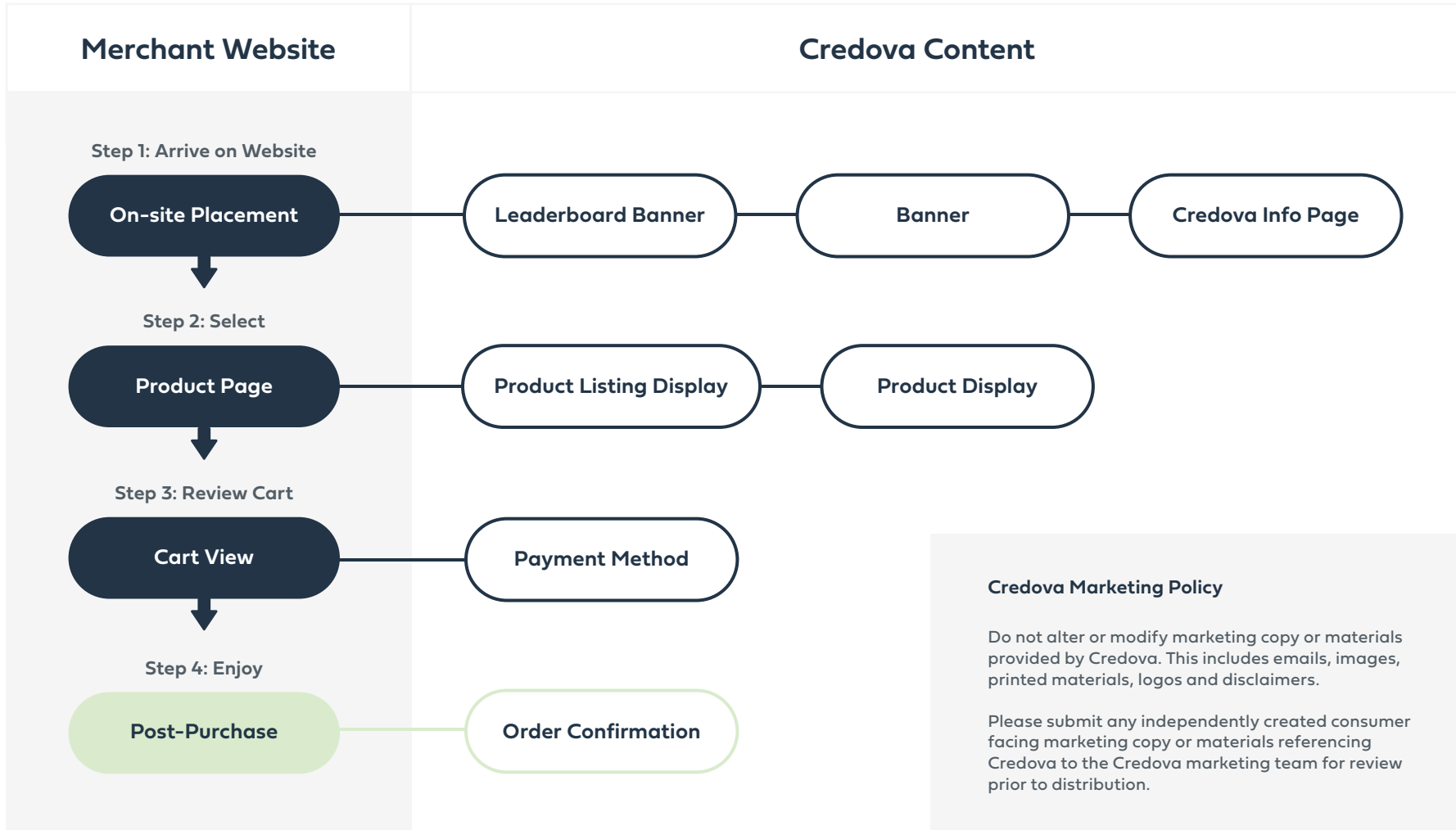




credova

Integration Customer Experience

Shopper Journey Flow



On-Site Placement

Page Banners:

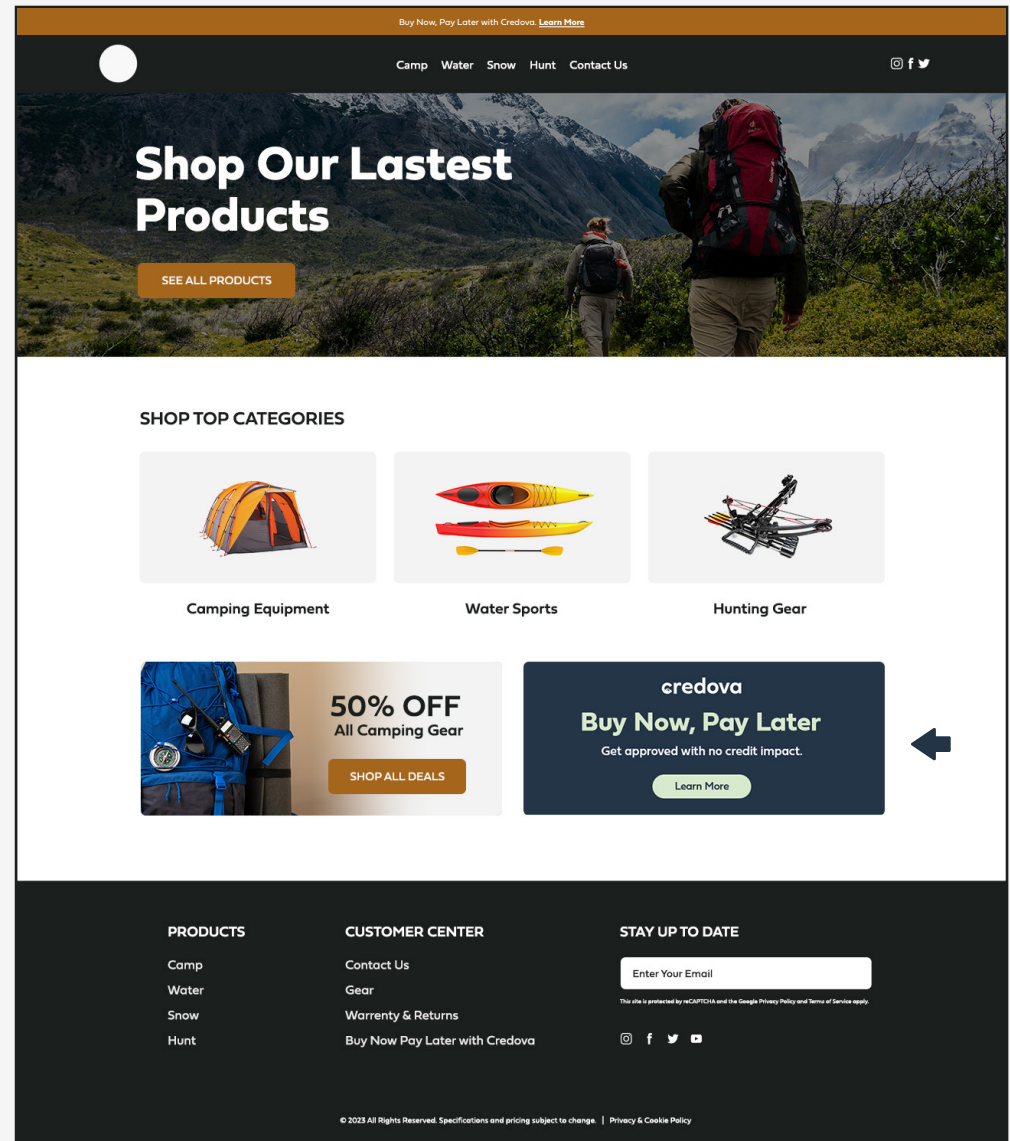
A website banner is a powerful tool for grabbing the attention of your website visitors and communicating important information. Placing a banner on the homepage of your website is a great way to let your customers know you offer Credova's finance products.

Banners can be found in your merchant dashboard to download.

Leaderboard Banner:

A leaderboard banner is a popular type of online ad that appears at the top of a website, providing a large and visible space to showcase promotional messages. Add a "Buy Now, Pay Later with Credova. [Learn More](#)" leaderboard banner and link to your financing page.

