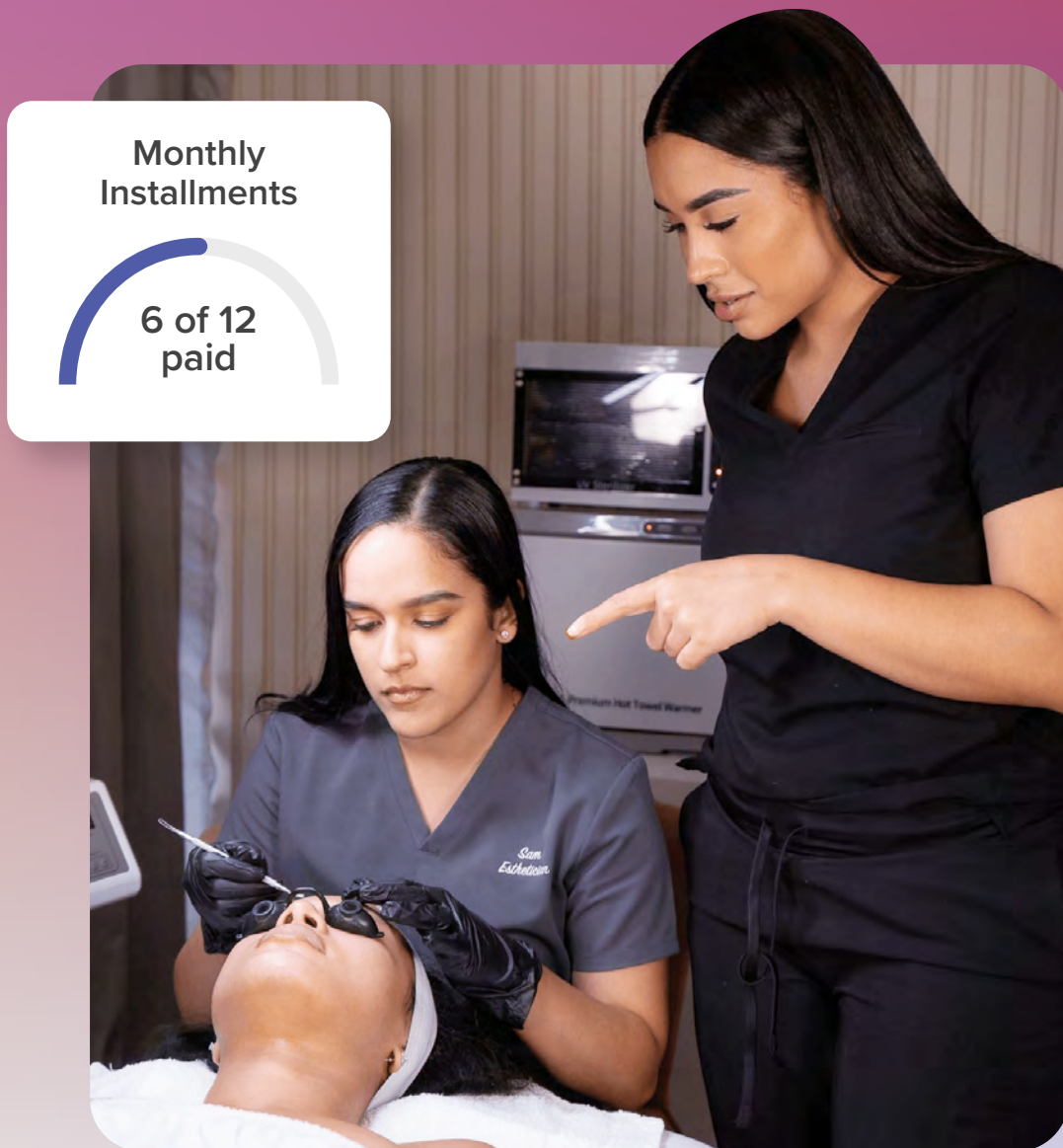
