

Overview

With a capable terminal (Ingenico iSC250/iSC480) attached to the workstation, the customer will be guided through the checkout process.

American First Finance Checkout – Getting Started

On the Sale dialog, an “Open Loans” button is displayed that shows the number of open loans. Click the Open Loans button to continue.

Credit Card Sale

Order
Order Number: R190110bj
Tax Amount:
 Tax Exempt
Total Amount: 750.00

Address

City:
State:
Zip:
Phone:
Email:

Credit Card
Name:
Number:
Expiration: CW:
Swipe... Lookup **10 Open Loans...**
 This is a Card Present transaction
 This is a Purchase Card Level transaction

Account on File
Store this card on file?
 Yes No Lookup

1.4.54.0

All open applications from the last 30 days are shown:

Date	Lender	Name	Address	Phone	Email
4/10/2019 1:59 PM	American First Finance	MP TESTER XXV	518 Arey Ave Albemarle, NC 28001	425-555-1234	innuityjames12@gmail.com
3/27/2019 2:48 PM	American First Finance	MP TESTER XVI	518 AREY AVE ALBEMARLE, NC 28001	425-555-1234	innuityjames+12@gmail.com
3/25/2019 3:52 PM	American First Finance	MP TESTER VIII	518 AREY AVE ALBEMARLE, NC 28001	425-555-1234	innuityjames+12@gmail.com
3/21/2019 3:33 PM	American First Finance	MP TESTER	518 AREY AVE ALBEMARLE, NC 28001	425-555-1234	innuityjames+12@gmail.com
3/21/2019 2:42 PM	American First Finance	MP TESTER	518 AREY AVE ALBEMARLE, NC 28001	425-555-1234	innuityjames+12@gmail.com
3/19/2019 12:03 PM	American First Finance	MP TESTER	518 AREY AVE ALBEMARLE, NC 28001	425-555-1234	innuityjames+12@gmail.com
3/19/2019 11:30 AM	American First Finance	MP TESTER	518 AREY AVE ALBEMARLE, NC 28001	425-555-1234	innuityjames+12@gmail.com
3/19/2019 10:25 AM	American First Finance	MP TESTER	518 AREY AVE ALBEMARLE, NC 28001	425-555-1234	innuityjames+12@gmail.com
3/19/2019 8:01 AM	American First Finance	MP TESTER	518 Arey Ave Albemarle, NC 28001	206-555-1234	innuityjames+12@gmail.com

OK Cancel

Select the customer and click the OK button (or just double-click the customer) to start the American First Finance Checkout process.

Depending on the status of the loan, a different panel is shown in the American First Finance Checkout dialog. The following statuses are defined by American First Finance:

1. Final Repair Amount – need to supply the repair details and amount to finance.
2. Down Payment – need to collect a down payment from the customer.
3. E-Sign – customer needs to accept the E-Sign disclosure.
4. Sign Contract – customer needs to accept the loan documents

If a capable terminal is not present, proceed to [“Terminal Not Present”](#). Otherwise, proceed directly below.

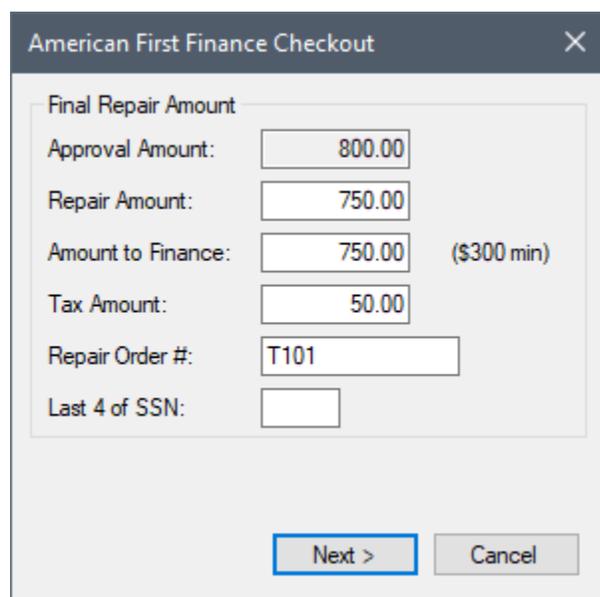
Terminal Present

Final Repair Amount

If the repair order details have not yet been updated, the associate must do that here. The customer will be asked to confirm their identity with a verification of the last 4 digits of their social security number, as well as to confirm their loan terms.

