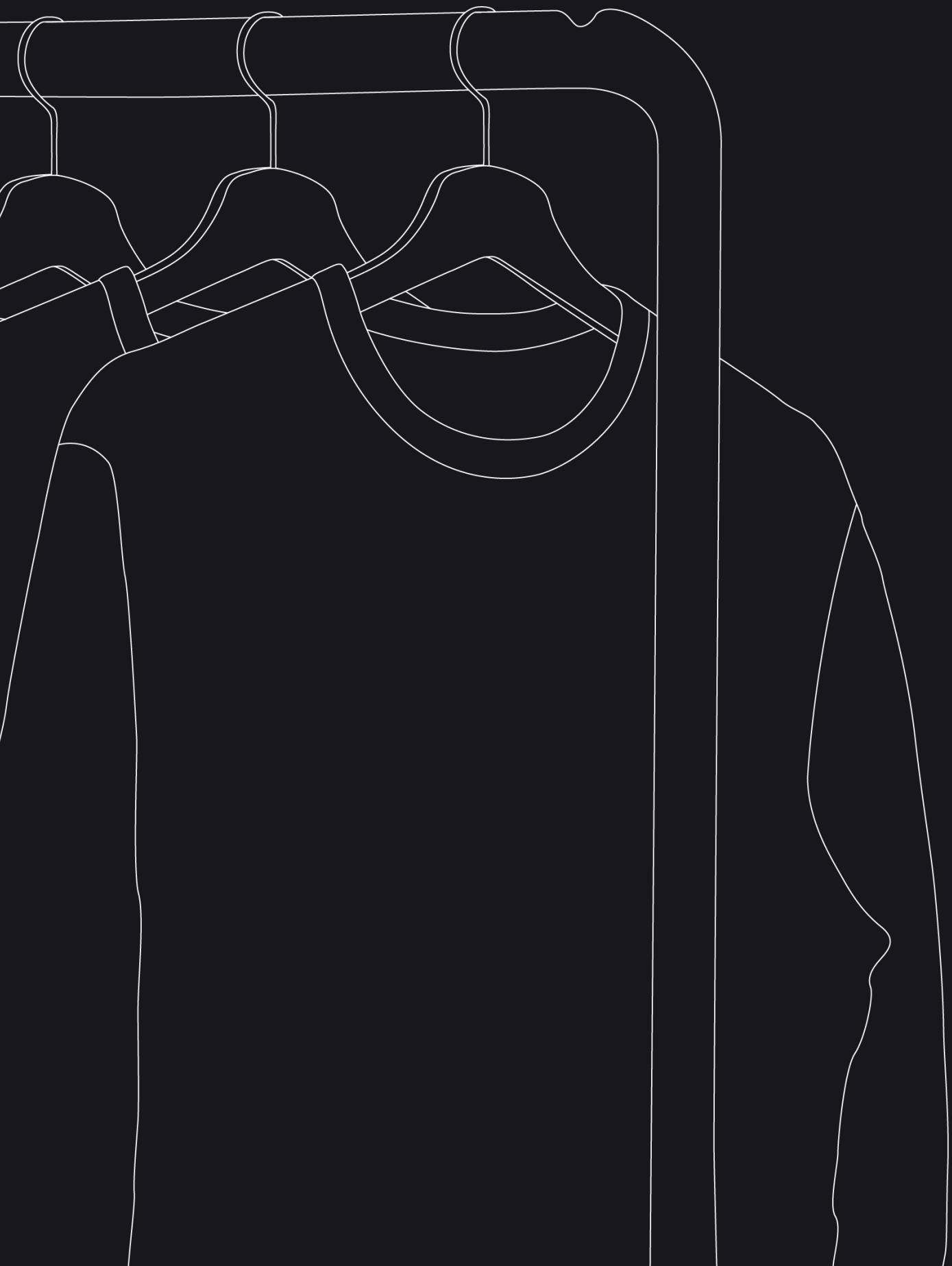


Sell. Apparel.





