

Pay

Merchant UX Guide

June 2025

Introduction

The importance of good UX

UX matters because it increases:

Adoption

A well-designed and intuitive user experience increases the likelihood of adoptions and continued use.

Conversion

Making checkout, top-up and payment processes easier leads to increased conversion rates.

Repeat Usage

A positive experience using a product or service will lead to repeat engagement.

Your Competitive Advantage

Differentiate your brand from competitors and generate loyalty with an experience that creates positive associations.

This guide will provide **must do** items, **best practice** recommendations and **other considerations** to ensure your payments journey is both compliant and maximises the uptake of PayID within your payments journey.

Must Do

Checklist

☐ **DISPLAY PAYID LOGO** →

☐ **DISPLAY PAYMENT DETAILS** →

MUST DO #1

PayID logo

When displaying payment options, ensure the PayID option you provide to customers is accompanied by the **PayID logo**.

If only an image can be shown, with no text then ensure to display the **PayID logo** on its own.

Choose payment method

☒ Pay by Bank 
No surcharge

[Learn more](#)

☐    
0.25% Surcharge

☐ afterpay 

☐ 

[DOWNLOAD PAYID
LOGOS AND ASSETS](#)



Must Do

Checklist



☐ DISPLAY PAYID LOGO →

☐ DISPLAY PAYMENT DETAILS →

MUST DO #2

Display payment information

- Clearly display payment amount required for purchase or payment due
- Clearly display your merchant / business name
- Clearly display PayID that the user is required to make payment to


 |  Secure Checkout ×

Pay \$3.25 securely to FullExtent

Make a bank transfer to our PayID using your banking app.
[How do I pay with PayID?](#)


Payment Information

PayID
jsp.708@fullextent.com.au

 Copy

Amount & Description
\$3.25 - Pay app demo - extra gum sugar free

Most payments are processed instantly. In rare cases, your bank may take a little longer to complete the transaction. If you experience a delay, please contact your bank for assistance.

 Continue payment on another device →

Best Practices

Checklist

- ☐ **PAY BY BANK OPTION** →
- ☐ COPY BUTTON →
- ☐ PAYID DESCRIPTION →
- ☐ PENDING PAYMENT INFO →
- ☐ EDUCATIONAL CONTENT →
- ☐ FRIENDLY PAYIDS →

BEST PRACTICE #1





Display “Pay by Bank” as payment option

Display “Pay by Bank” as the payment method name. Accompany it with the PayID logo for visual recognition.

*Highly recommend added “Pay by Bank” if you are accepting both PayID & PayTo transactions as payment method.

*“Pay by Bank” is a clear & intuitive label for payers unfamiliar with PayID

Choose payment method

- ☐ Pay by Bank  [Learn more](#)
No surcharge
- ☐ 
0.25% Surcharge
- ☐ afterpay 
- ☐ Z P 

Best Practices



Checklist

- ☐ PAY BY BANK OPTION →
- ☐ **COPY BUTTON** →
- ☐ PAYID DESCRIPTION →
- ☐ PENDING PAYMENT INFO →
- ☐ EDUCATIONAL CONTENT →
- ☐ FRIENDLY PAYIDS →

BEST PRACTICE #1

Copy button for PayID

Ensure there is an easy way for your customer to copy the PayID with a copy button. This allows payers to easily paste the PayID into their banking app when making the payment.


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 Continue payment on another device →

Best Practices

Checklist

- ☐ PAY BY BANK OPTION →
- ☐ COPY BUTTON →
- ☐ **PAYID DESCRIPTION** →
- ☐ PENDING PAYMENT INFO →
- ☐ EDUCATIONAL CONTENT →
- ☐ FRIENDLY PAYIDS →

BEST PRACTICE #2





PayID feature description

- Display a short description of what the features of PayID are:


Suggested inclusion:


- Fast / instant payment
- No payment fees / Lower fees / No surcharge


Select a payment option


☒    

☐ afterpay

☐  PayPal

☐  Pay in 4

☐  Pay by Bank
(No Payment Fees)

☐  ZIP

Best Practices

Checklist

- ☐ PAY BY BANK OPTION →
- ☐ COPY BUTTON →
- ☐ PAYID DESCRIPTION →
- ☐ **PENDING PAYMENT INFO** →
- ☐ EDUCATIONAL CONTENT →
- ☐ FRIENDLY PAYIDS →

BEST PRACTICE #3

Pending payment information


- Display information that in some instances payment may have been held by the customer bank.

**Please note, in rare edge case, payers may experience a delay. We recommend advising them to contact their bank if this occurs.*

Payment Information

PayID

bn5.ran@fullextent.com.au

 Copy

Amount & Description

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Best Practices

Checklist

☐ PAY BY BANK OPTION →

☐ COPY BUTTON →

☐ PAYID DESCRIPTION →

☐ PENDING PAYMENT INFO →

☐ **EDUCATIONAL CONTENT** →

☐ FRIENDLY PAYIDS →

BEST PRACTICE #4

Educational Content

- You can create your own content or use these **links**:
 - [How to make a fast and secure PayID payment](#)
 - [PayID step-by-step instructions](#)
 - [PayID benefits](#)
 - [Learn More](#)


Pay \$3.25 securely to FullExtent

Make a bank transfer to our PayID using your banking app.

[How do I pay with PayID?](#)

How do I pay with PayID?

1. Log in to your banking app and choose to pay someone via PayID.
2. Enter the PayID/Amount and confirm the payment.
3. Return to this screen. We will automatically check for confirmation.

