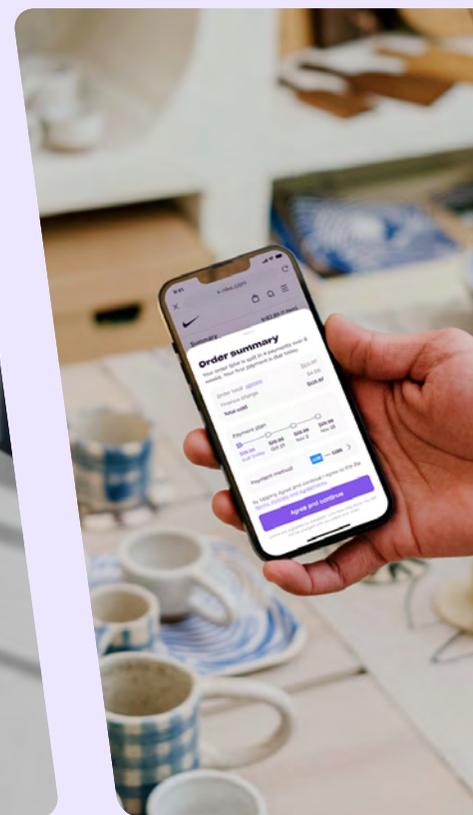




# In-store<sup>1</sup> brand kit

Let your shoppers know they can split their purchases into 4 easy installments<sup>2</sup> with Zip—our buy now, pay later solution.



<sup>1</sup>Zip can only be used for US purchases. Certain merchant, product, goods, and service restrictions apply.

<sup>2</sup>For example, for a \$335 purchase, you'd make four \$85.25 payments every two weeks starting today for a 31.11% annual percentage rate and a total of payments of \$341. A \$6 installment fee is charged at commencement - you pay \$1.50 of this fee as a prepaid finance charge when you make your initial payment today. The remaining \$4.50 is included in your future payments. Actual installment fees vary and can range from \$0 to \$7.50 depending on the purchase price and Zip product used. Actual amount of fee for your purchase will be reflected in checkout. Estimation of installment payment and annual percentage rate excludes potential tax and shipping costs.

Loans through the Zip app are originated by WebBank, except for Zip originated loans in CO, NV, MA and MD.

Zip Card can only be used for US, in-store purchases. Certain merchant, product, goods, and service restrictions apply.



Merchant portal and tools

# How to best use these assets

Here's how to make Zip's branding kit stand out in your store.



## Window Decal

Displayed at any window. Turn outside shoppers into store customers by displaying Zip's flexible payment options as an accepted form of payment in-store<sup>2</sup>.



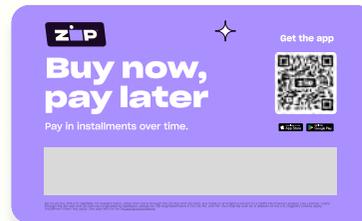
## Shelf Wobbler

Great for shelves, accessories, and other key focal areas with limited space, ideal for increasing units per transaction.



## Mirror Decal

Perfect for changing rooms, walls, and eye-catching surfaces. Drive customers to purchase while they are interacting with your product and increase customers' average order value.



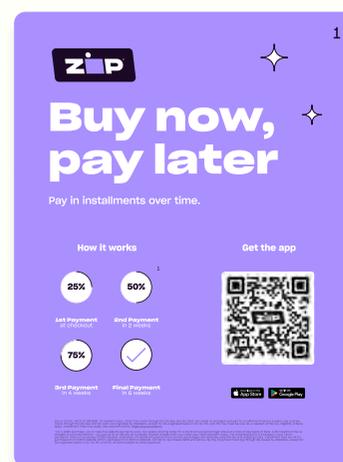
## Terminal Topper

Use this versatile sticker close to your checkout area and throughout the store. Help remind customers they have the ability to pay over time with Zip while they shop.



## Door Decal

Displayed at any door or entry point. This door decal quickly lets customers know Zip is an accepted form of payment upon entering.



