

# Total Tools

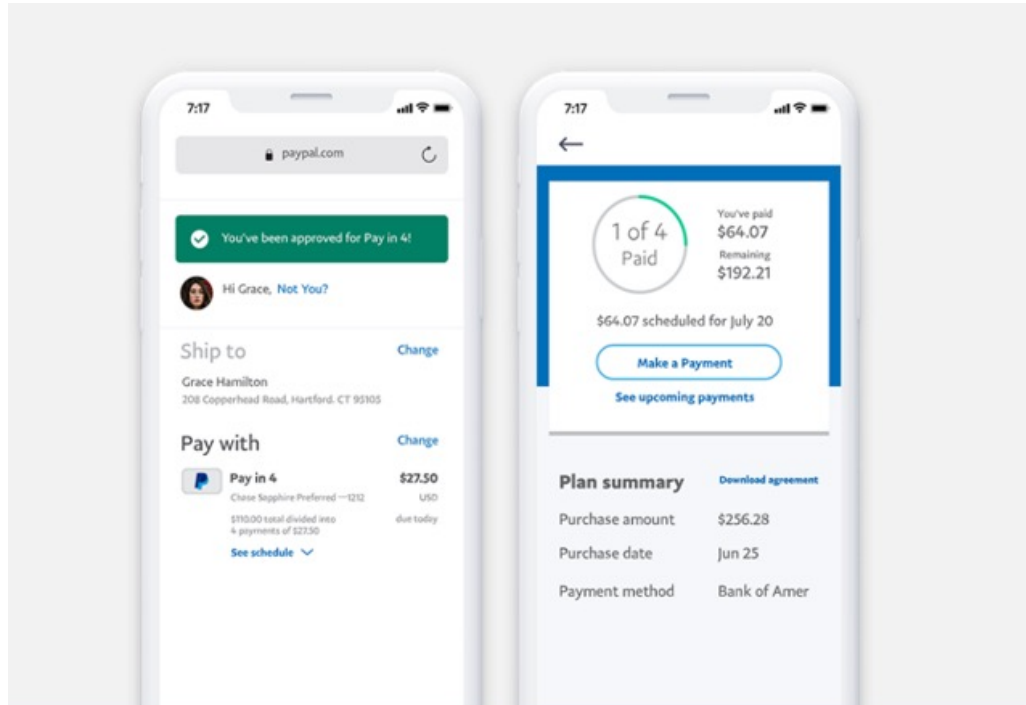
PayPal Pay in 4

16th September 2021

# PayPal Pay in 4

# PayPal Pay in 4

A trusted, flexible buy now, pay later solution that sits within the PayPal wallet.



## Product

- 4x equal fortnightly repayments over 6 weeks (25% down-payment)
- Access via the PayPal Checkout Button
- No extra credit risk to Metcash

## Fees

- No incremental cost, we charge the same take rate as on standard PayPal transactions

## Availability

- Transaction: Both domestic and cross Border (and all currencies)
- Transaction limits or \$30-\$1500 apply

## Repayments

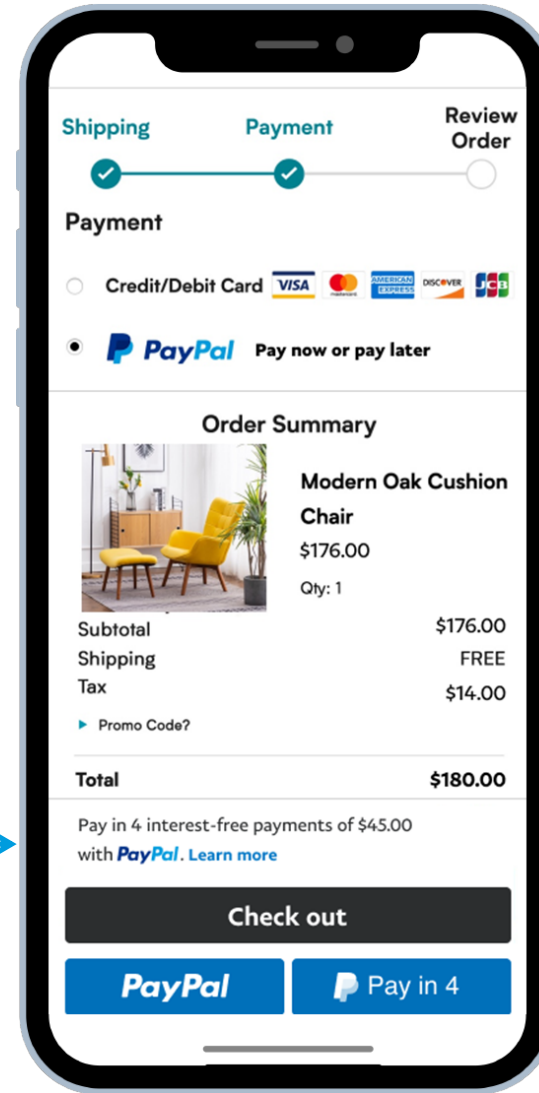
- All made from the PayPal wallet

# PayPal Pay in 4 launch integration options

PayPal Pay in 4 is automatically available in the consumer's wallet at checkout. To optimize the experience and help increase sales, add dynamic messaging and the PayPal Pay in 4 button to your checkout.

