

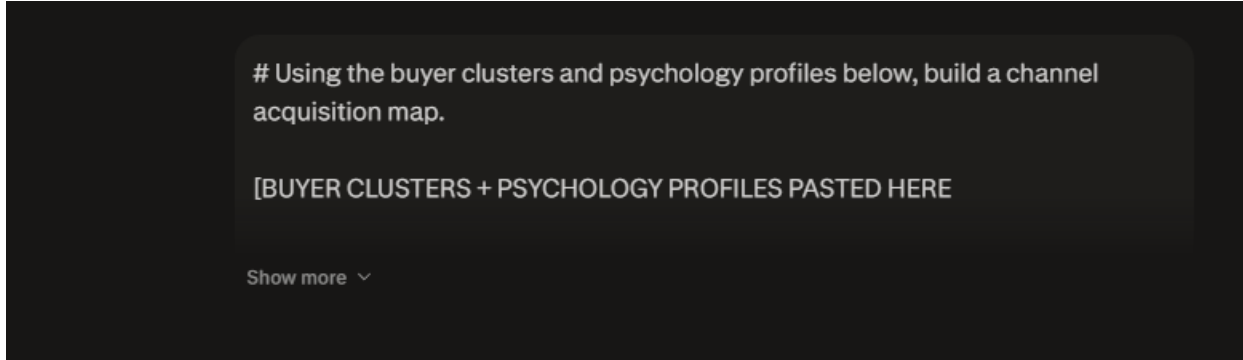
**PHASE 6** CHANNELS & ACQUISITION MAP

**Map where to find each buyer — the right channel for each cluster**

Not every business should run Meta ads. Not every product needs LinkedIn. This phase tells you specifically WHERE each buyer cluster lives and what to do to reach them.

🕒 20–30 min   🧑‍🎓 Claude   🔍 Perplexity (validate channels)

## Perplexity:



Below is a practical channel acquisition map built from the buyer clusters and psychology profiles you shared. I've optimized it for **activation**, not just awareness, so each channel is tied to trust, first transaction speed, and repeat use.

## Channel acquisition map

### CLUSTER: Cash-Poor Bill Payers

**PRIORITY:** High

**DIGITAL CHANNELS**

- **Primary:** Facebook + Instagram Reels, because bill-payment pain is highly visual and these platforms reach everyday users quickly; use short demos, “pay in 30 seconds” clips, and trust-led ads with the CBTT badge.
- **Secondary:** WhatsApp community seeding, because this cluster relies on peer validation before acting; use forwardable images, voice notes, and bill-due reminder content.
- **Email:** No for acquisition; yes only for post-signup activation and first-transaction nudges.

## PHYSICAL / OFFLINE CHANNELS

- Community pop-ups near high-footfall areas, small retailer counters, and bill-payment agent locations.
- Flyer inserts or in-store QR cards where utility bills are commonly paid.

## CONTENT STRATEGY

- Best formats: short video, screenshots, simple before/after visual posts.
- Topics: how to pay bills fast, how to avoid late fees, what the CBTT license means, how first payment works.
- Tone: casual, reassuring, relatable.

## PAID VS ORGANIC

- Paid first, with conversion-focused Meta ads.
- Organic supports trust: testimonials, FAQs, and shareable posts.

## KPIs TO TRACK

- Cost per first wallet top-up.
- Cost per first bill payment.
- Bill-payment completion rate.
- Repeat bill payment rate within 30 days.

## BUDGET GUIDANCE

- Highest spend priority.
  - Minimum viable test: \$300–\$500 for one focused offer and one audience segment.
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# CLUSTER: Sale-Losing Operators

**PRIORITY:** High

## DIGITAL CHANNELS

- **Primary:** Industry WhatsApp groups, because this cluster trusts peer business talk more than brand ads; use testimonials, simple offer cards, and “no POS needed” proof.
- **Secondary:** Facebook and Instagram Business content, because owners search for practical business wins there.
- **Email:** Yes, for a short merchant nurture sequence with demo, case study, and signup CTA.

## PHYSICAL / OFFLINE CHANNELS

- Direct field outreach to shops, salons, stalls, pharmacies, and freelancers.
- Local business visits with a simple one-page leave-behind and demo QR.

