

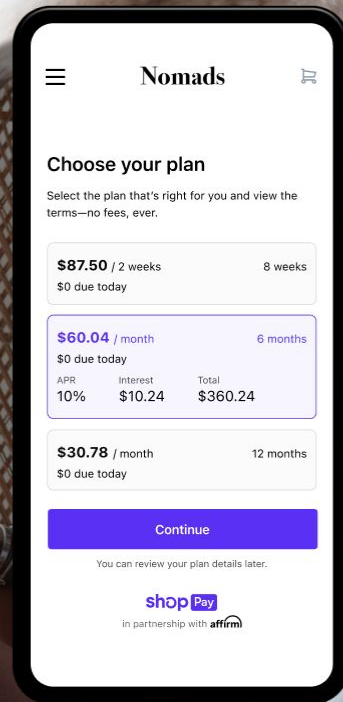
May 2025

MERCHANT MARKETING TOOLKIT

SHOP PAY INSTALLMENTS

shop Pay

installments in partnership with **affirm**



SHOP PAY INSTALLMENTS

WELCOME TO SHOP PAY INSTALLMENTS

We offer Shop Pay Installments 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, you still get paid upfront.

In this toolkit, you'll find everything you need to talk about Shop Pay Installments with your customers and encourage them to choose it at checkout. Letting customers pay in installments can **decrease cart abandonment by up to 28%**.

To ensure compliance with state and federal regulations, **only use the approved messaging and brand assets provided in this toolkit**.

60%

Of shoppers have used a buy now, pay later solution in the US*

SHOPIFY MERCHANTS WHO HAVE MESSAGING
DISPLAYED ON PRODUCT PAGES HAVE SEEN UP TO A

55%

increase in Shop Pay Installments order volume

* Source: C+R Research, June 2021

SHOP PAY INSTALLMENTS OVERVIEW

HOW CUSTOMERS EXPERIENCE SHOP PAY INSTALLMENTS

When your customers choose to pay over time, they'll have the option to pay in 2 or 4 interest-free payments every two weeks or monthly installments. At checkout, your customer can choose to "Pay now", "Pay in 2 installments of \$XX.XX", "Pay in 4 installments of \$XX.XX", or "Pay in monthly installments".

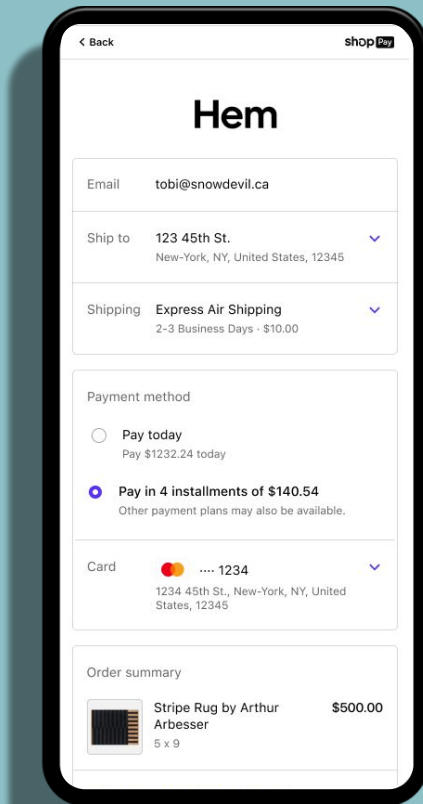
While we refer to the option to buy now, pay later as Shop Pay Installments at Shopify and with our merchants, only Shop Pay is displayed to your customers, with the option to pay now or later.

SHOP PAY

- Helps your customers speed through checkout in minutes
- Offers customers the flexibility to pay in full or pay over time with Shop Pay Installments

