PayTo
User Experience Guide

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How to use this guide

1. **Read each page carefully**. You'll learn about the mandatory requirements to pass Azupay's UX Review and hints for best practice depending on how you want to launch PayTo at your business

2. **All mandatory requirements have a checklist to help keep you on track of what must be completed** to pass the UX review before launch

3. **Tick off each mandatory item in the checklist** as completed

4. **Follow best practice and recommendations** for ideas on how to give your customers a great PayTo experience

The importance of great User Experience (UX)

This guide will provide you with **mandatory must do** items, **best practice** and other recommendations to ensure your payments journey is **compliant** and you have the best opportunity to **maximise the use of PayTo** as a payment choice by your customers

UX matters because it can assist and increase:

Adoption
A well-designed and intuitive user experience increases the likelihood of adoption 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.

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PayTo, PayID or Pay-by-Bank

Which do you use?

Here's useful information to explain how PayID, PayTo and Pay-by-Bank are connected

We suggest using Pay-by-Bank

PayTo transactions are also being referred to as Pay-by-Bank on customer facing information by businesses that have launched the new payment method. Within this guide, you will see the reference to PayTo, which is the New Payments Platform real-time payment solution that powers customer's Pay-by-Bank transactions.

We recommend you use **Pay-by-Bank in your customer facing information.**

We also recommend displaying the **PayID logo next to Pay-by-Bank (refer right) as your customer will be using their personal PayID** to create their PayTo agreement with your business and allow you to receive automatic payment from their bank account.

Pay-by-Bank is a customer friendly way to let you customers know they will be paying from their bank account. PayTo is the payment solution (powered by Azupay) your business will use to help your customer instantly pay you from their bank account via an authorised automatic payment.

Choose payment method

Pay by Bank | New | PayID
No surcharge

AMERICAN EXPRESS | MasterCard | VISA | DISCOVER
0.25% Surcharge

afterpay

ZIP

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UX Guide checklist
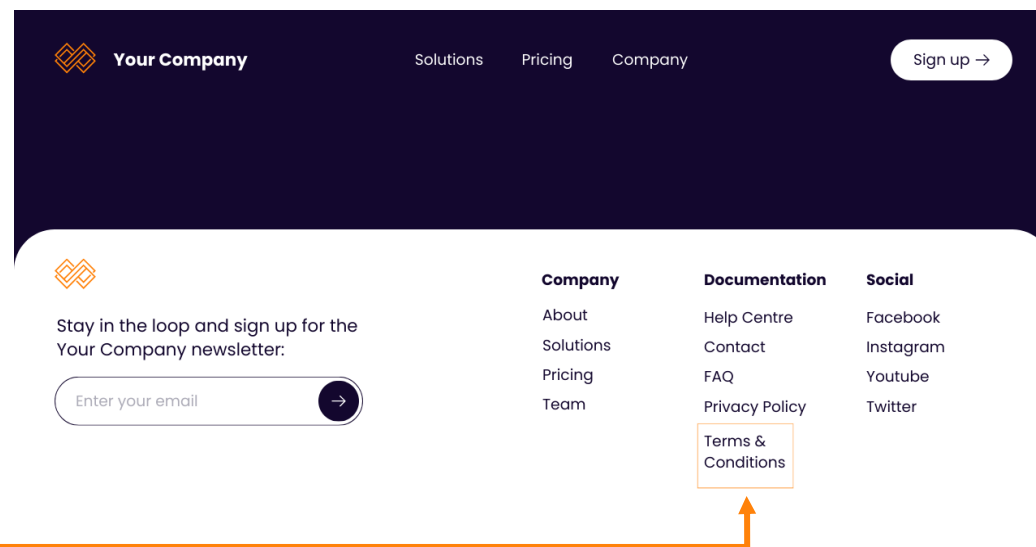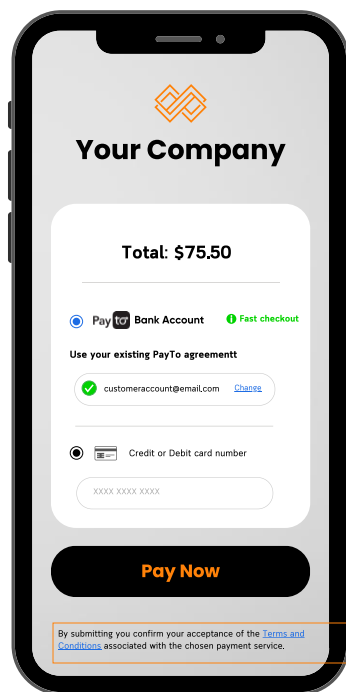
Important information.
You must complete all mandatory checklist tasks before submitting for UX review with Azupay

