

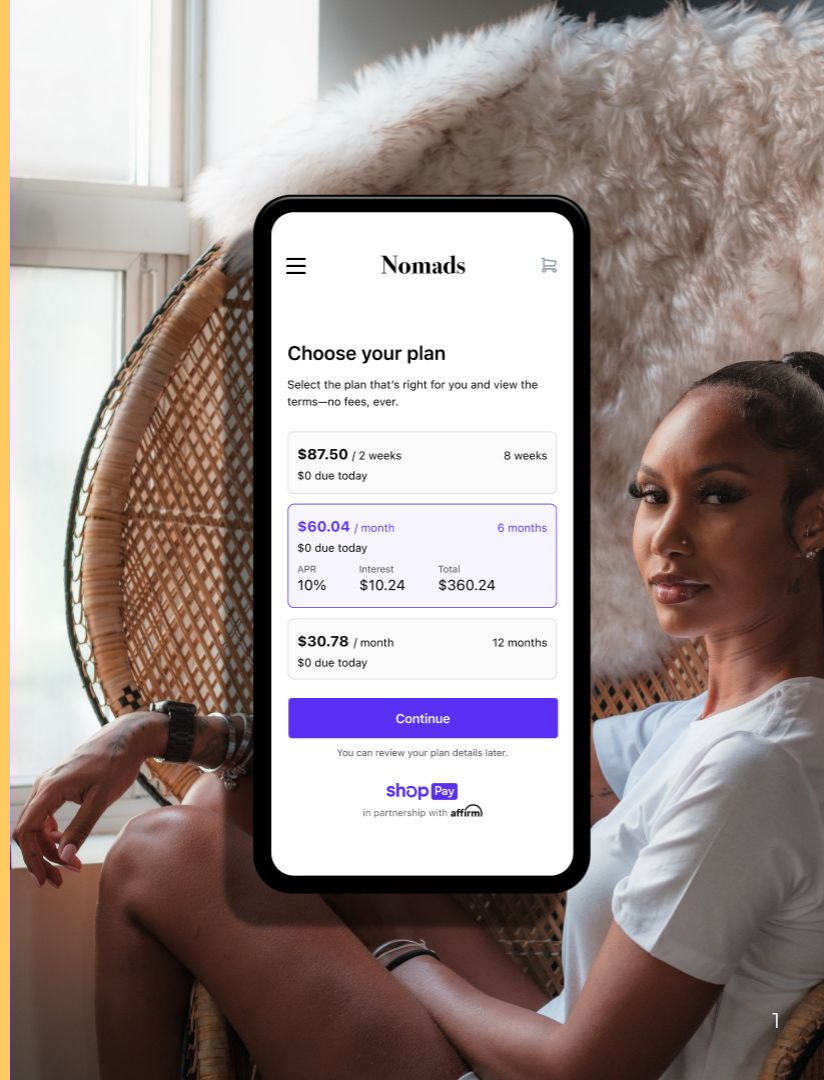
July 2025

CANADA MERCHANT MARKETING TOOLKIT

SHOP PAY INSTALLMENTS

shop Pay

installments in partnership with **affirm**



Nomads



Choose your plan

Select the plan that's right for you and view the terms—no fees, ever.

\$87.50 / 2 weeks

8 weeks

\$0 due today

\$60.04 / month

6 months

\$0 due today

APR

10%

Interest

\$10.24

Total

\$360.24

\$30.78 / month

12 months

\$0 due today

Continue

You can review your plan details later.

shop Pay

in partnership with **affirm**

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 installments over time. As a merchant partner, you still get paid upfront.

In this guide, you'll find recommendations for how to talk about Shop Pay Installments with your customers and encourage them to choose it at checkout.

Your advertising and disclosures mentioning the availability of credit with Shop Pay are subject to consumer protection laws and other applicable regulations. Custom marketing materials, including web banners, landing pages, emails, and social media posts that use different messaging from what is recommended in this Canada Merchant Marketing Toolkit for Shop Pay Installments, should be submitted to Affirm for review prior to deployment.

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

Table of contents

- 01 [Welcome!](#)
- 02 [Promoting Shop Pay Installments](#)
- 03 [Emails](#)
- 04 [Web Banners & Social Media](#)
- 05 [Product Detail Page & Cart Banners](#)
- 06 [Additional Recommendations](#)

01 Shop Pay Installments

Payment Plan Options

Shopify offers the following payment options (“Shop Pay Installments”):

- “Pay now”,
- “Pay in 2 bi-weekly installments of \$XX.XX”,
- “Pay in 4 bi-weekly installments of \$XX.XX”, or
- “Pay in monthly installments”.