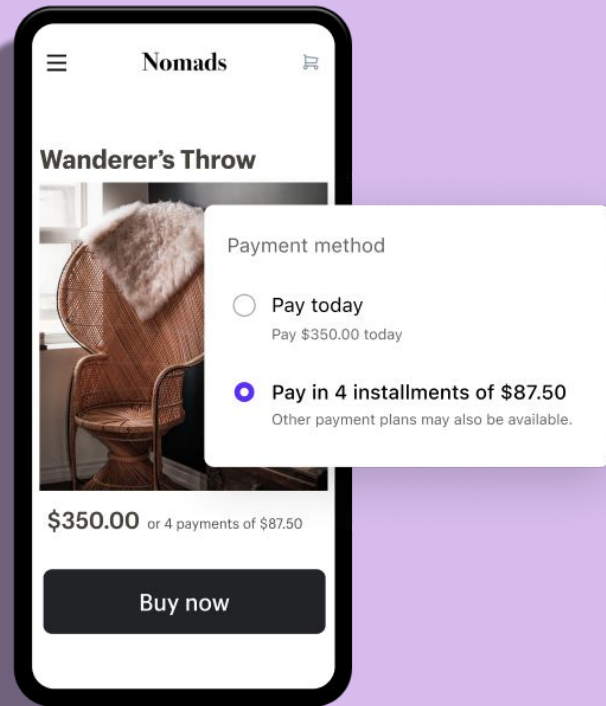
SHOP PAY INSTALLMENTS

- Option within Shop Pay that lets eligible customers choose between making 2 or 4 interest-free payments and monthly installments
- Offers customers an alternate way to buy now, pay later in partnership with Affirm



MERCHANT MARKETING TOOLKIT

SHOP PAY INSTALLMENTS



PROMOTING SHOP PAY INSTALLMENTS

SUMMARY OF MARKETING TOUCHPOINTS

Here are some marketing initiatives that you can start today, as well as guidelines and approved messaging.

[ANNOUNCEMENT EMAILS →](#)

[SEASONAL & PROMOTIONAL EMAILS →](#)

[ABANDONED CART EMAILS →](#)

[ONLINE STORE HOMEPAGE BANNER →](#)

[PRODUCT DESCRIPTION PAGE BANNER →](#)

[CART PAGE BANNER →](#)

[ONLINE STORE FAQs →](#)

[SOCIAL MEDIA & PAID ADVERTISING →](#)

[APPROVED MESSAGING BY VERTICAL →](#)

[DISCLOSURES & COMPLIANCE →](#)

PROMOTING SHOP PAY INSTALLMENTS

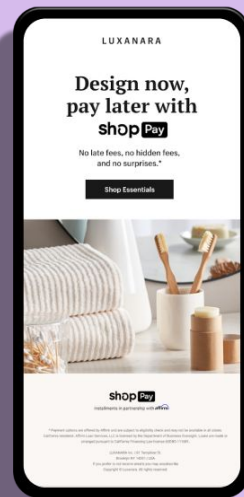
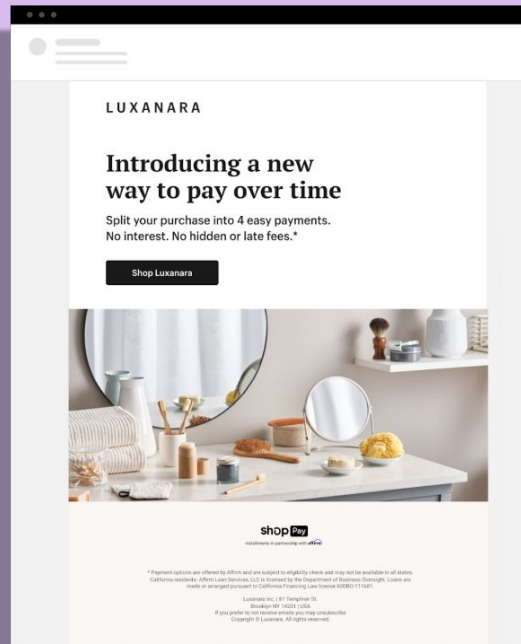
ANNOUNCEMENT EMAILS

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

APPROVED HEADLINES/EMAIL SUBJECT LINES

- Introducing buy now, pay later with Shop Pay Installments
- Introducing a new way to pay over time
- Buy today, pay over time
- Big ticket items, flexible payment options
- Buy now, pay later—as low as 0% APR
- Buy what you want, with flexible payment options

You must use our **Shopify Email template** when introducing Shop Pay Installments to your customers.



ANNOUNCEMENT EMAILS

SUBJECT LINE

Now you can buy now and pay later with Shop Pay!

