System User Manual

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How-to articles

Add how-to article

Title	Creator	Modified
Adding Fees	Tony Montana	Apr 05, 2019

User Manual

Adding Fees

Fee Types

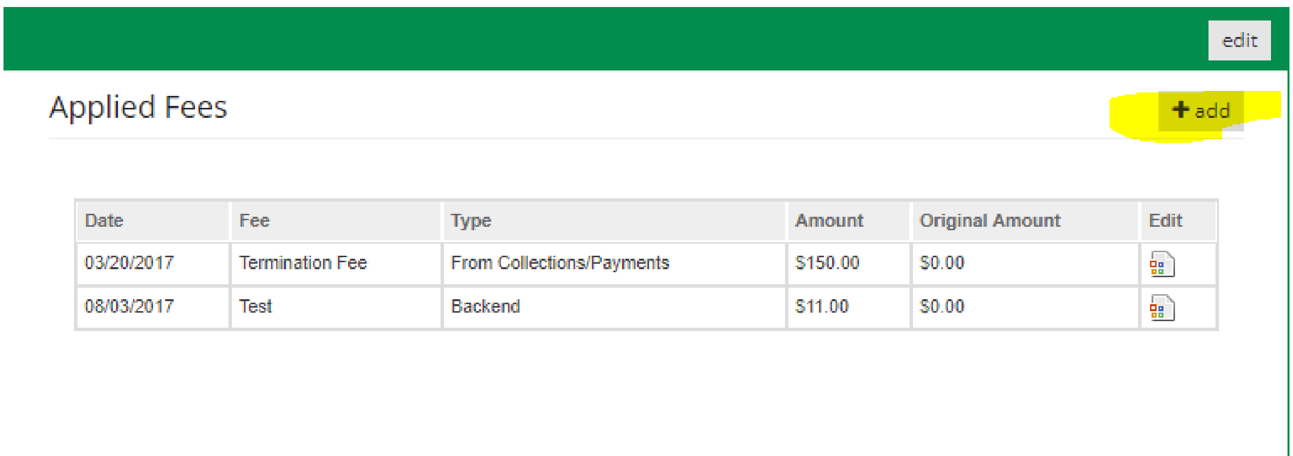
<u>Upfront Fee:</u> Fees that the Funder nets from the Customer's Advance amount. No payments will go towards an Up Front Fee.

<u>From Collections\Payments:</u> 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.

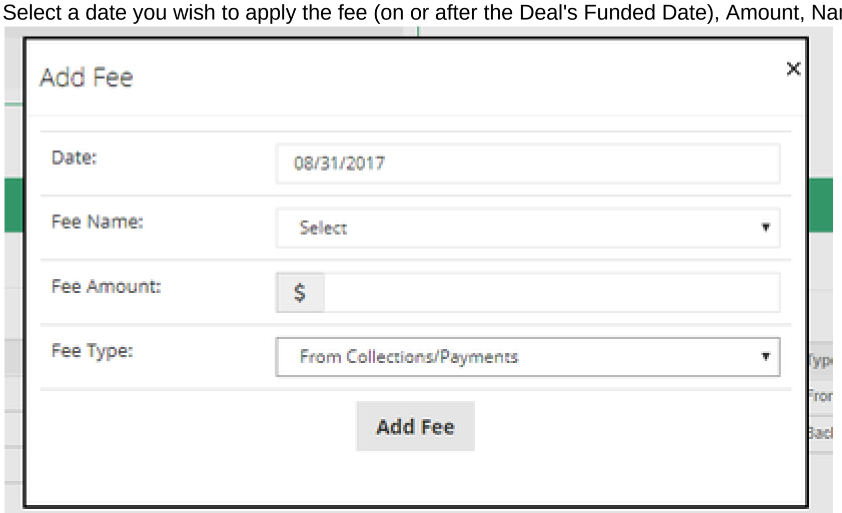
<u>Backend Fee:</u> Fees that are collect from payments only after the RTR balance is zero. This is the same as "From Collections\Payments" with the exception that it will only start taking from the payments after the balance is zero.

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

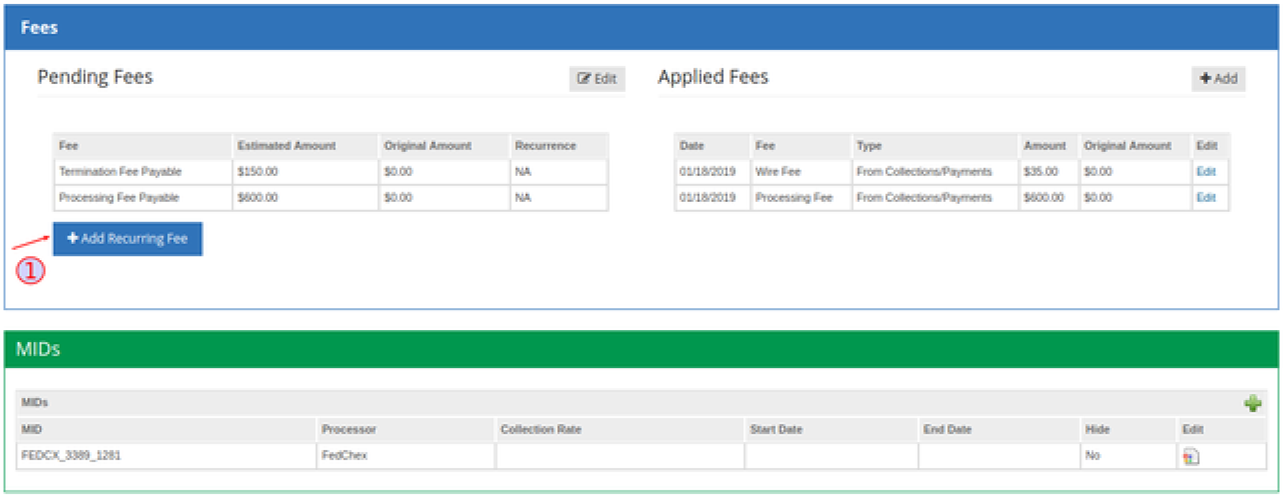


Select a date you wish to apply the fee (on or after the Deal's Funded Date), Amount, Name, Type (From Collections, Upfront, Backend)

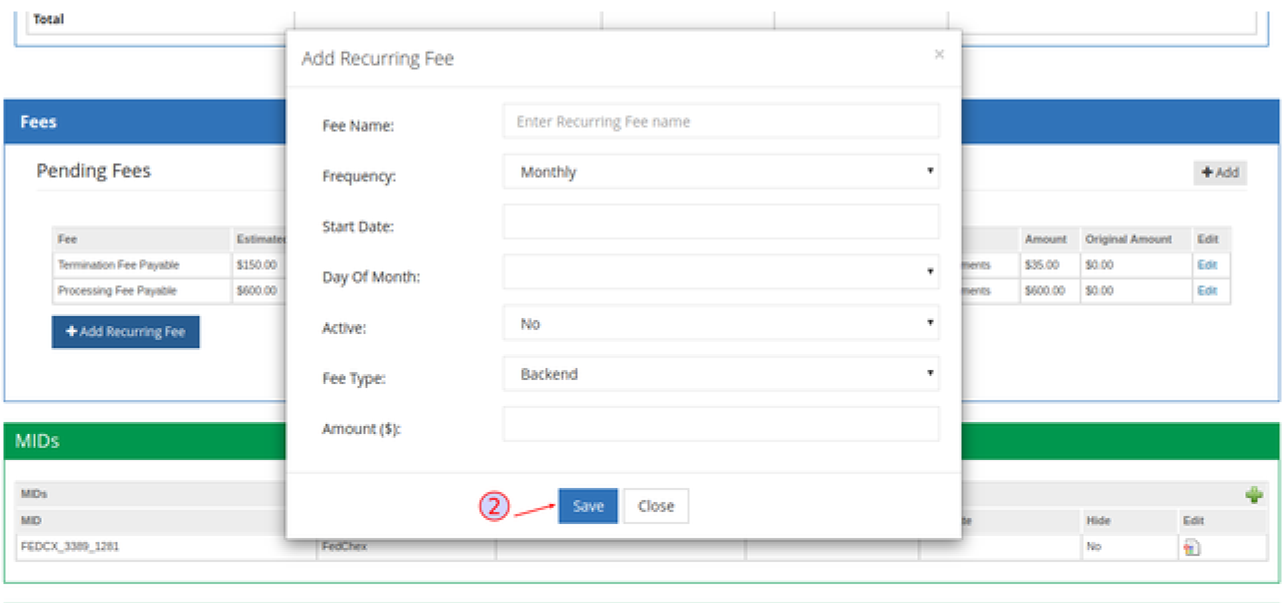


Add Recurring Fee

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



- 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.



Creating and Funding a Deal

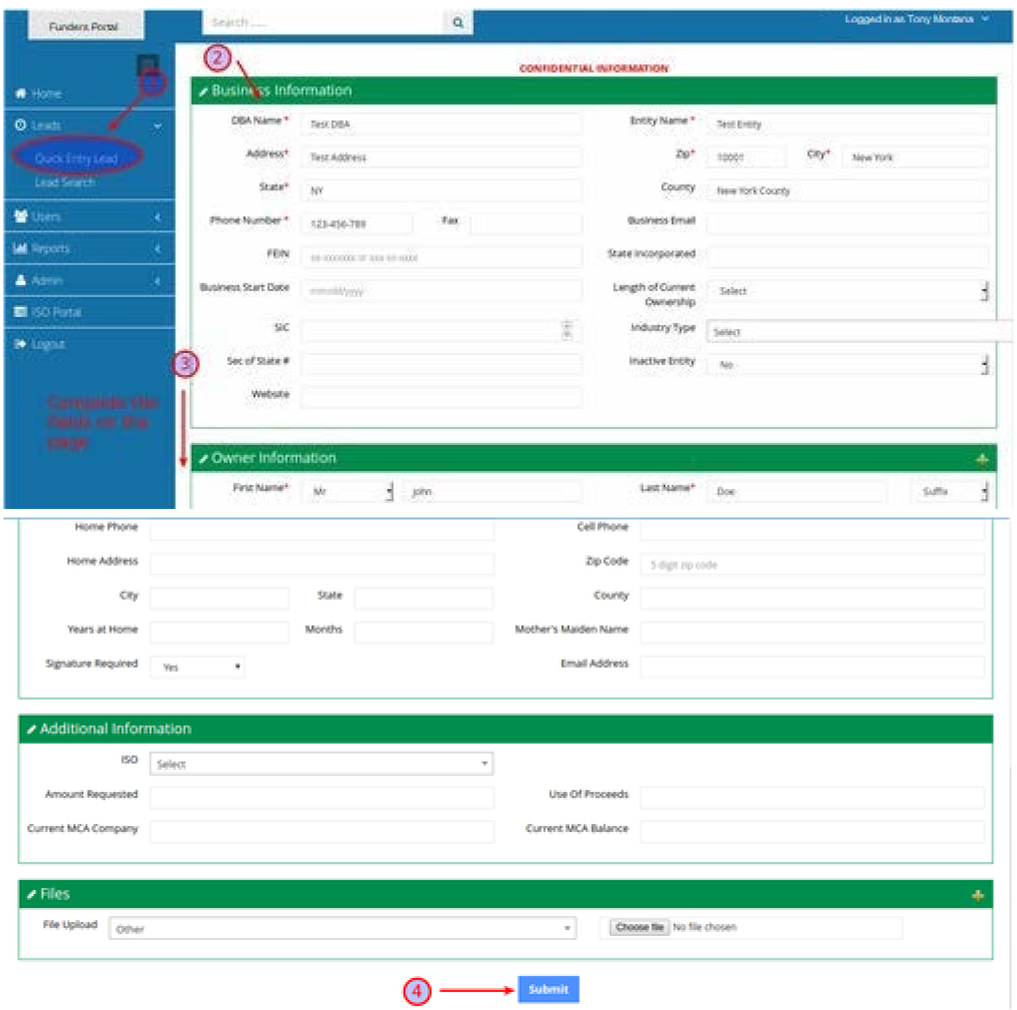
This guide outlines typical steps and helps locate sections on the system to create and fund a deal.

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").

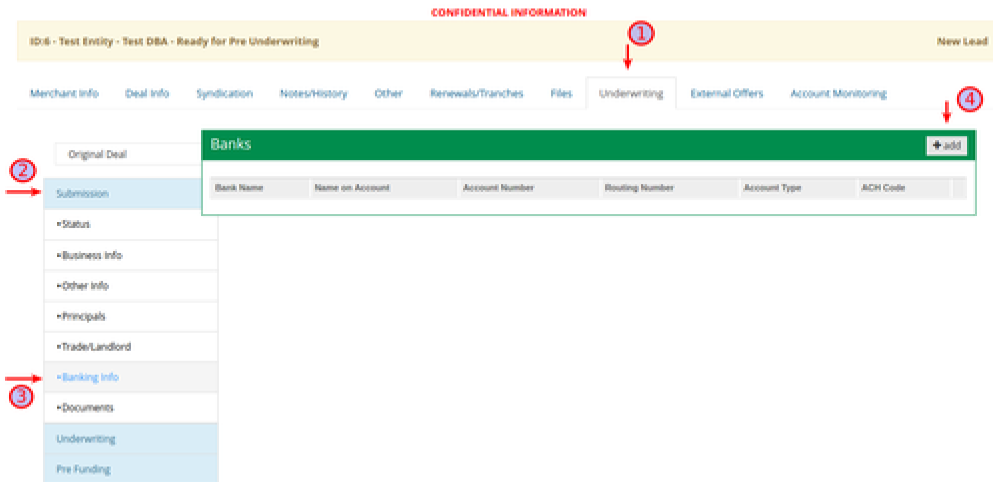


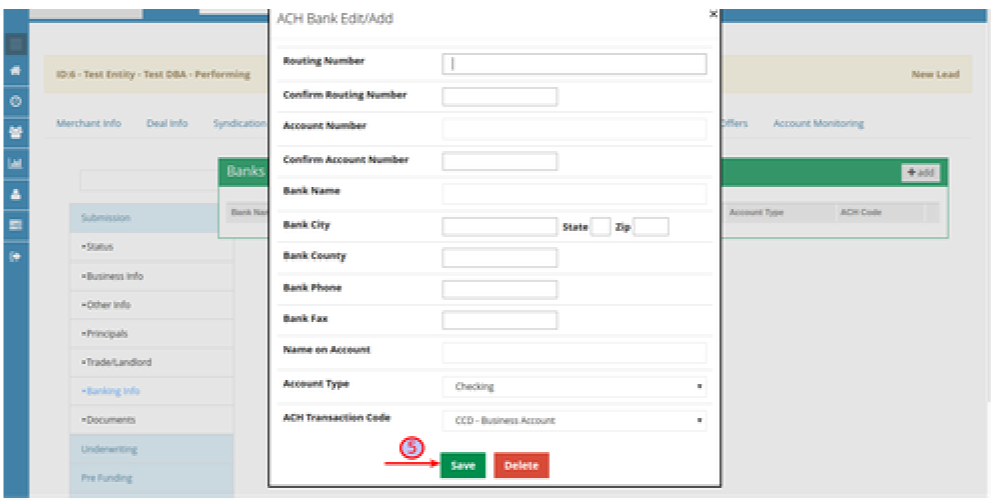
Add Banking Info

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.



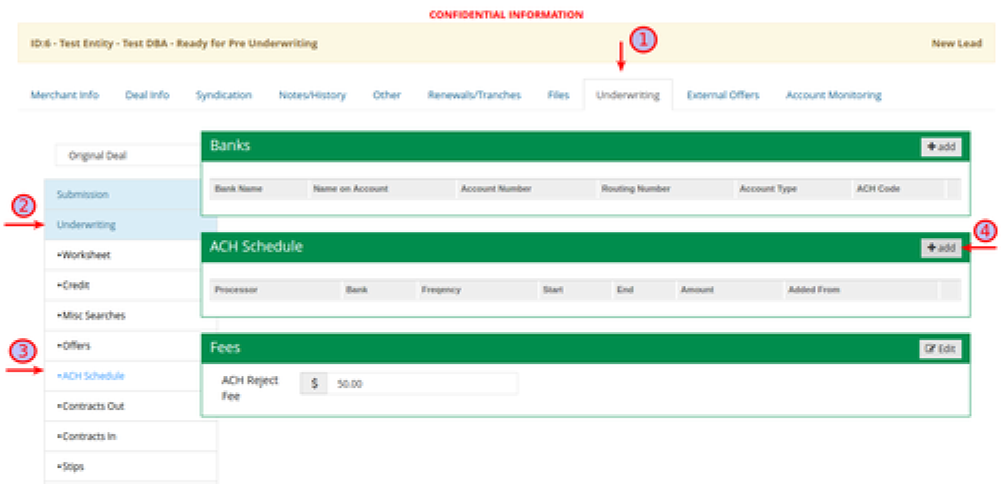


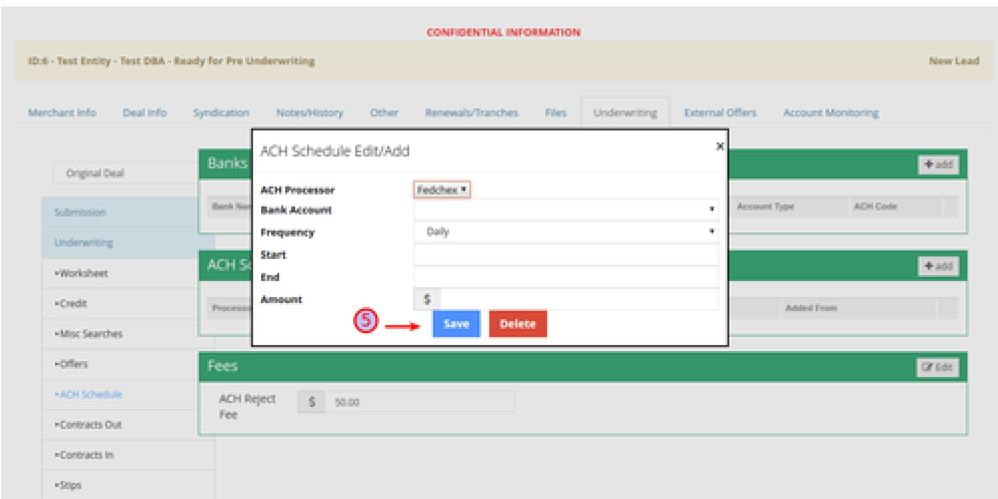
Add ACH Schedule

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.

