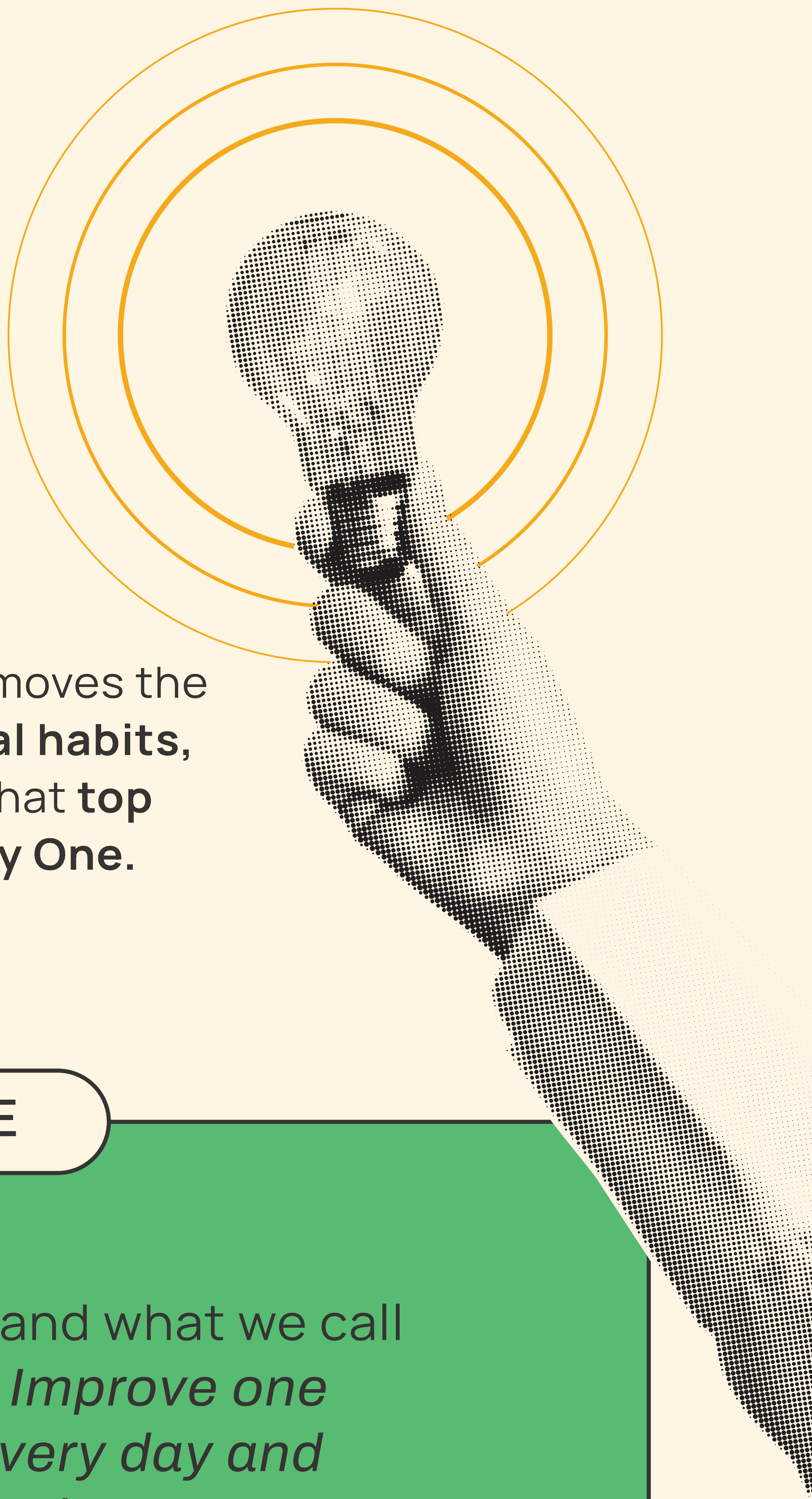
PhonePe PG

Presents

THE 1% RULE

WHAT TOP SELLERS
DO DIFFERENTLY
FROM DAY ONE

A Note to **Builders**



This is not another startup pep talk. It's not about quick wins, going viral, or chasing the next big trend.

It's about what actually moves the needle: **the foundational habits, systems,** and **mindset** that **top founders apply from Day One.**

THE TRUTH IS SIMPLE

The most successful founders didn't get there by luck, brilliance, or hacks.

They got there **by doing the right things, small, consistent actions** over and over again.

Quietly. Relentlessly. Without applause.

They understand what we call **The 1% Rule:** ***Improve one small thing every day and let it compound.*** It's not glamorous. It's not loud. But it builds businesses that last.

