Merchant Marketing Guidelines

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Introduction

Getting started

Affirm's Merchant Marketing Guidelines provide you with **approved messaging and assets** to use when promoting Affirm on your website, in emails, and on social media. Based on our experience, the recommendations included here strike an optimal balance of effectiveness, clarity, and compliance.

We encourage you to promote Affirm, as educating shoppers about Affirm throughout the funnel maximizes the conversion and AOV benefits of our partnership.

Compliance note: Affirm is required to meet certain regulatory obligations, including compliance with applicable credit advertising laws, regulations, and guidance (e.g., the Truth in Lending Act, Dodd-Frank Act, and FTC guides). Given your partnership with Affirm, it is critical that you follow the Merchant Marketing Guidelines to help ensure these regulatory obligations are met.

GUIDELINES

- **Accuracy:** Always make sure that the Affirm terms, features, and offers you advertise accurately reflect what you're currently offering to your customers.

- **Approved messaging:** When you strictly adhere to these guidelines, no special approvals are required.

- **Custom messaging:** If you prefer to use custom messaging not included in these guidelines, or if you'd like to use the included messaging in excerpted form or in any form not explicitly conveyed in these guidelines, **you'll need to obtain prior written approval from Affirm and allow up to 10 business days for Affirm to review your messaging**. Please submit your proposed marketing or promotional materials to merchanthelp@affirm.com for approval. This is important for a number of reasons, including satisfying your contractual obligations with Affirm and helping ensure compliance with credit advertising laws, regulations, and guidance.

- **Rates & terms:** These guidelines reflect the standard rates and terms Affirm offers customers. If your customers are offered different rates or terms as agreed upon by you and Affirm, please insert the appropriate rates or terms.

- **Affirm logotype:** We strongly encourage use of the Affirm logotype wherever you mention Affirm.

- **Disclosure text:** Whenever disclosure text is required, it must be displayed in a font and color that is easy to read, and at a minimum of size 10 font.

- **Questions:** If you have any questions about these guidelines, please contact merchanthelp@affirm.com.

affirm **Branding**

Affirm logo

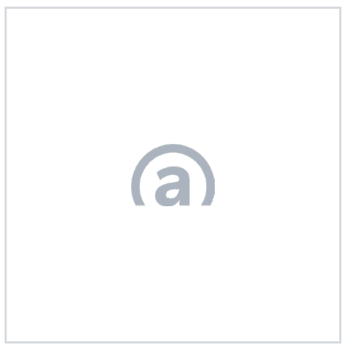
When you reference Affirm on your site, please follow these logo guidelines.

AFFIRM LOGOTYPE

There are four Affirm logotype color variations for you to choose from: two-tone on white, two-tone on black, black on white, and white on black. We recommend using two-tone on white whenever possible.

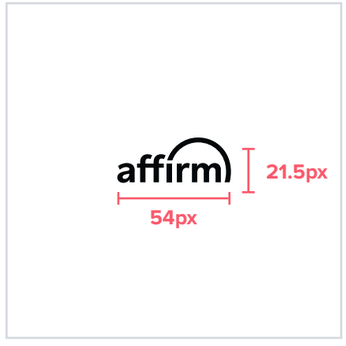
AFFIRM SYMBOL

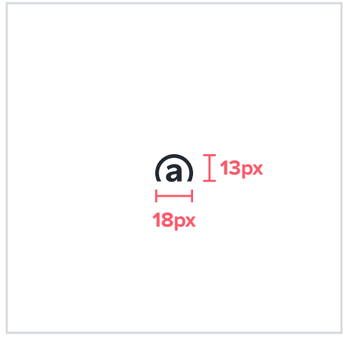
There are four Affirm symbol color variations for you to choose from: two-tone on white, gray on white, black on white, and white on black. We recommend using two-tone on white whenever possible.



Logo sizing

When you reference Affirm on your site, please ensure that the Affirm logotype and icon are no smaller than the following sizes:





For more information, please contact merchanthelp@affirm.com.

affirm

On-site placement

Home page

Showcasing Affirm on your home page is a great way to engage window shoppers and boost AOV for committed shoppers.

Note: "Learn more" must be underlined and hyperlinked to Affirm's *Learn more* modal window, which contains important information and required disclosures. See page 14 for more information about the modal window. All messaging should be accompanied by the Affirm logo.

