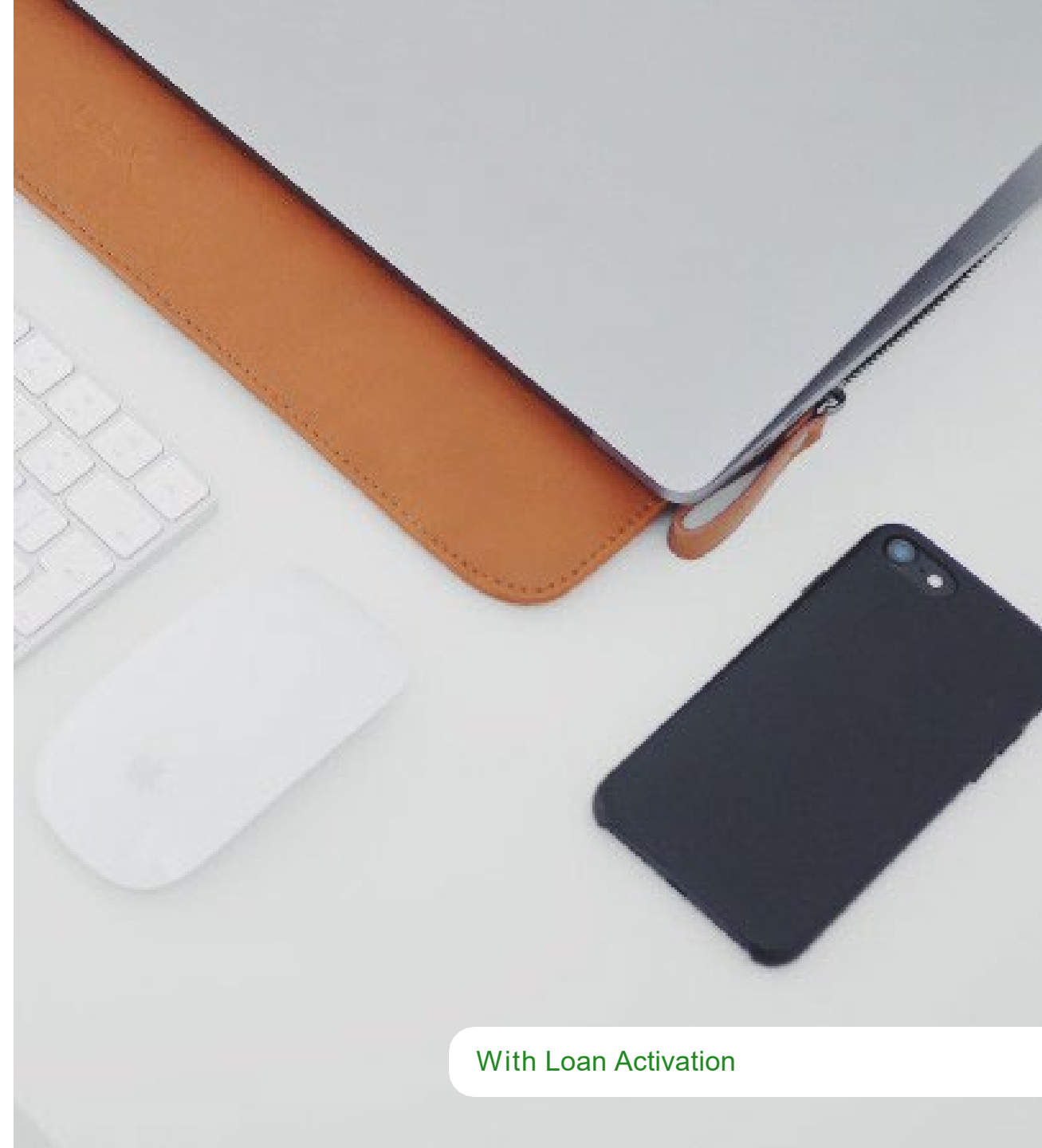




Mobile App

































































How-to Guide

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With Loan Activation

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Protecting your Customers and Business

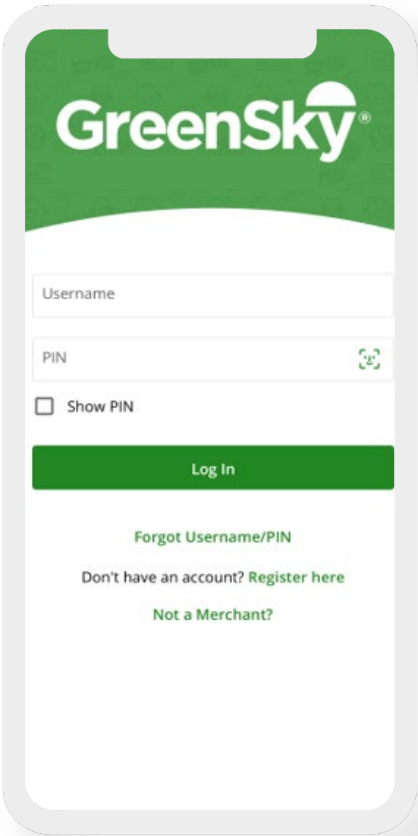
GreenSky has established loan and transaction authorization controls, including those described in the GreenSky® Program Agreement and Operating Instructions (found at <https://www.greensky.com/merchantagreement>), which include the information in this “Loan Activation Merchant Training Guide”.

Failure to follow the GreenSky Program Agreement and Operating Instructions or otherwise attempting to circumvent the loan and transaction authorization controls is a violation of the GreenSky Program Agreement and may result in disciplinary action against your company, up to and including, termination from the Program.



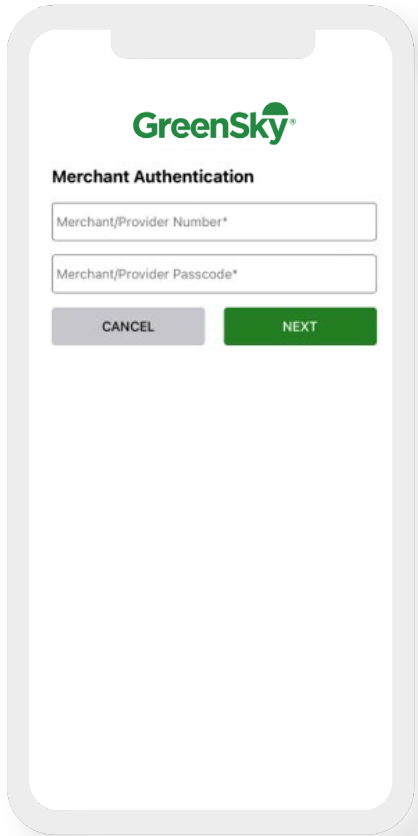
Register a New User

Register a New User



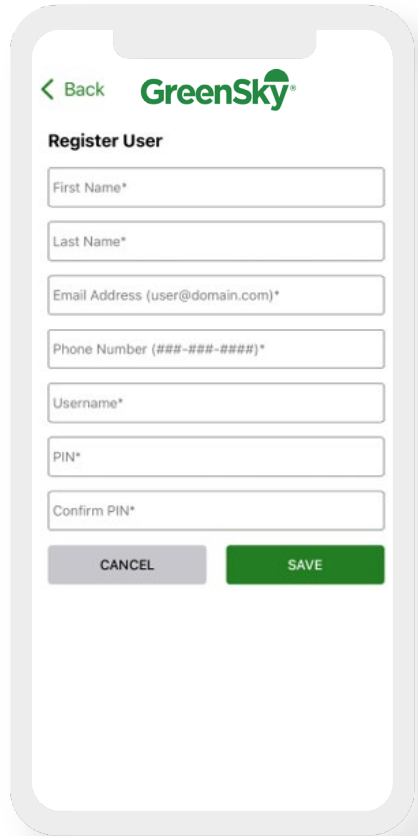
1

Open the GreenSky® mobile app and select “Register here” to create a new user account.



2

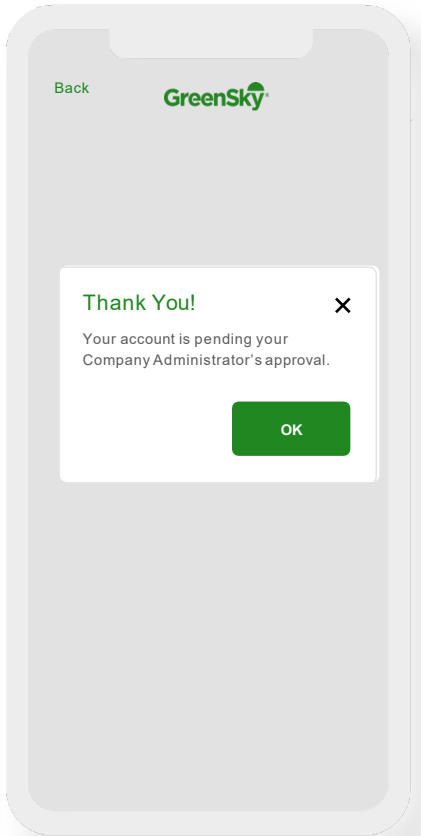
Enter your Merchant/Provider Number. For “Merchant/Provider Passcode”, enter the zip code your company used to enroll in the GreenSky program. Select “Next”.

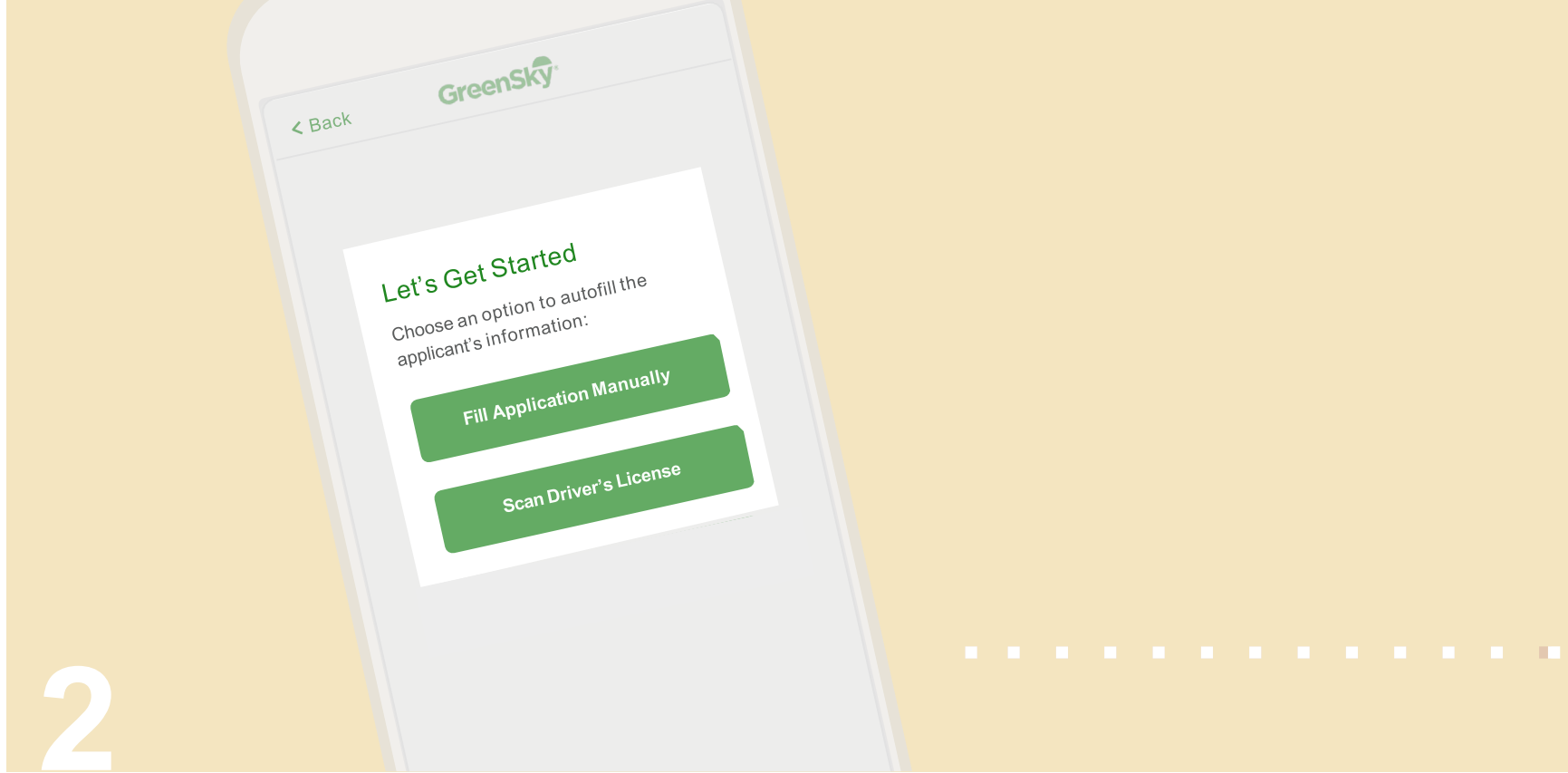


3

Enter all required information and select “Next”. Once your company administrator approves access to your portal, you can log in and get started.