Example:



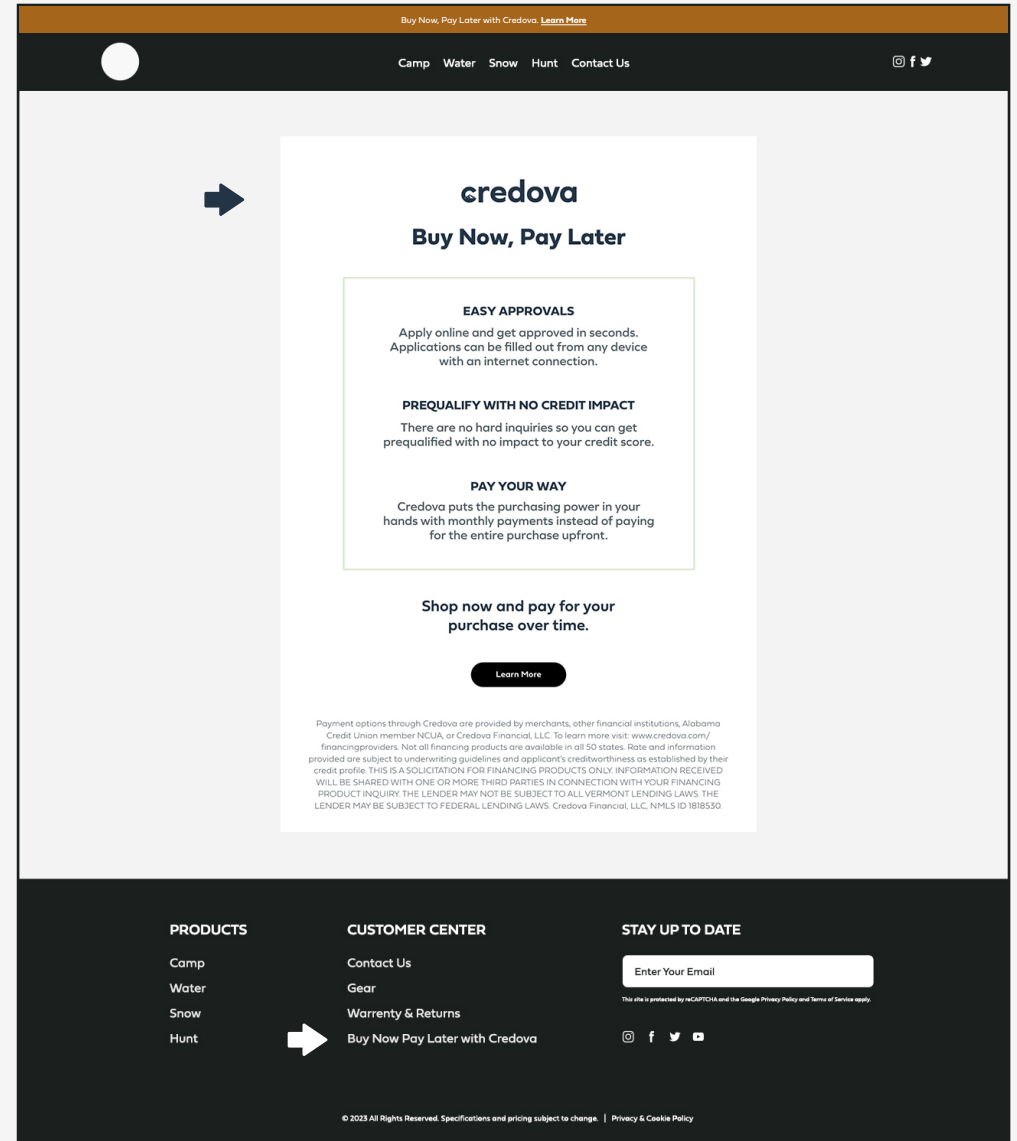
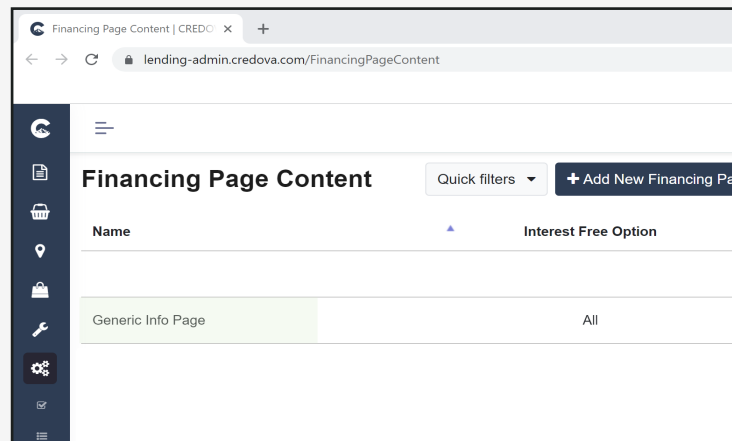
On-Site Placement