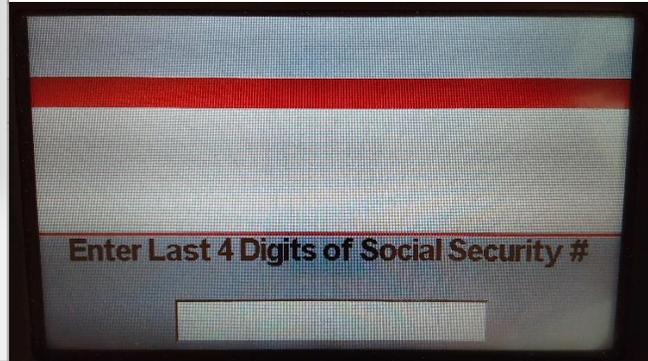
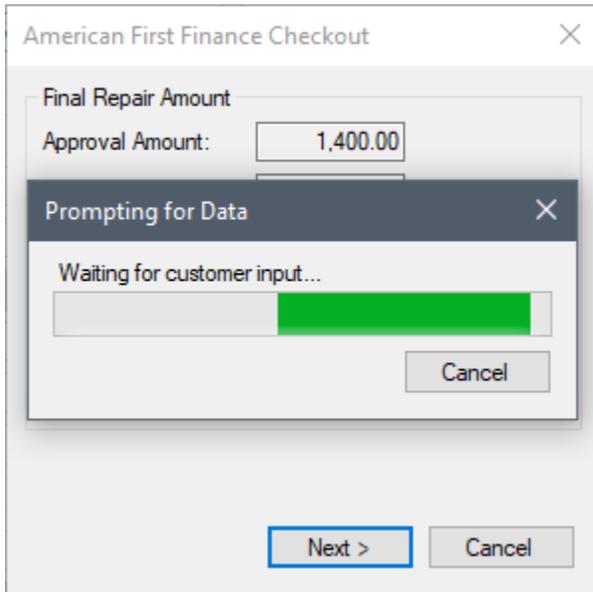
Step 1: Update Repair Order

If the repair order details have not yet been updated, the associate must enter them here.



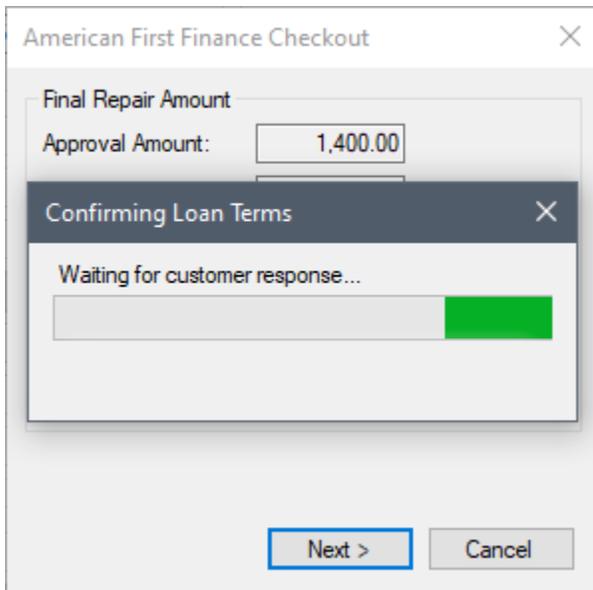
- The Amount to Finance may not be greater than the Approval Amount.
- The Amount to Finance may not be greater than the Repair Amount.

