

Win More Jobs with Flexible Payments

Introducing Consumer Financing in
Skimmer, Powered by Sunbit



It's nice to meet you



Steph Parker



Joe Shiraz

“Pay over time” is everywhere



Sports Equipment



Fashion & Retail



Travel



Auto Service



Home Services



Healthcare

Did you know...

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...

66%

Skip or delay recommend pool services

38%

Pool owners say cost is top frustration

Why Consumer Financing for pool pros?



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!

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?

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

Total locations

30K+

Industry-leading approvals

90%

Customer NPS rating

84



500
Technology Fast 500
2017 NORTH AMERICA
Deloitte.

Forbes 2024
FINTECH 50
MOST INNOVATIVE FINTECH STARTUPS



FINANCIAL TIMES
statista
THE AMERICAS' FASTEST GROWING COMPANIES 2024

Sunbit helps Skimmer pool pros serve more customers

+25%

More jobs closed

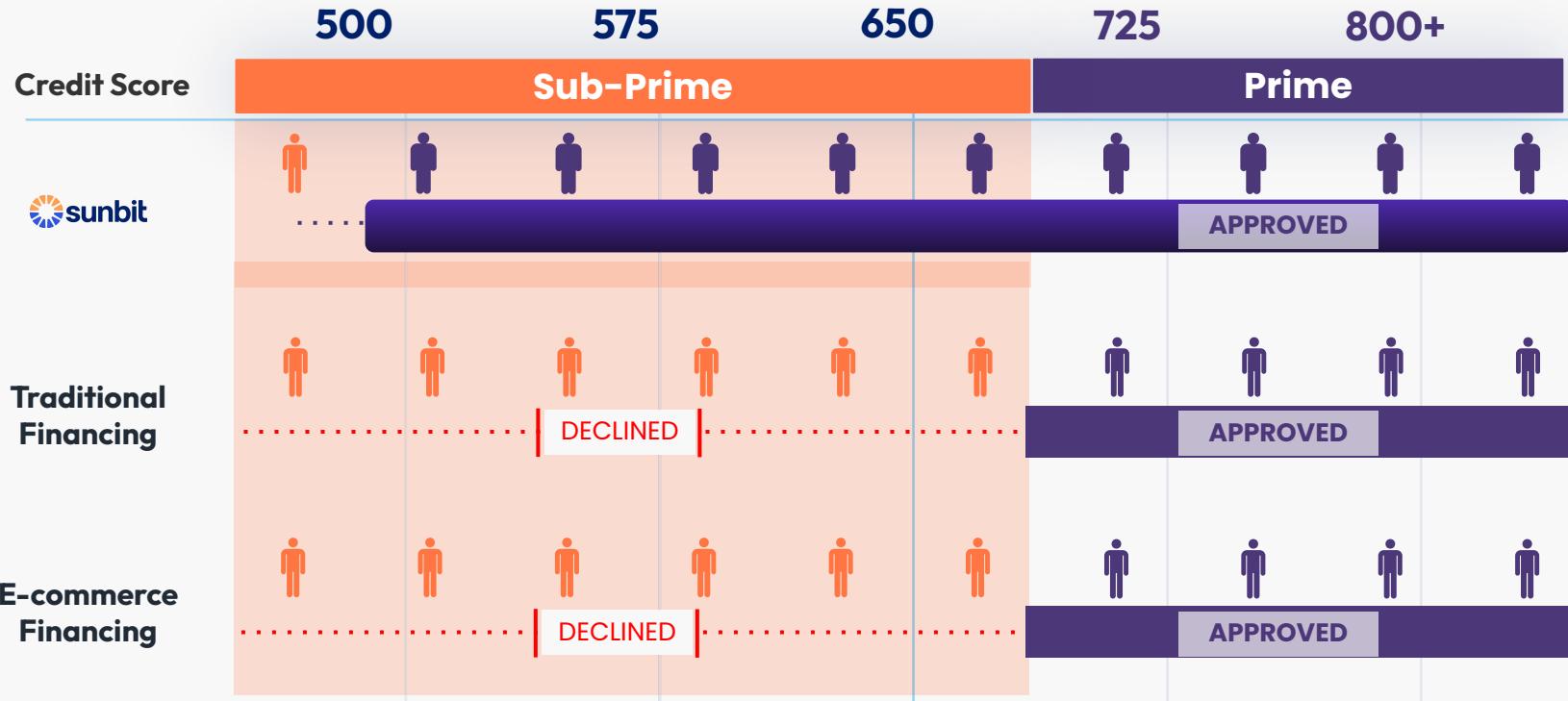
2-3X

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