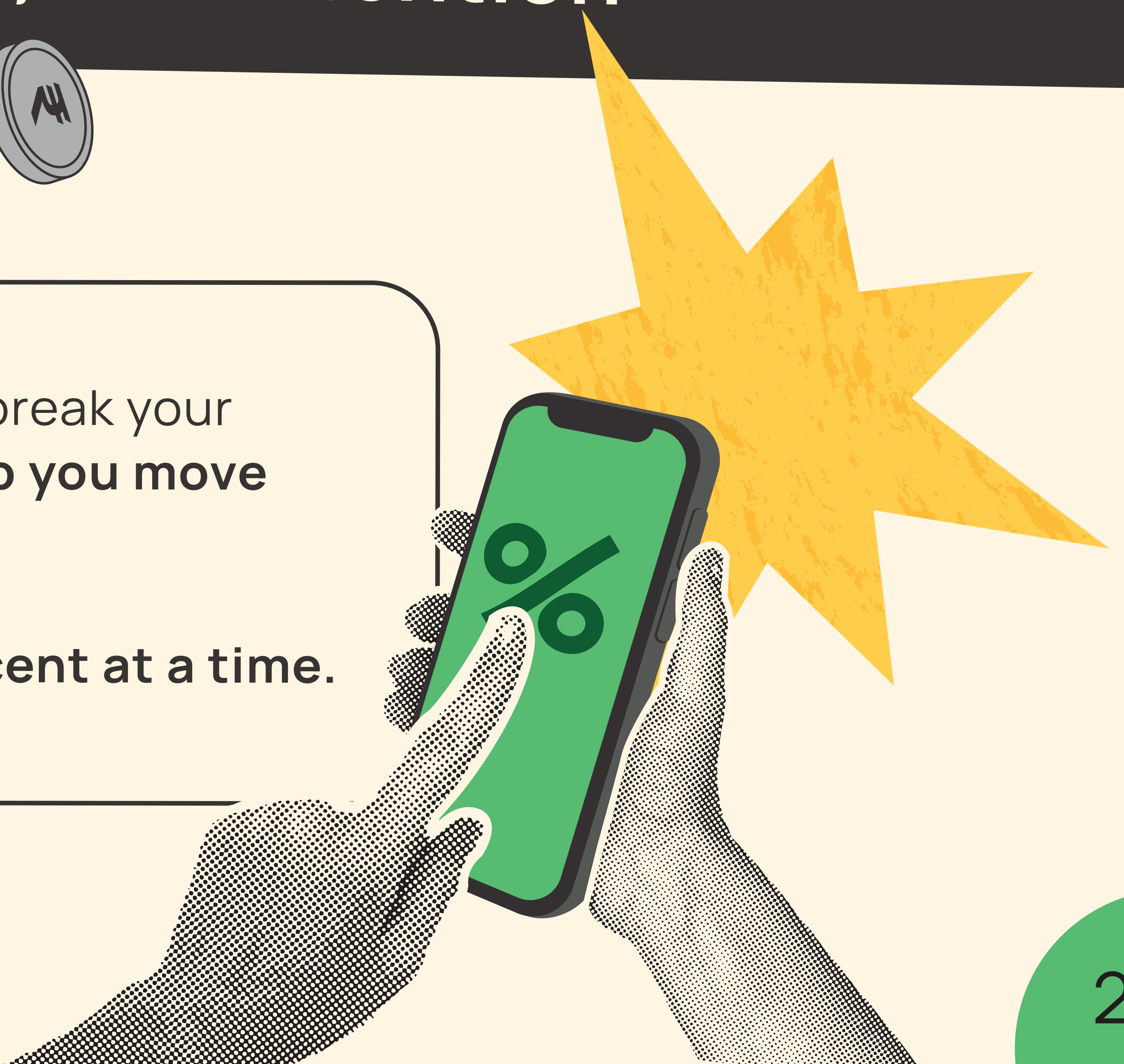
This ebook is a field manual for all startup founders especially **those operating with limited time, limited capital,** and **unlimited ambition.**

YOU'LL SEE HOW THEY

- Prioritize process over perfection
- Build systems before chasing scale
- Focus on traction, not attention

Whether you're at zero sales or trying to break your first 10k/month, **this guide is built to help you move forward with clarity and consistency.**

Let's build something that lasts, **one percent at a time.**



Why Top Startups Fix Payments First?

Because growth starts the moment money moves

In the early days of building a startup, it's tempting to focus on hustle, branding, or product features. But **the companies that actually scale put infrastructure first.** And at **the center of that infrastructure is payments.**

Why? Because every bit of **growth depends on money moving smoothly. If payments fail, customers lose trust,** revenue slips through the cracks, and momentum stalls.

IT USUALLY STARTS LIKE THIS

Customers start the checkout process

Payment Leaks Occur

UPI failed → "Can I try again?"

