



Afterpay

BEYOND BFCM

Your 2026 growth guide with Afterpay

Start strong, sell more and stay ahead in 2026.

Learn how Afterpay can drive business growth during peak periods – and beyond.

FAST REPORT

2026

FAST START REPORT

2026

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FAST START



January in the US has its own rhythm. The Black Friday–Cyber Monday (BFCM) rush has faded. The holiday sprint is done. Stores are quieter.

But smart retailers don't slow down. They regroup. They refocus. They turn the post-holiday lull into an early advantage – acquiring customers, building loyalty and setting the tone for the year ahead.

They do it with Afterpay.

Afterpay isn't just a payment option. It's a growth engine — driving sales, larger baskets, customer acquisition and loyalty, in peak season and beyond.

This guide shows how to kickstart 2026.



CYBER MONDAY

The platform that powers sales in every season.

BLACK FRIDAY

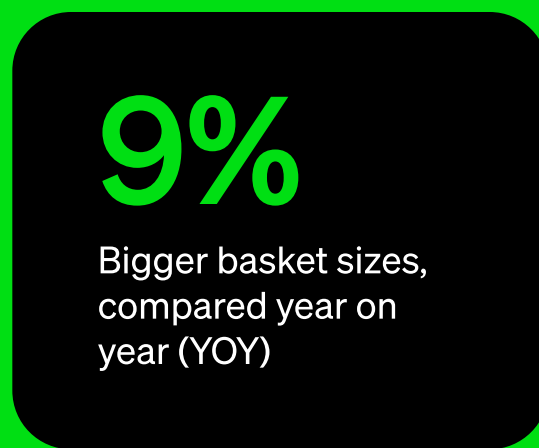
HOLIDAY

During key retail moments through to everyday purchasing, Afterpay is more than a payment solution. It's a growth engine that drives momentum.

Big sales. Powered by Afterpay.

BFCM is a pinnacle event for any retailer, and partnering with Afterpay can help extend business success during this critical retail moment.

Millions of shoppers paid with Afterpay during BFCM 2025, as customers chose to check out with flexibility and ease. But shoppers weren't the only winners. Afterpay helped businesses like yours experience more sales, more new customers and bigger basket sizes.



If winning 2026 is the goal, Afterpay gives you an edge where it matters. How?





During major retail moments like BCFM, Afterpay connects businesses with ready-to-shop customers and drives millions of referrals from the Afterpay Shop Directory.