APPROVED MESSAGING OPTIONS

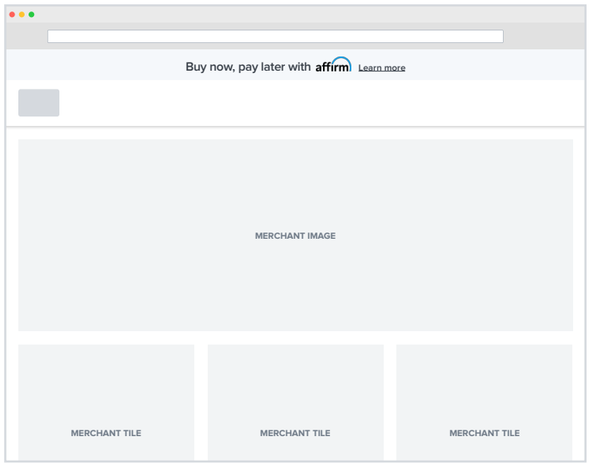
1. [Buy/Shop/etc.] now, pay later
   Learn more
2. [Buy/Shop/etc.] now, pay over time
   Learn more
3. Pay over 3, 6, or 12 months. Rates from 10–30% APR.
   Learn more

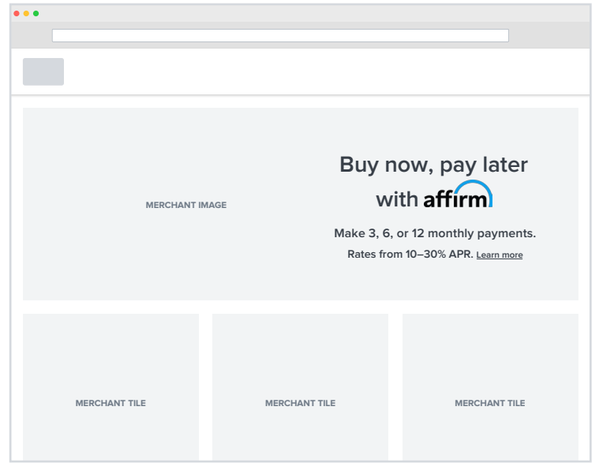
   Optional supporting copy:

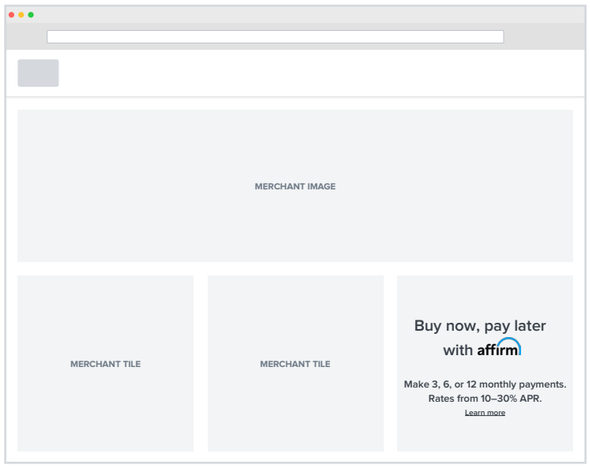
- Just select Affirm at checkout.
- Split your purchase into easy monthly payments.
- Make 3, 6, or 12 monthly payments. Rates from 10–30% APR.
  Learn more

EXAMPLE WIREFRAMES

For demonstration purposes only.







Product gallery

Affirm messaging on your product gallery pages helps drive higher cart values.

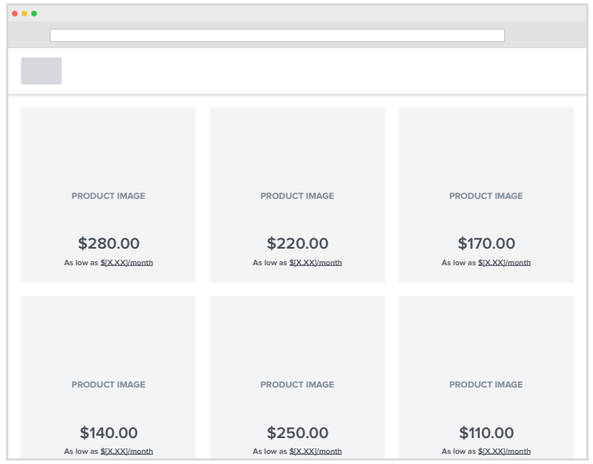
Note: "$[X.XX]/month" or "Monthly Payments" must be underlined and hyperlinked to Affirm's *Learn more* modal window, which contains important information and required disclosures. See page 14 for more information about the modal window.

APPROVED MESSAGING OPTIONS

1. As low as $[X.XX]/month
2. Starting at $[X.XX]/month
3. From $[X.XX]/month
4. affirm Monthly payments available
5. Monthly payments available with affirm

EXAMPLE WIREFRAMES

For demonstration purposes only.



Product page

Affirm messaging on your product pages helps drive higher cart values.

