Affirm extends collaboration with Google as a supporter of Agent Payments Protocol (AP2)

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Affirm brings flexible, transparent pay-over-time options to the new world of agent-led commerce

SAN FRANCISCO--(BUSINESS WIRE)--Oct. 9, 2025-- Affirm (NASDAQ: AFRM), the payment network that empowers consumers and helps merchants drive growth, today announced its support for Google's Agent Payments Protocol (AP2), an open, payment-agnostic protocol developed with leading payments and technology companies to securely support agent-led payments across platforms. The collaboration extends Affirm's long-standing partnership with Google, which also includes integrations with Google Pay and Chrome's autofill feature.

"For years, we've been working with Affirm to help deliver secure, seamless, and innovative payment experiences," said Stavan Parikh, VP/GM, Payments, Google. "Their contributions to shape Agent Payments Protocol exemplify the critical cross-industry collaboration needed to build open, secure, and scalable frameworks to enable the future of commerce."

Affirm's capabilities naturally extend to this next era of commerce. The company's technology already works across merchants and platforms – from wallets and browsers to chatbots and AI agents – proving BNPL can fit seamlessly wherever consumers choose to shop. That same technology delivers real-time risk assessment and approval at the transaction level, enabling immediate access to personalized pay-over-time plans, with terms as low as 0% APR. And because Affirm is transparent by design, with no late fees and no hidden fees, consumers borrow responsibly, and merchants gain confidence that every transaction is set up for success.

"Consumers deserve maximum value from agent-led commerce — more flexibility, more control, and transparent terms they can trust," said Vishal Kapoor, SVP of Product at Affirm. "That's what Affirm responsibly delivers today, and extending our work with Google through AP2 will help bring those benefits to life in the next era of shopping."

By contributing to AP2, Affirm is helping embed BNPL directly into the architecture of agentic commerce — and shaping a payments ecosystem designed for accountability and trust.

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

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