

afterpay 

Merchant Guidelines AU and NZ

Welcome

We are setting out to make an impact at an epic scale.

We are the catalyst, inspiration and energy for a fairer system.

Together we will build a global economic system that is more accessible, sustainable and equitable, a system where everyone wins.

We want to enable you, our partner, to connect with consumers in a creative, purposeful way, inviting loyalty and trust like never before. Our journey together will see you trade better, deliver responsible consumer engagements, evolve with unique insights and experience sustained incremental growth.

We are committed to seeing you succeed not just today or tomorrow, but also in the future.

So let's get going, we've got this!

Our Vision

**Fairness and
financial freedom
for all**

Our Mission

To power an
economy in which
everyone wins

Our Brand

The credit industry remains fundamentally broken, seeing a world full of suckers. It's an industry that needs you to lose for them to win, and it can only survive by pushing the next generation into the same cycles of debt.

We see the world differently.

We trust in the next generation and share a vision of a more accessible and sustainable world in which people are rewarded for doing the right thing. So we started a movement in which everyone can win—shoppers, retailers and society—by putting optimism before opportunity and people before profit.

With no credit checks, no interest and no surprises, we empower the next generation to enjoy today with the confidence of knowing where their money is going rather than worrying about where it went.

There was before, and now there's Afterpay.

Our Values

Keep it Real

We are genuine and have no time for BS.

We feel able and proud to bring our authentic self to work every day.

We are clear and sincere in our words and back them up with action.

Our Values

Be Brave

We back intuition and celebrate curiosity. That's how we innovate.
We approach our work with courage, tenacity and a healthy dose of grit.
We finish what we start and commit as one team.

Our Values

Do the Right Thing

We look for the win/win on behalf of every stakeholder.
We hold ourselves accountable for our actions.
We act with honesty, humility and transparency.

Our Values

Shape the Future

A man with a bun hairstyle, wearing a white and grey jacket, black leggings, and sneakers, is captured in a dynamic running pose. He is running from left to right across a paved sidewalk. The background features a vibrant red wall and a tree trunk on the right side. The overall scene is bright and energetic.

We are perpetually excited about the opportunities ahead of us.

We make thoughtful decisions quickly and execute them with intensity and quality.

Our Purpose

**To give people
the freedom
to get what
they want with
no downside.**



The Customer We Exist to Serve

We are your customer.
We are part of the eyes-wide-open-minded generation.
A generation not defined by age, gender or color.
We're single and married. We're carefree, and we've got kids.
We come from different backgrounds and different places and share different worldviews.
But we all believe in our dreams and our future. It's for us to create.
We are more educated than ever and have jobs, not careers.
We have student debt and make less money than we were made to believe.
We choose not to follow in our parents' footsteps. We are learning and unlearning at a rapid rate.
We don't owe anybody anything. We do our research and forge our own paths.
We get goosebumps with anticipation for what's next.
We believe in equality, sustainability, accessibility and transparency.
We back ourselves, and we trust each other, but few others.
We want to be heard, and we're good listeners.
We've gone paperless, not brandless.
We're done with the fine print, but we're into the detail.
We cultivate interests, and we make statements.
We wear new and many hats, and we wear them well. We know what we're about.
We are discerning. We value experiences, and we love nice things.
The simple things, the unexpected things, the free things, the shiny things.
We want what we want, no strings attached.
We know when we buy, we are expressing someone's values. So let them be ours.
Our decisions define our identity. So we choose Afterpay because it's in our best interest.
A service in service of us. We know because we did the research.



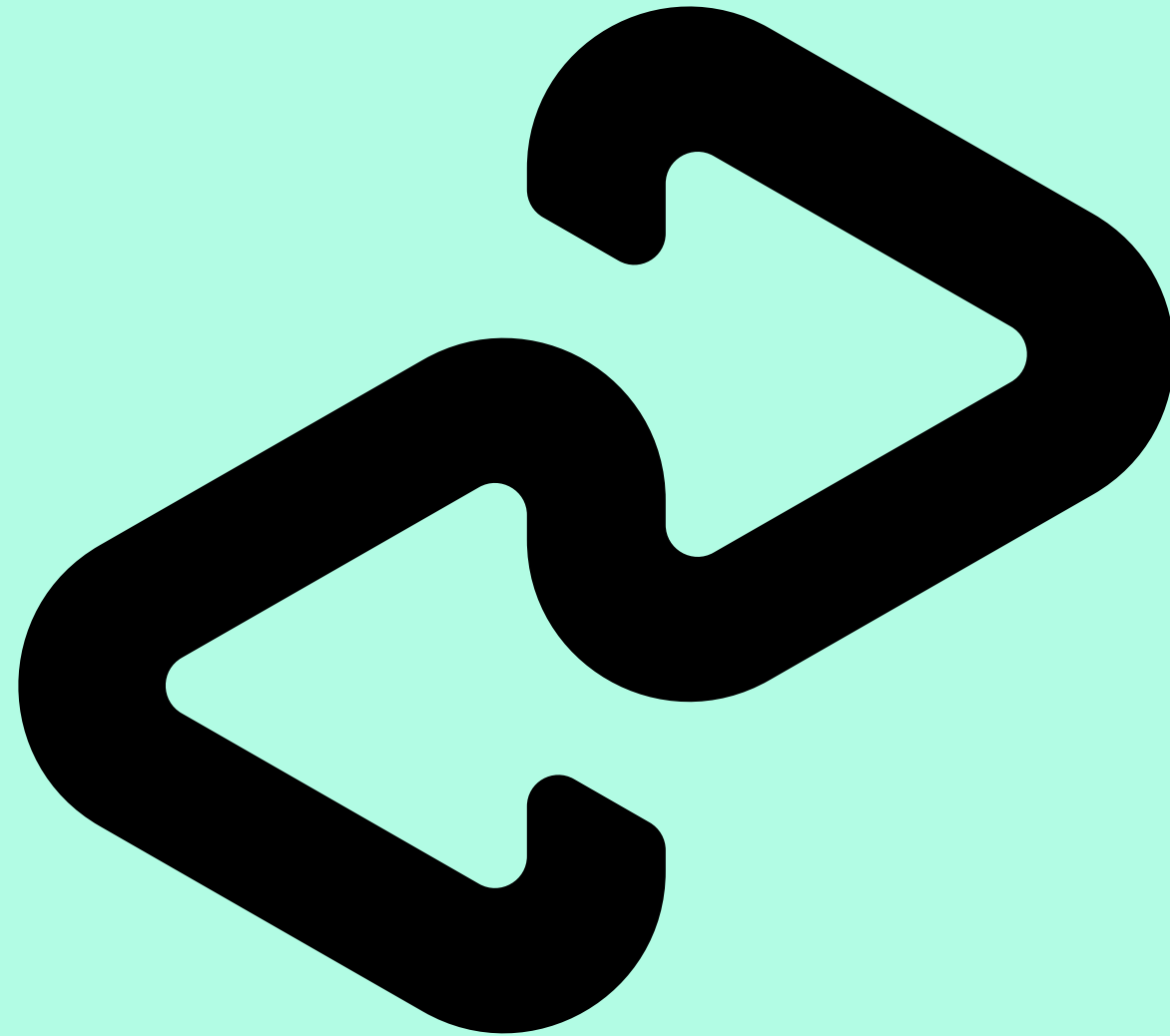
Our Brand Elements

The Meaning of our Logo

Afterpay's identity is a persistent evolution of our brand and its services.

Our logo represents the relationships between Afterpay, Merchants and Customers.

The two arrows link together into one continuous shape. This infinite Loop represents the way the relationship among all parties is continually strengthened each time they interact with one another.



Afterpay Brand Elements

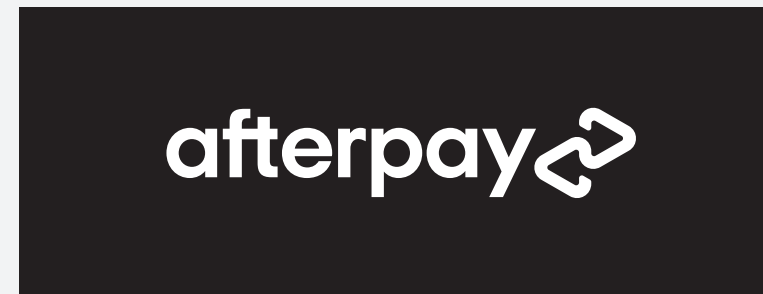
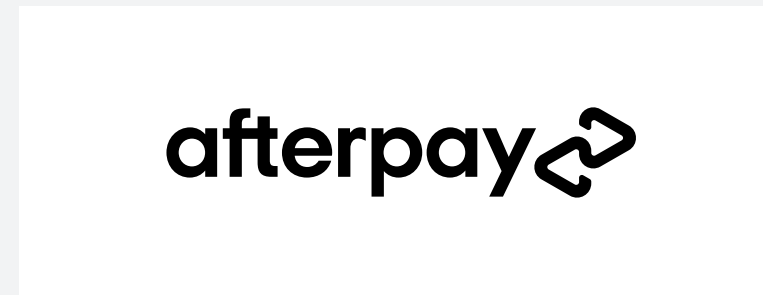
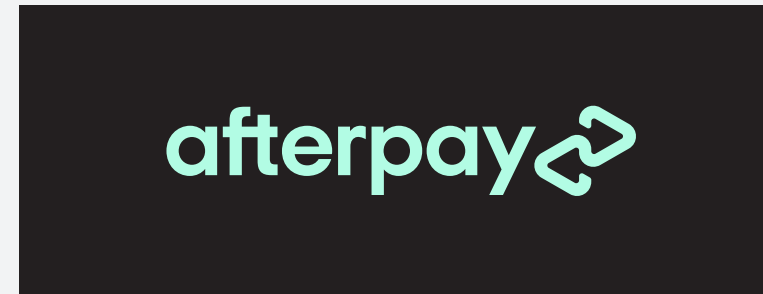
Our Logo Lock-up

Our Master Logo

The Afterpay logo lock-up's primary usage is Black on Afterpay Bondi Mint background



Alternative combinations below are allowed. Select the logo that has the most contrast to the background for optimal legibility. If the background of your website is light, use the Black logo. If your website is dark, use logo in White. The Afterpay Bondi Mint lock-up is only ever used on a black background.



