

A close-up portrait of a young woman with light skin, green eyes, and freckles. She is looking slightly to the left of the camera with a soft expression. Her hair is dark and pulled back. The background is dark and out of focus.

**WAIPAY 2019**

**afterpay** 

LOVE THE WAY YOU PAY



# WHAT IS AFTERPAY





# HOW AFTERPAY WORKS

**AFTERPAY INTEGRATES**  
DIRECTLY INTO YOUR WEBSITE

YOU OFFER YOUR CUSTOMERS A **BUY NOW, PAY LATER** OFFER WITH NO RISK OR PAYMENT DELAY



# AFTERPAY FEATURES



## FREE SERVICE

No account fees,  
interest or customer  
costs  
Customers use us as a  
budgeting tool



## SEAMLESS CHECKOUT

Sign up in <2 mins  
– mobile number  
– name, address, DOB  
– card details



## PAY IT IN 4

Fortnightly payments to  
suit Australian budgeting  
& pay cycles



## GLOBAL

FX payments means >3m  
customers can shop  
internationally with their  
account



## SPLIT PAYMENTS

Customers can pay more  
upfront to buy larger  
items on Afterpay



**WHO IS AFTERPAY?**





**“THE NEW CURRENCY IN THE WORLD IS TRUST.  
IT’S OUR TRUST IN THE CONSUMER WHICH MAKES  
THEM LOVE US. IT’S AS SIMPLE AS THAT.”**

**NICK MOLNAR, CO-FOUNDER AND CEO, AFTERPAY**

**TRUST**

# WHY SHOPPERS LOVE AFTERPAY

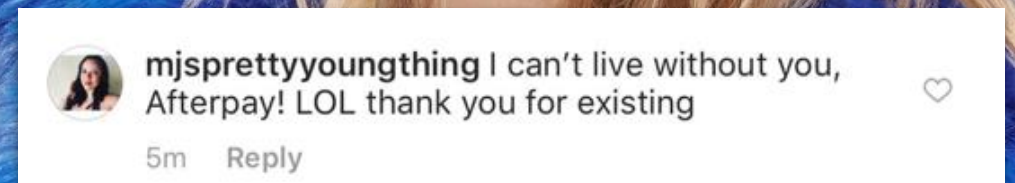
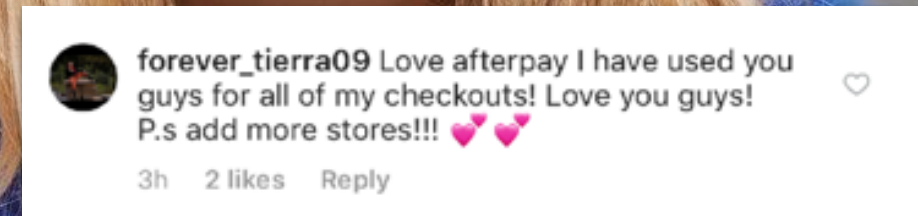
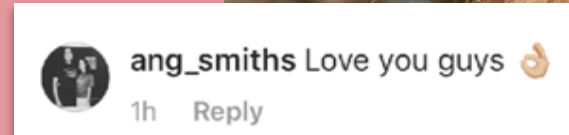
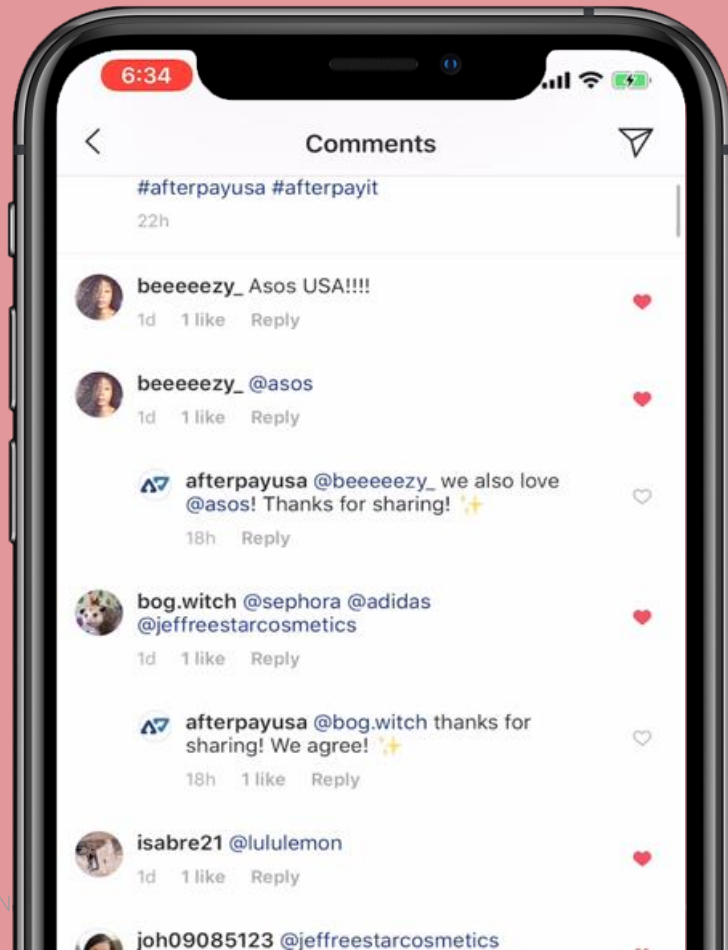
Afterpay's success is, in large part, due to the trust we extend consumers.