## CONTENT STRATEGY

- Best formats: merchant testimonial videos, screen recordings, one-page visual explainers.
- Topics: getting paid by QR, next-day settlement, no hardware required, losing fewer sales.
- Tone: practical, revenue-first, confident.

## PAID VS ORGANIC

- Organic first in communities and groups.
- Paid support via Meta lead ads or click-to-WhatsApp ads.

## KPIs TO TRACK

- Merchant lead-to-demo rate.
- Demo-to-signup rate.
- First transaction per merchant.
- Average payment volume per merchant in first 30 days.

## BUDGET GUIDANCE

- Very high priority.
- Minimum viable test: \$250-\$400 plus outbound time.

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# CLUSTER: Community Trust Nodes

**PRIORITY:** High

## DIGITAL CHANNELS

- **Primary:** Structured referral program inside the app, because this cluster already has trust and influence.
- **Secondary:** WhatsApp ambassador seeding, because referral content spreads best in personal networks.
- **Email:** Yes, light referral and reward updates only.

## PHYSICAL / OFFLINE CHANNELS

- Community events, small sponsorships, church groups, neighborhood activations, and local leader relationships.

### **CONTENT STRATEGY**

- Best formats: shareable referral cards, short advocacy videos, simple reward explainer graphics.
- Topics: how to invite friends, what both people get, how to share safely.
- Tone: appreciative, community-driven, celebratory.

### **PAID VS ORGANIC**

- Organic first.
- Paid is secondary and should only amplify successful referral content.

### **KPIs TO TRACK**

- Referral invites sent per user.
- Referral conversion rate.
- Number of active advocates.
- Incremental transactions generated through referrals.

### **BUDGET GUIDANCE**

- Medium spend, very high leverage.
- Minimum viable test: \$150–\$250 for rewards and asset creation.

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## **CLUSTER: Agent Storefront Network**

**PRIORITY:** Medium–High

### **DIGITAL CHANNELS**

- **Primary:** Business WhatsApp groups, because store owners respond well to direct, operational messaging.
- **Secondary:** LinkedIn for reputation and legitimacy, but only as a supporting channel.
- **Email:** Yes, a short B2B onboarding sequence with earnings, setup, and support info.

### **PHYSICAL / OFFLINE CHANNELS**

- Direct field sales is essential.

- Printed recruitment sheets, countertop cards, and in-person demos work best.
- Local business events and trade tables can support credibility.

### **CONTENT STRATEGY**

- Best formats: printed one-pagers, short explainer videos, storefront case studies.
- Topics: commission rates, setup requirements, commission flow, how foot traffic increases.
- Tone: formal, operational, credibility-focused.

### **PAID VS ORGANIC**

- Organic and field-led first.
- Paid only for awareness retargeting and local business visibility.

### **KPIs TO TRACK**

- Number of qualified agent leads.
- Signed agents per month.
- Time from first contact to activation.
- Active agents after 60 days.

### **BUDGET GUIDANCE**

- Medium priority.
- Minimum viable test: \$200–\$350 for materials and field support.

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## **CLUSTER: Digital-First Merchants**

**PRIORITY:** Medium

### **DIGITAL CHANNELS**

- **Primary:** Developer documentation and product landing pages, because this audience needs technical and integration clarity.
- **Secondary:** T&T e-commerce Facebook groups and LinkedIn for discussion, validation, and comparisons.
- **Email:** Yes, technical nurture sequence with docs, setup steps, and comparison pages.

### **PHYSICAL / OFFLINE CHANNELS**

- Very limited.

- Use workshops or invite-only merchant sessions only if needed.

### **CONTENT STRATEGY**

- Best formats: written guides, tutorials, comparison pages, setup videos.
- Topics: WooCommerce plugin, settlement timing, fee transparency, PCI-DSS, checkout flow.
- Tone: technical, precise, trust-building.

### **PAID VS ORGANIC**

- Organic first.
- Paid search or retargeting only after the docs and comparison pages are strong.

### **KPIs TO TRACK**

- Doc page visits.
- Demo request rate.
- Integration completion rate.
- Merchant activation rate.
- Time to first live transaction.