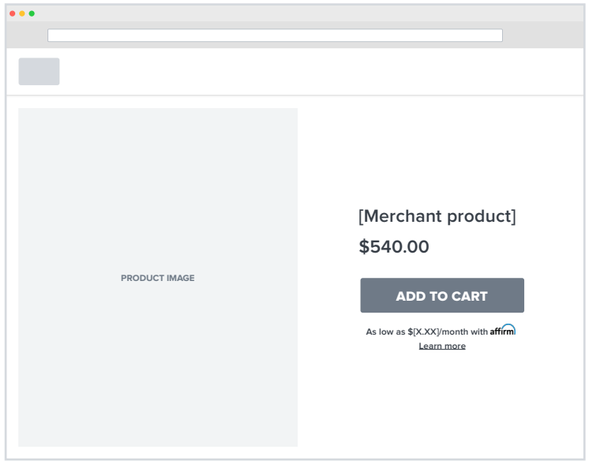
Note: "Learn more" must be underlined and hyperlinked to Affirm's *Learn more* modal window, which contains important information and required disclosures. See page 14 for more information about the modal window.

APPROVED MESSAGING OPTIONS

1. As low as $[X.XX]/month with affirm
   Learn more
2. Starting at $[X.XX]/month with affirm
   Learn more
3. From $[X.XX]/month with affirm
   Learn more
4. affirm Monthly payments available
   Learn more
5. Monthly payments available with affirm
   Learn more

EXAMPLE WIREFRAMES

For demonstration purposes only.



Cart page

Affirm messaging on your cart page helps boost conversion.

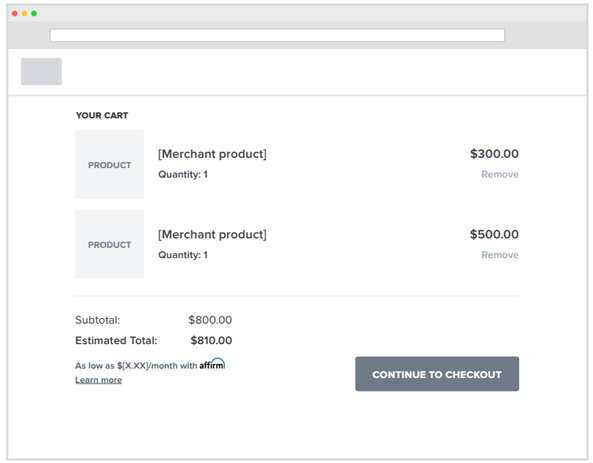
Note: "Learn more" must be underlined and hyperlinked to Affirm's *Learn more* modal window, which contains important information and required disclosures. See page 14 for more information about the modal window.

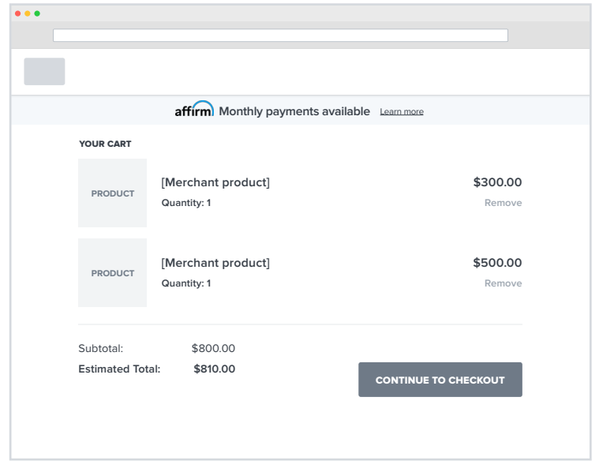
APPROVED MESSAGING OPTIONS

1. As low as $[X.XX]/month with affirm
   Learn more
2. Starting at $[X.XX]/month with affirm
   Learn more
3. From $[X.XX]/month with affirm
   Learn more
4. affirm Monthly payments available
   Learn more
5. Monthly payments available with affirm
   Learn more

EXAMPLE WIREFRAMES

For demonstration purposes only.





Payment page

Using the recommended Affirm button messaging on your payment page helps ensure that shoppers clearly understand Affirm's offering and can choose the payment method that best suits them.

Note: "Learn more" must be underlined and hyperlinked to Affirm's *Learn more* modal window, which contains important information and required disclosures. See page 14 for more information about the modal window.

