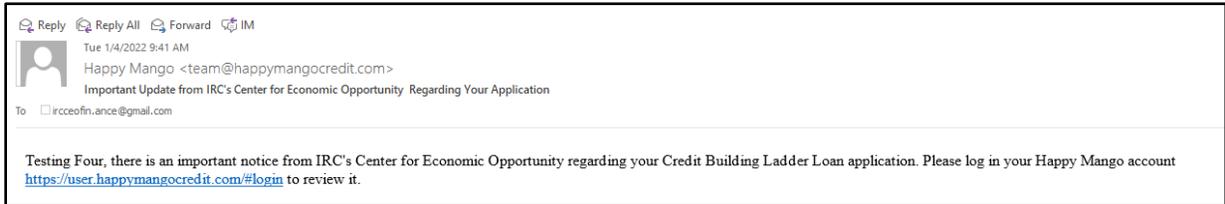


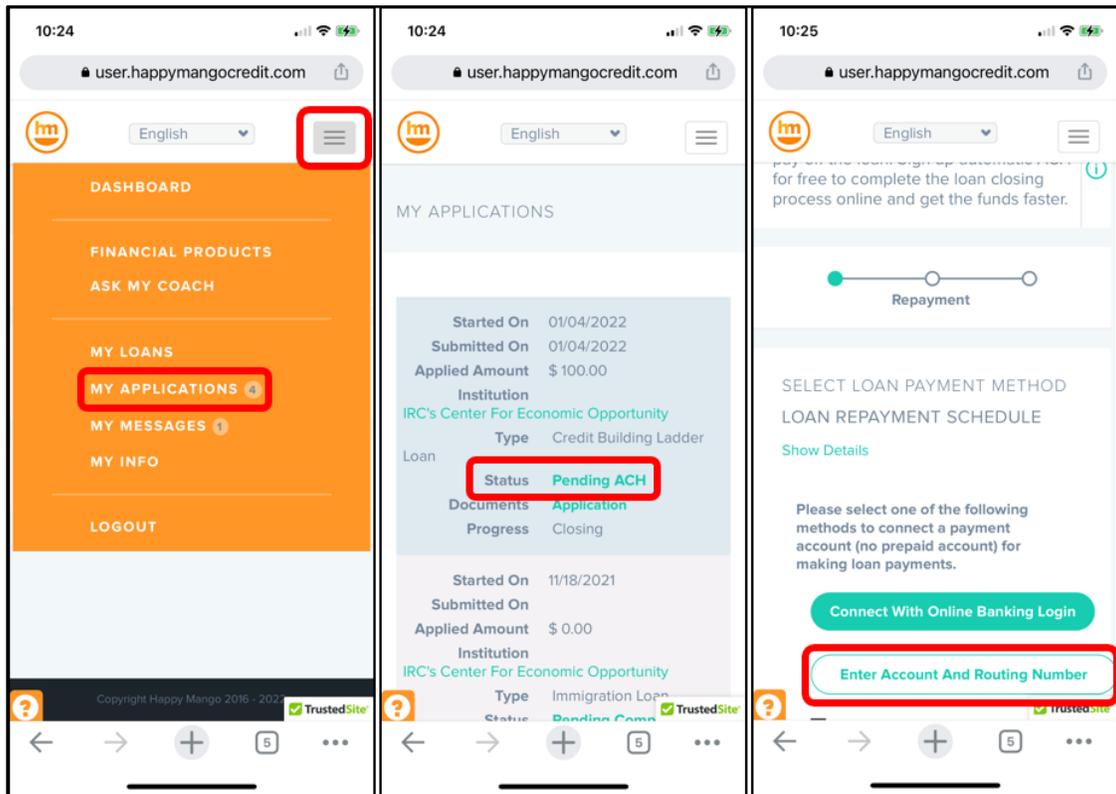


In order to complete the loan closing process in Happy Mango, you need to connect your bank account. You have 2 options to securely connect your bank by following the instructions below:

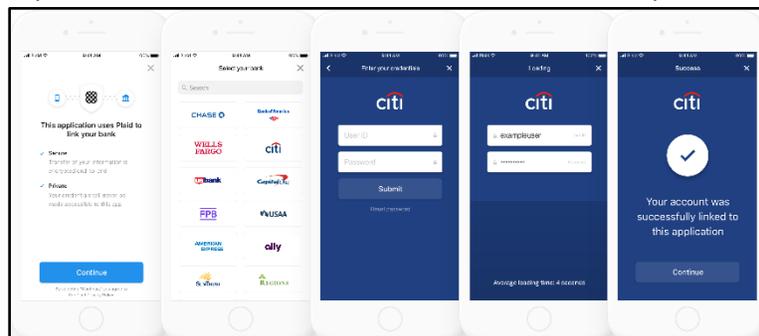
First, you will receive an Email/Text notice that a decision has been made on your loan application.



Click the link in the email/text. Once logged into your Happy Mango account, click on 'My Applications'. You should look for Status and click 'Pending ACH' to begin the loan closing process.



**Option #1:** If you click 'Connect with Online Banking Login' this will open Plaid ([Why is Plaid involved?](#)) and ask you to search for your bank and then enter your online banking username and password to immediately connect your bank. You can then select the exact account at your bank to use for the loan.





**Option #2:** If you cannot find your bank, run into any error message or simply prefer to not enter your online banking username/password, you should click **'Enter Account and Routing Number'** and input your Institution or Bank Name, select Checking or Savings account, and input your Account and Routing numbers 2 times each to confirm the numbers are correct. Once all fields are complete, click **'Connect'**.

**Note:** *this connection can take 4-5 business days, but often happens more rapidly.*

Enter Account and Routing Number

This process takes up to 4-5 business days and involves reporting two micro deposit amounts for verification.

**Institution Name**

Institution Name

**Account Type**

Select Account Type

**Routing Number**

Routing Number

Confirm Routing Number

**Account Number**

Account Number

Confirm Account Number

Cancel Connect

You will be returned to previous page, but now you will notice that your bank account is listed at the bottom of the page, with a note, **"Account pending verification. Click to enter micro-deposit amount"**

Please select one of the following methods to connect a payment account (no prepaid account) for making loan payments.

