



Point of Sale Financing Powered by Dort Federal Credit Union

Provider (Business) Enrollment Items Checklist & The OnSpot Financing Provider Enrollment Process

For All Businesses:

- An Executed (signed/dated) Dort FCU Point of Sale Financing Agreement.
- An Executed (signed/dated) Addendum Dort FCU Point of Sale Financing Agreement Provider Adjustment Fees for 0% Incentive Loans.
- An Execute (signed/dated) OnSpot Billing/Payment Options - Provider Selection Form.

The process of reviewing the Dort FCU enrollment items will occur first and takes one to two business days, if not the same day. Once reviewed and approved by Dort FCU, the Provider will be notified by the DortCredit representative that the Provider can now complete the OnSpot Financing Online enrollment process either with or without the help of the DortCredit representative; at the Provider's option.

OnSpot Financing Provider Enrollment Process:

The Provider should have the following documents saved as an image or .pdf file – available and ready before they begin the Online enrollment process. This will shorten the Online process. You will be required to upload these as attachments:

- **Copy of your current business license.** If no business license is required for your industry, then you will need a copy of Good Standing filed with the State of Michigan Licensing and Regulatory Affairs (LARA) Department. You can Google search LARA or LARA State of Michigan and find the site, or use this web address: <http://w1.lara.state.mi.us/businessentitysearch> To find the DBA (Doing Business As) registration/filing, Google the county name where the business is located in or operates out of followed by county clerk office (I.e. Genesee County Clerk Office). Once on the County Clerk's homepage, look for DBA Index link and then Search Business Entity Name "for a copy of your business' DBA filing. Lapeer County does not have a DBA search index on their website as of 10-27-2017. You will have to call the general number 810-667-0356 ask them to complete a search and ask them to email or fax to you.
- **A blank, voided check (for automated billing & ACH settlement of loan funds)**
- **You will also need the email address, name, and title of each employee you plan to register for access to the OnSpot web portal** when you complete the OnSpot User Information Online form. The email address will be used by the employee to Log In to the OnSpot web portal. The OnSpot User Information form is provided in the Provider Enrollment Packet for your review prior to the Online enrollment process and as a tool for you to collect this information for input to the electronic form when enrolling Online.

To enroll with OnSpot Financing, please visit the website at <https://onspotfinancing.com>

Once on the Home Page click on Providers; once on the Providers page click on the Enroll Now icon and begin the enrollment process. The entire Online enrollment process takes about 15 minutes to complete, if you have the business license and blank voided check Pre-Scanned and Saved prior to clicking the Enroll Now icon.

Important Note: Be clicking on the “Enroll Now” button, you confirm that you are the authorized signer for the company and have the authority to sign binding documents and agreements on behalf of the company. If you do not have the authority, you should not be the individual completing the Online enrollment process.

The following items are required to enroll on the OnSpot Financing website:

These items are in the DortCredit Provider Enrollment Packet you were given for your review prior to going Online to Enroll. When enrolling, you will complete all these forms electronically Online when you visit the website at: <https://onspotfinancing.com>

- Completed IRS W -9 form
- Completed OnSpot New Provider Information/Installment form.
- Completed CU Direct Authorization for Automatic Credits and Debits form (an ACH form) and verified account information.
- Completed CU Direct Authorization for Credit Card Billing form and verified credit card account information. (ONLY COMPLETE, IF THE PROVIDER IS AUTHORIZING CREDIT CARD PAYMENTS FOR AUTOMATED BILLING).
- Executed (signed & dated) OnSpot Financing Provider Agreement.
- Attach a blank, voided check (for automated billing & ACH settlement of loan funds).
- Attach a copy of your current business license. If no business license for your industry, see above comments about this.

Important: Once completing the OnSpot enrollment process, the Provider should contact OnSpot Customer Care Department at (877) 744-2835 or email at customercare@cudirect.com to make sure the enrollment forms have been received by OnSpot Financing and the enrollment process is taking place so no delays occur due to OnSpot Financing not receiving the required enrollment information.

It is also very important that you confirm during the Online enrollment process with the Customer Care Representative that OnSpot has you set up to receive email notices notifying you if the OnSpot web portal goes down for any reason. You want to confirm with them that you will get notified in these situations. It is a rare occurrence; but, could happen.

The Provider will receive an email from DocuSign that contains all the OnSpot enrollment forms signed by the Provider during the OnSpot/DocuSign enrollment process for saving by the Provider.

When your business completes the Online enrollment process, OnSpot performs a verification that generally takes about 1-2 business days. **Once completed and approved, OnSpot will email you a set of instructions for gaining access to the web portal, along with training materials. YOU HAVE 24 HOURS TO ACT. If you don't within the 24 hour time period, you'll have to contact OnSpot Customer Care Department (877) 744-2835 or email customercare@cudirect.com for them to reactivate access for you.**

The primary contact for the OnSpot Online enrollment process is OnSpot Customer Care Department (877) 744-2835 or email at customercare@cudirect.com Secondary contact will be Elmond Nolff 810-922-3110 (mobile) at Dort Federal Credit Union.

OnSpot Financing Provider/Merchant User Guide:

Once enrolled, the OnSpot User's Guide is intended to help new users to navigate the OnSpot Financing web portal. It can be found on the red and white icon on the upper right side of the OnSpot Financing Home Page.

Free Dort FCU Training Sessions:

In addition, Elmond Nolff will initiate and offer free training sessions with newly enrolled Providers either with individual Provider staff members or in groups on the OnSpot web portal and other items specific to DortCredit. The Providers will need some basic training with using the OnSpot web portal. Elmond Nolff will provide initial and continuous training and continuous customer support for any needs that arise. Please contact Elmond Nolff at 810-922-3110 mobile to set up a training session or for continuous customer support.

Free OnSpot WebEx Training Sessions:

In addition, OnSpot also offers WebEx training on the web portal as well as continued customer support for any needs that arise. These training sessions are of a general nature of using the OnSpot web portal and don't get into specific information like the free training sessions put on by Elmond Nolff; but, they are well done and professional and give a solid overview of the OnSpot web portal and how it works. To setup these WebEx training sessions with an OnSpot Provider Specialist or for any other needs you may have, please contact OnSpot's Customer Care Department at (877) 744-2835 or email OnSpot at customercare@cudirect.com