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System User Manual

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-  [Account Statement](#)
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Apr 09, 2019 • contributed by Disha Shah

How-to articles

Add how-to article

Title	Creator	Modified
Adding Fees	Tony Montana	Apr 05, 2019

User Manual

- Account Statement
- Adding Fees
- Creating and Funding a Deal
 - Deal Search
- External Offers
- Generating Offers & Contracts
- ISO / Syndication Portal
 - Sending ISO Portal Invites
 - Syndicated Deal Summary
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 - Syndication Payout Calculation Adjustment
- Underwriting
 - Business Information :
 - Documents
 - Third Party Payments :
- User Assignment
- Users
 - Add New User
- White Label Support

Adding Fees

Fee Types

Upfront Fee: Fees that the Funder nets from the Customer's Advance amount. No payments will go towards an Up Front Fee.

From Collections\Payments: Fees that are collected from payments. After you add this type of fee, the next payments that come in will get applied towards the fee until its collected.

Backend Fee: Fees that are collect from payments only after the RTR balance is zero. This is the same as "From Collections\Payments" with the exception that it will only start taking from the payments after the balance is zero.

Step-by-step guide

- Navigate to a Deal
- Click the Deal Info Tab
- Scroll down to the Fees Applied Fees section
- Click the "Add" Button

Date	Fee	Type	Amount	Original Amount	Edit
03/20/2017	Termination Fee	From Collections/Payments	\$150.00	\$0.00	
08/03/2017	Test	Backend	\$11.00	\$0.00	

Select a date you wish to apply the fee (on or after the Deal's Funded Date), Amount, Name, Type (From Collections, Upfront, Backend)

Add Fee [X]

Date:

Fee Name:

Fee Amount:

Fee Type:

Add Recurring Fee

- On account report page , go to Deal Info >Fees > Pending Fees .
- Click on “Add Recurring Fee” as shown below .

Fees

Pending Fees Edit **Applied Fees** +Add

Fee	Estimated Amount	Original Amount	Recurrence
Termination Fee Payable	\$150.00	\$0.00	NA
Processing Fee Payable	\$600.00	\$0.00	NA

Date	Fee	Type	Amount	Original Amount	Edit
01/18/2019	Wire Fee	From Collections/Payments	\$35.00	\$0.00	Edit
01/18/2019	Processing Fee	From Collections/Payments	\$600.00	\$0.00	Edit

+ Add Recurring Fee

①

MIDs

MID	Processor	Collection Rate	Start Date	End Date	Hide	Edit
FEDCX_3389_1281	FedChex				No	Edit

②

- On "Add recurring Fee" modal , select the start date and day of month you wish to apply the fee. Add fee name, type, amount and set the status active.
- Click “Save” to save recurring fee.

Add Recurring Fee

Fee Name:

Frequency:

Start Date:

Day Of Month:

Active:

Fee Type:

Amount (\$):

Save Close

②

Creating and Funding a Deal

This guide outlines typical steps and helps locate sections on the system to create and fund a deal.

- 1 Create New Deal
- 2 Add Banking Info
- 3 Add ACH Schedule
- 4 Add Funding Information
- 5 Add Syndication
- 6 Activate Deal

Create New Deal

(aka "adding a lead")

1. Click on "Quick Entry Lead" on the left menu under "Leads"
2. Fill up required fields (marked with asterisk*) and ISO information
3. Scroll down completing the fields on the page capturing necessary information
4. Click Submit to save information and create a deal.

A deal ID will be generated, and you will be redirected to the deal's page (also known as "Account Report").

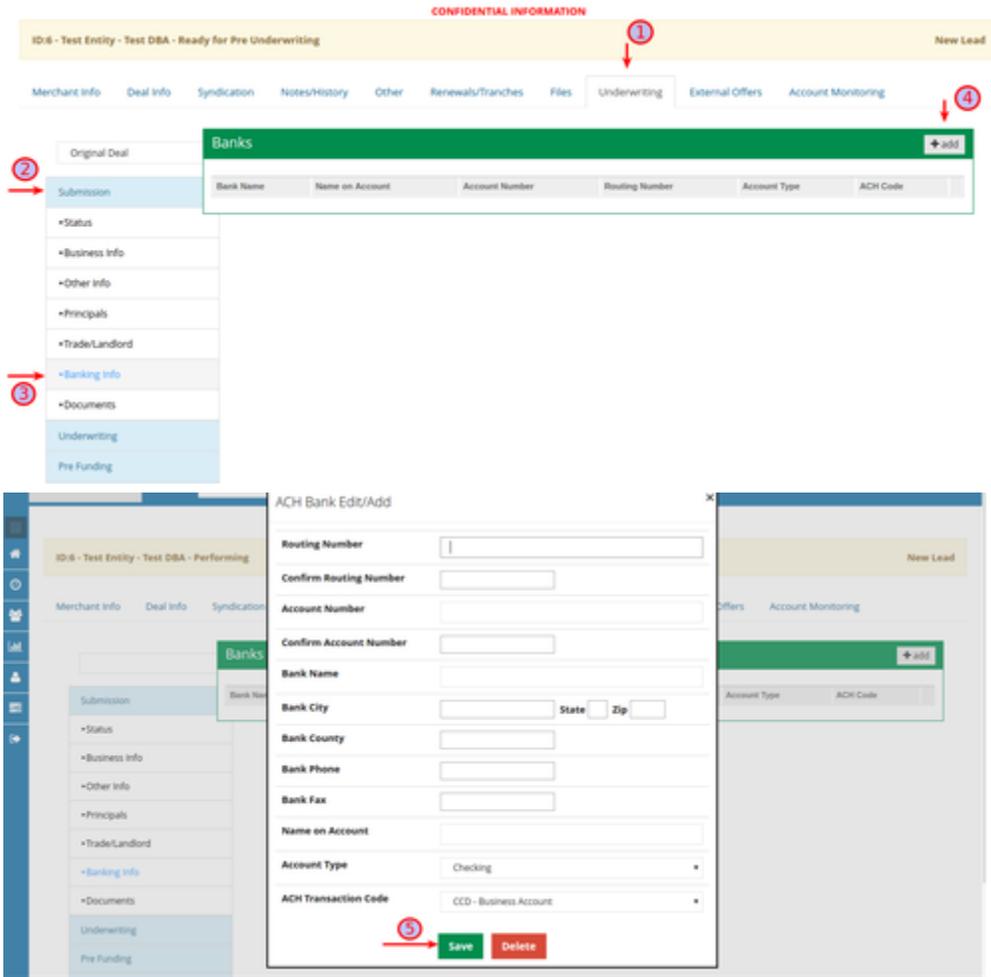
The screenshot shows the Fundnet Portal interface for creating a new deal. The left sidebar contains a navigation menu with 'Leads' expanded, and 'Quick Entry Lead' highlighted with a red circle and arrow labeled '1'. The main content area is titled 'CONFIDENTIAL INFORMATION' and contains several sections:

- Business Information:** Fields for DBA Name*, Address*, State*, Phone Number*, Fax, FEIN, Business Start Date, SIC, Sec of State #, Website, Entity Name*, Zip*, City*, County, Business Email, State Incorporated, Length of Current Ownership, Industry Type, and Inactive Entity. A red circle labeled '2' points to the top of this section.
- Owner Information:** Fields for First Name*, Last Name*, and Suffix*. A red circle labeled '3' points to the top of this section.
- Home Address:** Fields for Home Phone, Cell Phone, Home Address, Zip Code, City, State, County, Years at Home, Months, Mother's Maiden Name, Signature Required, and Email Address.
- Additional Information:** Fields for ISO, Amount Requested, Use Of Proceeds, Current MCA Company, and Current MCA Balance.
- Files:** A 'File Upload' section with a dropdown menu and a 'Choose file' button.

At the bottom of the form, a blue 'Submit' button is highlighted with a red circle labeled '4' and an arrow pointing to it.

Add Banking Info

On the deal Account Report page, go to Underwriting > Submission > Banking Info as outlined below. Click on "Add" as shown below to add a bank on the deal/customer. Fill up the fields and click "Save" to save the banking Info.



Add ACH Schedule

On the Account Report page, go to Underwriting > Underwriting > ACH Schedule as outlined below.

In the ACH Schedule panel, click on "add" to add an ACH Schedule. Note: You may also add banking information on this section.

Click "Save" on the ACH Schedule Edit/Add dialog.

CONFIDENTIAL INFORMATION

ID# - Test Entity - Test DBA - Ready for Pre Underwriting New Lead

Merchant Info Deal Info Syndication Notes/History Other Renewals/Tranches Files Underwriting External Offers Account Monitoring

Original Deal

Banks + add

Bank Name	Name on Account	Account Number	Routing Number	Account Type	ACH Code

ACH Schedule + add

Processor	Bank	Frequency	Start	End	Amount	Added From

Fees + edit

ACH Reject Fee	\$ 50.00
----------------	----------

Submission Underwriting +Worksheet +Credit +Misc Searches +Offers +ACH Schedule +Contracts Out +Contracts In +Steps

ACH Schedule Edit/Add

ACH Processor: FedEx

Bank Account: [dropdown]

Frequency: Daily

Start: [dropdown]

End: [dropdown]

Amount: \$ [input]

Save Delete

Add Funding Information

On the Account Report page,

1. Go to Deal Info
2. Click "edit"
3. Enter Funded Date
4. Enter Advance under "Original Terms"
5. Enter Multiplier (RTR = Advance x Multiplier) under "Original Terms"
6. Enter Collection Rate under "Original Terms"
7. Scroll down and click "Save" at the bottom of the page

Funders Portal Logged in as Tony Montana

CONFIDENTIAL INFORMATION

ISA - Test Entity - Test DBA - Performing New Lead

Merchant Info Deal Info **Syndication** Notes/History Other Renewals/Tranches Files Underwriting External Offers Account Monitoring

Summary Edit

Status	Underwriting Status	Funded Date	Closing Date	
New Lead	Ready for Pre Underwriting	08 / 17 / 2017		
Submission Date	Contracts In Date	Contracts Out Date	Collection Date	Payoff Date
08 / 17 / 2017				
Total Advance	Total RTR	RTR Adjustment	Total Collected	Total Remaining RTR
\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
ACH	Current Collection Rate	Days Since Funded		
-	0%	1		

Original Terms Edit

Advance Amount	Multiplier	RTR	Amount Received	RTR Balance
\$1000.00	1.5	\$0.00	\$0.00	\$0.00 / 100%
Gross Profit	Collection Rate	Discount		
\$0.00	1%	100.00%		

To add/edit ISO information, click on the Blue text "Original - <date>" and fill up the ISO information in the dialog that opens.

Funders Portal Logged in as Tony Montana

Original Terms Edit

Advance Amount	Multiplier	RTR	Amount Received	RTR Balance
\$1000.00	1.5	\$0.00	\$0.00	\$0.00 / 100%
Gross Profit	Collection Rate	Discount		
\$0.00	1%	100.00%		

Performance Edit

Anticipated Term (Months)	Expected Payoff Date
0.00	08/17/2017
Expected Periodic Payment	Pay Frequency
\$0.00	Daily
Average Split to LT	
\$0.00	
Total Anticipated Days	Total Anticipated Days Remaining
0	0
Tranche Collection Variance	Tranche Collection Variance %

ISO/Commission

	Upfront	Residual	Backend	Total
Original - 08/17/2017	\$0.00 (0.00%)	\$0.00 (0.00%)	\$0.00 (0.00%)	\$0.00 (0.00%)
Total				

Fees

Fee	Estimated Amount	Original Amount
Processing Fee Payable	\$800.00	\$800.00
Termination Fee Payable	\$200.00	\$0.00

Termination Fees

Date	Fee	Type	Amount	Original Amount	Edit
08/17/2017	Termination Fee	From Collections	\$200.00	\$0.00	

MIDs

MID	Processor	Collection Rate	Start Date	End Date	Hide	Edit

Recent Activity

Last Batch to LT	\$0.00	Last Batch Variance	\$0.00 / 0.00%
Last 7 Days	\$0.00	Last 7 Days Variance	\$0.00 / 0.00%
Last 30 Days	\$0.00	Last 30 Days Variance	\$0.00 / 0.00%

[Open Account Transactions](#)
[Account Collections](#)
[Create New Deal](#)
[Save](#)
[Override Closed Period](#)

Add Syndication

Syndication Information :

User can review/update existing syndication information or add new syndicator from syndication tab.

To add syndication information ,

- On account report page , go to Sydication > Syndication-Original Deal as outlined below .

CONFIDENTIAL INFORMATION

ID-9 - Zoomit - Betatech New Lead

Merchant Info Deal Info **Syndication** Notes/History Other Renewals/Branches Files Underwriting External Offers Account Monitoring

Syndication - Original Deal

Partner	Participation Percentage	Pro Rata	Advance	RTB	Commission	Res. Commission	Mgmt Fee	Upfront Management Fee	Outstanding Advance	Deferred Revenue	Unsubmitted RTB	Syn Funds Recv	Comm Funds Recv	Files
Test syndicator 11	10.00%	0.00%	\$2,500.00	\$5,000.00	\$375.01 (7.50010005%)	\$0.00 (0.00%)	\$250.00 (5.00%)	\$5.00	\$0.00	\$0.00	\$0.00	NA	NA	
Total Syndication	10.00%	0.00%	\$2,500.00	\$5,000.00	\$375.01 (7.50%)	\$0.00 (0.00%)	\$250.00 (5.00%)	\$5.00	\$0.00	\$0.00	\$0.00			
Lendfit	90.00%	0.00%	\$22,500.00	\$45,000.00	\$3,375.04 (7.5026889%)	\$0.00 (0.00%)	NA	NA	\$0.00	\$0.00	\$0.00			
Total	100.00%		\$25,000.00	\$50,000.00	\$3,750.05 (7.50079%)	\$0.00 (0.00%)	\$250.00 (0.00%)	\$5.00	\$0.00	\$0.00	\$0.00			

- Select partner name , you wish to update and edit syndicator details.
- Fill up required fields and click “ Save “ on Editing Syndicator dialog.

Editing Syndicator - Test syndicator 11 (Original Deal)

Participation: 10.0000000000 % Participation Type: Percent

Management Fee: RTB Upfront Management Fee: \$ 5.00

Upfront Commission: RTB Residual Commission: RTB

Customer Customer

7.50010005 % 0.00000000 %

* Commission changes in ISO commission will not override the customized value.
If set to Default, commission will be in line with ISO commission changes.

