



The No Credit Option

Leasing power for every customer



1 The advertised service is a rental- or lease-purchase agreement provided by Acima. It is not a loan, credit, or financing. While no credit history is required, Acima obtains information from consumer reporting agencies in connection with a lease application. Not available in MN, NJ, WI, or WY. Merchant participating locations only. Not all applicants are approved.

"The No Credit Option" means this is not a credit, loan, or financing transaction. It does not mean or imply no inquiry will be made of credit history or credit worthiness. We consider multiple data points in reviewing applications and regularly approve customers with less than perfect credit history.

Acima Customer Advantages

Acima strives to provide customers with higher approval rates, larger approval amounts, and the most transparent leasing options of any lease-to-own provider.



“Acima allowed us to get furniture for our living room with easy payments instead of full price out the door. Even with a credit score that is in need of help, we qualified. We truly appreciate that this was an option. Thank you so much.”

Adam S. – Acima Customer

Empowerment

Acima provides financial inclusion to underserved customers to get what they want, **while shopping where they want**. These customers previously had few other options and Acima gives them the power of choice and convenience.

Transparency

Acima offers customers the ability to view their lease terms, purchase options, and even receive payment reminders on the Acima mobile app or online – with the ability to chat directly with an Acima Customer Support rep without the need for a phone call.

Extended Terms

Acima offers lease terms ranging from 12, 18 and up to 24 months, which help make lease payments more manageable for customers.

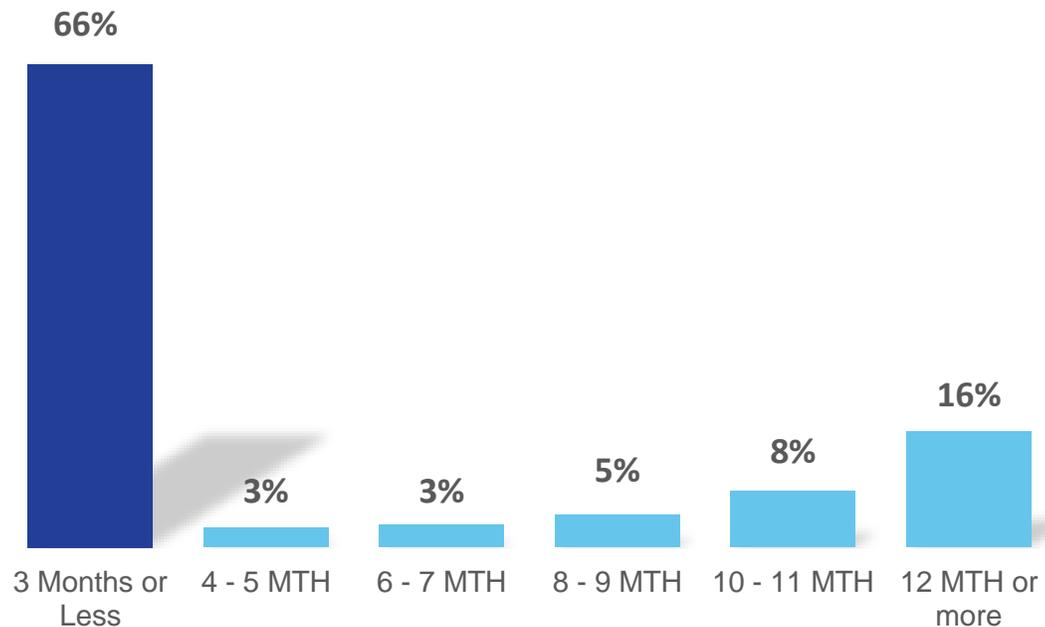
Approvals up to \$4,000

While other LTO providers only approve up to \$3,000, our approval decisions enable customers applying through our integrated technology platform to lease **up to \$4,000** in merchandise.

The Acima Lease Options

Acima understands how important it is to provide customers with easy-to-understand lease purchase options and the support to cancel the lease if their needs change.

