Affirm updates underwriting with enhanced signals to better reflect consumers' real-time finances

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Real-time balance and cash flow insights give Affirm an even more complete view of someone's financial standing at checkout



SAN FRANCISCO--(BUSINESS WIRE)--Jan. 14, 2026-- Real life moves fast — and people's finances can change just as quickly. Affirm (NASDAQ: AFRM) is updating its underwriting to reflect that reality. Building on its longstanding approach of underwriting every transaction, Affirm's latest underwriting now incorporates richer real-time signals like account balances and cash flow trends. These insights give Affirm an even clearer, more current view of someone's financial standing at checkout, leading to more informed and responsible credit decisions.

These enhanced signals are already helping Affirm Card users who've linked a third-party bank account or have an Affirm Money Account. This capability will soon expand to more consumers who choose to link their bank account with Affirm.

Consumers apply each time they want to use Affirm, and Affirm makes a real-time credit decision based on their financial situation at that precise moment. In doing so, its underwriting models consider the consumer's purchase, credit history, and past payment performance with Affirm. Adding up-to-the-minute signals brings even more context to this underwriting process, giving Affirm a more complete picture of a consumer's finances at the moment they want to buy.

"Many credit cards approve consumers once at the moment of application. But people's financial lives change — new jobs, lost jobs, raises, and everything in between," said Vishal Kapoor, Affirm's SVP of Product. "Affirm was built differently: to adapt to life as it happens. Adding this new layer of insight builds on our real-time approach, helping ensure our decisions align with the reality of consumers' finances today."

Because this real-time information adds nuance and context to Affirm's decision-making, it also enables Affirm to responsibly reach more consumers — especially those whose credit history is limited or doesn't fully reflect their current situation. It can also unlock more spending power for consumers: early results show that when purchasing power rises, the average lift is about 12%.

"Our goal is to make decisions that reflect real people, not just numbers on a report," Kapoor added. "People's financial lives are dynamic, and they deserve credit that evolves with them."

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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