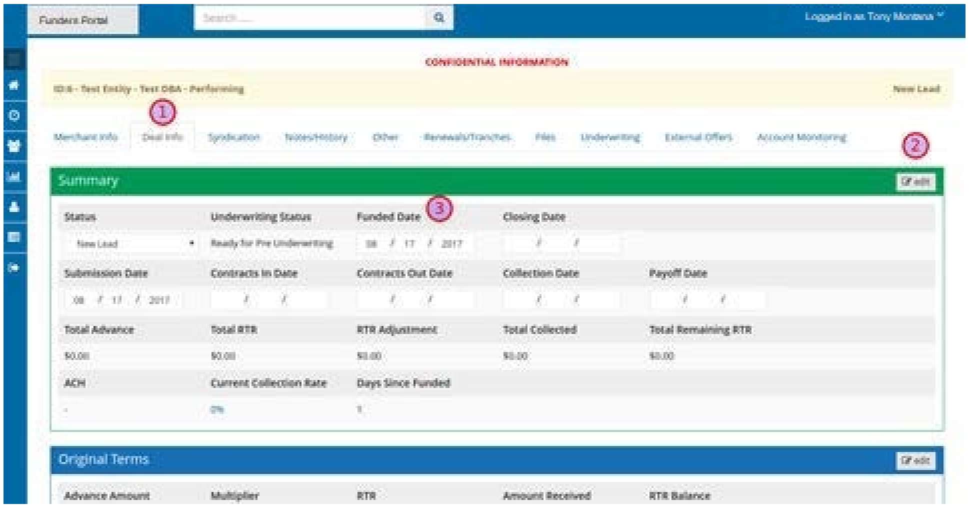




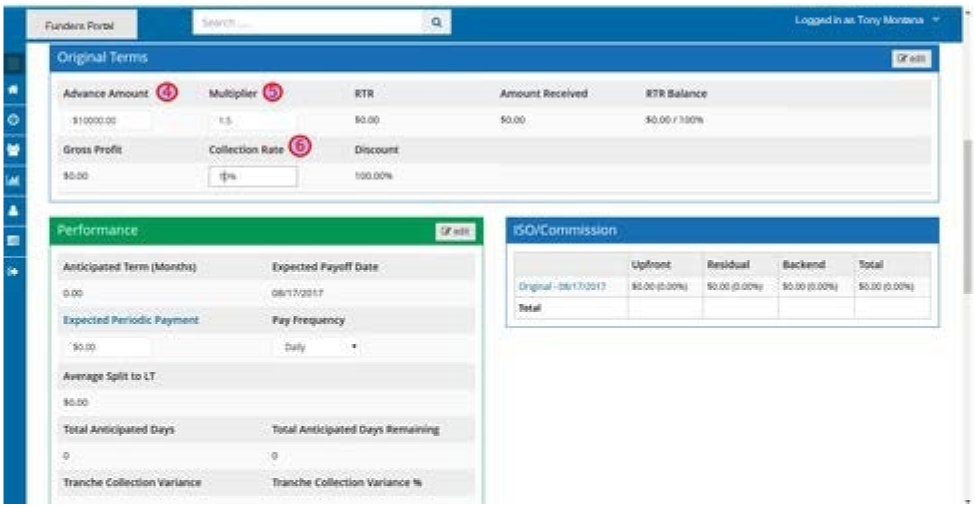
Add Funding Information

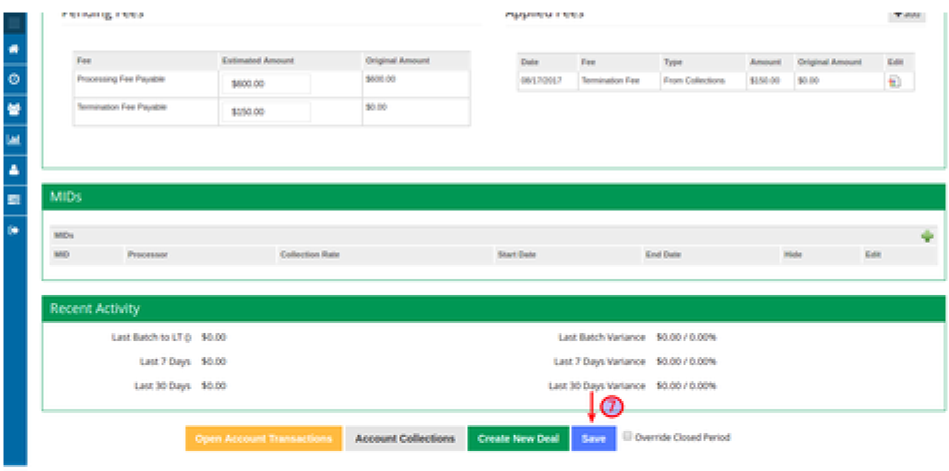
On the Account Report page,

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



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





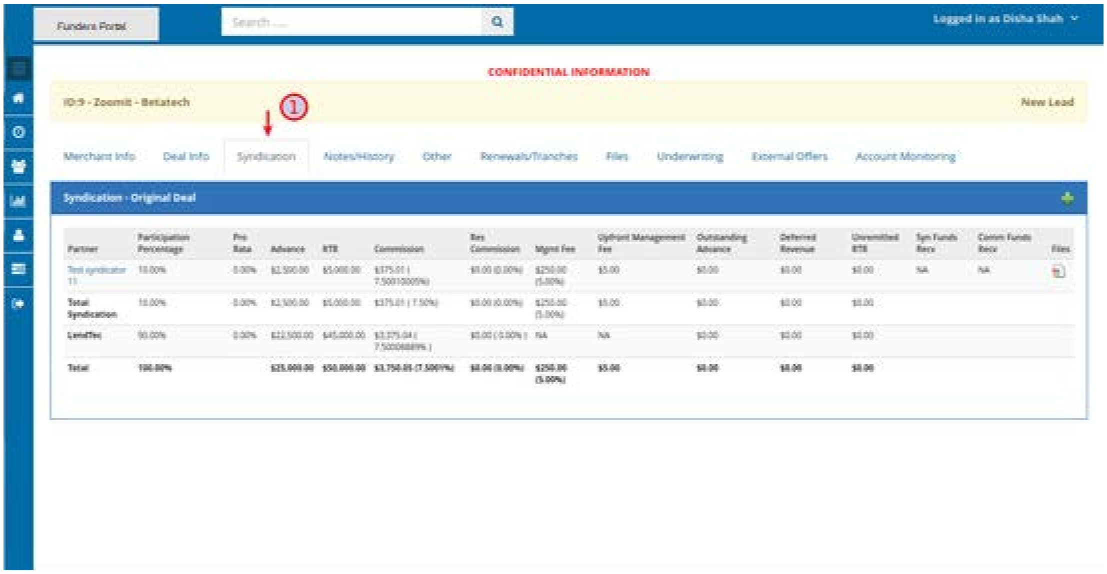
Add Syndication

Syndication Information :

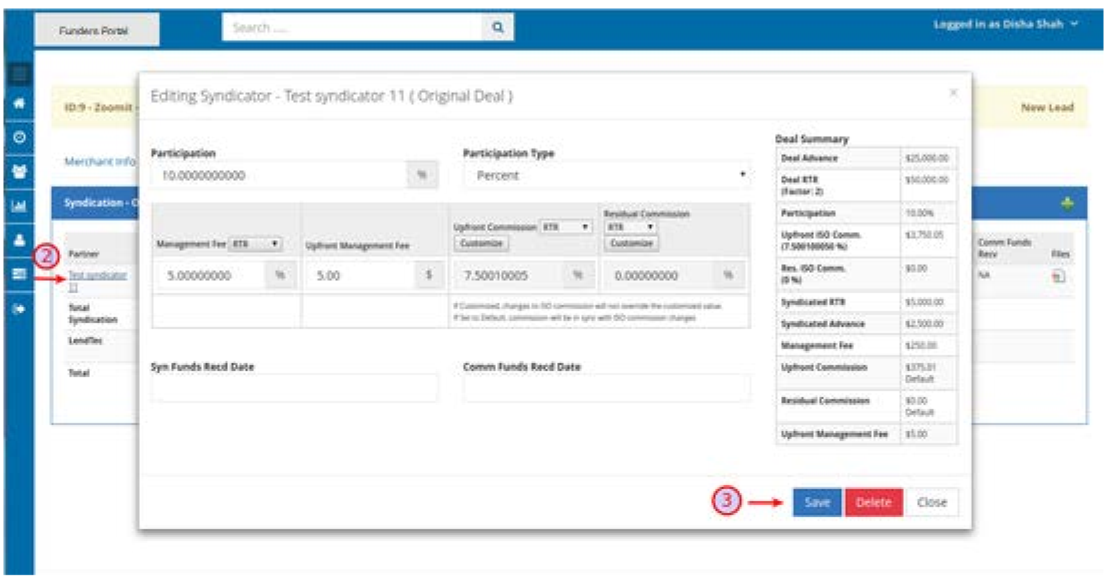
User can review/update existing syndication information or add new syndicator from syndication tab.

To add syndication information ,

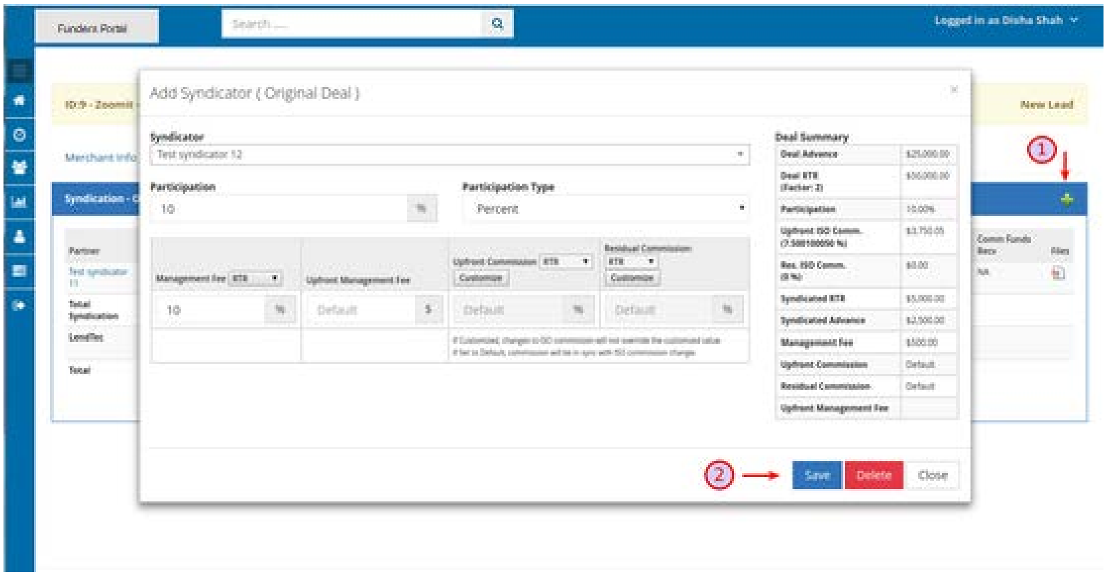
- On account report page , go to Sydication > Syndication-Original Deal as outlined below .



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

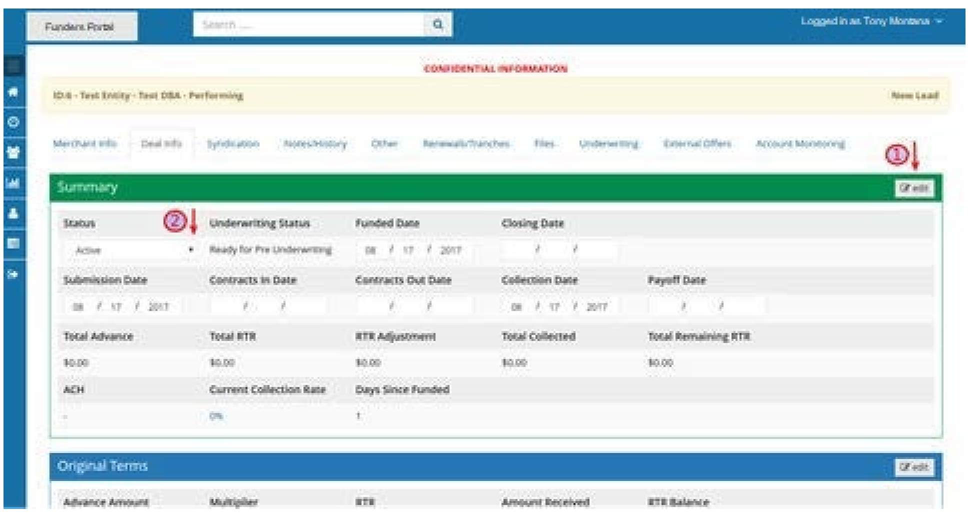


- To add new syndicator for deal , click on " + " .
- It will open " Add Syndicator " dialog . Fill up required fields and click "Save" to save new syndicator .
- User can also review deal summary on "Add Syndicator " dialog.

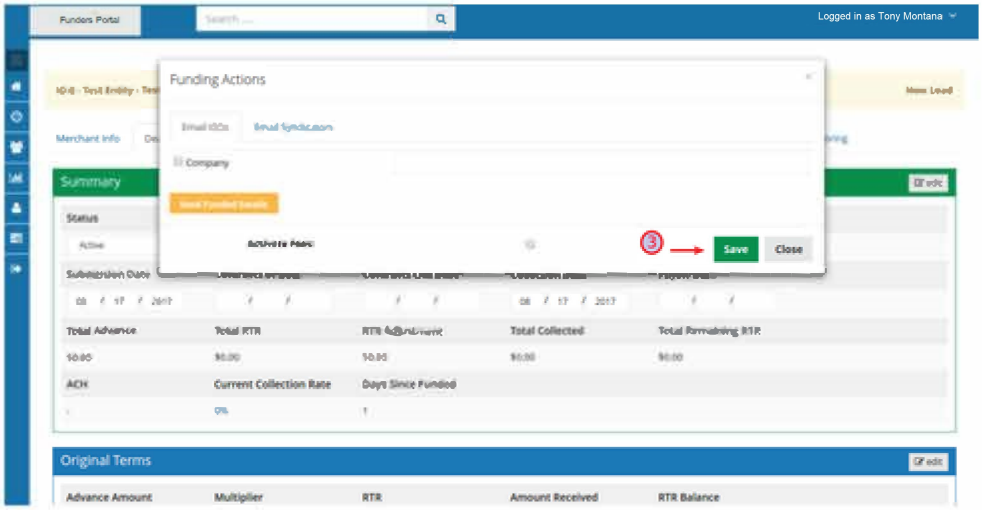


Activate Deal

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.

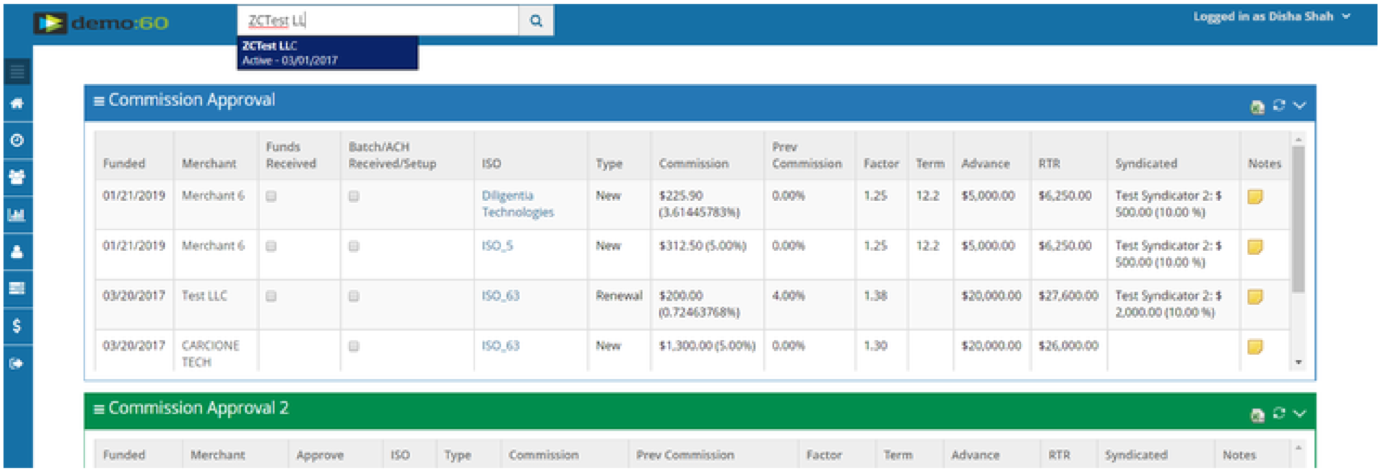

Funders Portal
Search ...
Logged in as Tony Montana
Funding Actions
Email ISOs
Email Syndication
Company
Activate Rate:
3
Save
Close
Merchant Info
Summary
edit
Status
Active
Submission Date
08 / 17 / 2017
08 / 17 / 2017
Total Advance
Total RTR
Total Collected
Total Remaining RTR
$0.00
$0.00
$0.00
$0.00
$0.00
ACH
Current Collection Rate
Days Since Funded
0%
Original Terms
edit
Advance Amount
Multiplier
RTR
Amount Received
RTR Balance

Deal Search

This section outlines how to search a deal.

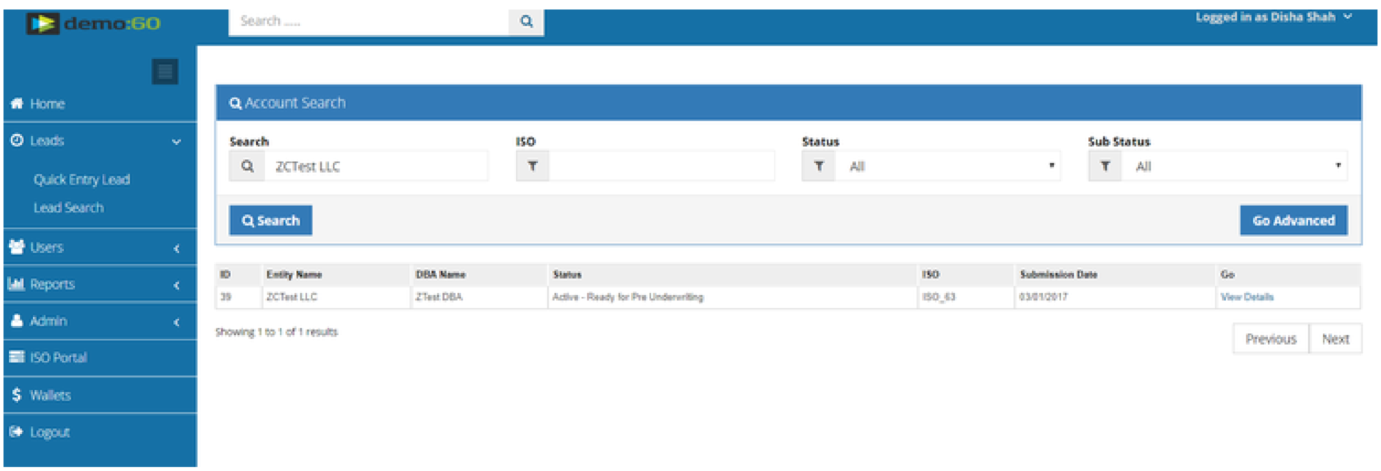
Quick Search

- 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



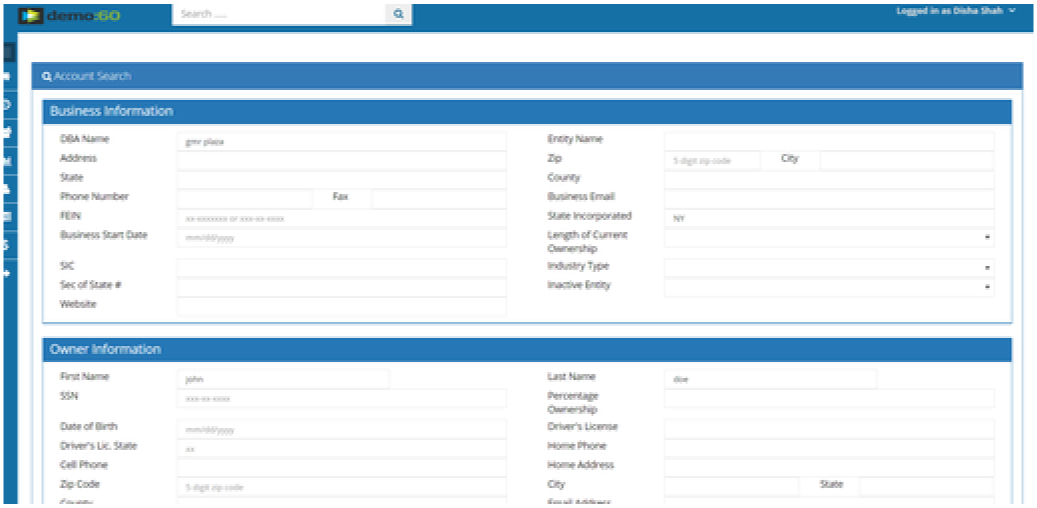
Basic Search

- 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)



Advanced Search

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


demo:60
Search .....
Logged in as Disha Shah
Account Search
Business Information
DBA Name
gmr plaza
Address
State
Phone Number
Fax
FEIN
xx-xxxxxxx or xxx-xx-xxxx
Business Start Date
mm/dd/yyyy
SIC
Sec of State #
Website
Entity Name
Zip
5 digit zip code
City
County
Business Email
State Incorporated
NY
Length of Current Ownership
Industry Type
Inactive Entity
Owner Information
First Name
john
SSN
xxx-xx-xxxx
Date of Birth
mm/dd/yyyy
Driver's Lic. State
xx
Cell Phone
Zip Code
5 digit zip code
Last Name
doe
Percentage Ownership
Driver's License
Home Phone
Home Address
City
State

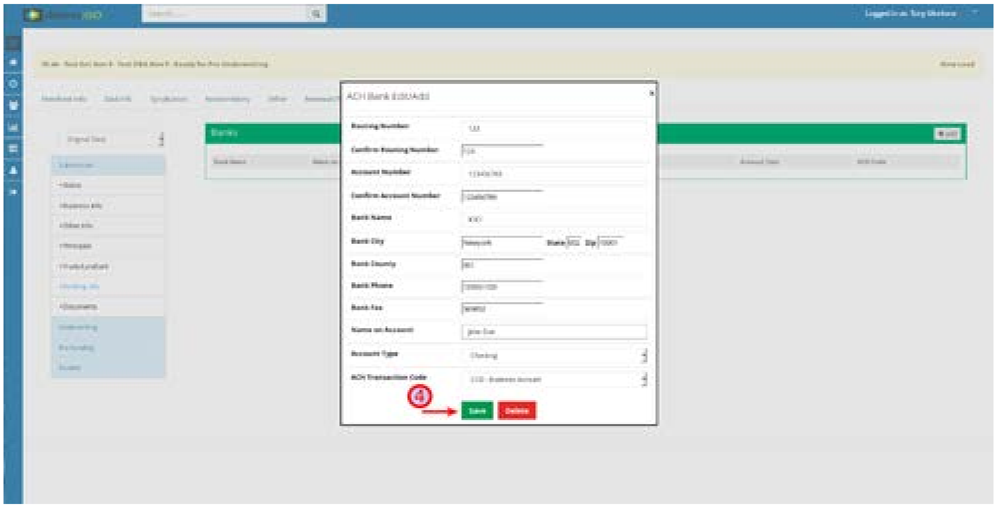
Generating Offers & Contracts

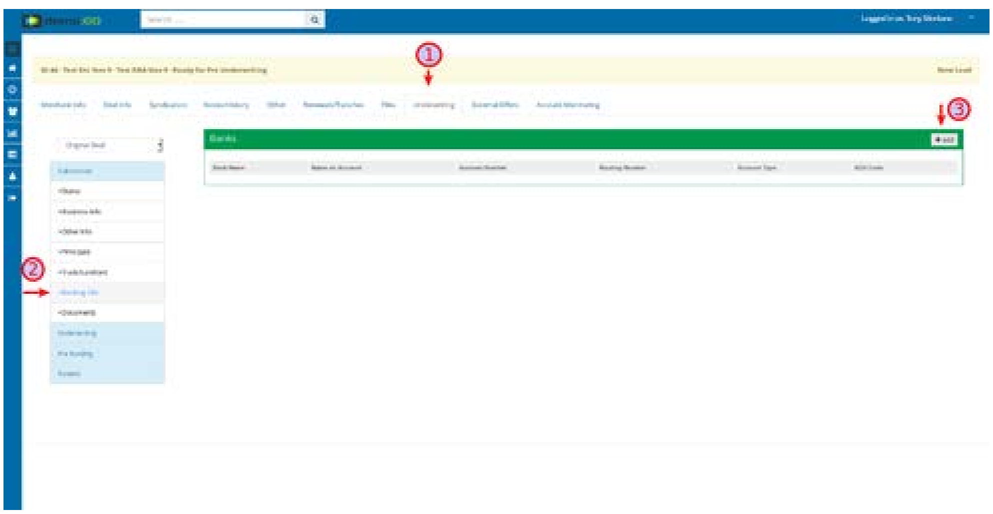
Add Banking Info: (prerequisite to applying offers)

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.



