

 CREDIT KEY **Merchant Marketing Guidelines**



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 CREDIT KEY **Introduction**



Credit Key's Merchant Marketing Guidelines provide you with **approved messaging and assets** to use when promoting Credit Key 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 Credit Key, as educating shoppers about Credit Key throughout the funnel maximizes the conversion and AOV benefits of our partnership.

Compliance note: Credit Key is required to meet applicable regulatory obligations, including compliance with certain credit, lending, and privacy laws, regulations, and guidance.

Given your partnership with Credit Key, 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 Credit Key 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 Credit Key and allow up to 10 business days for Credit Key to review your messaging.** Please submit your proposed marketing or promotional materials to merchantsupport@creditkey.com for approval. This is important for a number of reasons, including satisfying your contractual obligations with Credit Key and helping ensure compliance with credit advertising laws, regulations, and guidance.
- **Rates & Terms:** These guidelines reflect the standard rates and terms Credit Key offers customers.
- **Credit Key Logotype:** We strongly encourage use of the Credit Key logotype wherever you mention Credit Key.
- **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 merchantsupport@creditkey.com.

 CREDIT KEY **Branding**

Credit Key Logo



When you reference Credit Key on your site, please follow these guidelines.

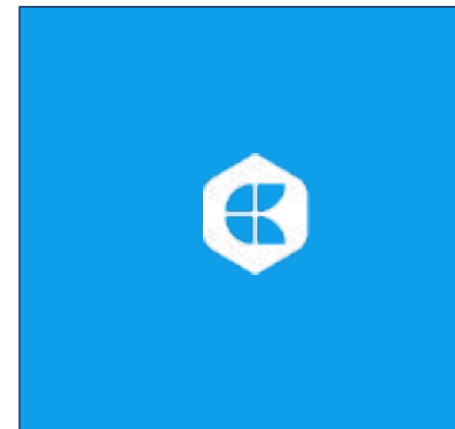
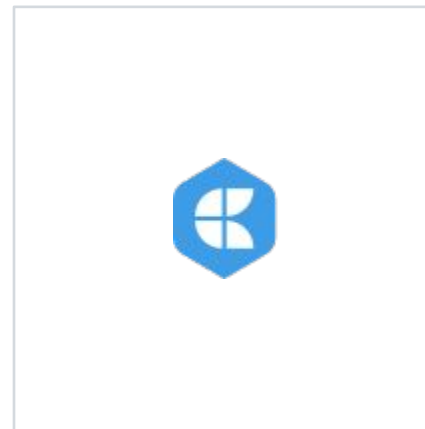
CREDIT KEY LOGOTYPE

There are two Credit Key logotypes to choose from: horizontal and over-under.



CREDIT KEY SYMBOL

There are two Credit Key symbol colors for you to choose from: CK Blue and White (for use on darker backgrounds).



Logo Colors & Sizing



When you reference Credit Key on your site, please follow these guidelines.

CREDIT KEY LOGO COLORS

Credit Key's Indigo and Black 100 are our primary colors, and we ask that you use them in almost all cases.



CK Blue
#3D9CE5
R: 15 G: 160 B: 234



CK Black
#1F2730
R: 31 G: 39 B: 48



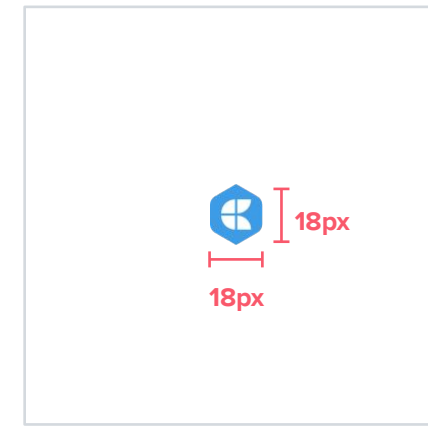
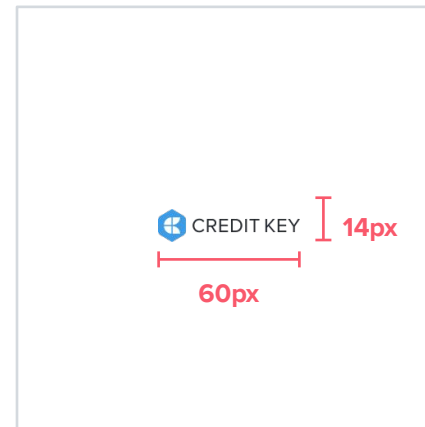
CK Dark Gray
#2B4C65
R: 73 G: 86 B: 98



