US MARKETING COMPLIANCE GUIDE

Adaptive Checkout™ and Installments

Please refer to the Pay in 4 Guide if your financing plan does NOT include monthly installments.

affirm

Introduction

The financial services industry is heavily regulated, requiring all of Affirm and our merchant-led marketing to be vetted by our Marketing Compliance Department.

This guide focuses on the Adaptive Checkout™ program, which incorporates both monthly **Installments** and **Pay-in-4** products into one seamless solution.

When marketing these products separately, monthly Installments refers to Affirm's interest-bearing loan option at 10–36% APR, while Pay in 4 refers to Affirm's four, bi-weekly 0% APR installment option.

When marketing Adaptive Checkout broadly, merchants may reference 0–36% APR, where supported by the merchant's available financing program. **If you only offer interest-bearing loans, you must advertise 10-36% APR as the range of rates.** All marketing must remain subject to eligibility and reflect the terms actually available to consumers.

The purpose of this guide is to assist merchants in developing marketing assets that comply with regulatory standards. It offers detailed guidance on how to integrate required disclosures into various types of marketing materials, ensuring that all marketing content meets legal and applicable eligibility requirements.

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Custom marketing assets

CONSUMER REGULATIONS

Truth in Lending Act (TILA)

Truth in Lending Act (TILA)

Under TILA, customers must be informed about crucial credit terms like payment amount, number of payments, and APR before loan commitment. The cost to finance must be expressed in terms of an annual percentage rate (e.g. XX% APR) and cannot be expressed as an interest rate only (e.g. XX% interest).

Advertising must only state available credit terms, and if “trigger terms” are present, full repayment details—including APR and payment terms—must be disclosed. The use of trigger terms would require the inclusion of a “representative example.”

For Affirm's Adaptive Checkout™, which includes Pay-in-4 and monthly Installments, compliance with TILA in all advertising is essential.

Trigger terms and representative examples

The following terms **will** trigger a representative example.
(e.g. “For example, an $400 purchase might cost $36.10/mo. over 12 months at 15% APR”)

NUMBER OF PAYMENTS

eg. 6 payments, 12 payments

(Not applicable to Pay in 4)

PERIOD OF REPAYMENT, TERM LENGTH

eg. 6 months, 12 months

MONTHLY PAYMENT AMOUNT

eg. as low as $60/month

AMOUNT OF INTEREST

eg. $33 in interest

(Not applicable to ‘zero interest’ or ‘interest-free.’)

The representative example is specific to your financing program through Affirm. Use 15% APR as the basis for the representative example, and use the APR calculator on the Affirm site to calculate monthly payments.

See examples in subsequent slides.

Placement of representative example

The representative example should be near the trigger term on the same creative, ensuring it's easily readable by the average person. It should contain the **purchase price**, **monthly payment amount**, **length of loan term**, and **annual percentage rate** (APR).

If space constraints prevent this, tie the trigger term to the representative example using one of the following methods within the same creative:

- Reference text ("See footer for details.")
- Reference symbol (e.g., *,†)
    - **Note: Reference symbols are never used in Affirm branded communications.** Only merchant partners can use them, based on their own brand guidelines.
- Hyperlink: A direct link to a landing page where the example is conspicuously placed is acceptable. This landing page could be a product detail page with the Affirm educational modal or an educational page on your site.

See subsequent slides based on marketing asset type for examples.

Terms that **don’t trigger** a representative example

- Affirm
- Monthly payments
- Pay over time
- Buy now, pay over time
- Financing
- As low as 0% APR
- [10-36% APR] or [0–36% APR]
- Interest-free
- 4 interest-free payments
- Pay in 4

CONSUMER REGULATIONS

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) can lead to significant harm for consumers, damage their trust, and destabilize the financial market. UDAAP aims to protect consumers from misleading or deceitful practices.

To mitigate UDAAP risks in advertising, it's crucial to provide complete and understandable information, maintain honesty, and avoid creating undue urgency.

While disclosures add context, they cannot compensate for false claims or omitted details. All claims must be factually supported and any promotions or rebates—including 0% APR offers—must be honored.

Importantly, a company's intent is not a factor in regulatory assessments of misleading or harmful practices.