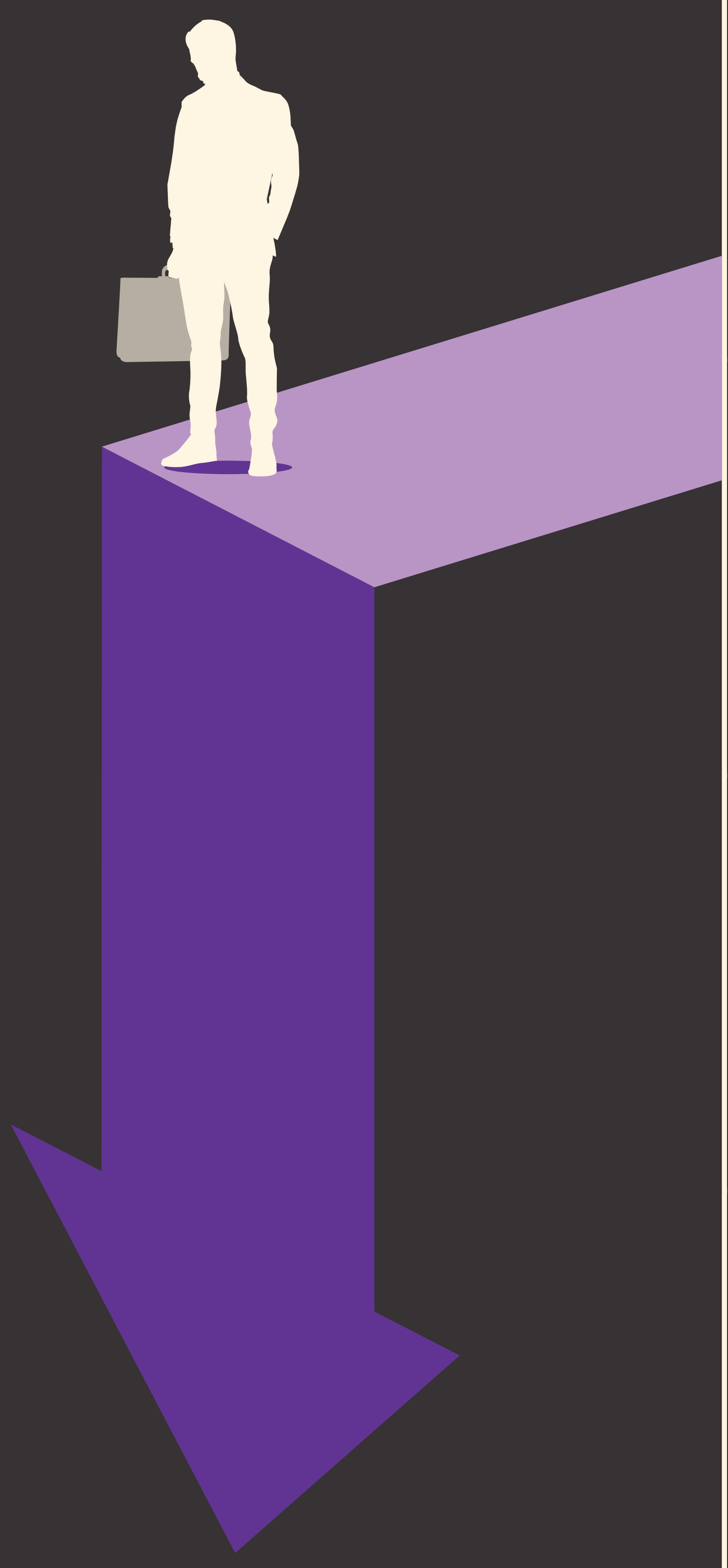
No confirmation → "Did it go through?"

Transaction stuck → "It froze after I paid…"

Customers abandon carts

Revenue & Trust are lost

Early founders often assume payments are **"just a backend detail"** and wait to fix them later. But in reality, ***every failed transaction is a lost customer and a broken experience.***



SIMPLE PRINCIPLES TO FIX PAYMENTS

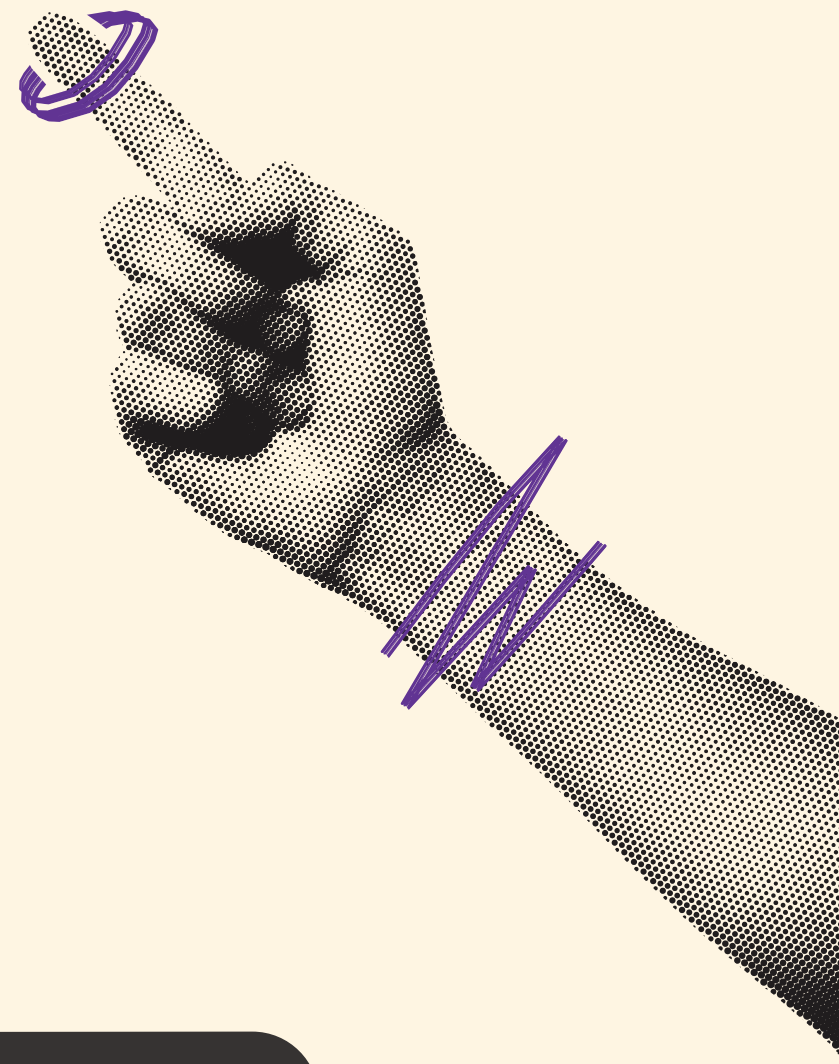
- **Integrate a reliable payment gateway** from day one.
- Make **checkout fast, simple,** and **mobile-friendly.**
- **Monitor failures daily** and **fix them** before they impact customers.

