

Instruction for Sandbox

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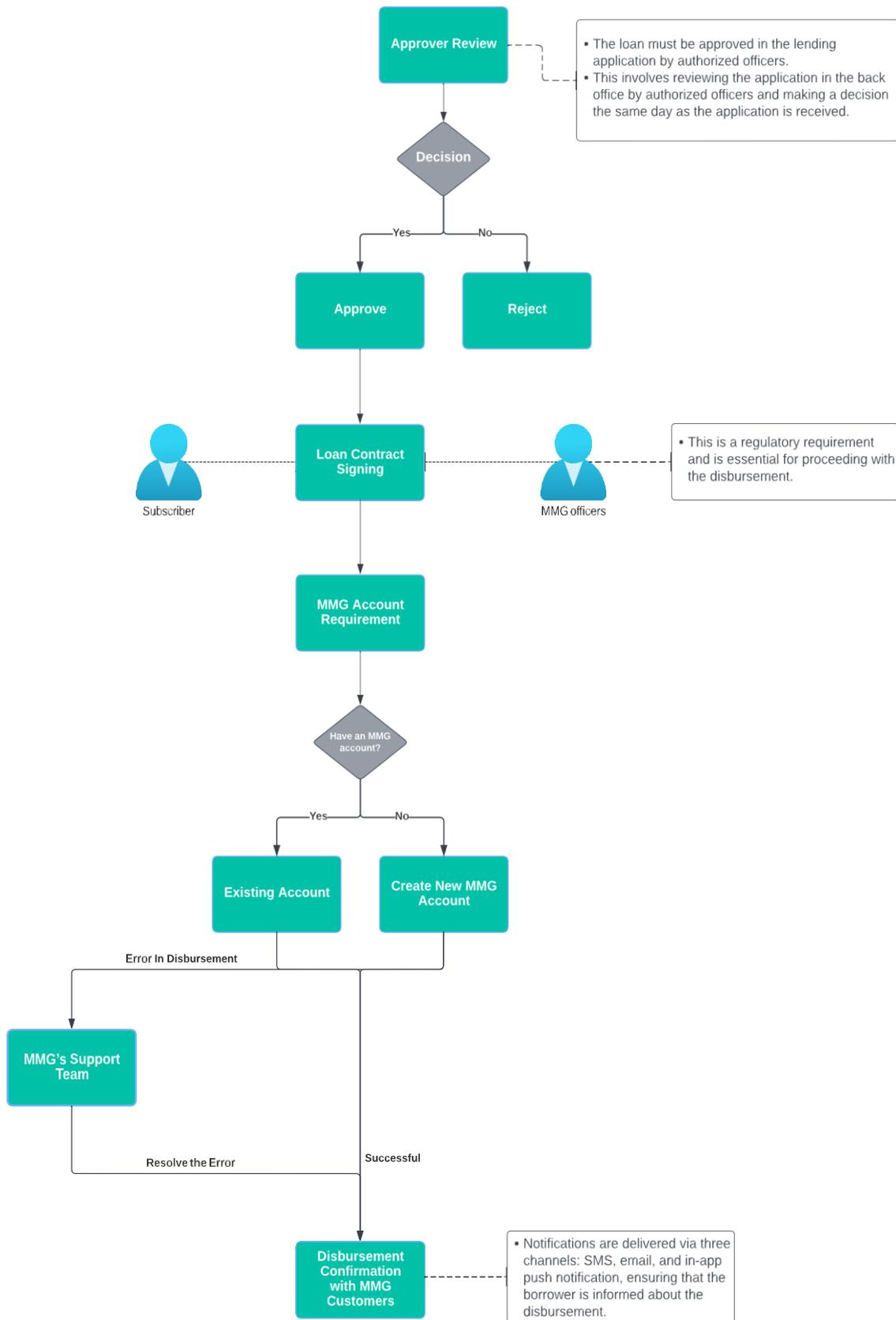
Merchant