Introduction to payever for the Fashion Industry

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you Dreamed of all
on one Platform**



01

Industry Research

Fashion as an expression encompasses everything from clothing for both women and men, to footwear, lifestyle, accessories, make-up, and hairstyles.

The Fashion Industry is a multibillion-dollar global enterprise dedicated to the business of making and selling clothes. Retail is where the business of buying clothes from manufacturers and selling them to Customers comes together. Some retailers make their initial purchases of clothes and other fashion accessories six months in advance before the customers are able to buy the clothes in-store.

Most of the people in the world today wear clothes that are manufactured on a mass scale. There are however countless small and specialized fashion industries that try to meet their customers' needs by catering to specific regional, cultural, or eclectic tastes. An example of this is the beautiful saris worn by the women in India, or the colorful fabric and bold designs made in Africa. These smaller fashion industries are not clustered with high fashion stores like Gucci or Chanel but operate in parallel with the global market albeit on a smaller more localized scale.

Market size

The global [retail apparel](#) market is worth more than

\$1.4 trillion

of which footwear makes up

\$366 billion



Industry Growth

A significant shift in the fashion industry started to take place in 2017 and has continued to change the Industry from that date.

According to [Women's Wear Daily \(WWD\)](#), Retail Stores of all kinds took a knock and were closing down at an ever-increasing rate. Well-known retailers such as American Apparel and Macy's in the United States were facing the inevitability of closing their stores.



WWD goes further to say that more than 1875 fashion-focused stores were closing their doors for the last time in 2017. These stores included:

J. Crew Group Closed 50 Stores

in November with a 9% point drop in comparable-store sales for the third quarter.

Bon-Ton Stores Inc. Closed at least 40 stores

Sears Holdings Corp. Closed 413 Stores

in November of 2017

Sears Canada Closed 82 Stores

in October 2017

Payless Holdings **Closed 389 stores**

with 408 further closures pending court approval. The discount former shoe giant went bankrupt in April 2017.

American Eagle Outfitters Inc. **Closed 25 to 40 stores**

in May 2017

Rue21 Inc. **Closed 400 stores**

in May 2017

Ralph Lauren Corp. **Closed its flagship**

Polo store on Fifth Avenue, New York

Bebe Stores Inc. **Closed 170 stores**

in March 2017

American Apparel Closed 104 stores

in January 2017

Macy's Inc. Closed 63

of its stores and retrenched
10 000 workers in the Spring of 2017

Guess Inc. Closed 60 stores

in March of 2017

You may quite understandably ask what the reasons for these closures were and why this major shift in the industry took place. The reasons are varied, but the main rationale behind all of these store closures and some bankruptcies can be [summarized](#) as follows:

