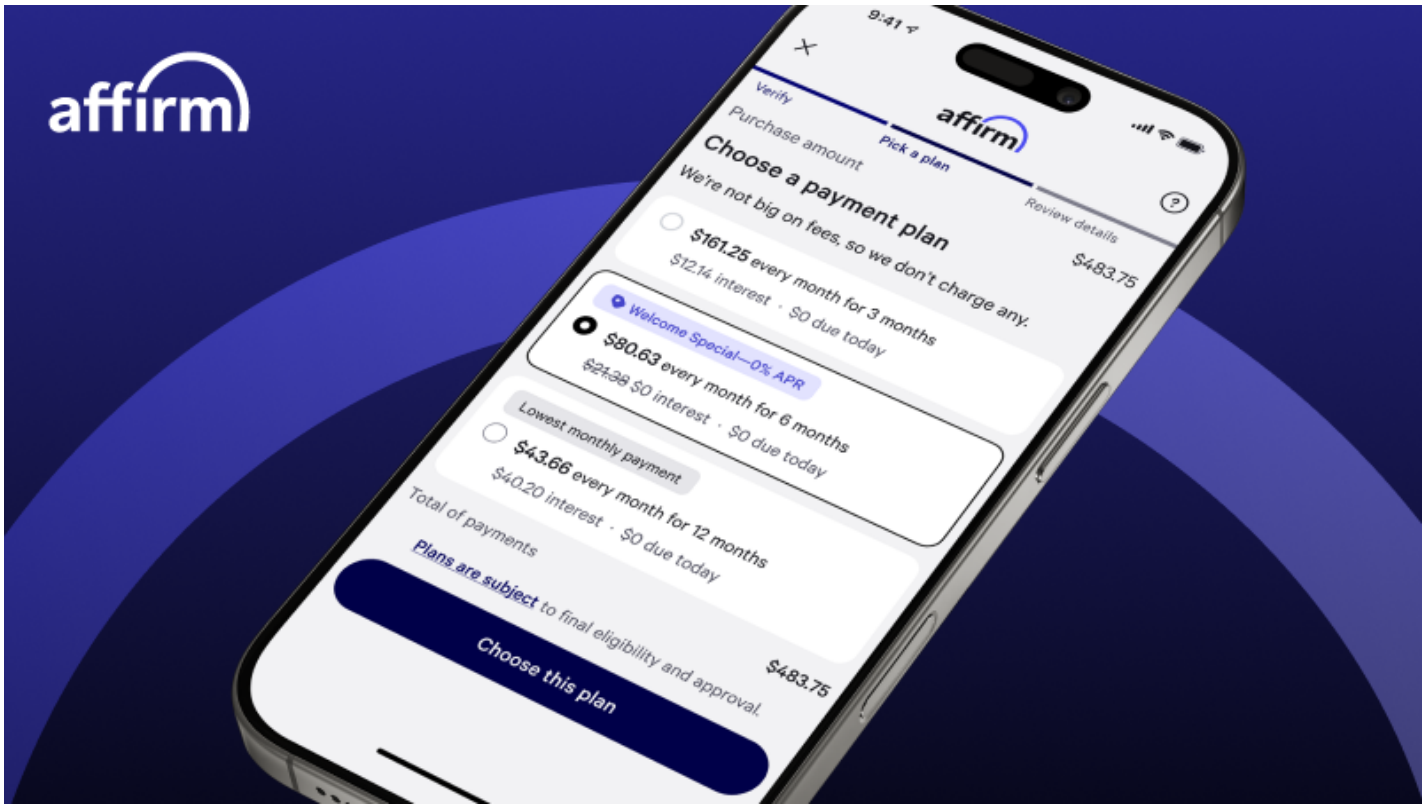
Affirm launches “AdaptAI” – its AI-powered promotions platform – to merchant partners

April 30, 2025

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Retailers can now introduce personalized, real-time financial benefits, on top of Affirm’s flexible pay-over-time plans, to customers at the point of purchase



SAN FRANCISCO – April 30, 2025 – Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, today announced it is introducing “AdaptAI,” its AI-powered promotions platform, to its merchant partners. AdaptAI has enabled Affirm to deliver personalized financial benefits – such as exclusive APR rates, special repayment terms, and immediate cash savings – directly to consumers via the Affirm App and Affirm Card. Now, merchants can deliver these same targeted, real-time promotions and credit offers, which are optimized specifically for a customer’s shopping preferences, spending habits, and purchase details, at the point of purchase.

“Unlike conventional credit card rewards—which are opaque, static, and subsidized by the financially vulnerable—AdaptAI dynamically matches the right benefit to the right consumer at exactly the right moment,” said Vishal Kapoor, Affirm’s SVP of Product. “Consumers no longer need to spend more, keep track of, or wait months to recoup their rewards. Now, they can immediately receive tailored, transparent value at the time of purchase. This is only made possible with Affirm’s AI-powered technology and real-time underwriting, and builds on what we do best: delivering customized payment options that help consumers take their money further.”

