



# SmartPay Adjustments/Returns



# Adjustments>Returns | **Process**


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New to SmartPay? Check out the NEW tutorial here! [SmartPay\\_Training\\_Videos](#)

## GET STARTED!

NEW APPLICATIONS  
FOR NEW CUSTOMERS OR ANYONE REAPPLYING

START NEW



EXISTING APPLICATIONS  
TO FINISH AN APPLICATION OR PROCESS AN ADJUSTMENT

FIND APPLICATION

## **Step 1:**

**Select “Find Application”** to locate the customer’s application

**Select “Adjust Order”** to begin the return, exchange, or adjustment process

EXISTING APPLICATIONS

1 Processed Application on 11/28/2022 Found for Smart Pay

Transaction Amount: \$700.00

From: 11/28/2022  
Adjustment Eligibility Yes for 30 more days.

1 Item

- iPhone 13

ADJUST ORDER

PRINT RECEIPT



**SMARTPAY DASHBOARD**

Insights about your SmartPay Business



**SMARTBLOG**

News, information, and announcements



**Pricing Calculator**

Estimate your monthly payment using the SmartPay calculator

# Adjustments>Returns | **Process**

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SMARTPAY Español

EXISTING APPLICATIONS  
PROCESS AN ADJUSTMENT

\$ Total Return Amount (Before tax): \$700.00

▼ SELECT ITEM(S) TO RETURN

	ITEM(S) NAME	AMOUNT
<input checked="" type="checkbox"/>	iPhone 13	\$700.00

▼ WANT TO MAKE AN ADJUSTMENT? ENTER PHONES AND ACCESSORIES HERE

+ Add Another Item

NEXT CANCEL

## **Step 2:**

**Select “Item(s) to return”** click the box next to the item that needs to be returned, exchanged, or adjusted

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SMARTPAY Español

EXISTING APPLICATIONS  
PROCESS AN ADJUSTMENT

Total Return Amount (Before tax): \$700.00

SELECT ITEM(S) TO RETURN

ITEM(S) NAME	AMOUNT
<input checked="" type="checkbox"/> iPhone 13	\$700.00

WANT TO MAKE AN ADJUSTMENT? ENTER PHONES AND ACCESSORIES HERE

<input type="text" value="Describe this Device"/> iPhone 13	<input type="text" value="Amount"/> 600.00
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+ Add Another Item

Initial Approval Amount: \$1,000.00  
New Transaction Amount (Before Tax): \$600.00  
Approval Amount Remaining: \$400.00

NEXT CANCEL

## **Step 3:**

To Exchange or Adjust the agreement, click **“Add Another Item”** and enter the new item description & amount. Once complete select **“Next”**

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SMARTPAY Español

EXISTING APPLICATIONS  
PROCESS AN ADJUSTMENT

Review and Confirm this Adjustment

1 ITEM TO RETURN EDIT

ITEM(S) NAME	AMOUNT
iPhone 13	\$700.00
Total Return Amount: \$700.00	

**SUMMARY**

Updated Lease Amount	\$0.00
Amount Debited From The Dealer	\$700.00
Customer Payment Refunded Today	\$121.10
Customer Updated Once A Month Payment Amount	\$0.00

SmartPay will refund \$121.10 to smart pay's MasterCard Debit Card ending in 1025 and adjust smart's purchase plan.

**CONFIRM ADJUSTMENT**

## **Step 4:**


Review the Summary with the customer, if they agree with the changes, continue to **“Confirm Adjustment”**

# Adjustments>Returns | **Process**



EXISTING APPLICATIONS

## PROCESS AN ADJUSTMENT

 Adjustment Complete

PLEASE MAKE SURE THE FOLLOWING ITEM(S) HAVE BEEN RETURNED TO YOUR STORE

▾ iPhone 13

### SUMMARY

Updated Lease Amount	\$0.00
Amount Debited From The Dealer	\$700.00
Customer Payment Refunded Today	\$121.10
Customer Updated Once A Month Payment Amount	\$0.00

- ▾ SmartPay will refund \$121.10 to smart pay's MasterCard Debit Card ending in 1025 and adjust smart's purchase plan.
- ▾ An email receipt has been sent to the customer's email address: [smartpay@support.com](mailto:smartpay@support.com)