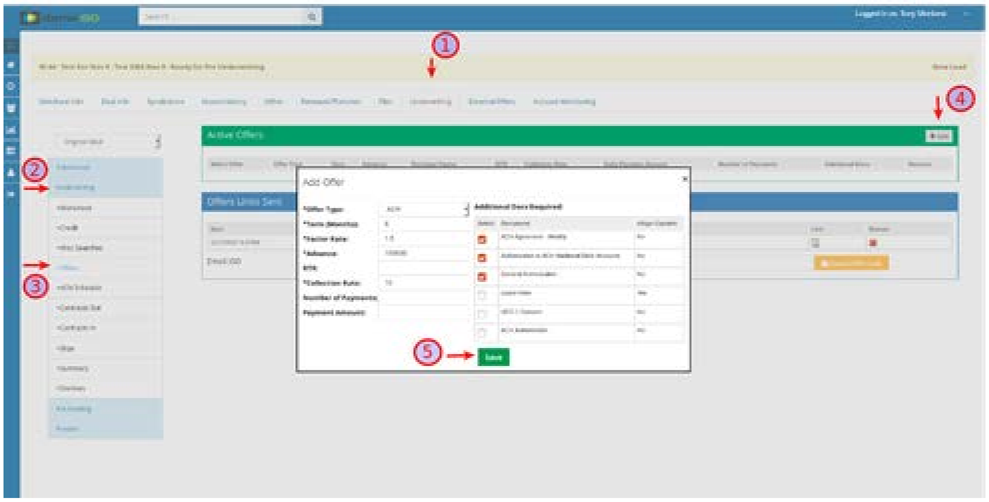


Add Offer Info:

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.

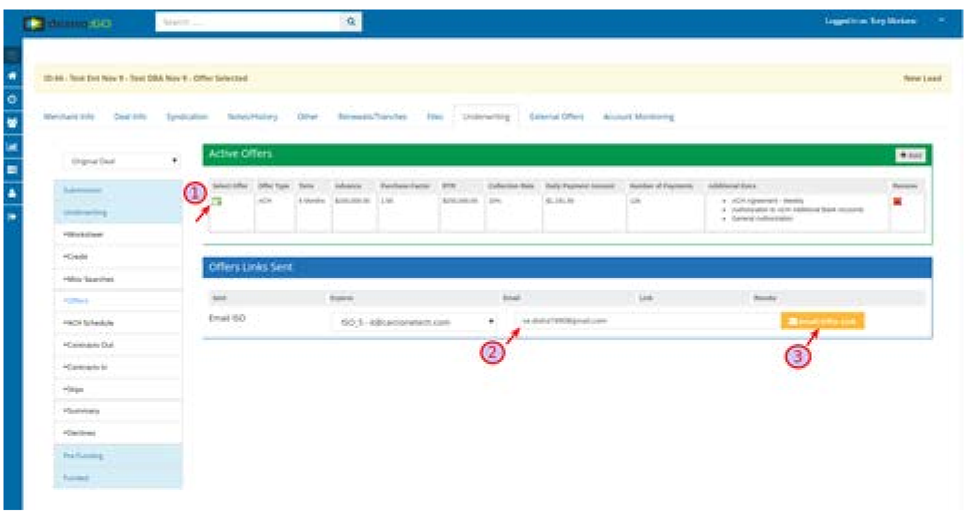


Send Offer Link

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).



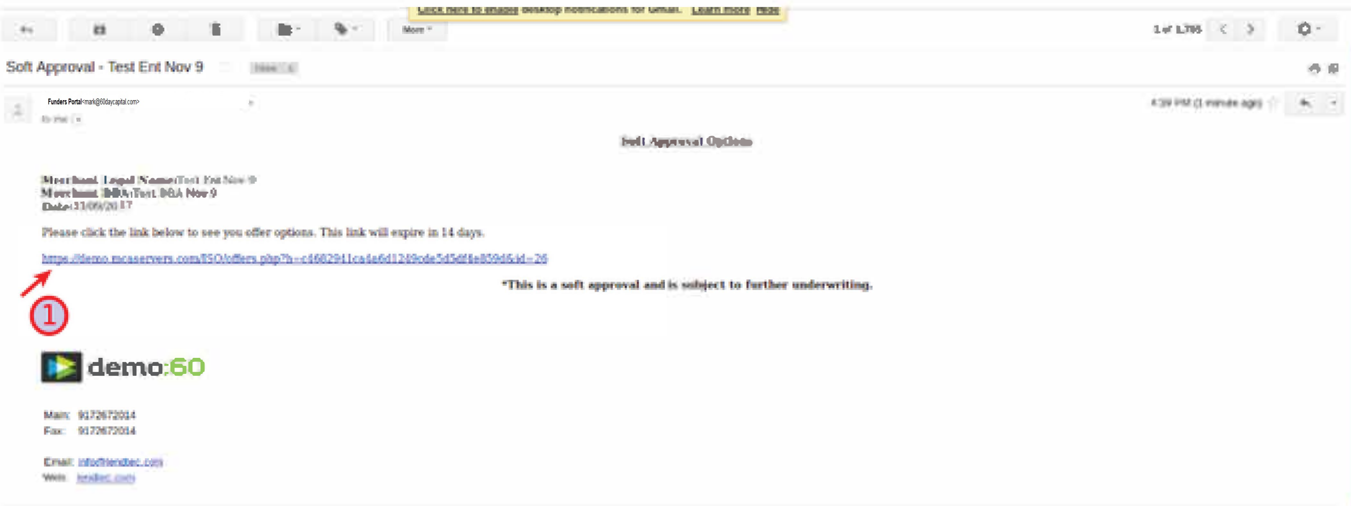
Download Contracts (From Offer Email):

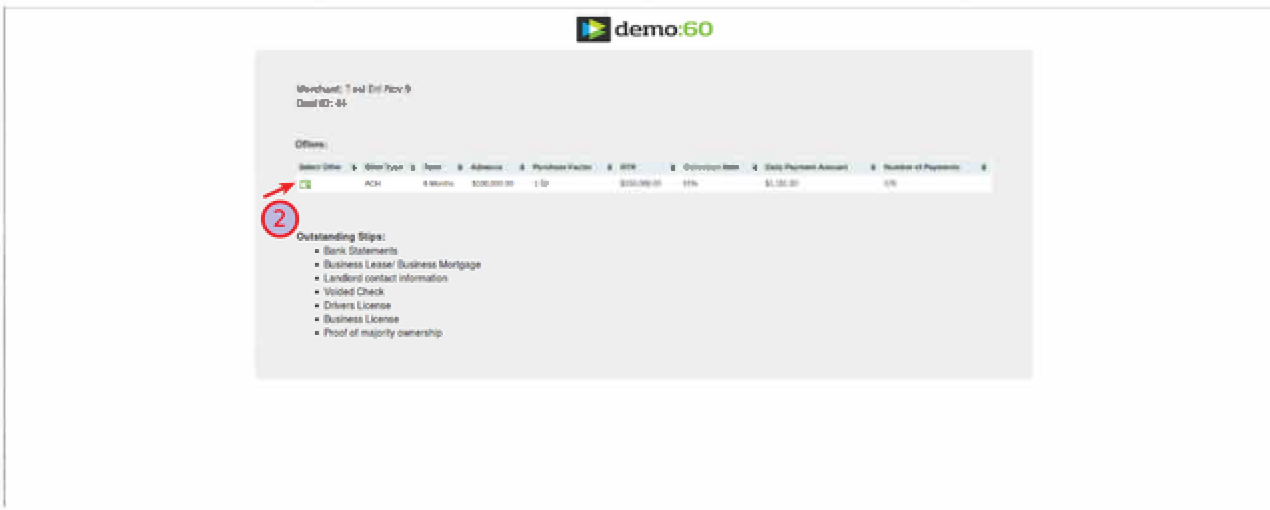
1. After login to your Email account,click on the received link which will navigate you on the offers page.

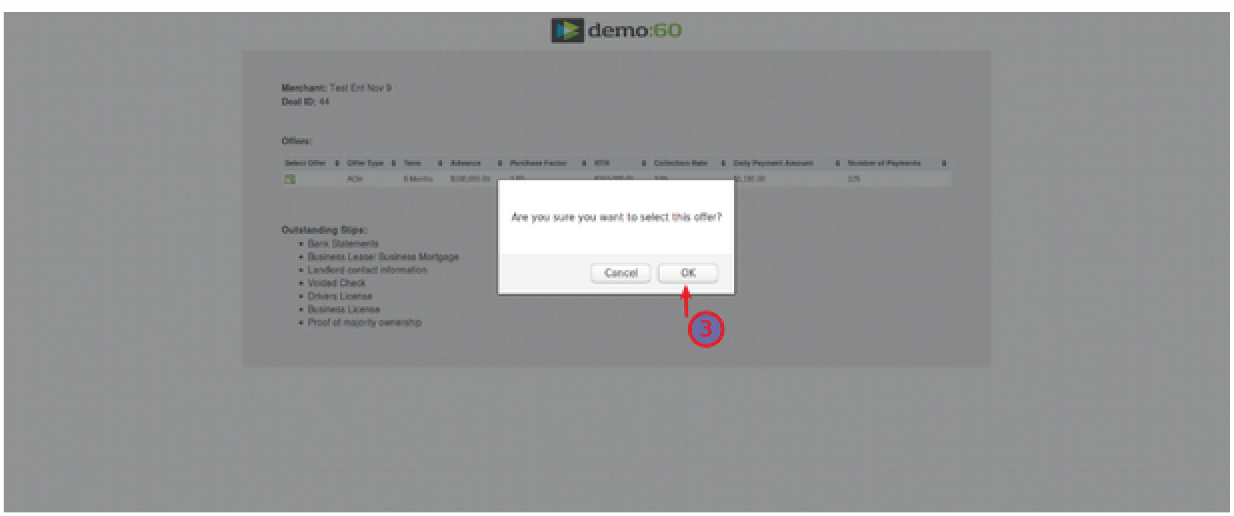
2.Click on “select offer” - The offer will be selected and you will be presented with options to download or eSign contracts.

3.Give your confirmation by clicking “OK”.

4. Select your option on the “Download Contracts” dialog.


Soft Approval - Test Ent Nov 9
Soft Approval Options
Merchant Legal Name:Test Ent Nov 9
Merchant DBA:Test DBA Nov 9
Date:11/09/2017
Please click the link below to see you offer options. This link will expire in 14 days.
https://demo.mcaservers.com/ISO/offers.php?h=c4602911ca4a6d1249cde5d5df4e059d&id=26
*This is a soft approval and is subject to further underwriting.
1
demo:60
Main: 9172672014
Fax: 9172672014
Email: info@lendtec.com
Web: lendtec.com

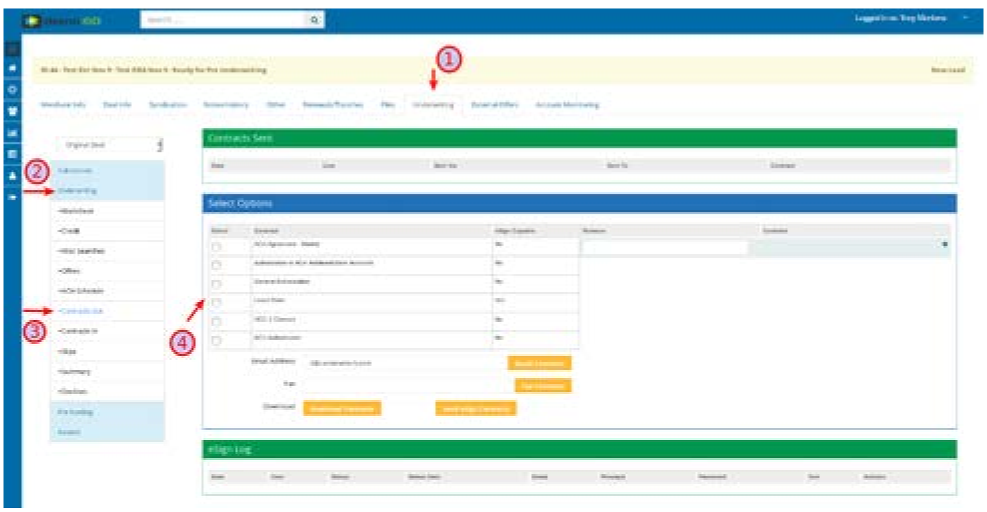

demo:60
Merchant: Test Ent Nov 9
Deal ID: 44
Offers:
Select Offer
Offer Type
Term
Advance
Purchase Factor
RTR
Daily Payment Amount
Number of Payments
ACH
6 Months
2
Outstanding Stips:
Bank Statements
Business Lease/ Business Mortgage
Landlord contact information
Voided Check
Drivers License
Business License
Proof of majority ownership


demo:60
Merchant: Test Ent Nov 9
Deal ID: 44
Offers:
Are you sure you want to select this offer?
Cancel
OK
3
Outstanding Stips:
Bank Statements
Business Lease/ Business Mortgage
Landlord contact information
Voided Check
Drivers License
Business License
Proof of majority ownership

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

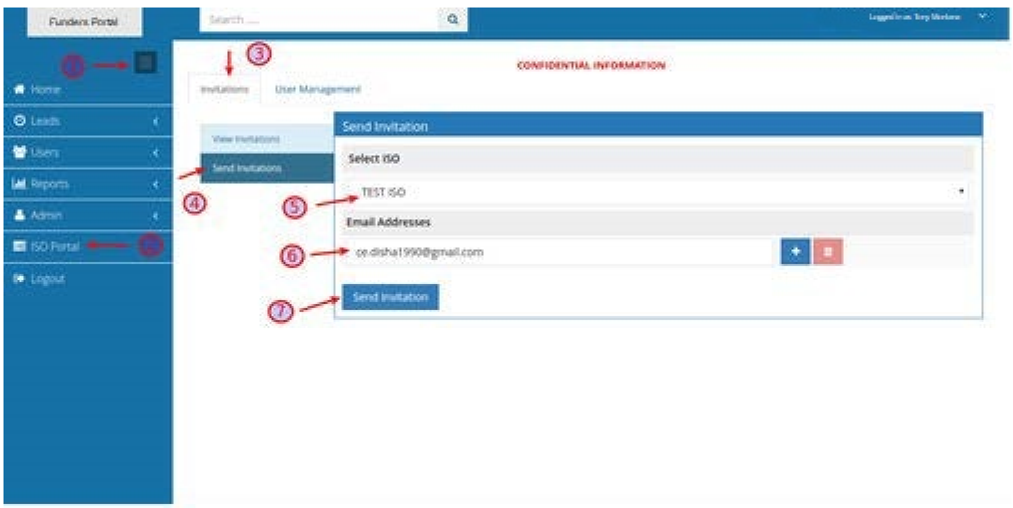
To invite users to the partner portal:

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.

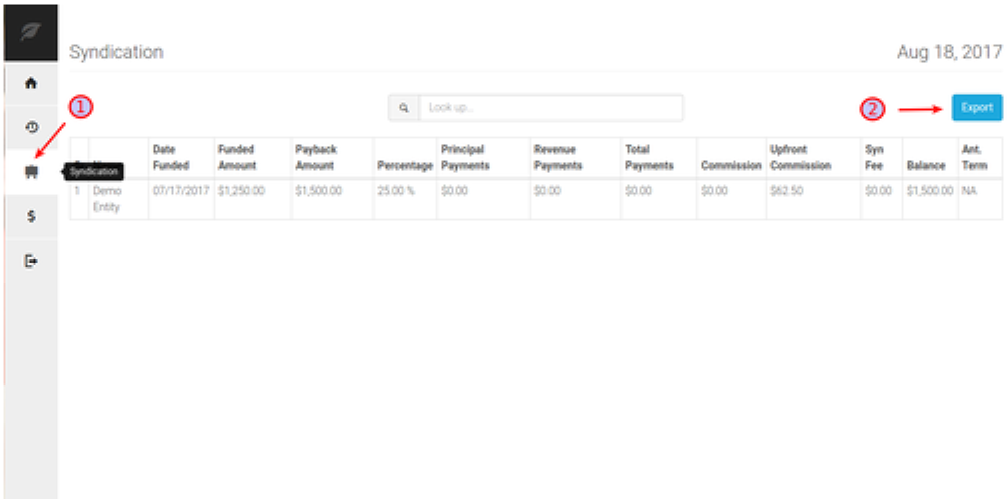
2) Invitations:

- 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)

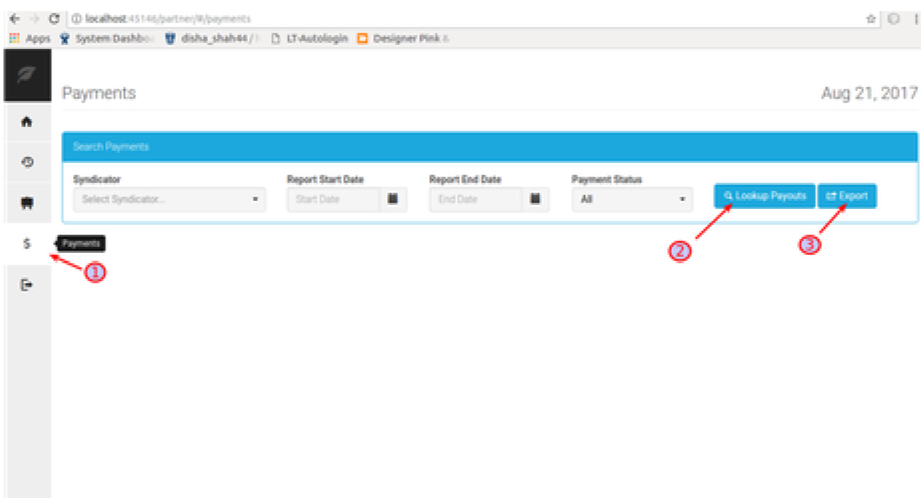


Syndication Reports

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

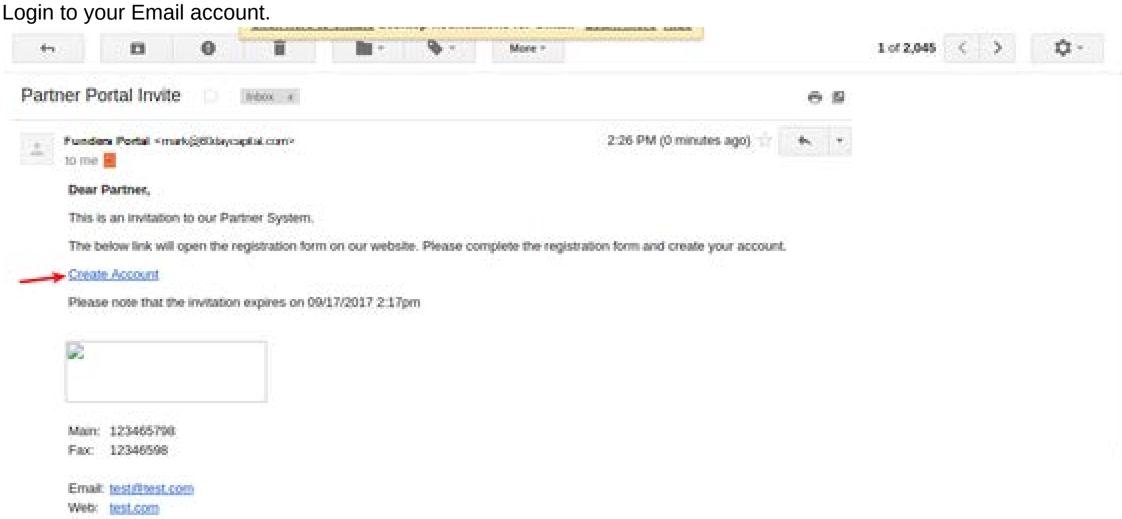


4. To check Payments information, click on the "Payments" icon.
5. You may look up payments on the same page or Export details to a spreadsheet (The results will depend on the selections made on the form)

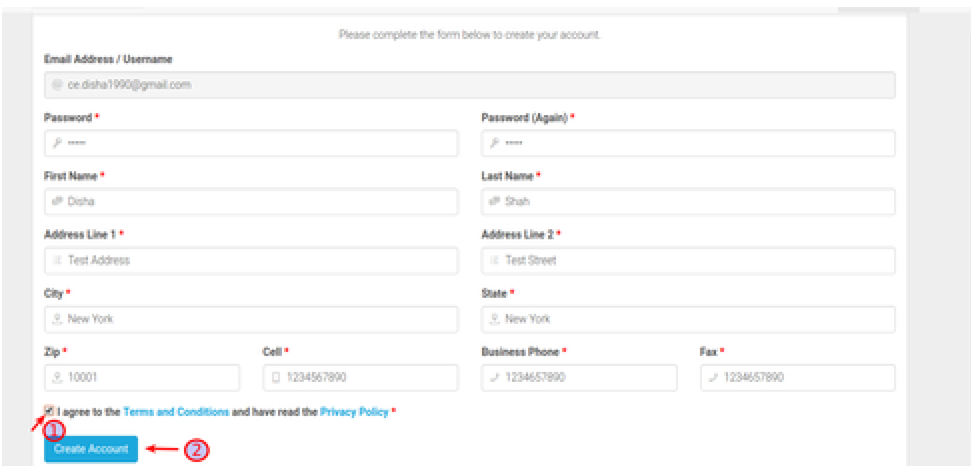


User Registration

1. Login to your Email account.



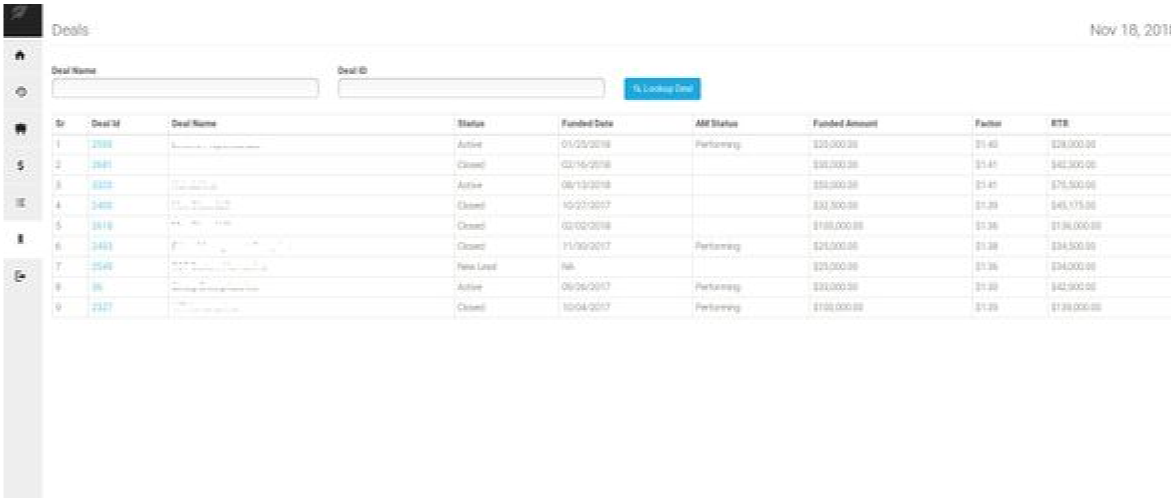
2. Click on “Create Account” link which will navigate you on the registration form page.
3. Fill up the required fields ,accept terms & conditions and click on “Create Account” to create new account.
4. After the successful registration of user, it will pop-up “Registration Status" dialog.



