	Synchrony	Wells Fargo	SNAP	Acima	American 1st	Koalafi	Progressive	Kornerstone	Concora
0% Interest Option	X	X				X			X
90 Day Early Pay-Off			X	X	X	X	X	X	
Loan Product	X	X				X			X
Lease Product			X	X	X	X	X	X	
Credit Builder	X	X				X			X
12 mo 0% Available	X	X				X			X
60 mo	X	X							
16 mo term								X	
SubPrime Credit						X			X
No Credit Needed			X	X	X	X	X	X	

WELLS FARGO

Wells Fargo is our secondary option when it comes to financing! While they tend to have tighter approval odds, their approval amounts on average are higher.

Wells Fargo can be accessed through retailservices.wellsfargo.com.

Advertised Maximum	$25,000
Credit Reporting	**DOES** pull credit for approval, and does report to all major credit bureaus.
Do, Don'ts, and other Notes.	Do: • Match address on the application to the address on their driver's license - they can call and change it later. • Ask for $6000 in approval amount at a minimum. • Get signature on paper application and fill out top portion of application if using paper. Don't: • Charge under $300 for a transaction • Have a payment amount under $50 • Swipe their Synchrony card in the credit card terminal Notes: • Can send link to customer in order for them to apply electronically.
Approval Life	Indefinite - Pre-Authorizations are good for 3 months.
Application Fee / Initial Payment	No initial down payment of any kind required, though a downpayment is always recommended.
Terms/Early Buy-Ouy	Can use terms anywhere from 6 months to 60 months at 0% interest with many other options available through the year.
Over Approval Amount?	You cannot charge over their maximum available balance. You can apply for a credit limit increase at any time.
Posting Payment	Posting to furniture wizard as a "Wells Fargo" payment for up to the full amount of the pre-authorization if there is one.

Synchrony Bank (GE Money) is our number one option when it comes to financing! They will always be your first stop when we are looking to get our customers a Gamble Big Card or Ashley Card!

Synchrony can be accessed through businesscenter.synchronybusiness.com. Click "Merchant Login" in the top banner.

<table>
<tr><td>Advertised Maximum</td><td>$25,000</td></tr>
<tr><td>Credit Reporting</td><td>DOES pull credit for approval, and does report to all major credit bureaus.</td></tr>
<tr><td>Do, Don'ts, and other Notes.</td><td>Do:
Match address on the application to the address on their driver's license - they can call and change it later.
Ask for $6000 in approval amount at a minimum.
Get signature on paper application or application print out.
Don't:
Charge under $300 for a transaction
Have a payment amount under $50
Swipe their Synchrony card in the credit card terminal
Notes:
Can get approved through both Gamble Home and Ashley HomeStore in order to stack credit lines.</td></tr>
<tr><td>Approval Life</td><td>Indefinite - Pre-Authorizations are good for 6 months.</td></tr>
<tr><td>Application Fee / Initial Payment</td><td>No initial down payment of any kind required, though a downpayment is always recommended.</td></tr>
<tr><td>Terms/Early Buy-Ouy</td><td>Can use terms anywhere from 6 months to 60 months at 0% interest with many other options available through the year.</td></tr>
<tr><td>Over Approval Amount?</td><td>You cannot charge over their maximum available balance. You can apply for a credit limit increase at any time.</td></tr>
<tr><td>Posting Payment</td><td>Posting to furniture wizard as a "GE Money" payment for up to the full amount of the pre-authorization if there is one.</td></tr>
</table>

Concora Credit, formerly Genesis Credit, is our next stop for no interest options after Synchrony and Wells Fargo! They are considered a "sub-prime" lender, so they are friendlier to lower credit score clients who still need a zero percent option!

Concora can be accessed through partners.concoracredit.com.

