

BACK TO BUSINESS IOWA PODCAST

A partnership of Iowa State University Extension and Outreach and America's SBDC Iowa

SEASON 1 | EPISODE 8: Website and Online Payments Best Practices

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Description: *Darcy Swon from the Iowa SBDC will discuss website development and evaluation techniques for the current business climate. Topics include types of websites, software choices, design strategies and online payment options. Steve Adams, Iowa State University Extension and Outreach, hosts this episode.*

Transcript:

[music]

Steve Adams, host 00:10

Hello, and welcome to the Back to Business Iowa podcast from Iowa State University Extension and Outreach. This podcast is a collaboration between Iowa State University Extension and Outreach and the programs including Community and Economic Development, Farm, Food and Enterprise Development, and the Iowa Small Business Development Centers. These podcasts cover relevant topics for businesses and individuals related to education, research and technical assistance during and post COVID-19.

Steve Adams, host 00:54

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Steve Adams, host 01:30

I'm Steve Adams, field specialist three at Iowa State University Extension and Outreach and part of the Community and Economic Development unit. And I'll also be your host for these podcasts. In this podcast, we will be discussing the importance of a professional website and online payment options for your business, including why this is so important during the COVID-19 crisis. Our special guest today is Darcy Swon, business counselor with the Iowa Small Business Development Center. Darcy, thank you so much for being here today.

Darcy Swon 02:06

Oh, thank you for having me. I appreciate the opportunity to speak with you guys today.

Steve Adams, host 02:10

Terrific. Today we're talking about website presence. But first, I wanted to ask, Darcy, what's your workload been like here, lately, and what's it looked like over the last couple of months?

Darcy Swon 02:21



Well, it's changed a lot. You know, normally, we're working with startups on business plans, financial projections, consumer insight research. We work with existing businesses on helping them grow their markets and succession planning for those that are looking to phase out. But the last two months have been very interesting. It's been a lot more about survival mode.

Darcy Swon 02:41

When the COVID-19 disruption started, you know, it was really about understanding the whole financial assistance and programs available to help those businesses survive during this unknown time. And, you know, we still don't know how long certain businesses won't be conducting business as they have in the past. And we're starting to see a shift now with those business owners, and we're starting to help them, evaluate their businesses and determine how they're going to go forward in a different world.

Darcy Swon 03:09

So it's more about, at this point we're still doing a lot of the assistance on, you know, what financial programs are available, what grants are out there. But we're starting to shift into this reinventing businesses. And you know, one of the things that we talk a lot about is when that front door is closed, how do you continue to build relationships with customers, and be able to sell out the back door, so to speak? So it's been an interesting two months, I will say that for sure.

Steve Adams, host 03:35

I think all of us have noted the quote unquote, interesting part here, Darcy. You know, as I've said to several students that I know, I said, now would be a good time to be keeping a journal of some kind because your grandkids are not going to believe what you lived through. And I think the same goes for our Iowa small businesses as well.

Darcy Swon 03:54
Absolutely.

Steve Adams, host 03:55

So today, Darcy, specifically, we're talking about a couple of things, but a website presence. And I think in these days and times and not having business as usual, what are some of the things that businesses should consider with their online presence or their websites in particular?

Darcy Swon 04:13

Well, first off, if they don't have one, they need one. They should have had one before anyway. So it's a great opportunity to take, you know, some time and and work on getting an online presence. If people can't find you, they're not going to do business with you. And so it's important to have that, and what that looks like varies from business to business.

Darcy Swon 04:35

You want to make sure if you do have a website, and it is functioning well for you and you're happy with it, make sure that your content is up to date, with the change in business hours and scheduling that the some have had to do. Make sure that it's out there. You know, if you're a restaurant, put on the homepage how they can continue to come and utilize your products, right? So maybe you're only open during certain hours, get that out there on the site.

