

Afterpay Returns Guide



In-store Returns

- ① Process the return as you normally would through your POS, following your business's returns policy.
- ② Once this prompts your card terminal, the customer taps their Afterpay Card to complete the refund.
- ③ Refund complete! Afterpay will notify the customer of the return details.

Returning online purchases in-store

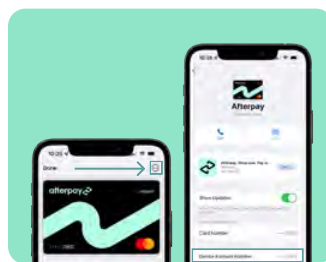
If your business allows online to in-store refunds, follow the steps above.

If the customer does not have the Afterpay Card, they'll need to download the Afterpay app and link it to their original payment method used for their online purchase. Then they can tap their Afterpay Card for the refund to be applied.

🗨 **Please note: If a purchase was made using Afterpay Card, the refund should be returned back to the Afterpay Card and no other tender type.**

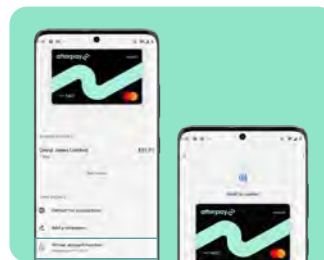
How to check that the customer originally paid with Afterpay Card:

The receipt will show the payment method as Mastercard in AU and Visa in NZ. You can 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

- ① Open the Wallet app and tap the Afterpay Card.
- ② Click the 3 dots to find the 4 digits listed under 'Apple Pay'.
- ③ Click the 3 dots to find the 4 digits listed under 'Apple Pay'.



Android devices

- 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'

It's important to remember:

- The customer can access their Afterpay Card via their digital wallet or through their Afterpay app.
- Any remaining payments that the customer had due to Afterpay will be cancelled.
- Any necessary refund amounts will be returned to the customer within 10 business days.

What if the customer accidentally provides a different payment method for the return?

To mitigate this scenario, Afterpay recommends that you ask if the customer has the original form of payment used for the purchase. In the scenario that you or your customer have mistakenly refunded a different form of payment than the customer's Afterpay Card, 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.

What about partial refunds?

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

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 above. 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.

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