PREHEADER

Flexible payment options as low as 0% APR

HEADER

Introducing a flexible way to pay

MESSAGE

Hey, {{first_name}}

We're excited to let you know that Shop Pay is now available! This payment method gives you more ways to buy now and pay later. There are no late or hidden fees.. You can check your balance in the Shop app any time.

HERE'S HOW:

1. **Check out with Shop Pay.** Fill your cart and check out with Shop Pay.
2. **Choose the payment plan that works for you.** Choose interest-free payments or monthly installments.
3. **Buy today and pay over time.** You'll be prompted to set up the rest of your payments.

CTA

Go shopping {link to your store}

FOOTER

Rates from 0%--36% APR. Payment options through Shop Pay Installments 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. State notices to consumers affirm.com/licenses.

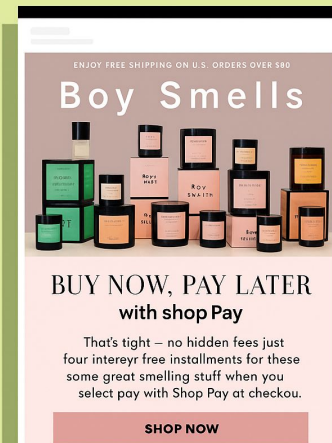
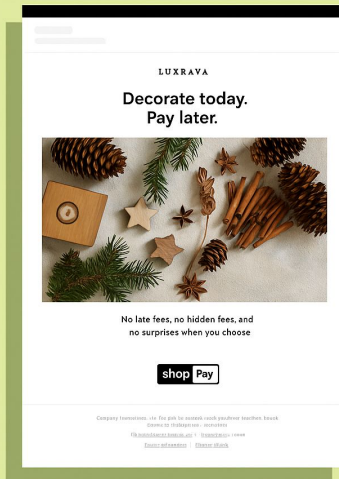
PROMOTING SHOP PAY INSTALLMENTS

SEASONAL & PROMOTIONAL EMAILS

Invite your customers to buy now and pay later with Shop Pay during key seasonal moments, such as Black Friday/Cyber Monday, Christmas, Back-to-School, Valentine's Day, and other important dates for your industry.

APPROVED HEADLINES/EMAIL SUBJECT LINES

- Buy now, pay later with Shop Pay Installments
- Buy now, pay over time
- Buy now, pay later as low as 0% APR
- Shop now with flexible payment options



PROMOTING SHOP PAY INSTALLMENTS

ABANDONED CART EMAILS

Paying in installments **can decrease cart abandonment by as much as 28%***. Encourage your customers to pay in installments to get the things they need.

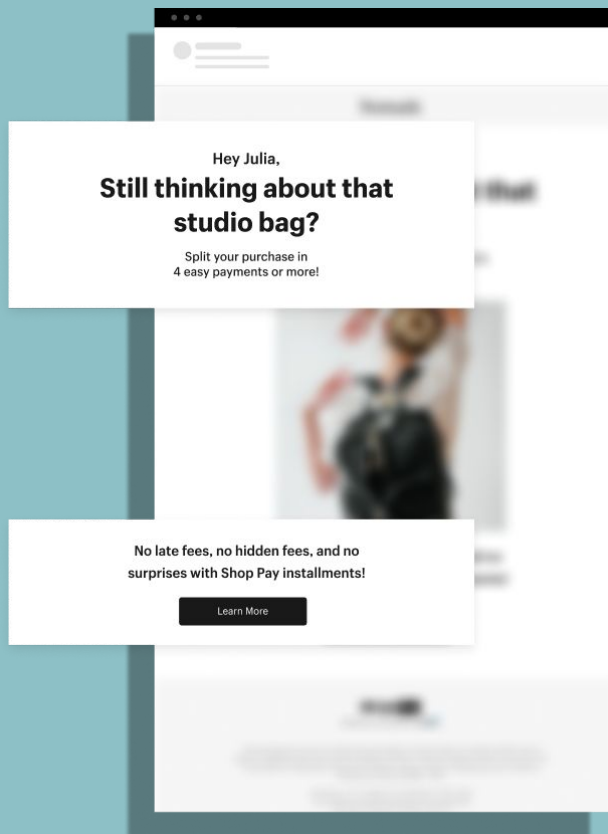
For compliance reasons, these emails **must** include an option for the recipient to unsubscribe, physical address, as well as the standard disclosure**. [Click here to learn how to edit abandoned cart emails](#) and check out our suggested headlines below.

