



Hassle-Free Monthly Payments for
All Your Heating and Cooling Needs

MICROF APPLICATION PROCESS

Automated Income Verification and Automated Funding processes

Microf has significantly improved our application process with two major changes; Automated Income Verification and Automated Funding. These new processes are outlined below for training and reference purposes.

Automated Income Verification

Microf has implemented a new, automated income verification option that will allow applicants to choose which way they want to provide their proof of income. The old process of email or attaching their current pay stub or other acceptable proof of income is still available. HOWEVER, the homeowner can choose to provide their information in a secure and safe manner through a Microf trusted partner that will provide Microf the information we need to make a decision automatically!

PLEASE NOTE: In order to use the new process, the customer must have IMMEDIATE ACCESS to an ACTIVE EMAIL account and know the LOGIN CREDENTIALS to their ONLINE BANKING ACCOUNT.

Step 1

The customer enters the bank account and routing information into the appropriate fields within the Microf application. This information will be used later in the process and cannot be changed once it is entered.

Bank Account

Bank ABA *



Bank Account Number *



If the customer is using a co-applicant with income in a *separate* account, the co-applicants bank account and routing number must also be entered in the Microf application. If both applicants use the same email, then both must access the email notification twice to enter both checking accounts.

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Step 2

Once the customer has entered their bank account and routing information, he/she will be provided the choice to proceed with the automated income verification process or to proceed with the old process of providing the proof of income manually. The new process is much faster and easier.

If the customer chooses the faster decision process, they should click the Online Banking Information button as shown in the screen shot below.

Proof of Income

- 1. Faster decision:** Provide your online banking information
Provides an immediate approval when validated successfully
- 2. Upload your most recent paycheck stub** (less than 30 days old)
May take longer to verify and approve, potentially delaying your application approval

Please click on your income validation method below:

Online Banking Information

Upload Paycheck Stub

Step 3

From this screen you will verify the customer's information. Please note that the banking information CANNOT be changed from this screen (it can only be changed by going back to the customer input area of the application). The only field needed at this point is the customer's email address. The customer should enter an email to which they have immediate access. Once the information has been verified, select the Submit button. This will move the application to the following screen:

Online Banking Information

All fields are mandatory

Applicant

Last Name *

First Name *

Bank ABA *

Bank Account Number *

Email *

Co-applicant

Last Name *

First Name *

Bank ABA *

Bank Account Number *

Email *

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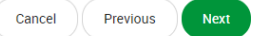
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Step 4

The below screen will appear in the Microf application but the customer will need to access their email and follow the next steps prior to clicking next on this screen.

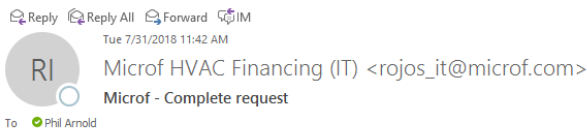
Email Link Confirmation

Please check and validate your online banking information through the link sent to your email address and then continue by clicking "Next" button.



Step 5

The customer will receive an email from Microf HVAC Financing requesting that he/she click a link to continue the income verification process. The customer should click on this link to be redirected to a secure site where he/she will log into their bank account and continue the verification process.



Thank you for your interest in the Microf lease purchase program. In order to expedite the lease decision, we invite you to verify your bank account information electronically through a secure link provided by Decision Logic.

Please click this link to continue: https://u6236160.ct.sendgrid.net/wf/click?upn=XeRxGeBVzjApXSecPKhPsVshHuQuEOaNI4kinJn-2B6ZeE7cdaYhwIjrCXd0Q3-2FOY_gFqitKN7dPnLNgw2C9-2FpXl8llHcxRa5TFnp2062AfKYIRXl3FMrExdEWL1pCLQfC7FmiCM8Rp6fzMa4pKN3rmMctU8c7ds2acll0Vk59e1Mhuk4124fSZA2FGDsU7PwnSTgMXkQk87DdJNeetYcfj57NAkwH0KOySm-2BFInCbl0-2BovvcTW2vhv25gPk86mM6HtbqDx9QgK-2BfwUyimdTxkQ-3D-3D

This verification service is provided to you by a Microf trusted partner, DecisionLogic.

