

# Win More Jobs with Flexible Payments

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Introducing Consumer Financing in Skimmer, Powered by Sunbit



# It's nice to meet you

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**Steph Parker**



**Joe Shiraz**

# “Pay over time” is everywhere

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**Sports  
Equipment**



**Fashion &  
Retail**



**Travel**



**Auto  
Service**



**Home  
Services**



**Healthcare**

## Did you know...

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**46%**

of consumers making  
over \$100k use  
Consumer Financing

**28%**

Of homeowners admit  
to choosing a lower  
quality service due to  
costs

**40%**

of US consumers  
cannot afford an  
unexpected \$400  
expense

## Combined with...

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**66%**

Skip or delay recommend pool services

**38%**

Pool owners say cost is top frustration

# Why Consumer Financing for pool pros?

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## Get paid instantly

Get paid **immediately** as your customers pay over time, from 3 to 18 months.



## Close repairs and renovations faster

Eliminate the stress, worry, and objections that come with large repair jobs and renovations.



## Offer large jobs and upsell with confidence

Offer larger jobs, eliminate objections, and upsell with confidence.



## Differentiate from the competition

Your customers **need** payment options. Offer flexible payment options and 0% interest.

# Customers want your services... but cost holds them back



"I want to get a few more quotes..."

"I wonder if the part is cheaper on Amazon..."

"Can we just fix the pump and not replace the automation system?"

"Do you offer any discounts?"



# Real life example... me!

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Pool pump went out after replacing capacitor twice

Older system, needed new VS pump, automation system didn't support

Plus would also need a new chlorinator

Getting quotes \$6-9k range...





# Why Sunbit?

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# Sunbit is the leading consumer financing partner built for in-person services.