APPROVED BUTTON OPTIONS

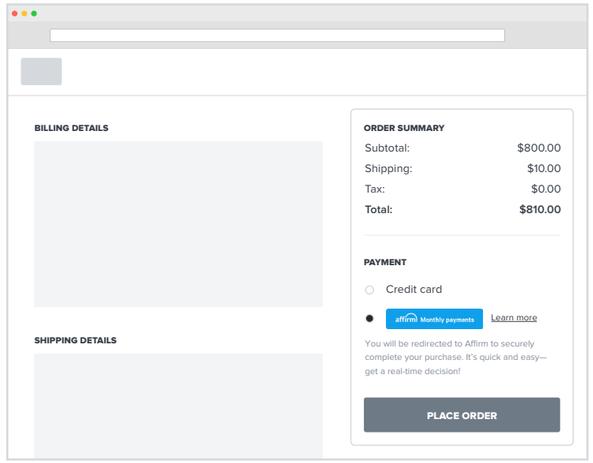
1. Check out with affirm
2. affirm Monthly payments

APPROVED SUPPORTING COPY OPTIONS

1. You'll be redirected to Affirm to securely complete your purchase. It's quick and easy, and you'll get a real-time decision.
2. You'll be redirected to Affirm to securely complete your purchase. Just fill out a few pieces of basic information for a real-time decision. Checking your eligibility won't affect your credit score.

EXAMPLE WIREFRAMES

For demonstration purposes only.



AFFIRM PAYMENT BUTTON OPTIONS

Dimensions: 60px x 296px

affirm Monthly payments

affirm Monthly payments

Check out with affirm

Check out with affirm

Dimensions: 30px x 148px

affirm Monthly payments

affirm Monthly payments

Check out with affirm

Check out with affirm

Learn more modal

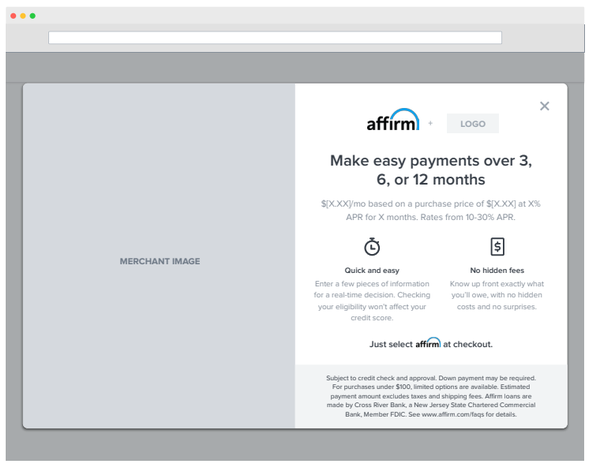
Affirm provides a JavaScript modal window to be displayed when customers click the "**Learn more**" hyperlink on your site. The *Learn more* modal window contains important information and required disclosures.

While the messaging on this modal window can't be modified by you, you can choose the font, text color, imagery, and logo that are displayed on the modal.

For more information, please contact merchanthelp@affirm.com.

EXAMPLE WIREFRAMES

For demonstration purposes only.



affirm

Off-site marketing

General email

If you would like to send a general email about Affirm to your customers, please use the approved messaging below or send your custom messaging to merchanthelp@affirm.com for review.

APPROVED SUBJECT LINE OPTIONS

1. Buy now, pay later
2. Buy now, pay over time
3. Make easy monthly payments

APPROVED HEADLINE OPTIONS

1. Buy now, pay later with Affirm
2. Buy now, pay over time with Affirm
3. Make easy monthly payments with Affirm

APPROVED SUPPORTING BULLETS

- Quick and easy: Enter a few pieces of information for a real-time decision. Checking your eligibility won't affect your credit score.
- No hidden fees: Know exactly what you'll owe before you commit. There are no hidden costs and no surprises.

APPROVED FOOTER TEXT

Just select affirm at checkout.

REQUIRED DISCLOSURE TEXT

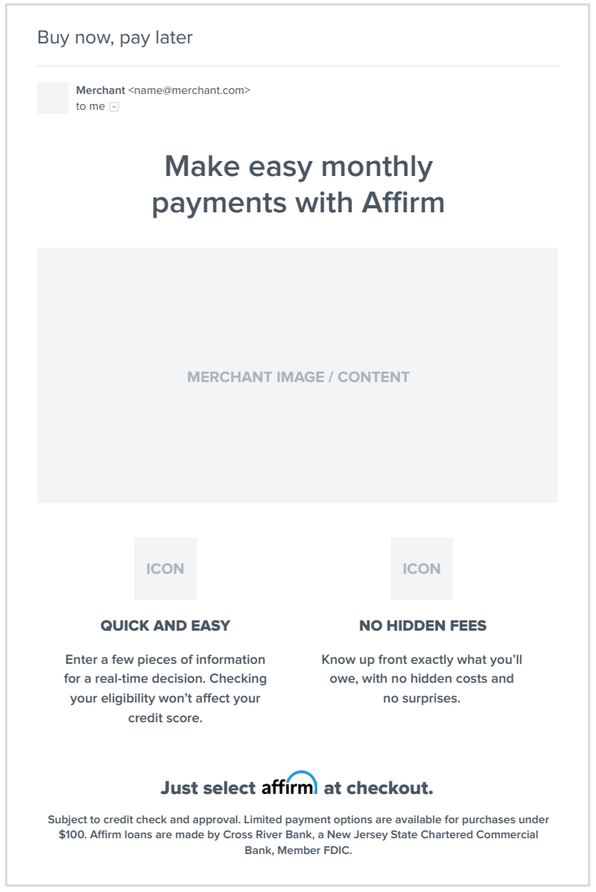
Subject to credit check and approval. Limited payment options are available for purchases under $100.[1] Affirm loans are made by Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC.[2]

