

A hand holds a smartphone displaying the Afterpay app interface. The screen shows a green Afterpay logo, a card number ending in 6891, and a 'Done' button with a checkmark icon. In the background, a payment terminal with a blue screen and a hand icon is visible on a marble countertop. A green Afterpay card is also visible behind the phone.

YOUR GUIDE TO OFFERING AFTERPAY IN PERSON

OFFERING AFTERPAY IN PERSON IS SIMPLE.
HERE'S HOW TO PROCESS AFTERPAY CARD
PAYMENTS, REFUNDS AND MORE.

afterpay

AFTERPAY LETS YOUR CUSTOMERS PAY IT IN 4 EASY PAYMENTS, INTEREST-FREE, OVER 6 WEEKS.

The best part? Your business benefits too, with more sales, more customers and bigger basket sizes.

WHAT IS THE AFTERPAY CARD?

The Afterpay Card is the in-person Afterpay payment solution. It's a contactless digital card stored in the customer's digital wallet on their phone. The customer adds their Afterpay Card to their digital wallet via a one-time setup process, prompted in their Afterpay app.

WHAT HAPPENS WHEN CUSTOMERS DON'T HAVE THE AFTERPAY CARD?

Customers need the Afterpay Card to purchase in person. To get the Afterpay Card, they simply download the Afterpay app from their device's app store and follow the app's prompts to add the card to their digital wallet.

HOW DOES THE AFTERPAY CARD WORK?

It's simple. The Afterpay Card is powered by Mastercard in Australia and by Visa in New Zealand. You process the payment like any other contactless transaction, and your customer taps the Afterpay Card from their mobile wallet to complete the purchase.

IS THERE A MAXIMUM AMOUNT CUSTOMERS CAN SPEND?

This is individual to the customer, and it varies depending on factors like spending habits and repayment history. The customer can view their pre-approved spend limit in the 'In-Store' tab in their Afterpay App or by logging into the Afterpay website.



STEP 1

You process the transaction like any other card payment on your point-of-sale (POS).



STEP 2

Your customer taps their Afterpay Card (from their phone) on your payment terminal to pay.



STEP 3

That's it. You're paid upfront by Afterpay, while your customer pays it in 4 interest-free instalments.

TIP: Because you receive the full sale amount upfront (even if your customers pay in instalments), it's important that you process the full sale amount through your POS system.



STEP 4

Afterpay will direct debit your business the Afterpay fee owed for the transaction within 3 business days.

TIP: You can log in to [Afterpay Business Hub](#) to keep track of Afterpay orders and payments at any time.



TROUBLESHOOTING TIPS

Having trouble processing an in-person payment? Here are some common reasons a customer's Afterpay payment might not work.

AVAILABLE SPEND LIMIT IS TOO LOW

Every customer has an individual available spend limit. For new customers, it might start at a few hundred dollars and can increase anywhere up to \$4000. The limit only increases with responsible spending, meaning the customer paying on time. Customers can check their limit within the Afterpay app.

LINKED PAYMENT METHOD IS INCORRECT

The customer must ensure that their linked payment method is current and correct (with a minimum of three months before expiry). If not, they can add another card.

OVERDUE BALANCE

Customers must ensure they don't have any overdue Afterpay payments. (They can resolve this on the spot via their app if needed.) To encourage responsible spending, customers' accounts are paused when they miss a payment.

PIN REQUIRED

Sometimes customers will be asked to enter a PIN after they tap their Afterpay Card. The PIN can be set or updated via the customer's app under 'Settings.'

Does your customer need help? They should contact Afterpay's customer service team via the help button within their Afterpay app.

HELP LINES:

BUSINESS SUPPORT

AUSTRALIA 1300 621 603 09:00-17:00 AEST/AEDT
NEW ZEALAND 0800 472 317 11:00-19:00 NZST/NZDT
Or visit [help.business.afterpay.com](#) anytime to access helpful FAQs & troubleshooting, or submit a question via the 'Get in touch' button.

CUSTOMER SUPPORT

Customers can visit [help.afterpay.com](#) for support, or submit questions any time via the help button within their Afterpay app.

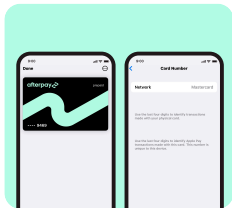
HOW DO I PROCESS AN IN-PERSON REFUND?

It's simple. You process Afterpay refunds the same way as you'd normally process a card refund.

- 1 Confirm that the original purchase was made with Afterpay (see instructions below).
- 2 Process the return as you normally would through your POS system, following your business's returns policy. Ensure you refund the full amount (regardless of how many payments the customer has made to Afterpay).
- 3 Once this prompts your payment terminal, the customer taps their Afterpay Card to complete the refund.
- 4 The refund is complete. The customer will receive the refund within a few business days and any remaining payments will be cancelled. For you, the refund will be accounted for in your next settlement.

HOW CAN I CHECK THAT THE CUSTOMER ORIGINALLY PAID WITH THE AFTERPAY CARD?

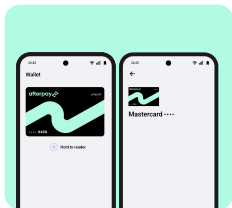
Your customer's receipt will show the payment method as Mastercard in Australia and Visa in New Zealand. You can then match the last four card digits listed on the receipt to the Afterpay Card device number via the steps below. This is the same process you would use to match any digital card number to the receipt.



APPLE DEVICES

Your customer will need to:

- 1 Open the Wallet app and tap the Afterpay Card
- 2 Click the 3 dots followed by 'Card Number'
- 3 Find the 4 digits listed under 'Apple Pay'



ANDROID DEVICES

Your customer will need to:

- 1 Open the Google/Samsung Wallet and tap the Afterpay Card.
- 2 Tap the 3 dots to find the 4 digits listed under 'Virtual account number'.

WHAT IF THE CUSTOMER ACCIDENTALLY PROVIDES A DIFFERENT PAYMENT METHOD FOR THE RETURN?

If you or your customer have mistakenly refunded the wrong form of payment, the customer will continue to owe any remaining payments to Afterpay from their original purchase. These payments will continue to be paid automatically on the schedule the customer agreed to originally. To prevent this scenario, it's important to check the form of payment that the customer originally used.

WHAT ABOUT PARTIAL REFUNDS?

If there is a partial refund applicable, process the return in the same way as outlined to the left.

WHAT ABOUT EXCHANGES?

If your policy allows it, initiate the exchange via your POS following your usual process. Then, if there is a partial refund applicable, process the return in the same way as outlined to the left. However, if the customer owes a difference in cost, process the reminder of the sales in the same way as your usual sales process, via any tender type.

CAN I PROCESS AN ONLINE REFUND IN-PERSON?

If your business accepts refunds for online orders in person, you process the refund or exchange as you normally would.

LEVEL UP YOUR AFTERPAY EXPERIENCE FOR YOUR BUSINESS

Looking for more tips and tactics on your Afterpay merchant experience? Check out our Merchant Education Hub for video walkthroughs on completing an in-person or online payment, how to get free visual merchandising for your business and more!



VISIT THE MERCHANT
EDUCATION HUB



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Or visit help.business.afterpay.com anytime to access helpful FAQs & troubleshooting, or submit a question via the 'Get in touch' button.

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