Afterpay In-Store FAQs

So, what's Afterpay?

Great question. Afterpay gives shoppers the flexibility to pay 25% today and split their purchase into 4 interest-free payments, due every 2 weeks. Check out www.afterpay.com for the full eligibility criteria. Available online and in-store with participating retailers.

How does Afterpay work?

It's simple, we promise. When customers are ready to check out at participating retailers, they choose Afterpay as their payment method and pay 25% of the purchase today. Afterpay settles with the retailer upfront, and the customer owes the remaining interest-free payments to Afterpay. These are automatically debited from their account every two weeks!

Does Afterpay charge interest or fees?

Afterpay does not charge interest on a customer's purchase. 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.

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 at least 18 years old (19 in Alabama or if a ward of the state in Nebraska).

Provide a valid phone number and email address.

Be a US resident who resides in one of the 50 states or the District of Columbia.

Additional requirements can be found on www.afterpay.com

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! The customer simply connects their preferred Visa, MasterCard or American Express card [debit or credit], to their account. 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.

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 Now in Stores section. Stay tuned – more stores are coming soon!

How does Afterpay work in-store?

Customers can shop with Afterpay today! It only takes a few moments to get started, customers need to:

1. Download the free Afterpay app from the Apple App Store or Google Play Store.

2. Log in or create an Afterpay account.

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. At check out, launch the Afterpay app and tap into the Card tab to see your pre-approved spend. Click "Authorize and pay in-store" followed by "Pay in-store now with Apple Pay or Google Pay" to access the Afterpay Card and launch it in your digital wallet.

5. Tap their phone to the chip reader and they'll receive a confirmation of your purchase in the app.

How does Afterpay work with split tender payments and returns?

Split tender payments work as they would with any other transaction. Start the transaction and select the amount the customer wishes to pay with Afterpay. They will then tap the Afterpay Card to the chip reader to transact. The remaining amount owed can then be paid with the customer's other payment method.

When a customer returns a split tender order, scan the receipt and verify with the customer the amount paid in the secondary form of payment (cash, credit, debit). Refund this payment method first. After you have refunded that amount, restore the amount paid with the Afterpay Card by asking the customer to tap their Afterpay Card at the NFC chip reader. It may take up to 10 days for funds to be restored to the customer's original payment method. If the customer has questions, encourage them to contact Afterpay Customer Service.

What a customer needs to return their purchase made with Afterpay?

Afterpay returns work within your company's return policy. If a customer wants to return a purchase and it meets eligibility equirements for the funds to be restored to the original form of payment, simply process the return as you would for any other credit return. The customer may access the Afterpay Card directly from their digital wallet or initiate the return through the Afterpay app:

1. Launch the Afterpay app and tap into the "Card" tab.

2. Select "How it Works" in the top right corner, followed by "How do I return an order?".

3. The Afterpay Card will open in the customer's digital wallet. They"ll tap the phone near the chip reader to initiate the return. It may take up to 10 days for funds to be returned to the original payment method.

*Note: As a security and privacy measure, the last four digits of the card shown on the receipt will not match the last four digits of the Afterpay Card in the wallet. If you need to verify the card, ask the customer to complete the following steps to view the last four digits shown on the receipt:

Apple iPhone	Android
1. Customer opens the Wallet app. 2. Select the Afterpay Card. 3. Tap the menu button in the top right corner to reveal the last four digits of the "Device Account Number".	1. Customer opens the Google Pay app. 2. Go to Payment. 3. Tap the Afterpay Card and scroll to reveal the last four digits of the "Virtual Account Number".

Why could customers be having trouble making a purchase with Afterpay?

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 here:

In-app chat
ⓧ > ✛ Help > ⬈ Button in upper right

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

Did the customer access the Afterpay Card through the Afterpay app? It is essential that the customer clicks "Authorize and pay in-store" in the Card tab of the app to activate the Afterpay Card. If the customer opens the Afterpay Card directly from their digital wallet, the Card will not activate, and the purchase will not be successful.

Ensure they are connected to WiFi 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 Cost
Instant Approval
No Catch
No Strings Attached

No Cards
No Credit Check
No Hidden Fees
No Down Side

Check out www.afterpay.com for more information.

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