



*Together, we do more*

# Getting Started with Consumer Financing





WELCOME TO UNITED CREDIT

# A funding solution that supports your business and your customers.

Welcome! We're excited you're part of our merchant network.

United Credit is proud to be your partner and support your business growth through a financing option that helps consumers get the services and products they need.

We have relationships with multiple lenders, which means we have a variety of financing options to serve a wide variety of your customers. Our team is here to support you and your business every step of the way so you can focus on what matters most: your customers.

Ready to get started? This guide will help you through the process.

# How we help

## YOUR BUSINESS

### **Bigger loans**

We can provide loans up to \$25,000 to help customers pay for larger expenses.

### **Strong approvals**

We support your ongoing growth with strong consumer approval rates\*.

### **Quick funding**

Once a customer is approved and secures financing, your business receives payment quickly.

### **Ongoing support**

We offer live customer service and account managers to support your business.

### **No hidden fees**

We never charge enrollment or setup fees. There are no monthly or annual fees, either - you only pay fees when a loan is processed.

*\*United Credit partners with multiple lenders, some of whom offer 2nd look options for consumers with sub-prime credit, which expands opportunities for approvals. Ask us for more details.*

## YOUR CUSTOMERS

### **Better options**

We have relationships with multiple lenders, which means just one application gives customers access to various financing options.

### **Simple terms**

Customers have access to competitive interest with terms from 6 months up to 60 months.

### **Quick pre-approval**

Customers can apply at the point of sale using our online form and receive a decision in minutes.

### **Dedicated support**

Our easily-accessible and fast application - as well as our customer support team - guides your customers through the process, taking the burden off your staff.

### **No penalties**

Loans offered by our lending partners through the UC platform have no prepayment penalties.

# The United Credit advantage

When it comes to financing a major or larger purchase, your customers need options. Here's how United Credit can help, and how we compare to other financing options.

## **We are not a credit card.**

United Credit provides your customer with access to an installment loan, not a credit card. That means we help them get financing for exactly what they need, nothing more. We break those payments into easy-to-understand terms, a set APR, and monthly payments that are easy to manage.

## **We can be a stronger option than personal checks or cash.**

Some customers may have savings they'd like to use for their purchases. While this is an option, it could mean draining their personal savings or emergency fund to cover the cost. Using a financing option for their purchase keeps that cash on hand in case it's needed later. Plus, they can use it to pay off their loan early without a penalty!



# Offering financing to customers

Want to talk to your customers about their financing options but aren't sure where to begin? Here are some tips to get the conversation started.

## Have a conversation

Tell your customers financing is offered through lending partners on the United Credit platform. If they have questions, refer them to our website at [unitedcredit.com](https://unitedcredit.com).

## Give them time

Some customers may be ready to make a purchase right away, and others may need time to consider their options. Do not pressure them into financing. Offer them patience and kindness along the way, ensuring they know you want them to make the best decision for themselves and their budget.

## Share information

Let every customer know your business offers financing. Even if they aren't interested in financing their purchase in that moment, they may consider it later when they are ready to make that major purchase.



# The application process

Your customer should have this information available to complete their loan application\*.

01

A valid physical mailing address and proof of address (like a utility bill, for example)

02

A valid phone number (used for verification purposes)

03

An active bank account (cannot be a prepaid account)

04

A valid email address (used for verification purposes)

05

A valid, government-issued ID

*\*To ensure the most accurate information is gathered during the application process, customers should complete their own application on their personal device.*

# The merchant portal

portal.unitedcredit.com



[Dashboard](#) [Send App Link](#) [Submit App](#) [Resources](#) [Users](#) [Contact](#)

All

[Offer Not Accepted](#)

[In Process](#)

[Funding Verification Required](#)

[Pending Funding](#)

[Funded](#)

[Refunds / Rewrites / Disputes](#)

[Canceled/No Offers Available](#)

Last 90 days

Export

Print

Name or Email...

Search

Click on a Name for details and options. Click on column heading to sort..

Date	Name	Loan Status	Status Info	Amount	Expiry Date	Procedure Date	
08/02	<a href="#">Joshua Ingram</a>	Funded	Funded	\$6,700*		08/02/2022	<a href="#">Contact Rep</a>
08/02	<a href="#">Reinaldine Metellus</a>	In Process	Loan in Process	\$3,995*	09/01/2022		<a href="#">Contact Rep</a>
08/02	<a href="#">Monica Herrera</a>	Pending Funding	Pending Funding	\$3,995*		08/02/2022	<a href="#">Contact Rep</a>
08/02	<a href="#">Wilma Walls</a>	Funded	Loan Complete - Funds Disbursed	\$3,995*		08/02/2022	<a href="#">Contact Rep</a>
08/02	<a href="#">Ann Weksler</a>	Funded	Loan Complete - Funds Disbursed	\$3,995*		08/01/2022	<a href="#">Contact Rep</a>
08/02	<a href="#">Wilma Walls</a>	Funded	Loan Complete - Funds Disbursed	\$2,995*		08/01/2022	<a href="#">Contact Rep</a>
08/01	<a href="#">Wilma Walls</a>	In Process	Loan in Process	\$3,995*	08/31/2022		<a href="#">Contact Rep</a>
08/01	<a href="#">Ann Weksler</a>	Funded	Loan Complete - Funds Disbursed	\$3,995*		08/01/2022	<a href="#">Contact Rep</a>
07/20	<a href="#">John Verde</a>	Offer Not Accepted	Offer Not Accepted				<a href="#">Contact Rep</a>

Your merchant portal provides in-depth, real-time reporting to see loan status and funding information for your customers.

The portal also allows you to review, approve, and process funding for your business.

Through the portal, you can also connect with the loan representatives overseeing each of your customer's applications.



# Contact our team

Need help? Connect with an account manager today.

[BDMs@UnitedCredit.com](mailto:BDMs@UnitedCredit.com)

855.503.1800 ext. 3