



Merchant UX Guide

August 2023



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.

Repeat Usage

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

Conversion

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

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 PAY BY BANK & PAYID LOGO** →
- DISPLAY PAYMENT DETAILS** →

INTRODUCTION

MUST DO #1

Pay By Bank & PayID logo

When displaying payment options, **Pay by Bank** should be added and accompanied by the **PayID logo** (where possible)

If only text can be displayed, then use the text **Pay by Bank** and if only images can be shown then display **PayID logo**

Choose payment method

Pay by Bank 
No surcharge

[Learn more](#)

   
0.25% Surcharge

afterpay 



[DOWNLOAD PAYID LOGOS AND ASSETS](#) →

Must Do

Checklist

- DISPLAY PAY BY BANK & PAYID LOGO →
- DISPLAY PAYMENT DETAILS →

MUST DO #2

Display payment amount & PayID

Clearly display payment amount required for purchase or payment due

Clearly display PayID that the user is required to make payment to

Scan to pay **\$222.00**

Make your payment easily from your banking app



OR PAY FROM YOUR INTERNET BANKING

Pay  **dh2401@pocketi.com.au** [COPY](#)

To receive a payment confirmation, [Click here](#)

Best Practices

Checklist

- COPY BUTTON** →
- PAYID DESCRIPTION →
- PENDING PAYMENT INFO →
- EDUCATIONAL CONTENT →
- FRIENDLY PAYIDS →
- DISPLAY PROGRESS →

BEST PRACTICE #1

Copy button for PayID

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

Scan to pay **\$222.00**

Make your payment easily from your banking app



OR PAY FROM YOUR INTERNET BANKING

PayID **dh2401@pocketi.com.au** [COPY](#)

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Best Practices

Checklist

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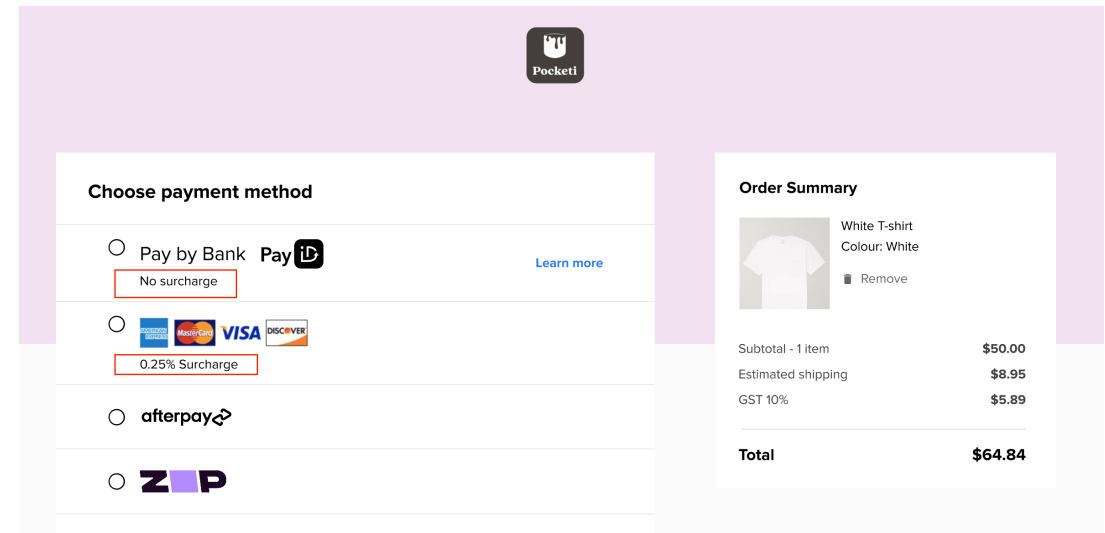
BEST PRACTICE #2

PayID feature description

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

Suggested inclusion:

- Fast/Instant payment*
- No fee/Lower fee/No Surcharge



*Important note: PayID payments are typically settled in seconds. Some banks may hold a first time payment to a new account for 24 hours.

Best Practices

Checklist

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- PENDING PAYMENT INFO** →
- EDUCATIONAL CONTENT →
- FRIENDLY PAYIDS →
- DISPLAY PROGRESS →

BEST PRACTICE #3

Pending payment information

- Display a **link** or **button** that users can click when they have made a payment but do not see a payment confirmation page to provide context on the payment.
- Display information that the payment may have been held by their bank.