CK Accent Green
#19AD58
R: 25 G: 173 B: 88

CREDIT KEY LOGO SIZING

We ask that you avoid making the Credit Key logotype and symbol smaller than the following sizes:



 CREDIT KEY **On-Site Placement**

Financing Page



Showcasing Credit Key on a dedicated financing page is a great way to engage window shoppers and boost AOV for committed shoppers.

A dedicated financing page onto your site should typically include the following sections:

1. [Header and Call-to-Action](#)
2. [Financing Benefits](#)
3. [Secondary Call-to-Action](#)
4. [Questions and Legal Disclosure](#)

We strongly recommend adding a financing-specific page to your website.

- Raise early awareness of your financing program
- Let customers see if they pre-qualify for financing
- Redirect customers here from other marketing channels (e.g. Facebook, Instagram, email)

EXAMPLE WIREFRAME

For demonstration purposes only.

Credit Key
Better Business Credit

Credit Key offers businesses simple monthly terms in seconds, right at e-commerce checkout.

[SCHEDULE A DEMO](#) [APPLY NOW](#)

APPROVED
for your \$1,500 order

1 payment in 31 days	\$1,500
3 monthly payments	\$510
6 monthly payments	\$262
12 monthly payments	\$138

[Continue >](#)

\$25,000
Line of Credit

Up to **\$50,000**
Credit line

0% for **30**
Days

Fees starting at **1%**
Monthly, after 30 days

Approvals in **5**
Minutes

HOW IT WORKS

The funds you need,
right where you need them.

B2B Credit at Checkout
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim in eros elementum tristique.

Get a Decision in Seconds
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim,

Simple, Affordable Monthly Terms
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim in eros elementum tristique.

Larger, Better Lines of Credit
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim,



Showcasing Credit Key on your homepage is a great way to engage window shoppers and boost AOV for committed shoppers.

Note: "Learn more" must be underlined and hyperlinked to Credit Key's *Learn More* modal window, which contains important information and required disclosures. See page 15 for more information about the modal window.

