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Introduction

AfterPay is a payment-after-delivery service developed by Arvato Financial Solutions to enable omni-channel businesses to offer shoppers a convenient way of separating checkout from the actual payment. This is typically attractive for consumers on the go, frequent shoppers and consumers who want to first experience the goods before paying.

At its core, AfterPay offers an invoice that is open to be paid within 14 days. AfterPay also supports part payment options to support merchants with sales financing and consumers with the possibility of evening out their expenditure.

AfterPay covers the risk of consumers not paying, thus eliminating credit and fraud risk for merchants. AfterPay settles the invoice amount to the merchants independent of when consumers pay their invoice.

This technical white paper explains the structure of AfterPay and the resources available for the AfterPay integration. Target reading groups are e-commerce managers and developers with foundational e-commerce and payment knowledge. Readers can find the latest version of this technical white paper on the AfterPay Developer Portal (https://developer.afterpay.io/whitepaper).
Product Overview

More shoppers than ever before shop on their mobile devices, and making the checkout experience as easy as possible continues to be a top priority. Pay-after-delivery services facilitate just that and allow shoppers to separate the checkout from the execution of the actual payment.

AfterPay gives shoppers the freedom to pay whenever and however they find it most convenient. AfterPay consists of two fundamental payment alternatives: invoice and part payment. Each alternative offers various options, as illustrated in the Figure 1.

The merchant can choose when the options, as well as which options, are available during the checkout process. The shopper can also switch an invoice to a part payment scheme after the purchase has been made. A more detailed explanation of how to display the different payment options can be found in our Display Guidelines.

<table>
<thead>
<tr>
<th>Invoice</th>
<th>Part payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>14-day invoice</td>
<td>Fixed instalments</td>
</tr>
<tr>
<td>Campaign invoice</td>
<td>Flex payment</td>
</tr>
<tr>
<td>Consolidated invoice</td>
<td></td>
</tr>
</tbody>
</table>

*Figure 1: AfterPay product structure*

Invoice

Shoppers who chose AfterPay’s invoice are subject to predefined payment terms to pay the invoice and shall pay the full purchase amount on the invoice due date. The due date is always calculated based on the dispatch date of the goods, not the purchase date.

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.
**Campaign invoice**

During peak seasons, such as Christmas, merchants may use campaign invoicing, which allows shoppers extended payment terms per purchase or a fixed due date.

AfterPay offers standard campaigns depending on the season. Merchants are able to set up specific campaigns through separate agreements. All campaigns can be retrieved by calling the AfterPay API.

For example, Christmas campaign A would be displayed at checkout as “Buy now, pay after Christmas” and payment is due by January 31, regardless of the actual purchase date, as seen in Figure 2.

![Christmas Campaign A](image)

**Figure 2: Christmas campaign A timeline**

In contrast, Christmas campaign B would be displayed at checkout as “Buy now, pay in 30 days” and payment is due within 30 days from dispatch, as shown in the Figure 3.

![Christmas Campaign B](image)

**Figure 3: Christmas campaign B timeline**
**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, but the frequency of the invoicing can be agreed separately. While the actual purchases are made on different dates and AfterPay sends out confirmations upon purchase, the payment terms of 14 days start from the date on which the consolidated invoice is issued. An example of a consolidated invoice is illustrated in Figure 4.

**Consolidated Invoice**  
Accumulating multiple purchases into one monthly invoice

![Consolidated Invoice](image)

*Figure 4: Consolidated invoice timeline*

**Part payment**

Through its part payment option, AfterPay allows shoppers to pay a particular purchase over time, enabling them to make higher order value purchases while limiting their monthly spending.

**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.

In order for shoppers to initiate a part payment, they need to both select the part payment option at checkout and sign a credit agreement within 14 days after receiving the first invoice. If the shopper does not sign the credit agreement, AfterPay treats the payment as a regular 14-day invoice. The credit agreement can be signed in AfterPay’s customer portal. In addition, shoppers in Sweden or Norway must also sign KALP.

