

INTEGRATING RETAIL FINANCE WITH YOUR WEBSITE IN 7 EASY STEPS

Offering a financing option at checkout is a proven way to increase sales and give your customers an even better experience, it's also really easy to do. In fact, it's easier than you might think and typically integration takes just a few days.

To give you an idea of what's involved we've outlined 7 things to focus on to get up and running. Once you sign up you'll receive our full integration guide and access to all our resources and sample code to make things quick and easy whether your developers are in-house or external.

1. MAKE CUSTOMERS AWARE YOU OFFER FINANCE

Sounds simple but making customers aware that you offer finance at the right part of their buying journey impacts the choices they make.

Finance is proven to increase average order value and secure sales that would otherwise have gone to your competition. Make sure you talk about finance in the right way at the right time to drive the most revenue.

HOW WE HELP:

- Advice from our experts
- [Marketing finance checklist](#)
- [22 tips to marketing finance guide](#)



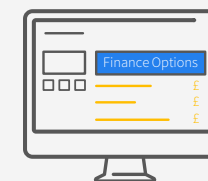
HOMEPAGE

Telling customers that finance is available as soon as they hit your site ensures they consider you rather than going to the competition.



CATEGORY PAGE

Showing which products are available with finance at the category or search results page impacts the choices the buyer makes.



PRODUCT PAGE

Show customers details of the specific loan offers and options available for that product.

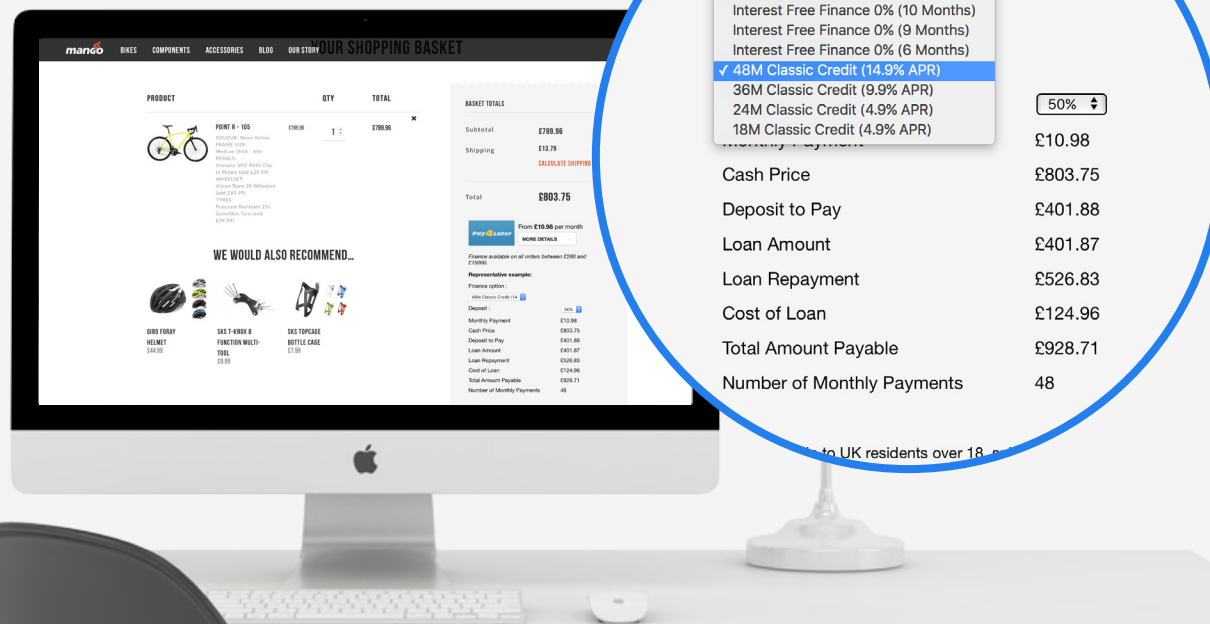
2. ADD OUR JAVASCRIPT FINANCE CALCULATOR

Let customers see what taking a finance option really means for them by integrating our Javascript calculator on your product pages. This shows exactly what their monthly repayments and total amount payable will be based on the finance option and deposit selected.