APPROVED MESSAGING OPTIONS

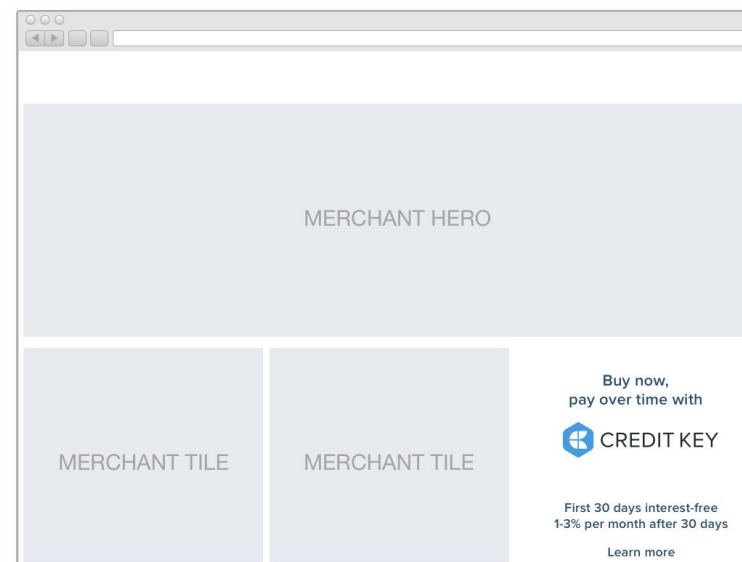
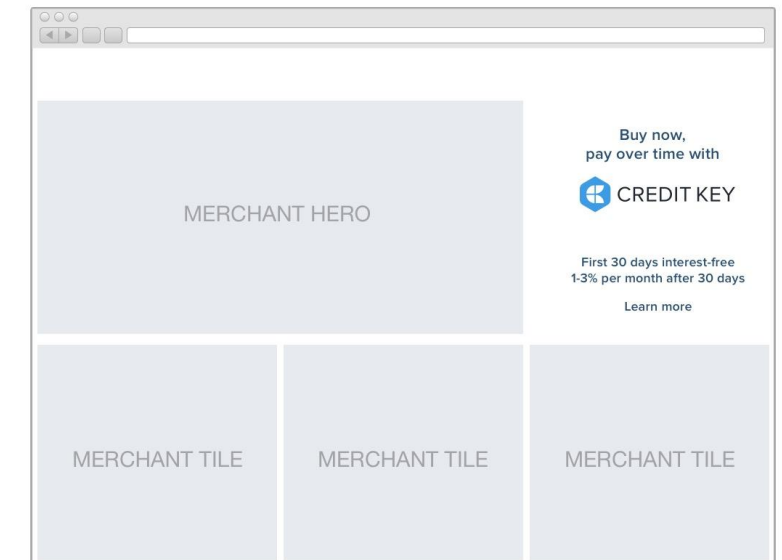
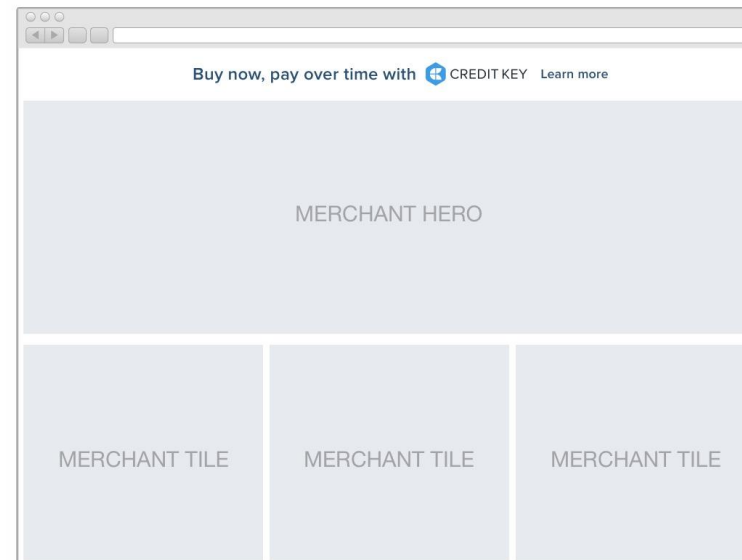
1. [Credit Key logotype] As low as \$X/mo. Approval in seconds.
[Learn more](#)
2. Buy now, pay over time [CK logotype]
3. [Buy/Shop/etc.] now, pay later with [Credit Key logotype]
[Learn more](#)

Optional supporting copy:

- Split your purchase into easy monthly payments.
- Make easy monthly payments for your purchase.
- Split your purchase into 2, 3, or 6 monthly payments. Rates from 1–3% per month.

EXAMPLE WIREFRAMES

For demonstration purposes only.





Credit Key messaging on your product pages helps drive higher cart values.

