

AfterPay[®]

Display Guideline

A best practice guide on how to display AfterPay payment options and drive higher conversion

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Introduction

AfterPay Display Guideline explains how merchants can display AfterPay payment options at checkout. It is to help their consumers understand how each payment option can support their purchase, and to drive higher conversion for merchants.

It is crucial to know that some of the AfterPay payment options have legal and compliance regulations to be followed, therefore, AfterPay provides the associated information of the payment options in this general guideline. The regulatory information can vary between markets. Thus, AfterPay recommends the merchants to follow and use the texts that are provided in this document. For language translation and country-specific requests, please contact your AfterPay implementation manager.

This document is intended for developers and UX designers who are planning an integration with AfterPay. Readers can find the latest version of this Display Guideline on the AfterPay Developer Portal (<https://developer.afterpay.io/documents>).

The following contents will be introduced in this document:

1. AfterPay payment options
2. Invoice – Pay in 14 days
3. Invoice - Campaign Invoice
4. Part Payment – Flex payment
5. Part Payment – Fixed instalments
6. Consolidated invoice
7. AfterPay logo

AfterPay Payment Options

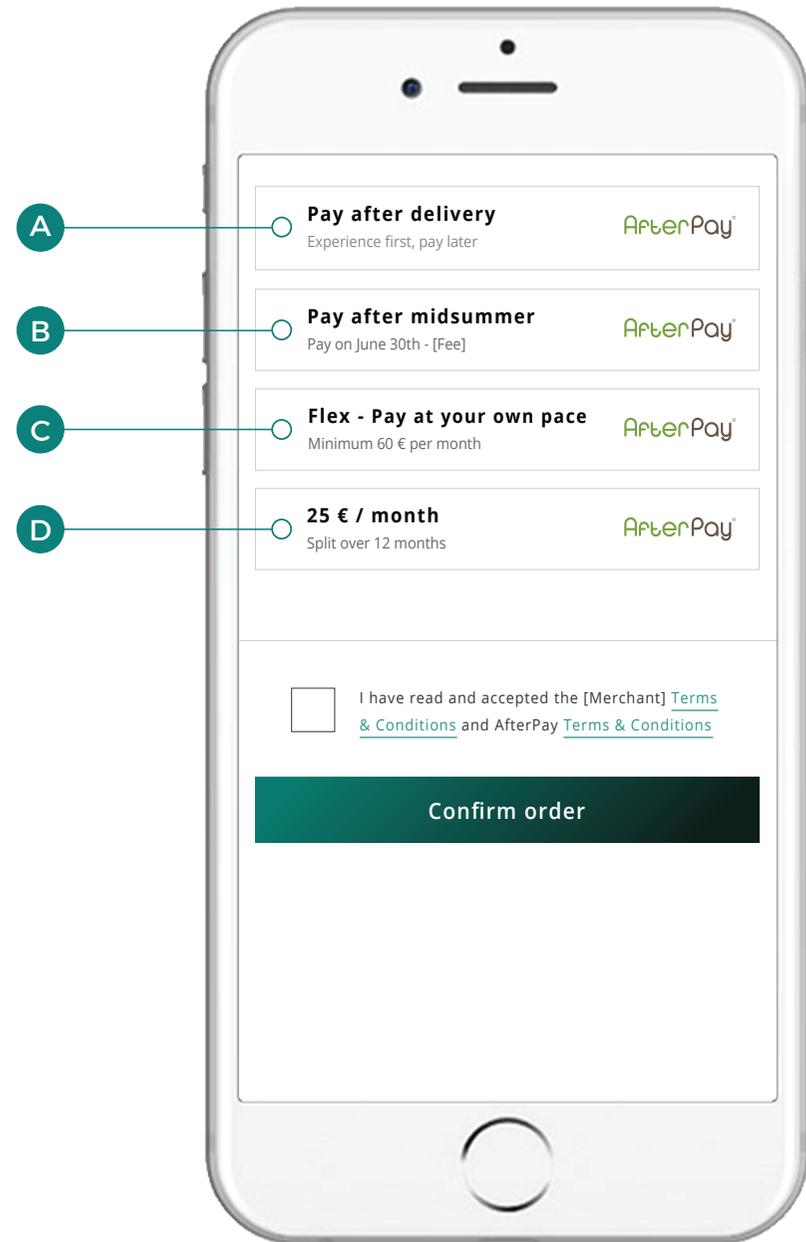
AfterPay offers two types of payment alternatives: invoice and part payment. Each payment alternative has various options to be displayed in checkout as below.

