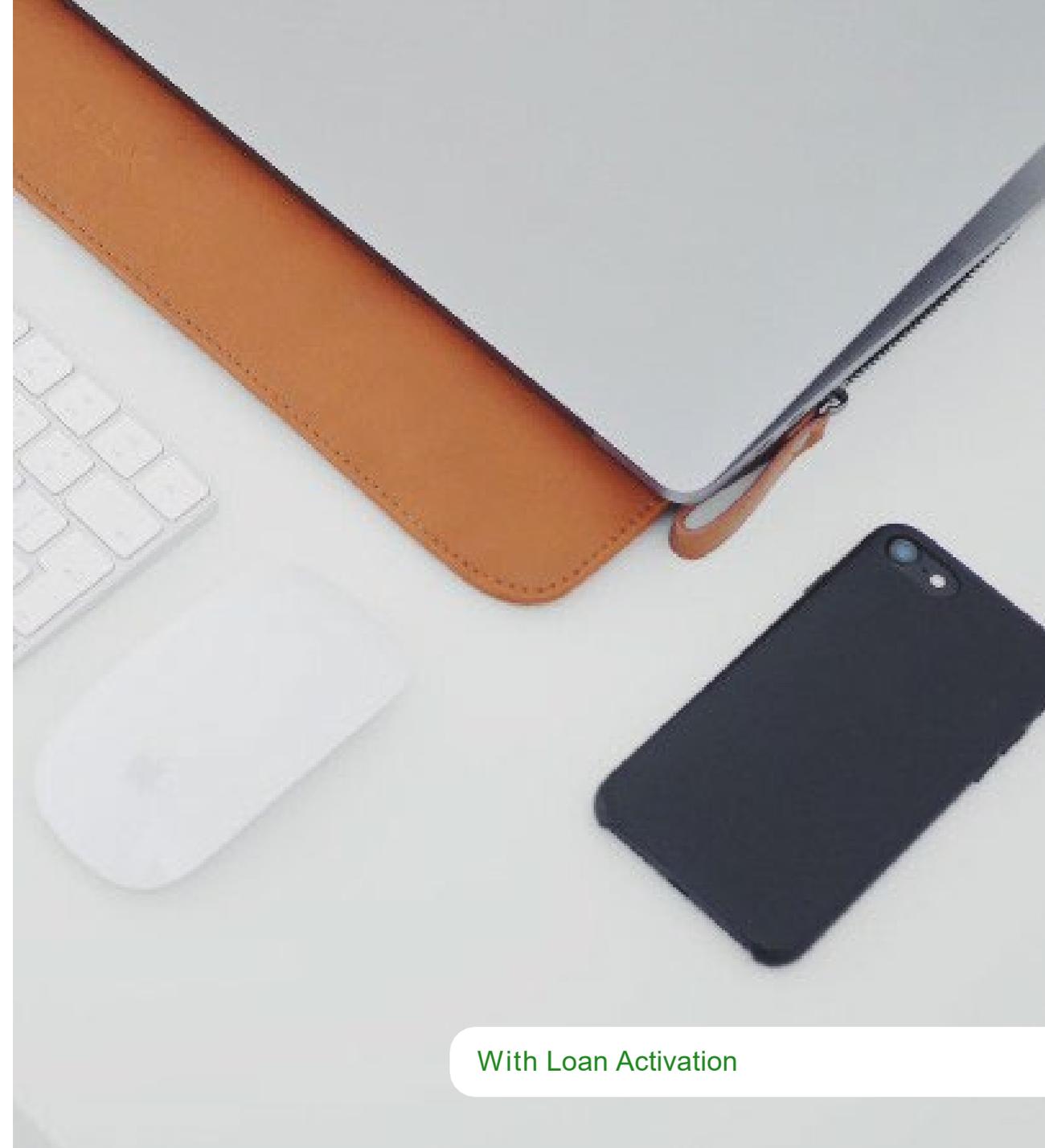




# Mobile App How-to Guide

© 2006-2024 GreenSky, LLC. All Rights Reserved | GreenSky® and GreenSky Patient Solutions® are loan program names for certain consumer credit plans extended by participating lenders to borrowers for the purchase of goods and/or services from participating merchants/providers. Participating lenders are federally insured, federal or state chartered financial institutions providing credit without regard to age, race, color, religion, national origin, gender, disability, or familial status. GreenSky® and GreenSky Patient Solutions® are registered trademarks of GreenSky, LLC and are licensed to banks and other financial institutions for their use in connection with those consumer loan programs. GreenSky Servicing, LLC services the loans on behalf of participating lenders. NMLS #1416362. [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org). A borrower's original lender is identified in their original loan agreement. In certain cases, GreenSky® or GreenSky Patient Solutions® loans may be transferred from one participating lender to another lender. A borrower's billing statement for their loan will reflect the borrower's current lender at the time the billing statement is generated. | Updated 2.27.24



With Loan Activation

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# Protecting your Customers and Business

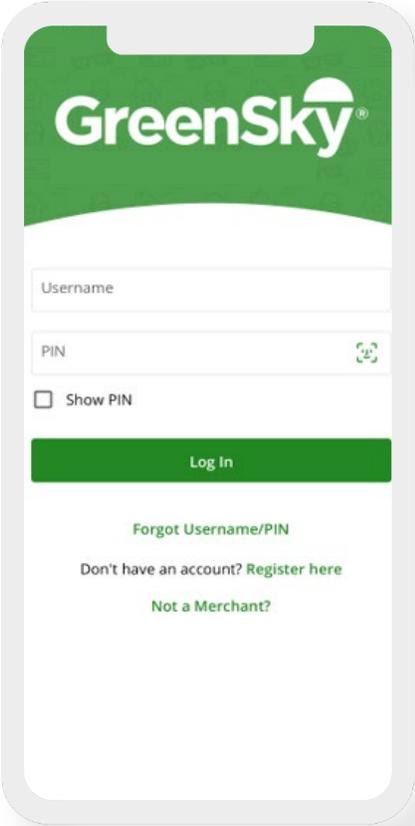
GreenSky has established loan and transaction authorization controls, including those described in the GreenSky® Program Agreement and Operating Instructions (found at <https://www.greensky.com/merchantagreement>), which include the information in this “Loan Activation Merchant Training Guide”.

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.

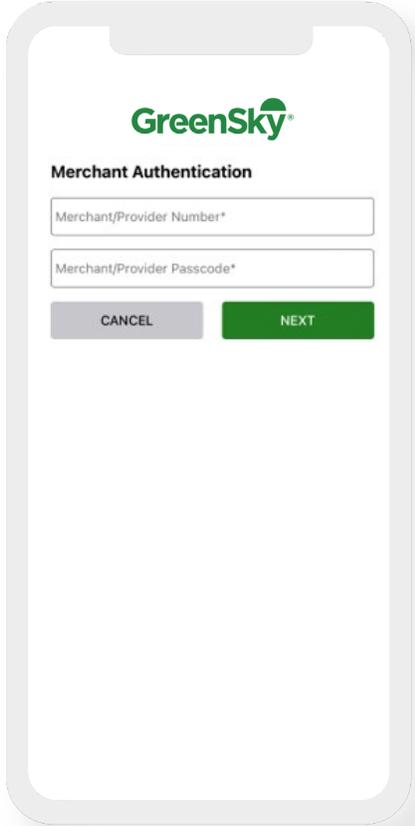


# Register a New User

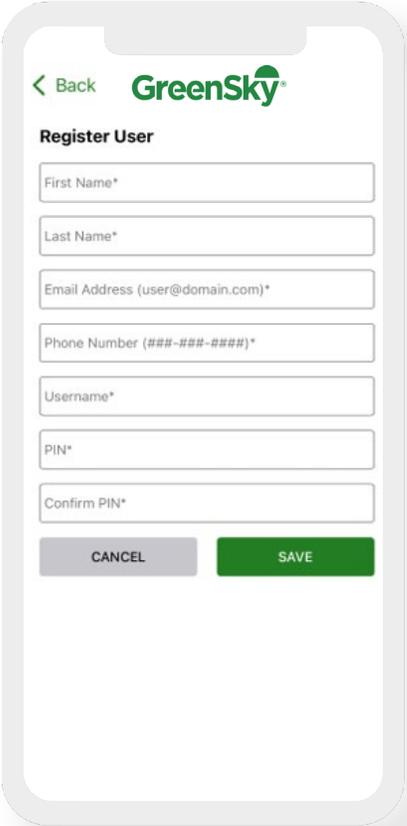
# Register a New User



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

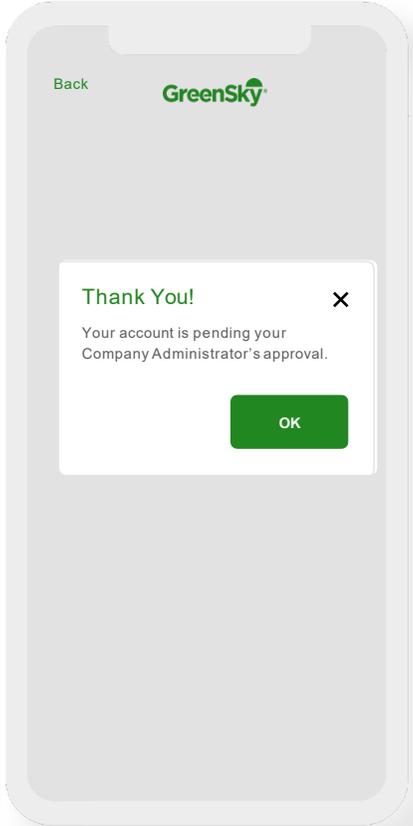


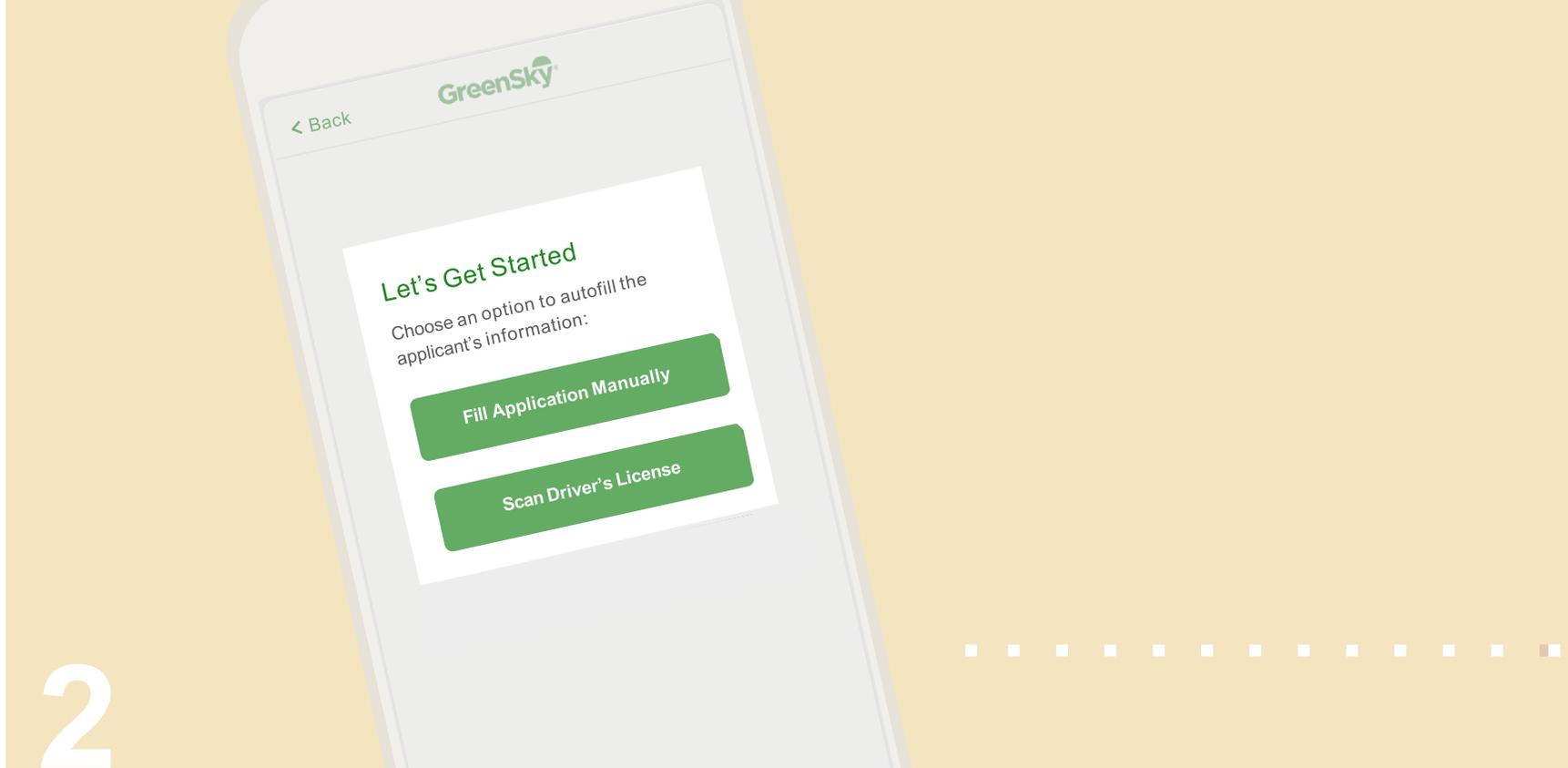
**2** Enter your Merchant/Provider Number. For “Merchant/Provider Passcode”, enter the zip code your company used to enroll in the GreenSky program. Select “Next”.