If money doesn't move smoothly, nothing else matters.

Get payments right first and growth takes care of itself.

Truth About **Early-Stage** Success

Growth always starts at checkout



THE MYTH

Customers will figure out the checkout even if it's confusing.

Minor payment failures don't matter early on.

Adding more payment options **later** is fine.

THE TRUTH

Every **extra step** or **unclear message can stop a transaction.**

Even **a single failed payment** is **lost revenue** and **lost trust.**

Early, flexible payment methods **increase conversions.**

Marketing wins only matter if payments go through. Every transaction counts toward building revenue and trust. And in the early stages, that reality hits hard.

Most startups in their first few months see only a handful of customers completing purchases.

They face friction and confusion in their checkout flow, and **lose revenue to failed or delayed payments.**

It's all part of the learning curve, but **the difference between stalling and scaling? A reliable, smooth payment system** from the start.

MINI FRAMEWORK FOR EARLY-STAGE SUCCESS

1. **CONVERSION INTENT**
   Every **"Buy"** click must succeed.
2. **FRICTION CHECK**
   Keep checkout steps minimal.
3. **TRUST SIGNALS**
   Instant confirmations, clear messages.
4. **MEASURE & ITERATE**
   Track failures daily and fix fast.

ASK YOURSELF

- Am I turning **every intent into revenue?**
- Is my checkout **effortless?**
- Do customers succeed on **the first try?**

Before you scale, launch, or promote,
fix the one thing that fuels everything else:
How people pay you!

The 1% Growth Advantage

Small wins today, compounding growth tomorrow

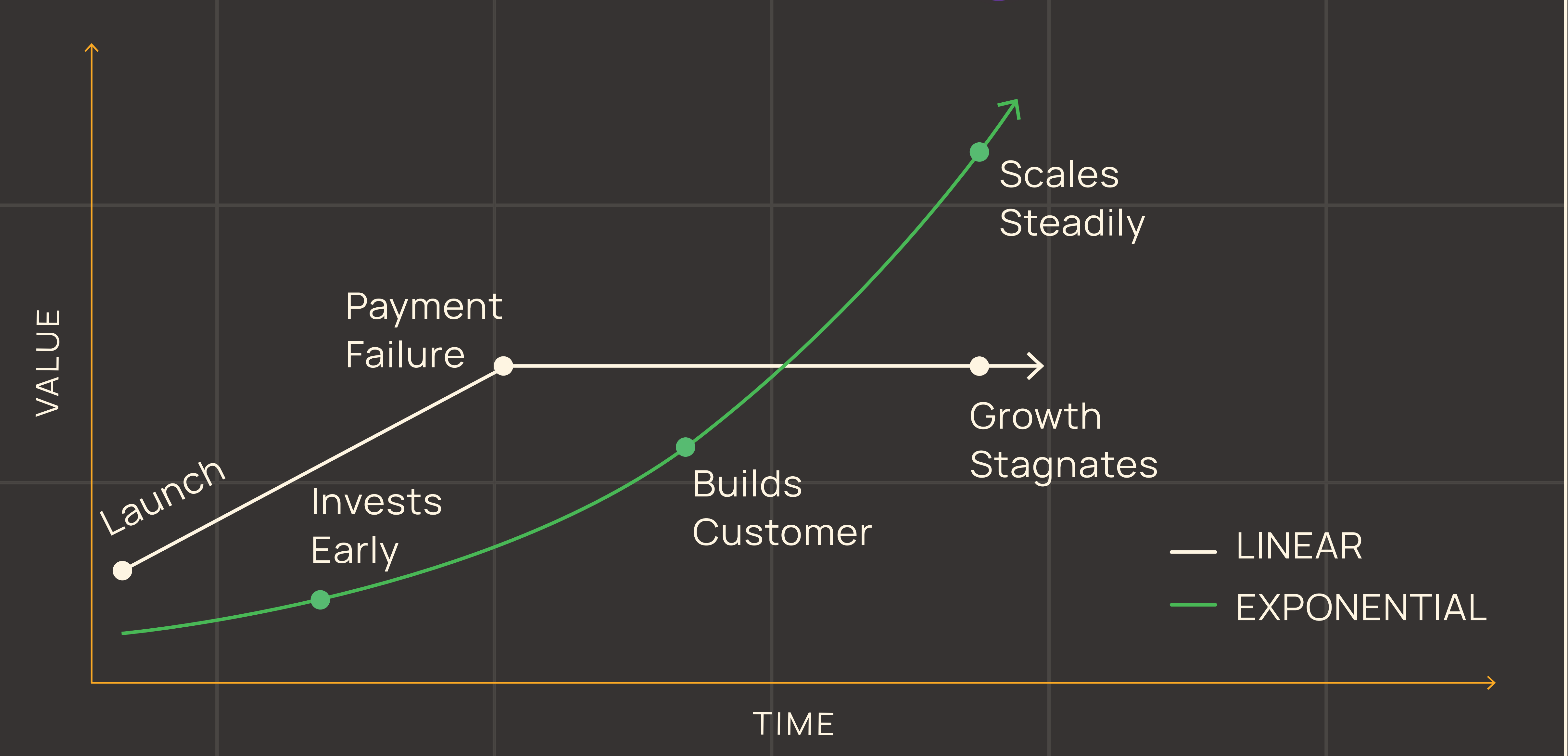
The difference between a startup that struggles to scale and one that compounds growth is **rarely about product features or marketing spend. It's about reliability.**

