CLIENTCREDIT + affirm

About Affirm financing via ClientCredit

Our firm offers ClientCredit, which has partnered with Affirm to allow you to pay your bill over time.

Frequently Asked Questions

What is ClientCredit?	ClientCredit allows law firms to access a “buy now, pay later,” payment solution that allows consumers to pay legal fees in manageable, scheduled installments online.
What is a “Buy Now, Pay Later,” payment solution?	“Buy Now, Pay Later,” or BNPL for short, is a term used to describe an installment loan that essentially allows a consumer to receive a product or service right away, while dividing the payments of said product or service into several installments over time.
What is Affirm?	Affirm is a “buy now, pay later” payment option with no hidden or late fees and no surprises. Affirm flexible payment options offer customers the ability to pay over time, giving them control, convenience, and increased purchasing power. Please note Affirm financing is only available to individual customers and is not available to entity customers who would use Affirm financing for business or commercial purposes.
How do I apply for financing through Affirm?	On the firm’s payment page, you’ll see an option labeled “Pay Later.” Selecting this option will take you to an online application for financing through Affirm. To apply, you will be asked to enter a few pieces of information and will then receive a real-time decision.
Can I pay off my Affirm financing early?	Yes! There’s no penalty for paying early.
What are the interest rates and terms?	The interest rate will be a 10 to 30% APR, depending on your eligibility. The term options are three, six, 12, 18 or 24 months. There are also no late fees.*

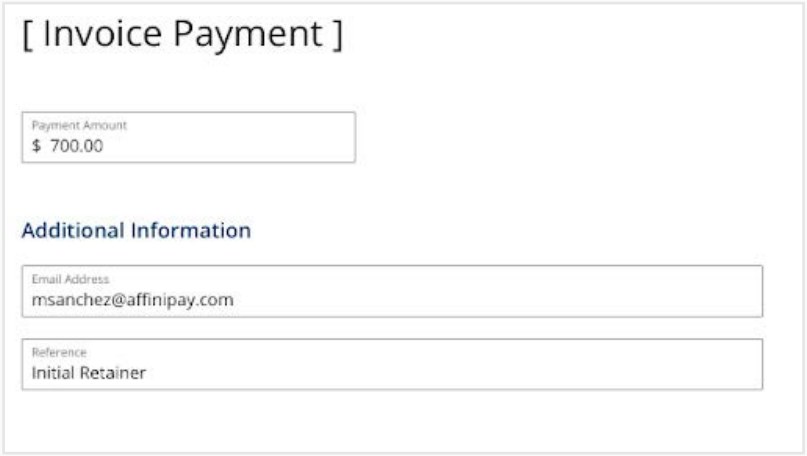
When is a consumer's first payment due?	A consumer's first payment is due approximately one month after the payment is processed (although the consumer may be asked to make a down payment depending on various factors such as eligibility or the size of the full loan amount).
Should I communicate with my lawyer if I have questions about my loan?	You will need to contact Affirm if you have questions about your loan. They can be reached at www.affirm.com/help.
What if I am not approved for financing through Affirm via ClientCredit?	You will need to discuss this with your lawyer to see if they are open to a separate payment plan or an alternative arrangement.
How do I make installment payments for this loan?	Please direct all installment loan repayment inquiries to our consumer financing partner, Affirm, and not to your attorney. You can make or schedule payments at affirm.com or in the Affirm app for iOS or Android. Refer to your loan agreement for more details.
Will using Affirm affect my credit score?	Checking if you prequalify or applying for a loan through Affirm does not affect your credit. There are certain loans that do not include credit reporting. For example, a four biweekly payment 10% APR option would not be reported. In the cases where Affirm does report a loan to a credit bureau, it reports the full payment history, not just delinquent payments. This allows consumers an opportunity to build their credit history. Delinquent payments may impact a consumer's credit score and may hurt their chances of getting another loan with Affirm, while positive on-time repayment may help build a consumer's credit history.
Why do I need a mobile number to use Affirm?	You'll need a mobile number from the U.S. or a U.S. territory in order to help Affirm verify it's really you who is creating your account and signing in.
Can I pay multiple legal bills using Affirm via ClientCredit?	Each loan through Affirm is subject to a separate eligibility evaluation and approval.
Do I have to use Affirm via ClientCredit to pay my attorney?	No, you are not required to use Affirm via ClientCredit. Your lawyer is offering Affirm as a payment option, but you should ask them about other payment types they accept, such as credit, debit, or eCheck payments.

For any technical or loan-related inquiries, please visit www.affirm.com/help or call 855-423-3729.