Darcy Swon 05:04

But you really need to make sure as well, you know, that your information is up to date and your website is easy to navigate around. And we can talk more about that here in just a little bit about some of those best practices, so to speak. So, but the most important thing is, if you don't have an online

presence, you really need to get one. If you have one, now's a good time to go through and take a real good look at it and try and figure out what the information should be out there.

Steve Adams, host 05:36

I have to guess then too, Darcy, that we would recommend that maybe there be some interconnection or network type links to other social media like Twitter or Facebook, or are there others that you could you could think of that they need?

Darcy Swon 05:52

Absolutely. You know, your website should be the foundation of everything that you do as a business. So your Facebook, your Instagram, your Twitter, any of those social media platforms, so to speak, really need to drive traffic to your website. And a lot of businesses don't look at it that way. They spend a lot of time on social media building relationships, but you really want to get them on your site, because when they're on your site, you can tell your story. And they really can develop, you know, relationships with you on the social media side, but on the website really is the foundation of all your communication.

Darcy Swon 06:24

So, absolutely. And you know, one thing too, with that, I think it's really important that business owners have that key information, their social media links, their contact information, above the fold. And when I say above the fold, what I mean is on their website, when you first open up a website it's anything that's from the bottom of the screen up, that would be considered above the fold, so you don't have to scroll to the bottom. And there's a lot of websites that bury that information and it makes it hard for that online visitor to easily access that information. So a little tip there on, you know, taking a look at your website and making sure that those key components are above the fold

Steve Adams, host 07:07

Above the fold, that's an old newspaper term, if I'm not mistaken.

Darcy Swon 07:10

I'm aging myself here. [laughter]

Steve Adams, host 07:14

Oh, no, no. So best practices, are there things out there that you would definitely recommend to lowa small businesses on on things they should do right now and things they could do to improve?

Darcy Swon 07:27

Absolutely. The first thing you want to keep in mind is that when you have an online visitor come to your website, you have about a half a second to make a first impression. So you need to make sure that your site is visually appealing and, you know, isn't outdated. You know, let's not be using clipart anymore. We need to be making sure that the site is reflective of your brand. And so that is one of the key things.

Darcy Swon 07:52

But when I build websites and work with our customers, I have a marketing background of about 30 years, so website development is one of my areas that I'm passionate about. And one of the things that I like to discuss is making sure that your website is based on a strategic approach. You know, you can go out there and build a site and it's not going to do anything for you, unless you really think about your website.

Darcy Swon 08:15

So for those businesses that have gone through the canvas business model program, they need to reflect back on that to really help understand who their customers are. And if you haven't gone through that, I highly recommend that you go through that process. But when you understand your customer, you know better why they're coming to your site and what you need to be offering them and think about it from those terms. Am I an online store? Am I an informational website, you know, do I sell product that they come to my site for an owner's manual or key information or videos on how to use.

Darcy Swon 08:52

Am I, right now, ordering food for pickup? You know, maybe I hadn't done that before and I've had to pivot my business to do that. So you want to really take a look at why people are coming to your site. You need to make sure also that it's very clean, easy to navigate, and that your contact information, as I said earlier, is above the fold on the site.

Darcy Swon 09:13

You want to make sure that you are telling your story, stay true to your brand. A few years back, I have to share this story because it's a great story that showcases the importance of having accurate stock images. So a lot of us when we build a site, we don't, we're not privy to having a lot of really good images. And so we have to go out and buy the stock images. And there's a lot of sites out there. My only hesitation with using stock images is sometimes they don't accurately reflect your business or your community.

Darcy Swon 09:43

So I was going to do some consulting work for a business up in northern Iowa, it's a really small rural community. I hopped out on their website, and their homepage of their website showed glass skyscrapers, and I'm like oh, that's interesting, okay. And they weren't affiliated with any, you know, major financial organizations. They were a small financial business. So there was no like, you know, branding from like an Ameriprise or something like that, it was, they were a smaller firm. And I'm like, Okay, this is interesting.

