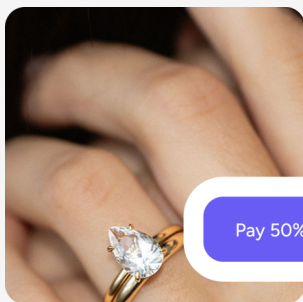




Pay 50% deposit



BOOSTING SALES ON HIGH-VALUE PRODUCTS WITH DEPOSITS

11 STRATEGIES WITH EXAMPLES
FROM REAL MERCHANTS WHO GREW
CONVERSION AS MUCH AS 47%

By Diana Birsan & Jeremy Hanson-Finger



WWW.GETDOWNPAY.COM

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INTRODUCTION

Why Flexible Payments Win for Long-lead time, High-value Products

Selling high-value products online comes with unique challenges. Whether you're selling a custom sofa, a luxury trip, or bespoke jewelry, asking customers to pay in full upfront and then wait weeks or months for delivery creates hesitation at checkout. It is no surprise that cart abandonment in furniture and homeware averages 78 to 82 percent.

Flexible payment options can help. Buy Now, Pay Later (BNPL) apps are common, but they are not always the right fit for long-lead, high-ticket products. BNPL adds credit checks, third-party fees, and takes customers out of Shopify's native checkout experience. That can cut into margins and lower trust at the exact moment you want customers to feel confident.

Deposits, also called partial payments, give merchants another path. Customers pay a portion upfront and the balance later, directly through Shopify checkout. This keeps the experience seamless, protects margins, and reassures customers that they are buying on your terms.

When deposits are announced clearly, customers are more likely to commit. We've seen merchants **increase conversion by as much as 47%** and **lift average order value by 15 to 25%**.

This guide will walk you through 11 strategies that leading brands using [Downpay](#) apply to create clarity and confidence around deposits. These approaches drive the strongest results and can be modeled in your own store to build a successful deposit strategy.

CHAPTER I

Why Deposits Matter for Conversion

Not all products are created equal

Buying a T-shirt online is simple. Customers add to cart, pay in full, and get their order in a few days. Buying a sofa, a custom bed frame, or a luxury sauna is a completely different experience. These are high consideration purchases with longer lead times, and customers naturally expect a higher level of trust, care and payment flexibility.

In stores, that experience feels natural. Sales associates explain the product, guide the purchase, and often allow a deposit to secure the order. Customers walk away feeling confident their money is safe and their product is on the way.

Trust-building exercise

Downpay brings that same level of trust online. Deposits aim to improve trust by letting customers pay a portion upfront, see exactly what they owe and when, and feel secure checking out natively.

When deposits are explained clearly, they do more than reduce upfront cost. They become a trust-building exercise that reassures customers and increases commitment. That's why merchants who use deposits effectively have seen:

- Up to 47% higher conversion
- 15 to 25% higher average order values
- Fewer support tickets and cancellations
- 15-30% increase in online revenue

Clarity reduces friction. And friction is what kills conversion.

“It's a lot easier than gaining the trust you need to hold \$10,000 of somebody's money for three months.

— Rick Gainsmith, Gainesville Furniture

CHAPTER II

11 Proven Strategies to Increase Conversion with Deposits

1. Add a Homepage Banner or Announcement Bar

Action

Make deposits visible to every visitor as soon as they land on your site.

Copy idea

Now available: Place a deposit today and pay the rest later. Flexible payments that make custom products easier to buy.

