Affirm expands Stripe partnership to support Shared Payment Tokens for agentic commerce

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Enables secure, transparent pay-over-time options within AI-driven shopping experiences

SAN FRANCISCO--(BUSINESS WIRE)--Mar. 3, 2026-- Affirm (NASDAQ: AFRM) is expanding its long-standing partnership with Stripe to soon support Shared Payment Tokens (SPT), which let AI agents initiate purchases using a shopper's permission and preferred payment method without exposing sensitive credentials.

The collaboration will soon bring Affirm's pay-over-time options to checkout in AI-driven commerce experiences, so shoppers can see the total cost upfront and select a clear repayment plan even when an AI assistant is helping them browse and buy. Meanwhile, merchants will be able to accept those payments on the backend through Stripe.

"Commerce is evolving quickly in this golden age of AI, though the value and standard for paying over time remain durable and even more relevant," said Vishal Kapoor, SVP of Product at Affirm. "As AI agents help people make better purchasing decisions, consumers will want to see the total cost upfront, choose a clear repayment plan, and know that there are no hidden fees. Affirm was built AI native from the beginning, and this is what we're excited to bring into agentic commerce with the support of partners like Stripe."

Affirm is designed to work wherever people shop — online, in stores, and in new AI-driven experiences. Affirm underwrites each transaction individually in real time, so eligible consumers see the total cost upfront and choose a fixed payment plan with a clear payoff date — including options as low as 0% APR. Because each plan is tied to a specific purchase rather than a revolving balance, the same transparent terms can carry across platforms and checkout surfaces.

"With our Shared Payment Tokens expanding to include Affirm, AI agents will be able to present buy now, pay later options at checkout. Integrating Affirm into agentic payments helps businesses drive conversion while giving shoppers more choice in how they pay," said Kevin Miller, head of payments at Stripe.

Through this capability, shoppers will be able to select Affirm as their payment method on AI platforms that use SPTs. After the shopper completes Affirm's real-time eligibility check and chooses their preferred payment plan, they will be able to complete their purchase directly within the AI platform.

On the backend, Stripe will process the payment between the merchant and Affirm, without exposing sensitive credentials. SPTs are designed so that any merchant that offers Affirm — regardless of whether they have a direct Stripe integration — will be able to opt in to accept these transactions in agentic flows when supported by the AI platform. This capability will be available for Stripe's direct merchants, and will roll out to merchants not handling payments with Stripe later this year.

Since 2021, Affirm and Stripe have partnered to bring transparent pay-over-time to more places people shop — from online checkout to in-person payments through Stripe Terminal. Expanding support for Shared Payment Tokens marks the next phase of that collaboration, extending flexible, transaction-based financing into agentic commerce.

In addition to partnering with Stripe, Affirm is working with leading platforms and merchants across the ecosystem to bring its transparent pay-over-time model into agent-driven commerce, including support for initiatives such as Google's Agent-to-Agent Protocol (AP2) and Universal Commerce Protocol (UCP).

Rates from 0–36% 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.

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.

About Stripe

Stripe is a technology company that builds economic infrastructure for the internet. Businesses of every size—from new startups to public companies—use our software to accept payments and manage their businesses online. Stripe has dual headquarters in San Francisco and Dublin, as well as offices in London, Paris, Singapore, Tokyo, and other locations around the world.

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Press Contacts

Affirm
press@affirm.com

Stripe
media@stripe.com

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