The account notice is sent on country-specific dates (e.g. the 18th of the month in Sweden), and has payment terms of 12 days.
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. Shoppers can alter the amount they are willing to pay every month in AfterPay's customer portal. Additional orders can be added at any time as long as the amount does not exceed the credit limit set by AfterPay.

To use the Flex payment options, shoppers must sign a credit agreement within 14 days after receiving the first invoice, and shoppers in Sweden or Norway must also sign KALP.

The account notice is sent on country-specific dates (e.g. the 18th of the month in Sweden), and has payment terms of 12 days like the fixed instalments.
Customer Experience

AfterPay supports consumers in purchasing the items they desire by providing them with the freedom to pay whenever and however they find it most convenient. This is achieved by separating the purchase from the payment. Consequently, AfterPay distinguishes between the checkout and the post-purchase experience.

Product Pages

Helping consumers understand their payment and financing options can give them the confidence needed to go ahead with a purchase. With AfterPay Elements, merchants have an easy way of providing up-to-date information about shopping with AfterPay already on their product pages.

AfterPay Elements can be included anywhere within the merchant web shop. A merchant can for instance use the 'AfterPay Offer' element to show the best installment plan for a given product. They can also use the 'AfterPay Info' element to give quick access to information on invoice and payment-after-delivery.

All AfterPay Elements automatically use the correct information for the specific merchant. They are designed to fit seamlessly in to the merchant's store, and to have minimal technical impact (performance, robustness, etc.).

Figure 7: AfterPay offer showing a 12 month fixed installment plan.

Figure 8: Clicking the READ MORE link shows a model information box (meaning, the user always stays on the merchant site.)
Checkout

After shoppers add items to their shopping basket in the web shop, they proceed to checkout to complete the purchase. Checkout can be designed in various ways. It typically contains the following information blocks that are relevant for payment: (1) personal information about the shopper including invoice and delivery address, (2) shipping options, (3) payment method selection and finally (4) an order confirmation. Find useful information here: https://developer.afterpay.io/guidelines/prepare-check-out

The first step is the identification step, during which shoppers are required to enter their personal details, the invoice and delivery address. In order to provide shoppers with an easy checkout experience, it is important to minimise the amount of data they need to enter. Therefore, AfterPay provides several look-up services as well as an address validation service, as shown below.

![Data entry A - Lookup service -](image1.png)

Shoppers fill in identification data. Required data fields depend on the shopper’s country. AfterPay’s look-up services in Sweden, Norway and Finland minimize the data input required from the shopper.

Figure 10a: Data Entry incl. Lookup (example Sweden)

![Data entry B - Lookup service -](image2.png)

AfterPay fetches the address and the consumer may continue, or can edit the fetched information.

Figure 10b: Data Fetch of Address
After having entered the required data, shoppers then proceed to the shipment provider page, before continuing to the payment method selection. Once everything is done with it is important to give the consumer a confirmation including an outlook of what is going to happen with the shipment as well as the payment method. Find below a best practise suggestion from AfterPay.

AfterPay offers several different payment options that can be displayed at the payment selection step: 14-day invoice, campaign invoice, fixed instalments, and flex payment. After having selected a payment method, shoppers receive either a payment confirmation or a message that the payment option has been declined. A declined message always redirects the shopper back to the payment method selection page. To illustrate a generic checkout, see Figure 7.

For more detailed instructions on how to display the AfterPay payment methods, please refer to the AfterPay Developer Portal (https://developer.afterpay.io/documents).
Post purchase

Shoppers’ post-purchase experience starts after they have completed the checkout process. This experience consists of two primary interfaces: invoice communication (email/text messages) and the AfterPay’s customer portal “MyAfterPay”. Shoppers can experience a merchant-branded journey throughout these touchpoints. Brand hero images and product images strengthen a merchant’s brand communication and campaign messaging.

