



acima
Leasing®



Making Tire Sales Possible:

**The Acima
Lease-To-Own Solution**

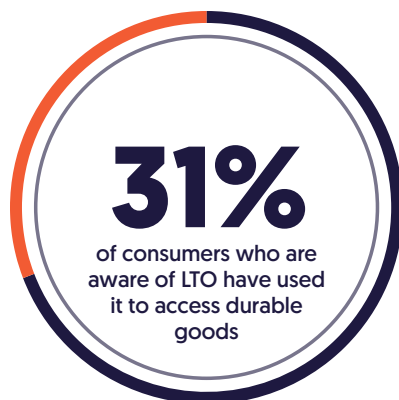
Navigating the Modern Tire Market with LTO

The tire retail landscape is evolving, and today's volatile economy demands that retailers do more to win cautious customers. Tariffs, inflation and fluctuating interest rates are making them think carefully about every purchase. As a result, offering a full menu of checkout options has become an essential, powerful tool for retailers to drive higher revenue.

Shoppers often walk away from or put off larger essential purchases when credit and financing options fall short, leading to missed opportunities for retailers.

Lease-to-own (LTO) solves this challenge, providing retailers a method to capture these sales and drive revenue, while offering potential customers with limited or no credit profile a path to ownership and access to tires on the spot.

Designed for durable goods retailers, Acima Leasing LTO stands apart from competitors, maximizing approvals and simplifying checkout to drive revenue. With tire sales down 6.1% year-over-year¹, this guide highlights how Acima's unique features help capture more sales and serve a wider customer base.



[Acima research, 2025]





Four Channels That Make It Possible

Acima offers four distinct channels for LTO access that turn browsers into buyers. Customers can apply, get a decision and, if approved, shop instantly, whether in-store, online or mobile. In some cases, approvals convert to a Virtual Lease Card for online purchases or tap-to-pay at checkout.

In-Store Portal

Real-time processing and application decisions for urgent tire needs.

Online Plug-in/Integration

Fits into retail websites, reducing abandoned carts for online shoppers.

Acima Mobile App

Flexible access from anywhere, making it easy for customers to get a decision on the go.

Acima Marketplace

Features tire stores, attracting a new stream of customers seeking LTO access.

Applications can start via text-to-apply or QR code. The real-time decisioning process can lead to higher approval rates and larger approval amounts; which means more customers can qualify for premium tires or full sets, **often boosting orders by \$100 on average.***

The process is not overcomplicated for retailers to implement and by equipping them with another tool to drive sales, Acima enables retailers to

give customers an easier, faster way to acquire essential items when they need them, in a way that fits their budgets and time.



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

[Acima research, 2025]

*Based on Acima Leasing applications received for the years 2024-2025



Dedicated Support That Makes Partnerships Possible

Customers without perfect credit are actively looking for flexible checkout options that allow them to access tires. Retailers that offer these tools will have access to a larger customer pool that is primed, and who are ready and able to complete a deal.

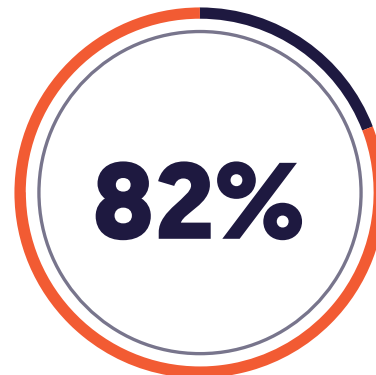
Providing retailers with another tool that appeals to tightening customer budgets and changing shopping patterns has become increasingly important.

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, the largest in the industry, comes in. Acima can visit stores and headquarters regularly to provide

associate training, sales assistance, launch promotions and offer strategic updates.

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



of Acima retailers report a sales increase after adding LTO to their checkout options

[Acima research, 2025]



Flexible Options That Adapt to Your Customers

Optional lease renewal payments adapt to your customers' lives, not the other way around. If bank account details aren't available, debit card information may be accepted. Acima also offers leases to qualifying unbanked customers.

Qualified customers may split their approval amount to initiate up to five leases at a time, and the Acima team's remarketing program drives repeat traffic with conversion rates often rising 10-25%*. No credit damage for returns ensures customers feel empowered throughout their journey.



10-25%

conversion rate increase
for repeat traffic*



Hassle-Free Funding and No Risk

Hassle-free is important for both retailers and customers, and Acima aims to ensure smooth funding. LTO transactions are not credit or financing, so they avoid performance-based chargebacks.

Once a set of tires is sold to Acima and leased to the customer, there's no recourse to the retailer. Acima takes ownership of the tires and handles returns, working with the customers through optional lease renewal payments on their path to ownership.

The Acima leasing option, paired with a responsive Acima account management team, enable retailers to seamlessly offer customers an additional checkout option in a quicker, hassle-free way, for both themselves and their customers.

Acima Makes Tire Business Growth Possible

Acima LTO gives tire retailers a true advantage. With four channels that customers can use to access shopping power, robust support, easy application process and risk-free funding, Acima makes it possible to serve every customer and maximize sales.



Ready to see how Acima can help make growth possible for your tire business?

Reach out to us

Visit

acima.com/partner

Email

merchants@acima.com

Call

[801] 297-1982

A free retailer toolkit is available to streamline checkout and boost revenue.

Partnering with Acima drives tire business forward.

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