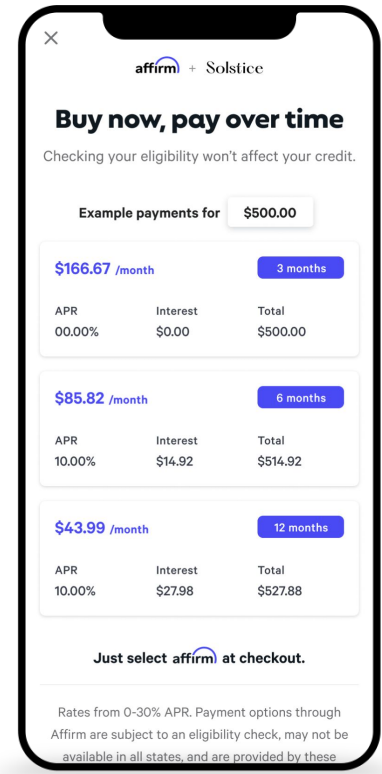




# Flexible payments that help shoppers say “yes”

No matter the industry, Affirm’s tailored programs remove price as a barrier, turning browsers into buyers, increase average order value, and expand customer bases.



**8.7M+**  
customers

**102k+**  
merchants

## The Affirm customer network

### PREMIUM SHOPPERS

**8.7 million customers** with the highest lifetime value in modern payments

### HIGH REPEAT USERS

Affirm’s repeat consumers spend, on average, **\$2.4k+ annually**

### LOYAL CUSTOMERS

**41%** of Affirm users repeat their purchases at the same retailers

### GROWTH POTENTIAL

**Over 55%** of Affirm customers are Millennials and Gen Z

### MERCHANTS FEATURED

Casper

Walmart\*

Expedia\*

PELOTON\*

wayfair\*

TheRealReal

west elm

StubHub

TRADESY

SAMSUNG



## Why should merchants offer Affirm?

Studies have shown that shoppers are more likely to make a purchase if they have the option to pay over time. Affirm makes this possible - unlocking conversion, increasing average order values and repeat purchasing for retailers.

### The results speak for themselves

**85%**

**AOV LIFT**

The benefits are clear: increased sales, happy customers, and high-value transactions.

**SASH CATANZARITE**  
CO-FOUNDER AND CPO,  
TRADESAY

**69%**

**LOANS TAKEN OUT BY  
REPEAT USERS**

We got about 30-40 percent more approvals with Affirm

**MARC WERNER**  
CEO,  
GHOSTBED

**20%**

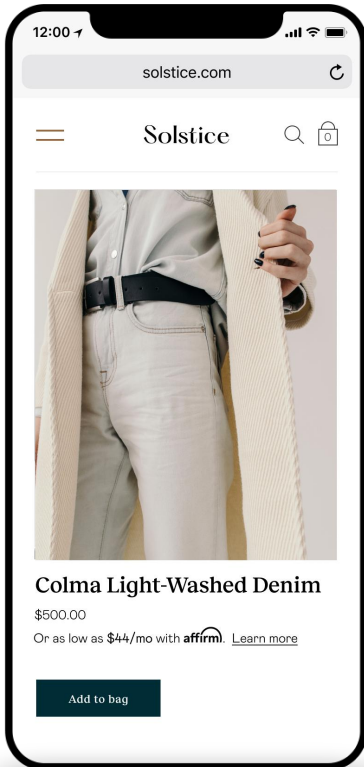
**HIGHER APPROVAL  
RATES**

Payments are now a customer acquisition tool for us.

