



Merchant Operating Guide

How to offer and manage Payright plans

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Contents

1. A bit about Payright

4

Introducing Payright

What's in it for you?

What's in it for your customers?

2. Reponsible Lending & Compliance

7

What you need to know

Your obligations

Unsolicited sales

Supporting vulnerable customers

Do it Right checklist

How to put things right

3. Customer Eligibility

14

Who can use Payright?

Understanding fees

4. Processing Applications & Managing Plans

17

Ways customers can apply

Electronic ID verification

Manual ID verification

Plan outcome overview

Activating a plan & receiving payment

How to cancel or refund a plan

Customer complaints

Preventing fraud and identity theft

Managing staff access

Contact us

1. A bit about

payright



Introducing Payright

We're an Australian payment plan provider, founded in 2016. We make it easy for merchants to offer payment plans to customers, so they can spread the cost of their purchases over time.

About this guide

This guide explains how to offer Payright plans, meet your obligations and manage plans successfully.

What we offer:

- ✓ Payment plans for up to \$20,000
- ✓ Flexible repayment terms up to 60 months
- ✓ Multiple ways to start an application
- ✓ Dedicated merchant support
- ✓ Dedicated customer support

What's in it for you?

Our flexible payment plans are designed to suit businesses across a wide range of industries.



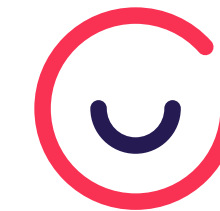
Grow your business

- Increased leads
- Improved conversion at checkout
- Increased average transaction value



Easy to implement

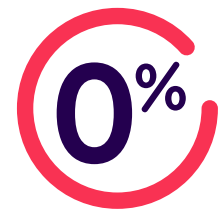
- Fast application process
- Quick decisioning
- Dedicated success manager support



A trusted partner

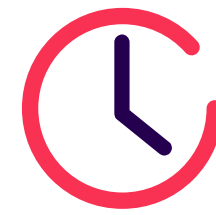
- Responsible lending checks
- Payright manages repayments
- PCI-DSS compliance and web security

What's in it for your customers?



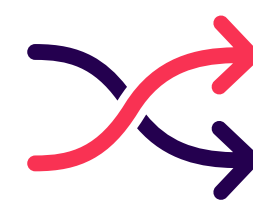
Zero interest

Pay in interest-free instalments



Apply in minutes

Fast application with quick decisioning



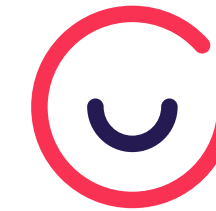
Flexible terms

Choose a payment schedule that suits them



Manage cashflow

Spread the cost by paying instalments over time



No hidden costs

Fees and charges are disclosed upfront.
No early payout fees.



Credit card alternative

Buy now and pay over time, interest free

2. Responsible Lending & Compliance



Responsible lending – what you need to know

From 10 June 2025, BNPL providers like Payright are subject to responsible lending obligations under the National Credit Act. Here's what that means for you as a partner.

As a Payright partner, you must comply with the requirements outlined in this section.

We hold an Australian Credit Licence

Payright (Navalo Financial Services Group) holds ACL number 533485, meaning we're fully licensed and regulated as a credit provider.

We check it's right for the customer

Before approving an application, we assess the customer's financial circumstances, including income and expenses, to make sure the lending is appropriate for them.

Clear, upfront disclosures

Customers receive all key information about fees, terms and conditions electronically, before they sign up.