Pay in 4 interest-free payments of \$45.00 with **PayPal**. [Learn more](#)

**Dynamic messaging** can be presented across all pages of the consumer buying journey, from home page to checkout, to connect with over 9 million PayPal customers in Australia



Merchants can also integrate a **2nd button for PayPal Pay in 4**, taking the consumer straight to the PayPal Pay in 4 option (or to the application for first-time users).

All data: PayPal earnings report, May 2021. Q1-21 results include Pay in 4 (US), Pay in 3 (UK), PayPal Ratenzahlung (Germany), and Paiement en 4X (France).

NO ADDED FEES OR RISK

## Decrease costs, operations work, and risk while you do business

- PayPal Pay in 4 is included in PayPal Checkout pricing, with no additional fees<sup>12</sup> or operating costs
- Get PayPal Pay in 4 offers and automatic updates with a single integration,<sup>13</sup> no new back-office operations to implement and manage
- Get paid in full up front – PayPal takes care of billing and collecting payments from customers, with no payment risk to you
- Help minimize claims and chargebacks on eligible transactions with PayPal Seller Protection

<sup>12</sup>. Standard pricing applies. [More about fees](#).

<sup>13</sup>. Requires the latest PayPal Checkout JS SDK



- Upstream Messaging Presentments
  - ▶ Pay in 4 – Messaging Placements (Desktop & Mobile web)
- UX Flows (Mobile Web): Purchase flows with Continue Experience via Pay in 4
  - PayPal Pay in 4 - New User & Returning User Flows

# Category (Option 1)

## Desktop

The desktop screenshot shows the Total Tools website interface. At the top, there is a navigation bar with the Total Tools logo, a search bar, and links for Store Locations, Login, and My Cart. Below this is a horizontal menu with categories: POWER TOOLS, ACCESSORIES, AUTOMOTIVE, HAND TOOLS, AIR TOOLS, WELDING, OUTDOOR, MEASUREMENT, SAFETY, STORAGE, CONSTRUCTION, and CLEARANCE. A prominent blue banner features the PayPal logo and the text: "Pay in 4 interest-free payments on purchases of \$30-\$1,500. Learn more". Below the banner, there are several promotional icons: "LOW PRICE GUARANTEE", "30 DAY ONLINE RETURNS\*", "FREE DELIVERY\* \$99+", and "INSIDER REWARDS". The main content area is titled "SCREWDRIVER SETS" and includes a "SHOP BY" sidebar with filters for Category (Screwdriver Bits, Screwdriver Sets), Taiwan Made (Yes), and Brand (Bahco, Bondhus, Crescent, Dewalt, Durum, Felo, Fluke, GEARWRENCH, HRD, Kinchrome, Klein, Knipex, Koken). The product grid displays four items: DURUM 75mm Super 8 Nutdriver Combo Multi Bit Screwdriver (\$34.95), WIHA 7 Piece VDE Screwdriver & Plier Set (\$129 with FREE DELIVERY), GEARWRENCH 2 Pc. Phillips®/Slotted Dual Material Screwdriver Set (\$44.95), and BAHCO Screwdriver Set w. Rubber Grip - 6 Piece (\$24.95, SAVE \$35.05). Each item has an "Add to Cart" button.

## Mobile web

The mobile web screenshot shows the Total Tools website interface on a smaller screen. The navigation bar includes the Total Tools logo, a search bar, and icons for Store Locations, Login, and My Cart. A blue banner with the PayPal logo and text: "Pay in 4 interest-free payments on purchases of \$30-\$1,500. Learn more" is highlighted with an orange border. The main content area is titled "SCREWDRIVER SETS" and features a "SHOP BY" button and a "Sort By" dropdown menu. The product grid displays four items: DURUM 75mm Super 8 Nutdriver Combo Multi Bit Screwdriver (\$34.95), WIHA 7 Piece VDE Screwdriver & Plier Set (\$129 with FREE DELIVERY), GEARWRENCH 2 Pc. Phillips®/Slotted Dual Material Screwdriver Set (\$44.95), and BAHCO Screwdriver Set w. Rubber Grip - 6 Piece (\$24.95, HOT PRICE). Each item has an "Add to Cart" button.

