

Partners Guidelines



Brand

General Branding Plata Difiere B2C

Brand description

Plata Difiere es el producto de compras a pagos diferidos de Plata, donde los clientes pueden solicitar desde mil hasta 200 mil pesos para una compra y pagarla en 3 o hasta 24 meses sin necesidad de tener una tarjeta de crédito.

Differentiating the namings:

- POS (Point of Sale): Plata's internal name.
- BNPL: Well-known term among the finance players, however, not well known by clients or small merchants.
- Plata Difiere: Brand name to position among clients and merchants.



General Branding Plata Difiere B2C

Emotional Tagline:

Make your purchase possible ENG

Haz tu compra posible SPA

Functional Tagline:

Pay in installments without a credit card **ENG**

Paga a meses sin tarjeta de crédito SPA

Difiere tu compra sin tarjeta de crédito SPA

Call to action:

Request Plata Difiere easy and in minutes only with your INE ENG

Request Plata Difiere easy from your phone ENG

Solicita Plata Difiere fácil y en minutos con solo tu INE SPA

Solicita Plata Difiere fácil desde tu celular SPA

Solicita el crédito por una compra fácil y en minutos SPA

General Branding Plata Difiere B2B

Emotional Tagline:

Close your sale ENG

Concreta tu venta SPA

Functional Tagline:

Increase your sales by providing a monthly payment option for those without a credit card ENG

Incrementa tus ventas al ofrecer una opción de pagos diferidos para quienes no tienen tarjeta de crédito SPA

Call to Action:

Integrate Plata Difiere within your payment options. It's easy and efficient ENG

Integra Plata Difiere en tus opciones de pago, fácil y eficiente SPA



Logo

Plata Difiere uses a logotype as a primary symbol

Safe areas of logotype are defined as same as the height of the letter P.









Plata Difiere logo can be used in various colours

Orange-black – is the basic version. The logo should be used both in normal version or inversion. if possible, creatives should be built around this rule.

However, if there is a creative reason for it, the logo may be entirely white or black, but do so only if an orange variant is not possible.

Light back

PLATA DIFIERE

PLATA DIFIERE Dark back

PLATA
DIFIERE

PLATA DIFIERE

Orange back

PLATA DIFIERE

PLATA DIFIERE

Black/white print

PLATA DIFIERE Dark gradient back

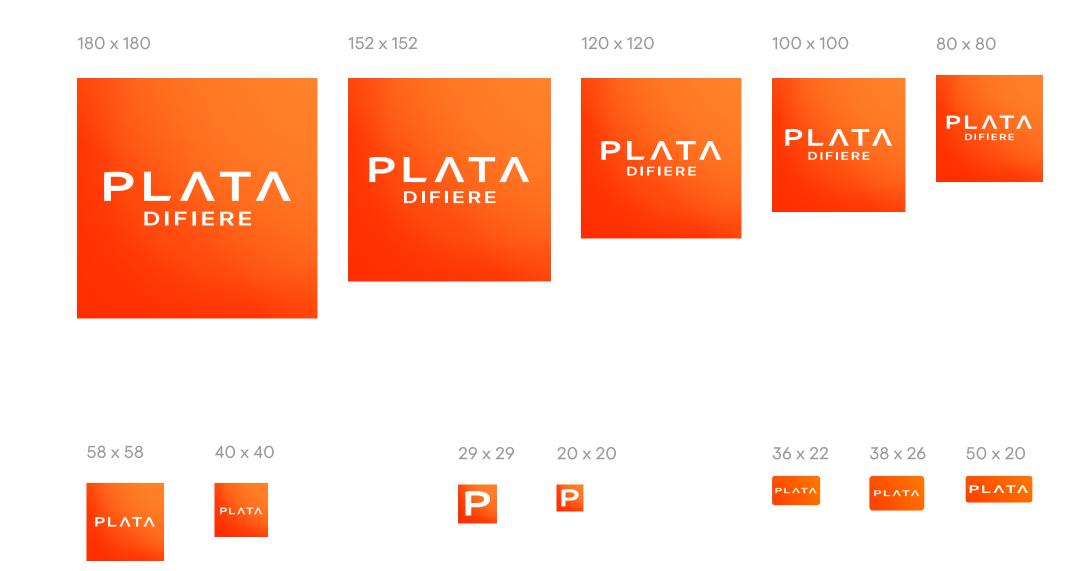
PLATA DIFIERE Vivid gradient back



Plata Difiere logo has a cut version for small formats

Use the normal version of the logo for small formats beyond 80 pixels. For formats within 80 pixels, use the cut version of the Plata logo and just P capital for formats within 40 pixels. Ask for individual tags in case of unusual formats.

Whereas making tiny formats, please, follow "perfect pixel" rule. You can slightly distort letter proportion in order to fit it to pixel grid.



