

Small Business Holiday Readiness Playbook: Maximizing the Season

A major retail stretch is right around the corner—is your business ready?

Explore tools and tips for making the most of this holiday season.

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Here’s how to use this playbook

As a small business owner, you’re likely juggling countless priorities. That’s why we’ve designed this playbook to be easy to read, scan, and use – with practical tips, checklists, and thought-starters.

Understand the opportunity	Get an overview of the holiday season, from key shopping days to a short list of things to do right away.
Prepare for a busy season ahead	Make sure your business is ready to handle high traffic and shoppers in the gifting mindset.
Grow profitably	Plan your holiday promotions and offers in ways that make the most of every sale and safeguard your margins.
Protect your business	Put plans in place to handle crises and fraud.
Maximize the season’s value all year long	Turn holiday shoppers into year-round customers by following up and building loyalty.



Shoppers in your neighborhood are gearing up to buy – make sure you're ready to seize the opportunity

This holiday season, make sure you're ready to welcome new customers and returning regulars in search of the gifts, decorations, clothing, meals and other purchases. Make the holidays special by using the strategies and best practices in this playbook. Preparing now helps ensure your holiday shoppers enjoy a fast, easy, personal experience that drives sales now and turns seasonal buyers into year-round customers.



The opportunity is real – make sure your business is ready to take full advantage.

Retail sales are expected to rise again this holiday season, giving your business a real chance to grow. With more than 90% of shoppers planning to shop on Black Friday, Cyber Monday, or another peak day, plan for the crowds — and plan to protect your margins while you serve them.[1] The businesses that win aren't just the busiest. They're the ones that turn seasonal traffic into profitable, lasting relationships.

Total US retail sales for November and December 2026 will rise by

4.1%[2]

In-store sales are expected to grow by

2.5%

from last year[1]

In-store sales will account for

69%

of total holiday sales this year[1]

Holiday sales are set to exceed

$1T

for the first time[1]

[1] Bain & Company, "2026 Holiday Shopping Outlook," September 2026 (https://www.bain.com/insights/2026-holiday-shopping-outlook-infographic/).
[2] eMarketer, "Holiday Shopping 2026," July 2026 (https://content-naf.emarketer.com/holiday-shopping-2026).

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SEASONAL CALENDAR

Treat the holiday season as a series of key moments



As the busy holiday shopping season approaches, it's helpful to think about it in six different phases, from building demand through optimizing for next year. Here's a simple calendar to help you narrow your focus at each milestone:

OCTOBER – EARLY NOVEMBER

Build demand early

Make sure customers can find you, launch gift guides, grow your customer list, and lock in your inventory and staffing plans.

BLACK FRIDAY – CYBER MONDAY

Win peak promotional days

Run promotions without sacrificing margin, staff for surges, and ensure checkout is fast and easy.

EARLY – MID-DECEMBER

Protect fulfillment and service

Keep orders flowing smoothly and protect service quality alongside your reputation.

FINAL SHIPPING DAYS – DECEMBER 24

Capture last-minute demand

Promote gift cards, in-store pickup, and last-minute offers that add urgency.

LATE DECEMBER – JANUARY

Manage returns and retain customers

Ensure returns are easy and follow up with new shoppers, turning them into repeat customers.

EARLY JANUARY – FEBRUARY

Plan for next season

Capture and analyze your data, restock your most popular products, and plan for next season.

Short on time?

The busy season can be hectic and rushed – so if you're scanning this playbook while juggling other priorities, you'll see tips flagged as "Critical," "Important," and "Consideration" to help you focus your attention where it matters most.

Here's a preview of the top five things to cover before the season starts:

1. **Check your store information** – Confirm your hours, listings, cutoff dates, and policies are correct everywhere customers find you.
2. **Protect your top sellers** – Rank your inventory (A/B/C) and make a plan so your best items never stock out.
3. **Speed up checkout** – Enable contactless and mobile wallets and test your equipment before peak weeks.
4. **Plan promotions that protect margin** – Set an objective, a maximum discount, and a stop rule for each one.
5. **Prevent fraud** – Take the time to train your team on accepting payments accurately, spotting patterns, and keeping clear records.

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Create your game plan around these four pillars



Pre-season prep and testing

- Pre-season checklist
- Channel readiness
- Staffing your high traffic times
- Inventory & supply-chain planning
- Cash-flow readiness
- Payments & POS technology

Seasonal promotions and merchandising

- Seasonal promotions
- Holiday merchandising & gift options
- Signage & in-store clarity
- AI's role in helping customers find you

Managing risk and security

- Contingency & crisis planning
- Fraud & payment security

Post-season value

- Post-season follow-up
- Capture your data & plan next season
- Turn shoppers into repeat customers

Get ready to make this your strongest season yet.

