



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.**

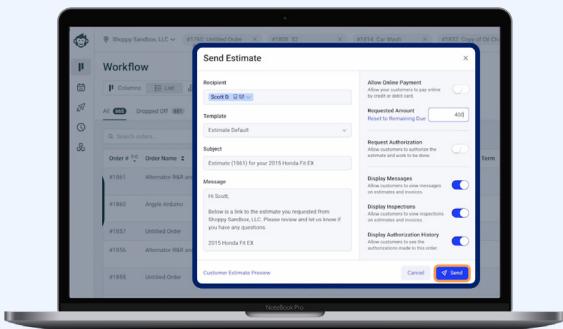


Pre-qualifications

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

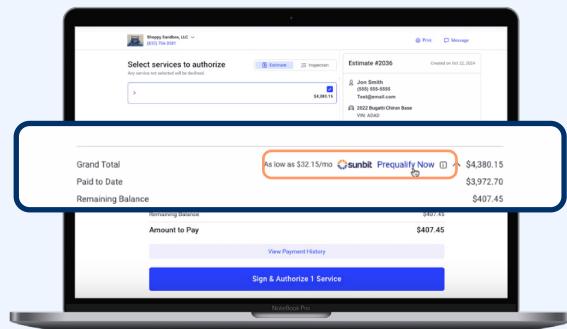
Merchant Screen

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



Customer Screen

From the estimate page, select
Prequalify Now.

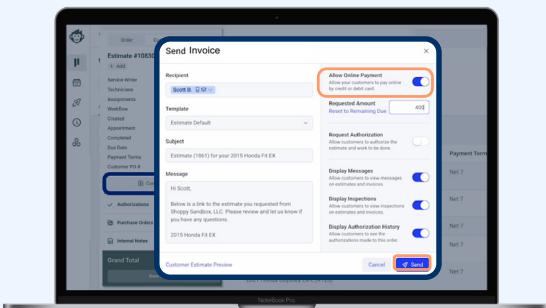


Invoicing

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

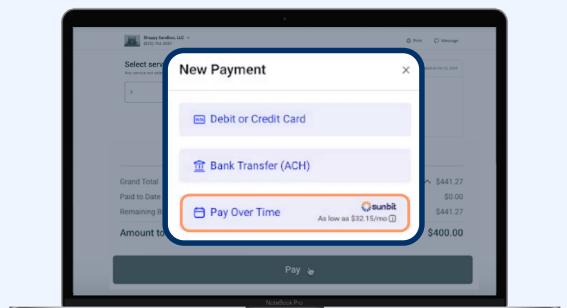
Merchant Screen

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



Customer Screen

From the invoice page, select
Pay Over Time.

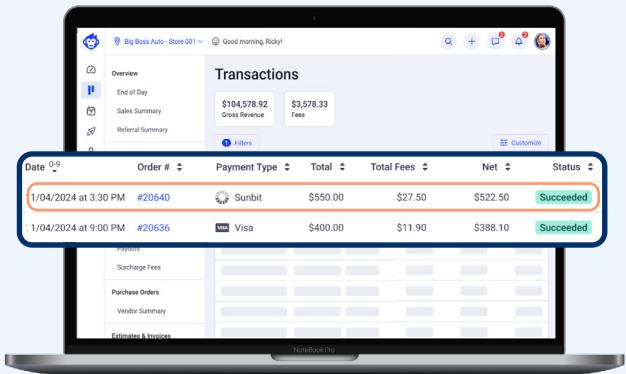


Payment Confirmation

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

Merchant Screen

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

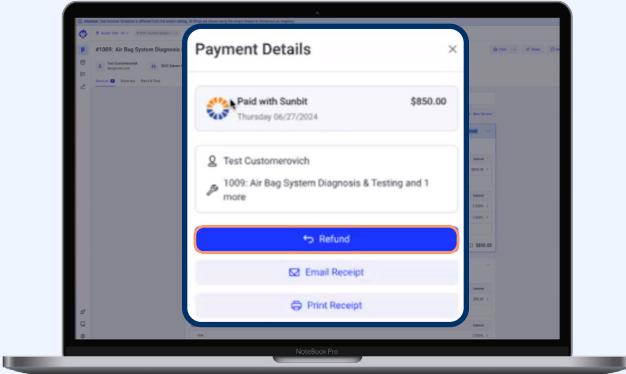


Adjustments & Cancellations

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

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 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