

A woman with her hair in a bun, wearing a red and black patterned headband, a white polka-dot long-sleeve shirt, and blue jeans, is seen from behind. She is standing in a furniture store, looking at a brown leather sofa with a colorful patterned pillow. In the background, there is a yellow leather sofa on a raised platform and a blue ottoman with two pillows. The scene is lit with bright, even lighting.

acima
Leasing®

How Acima Turns “I Wish” Into “It’s Mine”

The Complete LTO Advantage for Furniture Retailers

The Hidden Revenue in Every Walkout

Furniture purchases take time. Customers can plan for weeks before selecting a sectional, bedroom set or dining room suite. They arrive at the showroom eager and ready, only to leave with nothing when credit and financing are denied.

In today's environment of supply chain challenges and inflation, every qualified customer matters. **Credit and financing options can exclude 40-50% of potential buyers**, leaving sales and revenue on the table.

As an alternative to credit and financing, Acima Leasing's lease-to-own (LTO) program changes that. It's a solution that provides retailers with a complete checkout stack, helping to recapture sales that would otherwise be lost.

Acima Leasing's multiple application channels, dedicated field support, tailored underwriting and risk-free retailer payment can lead to higher approval rates, larger transactions and increased customer loyalty.

This guide explains how LTO helps furniture retailers capture more revenue.

Of consumers who use LTO



*2025 Acima consumer and retailer survey



Four Easy Ways Customers can Apply and Take Home Furniture Today

Acima provides four application channels. Each is designed for speed, ease of use and fast results.

In-Store Portal

Most applications process in under 3 minutes via tablet or point of sale (POS) integration.* If approved and the item(s) are available, customers take their furniture home the same day.

Online Plug-in/Integration

Built into the retailer's website, it can help recover abandoned carts at checkout, turning browsers into completed transactions.

Acima Mobile App

Customers can apply directly from their device and enter the store already approved.

Acima Marketplace

Stores are featured with LTO-eligible items, attracting millions of new shoppers from the Acima Leasing user base.

Applications can start multiple ways, including text-to-apply (T2A) or QR codes on signage. Approval rates and lease limits can cover higher-quality items that credit-challenged customers might not be able to access with credit or financing options.

The result: with QR code applications, average order value can rise by \$100-\$300 per sale.*

**With QR code applications,
average order value can rise by**

\$100-\$300
per sale*

*Based on Acima Leasing data from 2024-2025



On-Site Support That Drives Results

Providing retailers with another tool that appeals to tightening customer budgets and changing shopping patterns has become increasingly important.

Equally important is properly setting retailers up with a proven system that accomplishes this task to ensure reliability, affordability and actionable solutions to drive increased sales and revenue without adding additional stress or cost for the retailer to complete a transaction.

That's where the Acima field support team comes in. Acima can visit stores and headquarters regularly to provide associate training, sales assistance, launch promotions and offer strategic updates.

The Acima Leasing team of **Strategic Account Managers** (SAMs)—are responsible for:

- Improving borderline approvals
- Providing custom sales reports (by SKU, location, or promotion)
- Resolving underwriting or payment issues quickly
- Offering ongoing training to address staff turnover
- Conducting regular visits to stores and headquarters

Acima can also handle staff support, custom sales reports, underwriting issues, payment accuracy and ongoing training for staff. Customized point-of-purchase materials match retailer branding, and a top-tier support center backs operations nationwide.

Custom point-of-purchase materials—banners, counter cards and digital displays—can be created to match the retailer's brand.



of recent users rate a quick application decision process as important or very important*

*2025 Acima Leasing Consumer and Retailer Survey



Flexible Options That Close More Sales

Acima removes common obstacles that credit-challenged consumers face when trying to access quality furniture.

- **Debit Card Acceptance:** Customers without bank account details can use a debit card.
- **Unbanked Leasing:** A staffed process qualifies customers who use only cash.
- **Open to Lease:** Approved customers can return for additional furniture by accessing any unused approval amount.

Acima also contacts customers with remaining lease capacity or completed agreements to encourage repeat visits and add-on sales.



of recent users rate LTO availability at checkout as important or very important when shopping for big-ticket goods.*

Fast, Reliable, and Risk-Free Funding

In the furniture retail business, unpredictable customer payment performance can create real financial uncertainty, especially with credit or financing options that leave retailers exposed to chargebacks, recourse or delayed funds.

Acima Leasing helps to eliminate these worries by offering a true LTO model designed with retailer protection in mind.

Retailers receive full payment up front, with no strings attached to the customer's ongoing lease performance. This predictable payment stream allows retailers to focus on what they do best: selling furniture and building customer relationships, without the added stress of collections or credit risk.



LTO is not credit or financing. That means:

- No chargebacks based on customer performance
- No recourse after the sale
- Full cash price payment to the retailer, even if the customer defaults



Start Increasing Sales Today

Acima is ready to integrate with your business. Schedule a free consultation and receive a custom integration plan:

Visit

acima.com/partner

Email

merchants@acima.com

Call

[801] 297-1982

acima
Leasing®