

Merchant Playbook

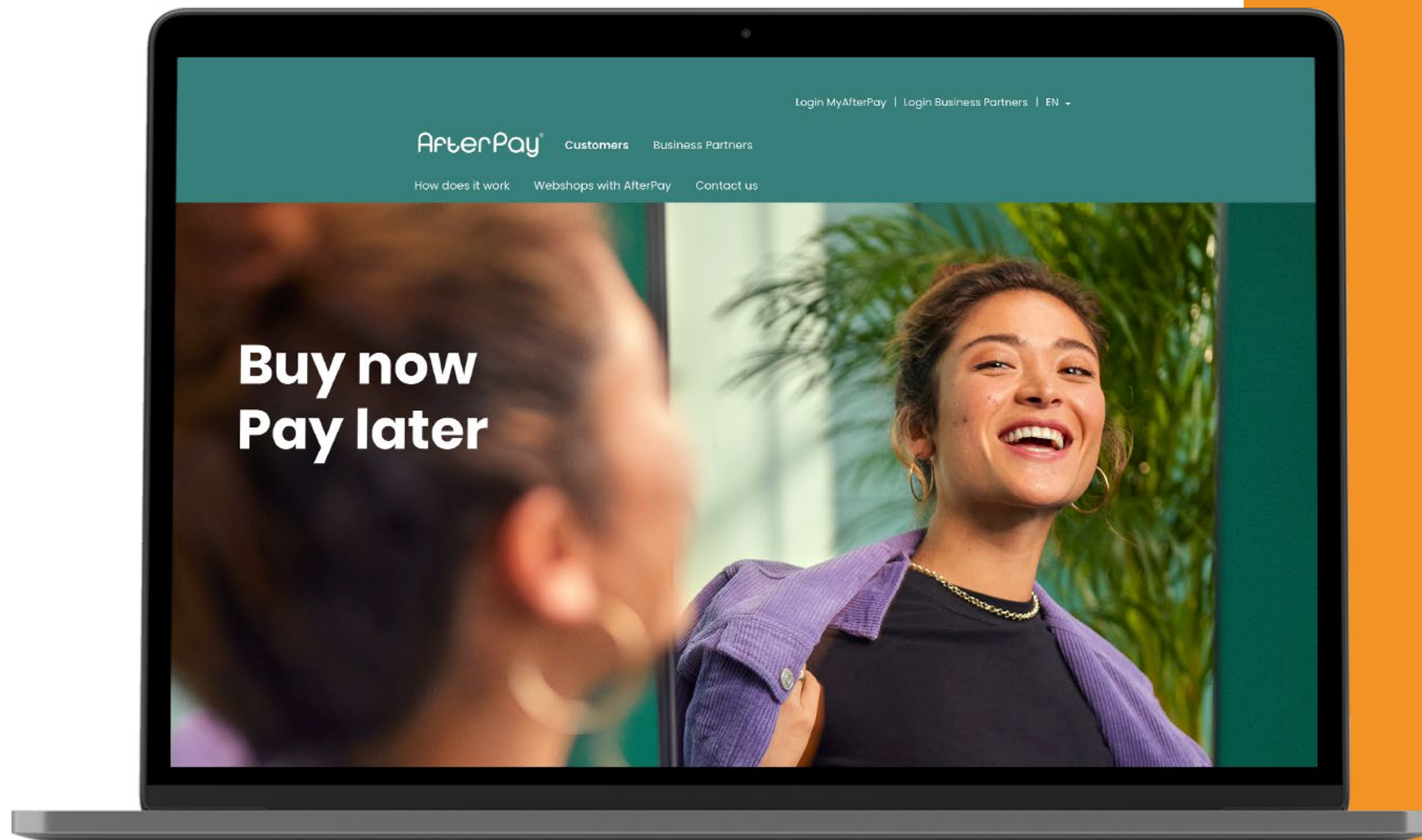
AfterPay®

April 2021



Nice to meet you

This document is a playbook for AfterPay's merchants. It's intended as a toolbox on how to introduce and market AfterPay's services in all phases of the customer journey.



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About AfterPay's Services

AfterPay lets merchants offer consumers flexible ways to shop now and pay later. The payment options we offer lift barriers and guarantee trust and security, for both consumers and merchants.

Our Pay After Delivery product comes with five different payment options: the 14-Day Invoice, Campaign Invoice, Consolidated Invoice, Fixed Instalments and our flagship option, AfterPay FLEX.

AfterPay is available in nine European markets: the Netherlands, Belgium, Germany, Austria, Switzerland, Sweden, Norway, Finland and Denmark.

Shop now,
pay later.





Black

Use on a white or light-coloured background.



Dark green

Colour used #255A57. Use on a white or light-coloured background.



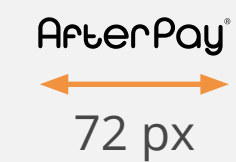
Space

To retain our logo's impact, we place it within a clear space. The clear space is set by our capital letter A.



White

Use on a black or darkcoloured background.



Size matters

We don't have a maximum logo size. We do have a minimum logo size. We prefer our logo at least to be 72 pixels wide.

Download
Logo



This is AfterPay

AfterPay offers different payment options and services. We suggest to use the following terminology when talking about our services with your consumers.

AfterPay

“Shop now, pay later with AfterPay.”

14-day Invoice

“Shop now, pay later in 14 days with AfterPay.”

Campaign Invoice

“Shop now, extend your payment term.”

FLEX

“Shop now and flexibly pay off all your AfterPay purchases in smaller monthly instalments.”

Fixed Instalments

“Shop now and split up your payments into a number of equal monthly instalments.”

MyAfterPay

“AfterPay’s customer platform where you can manage AfterPay payments: pay, pause, FLEX or split as it suits you best.”

Note

P in AfterPay is capital.

Example:

YES AfterPay

NO Afterpay

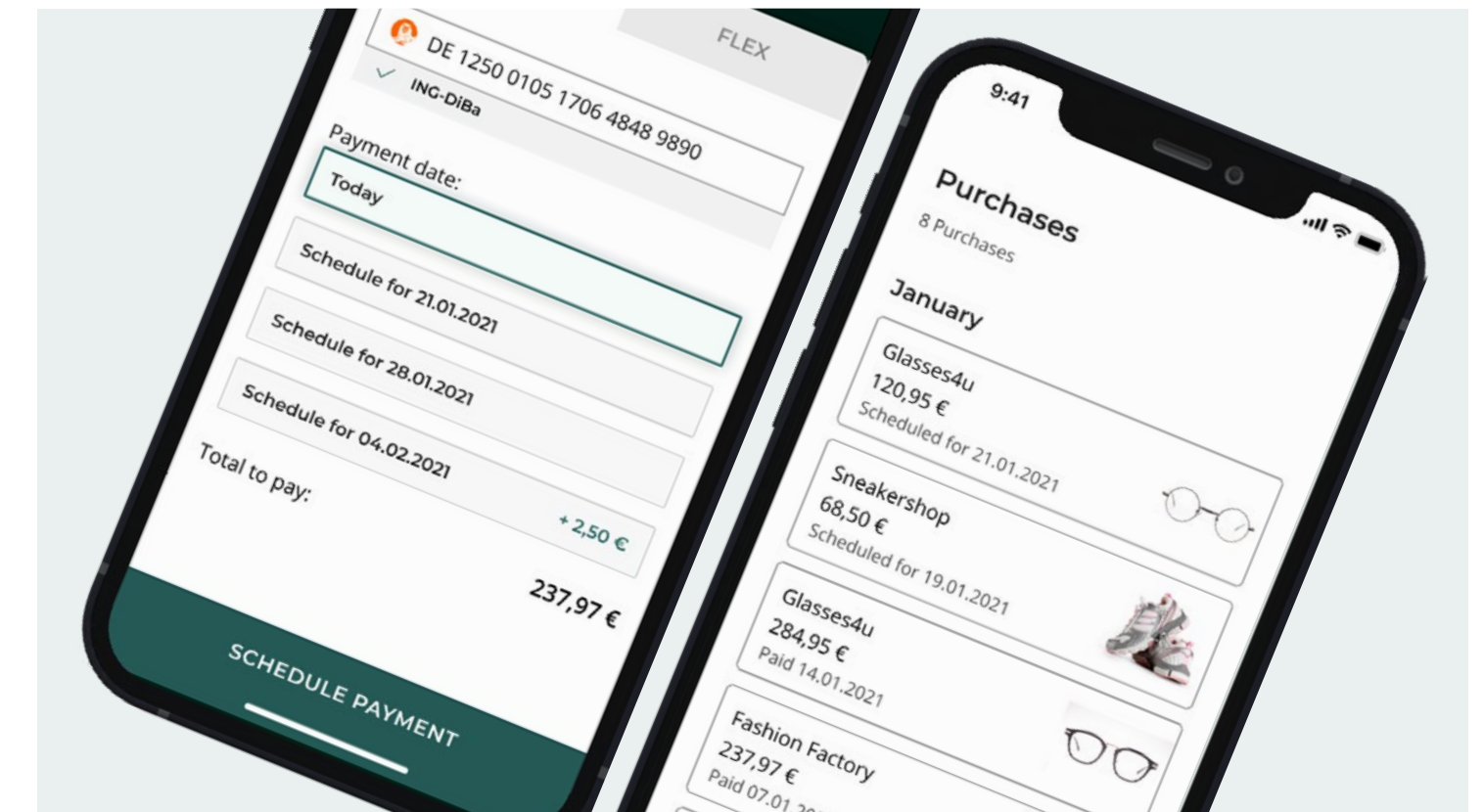
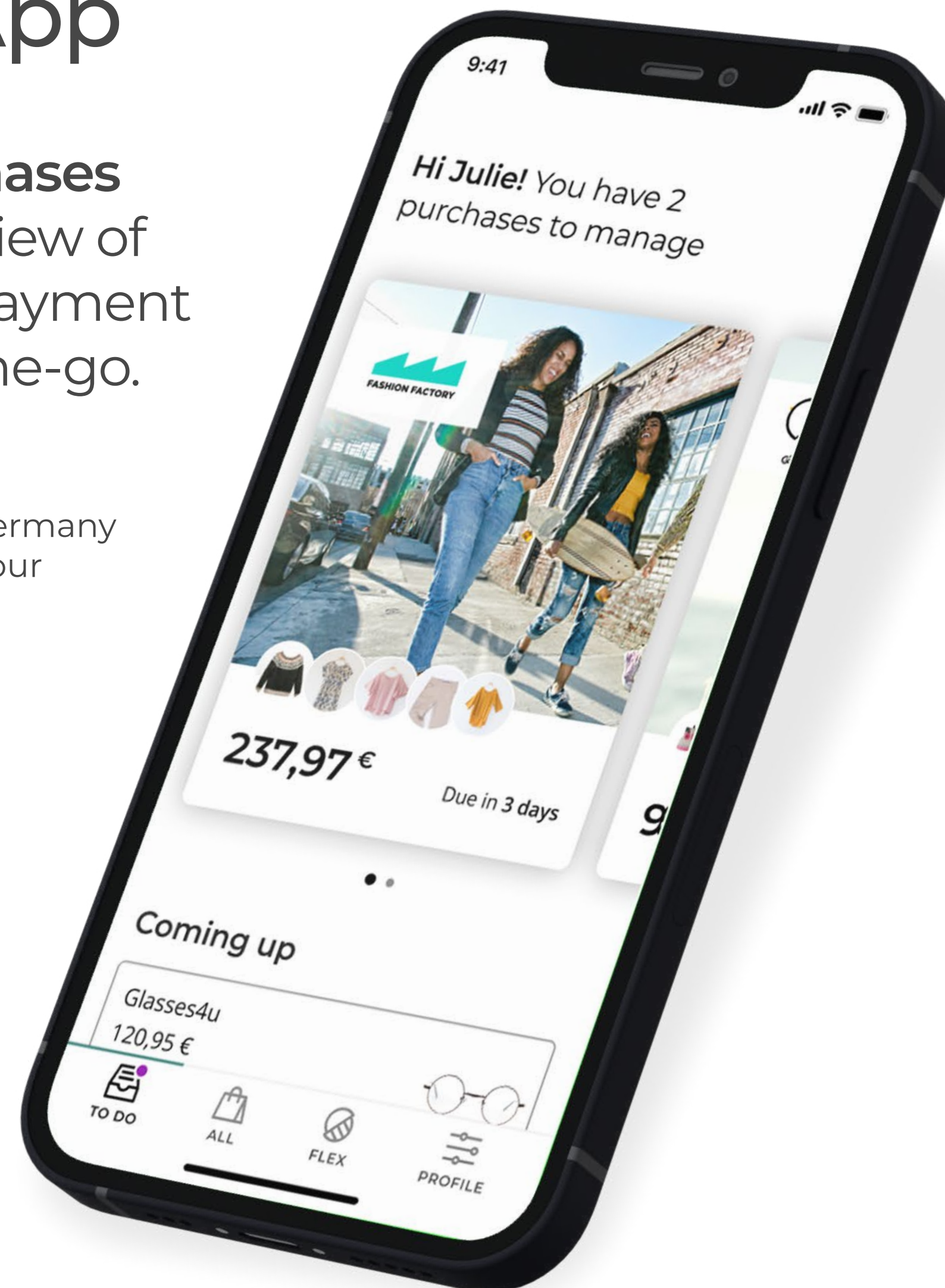


The AfterPay App

“All your AfterPay purchases in one app: get an overview of your expenses, receive payment reminders and pay on-the-go. It’s as simple as that.”

Consumers in the Netherlands and Germany can experience AfterPay’s services in our brand new app for iOS and Android.

AfterPay



This is how we suggest to present it to consumers.

One simple overview of all expenses

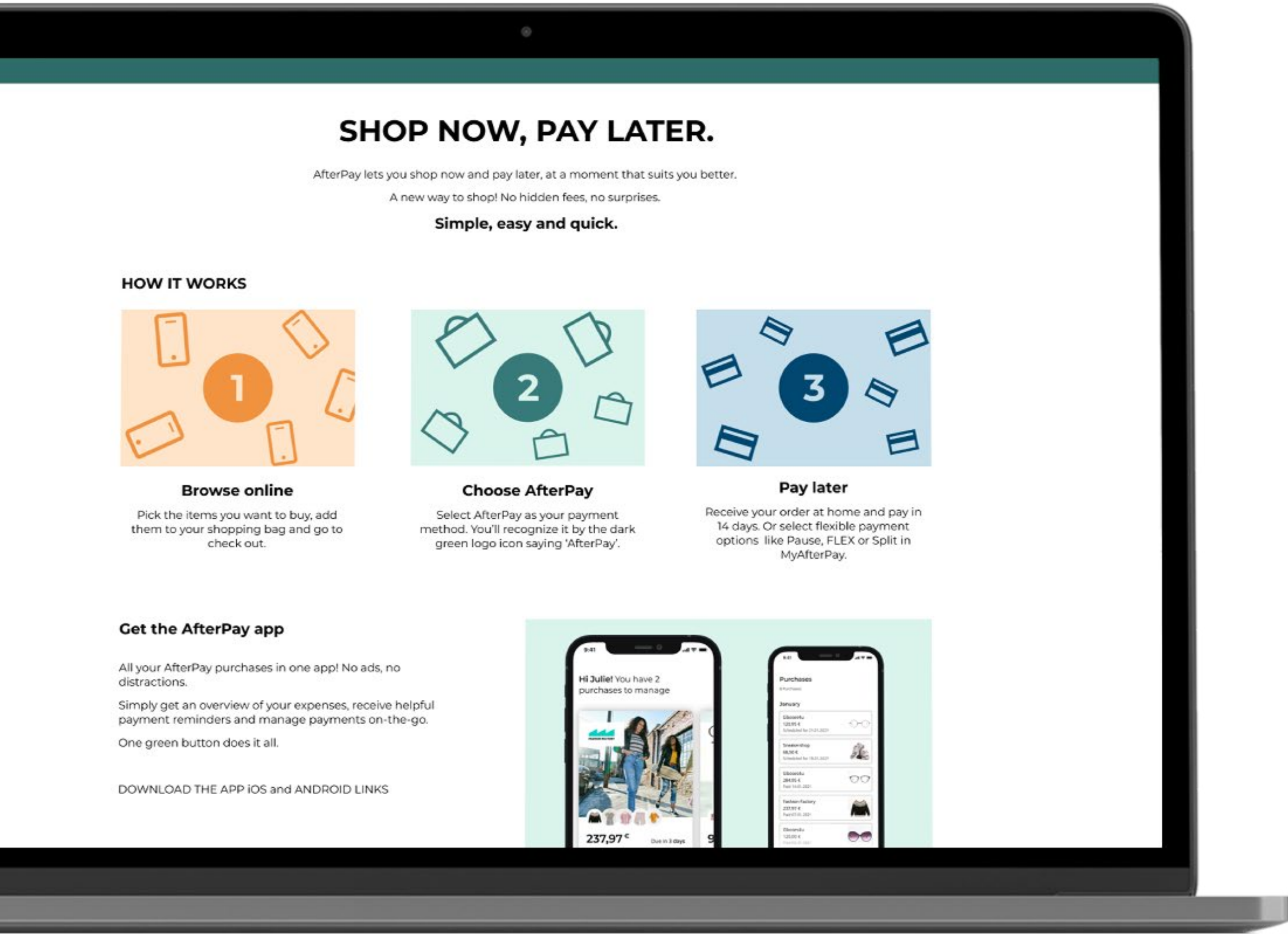
View your orders, items and returns per webshop. The app shows the payment info and dates for all your orders so that you have a clear overview of your expenses. Altogether, no surprises.

