



## Why savvy shoppers choose the Affirm Card

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*Real users share a smarter way to pay over time, without hidden fees*



By Vishal Kapoor, SVP of Product, Affirm

We launched the Affirm Card to give smart, financially savvy consumers a responsible way to pay later for purchases — especially in-store, where 80% of retail spending still occurs. It's a debit card that allows consumers to pay upfront, with a magical power — consumers can confidently split the total cost of eligible purchases into manageable payments from the Affirm app and then swipe or tap the Affirm Card at checkout, without worrying about late fees or hidden charges. It's designed for those who value maximum flexibility and having extra time to pay, without the headaches or hidden costs that can be associated with traditional credit cards.

Heading into 2025, 1.7 million people were already using the Affirm Card — a number that continues to steadily grow. As Affirm's Head of Product, I'm fortunate enough to speak directly with many of these savvy, thoughtful consumers and invite them to our customer research labs. Through these conversations, I've gained valuable insights into why our customers love the Affirm Card: it offers flexibility, confidence, greater control, and convenience — all without the worry of surprise or late fees.

### **Smarter spending, online and in-person**

One theme I consistently hear from consumers is how the Affirm Card aligns with their financial approach — they're smart about their purchases and thoughtfully investing in what matters to them.

Take Hannah, for example, a professional makeup artist who used Affirm to celebrate a big milestone, her 10th wedding anniversary, with a gift for her husband.

"I bought him a really beautiful watch, but I didn't want to throw [\$4,000] on a credit card," Hannah explained. Using Affirm instead meant she felt "secure and stable financially," knowing exactly how she planned to pay for it.

When the Affirm Card became available, Hannah jumped at the chance to use Affirm more widely, especially for in-store purchases where seeing products in-person is essential.

"Oftentimes with colors, for instance, if I'm buying makeup for my kit, I need to swatch things. I need to see how they feel. And that's not always easy to do online," said Hannah. "So to have the option and confidence to go into any retailer and still have the ability to [pay with Affirm] is a really freeing

feeling.”

Her first Affirm Card purchase? New lighting equipment for her makeup business. "I felt like I was making a really savvy purchase because I had a clear plan for how I'd pay for it," she said.

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Hannah

A makeup artist who used the Affirm Card to grow her business.

#### **Greater flexibility, smarter choices**

Consumers also consistently tell me how much they value the Affirm Card's flexibility versus other payment methods, leveraging it wisely for major expenses they can responsibly manage over time.

Ron intentionally chose the Affirm Card when planning and budgeting his daughter's wedding — covering expenses like the caterer, professional photographer, DJ, and even accommodations for guests traveling via VRBO.

"Putting those expenses on a traditional credit card wasn't appealing to me," Ron noted. Instead, the Affirm Card powered by the Affirm app offered Ron the flexibility to split up payments in a way that made "smarter financial sense."

"Affirm gave me flexibility on dollar amounts that I wouldn't get with any other provider," he said.

#### **A convenient solution, right at your fingertips**

Convenience is another word Affirm Card consumers routinely emphasize—from planned purchases to those unexpected finds.

Sheree described how convenience factored into her recent experience buying a must-have pair of Nike Air Jordans. After unsuccessfully searching for them online, she finally stumbled upon them in-store — and having her Affirm Card at that moment made all the difference.

"We were looking for this particular pair of sneakers, but I couldn't find them anywhere online. Then I went into a store and they happened to have them," Sheree shared. Having the physical Affirm Card ready was a "no stress way" to make this sought-after purchase.

"It's all about convenience," she told me. "The Affirm Card makes life simpler."

Hearing these stories from smart, financially-savvy cardholders like Hannah, Ron, and Sheree is a daily inspiration for myself and our entire team. It also makes us eager to continue refining the Affirm Card experience — so financially responsible, thoughtful consumers can buy what they value, with control and confidence.

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