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Pre-season prep and testing

PRE-SEASON CHECKLIST

Prepare for the holiday hustle and bustle – starting now



Turn this high-pressure season into a clear plan by starting early and prioritizing your team's focus on areas that can move the needle.

Early planning priorities

CRITICAL

Channel readiness

Confirm that your hours, listings, cutoff dates, and policies are accurate everywhere customers might find you.

CRITICAL

Point of Sale (POS) and technology decisions

Make sure your tech can handle high-volume traffic plus ensure you're accepting contactless and mobile payments.

See how Visa's **Authorize.net** can streamline and modernize the way you accept payments — starting by exploring **how payments work** and the **e-commerce guide**

CONSIDERATION

Queue and space planning

Design your space for speed, safety, and clarity.

Approaching the season

IMPORTANT

Staffing and inventory lock

Secure your team and your top products without overcommitting.

IMPORTANT

Marketing outreach

Generate awareness and line up your seasonal offers.

Last-minute double-checks

CRITICAL

Final preparation and team alignment

Reduce surprises by rehearsing the plan and aligning your team before peak days.

CRITICAL

Re-verify your channels

Do one final check that hours, availability, and cutoff dates are still correct before the rush.

By following these recommendations, you give your business a clear plan to capture increased demand while protecting margins, cash flow, and your team.

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Make sure customers can find you easily and accurately

Before you drive new customers to your business, make sure every place they can find you has the correct information. This is one of the most important things you can do to keep customers coming in throughout the season.

CRITICAL

Here's a checklist to help you make sure you're all set:

- [ ] Holiday hours are correct on Google, your social profiles, your website, online-ordering platforms, and your voicemail.
- [ ] Product and service availability is accurate online.
- [ ] Shipping, pickup, delivery, and preorder cutoff dates are prominent.
- [ ] Gift card options are visible and easy to purchase.
- [ ] Return, exchange, cancellation, and final-sale policies are clear before checkout.
- [ ] Customer-service response ownership is defined for email, direct messages, texts, reviews, and phone calls.
- [ ] Local pickup is clearly signed, staffed, and separated from the main checkout queue where possible.
- [ ] Out-of-stock messages offer a substitute, a back-in-stock notification, or a gift card alternative.

Risk guardrail: Wrong hours or broken links can cost you the sale before you ever meet the customer. Make sure they're able to find you in the moment they're ready to buy.

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Staff for surges and high-traffic days

During major shopping days like Black Friday and Cyber Monday, staffing is often the biggest operational risk and the biggest opportunity. Too few people means long lines, frustrated customers, lost sales, and burned-out staff. Too many people drive up labor costs and create floor chaos. The goal is not heroics or marathon shifts. The goal is the right people, in the right roles, at the right times.

Follow these three steps to build your surge staffing plan:

Step 1: Estimate demand

Start with conservative assumptions.

- Compare holiday weeks to your busiest normal week
- Estimate a realistic sales lift, such as 10 to 25 percent
- Identify peak days and peak hours rather than staffing evenly

Step 2: Define core and temporary roles

For high-volume days like Black Friday, separate roles into two categories:

Step 3: Build a flexible staffing mix

To effectively manage multiple months of increased traffic and demand, optimize your team's time and incentives:

- Cross-train existing employees on high-risk tasks so you're not dependent on any one person
- Pause low-value activities during peak periods to free up resources
- Add temporary staff during peak hours, in clearly scoped roles new hires can learn fast
- Adjust operating hours only when the expected revenue justifies the added labor and operating cost
- Offer incentives for hard-to-fill shifts, strong attendance, referrals, and peak-period coverage
- Build an on-call list and a simple escalation plan for no-shows and surprise surges
- Consider adding bilingual staff during peak times if you expect visitors who may not be native English speakers

Core roles

These are positions that require experience and judgment and are usually filled by existing staff or trusted returning employees.

Examples:

- Lead servers or shift managers
- Bar leads or kitchen leads
- Floor supervisors or customer flow leads
- POS supervisors

Temporary or surge roles

These roles are designed for speed and repetition. They should be clearly defined and limited in scope so new hires can be effective quickly.