CONSUMER REGULATIONS

Fair Lending

Fair Lending

Fair Lending applies throughout a loan's lifecycle—including advertising—and prohibits discrimination in any loan-related process. Merchant partners promoting Affirm financing must ensure their advertising doesn't dissuade anyone from applying, and should not add extra criteria to the application process.

It's crucial to avoid targeting Affirm financing based on demographics such as:

- Race/ethnicity
- Color
- Religion
- National origin
- Sex (including sexual orientation or gender identity)
- Familial or marital status
- Disability
- Age (provided the applicant has the capacity to contract)
- Income dependency on a public assistance program

Targeting criteria (including usage of lookalike models) is subject to review by Affirm Compliance.
Instructions for review can be found here.

CONSUMER REGULATIONS

CAN-SPAM Act

CAN-SPAM Act

The CAN-SPAM Act governs commercial emails—including those promoting content on commercial websites—and extends to business-to-business emails. Key compliance guidelines from the FTC include:

- Ensuring all header information is truthful and not misleading
- Accurately reflecting the email's content in the subject line
- Clearly identifying the message as an advertisement
- Current street address or P.O. Box registered with USPS
- Providing a clear and easy opt-out option
- Honoring opt-out requests promptly, without requiring additional personal information
- Maintaining responsibility for compliance, even if email marketing is outsourced

For more information, see **Guidance for Marketing Emails** in subsequent slides.

Disclosures 101

General marketing guidance

Disclosures are statements that provide essential information to consumers, clarifying or qualifying marketing claims to prevent deception. They're necessary to ensure that all material facts about the financing program are presented honestly, preventing consumers from being misled by marketing content.

Disclosures must meet a "clear and conspicuous" standard for legibility.

- Disclosures should be readable without squinting (read on for minimum point size requirements by asset type)
- Text contrasted against background must be readable:

THIS WORKS WELL

THIS DOESN'T

Disclosures must relate to the messages they clarify.

- Tie the disclosure and the message together using a hyperlink or reference text ("see footer for details")
- In exceptional cases, you can use a reference symbol (our brand style is to not use them, so they'll never be included in Affirm comms, but we understand some merchants may have other standards). In this case, make sure the reference symbol sits directly next to the trigger term and that the same one is used to begin the disclosure.

DISCLOSURES 101

Social Media Posts

Social disclosure guidelines

(Instagram, Facebook, Pinterest)

Disclosures can be incorporated one of two ways: either in the post caption or as text overlay on the image itself.

If you choose to overlay the text on the image, keep the following design guidelines in mind:

- **Use a minimum 10-point font** (must be legible without squinting)
- Make sure **text contrasts well** against the background

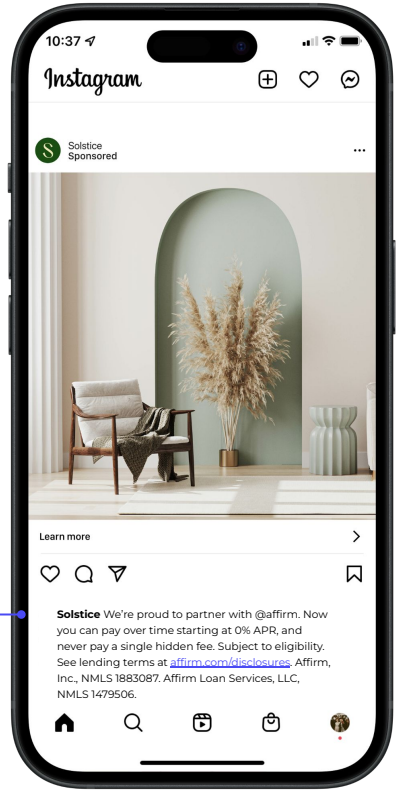
Note: If the asset **does not** include a trigger term, affirm.com/disclosures does not need to be hyperlinked.

Organic post

Sample content:Pay over time

Disclosure (in caption):
Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Note: affirm.com/disclosures does NOT need to be hyperlinked/clickable.



Paid post with redirect link

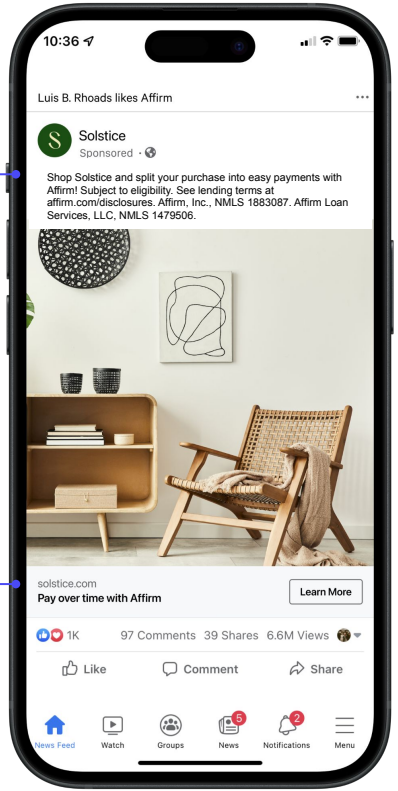
Sample content:Pay over time

Disclosure (in caption):
Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Redirect Link Options:

- Merchant shop page
- Merchant-Affirm co-branded landing page

Note: affirm.com/disclosures does NOT need to be hyperlinked/clickable.



Organic or paid story with redirect link

Sample content:Buy now, pay over time

Disclosure (text overlay):
Subject to eligibility.
See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Note: affirm.com/disclosures does not need to be hyperlinked/clickable as long as the asset does not have a trigger term.

Redirect link options:

- Merchant shop page
- Merchant-Affirm co-branded landing page

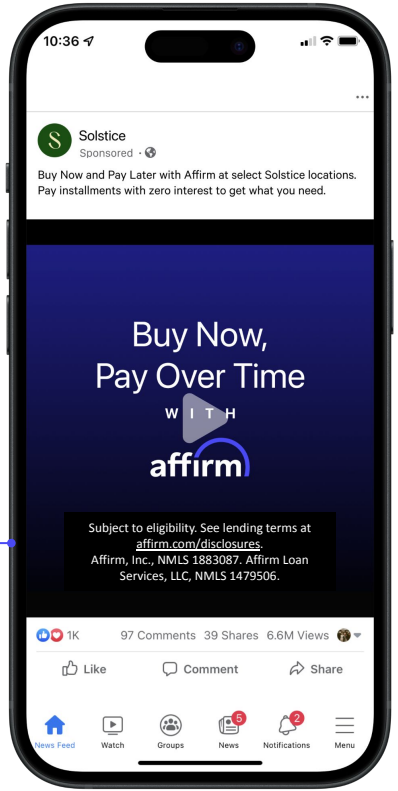


Video post or reel

Sample content:Buy now, pay over time

Disclosure visibility and timing:
Disclosures should remain visible at the video's bottom for a sufficient duration, calculated based on a reading speed of 3 words per second, to be easily read by a reasonable viewer.

Disclosure text (overlay) - minimum 10 pt font:
Subject to eligibility.
See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.



Product post with trigger term

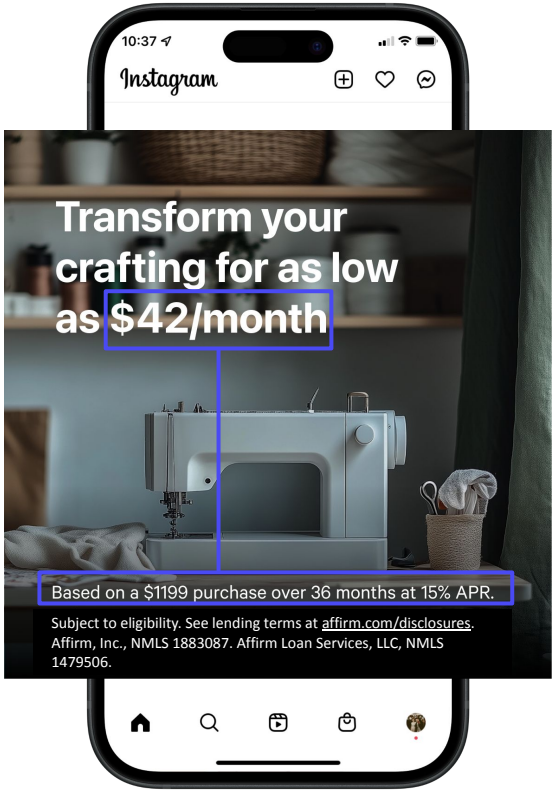
Sample content:
Product pricing with financing
As low as $XX/mo.

Trigger term:
As low as"$42/month" must have a representative example:
"Based on a $1199 purchase over 36 months at 15% APR."

Disclosure (text inlay):- Minimum 10 pt font
Based on a $XXX purchase over XX months at 15% APR. Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Note: The representative example is specific to your financing program through Affirm. Use 15% APR as the basis for the representative example.

APR calculator: affirm.com/business/apr-calculator



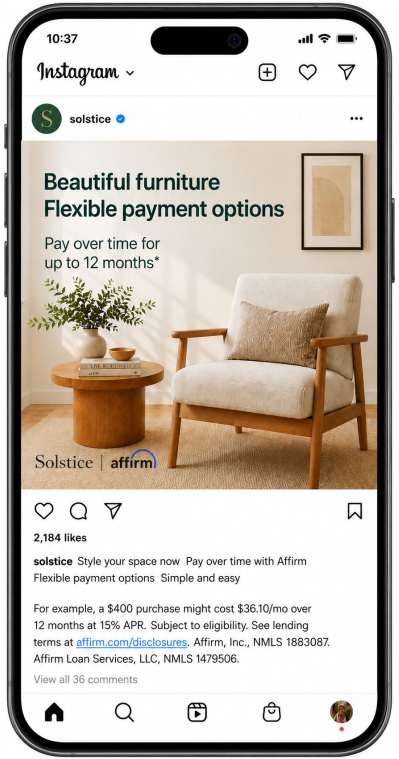
Product post with trigger term

Sample content:
Product pricing with financing
Pay over time for up to 12 months*

Trigger term:
Term length , e.g. 6 months, 12 months, etc

Disclosure (text inlay):- Minimum 10 pt font
*For example, a $400 purchase might cost $36.10/mo over 12 months at 15% APR. Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

APR calculator: affirm.com/business/apr-calculator



DISCLOSURES 101

Digital (Web) Banners

Digital banner

Sample Content: Pay over time

Redirect Link:

- Merchant shop page

Disclosure:
Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Note: affirm.com/disclosures does NOT need to be hyperlinked/clickable.



Digital banner with Trigger Terms

Sample Content:
Pay Over Time for up to 12 months*

Redirect Link:

- Merchant shop page

Trigger Terms:

- Add an asterisk (*) directly next to any trigger term

Disclosure:
*For example, a $400 purchase might cost $36.10/mo over 12 months at 15% APR. Subject to eligibility. Terms Apply. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Note: affirm.com/disclosures does NOT need to be hyperlinked/clickable.



DISCLOSURES 101

Printed Signage

Printed signage guidelines

(In-store)

Disclosures must be easy for consumers to notice, read and understand.

- **Use a minimum 10-point font*** as a baseline for standard sized signage. (e.g. 8 x 11 in)
- Make sure **text contrasts well** against the background
- Place disclosures in a location that is easy to find and read.

***Note:** Disclosure font size should be adjusted as needed based on the overall signage size, viewing distance, and prominence of the main claim to maintain readability.

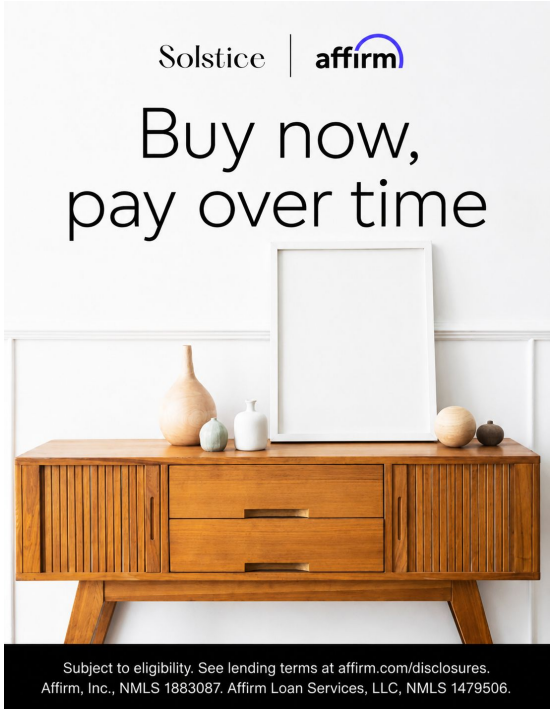
Signage

Sample Content: Pay over time

Sample Sign vs. Disclosure font size:

- Example: 8 x 11 in sign & 10pt font

Disclosure:
Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.