Financing Page:

Adding an informational page on Credova's Buy Now Pay Later financing is an effective way for you to educate customers, increase sales, build trust, improve customer satisfaction, and stay competitive. This page should include the **Generic Info Page** image found in your merchant dashboard. The financing page is best linked in the footer of your website.

Credova Generic Info Page.jpg can be found in your merchant dashboard to download.

Merchant Dashboard:



Product Listing Display

As a merchant, you want to provide your customers with the best possible shopping experience, which includes offering them a variety of payment options. Advertising a BNPL product with ALA can help expand your customer base, increase sales, improve customer loyalty, and provide a flexible payment option for customers who may not have the full amount upfront.

Include product ALAs on your product listing display pages, product pages, cart page, and checkout page. (See following pages for additional reference images.)

Product ALA Example:

Display the Credova standardized message that corresponds to the total product amount customized to match your branding.

Fishing Pole

\$240

4 interest free payments of \$60
with **credova**. [Learn More](#)

The screenshot shows a 'New Arrivals' page with a dark header containing navigation links (Camp, Water, Snow, Travel, Contact Us) and social media icons. A search bar is located below the header. On the left, a sidebar lists 'Activities' (Camp/Hike, Climb, Cycle, Fitness, Snow sports, Travel, Water), 'Categories' (Backpacks, Boats, Kayaks, Ski Goggles, Sleeping Bag, Snowboards, Tents), and 'Features' (New Arrivals, Polarized, Insulated, Inner Liner, Waterproof, Snowboards, Moisture Wicking). The main content area displays four product cards in a 2x2 grid:

- Fishing Pole**: \$240, 4 interest free payments of \$60 with credova. [Learn More](#)
- Tent**: \$559, Starting at 0% APR or \$27.90/month with credova. [Learn More](#)
- Archery Bow**: \$485, Starting at 0% APR or \$24.21/month with credova. [Learn More](#)
- Ski Goggles**: \$124, Pay over time with credova. [Learn More](#)

Each product card includes an image, a price, a payment offer, and an 'ADD TO CART' button.

Product Page

Include product ALA near product pricing.

Merchant Website Example

The screenshot shows a product page for an Archery Bow. At the top, there is a navigation bar with links for 'Camp', 'Water', 'Snow', 'Travel', and 'Contact Us', along with social media icons for Instagram, Facebook, and Twitter. The main content area features a large image of the bow on the left and a text block on the right. The text block includes the category 'Outdoor Activity', the product name 'Archery Bow', a 5-star rating with '24 Reviews', and the price '\$485.00'. Below the price is a quantity selector set to '1' and the text 'In Stock'. A financing option is listed: 'Starting at 0% APR or \$24.21/month with credova. [Learn More](#)'. There are two shipping options: 'Ship to address' (selected) and 'Pick up in-store or Curbside'. A blue arrow points to the 'Learn More' link. At the bottom of the text block is an 'Add to Cart' button. A footer contains navigation links for 'PRODUCTS', 'CUSTOMER CENTER', and 'STAY UP TO DATE'.

Enlarged View


This is an enlarged view of the product page. It shows the 'Outdoor Activity' category, the product name 'Archery Bow', a 5-star rating with '24 Reviews', and the price '\$485.00'. The quantity selector is set to '1' and it says 'In Stock'. The financing option is 'Starting at 0% APR or \$24.21/month with credova. [Learn More](#)'. The shipping options are 'Ship to address' (selected) and 'Pick up in-store or Curbside'. A blue arrow points to the 'Learn More' link. At the bottom is an 'Add to Cart' button.