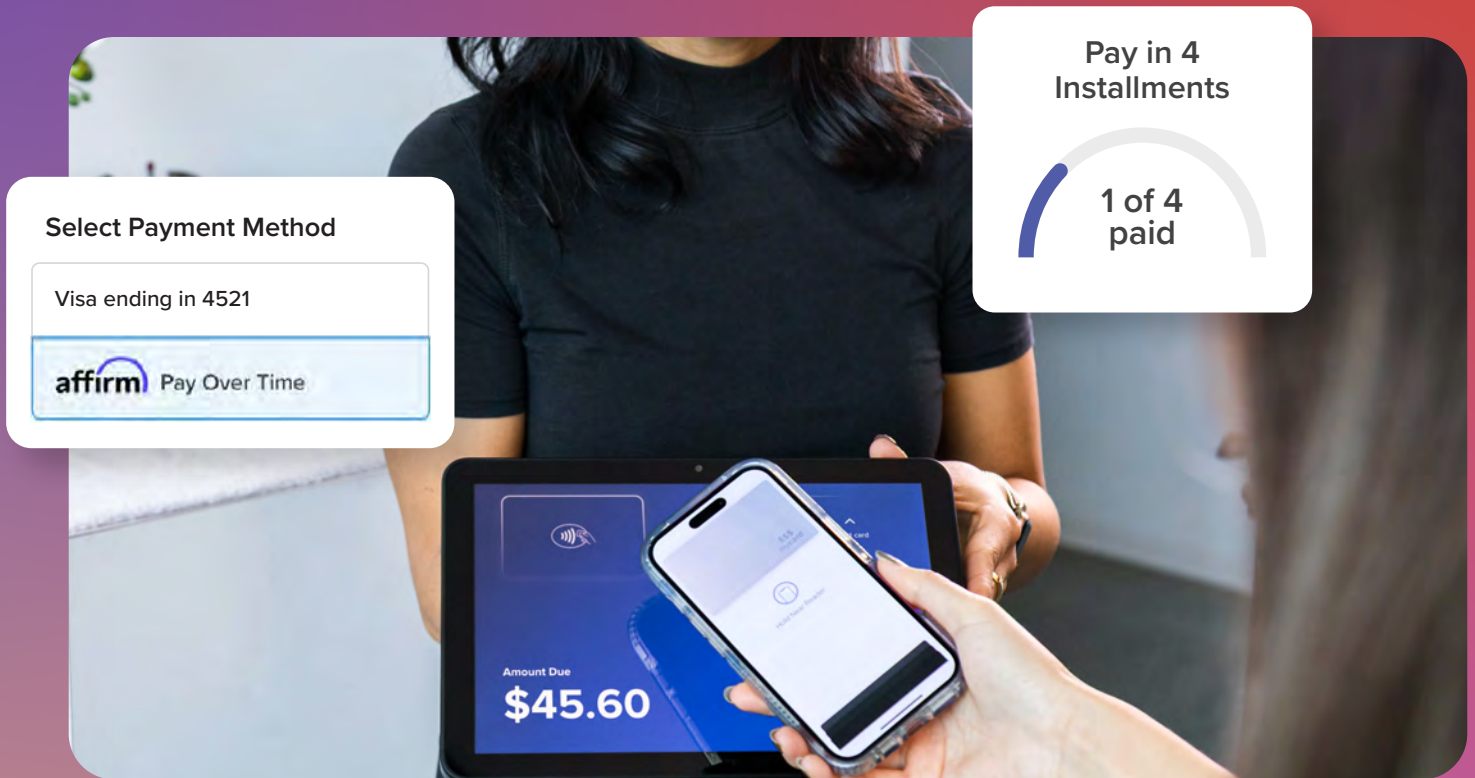


