

October 2025

UK MERCHANT MARKETING TOOLKIT

SHOP PAY INSTALLMENTS

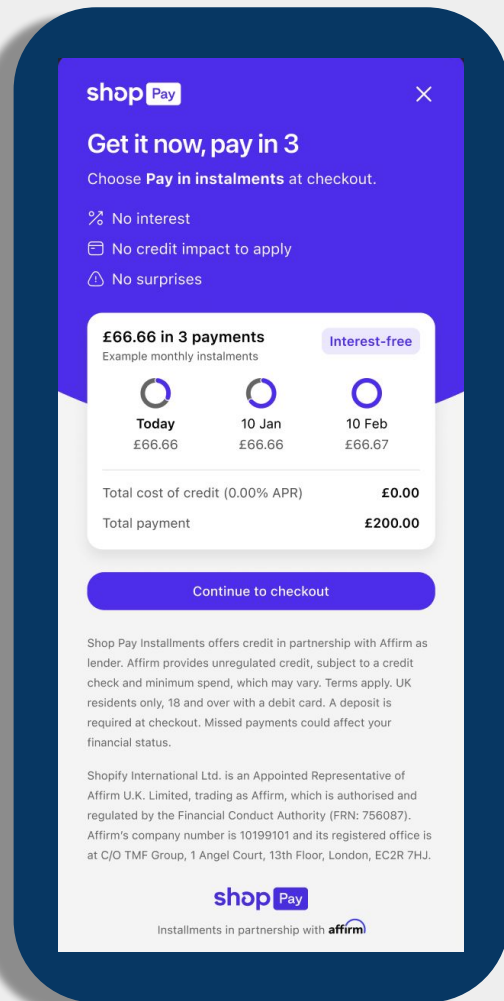


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01 Shop Pay Overview

WELCOME TO SHOP PAY INSTALLMENTS

Shop Pay Installments is offered in partnership with Affirm to give your customers the option to make purchases they can enjoy today and pay in instalments over time. As a merchant partner, you still get paid upfront.

In this toolkit, you'll find guidelines for how to talk about Shop Pay Installments with your customers and enable them to choose it at checkout. Letting customers pay in instalments can decrease cart abandonment by up to 28%, according to US data.*

Your advertising of Shop Pay Installments in the United Kingdom (UK), must comply with consumer credit and advertising regulations. While you are not authorized by the Financial Conduct Authority (FCA), you are permitted to promote unregulated credit (interest-free / 0% APR with repayments made in 12 months or less) by using only the approved messaging and disclosures provided in this toolkit. In-store and other real-time promotions are prohibited.

Note: These guidelines are for informational purposes and are not intended as legal advice.

HOW CUSTOMERS EXPERIENCE SHOP PAY INSTALLMENTS

Shop Pay offers the following payment options (referred to in this toolkit as “Shop Pay Installments”):

- Pay now
- Pay in 3 monthly, interest free instalments
- Pay in monthly instalments

Customers will see “Shop Pay” at checkout, with the option to either “Pay now” or “Pay in Instalments”. Available payment options will depend on consumer eligibility and purchase amount.

The screenshot shows the Fellow checkout page. At the top, the 'FELLOW' logo is on the left and a shopping bag icon is on the right. Below the logo, the 'shop Pay' logo is displayed with the email 'stella@gmail.com'. The 'Deliver to' section shows the address: 'Stella Vilarino, 71 Cherry Court, Southampton, SO53 5PD'. The 'Delivery method' is 'Standard - Free' with a note: 'Standard Free Delivery - Estimated to arrive in 5-7 business days (not guaranteed)'. The 'Payment option' section has two radio buttons: 'Pay now' (unselected) and 'Pay in instalments' (selected). The 'Pay in instalments' option is highlighted and shows 'Pay in 3 interest-free instalments of £115.00'. Below this, the 'Payment method' is 'VISA Visa **** 4242'. At the bottom of the payment section, there is a checkbox for 'Sign up for news and offers from this store' and a large blue button labeled 'Continue to payment plans'. A small disclaimer about Affirm is visible. At the very bottom, there are links for 'Return policy', 'Privacy policy', and 'Terms of service'. On the right side of the checkout, the product 'Ode Brew Grinder Gen 2' is shown with a price of £345.00. Below the product, there is a 'Discount code' field and an 'Apply' button. The summary section on the right shows: 'Subtotal £345.00', 'Delivery FREE', 'Estimated taxes £30.62', and 'Total £375.62'.