The customer must supply the last 4 digits of their SSN for security purposes.



Step 2: Loan Terms Confirmation

Once the order amounts have been submitted and the customer's identity verified, the Loan Terms will be presented and must be accepted in order to proceed.



Down Payment

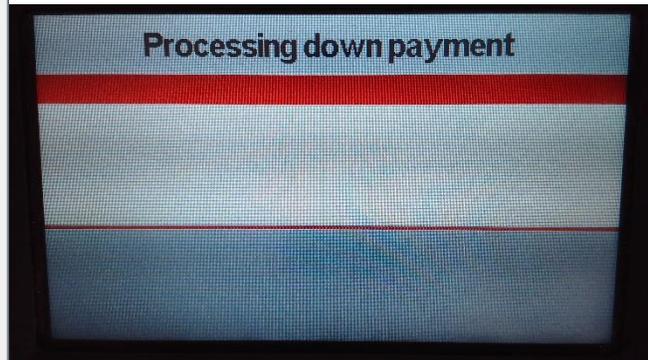
After the order amounts have been updated, down payment must be collected from the customer. Down payment will automatically be charged to the card they supplied with their initial application.

American First Finance Checkout

Down Payment
Amount: \$50.00

Card Information
Processing down payment to the customer's card on file.
Waiting for input...

Next > Cancel



In the unlikely event that down payment cannot be processed against the card on file, the associate will be required to collect updated card information from the customer, including: Card Number, Expiration, CVV, and Billing Zip before proceeding.

American First Finance Checkout

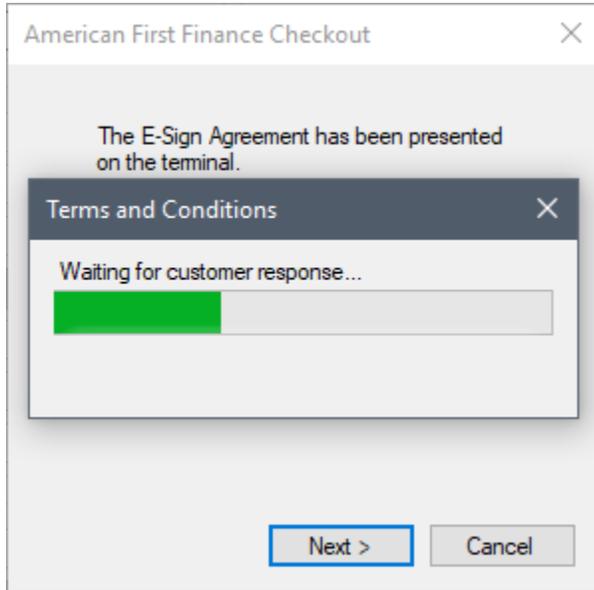
Down Payment
Amount: \$50.00

Card Information
Number: XXXXXXXXXXXXX7892
Expiration: 12 2020 CVV: |
Swipe...
Billing Zip: _____

Next > Cancel

E-Sign

If a terminal is present, the E-Sign Agreement is presented on the terminal and the customer must Agree to continue.