- Afterpay gives consumers the flexibility they want, the tools they need, and the trust they deserve.
- We are not a finance company, we don't ask for consumers social security and do not ping their credit. Afterpay is a budgeting tool, not credit.
- We make it our mission to be transparent with our customers through auto-payments, notifications, realistic spending limits, compassionate customer support and easy tracking tools.





# THE LOVE FOR AFTERPAY IS REAL





# OVER 3M RAVING APP DOWNLOADS

**Best thing ever!**

★★★★★

9 Oct

Kas Rob

Loving Afterpay so much! Loving all the stores you're able to purchase off, a lot of them we don't have where I live because we're in such a small town. Also love the fact that it is fortnightly payments, fits in perfect with my pay weeks because I also get paid fortnightly :) the only down fall is I'm

**Amaaaazing**

★★★★★

10 Oct

Cheryl P P

Afterpay has to be the best part payment system ever without interest is even better. Only thing I would change is when the price is over \$400 into the \$1000 maybe having a longer option of paying off maybe up to twelve weeks. It is reachable for the time being.

**Convenient for all !!**

★★★★★

8 Oct

preostar

After pay is an awesome portal especially with people on a modest budget. It gives me time to pay off things that I couldn't buy with the exception of having your goods while you pay them off!! Love this portal. Thank you afterpay !! Very happy customer.

**Well done Afterpay**

★★★★★

5 Oct

Papking

Our family have found Afterpay an easy way to get what we need now, without having the need for a credit card or having to pay interest on our purchase. Simple easy fortnightly payments. Thank you Afterpay.



# A FINANCIAL FOCUS ON MILLENNIALS

Afterpay fills a void with millennials. The recession and the rise of student debt led to a complete shift in spending.

- 1 in 3 millennials have never applied for a credit card
- 37% of millennials own a credit card today v 58% in 2002
- Today there are 2X as many debit card transactions as credit card transactions
- Millennials spend 1 in every 3 dollars in the economy





# GLOBAL MERCHANT & CUSTOMER SUCCESS

The freedom that Afterpay provides translates into incremental growth for merchants through loyal customers, higher conversions, and bigger carts. With Afterpay, retailers get paid upfront while customers get to pay over time.

