sunbit | gravity PAYMENTS

Sunbit Buy Now, Pay Later

Help your customers say "yes" with personalized payment options customers trust.



Merchant Benefits

Drive more sales and higher order values

With approval rates of over 90%, help more customers move forward and win more purchases.†

Get paid upfront

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, 3-month 0% APR options,* no hard credit check,** and no late or hidden 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

The Sunbit advantage

- ✓ 90% approval rate†
- ✓ No hard credit check*
- ✓ 3-month 0% APR plans**
- ✓ Up to $10,000 approved
- ✓ No customer fees or penalties

Talk track

It's easy to offer Sunbit — just keep it simple
Try this script when presenting costs.

"Your service is going to cost $ ___ but you don't have to pay for everything today.

Let me show you."

Loans are made by Transportation Alliance Bank Inc. dba TAB Bank, which determines qualifications for and terms of credit. Subject to eligibility checks.
†Results are calculated based on application data as of 10/06/2026.
*Account openings and payment activity are reported to a major credit bureau.
**3- month 0% APR plans for all approved customers. Other plan lengths with an APR above 0% may also be available. 0-35.99% APR. Down payment due at checkout. Actual rates, interest, and costs may vary.

How it works

Offering payment plans and closing more work is simple, before or during a visit.

Which option you use depends on where you are in the conversation.

Path 1

Before work is approved, help customers explore their options and approval amounts.

Log in to the Gravity dashboard: Buy Now, Pay Later > BNPL Customers > Send Pre-qualification Link.

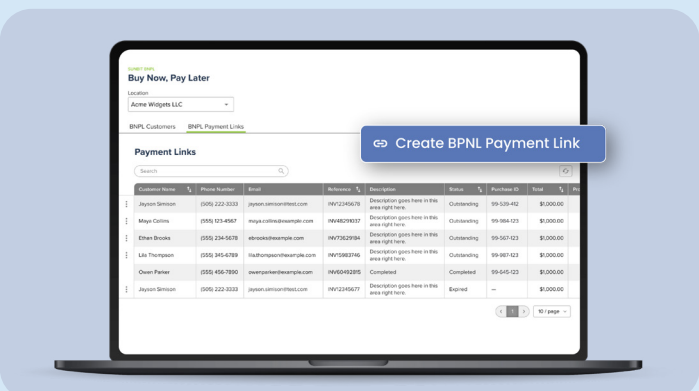
You'll see what they see in real time, so you can guide the conversation as they go.

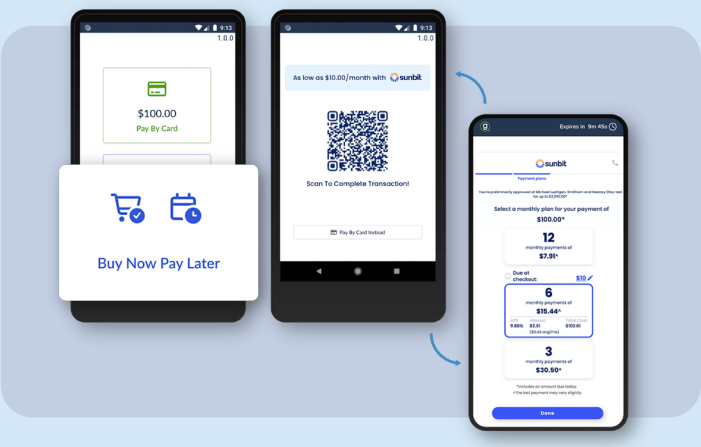
Path 2

Ready to check out? Offer to send a link, or if you have a PAX device, ask customers to scan the QR code in the payment terminal.

Send a link: Offer to share a payment link with monthly options ready to complete. In Gravity: Buy Now, Pay Later > BNPL Payment Links > Create BNPL Payment Link. You can follow along on the dashboard to help walk them through it.

Scan in person (PAX device): At checkout, the payment terminal displays a QR code. The customer scans it to see their monthly options and complete their purchase.





Topics that may come up

"What sort of late fees or penalties are there?"
Sunbit offers personalized payment plans with no fees and no penalties, 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.

"Will I have a 0% APR option?"
All approved customers are offered a 3-month 0% APR option.** With personalized payment options you will know your terms up front.

"How will Sunbit benefit my customers?"
Sunbit offers a personalized 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 3-month 0% APR offer.**

To learn more, visit sunbit.com/gravity

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