



Affirm and Blackhawk Network partner to provide consumers with more choice and flexibility for purchasing gift cards

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SAN FRANCISCO--(BUSINESS WIRE)--Dec. 12, 2023-- Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, and Blackhawk Network (BHN) - the leading distributor of digital gift cards in the U.S. - have partnered to bring consumers even more choice and flexibility for purchasing gift cards.

Now, consumers can use Affirm to purchase digital gift cards directly on [Affirm.com](https://www.affirm.com) or in the Affirm app from their favorite brands across entertainment, dining, clothing and accessories, outdoor goods, home and more. Consumers go through a quick, real-time approval process. Once approved, consumers can select from customizable payment plans with APRs starting at 0% for eligible purchases. Consumers are shown the total cost of their purchase and will never pay more than they agree to upfront as there are no late or hidden fees with Affirm.

"At Affirm, we believe that people should not be penalized for being late, whether on their payments or shopping for any last-minute gifts," said Becca Stone, Affirm's VP of Strategic Partnerships. "A recent Affirm survey found that 70% of Americans plan to purchase a gift card this holiday season. Now, they can use Affirm's transparent and flexible payment options for one of their most popular purchases. We are thrilled to partner with BHN, as we tap into a new segment and expand the reach of our network."

"As a go-to partner for some of the largest brands in the world, we are excited to work with Affirm to provide consumers with a transparent and flexible way to pay for gift cards," said Brett Narlinger, Head of Global Commerce, BHN. "Digital gift cards are growing more than twice as fast as physical gift cards, and the overall U.S. gift card market is expected to reach \$260 billion over the next three years. By partnering with BHN and Affirm, merchants will give eligible holiday shoppers additional flexibility to finance last-minute gift purchases after most holiday shipping deadlines have passed."

BHN works with approximately 37,000 partners and has approximately 400,000 channel touchpoints around the world. BHN connects with more than 300 million shoppers worldwide daily.

About Affirm

Affirm's mission is to deliver honest financial products that improve lives. By building a new kind of payment network — one based on trust, transparency, and putting people first — we empower millions of consumers to spend and save responsibly, and give thousands of businesses the tools to fuel growth. Unlike most credit cards and other pay-over-time options, we show consumers exactly what they will pay up front, never increase that amount, and never charge any late or hidden fees. Follow Affirm on social media: [LinkedIn](#) | [Instagram](#) | [Facebook](#) | [Twitter](#).

About Blackhawk Network (BHN)

Blackhawk Network (BHN) is the leader in global branded payment technologies. We strengthen relationships between brands and their customers, employees, and partners by transforming transactions into connections. BHN's portfolio includes: Gift Card & eGift products, promotions and distribution that grow revenue faster; Rewards & Incentives that build loyalty and acquisition and are integrated into today's leading platforms; and Payments that enable businesses and customers to access and disburse funds in convenient and innovative ways. BHN's network spans across the globe with over 400,000 consumer touchpoints. Learn more at [BHN.com](https://www.bhn.com).



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