Identity Verification

On some applications, Affirm may need additional information about a customer to decide on a loan application. If we can't verify a customer's identity based on the information provided, we may prompt them to provide additional personal information. We may ask for any of the following information:

- Home address
- Full social security number
- An email verification link
- Answers to identity verification questions
- A photo of their face and an unexpired U.S. government issued photo ID (includes driver's license, passport, resident permit, visa and national, consular and electoral IDs)
- Income verification

We may also ask customers to link an online checking account to their Affirm account. To do this, they'll need to know their bank account login information. Affirm does not keep this login information. If we're unable to link a bank account for one of the following reasons, then the customer may need to provide another form of payment to complete their purchase.

- They don't use online banking
- Their bank is not listed
- The login information that does not match what their bank asks for
- We don’t successfully link to their checking account
- They don’t have an active checking account associated with the linked account
Linking a checking account does not authorize Affirm to debit the account. It only allows Affirm to determine the customer’s ability to pay.

Protecting a customer’s personal information is very important to us. We encrypt all sensitive data including social security numbers. We also maintain physical, electronic, and procedural safeguards to protect user information. We do not sell or rent information to anyone. Click here to read more about our Privacy Policy.