Simple examples of what you shouldn't do with logo

Don't distort the logo. If it's part of the illustration – don't overdo the perspective distort

Don't change proportion of logo and its elements

Don't use unexpected colors for the logo

Don't use strokes and gradient masks on the logo

Make sure that logo has simple contrast to its environment

















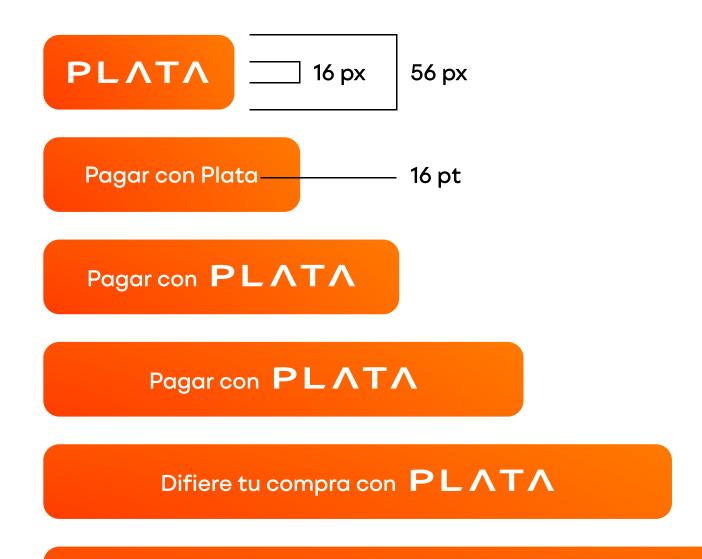






Button anatomy

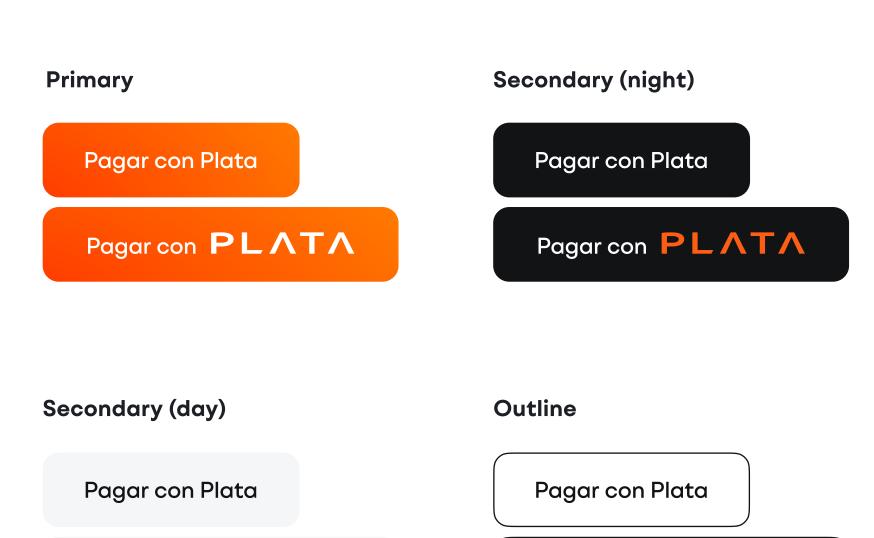
We use only Plata logo for buttons and widgets. If the height of a button is 56 px, the logo height should be at least 16 px, and the text size should be 16 pt. Scale text size with button height respectively. For instance, if the button height is 64 px text size should be 18 pt. Use center alignment for all buttons.



Difiere tu compra con PL \(\Delta\T\\)

Buttons

To make a bold contrast, please, use different colours in every particular case. The main version of a button is with an orange background. The secondary versions are with black and grey backgrounds. Use the outline version carefully if necessary.