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

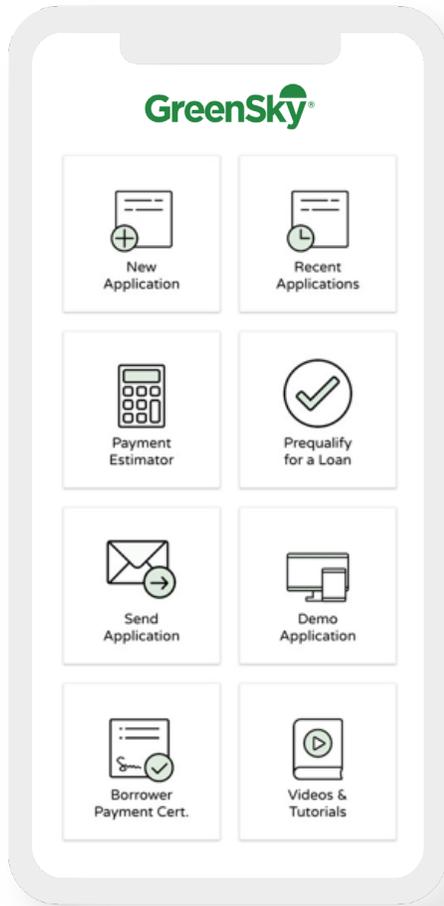
\* Company administrators, please refer to MerchantPortal Guide for instructions on approving users.





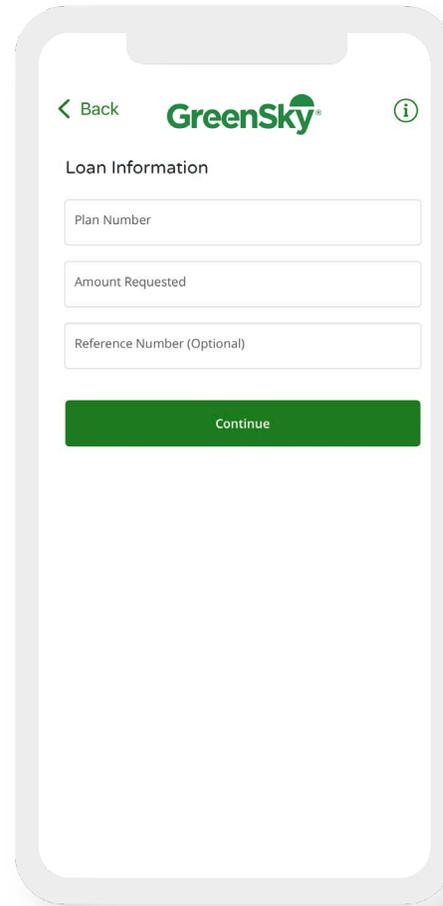
# Submit a New Application

# Submit a New Application



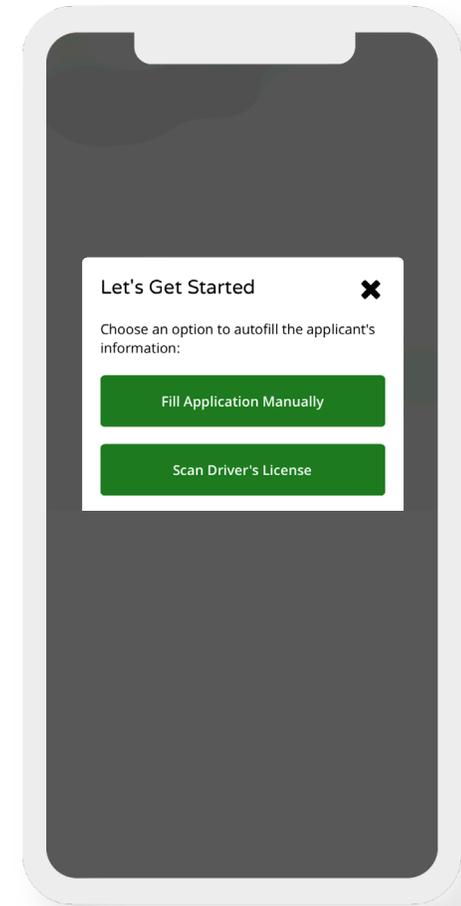
1

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.

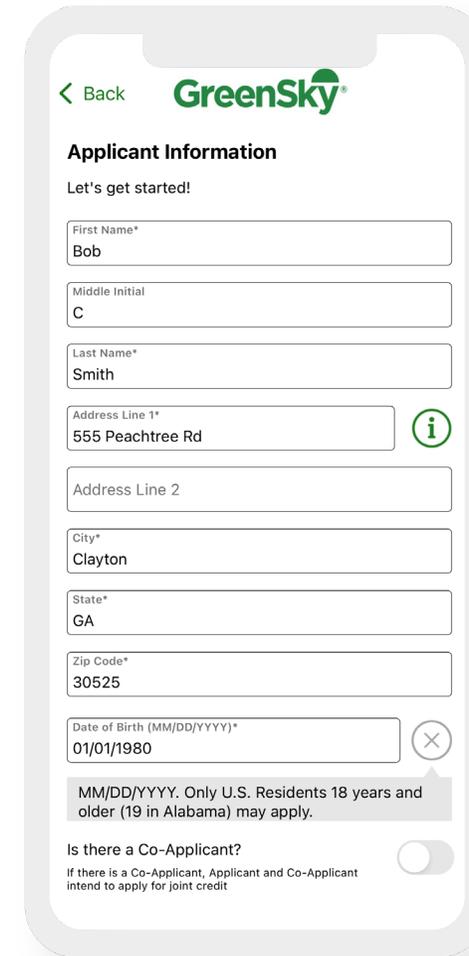
# Submit a New Application



## 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.

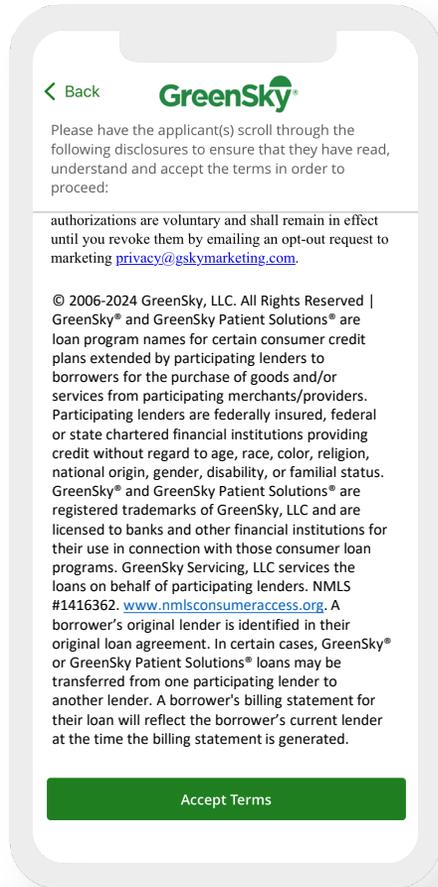


## 4b

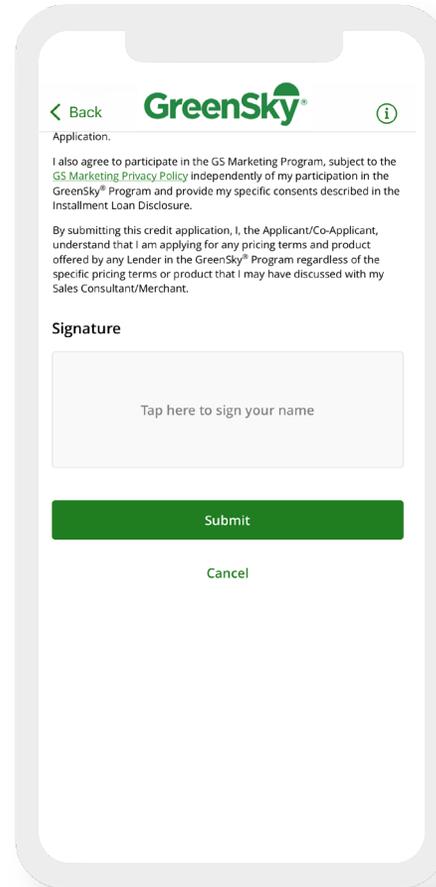
### Fill Application Manually

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

# Submit a New Application

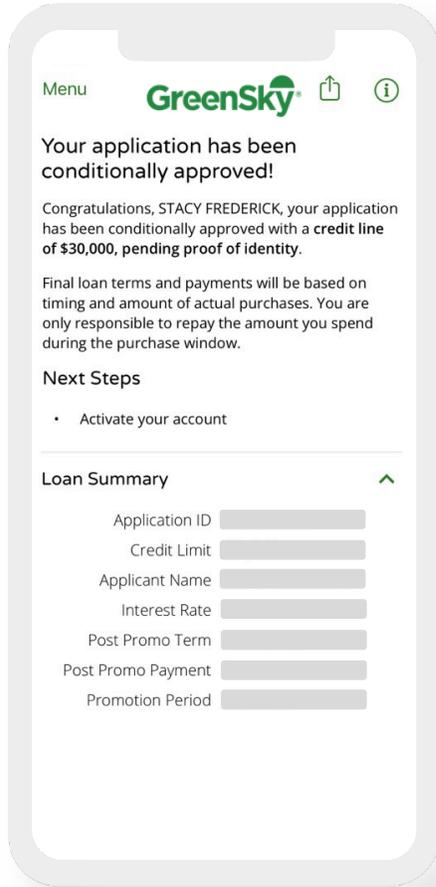


**5** The Customer should read the application disclosures and “Accept Terms”.



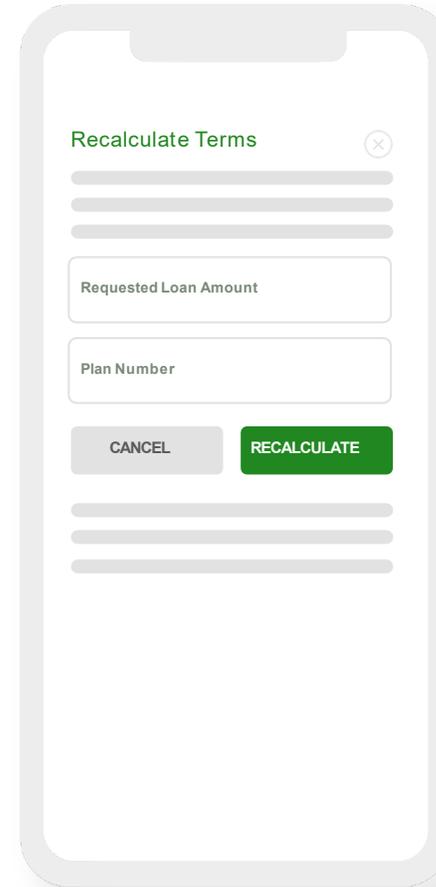
**6** The Customer should review their loan application and sign, authorizing the credit check. The electronic signature must represent the Customer’s physical signature. “X”s, straight lines, or other marks that do not reflect the Customer’s physical signature may result in you having to refund any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