Examples:

- Runners and bussers
- Cashiers or order takers
- Line guides or crowd flow support
- Stocking, prep, or cleanup support

Ask yourself: It's your busiest Saturday and two people call out. Who covers, who do you call first, and which tasks do you drop so service holds?

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INVENTORY

Plan your inventory and supply chain to maximize profit

Having the right products, supplies, staff, and cash at the right time can help you protect your margins and optimize for growth.

Start by ranking what you sell

Which products or services drive most of your revenue or margin? Use a simple A/B/C method to focus your time, space, and budget where they matter most.

Category A: Critical items

These are items that are high-demand, high-margin, and must not run out.

Category B: Important items

These items support volume but carry lower margin or lower risk like packaging, standard supplies, and common consumables. Order these in bulk early and avoid reordering during peak days.

Category C: Optional items

These are niche products and slow movers like specialty add-ons, low-volume variants, and custom options. During seasonal surges, most businesses win by protecting Category A and scaling back items like these.

Then build the plan around them using these tips:

- Set reorder points for each tier and confirm lead times with your vendors now
- Line up substitutions – what can you offer when a top item sells out?
- Confirm packaging and consumables are restockable if needed
- Know your fulfillment capacity – how many orders per day can you actually pack and ship?
- Plan a markdown or clearance strategy for slow movers so cash isn't tied up in Category C

CRITICAL

Use this checklist for top SKUs before peak periods

Two weeks before a peak stretch, like Black Friday and Cyber Monday weekend, make sure you're able to identify items on this list, and optimize as needed throughout the season:

- [ ] Reorder point and lead time
- [ ] Primary vendor and a backup vendor
- [ ] Substitute to offer if it sells out
- [ ] Packaging and consumables needed, along with their restocking source
- [ ] Out-of-stock action plan

Ask yourself: If sales run 25% above your forecast for three straight days, which three items, supplies, or processes fail first — and what is your backup for each?

Risk guardrail: Discounting a Category A item reduces your highest-margin opportunities – instead, promote discounts on Categories B and C.

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CASH FLOW

Protect cash flow by planning ahead

Even a profitable holiday can strain your cash flow if larger bills land before the revenue comes in. Plan ahead for the costs that spike with demand:

- Larger inventory deposits to secure stock early
- Supplier payment terms – know what's due and when
- Expedited shipping fees when you restock in a hurry
- Overtime and temporary labor during peak periods
- Refunds and chargebacks, which can climb after the holidays
- The carrying cost of inventory that doesn't sell

Learn how to manage cash flow with resources from Visa.

Explore the Practical Business Skills hub for guidance on planning your budget, understanding your cash position, managing inventory wisely, and keeping money working where your business needs it most.



Risk guardrail: Profit isn't the same as cash on hand. Big bills often land before the revenue clears, so keep a buffer for the gap – or a strong season can still leave you short when payroll or a supplier invoice comes due.

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Streamline checkout with mobile and cashless payments

When retail environments get busy, payment speed becomes one of the most common revenue constraints.

Foot traffic increases quickly, lines form faster than expected, and customers expect to tap and go. Businesses that rely on cash, manual card entry, or a single fixed register often lose sales not because demand disappears but because transactions take too long to complete.

Visa research shows that contactless payments are up to 10 times faster than other in-person payment methods. Over a multi-hour surge, that difference compounds dramatically. Many business owners underestimate how much payment speed affects throughput.

Let's visualize the difference:[3]

Payment Method	Average Transaction Time	Estimated Transactions Per Hour
Cash	30 to 45 seconds	80 to 120
EMV® Chip Card	15 to 20 seconds	180 to 240
NFC Contactless	1 to 2 seconds	300+

If your busiest hour is capped by checkout speed, you're leaving revenue on the table regardless of demand.

[3] Visa, The Speed of Contactless Payments

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Before peak season, make sure your checkout is ready

- Test your equipment and network connection before your busiest weeks
- Confirm contactless and mobile-wallet payments are enabled everywhere you accept payment
- Document what staff should do when something fails like a declined payment or a receipt that won't print
- Create a day-end reconciliation process that accounts for offline transactions, tips, refunds, voids, gift cards, and deposits

Ensure you have a modern POS system

CRITICAL

An optimized POS system is defined by three things: speed, flexibility, and reliability under pressure. Your system should support:

- NFC contactless payments and mobile wallets
- Mobile or handheld payment acceptance
- Offline store-and-forward capability
- Real-time visibility into transactions

Modern tap-on-phone and mobile POS tools allow businesses to accept payments directly on smartphones or tablets without additional hardware. This makes it possible to deploy multiple payment points.

