



# credova

Marketing Brand Guide

# Introduction

**Credova** is a point-of-sale financing platform providing buy now, pay later solutions to merchants operating both brick and mortar retail locations as well as through an integrated API eCommerce solution. Through the Credova platform and integrated API solution, consumers gain access to **a network of financing solutions** for their purchases, allowing them to select from a variety of financing options during the purchase process.

**With a frictionless checkout** being the ultimate goal for merchants and consumers alike, Credova is **able to remove purchase boundaries by reducing dissonance** surrounding cart totals and cost. Implementing a buy now pay later solution has seen merchants across verticals experience a lift in average order value and sales volume.

With Credova, merchants are able **to get the sales** volume they want, by providing customers **with the point-of-sale financing** options they need.

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# Our Mission

## WE DO IT WITH A GOAL IN MIND.

By fearlessly and analytically pushing the boundaries of possibility, equalization in access to funds, and respect for the rules and regulations of the nation, the Credova platform delivers a comprehensive financing solution to merchants across the US.



# Our Motivation

## WE DO IT FOR A REASON.

At the core, Credova is a means to an end.  
At the heart, Credova is a sponsor of human  
happiness and freedom.

If one thing can be said about Credova, it is  
that we have great faith in the individuality,  
intelligence, and rights of American citizens.  
We believe strongly in a consumers right to  
choose, right to be educated on their choices,  
and their right to the pursuit of happiness.



# Our Values



## Climb The Mountain - Excellence

Climbing mountains whether figuratively or literally is a test of an individuals perseverance, endurance, and commitment to a goal. The journey up the mountain is about showing up and making a conscious decision to take one step at a time. It's about small wins everyday.



## Camp Chores - Leadership

The luxuries of the modern world let us live in comfort but basic survival is about efficiently allocating resources and fiercely dedicating attention to results that matter the most. Its understanding that the small chores need to get done with excellence when no one is looking. Its about chopping wood in a snow storm to ensure everyone stays warm or waking up early to get breakfast ready for the camp.



## Pitching a Tent - Team Work

Individuals working voluntary and cooperatively has advanced humanity to heights never imagined. Building anything of value takes a concerted effort among uniquely talented individuals working together. Even the simple task of pitching a tent requires communication and collaboration focused on a singular goal of providing shelter.



## Take a Hike - Balance

It's important to work hard but its equally as important to recover and rest. In the hyper connected modern world its easy to suffer from too much input. No individual can be on all the time. Everyone needs to disconnect and take a hike to free the mind from inputs and allow room for new creative and innovative ideas.



## Around The Campfire - Motivation

Whether its at the end of the day or the end of our lives we want to take pride in what we accomplished. Putting together a collection of small wins that add up to big wins makes for stories worth telling around the camp fire. Work well done is worth celebrating among our friends, family, and colleagues.

4a.

# Talking to Customers

## WE DO IT WITH SCIENCE.

**Determined, Elegant, Innovative, Playful.**

It is theorized that the two most recognizable human traits are warmth and competence. When we first meet someone, we automatically assess:

- ➔ Whether they are willing to help us (warmth)
- ➔ Whether they can help us (competence)

Studies have shown when customer support departments interact with customers in a warm, competent manner, there is a positive effect on the customers sentiments towards the company, their experience, and their expression of brand loyalty.



4b.

# Talking to Customers II

## WE DO IT WITH EDUCATION.

Without our customers, we wouldn't be here. Turns out, sometimes, they need a little help. Whether it's with a contract, finding a merchant, or figuring out how to apply, our customers have questions. Our team has the answers. It is our job to be experts in every step of the customer experience. It is your job to take the time and help our customers. Educate them. Make them Credova experts too- and in doing so- you can turn each customer into an advocate for Credova.

As a customer service representative, you are the voice of our company. Everything you say and do has an effect on our business. Let's take a deeper dive into what that looks like.



