

COMPASSWAY

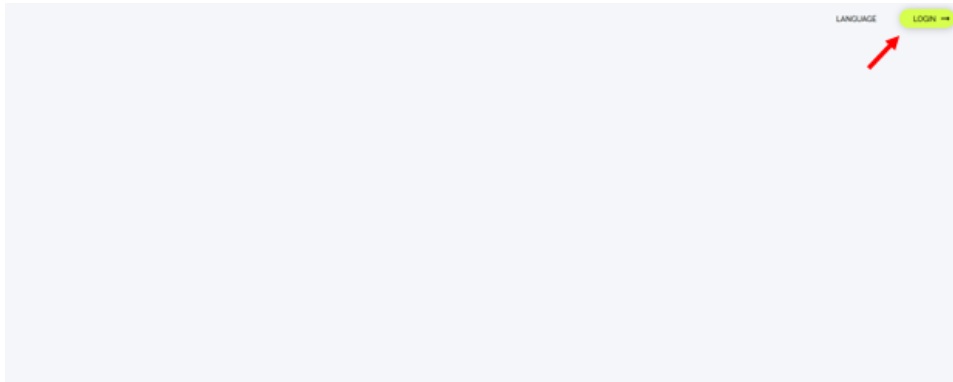
How To Articles

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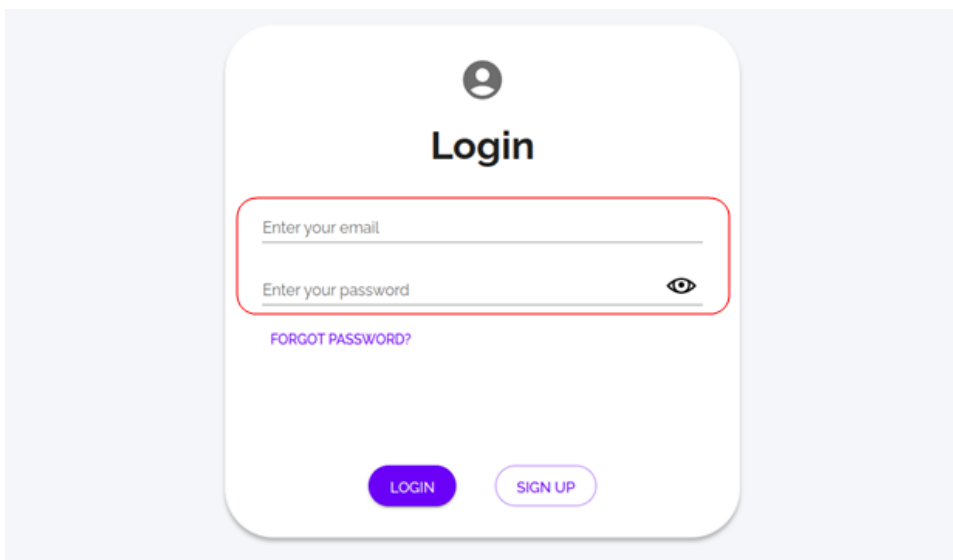
How to log in to COMPASSWAY

To log in into the system user has to go to authorization page by clicking “LOGIN” button.

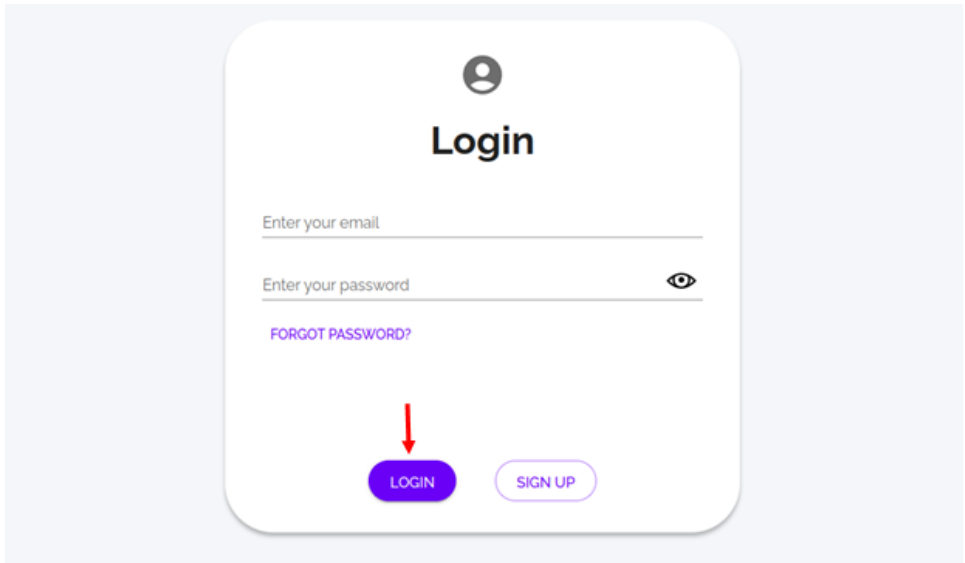


Client needs to enter his contact data on authorization page for log in to the system:

- Email
- Password

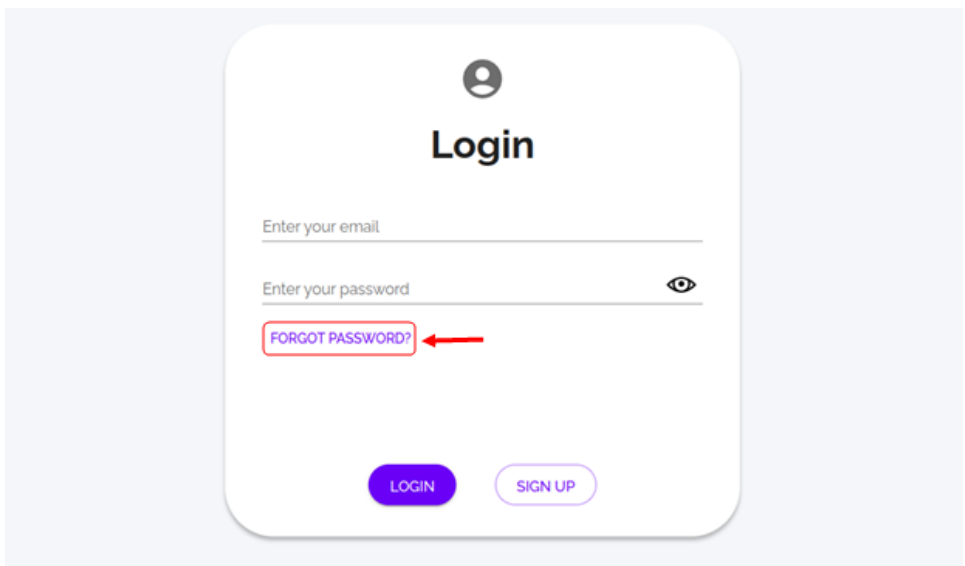


After that user must click the “LOGIN” button.

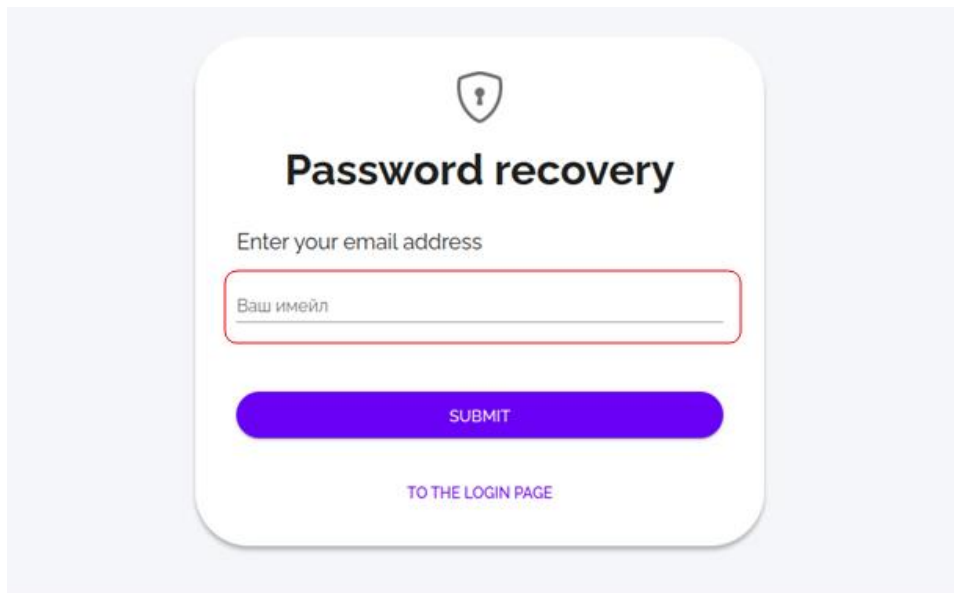


In that way user has logged in to the COMPASSWAY system.

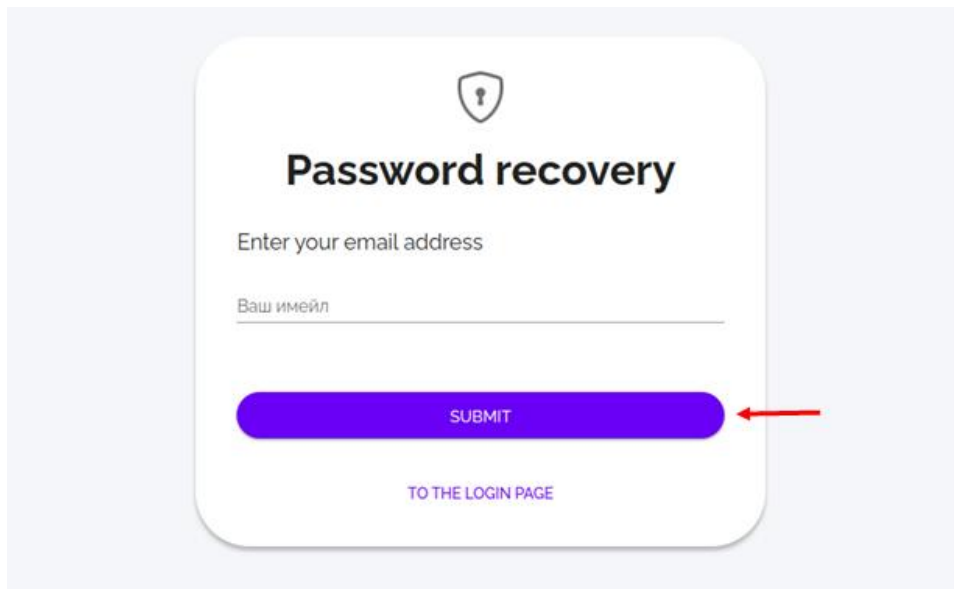
If the user has forgotten the password, he has to recover it. For this purpose, user has to click the "FORGOT PASSWORD?" button.



After clicking mentioned button, the service will redirect the user to recovering password page, where he has to enter his email, which corresponds to his account.



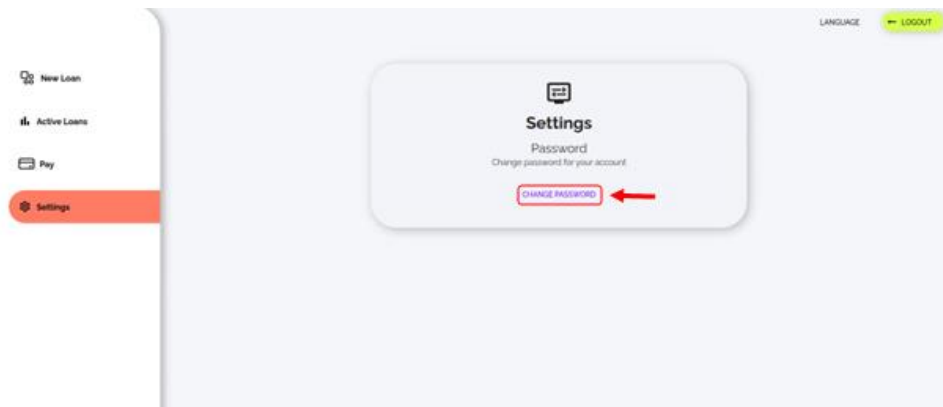
After previous step user needs to click the “SUBMIT” button.



As a result, the service will send a letter to the user’s email address with instructions how to recover his/her password. If the user carried out all instructions correctly, he/she will recover his/her password for successful authorization into the system.

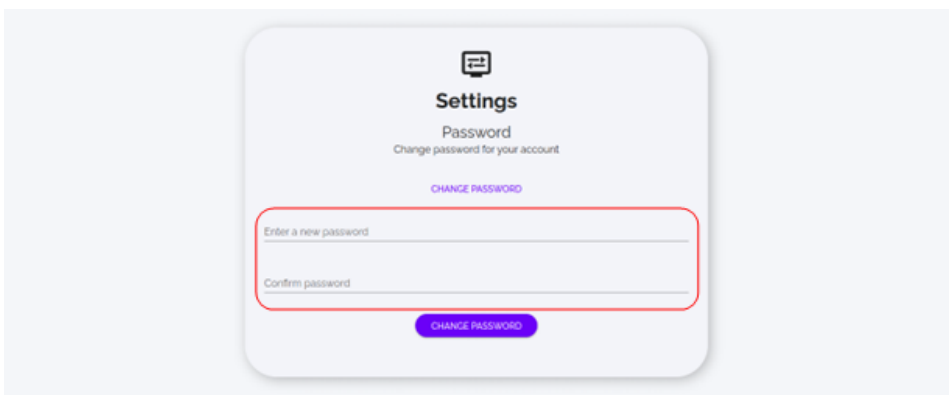
How to change passwords in COMPASSWAY

If the user needs to change his/her current password, he/she can do it at the Settings tab. To do this, user must click the “CHANGE PASSWORD” button.



This manipulation expands the section, and the client can see two forms, that must be filled to change the password. These sections are:

- Enter a new password
- Confirm password



After the fields were filled, the client must click “CHANGE PASSWORD” button to change the password decisively.