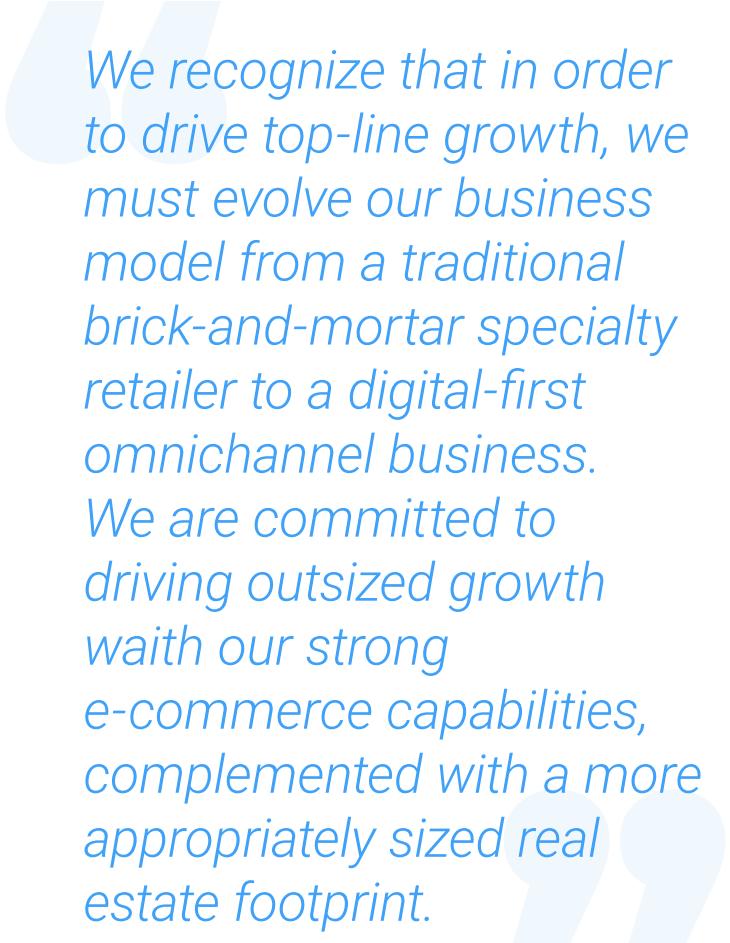
**Digital innovation
Rising globalization
Changes in consumer
spending habits**



Retailers in the fashion industry

have been confronted with the rise of e-commerce in a very competitive marketplace and the habit of Millennials to “spend more on experiences and less on stuff” ([Evans, 2017](#)).

Unfortunately, they were not prepared for the shift in the marketplace and their businesses and their workers paid the price for it.



We recognize that in order to drive top-line growth, we must evolve our business model from a traditional brick-and-mortar specialty retailer to a digital-first omnichannel business. We are committed to driving outsized growth with our strong e-commerce capabilities, complemented with a more appropriately sized real estate footprint.

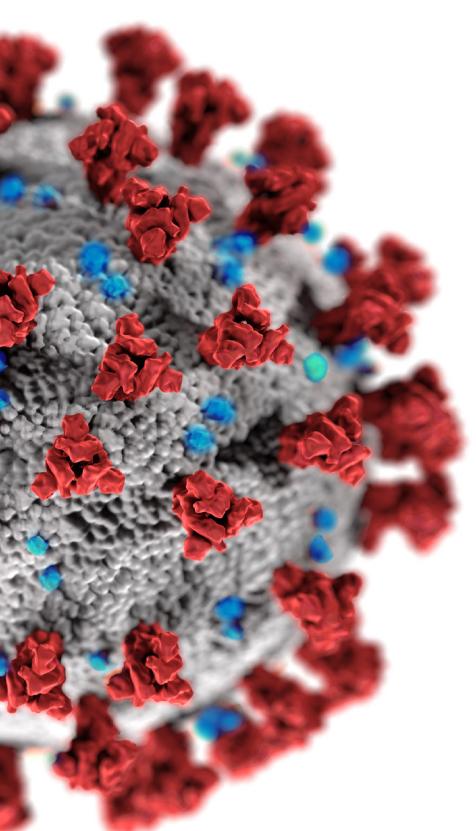
— Michael Nicholson,
chief operating officer, J.Crew Group.



Have things changed since 2017?

McKinsey and Company have a [database](#) of over 500 private and public companies and from that database, they derived the McKinsey Global Fashion Index (MGFI). Their conclusion for 2019 was that

"Regardless of size and segment, players now need to be nimble, think digital-first and achieve ever-faster speed to market".