# Submit a New Application



7

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

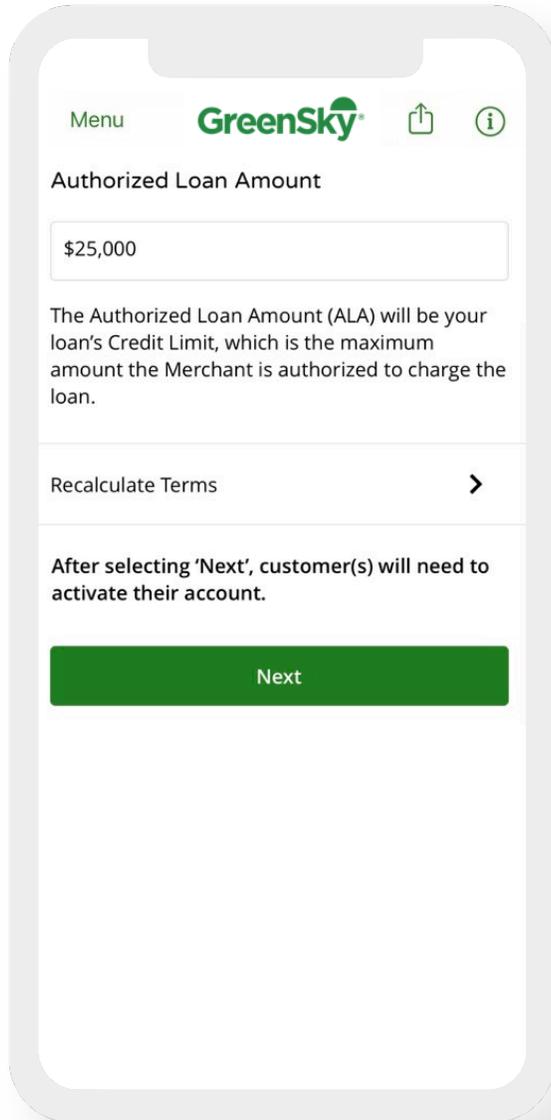


8

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



## 9

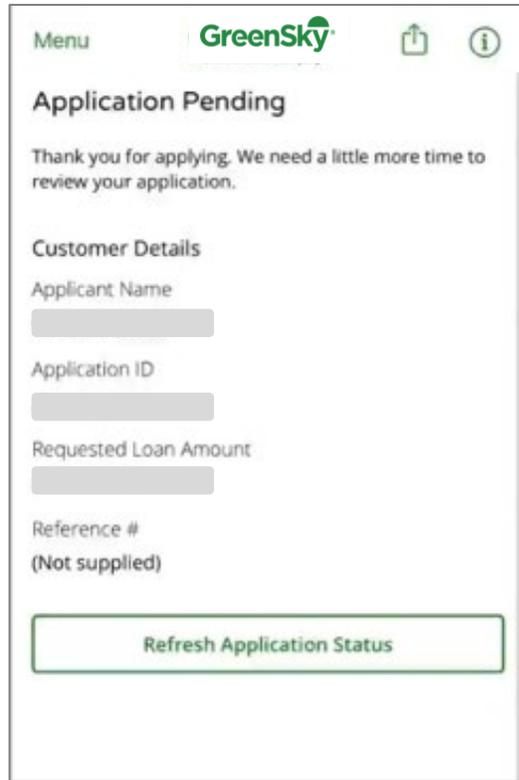
If the Customer wishes to proceed with the loan, they must review the “Authorized Loan Amount (ALA).” ALA is the total amount your Customer has authorized to be charged on their account. The ALA can be the same or less than the approved loan amount.

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

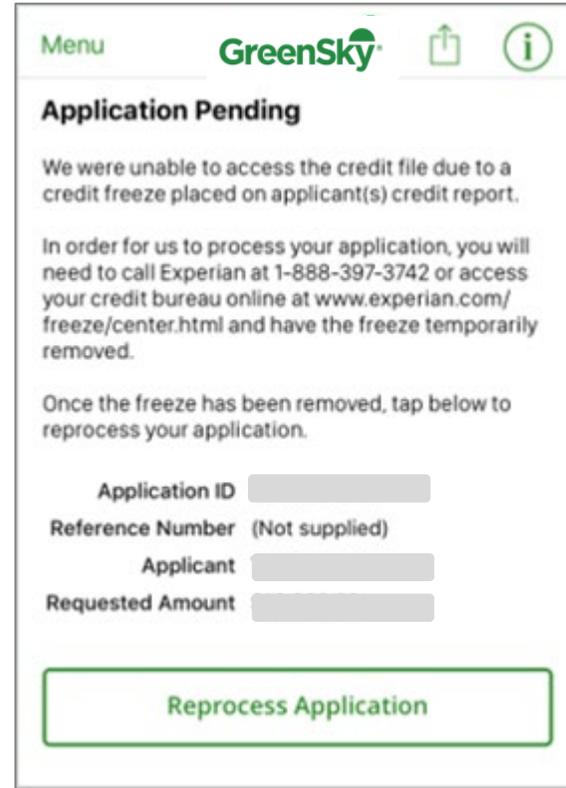
# Other Application Decisions



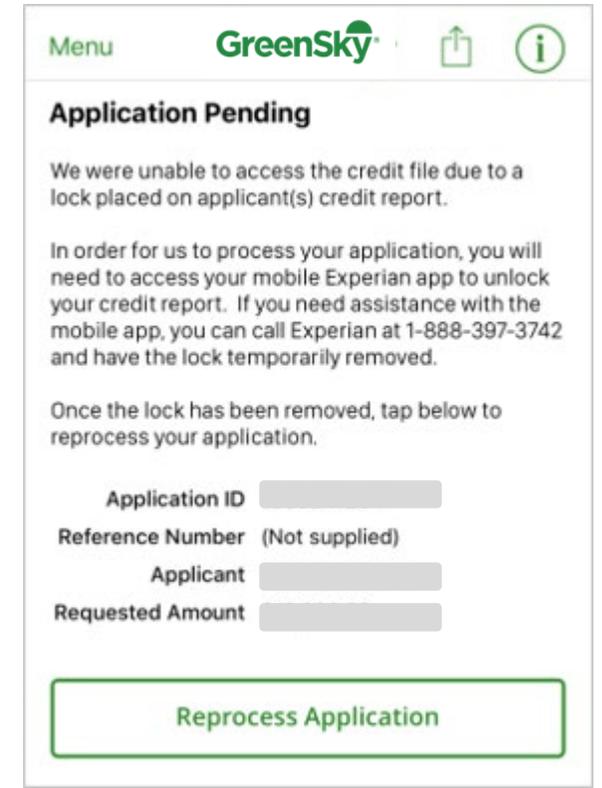
Not approved,  
Apply with a co-applicant



Application is Pending



Credit is Frozen



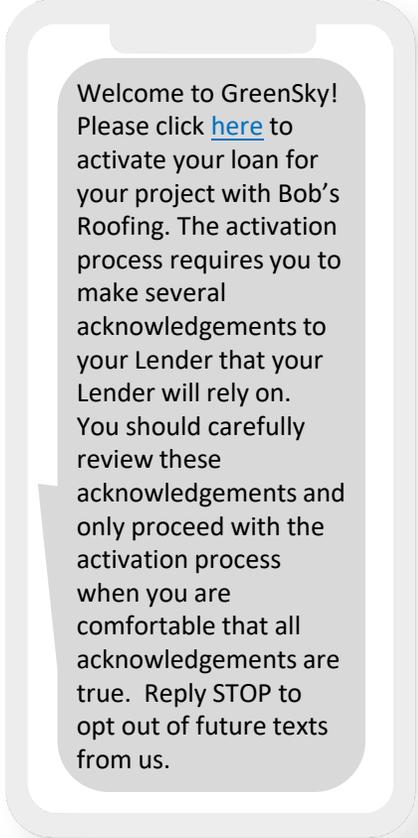
Credit is Locked

## 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

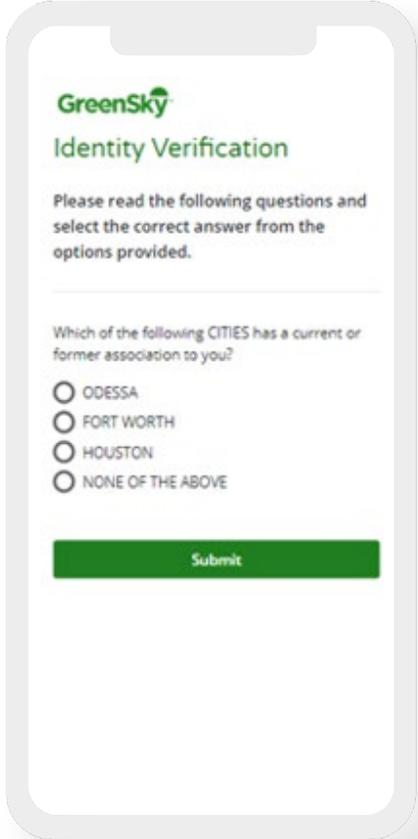
## Customer's Device



Welcome to GreenSky!  
Please click [here](#) to activate your loan for your project with Bob's Roofing. The activation process requires you to make several acknowledgements to your Lender that your Lender will rely on. You should carefully review these acknowledgements and only proceed with the activation process when you are comfortable that all acknowledgements are true. Reply STOP to opt out of future texts from us.

11

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



GreenSky  
Identity Verification

Please read the following questions and select the correct answer from the options provided.

Which of the following CITIES has a current or former association to you?

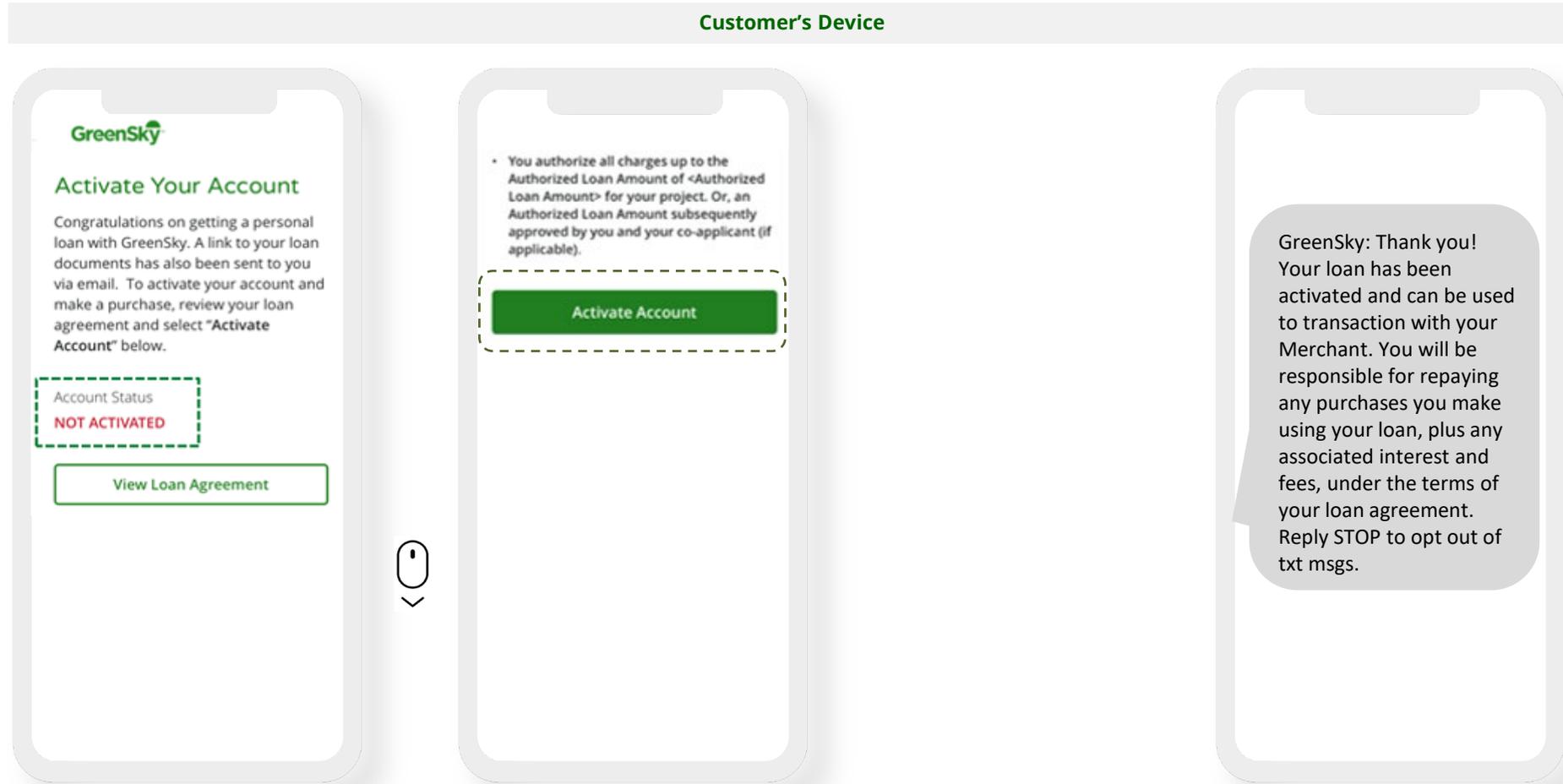
- ODESSA
- FORT WORTH
- HOUSTON
- NONE OF THE ABOVE

Submit

12

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

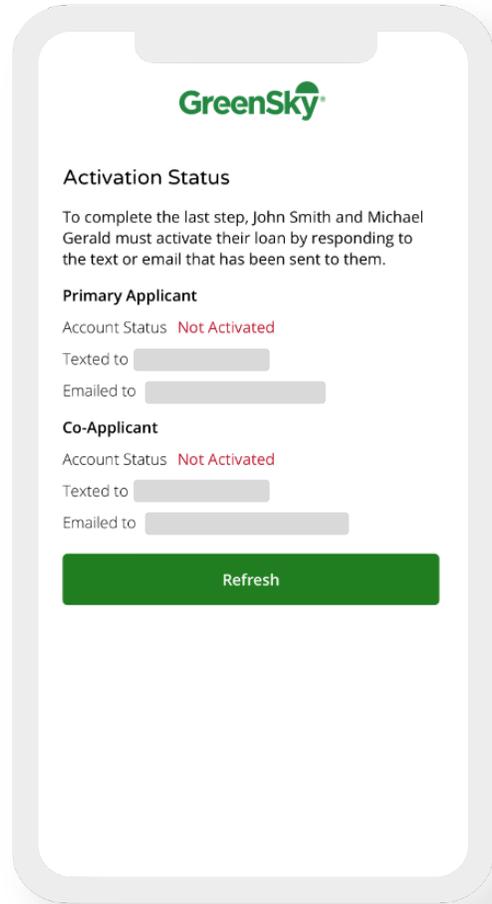
# Submit a New Application: Loan Activation