Afterpay Brand Elements

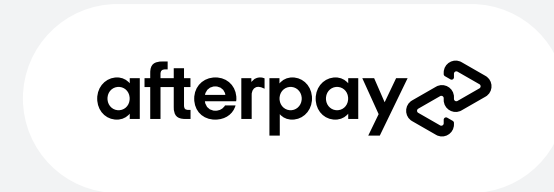
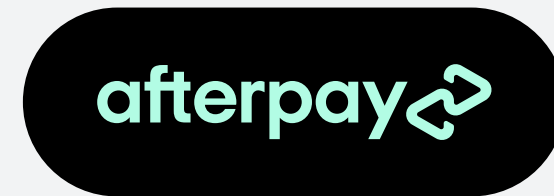
Our Badge

Our Badge

Black on Afterpay Bondi Mint
Use this version - This is Afterpay's primary usage for our badge



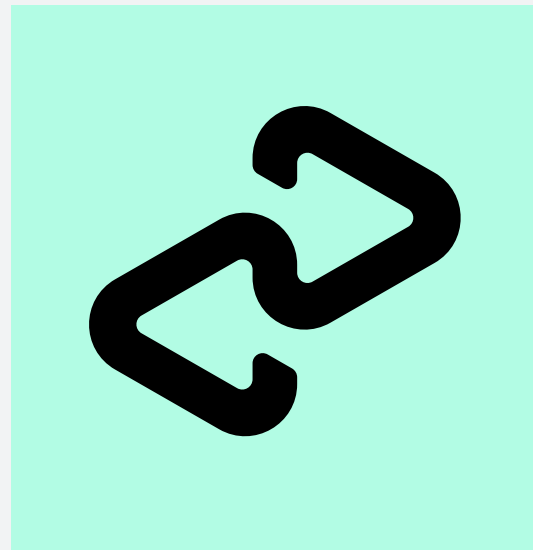
Alternative versions below are allowed. Use version that will be most legible on your site.
If your site has a light background, use the Black Badge options.
If your website is dark, use the White Badge.



Afterpay Brand Elements

Our Loop Icon

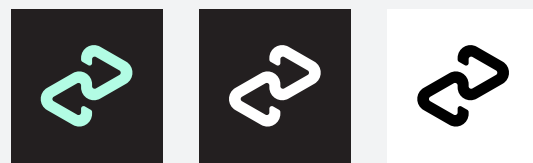
App Icon - Use this version



Sticker - Use this version



Alternative versions may be used. Same rules apply from the previous page on the Logo.



Alternative versions may be used. Same rules apply from the previous page on the Logo.



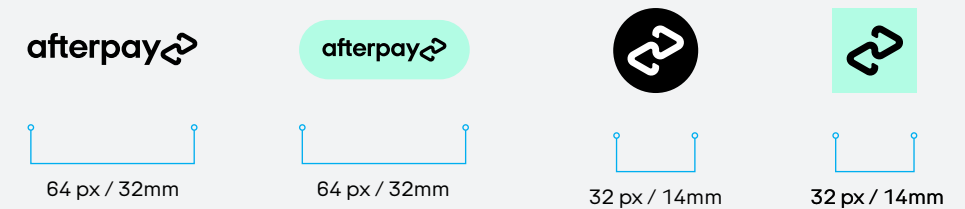
Clearspace

Use Afterpay Badge as your primary option. When using the Afterpay logo lock-up, use specified clear space to ensure the integrity and impact of the Afterpay logo. It is important to leave space to breathe. An exception to this is when sitting alongside text and price breakdown.



Minimum Size

For both digital and print, use the minimum sizes indicated below for small-scale applications of the Afterpay Logo, Badge, Sticker and App Icon.



Afterpay Brand Collaboration

Both our brand and the partners we work with need to be respected. Both brands and their respective logos are essential. Use these guidelines to maintain consistency and brand integrity when laying them out.

X

Use an "X" to symbolize the relationship between Afterpay and the partner brand. The Afterpay Logo appears first in sequence with the partner logo. Use the spacing indicated below to create the lock-up.

The "X" is equal to the height of the Afterpay Logo.
The stroke weight is 1px.
The cap ends of the stroke is rounded.
The lines in the "X" are rotated at 45°

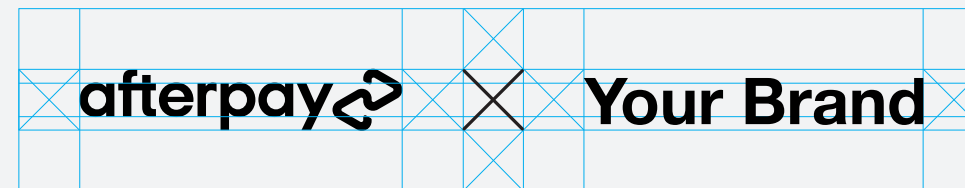
Logo or Badge

Make the best judgement when creating a visually balanced lock-up. For simple wordmark combinations, use the Afterpay Logo. For partner logos with complex shapes, use the Afterpay Badge.

Clearspace

The clearspace around lock-ups uses the size of the "X"

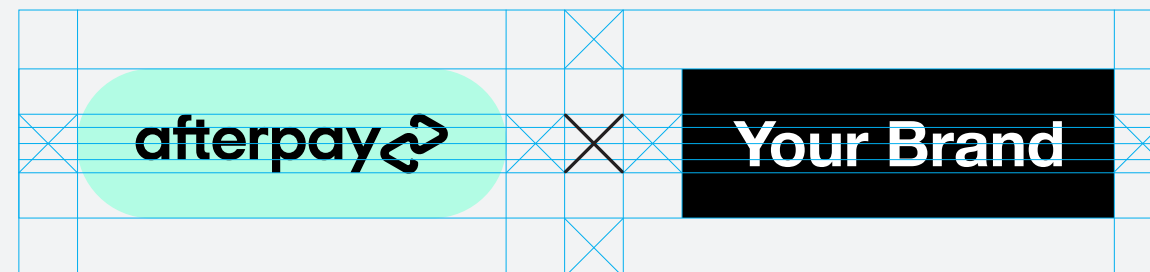
Wordmark Horizontal Lock-Up



Wordmark Vertical Lock-Up



Badge Horizontal Lock-Up



Badge Vertical Lock-Up



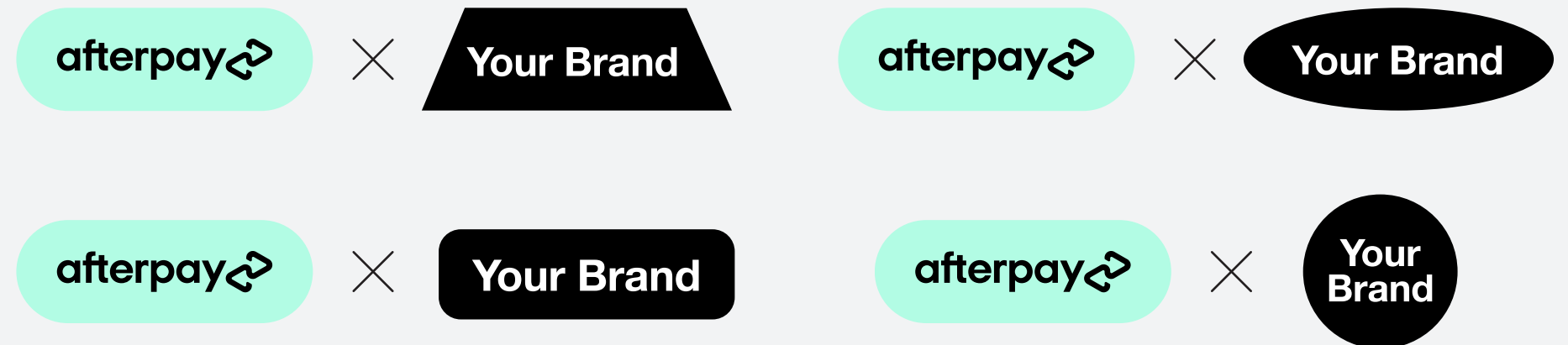
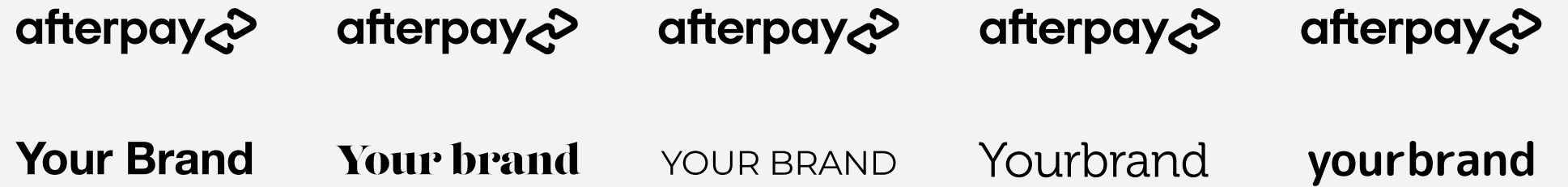
Afterpay

Brand Collaboration

Use visual balancing to ensure all logos have the same weight.

Scale paired wordmarks to have similar letter size and weight. Even when logos have different sizes and shapes, care should be used to maintain visual balance.

As a rule, always ensure the use of RGB versions of all logos. Where this is problematic for reasons of contrast and legibility the use of Black and White versions is acceptable. Make sure to use all RGB or all Black and White versions when placing logos together.



Afterpay Brand Elements

Colour Palette

Primary Palette

Our primary palette is the core of our brand identity. The palette consists of Afterpay Bondi Mint, White and Black.

For all digital applications, use only the screen formulation indicated here. For print, please contact us for the print formulation. We will provide the Pantone® swatch to calibrate for reproduction.



Afterpay Bondi Mint

Pantone Afterpay Bondi Mint
RGB 178 252 228
HEX #b2fce4



White

RGB 255 255 255
HEX #FFFFFF



Black

RGB 000
HEX #000000

Afterpay Brand Elements

Typography

Italian Plate No2 Expanded

Our primary typeface is Italian Plate No2 Expanded. As a sans-serif, it is bold and modern. Its geometry is balanced and its soft angles express friendliness. It has character, but is not flashy, trendy or awkward. It plays well as a neutral support element for messaging and partner brands.

Use your brand's typeface to complement Afterpay's assets.

Do not use all caps.

A d

A d

Italian Plate No2 Expanded Regular

ABCDEFGHIJKLMNOPQRSTUVWXYZ
 abcdefghijklmnopqrstuvwxyz
 0123456789 {[(&)]}* ,,:;¿i?!/|\•¶@®©™
 «»»"''''''' "'' ... --—_†‡¬+<=>≠≤≥±÷-×∞~≈°
 \$¢£¥€\$#%‰

Italian Plate No2 Expanded Bold

ABCDEFGHIJKLMNOPQRSTUVWXYZ
abcdefghijklmnopqrstuvwxyz
0123456789 {[(&)]}* ,,:;¿i?!/|\•¶@®©™
«»»"''''''' "'' ... --—_†‡¬+<=>≠≤≥±÷-×∞~≈°
\$¢£¥€\$#%‰

Styles & Weights

Regular
Regular Italic
 Demibold
 Bold

Afterpay Don'ts

Do not place the logo on a background that will render it illegible



Do not use the Afterpay Bondi Mint version of the logo on any image or background colour other than solid black



Do not use the sticker on images



Do not use the Afterpay logo in a box, instead use the Badge.