FELLOW

shop Pay
stella@gmail.com

Deliver to
Stella Vilarino, 71 Cherry Court, Southampton, SO53 5PD

Delivery method
Standard - Free
Standard Free Delivery - Estimated to arrive in 5-7 business days (not guaranteed)

Payment option

☐ Pay now
Pay the entire amount today

☒ Pay in instalments
Pay in 3 interest-free instalments of £115.00

Payment method
VISA Visa **** 4242

☐ Sign up for news and offers from this store

Continue to payment plans

Instalments in partnership with **affirm** Shopify International Ltd. (FRN: 1031087) offers credit as an appointed representative of Affirm U.K. Limited, trading as Affirm. Affirm is a lender, authorised and regulated by the FCA (FRN: 756087), providing unregulated and regulated credit. Credit subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18+ with a debit card. A deposit may be required. Missed payments could affect your financial status. Affirm Company Number: 10199101. Registered office at C/O TMF Group, 1 Angel Court, 13th Floor, London, EC2R 7HJ.

With Shop Pay, your deliveries are carbon neutral at no extra cost.

[Check out as guest](#)

[Return policy](#) [Privacy policy](#) [Terms of service](#)

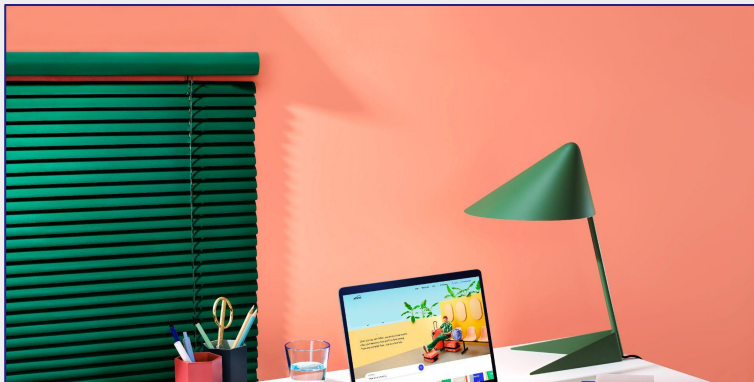
Ode Brew Grinder Gen 2
Matte Black / Gen 2 Brew Burrs £345.00

Discount code Apply

Subtotal £345.00
Delivery FREE
Estimated taxes £30.62
Total £375.62

02 Financial Promotions

Financial Promotions



Buy now, pay over time

With Shop Pay, you can pick a payment plan that works for you – with no late fees or surprises.

Select Shop Pay at checkout.

Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

shop Pay

installments in partnership with **affirm**

Is your advertisement about paying with Shop Pay a “Financial Promotion”?

- If it seeks to **persuade / incite / encourage** a consumer **to take an active step** towards using Shop Pay Installments, it is considered a Financial Promotion and certain rules and disclosures apply.
- **Important:** The entire advertisement is taken into consideration: the copy + the visual + intended consumer action.

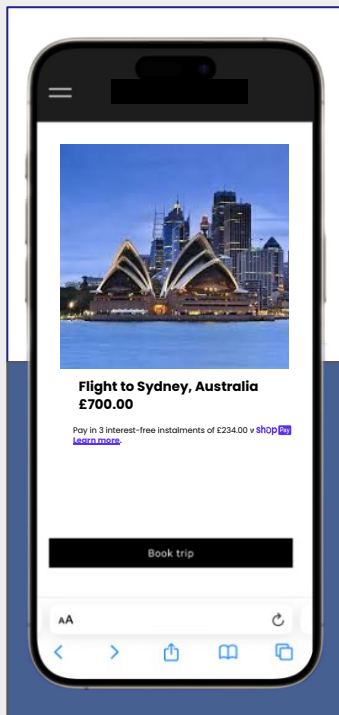
Financial Promotions can be:

- Ads in newspapers and magazines, digital display, social media, posters /OOH, radio/TV ads, websites and in-store.