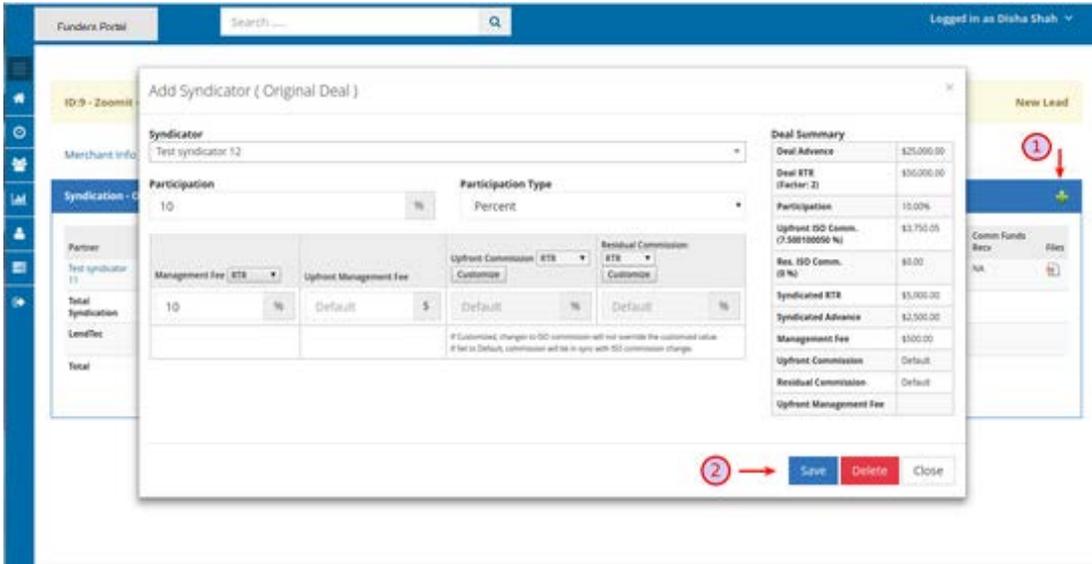
Syn Funds Recd Date: _____ Comm Funds Recd Date: _____

Deal Summary

Deal Advance	\$25,000.00
Deal RTB (Factor: 2)	\$10,000.00
Participation	10.00%
Upfront ISO Comm. (7.50010005 %)	\$3,750.01
Res. ISO Comm. (0 %)	\$0.00
Syndicated RTB	\$5,000.00
Syndicated Advance	\$2,500.00
Management Fee	\$250.00
Upfront Commission	\$375.01 Default
Residual Commission	\$0.00 Default
Upfront Management Fee	\$5.00

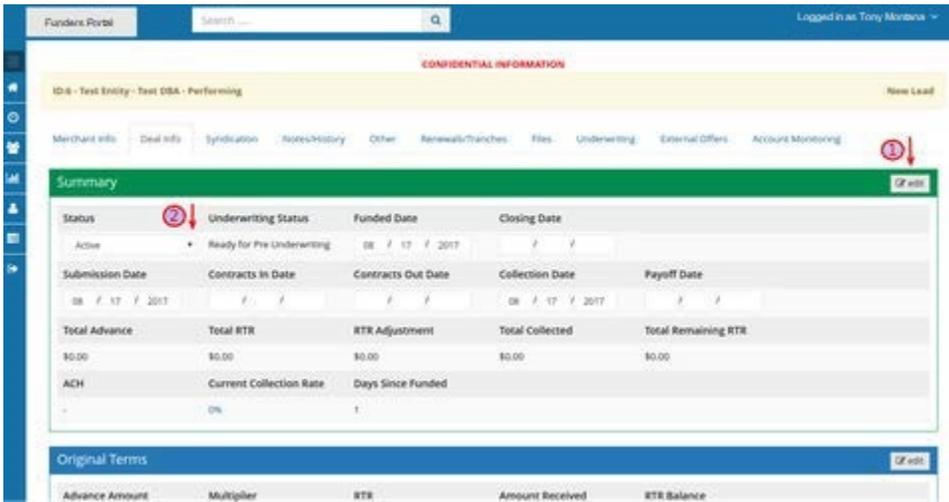
Save **Delete** **Close**

- To add new syndicator for deal , click on “ + “ .
- It will open “ Add Syndicator “ dialog . Fill up required fields and click “Save” to save new syndicator .
- User can also review deal summary on “Add Syndicator “ dialog.



Activate Deal

1. On the Account Report page, go to Deal Info > Summary as outlined below, and click Edit
2. Change Status to Active
3. On the "Funding Actions" dialog, you may wish to Email ISOs and/or Syndicators on the Deal
4. If you want to Activate Fees, check the box, if not leave it empty. Click save to Activate the deal.



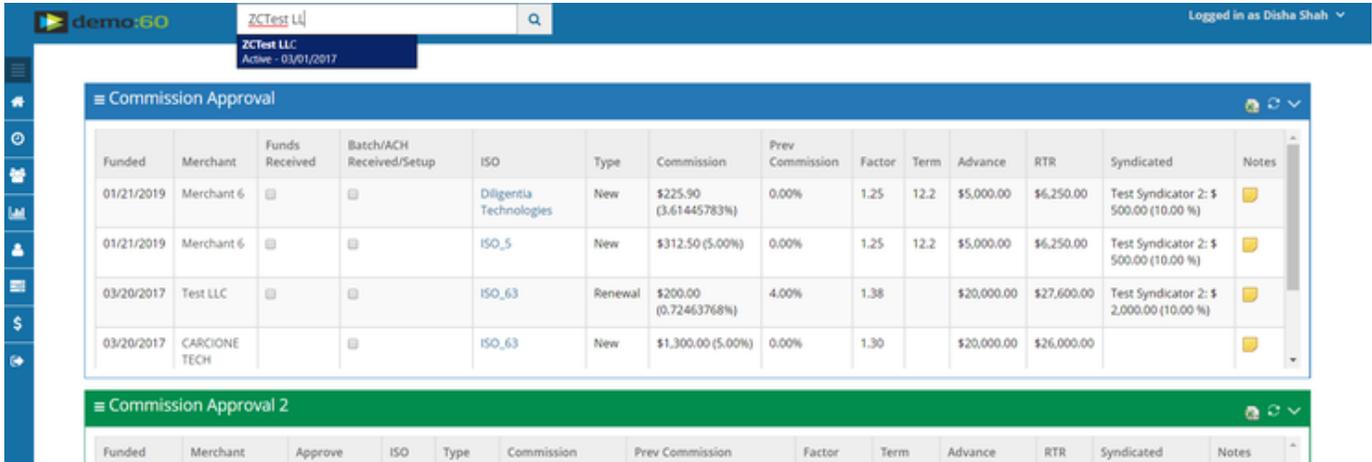
You may wish to edit the ISO's email. You can do that here.

Deal Search

This section outlines how to search a deal.

Quick Search

- Search by deal ID or name on the top bar
- Entering ID on the top bar and clicking on the search icon will directly open the deal page



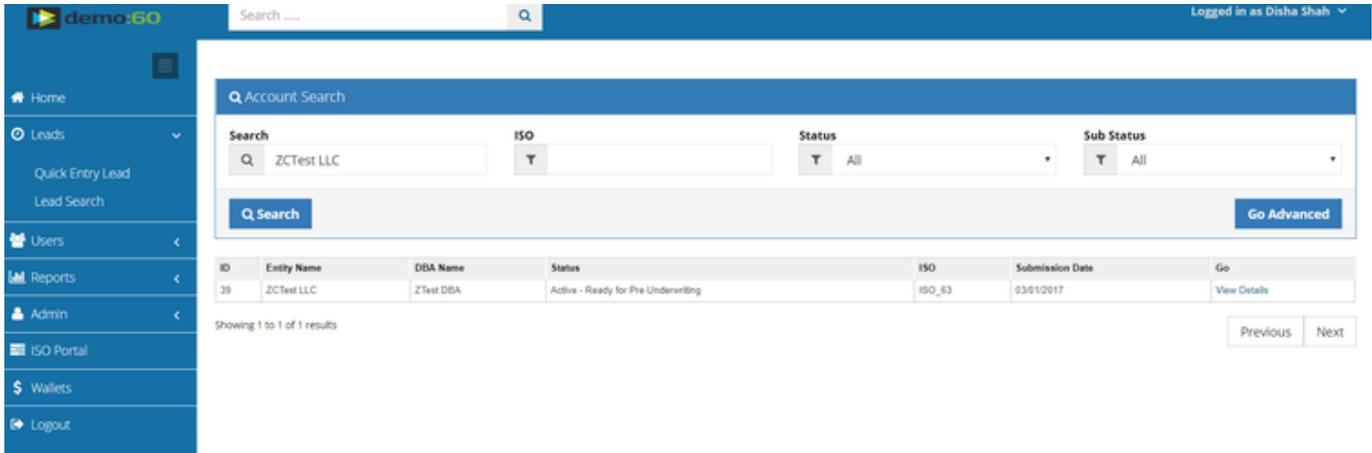
The screenshot shows the 'demo:GO' interface with a search bar at the top containing 'ZCTest L4'. Below the search bar, there is a dropdown menu showing 'ZCTest LLC' and 'Active - 03/01/2017'. The main content area is titled 'Commission Approval' and displays a table with the following data:

Funded	Merchant	Funds Received	Batch/ACH Received/Setup	ISO	Type	Commission	Prev Commission	Factor	Term	Advance	RTR	Syndicated	Notes
01/21/2019	Merchant 6	<input type="checkbox"/>	<input type="checkbox"/>	Diligentia Technologies	New	\$225.90 (3.61445783%)	0.00%	1.25	12.2	\$5,000.00	\$6,250.00	Test Syndicator 2: \$ 500.00 (10.00 %)	
01/21/2019	Merchant 6	<input type="checkbox"/>	<input type="checkbox"/>	ISO_5	New	\$312.50 (5.00%)	0.00%	1.25	12.2	\$5,000.00	\$6,250.00	Test Syndicator 2: \$ 500.00 (10.00 %)	
03/20/2017	Test LLC	<input type="checkbox"/>	<input type="checkbox"/>	ISO_63	Renewal	\$200.00 (0.72463768%)	4.00%	1.38		\$20,000.00	\$27,600.00	Test Syndicator 2: \$ 2,000.00 (10.00 %)	
03/20/2017	CARCIONE TECH	<input type="checkbox"/>	<input type="checkbox"/>	ISO_63	New	\$1,300.00 (5.00%)	0.00%	1.30		\$20,000.00	\$26,000.00		

Below the table, there is a section titled 'Commission Approval 2' with a similar table structure, including columns for 'Approve', 'ISO', 'Type', 'Commission', 'Prev Commission', 'Factor', 'Term', 'Advance', 'RTR', 'Syndicated', and 'Notes'.

Basic Search

- Main Menu > Leads > Lead Search
- Quick search by basic fields - Name, ISO, Status, Underwriting/Sub Status
- Click "Search" to perform the search, or click "Go Advanced" for advanced search (see section below)



The screenshot shows the 'demo:GO' interface with a search bar at the top containing 'ZCTest LLC'. Below the search bar, there is a dropdown menu showing 'ZCTest LLC' and 'Active - 03/01/2017'. The main content area is titled 'Account Search' and displays a search form with the following fields:

- Search: ZCTest LLC
- ISO:
- Status: All
- Sub Status: All

Below the search form, there is a 'Search' button and a 'Go Advanced' button. The results table shows the following data:

ID	Entity Name	DBA Name	Status	ISO	Submission Date	Go
39	ZCTest LLC	ZTest DBA	Active - Ready for Pre Underwriting	ISO_63	03/01/2017	View Details

Below the table, there is a message 'Showing 1 to 1 of 1 results' and 'Previous' and 'Next' buttons.

Advanced Search

- Main Menu > Leads > Lead Search -> "Go Advanced"
- Search by multiple fields

Account Search

Business Information

DBA Name	guy place	Entity Name	
Address		Zip	5 digit zip code City
State		County	
Phone Number	Fax	Business Email	
FEIN	xx-xxxxxx or xxx-xx-xxxx	State Incorporated	ny
Business Start Date	mm/dd/yyyy	Length of Current Ownership	
SIC		Industry Type	
Sec of State #		Inactive Entity	
Website			

Owner Information

First Name	john	Last Name	blue
SSN	xxx-xx-xxxx	Percentage Ownership	
Date of Birth	mm/dd/yyyy	Driver's License	
Driver's Lic. State	ny	Home Phone	
Cell Phone		Home Address	
Zip Code	5 digit zip code	City	State
Photo		Full Address	

Generating Offers & Contracts

Add Banking Info: (prerequisite to applying offers)

On the deal Account Report page, go to Underwriting > Submission > Banking Info as outlined below.

Click on "Add" as shown below to add a bank on the deal/customer.

Fill up the fields and click "Save" to save the banking info.

ACH BANK EDIT/ADD

Banking Number: 123

Confirm Banking Number: 123

Account Number: 12345678

Confirm Account Number: 12345678

Bank Name: ABC

Bank City: New York State NY 10001

Bank County: NY

Bank Phone: 2121234567

Bank Fax: 2121234567

Name on Account: John Doe

Account Type: Checking

ACH Transaction Code: 220 - Business Account

Save Delete

Banking Info

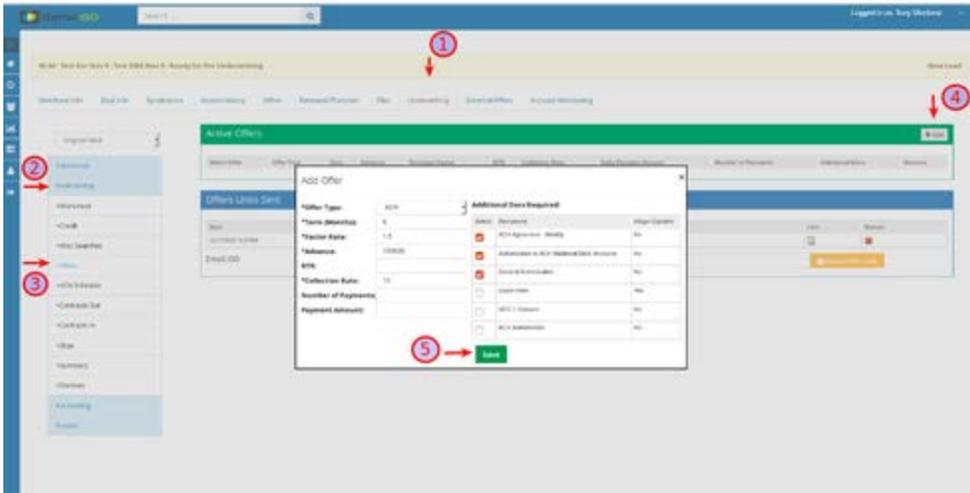
Add

Add Offer Info:

On the deal Account Report page, go to Underwriting > Underwriting > Offers as outlined below.

Click on "Add" as shown below to add offer details.

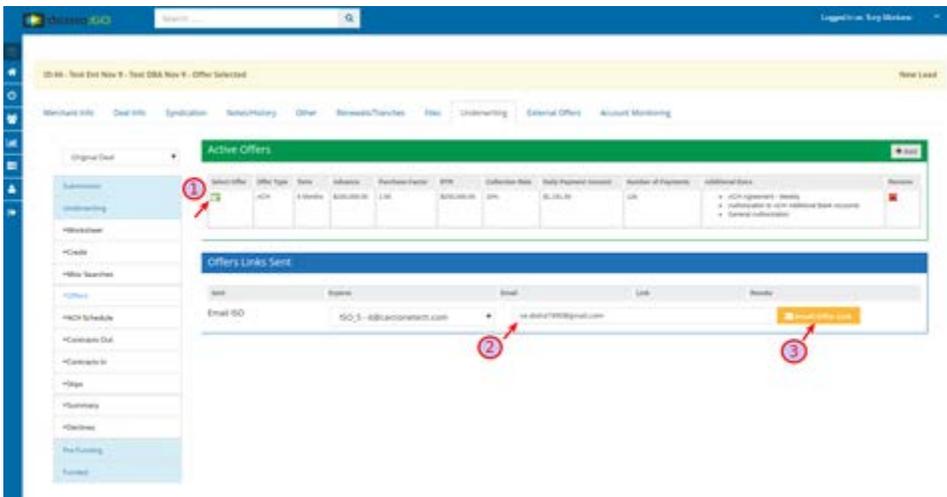
Fill up the fields, Select the documents / contracts required, and click "Save" to save the offer Info.