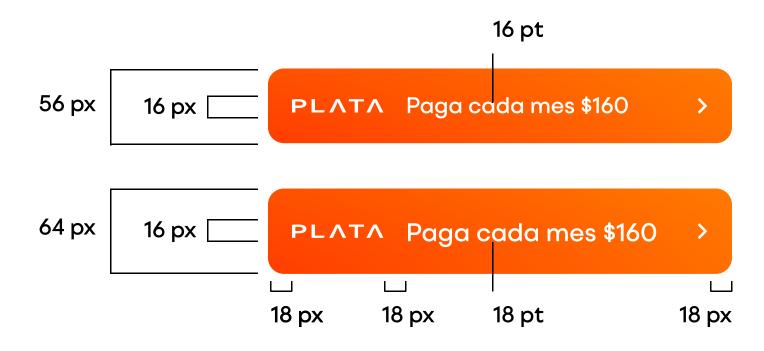


Pagar con PL \ \ \ \ \ \ \ \

Pagar con PL \ \ \ \ \ \ \ \

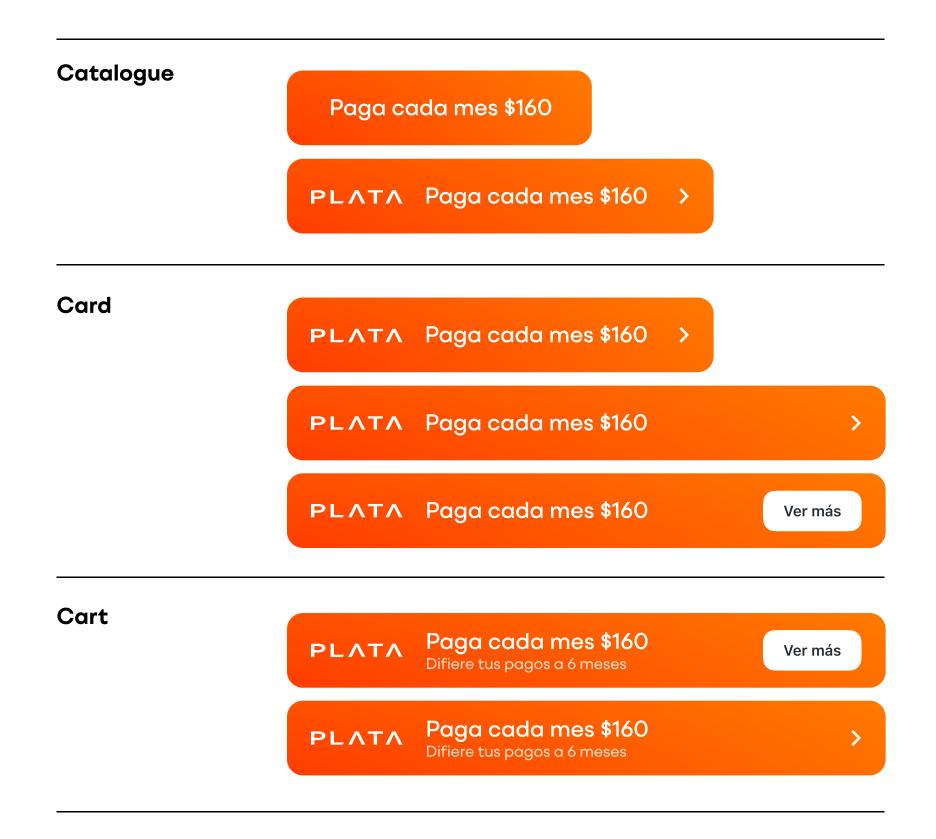
Widget anatomy

We use only the Plata logo for buttons and widgets. If the height of a widget is 56 px, the logo height should be at least 16 px, and the text size should be 16 pt. Scale text size with widget height respectively. For instance, if the widget height is 64 px text size should be 18 pt. Use left alignment for logo+text and right alignment for arrow or button.



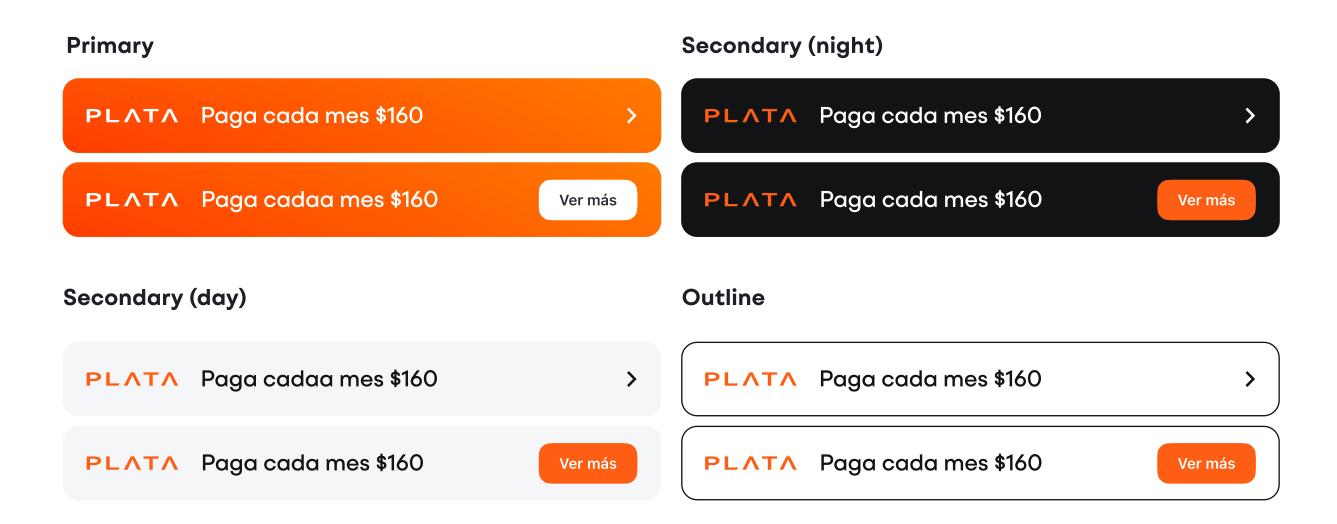
Widgets

We have different widget designs for different blocks of any site. The catalogue widget should be as short as possible. The card widget should be aligned with the real button length. The cart widget may include additional text with a service description.



Widgets

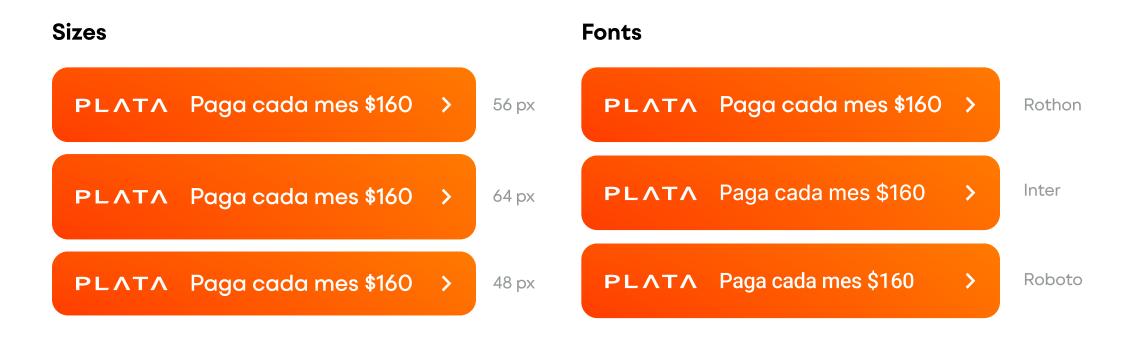
To make a bold contrast, please, use different colours in every particular case. The main version of a widget is with an orange background. The secondary versions are with black and grey backgrounds. Use the outline version carefully if necessary.



Adaptation

Buttons and widgets are expected to be resized and integrated into different design systems. Use the same font and the same corner smoothing from your site.

It's prohibited to use any other elements and types of arrows or buttons.



Corners



Payment sign

Here is an example of how you can arrange payment system signs and integrate Plata sign into the design.