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- [How to invite a customer to the shop](#)
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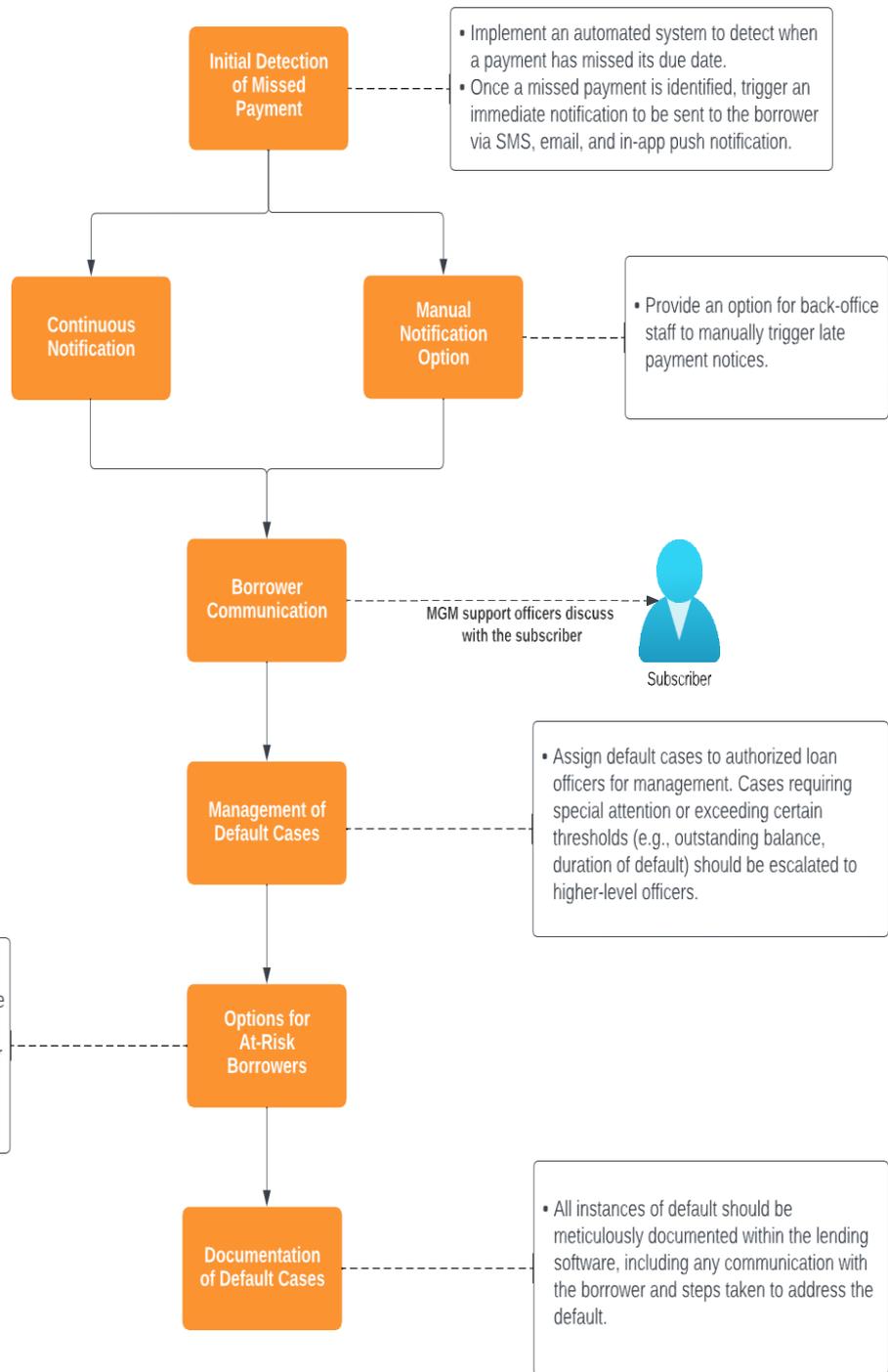
Business process

