



# Merchant toolkit

Affirm Brand Marketing

# How to use this toolkit

Affirm is now available on Apple Pay right at checkout, online and in apps on iPhone and iPad (in the US only). This partnership brings together the flexibility of pay over time and the convenience of Apple Pay.

This toolkit includes everything your team needs to know to introduce your customers to this partnership and drive adoption at checkout.

It's important to follow these guidelines closely to ensure compliance with state and federal regulations.

**Only use the approved messaging and brand assets provided within the toolkit.**

**Note:** You must have accepted Affirm's [terms & conditions](#) in order to use the assets contained here.



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01.

# Benefits of Affirm on Apple Pay

# Benefits of Affirm on Apple Pay

The Affirm and Apple Pay partnership brings together the flexibility and control of paying over time with Affirm with the convenience, ease, and security of paying with your Apple device.

## Key benefits include:



### More places

Apple Pay is accepted across a wide variety of websites and apps, so you can pay over time with Affirm at more places.



### More flexibility

Choose a payment plan that fits your budget, with predictable payments and no surprises.



### More transparency

No late fees. No hidden fees. No compound interest. You'll never pay more than you agree to up front.



### More confidence

Apple Pay uses the built-in security features of iPhone and iPad so only you can authorize payments.

02.

# Best practices & templates

# Upfunnel placement

Provide your customer with visibility of Affirm on Apple Pay before they get to checkout. To do this you can use social media, digital display banners, etc across your upfunnel marketing.

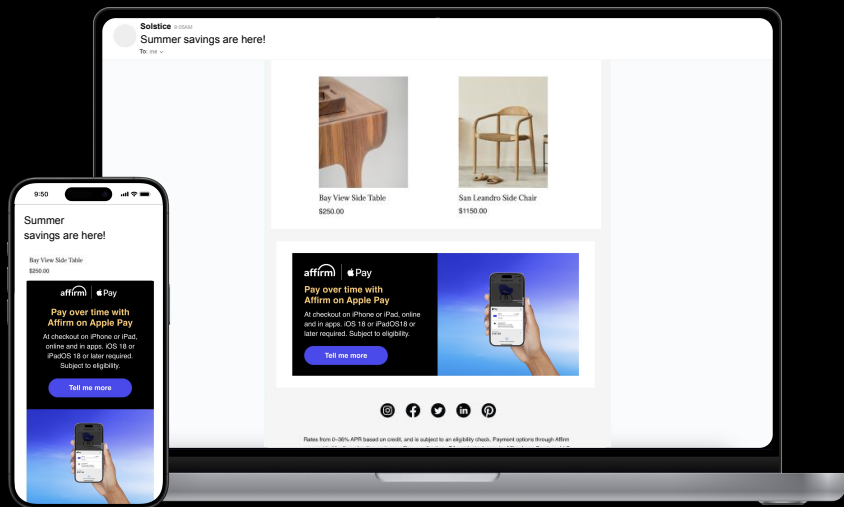
We've provided downloadable assets for your use. **Assets must be used as-is. Copy cannot be changed.**



# Email module

Email is a strong channel to talk directly to your customers. Remind them they have flexible payment options and show them how to use Affirm on Apple Pay. CTAs must drive to [affirm.com/wallet/applepay](https://affirm.com/wallet/applepay) or your dedicated Affirm on Apple Pay landing page. Always include the correct [email disclosures](#).

Download email assets



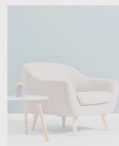
Solstice



## Comfy living, modern design

Well-made pieces that elevate every room.

Start shopping



Glen Park Accent Chair  
\$775.00



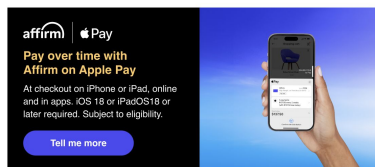
Colma Bedroom Set  
\$775.00



Bay View Side Table  
\$250.00



San Leandro Side Chair  
\$1150.00



Solstice



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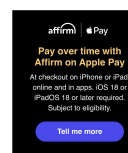
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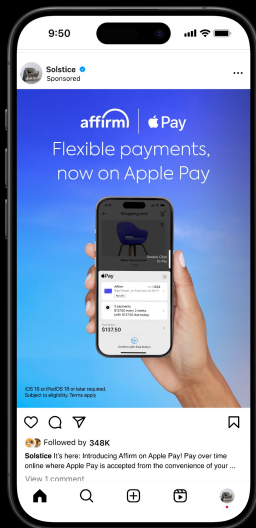


