



E&S Management Boosts Eyewear Sales by 50%+ with the Acima Lease-to-Own Solution

How It Started

Ezra Coronado saw a consistent pattern across his eight optical stores in the San Antonio metro area: non-prime and thin-file customers would come to his stores expecting to purchase eyewear and exams, but credit and financing roadblocks would send them away empty-handed.

“People need glasses. They’re not a luxury; they’re a necessity,” he said.

As a thriving optical retailer with over 8 locations across the San Antonio metro, Coronado observed that in-store walkaways and lost sales were hurting the bottom line and denying customers access to affordable, same-day eyewear.

In April 2019, E&S Management partnered with Acima Leasing to integrate its digital lease-to-own [LTO] solution, transforming the checkout process. The result? A significant boost in average order value [AOV], revenue and customer satisfaction, with a dramatic reduction in walkaways.



The Challenge

In the competitive optical market, affordability and convenience are key, especially for non-prime consumers who lack access to credit.

E&S Management needed a solution to:

- Offer a fast, accessible checkout option.
- Increase AOV with premium frames and lens add-ons.
- Reduce walkaways and boost revenue.
- Support associates with a seamless sales process.

Our Solution

E&S Management integrated the Acima LTO platform, offering:



Rapid Approvals

Decisions in seconds with an 80–85% approval rate.



Transparent Terms

Clear LTO agreements with a standard 12-month path to ownership.



Retailer Support

Dedicated Acima representatives for hands-on support.

“It was like flipping on a light switch,” Coronado said of the initial implementation. Offering LTO early in the sales process enabled customers to move beyond budget frames, increasing shopping power and excitement.

The Results

Acima's LTO solution delivered transformative results, driving key metrics and enhancing the customer experience.

40%

Significant Revenue Growth

Acima Leasing transactions account for 50–55% of weekly revenue across all eight of Coronado's stores, with consistent year-over-year growth. On a recent Monday, E&S Management achieved **40%** more overall revenue and **56%** more Acima Leasing volume compared to the same day the previous year. "It's like clockwork," Coronado explained. "When we don't hit our revenue goals, it's because we didn't perform well with Acima that day."

2x

Doubled Average Order Value (AOV)

Acima's LTO enabled customers to purchase premium frames and add-ons, increasing AOV from \$300–\$350 to **\$700** for Acima transactions, nearly doubling it. "Once they get approved, they're excited to select a variety of glasses," Coronado noted, citing purchases of ultra-progressive lenses, transition lenses, or prescription sunglasses.

The Results Cont.



Reduced Walkaways

With an 80–85% approval rate, Acima helped reduce walkaways to **9%** (down from higher rates), meaning 91% of customers complete a transaction. “The majority of our customers are utilizing Acima, so we have fewer walkouts,” Coronado said, highlighting how LTO salvages sales.



Competitive Advantage

Acima gives E&S Management an edge over competitors relying on low-approval credit card options. “Our competitors haven’t embraced LTO yet,” Coronado said, noting increased market share via telehealth and LTO accessibility.



Marketing and Visibility

Acima’s campaigns with major retailers enhance credibility. “Seeing Acima next to a national brand solidifies its credibility for our customers,” Coronado said.

Why Acima?



Speed and Simplicity

80–85% approval rates reduce friction.



Retailer Benefits

Doubled AOV, 50–55% revenue, and 9% walkaways drive growth.



Customer-Centric Design

Transparent terms empower non-prime consumers.



Dedicated Support

Hands-on partnership ensures success.



Conclusion

By doubling AOV to \$700, driving 50–55% of revenue, and reducing walkaways to 9%, Acima has transformed the E&S Management bottom line.

“Acima has changed our customer base and solidified our business. It’s a long-term relationship.”

Ezra Coronado
E&S Management

Elevate Your Retail Strategy

Ready to boost sales and empower non-prime customers?
Acima’s LTO solution drives revenue and loyalty.

Apply at acima.com/partner