


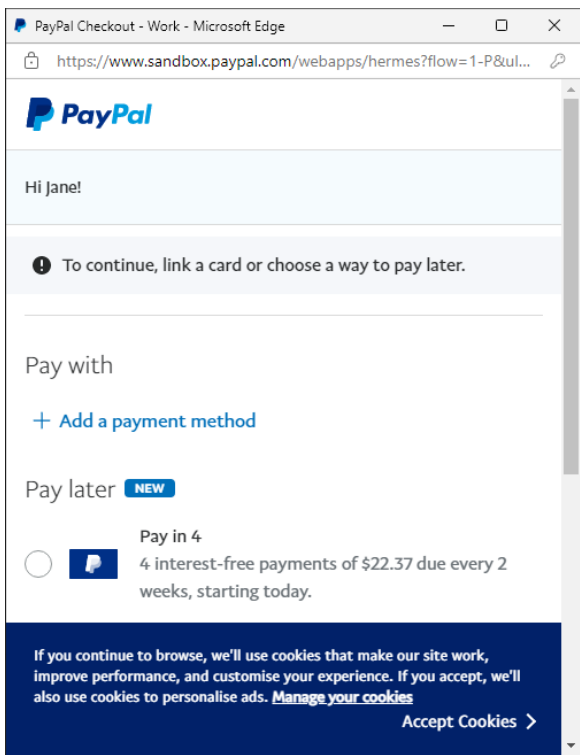
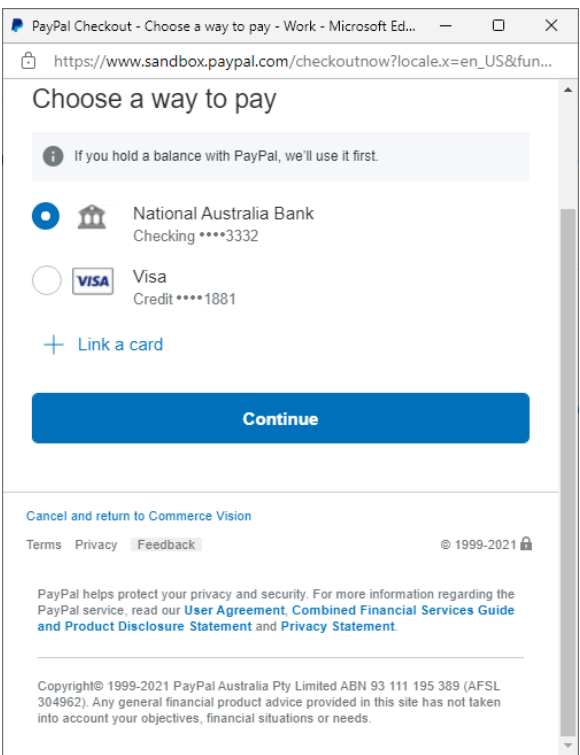
# Buy Now Pay Later - PayPal Pay in 4

 **Pay in 4 Info**  
See [PayPal Pay in 4 website](#).

- On this page:
- [Overview](#)
  - [Pay in 4 Express button](#)
  - [Add Pay in 4 messaging on your website](#)
    - [Edit messaging](#)
    - [Messaging Customisation Options](#)
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## Overview

Pay in 4 (Pay Later) is PayPal's Buy Now, Pay Later payment option. Whether The Pay in 4 is available for a specific purchase is determined by PayPal. If offered (subject to PayPal's terms and conditions), it will be listed as a payment option once a customer has signed into their PayPal account.