Syndicated Deal Summary

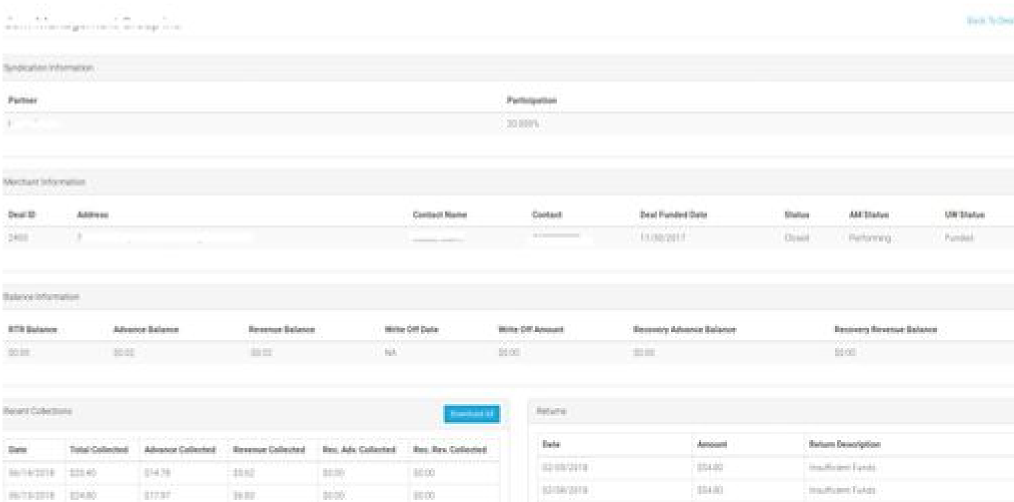
Partners can view Summary of each Syndicated deal on the Partner Portal.

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



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

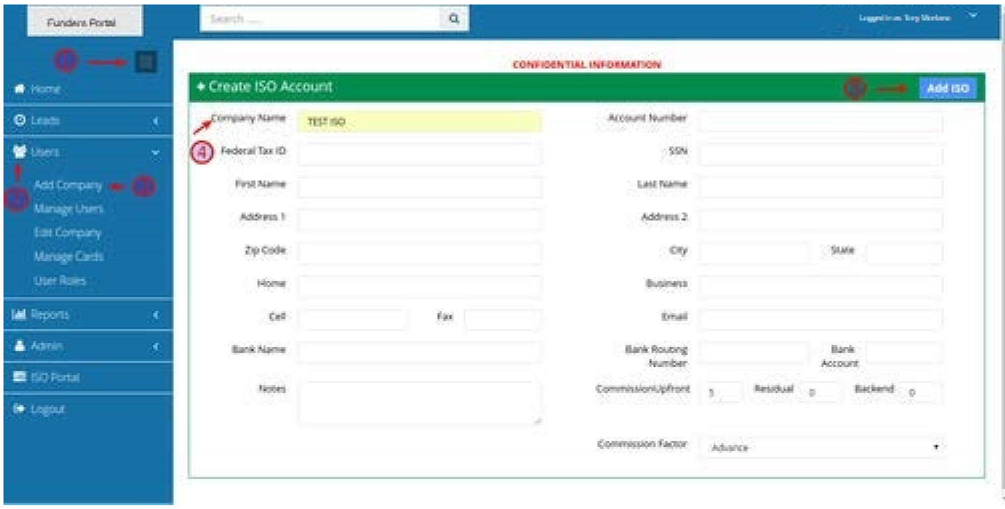


The numbers displayed on the summary are pro-rated to the total participation % as displayed on the top panel on the screen.

ISO and Syndication Set up

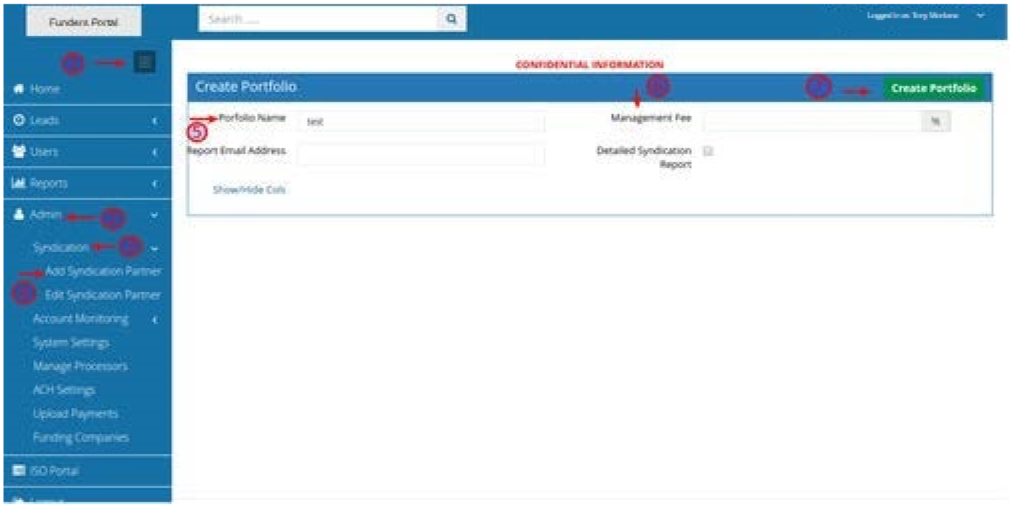
Setup New ISO

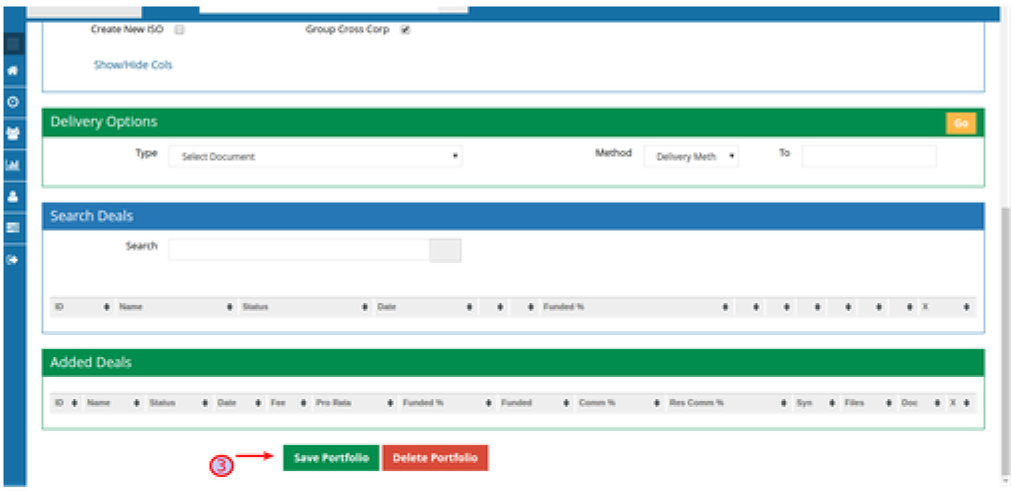
1. On the page, go to Menu Bar >Users>Add Company as outlined below
2. In the ISO Account panel ,fill up the fields and click on “Add ISO” .
3. You can edit the ISO for more information on the page that opens after you click "Add ISO".
4. If you want to edit an existing ISO, click on the "Edit Company"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



Setup New Syndicator

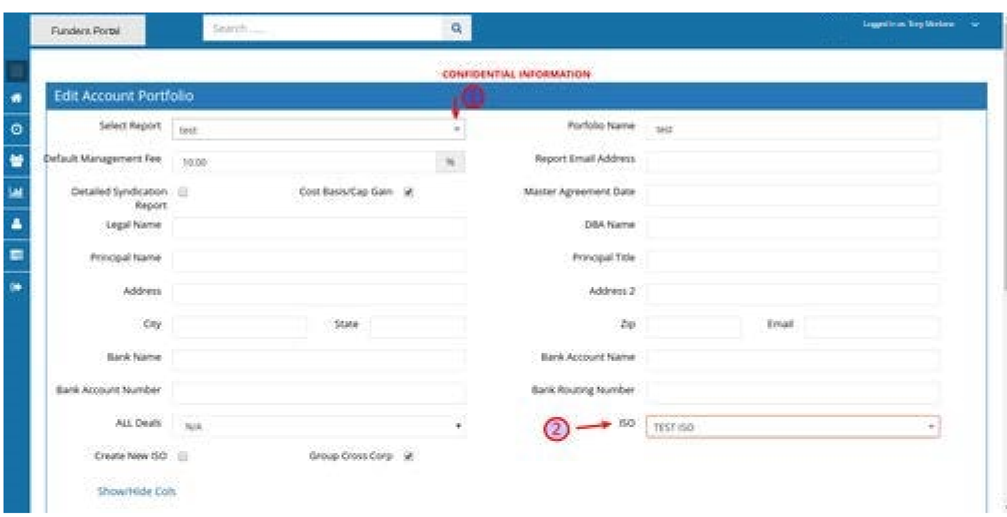
1. On the page, go to Menu Bar > Admin > Syndication>Add Syndication Partner.
2. In the Create portfolio panel,fill up required fields.
3. Click “Create Portfolio” to add syndication partner.





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

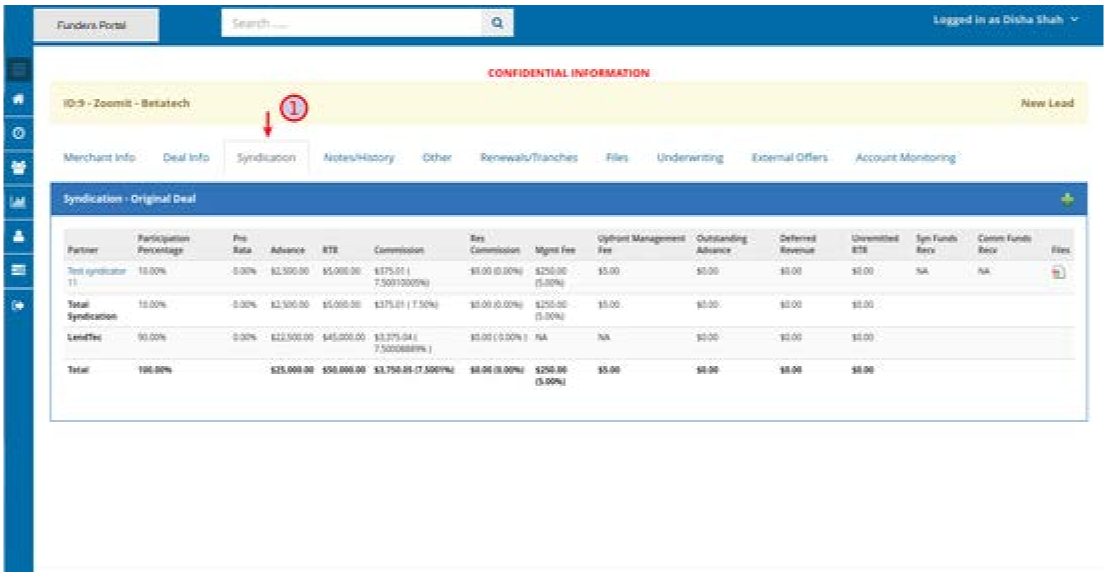
Manage Syndication

Syndication Information :

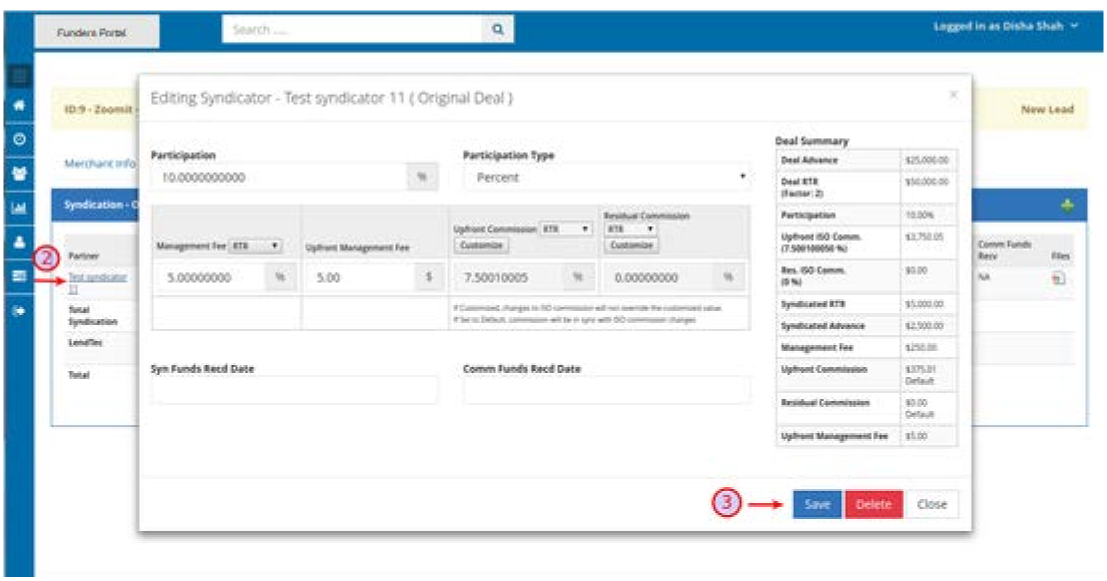
User can review/update existing syndication information or add new syndicator from syndication tab.

To add syndication information ,

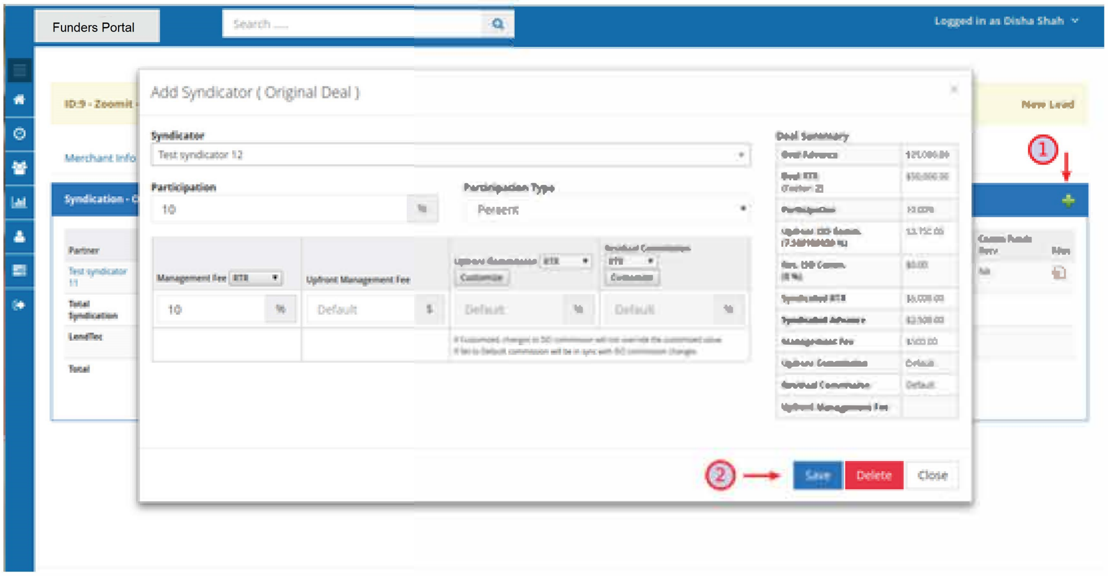
- On account report page , go to Sydication > Syndication-Original Deal as outlined below .



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



- 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.


Funders Portal
Search ....
Logged in as Disha Shah
Add Syndicator (Original Deal)
Syndicator
Test syndicator 12
Participation
10
Participation Type
Percent
Management Fee
Upfront Management Fee
10
Default
Default
Default
Deal Summary
Save
Delete
Close
Merchant Info
Syndication
Partner
Test syndicator 11
Total Syndication
LendTec
Total
New Lead
1
2

Payouts

Merchant payouts flow w.r.t. syndication

Processing Merchant Payments

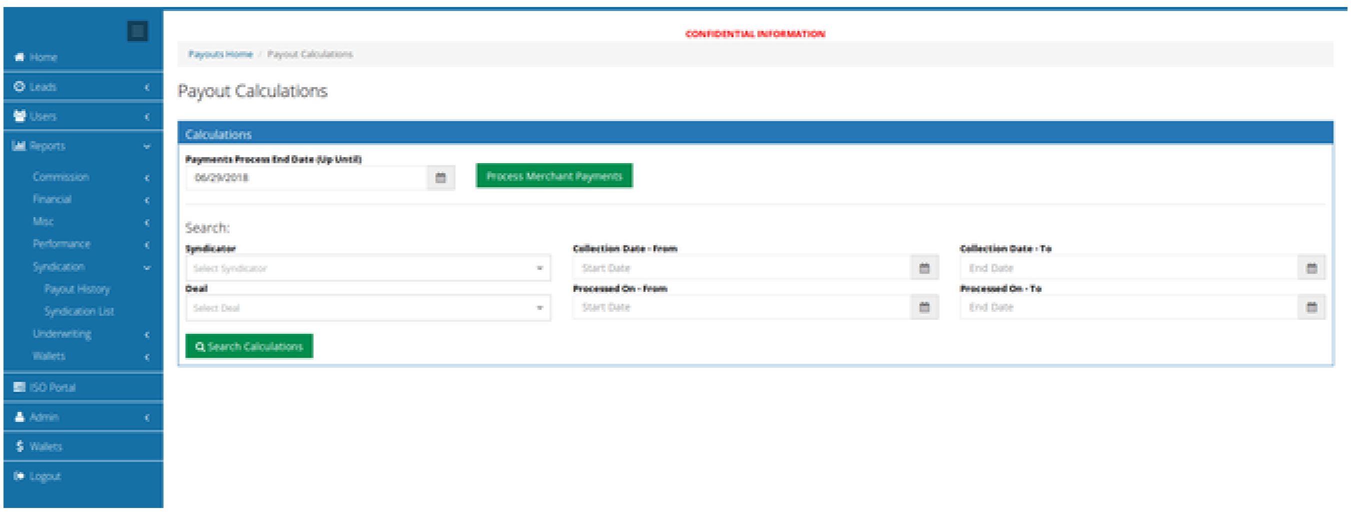
Before merchant payments can be paid to the Syndication Partner, we calculate the right amount for each merchant payment transaction update.

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

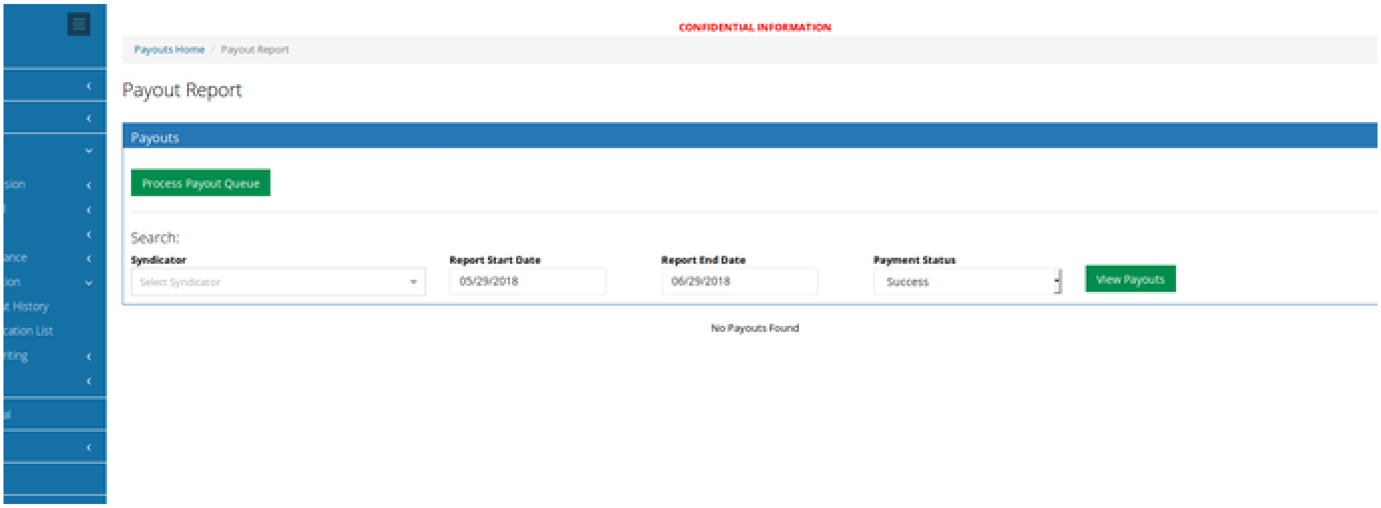
1. Go To Main Menu > Reports > Syndication > Payout History
2. Select "Payout Calculations". This is the report to review and generate payout calculations.
3. You will see the "**Process Merchant Payments**" button.
4. On its left is an input which asks for " **Payments Process End Date (Up Until)** ". 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 todays' date.
5. Once you click the "Process Merchant Payments" button, the syndicator payments will be 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.