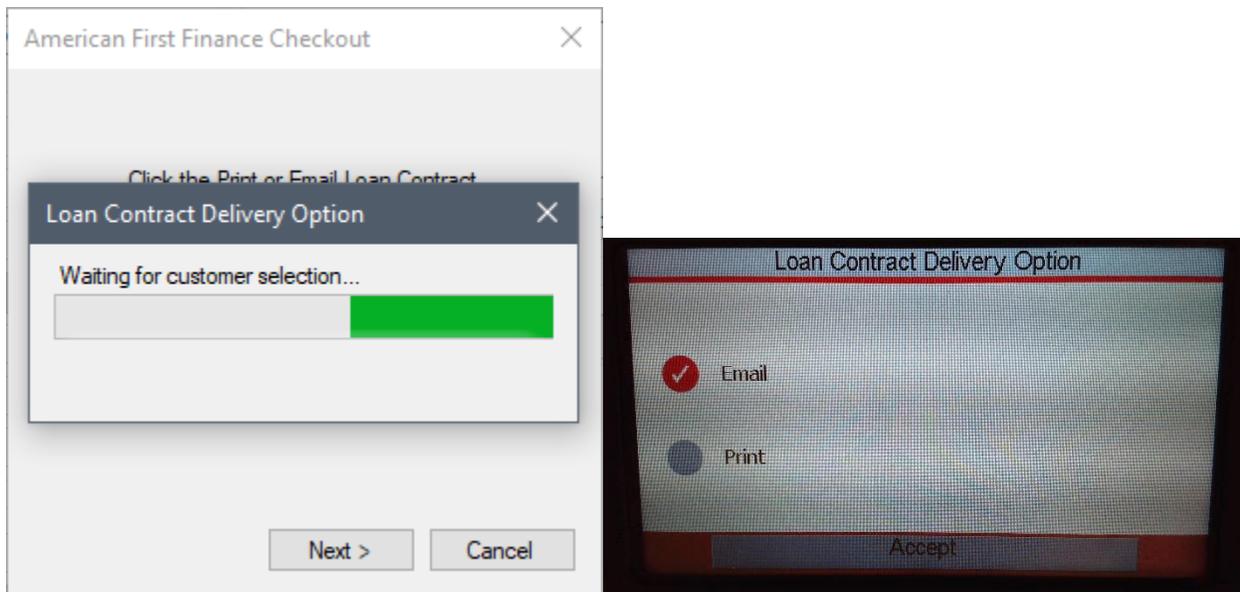


Sign Contract

The customer must review the loan documents and e-sign to continue. The loan documents may be emailed or printed and presented to the customer.

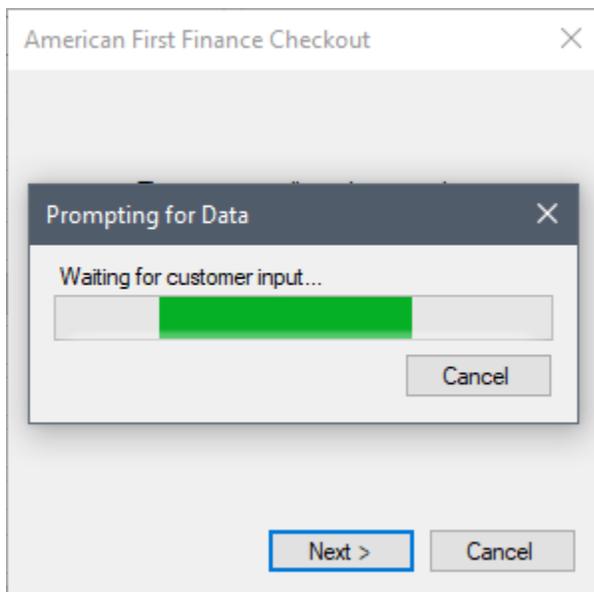
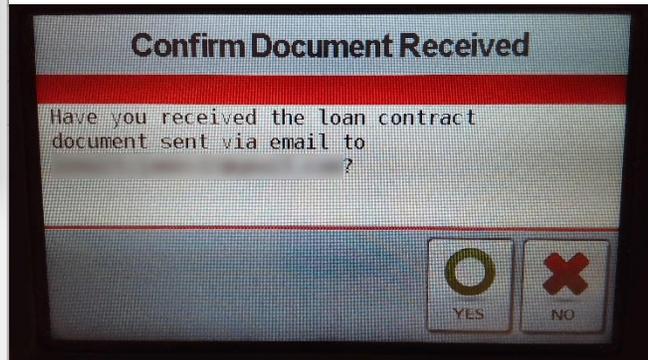
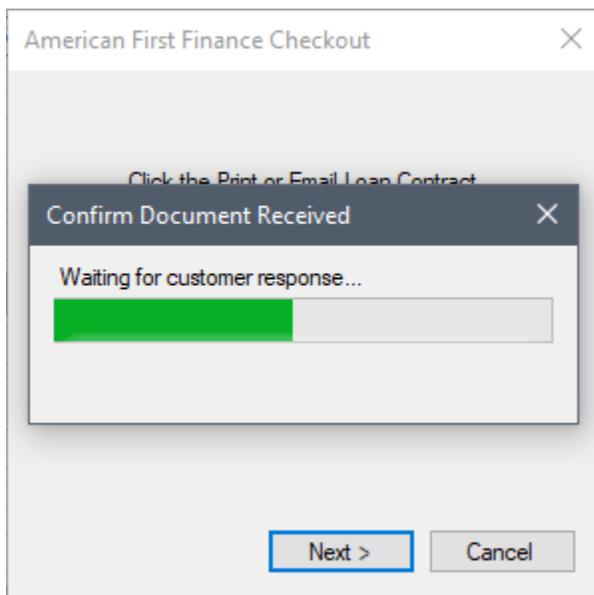
Step 1: Loan Contract Delivery Method

