



Affirm Partners with UrbanStems to Bring People a Better Way to Buy Fresh Flowers

August 18, 2020

Stunning bouquets and curated plants accessible with simple monthly payments, no late or hidden fees



SAN FRANCISCO – August 18, 2020 – Affirm, a more flexible and transparent alternative to credit cards, today announced a partnership with UrbanStems, a modern floral and gifting company designed for thoughtful people. Now UrbanStems customers can make someone's day by sending expressive bouquets and plants, as well as reason-specific gifts, same-day or next-day nationwide, and split the cost of their purchase over three months, interest-free. By selecting Affirm at checkout, approved shoppers can pay with confidence, without fear of late or hidden fees.

"During this time of unprecedented separation, our mission of connection and creating a world that feels more cared for has never been more important," said Vivek Kumar, Chief Revenue Officer at UrbanStems. "Through our partnership with Affirm, our hope is that more people will be able to access our unique florals and gifts and send them to their loved ones."

"Whether showing appreciation for a loved one or celebrating a special occasion, such as a birthday or wedding, from afar, flowers are a great way to surprise and delight," said Silvija Martincevic, Chief Commercial Officer at Affirm. "With UrbanStems, sending and receiving flowers has never been easier. Now with Affirm's flexible payment option, paying for UrbanStems' one-of-a-kind arrangements is just as simple."

UrbanStems joins Affirm's network of over 6,000 merchants including West Elm, Oscar de la Renta, Walmart, Peloton and more. Offering Affirm at check out drives overall sales, increasing average order value by 85%. Trusted by 5.6 million customers, Affirm approves on average 20% more customers than its competitors and 67% of its loans are from repeat customers.

Shoppers can pay with [Affirm](#) on purchases over \$50 at checkout on [UrbanStems](#) today.

About Affirm

Affirm was founded with the mission of creating honest financial products and services that empower consumers and improve lives. Our goal is to revolutionize the banking industry to be more accountable and accessible to consumers. Today, Affirm provides millions of shoppers an alternative to traditional credit cards at the point of sale, giving them the flexibility to buy now and make simple monthly payments for their purchases. Unlike payment options that have compounding interest and unexpected costs, Affirm shows consumers upfront exactly what they'll pay each month — with no hidden fees and no surprises. Affirm gives over 5.6M shoppers the ability to pay over time at any store and also partners with over 6,000 merchants including well-known brands across home and lifestyle, personal fitness, electronics, apparel, beauty, and more. Loans are made in partnership with Affirm's originating bank partner Cross River Bank, Member FDIC.

About UrbanStems

UrbanStems is a modern floral and gifting company designed for thoughtful people. Through expressive bouquets and plants, as well as curated gift options, they are helping people connect and feel more cared for even from afar. UrbanStems works with the best in class designers to offer stunning bouquets and curated plants that fit every occasion. Personalized notes, gift-like packaging and photo delivery confirmations create a best in class gifting experience.

The company launched on Valentine's Day 2014 with the aim to disrupt an outdated floral delivery system and provide a superior experience to its customers. UrbanStems now includes a team of over 100 and offers coast-to-coast next day delivery and same-day courier service in NYC and DC. For more information visit <https://urbanstems.com/>.

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