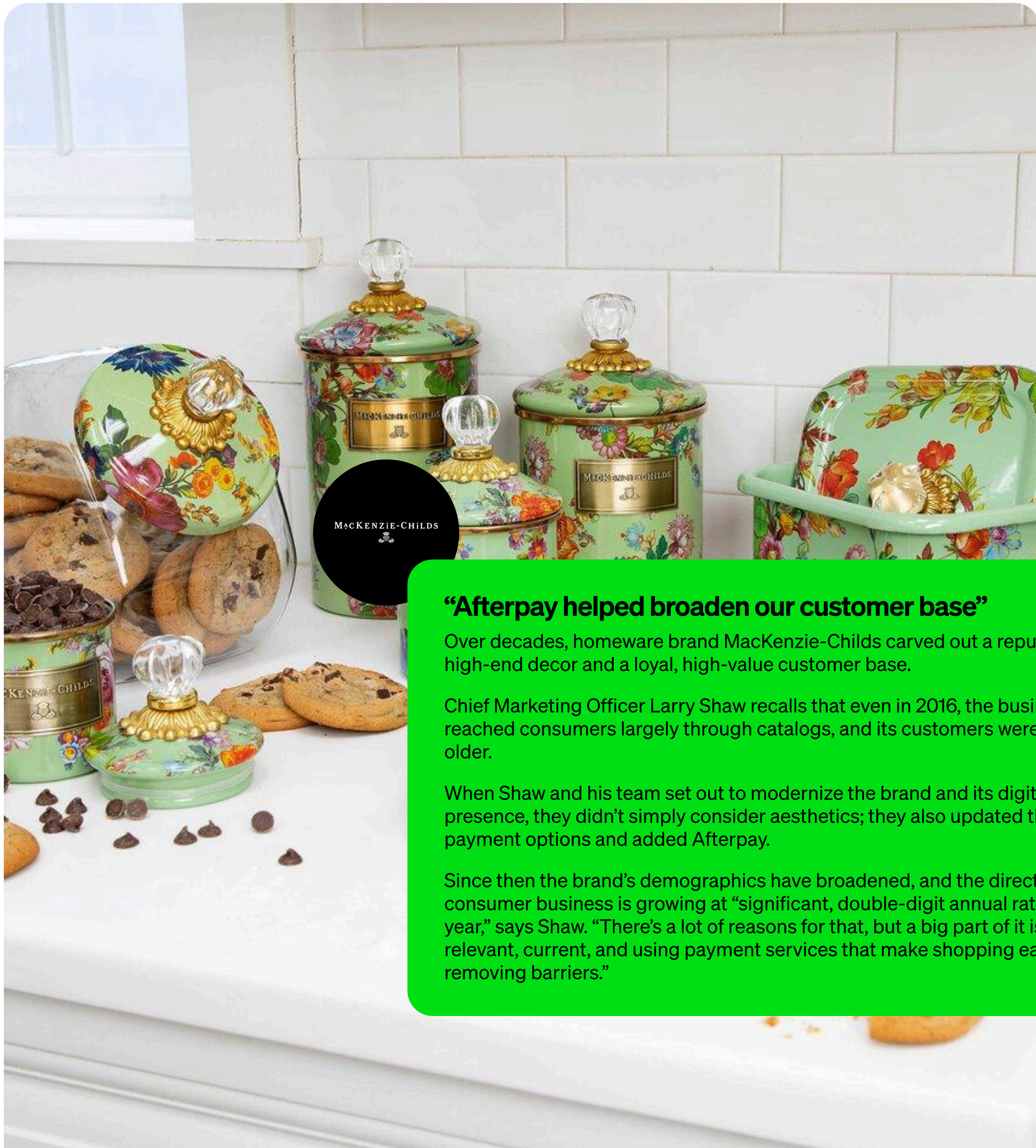
This year, make sure our shoppers are spending with you.

Quiet season? Strong sales.

Afterpay isn't just built for peak season. It keeps sales growing all year round. Offering flexible payments helps you unlock:

-  Bigger baskets
-  New customers
-  Loyalty that compounds
-  Next-generation growth

¹ Black Friday and Cyber Monday: Data from Afterpay samples millions of transactions across all seller industries globally in 2025 from November 27, 13:00:00 UTC to December 3, 7:59:59 UTC. Based on 2025 results.



\$ Afterpay

Next-gen shoppers. Next-level growth.

More customers equals more sales. It's that simple.

Afterpay puts you in front of more than 58 million incremental monthly customers².

And here's the kicker: most of them are Gen Z and Millennials³: the cohorts shaping culture, driving trends and deciding which businesses win.

That makes Afterpay the perfect way to reach a new generation of shoppers and future-proof your business.

“Afterpay helped broaden our customer base”

Over decades, homeware brand MacKenzie-Childs carved out a reputation for high-end decor and a loyal, high-value customer base.

Chief Marketing Officer Larry Shaw recalls that even in 2016, the business reached consumers largely through catalogs, and its customers were primarily older.

When Shaw and his team set out to modernize the brand and its digital presence, they didn't simply consider aesthetics; they also updated the retailer's payment options and added Afterpay.

Since then the brand's demographics have broadened, and the direct-to-consumer business is growing at “significant, double-digit annual rates per year,” says Shaw. “There's a lot of reasons for that, but a big part of it is being relevant, current, and using payment services that make shopping easy and removing barriers.”

CREDIT CARDS GIVES
THEM “THE ICK”
56%

Credit cards? Gen Z would rather not.

Next-gen shoppers want control, clarity and zero cringe. Traditional credit cards? They're a hard pass.

More than two-thirds of Gen Z (68%) say that credit card bills give them stress and anxiety, and more than half (51%) say that credit cards give them “the ick”⁵. No wonder 63 percent have abandoned credit cards for alternative methods of payment like Afterpay⁶.

This year, make sure you're showing up where tomorrow's customers already are. Unlock the shoppers who matter now – and next.

¹ Black Friday and Cyber Monday: Data from Afterpay samples millions of transactions across all seller industries globally in 2025 from November 27, 13:00:00 UTC to December 3, 7:59:59 UTC. Based on 2025 results.