The invoice communication is triggered once the merchant dispatches the goods. This communication is normally synchronised with the ‘capture’ API request.

In MyAfterPay, shoppers can see an overview of and control all purchases and payments. After logging in to MyAfterPay shoppers instantly see currently outstanding invoices and can choose how these invoices will be paid: bank transfer, direct debit, or any other local payment methods. In MyAfterPay the shopper can choose to partially pay an invoice. By going to the ‘Purchase history’, shoppers can see an overview of all purchases/returns.

After making a purchase via MyAfterPay, shoppers can save the payment method information in order to later make convenient purchases with a one-click payment function within the portal.
Once the merchant confirms the shipment of an order towards AfterPay, an email is sent to the shopper to inform him about the payment details and terms.

AfterPay has a quick and easy sign-in process. In the Nordics shoppers can use BankID or NemID. This ensures both a high level of security and ease of use.

Once logged in to MyAfterPay, the shopper is presented with an overview of all on-going and previous purchases / returns and their payment status. Product images enable easy identification of separate purchases.

In MyAfterPay, shoppers can easily access and find all relevant information about their purchases.

Shoppers can also see the different options for making payments, pausing them or splitting payments into smaller bits with AfterPay Flex and Fix Installments.

Shoppers will see a purchase confirmation message if AfterPay approves their chosen method of payment.

Figure 12: AfterPay customer journey (post-purchase)
Service Offering

AfterPay is currently present in nine markets: Sweden, Norway, Finland, Denmark, Germany, Austria, Switzerland, the Netherlands and Belgium. Due to differences in consumer behaviour and legal restrictions, the service offering and functionalities vary across the countries. These differences are described below.


Payment support per country

Available payment options
While AfterPay offers a broad portfolio of payment options, not every option is available in every country. Available payment options per country are described below; however, each option’s availability depends on the merchants’ web shop settings.

<table>
<thead>
<tr>
<th></th>
<th>Invoice</th>
<th>Part payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>14 day invoice</td>
<td>Campaign invoice</td>
</tr>
<tr>
<td>Germany</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Austria</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Switzerland</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Netherlands</td>
<td>○</td>
<td></td>
</tr>
<tr>
<td>Belgium</td>
<td>○</td>
<td></td>
</tr>
<tr>
<td>Sweden</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Norway</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Finland</td>
<td>○</td>
<td>○</td>
</tr>
<tr>
<td>Denmark</td>
<td>○</td>
<td>○</td>
</tr>
</tbody>
</table>

*Figure 13: Available payment options per country*

Available payment methods
Every purchase is followed up by an email, in which shoppers are informed about how the payment should be made. Shoppers sign in to MyAfterPay to conveniently settle their account balance and pay via the following payment methods:
<table>
<thead>
<tr>
<th></th>
<th>Payment methods</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Bank transfer</td>
</tr>
<tr>
<td>Germany</td>
<td>○</td>
</tr>
<tr>
<td>Austria</td>
<td>○</td>
</tr>
<tr>
<td>Switzerland</td>
<td>○</td>
</tr>
<tr>
<td>Netherlands</td>
<td>○</td>
</tr>
<tr>
<td>Belgium</td>
<td>○</td>
</tr>
<tr>
<td>Sweden</td>
<td>○</td>
</tr>
<tr>
<td>Norway</td>
<td>○</td>
</tr>
<tr>
<td>Finland</td>
<td>○</td>
</tr>
<tr>
<td>Denmark</td>
<td>○</td>
</tr>
</tbody>
</table>

Figure 14: Available payment methods per country

**Additional services**

**Customer lookup**

AfterPay provides several localized look-up services to fetch the shoppers’ addresses. Look-up services minimize the amount of data that shoppers need to enter. The following information is needed to perform look-up services:

<table>
<thead>
<tr>
<th></th>
<th>Information required for lookup</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sweden</td>
<td>SSN</td>
</tr>
<tr>
<td>Norway</td>
<td>Mobile number, postal code</td>
</tr>
<tr>
<td>Finland</td>
<td>SSN, postal code</td>
</tr>
</tbody>
</table>

Figure 15: Minimum information required for lookup service

Please provide these country specific parameters in the POST request against /api/v3/lookup/customer. We will return an array of addresses that are available. If the shoppers data is not found, or if the customer look-up service is not being used, the shopper will be asked to enter all required information. Please refer to the Developer Portal (https://developer.afterpay.io/api/method/checkoutcustomer) to see what information needs to be provided in this case.

**Risk and fraud check**

AfterPay assesses the credit and fraud risk of every transaction. AfterPay guarantees payment to the merchant if a transaction passes this assessment. Risk and fraud checks are very important, especially for higher-value goods or product categories that are exposed to fraud. The additional data points required for higher-risk objects allows for higher approval rates in more demanding verticals such as travel or consumer electronics. Please refer to the Developer Portal for a more thorough introduction to the order (https://developer.afterpay.io/api/method/order) and consumer risk (https://developer.afterpay.io/api/method/orderrisk) objects.
Google analytics

AfterPay is the first payment-after-delivery service to integrate data into Google Analytics. Once Google Analytics integration is configured for a merchant, the Payment API enables merchants to add a Google Analytics client ID, as well as Google Analytics user ID at the order object of checkout request (https://developer.afterpay.io/api/method/checkout/authorizepayment/authorizepaymentrequest/order). Data from order payments and order refunds are tracked in a merchant’s Google Analytics account using measurement protocol requests.

AfterPay currently provides tracking of consumers on the following dimensions and metrics:
• How consumers choose to pay their invoice: direct or part payment
• The number of monthly instalments consumers select: 3, 6, 12, 24 or 36 months
• Which items consumers order and return
• The total number of items consumers bought from merchants’ stores
• Consumers’ total lifetime value to a merchant’s business
Integration

Depending on the merchant’s digital ecosystem, there are various ways of integrating AfterPay: direct API integration, integration through a payment service provider (PSP, and integration via a plug-in to an E-commerce platform. Please check out the integration section of the AfterPay Developer Portal to find the latest available integrations (https://developer.afterpay.io/integration).

Direct integration

Direct integration through AfterPay’s Payment API allows merchants to tailor the way they enable AfterPay. Direct integration provides access to full functionality and makes it possible to use the rich meta data supported by the API.

Payment API

The REST-based Payment API lets merchants integrate AfterPay into their shopping experience. The Payment API displays methods for checkout services as well as order management using a familiar structure that is similar to traditional processing of card transactions, with requests to authorize and capture an order. In addition, the AfterPay API supports more meta data than a conventional Payment API. In order to support a better shopper experience, AfterPay API helps merchants to maintain consistent branding throughout the full payment experience by using the product and invoice header images (hero images). Moreover, AfterPay makes it possible for merchants to leverage data in their analytics and digital marketing by supporting Google Analytics integration as well as adding structured data as Google Shopping Feed information.

1) Authorize payment

Approves the payment for a specific shopper and basket, including full fraud and credit scoring. If the shopper’s address in the request is incorrect, a suggestion for a corrected address is delivered in the response.
2) Capture payment

Capture the authorized payment. This is done when the merchant has dispatched the goods. The capture triggers the distribution of the invoice to the shopper. A capture can be on the full order amount.

```json
POST /checkout/authorize
{
   "payment": {"type": "invoice"},
   "customer": {
      "identificationNumber": "XXXXXXXXXXXXXXX",
      "email": "name.name@mail.com",
      "customerCategory": "Person"
   },
   "order": {
      "totalGrossAmount": 200.00,
      "totalNetAmount": 160.00,
      "currency": "EUR",
      "googleAnalyticsClientId": "1369119838.1525256542",
      "googleAnalyticsUserId"
   }
}
```