Supporting vulnerable customers

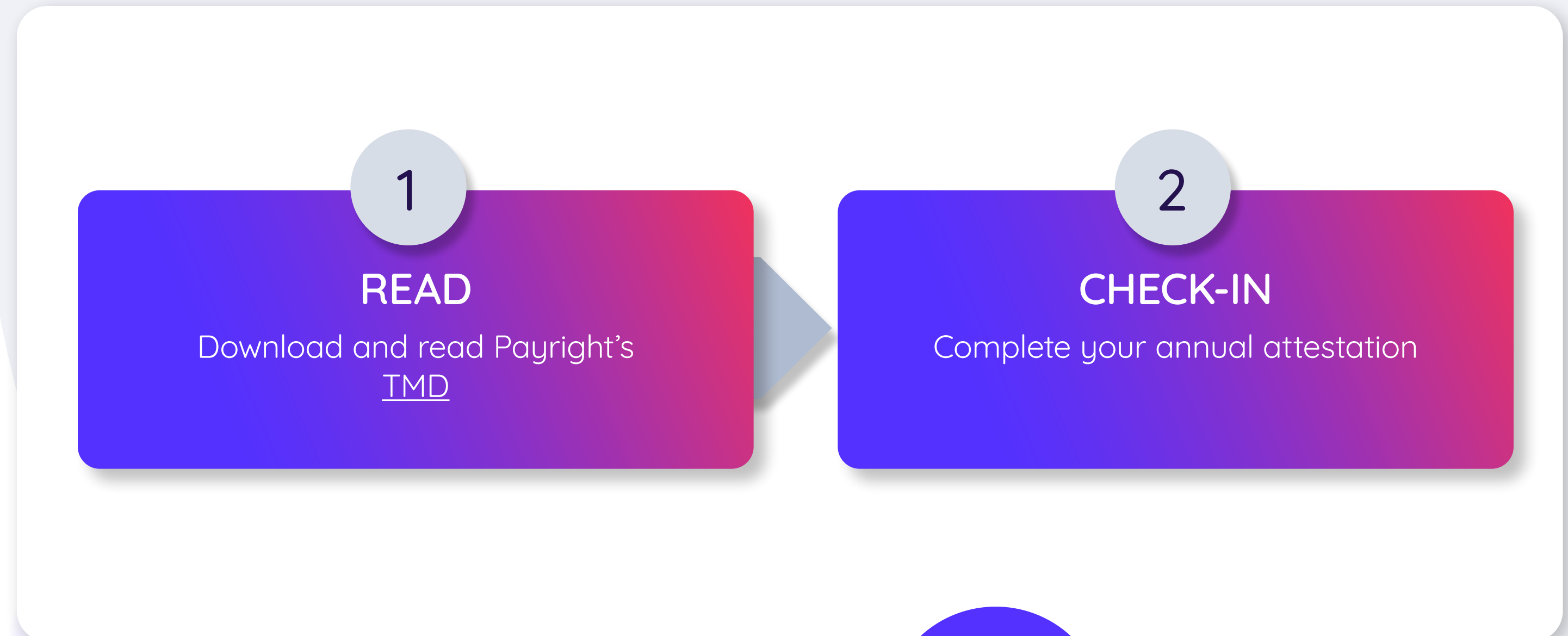
We work with customers to support them through hardship or if they may be experiencing a vulnerability.

Your obligations

Australian Design and Distribution Obligations (DDO) require you to distribute our products in line with our Target Market Determination (TMD).

Our TMD sets out:

- ✓ Who is eligible to apply for a Payright plan (and who isn't)
- ✓ How we distribute our product
- ✓ How to refer customer complaints to Payright
- ✓ What to do if Payright's products have been distributed incorrectly



Unsolicited sales

Payright **must not** be used for financing any sale that is unsolicited, i.e. the salesperson approaches the customer without being invited to do so.

Examples include:

- Door knocking
- Cold calling or telemarketing
- Pop-up displays in public locations
- Unsolicited messages, live chat or instant messaging

We're committed to doing right by our customers and partners. From time to time, we may reach out to customers after a sale, simply to confirm that their experience, the sales process and product engagement align with our shared standards and regulatory obligations.



Supporting vulnerable customers

At Payright, we're committed to lending responsibly and supporting customers who may need extra care. As a Payright partner, you play an important role in helping us do this right.

Understand vulnerability

Sometimes a customer's circumstances can make it harder for them to make good decisions about credit. This could be temporary or ongoing, and it can affect anyone. Examples include illness, mental health challenges, family violence, financial abuse, language barriers, cognitive impairment, addiction, bereavement or major life stress.

Recognise the signs

Slow down and take extra care if a customer:

- Appears distressed or confused
- Struggles to understand repayment information
- Has difficulty communicating or making decisions
- Seems to be coached by someone else
- Expresses financial stress
- Repeatedly asks for explanations or reassurance

Know what to do

- Take your time, use clear, simple language, and don't rush or pressure the customer
- Make sure they understand what they'll pay, when, and that this is a credit product
- Do not offer financial advice
- Pause or stop if something doesn't feel right
- If unsure, refer them to us: 1300 338 496 or help@payright.com.au

Know when to stop

If a customer seems distressed, coerced, or unable to understand, stop the application. When in doubt, pause and contact us.

