1stMILE and Splitit Launch Buy Now, Pay Later Solution Across Automotive Tire and Service Repair Locations Nationwide

New card-linked installment offering gives drivers greater payment flexibility while helping service providers capture more completed repairs

REDMOND, Wash. and ATLANTA, Aug. 6, 2026 /PRNewswire/ -- 1stMILE, a leading financial experience platform for the automotive aftermarket, and Splitit, a provider of card-linked installment payments, today announced a partnership to launch **1stMILE Buy Now, Pay Later powered by Splitit**, bringing flexible point-of-sale installment payments to automotive service providers nationwide.

Beginning in July 2026, participating shops will be able to offer customers the ability to split eligible repair and maintenance purchases into monthly installments using a credit card they already have. The rollout will initially launch across thousands of automotive service markets and is expected to expand throughout 1stMILE's network of more than 17,000 partnered shops nationwide.

For 1stMILE, the addition isn't a standalone feature — it's another way the platform stays with the customer beyond the transaction, connecting financing, loyalty, and protection into one experience, designed specifically for the automotive aftermarket.

For automotive service providers, one of the biggest challenges is helping customers move forward with necessary repairs when unexpected expenses arise. According to a recent PYMNTS Intelligence study on managing unplanned expenses, automotive repairs represent the most common emergency purchase, with a median spend of $574. Yet many consumers remain concerned about their ability to pay for unexpected expenses, often leading them to postpone or decline needed repairs.

Through the partnership, 1stMILE and Splitit enable eligible customers to access installment payment options directly at the point of sale without requiring a separate loan application, credit check, or approval process. Customers can complete repairs immediately while shops receive full payment upfront.

"Auto related purchases are one of the clearest examples of where card-linked installments solve a real-world problem," said **Ran Landau, CTO of Splitit**. "Drivers don't plan for a transmission failure or new brakes, and repair shops shouldn't lose business because customers can't absorb an unexpected expense on the spot. By enabling one-click installments directly on the payment terminal, we're redefining what's possible for in-person commerce. Together with 1stMILE, this represents one of the largest card-linked POS installment rollouts in the industry and sets a new benchmark for how installment payments should work at the point of sale."

At checkout, eligible consumers simply use their existing credit card as they normally would. Available installment options are presented directly on the payment terminal, allowing customers to select a payment plan in seconds. The merchant receives full payment upfront, while the customer gains greater flexibility in managing repair costs over time.

The solution is designed to complement existing financing options available through the 1stMILE platform, creating additional flexibility for consumers while helping automotive service providers improve conversion and customer satisfaction.

"Consumers increasingly expect payment flexibility across every aspect of their financial lives, including vehicle maintenance and repair," said **Rob Murphy, Vice President of Credit Services at 1stMILE** "By integrating Splitit's card-linked installment technology into the 1stMILE platform, we're giving shops another powerful way to help customers move forward with needed repairs while supporting conversion, customer loyalty, and long-term engagement. This represents the next evolution of point-of-sale financing for tire and automotive service providers."

For 1stMILE lending partners, the integration also creates new opportunities to increase cardholder engagement and utilization through a solution that leverages existing credit relationships rather than requiring consumers to adopt an additional payment product.

The partnership reflects growing demand for payment options that are embedded directly into the customer journey. Unlike traditional Buy Now, Pay Later solutions that typically require shoppers to open a new account or complete a separate application process, Splitit's card-linked model allows consumers to use available credit on an eligible card they already possess, delivering an average approval rate of 85% or higher.

By combining 1stMILE's automotive commerce platform with Splitit's installment technology, the companies are helping consumers gain greater financial flexibility while enabling service providers to complete more repairs, strengthen customer relationships, and deliver a more modern checkout experience.

For more information about Splitit's card-linked installment solution for automotive businesses,

visit https://www.splitit.com/business/industries/automotive.

About Splitit

Splitit is the only global installment payments platform that lets shoppers use the credit they already have. By turning card-linked purchases into flexible installments, Splitit gives consumers a simple, transparent way to pay over time, while merchants get paid upfront. Merchants boost conversion and order value, while issuers drive card engagement and strengthen cardholder loyalty — all without third-party brand redirects or added risk. Trusted by leading brands across luxury retail, digital marketplaces, and technology, Splitit is used in more than 100 countries and powers embedded installments inside Samsung Wallet for seamless in-store payments worldwide. Learn more at Splitit.com.

About 1stMILE

1stMILE is a financial experience platform built exclusively for the automotive aftermarket. Its embedded ecosystem combines payments, financing, the 1stMILE Mastercard, Buy Now, Pay Later solutions, loyalty, and vehicle protection into a single connected experience across more than 17,000 shop locations nationwide. 1stMILE gives drivers simpler ways to manage repairs and shops a reason to earn every customer's next visit.

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