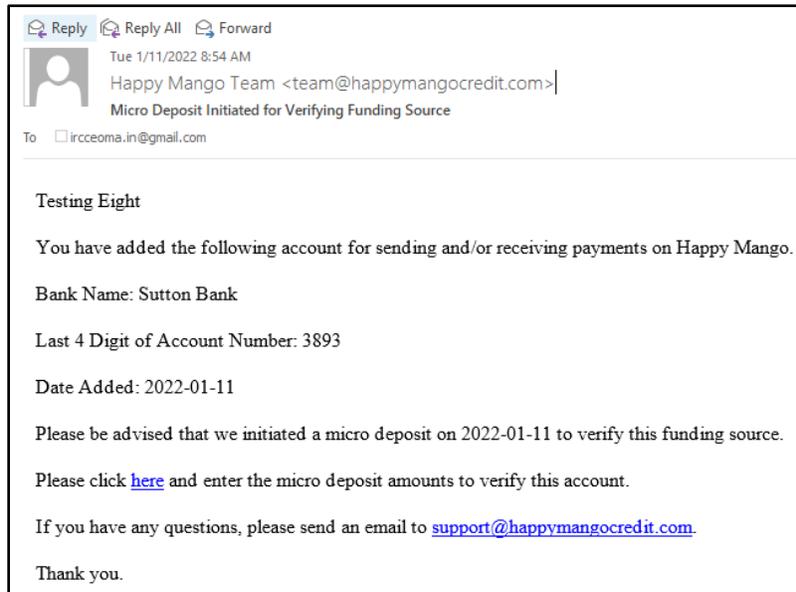
Connect With Online Banking Login

Enter Account And Routing Number

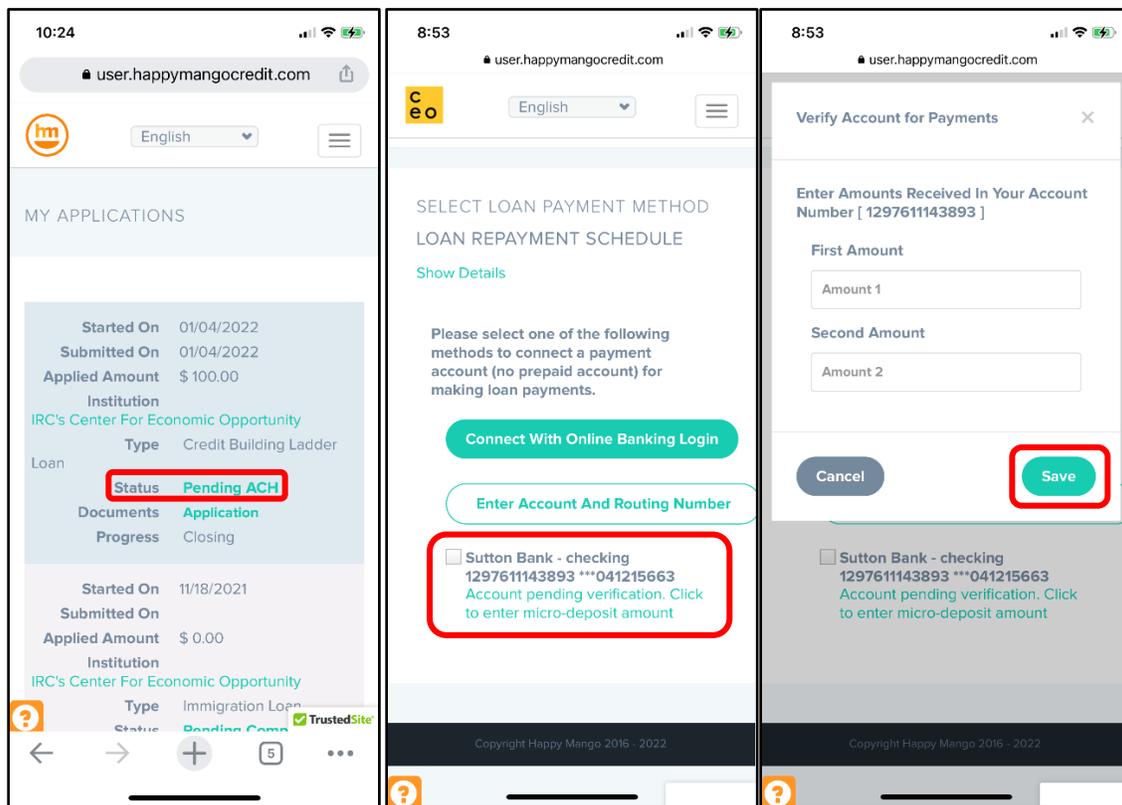
Sutton Bank - checking [redacted] 1215663  
Account pending verification. Click to enter micro-deposit amount



You cannot select this account at the moment. You'll need to wait until you receive the 2 small deposits, then log back in and enter the deposit amounts in order to verify the bank account. Below is the confirmation email that you'll receive. **No action required at this stage.**