☐ **Using logos as per NPPA guidelines**

☐ Display link to PayTo Terms and Conditions

☐ Referring to the PayTo agreement or Payment agreement

Using the PayID and PayTo logos

When using the PayID or PayTo logos in your payment flow, please ensure you **follow the New Payments Platform Australia (NPPA) Guidelines** (available below)

Pay iD

This guide outlines the visual identity of the PayID brand and how these assets should be applied.

NPPA PayID Brand Guidelines & Marketing Kit

Pay to

This marketing kit is designed to help businesses communicate PayTo to their customers. These guidelines also outlines the visual identity of PayTo and how these assets should be applied.

NPPA PayTo Brand Guidelines & Marketing Kit

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UX Guide checklist

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☐ Using logos as per NPPA guidelines

☐ **Display link to PayTo Terms and Conditions**

☐ Referring to the PayTo agreement or Payment agreement

Display a link to PayTo terms & conditions

You must have a link to your merchant PayTo terms and conditions on your website or displayed in payment flow which is visible and can be easily accessed by your customers

Your Company

Total: $75.50

○ Pay to Bank Account ⓘ Fast checkout

Use your existing PayTo agreementt

✓ customeraccount@email.com Change

○ 💳 Credit or Debit card number

XXXX XXXX XXXX

Pay Now

By submitting you confirm your acceptance of the Terms and Conditions associated with the chosen payment service.

Your Company Solutions Pricing Company Sign up →

Stay in the loop and sign up for the Your Company newsletter:

Enter your email →

Company
About
Solutions
Pricing
Team

Documentation
Help Centre
Contact
FAQ
Privacy Policy

Social
Facebook
Instagram
Youtube
Twitter

Terms & Conditions

UX Guide checklist

Important information
You must complete all mandatory checklist tasks before submitting for UX review with Azupay

- [ ] Using logos as per NPPA guidelines

- [ ] Display link to PayTo Terms and Conditions

- [ ] **Referring to the PayTo agreement or Payment agreement**

Refer to the PayTo agreement

If you refer to a customer agreement in your payment flow or help instructions, make sure to use the term **PayTo agreement** or **Payment Agreement**

Let's look at Best Practice

The following information provides best practice advice to help you create a great PayTo payment experience for your customer.

We suggest including these best practice steps in your design and launch plan.

Start with Best Practice 1.

Consider making PayID the default way customers can connect their bank account to a PayTo agreement and pay you

PayID as the default way to pay

During payment option selection, customers must decide whether to use PayID or BSB / account number, if offered by you, to connect their bank account to a PayTo agreement

To help them decide:

• Make input of their personal PayID the only option available to them (default)
• Consider prefilling their mobile number as the PayID (majority of customers use it as their PayID)
• Allow a customer to change their PayID to their email address if they don't use their mobile number

Set up faster payments with PayTo
Fast, simple and secure payments authorised from your bank account. Read more here

1 **Enter your PayID details**

04 5273 6232

Don't have a PayID? Link with bank account details

Verify PayID details

Alternatively, copy Your Company's PayID details below into your banking app to make a payment
Pay with Your Company's PayID

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Best practice 2

Consider offering your customer the ability to provide a PayID or BSB / Account Number or offer both, when creating a PayTo agreement with your business