Lease Purchase Time



Confidential



Acima's 90-day Purchase Option

Our most affordable way to lease to own, it is used by over 66% of our customers who choose to acquire ownership



Early Purchase Option

After 90 days, and throughout the remaining lease term, a customer can purchase early and save up to 45% over the max life of the lease



The Ability to Cancel

A key difference between a credit purchase and a lease is the ability to return the product in good condition to Acima anytime. This ends the customers obligation to pay and has no impact on the host retailer!

Our revolutionary digital platform brings lease-to-own customers and retail partners together.

In-Store

With our scannable QR codes, self-service kiosks in stores, and intuitive merchant portal, customers can quickly and easily complete a lease-to-own agreement at key moments in the shopping experience.

Mobile

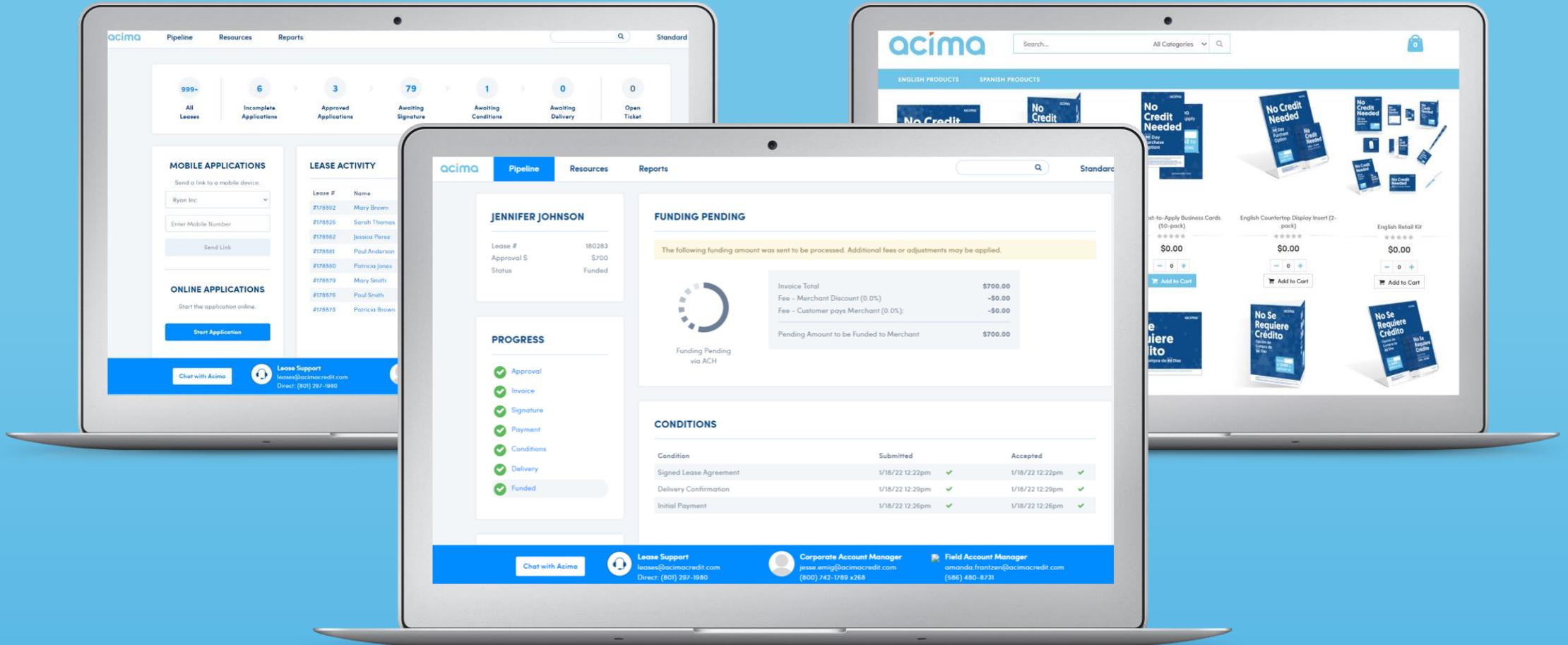
The Acima app allows customers to shop online or in stores with retail partners using their open lease amount and to easily manage their accounts.