Microf, LLC
Microf Servicing Team

Contact Us:

Mon - Fri 8am - 9pm Eastern Time
Sat 10am - 2pm Eastern Time
By Phone: 855.642.7631
By Email: info@microf.com
By Web: www.microf.com/contact/
By Mail: PO Box 70085 | Albany, GA 31708

Please do not reply to this email.

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Step 6

Once the customer accesses the personal email and clicks the hyperlink, he/she will be redirected in a new browser to a secure site to log into the bank account. From here, the customer will enter the banking credentials and agree to the two authorization boxes.



Instant Account Verification

Enter your login information and click Next

 **Worldwide Savings Bank**
<http://tag2.yodlee.com/tag/index.do>

Username

Password [Show Typing](#)

I agree to the service [terms and conditions](#) and authorize the release of my bank information to Microf.

I authorize Microf to request an updated version of my bank information at a later date (optional).


[Next](#)

If entered correctly, the customer will see the following screen:



Instant Account Verification


Verification Status

 Success, you verified your banking information. Thank you.

If entered incorrectly, the customer will see the following screen and will need to resubmit their credentials:

Instant Account Verification

Verification Status

 Sorry, your financial institution's login credentials appear to be incorrect for this account. Please try Again.

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Step 7

Once the information has been entered and verified within the system, the customer needs to go back to the original browser screen for the pending application. The customer is now allowed to select the Next button to advance to the next application screen:

Email Link Confirmation

Please check and validate your online banking information through the link sent to your email address and then continue by clicking "Next" button.



Step 8

The following screen will now provide the Final Review of the application:

You MUST select the Accept Microf's Lease button to finish the application and get to the final screen of the application which details the next steps for the customer:

Online Application

Job Details > Consumer Financials > Consumer Info > Co-Applicant Info > Review Application > Terms and Conditions > Financing/Leasing Offer(s) > Submit

Final Review

Job Summary	
Total Job Price	\$5,000.00
System Type	Heat Pump Small Package Product (Mobile Home unit)
Tonnage	4 Tons

Lease Summary	
Applicant	CORY B_EXP_NBK_700_201_754_10000
Applicant Monthly Income	996,080.69
Co-applicant	A Person
Co-applicant Monthly Income	996,080.69
Total Lease Amount	\$5,000.00
Months to Ownership	60 months
Monthly Payment	\$193.75 + Tax
Total Payments to Ownership	\$11,625.00 + Tax

Capitalized Cost Reduction	
Capitalized Cost Reduction Amount	\$0.00

The capitalized cost reduction amount is the difference between the Total Job Price and the amount being leased. It is expected to be settled between the consumer and the contractor in the form of a down payment.

Reject and Exit **Accept Microf's Lease**

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Automated Funding Process

Microf has also implemented a new, automated funding process that will allow contractors to enter the make, model and installation date through the application and to COMPLETE the installation process and initiate funding with no signatures needed from the homeowner!

Step 1

At any point in time after the application is approved, providing the make, model and installation date is simple and easy. Just log into the contractor portal and select “Open Applications” in the left-hand menu.

The screenshot shows the contractor portal for SunTrust Test Contractor. The contractor status is 'Not Ranked'. The dashboard displays five categories of applications:

Category	Count	Action
Open Applications	88	Review Now
Applications Under Review	75	Revisit
Unsubmitted Leases	8	Revisit
Consumer Applications	13	Complete
Web Service Applications	0	Review

Step 2

Select the customer’s name from the list of open applications. Note that the statuses have been updated with more detail and that there is a bold red notice published to warn against installing until all requirements are met. Click on the customer record you wish to update.

Open Applications

Hint: Click on Application for Details

CORY B_EXP_NBK_700_201_754_10000	RTO-41727
123 dummy lane	Total Job Price: \$5,000.00
Greenbow, AL 11111	Total Financing Amount: \$5,000.00
parnold@microf.com	Selected financier: Microf
Status: Preapproved	Do not install – equipment must be entered.
Submitted: 07-31-2018 11:34:36 AM UTC-4	

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Step 3

Selecting the customer will open the application details and allow you to click on the “Insert Initial Contractor Information” button.

Open Applications

Application - CORY_B_EXP_NBK_700_201_754_10000	
RTO Number:	RTO-41727
Applicant's Information:	CORY_B_EXP_NBK_700_201_754_10000 123 dummy lane Greenbow, AL 11111 parnold@microf.com (456) 345-3453
Total Job Price:	\$5,000.00
Total Financing Amount:	\$5,000.00
Equipment Cost:	
Down Payment:	
Status:	Preapproved
Status Details:	
Salesperson:	Phil Arnold
Relationship Manager:	Will Basko
Contractor:	SunTrust Test Contractor
Submitted:	07-31-2018 11:34:36 AM UTC-4

[Cancel](#) [Insert Initial Contractor Information](#)

Step 4

Enter the Make and Model numbers and the Installation date for the applicant and click on the “Submit” button. If you need to enter additional assets, you will find an “Add More” button at the bottom of the form that can be pressed multiple times. Remember to enter only serialized equipment.

Initial Contractor Information Requirements

Application

Install Date

HVAC Systems – Only enter serialized equipment

System 1

System 2

System 3

[Add More](#) [Cancel](#) [Submit](#)

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Step 5

Once you are approved to install the system and it is completed, is time to complete the process and initiate contractor funding. Log back into your contractor portal and select the appropriate customer from the “Open Applications” screen. Click on the appropriate customer.

Dashboard > Open Applications

Open Applications

Hint: Click on Application for Details

CORY B_EXP_NBK_700_201_754_10000	RTO-41727
123 dummy lane	Total Job Price: \$5,000.00
Greenbow, AL 11111	Total Financing Amount: \$5,000.00
parnold@microf.com	Selected financier: Microf
	Do not install until customer has made 1st payment and signed lease.
Status: Preapproved	
Submitted: 07-31-2018 11:34:36 AM UTC-4	

Step 6

Clicking on the customer will open the summary screen. Click on the “Complete/Fund” button.

Open Applications

Application - CORY B_EXP_NBK_700_201_754_10000

RTO Number:	RTO-41727
Applicant's Information:	CORY B_EXP_NBK_700_201_754_10000 123 dummy lane Greenbow, AL 11111 parnold@microf.com (459) 345-3453
Total Job Price:	\$5,000.00
Total Financing Amount:	\$5,000.00
Equipment Cost:	
Down Payment:	
Status:	Preapproved
Status Details:	
Salesperson:	Phil Arnold
Relationship Manager:	Will Basko
Contractor:	SunTrust Test Contractor
Submitted:	07-31-2018 11:34:36 AM UTC-4

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Step 7

The contractor can now enter the serial numbers for each piece of equipment that was installed.

Complete / Fund Application

Application

Consumer Name	<input type="text" value="CORY B_EXP_NBK_700_201_754_10000"/>
Coapplicant Name	<input type="text" value="A Persona"/>
Consumer Address	<input type="text" value="123 dummy lane AL 11111"/>
Final Job Price Financed	<input type="text" value="5000.00"/>
Invoice #(optional)	<input type="text"/>

HVAC Systems

System 1	<input type="text" value="Amana"/>	<input type="text" value="567345367"/>	<input type="text" value="Serial number..."/>
System 2	<input type="text" value="Bryant"/>	<input type="text" value="456745354"/>	<input type="text" value="Serial number..."/>
System 3	<input type="text" value="Amana"/>	<input type="text" value="345647453"/>	<input type="text" value="Serial number..."/>

Step 8

Once the contractor has entered the information regarding the serial numbers, and clicked on the Submit button, the contractor will be redirected to the Installation Certification page. From this screen the contractor will need to input their initials attesting the installation is complete, the unit is functioning properly, and the customer is satisfied. Then select the button "I Certify" and enter initials.

Installation Certification

By inputting your initials and clicking "I Certify", I, the Contractor, hereby certify that I have completed the installation of the herein listed heating and air conditioning system ("System"), that the System is functioning properly that the System was new and not previously in service at the time of installation and was manufactured within 24 months of the installation date, that the installation and all related tasks were performed in a manner that meets or exceeds industry standards, and that I am unaware of any issues relating to the System, installation, or related tasks other than those which I have already made Microf LLC aware of. The System is consistent with that listed in the customer's Rental Purchase Agreement, and is as follows (equipment already entered)

By inputting your initials and clicking "I Certify" I further certify that, to the extent that I removed or disposed of any equipment that was located at the installation address on or prior to the installation date, said removal or disposal was performed at the direction of customer and customer was made aware that he/she was free to refuse to allow any such removal or disposal.

Contractor initials

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