Paperless Transaction Authorization

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Paperless Transaction Authorization Overview

How it Helps Your Business

1. Creates a completely paperless transaction process
2. Eliminating the need to collect and maintain your customer’s written authorization to transact or a certificate of completion for the GreenSky® Program
3. Reduces your chargeback risk
4. Strengthens customer satisfaction and trust

How it Works

1. Log in to the merchant portal at https://portal.greensky.com
2. Select a customer record and submit the transaction authorization request.
3. Have your customer authorize the amount through text message, email, or by phone.
4. Once the customer has authorized the amount, run the transaction through your credit card processor. For our direct funded merchants, no further action is necessary.

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1 There are certain situations where a written authorization from your customer to transact or a Certificate of Completion may be required as identified by GreenSky.
2 If you process GreenSky® Program transactions via the MasterCard or American Express payment card networks, you will still need to process the transaction over the applicable network's terminal. If the customer has not authorized the request, your credit card processor will decline the transaction.
Initial Merchant Portal Registration

You will receive a welcome email providing instructions on how to complete registration for the Merchant Portal.

This email includes a link to the Merchant Portal Login page, your username (registered email address), and a temporary password.
After using the temporary password provided in the welcome email, you will be prompted to create a new password.
Once registered, you will be able to log in at http://portal.greensky.com/.

Enter your registered email address and password, then select the **Log In** button.
Transaction Authorization Request Submission
Log in to the Merchant Portal and select the customer you wish to submit a transaction authorization request for by clicking on the “Application ID” link.
Submitting a Request
Submitting a Request

When you submit a transaction you will be prompted to confirm if the project is complete.
Reviewing Transaction Authorization Request Details
Once a transaction authorization request has been submitted, you can check on the status and any actions available by navigating to the “Transactions” page in the Merchant Portal. Click on the transaction to view additional details.
When the authorization has been accepted, details on the response can be found here.

When the authorization is still pending, this section will show the expiration time and date.

After the transaction authorization has been approved by the customer, you will be able to process the transaction.
A daily report will be provided to you highlighting the following:

1. Which customers have received outbound calls because their phone or email could not be verified*

2. Action requested of Merchant for each transaction

3. How many outbound calls have been made

*Verification of customer phone number and email address is conducted by a third-party vendor.

<table>
<thead>
<tr>
<th>Application ID</th>
<th>Customer Name</th>
<th>Submitted by</th>
<th>Request Submitted</th>
<th>Request Expiration</th>
<th>Merchant Action</th>
<th>Text Delivered</th>
<th>Email Delivered</th>
<th>Phone Contact</th>
<th>Outbound Calls from GreenSky</th>
</tr>
</thead>
<tbody>
<tr>
<td>1000000000</td>
<td>JANE DOE</td>
<td><a href="mailto:ben@merchant.com">ben@merchant.com</a></td>
<td>11/06/19 2:25PM</td>
<td>11/08/19 2:25PM</td>
<td>None</td>
<td>No</td>
<td>No</td>
<td>N/A</td>
<td>0</td>
</tr>
<tr>
<td>1000000002</td>
<td>JOHN SMITH</td>
<td><a href="mailto:sam@merchant.com">sam@merchant.com</a></td>
<td>11/07/19 12:24PM</td>
<td>11/09/19 12:24PM</td>
<td>Request customer to call GreenSky</td>
<td>No</td>
<td>No</td>
<td>Unable to reach customer</td>
<td>1</td>
</tr>
<tr>
<td>1000000003</td>
<td>ERIC JOHNSON</td>
<td><a href="mailto:ben@merchant.com">ben@merchant.com</a></td>
<td>11/07/19 12:28PM</td>
<td>11/09/19 12:28PM</td>
<td>Contact customer</td>
<td>No</td>
<td>No</td>
<td>Customer undecided</td>
<td>2</td>
</tr>
<tr>
<td>1000000004</td>
<td>AMANDA MILLER</td>
<td><a href="mailto:sam@merchant.com">sam@merchant.com</a></td>
<td>11/07/19 12:28PM</td>
<td>11/09/19 12:28PM</td>
<td>Process at terminal</td>
<td>No</td>
<td>No</td>
<td>Customer accepted</td>
<td>1</td>
</tr>
</tbody>
</table>
Resources to Support You

Transaction Authorization Team

Phone: 833-215-6870
Email: auth@greensky.com
Monday–Friday: 8:00 a.m. – 8:00 p.m. ET