Lighting 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

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

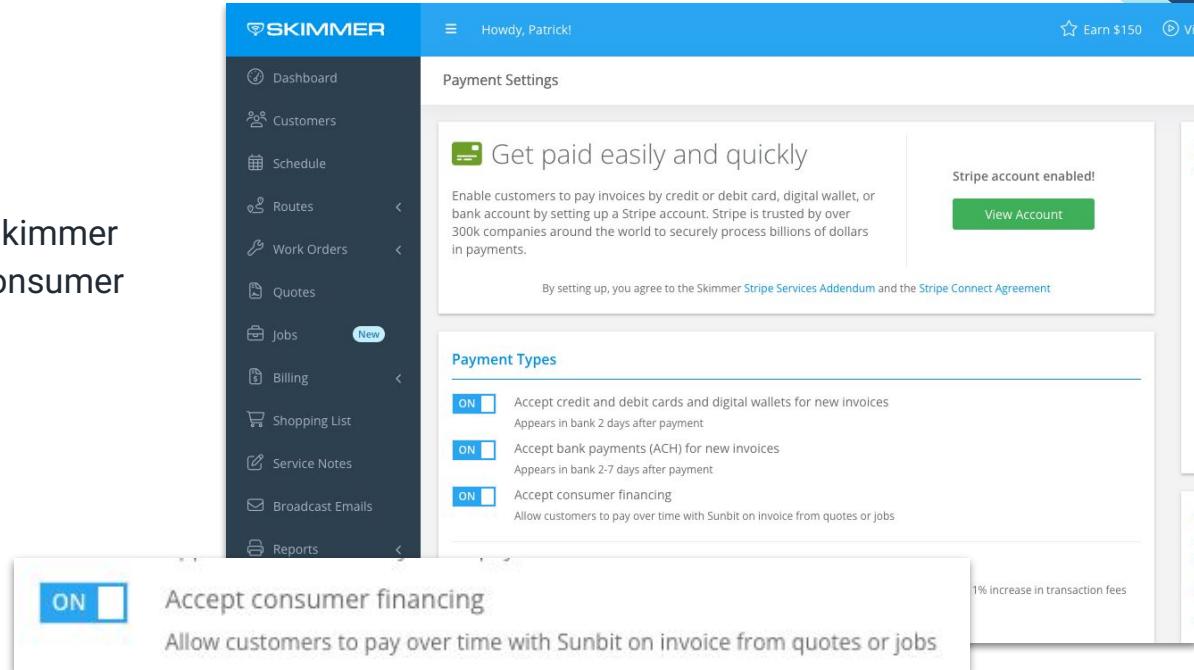
**“Your repair is going to cost
\$____ but you don’t have to
pay for everything today.”**

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 software interface. On the left is a dark sidebar with various menu items: Dashboard, Customers, Schedule, Routes, Work Orders, Quotes, Jobs (marked as 'New'), Billing, Shopping List, Service Notes, Broadcast Emails, and Reports. The main area is titled 'Payment Settings'. At the top right, it says 'Stripe account enabled!' and has a 'View Account' button. Below that, a section titled 'Get paid easily and quickly' explains that Stripe is trusted by over 300k companies and processes billions of dollars in payments. It also states that by setting up, you agree to the Skimmer Stripe Services Addendum and the Stripe Connect Agreement. The 'Payment Types' section contains three options, all of which are currently turned on (indicated by the 'ON' label and a checked checkbox):

