

# You're In Business



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## Get social. Get seen. Get ahead.

This issue of *You're In Business* is full of timely strategies and solutions that will help your business become more competitive. Inside you'll find out how you can leverage search engines, mobile payments and social media to increase site traffic, buzz and sales. These technologies and platforms offer exciting opportunities for small businesses.

## Make Sure You're Making the Most of Social Media

Given its incredible popularity today, social media marketing may be the most effective way to generate sales leads. Here are some insights to help you get started.

### Drive Business Using Social Media

Today, social media isn't just a way for people to connect with friends from high school. It's a primary channel for acquiring information that fuels buying decisions. As you can see from the chart below, Facebook and Twitter users are significantly more likely to buy brands they follow.

**TIP: Monitor to the max**  
Dashboards and apps like HootSuite and TweetDeck allow you to monitor mentions of your company or specific keywords on Twitter.

### Monitor and Respond to Conversations about Your Brand

Through Twitter, you can monitor consumer perception, learn how people are using your product and connect with influencers. To get started, make sure you're tracking comments that your fans, followers or subscribers leave on your social profiles. Then respond quickly to create a meaningful conversation and spread goodwill about your brand. Google Alerts can also keep you up with the latest news about your company.

### Promote Your Social Media Presence

Make a direct connection with prospects and customers by prominently displaying a Twitter or Facebook icon on your site. In addition, place Facebook "Like" buttons and share buttons for Twitter and other social media sites next to new content or blog posts. Remember to stay in full compliance with the terms of each social media company.

### Keep Pace with Social Media Marketing

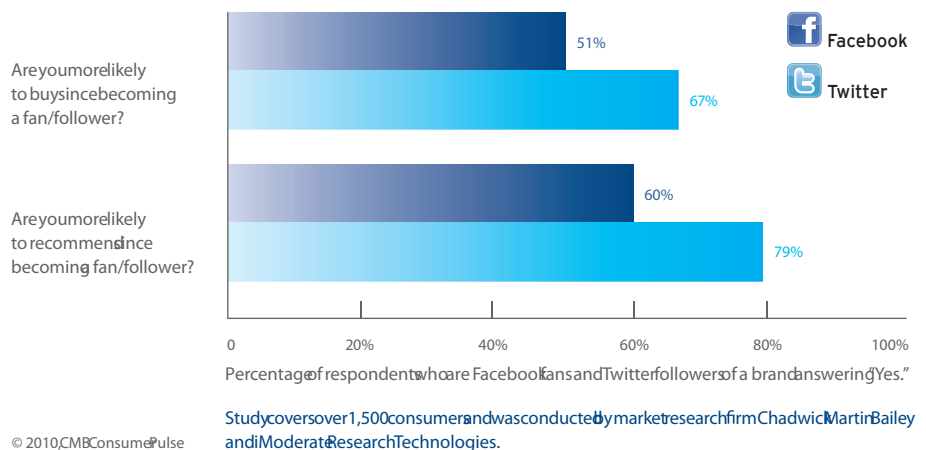
Citibank recently surveyed small businesses and found that the use of social media by small businesses is increasing at a rapid rate:\*

- Since April 2010 there has been a 15% increase in use of social media for marketing by small businesses (from 19% to 34%).
- 41% of small businesses anticipate increasing social media presence over the next year.
- Attracting customers is the primary reason small business owners use social media.

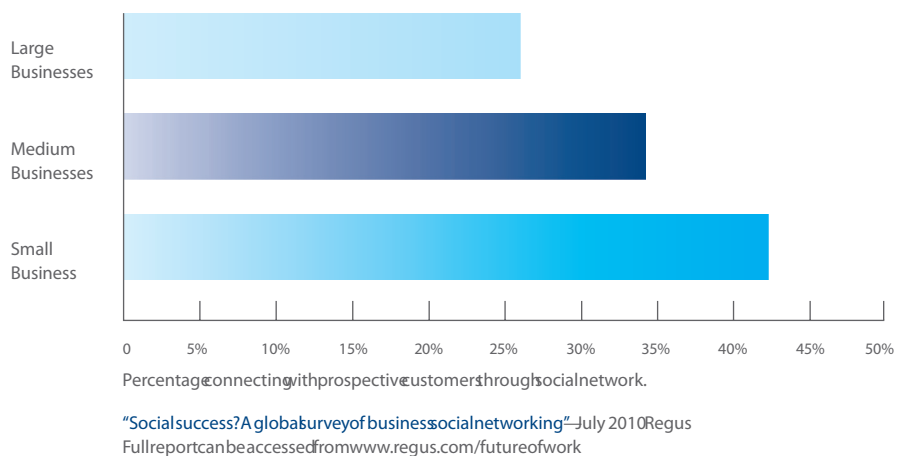
#### Bottom Line:

**With a little know-how, you can use social media marketing to deliver a new level of leads, recommendations and sales.**

### Facebook and Twitter significantly increase a customer's likelihood to buy from and recommend your business.



### A recent study revealed that small companies have greater success acquiring new customers through social networking than larger companies do.



\*Source: January 2011 Small Business Study Results Survey by Citibank.