Do not distort the logo



Do not rotate the logo



Do not rearrange elements of the logo



Do not outline the logo



Do not add a drop shadow to the logo



Do not colour the logo or place images inside of the logo



Do not add a gradient fill to the logo



Do not change the transparency of the logo



Do not use colours not specified for the logo



Best Practices

What is Afterpay

Overview

Afterpay allows you to shop for the things you love and pay over time. Split your purchase across 4 instalments, due every two weeks.

All payments are interest-free and there are no additional costs, as long as you pay on time.

So buying a \$200 item will see you pay 4 x \$50 every 2 weeks following your initial purchase payment. All the while the item is at home with you!

How to talk about us

We are customer centric

Afterpay is a unique service which was founded to champion the customer's best interests when it comes to making retail purchases.

We are a budgeting tool

Splitting payments in to 4 instalments

You pay nothing extra when you pay on time, according to your payment schedule.

It is easy to view orders and payment schedules on afterpay.com to manage all budgets.

Manage your payments through the app or on afterpay.com

New way to shop

Afterpay is a lifestyle product which makes shopping more convenient. Enabling you to get the things you want when you want them, while managing payments over time

We encourage responsible spending

We send payment reminders—communicating via SMS and email prior to payments becoming due. Afterpay helps customers pay on time.

Afterpay benefits from customers paying off their orders in full and on time.

Afterpay applies personal order and account limits—they start low and increase as repayment history with Afterpay is positive.

How not to talk about us

Do not associate the Afterpay brand with

- Gambling
- Criminal activity
- Overtly sexual material
- Paylending
- Overspending
- Unmanageable debt
- Banking Under 18yo
- Illegal drugs

Using our name

When using the company name it should be referred to as 'Afterpay' only. Do not use any other form, or capitalisation, for example 'AfterPay', 'AFTERPAY' or 'afterpay'. Do not use all caps in body text—unless the rest of the sentence is also in all caps. Do not use the full legal name unless required to by law.

~~Shop now with AFTERPAY~~

~~SHOP NOW WITH AFTERPAY~~

~~It's Easy With AfterPay!~~

Shop now with Afterpay ✓

It's easy with Afterpay! ✓

Marketing Messaging

Primary Messaging

**Shop now.
Pay later.
Always
interest-free.**

Shop now. Pay later.

Buy now. Pay later.

Make it yours. Pay a bit now,
the rest later. Always interest-free.

Shop now. Pay it in 4.
Always interest-free.

Afterpay it in 4. Always interest-free.

Marketing Messaging

Education

4 payments. Every two weeks. Receive your order right away.

Pay for your order in four payments every 2 weeks. Your order will be shipped now. No interest, no additional fees, when you pay on time.

Select Afterpay at checkout as your payment method.

Complete your checkout in seconds. Instant approval decision.

Pay over 4 payments, every two weeks. Enjoy your purchase now.

Price Breakdown

or 4 payments of \$XX.XX with [Afterpay Badge] [Info](#)

or [Afterpay Badge] in 4 payments of \$XX.XX. [Info](#)

Introducing

Afterpay available here

Introducing Afterpay

Now available online

Social Tags

afterpay.com/au

@afterpayau

@afterpaynz

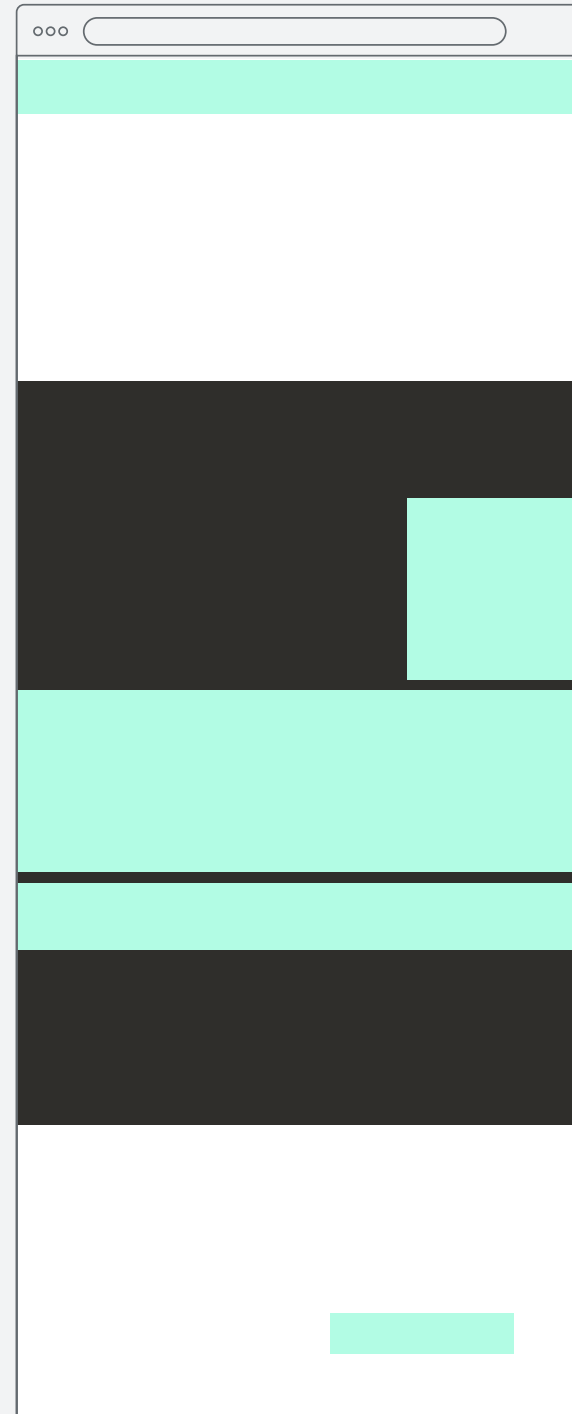
#afterpayit

Presenting Afterpay on Your Website

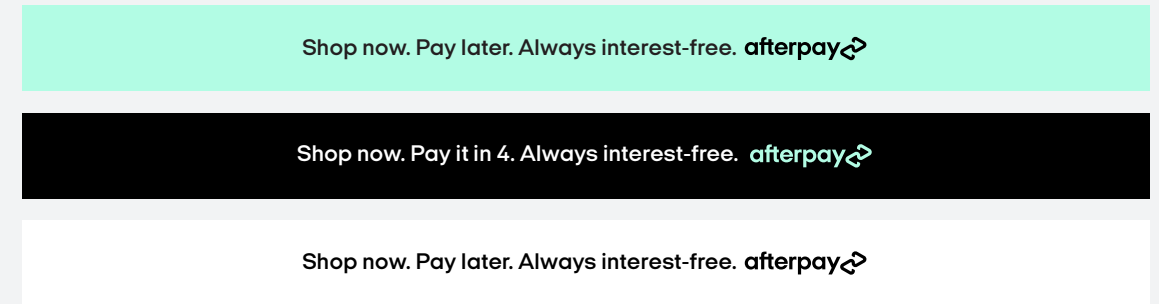
Some easy ways to show that you offer Afterpay.

It's important to employ simple and clean solutions, as these strips and banners will sit within branded web pages and need to coexist in various designs.

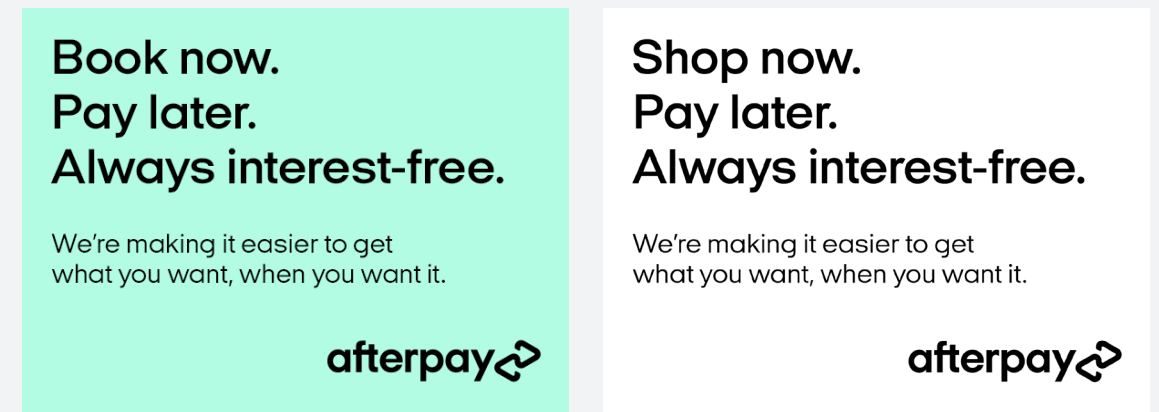
1. Keep strips and banners simple with clear and short messages.
2. Background colours can be chosen from the provided palette.
3. Keep logo and typography in mono version [black or white] accordingly to achieve contrast with the background.
4. Try to maintain some clear space around the logo, while keeping it as large and legible as possible in the space.
5. When typography and logo sit on top of a photo, choose a photo that has negative space in order to allow good legibility.



