



# Merchant Best Practices

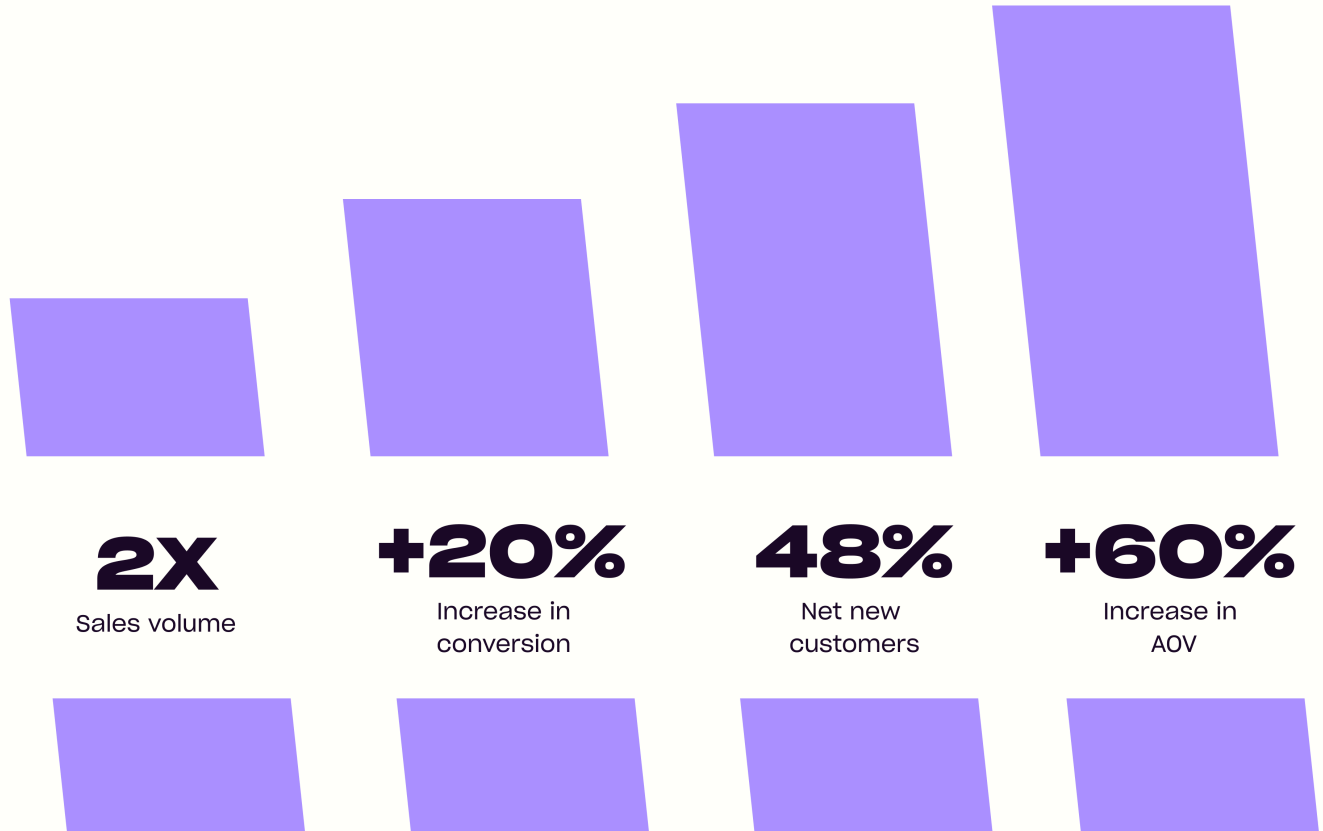
# Index

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- 02** Best practices
- 03** Zip on your website
- 04** Email and Social

## Why follow best practices

We work closely with our integrated partners to see a significant increase in driving preference and purchase.

Zip's partner merchants enjoy higher AOV and conversion, more repeat purchases, and immediate payment.



Note: results from an integrated merchant

## About Zip

Customers can split nearly any purchase into easy installments over time with Zip.

We're here to create a world where people can live fearlessly today, knowing they're in control of tomorrow. Our brand rebalances the power in payments by putting people in the center of everything we do.

Our strategy is built on the universal truth that nobody can live in the moment, if they are not in control of their future. When you give people the knowledge, access, and ability to control their financial lives, you give people the opportunity to live every day with confidence.



# Best Practices



## Key messaging

We're all about consistent messaging throughout the customer journey. Here are some examples of messaging that we recommend you use to familiarize your customers with Zip.






## Approved phrasing for general messaging

- Buy now, pay later
- Pay in easy installments
- Pay over time
- Zip it / Can I Zip it?
- Periodic payments

## Using our name

Our company should always be referred to as 'Zip' only. Do not use any other form or capitalization, for example 'ZIP'.

## Messaging best practice

-  Introduce your Zip partnership to your audience
-  Inform customers about the option to buy now, pay later with Zip
-  Influence shoppers to split their purchase into easy installments
-  Address customers' questions about Zip
-  Mention Zip on social media



## Disclosure guidelines

Please follow these guidelines to maintain compliance.

### Zip evergreen disclosure

This disclosure must be present in any and all assets that use the Zip logo or name.