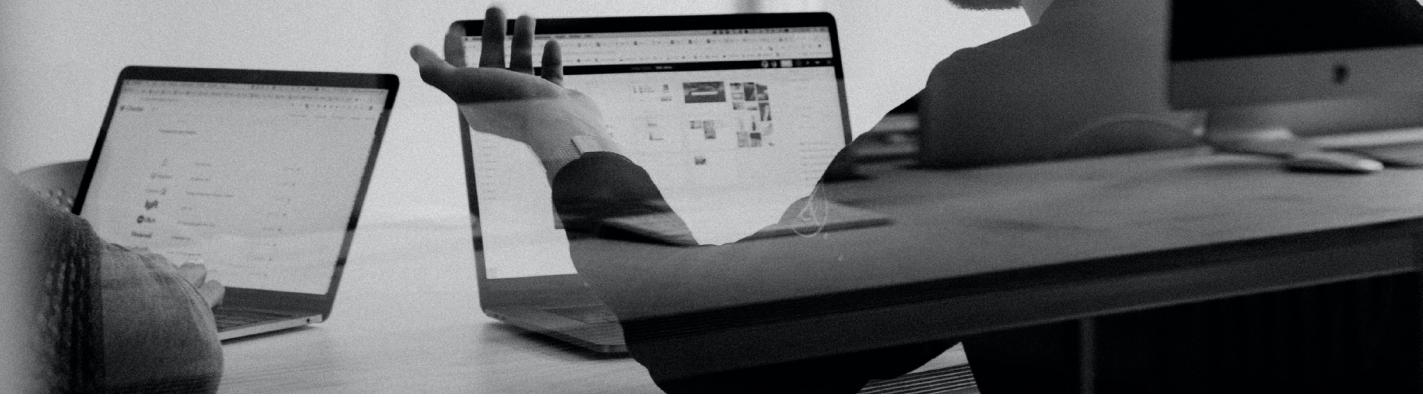


Before the Coronavirus Pandemic,

the global fashion market was projected to grow to about 1.5 trillion dollars in 2020 which illustrates how the demand for fashionable clothing, shoes, and other fashion accessories is increasing around the world.

Although the Asia Pacific region has the highest level of growth, the three world regions with the largest apparel markets are the European Union, the United States, and China (in this order). Sportswear seems to be the most popular sales item in the global market today.

We still have to see what the impact of the Virus will be on the global market, but one thing is certain. Online Stores will perform much better than brick-and-mortar stores. Where brick-and-mortar stores had to close their businesses across the world during lockdowns, online stores could, in a number of countries, continue with their business.



PESTEL analysis

Before we discuss the PESTEL analysis for the fashion 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**

The fashion industry is operating fully within the global marketplace. In other words, while designers may design the clothes in one country, the clothing may be manufactured in another and different brands can sell them in yet another.

According to ([Shaw, 2020](#)), the fashion industry operates in four parts:

Raw material like fabrics, fur, leather, fibers, and cotton

Manufacturers, designers, or contractors

Retail sales

Promotion, advertising, and marketing

Although all of these sections of the Industry are different from one another they are essentially interdependent. All have the same goal in mind which is to ensure that the customer at the end of the chain is satisfied. Now let's take a look at the PESTEL analysis of the fashion industry.



Political Factors

Imported clothes, shoes, and other accessories can become very expensive when taxation and customs duties are factored in. Issues such as the impact on the environment, animal anti-cruelty measures (such as hunting them for fur), and a preference of governments to encourage “homemade” brands and products can also play a role.

Political factors can indeed be the biggest source of uncertainty for the Industry. Geopolitical factors such as Brexit, stalled trade deals, the US-China trade war, oil prices can all create a **pervasive sense of uncertainty** in the global economy, which at the end of the day filters through to every industry, including the fashion industry.



Economic Factors

Economic volatility can obviously affect the sales and profits of a key industry such as the fashion industry. 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.

Volatility in key economies such as those of China and India also impacts the fashion industry as the industry is one of the biggest employers in the world.



Economic factors impact the fashion industry

in both a positive and negative way. When the economy is booming, the buying power of people increases and they tend to buy more clothing as they have more disposable income. It inevitably leads to an [increase in sales](#) for clothing manufacturers, wholesalers, and retailers.