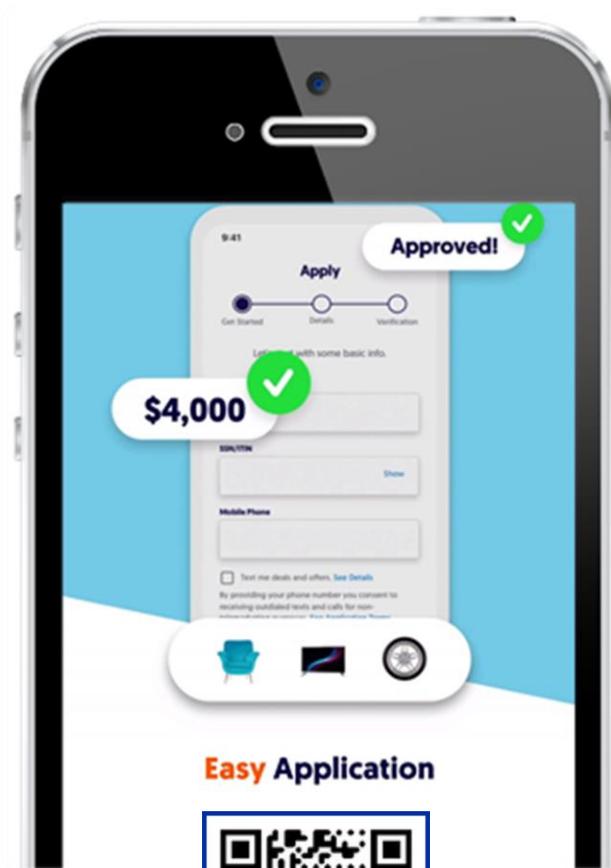
Web

Our patent-pending browser extension and proxy technologies allow customers to shop and complete a lease agreement online—with no implementation costs for you. We can also team up with you to develop fully integrated ecommerce solutions.

Intuitive Merchant Portal

Our over 100 Area Sales Managers and Merchant Service Teams provide training and ongoing support for Acima's easy-to-use Merchant Portal