# Category (Option 2)

Desktop

**TOTAL TOOLS** Search for products, categories... Store Locations Login My Cart

POWER TOOLS ACCESSORIES AUTOMOTIVE HAND TOOLS AIR TOOLS WELDING OUTDOOR MEASUREMENT SAFETY STORAGE CONSTRUCTION CLEARANCE

LOW PRICE GUARANTEE 30 DAY ONLINE RETURNS\* FREE DELIVERY\* \$99+ INSIDER REWARDS

Home > Hand Tools > Screwdrivers > Screwdriver Sets

**SHOP BY**

**Category**

- Screwdriver Bits (37)
- Screwdriver Sets (157)

**Taiwan Made**

- Yes (15)

**Brand**

- Bahco (13)
- Bondhus (5)
- Crescent (13)
- Dewalt (1)
- Durum (1)
- Felo (11)
- Fluke (1)
- GEARWRENCH (9)
- HRD (7)
- Kinchrome (29)
- Klein (1)
- Knipex (1)
- Koken (1)
- Mastercraft (1)
- Milwaukee (3)

**SCREWDRIVER SETS**

Items 1-36 of 157 Sort By Position ↑ Show 36 per page

 <b>DURUM 75mm Super 8 Nutdriver Combo Multi Bit Screwdriver DB99005</b> <b>\$34<sup>95</sup></b> Pay in 4 interest-free payments of \$8.74 with <a href="#">PayPal</a> . <a href="#">Learn more</a> Add to Cart	 <b>WIHA 7 Piece VDE Screwdriver &amp; Plier Set TT2021TTD1</b> <b>\$129</b> FREE DELIVERY Pay in 4 interest-free payments of \$32.25 with <a href="#">PayPal</a> . <a href="#">Learn more</a> Add to Cart	 <b>GEARWRENCH 2 Pc. Phillips/Slotted Dual Material Screwdriver Set 80068H</b> <b>\$44<sup>95</sup></b> Pay in 4 interest-free payments of \$11.24 with <a href="#">PayPal</a> . <a href="#">Learn more</a> Add to Cart	 <b>BAHCO Screwdriver Set w. Rubber Grip - 6 Piece BE-9882</b> <b>\$24<sup>95</sup></b> SAVE \$35 <sup>05</sup> Pay in 4 interest-free payments on purchases of \$30-\$1,500 with <a href="#">PayPal</a> . <a href="#">Learn more</a> Add to Cart
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Mobile web

**TOTAL TOOLS** Search for products, categories... Store Locations Login My Cart

POWER TOOLS ACCESSORIES AUTOMOTIVE HAND TOOLS AIR TOOLS WELDING OUTDOOR MEASUREMENT SAFETY STORAGE CONSTRUCTION CLEARANCE

LOW PRICE GUARANTEE 30 DAY ONLINE RETURNS\* FREE DELIVERY\* \$99+ INSIDER REWARDS

Home > Hand Tools > Screwdrivers > Screwdriver Sets

**SHOP BY**

**Category**

- Screwdriver Bits (37)
- Screwdriver Sets (157)

**Taiwan Made**

- Yes (15)

**Brand**

- Bahco (13)
- Bondhus (5)
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- Klein (1)
- Knipex (1)
- Koken (1)
- Mastercraft (1)
- Milwaukee (3)

**SCREWDRIVER SETS**

Items 1-36 of 157 Sort By Position ↑ Show 36 per page

 <b>DURUM 75mm Super 8 Nutdriver Combo Multi Bit Screwdriver DB99005</b> <b>\$34<sup>95</sup></b> Pay in 4 interest-free payments of \$8.74 with <a href="#">PayPal</a> . <a href="#">Learn more</a> Add to Cart	 <b>WIHA 7 Piece VDE Screwdriver &amp; Plier Set TT2021TTD1</b> <b>\$129</b> FREE DELIVERY Pay in 4 interest-free payments of \$32.25 with <a href="#">PayPal</a> . <a href="#">Learn more</a> Add to Cart
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# Category (Option 3)

Desktop

Mobile web

# Product details

Desktop

The desktop product page features a red header with the 'TOTAL TOOLS' logo, a search bar, and navigation links for 'Store Locations', 'Login', and 'My Cart'. Below the header is a blue navigation bar with categories: POWER TOOLS, ACCESSORIES, AUTOMOTIVE, HAND TOOLS, AIR TOOLS, WELDING, OUTDOOR, MEASUREMENT, SAFETY, STORAGE, CONSTRUCTION, and CLEARANCE. A secondary bar highlights 'LOW PRICE GUARANTEE', '30 DAY ONLINE RETURNS\*', 'FREE DELIVERY\* \$99+', and 'INSIDER REWARDS'. The main content area shows the product title 'MAKITA 40V MAX XGT BRUSHLESS 1 X 4.0AH BLOWER KIT UB001GM101' with a 'NEW' badge. The price is \$549, with a 'FREE DELIVERY' badge. A callout box offers financing: 'Pay in 4 interest-free payments of \$137.25 with PayPal. Learn more' or 'Zip it from \$10/week with ZIP'. The product image shows the blower, a battery, and a charger. A 'FREQUENTLY PURCHASED TOGETHER' section lists two battery options: 'MAKITA 18V 4.0Ah Lithium-Ion Battery BL1840BL' for \$139 and 'MAKITA 18V 5.0Ah Lithium-Ion Battery BL1850BL' for \$149. The page also includes 'Click & Collect' and 'Delivery' options for 'Total Tools South Melbourne, 3205'.

