When new tires can't wait, confidence at checkout matters

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Discount Tire and Tire Rack partnered with Affirm to help customers replace tires with confidence, driving approximately 3x higher conversion and 21% higher average order values on TireRack.com, and 24% year-over-year payment volume growth at Discount Tire

Few purchases are as unexpected, or as essential, as new tires. A warning light before a long drive. A puncture that can't be repaired. A failed inspection. Suddenly, what started as an ordinary day becomes a purchase that can easily exceed $1,000.

For most drivers, the moment isn't really about whether they can afford new tires. It's about figuring out the smartest way to handle an unexpected expense alongside everything else they have planned.

That's the moment Discount Tire and Tire Rack designed for when they partnered with Affirm.

"For the everyday driver, tires are often an unexpected purchase they didn't account for," said Steve Fournier Jr., SVP of Omnichannel Operations at Discount Tire. "Providing flexible payment options, like Affirm, is one of the ways we are continuing to invest in making it more hassle free for our customers to get tires when and where they need them."

To give customers a clearer path forward, Discount Tire and Tire Rack integrated Affirm across their online and buy online, pick up in store experiences, offering a more predictable way to pay over time for tires, wheels, parts like windshield wipers and accessories, and even installation. Affirm evaluates each purchase before approval, and consumers never pay a penny more than they agree to upfront with no late fees, no hidden fees, and no compounding interest. Customers see the full cost upfront and know exactly when they'll be done.

"What sold Tire Rack on Affirm was the transparency and ease of use," said Woody Rogers, SVP of Marketing and Product Information at Tire Rack. "Our customers are practical people in that they want to know exactly what they'll pay and when, with no surprises. Adding a buy now pay later option for tires, and our full breadth of products gave us a financing path that actually matches how an increasing share of our customers think about large automotive expenses."

Since partnering with Affirm, checkout conversion among TireRack.com shoppers who choose Affirm has been approximately three times higher than the site average. Those shoppers also spend more, with average order values approximately 21% higher than the site average.

At DiscountTire.com, Affirm is now the most popular payment method after traditional credit cards, and payment volume through Affirm has grown approximately 24% year over year.

Those results matter because tires rarely wait for a convenient moment. Faced with a major, unplanned expense, plenty of drivers choose Affirm. Not because they have to, but because splitting the cost into clear, predictable payments is simply a smart move. They see exactly what they owe at checkout, exactly when they'll be done, and nothing compounds in the background while they're not looking.

Buying tires often isn't optional. But how you pay for it is. And for a growing number of drivers, that choice is Affirm, combined with Discount Tire's brick and mortar convenience and Tire Rack's national reach.

Affirm is subject to eligibility. See lending terms at affirm.com/disclosures

Methodology: Metrics are based on Affirm internal reporting and partner-provided data. Conversion and average order value metrics reflect Tire Rack performance during the applicable measurement period. Payment volume growth reflects year-over-year results for Discount Tire comparing July 1, 2024–July 1, 2025 with July 1, 2025–July 1, 2026.