# Educate our customers, make them experts.

- ➔ If a customer asks a question, take the opportunity to teach. Answer the question as thoroughly as possible. Educate them.
- ➔ If a customer has a problem, help them. Provide them with the information and tools so that they can also help themselves.
- ➔ If you don't know an answer, that's ok. Let the customer know you would like to double check on that, and refer to your training documents. You have access to every piece of information you need to be successful.
- ➔ "Google it," is not an answer. "I can't help you," is not an answer. Find the answers they need or frame your answer in a helpful way.
- ➔ Is the customer always right? Maybe not. But, they should always be made to feel as if they've been heard, understood, and a sincere attempt at assistance was delivered.
- ➔ What is feeling heard, understood and like someone is truly attempting to help? It means you're conveying empathy to the customer. Empathy is the most important aspect of your job, because while you might not be able to solve the customer's problem, the emotional reaction and feeling the customer gets from your empathy can result in a positive experience overall.
- ➔ And remember, warmth & competence. Be friendly, be an expert, and deliver the industry leading support and service to our customers we expect of you.



# Talking to Merchants

## WE DO IT WITH EXPERTISE.

The Credova approach to sales employs a consultative methodology. What the heck is “Consultative Sales”? What’s that mean in terms of voice? How does Credova apply a consultative approach?

The way we talk to merchants requires effort. Credova team members put a strong focus on the merchant, learn about their business needs, understand the technographic landscape, and then apply the Credova solutions to address critical business needs of inquiring merchants.

This approach to communicating with prospective merchants cultivates stronger relationships, increased understanding of the overall marketplace, and better delivery of the Credova suite of business and retail solutions.



# Talking to Media

## WE DO IT THROUGH PROCEDURES.

We love our voice and we love our voice resonating in the world. We see how our program and our customer care makes true change and difference in the world. So when we talk to media, we make sure that we talk to media using the best version of the Credova voice we can.

Direct all media inquiries to the marketing department. They're the ones who built the voice, they're the ones who will perpetuate it through public channels.



# Talking to Vendors

## WE DO IT WITH CLARITY.

We're builders at Credova. We built a good portion of our tech stack custom style. We also understand that having big goals means we need help from time to time. That's where third party services and vendors come into play.

We need to communicate to our vendors who can sometimes speak on our behalf, create our content, or develop a platform for customer interaction, who Credova is and what Credova is about.

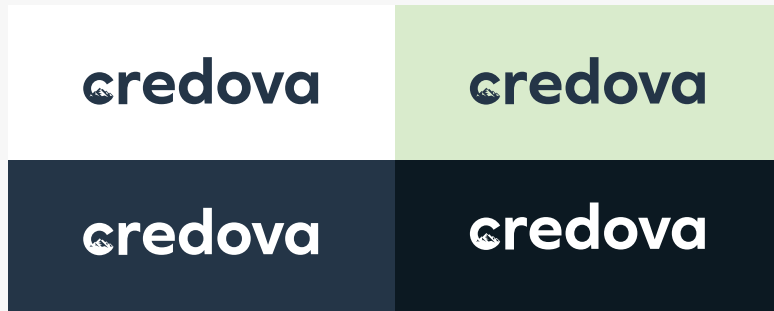
We communicate with our vendors using the framework laid out in this book.

We use warmth, show competence, we ask, listen and teach, and we make sure the vendors we use are determined to deliver innovative solutions to assist in the achievement of Credova excellence.



# Logos

## CREDOVA PRIMARY LOGOS



The Credova Blue logo on Credova Green is the primary usage of the Credova Logo. The Credova logo can be inverted when appropriate if the background appears darker than the logo.

The Primary logo, which includes the Credova Mountain C, is best used for marketing efforts in both print and digital.

## API LOGOS



Best use for the Credova API Logo is when using the logo in the 'As Low As Pricing' on your business website. In this instance the Credova Mountain C is removed.

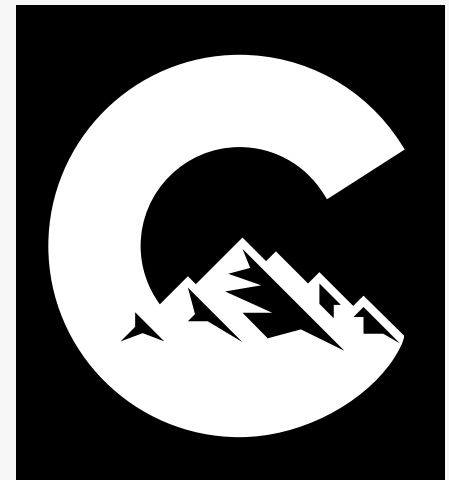
For example:



8b.

