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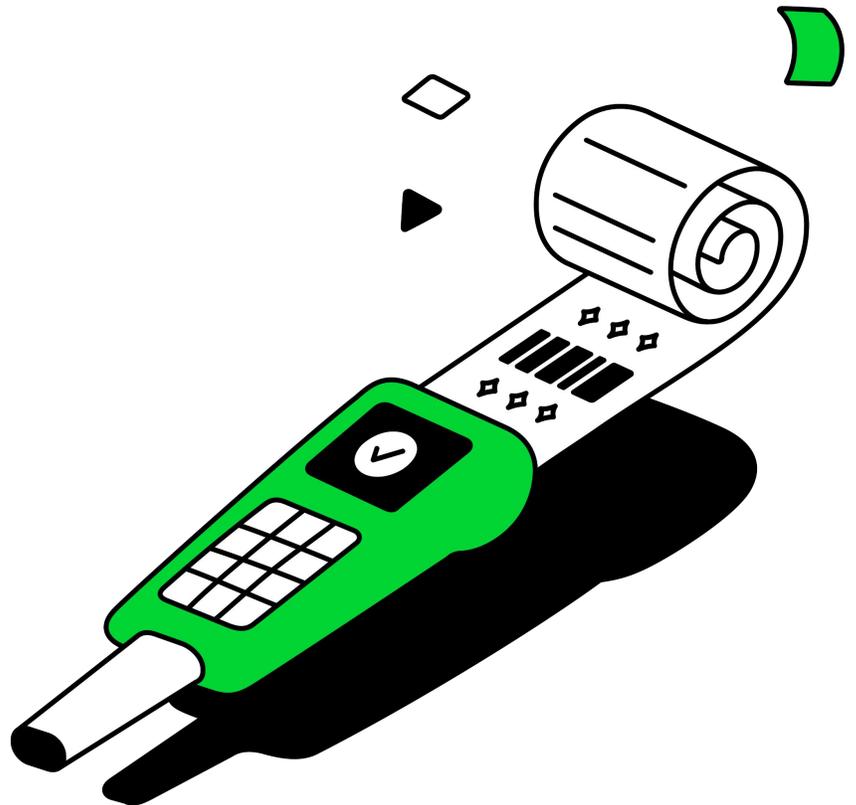
RETURNS QUICK REFERENCE GUIDE



Always refer to your company's Return Policy for eligibility and requirements.

It's simple to restore funds to the customer's original payment method with the Afterpay Card.

Here's how!



IN-STORE PURCHASE



1. Identify any key information that your return policy requires you to confirm.
2. Follow your return process to prompt the card reader.
3. Direct the customer to tap their phone to the card reader and select their Afterpay Card from their digital wallet.
4. If the customer doesn't have the Afterpay Card added to their wallet, then ask them to navigate to their Afterpay App and select the Card tab (middle tab) and scroll down to the bottom and select "Return an order". This will prompt the Afterpay Card which can then be tapped to the reader
5. **Refund complete!** Afterpay will confirm with the customer that the return was successful.
 - Any remaining payments that the customer had due to Afterpay will be canceled.
 - Any payments already made to Afterpay will be restored in up to 10 business days, to the customer's payment method connected to their Afterpay Card.



ONLINE PURCHASES



1. Identify any key information that your return policy requires you to confirm.
2. Follow your online return process to prompt the card reader.
3. There are three scenarios to refund the customer:

Scenario 1

Customer has the Afterpay Card set up in the Afterpay App:

- Direct the customer to tap their phone to the card reader and select their Afterpay Card from their digital wallet.

Scenario 2

Customer does not have the Afterpay Card set up in the Afterpay App:

- Direct the customer to download the Afterpay App and complete the one-time set-up to connect their original payment method used for their online AP purchase, to their new digital Afterpay Card.
- Direct the customer to tap their phone to the card reader and select their Afterpay Card from their digital wallet.

Scenario 3

The customer does not have the Afterpay Card and does not want to download the app and/or set up the Afterpay Card:

- Follow the refund options in your return policy for customers who do not have their original form of payment. Customers will continue to owe Afterpay any remaining payments.
- Any remaining payments that the customer had due to Afterpay will be canceled.
- Any payments already made to Afterpay will be restored in up to 10 business days, to the customer's payment method connected to their Afterpay Card.

4. **Refund complete!** Afterpay will confirm with the customer that the return was successful.

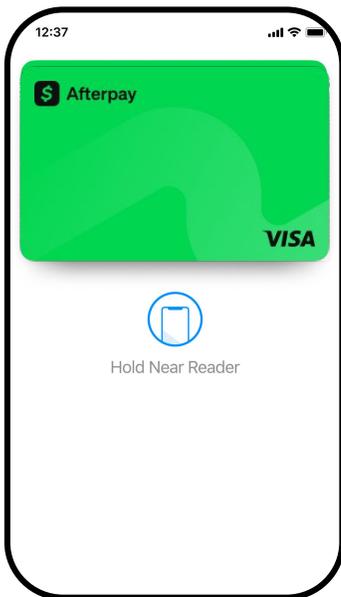
RETURN FAQS



What if my return policy requires me to physically verify the last 4 digits of the customer's digital card?

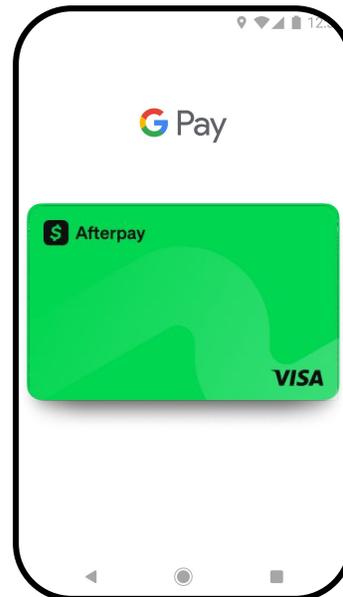
As a security and privacy measure, the last four digits of the card shown on the customer's receipt from an Afterpay purchase will not match the last four digits of the Afterpay Card in the customer's digital wallet.

If you need to verify the card, ask the customer to complete the following steps match the receipt to their Afterpay Card:



Apple Pay

1. Open the Wallet app
2. Select the Afterpay Card
3. Tap the button in the top right corner to reveal the last four digits of the "Device Account Number"



Google Pay

1. Open the Google Pay app
2. Go to Payment
3. Tap the Afterpay Card and scroll to reveal the last four digits of the "Virtual Account Number".

RETURN FAQS



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

To mitigate this scenario, as a best practice, 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 scheduled the customer agreed to at checkout.

What about price adjustments?

If a customer's item is eligible for a price adjustment on an Afterpay purchase, process the transaction like any other price adjustment with contactless payment. When your system is ready, your customer will tap the Afterpay Card to the chip reader and Afterpay will apply the credit to the customer's original order amount to reflect the new purchase total.

What if the customer has questions about returns with Afterpay?

We've got it! Direct them to Afterpays Customer Support for the quickest resolution.



CUSTOMER SUPPORT.



Help Center

Find helpful FAQs and troubleshooting tips at:

help.afterpay.com

In-App Message

 >  Help > New conversation

Scan the QR Code to get additional Afterpay training resources.