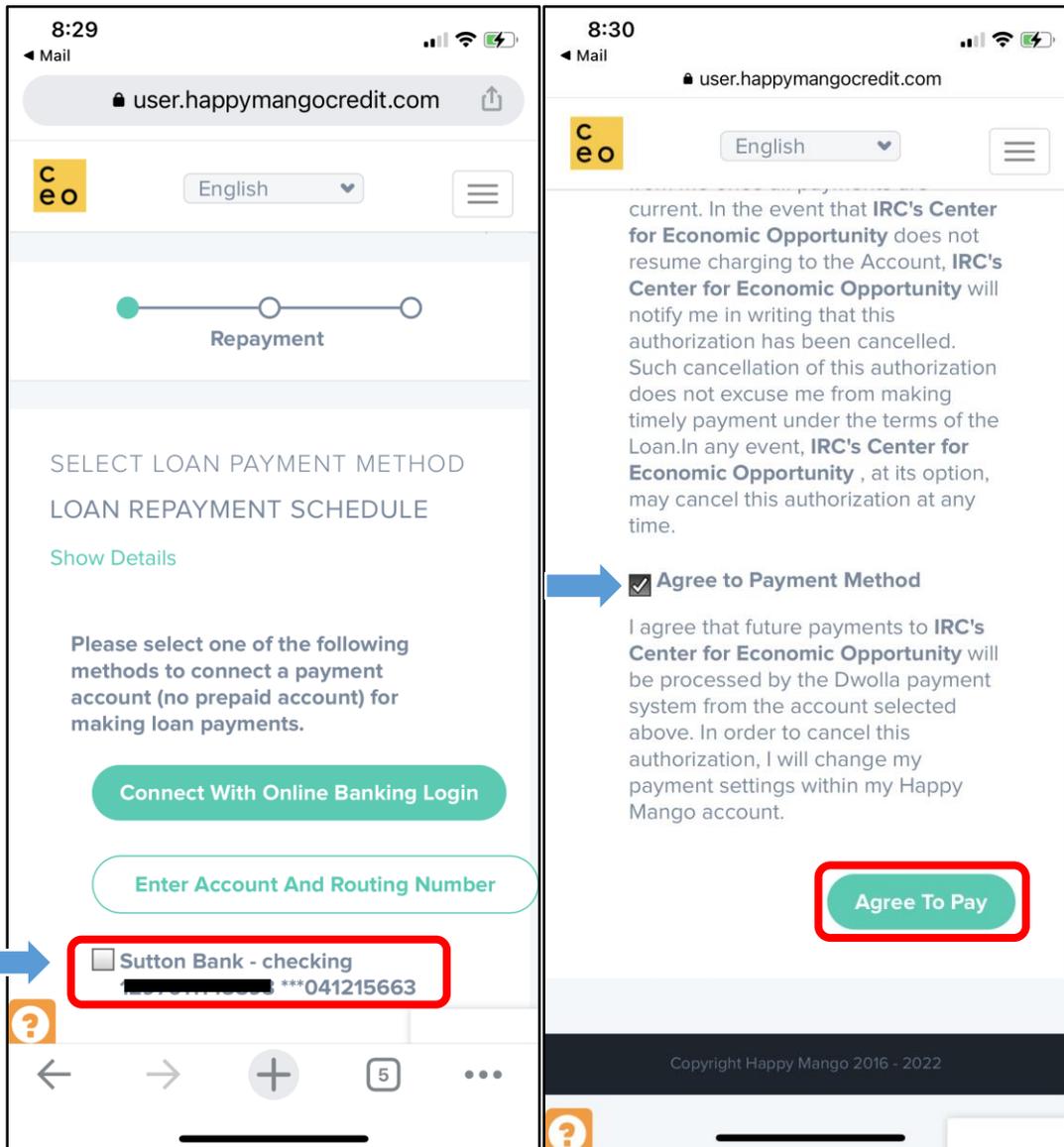


Once you receive the 2 deposits in your bank account, [log back in to your Happy Mango account](#) and resume the loan closing process by clicking 'My Applications' and then, 'Pending ACH'. Click the text below your bank details and enter the 2 deposit amounts and click 'Save'.





Once you correctly enter the 2 deposit amounts, your bank account is verified and you should be able to click the bubble next to your bank account to select it for loan repayment.



Once you can select your bank account, you will then be required to agree to the terms of payment on the loan. Scroll down to check all the boxes and click '**Agree To Pay**' to continue on to the loan contract.

You have now successfully connected your bank account to Happy Mango for the purposes of receiving the loan funds and repaying the loan to IRC's Center for Economic Opportunity (CEO).

If you experience any issues during the bank account connection process, please take screenshots of error messages whenever possible and send an email to [support@happymangocredit.com](mailto:support@happymangocredit.com) and [irc.ceo@rescue.org](mailto:irc.ceo@rescue.org) with the applicant name and App ID#.