**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.

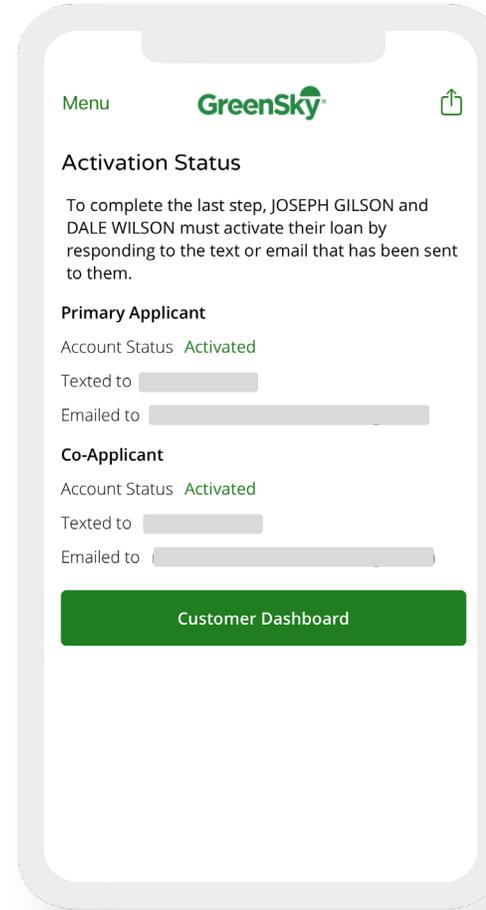
**14** They will receive a text and/or email, letting them know the activation process is complete.

# Submit a New Application: Loan Activation



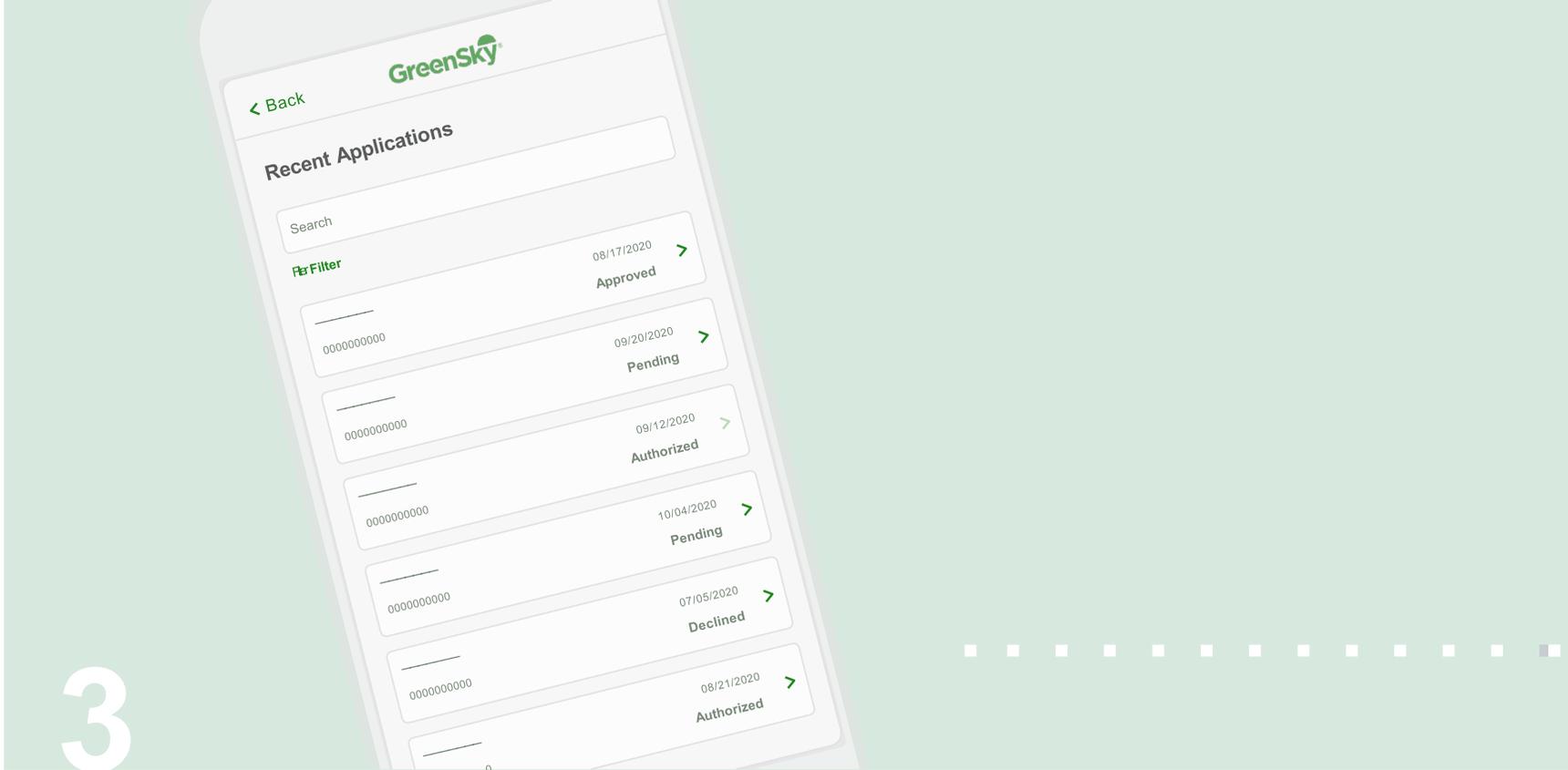
15

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



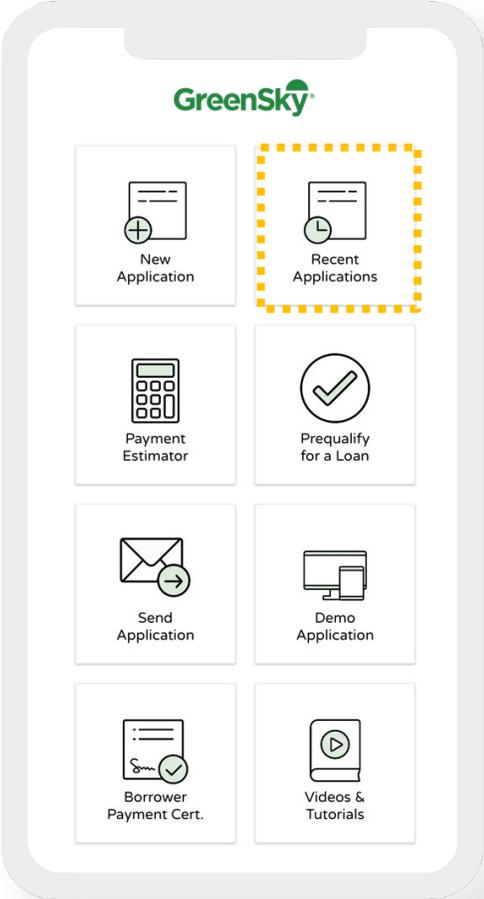
16

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

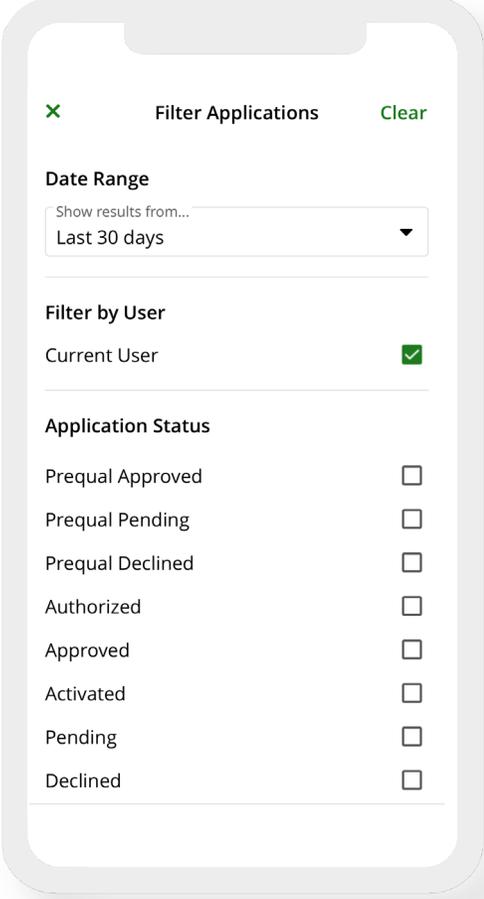


# View Recent Applications

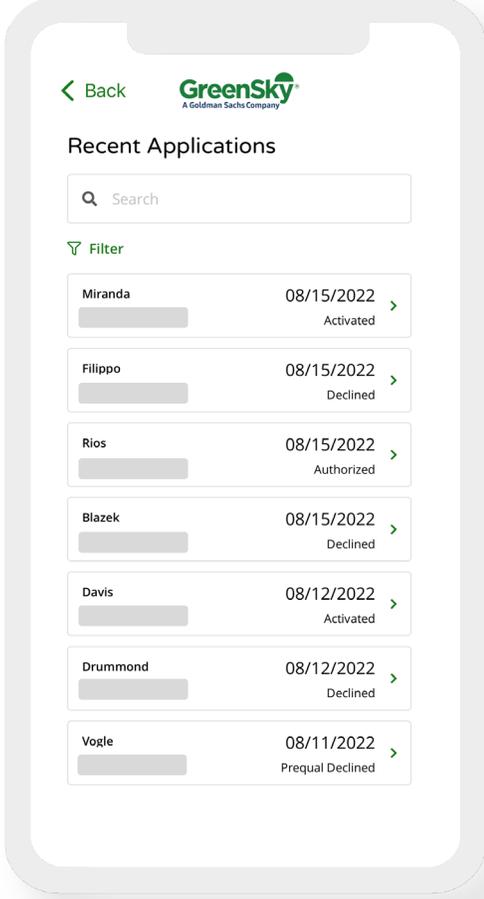
# Recent Applications



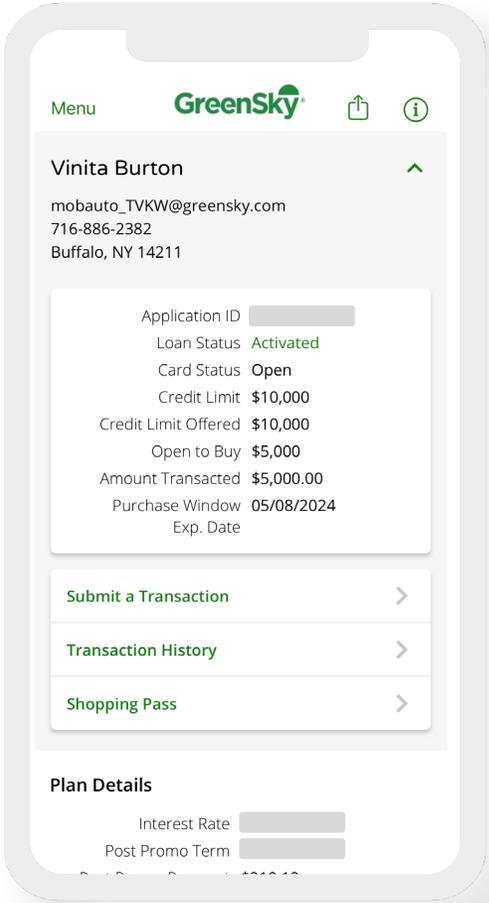
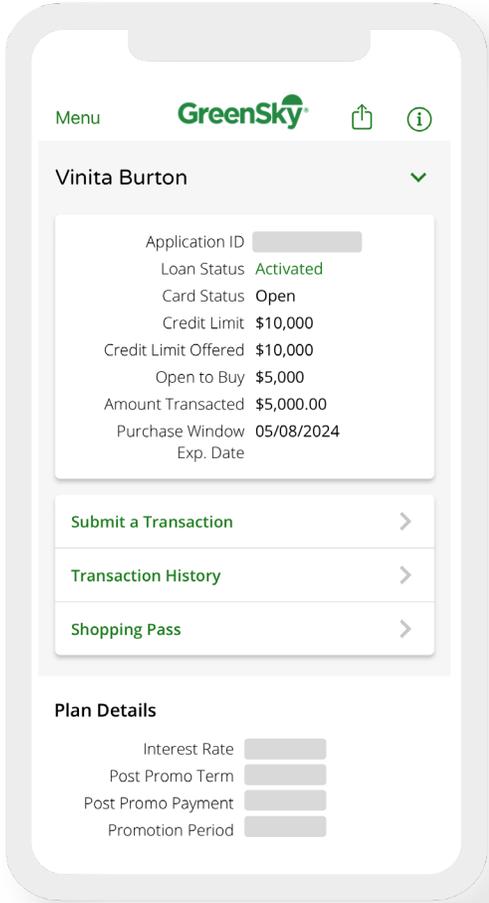
**1** Check the status of a Customer's application by clicking "Recent Applications".