Helpful payment reminders

To help you stay organized, the app will let you know when a payment date is coming up. No notifications? Relax, sit back and enjoy your purchases.

Pay on-the-go

Save time! Pay quickly in the app, wherever you are. Not convenient right now? Or are you making a larger purchase? No stress! The app also allows you to pause payment dates or to split payments into smaller parts. So you - and your wallet - always know exactly where you stand.



AfterPay on your website

Giving existing customers information about how AfterPay works will increase conversions. The availability of AfterPay will also attract new customers to your webshop. That’s why we recommend creating a page about AfterPay and our payment services on your website.

An example of this page is available in our Merchant Toolbox. You are free to use this example on your own website.

Download
Example Page

AfterPay in your checkout

The namings of AfterPay's services in checkout differ per country. In Germany, we suggest to use:

Germany

RECHNUNG

Erst probieren, dann bezahlen.

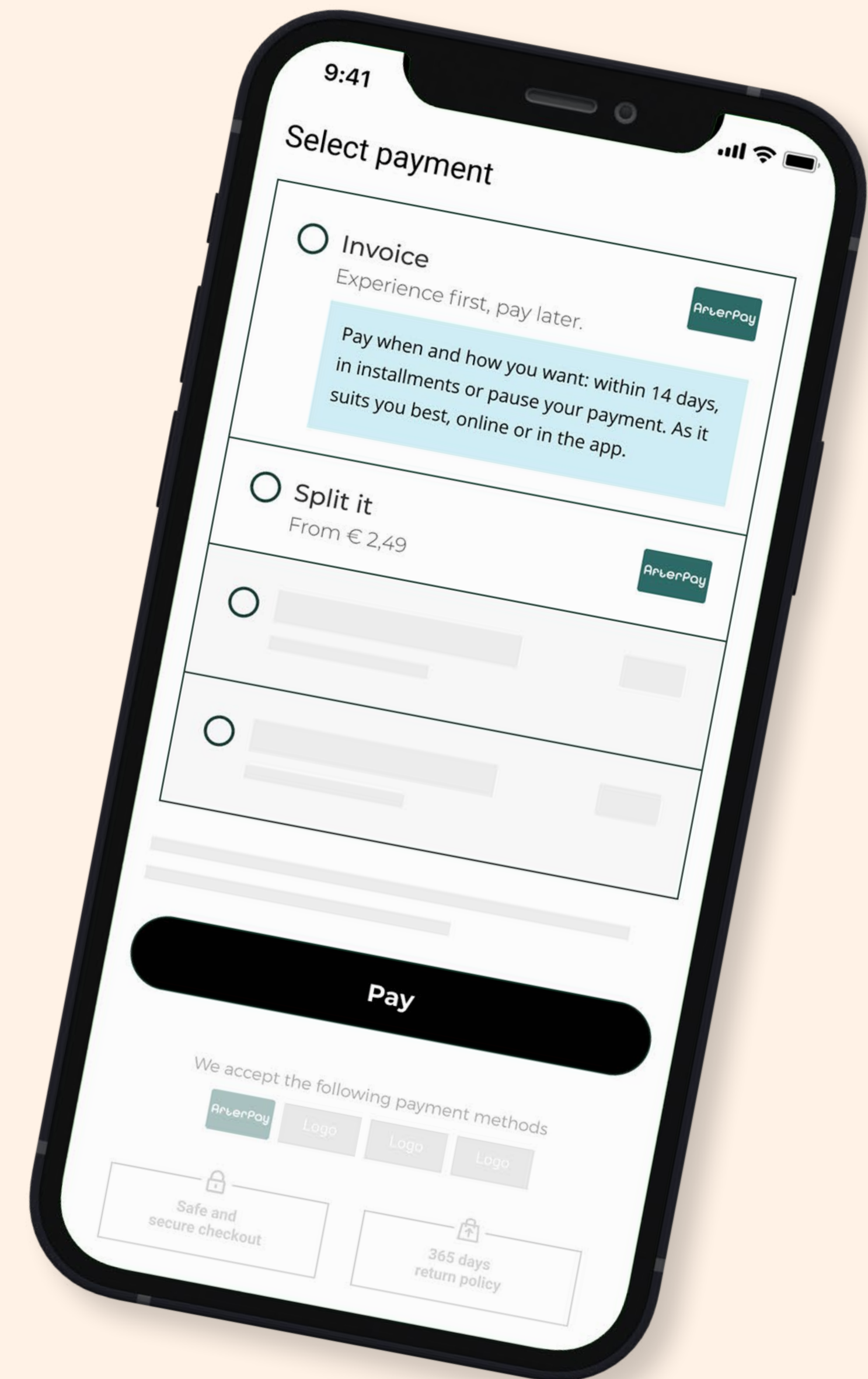
The Netherlands

Achteraf Betalen

Shop nu, betaal later.

The AfterPay checkout icons are available in our Merchant Toolbox.