Total locations

**30K+**

Industry-leading  
approvals

**90%**

Customer NPS  
rating

**84**



# Sunbit helps Skimmer pool pros serve more customers

**+25%**

More jobs closed

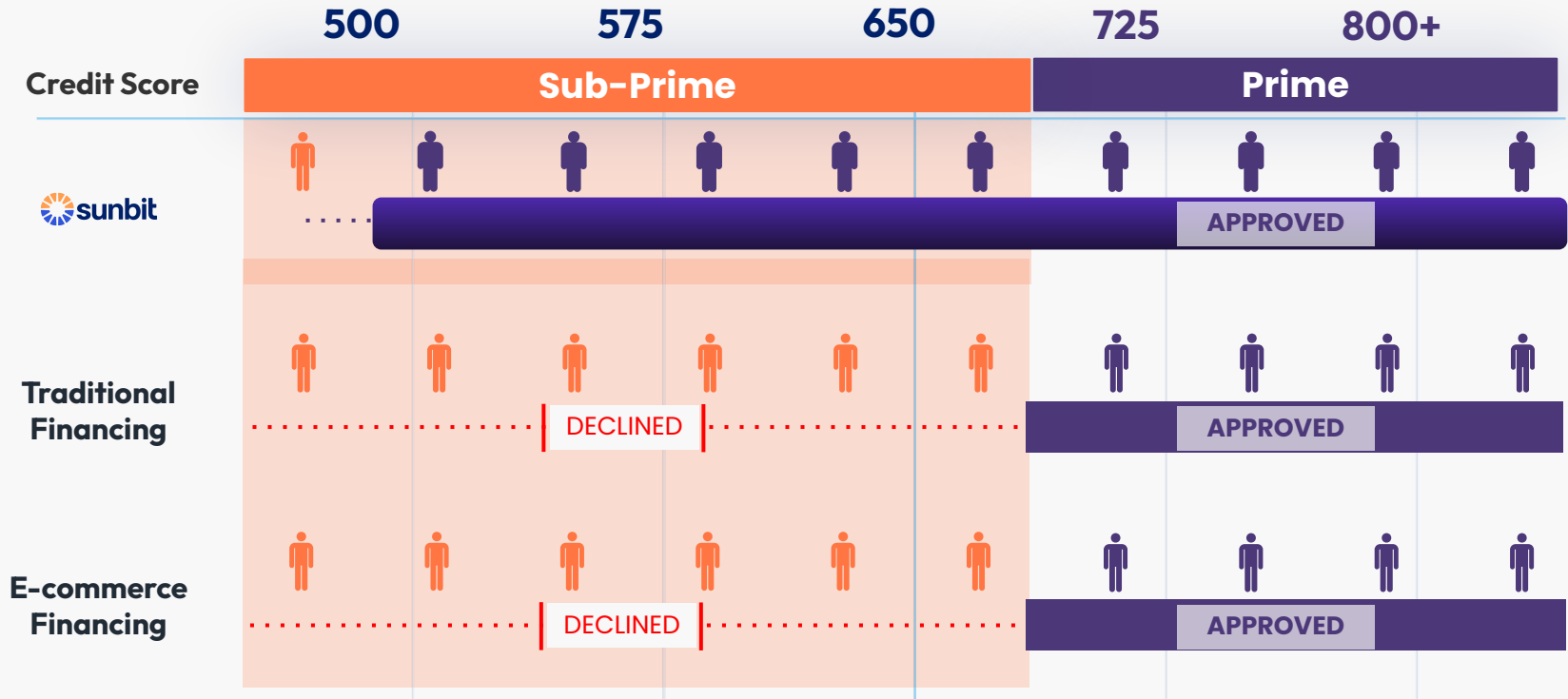
**2-3X**

Lift in job size

**14%**

Boost in overall business revenue

# Traditional financing vs Sunbit



# The Sunbit Solution

Purpose-built solution that solves unique challenges of pool pros

## TRADITIONAL FINANCING

- ✗ Low approval rates, often around 40%
- ✗ Application takes 15 minutes
- ✗ "Gotcha" fees
- ✗ Hard credit check
- ✗ Overseas customer support long wait times
- ✗ Many requirements, including reviews, revenue volume and transaction sizes

## THE SKIMMER X sunbit SOLUTION



90%+ customer approval rate



Soft credit check



Application takes seconds



U.S.-based care team available 7 days a week via phone, chat, and email



No late fees, "gotcha" fees, no surprises



Min purchase amount \$60 and up to \$20K and no risk of recourse

# Sunbit is the leading buy now pay later solution

**90%**

Customer approval rate

**Seconds**

Lightning fast application

**Soft**

No hard credit check

**\$20K**

Approved for up to \$20K

**5.5%**

Simple 5.5% processing fee

**0%**

All approved customers are offered 0% interest for a 3-month plan

**Sunbit initiates payment in full the next business day**



# How to share Sunbit

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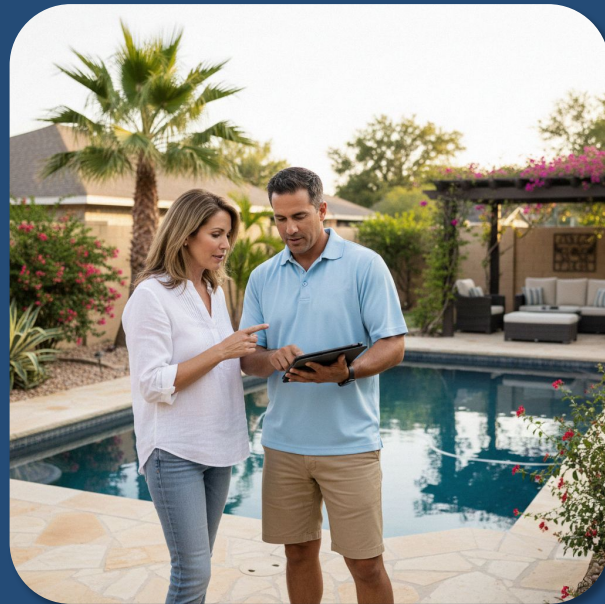
# Keep it simple

Try this talk track when sharing quotes or invoices with customers:

**Remember:** no hard credit check, no fees, true 0% interest options

**“Your repair is going to cost \$\_\_\_ but you don’t have to pay for everything today.**

**Can I show you?”**



# Make sure Sunbit is enabled

Go to Settings > Payments in your Skimmer dashboard and toggle on “accept consumer financing”.