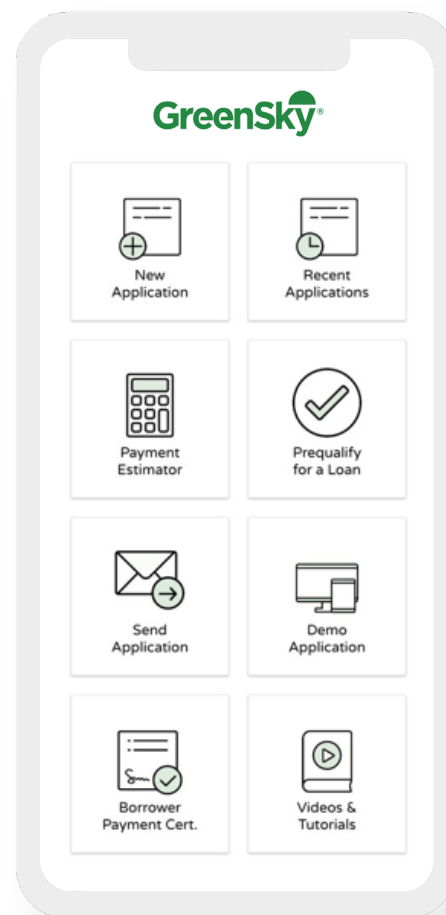
* Company administrators, please refer to Merchant Portal Guide for instructions on approving users.





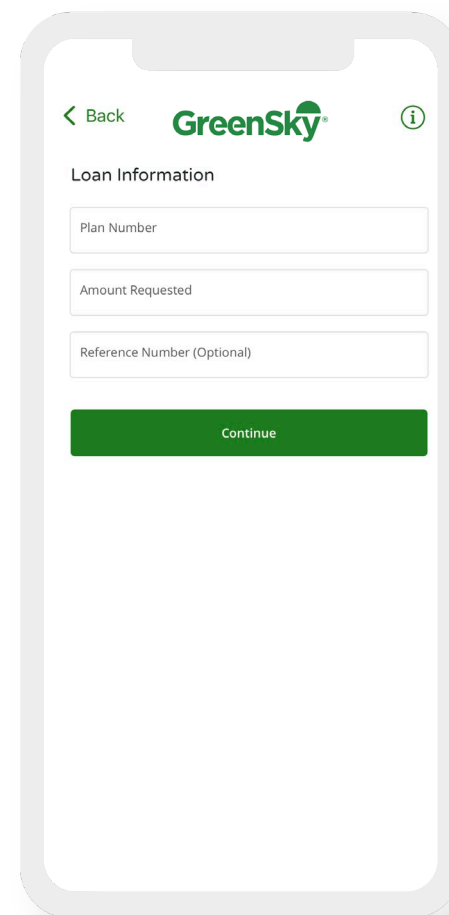
Submit a New Application

Submit a New Application



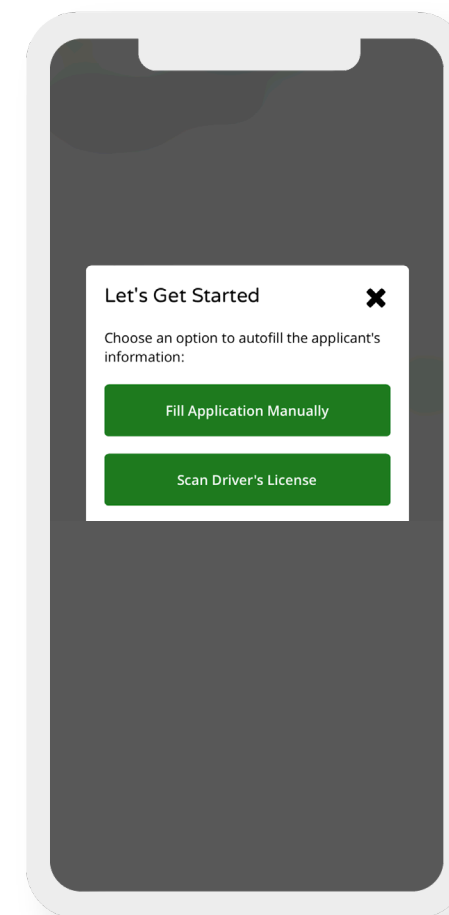
1

When your Customer is ready to apply, select “New Application.” Applying results in an inquiry on the Customer’s credit report. Do **not** make any statements that suggest an authorized inquiry will be removed from a person’s credit report.



2

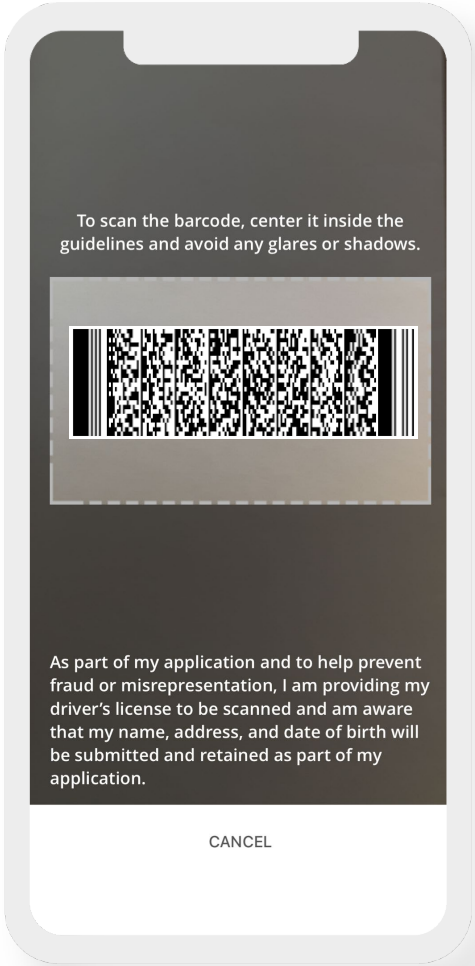
Select the “Plan Number” and enter the “Amount Requested.” The “Reference Number” is optional and can be used for an internal job number if desired.



3

Select which method you’d like to use to begin the Customer’s application.

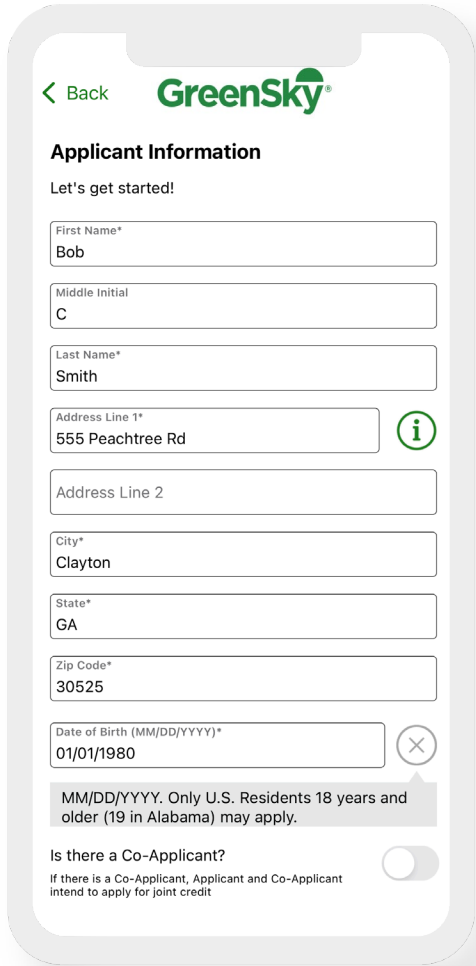
Submit a New Application



4a

Scan Driver's License

This option allows you to scan the barcode on the back of the Driver's License to pre-populate many fields.

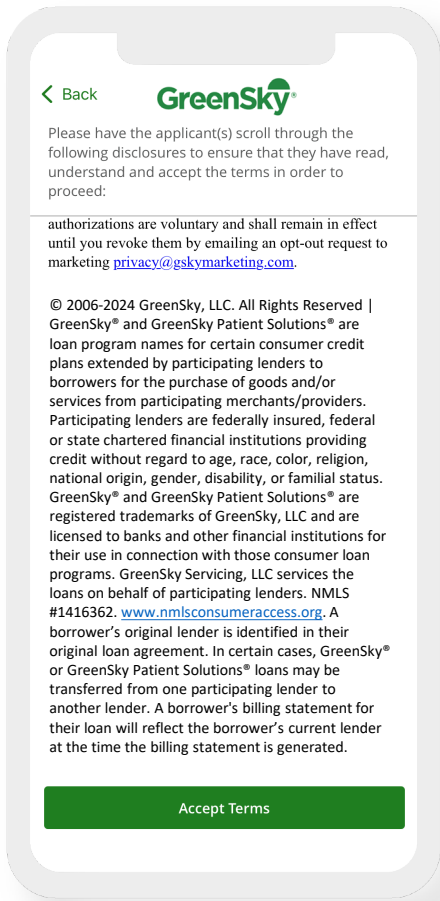


4b

Fill Application Manually

Allows your Customer to complete a shortened application with a few fields.

Submit a New Application



[Back](#) **GreenSky**

Please have the applicant(s) scroll through the following disclosures to ensure that they have read, understand and accept the terms in order to proceed:

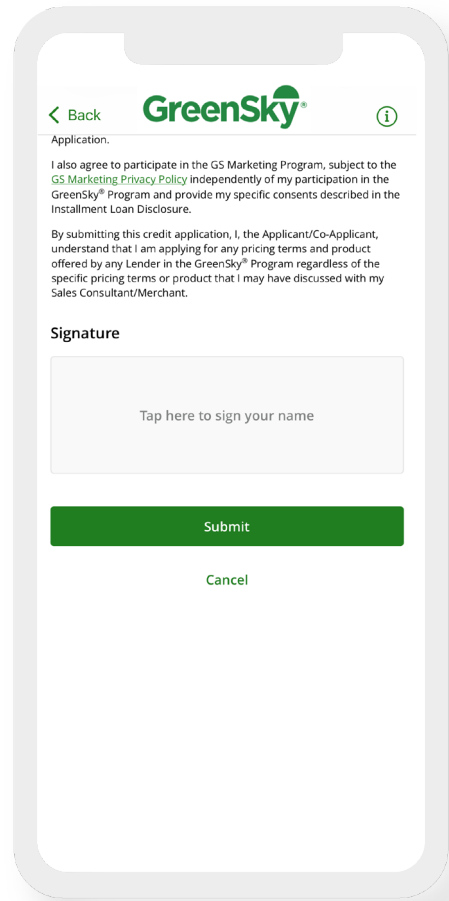
authorizations are voluntary and shall remain in effect until you revoke them by emailing an opt-out request to privacy@gsmarketing.com.

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Accept Terms

5

The Customer should read the application disclosures and “Accept Terms”.



[Back](#) **GreenSky**

Application.

I also agree to participate in the GS Marketing Program, subject to the [GS Marketing Privacy Policy](#) independently of my participation in the GreenSky® Program and provide my specific consents described in the Installment Loan Disclosure.

By submitting this credit application, I, the Applicant/Co-Applicant, understand that I am applying for any pricing terms and product offered by any Lender in the GreenSky® Program regardless of the specific pricing terms or product that I may have discussed with my Sales Consultant/Merchant.

Signature

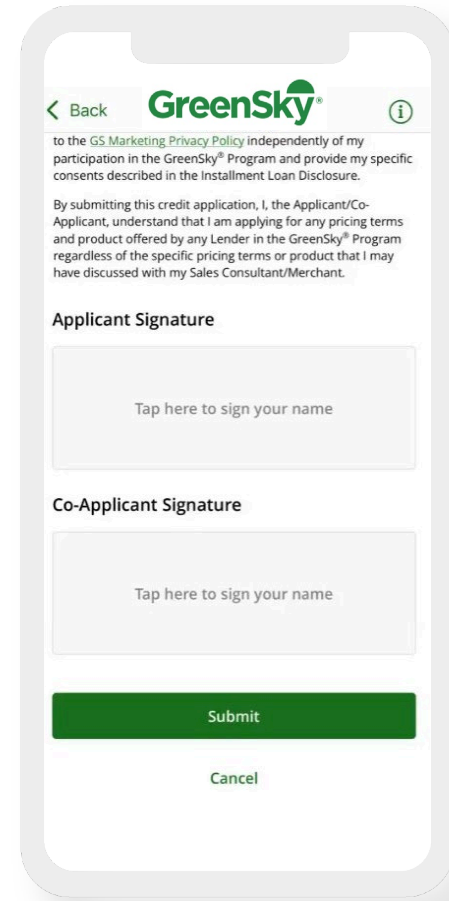
Tap here to sign your name

Submit

Cancel

6

The Customer should review their loan application and sign, authorizing the credit check. The electronic signature must represent the Customer’s physical signature. “X”s, straight lines, or other marks that do not reflect the Customer’s physical signature may result in you having to refund any transactions on the subsequent loan account. If there is a co-applicant, they will review and sign, too. Then the Customer should click “Submit.”