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

### TILA or representative example

This disclosure must be added to any assets or web pages that speak to the specific number of installments or weeks in the payment plan (for example, any assets that use “pay in 4” or “4 payments over 6 weeks”):

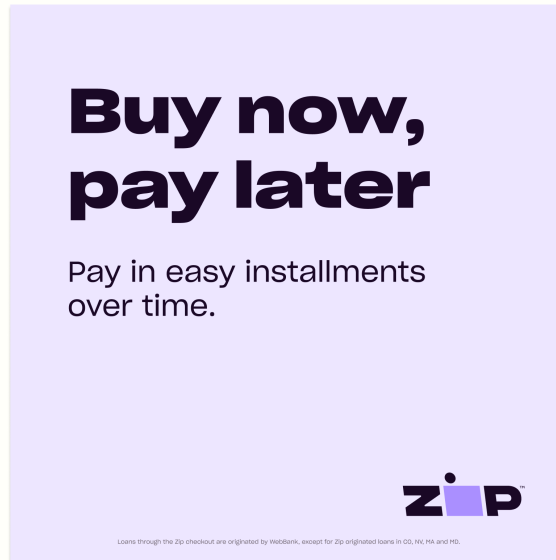
For example, for a \$335 purchase, you'd make four \$85.25 payments every two weeks starting today for a 31.11% annual percentage rate and a total of payments of \$341. A \$6 installment fee is charged at commencement - you pay \$1.50 of this fee as a prepaid finance charge when you make your initial 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.



## Disclosure examples

- Evergreen disclosure must be present on all assets using the Zip logo and name
- Ensure readability of disclosures but not so large that it competes with main copy or logo (shown in 8 pt font on examples)
- When saying “Pay in 4\*” we need to include an asterisk after the copy that corresponds with an asterisk before the TILA disclosure in the legal lines (highlighted in second example)

### Zip evergreen disclosure



**Buy now,  
pay later**

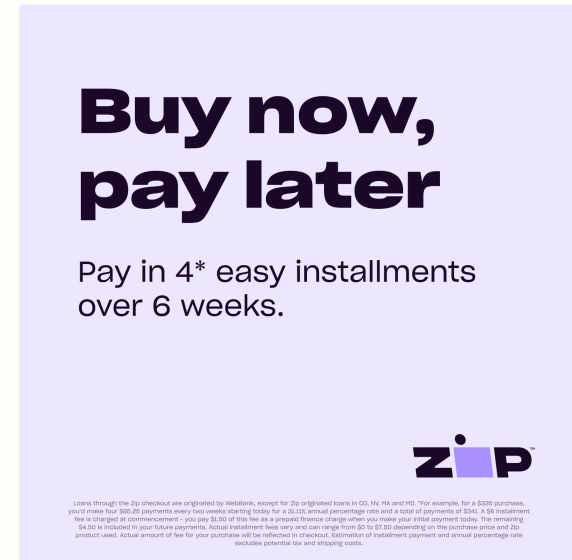
Pay in easy installments  
over time.

**ZIP**

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

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### TILA or representative example



**Buy now,  
pay later**

Pay in 4\* easy installments  
over 6 weeks.

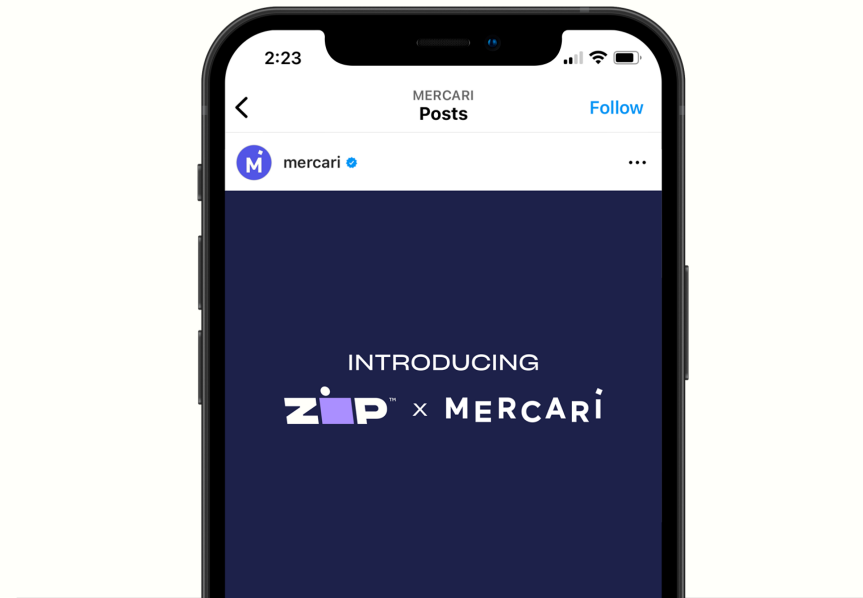
**ZIP**

Loans through the Zip checkout are originated by WebBank, except for Zip originated loans in CO, NV, MA and MD. \*For example, for a \$335 purchase, you'd make four \$85.25 payments every two weeks starting today for a 31.1% annual percentage rate and a total of payments of \$341. A \$6 installment fee is charged at commencement - you pay \$4.50 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.

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## Introduce

Start off by introducing our partnership! You can do this with a website banner, an email, a social post, or a social story.