CRITICAL

Make gift cards, physical and digital, front-and-center in your offerings. They're among the highest-margin, easiest holiday sales and perfect for last-minute shoppers. Make them visible at checkout and easy to buy online.



Ask yourself: A card reader freezes mid-transaction at your busiest moment. What does the person at the register do in the next 60 seconds, without asking a manager?

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Seasonal promotions and merchandising

SEASONAL PROMOTIONS

Adapt and launch promotions to attract holiday shoppers

The holidays change how customers buy. They're looking for gifts, convenience, and easy decisions – so develop offers that play into these patterns and lift order value while protecting your margins.

CRITICAL

Target offers that favor profitability – here's how:

- **Define the objective for each** promotion, like traffic, customer acquisition, or clearing slow inventory, not just "a sale"
- **Don't discount supply-constrained products** or services that can't be easily scaled up
- **Set a maximum discount** or promotion budget before launch
- **Favor bundles,** add-ons, gift-with-purchase, service upgrades, minimum-spend thresholds, and prepaid packages over straight markdowns
- **Track redemption,** average order value, gross margin, and fulfillment impact, not just revenue
- **Set a stop rule:** Pause or change a promotion if inventory, wait time, service quality, or margin crosses a line you define in advance



Ask yourself: For your headline holiday offer: what's the objective, the maximum discount, and the point at which you'd pull it?

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HOLIDAY MERCHANDISING

Create products and packages that are easy to buy and easy to gift



CONSIDERATION

Smart merchandising raises order value and captures shoppers who might otherwise go elsewhere. Here are four ideas for tailoring your offerings to meet holiday shoppers' needs:

Gift bundling

Package complementary products or services at a set price to raise order value and move inventory together.

Gift wrapping and gift-ready options

Offer wrapping, gift receipts, and gift cards – low-cost add-ons that drive convenience and spend.

Buy online, pick up in store

Capture last-minute shoppers who miss shipping cutoffs and drive foot traffic that encourages impulse buys.

Limited-time offers

Time-sensitive deals and seasonally-themed, limited-edition products can create urgency without broad-scale discounts.

Risk guardrail: Bundles and add-ons should lift margin, not bury it. Price each bundle so convenience, not a deep discount, is what makes it attractive.

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Plan for AI’s role in holiday shopping this year

37.1%

of consumers plan to use AI more for holiday shopping[3]

AI has become a part of daily life for many, so it’s no surprise that consumers are planning to use it more to help guide their shopping this holiday season. It’s important to recognize this trend and optimize your website and digital content so that your business shows up in the moments that matter – like when consumers are looking to be inspired, educated and guided in their decision-making process.



How consumers use AI when shopping:[3]



57.9% Finding the best price

59.5% Comparing products

49.2% Generating ideas

Tips for boosting your brand's AI presence:

- Update your product and service descriptions with clear, specific details, pricing, and specs. This is the information AI tools pull from.
- Publish or refresh a gift guide organized by recipient, price, or occasion.
- Update your FAQ pages to answer real questions in plain language like shipping cutoffs, returns, sizing, and availability.
- Optimize your profiles on review platforms like Google, Yelp, and industry sites, since accurate details and recent reviews improve how you surface.
- Important: Keep your hours, location, and availability consistent everywhere. AI answers are only as accurate as your listings.

3. eMarketer, “The 2026 holiday shopper is more deliberate and increasingly AI-guided,” May 2026 (https://content-naf.emarketer.com/2026-holiday-shopper-more-deliberate-increasingly-ai-guided).

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Managing risk and security

Create contingency plans to fortify your crisis preparedness

When preparing for a major holiday shopping day or weekend, it's important to hope for the best and plan for the worst, all without overcomplicating it.

Here are six failures that can actually happen–and how to safeguard your business:



1. Power and connectivity failures

Network congestion during major shopping days frequently disrupts Wi-Fi and cellular service. Cloud POS systems go offline, payment authorizations fail, and online ordering stops.

Safeguard: Ensure your POS supports offline mode and that your staff know how to activate it immediately.

In action: The shift lead switches the terminal to offline mode and tells customers, "Our system is catching up. You're all set, thank you for your patience."



2. POS and payment breakdowns

Nonstop usage increases the likelihood of frozen terminals, printer failures, and card reader issues.

Safeguard: Create a clear protocol so staff can continue transactions instead of stopping service while waiting for direction.

In action: The register staff switches to the backup reader or manual fallback, and a manager is notified to check the primary terminal between customers.