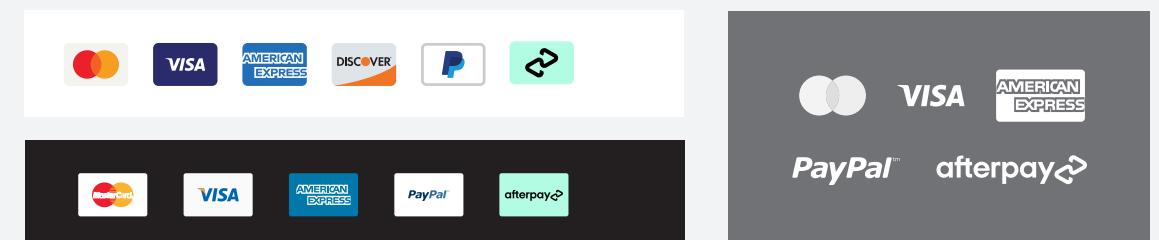
Top Strip



Banner



Payment Method



Arrival Page: Top Strip

Shop now. Pay later. Always interest-free. [afterpay](#)

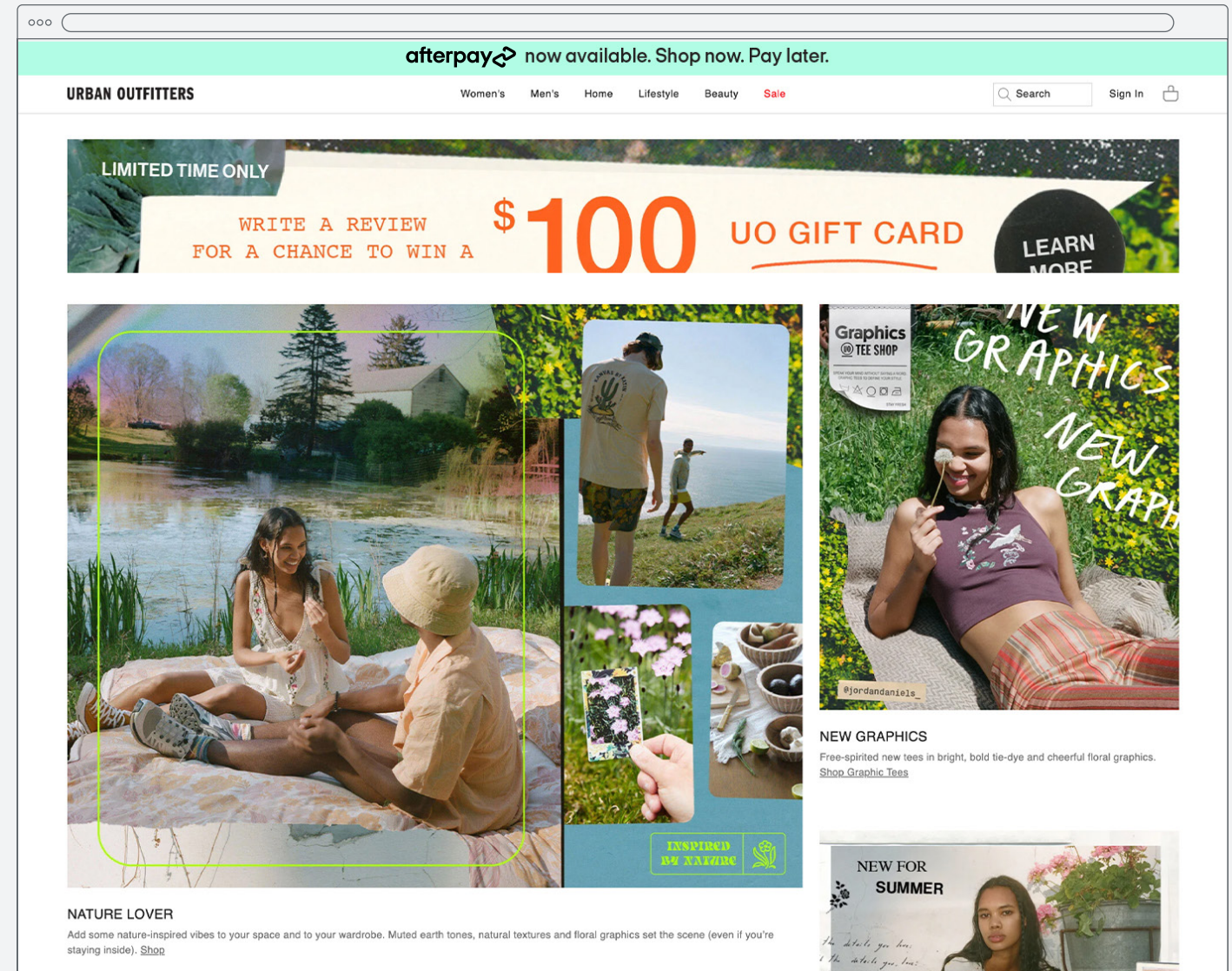
[afterpay](#) now available. Shop now. Pay later.

Shop now. Pay it in 4. Always interest-free. [afterpay](#)

Afterpay it in 4. Always interest-free. [afterpay](#)

Shop now. Pay later. Always interest-free. [afterpay](#)

[afterpay](#) now available. Shop now. Pay later.



Arrival Page: Banners

Digital Banner 600x449

**Book now.
Pay later.
Always interest-free.**

We're making it easier to get what you want, when you want it.



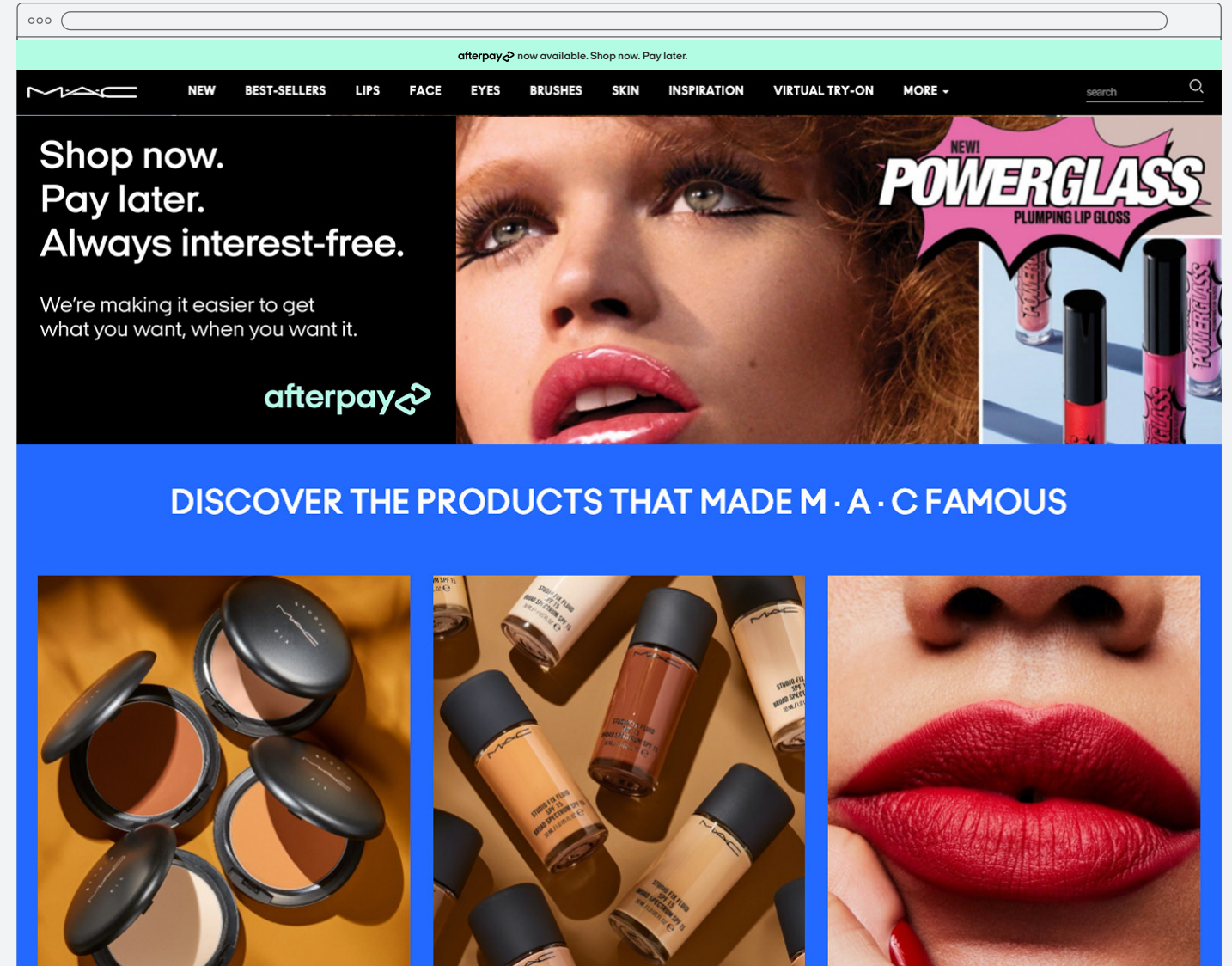
**Shop now.
Pay later.
Always interest-free.**

We're making it easier to get what you want, when you want it.

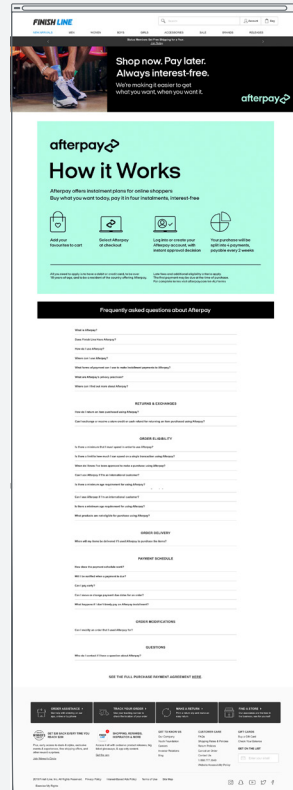


**Shop now.
Pay later.
Always interest-free.**

We're making it easier to get what you want, when you want it.



Explaining How Afterpay Works



FINISH LINE

[Account](#)
[Bag](#)

NEW ARRIVALS
MEN
WOMEN
BOYS
GIRLS
ACCESSORIES
SALE
BRANDS
RELEASES

Status Members Get Free Shipping for a Year. [Join Today](#)

Shop now. Pay later. Always interest-free.

We're making it easier to get what you want, when you want it.

How it Works

Afterpay offers instalment plans for online shoppers
Buy what you want today, pay it in four instalments, interest-free

Add your favourites to cart

Select Afterpay at checkout

Log into or create your Afterpay account, with instant approval decision

Your purchase will be split into 4 payments, payable every 2 weeks

All you need to apply is to have a debit or credit card, to be over 18 years of age, and to be a resident of the country offering Afterpay.

Late fees and additional eligibility criteria apply. The first payment may be due at the time of purchase. For complete terms visit [afterpay.com/en-AU/terms](#)

Frequently asked questions about Afterpay

Frequently asked questions about Afterpay

What is Afterpay?

Does Finish Line Have Afterpay?

How do I use Afterpay?

Where can I use Afterpay?

What forms of payment can I use to make instalment payments to Afterpay?

What are Afterpay's privacy practices?

Where can I find out more about Afterpay?

RETURNS & EXCHANGES

How do I return an item purchased using Afterpay?

Can I exchange or receive a store credit or cash refund for returning an item purchased using Afterpay?

ORDER ELIGIBILITY

Is there a minimum that I must spend in order to use Afterpay?

Is there a limit to how much I can spend on a single transaction using Afterpay?

When do I know I've been approved to make a purchase using Afterpay?

Can I use Afterpay if I'm an international customer?

Is there a minimum age requirement for using Afterpay?

Can I use Afterpay if I'm an international customer?

Is there a minimum age requirement for using Afterpay?

What products are not eligible for purchase using Afterpay?

ORDER DELIVERY

When will my items be delivered if I used Afterpay to purchase the items?

PAYMENT SCHEDULE

How does the payment schedule work?