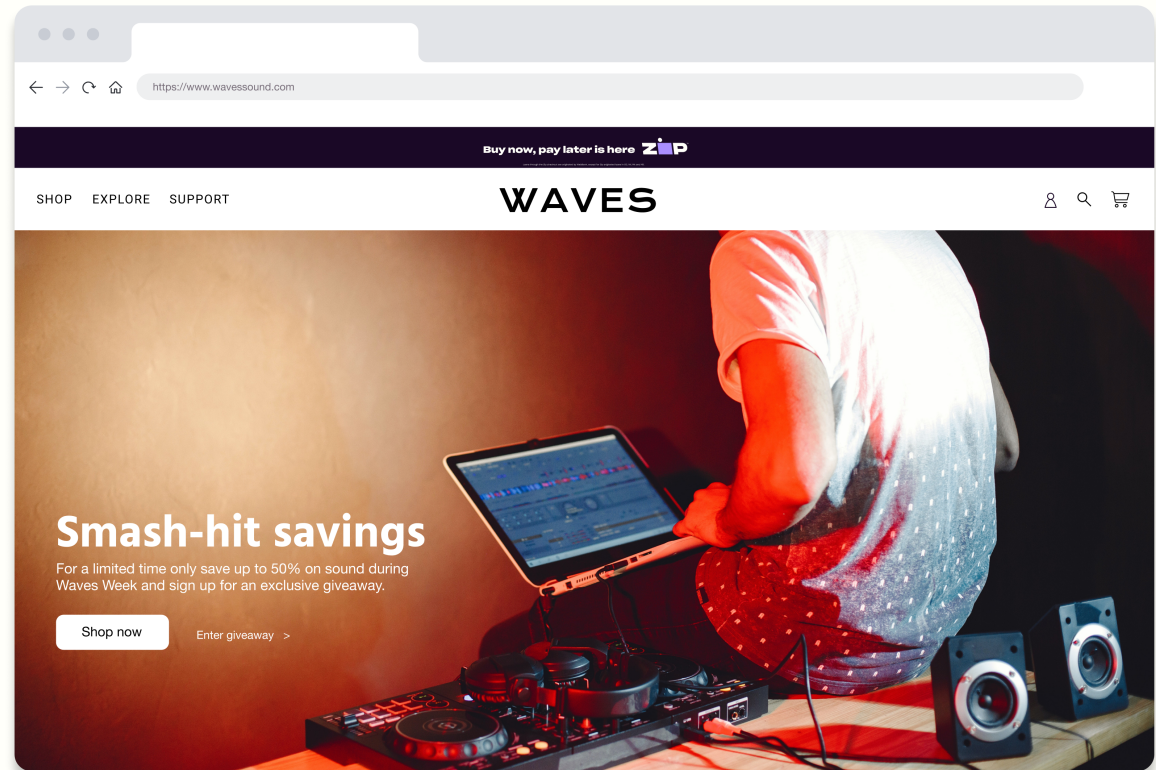


**Sample social copy:** We're excited to announce that we've partnered with Zip to offer our shoppers a better way to pay! Now you can split your purchase into easy installments. Just select "Pay with Zip" at checkout to buy now, pay later.

## Inform

Start by telling your customers what Zip does and how it helps them. “Shop now, pay later with Zip.” You can include this in your website top strip, website banner, email, or Instagram post/story.

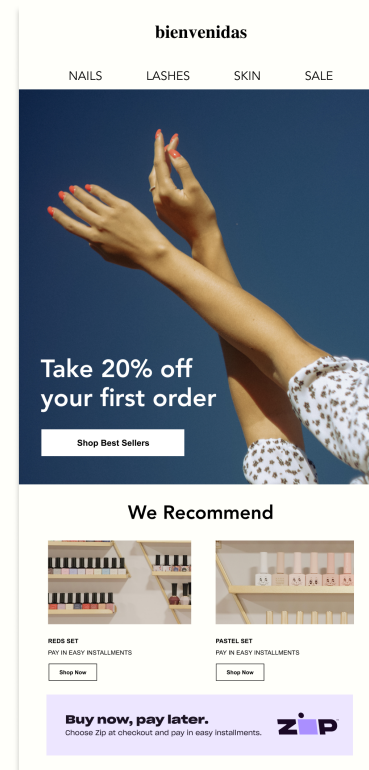
Post an Instagram story explaining how to use Zip at checkout. “How it works: choose Zip at checkout, to “split your purchase into easy installments, swipe up to learn more.”



## Influence

Influence your customers to buy your products with Zip by letting them know they can split their purchase into easy installments. This can live on your product pages, product specific emails, or social posts/stories!

Sending an email with your products or posting a story about a new product launch? Let customers know they can split their purchase into easy installments.



Email banner

Pay in easy installments

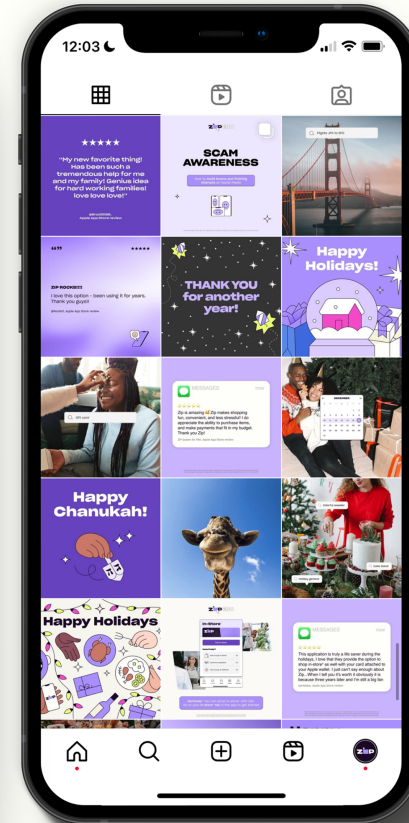
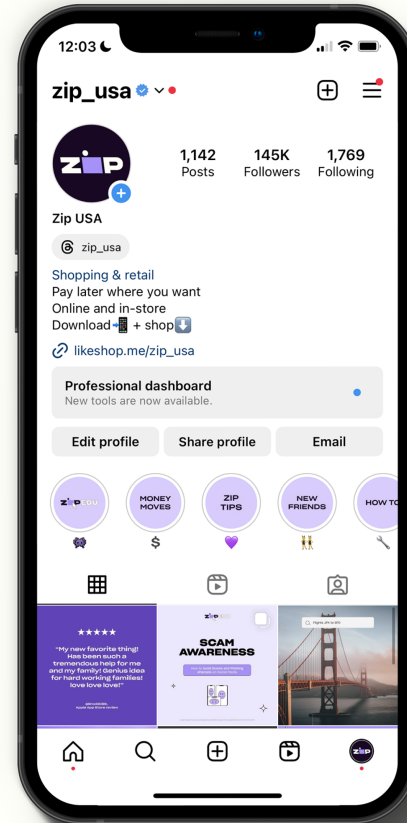
## How to mention us

Zip with a capital Z, lowercase i and p.