3. Staffing disruptions

Even strong schedules experience friction from illness, fatigue, or transportation delays caused by road closures.

Safeguard: Assume at least one staffing disruption will occur. Build buffer coverage and maintain an on-call list of employees who can respond within two hours.

In action: The shift lead calls the on-call list in order and reassigns core roles first, dropping the lowest-value tasks to hold service.

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4. Crowd and customer incidents

Higher density increases possible disputes, intoxication issues, medical needs, and accessibility challenges.

Safeguard: Designate a point person every shift with authority to manage crowd issues and make decisions.

In action: The point person steps in, clears space, calls for help if needed, and keeps other staff focused on serving the line.



5. Weather and external events

Sudden storms, extreme cold, or nearby emergencies can force operational changes.

Safeguard: Define in advance when you pause service, where customers shelter, and how you communicate changes.

In action: The manager on duty makes the pause call, posts the pre-written notice to your channels, and briefs staff on next steps.

6. Fraud and security risks

Busy environments attract card and cash theft, bot orders, and post-purchase chargebacks.

Safeguard: Limit manual card entry, increase cash drops, and train staff to spot suspicious patterns without profiling.

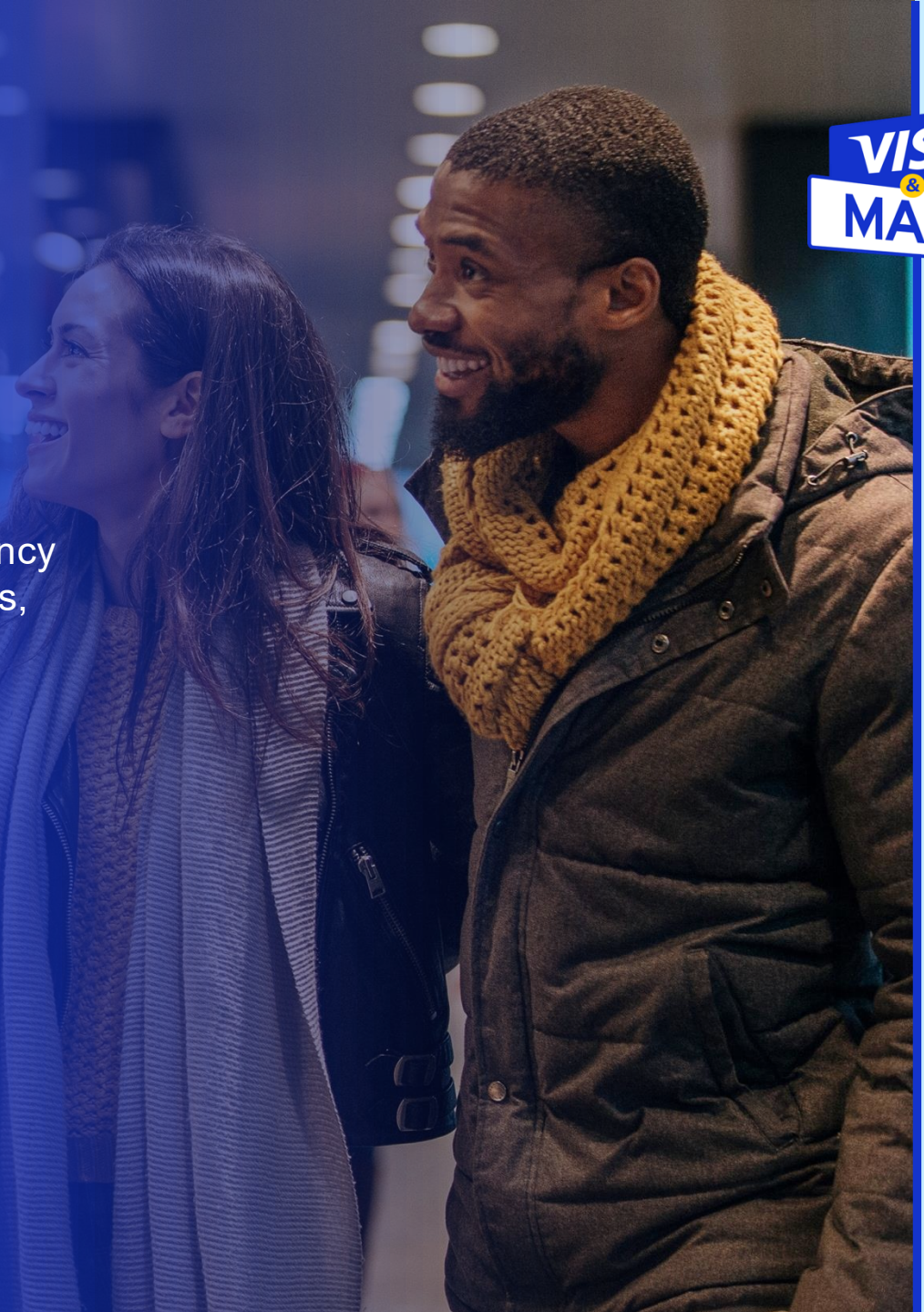
In action: Staff flags suspicious activity to the point person, who documents it and follows your escalation plan.