Or a partial capture in the typical case of partial delivery. A partial delivery results in one invoice per capture. A partial capture is executed by including the order items being shipped.

```json
POST /order/{orderNumber}/captures

POST /orders/{orderNumber}/captures
{
   "orderDetails": {
      "totalGrossAmount": 100.00,
      "totalNetAmount": 80.00,
      "currency": "EUR",
      "items": [{
         "productId": "0001",
         "description": "Product A",
         "additionalInformation": "color, sizeX",
         "quantity": 1,
         "grossUnitPrice": 100.00,
         "netUnitPrice": 80.00,
         "vatAmount": 20.00,
         "vatPercent": 25.00,
         "imageUrl": "https://img.url/proda.jpg",
         "googleProductCategory": "Apparel & Accessories > Shoes",
         "merchantProductType": "Sneakers",
         "productUrl": "https://product.url/proda/
      }]
   }
}
```

3) Void authorization

Cancel an authorization that will not be captured. Either a cancelation of the full amount authorized

```json
POST /order/{orderNumber}/voids

or a cancelation of an order item not being captured. This typically applies when a partial delivery is done and where the out of stock items are cancelled.
```
4) Refund payment

If a shopper returns an order or the merchant wants to compensate the shopper for an order related issue. A refund can be either for the full payment

```
POST /orders/{orderNumber}/voids
{
    "cancellationDetails": {
        "totalGrossAmount": 100.00,
        "totalNetAmount": 80.00,
        "items": [{
            "productId": "0001",
            "description": "Product A",
            "quantity": 1,
            "grossUnitPrice": 100.00,
            "netUnitPrice": 80.00,
            "vatAmount": 20.00,
            "vatPercent": 25.00
        }
    ]
}
```

Or for part of the payment. A partial refund is typically issued by order line items and amount.

```
POST /orders/{orderNumber}/refunds
{
    "captureNumber": "XXXXXXXXXXXXXXX",
    "orderItems": [{
        "productId": "0001",
        "description": "Product A",
        "grossUnitPrice": 100.00,
        "netUnitPrice": 80.00,
        "quantity": 1,
        "vatAmount": 20.00,
        "vatPercent": 25.00
    }
}
```
AfterPay Elements Integration

An AfterPay Element is a custom element that can be included in any web page, regardless of what other web technologies are in use. Most commonly it’s used on product pages, as then the split price can be indicated immediately.

<table>
<thead>
<tr>
<th>Element</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>afterpay-info</td>
<td>Quick information on invoice and payment-after-delivery.</td>
</tr>
<tr>
<td>afterpay-offer</td>
<td>Show installment plan for a given value.</td>
</tr>
</tbody>
</table>

Integration and use

Using AfterPay Elements consists of two parts: adding the required script and using the elements themselves.

Requirements:
- You must have a Merchant ID issued by AfterPay.
- AfterPay Elements must be enabled for this Merchant ID

AfterPay Elements launches with initial support for English and the local display language.

1) Add the AfterPay Elements JavaScript library

Include the script from AfterPay CDN. Add these two lines two your HTML (for instance, at the end of the head element).

```html
<script type="module" src="https://cdn.myafterpay.com/elements/embed/afterpay-elements.js" async="true"></script>
<script nomodule src="https://cdn.myafterpay.com/elements/embed/afterpay-elements.legacy.js" async="true"></script>
```

Why two lines? It’s a performance optimization called Differential Serving. Only older browsers till load the second script file - modern browsers use the first one, which is smaller and faster

2) Use the appropriate AfterPay Element wherever it adds user value

A typical scenario is using afterpay-info in pages/sections that explain how payments work, and afterpay-offer on product pages.
**afterpay-info**