**5.2m**

Global active customers

**35,300**

Merchants using  
Afterpay globally

**25%+**

increased AOV

**80%**

millennial

**70%**

female

**22%+**

increased conversion



Afterpay today



# AFTERPAY ANZ UNDISPUTED MARKET LEADER

**3.0m**

ANZ Customers  
with a growth rate  
of 20K a week

**3.5x**

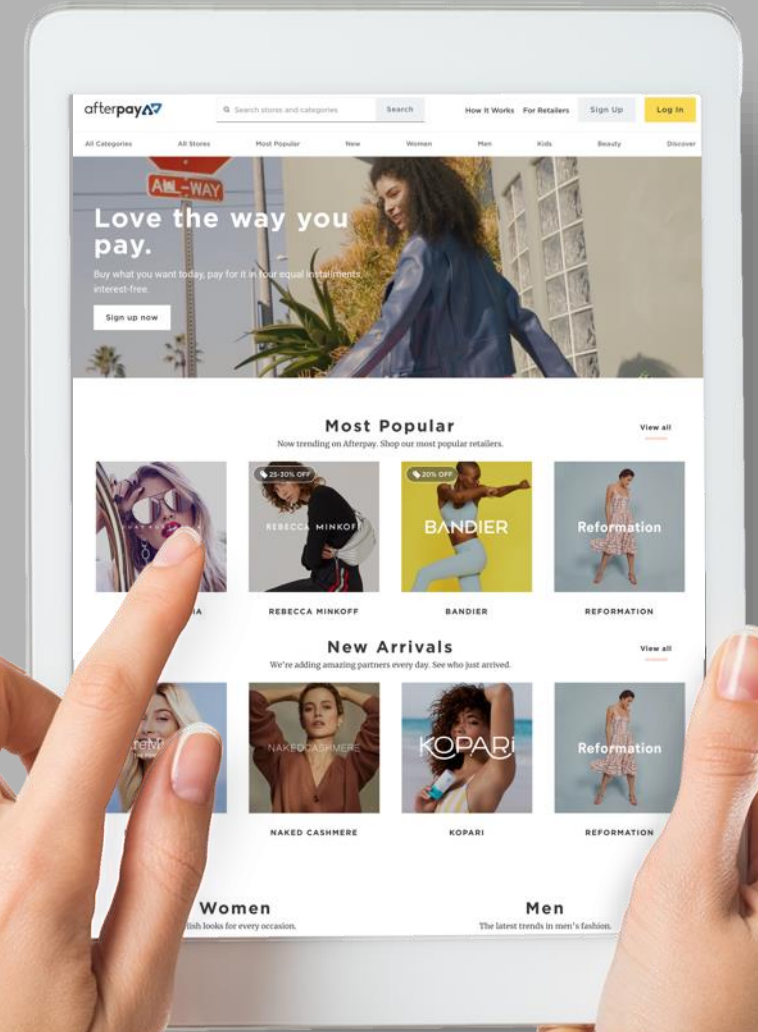
Larger than the  
nearest  
competitor

**27,000**

Live merchants

**90%**

of customers  
return to use  
Afterpay





# AFTERPAY INSTORE EXPERIENCE

Afterpay uses a simple (patented) barcode solution so a customer can checkout in 1-step and doesn't create an additional process for store staff