Banners

We have three types of banners for different blocks of a site. The main banner is for the head, slider, and other large format blocks. Small banners can be freely used for different parts of a site. The stripe banner has an up or down alignment.

Main banner



Small banner



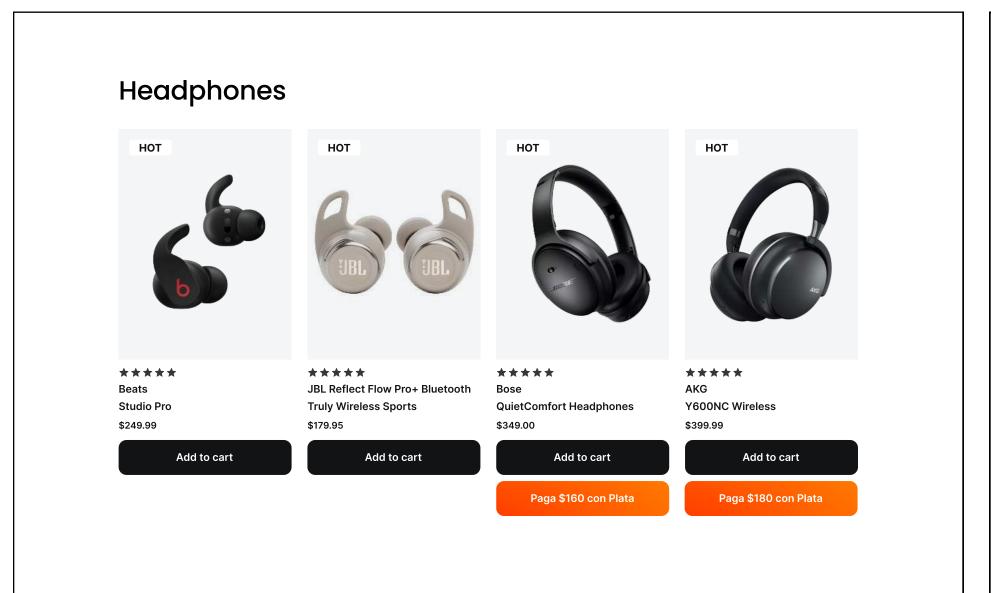


Stripe banner

Difiere tu compra con PLATA <u>Ver más</u>

Differe tu compra con $PL\Lambda T\Lambda \rightarrow$

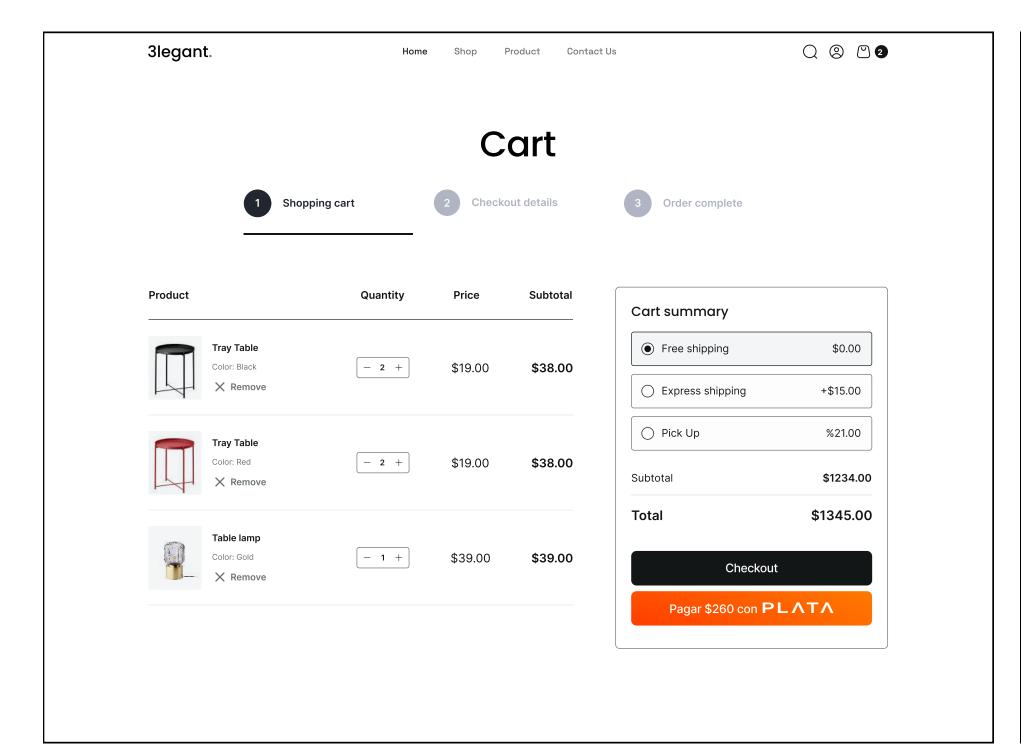
Buttons (examples)

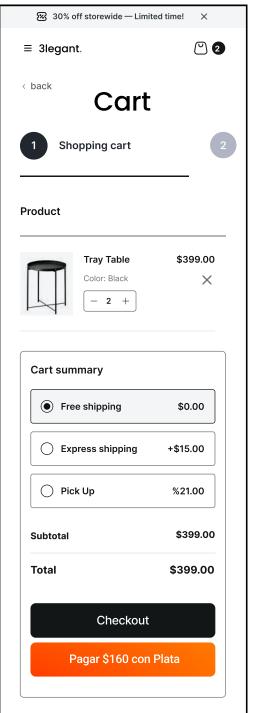


Headphones **** **** JBL Reflect Flow... Beats... \$179.95 \$249.99 Add to cart **** **** Bose... AKG... \$349.99 \$349.00