Easy Application



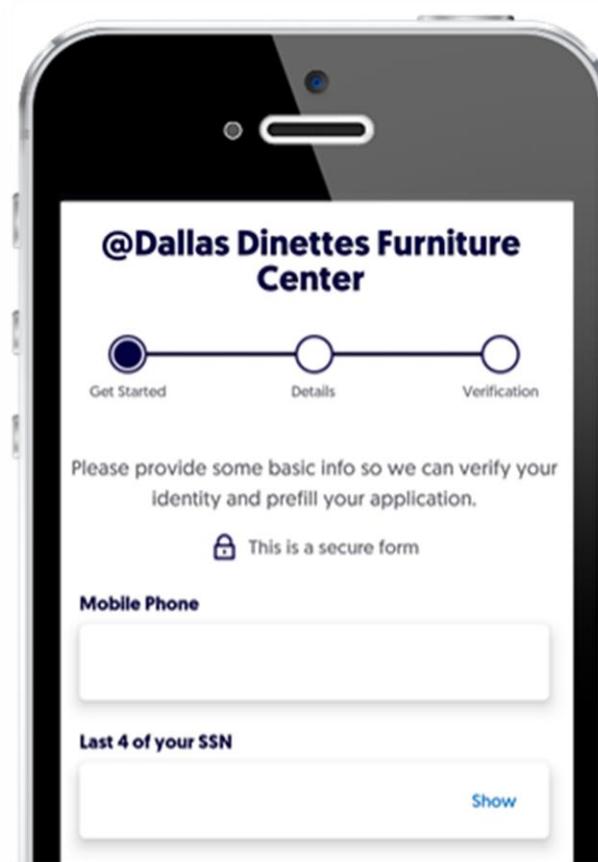
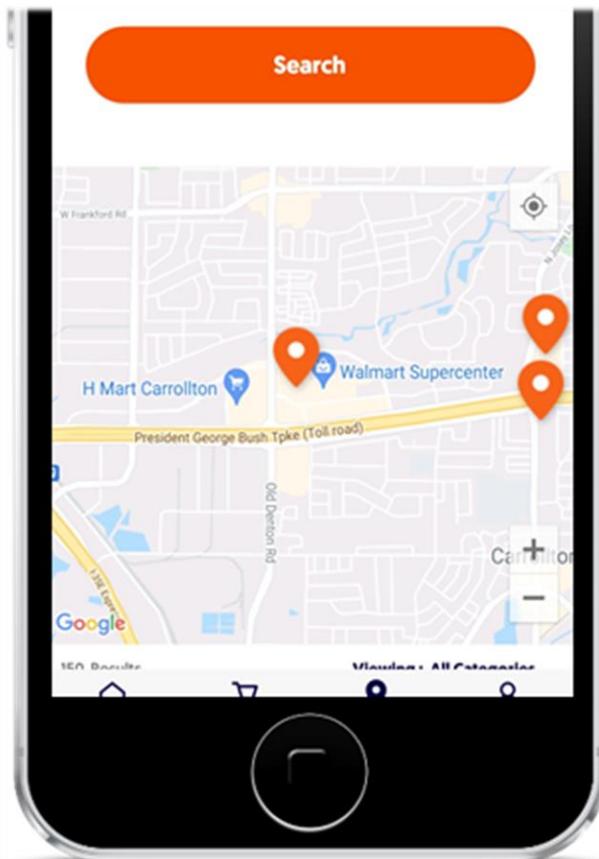
Download the App

Apply, shop, and manage your lease the easy way. Scan the QR code to download our mobile app!



Shop Online or In-Store

Choose from over 15,000 of your favorite brands and retailers stores



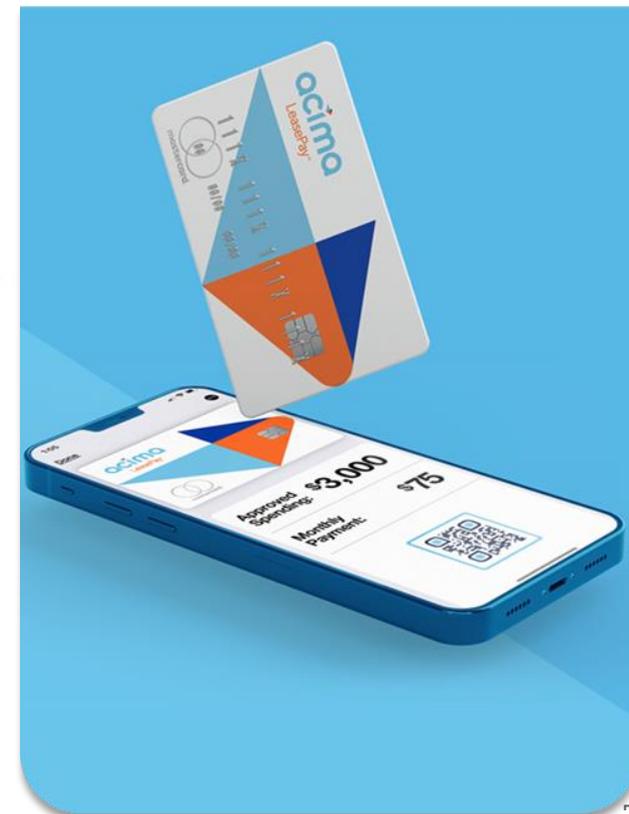
Apply with Ease

All you need is an active checking account and 3 months of income history with \$1000 or more



Review, Sign & Pay

Review and sign a new lease agreement then check out with the Acima app or LeasePay card.