Download
Checkout Logos

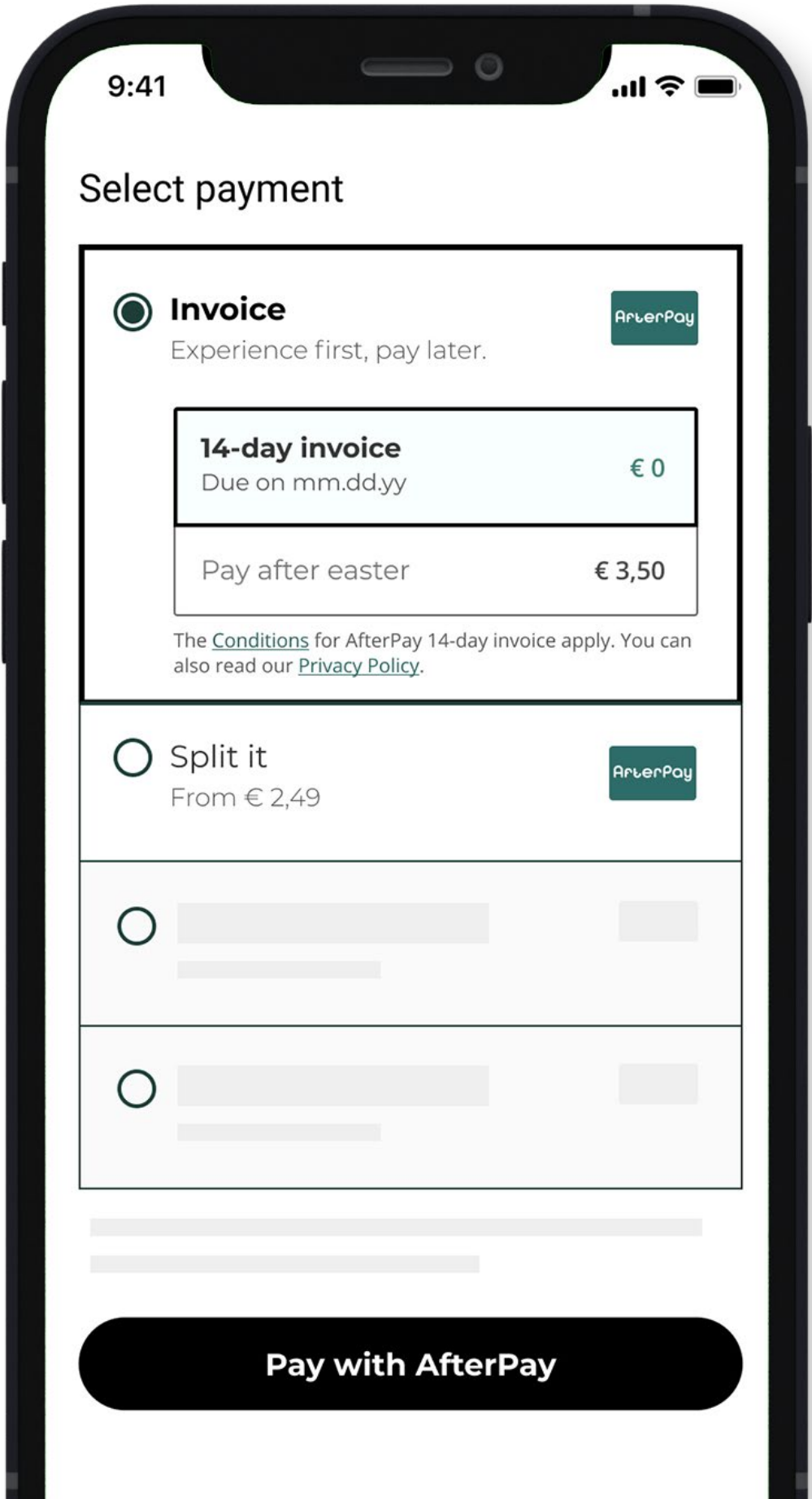


AfterPay in your checkout

14-day invoice

The most common payment term at AfterPay: pay within 14 days after receiving a purchase. This gives shoppers time to experience the goods before paying. The full purchase amount is to be paid by the due date.

This is an example of how the 14-day invoice is presented at checkout. The design shown is recommended for countries where a Social Security Number (SSN) is used for payments.

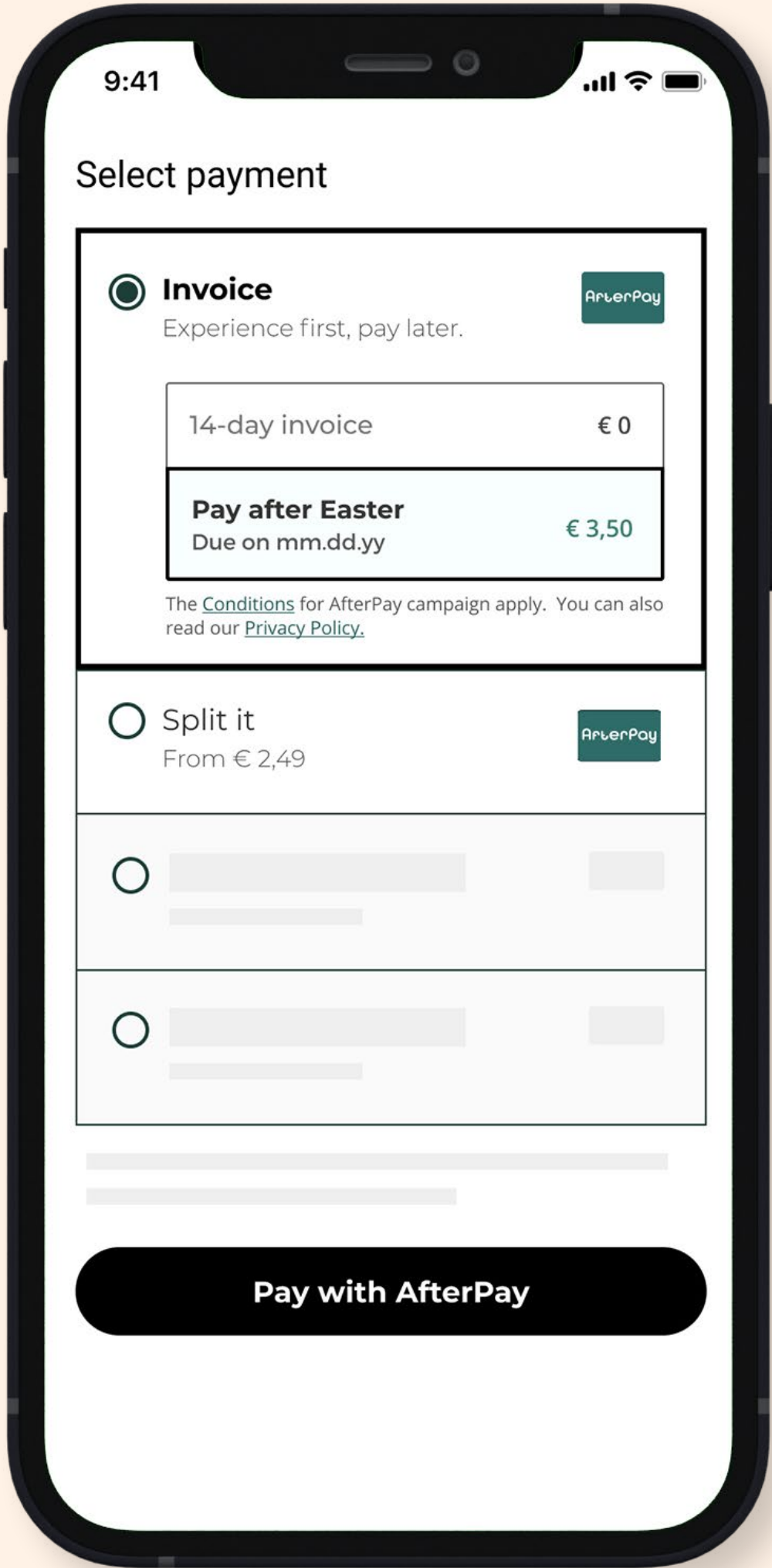


Campaign Invoice

During peak sales, like Black Friday, Christmas or Easter, merchants may use ‘campaign invoicing’. This allows shoppers to extend a payment term. AfterPay offers standard campaigns, depending on the season. Merchants are also able to set up specific campaigns through separate agreements.

There are 2 different types of campaigns:

- 1. Campaign with a fixed due date, typically used during peak sales.
- 2. Campaign with an otherwise agreed on extended payment term.