Settings

Password

Change password for your account

[CHANGE PASSWORD](#)

Enter a new password

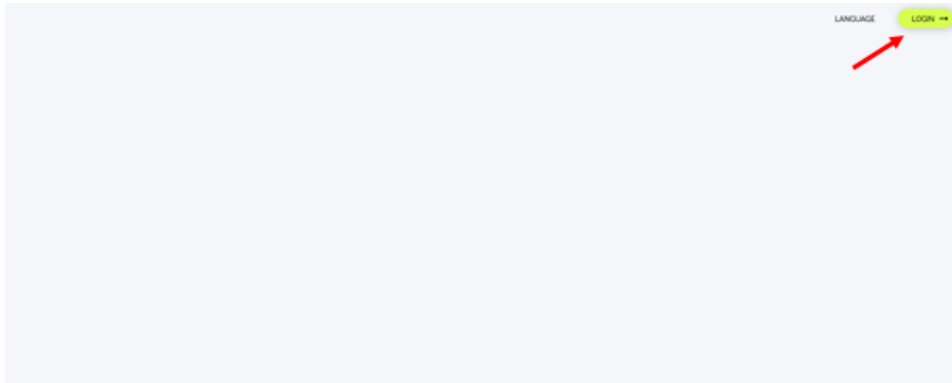
Confirm password

[CHANGE PASSWORD](#)

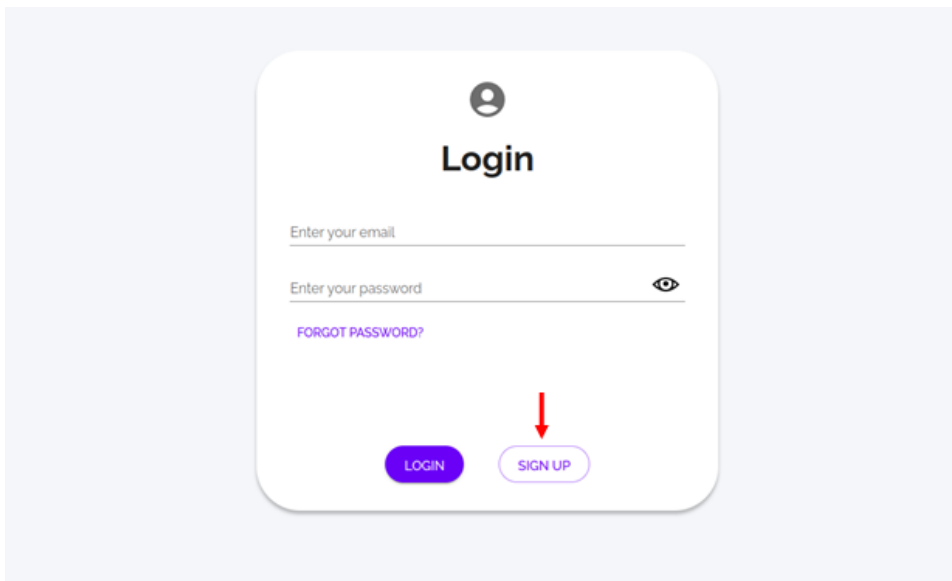


How to sign up to COMPASSWAY Client

Registration at the system requires going to the main application's page and after that clicking the "LOGIN" button:



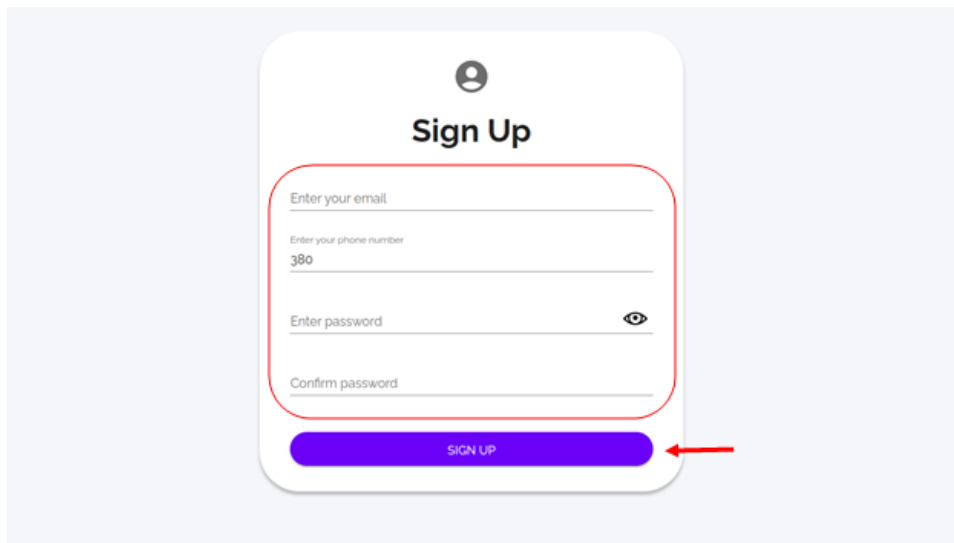
After that the client will be redirected to authorization page. At mentioned page client can go through authorization process or start the registration process by clicking "SIGN UP" button:



Client has to input his contact information for registration:

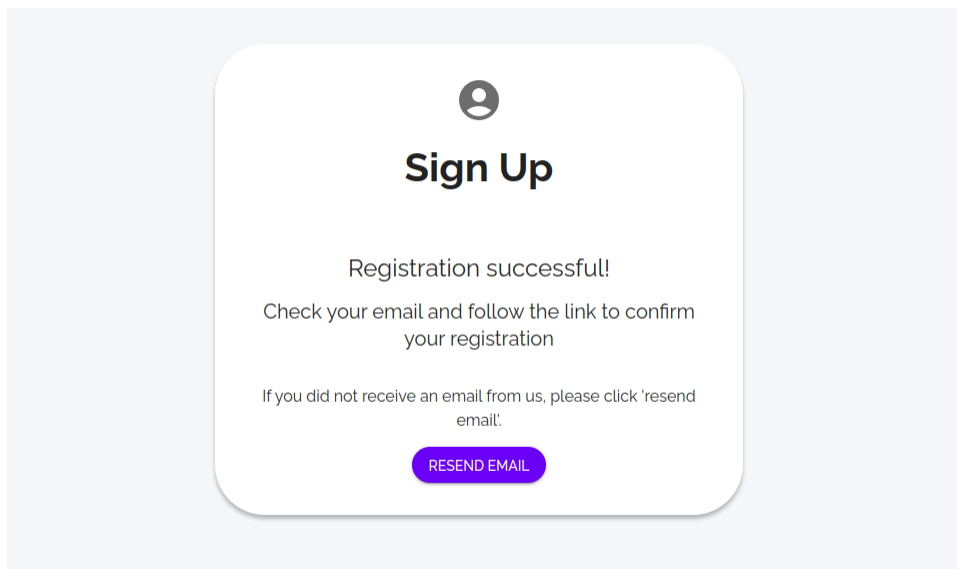
- Email
- Phone number
- Password
- Confirm password (the same password as entered below)

After input of required information user has to finish registration process by clicking "SIGN UP" button.



The image shows a mobile-style sign-up form titled "Sign Up" with a person icon. The form contains four input fields: "Enter your email", "Enter your phone number" (with "380" entered), "Enter password" (with an eye icon for visibility), and "Confirm password". A red rounded rectangle highlights these four input fields. Below the fields is a purple button labeled "SIGN UP". A red arrow points to the right side of this button.

After that user will see the following notification:



The image shows a notification screen titled "Sign Up" with a person icon. The text on the screen reads: "Registration successful!", "Check your email and follow the link to confirm your registration", and "If you did not receive an email from us, please click 'resend email'.". At the bottom, there is a purple button labeled "RESEND EMAIL".

As can be seen from this notification, the client must check up his mailbox and follow the link from the message to end up registration, or, if the message wasn't be sent, the client needs to click "SEND EMAIL" and checkup his/her mailbox again.

In this way registration process has been successful and since than user can go through authorization process to interact with system on his name.

How to sign up to COMPASSWAY Commerce

To interact with COMPASSWAY system as a commerce, user has to go through the commerce integration process. Mentioned process consists of a commerce personal account creation, which gives a possibility to initialize loan agreements with clients and to view a personal history of loan agreements.

The process of offline-shop integration consists of following steps:

- Commerce agent wants to use a COMPASSWAY platform
- He/she contacts COMPASSWAY support team
- Support team creates a Commerce personal account for it and gives the agent login and password for verification process
- He/she goes through familiarization process with personal account
- The Commerce team can use the COMPASSWAY functionality for Commerce's clients

The process of online-shop integration consists of following steps:

- Commerce agent wants to use a COMPASSWAY service
- He/she contacts COMPASSWAY support team
- Support team creates a Commerce personal account for it and gives the agent login and password for verification process
- Support team gives a documentation for COMPASSWAY integration into online-shops to Commerce agent (API-documentation, that is a technical instruction of interaction with COMPASSWAY system by using API)
- After the process of integration is finished, the Commerce team can use the COMPASSWAY functionality for Commerce's clients

How to sign up to COMPASSWAY Lender

To interact with COMPASSWAY as a Lender, following procedure is needed:

- Lender signs a contract
- Lender provides legal information and drafts of its loan agreements to the COMPASSWAY team
- COMPASSWAY team deploys the server with the documents the Lender needs
- COMPASSWAY team registers integration accounts of external sources
- COMPASSWAY team provides login/password of superuser

How to create new loan applications in COMPASSWAY Client

Within the process of signing a loan agreement, client has to choose general term of the credit at the page that client will be redirected to from the New Loan tab.

The screenshot displays a 'Welcome!' screen with a progress bar at the top containing three steps: 'Select loan terms' (active), 'Create an account', and 'Fill application form'. Below the progress bar is a form with two columns: 'Credit product' and 'Region'. The 'Credit product' column has a dropdown menu labeled 'Select product'. The 'Region' column has a dropdown menu. Below these are 'Loan amount' and 'Term' sections, each with a slider and a '\$' symbol. The 'Repayment period' section shows 'Approximate payment: \$0'. At the bottom are two buttons: 'Enter promo code' and 'CONFIRM PROMO CODE'. To the right of the form is a dark blue summary panel with the following text: 'Principal \$ 0.00', '+', 'Interest \$ 0.00', '+', 'Commission \$ 0.00', 'Total \$ 0.00', and 'APR 0 %'.

Then, he/she will be redirected to login page to complete the verification process. After that the loan agreement will be assigned to the client.

After this procedure the tab with current loan agreement will appear at client's account. Client has to fill the application form for the loan agreement at the mentioned tab by going through the following steps:

1. [Credit application](#)
2. [Payment graphic](#)
3. [Application form](#)
4. [Bank card information](#)
5. [Agreement](#)

The screenshot shows a user interface for a loan application. On the left, there is a sidebar with options: 'New Loan', 'Active Loans', 'Pay', and 'Settings'. The main content area has a progress bar with five steps: 'Credit application' (selected), 'Payment graphic', 'Application form', 'Bank card information', and 'Agreement'. Below the progress bar is a table with the following data:

Date	Days between	Payment amount	Principal	Interest	Commission
30-09-2022	30	705.48	500	205.48	0
30-10-2022	30	705.48	500	205.48	0
30-10-2022	31	702.33	500	202.33	0
Total	-	2123.29	1500	623.29	0

Below the table is a 'NEXT' button. In the top right corner, there are links for 'LANGUAGE' and 'LOGOUT'.

Credit application

Credit application form consists of defining credit terms and verification process.

At first step user can specify following characteristics at his/her preferences:

- Product name
- Region
- Loan amount
- Term

Also, user can enter a promocode if he/she has one.

Current page also displays a calculator for criteria that user chooses. Values at the calculator changes as user modifies criteria.

The screenshot shows a credit application form with a calculator. The form has three steps: 'Select loan terms', 'Create an account', and 'Fill application form'. The 'Select loan terms' step is active. It includes a 'Credit product' dropdown menu (set to 'Consumer Loan') and a 'Region' dropdown menu (set to 'Poznan'). Below these are sliders for 'Loan amount' (ranging from \$100 to \$2000, currently at \$1500) and 'Term' (ranging from 1 month to 3 months, currently at 3 months). The 'Repayment period' is set to 'Monthly' and the 'Approximate payment' is \$708. There are input fields for 'Enter promo code' and 'CONFIRM PROMO CODE'. A 'CREATE ACCOUNT' button is at the bottom. On the right, a calculator displays the following values:

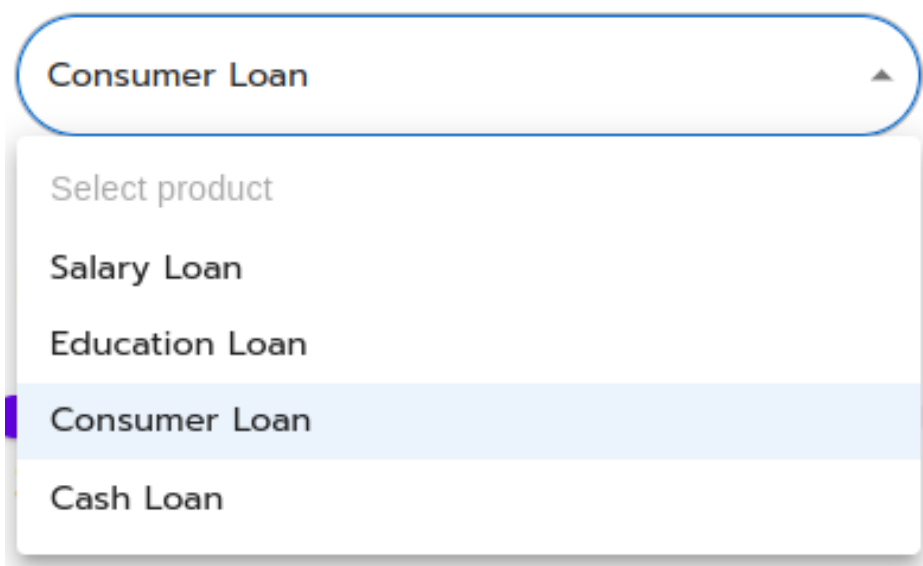
- Principal: \$ 1500.00
- Interest: \$ 623.29
- Commission: \$ 0.00
- Total: \$ 2123.29
- APR: 163.06 %

First parameter is a credit product. User can choose one of the products listed in drop-down menu. The products are:

- Consumer Loan
- Salary Loan
- Education Loan
- Cash Loan

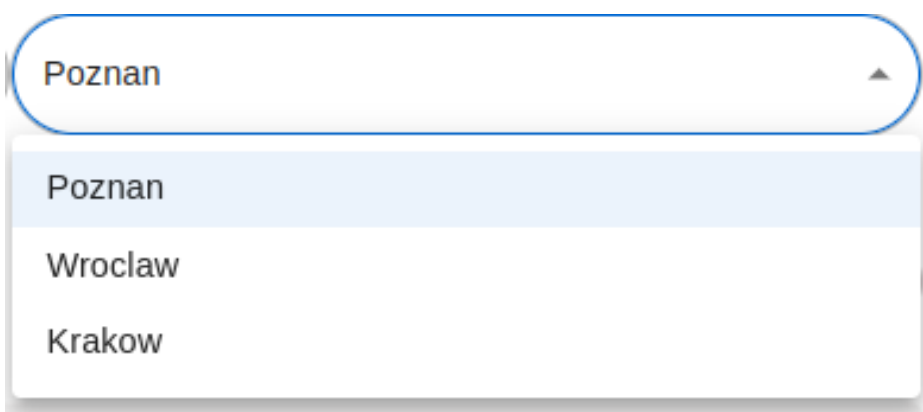
If user selects *Consumer Loan*, he/she can get from 100\$ to 2000\$ at the period 1-3 months. *Salary Loan* can give a client from 1\$ to 1000\$ for 1-2 years. As for *Education Loan*, it can be 500\$ to 10000\$ for 1-2 years. *Cash Loan* can be applied for 1 month for 100\$ - 3000\$.

Note: All figures used in this paragraph are examples. Parameters of products can be set up by a system administrator.



A screenshot of a web application's dropdown menu. The menu is open, showing a list of loan products. The current selection is "Consumer Loan". The options are: "Select product", "Salary Loan", "Education Loan", "Consumer Loan" (highlighted with a blue bar), and "Cash Loan".

Region is necessary to specify the client's region, for example:



A screenshot of a web application's dropdown menu for region selection. The menu is open, showing a list of regions. The current selection is "Poznan". The options are: "Poznan" (highlighted with a blue bar), "Wroclaw", and "Krakow".

As was mentioned before, Loan amount and Term depends on the product that client chooses. He/she can move the slider to set the needed values or simply enter them at the section above the slider.

Loan amount \$ 1500

\$ 100 \$ 2000

Term Months ▾ 3

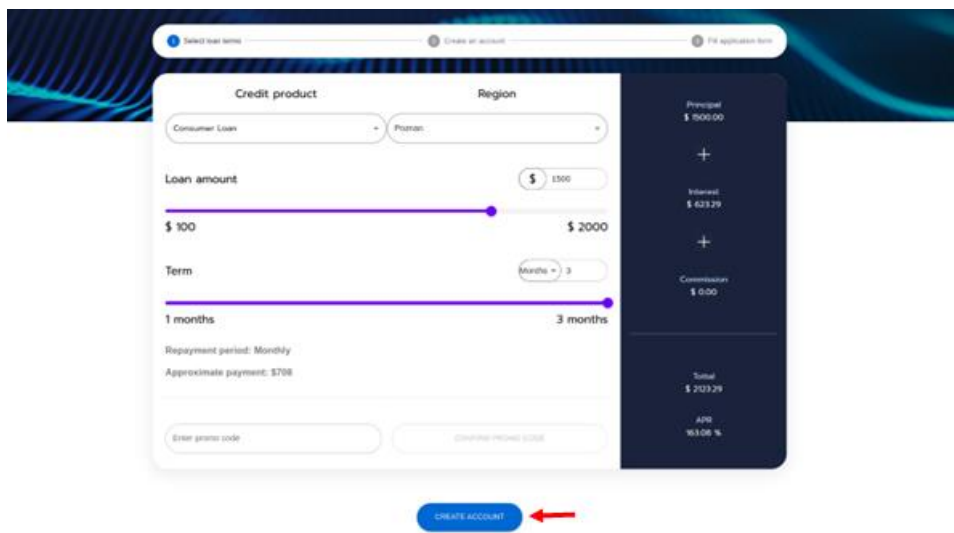
1 months 3 months

Repayment period: Monthly

Approximate payment: \$708

If the client has a promocode, he/she can enter it at the above field. Also, he/she needs to click “CONFIRM PROMO CODE” button. Promo code changes usual parameters of a credit product depending on promo code settings.

