# How pay-later is powering small business growth: Webinar recap

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Small businesses are the heartbeat of the economy, and in today's fast-moving digital world, they're constantly looking for tools to grow smarter and serve customers better. That's exactly what Affirm's recent Small Business Month webinar set out to explore.

Featuring speakers from Affirm, Stripe, and RepeatMD, the session unpacked the power of Buy Now, Pay Later (BNPL) and pay-over-time. Specifically, how these solutions are reshaping the way consumers shop and how businesses sell.

Whether you missed it or want a quick refresher, here's a breakdown of the biggest insights and takeaways.

### Why pay-later matters for small and midsized businesses (SMBs)

Yvonne Herrera, VP of SMB at Affirm, kicked things off with a clear message: flexible payment options aren't just a nice-to-have for businesses—they're expected by today's consumers. In fact, 60% of consumers say they prefer using pay-over-time for greater financial flexibility, while nearly 60% of Gen Z and millennials don't even own a credit card.

As Yvonne put it, "BNPL isn't just another payment option, it's a growth strategy."

### Real talk: What it looks like in practice

The heart of the webinar was a fireside chat with:

- Phil Sitter, Founder & CEO, RepeatMD
- Roniesha Copeland, Head of Mid Market Sales, Americas at Stripe
- Yvonne Herrera, VP of SMB, Affirm

Phil shared how RepeatMD leveraged Affirm to scale their pay-later offering significantly—growing from $25M in Affirm-powered transactions last year to an expected $75M this year. His big advice?

"BNPL works, if you work it. Don't just add it to your checkout. Market it. Talk about it. Make it part of the customer journey."

He explained how RepeatMD leverages Affirm not just at checkout but in marketing campaigns, social media, and paid ads. That awareness drives real conversion, especially for high-ticket items like wellness treatments.

### Stripe's perspective: Easy to implement, easy to optimize

Roniesha highlighted how Stripe and Affirm have partnered to make enabling pay-later solutions frictionless, even for resource-constrained businesses. Key features include:

- One-click setup in the Stripe dashboard
- A/B testing available to gauge performance
- Unified reporting and payouts, no need to manage multiple vendors

Stripe also found that merchants offering pay-over-time saw up to a 14% revenue lift and a 21% increase in conversions for items over $250.

### Results that speak for themselves

Here are some key metrics and takeaways mentioned:

- Merchants offering Affirm see 70% higher average order values (AOV) and nearly 30% fewer abandoned carts
- RepeatMD saw a 60% boost in conversions on items over $2,000
- Stripe merchants saw a 40–60% increase in cart size using BNPL

### Best practices for unlocking BNPL and pay-later growth

The panel shared practical ways to maximize BNPL and pay-over-time solutions:

- Market it across the customer journey, don't just rely on checkout.

- Add banners, product-page messaging, and promo campaigns tied to events like Memorial Day or Father's Day.
- Offer interest-free promotions to reduce customer hesitation.
- Use platforms like Affirm and Stripe that offer AI-powered optimization for better approval rates and smarter payment plans.

### Final words of advice

"Find a partner that makes it easy to get started and easy to test." - Roniesha Copeland, Stripe

"It's not enough to just offer BNPL, you have to promote it like a product." - Phil Sitter, RepeatMD

"BNPL builds loyalty, not just with Affirm, but with your brand." - Yvonne Herrera, Affirm

### Want to watch the full webinar?

You can catch the full recording here and access the most common questions we received during the session in our FAQ document.

### Ready to get started?

Learn more about how to integrate Affirm and give your customers the payment flexibility they want:

- Learn more and connect with us: https://info.affirm.com/smbwebinar2025
- Explore integration options with Stripe: https://dashboard.stripe.com/register/affirm
- Already have a Stripe account? Enable Affirm in your dashboard here: https://dashboard.stripe.com/settings/payment_methods

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