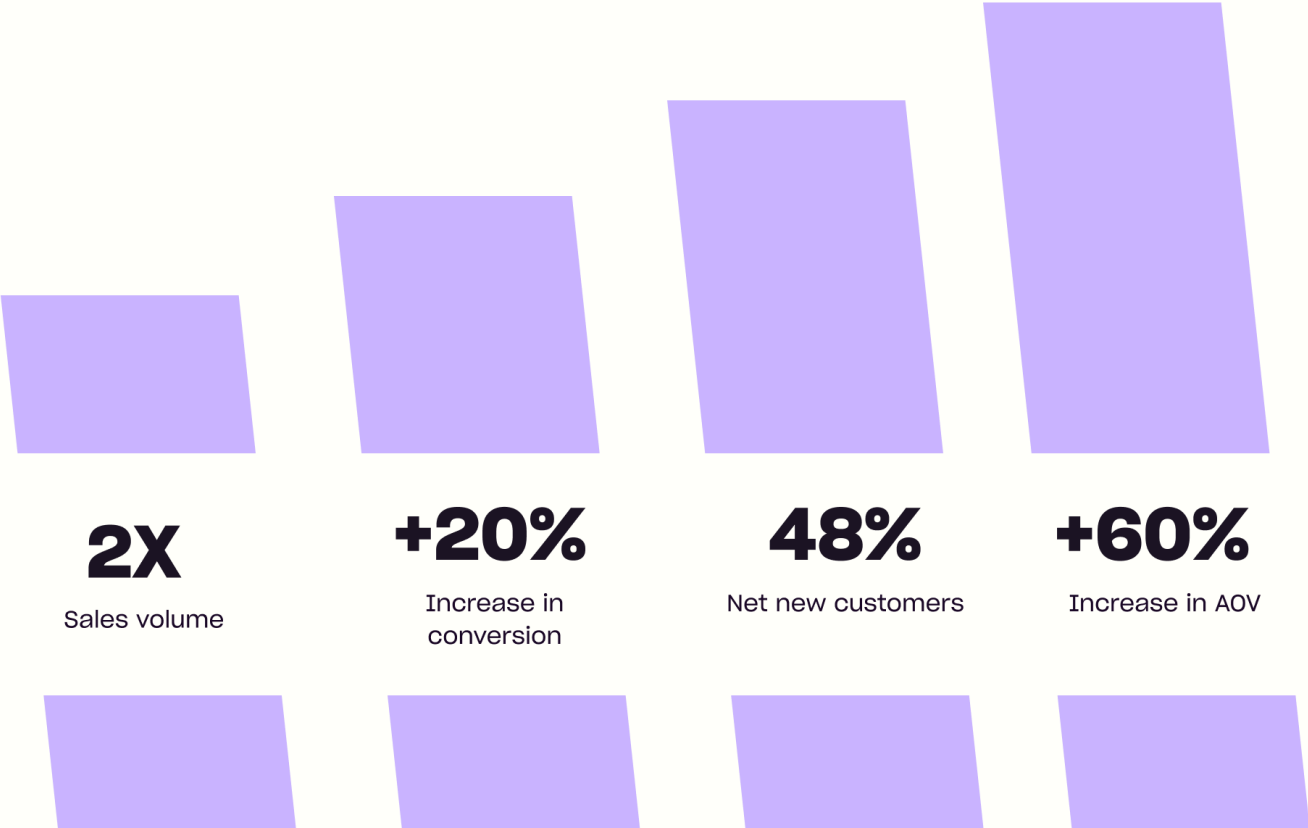# Merchant partner best practices

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

2X
Sales volume

+20%
Increase in conversion

48%
Net new customers

+60%
Increase in AOV

More about Zip

Buy now, pay later

Split 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.

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 General Messaging Phrases:

- Zip it/Can I Zip It?
- Periodic payments.
- Buy now, pay later.
- Pay over time

Using our name

Our company should always be referred to as 'Zip' only.

Do not use any other form or capitalization, for example 'ZIP'.

Disclosure guidelines

The following disclosure must be added to any assets or web pages 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.

The following representative example 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 $200 purchase, you'd make four $51 payments every two weeks starting today for a 34.7% annual percentage rate and a total of payments of $204. A $4 installment fee is charged at commencement - you pay $1.00 of this fee as a prepaid finance charge when you make your initial payment today. The remaining $3 is included in your future payments. Fees can range from $0 to $7.50 depending on the purchase price. 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.
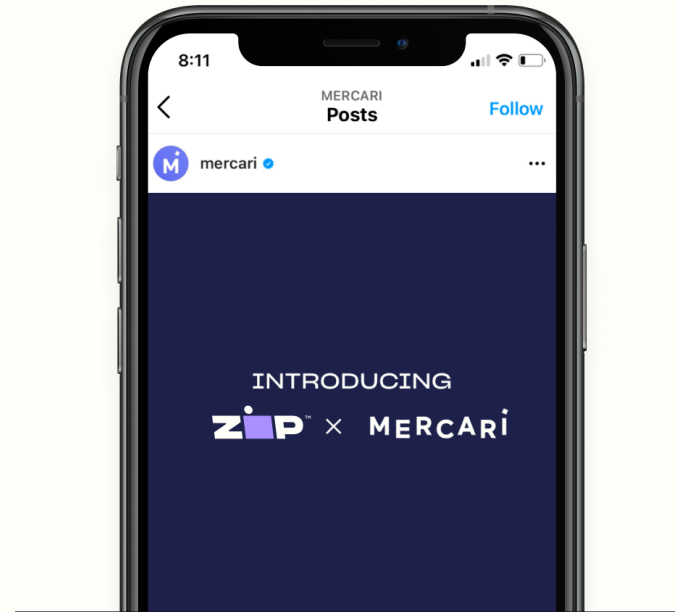
Messaging best practices