### **BUDGET GUIDANCE**

- Medium priority.
  - Minimum viable test: \$150–\$300 for content and landing page support.
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## **CLUSTER: Fee-Fatigued Senders**

**PRIORITY:** Medium

### **DIGITAL CHANNELS**

- **Primary:** Caribbean diaspora WhatsApp groups and Facebook groups, because trust is social and community-based.
- **Secondary:** YouTube for explainers and testimonials from real senders and recipients.
- **Email:** Yes, only if you can capture signups through a landing page; use a fee comparison and trust sequence.

### **PHYSICAL / OFFLINE CHANNELS**

- Caribbean cultural events abroad.

- Diaspora meetups, church groups, and community associations.

#### CONTENT STRATEGY

- Best formats: fee comparison visuals, testimonial clips, simple remittance walkthroughs.
- Topics: cost comparison vs Western Union and MoneyGram, recipient convenience, speed, local delivery options.
- Tone: warm, practical, family-centered.

#### PAID VS ORGANIC

- Organic first for trust.
- Paid can work later with diaspora-targeted Facebook and YouTube ads, but only once the offer and payout path are proven.

#### KPIs TO TRACK

- Landing page conversion rate.
- Cost per remittance lead.
- First transfer rate.
- Repeat monthly sender rate.
- Average transfer value.

#### BUDGET GUIDANCE

- Lower initial spend, but high long-term value.
- Minimum viable test: \$100–\$250 for landing page, creative, and community seeding.

## Master channel priority table

Cluster	Primary Channel	Secondary Channel	Email	Channel Priority
Cash-Poor Bill Payers	Facebook/Instagram Reels	WhatsApp community seeding	Yes, post-sign up	High

Sale-Losing Operators	Industry WhatsApp groups	Facebook/Instagram Business + LinkedIn	Yes	High
Community Trust Nodes	Referral program	WhatsApp ambassador seeding + events	Yes	High
Agent Storefront Network	Direct field outreach	Business WhatsApp + LinkedIn	Yes	Medium-High
Digital-First Merchants	Developer docs + landing pages	FB groups + LinkedIn	Yes	Medium
Fee-Fatigued Senders	Diaspora WhatsApp + Facebook groups	YouTube + cultural events	Yes	Medium

## Recommended allocation logic

If the goal is first-transaction activation, the order should be:

1. **Cash-Poor Bill Payers**
2. **Sale-Losing Operators**
3. **Community Trust Nodes**
4. **Agent Storefront Network**
5. **Digital-First Merchants**
6. **Fee-Fatigued Senders**

That ordering works because the first three clusters create the fastest trust-to-transaction loop, while the last three build infrastructure and long-term compounding.

## Practical launch rule

For every channel, the content must answer one of these three questions immediately:

- Can I trust this?
- Will it work for me?
- How fast can I try it?

If a channel does not clearly help one of those, it should not get budget in the first \$5,000 phase.

Would you like me to turn this into a **90-day channel execution plan** with weekly actions, creatives, and budget split?

best marketing channels for fintech apps B2B 2024  
where does PayWise audience (from clusters above) spend time online  
Should I use LinkedIn vs Meta ads for PayWise (fintech apps)

For PayWise, I'd use a **Meta-first, LinkedIn-selective** approach, not LinkedIn-only. Meta is the better reach-and-conversion engine for your biggest clusters, while LinkedIn is best for the smaller, higher-consideration B2B audiences like merchants, agents, and partnership leads.fintechweekly+2

## Where PayWise audiences spend time

- **Cash-Poor Bill Payers:** Facebook, Instagram, WhatsApp. They respond to short, visual, trust-led content and peer proof more than formal B2B messaging.[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)
- **Sale-Losing Operators:** WhatsApp groups, Facebook business communities, Instagram, and some YouTube. They are looking for quick wins, payout speed, and proof from other merchants.[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)
- **Community Trust Nodes:** WhatsApp and Facebook, because these are sharing networks, not research networks.[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)
- **Agent Storefront Network:** WhatsApp, field visits, and some Facebook. Their decision is operational, not aspirational.[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)
- **Digital-First Merchants:** LinkedIn, Google search, YouTube, and niche Facebook groups. They want documentation, comparisons, and integration clarity.[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)
- **Fee-Fatigued Senders:** Facebook groups, WhatsApp groups, YouTube, and diaspora community channels. They are driven by fee comparison and trust.[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)

