01

AFTERPAY IN-STORE FAQS

So, what's Afterpay?

Shop now. Pay over 6 weeks. Never pay interest.*

We are pioneers of Buy Now, Pay Later, but at Afterpay, we just call it a better way to pay. In-store, Afterpay is a digital wallet payment option, powered by our app. Afterpay allows your customer to split their purchase into 4 payments.
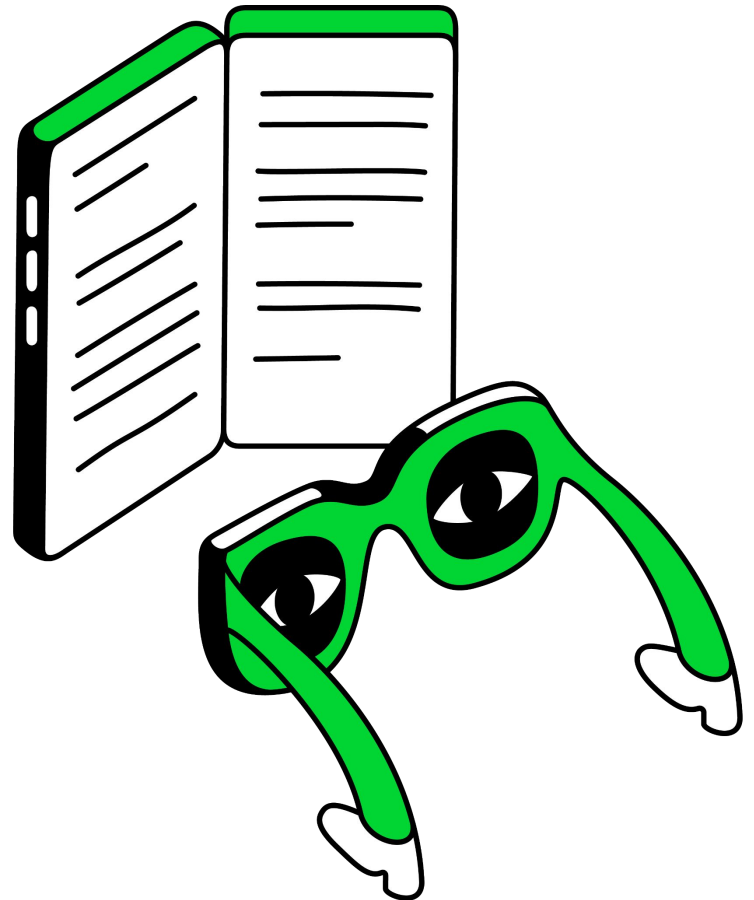
How does Afterpay work?

When customers choose Afterpay at checkout the customer enters into an agreement with Afterpay.

Afterpay settles the full sale at time of purchase with the merchant.

The customer pays Afterpay 25% at time of purchase, and 25% every 2 weeks, across 4 payments and 6 weeks.

Does Afterpay charge interest or fees?

Afterpay does not charge interest when a customer chooses to split their purchase into four payments. There are also no late fees when payments are made on time! If a customer does miss a payment, they may be charged a late fee.

They should read their Afterpay Installment Agreement for full terms and to learn more.

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Where can customers use Afterpay to make a purchase in-store?

Participating stores are featured in the Afterpay App and on the Afterpay website in the In-Store section. Stay tuned – more stores are coming soon!
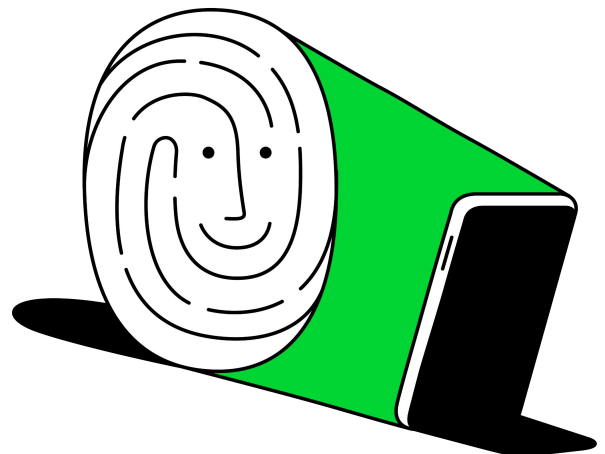
Who can sign up for Afterpay?