Free point of sale items for your store.

Acima eCommerce Advantage

Acima provides a frictionless customer experience with higher approval rates and amounts, keeping customers on your website, and providing the most flexible purchase options of any LTO provider



Direct Application

Acima customers are looking for companies who provide The No Credit Option. When they see an Acima direct application opportunity on your site, they can shop with confidence.



Customer Never Leaves your Site

With Acima's superior eCommerce technology, customers can complete their transaction 100% without leaving your shopping cart. A simple customer experience with proven results



Simple and Easy Application

Acima's proprietary tech platform makes the application process fast and easy. We help you capture more customers than any other LTO



Easy to Integrate

Acima's robust API allows for easy integration with today's largest waterfall payment providers, working directly with your existing financing partner relationships



Reduce Checkout Friction

Over 35% of Acima's current leases are with repeat customers. Returning or open-to-lease customers are quickly identified and signing their new lease is a seamless process



Easy to Integrate Pre-Built Shopping Cart Plugins

REST API:

Acima is organized around REST. Our API has predictable, resource oriented URL's and uses HTTP response codes to indicate API errors

Sandbox Testing:

To make integration as easy as possible, Acima has Sandbox and production API credentials, allowing you to test the application end-to-end, before ever going live

Simple Waterfall Integration with Acima

Robust API for Seamless Integrations

Acima's robust API allows for easy integration with today's largest Waterfall Payment Providers – working directly with your existing financing partner relationships, while increasing the number of customers that receive a "YES!" and the goods they want

Plugins available for most major platforms:



Integration available for major providers:



Charge After



Acima Retail Partner Advantages



Enhance the leasing power of your customers in-store and online that do not qualify for traditional financing – empower those customers with a **“YES!”** from Acima.

“We are now making sales and additional revenue in an important area that we couldn't serve before.”

- Brian Aaron, VP and COO
Woodstock Furniture Outlet – Acworth, GA

Confidential

Greater Revenue

Increase sales volume by serving our universe of tens of millions of consumers. Customers have access to their full approval amount, so you'll often see ticket sales increase.

Incremental Sales

50% of prime credit apps are denied – Acima approves nearly 80% of those denials.

An even larger market than the denied customer is the quiet customer, the one who isn't asking for traditional financing because they are not confident they will be approved. Acima provides customers with The No-Credit Option they will feel confident applying for

New Customers

Acima has approved millions of customers – arming this underserved market with billions of lease approval dollars. Acima uses various marketing channels to encourage these customers to visit Acima approved merchants

Cost Savings

Avoid the expense of reward and retention programs, or additional personnel, with our staffed and self-guided options. We're the only lease-to-own provider that offers supplemental staff to help customers in-store, in addition to self-guided kiosks.

Don't just take our word for it.



"We have a wide customer base and Acima has allowed us to ensure that we have options for just about everyone. Furthermore Acima's ease of use puts them head and shoulders above their competitors. Not to mention our support team is incredible."

- The Dump Luxe Furniture Outlet, Tempe, AZ



"We signed up with Acima a little over two years ago. It's super simple and easy to use, not to mention their support staff is always available to help and answer any questions. Without Acima, I would have done \$600,000 less in sales over that time frame. Glad we did it!"

- Big O Tires, Sandy, UT



"In March of 2020, we selected Acima to augment our traditional financing offers for customers making tire lease purchases at www.simpletire.com. After integrating with Acima, we noticed that consumers who were denied when applying with traditional finance options were often approved by Acima. Since that time, we have also seen a large bump in sales as customers often use Acima as the primary choice for tire lease purchases. Our two companies have worked together with high levels of communication and team work to help grow our business. We are happy to offer Acima to our customers.

- Simple Tire

Join our other satisfied partners:

