

Second Look Financing by Fortiva

Engage with Customers | Estimated Annual Program Value: \$1,000

Included With

- All Levels

According to the latest statistics, over 50% of American consumers have less than prime credit. When your prime lender turns down your customer, Fortiva's Retail Credit second look financing helps you close the sale. Harness the stability of the only second look financing program backed by a publicly traded company with deep buying experience in this segment of credit-challenged consumers.

Close more sales with second look financing! Not all customers fit into the traditional lending format and a credit score does not always give the whole picture. Second Look Financing from Fortiva offers a payment alternative with longer terms and lower payments than tertiary lending options.

New for 2023! Did you know that you can now integrate Synchrony and Fortiva to ensure that declined customer applications flow seamlessly into second look financing?



Key Benefits

Significant Value	Flexibility	Digital Tools
<ul style="list-style-type: none"> Enrolled contractors benefit from a competitive 9.99% dealer fee negotiated based on the size of our network 6 and 12 month deferred interest options available 	<ul style="list-style-type: none"> Approvals down to 500 FICO score Approvals of approximately 25% to 50% of what primary lenders turn down No job completion paperwork to send 	<ul style="list-style-type: none"> Online application Direct deposit of funds into your account: no liability of funds after payment has been made Reduce the hassle of accounts payable and complicated paperwork

How to Participate

1. Discuss a partnership with our brand with your Distributor Representative or Territory manager
2. Distributor enrolls the dealer in the "Second Look Financing" program in the Marketing Dashboard and populates all the necessary information on the enrollment form
3. Upon successful enrollment in Navigator and the Marketing Dashboard, contact assistance@fortivafinancial.com to complete an application to become a merchant

Key Resources and Contacts

Additional information about this program can be found in HVAC Navigator using the following path:

Navigator -> Marketing -> Marketing Navigator -> Program Operating Resources

Fortiva Financial
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