[Back](#) **GreenSky**

to the [GS Marketing Privacy Policy](#) independently of my participation in the GreenSky® Program and provide my specific consents described in the Installment Loan Disclosure.

By submitting this credit application, I, the Applicant/Co-Applicant, understand that I am applying for any pricing terms and product offered by any Lender in the GreenSky® Program regardless of the specific pricing terms or product that I may have discussed with my Sales Consultant/Merchant.

Applicant Signature

Tap here to sign your name

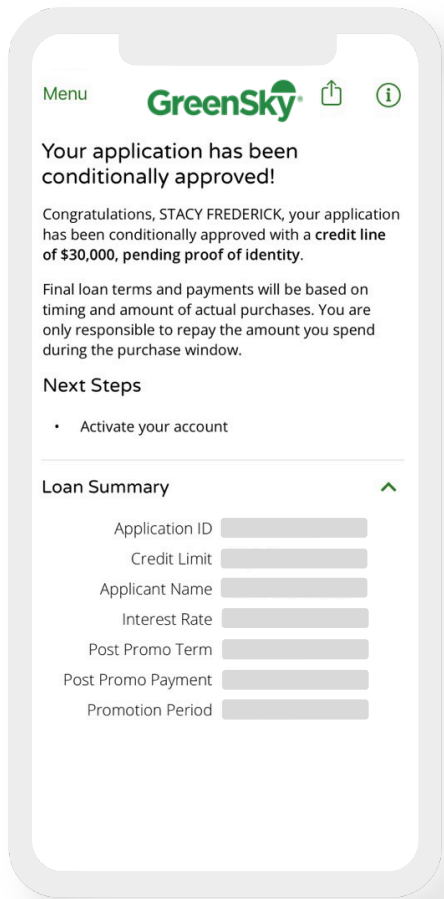
Co-Applicant Signature

Tap here to sign your name

Submit

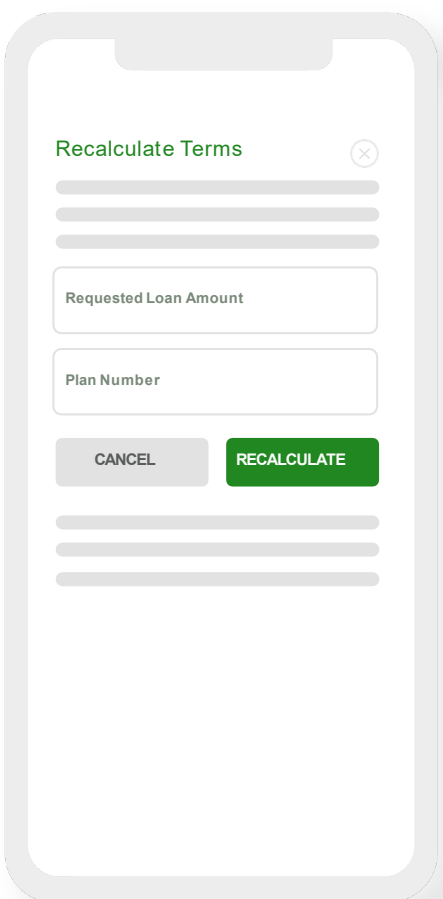
Cancel

Submit a New Application



7

Most Customer(s) will receive a decision in seconds from application submission*.



8

If desired, "Recalculate Terms" allows the plan number and/or requested loan amount to be updated.

*Applications with data entry or credit check complications may be decided in period longer than seconds.

Submit a New Application: Authorized Loan Amount

Menu GreenSky

Authorized Loan Amount

\$25,000

The Authorized Loan Amount (ALA) will be your loan's Credit Limit, which is the maximum amount the Merchant is authorized to charge the loan.

Recalculate Terms >

After selecting 'Next', customer(s) will need to activate their account.

Next

9

If the Customer wishes to proceed with the loan, they must review the “Authorized Loan Amount (ALA).” ALA is the total amount your Customer has authorized to be charged on their account. The ALA can be the same or less than the approved loan amount.

The Customer should click “Next” when they are ready to continue to activation.

Other Application Decisions

Menu
GreenSky

We are unable to approve your application. You will receive a letter within 30 days with the results of our credit review. We are happy to complete a second application should you have a qualified co-applicant.

Application ID

Reference Number (Not supplied)

Applicant

APPLY AGAIN WITH A CO-APPLICANT

Not approved,
Apply with a co-applicant

Menu
GreenSky

Application Pending

Thank you for applying. We need a little more time to review your application.

Customer Details

Applicant Name

Application ID

Requested Loan Amount

Reference # (Not supplied)

Refresh Application Status

Application is Pending

Menu
GreenSky

Application Pending

We were unable to access the credit file due to a credit freeze placed on applicant(s) credit report.

In order for us to process your application, you will need to call Experian at 1-888-397-3742 or access your credit bureau online at www.experian.com/freeze/center.html and have the freeze temporarily removed.

Once the freeze has been removed, tap below to reprocess your application.

Application ID

Reference Number (Not supplied)

Applicant

Requested Amount

Reprocess Application

Credit is Frozen

Menu
GreenSky

Application Pending

We were unable to access the credit file due to a lock placed on applicant(s) credit report.

In order for us to process your application, you will need to access your mobile Experian app to unlock your credit report. If you need assistance with the mobile app, you can call Experian at 1-888-397-3742 and have the lock temporarily removed.

Once the lock has been removed, tap below to reprocess your application.

Application ID

Reference Number (Not supplied)

Applicant

Requested Amount

Reprocess Application

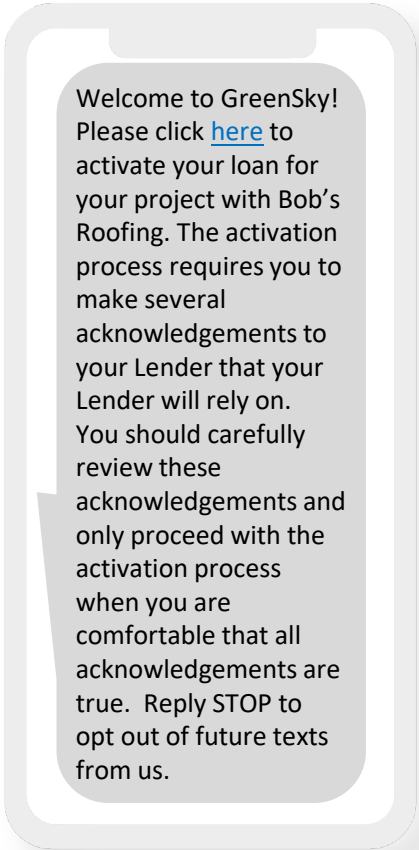
Credit is Locked

10

In some cases, one of these other decisions will be the result. Encourage the Customer to follow the directions on the screen if they would like to continue with their GreenSky application.

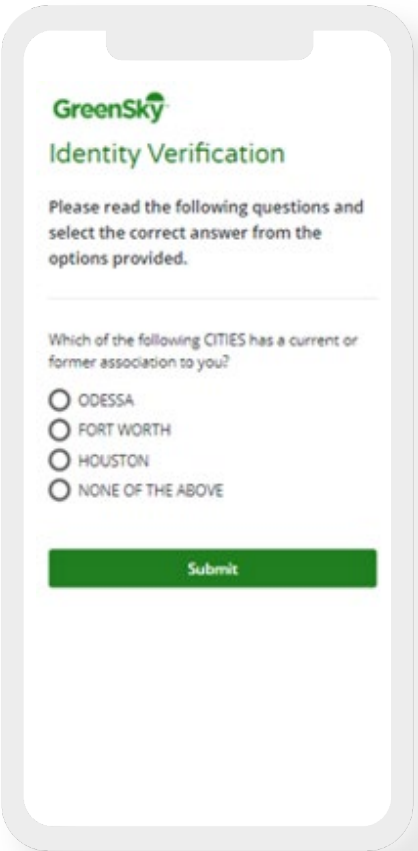
Submit a New Application: Loan Activation

Customer's Device



11

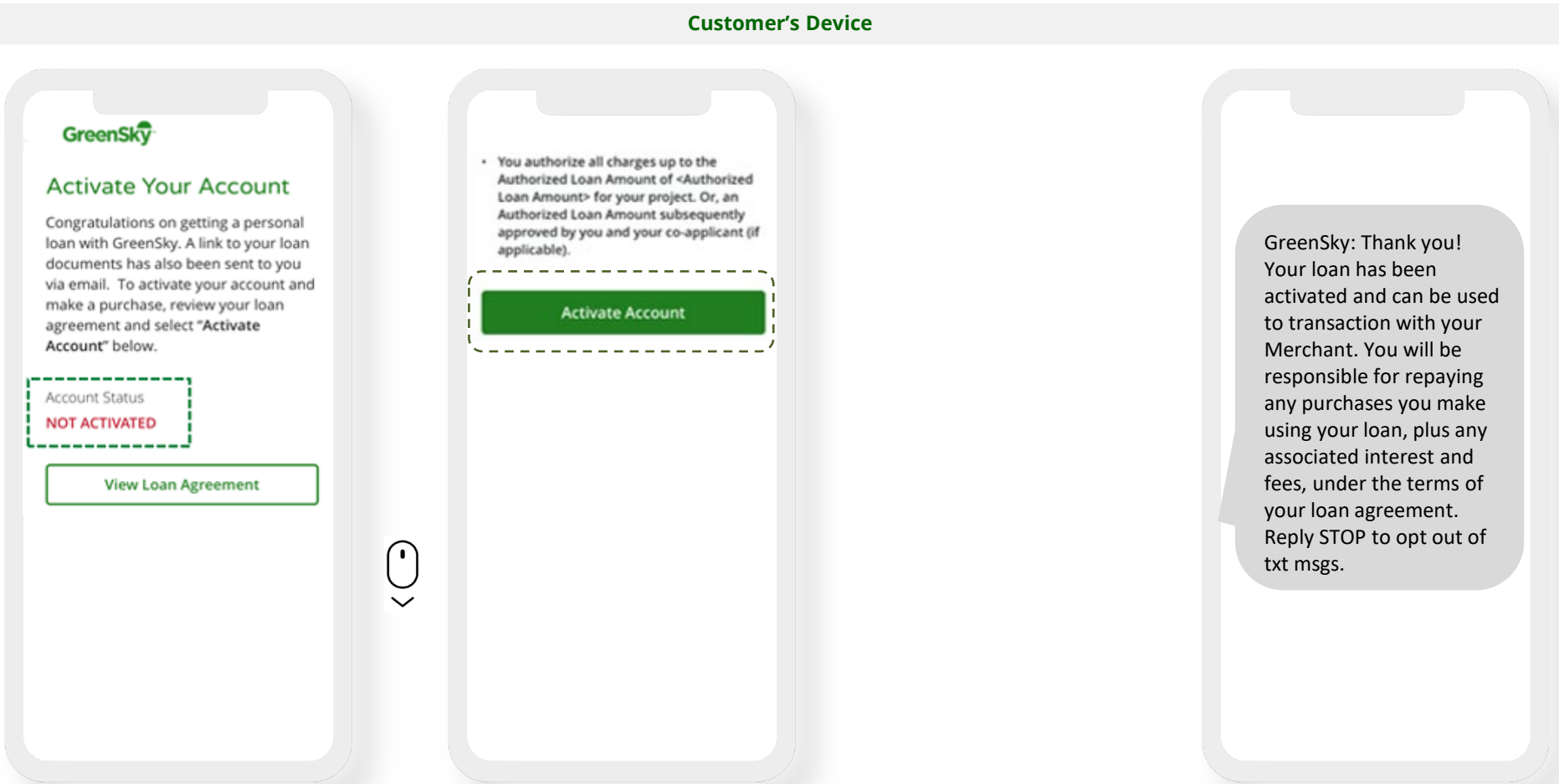
The primary applicant and co-applicant, if applicable, will receive a text and/or email to activate their loan. Click the link provided.



