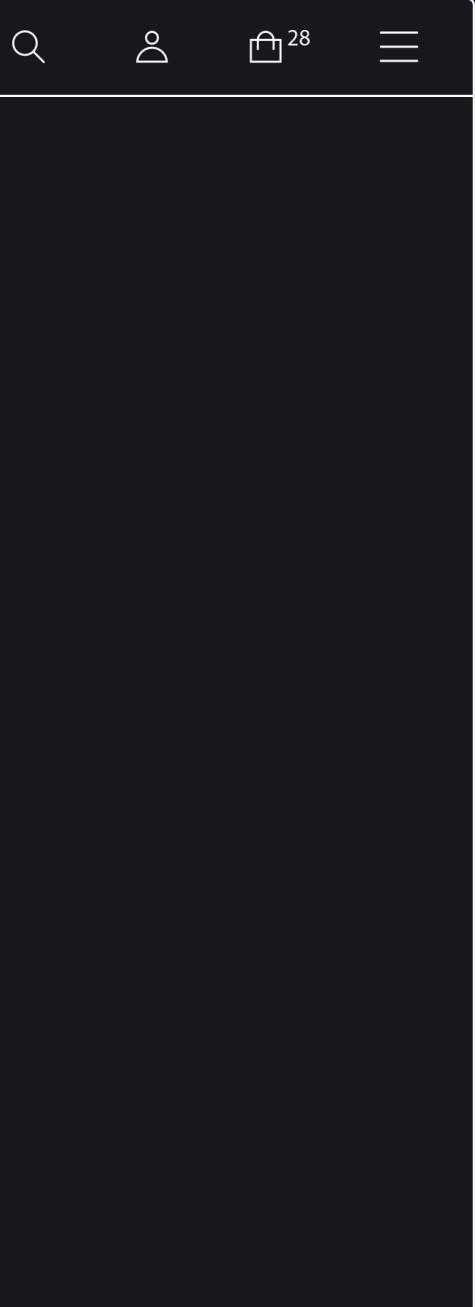
**Shoppers and business  
people don't have  
any difficulty  
in finding and buying the  
right kind of software or  
service for them**

**Customer Reviews  
are leveraged to sell  
their products**



## **By now you would have realized**

that an online shop or a website is a necessity and beautiful content is a requirement. To post that content can't just be limited to a Facebook and Instagram Page. You need a beautifully designed website, with e-commerce capabilities and a look that makes it stand out from the rest.



# How do you get a Website that meets all of these requirements?

In general, you will have to approach a website design agency that is able to design your website and develop it to have the e-commerce capabilities you need.

Website Design Agencies do not come cheap. On average, the design and development of an eCommerce website (irrespective of the industry) cost [between \\$20,000 and \\$210,000](#).

These costs are for the basic type of e-commerce website and do not include custom features like a search functionality or monitoring stock levels, which are all features that an online consumer electronics retailer will need. You will also not have a beautiful website with the banners and customer engagement capabilities that other brands have.

It is safe to say that the costs involved in designing and launching such a website are almost insurmountable for small and medium-sized businesses and can be regarded as one of the biggest stumbling blocks of launching your new business.

# Technology

Why would you need to hire a Website Design Agency in the first place? The fact of the matter is that most people starting out with a new business (other than a Website Design business) do not have the necessary coding knowledge or the time to figure it out.

Let's say you do decide to do it yourself. You will need to firstly decide on what the look of your website (regardless of whether it is for retail or services) should be, browse the various online stores selling website themes, and then you must buy a license to use that theme which has to be renewed on an annual basis. Now you have to learn to incorporate platforms such as WooCommerce with your new theme.

None of the themes bought off the shelf have all of the features that a professional-looking online retail shop or business needs. You will have to learn PHP, HTML, and any other necessary coding language and do it fast because every day that passes is money down the drain. In the end, you will decide to go the Agency route which brings you back to square one and all the costs discussed under "Design".

# The Alternative to a Professionally Designed Website

The alternative to a professionally designed website is to choose a generic shop system subscription. This subscription-based shop system usually comes at a monthly rate. Shopify, for example, charges anything from between **\$29 per month to \$299 per month** that doesn't allow you to personalize your website without paying developers on top - so ultimately there are a lot of hidden costs involved.

The problem with choosing to go this route is that such an option does not allow for any personalization and within a competitive market, your business will fade into the background. You will consequently have to hire a developer, in any event, to help you to make your site more competitive.

# The Hidden Costs

There are a number of hidden costs that new business owners may not be aware of when they decide to design and launch a new website.

These are:

You need to purchase a Domain Name. That is the name that comes after the www. (like www.google.com). A domain name is used in a URL to identify your web page. Choosing a domain name is very important, not only to identify your business but for search engine optimization (SEO).

There are different domain name extensions. The most popular one is .com. This is also called a top-level domain and is obviously the most expensive. There are many other options like .org, .net, .tv, .info, .io, and more. If you want to buy a domain name that somebody already owns, it may cost you a lot of money. Alternatively, you can buy a brand new domain name. The average cost for a brand new domain will typically be anywhere from \$10-12, depending upon the registrar you choose and the length of your registration contract. The domain has to be renewed on an annual basis.