Buttons for catalogue

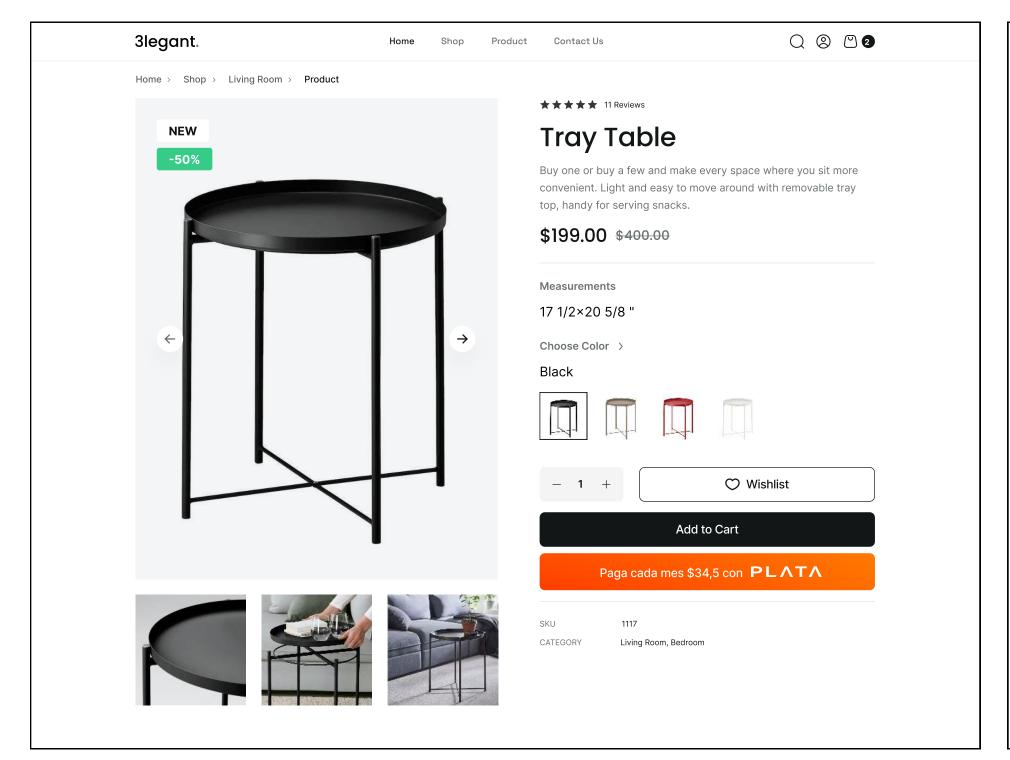
Buttons (examples)

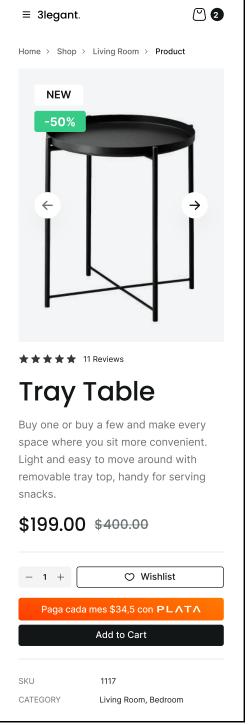




Buttons for cart

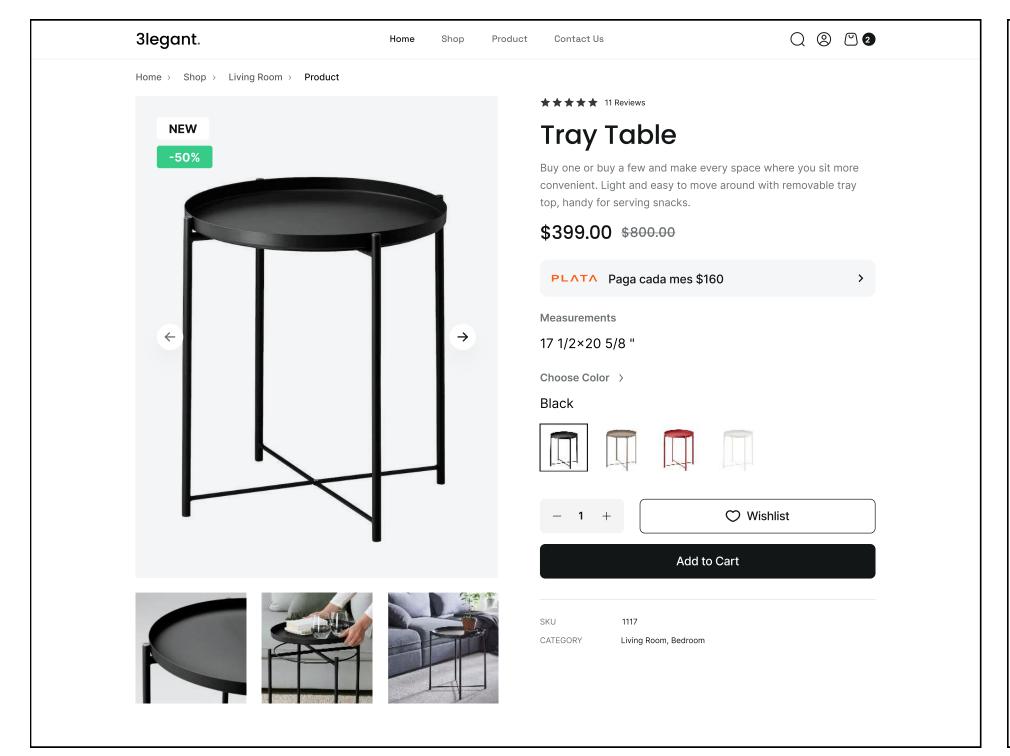
Buttons (examples)

