

Welcome to uPortal360! Get started in 6 easy steps.
Save this link to your favorites for easy access to uPortal360: <https://uportal360.com/login>

1 ADD CUSTOMER

- Anything with an asterisk (*) is required.
- Membership # - Used to capture a unique number you assign to a customer.
- Email - The email address is required and is used to obtain signatures as well as sending a copy of the signed contract to the consumer. If no email address exists for the consumer, you may enter noemail@noemail.com.

2 CREDIT APPLICATION

- Anything with an asterisk (*) is required.
- Employment Status - HOMEMAKER or UNEMPLOYED- If the consumer falls into one of these categories, we highly recommend you ask for a Co-Applicant.
- Other Income - Monthly income that is regularly earned and is not part of income from your employer. Examples: Alimony, Pension, Investments, Royalties, etc.

3 SELECT TERMS

- Cash Price (Retail or Sales Price) - This is the total amount of the Goods and/or Services purchased
- Down Payment - This is the down payment amount paid from the consumer towards the total purchase to your office. You collect this amount in your office.
- The Select Term page will show all term options. If you see a red wrench a change is needed to make that specific term available.
- Example: Down payment or the amount financed.

4 ENROLL IN AUTOPAY

- Use an ACH (Bank Account) or Credit/Debit Card to setup Autopay.
- Choose to pay the Monthly Payment or an override amount to accelerate your payoff.

5 ENROLL IN E-SIGN (ESTATEMENTS AND EALERTS)

- Enroll in eCommunications and save some trees.
- Statements are emailed monthly and choose from numerous alert options to get timely account reminders.

6 SIGNING PROCESSES

- We leverage DocuSign, the leader in Electronic Signatures, to provide multiple delivery options for eSignature.
 - **In Person** - That consumer is in your office and has access to a computer or tablet to sign on the screen.
 - **Email** - This will send the agreement to the consumer in an email. They will open the email and start the signature process from a link conveniently embedded in the email.
 - **Print** - Contract must be printed, signed, and faxed back in with a cover sheet.
 - *Note: All Print contracts must be manually reviewed; this method is not recommended.*

MY QUEUES

- To Do Queue - List of consumers that have submitted or started an application but no agreement has been created.
 - View takes you back into the origination process.
 - Delete will void the application from our system.
- Needs Signing - List of consumers with a pending agreement. **IMPORTANT** - Please monitor this Queue closely. Agreements should be signed as soon as possible as all dates are based on the day the agreement was created. Delays in collecting a signature can cause issues and delays.
 - View - Navigates you to agreement signature page to manage the signing process.
 - Sign Agreement – Navigates user to DocuSign to sign the agreement.
 - Correct and Resend – Allows you to update/fix an email address and resend agreement.
 - Void Agreement – Voids this version of the agreement and takes you back into origination process to correct information. This allows you to fix errors and then resend a new agreement. (if you want to VOID agreement and remove from the system, use Delete from the Needs Signing Queue.
 - Delete – Only available in the Needs Signing Queue. Voids the electronic contract, the Loan and the Customer Account.

RUN A TEST IN UPORTAL360

- Please, DO NOT completely sign any test contracts in DocuSign. You can bring them up to view, but DO NOT click "Finish".

Good Credit Sample	
Marisol L. Testcase 220 Locust Ave, Anthill, MO 65488 Email: Use Your Email Primary Phone: (816) 000-0001 – Mobile	SSN- 000-00-0001 DOB- 05/27/1980 Rent Home: \$800.00 Employed by Test, INC as a Sales Manager Income: \$5,000/mo with NO Other Income
Poor Credit Sample	
Luis T Testcase 5002 BANNER CT, ANTHILL, MO 65488 Email: Use noemail@noemail.com Primary Phone: (816) 000-0002 - Home	SSN- 000-00-0009 DOB- 05/07/1950 Rent Home: \$800.00 Employed by Test, INC as a Sales Associate Note – Using Unemployed will typically result in Credit Failure. Income: \$2,000/mo with NO Other Income
Auto Pay Information	
ACH (Check – Bank Account) Routing Number- 104000016 Account Number- 123456789	Credit Card Information 4444-3333-2222-1111 Exp. MM/YYYY CVV- 999
	Exp. must be a future date – If it's Jan 2018, must enter at least 02/2018

Status	Sub Status	Definition	Action(s)
Application			
VOID	Declined	Applicant was Declined for Credit	Call Credit if reason needed
Incomplete	Credit App	Incomplete Credit Application cannot be completely processed or has not been submitted for processing.	Review Application
Pending	Credit Review	Manual Credit View in Progress	Call Credit for status
Pending	Contract Document Creation	A Credit Application has been completed but the agreements have not been created.	Select Term, 1st PMT Date, Cash Price, Down Payment, Override ADB Amount...
Agreements Pending Electronic Signature			
Pending	Signatures	Waiting for the Buyer of the Goods/Service to Sign Waiting for the Cosigner, Co-applicant to Sign (not always applicable) Waiting for the Seller (The Business/Provider) of Goods/Service to Sign (not always applicable)	Contact Signer(s). Use Needs Signing Queue to manage agreement.
Agreements Signed – Not Active in Servicing System			
Pending	Print Verification	Awaiting receipt or review of printed contract to confirm all signatures have been collected	Fax Signed Contract using DocuSign Cover Letter.
Pending	GorS Delivery	GorS (Goods or Service) Fully executed contract, but the goods or services have not been delivered. Client will release to Active status once services or goods are provided	Release contract once goods rendered
Pending	Future Note Date	Fully executed contract with a Note Date in the future. Once Note Date arrives this becomes an Active contract.	Once Note Date arrives this becomes an Active contract.
Active			
Assignment	Assignment Credit Review / Welcome Call / Processing	Active contract waiting for welcome call completion or a purchasing decision.	Contact Credit Department for more details.
Active	Current	Contract is being serviced	Review details in uPortal360.
Active	Past Due	If a Minimum Payment is not made on time, the Account will be set to Past Due.	Review details in uPortal360.
Closed			
Closed	Various Options	Closed for one of these reasons - Attorney Retained, Bankruptcy, Buyback, Canceled, Client Cancel, Contract Error, Deceased, Fraud, Paid, Refund, Refusal, Rewrite, Sent to Collection Agency, Skip, Small Balance Write-Off, Transfer Account, Write-Off	Review details in uPortal360.
VOID	VOID	Removed from system	

Please verify any listed "Other Income" sources with UGA/UAS before submitting applications

Never submit anything that potentially violates HIPAA or PII Agreements

Contact: (888) 842-2461 *Option 1* = uPortal360 Tech Support, *Option 2* = Credit Department, *Option 3* = Billing Department