

Unlock more sales: Offer flexible payments

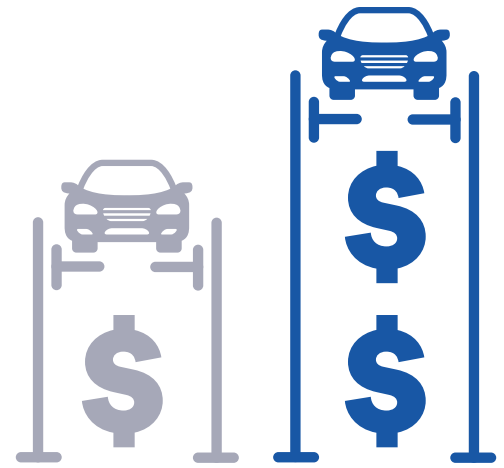
Help your customers say yes with Sunbit & Affirm

At **Shopmonkey**, we've seen shops that offer Pay Over Time more than **double their average invoice value**. By giving customers flexible payment options, you remove financial hesitation and make it easy for them to say yes to bigger jobs and essential repairs.

You get paid upfront, while your customers get the flexibility they need. And because we've partnered with two industry leaders—**Sunbit** and **Affirm**—you can reach a wider range of customers and help more of them get approved.

Why offer Pay Over Time?

- Higher approvals** — Reach more customers with diverse credit profiles.
- Larger jobs** — Empower customers to approve higher-ticket repairs and upgrades.
- Immediate funding** — You get paid in full (minus a flat 6% merchant fee) right away.
- Zero risk** — We handle collections—no risk or liability to your shop.
- Easy setup** — Both options are auto-enabled. Shops can opt out anytime if preferred.
- Happier customers** — A seamless, affordable way for customers to say yes.



Shops that offer **Buy Now, Pay Over Time** see **an average \$\$ increase of 2x per repair order**.

Understanding the merchant fee

Both providers charge a **flat 6% merchant fee**.

This small cost helps you:

- Get paid in full immediately
- Avoid collections risk
- Close bigger, higher-ticket sales

Both options are already enabled in your account. If you prefer, you can disable either one at any time in **Settings > Payments**.

HOW SUNBIT* AND AFFIRM COMPARE

Feature	Sunbit	Affirm
Availability	U.S. Only	U.S. and Canada
Min. purchase	\$60	\$50 (for 4 monthly interest-free payments)
Max approval	\$20,000	\$30,000 (US) / \$25,000 (CA)
Approval rate	~90% (great for customers with fair-to-average credit)	Leverages 13+ years of machine learning experience to approve at the transaction level
Terms offered	3 monthly interest-free payments for all approved customers for up to 18 Months	4 bi-weekly interest-free payments for transactions \$50–\$250, or monthly installment payments for up to 60 months
Merchant fee	6% flat merchant fee	6% flat merchant fee
Risk to shop	None	None
Activation	Auto-enabled (can opt out if desired)	Auto-enabled (can opt out if desired)

Ready to grow your sales and customer satisfaction?

Contact us today to learn more about how **Pay Over Time** can work for your shop!
Call (408) 351-9991 and select “Payments”.

*Loans are made by Transportation Alliance Bank Inc. dba TAB Bank, which determines qualifications for and terms of credit.