Cart View

Include product ALA in the order summary.

Merchant Website Example

Your Shopping Cart (1 item)

Item	Price	Quantity	Total
 Archery Bow Item: 123645698	\$485.00	1	\$485.00

[Save for Later](#) | [Remove](#)

Order Summary
Subtotal \$485.00
Standard Shipping TBD
Estimated Taxes \$15.99
Order total \$500.99
Starting at 0% APR or \$25.01/month with **credova**. [Learn More](#)
Checkout

PRODUCTS
Camp
Water
Snow
Hunt

CUSTOMER CENTER
Contact Us
Gear
Warrenty & Returns
Buy Now Pay Later with Credova

STAY UP TO DATE
Enter Your Email
This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.
@ f t v

Enlarged View

Order Summary
Subtotal \$485.00
Standard Shipping TBD
Estimated Taxes \$15.99
Order total \$500.99
Starting at 0% APR or \$25.01/month with **credova**. [Learn More](#)
Checkout

Check Out with Credova - Radio Button

Let your customers choose Credova as a payment method at checkout and include product ALA in the order summary.

Merchant Website Example

Checkout

1 **CONTACT INFORMATION** [Edit Contact](#)
hannah@gmail.com
(123)123-4567

2 **SHIPPING ADDRESS** [Edit Shipping](#)
Hannah Delvey
123 Rose Street
Reno, NV, 12345

3 **BILLING** [Edit Billing](#)
Hannah Delvey
123 Rose Street
Reno, NV, 12345

3 **PAYMENT**

Credit Card

Pay over time with credova.

Order Summary

Subtotal	\$485.00
Standard Shipping	TBD
Estimated Taxes	\$15.99
Order total	\$500.99

Starting at 0% APR or \$25.01/month with credova. [Learn More](#)

[Make Payment](#)

Enlarged View

PAYMENT

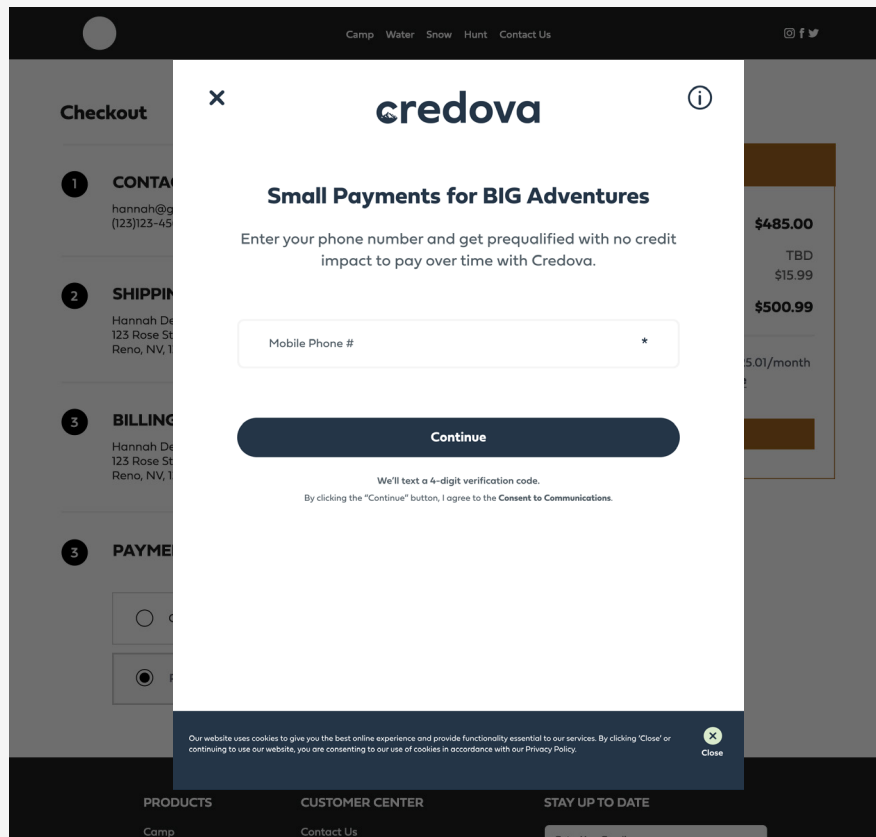
Credit Card

Pay over time with credova.

