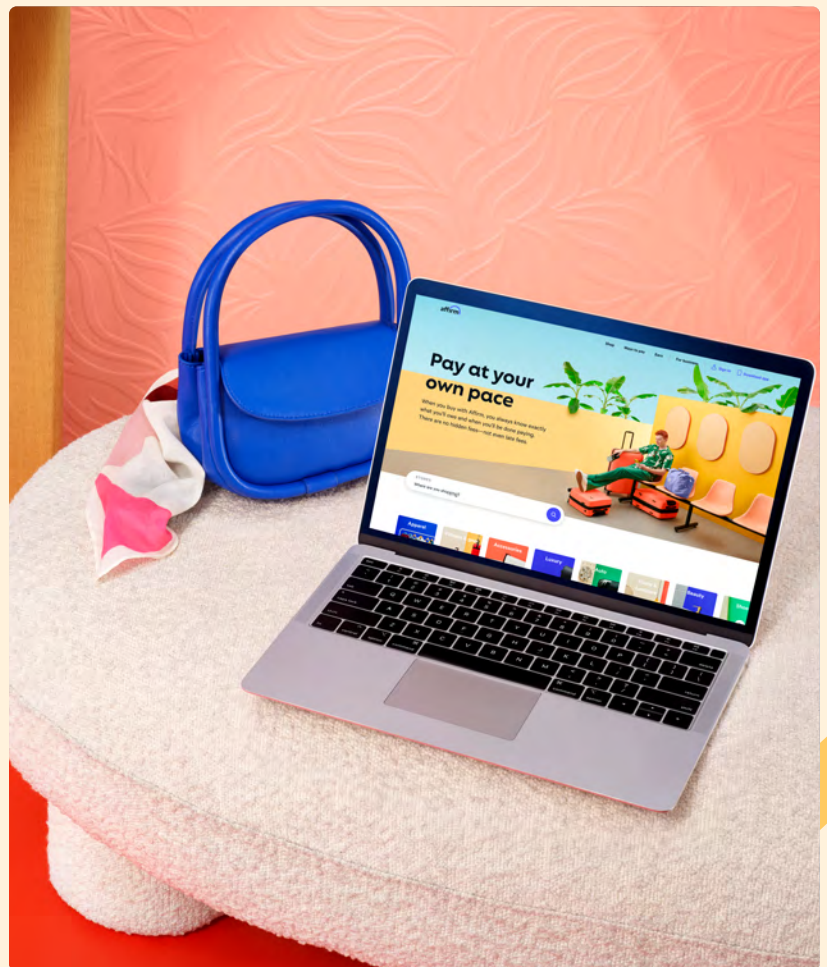


Educating and Promoting Buy Now, Pay Later to Your Customers

Increase customer conversions by helping your customers better understand your BNPL services



Intro

Many consumers have heard about Buy Now, Pay Later (BNPL) services and the convenience and flexibility that it offers. But what about those who are new to BNPL? Convincing uncertain shoppers to leverage BNPL for their next purchase can present some challenges, especially if your messaging around pay-over-time options is unclear or inconsistent. However, it's well worth the effort: merchants that offer Affirm see a 60% lift in average order value (AOV), on average.

In this guide, we'll walk through ways to educate customers on how BNPL can work for their next purchase. Customers who have yet to take the plunge often have a lot of questions, requiring extra education.



Messaging

With any financial instrument out there, it's important to emphasize a few key points when introducing Affirm as a payment option:

- **Ease of use** - The consumer flow is easy to understand without adding too many additional steps/time to complete the purchase.
- **Security** - Affirm connects directly to merchants stores. All personal information and past purchases are secured and encrypted.
- **Transparency of terms** - The consumer can select the terms most appropriate to them and will always know what they'll owe (in full) upfront and over what period of time, prior to confirming the purchase. There are additional consumer protections and services in place, like fraud investigations and a dispute resolutions process.