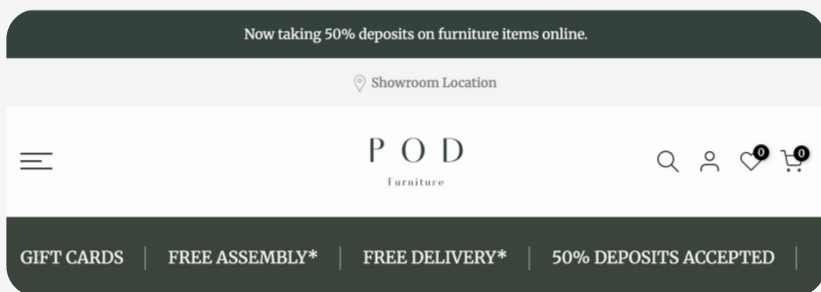
Examples

POD Furniture uses both a sticky announcement bar and a homepage hero to highlight flexible checkout.



“We judged that not doing it was more of a risk than doing it. We've achieved a lift already.”

— David Thomas, The Black Tux

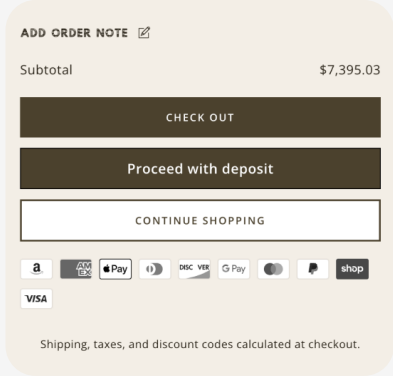


2. Set Up the Cart Deposit Button

Action

When you can offer deposits across your whole store (minus any exceptions), do it. Mention that you can check out with a deposit on your product pages and set up a cart-level deposit option button.

Clicking only one *Proceed with deposit* button and seeing the amount due at checkout go down can boost customer confidence and average order value.



Examples

Acoustic Remedy explains their deposit option on product pages and customers select it in the cart.

Subtotal - 12 items	\$7,395.03
Shipping ⓘ	Enter shipping address
Total	\$7,395.03
Due today	USD \$3,710.03
Due Feb 2, 2026	\$3,685.00

3. Create a Collection for Deposit-Eligible Products

Action

Put your deposit-eligible products in a collection on Shopify. Tag items as *Deposit Available* or *Made to Order* and use the collection in ads, email campaigns, or homepage features.



Examples

Tennis Express curates products in a dedicated collection for their demo program with late fees and security deposits.

“ **There’s less psychological burden on customers if they aren’t fronting the full amount with no ETA.**

—Taron Lissimore, Headphones.com

Apparel ▾ Shoes ▾ Racquets ▾ Equipment ▾ Other ▾ Pro Gear ▾ Pickleball ▾ Padel ▾ Sale ▾ Blog

Q ☆ 👤 🛒
Rewards

What's the process?



Select Racquets

Choose up to 3 demo racquets online for just \$24.99 shipping.



Ships To You

We send your demo racquets straight to your door.



Test Them

Play with them for up to 7 days to help you decide.



Mail Them Back

Return them in the original box at any FedEx location with our pre-paid label.

Demo Users Earn \$25 Off Purchase of a New Racquet

* exclusions apply

4. Build a *How It Works* Explainer Page

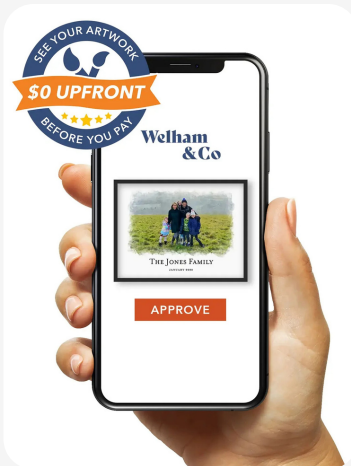
Action

Create a simple explainer page. It should cover:

- What the deposit secures
- When and how the balance is charged
- What happens if they cancel
- How they will get updates

Examples

Fairweather Salmon's pre-order page and Welham & Co's how it works page both use graphics and space effectively to get the message across.



1. SELECT SEAFOOD BOXES + QUANTITY

We have combo boxes of all your favorites, as well as single species boxes.

Feel free to mix & match!