Signage with trigger term

Sample Content:

- Product pricing with financing
- As low as $XX/mo
- Pay over time up to 12 months

Sample Sign vs. Disclosure font size:

- Example: 6 x 6 in sign & 10pt font

Disclosure w/ Representative Example:
For example, a $XXX purchase might cost $XX/mo over 12 months at 15% APR. Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Trigger Term:
"$40.63/month" must have a representative example: "Shown as 15% APR for 12 months."

APR calculator: affirm.com/business/apr-calculator



Signage with QR code

Sample Content:

- Product pricing with financing
- As low as 0% APR

Sample Sign vs. Disclosure font size:

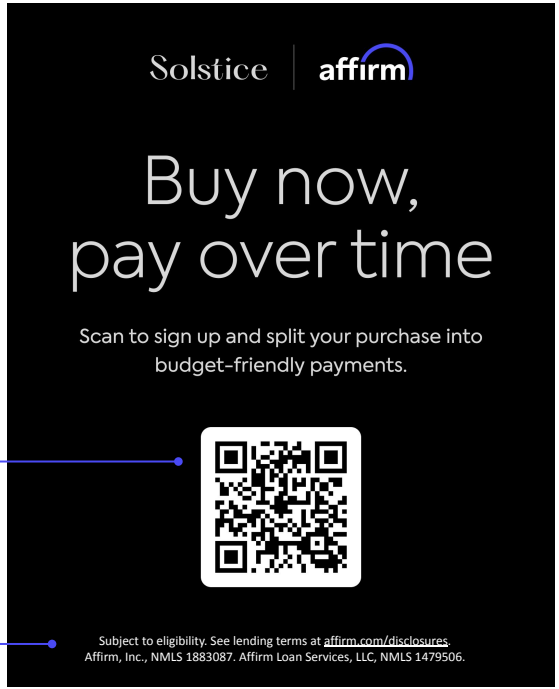
- Example: 8 x 10 in sign & 10pt font

QR code destination:

- Prequalification page

Disclosure:

Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.



Small signage

Sample Content:

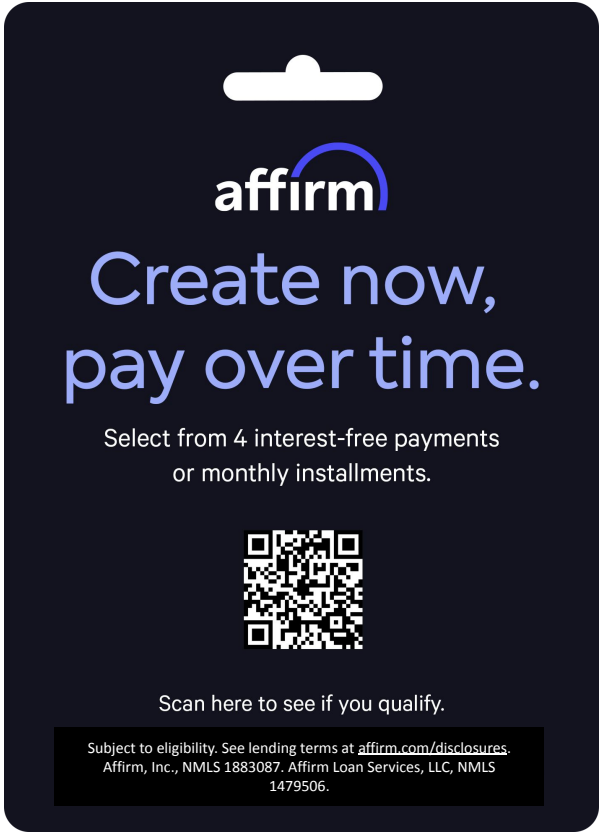
- Create now, pay over time

Sample Sign vs. Disclosure font size:

- Smaller than 8.5 x 11 in
- Example:
  - 7 x 10 in & 10pt font
  - 5 x 7 in & 10pt font

Disclosure:

Subject to eligibility. See lending terms at affirm.com/disclosures. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.