Supporting vulnerable customers is a core part of doing right by them — and by you. We're here to help if you're ever unsure, and we monitor how this is working in practice to make sure our standards keep being met.

Do it Right checklist

Before you sell

Ensure Payright is not used for unsolicited sales.

Distribute Payright's product in accordance with [Payright's TMD](#).

Ensure the applicant meets Payright's [eligibility criteria](#) before applying (see page 15).

Take steps to minimise fraud to the best of your ability (see page 25).

When completing the application

The applicant and the purchaser must be the same person — no guarantors or third-party applications.

Details collected are for the applicant only, and must be accurate and current.

Mobile number and email address must belong to the applicant as this is how we send disclosure information.

Any deposit must be paid in full by the customers, using cash, debit or credit card only.

Before you activate

Don't apply a payment fee or increase your prices for a Payright Plan.

Only activate plans in accordance with the [Merchant General Terms](#) (see page 22).

If something goes wrong

Refer any complaints in relation to Payright Plans directly to Payright (see page 24).

Ensure you are selling appropriately. [See here for guidance](#).

Top Tip!

Double check the customer info in the application is correct. Accurate data is your number one priority. It avoids decisioning delays, application declines, or even reimbursements. It also ensures our product is suitable for your customer.

How to put things right

We understand that sometimes things go wrong.

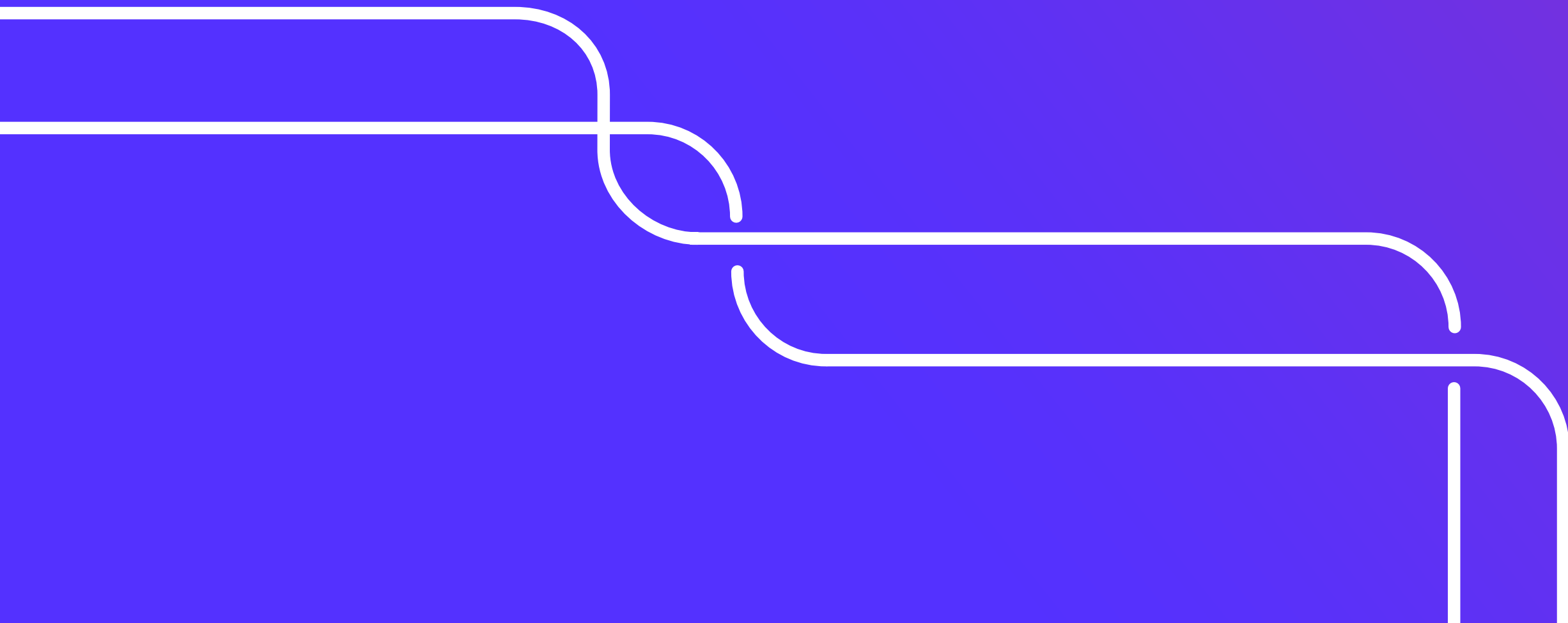
If you become aware of any non-compliance with important requirements as outlined in this guide, you're required to let us know in writing within 10 business days. Make sure to include as much detail as possible about:

- ✓ What went wrong?
- ✓ What caused the issue?
- ✓ Has the issue been remediated?
- ✓ What steps were taken to remediate the issue?