Invoice		Part payment	
A 14-day invoice	B Campaign invoice	C Flex payment	D Fixed instalments

Figure 1. Available AfterPay payment options at checkout

Consolidated invoice

The consolidated invoice is not displayed with the other payment options in the checkout prototype (right image) as this is a standalone AfterPay payment option. Please refer to page 9 to explore the detailed information about the consolidated invoice.



Invoice

A. 14-day invoice

The most common terms of payment are within 14 days after the purchase, which gives shoppers enough time to experience the goods before paying. The full purchase amount is to be paid by the due date.

Below is how the 14-day invoice is presented at checkout. Please note that the description of the payment option and the value proposition is clearly communicated to consumers.

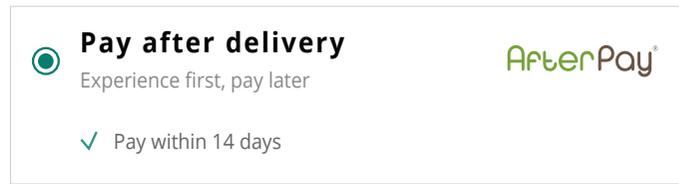
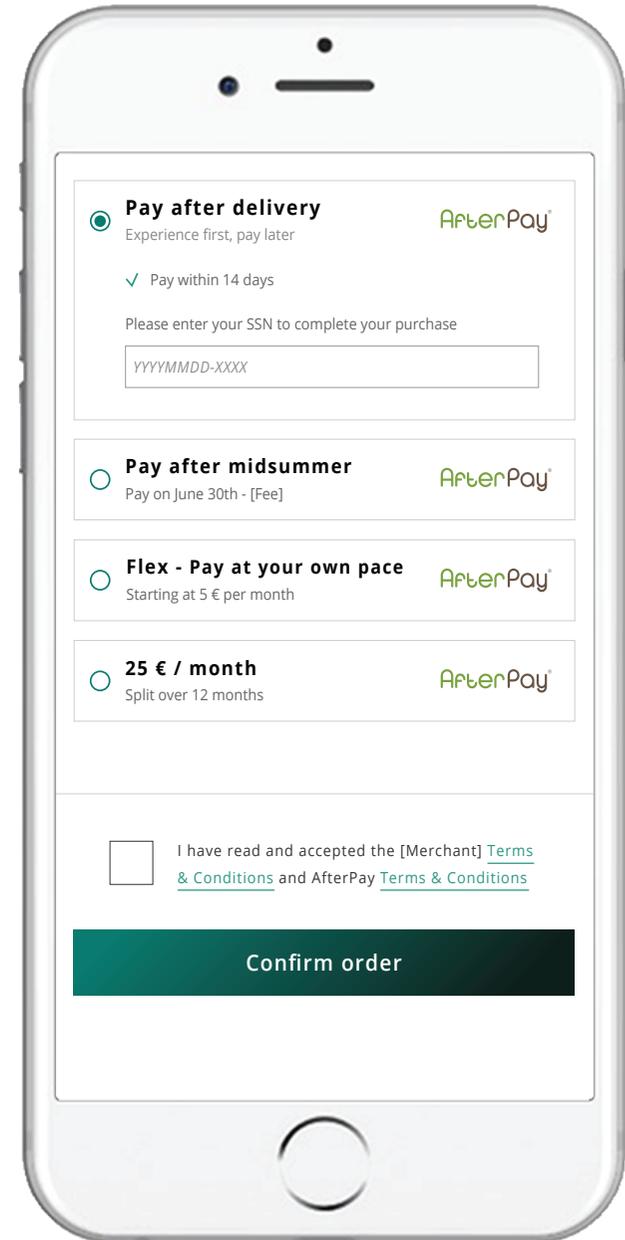


Figure 2. 14-day invoice (SSN excluded version)

The design above is recommended 1) for countries where Social Security Number (SSN) is not used or 2) if used, then, already collected in the earlier step at checkout before the payment method selection. For the SSN incorporated version, please refer to the prototype (right image) and check how SSN can be presented at payment method selection step.