Large signage

Sample Content:

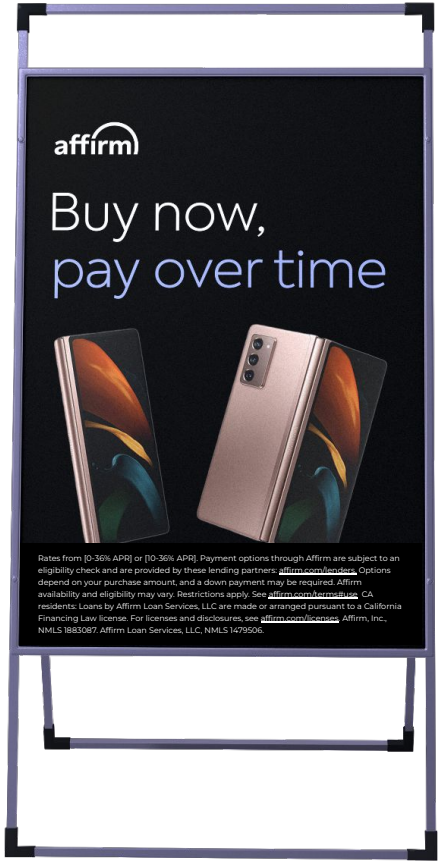
- Buy now, pay over time

Sample Sign vs. Disclosure font size:

- 8.5 x 11 in or larger. Increase disclosure font size as needed.
- Example:
  - 11 x 17 in sign & 12 - 14pt font
  - 22 x 28 in sign & 20 - 24pt font

Disclosure:

Rates from [0-36% APR] or [10-36% APR]. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.



Mailer

Sample Content:

- With financing as low as 0% APR through Affirm

Disclosure:

Rates from [0-36% APR] or [10-36% APR]. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.



DISCLOSURES 101

Emails

Email disclosure guidelines

Disclosures, including full repayment terms or a representative example for any TILA trigger terms, must be directly included in the email. Follow these key principles:

CLARITY AND ACCURACY

The subject line should be truthful and not misleading. If trigger terms are used in the subject line or email body, a clear and conspicuous representative example must be provided. If in the subject line, the representative example must be at the top of the email (**without scrolling**).

COMPLIANCE AND OPT-OUT

Emails must adhere to CAN-SPAM regulations and provide a clear opt-out mechanism. Emails should not be sent to those who have opted out, with opt-out requests honored within 10 days.

For email templates, refer to Business Resource Hub.

Guidance for marketing emails

Email disclosure requirements: Disclosures, including full repayment terms or a representative example for any TILA trigger terms, must be directly included in the email.

Clarity and accuracy: The subject line should be truthful and not misleading. If trigger terms are used in the subject line or email body, a clear and conspicuous representative example must be provided. If in the subject line, the representative example must be at the top of the email (without scrolling).

Compliance and opt-out: Emails must adhere to CAN-SPAM regulations and provide a clear opt-out mechanism. Emails should not be sent to those who have opted out, with opt-out requests honored within 10 days.

For email templates, refer to **Business Resource Hub**.

CAN-SPAM Act

The CAN-SPAM Act governs commercial emails—including those promoting content on commercial websites—and extends to business-to-business emails. Key compliance guidelines from the FTC include:

- Ensuring all header information is truthful and not misleading
- Accurately reflecting the email's content in the subject line
- Clearly identifying the message as an advertisement
- Current street address or P.O. Box registered with USPS
- Providing a clear and easy opt-out option
- Honoring opt-out requests promptly, without requiring additional personal information
- Maintaining responsibility for compliance, even if email marketing is outsourced

For more information, see Guidance for Marketing Emails in subsequent slides.

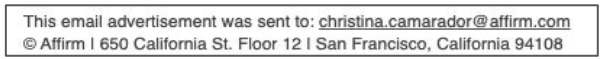
CAN-SPAM Act

Under **CAN-SPAM**, when a merchant sends a commercial email, the message must clearly and conspicuously disclose that it is an advertisement.