After selection of the required parameters, user has to click “CREATE ACCOUNT”. It redirects him/her to the “Log in” page.



At the “Log in” page user has to enter his email and password to enter the system, if he/she has been registered before. Or go through the registration process, if not.

Payment graphic

Payment graphic is shown at the Client's account, after redirection to COMRASSWAY platform from previous step.

Payment graphic is a table that shows to Client the payments that he/she must make to close the loan. The table has following structure:

- Date

Shows the dates that payments must be made.

- Days between

Shows the number of days between payments dates.

- Payment amount

Shows total amount that must be paid in a date.

- Principal

Shows the principal that must be paid in a date.

- Interest

Shows the interest that must be paid in a date.

- Commission

Shows the commission that must be paid in a date.

Date	Days between	Payment amount	Principal	Interest	Commission
30-09-2022	31	705.48	500	205.48	0
30-10-2022	30	705.48	500	205.48	0
30-11-2022	31	712.33	500	212.33	0
Total	-	2123.29	1500	623.29	0

Application form

After user logged in to the system, the tab "Loan application" appears. It has the application form to the last filed application. At this point user must enter his/her personal information, which consists of different fields. The amount of information for client's loan application can vary depends on selected product and Lender's needs in different pieces of it.

For example, user must enter his/her **Personal information** that consists of following fields:

- Last name
- First name
- Other name
- Taxpayer identification code
- Date of Birth
- Loan purpose

Fill in the form

Personal information

Last name
Last name

First name
First name

Other name
Other name

Taxpayer identification code
Taxpayer identification code

Date of Birth
mm/dd/yyyy 📅

Loan purpose
Electronic Gadget ▼

First of all, client must enter his/her “Last name”, “First name” and “Other name” (optional) at the following forms:

Last name
Last name

First name
First name

Other name
Other name

After that, user has to enter his/her “Taxpayer identification code”:

Taxpayer identification code
Taxpayer identification code

If the client enters incorrect data to the previous form, he will get a notification like that:

Taxpayer identification code
123

Min 10 symbols

After entering the correct data of taxpayer identification code, user must enter his/her “Date of Birth”:

Date of Birth
mm/dd/yyyy 

He/she can do it by entering the value from keyboard or choosing the correct value from the interface calendar.

If the user enters a year that doesn’t correspond to reality, he/she receives a following notification:

Date of Birth
01/01/1900 
Date cannot be more than 100 years ago

Also, user can’t be younger than 18 years old, otherwise he/she will get the notification:

Date of Birth
01/01/2010 
Minimum age of 18 required

Client must select the “Loan purpose” at the end of Personal information section:

Loan purpose
Electronic Gadget 

The next step is to specify the **Contact information**.

Contact information

Email
client@test.com

Contact phone
380

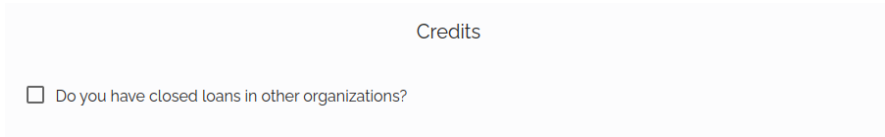
“Email” has been set by default to the one that was entered by user to log in to the system. It can be changed at the following section:

Email
client@test.com

Also, user must define his/her “Contact phone” number.

Contact phone
380

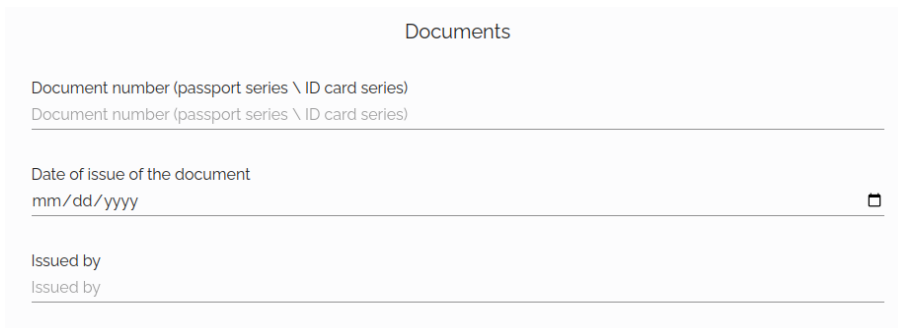
After Contact Information there's a **Credits** section. User must indicate if he/she has closed loans at other organizations.



Credits

Do you have closed loans in other organizations?

The next **Documents** section has a few fields to fill.



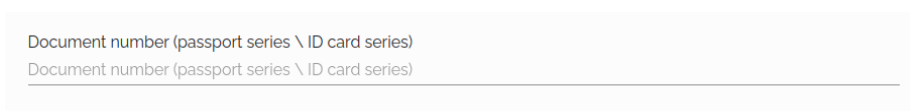
Documents

Document number (passport series \ ID card series)
Document number (passport series \ ID card series)

Date of issue of the document
mm/dd/yyyy

Issued by
Issued by

First field to fill is “Document number (passport series \ ID card series)”:



Document number (passport series \ ID card series)
Document number (passport series \ ID card series)

After that, user must enter the “Date of issue of the document”:



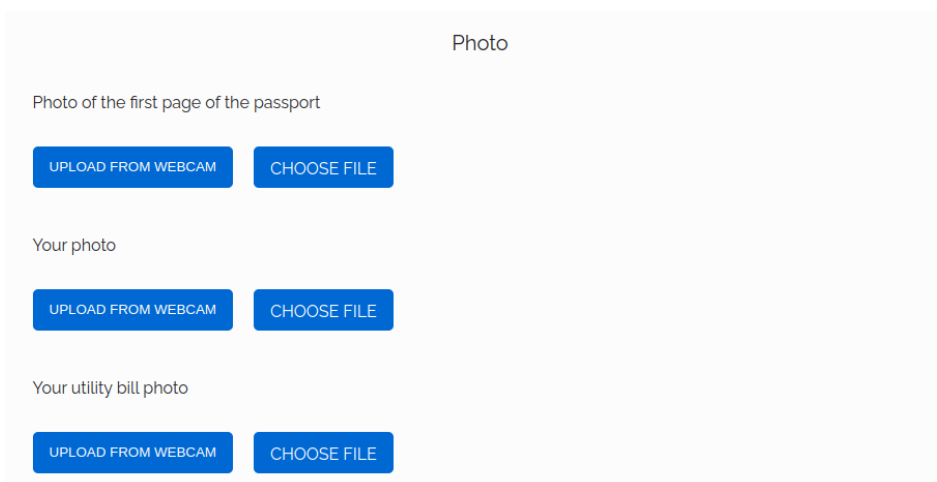
Date of issue of the document
mm/dd/yyyy

And “Issued by”:



Issued by
Issued by

The last section at the page is **Photo**.



Photo

Photo of the first page of the passport

UPLOAD FROM WEBCAM CHOOSE FILE

Your photo

UPLOAD FROM WEBCAM CHOOSE FILE

Your utility bill photo

UPLOAD FROM WEBCAM CHOOSE FILE

All the user needs to do is to click on the “Browse...” button and select his/her real photo. All applications will be verified by the Lender, so to get the loan, the user must place his/her real photo.

After filling all required information, the client has to click the “SAVE” button and go to the next step.

The screenshot shows a section titled "Photo" with three sub-sections: "Photo of the first page of the passport", "Your photo", and "Your utility bill photo". Each sub-section has two blue buttons: "UPLOAD FROM WEBCAM" and "CHOOSE FILE". At the bottom right, there is a purple "SAVE" button with a red arrow pointing to it.

Bank card information

At this step user must enter his/her credit card information, such as:

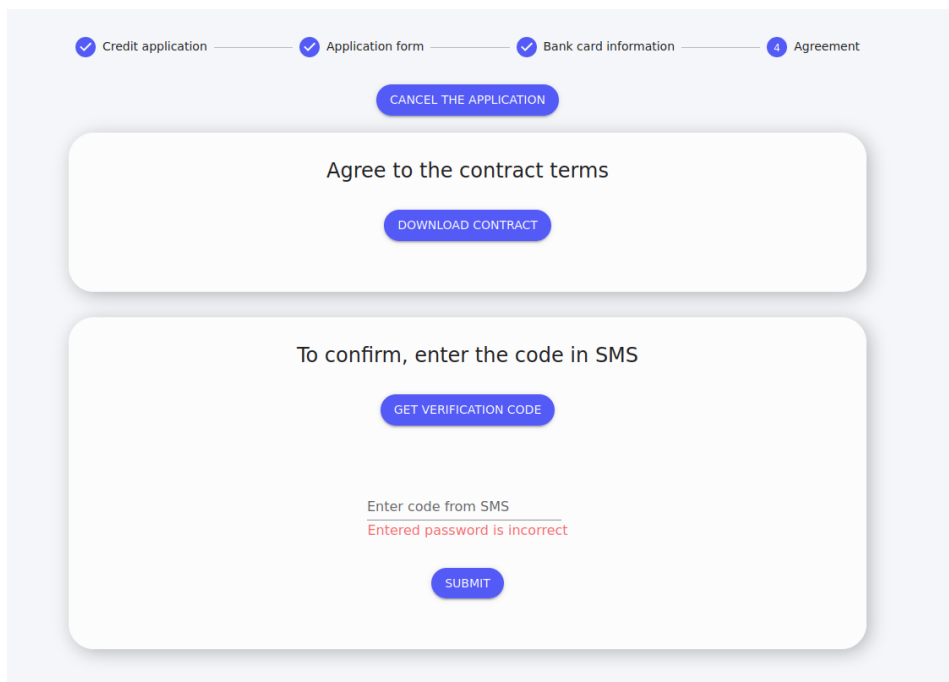
- Card number
- Card holder name

The screenshot shows a progress bar at the top with five steps: "Credit application", "Payment graphic", "Application form", "Bank card information" (current step), and "Agreement". Below the progress bar are two input fields: "Card number" and "Card holder name". Below these fields is a section titled "By clicking «Submit» button below, you agree and certify the following:" followed by four bullet points: 1. Consent to receive either emails, SMS messages or Phone calls from Customer Service Representatives in order to verify your information. 2. Certify that information you have supplied under this loan application is true and correct. 3. By submitting my information, I certify that I am at least 18 years of age and agree to our Terms Conditions and Privacy Policy. 4. Understand that we perform credit check and loan eligibility through credit bureaus and third party services. We do not share your information stored in our database with any third-party services or other affiliates. We only use this information within the duration of the loan and to qualify you and offer specific promotions in the future. Throughout the process, our security measures will keep your information strictly confidential. For more details, review our complete privacy policy. At the bottom is a purple "SUBMIT" button.

This card information will be used to send the sum of the agreement to the client.

Agreement

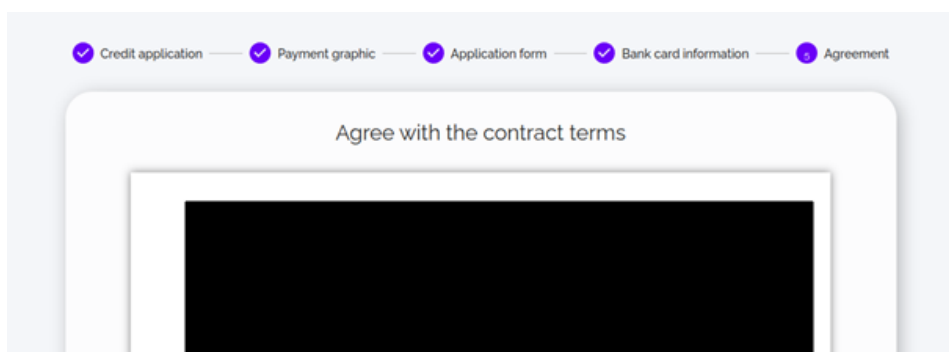
Current step is the last step of the loan application process.



The screenshot shows a progress bar at the top with four steps: 'Credit application', 'Application form', 'Bank card information', and 'Agreement'. The 'Agreement' step is highlighted with a blue circle and the number '4'. Below the progress bar is a 'CANCEL THE APPLICATION' button. The main content area is divided into two sections. The first section is titled 'Agree to the contract terms' and contains a 'DOWNLOAD CONTRACT' button. The second section is titled 'To confirm, enter the code in SMS' and contains a 'GET VERIFICATION CODE' button. Below this button is a text input field with the placeholder 'Enter code from SMS' and a red error message 'Entered password is incorrect'. At the bottom of this section is a 'SUBMIT' button.

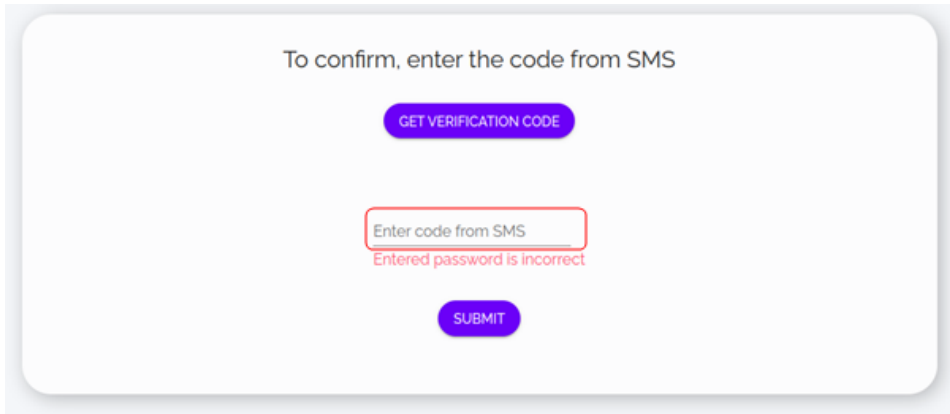
It consists of “Agree with the contract terms” and “To confirm, enter the code from SMS” sections.

Agree with the contract terms section has the full document of the agreement.

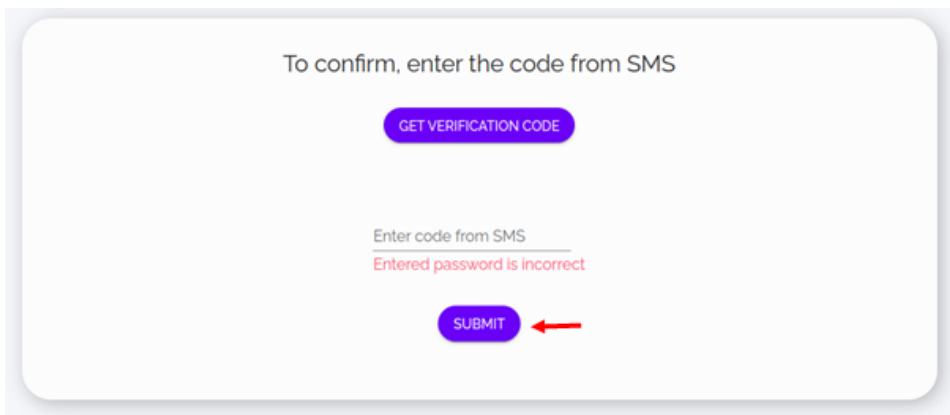


The screenshot shows a progress bar at the top with five steps: 'Credit application', 'Payment graphic', 'Application form', 'Bank card information', and 'Agreement'. The 'Agreement' step is highlighted with a blue circle and the number '5'. Below the progress bar is a section titled 'Agree with the contract terms'. This section contains a large black rectangular area, which is a placeholder for the full document of the agreement.