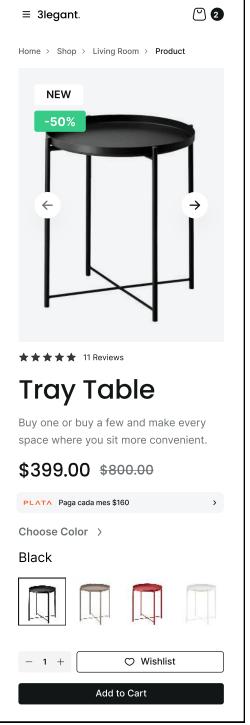




Buttons for card

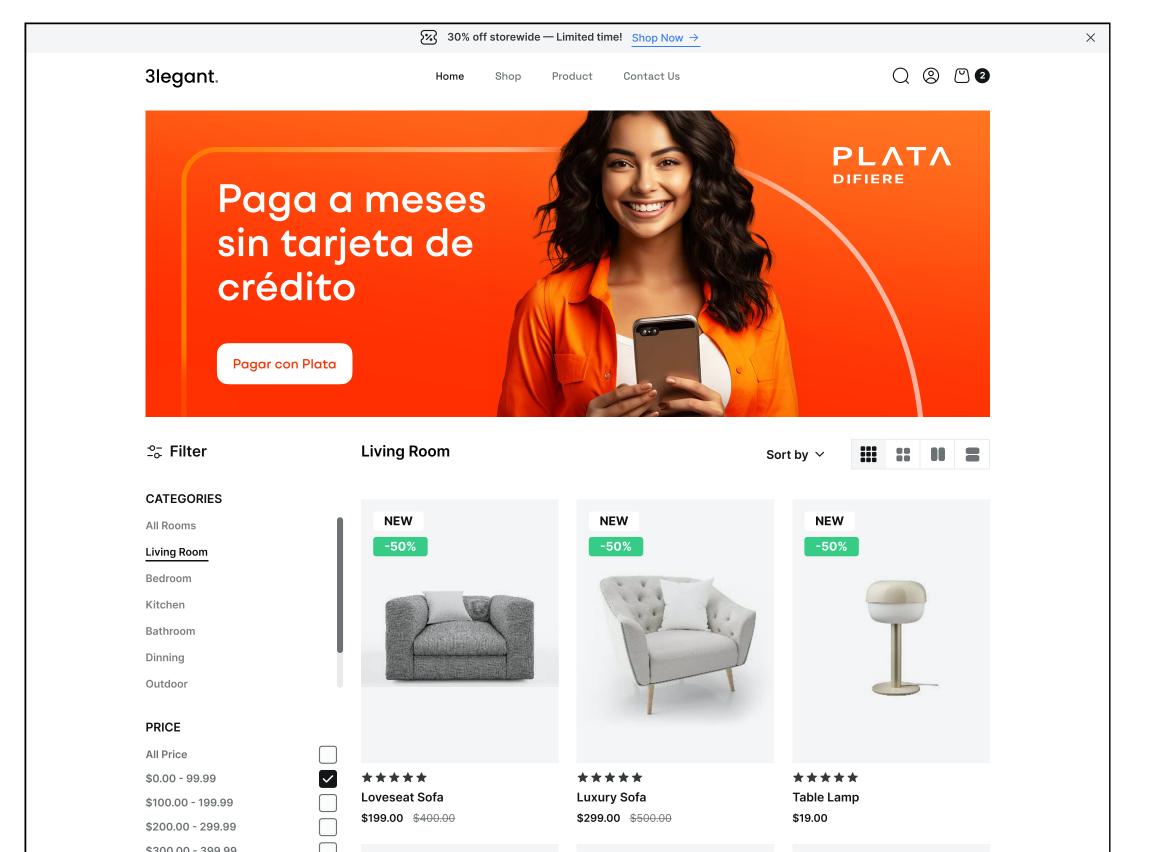
Widgets (examples)