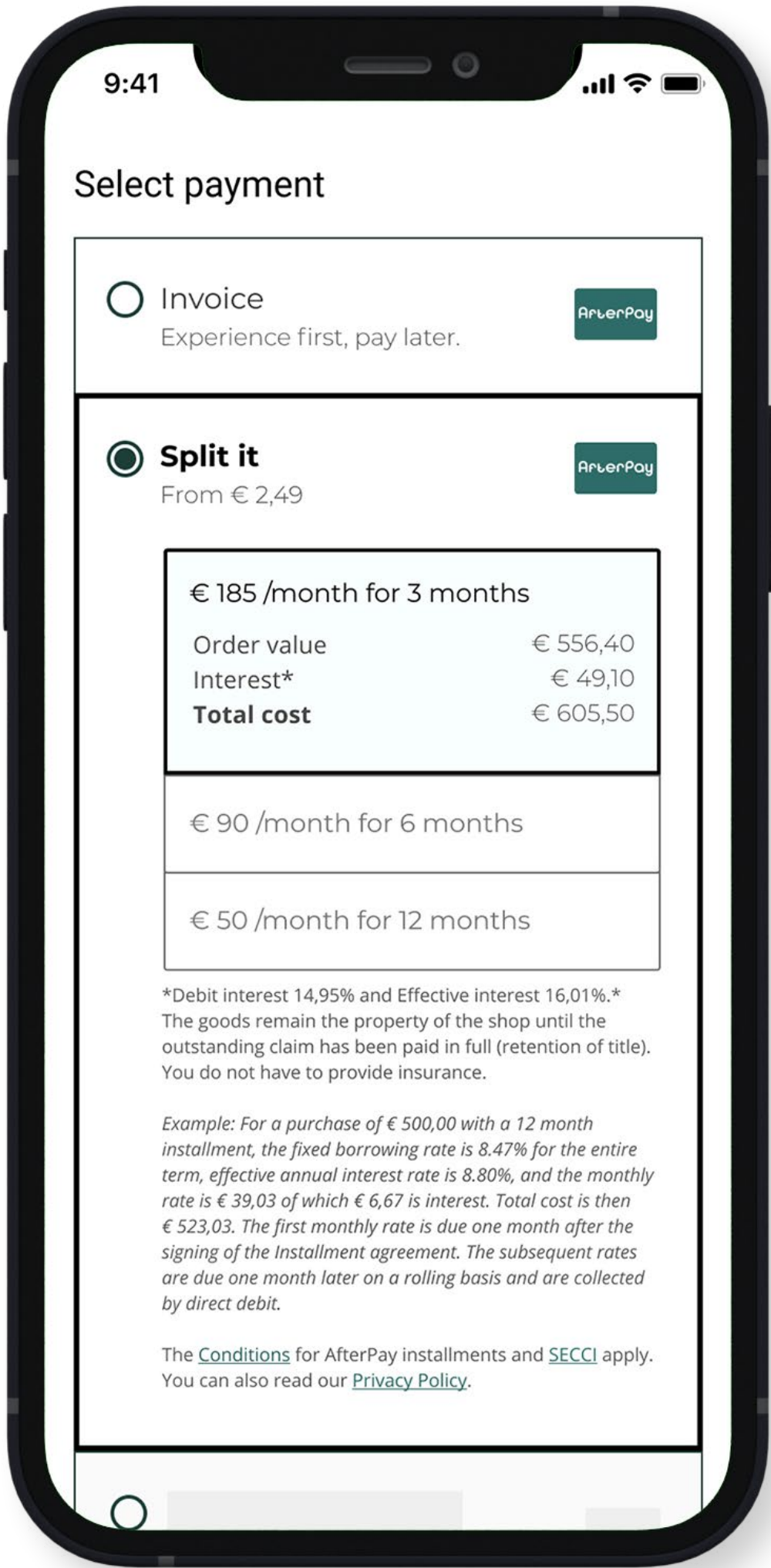
AfterPay in your checkout

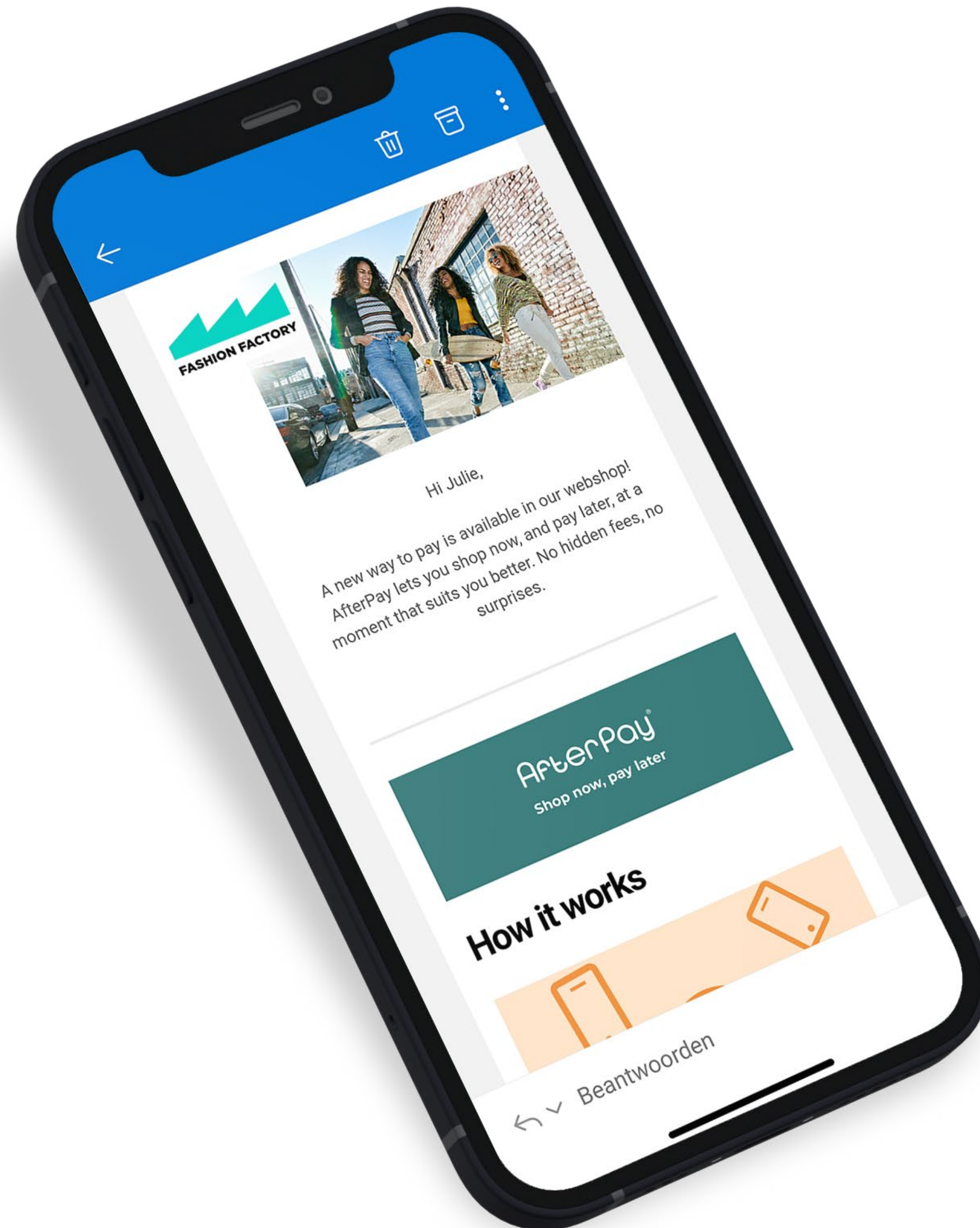
Fixed Instalments

AfterPay offers fixed instalment plans with predefined maturities of 3, 6, 8, 12, 24, or 36 months. Previous payment behavior and credit score determines which of these instalment plans can be offered. The monthly amount to be paid in a fixed instalment plan is the same during the entire plan.

Note: part payment options are considered to be consumer credit products, hence there are legal and compliance regulations to be followed. **Regulation requires to always display a payment example that shows shoppers what the interest, service fee and total cost could be.** This information is retrieved via the AfterPay API.

Available for consumers in Germany and Austria.





Showing consumers how to switch to AfterPay

Once AfterPay is available in your webshop, customers need to know how easy it is to switch from previously chosen payment methods to paying for their purchases with AfterPay.