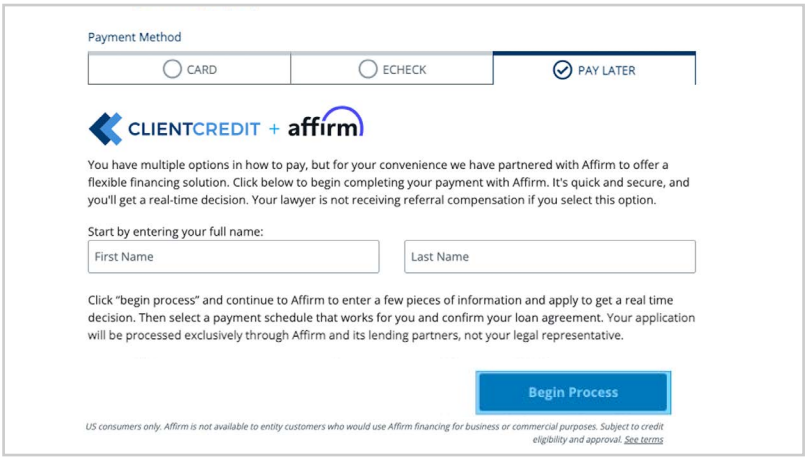
* Your rate will be 10–30% APR based on credit and is subject to an eligibility check. For example, a $700 purchase might cost $63.25/mo over 12 months at 15% APR. Payment options through Affirm are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required.

The Process

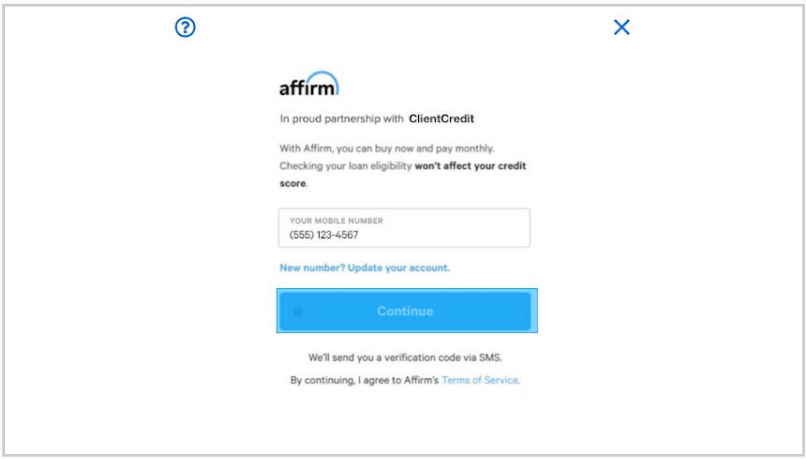
1. Consumer/Client will arrive on the secure payment page and enter the payment amount in addition to consumer/client's email address and memo for the payment.



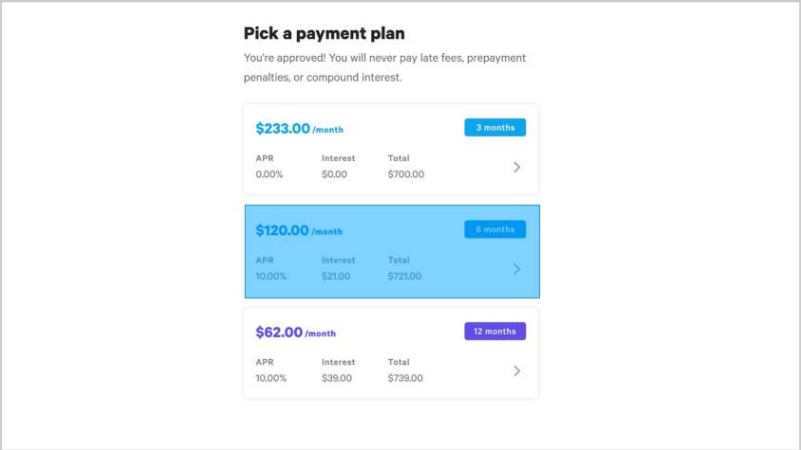
2. Consumer/Client will see a "Pay Later" option on the secure payment page.



3. Selecting this option will take consumer/client to an online application for funding through Affirm. ClientCredit works with Affirm to provide consumer/client with access to this financing option.



4. Once an account is created, consumer/client may receive an offer for various payment plans.



5. After selecting the desired payment plan option and accepting its terms and conditions, consumer/client will be redirected to the payment confirmation page.

6. Consumer/client will receive a notification email confirming the Affirm financing transaction.

7. If you have any questions about your payment agreement, please visit www.affirm.com/help.