

# Vision Step by Step



## Things to Know

- Soft credit check
- No minimum income
- Primary applicant must own residence
- Minimum FICO 600
- Max Loan \$100k
- Proof of income required for ALL self employed applicants

## Representative Checklist

- Apply customer
- Select Deal
- Get loan contract signed
- Upload customer driver's license and signed work order/quote/invoice

**Step 1:** Login to the portal at [app.getpowerpay.com](http://app.getpowerpay.com) using your email and password provided. Use the orange "Forgot your password?" if you have not logged in before. (see image 1.0)



image 1.0

It's nice to see you again!

Don't have an account?

[Enroll as a Merchant](#)

[Apply For a Loan](#)



[Forgot your password?](#)

SIGN IN

[Didn't receive your confirmation email?](#)

### Questions?

Please feel free to [contact us](#) or read our [FAQ'S](#)





# Vision Step by Step

**Step 2:** Click the top left hamburger icon to open the left hand menu (see image 2.0) and select "New Application". (see image 2.1)

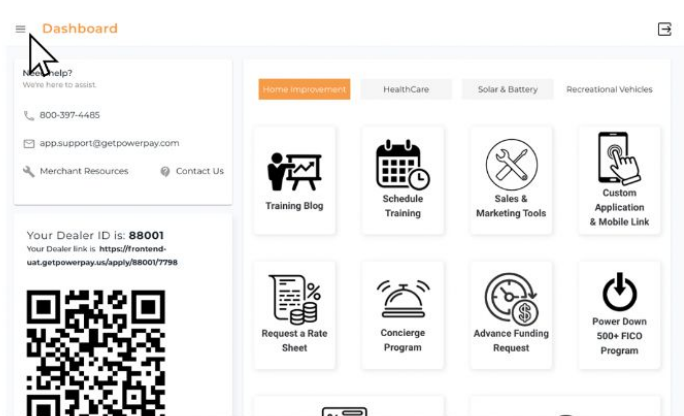


image 2.0

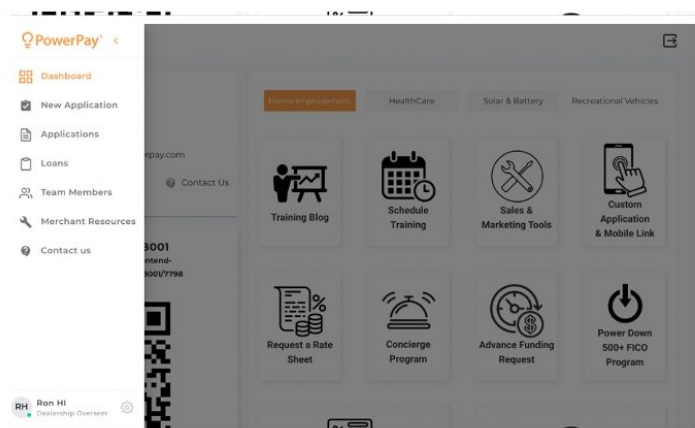


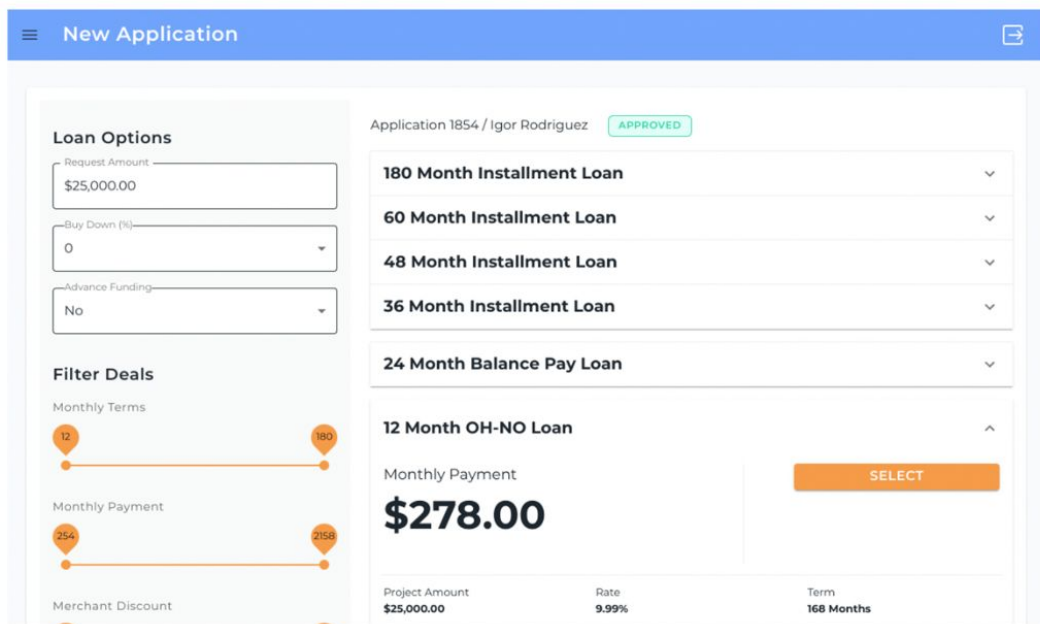
image 2.1

**Step 3:** Fill in the required fields on the customer's application page. If you are applying with co-applicants, select the button "Want to add a co-applicant?" below the employment information. Once all info is entered, press "Continue" at the bottom of the page. (see image 3.0)

image 3.0