# Logos

## SUPPORT & APPLICATION LOGOS:



The Credova C is used as a support logo specifically for apps, social media, or areas with space specific parameters.

# Symbol/ALA

## Credova Symbol

Use this symbol on all sitewide and app displays.



Minimum Digital Size: 18px

## Symbol Clearspace

Never reduce the clearspace to ensure maximum visibility and impact.



## Alternative Symbol

Use these black or white symbols that best contrast with the color of your background.



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## Credova Symbol with Text

Light Option:

Pay over time with credova.  
[Learn More](#)

Dark Option:

Pay over time with credova.  
[Learn More](#)

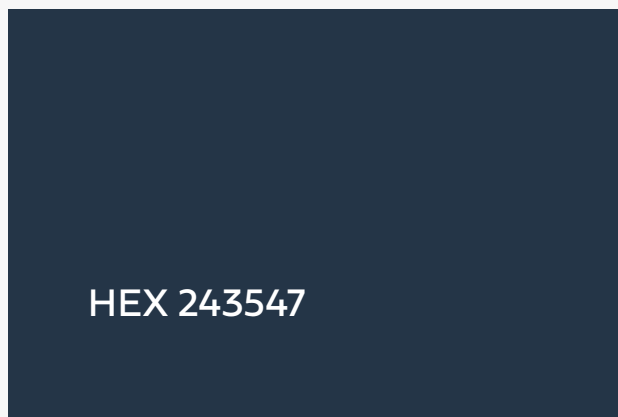
Customize to match your brand:

Pay over time with credova.  
[Learn More](#)

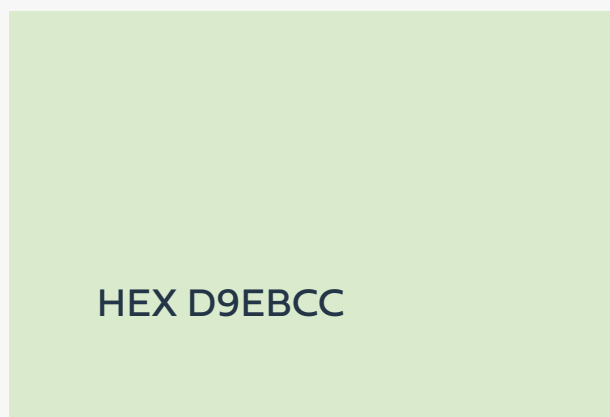
# Colors

## CREDOVA PRIMARY COLORS

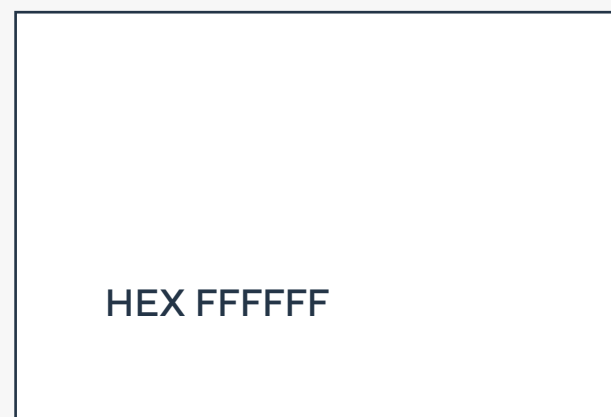
Credova Blue



Credova Green



Credova White



# Typography

Fieldwork  
**FIELDWORK**  
**family**

Fieldwork Geo Thin

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo  
Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

Fieldwork Geo Regular

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo  
Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

Fieldwork Geo DemiBold

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo  
Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz

Fieldwork Geo Bold

Aa Bb Cc Dd Ee Ff Gg Hh Ii Jj Kk Ll Mm Nn Oo  
Pp Qq Rr Ss Tt Uu Vv Ww Xx Yy Zz



# Buttons

The primary usage of the Credova button is the Credova Blue Logo on Credova Green.  
PNG and SVG button files available upon request.



Please only use the color combinations provided.