**MATT HAYES**  
CO-FOUNDER,  
LEESA

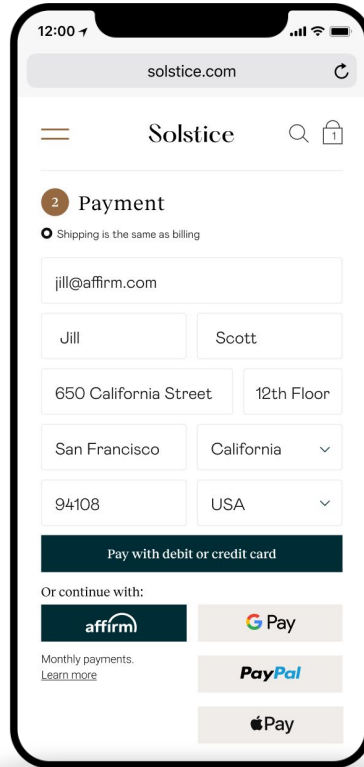


## How it works



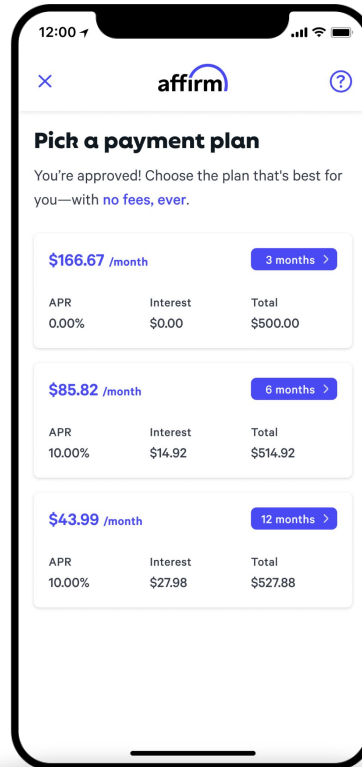
1

The customer sees Affirm message on the Product Details page. “As low as” messaging eases their budget concerns.



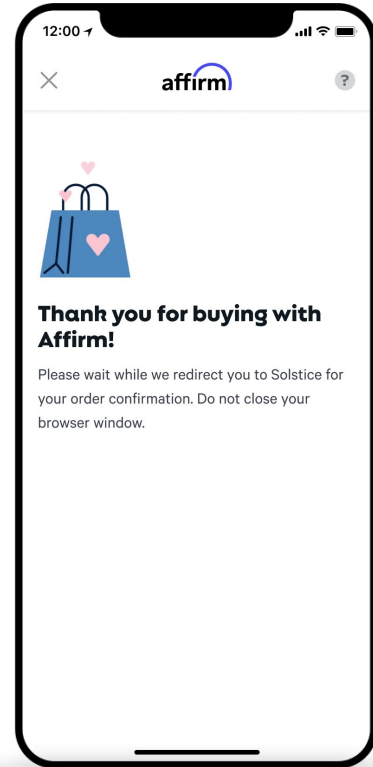
2

At checkout, customers can **select Affirm** to pay in monthly installments.



3

Customers can **pick the payment plan** that best fits their budget.



4

Affirm **settles the purchase** immediately and takes on risk, from costly chargebacks to fraud. Customers are redirected to the confirmation page.



## Talk Tracks: How do I talk about Affirm?

### As an upsell

**The merchant is interested in levers to grow AOV, increase conversions, or reach a new audience.**

Affirm unlocks conversion, increases average order values and enables repeat purchasing. Additionally, working with Affirm gives merchants access to a network of over 8.7 million highly engaged consumers.

### Financing options

**The merchant is looking into financing options.**

Studies have shown that shoppers are more likely to make a purchase if they have the option to pay over time. As millennials are becoming increasingly wary of debt, a majority of customers would prefer to pay a purchase back with installments rather than a credit card. Affirm is a necessary alternative.

### Buy now, pay later

**The merchant is looking into Buy Now, Pay Later providers.**

Compared to competitors, Affirm's customer-first mentality (no late fees, no deferred interest, no surprises) means their customers have the highest LTV in modern payments.

Affirm serves a diverse merchant base, and is built to support any merchant, supporting AOV from \$50 - \$17,500.

### Enabling Affirm

**The merchant is interested in Affirm. How do they enable?**

No problem! We can put you in touch with Affirm directly to create your account & select your financing options