

Payments Code of Conduct

A voluntary code of conduct for advertisers and brands that facilitates faster payments in the UK affiliate and partner marketing channel.

v. 1.0, January 2026



Introduction

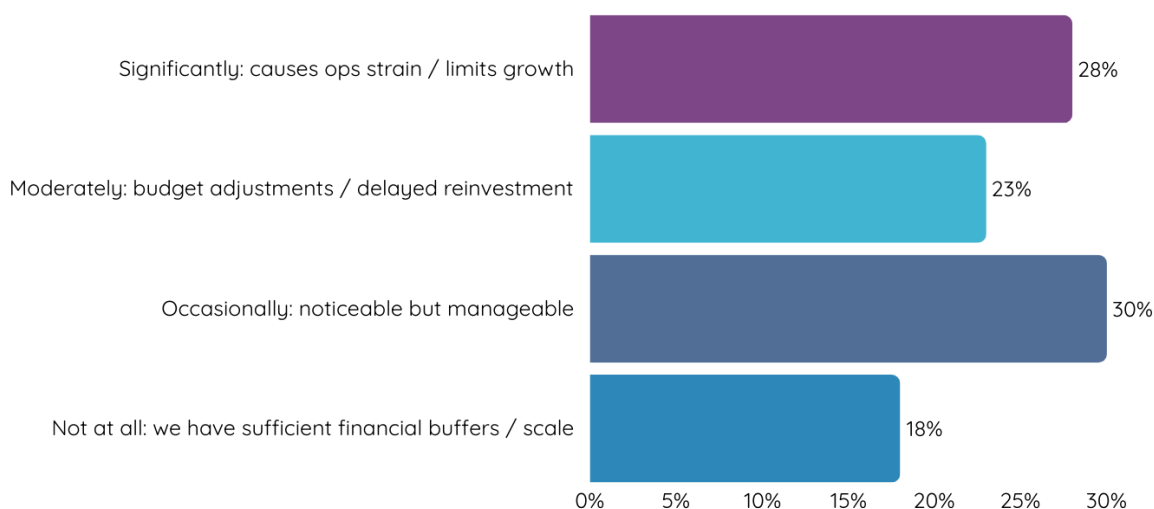
This Advertiser Code of Conduct is an important milestone for the Affiliate & Partner Marketing Association as we push for improved industry payment practices.

This document focuses on all aspects of affiliate payments, but with a specific focus on helping to unlock efficiencies and growth for publishers.

By improving cashflow for publishers, they can invest in their businesses, build new technologies and drive growth for brands.

Why have we done this?

In the APMA's **2025 Voice of the Nation¹** report, **51% of the surveyed publishers reported that payment issues have a moderate to significant impact on their businesses**, causing operational strain, delayed investments, and growth limitations:



When asked what they would invest in, if payment issues were resolved and cashflow improved, **39% of publishers told us they would increase spend or acquisition activity. 31% said they would expand into new verticals or regions, and 29% stated they would launch or scale new content.**

If publisher businesses can drive growth, our entire industry also grows.

¹ <https://theapma.co.uk/voice-of-the-affiliate-nation-2025/>

Who is the Code of Conduct for?

This Code of Conduct is for advertisers and we hope they will see it as a benefit of their affiliate programme.

We also see this Code of Conduct as a vital tool for publishers, networks, and agencies to educate advertisers on best practices, and for brand-side affiliate managers to use in championing the finance processes their programmes need within their organisations.