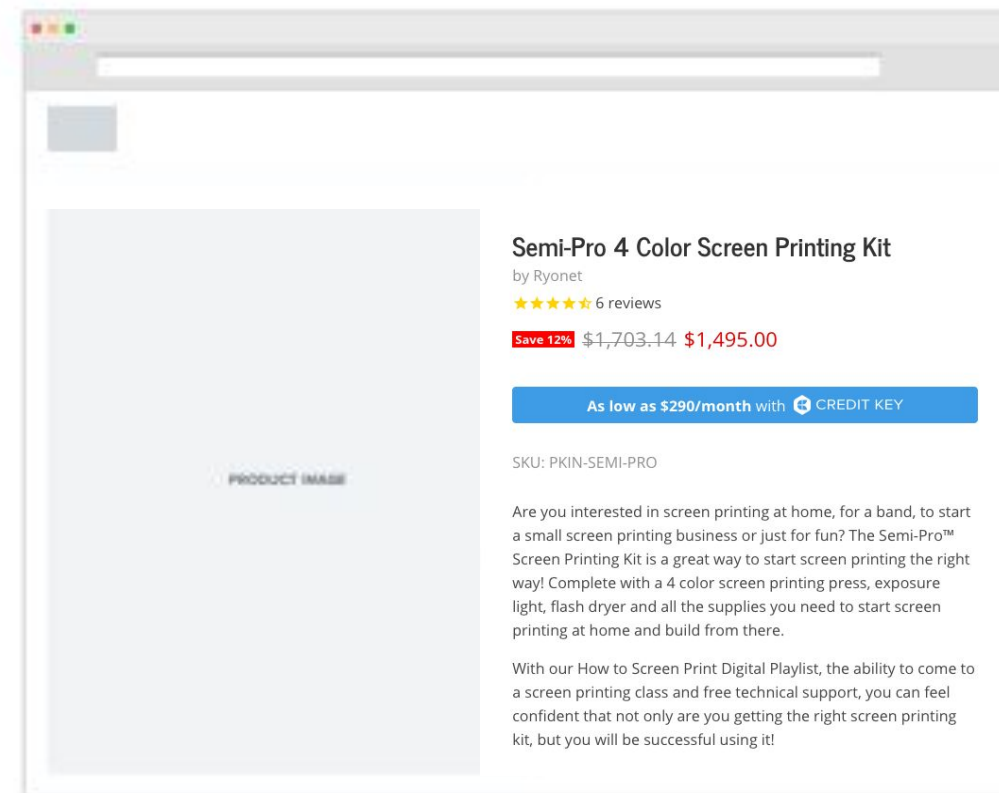
Note: "[Learn more](#)" must be underlined and hyperlinked to Credit Key's *Learn More* page, which contains important information and required disclosures. See page 14 for more information about the Learn More page.

APPROVED MESSAGING OPTIONS

1. [Credit Key logotype] As low as \$X/mo. Approval in seconds
[Learn more](#)
2. [Credit Key logotype] Monthly Payments
[Learn more](#)

EXAMPLE WIREFRAMES

For demonstration purposes only.



EXAMPLE BUTTON

For demonstration purposes only.





Credit Key messaging on your cart page helps boost conversion.

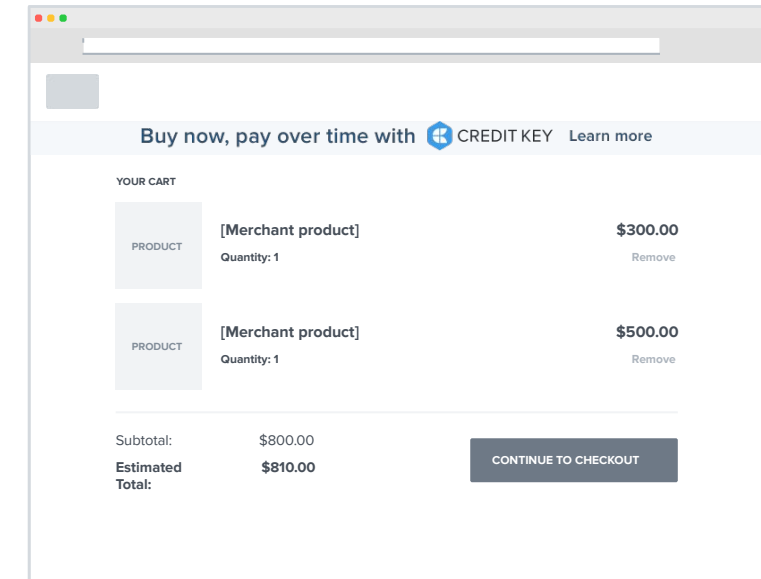
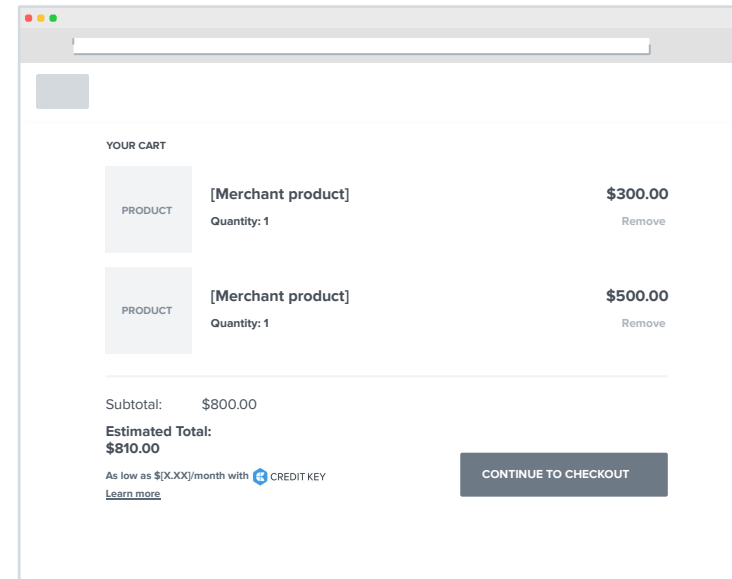
Note: "[Learn more](#)" must be underlined and hyperlinked to Credit Key's *Learn More* modal window, which contains important information and required disclosures. See page 15 for more information about the modal window.

APPROVED MESSAGING OPTIONS

1. Monthly Payments Available with [Credit Key logotype]
[Learn more](#)
2. [Credit Key logotype] Monthly Payments Available
[Learn more](#)

EXAMPLE WIREFRAMES

For demonstration purposes only.





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

Note: "[Learn more](#)" must be underlined and hyperlinked to Credit Key's *Learn More* page, which contains important information and required disclosures. See page 14 for more information about the Learn More page.

APPROVED BUTTON OPTIONS

1. [Credit Key logotype or button] As low as \$X/mo. Approval in seconds. [Learn more](#)
2. [Credit Key logotype or button] 0% for 30 days. Approval in seconds. [Learn more](#)

APPROVED SUPPORTING COPY OPTIONS

1. You will be redirected to Credit Key to securely complete your purchase. It's quick and easy—get a real-time decision!
2. You will be redirected to Credit Key to securely complete your purchase. Just fill out a few pieces of basic information and get a real-time decision. Checking your eligibility won't affect your credit score.

EXAMPLE WIREFRAMES

For demonstration purposes only.

Payment
All transactions are secure and encrypted.

Credit card VISA AMEX

Card number

Name on card

Expiration date (MM / YY) Security code

CREDIT KEY **As low as \$3/month. Approval in seconds.**

PayPal VISA AMEX

Credit Key **B2B CREDIT** AS LOW AS \$65/MO. APPROVAL IN SECONDS. [LEARN MORE](#)

Learn More Page



Credit Key provides a page to be displayed when customers click the "**Learn more**" hyperlink on your site. The *Learn More* modal window contains important information and required disclosures, and opens in a new tab.

The messaging on this page cannot be modified, as it ensures compliance with federal and state lending regulations.

For more information, please contact merchantsupport@creditkey.com.

EXAMPLE WIREFRAMES

For demonstration purposes only.

Credit Key
Better Business Credit

Credit Key offers businesses simple monthly terms in seconds, right at e-commerce checkout.

SCHEDULE A DEMO APPLY NOW

APPROVED
for your \$1,500 order

1 payment in 31 days	\$1,500
3 monthly payments	\$510
6 monthly payments	\$262
12 monthly payments	\$138

Continue >

\$25,000
Line of Credit

Up to **\$50,000**
Credit line

0% for **30**
Days

Fees starting at **1%**
Monthly, after 30 days

Approvals in **5**
Minutes

HOW IT WORKS

The funds you need,
right where you need them.

- B2B Credit at Checkout**
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim in eros elementum tristique.
- Get a Decision in Seconds**
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim,
- Simple, Affordable Monthly Terms**
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim in eros elementum tristique.
- Larger, Better Lines of Credit**
Lorem ipsum dolor sit amet, consectetur adipiscing elit. Suspendisse varius enim,

 CREDIT KEY **Off-Site Marketing**

General Email



If you would like to send a general email about Credit Key to your customers, please use the approved messaging below or send your custom messaging to merchantsupport@creditkey.com for review.

APPROVED SUBJECT LINE OPTIONS

1. Buy now, pay later with Credit Key
2. Make monthly payments for your purchase with Credit Key
3. Buy now and pay over time with Credit Key

APPROVED HEADLINE

Make easy monthly payments for your purchase

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 qualify for before you commit. There are no hidden costs and no surprises.