Offering PayID and BSB / account Number and for PayTo agreements

Entering a **mobile number or email address PayID details can be your default option**. And to also help customers, you could offer them to enter their **BSB / Account Number as an alternative way to create a PayTo agreement with you**

Set up faster payments with PayTo

Fast, simple and secure payments authorised from your bank account. Read more here

1 **Enter your bank details**

BSB   Account number

062 487   1726 3738

045 2673 273

Enter 6 digit code

Didn't receive the code? **Resend code**

Verify bank detail

Best practice 3

It's important to have the T&Cs acknowledged by your customer when creating a PayTo agreement

Acknowledgement of terms & conditions

You should include a statement advising your customer that by choosing to create a PayTo agreement as their payment option and proceeding, they confirm the acceptance of your PayTo Terms and Conditions.

Ensure you **include a link to your PayTo T&Cs** (detailed in Must do's above) within this acknowledgment statement for the customer to access if required before accepting.
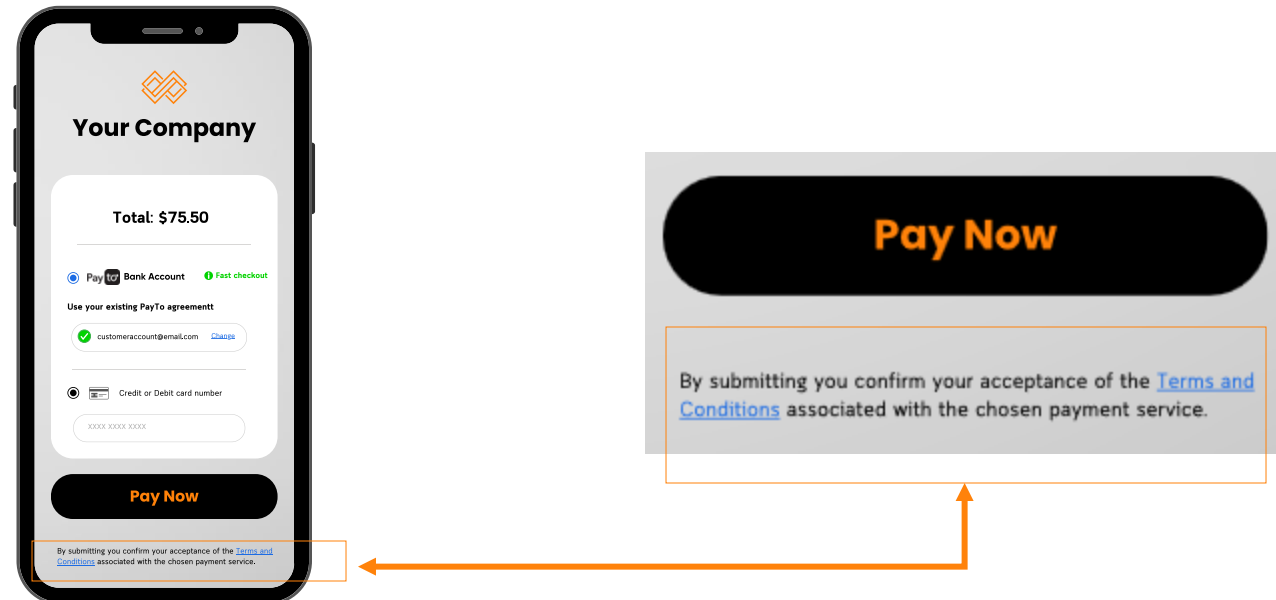
Best practice 4
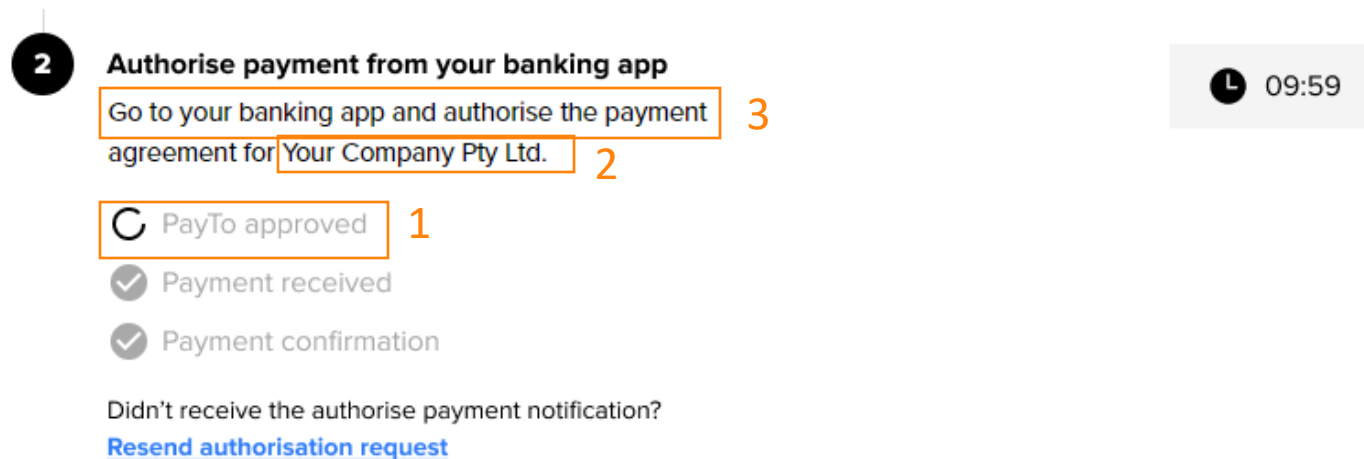
Helping your customers feel safe by letting them know they are paying you via a PayTo agreement