# Website Hosting

In order for your website to be active on the Internet, you need to have website hosting. A **web hosting company** makes it possible for your website to be accessed by everyone on the internet. You can, for example, buy shared server hosting space or dedicated server hosting space. Hosting companies are, for example, Bluehost, HostGator, GoDaddy, etc. Shared hosting costs anywhere from \$2.75 – \$15/month, and dedicated **hosting costs** between \$80 – \$730/month. It will depend on the size of your website and more importantly the speed and uptime of your website, what kind of hosting package you will need to buy.

For hosting you also have a cloud-based solution that you can consider, or you can have a physical server that stores and runs all your data. Physical servers can be very expensive and require a lot of upfront costs so it doesn't make sense for business owners starting out or that are just growing their business.

Cloud-based solutions give you more benefits since users can access the application from anywhere over the Internet. Business owners, therefore, do not have to worry about hosting & data security and are not tied to a specific device. Maintenance and software updates are also done automatically. The benefit of cloud hosting is also that your website stays intact and doesn't stand a chance of "breaking" or going offline. Cloud-based services are provided by companies such as Amazon, Google, or Microsoft.

```
10d, 2 months ago | 1 author (You)
<script>
  2   import sidebarController from './sidebarController.js';
  3   import mementoes from '../store.js';
  4   import './sidebar.scss';
  5 </script>
  6
  7 <div class="sidebar">
  8   <button class="add-memento" onclick="sidebarController.addMemento('Add New Memento')">
  9     Add New Memento
</div>
```

# An SSL Certificate

If you don't want your website to be blocked by Security Software or search engines like Google Chrome, you will need to get an SSL certificate. Your website then gets that [little green lock in the URL bar](#) of a browser.

This is also required for any website handling financial transactions, or where users need to login to the website. As your website will be an online B2B retailing site, you will be required to get an SSL certificate. The [costs for SSL certificates](#) range from free to \$450 per year, with an average price of around \$50.

# **Plug-Ins, Updates, and Templates**

Content Management Systems (CMS) like WordPress come with limitations. There is always a need to customize the general template. Costs are incurred for the buying of:

**A Theme**

**The license of the Theme**

**Plugins for functionality**

**Website security**

**Website Maintenance**

**(WordPress, the themes and plugins  
need to be updated regularly and the  
security of the website also needs  
regular maintenance and updating)**

**The installation of  
WooCommerce functionality  
The integration of Payment Gateways**

All of the above products and functionalities come at a price. The price also varies in relation to the fact whether you purchase a basic or a pro version. The price will depend on the type of functionality and the quality and look of the website.

# Search Engine Optimisation

As a business owner, it is very important that you are aware of the importance of search engine optimization (SEO). If you want to **boost website traffic**, reach more customers, and increase conversions on your website, SEO is a necessity. You do that with the strategic use of keywords, URL names, page titles, meta descriptions, headings, and site content. Agencies **charge on average between \$400 and \$10 000** for an SEO Project (optimizing your website for search engines).

Alternatively, you need to make use of SEO Plugins like Yoast, where the license (which has to be renewed annually) comes at \$89. In respect of Yoast, it will be a necessity to purchase the Premium version if you want to save a lot of time, and if you want accurate Content insights.

# Digital Marketing

SEO is part of Digital Marketing and has been dealt with already. According to [Investopedia](#), “digital marketing is the use of the Internet, mobile devices, social media, search engines, and other channels to reach consumers.”

There are 8 types of [digital marketing efforts](#) that can be utilized to market your business. These are:

**Website marketing**  
**(Designing and launching a professional website)**

**Pay-per-click advertising**  
**(Google AdWords)**

**Content marketing**  
**(SEO)**

**Email marketing**  
**(for example MailChimp)**

**Social Media Marketing**  
(Facebook, Twitter, and  
Instagram Ads)

**Affiliate Marketing**  
(Influencers promote other  
people's products for money)

**Video Marketing**  
(YouTube, Facebook Videos,  
IGTV and TikTok)

**SMS Messaging**

## **For marketing and driving traffic to your website**

you either have the knowledge and experience of running paid advertising on channels like Facebook, Instagram, Google, Youtube, Linkedin, Pinterest, Twitter or you have to hire a marketing agency or a freelancer to run the ads for you.

The average digital marketing **budget ranges from anything between \$30 000 to \$145 000.**

In addition business owners need to deal with Google Analytics, Social Media Analytics, retargeting traffic, and setting up a marketing/sales funnel.



# Logistics

An online business or retailer in most cases can't serve their end-customers on the Internet without overhauling their existing logistics network. The challenge is to meet high customer service expectations at relatively low costs.

E-retailing has different fulfillment characteristics from traditional offline retailing. E-retailing demands an agile, high velocity, accurate, and customized approach to logistics. The typical customer is, for example, someone who buys something on impulse or according to seasonal demand, price, and convenience. You will have to ship that order to the customer anywhere in the world. Tracking the information of the shipped products at any given time along the supply chain has its own challenges and then you will also have to deal with customer inquiries and product returns. This must all be done at speed at far lower costs compared to traditional shipping and fulfillment.