- **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
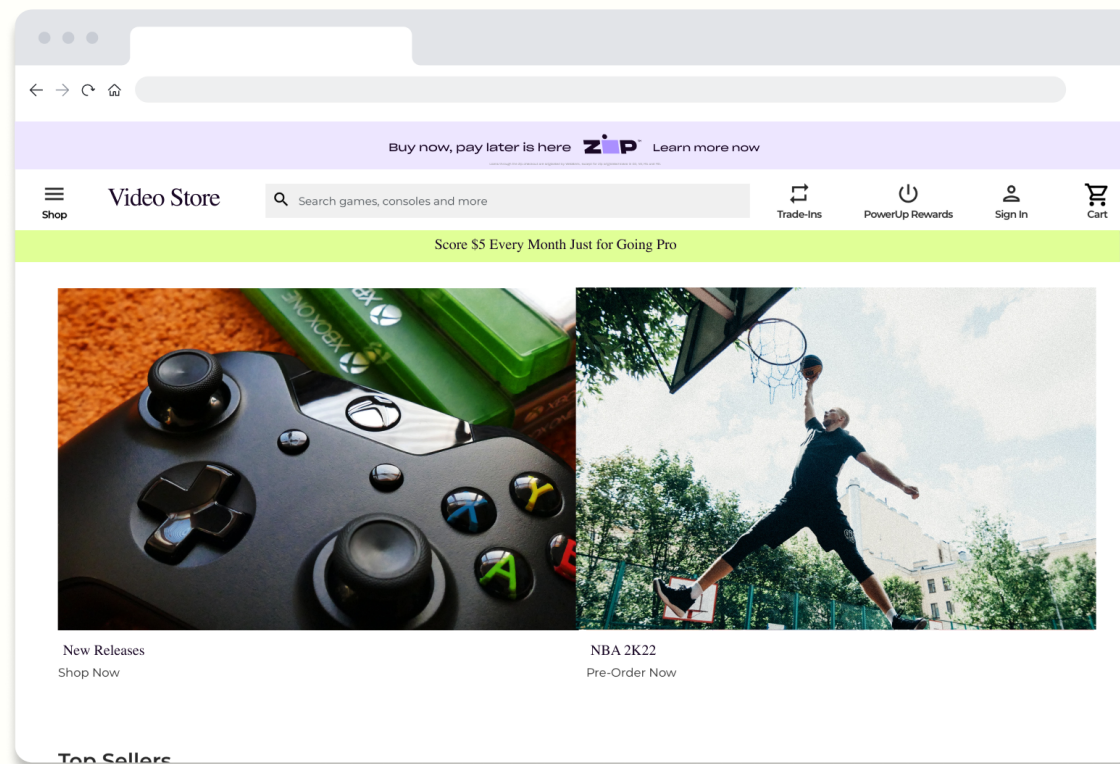
- **Mention** Zip on social media

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.
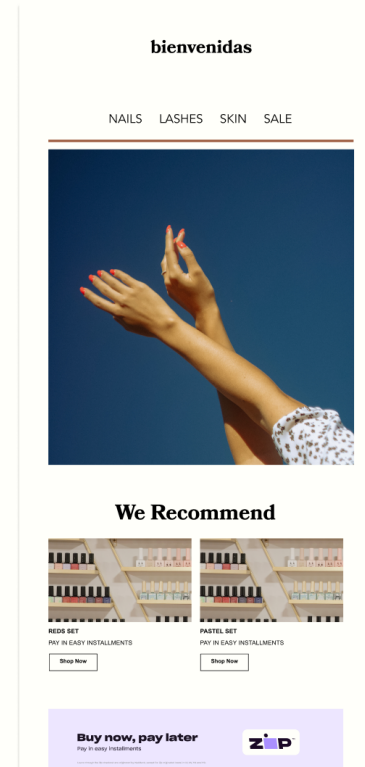
Inform

· 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.