To confirm, enter the code from SMS section is required for loan agreement verification. To do that, user has to click the “GET VERIFICATION CODE” button and then to enter it to the following form:



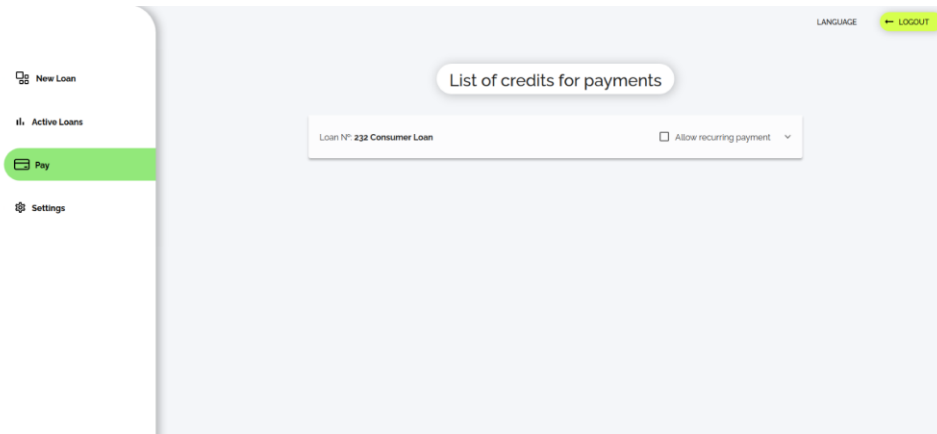
After that client must click the "SUBMIT" button to finish the verification process.



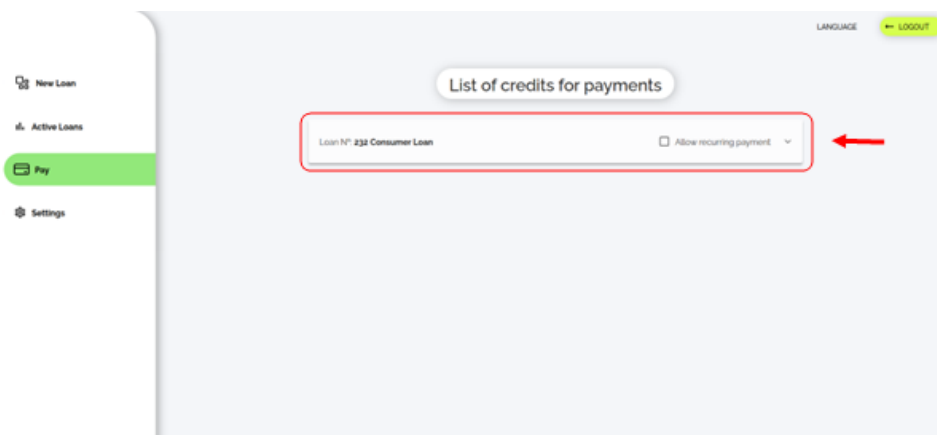
Now the process of loan application is done, and it is sent for processing.

How to pay for a loan in COMPASSWAY Client

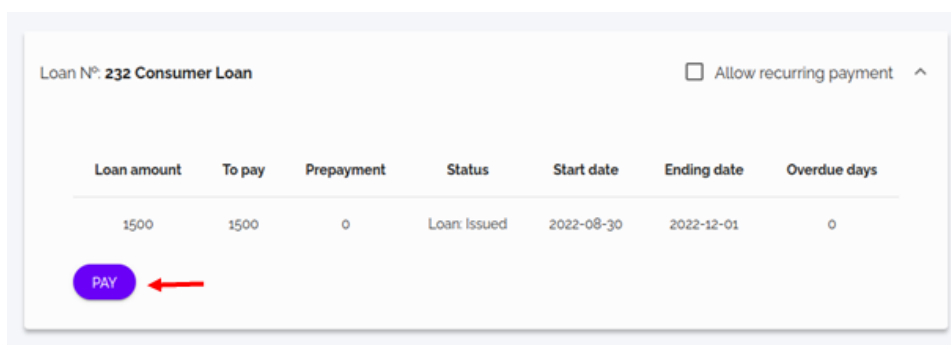
The Pay tab displays all the client's issued loans that he/she must repay.



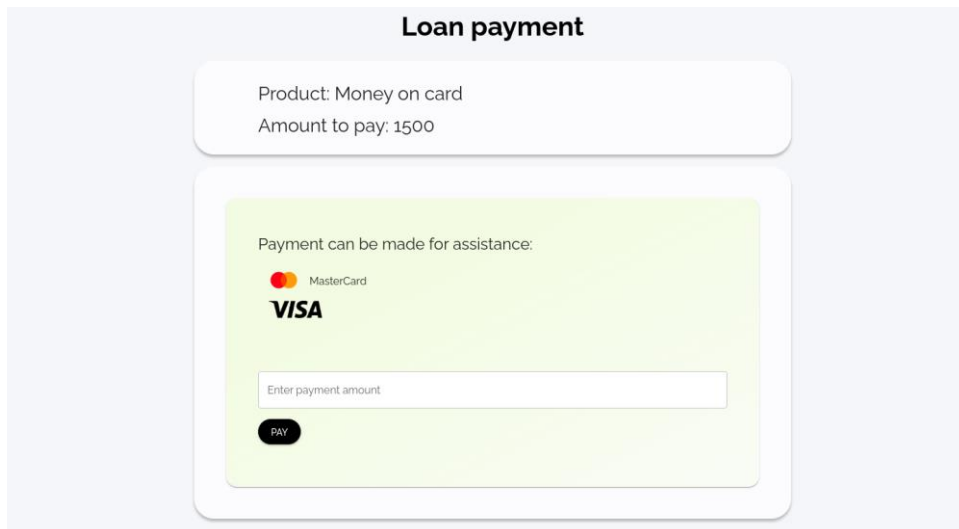
To display the detailed information about selected loan agreement, user has to click on that agreement.



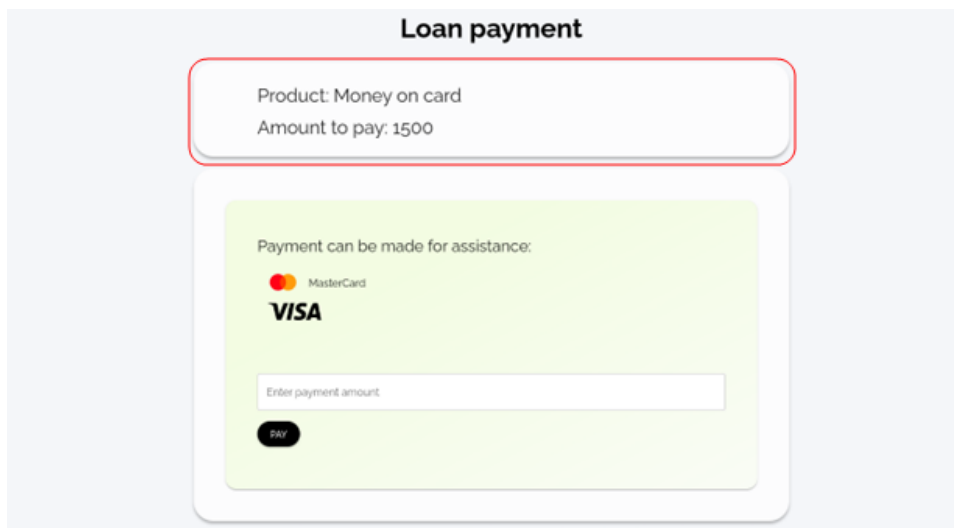
Thus, the block of this loan agreement will be expanded to display detailed information and a button to make a payment will appear. If the user wants to make a payment for this loan, he has to click the "PAY" button.



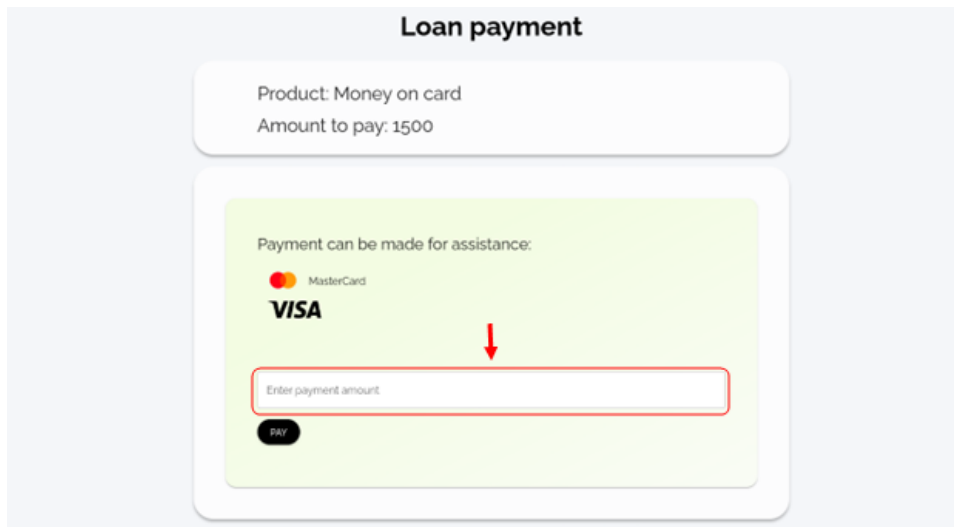
As a result, the client will be redirected to the payment page.



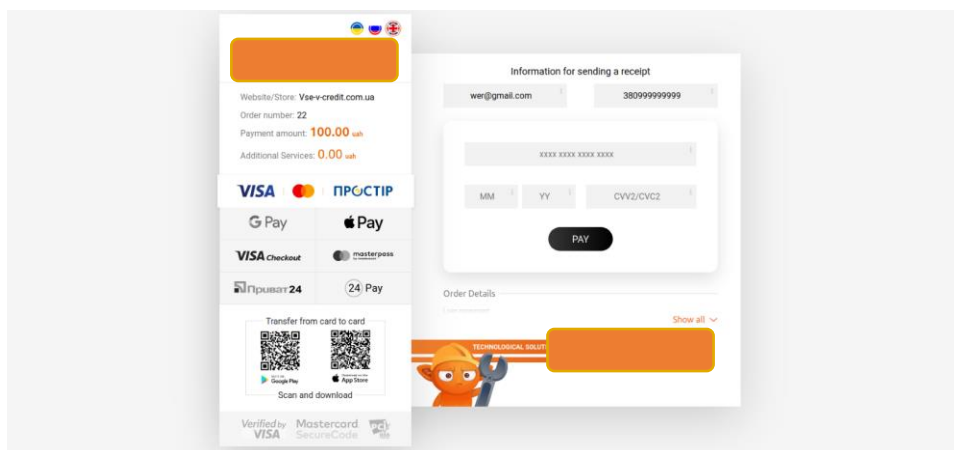
At this page he/she can see the information about the loan agreement, such as the product name and the required amount to repay.



All the user needs to do is to enter the amount he/she will pay at the moment and click the "PAY" button:



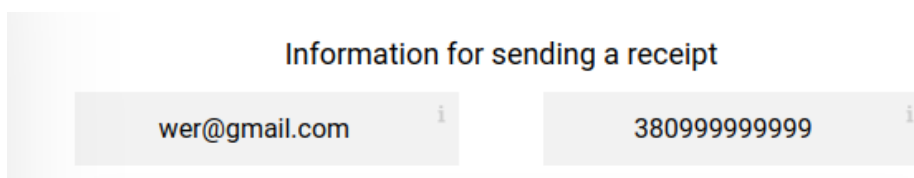
Clicking the “PAY” button redirects user to the payment provider page.



The page has some number of fields to fill them in. These are:

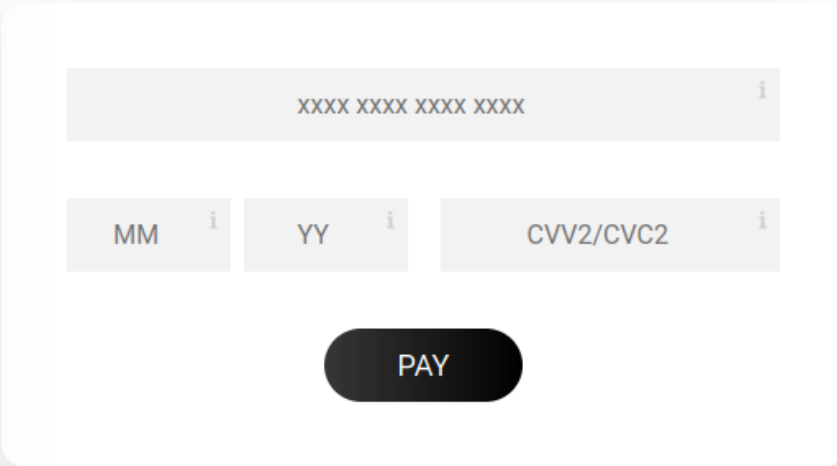
- Email
- Phone number
- Credit card number
- Validity date of the card
- CVV2/CVC2

First two fields are needed to send the receipt. Client must enter the “Email” address he/she wants the receipt will be sent on, and the “Phone number”.



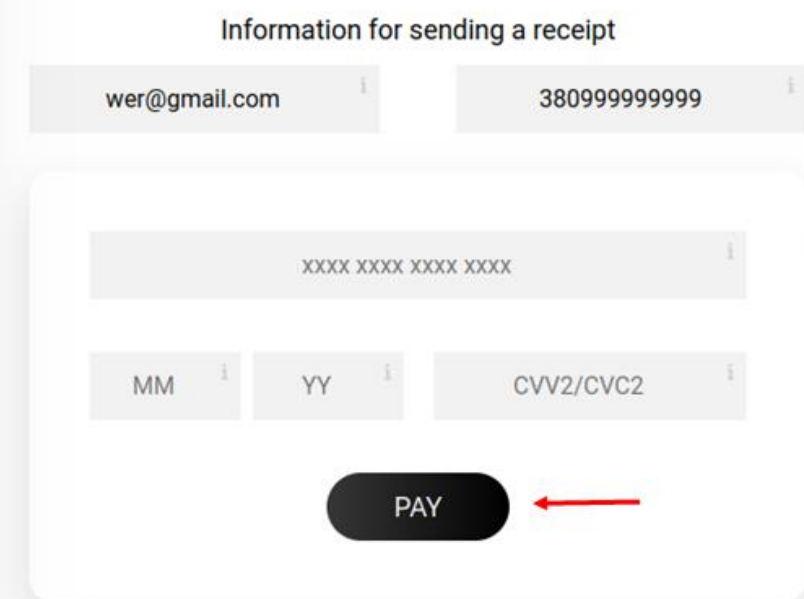
Other fields are the card information that will be used for payments. They consist of “Credit card number”, “Validity date of the card” (“MM”, “YY”) and

“CVV2/CVC2”. All this information is saved by payment service that has proper protection.



A payment form with a white background and rounded corners. At the top is a wide text input field containing "XXXX XXXX XXXX XXXX" and a small "i" icon on the right. Below this are three smaller text input fields: "MM" with an "i" icon, "YY" with an "i" icon, and "CVV2/CVC2" with an "i" icon. At the bottom center is a black rounded rectangular button with the word "PAY" in white capital letters.

Now user has to click the “PAY” button.



A payment form with a white background and rounded corners. At the top center is the text "Information for sending a receipt". Below this are two text input fields: "wer@gmail.com" with an "i" icon and "380999999999" with an "i" icon. Below these is a white rounded rectangular box containing a text input field with "XXXX XXXX XXXX XXXX" and an "i" icon, followed by three smaller text input fields: "MM" with an "i" icon, "YY" with an "i" icon, and "CVV2/CVC2" with an "i" icon. At the bottom center is a black rounded rectangular button with the word "PAY" in white capital letters. A red arrow points to the right side of the "PAY" button.

To finish the payment, the client must enter the “One-time password” that was sent to the phone number he/she assigned to the loan agreement.

