PayByGroup Documentation
Express Merchant Implementation

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1. Summary

We have designed our service from the ground-up to be flexible enough to meet a wide range of merchant requirements and simple enough that no development is required for a basic PayByGroup implementation on your site.

Our Express implementation was designed specifically to allow both the merchant and PayByGroup to gauge user interest as early as possible. This affords both parties valuable feedback and data in order to prioritize work required for a deep integration, if desired. Typical implementations only require a few hours of work in order to get to the point that live PayByGroups are occurring on your site. Section 4 describes some optional code-level integration for PayByGroup's Express implementation. It does not *require* anything beyond what is described in Section 4 but offers some options for easy customization of each PayByGroup when it is created.

EXPRESS OUTLINE (typical time required – 1 hr non-development time and 1-3 hrs development time):
- Provide setup information to PayByGroup (15 min non-development time)
- Insert and style PayByGroup HTML snippet on each page of your site you would like to either provide information about PayByGroup or allow users to create a PayByGroup for a given product or service (1-3 hrs development time, depending on site complexity)
- Review with your agent(s) the process for fulfilling completed PayByGroups, which are submitted via automated emails (45 min non-development time)
- Review and test end-to-end implementation (30 min development time)

 If you have any questions about whether something you would like to do is possible, please contact us at merchants@paybygroup.com.

2. Merchant Setup Information

To first get set up, the merchant provides the following information to PayByGroup to set up their account:

<u>REQUIRED</u>
- **Display Name**
  - Used to refer to the merchant for all user-facing situations
- **Short Name**
  - Displays on credit card statements
  - Maximum of 11 characters
- **Logo**
  - Used to brand all user-facing pages for the merchant
  - Maximum height of 50 px
  - Maximum width of 350 px
- **Agent/Support Email**
  - Receives all notifications from PayByGroup regarding status
  - Listed as the support contact in all emails to users
- **Payment Deposit Information Fields**
  - Admin Account Email Address
  - Legal Business Name
  - Federal Tax ID (EIN)
  - Business Phone Number
  - Business Street Address
  - Business Postal Code
  - Business State
  - Accout Holder Name
  - Account Holder Email
  - Account Holder Date of Birth
  - Account Holder Phone Number
  - Account Holder Street Address
  - Account Holder Postal Code
  - Account Holder State
  - Bank Name
  - Bank Routing Number
  - Bank Account Number

<u>OPTIONAL</u>
- **Support Phone Number**
  - Listed as the support contact number in all emails to users
- **Terms of Service Title**
  - Referenced on the credit card submission page for all members of the PayByGroup
- **Terms of Service Link**
  - Hyperlinked from the Terms of Service Title to the full Terms of Service on your site
- **Terms of Service Copy**
  - Displayed on PayByGroup's domain and hyperlinked from the Terms of Service Title

3. Product's User Experience Overview

1. **User browses your site**
   a. User learns on your homepage, and any other pages that are appropriate, that they can use PayByGroup to get a group together towards whatever they are interested in buying.
   b. Using PayByGroup's informational HTML snippet, a button and/or few words such as "Getting a group together?" or "Going with friends?" displays a lightbox popup on the page explaining how it works. The explanation is customized to match your site.
   c. By clicking off the lightbox or closing it, the user continues browsing your site.
2. **User reaches a product/service page**
   a. The user selects the details, such as reservation dates or product type, which determine the total cost.
   b. User has the option to continue with your traditional payment option or clicking the PayByGroup button, which is inserted using our HTML snippet.
3. **User chooses the PayByGroup option**
   a. A lightbox popup displays explaining how the process works and giving the user the option to continue their purchase using PayByGroup or stay on the page they are on.
   b. If the user chooses PayByGroup, they are directed to the "Create PayByGroup" page that is branded with the merchant's logo and pre-populated with the details of what is being purchased.
4. **Organizer sets the details of their PayByGroup and invites others to join in**
   a. The organizer chooses how many people they need, how they want to split the cost, and a deadline for everyone to join in.
   b. Any of the options on this page can be constrained or set by the merchant.
5. **Invitees claim their spot by entering their payment information**
   a. When each invitee clicks on their invitation, they see all the details of what is being purchased and claim their spot
6. **Tipping point is reached and organizer submits payment**
   a. Once enough invitees join in, the organizer can send payment to the merchant to complete the purchase
   b. Payment is authorized for everyone in the group
7. **Merchant agent receives notification to confirm or reject purchase**
   a. Your agent receives an email that all funds are ready to be deposited with the option to confirm or reject the purchase if the inventory is no longer available.
   b. If the inventory is no longer available, the agent is prompted to contact the Organizer and offer a substitute item to which the existing PayByGroup funds can be applied
8. **Agent approves purchase and funds are transfered**
   a. Agent marks the purchase as completed in your system and issues any necessary confirmation information to the organizer.
   b. The entire amount of the purchase is deposited to your bank account in a single ACH transaction for easy accounting.

4. PayByGroup Express Integration HTML Snippet

This section describes the *only* code level integration required for Express integration of PayByGroup. This code is placed on any page to provide information to the user about how PayByGroup works or on any product/service page for the user to select to create a PayByGroup for that product/service.

This section describes what is to be included, but any customization is up to you. You don't have to style anything and have the option to use the default styling provided by PayByGroup.