Invoice

B. Campaign invoice

During peak seasons, such as Christmas, merchants may use campaign invoicing, which allows shoppers extended payment term. AfterPay offers standard campaigns depending on the season. Merchants are able to set up specific campaigns through separate agreements.

Below is how the campaign invoice type A and B are presented at checkout. Campaign invoice type A has a fixed due date and typically used during peak seasons. Campaign invoice type B has an extended payment term. Please note that the description of the payment option and the value proposition is clearly communicated to consumers.

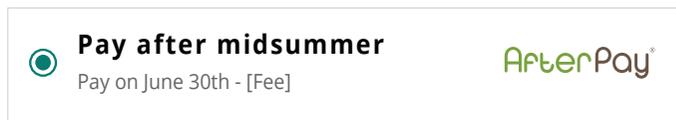


Figure 3. Campaign invoice type A (SSN excluded version)

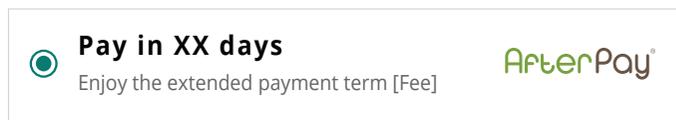
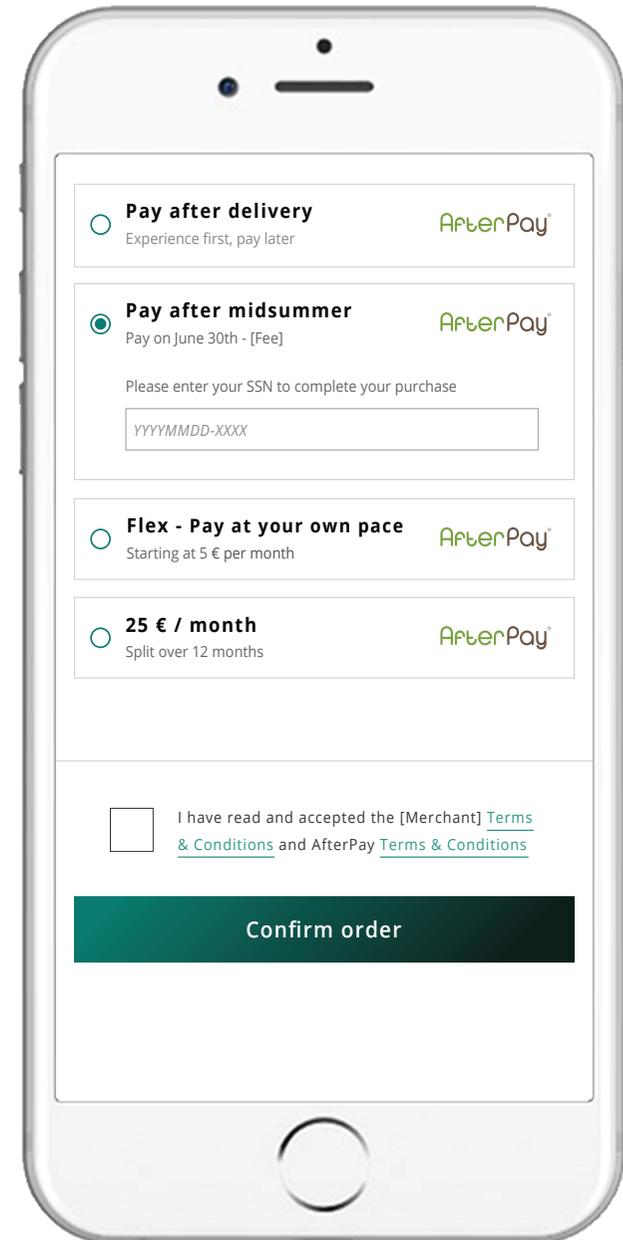


Figure 4. Campaign invoice type B (SSN excluded version)

The designs above are recommended 1) for countries where Social Security Number (SSN) is not used or 2) if used, then, already collected in the earlier step at checkout before the payment method selection. For the SSN incorporated version, please refer to the prototype (right image) and check how SSN can be presented at payment method selection step.