Mobile web

The mobile web product page features a 'NEW' badge in a yellow box. The product image shows the blower, battery, and charger. The price is \$549, with a 'FREE DELIVERY' badge. A callout box offers financing: 'Pay in 4 interest-free payments of \$137.25 with PayPal. Learn more' or 'Zip it from \$10/week with ZIP'. The 'FREQUENTLY PURCHASED TOGETHER' section lists two battery options: 'MAKITA 18V 4.0Ah Lithium-Ion Battery BL1840BL' for \$139 and 'MAKITA 18V 5.0Ah Lithium-Ion Battery BL1850BL' for \$149. The page also includes 'LOW PRICE GUARANTEE' and '30 DAY ONLINE RETURNS\*' badges.

# Shopping Bag (Option 1)

Desktop

The desktop version of the shopping bag page features a red header with the Total Tools logo, a search bar, and navigation links for Store Locations, Login, and My Cart. Below the header, there are promotional banners for Low Price Guarantee, 30 Day Online Returns, Free Delivery, and Insider Rewards. A progress bar shows the current step is 'CART', with 'DELIVERY' and 'PAYMENT' as subsequent steps. The 'How would you like to receive your order?' section offers 'Delivery' (selected) and 'Click & Collect' options. The 'Order Summary' section includes a dropdown for discount/promo codes, a dropdown for gift cards, and a table showing Subtotal (\$549.00), Delivery (FREE), Order Total (\$549.00), and GST (\$49.91). The 'Your Shopping Cart' section displays one item: 'MAKITA 40V MAX XGT BRUSHLESS 1 X 4.0AH BLOWER KIT UB001GM101' with a quantity of 1, a price of \$549, and a 'FREE DELIVERY' badge. Below the cart items are 'Remove' and 'UPDATE CART' buttons. At the bottom, there are payment options including a 'Next' button, 'PayPal' and 'Pay in 4' buttons, and a 'Continue Shopping' button. A promotional banner for 'Pay in 4 interest-free payments of \$137.25 with PayPal' is also present.

Mobile web

The mobile web version of the shopping bag page is a simplified, vertical layout. It starts with the 'Order Summary' section, which includes dropdowns for 'I have a Discount/Promo code' and 'I have a Gift Card'. Below these are the order totals: Subtotal (\$549.00), Delivery (FREE), Order Total (\$549.00), and GST (\$49.91). A prominent green 'Next' button is located below the totals. The 'PayPal Checkout' section features a large yellow 'PayPal Checkout' button and a smaller 'Pay in 4' button. Below this is a 'Continue Shopping' button. The bottom section includes the same promotional banner for 'Pay in 4 interest-free payments of \$137.25 with PayPal' and a 'Zip it from \$10/week with ZIP' option. The page concludes with a 'Return & Exchanges' dropdown menu.

PayPal messaging subject to change.

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# Shopping Bag (Option 2)

Desktop


The desktop version of the shopping bag page features a red header with the Total Tools logo, a search bar, and navigation links for Store Locations, Login, and My Cart. Below the header, there are promotional banners for Low Price Guarantee, 30 Day Online Returns, Free Delivery, and Insider Rewards. A progress bar shows three steps: 1. CART, 2. DELIVERY, and 3. PAYMENT. The main content area is divided into three columns. The left column asks 'How would you like to receive your order?' with options for Delivery (selected) and Click & Collect. The middle column shows the delivery address as Sydney, 2000. The right column displays the Order Summary with a subtotal of \$549.00, free delivery, and a total of \$549.00. Below the summary, there are two 'Pay in 4 interest-free payments of \$137.25 with PayPal' offers, a 'Next' button, and a 'PayPal Checkout' button. At the bottom, there are logos for various payment methods including Visa, Mastercard, Zip, American Express, PayPal, and OpenPay, along with a 'Continue Shopping' button.

Mobile web

The mobile web version of the shopping bag page is designed for a vertical screen. It features a white background with a red header containing the Total Tools logo and navigation links. The main content area is a single column. It starts with a progress bar showing three steps: 1. CART, 2. DELIVERY, and 3. PAYMENT. Below the progress bar, there are two dropdown menus: 'I have a Discount/Promo code' and 'I have a Gift Card'. The Order Summary section shows a subtotal of \$549.00, free delivery, and a total of \$549.00. Below the summary, there are two 'Pay in 4 interest-free payments of \$137.25 with PayPal' offers, a green 'Next' button, and a yellow 'PayPal Checkout' button. At the bottom, there are logos for various payment methods including Visa, Mastercard, Zip, American Express, PayPal, and OpenPay, along with a 'Continue Shopping' button.

