

Buy Now, Pay Later - Payright



Prerequisite alert!

Your website must be on version 4.24+, and you'll need a merchant account with Payright. Contact [Commerce Vision](#) to request a site version upgrade.

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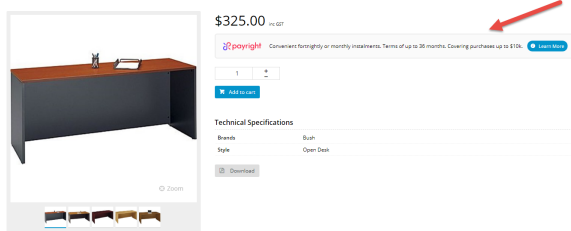
Overview



Payright is a *Buy Now, Pay Later* option that is supported on the Customer Self Service eCommerce Platform. Your customers can get their goods now but pay for them over time in manageable instalments negotiated with Payright.

Integrating Payright into your website is quick and easy, provided you have already established a merchant account with Payright. For further information, visit the [Payright website](#).

Bush Westfield Manager's Desk

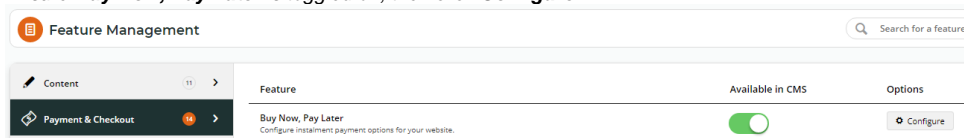


Step-by-step guide

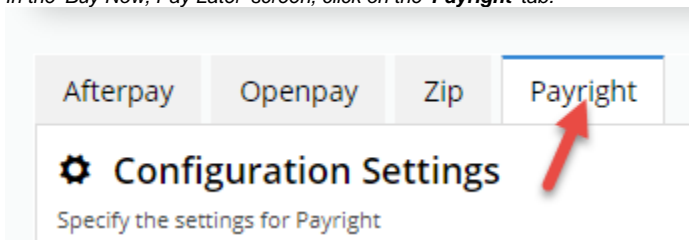
1. Enable and configure Payright

Before you start, have your Payright account credentials handy.

1. In the CMS, navigate to **Settings** **Feature Management** **Payment & Checkout**.
2. Ensure **Buy Now, Pay Later** is toggled on, then click **Configure**.



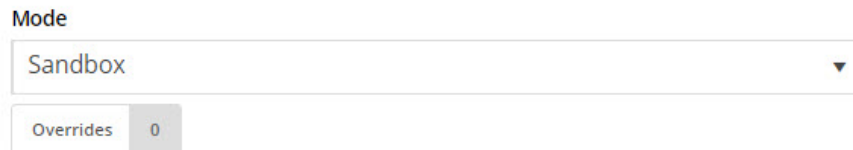
3. In the 'Buy Now, Pay Later' screen, click on the '**Payright**' tab.



4. To enable Payright for all user Roles on your site, toggle on **Payright Enabled**. Leave this global toggle off and add Role overrides if Payright is to be offered only to specific roles, e.g., B2C customers. See Step 2 below for help on setting overrides.



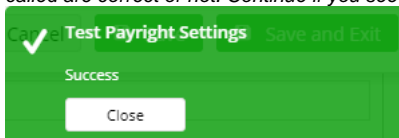
5. In **Mode**, select **Sandbox** if you are setting up Payright on your testing site (Stage), or **Production** for your 'Live' site. Leave this global toggle off and specify either mode for Role by setting overrides if required.



6. In **Payright Activate Plan Immediately**, decide when a Payright plan starts. Ensure the toggle is OFF for the Payright plan to be activated only when the order is shipped. If ON, the plan will be activated immediately after the order is placed. **Note** - 'OFF' is recommended by Payright. **Note** - the eventual repayment agreement terms including plan commencement are negotiated between Payright and the purchaser.
7. Enter your Settings and integration credentials provided by Payright in one or both 'Production Settings' and 'Sandbox Settings' depending on whether your site is using Production, Sandbox or both (e.g., if Role overrides have been set for Modes).
Set the following options:

- **New Loan URL**
- **API Base URL**
- **Client ID**
- **Client Secret**
- **API User Name**
- **API Password**
- **Merchant User Name**
- **Merchant Password**

8. Once you have finished entered the Settings, click **Test Settings**. A popup message informs you whether the APIs called are correct or not. Continue if you see the Success message:



If you see the 'Failed' message, re-check your settings.

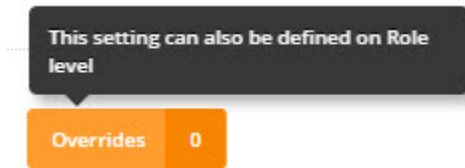
9. Once all settings have been configured and tested, scroll back to the top left and click **Save**.