Note: The superscripted number 1 and 2 in the required disclosure text and corresponding copy below is for instructional purposes only. Do not include in emails.

[1] If necessary, replace *$100* with the smallest cart total that qualifies for all Affirm payment term options.
[2] If any additional limitations apply to your customers' use of Affirm (e.g., a minimum order amount), these should be disclosed. Please contact Affirm at merchanthelp@affirm.com for further guidance.

EXAMPLE WIREFRAMES

For demonstration purposes only.



General email tile

If you would like to include a tile about Affirm in an email to your customers, please use the approved messaging below or send your custom messaging to merchanthelp@affirm.com for review.

APPROVED SUBJECT LINE OPTIONS (OPTIONAL)

1. Buy now, pay later
2. Buy now, pay over time
3. Make easy monthly payments

APPROVED HEADLINE OPTIONS

1. Buy now, pay later with affirm
2. Buy now, pay over time with affirm
3. Make easy monthly payments with affirm

APPROVED TEXT OPTIONS

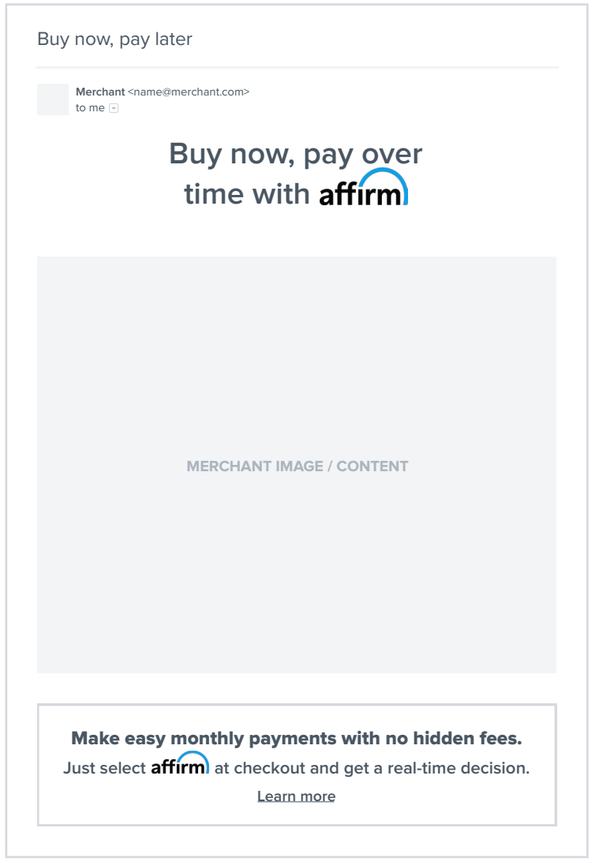
1. Make easy monthly payments with no hidden fees.
2. Split your purchase into easy monthly payments with no hidden fees.

APPROVED SUPPORTING COPY

1. Just select affirm at checkout.
2. Just select affirm at checkout and get a real-time decision.

EXAMPLE WIREFRAMES

For demonstration purposes only.



0% email

If you're currently offering 0% Affirm financing and you'd like to promote it via email, please use the approved messaging below or send your custom messaging to merchanthelp@affirm.com for review.

APPROVED SUBJECT LINE

Buy now, pay later—from 0% APR

APPROVED HEADLINE

[For a limited time:][1] Monthly payments with rates from 0% APR [now available]

APPROVED SUPPORTING BULLETS

- Quick and easy: Enter a few pieces of information for a real-time decision. Checking your eligibility won't affect your credit score.
- No hidden fees: Know exactly what you'll owe before you commit. There are no hidden costs and no surprises.

APPROVED FOOTER TEXT

Just select affirm at checkout.