Customers will see “Shop Pay” at checkout, with the option to either “Pay now” or “Pay in Installments”. Payment options available will depend on eligibility and purchase amount, and may not be available in all provinces/territories.

02 Promoting Shop Pay Installments

Advertising Shop Pay's payment plans to consumers

PROMOTING SHOP PAY INSTALLMENTS

MESSAGING

Introduce your customers to the option to pay in installments on Shop Pay to get the things they want.

Recommended Messaging

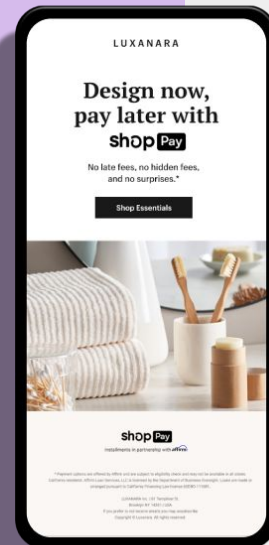
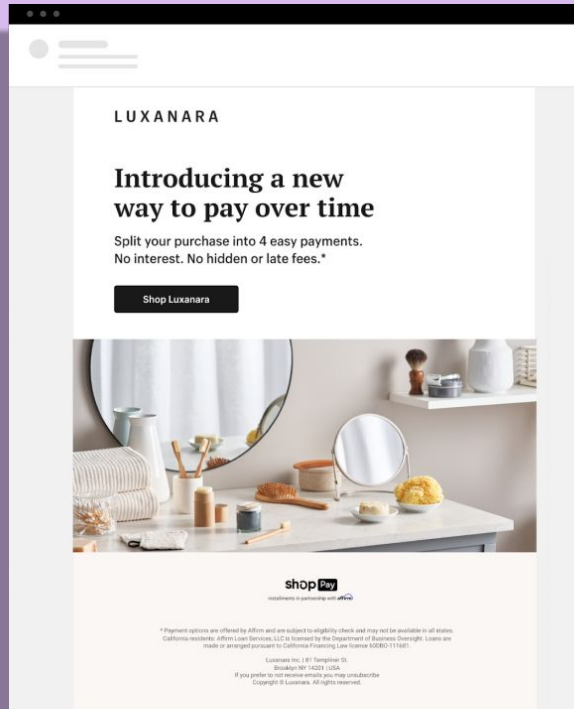
- Pay over time with Shop Pay
- Pay on your terms with Shop Pay
- Make flexible payments with Shop Pay
- Split up the cost with Shop Pay

Headline Examples

- Book now, pay over time with Shop Pay
- Book now and make flexible payments with Shop Pay.
- Buy now, split up the cost with Shop Pay
- Shop today and pay on your terms with Shop Pay.

'As low as 0% APR' Examples

- Pay over time with as low as 0% APR with Shop Pay.
- Split up the cost with as low as 0% APR with Shop Pay.
- Make flexible payments from as low as 0% APR with Shop Pay.
- Pay on your terms with Shop Pay with as low as 0% APR.



PHOTOS & IMAGES

Recommendations for photography

- Use lifestyle photography that features our consumer. The photo should feel journalistic or caught in the moment and should focus on people doing some sort of activity that Shop Pay Installments helped them achieve, whether at home or in their day-to-day life.
- Use lifestyle photos featuring consumer activity or showcasing products in a natural environment, such as furniture in a fully decorated living room. Minimize stand-alone product imagery.
- Photos and images should avoid looking like product placement.



DISCLOSURE

For marketing materials that offer Shop Pay as a payment option

Shop Pay Disclosure

Rates from 0-31.99% APR (subject to provincial regulatory limitations). Payment options through Affirm Canada Holdings Ltd. ("Affirm") are subject to an eligibility check and depend on purchase amount, payment terms, vary by merchant, and may not be available in all provinces/territories. Minimum purchase and down payment may be required. For example, an \$800 purchase could be 12 monthly payments of \$72.21 at 15% APR for total repayment of \$866.48 (credit charges of \$66.48), or 4 interest-free payments of \$200 every 2 weeks. Visit helpcenter.affirm.ca for more information.