The screenshot shows the Skimmer dashboard interface. The top navigation bar is blue with the Skimmer logo, a user greeting 'Howdy, Patrick!', and a balance of 'Earn \$150'. The left sidebar contains a list of menu items: Dashboard, Customers, Schedule, Routes, Work Orders, Quotes, Jobs (marked as 'New'), Billing, Shopping List, Service Notes, Broadcast Emails, and Reports. The main content area is titled 'Payment Settings' and features a section for Stripe integration with a 'View Account' button. Below this is the 'Payment Types' section, which includes three toggle switches, all of which are currently turned 'ON':

- Accept credit and debit cards and digital wallets for new invoices**  
Appears in bank 2 days after payment
- Accept bank payments (ACH) for new invoices**  
Appears in bank 2-7 days after payment
- Accept consumer financing**  
Allow customers to pay over time with Sunbit on invoice from quotes or jobs

A callout box highlights the 'Accept consumer financing' toggle, showing its 'ON' status and the description: 'Allow customers to pay over time with Sunbit on invoice from quotes or jobs'. To the right of this callout, a note indicates a '1% increase in transaction fees'.

# Tell customers about Sunbit when sharing quotes or invoices

Customers will see a pay “as low as” module at the bottom of their quotes or invoices.

💡 Sunbit is **ONLY** available for invoices created from a quote.

Your Quote Is Ready!

QUOTE 108

**\$392.38**


Thanks for choosing us to keep your pool looking great. We appreciate your business!

[Review and Respond](#)

**Diego Rodriguez**

321 Channing  
Palo Alto, CA 94303

	<b>\$365.00</b>
-----	
Subtotal:	\$365.00
Taxes:	\$27.38
<b>Quote Total:</b>	<b>\$392.38</b>

Pay over time for as low as \$31 or 0% APR with 

Your Invoice Is Ready!

We appreciate your


**\$365.00**

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**\$365.00**

**\$27.38**

**\$392.38**

PR with 

# Quote Approval Screen

Customers will see a module at the bottom of their quotes or invoices with a link to get pre-qualified.

## Clear Blue Pool Service

3220 Main St  
Fort Worth, TX 76106  
(555) 555-5555  
jmoore374@gmail.com

## QUOTE

Quote Number  
# 50

Quote Total  
\$179.50

### Bill To:

Vaughn Phillips  
2108 Ransom Terrace  
Fort Worth, TX 76112

### Quote Date

December 16, 2025

LOCATION: 2108 Ransom Terrace, Fort Worth

Item	Description	Qty	Rate	Amount
Air Release Valve (Jandy)		1	79.50	79.50
Test Product Once Used	This product is meant to be used and installed	1	100.00	100.00

A 50% deposit is due upfront. The remaining balance is due within 14 business days of the final invoice date, which will be provided to the client within 7 days after the project has been completed.

Acceptable methods of payment include cash, check, credit card, and electronic payment. Late payments are subject to a \$15 late charge. Late charges will be applied every 30 days an invoice remains unpaid.

By accepting the terms of this estimate, Clear Blue Pool Service will perform the services as described in this document. Any additional work not covered in this quote will incur additional charges.

Subtotal \$179.50

Tax \$0.00

Quote Total \$179.50

### Pay over time today

0% APR or as low as \$14.21 with  [sunbit](#) ⓘ

[Get pre-approved](#)

Clear Blue Pool Service  
jmoore374@gmail.com

# Value of pre-qualification

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Customers check their approved amount ahead of time.

Gives them clarity and confidence about their purchasing power.



You're pre-qualified at Skimmer Pool Company for up to

**\$6,290.00**

to see your payment options

# Quote Approval Screen

Pool pros will see the customer prequalified once they refresh their screen.

Quote 50

Approved

12/16/2025

Convert to Job

Send Quote

Edit

More

Approved

12/16/2025

jack smith

Customer

Vaughn Phillips

Past due

Pre-approved for \$2290.00 until Jan 13, 2026

Quote Total

\$179.50

Billing Address

2108 Ransom Terrace Fort Worth, TX 76112

Phone

(901) 487-2542  
(555) 555-5555 - home  
(555) 555-5555 - work

Tags

Quote Date

12/16/2025

Expiration Date

Not set

LOCATION: 2108 Ransom Terrace

Tax: 7.900%

Item	Description	Qty	Cost	Rate	Taxable	Amount
Air Release Valve (jandy)		1	0.00	79.50		79.50
Test Product Once Used	This product is meant to be used and installed	1	0.00	100.00		100.00

Message to Customer

A 50% deposit is due upfront. The remaining balance is due within 14 business days of the final invoice date, which will be provided to the client within 7 days after the project has been completed.