The Value of Flexibility:

A Vagaro x Affirm Case Study



How Mia Skin Bar Scales Premium Care with
Buy Now, Pay Later Payments



Executive Summary

To make premium treatment plans feel as seamless as the results they deliver, Mia Skin Bar founder Amada Taveras integrated Affirm's Buy Now, Pay Later (BNPL) functionality via Vagaro.

Mia Skin Bar specializes in advanced medical-grade services designed for long-term results, including Microneedling (\$300), Laser Genesis (\$250), and Medical-Grade Chemical Peels (\$300). When bundled into the multi-session packages required for clinical efficacy, these plans can total \$1,000–\$1,500. With Affirm, Amada gives clients the flexibility to spread those costs over time, so they can pay for their skin health on a schedule that works for them. Now, clients can move forward with confidence in their treatment plan, and Amada secures upfront revenue for the business.



Key Findings

Confidence at Checkout: Client hesitation often stems from seeing the combined cost of a primary service and the essential aftercare required for best results. Buy Now, Pay Later with Affirm replaces that moment of pause with a sense of control, clients can split the cost of their consultation, treatment, and retail products into predictable payments, paying in a way that works for them with no late or hidden fees.

Higher-Value Treatment Plans: With the flexibility to pay over time, clients more frequently opt for complete treatment series and full-spectrum packages rather than à-la-carte services, essential for long-term clinical skincare outcomes and sustained business growth. With the peace of mind that comes from a transparent payment plan, clients can confidently commit to the full course of care upfront.

Revenue Security: Vagaro's Affirm integration ensures Mia Skin Bar receives full payment at the time of booking or checkout, optimizing cash flow and eliminating the administrative burden of manually collecting payments.

Operational Efficiency: Affirm's seamless integration with Vagaro creates a smooth checkout process, letting Amada focus entirely on the clinical experience rather than financial logistics.



About Mia Skin Bar

The Visionary Behind It All

Amada Taveras is a New York State Licensed Esthetician and results-driven architect of skin health. As the founder of Mia Skin Bar and the recipient of the 2024 Face Reality Acne Expert of the Year award, Amada has built a reputation on clinical precision and deep client education. With a unique and empowering emphasis on client education and a holistic approach to skincare, she understands that perfect treatments only exist if clients can actually commit to the full journey.



The Mia Skin Bar Approach: Education as a Clinical Standard

At Mia Skin Bar, the treatment doesn't end when the client leaves the building; it evolves into a partnership rooted in clinical transparency and holistic vitality. Amada has built a unique service model that blends advanced medical esthetics with a deep-seated commitment to client and professional education, ensuring every person inside the studio understands the "why" behind skin behavior. As a whole, Mia Skin Bar prioritizes long-term health over temporary fixes, navigating the complexities of acne prevention and meticulous post-care with award-winning precision, providing clients the tools to maintain professional results in their own daily environments.

This dedication to her craft and community extends beyond the treatment room and into the classroom. Recognizing a gap in the industry for accessible, high-level training, Amada offers specialized esthetician classes designed for both aspiring professionals and skincare enthusiasts, fostering a community of educated practitioners. Amada is elevating the standards of the modern esthetic industry as we speak, one student and one skin transformation at a time.



Introduction: Empowering Results through Financial Flexibility

Amada's mission has always been clear: provide "lasting, transformative results that extend beyond the treatment room..." However, the path to clear, healthy skin often requires a series of intensive treatments: Microneedling, chemical peels, and Laser Genesis, that carry a significant upfront investment.

By integrating Affirm's Buy Now, Pay Later functionality directly through Vagaro, Mia Skin Bar has transformed how clients approach premium skincare. Amada broadened her business's reach while raising average ticket values, and her clients can confidently and responsibly commit to the treatments they want, paying over time with no late or hidden fees.



The Main Challenge: The Sticker Shock of Skin Health

Amada's medical-grade esthetics are the gold standard for treating complex conditions like acne and hyperpigmentation. However, these results might require a significant, long-term financial commitment. Because multiple treatments are necessary for truly holistic outcomes, the initial step into a skincare journey can often feel intimidating for new clients. If one treatment is expensive, what about the following three or four? This creates a disconnect where the clients who need these intensive treatments the most—those battling chronic skin issues—are the ones most likely to be deterred by the initial cost.



