



Unlock New Revenue in Eyewear:
A Retailer's Guide to
Lease-to-Own with
Acima Leasing

Partner with Acima Leasing to Serve More Credit-Challenged Customers and Boost Sales in Optical Retail

In today's eyewear market, customers want stylish frames, premium lenses, sunglasses and vision care essentials, but not everyone qualifies for consumer credit or has the cash upfront for higher-tier options.

Prescription glasses average \$200–\$500+, designer frames can push higher, and add-ons like progressive lenses or anti-glare coatings can add up quickly.

The Acima Leasing lease-to-own (LTO) solution changes that. It gives customers flexible access to the eyewear they need, **without perfect credit.**

For optical retailers, this means turning “maybe later” shoppers into immediate customers, **increasing average transaction values (AOV)** and capturing underserved segments like young professionals, families and credit-challenged consumers.





Why Eyewear Retailers Choose Acima

Dramatically Expanded Customer Base

Reach millions of consumers who are declined by credit issuers but still want clear vision and fashionable eyewear by offering an alternative to credit through Acima Leasing.

Acima Leasing consumer applications focus on simple factors like income and basic verification, helping optical retailers serve a broader demographic without added risk.

Join a Massive Network of Over 30,000 Retail Partners

By partnering with Acima Leasing, retailers can tap into an expansive ecosystem of more than 30,000 retail locations nationwide. This network drives visibility and trust. Customers actively seek optical retailers who accept Acima, **boosting foot traffic and online inquiries.**

Seamless Integration for In-Store and Online

Easy point-of-sale setup for brick-and-mortar optical shops, plus plug-and-play options for eCommerce. Customers apply in moments online, via the Acima Leasing app or in-store, getting fast decisions so they can walk out with the new glasses they need.

Increase Sales and Average Order Value

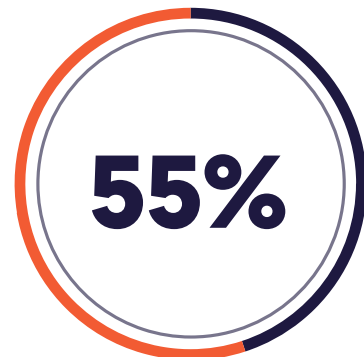
Customers often upgrade to premium frames, add blue-light protection or buy multiple pairs (e.g., prescription + sunglasses) when flexible checkout options make it affordable. **Retailers can see higher conversions and larger baskets** because shoppers feel empowered, not limited.

Zero Credit Risk for Retailers

Acima Leasing handles the entire approval and payment process. The customer chooses the eyewear they like, then Acima Leasing will purchase the eyewear from the retailer at full retail price and lease it to the customer.

Retailers get paid immediately, with no collections or defaults affecting the bottom line.

Among recent users



are extremely or very likely to use LTO again.*

*2025 Acima Consumer and Retailer Survey



Real Results from Optical Partners

Optical retailers using Acima Leasing report meaningful gains:

- One retail partner **saw their AOV doubled**, over multiple stores.*
- Stores offering LTO see **reduced cart abandonment** for higher-ticket vision packages and increased repeat visits for eye exams and future transactions.**
- Approval rates for optical retailers average **over 76%****

Eyewear is a perfect fit for LTO

- Essential [vision correction]
- Aspirational [style and brands]
- Recurring [updates every 1–2 years]

Customers can complete a standard 12-month lease agreement and obtain ownership before coming in for new prescriptions, frames and lenses. Acima Leasing helps you meet demand without barriers.

Trends Driving Eyewear Demand in 2025–2026

- Rising focus on eye health [blue-light blocking, UV protection].
- Fashion-forward styles [bold frames, sustainable materials].
- Growing need for affordable access to quality vision care amid economic pressures.

Acima Leasing positions retailers as inclusive and customer-friendly, standing out in a competitive optical landscape.

Approval rates for optical retailers average over



*Data from 2025 Acima Leasing case study

**Based on Acima Leasing applications received in 2025

Standard agreement offers 12 months to ownership if you choose to make each lease renewal payment, which may cost more than double the cash price. You are not automatically enrolled in any early purchase options and additional payments will be required to purchase early. To purchase early or cancel call (801) 297-1980 or go to customer.acima.com. Refer to your lease for specific terms and conditions.



Get Started Today: No Cost, No Obligation

Partnering with Acima Leasing is simple:

- 1 Apply online or contact our merchant team
- 2 Integrate our solution with minimal setup
- 3 Start offering LTO and watch sales grow

Offering the Acima Leasing LTO option at checkout empowers consumers to shop without perfect credit on eyewear, reducing walkaways and driving new revenue.

Join thousands of retailers already growing with the Acima Leasing network of over 30,000 partners.

Reach out to us:

Visit
acima.com/partner

acima
Leasing®

Acima Leasing offers lease-to-own transactions. This is not an offer for a loan, credit, or financing.