

We recognize this uncertain time can create unique challenges for retailers. That's why we're working to provide helpful information and support during this time, and have created this resource with examples of how businesses can adapt and respond.

Marketing Resources

Facebook

Here are 4 things your business can do to adapt and respond:

1) Stay connected with your customers

- Share updates - Share important information with your customers using email, your website, Facebook Page, Instagram Business Profile, or however you typically connect. You might include information about your availability, hours, or the measures you're taking to make your premises or products safe.
- Answer questions - Let customers know they can call, email, or message you with questions.
- Post creative content - Even if you can't conduct business as usual, you might consider how to keep customers engaged with your business. Try posting "How-To" videos, behind-the-scenes photos, or going live on Facebook or Instagram.

2) Consider ways to keep your business running

- Online purchases - If you don't have one already, you might set up an online shop or ecommerce solution so that customers can shop online rather than coming in person. Another option is Instagram Shopping, where customers can shop directly from your Instagram profile. You can learn more and see if you're eligible here.
- Delivery or curbside pickup - Consider offering local delivery or pick up options. Customers can order their items ahead of time, and you can deliver straight to their car or home.
- Gift cards or credits - If you have to close temporarily, consider offering gift cards or a discount on future visits as a way for others to support you during this time.
- Virtual consultations - If you offer a personalized product or service, try hosting consultations over video chat through Facebook, Instagram, or other online services.

3) Keep your employees safe and informed

Stay up to date by following credible, official sources like the [Centers for Disease Control and Prevention](#) (CDC), [World Health Organization](#) (WHO), and your local health department so you can safely adapt how you do business, and keep your employees and customers informed.

Google My Business

If your store operates differently than normal due to the COVID-19 situation, update your Business Profile on Google to provide the most accurate information to your customers. You can change your hours of operation or add in-store pickup or delivery-only attributes. The updates will show on your Business Profile on Google Search and Maps.

1. Change your business hours

If your business hours have changed, update the times when you'll be open or closed. Your operating hours will show when customers visit your profile. [Learn how to change your hours](#)

Tip: If you're closed for shopping in-store but offer pickup or delivery during reduced hours, make sure your hours of operation reflect the takeout or delivery hours. [Update your delivery options.](#)

2. Mark your business as "Temporarily closed"

You can now mark your store as "Temporarily closed" if you don't offer in-store shopping, pickup, delivery, or curbside pickup. Google also relies on authoritative data sources, where available, to mark certain types of places as "Temporarily Closed" on Google Search and Google Maps. [Learn how to mark your business as "Temporarily closed."](#)

3. Manage your delivery options

Let your customers know whether your store offers pickup, delivery, or curbside pickup or isn't open for in-store shopping. Add or edit the "Pickup," "Delivery," and "Curbside pickup" attributes on Google My Business. [Learn more about how you can edit attributes.](#)

Tip: When customers search for your store, your Business Profile will prominently show which of these delivery modes you currently support: "Pickup," "Delivery," or "Curbside pickup." Supported options will have a "✓" and non-supported options will have an "✗."

4. Create a post

Use posts to share more detailed and timely updates about your business such as:

- Information about temporary closures or reduced hours.
- Precautions you're taking and what products are available.
- If you provide extra services for the community.
- Whether customers can expect delays.

You can use posts to directly communicate with your customers on a regular basis as your business changes. [Learn how to create a post.](#)

Tip: Use the new [COVID-19 post type](#) on Google My Business so that COVID-19 content appears in an even more relevant way to your customers.

COVID-19 retail guide.



5. Connect with your customers

Download the Google My Business app and turn on messaging so your customers can reach you. You can use messaging to provide your customers with the support they need when you're not reachable by phone or after your business hours. [Learn how to turn on messaging in the Google My Business app.](#)

Tip: Draft an automatic welcome message to let customers know your business status.

Square

- We are **waiving all software subscription fees for the month of April** for existing sellers who currently use Square Appointments, Retail, Restaurants, Loyalty, Team Management, Payroll, Marketing, and Square Online Store. Square will manage the process for you—there's no need to do anything. This is in addition to refunding March subscription fees.
- If you use Square, we have **free email marketing templates** specifically for this purpose.
- No matter what kind of business you run, you can create an online ordering page with **Square Online Store** that allows you to provide curbside pickup or local delivery. We are waiving curbside pickup and delivery fees for the next three months.
- You can set up a free ordering page to **sell digital gift cards**. The page allows customers to purchase eGift Cards online and send them to a recipient of their choice (or themselves) via email.

