Fiserv and Affirm Join Forces to Bring Flexible Payments to Debit

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Strategic collaboration empowers financial institutions with turnkey Debit BNPL integration and access to the Affirm merchant network



MILWAUKEE and SAN FRANCISCO, January 26, 2026 —Fiserv, Inc. (NASDAQ: FISV), a leading global provider of payments and financial services technology, today announced an exclusive collaboration with Affirm (NASDAQ: AFRM) to bring pay-over-time capabilities to debit card programs for financial institutions. This collaboration empowers thousands of Fiserv U.S. bank and credit union clients to meet growing consumer demand for flexible payment options without needing to build new lending products.

Fiserv and Affirm first partnered in 2022 to integrate Affirm into Commerce Hub, enabling merchants to offer buy now, pay later (BNPL) at checkout. This latest expansion underscores Fiserv's commitment to delivering innovative debit solutions that help financial institutions compete and meet rising consumer expectations.

Key benefits for Fiserv clients include:

- **Turnkey integration:** Fiserv and Affirm will manage all technical aspects, leveraging Affirm's platform to support real-time underwriting, loan origination, and funding. Fiserv will integrate the technology into its digital solutions so that banks and credit unions can seamlessly and natively offer the products without any operational lift required.
- **Enhanced debit engagement:** By embedding BNPL into existing debit programs, issuers can keep customer spend within their ecosystem, driving engagement and transaction growth.
- **Access to Affirm's network:** Consumers can use Affirm anywhere their debit cards are accepted and apply for flexible payment options to expand their purchasing power with no hidden fees. Affirm partners with nearly 420,000 merchants[1], giving cardholders access to custom financing offers—including 0% APR—at leading brands and retailers
- **Offers payment choice and flexibility**: Debit cardholders will have the option to split eligible purchases into fixed payments — with a clear repayment schedule, a defined end date, and no late or hidden fees — directly from their bank's mobile app.

"Community and regional banks and credit unions want to meet evolving consumer expectations around greater flexibility in how

they pay for purchases all the while building a strong relationship with their primary financial institution," said Erik Wichita, Head of Card Services, Fiserv. "This partnership gives our clients a practical, scalable way to offer such payment flexibility through their existing debit products—helping them compete effectively, deepen customer and member relationships, and drive top-of-wallet engagement with their products."

"Millions of consumers depend on their local financial institutions, including for their top-of-wallet debit cards," said Wayne Pommen, Chief Revenue Officer at Affirm. "By partnering with Fiserv, we're helping these institutions offer transparent pay-over-time options — so customers can get the flexibility they need from the banks and credit unions they already depend on, rather than having to look elsewhere. We're excited to enable this co-branded offering for Fiserv's partners, allowing them to natively offer Affirm's flexible payments through their existing debit cards."

About Fiserv
Fiserv, Inc. (NASDAQ: FISV), a Fortune 500 company, moves more than money. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; e-commerce; merchant acquiring and processing; and Clover®, the world's smartest point-of-sale system and business management platform. Fiserv is a member of the S&P 500® Index and one of TIME Magazine's Most Influential Companies™. Visit fiserv.com and follow on social media for more information and the latest company news.

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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[1] As of September 30, 2025