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Post a contingency plan in a back-of-house area so every staff member is informed.

This plan should include a clear chain of command, emergency contacts, response scripts for communicating with customers, and your policy for post-incident documentation.

By bridging the gap between only feeling ready and actually having a plan, you reduce downtime, protect customer trust, and give your team clarity under pressure. The goal is not perfection. It is preventing small problems from becoming defining moments.



FRAUD

Protect your business against holiday fraud



Busy seasons attract more fraud, from card and cash theft in-store to bot orders online and a wave of chargebacks after the rush. Here are a few tips to help reduce your exposure to holiday fraud:

CRITICAL

Limit manual card entry and lean on contactless and chip transactions wherever possible

CRITICAL

Watch for unusual online order activity and verify large or expedited orders before fulfilling

CRITICAL

Keep clear records so you can respond quickly to post-holiday chargebacks

See Visa's fraud protection guidance for small business

Risk guardrail: A common fraud loss is when there's a chargeback you can't contest. Keep receipts, delivery confirmations, and order records for all purchases in case you need them.

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Post-season value

POST-SEASON

Make the most of the moment by treating it as just the beginning



Convert one-time visitors into longtime customers

When the crowds leave, don't let the opportunity walk away with them. Businesses that see long-term gains treat the days and weeks after the holidays and into the new year as an important time to build relationships and loyalty. Without a clear post-holiday strategy, most of the value disappears.

Here's a checklist to help ensure you're maintaining your momentum after key shopping days like Black Friday and Cyber Monday, but also after the season in general

Within 24 hours

- Send a thank-you email
- Share photos

Within 48 to 72 hours

- Hold a team debrief
- Send a personalized follow-up

Within one week

- Review sales and customer data
- Request reviews – the holiday season can heavily influence your online reputation
- Respond to all feedback
- Launch small ZIP code-based ads

Then continue communications with your newfound customers through email nurture streams and ads, fostering their connection to your brand and driving repeat business.

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Capture spending data before you move on

Before planning for next season, capture what this season revealed about your business. Do not stop at total revenue. Look deeper.

Here's what to pull from your POS, CRM, and social platforms:

- Top-selling products or services
- Peak days and hours
- Average order value
- Customer ZIP codes or cities
- Common questions customers asked

This data shows what worked under pressure and what is worth repeating.

Businesses that grow each season treat follow-up as seriously as preparation. By focusing on fast outreach, personalization, and smart use of data, you turn a temporary surge into lasting growth.

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Five ways to turn holiday shoppers into repeat customers

After welcoming new faces during the holiday rush, customers now know you. They have met your staff, experienced your product or service, and formed an impression. That initial trust is your competitive advantage, but it fades quickly without reinforcement.

A loyalty program gives that trust structure and staying power.

Here are five ways to turn a one-time purchase into a long-term customer:

1. Start simple

Make sure you're engaging with customers, both regulars and new faces, as soon as the holiday season ends by sending follow-ups and keeping your brand top-of-mind.

2. Create a referral program

Satisfied customers are your most credible marketers. A referral program gives them both a reason and a simple way to act.

3. Build a small ambassador circle

Ambassadors are not influencers. They are your most engaged, authentic customers.

4. Use technology to scale

But don’t lose the human touch. Leverage CRM systems to help you multiply your efforts.

5. Make small gestures to create loyalty

Remember names and recognize milestones.

By putting simple structures in, you turn second visits into habits and habits into long-term value. You don’t need complex software or aggressive discounting. You need clarity, consistency, and follow-through.

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Your opportunity starts now

From your POS system and inventory plan to promotions and risk management, making the most of this holiday season means being prepared.

For more small business resources like this, along with valuable insights and offers, visit Visa.com/Visa&Main.

At the corner of commerce and community, Visa & Main was built to help small businesses thrive – enabling everything from capital to connections.

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Browse Visa small business resources
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