2. PAY A 50% DEPOSIT TODAY

Or pay in full, if you'd rather!

Remaining balances will be automatically charged first Monday in November.

“ We were a new company, so people needed to flat-out trust us. I didn't dream of this good a launch.

— Caroline Louise Lilleør, SIRÈNE



5. Send a Deposit Launch Email Campaign

Action

Announce deposits to your customer base with an email or social content. Be sure to keep it short.

Copy idea (subject line)

Reserve your furniture with a simple deposit.

Content ideas (body)

- A quick explanation of how deposits work
- A few featured products with longer lead times
- A clear call to action like *Shop with a deposit*



Subject: Reserve your furniture with a simple deposit

Preheader: Secure your favorite pieces today ▾

Handcrafted furniture takes time but you don't need to pay in full upfront.



With Remi Furniture's new deposit option:

- You reserve a product with a 50% deposit at checkout
- We build your order over the next 4-6 weeks
- We charge the rest to your card when it's ready to ship

Perfect for our most popular made-to-order items like the [Royale wooden end table](#), the [Caroline sectional sofa](#), and the [Manx bedroom set](#).

Shop with a deposit

6. Leverage Short Videos or User-Generated Content

Action

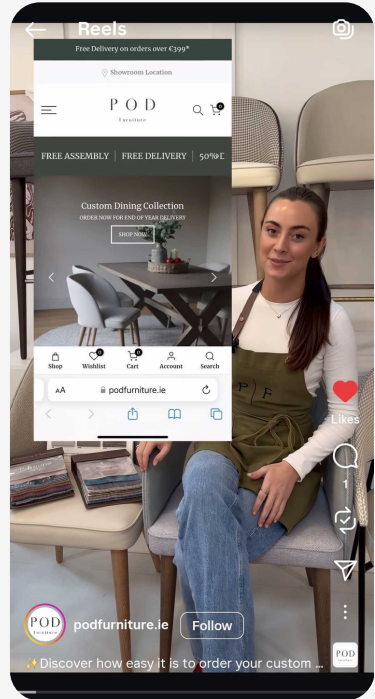
Use short videos or UGC to show how deposits work in real life. Social platforms are perfect for making the concept feel simple, trustworthy, and customer-first.

Content ideas

- A quick explainer video walking through *Pay a deposit today, the rest later*
- Customer UGC showing the ease of reserving a product with a deposit
- Carousel posts highlighting *Made to Order, Pay with a Deposit* products
- Seasonal promos (e.g., *Reserve now for holiday delivery with a deposit*)

Examples

POD Furniture uses [Instagram posts](#) and short-form videos to explain flexible payments, showing both the product and the deposit option in action.



“ We were previously having people call us to do [deposits]. Now they can do it directly online and it is much more seamless.

— Collin Craven, QW Furniture

7. Add Clear Copy on Product Pages and Custom Landing Pages



Action

Set expectations on the product page so customers know deposits are available before adding to cart.

Copy idea

This item is made to order. Place a deposit now and pay the rest when your piece is ready for delivery.

Examples

Roadrunner Scooters and En Gold both include deposit details directly on their product pages.

Zeppelin Dining Table

En Gold

\$1,699

☐ Pay in full

☒ 50% deposit

You will be charged a 50% deposit today with the balance when your piece has finished production.

— 1 +

RESERVE YOUR PIECE

PREORDER RS6 ULTRA

Preorders today will be processed when next shipment arrives.

🕒 52 units available for preorder

📦 Estimated Shipping: Late October

PAY IN FULL

50% DEPOSIT OPTION

The remaining balance will auto-charge once your RS6 is scheduled to ship (approx. Mid-October). No credit check, no fees!

Arriving in warehouse November 2025

8. Update Your Terms and Conditions

Action

Spell out deposit, cancellation, and refund policies in your Terms and Conditions. Transparency builds trust and reduces support tickets.

