



Dear Business Provider,

We truly appreciate your participation in the Customer Financing program. In an effort to further support your knowledge base, the following information is intended to be used as a reference.

- 1. How can I resend documents on an application?** Click "Delete Document" and follow the prompts. This will also enable the edit personal information icon next to their name. The "Applicant" will receive and sign them first, before the "Co-Applicant". The "ESign Status" button displays the history of events during the signing process until completion, line by line.
- 2. How can I edit the Name/Address/Phone Numbers/E-Mail?** If the "Application Status" shows "Documents Sent to Applicant", click "Delete Document". This will enable the edit personal information icon next to their name. If you are still unable to see the icon, please contact Technical Support at 844-244-6888 to request this user profile permission.
- 3. How can I check the status of an application after an approval?** The first step is to look at the "Application Status"; this is a great indicator. Then, ensure all steps have been completed on the right-hand side closing workflow. The "ESign Status" button displays the history of events during the signing process until completion, line by line. If the "Application Status" shows "Funding Requested", a funding request has been sent to us for review. Please allow a minimum of 24 - 48 business hours for the status to update to "Funding Approved" or "Funded". You will be notified if there's anything missing.
- 4. "Required Documents for Funding" is showing "Pending Review"; do I need to wait for review?** Not necessarily. Funding conditions will be reviewed once all items required for funding have been provided, and the loan status updates to "Funding Requested". Refer to Question 3 if needed.
- 5. What documentation is acceptable whenever "Required Documents for Funding" or "Conditions for Funding" are present?** Please refer to the "MACU Required Documents for Funding Guide" posted under "Resources" through the portal.
- 6. How can I validate that everything is in line with the financing?** Once funding has automatically been requested, the status will eventually update to "Funding Approved" or "Funded". At this point, you are okay to move forward with providing the goods or services financed. Refer to Question 3 if needed.
- 7. How long does funding take, once the status shows "Funding Approved" or "Funded" on my end?** Please allow a minimum of 24 - 48 business hours for the funds to be deposited into your business account via ACH. The majority of our providers receive the funds by the next business day, depending on their financial institution. Refer to Question 3 if needed.
- 8. How can I upload additional supporting documentation if needed?** Under "Optional Supporting Documents", click "Manage" to see the option to "Upload".



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9. **The decision shows "Counter Offer" or "Declined"; how can I obtain additional details?** When you access the application, click on the "I" next to the decision for additional information. You can also contact your Sales Representative for additional support or guidance. The applicant(s) will also receive a notice in the mail, typically within a week. If a "Co-Applicant" is available, you are welcome to have them submit a new application. Refer to Question 12 if needed.
10. **The decision information shows "Excessive Obligations/Insufficient Income"; what options are there?** This typically means that the individual has more credit obligations than verifiable income. In other words, high debt-to-income (DTI) ratio. If a "Co-Applicant" is available, you are welcome to have them submit a new application. Refer to Question 12 if needed.
11. **Would the applicant(s) be approved for a different loan program if the application is declined?** In an effort to keep our program simple and easy to understand, the qualifications are the same regardless of the loan program. Whenever we are able to approve an amount, you will see "Counter Offer" instead of "Declined". If a "Co-Applicant" is available, you are welcome to have them submit a new application. Refer to Question 12 if needed.
12. **Where is the option to add a "Co-Applicant"?** When starting a new application only, there is a question towards the bottom of the screen within the "Applicant" tab.
13. **How can I update the financed amount when LESS than the approved amount is needed?** If the "Application Status" shows "Documents Sent to Applicant", click "Delete Document". Then, click "Edit Details" under "Transaction Details" to update as needed. If it's a "MACU Visa Platinum", click "Send" under "Signed Disbursement Authorization" to update the finalized disbursement amount.
14. **How can I update the financed amount when MORE than the approved amount is needed?** Please contact us directly, or submit a new application if after-hours.
15. **How can I update the "Rate Option" or "Term" within "Free Standard Program", "Reduced Interest Rate", or "Buy Now Pay Later Zero Percent" after an approval?** If the "Application Status" shows "Documents Sent to Applicant", click "Delete Document". Then, click "Edit Details" under "Transaction Details" to update as needed. **This is only an option within the "MACU Signature" loan program. If the applicant(s) would like to apply for a "MACU Visa Platinum" instead (or vice versa), a new application will need to be submitted.**

For additional information or questions, please do not hesitate to contact your Sales Representative directly, or call us at 888-417-8757. We look forward to guiding you forward!

Sincerely,

Customer Financing Team