



FUND MORE JOBS WITH OPTIMUS FINANCING'S 90+% APPROVAL RATES



OPTIMUS partners with home improvement contractors to give you access to the industry-first, all-in-one financing platform from EGIA that makes contractor financing easy.

OPTIMUS offers multiple financing programs to get your customers the best rate possible, even if they have challenged credit. Help your customers get pre-qualified for a flexible payment plan in less than two minutes without impacting their credit score.

Enroll Now to Get Started Today



Enroll Now

Questions?
Contact Henry Lopez
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Hablo Español



Schedule a Demo

Close More Sales



- Financing for all credit scores
- Homeownership not required
- One online paperless application

Grow Your Business



- OPTIMUS Provides credit decisions in seconds
- Immediate funding upon authorization

Delight Your Customers



- Soft credit pull doesn't impact their credit score
- Affordable monthly payments
- No pre-payment penalties

How OPTIMUS Works



Step 1: Customer Applies

Apply online through OPTIMUS. Soft credit pull technology for “Know Before You Go” pre-qualification.



Step 2: Qualified Customer Gets Approved

Credit decisions are rendered in seconds.



Step 3: You Get Funded

Customers authorize the transaction and funds are delivered via ACH within 1-2 business days.

Frequently Asked Questions

Q: Why should I offer financing?

Offering your customers flexible financing options gives them the buying power to afford their home improvement project, increasing your close rate and average order size.

Affordable-payment buyers will spend more on their home improvement project if it only adds a small amount to their monthly payment.

Cash buyers could write a check today, but can afford to spend much more with promotional options, such as no interest and no payments for 12 months.

Q: Why should I use OPTIMUS?

OPTIMUS provides a more efficient workflow for consumer financing approvals. By being connected to a soft credit pull platform (that matches a client with an approving lender), you will receive credit decisions faster and easier with higher approval ratings. OPTIMUS greatly improves the customer experience and provides a financing management system that significantly improves your ability to manage multiple projects simultaneously.

Q: How do my customers pay me?

Once the project is completed and your customer authorizes funding, you will receive an ACH deposit within 1-2 business days.

Q: What kind of interest rates does OPTIMUS offer?

OPTIMUS provides over 30 loan plans to customize your financing options, including same as cash, zero interest, and reduced interest.

Q: How does OPTIMUS financing increase sales?

Customers prefer payment options for major purchases to increase their buying power and fit their budget. OPTIMUS offers multiple plans including same as cash, low interest, and no interest options to meet the needs of any customer.

Q: How do I sign up for OPTIMUS?

1. Apply to become an OPTIMUS contractor
2. Get OPTIMUS set up on your website to allow customers to get pre-qualified and approved
3. Close the sale and give your customers the solutions they need

Q: What if I don't have a website?

Dealers who have financing available on their website do an average of 27% larger tickets and have 30% more sales.

OPTIMUS-enrolled dealers can access a deep discount from a suite of marketing partners who can build your website. They can also integrate OPTIMUS financing into your new website free of charge.

Q: What are the requirements to qualify for OPTIMUS?

Nearly every contractor qualifies to offer OPTIMUS!

- No Minimum time in business requirements
- No minimum funding requirements
- No minimum annual sales revenue requirements