## **Logistics can, therefore, be extremely time-consuming**

if you don't have your own fulfillment process set up because you have to ship everything yourself. Once you start to scale your business the handling of the logistics becomes unsustainable. On top of that if you don't have a logistics provider you have to pay for storage and shipping which is also expensive.

# Payments

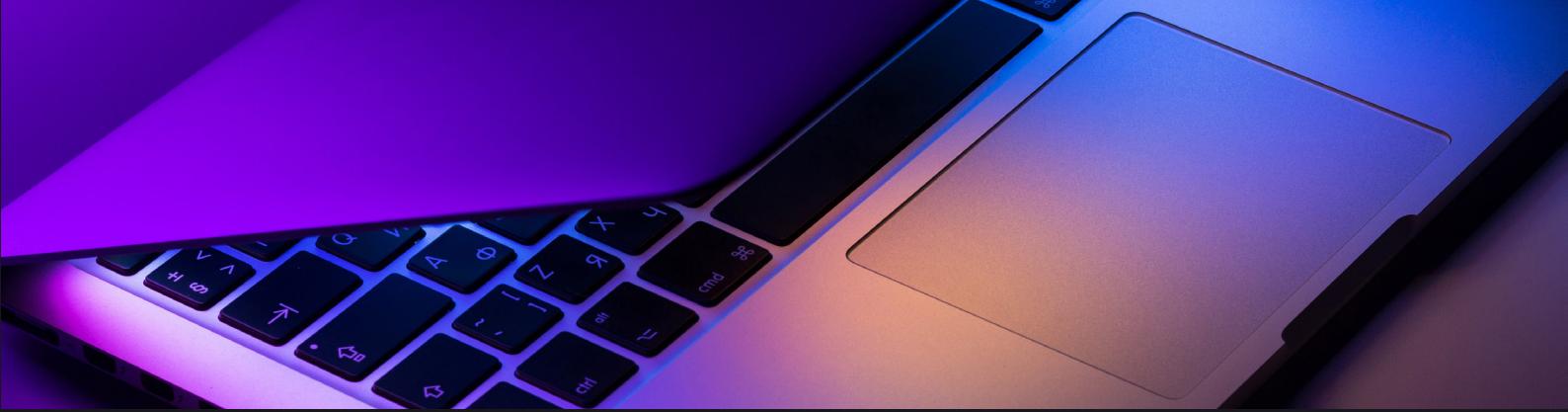
A [payment gateway](#) is a service provided to online merchants. It processes credit card payments for e-commerce sites. Popular payment gateways include PayPal/Braintree, Stripe, and Square.

There are generally three kinds of payment gateways:

## Redirects (PayPal)

**Checkout on site,  
payment off-site**  
(Stripe - the front-end  
checkout occurs on your site,  
but the backend processing  
happens through  
Stripe's back-end)

**On-site payments**  
(the checkout and payment  
processing all happen on  
your site)



## As an online retailer,

you know that every variable counts. Retail has a [cart abandonment rate of 75%](#). As a business owner, you consequently need to make any improvements you can possibly make to the shopping experience of your customer without negatively affecting your bottom line.

Integrating a wide range of payments to your website increases your conversion rate since it grants potential customers more options to choose their preferred payment method.



# Statistics/ Data

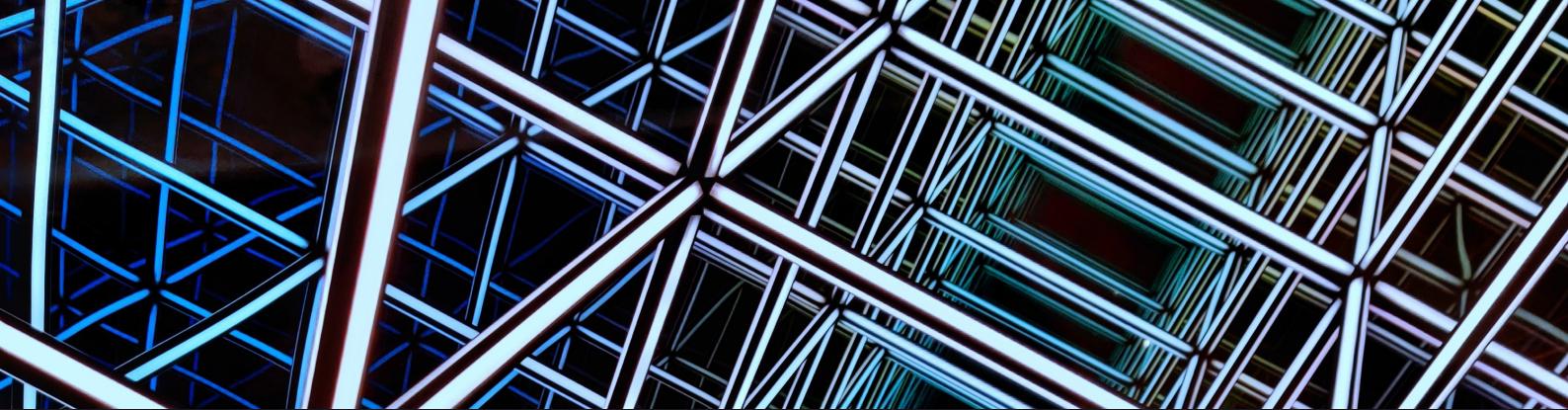
Analyzing and storing data and statistics can be expensive and can require software or programs that will allow organizations to take advantage of the data they possess to uncover business opportunities and increase revenue. Software such as Capterra will, however, cost business owners additional money over the costs they already need to incur when they launch their business online.