APPROVED FOOTER TEXT

Just select [Credit Key logotype] at checkout.

REQUIRED DISCLOSURE TEXT

Subject to credit check and approval. Limited payment options are available for purchases under \$500.00. All Credit Key loans are made by First Electronic Bank, a Utah Chartered Industrial Bank, member FDIC.

EXAMPLE WIREFRAMES

For demonstration purposes only.

Buy now, pay later with Credit Key

Merchant <name@merchant.com>
to me

Make easy monthly payments for your purchase

MERCHANT IMAGE / CONTENT

ICON

QUICK AND EASY
Enter a few pieces of information for a real-time decision. Checking your eligibility won't affect your credit score.

ICON

NO HIDDEN FEES
Know exactly what you'll owe before you commit. There are no hidden costs and no surprises.

Just select CREDIT KEY

General Email Tile



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

APPROVED SUBJECT LINE OPTIONS (OPTIONAL)

1. [Your message] and pay later with Credit Key
2. [Your message] and make monthly payments for your purchase with Credit Key
3. [Your message] and pay over time with Credit Key

APPROVED HEADLINE OPTIONS

1. [Buy/Shop/etc.] now, pay later
2. Monthly payments with Credit Key

APPROVED TEXT OPTIONS

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

APPROVED SUPPORTING COPY

Just select [Credit Key logotype] at checkout and get a real-time decision.

[Learn more](#)

EXAMPLE WIREFRAMES

For demonstration purposes only.


[Your message] Pay later with Credit Key

Merchant <name@merchant.com>
to me

Buy now, pay later

MERCHANT IMAGE / CONTENT

Make easy monthly payments with no hidden costs.

Just select  CREDIT KEY at checkout for simple terms
[Learn more](#)

0% Email



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

APPROVED SUBJECT LINE OPTIONS (OPTIONAL)

90 days 0% interest! Buy now, pay later with Credit Key

APPROVED HEADLINE OPTIONS

[For a limited time:]1 Monthly payments with rates from 0% [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 TEXT OPTIONS

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

APPROVED SUPPORTING COPY

Just select [Credit Key logotype] at checkout and get a real-time decision.

[Learn more](#)

EXAMPLE WIREFRAMES

For demonstration purposes only.

The wireframe shows an email layout. At the top, it says "90 days 0% interest! Buy now, pay later with Credit Key". Below this is a header area with a placeholder for a merchant name: "Merchant <name@merchant.com> to me". The main body of the email features the headline "Buy now, pay later" in a large, bold font. Below the headline is a large rectangular area labeled "MERCHANT IMAGE / CONTENT". At the bottom of the wireframe is a call-to-action box with the text "Make easy monthly payments with no hidden costs." and "Just select CREDIT KEY at checkout for simple terms [Learn more](#)".

Pre-Approval Personalized Email



If you would like to send a pre-approval email about Credit Key to your pre-approved customers, please use the approved messaging below or send your custom messaging to merchantsupport@creditkey.com for review.

APPROVED SUBJECT LINE

1. Congratulations, <first name>! You've been pre-approved for a B2B credit line with Credit Key.

APPROVED HEADLINE

Growing Your Business Just Got Easier with Credit Key

APPROVED SUPPORTING COPY

Hi {insert customer first name},

We have some exciting news to share with you! Based on your good account standing and purchase history with {insert your company name}, you've been pre-approved for up to {insert artificial cap} at {insert interest rate} per month for {insert term} months. Completing your application will only take seconds.

Call to action: Complete your application <insert your custom apply now link>

REQUIRED DISCLOSURE TEXT

Subject to credit check and approval. Limited payment options are available for purchases under \$500.00. All Credit Key loans are made by First Electronic Bank, a Utah Chartered Industrial Bank, member FDIC.

EXAMPLE WIREFRAMES

For demonstration purposes only.

Growing Your Business Just Got Easier with Credit Key

Merchant <name@merchant.com>
to me

Hi {insert customer first name},

We have some exciting news to share with you! Based on your good account standing and purchase history with {insert your company name}, you've been pre-approved for up to {insert artificial cap} at {insert interest rate} per month for {insert term} months. Completing your application will only take seconds.