Advertised Maximum	$6,000
Credit Reporting	**DOES** pull credit for approval, and does report to all major credit bureaus.
Do, Don'ts, and other Notes.	Do: • Match address on the application to the address on their driver's license - they can call and change it later. Notes: • There is no "Force Purchase" option in the portal. In order to "authorize" funds we must run a transaction in the Concora portal and hold that paperwork until funding is needed. When it is ready to be charged we will post a payment for the transaction amount and then send that paperwork into the office for them to request funds. • Minimum Monthly Payment is 5% of the transaction
Approval Life	60 Days
Application Fee / Initial Payment	No initial down payment of any kind required, though a downpayment is always recommended.
Terms/Early Buy-Ouy	Concora will approve for either 0, 6, or 12 months at deferred 0% interest. They will have 24 months in total to pay off that loan.
Over Approval Amount?	Credit Lines **cannot** be increased.
Posting Payment	Posting to furniture wizard as a "Genesis" payment for the full amount of the pre-authorization if there is one.

American First Finance

American First Finance is one of our lease-to-own (LTO) companies! They will be your next stop after your no-interest options, SNAP, and Acima.

American First can be accessed through americanfirstfinance.com. Click "Merchant Login" in the top banner.

Advertised Maximum	$5000
Credit Reporting	**DOES NOT** report to credit bureaus.
Do, Don'ts, and other Notes.	Do: • Have to have checking account with brick and mortar bank open for 90 days. • Put "pay frequency" into the application based on wanted payment date. Don't: • Have overdrafts, negative balances, or NSFs. Notes: • Take tax off of invoice.
Approval Life	60 Days
Application Fee / Initial Payment	There is an initial payment $54. That payment is taken only if customer uses the lease.
Terms/Early Buy-Ouy	Offers customers up to a 24 month lease term. They do offer an early payoff option at any time during the lease.
Over Approval Amount?	You cannot charge over their initial approval amount.
Posting Payment	Posting to furniture wizard as a "American First" payment for the full amount of the lease that is shown in the portal. Can only post payment after we confirm delivery in the "Manage Deliveries" tab in the portal.

SNAP is our **Go-To** lease-to-own (LTO) company! They should be your next stop after Synchrony, Wells Fargo, and any other no interest options.

SNAP can be accessed through snapfinance.com, hovering over "Log In" at the top right, and clicking "Business Login"

Advertised Maximum	$5000
Credit Reporting	SNAP does **NOT** report to the three major credit bureaus. It does report to the secondary credit agencies, which does not affect your FICO score.
Do's and Do Not's	Do: • Use text link to apply when available. • Put accurate pay day information into the application. Don't: • Remove tax in Furniture Wizard
Approval Life	90 Days
Application Fee	There is an application fee approximately $50, but it is folded into the lease. Your customer will owe $0 down today to use this service.
Terms/Early Buy-Ouy	SNAP will approve your customer for a 12-18 Month lease, with a **100 Day Early Buy-Out Option**.
Over Approval Amount?	We can use 10% over the customer's approved max, but we must call SNAP to get that approved **BEFORE** processing the lease.
Posting Payment	We use SNAP's virtual card service, so we use Birdeye to send a payment link to the customer. They will then use the virtual card number that is issued by SNAP to make that payment. We then post the payment into Furniture Wizard like any other Birdeye payment.

Progressive is one of our lease-to-own (LTO) companies! They will fall into your waterfall after your no-interest options, SNAP, and Acima.

Progressive can be accessed through https://www.progressivelp.com/retaildashboardui/login

Advertised Maximum	$5000
Credit Reporting	Progress **DOES NOT** report to credit bureaus.
Do, Don'ts, and other Notes.	Do: • Have to have checking account with brick and mortar bank open for 90 days. • Take tax off of invoice for **LEASE** product • Put "pay frequency" into the application based on wanted payment date. Don't: • Take tax off of invoice for **LOAN** product Notes: • With successful, on-time payoff, customer is guaranteed increase in next approval amount. • Can reapply 30 days after denial.
Approval Life	90 Days
Application Fee / Initial Payment	There is an initial payment between $49-$99. That payment is taken only if customer uses the lease.
Terms/Early Buy-Ouy	Offers a 90 day early payoff that is same as cash + initial payment.
Over Approval Amount?	Can charge for 10% over approval amount.
Posting Payment	Posting to furniture wizard as a "Progressive" payment for the full amount of the lease that is shown in the portal. Can only post payment after we confirm delivery in the portal.