# **Analytics**

The retail business is incredibly competitive. Keeping up with industry trends is consequently essential to stay ahead of the market particularly in such an omnichannel business space as online retail.

Retailers are also supposed to be very customer-centric and they are therefore under constant pressure to improve customer service and to retain them for longer periods.

It is for this reason that retailers need analytics. They need to be able to understand business information and gain meaningful insights to be able to overcome any challenges by making data-driven decisions.



# Retail analytics

is the process of studying retail business information and providing actionable insights on the various critical aspects of retail, such as supply chain, inventories, customer demands, and more.

It is evident that analytics requires experience and technical know-how to be able to use your existing statistics to make data-driven decisions. This costs more time and money. Should you decide to hire a freelance data Scientist to do the job for you, the average project can cost you [up to \\$400](#). Should you, however, decide to do it yourself, the average costs of Business Intelligence Software are [about \\$3,000 per year](#).

# 3rd Party Solutions

An **omnichannel** is a multichannel approach to sales that seeks to provide customers with a seamless shopping experience, whether they're shopping online from a desktop or mobile device, by telephone, or in a brick-and-mortar store.

Being able to integrate 3rd party solutions into your online business is also important in order to guarantee that you have all your preferred solutions available on your website. These integrations include Payment Gateways such as PayPal and Stripe and integration with shopping platforms such as Google Shopping, eBay, and Amazon. These integrations will allow you to become a successful omnichannel retail seller.

# 03

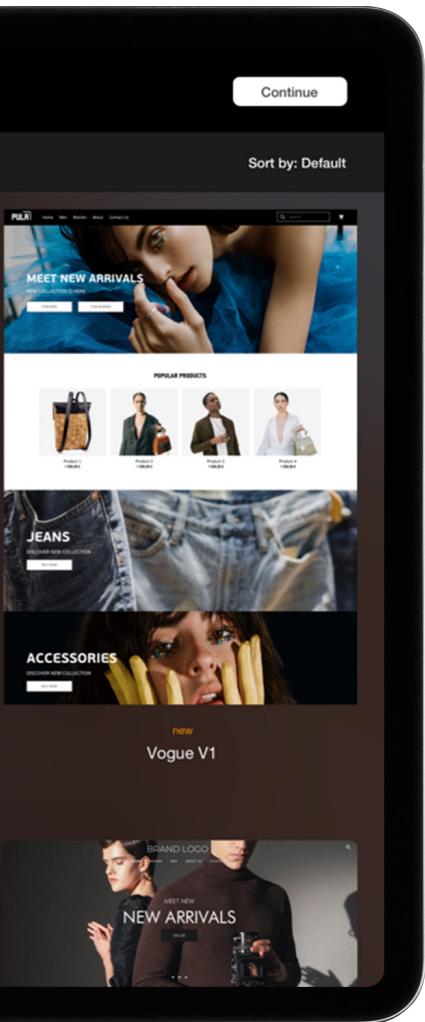
**Inspirational  
Solutions  
Offered by  
payever to  
Business  
Owners  
within  
the B2B  
Industry**

## **Who and what is payever?**

Founded in 2013, payever started with the simple idea of creating an all-in-one business solution for People and Businesses to buy and sell their products online with the minimum hassle and the maximum success.

payever has the right solution for any business of any size and any industry which include:

**Enterprise  
Fashion  
Mobility  
Home  
Electronics  
Beauty  
Sports  
Toys  
Family  
Household  
Travel**



# Today it is a successful Open Commerce Platform

which allows their Customers from around the world the opportunity to create their fortunes without having to create a significant business infrastructure.

payever is a unique commerce solution that covers the [entire sales cycle](#), from online shop and point of sale software to payment, customer relationship management, marketing, inventory, and shipping tools. All of these solutions to the obstacles discussed above, interlock seamlessly.

When you start using payever, you have all the departments at your fingertips, which large retail businesses have after years of trading. You can also scale your business at any stage and with comfort. When your business grows, the intuitive platform just grows with you. payever prides itself as an intuitive Business-centric Platform that offers the right solution for businesses of any size and in any industry all on one platform.

# **What makes payever unique?**

Everything you need is on one single dashboard which changes the way you do business.  
The Platform offers:

**You can build  
your online shop**  
(no matter what kind of  
industry your business is in),  
without any knowledge of  
website coding.