 Copy

\$3.25 - Pay app demo - extra gum sugar free

Most payments are processed instantly. In rare cases, your bank may take a little longer to complete the transaction. If you experience a delay, please contact your bank for assistance.



Continue payment on another device →

Best Practices

Checklist

☐ PAY BY BANK OPTION →

☐ COPY BUTTON →

☐ PAYID DESCRIPTION →

☐ PENDING PAYMENT INFO →



☐ EDUCATIONAL CONTENT →

☐ **FRIENDLY PAYIDS** →

BEST PRACTICE #5

Friendly PayIDs

- When creating a payment request via API you can send Azupay a client reference to customise the PayID to your customer.
- Examples of this can include customer initials or account numbers.


 |  Secure Checkout ×

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[LEARN ABOUT
UNIQUE PAYIDS](#) →

Optional Considerations

Checklist








- ☐ **ELEVATE PAYID** →
- ☐ UNDERPAID PAYMENTS →
- ☐ OVERPAID PAYMENTS →

CONSIDERATION #1

Elevate the PayID Option

- Display PayID at the top of your list of payment options. This is highly recommended if you **aren't** passing on surcharges for any payment channels and you are absorbing the higher credit card surcharges.
- Promote PayID as the faster, cheaper option. e.g. highlight where it is the only 'no surcharge' option.
- Highlight PayID as NEW within your payment methods list and send out push comms (text, email) and promote on your website as a new payment option.

Choose payment method

- ☐ Pay by Bank 
No surcharge [Learn more](#)
- ☐    
0.25% Surcharge
- ☐ afterpay 
- ☐ 

Optional Considerations

Checklist

- ☐ ELEVATE PAYID →
- ☐ **UNDERPAID PAYMENTS** →
- ☐ OVERPAID PAYMENTS →

CONSIDERATION #2

Underpaid Payments

- If the amount due is **underpaid**, let the customer know the amount received and amount refunded.
- Also let the customer know what the correct amount of the purchase is.

**please note accepting underpayments is an optional feature*



Incorrect amount received

We've refunded the full amount. Please pay the correct amount to complete the transaction.

Total amount to pay	\$3.25
Amount you paid	\$5.00
Amount refunded to you	\$5.00

Pay again →

Optional Considerations

Checklist

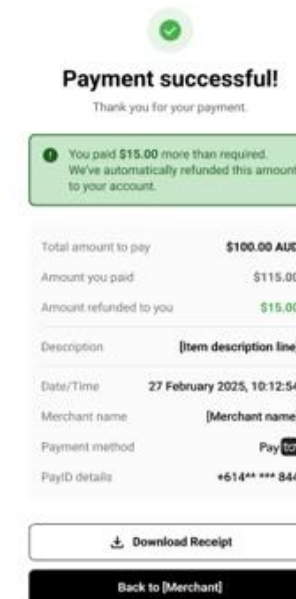
- ☐ ELEVATE PAYID →
- ☐ UNDERPAID PAYMENTS →
- ☐ **OVERPAID PAYMENTS** →

CONSIDERATION #3

Overpaid Payments

- If the amount due is **overpaid**, let the customer know the amount received and amount refunded.
- Also let the customer know what the correct amount of the purchase was.

**Please note accepting overpayments is an optional feature*



Did you know?

Azupay has a Pay by Bank UX solution – ready to use!



Azupay has designed a checkout experience linked to each payment request and PayID created – we call this our Pay by Bank UX solution.

Based on our user research and understanding of payment behaviours, we have designed and tested the app to maximise the conversion rate of payments via PayID and to reduce the integration effort required by our customers.

Offering

The Pay by Bank UX solution is:

- ✓ Fully screen responsive
- ✓ Available as an embedded iFrame or as a full checkout experience
- ✓ Customisable logos, colours and URL redirection. These can be managed within the dashboard
- ✓ Minimised user content, clicks and decisions as cognitive overload leads to dropouts during payment experiences


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 Continue payment on another device →

[LEARN MORE ABOUT PAY
BY BANK UX SOLUTION](#)

Support, Contacts & Resources

- Demo of end-to-end payers UX using PayID: [click here](#)
- For guidance and support on designing your UX payments experience, please contact customersuccess@azupay.com.au

Pay by Bank (PayID)

Happy Path




Secure Checkout



Payment successful!

Thank you for your payment.

Amount	\$3.25 AUD
Description	Pay app demo - extra gum sugar free
Date/Time	02 Jun 2025, 12:58:54
Merchant name	Azupay
Payment method	PayID 
PayID details	f8z.t5v@fullextent.com.au

1

Select option

Select Pay by Bank as payment option

2

Copy PayID

Copy PayID onto clipboard

3

Open banking app

Go to banking app and select Pay someone / Make a payment

4

Make payment

Paste PayID – email address into banking app and submit payment

5

Success

Payment confirmed on Checkout app screen

Pay by Bank (PayID)

Unhappy Path



Incorrect amount received

We've refunded the full amount. Please pay the correct amount to complete the transaction.

Total amount to pay	\$3.25
Amount you paid	\$5.00
Amount refunded to you	\$5.00

Pay again →

1

Select option

Select Pay by Bank as payment option

2

Copy PayID

Copy PayID onto clipboard

3

Open banking app

Go to banking app and select Pay someone / Make a payment

4

Make payment

Paste PayID – email address into banking app and submit payment

5

Try again

Incorrect amount received shown on screen – underpayment or overpayment