REQUIRED DISCLOSURE TEXT

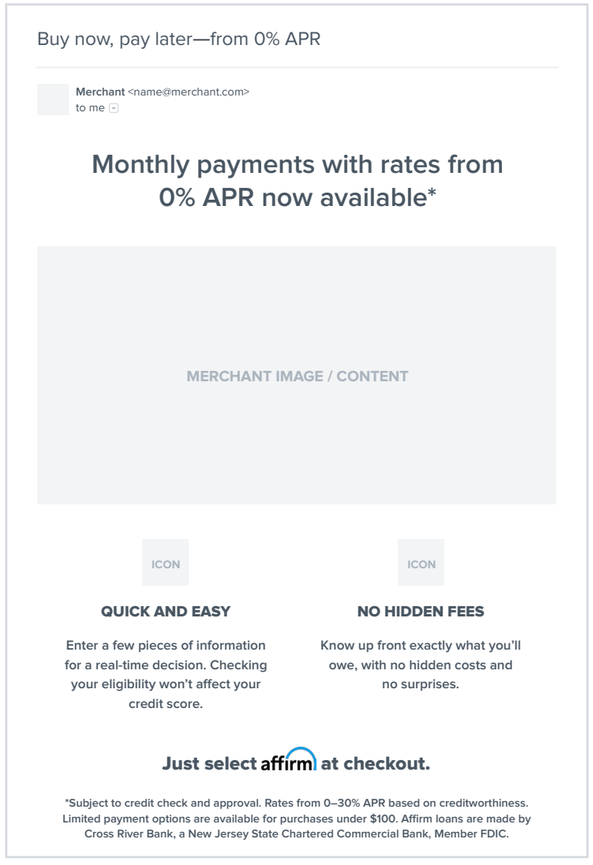
Subject to credit check and approval. Rates from 0–30% APR based on creditworthiness. [0% offer is valid from [date/time/time zone] through [date/time/time zone] and is subject to change at any time. Previous purchases are ineligible for offer.][1] Limited payment options are available for purchases under $100.[2] Affirm loans are made by Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC.[3]

Note: The superscripted numbers 1, 2, and 3 in the required disclosure text and corresponding copy below is for instructional purposes only. Do not include in emails.

[1] Add to messaging for limited-time offers.
[2] If necessary, replace *$100* with the smallest cart total that qualifies for all Affirm payment term options.
[3] If any additional limitations apply to your customers' use of Affirm (e.g., a minimum order amount), these should be disclosed. Please contact Affirm at merchanthelp@affirm.com for further guidance.

EXAMPLE WIREFRAMES

For demonstration purposes only.



0% email tile

If you'd like to include a tile about 0% APR financing with Affirm in an email to your customers, please use the approved messaging below or send your custom messaging to merchanthelp@affirm.com for review.

APPROVED SUBJECT LINE (OPTIONAL)

Buy now, pay later—from 0% APR

APPROVED TEXT

[For a limited time:][1] Easy monthly payments with rates from 0% APR are [now] available for qualified customers.

APPROVED FOOTER TEXT

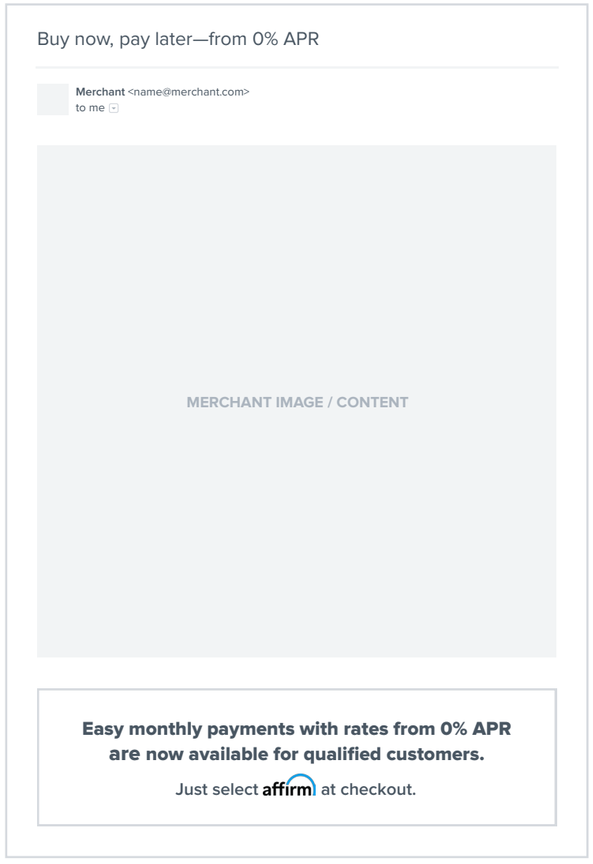
Just select affirm at checkout.