APPROVED HEADLINES

- Don't forget, you can buy now and pay later with Shop Pay Installments
- Complete your checkout with the payment plan that works for you
- Still thinking about your item? Check your flexible payment options**
- Your cart's waiting for you! Want to pay with flexible payments?
- Check out now, pay over time

*Results from pay in 4 interest-free payments using Shop Pay Installments

**Rates from 0-36% APR. Payment options through Shop Pay Installments 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. State notices to consumers affirm.com/licenses.



PROMOTING SHOP PAY INSTALLMENTS

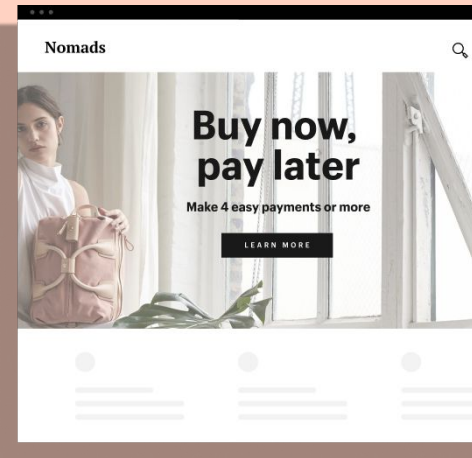
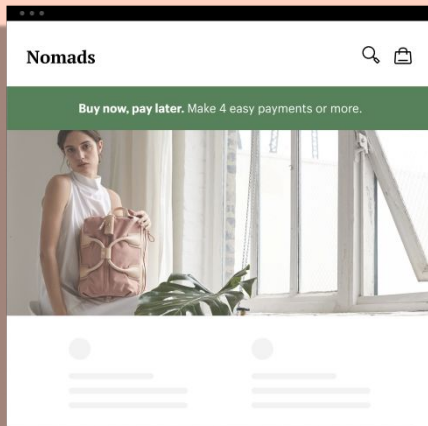
ONLINE STORE HOMEPAGE BANNER

PROMOTE 'BUY NOW, PAY LATER' ON YOUR ONLINE STORE'S HOMEPAGE.

A homepage banner featuring the option to pay in installments on Shop Pay will help increase awareness, optimize conversion, and shorten the path to purchase for customers visiting your online store.

APPROVED HEADLINES

- Introducing buy now, pay later
- Introducing a flexible way to pay over time
- Buy the things you need, with flexible payment options
- Buy now and pay later starting at 0% APR



PROMOTING SHOP PAY INSTALLMENTS

PRODUCT DESCRIPTION PAGE BANNER

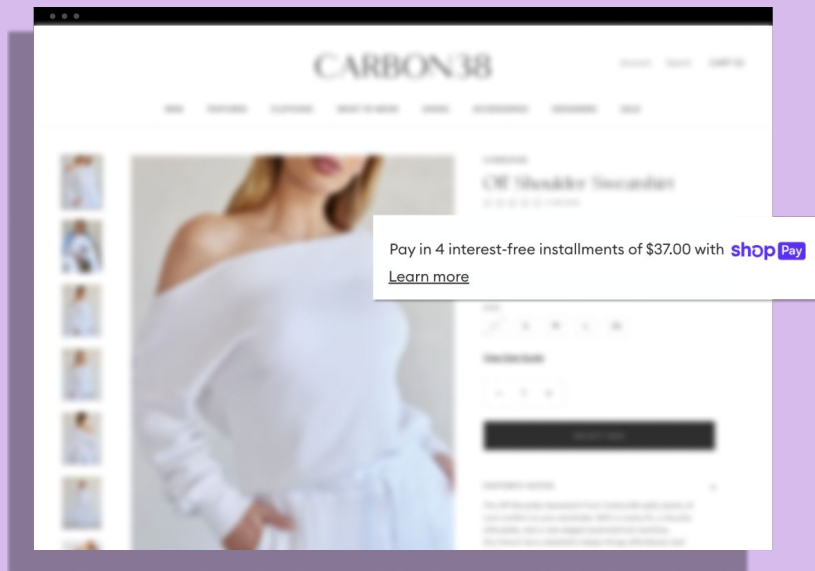
After you've activated Shop Pay Installments, you can add a product page description banner to promote it to your customers.