Will I be notified when a payment is due?

Can I pay early?

Can I move or change payment due dates for an order?

What happens if I don't timely pay an Afterpay installment?

Frequently Asked Questions by Customers



What is Afterpay?

Afterpay is a service that allows you to make purchases now and pay for them in four payments made every 2 weeks without any interest.

How do I use Afterpay?

Simply shop online or in-store [where available] and add items to your shopping bag and checkout as normal. At the checkout choose Afterpay as your payment method. First-time customers will need to register with Afterpay and provide payment details, as usual, returning customers simply log in to make their purchase. It's that easy!

Please note that all items in your shopping bag must be eligible for Afterpay. A minimum purchase amount may apply and you must meet additional eligibility requirements to qualify.

Where can I use Afterpay?

Afterpay can only be applied to purchases made on the retailer website or in-store [where available].

How does the payment schedule work?

All customers are required to make their first payment at the time of purchase, with the remaining three payments deducted every two weeks from your chosen payment method. If you choose to make additional payments before your scheduled pay dates, you may do so through your Afterpay account.

You can log in to your Afterpay account to view your payment schedule and make a payment before the due date if you choose to do so.

What if I can't pay an Afterpay instalment?

If funds are not available or you otherwise do not make your payment when it is due, late fees may apply. Click [here](#) for complete terms.

Where can I find common questions about payments?

Check out the [Afterpay Payments FAQ](#)

When will my items be delivered if I use Afterpay?

Afterpay orders are delivered as per our standard shipping time frame after you complete your order online.

Visit the retailer's shipping page for more information.

Is there a limit to how much I can spend on a single transaction?

Yes, transaction value limits apply to purchases made on the retailer website using Afterpay.

What products are not eligible for purchase using Afterpay?

Afterpay is not available on purchases of gift cards. If you are purchasing gift cards along with Afterpay eligible products, you will need to place two separate orders.

How do I return or exchange an item purchased using Afterpay?

If you have changed your mind, you can return your Afterpay purchase in-store or by mail for a refund. Please check that your return or exchange meets our Return policy [here](#). Afterpay will be notified of your return and will process the appropriate refunds. Please do not return your purchase to Afterpay.

If you believe there is fault or concern with your Afterpay purchase payment, please contact Afterpay customer support at info@afterpay.com.

Where can I find out more about Afterpay?

If you would like to know more about Afterpay, visit the Afterpay website www.afterpay.com/en-AU for a comprehensive list of FAQs, terms, as well as Afterpay's Privacy Policy, which can be found at www.afterpay.com/en-AU/privacy-policy.

If you have any questions about your Afterpay account, please contact Afterpay directly via a web form found [here](#).

Lightbox

afterpay

Shop now. Pay later.
Always interest-free.

- Add your favourites to cart
- Select Afterpay at checkout
- Log into or create your Afterpay account, with instant approval decision
- Your purchase will be split into 4 payments, payable every 2 weeks

All you need to apply is to have a debit or credit card, to be over 18 years of age, and to be a resident of Australia.
Late fees and additional eligibility criteria apply. The first payment may be due at the time of purchase.
For complete terms visit afterpay.com/en-AU/terms.

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Free Shipping on All Orders Over \$50 **UO EXCLUSIVES - STYLES YOU'LL ONLY FIND HERE** Shop

LEARN MORE ABOUT UO'S STORE SAFETY PRECAUTIONS [Read More](#)

URBAN OUTFITTERS Women's Men's Home Lifestyle Beauty Sale

Women's / Dresses + Rompers

UO Over The Moon Maxi Dress
\$129.00
Or, 4 interest-free installments of \$32.25 by

afterpay

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options

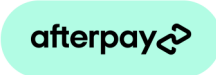
Details

Product Sku: 56191877; Color Code: 072


Perfect for soaking up sun-washed days, this crisp maxi dress features an empire waist, thick shoulder straps and full skirt with gathered seaming. Finished with an open tie-back.

Content + Care
- 100% Cotton
- Imported


Lightbox




**Shop now. Pay later.
Always interest-free.**




Add your
favourites to cart



Select Afterpay
at checkout




Log into or create your
Afterpay account, with
instant approval decision




Your purchase will be
split into 4 payments,
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at checkout

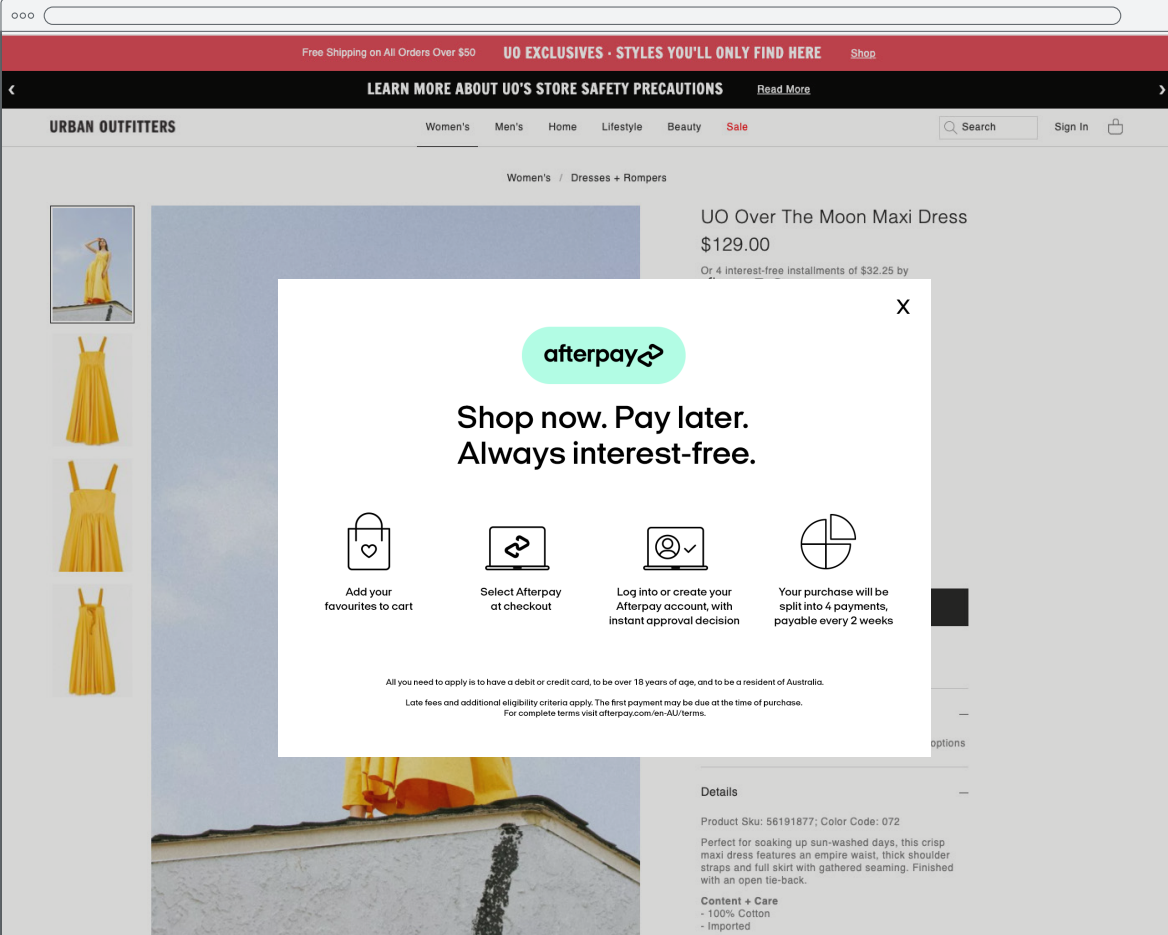


Log into or create your
Afterpay account, with
instant approval decision



Your purchase will be
split into 4 payments,
payable every 2 weeks

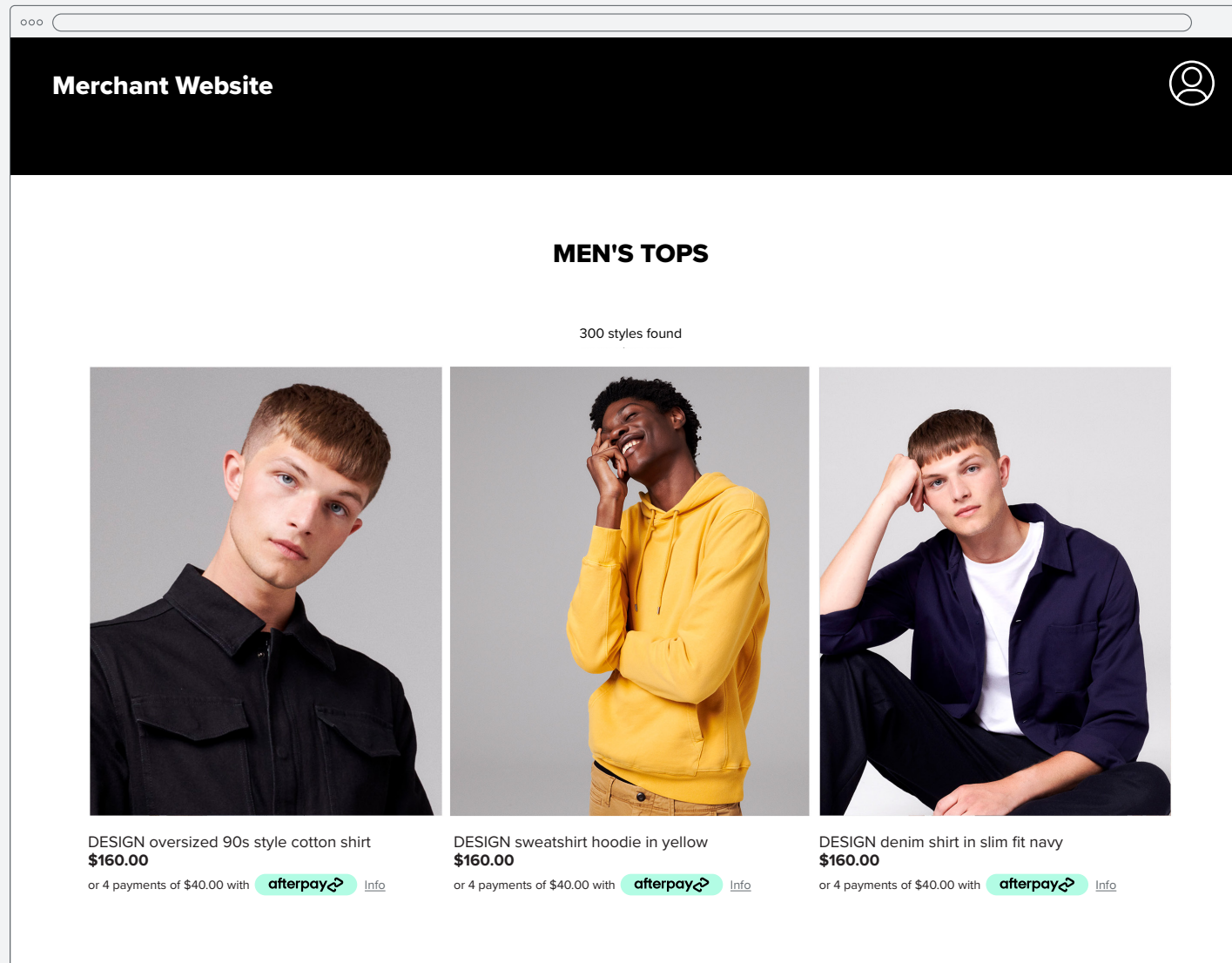
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The first payment may be due at the time of purchase.
For complete terms visit afterpay.com/en-AU/terms.