Send Offer Link

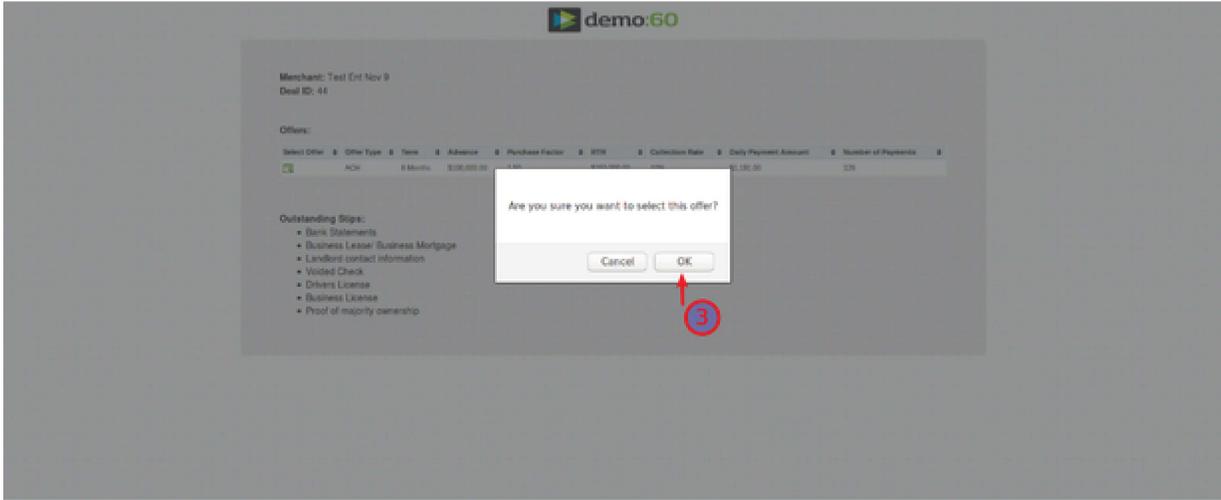
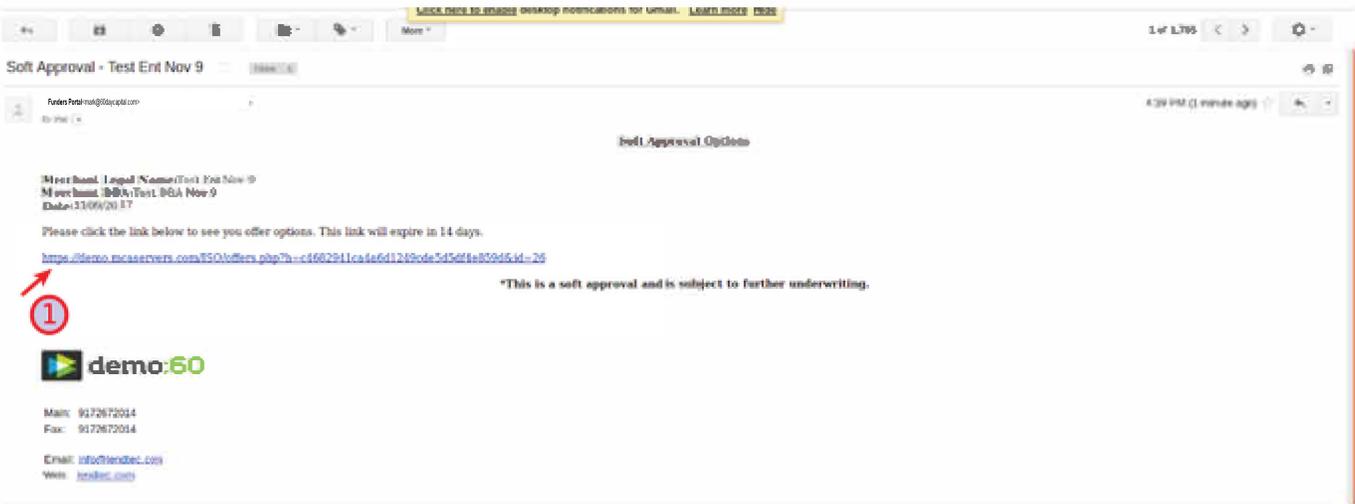
To send offer to ISO :

- 1.If you want to select an offer , click on “Select Offer”.
- 2.To send an offer link to ISO, enter Email address and click on “Email offer Link” (3).



Download Contracts (From Offer Email):

1. After login to your Email account,click on the received link which will navigate you on the offers page.
- 2.Click on “select offer” - The offer will be selected and you will be presented with options to download or eSign contracts.
- 3.Give your confirmation by clicking “OK”.
4. Select your option on the “Download Contracts” dialog.

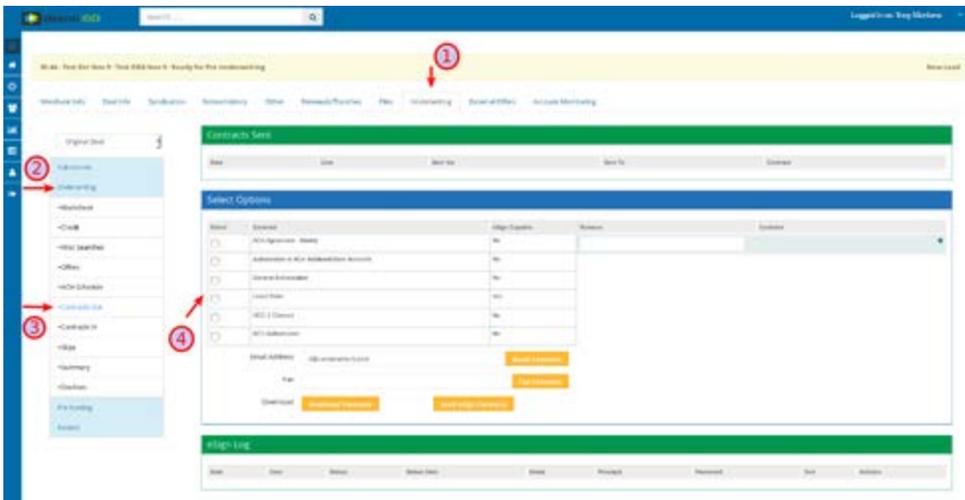




Manually Select/Send Contracts

On the deal Account Report page, go to Underwriting > Underwriting > Contracts Out as outlined below.

Select the contracts from select options to Email/Fax/Download/eSign .



ISO / Syndication Portal

- [Sending ISO Portal Invites](#)
- [Syndication Reports](#)
- [User Registration](#)
- [Syndicated Deal Summary](#)

Sending ISO Portal Invites

To invite users to the partner portal:

1) If syndicated, ensure that the syndicator has the company (ISO) configured. The access to Syndicator is granted via ISO/Company. If there is only one Syndicator and no ISO, you need to create an ISO with the syndicator's details, and link the ISO on the Syndicator

- From the Left menu > Admin > Syndication > Edit Syndication Partner
- Go to "Select Report", and select the Syndication Partner.
- On the bottom right of the form, there is the option to update ISO. Make sure the ISO there is the ISO whose users you want to grant access to deals syndicated by the Syndicator.

2) Invitations:

- From the Left menu > ISO Portal
- In the "Invitations" Tab, click on the "Send Invitations" item.
- Select the ISO for which you want to invite users. You can send multiple email invitations (allowing multiple users per configured ISO)



Syndication Reports

1. Login to your account
2. By clicking on "Syndication" icon ,you can view syndication status.
3. You may also export this report to a spreadsheet

	Date Funded	Funded Amount	Payback Amount	Percentage	Principal Payments	Revenue Payments	Total Payments	Commission	Upfront Commission	Syn Fee	Balance	Ant. Term
Demo Entity	07/17/2017	\$1,250.00	\$1,500.00	25.00 %	\$0.00	\$0.00	\$0.00	\$0.00	\$61.50	\$0.00	\$1,500.00	NA

4. To check Payments information, click on the "Payments" icon.
5. You may look up payments on the same page or Export details to a spreadsheet (The results will depend on the selections made on the form)

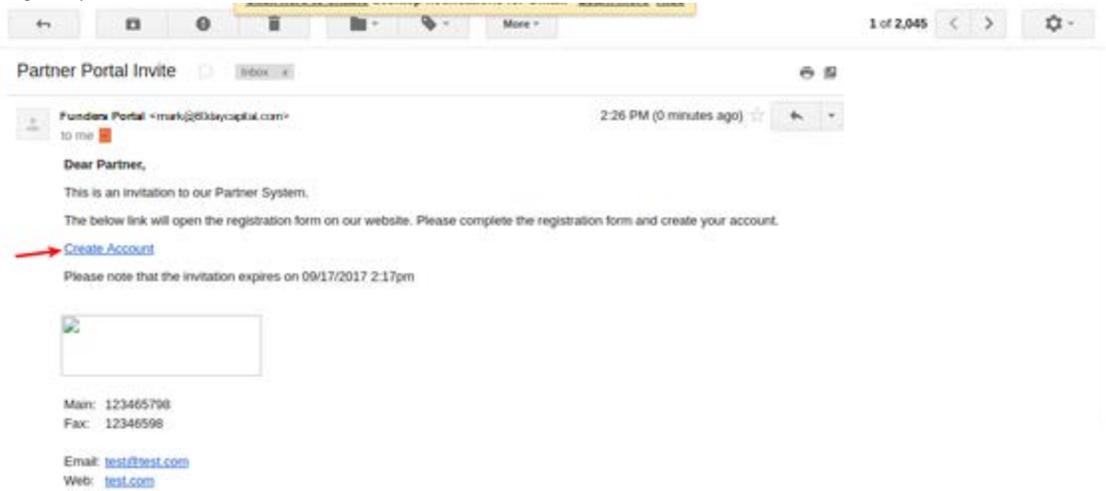
Search Payments

Syndicator: Select Syndicator... Report Start Date: Start Date Report End Date: End Date Payment Status: All

Lookup Payments Export

User Registration

1. Login to your Email account.



2. Click on "Create Account" link which will navigate you on the registration form page.
3. Fill up the required fields ,accept terms & conditions and click on "Create Account" to create new account.
4. After the successful registration of user, it will pop-up "Registration Status" dialog.

The registration form is titled "Please complete the form below to create your account." It contains several input fields: "Email Address / Username" (filled with ce.dsha1990@gmail.com), "Password" and "Password (Again)", "First Name" (Disha) and "Last Name" (Shah), "Address Line 1" (Test Address) and "Address Line 2" (Test Street), "City" (New York) and "State" (New York), "Zip" (10001), "Cell" (1234567890), "Business Phone" (1234657890), and "Fax" (1234657890). At the bottom, there is a checkbox for "I agree to the Terms and Conditions and have read the Privacy Policy" and a blue "Create Account" button. Red annotations include a circled '1' pointing to the checkbox and a circled '2' pointing to the "Create Account" button.

Syndicated Deal Summary

Partners can view Summary of each Syndicated deal on the Partner Portal.

1. Sign in to the Partner Portal
2. Click on the icon on the menu as displayed in the image below

Deals Nov 18, 2018

Deal Name: Deal ID: [Lookup Deal](#)

Sr	Deal ID	Deal Name	Status	Funded Date	AM Status	Funded Amount	Factor	BTR
1	2104	...	Active	01/23/2018	Performing	\$20,000.00	\$1.40	\$28,000.00
2	2081	...	Closed	02/16/2018		\$30,000.00	\$1.41	\$42,300.00
3	2022	...	Active	06/13/2018		\$50,000.00	\$1.41	\$70,500.00
4	2402	...	Closed	10/27/2017		\$32,500.00	\$1.29	\$41,175.00
5	2618	...	Closed	02/02/2018		\$188,000.00	\$1.26	\$136,000.00
6	2481	...	Closed	11/09/2017	Performing	\$21,000.00	\$1.28	\$26,880.00
7	2549	...	New Lead	NA		\$25,000.00	\$1.26	\$31,500.00
8	26	...	Active	09/26/2017	Performing	\$30,000.00	\$1.29	\$38,700.00
9	2327	...	Closed	10/04/2017	Performing	\$198,000.00	\$1.29	\$126,000.00

Enter a search field or leave them empty, and click "Lookup Deal". The syndicated deals for the syndication partner accounts linked to the Partner will show up.

3. Click on the "Deal Id" to view the Summary

Back to Deal

Application Information

Partner	Participation
...	30.00%

Merchant Information

Deal ID	Address	Contact Name	Contact	Deal Funded Date	Status	AM Status	UM Status
2402	11/02/2017	Closed	Performing	Funded

Balance Information

BTR Balance	Advance Balance	Revenue Balance	Write Off Date	Write Off Amount	Recovery Advance Balance	Recovery Revenue Balance
\$0.00	\$0.00	\$0.00	NA	\$0.00	\$0.00	\$0.00

Recent Collections

Date	Total Collected	Advance Collected	Revenue Collected	Res. Adv. Collected	Res. Rev. Collected
09/14/2018	\$20.40	\$14.78	\$5.62	\$0.00	\$0.00
09/19/2018	\$24.90	\$17.97	\$6.93	\$0.00	\$0.00

Returns

Date	Amount	Return Description
02/09/2018	\$24.80	Insufficient Funds
02/09/2018	\$24.80	Insufficient Funds

The numbers displayed on the summary are pro-rated to the total participation % as displayed on the top panel on the screen.

ISO and Syndication Set up

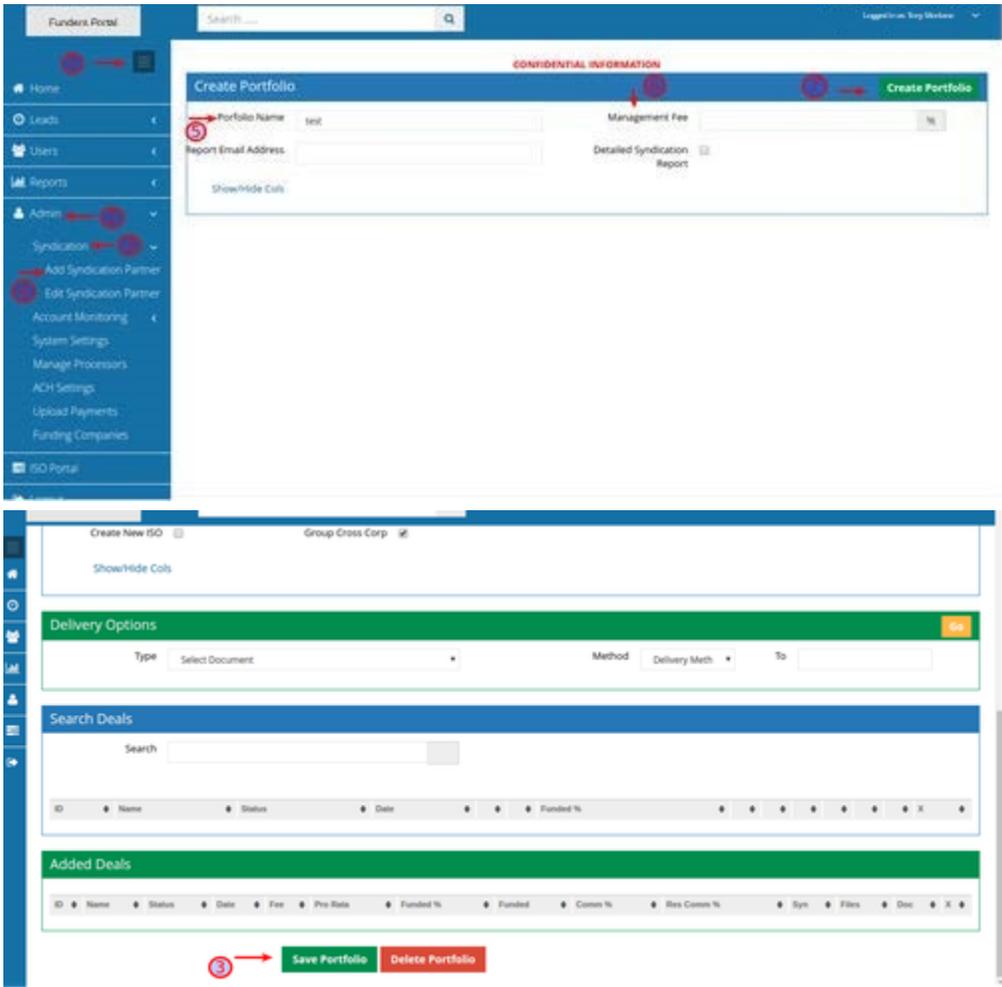
Setup New ISO

1. On the page, go to Menu Bar >Users>Add Company as outlined below
2. In the ISO Account panel ,fill up the fields and click on "Add ISO" .
3. You can edit the ISO for more information on the page that opens after you click "Add ISO".
4. If you want to edit an existing ISO, click on the "Edit Company" link on the same menu.