## LinkedIn vs Meta

Channel	Best for	Why it works	Risk
Meta	Consumers, small merchants, agents, diaspora	Lower cost, broader reach, strong creative testing, WhatsApp click-through, good for trust-building video	Lead quality can be uneven without strong filtering
LinkedIn	Merchants, partnerships, digital-first businesses	Better for B2B credibility, job-title targeting, higher intent around business tools	Higher cost, smaller audience, weaker for mass activation

Meta is the right default because most PayWise clusters are **behavioral and local**, not purely professional. LinkedIn should be used where the audience is explicitly business-facing: e-commerce merchants, larger storefronts, partnerships, and maybe higher-value agents.[linkedin+2PayWise\\_Raw\\_Intelligence\\_Doc.html](#)

## What I'd do for PayWise

### 1) Use Meta as the volume engine

Run Meta ads to drive:

- bill payment demos,
- QR payment proof,
- first transaction offers,
- WhatsApp click-to-chat,
- merchant testimonial videos.

This aligns with the clusters that convert fastest and with the channels they already use.[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)

### 2) Use LinkedIn as the credibility layer

Use LinkedIn for:

- merchant case studies,
- agent recruitment credibility,
- B2B partnership outreach,
- e-commerce integration posts,
- thought-leadership around local payments and digital settlement.

This is especially useful for the **Digital-First Merchants** cluster and any institutional relationships.[improvado+1PayWise\\_Raw\\_Intelligence\\_Doc.html](#)

### 3) Don't force LinkedIn for consumer activation

LinkedIn is usually too expensive and too formal for bill payers, cash-first users, and diaspora family remitters. Those people are much more likely to respond on Meta or WhatsApp where the message feels personal and immediate.[straight-in+1](#)

## Best channel mix by objective

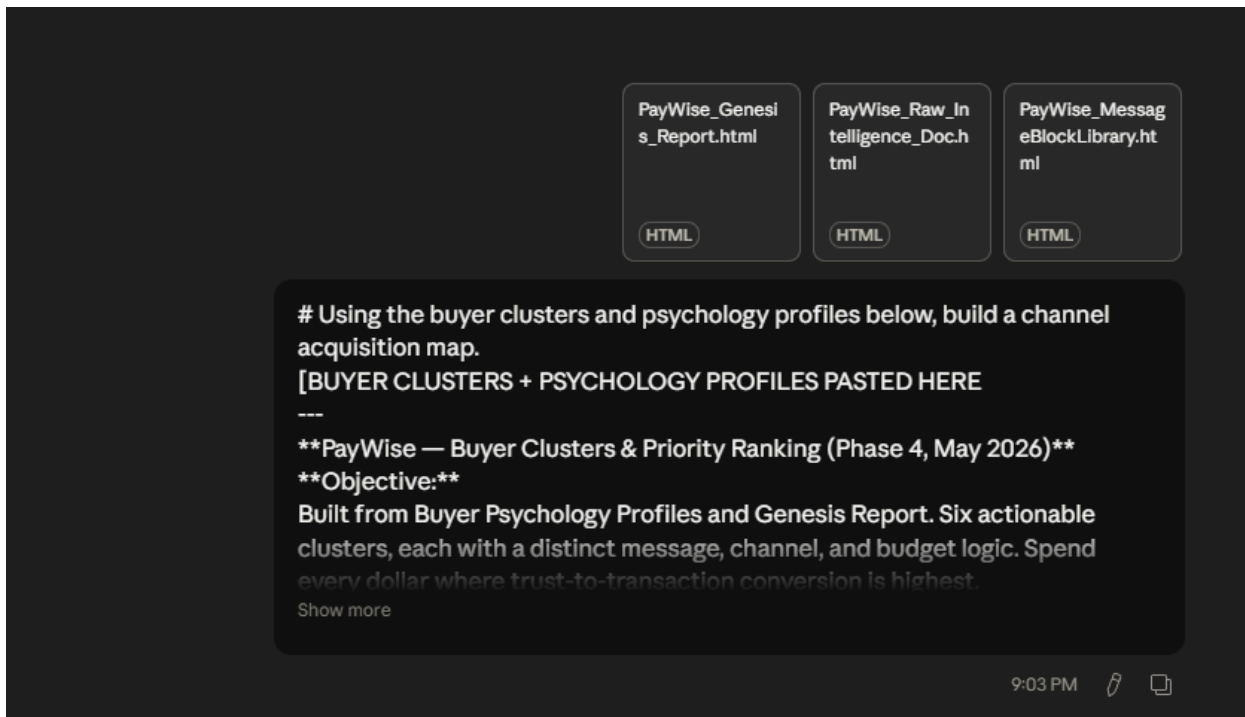
- **Consumer activation:** Meta + WhatsApp.
- **Merchant acquisition:** Meta first, LinkedIn second.
- **Agent recruitment:** Field outreach + WhatsApp + Facebook, with LinkedIn only for legitimacy.
- **E-commerce merchants:** LinkedIn + SEO + YouTube + comparison pages.
- **Diaspora remitters:** Facebook groups + WhatsApp + YouTube.fintechweekly+1[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)

