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In-store Talking Points

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In-person Talking Points

How to bring up Affirm in a conversation

This document outlines key talking points, strategies for addressing customer questions and objections, and scenarios for introducing Affirm to customers.

"With Affirm, you may be able to take these items home today and make payments over time. Want to check your eligibility? It only takes a minute."

After a customer mentions their budget or financing:

"Affirm offers a flexible way to pay over time, allowing you to manage your budget while getting what you need today. If you're interested, you can quickly check your eligibility—there's no obligation and it won't affect your credit to apply."

"How will you be paying today? We accept Visa, Mastercard, or Affirm, which lets you pay over time."

"If you're considering adding more to your purchase, Affirm can help spread out the payments. Would you like to check your eligibility? It just takes a minute and applying doesn't impact your credit."

For merchants with 0% APR

"You may be eligible for as low as 0% APR financing with Affirm. You can quickly check your eligibility – It takes just a moment.

Private Label Credit Card (PLCC) Scenarios

Customer	Agent
"I was declined for a credit card. Why would Affirm approve me?"	“Affirm looks beyond traditional lending inputs and it doesn’t impact your credit to apply. Would you like to try and check your eligibility?”
"I don’t want another credit card, but what’s Affirm?"	"Affirm is a one-time loan, with no hidden fees. It could be a good option for you, if you are approved!"







Questions?
If a customer has a question or concern, they can reach Affirm by calling our Customer Support Line **(855) 423-3729** or visiting affirm.com/help.

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In-person Talking Points

Overcoming objections & customer declines

Customer	Agent
"No, I'm not interested in financing."	"That's okay! If you if you change your mind, checking your eligibility is quick and easy and it won't affect your credit to apply."
"I don't have great credit."	"Affirm uses more than just your credit for approval. Let me know if you want to check your eligibility. Applying does not impact your credit."
"I don't want to give my personal information."	"You complete the application on your own device. Affirm encrypts and does not sell your data."
"I don't want another credit card."	"Affirm isn't a credit card—it's a one-time loan with no late fees or compounding interest."

What to say if a customer is declined

Customer	Agent
"I was declined for Affirm."	"I'm sorry to hear that. You can use another method of payment."
"Why was I declined?"	"Affirm uses a variety of factors to determine eligibility. You can refer to the message Affirm sent explaining their decision. Unfortunately, I don't have access to those details, but let's look at other ways to complete your purchase. If you have any questions you can go to affirm.com/help or call (855) 423-3729."
"I really needed to use Affirm."	"I understand. Although Affirm didn't work out this time, you can still complete your purchase with another method of payment."







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Telesales Talking Points

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Telesales Talking Points

How to bring up Affirm in a conversation

This document outlines key talking points, strategies for addressing customer questions and objections, and scenarios for introducing Affirm to customers.

"We offer Affirm financing that lets you pay for your purchase over time. Would you like to check your eligibility? It just takes a minute."

After a customer mentions their budget or financing:

"Affirm offers a flexible way to pay over time, allowing you to manage your budget while getting what you need today. If you're interested, you can quickly check your eligibility—there's no obligation and it won't affect your credit to apply."

"How do you plan to pay today? If you prefer, you can use Affirm to make easy payments over time."

"If you're considering adding more to your purchase, Affirm can help spread out the payments. Would you like to check your eligibility? It just takes a minute and applying doesn't impact your credit."

For merchants with 0% APR

"We offer as low as **0% APR** financing through Affirm. Would you like to see if you qualify? It only takes a moment."

Private Label Credit Card (PLCC) Scenarios

Customer	Agent
"I was denied for a card. Why would I get approved with Affirm?"	“Affirm looks beyond traditional lending inputs and it doesn’t impact your credit to apply. Would you like to try and check your eligibility?”
"I don’t want another credit card, but what’s Affirm?"	"Affirm is a one-time loan, with no hidden fees. It could be a good option for you, if you are approved!"







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Telesales Talking Points

Overcoming objections & customer declines

Customer	Agent
"I don't want financing."	"That's okay! If you if you change your mind, checking your eligibility is quick and easy and it won't affect your credit to apply."
"I don't have great credit."	"Affirm uses more than just your credit for approval. Let me know if you want to check your eligibility. Applying does not impact your credit."
"I don't want to share personal details."	"You complete the application on your own device. Affirm encrypts and does not sell your data."
"I'm not looking for another credit card."	"Affirm isn't a credit card. It's a one-time loan with no late fees or compounding interest."

What to say if a customer is declined

Customer	Agent
"I didn't qualify for Affirm."	"I understand. You can use another method of payment. What would you like to use?"
"Why wasn't I approved?"	"Affirm uses a variety of factors to determine eligibility. You can refer to the message Affirm sent explaining their decision. Unfortunately, I don't have access to those details, but let's look at other ways to complete your purchase. If you have any questions you can go to affirm.com/help or call (855) 423-3729."
"I wanted to use Affirm for this purchase."	"I know it can be disappointing, but you can still complete your purchase with another method of payment."







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