

# Frequently Asked Questions

We hope that the FAQ's below will answer your questions! If not, our Customer Service representatives will be happy to help you! Just call during our Customer Service Business Hours located on the **Contact Us** page or email us (using the email box found on the **Contact Us** page), and we will reply within two business days. We appreciate your patronage, and will do all we can to answer your questions.

## What is Equity Sales Finance, Inc. (ESF)?

ESF is a finance company that provides finance services for individual sales merchants and sales companies nationwide. Some examples of services and/or products that we provide finance services for include:

- Tax preparation service fees
- Medical/Dental credit/finance servicing
- Automobile warranty credit/finance servicing
- Educational products/services credit/finance servicing
- Household services credit/finance servicing
- Home goods credit/finance servicing
- And more!

## Why is there an inquiry on my credit report from Equity Sales Finance, Inc. (ESF)?

Before we assume finance services for a dealer or company, we must first run a credit check prior to setting up the services. This is customary, and should not impact your credit in a long term manner. In fact, making your payments on time, over time, will improve your credit score. An inquiry might also show because one of the merchants with which we do business may have made an inquiry as part of the consumer's interest in financing their transaction.

## What if I am dissatisfied with a service or product?

If you are dissatisfied with a product or service, please contact the merchant/salesperson who sold you the product. ESF only provides finance services (billing and payments). Salesperson information may be found on your contract, OR you may find this information by logging into your web portal and clicking on the Sales Information Tab.

If you are still having issues or cannot contact the merchant/salesperson please call our Customer Service as we may be able to assist you.

## How do I log into my customer portal for the first time?

- Click on “Customer Login”
- Click on “Create a Login” link
- Enter your account number
- Enter the last four digits of the SSN of the main applicant
- You will then be prompted to create your own login and password
- If you forget your login or password, click on “Forgot password?” or “Forgot user name?” and follow the prompts.
- Please note: the main applicant’s email on file is the email all notifications will be sent to when creating or updating a login. If you are not receiving a response email, please call ESF customer service at 866-646-8661 during regular business hours (found on the [Contact Us](#) page) for assistance.

After you have created your login, please keep a note of it in a secure place, and follow the login-prompts to enter your portal anytime – 24/7.

## Can I pay my loan off early?

Of course! Note that your payoff may differ slightly from what you see online. To determine the correct payoff amount, please call customer service at 866-646-8661 or email your inquiry to [info@equitysalesfinance.com](mailto:info@equitysalesfinance.com).

You may make a payoff at any time without penalty.

## What if I wish to make more than a minimum payment?

You may make additional payments any time you wish!

**DEBIT CARD** – You cannot make a one-time payment for more than the minimum monthly amount using a debit card.

**CHECKING ACCOUNT** – You can make a one-time payment for more than the minimum using a checking account routing number and account number with no additional fee.

## How do I set up monthly recurring payments?

You may contact our customer service department by calling 866-646-8661, or you can do it yourself via the customer portal.

### **PORTAL INSTRUCTIONS:**

- Log in to your Customer Portal
- Click on “Get Set Up Now” under the Automatic Payments section
- Click on “Payment Method” and select method
- Follow screen prompts to continue with set up
- Please note:
  - A debit card can be set up for the minimum monthly payment only and will not incur any additional fees.
  - A checking account using routing number and account number can be set up for the minimum monthly amount or greater and will not incur any additional fees.