affirm

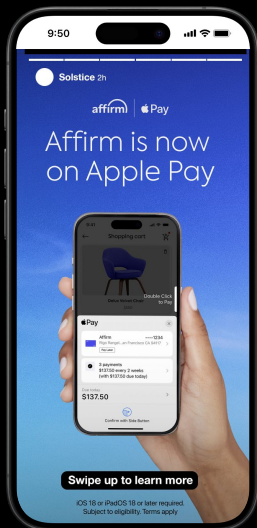


# Social media

Download social assets



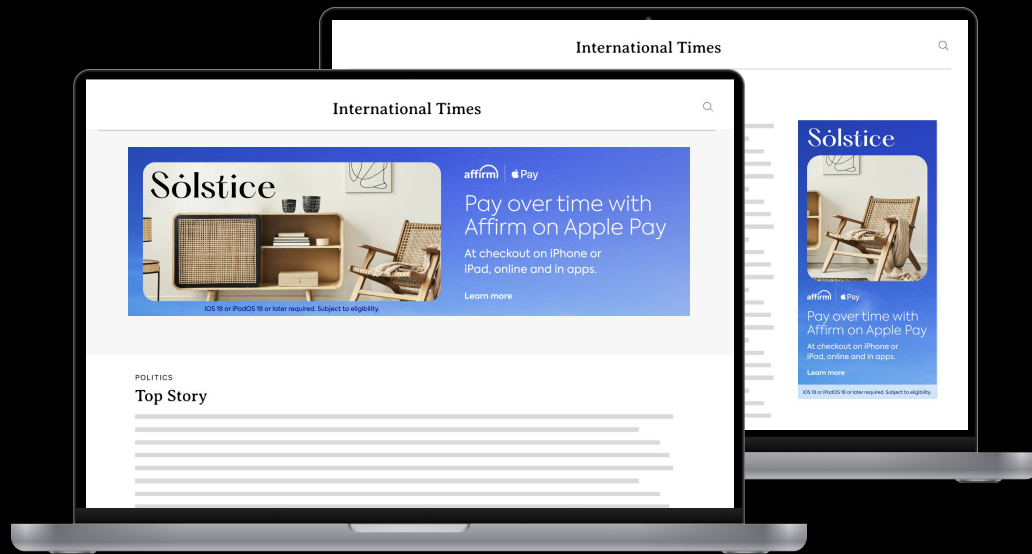
It's here: Introducing Affirm on Apple Pay! Pay over time online where Apple Pay is accepted from the convenience of your iPhone or iPad. See terms at [affirm.com/wallet/applepay](https://affirm.com/wallet/applepay).



**Swipe up to learn more:** Leads to your custom Affirm on Apple Pay landing page or to Affirm's landing page: [affirm.com/wallet/applepay](https://affirm.com/wallet/applepay)