Some examples include:

- A website banner that encourages a consumer to apply for Shop Pay Installments and contains a link to Shop Pay's website;
- A social media post mentioning £X/month at 0% APR that may be available with Shop Pay when purchasing from your store.

Financial Promotions



Financial Promotions Must Dos

1. Be Fair, Clear, and Not Misleading

- Use plain language
- Be accurate (Do not use unsubstantiated claims)
- Be balanced in emphasizing both benefits and relevant risks of a product
- Not disguise, omit, diminish or obscure important information, statements, or warnings

1. Include Required Disclosure(s)

All Financial Promotions **must include one or more** of Shop's disclosures proximate to the copy.

Depending on the asset type, that may be a:

- [General Footer Disclosure](#)
- [Financial Promotion Disclosure](#)
- [Short Form Financial Promotion Disclosure](#)

1. Make Balanced Comparisons

- Any comparison to another credit product or service must be presented in a fair and balanced way.
 - Ex: Unlike many credit cards and other BNPL options, Shop Pay does not charge late fees on its fixed sum credit. However, credit cards provide a revolving credit option.

1. X% Representative APR (0% Representative APR)

A financial promotion must include "0% Representative APR" if the advertising includes any of the following:

- States or implies that credit is available to consumers who might consider their access to credit restricted
- Includes an incentive (like an offer, special discount or prize) to apply for or use Shop Pay
- Makes a favourable comparison (i.e., a comparative or superiority claim) relating to Shop Pay, whether express or implied, with another person, product, or service
 - Example: "Paying with Shop Pay Installments means you'll never pay compound interest on that sofa. [Shop Pay's Competitor] can't say that."
 - In this case, 0% Representative APR must be added.
- Induces the consumer to apply for or use a Shop Pay product.
 - Example: "Get a real-time decision." or "Quick eligibility"

Financial Promotion Disclosures

All Marketing Channels

Shop Pay Merchant General Footer Disclosure

Asset Type: Email, website, out-of-home (OOH) and digital display

Location: In footer/bottom portion of asset

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Financial Promotion Disclosure

Asset type: Any asset about paying with Shop Pay that contains a financial promotion

Location: Adjacent/ near the copy

Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

Short Form Financial Promotion Disclosure

Asset type: A space-constrained asset (i.e., a website banner).

Location: Right beneath text, with live hyperlink.

Shop Pay Installments offers credit with Affirm as lender. [Learn more.](#)

Notes:

- The "[Learn more](#)" text must be a hyperlink that takes the consumer to a page where the full financial promotion disclosure can be viewed by the consumer.
- This does **not** apply to social media where the full financial promotion disclosure must be displayed.

Disclosure Examples & Placement

Note: These examples are for illustration purposes only. They are not necessarily representative of compliant financial promotions.

Financial Promotion Disclosures

Sample Website/Landing Pages

Asset Type: All assets that contains a [Financial Promotion](#)

Location: Adjacent/ near the copy

Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

When and how to use it?

- Disclosure must be:
 - on the same page where the [Financial Promotion](#) is
 - in close proximity to the financial promotion(s)
 - Where two Financial Promotions are in close proximity, you can use one Financial Promotion for both.
- You can choose the CTA language as long as it is clear and not misleading.
 - Some examples include: “redeem now”, “apply now”, “learn more”, etc.

Copy that triggers a Financial Promotion Disclosure

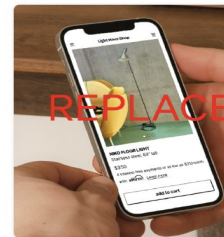
Copy that triggers a Financial Promotion Disclosure

[Financial Promotion Disclosure](#)

[Shop Pay Merchant General Footer Disclosure](#)

Pay over time, without the fees

Shop for what you want with flexible plans that fit your budget. With Affirm, you never pay hidden fees or compound interest.



Why you'll love Affirm



Apply in seconds

Checking your eligibility is quick and simple, and doesn't impact your credit.



Choose your payment plan

You've got options—from short-term and 0% APR to installments up to 48 months.



Always know what you'll pay

What you see is what you pay—no late fees, annual fees, or compounding interest.

Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

Shopping with Affirm is easy

Step 1 Step 2 Step 3

Fill your basket

Just select Affirm at checkout, and enter a few details for an instant decision.

