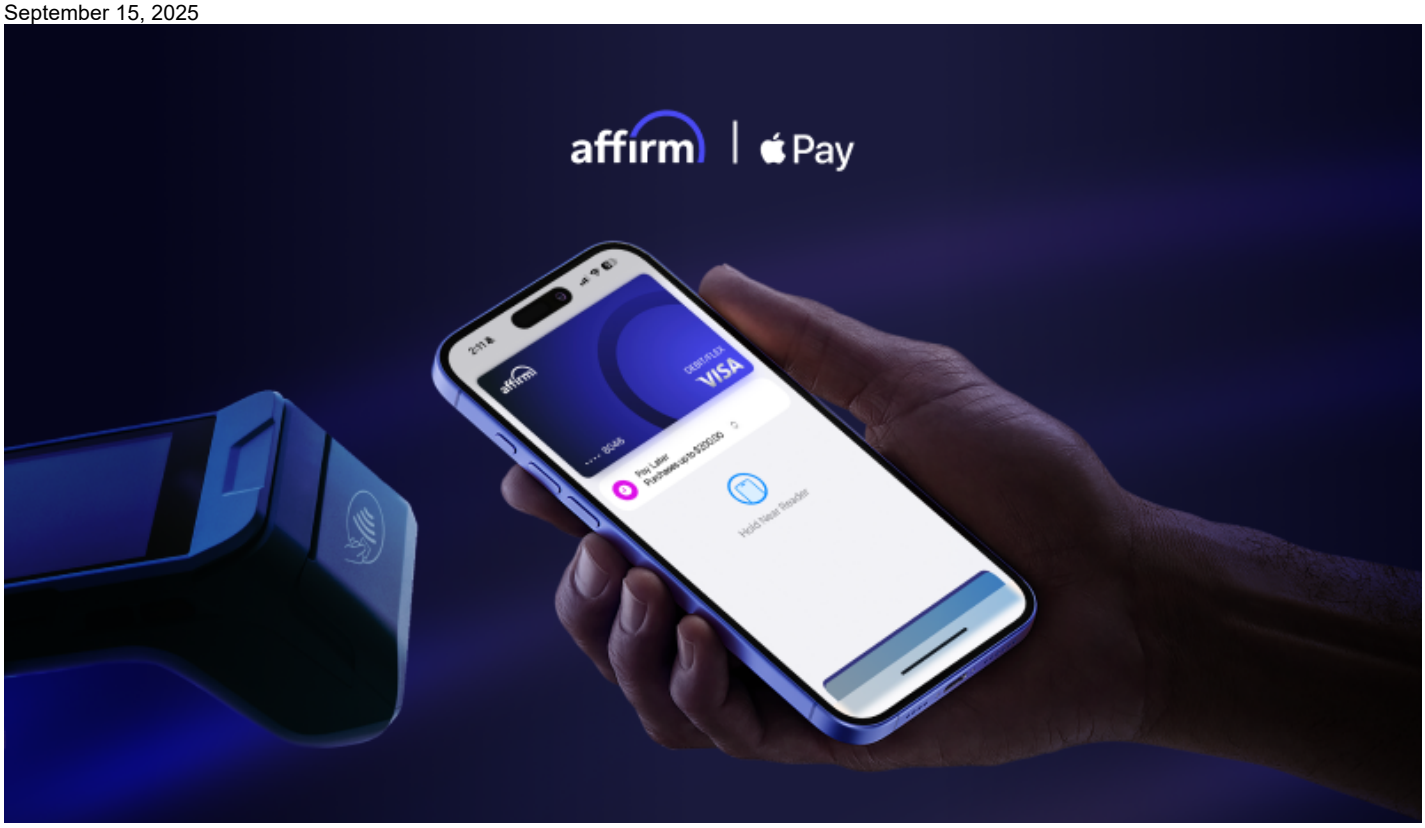
Affirm live for in-store purchases with Apple Pay on iPhone

September 15, 2025



SAN FRANCISCO--(BUSINESS WIRE)--Sep. 15, 2025-- Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants grow, today announced that its flexible, transparent payment options are now available when making in-store purchases with Apple Pay on iPhone. This payment option offers even more flexibility and choice for Apple Pay customers, and is available with Apple Pay in the U.S.

"Building on our successful launch that gave consumers access to Affirm when checking out with Apple Pay online and in-apps, we're excited to expand our offering to the in-store payment experience," said Vishal Kapoor, Affirm's SVP of Product. "This gives Apple Pay users in the US added flexibility and transparency at even more checkouts."

With Affirm, approved consumers can split eligible purchases into simple biweekly or monthly payments, starting at 0% APR. As always, Affirm only approves consumers it believes can and will repay, and will never charge them late or hidden fees.

To add Affirm to Apple Wallet for in-store purchases, users can:

1. Open Apple Wallet on your iPhone (iOS 26 or later) and tap the Add (+) button.
2. Select Pay Later Options and choose Affirm.
3. Follow the steps to finish setup.

To use Affirm on Apple Pay in stores, users can:

1. Double click the side button of your iPhone (iOS 26 or later) and select Affirm.
2. Select Pay Later, then follow the steps for Affirm's quick eligibility check. If approved, choose the personalized payment plan that works best.
3. To complete your purchase with Apple Pay, authenticate using Face ID, Touch ID, or your passcode and then hold your iPhone near the reader.

Apple Pay provides users with an easy, secure and private way to pay. As with all Apple Pay purchases, when a user pays with Affirm's payment options when checking out with Apple Pay, Apple doesn't retain any transaction information linked to the user.

Learn more about using Affirm on Apple Pay 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 $300 purchase might cost $27.08/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.

Loans not offered by Apple. Affirm on Apple Pay is available in-store on iPhone, online and in-app on an iPhone or iPad. Software requirements apply. May not be available for all types of purchases, such as subscriptions and recurring transactions. Apple Pay features are subject to change. Some features, applications, and services may not be available in all regions or all languages and may require specific hardware and software. Additional terms may apply. For more eligibility and feature details, see https://support.apple.com/120477. Apple Pay is a service provided by Apple Payments Services LLC, a subsidiary of Apple Inc. Neither Apple Inc. nor Apple Payments Services LLC is a bank. Any card used in Apple Pay is offered by the card issuer.

For transactions processed using Apple Pay, Affirm Card holders will use their Affirm Card, all others will use a one-time use virtual card. The Affirm Card™ is a Visa® debit card issued by Evolve Bank & Trust, Member FDIC, pursuant to a license from Visa U.S.A. Inc. Affirm is not a bank. FDIC insurance will only cover the failure of Evolve. Learn more. The one-time-use Affirm virtual card is issued by Cross River Bank, Member FDIC.

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