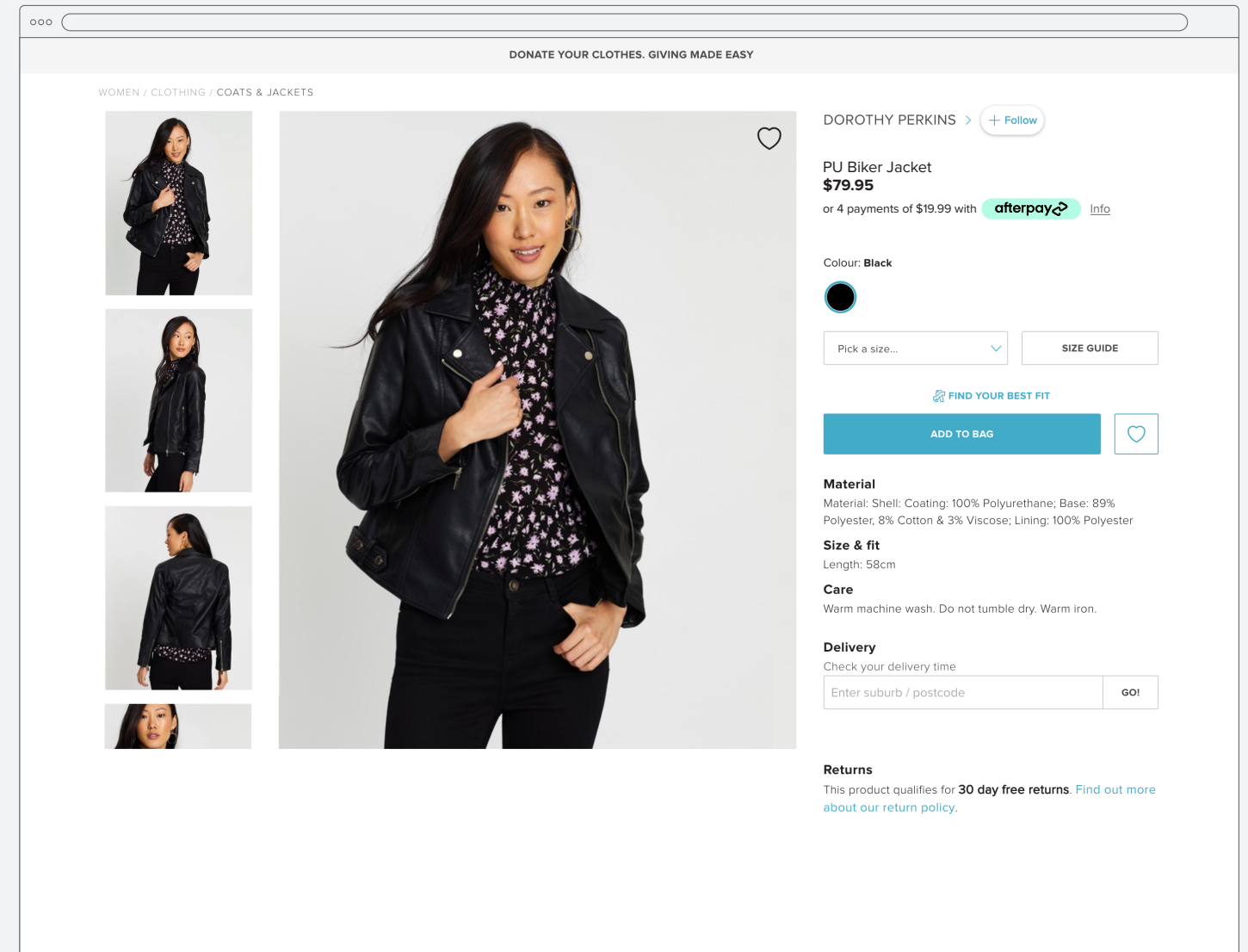
The screenshot shows the Urban Outfitters website with a lightbox overlay. The lightbox contains the Afterpay logo and the text: "Shop now. Pay later. Always interest-free." Below this, there are four icons with corresponding text: "Add your favourites to cart", "Select Afterpay at checkout", "Log into or create your Afterpay account, with instant approval decision", and "Your purchase will be split into 4 payments, payable every 2 weeks". At the bottom of the lightbox, there is a small disclaimer: "All you need to apply is to have a debit or credit card, to be over 18 years of age, and to be a resident of Australia. Late fees and additional eligibility criteria apply. The first payment may be due at the time of purchase. For complete terms visit afterpay.com/en-AU/terms." The background of the screenshot shows a product page for a yellow dress, with the price \$129.00 and an option for 4 interest-free installments of \$32.25.

Afterpay on PDP

Listing Page



Product Page



Afterpay in Cart


Listing Page

☰
BAG (1 ITEMS)
DELIVERY
PAYMENT

Your Delivery

We're delivering orders to you, our ANZ customers, as fast as we can! Enter your address below to find out your speediest option right now.

Parcel 1 - Sent by Oxford



Oxford
Fallon Detachable Fur Collar Coat
\$499.00

Move to wishlist
 Remove

Qty: Size:

Deliver to

HOME
WORK
PICK-UP

Name

Delivery Address

Mobile Number

Parcel 1 - Sent by Oxford

By Mon 20th July
9am To 5pm
If Ordered Today

Pay By

4 equal payments of \$124.75

With Afterpay you can receive your order now and pay in 4 equal fortnightly payments. Available to customers in Australia and New Zealand with a debit or credit card.

When you click "Checkout with Afterpay" you will be redirected to Afterpay to complete your order.

[FIND OUT MORE](#)

Add Voucher or Gift Card

APPLY

Newsletter

Subscribe To Our Newsletter And Get A \$20 Voucher For Your Next Purchase.

Your Order

1 Items	\$499.00
Delivery	FREE
Returns	FREE FOR 30 DAYS
Total	\$499.00 (4 payments of \$124.75)

Checkout with **afterpay**

By clicking 'Checkout with Afterpay', you agree to the [Terms & Conditions](#)

Afterpay at Checkout

Checkout Simple

Merchant Website
Continue Shopping

Secure Checkout

Shipping Address

Jane Citizen
123 Main Street
Sydney NSW2000

Order Summary

Items (1)	\$160
Shipping	\$0
Order total	\$160

Payment Method

Credit Card

or **afterpay** in 4 payments of \$40.00. [Info](#)

Proceed to Afterpay

Checkout Graphical

Merchant Website
Continue Shopping

Ship or Pick Up > Payment > Review

Payment Method

Credit or Debit Card

PayPal [PayPal](#)

afterpay
Instant approval decision - 4 interest-free payments of \$40.00

You will be redirected to Afterpay website to fill out your payment information. You will be redirected to our site to complete your order. Please note: Afterpay can only be used as a payment method for orders with a shipping and billing address within the AU.

\$40.00
First instalment

\$40.00
2 weeks later

\$40.00
4 weeks later

\$40.00
6 weeks later

[Terms & Conditions](#)