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
- Buy now and pay later starting at 0% APR

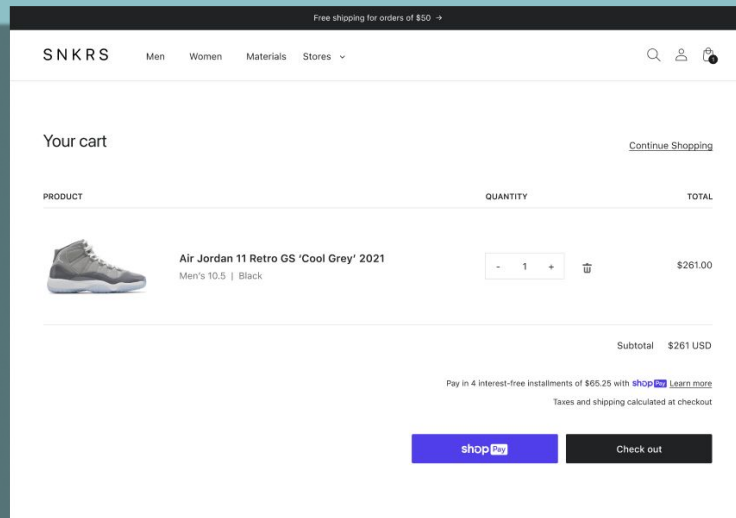


PROMOTING SHOP PAY INSTALLMENTS

CART PAGE BANNER

The Shop Pay Installments cart banner is displayed below the subtotal on the cart page. This banner lets your customers know that they have the option to pay for orders in installments.

Like the product description page banner, the cart page banner message will dynamically update to reflect the flexible payment plans available to your customers. If you'd like to add it to our online store, you can [learn more here](#).



PROMOTING SHOP PAY INSTALLMENTS

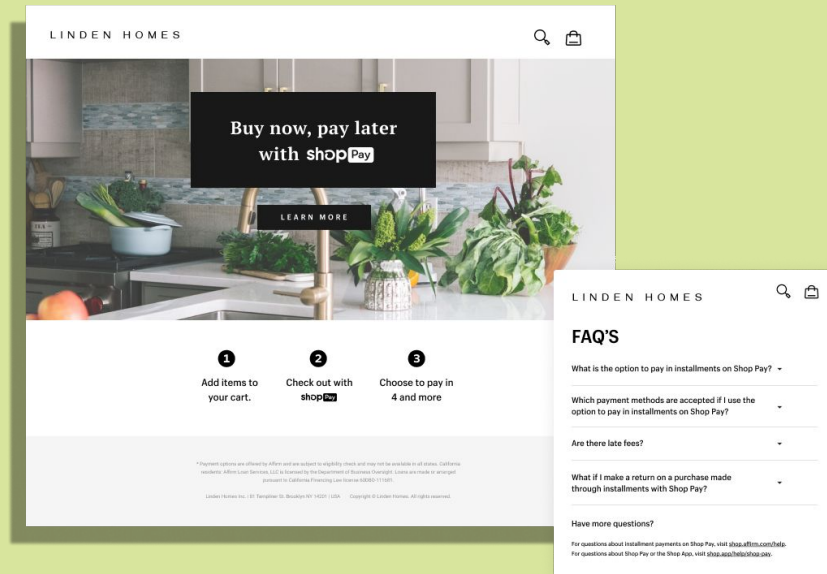
ONLINE STORE FAQS PAGE

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](#)



PROMOTING SHOP PAY INSTALLMENTS

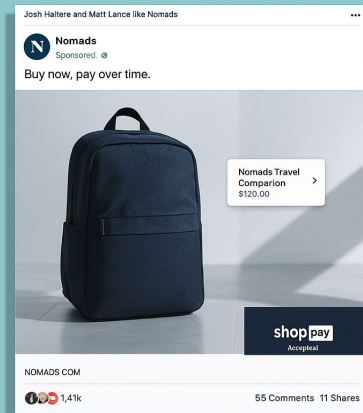
SOCIAL MEDIA & PAID ADVERTISING

If you plan to invest in paid media, to target/retarget consumers with Shop Pay Installments messaging, you must ensure you are adhering to [Fair Lending practices](#).