Note: The superscripted number 1 in the required disclosure text and corresponding copy below is for instructional purposes only. Do not include in emails.

[1] For limited-time offers, add the following to the bottom of the tile: "0% offer is valid through [date/time/time zone] and is subject to change at any time. Previous purchases are not eligible."

EXAMPLE WIREFRAMES

For demonstration purposes only.



Abandoned cart email

If you'd like to include messaging about Affirm in an abandoned-cart email to your customers, please use the approved messaging below or send your custom messaging to merchanthelp@affirm.com for review.

APPROVED SUBJECT LINE OPTIONS

1. Buy now, pay later
2. Buy now, pay over time
3. Make easy monthly payments

APPROVED HEADLINE OPTIONS

1. You can still buy [item] now and make monthly payments with Affirm
2. You can still buy now and pay over time with Affirm

APPROVED SUPPORTING BULLETS

- Quick and easy: Enter a few pieces of information for a real-time decision. Checking your eligibility won't affect your credit score.
- No hidden fees: Know exactly what you'll owe before you commit. There are no hidden costs and no surprises.

APPROVED FOOTER TEXT

Just select affirm at checkout.

REQUIRED DISCLOSURE TEXT

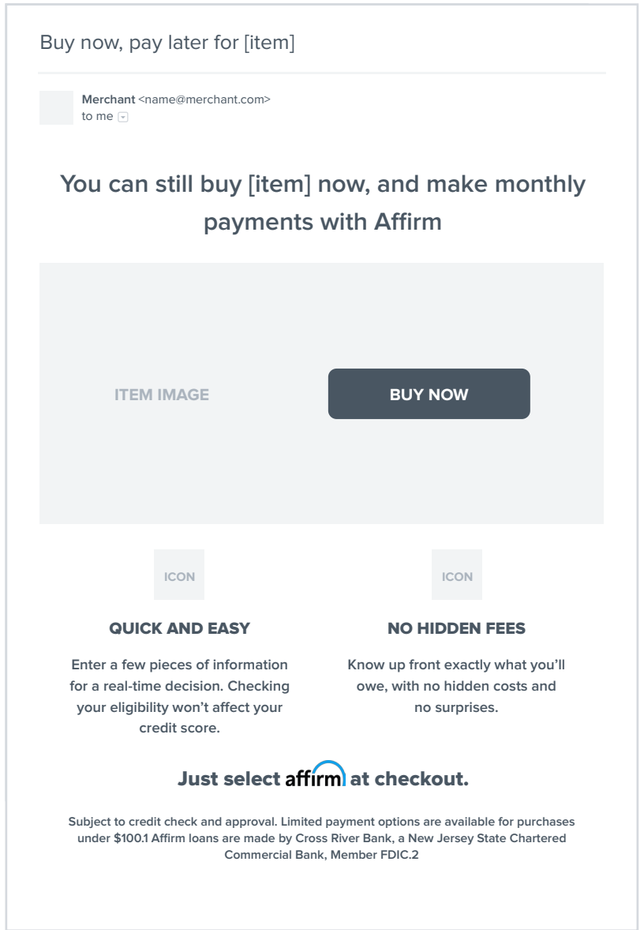
Subject to credit check and approval. Limited payment options are available for purchases under $100.[1] Affirm loans are made by Cross River Bank, a New Jersey State Chartered Commercial Bank, Member FDIC.[2]

Note: The superscripted numbers 1 and 2 in the required disclosure text and corresponding copy below is for instructional purposes only. Do not include in emails.

[1] If necessary, replace *$100* with the smallest cart total that qualifies for all Affirm payment term options.
[2] If any additional limitations apply to your customers' use of Affirm (e.g., a minimum order amount), these should be disclosed. Please contact Affirm at merchanthelp@affirm.com for further guidance.

EXAMPLE WIREFRAMES

For demonstration purposes only.



Abandoned cart email tile

If you'd like to include a tile about Affirm in an abandoned-cart email to your customers, please use the approved messaging below or send your custom messaging to merchanthelp@affirm.com for review.

