Discount Tire has partnered with Sunbit to help customers in need of a 2nd financing option in the event of a Synchrony decline.

Synchrony: Primary Financing

If a customer is interested in financing, Discount Tire encourages you to offer the Discount Tire Card **first**.

Sunbit: Backup Financing

If a customer is declined by Synchrony, Discount Tire encourages you to offer an alternative form of financing through Sunbit.

30 seconds to apply

85% get approved

No hard credit check

Flexible Payment Plans

Sunbit technology enables you to offer customers access to simple-interest **installment loans** after a decline from Synchrony. The loans are made by Transportation Alliance Bank, Inc., dba TAB Bank.

3 Months	6 Months	12 Months

Customized for each person, no matter who they are.

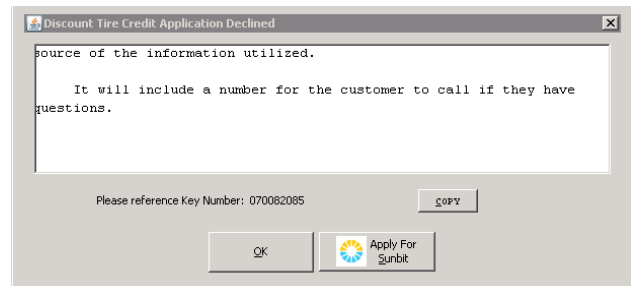Each customer gets personalized options that are uniquely tailored to them:

- Approval Amount = up to $3,000 (includes required down payment)
- Down Payment = 5 - 50%
- APR Range = 9.99 - 35.99%*

The required down payment (due at checkout) allows a higher number of customers to be approved, while enabling customers to borrow less and lower their monthly payments. Customers can also increase the amount of the down payment.
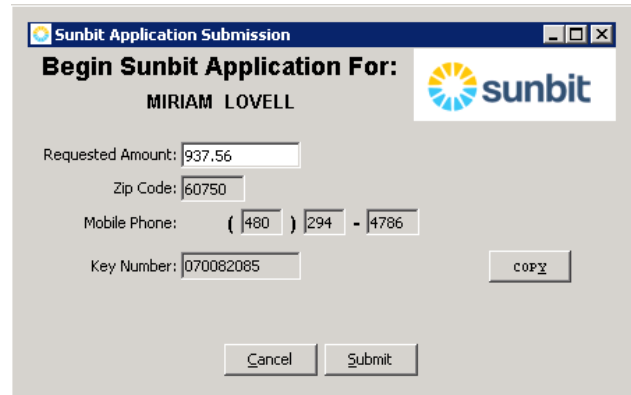
Offer Sunbit <u>after</u> a decline

- Make sure the customer's cell number was entered during the card application.
- After a decline, a pop-up will appear.
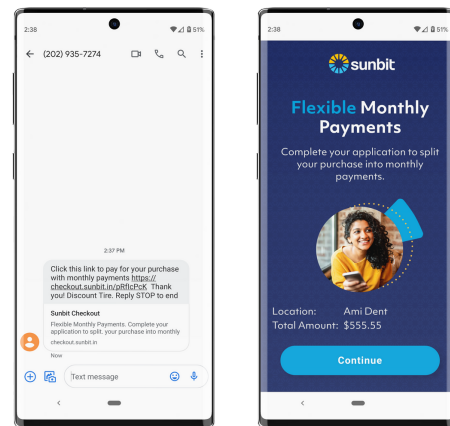- Tap the "**Apply for Sunbit**" button.

Send the Sunbit Application Link:

- Confirm the customer's mobile phone number.
- Confirm the Requested Amount and Key Number (reference number for the Synchrony decline).
- Tap <u>Submit</u> and the application link is sent to the customer via text message.

Customer Receives the Link:

- The customer will receive a text message with a link to the Sunbit application page.
- The rest of this process is <u>self-service</u> for the customer to complete from their own device.
- Note: During the application, customers must use the same phone number the link was sent to.
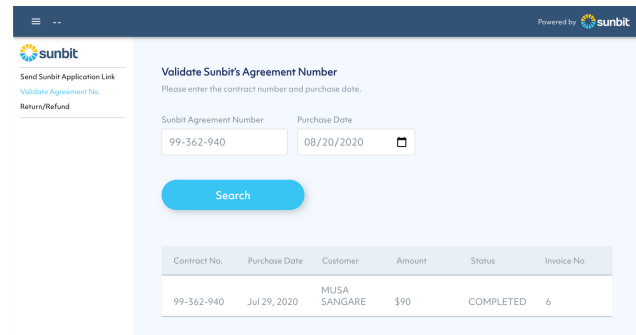

Confirming the Sunbit Transaction

- Once the customer completes the Sunbit transaction, you need to confirm it on your end.
- Make sure the customer has the confirmation email from Sunbit for them to reference.
- Log into the Knowledge Center to access the Sunbit <u>Partner Services</u> portal to get started.