# Digital banners

Download digital banners

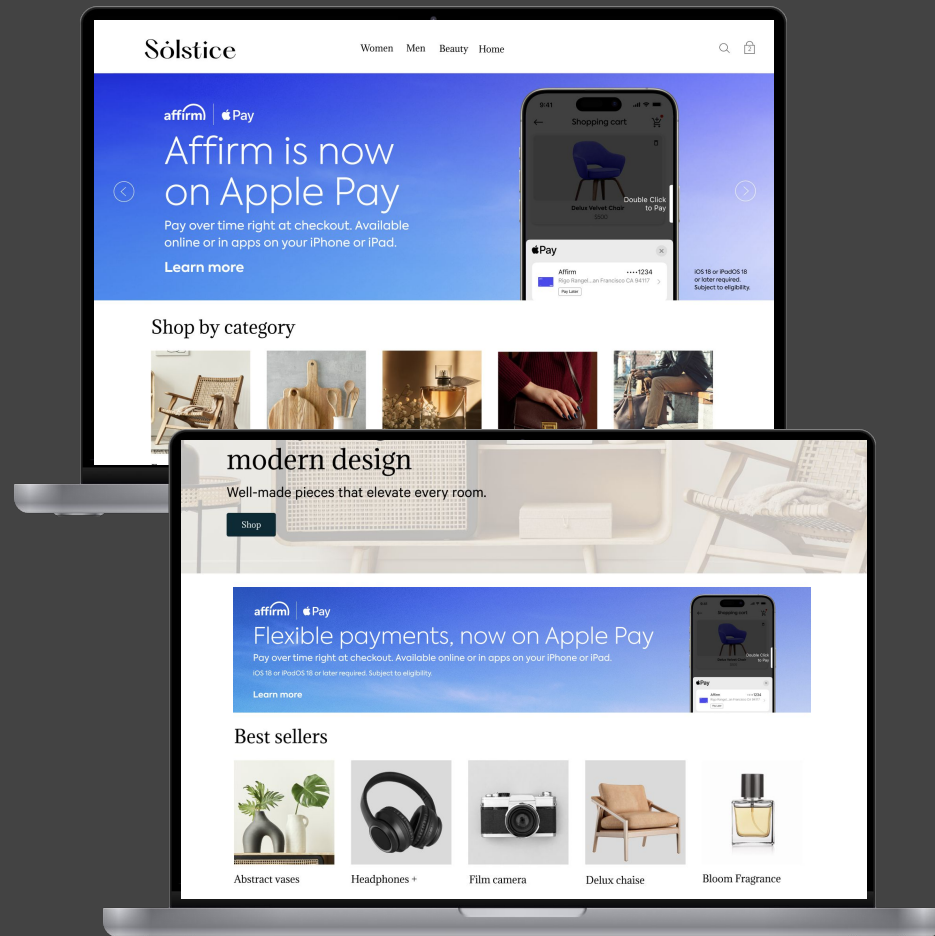


**CTA:** Leads to your custom Affirm on Apple Pay landing page or to Affirm's landing page: [affirm.com/wallet/applepay](https://affirm.com/wallet/applepay)

# Homepage banner

Create awareness through a homepage banner or carousel. This allows your customer to shop your site already knowing flexible payment options are available. CTAs should drive to [affirm.com/wallet/applepay](https://affirm.com/wallet/applepay) or your dedicated Affirm on Apple Pay landing page.

[Download homepage banners](#)

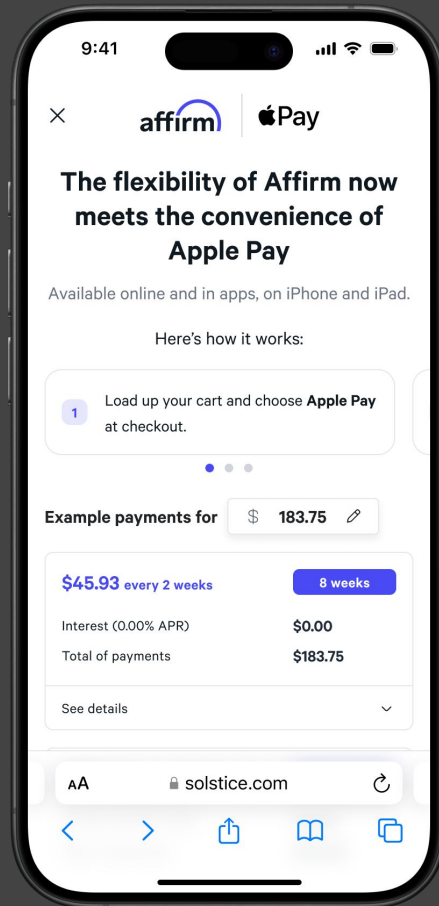
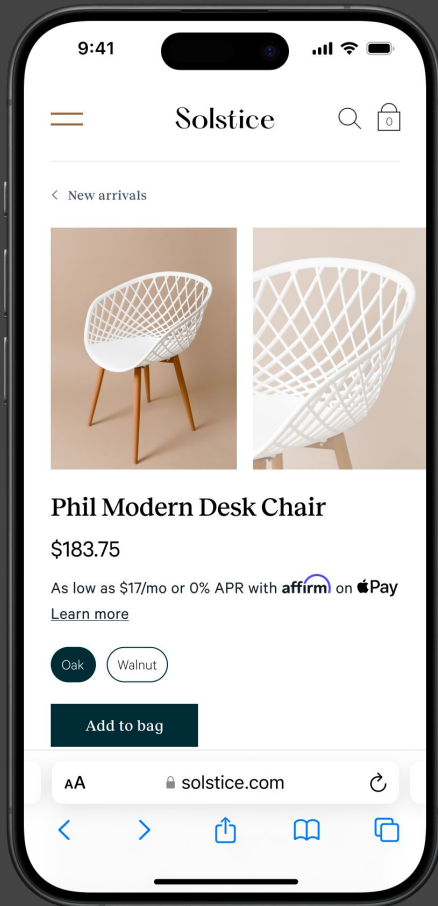


# Merchant widget

Give your shoppers more payment flexibility by adding an Affirm widget right at PDP, cart, and checkout.

