Affirm launches on Stripe Terminal, unlocking pay-over-time for in-store shoppers

August 13, 2025

First-ever direct BNPL integration on Stripe Terminal

Allows U.S. and Canadian merchants to offer Affirm across online and offline channels



SAN FRANCISCO--(BUSINESS WIRE)--Aug. 13, 2025-- Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, and Stripe, the programmable financial services company, have expanded their partnership with the first buy now, pay later (BNPL) integration on Stripe Terminal. This integration enables U.S. and Canadian merchants to offer Affirm's flexible, transparent payment options to in-store shoppers directly through Stripe Terminal, which has over one million devices in use.

"We're excited to deepen our multi-year partnership with Stripe and bring Affirm to more shoppers via Stripe's in-person payment solution," said Wayne Pommen, Chief Revenue Officer at Affirm. "With over 80% of retail spend still happening in physical stores, enabling Affirm through Stripe Terminal gives us a powerful new way to help merchants drive growth and meet customers where they are – with more choice, transparency, and control at checkout."

"We know adding BNPL options like Affirm boosts online revenue, but there's no reason that uplift should be confined to the internet," said John Affaki, Business Lead for Payments at Stripe. "We're excited that Stripe customers can now accept Affirm in-person on Stripe Terminal devices."

Shoppers at participating merchant locations will see an option to 'Pay with Affirm' when they're checking out on Stripe Terminal. From there, they scan a QR code and go through Affirm's quick eligibility check. Once approved, they choose from a range of personalized payment options, which span 30 days to 60 months and support cart sizes from $35 to $30,000. Affirm only approves consumers for what we believe they can responsibly repay, and never charges late or hidden fees.

Offering Affirm at checkout can help merchants drive overall sales, increase average order value, and reach new customers. Stripe customers can go here to learn more about enabling Affirm on Stripe Terminal.

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 $625 purchase might cost $56.41/mo over 12 months at 15% APR. Payment options through Affirm are subject to an eligibility check 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.

In Canada, payment options are through Affirm Canada Holdings Ltd and rates will be 0–31.99% APR (where available and subject to provincial regulatory limitations).

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