On social, here are our handles:

- 📷 @zip\_usa
- 📘 @zip\_usa
- 🐦 @zip\_usa
- 🎵 @zip\_usa

Hashtags: #zip #zipnowpaylater

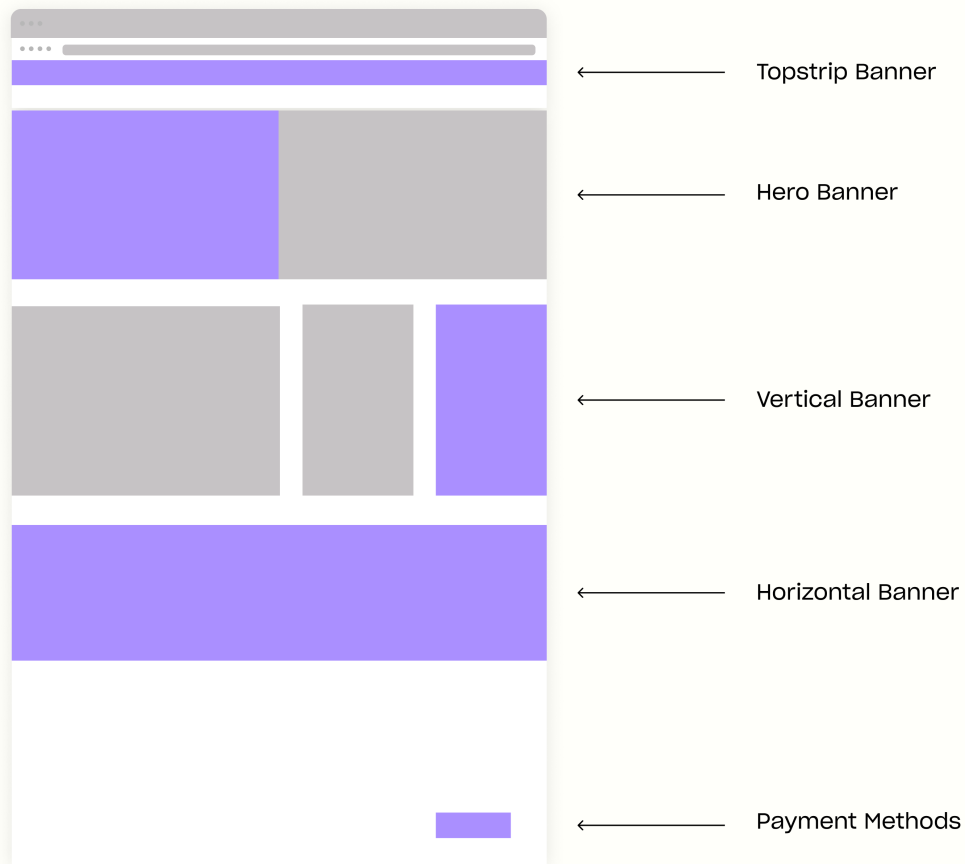


**Zip on your  
website**



## Banner placement

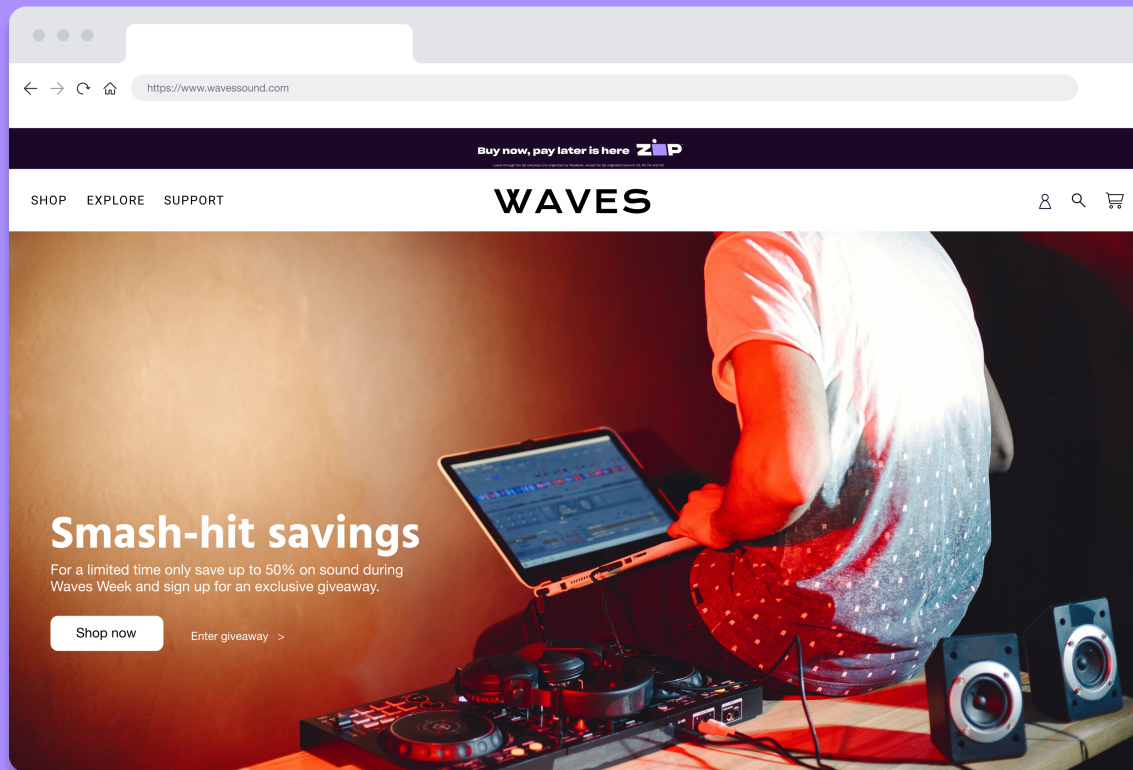
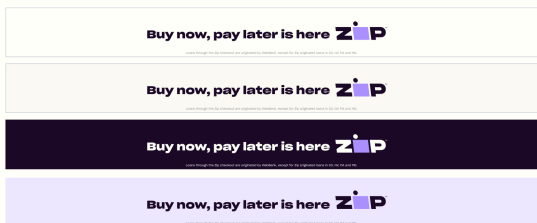
Examples of where you can place Zip branded banners on your website.