Please email help@payright.com.au



3. Customer Eligibility



Who can use Payright?

Our platform quickly assesses whether a Payright plan is suitable for the customer. Most of the time, you'll get an instant decision.

A credit check is required, and in some cases, bank statement information may be needed too. Make sure customers know how to access their internet banking.

It's important to ensure you are selling in line with your obligations under Australian Consumer Law. For more details, [click here](#).

Top Tip!

The goods/service should be for personal use only, not for business purposes.



Eligibility criteria – the customer must:

- ✓ Be at least 18 years of age
- ✓ Hold an Australian driver's licence, Australian passport or other Australian identity [documentation](#) as accepted by Payright
- ✓ Be a permanent resident or citizen of Australia (no visas or international applicants)
- ✓ Have regular income
- ✓ Have a current and verifiable email address and Australian mobile number
- ✓ Be the person purchasing the goods or service (guarantors are not accepted)
- ✓ Not have indicated, verbally or otherwise, any signs of personal, lifestyle or financial vulnerability

Refer to [Payright's Target Market Determination](#) for more information on who is (and isn't) eligible.

Understanding our fees

We have zero interest in charging your customers or clients interest. But there are some customer fees to be aware of. We believe fees shouldn't be a surprise. Here's how they work.

Plan amount	\$0 - \$20,000
Plan length & Establishment fee To establish customer account, paid over life of the plan	• 2 months (\$0) • 3 months (\$5.00) • 6 Months (\$39.00) • 12-18 Months (\$69.90) • 24-36 Months (\$74.90) • 48-60 months (\$89.95)
Monthly account keeping fee Paid with repayments, while account is open	Maximum \$3.95 per month
Payment processing fee	\$2.95 per repayment
Late fee Payable when a scheduled payment is missed	Up to \$12.95
Repeat purchase fee Payable if you take out an additional plan	• 2 months (\$0) • 3 months (\$5.00) • 6 Months+ (\$19.95)



Don't worry, there's a cap to what we charge, so your customers and clients will always know where they stand! And, if your customer is taking out another Payright plan, there won't be additional charges for account keeping or payment processing. Visit payright.com.au/fees for more info and the most up-to-date fee schedule.

4. Processing applications & managing plans



Ways customers can apply

There are a three ways a customer can apply, depending on what you have enabled on your account.

VIA PORTAL

Application completed by you

1. Read the payment information (including repayments and fees) and the Customer Disclosure to your customer.
2. Ask the questions on the application form and enter the customer's responses on their behalf.
3. Customer receives a verification code via SMS and provides it to you, confirming agreement with the plan's T&Cs and Payment Summary.

Application completed by the customer

1. Initiate the application via the portal, entering the sale information, customer contact details and date of birth.
2. Your customer receives a link via SMS and email to complete the application themselves.

ONLINE

1. Once Payright is integrated on your website, customers can add items to their cart and check out with Payright.
2. Customer enters all required information. Application must be completed in one sitting.
3. Log into your eCommerce backend, navigate to the plan, and mark the sale as 'complete'. Then ship the items and receive payment.

To integrate with your website, see [Payright Integration Resources](#)

Once the plan is approved and the goods/services have been delivered, go ahead and activate the plan.

Electronic ID verification

As part of the application process we'll run an automated ID verification check on the customer. Customers will need to provide one of the following:

- ✓ Australian Drivers Licence
- ✓ Australian Passport
- ✓ Other Australian identity [documentation](#) accepted by Payright.
(Note that this option can cause delays in electronic ID verification)

What happens next:

1. We run an automated check to verify the customer's identity electronically.
2. If unsuccessful, we'll email the customer to double-check their ID details and correct any errors.
3. If it's still unsuccessful, you'll need to verify their ID manually — see p.20.



Top Tip!

Enter ID details exactly as shown on the document:

- ✓ ID number
- ✓ First/middle/last names
- ✓ Date of birth

Typos, missing middle name/s, or details in the wrong fields (e.g. ID number entered as date of birth) will cause the verification to fail and delay the decision.