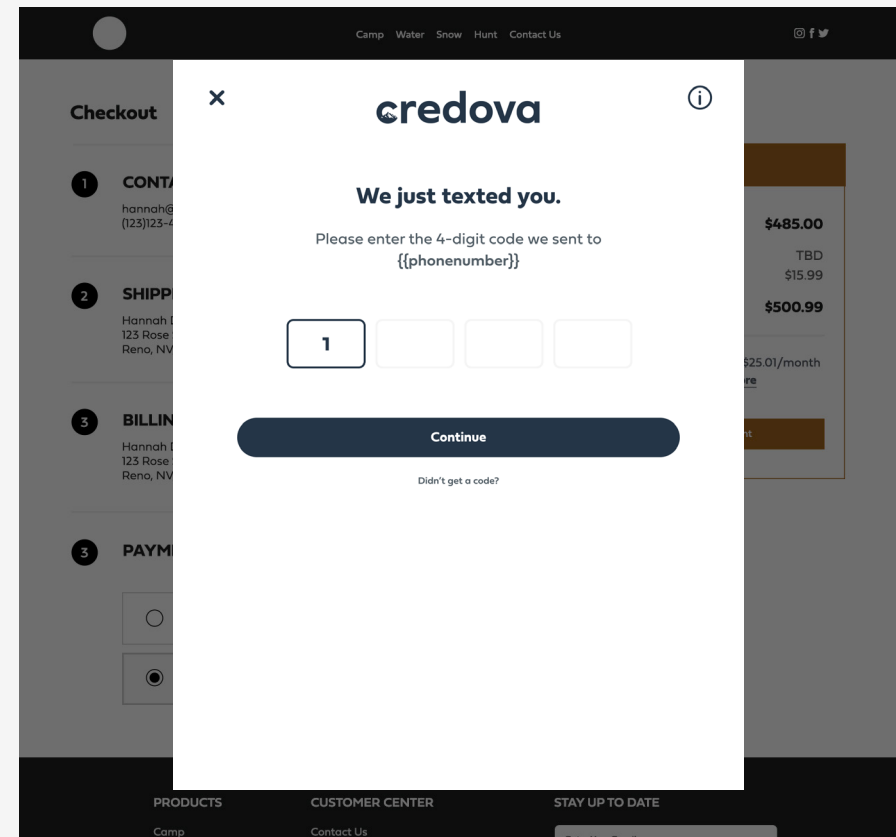
Checkout Process

Merchant Website Example

Enter Mobile Number



Enter Code



Checkout Process

Merchant Website Example

Prequalification

The screenshot shows a mobile checkout interface with a modal overlay titled "credova" and "Enter Your Details". The modal contains several input fields: "First Name" and "Last Name" (both with asterisks), "Email" (with asterisk), "Date of Birth" (with asterisk), "SSN" (with asterisk), and "Confirm SSN" (with asterisk). Below these is an "Address (PO Box not allowed)" section with fields for "Street" (with asterisk), "Suite/Apartment" (with asterisk), "City" (with asterisk), "SSN" (with asterisk), and "Confirm SSN" (with asterisk). At the bottom, there is a "Continue" button and a small disclaimer: "By clicking the 'Continue' button, I certify that the information provided is true and accurate, and I agree to the ESIGN Disclosure and Consent, Privacy Policy, and Terms of Service."

Pre-Qual Approval – Long Duration + 4pay

The screenshot shows a mobile checkout interface with a modal overlay titled "credova" and "You're prequalified for {{AMOUNT}} to spend at {{MERCHANT}}!". Below the title, it says "Choose your payment plan to continue your application." and "Cart total: \$500.99". There are two payment plan options, each with a "Continue" button:

- \$25.01/month lease**: \$25.01 due monthly for 12 months, closed end lease.
- 4 payments, no interest**: \$125.24 due every 2 weeks with no interest.