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**Step 4:** Once applied, the customer's application status will show Approved, Declined or Needs Review. If Needs Review, please wait a few minutes for underwriters to review and request any additional stipulations if needed. Once Approved, you will see the customer's loan options and can select an option they want. (see image 4.0)



**New Application**

Application 1854 / Igor Rodriguez **APPROVED**

**Loan Options**

Request Amount: \$25,000.00

Buy Down (%): 0

Advance Funding: No

**Filter Deals**

Monthly Terms: 12 to 180

Monthly Payment: 254 to 2158

Merchant Discount: 0 to 100

**180 Month Installment Loan**

**60 Month Installment Loan**

**48 Month Installment Loan**

**36 Month Installment Loan**

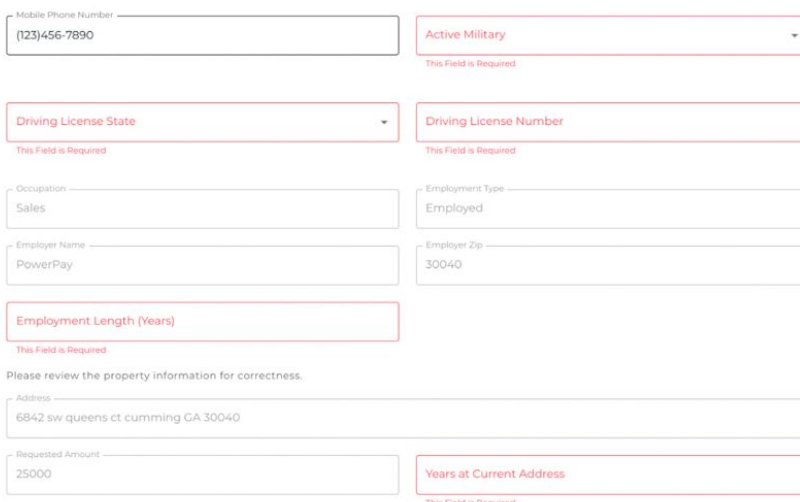
**24 Month Balance Pay Loan**

**12 Month OH-NO Loan**

Monthly Payment: **\$278.00** **SELECT**

Project Amount: \$25,000.00 Rate: 9.99% Term: 168 Months

image 4.0



Mobile Phone Number: (23)456-7890

Active Military: **Active Military**

Driving License State: **Driving License State**

Driving License Number: **Driving License Number**

Occupation: Sales

Employment Type: Employed

Employer Name: PowerPay

Employer Zip: 30040

Employment Length (Years): **Employment Length (Years)**

Please review the property information for correctness.