bienvenidas

NAILS   LASHES   SKIN   SALE

We Recommend

REDS SET
PAY IN EASY INSTALLMENTS
Shop Now

PASTEL SET
PAY IN EASY INSTALLMENTS
Shop Now

Buy now, pay later
Pay in easy installments

Pay in easy installments

Email banner

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
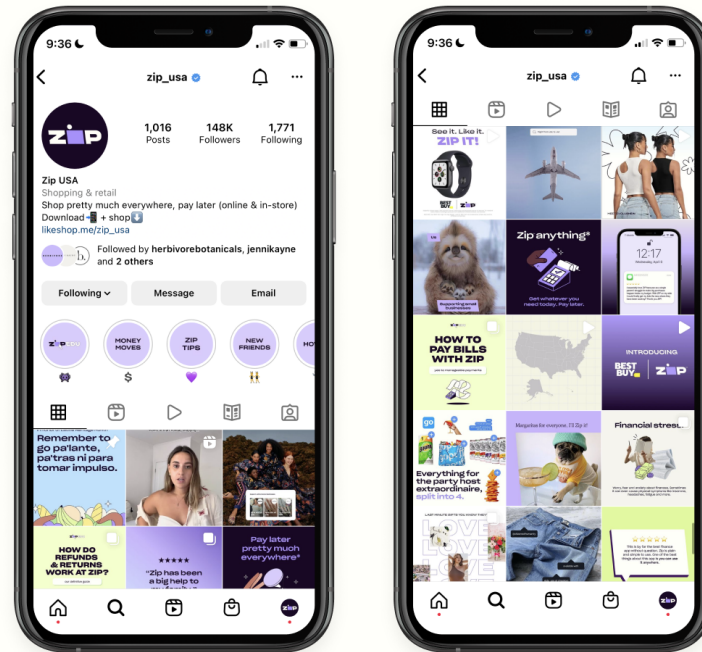
Hashtags: #zip #zipnowpaylater
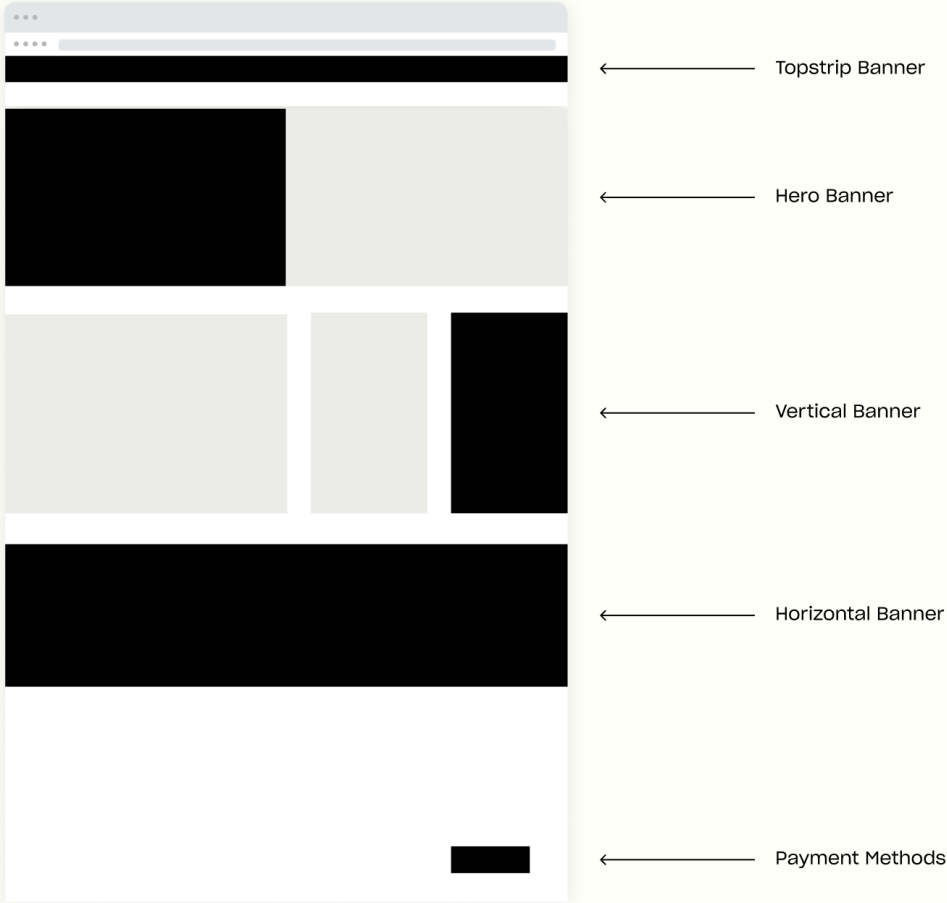
Zip
on your
website
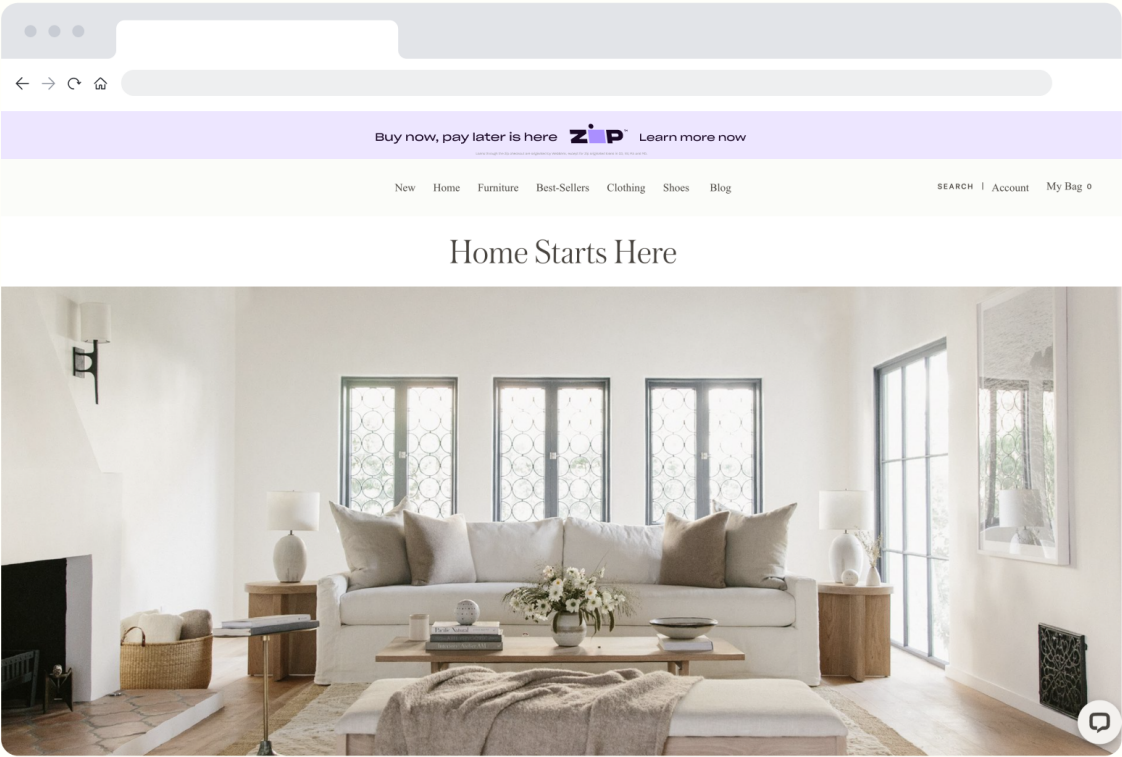
Examples of Zip placement on your website