The screenshot shows the 'Create ISO Account' form in the Funder's Portal. The form is titled 'CONFIDENTIAL INFORMATION' and 'Create ISO Account'. It contains various input fields for company and personal information, including Company Name (TEST ISO), Federal Tax ID, SSN, First Name, Last Name, Address 1, Address 2, Zip Code, City, State, Home, Business, Email, Cell, Fax, Bank Name, Bank Routing Number, Bank Account, Commission/Upfront, Residual, Backend, and Commission Factor. A red circle highlights the 'Add ISO' button in the top right corner.

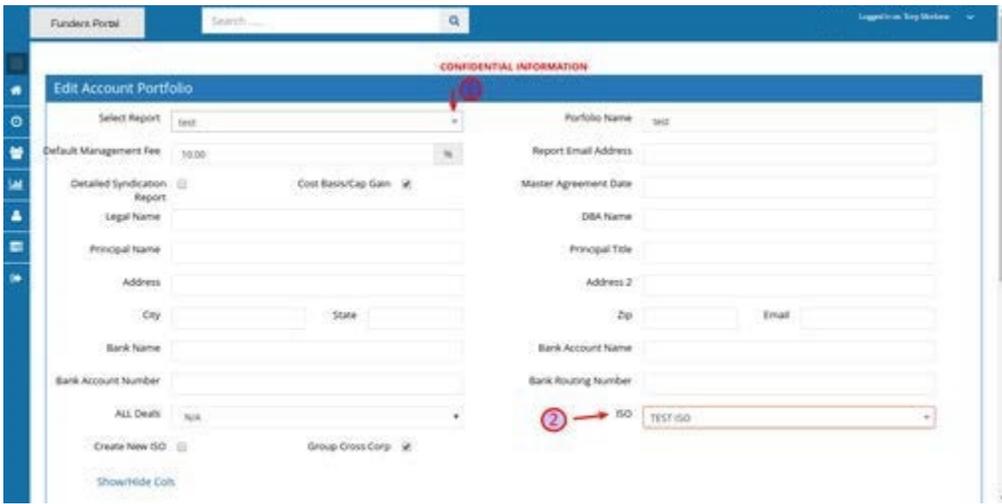
Setup New Syndicator

1. On the page, go to Menu Bar > Admin > Syndication>Add Syndication Partner.
2. In the Create portfolio panel,fill up required fields.
3. Click "Create Portfolio" to add syndication partner.



Linking ISO with Syndicator

1. Go to Menu Bar > Admin > Syndication> Edit Syndication Partner.
2. Select ISO from the drop-down menu to link syndicator to ISO.
3. Scroll down and click "Save Portfolio" to save the linkage



Syndication

Manage Syndication

Syndication Information :

User can review/update existing syndication information or add new syndicator from syndication tab.

To add syndication information ,

- On account report page , go to Sydication > Syndication-Original Deal as outlined below .

CONFIDENTIAL INFORMATION

ID-9 - Zoomit - Betatech New Lead

Merchant Info Deal Info **Syndication** Notes/History Other Renewals/Tranches Files Underwriting External Offers Account Monitoring

Syndication - Original Deal

Partner	Participation Percentage	Pro Rata	Advance	RTS	Commission	Res. Commission	Mgmt Fee	Uplifted Management Fee	Outstanding Advance	Deferred Revenue	Unsettled RTS	Syn Funds Rev	Comm Funds Rev	Files
Test syndicator 11	10.00%	0.00%	\$2,500.00	\$5,000.00	\$375.00 (7.50010000%)	\$1.00 (0.00%)	\$250.00 (5.00%)	\$5.00	\$0.00	\$0.00	\$0.00	NA	NA	
Total Syndication	10.00%	0.00%	\$2,500.00	\$5,000.00	\$375.00 (7.50%)	\$1.00 (0.00%)	\$250.00 (5.00%)	\$5.00	\$0.00	\$0.00	\$0.00			
LentNet	90.00%	0.00%	\$22,500.00	\$45,000.00	\$3,375.00 (7.50000000%)	\$1.00 (0.00%)	NA	NA	\$0.00	\$0.00	\$0.00			
Total	100.00%		\$25,000.00	\$50,000.00	\$3,750.00 (7.50010000%)	\$2.00 (0.00%)	\$5.00 (0.00%)	\$5.00	\$0.00	\$0.00	\$0.00			

- Select partner name , you wish to update and edit syndicator details.
- Fill up required fields and click “ Save “ on Editing Syndicator dialog.

Editing Syndicator - Test syndicator 11 (Original Deal)

Participation: 10.0000000000 % Participation Type: Percent

Management Fee: RTS % 5.00000000 Uplifted Management Fee: \$ 5.00 Uplifted Commission: RTS % 7.50010005 Residual Commission: RTS % 0.00000000

Syn Funds Recd Date: Comm Funds Recd Date:

Deal Summary

Deal Advance	\$25,000.00
Deal RTS (Factor: 2)	\$50,000.00
Participation	10.00%
Uplifted ISO Comm. (7.50010000 %)	\$3,750.00
Res. ISO Comm. (0 %)	\$0.00
Syndicated RTS	\$5,000.00
Syndicated Advance	\$2,500.00
Management Fee	\$250.00
Uplifted Commission	\$375.00 Default
Residual Commission	\$0.00 Default
Uplifted Management Fee	\$5.00

Save Delete Close

- To add new syndicator for deal , click on “ + “ .
- It will open “ Add Syndicator “ dialog . Fill up required fields and click “Save” to save new syndicator .
- User can also review deal summary on “Add Syndicator “ dialog.

ID-9 - Zoomit

Merchant info

Syndication - C

Partner

Test syndicator 11

Total Syndication

Lead/Fee

Total

Add Syndicator (Original Deal)

Syndicator
Test syndicator 12

Participation
10 %

Participation Type
Percent

Management Fee [RTB]	Upfront Management Fee	Upfront Commission [RTB]	Backend Commission [RTB]
10 %	Default \$	Default %	Default %

If Estimated charges in 20% column will not override the customized value
If fee in Default column will be in sync with RTB commission change.

Deal Summary

Deal Advance	\$10,000.00
Deal RTB	\$50,000.00
Deal RTB	5.00%
Participation	10.00%
Upfront CD Com. (7.50%)(100% fee)	\$3,750.00
Rev. CD Com. (8 %)	\$8.00
Syndicated RTB	\$1,000.00
Syndicated Advance	\$2,500.00
Management Fee	\$100.00
Upfront Commission	Default
Backend Commission	Default
Upfront Management Fee	

Deal Summary

1 →

2 → Save Delete Close

New Lead

1 ↓

Custom Funds

Rev

Adv

Payouts

Merchant payouts flow w.r.t. syndication

Processing Merchant Payments

Before merchant payments can be paid to the Syndication Partner, we calculate the right amount for each merchant payment transaction update.

The processing is done in background as part of your system setup.

However, you may wish to process payments and perform payouts on the calculations (to the respective payment method - virtual account, fedchex or offline).

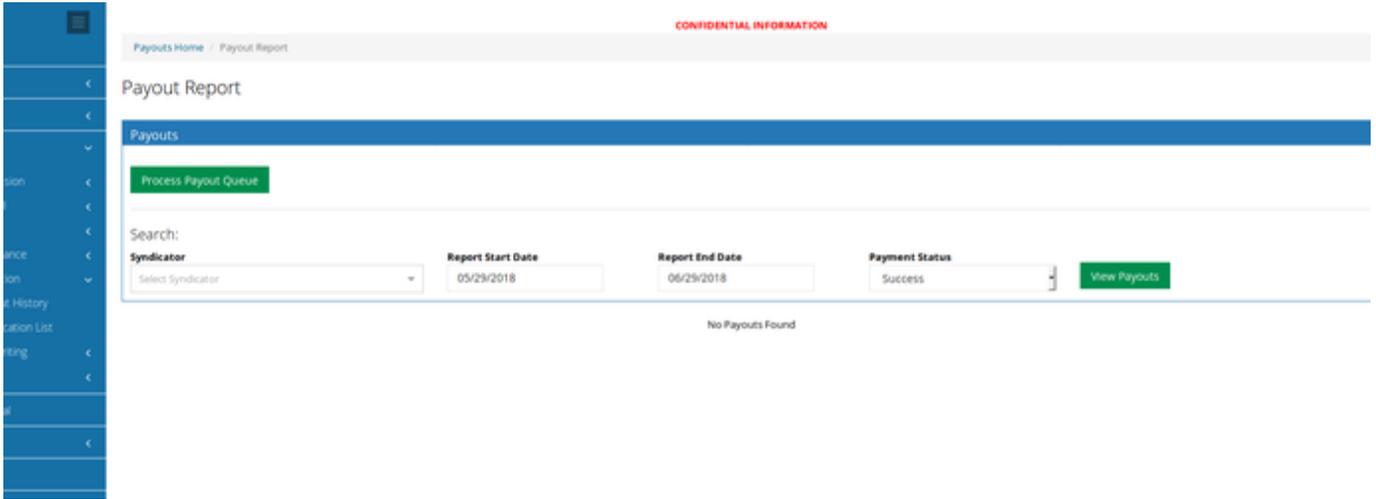
Step 1: Process Merchant Payout Calculations

1. Go To Main Menu > Reports > Syndication > Payout History
2. Select "Payout Calculations". This is the report to review and generate payout calculations.
3. You will see the "**Process Merchant Payments**" button.
4. On its left is an input which asks for "**Payments Process End Date (Up Until)**". This asks for a date till which you want to process merchant payments (All merchant payments with Date Posted before (and including) this date will be processed). If you want to process all merchant payments with posted date as of till today, select today's date.
5. Once you click the "Process Merchant Payments" button, the syndicator payments will be calculated for each merchant payment. All merchant payment updates are also automatically adjusted and entered as a new calculation.
6. The processed payments are queued for payout.

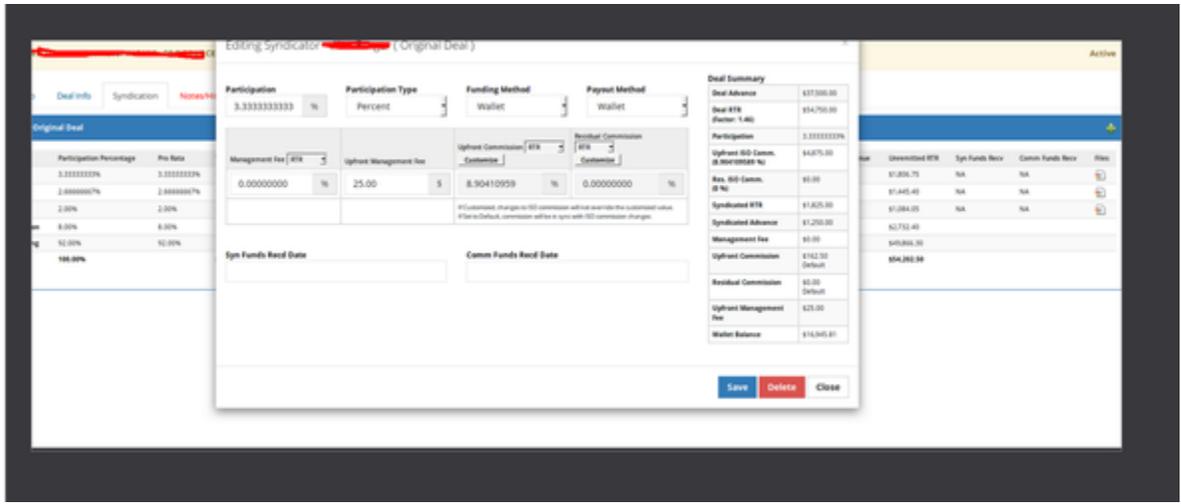
Step 2: Process Payout Queue

1. All payout calculations are queued for payout. Once step 1 is over, you want to actually transfer the calculated sums for each syndication partner via the configured payout method.
2. Go To Main Menu > Reports > Syndication > Payout History.
3. Select "Payout Report". This is the report to review and generate payouts.
4. You will see the "Process Payout Queue" button.
5. Once you click the "**Process Payout Queue**", all payout calculations which have been queued for payout will be performed as payments.
6. If syndication partner's payout method is "virtual account", the money will be transferred to the virtual account. **Currently, from the UI only the virtual account payment is actually transferred. For Fedchex payment method, the transaction will simply be marked as "success", and won't create a fedchex transaction. Should you require a functionality to directly transfer money from merchant payment to syndication partner's bank account (WITHOUT Wallets/Virtual Account in between), pls contact helpdesk.**

Performing Payout (only supported payout method is to wallet):



Configuring Syndication Payout Method:



Syndication Payout Calculation Adjustment

i This feature is removed from systems with wallets

Brief Introduction

Due to unforeseen reasons, we may need to put adjustments to the syndication payout calculations.

An adjustment is put on a **Syndicator's** payout participation **calculations** on a **Deal**.

Periodically, as configured on the system, merchant payments are processed as syndication payout calculations.

Syndication Payout Calculations are identified by date, syndicator, deal and source type (merchant payment or **adjustment**).

On a particular day (could be the same as the day on which calculations were generated), we may wish to payout to a Syndicator. The unpaid calculations from various syndicator's deals (payments or adjustments) on various days are grouped together to form one **payout**. The actual paying out can be manual or automatic.

This manual describes how to view and add adjustment for syndication payout.