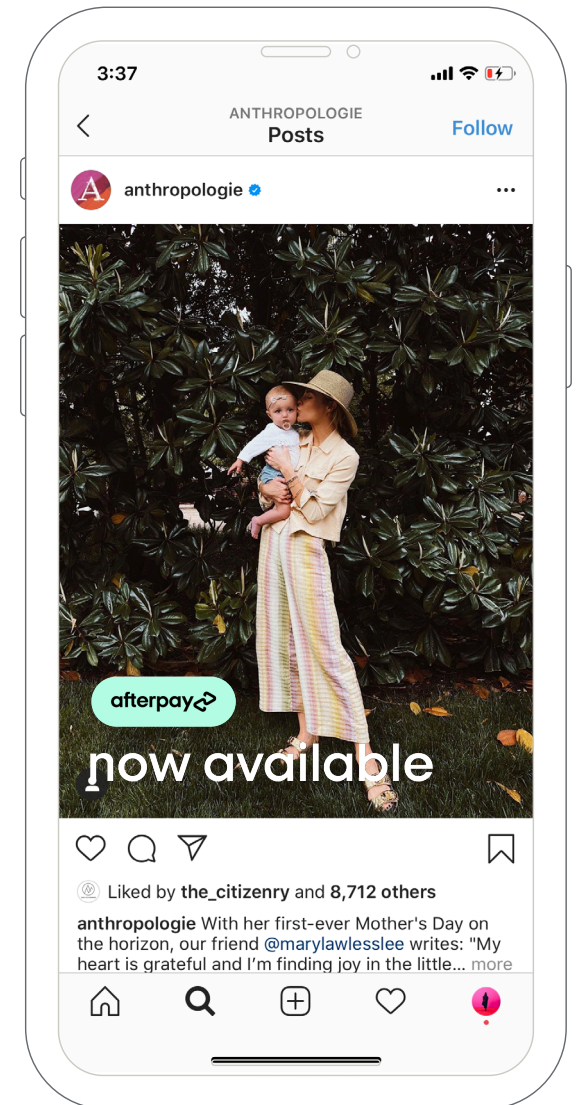
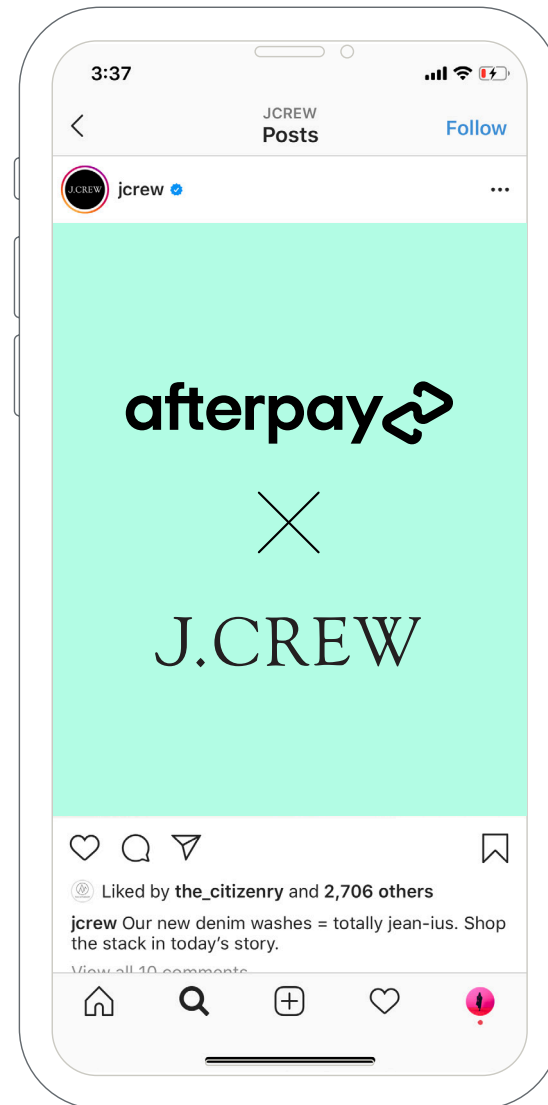
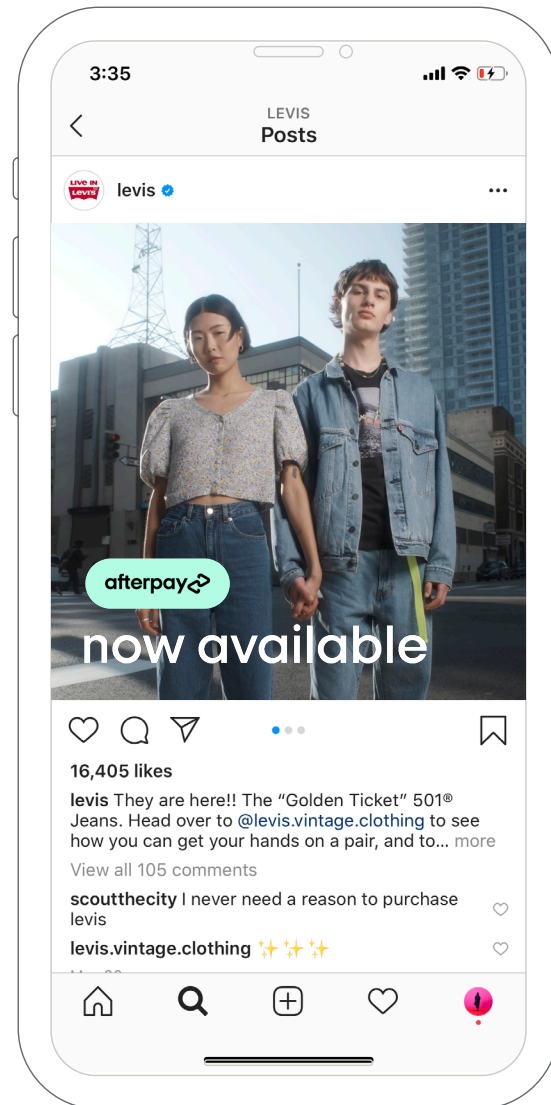
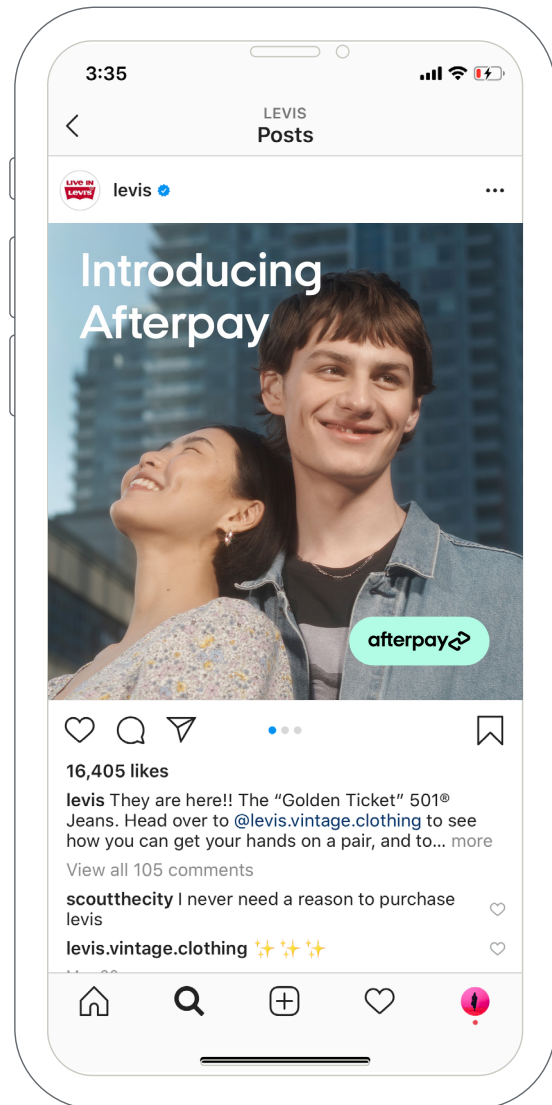
Order Summary

Subtotal	\$160.00
Shipping	\$0.00
Tax	\$0.00
Total	\$160.00

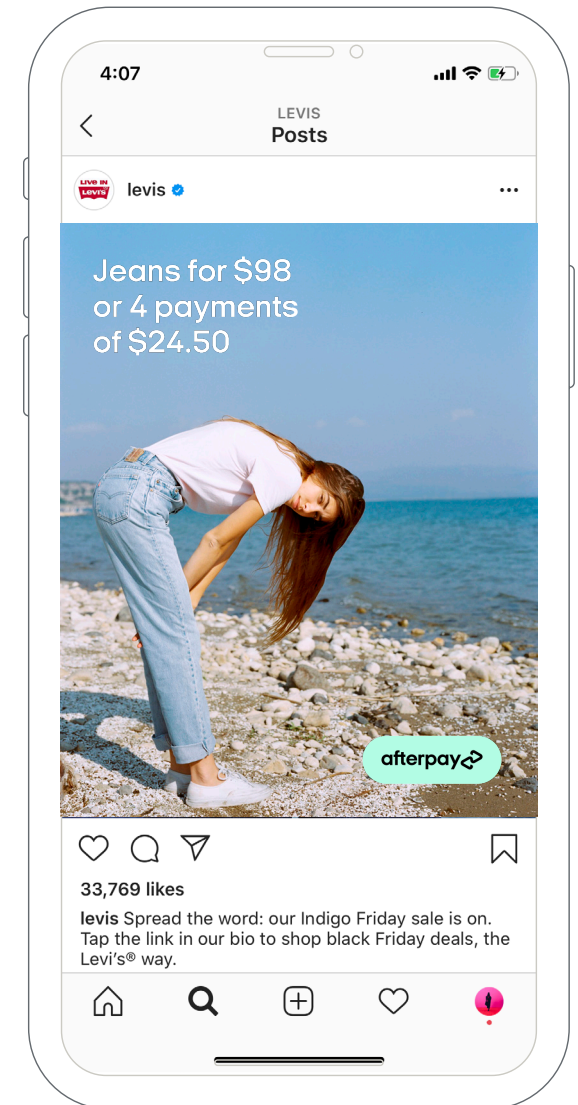
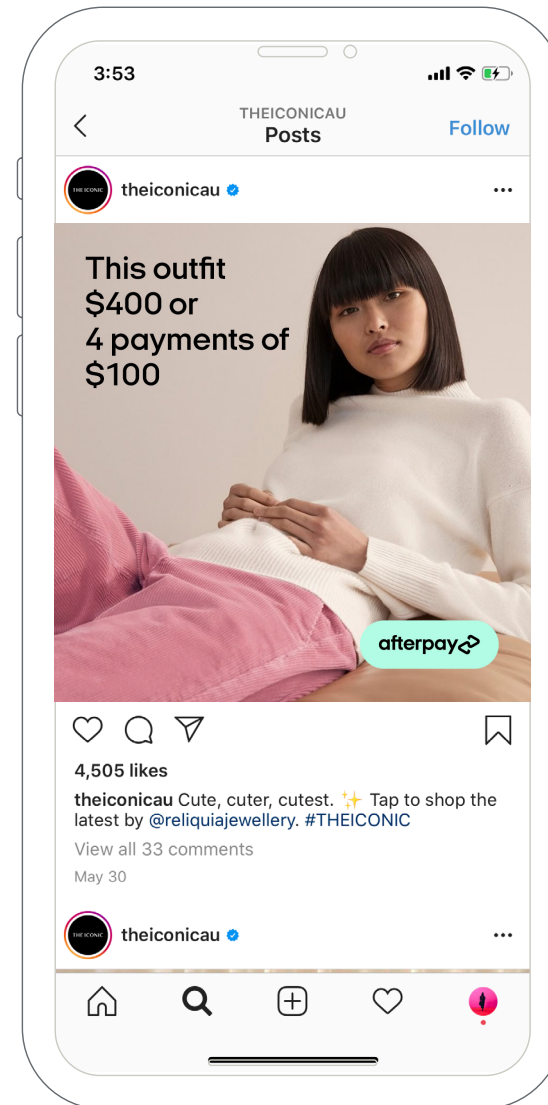
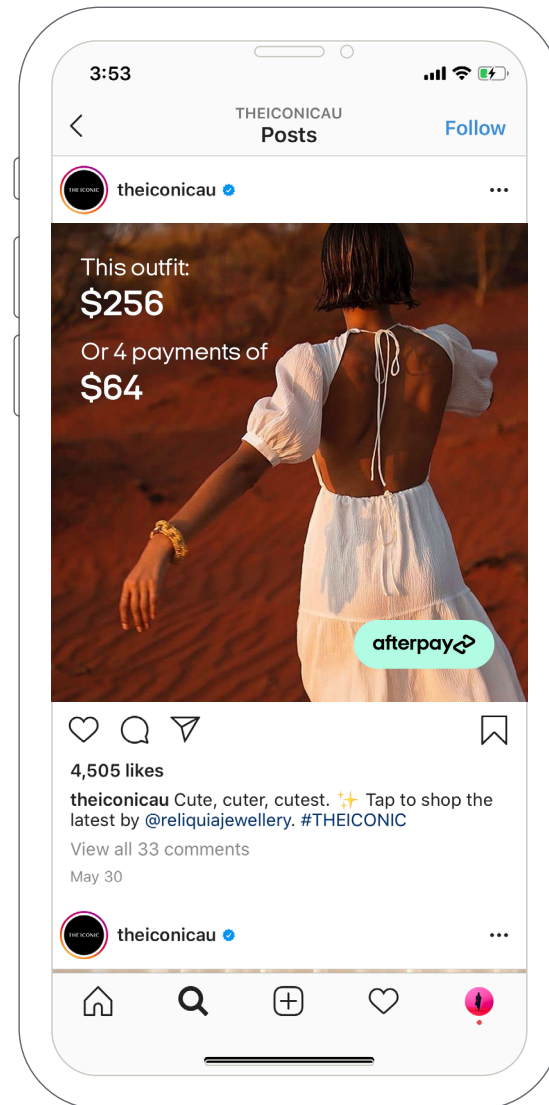
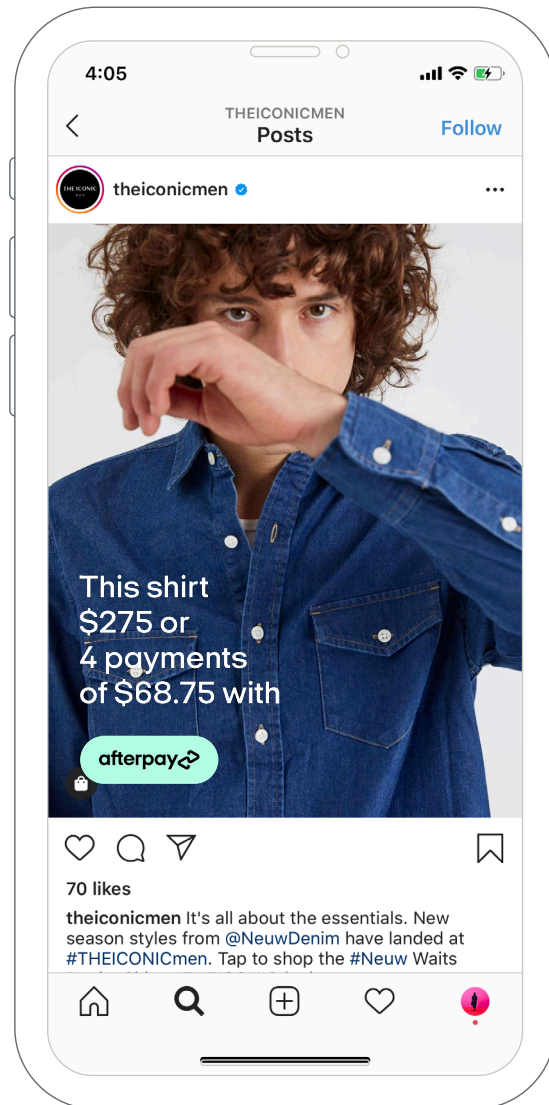
Proceed to Afterpay