## Topstrip banners

Let shoppers know what their payment options are as soon as they come to your site.

Use evergreen banners to push people to learn more about Zip on your hosted landing/FAQ page.

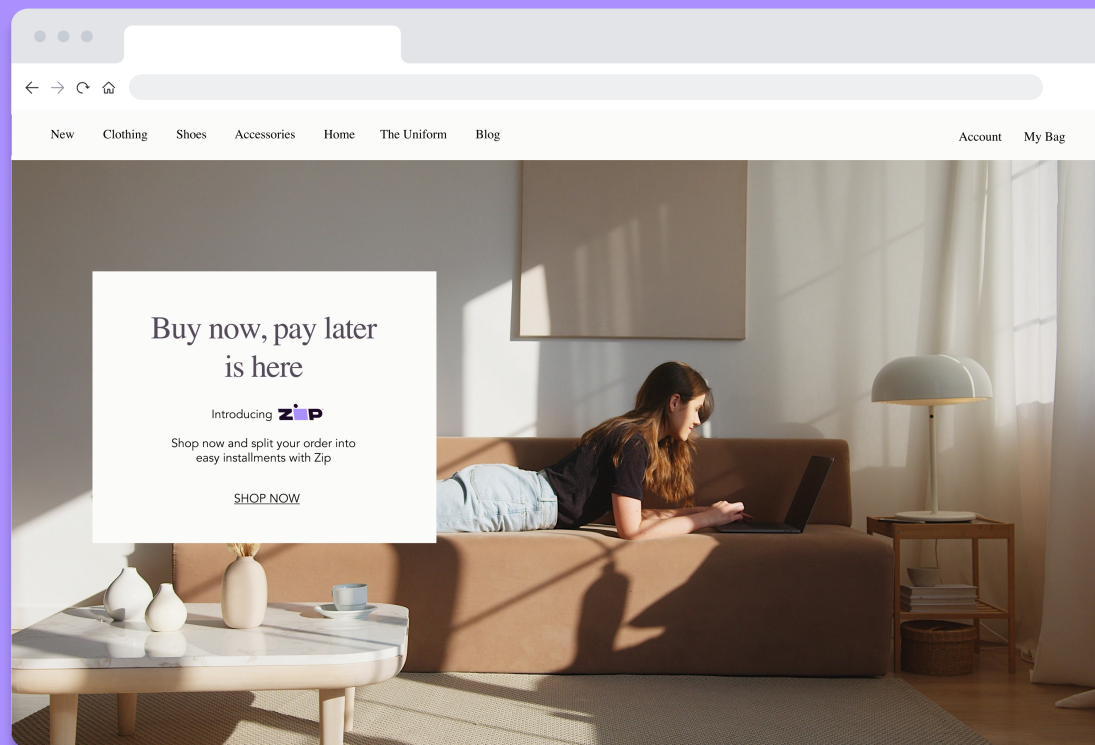
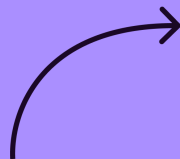




## Homepage banners

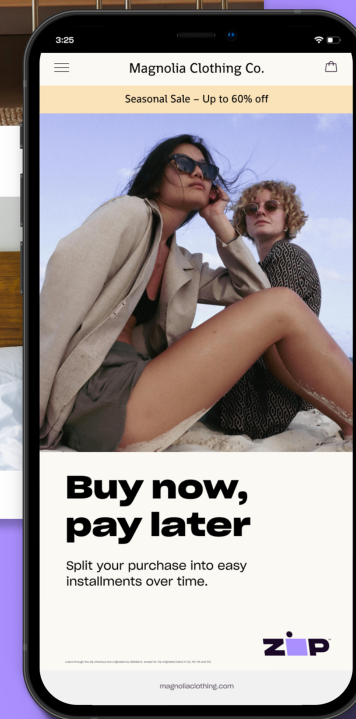
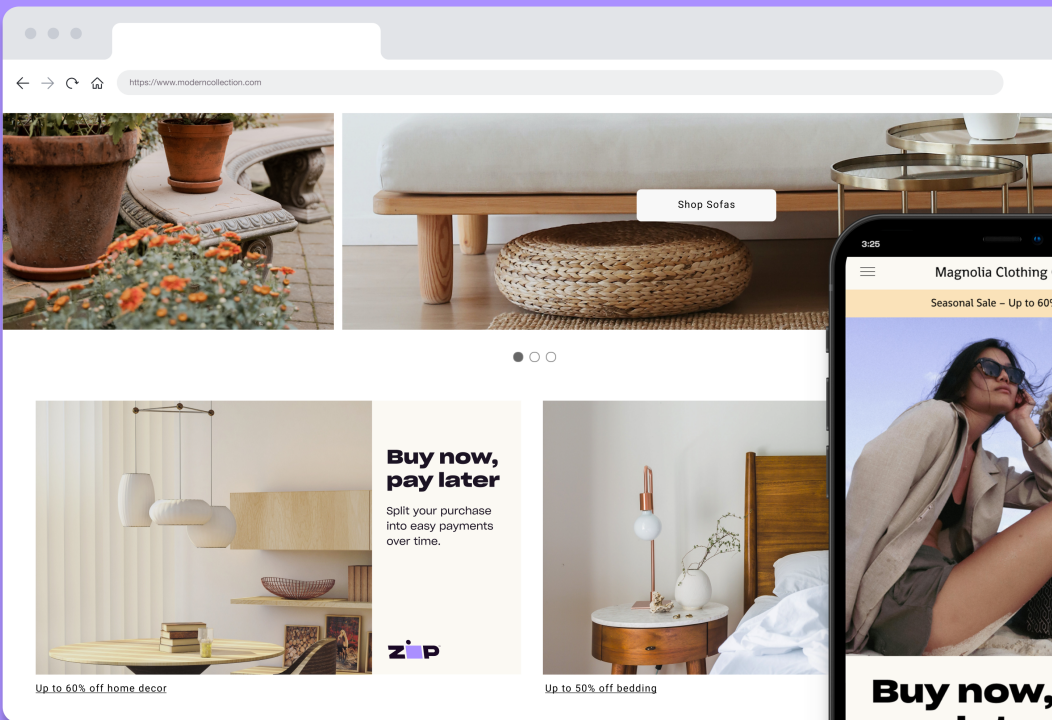
Knowing that financing is available makes it easier for shoppers to make purchasing decisions.

Add a banner with approved messaging informing customers that Zip is available.



## Evergreen banners

Leverage Zip's web banners to remind your customers they have the option to split their purchase into easy installments, in turn increasing sales for your company.

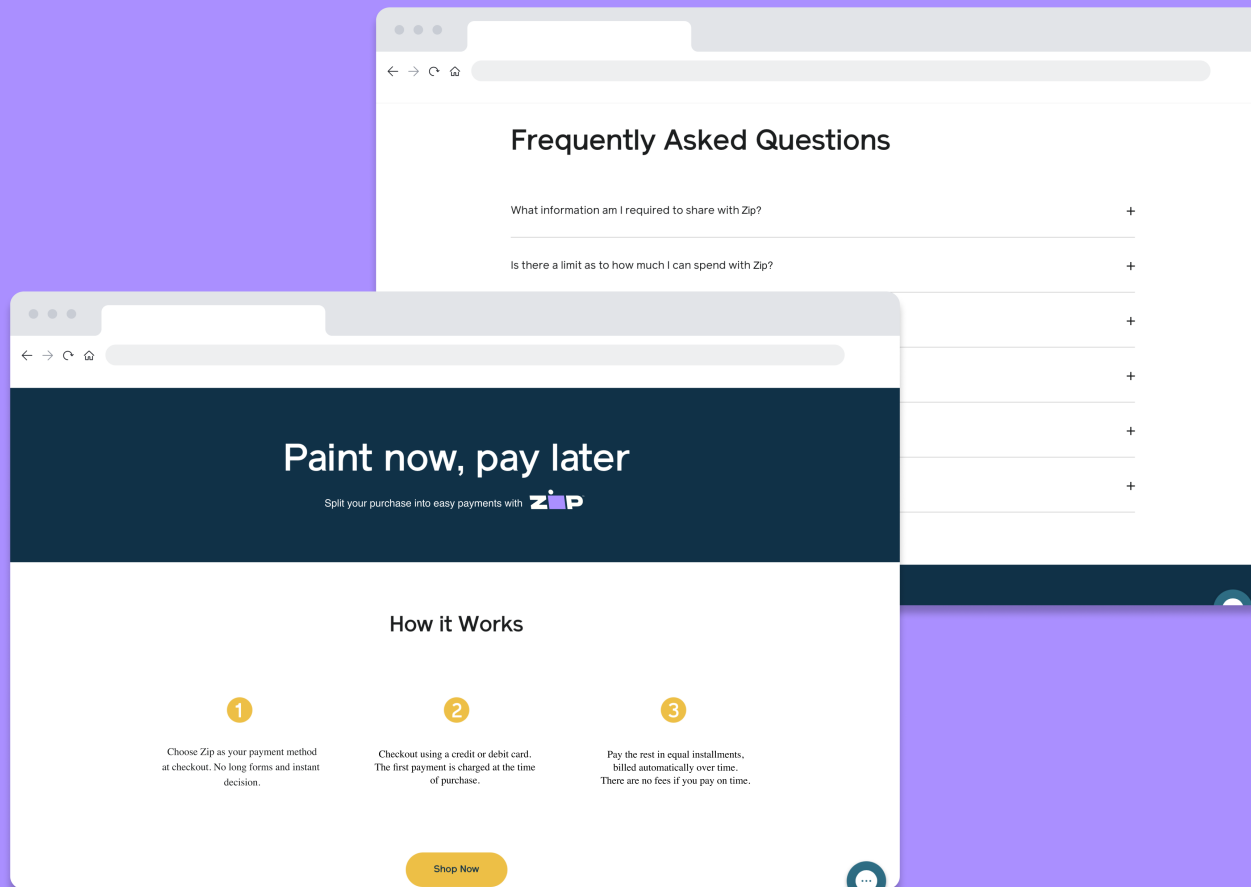


## Dedicated Zip landing page

Give your customers the opportunity to learn more about Zip with a native landing page that blends seamlessly with your brand voice and aesthetic.