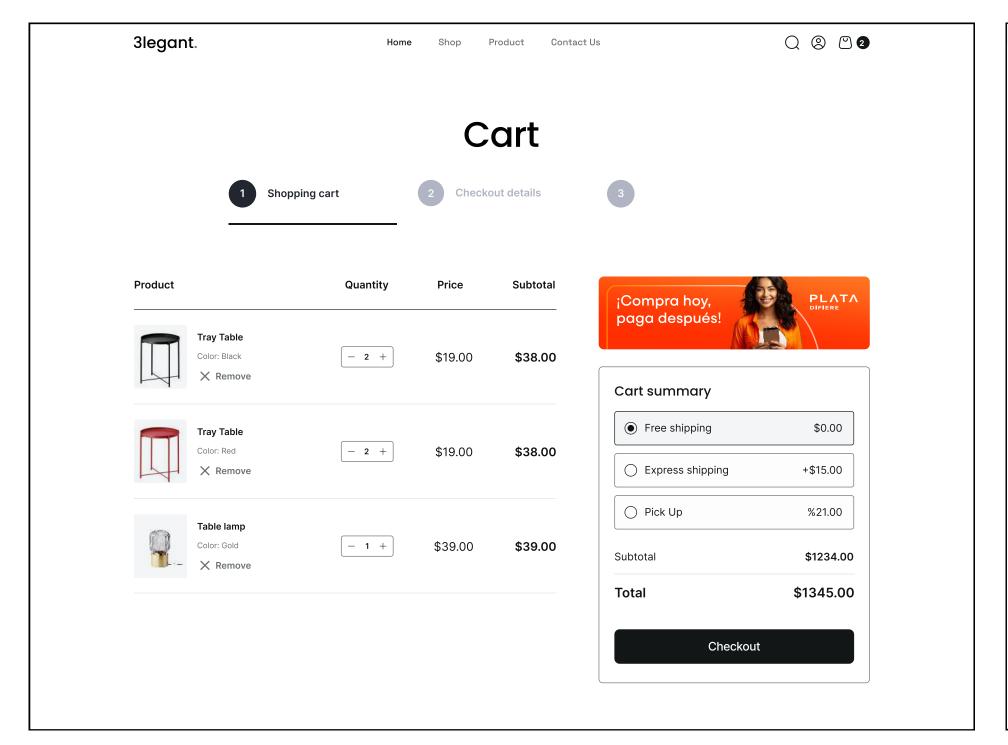
Widget for card

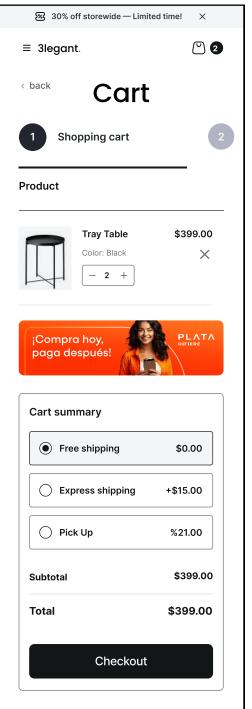
Banners (examples)



Main banner

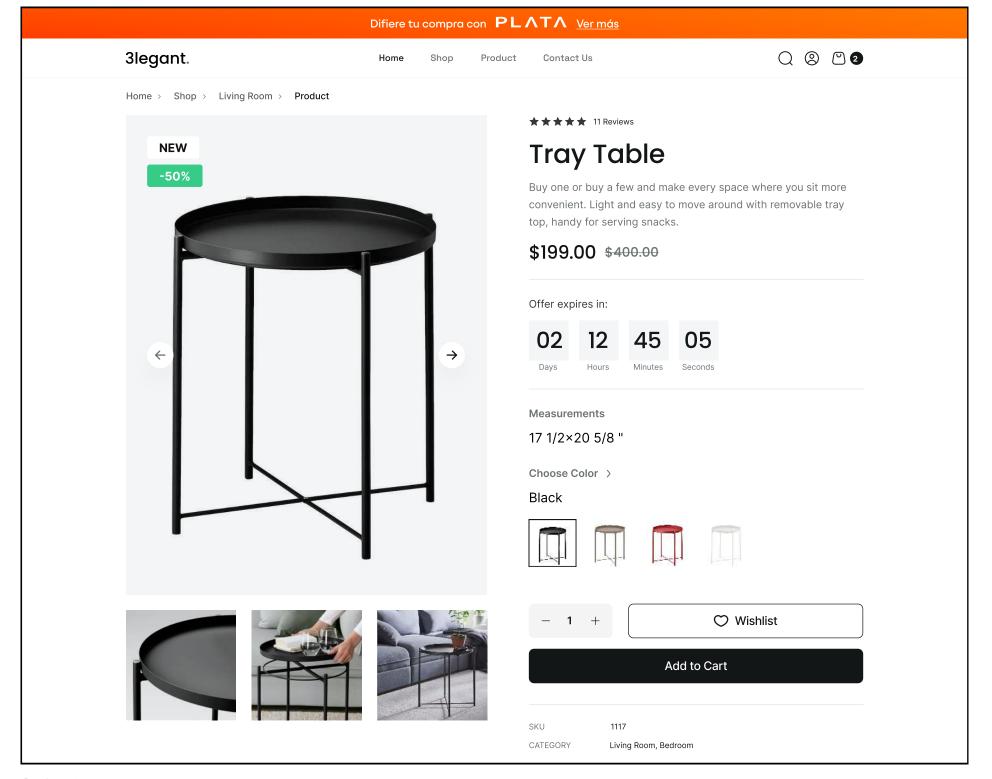
Banners (examples)

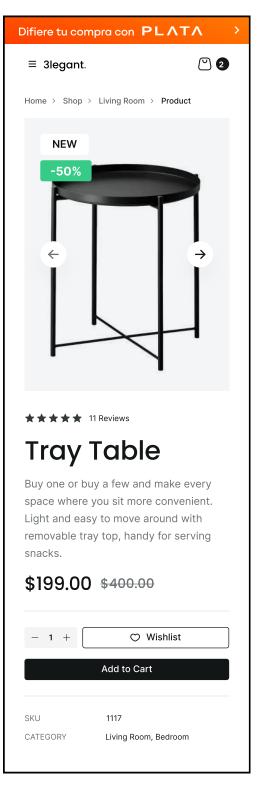




Small banner

Banners (examples)





Stripe banner



FAQ's

FAQ's B2B

What is Plata?

We are a high-tech financial platform that is changing the way people interact with their finances. We remove the frustration of dealing with complex and bureaucratic processes by creating simple, user-friendly, and reliable financial products for everyone.

We aim to break the prejudices that have kept Mexicans so distant from financial institutions, showing them that taking control of their finances can not only be much simpler but also rewarding and secure.