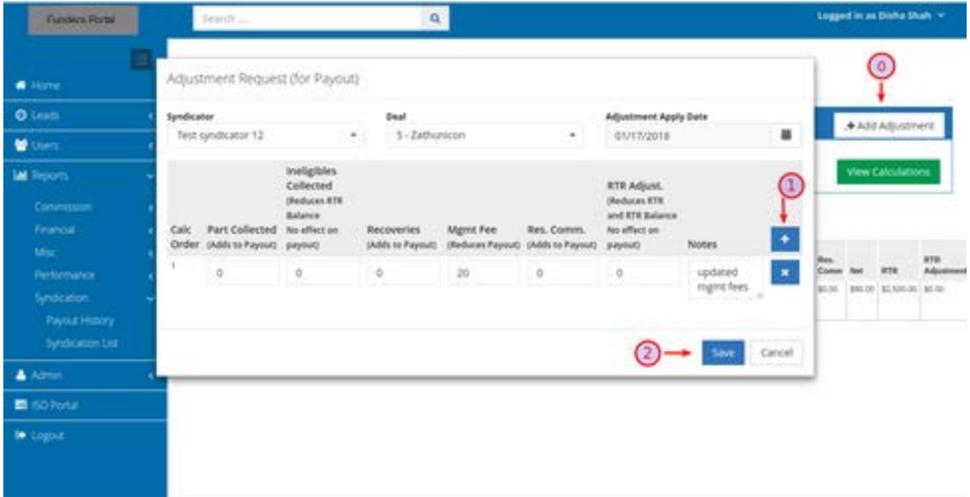
View Payout Calculations :

- To view syndicator's payout history , go to Reports > Syndication > Payout History > Payout Calculations as outlined below.
- Select Syndicator and click on "View Calculation".
- User can view payout calculations for selected syndicator in detail.

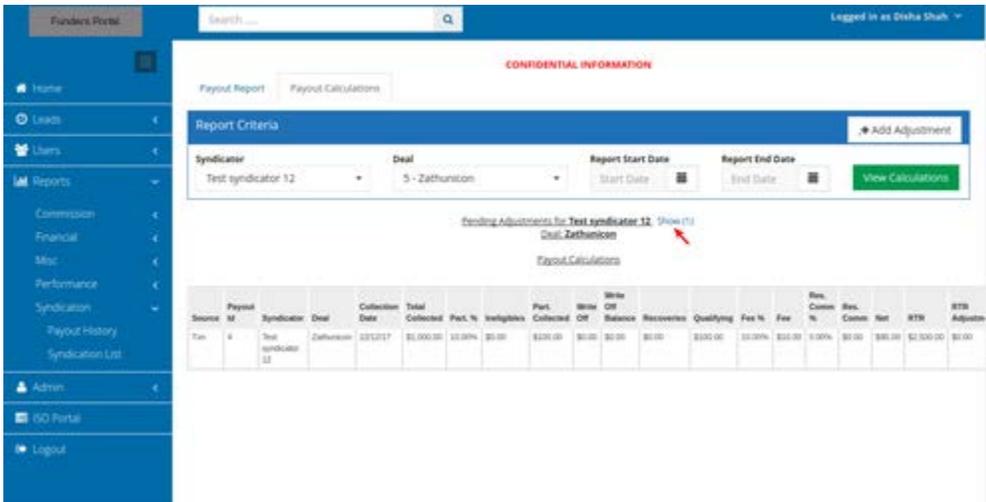
The screenshot shows the Flinders Portal interface. The sidebar menu on the left includes options like Home, Leads, Users, Reports, Commission, Financial, Misc, Performance, Syndicator, Payout History, Syndication List, Admin, ISO Portal, and Logout. The main content area is titled 'Payout Report' and 'Payout Calculations'. It features a 'Report Criteria' section with fields for 'Syndicator' (Test syndicator 12), 'Deal' (Select Deal...), 'Report Start Date', and 'Report End Date'. There are buttons for '+ Add Adjustment' and 'View Calculations'. Below this is a table titled 'Payout Calculations' with columns for Source, Payout #, Syndicator, Deal, Collection Date, Total Collected, Part. %, Ineligible, Part. Collected, Write Off Balance, Recounts, Qualifying, Fee %, Fee, Res. Comm. %, Res. Comm. Net, RTR, and RTR Adjusted. A red circle '4' points to the '+ Add Adjustment' button, and a red circle '5' points to the 'View Calculations' button.

Add Adjustment request for payout :

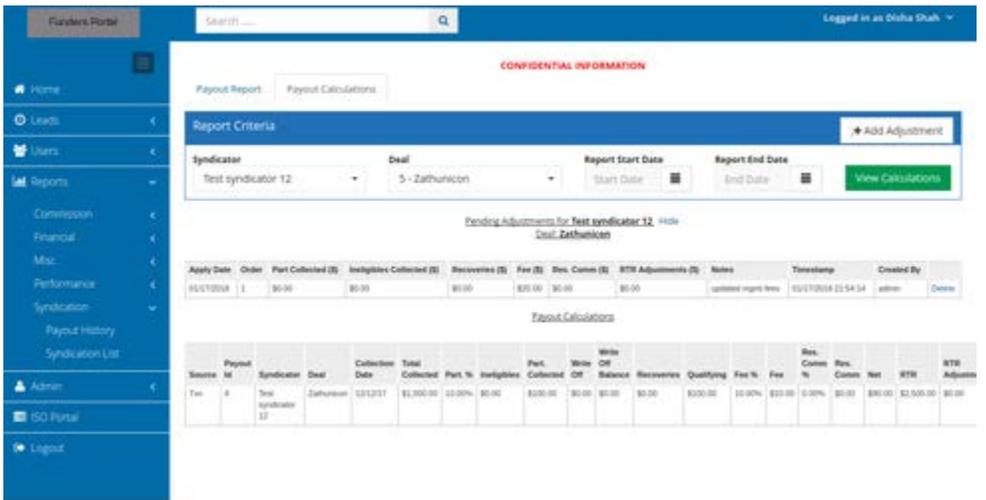
- If user wants to adjust any payout for selected syndicator - they need to add an "Adjustment Request" which will be processed the next time syndication calculations are generated on the system.
- To add an adjustment, clicking on " Add Adjustment " .
- On the "Adjustment Request " panel , select syndicator , deal and add adjustment apply date - this is the date on which the adjustment will be converted into a calculation - queued for payout.
- Click " + " to add multiple adjustment requests and add notes for the same.
- Click " Save " for further payout process . If you wish to delete adjustment request than click on cross sign.



- User can view pending adjustment link for selected syndicator on particular deal.
- Click “ Show “ to view it in detail.



- Here, user can view or delete pending adjustment request for syndicator (which will be processed on apply date.)



- Adjustment payout calculations will be added in payout calculation history as shown below.

CONFIDENTIAL INFORMATION

Payout Report Payout Calculations

Report Criteria

+ Add Adjustment

Synthesizer:
 Deal:
 Report Start Date:
 Report End Date:

Payout Calculations

Source	Report Id	Synthesizer	Deal	Collection Date	Total Collected	Port %	Subjctive	Pen. Collected	Wtd. Int	Wtd. Int Balance	Reserves	Quality	Pen %	Fee	Res. Comm %	Res. Comm	Net	ATB	ATB Adjustments	ATB Balance
Text	4	Text synthesizer 12	Zafarhosen	22/12/17	\$1,000.00	22.00%	\$220	\$220.00	\$0.00	\$0.00	\$0.00	\$1000.00	10.00%	\$100.00	0.00%	\$0.00	\$900.00	\$2,000.00	\$0.00	\$2,400.00
Adj	7	Text synthesizer 12	Zafarhosen	22/1/18	\$0.00	22.00%	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	0.00%	\$0.00	0.00%	\$0.00	\$0.00	\$2,000.00	\$0.00	\$2,400.00

Underwriting

Business Information :

User can add detailed information of merchant's business , location and operation hours in this panel.

To add business information for new lead,

- On the account report page, go to Underwriting-> Business Info as outlined below.
- Click 'edit' to add information.

Business Information

Type of Entity	Corporation	DBA*	Betatech
Entity Name*	Zoomit	Zip Code*	10001
Address*	test	State*	NY
City*	New York		
County	New York County		
Copy Address			
Billing Add 1	925 YelYskj Address	Billing Add 2	New York, NY 10001
Billing County			
FEIN	679214925	Bus Start Date	08/15/2017
Contact Name*	inc.f	Contact Title	

- To add another location for merchant, click "Add Location"
- User can add location information, by clicking on "Edit".
- Fill up required fields and keep in your sights that while adding "Industry Type", system will automatically generate SIC code for the same.
- Once after saving additional location , user can delete it by clicking on cross sign.
- Scroll down & click "Save" at the bottom of the page.

Additional Locations

Industry Type	FINANCE SERVICES	Type of Business	
SIC	6199	Sec of State #	
Inactive Entry	<input type="checkbox"/>		
Legal Name Zoomit			
DBA Betatech			
Address ggvjthkvo		Address2 vkuhbbi	
Zip 10001	City Brooklyn	State NY	County newyork
Contact Name John	Contact Phone 840-513-5664		
Landlord Please Select	Tax ID		
Site Inspection Please Select			

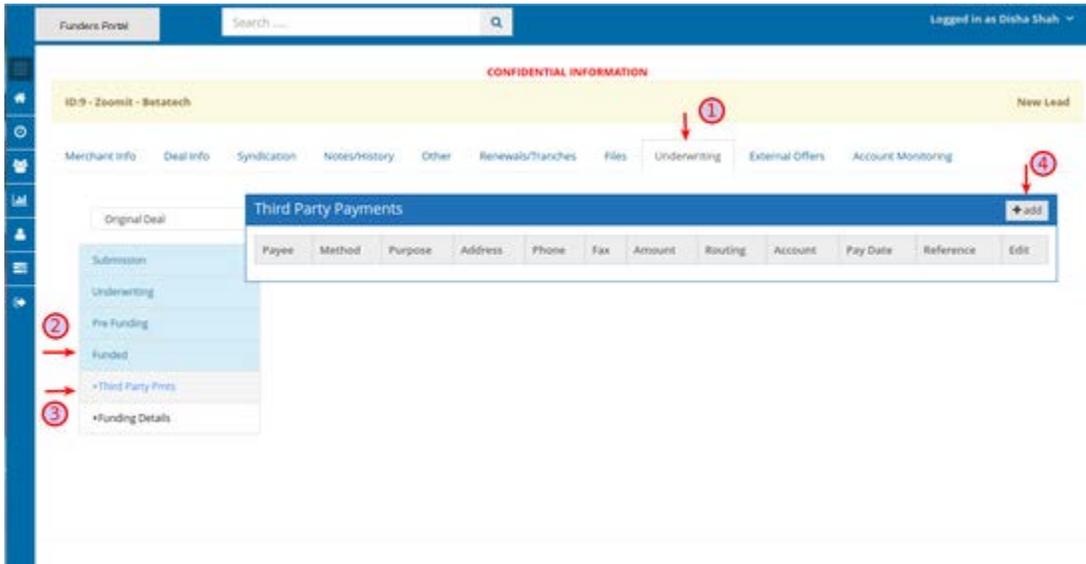
Third Party Payments :

These payments are done by company/syndicator to third party on behalf of merchant.

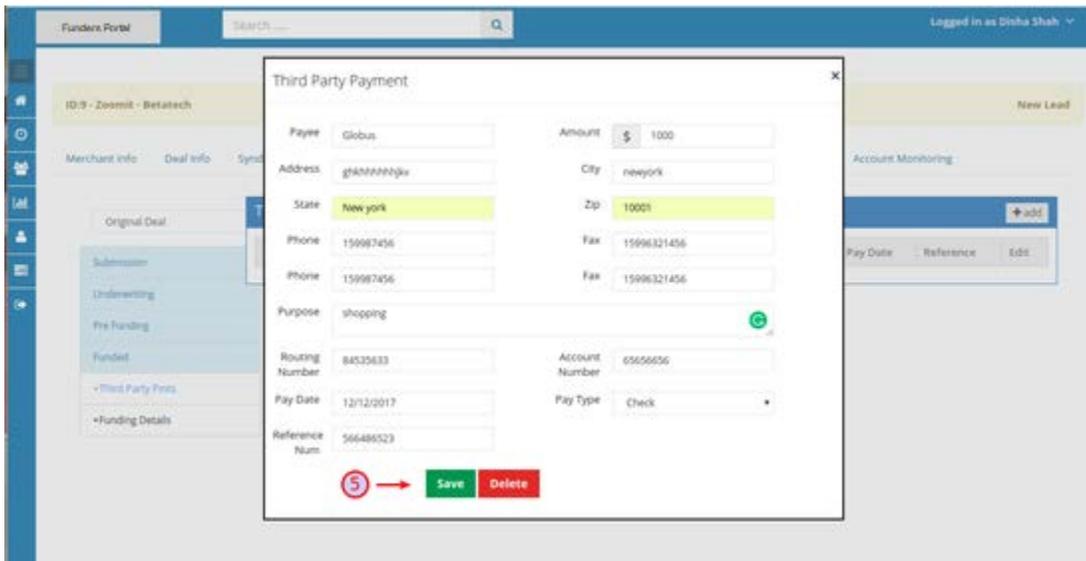
System keeps record of payee and amount in "Third Party Payments" panel.

To add third party payments of merchant ,

- On the account report page, go to Underwriting>Funded>Third Party Pmts as outlined below.
- Click on "add" as shown below to add third party payments for merchant.



- Fill up required fields and click "Save" on the "Third Payment Party" dialog.
- If you want to delete information than click "Delete" for the same.



Documents

This information offers you guidance in attaching documents to deals.

Upload Document :

- On account report page , go to Underwriting > Submission > Documents as outlined below.
- Select the category of document to upload and click on "Upload" to browse the file's location on your system.
- After you selected the file, click on open and wait for the file to be upload.
- Another way to upload file is user can drag the file from source folder and can drop in desired category to upload.

Merchant Info Deal Info Syndication Notes/History Other Renewals/Tranches Files Underwriting External Offers Account Monitoring

Original Deal

Submission

-Status

-Business Info

-Other Info

-Principals

-Trade/Landlord

-Banking Info

-Documents

Underwriting

Pre Funding

Funded

Documents

Name	Upload	Date	User	Download	View	Move	Delete
Signed Application	Upload						
Processing Statements	Upload						
Bank Statements	Upload						
Drivers License	Upload						
Voided Check	Upload						
Business Leaser/ Business Mortgage	Upload						
Business License	Upload						
Balance Letter	Upload						
Financials	Upload						
Trade Reference	Upload						
Proof of majority ownership	Upload						
Misc License	Upload						
Signed Contract	Upload						
UCCs	Upload						
External Signed Doc	Upload						
External Unsigned Doc	Upload						
Other	Upload						

Notes

Move Document Category

- User can move file from one category to another by drag and drop as shown below
- User can upload, download, view, move and delete documents from this section.

Merchant Info Deal Info Syndication Notes/History Other Renewals/Tranches Files Underwriting External Offers Account Monitoring

Original Deal

Submission

-Status

-Business Info

-Other Info

-Principals

-Trade/Landlord

-Banking Info

-Documents

Underwriting

Pre Funding

Funded

Documents

Name	Upload	Date	User	Download	View	Move	Delete
Signed Application	Upload						
Processing Statements	Upload	04/09/2019 11:02AM	disha@carlsonetechnologies.com				
-LUM-DealSearch-040419-1640.pdf		04/09/2019 11:02AM	disha@carlsonetechnologies.com				
Bank Statements	Drop files here to upload						
Drivers License	Upload						
Voided Check	Upload						
Business Leaser/ Business Mortgage	Upload						
Business License	Upload						
Balance Letter	Upload						
Financials	Upload						
Trade Reference	Upload						
Proof of majority ownership	Upload						
Misc License	Upload						
Signed Contract	Upload						
UCCs	Upload						

Users

Add New User

1. go to Main Menu Users Manage Users
2. Click "Create User" in the top right
3. Fill out the User information (see highlighted fields)

The screenshot shows the 'User Management' form with several fields highlighted in yellow. The highlighted fields are: 'Select Company' (a dropdown menu), 'Email' (an email address field), 'Password' (a password field), 'Access Level' (a dropdown menu), 'First Name' (a text field), 'Last Name' (a text field), and 'Address 1' (a text field). Other fields include 'Address 2', 'Phone', 'Phone Ext', 'Cell', 'ZIP', 'State', 'City', 'Business', 'Home Page', 'ISO Manager', and 'Locked'.