When your checkout works seamlessly, customers come back.

When it fails quietly, you lose more than revenue, you lose confidence in your brand.

Investing early in a reliable payment system changes everything. It allows you to build a foundation where **small improvements matter.**

FOUNDERS WHO FIX PAYMENTS EARLY VS THOSE THAT DON'T



LINEAR

- **Launch** with **aggressive marketing**
- **Payment failures** during scale-up
- Growth stagnates due to **poor checkout experience**

EXPONENTIAL

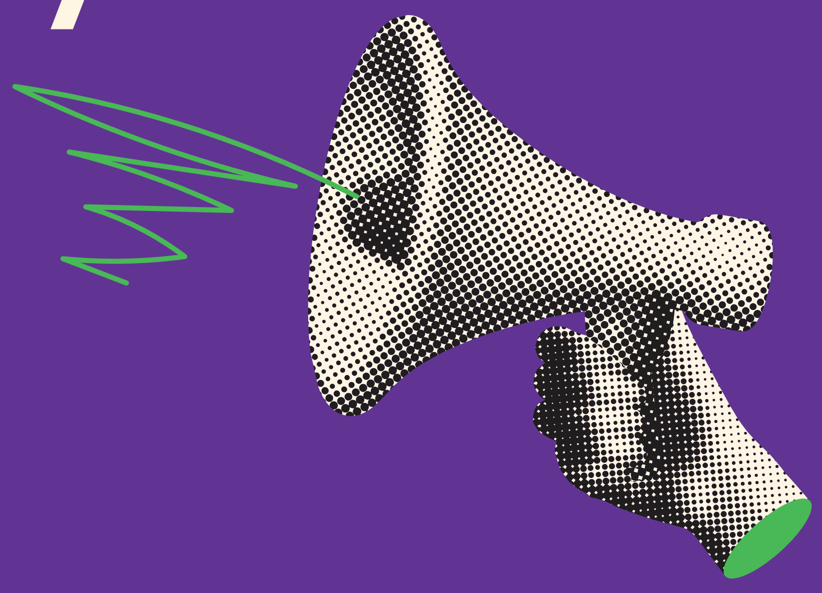
- **Invests early** in **smooth payments**
- Builds **customer trust & repeat purchases**
- **Scales steadily** with fewer disruptions

Each tweak to reduce friction, each invisible error resolved, every way you make the payment experience easier compounds over time.

By the time you're ready to expand, launch campaigns, or scale aggressively, the infrastructure is already working for you. ***Every transaction flows, trust is built.***

Repeat customers become the engine that drives steady, predictable growth.

