

Returns

Quick Reference Guide

Always refer to your company's Return Policy for eligibility and requirements. It's simple to restore funds to the customer's original payment method with the Clearpay Card. Here's how!

In-store purchase

- 1 Identify any key information that your return policy requires you to confirm.
- 2 Follow your return process to prompt the card reader.
- 3 Direct the customer to tap their phone to the card reader and select the Clearpay Card from their digital wallet.
- 4 Refund complete! Clearpay will confirm with the customer that the return was successful.
 - The customer's payments will be recalculated and can be viewed in the Orders tab of the Clearpay App.
 - Any refund owed to the customer will be restored to the payment method connected to the Clearpay Card. Clearpay will refund the customer in up to 10 business days.

Online purchases

- 1 Identify any key information that your return policy requires you to confirm.
- 2 Follow your online return process to prompt the card reader.
- 3 There are **three scenarios** to refund the customer:

Scenario 1 Customer has the Clearpay Card set up in the Clearpay App:

- Direct the customer to tap their phone to the card reader and select the Clearpay Card from their digital wallet.

Scenario 2 Customer does not have the Clearpay Card set up in the Clearpay App:

- Direct the customer to download the Clearpay App and complete the one-time set-up to connect their original payment method used for their online AP purchase, to their new digital Clearpay Card.
- Direct the customer to tap the phone to the card reader and select their Clearpay Card from their digital wallet.

Scenario 3 The customer does not have the Clearpay Card and does not want to download the app and/or set up the Clearpay Card:

- Follow the refund options in your return policy for customers who do not have their original form of payment. Customers will continue to owe Clearpay any remaining payments.

- 4 Refund complete! Clearpay will confirm with the customer that the return was successful.
 - The customer's payments will be recalculated and can be viewed in the Orders tab of the Clearpay App.
 - Any refund owed to the customer will be restored to the customer's payment method connected to their Clearpay Card. Clearpay will refund the customer in up to 10 business days.




Return FAQs

What if my return policy requires me to physically verify the last 4 digits of the customer's digital card?

As a security and privacy measure, the last four digits of the card shown on the customer's receipt from an Clearpay purchase will not match the last four digits of the Clearpay Card in the customer's digital wallet. If you need to verify the card, ask the customer to complete the following steps match the receipt to their Clearpay Card:

Apple Pay

1. Open the Wallet app
2. Select the Clearpay Card
3. Tap the  button in the top right corner to reveal the last four digits of the "Device Account Number"

Google Pay

1. Open 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"

What if the customer accidentally provides a different payment method for the return?

To mitigate this scenario, as a best practice, Clearpay recommends that you ask if the customer has the original form of payment used for the purchase. In the scenario that you or your customer have mistakenly refunded a different form of payment than the Clearpay Card, the customer will continue to owe any remaining payments to Clearpay from their original purchase. These payments will continue to be paid automatically on the scheduled the customer agreed to at checkout.

What about price adjustments?

If a customer's item is eligible for a price adjustment on an Clearpay purchase, process the transaction like any other price adjustment with contact-less payment. When your system is ready, your customer will tap the Clearpay Card to the chip reader and Clearpay will apply the credit to the customer's original order amount to reflect the new purchase total.




What if the customer has questions about returns with Clearpay?

We've got it! Direct them to Clearpay's Customer Support for the quickest resolution.

Help Center

Find helpful FAQs and troubleshooting tips at help.clearpay.com

In-App Message

 >  Help >  Button in upper right