12

They may need to verify their identity, such as by answering a few questions.

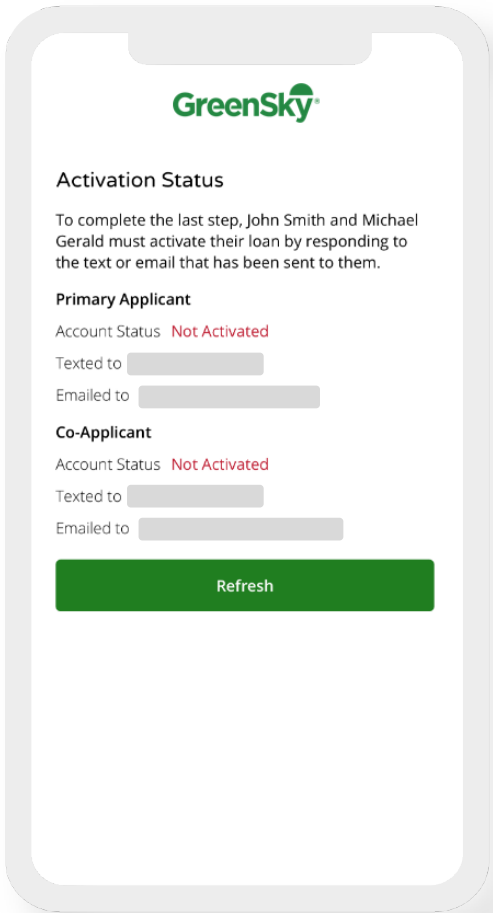
Submit a New Application: Loan Activation



13 The Customer(s) should read the important disclosures and then scroll down and click "Activate Account." By activating their account, the applicant(s) will, among other things, electronically sign their loan agreement, agree to the use of electronic records in connection with their GreenSky loan, and authorize transactions on their loan up to the Authorized Loan Amount. Customers should carefully review the activation acknowledgements and only activate when they are ready to agree with every acknowledgment.

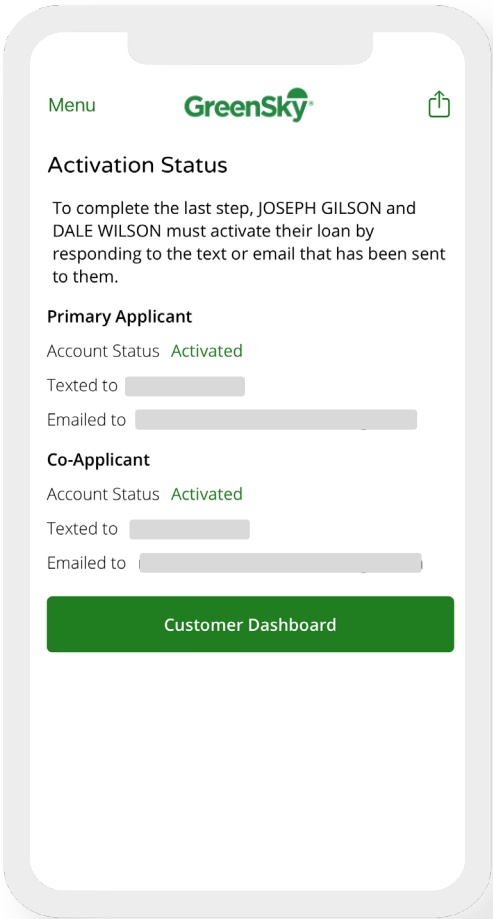
14 They will receive a text and/or email, letting them know the activation process is complete.

Submit a New Application: Loan Activation



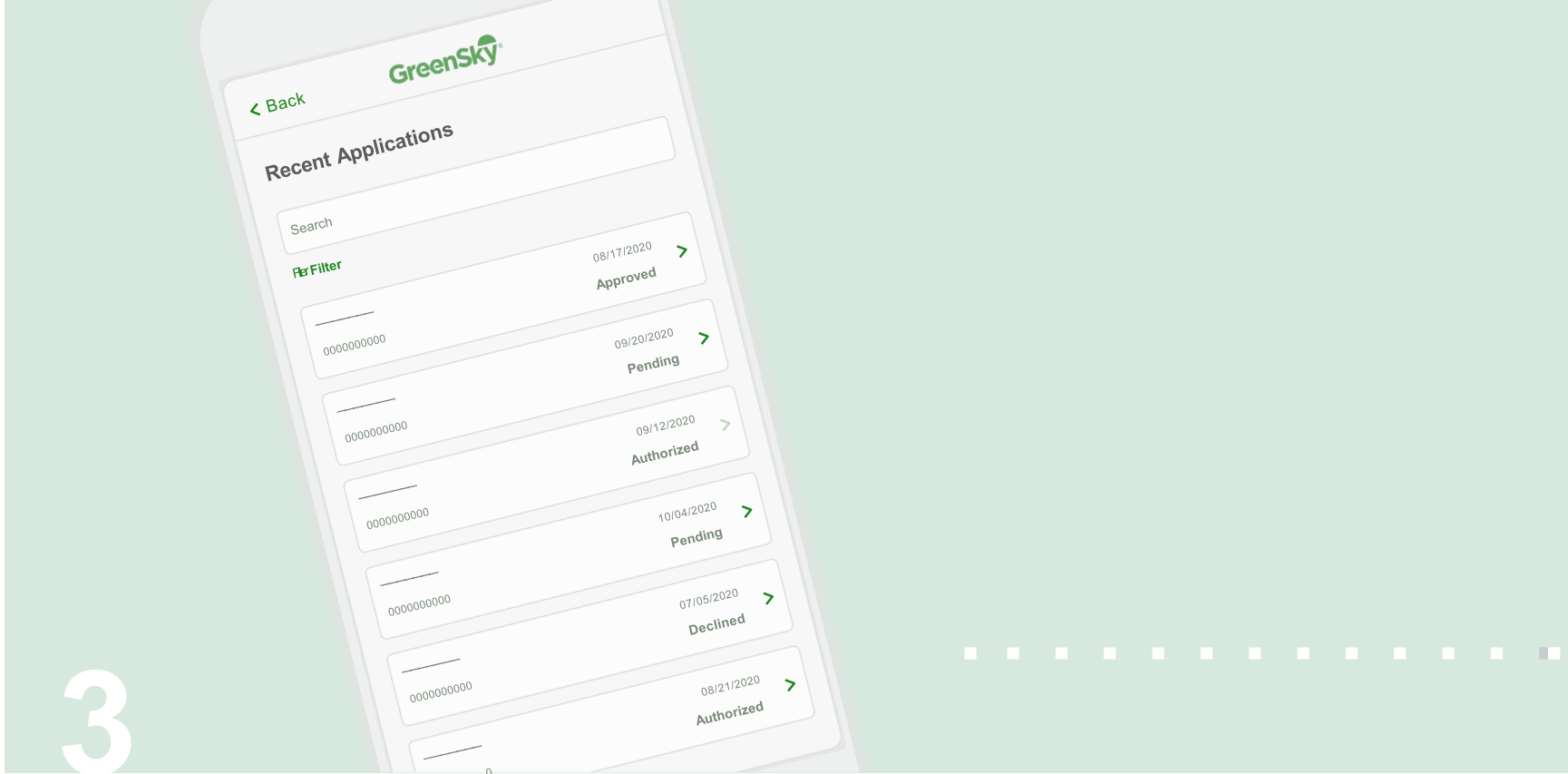
15

On your device, clicking “Refresh” displays the current status of the Customer’s account.



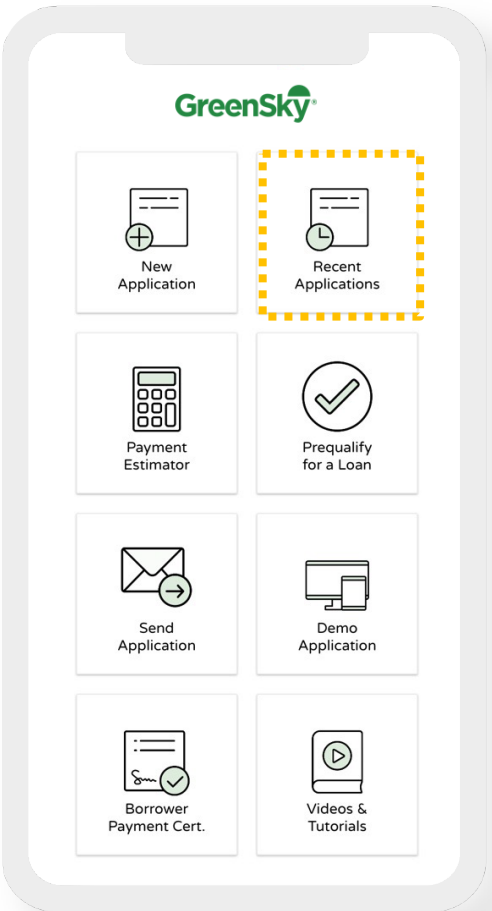
16

Once the primary applicant and co-applicant have activated, you can visit the Customer Dashboard to review details or submit a transaction.



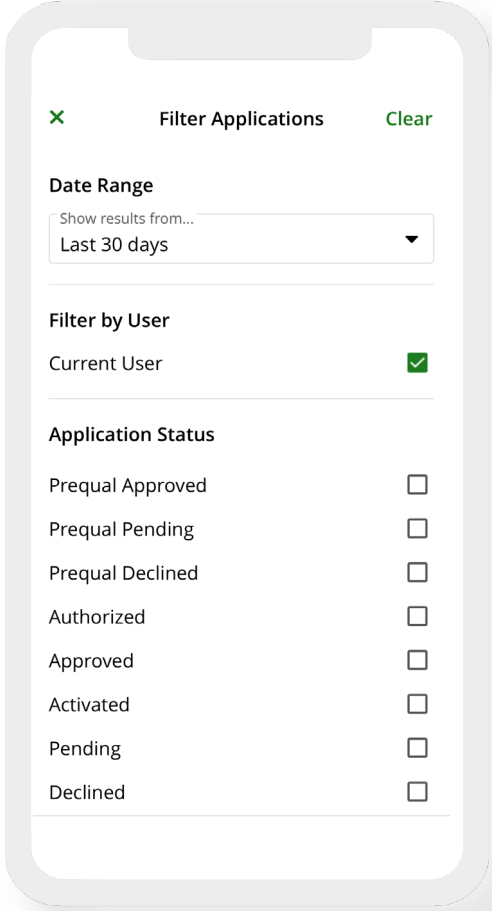
View Recent Applications

Recent Applications



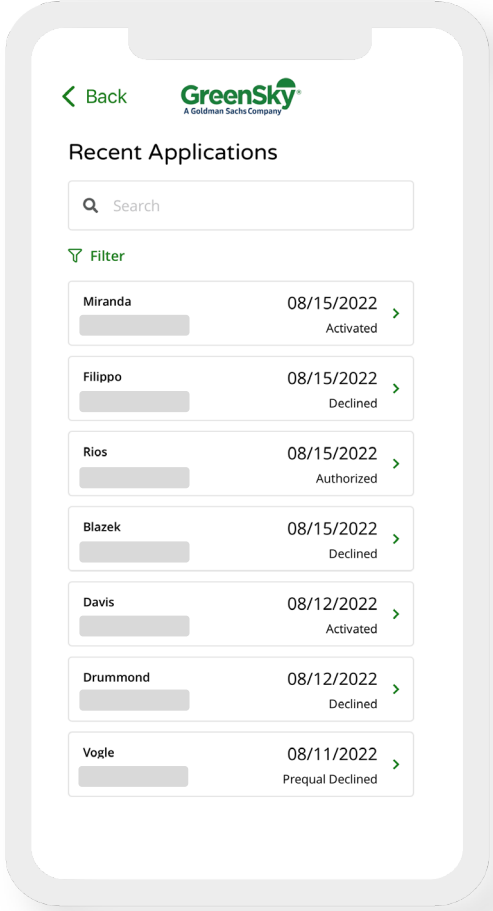
1

Check the status of a Customer's application by clicking "Recent Applications".

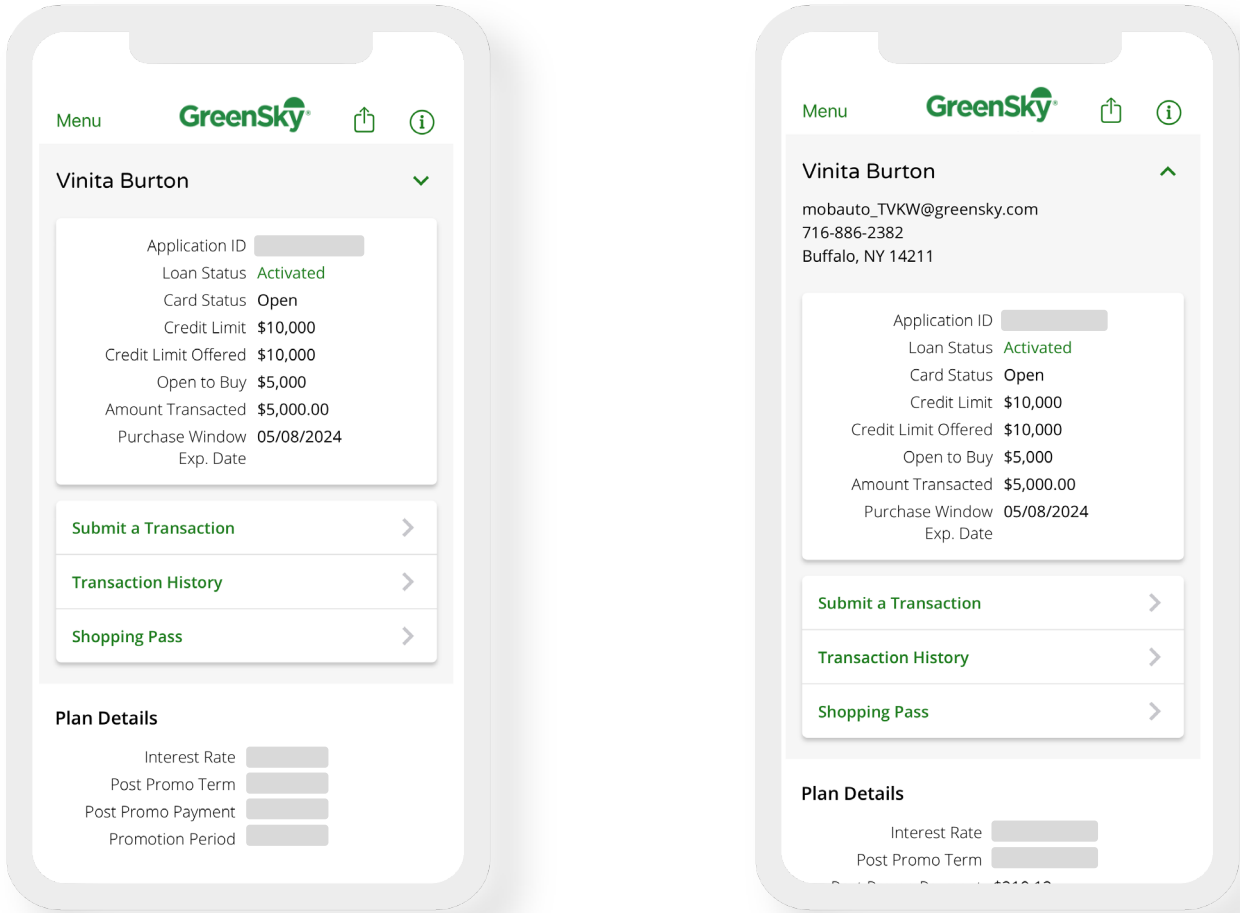


2

Users can use the search and/or filter to find a recent application. User can choose their favorite search parameters and select "Save as default" to easily re-use the search parameters in the future.

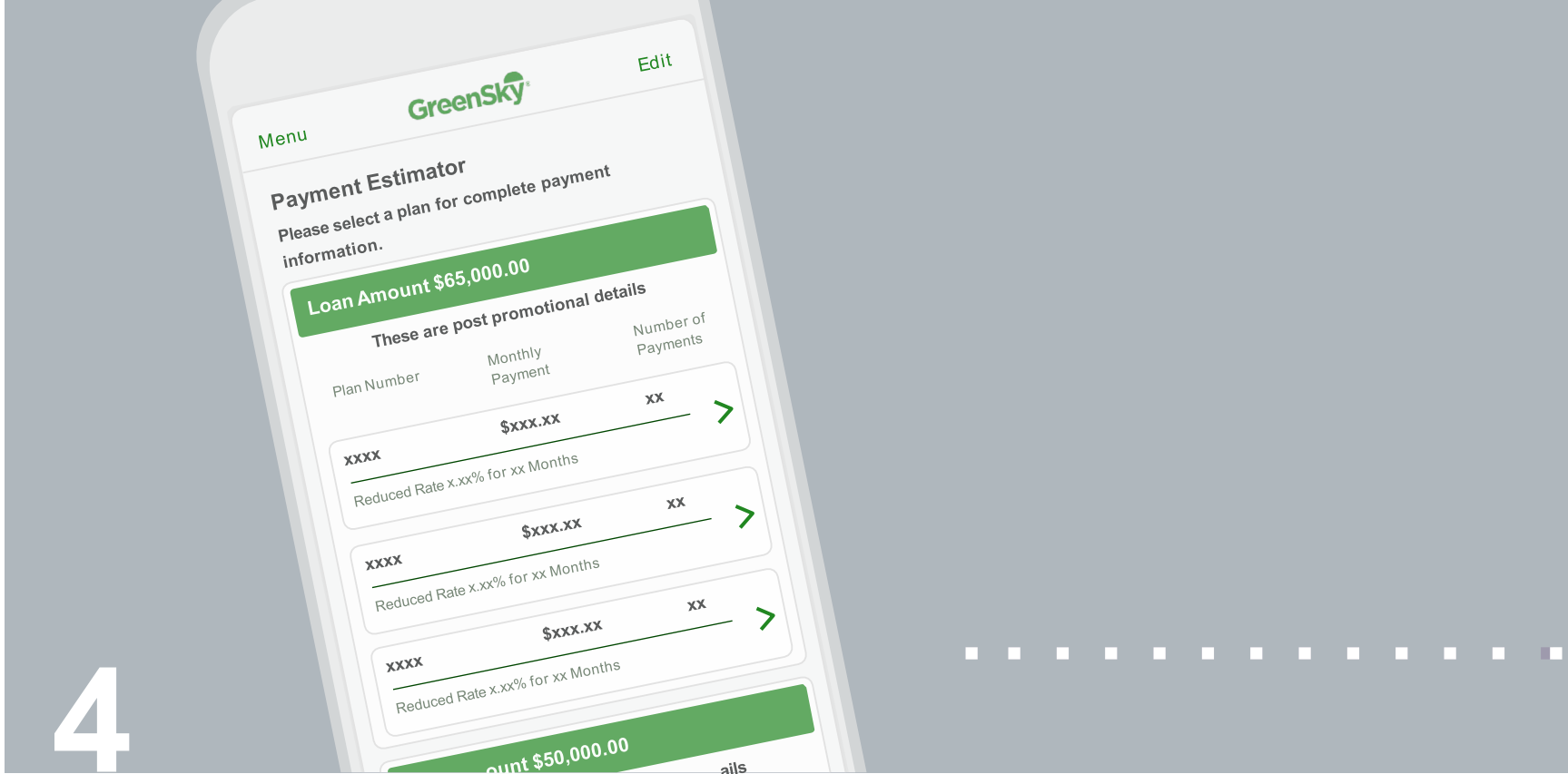


Recent Applications



3

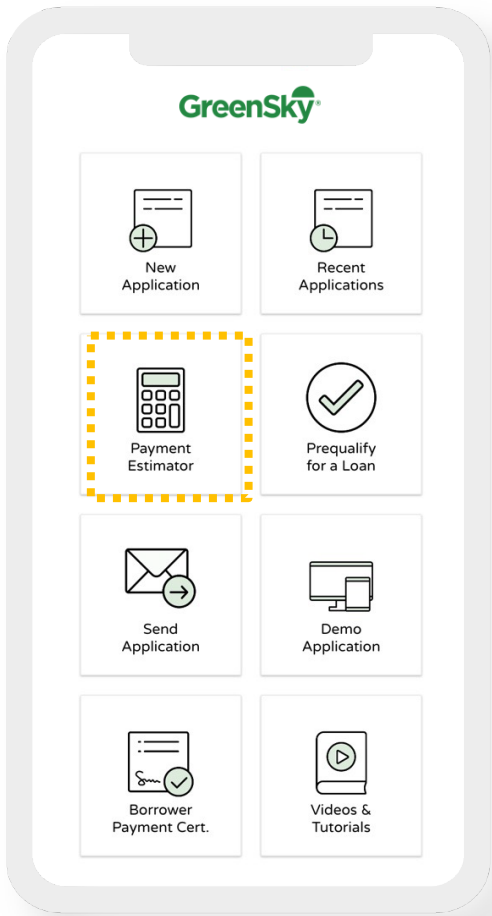
Many important details are displayed on the Customer Dashboard. Expanding the menu will display the Customer’s contact information. You have access to submit a transaction (if you have permission to do this with your Merchant), review transaction history, and review the Customer’s shopping pass.



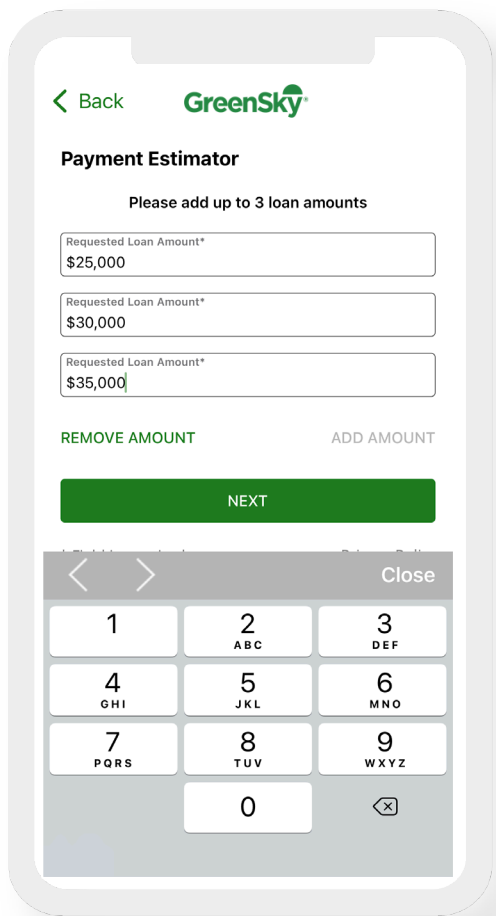
4

Use the Payment Estimator

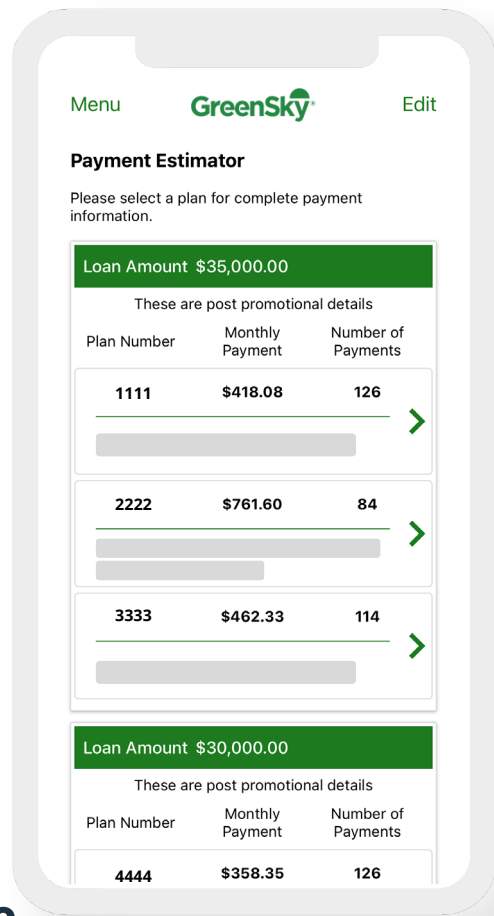
Payment Estimator



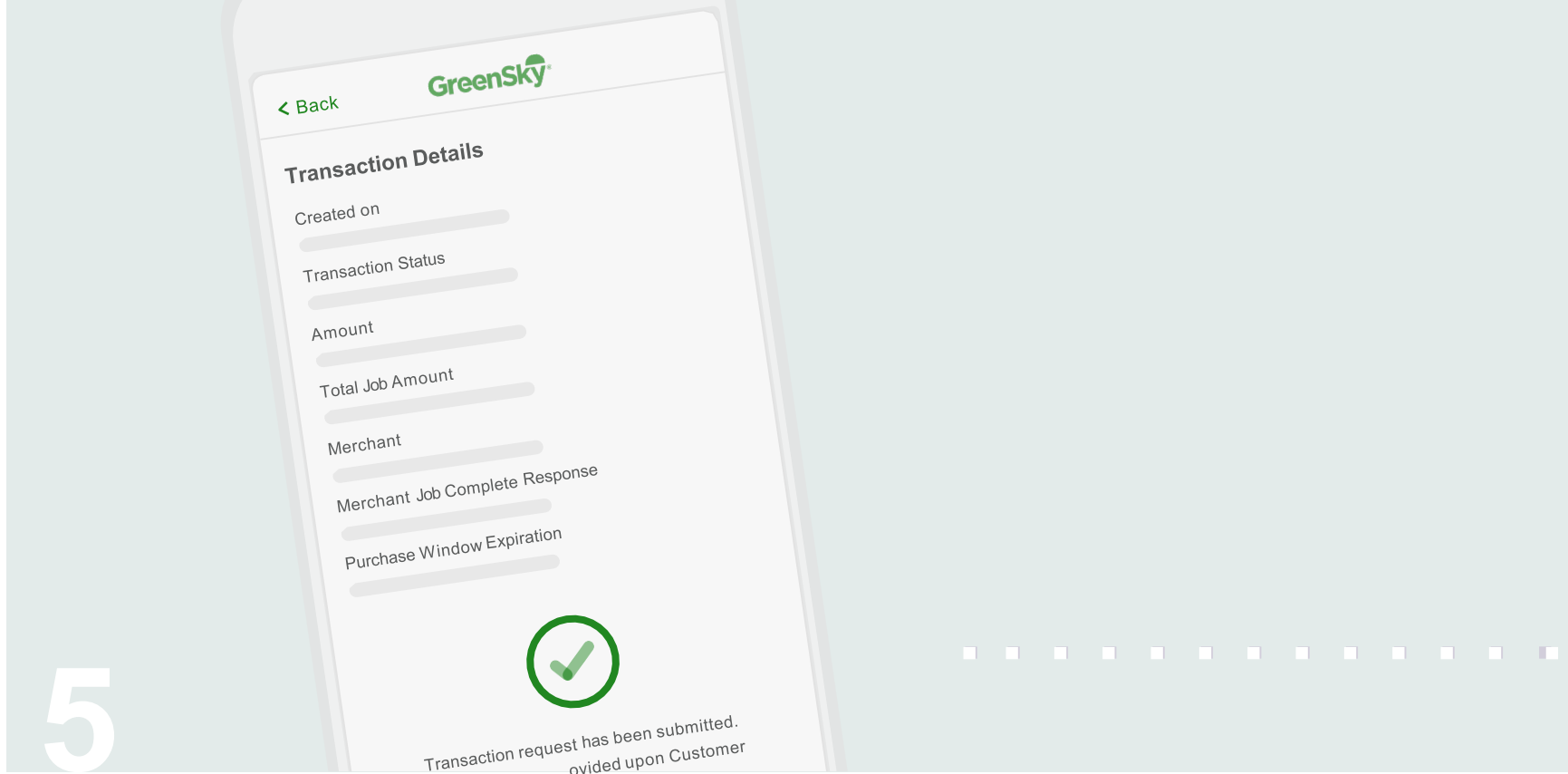
1
From the home screen, click “Payment Estimator”.



2
Select up to three loan plans. Then enter up to three different loan amounts.
Select “Next”.

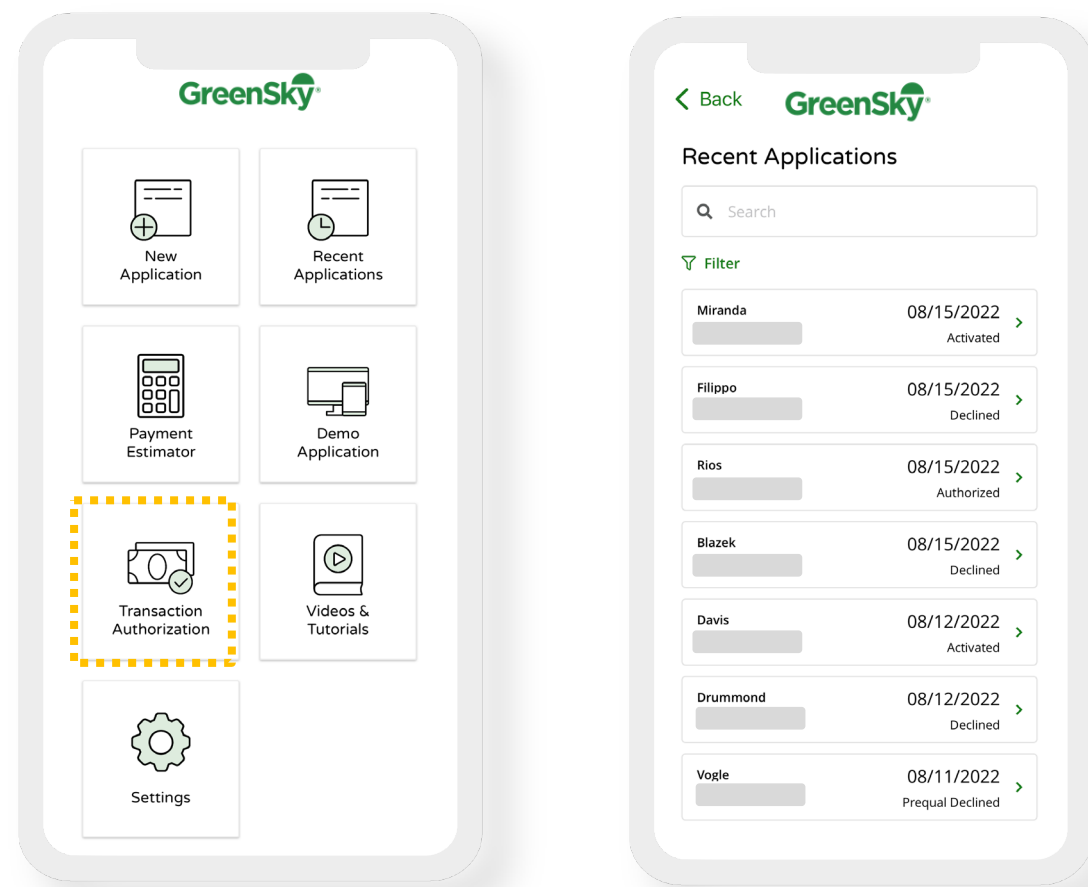


3
The Customer can select any option to learn more. If the Customer is ready to apply, select “Apply Now”, then “Continue,” to go into the application.



Manage Transaction Authorizations

Transaction Authorizations



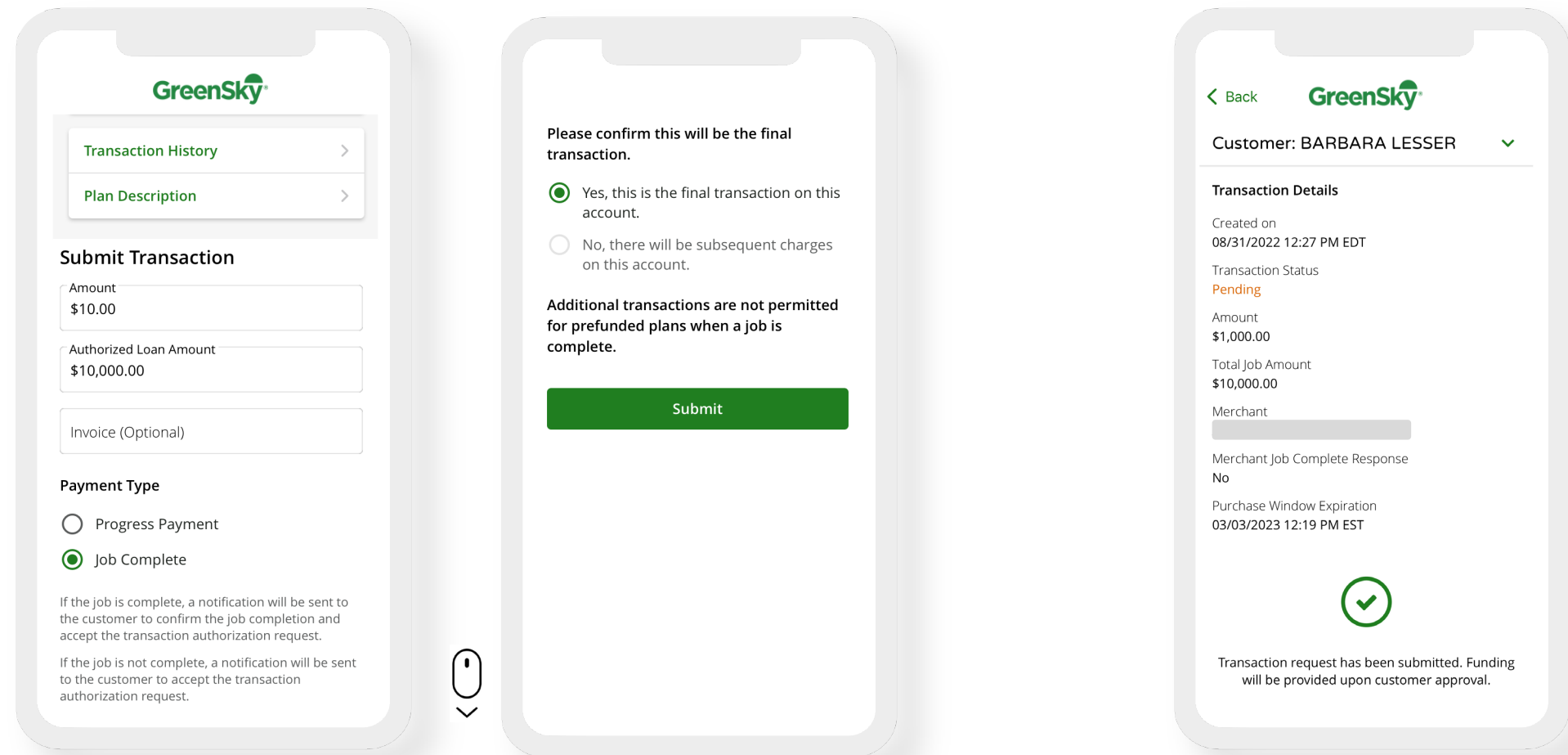
1

Select “Transaction Authorization” to see the last 7 days of activated applications associated with your user ID.

Search and filter can be used to find applications beyond the 7 days or not associated with your user ID (see next page).

This tile is only available to businesses who have requested it display for their Mobile App. Contact GreenSky to learn more.

Transaction Authorizations



Screen 1: Submit Transaction

GreenSky

Transaction History >

Plan Description >

Submit Transaction

Amount
\$10.00

Authorized Loan Amount
\$10,000.00

Invoice (Optional)

Payment Type

☐ Progress Payment

☒ Job Complete

If the job is complete, a notification will be sent to the customer to confirm the job completion and accept the transaction authorization request.

If the job is not complete, a notification will be sent to the customer to accept the transaction authorization request.

Screen 2: Confirmation

Please confirm this will be the final transaction.

☒ Yes, this is the final transaction on this account.

☐ No, there will be subsequent charges on this account.

Additional transactions are not permitted for prefunded plans when a job is complete.

Submit

Screen 3: Transaction Details

< Back GreenSky

Customer: BARBARA LESSER ✓

Transaction Details

Created on
08/31/2022 12:27 PM EDT

Transaction Status
Pending

Amount
\$1,000.00

Total Job Amount
\$10,000.00

Merchant

Merchant Job Complete Response
No

Purchase Window Expiration
03/03/2023 12:19 PM EST

Transaction request has been submitted. Funding will be provided upon customer approval.

2

You must only submit a transaction request with your Customer's authorization. Although GreenSky will seek your Customer's authorization directly, you should also retain evidence of authorization for your own records and to protect against claims the transaction was unauthorized.

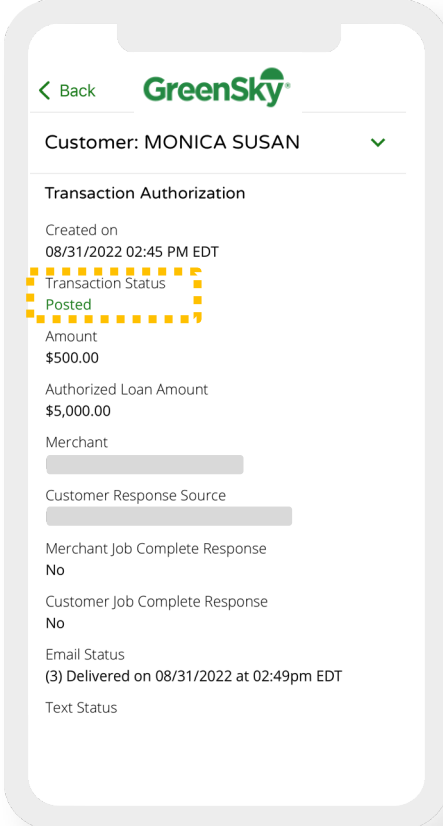
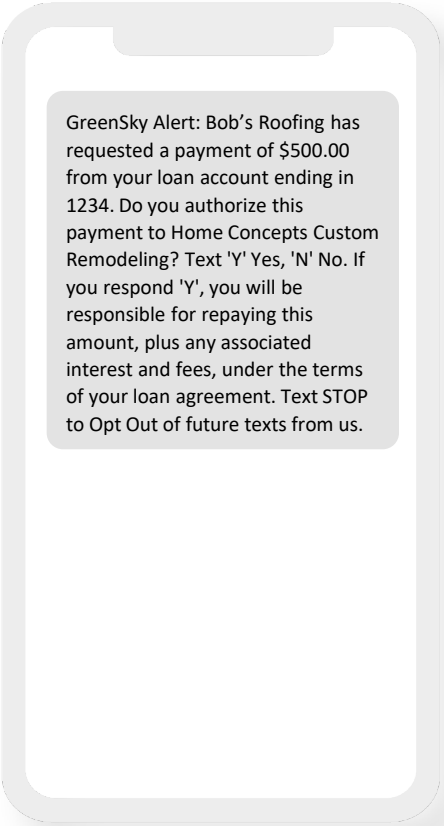
To submit a transaction request, simply enter the charge amount, Authorized Loan Amount, and select the payment type. Then, click "Submit."

3

Once submitted, a confirmation will display with the transaction request details.

Transaction Authorizations

Customer's Device



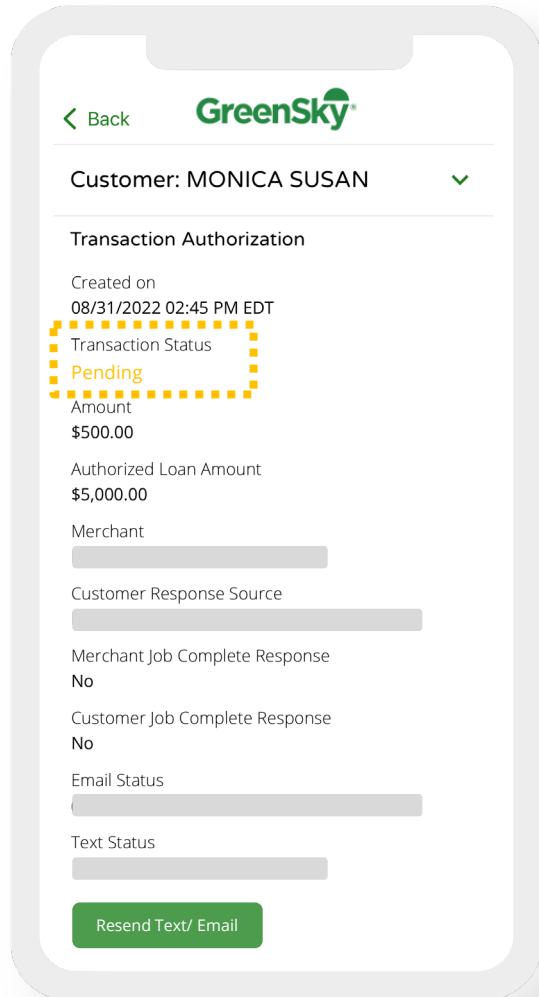
4

GreenSky will alert the primary applicant (and co-applicant, if there is one) to the transaction and seek confirmation (and job complete status, if applicable) through text and/or email. After the transaction is approved by the Customer, the transaction will automatically process. Funds will be deposited in your account in approximately 2 business days.

5

You can check the status of any transaction by refreshing the transaction screen.

Transaction Authorizations



< Back **GreenSky**

Customer: MONICA SUSAN ✓

Transaction Authorization

Created on
08/31/2022 02:45 PM EDT

Transaction Status
Pending

Amount
\$500.00

Authorized Loan Amount
\$5,000.00

Merchant
[Redacted]

Customer Response Source
[Redacted]

Merchant Job Complete Response
No

Customer Job Complete Response
No

Email Status
[Redacted]

Text Status
[Redacted]

Resend Text/ Email

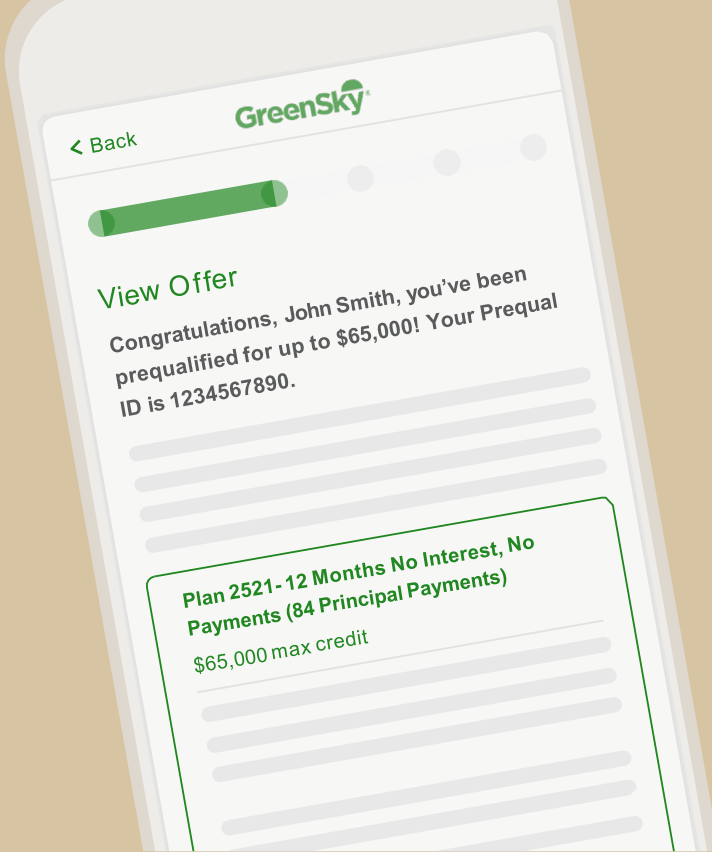
6

The on-demand **Resend Text & Email** button allows you to resend a transaction request text message/email to your Customer.

Please keep in mind:

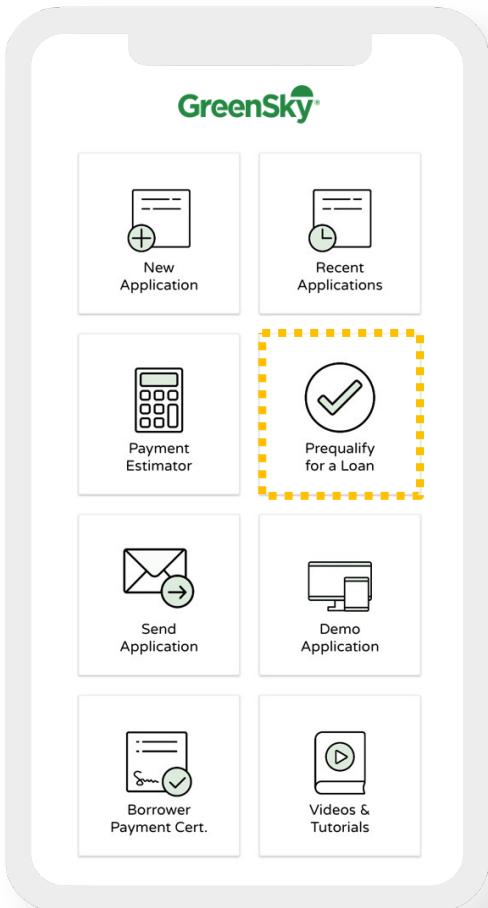
- You can resend the text/email immediately after the transaction request is submitted. A text/email resend can be initiated up to two times total, per transaction. However, the second and final resend cannot be resent within 12 hours of the first resend.
- A text/email resend will only be sent if a valid mobile phone number and/or email address are on file.
- GreenSky observes a “blackout period,” 9:00 pm to 8:00 am local time, where a text message will not be sent to Customers. If a resend is initiated during this time, the email will go out immediately, but the text message will be sent once the “blackout period” ends.

6



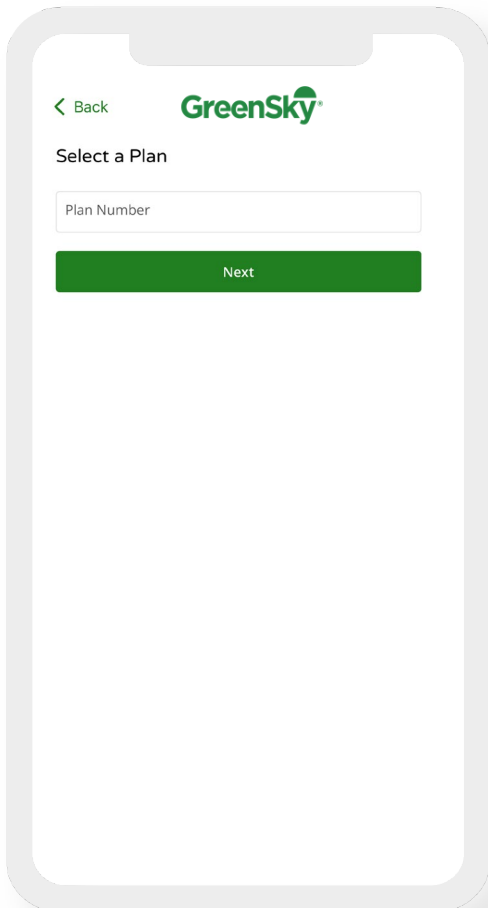
Prequalify for a Loan

Prequalify for a Loan



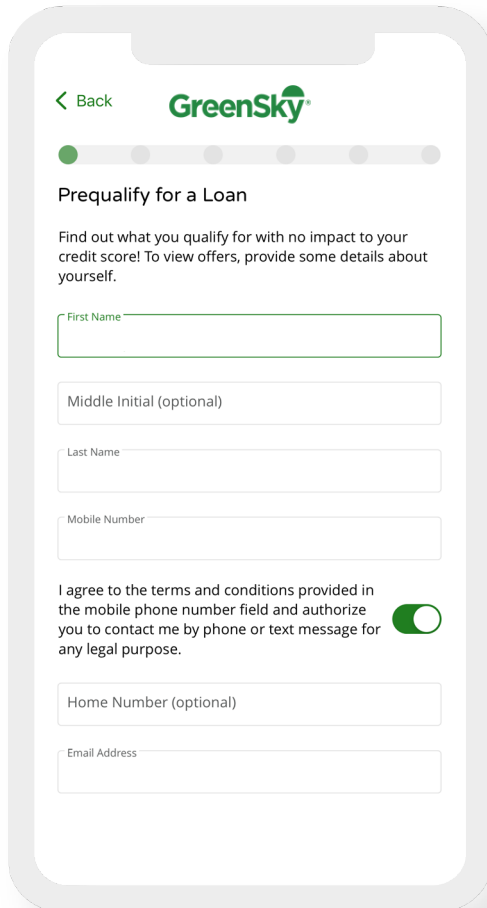
1

Click on the “Prequalify for a Loan” tile to prequalify Customers with no impact to their credit score. As a reminder, if your Customer submits a prequalification request, there is an inquiry on their credit report. Do **not** make any statements that suggest an authorized inquiry will be removed from a person’s credit report.



2

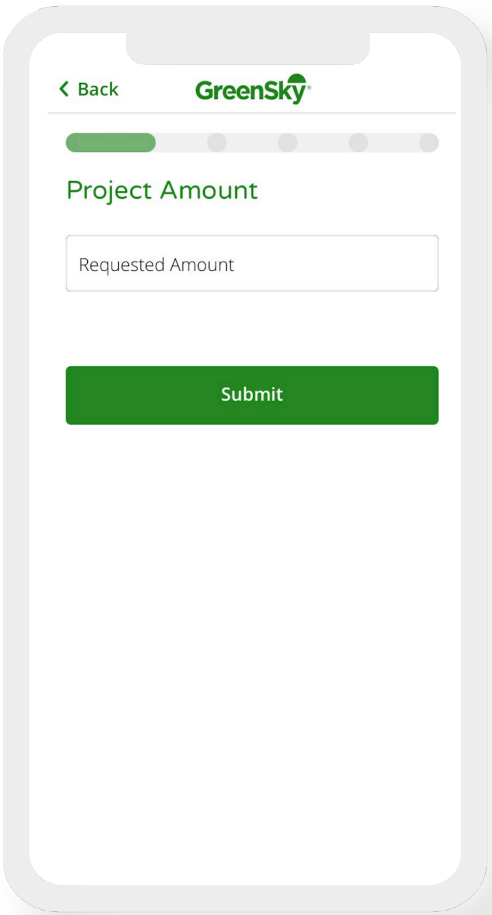
First, select a plan.



3

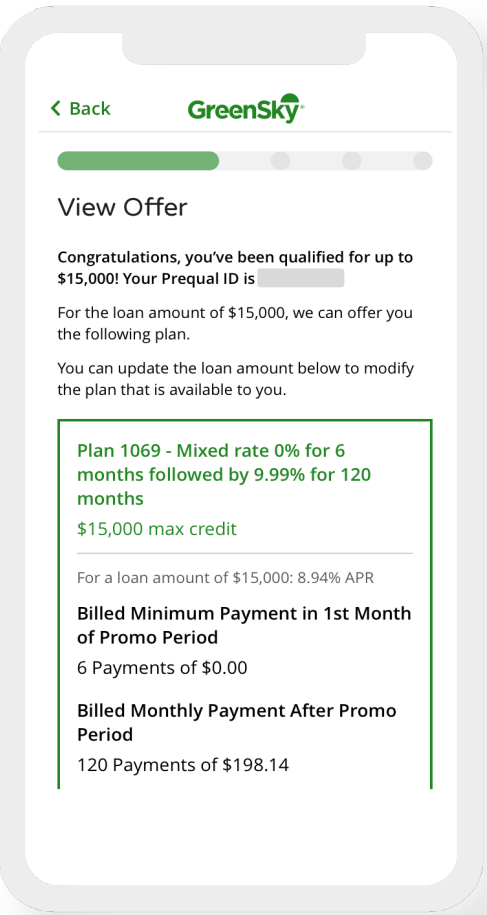
Then, have your Customer enter the information requested. There is also an option to prequalify with a co-applicant, if desired, which may increase a Customer’s ability to prequalify.

Prequalify for a Loan



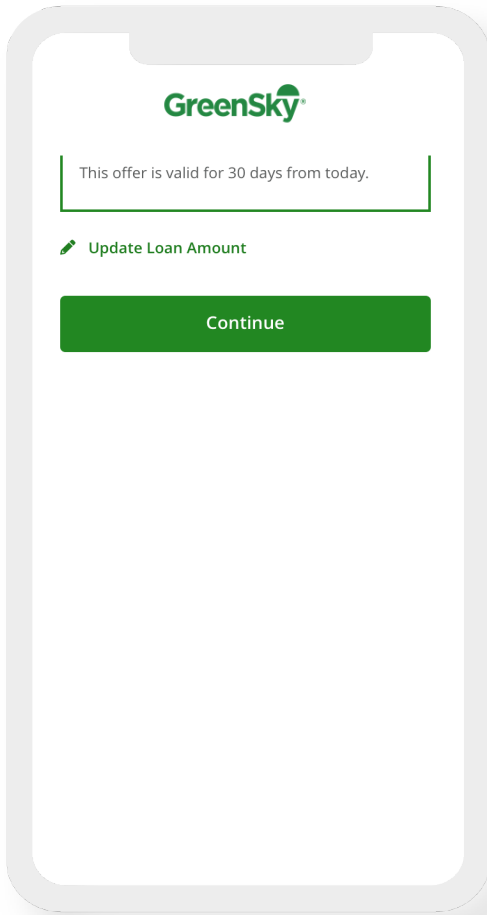
4

Next, your Customer should enter the requested loan amount.



5

Customers will have the opportunity to view their prequalified offer, which is valid for 30 days.



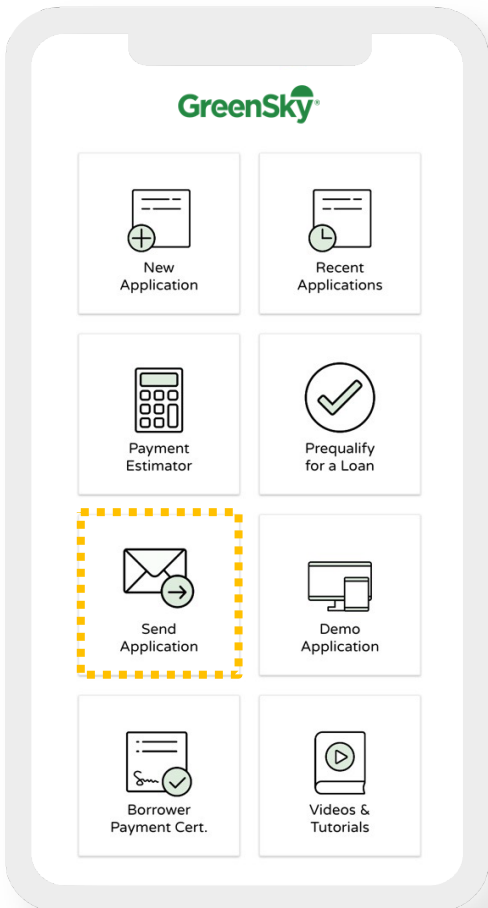
6

The Customer can turn the prequalified offer into a loan application by pressing “Continue” and completing the process.

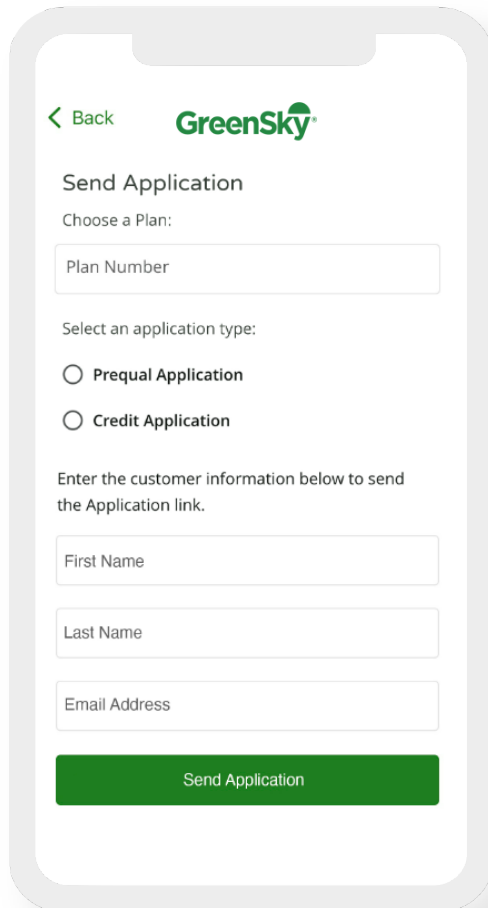


Send Application

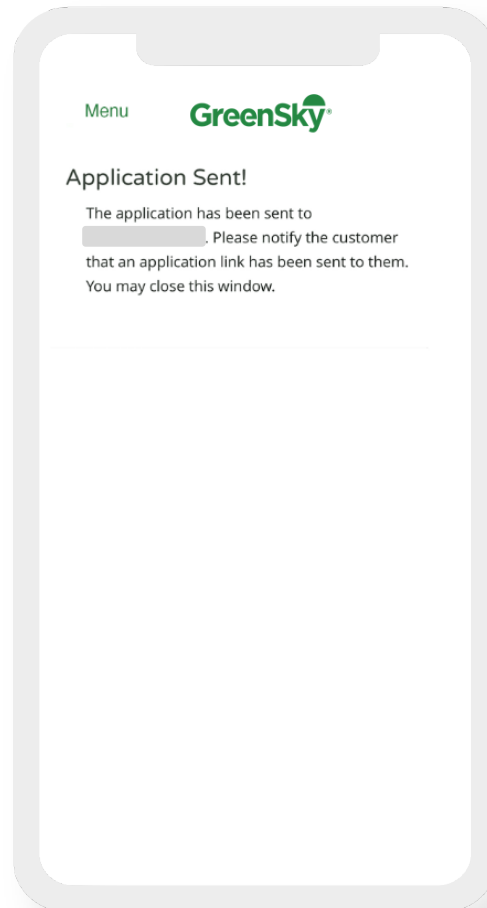
Send Application



1
Click on the “Send Application” tile to send a prequalification or credit application to a Customer.



2
Select the plan and application type you and the Customer have discussed. Enter the Customer’s name and email address and select “Send Application.”



3
A confirmation screen appears when the application has been sent successfully.

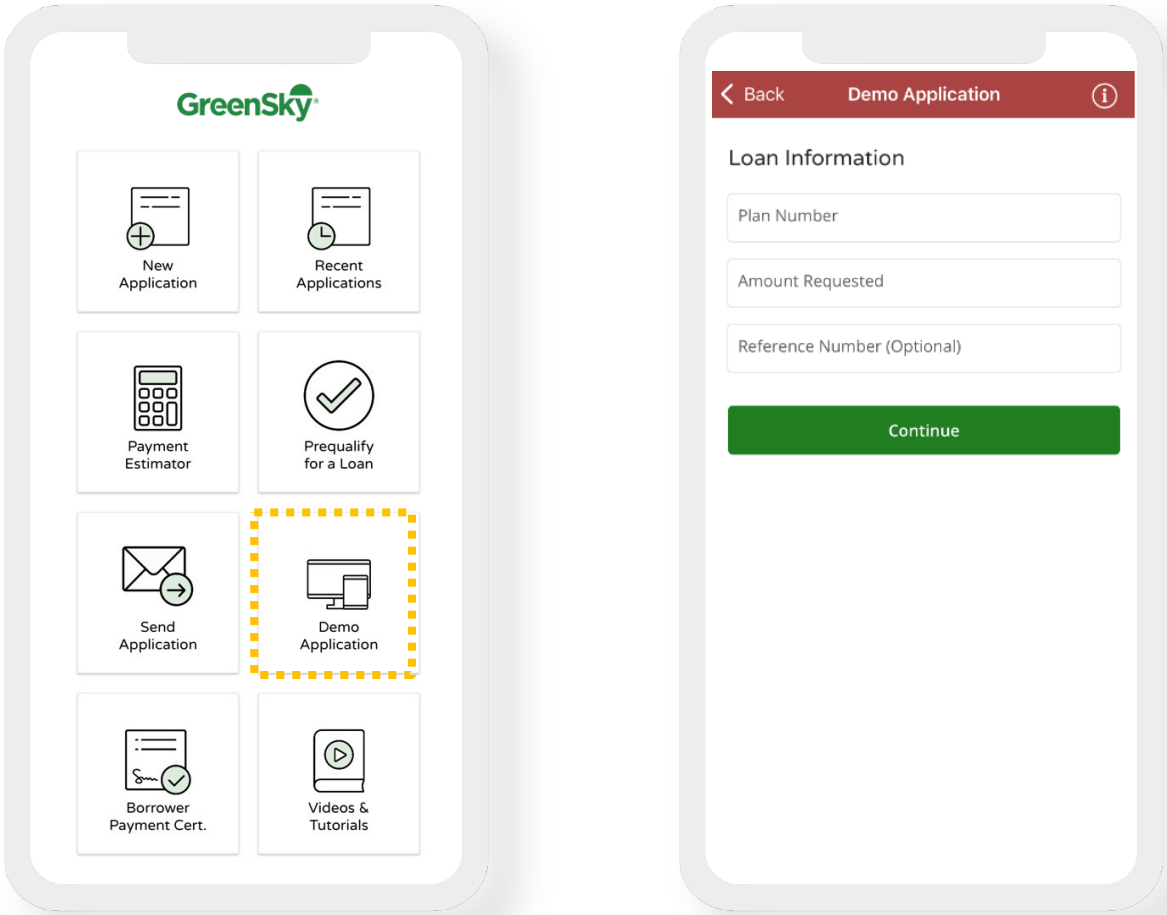
8

The image shows a smartphone screen displaying a 'Demo Application' interface. At the top, a red header bar contains a back arrow, the text 'Demo Application', and an information icon. Below the header, the title 'Loan Summary' is displayed. The form consists of three input fields: 'Plan Number*', 'Requested Loan Amount', and 'Reference Number (Optional)'. A green 'NEXT' button is positioned at the bottom of the form. The phone is set against a light brown background.



Demo the Application

Demo Application



1

Select the “Demo Application” tile in order to:

- Become familiar with the process by walking through the steps of a demo application.
- Train your sales team in what it looks like to see an approved, declined, or pending application.

Note: The red bar at the top of screen indicates you are in the demo application.

Thank you for choosing the GreenSky Program.

For questions or additional information, please reach out to your Client Growth Manager or the Service Concierge team at 800.357.1558 or merchants@greensky.com.

Under the GreenSky Program Agreement, you are responsible for complying with the Program's rules and requirements, including those described in the Program Agreement and Operating Instructions. You should have your employees regularly review the materials in the Resource Center and online at <https://www.greensky.com/merchantagreement> to ensure you are up to date on the latest Program rules and requirements.