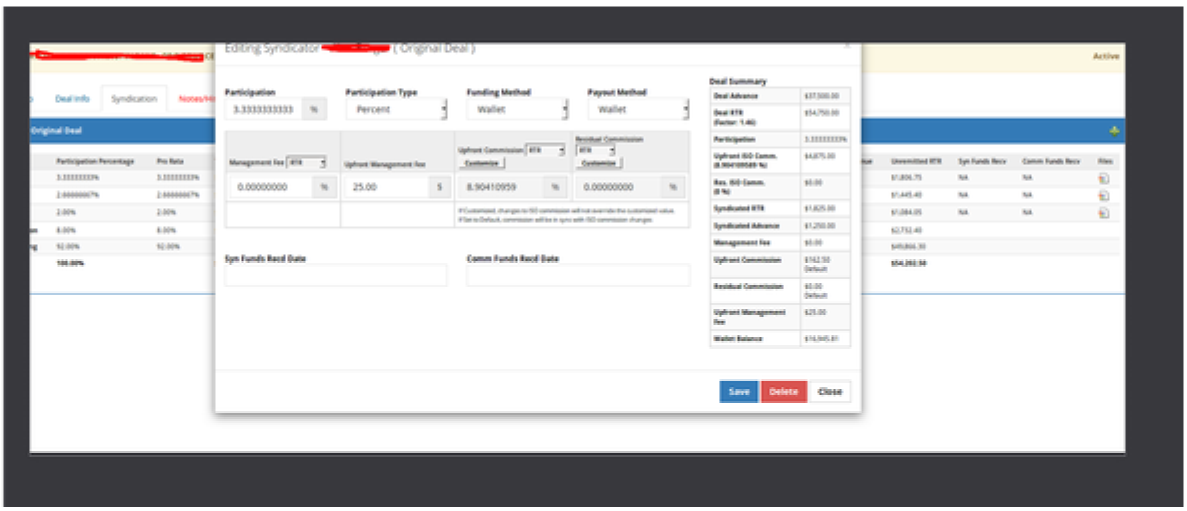
Step 2: Process Payout Queue

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 transfered 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

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.

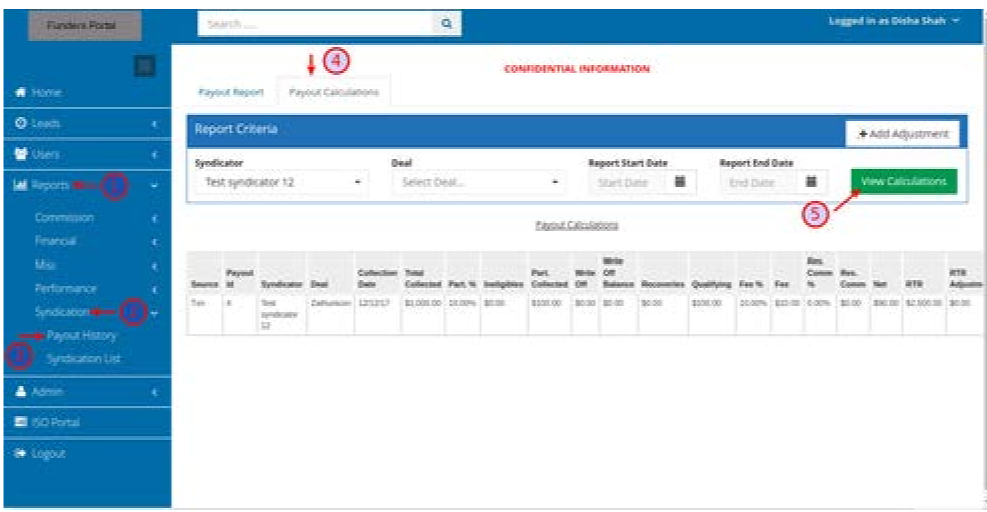
Syndication Payout Calculations are identified by date, syndicator, deal and source type (merchant payment or **adjustment**).

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.

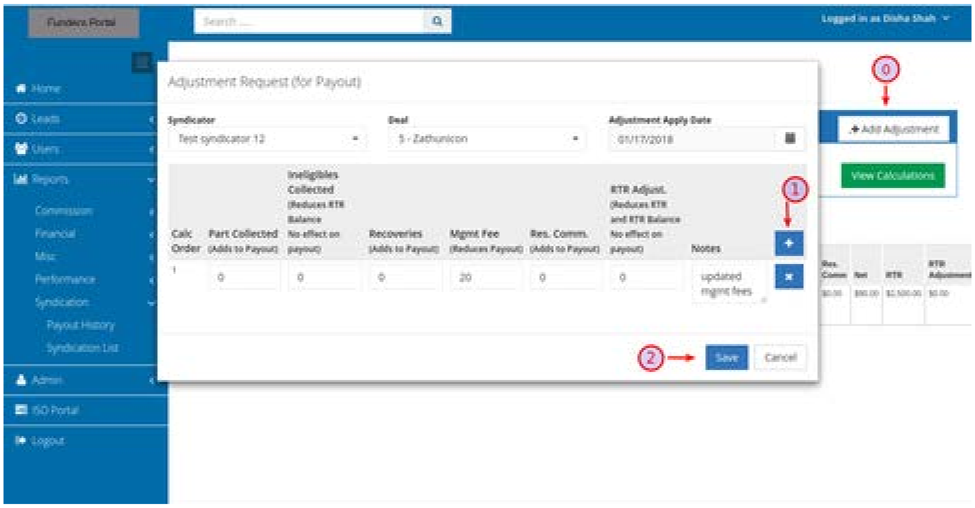
View Payout Calculations :

- 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.

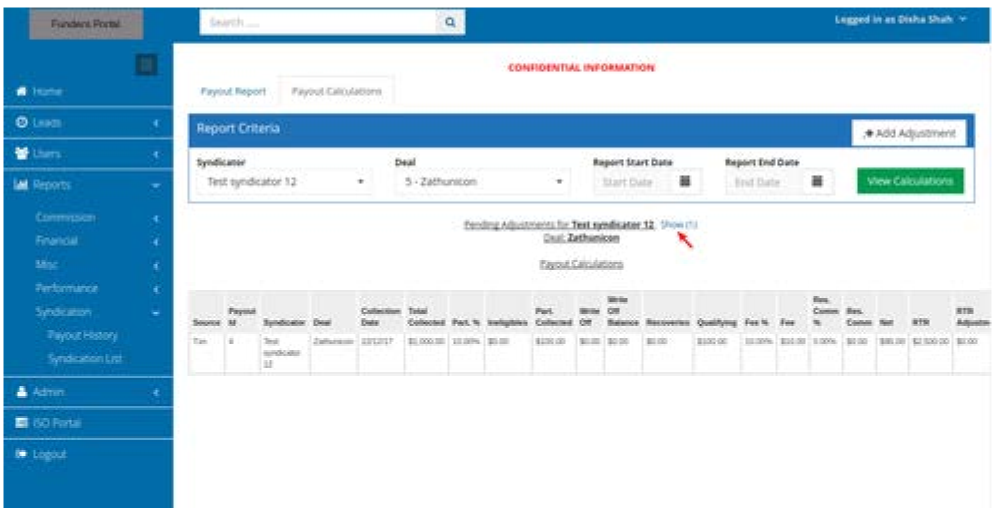


Add Adjustment request for payout :

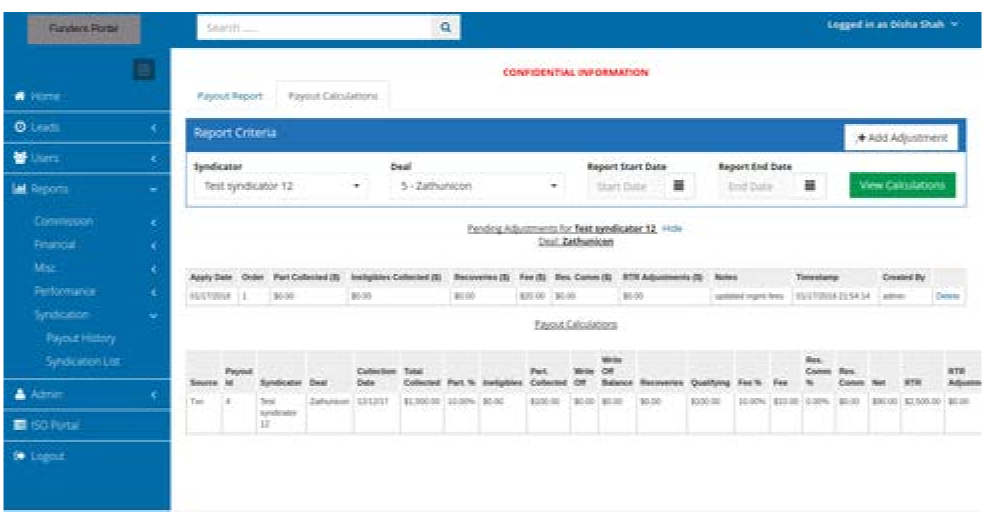
- If user wants to adjust any payout for selected syndicator - they need to add an "Adjustment Request" which will be processed the next time syndication calculations are generated on the system.
- To add an adjustment, clicking on “ Add Adjustment ” .
- On the “Adjustment Request “ panel , select syndicator , 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.



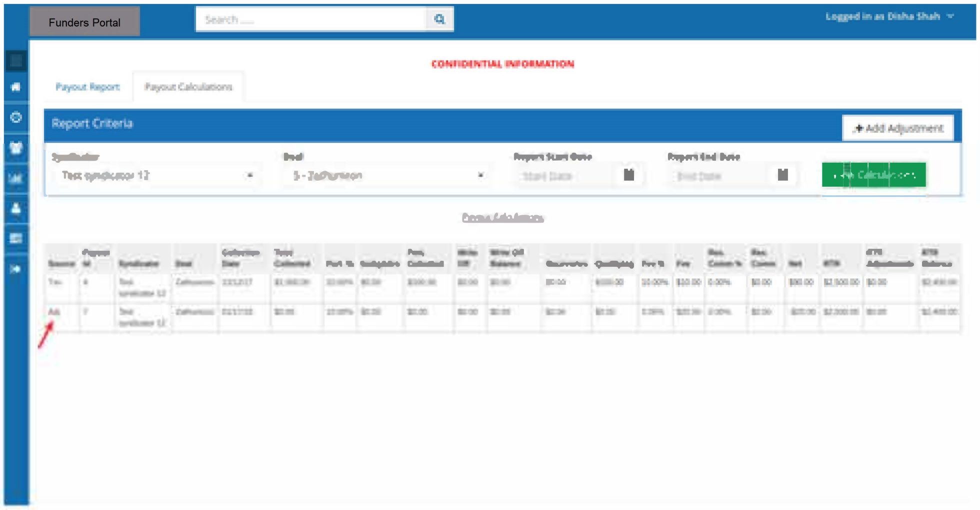
- User can view pending adjustment link for selected syndicator on particular deal.
- Click “ Show “ to view it in detail.



- 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.


Funders Portal
Search ....
Logged in as Disha Shah
CONFIDENTIAL INFORMATION
Payout Report
Payout Calculations
Report Criteria
Add Adjustment
Test syndicator 12
Start Date
End Date

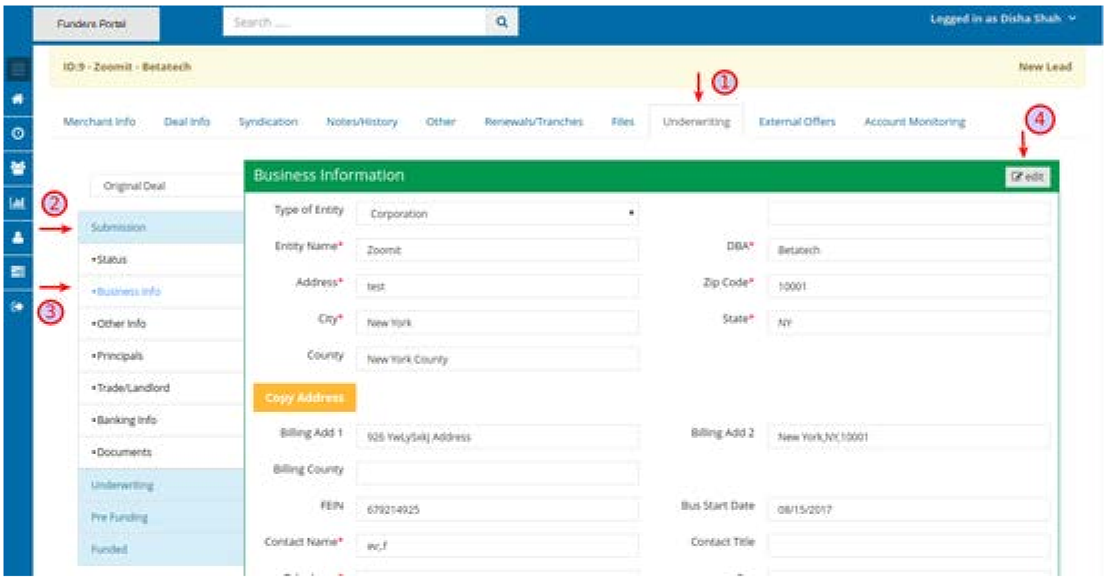
Underwriting

Business Information :

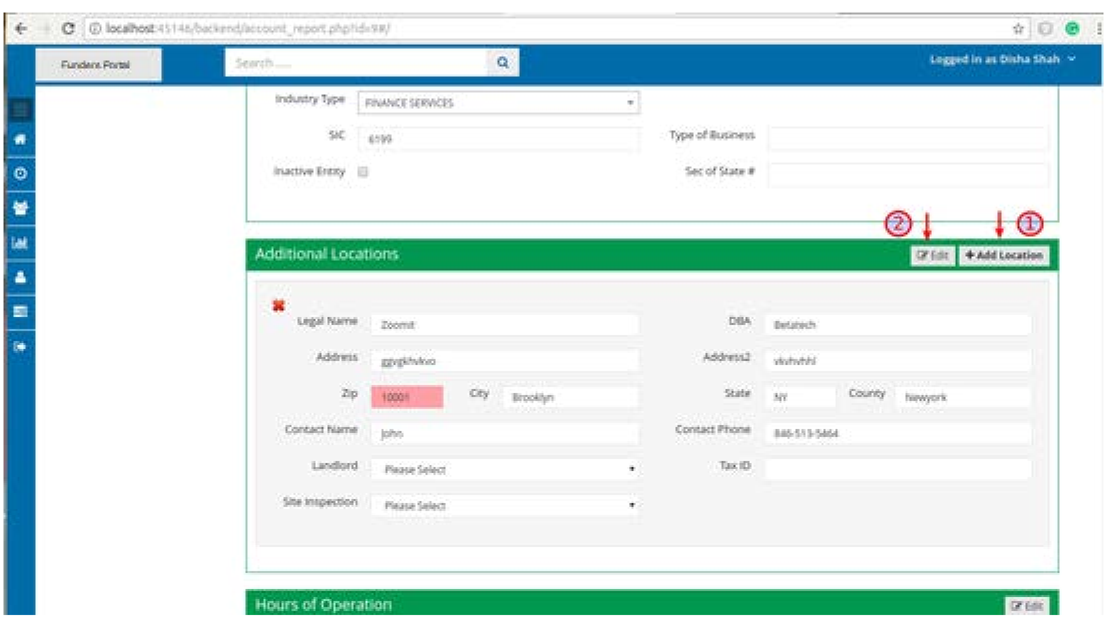
User can add detailed information of merchant's business , location and operation hours in this panel.

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.



- 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.



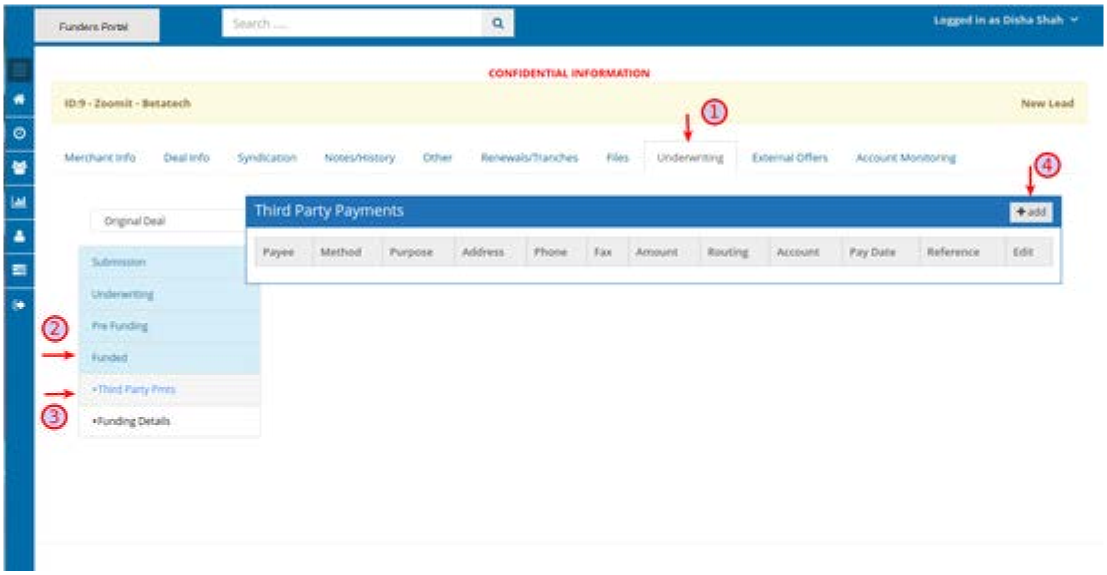
Third Party Payments :

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

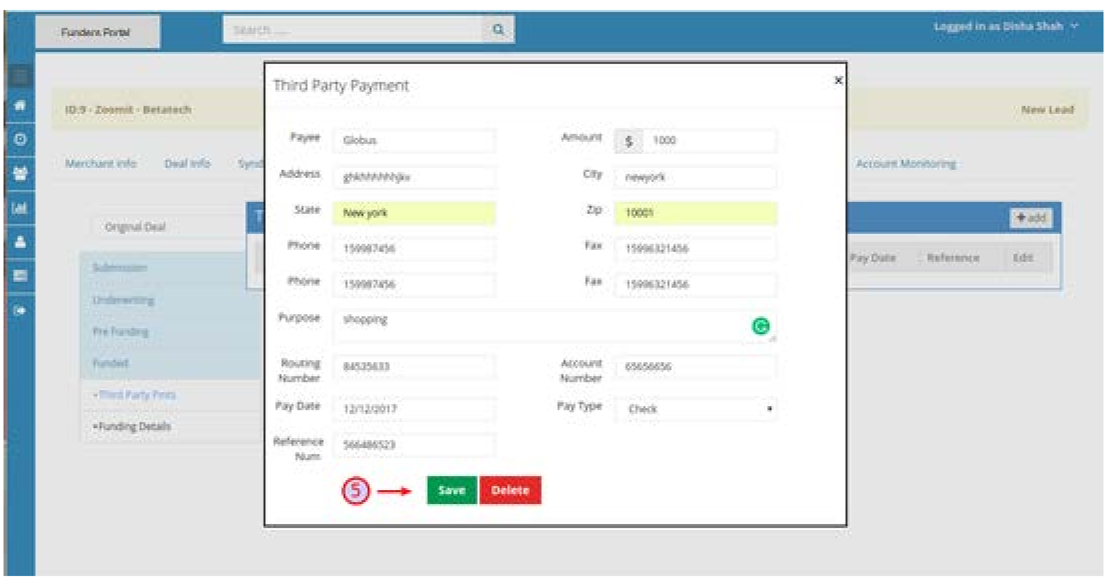
System keeps record of payee and amount in “Third Party Payments” panel.

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.

