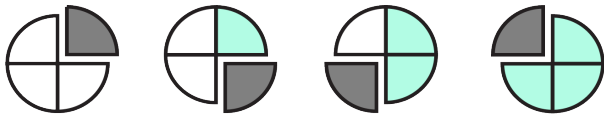


Afterpay

Allows your customer to take home their purchase today, pay in four payments, every 2 weeks. Always interest-free.



Today | 2 weeks later | 4 weeks later | 6 weeks later

What is the Afterpay Card?

Afterpay Card is a contactless digital card stored in a customer's digital wallet on their phone. The customer adds their Afterpay Card to their digital wallet via a one-time setup prompted in their Afterpay app.



How does a customer use their Afterpay Card to purchase in-store?

The customer can either initiate the transaction via the Afterpay app or launch the card directly from their digital wallet. The customer taps their Afterpay Card on your card terminal to pay and finalise the transaction.

How do I process an Afterpay Card sale in-store?

Easy! Afterpay Card purchases are processed the same way as an Eftpos, Visa or Mastercard transaction.

- 1 You process the Afterpay Card purchase the exact same way as you would normally process a Card transaction [Eftpos, Visa or Mastercard].
- 2 The customer can initiate the purchase via their Afterpay App or directly via their digital wallet. To finalise the transaction, they simply tap their Afterpay Card on your card terminal to pay.
- 3 Transaction is complete.

What happens when an Afterpay Card declines?

If a decline error occurs, confirm with the customer that their pre-approved available to spend limit is high enough to cover the purchase amount. This amount is visible via the in-store tab in the customer's Afterpay app. If issues occur, please contact the Afterpay Customer Service Team.

How do I refund to Afterpay Card?

You process Afterpay Card refunds the same way as you would refund to any Visa or Mastercard in-store.

The customer completes the refund by accessing their Afterpay Card directly from their digital wallet or via the below steps within their Afterpay app:

- 1 The customer opens their Afterpay App and selects the in-store tab.
- 2 They click on "How it works" above their pre-approved available to spend limit.
- 3 They scroll down to "How do I return an order?" and tap the 'Refund to Afterpay Card' button.
- 4 The customer taps their Afterpay Card on your card terminal to complete the transaction.

NOTE: If the original sale was made using Afterpay, the refund must go back onto the customer's Afterpay Card and no other tender type.

Who is eligible to use Afterpay?

To use Afterpay, the customer must:

- be living in Australia or New Zealand,
- be at least 18 years old,
- have a valid email address, phone number & ID,
- have a debit or credit card issued in Australia or New Zealand; and
- be capable of entering into a legally binding contract.

HELP!

Submit a question anytime via our website or via: <https://help.business.afterpay.com/hc/en-au> or <https://help.business.afterpay.com/hc/en-nz>.

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

This will be different for each customer. Customers can have between \$10-\$3000 available to spend. The customer can view their pre-approved available to spend limit on the in-store tab in their Afterpay App.

Is there a minimum spend with Afterpay Card?

Some businesses may set a minimum spend amount with Afterpay. Please check your internal policy for your businesses' Afterpay minimum spend amount in-store.

What if the customer's phone doesn't support a digital wallet or NFC?

The customer can contact the Afterpay Customer Service Team via the in-app help centre.

What happens if a customer is asked to enter a PIN?

Sometimes customers will be asked to enter a PIN after tapping 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.

How long will it take the customer to receive their refund?

Once a refund has been processed by your business, Afterpay instantly updates the customers' payment schedule. It can take up to 10 business days for the funds to restore funds to the customer's original payment method. In some cases after your store has processed the refund, the customer will be prompted to follow a guided pop-up in our app to apply the refund to the original order.

How do I ensure the refund goes back onto the customer's Afterpay Card?

Best practice is to cross-check the last 4-digits of the customer's Afterpay Card with the digits on the receipt.

Apple Devices

1. Open the Settings app.
2. Scroll down to Wallet & Apple Pay.
3. Tap the Afterpay Card.

Android Devices

1. Open the Google Wallet app.
2. Tap the Afterpay Card.
3. View the last 4 digits of the virtual account number.

What else should I know about the Afterpay Card?

- Ensure you review your businesses' internal policy on Afterpay purchases in-store.
- In some businesses there are items that Afterpay cannot be used to purchase with, for example gift cards or lay-by payments.
- We always recommend customers access their Afterpay Card from their Afterpay app in order to know their pre-approved available to spend limit and to access any in-app deals.
- The Afterpay Card is housed by Mastercard in Australia and by Visa in New Zealand, hence you process Afterpay Card sales and refunds the same way as you process these transactions in-store.

Heard rumours about Afterpay?

We've got nothing to hide! We've put all the facts on the table with our Mythbusters. Scan the QR code to learn how to answer the most common customer questions.



HELP!

Submit a question anytime via our website or via: <https://help.business.afterpay.com/hc/en-au> or <https://help.business.afterpay.com/hc/en-nz>.