The law does not prescribe exact wording — instead, it requires that a reasonable consumer understands the message is promotional in nature. Merchants have a few compliance **options** to satisfy this requirement:

Explicit Labeling	Use clear wording in the subject line or email body that identifies the message as an advertisement, such as: “**This is an advertisement**” or “**Advertisement**”
Subject Line Disclosure	Use wording that clearly identifies the email as an advertisement without being deceptive or misleading, such as: “**Special Promotion**,” “**Sale Alert,**” or “**Sponsored Offer**.”
Footer Disclosure:	Place a disclosure in the footer of the email: “**You are receiving this email as part of a promotional offer.**” “**This email advertisement was sent to** xxx@gmail.com”
Sender Email Address Identification:	Use a sender address that clearly signals marketing intent, helping recipients recognize the message as a commercial communication before opening it, such as: “marketing@company.com,” “promotions@company.com,” “offers@brand.com”

Example:



Email Template

All emails must have the following:

Email Addresses

"From," "To" and "Reply-To" must be accurate and identify the person or business who initiated the message.

Subject Line

Clearly reflects the intent of the email as an advertisement

Preheader

Consistent with subject line.

Disclosure (in footer of the email)

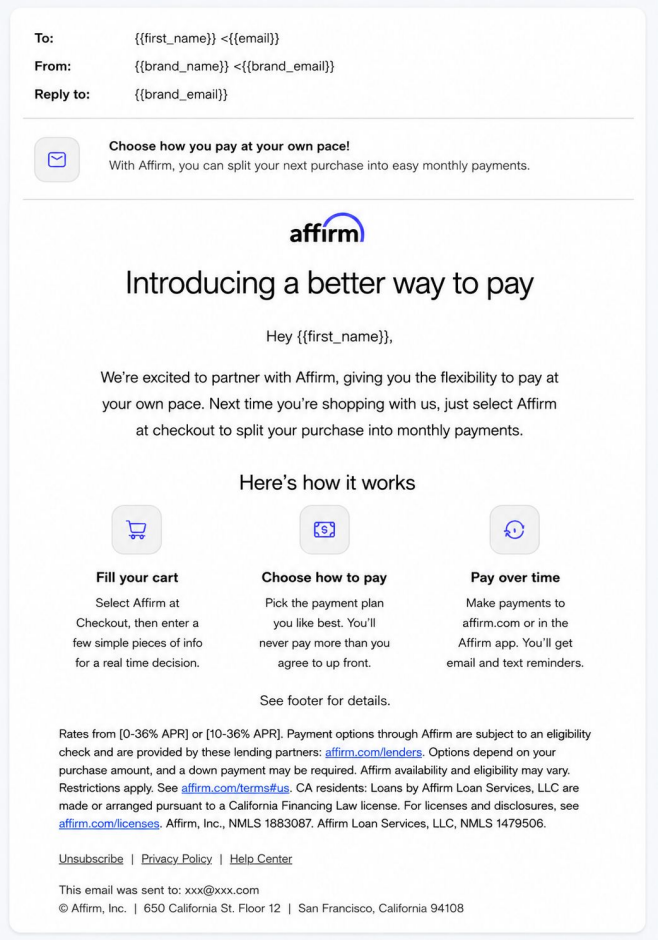
Provides details about the actual terms available to consumers

Unsubscribe Link

Must provide consumers with an opt-out option

Valid Physical Address

Current street address or P.O. Box registered with USPS



To: {{first_name}} <{{email}}>
From: {{brand_name}} <{{brand_email}}>
Reply to: {{brand_email}}

Choose how you pay at your own pace!
With Affirm, you can split your next purchase into easy monthly payments.

affirm

Introducing a better way to pay

Hey {{first_name}},

We're excited to partner with Affirm, giving you the flexibility to pay at your own pace. Next time you're shopping with us, just select Affirm at checkout to split your purchase into monthly payments.

Here's how it works

Fill your cart
Select Affirm at Checkout, then enter a few simple pieces of info for a real time decision.

Choose how to pay
Pick the payment plan you like best. You'll never pay more than you agree to up front.

Pay over time
Make payments to affirm.com or in the Affirm app. You'll get email and text reminders.

See footer for details.

Rates from [0-36% APR] or [10-36% APR]. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#us. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Unsubscribe | Privacy Policy | Help Center

This email was sent to: xxx@xxx.com
© Affirm, Inc. | 650 California St. Floor 12 | San Francisco, California 94108

For email templates, refer to Business Resource Hub.

Disclosure Levels

Level 1

Use Level 1 when an ad simply mentions Affirm and/or financing availability, does not mention an APR and no TILA trigger terms present.

Level 2

Use Level 2 when an ad mentions Affirm and/or financing availability and APR (e.g. “as low as 0% APR”) and no TILA trigger terms present.