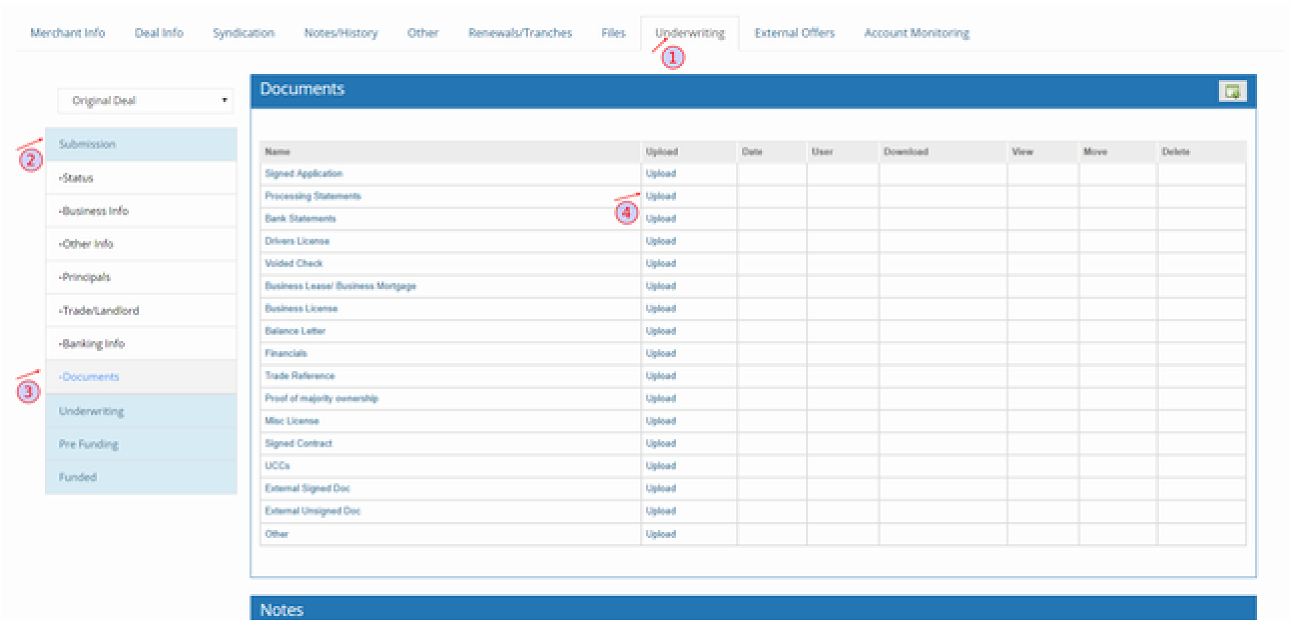


Documents

This information offers you guidance in attaching documents to deals.

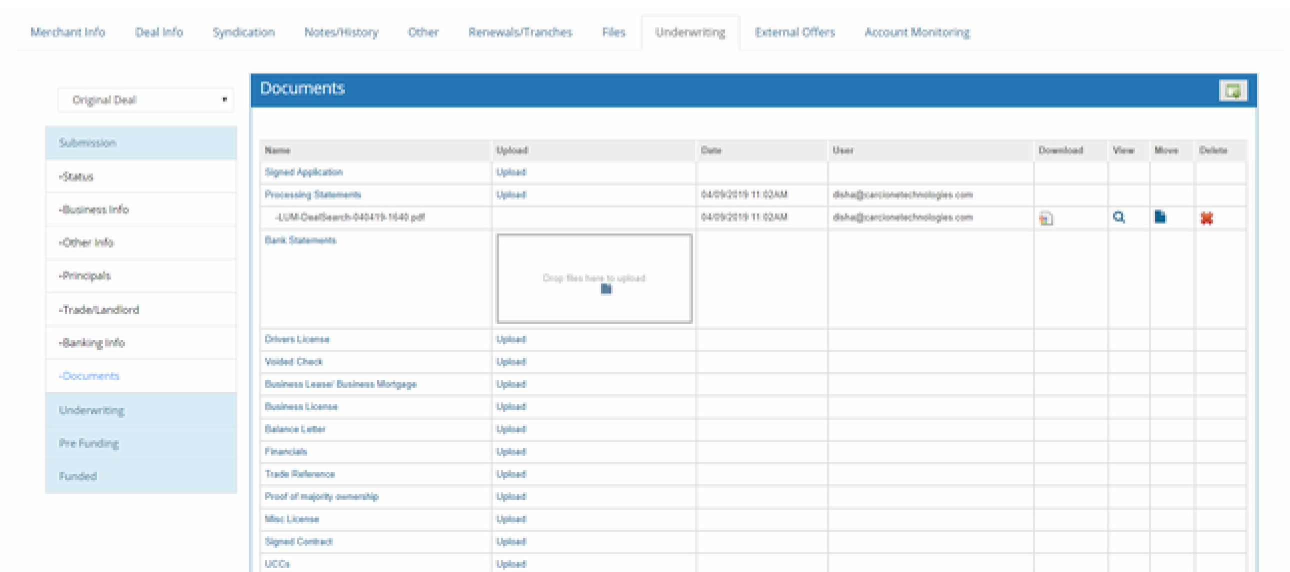
Upload Document :

- 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.



Move Document Category

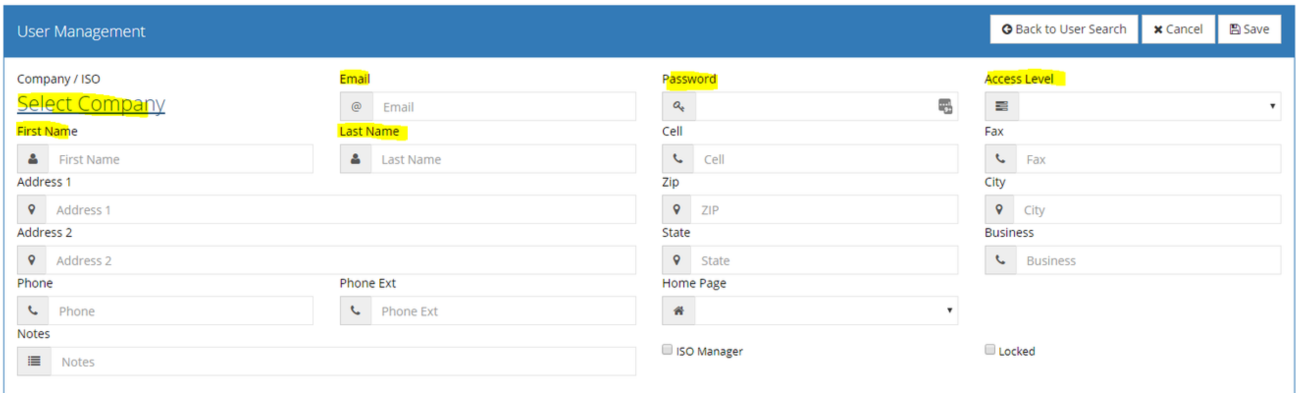
- User can move file from one category to another by drag and drop as shown below
- User can upload, download, view, move and delete documents from this section.



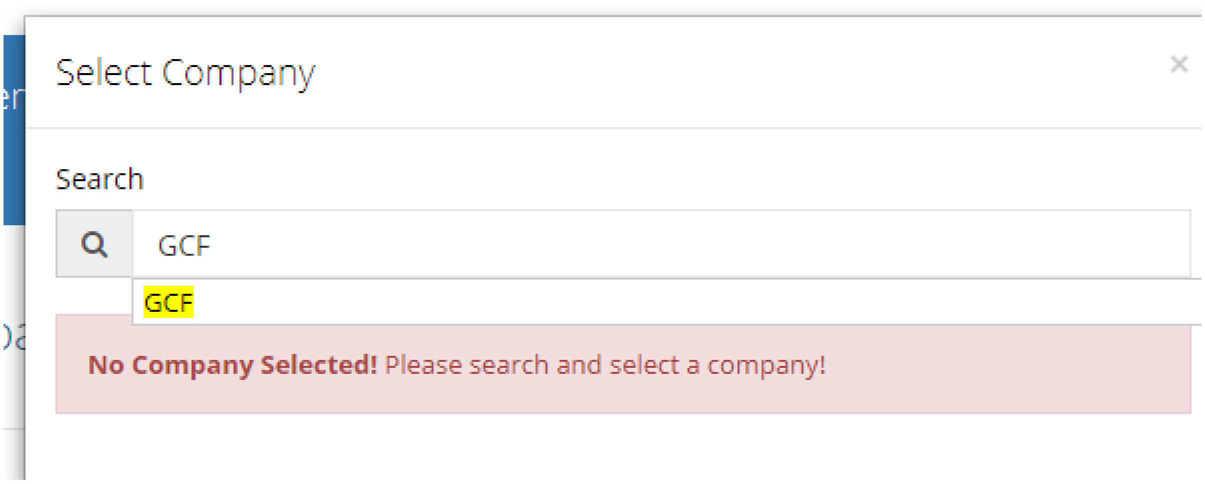
Users

Add New User

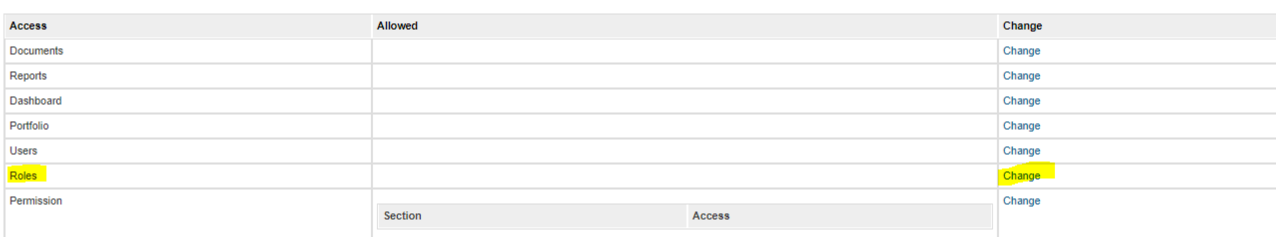
1. go to Main Menu Users Manage Users
2. Click "Create User" in the top right
3. Fill out the User information (see highlighted fields)



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

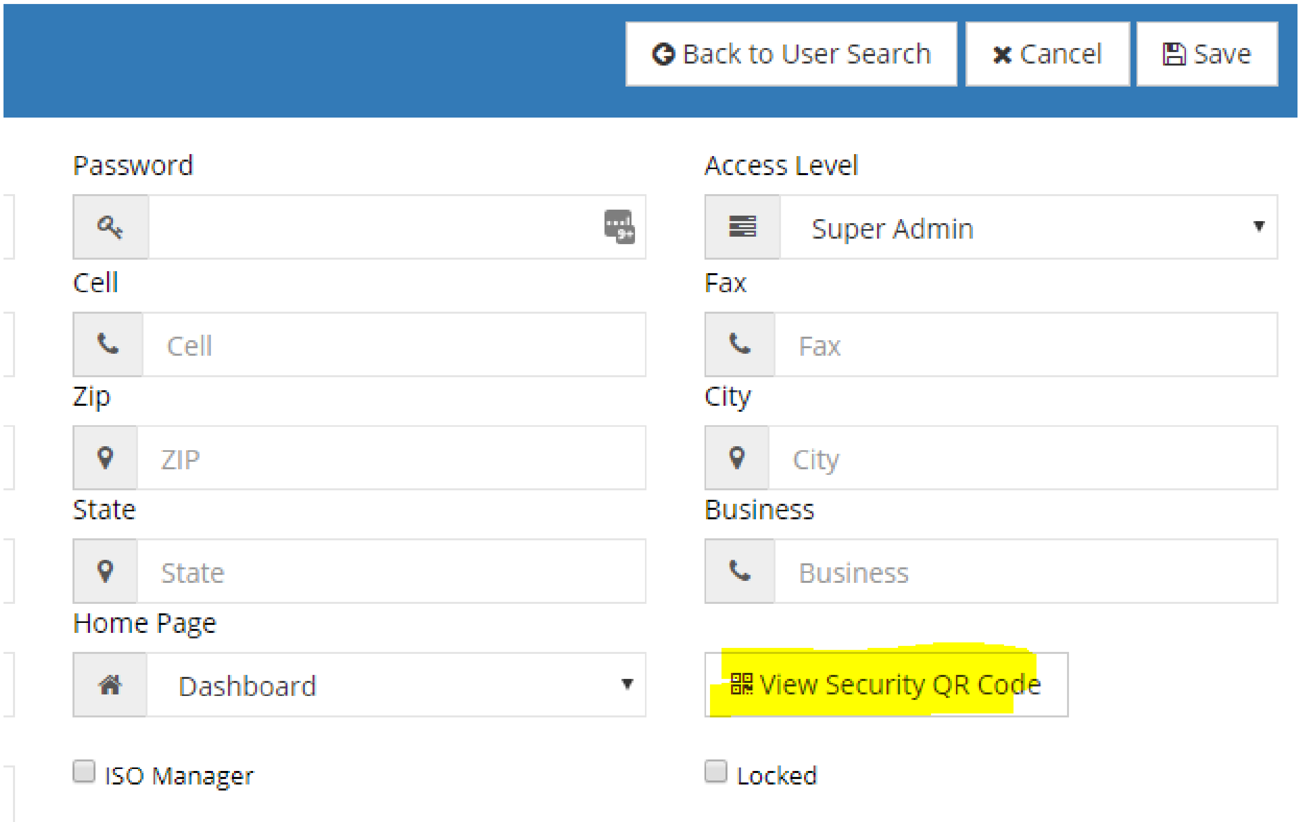


7. Assign a role to the user



8. Click "Save" in the top right

9. View barcode for Google Authenticator App



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.

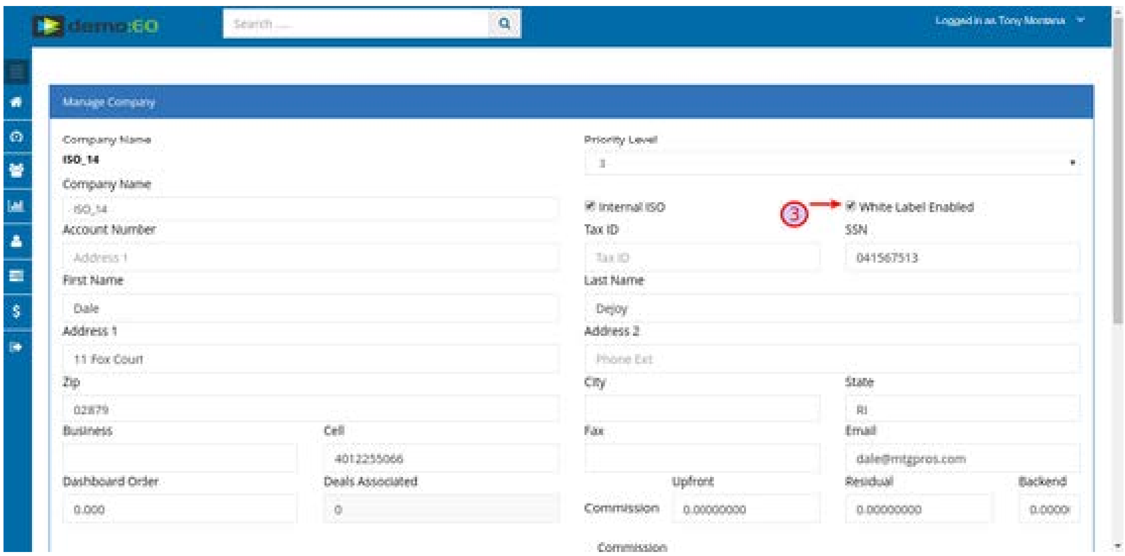
This guide outlines typical steps and helps locate sections on the system to setup white label partner.

1. Setup ISO as whitelabel partner :

1. Click on “Manage Companies “ on the left menu under “Users” .

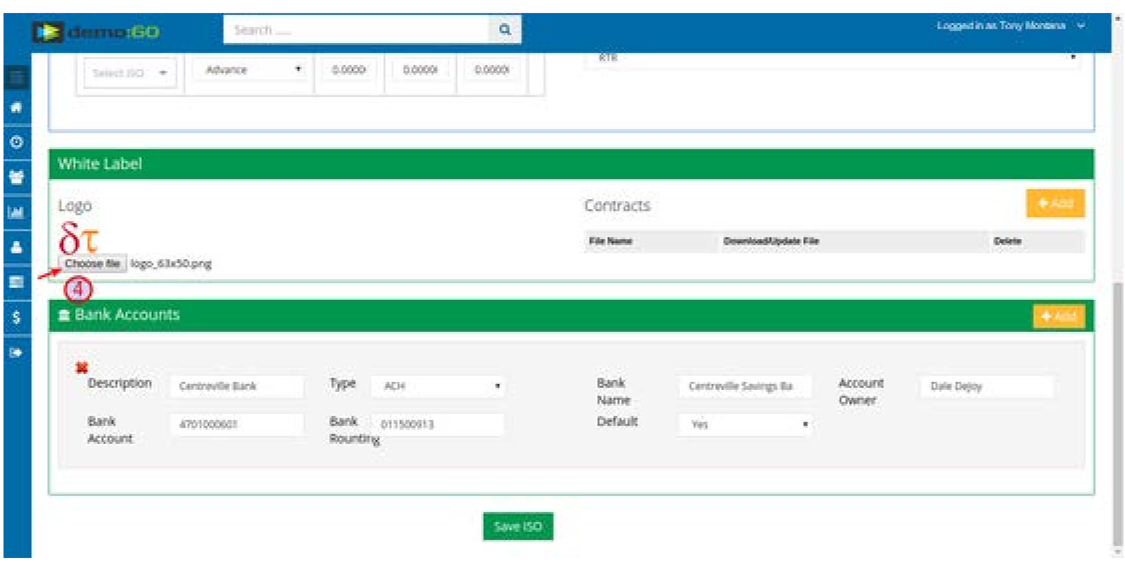
2. Click “Edit” button for selected ISO in order to link white label .

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.



Add Logo with white labeled ISO

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



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

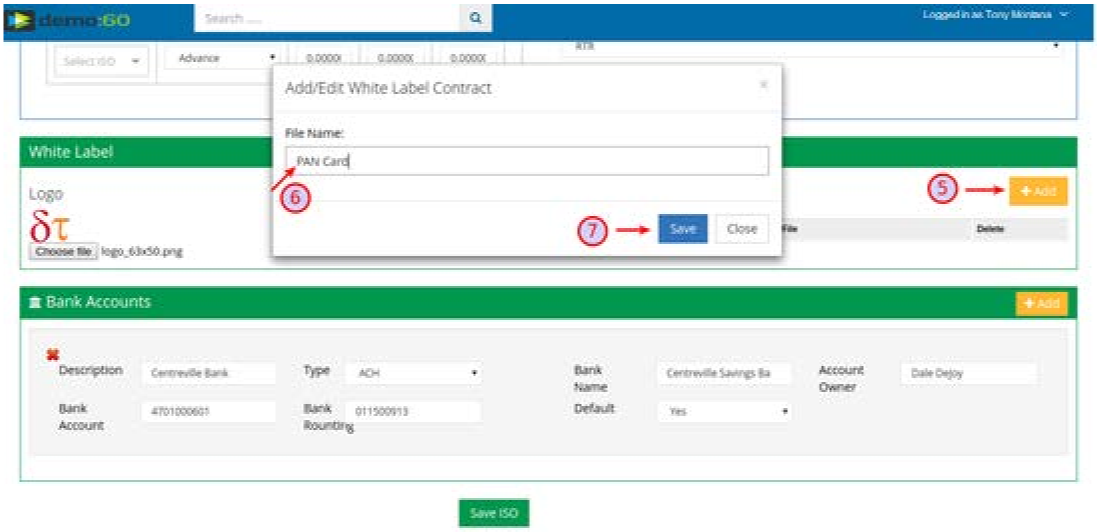
5. Click on “Add” button to add contracts for particular white labeled ISO.

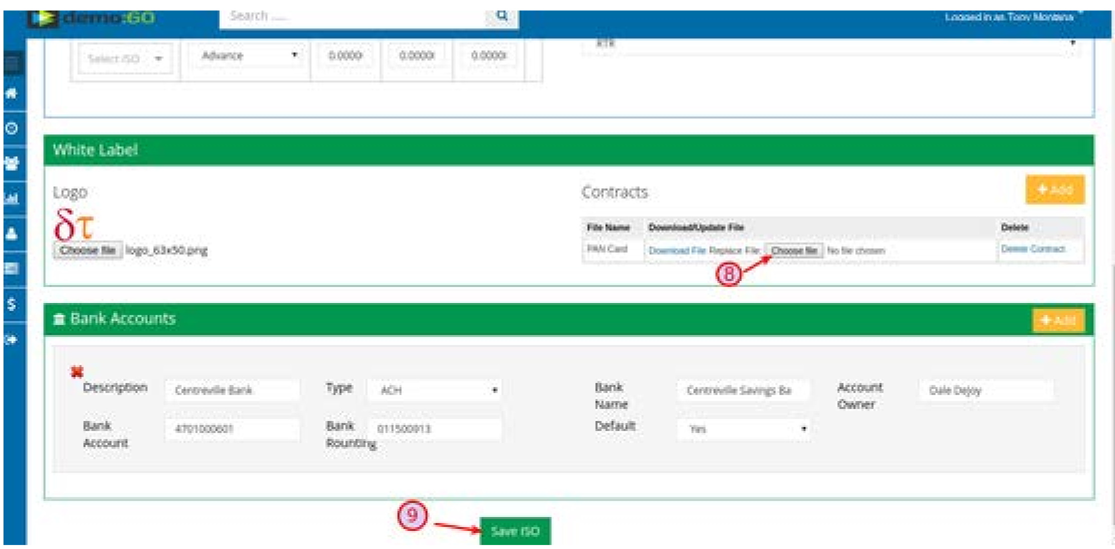
6. Enter file name for the contract .

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.





