

1. What does 'bye bye' barcode mean?

We are switching off the barcode in the Afterpay app, which means customers will no longer be able to transact with the barcode in-store. Customers will now shop with Afterpay in-store by using the Afterpay Card.

The barcode API will remain active to facilitate refunds for a period post its removal from the Afterpay app. This will enable refunds to be complete for in-store barcode purchases or for online Afterpay purchases returned in-store.

2. Do I need to remove the Afterpay button from my POS?

When Afterpay Barcode is decommissioned, customers will now shop with Afterpay in-store by using the Afterpay Card. This will allow you to remove Afterpay as a specific purchase tender type on the Point of Sale. The decision of when to remove the Afterpay tender type from POS is at your own discretion.

3. Do I need to do anything with my internal processes and systems?

Each business takes a slightly different approach to payment processing at the point of sale and the reconciliation process that follows. It is important to check with various stakeholders across your business that they understand the changes. We have created a checklist to support your teams with these internal change activities.

The key changes are:

- Afterpay Card is a virtual, contactless Mastercard in Australia and VISA in New Zealand stored in the Apple, Google or Samsung wallet.
- Customers initiate each in-store transaction from the Afterpay app and payments will be processed through the card network, using your existing payments infrastructure. This means that Afterpay Card transactions are processed in the same way as any other card transaction via the card payment terminal.
- Settlement of funds from Afterpay Card transactions will now take place in the same way as all other card payments processed by your business. This is via your card payment processor or acquiring partner and you will be settled the gross sales amount less acquiring fees.
- Afterpay's fees associated with the processing of Afterpay Card transactions are debited from your nominated bank account daily. This is via the bank account linked to Afterpay Card processing on your Afterpay Merchant account. This debit takes place after the funds have been settled via your card payment processor or acquiring partner.
- Settlement of online Afterpay payments are unchanged, and still settled NET of Afterpay fees. Afterpay will settle funds to the bank account registered for online payments on your Afterpay account.

HELP LINES

Call or submit a question anytime via our website.

Afterpay Merchant Support

Australia

1300 621 603

09:00-17:00 AEDT

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4. I use a 3rd party payment platform, will they decommission barcode and what do I need to do?

We recommend you confirm this directly with your payment platform provider, all providers have been made aware that the Afterpay barcode will no longer be available from 30 September 2021 in Australia and 15 February 2022 in New Zealand.

5. Why are customers being prompted for a PIN to complete their Afterpay Card purchase in my store?

Most payment terminals in Australia and New Zealand are configured to verify customer identity via the customers mobile device when payments are made using Apple Pay, Google Pay or Samsung Pay regardless of the purchase value. This is known as Consumer Device Customer Verification Method (CDCVM) and the customer identity is validated via their chosen device authentication method (Face ID, Touch ID or Passcode) instead of a card PIN number. If your payment terminal is prompting a customer to enter a PIN number, this is because the In-store purchase is over \$200 and your terminal is not configured to accept CDCVM. This can be addressed by contacting your acquiring bank.

To support your customer in completing their Afterpay purchase in the interim, they can set up a PIN for their Afterpay Card via their Afterpay app. To set up a PIN number for their Afterpay Card, the customer can click on the Card tab of their Afterpay app, click the info icon at the top-right of the screen and then click 'How to set or update your card PIN'. The customer will then select "Set or update your card PIN" and will be prompted to choose and reconfirm their PIN number. The card payment can then be reattempted and PIN number entered to complete the purchase.

6. Do customers need an NFC compatible device to transact with Afterpay Card?

To shop in-store with Afterpay Card, customers are required to have an NFC compatible mobile device. We understand that there are a small percentage of our customers whose devices are not NFC compatible, meaning that these customers will no longer be able to shop in-store with Afterpay without updating their device. Customers with devices that are not NFC compatible can still make purchases with Afterpay online.

7. How are my Afterpay Card transactions now being settled?

Settlement of funds from Afterpay Card transactions now take place in the same way as all other card payments processed by your business. This is via your card payment processor or acquiring partner and you will be settled the gross sales amount less acquiring fees.

Afterpay provides a detailed Reconciliation file that provides line item information on card payments that were captured by your acquirer daily. This can be downloaded by every Afterpay retailer from the Afterpay Merchant Portal. The data is provided in CSV format. Log on to the Afterpay Merchant Portal and select the Reconciliation section.

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8. How do I access reconciliation information, formerly known as settlements?

Afterpay will provide reconciliation files for Afterpay Card as the settlement now occurs by your acquirer.

Afterpay provides a detailed Reconciliation file that provides line item information on card payments that were captured by your acquirer daily. This can be downloaded by every Afterpay Merchant from the Afterpay Merchant Portal. The data is provided in CSV format. Log on to the Afterpay Merchant Portal and select the Reconciliation section. Further information is available [here](#).

9. When is my settlement day?

As Afterpay Card transactions will settle as part of your daily card settlement, the timing of this process is dependent on your individual agreement with your Payment Processor or Acquiring partner. Your Payment Processor or Acquiring partner will be able to confirm the specific timing of settlements.

Typically, you will capture an authorisation on an order and settle on daily basis; however, this is dependent on individual acquiring arrangements and can be impacted by banking days, and on weekends and public holidays captures can be delayed until the next business banking day.

