In-store Virtual Card

What is Affirm

Affirm is a **buy now pay later** service that **helps customers pay over time for more of what they love!**

With Affirm, there are no late fees, hidden fees, or paying interest-on-interest. Creating a convenient way for customers to get the things they need without paying for them all at once.

Benefits:

- Customers will **never owe more than they agree to** up front.
- **No credit impact to apply**
- Available on purchases **starting at $50**
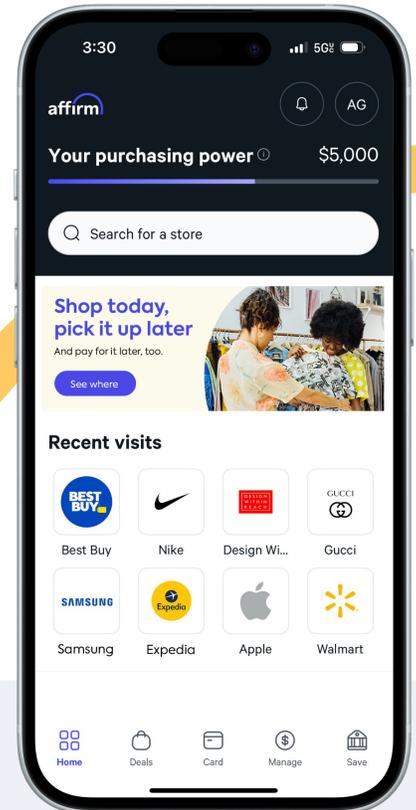
Checking out with Affirm

easy as...

1. When your customer is ready to checkout, they'll request an Affirm one-time-use virtual card by:
   - Visiting your **merchant-specific Affirm URL**
   - **Scanning the Affirm QR code** located on in-store signage
   - Or by **texting your merchant code** to 58083

2. The customer will complete a **simple application** and, if approved, will **select the payment option** that's best for them with **no hidden fees–not even late fees**.

3. The customer will **receive a one-time use virtual card**. The customer will read you the card number, or add the card to their Apple Pay or Google Pay wallet and tap to pay!
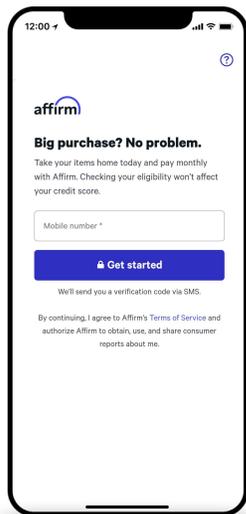
Customers will start by **following your merchant specific application path**
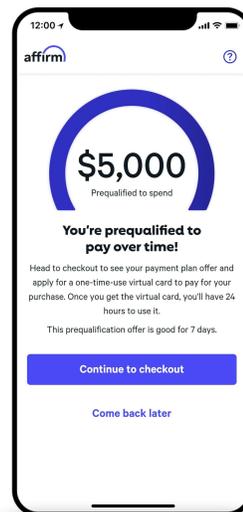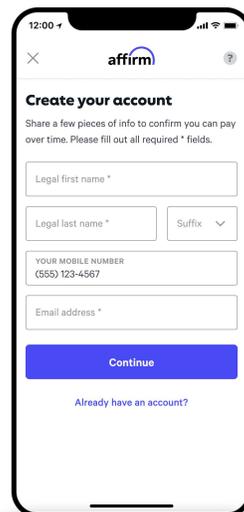
The customer will follow the application prompts to **create an account** and **get a decision in real-time**
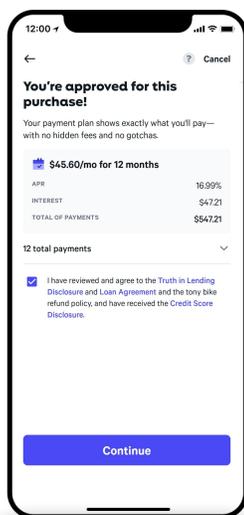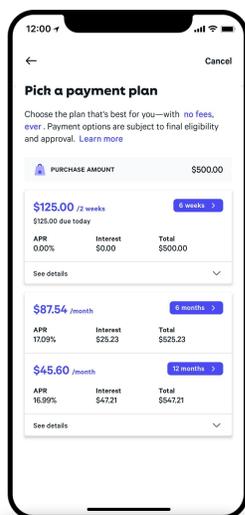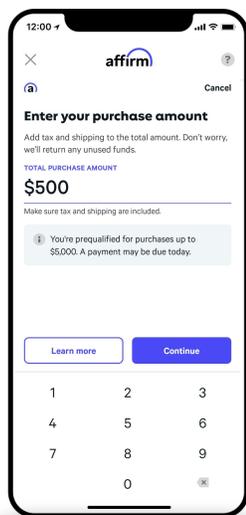
If approved, the customer will **enter their purchase amount, select their payment plan,** and **confirm their loan** to create a one-time-use virtual card
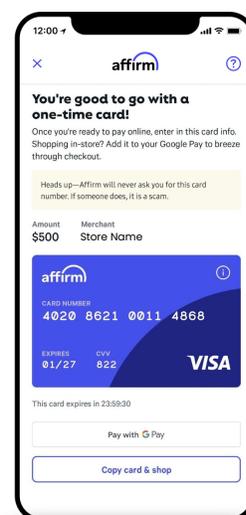
The customer will **complete their purchase with the Affirm Virtual card** just like they would with any other card