



E-commerce Flow

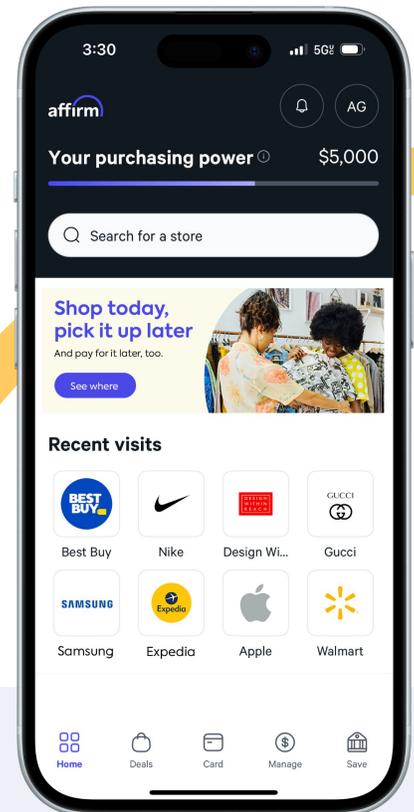
What is Affirm:

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

No matter what your customer is looking to purchase, they want to feel good about the things they buy. And with Affirm, they can.

Benefits:

- Customers will **never owe more than they agree to** up front
- **No credit impact to apply**
- **No fees, no gotchas, no surprises**
- Available on purchases **starting at \$50**

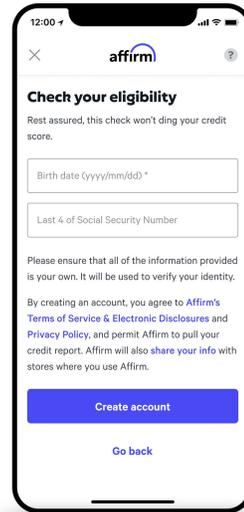
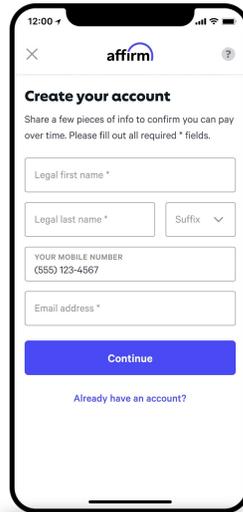
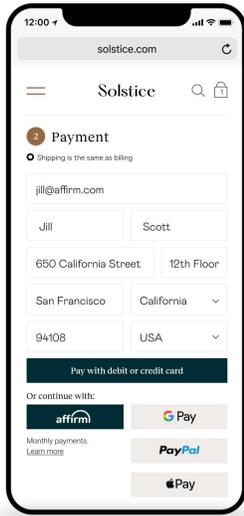


Checking out with Affirm easy as...

1. To pay over time with Affirm, a customer will simply **add their desired items to their cart** and **select Affirm as their payment method**.
2. The customer will complete a **simple application** and **select the payment terms** that fits their needs with **no hidden fees - not even late fees**.
3. The customer will **confirm their loan and complete their purchase**. Affirm will email and text reminders so the customer never misses a payment.

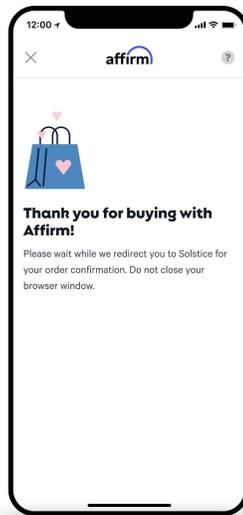
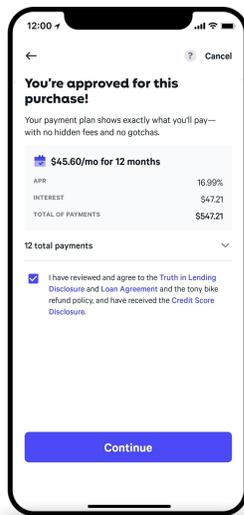
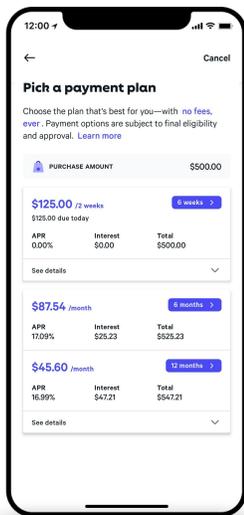
Questions?

If a customer has a question or concern, they can reach Affirm by calling our Customer Support Line **(855) 423-3729** or visiting affirm.com/help



Customer will add items to their cart and select **Checkout with Affirm**

The customer will then follow the application prompts to **create an account** and **get a real-time decision**



The customer will **select the payment plan** that's right for them and **review their loan** to complete their purchase

That's it! The customer has **successfully purchased with Affirm**