How to complete manual ID verification

If the automatic ID check is unsuccessful, you'll need to physically verify your customer. We will notify your customer, and you'll need to follow the below process. Your customer can choose either option below to provide their documents.

Option A One of the following (not expired)	Or Option B Provide one document from each list below	
• Australian Drivers Licence • Australian Passport • Australian issued Proof of Age Card	Proof of identity (choose one) • Australian Birth Certificate • Australian Citizenship Certificate • Australian Government issued concession card (either a pensioner concession card, or health care card)	Proof of address (choose one, issued in the last 12 months) • Notice from an Australian Government Agency (e.g. ATO Notice of Assessment or Centrelink Notice) • Utilities bill (water, gas or electricity) showing customer name and residential address • Bank statement showing customer name and residential address

Before you start:

Check the documents are current (not expired) and match the details in the application.

Step 1: Scan or photograph the documents from **Option A** or **Option B**.

Step 2: Email copies of the documents to applications@payright.com.au with the following certification declaration on or accompanying the copies or photographs:

“I have met with the customer and collected the ID documents face to face. I have witnessed the original documents and am satisfied that they reflect the identity of the customer.”

If you can't verify ID face to face, call or email us to discuss an alternative approach.

Plan outcome overview

These are the statuses you'll see in the Merchant Portal as a plan moves through the application process.

Plan status	Description
Pending	The application is incomplete
In review	The application is currently being reviewed
ID required	This application needs a manual ID verification
Approved	Activate – Approved and ready to activate
Approved – Pending customer action	Accept contract – Customer needs to accept the contract Pay deposit – Customer needs to pay the deposit
Declined	The application has been declined
Active	The plan has been activated, and payment is settled or on its way

Activating the plan and receiving payment

Before you hit that 'Activate' button, one of the following must apply:

- ✓ The customer/client has received the goods or services; or
- ✓ Delivery has been arranged (to arrive within 8 weeks of activation); or
- ✓ If installation is required, it has been completed

Don't activate the plan unless the applicable requirement is met, otherwise the plan may be subject to reimbursement.

Once the requirement is met:

1. Approved plans will appear in the Merchant Portal, ready for activation
2. Navigate to the plan and click the 'Activate' button
3. Funds will be deposited into your nominated account (less the merchant service fee) by the following business day

How to cancel or refund a plan

Cancelling a Payright Plan

If you need to cancel an active Payright plans, submit your request to us in writing. Cancelling a plan may also require a full or partial refund to the customer.

- You'll need to refund the settlement back to Payright.
- We'll reimburse the merchant service fee back to you.

Your cancellation or refund policy

As part of offering Payright plans, you must have a cancellation or refund policy that complies with Australian Consumer Law, outlines your approach, and is accessible to customers via your website.



Customer complaints

If a customer is unhappy with our product, we want to make it right. If a customer wants to make a complaint about a Payright product, there are a couple ways they can do it:

📞 Call us on 1300 338 496

✉ Email us at complaints@payright.com.au

Please don't respond to or manage any complaints about Payright products. Direct any complaints to the channels above, and we'll take it from there.

We may need to ask you for information or supporting documents relating to a complaint. If that happens, please respond within 48 hours so we can resolve the matter as quickly as possible.

For more information

[Payright Complaints Handling Policy](#)

[Merchant General Terms](#)

[Payright TMD](#)

What if Payright receives a complaint about your products or services?

If we receive a complaint about your products or services, we'll let you know so you can resolve it directly with the customer.



Preventing fraud and identity theft

Payright prioritises the safety and security of our customers and partners. As a merchant, you play an important role in preventing fraud, including identity theft.

Regardless of the application process, you should always sight the customer's ID when they are coming to pick up the goods. Check the photo, make sure they are who they say they are.

If you are delivering the goods, check the delivery address matches the address captured in the application.

Be on the lookout for suspicious customer behaviour, including:

- Changing contact details the same day they made the application.
- Providing multiple addresses or contact numbers.
- Getting flustered when asked questions.
- Not able to verify their details (name, phone, address on file) and saying they will come back later.