We haven't received your payment yet

First time using this bank account to pay Pocketi via PayID?

Banks sometimes complete security checks on PayID transactions. Contact your bank if there is an issue with this payment using PayID

Did you enter the correct PayID?

Click back to check the PayID for this transaction

Back

Best Practices

Checklist

- COPY BUTTON →
- PAYID DESCRIPTION →
- PENDING PAYMENT INFO →
- EDUCATIONAL CONTENT** →
- FRIENDLY PAYIDS →
- DISPLAY PROGRESS →

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](#)

Get help paying with PayID

How do I pay with PayID? ▾

I didn't receive a confirmation after payment ▾

What is PayID? ▲

PayID is a memorable piece of information such as your mobile number or email address, that you can link to your bank account to receive payments.

Once linked, you can simply provide your PayID for payments instead of handing out your BSB and account number.

If you need to pay someone who has registered for PayID, you'll only need their PayID to transfer money directly into their bank account.

Best Practices

Checklist

- COPY BUTTON →
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- PENDING PAYMENT INFO →
- EDUCATIONAL CONTENT →
- FRIENDLY PAYIDS** →
- DISPLAY PROGRESS →

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.

Scan to pay **\$222.00**

Make your payment easily from your banking app



OR PAY FROM YOUR INTERNET BANKING

Pay  **t0z.ev2@azupay.com.au** [COPY](#)

To receive a payment confirmation, [Click here](#)

[LEARN ABOUT
UNIQUE PAYIDS](#) →

Best Practices

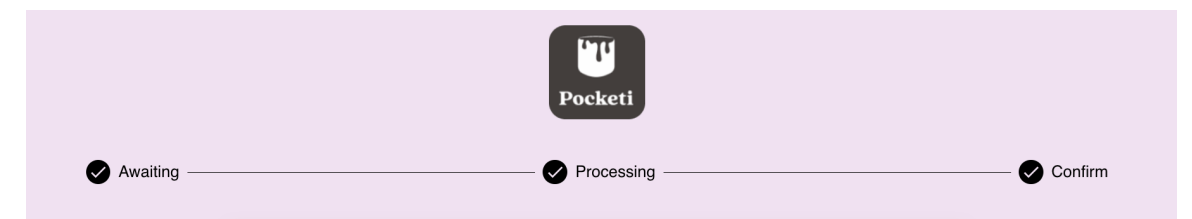
Checklist

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- DISPLAY PROGRESS** →

BEST PRACTICE #6

Payment Journey Progress

- Show your customer where they are in the payment journey.
- Examples of this include:
 - Loading icons
 - Waiting status
 - Processing
 - Payment confirmed



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 New  [Learn more](#)
No surcharge

   
0.25% Surcharge

afterpay ↻

ZIP

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 have refunded the full amount. Please pay again.

Amount received	Amount refunded	Total Price
\$50.00	\$50.00	\$64.84

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*



The amount is overpaid

We have refunded the difference.

Amount received	Amount refunded	Total Price
\$70.00	\$5.16	\$64.84

Pay Again

Did you know?

Azupay has a Checkout app – ready to use!

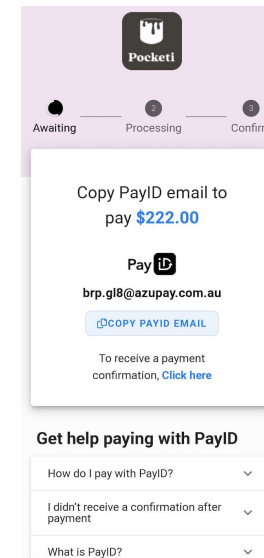
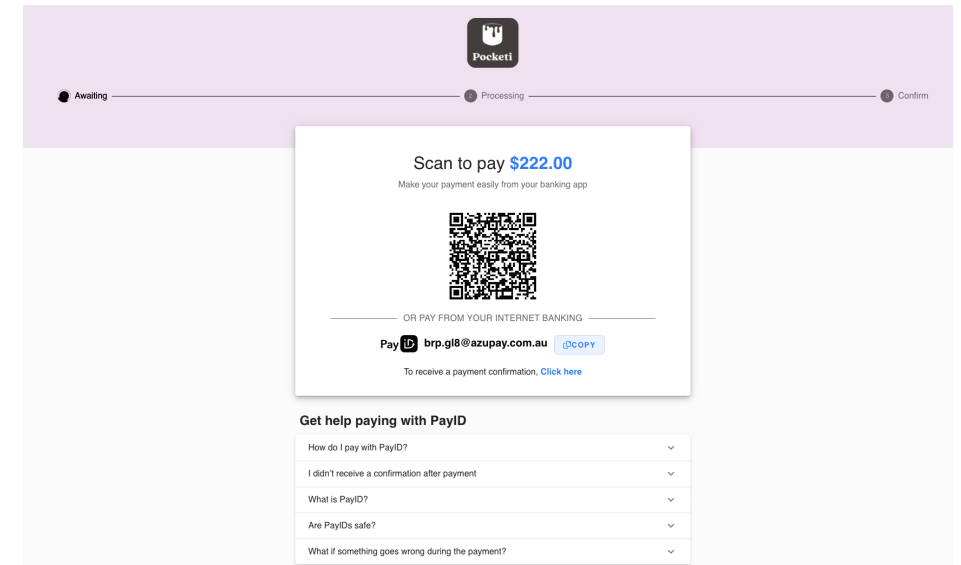
Azupay has designed a checkout experience linked to each payment request and PayID created.