To complete the payment, enter the one-time password that came to your mobile number

If the password has not arrived in the next 5 minutes, call the Information Center of the Bank by phone: 3700 (Free from mobile within Ukraine); Phone for calls from abroad + 38-056-716-11-31

Trader Vse-v-credit.com.ua

Amount [REDACTED]

Date [REDACTED]

Card number [REDACTED]

One-time password:

Enter only numbers from SMS, no hyphens and other symbols

**ATTENTION! DO NOT SHARE YOUR
PASSWORD WITH ANYONE**

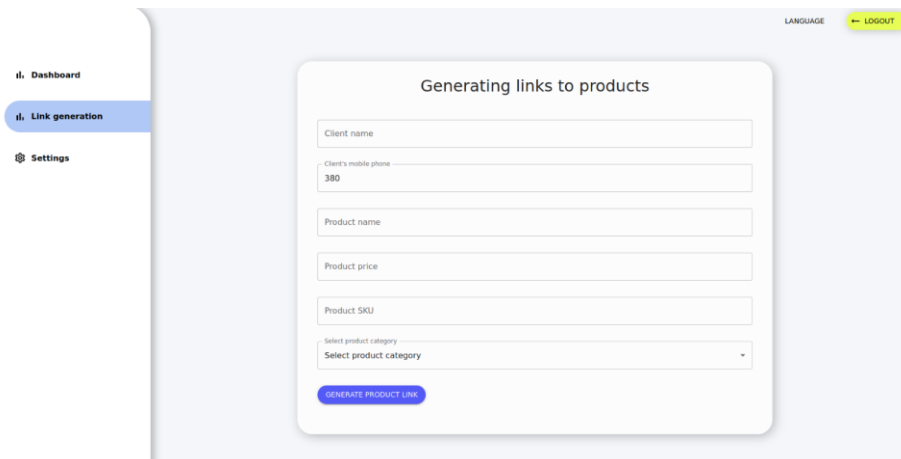
→

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Described procedure will carry out the payment process under the loan agreement. Further, depending on the amount of payment, this loan agreement will take the appropriate status.

How to generate a product link in COMPASSWAY Commerce

The Link generation tab is used for loan agreements initiation via link generation for some product. This link will be sent to a client for the loan agreement signing process at his personal account.



Loan agreement initiation with client at Commerce side consists of following steps:

1. Fill in the personal client's information, to whom the link will be sent:

- Client name
- Client's phone number

This image shows a close-up of the first two input fields of the form. The first field is labeled 'Client name' and is empty. The second field is labeled 'Client's mobile phone' and contains the number '380'.

2. Fill in the information about product, that will be bought by the client on credit:

- Product name
- Product price
- Product SKU
- Product category – given field represented as a category's enumeration

Product name

Product price

Product SKU

Select product category
Select product category

3. Click the “GENERATE PRODUCT LINK” button

Dashboard

Link generation

Settings

LANGUAGE LOGOUT

Generating links to products

Client name

Client's mobile phone
380

Product name

Product price

Product SKU

Select product category
Select product category

GENERATE PRODUCT LINK

4. The link is successfully generated, and after that it must be sent to a client by Commerce employee for signing the loan agreement.

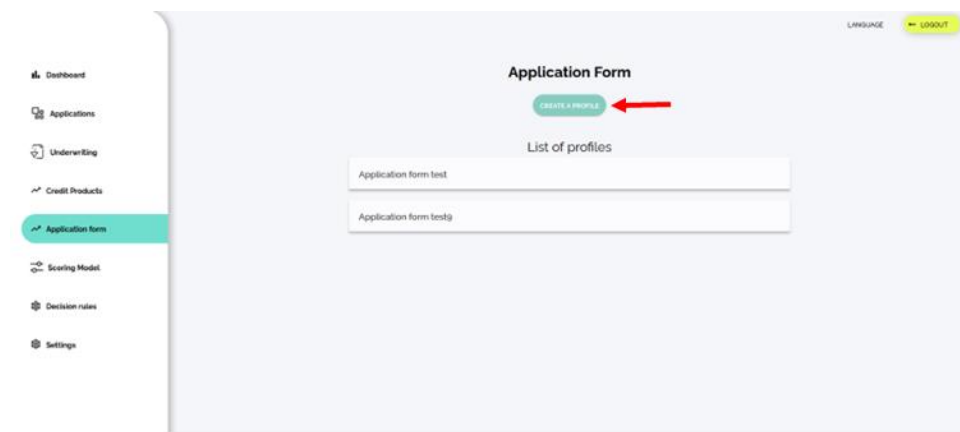


5. After client follows the link and go through the authorization process, the [New Loan](#) tab appears at his personal account. The client needs to fill in the loan application and apply for the loan.

How to create new loan application forms in COMPASSWAY Lender

The lender can create loan application forms to set up client's personal information that is obliged to fill in. This information will be necessary to be filled to apply for a loan.

To create a new application form user needs to go to the Application form tab and to click the “CREATE A PROFILE” button:



After that user will see the page with some data to set up a new application form. First, he/she needs to fill the following information:

a. Template

As a template the Lender can choose one of the already created application forms. If there is no suitable one, the user must leave the field with “No template” value.

b. The name of the application form

User needs to specify the name of the application form at the field in the way it would be easy to recognize it.

c. Product

User selects a credit product from the list of created ones. The application form will be used by the selected credit product.

Then the information that refers directly to the application form filling is setting up. User specifies the application form fields that client must fill in to apply for a loan.

There are two different types of fields: required and optional. Fields with the first type can't be removed from the application form by the Lender, as opposed to the second ones.

The Lender configures a general information about a client at the **Block 1 (application form)**, such as a name, a gender and a birth date. If some fields aren't necessary, the user can remove them by clicking 'DELETE' button.

Contact details block consists of client's contact details configuration.

Address of residence block configures information that client gives about his/her address. The Lender can delete this block if this meets the requirements

for the current application form.

Address of residence DELETE BLOCK

1. Region
2. Type of city
3. Name of the city
4. Street type
5. Street name
6. House number
7. Hull number
8. Apartment number
9. Type of residence (ownership)
10. Start date of stay

Place of residence block also can be deleted accordingly to the requirements for the application form.

Place of residence DELETE BLOCK

1. Region
2. Type of city
3. Name of the city
4. Street type
5. Street name
6. House number
7. Hull number
8. Apartment number
9. Type of residence (ownership)
10. Start date of registration

Next block to configure is **Additional information**. It can be completely deleted or some fields that are not necessary can be removed from it.

Additional information DELETE BLOCK

1. Does the application for a loan solely on your behalf? DELETE
2. Is there a court decision that you have not complied with? DELETE
3. Are you taking part in the trial at this time? DELETE
4. Have you been prosecuted in court? DELETE
5. Do you have a 1 or 2 disability group? DELETE

Income block also can be deleted from the application form completely, if this information is unnecessary to apply for a loan.

Income DELETE BLOCK

1. Basic monthly income
2. Income frequency
3. Main source of income
4. Additional income

Also, it is possible to configure **Work** block according to the requirements. Some of the fields can be removed from the block, or the block can be removed completely.

Work DELETE BLOCK

1. Total experience DELETE
2. Employment type DELETE
3. Place of work DELETE
4. Position DELETE
5. Official employment? DELETE
6. Start date DELETE
7. Work phone DELETE
8. Organization type DELETE
9. Branch of the organization DELETE
10. Number of employees DELETE

Information about client's expenses can be configured at the **Expenses** block.

Expenses DELETE BLOCK

1. Living expenses, per month DELETE
2. Other expenses, per month DELETE

Default template also uses the **Credits** block. If it's not necessary for current application form, it can be removed partly or completely from it.

Credits DELETE BLOCK

1. Do you have closed loans in other organizations? DELETE
2. Number of active loans in other organizations DELETE
3. Borrow amount of existing loans DELETE
4. Monthly payments on existing loans DELETE

Then the user configures the **Property** block. It consists of two questions about the property that client has.

Property DELETE BLOCK

1. Do you have real estate, except one in which you live? DELETE
2. Do you have movable property? DELETE

One of the last blocks is **Documentation**. As the previous blocks it also can be partly or completely deleted from the application form.

Documentation DELETE BLOCK

1. A document that identifies a person DELETE
2. Document number (passport series \ ID card series) DELETE
3. Date of issue of the document DELETE
4. Issued by DELETE
5. Citizenship DELETE

The last one is **Photo**. The Lender can configure the application form that way the client must add to the loan application photos of some of his/her documents or the photo of his/her face so he/she can be recognized. Or, if it is not needed, the block or its fields can be deleted.

Photo DELETE BLOCK

1. Photo of the first page of the passport DELETE
2. Your photo DELETE
3. Your utility bill photo DELETE

To save the application form the Lender has to click the “SAVE” button or it can click the “CANCEL” button to exit the editor.

Documentation

DELETE BLOCK

1. A document that identifies a person
2. Document number (passport series \ ID card series)
3. Date of issue of the document
4. Issued by
5. Citizenship

DELETE

DELETE

DELETE

DELETE

DELETE

Photo

DELETE BLOCK

1. Photo of the first page of the passport
2. Your photo
3. Your utility bill photo

DELETE

DELETE

DELETE

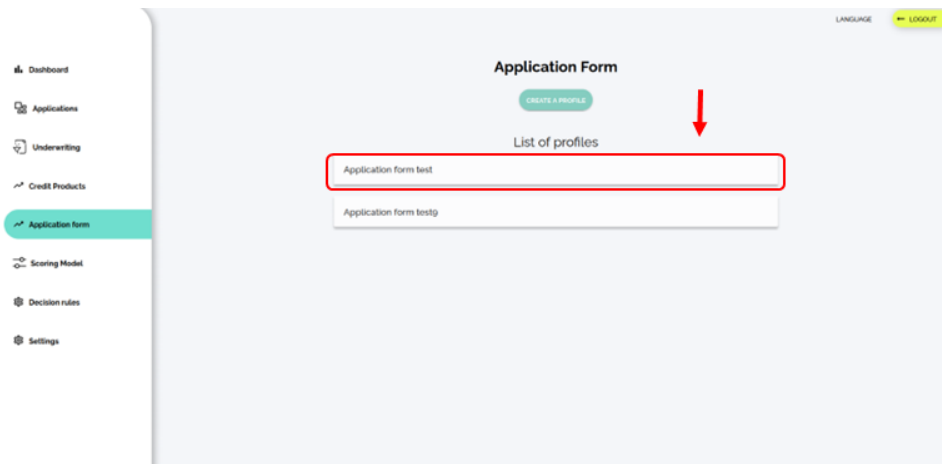
CANCEL

SAVE

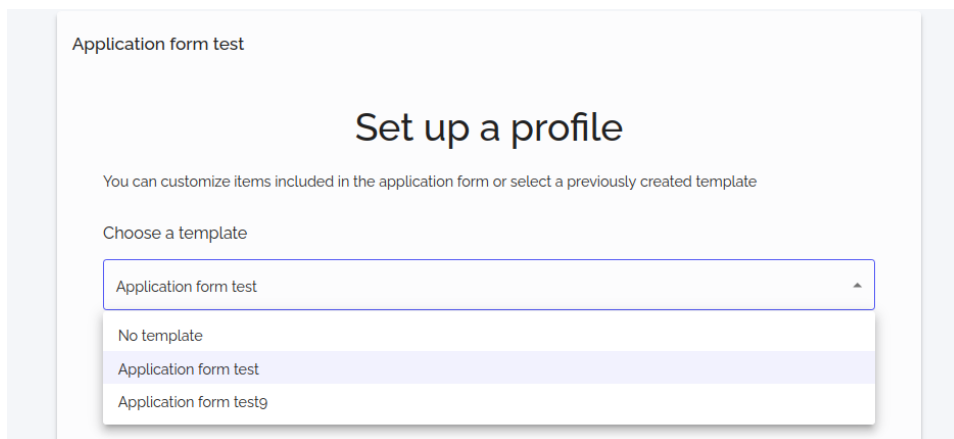
How to customize the loan application form

All application forms that have already been created can be configured at the Lender account.

To do that Lender needs to click the form he/she wants to edit, configure it accordingly to the needs and save it by clicking the “SAVE” button.



To edit already existed form user needs to change some settings of an application form. He/she can change a template:



Also, user can change the name of the application form:



All blocks also can be modified by Lender. He/she can add new blocks or delete the ones that have been used in it.

Block 1 (application form)

1. Last name
2. First name
3. Other name
4. Taxpayer identification code
5. Date of Birth
6. Gender
7. Family status ADD
8. Number of children under 18 ADD
9. Level of education ADD
10. Name of the institution ADD
11. Loan purpose DELETE

To save all changes, the Lender must click “SAVE” button.

Photo

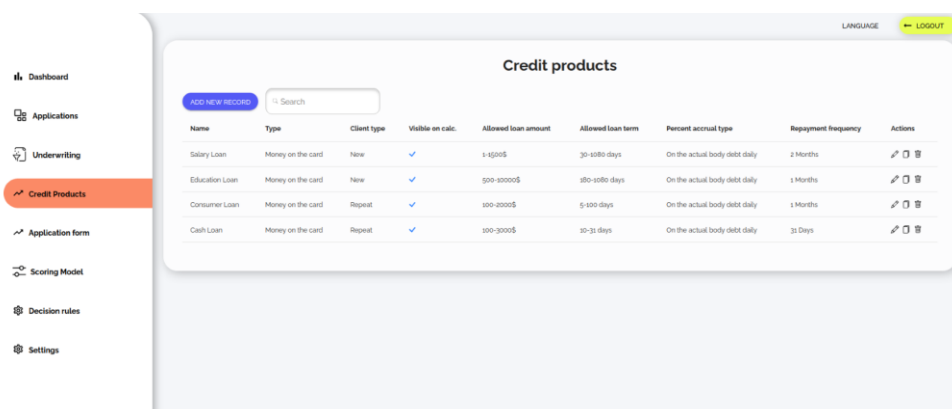
DELETE BLOCK

1. Photo of the first page of the passport DELETE
2. Your photo DELETE
3. Your utility bill photo DELETE

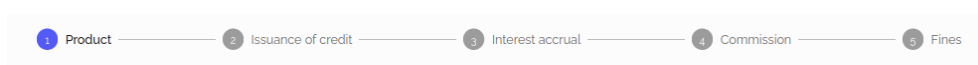
 SAVE

How to create new credit products in COMPASSWAY Lender

o create a new credit product the Lender must click the “ADD NEW RECORD” button on the Credit products tab at his/her account.



Through the process of creating a credit product, a credit product is also configured. 1 – 3 points of credit product (“Product”, “Issuance of credit” and “Interest accrual”) are the points that are required for setting up the credit product.



After clicking a “ADD NEW RECORD” button, Lender must fill in all the specified points: product, issuance of credit, interest accrual, commission and fines.

Credit product creation is divided into 5 steps, user can return on previous steps while setting up, if there’s a necessity of editing the data that has been already entered.

Also, to cancel credit product creation, user needs to click “CANCEL” button. This will lead to exiting the credit product edit page and return the user to the initial page of Credit products tab.

First step of credit product creation consists of:

- a. Product name

At this point user needs to name the product for easier identification.

- b. Client type

User needs to select the client category – “New” or “Existed”. The credit product will be applied for selected type of clients.

c. Product type

At this point the product type that will be applied for current credit product must be selected. The possible choices to select are “Money on card” and “Consumer finance”.

d. Regions

User needs to select the regions for which credit product will be applied to.

The screenshot shows a multi-step configuration form. At the top, there is a progress bar with five steps: 1. Product (active), 2. Issuance of credit, 3. Interest accrual, 4. Commission, and 5. Fines. Below the progress bar, the form asks to 'Name the product for easier identification' with a 'Product name' input field. It then asks to 'Select client type for the policy' with a dropdown menu showing 'New'. Next, it asks to 'Select product type for the policy' with a dropdown menu showing 'Money on the card'. Below that, it asks to 'Select regions for the policy (if the region is not selected, the geolocation of the user is not taken into account when processing credit)' with a dropdown menu showing 'Select regions'. There is a checked checkbox for 'Display on the calculator'. At the bottom, there are 'CANCEL' and 'NEXT' buttons.