It's important to introduce and explain Afterpay equally to all customers who express interest. To sign up for Afterpay, certain eligibility requirements apply, customers must:

- Be 18 years old or older.

- Provide a valid phone number and email address.

- Have a US address in one of the 50 states or the District of Columbia.

For access to in-store purchasing, additional verification may be required.

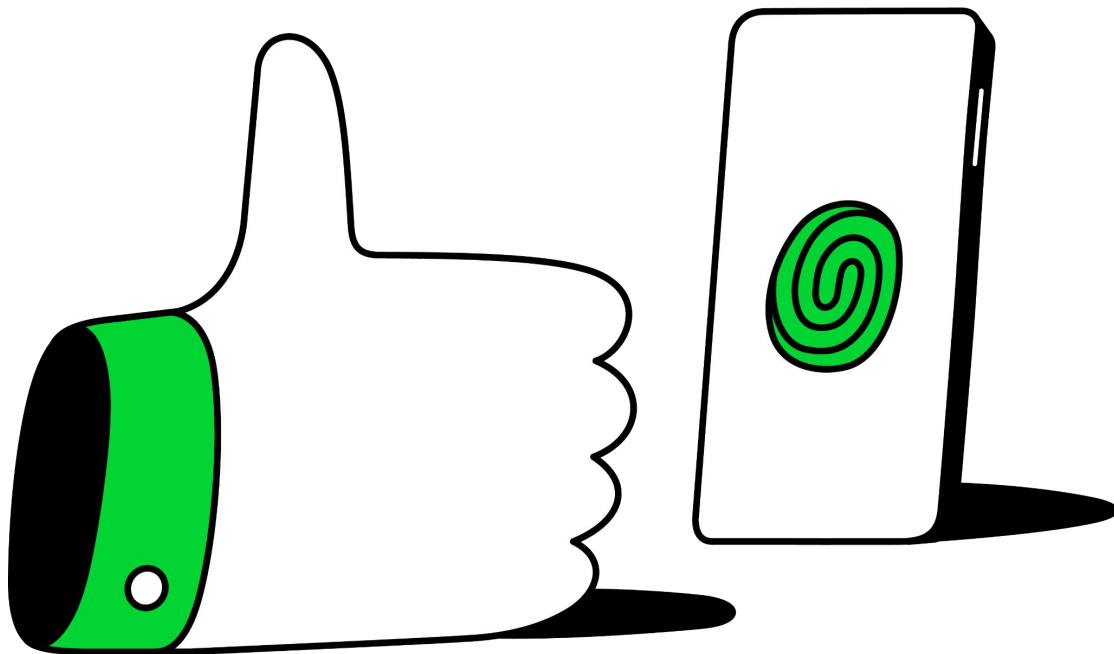For complete terms visit www.afterpay.com/terms

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Is it easy to sign up? How quickly can customers get approved?

It's easy for customers to create an account and free to sign up for Afterpay! To use Afterpay in-store, customers must have the Afterpay App and complete a one-time set-up, where they connect their preferred Visa or MasterCard (credit /debit).