Affiliate networks and platforms maintain their own processes and terminology. We recommend viewing this document in conjunction with the **APMA Payments Guide** published in 2025.²

In compiling this Code of Conduct, we sought help and guidance from a range of affiliate businesses. We are grateful for their contributions:

Publishers

Broadband Genie	easyfundraising	Genie Shopping	Genie Ventures
intentl.ly	Loyalbe	Perkbox	Quidco
Retail Me Not	Reward Gateway Edenred	RVU Uswitch	Sway Me Good
The Sole Supplier	The Telegraph	Top Cashback	Tyviso

Agencies, Networks & Affiliate Platforms

Adtraction Affiliate Future	Awin	FinanceAds	Genie Goals
impact.com	Optimise	Rakuten	Tradedoubler
Webgains			

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<https://theapma.co.uk/download-full-guide-everything-you-need-to-know-about-publisher-payments/>

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Validation Periods

- Advertisers should clearly state the **validation window** they work toward in their programme description so publishers can see this information publicly.
- This validation window can be whatever is **appropriate to their business model**. Depending on the sector, this could align with their returns period, cancellation period, future booking window, or similar.
- For example, a retail brand could choose a validation window of 30 days to align with their returns period.
- All sales still pending after this validation window are **automatically approved**, so publishers know how long to expect validations to take.
- In exceptional circumstances where sales need to be excluded from this validation window, publishers should be notified in writing of the reasons their sales are still pending. This should only ever be a minority of sales.
- Publishers should be given **14 days' written notice** if this validation window is lengthened so that they can adjust their investment accordingly. This is especially true of any changes related to peak-season **return periods**. Any shortening to a validation window can be actioned immediately, although publishers should be properly informed.

Frequency of Validations

- Best practice is to run validations as frequently as possible. Many affiliate networks and platforms will support API integrations for validations, enabling back-end processes to run validations **in real time**.
- Where this is not possible, brands should aim for validations to be processed **at least once per week**. Ideally, validations should not be left to a monthly process.
- Advertisers should be cautious about uneven validation processing, such as processing all declines in one batch and leaving approved sales pending, or vice versa. This can send misleading signals to publishers about programme health and negatively impact automated processes such as paid media bidding.

Reasons for Declining Sales

- When a sale is declined, an **accurate reason for the decline** should accompany the sale.
- Nearly all affiliate networks provide standardised reasons for declining sales. Wherever possible, these **standardised reasons** should be given when declining sales.
- Some affiliate networks support free-text reasons for declining sales. Should an advertiser use a free-text field to give the reason for declining a sale, the reason should always be valid and **avoid generic, non-descriptive wording** like “Other”, “Decline”, etc.
- If an advertiser frequently uses the free-text option to provide a decline reason specific to their programme set-up, the reason for declining those sales should be highlighted in their programme description so publishers know what to expect.
- When some products within an order are returned, **the transaction value should be amended**. This should not be grounds for declining the entire transaction. This should occur within your standard validation window.

Declines Due to Discount Codes

- Advertisers should **clearly state their policy** regarding declining transactions that include a discount code in their programme terms and conditions.
- Advertisers should bear in mind that many publisher models do not include discount codes, and these publishers **cannot control user behaviour** when users find discount codes elsewhere in their journey, yet these publishers still convert the sale.
- Should an advertiser publicly display their own discount codes on their site, **advertisers should not decline publisher transactions that use these codes**, as it is beyond the publisher’s control. It is the advertiser’s responsibility to either:
 - (a) restrict visibility of discount codes for publisher traffic, or
 - (b) approve publisher sales that feature this code.

This includes codes limited to a closed user group, where that code is displayed publicly on the advertiser’s site (e.g. NHS or student discount codes displayed in a site footer).

Declining Sales Due to Technical Issues

- From time to time, advertisers may encounter technical issues that cause sales to be inaccurately tracked, resulting in extra sales being attributed to affiliates or other similar problems.
- Where this issue is clearly communicated to publishers, these sales may be declined in accordance with the schedule outlined in the chart below. For clarity, the portion of sales that can be declined **applies only to those sales that were incorrectly tracked due to the issue in question.**
- This schedule should apply only to **sales that are still pending.** If transactions have already been confirmed or invoiced, they should not be reversed, as the window to decline those sales has passed.

Communication Timeframe	Portion of Inaccurate Sales that can be declined
Within 5 days of the issue	100%
5 days to 14 days since the issue	80%
14 days to 30 days since the issue	50%
30 days to 60 days since the issue	20%
Over 60 days since the issue	0%

Compensation for Untracked Sales

- From time to time, the opposite scenario may occur. Advertisers may encounter technical issues that prevent sales from being tracked or their checkout from operating effectively (including site downtime).
- Publishers should be **notified as soon as this issue is detected**, and informed by the advertiser as to whether they should:
 - (a) Pause their campaigns with immediate effect.
 - (b) Continue their campaigns with a guarantee of best practice compensation.