Financial Resources

NRF: Summary of Key Provisions in the CARES Act

Paycheck Protection Program

- Provides \$350 billion to support loans through a new Paycheck Protection Program for:
 - o Small employers with 500 employees or fewer, as well as those that meet the current Small Business Administration (SBA) size standards;
 - o Restaurant and hospitality businesses with fewer than 500 employees per location;
 - o Self-employed individuals and “gig economy” individuals; and
 - o Certain nonprofits, including 501(c)(3) organizations and 501(c)(19) veteran organizations, and tribal business concerns with under 500 employees.
- The size of the loans would equal 250 percent of an employer’s average monthly payroll. The maximum loan amount would be \$10 million.
- Covered payroll costs include salary, wages and payment of cash tips (up to an annual rate of pay of \$100,000); employee group health care benefits, including insurance premiums; retirement contributions; and covered leave.
- Cost of participation in the program would be reduced for both borrowers and lenders by providing fee waivers, an automatic deferment of payments for one year, and no prepayment penalties.
- Loans would be available immediately through more than 800 existing SBA-certified lenders, including banks, credit unions and other financial institutions, and SBA would be required to streamline the process to bring additional lenders into the program.
- The Treasury Secretary would be authorized to expedite the addition of new lenders and make further enhancements to quickly expedite delivery of capital to small employers.
- Increases the maximum loan amount for SBA Express loans from \$350,000 to \$1 million. Express loans provide borrowers with revolving lines of credit for working capital purposes.

Unemployment Insurance Provisions

The CARES Act includes assistance for unemployment as a result of COVID-19 for a broad swath of individuals. To be covered, an individual must not be eligible for regular compensation or extended benefits under state or federal law and cannot be receiving paid sick leave or other paid leave benefits.

- Covered individuals are otherwise able to work and available for work within the meaning of applicable State law, except the individual is unemployed, partially unemployed, or unable or unavailable to work for a wide range of COVID-19 related reasons (including illness, caring for a family member, school closures, inability to reach the place of employment, quarantines, place of employment is closed, or had to quit their job, among other reasons).

- Coverage is for weeks of unemployment, partial unemployment, or inability to work due to COVID-19 beginning on or after January 27 and ending on or before December 31, 2020.
- Benefit duration is limited to 39 weeks.
- Benefit amount is tied to the state's regular unemployment compensation rate plus \$600 (the Federal Pandemic Unemployment Compensation, which expires July 31, 2020).
 - States cannot reduce their regular benefit amount as it was in effect under state law as of January 1, 2020.
- Under the agreements laid out in the bill, the federal government will:
 - Reimburse states for the Federal Pandemic Unemployment Compensation (the \$600) plus any additional administrative expenses.
 - Provide full temporary full funding for the first week of compensable regular unemployment (due to the requirement states waive the one week waiting period).

Section 2107 – Pandemic Emergency Unemployment Compensation

- This section provides for an additional 13 weeks (for a maximum of 39 weeks) for individuals who have exhausted regular state and federal UC in the benefit year and are able, available and actively seeking work.
- Individuals would receive the state's regular benefit amount plus \$600 (however the \$600 supplement is only available through July 31, 2020).
- Provides states flexibility to waive the work requirements due to COVID-19 illness, quarantine, or movement restrictions.

Short-time Compensation Programs

- Establishes grants for short-time compensation programs and provides federal technical assistance.

Business Tax Provisions

The bill includes several tax provisions that the NRF has worked for to provide retailers with additional liquidity and help offset the cost of retaining employees during this period of economic decline.

- Correction of an error in the 2017 Tax Act on improvements made to stores and restaurants, allowing retailers to amend returns and get refunds for taxes overpaid in 2018 and 2019.
- Allow businesses to carryback losses from 2018, 2019 and 2020 to previous 5 years and get refunds against taxes paid in profitable years.
- Delay payroll taxes due for 2020 – pay 50% in 2021 and 50% in 2022.
- Provide a 50% refundable payroll tax credit for employers whose businesses have been fully or partially suspended due to government limitation on commerce or whose businesses have experienced a 50% decline in gross receipts.

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- Allow greater deductibility of interest expenses incurred.

Healthcare

- Required coverage without cost sharing of coronavirus services and vaccine by all health insurance and group health plans.
- Safe Harbor for Telehealth Services – promotes telehealth services by providing a safe harbor to protect against loss of high deductible plan status.
- Enables the use of an HSA or FSA for the purchase of over-the-counter medicines and supplies without a prescription (ACA prohibition).
- Health and Human Service Extenders: these are the Medicare and Medicaid extenders originally set to expire on May 22. These provisions have now been extended until November 30.

Labor Provisions

Union-related Provisions

- Under the loan facility for small and mid-sized businesses (500-10,000 employees), loan recipients:
 - o Cannot abrogate an existing collective bargaining agreement for term of the loan plus two years after repayment.
 - o Must remain neutral in any union drive during the term of the loan.

Leave Provisions

- There are a few leave-related provisions in the CARES Act, primarily technical corrections to the COVID-II leave mandates for employers with fewer than 500 employees.
 - o Strengthens limitations on the benefit caps for the COVID II paid leave mandates.
 - o Provides DOL with investigative authority.