Recessions, on the other hand, impact negatively the buying power of customers and therefore the sales for clothing manufacturers, wholesalers, and retailers may be significantly lower. This has a huge rippling effect in that retailers may at the end of the day be stuck with large amounts of stock which as you know will lead to them having to [sell their merchandise at substantially reduced prices](#). As consumers tend to shop for cheaper fashion (often "no-name" brands) when they have less disposable income, clothing manufacturers and retailers may also need to sell their brands at lower prices to be able to compete with more generic brands.

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 fashion 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 fashion products. The demands of the “Baby Boomer” generation are very different from those of the so-called “millennial” generation.

This last-generation is now the **main target of fashion marketers**. You will find this generation to be very active on social media platforms such as Instagram, Snapchat, and TikTok. This has opened the door for a much different kind of marketing strategy, namely Influencer Marketing. A **Social Media Influencer** literally has:

the power to influence the buying decisions of others because of his or her perceived authority, knowledge, position, or relationship with his or her audience

a following in a distinct niche, such as the fashion industry, with whom he or she actively engages



You can at any time of the day

open Instagram and see a flood of fashion influencers. These are ordinary people who managed to obtain large amounts of followers who tend to look to their social icon for guidance on clothes, shoes, makeup, jewelry, and any other kind of lifestyle product under the sun.

As a result, some online fashion companies have long-standing relationships with social media 'influencers' who are willing to advertise the latest fashion by modeling their products in their Instagram feeds as well as other social media feeds.



Technological Factors

We have already discussed the impact of technology on the Industry. The 21st-century story of fashion retail can to a large extent be attributed to the technological developments that have happened during this era. We have seen and discussed in detail the impact of technological advances and the advent of the Digital Revolution on Retail Shops with brick-and-mortar stores and the absence of a business plan to evolve into e-commerce stores.

Sales, marketing, and consumer choices (the buyer's journey) are all affected by globalization, IT, the internet, and increased use of mobile (in particular smartphones) devices for shopping. 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.

A market research study has indicated that the trend of using mobile phones for e-commerce purchases in the Asian Pacific Region is increasing. If one takes into account that most of the world's population can be found in this region it is particularly important to note that the trend to make purchases on mobile phones is:

45% in China
42% in India
39% in Indonesia
33% in Singapore

The survey, undertaken among consumers in the region, also revealed that 63% of consumers indicated that their mobile device is becoming their most important shopping tool!

The social factors discussed above and the impact of Social Media to a large extent overlap with technological advances. Consumers are very well informed these days. They discuss their choices on social media platforms and also share their impressions and experiences online.

As previously indicated,

the millennial generation mostly likes to shop online and also prefers a personalized experience (UX) in terms of making buying decisions and customer service.

Technology has not only disrupted the industry to a large extent, but it has also contributed to improved production and supply chain and greater effectiveness in respect of the sales and marketing of fashion products.

The afore-mentioned discussion, as well as in reference to the statistical evidence presented in respect of the closure of long-standing traditional brick and mortar stores, should by now have convinced even the most skeptical and old-fashioned merchant in the world, that the creation of an online (e-commerce) store is not only a "nice-to-have" but an absolute necessity.



Environmental Factors

Consumers, especially with the advent of social media and the internet, are increasingly driven by the need to wear the latest fashion. The global fashion industry is very dependent on ever-changing trends that keep these consumers happy. The fashion industry is as a result dynamic in the sense that fashion trends and styles change continuously.

Each merchant, in the industry and as a result of these changes in [trends and styles](#), however, responds differently in the distribution and selling of clothes to its customers. In the majority of cases, merchants choose to follow the latest fashion trends while new entrants into the industry try to emphasize quality over quantity. These differences have resulted in merchants applying one of [two business models](#) within the fashion industry, namely either the fast fashion model or the slow fashion model.

The fast-fashion model is distinguished from the other by its “quick response to the latest fashion trends as well as short production and lead times resulting in quick supply to market and customers” ([Chavan, 2018](#)). Merchants who follow this business model tend to bring new products very quickly to the market in order to be in line with the latest fashion trends. This business model is typified by its low prices, short time-to-market, and reduced lead times. New clothes are made available to consumers several times within one season. Examples of companies following this business model are Zara, GAP, and Top Fashion.



