

Clearpay In-store FAQs

So, what's Clearpay?

Great question. Clearpay gives shoppers the flexibility to pay 25% today and split their purchase into 4 interest-free payments, due every 2 weeks. Customers should check out <http://www.clearpay.co.uk/terms> for the full eligibility criteria. Available online and in-store with participating retailers.

How does Clearpay work?

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

Does Clearpay charge interest or fees?

Clearpay 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. Clearpay charges a £6 late fee for each late instalment and a further £6 if it's still unpaid 7 days later. Late fees are capped at £6 for orders under £24 and the lower of £36 or 25% of the order value for orders over £24. They should read their Clearpay Installment Agreement for full terms and to learn more.

Who can sign up for Clearpay?

It's important to introduce and explain Clearpay equally to all customers who express interest. To sign up for Clearpay, certain eligibility requirements apply, customers must:

- Be at least 18 years old.
- Provide a valid phone number and email address.
- Be a U.K. resident.

Additional requirements can be found on <https://www.clearpay.co.uk>

What is the sign-up process? How do customers get approved?

To use Clearpay in-store, customers must have the Clearpay App and complete a one-time set-up, where they connect their preferred Visa, MasterCard (credit/debit) or American Express. If your customer is eligible to use Clearpay, they will know their pre-approved spend estimate, right then & there. Purchase approval is not guaranteed. If a customer has questions about purchase approval or any other account questions direct them to the Clearpay Installment Agreement, <http://www.clearpay.co.uk/terms>, or customer support channels.

Where can customers use Clearpay to make a purchase in-store?

Participating stores are featured in the Clearpay app and on the Clearpay website in the Now in Stores section. Stay tuned – more stores are coming soon!

How does Clearpay work in-store?

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

1. Download the free Clearpay App from the Apple App Store or Google Play Store.
2. Log in or create an Clearpay account.
3. Tap the In-store Tab in the app and follow the guided steps for the one-time set up process to add the Clearpay Card to their digital wallet.
4. At check out, launch the Clearpay App and tap into the In-store Tab to see their pre-approved spend. Click "Authorise and pay in-store" followed by "Pay in-store now with Apple Pay or Google Pay" to access the Clearpay Card and launch it in your digital wallet.
5. They tap their phone to the chip reader and receive a confirmation of their purchase in the app.

How does Clearpay 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 Clearpay. They will then tap the Clearpay 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 Clearpay Card by asking the customer to tap their Clearpay 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 Clearpay Customer Service.

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

Clearpay returns work within your company's return policy. If a customer wants to return a purchase and it meets eligibility requirements 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 Clearpay Card directly from their digital wallet or initiate the return through the Clearpay App:

1. Launch the Clearpay App and tap into the In-store Tab.
2. Select "How it Works" in the top right corner, followed by "How do I return an order?".
3. The Clearpay 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 Clearpay 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
<ol style="list-style-type: none">1. Customer opens the Wallet app.2. Select the Clearpay Card.3. Tap the menu button in the top right corner to reveal the last four digits of the "Device Account Number".	<ol style="list-style-type: none">1. Customer opens the Google Pay app.2. Go to Payment.3. Tap the Clearpay Card and scroll to reveal the last four digits of the "Virtual Account Number".

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

If customers are having issues using Clearpay in your store, they can reach out to Clearpay Customer Service:

Direct customer questions to:

In-App Chat

 >  Help >  Button in upper right

Help Center

Find helpful FAQs and troubleshooting tips here:

help.clearpay.com

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

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

Ensure they are connected to Wi-Fi or using data so the Clearpay Card can be activated in the app.

Make sure that their payment method saved in the Clearpay App is current and correct.

Does your store have a minimum or maximum purchase amount for Clearpay? Make sure those requirements have been met.

When talking to customers in-store you must not verbally promote Clearpay.

Why? Verbally promoting Clearpay in-store is in breach of the Financial Services and Markets Act 2000.

The Do's

Say:

"Clearpay is a buy now, pay later service that lets you shop now and pay over 6 weeks. It's available in-store at [merchant name]."

Then direct the customer to where they can find out more:

- Clearpay App
- Clearpay Store Signage
- [Clearpay.co.uk/en-GB](https://clearpay.co.uk/en-GB)

The Don'ts

Don't tell or recommend the customer to sign-up. Don't verbally describe the benefits of Clearpay, such as:

- "Easy sign-up"
- "Instant approval decision"
- "Interest-free"