Part Payment

C. Flex payment

Merchants can provide shoppers with a more flexible payment option at checkout by allowing them to control the amount they are willing to pay per month, which means there is no set maturity. However, shoppers are obliged to pay a monthly minimum as defined by AfterPay.

Below is how the flex payment is presented at checkout.

Flex - Pay at your own pace 

Starting at 5 € per month

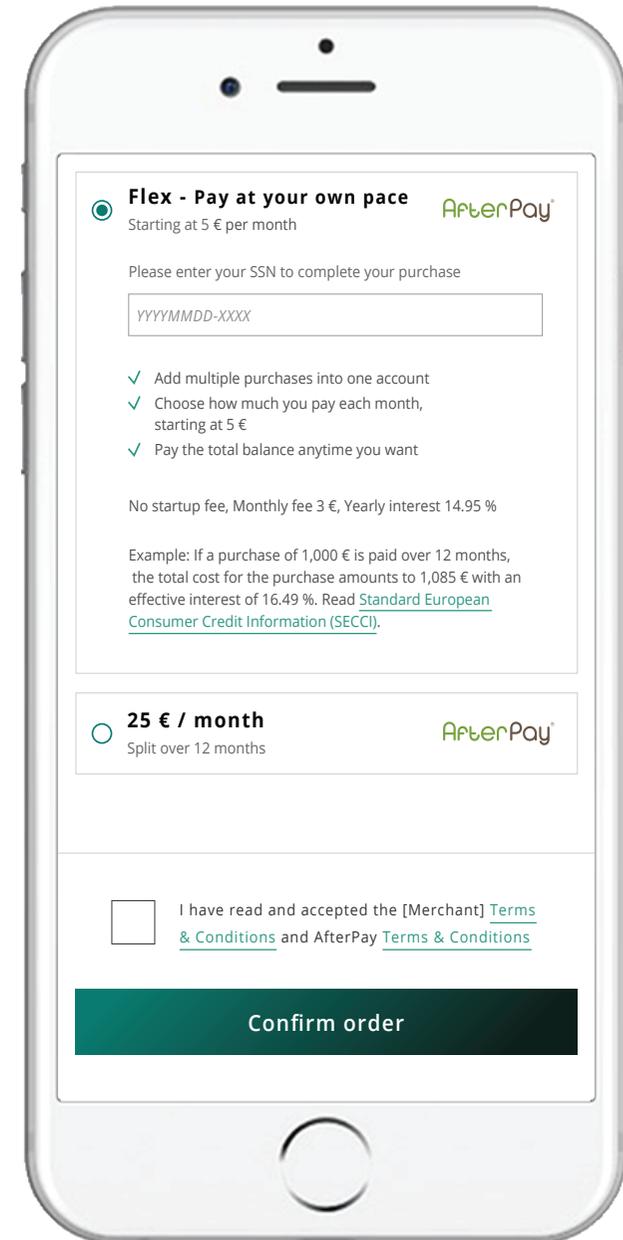
- ✓ Add multiple purchases into one account
- ✓ Choose how much you pay each month, starting at 5 €
- ✓ Pay the total balance anytime you want

No startup fee, Monthly fee 3 €, Yearly interest 14.95 %

Example: If a purchase of 1,000 € is paid over 12 months, the total cost for the purchase amounts to 1,085 € with an effective interest of 16.49 %. Read [Standard European Consumer Credit Information \(SECCI\)](#).

Figure 5. Flex payment (SSN excluded version)

Please be aware that part payment options are considered to be consumer credit products, hence there are legal and compliance regulations to be followed. Typically, it covers interest, total cost of credit and other SECCI related information that need to be presented to the consumers. This information can be retrieved via the AfterPay API.



Part Payment

D. Fixed instalments

AfterPay offers fixed instalment plans with predefined maturities of 3, 6, 12, 24, or 36 months. The Payment API determines which of these instalment plans can be offered. The monthly amount to be paid in a fixed instalment plan is the same during the entire plan.

Below is how the Fixed Instalments is presented at checkout.