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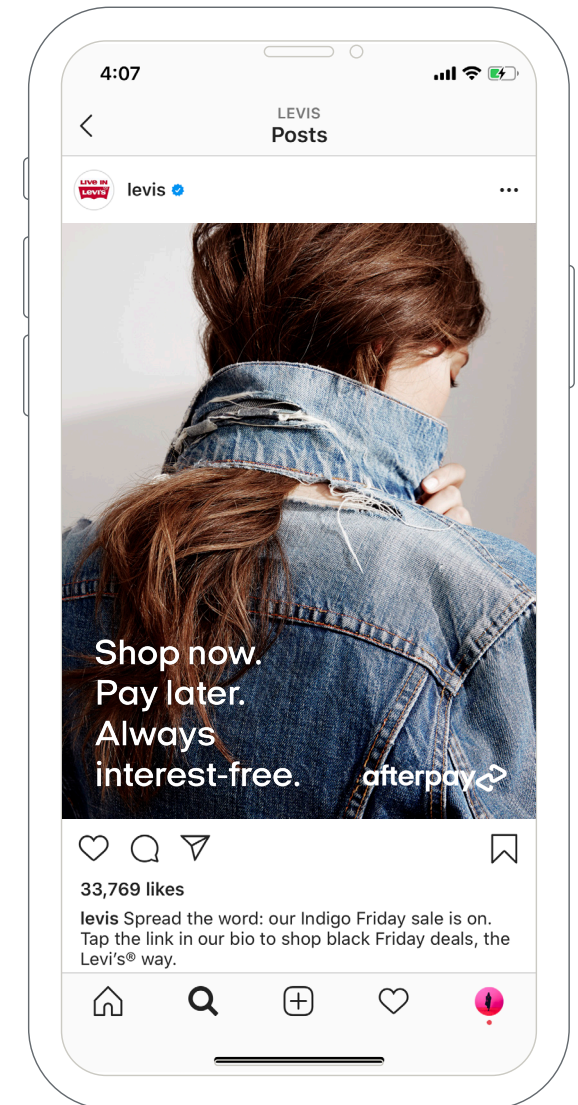
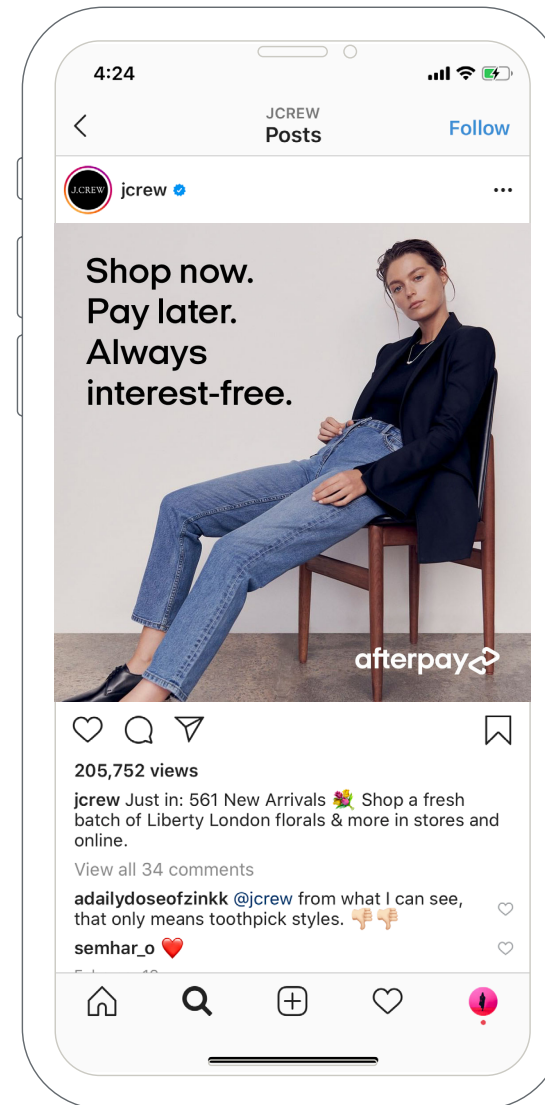
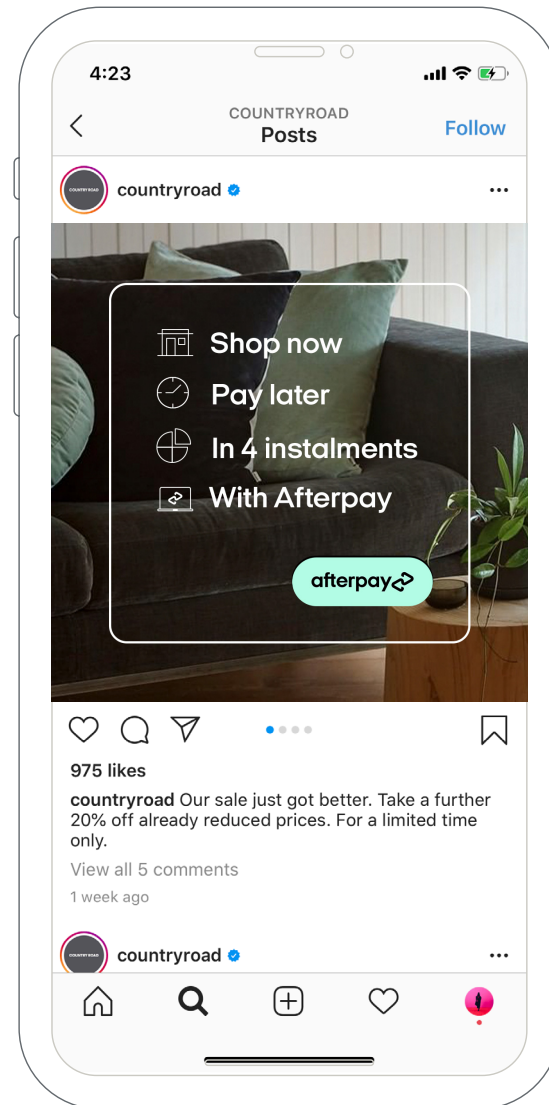
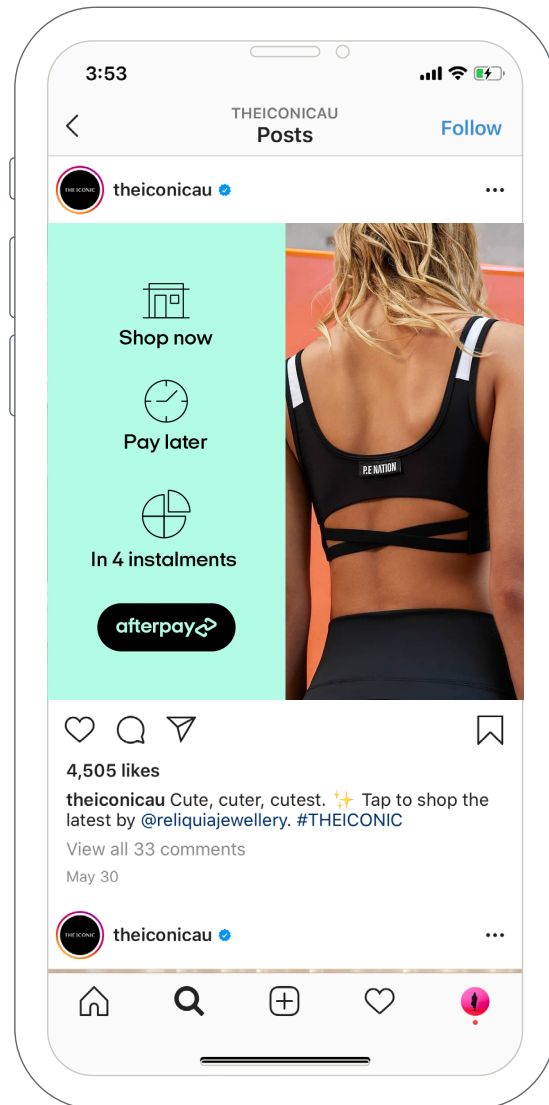
Social Examples: Introduce



Social Examples: Upsell / Promo



Social Examples: Educate



Thank You