- Publishers should be compensated for the period during which they were unaware that tracking had broken, until they were given adequate notice. Adequate notice is considered to be either:
 - (a) Once the publisher has **confirmed receipt** of the message (either verbally on a phone call, by email reply, or other similar method). Contact the top volume-driving publishers on your campaign by phone, where possible. Or,
 - (b) One **complete business day** after sending out a programme communication. This gives publishers time to receive the communication and act accordingly.
- Whenever this occurs, advertisers should **pay compensation** to publishers for the duration of either:
 - (a) from the time of tracking failure to the time of adequate notice, if asking publishers to pause their campaigns.
 - (b) from the time of tracking failure to the time when tracking is relaunched, if asking publishers to keep promoting throughout.
- Payments should be calculated according to the following best practice **compensation formula**:
 - Total clicks driven by that publisher during the compensation period (although sales are not tracking, clicks will still be recorded in the affiliate network)
 - Multiplied by the publisher's average conversion rate for the prior 30 days, to give a number of pending transactions.
 - Apply the publisher's average approval rate for the last complete 30-day period of validated sales to give the number of valid transactions.
 - Multiplied by the publisher's average order value for the prior 30 days, to give the total revenue.
 - Apply that publisher's relevant commission rate to give the total commission due as compensation.
- Compensation should be calculated and added to publisher accounts as a validated payment within 14 days of the resolution of the tracking downtime. Publishers should receive an email at the same time showing their individual calculation.
- Any ongoing payments, such as tenancies or bonuses, should be paid as usual over periods of tracking failure.

Transaction Query Validations

- Advertisers should **validate transaction queries within their standard validation window**. After this window has expired, transaction queries should be validated immediately. This is with the caveat that publishers should have submitted the transaction query according to the advertiser's permitted submission rules, with the correct timing - for example, some programmes may require that a returns period has finished or travel dates have passed.
- Advertisers should have a **clear policy for validating transaction queries and include it in their programme description** from launch. This policy should include a designated point of contact for escalating transaction queries. Each transaction query should have a clear reason for resolution when it's resolved.
- Advertisers should accept queries across the following **transaction scenarios**: untracked, incorrectly tracked, and transaction declined. In most instances, this is important to ensure cashback and reward sites can provide appropriate responses to members and protect both their own and the advertiser's brand.
- In some instances, advertisers provide a customer confirmation number (usually in confirmation emails) that differs from the transaction reference used to track affiliate sales. Advertisers should bear in mind that where this is the case, this significantly restricts the ability of a publisher to effectively check transaction queries themselves, as they don't have visibility on which transaction might match a customer's query.
- Wherever possible, an advertiser should ensure that a customer's order reference matches the transaction reference tracked in their affiliate programme, as this empowers all customer-facing publishers to give better customer service. Where this is unavoidable, the advertiser should provide a way for publishers to cross-check which transaction an order reference corresponds to - for example, an automated lookup tool or a dedicated customer service contact.

Payment of Fixed Fees & Bonuses

- The affiliate channel supports many different payment models, such as fixed fees for tenancies or media spend, or performance-related bonuses.
- Where a tenancy payment is due, this should be added to the publisher's network account (not bank account) **within the calendar month where it is due**, unless other arrangements are agreed in writing with the publisher.