Allow customers to review the details of their PayTo agreement

Customers should be provided information to review before authorisation of the payment, including:

1. Detail of payment method (they have selected PayTo to make the payment)

2. Your business name

3. Information on the next steps to authorise the PayTo agreement
- For example: You will be directed to your banking app / internet banking to approve and authorise this PayTo agreement

Best practice 5

Authorising a PayTo agreement is safely completed in the customers bank app or internet banking. No apps, no downloads

Instruct your customer to authorise their PayTo agreement

It's important to communicate clearly to the customer that they must open and **log into to their mobile banking app or internet banking** to authorise their PayTo agreement

Set up faster payments with PayTo

Fast, simple and secure payments authorised from your bank account. Read more **here**

1 **Enter your PayID details**

| | 04 5273 6232 | Change PayID |

✅ This PayID is registered to Joh* ****

Next step

2 **Authorise payment**

Go to your banking app and authorise the payment agreement for Your Company Pty Ltd.

⟳ PayTo approved 09:59

Didn't receive the authorise payment notification?

Resend authorisation request

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Best practice 6

You can support your customers who are new to PayTo with step-by-step information on how to create and authorise a PayTo agreement

Helping customers with information on the PayTo authorisation process

Provide a link or display instructions on how to authorise a PayTo agreement in a bank app or internet banking.

Hint: Azupay can help you with pre-built client facing information (example below)

Set up faster payments with PayTo

Fast, simple and secure payments authorised from your bank account. Read more **here**

1 **Enter your PayID details**

| 🆔 04 5273 6232 |

Don't have a PayID? **Link with bank account details**

Verify PayID details

How to pay with Pay**to**

PayTo is an easy way to pay from your bank account.

Take control of your payments by authorising PayTo agreements securely from your online banking or mobile banking app.

1. Enter your PayID

Enter your PayID. This can be a phone number or email address.

2. Verify with OTP

You will be sent a OTP (one-time passcode) to your phone number or email address to be verified.