Darcy Swon 10:17

So when I got there and sat down with them, they said, Well, what did you think of our website? And I said, Well, I hardly made it here, because when I drove into town, I was looking for those glass skyscrapers, knowing your business was going to be right there. [laughter] So we, you know, some of the times when you build a website, you really need to think about that, like the stock images, do they truly reflect your brand? There's a lot of great images out there that you can use to help you tell your story until you can get the right photos. But just make sure that you're telling your story and that everything is reflective of your brand, I guess is the moral of that story.

Darcy Swon 10:50

You also want to make sure that your website is what we call responsive or mobile-friendly. About 80% of users that use a mobile design searched the internet in 2019. About 40% of online transactions occurred on a mobile phone. So those are some of the key things when you're out there building a site. You know, think about it from a strategic standpoint. First, who's your customer? Why are they coming to your site? What kind of information are they going to be looking for? Those kinds of things. Keep it really clean, easy to navigate, make sure your contact information, maybe it's your store hours, especially right now, with the variance and hours. And if you're even able to have people comment, tell your story. Stay true to your brand. And make sure that your site is responsive. Those would be some of the key best practices that I would recommend for right now.

Steve Adams, host 11:37

Now, Darcy, what if I am one of those businesses that you spoke about earlier that doesn't have a website yet? And I need to ramp that up really quickly, according to you, and I do agree with that. How do I go about ramping up quickly? And are there places I should go to have get help or assistance with my website?

Darcy Swon 12:00

Yeah, good question. You know, you can hire someone to do it for you, or you can try and take a stab at it yourself. And there are a lot of fantastic web platforms out there that can kind of, uh, they already have the themes or the structure built and you go in and you populate it. So a few of the more popular ones that we're seeing are platforms like Wix, Squarespace, Weebly, or like GoDaddy Homestead. There's a variety of them out there, but do your research. Go out and find which one will—do your strategic work first, figure out what you want the website to say, what kind of content and then go check out those different platforms to see which one would be the right fit.

Darcy Swon 12:43

And so they have a lot of great integrated tools. And we're going to talk about online payments here in a few minutes. But a lot of them have these built-in gadgets or plugins or whatever you want to call them that help you really customize your site and streamline. I have a daughter who just built a whole online store utilizing Wix, and I was really impressed with all of their online integrations, the integrations with her vendors for her products. They were a wonderful platform, but they were the right fit for her, not necessarily for everyone. So, you know, we went out and did the research on that. And again, you want a website that's going to reflect your brand.

Darcy Swon 13:23

And I wanted to share one method that I use, because I keep talking about this whole strategic approach, right? So I have a method that I call simply the file cabinet method. I know it's pretty simplistic, but it really does help when you visualize how to organize information on a website. So if you think of a file cabinet as your whole website, and you start with the information, you want to start with information first and then you go make it look pretty. So with the file folder method, what you do is you look at each file drawer as your main categories. So it could be products, it could be about us, it could be what's new, then you look at each drawer as the drop-down from that.

Darcy Swon 14:10

I'm sorry, your their file drawer would be your main headings in the navigation and then the folders within those drawers would be the higher-level information. So one of the drawers like I said, maybe you know products will the file folders, maybe the different categories and products, maybe it's home accessories, or it's pictures or something like that. And then think of the contents within those folders as more drill-down information. And so if you map that out on a piece of paper, it really helps you organize the content much easier. And it will help when you go to build it, to make building the site easier, but it also helps with that navigation and makes it more intuitive for the customer coming to your site.

Steve Adams, host 14:49

There with the file cabinet. I really like that, you know, what are the main headings and then how do you drill deeper or get into the weeds, so to speak, on products and services that you will offer. So I get that. So you had alluded to this a little bit earlier, as we continue to buy more products and services online, what are some of the options for businesses to consider when establishing an online payment system?

