

1 What the Portal Does

The **Customer Portal** lets you:

- See your loan information
- Make payments online (via ACH or Card)
- Renew your loan without visiting a branch (if renewal is available)

You can use the portal if you have a **Cash loan** with us (current, past due, paid out, or charged-off).

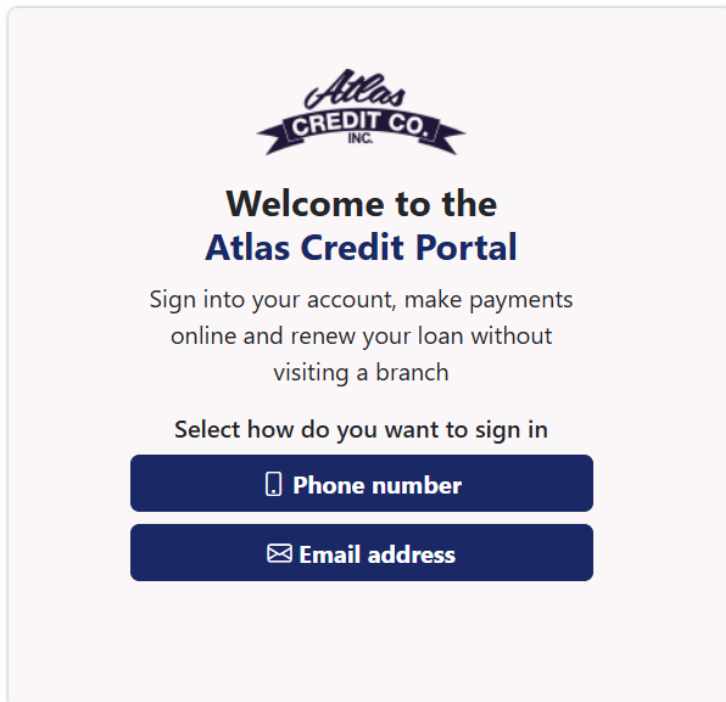
There is **no need to sign up** — your information is already in our system.

2 How to Get to the Portal

You can open Customer Portal in any web browser:

- Type the portal address in the search bar as follows:
 - portal.atlascredit.com, or
- Click the link you received in email, or
- From our website: <https://atlascredit.com/customer-portal>

The portal is accessible via a web browser across all major device types, including desktop computers, laptops, tablets, and mobile phones.



3 How You Sign In

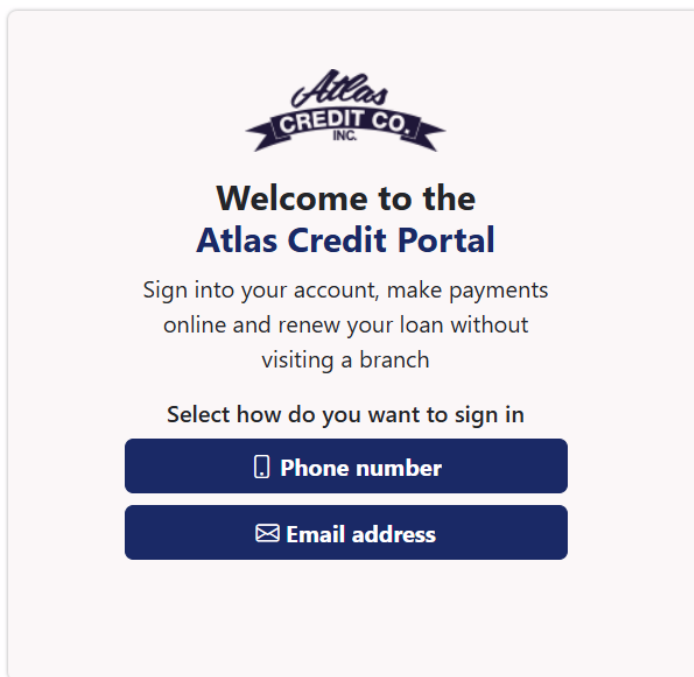
You can sign in in two ways:

1. **By Phone Number and SSN**
2. **By Email Address and SSN**

For both methods:

- You enter your **contact information** (phone or email) and the **last 4 digits of your SSN**
- Then you receive a **code (One-Time Password or OTP)**
- You type in the code to confirm your identity

This keeps your information safe and private.