What is Plata Difiere?

It is the "Buy now, pay later" payment option with which we provide credit for specific purchases, whether in physical stores or online. With this option, customers can defer their payments in installments without the need for a credit or debit card.

How can I add Plata Difiere to my business as a payment method?

Our team will provide you with all the support to integrate Plata Difiere into your payment platforms. There are two main options: API integration and access through the Plata Difiere Platform. We are ready to provide personalized guidance. You can contact us at this email: contact@difiere.platacard.mx.

How much does it cost and how long does it take to integrate Plata Differe into my business?

The process is very simple. For a standard store, implementing the Plata Difiere payment option can be done in a couple of days and does not have an additional cost. Our sales agents are ready to assist you and provide you with all the specific information. You can contact us at this email address: contact@difiere.platacard.mx

Who can integrate Plata Differe into their payment options?

All businesses that are duly established according to Mexican law and sell services or products are welcome to Plata Difiere. We especially encourage businesses with an average ticket price above \$1,000 MXN to make deferred payments even more attractive to their customers.

Does the business have any obligations to the customer?

No, with Plata Difiere, we assume all responsibility for the customer's payment and follow up on it.

What is the amount of credit that Plata Differe offers?

The credit we can grant ranges from \$1,000 pesos to \$200,000 pesos.

How long does Plata Difiere take to pay me?

Once the customer completes the process and the purchase is finalized, Plata Differe will transfer the total purchase amount to you within the next 24 business hours.

How many months does Plata Differe offer to my customers for payment?

Customers can choose the number of monthly installments they wish, from 3 to 24 payments.

What are the requirements for my customer to apply for credit?

The application is really simple, and users only need their ID (INE), tax identification number (RFC), and to complete a form. They can make the request from their mobile phone without the need to install the application.

What happens if my customer's credit application is rejected?

The customer will be notified that their credit has been rejected, and they will need to use another form of payment to make the purchase.

Can I mix or use Plata Difiere with other payment methods?

No, our product is independent of other banks or payment methods. You also cannot combine purchases with Plata Differe.

FAQ's

FAQ's B2B

Who is responsible for ensuring that the customer makes the payment?

We are. Plata Difiere takes full responsibility, including the operation, interest rates, and credit risk. Your business will receive the total amount of the purchase within the next 24 business hours.

What documents do I need to provide to integrate Plata Difiere into my business's payment methods?

In most cases, the documents that need to be provided are as follows:

- Articles of Incorporation
- Powers of Attorney for Legal Representatives
- Valid official identification of the owner or legal representative
- Proof of address (not older than 3 months)
- Tax ID
- · Bank statement cover page

For any other questions, our team can provide you with the specific requirements for your case.

FAQ's B2C

What is Plata?

We are a high-tech financial platform that is changing the way people interact with their finances. We remove the frustration of dealing with complex and bureaucratic processes by creating simple, user-friendly, and reliable financial products for everyone.

We aim to break the prejudices that have kept Mexicans so distant from financial institutions, showing them that taking control of their finances can not only be much simpler but also rewarding and secure.

What is Plata Differe?

It is the "Buy now, pay later" payment option with which we provide credit for specific purchases, whether in physical stores or online. With this option, customers can defer their payments in installments without the need for a credit or debit card.

How does Plata Differe work?

You apply for the credit, and we pay the store on your behalf. Later, all you have to do is make the monthly payments that are assigned to you and enjoy your purchase.

Why should I choose Plata Difiere over other payment options?

Because Plata Difiere is an installment payment option without the need for a credit card. We pay the store on your behalf. You don't need a credit or debit card to make your purchases possible. If you have a card, you don't need it because using Plata Difiere won't affect your credit limit.

The application process takes minutes from your phone, and you only need your INE. You choose how many installments to pay for your purchase, from 3 to 24 payments. We are here to support you always. Our customer service is available 24 hours a day, 7 days a week.

How much credit can I request with Plata Difiere?

You can request credit ranging from a thousand pesos to \$200,000 pesos.

How and when can I make payments on my credit?

The first payment is due 30 days after making your purchase. Subsequent payments are monthly. The Plata app will help you easily track your payments.

You can make payments through interbank transfers or in cash at any affiliated stores.

Where can I make a purchase using Plata Differe?

You can make any purchase in physical stores or online stores that have an agreement with Plata Difiere. We have new options every day. You can check the available stores on our website: http://platacard.mx/difiere

How can I apply for Plata Difiere?

It's very easy. You only need your phone and INE to apply. The process takes less than 3 minutes. You can do it on the websites or in physical stores or online stores that have an agreement with us.

Does Plata Difiere affect my credit history?

Yes! This is great news for you. Plata Differe is a gateway for you to build a better credit history through a more accessible payment option.

If I want to return a product I just bought and use Plata Difiere as a payment method, how can I get my refund?

Refund within 30 days:

- Full refund: There will be no commissions, fees, or VAT for the customer.
- Partial refund: Commissions are recalculated based on the new loan amount (loan amount after partial refund made within 30 days of purchase).

Refund after 30 days:

- Full refund: It will be used to pay off the debt from the last month; commissions and VAT are not recalculated.
- Partial refund: It will be used to pay off the debt from the last month; commissions and VAT are not recalculated.

Where can I contact you?

You can contact us at any time through this email <u>servicioalcliente@platacard.mx</u> or at this phone number +52 559990 8880. We are here to assist you 24 hours a day, 7 days a week.



Thank you for your attention

If you have any questions related to the guidebook, contact us via

design@dif.tech

Templates