3. Authorise PayTo Agreement
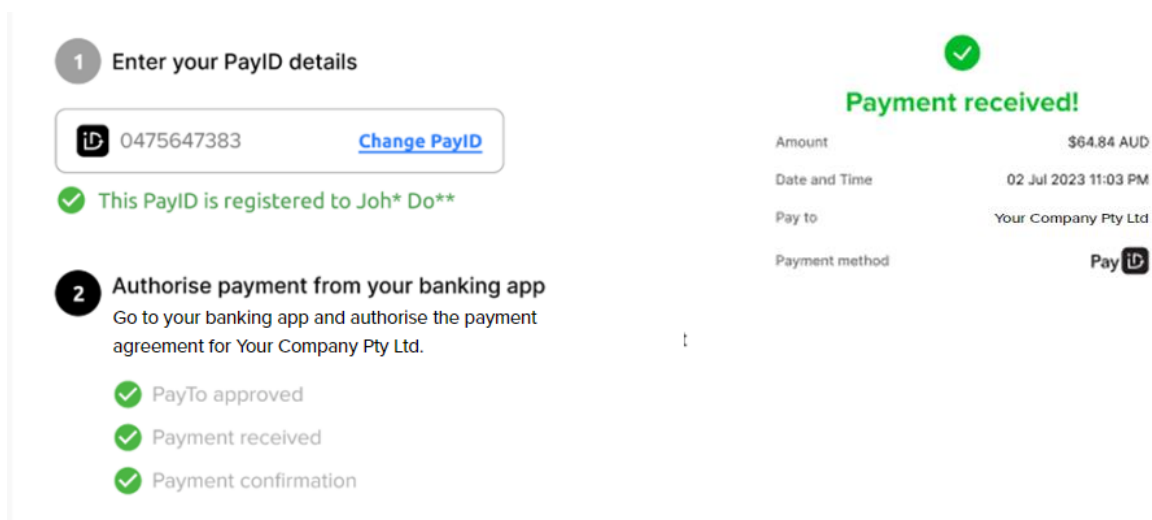
Log into online banking or your mobile banking app and authorise the PayTo agreement

Best practice 7

Let your customer know their payment has been processed via an on-screen confirmation

Display successful payment confirmation

Confirmation that the customers PayTo agreement has been successfully authorised and payment has been received

Best practice 8

Adding an up-front customer benefit like "new" and "no surcharge" can help customers adopt PayTo payments fast

Displaying a short description of PayTo offering

Let the features or benefits of PayTo help your customers with choice of payment. Some suggested options to use include:

• New

• No Surcharge

• Instant

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Best practice 9

Helping you to reduce the cost to do business in one simple step

Recommended

Elevate the Pay by Bank option

Displaying Pay by Bank at the top of your list of payment options is highly recommended if you aren't passing on surcharges to your customers for your other payment methods and are absorbing merchant service fees

Highlighting Pay by Bank as 'new and with 'no surcharge' within your payment methods hierarchy can help promote PayTo and reduce costs of sales

We also suggest sending comms (text, email) and promoting your new payment option on your website

Choose payment method

○ Pay by Bank   New   Pay ⫿   Learn more
No surcharge

○ [AMERICAN EXPRESS] [MasterCard] [VISA] [DISCOVER]
0.25% Surcharge

○ afterpay⬦

○ ZⵊP

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Best practice 10

Adding a ticking down clock with a customised timeframe reminds your customer to act immediately

Highlighting the time left to authorise a PayTo agreement

Set the time frame for payment agreement expiry and show the user the time they must authorise the agreement to complete their payment to you

2 **Authorise payment from your banking app**

Go to your banking app and authorise the payment agreement for Your Company Pty Ltd.