**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.

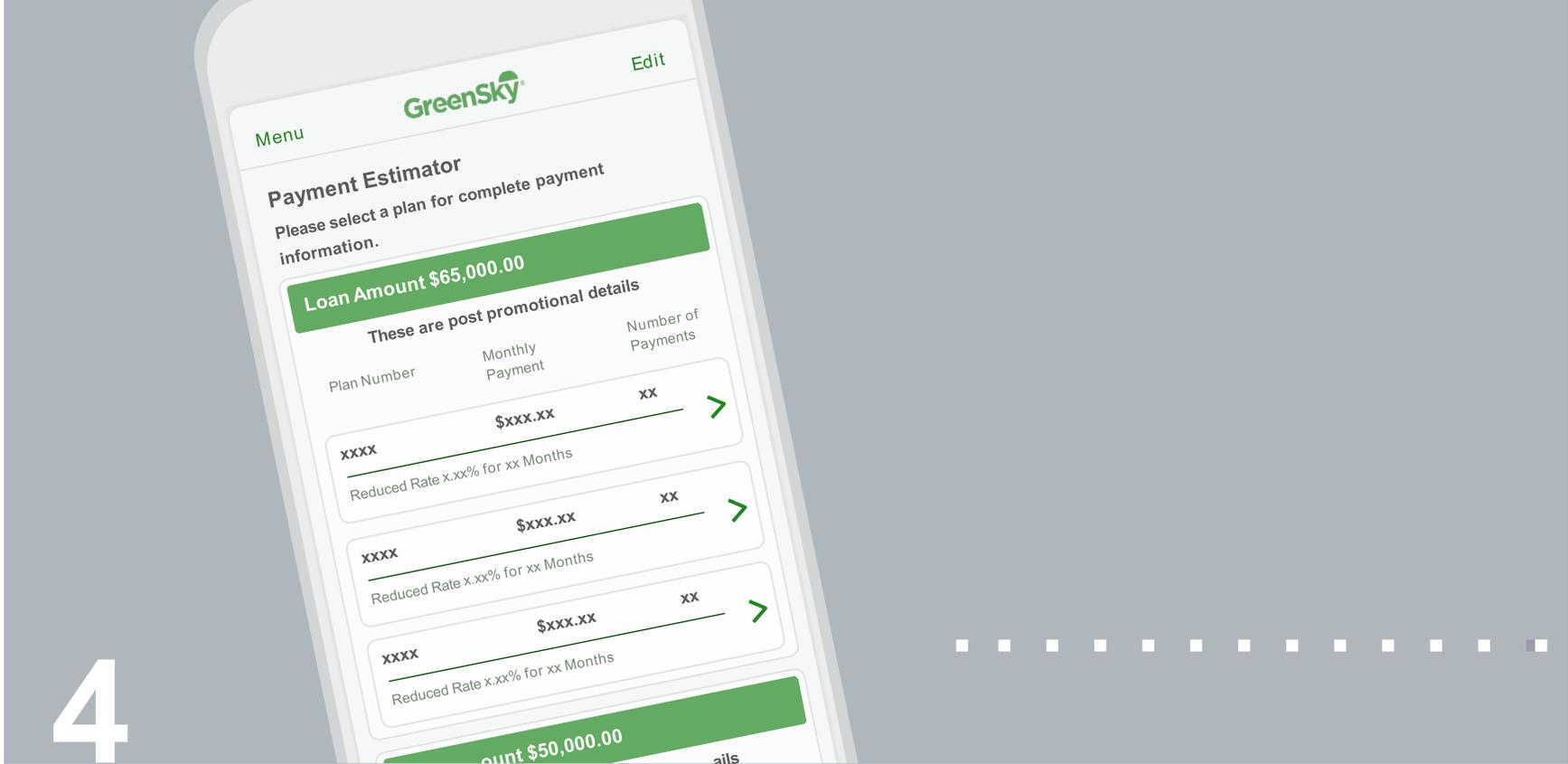


# Recent Applications



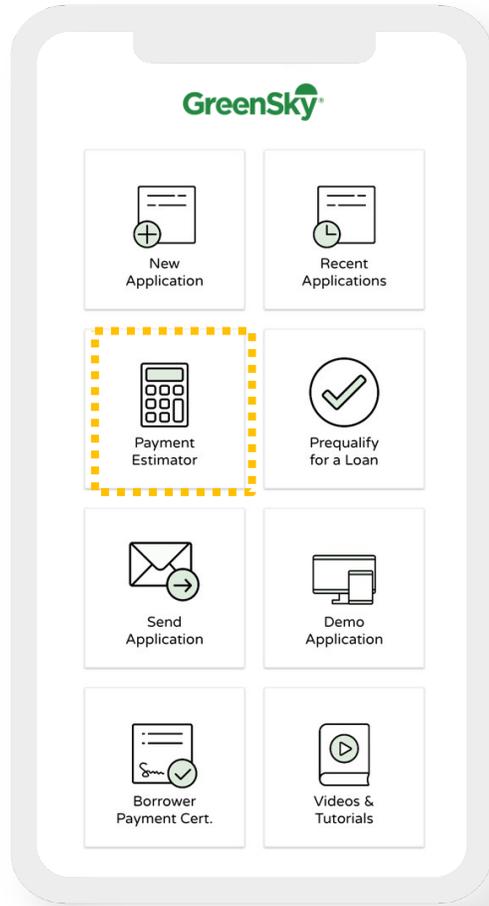
### 3

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.

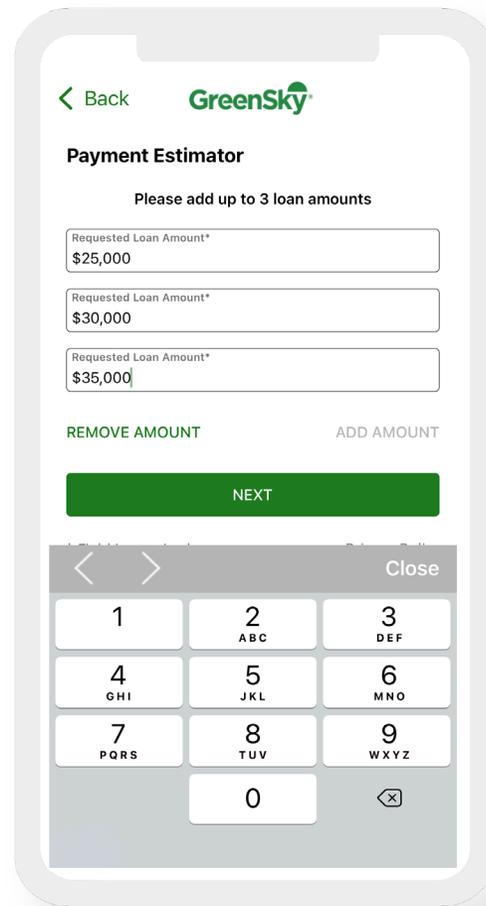


# Use the Payment Estimator

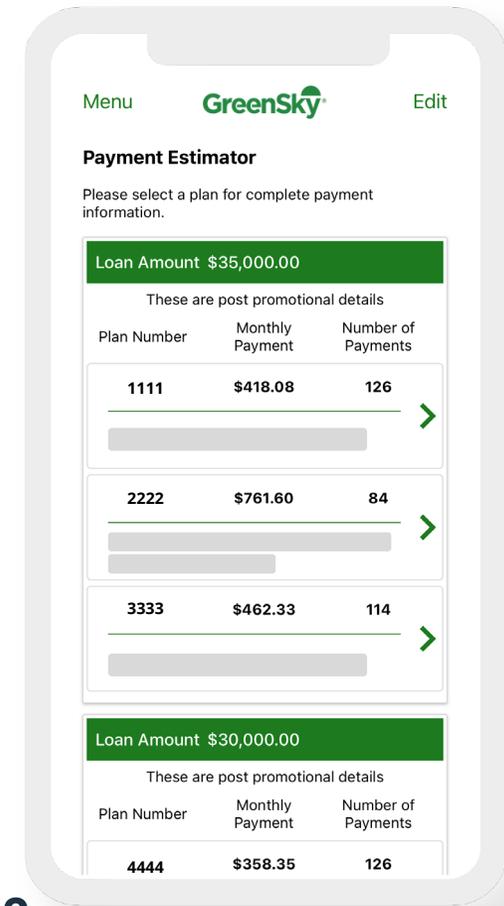
# Payment Estimator



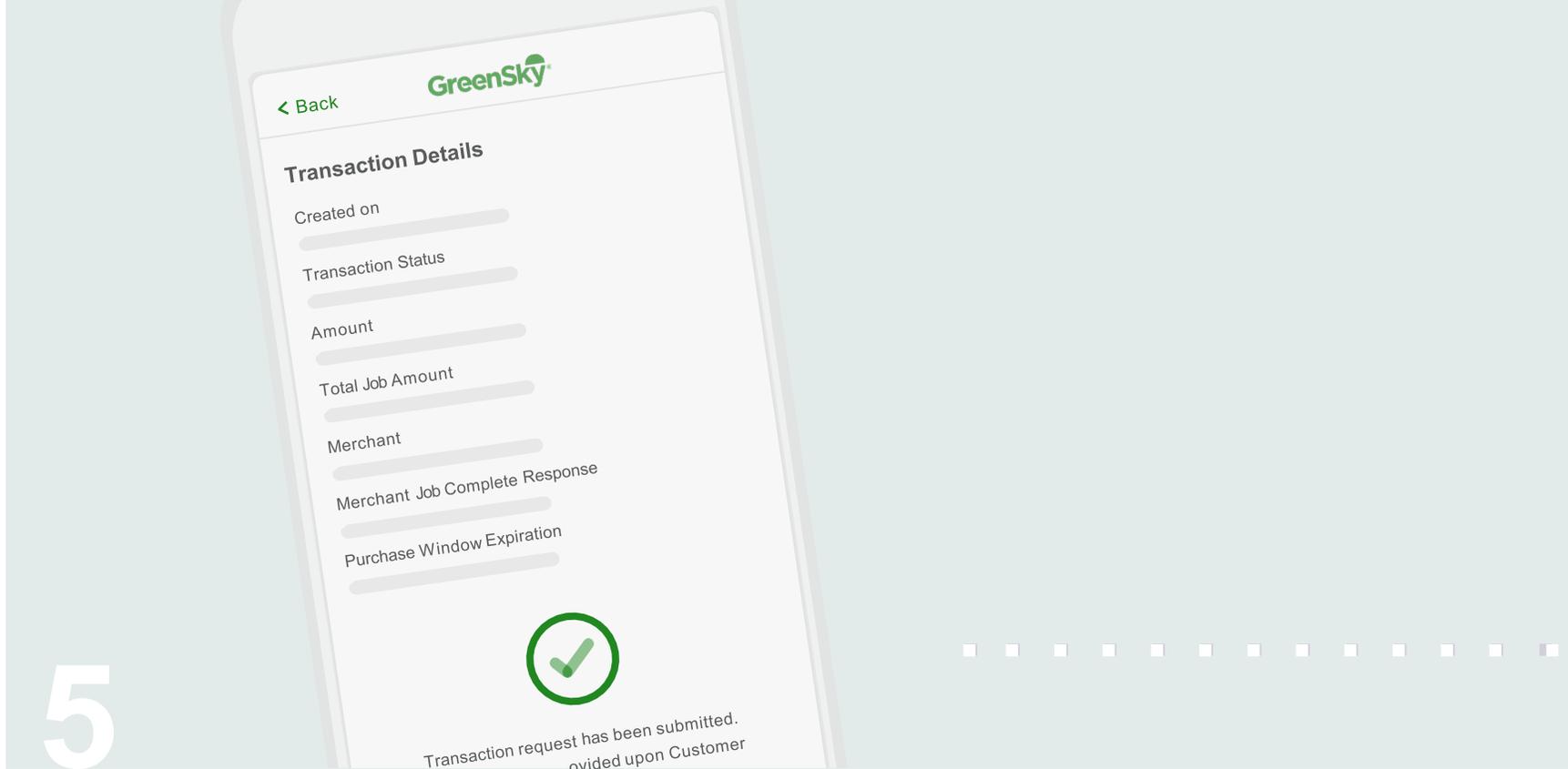
**1**  
From the home screen, click "Payment Estimator".