If your customer is eligible to use Afterpay, they will know their pre-approved spend estimate, right then & there. Purchase approval is not guaranteed. If a customer has questions about purchase approval or any other account questions direct them to the Afterpay Installment Agreement, help.afterpay.com, or customer support channels.
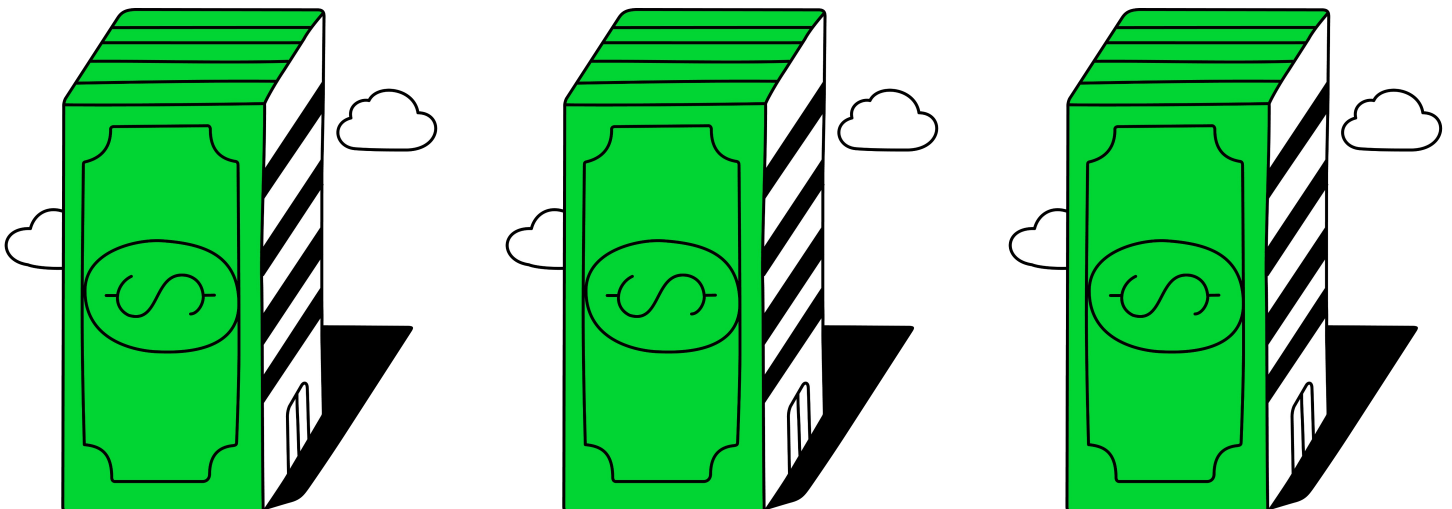
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How do customers checkout with Afterpay App in-store?

1. Download the free Afterpay App from the Apple App Store or Google Play Store. Log in to create a new account.

2. First-time users follow a one-time set-up to connect their preferred payment method and add their new Afterpay Card to their digital wallet In-Store.

3. Tap the **Card** ▣ tab in the app and follow the guided steps for the one-time set up process to add the Afterpay Card to their digital wallet.

4. Simply tap the phone to the card reader at check out and select the Afterpay Card from the digital wallet In-Store.

   *Encourage customer to check out the **Card** ▣ tab to find their pre-approved spend estimate and find favorite Afterpay retailers to go shopping.
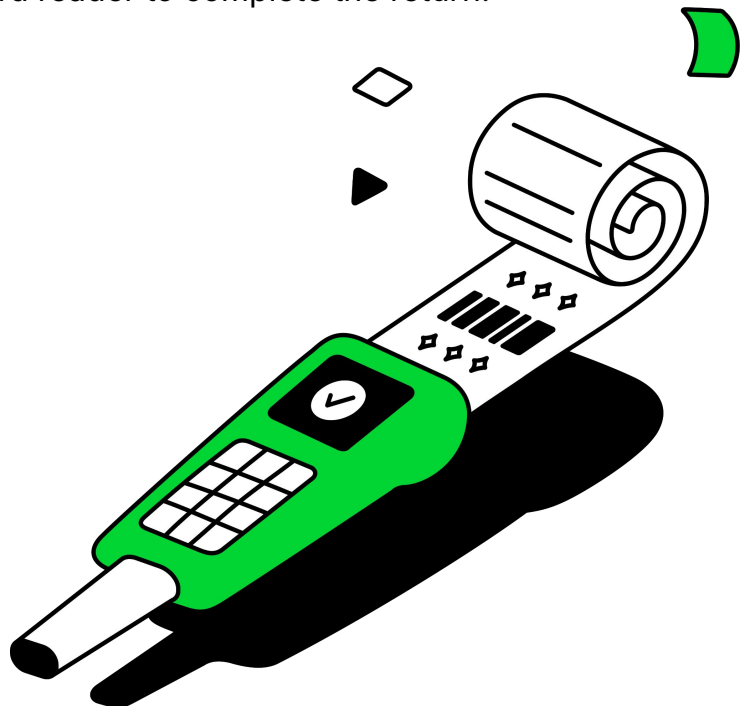
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How should I process a return for an Afterpay purchase?