4. Click "Select Company"
5. Type your company's initials in the search box
6. Click on your company's name when it appears in the autocomplete list

The screenshot shows a 'Select Company' search dialog. The search box contains 'GCF'. Below the search box, there is a message: 'No Company Selected! Please search and select a company!'. The dialog also has a search icon and a close button.

7. Assign a role to the user

Access	Allowed	Change				
Documents		Change				
Reports		Change				
Dashboard		Change				
Portfolio		Change				
Users		Change				
Roles		Change				
Permission	<table border="1"> <thead> <tr> <th>Section</th> <th>Access</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> </tr> </tbody> </table>	Section	Access			Change
Section	Access					

8. Click "Save" in the top right

9. View barcode for Google Authenticator App

⏪ Back to User Search✕ Cancel💾 Save

<p>Password</p> <input type="text" value=""/>	<p>Access Level</p> <p>☰ Super Admin ▼</p>
<p>Cell</p> <input type="text" value="Cell"/>	<p>Fax</p> <input type="text" value="Fax"/>
<p>Zip</p> <input type="text" value="ZIP"/>	<p>City</p> <input type="text" value="City"/>
<p>State</p> <input type="text" value="State"/>	<p>Business</p> <input type="text" value="Business"/>
<p>Home Page</p> <p>🏠 Dashboard ▼</p>	<p> View Security QR Code</p>
<p><input type="checkbox"/> ISO Manager</p>	<p><input type="checkbox"/> Locked</p>

10. If you want to email the barcode to the User, right click the image and copy. Paste it into your email.



White Label Support

White Label Partner/Contracts and Bank Transactions

The system supports white labelled contracts and bank transactions.

This guide outlines typical steps and helps locate sections on the system to setup white label partner.

1. Setup ISO as whitelabel partner :

1. Click on “Manage Companies “ on the left menu under “Users” .
2. Click “Edit” button for selected ISO in order to link white label .
3. Select the check box as per outline to enable white label and click “ Save ISO” at the bottom of the page to save the changes.

The screenshot shows the 'Manage Company' form for 'ISO_14'. The 'White Label Enabled' checkbox is checked and highlighted with a red circle containing the number 3. The form includes various fields for company information, contact details, and financial settings.

Add Logo with white labeled ISO

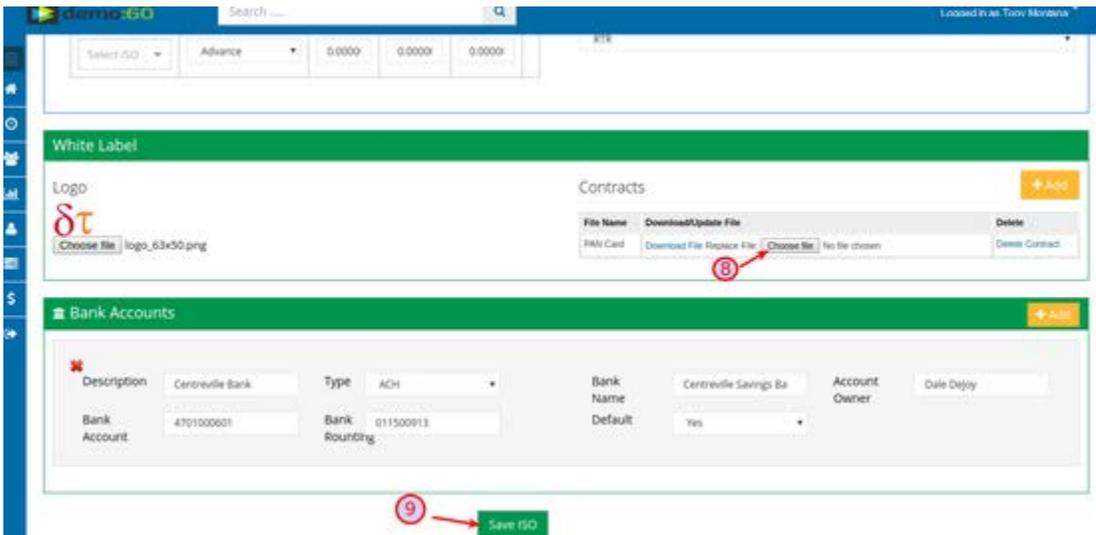
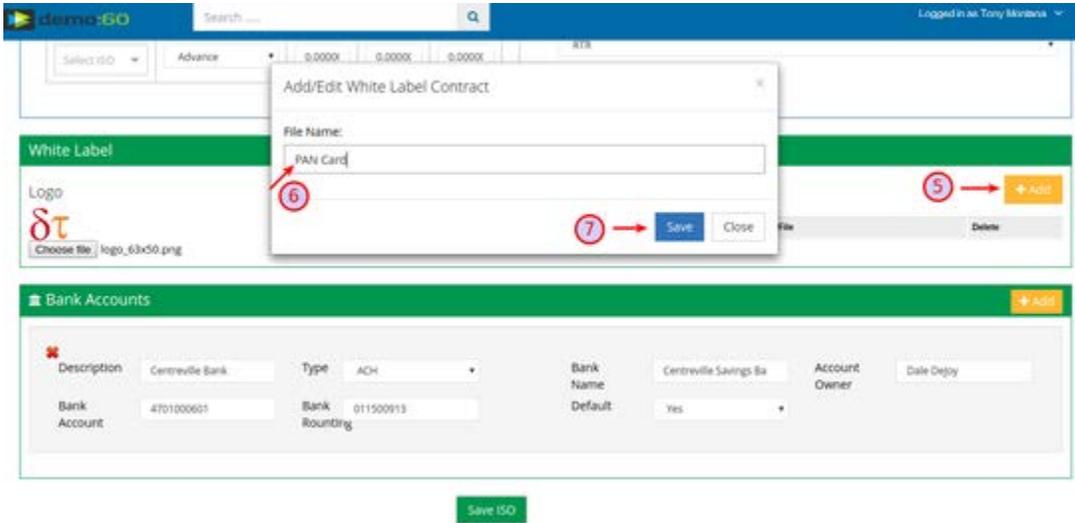
4. After enabling white label and saving ISO , click on “choose file ” to add logo.

The screenshot shows the 'White Label' section. The 'Logo' field has a 'Choose File' button highlighted with a red circle and the number 4. The 'Contracts' table is empty. The 'Bank Accounts' section is visible below.

Add contracts with white labeled ISO (Specific contracts only, generic one is setup by IT / Server Admin)

5. Click on “Add” button to add contracts for particular white labeled ISO.

6. Enter file name for the contract .
7. Click “Save” on the Add/Edit white label contract dialog.
8. After adding file name, click on “Choose file” to add contract.
9. After attaching logo and contracts ,click on “Save ISO” at the bottom of the page.



2. Link white labeled ISO with lead :

1. On the account report page, go to “Deal Info” page of lead.
2. Click on “White Label” drop down and select iso from the list of white labeled ISOs. Once after selecting ISO , click on save button at the bottom of the page.

Send Contracts :

- On the account report page, go to Underwriting->Underwriting->Contracts Out and select contracts to send ISO. Here, user can see that generic contract and recently added ISO specific contracts are there in the list with default contracts. If white labeled ISO is not selected than user will not find generic and ISO specific contracts in the list .
- User can Email/Fax/Download the contracts from this section.

demo-60 Search ... Logged in as Tony Morera

Merchant Info Deal Info Syndication Notes/History Other Renewals/Branches Files Underwriting External Offers Account Monitoring

Original Deal

Submission Underwriting

Contracts Sent

Date	User	Sent Via	Sent To	Contract

Select Options

Select	Contract	Options	eSign Capable	Review	Contract	Options
<input type="checkbox"/>	Lease Rider		Yes	<input checked="" type="checkbox"/>	ACH Agreement - Weekly	
<input type="checkbox"/>	UCC 1 Consent		No	<input checked="" type="checkbox"/>	Authorization to ACH Additional Bank Accounts	
<input type="checkbox"/>	ACH Authorization		No	<input checked="" type="checkbox"/>	General Authorization	
				<input checked="" type="checkbox"/>	Generic WL Contract	
				<input checked="" type="checkbox"/>	PAN Card	

Email Address

Fax

Download

3. Bank Transactions Processing - ACH Descriptor

1. Set up ACH Descriptor with the Processing Company
2. IT/Server Admin integrates ACH Descriptor with ACH Schedules
3. Create / Edit ACH schedule on deal with Descriptor representing the Whitelabel partner

Account Statement

This information offers you guidance to generate account statement.

To send/download account statement for merchant,

- On the account report page , go to Other > Account Statements
- Select start date and end date you wish to apply on account statement and enter a valid Email ID for the merchant to send.
- Click on "Download" to save the file in your system or user can email the attachment on entered Email ID.
- If white label is selected on the deal then it will branded as white label statement(It will get logo from Users > Manage Companies section).
- User can download or email Full Month Statements for months in the entered date range. Eg for Date Range of 01/05/2019 - 02/06 /2019, 2 statements will be generated for period of 01/01/2019-01/31/2019 and 02/01/2019-02/28/2019.
- Account statement is 2 paged. First page has Daily / Payment Activity, and second page has Fees Activity.

The screenshot shows the 'demo:GO' user interface. At the top, there is a search bar and a user profile indicator 'Logged in as Disha Shah'. Below this, a navigation bar includes 'Home', 'Leads', 'Users', 'Reports', 'ISO Portal', 'Admin', 'Logout', and 'Wallets'. The main content area is for merchant 'ID:38 - TestG3 LLC - GTest Biz - Active'. A red circle '1' highlights the 'Other' tab in the navigation menu. The 'Other' tab is active, showing three sub-sections: 'Manual Payment', 'Seasonal Ant Range', and 'Account Statements'. The 'Manual Payment' section has fields for 'Date Posted', 'Date Batched', 'Amount', and 'Saved Accounts'. The 'Seasonal Ant Range' section has fields for 'Starting Date', 'Ending Date', and 'Daily Ant. Amount'. The 'Account Statements' section has fields for 'Email', 'Start Date', 'End Date', and 'Message'. It also displays summary statistics: RTR: \$18,750.00, Amount Received: \$1,000.00, and RTR Balance: \$17,750.00. At the bottom of the 'Account Statements' section, there are 'Download' and 'Email' buttons, with red circles '2' and '3' highlighting them respectively.

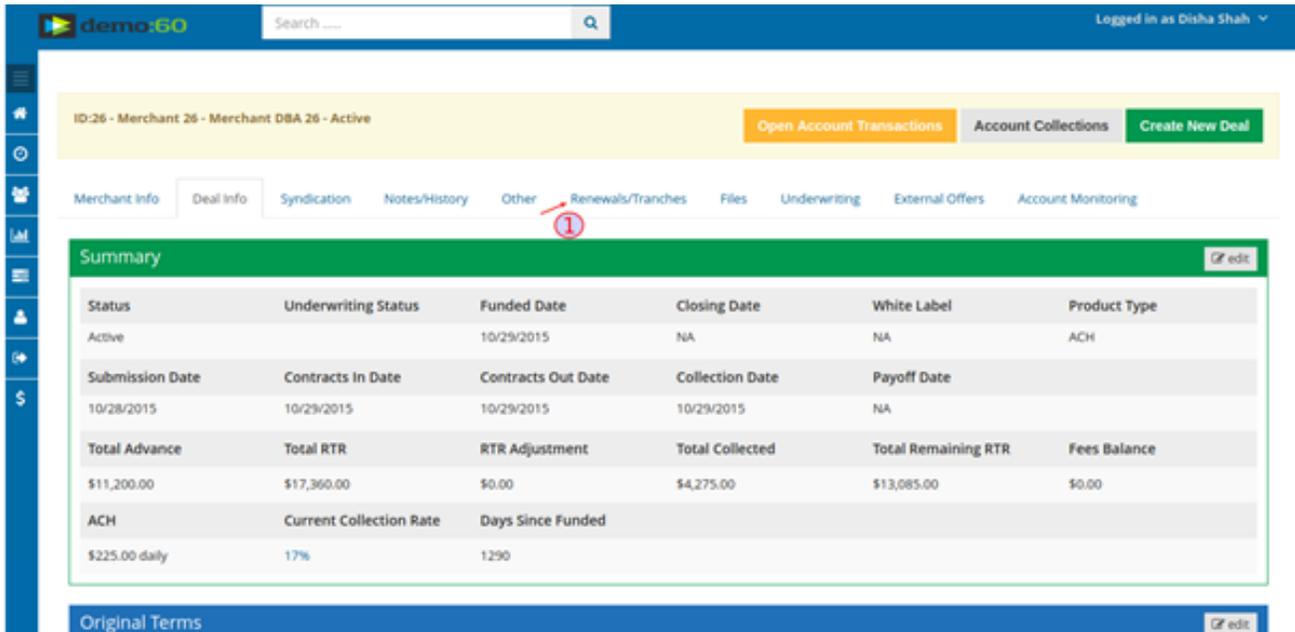
Renewals

This section outlines how to renew deal. Deal renewal process takes 2 steps to complete.

1. Creating Pre-Renewal
2. Activating the Pre-Renewal

Steps to Create Pre-Renewal:

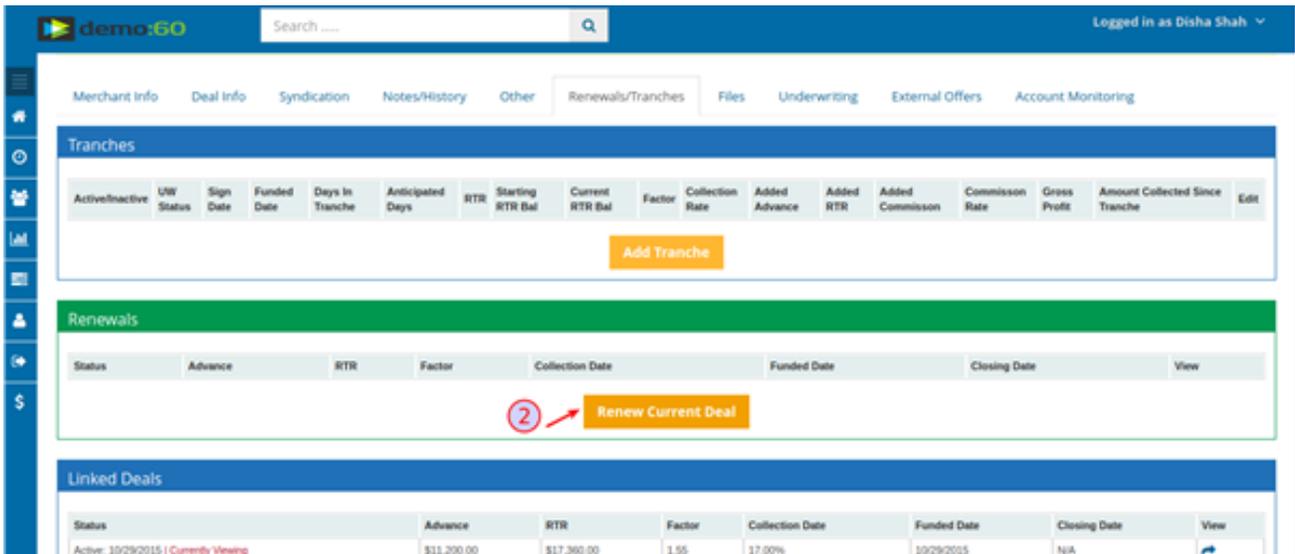
- On the account report page, click Renewals/Tranches as outlined below.