What **1% Better** Really Looks Like



Quiet effects of payments done right

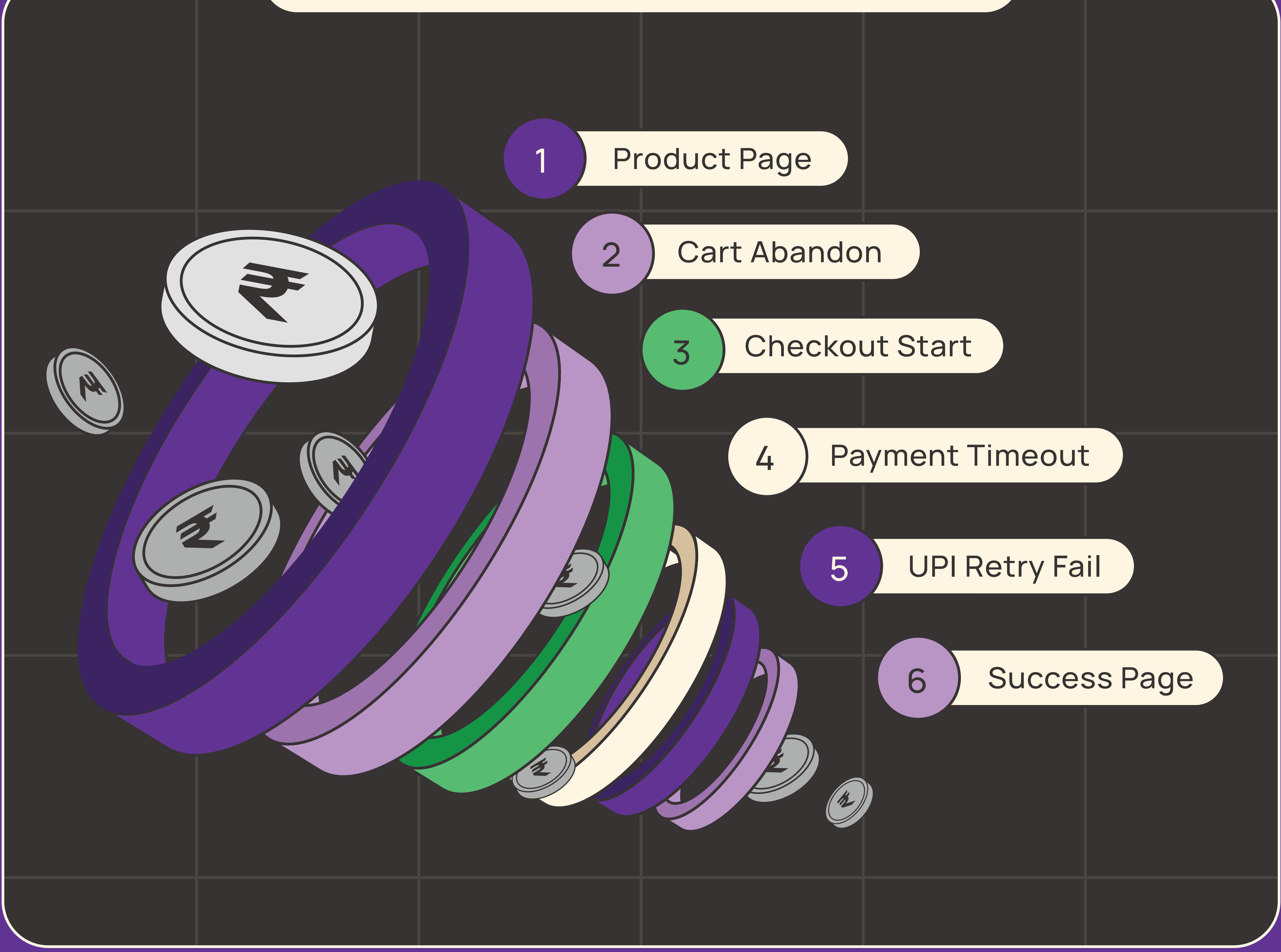
When a customer completes a payment without friction, or when an error that could have stopped a sale never even reaches them, **growth quietly compounds.**

Small, silent improvements in your checkout aren't flashy.

But over time, they **turn into real, measurable revenue.**

The tricky part? Most of these failures are invisible. Payments fail silently, carts get abandoned, and **revenue leaks through cracks they don't even know exist.**

WHERE FOUNDERS LEAK REVENUE



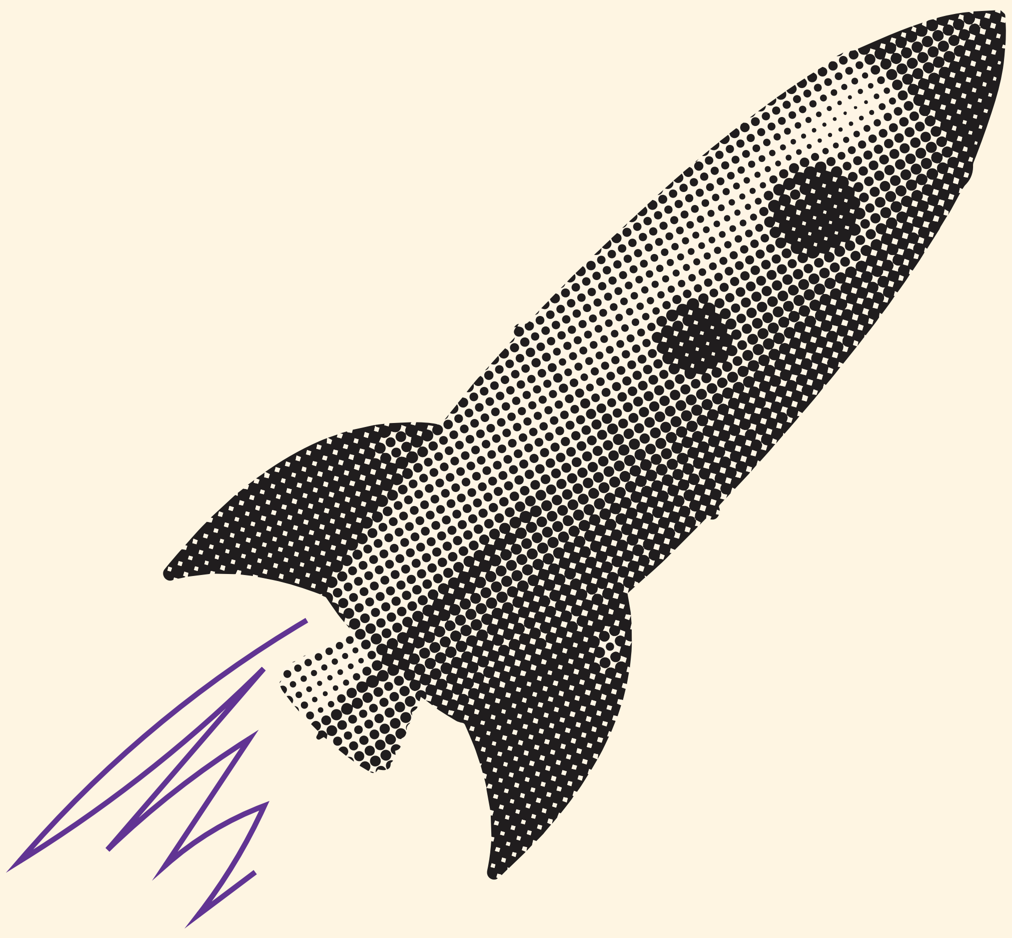
Investing in a reliable payment system always matters. With PhonePe PG, transactions are smoother, errors are minimized, and **customers can pay the way they want, without friction.**