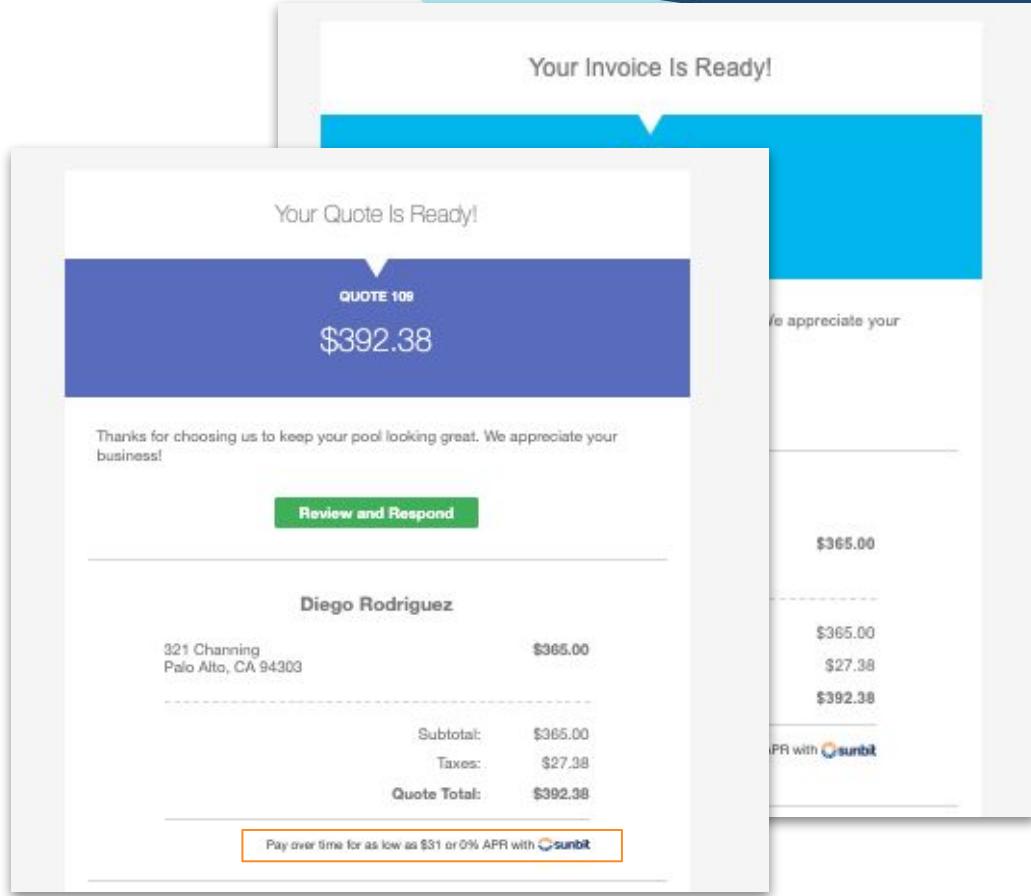
- Accept credit and debit cards and digital wallets for new invoices (Appears in bank 2 days after payment)
- Accept bank payments (ACH) for new invoices (Appears in bank 2-7 days after payment)
- Accept consumer financing (Allow customers to pay over time with Sunbit on invoice from quotes or jobs)

A note at the bottom right of the 'Payment Types' section says '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.



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

Quote Date
December 16, 2025

Bill To:

Vaughn Phillips
2108 Ransom Terrace
Fort Worth, TX 76112

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 ①
Get pre-approved

Clear Blue Pool Service
jmoore374@gmail.com

Value of pre-qualification

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

Billing Address: 2108 Ransom Terrace Fort Worth, TX 76112

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

Tags

Quote Total: \$179.50

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

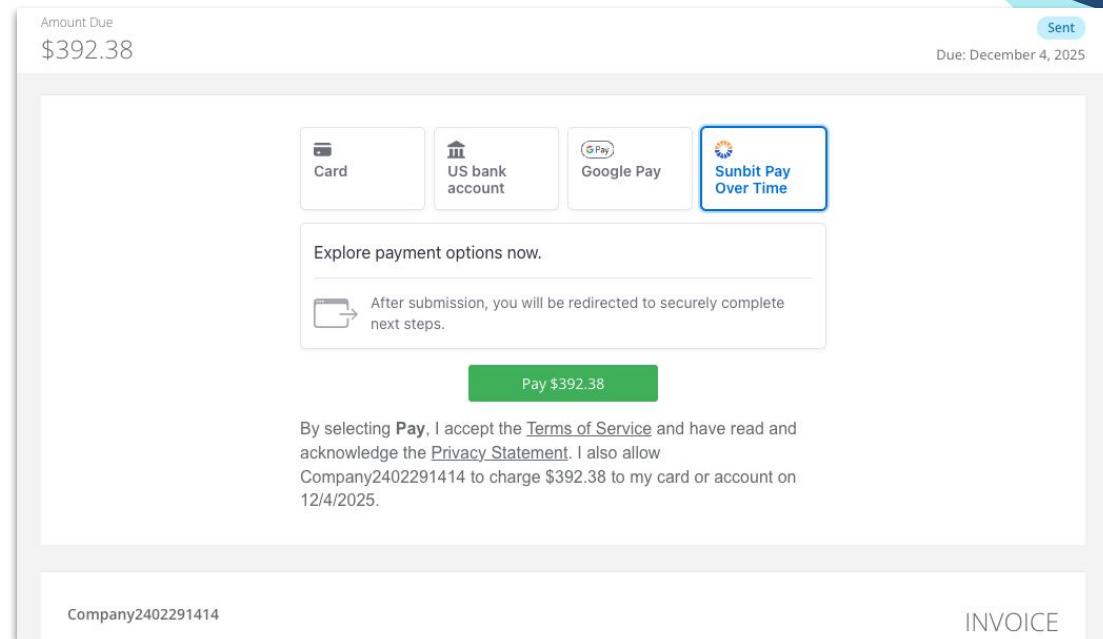
Message to Customer
A 50% deposit is due upfront. The remaining balance is due within 14 business days of the final invoice date, which will be provided to the client within 7 days after the project has been completed.

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.

Subtotal: \$179.50
Tax: \$0.00
Quote Total: \$179.50
Margin: 100.00%

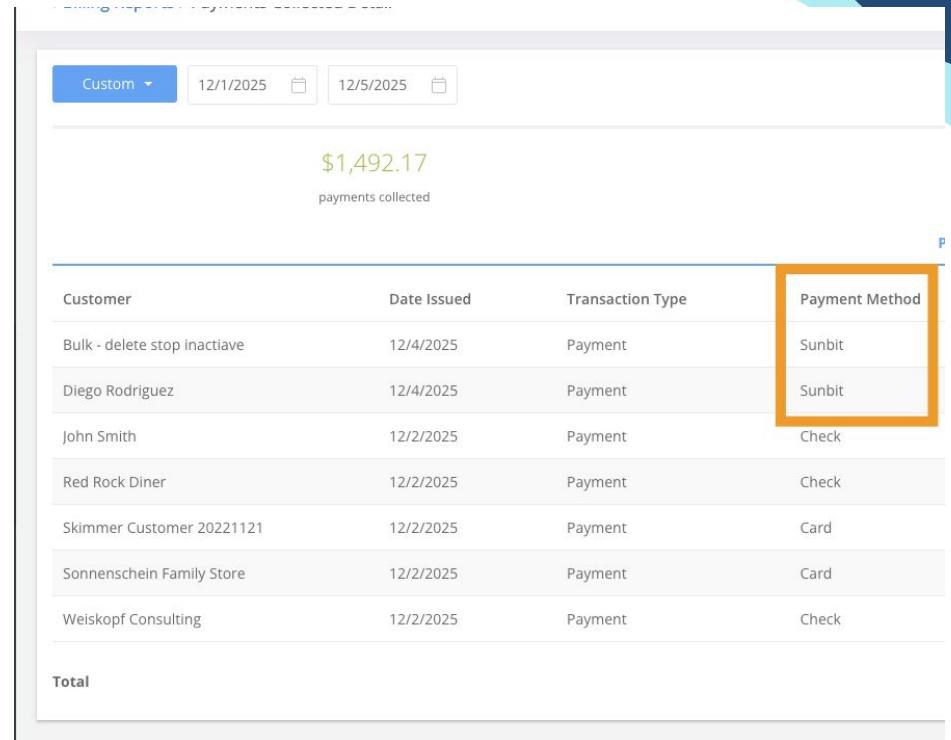
Remind customers to checkout with Sunbit

Select Sunbit as the payment option at checkout.