If it's a consumer finance, user also needs to specify stores, from which client will be redirected to the credit product, and product's types, for which the product will be applied to.

The screenshot shows a form with two sections. The first section is titled 'Select shops that this policy will be applied to' and contains a dropdown menu labeled 'For which stores products' with the value 'LLC "Compassway"'. The second section is titled 'Select categories that this policy will be applied to' and contains a dropdown menu labeled 'Select product to which this policy will apply' with the value 'Money on card'.

Second step of credit product creation consists of:

a. Marker if prepayment is possible

If a prepayment is possible, user needs to click on the “Please indicate if advance payment is possible” field in a way the check mark is visible.

b. Amount limit for issuing a loan

There are two fields user must fill in – minimum and maximum values for amount that client could receive on loan.

c. Loan term limit

There are also two fields to be filled by user – minimum and maximum possible terms that the loan can be issued on.

The screenshot shows a multi-step form with five steps: 1. Product (checked), 2. Issuance of credit, 3. Interest accrual (current step), 4. Commission, and 5. Fines. Below the progress bar, there is a checkbox labeled 'Please indicate if advance payment is possible'. Underneath, the text 'Minimum and maximum loan amounts' is displayed. There are four input fields: 'Enter the minimum loan amount', 'Maximum loan amount', 'Maximum loan term', and 'Minimum loan term'. At the bottom, there are three buttons: 'BACK', 'NEXT', and 'CANCEL'.

Third step configures the way that the interest rate would be accrued. Therefore, the following information must be specified:

a. Annual interest

The user must fill in the numeric value that corresponds to the annual interest rate for the current credit product.

b. Period of interest accrual

There are two possible options to choose

- *Interest is accrued from the day after disbursing*
- *Interest will start accruing in the specified number of days*

*In case the user chooses the second option, Interest will start accruing in the specified number of days, the additional two fields will appear. User enters the number of days, months etc. the interest will start to accrue, and the accrual period – days, months or years. Also, some of the following fields will disappear, but the fields **c**, **d** and **h** must be filled anyway.*

c. Interest rate scheme

An interest rate scheme for the product product can be one of the following

- *The number of days in the month and year corresponds to the calendar*
- *The number of days in a month corresponds to the calendar, year is 360 days*
- *Number of days in a month is 30 corresponds to 360 days in a year*

The Lender can choose the one that meets his/her needs.

d. Interest calculation method

User needs to select one of the

- *Daily on the principal amount*
- *Annuity*

e. The frequency of principal repayment

*This field is available if the first option was chosen at the **b** step.*

The repayment period for the loan principal can be chosen from

- *Payments every n days in equal instalments (principal/number of instalments)*
- *Payday loan*

If the first option is chosen, clients must pay for the loan every n days the equal parts of it. For the second one, clients must pay once, at the period that is determined by the Lender.

f. Due date for payment

User enters a number here that corresponds to the period for payments.

g. Payment period

This field is related to the previous one, and responds to the period name:

- *Days*
- *Months*
- *Years*

h. Penalty annum percentage

The last one at the current page is a penalty annum percentage field. The Lender specifies the amount of penalty for the overdue loans.

After the specified information was saved, user can go to 4th and 5th steps of the application form by clicking the “GO TO ADVANCED SETTINGS” button.



Fourth step of the credit product creation is additional. There are up to three commissions can be added at this step. If the commissions are needed, the Lender has to click the “ADD A COMMISSION” button. Also, the user can cancel commission creation at any moment by clicking the “CANCEL” button.

After clicking the “ADD A COMMISSION” button the following fields will appear:

Product Issuance of credit Interest accrual **Commission** Fines

You can add up to 3 fee categories

Name the commission

Commission name

Commission type

Select commission type

One-time - the client pays the commission once upon the occurrence of the event

Commission details

Select service for which commission is charged

When issuing a loan

Commission subtype

Select commission subtype

Fixed amount

Commission amount in hryvnia

Specify the commission amount

CANCEL

SAVE COMMISSION

List of commissions

No commissions

BACK

FINISH

NEXT

The following information is specified at this step:

a. Commission name

The Lender enters a commission name here.

b. Commission type

Commission type can be chosen from

- *One-time – the client pays the commission once upon the occurrence of the event*
- *Periodic – the client pays a commission with a specified frequency*

c. Commission details

The Lender selects at the field a service for which commission is charged

- *When issuing a loan*
- *When closing a loan*

d. Commission subtype

Commission subtype means one of the

- *Fixed amount*
- *As a percentage of the credit product limit*
- *As a percentage of the principal amount*

*If it's a fixed amount, the Lender enters the amount that will be charged from the clients at the **e** field. If it's not, then the commission will be calculated from the credit product limit or the principal amount of the loan correspondingly to his/her choice.*

e. Commission amount

*A value that must be entered depends on the **d** field. It can be a definite sum or a percentage, that will be used to calculate a finite commission amount.*

f. Commission frequency

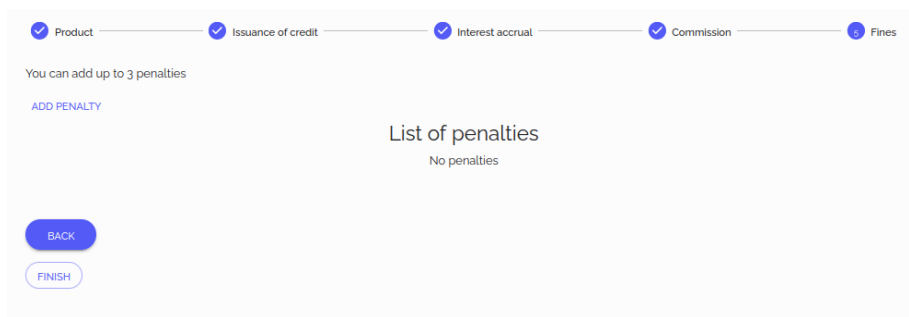
*Commission frequency (if "Periodic" is selected in **b** field) can be defined as one of the following*

- Daily
- Weekly
- Monthly
- Quarterly
- Yearly

After all necessary fields are filled, user must click the "SAVE COMMISSION" button.

If it's needed, one more commission (up to three overall) can be added by clicking the "ADD COMMISSION" button and configuring it at the way the previous one was. Once all commissions are configured, user needs to click the "SAVE" button and go to the next step.

Fifth, the final step of credit product creation, oversees penalties. The Lender can also add up to three penalties here. To do that he/she needs to click the "ADD PENALTY" button:



And then to specify all the necessary fields according to penalties requirements for the corresponding credit product:

✓ Product — ✓ Issuance of credit — ✓ Interest accrual — ✓ Commission — 6 Fines

You can add up to 3 penalties

Name the penalty for easier identification

Penalty

Penalty subtype

Select penalty type

Late payment

Penalty subtype

Specify subtype of penalty

Fixed amount

Enter penalty amount

Enter penalty amount

CANCEL

SAVE FINE

List of penalties

No penalties

BACK

FINISH

a. Penalty name

The Lender has to specify the penalty by naming it for easier identification.

b. Penalty type

There is one type, “Late payment”, can be chosen. It will be charged if the loan becomes overdue.

c. Penalty subtype

There are two possible choices

- *Fixed amount*
- *As a percentage of principal*

d. Penalty amount

Penalty amount can be entered as a fixed amount (if the “Fixed amount” is chosen at the c field) or as a percentage (if the “As a percentage of principal” is chosen).

When all the necessary information is added, user has to click the “SAVE FINE” button to add it to the credit product. Also, it is possible to add two more penalties if it is needed. If the user understands at some moment that the penalty is not needed, he/she can click the “CANCEL” button to cancel the penalty creation.

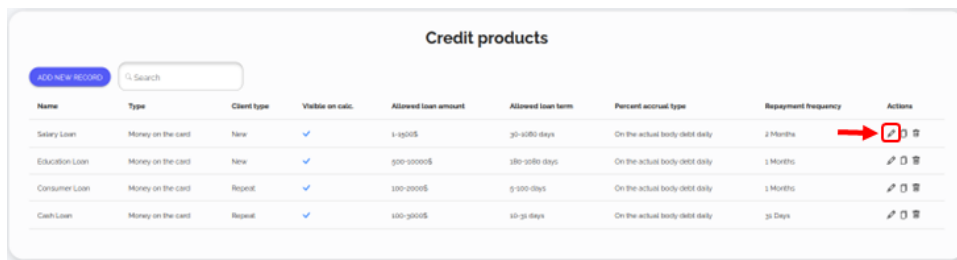
When all the penalties are added, the Lender has to click the “FINISH” button to finish the credit product creation.









The product will be successfully saved after all the necessary fields are specified.

How to configure credit products

All created credit products can be configured at the Lender account.

To do that Lender needs to select the product he/she wants to edit, click on the button shown below, configure the product accordingly to the needs and save it by clicking the “SAVE” button.

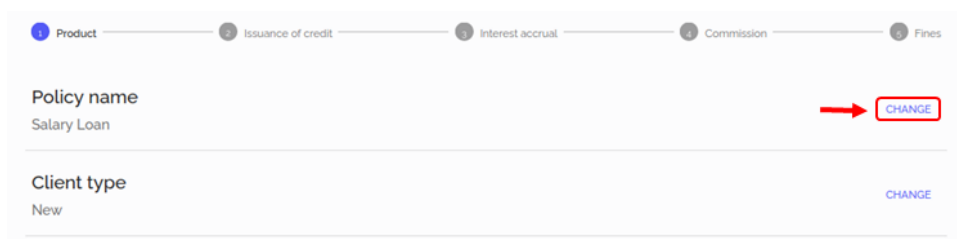


Name	Type	Client type	Visible on calc	Allowed loan amount	Allowed loan term	Percent accrual type	Repayment frequency	Actions
Salary Loan	Money on the card	New	✓	1-10000\$	30-180 days	On the actual body debt daily	2 Months	 
Education Loan	Money on the card	New	✓	500-10000\$	180-360 days	On the actual body debt daily	1 Month	 
Consumer Loan	Money on the card	Repeat	✓	100-1000\$	5-100 days	On the actual body debt daily	1 Month	 
Cash Loan	Money on the card	Repeat	✓	100-1000\$	10-30 days	On the actual body debt daily	30 Days	 

Credit product configuration can be done at few steps, similarly to the creation process. The steps are:

1. Product
2. Issuance of credit
3. Interest accrual
4. Commission
5. Fines

To change some configurations for the product, Lender needs to decide which fields he/she will change and click the “CHANGE” button next to the field.



Product — Issuance of credit — Interest accrual — Commission — Fines

Policy name
Salary Loan CHANGE

Client type
New CHANGE

For example, to change the Client’s type for the product, the Lender has to do next:

- Click “CHANGE” button
- Select the target type
- Click “SAVE” button

Client type CLOSE

New

Select client type for the policy

Select client type

New

SAVE

All fields that need to be changed can be configured that way. After configuring parameters of the first step, Lender can click “NEXT” button and go to further steps that needs to be configured.

Apply policy to stores CHANGE

Apply policy to categories CHANGE

Display on the calculator CHANGE

Display on the calculator

NEXT

CANCEL

All configured fields will be saved, so Lender doesn't need to click extra “SAVE” buttons.

Also, Lender can delete selected product if it's needed.

Credit products

ADD NEW RECORD

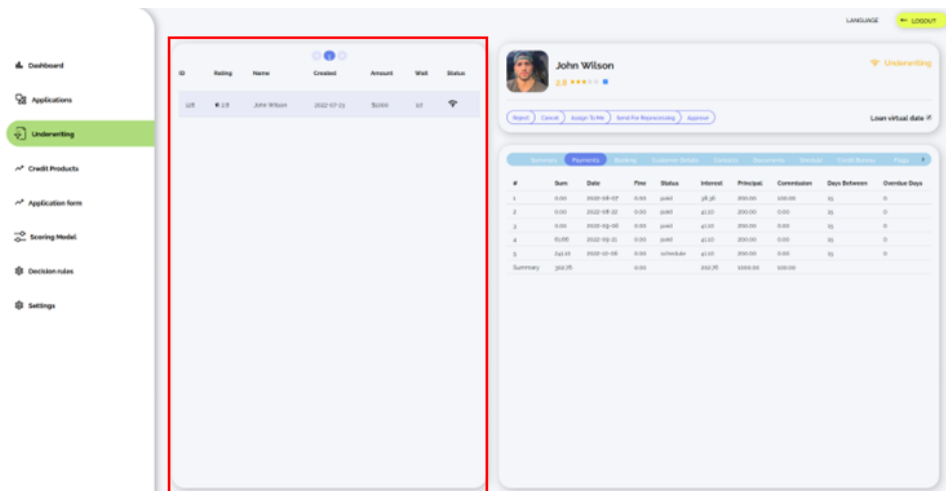
Name	Type	Client type	Visible on calc.	Allowed loan amount	Allowed loan term	Percent accrual type	Repayment frequency	Actions
Salary Loan	Money on the card	New	✓	1-10000	30-180 days	On the actual body debt daily	2 Months	
Education Loan	Money on the card	New	✓	500-100000	180-360 days	On the actual body debt daily	1 Months	
Consumer Loan	Money on the card	Repeat	✓	100-20000	5-100 days	On the actual body debt daily	1 Months	
Cash Loan	Money on the card	Repeat	✓	100-50000	10-30 days	On the actual body debt daily	30 Days	

How to underwrite loan applications

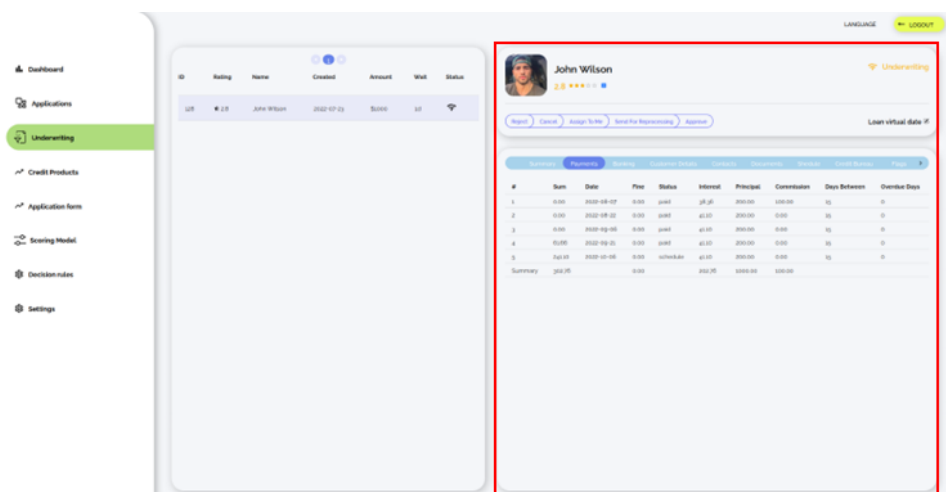
Underwriting refers to the process of loans selection. The Lender can approve or reject applications that have 'underwriting' status. The Underwriting tab shows all applications that need to be approved or rejected.

The tab has following structure:

- The list of applications to be approved or rejected



- The detailed information on application



The application section has all information that is necessary to make a decision about disbursing that loan.

It consists of following information:

- Client's photo

Client's photo can be found on the left upper corner of application's section.

- Loan Status

Loan Status can be found on the right upper corner of application's section.

- Client's rating

Client's rating can be found below the client's photo.

- Summary

Shows general information about the client and the application, such as Full name, Main phone, Email, Loan start date, Loan end date, Loan amount, DPR, Current DPD, Max DPD.

- Payments

Shows all payments, including scheduled ones.

- Banking

- Customer Details

Shows customer details, such as Full name, Birth date, Loan purpose, Identify document code, Identify document date, Credits closed agreement, Identify document issued by.

- Contacts

Shows client's contact data, such as Email, Phone.

- Documents

Shows the documents, attached to the application. Also, they can be downloaded to device.

- Schedule

Shows scheduled payments.