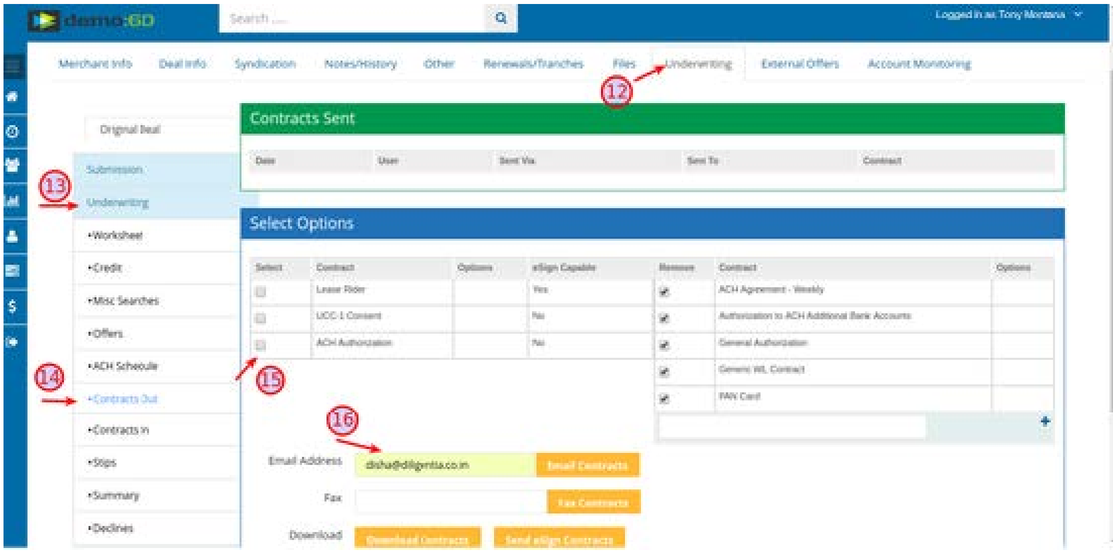
2. Link white labeled ISO with lead :

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.



3. Bank Transactions Processing - ACH Descriptor

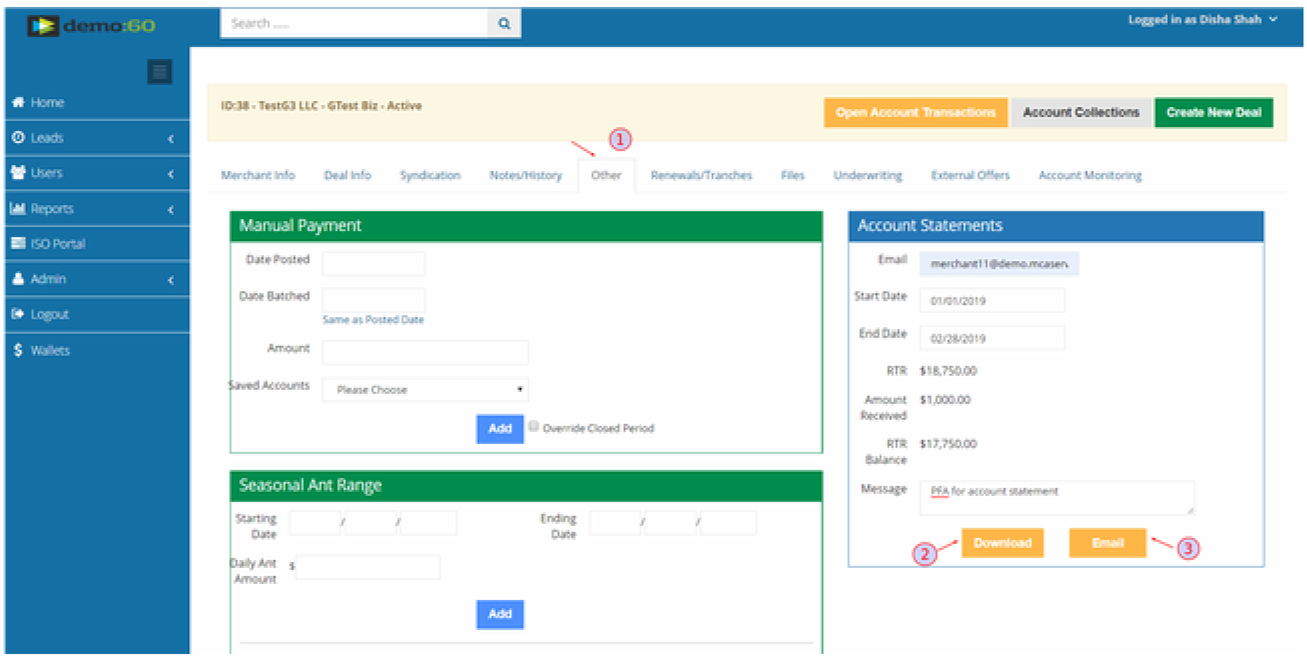
1. Set up ACH Descriptor with the Processing Company
2. IT/Server Admin integrates ACH Descriptor with ACH Schedules
3. Create / Edit ACH schedule on deal with Descriptor representing the Whitelabel partner

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.



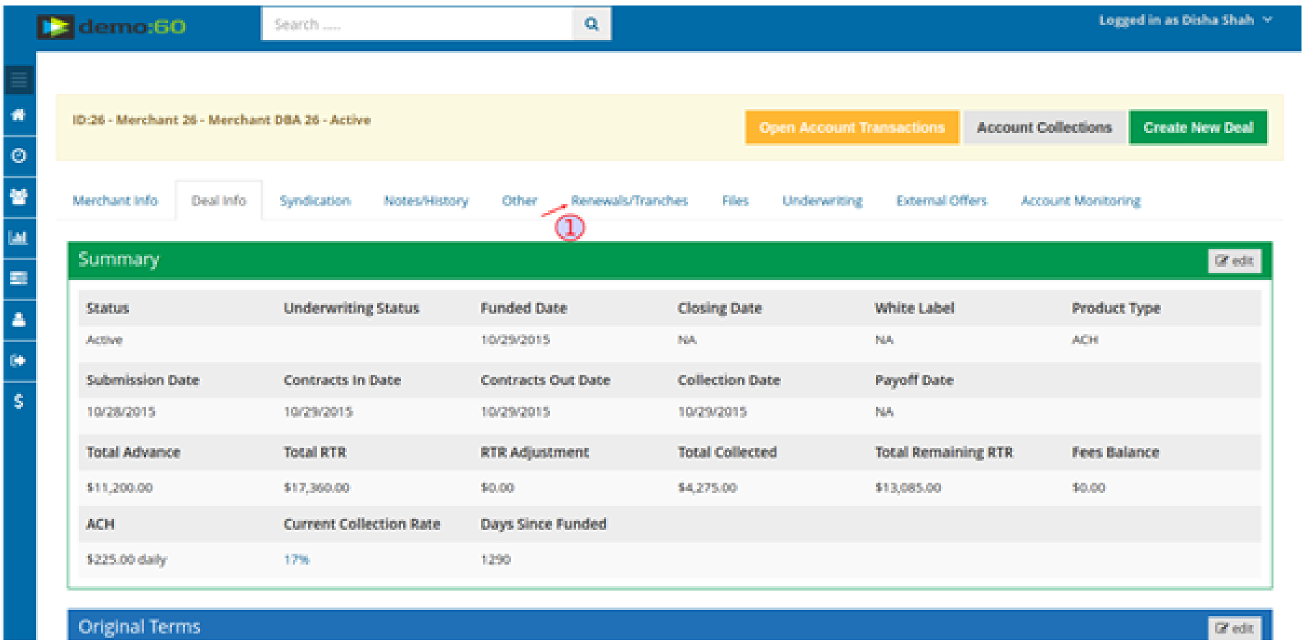
Renewals

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

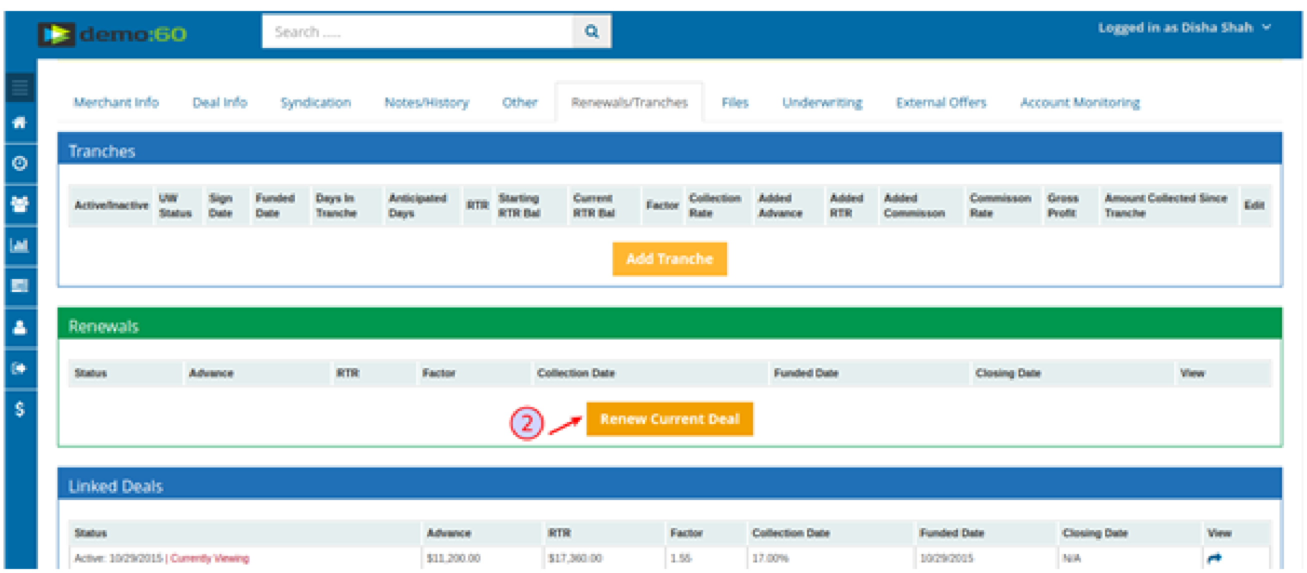
1. Creating Pre-Renewal
2. Activating the Pre-Renewal

Steps to Create Pre-Renewal:

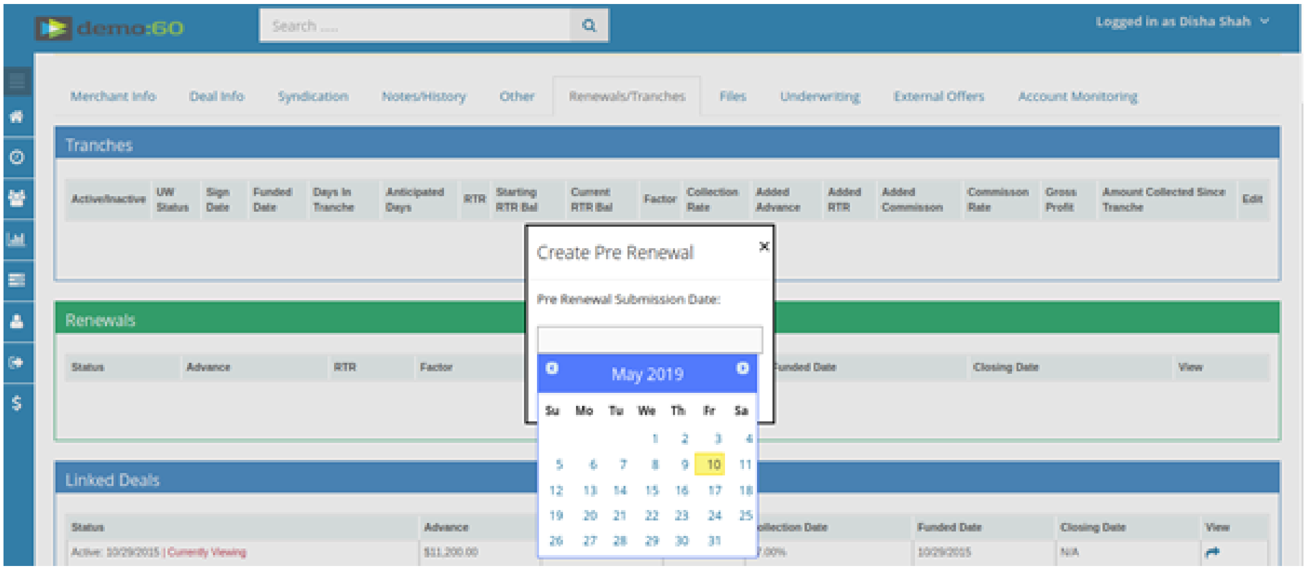
- On the account report page, click Renewals/Tranches as outlined below.



- Click on “Renew Current Deal”.

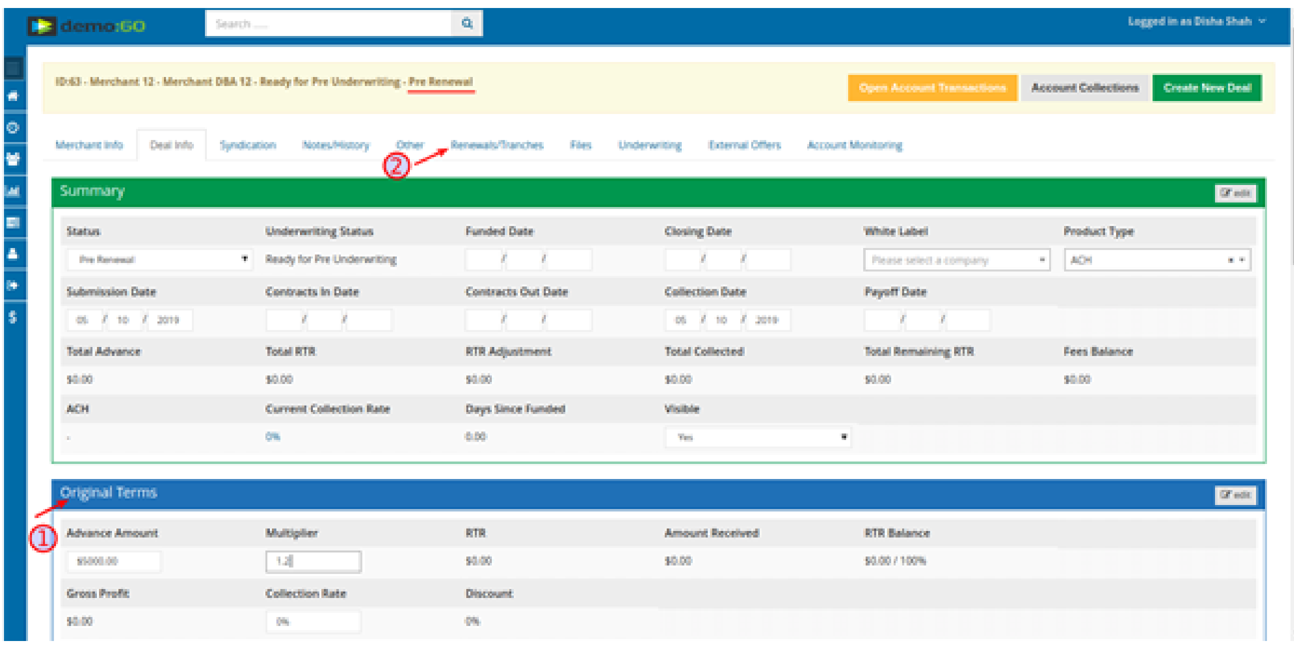


- Select Pre-Renewal Submission Date to renew the deal

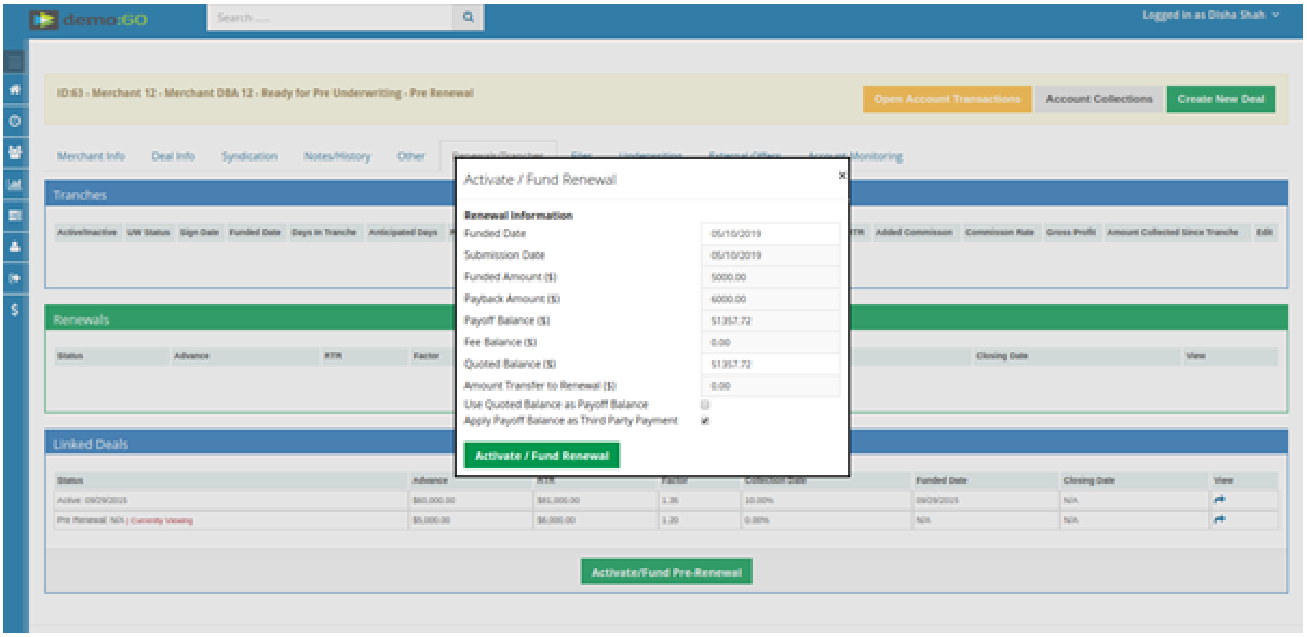


Steps to Activate Pre-Renewal

- 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.

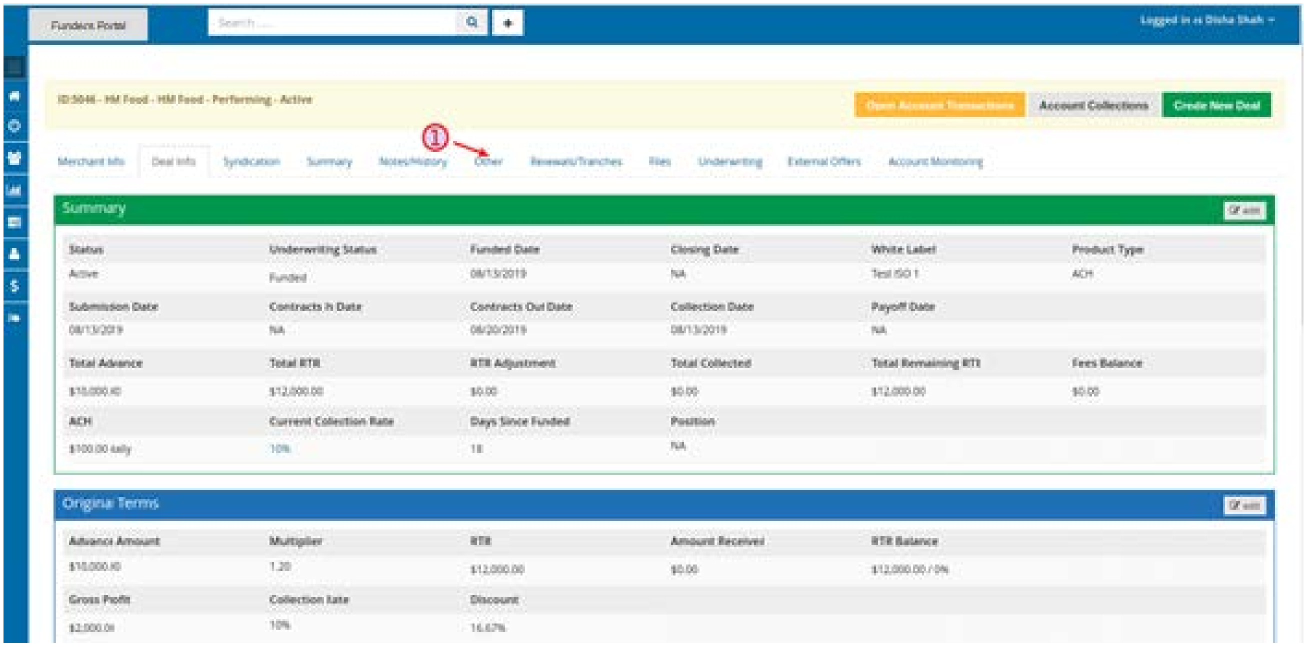


Logged in as Disha Shah
ID:63 - Merchant 12 - Merchant DBA 12 - Ready for Pre Underwriting - Pre Renewal
Open Account Transactions
Account Collections
Create New Deal
Merchant Info
Deal Info
Syndication
Notes/History
Other
Tranches
Renewals
Linked Deals
Activate / Fund Renewal
Renewal Information
Funded Date
05/10/2019
Submission Date
05/10/2019
Funded Amount ($)
5000.00
Payback Amount ($)
6000.00
Payoff Balance ($)
51357.72
Fee Balance ($)
0.00
Quoted Balance ($)
51357.72
Amount Transfer to Renewal ($)
0.00
Use Quoted Balance as Payoff Balance
Apply Payoff Balance as Third Party Payment
Activate / Fund Renewal
Activate/Fund Pre-Renewal