Note: The KC (Knowledge Center) must be opened in a Chrome browser for the Sunbit links to work properly.

Validate Sunbit's Agreement Number

- To confirm the status of a customer's Sunbit application, select <u>Validate Agreement No</u>. from the left navigation.
- Ask the customer to pull up their email from Sunbit to provide their Sunbit Agreement Number.
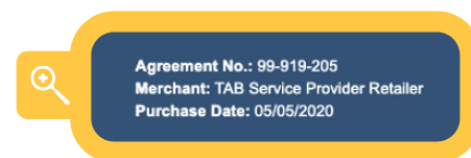- Enter their <u>Sunbit Agreement Number</u> and the <u>Purchase Date</u> to reveal the results.

What is a Sunbit Agreement Number?

When a customer completes a Sunbit transaction, they are provided with an Agreement Number. This is the identifier for the loan between TAB Bank and the customer, which is referenced in all communications between Sunbit and the customer.
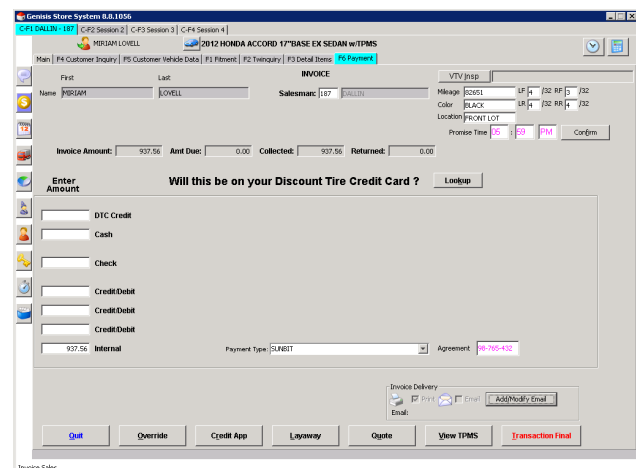
Where to find it:

A customer can provide this number by referencing the top right corner of any email communication from Sunbit regarding the loan. (see example image)

Example of Sunbit Transaction Email

Complete the Purchase

- Enter the order total in the <u>Internal</u> payment field.
- In the Payment Type dropdown, select <u>SUNBIT</u>.
- Enter the Sunbit Agreement Number in the <u>Agreement</u> field.
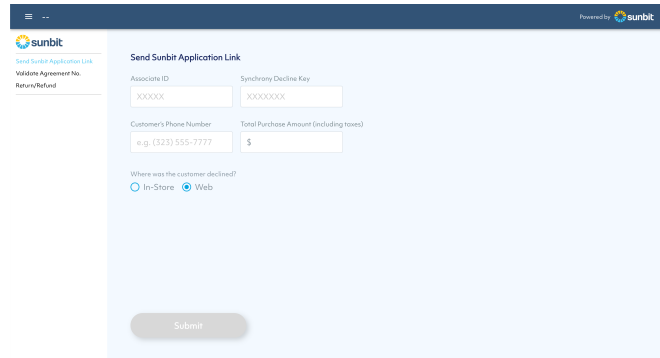- Click <u>Transaction Final</u>.

After a Synchrony Decline via the web or at another store

To manually send the Sunbit Application Link to a customer, go to the Sunbit Partner Services link on the Knowledge Center.

Or use this direct link:
https://discounttire.okta.com/home/discounttire_sunbit_1/0oagb5g5zvofSGscs1t7/alngb5li1zyNvz8Ku1t7
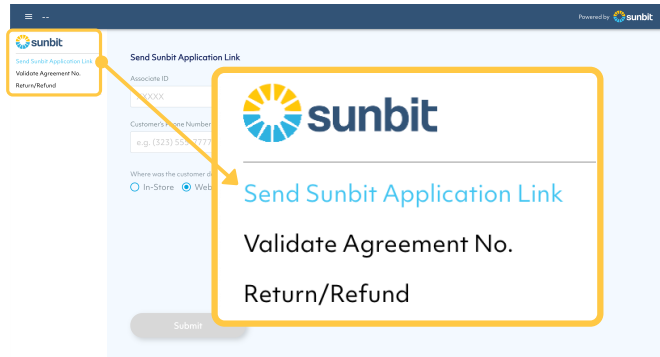
Note: Use a Chrome browser for Sunbit links.

Getting Started

In the left navigation panel, select Send Sunbit Application Link (which is the default start page when logging in).

