

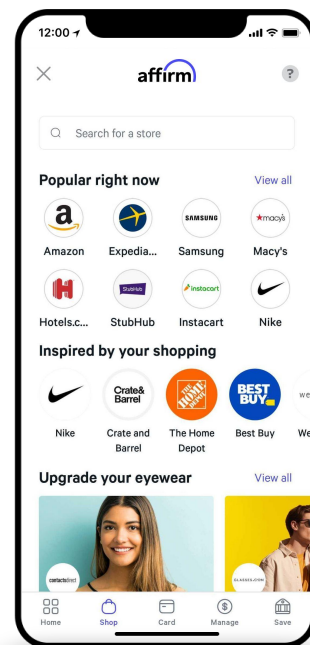
What is Affirm:

Affirm is a **buy now pay later** option that **helps customers pay over time for more of what they love!**

No matter what your customer is looking to purchase, they want to feel good about the things they buy. And with Affirm, they can.

Benefits:

- Customers will **never owe more than they agree to** up front
- **No credit impact to apply**
- Flexible, transparent, and convenient way to pay
- **No fees, no gotchas, no surprises**
- Available on purchases **starting at \$50**



Checking out with Affirm

easy as...

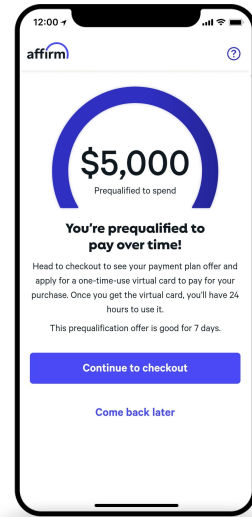
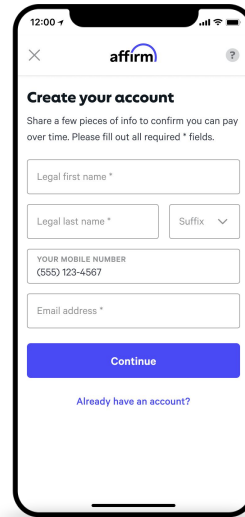
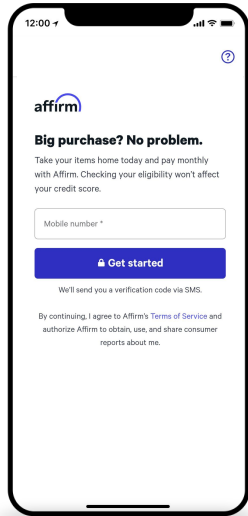
1. Once your customer is ready to checkout, they'll request an Affirm one-time-use virtual card by:
 - Visiting your **merchant specific Affirm URL** – i.e. m.affirm.com/storename
 - **Scanning the Affirm QR code** located on in-store signage
 - Or by **texting your merchant code** to 58083

Partner with your leadership to determine your application path.

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 or google pay wallet and tap to pay!

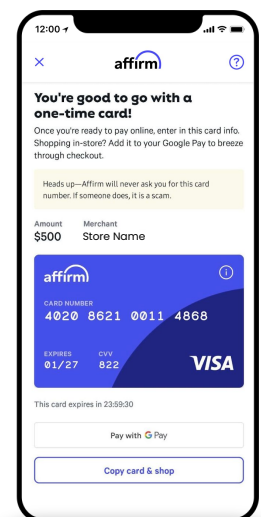
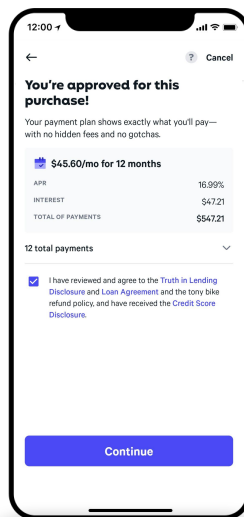
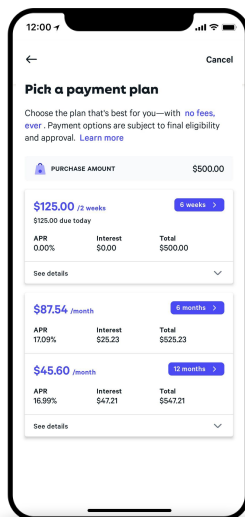
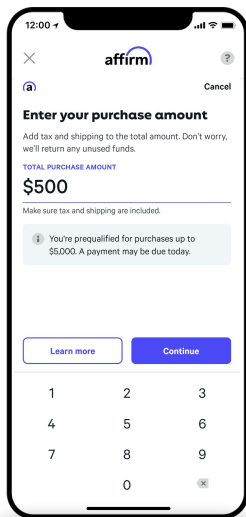
Questions?

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



Have customers get started by following your merchant specific Affirm 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

The customer will complete their purchase with the Affirm Virtual card just like they would with any other card