



Meet our new board member: Ryan Schneider

June 25, 2026



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We're pleased to welcome Ryan Schneider to Affirm's Board of Directors, effective July 1, 2026. Ryan has spent his career close to how consumers borrow and pay. He ran Capital One's largest business, its credit card division across the U.S., U.K., and Canada, and before that its auto lending business — work that ran on credit, underwriting, and the discipline of a tightly regulated industry. He then spent nearly a decade as CEO of Anywhere Real Estate, one of the world's largest residential real estate companies, meeting consumers at the biggest purchase of their lives: a home. That perspective will be invaluable as Affirm continues to scale our network and build honest financial products for consumers everywhere.

A Q&A with Ryan on his appointment.

Why did you decide to join Affirm's board?

What drew me in is simple: Affirm has built a fast-growing business by taking a true consumer-first approach to credit. No late fees, no compounding interest, no surprises. To plenty of people in this industry, that sounds like no profit, but Affirm has proven otherwise. That mix of principle and serious technology chops is rare, and when Affirm asked if I'd consider joining the Board, it was an easy yes.

How do you see your experience applying to your role on the board?

I see it applying in a few ways. First, I spent the better part of two decades in consumer credit, working in underwriting, risk, and data, and learning what it takes to operate in a heavily regulated industry. That's directly relevant as Affirm scales responsibly. Second, running Anywhere taught me to lead a large business through a major technology transformation. Affirm has built the technology, but its industry still needs transforming, and the stakes are high — what people use to pay matters just as much as what they choose to spend it on. Third, I'm joining the Audit Committee, familiar ground since I chair one at Elevance Health today. Most of all, I want to be a sounding board for a team that's already proven it can build the right way.

What is the biggest opportunity you see for Affirm?

Trust. People have been taught to expect fine print and gotchas, and Affirm has shown there's enormous demand for the opposite. As more consumers and merchants feel how different that is, the opportunity is to become a default way people pay, not just for the occasional big purchase but as a responsible part of everyday life. Few companies get the chance to grow and raise the standard for an entire industry at the same time. That's what's in front of Affirm. It's earned one transaction at a time.