



Affirm and Adyen Expand Partnership to Bring Flexible Payment Options to More Merchants and Platforms

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Affirm will be the first BNPL provider to support Adyen for Platforms

Expanded partnership also brings Affirm's monthly installments to Adyen merchants in Canada

SAN FRANCISCO—(BUSINESS WIRE)—Dec. 18, 2024—Affirm Holdings, Inc. (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, today announced that it has expanded its partnership with Adyen, the global financial technology platform of choice for leading businesses. The expanded partnership makes Affirm the first Buy Now, Pay Later (BNPL) provider to support Adyen for Platforms, an end-to-end payment solution for platform businesses, and brings more payment options to Adyen merchants in Canada.

Launched in November 2020, the partnership between Affirm and Adyen began by making Affirm available to eligible Adyen merchants in the U.S., online as well as in-store through Adyen's physical payment terminals. With the expanded agreement, Affirm will be available to customers of Adyen for Platforms, which include peer-to-peer marketplaces, on-demand services, crowdfunding platforms and more. Additionally, Adyen merchants in Canada will access a wider range of Affirm's offerings, delivering monthly installments alongside the existing biweekly payment option. With Affirm, approved consumers can choose from a range of customized payment plans – from six weeks to 36 months, and for as low as 0% APR – and will never owe a penny in late or hidden fees.

This milestone in Affirm and Adyen's relationship follows the significant growth the partnership has experienced since launch with average annual volume increasing by more than seven times from 2021 to 2023.

"Adyen is committed to delivering best-in-class payment experiences that help our global merchants drive growth and better serve their customers. That is why we're excited to expand our partnership with Affirm, enabling Adyen for Platforms customers to offer this payment method," said Davi Strazza, president of Adyen North America. "The opportunity for platforms to embed payments and financial services is incredible – a game-changing [\\$100 billion market opportunity for BNPL solutions](#), according to our research with Boston Consulting Group. Together with Affirm, we're unlocking greater flexibility for consumers across the U.S. and Canada."

Merchants and their customers are reaping the benefits of Affirm and Adyen's partnership. Since integrating with Affirm, AffirmPay, an Adyen partner that is a leading provider of practice management software, integrated payments and embedded fintech for professionals, has processed over \$125 million in payments with Pay Later. Pay Later is AffirmPay's legal fee financing solution powered by Affirm and exclusively available through their leading legal payments software, LawPay.

"At AffirmPay, we are relentlessly committed to providing the latest innovative technology to drive outstanding outcomes for our customers," said Dru Armstrong, Chief Executive Officer of AffirmPay. "By partnering with market leaders like Adyen and Affirm, we are able to continuously exceed expectations for our customers."

"Adyen has built a powerful platform to help businesses drive growth all around the world," said Wayne Pommen, Chief Revenue Officer of Affirm. "Deepening our partnership with Adyen – and continuing to build out an unparalleled network of payment partners – will further expand Affirm's reach so that more consumers, merchants and platforms can benefit from our honest financial products." Offering Affirm at checkout can help businesses drive overall sales, increase average order value, and reach new customers. Adyen merchants and platforms can go [here](#) to learn more.

#### 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 never charge any late or hidden fees. Follow Affirm on social media: [LinkedIn](#) | [Instagram](#) | [Facebook](#) | [X](#).

#### About Adyen

Adyen (AMS: ADYEN) is the financial technology platform of choice for leading companies. By providing end-to-end payments capabilities, data-driven insights, and financial products in a single global solution, Adyen helps businesses achieve their ambitions faster. With offices around the world, Adyen works with the likes of Meta, Uber, H&M, and eBay. The cooperation with Affirm as described in this update underlines Adyen's continuous expansion of supported payment methods over the years.

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 6080-111681. Canada residents: Payment options through Affirm Canada Holdings Ltd. are subject to an eligibility check, depend on purchase amount, vary by merchant, and may not be available in all provinces/territories.

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