Values are dynamically calculated as the customer makes their selections resulting in an instant (and regulatory compliant) illustration of their loan details. This makes it easy for customers to compare multiple loan offers and allows them to adjust their monthly repayment to their budget.

HOW WE HELP:

- HTML code for website
- Javascript API demo



3. CREATE A FINANCE INFORMATION PAGE

Set up a page on your website to explain your finance offering to your customers. Here you can give details of any qualifying spend, types of customers, when the order will be fulfilled, who to contact for queries and other relevant information. There's also some legal text you need to include about who the consumer credit is provided and underwritten by.

This information ensures compliance and helps answer any customer questions so they feel reassured about proceeding with the purchase and the finance application.

HOW WE HELP:

- Sample text for finance webpage
- HTML code to add legal content

4. ADD TO CHECKOUT

Make sure it's obvious to customers that finance is available when they're paying for your goods or services. For customers it should be presented as just another way to pay.

It's really easy to integrate Pay4Later finance with any ecommerce applications. We provide the code for you to do the integration yourself or we can put you in touch with one of our integration partners who'd be happy to help.






We integrate with all the main ecommerce shopping carts including




If your ecommerce system isn't listed just let us know and we'd be happy to find someone who can help.

POINT R - 105 × 1 £649.99
COLOUR: Neon Yellow
FRAME SIZE: Medium (5ft8 - 6ft)
PEDALS: Standard
WHEELSET:
Chasewood RD2.0 Wheelset
TYRES:
25c Continental Ultra Sport II

Subtotal £649.99
Shipping £13.79
Total £663.78

• CREDIT CARD / PAYPAL     

Pay with credit card, debit card and PayPal.

☐ APPLY FOR FINANCE 

☐ I accept the [Terms & Conditions](#) *

PROCEED TO PAYMENT

HOW WE HELP:

- HTML code to add to site
- Integration partner recommendations
- Pay4Later acceptance mark logos

5. INITIATING THE FINANCE APPLICATION

We need to know that applications are coming from your site and also the details of the purchase. So for every finance purchase we need some key details including your retailer ID, the value of the goods, the product description and the loan offer chosen. This allows us to put the right details into the application form for the customer, give the right details to the lender and ensure payment happens seamlessly.

By adding a small piece of code to your site this information can be automatically gathered and included in the customer application process as well as the data provided to the lender.

HOW WE HELP:

- PHP code and all technical details provided
- White-listing your IP addresses

6. RETURN URL

Once the customer has completed the application process you can choose which page of your website to send them to. This can be a different depending on the loan decision. For example we usually recommend that those who have been declined for finance are returned to the checkout page and given the option to pay using another method.

7. SET UP FULL AUTOMATION WITH CREDIT STATUS NOTIFICATIONS (CSN)

We've pioneered offering finance as a genuine payment method so you'll see that the process of accepting payment and fulfilling orders is similar to that used when you process payment by credit card or PayPal.

We use a range of CSNs to allow us to communicate the status of the application between our systems. They track everything from application submitted, referred, verified, fulfilled and complete. You can see it all live for each application through BackOffice where you can also view, manage and report on your finance orders.

CSN's allow your finance orders to be tracked and actioned automatically, essential if you're managing a large volume of finance orders. Integrations can include programming to automate the actions taken when a status is changed (ie when a verified CSN is received the order is allocated and dispatched). CSN's can be delivered by email, HTTP or both, depending on your preference.

HOW WE HELP:

- PHP code and all technical details provided

Our expert team are with you every step of the way. We've helped our merchants complete hundreds of successful integrations and will help you get up and running in no time.

It really is that easy. You can either use your own in-house web developers or outsource it to an agency. We even have partners we can recommend to help you if you need.

For more information speak to one of our sales team, email us at hello@pay4later.com or call on **0800 021 7150**.

Pay4Later

“THE EASY-TO-USE SYSTEM MEANT WE COULD INTEGRATE CREDIT APPLICATIONS QUICKLY AND EASILY INTO OUR OWN PROCEDURES, RESULTING IN AN IMMEDIATE INCREASE IN BUSINESS.”

- Open Study College