# Payment (not selected)

## Desktop

Secure Checkout My Cart 1

CART DELIVERY **PAYMENT**

**Billing Address**

My billing and delivery address are the same

Apply Discount Code

Redeem a Gift Card

**Select a payment method**

Credit Card

**PayPal - Buy now, pay later.**

Own it now, pay later

Openpay - Buy now. Pay smarter.

**Order Summary**

1 Item

Subtotal	\$549.00
Delivery	FREE
<b>Order Total</b>	<b>\$549.00</b>
GST	\$49.91

**Delivery Address**

Your delivery cost and ETA are based on your registered address.

John Doe  
L 1, 1 York St  
Sydney, New South Wales 2000  
Australia  
0427605443

[Edit this address](#)

**Billing Address**

Your billing address is the address that your credit card and / or billing is associated.

John Doe  
L 1, 1 York St  
Sydney, New South Wales 2000  
Australia  
0427605443

[Edit this address](#)

[Back to Previous Step](#)

## Mobile web

same

Apply Discount Code

Redeem a Gift Card

**Select a payment method**

Credit Card

**PayPal - Buy now, pay later**

Own it now, pay later

Openpay - Buy now. Pay smarter.

**Order Summary**

1 Item


Subtotal	\$549.00
Delivery	FREE
<b>Order Total</b>	<b>\$549.00</b>
GST	\$49.91

**Delivery Address**

Your delivery cost and ETA are based on your

# Payment

## Desktop

Secure Checkout My Cart 1

CART DELIVERY PAYMENT

**Billing Address**

My billing and delivery address are the same

Apply Discount Code

Redeem a Gift Card

**Select a payment method**

Credit Card

PayPal - Buy now, pay later.

Pay in 4 interest-free payments of \$137.25 with PayPal. Learn more

Pay with PayPal Pay in 4

Own it now, pay later

Openpay - Buy now. Pay smarter.

**Order Summary**

1 Item

Subtotal	\$549.00
Delivery	FREE
Order Total	\$549.00
GST	\$49.91

**Delivery Address**

Your delivery cost and ETA are based on your registered address.

John Doe  
L 1, 1 York St  
Sydney, New South Wales 2000  
Australia  
0427605443

[Edit this address](#)

**Billing Address**

Your billing address is the address that your credit card and / or billing is associated.

John Doe  
L 1, 1 York St  
Sydney, New South Wales 2000  
Australia  
0427605443

[Edit this address](#)

[Back to Previous Step](#)

## Mobile web

**Select a payment method**

Credit Card

PayPal - Buy now, pay later

Pay in 4 interest-free payments of \$137.25 with PayPal. Learn more

Pay with PayPal Pay in 4

Own it now, pay later

Openpay - Buy now. Pay smarter.

**Order Summary**

1 Item

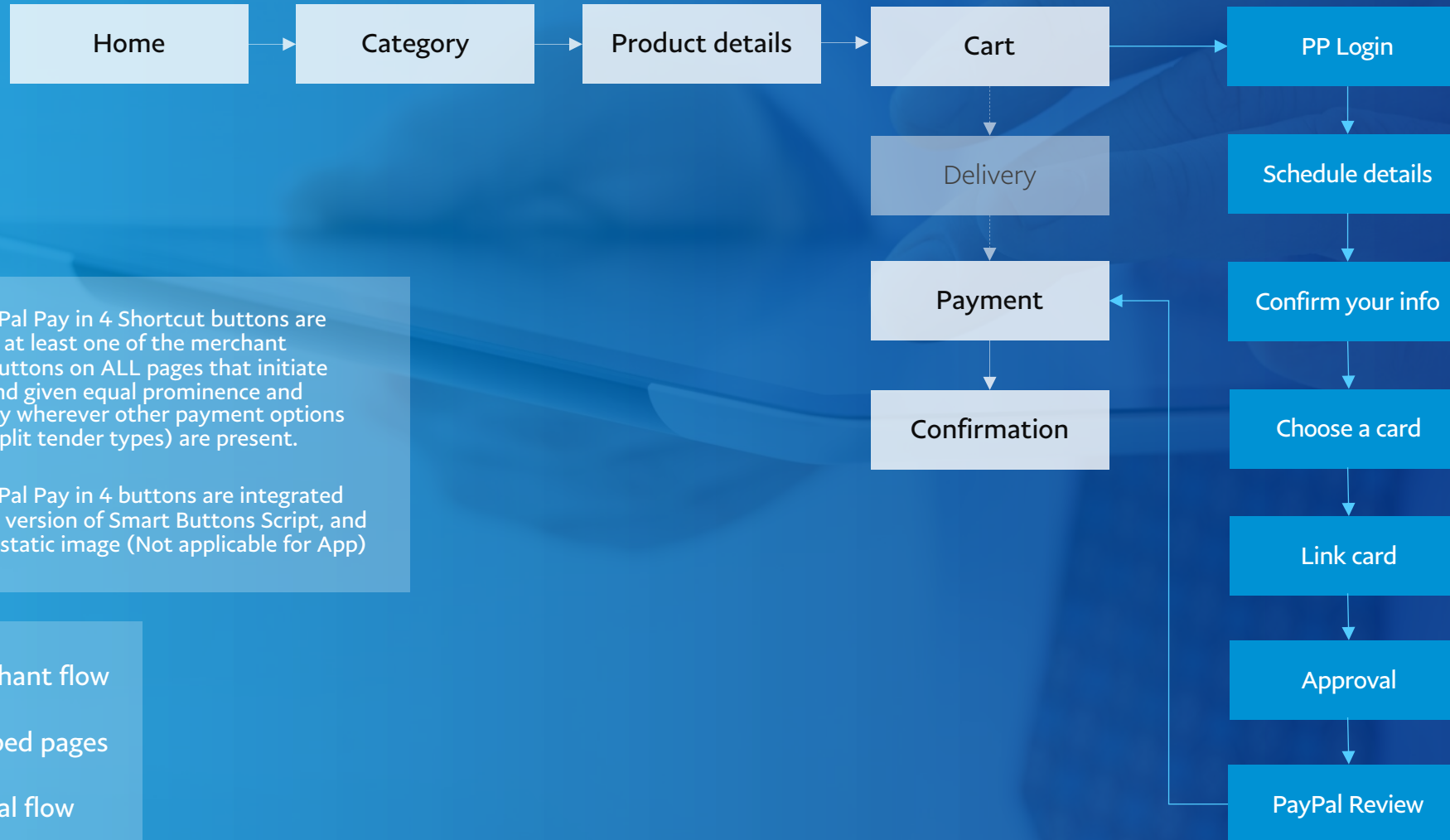
Subtotal	\$549.00
Delivery	FREE
Order Total	\$549.00
GST	\$49.91