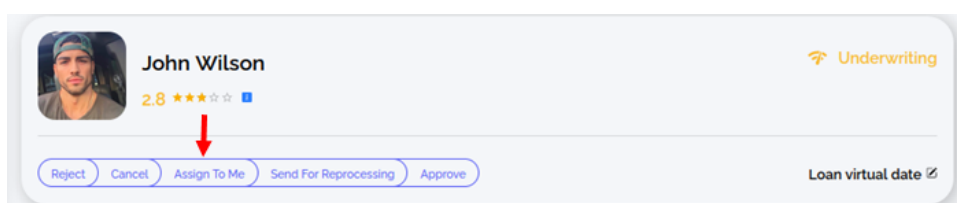
- Credit Bureau

- Flags

- Map

- Workflow

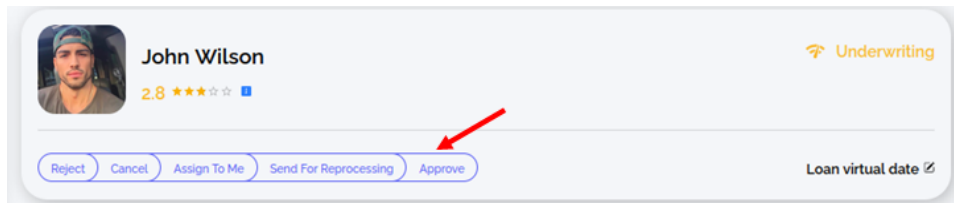
To assign the loan to the user, he/she can click 'Assign To Me' button.



Approve an application

If the Lender decides to approve the application, he/she has to:

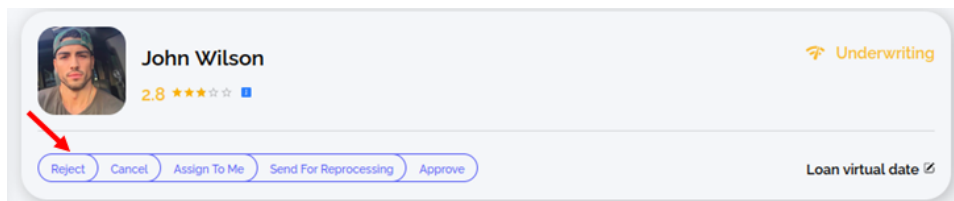
1. Go to the Underwriting tab.
2. Select necessary application.
3. Click 'APPROVE' button.



Reject an application

If the Lender decides to reject the application, he/she needs to:

4. Go to the Underwriting tab.
5. Select necessary application.
6. Click 'REJECT' button.

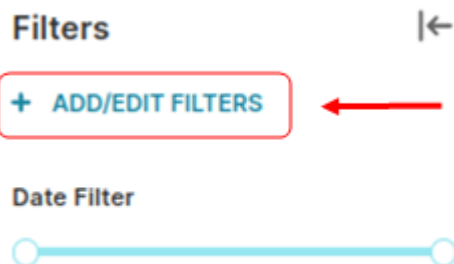


How to set filters in COMPASSWAY Lender Dashboard

At the left side of the Dashboard tab user can see following:



This section is necessary for setting new filters. If user wants to add a new filter, he/she needs to click the “+ADD/EDIT FILTERS” button.



A following page will appear:

Add and edit filters
✕

+ Add filters and dividers

☰
Date Filter
✕

SETTINGS
SCOPING

FILTER TYPE *

Numerical range
▼

FILTER NAME *

Date Filter

DATASET *

application_application
▼

COLUMN *

id
▼

Filter Configuration ^

Pre-filter available values

Single Value

Filter Settings ^

DESCRIPTION

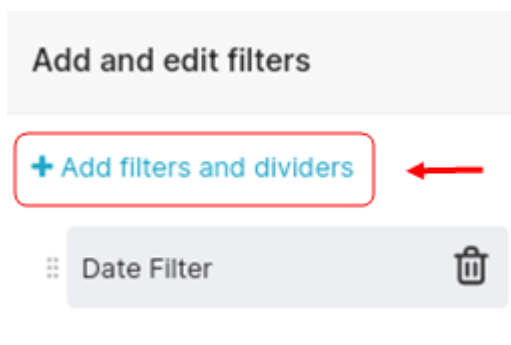
Filter has default value

Filter value is required ⓘ

CANCEL

SAVE

To set a filter for 2022, user needs to click “+Add filters and dividers” button and pick “Filter” in pop-up list:



Then, pick “Time Range” at *FILTER TYPE* field and name the filter at *FILTER NAME*:


FILTER TYPE *

Time range

FILTER NAME *

2022

After that mark a “Filter value is required” so the check mark is visible and set the value to the one is needed:

 Edit time range

RANGE TYPE

Custom

Configure custom time range

START (INCLUSIVE) ⓘ

Specific Date/Time

2022-01-01 00:00:00

END (EXCLUSIVE) ⓘ

Now

Actual time range

2022-01-01T00:00:00 : now

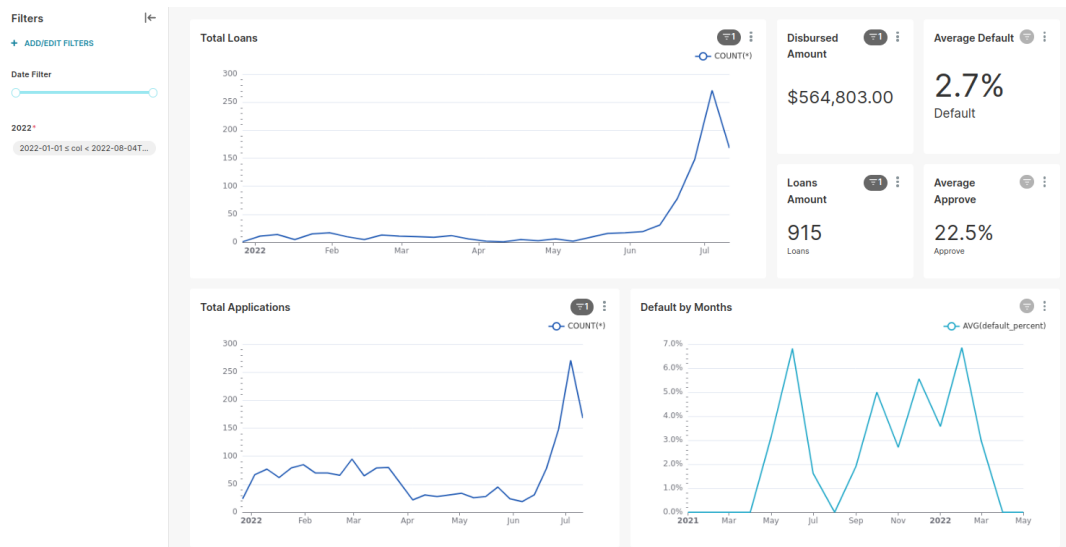
CANCEL

APPLY

The last step is to click an “APPLY” button:



To save the filter click the “SAVE” button, and the dashboard will be displayed with that filter.



So, reporting can be configured at the described way.

How to add new decision rules

Decision rules are available to Lender at Loan Settings tab.


The 'Rules list' interface includes a sidebar with navigation options: Dashboard, Applications, Underwriting, Credit Products, Application form, Scoring Model, **Loan Settings**, and Settings. The main content area shows a table of rules:

Block	Rule	Condition	Value	Action	Credit Product	Actions
Credit policy rules	Employment	Must be	Retired	Reject	Consumer Loan	✎ 🗑️
Anti-fraud rules	In blacklist	Must be	True	Reject	Cash Loan, Consumer Loan	✎ 🗑️
Credit policy rules	Employment	Must be	Unemployed	Underwriting	Education Loan, Consumer Loan	✎ 🗑️
Anti-fraud rules	Is in open sanctions database	Must be	True	Reject	All products	✎ 🗑️
Credit policy rules	Employment	Must be	Freelance	Underwriting	All products	✎ 🗑️
Anti-fraud rules	Drivers license duplicate	Must be	True	Approve	All products	✎ 🗑️
Anti-fraud rules	Age	Less than	18	Reject	All products	✎ 🗑️

A list of existed rules is located at the tab. To add new rule, user has to click on “ADD NEW RULE” button.

The 'Rules list' interface shows the 'ADD NEW RULE' button highlighted with a red arrow, indicating the next step in the process.

As a result, there's a configuration window appeared, thus the Lender can set up the rule as it's needed.



The image shows a 'New rule form' configuration window. It consists of five dropdown menus stacked vertically. The first dropdown is labeled 'Name'. The second is labeled 'Condition'. The third is labeled 'Value'. The fourth is labeled 'Credit product' and has 'All products' selected. The fifth is labeled 'Action'. Below the dropdowns is a purple button with the text 'SUBMIT' in white capital letters.

There are following fields must be configured:

a. Name

The name of the rule is selected from the list of possible options, like 'Have negative balance', 'Is bankrupt', 'In blacklist', 'Credit bureau score' etc.

b. Condition

Depends on name of the rule can be 'Must be' or 'Greater/Less than'.

c. Value

If condition is 'Must be', then user selects True or False; if it's 'Greater/Less than', then he/she enters necessary value at the current field.

d. Credit products

User leaves this field with 'All products' value if the rule is applicable to all existed products, otherwise he/she selects one or few specific credit products.

e. Action

User selects the applicable action to the rule that is being created. The action can be 'Approve', 'Reject' or 'Underwriting'.

To all applications, that will be created with suitable conditions, the selected action will be applied to.

To add this rule to the list of existing ones, user must click on 'SUBMIT' button.

New rule form

Name
Have negative balance

Condition
Must be

Value
True

Credit product
All products

Action
Underwriting

SUBMIT
←

After the rule is submitted, it appears at the end of the rules' list.

Dashboard
LANGUAGE
LOGOUT

- Dashboard
- Applications
- Underwriting
- Credit Products
- Application form
- Scoring Model
- Loan Settings
- Settings

Rules list

ADD NEW RULE

Block	Rule	Condition	Value	Action	Credit Product	Actions
Credit policy rules	Employment	Must be	Retired	Reject	Consumer Loan	✎ 🗑
Anti-fraud rules	In blacklist	Must be	True	Reject	Cash Loan, Consumer Loan	✎ 🗑
Credit policy rules	Employment	Must be	Unemployed	Underwriting	Education Loan, Consumer Loan	✎ 🗑
Anti-fraud rules	Is in open sanctions database	Must be	True	Reject	All products	✎ 🗑
Credit policy rules	Employment	Must be	Freedance	Underwriting	All products	✎ 🗑
Anti-fraud rules	Drivers license duplicate	Must be	True	Approve	All products	✎ 🗑
Anti-fraud rules	Age	Less than	30	Reject	All products	✎ 🗑
Bank provider rules	Have negative balance	Must be	True	Underwriting	All products	✎ 🗑

How to edit decision rules

To configure already existed rule, Lender has to click on the following icon:



After user clicks the configuration icon, the configuration window appears:

New rule form

Condition
Must be

Value
True

Action
Underwriting

Credit product
All products

SUBMIT

Note: there's no field with the rule's name, so it can't be changed.

If user has made all necessary edits to the rule, he/she must click on 'SUBMIT' button to apply the changes.

New rule form

Condition
Must be

Value
True

Action
Reject

Credit product
All products

SUBMIT



As a result, user can see the rule with new configurations at the rules list.

Rules list

Block	Rule	Condition	Value	Action	Credit Product	Actions
Credit policy rules	Employment	Must be	Retired	Reject	Consumer Loan	
Anti-fraud rules	In blacklist	Must be	True	Reject	Cash Loan, Consumer Loan	
Credit policy rules	Employment	Must be	Unemployed	Underwriting	Education Loan, Consumer Loan	
Anti-fraud rules	Is in open sanctions database	Must be	True	Reject	All products	
Credit policy rules	Employment	Must be	Freelance	Underwriting	All products	
Anti-fraud rules	Drivers license duplicate	Must be	True	Approve	All products	
Anti-fraud rules	Age	Less than	18	Reject	All products	
Bank provider rules	Have negative balance	Must be	True	Reject	All products	

Also, user can remove necessary rules from the list. To do so, he/she has to click on corresponding icon:

Bank provider rules Have negative balance Must be True Reject All products

After this action, the rule will be deleted.

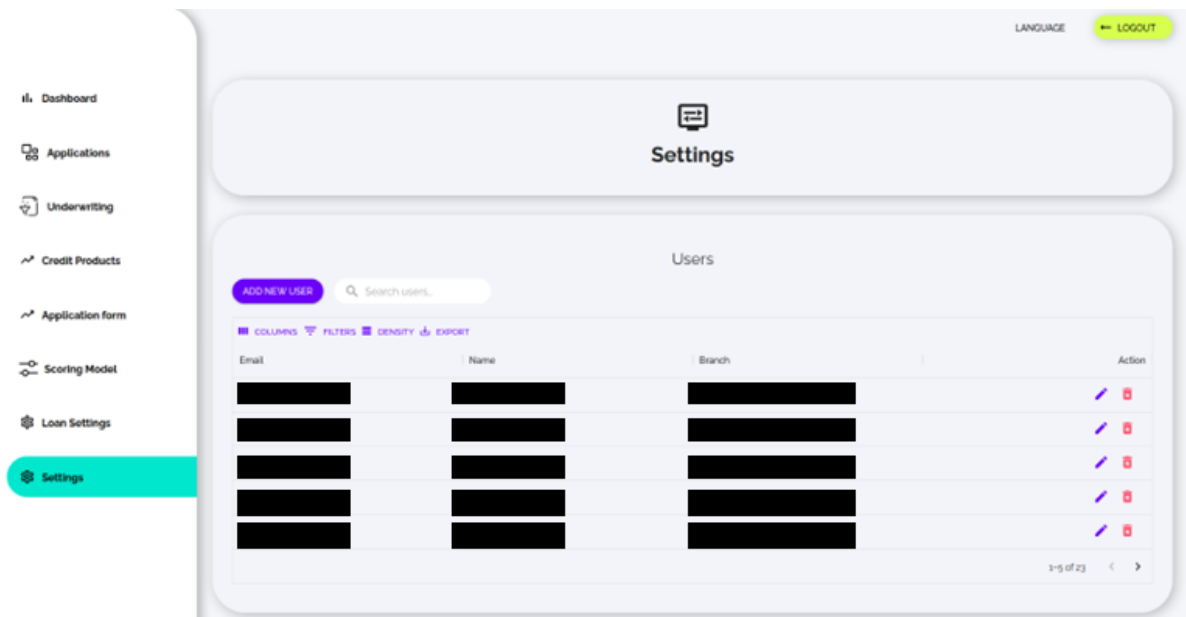
Rules list

Block	Rule	Condition	Value	Action	Credit Product	Actions
Credit policy rules	Employment	Must be	Retired	Reject	Consumer Loan	
Anti-fraud rules	In blacklist	Must be	True	Reject	Cash Loan, Consumer Loan	
Credit policy rules	Employment	Must be	Unemployed	Underwriting	Education Loan, Consumer Loan	
Anti-fraud rules	Is in open sanctions database	Must be	True	Reject	All products	
Credit policy rules	Employment	Must be	Freelance	Underwriting	All products	
Anti-fraud rules	Drivers license duplicate	Must be	True	Approve	All products	
Anti-fraud rules	Age	Less than	18	Reject	All products	

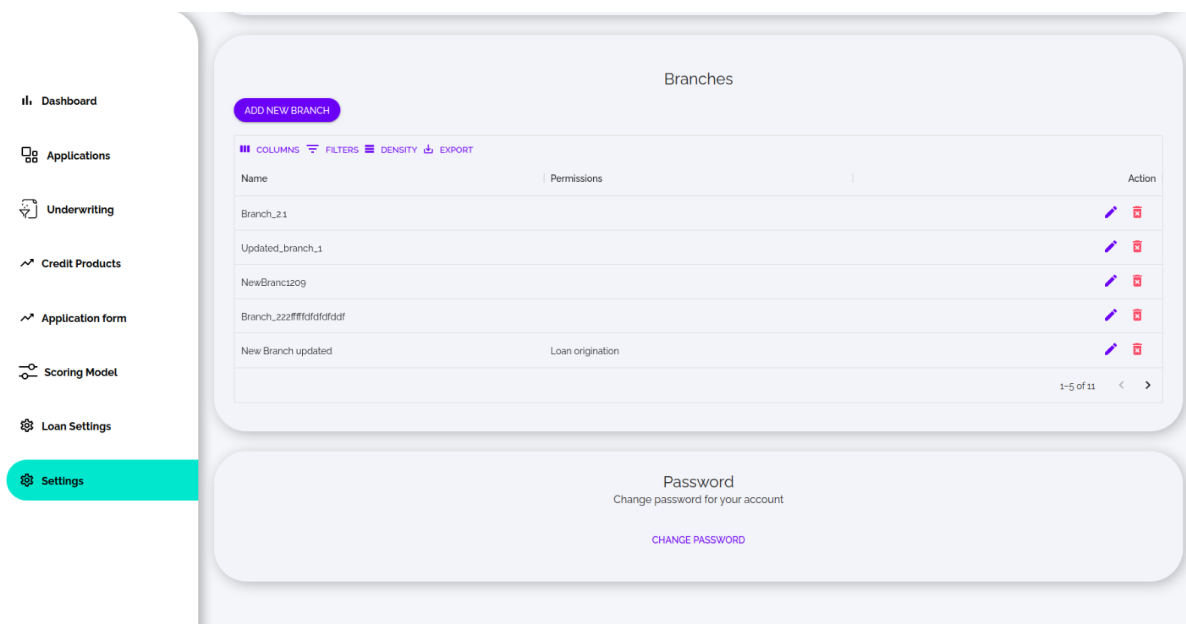
How to search, sort and filter Users and Branches

Lender can manage work branches and co-workers at the Settings tab. As a *User* here we mean work accounts with different access rights for different roles, *user* corresponds to the terminology.