- If a performance-related bonus is due, it should be applied by the **end of the month after the qualifying period**. Many networks provide automated processes for applying these bonuses, which should be used wherever possible, to ensure accuracy.
- When applying a fixed fee to a publisher's account, the advertiser should clearly state what that fixed fee relates to. If the publisher has given you a reference for that fee (e.g., an invoice reference), **the publisher's reference should be included when applying the fee**. This enables publishers to reconcile payments and can make processes much more efficient.
- When applying a fixed fee or bonus to a publisher's account, it should be **approved for invoicing straight away** and added to the next relevant payment run. This excludes tenancies booked and scheduled in advance, which can be added as pending and approved in the calendar month when the activity takes place.
- If an advertiser is paying a fixed fee in **instalments** (e.g. paying a quarterly tenancy as three monthly payments), that should be agreed in writing with the publisher prior to payment.
- If a publisher is in direct contact with an advertiser and makes arrangements with them (e.g. regarding tenancies or payment timeframes), it is **both** the advertiser and the publisher's responsibility to ensure the network (and agency, if relevant), are kept informed so they can facilitate this arrangement.

Managing Affiliate Budgets / Closing a Programme

- Where possible, the affiliate channel should be funded from a **cost-of-sale budget** (operating expenditure/OPEX). Because payment is made only when sales are delivered, this approach allows an advertiser's programme to scale in line with performance and opportunities.
- However, not every advertiser's business model supports this practice, and some operate on a fixed affiliate budget.
- Where a budget cap is approaching, or a programme is about to close, publishers should be given **at least five days' advance notice** to scale back their campaigns, wherever possible. Note that any pause in campaigns is likely to be to the detriment of the advertiser's long-term campaign health and success.

- Suppose a programme hits its budget limit and/or affiliates are asked to stop promoting. In that case, advertisers should **still pay commission on any sales made within the standard cookie window** from clicks that happened before the pause.
- Advertisers **should not decline otherwise valid sales** because they have exhausted their budget or are approaching the close of their programme.
- Where advance notice is not given that a programme has hit its budget cap or is about to close, advertisers should still pay commission on any sales from **clicks made within five days of the initial communication**, for the standard cookie window. This provides a suitable window for publishers to receive the communication and respond accordingly.

Network Onboarding for Finance Processes

- We recommend that, upon new programmes launching, the following is clearly stated in the advertiser programme description and publisher welcome emails:
 - Validation window
 - Regularity of payment from the network
 - Whether the programme operates on pre-payment
- Where an advertiser works with an agency, they **should ensure their agency is fully briefed** on their validation and invoicing process, and provide a valid finance contact to ensure their agency is fully updated on the status of invoice payments.

Managing Payments When Changing Networks

- Affiliate commissions and flat fees left outstanding when a programme closes **should be settled in full in accordance with that programme's standard validation window** and invoicing process.
- Where an advertiser is leaving one network and moving to another, the advertiser should keep the incumbent network's tracking tag live on their site for the duration of

their standard cookie period to reward sales driven by clicks before the programme closure adequately. They need only accept sales driven by clicks that occurred before their programme closed.

→ *For example, if an advertiser's cookie period is 30 days and they close on the 1st July, they should leave their tracking tag on the site until 31st July. They should accept sales driven from 1st-31st July inclusive, according to their standard validation policy, provided the click that drove that sale occurred on or before 30th June.*

- Advertisers should be clear on the process for handling ongoing transaction queries that relate to the period during the programme migration, and communicate this to publishers that need to submit these queries. For example, advertisers may choose to recommend that their new network handle transaction queries, regardless of the date they originate from, to ensure there is adequate resource to get an effective resolution for the customer.

Managing Payments When an Advertiser Goes Into Administration

- Advertisers **should not decline otherwise valid sales** because the advertiser has entered administration. Instead, these sales should be subject to the standard validation process. This will enable publishers, networks and agencies to submit their claim to administrators.
- Should an advertiser go into administration and then reopen under new ownership, it is strongly recommended that **the new owner pay outstanding affiliate commissions, fees and invoices** incurred before the administration. Some publishers may require this as a condition for relaunching their campaigns.
- Advertisers should be aware that many publishers perform their own credit checks. When credit risk is detected, some publishers may require **prepayment** from that advertiser to run the advertiser's campaign.

Do you have feedback or would like to propose an additional clause for the next iteration of this Code of Conduct? Email kevin.edwards@theapma.co.uk with your thoughts; all feedback is welcome.