**You can allow your  
customers and clients**  
to pay on any one of their  
own devices (mobile, tablet,  
laptop, or desktop computer)  
using the payever  
Self-checkout function.

**With payment gateways (PayPal, Stripe, SEPA, and many more) already integrated onto the Platform, you can offer any payment option your customers could possibly desire. This limits “cart abandonment”.**

**You will be able to retain your customers and clients by sending them personalized offers and newsletters online.**

**payever Studio  
is fully equipped**  
to offer you a Photo and Video studio without you having to rent one yourself. Professional photos and videos are taken of your products (in any retail Industry) without you having to rent or buy the equipment. We do everything for you. It's professional studio photos and videos without the Studio! Professional portrait photographs can also be taken in our studio or at your place of work.

**Logistics and shipping**  
methods are already  
integrated onto the Platform.  
You can manage your  
shipping, connect to carriers,  
and get auto-filled shipping  
labels all on the same  
Platform.

**You will be able to manage**  
and track your inventory  
across all of your sales  
channels.

**Using the same Platform**  
where your independent  
online shop is situated, you  
can also sell your products  
on Amazon, eBay, and add  
many other third-party  
solutions.

**As a small and medium-sized business owner, you don't have the time for marketing. Let payever do it for you. The same platform continues to surprise and delight business owners. With payever, you can run ads on Google, Facebook, and Instagram.**

**You can also analyze**  
and segment your customers.

**Synchronizing your**  
communication  
is a breeze with payever.

**You can basically  
run your entire online  
store or B2B business  
with just one click!**

payever already  
has more than 5000  
merchants and  
business owners who  
use our platform for  
business success.

# **Are you in the B2B, B2C, and B2X business?**

payever can address all B2B, B2C, and B2X (B2B2B, B2B2C, etc.) scenarios on a single platform:

**Support Self-Service websites**

**Quote-to-Order portals  
to B2B Marketplaces**

**payever is your one-stop  
solution for your  
B2B business.**  
From product pictures  
and designs  
to the technical  
implementation of your  
shop, marketing, and  
logistics.

With payever you have everything for  
your business available on one Platform:

**Zero Coding  
required**

**Great Design  
provided**

**Hosting & Support  
Included**

**Fair Pricing  
which is affordable**

**Customers can pay via  
SMS or Email**

**All payment options  
are already integrated**

**All-in-one Solutions  
to any of the obstacles  
set out and discussed  
above**

**A Simple to Use**  
platform

Your tablet  
can become your till

**Mobile Responsive**  
displays

**Customers can pay**  
via QR Code

**You can connect your business to anything (Payment Gateways, Couriers and logistics, business analytics and statistics)**

**You can become an omnichannel business (payever provides the opportunity to connect your online store to eBay, Amazon or Google Shopping)**

**You get world-class support from a platform that has been designed and developed in Germany.**

**Your and your customers' data is protected.**

*I felt so alone and unsupported until I found payever. Basically they did everything for me. They were so helpful and knowledgeable and seemed to know about all the problems that small businesses face. After talking with them was when I really felt comfortable. I felt that my dreams had come true. They could help me with all the problems I faced, from website design, photographing my products, and uploading them to doing digital marketing. I would definitely recommend payever. I believe that every small business owner needs them.*

- Beryl Amar-Aigbe, Story London.

Let's take a closer look at all the solutions offered to business owners by payever.

# 04

**The Business  
Solutions you  
Dreamed of  
all on one  
Platform:**

Content:  
Photography/Videography



## **payever Studio**

As can be seen from our discussion of the obstacles business owners face, shooting professional photographs and videos requires a lot of expensive equipment. You need a camera, lenses, lighting, tripods and the right space to do the product shoot. You can, however, save the entire costs and effort with payever Studio. It's all on the same Platform you registered on to start your journey to business success.

payever invested a 5 figure amount in a fully equipped professional studio to be able to provide world-class, professional photography and videography for customers interested in shooting not only their individual products but also the content of their website and their team.

We invested in state of the art equipment ranging from:



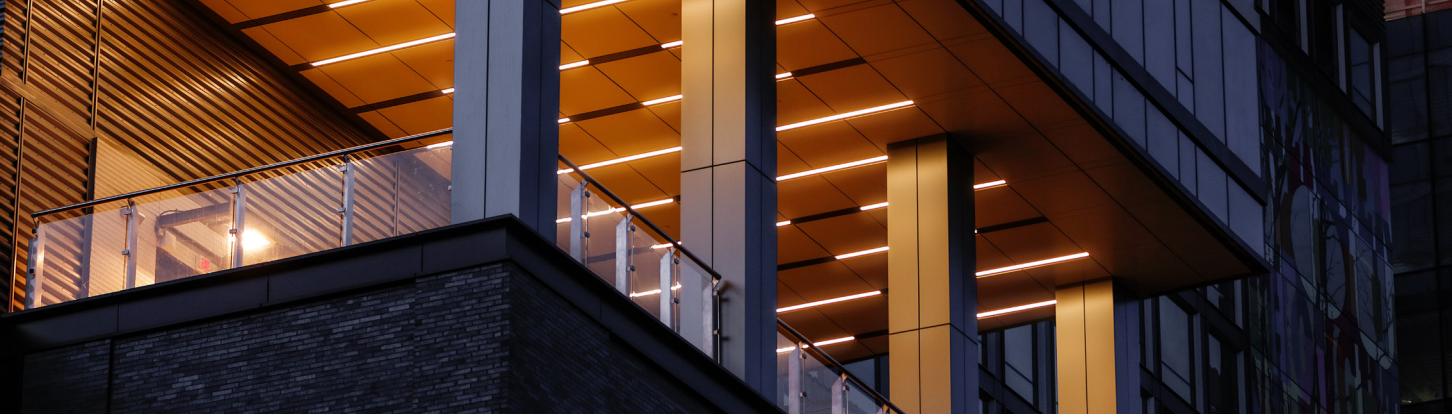
**Cameras**  
**(a Sony a7iii camera  
and a Blackmagic 4k  
pocket cam allowing  
RAW footage)**