The customer chooses how they would like their loan documents delivered – Email or Print. The email option will use the email address supplied for the application.



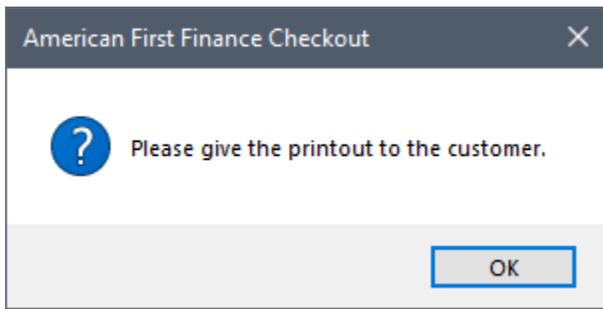
Email:

The customer will be prompted to confirm receipt of the loan documents and then asked to supply the verification code contained within the loan documents.



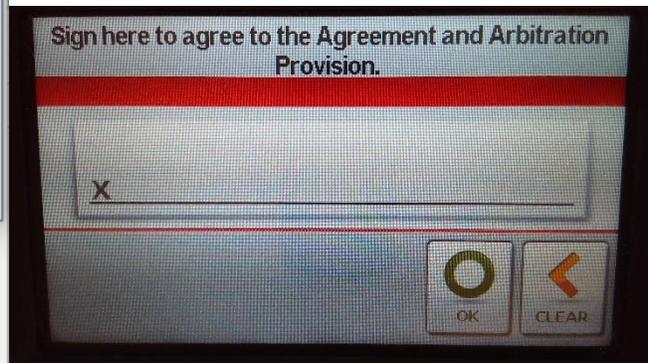
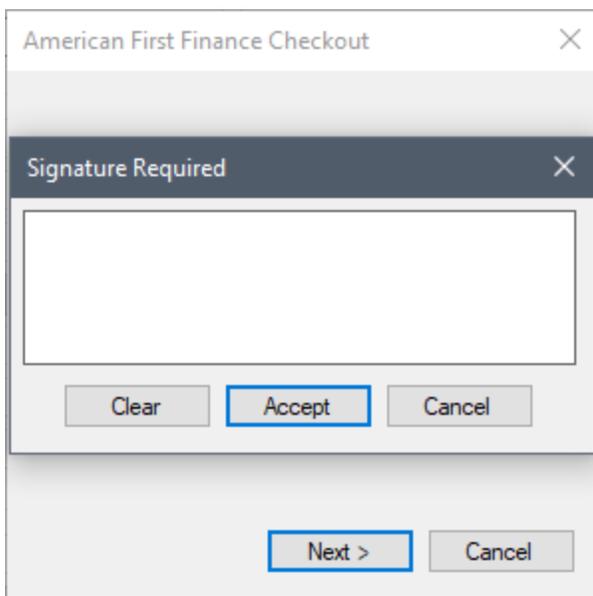
Print:

The associate hands the loan documents to the customer.



