



Affirm works with Google to make AI shopping payments clear and simple

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Affirm's pay-over-time options will be integrated into the Gemini app and Google Search, including AI Mode, through Google Pay

SAN FRANCISCO--(BUSINESS WIRE)--May 12, 2026-- AI is changing how people discover and decide what to buy. But those decisions can't turn into purchases without a clear and trustworthy way to pay.

At the moment of payment, people want to know exactly what they're agreeing to — especially when decisions are happening quickly or with the help of an agent. Without that clarity, AI-driven commerce breaks down.

That's why Affirm is expanding its work with Google to start rolling out its payment options into Google Search, including AI Mode, and the Gemini app when checking out with Google Pay. Shoppers will be able to move confidently from decision to purchase, with the same clear options and transparent terms they rely on from Affirm.

Built for the agentic commerce shift

Many traditional financial products have inherent complexities — balances that change over time, interest that compounds, and terms that make it difficult to calculate the total cost when you're ready to check out.

Affirm was built differently. Every transaction is evaluated in real time, with straightforward terms, no hidden fees, and payment plans designed around what a consumer can afford. Those terms are designed to be instantly understood — by both discerning shoppers and the agents supporting them.

Because Affirm evaluates each purchase individually, it can present options that make sense in the moment. Consumers can choose what works for them with confidence, merchants can see more intent turn into completed purchases, and platforms can deliver experiences that feel consistent and trustworthy wherever people shop.

"People deserve transparent, flexible financial options. Agentic commerce may be the moment that makes that impossible to ignore," said Vishal Kapoor, SVP of Product at Affirm. "From day one, Affirm was built around clear terms and transparency, so people can confidently use credit for specific purchases without worrying about fine print or surprises. As more decisions are made by AI on people's behalf, products that rely on hidden terms or ambiguity won't hold up — the ones that are clear and predictable will."

Bringing buy now, pay later experiences to Google

Now in Google Search and the Gemini app, shoppers will start to see Affirm as a payment option within Google Pay at checkout. After choosing Affirm, they'll go through a real-time eligibility check and, if approved, choose the plan that works best for them. They'll see the full cost, payment schedule, and end date before committing, and as always with Affirm, will never owe a penny in late or hidden fees.

"As AI becomes a more active part of how people discover and buy, it's critical that the payment options remain secure and reliable," said Ashish Gupta, VP/GM, Merchant Shopping at Google. "Our work with Affirm brings transparent, flexible payment options into these new journeys, so as shopping evolves, people can continue to make decisions with confidence."

This experience is rolling out to consumers and merchants in the coming weeks, giving people more ways to use Affirm across the Google ecosystem, from [wallets](#) and [browsers](#) to AI-powered shopping journeys.

Building what comes next

As shopping evolves, it's not just about showing up in new experiences — it's about helping define how they work.

In addition to initial launches within Google Pay on the Gemini app and Google Search, Affirm has independently developed an early version of [BNPL extensions](#) for the Universal Commerce Protocol (UCP), the open standard for agentic commerce. Affirm is hosting this extension on its site to gather feedback and refine development.

These extensions are designed to ensure pay-over-time works consistently across the ecosystem — embedding transparency, clear terms, and consumer-first principles into the foundation of how transactions happen. The goal is not just to make payments seamless, but to make them understandable and aligned with how people actually want to manage their money.

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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