**Delivery Address**

Your delivery cost and ETA are based on your registered address.

- Upstream Messaging Presentments
  - Pay in 4 – Messaging Placements (Desktop & Mobile web)
- UX Flows (Mobile Web): Purchase flows with Continue Experience via Pay in 4
  - ▶ PayPal Pay in 4 - New User & Returning User Flows

# Flow : PayPal Pay in 4 from Cart

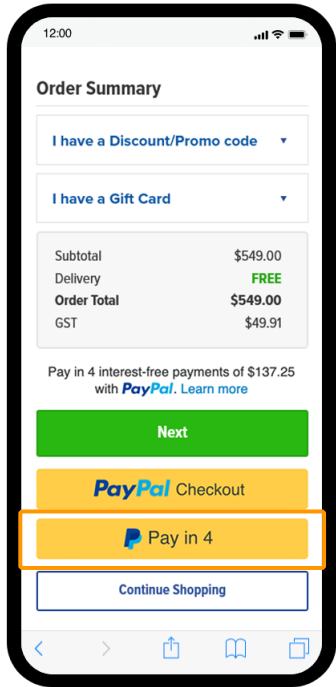




# PayPal Pay in 4 Installments – New User Experience

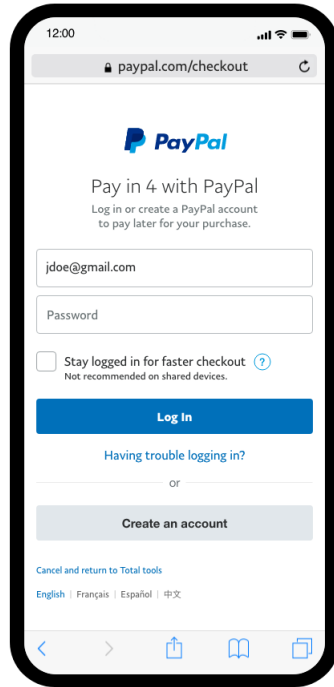
Customer selects PayPal Pay in 4 button and starts the Pay in 4 checkout.

1. Select PayPal Pay in 4 in Cart



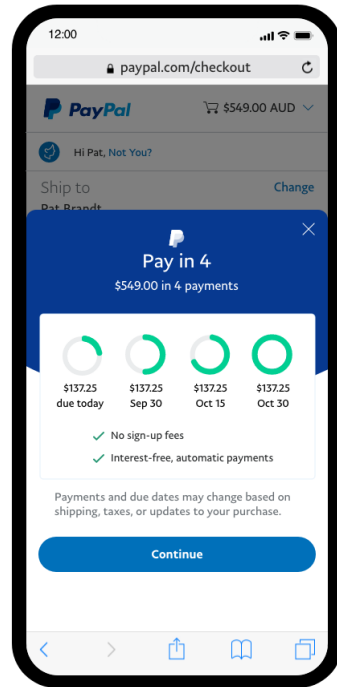
- Customer selects the Pay in 4 button.