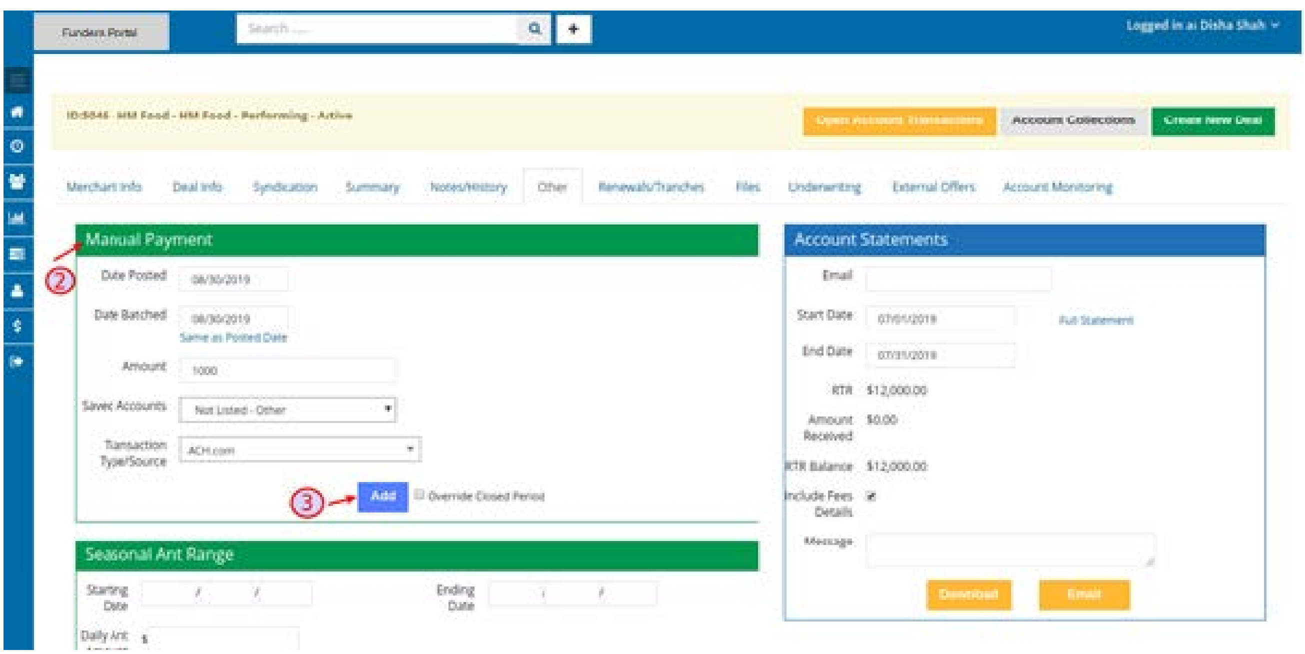
Manual Payments

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

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

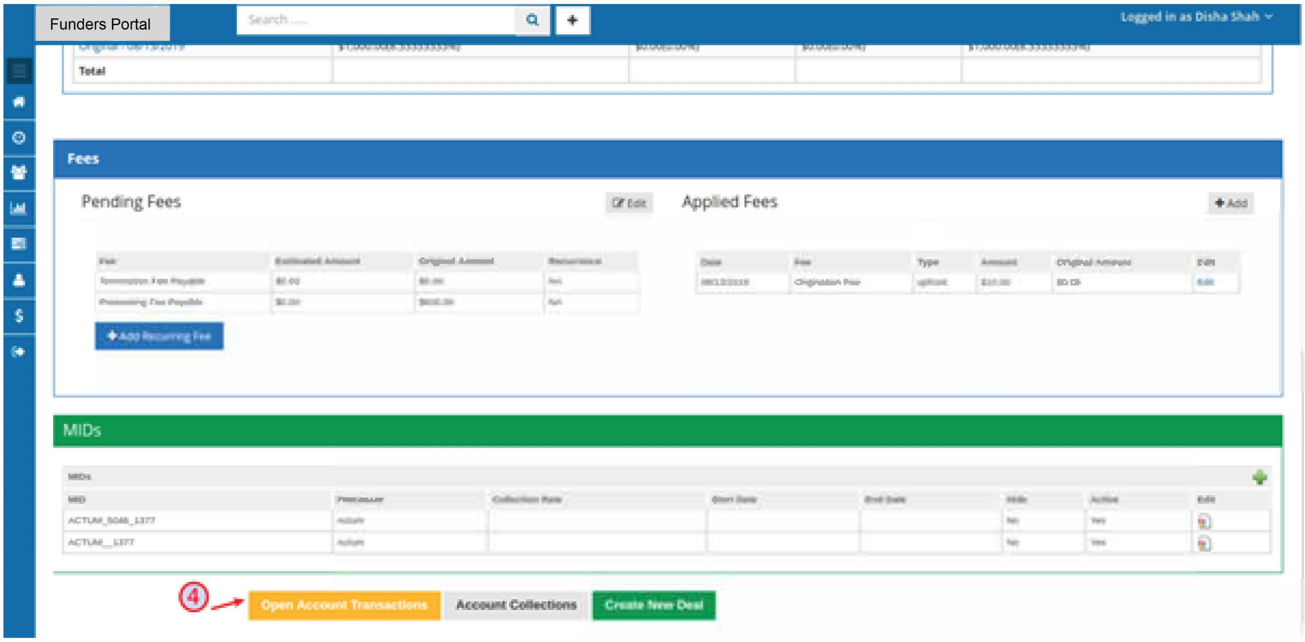


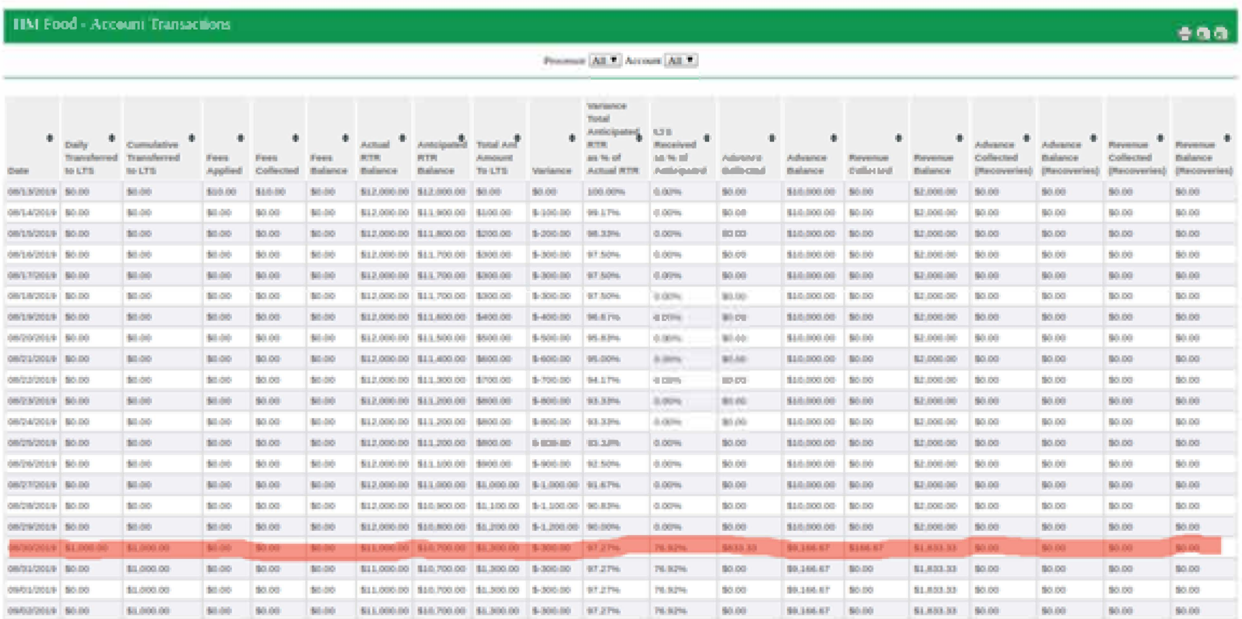
- To add a manual payment to deal, enter the dates, amount and choose the account type.
- Click “Add” in order to save manual payment on the current deal as outlined below.



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

as highlighted below.


Funders Portal
Search ...
Logged in as Disha Shah
Total
Fees
Pending Fees
Edit
Applied Fees
Add
Add Recurring Fee
MIDs
ACTUM_5046_1377
ACTUM__1377
4
Open Account Transactions
Account Collections
Create New Deal


HM Food - Account Transactions
Date
Daily Transferred to LTS
Cumulative Transferred to LTS
Fees Applied
Fees Collected
Fees Balance
Actual RTR Balance
Anticipated RTR Balance
Total Amt To LTS
Variance
Advance Balance
Revenue Collected
Revenue Balance
Advance Collected (Recoveries)
Advance Balance (Recoveries)
Revenue Collected (Recoveries)
Revenue Balance (Recoveries)

Queues

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

Queue	Objective	Status
Account Monitoring	• 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	• Simplify and review the underwriting process across deals • Provide workflows for pre-funding follow ups and communication	Completed
Syndication Payouts	• ACH approval queue for paying out to Syndication Partners from the wallet	In Development
Funding	• 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 return_count / 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 return_count / 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

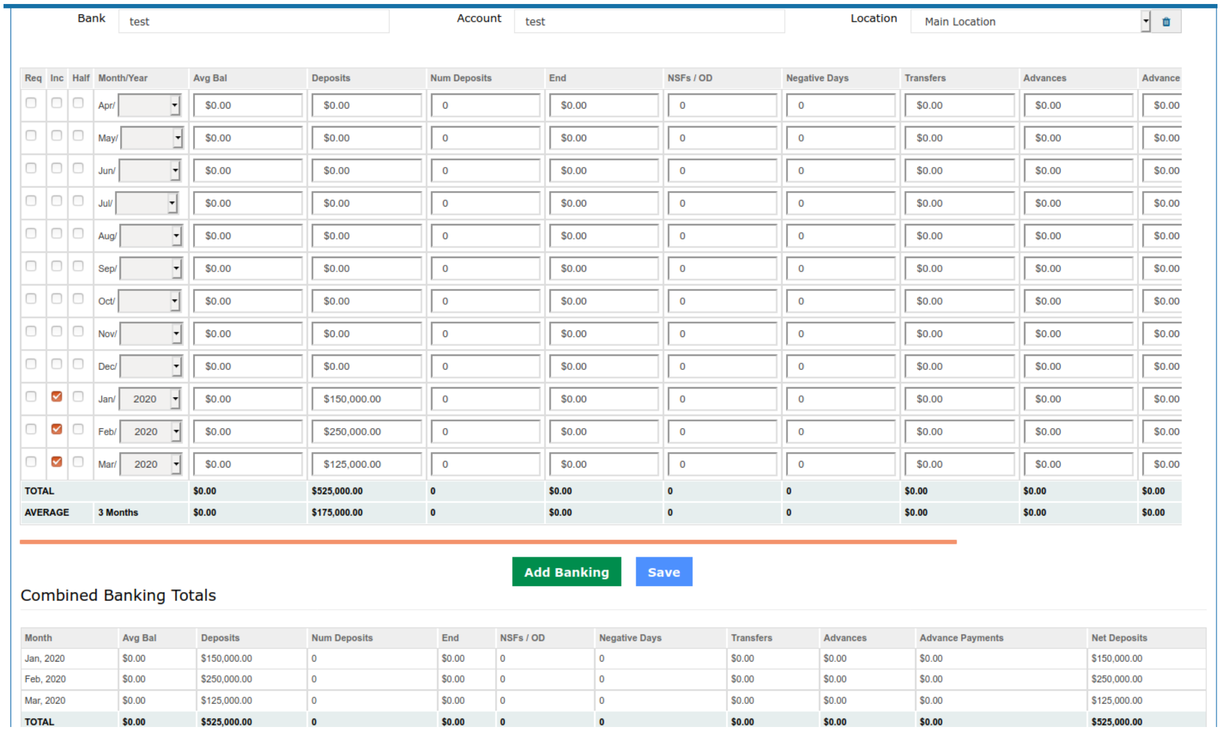
       Set "group" to department if it isn't already (the existing ones won't have). There are 2 "Groups": "Account Monitoring" and "Underwriting".
2. Set up Assignments/Delegations:
    a. Admin > Account Monitoring > User assignment

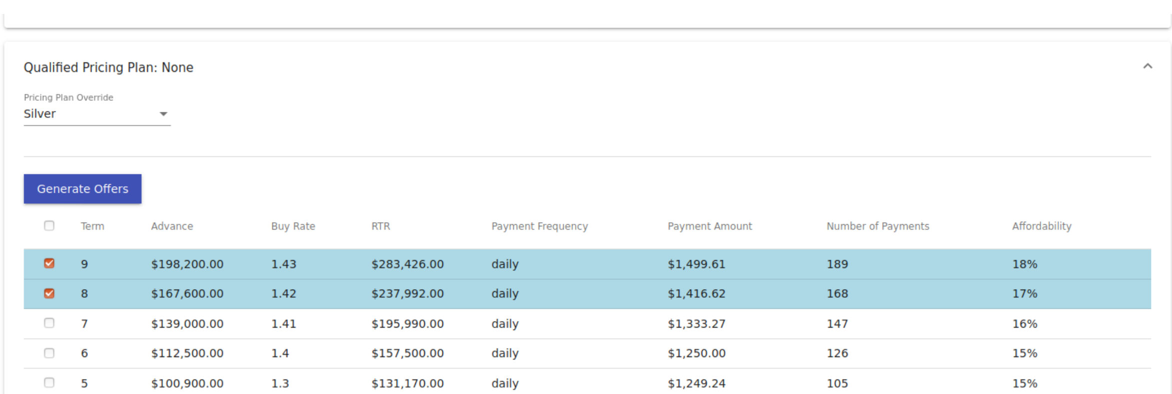
       Add assignment under department. Example Collector under Department: Collections
3. Manage users > edit > set department on the user
    a. Move a user under a department
4. Under Deal's page, under "Account Monitoring" section, user will be able to assign the deal to users who are under departments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

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. 

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 stips 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

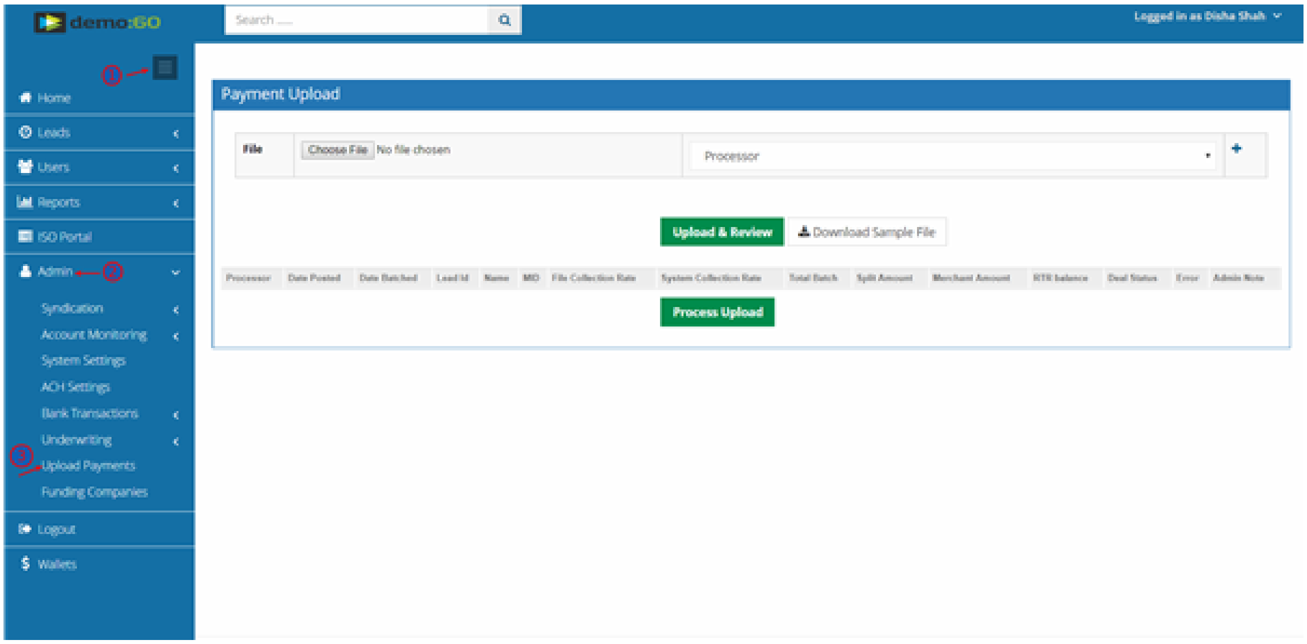
Payments Upload

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

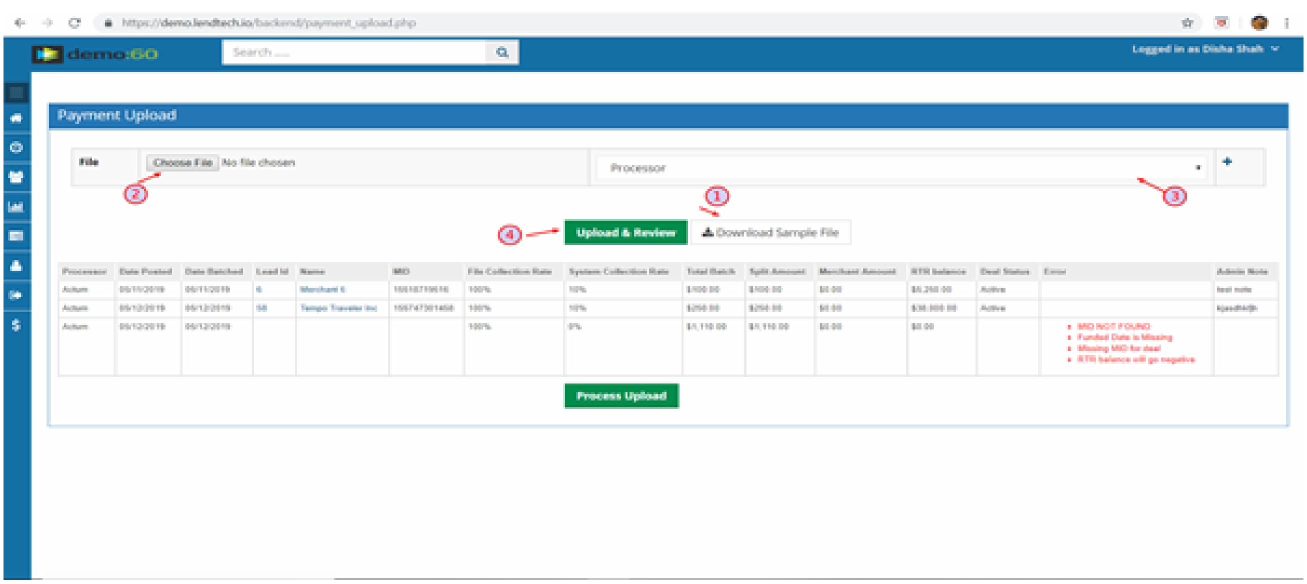
1. Upload & Review file
2. Process Uploaded file

Steps to Upload & Review file :

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

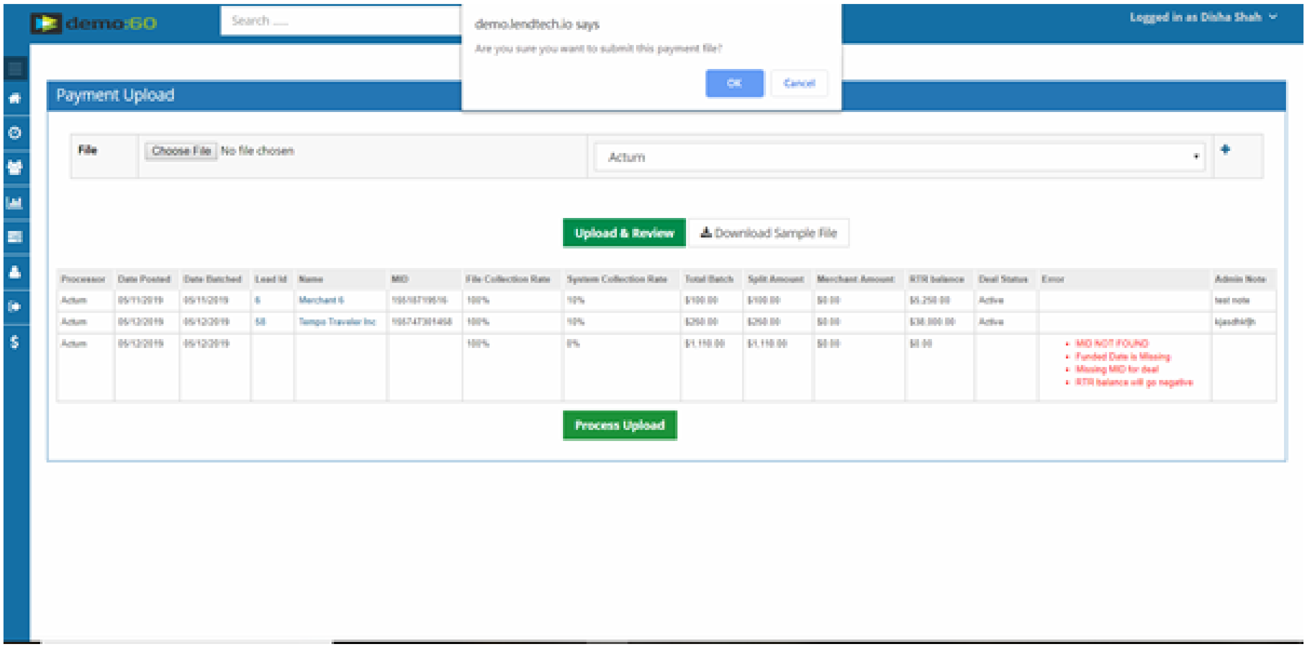


- On the payment upload section , Download and use sample file as a reference to create your own payment upload file .
- There are MID and total batch amount columns in the sample file . User requires either MID or Lead ID information.Use MID if you don't have Lead ID. Total batch amount column is only 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.



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