Payment Disbursement

Payment Disbursement

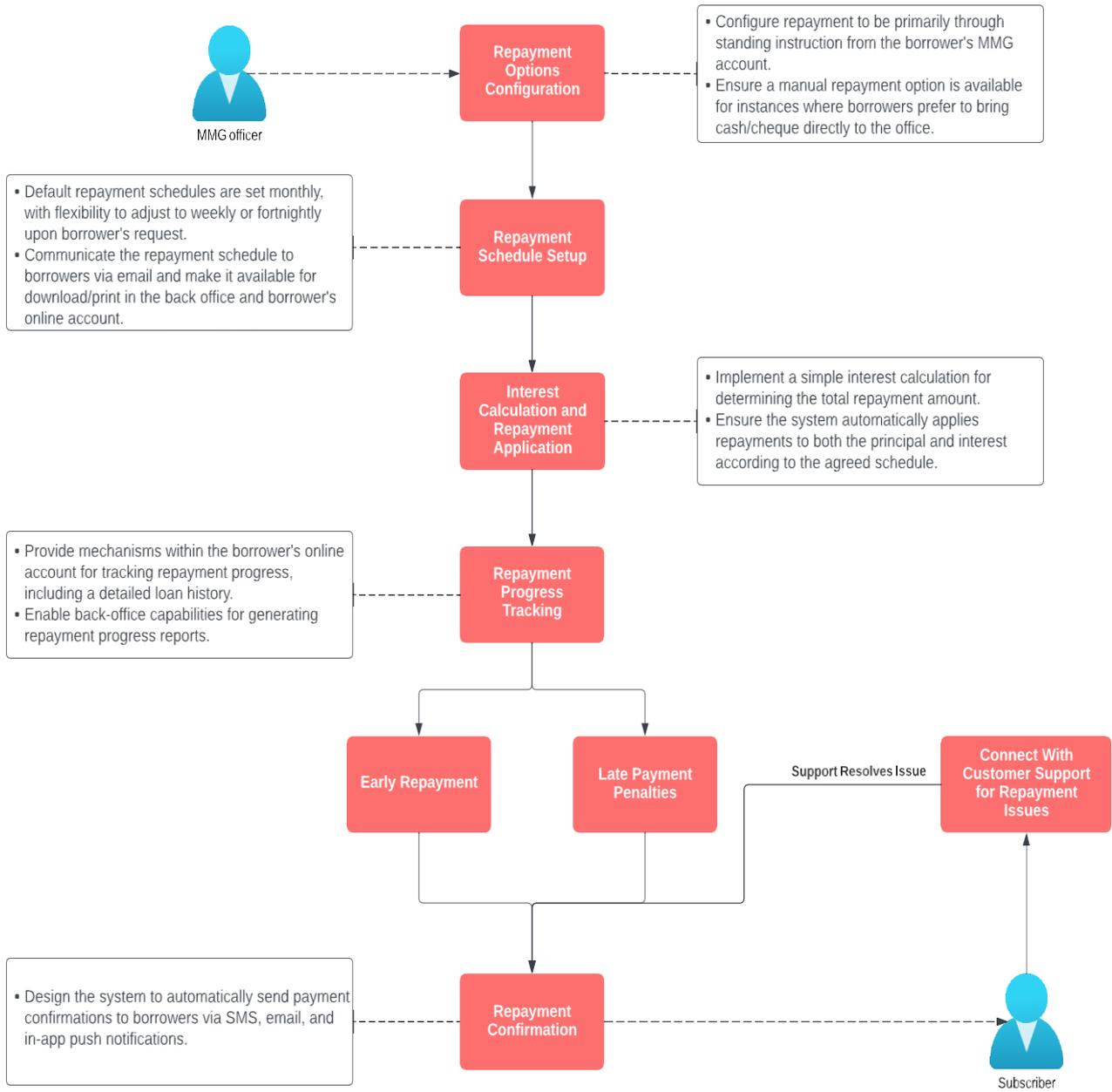


Handling default payment

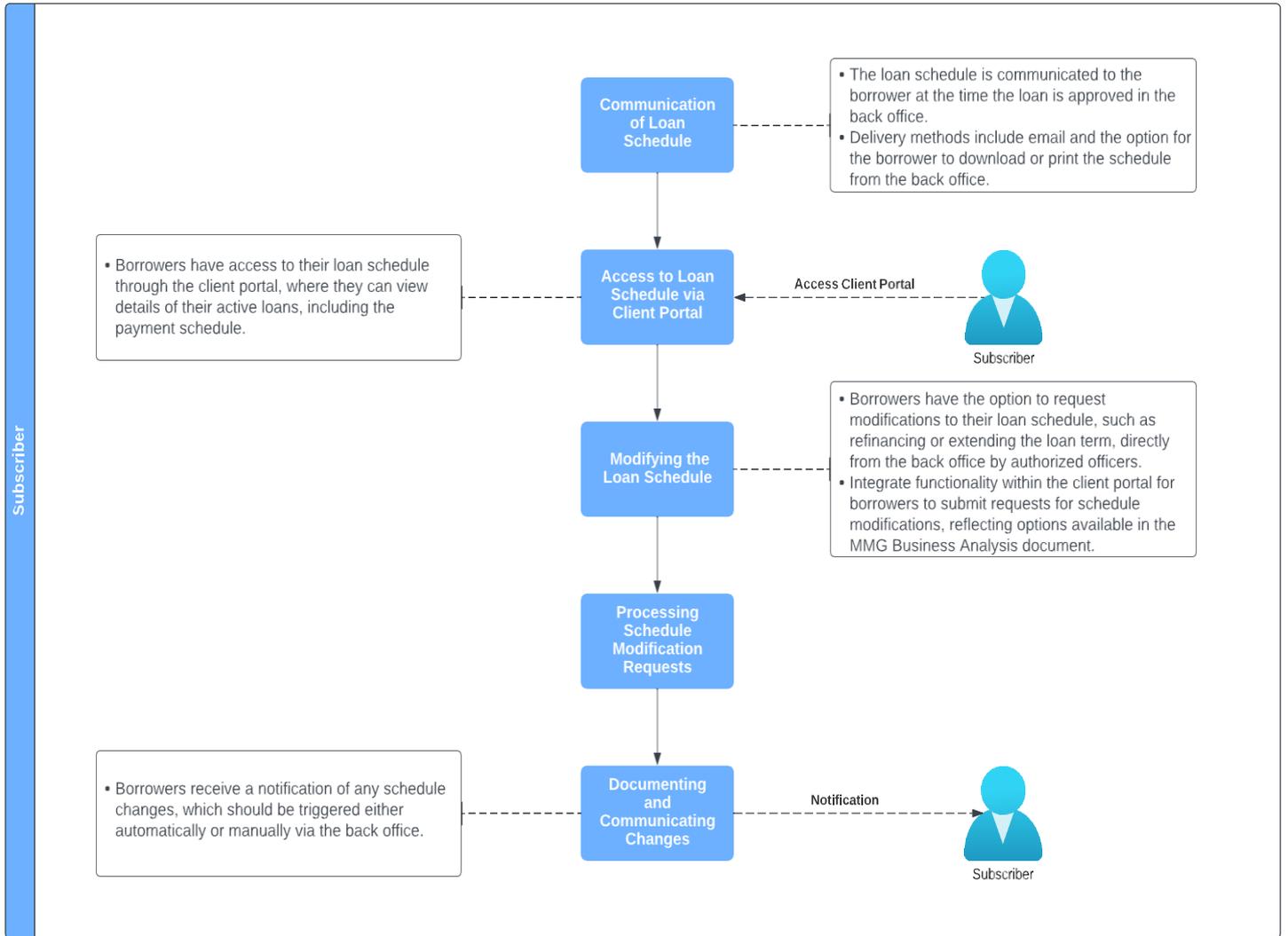


Repayment

Repayment



Loan Schedule Management



Lender

Loan product

A loan product serves as a template for a specific type of loan that you regularly offer. It's customizable to meet your needs. Creating loan products helps you categorize different types of loans using simple names that customers can easily understand. For instance, if you're offering a Payday Loan with specific interest rates and ID patterns, you can create a dedicated loan product for it. This streamlines the process of creating similar loans quickly.

The loan product (https://sandbox.compassway.org/lender/credit_products) can be managed by an employee with the respective permissions set in Settings. Loan products may vary for new and existing customers, and they can differ based on the type of client. Here, you can configure various product parameters, including the loan term, payment type, fees, and payment frequencies. You can also set up different types of commissions and penalties. The flexible product settings allow you to display various parameters on the calculator.