Pay Later (Pay in 4) offered as payment option	Pay in 4 not offered
 <p>The screenshot shows the PayPal Checkout page where 'Pay Later' is offered as a payment option. It includes a message 'Hi Jane!', a prompt to link a card or choose a way to pay later, and the 'Pay later' section with the 'Pay in 4' option highlighted. The 'Pay in 4' option shows '4 interest-free payments of \$22.37 due every 2 weeks, starting today.' A cookie consent banner is at the bottom.</p>	 <p>The screenshot shows the PayPal Checkout page where 'Pay in 4' is not offered. It displays the 'Choose a way to pay' section with options for National Australia Bank, Visa, and a 'Link a card' button. A 'Continue' button is prominent. The footer includes links for Terms, Privacy, and Feedback, along with copyright information.</p>

**NOTE** - If your site is using the [Braintree Payments gateway](#) to process PayPal transactions and [vaulting](#) is on, Pay in 4 will not be available for logged in customers at checkout. It will still be offered if the user selects PayPal via PayPal Express. Pay in 4 is always available for guest users as vaulting is not applicable.

## Pay in 4 Express button

For sites using the Braintree Payments gateway, you can add a Pay in 4 button to either or both the Product Detail and Cart pages. The button lets customers log into Pay in 4 and complete the order in one click rather than going through the checkout process. Express Pay in 4 is not affected if [vaulting](#) is on.

Product Detail page (desktop view)	Product Detail page (m
------------------------------------	------------------------

## 2-Burner Propane Stove

Product Code: CV138



\$279.95 inc GST

✓ In Stock

1 + -

Add to cart

PayPal Checkout

Pay in 4

PayPal Pay in 4 interest-free payments of \$69.99. [Learn more](#)

## 2-Burner Propan



\$279.95

inc GST

✓ In Stock

1 -



PayPal Pay in 4 in  
[Learn more](#)

When the user selects the Pay in 4 button, they are prompted to log into their PayPal account. Once logged in, the calculated Pay in 4 instalments and payment dates are displayed. The user can continue with this payment option or close the popup and select another payment option.

Log in to your PayPal account - Work - Microsoft Edge

https://www.sandbox.paypal.com/checkoutnow?sessionID=uid\_84f9e...

**PayPal**

## Pay in 4 with PayPal

Log in or sign up for a PayPal account to pay later.

buyer@ecommerce.com.au

Password

☐ Stay logged in for faster purchases ?

**Log In**

Having trouble logging in?

or

**Sign Up**

[Cancel and return to Commerce Union](#)



PayPal Checkout - Work - Microsoft Edge

https://www.sandbox.paypal.com/webapps/hermes?flow=1-P8&ul...

**PayPal**

\$46.99 AUD

## Pay in 4

\$46.99 in 4 payments

Payment 1	Payment 2	Payment 3	Payment 4
\$11.75 due today	\$11.75 23 Nov	\$11.75 7 Dec	\$11.74 21 Dec

✓ No sign-up fees  
✓ Interest-free, automatic payments

Payments and due dates may change based on shipping, taxes or updates to your purchase.

**Continue**



To add and enable Pay in 4 as a PayPal Express option, see: [Braintree PayPal settings](#).

## Add Pay in 4 messaging on your website

For sites using the Braintree gateway, Pay in 4 messaging can be added to any page.

There are two messaging versions:

- generic** - **Pay in 4 interest-free payments on purchases of \$30-\$1,500.** [Learn more](#) This displays a general promotional message about Pay in 4. It is suitable and available for any relevant page. Just add the [PayPal Pay Later Generic Summary Widget](#) in the desired zone of a page. For instance, you might want to alert customers that Pay in 4 is available by adding it to the Home Page.
- with calculated instalment** - **Pay in 4 interest-free payments of \$11.75.** [Learn more](#) This includes the specific instalment amount calculated from the product price (Product Detail page) or customer's cart total (Cart page and Cart Summary popup). The message is automatically enabled in the widget so it will display by default if Braintree PayPal Express is on. It can be disabled in the widget.