APPROVED TAGLINE OPTIONS

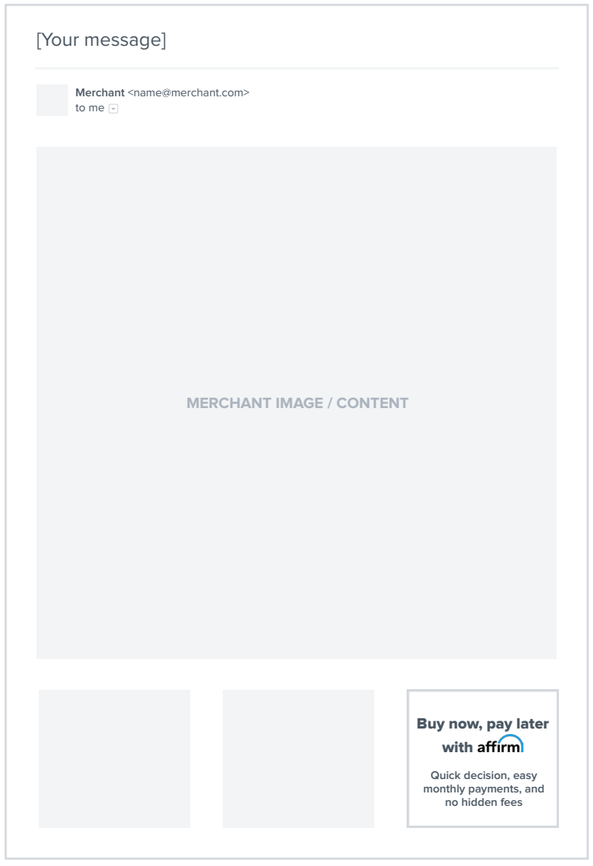
1. Buy now, pay later
2. Buy now, pay over time
3. Make easy monthly payments

APPROVED TEXT OPTIONS

1. Make easy monthly payments with no hidden fees.
2. Just select affirm at checkout

EXAMPLE WIREFRAMES

For demonstration purposes only.



Social media taglines

Select from the approved messaging below when promoting Affirm in a social media campaign. We recommend tagging Affirm on Instagram at @affirm, on Facebook at @affirminc, and on Twitter at @Affirm.

AFFIRM LAUNCH TAGLINE

We've partnered with Affirm to offer easy monthly payments with no hidden fees. It's quick and easy—just select Affirm at checkout and get a real-time decision.

GENERAL AFFIRM MARKETING

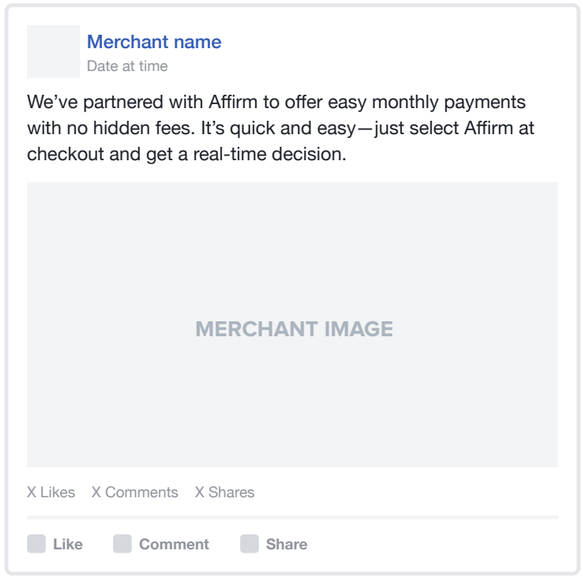
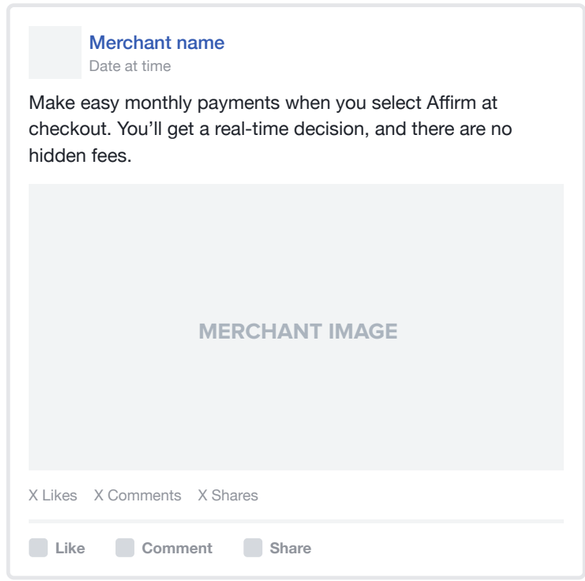
Make easy monthly payments when you select Affirm at checkout. You'll get a real-time decision, and there are no hidden fees.

0% PROMOTION

[For a limited time,] as low as 0% APR financing now available from Affirm for qualified customers. Make easy monthly payments with no hidden fees! [Offer ends [date/time/time zone]. Subject to change at any time.][1]

Note: The superscripted number 1 in the required disclosure text and corresponding copy below is for instructional purposes only. Do not include in emails.

[1] Add to messaging for limited-time offers.

EXAMPLE WIREFRAMES

For demonstration purposes only.