

# FAQ: YEARBOOK ORDER CENTER UPGRADES

## YEARBOOK PAYMENT PLAN

### 1. What is a yearbook payment plan?

By implementing checkout through PayPal, Herff Jones is providing the flexibility for parents/students to spread out payments on purchases made on Yearbook Order Center. Customers with a PayPal account will be able to use PayPal's "Pay in 4" feature to make 4 bi-weekly payments on the purchase. Please read on for details.

### 2. What is the exact process to use Pay in 4?

At checkout on YearbookOrderCenter.com, customers will have an option to make the purchase through PayPal checkout. When they check out with PayPal, they will see Pay in 4 as one of the available payment methods. Once they apply and are approved based on PayPal's internal checks, they can finish checking out. The first payment will be due at the time of the transaction and three subsequent payments will be due every 15 days thereafter. (This program is subject to Pay Pal's terms and conditions, and it is subject to change.)

### 3. Is Pay in 4 available for everyone?

Per PayPal's policy, Pay in 4 availability depends on the customers' state of residence and age. They must be at least 18 years of age (or the age of majority in their state/province) to apply for Pay in 4. Customers must have a PayPal account in good standing or open a PayPal account to apply. Pay in 4 is not currently available to residents of New Mexico, North Dakota, South Dakota, Missouri, Wisconsin, or any U.S. Territories. If a purchaser in one of these areas selects PayPal as the payment method, then logs into their PayPal account, Pay in 4 won't appear as an option.

### 4. Is this applicable to schools in Canada?

Pay in 4 is not available to residents of Canada at this time, but it is expected to be added early in 2022.

### 5. Are all items on Yearbook Order Center eligible for a payment plan?

Yes, all items that can be added to the cart in Yearbook Order Center are eligible for payment plan as long as the minimum order amount (\$30 USD) is met.

### 6. Is there a service fee?

No, there is no fee from PayPal or Herff Jones for this service. PayPal does apply a late fee if the payment is not received on time.

### 7. Is there a minimum cart amount to be eligible for a payment plan?

Yes, per PayPal's policy there is a minimum of \$30 USD and a maximum of \$1,500 USD to be eligible for Pay in 4. (This and other PayPal policies could change without notice.)

### 8. Are schools credited as installments are paid by purchasers?

Schools are credited the full amount at the time of the transaction. PayPal then takes over the collection of subsequent payments.

### 9. Where can I find more information on Pay in 4?

PayPal FAQs are available at:  
<https://www.paypal.com/us/smarthelp/article/what-is-pay-in-4-faq4333>

*Disclaimer: PayPal's policies are subject to change.*