[Sign up](#)

This eligibility check won't affect your credit score.



United Kingdom

CONSUMERS
How it works
Help

BUSINESS
For developers

ABOUT AFFIRM
About us
Careers
Investors
Press

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General Footer Disclosure

Sample Email

Asset Type: Emails, website, out-of-home (OOH), digital displays.

Location: In footer/bottom of page

Credit is offered by Shopify International Limited in partnership with Affirm UK Limited. Shopify International Limited is an Appointed Representative of Affirm U.K. Limited, trading as Affirm, which is authorised and regulated by the Financial Conduct Authority (FRN: 756087). Affirm's company number is 10199101 and its registered office is at C/O TMF Group, 1 Angel Court, 13th Floor, London, EC2R 7HJ.

Note:

- Depending on the content of your asset, **there will likely be a Financial Promotion disclosure that also must be included.** See the following pages for more information.
- Your email should also comply with applicable GDPR and PECR requirements, especially for consumer consent and unsubscribe mechanisms.
- Remember to include your business address in the footer.
- Marketing emails must include an opt-out mechanism, and cannot be sent to customers who have "opted-out" of marketing emails
- Opt-out requests must be honored within thirty (30) days and a "do not email list" should be kept of all consumers who have opted out

Note about Offers

- Offers including paying with Shop Pay installments should avoid words like "hurry", "rush" or "sprint".
- "Limited time" is acceptable provided applicable dates for the offer are included.
- Be sure to include all material details of the offer

Copy that triggers a financial promotion disclosure

[Financial Promotion Disclosure](#)

[Shop Pay Merchant General Footer Disclosure](#)

MERCHANT'S NAME

Get a new [product] in 3 monthly instalments

Get a new [product] for 3 monthly instalments at 0% APR when you pay with Shop Pay Installments. Just make a purchase by X/XX. Minimum purchase amount £x.xx. See footer for details.

[Redeem now](#)

Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

[Product Image]

Credit is offered by Shopify International Ltd. (FRN: 1031087) in partnership with Affirm UK Limited. Shopify International Limited is an Appointed Representative of Affirm U.K. Limited, trading as Affirm, which is authorised and regulated by the Financial Conduct Authority (FRN: 756087). Affirm's company number is 10199101 and its registered office is at C/O TMF Group, 1 Angel Court, 13th Floor, London, EC2R 7HJ.

[Unsubscribe](#) | [Privacy Policy](#) | [Help Center](#)

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



Social Media & Paid Advertising

Stories & Reels/Videos

- Financial Promotion Disclosure must be clearly displayed on the screen throughout the entire reel/video communicating the Financial Promotion. (It cannot be hyperlinked).
- You can choose the CTA language as long as it is fair, clear and not misleading.
- Social media advertisements with influencer endorsements must have #Ad displayed prominently in addition to the appropriate Financial Promotion Disclosure.
 - Option 1 (Preferred): #Ad must be on the image
or
 - Option 2: At the beginning of the caption.
- Social media assets can be used for paid advertising if they comply with requirements from
 - the FCA and ASA (i.e., using the Approved Messaging and Financial Promotion Disclosure);
and
 - Any applicable privacy regulations.

Copy that triggers
a Financial
Promotion
Disclosure

Merchant Sponsored

Upgrade up your room and pay over time

LEARN MORE

Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

Important: Publishing Financial Promotions on behalf of Shop Pay where the social media marketing channel has space constraints that do not allow for inclusion of the required disclosures is **prohibited**.

Financial Promotion
Disclosure

Social Media & Paid Advertising

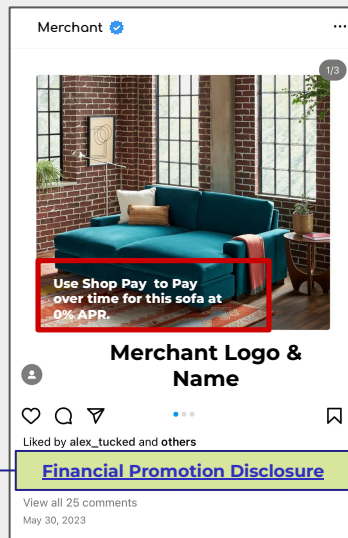
Posts

Note:

- You can choose the CTA button copy as long as it is clear and not misleading.
- Social media advertisements with influencer endorsements must have **#Ad** displayed prominently in addition to the appropriate [Financial Promotion Disclosure](#).
 - Option 1 (Preferred): #Ad must be on the image or
 - Option 2: At the beginning of the caption.
- If the post includes multiple images/carousel, the [Financial Promotion Disclosure](#) must be included in one of the following ways:
 - on the image that contains the copy that triggers this disclosure
 - on all the images in the carousel, or
 - at the beginning of the caption
- Social media assets can be used for paid advertising if they comply with requirements from
 - the FCA and ASA (i.e., using the Approved Messaging and Financial Promotion Disclosure); and
 - Any applicable privacy regulations.

Option 1 – Preferred –

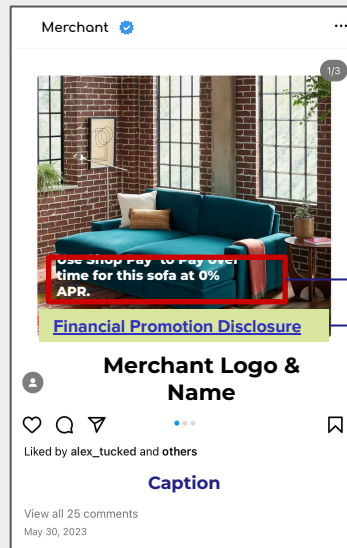
[Financial Promotion Disclosure](#) included at the beginning of the caption (before "...more")



[Merchant Handle] Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

Option 2:

[Financial Promotion Disclosure](#) included in the asset and not in the caption.



Copy that triggers a [Financial Promotion Disclosure](#)

[Merchant Handle] Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm provides unregulated credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only, 18 and over with a debit card. A deposit is required at checkout. Missed payments could affect your financial status.

Important: Publishing Financial Promotions on behalf of Affirm on a social media marketing channel with space constraints that do not allow for inclusion of the required disclosure is prohibited.

Website Banners & Paid Advertising

With & Without Space Constraints

General Recommendations:

- You can choose the CTA copy as long as it is clear and not misleading.
- Website banners can be used for paid advertising if they
 - Comply with requirements from the FCA and ASA (i.e., using the Approved Messaging and Financial Promotion Disclosure);
 - Ensuring that any use of the Short Form Financial Promotion Disclosure hyperlinks to the full Financial Promotion Disclosure; and
 - Any applicable privacy regulations.

Website Banners with space constraints

- [Short Form Financial Promotion Disclosure](#) is required.
 - "[Learn more](#)" must be hyperlinked to a page where the full [Financial Promotion Disclosure](#) is included.
 - If the website banner copy triggers a 0% Representative APR, this must be added on the website banner.
- Note:** If you cannot control the consumer journey to have the full [Financial Promotion Disclosure one click away \(or in a pop-up window\)](#), you **cannot** market Shop Pay Installments with this type of website banner.

Merchant

Pay over time

Shop Now

Shop Pay Installments offers credit with Affirm as lender. [Learn more.](#)

[Short Form Financial Promotion Disclosure](#)

Pay over time

Get a real-time decision.

Shop Now

Shop Pay Installments offers credit with Affirm as lender. [Learn more.](#)
0% Representative APR

"0% Representative APR" triggered by "Get a real-time decision" must be on the asset

Website Banners without space constraints

Merchant

Pay over time

Monthly instalments with no late fees.

Learn more

Shop Pay Installments offers credit in partnership with Affirm as lender. Affirm is a form of credit, subject to a credit check and minimum spend, which may vary. Terms apply. UK residents only 18 and over with a debit card. A deposit may be required. Missed payments could affect your financial status.

A full [Financial Promotion Disclosure](#) is required on the asset

03 Consumer Duty

What is Consumer Duty?

Standards of conduct

The FCA Consumer Duty rules will require you to act to deliver good outcomes for your customers through product design, pricing, communication, and consumer support.

You should be aware of the Consumer Duty regime, and to be clear, fair, and not misleading when communicating about Shop Pay products – especially to vulnerable consumers.