DONE

PRINT RECEIPT



# SmartPay Support



# SmartPay Support



## SmartPay | Boost Mobile Resource Center

- [smartpaylease.com/merchants/boost-resource-center/](https://smartpaylease.com/merchants/boost-resource-center/)
- SmartPay Program Summary
- Training Quiz
- Webinar Enrollment
- Downloadable Training Materials

## Dealer Support

- [dealersupport@smartpaylease.com](mailto:dealersupport@smartpaylease.com)
- 855-432-2536
- When calling for dealer support have your Store ID ready

## Customer Support

- [support@smartpaylease.com](mailto:support@smartpaylease.com)
- 855-432-4731



# SmartPay FAQ

## **How does SmartPay work?**

SmartPay is a lease to own program that allows customers to pick the devices and accessories they want with manageable payments over time. Customer's only need to make the first payment while at your store.

## **What can a customer get with SmartPay?**

Customers can lease-to-own any phone and bundle any accessory within their SmartPay approval amount. SmartPay approval amounts can range from \$99 to \$1,500.

## **What is the difference between lease-to-own and financing a phone?**

When customers lease to own their device or accessories with SmartPay they pay over time. The customer only pays the initial payment while at the store and no other payments are needed, there is no security deposit, no down payment, and no late fees. A customer may decide to purchase the device early or pay over the term of the agreement, once complete the customer owns the property. Additionally, a customer can return the device with no further obligation

When they finance a device, after the initial return window there are no returns or cancellations and they must continue making all payments until they pay it off.

## **What are the advantages of lease-to-own?**

Our lease-to-own program gives customers financial flexibility by breaking the retail price of most of the top trending phones into low payments that can fit their budget. Applying is easy, and with some basic info like their name, date of birth, SSN or ITIN we can consider everyone for SmartPay, even those with less than perfect credit. With approvals up to \$1,500, low payments, and the ability to upgrade at any time, customers can make sure they always have the phone they really want.

## **How can customers lease-to-own with SmartPay?**

Apply instore or online at [SmartPaylease.com](http://SmartPaylease.com). Approved customers will select the phone & accessories and choose SmartPay as the payment option at checkout. Customer's will review and approve the SmartPay agreement, make their initial payment, and complete the transaction.

## **How many SmartPay payments will the customer have?**

The total number of payments depends on the customer's payment frequency and payments required for ownership. On average our current SmartPay lease-to-own customer will make their initial payment instore followed by 14 monthly payments for a total of 15 payments due for ownership.

# SmartPay FAQ

## **How much will the customer pay?**

We break down the cost of the smartphone into low, affordable payments. The cost depends on the retail value of the items included in the lease-to-own agreement and the terms of the plan for which the customer is approved. Customers must review and agree to the SmartPay agreement, including the lease-to-own terms and payment schedule, before completing their agreement. SmartPay does not add interest to lease-to-own transactions.

## **Can customers upgrade their phone before the SmartPay term is up?**

Yes. If the latest phone is released before their lease term is up, or if they want something new, your customer can call SmartPay at 855-432-4731 to complete their agreement early with NO early payment penalties. The SmartPay dedicated support team will work with your customer to complete a new application, and direct them back to your website to upgrade to a new phone.

## **Can customers buyout of their SmartPay agreement early?**

Yes. We understand financial situations change, and sometimes it's the customer's advantage to buyout of their SmartPay agreement early. Simply have your customer call SmartPay customer support team at 855-432-4731 and they will help them buyout of their agreement early with NO early payment penalties.

## **What if the customer can't pay anymore?**

Things change, and we understand that. If your customer cannot continue to afford their SmartPay agreement payments, they are able to return their device (in good working condition) to SmartPay and won't need to make any future payments.

## **How can customers return their items?**

Customers can return their items at any time without penalty. If the customer is within the Boost Mobile return window and the items are in good working condition, they should be returned as detailed in the Boost Mobile Return Policy. Please refer to our return policy for more details. If the Boost Mobile Return Policy has expired SmartPay customers can return their items to SmartPay. Please contact SmartPay at 855-432-4731 to request a return label.

## **Can a customer originate a SmartPay lease-to-own transaction on behalf of a friend or relative?**

No. Only a customer present in the store can complete the lease-to-own transaction. Additionally, the debit/credit card used for the initial payment, and all subsequent payments, must be in the name of the customer completing the lease-to-own transaction.

## **Can a customer make a down payment, via cash or other tender, as part of a lease-to-own transaction?**

No, down payments are not allowed as part of a lease-to-own transaction.