2. Login



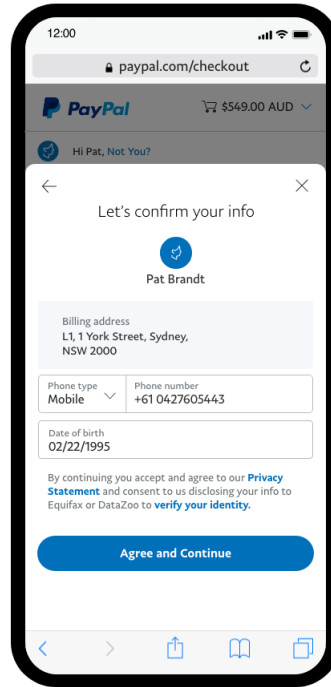
- Customer can bypass this log in step if they have One Touch enabled.

3. Schedule information



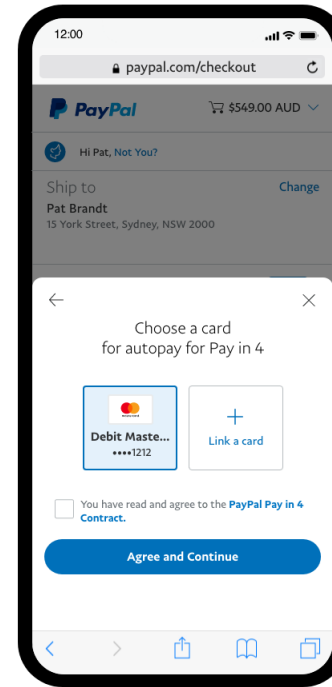
- Customer provided with payment schedule for their purchase and prompted to Continue.

4. Confirm your info



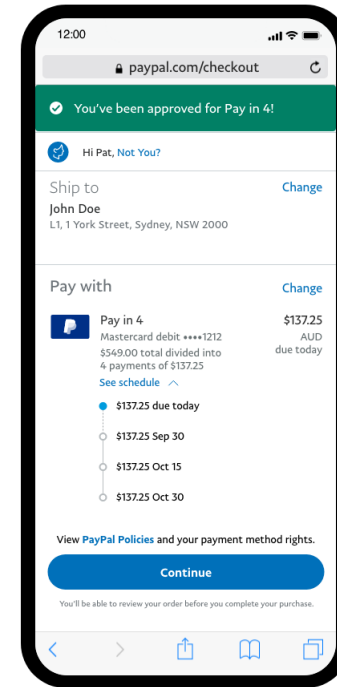
- Customer prompted to confirm their PayPal account information.

5. Choose a card for autopay



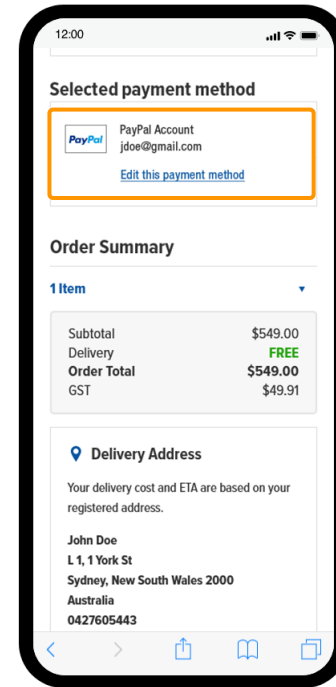
- Customer prompted to confirm their funding source for their automatic payments.

6. PayPal Review



- Customer reviews the "Ship to" and "Payment information" and clicks continue.
- Customer returns to Total Tools website to submit order.

7. Payment

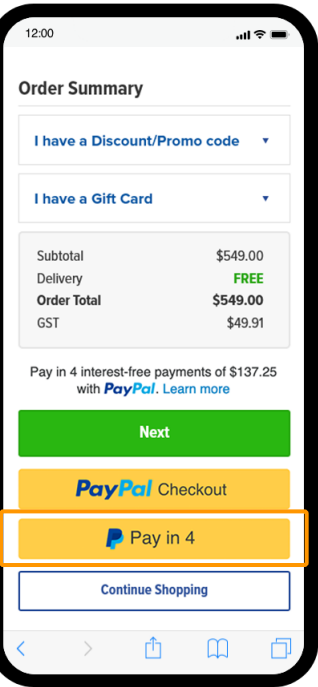


- PayPal is shown as the selected payment method.