## Recommendation

If you have limited budget, put most paid spend into **Meta**, then reserve a smaller slice for **LinkedIn** only on B2B campaigns with a clear offer. Meta should drive the first transaction, while LinkedIn should support trust, partnerships, and higher-value merchant leads.linkedinin+2[PayWise\\_Raw\\_Intelligence\\_Doc.html](#)

If you want, I can turn this into a **channel-by-cluster budget split** with suggested ad formats and CTAs for each audience.

## Claude



Now I have enough context on the brand design language. Let me build the channel acquisition map as a rich interactive HTML artifact matching PayWise's visual identity.

**CHANNEL ACQUISITION MAP**

## PayWise — Cluster Channel Strategy

6 clusters · First \$5,000 USD · Phase 4, May 2026

1 · Bill Payers   2 · Operators   3 · Trust Nodes   4 · Agents   5 · Merchants  
6 · Senders   Master table

Cluster 1 · Behavioral / Local   **Highest priority**   **Paid-first**

### Cash-Poor Bill Payers

**DIGITAL CHANNELS**

- Primary** Facebook / Instagram Reels — short urgency videos showing bill-pay in 30s; target 18–55 T&T adults by interest
- Primary** WhatsApp community seeding — pre-written posts for bill-payer groups; share via trust nodes
- Secondary** TikTok — relatable skits around bill queue frustration; organic + boosted
- Secondary** In-app referral nudge — post first-transaction prompt to share with household

**EMAIL SEQUENCE**

- Yes** 3-email welcome flow: (1) confirmation + CBTT badge, (2) how to pay first bill, (3) refer a friend incentive
- Trigger** Abandoned onboarding re-engagement — send if sign-up starts but wallet not topped up within 48h

**OFFLINE CHANNELS**

- Secondary** In-store signage at bill payment agents — QR code pointing to PayWise download
- Secondary** Community centre flyers — high-traffic areas in Port of Spain, San Fernando, Chaguanas

**CONTENT STRATEGY**   **KPIS TO TRACK**

### 🔗 CONTENT STRATEGY

Format: short video (15-30s) + screenshot carousels.  
Tone: casual, relatable, Trini vernacular.

#### ✓ Emphasise

- Pay T&TEC / WASA / Digicel in 30 seconds
- CBTT licensed — your money is safe
- Real T&T people already using it
- First top-up incentive — bonus wallet credit

#### ✗ Avoid

- Security jargon or encryption language
- "Cashless revolution" positioning
- Technical feature lists

### 📊 KPIS TO TRACK

**15k**

Target activations

**<7d**

Days to first txn

**5%**

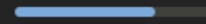
Ad-to-install rate

**60%**

Install-to-txn rate

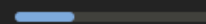
### 📁 BUDGET

FB / IG ads



\$1,120

WhatsApp content



\$480

Total: \$1,600

Paid ads launch first to seed awareness; WhatsApp organic amplifies after first 200 installs. Conversion window is short — onboarding must complete in one session or the user is lost.