



## Amazon Pay adds Affirm, providing customers and merchants with another flexible payment option

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*Amazon Pay merchants can now offer Affirm's flexible and transparent pay-over-time options to their customers at checkout*

SAN FRANCISCO--(BUSINESS WIRE)--Jun. 7, 2023-- Amazon and [Affirm](#) (NASDAQ: AFRM), announced today that eligible U.S. merchants offering Amazon Pay can now seamlessly add Affirm's [Adaptive Checkout](#)™ as a payment option at checkout. This brings Affirm's pay-over-time technology, used by millions of customers on [Amazon.com](#) and the Amazon mobile app, to Amazon Pay's simple and secure payment solution.

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(Graphic: Business Wire)

"We know customers want convenient and flexible payment options—whether they're checking out on [Amazon.com](#) or using Amazon Pay," said Omar Soudodi, director of Amazon Pay. "With Affirm on Amazon

Pay, merchants can offer a pay-over-time option to their existing customers and have another way to reach new customers."

Amazon Pay merchants, including Casper, USA Berkey Filters, and UltraSabers, have already integrated Affirm's Adaptive Checkout within Amazon Pay, and they anticipate increases in overall sales and conversion while reaching new customers. Offering Affirm at checkout can drive overall sales — merchants using Affirm have reported [60% higher average order values](#) when compared to other payment methods. It can also increase customer loyalty, as approximately [88% of Affirm purchases](#) are from repeat Affirm users.

"Digital wallets are an increasingly critical part of the shopping experience and are expected to account for over half of e-commerce transactions worldwide by 2025," said Libor Michalek, President of Affirm. "In addition, customers want more choice and flexibility when paying online. By integrating Affirm's Adaptive Checkout, thousands of merchants can offer their customers personalized payment options and increased spending power through Amazon Pay's convenient and secure checkout experience."

Affirm's Adaptive Checkout offers bi-weekly and monthly pay-over-time options side-by-side at checkout. Customers who click the Amazon Pay button on a participating retailer's site at checkout can select Affirm as their payment method, and go through a quick, real-time approval process with no added cost and no impact to their credit score. Once approved, they can pay-over-time for purchases over \$50 with APRs starting at 0%. Customers are shown the total cost of their purchase and will never pay more than they agree to upfront as there are no late or hidden fees.

Using Amazon Pay makes the checkout experience at online merchants just as convenient as shopping on [Amazon.com](#). It offers customers a simple and secure way to manage payment methods and review purchases. If a customer has an Amazon account, they already have Amazon Pay and can use the same payment methods, shipping address, and email already safely stored in their [Amazon.com](#) account. And now, customers can check out using Affirm in only a few steps via the Amazon Pay button.

Customers looking to use Affirm via Amazon Pay can learn more here: [pay.amazon.com/using-amazon-pay/affirm](https://pay.amazon.com/using-amazon-pay/affirm). Merchants looking to offer Affirm via Amazon Pay on their site can visit: [pay.amazon.com/business/affirm](https://pay.amazon.com/business/affirm).

### 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 show consumers exactly what they will pay up front, never increase that amount, and never charge any late or hidden fees. Follow Affirm on social media: [LinkedIn](#) | [Instagram](#) | [Facebook](#) | [Twitter](#).

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