



Affirm for small and medium sized businesses

Affirm offers quick, simple, and transparent financing that allows shoppers to pay over time for their most important purchases. With Affirm, there are no gimmicks like deferred interest, compounding interest, or late fees, so what your customers see at checkout is exactly what they'll pay, on a monthly payment plan chosen by them.

How Affirm works

Affirm is as much a marketing acquisition tool as it is a payment option. Tap into our existing network of over 1.4 million users that buy more and return again.*

- 1.** Your customer sees the option to pay over time with Affirm while shopping.
- 2.** They select Affirm as their payment method at checkout, then fill out a few fields for a real-time decision.
- 3.** Once they've confirmed the loan you can process their order and Affirm transfers the full settlement amount to your bank account.
- 4.** Your customer pays Affirm directly over 3-36 months. We assume all repayment, fraud risk, and loan servicing.

Who Affirm works with

Merchant Categories	<p>Retail: Accessories, Jewelry, Watches, Fashion, Lifestyle, Home goods, Consumer Electronics, Aftermarket Auto, Sports and Outdoors, General Merchandise, Marketplaces</p> <p>Travel: OTAs, Airlines, Hotels, Experiences, Packages</p> <p>Education: Books and Content, Industry Recognized Credentials, Standardized Test Prep, Accredited Online Courses</p>
eCommerce Platform	<p>We've focused our small business integrations around major eCommerce platforms including Shopify, WooCommerce, and Magento. We are actively building solutions to accommodate other third-party platforms, as well as custom builds, though cannot service them at this time.</p>
Business Model	<p>Affirm can partner with consumer retail businesses that are incorporated or registered as LLC. Unfortunately, at this time Affirm cannot work with Sole Proprietorships.</p> <p>United States, USD denominate, ACH-capable, business bank account</p>

*See our demo here for the full customer experience: affirm-demo.com/demo/



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Why Affirm?

Access

- Biggest US consumer network
- Highest approval rates in the industry
- No implementation or monthly fee
- Streamlined onboarding process

Trust

- Honest financing with no late fees, no compounding interest, no deferred interest, no gotchas of any kind
- Over 1200 partners
- 1.4M+ customers

Simplicity

- With only 5 pieces of information, we are able to underwrite and create an individual's account
- NPS score of 83
- Seamless experience however you interact with customers (mobile, tablet, desktop)

Cost of services

Affirm's Merchant Discount Rate (MDR) is issued to a merchant at the time of program acceptance. MDRs are determined by average cart size and assumed consumer risk profile based on category and repayment data we've collected since our inception.

Average Order Values	Processing Fee Range*	Customer Financing Program
\$50-\$300	4.9%-8.9%	AffirmGo (3 month terms, 0% APR)
>\$300	3.3% - 3.5%	Affirm (3, 6, or 12 month terms. 10%-30% APR)

*Some merchants may receive higher rates than listed above to offset perceived risk associated with the business.

Who can use Affirm?

Affirm's unique credit model provides access to consumers that are overlooked by the traditional, FICO-based, credit system. Affirm makes it easier for consumers without a credit card to purchase goods and services. Currently, Affirm is only available to users with a SSN and a US shipping address. .

Merchant application process

If you are interested in becoming an Affirm partner, please visit <https://www.affirm.com/business/> and navigate to the Affirm for Small Businesses "Create Account" button. Complete the application and we'll get back to you within 1-2 business days!