² Source: Cash App Monthly Transacting Actives. Afterpay is now available on Cash App, as of 2025

³ Afterpay, Internal Customer Demographics as of Q1 2025; Behaviors metrics U.S. averages from full year 2024

^{4 5 6} Why Credit Cards Give Gen Z The Ick, Morning Consult 2025

Small payments. Big baskets.

With Afterpay, your customers can buy what they want, when they want it and pay in installments – while your business gets paid in full upfront. Win-win.

Afterpay gives customers the flexibility to shop on their terms. They can snap up new drops, secure pieces before they sell out, opt for higher-value products and add last-minute extras to complete their cart.

And that flexibility pays off. Most Afterpay business partners report larger average order values after adopting Afterpay⁷.

58%
Afterpay merchants report larger basket sizes compared to control group⁸



Their fresh start. Your sales jumpstart.

Tap into new-year energy with Afterpay. Lift basket size while helping your customers return to routine. Offering Afterpay can help them sign up to subscriptions, update their wardrobes or stock up on office supplies.

Sign up now, start the year stronger.

[Get Started >](#)

“Afterpay boosts basket size by 50% at Mejuri”
For Mejuri, elevating the customer experience is a constant pursuit. So, it made sense for the fine jewelry brand, which has millions of customers, to offer Afterpay.
“Our job is to meet customers where they are when they’re shopping,” says Chief Digital Officer Rohit Nathany. “We knew Buy Now, Pay Later was becoming a major part of the commerce landscape.”
Less than a year after launch, Afterpay has helped drive millions of dollars in global revenue, while also increasing basket size in the US by 50 percent.
Nathany’s advice to other businesses? “Afterpay is one of the popular payment methods. It just doesn’t make sense not to do it.”



BASKET SIZE
50%▲



⁷ Mastercard Test & Learn Incrementality study, 2022



\$ Afterpay

Powering purchase frequency.

SPEND
15%▲
MORE WITH
AFTERPAY

When customers can buy what they want, when they want, without the stress of a large upfront payment, they shop more often. And what starts as one purchase soon becomes a pattern.

“Afterpay gives customers optionality”
Ethical clothing brand Pact partnered with Afterpay to give customers more choice.
“Afterpay gives our customers optionality – whether they want the [ability to make] deferred payments or they just like to be able to manage their finances in a certain way. It’s about meeting them where they want to be and how they want to shop,” says Pact President and Chief Financial Officer Drew Cook.
Afterpay quickly proved to be a good business growth tool for Pact, too. Customers who check out with Afterpay spend 15 percent more on average, often using Afterpay to purchase high-value items like clothing sets.
“These are incremental customers who may not buy from us otherwise,” adds Cook, who also praises the simplicity and ease of Afterpay. “For us, it felt like more of an opportunity-cost not to do it!”

31x
Average annual purchases for customers who have been with Afterpay for more than five years¹⁰

13x
Average annual frequency for an Afterpay consumer⁹

Seamless integration.

Signing up to Afterpay is simple, easy and free.

Whether your customers are foodies or football fans, tourists or tech lovers, you simply visit [Afterpay For Business](#) to sign up.

Integration is just as effortless – regardless of whether you’re an in-store business, an e-commerce retailer or an omnichannel merchant.

If your website is created with one of the major e-commerce platforms, such as Shopify or WooCommerce, activating Afterpay is as simple as downloading an app and following the instructions. In-store integration is just as smooth.



\$1m.
IN GLOBAL SALES

“Integration was straightforward”

Balsam Hill partnered with Afterpay to offer its customers the flexibility to pay for festive decor and ultra-realistic, premium Christmas trees in installments.

From the beginning, Afterpay was “unbelievably responsive” and the integration was “straightforward from a tech standpoint” says Jennifer Howard of Balsam Hill, which has sold millions of trees around the world.

As a result, the partnership with Afterpay yielded \$1 million in global sales within the first five weeks alone. “We have seen tremendous growth year over year in conversion,” says Howard. “As well as a reduction in cart and checkout abandonment.”



Instant impact.



Afterpay

START THE YEAR RIGHT

Grow faster with Afterpay

Join over 425,000 global businesses¹¹ and sign up to Afterpay.

Afterpay powers sales for businesses like yours – in peak times and in quiet periods. Make 2026 the year you grow faster, with Afterpay.

¹¹ Afterpay internal data, January 2025
All brand statistics provided by brands.

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