Darcy Swon 15:17

That's a great question. You know, a lot of websites that have been custom-built, you know, you have a web developer come in, a lot of those use Stripe, which is embedded directly into your site. So you never leave that site to go to another platform for processing. But the easiest method, and the one that I see a lot of our small business owners using, are those online payment platforms such as PayPal, Square, Google Checkout. The advantage to using one of those is they already have an added security layer that will encrypt the credit card information in the personal data. So they're really easy to integrate into those platforms that we talked about earlier. And it really, really eliminate a lot of the headache from the owner of the site.

Darcy Swon 16:03

One note too, Venmo, which is a really popular digital wallet, where you can send money to your friends, you know, through it ...well, it wouldn't be relevant right now, but if you're out having a beer with a friend and you want to pay him for it, you can just Venmo him the cash. Well, Venmo has a business component. They are owned by PayPal, and you can add them as an option for payments. So a lot of times, what we're starting to see is PayPal and Venmo will be together. And you can choose which of those platforms as a customer that you want to utilize to check out.

Darcy Swon 16:38

All of them do have a transaction fee. Most of them are about 2.9% plus 30 cents per transaction if you utilize them through the web. And they change based off if they're being swiped. You know, square has those little readers and PayPal does. So if you're at a vendor show and someone comes up and they swipe it those those fees will be lower. little different, but from a website standpoint, most of them are around that 2.9% fee. So really, those are kind of some of the simplistic ways to add online payments. And it's super easy to do that with those platforms, they've really done a great job of allowing you to integrate that in.

Steve Adams, host 17:19

Again, best practices there that anything that you would recommend at this point, and I do appreciate the fact that you've given us some examples of simple payment options, really, but any other best practices out there?

Darcy Swon 17:32

You know, I think with the SSL layer, which is that encryption piece, that is really important. We're also finding that that when you add that to your website—and SSL stands for Secure Sockets Layer— is that it also helps with your search engine rankings. And so those websites that tend to pull higher in a search are those that have that SSL certificate. I'm seeing a lot more really smaller websites that don't bring in personal data and credit card information and all of that, that are starting to add that.

Darcy Swon 18:08

But like I said, your PayPal, your Square, your Google Checkout, all of those already have that security layer. So it's a really nice fit for those small business owners, because it kind of takes that pressure off of you to make sure that the data is encrypted. But again, not each of those platforms is right for you. So you really, again, need to go back to that whole strategic piece, right? Figure out what you're looking for, and then go and check each of those particular platforms out to make sure that it's the right fit for you.

Steve Adams, host 18:39

Again, it sounds like the research and the comparison shopping there on those, which makes as much sense as it did on the website. So if I am out here in this virtual world, Darcy and I wanted to go find a great example of a website that had payment options on it, are there any of them out out there that you think are just simply outstanding in their approach to not only websites, but also payment options?

Darcy Swon 19:07

You're putting me on the spot. [laughter]

Steve Adams, host 19:09

I know what I am. That's my job.

Darcy Swon 19:11

I know. I honestly cannot think of one that just really stands out. I mean, we've all been on websites when we've gone to check out and it's a clunky, terrible experience. I think, again, you want to make sure you know, like with those website platforms, a lot of them have the cart options, make sure that they're really clean, make sure the information that's being pulled through, you know that there's a space for a promo code and that people can type notes in when they're checking out if they have a question, depending on the kind of site that you have. I think also, again, looking at some of those more reputable online payment platforms is a good option, as an option for you is good.

Steve Adams, host 19:53

Okay, Darcy, can you give us an idea of an Iowa small business or an Iowa business in general, that has made this pivot and is now using their website and their online payment options in a really good fashion. I know I put you on the spot earlier, but I'm sure you've got some examples of businesses in Iowa that are doing a really good job of this.

Darcy Swon 20:16

Yeah, there's a lot of them that have kind of taken hold of the situation, right, and they're doing the best that they can. I had one recent experience happen, so let me share that one because that's kind of top of mind right now for me. So there is, and hopefully—no one's paying me to say this, I'm not getting a free meal, although that would be nice—but there's a restaurant down in central Iowa kind of located along Highway 17 out kind of in a very rural community, it's called Whatcha Smokin'. I don't know if you've heard of them or not, but they're a great place to, you know, hit before an Iowa State game or after, just to kind of meet friends and such, and they're a barbecue joint.