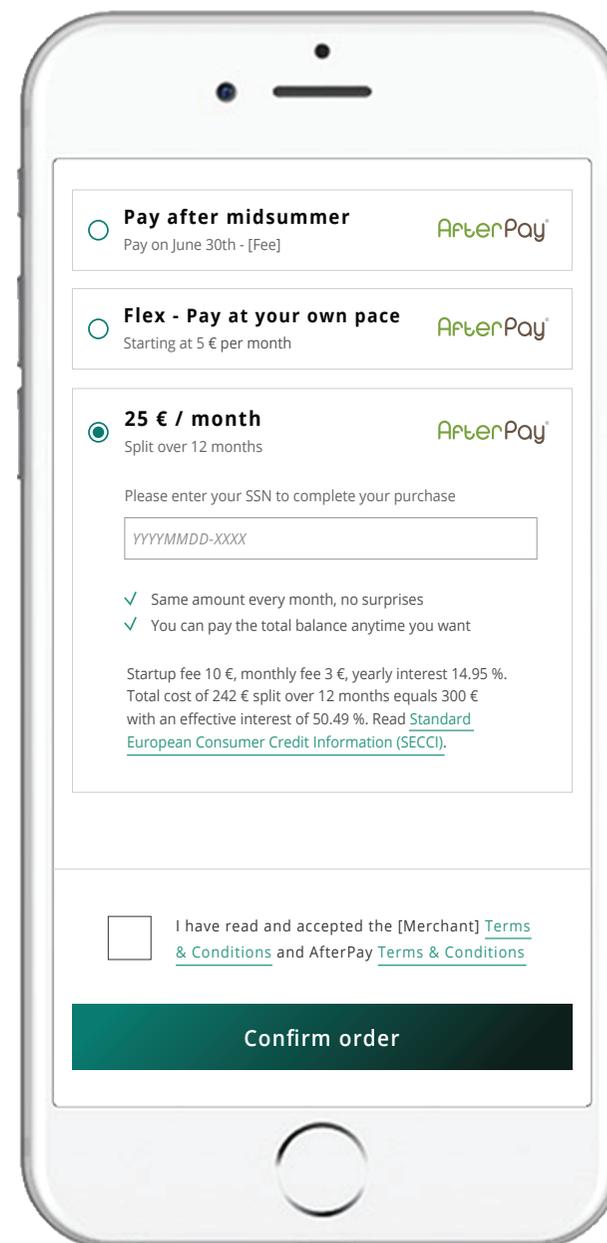
25 € / month AfterPay®
Split over 12 months

- ✓ Same amount every month, no surprises
- ✓ You can pay the total balance anytime you want

Startup fee 10 €, monthly fee 3 €, yearly interest 14.95 %.
Total cost of 242 € split over 12 months equals 300 €
with an effective interest of 50.49 %. Read [Standard European Consumer Credit Information \(SECCI\)](#).

Figure 6. Fixed instalments (SSN excluded version)

Please be aware that part payment options are considered to be consumer credit products, hence there are legal and compliance regulations to be followed. Typically, they covers interest, total cost of credit and other SECCI related information. These information can be retrieved via the AfterPay API.



Consolidated Invoice

Consolidated invoice

For specific verticals, AfterPay makes it possible to generate a merchant-specific consolidated invoice. Providing convenience for shoppers who frequently make small purchases, AfterPay can consolidate all these purchases into a single invoice. The most common use case is a monthly invoice, which is typically suitable for transportation tickets or digital streaming services. While the actual purchases are made on different dates, the payment terms of 14 days start from the date on which the consolidated invoice is issued. If the consolidated invoice is used, no other AfterPay payment options are presented at checkout.

Below is how the consolidated invoice is presented at checkout. Please note that the description of the payment option and the value proposition is clearly communicated to consumers.