The HTML snippet to be included on relevant merchant pages contains a single <SCRIPT> tag that, when executed, locates, styles, and activates PayByGroup (PBG) buttons. PBG informational and creation buttons are also each a single HTML <DIV> tag.

Here are the three HTML elements to include:

```
<script src="http://test.paybygroup.com/merch/integrated/pbg.js"></script>
<div class="pbg_info"></div>
<div class="pbg_pay"  data-merchant-id="air_bnb"  data-purchase-id="1234"
     data-button-height="40"  data-button-width="300"
     data-button-icon="med-horizontal-tan-bg"></div>
<div class="pbg_element" pbg-button-icon="small_borderless_logo"></div>
```

The script tag above is simply a fixed string that loads the PBG functionality on the page.

Each DIV above is placed in the appropriate location within the HTML. Its functionality is added simply by specifying **class=". . ."**. The three defined functional classes are:

- **pbg_info,** adds a click action that will activate a lightbox popup describing how PayByGroup works. The continue button in the lightbox will simply dismiss this popup.
- **pbg_pay**, adds a click action that will redirect the user to the group organizer's PayByGroup creation page. This tag must include your `data-merchant-id` identifier, and may include a `data-purchase-id`. If a purchase id is included it will be associated with any group purchase that is created. Other keys may be added here as well (see Section 5 on Purchase Customization Parameters).
- **pbg_element**, does not add any functionality, but it can be used in conjunction with `data-button-icon` to create PBG branded elements on a merchants page. See styling section below for details.

PayByGroup Element Styling

PayByGroup supports two methods for managing the styling of related elements which can be flexibly mixed and matched to allow creation of elements that contain aspects of styling that are controlled partly by the merchant and partly by PBG as is appropriate for each case.

Method #1: PayByGroup Hosted -- In cases where elements have styling that is intended to exactly match PBG branding and the PBG site, then PayByGroup can host all of that styling centrally on our site.   (This allows us to maintain and update a consistent branding uniformly over time without involving interaction with each merchant's development staff.) Hosting branded elements at PBG allows us in a single code push to update our branding everywhere uniformly. Specifying a pbg_image name selected from our catalog of icons or requesting creation of a new icon is all that is required for this integration.

Method #2: Merchant Hosted -- In cases where styling is not intended to match PBG branding and site,

but rather is intended to match the styling of the button context, then it makes sense to have the styling encoded directly on the merchant's page. This is accomplished by simply omitting any `data-button-icon` tag. In this case, on-click functionality will be added to these elements, but no styling changes will be made, thus all styling must be present directly within the merchant's page.

It should be noted that these approaches are designed to be mixed as appropriate for each merchant application. For example consider a merchant with a specific button shadow styling for each action on their page. That merchant would want to maintain the look and feel of each of these elements in a uniform way even including PayByGroup payment button. They might also want to include designed elements specifically for their flow and their site. Mixed with this could also be branded elements like the PBG icon. Below is such an example of one such hybrid:

```
<div class="pbg_info merchant-styling-class">
        Reserve your booking with
        <div class="pbg_element" data-button-icon="borderless-logo"></div>
</div>
```

Here the outer DIV is styled using the CSS tied to the merchant-styling-class, and has merchant-specific text reading "reserve your tickets with" hosted directly on the merchant page preceding the PayByGroup-branded logo hosted on PBG servers. This is all contained in a DIV that is styled using local CSS based on the class tag value "merchant-styling-class." Using the two hosting techniques simple, flexible, and maintainable integration are possible.

5. PayByGroup Purchase Customization Parameters

Any aspect of a PayByGroup can be set or constrained by the merchant at various levels. For example, the merchant may choose that every PayByGroup created on their site must have a deadline within 10 days from when it is created. For global settings like this, you may describe them to PayByGroup when providing the Merchant Setup Information and update them at any point. Alternately, the merchant may specify for each PayByGroup that is created a specific date by which it must be completed.

This section describes how those settings or constraints relate to each other and are set at various levels. As a general rule, any global or common settings will be overridden if that same field is specified for an individual PayByGroup. If it is not specified at the individual PayByGroup level, then it will default to the global setting.

This is the order in which values are set or constrained for a given PayByGroup, in order of priority:

1. Values for a specific PayByGroup that are passed from the merchant to PayByGroup when a PayByGroup is created using a purchase_create api call (optionally made when the PayByGroup is created - see *Full Merchant Integration and API* documentation); otherwise
2. Any value explicitly listed as a :data-XXXXX parameter on the HTML <DIV> element embedded on the merchant's site used to trigger creation of a PayByGroup; otherwise
3. Any value dynamically scraped from the merchant site by the PayByGroup javascript executed on the merchant site when a PayByGroup is created; otherwise
4. Any value explicitly set by the merchant during the initial PayByGroup setup process under the category 'MerchantSuppliedData'. These values are tied to the merchant_id parameter, and a merchant may choose to setup multiple merchant_ids for use on different sites they control, different types of offerings, or even individual products. The merchant_id must be specified, usually in the HTML snippet, when the PayByGroup is created. (NOTE: These global values may be updated at any point, at which time they will apply to all PayByGroups created from that point on using that merchant_id. They will not retroactively change PayByGroups that were already created.)

Options 1 and 2 require light coding but are not required. Options 3 and 4 require no coding on the merchant's part but provide less flexibility in customizing details for each PayByGroup that is created.