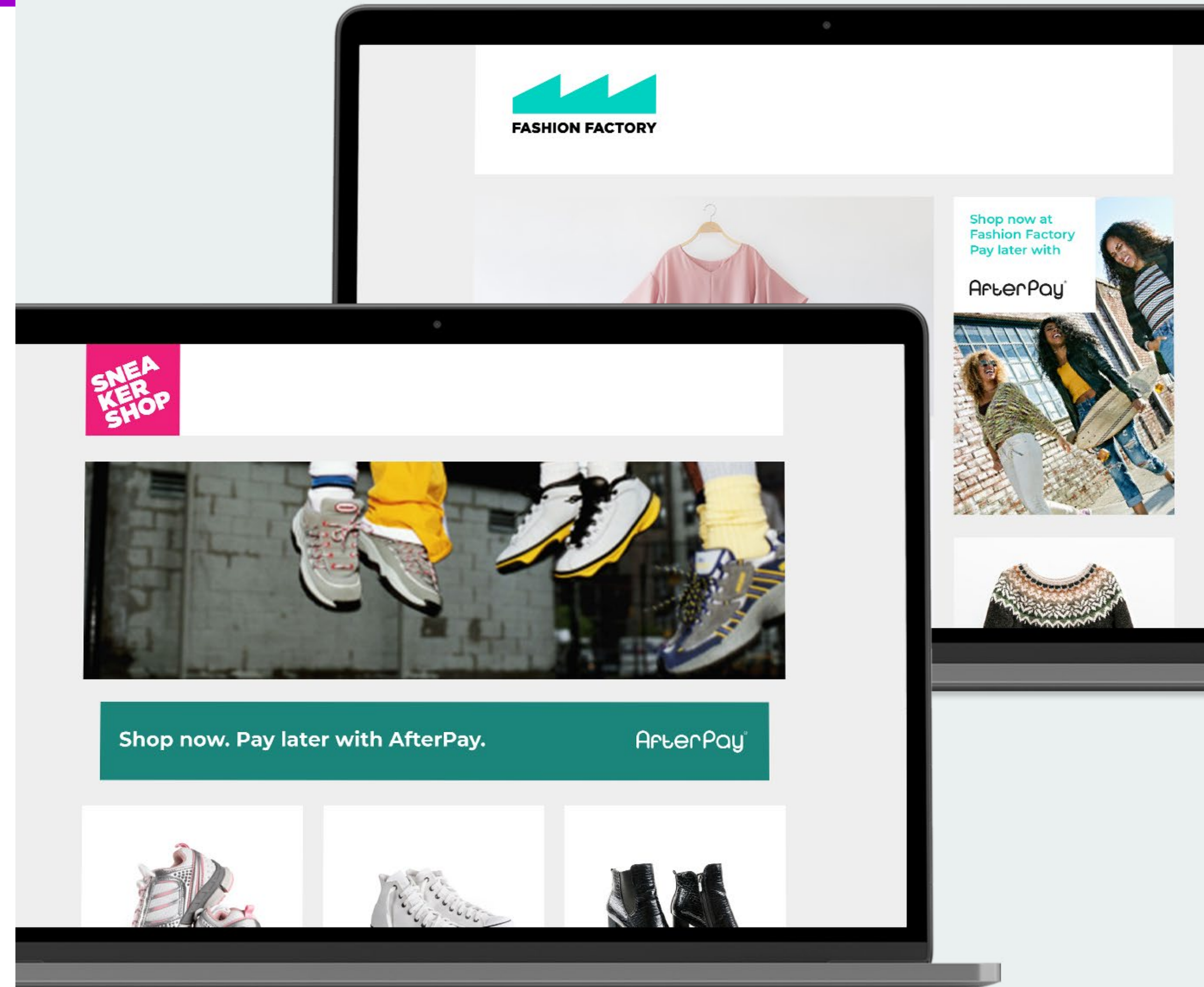
Best practice shows that a simple e-mail will do the trick. An example is available in our Merchant Toolbox. You are free to use this example in an e-mail to your customers.

Download
Assets



Banners

Showcase AfterPay as an available payment method on your website by placing banners. It will attract new customers and increase conversion. Banners are available in our Merchant Toolbox – free for you to use on your own platforms.



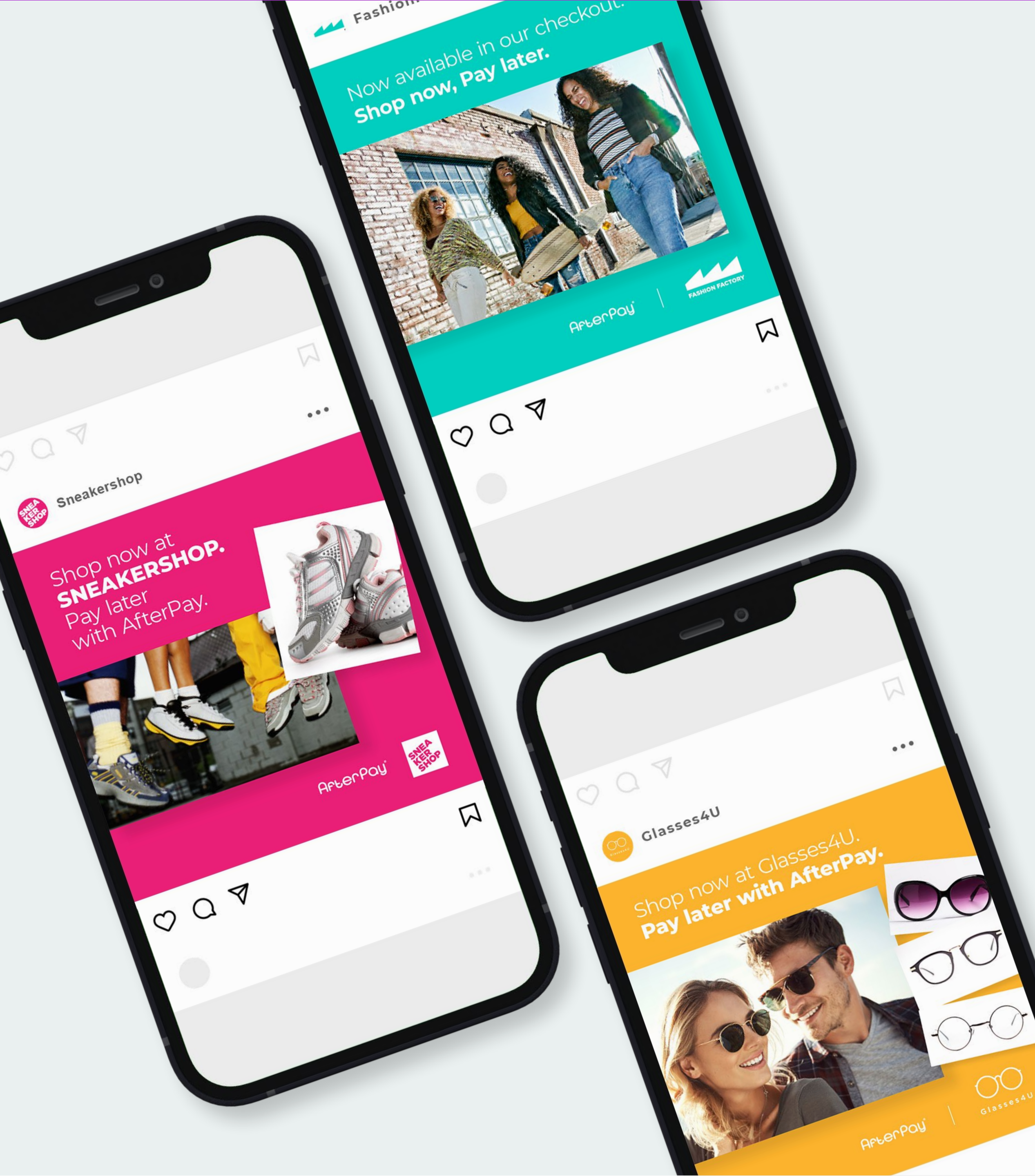
Social Media

Let existing and future customers know AfterPay is available in your webshop through Social Media posts. Always make sure to add in the following elements:

- An image with your and the AfterPay logos
- AfterPay's tagline **"Shop now, pay later."**
- A description of the AfterPay services that you offer consumers. Find examples of how to describe these services to your customers in the section 'This is AfterPay' in this document.
- **#afterpay**

We suggest to link your posts to the AfterPay page on your website that describes how AfterPay's services work. To maximize organic spread, tag AfterPay in your posts through tags and mentions:

@afterpay
@afterpay.deutschland
@afterpay.osterreich
@afterpay.norge



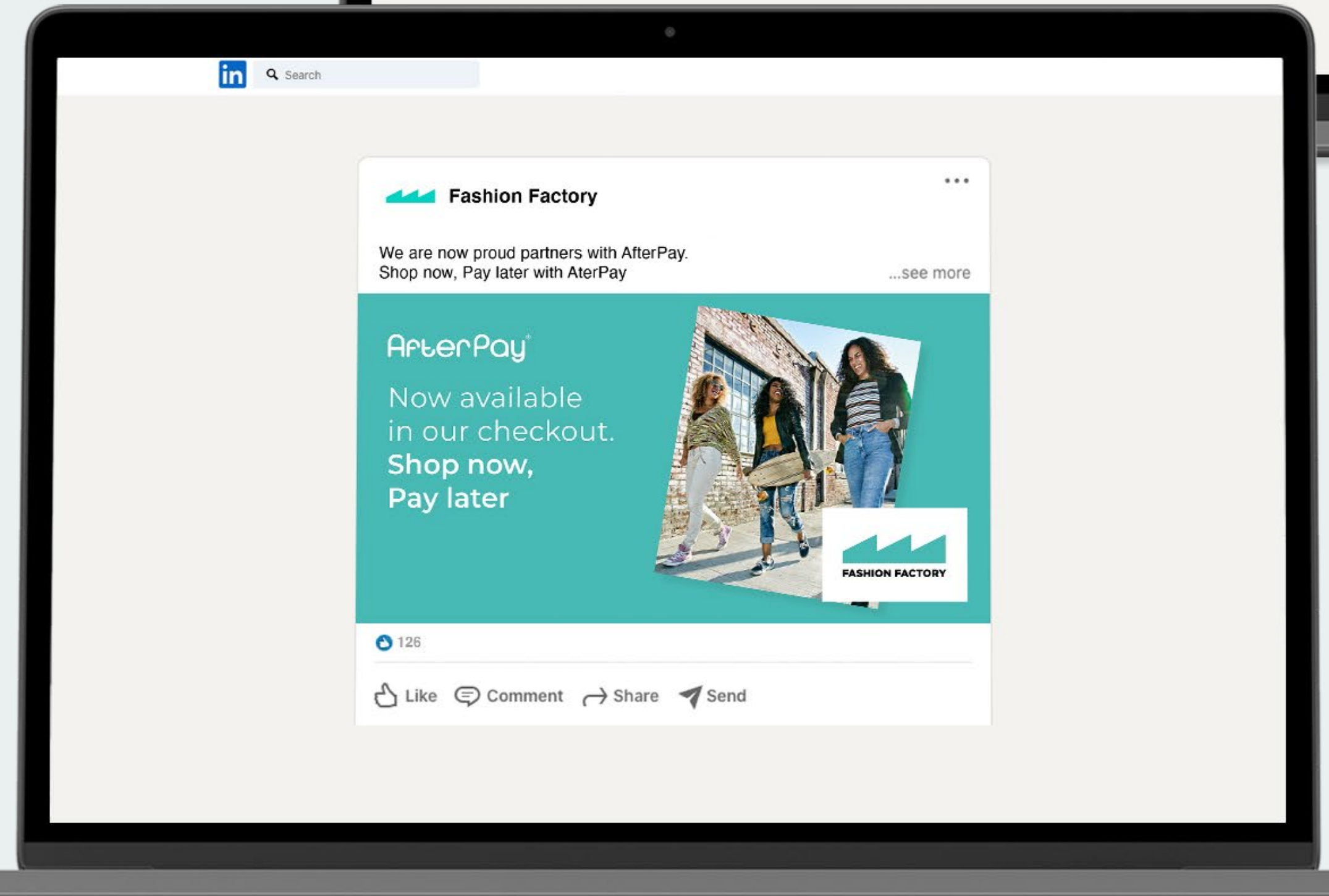
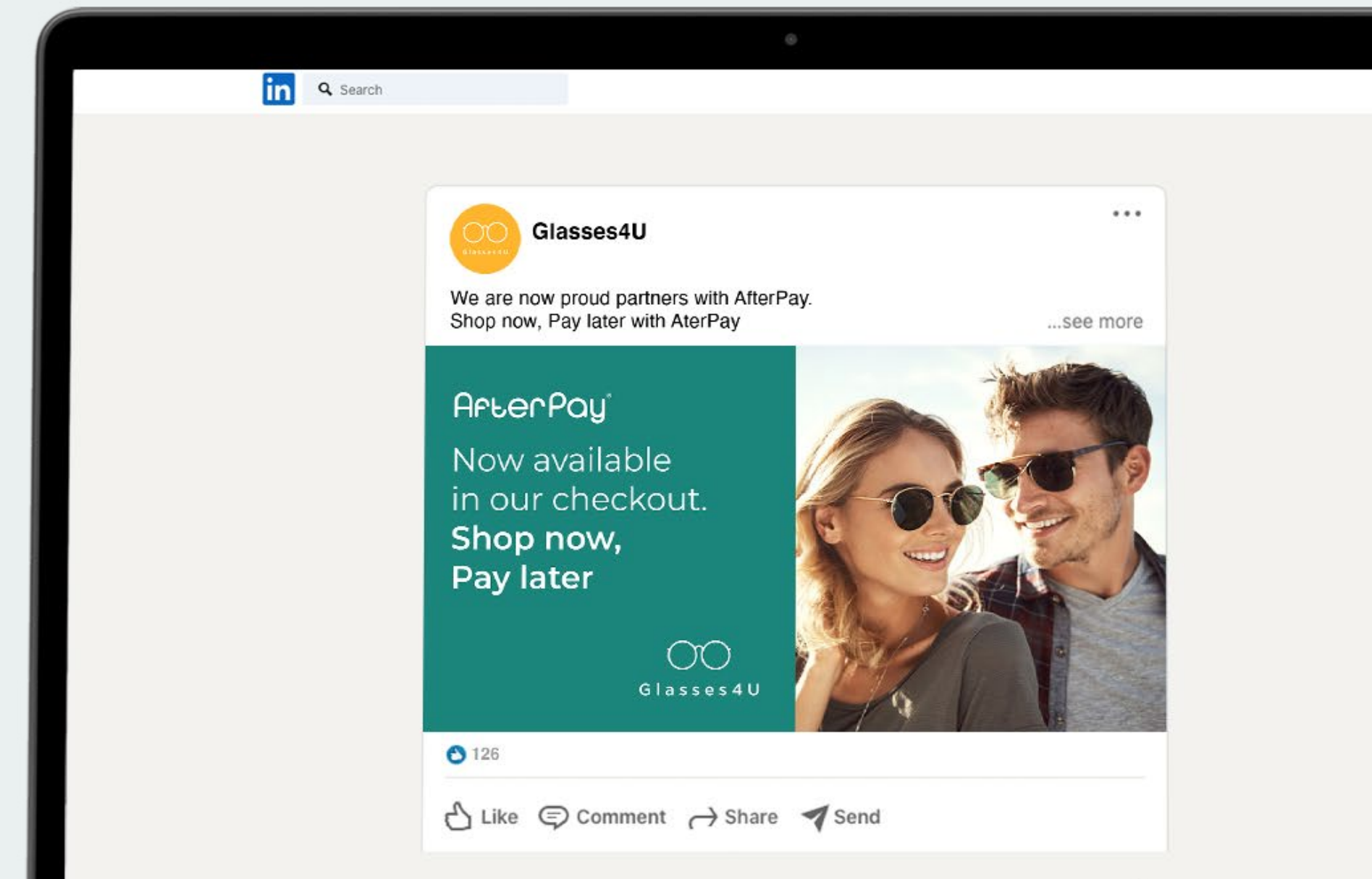
LinkedIn

Let your business connections know about your partnership by posting about our collaboration on LinkedIn.