Note:

Often, both consumers and merchants are curious to better understand how a BNPL service like Affirm makes money, what their reputation (ethics, reliability, customer service) in the market is, and how the company generally operates. You can generally learn more information from these sections of our [customer support](#) and [merchant care](#) help centers.



Diving Deeper

Providing customers with examples of installment payment amounts that are appropriate for the type of products you sell and terms you offer can also help them visualize their pay-over-time options, overcome confusion and drive conversions.

Example: A luxe high-end performance mattress with a few sample payment plan options listed can be more compelling to a customer than simply reading about BNPL as a concept.

Purchase amount \$4,762.28

Choose a payment plan

We're not big on fees, so we don't charge any.
[Plans are subject](#) to final eligibility and approval.

<input type="radio"/>	\$793.71 every month for 6 months	
	Interest	\$0.00
	Total of payments	\$4,762.28
<input type="radio"/>	\$396.86 every month for 12 months	
	Interest	\$0.00
	Total of payments	\$4,762.28
<input type="radio"/>	\$140.57 every month for 48 months	
	Interest	\$1,985.33
	Total of payments	\$6,747.61

[Choose this plan](#)



Tip:

If your business is qualified to offer attractive low APR loans (**0%**, or ~10-15%), then you also may want to highlight that in your messaging or throughout your website (such as product pages, home page and checkout) as an additional incentive for using Affirm. You can view our marketing compliance guidance resources [here](#).

Channels

After you have obtained a firm grasp on the general benefits and messaging, it's time to package it and deliver it through as many channels as you can. Feel free to use Affirm templated assets, but any customization requires that you submit them for compliance review to merchanthelp@affirm.com.



Email Marketing

This shouldn't be a surprise! Your customers who subscribe to your newsletters are likely to be highly engaged with your company, and would likely appreciate the added flexibility that BNPL offers. Consider consistent reminders of BNPL by adding them to FAQs or your email footer. Again, adjust the level of prominence to suit your overall message. This reminds existing customers of the service and ensures new ones get to hear about it.

E-Commerce Website

Market pay-over-time options upfunnel and across your website to educate customers of their payment options and remove price as a barrier early in the customer journey. Have information about Affirm on your homepage, product pages, checkout page, and in your FAQ section. If you use a chatbot, make sure it can explain Affirm to any customers who are unclear how it works.

Social Media

Incorporate your BNPL offering into your [social media messaging](#). Whether it's through Facebook, Instagram, or Tik-Tik, adjust the promotional messaging for your preferred platforms. For example, if you produce educational content, mention Affirm as a payment option in the description or comments section of the post. You can also tag Affirm (@affirm) so people can visit the company's profile if they wish. If you're producing more promotional or sales-driven content, consider highlighting Affirm as a payment option more prominently. This makes it immediately obvious to potential customers there's an easy and convenient way to pay.

Channels (continued)

In-store Signage

In-store signage is one of the simplest but most effective ways to let customers know you offer BNPL. Have clear decals on your doors and windows and place signage in areas throughout the store (registers/checkout areas, sales and deal displays). Print-outs with QR codes/URLs that lead to more information can also help customers leverage Affirm.



Word-of-Mouth

Train your staff to mention Affirm whenever they think it's appropriate, without pressuring anyone to apply or prequalify (and helping them fill out an application). At a minimum, have them remind customers it's available if they're making a bigger-ticket purchase. Influencers can also drive meaningful site traffic and serve as a compelling marketing channel. Encourage your most loyal customers to mention it to their friends and consider offering an incentive for doing so.

Conclusion

There you have it! Again, getting a customer to use Affirm for the first time can sometimes be the hardest part. If those customers are already on the fence about a purchase, then take into consideration that 76% of customers would have delayed or not purchased without Affirm. Many of them will immediately see the value and impact it has, increasing the odds that they will revisit your store and reuse Affirm again!



Want additional resources?

Visit our Business Resource Hub at:
<https://businesshub.affirm.com/hc/>