Acceptable methods of payment include cash, check, credit card, and electronic payment. Late payments are subject to a \$15 late charge. Late charges will be applied every 30 days an invoice remains unpaid.

By accepting the terms of this estimate, Clear Blue Pool Service will perform the services as described in this document. Any additional work not covered in this quote will incur additional charges.

Subtotal

\$179.50

Tax

\$0.00

Quote Total

\$179.50

Margin

100.00%

# Remind customers to checkout with Sunbit

Select Sunbit as the payment option at checkout.

Amount Due

\$392.38

Sent

Due: December 4, 2025

Card

US bank account

Google Pay

Sunbit Pay Over Time

Explore payment options now.

After submission, you will be redirected to securely complete next steps.

Pay \$392.38

By selecting **Pay**, I accept the [Terms of Service](#) and have read and acknowledge the [Privacy Statement](#). I also allow Company2402291414 to charge \$392.38 to my card or account on 12/4/2025.

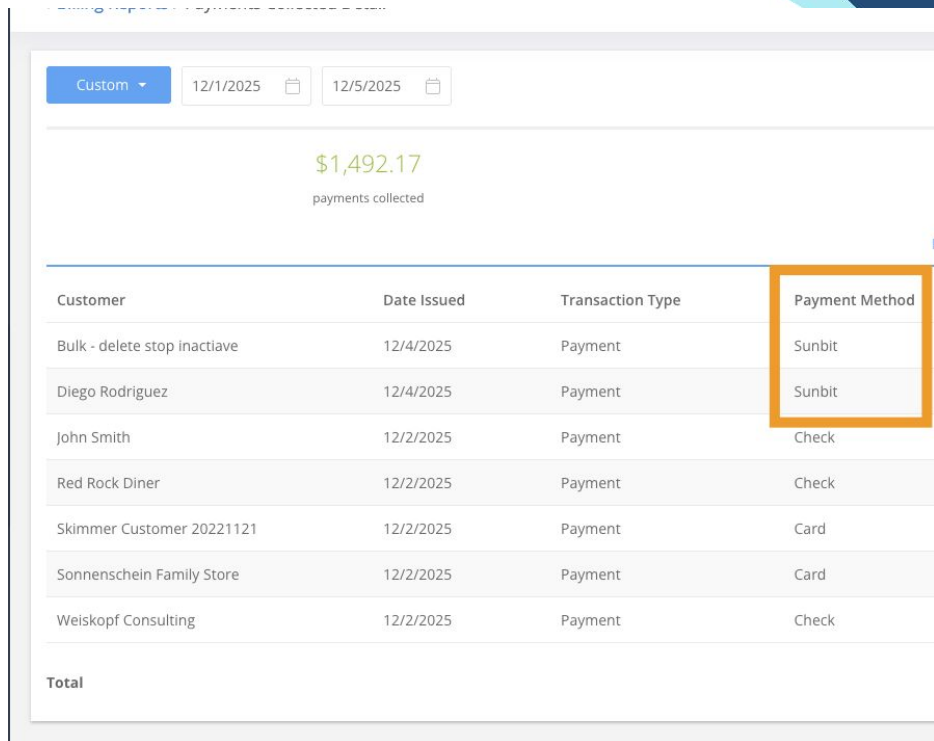
Company2402291414

INVOICE



# See who paid with Sunbit in reports

See which of your customers used Sunbit as a payment method.



Customer	Date Issued	Transaction Type	Payment Method
Bulk - delete stop inactive	12/4/2025	Payment	Sunbit
Diego Rodriguez	12/4/2025	Payment	Sunbit
John Smith	12/2/2025	Payment	Check
Red Rock Diner	12/2/2025	Payment	Check
Skimmer Customer 20221121	12/2/2025	Payment	Card
Sonnenschein Family Store	12/2/2025	Payment	Card
Weiskopf Consulting	12/2/2025	Payment	Check
Total			

# The Customer Process

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# Simple steps for customers to repair now, pay over time

1

Customers see a pay over time option from a quote or invoice

QUOTE 108  
\$392.38

Thanks for choosing us to keep your pool looking great. We appreciate your business!

