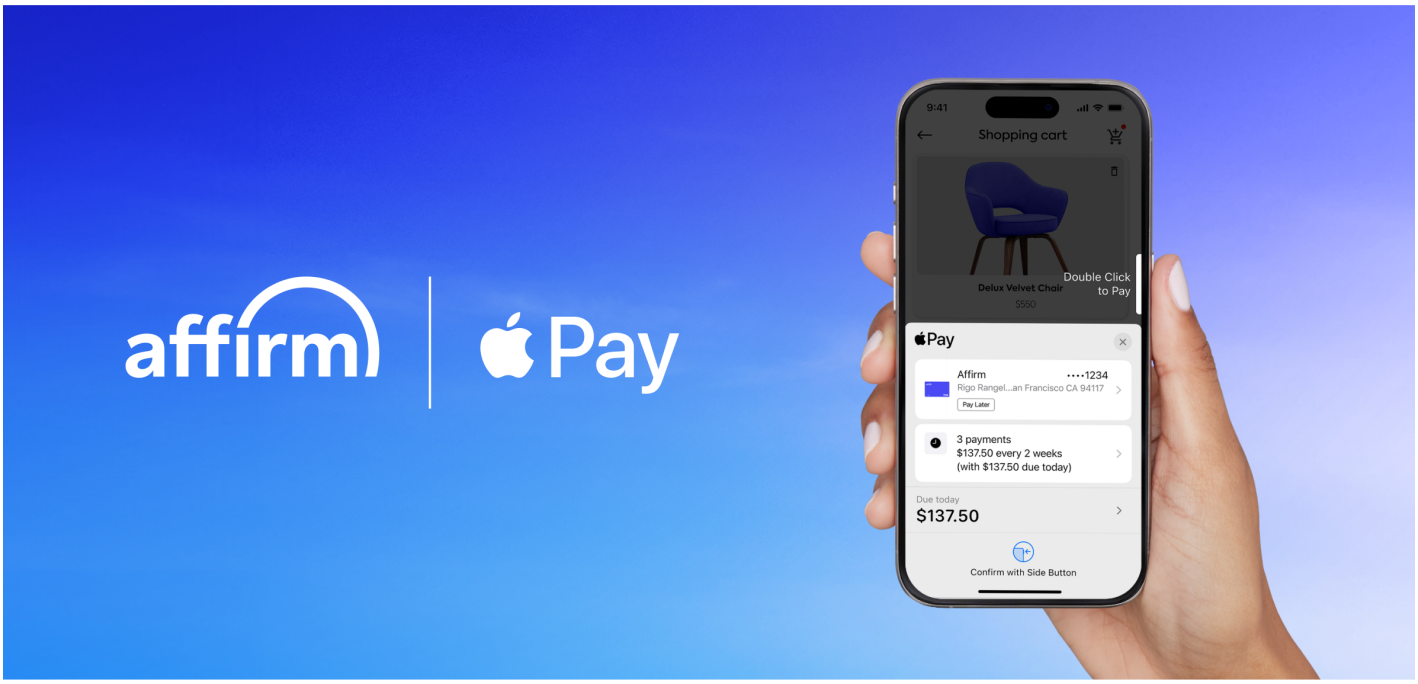
Affirm live when checking out online or in-app with Apple Pay

September 16, 2024

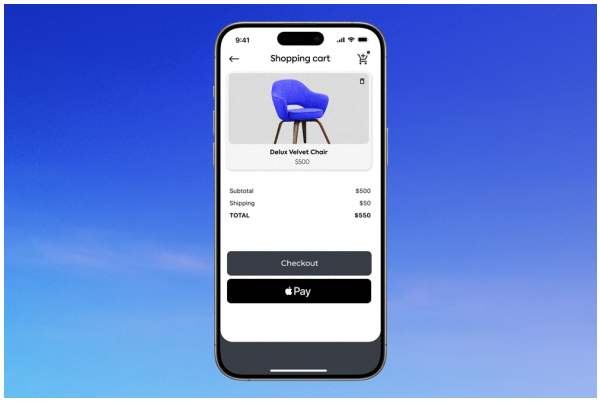


Affirm's flexible pay-over-time options now available to Apple Pay users with iOS 18 and iPadOS 18 or later

SAN FRANCISCO--(BUSINESS WIRE)--Sep. 16, 2024-- Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, announced that Affirm is now available to eligible users checking out online and in-app with Apple Pay on iPhone and iPad. Starting today, Apple Pay users in the U.S. can request to pay over time with Affirm, splitting eligible purchases into biweekly or monthly payments for as low as 0% APR.

"We are thrilled to bring the power of Affirm to Apple Pay users in the U.S. and the retailers where they shop," said Vishal Kapoor, Affirm's Senior Vice President of Product. "This integration combines the ease, convenience and security of Apple Pay alongside the features users love in Affirm – flexibility, transparency and no late or hidden fees."

"We are excited to provide users with even more flexibility and choice when making a purchase using Apple Pay with the introduction of Affirm loans at checkout with Apple Pay," said Jennifer Bailey, Apple's Vice President of Apple Pay and Apple Wallet. "This gives users access to Affirm's pay over time options right at the point of purchase, and leverages the easy, secure and private experience that our users already enjoy with Apple Pay."



To begin, users with iOS 18 and iPadOS 18 or later can select "Other Cards & Pay Later Options" when checking out with Apple Pay on their iPhone or iPad. After choosing Affirm, they will go through a quick eligibility check that will not impact their credit score.

Approved users will see customized payment plans and can choose the one that works best for them. Once they agree to the terms, they can double-click the side button and authenticate with Face ID or Touch ID to confirm their purchase. Affirm users who already have an Affirm Card™ will also see the option to select Affirm on Apple Pay at checkout. In keeping with Affirm's long-standing commitment to lend to consumers responsibly, every transaction will be underwritten individually, and consumers will never owe a penny in late or surprise fees.

In addition to the flexibility and transparency of Affirm, users can enjoy all the privacy and security features they love about Apple Pay. As with all Apple Pay purchases, when a user pays with Affirm, Apple does not retain any transaction information linked to the user.

Learn more about using Affirm when checking out on Apple Pay here.

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 and never charge any late or hidden fees. Follow Affirm on social media: LinkedIn | Instagram | Facebook | X.

Payment options through Affirm are subject to eligibility, and are provided by these lending partners: affirm.com/lenders. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to California Finance Law license 60DBO-111681. The Affirm Card™ is a Visa® debit card issued byEvolve Bank & Trust, Member FDIC, pursuant to a license from Visa U.S.A. Inc.

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