



AFTERPAY CARD:

MERCHANT GUIDE FOR ACCEPTING AFTERPAY
PAYMENTS IN-STORE.

afterpay



SO, WHAT'S AFTERPAY?

Afterpay lets your customer take it home today, and pay it in 4 payments, over six weeks, interest-free.

Afterpay empowers customers to access the things they want, while still allowing them to maintain financial wellness and control, by splitting payments in 4, for both online and in-store purchases.

Afterpay is committed to delivering positive outcomes for customers, which is why we do not charge interest or late fees when payments are made on time.

GOOD FOR YOUR CUSTOMERS. BUT WHAT'S IN IT FOR YOU?

A SALES BOOST



Afterpay customers are known to shop more frequently, and purchase more items at checkout, resulting in larger sales.

SUPPORT STORE GOALS



Even though customers only pay 25% today, the full sale amount is captured in your store on the day of purchase.

DRIVE NEW CUSTOMERS AND CONVERSION



The Afterpay App Shop Directory is designed to increase foot traffic, making customers aware they can now use Afterpay in your store, making it easier for customers to get what they want.

WHAT IS THE AFTERPAY CARD?

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

HOW IT WORKS FOR CUSTOMERS

To use Afterpay in-store, the customer will:

- Download the Afterpay App from the App Store or Google Play store.
- Follow the in-app setup tutorial to learn about the Afterpay App.
- Connect their preferred payment method, then add the Afterpay Card to their digital wallet.
- Access their Afterpay Card by tapping to pay when they're ready to purchase.



Afterpay transacts like any other contactless payment on your terminal.

HOW IT WORKS FOR MERCHANTS

Easy! You process Afterpay Card purchases the same way as any EFTPOS, Visa or Mastercard transaction.

1

The customer can initiate the purchase via their Afterpay App or directly via their digital wallet.

2

To finalise the transaction, they simply tap their Afterpay Card on your card terminal to pay.

3

Transaction is complete!

HELP LINES:

RETAILER SUPPORT

AUSTRALIA 1300 621 603 09:00-17:00 AEST
NEW ZEALAND 0800 472 317 11:00-19:00 NZST
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 in the Profile section of their Afterpay app, via the 'Help' button.

WHAT HAPPENS IF YOUR CUSTOMER NEEDS HELP?

If your customer needs support, or has questions about Afterpay Card, please direct them to the Afterpay app, or they can contact us directly via the Customer Help Centre.

AFTERPAY RETURNS

Afterpay returns are simple and are processed inline with your businesses returns policy.

For in-store return details, please see this guide: [Returns Guide](#)

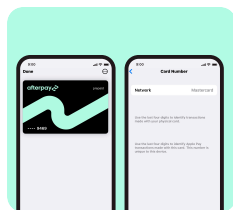
NOTE: If the original sale was made using Afterpay, the refund must go back to Afterpay, and no other tender type.



Customers can check details of any Afterpay transactions or returns via the Afterpay app or website.

HOW TO CHECK THE CUSTOMER PAID WITH AFTERPAY BEFORE A REFUND.

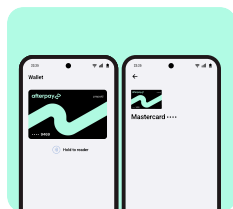
Match the last 4 card digits listed on the receipt to the Afterpay Card device number via the steps below. This is the same process you would use to match any digital card number to the receipt.



APPLE DEVICES

Your customer must:

- 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 must:

- 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'.

LATE FEES, ELIGIBILITY CRITERIA AND T&CS APPLY. CREDIT CHECKS MAY APPLY. AUSTRALIAN CREDIT LICENCE 527911.

REVIEW YOUR COMPANY'S RETURN POLICY TO UNDERSTAND ELIGIBILITY AND RESTRICTIONS. FOR INTERNAL USE ONLY. NOT FOR CUSTOMER DISTRIBUTION.

WHAT HAPPENS IF A CUSTOMER IS PROMPTED TO ENTER A PIN?

Sometimes customers will be asked to enter a PIN after they tap their Afterpay Card to the card reader. When this happens the customer can create or update their PIN easily within the Afterpay app. They simply click 'How it works' from the in-store tab and set or update their PIN from the options.

If your customer needs help, please direct them to the Afterpay App or they can message us directly via the Customer Help Centre.

HOW IS AN AFTERPAY CARD PROCESSED IN-STORE?

This will be different for each customer. The available amount for each customer varies based on several factors, including their spending habits and repayment history. The customer can view their pre-approved available to spend limit on the in-store tab in their Afterpay App or by logging into the Afterpay website.

Your business may have a minimum or maximum purchase amount for Afterpay. Make sure you check your internal policy.

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