## Mobile Payments Can Mean More Sales

Today, consumers are using mobile devices just as they would use a PC – for everything from surfing the Web to making buying decisions. Given this evolution, it only makes sense that the use of mobile devices for making payments or instant purchases is skyrocketing. This is a great time to take advantage of the remarkable new ways you can sell your products, thanks to technological advances and a shift in consumer behavior.



### Capitalizing on Mobile Technology

Consumers can now use their mobile devices like virtual credit cards. This new ability removes the hurdles a business used to face, such as location, hours of operation, sales team ability and marketing costs. It means your sales territory is literally anywhere you go. You can close any credit card sale on the spot – whether you are at a trade show, on a consulting trip or at a community event.

By adding a mobile payment option to your site, instead of directing customers to your site just to consider a future purchase, you can close the sale on the spot, anytime and anywhere. Potential customers who get to your site based on peer recommendations or group buying sites like Groupon can easily make an impulse buy. And by infusing a strong emotional approach into your online sales copy, you can help drive those spur-of-the-moment mobile transactions.

#### TIP: Smaller is better

People are more willing to pay frequent small payments than throw down a lump sum. Mobile payments are particularly useful in driving “micro transactions” – frequent, smaller purchases.

### Customer Data

Through mobile payments, you can collect more valuable data about your customers, such as phone numbers, buying history and more. This will enable you to offer more targeted deals and products to specific

purchasers. Plus, using social media marketing tools in conjunction with mobile data information will help you stay on top of consumer trends. However, collecting data can trigger privacy issues, so make sure to be aware of how you can use customer information.

#### Bottom Line:

**Mobile payments can help make a fundamental change in the way you sell products and services to customers.**

## Ignite Your Search Engine Results

Not enough traffic on your site? Time to focus on search engine optimization (SEO) – a strategy that will help your site show up prominently when consumers use search engines like Google, Yahoo! and Bing. According to the January 2011 Small Business Results, 40% of small businesses anticipate increasing SEO for marketing and to expand business over the next year.

### Optimizing Your Site

A great starting place is to submit your URL to the major search engines. This is much faster than waiting for them to discover you on their own.

#### TIP: Go meta

For more on meta tags, visit [www.learnthat.com/courses/computer/metatags/index.html](http://www.learnthat.com/courses/computer/metatags/index.html)

Next, you'll want to show up as early as possible in the search results. The simplest way to do this is to keep your site's content focused and concise, as it helps search engines (and people) know what your site is all about.

Be sure to use relevant keywords, or commonly searched terms, and work them into your site, including the title and meta tags.

Building links into your site is also important. If other sites value your content and link to you, search engines will interpret this as a “vote” for your site, and will increase your ranking.

### Paid Search

Showing up in “natural” results on a search engine is free. However a more aggressive “paid search” option, where you pay every time your site is listed or visited, may help drive more traffic to your site. Paid search results are typically highlighted on the right side of a search results page, increasing your visibility.

#### Bottom Line:

**Search engine optimization is easier than it sounds, and it can help get your site in front of the people who want what you're selling.**

## Make Your Cash Work as Hard as You Do

Citibank offers a range of solutions designed to collect customer payments faster, to control disbursements to suppliers, vendors and employees, and to make tracking your accounts and balances easier.

Our innovative collections and payments solutions will empower you to make your cash flow work at its full potential. And our experienced business specialists can help you find solutions that suit the needs of your business.

### Collections Solutions:

#### Increase efficiency with faster access to your cash

Remote Check Deposit makes depositing check payments quick and simple.<sup>1</sup> You can make deposits until 6:00 p.m. local time by simply scanning checks from your desktop and securely transmitting them to your Citibank account. You can virtually eliminate trips to the bank and greatly reduce the cost and potential errors involved with preparing checks for manual deposit. View deposited checks and account information whenever you want, plus export reports and images directly to your accounting software.

### Payment Solutions:

#### Gain greater control over payments

CitiBusiness® Payroll Manager, our comprehensive online banking payroll solution, lets you conveniently manage all your payroll processes from your desktop – dramatically cutting costs and saving time.<sup>2</sup> CitiBusiness Payroll Manager virtually eliminates manual processes and external providers, enabling you to calculate and process payroll taxes and payments, and file them automatically. With just a few clicks of your mouse, you can pay employees, manage new-hire reports and prepare W2 and 1099 forms. CitiBusiness® Debit Cards help increase your purchasing power, enabling you to use vendors who do not accept checks, while avoiding the risks of having lost, stolen or late check payments. CitiBusiness® Debit Cards give authorized users a simple and secure way to make everyday business purchases. Plus, you don't have to write checks or carry cash, and you are also protected from fraud with early fraud warning notices about suspicious purchases.

**See how Citibank's cash management solutions can work for your business. Contact your Business Banker or Branch Manager at a Citibank branch, or call 1-877-528-0990.**

<sup>1</sup>Must be approved for use of the service. Scanner purchase required. Certain other restrictions apply.

<sup>2</sup>CitiBusiness Payroll Manager is provided directly by SurePayroll Inc., a third party provider not affiliated with Citigroup Inc.

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