# PayPal Pay in 4 Installments – Returning User Experience

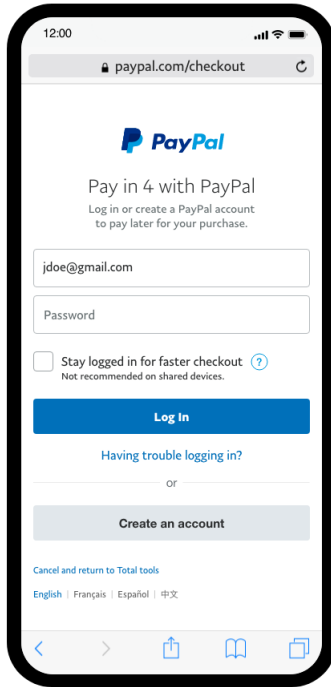
Customer selects PayPal Pay in 4 button and starts the Pay in 4 checkout.

1. Select PayPal Pay in 4 on Cart



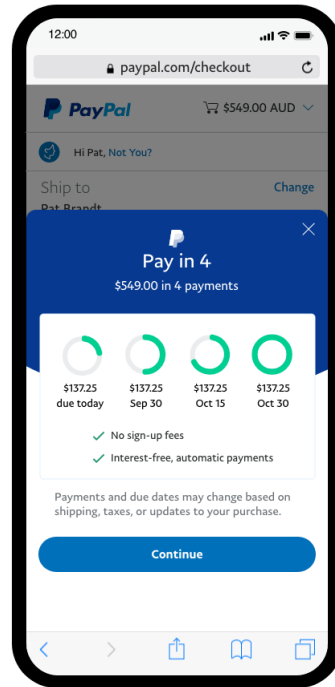
- Customer selects the Pay in 4 button.

2. Login



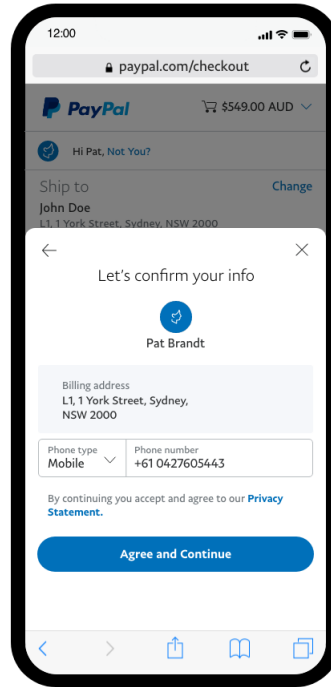
- Customer can bypass this log in step if they have One Touch enabled.

3. Schedule information



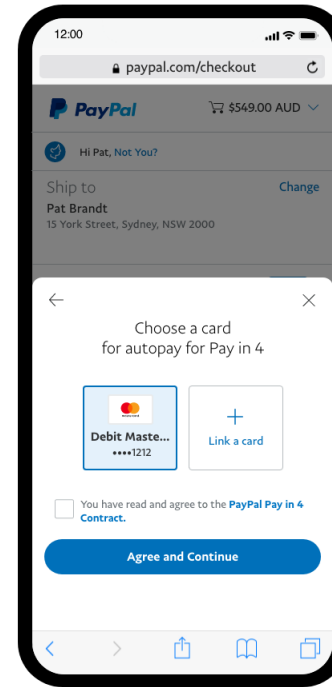
- Customer provided with payment schedule for their purchase and prompted to Continue.

4. Confirm your info



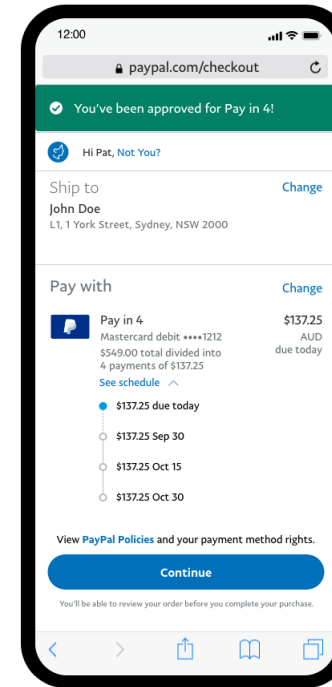
- Customer prompted to confirm their PayPal account information.

5. Choose a card for autopay



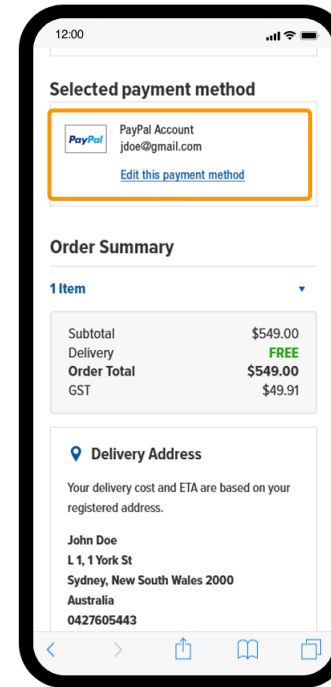
- Customer prompted to confirm their funding source for their automatic payments.

6. PayPal Review



- Customer reviews the "Ship to" and "Payment information" and clicks continue.
- Customer returns to Total Tools website to submit order.

7. Payment



- PayPal is shown as the selected payment method.