Darcy Swon 20:56

And last week, I decided to go down there and pick up some food. It's about a 40-minute drive for me, but I thought it'd be nice to get out of the house and kind of drive the countryside. And I hopped out on their website, and I was pleasantly surprised that right on the homepage, they talked about how to go about the curbside ordering. And it talks about, you know, when you place your order, you need to put in, you know, the make and model of your car and you know, blah, blah, blah, this is how you do it.

Darcy Swon 21:25

So they answered all of the questions that somebody wanting to order take-out during this time would have. And it made it a much better customer experience for me, because I was less trepidatious about ordering because I understood the process, right? So you hop out to their website and they've adjusted the online ordering piece so that you can type in additional notes and ask for special instructions, or what have you. It was an enjoyable ordering experience and when we made it down there, you know, they were attentive, their customer service was great. It was a quick in and out process, they came out to the car with food. I mean, it was really good, you pay online and all of that.

Darcy Swon 22:08

So I was really impressed with that. Because even though a lot of businesses have had to kind of pivot or change, they haven't communicated what that process is. They may communicate it out on social media. But if I'm being driven to the website to place an order, I want that information in front of me

there. And so I was really impressed with that. And we'll, you know, I'm hoping we'll see other businesses, as those restaurants are starting to open, be able to share some of that information online as to what their maybe their capacity is, or you know, what nights of the week they're going to be open or what their limited hours are going to be or their limited menus.

Darcy Swon 22:46

That's also a big thing. People go to restaurant websites to check out what they have to eat before they go. And so if you have a limited menu, you know, even putting something like that on the homepage and letting people know we have a limited menu, click here or something like that. It just eliminates that hesitation or that unknown factor for that online visitor, so.

Steve Adams, host 23:06

You make a good point there, Darcy, because I think, you know, there probably will be more of the, Hey, what did we learn? kind of thing coming out of this whole experiences with small businesses. What worked, what didn't work, you know, where do we go going forward? I think there's just another, you know, just going to be a plethora of things that come out of this is what we learned out of this experience.

Darcy Swon 23:28

You know, the interesting thing for me right now because, I'm into this whole marketing case study thing, I love watching business stories. And I've been following a few businesses across the United States and watching them pivot. And some of those businesses are doing better today because they've been forced out of their comfort zone to think about, how do I connect with my customer differently during this time, right, this disruption? And disruptions are nothing new, we're just being hit with a really big one right now, right?

Darcy Swon 23:58

And so, these businesses that are really reinventing themselves and thinking more creatively, you know, restaurants are out there, they may be serving only, you know.... There's a restaurant, just a quick example, in Wauwatosa, Wisconsin, it's a little breakfast cafe, they serve lunch and some pastries. And they still do their pastries, but they're also doing a box lunch that goes out. And I think they've sent out over 1,000 box lunches to frontline folks. People buy them, and they take them to the hospitals and the fire departments and police departments, that kind of thing.

Darcy Swon 24:28

But then they do prepackaged evening meals. They would have never got into the evening meals had it not been for this disruption, and they're going to continue serving those evening prepackaged meals. And so, you know, they're thinking, wow, you know, we learned this big lesson about we were missing a whole market. You know, we were only open for pastries and breakfast and a light lunch, and now we've got this whole other thing. And it's not costing them much more to do that. So those will be some cool stories to look at, as we go forward, to see these businesses that have kind of reinvented themselves or added a whole nother channel to their existing product line.

Steve Adams, host 25:03

Oh, absolutely. I guess I like your explanation of it. This is a distraction. You're almost being too politically correct there, I think. [laughter] Now, Darcy, could you talk a little bit about the partnership you've got going on right now between your group and Iowa State University Extension?

