**Inbound AA.net Applications Script – Attempted Online (Account Created)**

* Thank you for calling Advance America, my name is \_\_\_\_\_ how may I help you?

(Customer Response) –*Hi, I am trying to fill out an application online for a loan, but need some help.*

* Sure I can try and help you.

(Customer Response)

* What is your first and last name?

(Customer Response)

* Great, can I have the last 4 numbers of you SSN?

(Customer Response) –XXXX

* Let me see if I can identify where you left off on the application or account creation. May I have the Login Information (email address) and Password?

(Customer Response)

* Please change your password after we complete the application for security purposes.

*Agent will then follow the scripting beginning with the Blue line below.*

**Inbound AA.net Applications Script – Customer Call (No Account Created Online)**

* Thank you for calling Advance America, my name is \_\_\_\_\_ how may I help you?

(Customer Response) –*Hi, I am trying to apply for an online loan.*

* Well I am sure I can help you, May I have your name?

(Customer Response)

* Would you like to fill out the application on the phone with me?

(Customer Response) – *Yes please*.

Great! – ***Tell the customer we have to build the profile on the website and we will need a username and PW –*** (user name is your email and password has to have 8 characters, 1 upper, 1 lower and special and number)

* **Have you ever been an Advance America customer before?**

(Customer Response)

* What State are you located in? (make sure we offer the product in the state the customer is located)

(Thoughts are that we could pull some information to populate the application, but then assumption is not always good)

(Customer Response)

* Ok, may I have your First, Middle (Optional) and Last name? Thank you – May I have your street address, city, state, zip code? (No PO boxes will be accepted)

(Customer Response)

* How long have you been at this residence? Years? Months?

(Customer Response)

* Is this your mailing address? (Yes/No)

(Customer Response)

* Now we will move onto the *Identity Information* section of the application. To start, May I have your SSN?

(Customer Response)

* Thank you, your date of birth?

(Customer Response)

* Thank you, I will need a form of ID with your photo on it, example: Driver’s license, Passport etc. and the ID number/expiration date associated with this documentation.

(Customer Response)

* Have you ever or are you still employed with the US Military?

(Customer Response)

**MILITARY DISCLOSURE Insert**

* The next section on the application is the Income Information. Are you currently employed?

(Customer Response)

* Thank you, I will need the name of your employer and a phone number.

(Customer Response)

* Have you recently filed or are you planning to file for bankruptcy? Yes/No

(Customer Response)

* How do you receive your income, by paper check or direct deposit?

(Customer Response)

* Can you give me the last take home amount of your last check? And how often do get paid? Weekly? Bi-Weekly? Monthly?

(Customer Response)

* If your payday is scheduled to fall on a non-business day (15th of month = Saturday) when will you get paid? Before/After?

(Customer Response)

* When is your next pay date? And when was your last pay date?

(Customer Response)

* And Finally, Mr. /Ms. \_\_\_\_ we need to input your banking information. May I have your bank name?

(Customer Response)

* Thank you, and your Bank Routing Number?

(Customer Response)

* And the Bank Account Number? And Account Type?

***(Please note here we only work with active checking accounts)***

***INSERT AND READ TERMS AND CONDITIONS***

***If the customer agrees – agent will select the ‘I agree’ with the terms button***

***SUBMIT APPLICATION***

***After the processing is complete, there will either be an approval or denial.***

***If Approved: Advise the customer to log into their account, change their password, select how much money they would like to draw, and read the LOC plan agreement.***

* ***The customer will then select the “I Agree” button and insert their initials in the box (e-signature)***
* ***Then the customer will read and review the Payment Authorization and click the appropriate button***

***CONFIRM LINE OF CREDIT***

***If Denied: The Agent will read ‘We’re sorry. We cannot offer you a Line of Credit today.***

***Based on applicable federal and state laws, our business practices and the information you provided, we’re unable to prove you with a Line of Credit right now. We will be sending you an email stating the specific reason(s) for the denial.***