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# Pay Later Messaging Center Program Terms

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These terms (“Program Terms”) apply to you and your use of marketing assets relating to PayPal-branded consumer credit products (“Credit Products”) provided and/or approved for use by PayPal, including, but not limited to, those accessible via the [Pay Later Messaging Center](#) (“Credit Assets”). These Program Terms supplement, and do not supersede, any other agreement you have with PayPal, including the [PayPal User Agreement](#) and the [PayPal Advertising Program](#).

The Program Terms enable qualifying merchants with an eligible PayPal account to present promotional messaging using the Credit Assets to consumers on their websites, and through other digital or physical channels, as approved by PayPal. To participate in the PayPal Advertising Program with respect to the Credit Products (available to eligible US consumers only), you must have an eligible integration or applicable agreement, unless authorized by us in writing. See our [FAQs](#) for more information on eligibility.

The content on the Pay Later Messaging Center site, or any other content relating to Credit Products provided and/or approved for use by PayPal, is to be used solely for the purpose of displaying Credit Assets on your website or other channels, if and as approved by PayPal, and may not be used for any other purpose unless authorized by PayPal.

The terms of the Credit Products, including duration and threshold (if applicable), are firm and cannot be changed, unless authorized by PayPal in writing. Should the terms of any Credit Product be updated from what is offered today, PayPal-hosted banners and/or assets may automatically update, as long as the code was integrated correctly. Any other Credit Assets you have been approved to host or present, if applicable, will

need to be removed or replaced in accordance with your agreement with PayPal or as instructed by PayPal in writing (as to which email shall suffice).

In order to participate in the PayPal Advertising Program with respect to PayPal's Credit Products, you must also comply with the following requirements. If you do not comply with these requirements, PayPal reserves the right to restrict your ability to offer PayPal's Credit Products, restrict your ability to present Credit Assets, or take any other action as deemed necessary.

- You must have an eligible integration, or applicable agreement, to display Credit Assets on your website or in any other channel, if and as approved by PayPal.
- If you stop using an eligible integration in any channel where Credit Assets are displayed, you must immediately remove all Credit Assets from that channel along with any consumer communications and/or cooperate with PayPal or your third party provider to do so.
- The images and Credit Assets on the Pay Later Messaging Center, or other assets displayed by PayPal, are for placement and demonstration only. You must download the official code (including with all links and language provided by PayPal) or leverage other PayPal provided assets to use and display the Credit Assets in conformance with any messaging requirements provided by PayPal. Do not attempt to copy the messaging or buttons in any way. Do not attempt to remove the watermarks.
- Production of any Credit Assets provided by PayPal must be done in accordance with PayPal's instruction.
- You are prohibited from modifying Credit Messaging or altering the presentation in any way.
- You are prohibited from creating, hosting, and displaying your own Credit Assets or other content related to PayPal's Credit Products on your websites, social media networks or platforms, consumer communications, or other channels, unless authorized by PayPal in writing.
- Credit Assets may be changed by PayPal at any time for any reason. PayPal may also discontinue any Credit Asset, the PayPal Advertising Program, and/or any of PayPal's Credit Products, at any time, in its sole discretion. If Credit Assets on your website, consumer communications, or any other channel fail to automatically update, you will cooperate with PayPal to (i) manually update the Credit Assets; (ii) repair or reinstall the code to facilitate future updates, if applicable; and (iii) remove any messaging or any of PayPal's Credit Product terms that are not current.
- If you receive consumer inquiries relating to a Credit Product, including but not limited to PayPal Credit, PayPal Cashback Mastercard®, or the PayPal World

Cashback Mastercard®, then you must direct the consumer to the Customer Support channel associated with the Credit Product.

- If you receive consumer inquiries relating to PayPal or another Credit Product other than those listed above, then you must direct the consumer to **PayPal Customer Support**.
- If a consumer is unable to process a transaction using any of PayPal's Credit Products, you are prohibited from communicating any reason for the consumer's decline.
- If you fail to comply with any requirements as communicated by PayPal or authorized third party providers with respect to these Program Terms, then you will be liable for any resulting damages suffered by PayPal or any third parties.
- PayPal reserves the right to update or amend these Program Terms at any time.