



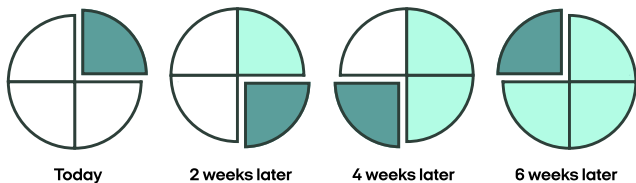
# Welcome to the revolution.

Imagine a world where fairness and financial freedom are the norm. A world where every shopper can pay better. Together, we can power an economy where everyone wins.

Shop now. Pay over 6 weeks.\*

\*Customers pay in 4 instalments. The first is due today, the remaining three are due every 2 weeks.

## So, what's Afterpay?





Afterpay is a Buy Now Pay Later service but at Afterpay, we just call it a better way to pay. Afterpay allows your customer to pay it in 4 payments, interest-free, every 2 weeks.


Afterpay empowers customers to access the things they want and need, while still allowing them to purchase with confidence while spending responsibly, 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?

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**A sales boost**  
Afterpay customers are known to shop more frequently, and purchase more items at checkout, resulting in larger sales.
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**Support store goals**  
Even though customers only pay 25% today, the full sale amount is captured in your store on the day of purchase.
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**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.

## Pay better. Choose Afterpay.

First time user? One-time setup. To use Afterpay in-store, the customer will:

- Download the app from the Apple App 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, simply tap to pay.**

## How is an Afterpay Card sale processed in-store?

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:

### Business Support

Australia 1300 621 603 09:00-17:00 AEST  
New Zealand 0800 472 317 11:00-19:00 NZST  
Visit [help.business.afterpay.com](https://help.business.afterpay.com) to access helpful FAQs.

### Customer support

- Customers can visit [help.afterpay.com](https://help.afterpay.com) for additional information
- Or submit questions in the Profile section of their Afterpay app, via the 'Help' button

## Troubleshooting tips for Afterpay transactions.

### General tips for customers:

- ① The customer can check their available spend limit is high enough to cover the purchase amount. [Found in their Afterpay app or by logging in to their Afterpay account online.]
- ② The customer needs to ensure that their linked payment method is current and correct. [With 3 months expiry min.] If not, they can add another card.
- ③ Ensure they have enough funds for their first instalment, in their linked payment method.
- ④ Ensure they do not have any overdue Afterpay payments. [They can resolve this on the spot via their app if needed.]
- ⑤ If the customer is having issues with their online or in-store purchase, they can contact Afterpay in their profile section via the Help button if needed.
- ⑥ If the customer is having issues using their Afterpay Card in-store, ensure they are connected to Wi-Fi or using data. [Afterpay Card can be accessed via their digital wallet without Wi-Fi].

## 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](#)

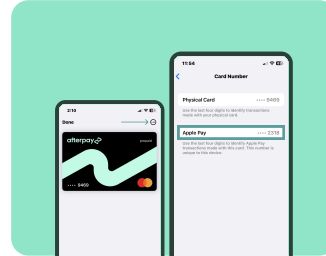
**NOTE:** If the original sale was made using Afterpay, the refund must go back to Afterpay, and no other tender type.

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

**Troubleshooting tip:** Does your business have a minimum or maximum purchase amount for Afterpay? Make sure you check your internal policy.

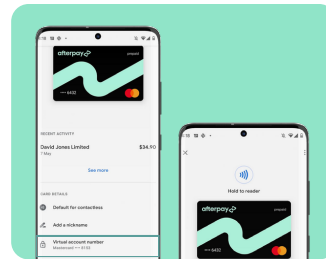
## How to check the customer paid with Afterpay before a refund.

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

- 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

- 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'.

\*Eligibility criteria apply. Late fees may apply. Visit [Afterpay.com](https://www.afterpay.com) for more details. 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.

## What is the maximum amount a customer can purchase using their Afterpay?

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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