ID	Name	Type	Client type	Visible on landing	Allowed loan amount	Allowed loan term	Repayment frequency	Actions
17	Pay Day	Personal Loans	New Customer	✓	400-600\$	180-360 Days	1 Month	✎ 🗑️ 📄
18	BNPL	Consumer finance	New Customer	✓	200-2500\$	30-190 Days	1 Day	✎ 🗑️ 📄
35	Home Improvement	Personal Loans	Repeat Customer	✓	1000-1500\$	365-1095 Days	3 Days	✎ 🗑️ 📄
47	iMac	Consumer finance	New Customer	✓	100-3000\$	93-372 Days	1 Week	✎ 🗑️ 📄
29	Bussiness Loans	Personal Loans	New Customer	-	100-1000\$	10-1000 Days	2 Weeks	✎ 🗑️ 📄
34	Solar Loans	Personal Loans	New Customer	✓	1000-1500\$	150-360 Days	2 Weeks	✎ 🗑️ 📄
39	Solar Installation	Personal Loans	New Customer	✓	10000-20000\$	186-1488 Days	2 Weeks	✎ 🗑️ 📄
20	Healthcare	Consumer finance	New Customer	✓	0-1000\$	30-400 Days	1 Month	✎ 🗑️ 📄
30	PDL	Personal Loans	New Customer	✓	100-500\$	120-180 Days	15 Days	✎ 🗑️ 📄
40	payday loans for women	Personal Loans	New Customer	✓	100-300\$	150-300 Days	2 Weeks	✎ 🗑️ 📄
24	Trade School Payment Plans	Personal Loans	New Customer	✓	100-200\$	20-60 Days	1 Week	✎ 🗑️ 📄
19	Merchants Cash Advance	Consumer finance	New Customer	✓	500-1000\$	12-36 Days	1 Month	✎ 🗑️ 📄

Create a new loan product

To create a new loan product:

1. Navigate to Loan Products on the main menu.
2. Click the ADD NEW RECORD button at the bottom-left corner of the page.
3. Enter all the required information. (Detailed configuration options will be covered below.)
4. Click the Save button at the bottom-right corner of the page.

After saving the product, you can review all created Loan Products and view short details such as ID, Name, Type, Client Type, Visibility on Landing, Allowed Loan Amount, Allowed Loan Term, Repayment Frequency, and available Actions.

The screenshot shows the 'Loan Products' dashboard. At the top, there is a navigation bar with 'Loan Products' highlighted. Below the navigation bar, there is a header 'Loan Products' and a search bar. The main content is a table with the following columns: ID, Name, Type, Client type, Visible on landing, Allowed loan amount, Allowed loan term, Repayment frequency, and Actions. The table contains 10 rows of data. The 'Actions' column for each row contains three icons: a pencil (edit), a document (copy), and a trash can (delete).

ID	Name	Type	Client type	Visible on landing	Allowed loan amount	Allowed loan term	Repayment frequency	Actions
18	BNPL	Consumer finance	New Customer	✓	50-1000\$	14-42 Days	2 Weeks	✎ 📄 🗑
57	Auto Loan	Personal Loans	New Customer	-	9000-60000\$	744-2232 Days	1 Month	✎ 📄 🗑
47	iMac	Consumer finance	New Customer	-	100-3000\$	93-372 Days	1 Week	✎ 📄 🗑
53	Small Business Loans	Personal Loans	Repeat Customer	-	5000-10000\$	84-168 Days	1 Month	✎ 📄 🗑
17	Pay Day	Personal Loans	New Customer	-	400-600\$	180-360 Days	1 Month	✎ 📄 🗑
55	Guyana Mobile Money Repeat	Personal Loans	Repeat Customer	-	150-5000\$	15-364 Days	2 Weeks	✎ 📄 🗑
30	PDL	Personal Loans	New Customer	✓	50-1000\$	14-56 Days	2 Weeks	✎ 📄 🗑
34	Solar Loans	Personal Loans	New Customer	-	1000-1500\$	150-360 Days	2 Weeks	✎ 📄 🗑

On the right side of each product, there are 3 icons with which you can Edit, Copy, or Delete the product.

This screenshot is identical to the one above, but with a red rectangular box highlighting the 'Actions' column. The box encloses the three icons (pencil, document, trash can) for each of the five rows shown in this view.

Filling out the form

Loan Product

Product name

Enter a descriptive product name that clearly reflects the purpose of the loan. This ensures easy identification by staff and users.

Apply a Loan Product to

Select the appropriate customer type for your product:

- **All Customers:** Applicable to all clients without any specific classification;
- **New Customers:** Relevant only for new clients;
- **Repeat Customers:** Relevant only for returning clients;

Select Region for Loan Product

Choose one or multiple regions where this loan product will be available.

Select Loan Type

Choose the appropriate loan type for your product:

- **Personal Loan:** Loans for individuals, including vehicle loans, payday loans, etc.
- **Purchase Financing:** Financing for retail and e-commerce purchases.

- **SMB Loan** (Small and Medium-sized Business Loan): Tailored financing for small and medium-sized businesses.

Display on the Loan Calculator

Check this box to make your loan product visible to clients on the Loan Calculator.

← New Product Form Save

Loan Product

Product name

Product Name

Product Name

Customer Type

Apply a Loan Product to

All Customers New Customers Repeat Customers

Select Region for Loan Product

Region where this loan product will be applied

Loan Type

Select Loan Type

Personal Loan Purchase Financing SMB Loan

Display on the Loan Calculator

Select Shop for Loan Product

(Only applicable for the loan type "Purchase Financing")

Choose a shop where your loan product will be available.

Select Categories for Loan Product

(Only applicable for the loan type "Purchase Financing")

Pick one or several relevant categories for your loan product.