APPROVED HEADLINES

- A smarter way to pay with Shop Pay Installments
- Buy now, pay over time
- Introducing a new way to pay over time
- Buy now, pay later with Shop Pay

Download [approved brand assets](#) directly from the help center to create your social marketing materials.



PROMOTING SHOP PAY INSTALLMENTS

SOCIAL MEDIA & PAID ADVERTISING

Use our copy templates to let your customers know about Shop Pay Installments on Instagram. Make sure to use this exact text and include the disclosures below for each message, within the caption of the post.

INSTAGRAM FEED POST — DESCRIPTION

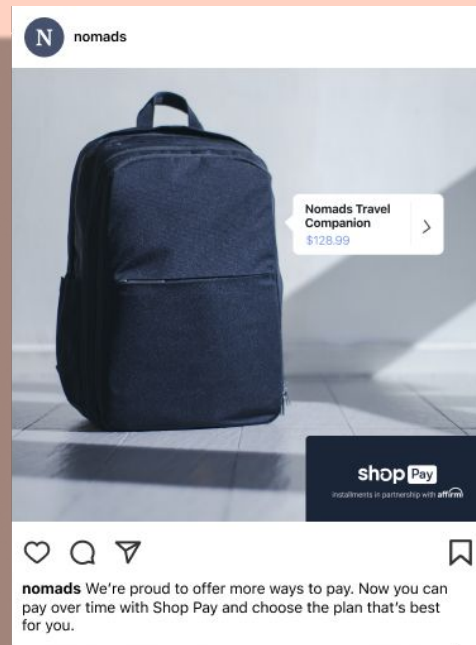
- We're proud to offer more ways to pay. Now you can pay over time with Shop Pay and choose the plan that's best for you.
- We're proud to offer more ways to pay. Buy what you want and pay over time when you check out with Shop Pay.
- We're proud to offer Shop Pay Installments! Buy today with flexible payment options starting at 0% APR.

DISCLOSURE

Payment options through Shop Pay Installments are subject to eligibility and are provided by Affirm's lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required.

DISCLOSURE (SHORTENED)

Subject to eligibility. See lending terms at affirm.com/disclosures



THIS LANGUAGE MUST BE USED WORD FOR WORD

PROMOTING SHOP PAY INSTALLMENTS

SOCIAL MEDIA & PAID ADVERTISING

FACEBOOK FEED POST — DESCRIPTION

Choose a payment option that meets your budget when you choose Shop Pay at checkout.

HEADLINE

Pay at your pace.

CTA

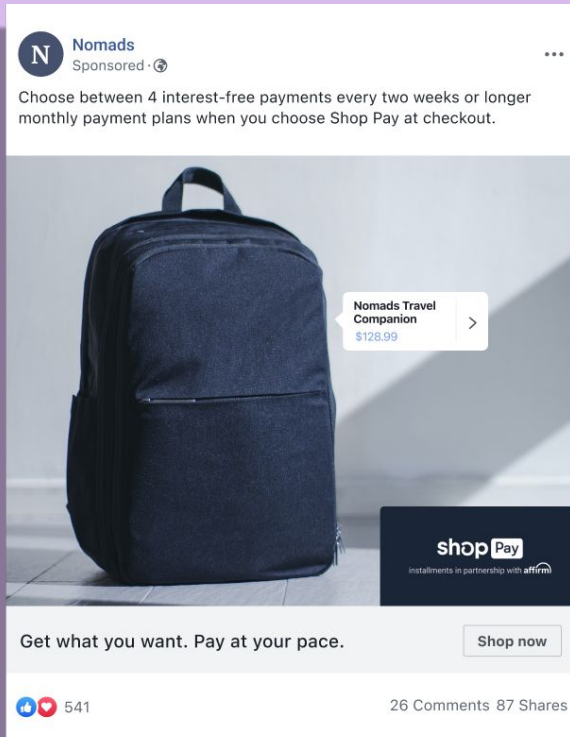
Shop now

DISCLOSURE

Payment options through Shop Pay Installments are subject to eligibility and are provided by Affirm's lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required.