**Lights**  
**(Broncolor lights)**

**Lenses**

**The studio setup  
(the entire studio  
infrastructure inclusive  
of multi-colored  
backdrops)**

**On-site photography  
and videography**



## With professional photography of your products,

you can showcase them perfectly, regardless of their size. Detailed shots or all-round views of your products are made available by our professional photographers. payever can provide all this and much more for your modern online presence. Should you prefer that, we can also visit you directly on-site with our studio equipment.

payever also has a team of post-production Editors so that clients have full access to the shooting and processing of top-quality photos and content. Clients of payever are consequently able to display their products in a professional manner and at the most affordable price possible.

With payever Media, businesses will also have access to a database of content produced by payever that will give them content to use for their brand, ads, and social media.

# Design

As discussed under the obstacles to the small businesses above, the online stores of retailers are extremely competitive in nature.

payever has created on its Platform a wide variety of state of the art designs. We have literally adapted the highest converting online shops per industry and created personalized themes from them for your individual brand.

Our team of website developers and designers around the world has analyzed hundreds of the most popular websites per industry and we've taken all of this information to provide you with a countless number of proven themes that will be able to drive conversion and sell products in the consumer electronic retail industry. Yes, you are still on the very same Platform that you registered to start your journey. Photos and videos have been taken of your products and now a professional and modern website design of your online shop is made available to you at a fraction of the cost of hiring external designers or website design agencies.

With your website and online shop designed by payever you get:

**Cloud Hosting**

**An Individual Design**

**A modern online shop**

**An SSL Certificate**

**The Plugins and  
Themes you want  
and need.**

**High-speed  
loading of products  
and virtually no  
downtime**

# Technology

## payever Shop

payever Shop provides the best customer services to your clients. You can literally build your professional online shop at the speed of light, without a Design Agency and with no knowledge of coding.

The most stunning themes are available for every kind of product that you sell. With just a few clicks your online shop is ready to trade!

Texts and objects can be inserted and edited easily and images and videos can be inserted, exchanged, or deleted with just one click. As a merchant, or service provider you can create and link any number of pages and subpages as well as assign names and URLs for all subpages manually which is important for SEO. The shop is cloud-based so all maintenance and updates are taken care of. Technical support is included and there are [no hidden costs](#) on top.

Browsers are turned into buyers with the widest variety of tools (already integrated onto the Platform) available at your fingertips and with our competitive pricing structure you only pay for what you use.



## **payever Point of Sales (PoS)**

With payever PoS, you simplify life for yourself as a merchant. The system which is fully integrated onto the Platform (yes! You are still on the same Platform), is convenient, simple, and practical to use. There are no queues, waiting and bad service and you have more time left for your customers. With cloud computing you can use it virtually anywhere you go. It's ready and available at your fingertips. Customers can actually pay on the go!

The PoS allows for the following:

**Merchants can offer all payever payment methods (remember all the Payment Gateways that are already integrated onto the Platform?) at the point of sale without special hardware.**

**Customers can use  
their phone or a tablet.**

**Transactions processed  
via the PoS  
also appear under  
payever Transactions  
and are tracked in  
payever Products.**

**Your tablet can be used  
as a modern point of  
sales system.  
QR codes are available  
and can be used to direct  
your customers to your  
website for checkout.**

**Payment links are sent  
directly via SMS or  
email.**

**It seamlessly integrates  
your offline business  
with your online  
business without the  
need for additional  
hardware.  
It's self-checkout  
so won't have the  
necessity to buy a card  
reader or any other  
accessories.**

**Your customers can either complete the payment directly on your tablet or computer, or on their own smartphones.**

**Your customers receive proof of payment by email.**



## **payever Products**

payever Products is a practical tool for inventory management, which allows for (yes, you are still on the same Platform):

**You can take photos of and upload all your products**

**You can automatically track your inventory.**

**Whenever you sell  
online, offline, or  
withdraw an item,  
your inventory is  
automatically adjusted  
Sold out products are  
made invisible.**

**You can automatically  
synchronize all your  
inventory throughout  
all sales channels all in  
one place.**

**You won't have to  
manually update  
inventory and keep  
track of what you've  
sold or where you've  
sold it.**

**You can manage and  
track your inventory  
across all of your sales  
channels.**

# Marketing

payever has a motto: "We are your one-stop solution for your B2B business. From product pictures and designs to the technical implementation of your shop, marketing, and logistics. All our solutions come with an all-round service, so there's no need to hire an agency!"