Select Shop for Loan Product

Select Categories for Loan Product

Available only if Loan Type = Purchase Financing

Issuance of Loan

Loan Amount

Issuance of Loan

Loan Amount

Set the minimum and maximum loan amounts for your loan product.

Terms

Set the minimum and maximum loan terms, as well as the term units.

Downpayment Accepted

Toggle this switch to allow or disallow downpayment for your loan product. If allowed, set the lower and upper boundaries.

Allow Guarantor

Check this box to indicate whether a guarantor is required.

Issuance of Loan

Loan Amount
 Minimum Loan Amount: From 100
 Maximum Loan Amount: Up to 2000

Terms
 Minimum Loan Term: From 10 days
 Maximum Loan Term: Up to 364 days
 Term: Days Weeks Months

Downpayment Accepted
 Downpayment, Minimal Amount (%): 0%
 Downpayment, Maximum Amount (%): up to 100%

Allow Guarantor

Tranches
 Enable Tranches

Annotations:
 - Loan amount lower and upper boundaries (points to Loan Amount fields)
 - Loan term lower and upper boundaries; term unit (points to Terms fields)
 - Checkbox indicating whether a guarantor is required or not (points to Allow Guarantor)
 - Downpayment lower and upper boundaries; is optional (points to Downpayment fields)

Tranches

For loans with multiple disbursements (tranches), set the minimum and maximum number of tranches allowed for the loan amount. When creating a loan account, you must specify the number of tranches. Additionally, you can allow the disbursed loan amount to be less than the approved amount by checking the provided checkbox.

Tranches

Enable Tranches
 Min Tranches:
 Max Tranche:

Disbursed Loan Amount can be less than Amount Approved

Revolving Loan
 Enable Revolving Loan
 Start of Billing Cycle: 1

Credit Decision
 Verification Type: Automatic Manual

Annotations:
 - Tranches lower and upper boundaries; is optional (points to Min Tranches and Max Tranche fields)
 - Checkbox that indicate whether disbursed loan amount can be lower than amount approved (points to Disbursed Loan Amount checkbox)

Credit Decision

Verification Type

Select **Automatic Verification** for automatic decisions or **Manual Verification** for verification by a verifier.

Verifier Type

For **Manual Verification**, choose between **Loan Officer** (a single verifier) or **Credit Committee** (a group of verifiers).



Interest Accrual

Interest Rate

When setting up new loan products, in the Interest Rate section of the form, select the interest frequency you want to apply to your loan products

Interest Calculation Method

In the Interest Calculation Method section of the form, choose between the following Interest Types to define the formula you want to apply to your loan products

Abbreviations:

- *P* - Loan amount *Loan.amount*
- *RMB* - Remaining balance
- *N* - Number of payments Amount of PS object with exact *PS.loan_id*
- *I* - Interest value *Loan.interest*
- *OI* - Overdue interest value
- *IS* - Interest schema *Loan.interest_schema* If *Loan.interest_schema=1*, then *IS=365* If *Loan.interest_schema=2*, then *IS=360* If *Loan.interest_schema=3*, then *IS=360*
- *D* - Days between last payment Difference in days between current PS date and previous date (*payment_id-1*). If its first payment then 0.
- *PP* - Principal payment The value we are calculating
- *IP* - Interest payment The value we are calculating
- *PMT* - Total payment With PS generation you must generate Interest and principal values for each payment.

1. Calculation method: **Declining Balance**

Example values: PS schema with 3 payments for each 14 days(2 weeks) from example before, amount=1200, interest=0.36, D=14(they are same each payment in this example), N=3, IS=365

$$PP = P / N$$

$RMB = P - (PP * (Loan.payment_id - 1))$ - means that client have “already paid the principal payment and remaining balance now lower by sum of paid principal payments)

$$IP = RMB * ((OI * D(\text{in overdue})) + (I * D(\text{not in overdue}))) / IS$$

payment_id=1

$$PP = 1200 / 3 = 400$$

$$RMB = 1200 - (400 * (1 - 1)) = 1200$$

$$IP = 1200 * 0.36 * 14 / 365 = 16.57$$

payment_id=2

$$PP = 1200 / 3 = 400$$

$$RMB = 1200 - (400 * (2 - 1)) = 800$$

$$IP = 800 * 0.36 * 14 / 365 = 11.05$$

payment_id=3

$$PP = 1200 / 3 = 400$$

$$RMB = 1200 - (400 * (3 - 1)) = 400$$

$$IP = 400 * 0.36 * 14 / 365 = 5.52$$

2. Calculation method: **Declining Balance (Equal Instalments)**

Example values: PS schema with 3 payments for each 14 days(2 weeks), amount=1200, interest=0.36, D=14 (they are same each payment in this example), N=3, IS=365

For the payment_id=1 first RMB will be equal to P(loop amount), after payment_id>1 for RMB formula bellow

$$PMT = I / 12 * P / (1 - 1 / (1 + I / 12)^N) \text{ (“^” is a pow)}$$

$$IP = RMB * ((OI * D(\text{in overdue})) + (I * D(\text{not in overdue}))) / 365$$

$$PP = PMT - IP$$

$$RMB(\text{payment_id}>1) = P - (\text{SUM OF ALL PRINCIPALS BEFORE})$$

payment_id=1	RMB = 1200 PMT = $0.36 / 12 * 1200 / (1 - 1 / (1 + 0.36 / 12)^3) = 424.24$ IP = $1200 * 0.36 * 14 / 365 = 16.57$ PP = $424.24 - 16.57 = 407.67$
payment_id=2	RMB = $1200 - 407.67 = 792.33$ PMT = $0.36 / 12 * 1200 / (1 - 1 / (1 + 0.36 / 12)^3) = 424.24$ IP = $792.33 * 0.36 * 14 / 365 = 10.94$ PP = $424.24 - 10.94 = 413.30$
payment_id=3	RMB = $1200 - (407.67 + 413.30) = 379.03$ PMT = $0.36 / 12 * 1200 / (1 - 1 / (1 + 0.36 / 12)^3) = 424.24$ IP = $379.03 * 0.36 * 14 / 365 = 5.23$ PP = $424.24 - 5.23 = 419.01$