The problem with this model is its toxic nature.

Toxic chemicals are used for vibrant colors and fabric made of polyester lead to microfibres that add to the increasing levels of plastic in the ocean.

The slow fashion model is more concerned with creating a sustainable and ethical supply chain emphasizing longer product lives and the use of local resources. This fashion business model tries to inspire more conscious buying and attempts to motivate customers to be aware of the materials which have been used to make the products. The idea behind this business model is to "incorporate green thinking into the fashion world and to discourage customers from following the throw-away culture of the fast-fashion concept". Unfortunately for the environment, this model, though eco-friendly, tends to be more expensive.

If one takes into account the increased clamor for an improved environment and the need to take countermeasures against climate change, the Slow Fashion business model, though new today, may become the way to go for merchants in the fashion industry.

Textiles and fashion have been identified as the leading industries that affect the environment negatively and therefore the Industry bears a greater responsibility. Sustainability now plays a more important role in the fashion industry and slow fashion recognizes the impact that fashion can make on society.



Legal Factors

Just like any other Industry in any Country, the Fashion 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.

The problem is that a lot of brands outsource their work to other countries than where they originate from. It is well-known that cheap labor is available in Asia. Proper application of Labour Laws does not necessarily take place in these countries and working conditions are sometimes dismal.

The entire image of a brand can be negatively affected if something happens in the Asian part of the manufacturing supply chain and the country's laws start changing when a company or a fashion brand outsources its work to other Asian countries in search of cheap labor.

Another aspect that has negative ramifications for the fashion industry is that [people in the home country of the brand](#), lose job opportunities and capital through foreign outsourcing. Therefore, some consumers may boycott the products of those brands that outsource manufacturing to other countries.

Big brands are therefore focussing more on ethics and compliance. The fashion industry is a very large employer 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.

Compliance with Laws and Regulations as well as keeping your ethical image in mind should however not be considered as a negative impact but should be regarded as beneficial for the retailer's business.

02

The Biggest Obstacles Faced by Business Owners within the Fashion Industry



Significant changes took place in the fashion retail industry over the past few years.

Consumers these days are more concerned with buying useful clothes that are an expression and extension of themselves.

The fashion retail industry is **one of the most globally united industries** in the world, but due to its ever-changing and competitive nature, business owners can find it difficult to thrive.

Online retailers

are growing in popularity and more and more people choose this option for their fashion purchases. 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 retail business.

Statistics show that e-commerce is now an essential tool for the **fashion industry**. In 2018, the industry generated worldwide revenue of \$481 billion. In 2019, that statistic rose higher to \$545 billion and is projected to rise further to \$713 billion by 2022.

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 fashion retail 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 the fashion retail business, in general, want to look better and they want to feel that they are unique. How do you as an online merchant 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. With a services website, customer experience is equally important.

Online product presentations with

stunning photography or videography and integrative **image technologies** like zoom, 3D viewing, and catwalks are important attributes of websites that sell fashion and apparel 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 (fashion, 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 fashion or product shoot, you will need a controlled environment with the right models and the right kind of props (like ghost mannequins) 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 fashion is very much cyclical in nature and that the trends come and go at a breathtaking pace, 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 retailer to make a profit.
We will now discuss the other requirements to set up a successful online retailing business.



Design

The online stores of fashion retailers are extremely competitive in nature. They have to not only compete with large established brands like Louis Vuitton, but also with the smaller more “mainstream” fashion brands like Zara, Verge Girl, and TopShop. All of these brands (including yours) are vying for the attention of online shoppers.

The websites of the best fashion 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 don't have any
difficulty in finding and
buying the right size**

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



By now you would have realized

that an online shop 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 fashion 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 fashion retailing 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.