For eligible return items, process the transaction as you would for any contactless payment method. Once your card reader is ready for the payment method to be refunded, the customer can simply tap their phone to the card reader and select their Afterpay Card from their digital wallet to initiate the return. Alternatively, customers can initiate a return through the Afterpay App:

1. Launch the Afterpay App, tap into `Orders` then tap `All Orders` scroll if necessary to find the Afterpay purchase to be returned, then tap that order.

2. Scroll and tap `Return Order`

3. Tap `Returning In-Store` then tap `Refund Afterpay Card`

4. Tap `Refund Afterpay Card` will open in the customer's digital wallet.

   Direct them to tap the phone near the card reader to complete the return.

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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.
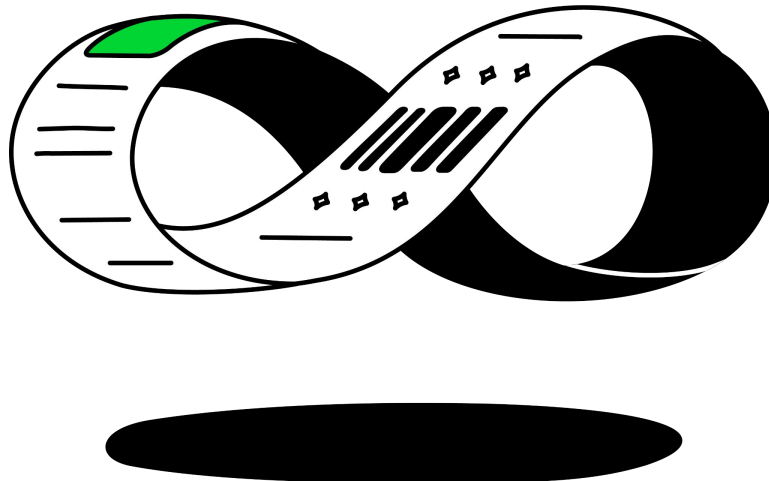
In the scenario that you or your customer have mistakenly refunded a different form of payment than the customer's Afterpay Card, the customer will continue to owe any remaining payments from their Afterpay purchase. These payments will continue to be paid automatically on the scheduled the customer agreed to at checkout.

What if a customer is returning an online purchase in my store?

Customers who purchased online may not have the Afterpay App or their Afterpay Card set up in their digital wallet. In order for a refund to be restored to the customers original form of payment, they will need to download the Afterpay App and complete the one-time set-up to connect their original payment method to their Afterpay Card.

For customers who do not wish to download the Afterpay App and/or set-up their Afterpay Card in their digital wallet, refund the customer in accordance with your return policy.

Follow the refund options in your return policy for customers who do not have their original form of payment.

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Where should I direct customers who are having trouble making a purchase or have questions about their refund from a return?

If customers are having issues using Afterpay in your store, they can reach out to Afterpay Customer Service:

- `Help Center` find helpful FAQs and troubleshooting tips at <u>help.afterpay.com</u>

- `In-App Customer Support Message` 👤 > `Help` > New conversation

That being said, here's a couple General Troubleshooting Tips to help customers in the moment:

- Ensure they are connected to Wi-Fi or using data so the Afterpay Card can be activated in the app.

- Make sure that their payment method saved in the Afterpay App is current and correct.

Does your store have a minimum or maximum purchase amount for Afterpay?

Make sure those requirements have been met.

Prohibited Terms

The following statements are NOT permitted by Afterpay to say to customers:

`No Fees`	`No Credit Check`	`Instant Approval`
`No Cards`	`No Cost`	`No Hidden Fees`
`No Catch`	`No Down Side`	`No Strings Attached`

Check out `www.afterpay.com` for more information.