The point isn't to make the process perfect overnight. It's to start capturing the revenue you're already earning, and then improve iteratively.

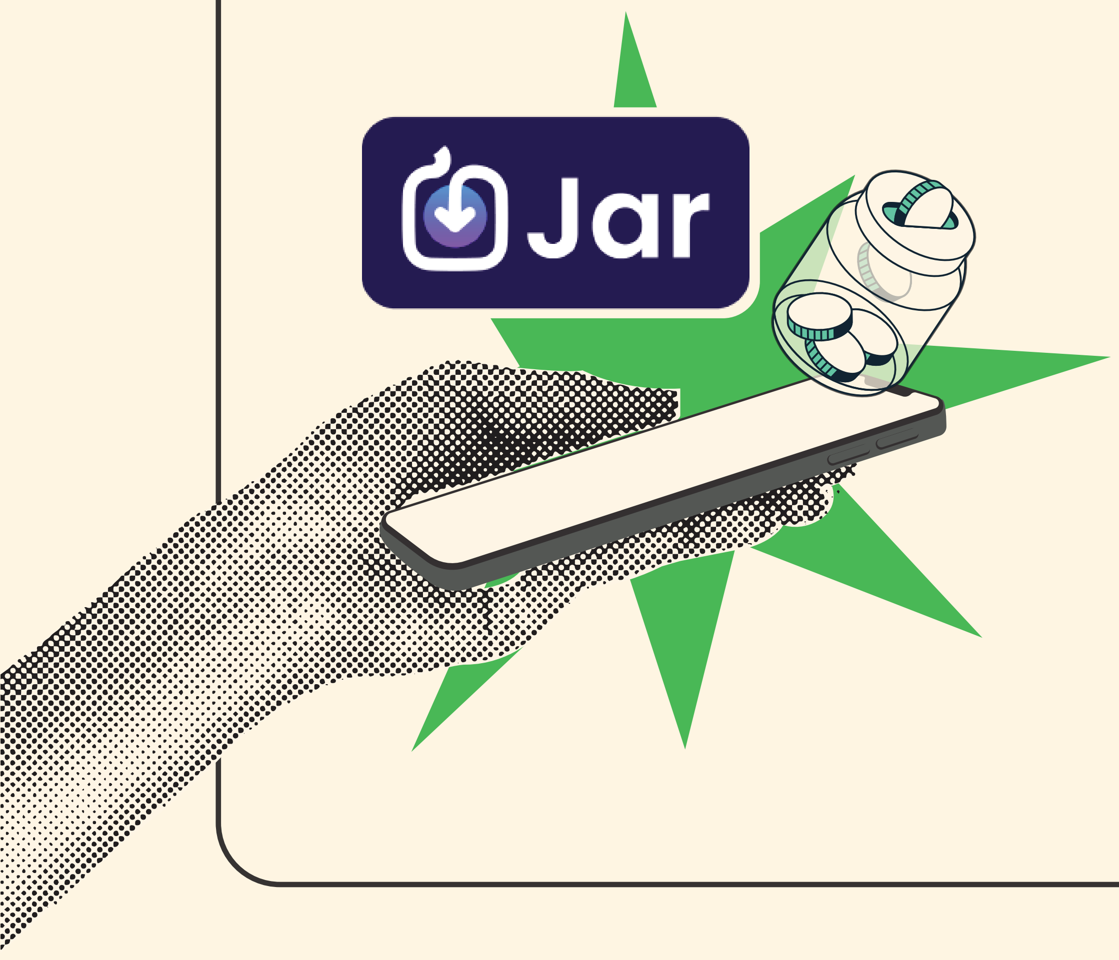
Fixing small issues one by one ensures every transaction goes through, builds trust with customers, and reinforces that:

Payments are the foundation of quietly compounding growth.

Mini Case Study



How one clean checkout can change your entire growth curve



Jar was growing fast, but frequent **downtimes** and **unreliable auto-pay execution** were causing **revenue churn**. Payments sometimes failed, users couldn't save seamlessly, and engagement dipped.

After they switched to **PhonePe Payment Gateway**, payments became **smooth, fast,** and **reliable.** Downtimes dropped, auto-debits executed flawlessly, and users could save in 24K Digital Gold **without interruptions.**

WHAT WAS THE RESULT?