## Counter Card

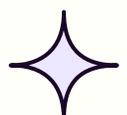
Place at checkout or at key focal areas of your store, like tabletops and counters. Use the built-in easel on the back of the card for standalone placement.

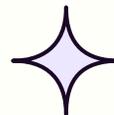
Customer live chat on the Zip app: 7am–11pm EST  
Customer service (888) 274-3159: 8am–8pm EST  
Merchant and retailer support: [partners@us.zip.co](mailto:partners@us.zip.co)

Your ability to place stickers is at your business' sole discretion and based on your relationship/contracts with your landlord and other electronic device payment providers.

<sup>1</sup>For example, for a \$335 purchase, you'd make four \$85.25 payments every two weeks starting today for a 31.11% annual percentage rate and a total of payments of \$341. A \$6 installment fee is charged at commencement - you pay \$1.50 of this fee as a prepaid finance charge when you make your initial payment today. The remaining \$4.50 is included in your future payments. Actual installment fees vary and can range from \$0 to \$7.50 depending on the purchase price and Zip product used. Actual amount of fee for your purchase will be reflected in checkout. Estimation of installment payment and annual percentage rate excludes potential tax and shipping costs. Loans through the Zip app are originated by WebBank, except for Zip originated loans in CO, NV, MA and MD. 3Zip can only be used for US purchases. Certain merchant, product, goods, and service restrictions apply.

<sup>2</sup>Zip can only be used for US purchases. Certain merchant, product, goods, and service restrictions apply.





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# In-store<sup>1</sup> FAQ's

## Who is eligible?

Customers must meet the following basic requirements to use Zip:

- Live in the US
- Be at least 18 years old
- Have a valid and verifiable mobile phone
- Have a US credit or debit card
- Have a physical address, P.O. boxes not accepted

## What about consumers who don't have Apple or Google Pay?

The Zip virtual Visa card number can be viewed inside the Zip app and shared at the point of sale for manual entry.

## What should I do if a customer receives an error message?

If a customer receives an error message, direct them to contact Zip via the live chat function in the app.

## How do Zip returns work?

Zip purchase returns work just like a normal Visa return in-store<sup>1</sup>. If your store requires the customer to present the card they used during purchase, the customer's Zip virtual Visa card number can be found in their Zip app.

## In-store<sup>1</sup> support for employees

Need to order a new kit or replace damaged items? Shoot us an email at [instoreUS@zip.co](mailto:instoreUS@zip.co)

## In-store<sup>1</sup> support for customers

Does a customer need more help with Zip? Find answers to our customers' most common questions at [help.us.zip.co](https://help.us.zip.co)

Customer live chat on the Zip app: **7am–11pm EST**

Customer service (888) 274-3159: **8am–8pm EST**

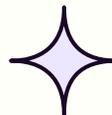
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Merchant portal and tools

# Using Zip in your store

Buy now and pay later in 4 easy installments<sup>1</sup> spread over time with Zip.

## Here's why customers and associates love Zip:



### Estimated spending power<sup>2</sup>

to purchase multiple items or products at higher price points.



### No risk

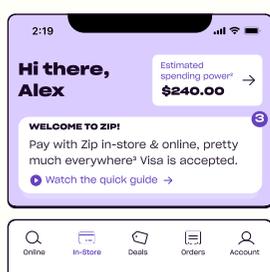
on credit score to use the service.



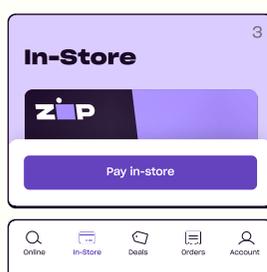
### Clear terms

From the large to fine print.

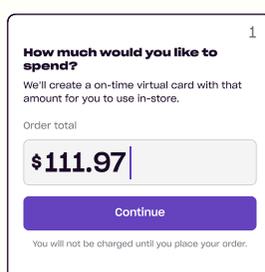
## How to use Zip in store:



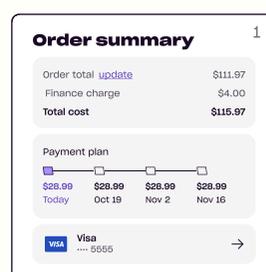
Click in-store<sup>3</sup> located in the bottom navigation.