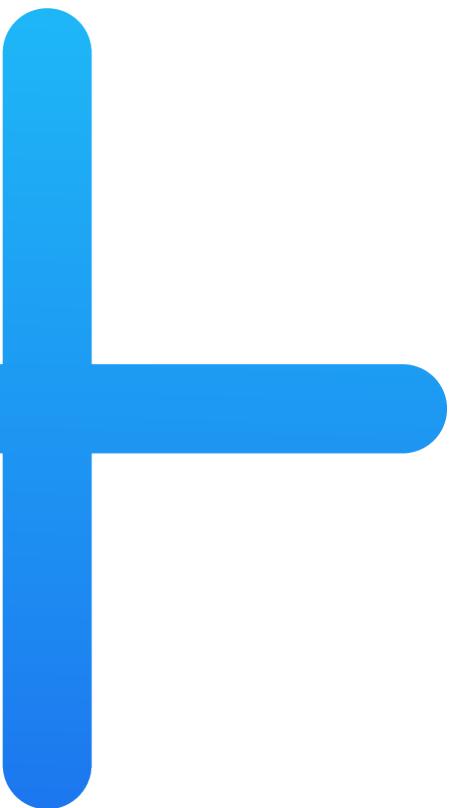
With this motto in mind, let's take a look at what payever (yes, you're still on the same platform and we're right there with you), offers in terms of Marketing solutions:

We offer:

**Automated marketing  
to new and existing  
customers.**

**With payever,  
we help you gain  
new customers for  
your local and online  
business automatically  
and without technical  
understanding via online  
marketing channels.**

**We help you to sell  
more to your existing  
customers via personal  
offers and automated  
reminders.**



## payever Social

We manage your social media content strategy by leveraging the content we produce for your business using payever Studio. We also distribute the content for you throughout all of the major social media channels so you can keep brand awareness up to date.

# Ad

## **payever Ads**

We run ads for businesses throughout the relevant channels (inclusive of Google and Facebook) either by using your own content or the content we produce for you with payever Studio. payever Ads not only includes setting up and running the ads themselves but the system also handles retargeting and the analytics behind it.



## **payever Mail**

Email marketing is still considered to be one of the most successful online marketing channels. With email marketing, you can segment your customers into different lists based on their preferences to send personalized content. This is not always easy to do. You must know the right way to set up a campaign and also how to segment your subscriber lists. While you are still on the same Platform, payever helps you to create your newsletters, set up personalized offers, and sell your products directly via Email - without you having to code anything!

You can create, manage, send, and analyze your email campaigns without any coding skills. With a simple drag-and-drop feature, you can:

**Pick from a large variety of design templates.**

**Profit from the  
experience of our  
professional designers  
and get modern and  
appealing designs for  
your email campaigns.**

**Add pictures  
and videos.  
Simply upload an image  
or video and position it  
with your mouse.**

**Create objects.**

**Edit texts.**

**Add Products.**

## The emails are optimized

for mobile phones so that you can send emails and newsletters that look good on all devices. You can also schedule your campaigns and send your emails even when you're not at work. Our system makes it easy to manage your email campaigns.

Retain existing customers by sending them personalized offers with the existing data you have in your shop. payever Mail allows you to segment your clients and send them personalized offers based on data so that you can increase re-purchases.



## **Logistics**

You are still on the payever Platform. With payever, we help you with everything needed for your shipments. Choose your preferred parcel service and print your shipping and return labels by simply clicking a button or you can commission us with the entire fulfillment process - from shipping to returns. With payever shipping:

**You can manage  
the shipping of  
your products**

**Connect to carriers**

**Get auto-filled  
shipping labels**

## **MERCHANTS CAN TRANSFER TRANSACTION DATA TO SHIPPING PROVIDERS**

through an interface, giving them an automatically filled shipping label to print in seconds. We also have our own storage and fulfillment center so once you make a sale our integrated software directly fulfills your order without you having to do it manually.



# Hosting

Remember that when we discussed the obstacles, we mentioned hosting your website and online store, as one of the obstacles which business owners face.

In order for your website to be active on the Internet, you need to have website hosting. The problem with shared hosting is the inevitable downtime your website faces as well as throttling by the hosting company when they think you have exceeded the time that you are entitled to as only one of many other website owners on a single shared server. This affects the time you are afforded to upload your stock onto your website.

We also mentioned website security when we discussed the various obstacles business owners face. With a shared server, you will need to install security plugins and manage the security of your site so that hackers don't get access to your and your customers' data.