3. Calculation method: **Fixed flat**

Example values: PS schema with 3 payments for every 14 days(2 weeks), amount=1200, interest=0.36, D=14 (they are same for each payment

in this example), N=3, IS=365

For the payment_id=1 first RMB will be equal to P(loop amount), after payment_id>1 for RMB formula bellow

$$PP = P / N$$

$$IP = P * ((OI * D(\text{in overdue})) + (I * D(\text{not in overdue}))) / 365$$

payment_id=1	PP = $1200 / 3 = 400$ IP = $1200 * 0.36 * 14 / 365 = 16,57$
payment_id=2	PP = $1200 / 3 = 400$ IP = $1200 * 0.36 * 14 / 365 = 16,57$
payment_id=3	PP = $1200 / 3 = 400$ IP = $1200 * 0.36 * 14 / 365 = 16,57$

Repayment Type

Choose the Repayment Type of your Loan Product:

- **Equal Intervals:** for payments with equal intervals;
- **One Time Payment:** for a single full-amount payment.

Repayment Interval

For **Equal Intervals** Repayment type, select an interval and period (Days/Weeks/Months/Years).

Days in Year

Choose the type of calculation for Days in Year:

- **30E/360 ISDA** - is a financial day count convention used in calculating the interest between two payment dates for a financial instrument. It defines a standardized method for determining the number of days between two dates, where each month is considered to have 30 days and a year is considered to have 360 days.
- **360** - in this convention, the number of days in a year is assumed to be 360, regardless of the actual number of days in each month.
- **30/360** - in this convention, each month is considered to have 30 days, and each year is considered to have 360 days, regardless of the actual number of days in each month or year.

Interest Grace

Interest grace refers to a period of time during which interest payments on a loan are deferred or waived. It's a specified period after the due date for an interest payment during which the borrower is allowed to make the payment without incurring additional fees or penalties. Essentially, it's a temporary break given to borrowers to catch up on missed payments without facing immediate financial consequences. The interest grace period varies depending on the terms of the loan agreement and can be an important feature for borrowers managing their finances.

The image shows a screenshot of a loan configuration interface. On the left, there is a sidebar menu with the following items: Loan Product, Issuance of Loan, Tranches, Revolving Loan, Credit Decision, **Interest Accrual** (highlighted), Commission, Overdue Interest Accrual, Repayment Schedule Management, and Collateral. The main content area is titled "Interest Accrual" and contains several configuration fields:

- Interest Rate (%):** Up to 100%
- Interest Calculation Method:** Declining Balance (selected), Declining Balance Equal Installments, Fixed Flat
- Repayment Type:** Equal Intervals (selected), One Time Payment
- Repayment Interval:** From 1 Day, Period: Days (selected), Weeks, Months, Years
- Days in Year:** 30E/360 ISDA (selected), 360, 30/360 (German)
- Interest Grace:** Grace Period (selected), On Disbursement
- Grace Period:** From 1 Day, Period: Days (selected), Weeks, Months, Years

Red arrows point from text labels to specific fields: "Interest type" points to the Interest Rate field; "Interest calculation method" points to the Interest Calculation Method field; "Repayment Type" points to the Repayment Type field; and "Days in Year; used in payment amount calculation" points to the Days in Year field.

Commission

Name the Commission

Enter a descriptive name for the commission that is easily recognizable and associated with the loan's purpose.

Commission Type

Choose the appropriate commission type for your product:

- One-time - this commission type involves a single fee that is charged only once, typically at the initiation of the transaction or service. It's a one-time charge that the customer pays upfront.
- Periodic - with this commission type, the fee is recurring and is charged at regular intervals, such as monthly, quarterly, or annually. It's a fee that the customer pays repeatedly over time for ongoing services or benefits.
- Percentage of Prepayment - this commission type is calculated as a percentage of the amount prepaid by the borrower. It's applicable when the borrower makes an early payment or prepays a portion of the loan or service, and the commission is a percentage of that prepaid amount.

Commission Details

Specify conditions for when the commission should be applied:

- Deducted Disbursement Commission (% or flat amount): a commission deducted upon disbursing the loan amount.;
- Deducted Repayment Commission (% or flat amount): a commission deducted upon loan repayment;
- Late Repayment Fee: a fee charged for late loan repayments;

Commission Subtype

Select a subtype for the Commission (flat amount or percents):

- Flat Amount;
- As a percentage of the loan product limit;
- % of the Disbursement of the Principal balance;

Commission Amount

Enter the value for the commission amount.

Frequency of Charging Commissions

This field is applicable only for "Periodic" commission type.