Kornerstone Credit is one of our lease-to-own (LTO) companies! They will fall into your waterfall after your no-interest options, SNAP, and Acima.

Kornerstone can be accessed through https://app.kornerstonecredit.com

Advertised Maximum	$5000
Credit Reporting	**DOES NOT** report to credit bureaus.
Do, Don'ts, and other Notes.	Do: • Have to have checking account with brick and mortar bank open for 90 days. • Be employed with **CURRENT EMPLOYER** for 90 days. • $1000 per month in direct deposits. • Put "pay frequency" into the application based on wanted payment date. • Have mobile phone that can receive texts. Don't: • Have overdrafts, negative balances, or NSFs. Notes: • Take tax off of invoice
Approval Life	30 Days
Application Fee / Initial Payment	There is an initial payment of $49. That payment is taken only if customer uses the lease.
Terms/Early Buy-Ouy	Offers customers a 16-month lease allowing for lower payments.
Over Approval Amount?	Cannot charge over the approval amount, but can ask for an increase in approval amount in the portal.
Posting Payment	Posting to furniture wizard as a "Kornerstone" payment for the full amount of the lease that is shown in the portal. Can only post payment after we confirm delivery in the portal.

Koalafi is one of our multi product companies that offers both loan and lease-to-own (LTO) products! They will fall into your waterfall after your no-interest options, SNAP, and Acima.

Koalafi can be accessed through koala.com by clicking "Merchant Login" in the top right.

Advertised Maximum	Loan: $10,000 Lease: $7,500
Credit Reporting	Koalafi **DOES** report to Transunion monthly. With on time payments, it will positively impact credit score. Can check eligibility without impact to credit score.
Do, Don'ts, and other Notes.	Do: • Have to have checking account with brick and mortar bank open for 90 days. • Take tax off of invoice for **LEASE** product • Put "pay frequency" into the application based on wanted payment date. Don't: • Take tax off of invoice for **LOAN** product Notes: • With successful, on-time payoff, customer is guaranteed increase in next approval amount. • Can reapply 30 days after denial.
Approval Life	Pre-Approved Loans - 15 Days / Approved Leases - 30 Days
Application Fee / Initial Payment	There is an initial payment between $49-$79. This is placed on hold at time of application, but will be released if customer does not use Koalafi.
Terms/Early Buy-Ouy	Koalafi will approve your customer for a 12 or 24 month lease OR a 36 month loan with 3-12 months of 0% deferred interest. The lease product does have an early buy-out option depending on the customer.
Over Approval Amount?	We cannot increase approval amount.
Posting Payment	Posting to furniture wizard as a "Koalafi" payment for the full amount of the lease that is shown in the portal. Can only post payment after we confirm delivery in the portal.

Acima is one of our premier lease-to-own (LTO) companies! They will be your next stop after your no-interest options and SNAP.

Acima can be accessed through portal.acima.com.

Advertised Maximum	$5000
Credit Reporting	**DOES NOT** report to credit bureaus.
Do, Don'ts, and other Notes.	Do: • Have to have checking account with brick and mortar bank open for 90 days. • Be employed with **CURRENT EMPLOYER** for 90 days. • $750 per month in direct deposits. • Put "pay frequency" into the application based on wanted payment date. Don't: • Have overdrafts, negative balances, or NSFs. Notes: • Take tax off of invoice. • Offers customers their own protection product - ours is better.
Approval Life	45 Days
Application Fee / Initial Payment	There is an initial payment between $0 to $70. That payment is taken only if customer uses the lease. Acima often runs $1 or $10 initial payment specials.
Terms/Early Buy-Ouy	Offers customers between 12 and 24 month lease terms. Does offer an Early Buy-Out option at any time during the lease for a discount.
Over Approval Amount?	Can call for a 10% increase in approval amount. Can charge 10% over their final approval amount.
Posting Payment	Posting to furniture wizard as a "Acima" payment for the full amount of the lease that is shown in the portal. Can only post payment after we confirm delivery in the portal.