# Compliance Procedure

Credova is a consumer finance solution, which makes this part of our brand manual really, really important. We have a process for content creation and we have to stick to it. Any content promoting the Credova brand has got to go through this process so we can ensure both compliance at a legal level, but also brand compliance at a design, tone and voice level.

Here are the rules:

- Marketing team discusses copy/design approach and content created.
- Content submitted to Marketing Lead for initial signoff.
- Content submitted to Compliance/Legal for signoff.
- Edits are made with Marketing Lead involvement.
- Content submitted to Compliance/Legal for final signoff.
- Content distributed.



# Merchant Marketing

## WE ASK YOU DO TOO.

Credova works with many merchants, with many different goals, approaches, voices and unique highly developed brand images. We respect their approach to communicate with their customer base how they see fit. When it comes to merchants communicating Credova to their customers, well, we have a bit more to say about that.

## **We ask you respect us, as we respect you.**

If a merchant decides to create custom Credova content, Credova marketing lead must approve prior to distribution.



# Tagline

## WE ARE DIRECT.

The Credova tagline is direct. It's simple. It's easy to remember. Most of all, it communicates the goal- to help you reach your next adventure.

## A simple tagline with unlimited meaning:

### THINK ADVENTURE.

The Credova tagline is only to be used in Credova approved copy and brand specific campaigns.



# Copy Examples

## AND WE ARE TRANSPARENT.

Copy embodies our voice to the fullest, but it also embodies our values and our motivation. We respect the right to educated decision making and the freedom of consumers to have access to choice.

### **How does 6 months interest free financing work?\***

It's simple. Pay off your principle within the 6 month promotional period and you pay no interest. Keep in mind, you must make your regular monthly payments on time, because if you miss a payment or are late, you no longer qualify for the promotion. Additionally, not all offers are 6 months interest free.



# Writing Style

## WRITING GUIDELINES

Any specific terms down must be accompanied with a disclaimer. It is often best to avoid any marketing material with specific terms listed.

- ➔ If your business is using 'As Low As' or providing examples of interest rates, those figures must come from the Credova calculator tool and must be accompanied by a disclaimer.
- ➔ Any reference to 'Guaranteed Approvals' should not be made. While Credova is able to match a significant portion of applicants with lending options, there are no guaranteed approvals.
- ➔ Please do not suggest that Credova can improve credit scores. We are not a credit improvement solution, we are a payments solution.

- ➔ **Never state that Credova has 0 interest lenders.** Credova's lending partners have interest or financing fees.
- ➔ **Never state 'No Hidden Fees'.**
- ➔ **Never State 'Won't affect Credit Score'.** Credova uses a soft credit inquiry but Consumer credit can be affected during the term of the loan.
- ➔ **Never State 'Same as Cash'.**  
Please use the term 'Interest Free'.
- ➔ Please avoid reference or use of the following terms:  
**Payments amounts, Repayment periods, total number of payments, APR, down payments.**

# Materials Layout

## WE LIKE TO PLAY AROUND TOO.

Just like everything else, what's included (or left out) of communications materials conveys a message. That message should be consistent with the voice of the brand. So, we make our materials layout simple, educational, and tech forward.

### Content Layout

Up top: Tagline

Header: Quick sentence on the product.

Sub-header: Call to action

Body: Image + Benefits

Footer: Logo + Disclaimer + Contact Info

## Buy Now, Pay Later with credova

Get approved with no impact to your credit for up to \$10,000 and pay for your purchase over time.

Scan the QR code to prequalify today.



STEP 1:

#### Fill Your Cart

Shop your favorite stores and then select Credova at checkout.



STEP 2:

#### See How Much You Can Spend

Get approved without affecting your credit score.



STEP 3:

#### Pay Over Time

Select Credova at checkout to pay for your purchase over time.

CREDOVA.COM  833.273.3682

Payment options through Credova are provided by merchants, other financial institutions, or Credova Financial, LLC. To learn more visit: [www.credova.com/financingproviders](http://www.credova.com/financingproviders). Not all financing products are available in all 50 states. Rate and information provided are subject to underwriting guidelines and applicants creditworthiness as established by their credit profile. Credova Financial, LLC, NMLS ID 1818530. For full Credova disclaimers, visit [www.credova.com/disclaimers](http://www.credova.com/disclaimers).