The screenshot shows the demo:GO account report page for Merchant ID:26. The 'Renewals/Tranches' tab is selected and highlighted with a red circle and the number '1'. The 'Summary' section displays the following data:

Status	Underwriting Status	Funded Date	Closing Date	White Label	Product Type
Active		10/29/2015	NA	NA	ACH
Submission Date	Contracts In Date	Contracts Out Date	Collection Date	Payoff Date	
10/28/2015	10/29/2015	10/29/2015	10/29/2015	NA	
Total Advance	Total RTR	RTR Adjustment	Total Collected	Total Remaining RTR	Fees Balance
\$11,200.00	\$17,360.00	\$0.00	\$4,275.00	\$13,085.00	\$0.00
ACH	Current Collection Rate	Days Since Funded			
\$225.00 daily	17%	1290			

- Click on "Renew Current Deal".

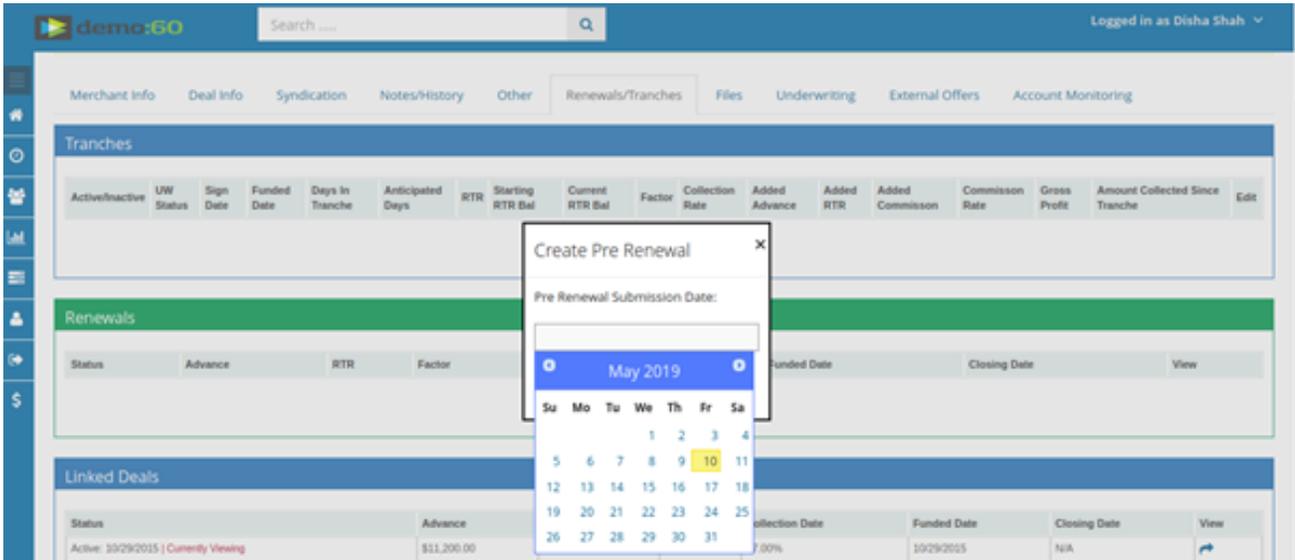


The screenshot shows the demo:GO account report page with the 'Renewals/Tranches' tab selected. The 'Renewals' section is highlighted with a green bar and contains a table with the following data:

Status	Advance	RTR	Factor	Collection Date	Funded Date	Closing Date	View
Active	\$11,200.00	\$17,360.00	1.55	17.00%	10/29/2015	N/A	View

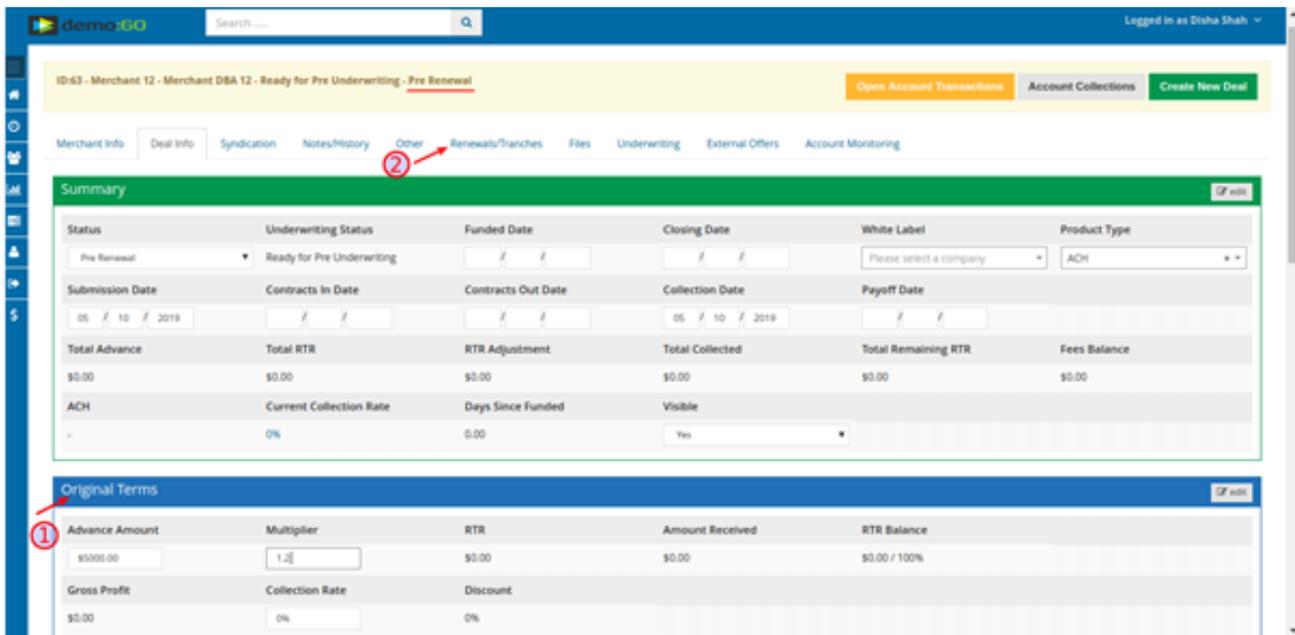
The 'Renew Current Deal' button is highlighted with a red circle and the number '2'.

- Select Pre-Renewal Submission Date to renew the deal



Steps to Activate Pre-Renewal

- On pre-renewal deal page, add new terms on deal info.



- Go to Renewal/Tranches section > Linked Deals.
- Fill up the renewal information and click on "Activate" to fund pre-renewal deal.
- If the deal has "ACH" product type, then the user needs to add an ACH schedule to activate pre renewal.

ID63 - Merchant 12 - Merchant DBA 12 - Ready for Pre Underwriting - Pre Renewal

Open Account Transactions

Account Collections

Create New Deal

Merchant Info Deal Info Syndication Notes/History Other

Tranches

Active/Inactive LW Status Sign Date Funded Date Days In Tranche Anticipated Days

Renewals

Status Advance RTR Factor

Linked Deals

Status Advance AMR Factor Anticipated Date Funded Date Closing Date View

Activate / Fund Renewal

Renewal Information

Funded Date: 05/15/2019

Submission Date: 05/15/2019

Funded Amount (\$): 5000.00

Payback Amount (\$): 6000.00

Payoff Balance (\$): \$1357.72

Fee Balance (\$): 0.00

Quoted Balance (\$): \$1357.72

Amount Transfer to Renewal (\$): 0.00

Use Quoted Balance as Payoff Balance:

Apply Payoff Balance as Third Party Payment:

Activate / Fund Renewal

Activate/Fund Pre-Renewal

Status	Advance	AMR	Factor	Anticipated Date	Funded Date	Closing Date	View
Active: 06/29/2018	\$61,000.00	\$61,000.00	1.25	10.00%	06/29/2018	N/A	View
Pre-Renewal: N/A (Currently Viewing)	\$5,000.00	\$5,000.00	1.20	0.00%	N/A	N/A	View

Manual Payments

This guideline describes how user can manually add payment to a deal in system.

- On the account report page, click on “Other” section.

The screenshot shows the Funders Portal interface for deal ID:5046. The 'Other' tab is selected and highlighted with a red circle and arrow. The page displays the following data:

Status	Underwriting Status	Funded Date	Closing Date	White Label	Product Type
Active	Funded	08/13/2019	NA	Test ISO 1	ACH

Submission Date	Contracts In Date	Contracts Out Date	Collection Date	Payoff Date
08/13/2019	NA	08/20/2019	08/13/2019	NA

Total Advance	Total RTR	RTR Adjustment	Total Collected	Total Remaining RTR	Fees Balance
\$10,000.00	\$12,000.00	\$0.00	\$0.00	\$12,000.00	\$0.00

ACH	Current Collection Rate	Days Since Funded	Position
\$100.00 daily	10%	18	NA

Advance Amount	Multplier	RTR	Amount Received	RTR Balance
\$10,000.00	1.20	\$12,000.00	\$0.00	\$12,000.00 / 0%

Gross Profit	Collection Rate	Discount
\$2,000.00	10%	16.67%

- To add a manual payment to deal, enter the dates, amount and choose the account type.
- Click “Add” in order to save manual payment on the current deal as outlined below.

The screenshot shows the Funders Portal interface for deal ID:5046. The 'Manual Payment' form is displayed with the following fields:

- Date Posted: 08/30/2019
- Date Batched: 08/30/2019 (Same as Posted Date)
- Amount: 1000
- Save Accounts: Not Listed - Other
- Transaction Type/Source: ACH.com

The 'Add' button is highlighted with a red circle and arrow. Below the form, there is a 'Seasonal Ant Range' section with fields for Starting Date, Ending Date, and Daily Ant.

On the right side, the 'Account Statements' section is visible, showing fields for Email, Start Date, End Date, RTR, Amount Received, and RTR Balance.

- User can verify the entry of manually added payments in account report->Deal Info -> Open Account transactions as highlighted below.

Log In On 12/2017	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00	\$1,000,000.00
Total				

Fees

Pending Fees

0 Total

Applied Fees

+ Add

Fee	Estimated Amount	Original Amount	Relevance
Commission Fee Payable	\$0.00	\$0.00	Act
Processing Fee Payable	\$0.00	\$0.00	Act

+ Add Recurring Fee

Date	Fee	Type	Amount	Original Amount	Fee
08/12/2018	Original Fee	Appld	\$20.00	\$0.00	Act

MIDs

MID	Processor	Collection Rate	Open Date	End Date	Side	Active	Edit
ACTUAL_S048_1377	Actus				No	Yes	
ACTUAL_1377	Actus				No	Yes	

4

Open Account Transactions

Account Collections

Create New Deal

IBM Food - Account Transactions

Process All Account All

Date	Daily Transferred to LTS	Cumulative Transferred to LTS	Fees Applied	Fees Collected	Fees Balance	Actual PTR Balance	Anticipated PTR Balance	Total Amt To LTS	Variance	Variance Total Anticipated PTR as % of Actual PTR	LTI Received as % of Anticipated	Advance Coll-ctd	Advance Balance	Revenue Coll-ctd	Revenue Balance	Advance Collected (Recoveries)	Advance Balance (Recoveries)	Revenue Collected (Recoveries)	Revenue Balance (Recoveries)
08/13/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$12,000.00	\$0.00	\$0.00	100.00%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/14/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,800.00	\$200.00	\$-200.00	98.33%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/15/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,700.00	\$300.00	\$-300.00	97.50%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/16/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,700.00	\$300.00	\$-300.00	97.50%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/17/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,700.00	\$300.00	\$-300.00	97.50%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/18/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,700.00	\$300.00	\$-300.00	97.50%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/19/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,800.00	\$400.00	\$-400.00	96.67%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/20/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,500.00	\$500.00	\$-500.00	95.83%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/21/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,400.00	\$600.00	\$-600.00	95.00%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/22/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,300.00	\$700.00	\$-700.00	94.17%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/23/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,200.00	\$800.00	\$-800.00	93.33%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/24/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,200.00	\$800.00	\$-800.00	93.33%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/25/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,200.00	\$800.00	\$-800.00	93.33%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/26/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,100.00	\$900.00	\$-900.00	92.50%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/27/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$11,000.00	\$1,000.00	\$-1,000.00	91.67%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/28/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$10,900.00	\$1,100.00	\$-1,100.00	90.83%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/29/2018	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$12,000.00	\$10,800.00	\$1,200.00	\$-1,200.00	90.00%	0.00%	\$0.00	\$10,000.00	\$0.00	\$2,000.00	\$0.00	\$0.00	\$0.00	\$0.00
08/30/2018	\$1,000.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$11,000.00	\$10,700.00	\$1,300.00	\$-300.00	97.27%	76.82%	\$0.00	\$9,166.67	\$186.67	\$1,833.33	\$0.00	\$0.00	\$0.00	\$0.00
08/31/2018	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$11,000.00	\$10,700.00	\$1,300.00	\$-300.00	97.27%	76.82%	\$0.00	\$9,166.67	\$0.00	\$1,833.33	\$0.00	\$0.00	\$0.00	\$0.00
09/01/2018	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$11,000.00	\$10,700.00	\$1,300.00	\$-300.00	97.27%	76.82%	\$0.00	\$9,166.67	\$0.00	\$1,833.33	\$0.00	\$0.00	\$0.00	\$0.00
09/02/2018	\$0.00	\$1,000.00	\$0.00	\$0.00	\$0.00	\$11,000.00	\$10,700.00	\$1,300.00	\$-300.00	97.27%	76.82%	\$0.00	\$9,166.67	\$0.00	\$1,833.33	\$0.00	\$0.00	\$0.00	\$0.00

Queues

Queues are workflow oriented modules to help users review & be pro-active in control of their processes.

Queue	Objective	Status
Account Monitoring	<ul style="list-style-type: none">• Provide workflows for External - Collections & External - Legal• Provide workflows for post-funded follow ups and communication (user assignment)• Provide better insights than the Variance Report	Completed
Underwriting	<ul style="list-style-type: none">• Simplify and review the underwriting process across deals• Provide workflows for pre-funding follow ups and communication	Completed
Syndication Payouts	<ul style="list-style-type: none">• ACH approval queue for paying out to Syndication Partners from the wallet	In Development
Funding	<ul style="list-style-type: none">• Approval queue for funding deals from system• Generate NACHA File• Generate Bank Transactions	In Development

[Read: User Assignment](#)

Account Monitoring Queue

[Main Menu](#) > [Queues](#) > [Account Monitoring](#)

Now, stay on top of funded deals on a single screen.