Generic message	Message wi
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Payment

Credit Cards and PayPal

BPay

Choose a way to pay

Card

PayPal

Process Payment

PayPal

Pay in 4 interest-free payments on purchases of \$30-\$1,500. [Learn more](#)

Subtotal

Total (Includin

Pay

## Edit messaging

The Pay in 4 message can be added/enabled and edited for these pages:

- Generic message on any page - [PayPal Pay Later Generic Summary Widget](#)
- Generic message on Braintree tab in Checkout page - [Checkout Payment Options Widget](#)
- Generic message on Product List page - [PayPal Pay Later Category Summary Widget](#)
- Product Detail page - [Product Purchase Detail Widget](#)
- Cart Summary popup - [Cart Summary Widget](#)
- Cart page (Cart Order Summary page) - [Cart Order Summary Totals Widget](#)

To customise the messaging style, in the widget:

1. Click **Edit** next to **PayPal Pay Later Messaging Options**.

PayPal Pay Later Generic Summary

Search...

General Options

Common Options

Documentation

General Options

Description

Layer

PayPal Pay Later Messaging Options

Edit

**NOTE** - To access **PayPal Pay Later Messaging Options** in widgets with the calculated payment messaging or in the [Checkout Payment Options Widget](#), select the **Braintree** tab.

Product Purchase Details

Search...

General Options

Braintree

Buttons

Prompts

Braintree

PayPal Express Buttons Options

PayPal Pay Later Messaging Options

Force Hide Pay Later Message

Edit (3 applied)

Affects Widget: Product Purchase Details

Edit

Affects Widget: Product Purchase Details

Affects Widget: Product Purchase Details

2. In the **Name** dropdown, select the option to customise.

PayPal Pay Later Messaging Options

Name: data-pp-style-layout (selected)  
Value: text

Buttons: Cancel, Apply

3. In **Value**, select the value for the option.

PayPal Pay Later Messaging Options

Name: data-pp-style-layout  
Value: text (selected)

Buttons: Cancel, Add

4. Click **Add**.
5. Repeat steps 2-4 for each option you want to set.
6. To save, **click Apply**.

PayPal Pay Later Messaging Options

Name: Please enter or select a Name ...  
Value: Please enter or select a Name ...

Existing PayPal Pay Later Messaging Options


Name	Value	Options
data-pp-style-layout	text	Edit Remove

Buttons: Cancel, Apply

## Messaging Customisation Options

<b>Layout</b>	Sets the messaging as text only or in a banner Default: text
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**data-  
pp-  
style-  
layout**

 **PayPal** Pay in 4 interest-free payments of \$20.00. [Learn more](#)

Option: *Flex* - displays a flexible display banner



**NOTE** - If the *Layout* attribute is not added, 'text' will default.



The text layout is ideal for placement under product and cart prices. The flexible display banner is ideal for placement above your home and product category pages. It is designed to be eye-catching.



**Logo  
type**

Sets the logo type.

Default: *primary*

Options: *alternative, inline, none*

**data-  
pp-  
style-  
logo-  
type**

Value	Description	Preview
<code>primary</code>	<b>Default.</b> Full PayPal Logo.	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
<code>alternative</code>	PayPal monogram Logo.	 Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
<code>inline</code>	Single line PayPal Logo without monogram.	Pay in 4 interest-free payments of \$30.00 with <b>PayPal</b> . <a href="#">Learn more</a>
<code>none</code>	No logo. Text only.	Pay in 4 interest-free payments of \$30.00 with <b>PayPal</b> . <a href="#">Learn more</a>




**Logo  
position**

Sets the position of the PayPal logo in the message

Default: *left*

Options: *right, top*

**data-  
pp-  
style-  
logo-  
position**

Value	Description	Preview
<code>left</code>	<b>Default.</b> Logo left of the text.	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
<code>right</code>	Logo right of the text.	Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a> 
<code>top</code>	Logo above the text.	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>





**Text  
colour**








Sets the text and logo colour of the message.