The marketing copy and taglines in this toolkit account for Consumer Duty as well as regulatory requirements from the FCA. Any proposed changes must meet these requirements, and be pre-approved.

Examples of advertising copy that should be avoided:

- “By paying over time you take control of your finances”
- “Pay over time so you can get the things that you need”
- “Our flexible payment plans make it easier to keep up with whatever life throws your way.”

04 Messaging

Announcement Emails

Announcement emails are a great way to introduce your customers to the option to pay in instalments on Shop Pay.

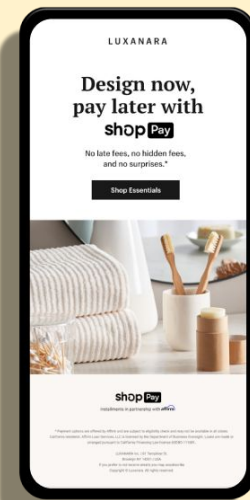
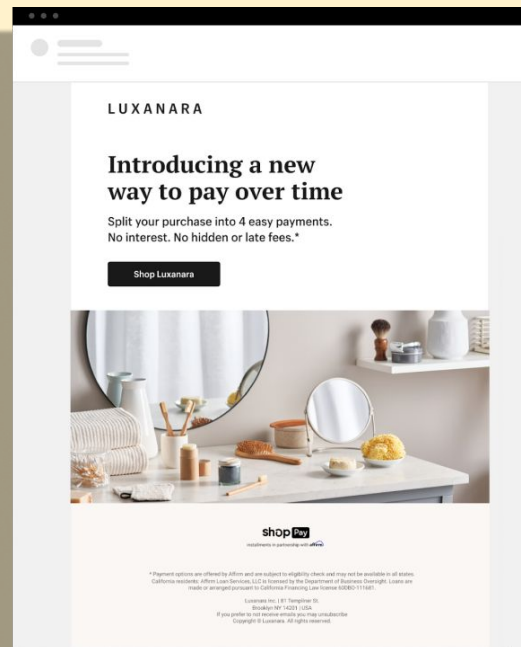
APPROVED HEADLINES/EMAIL SUBJECT LINES

- Introducing pay over time with Shop Pay Installments
- Introducing a new way to pay over time
- Introducing a flexible way to pay over time

Note: We recommend to introduce Shop Pay Installments to your customers within the first three months.

Reminders:

- Only use the Shop Pay approved copy in your [emails](#). No unapproved variations are permitted.
- A [General Footer Disclosure](#) should be included in the footer of the email, as well as a [Financial Promotion Disclosure](#) near the body copy.



Messaging

Messaging for telling your Customers about Shop Pay

Approved Promotional Messaging

- Pay over time with Shop Pay
- No late fees. Ever.
- Get it now, pay later. No late fees.
- Pick a payment plan that works for you
- Buy today, pay over time with Shop Pay Installments
- Buy now, pay over time. No late fees
- Book now, pay over time with Shop Pay
- Big ticket items, flexible payment options, no late fees
- Pay over time—with 0% APR. No late fees.
- Pay over time with 0% APR with Shop Pay. No late fees.
- Get it now and pay later with 0% APR
- Pay in instalments over 3, 6, or 12 months
- Pay over 3, 6, or 12 months. No late fees
- Pay over time 3, 6, or 12 months. No late fees.
- Pay over 3, 6 & 12 instalments. No late fees.

Approved Product Promotion Messaging

- £XX.XX or 3 interest-free installments of £xx.xx
- £XX or flexible payments of £xx.xx at 0% APR

Note:

- You must add a [Financial Promotion Disclosure](#) or a [Short Form Financial Promotion Disclosure](#), as applicable, when using any of the Approved Promotional Messaging – in any type of marketing asset.
 - If your asset is an email, you must also add a [General Footer Disclosure](#).
- If you plan to invest in paid media, to target/re-target consumers with Shop Pay Installments messaging, you must ensure you are adhering to the applicable advertising and privacy rules and guidance.
- Download [approved brand assets](#) directly from the help center to create your marketing materials.

Social Media & Paid Advertising

Use our copy templates to let your customers know about Shop Pay Installments on Instagram.