Column Definitions

Column Name	Definition
WL/Company	Whitelabel or Funding Company's name
Category	See Category Table
ID	Advance ID / Deal ID / Lead ID
Entity Name	Funded Entity's legal name
State	Entity's Address State
AM Status	Account Monitoring Status [Post Funding Status]
Frequency	Anticipated payment frequency of the deal
Collected	Percent of % RTR Collected
RTR Balance	Remaining RTR
Last Payment Date	Date of last payment
Days Since Last Payment	Business days since last payment
Variance	Difference: Anticipated Balance - Actual Balance
Ant. Received %	(Total Received / Anticipated Received) * 100
Last Failed Rule	Last AM Rule Failed (if rules are configured on the system)
Last Note	Date of last note
Return Count	Displayed as [Return Count] / [Nr of Payments Attempted]
Return Rate	Value of Return Count displayed as a percent ie $\text{return_count} / \text{num_payments_attempted} * 100$
Last Return Date	Date of last return
30 Day Returns	Displayed as [Return Count] / [Nr of Payments Attempted] in the last 30 days
30 Day Return Rate	Value of Return Count displayed as a percent in the last 30 days ie $\text{return_count} / \text{num_payments_attempted} * 100$
Last Finding	Last discovery / finding on the deal

Current/Default Categorization Behavior:

Category Table

Category	Criteria
Legal - External	Deal is assigned to an External Agency - Legal
Collections - External	Deal is assigned to an External Agency - Collections
Closed	Main Status is Closed
Write Off	Main Status is Write Off
High Return Rate	Return Rate is greater than 30% (Return Rate = Return Count / Payment Attempts)
New	Active/Funded in last 2 weeks
Slow Pay	Anticipated Received % (as on today) is less than 80%
Performing	Deal is neither of the above, and performing well

	(entered from Account Monitoring > Findings tab on the detailed deal section). User can also enter findings from the Queue
Open Followups	Nr of open follow ups for delegated users on the deal
Next Follow up	Date of next follow up and the note entered on the next follow up

User Assignment

1. Set up Departments:
 - a. Admin > departments

Set "group" to department if it isn't already (the existing ones won't have). There are 2 "Groups": "Account Monitoring" and "Underwriting".
2. Set up Assignments/Delegations:
 - a. Admin > Account Monitoring > User assignment

Add assignment under department. Example Collector under Department: Collections
3. Manage users > edit > set department on the user
 - a. Move a user under a department
4. Under Deal's page, under "Account Monitoring" section, user will be able to assign the deal to users who are under departments with group "Account Monitoring".
5. On the Account Monitoring Queue, user will be able to assign the deal to users who are under departments with group "Account Monitoring".

Offer Pricing

Basic Introduction on How to generate offers from Banking Totals.

Pre-Requisite: Pricing Plans have been set-up at Main Menu > Admin > Underwriting > Offers [Requires Super Admin permissions]

1. Create deal
2. Add Total Deposits in worksheet info (Underwriting > Worksheets)
 - a. Checkbox "inc" for months which you want to include
 - b. Add data in Total Deposits for 3 months (eg., Jan 2020, Feb 2020, Mar 2020)
 - c. Save it
 - d. Make sure you see "Net Deposits" in "Combined Banking Totals"

e.

Bank test
Account test
Location Main Location

Req	Inc	Half	Month/Year	Avg Bal	Deposits	Num Deposits	End	NSFs / OD	Negative Days	Transfers	Advances	Advance	
<input type="checkbox"/>	<input type="checkbox"/>		Apr	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		May	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		Jun	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		Jul	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		Aug	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		Sept	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		Oct	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		Nov	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input type="checkbox"/>		Dec	\$0.00	\$0.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Jan 2020	\$0.00	\$150,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Feb 2020	\$0.00	\$250,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
<input type="checkbox"/>	<input checked="" type="checkbox"/>		Mar 2020	\$0.00	\$125,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
TOTAL				\$0.00	\$525,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	
AVERAGE				3 Months	\$0.00	\$175,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00

Add Banking
Save

Combined Banking Totals

Month	Avg Bal	Deposits	Num Deposits	End	NSFs / OD	Negative Days	Transfers	Advances	Advance Payments	Net Deposits
Jan, 2020	\$0.00	\$150,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	\$150,000.00
Feb, 2020	\$0.00	\$250,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	\$250,000.00
Mar, 2020	\$0.00	\$125,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	\$125,000.00
TOTAL	\$0.00	\$525,000.00	0	\$0.00	0	0	\$0.00	\$0.00	\$0.00	\$525,000.00

3. Set Qualifiers:
 - a. Time in Business
 - i. Set "Start Date" in Submission > Business Information
 - b. Experian score
 - i. Set "Experian Score" in Underwriting > Credit section
4. Go to Underwriting > Offers section
 - a. Generate Offers from here
 - b.

Qualified Pricing Plan: None ^

Pricing Plan Override
Silver

Generate Offers

<input type="checkbox"/>	Term	Advance	Buy Rate	RTR	Payment Frequency	Payment Amount	Number of Payments	Affordability
<input checked="" type="checkbox"/>	9	\$198,200.00	1.43	\$283,426.00	daily	\$1,499.61	189	18%
<input checked="" type="checkbox"/>	8	\$167,600.00	1.42	\$237,992.00	daily	\$1,416.62	168	17%
<input type="checkbox"/>	7	\$139,000.00	1.41	\$195,990.00	daily	\$1,333.27	147	16%
<input type="checkbox"/>	6	\$112,500.00	1.4	\$157,500.00	daily	\$1,250.00	126	15%
<input type="checkbox"/>	5	\$100,900.00	1.3	\$131,170.00	daily	\$1,249.24	105	15%

External Offers

Use the External Offers section to record external fundings.

1. Manage External Funding Companies:

- Go to Main Menu > Admin > Funding Companies
 - Add Email. Email is required to submit deals (read below)

2. Send Deal to External Company:

- On the deal page, go to "External Offers" Tab > "Send Deal"
- Select Funding Company(s) to send the offer to
 - Select any files you want to share with the company
- Hit send. The package will be sent to the external company's email

3. Record offers from External Company:

- On the deal page, go to "External Offers" Tab > "Offers"
- Record the offer and steps from the External Company's communication

4. Record funding for External Company:

- On the deal page, go to "External Offers" Tab > "Funding"
- Enter the details and "Add Funding"

5. Reports of External Fundings:

- On the Main Menu > Reports > Financial > Funded Reports
- Filter by funding type "External"

Banks

Payment Heads / Transaction Sources in the system

Bank	Syn Pay Eligible
Empire State Bank	Yes
One Pay	Yes
Cynergy	Yes
Secure Net	Yes
Payment From MCA	Yes
Adjustment	No
Other	Yes
Refund	No
Write Off	No
Priority	Yes
Power Pay	Yes
Integrity	Yes
Strategic	Yes
MCC	Yes
Fee	No
Direct Payment	Yes
EVO Merchant Services	Yes
Benchmark	Yes
EnablePay	Yes
SYSTEM USE	Yes
Payoff	Yes
Cash - Other	Yes
Non Cash - Other	No
IRN Payments	Yes
PayPal	Yes
Arch Capital	Yes
Genesis Capital	Yes
RTR Adjustment	Yes
VPS	Yes
First Data	Yes
National Merchant	Yes
Snap	Yes
Strategic - Merchant ID	Yes

Cross Corp Transfer	No
ACH- DONT USE	Yes
ACH Reversal - DONT USE	Yes
North American Bankcard	Yes
Electronic Payment Inc	Yes
Newtek	Yes
Pearl	Yes
Mercury Payment Systems	Yes
First Data Pending	Yes
Citizens Lockbox	Yes
Eclipse	Yes
Process Pink	Yes
Electronic Merchant Systems	Yes
Fortis	Yes
Forwardline	Yes
iPayment	Yes
Sage Payments	Yes
Transfirst	Yes
TransLink	Yes
Imperial Advance	Yes
State Funding	Yes
ACH Works	Yes
Unified Payments	Yes
First American Payment	Yes
Electronic Processing Services	Yes
Settlement	Yes
Discount	No
FedChex	Yes
Upfront Fee Adjustment	No
Syndication Fee Expense	Yes
Syndication Commission Expense	Yes
ACH.com	Yes
Actum	Yes
ACHProcessing.com	Yes
BOA-ACH	Yes

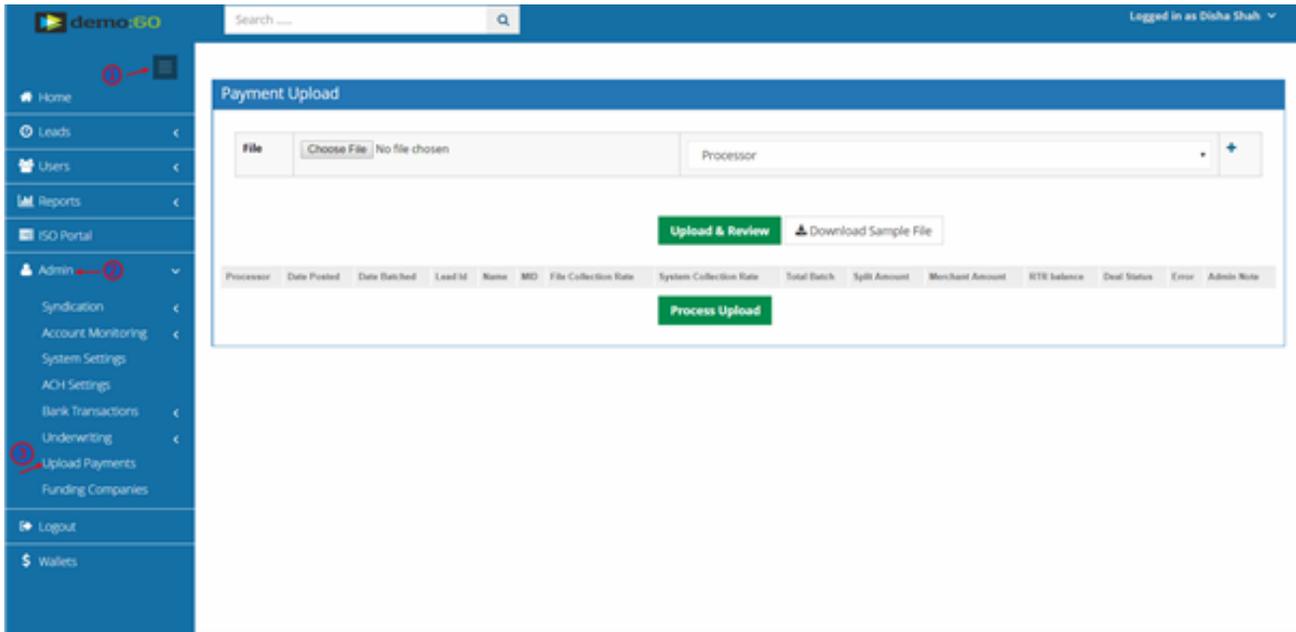
Payments Upload

This section outlines how to upload payments using the file upload. Payment Upload process takes 2 steps to complete.

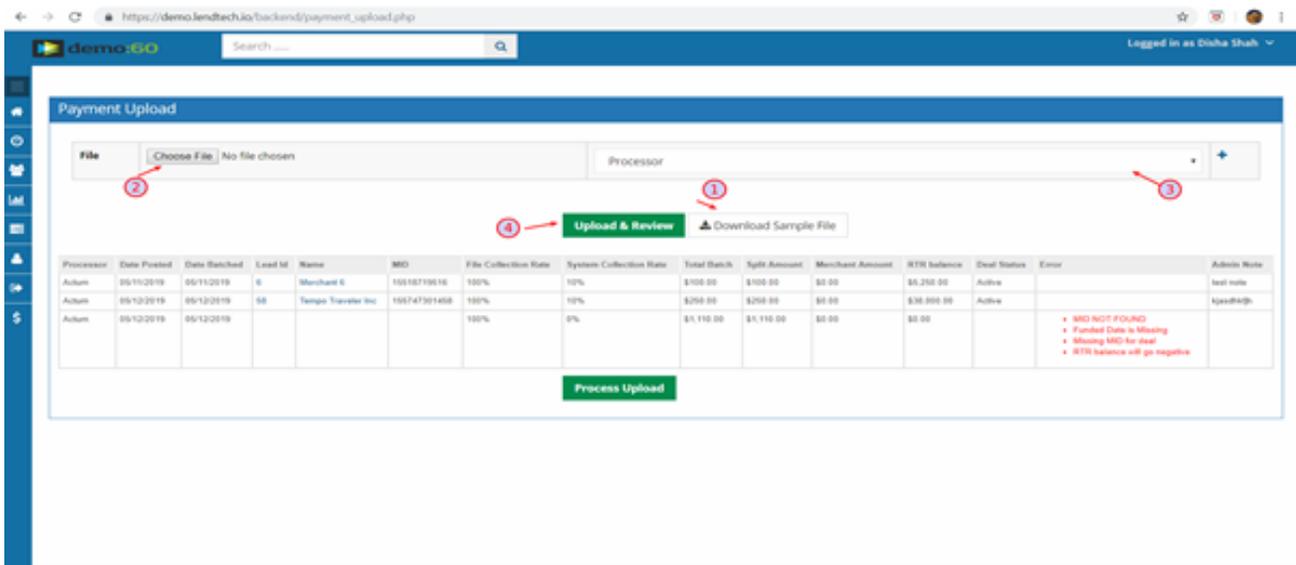
1. Upload & Review file
2. Process Uploaded file

Steps to Upload & Review file :

- Go to the main menu > Admin > Upload Payments as outlined below.



- On the payment upload section , Download and use sample file as a reference to create your own payment upload file .
- There are MID and total batch amount columns in the sample file . User requires either MID or Lead ID information. Use MID if you don't have Lead ID. Total batch amount column is only for split deals. For other deals total batch amount should be equal to payment amount.
- Upload your file and select the source processor for payment.
- Click "Upload & Review" button to review uploaded file.



Steps to Process Uploaded File:

- Before clicking on "Process Upload" button, User should pay attention to error messages.
- If there are error messages on the review stage, and user clicks "Process Upload", the system will still store the payments with errors as well.
- The "Process Upload" button should only be clicked after all lines have been reviewed.
- After clicking "Process Upload" button, the system will show alert message as a part of confirmation.

The screenshot shows the 'Payment Upload' interface. At the top, there is a search bar and a confirmation dialog box that says 'demo.lendtech.io says Are you sure you want to submit this payment file?' with 'OK' and 'Cancel' buttons. Below this, the 'Payment Upload' section has a 'File' field with 'Choose File' and 'No file chosen', and a dropdown menu set to 'Actum'. There are two buttons: 'Upload & Review' and 'Download Sample File'. A table displays payment data with columns: Processor, Date Posted, Date Batched, Lead ID, Name, MID, File Collection Rate, System Collection Rate, Total Batch, Split Amount, Merchant Amount, RTR balance, Deal Status, Error, and Admin Note. The third row has an error message: '• MID NOT FOUND', '• Funded Date is Missing', '• Missing MID for deal', and '• RTR balance will go negative'. A 'Process Upload' button is located below the table.

Processor	Date Posted	Date Batched	Lead ID	Name	MID	File Collection Rate	System Collection Rate	Total Batch	Split Amount	Merchant Amount	RTR balance	Deal Status	Error	Admin Note
Actum	05/11/2019	05/11/2019	6	Merchant 6	10010710016	100%	10%	\$100.00	\$100.00	\$0.00	\$5,250.00	Active		test note
Actum	05/12/2019	05/12/2019	68	Tango Traveler Inc	100147201408	100%	10%	\$250.00	\$250.00	\$0.00	\$30,000.00	Active		ujad@hgh
Actum	05/13/2019	05/12/2019				100%	0%	\$1,110.00	\$1,110.00	\$0.00	\$0.00		<ul style="list-style-type: none"> • MID NOT FOUND • Funded Date is Missing • Missing MID for deal • RTR balance will go negative 	

- User can see "Uploaded Successfully" message on their screen once after completing the file upload process.

The screenshot shows the 'Payment Upload' interface after a successful upload. The 'File' field now shows 'Processor'. The 'Upload & Review' and 'Download Sample File' buttons are still present. The table is empty. A green 'Process Upload' button is visible. At the bottom left, a red 'Uploaded successfully' message is displayed.