- An image with your and the AfterPay logos
- The AfterPay services that you will offer and in which markets
- Consumer needs that you will be meeting by offering AfterPay's services
- **#afterpay**
- **#afterpaypartner**

We suggest to link LinkedIn posts to the AfterPay page on your website that describes how AfterPay's services work. To maximize organic spread, tag AfterPay in your posts through tags and mentions:

@AfterPay – Arvato Financial Solutions



F.A.Q. for your customers

1.

How do I use AfterPay?

Add your favorite items to your basket, go to checkout and choose AfterPay to pay. You'll only need to fill in a few details to place your order. After that, it's time to receive your order at home and pay within 14 days.

2.

How can I pay my AfterPay invoices?

You can pay your AfterPay invoices in MyAfterPay and in the app. AfterPay accepts the following payment methods: Direct Debit for Germany and Austria. iDeal for The Netherlands.

3.

How do flexible payments work?

Flexible payments are easily managed in MyAfterPay or in the AfterPay APP. Just login, go to your order and choose the flexible payment option that works best: pause the payment date, add it to your AfterPay FLEX or split it into smaller equal parts.

4.

What's AfterPay FLEX?

This is AfterPay's newest 'shop now, pay later' option: it enables you to add multiple purchases into one 'bucket' and pay the a part of the outstanding amount in small monthly instalments. Simple and easy shopping!

5.

How can I return items?

Just return items through the normal webshop procedure. You can let AfterPay know that you're returning an item in MyAfterPay and the APP. Your payment date is then paused until your return is processed.

6.

Who can I contact if I have questions about my AfterPay payments or refunds?

Contact AfterPay if you have a question about your AfterPay payment or refund.

F.A.Q. for Merchants

1.

How does AfterPay decide if consumers can pay with AfterPay?

AfterPay rates consumers based on their credit score and previous payment behavior. If accepted, customers are able to shop in your webshop with AfterPay. Previous (known) purchase behavior defines the limited amount that consumers can shop for. The 'acceptance rate' is mutually agreed on between a merchant and AfterPay.

2.

Can we quickly adjust details for consumers' orders? Like pausing an order or changing an e-mail address?

Every merchant has access to the Business Partner Console in which many adjustments can be made. Depending on connection and PSP different edits to orders can be made.

3.

Can we get access to (custom) reports and evaluations?

AfterPay is happy to help you gain valuable insights on your sales and target group.

4.

How and when do we receive payout for all AfterPay orders?

You always receive a payout for all AfterPay orders, regardless of if a consumer has paid or not. Method and frequency of payouts are customizable.

5.

Who can we contact in case of questions or technical issues?

Our Support team is always ready to help you. Contact them through support@afterpay.nl

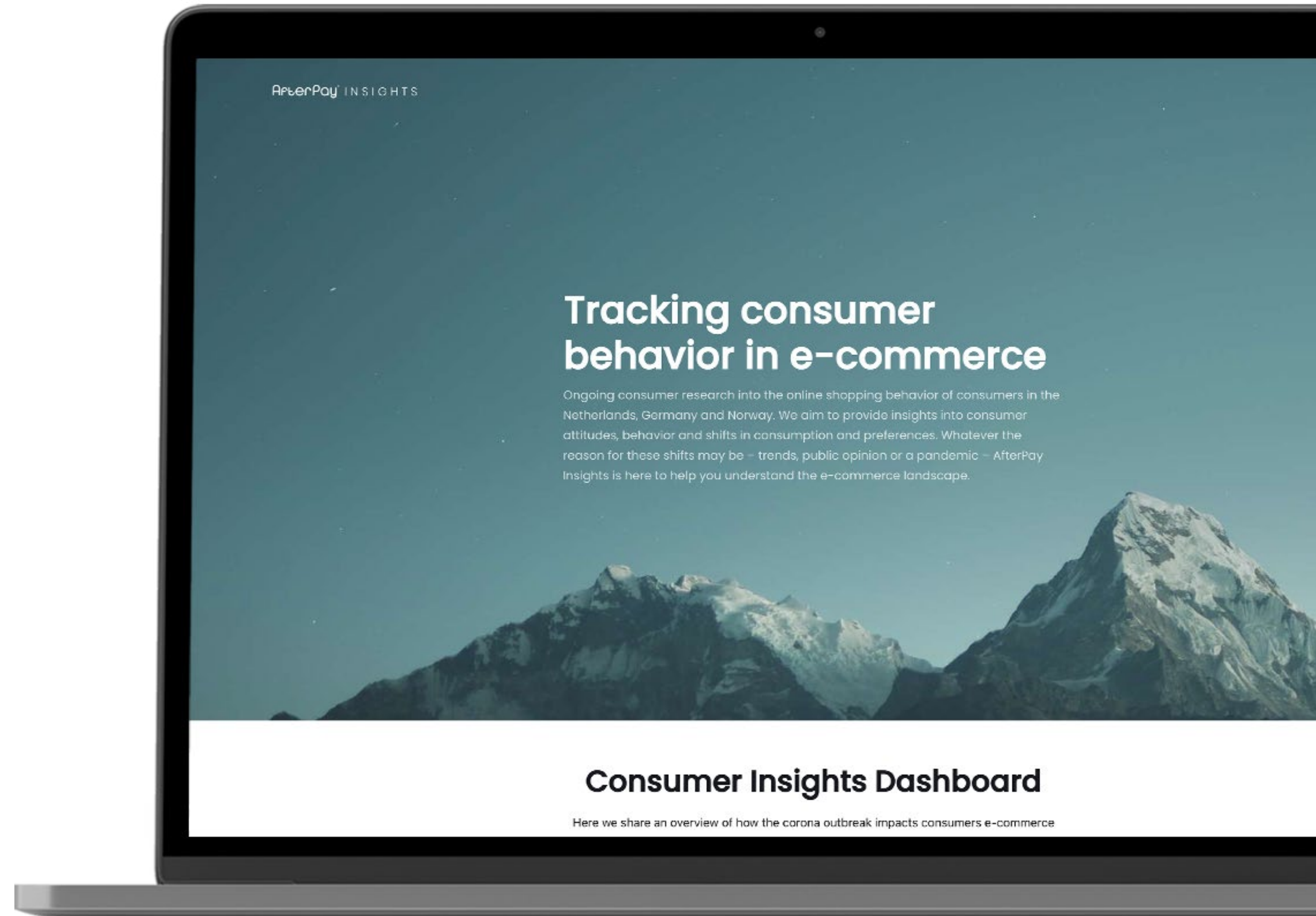
AfterPay I N S I G H T S

AfterPay Insights, AfterPay's e-commerce research platform, surveys consumers in the Netherlands, Germany and Norway on a bi-weekly basis. Our data base now contains data from 72.000 consumers and grows every month.

With our data we hope to give our merchants a better understanding of consumer behavior and attitudes as well as the reasons behind shifts in consumption and preferences. Whatever the reason for these shifts may be – trends, public opinion or a pandemic like COVID-19 – AfterPay Insights is here to help you understand the e-commerce landscape.

Our findings, analyses, industry benchmarks, monthly outlooks and more are regularly posted on our blog. Go to insights.afterpay.nl

Do you have insights-related questions that you don't have an answer to? AfterPay Insights may be able to help. Send an e-mail with your questions to insights@afterpay.nl.





We're excited
and proud to
work with you!

Have questions?
We're always ready to help.

Contact support@afterpay.nl

AfterPay®