See who paid with Sunbit in reports

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



The screenshot shows a digital interface for managing payments. At the top, there are date selection fields: 'Custom' with a dropdown arrow, and two date pickers set to '12/1/2025' and '12/5/2025'. Below this, a summary section displays the total amount '\$1,492.17' and the text 'payments collected'. The main content is a table of transaction details. The table has columns for 'Customer', 'Date Issued', 'Transaction Type', and 'Payment Method'. The 'Payment Method' column is highlighted with a thick orange border. The data in the table is as follows:

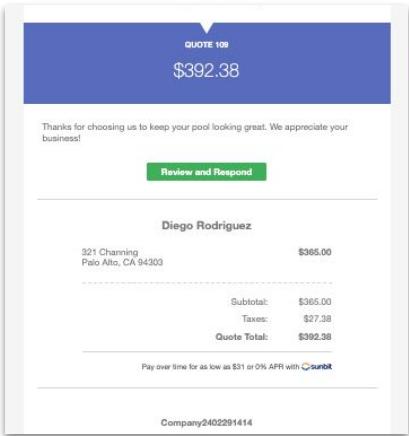
Customer	Date Issued	Transaction Type	Payment Method
Bulk - delete stop inactive	12/4/2025	Payment	Sunbit
Diego Rodriguez	12/4/2025	Payment	Sunbit
John Smith	12/2/2025	Payment	Check
Red Rock Diner	12/2/2025	Payment	Check
Skimmer Customer 20221121	12/2/2025	Payment	Card
Sonnenschein Family Store	12/2/2025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

The Customer Process

Simple steps for customers to repair now, pay over time

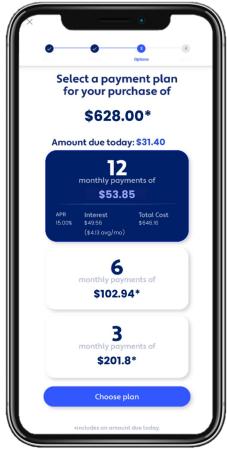
1

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



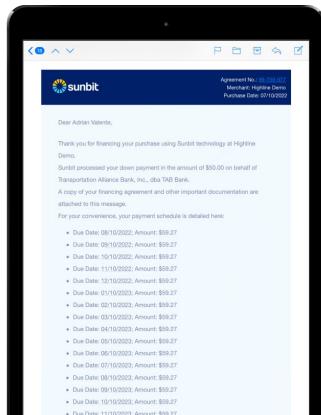
2

Customers choose a payment plan directly from their device



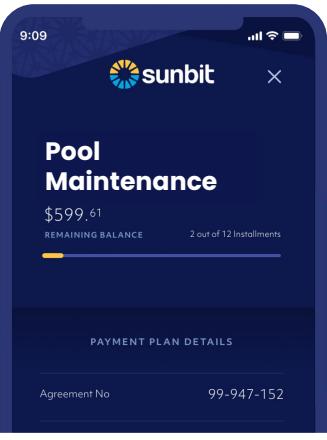
3

Customers receive a confirmation email



4

Customers manage their loan in the Sunbit App



Lightning fast Sunbit application

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

Stress free monthly payments
customized for each person.



Success from Day 1

Start by offering Sunbit to 2 people per day

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

“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



SKIMMER

Resources for your team

Sunbit Partner Support

855-7-Sunbit or 855-778-6248

PartnerSupport@sunbit.com

Mon.-Fri. 4am-9pm PT

Sat 6am-8pm PT

Sun 6am-8pm PT



Marketing Resources

sunbit.com/skimmer

skimmersupport@sunbit.com



New to Skimmer?

Get started today with a 30 day free trial!



Existing Skimmer Customer?

Enable Consumer Financing in just one click:
getskimmer.com/Client/Settings/Payments



Thank you!



SKIMMER



sunbit