Default: *black*

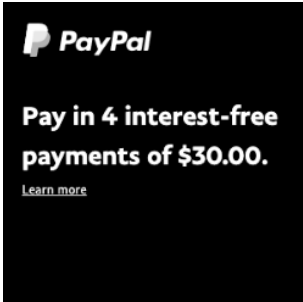
Options: *white, monochrome, grayscale*

**data-  
pp-  
style-  
text-  
color**

Value	Description	Preview
black	<b>Default.</b> Black text with a colored logo.	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
white	White text with a white logo.	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
monochrome	Black text with a black logo.	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
grayscale	Black text with a grayscale logo.	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>

<b>Text size</b>  <b>data- pp- style- text- size</b>	<i>Sets the size of the message text.</i>	
	<i>Default: 12</i>	
	<i>Options: 10, 11, 13, 14, 15, 16</i>	
Value	Description	Preview
10 , 11	Smaller text sizes.	 Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>  Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
12	<b>Default.</b> Standard text size.	 Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
13 , 14 , 15 , 16	Larger text sizes.	 Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>  Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>  Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>  Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>

<b>Text align</b>  <b>data- pp- style- text- align</b>	<i>Sets the direction the text aligns for text layout messages.</i>	
	<i>Default: left</i>	
	<i>Options: centre, right</i>	
Value	Description	Preview
left	<b>Default.</b> Text is left aligned	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
center	Text is center aligned	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>
right	Text is right aligned	 <b>PayPal</b> Pay in 4 interest-free payments of \$30.00. <a href="#">Learn more</a>

<b>Banner Colour</b>  <b>data- pp- style- colour</b>	<i>Sets the banner colour (layout: flex)</i>	
	<i>Default: Blue - blue background, white text, white logo</i>	
	<i>Options</i> <b>Black</b> - black background, white text, white logo	
		
	<i>White</i> - white background with blue text, coloured logo and blue border	



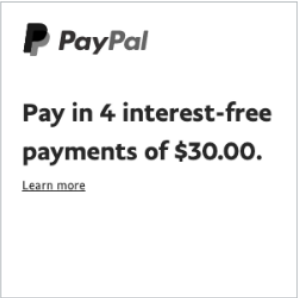
*Gray - gray background, blue text, coloured logo*



*Monochrome - white background, black text, black logo*



*Grayscale - white background, black text, grayscale logo*



<b>Banner Style Ratio</b>	Sets the shape and size of the banner message (layout: flex) Default: <b>Ratio 1x1</b> . Flexes between 120px and 300px wide.
<b>data- pp- style- ratio</b>	





Pay in 4 interest-free  
payments of \$20.00.

[Learn more](#)

Options:

**Ratio 1x4.** 160px wide.



Pay in 4  
interest-free  
payments of  
\$30.00.

[Learn more](#)

**Ratio 8x1.** Flexes between 250px and 768px wide.



Pay in 4 interest-free payments of \$30.00.

[Learn more](#)

**Ratio 20x1.** Flexes between 250px and 1169px wide.



Pay in 4 interest-free payments of \$30.00.

[Learn more](#)

1. To hide the PayPal Pay in 4 message, toggle ON **Force Hide Pay Later Message**.

**Why would I want to hide the messaging?**

This messaging is not controlled by where the Pay in 4 button is located. It simply displays after the Express buttons. So it may not display where you would like it to be. You can always add Pay in 4 messaging where you want it by adding the [PayPal Pay Later Generic Summary Widget](#) on any page or template.

2. To save changes, Click **Save**.

## Additional Information

<b>Minimum Version Requirements</b>	4.31
<b>Prerequisites</b>	Braintree Account, PayPal account
<b>Self Configurable</b>	Yes
<b>Business Function</b>	Payment Types
<b>BPD Only?</b>	Yes
<b>B2B/B2C/Both</b>	Both
<b>Third Party Costs</b>	Fees apply

### Related help

- [Braintree PayPal Settings](#)

### Related widgets

- [PayPal Pay Later Generic Summary Widget](#)
- [PayPal Pay Later Category Summary Widget](#)
- [PayPal Pay Later Checkout Summary Widget](#)
- [PayPal Pay Later Cart Summary Widget](#)