The Efficacy Gap

The danger of upfront cost barriers creates an "efficacy gap." When clients opt for one-off treatments due to budget constraints rather than committing to a full clinical series or the aftercare that follows, they rarely achieve the results Amada's expertise is capable of providing. This may lead to:

- ✗ *Fragmented Results:* Without the cumulative benefit of a full series, clinical outcomes are diminished.
- ✗ *Maintenance Struggles:* Clients become hesitant to invest in the necessary post-care products that ensure the longevity of their professional treatments.
- ✗ *Administrative Friction:* Discussions regarding pricing and per-session payments can overshadow the clinical consultation, shifting the focus from skin health to financial stress.

To maintain the premium, results-driven nature of her studio, Amada knew she needed to remove this friction. The challenge was finding a solution that gave her clients flexible, transparent ways to pay without compromising the high-end, clinical nature of the services provided.

The Solution: Vagaro + Affirm

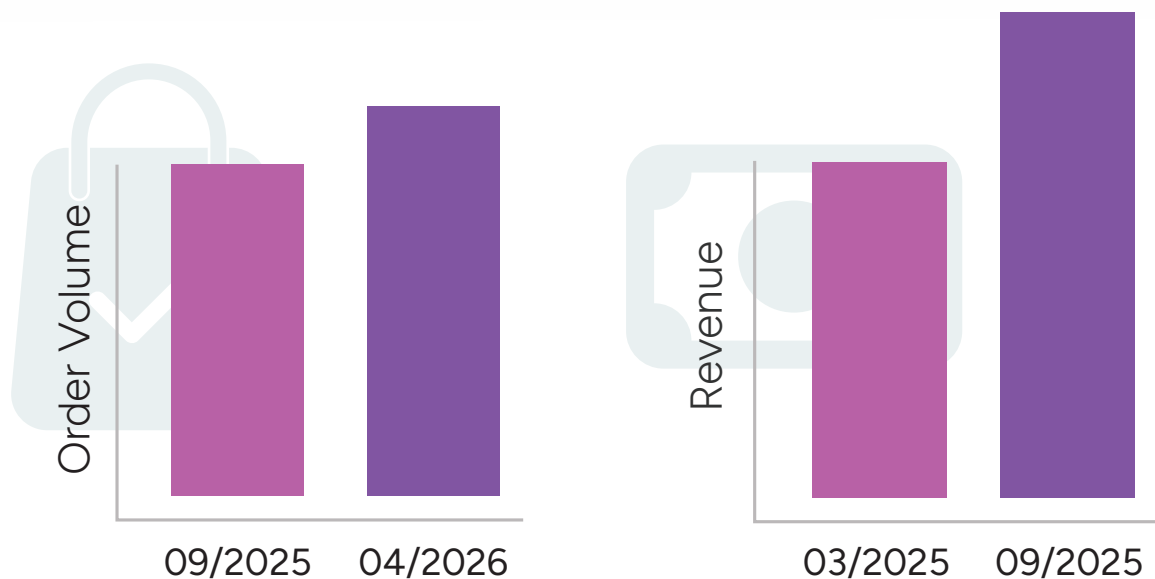
Amada describes adding the Buy Now, Pay Later with Affirm integration as a "no-brainer". It provided Mia Skin Bar with a sophisticated yet user-friendly solution to the esthetician industry's most persistent hurdle: upfront cost. By embedding Buy Now, Pay Later functionality into her booking workflow, Amada Taveras transitioned from a luxury-only studio to one with a soon-to-be expanded service menu, a broader client base, and a higher average ticket value. Ultimately, Buy Now, Pay Later with Affirm gives Mia Skin Bar a trusted, flexible payment experience that fits seamlessly into the high-end, clinical world of a premium NYC studio.





After implementing Buy Now, Pay Later with Affirm (09/25/25 – 04/01/2026), Amada experienced a 13.27% increase in average order volume and a 30.24% increase in revenue when compared to prior months (03/20/2025 – 09/24/25).

- Before Buy Now, Pay Later
- After Buy Now, Pay Later



Operational Synergy: Upfront Payouts, Ongoing Care

When it comes to finances specifically, the primary value of the Vagaro x Affirm integration is the immediate stabilization of cash flow. Despite offering clients the ability to pay over weeks or months, Mia Skin Bar receives the full payment upfront (minus a standard 6% + \$0.30 processing fee per transaction) within three to five business days.