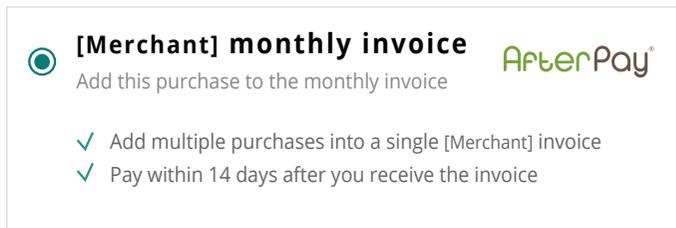
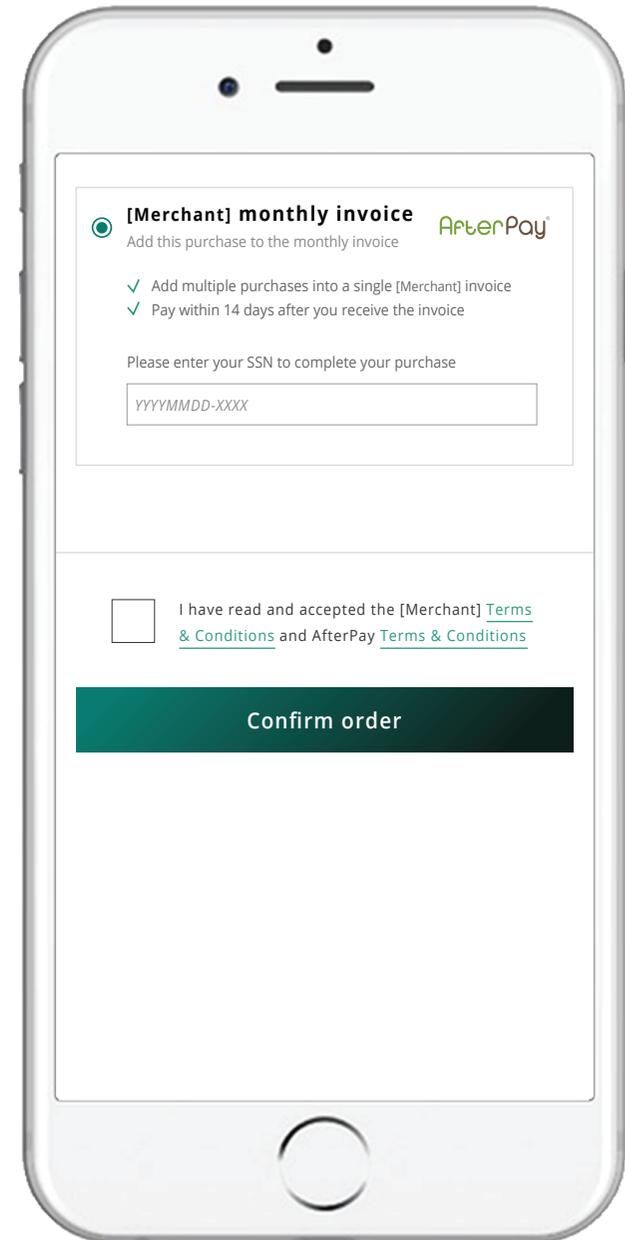


Figure 7. Consolidated invoice (SSN excluded version)

The design above is recommended 1) for countries where Social Security Number (SSN) is not used or 2) if used, then, already collected in the earlier step at checkout before the payment method selection. For the SSN incorporated version, please refer to the prototype (right image) and check how SSN can be presented at payment method selection step.



AfterPay-logo

For convenience and a familiar customer experience , please integrate/enclose the AfterPay logo in your Checkout, next to the payment method. Implement it by using our URL, not by downloading the image. The AfterPay logos are hosted on a Content Delivery Network (CDN) to ensure the best performance and availability for your website. Furthermore, you do not have to care about changes. That is all done by AfterPay.

Logotype

We provide two types of logos through our CDN - .svg. and .png. We recommend using the AfterPaylogo as svg. file regarding to the quality and size of the file. If you prefer .png just change the end of the URL to png. We also offer the AfterPaylogo in different colourschemes. Depending on your individual website background, choose the AfterPaylogo that fits best. Please note that the original logo is the default logo. The other logotypes should only be considered if the readability is not ensured or if the colours are incompatible.

AfterPay Original Logo in SVG, 5.72Kb :	https://cdn.myafterpay.com/logo/AfterPay_logo.svg	
AfterPay Black Logo in SVG, 5.44Kb :	https://cdn.myafterpay.com/logo/AfterPay_logo_black.svg	
AfterPay Grey Logo in SVG, 5.65Kb :	https://cdn.myafterpay.com/logo/AfterPay_logo_grey.svg	
AfterPay White Logo in SVG, 5.61Kb :	https://cdn.myafterpay.com/logo/AfterPay_logo_white.svg	

In your checkout

At checkout, consumers can quickly get an overview of the merchant's different payment options. Always use AfterPay's logo next to the AfterPay payment name and description.

