sunbit | PayJunction

Sunbit Buy Now, Pay Later

Help your customers say "yes" with flexible monthly payment plans.



Merchant Benefits

Drive more sales and higher order values. Help more customers move forward and win more services. Explore options together to drive same day purchases.

Get paid upfront with zero risk. Receive full payment upfront while Sunbit takes care of the billing, collections, and customer support so your team can stay focused on the customer.

Built for real, in-person interactions. Designed for relationship-driven, face-to-face conversations with transparent plans, 0% interest options, no hard credit check, and no fees.



"It's simple, inclusive, and built for the unique needs of my business, giving us the confidence to offer financing in a way no other solution does."

Christian Villegas,
Co-Owner, Fullblown Performance

Program Details

- All approved customers see a 3-month 0% APR plan*
- Up to $10,000 approved
- No hard credit check*
- No fees or surprises

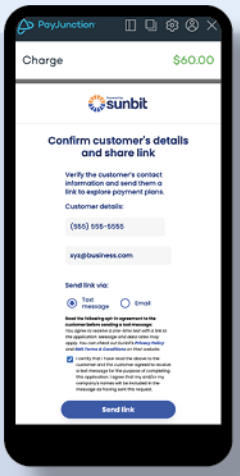
It is easy to offer Sunbit, just try this script when presenting costs:

"Your service is going to cost $___ but you don't have to pay for everything today. When you get your bill, you'll see an option to pay over time through Sunbit."

*Account openings and payment activity are reported to a major credit bureau.

Get started with Sunbit

Offering payment plans to your customers is easy. Just follow these three simple steps to success.



1. Let customers know they don't have to pay for everything at once when discussing payment amounts.

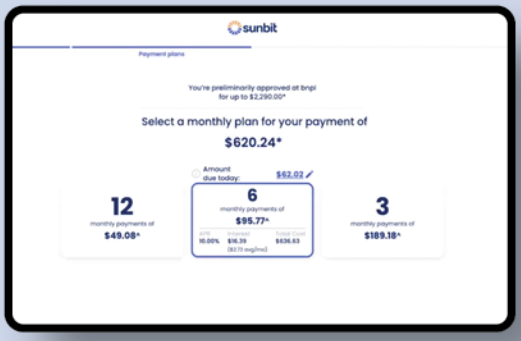
When collecting payment, you can offer customers the option to Buy Now, Pay Later.

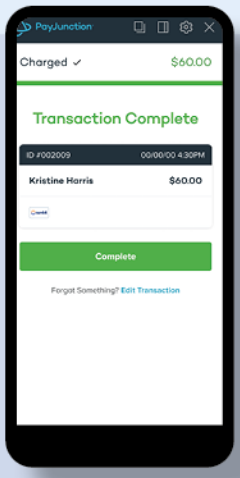
2. Explore payment options together.

Click on the PayJunction icon on your browser where plug-ins live, then click Buy Now Pay Later and have customers fill out their details and see their options in seconds.

3. Checkout completes like any other payment.

Your business is paid in full, and Sunbit handles the rest. No fees, no surprises.





Topics that may come up

"What sort of late fees or penalties are there?"

Sunbit has no fees, no deferred interest, no penalties, and no surprises, ever. Customers pay only the amount agreed upon the day they sign up.

"What is the minimum and maximum purchase amount allowed with Sunbit?"

The minimum purchase with Sunbit is $60 and the max approval amount is $10,000.

"What types of payment options can customers use with Sunbit?"

Customers must use a bank issued debit card. No prepaid debit cards or credit cards can be used.

"How will Sunbit benefit my customers?"

Sunbit offers a flexible and transparent way to say "yes" to their services today and pay over time. The application is fast and friendly with no hard credit check, and every approved customer will see a 0% offer.

To learn more, visit sunbit.com/payjunction

*Subject to approval based on creditworthiness. Payment due at checkout. 0-35.99% APR. A 3-month 0% APR plan is available for all approved customers. 6- and 12-, and 18- month plans with interest are also available. 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. Not available in US territories. 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 of credit.