You can help increase trust and conversion rates by proactively addressing consumer questions or concerns.

Content should be:  
How it works  
FAQ's



# Email and Social Media



## Zip in Email

Use email to inform your customers that they can easily split their purchase with Zip.

Sending a dedicated email to your customer base, or including a “How it works” section as an evergreen banner, will remind shoppers they have the financial flexibility to choose Zip as their payment method.

When designing assets using the Zip logo and/or your brand logo in collaboration with Zip, please reference the brand elements guidelines that can be found at the beginning of this document.

### Introduce

**The Denim Co.**

**Shop now**

**Pay later**

with **Zip**

We're excited to announce that we've partnered with Zip to offer our shoppers a better way to pay!

Now you can split your payments into easy installments over time.

[SHOP NOW](#)

Mina straight jean

[SHOP NOW](#)

Brynn bootcut jean

[SHOP NOW](#)

### Inform

**TRUE CHEF**

**Split your purchase into easy installments with Zip**

With Zip, you can split your payments into easy and convenient installments over time. Just select "Pay with Zip" at checkout to buy now, pay later.

[Shop now](#)

**How it works**

1. Choose Zip at checkout.
2. The first payment of your order total is charged at the time of purchase.
3. Pay the rest over time with automatic billing.

### Influence

**bienvenidas**

NAILS LASHES SKIN SALE

**Take 20% off your first order**

[Shop Best Sellers](#)

**We Recommend**

**NAILS SET**  
PAY IN EASY INSTALLMENTS

[Shop Now](#)

**PASTEL SET**  
PAY IN EASY INSTALLMENTS

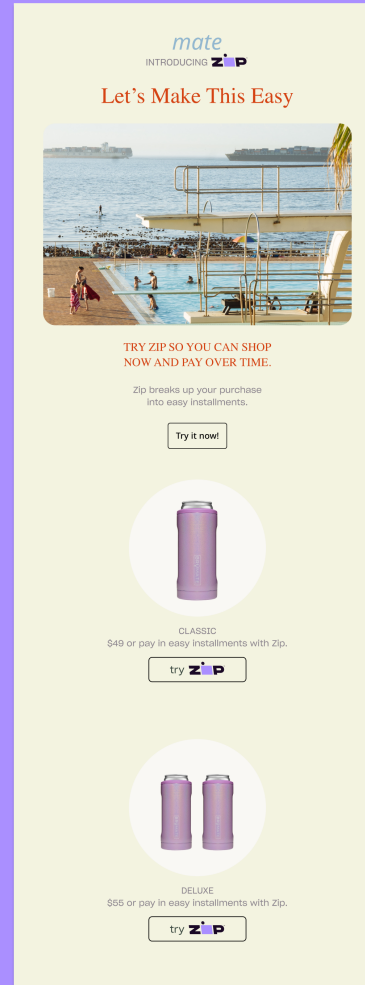
[Shop Now](#)

**Buy now, pay later.** Choose Zip at checkout and pay in easy installments. **Zip**

## Email: Introduce


Send a dedicated email to your customer base reminding them they have the financial freedom to choose how and when to pay.

Include “How it works” information to educate your customers on the benefits of buy now, pay later.



mate  
INTRODUCING **zip**


Let's Make This Easy



TRY ZIP SO YOU CAN SHOP  
NOW AND PAY OVER TIME.


Zip breaks up your purchase  
into easy installments.

Try it now!




CLASSIC  
\$49 or pay in easy installments with Zip.

try **zip**




DELUXE  
\$85 or pay in easy installments with Zip.

try **zip**




Now Offering



Introducing Zip, a simple way to buy what you want now and pay over time. Simply fill up your cart and choose Zip as your payment method at checkout. Provide a bit of information, get a decision in seconds and Zip will automatically split the amount into easy payments every two weeks.




SHOP NOW



**zip**

Gift now, pay later

Here's how it works

 <p><b>BUY IT NOW, PAY LATER</b></p> <p>First, fill your cart. Then, select Zip as your payment method at checkout.</p>	 <p><b>INSTANT DECISION</b></p> <p>Provide a true intro, get a decision in seconds. Your entire order will ship upon decision.</p>	 <p><b>EASY INSTALLMENTS</b></p> <p>Your total purchase price split into easy payments. Make one easy payment at a time.</p>
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## Email: Evergreen

Include static banners on all communication to let your shoppers know they can use Zip at checkout.


For Your Convenience

Now you can check out using

**ZIP**

Plus, enjoy free shipping and returns on every order.

TRY IT NOW!



*Take 15% off your first online purchase with code **WELCOME15**.*


*Please be sure to log in to your account before shopping.*

FREE SHIPPING ON ALL ORDERS OVER \$200

**HOGAR**

FURNITURE   OUTDOOR   TEXTILES   SALE

PAY IN EASY INSTALLMENTS WITH **ZIP**



The new **OSCURO** collection.