Your post caption must include:

- The [Financial Promotion Disclosure](#) (either on the image or at the beginning of the post caption (before the more...))

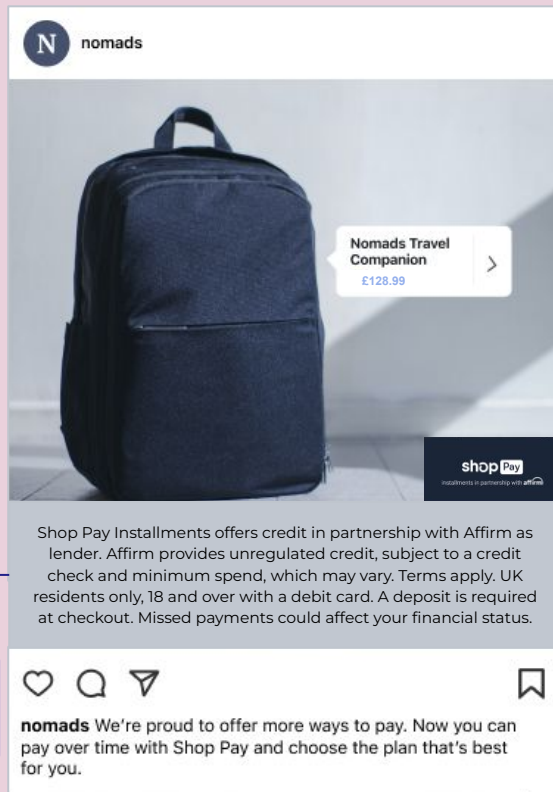
AND

- The text below, unmodified.

INSTAGRAM FEED POST — CAPTION

- We're proud to offer more ways to pay. Now you can pay over time with Shop Pay and choose the plan that's best for you. No late fees. Ever.
- We're proud to offer more ways to pay. Buy today and pay over time when you check out with Shop Pay. No late fees. Ever.
- We're proud to offer Shop Pay Installments! Buy today and pay in 3 monthly payments with 0% APR. No late fees. Ever.

[Financial Promotion Disclosure](#)



Abandoned Cart Emails

Let your customers know they can pay in installments to complete their purchase.

We recommend sending only one email regarding an abandoned cart that references paying with Shop Pay Installments.

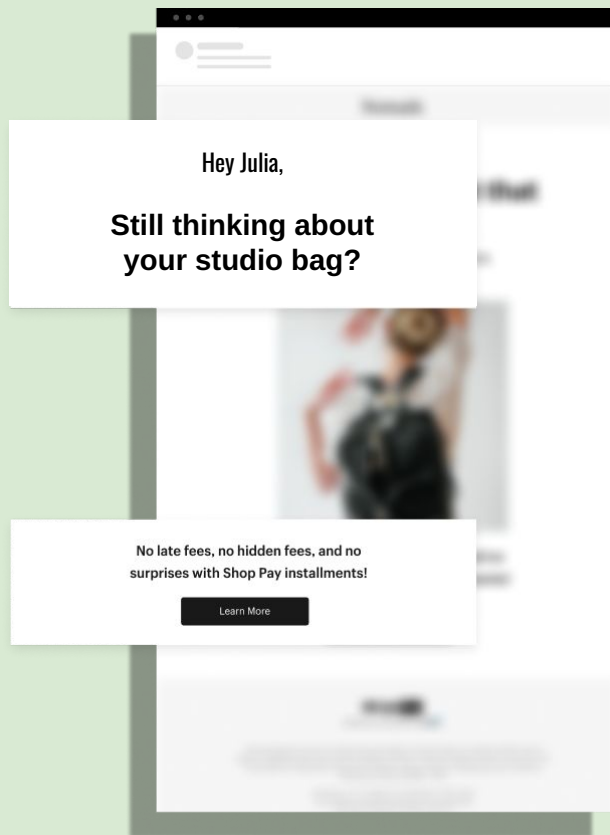
For compliance reasons, these emails **must** include:

1. Approved Abandoned Cart Headline
2. Approved Promotional Messaging
3. The [Financial Promotion Disclosure](#)
4. An option for the recipient to unsubscribe
5. Your physical address, and
6. The [General Footer Disclosure](#)

[Click here to learn how to edit abandoned cart emails](#) and check out our suggested headlines below.