## Barcode to be scanned at POS

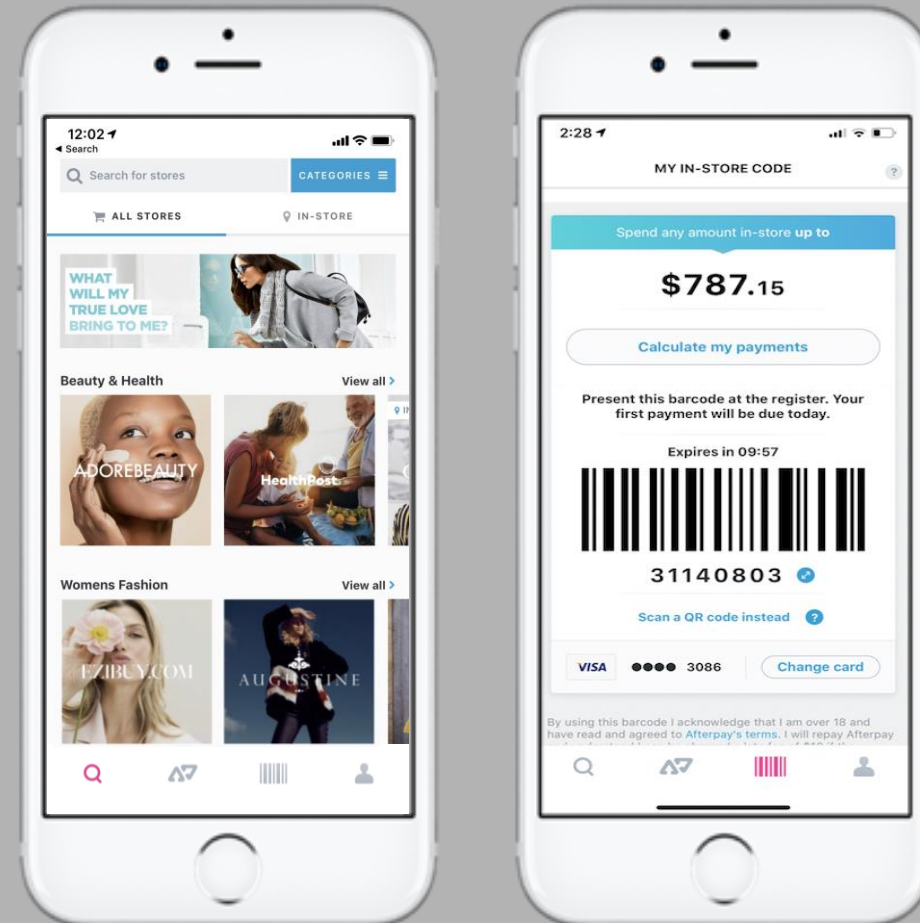
Customer will present their barcode at POS to check out. Their available spend will be displayed, this will need to be refreshed every 30 minutes.

## Account management

Customers can manage their account, pay orders earlier and see their order and refund history.

## Store navigation services

Customers to be able to browse new stores, see where they can shop in-store.





Afterpay today

# THE LARGEST BRAND PARTNERS GLOBALLY

Jetstar

adidas

ASOS

THE ICONIC

JD

BONDS

Primary  
Dental

DAVID JONES

CALVIN KLEIN

CONVERSE

ESTÉE LAUDER

BILLABONG

Camilla

boohoo

Kathmandu

new balance

MAC

Nike

THE  
NORTH  
FACE

QUICKSILVER

PRINCESS POLLY

city chic

MIMCO

Showpo.

SEPHORA

Timberland

LORNA JANE

Target

SKECHERS

Officeworks

catch

kogan

Dreamworld

CITY BEACH  
AUSTRALIA

Glue.  
STORE

CUE

PANDORA

Wendy's

FANTASTIC  
FURNITURE

Kmart

COTTON:ON

MYER  
MY STORE

culture C kings

HELLOMOLLY

BING LEE

CHEMIST  
WAREHOUSE

ADOREBEAUTY

COUNTRY ROAD

adairs

Foot Locker

Prouds  
THE JEWELLERS

redballoon

HYPE

SHAVES SHOP

bras N things

BAILEY  
NELSON

Universal Store

The Athlete's Foot

OPSM

VILLAGE  
ROADSHOW  
PICTURES

supré

General Pants Co.

ANACONDA  
the adventure starts here

PETBARN

EZIBUY  
shopping my way

sniggle

DUSK

DECLUBA

OZMOSIS

seed  
HERITAGE

TEMPLE &  
WEBSTER

SurfDivin'ski\*

VANS

Pillow Talk

rockmans

THE  
BODY  
SHOP

booktopia

CAT

JEANSWEST

SHIELS  
HOME OF THE 1 CARAT

yd.

SANITY  
GREAT SERVICE. GREAT VALUE.

PLATYPUS

peteralexander

Peter's  
OF KENSINGTON

trademe

Best&Less

GLASSONS

colette  
by colette hayman

SHERIDAN  
EST. 1967

hs harris scarfe