Monaco Platform Sneaker



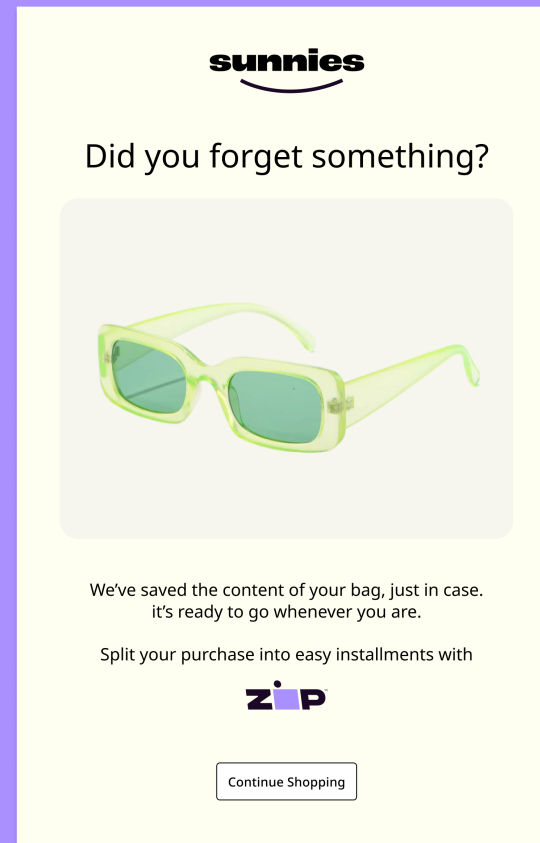
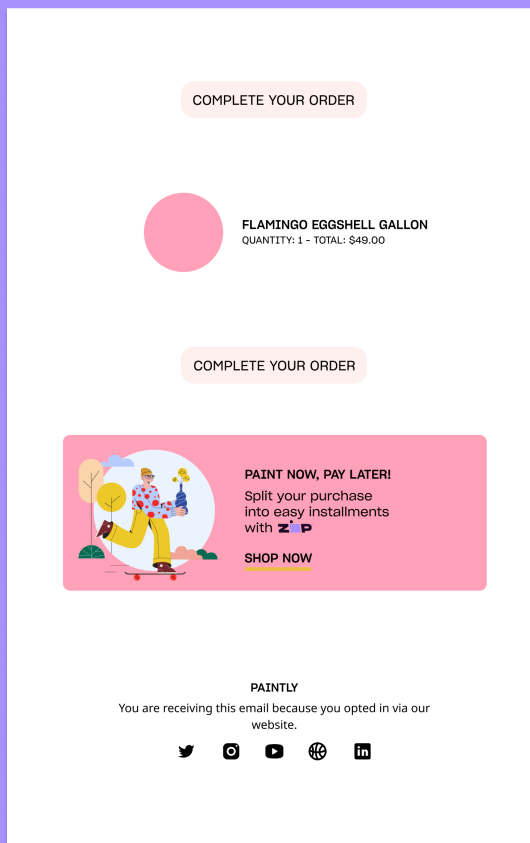
Classic Ibiza Slipper

**ZIP**

**Buy now, pay later  
in easy installments**

## Email: Abandoned Cart

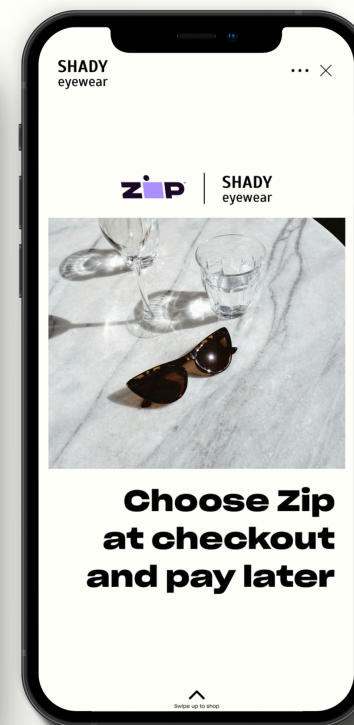
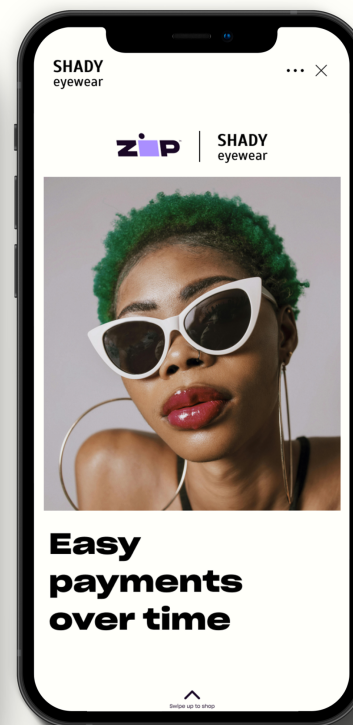
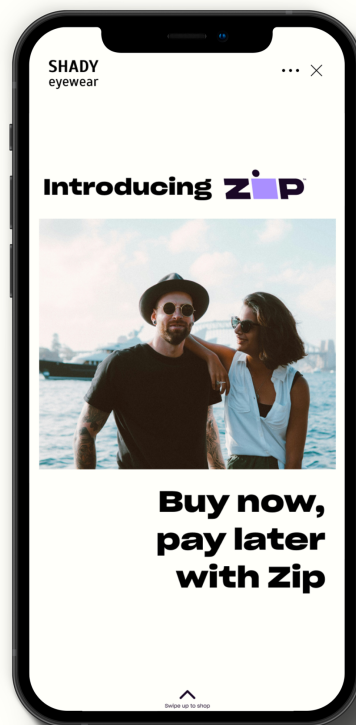
Adding Zip to abandoned cart emails can be helpful to encourage conversion and has doubled click through rates for our partners.





## Social Media: Introduce and Inform

We recommend using stories and posts to educate your followers about Zip as a payment solution.



## Social Media: Influence

Increase sales by showing your audience how they can buy the latest drops now and pay later.

Posts, Stories and Reels are a great way to pique the interest of your followers to convert them to shoppers.



## Key takeaways

### Consistent Messaging

Pick what works with your consumer base and stick with it!

**You are the Hero, we are the payment solution.**

Create assets that feel true to your brand DNA, we are just here to drive sales + conversion.

Work closely with Zip team to **co-promote** in tandem.

Our goal is to **educate shoppers** about our partnership and build brand awareness.

Include Zip and our logo into relevant campaigns across merchant marketing channels.



**ziP**<sup>TM</sup>