Enter Information

- Associate ID (Sales Person ID)
- Synchrony Decline Key
- Customer Phone #
- Total Purchase Amount (including taxes)
- Select whether the customer was declined in-store or via the web.
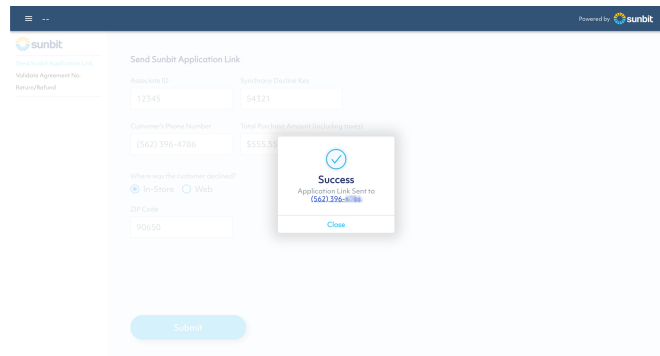- When ready, tap the Submit button.

Successfully Sent

There will be a pop-up notification letting you know the application link was sent to the customer.

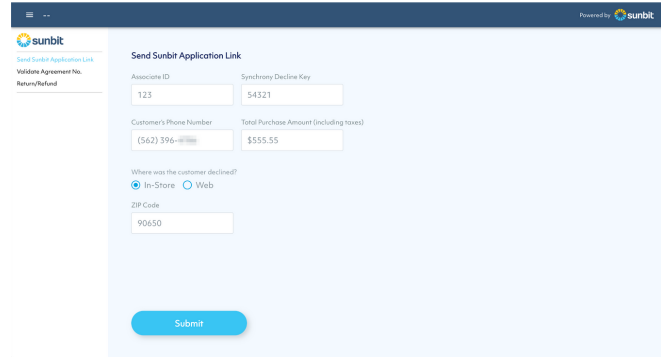If the phone number is invalid, there will be an error message asking you to check the number and try again.

Getting Started

Select <u>Return / Refund</u> from the navigation panel on the left and enter the following:

- Associate ID (Sales Person ID)
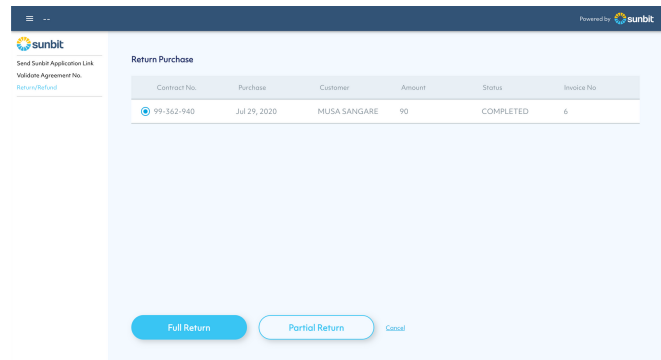- Purchase Date
- Sunbit Agreement No. or Invoice No.

Click the <u>Continue</u> button to see the results.

Find the Purchase

Once you've identified the transaction, select one of the two options below:
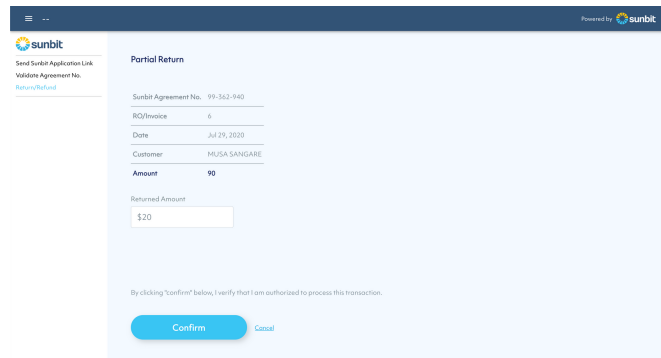
- Full Return
- Partial Return

Full or Partial Return

Confirm the transaction details on the screen with the customer.

If you're doing a Partial Return, enter the amount to be returned to the customer.
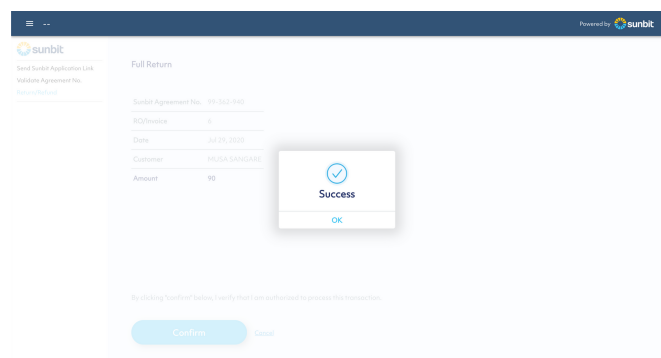
Click the <u>Confirm</u> button to complete.

Return Completed

If the return request went through successfully, you'll see it confirmed on the screen.

The customer receives an automatic email from Sunbit regarding the details of the return.

Note: If the customer requests a refund, once Sunbit has processed the refund, follow the standard Discount Tire process using the Internal payment field. In the event the order is a BOPIS order, the transaction will need to be finalized before processing the refund.