2. Setting Overrides (optional)

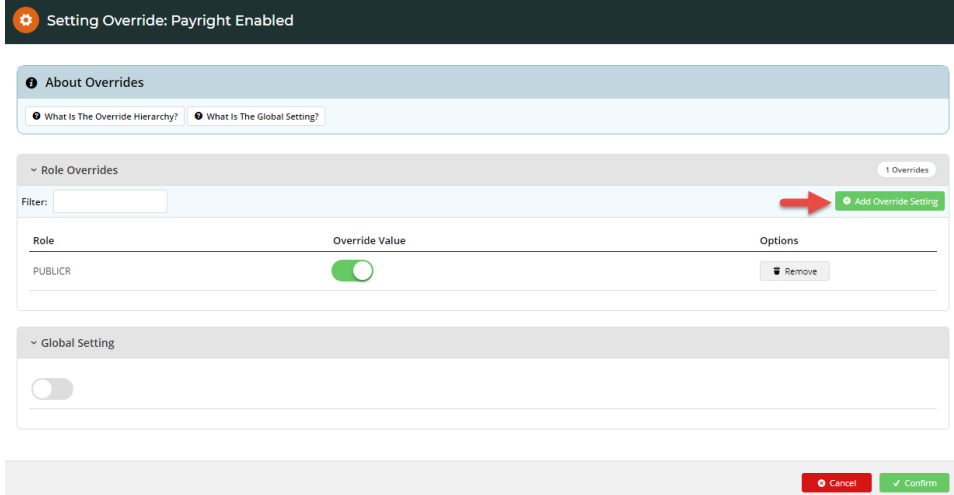
You can override any of the feature settings based on the Website User Role.

For example, you may wish to display Payright branding on the Product Detail page for the B2C Role only. In this case, you could leave the global setting off and set B2C on as an override.

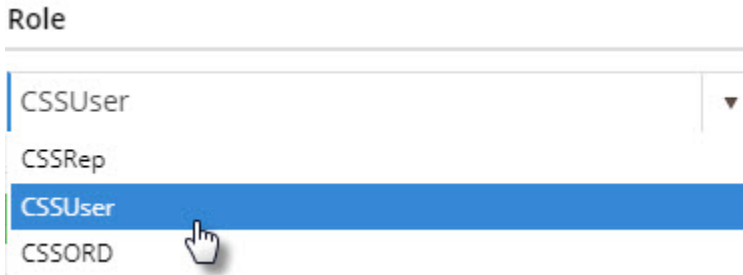
1. Click the **Overrides** icon next to the setting you want to set.



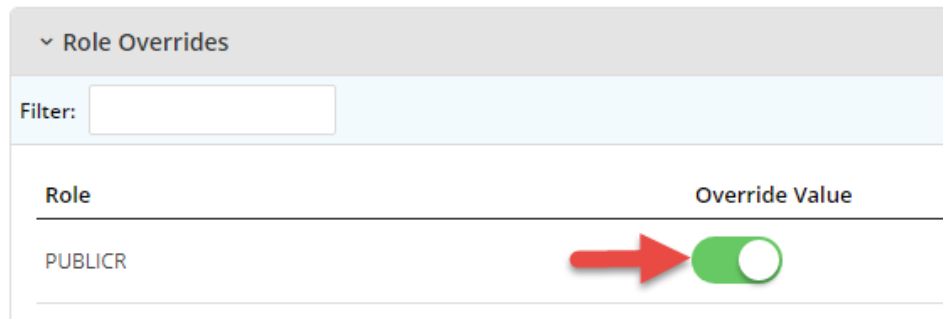
2. A popup will open, with your current Global setting displayed at the bottom. Click **Add Override Setting** in the Role Overrides section.



3. In **Role**, start typing the role name into the lookup and select the role from the options presented.



4. Set the **role override value** for this setting. Remember that this overrides the global setting value.



5. Repeat steps 2-4 if you wish to override the global behaviour for other roles.
6. Click **Confirm** to close the window.
7. Don't forget to click **Save** on the feature settings page to save your changes!


3. Configure Display Options

Where Payright branding appears on your site and which Payright messages are triggered (depending on minimum and maximum order values set) are configured in the **'Display Options'** section of the Payright Settings screen.




Minimum and maximum amounts set here only act as limits determining when your site offers Payright as a payment option. The Payright product has its own minimum and maximum limits. To coordinate with Payright's min/max rules, it is advised that you consult and confirm with Payright before setting these limits for your site.