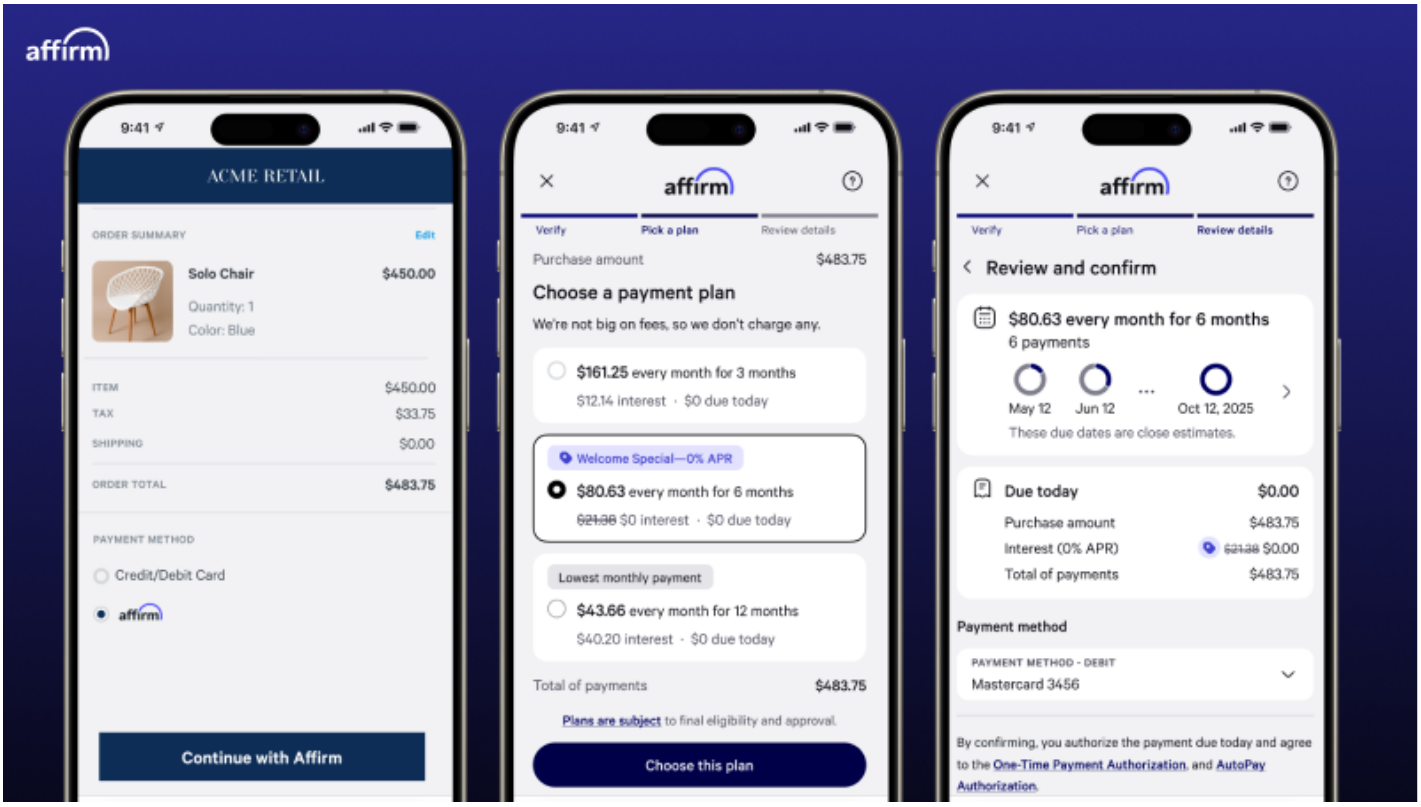
Today’s consumers expect individualized experiences, especially when paying. Affirm has successfully met this need by offering payment solutions customized to each consumer’s purchase and financial profile. Now, thanks to AdaptAI, Affirm's merchant partners can unlock additional value for shoppers right at checkout.

Each of these bespoke offers translates into tangible consumer value, such as significant savings or added flexibility. Consider a $500 purchase: A merchant using AdaptAI could offer a first-time shopper a 0% APR promotion over 12 months, potentially saving that customer about $120 in interest compared to typical revolving credit card costs. Alternatively, that same merchant could offer its most loyal customers–who Affirm knows value predictability and more time to pay–an interest-bearing offer with extended repayment terms, tied to an event such as a Memorial Day sale. For these customers, spreading a $500 purchase out over 24 months at 10% APR might better align with their budgeting preferences, despite the added cost of about $4 per month in simple interest. This AI-driven nuance can allow merchants to meaningfully reward customers based on their

real-time needs, boosting customer satisfaction and loyalty, and ultimately driving greater engagement and conversion.

Affirm has leveraged AdaptAI across its own consumer products, including the Affirm App and Affirm Card, driving nearly 10% incremental improvements in conversion rates. Building on this proven success, Affirm is now making this powerful AI-powered promotions platform broadly available for its merchant partners.

Merchants interested in offering these tailored benefits to their customers can get in touch 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 never charge any late or hidden fees. Follow Affirm on social media: LinkedIn | Instagram | Facebook | X.

Rates from 0–36% APR. For example, a $800 purchase might cost $72.21/mo over 12 months at 15% APR. Payment options through Affirm are subject to an eligibility check, may not be available everywhere, and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses.

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