APPROVED ABANDONED CART HEADLINES

- Still thinking about your [item]?
- Your cart's waiting for you!



Product Description Page Banner

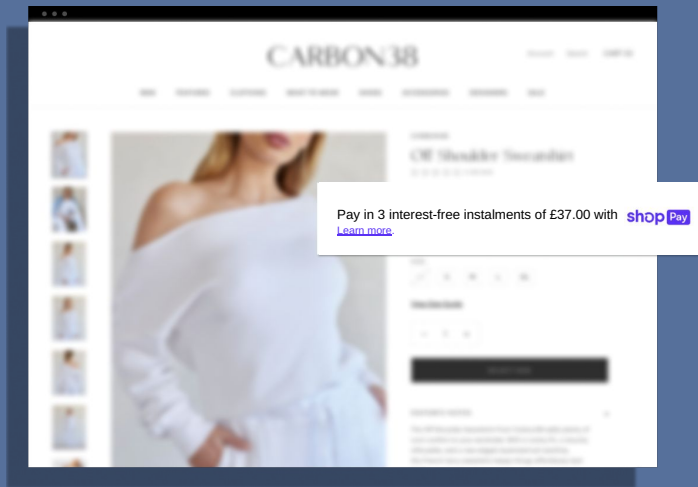
After you've activated Shop Pay Installments, you can add a product page description banner to promote it to your customers.

Depending on your theme, the banner might already be installed. If you'd like to add it yourself, you can do this [automatically](#).

Use the approved language below to promote buying specific products using Shop Pay Installments.

APPROVED LANGUAGE

- Pay in full or choose a flexible payment plan with Shop Pay Installments
- Flexible payment options available



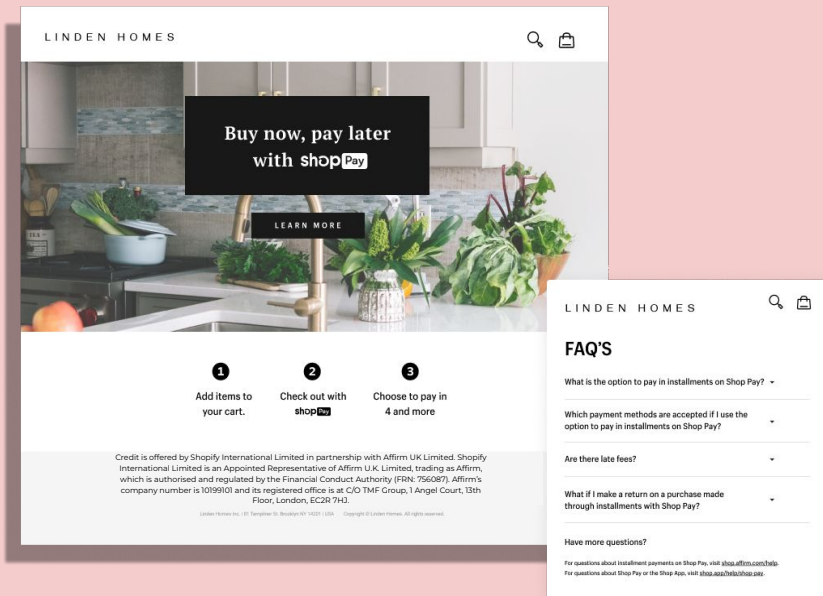
Online Store FAQs Page

Add a dedicated page on your online store to explain how installments works. Including FAQs helps address common questions and reduces your customer support inquiries.

Use the following approved messaging and brand assets to design a page that helps your customers choose Shop Pay Installments.

APPROVED WEB CONTENT

- [Announcement banner](#)
- [Explain how it works](#)
- [FAQs about Shop Pay Installments](#)
- [Legal disclosures](#)
- [Approved brand assets, icons, and logos](#)



Industry Specific Compliance Supplement

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

- Alcohol
 - Comply with applicable laws and alcohol industry standards so you can include Shop Pay in your marketing
 - Ensure compliance with ASA regulations, specifically those about social responsibility.

UK SHOP PAY INSTALLMENTS
MERCHANT MARKETING TOOLKIT

THANK YOU



installments in partnership with affirm