



# Buy Now, Pay-over-time.

A win for you: Get paid in full right away.

A win for your customers: Flexible payment plans  
for out-of-pocket expenses.

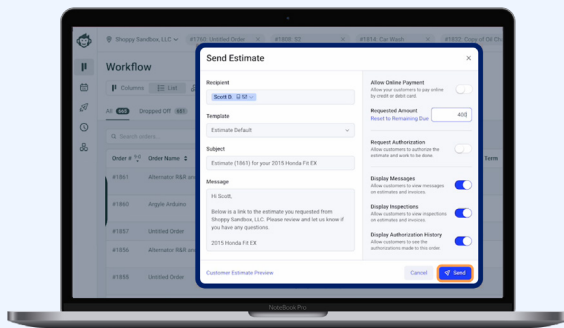


## Pre-qualifications

Help your customers pre-qualify for a  
payment plan and see their options.

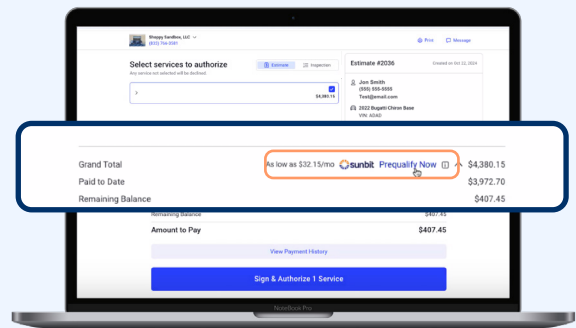
### Merchant Screen

From the estimate page, select **Send**.



### Customer Screen

From the estimate page, select  
**Prequalify Now**.

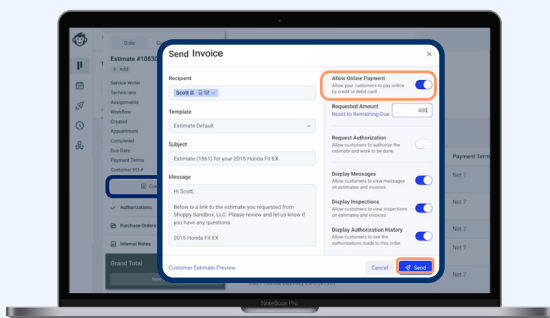


## Invoicing

Include a payment plan option with an  
invoice for a seamless check-out.

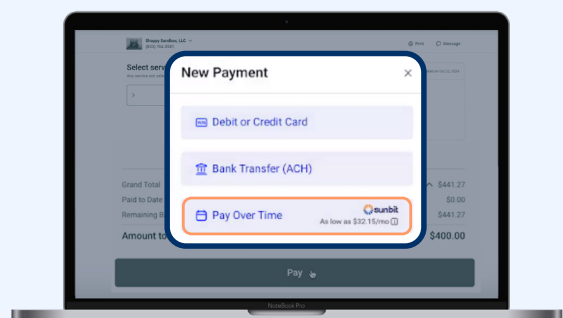
### Merchant Screen

From the invoice page, select **Send**.



### Customer Screen

From the invoice page, select  
**Pay Over Time**.



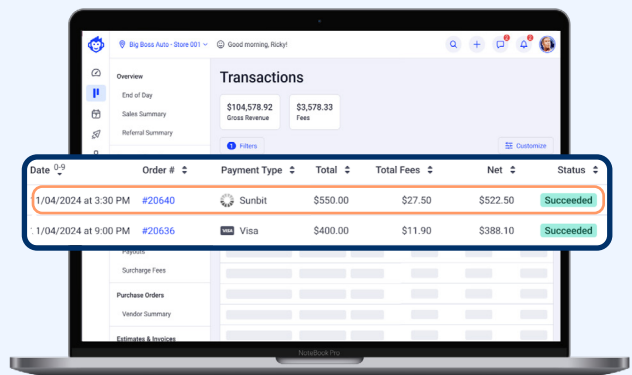
\*Loans are made by Transportation Alliance Bank, Inc., dba TAB Bank, which determines qualifications for and terms of credit.

## Payment Confirmation

Verifying your customer's payment status using a payment plan.

### Merchant Screen

View payment history from the **Transactions** tab within your **Shopmonkey Dashboard**.

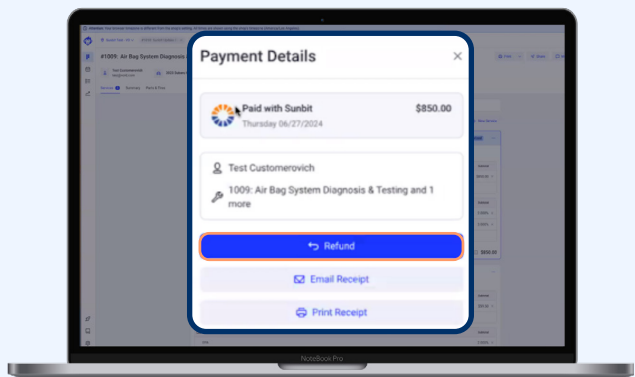


## Adjustments & Cancellations

Quickly perform an adjustment, such as a partial or full refund.

### Merchant Screen

From the Invoice page, open the **Payment Details**, then select **Refund**.





# Frequently Asked Questions

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## Why should I offer Sunbit to my customers?

Sunbit is used by thousands of people every day to pay-over-time for in-person service, with a 90% approval rate and fair, transparent rates. It offers a lightning-fast application process for purchases from \$60–\$20,000, with no late fees, origination fees, or penalties.

## How is the payment due at checkout processed?

All payments due at checkout are processed directly through the Sunbit application and should never be processed separately.

## How do payments work?

Sunbit uses Automatic Clearing House (ACH) for all its merchant partners. Every time a transaction is finalized, our system instantly starts processing your funds. No extra steps are required. Just sit back and watch your money roll in.

## When will I get paid out?

Depending on your bank's processing times, funds may be available within 2–5 business days. Fast and reliable, that's the Sunbit way.

## Can my customers increase their approval?

Currently, the approval amount your customer receives is the maximum they qualify for.

## How much was I charged?

Your merchant fee is a flat rate for each transaction. You will receive a direct deposit for the transaction total amount of the purchase.

## Can I charge the customer the merchant fee?

No, you cannot pass along the merchant fee to the customer.

## Who do I contact if I have questions about a customer's loan?

Contact Sunbit's Partner Support team. Email: [PartnerSupport@sunbit.com](mailto:PartnerSupport@sunbit.com) Phone: (855) 778-6248

\*3-month 0% APR plan for all approved customers. 6-, 12, and 18-month plans with interest are also available. Subject to approval based on creditworthiness. 0–35.99% APR. Payment due at checkout. Not available in VT, WV, or US territories. Example: A \$885.00 purchase with 28.99% APR, \$133.38 down payment and a 6-month term would have monthly payments of \$136.09 and a total cost of \$949.93. Terms may vary. Account openings and payment activity are reported to a major credit bureau. Sunbit Now, LLC is licensed under the CT Laws Relating to Small Loans (lic. # SLC-1760582 & SLC-BCH-1844702); NMLS ID 1760582. Loans are made by Transportation Alliance Bank, Inc., dba TAB Bank, which determines qualifications for and terms