Address: 6842 sw queens ct cumming GA 30040

Requested Amount: 25000

Years at Current Address: **Years at Current Address**

image 5.0

**Step 5:** Once you select a deal, you will have to fill in the customer's military status (yes/no), length of employment and time at current residence, as well as their Driver's License State and Number prior to sending out the loan contract for signature. Once all required fields are completed, press "Update" at the bottom of the page. (see image 5.0)



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**Step 6:** To send the loan contract for signature, scroll below the applicant's information and you will see red fields asking for Loan Purpose and Loan Purpose Description; select what type of project from the dropdown and type a brief description into the field. Then select if you would like to send the loan contract via email or get it signed on your tablet screen, "On-screen". Once complete, press "Send Contract" to have the email sent to the homeowner for signature. (see image 6.0)

## User Account

An email was sent inviting the applicant to link their user account to the application.

Email

RE-SEND INVITE

[Need to update email?](#)

## Stipulations & Documents

Please review stipulations and upload documents in the **Stips & Docs** panel located in the right sidebar (or below on mobile devices).

## Loan Contract

Generate a loan contract, but please note that our team will still have to **review the application and documentation**.

Loan Purpose

Loan Purpose Description

Sign Contract Through

RESEND CONTRACT

image 6.0

**Step 7:** The homeowner will receive an email with their application number in the subject line that also says "Signature requested by PowerPay". The homeowner needs to press the blue "Review & Sign" button to begin the e-sign process. (see image 7.0)

 **PowerPay** <noreply@mail.hellosign.com>  
to ron.carapellotti+irtest

9:27 AM (0 minutes ago) ☆ ↶



ACTION REQUESTED

PowerPay ([hellosign@getpowerpay.com](mailto:hellosign@getpowerpay.com)) has requested a signature

REVIEW & SIGN

image 7.0

# Vision Step by Step

**Step 8:** Refer to e-signing PDF for further detail on how to help homeowner sign if needed.

**Step 9:** Once the customer completes signing, go to the applications page on your portal and you will see the "Signed by PB" check mark is now highlighted green, signifying that the loan contract has been signed. (see image 9.0)







NUMBER <b>1854</b>	APPLICATION DATE 09/08/2022 09:16 am
EXPIRATION DATE 03/07/2023 08:16 am	MERCHANT REFERENCE ID
MERCHANT MEMBER Ron HI Overseer	APPLICANT Igor Rodriguez
PROJECT AMOUNT \$25,000.00 \$30,000.00	RATE 8.99 ON
STATUS ● APPROVED	UNREAD MESSAGES 
DEAL SELECTED 12 MO ON 9.99	SIGNED BY PB 
SIGNED BY CB 	INSTALL CONTRACT 
PB DRIVER'S LICENSE 	CB DRIVER'S LICENSE 
START	CANCEL

image 9.0



# Vision Step by Step

**Step 10:** The last step for the rep in the home is to upload the homeowner's driver's license and your company's signed contract. To upload the documents, press the upload icon under "Install Contract" field and either take a picture with your devices camera or upload your PDF contract. Please make sure this contract has the correct customer's name, the address matches the application address and has a clear total cost and customer's signature. For the driver's license, make sure the customer's driver's license is not expired and make sure all four corners are visible in the image you upload. We do also accept Passports if needed! Once both are uploaded, the check mark icon will show red signifying you uploaded correctly and will turn green once PowerPay's staff reviews the documents and verifies they're acceptable. If there is any issue with either document, they will be deleted from the portal and you will receive a message on this customer's application from PowerPay stating what the issues were. (see image 10.0)

MERCHANT MEMBER	APPLICANT
Ron HI Overseer	Igor Rodriguez
PROJECT AMOUNT	RATE
\$25,000.00	8.99
\$30,000.00	ON
STATUS	UNREAD MESSAGES
● APPROVED	
DEAL SELECTED	SIGNED BY PB
12 MO ON	
9.99	INSTALL CONTRACT
SIGNED BY CB	
	CB DRIVER'S LICENSE
PB DRIVER'S LICENSE	
	CANCEL
START	

image 10.0