10. How can we determine downstream (pre & post settlement) which transactions are Afterpay, since they would not be distinguishable from regular VISA transactions? (very enterprise question)

For reconciliation, Afterpay will provide a separate transaction data file listing all Afterpay Card transactions. This file will be generated daily and contain information for each completed transaction [Auth with Capture, Refund] and includes the Acquirer ID [AID], Merchant ID [MID], Terminal ID, Retrieval Reference Number [RRN] and System Trace Audit Number [STAN]. This information can be used to reconcile against the Transactions Reports you will receive from your acquiring partner. For Afterpay Card transactions, Afterpay does not receive any Merchant specific unique order identifiers (eg Merchant Order Numbers) as part of the Auth or Capture messaging so this reference cannot be provided for reconciliation purposes.

Afterpay Card's BIN number in Australia is 523163 and New Zealand is 428485. This is an exclusive Afterpay BIN and can therefore be used to differentiate Afterpay from other card payment types that are processed as part of your Mastercard [AU] or VISA [NZ] volume. If your Merchant Acquirer provides BIN level data in their summary or transaction level statements, all volume associated with this BIN number will always belong to the Afterpay Card. Some acquirers will offer this as part of standard reporting and for others this option may be available by request.

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11. Can you confirm there will be one login to access the Afterpay Merchant Portal for all our physical stores, even though they have separate Afterpay Merchant IDs?

Please reach out to Afterpay's Merchant Support team to confirm how your account is structured.

12. Can Afterpay Card be used for split payments?

Yes, as long as your systems and processes allow this. Please be aware that refunds for the Afterpay component of split tender transactions need to be refunded via the Afterpay Card or via the Afterpay In-Store Barcode Refund API.

13. Can Afterpay Card be used as payment for purchases made over the phone?

No, this feature is not supported within Apple, Google or Samsung Pay and for security purposes, the full card number and CVV is never displayed.

14. What shows up on the POS receipt as the tender type when Afterpay Card is used as the payment method?

You will need to check with your Point Of Sale provider on what information is passed from your card terminal to the POS. If your POS receipts display the last four digits of the card information, then the Afterpay Card will be represented by the last four digits of the Device Primary Account Number [DPAN]. A DPAN is a device-specific tokenized card number and is generated after a consumer adds the Afterpay Card to their iOS or Android device. A customer can locate the last four digit of the DPAN on the wallet with the instructions below:

These 'last four' digits are called the 'Device Account Number' and can be located by the customer as follows:

Apple Pay

Open the Wallet app and tap the Afterpay Card
Tap the ... button in the top right hand corner
Device account number is located on the screen

Google Pay

Open the Google Pay app
Tap on the Afterpay Card, then scroll to virtual account number
Scroll to virtual account number
Device account number is located on this screen

Samsung Pay

Open the Samsung Pay app
Tap Menu, then tap Cards
Tap the Afterpay Card
Device account number is located on this screen

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As the card transactions are processed via the VISA network, some POS receipts will recognise the sale as a VISA transaction. Depending on your POS provider, you may have an option to configure the POS and/or card terminals to identify transactions processed on BIN number 523163 [AU] or 428485 [NZ] as Afterpay Card. The BIN is the first six digits of the card and can be used to differentiate Afterpay from other card payment types. Your Point of Sale Provider and Card Payment Processing or Acquiring partners will be able to advise on your specific options.

15. When refunding a purchase to Afterpay Card, can the customer simply tap from their digital wallet?

We recommended completing an Afterpay Card refund in the same way as a purchase - by the customer opening the Afterpay app first. This assists backend reconciliation of matching the refund transaction to the correct purchase. The way to process a refund is by going via the Afterpay app, this helps with the reconciliation of refund to the customer. However, a refund will be processed successfully if the Afterpay Card is tapped directly from the Apple or Google Wallet. You can refer to the Afterpay Refunds cheat sheet for further information.

16. Will customers be able to refund purchases in-store to Afterpay Card if the original order was purchased via a different Afterpay channel/method ie. Online / In-Store Barcode / In-Store QR Code / In-Store Card?

Customers will be able to refund any Afterpay order that originated through Afterpay's various channels [Online / In-Store Barcode / In-Store QR Code / In-Store Card] via the Afterpay Card.

Afterpay has developed a mechanism to match the customer order to the refund transaction so that the above refund variations can be accommodated.

In the event Afterpay is unable to make a clear refund match to an order, the customer will be notified of a pending refund and guided through the process in-app to match the refund to the order.

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17. Why are customers being prompted for a PIN to complete their refund to Afterpay Card?

Some merchant terminals are configured to request a PIN number when processing a refund. This PIN number is not typically verified as part of the refund authorization, which means any number (such as 0000 or 1111) or simply pressing the 'Okay' button will allow the refund to be successfully processed.

If the refund is declined, the customer will need to set up a PIN for their Afterpay Card for the refund to be processed.

To set up a PIN number for their Afterpay Card, the customer can click on the Card tab of their Afterpay App, click the info icon at the top-right of the screen and then click 'How to set or update your card PIN'. The customer will then select 'Set or update your card PIN' and will be prompted to choose and reconfirm their PIN number. The card payment can then be reattempted and PIN number entered to complete the purchase.

18. Where can a customer find the last four digits of the card used for the purchase during a refund?

These 'last four' digits are called the 'Device Account Number' and can be located by the customer as follows:

Apple Pay

Open the Wallet app

Tap the Afterpay Card

Tap the ... button in the top right hand corner

Device account number is located on this screen

Google Pay

Open the Google Pay app

Tap on the Afterpay Card

Scroll to virtual account number

Device account number is located on this screen

Samsung Pay

Open the Samsung Pay app

Tap Menu, then tap Cards

Tap the Afterpay Card

Device account number is located on this screen

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