Level 3

Use Level 3 when TILA trigger terms are present, meaning a representative example must be displayed.

Disclosure Level 1

Criteria	Marketing asset simply mentions Affirm and/or financing availability Does not mention an APR No TILA trigger term(s) present.
Disclosure	Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use. For licenses and disclosures, see affirm.com/licenses. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.
Unsubscribe Link	Must provide consumers with an opt-out option
Valid Physical Address	Current street address or P.O. Box registered with USPS

Disclosure Level 2

Criteria	Marketing asset mentions Affirm and/or financing availability Mentions an APR (e.g. “as low as 0% APR”) No TILA trigger term(s) present
APR Applicability	Use only the applicable APR range for the merchant’s available financing program: **10–36% APR for interest-bearing installments only**; 0–36% APR for Adaptive Checkout or Monthly Installments.
Disclosure	Rates from [0-36% APR] or [10-36% APR]. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.
Unsubscribe Link	Must provide consumers with an opt-out option
Valid Physical Address	Current street address or P.O. Box registered with USPS

Disclosure Level 3

Criteria	Marketing asset mentions Affirm and/or financing availability Mentions an APR (e.g. “as low as 0% APR”) TILA trigger term(s) present
APR Applicability	Use only the applicable APR range for the merchant’s available financing program: **10–36% APR for interest-bearing installments only**; 0–36% APR for Adaptive Checkout or Monthly Installments.
Disclosure	Rates from [0-36% APR] or [10-36% APR]. For example, a $400 purchase might cost $36.10/mo over 12 months at 15% APR. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.
Sample Representative Example	$400 purchase might cost $36.10/mo over 12 months at 15% APR. **Note**: The representative example is specific to your financing program through Affirm. Use 15% APR as the basis for the representative example. APR calculator: affirm.com/business/apr-calculator
Unsubscribe Link	Must provide consumers with an opt-out option
Valid Physical Address	Current street address or P.O. Box registered with USPS

DISCLOSURES 101

Landing Page

Disclosure for Landing Page

APR Applicability: Use only the applicable APR range for the merchant's available financing program:
10–36% APR for interest-bearing installments only; 0–36% APR for Adaptive Checkout or Monthly Installments.

Disclosure:
Rates from [0-36% APR] or [10-36% APR]. For example, a $400 purchase might cost $36.10/mo over 12 months at 15% APR. Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/terms#use CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses. Affirm, Inc., NMLS 1883087. Affirm Loan Services, LLC, NMLS 1479506.

Sample Representative Example: $400 purchase might cost $36.10/mo over 12 months at 15% APR.

Note: Representative examples should be specific to the merchant's financing program through Affirm. Use 15% APR and the merchant's average order value (AOV) as the basis for the example. **APR calculator**: affirm.com/business/apr-calculator

For Landing Page Templates, refer to Business Resource Hub.

DISCLOSURES 101

Additional Requirements

Industry Specific Compliance Supplement

Affirm works with thousands of different businesses across various industries; some of them may have additional requirements to market Affirm accurately and in compliance with applicable law. Consider the additional guidance if your business falls into one of the industries listed below:

- Alcohol
- Education
- Healthcare & Elective Medical
- In-home sales

Promotional Marketing Assets

For marketing assets with limited-time promotional financing plans, you must email the custom marketing asset(s) to merchanthelp@affirm.com for review and approval. Include the following information with your submission:

Business and campaign details

- Business name and website
- Point of contact and business email
- Country
- Financing program
- Brief campaign summary
- Expected launch and end dates
- Intended audience
- Marketing medium or asset type

Asset and promotional details

- Campaign description and messaging context
- Email subject line and preheader, if applicable
- Landing page or redirect link
- Affirm financing page, if applicable
- Promotional terms and dates
- Confirmation of content authorization
- High-resolution copies of all assets

Allow **up to 5 business days** for review and feedback. For more details visit here.

Custom Marketing Assets

For marketing assets that don't follow existing marketing messaging and templates verbatim from the Business Resource Hub or offer limited time promotional financing plans, you must email the custom marketing asset(s) to merchanthelp@affirm.com for review and approval. See instructions here.

Other asset types that require individual review and approval:

- SMS (text message)
- Push notifications
- Paid Search Terms
- Press Releases
- Radio/Streaming
- TV/Commercials

Thank you!