The "4 payments, no interest" option is further detailed with a timeline:

1	2	3	4
\$125.24	\$125.24	\$125.24	\$125.24
Due today	Nov 1	Nov 29	Nov 15

At the bottom, a small note states: "*4 payments no interest offers incur a \$6 technology fee payable to Credova."

Checkout Process

Merchant Website Example

Bank Info

Camp Water Snow Hunt Contact Us

Checkout

1 CONTACT
hannah@g
(123)123-456

2 SHIPPING
Hannah De
123 Rose St
Reno, NV, 1

3 BILLING
Hannah De
123 Rose St
Reno, NV, 1

3 PAYME

credova

Add Your Payment Method

Please select a payment method.

Debit Card Bank Account

First Name * Last Name *

Card Number * Expiration MM/YY *

CVC * Zip Code *

Continue

\$485.00
TBD
\$15.99
\$500.99
\$5.01/month

PRODUCTS CUSTOMER CENTER STAY UP TO DATE
Camp Contact Us Enter Your Email
Water Gear

Contract: Any Product

Camp Water Snow Hunt Contact Us

Checkout

1 CONTACT
hannah@g
(123)123-456

2 SHIPPING
Hannah De
123 Rose St
Reno, NV, 12

3 BILLING
Hannah De
123 Rose St
Reno, NV, 12

3 PAYMEN

credova

Confirm Your Payment Plan

FINANCED AMOUNT \$500.99

\$25.01/month
For 24 months with 17.99% APR.

Review Truth in Lending Disclosure

Please take the time to review the terms below prior to agreeing.

Truth in Lending Disclosure

Application ID: 210004984

Number of payments: 24

Amount of each payment: \$25.01

Due monthly beginning: 8/20/21

Annual percentage rate: 17.99%
The cost of your credit at a yearly rate.

Auto Pay (Optional)

View Contract

I have reviewed and agree to the Truth in Lending Act Disclosure and Premium Retail Installment Sales Contract, and the refund/return policy provided by KP Retailer and Credit Score Disclosures. By clicking "Agree" you are electronically signing your contract.

Agree

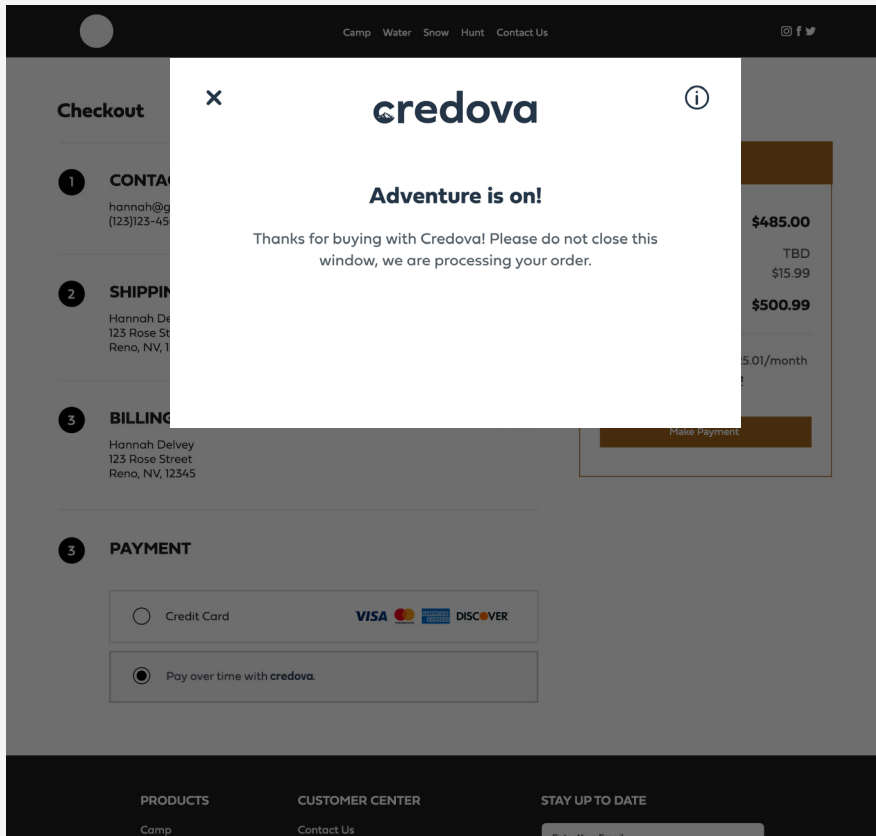
\$485.00
TBD
\$15.99
\$500.99
\$5.01/month
or \$25.01/month
More
ment