Topstrip Banner

Hero Banner

Vertical Banner

Horizontal Banner

Payment Methods

Topstrip banners

Let shoppers know what their payment options are as soon as they come to your site.
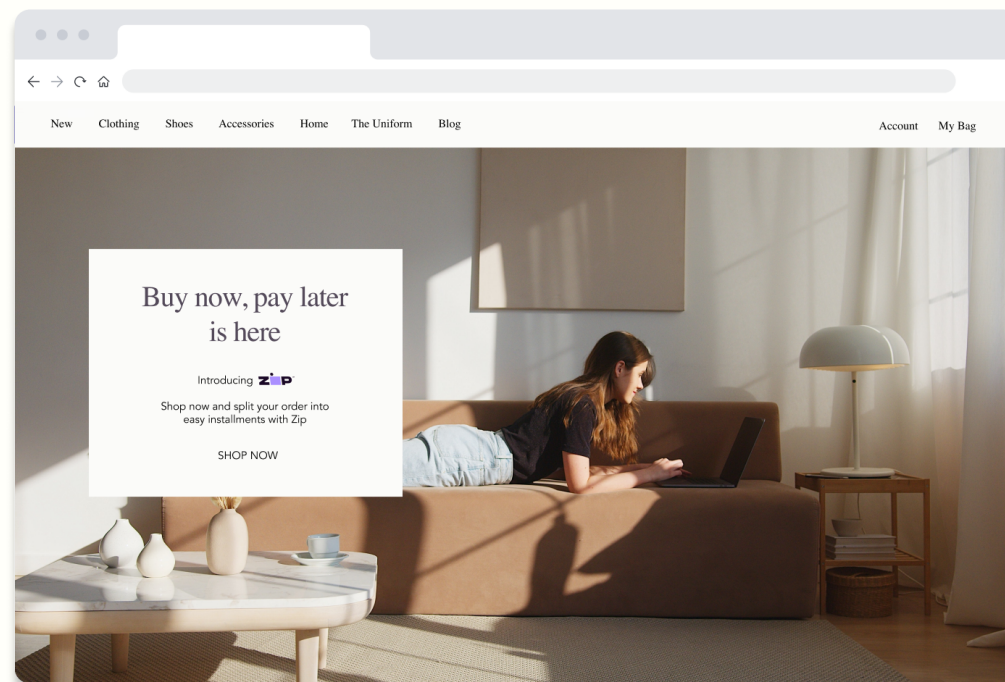
Use evergreen banners to push people to learn more about Zip on your hosted landing/FAQ page.

Homepage banners

Knowing that financing is available makes it easier for shoppers to make purchasing decisions.
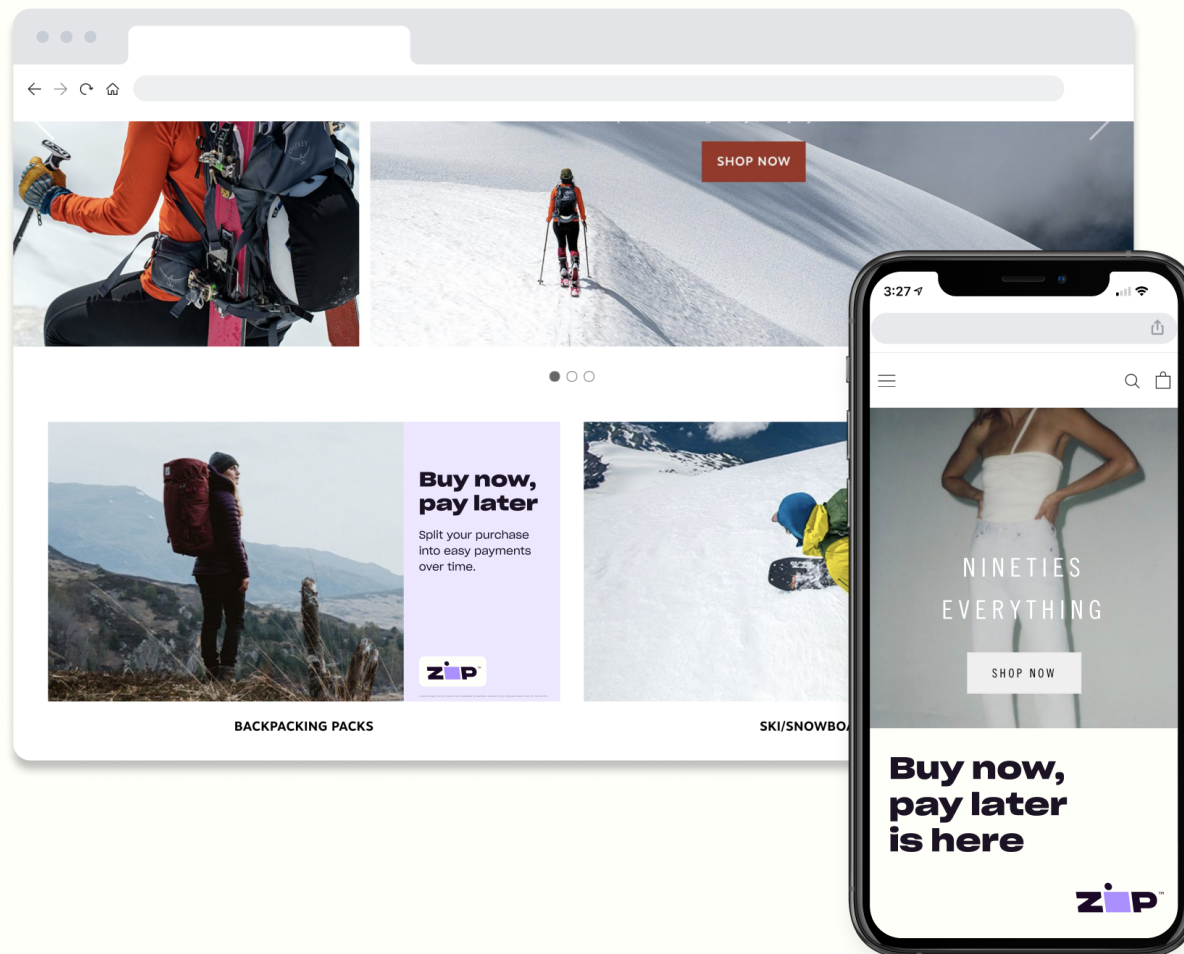
Add a banner with approved messaging informing customers that Zip is available.