The tab has following view:

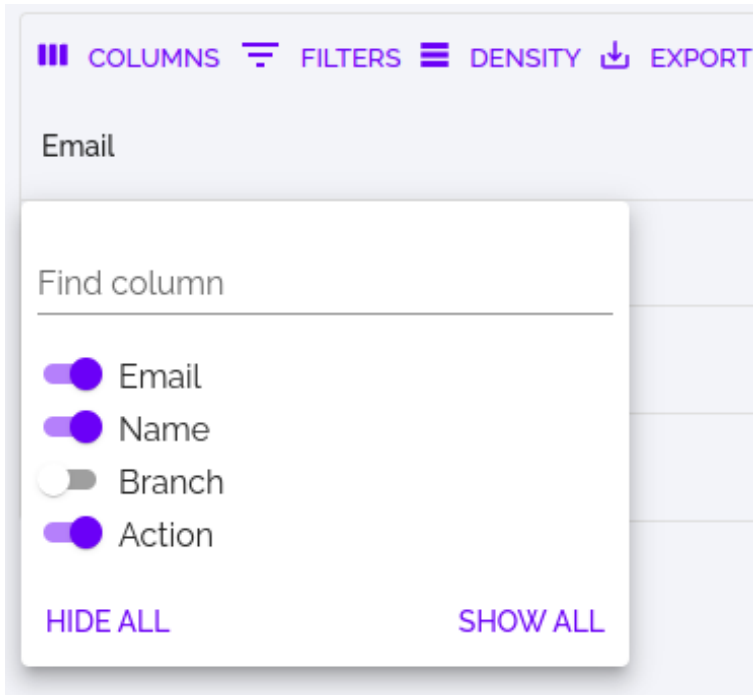


Also, it has an information about branches:



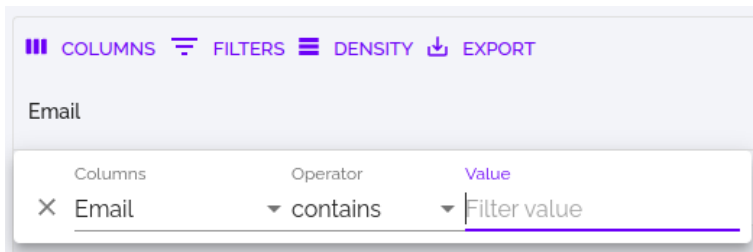
Each of the tables, Users or Branches, has an opportunity to set the table view: select columns that must be displayed, filter table values, set the density for table fields. Also, each table can be exported by the Lender.

To set up the table columns to be displayed, user must click the 'COLUMNS' and select all necessary values:



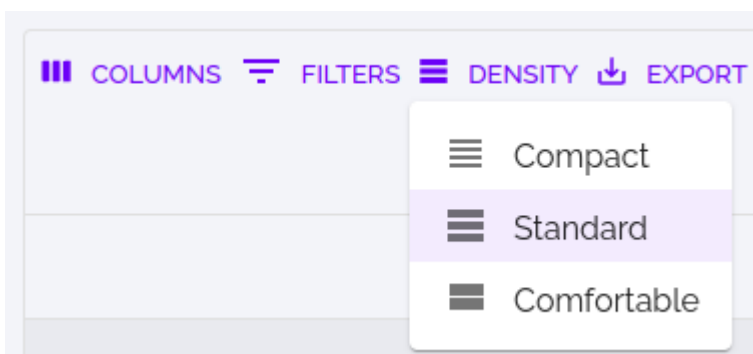
If the column is shown, then the indicator near its name is purple, otherwise it's gray. To hide all columns, user must click on 'HIDE ALL', to show all columns – on 'SHOW ALL'.

To filter the table, user has to click on the 'FILTER'.



Then selects a column, which table will be filtered on, filter operator and enters a value to filter.

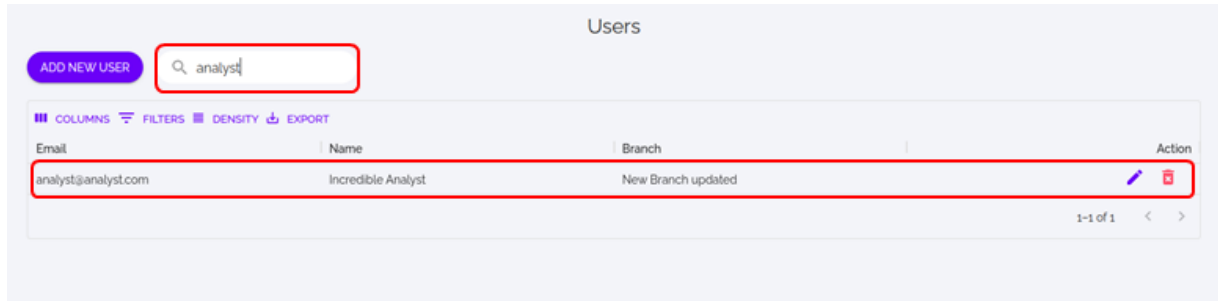
To set the table density, user must click on 'DENSITY' and select one of the following options:



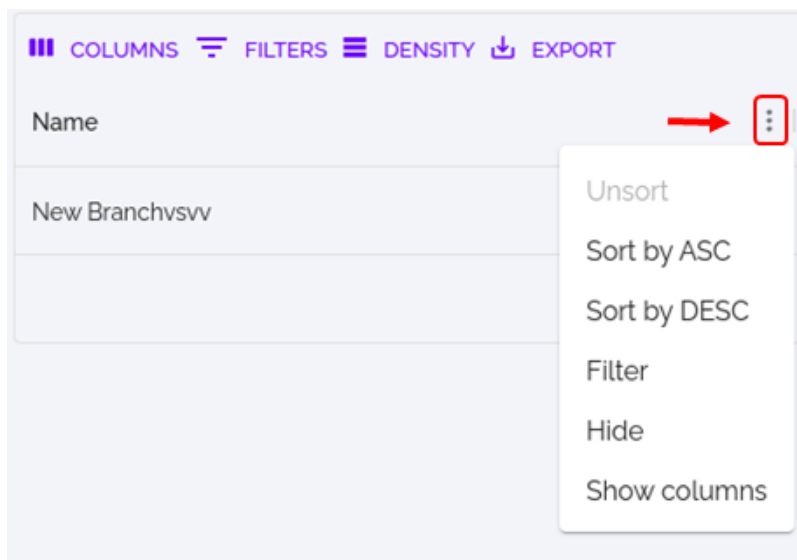
To export table to the device, user must click on 'EXPORT' button.



Also, Users can be found by 'Email':



If Lender wants to sort one of the tables, he/she has to click following icon right to the column name:

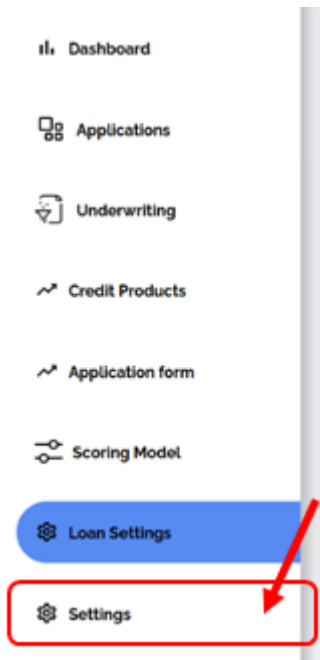


Also, Lender can add, edit or remove Users and Branches.

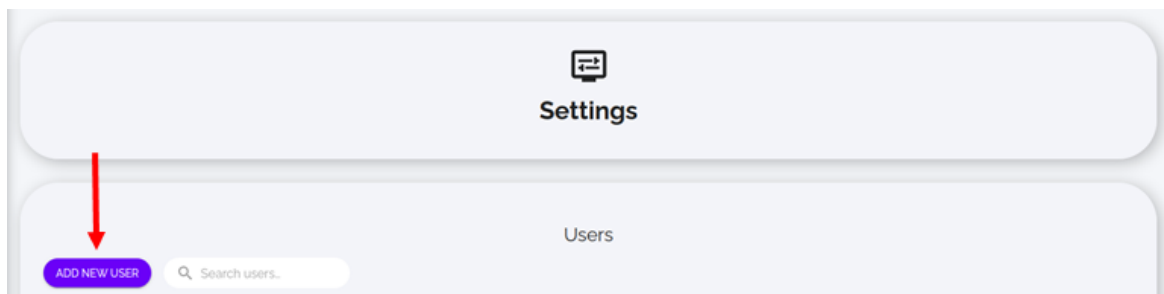
How to add new User

To add a User, Lender must follow next instructions:

1. Go to Settings tab.



2. Click on 'ADD NEW USER' button.



3. Enter necessary information.

There's a window with fields that Lender specifies.

Add new user

Enter Email	Enter Email
Enter Password	Enter Password
Enter Last Name	Enter Last Name
Enter First name	Enter First name
Enter Phone Number	Enter Phone Number
Choose Roles Custom role	▼
Choose Branches	▼
Choose Permissions	▼
CREATE	CANCEL

Required fields that must be filled is 'Enter Email', 'Enter Password', 'Enter Last Name', 'Enter First Name'.

If there's a necessity, Lender can specify User's phone number, choose appropriate role for him/her, branches and permissions.

If the Lender chooses some role for new User, then 'Choose Permissions' field becomes unavailable. If 'Custom role' option is selected at the 'Choose Roles' field, then Lender can specify necessary permissions manually.

4. Save User by clicking 'CREATE'.

Add new user

Enter Email	Enter Email for_example@example.com
Enter Password	Enter Password *****
Enter Last Name	Enter Last Name Doe
Enter First name	Enter First name John
Enter Phone Number	Enter Phone Number
Choose Roles	Custom role
Choose Branchs	New Branch updated
Choose Permissions	Loan origination, Underwriting, Loan servicing, Export, Reports [Decision report], Blacklist
CREATE CANCEL	

As a result, new User can be found at the table of existed Users.

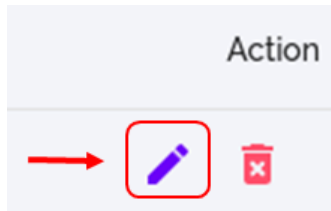
The screenshot shows the 'Settings' page with a sidebar on the left containing menu items: Dashboard, Applications, Underwriting, Credit Products, Application form, Scoring Model, Loan Settings, and Settings (highlighted). The main content area is titled 'Settings' and contains a 'Users' section. At the top of the 'Users' section is an 'ADD NEW USER' button and a search bar. Below the search bar are options for 'COLLAPSE', 'FILTERS', 'DENSITY', and 'EXPORT'. The 'Users' table has the following data:

Email	Name	Branch	Action
[REDACTED]	[REDACTED]	[REDACTED]	[EDIT] [DELETE]
[REDACTED]	[REDACTED]	[REDACTED]	[EDIT] [DELETE]
for_example@example.com	John Doe	New Branch updated	[EDIT] [DELETE]

The bottom right corner of the table shows '21-23 of 23' and navigation arrows.

How to edit existed User

If some information about some User needs to be changed, it can be done at the same tab, Settings. To edit User's data, Lender must find the User and click on corresponding icon:



Then, the edit window opens:

Update current user

Enter Email	Enter Email for_example@example.com
Enter Last Name	Enter Last Name Doe
Enter First name	Enter First name John
Enter Phone Number	Enter Phone Number
Choose Roles	Custom role
Choose Branchs	New Branch updated
Choose Permissions	Loan origination, Underwriting, Loan servicing, Export, Reports [Decision report], Blacklist

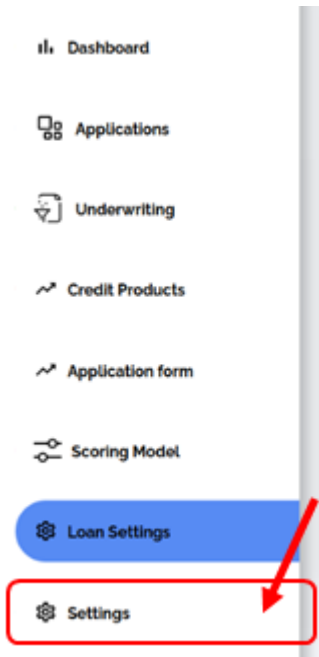
UPDATE **CANCEL**

Here all necessary changes can be done and saved by clicking 'UPDATE' button.

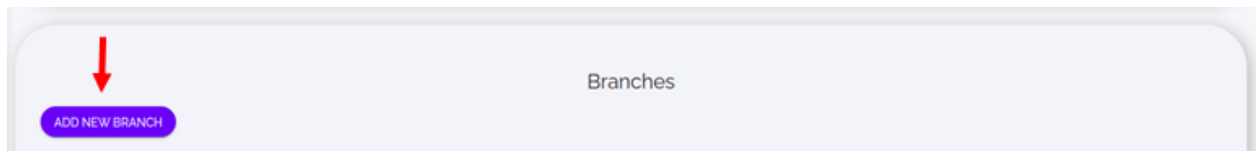
How to add new Branch

To add a Branch, Lender must follow next instructions:

1. Go to Settings tab.



2. Click on 'ADD NEW BRANCH' button.



3. Enter necessary information.

Add new branch

All the Lender needs here is to enter new Branch name at 'Enter Branch name' field and choose permissions that can be allowed to Users of this Branch at 'Choose Permissions' field.

4. Save Branch by clicking 'CREATE'.

Add new branch

Enter Branch name

For Example Branch

Choose Permissions

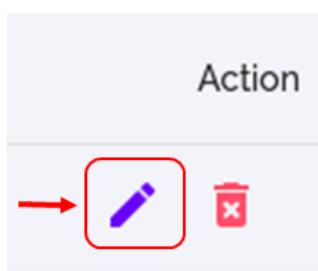
Scoring card, Decision rules, Application form customization, Credit products

CREATECANCEL

How to edit existed branch

The Branch settings also can be changed at the Settings tab. The procedure is the next.

After Lender had found the Branch that needs to be changed, he/she must click on corresponding icon to open the editing window.



So, at the opened window the Branch name and permissions can be changed.

Update branch


Enter Branch name

For Example Branch

Choose Permissions

Scoring card, Credit products, Application form customization, Decision rules

UPDATE **CANCEL**



To apply changes, Lender must click on 'UPDATE' button.