1. In **Min. Price of Products to Show Content**, enter the minimum amount required to display Payright branding as a payment option for the product:



\$325.00 inc GST

 Convenient fortnightly or monthly instalments. Terms of up to 36 months. Covering purchases up to \$10k. [Learn More](#)

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[Add to cart](#)

Technical Specifications

Brands

Bush

Style


Open Desk

[Download](#)


Notice if a product's price is lower than this amount, the Payright branding displays an alternate message:

Head TiS6 Tennis Racquet

Product Code: CV116



\$99.99 inc GST

 Minimum order of \$100.00 required for Payright. [Learn More](#)

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[Add to cart](#)

Technical Specifications

Brands


Head

[Download](#)


2. In **Max. Price of Products to Show Content**, enter the maximum amount your site allows for Payright to be offered as a payment option. If a product's price is over this amount, the 'exceed limit' message is displayed:

Lobster Phenom 2 Club Series Tennis Ball Machine

Product Code: CV121



\$3399.99 inc GST

 Order cannot exceed \$3,000.00 for Payright. [Learn More](#)

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3. In **Min. Order Total to be Available**, enter the minimum amount before your website will allow Payright to be used as payment. If an order is below this amount, during checkout, when the Payright tab is selected, a message alerts the buyer that the order total is too low:

The screenshot shows a 'Payment' tab selected among several options: Account, Credit Card, PayPal, BPay, Request Quote, and Payright. Below the tabs, a red error message states: 'Minimum order of \$100.00 required for Payright'. A 'Learn More' button is provided next to the message.

4. In **Max. Order Total to be Available**, enter the maximum amount your website allows Payright to be used as payment. If an order is above this amount, during checkout, when the Payright tab is selected, a message alerts the buyer that the order total exceeds the limit:

The screenshot shows the same 'Payment' tab interface. The red error message now states: 'Order cannot exceed \$3,000.00 for Payright'. A 'Learn More' button is also present.

5. In **Deposit Percent**, enter the percentage of the total order for the deposit to be paid. **Note** - the actual deposit percentage is negotiated between the buyer and Payright. The value entered here is not used.
6. Toggle on **Display Content in Product Detail** if Payright branding is to appear on the Product Detail page for all Roles (in accordance with min/max values). The Override feature can be used instead.
7. Toggle on **Display Content in order and cart summary** if Payright branding is to be displayed in the order and cart summary (as well as in Cart Hover) for all Roles:

The screenshot displays a product page for 'Bush Westfield Manager's Desk' with a price of \$405.90. Below the product details, there are sections for 'Fast Order Entry', 'Have A Promo Code?', and 'Freight Estimate'. On the right, a summary table shows the subtotal and total (including GST) as \$405.90. A red arrow points to the 'Payright' logo in the summary, which is accompanied by a 'Learn More' link. At the bottom, there are buttons for 'Keep Shopping', 'Request Quote', and 'Continue To Checkout'.

8. To save your settings, click **Save** or **Save & Exit**.

4. Customise Payright text in page templates

If you want to customise labels and text of Payright buttons and branding throughout your site, go to the relevant widgets in use and click on the Payright Summary and Popup tabs. These tabs are available in the following widgets:

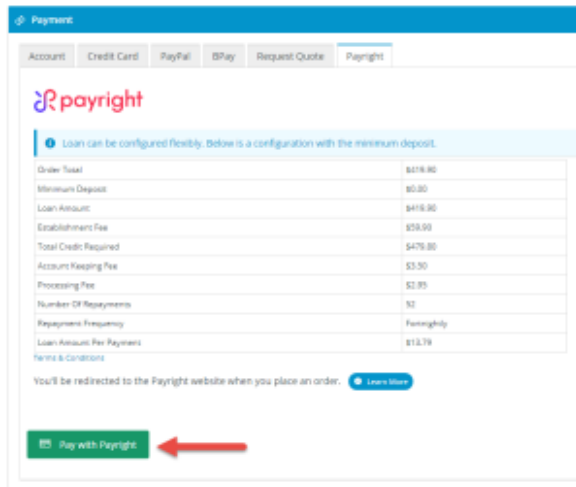
- [Checkout Payment Options](#)

- [Cart Order Summary Totals](#)
- [Product Purchase Details](#)
- [Product Payright Summary](#)

Note - some fields are available in multiple widgets and changes made to a field in one widget will extend to the same one in the other widgets.

What your customers will see

When Payright has been configured correctly for your website, Payright branding will be displayed on your site (where depends on display settings) and Payright is offered as a payment option during the checkout process for valid order amounts. If the buyer selects Payright to pay, the system will connect to the Payright server and return a summary of the projected Payright loan. At this time, they can click the **Pay with Payright** button to complete the payment.



After successful payment, the buyer is redirected to your website's Order Confirmation page.

Additional Information

Minimum Version Requirements	4.31
Prerequisites	Merchant account with Payright
Self Configurable	Yes
Business Function	Marketing, Finance
BPD Only?	Yes
B2B/B2C/Both	Both
Third Party Costs	Refer to Payright's T&Cs

Related help

- [Buy Now, Pay Later - Zip](#)
- [Buy Now, Pay Later](#)
- [Buy Now, Pay Later - Openpay](#)
- [Buy Now, Pay Later - Afterpay](#)

Related widgets

- [Product Purchase Details Widget](#)
- [Cart Order Summary Totals Widget](#)
- [Cart Summary Widget](#)

- [Checkout Payment Options Widget](#)