Examples

Nootka Saunas uses a tiered cancellation policy linked from the cart and checkout that shows exactly what is refundable at different stages of production.

“ ***There’s a ton of emails we used to get that we no longer do. Now our customers are content. They’re not nervous, not wondering what’s happening. They feel empowered.*** ”

—Peter Bradley, Athena Gaia



Cancellations Between 1 and 3 Days After Payment

- A cancellation fee of \$400 + applicable credit card processing fees will be deducted from the refund.
- During this time, we are actively mapping out production schedules and planning fulfillment logistics, requiring more in-depth resource allocation.

The Felter includes a preorder policy page as well as material linked from checkout.

Pre-orders

When you purchase a pre-order, you are buying an out-of-stock soon-to-be-available product not yet in inventory. We may collect no payment or a partial deposit at checkout, store your payment method, then fulfill and charge the full or remaining payment at a future date.

You can cancel a partially paid pre-order order that has not yet been fulfilled. If the order has been fulfilled, then you can't cancel the order, but you can request a full or partial refund. See our returns policy for more details on returns and refunds.

9. Reinforce Deposits in Post-Purchase Emails



Action

Use confirmation emails to reassure customers their deposit has been received and remind them when the balance is due. Consider adding a *Pay Now* button for early payoff.

Copy idea

Thank you for your purchase! Your deposit has been received, and your item is now in production. We will notify you when your remaining balance is due.

Thank you for your purchase!

Your deposit has been received, and your item will enter in production soon. We will notify you when your remaining balance is due.

[View your order](#) or [Visit our store](#)

Order summary



Handcrafted wooden end table x 1

Cherry

Deposit only due at checkout

\$1,000.00

Subtotal	\$1,000.00
Shipping	\$0.00
Taxes	\$50.00
Total paid today	\$500.00 CAD
Total due Dec 22, 2025	\$550.00 CAD

Customer information

Shipping address

Tyrone Slothrop
308 A Hall Street
Nelson BC V1L 1Y8
Canada

Payment

Fixed: Due December 22, 2025

 ending with 4242

Shipping method

Standard

[Pay now](#)

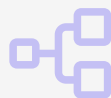
10. Promote and Explain Deposits in Product Launches and Sales

Action

Keep deposits visible beyond the initial announcement and build SEO connecting your store to flexible payments. Do this by including reminders in content for specific product launches and seasonal campaigns.

Examples

Revelot explains deposits on the launch page for a new watch. Many brands feature *Reserve with a Deposit* plans during Black Friday or holiday promotions to lower the barrier on big-ticket purchases.

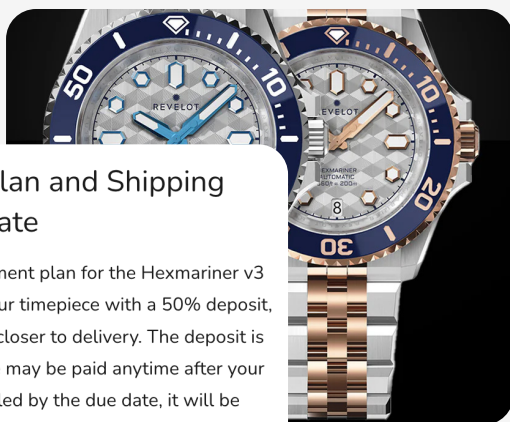


“We were able to capture the last 20% of our sales during Black Friday, Cyber Monday.

—Tom Youzwysghyn, Frame

50/50 Payment Plan and Shipping rebate

We are introducing a 50/50 payment plan for the Hexmariner v3 launch, allowing you to secure your timepiece with a 50% deposit, with the remaining balance due closer to delivery. The deposit is non-refundable, and the balance may be paid anytime after your initial payment, but if not settled by the due date, it will be automatically charged by the system. Estimated delivery is scheduled for late November or early December 2025.