Darcy Swon 25:21

You bet. Well, we've been working with them on and off for a while, especially on some larger projects when it comes to really digging deep into some financials. And I have a client that I've worked with the

team down there on that was way above my scope and my expertise level and, you know, we started working with them. Then in March, Kimberly Tiefenthaler, who's a regional director for the North Central Iowa Small Business Development Center, we started partnering with Brian Tapp and his group at the extension there with the Farm, Food [and] Enterprise Development team.

Darcy Swon 25:54

And we're going to be working on getting more educational opportunities out within our region, helping business owners tackle a wide variety of different kind of topics, things that maybe haven't been addressed, maybe digging a little deeper. And I think right now as we come out of this whole, you know, COVID-19 piece, we're finding a lot of business owners, for example, don't really have their hands on their financials. They don't really, truly understand what the numbers mean.

Darcy Swon 25:55

They get into it, and they go through the process every day. But as they're having to pull numbers together, and to be able to go to the bank for the loans or apply for the EIDL loan, or there's all these grants, they're learning that maybe things aren't as good as what they're thinking. And so it was a really good opportunity for us to come out with this, you know, educational component. So we're super excited about working with their team and helping bring this kind of additional layer of education out deeper into our regions.

Steve Adams, host 26:55

If I was an Iowa small business, let's say, how would I contact you for additional information? What's the best way to do that?

Darcy Swon 27:02

Well, if you're a small business owner, and you're looking for assistance, the best place to go is the IowaSBDC.org website. And there's a link at the top to request counseling and you can request counseling—we have, I think it's 15 different regions throughout the state, so you can click on that and find the region that would be closest to you, fill out a short little form, and then it gets sent to that region. Or it can go to our state office, and they'll redirect if you're not really sure, to the closest center. And then we reach out and find out what the needs are.

Darcy Swon 27:31

So believe it or not, we still have businesses, or folks right now that are wanting to start new businesses even during this time. I've got two new business startup meetings this week, via Zoom though. But you know, some folks are looking at this as an opportunity to kind of roll back out with everything else. So it'll be interesting to see. But that's how you would go about getting ahold of us. All of our services are free and confidential, and so, that is due to the federal grant monies that we receive and our partnerships.

Darcy Swon 28:02

And you know, we offer a wide range of things from, as I mentioned at the top of the podcast here, of you know, business plan development to cash flow projections. We get into, I do a lot of the marketing workshops, we talk about succession planning. We had a gentleman call our office the other day who's looking to buy an existing business and needed some assistance with that. So we do a wide range of things, anything to really help someone start or grow or just be able to keep the doors open for business.

Darcy Swon 28:33

We're here and if we don't have the answer, our network is big enough that we can reach out and get the right people to work with them. And you know, the Iowa State Extension and Outreach team is one

example of that. We have them as part of our tools in our toolbox, so to speak, and so if something comes along like the gentleman I mentioned earlier, it was above my level, I reached out to them— because that is definitely in their wheelhouse and so it's a great place to be, I'll tell you that.

Steve Adams, host 29:02

Thanks so much for the for the plug, there. Hey Darcy, this has been a real pleasure for me today to speak with you, and wow, this was just super informative. So I really appreciate you taking the time to speak with us, and I'm sure our listeners around the state of Iowa and maybe around the country will get a lot out of this particular podcast, so thank you again.

Darcy Swon 29:26

You're welcome. I appreciate the opportunity.

Steve Adams, host 29:30

If you have any questions about this Back to Business Iowa podcast, please feel free to contact me, Steve Adams, at stadams@iastate.edu. And once again, thank you for listening. This podcast again is a collaboration between Iowa State Extension and Outreach and the Small Business Development Centers of Iowa. We are always serving Iowans, hashtag strong Iowa. Our justice statement: This institution is an equal opportunity provider. For the full non-discrimination statement or accommodation inquiries, please go to www.extension.edu/diversity/ext. Thanks again. See you next time.

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