PUT IT ON LAY-BUY *powered by PayPal*: PROCESS DOCUMENT

The affordable payment option for customers buying products for future dated events

How LAY-BUY payment option works in Shopify	
CHECKOUT	
1.Payment Method	Consumer is presented PUT IT ON LAY-BUY *powered by PayPal* in merchant's checkout, and selects method
2.Confirm Order	Consumer selects down-payment % to pay today, and how many months they want to pay-off the balance
3.PayPal	Consumer is taken to PayPal's landing page Consumer pays the down-payment today with their PayPal a/c or their credit card. PayPal then sets up the LAY-BUY payment plan between consumer and merchant. PayPal then sends two email notifications to merchant and consumer. (One for the down-payment and another that a payment plan has been setup) Note: if buyer does not have a PayPal a/c, they will pay with their credit card today and a PayPal a/c is setup for the LAY-BUY payment plan payments
ORDER	
4. Order Placed (pending)	Down-Payment monies are paid into merchant's PayPal account. Order is placed in Shopify with status 'pending'. LAY-BUY payment plan details are auto populated the LAY-BUY App that resides within your Shopify store Apps menu.
5. Payment Plan	Cronjob fetches all the instalment payments on their due date from PayPal / Lay-Buys server and updates the payment plan in LAY-BUY App from status 'pending' to 'complete'. PayPal then sends an email notification to merchant and consumer for the payment.
6. Order Updated (Processing)	Final instalment payment is paid in PayPal, fetched on due date from PayPal / Lay-Buys server. Payment Plan profile is cancelled in PayPal so no more monies are auto paid from consumer's PayPal account. Payment Plan in LAY-BUY App is updated from status 'pending' to 'complete'.

	Cronjob runs and fetches final payment and updates Order in Shopify from 'pending' to 'paid' status for merchant's fulfilment. PayPal then sends an email notification to merchant and consumer for the payment. And at final payment PayPal sends notification to both buyer and merchant that payment profile in PayPal has been cancelled, so no more automated payments paid from buyer.
7. Order Fulfilled	Merchant delivers product/s to consumer
CHANGE MANAGEMENT	
8. Revise a Lay-Buy	A consumer can revise a LAY-BUY order at any time while the LAY-BUY is in 'pending' status. The process involves the merchant revising the payment plan from the LAY-BUY App. The revise feature enables consumer to settle outstanding balance today via a 'buy-now' option or extend the term of the LAY-BUY via a 'lay-buy' option. When payment plan is revised by merchant in LAY-BUY App, the consumer is sent an email with the payment link embedded in email. At this time the payment plan status is changed to 'revise requested' until payment is made by consumer. The consumer then clicks on payment link, is taken to PayPal and then makes payment. If revision was in settlement (buy-now), then processes 6 and 7 are triggered. If revision was to extend LAY-BUY, then a down-payment is paid on the day and a new payment plan is populated in LAY-BUY App against same Shopify order number. The payment plan status for the revised plan then changes to 'revised' and the new payment plan has status 'pending'. The 'pending' plan is then the new payment plan for the Shopify order. The Shopify order number remains the same. PayPal sends email notifications to merchant and consumer for these payments.
9. Cancel a Lay-Buy	A consumer can cancel a LAY-BUY order at any time while the LAY-BUY is in 'pending' status. The process involves the merchant cancelling the order from within their Shopify admin panel. When an order is cancelled in Shopify, no refund is done. The cancel feature involves merchant cancelling the payment plan in PayPal and refunding the consumer all monies paid to-date for the LAY-BUY, less the 'cancellation fee' they have stipulated in their T&Cs. PayPal sends email notifications to merchant and consumer that payment plan has been cancelled.
9. Refund a Lay-Buy	As stated above all refunds are done from within PayPal