This “get paid now” model eliminates the awkward administrative burdens of managing in-house payment plans, chasing late invoices, or risking non-payment altogether. With Affirm handling underwriting, credit risk, and collection logistics, Amada and her team can focus entirely on clinical excellence and client outcomes, all while growing Mia Skin Bar into an East Coast esthetics empire.

The Client Experience: Transparency as a Service

At the point of sale or initial booking, Buy Now, Pay Later with Affirm acts as clinical and transparent as Amada’s skincare treatments themselves. Unlike traditional credit cards with compounding interest and hidden fees, Affirm provides clients with a clear, fixed repayment schedule before they ever commit to a purchase.

The Quick Eligibility Check: The process for clients to apply is quick and easy, it only takes seconds to see if they're eligible.

Seamless Checkout: Whether in-studio or booking online, the payment process is frictionless. A secure payment link or on-screen QR code allows the client to finalize their financing on their own device, keeping the treatment room a space for wellness, not paperwork, while protecting clients’ privacy.

Flexible Terms: From interest-free Pay-in-4 options for products or smaller maintenance visits to longer-term monthly installments for high-ticket clinical packages, Affirm scales to fit Amada’s clients’ specific financial needs.



Conclusion

he partnership between Mia Skin Bar and Vagaro x Affirm shows what's possible when a results-driven skincare practice has the right tools behind it. Affirm shows up at the moment it matters most: when a client is ready to commit to a treatment plan, with clear terms, no hidden fees, and a payment experience that keeps things moving forward. Amada and her team stay focused on delivering results. Affirm handles the rest. A \$400 average order value, stronger client follow-through on full treatment plans, streamlined operations, and nearly 8% of Mia Skin Bar's revenue generated from BNPL transactions in just the last seven months, the partnership speaks for itself.

📅 09/01/25 - 04/01/26



As Amada continues to scale Mia Skin Bar, her yin-yang of flexible financing and expert esthetics can serve as a powerful blueprint for estheticians across the country. It proves that when you empower clients with financial flexibility, you don't close a sale, you open a door to lasting results and sustainable business growth. Mia Skin Bar is redefining the standards for all esthetics entrepreneurs.





Most Used Vagaro Features by Mia Skin Bar

Buy Now, Pay Later with Affirm: Mia Skin Bar offers Affirm so clients can split high-ticket purchases into fixed payments with a clear start and end date (and no late or hidden fees, ever). That helps reduce drop-off at checkout and can increase average ticket size without discounting your services.

Credit Card Processing: Instead of juggling multiple payment systems, Mia Skin Bar keeps everything in one place, speeding up checkout and reducing front desk friction. This translates to faster transactions, fewer errors, and a smoother checkout experience for clients.

Online Shopping Cart: Mia Skin Bar turns its booking page into a 24/7 revenue stream, letting clients purchase skincare packages, esthetician classes, and business gift cards in the same place they book appointments. Vagaro's Online Shopping Cart lets you make sales outside business hours and capture impulse purchases that might otherwise be lost.

Forms: Whether it's intake forms or treatment consents, Mia Skin Bar collects everything digitally before appointments, saving time and keeping appointments running on schedule. Digital forms are an easy way to cut down paperwork, improve professionalism, and have client info ready before they walk in.

Vagaro Drive: Mia Skin Bar keeps Vagaro form files and client before-and-after photos organized and accessible from anywhere. For growing businesses, this means less time searching for files and more confidence with tracking your progress.

Email & Text Marketing: Mia Skin Bar uses automated campaigns to fill gaps in their schedule, promote new services, and announce seasonal discounts or promos. It's a built-in way to stay top-of-mind and turn one-time visitors into loyal regulars.

Payment options through Affirm are subject to an eligibility check and are provided by these lending partners: affirm.com/lenders. Options depend on your purchase amount, and a down payment may be required. Affirm availability and eligibility may vary. Restrictions apply. See affirm.com/term#use. CA residents: Loans by Affirm Loan Services, LLC are made or arranged pursuant to a California Financing Law license. For licenses and disclosures, see affirm.com/licenses.