# Imagery

## WE'RE ALWAYS IN STYLE.

Credova utilizes a variety of images because we work in a variety of verticals. Underneath that, and woven across all areas of our business, we like images that are strong, inspiring, emotive and tactile. We like real. We like raw. We like the images we use to reflect the lives we live.





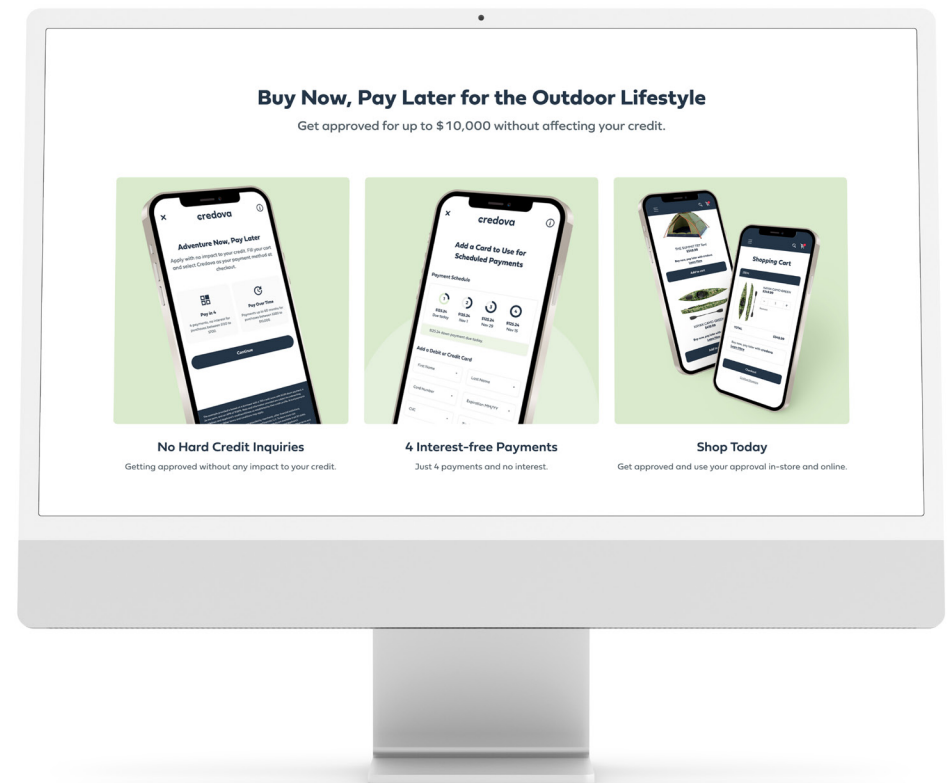
# Website Development

## BUT WE'RE ALSO EVOLVING.

The Credova website is one of the most analyzed mediums that carries our voice to the world. It's ever changing, adapting to market trends, optimizing based on analytics, and improving as styles evolve.

### Focus on:

First Fold, Accessible, Engaging, Informative Content.



# Thank You

AND WE HOPE, WHEN YOU MEET US, YOU'LL LIKE US.

Because we've got a great emerging brand, and a product with an incredible history and exceptional value.

*For any media, marketing, or brand related questions, please inquiry with the Credova marketing department at [marketing@credova.com](mailto:marketing@credova.com).*

Payment options through Credova are provided by merchants, other financial institutions, Alabama Credit Union member NCUA, or Credova Financial, LLC. To learn more visit: [www.credova.com/financingproviders](http://www.credova.com/financingproviders). Not all financing products are available in all 50 states. Rate and information provided are subject to underwriting guidelines and applicant's creditworthiness as established by their credit profile. THIS IS A SOLICITATION FOR FINANCING PRODUCTS ONLY. INFORMATION RECEIVED WILL BE SHARED WITH ONE OR MORE THIRD PARTIES IN CONNECTION WITH YOUR FINANCING PRODUCT INQUIRY. THE LENDER MAY NOT BE SUBJECT TO ALL VERMONT LENDING LAWS. THE LENDER MAY BE SUBJECT TO FEDERAL LENDING LAWS. Credova Financial, LLC, NMLS ID 1818530.