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.
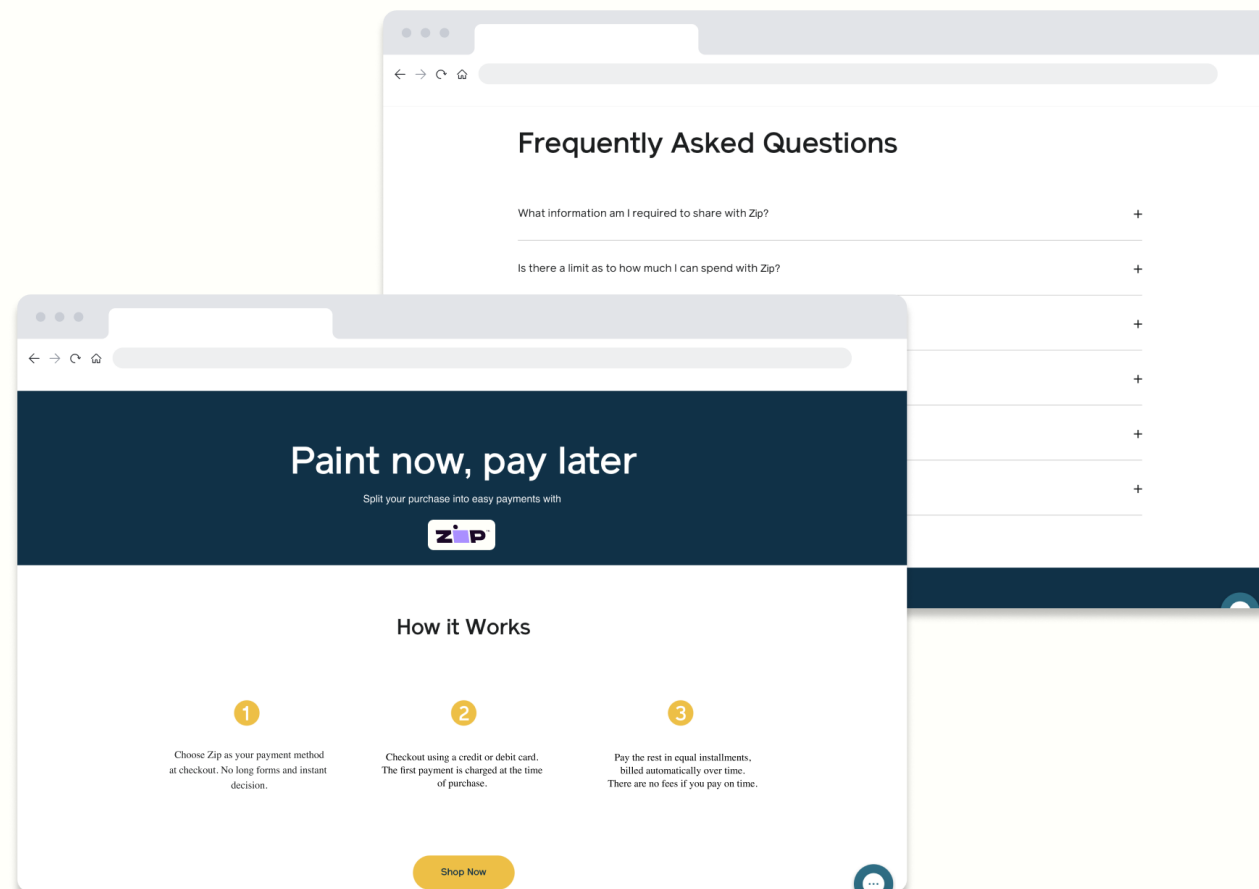
Dedicated Zip landing page

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

WORKS WITH YOU

Buy 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

A Few of Our New Favorites
The Face Stickie Pack

SHOP THE BRA

Inform

Benni More

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

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

SHOP NOW

How it Works

Split your purchases into easy installments

Pay it over time

Instant decision

Influence

bienvenidas

NAILS   LASHES   SKIN   SALE

We Recommend

REDS SET
PAY IN EASY INSTALLMENTS
Shop Now

PASTEL SET
PAY IN EASY INSTALLMENTS
Shop Now

Buy now, pay later
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.

Email: Evergreen

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

Email: Abandoned Cart

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

COMPLETE YOUR ORDER

FLAMINGO EGGSHELL GALLON
QUANTITY: 1 - TOTAL: $49.00

COMPLETE YOUR ORDER

PAINT NOW, PAY LATER!
Split your purchase into easy installments with zip

SHOP NOW

PAINTLY
You are receiving this email because you opted in via our website.

sunnies

Did you forget something?

We've saved the content of your bag, just in case. it's ready to go whenever you are.

Split your purchase into easy installments with

zip™

Continue Shopping

Social Media: Introduce and Inform
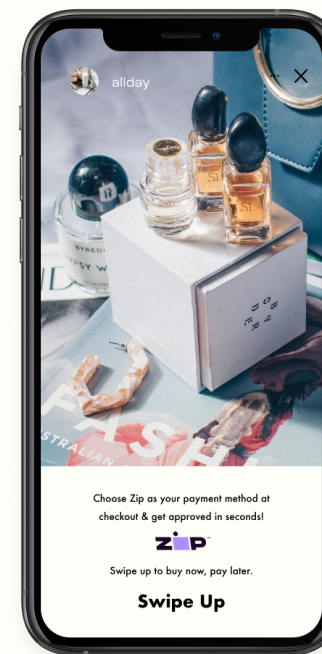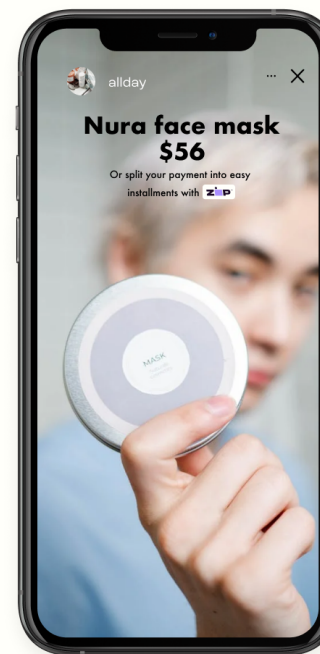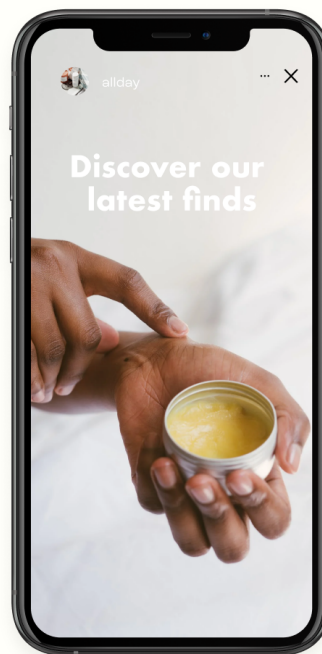
We recommend using stories and posts to educate your followers about Zip as a payment solution.