Step 2: E-Signature

Lastly, the customer must provide a full signature to complete the contract signing process.



With the signature accepted, the loan signing is "[Complete!](#)".

Terminal Not Present

Final Repair Amount

If the repair order details have not yet been updated, the associate must do that here. The customer will be asked to confirm their identity with a verification of the last 4 digits of their social security number, as well as to confirm their loan terms.

Step 1: Update Repair Order Details

If the repair order details have not yet been updated, the associate must enter them here.

A screenshot of a software dialog box titled "American First Finance Checkout" with a close button (X) in the top right corner. The dialog contains several input fields for repair details:

- Final Repair Amount (header)
- Approval Amount:
- Repair Amount:
- Amount to Finance: (\$300 min)
- Tax Amount:
- Repair Order #:
- Last 4 of SSN:

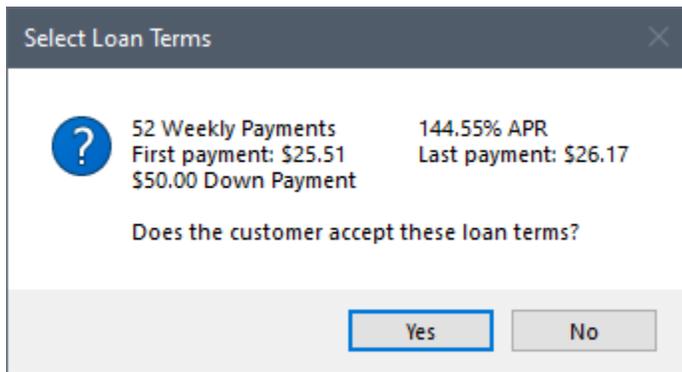
At the bottom of the dialog are two buttons: "Next >" (highlighted with a blue border) and "Cancel".

- The Amount to Finance may not be greater than the Approval Amount.
- The Amount to Finance may not be greater than the Repair Amount.

The associate must also ask for and supply the last 4 digits of the customer's SSN for security purposes.

Step 2: Loan Terms Confirmation

Once the order amounts have been submitted, the Loan Terms will be presented and must be accepted in order to proceed.



Select Loan Terms

52 Weekly Payments
First payment: \$25.51
\$50.00 Down Payment

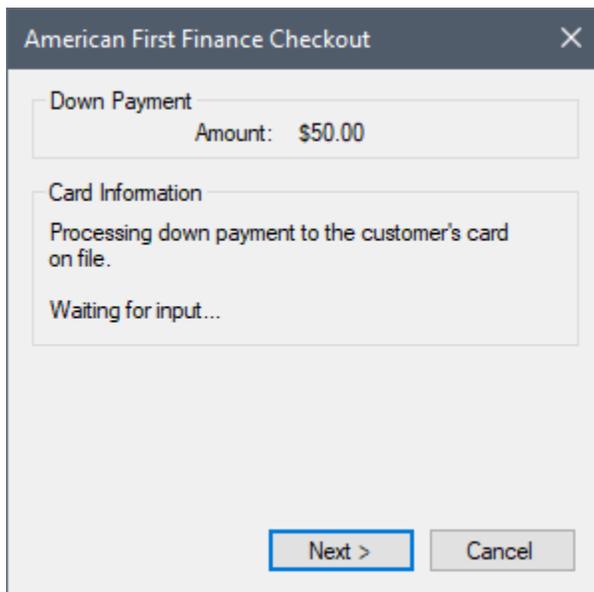
144.55% APR
Last payment: \$26.17

Does the customer accept these loan terms?

Yes No

Down Payment

After the order amounts have been updated, down payment must be collected from the customer. Down payment will automatically be charged to the card they supplied with their initial application.



