Consumer Reports and Affirm Partner to Advance Consumer-First AI Payments

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Consumer Reports and Affirm test how a draft framework can help AI guide consumers toward more informed payment decisions

SAN FRANCISCO--(BUSINESS WIRE)--Nov. 18, 2026-- Consumer Reports and Affirm (NASDAQ: AFRM) today announced a collaboration to help AI systems make payment recommendations that serve consumers' financial interests. Together, they are sharing a draft framework of instructions to help AI assistants evaluate payment options, explain trade-offs, and account for each consumer's circumstances, alongside a joint case study detailing what testing revealed and where the industry can help improve the approach.

As AI takes on more of the shopping experience, it can help people navigate complex terms and discover valuable offers. But as agents gain the ability to select a payment method and complete a purchase without a person reviewing every step, whose interests they prioritize matters more. An agent might favor the easiest checkout or emphasize a manageable monthly payment while overlooking the full cost. The collaboration explores how to deliver AI's benefits while helping consumers understand their commitments and stay in control.

"As AI agents take on a bigger role in guiding purchasing decisions, we need to ensure they put consumers first," said **Dan Leininger, director of experimental engineering at Consumer Reports**. "By building a framework against our Consumer Finance AI Standard and working with us to evaluate it, Affirm is taking an important step toward agents that can verifiably work in the consumer's interest. We hope to see more financial service providers and AI developers follow suit."

"AI is already pretty good at helping people find a great deal. Figuring out the best way to pay for it is a different job. Sometimes that's paying over time, sometimes it's not buying at all. An agent really working for you should know the difference," said **Max Levchin, founder and CEO of Affirm**. "At Affirm, we only succeed when our consumers do. We partnered with Consumer Reports to bring that same alignment to AI payment decisions, and we invite others to help push this work even further."

Consumer Reports set the bar for consumer-first AI through its Consumer Finance AI Standard, published this summer. Affirm contributed the payment expertise, technical development, and testing to put those principles to work and create the draft framework of instructions. Together, the organizations set out to examine what it takes for AI to recommend payment options that serve the interests of the person paying.

The framework is a set of written instructions (a markdown or .md file) that guides an AI assistant to check terms, compare costs, consider risks, and explain its recommendation. It asks the assistant to consider what happens over time, including if a payment is missed or a promotional rate expires. The recommendation could be financing, paying in full, choosing another provider, waiting, or declining the purchase altogether.

The case study published today by Consumer Reports and Affirm compares responses with and without the framework in controlled shopping conversations, assessing accuracy, trade-offs, assumptions, and missing information. Early testing found that AI assistants using the draft framework more clearly explained payment costs, risks, and trade-offs. Across four AI model configurations, the average pass rate was 71.8% with the framework, compared with 48.6% without it. In one simulated $1,200 purchase, both responses favored paying now based on the shopper's circumstances. The framework-assisted response also quantified the alternatives: paying only a credit card's $40 monthly minimum could stretch repayment to 41–47 months and add $406–$651 in interest, compared with a fixed $60 charge for the installment plan and no borrowing cost for debit.

The case study is available at innovation.consumerreports.org/Affirm-CR-CaseStudy-Nov2026.pdf, and the framework is available at github.com/consumer-reports-innovation-lab/payment-choice-framework.

The framework is intended for testing and development; it is not yet ready for everyday consumer use. It requires accurate payment terms and relevant consumer information—provided by the user or retrieved through connected tools—along with reliable cost calculations. Consumer Reports and Affirm invite AI developers, financial technology companies, payment providers, and others to build on the findings, address remaining gaps, and refine the framework. The case study includes details on how to explore the work and get involved.

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 Consumer Reports

Founded in 1936, CR has a mission to create a fair and just marketplace for all. Widely known for our rigorous research and testing of products and services, we also survey millions of consumers each year, report extensively on marketplace issues, and advocate for consumer rights and protections around safety as well as digital rights, financial fairness, and sustainability. CR is independent and nonprofit.

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