○ PayTo approved

✓ Payment received

✓ Payment confirmation

Didn't receive the authorise payment notification?
Resend authorisation request

🕐 09:59

![azupay logo]
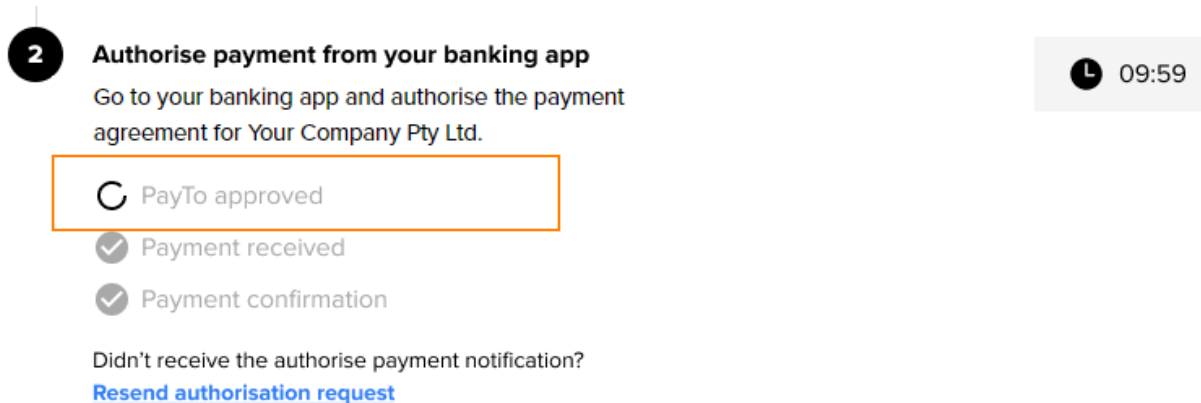
Best practice 11

A moving loading indicator shows your customer activity is happening with their payment

Display a loading indicator so your customer knows the final process is underway

Following your customer authorisation of their PayTo agreement it will take an average of 7 seconds for it to appear in their mobile banking and internet banking.

Use a loading indicator to show the user that there is something happening while they are waiting

![azupay logo]

Best practice 12

Sometimes things just happen and a customer may miss authorising their PayTo agreement in the allotted time. A simple solution is to get the customer to request to resend the PayTo agreement

Authorisation expired - resend the PayTo request to authorise

If your customer has not / does not authorise their PayTo agreement within the designated time, then display a message advising the user that they will need to resend the authorisation request

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Best practice 13

A customer's payment maybe rejected. Let them know they have options to continue with payment to your business

Payment cannot be processed – contact bank for further information

If the payment fails and cannot be processed, advise your customer so that they can try again or choose another payment method

2 **Authorise payment from your banking app**

Go to your banking app and authorise the payment agreement for Your Company Pty Ltd.

✅ PayTo approved

❌ Payment received

⚠️ Payment cannot be processed. Please contact your bank for further information or try a different payment method

Resend request **Try another account**

✔️ Payment received

Best practice 14

A customer's payment maybe rejected due to insufficient funds. Let them know they have options to continue with payment to your business

Payment cannot be processed - insufficient funds

If the payment fails due to the customer account having insufficient funds, advise the user so that they can:

• Transfer funds into the account and retry payment

• Select another payment method

2 Authorise payment from your banking app

Go to your banking app and authorise the payment agreement for Your Company Pty Ltd.

✅ PayTo approved

❌ Payment received

⚠️ Payment failed due to insufficient funds. Please make sure you have enough funds in your account.

✅ Payment received

Resend request   **Try another account**

We recommend

PayTo provides your customer and you so many benefits. A simple 'purchase finalised' message via text or email can help build a strong relationship and assist to generate return sales

Send your customer a push comms after payment

Help build trust and connection to your business by send your customer an email or text message advising them of their successful PayTo / Pay-by-Bank payment.

COMPANY
TAGLINE HERE

Payment Receipt

Hi Sally,

Thank you for your auto-recharge credit PayTo.
Here is your receipt ...

Date/Time	25 Feb 2024 00:21:53, Sydney Time
Account Name	Sally Jones
Transaction ID	719198
Recharge Amount	$45.00
Transaction Fee	$0.00
Total	$45.00
Status	Success
Account Balance	$72.50

All the best,

Damian

Support, Contacts and Resources

- For guidance and support on designing your UX payments experience, please contact **customersuccess@azupay.com.au**

- Azupay service desk: **https://azupay.atlassian.net/servicedesk/customer/portal/3**

- Everything you need to get started on your Azupay journey: **https://info.azupay.com.au/merchant-help-centre**

- Sample Merchant Terms and conditions for PayTo: **https://info.azupay.com.au/sample-merchant-payto-termsandconditions**

- For further information on Azupay PayTo checkout app:

- **1-click Checkout App (azupay.com.au)**

Pay ID   Pay to

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