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.

Customer Journey: Widget

Zip Widget

The Zip widget informs customers what Zip is and how to use it.

By adding the Zip widget throughout the customer journey, you are giving your customers financial freedom by letting them choose how and when to pay.

The widget increases awareness so shoppers can see their total payment breakdown before deciding to buy.

Note: results from an integrated merchant

+60%

Increase in AOV

+20%

Increase in conversion and topline sales

Zip on Product Description Page

The Zip widget informs customers what Zip is and how to use it. By adding the Zip widget throughout the customer journey, you are giving customers financial freedom by letting them choose how and when to pay.

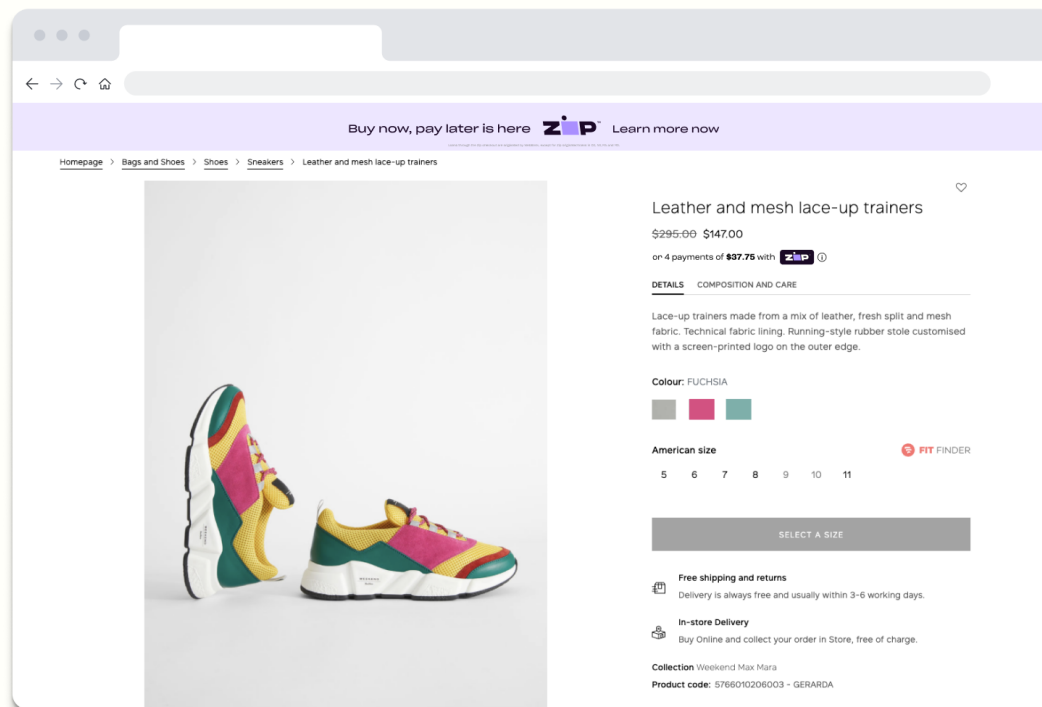## One-Line widgets

or 4 payments of **$37.75** with Z•P ⓘ

*Black and white logos are also available upon request.

Buy now, pay later is here Z•P Learn more now

Homepage > Bags and Shoes > Shoes > Sneakers > Leather and mesh lace-up trainers

Leather and mesh lace-up trainers

~~$295.00~~ $147.00

or 4 payments of **$37.75** with Z•P ⓘ

DETAILS   COMPOSITION AND CARE

Lace-up trainers made from a mix of leather, fresh split and mesh fabric. Technical fabric lining. Running-style rubber stole customised with a screen-printed logo on the outer edge.

Colour: FUCHSIA

American size   FIT FINDER

5   6   7   8   9   10   11

SELECT A SIZE

Free shipping and returns
Delivery is always free and usually within 3–6 working days.

In-store Delivery
Buy Online and collect your order in Store, free of charge.