## **With cloud hosting all these problems go away.**

Your website stays up and you have access to it 24/7 no matter where you are or what kind of device you are using.

payever runs the platform (still the same one which you have not left since you have registered) on the Microsoft Azure cloud so that all security, maintenance, updates to the software are done automatically. You don't have to waste even a single minute of your precious time to worry about setting up servers or doing website maintenance.



# Payments

With payever Checkout (you're still on the very same Platform), you can accept a wide variety of payment options in your online shop without any complicated integration plugins and processes.

It is a simple fact that 88% of customers cancel the checkout process when none of their preferred payment options are available. With payever Checkout, you have the widest variety of payment options to offer your client already integrated onto the Platform.

A long and complicated process can induce your customers to drop out. With our user-friendly Checkout, you won't lose a single customer again! Your customers will be able to complete the checkout with just a few clicks.

The system is easy to use, optimized for mobile devices, and customizable for you to use your own logo, steps, fields, and buttons.

payever Checkout bundles a wide variety of payment options and providers in one tool. This means you'll need to integrate only once and the user interface will look exactly the same regardless of which payment option your customers choose.

**Your customers' payment data is guaranteed to be safe and there are no additional transaction fees and no fixed monthly fee.**

payever Checkout allows you to provide a wide range of payments for your customers, including installments. We allow the possibility to offer Stripe (Credit card and direct debit), PayPal, Sofort, Santander Installments, Santander Invoice, and Santander Installment Factoring.

## **Statistics/data**

With payever Statistics:

**We can analyze all  
data for you so you  
can make data-driven  
decisions for your  
business.**

**We can provide  
integrations with  
Google Analytics**

**Our system also  
analyzes your existing  
customer data so that  
you can make informed  
business decisions.**

## Third-Party Solutions

Do you want to scale your business and go big? With payever (you're still on the single Platform) you can do that and more. With payever Connect we provide a modular solution that will enable you to also sell on the big marketplaces like eBay, Google Shopping, or Amazon.

With payever Connect and our integrations with external solutions, you can become an omnichannel business.

The Business Solutions you Dreamed of all on one Platform:

## **payever is your online Powerhouse.**

With payever B2B, you can enhance your B2B business with everything you need for the entire sales process available on one single platform. You can launch your business, get it online, and start selling with one click and it doesn't stop there. With payever you can photograph and upload your products, market and sell them and ship them anywhere in the world. When you go to sleep at night, you know your stock levels and you know your business statistics. You can scale your business and literally connect to anything, including Google Shopping, eBay and Amazon!

Beryl Amar-Aigbe summed it up:

*They could help me with all the problems I faced, from website design, photographing my products, and uploading them to doing digital marketing. I would definitely recommend payever. I believe that every small business owner needs them.*

**Do you want  
to start using  
payever?  
It's easy and more  
than affordable:**

**You can run your  
entire business with  
just one click. The  
affordable pricing  
starts at 29€.**

payever provides 4 Packages for you to choose from.  
No payment upfront, no risk - you only start paying  
once your shop is up and running:

**Essential**  
**(for beginners)**  
**at 29 Euros per**  
**month with 2%**  
**transaction fees.**

**Plus**  
**(for growing**  
**businesses)**  
**at 79 Euros per**  
**month with 1%**  
**transaction fees**

**Pro**  
**(for Professionals)**  
**at 299 Euros per**  
**month and 0,5%**  
**transaction fees**

**Enterprise**  
**(for Enterprises)**  
**at an individual**  
**quoted price and**  
**transaction fees**

Just to summarise what you get by registering with  
payever:



## payever Studio

The professionals take photos & videos. You can showcase your products just the way you want them, regardless of their size. Detailed shots and all-round views of any product or even an office set-up - our professional photographers can provide all this and much more for your online presence. For a more straightforward process, we can visit you directly on-site with our studio equipment.

## **payever Design**

A web design just for your business designed and developed by our creative website designers will create a personal and modern online presence for your business. Based on proven designs of the websites of well-known brands, an individual adaptation of your web design is possible.



## **payever Point of Sales**

You can turn your tablet or PC into a modern payment system, and there is no need to buy a card reader or other accessories. Your customers can either complete the payment directly on your tablet or computer or their smartphone. Your customers receive the payment confirmation by email.

## **payever Marketing**

With payever's automated marketing, we help you gain new customers for your local and online business without any technical understanding of the online marketing channels. Also, we help you to sell more to your existing customers via personal offers and automated reminders.



**Ad**

## **payever Ads**

We create ads on Google, Facebook, and Instagram to attract new customers, and we use search engines and social networks to get potential customers' attention. With payever Ads, you can control your ads and budget across all marketing channels in one place.



## payever Logistics

We handle the entire logistics process via our partners. With payever, we help you with everything you need for your shipments. You can choose your preferred parcel service and print your shipping and return labels by merely clicking a button, or you can commission us with the entire fulfillment process - from shipping to returns.

The payever Platform provides everything you need for your business:

**Zero Coding  
required and  
Great Design!**

**Head over to  
[getpayever.com](http://getpayever.com)  
and register.**

**If you start  
now there is no  
payment upfront,  
no risk - you only  
start paying once  
your shop is up  
and running.**

