### affirm

# **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 <u>affirm.com/help</u>



### **Customer Experience**





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.

Rates from 0–36% APR. Payment options through Affirm are subject to an eligibility check, may not be available everywhere, and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses.