Solar Merchant Training
Headquartered in Atlanta, GA

Powering Commerce at the Point of Sale℠

More than $19 billion* in consumer loans across all 50 states via mobile and online transactions

*Cumulative since inception, as of June 30, 2019

**GreenSky® at a Glance**

Chosen by over 16,000* active businesses in the U.S.

Products for all types of consumers

Financing for the GreenSky® program is provided by Federally Insured federal and state chartered financial institutions

*As of June 30, 2019
Our Commitment to You

**Grow Your Business**
- Promotional plans
- Broad product set
- Credit limits up to $100k\(^1\)

**Delight Your Customers**
- Innovative mobile app
- Process payment with ease
- High Customer satisfaction

**Get There Faster**
- Paperless application process\(^2\) with decisions in seconds
- Same day funding with Customer approval

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1 Subject to credit approval.
2 Although you do not have to submit paperwork as part of the application process, you must ensure that you obtain and retain your customer’s written authorization to apply for a GreenSky® Program loan. See greensky.com/merchantagreement for important documentation. Applications with data entry or credit check complications may be decisioned in a period longer than seconds.
The GreenSky® Advantage
Why you and your Customers will love GreenSky

- Paperless1 Apply & Buy - No Documents Sent Back and Forth
- Credit Limits Up to $100,0004

- Split Loan Plans Available
- Staged Funding Available5

- Competitive Approval Rates
- Seamless Second Look Options

- Promotions Available: No Interest if Paid in Full in Promo Period2
- Payment Plans: Reduced Rate APRs4

- Borrower Can Have Work Perfomed at Any Location3
- Joint Applicants are Welcome on All Applications

- Six Month Purchasing Window
- High Accommodation Rates

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1 See details provided in this training and Operating Instructions at [greensky.com/merchantagreement](http://greensky.com/merchantagreement).
2 Interest is billed during the promotional period, but all interest is waived if the purchase balance is paid in full before the expiration of the promotional period.
3 Loans are for personal, family, or household use.
4 Fixed APR during the life of the loan. Subject to credit approval.
5 Subject to state law and program rules.
Offering Financing

1: Offering Financing
   - Take advantage of a broad set of products
   - Offer financing to both Cash and Budget Buyers

2: Submitting an Application

3: Completing the Project

4: Processing a Payment
Providing Multiple Options for Solar Customers

Project Size: $25,000

To balance their project goals with the constraints of their budget, customers can opt for:

18 Month Re-Amortization and 4.99% Fixed Interest Rate for 144 Months (Plan 2184)

$25,000

$271 for first month followed by $232/mo for 143 months

OR

18 Month Re-Amortization and 5.99% Fixed Interest Rate for 240 Months (Plan 2059)

$25,000

$218 for first month $179/mo for 239 months

Extending the terms from 12 years to 20 years reduces the monthly payment, making it easier for Customers to fit the project into their budget.

1 Subject to credit approval. Fixed interest rate of 4.99% for 144 months. Payment example assumes one time $25,000 purchase on approval date (APR 5.02%) with 1 payment of $270.09 followed by 143 amortized payments of $231.09. Payments assume Account Activation charge of $39 applies and is due with first required payment.

2 Subject to credit approval. Fixed interest rate of 5.99% for 240 months. Payment example assumes one time $25,000 purchase on approval date (APR 6.01%) with 1 payment of $217.96 followed by 239 amortized payments of $178.96. Payments assume Account Activation charge of $39 applies and is due with first required payment.
Providing Split Loan Plan Options for Solar Customers

Project Size: $25,000

To balance their project goals with the constraints of their budget, customers can opt for:

1. **12 Month No Interest if Paid in Full with No Minimum Monthly Payments Required (Plan 2521)**
   - $7,000
   - Pay off in a year and Interest is waived
   - No payments required for 1 year

2. **Fixed Interest Rate 2.99% for 144 Months (Plan 2742)**
   - $18,000
   - $188 for first month
   - $149/mo for 143 months

Customers have the option of splitting their total approved credit limit into two separate loans. This gives consumers the opportunity to select plans that work with their finances and maximize the benefits of our promotional financing options.

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1. Subject to credit approval. Interest is billed during the promotional period but all interest is waived if the purchase amount is paid in full within 12 months. There are no required minimum monthly payments during the promotional period.

2. Subject to credit approval. Fixed interest rate of 2.99% for 144 months. Payment example assumes one time $25,000 purchase on approval date (APR 3.03%) with 1 payment of $187.91 followed by 143 amortized payments of $148.91. Payments assume Account Activation charge of $39 applies and is due with first required payment.
Providing Split Loan Plan Options for Solar Customers

Project Size: $25,000

To balance their project goals with the constraints of their budget, customers can opt for:

1. **12 Month No Interest if Paid in Full with No Minimum Monthly Payments Required (Plan 2521)**
   - Pay off in a year and Interest is waived
   - No payments required for 1 year
   - $7,000

2. **18 Months and 5.99% Fixed Rate for 240 Months (Plan 2059)**
   - $168 for the first month
   - 129/mo for 239 months
   - $18,000

AND

Customers have the option of splitting their total approved credit limit into two separate loans. Offering 20 year options further gives consumers the opportunity to select a plan that works with their finances and maximizes the benefits of our promotional financing options.

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1. Subject to credit approval. Interest is billed during the promotional period but all interest is waived if the purchase amount is paid in full within 12 months. There are no required minimum monthly payments during the promotional period.

2. Subject to credit approval. Fixed interest rate of 5.99% for 240 months. Payment example assumes one time $18,000 purchase on approval date (APR 6.02%) with 1 payment of $167.85 followed by 239 amortized payments of $128.85. Payments assume Account Activation charge of $39 applies and is due with first required payment.
Using the Payment Estimator

Help customers understand their options by comparing plans and amounts in our Mobile App.

<table>
<thead>
<tr>
<th>Plan Number</th>
<th>Monthly Payment</th>
<th>Number of Payments</th>
<th>Project Scope</th>
<th>Standard Monthly Payment</th>
</tr>
</thead>
<tbody>
<tr>
<td>2184</td>
<td>$231</td>
<td>126</td>
<td>$25,000</td>
<td>$231/mo.¹</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>18 Month Re-Amortization and 4.99% Fixed Interest Rate for 144 Months (Plan 2184)</td>
<td></td>
</tr>
<tr>
<td>2059</td>
<td>$179</td>
<td>222</td>
<td>$25,000</td>
<td>$179/mo.²</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>18 Month Re-Amortization and 5.99% Fixed Interest Rate for 240 Months (Plan 2059)</td>
<td></td>
</tr>
</tbody>
</table>

¹ Subject to credit approval. Fixed interest rate of 4.99% for 144 months. Payment example assumes one time $25,000 purchase on approval date (APR 5.02%) with 1 payment of $270.09 followed by 143 amortized payments of $231.09. Payments assume Account Activation charge of $39 applies and is due with first required payment.

² Subject to credit approval. Fixed interest rate of 5.99% for 240 months. Payment example assumes one time $25,000 purchase on approval date (APR 6.01%) with 1 payment of $217.96 followed by 239 amortized payments of $178.96. Payments assume Account Activation charge of $39 applies and is due with first required payment.
Submitting an Application

1. Offering Financing

2. Submitting an Application
   - Apply over the phone or through the GreenSky® Mobile App

3. Completing the Project

4. Processing a Payment

- Obtain Application
- Obtain Acknowledgement
Steps for Application

1. Choose a Way to Apply

- **Phone**
  866-936-0602

- **Mobile App**
  Download our app!

2. Customer Inputs Information and Submits Application

- **Your Merchant ID**
  If you don’t know your Merchant ID, please ask your CGM or account representative.

- **Plan Number**
  Refer to your Rate Sheet to understand plan options.

- **Intent to Apply**
  Ensure that Customer intends to apply.

3. Ensure That Customer Receives Loan Documents

- **Loan Documents**
  Customer will receive a copy of their Loan Agreement via email and a copy in the mail.

4. Activate the Loan

- **Account Activation**
  Customers must activate their loan by answering security questions prior to transacting on their account.

These are tools to help you submit an application. The actual application is the electronic receipt of consumer information by the system of record. Paper applications (email or fax) are not accepted.

Mobile App: iOS: 9.0+; Android: Jelly Bean 4.1 and up (4.4.4 – only devices supported); Mobile App Version: 4.0 (current);
Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google Inc.
Split Plan Loans Application Process

1. Apply for a Solar Loan Product

2. Submit Authorization Form for Split Forms

3. Ensure That Customer Receives Both Loan Documents

4. Activate Both Loans

**Determine the Solar Loan Products**

Use the total project amount when applying for the loan.

**Split Plan Form**

Validate the Customer’s identity and complete the **Split Plan Authorization Form**. Once form is complete, submit form to **Credit.Operations@GreenSky.com**

**Loan Documents**

Customer will receive a copy of **both** Loan Agreements via email and a copy in the mail.

**Account Activation**

Customers must activate **both** loans by answering security questions prior to transacting on their account.

Subject to exceptions in writing from GreenSky®. State laws permit customers to cancel projects in accordance with their Right of Rescission. Most state laws guarantee customers a 3 day right to cancel. Your state may grant customers a longer period to rescind the contract. Please consult counsel regarding the laws applicable to deposits and rights of rescission in your state.
Important Application Reminders

1. Choose a Way to Apply
   Check ID
   Check each applicant’s photo ID. Don’t submit applications when the ID doesn’t match your Customer.¹

   Know the Details
   Know the plan details so you can accurately and completely describe them.

   Stay Compliant
   Do not discriminate. Protect vulnerable Customers (elderly and disabled).

2. Obtain Application Acknowledgement
   Counteroffer
   Review the product and terms with your Customer. Some Customers may not qualify for the plan they requested and may be provided with a counteroffer! Check the details.

3. Customer Inputs Information and Submits Application
   Applicant Name
   Applicants must apply in their own name.²

   Protect Information
   Do not share applicant information (SSN, DOB, Income) with anyone other than a GreenSky® representative.

   Complete Application
   Make sure application is complete with information related to the primary applicant and, if applicable, the co-applicant.

4. Ensure That Customer Receives Loan Documents
   Spanish Documents
   If you discuss GreenSky® in Spanish, you must request Spanish-language loan documents.

   Credit Limit Increases
   For credit limit increases, Merchants must receive Customer authorization.

   To authorize a credit limit increase, Customers must sign this form: Credit Limit Increase Request Form

   Deferred Interest Notice:
   Customers on deferred interest plans will receive a special notice in their loan agreement notifying them of the terms and answering frequently asked questions about their loan type. A copy can be found here: Deferred Interest Form

¹ Merchants should not retain the driver’s license or other government issued ID for any reason associated with the Program. This includes receipt of the ID for the ID check or for scanning to populate identification information in the GreenSky® mobile app.

² The GreenSky® Loan Programs do not accept Power of Attorney authorization for submitting applications.
Apply Quickly

- Get Customers approved in seconds
- Use Driver’s License or GPS location to prefill application

Provide Choices

- Compare up to 3 plans and 3 amounts with the Payment Estimator
- Present payment options in detail before submitting an application

Follow Up Promptly

- Search and filter recently submitted applications
- Keep track of application statuses in one place in real time
Completing the Project

1. Offering Financing
2. Submitting an Application
3. Completing the Project
4. Processing a Payment

- Keep your Customers happy by managing expectations proactively
- Leverage resources to support your business and your Customers
We take complaints seriously and will investigate all complaints we receive, including those about Merchant performance and actions.

We make Customer satisfaction calls to your Customers to ensure they are satisfied with you and GreenSky®. We also ask whether they understand their loan terms and if they received the goods and services purchased. Pricing is based on average spread of credit to all consumers. We monitor approval and dissatisfier rate for each Merchant monthly, and GreenSky reserves the right to increase pricing if the approval and/or dissatisfier rate falls below a specific threshold.

Don’t offer any credit product or steer a person toward more expensive or less favorable financing options because of your Customer’s race, color, religion, national origin, gender, marital status, age, source of income, amount of income, or other protected basis.
Processing a Payment

1. Offering Financing
2. Submitting an Application
3. Completing the Project
4. Processing a Payment

- Use your Customer’s Shopping Pass to process a payment
- Obtain written authorization for every transaction
Steps to Process Solar Transactions

1. Ensure That Customer Receives Loan Documents

Verify Identity
Check the photo ID to validate the customer’s identity and process the payment only after the identity is verified.

The Shopping Pass
The Shopping Pass, which comes with the Loan Documents, contains the 16 digit number that will allow you to charge the customer’s loan.

2. Ask Customer for the 16 Digit Number on the Shopping Pass

Authorization Forms
For every transaction, GreenSky® requires that you obtain your customer’s written authorization, including the amount and the GreenSky® account to be charged. Please retain signed authorization for at least 26 months. You may use the Borrower Payment Authorization Certificate to collect the necessary written authorization.

3. Obtain a Written Authorization for Every Transaction

Get Paid
Merchants may process transactions through the Merchant Portal once the project is complete. Merchants must submit the following documents to funding@greensky.com before processing a payment:

1) Borrower Payment Certificate
2) Certificate of Completion
3) Sales Contract

Once documents are reviewed and approved, Merchants will be allowed to process payment.

No Surcharges
Treat financing costs like overhead. Don’t surcharge for Customers who use financing.

4. Process the Payment Through the Merchant Portal

Borrower Payment Authorization Certificate (BPC)
Funding Process at a Glance

1. Obtain BPC form for each transaction
2. Login to GreenSky Merchant Portal
3. Click Customer's application ID #
4. Set amount to transact and submit
5. Confirm the details of the transaction
6. Get funded! Check transaction page for funds posted

Funding Process at a Glance

Processing a Payment

Merchants must submit all supporting documents to funding@greensky.com before processing a payment.
After logging into the portal, the user lands on the Customers page. Here the user can view and search Applications from the Merchant’s Customers over the last 6 months.

To submit a Direct Funding transaction, the user must first select/click on a Customer record.
After selecting a customer, the Customer Detail Modal will appear with the new “Submit Transaction” section.

*This feature will **only** be available to Merchant Portal users who have been given the permission to submit transactions. Please contact your CGM or PGP to enable this permission.
User must enter the amount of the Transaction and click “Next.”

Amount entered must be at least $1 and cannot exceed the “Open to Buy” of the Customer’s account.

The Invoice field is optional but allows users to input custom text for each transaction.
User is prompted to confirm the details of the transaction, then clicks “Yes” to submit the transaction.
After submitting a transaction successfully, the user is presented with a confirmation message with details of the transaction.

The “Open to Buy” and the “Amount Transacted” fields in the Customer Detail Modal are also updated to reflect the transaction.
Once the transactions posts, it will appear on the Transactions page. The Transactions page allows users to track, search, and filter specific transactions.
The Operating Instructions are part of the Program Agreement and provide important rules, forms and other information about GreenSky®.

Visit: GreenSky.com/merchantagreement/

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**Key Documents Available Online**

The Operating Instructions are part of the Program Agreement and provide important rules, forms and other information about GreenSky®.

Visit: GreenSky.com/merchantagreement/

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**Merchant Marketing Reviews**

Your marketing is important to us. We conduct periodic reviews of Merchant marketing. Marketing materials must be approved by GreenSky® before use.

Guidelines are available at: GreenSky.com/merchantagreement/

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**Ways to Apply**

1. **GreenSky® Mobile Application**
   Mobile App is available on the App Store™ or on Google Play™

2. **Call GreenSky: 866-936-0602**

**Customer Service**

866-936-0602
Monday – Saturday: 6:00 a.m. – 12:00 a.m. ET
Sunday: 8:00 a.m. – 12:00 a.m. ET

**Merchant Portal**

Log In: portal.greensky.com

**Service Concierge (for Merchants)**

800-357-1558
Mon-Fri: 7:00 a.m. – 9:00 p.m. ET
Email: merchants@greensky.com

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Thank You

If you would like to have dedicated 1 on 1 coaching, please contact your GreenSky representative.