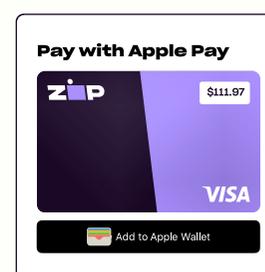
Choose "Pay in-store."



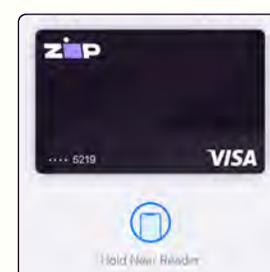
Enter your total purchase amount, including taxes. Zip accommodates for a \$15 difference.



Agree to your purchase.

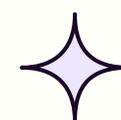


Add the Zip virtual card to your wallet — necessary to proceed with your purchase.



Tap to pay with Zip at checkout. App automatically opens your wallet.

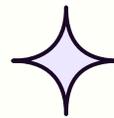
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<sup>1</sup>For example, for a \$335 purchase, you'd make four \$85.25 payments every two weeks starting today for a 31.11% annual percentage rate and a total of payments of \$341. A \$6 installment fee is charged at commencement - you pay \$1.50 of this fee as a prepaid finance charge when you make your initial payment today. The remaining \$4.50 is included in your future payments. Actual installment fees vary and can range from \$0 to \$7.50 depending on the purchase price and Zip product used. Actual amount of fee for your purchase will be reflected in checkout. Estimation of installment payment and annual percentage rate excludes potential tax and shipping costs.

<sup>2</sup>Your estimated spending power amount is not guaranteed and is impacted by a number of factors, such as your repayment behavior and how long you've used Zip. Your spending power is not an open line of credit. Each transaction is separately reviewed for approval. For additional details, please see the terms and conditions. Loans through the Zip app are originated by WebBank, except for Zip originated loans in CO, NV, MA and MD.

<sup>3</sup>Zip can only be used for US purchases. Certain merchant, product, goods, and service restrictions apply.

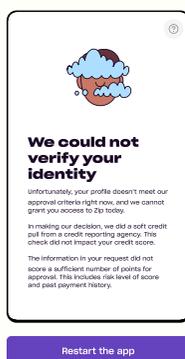


Merchant portal and tools

# Addressing an error message

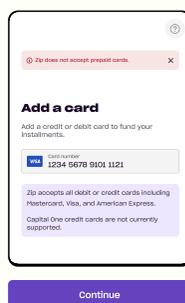
Apologize for the inconvenience and offer to hold the item until the end of the day while they contact customer support.

The customer can contact Zip via our live chat within the app for immediate assistance.



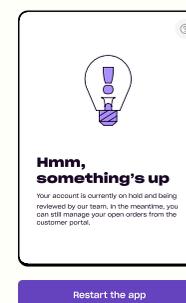
## Cannot confirm user's identity

Contact Zip support for additional review.



## User attempts a purchase using a prepaid card

Zip does not accept prepaid cards. Therefore, to complete the purchase, the customer must enter a valid payment method (any debit or credit card that is not prepaid). Zip does not accept Square Cash cards.



## User is flagged as fraudulent

This user has been flagged for additional review. By contacting support, the user has the opportunity to be manually reviewed to resolve the flag.

OR

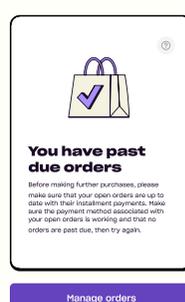
## User has insufficient funds

Contact Zip for additional review.



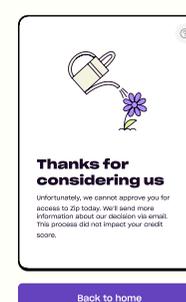
## Canceling a purchase request

If the customer enters the wrong purchase amount or no longer wants to place an order, they can click the "cancel card" button at the bottom of their screen.



## User has payments due on orders

Contact Zip for additional review.



## User not eligible to use Zip

Zip can reassess the customer at a later time. Contact Zip support for additional review.

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