**2**  
Select up to three loan plans. Then enter up to three different loan amounts.  
Select "Next".

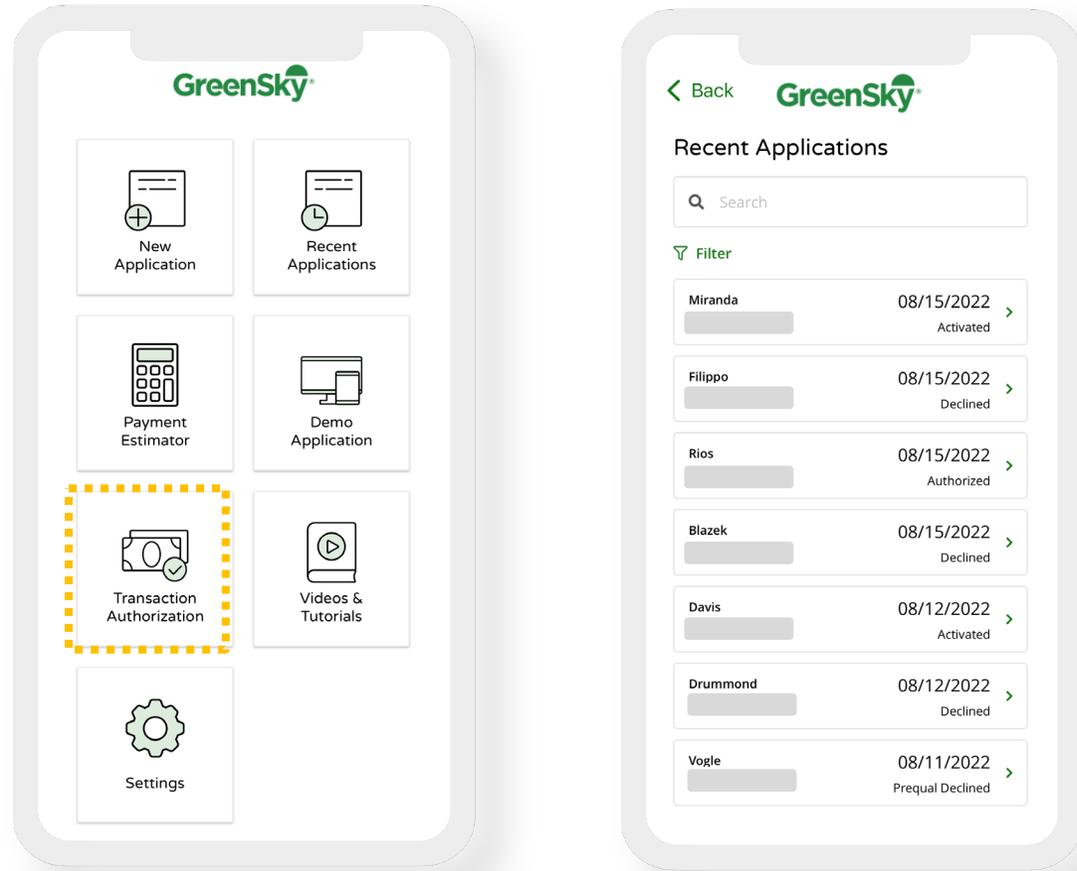


**3**  
The Customer can select any option to learn more. If the Customer is ready to apply, select "Apply Now", then "Continue," to go into the application.



# Manage Transaction Authorizations

# Transaction Authorizations



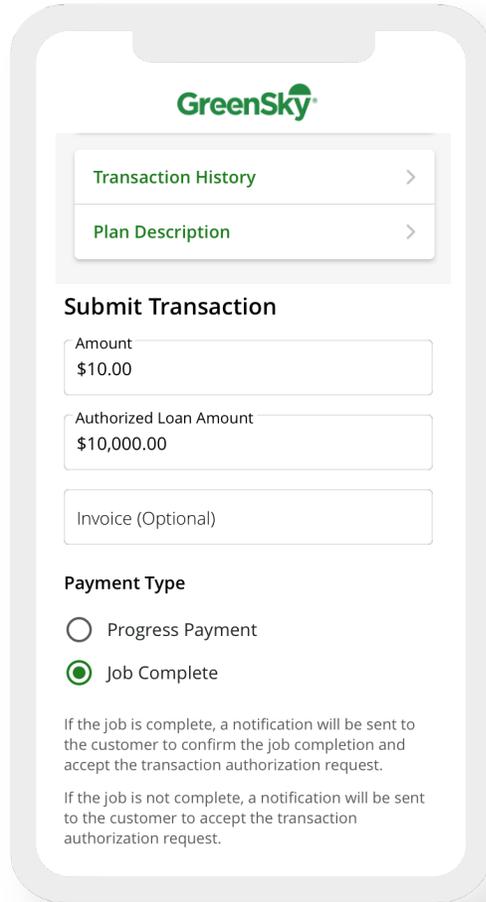
1

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.*

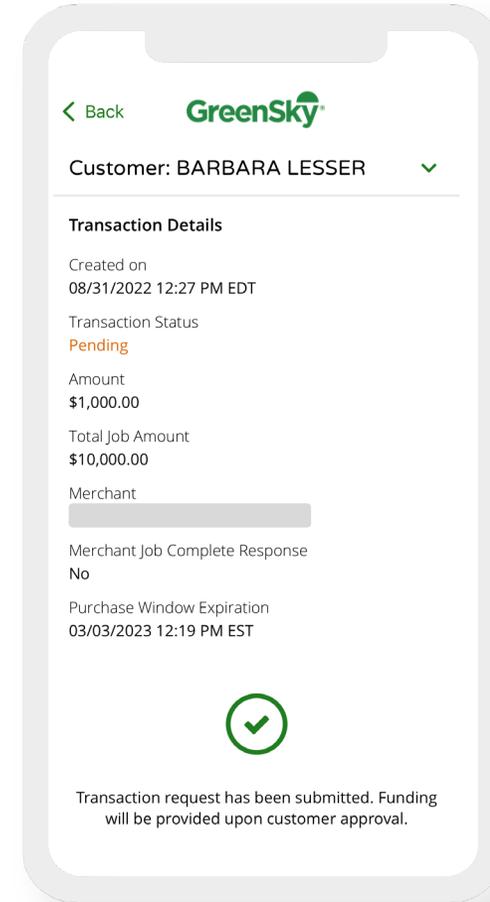
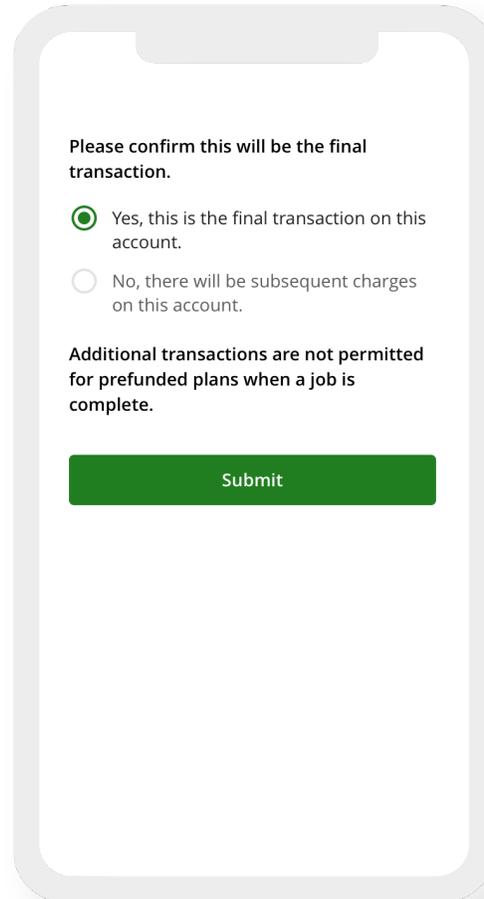
# Transaction Authorizations



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."

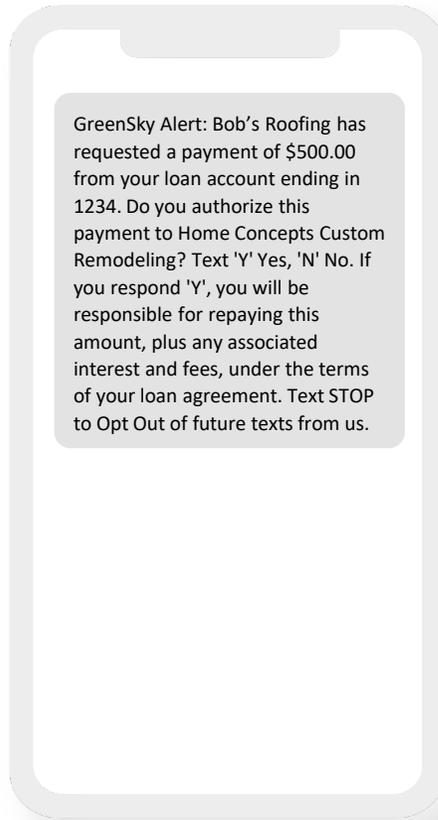


3

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

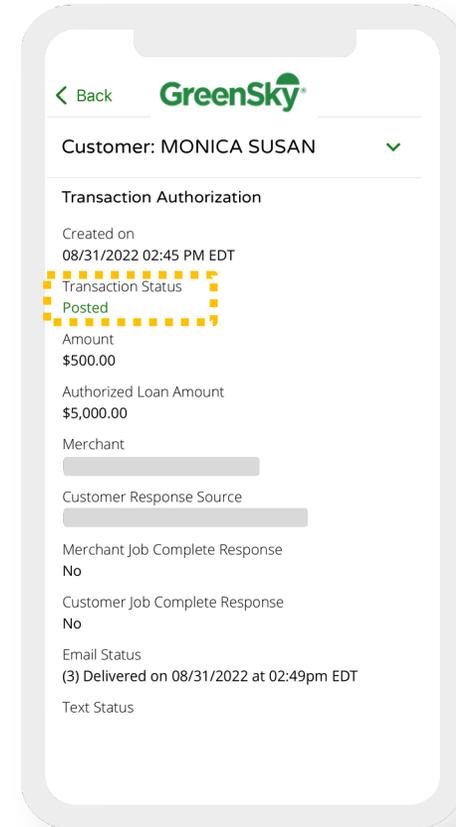
# Transaction Authorizations

## Customer's Device



4

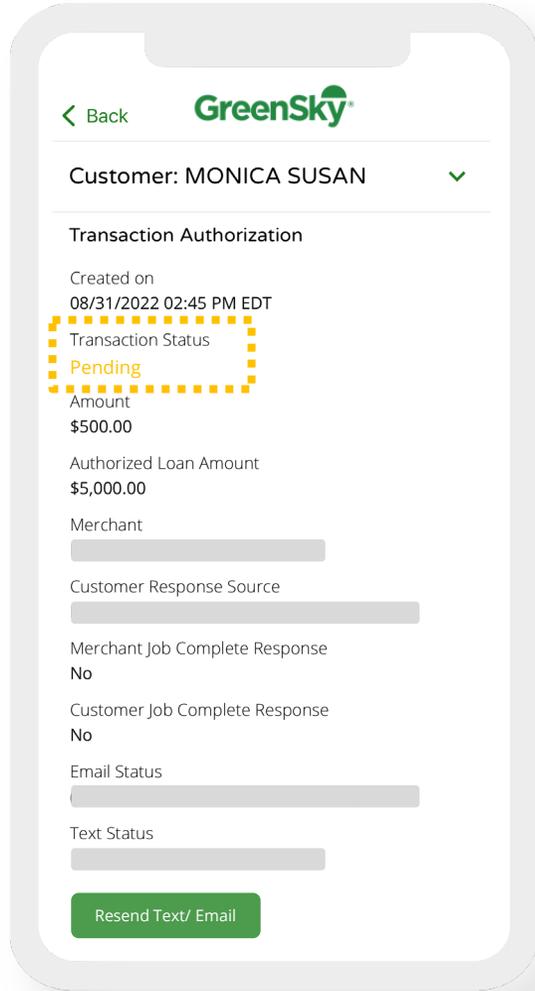
GreenSky will alert the primary applicant (and co-applicant, if there is one) to the transaction and seek confirmation (and job complete status, if applicable) through text and/or email. After the transaction is approved by the Customer, the transaction will automatically process. Funds will be deposited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