The screenshot shows the 'New Product Form' interface for configuring a 'Commission'. The form is titled 'Commission' and has a 'Save' button in the top right corner. The left sidebar lists various loan product features, with 'Commission' highlighted. The main form area contains several input fields and dropdown menus, each with a red arrow pointing to it from a label:

- Commission name:** A text input field labeled 'Name the Commission'.
- Commission type:** A dropdown menu with three options: 'One-Time', 'Periodic' (selected), and 'Percentage of Prepayment'.
- Condition when commission will be applied:** A dropdown menu with one option: 'Deducted Disbursement Commission (% or flat amount)'.
- Commission Subtype (flat amount or percents):** A dropdown menu with one option: 'Flat Amount'.
- Commission frequency:** A dropdown menu with five options: 'Daily', 'Weekly', 'Monthly', 'Quarterly', and 'Annually'.
- Commission Amount:** A text input field.
- Commission frequency; available only if Commission Type = Periodic:** A dropdown menu with five options: 'Daily', 'Weekly', 'Monthly', 'Quarterly', and 'Annually'.

At the bottom of the form, there is a link that says 'Add New Commission'.

Overdue Interest Accrual

Overdue Interest Rate

Enter the overdue interest rate in percentage for your Loan Product.

!Overdue Interest Counting Type

Select the unit of time for calculating overdue interest (Days/Weeks/Months/Years).

!Overdue Interest Counting Type

Choose the method for counting overdue interest:

- **From the date loan first went into overdue** - the calculation of overdue interest starts from the date when the loan initially became overdue;
- **From the date of oldest currently late repayment** - with this option, the calculation of overdue interest begins from the date of the oldest repayment that is currently late;

Grace Overdue Period

Enter the grace period for overdue payments and select the unit type for this period.

Loan Product
Issuance of Loan
Tranches
Revolving Loan
Credit Decision
Interest Accrual
Commission
Overdue Interest Accrual
Repayment Schedule Management
Collateral

Overdue Interest Time unit

Overdue Interest Accrual

Overdue Interest Rate

Overdue Interest Rate in percents

Overdue Interest Counting Type

Days Weeks Months Years

Overdue Interest Counting Type

From Date Loan First Went Into Overdue From Date Of Oldest Currently Late Repayment

Overdue Interest Counting Type

Grace Overdue Period

Grace overdue period options

Period

Days Weeks Months Years

Repayment Schedule Management

Repayment Schedule Management allows you to manage various aspects of repayments for loans. Here's a breakdown of the options available:

1. Loan Extensions:

- With Loan Extensions, you can extend the duration of the loan repayment period beyond its original term. This option allows borrowers to renegotiate the terms of their loan agreement to accommodate changes in their financial circumstances.

2. Payment Holiday:

- Payment Holiday enables borrowers to temporarily suspend their regular loan repayments for a specified period. During this time, borrowers are not required to make any payments, providing them with financial relief when needed.

3. Adjust Principal Repayment:

- This feature allows you to adjust the amount of principal repayment for the loan.

4. Adjust Repayment Date:

- Adjust Repayment Date allows you to modify the due date for loan repayments. Borrowers may request to change the repayment date to better align with their cash flow or payment schedule, providing them with convenience and flexibility in managing their repayments.

Collateral

Collateral refers to assets or property that a borrower pledges as security for a loan.

Is Required checkbox

Check this box to indicate whether collateral is required.

Description Collateral

This field allows you to specify the type of collateral that is acceptable for the loan. Options may include Financial Guarantee, Guarantee, Car, Real Estate, Deposit, or other types of assets that can be pledged as security.

Monitoring Frequency

Enter value and select a corresponding period (e.g., days, weeks, months) to indicate how often the collateral should be monitored or evaluated for its value or status.

When your Loan Product is done, click the **Save** button at the bottom-right corner of the page

New Product Form Save

Repayment Schedule Management

Paid Repayments for Loan Extension

Min	5	Max	10
-----	---	-----	----

Paid Repayments for Payment Holiday

Min	5	Max	10
-----	---	-----	----

Paid Repayments for Adjust Principal Repayment

Min	5	Max	10
-----	---	-----	----

Paid Repayments for Adjust Repayment Date

Min	5	Max	10
-----	---	-----	----

Collateral

[+ Add New Collateral](#)

How to create a loan product

Let's try to create our own Loan Products.

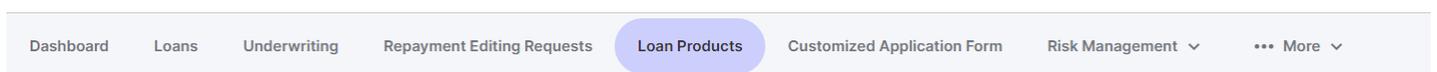
PDL example

PDL, or "**Payday Loan**", is a type of loan provided to users for small financial needs with repayment due on their next paycheck. This loan product typically has a short repayment term and a high-interest rate.

For this Loan Product, we have such requirements:

- Loan amount: 50\$ – 1000\$;
- Loan term: 2 – 4 weeks;
- Repayment periodicity: each 2 week;
- Interest rate: 15% on amount;

1. Navigate to Loan Products on the main menu;



2. Click the **ADD NEW RECORD** button at the bottom-left corner of the page;

A screenshot of the 'Loan Products' page. At the top is a navigation bar with 'Loan Products' selected. Below the navigation bar is a header 'Loan Products' and a search bar. A red arrow points to a blue button labeled 'ADD NEW RECORD' in the bottom-left corner. Below the header is a table with columns: ID, Name, Type, Client type, Visible on landing, Allowed loan amount, Allowed loan term, Repayment frequency, and Actions. The table contains two rows of data.