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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 fashion 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 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

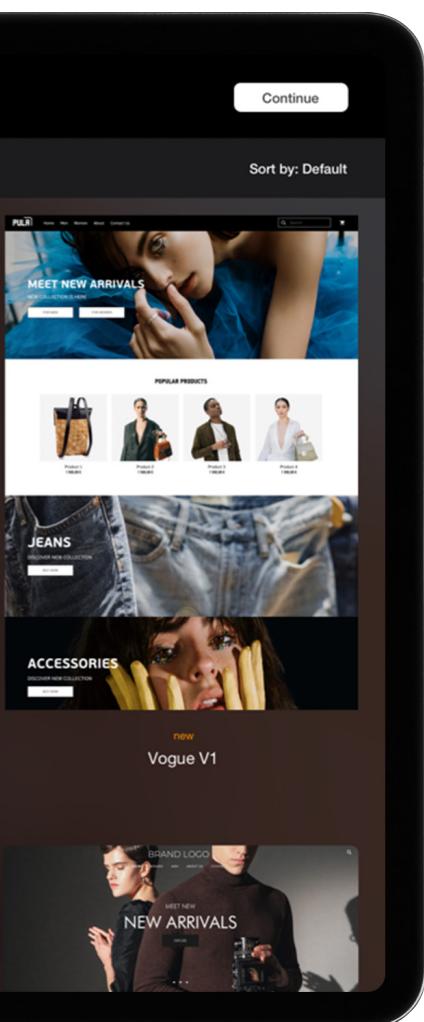
**Inspirational
Solutions
Offered by
payever to
Business
Owners
within the
Fashion
Industry**

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 fashion 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.

ayever 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)**

Ghost mannequins

**Even a network of
freelancing models**



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.

ayever 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 fashion 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, 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 create 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

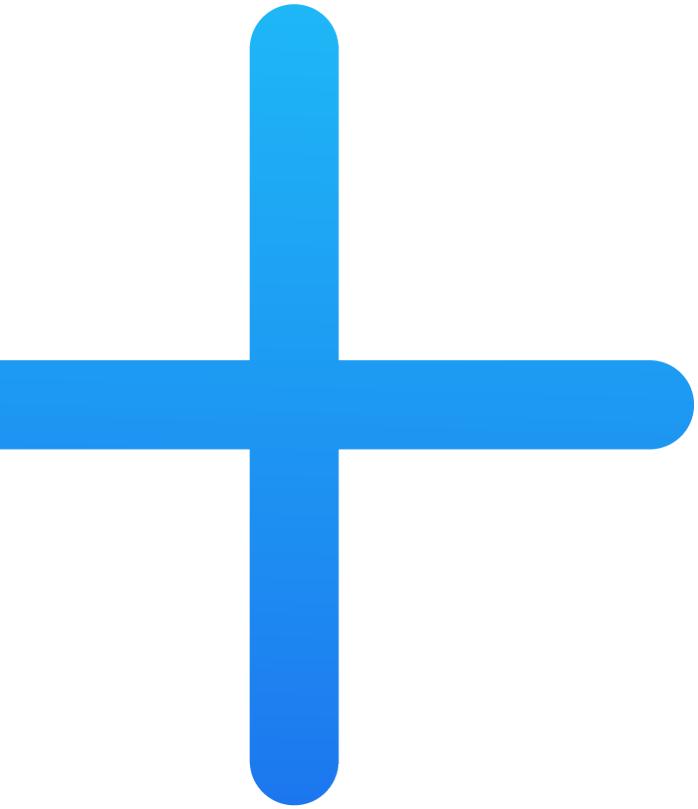
payever has a motto: "We are your one-stop solution for your fashion business. From product pictures and designs to the technical implementation of your shop, marketing, and logistics. All our solutions come with an all-round service, so there's no need to hire an agency!"

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 Fashion, you can enhance your fashion 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 of decorative items, all-round views of clothing, products like beds, or a complete overview of the kitchen - 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 and
register.**

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