PROD
Camp
Water

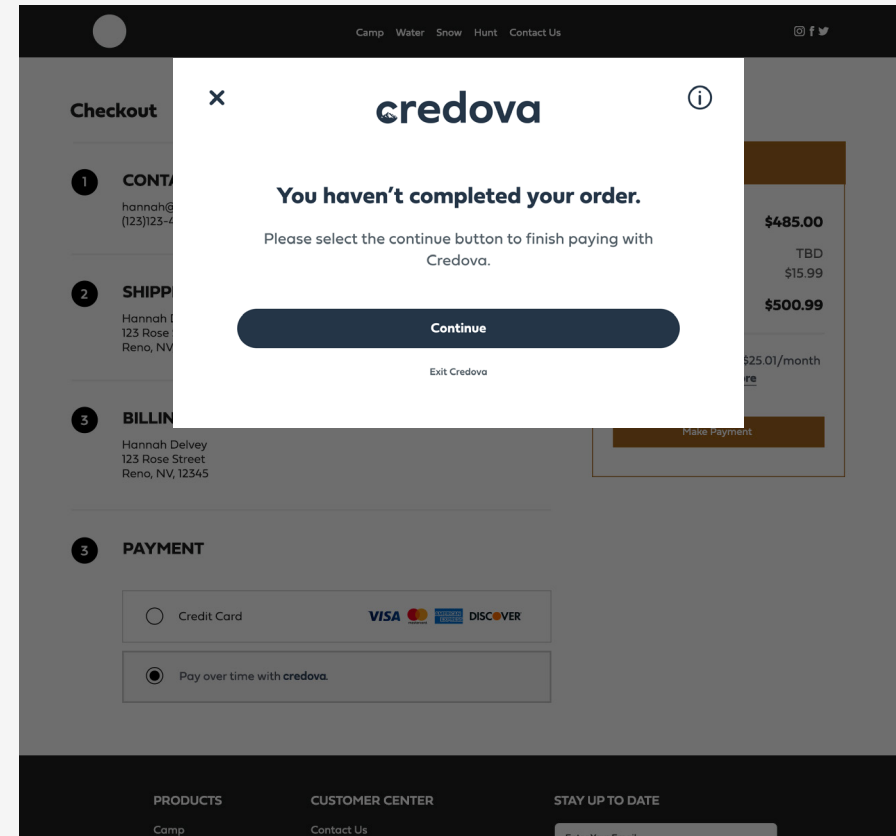
Checkout Process

Merchant Website Example

Final Wait Screen



Exiting Before Finalizing



Post Purchase – Order Confirmation

Merchant Website Example

Thank you for purchasing with Credova

Please check your inbox for order confirmation.

Order Details

Order Number 963258741	Order Total \$500.99
Item Number Item: 123645698	Email Details hannah@gmail.com

PRODUCTS
Camp
Water
Snow
Hunt

CUSTOMER CENTER
Contact Us
Gear
Warrenty & Returns
Buy Now Pay Later with Credova

STAY UP TO DATE
Enter Your Email
This site is protected by reCAPTCHA and the Google Privacy Policy and Terms of Service apply.

Merchant Webpage:

Let your shopper know to check their inbox for order confirmation.

Include the order details below.

A serene winter landscape featuring snow-covered mountains and evergreen trees. The scene is captured in a cool, blue-toned palette, with the snow reflecting the ambient light. The trees are densely packed in some areas, particularly on the right side of the frame, while the mountains in the background are more sparsely treed. The overall atmosphere is quiet and peaceful.

Thank you

If you have any questions on how to get setup or sell with Credova, reach out to integrations@credova.com.