4 Option 1 – Sign In with Phone Number

1. Click **Phone number** on the Welcome screen.
2. Type your **phone number** and the **last 4 digits of your SSN**.
3. Click **Sign In**.
4. You'll get a **6-digit code** by text message (SMS).
5. Enter the code on the screen and click **Verify**.

If the code is correct, you'll go straight to your **Home Page** in the portal.

< **Sign in**

Enter phone number associated with your account and the last 4 digits of your SSN

Phone Number
+1 ___-___-____

4 last digits of your SSN

Sign in

Can't sign in? Contact your branch for help

< **Verify your Account**

Code has been sent to +1 *** ** 6998

code

Verify

Haven't got the confirmation code yet?
Resend in **56 sec**

5 Option 2 – Sign In with Email Address

1. Click **Email address** on the Welcome screen.
2. Type your **email** and the **last 4 digits of your SSN**.
3. Click **Sign In**.
4. You'll get a **6-digit code** in your email.
5. Enter the code and click **Verify**.

After the code is confirmed, you'll see your account home page.

< **Sign in**

Enter email address associated with your account and the last 4 digits of your SSN

Email Address

4 last digits of your SSN

Sign in

Can't sign in? Contact your branch for help

< **Verify your Account**

Code has been sent to
s*****ak@soft.com

code

Verify

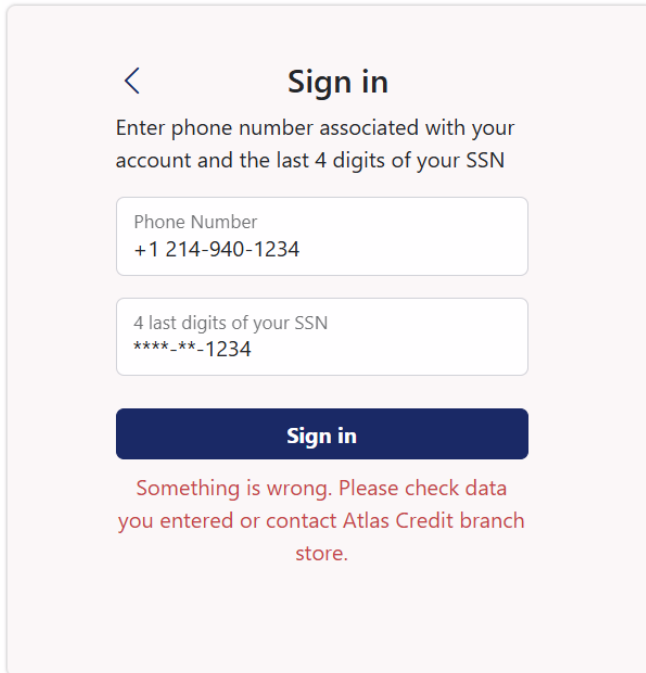
Haven't got the confirmation code yet?
Resend in **4:56 min**

6 If Something Goes Wrong

If you see an error message:

- Check that you entered your **correct phone number or email**
- Make sure your contact details match your most recent loan contract

If it still doesn't work, **call or visit your branch** for help



The screenshot shows a mobile app interface for signing in. At the top left is a back arrow icon. The title is "Sign in". Below the title is the instruction: "Enter phone number associated with your account and the last 4 digits of your SSN". There are two input fields: the first is labeled "Phone Number" and contains "+1 214-940-1234"; the second is labeled "4 last digits of your SSN" and contains "****_**-1234". Below the input fields is a dark blue button with the text "Sign in". Underneath the button is an error message in red text: "Something is wrong. Please check data you entered or contact Atlas Credit branch store."

7 Tips for Security

- Each time you log in, a new code is required
- If you close your browser, you'll need to sign in again
- Your session stays active in the same browser until you log out
- Don't use public computers to sign in
- Never share your code with anyone

8 Common Questions

Q: What if I didn't get a code?

A: Check your spam/junk folder (for email). Wait a minute — sometimes texts take a bit longer. Click Resend when the timer runs out. Still nothing? Contact your branch.

Q: The code I entered doesn't work.

A: Make sure you entered all 6 digits correctly. Try resending a new code.

Q: I entered my phone or email but got an error.

A: Check spelling and spaces. Use the same contact info listed on your latest loan contract.

Q: Can I use a different device?

A: Yes, but you'll get a new code each time you log in from another device.

Q: My session ended suddenly.

A: For safety, the system logs you out after some time. Just log in again — nothing is lost.

Q: Who can help me?

A: Call or visit your local branch for help with login or verification issues.