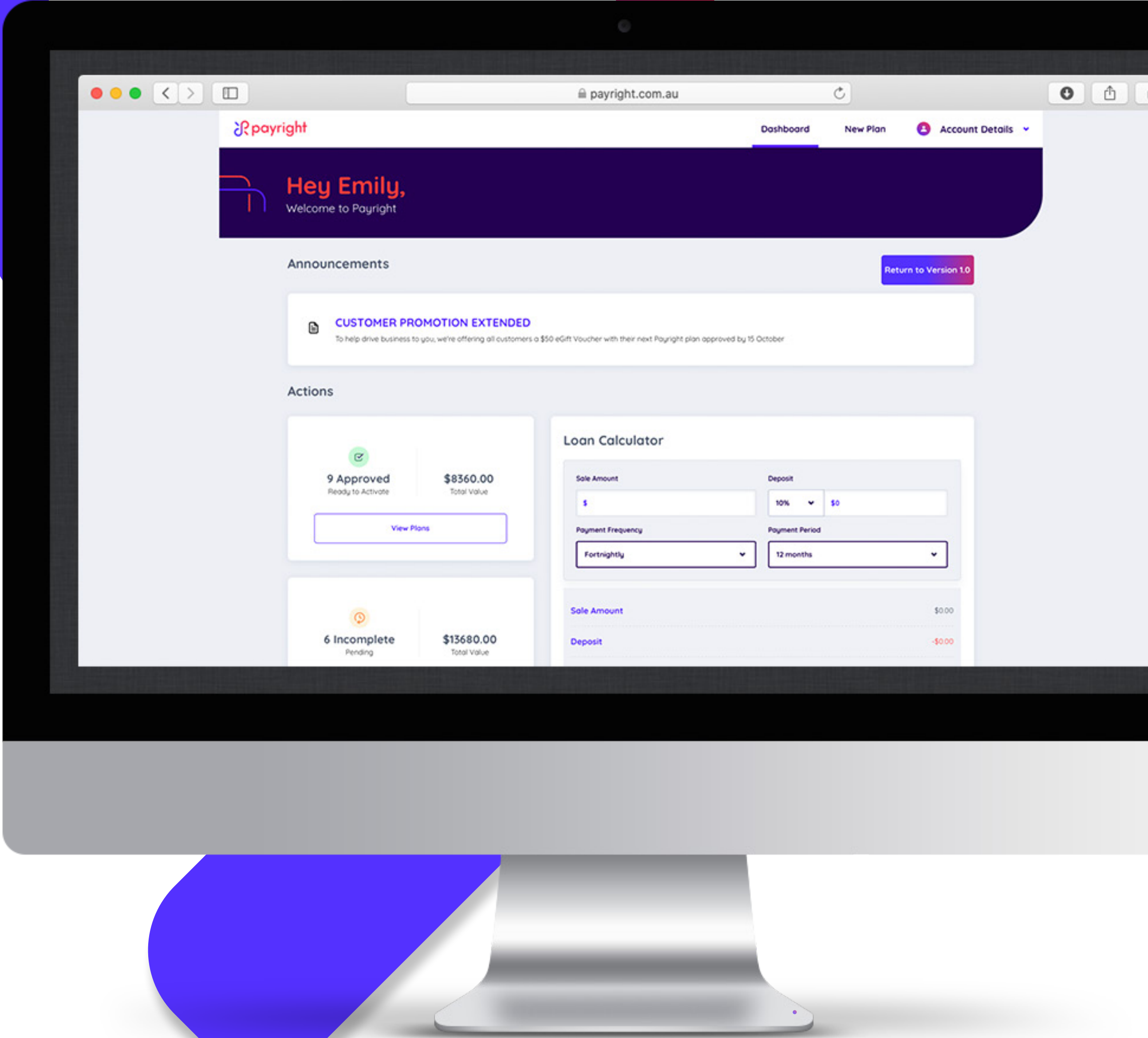
If you are suspicious or unsure, call us on **1300 338 496**.
We are here to help.



Managing staff access

You can assign the appropriate access level to each staff member in the Merchant Portal, based on what they need to do.

Access type	Description
Administrator	Can do everything
Create Plan	Can create plans
View Plan	Can only view the plans they've created
View All Plans	Can view all plans
Activate	Can activate plans for settlement
Report	Can export a report of activity
View MSF	Can view applicable merchant service fees
Add Staff	Can add, change or remove staff details



Contact us

If you have any questions about the information in this guide, please contact your Customer Success Executive.

For customer enquiries or application questions, please call our friendly team at Payright HQ.



Merchant enquiries

8am - 8pm from Monday-Friday



1300 338 496



help@payright.com.au

General Enquiries



applications@payright.com.au

New or Existing Application Enquiries