5

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

# Transaction Authorizations

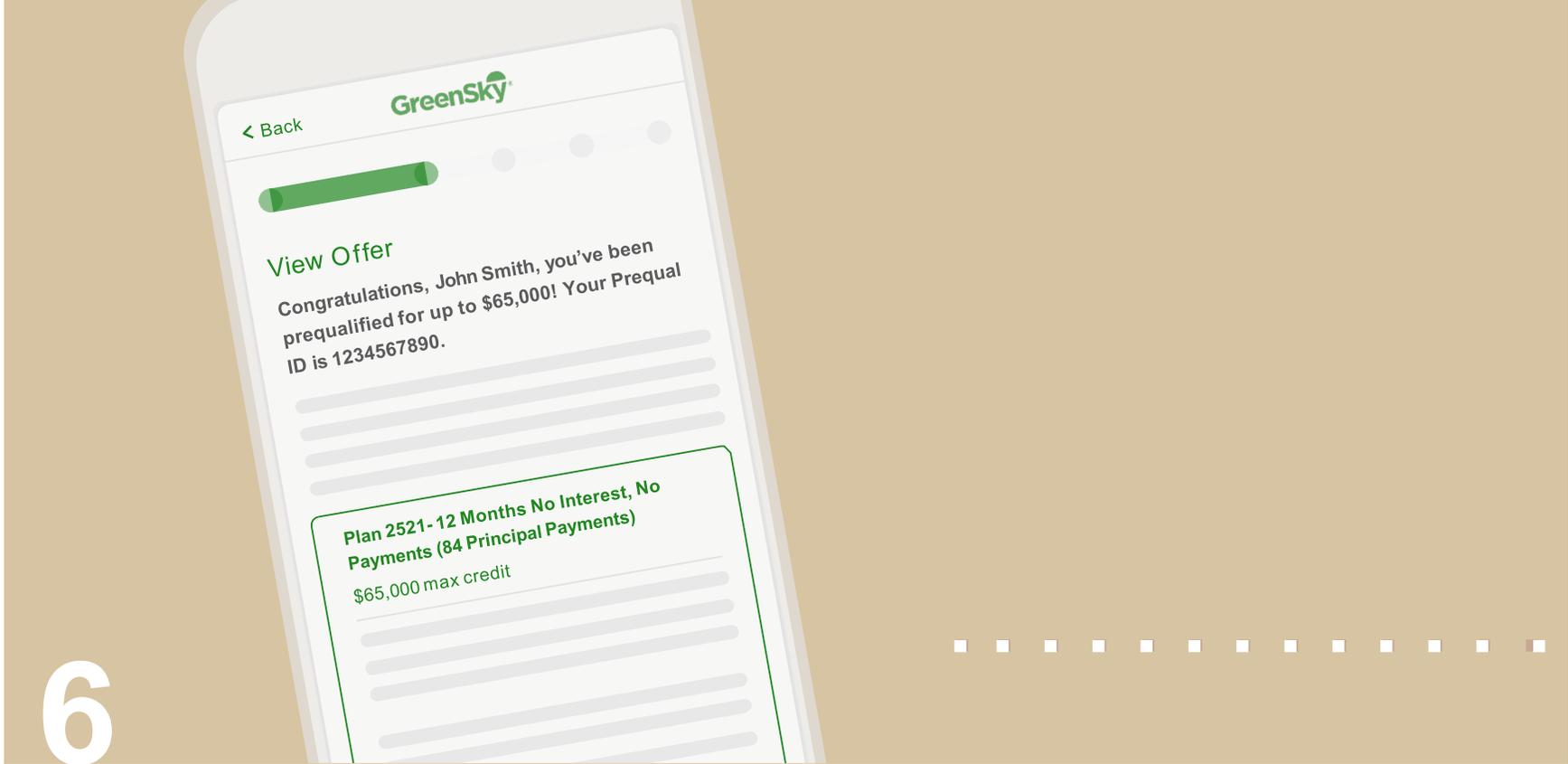


## 6

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

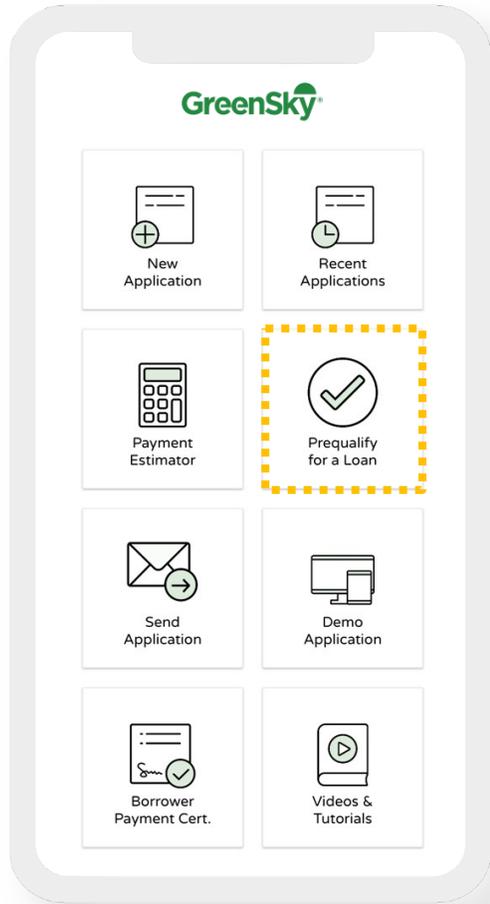
Please keep in mind:

- 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.



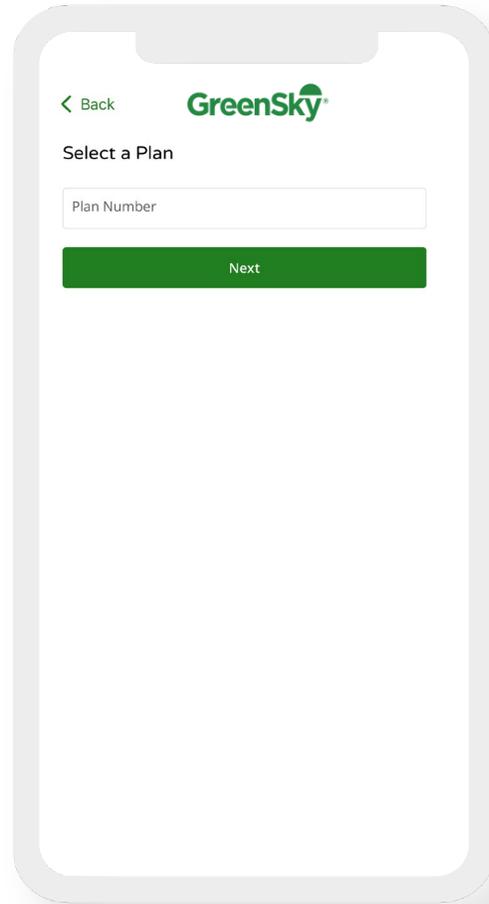
# Prequalify for a Loan

# Prequalify for a Loan



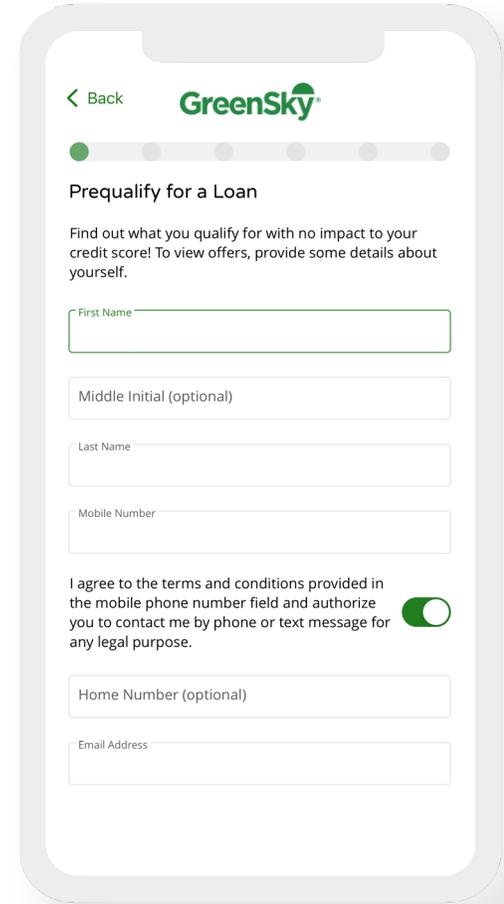
1

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

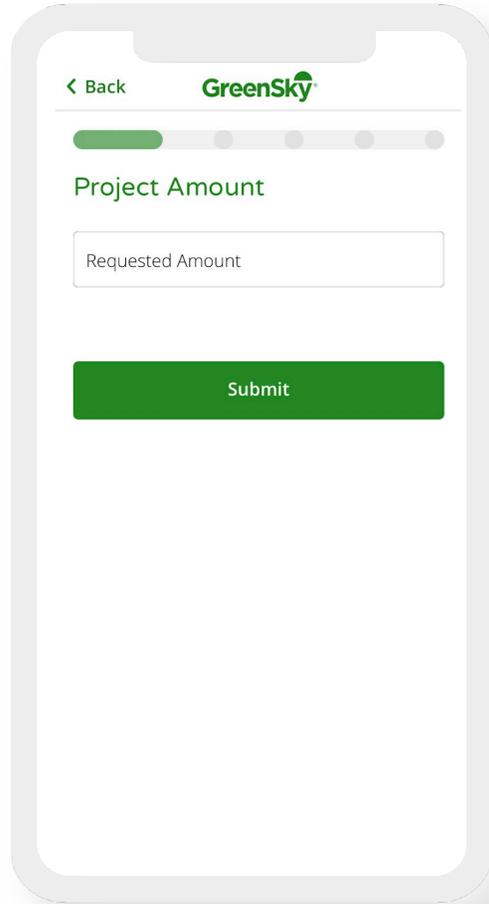
First, select a plan.



3

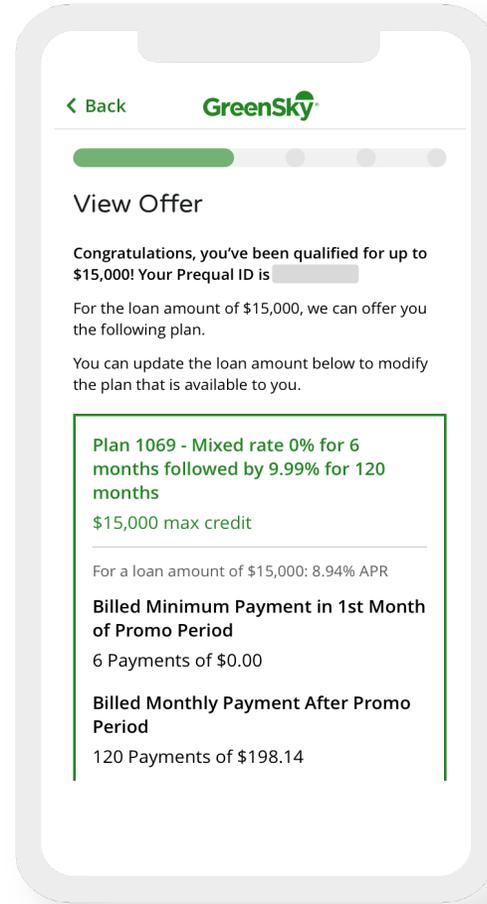
Then, have your Customer enter the information requested. There is also an option to prequalify with a co-applicant, if desired, which may increase a Customer’s ability to prequalify.