[Review and Respond](#)

Diego Rodriguez

321 Charming  
Palo Alto, CA 94303

\$365.00

Subtotal: \$365.00  
Taxes: \$27.38  
Quote Total: \$392.38

Pay over time for as low as \$31 or 0% APR with **Sunbit**

Company2402291414

2

Customers choose a payment plan directly from their device

Select a payment plan for your purchase of  
**\$628.00\***

Amount due today: \$31.40

**12**  
monthly payments of  
**\$53.85**

APR 15.00% Interest \$459.00 Total Cost \$640.00  
(\$12.00/mo)

**6**  
monthly payments of  
**\$102.94\***

**3**  
monthly payments of  
**\$201.8\***

[Choose plan](#)

\*See below for payment due today

3

Customers receive a confirmation email

**sunbit**

Agreement No.:  
Account: Negative Demo  
Purchase Date: 07/18/2023

Dear Adrian Valente,

Thank you for financing your purchase using Sunbit technology at Highline Dams.

Sunbit processed your down payment in the amount of \$50.00 on behalf of Transportation Alliance Bank, Inc., dba TAB Bank.

A copy of your financing agreement and other important documentation are attached to this message.

For your convenience, your payment schedule is detailed here:

- Due Date: 08/10/2023, Amount: \$59.27
- Due Date: 09/10/2023, Amount: \$59.27
- Due Date: 10/10/2023, Amount: \$59.27
- Due Date: 11/10/2023, Amount: \$59.27
- Due Date: 12/10/2023, Amount: \$59.27
- Due Date: 01/10/2024, Amount: \$59.27
- Due Date: 02/10/2024, Amount: \$59.27
- Due Date: 03/10/2024, Amount: \$59.27
- Due Date: 04/10/2024, Amount: \$59.27
- Due Date: 05/10/2024, Amount: \$59.27
- Due Date: 06/10/2024, Amount: \$59.27
- Due Date: 07/10/2024, Amount: \$59.27
- Due Date: 08/10/2024, Amount: \$59.27
- Due Date: 09/10/2024, Amount: \$59.27
- Due Date: 10/10/2024, Amount: \$59.27
- Due Date: 11/10/2024, Amount: \$59.27

4

Customers manage their loan in the Sunbit App

9:09

**sunbit**

**Pool Maintenance**

**\$599.61**

REMAINING BALANCE 2 out of 12 Installments

**PAYMENT PLAN DETAILS**

Agreement No: 99-947-152

# Lightning fast Sunbit application

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**Sunbit Now,  
Pay-over-time.**

Stress free monthly payments  
customized for each person.



# Success from Day 1

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# Start by offering Sunbit to 2 people per day

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**40 applications**

Per month  
(20 working days)



**22 more services  
accepted**

Per month with Sunbit  
(60% conversion)

# Case study: 3X higher average repair order with Sunbit

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**“Sunbit has by far the highest approvals, and they’re an honest company that truly takes care of my customers. Our average job has tripled, service acceptance is up 35%, and customers appreciate that there are no late fees or hidden penalties.”**

Gus Maadarani, Owner



## 3X

Higher average repair order



## 5X

Higher approval rate than other financing/BNPL companies



## 35%

Lift in service acceptance



# Resources for your team

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## Sunbit Partner Support

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855-7-Sunbit or 855-778-6248

PartnerSupport@sunbit.com

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Mon.-Fri. 4am-9pm PT

Sat 6am-8pm PT

Sun 6am-8pm PT



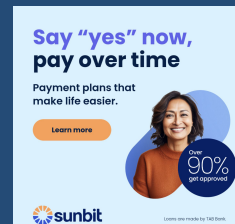
## Marketing Resources

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[sunbit.com/skimmer](https://sunbit.com/skimmer)

[skimmersupport@sunbit.com](mailto:skimmersupport@sunbit.com)

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# New to Skimmer?

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**Get started today with a 30 day  
free trial!**



# Existing Skimmer Customer?

**Enable Consumer Financing in just one click:**

**[getskimmer.com/Client/Settings/Payments](https://getskimmer.com/Client/Settings/Payments)**



# Thank you!

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