03 Emails

EMAILS

Marketing Elements for emails

We recommend:

- **For Messaging**
 - Use the “Messaging” options (see [page 7](#)).
 - Avoid copy that could be considered false or misleading — this includes the email headline.
 - Include all key details about any offers (e.g., Offer ends MM/DD/YY at XX:XX am/pm (time zone), and any conditions, restrictions, exclusions and limitations).
- **In the Footer**
 - Emails must include the entire Shop Pay Disclosure in the footer (see [page 9](#)).
 - The copy “ **Terms Apply. See footer for details.***” should be added to the end of your email messaging, linking it to the disclosure.
 - Include an option for the recipient to unsubscribe.
 - Add your business name and physical address.
- **Regarding Languages**
 - Emails that can reach Québec residents should be in French or French and English
 - French copy must be of equal prominence to English copy
 - If the consumer’s language preference is known, the email can be sent in the preferred language
- **For Photos**
 - Download approved brand assets directly from the help center to create your email
[\[https://help.shopify.com/en/manual/payments/shop-pay-installments/marketing-toolkit/assets\]](https://help.shopify.com/en/manual/payments/shop-pay-installments/marketing-toolkit/assets)
 - Use lifestyle photography that features our consumer, and minimize the use of stand alone product images (see [page 8](#))

Additionally, your email should comply with Canada's Anti-Spam Legislation (CASL) requirements.

04 Web Banners & Social Media

Web Banners & Social Media Advertising

Marketing Elements for web banners and social media

We recommend that:

- **For Messaging**
 - Use the “Messaging” options (see [page 7](#))
 - Avoid copy that could be considered false or misleading
 - Include all key details about any offers (e.g., Offer ends MM/DD/YY at XX:XX am/pm (time zone) and any conditions, restrictions, exclusions and limitations)..
- **For Disclosures**
 - Web banners without space constraints must include the full Shop Pay Disclosure (see [page 9](#)).
 - If a web banner or a social media asset has a space-constraint, the full Shop Pay Disclosure can be no more than “1-click away” via hyperlink or embedded CTAs.
 - “Learn more”, “See terms” or “See details” are examples of captions to hyperlink to the Shop Pay Disclosure (see [page 9](#))
 - For in-feed posts and reels that do not allow for hyperlinks or embedded CTAs, the asset must include “Subject to eligibility. Terms apply.” in the caption.
- **Regarding Languages**
 - Posts or web banners that can reach Québec residents should be in French or French and English (unless Québec is geofenced/excluded from the post, reel or story)
 - French copy must be of equal prominence to English copy
- **For Photos & videos**
 - Download approved brand assets directly from the help center to create your social media marketing materials [<https://help.shopify.com/en/manual/payments/shop-pay-installments/marketing-toolkit/assets>]
 - Use lifestyle photography that features our consumer, and minimize the use of stand alone product images (see [page 8](#))

05 Product Detail Page & Cart Banners

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

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



06 Additional Recommendations

In-store & out-of-home signage for Québec

Québec French language recommendations

French is always required. For in-store and out-of-home signage with French and another language, the French copy must be “markedly predominant” to the other language.

- **Scenario 1:** Display French only.
- **Scenario 2:** If displaying French and English on the same sign, the area occupied by the French text must be 2X larger than the area occupied by the English text
- **Scenario 3:** If displaying French and English on separate signs of the same size, the number of French signs should be 2X greater than the number of English signs.

Note: Signage on billboards and on/in public transit or accesses (including bus shelters) must be exclusively in French.

Financing Advertising Recommendations

Advertising Shop Pay Installments in Québec

- In an advertisement for Shop Pay Installments, the item's selling price should be given **greater** prominence than the Shop Pay Installments payment amount (i.e. is bolded and/or in larger font as compared to the payment amount).
- If any of the following loan terms are mentioned in an advertisement for credit, then all of the loan terms need to be disclosed: (a) an amount of the credit charges, (b) the total credit charges, (c) the number and duration of the payment periods, (d) a payment amount, (e) the total obligation of the consumer. The credit rate (APR%) is exempted if it is the only loan term mentioned in the advertisement. Shop Pay recommends using of the following table format where applicable.

HOW IT WORKS							FONCTIONNEMENT						
													
PURCHASE AMOUNT	MONTHLY PAYMENT	# OF PAYMENTS	TOTAL REPAYMENT AMOUNT	CREDIT RATE (APR)	TOTAL COST OF BORROWING	TOTAL INTEREST CHARGES	PRIX D'ACHAT	PAIEMENT BI-HEBDOMADAIRE	NOMBRE DE PAIEMENTS	OBLIGATION TOTALE	TAUX DE CRÉDIT ANNUEL	TOTAL DES FRAIS DE CRÉDIT	TOTAL DES INTÉRÊTS
\$800	\$72.21	12	\$866.48	15%	\$66.48	\$66.48	800 \$	72.21 \$	12	866.48 \$	15%	66.48 \$	66.48 \$

- Shop Pay recommends use of the messaging on [page 7](#).
- **Websites and other digital media such as social media, paid media and emails that reach the Québec market should be translated into French. Consider geofencing your website.**

Thank you.