# Prequalify for a Loan



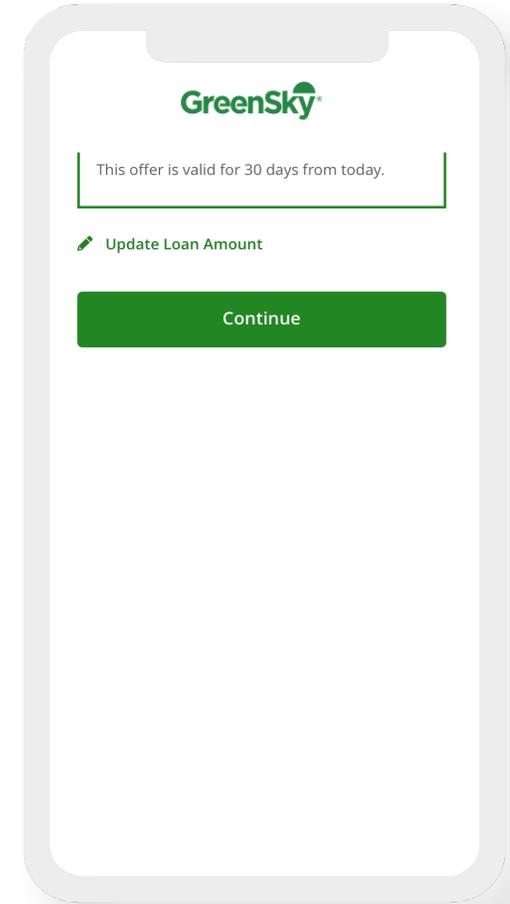
4

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.



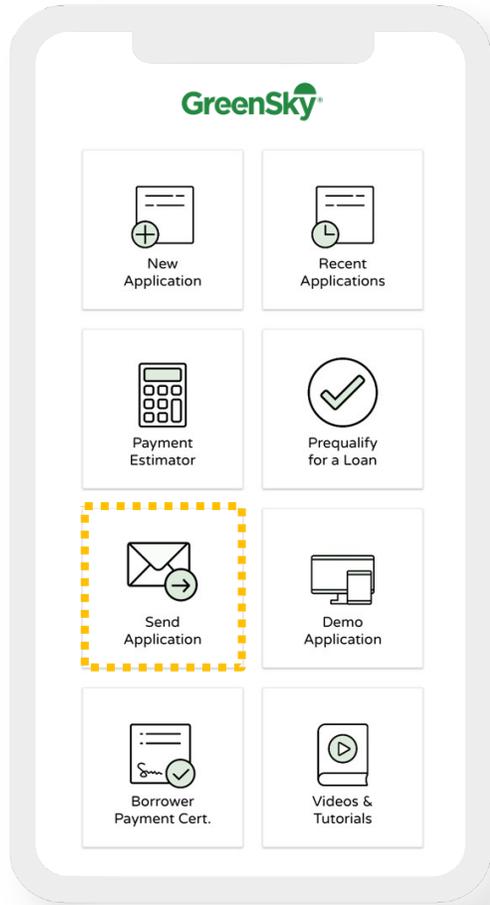
6

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



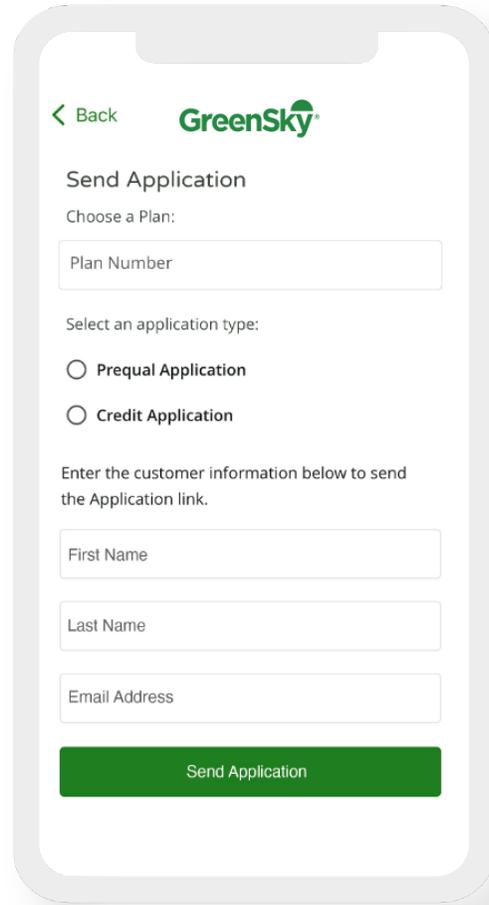
# Send Application

# Send Application



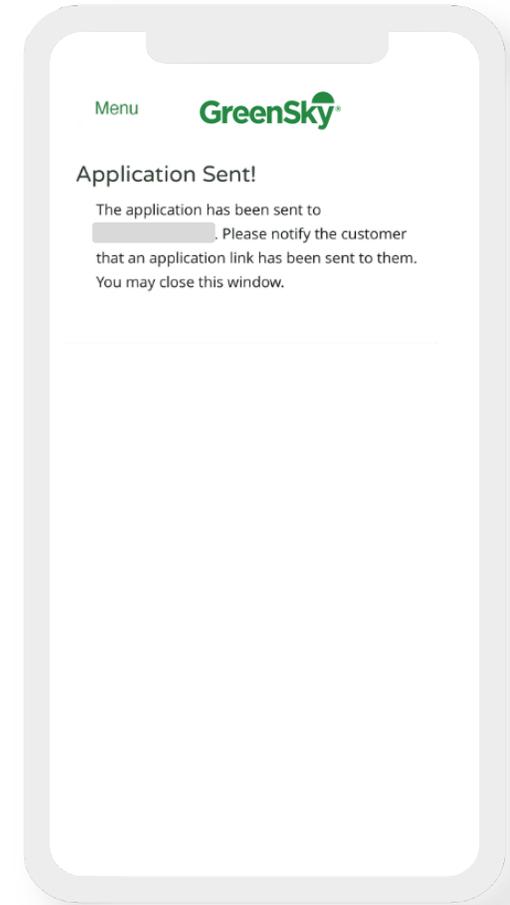
1

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



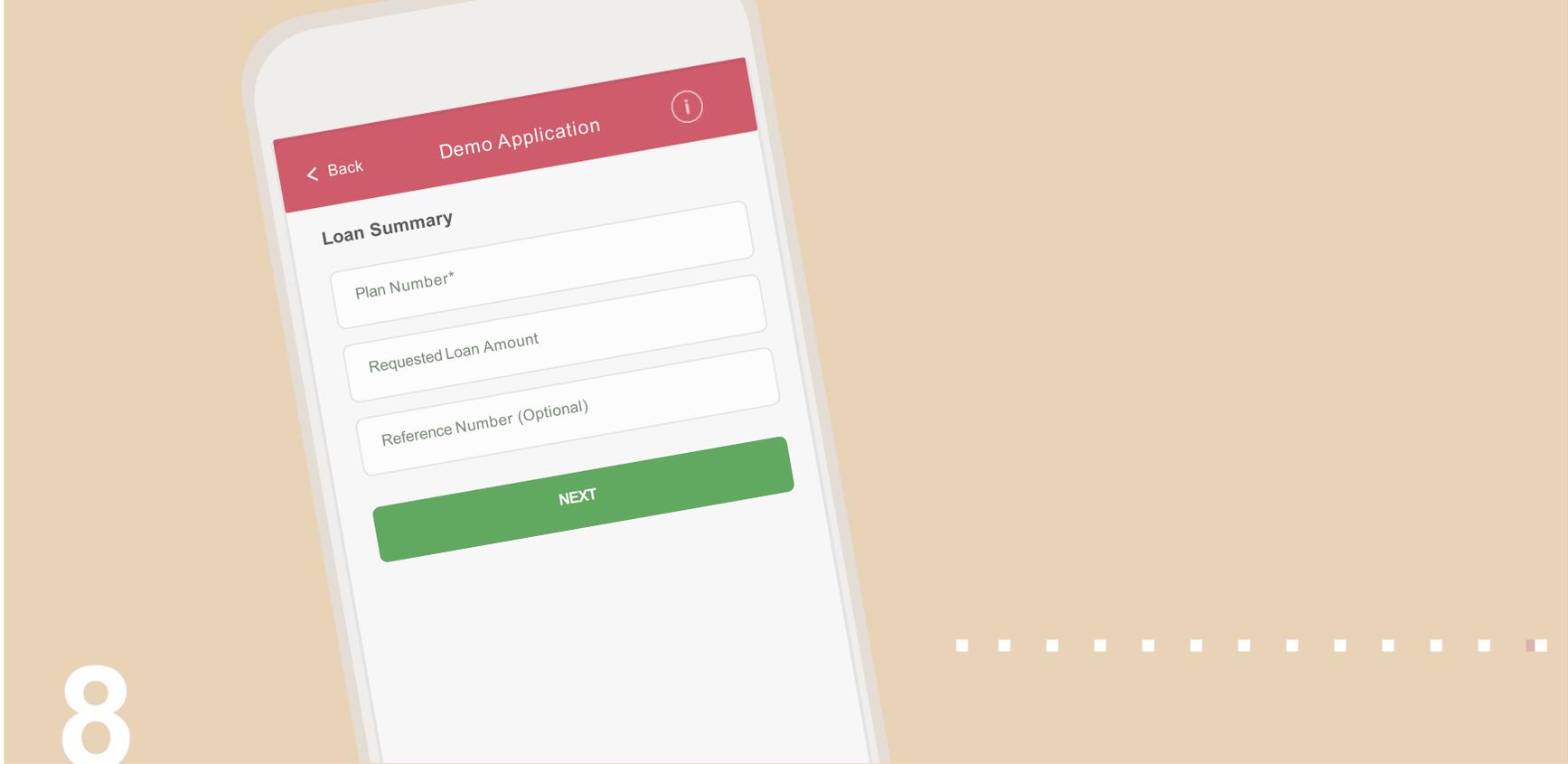
2

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



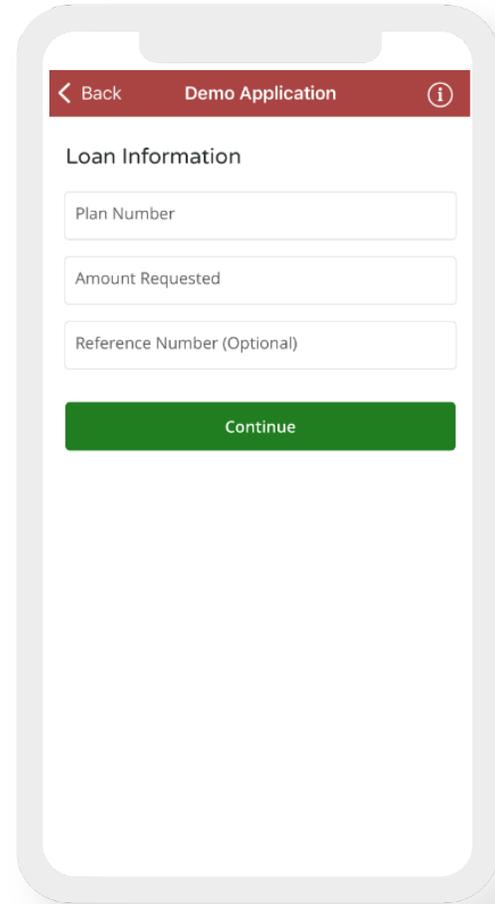
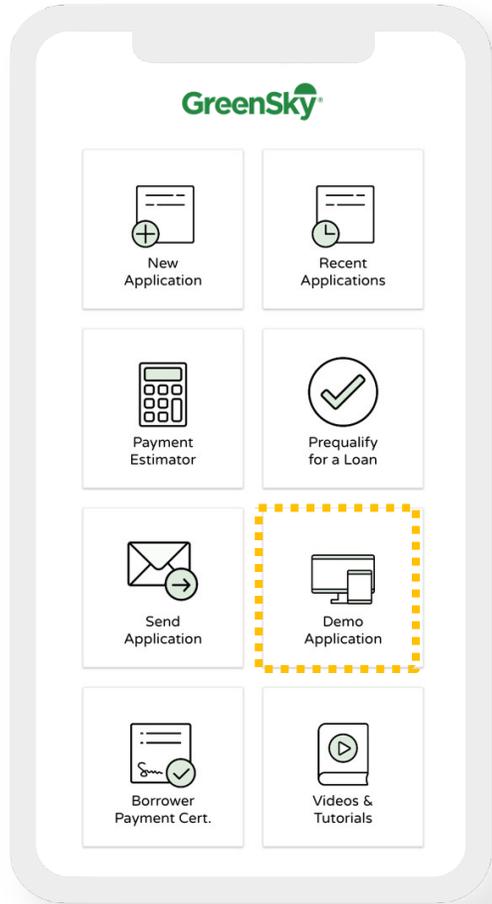
3

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



# 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](mailto: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.