American First Finance Checkout

Down Payment
Amount: \$50.00

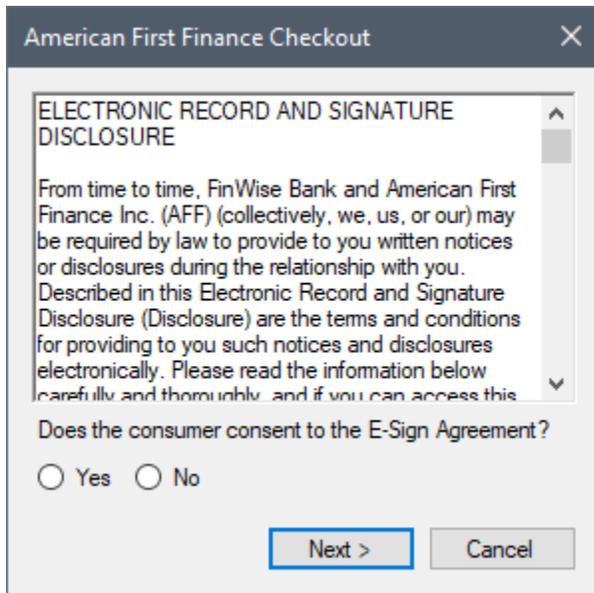
Card Information
Processing down payment to the customer's card on file.
Waiting for input...

Next > Cancel

In the unlikely event that down payment cannot be processed against the card on file, the associate will be required to collect updated card information from the customer, including: Card Number, Expiration, CVV, and Billing Zip before proceeding.

E-Sign

The associate must ask the customer for their consent. The customer must view and agree to the E-Sign Agreement to continue.



American First Finance Checkout

ELECTRONIC RECORD AND SIGNATURE DISCLOSURE

From time to time, FinWise Bank and American First Finance Inc. (AFF) (collectively, we, us, or our) may be required by law to provide to you written notices or disclosures during the relationship with you. Described in this Electronic Record and Signature Disclosure (Disclosure) are the terms and conditions for providing to you such notices and disclosures electronically. Please read the information below carefully and thoroughly, and if you can access this

Does the consumer consent to the E-Sign Agreement?

Yes No

Next > Cancel

Sign Contract

The customer must review the loan documents and sign electronically to continue. The loan documents may be emailed or printed and presented to the customer.

Step 1: Loan Contract Delivery Method

The associate chooses how the customer would like their loan documents delivered – Email or Print. The email option will use the email address supplied for the application.

American First Finance Checkout

Click the Print or Email Loan Contract button below to continue.

Email Loan Contract

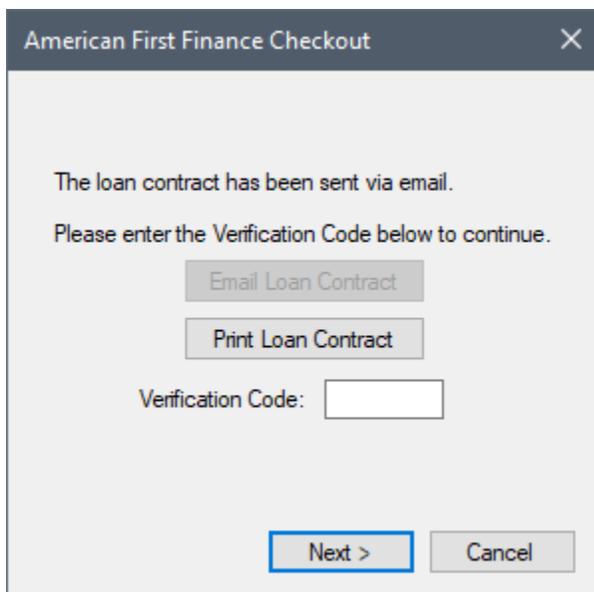
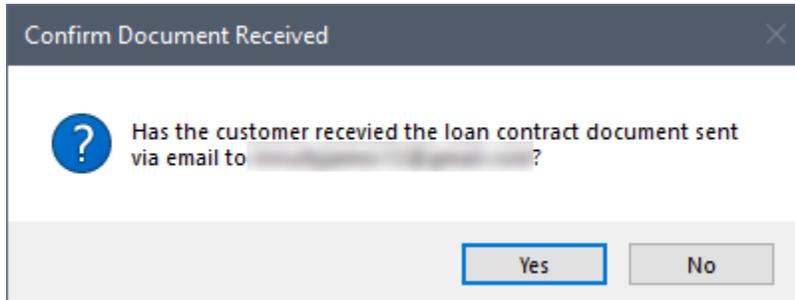
Print Loan Contract

