

E-commerce Flow

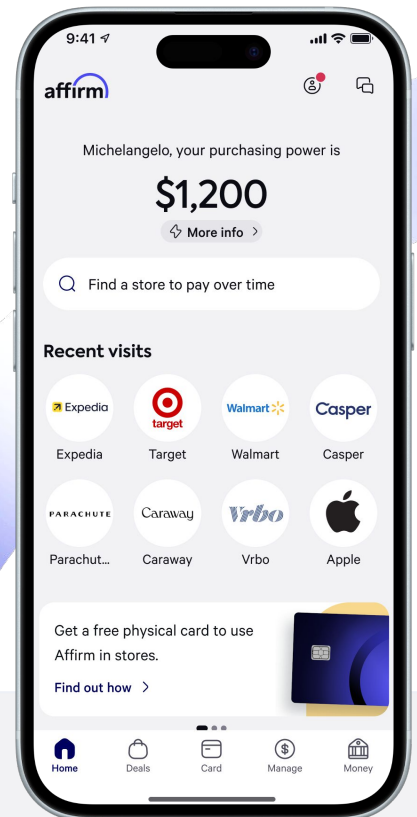
What is Affirm

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**



Checking out with Affirm easy as...

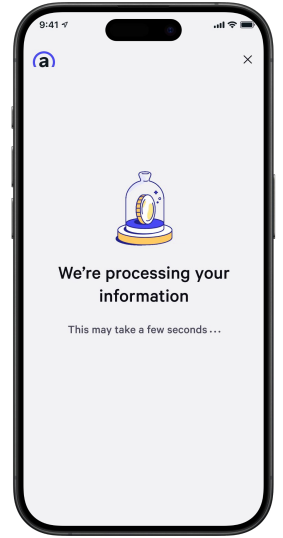
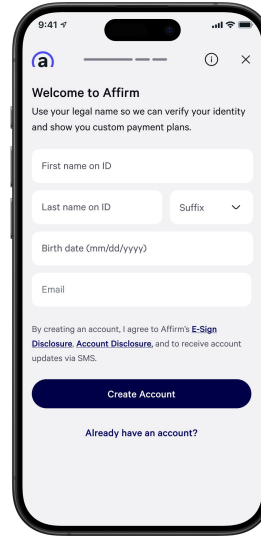
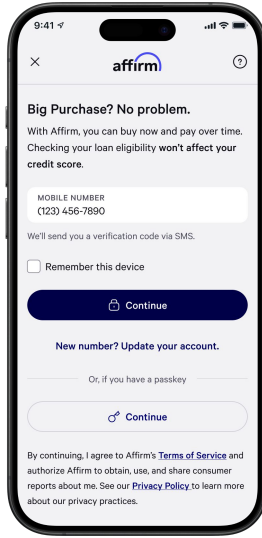
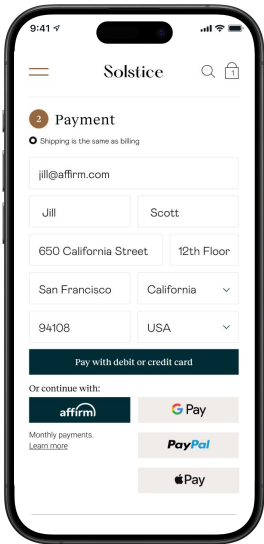
1. To pay over time with Affirm, a customer will simply **add their desired items to their cart** and **select Affirm as their payment method**.
2. The customer will complete a **simple application** and **select the payment terms** that fits their needs with **no hidden fees - not even late fees**.
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

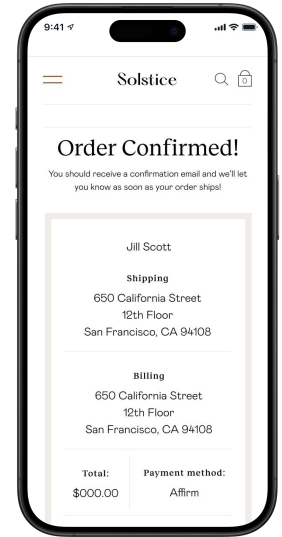
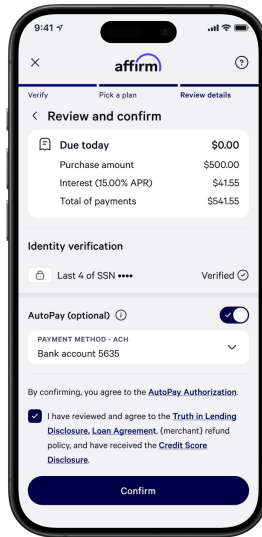
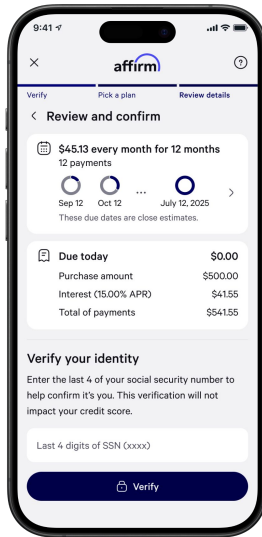
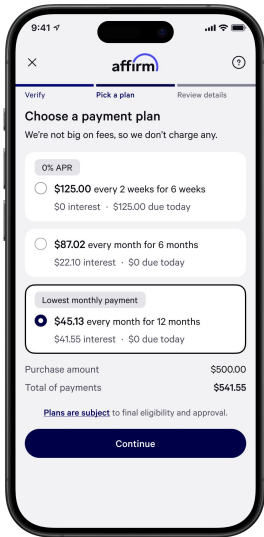


Customer Experience



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**