Add the afterpay-info tag with merchant (Merchant ID) and lang (display language) specified. For example, like this:

```html
<p>
  Pay after delivery with <afterpay-info merchant="1234" lang="en">AfterPay</afterpay-info>
</p>
```

That's it. The afterpay-info will become a link that, when clicked, opens a modal information box in your specified language. It also functions as a normal link that users can open in a new tab/window. You customize how the afterpay-info link looks using normal CSS. It is rendered as a normal element and can be styled accordingly. If you want it to look differently from other links, you can apply any CSS you wish. For example:

```css
afterpay-info a {
  color: green;
}
```

Advanced users can also add an element themselves, e.g. to add some custom attribute. This works also:

```html
<afterpay-info merchant="1234" lang="en"> <a title="Information about pay-after-delivery" class="example">AfterPay</a> </afterpay-info>
```

The href attribute will automatically be set to the correct URL, and the modal info box still works.

**afterpay-offer**

Add the afterpay-offer tag with merchant (Merchant ID), lang (display language), and amount (Euro amount) attributes specified. For example, like this:

```html
<afterpay-offer merchant="1234" lang="en" amount="240"></afterpay-offer>
```

The user will be automatically be shown an installment plan based on the merchant and amount.

**Developer portal**

AfterPay API is documented on the AfterPay Developer Portal (https://developer.afterpay.io/api). The Developer Portal contains full API documentation with guidelines, release notes, and the ability to create a sandbox account for test purposes. Pre-set Postman test cases are available in order for merchants to explore how AfterPay works and check its behaviour. Depending on the technology platform, there are more SDKs and tools available.
### Integration via partners

The fastest way to integrate AfterPay at checkout is through a payment service provider or a plug-in to an e-commerce platform, which allows the AfterPay invoice to simply configure an additional payment method. Currently, merchants can leverage AfterPay integration with the following PSPs and e-commerce platforms.

#### Integration via payment service provider

AfterPay can be consumed via several Payment Service Providers (PSP). Following list indicates which countries are supported by which PSP.

<table>
<thead>
<tr>
<th>PSP</th>
<th>Supported Integration</th>
<th>Supported Countries</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acapture</td>
<td>AfterPay Benelux API</td>
<td>SE NO FI DK DE CH AT NL BE</td>
</tr>
<tr>
<td>Adyen</td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>Buckaroo</td>
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<tr>
<td>Cardgate</td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>CheckOut Finland</td>
<td>AfterPay Global API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>Computop</td>
<td>AfterPay Global API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>DIBS</td>
<td>AfterPay Benelux API V.2</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>CM Payments</td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>IcePay</td>
<td>AfterPay Global API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>ING Bank</td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>Ingenico</td>
<td>AfterPay Global API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td></td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>MultiSafepay</td>
<td>AfterPay Global API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>NETS</td>
<td>AFSService API V.2</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>Nordea Connect</td>
<td>AfterPay Global API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>PayNext</td>
<td>AfterPay Global API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>Pay.nl</td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>PayOn – ACI Worldwide</td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>PayPro</td>
<td>AfterPay Benelux API</td>
<td>○ ○ ○ ○ ○ ○ ○ ○ ○ ○</td>
</tr>
<tr>
<td>Paysquare / Worldline</td>
<td>AfterPay Benelux API</td>
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</tbody>
</table>

*Figure 16. PSPs that support AfterPay integration*
### Integration via ecommerce platform & plugins

Also, AfterPay offers an integration into a variety of shop system providers. Following list will indicate which countries are supported. Also download plugin files here: https://developer.afterpay.io/integration#plugins

<table>
<thead>
<tr>
<th>Ecommerce Platform</th>
<th>Version</th>
<th>Supported Integration</th>
<th>Supported Countries</th>
</tr>
</thead>
<tbody>
<tr>
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<td>SE NO FI DK DE CH AT NL BE</td>
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*Figure 17. Ecommerce platforms that support AfterPay integration*