DISCLOSURE (SHORTENED)

Subject to eligibility. See lending terms at affirm.com/disclosures



A Facebook sponsored post for the 'Nomads Travel Companion' backpack. The post features a dark blue backpack on a light grey background. A price tag overlay on the right shows 'Nomads Travel Companion' and '\$128.99'. Below the backpack, there is a 'shop Pay' logo with the text 'installments in partnership with affirm'. The post text at the top says: 'Choose between 4 interest-free payments every two weeks or longer monthly payment plans when you choose Shop Pay at checkout.' The bottom of the post has a call to action 'Shop now' and engagement metrics: '541' likes, '26 Comments', and '87 Shares'.

Nomads
Sponsored · 🌐

Choose between 4 interest-free payments every two weeks or longer monthly payment plans when you choose Shop Pay at checkout.

Nomads Travel Companion
\$128.99

shop Pay
installments in partnership with affirm

Get what you want. Pay at your pace. Shop now

541 26 Comments 87 Shares

THIS LANGUAGE MUST BE USED WORD FOR WORD

EVERGREEN MESSAGING BY VERTICAL

Fashion and Beauty

Banner 1

Headline: Step out in style

Subhead: And pay at your own pace with Shop Pay Installments.

Banner 2

Headline: Look good, feel good, pay over time

Subhead: Get the styles you love without paying all at once.

Banner 3

Headline: Stock your [closet/shelf]

Subhead: Pay over time for your favorite [styles/products].

Banner 4 (luxury)

Headline: Luxury at your own pace

Subhead: Shop [handbags/shoes/clothes] and pay over time.

Banner 5 (luxury)

Headline: Add a bit of luxury to your life

Subhead: Without paying for it all at once—shop [designer goods/designer name] and pay at your own pace.

Banner 6 (luxury)

Headline: Yes, you deserve [insert luxury item]

Subhead: Shop [brand] today and pay at your own pace.

Electronics

Banner 1

Headline: A smarter way to play

Subhead: Get the latest games and gear and pay over time.

Banner 2

Headline: Time to upgrade

Subhead: Phones, laptops, watches, you name it—get what you want today.

Banner 3

Headline: Pay over time for new headphones?

Subhead: Sounds good. Just choose Shop Pay Installments at checkout.

Banner 4

Headline: Need a new [laptop/tablet/other product]?

Subhead: Get the latest tech and pay over time with Shop Pay Installments.

EVERGREEN MESSAGING BY VERTICAL

Home

Banner 1

Headline: DIY now, pay later

Subhead: With a smarter way to pay for your home projects.

Banner 2

Headline: Upgrade your space

Subhead: And pay at your own pace.

Banner 3

Headline: Dial up your style

Subhead: And pay over time for everything from furniture to new decor.

Banner 4

Headline: Decorate for every season

Subhead: And pay over time throughout the next one.

Banner 5

Headline: Catch some zzzs

Subhead: Pay over time with ease—and no hidden fees.

Banner 6

Headline: Your home, your way

Subhead: Decorate and choose how you want to pay.

Fitness and Gear

Banner 1

Headline: Break a sweat

Subhead: Without breaking the bank. Pay over time for your gear.

Banner 2

Headline: Your workout, your way

Subhead: And choose how you want to pay.

Banner 3

Headline: Get fit and stay on budget

Subhead: Pay over time for your [insert fitness product].

Banner 4

Headline: Sweat the workout, not your payments

Subhead: Shop [brand] today and pay at your own pace.

Banner 5

Headline: A smarter way to get fit

Subhead: Shop now and pay over time.

PROMOTING SHOP PAY INSTALLMENTS

EVERGREEN MESSAGING BY VERTICAL

Lifestyle

Banner 1

Headline: Treat yourself

Subhead: While treating your wallet by paying over time.

Banner 2

Headline: Live your way

Subhead: With a smarter way to pay.

Banner 3

Headline: Craft now, pay later

Subhead: With a smarter way to pay for your favorite hobbies.

Banner 4

Headline: Choose yourself

Subhead: With a smarter way to pay for your favorites.

DISCLOSURES & COMPLIANCE

You must adhere to the guidelines and approved messaging provided in this toolkit when creating marketing materials to promote Shop Pay Installments.