Verification Code:

Next > Cancel

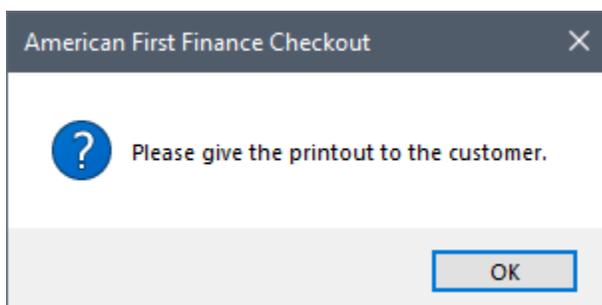
Email:

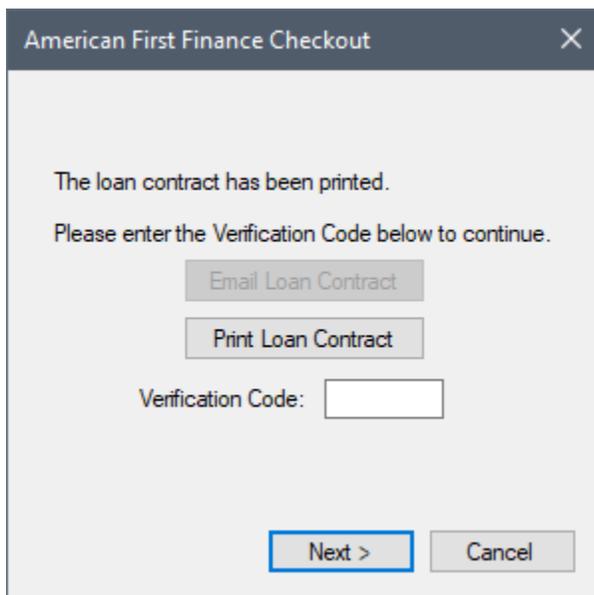
The associate will be prompted to confirm that the customer has received the loan documents and then asked to supply the verification code contained within the loan documents.



Print:

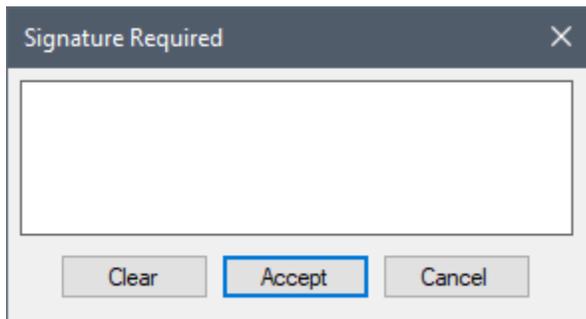
The associate hands the loan documents to the customer and is then asked to supply the verification code printed within the loan documents.





Step 2: E-Signature

If no signature pad is present, the associate will be asked to sign with the mouse to complete the contract signing process.



With the signature accepted, the loan signing is "[Complete!](#)".

Complete!

Once the loan documents have been electronically signed, 1stMILE submits the transaction and the sale is completed by the gateway.

The sale is now complete! The associate may be presented with the Accepted dialog and the transaction results are returned to the POS.