That **single fix protected millions of transactions** & reduced churn more than any other upgrade combined.

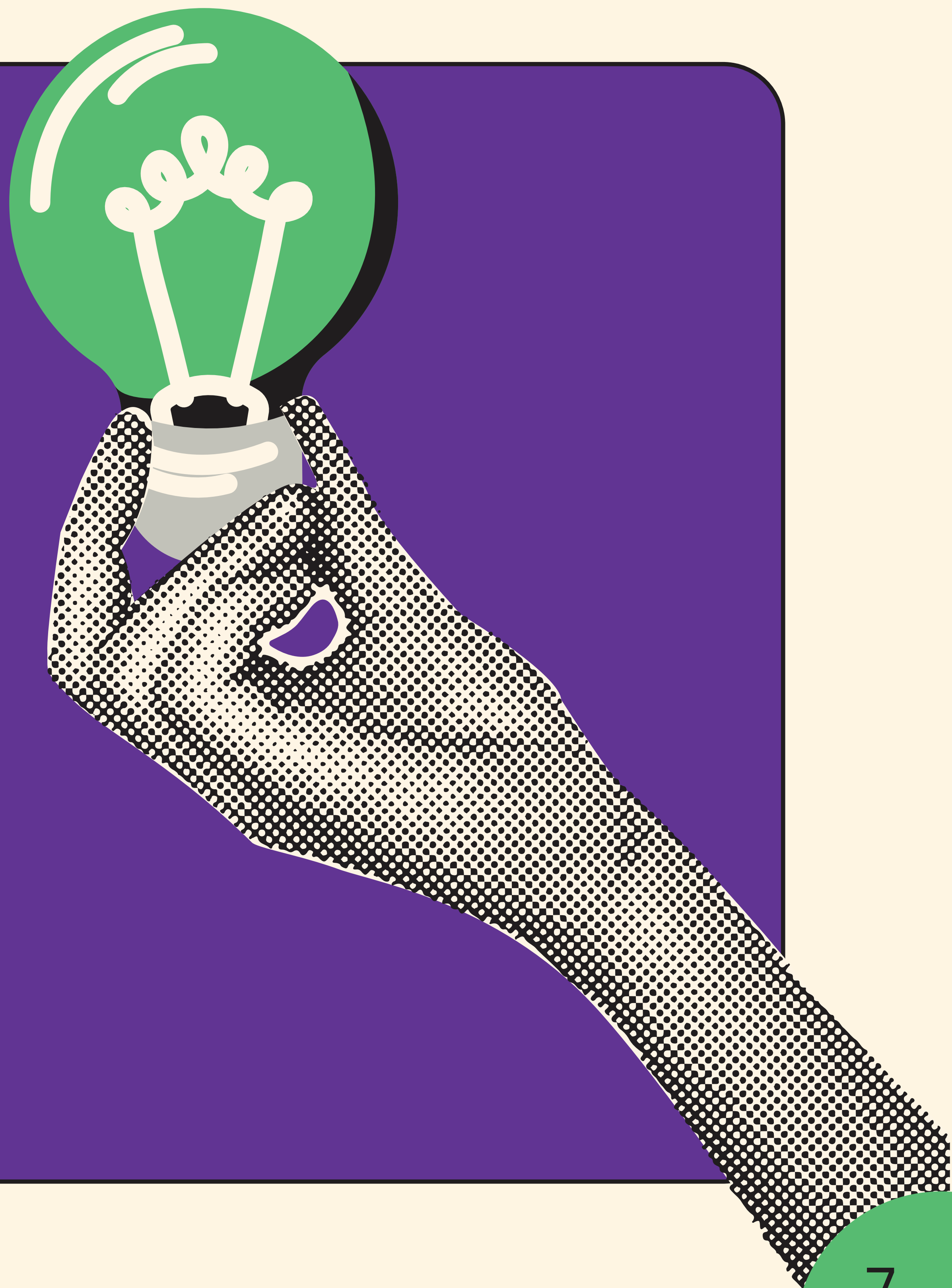
Soaring Success Rates.

Stabilized Revenue Stabilized.

Accelerated Growth.

Many businesses focus on acquiring new users, but **top founders know**

real growth comes from protecting the value of the users you already earned.



They know **growth** isn't just about more sign-ups. It's about **capturing the revenue you already have.** Because, you can't reinvest what you never collected.

Your Growth Operating System

Every payment powers progress

Attention, campaigns, and product wins can bring people in but **they only matter if payments go through.**

You don't need hacks.
You don't need luck.

You need this: A repeatable rhythm that makes sure you get paid - every day.

The founders who master this rhythm are the ones who consistently **turn attention into real, compounding growth.**

WHY ARE THE TOP 1% AT THE TOP?

They focus on **the system**, not the hype. Every transaction succeeds. Every failure is caught early. **Smooth payments build trust, repeat business**, and momentum that **compounds** quietly but steadily. Growth becomes predictable because **the foundation - getting paid is solid.**

No customer should ever want to pay and fail to.

The fastest way to grow is to make every transaction succeed the first time.

Don't just build a store. **Build a revenue engine that works quietly, consistently, and reliably.**
Build it **on PhonePe PG.**