MERCHANT IMAGE / CONTENT

ICON

QUICK AND EASY

Enter a few pieces of information for a real-time decision. Checking your eligibility won't affect your credit score.

ICON

NO HIDDEN FEES

Know exactly what you'll owe before you commit. There are no hidden costs and no surprises.

COMPLETE YOUR APPLICATION

Pre-Approval General Email



If you would like to send a pre-approval email about Credit Key to your pre-approved customers, please use the approved messaging below or send your custom messaging to merchantsupport@creditkey.com for review.

APPROVED SUBJECT LINE

1. Congratulations, <first name>! You've been pre-approved for a B2B credit line with Credit Key.

APPROVED HEADLINE

Growing Your Business Just Got Easier with Credit Key

APPROVED SUPPORTING COPY

Hi {insert customer first name},

We have some exciting news to share with you! Based on your good account standing and purchase history with {insert your company name}, you've been pre-approved for up to \$50,000 at 1% per month for 12 months.* Completing your application only takes seconds.

Call to action: Complete your application: <insert your custom apply now link>

REQUIRED DISCLOSURE TEXT

Subject to credit check and approval. Limited payment options are available for purchases under \$500.00. All Credit Key loans are made by First Electronic Bank, a Utah Chartered Industrial Bank, member FDIC.

EXAMPLE WIREFRAMES

For demonstration purposes only.

The wireframe shows an email layout. At the top is the headline "Growing Your Business Just Got Easier with Credit Key". Below it is a placeholder for a merchant image with the text "Merchant <name@merchant.com> to me". The main body of the email contains a personalized greeting "Hi {insert customer first name}," followed by a paragraph of text: "We have some exciting news to share with you! Based on your good account standing and purchase history with {insert your company name}, you've been pre-approved for up to \$50,000 at 1% per month for 12 months.* Completing your application only takes seconds." Below this is a large grey rectangular area labeled "MERCHANT IMAGE / CONTENT". At the bottom, there are two columns of text, each starting with an "ICON" placeholder. The first column is titled "QUICK AND EASY" and contains the text: "Enter a few pieces of information for a real-time decision. Checking your eligibility won't affect your credit score." The second column is titled "NO HIDDEN FEES" and contains the text: "Know exactly what you'll owe before you commit. There are no hidden costs and no surprises." At the very bottom is a green button with the text "COMPLETE YOUR APPLICATION".

Social Media Taglines



Select from the approved messaging below when promoting Credit Key in a social media campaign. We recommend tagging Credit Key on Twitter at @GetCreditKey.

CREDIT KEY LAUNCH TAGLINE

We have partnered with Credit Key to offer easy monthly payments with no hidden fees. It's quick and easy—get a real-time decision!

GENERAL CREDIT KEY MARKETING

Buy now and pay over time with Credit Key. Quick decision, easy monthly payments, and no hidden fees.

EXAMPLE WIREFRAMES

For demonstration purposes only.

This wireframe shows a social media post layout. At the top left is a grey square representing a profile picture. To its right is the text 'Merchant name' in blue, with 'Date at time' in smaller grey text below it. The main body of the post contains the text: 'Buy now and pay over time with [Credit Key](#). Quick decision, 30 days free, easy monthly payments.' Below this text is a large grey rectangular area labeled 'MERCHANT IMAGE'. Underneath the image is the text 'X Likes X Comments X Shares'. At the bottom, there is a horizontal line followed by three buttons: 'Like', 'Comment', and 'Share', each with a small grey square icon to its left.

This wireframe shows a social media post layout. At the top left is a grey square representing a profile picture. To its right is the text 'Merchant name' in blue, with 'Date at time' in smaller grey text below it. The main body of the post contains the text: 'As low as 1% financing now available from [Credit Key](#) for qualified customers, with 30 days free. Make easy monthly payments with no hidden fees!' Below this text is a large grey rectangular area labeled 'MERCHANT IMAGE'. Underneath the image is the text 'X Likes X Comments X Shares'. At the bottom, there is a horizontal line followed by three buttons: 'Like', 'Comment', and 'Share', each with a small grey square icon to its left.