For non-integrated merchants only.

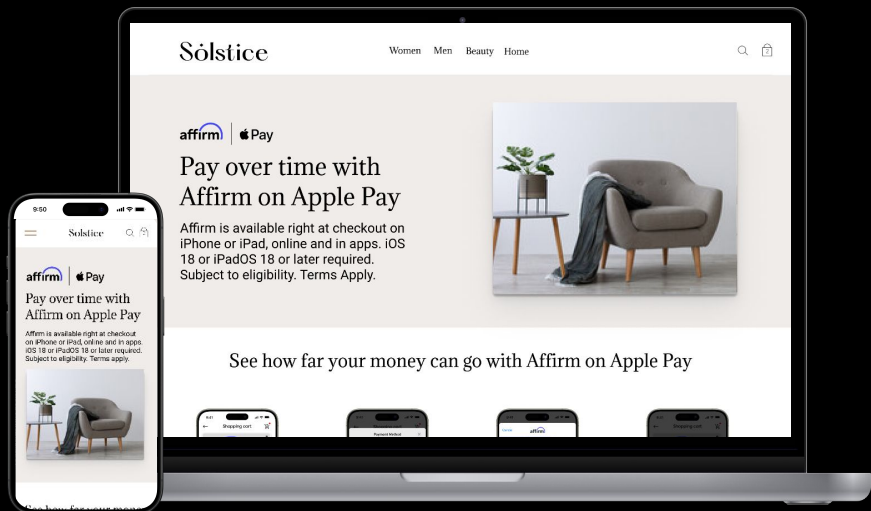
[More info here](#)



# Landing page

A landing page can provide your customer with everything they need to know in one place. We recommend including how to use Affirm on Apple Pay steps. Always use the [appropriate disclosure](#).

Download landing page assets



Solstice Women Men Beauty Home

affirm | Apple Pay

## Pay over time with Affirm on Apple Pay

Affirm is available right at checkout on iPhone or iPad, online and in apps. iOS 18 or iPadOS 18 or later required. Subject to eligibility. Terms Apply.

### See how far your money can go with Affirm on Apple Pay

- 1. Choose Apple Pay at checkout**  
You'll find it across a wide variety of mobile sites and apps. Make sure you're shopping on an iPhone or iPad.
- 2. Pay over time with Affirm**  
Tap "Other Cards & Pay Later Options" and then select Affirm to pay over time. Eligibility applies.
- 3. Pick the best plan for you**  
Choose from flexible payment options like "Pay Later" or "Pay in 3" with smaller monthly payments.
- 4. Double click to confirm purchase**  
Then authenticate with Face ID, Touch ID, or passcode, and you're done.

### Your payments have never had more flex

Pick a plan that works for your budget and your lifestyle. Available right at checkout with Affirm on Apple Pay.

### Why you'll love using Affirm on Apple Pay

- More flexibility**  
Choose a payment plan that fits your budget, with predictable payments and no surprises.
- More transparency**  
No late fees. No hidden fees. No compound interest. You'll never pay more than you agree to up front.
- More confidence**  
Apple Pay uses the built-in security features of iPhone and iPad so only you can authorize payments.

### Disclosures

Payment options through Affirm are provided by these lending partners: Affirm.com/Partners. Your rate will be 0-36% APR based on credit, and is subject to an eligibility check. Affirm Pay in 3 payment option is ON APR. Options depend on your purchase amount and may not be available in all markets. A down payment may be required. For example, a \$300 purchase might cost \$270.00 you save 10 months (ON APR) or 12 months (ON APR) or 12 months (ON APR) or 12 months (ON APR). See [Affirm.com/Partners](#) for terms and disclosures. See [affirm.com/partners](#).

Affirm on Apple Pay is only available online and in apps on an iPhone or iPad. Software requirements may apply. May not be available for all types of purchases, such as subscriptions and recurring transactions. To ensure you have all features of this product, update your device to the latest software version.