DISCLOSURE INFORMATION

When using the approved headlines and subheadlines, your marketing copy must end with an asterisk and the following disclosure must be included in the same marketing material (e.g., email, website):

Rates from 0-36% APR. Payment options through Shop Pay Installments 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. State notices to consumers affirm.com/licenses.

REGULATIONS

Your Marketing and terms must comply with various regulations, including: state and federal fair lending laws, the Equal Credit Opportunity Act, Truth in Lending Act, Telephone Consumer Protection Act, CAN-SPAM, and the FTC's Advertising and marketing Rules, including endorsement guidelines, and Full Disclosure requirements.

Industry Specific Compliance Supplement

Shop Pay Installments (SPI) works with thousands of different businesses across various industries; some of them may have additional requirements to market SPI 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 SPI in your marketing
- Healthcare & Elective Medical

THE TRUTH IN LENDING ACT (TILA)

TILA requires that customers receive disclosures about important terms of credit before they're obligated to pay back their loan. When advertising terms of credit, advertisements can only state terms that are actually available.

When you mention **specific terms of credit (“trigger terms”)** in your marketing, TILA requires you to provide the full terms of repayment. A common way to achieve this is by using a **representative example** of what a real loan might look like in order to contextualize the trigger terms. The representative example reflects a typical loan offered on your online store.

THE REPRESENTATIVE EXAMPLE NEEDS TO INCLUDE THE FOLLOWING INFORMATION:

- Purchase price (loan amount)
- Monthly payment amount
- Length of loan term
- Annual percentage rate (APR)

SAMPLE REPRESENTATIVE EXAMPLE:

For example, a \$800 purchase could be split into 12 monthly payments of \$72.21 at 15% APR, or 4 interest-free payments of \$200 every 2 weeks.

THESE MESSAGES TRIGGER A REPRESENTATIVE EXAMPLE

THESE MESSAGES TRIGGER A REPRESENTATIVE EXAMPLE:

- **The number of payments, if more than 4 payments** (e.g. 6 payments)
- **The period of repayment** (e.g., 6 months, 12 months, etc)
- **The monthly payment amount** (e.g., as low as \$60/month)
- **The amount of interest** (not applicable to: “zero interest” or “interest-free”)
- **The amount or percentage of any down payment**

THESE MESSAGES DO NOT TRIGGER A REPRESENTATIVE EXAMPLE. OTHER DISCLOSURES MAY STILL BE REQUIRED:

- Monthly payments
- Pay over time
- Buy now, pay later
- Financing
- As low as 0% APR
- 0-36% APR
- Interest-free
- 4 interest-free payments

UNFAIR, DECEPTIVE, OR ABUSIVE ACTS OR PRACTICES (UDAAP)

Unfair, deceptive, or abusive acts and practices can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. UDAAP was established to prevent consumer harm by misleading or deceitful actions.

PREVENTING UDAAP IN ADVERTISING

To reduce the risk of misleading customers, your marketing materials needs to:

- Include all relevant information
- Be clear and easy to understand
- Support claims with facts about the product
- Avoid a false sense of urgency
- Be honest
- Avoid using misrepresentations, omissions, or other deceptive claims

PLEASE NOTE:

- ***Disclosures don't eliminate the UDAAP risk.*** Disclosures are helpful with providing additional context, but they do not negate misrepresentations, omissions, or other deceptive claims.
- ***Substantiate claims.*** Provide a factual basis that underlies statements about the product.
- ***Honor promotions & rebates.*** If you offer a promotion or rebate, such as a risk-free trial, 0% APR financing, or money-back guarantee, then you should always honor the promotion.
- ***Intent is irrelevant.*** Regulators do not consider whether a company intended to mislead or cause harm when determining violations.
- ***Be cautious when advertising "free trials".*** Ensure the trial is actually free, including any interest that may accrue. If the free trial period is more than 30 days, it is possible that a loan payment will be due within that period.

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 status/Marital Status
- Disability
- Age (provided the applicant has the capacity to contract)
- Income dependency on a public assistance program
- Targeting criteria (including usage of look-a-like models) is subject to review by Affirm Compliance

SHOP PAY INSTALLMENTS
MERCHANT MARKETING TOOLKIT

THANK YOU



installments in partnership with affirm