Collection Weekend Max Mara
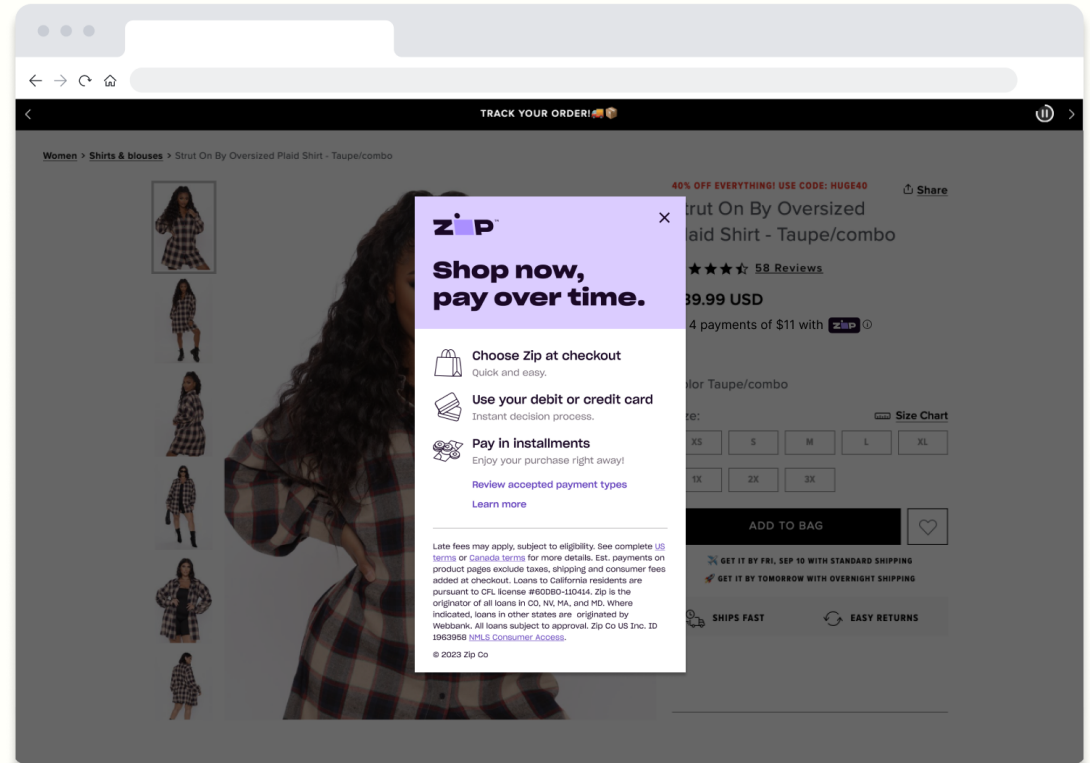**Product code:** 5766010206003 - GERARDA

Information Modal

An informational modal is triggered on a merchant partner's website when a user clicks the information "i" link inside the widget.

The messaging is clear and straight to the point, explaining how to purchase with installments by Zip.

Disclosure language required on the information modal varies by integration type. More information can be found on the next two pages.

Information Modal: Finance/ Consumer Fee

Please review the following updated disclosure guidelines if your integration type includes a consumer contribution model such as the Zip product formerly known as Merchant Fee for Payment Plan (MFPP). We have discontinued MFPP in favor of a Zip-originated finance fee. This change requires a representative example to ensure compliance with the Truth in Lending Act (TILA).

Zip™

✕

Shop now, pay over time.

Choose Zip at checkout
Quick and easy.

Use your debit or credit card
Instant decision process.

Pay in installments
Enjoy your purchase right away!

Review accepted payment types

Learn more

An installment fee may apply. For example, for a $200 purchase, you'd make four $51 payments every two weeks starting today for a 34.7% annual percentage rate and a total of payments of $204. A $4 installment fee is charged at commencement - you pay $1 of this fee as a prepaid finance charge when you make your initial payment today. The remaining $3 is included in your future payments. Fees can range from $0 to $7.50 depending on the purchase price. 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.

Late fees may apply, subject to eligibility. See complete US terms or Canada Terms for more details. Est. payments on product pages exclude taxes, shipping and consumer fees added at checkout. Loans to California residents are pursuant to CFL license #60DBO-110414. Zip is the originator of all loans in CO, NV, MA, and MD. Where indicated in the terms and conditions, loans in other states are originated by Webbank. All loans subject to approval. Zip Co US Inc. ID 1963958 NMLS Consumer Access.

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The following representative example must be included in the information modal

An installment fee may apply. For example, for a $200 purchase, you'd make four $51 payments every two weeks starting today for a 34.7% annual percentage rate and a total of payments of $204. A $4 installment fee is charged at commencement - you pay $1.00 of this fee as a prepaid finance charge when you make your initial payment today. The remaining $3 is included in your future payments. Fees can range from $0 to $7.50 depending on the purchase price. 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.

Zip™

Information Modal: No Fee

Please review the following revised disclosure guidelines if your integration type does not require customers to pay an additional fee to use Zip.

Zip™

Shop now, pay over time.

Choose Zip at checkout
Quick and easy.

Use your debit or credit card
Instant decision process.

Pay in installments
Enjoy your purchase right away!

Review accepted payment types

Learn more

Late fees may apply, subject to eligibility. See complete US terms or Canada terms for more details. Est. payments on product pages exclude taxes, shipping and consumer fees added at checkout. Loans to California residents are pursuant to CFL license #60DBO-110414. Zip is the originator of all loans in CO, NV, MA, and MD. Where indicated, loans in other states are originated by Webbank. All loans subject to approval. Zip Co US Inc. ID 1963958 NMLS Consumer Access.

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No representative example is needed in the disclosure

Zip™

Zip in Mini Cart

Average basket size increases upwards of 40% when adding the Zip widget below the subtotal.

or 4 payments of **$56** with [zip] ⓘ

Note: results from an integrated merchant

*Black and white logos are also available upon request.