11. Mention Deposits in Paid Advertising

Action

Highlight that you offer partial payments in your advertising, such as targeted or retargeted Google search ads. This means potential buyers come to you already aware of the benefits.

Examples

Maeving has search ad campaign that foregrounds deposits, and Modern Bungalow mentions their multiple payment options to entice customers searching for their product categories.

Sponsored



Maeving
us.maeving.com/

Ride Now, Pay Later - Minimum \$500 deposit

Sponsored



Modern Bungalow
www.modernbungalow.com/

Mission Style Wool Area Rugs - Delivery available

They can withstand heavy foot traffic without fading, shedding, or sloughing Craftsman, Mission, and Hand Knotted Wool Rugs To Complement Your Room. Multiple Payment Options. Sign Up For Deals. View Blog.

“ I like the deposit method because it guarantees me that they're in. And it gives comfort to the client.

— Cathy Shen, Ma Folie



CHAPTER III

Quick Reference: Where to Communicate Deposits

Together, these 11 strategies form a complete framework to make deposits clear, trustworthy, and conversion-focused.

Below is a quick reference to the different places to include information relevant to deposits.

Location	Why It Matters
Homepage Banner	Makes deposits visible to every visitor
Product Pages	Sets expectations at the moment of decision
Cart Page	Lowers friction and increases AOV
Collections	Clarifies products with same payment option
Explainer Page	Builds confidence through transparency
Video or User-Generated Content	Builds trust and accommodates learning styles
Launch Email	Drives immediate awareness and engagement
Terms and Conditions	Protects your business and avoids confusion
Order Confirmation Email	Reinforces next steps post-purchase
Product Launch and Sales Content	Keeps deposits visible and builds SEO
Paid Ad Campaigns	Informs potential customers about deposits

CHAPTER IV

Shopify Deposits Launch Checklist

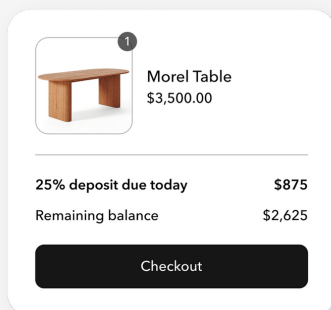
-  Install Downpay and configure deposit terms
-  Add a homepage banner announcing deposits
-  If it fits, offer deposits across your store with cart button
-  Create a collection for deposit-eligible products
-  Write a short *How Deposits Work* page
-  Update product pages with clear deposit text
-  Create video of the ordering process
-  Update Terms and Conditions with refund policy
-  Reinforce deposits in order confirmation emails
-  Send a launch email to existing customers
-  Mention deposits in running ad campaigns

CHAPTER V

FAQs for Deposits on Shopify

What is a deposit in Shopify?

A deposit is a partial payment made upfront that secures the order. The remaining balance is charged later. Downpay enables this directly in Shopify and stores the credit card on file per order.



How do deposits increase conversion?

Deposits reduce the upfront cost of commitment. This lowers hesitation on high-value or made-to-order products, improving checkout conversion rates, especially when paired with long lead times.

Is a deposit the same as BNPL?

No. BNPL is a loan underwritten by a third-party lender, often with fees and credit checks. Deposits are direct payments to the merchant, simpler for the customer, and cost-effective for the business.

How do I enable partial payments on Shopify?

[Install Downpay](#) from the Shopify App Store. Configure which products accept deposits, set terms, and promote the feature with banners, emails, and explainer pages.

FINAL WORD

Next Steps for Selling with Deposits

Turning on deposits is the easy part. The real uplift comes when customers understand exactly how it works and why it helps them.

Start small with a banner and a launch email. Then build from there with explainer pages, product updates, and order confirmations. Each step increases clarity. And clarity builds trust.

When trust goes up, conversion does too.

If you would like to see examples from other Shopify merchants or need advice on where to start, our team at [Downpay](#) is here to help.

