



In-store Virtual Card

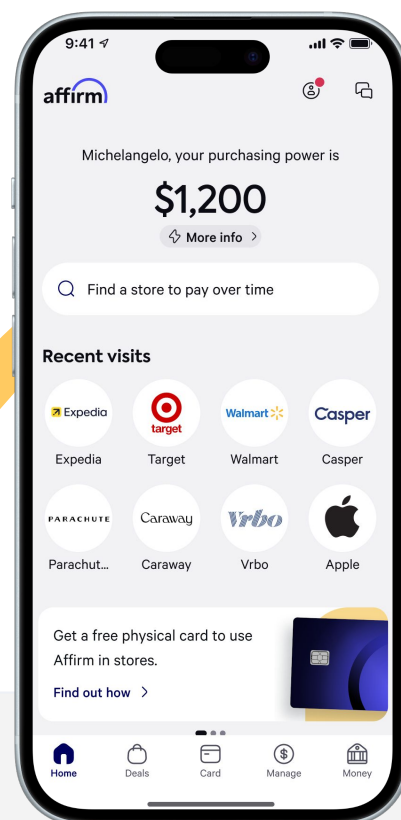
What is Affirm

Affirm is a buy now pay later service that helps customers pay over time for more of what they need and want.

With Affirm, customers will never pay late fees, hidden fees, or annual fees. Creating a convenient way for customers to get the things they need without paying for them all at once.

Benefits:

- **No credit impact to apply**
- Flexible payment options
- **No fees, no gotchas, no surprises**
- Available on purchases **starting at \$35**

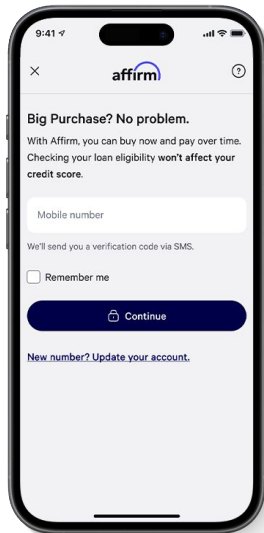


Checking out with Affirm easy as...

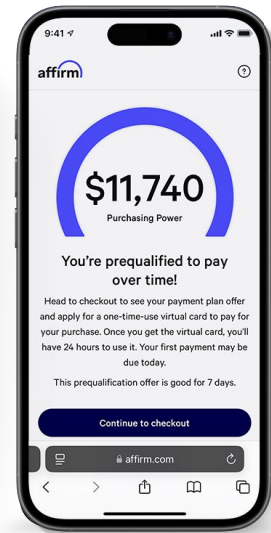
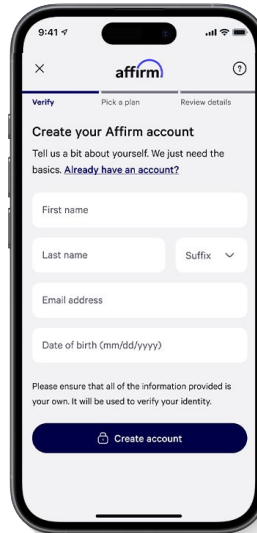
1. When your customer is ready to checkout, they'll request an Affirm one-time-use virtual card by:
 - Visiting your **merchant-specific Affirm URL**
 - **Scanning the Affirm QR code** located on in-store signage
 - Or by **texting your merchant code** to 58083
2. The customer will complete a **simple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

Questions?

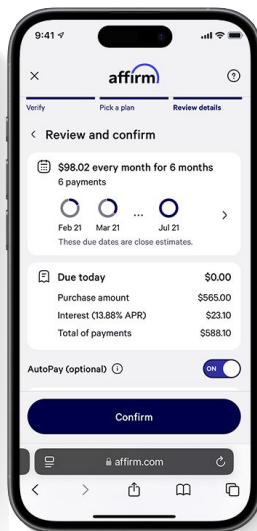
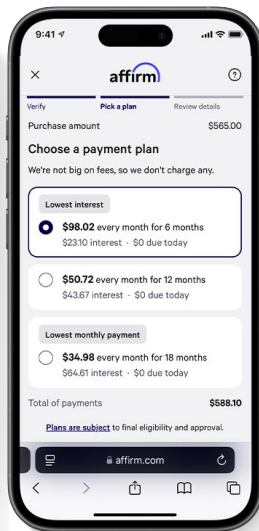
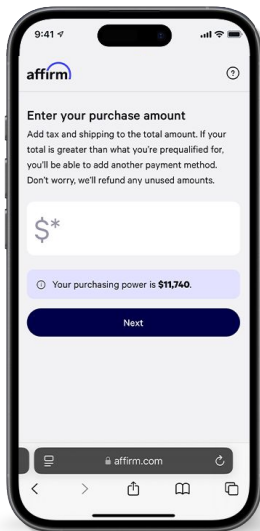
If a customer has a question or concern, they can reach Affirm by calling our Customer Support Line **(855) 423-3729** or visiting affirm.com/help



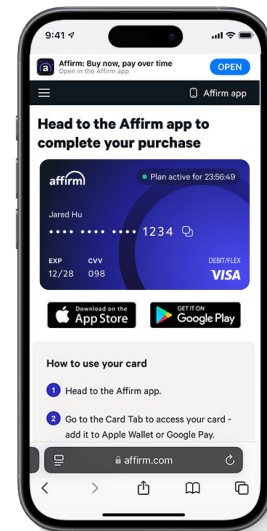
Customers will start by **following your merchant specific application path**



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



Have the customer **present the card number** or have them **follow the prompts to add the card to their digital wallet and tap to pay.**