✓ 1 Item Added to Your Bag   ✕

$22.03 USD FROM FREE SHIPPING!
Keep shopping

Sammie High Rise Pants - Cognac
Size: M
~~$32.99 USD~~ **$18.99 USD**

Subtotal: $52.97 USD
or 4 payments of **$14.24** with [zip] ⓘ

VIEW BAG (3)

CHECKOUT

Keep Shopping

← My Cart 🛍

You may also like

Soft Case
Brown
$15.00
Final sale   ADD +

Face Shield
Light Blue
$35.00   ADD +

Wilson Sunglasses $220.00
Havana
Grey Flat
Quantity: ⊖ 1 ⊕   Remove

or 4 payments of **$56** with [zip] ⓘ

Subtotal: $220
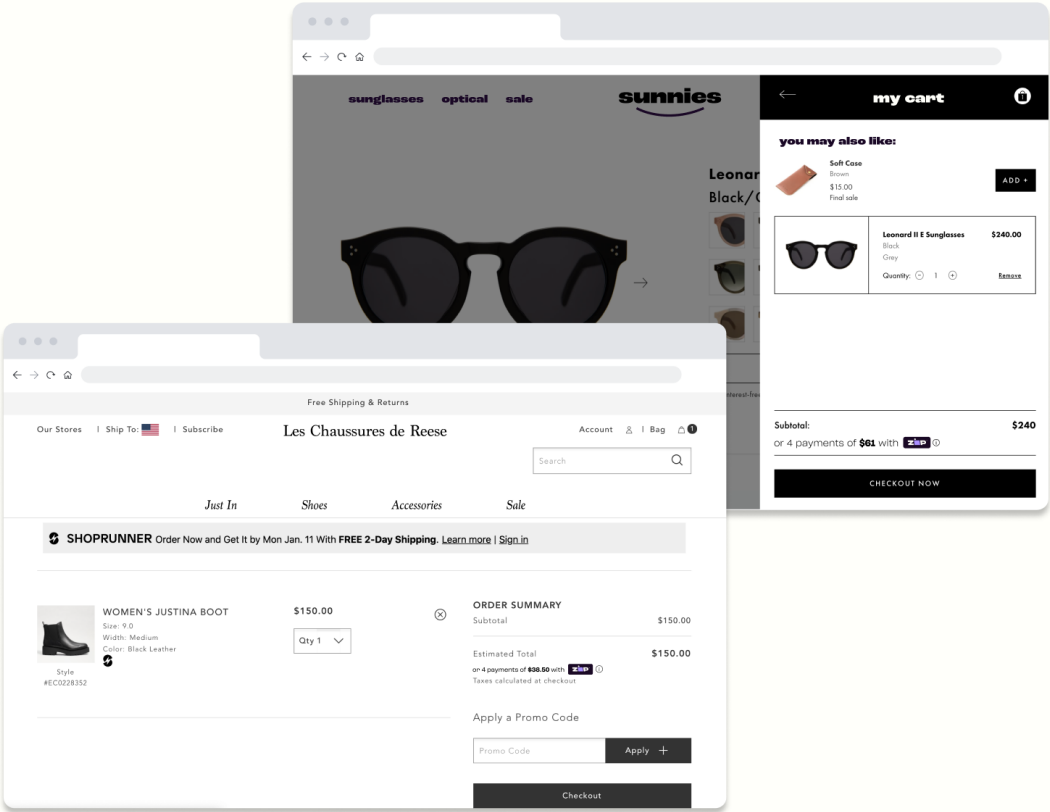
CHECKOUT NOW

[zip]™

Zip in Cart

The Zip installment price inside the widget should update dynamically when the quantities in the cart are adjusted.

Place the widget directly below the order total.

or 4 payments of **$61** with ⓘ

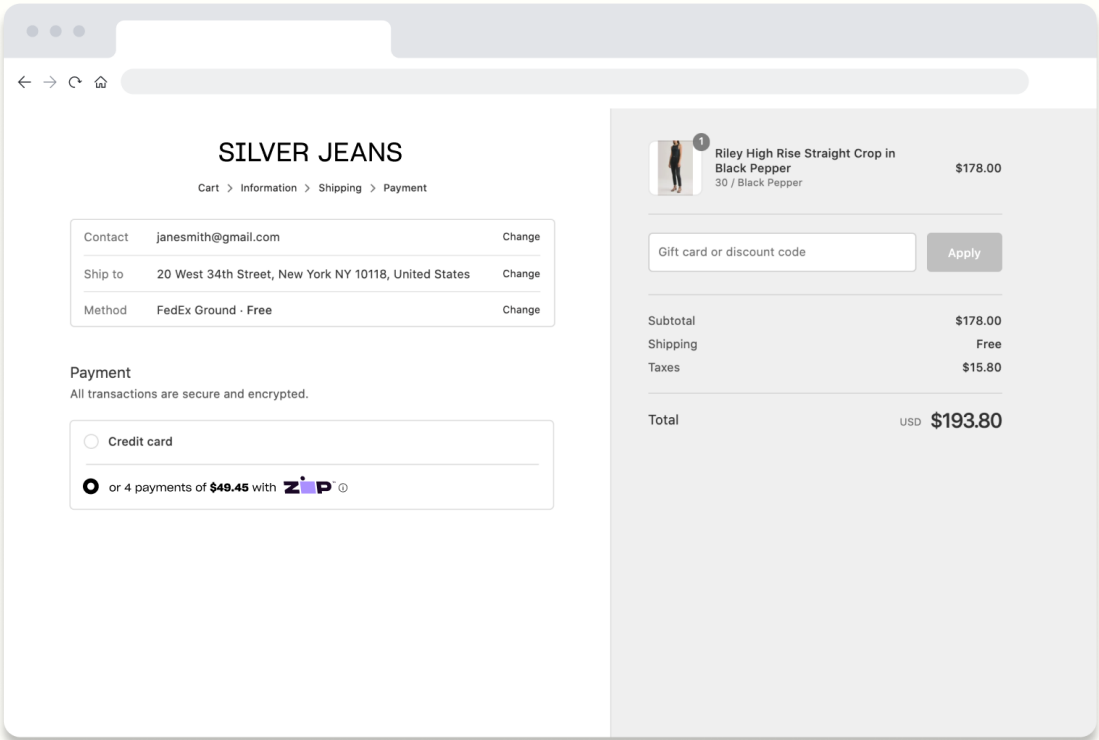*Black and white logos are also available upon request.

Zip at Checkout

Place the Zip widget as a highly visible payment option.

This will inform shoppers that they have the option to purchase in easy installments, spread over time.

O or 4 payments of **$49.45** with ZIP ⓘ

*Black and white logos are also available upon request.

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.

Gov Ball now, pay later

Split your tickets into easy installments with Zip.

Thank You!