If you use an Affirm Card™ mobile when you check out using Affirm through Apple Pay, your Affirm Card will be used for your purchase and debited for the purchase amount. The Affirm Card™ is a "hard" card and cannot be frozen, blocked, stolen, or replaced. The Affirm Cardholder may use an approved first-time purchase using Affirm on Apple Pay, you will be issued a one-time use Affirm virtual card for your purchase, which is issued by Cross Border Bank, Member FDIC. Payment plans are not guaranteed.

affirm | Apple Pay

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Affirm on Apple Pay is only available online and in apps on an iPhone or iPad. Software requirements may apply. May not be available for all types of purchases, such as subscriptions and recurring transactions. To ensure you have all features of this product, update your device to the latest software version.

If you use an Affirm Card™ mobile when you check out using Affirm through Apple Pay, your Affirm Card will be used for your purchase and debited for the purchase amount. The Affirm Card™ is a "hard" card and cannot be frozen, blocked, stolen, or replaced. The Affirm Cardholder may use an approved first-time purchase using Affirm on Apple Pay, you will be issued a one-time use Affirm virtual card for your purchase, which is issued by Cross Border Bank, Member FDIC. Payment plans are not guaranteed.

affirm

03.

# Legal disclosures

Always use the appropriate legal disclosures, as outlined on the slides that follow. Ensure you review with your respective legal teams.

## DISCLOSURES

### Landing Page

Payment options through Affirm are provided by these lending partners: [affirm.com/lenders](https://affirm.com/lenders). Your rate will be 0–36% APR based on credit, and is subject to an eligibility check. Affirm Pay in 4 payment option is 0% APR. Options depend on your purchase amount and may not be available in all markets. A down payment may be required. For example, a \$300 purchase might cost \$27.08/mo over 12 months at 15% APR., or 4 interest-free payments of \$75 every 2 weeks. NMLS ID 1883087. Affirm Loan Services, LLC, NMLS ID 1479506. For licenses and disclosures, see [affirm.com/licenses](https://affirm.com/licenses).

Affirm on Apple Pay is only available online and in-app, on an iPhone or iPad. Software requirements apply. May not be available for all types of purchases, such as subscriptions and recurring transactions. To ensure you have all features of this product, update your device to the latest software version.

If you are an Affirm Card™ holder, when you checkout using Affirm through Apple Pay, your Affirm Card will be used for your purchase and debited for the purchase amount. The Affirm Card™ is a Visa® debit card issued by Evolve Bank & Trust, Member FDIC, pursuant to a license from Visa U.S.A. Inc. If you are not an Affirm Card holder and you are approved for a loan for your purchase using Affirm on Apple Pay, you will be issued a one-time-use Affirm virtual card for your purchase, which is issued by Cross River Bank, Member FDIC. Payment plans are not a guarantee.

### Emails

Rates from 0-36% APR. For example, a \$300 purchase might cost \$27.08/mo over 12 months at 15% APR. Payment options through Affirm are subject to an eligibility check, may not be available in all markets, and are provided by these lending partners: [affirm.com/lenders](https://affirm.com/lenders). Options depend on your purchase amount, and a down payment may be required. Estimated payment amount may exclude taxes and shipping. For licenses and disclosures, including information for New Mexico residents, see [affirm.com/licenses](https://affirm.com/licenses). CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license.

Affirm on Apple Pay is only available online and in-app, on an iPhone or iPad. Software requirements apply. May not be available for all types of purchases, such as subscriptions and recurring transactions. To ensure you have all features of this product, update your device to the latest software version.

If you are an Affirm Card™ holder, when you checkout using Affirm through Apple Pay, your Affirm Card will be used for your purchase and debited for the purchase amount. The Affirm Card™ is a Visa® debit card issued by Evolve Bank & Trust, Member FDIC, pursuant to a license from Visa U.S.A. Inc. If you are not an Affirm Card holder and you are approved for a loan for your purchase using Affirm on Apple Pay, you will be issued a one-time-use Affirm virtual card for your purchase, which is issued by Cross River Bank, Member FDIC. Payment plans are not a guarantee.

#### **Abandon Cart Email will require an additional disclosure:**

This amount is an estimate and is only available for the merchant indicated above; it may include a down payment at checkout. Approval and terms are not guaranteed.

04.

# Resources

[Best practices guide](#)

[Affirm marketing toolkit](#)