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 Enhanced Checkout Widget 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



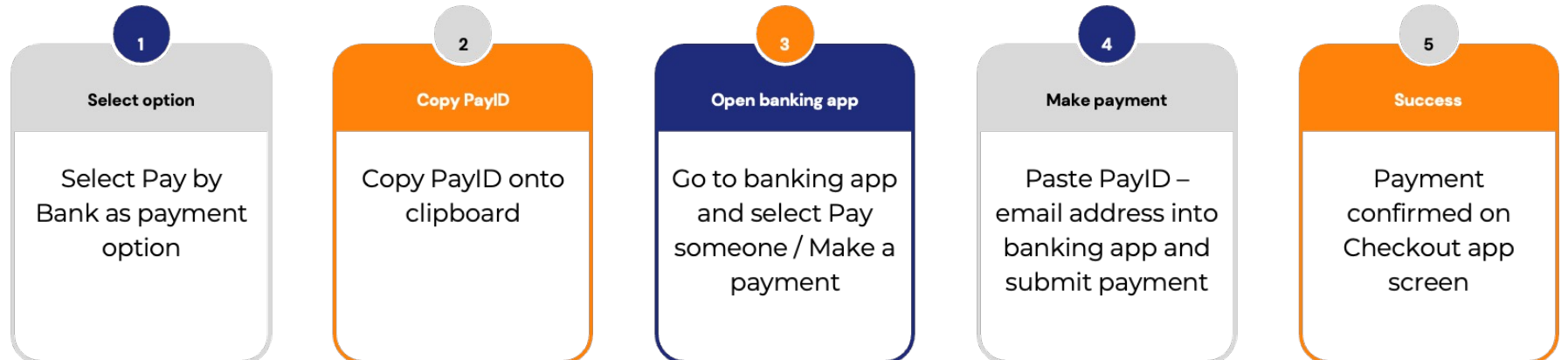
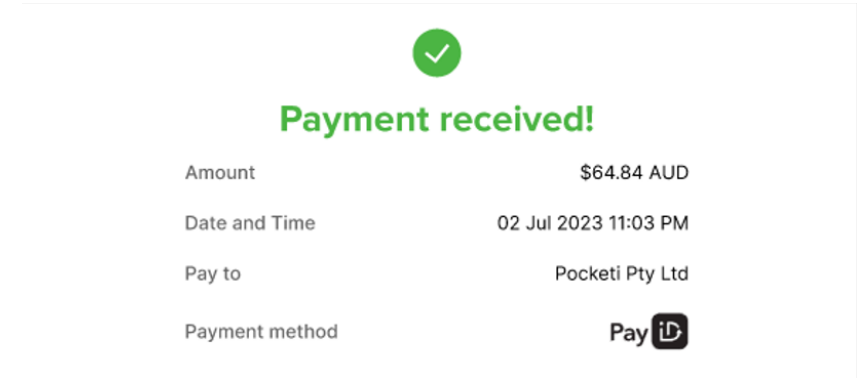
[LEARN MORE ABOUT THE CHECKOUT APP](#)

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


PayID Checkout

Happy Path



PayID Checkout

Unhappy Path



Incorrect amount received
We have refunded the full amount. Please pay again.

Amount received	Amount refunded	Total Price
\$50.00	\$50.00	\$64.84

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