ID	Name	Type	Client type	Visible on landing	Allowed loan amount	Allowed loan term	Repayment frequency	Actions
18	BNPL	Consumer finance	New Customer	✓	50-1000\$	14-42 Days	2 Weeks	
57	Auto Loan	Personal Loans	New Customer	-	9000-80000\$	744-2232 Days	1 Month	

3. Add loan product name;

Loan Product

Product Name

PDL

4. Select customer type for Loan Product;

Loan Product

Product Name

PDL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

5. Select a region for Loan Product;

Loan Product

Product Name

PDL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

California ✕



- Nationwide
- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Guyana
- Georgia
- Hawaii
- Idaho
- Illinois

6. Select Loan type;

Loan Product

Product Name

PDL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

California ×



Select Loan Type

Personal Loan

Purchase Financing

SMB Loan

7. Check the box to make loan product visible to clients on the Loan Calculator;

Loan Product

Product Name

PDL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

California



Select Loan Type

Personal Loan

Purchase Financing

SMB Loan

Display on the Loan Calculator

- Set the minimum and maximum loan amounts for loan product;

Issuance of Loan

Loan Amount

Minimum Loan Amount

50

Maximum Loan Amount

1000

- Set the minimum and maximum loan terms;

Issuance of Loan

Loan Amount

Minimum Loan Amount

50

Maximum Loan Amount

1000

Terms

Minimum Loan Term

14

Maximum Loan Term

56

Term

Days

Weeks

Months

- Downpayment and guarantor are not required for our loan product, so we skip these steps;

Issuance of Loan

Loan Amount

Minimum Loan Amount

50

Maximum Loan Amount

1000

Terms

Minimum Loan Term

14

Maximum Loan Term

56

Term

Days

Weeks

Months

Downpayment Accepted



Allow Guarantor

11. Tranches and revolving loan are not required for our loan product, so we skip these steps;

Tranches

Enable Tranches



Revolving Loan

Enable Revolving Loan



12. Select “Automatic” for Verification Type;

Credit Decision

Verification Type

Automatic

Manual



13. The Verifier type is not applicable for the Automatic verification type, so we skip this step;

Credit Decision

Verification Type

Automatic	Manual
------------------	---------------

Verifier Type

Loan Officer	Credit Committee
---------------------	-------------------------

14. Enter an interest rate;

Interest Accrual

Interest Rate (%)

15

15. Select the interest calculation method as “Fixed flat”;

Interest Accrual

Interest Rate (%)

15

Interest Calculation Method

Declining Balance	Declining Balance Equal Installments	Fixed Flat
--------------------------	---	-------------------

16. Choose the Repayment Type of Loan Product;

Interest Accrual

Interest Rate (%)

15

Interest Calculation Method

Declining Balance	Declining Balance Equal Installments	Fixed Flat
--------------------------	---	-------------------

Repayment Type

Equal Intervals	One Time Payment
------------------------	-------------------------

17. For Equal Intervals Repayment type select interval and period;

Interest Accrual

Interest Rate (%)

15

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

Repayment Type

Equal Intervals

One Time Payment

Repayment Interval

2

Period

Days

Weeks

Months

Years

18. Choose the type of calculation Days in Year;

Interest Accrual

Interest Rate (%)

15

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

Repayment Type

Equal Intervals

One Time Payment

Repayment Interval

2

Period

Days

Weeks

Months

Years

Days in Year

30E/360 ISDA

360

30/360 (German)

19. Enter interest grace details;

Interest Accrual

Interest Rate (%)

15

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

Repayment Type

Equal Intervals

One Time Payment

Repayment Interval

2

Period

Days

Weeks

Months

Years

Days in Year

30E/360 ISDA

360

30/360 (German)

Interest Grace

Grace Period

On Disbursement

Grace Period

2

Period

Days

Weeks

Months

Years

20. Commission is not required for our loan product, so we skip this step;

Commission

[+ Add New Commission](#)

21. Enter the overdue interest rate in percentage for Loan Product;

Overdue Interest Accrual

Overdue Interest Rate

15

22. Select the unit of time for calculating overdue interest;

Overdue Interest Accrual

Overdue Interest Rate

15

Overdue Interest Counting Type

Days

Weeks

Months

Years

23. Choose the method for counting overdue interest;

Overdue Interest Accrual

Overdue Interest Rate

15

Overdue Interest Counting Type

Days

Weeks

Months

Years

Overdue Interest Counting Type

From Date Loan First Went Into Overdue

From Date Of Oldest Currently Late Repayment

24. Enter the grace period for overdue payments and select the unit type for this period;

Overdue Interest Accrual

Overdue Interest Rate

15

Overdue Interest Counting Type

Days

Weeks

Months

Years

Overdue Interest Counting Type

From Date Loan First Went Into Overdue

From Date Of Oldest Currently Late Repayment

Grace Overdue Period

5

Period

Days

Weeks

Months

Years

25. Set the minimum and maximum amount of payments for different types of repayment;

Repayment Schedule Management

Paid Repayments for Loan Extension

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

Paid Repayments for Payment Holiday

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

Paid Repayments for Adjust Principal Repayment

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

Paid Repayments for Adjust Repayment Date

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

26. Collateral is not required for our loan product, so we skip this step;

Collateral

[+ Add New Collateral](#)

27. Click the **Save** button at the bottom-right corner of the page

New Product Form

[Save](#)

Repayment Schedule Management

Paid Repayments for Loan Extension

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

Paid Repayments for Payment Holiday

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

Paid Repayments for Adjust Principal Repayment

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

Paid Repayments for Adjust Repayment Date

Min	Max
<input type="text" value="5"/>	<input type="text" value="10"/>

BNPL example

"BNPL" stands for "Buy Now, Pay Later." It's a type of loan product that allows customers to make purchases and defer payment until a later date.

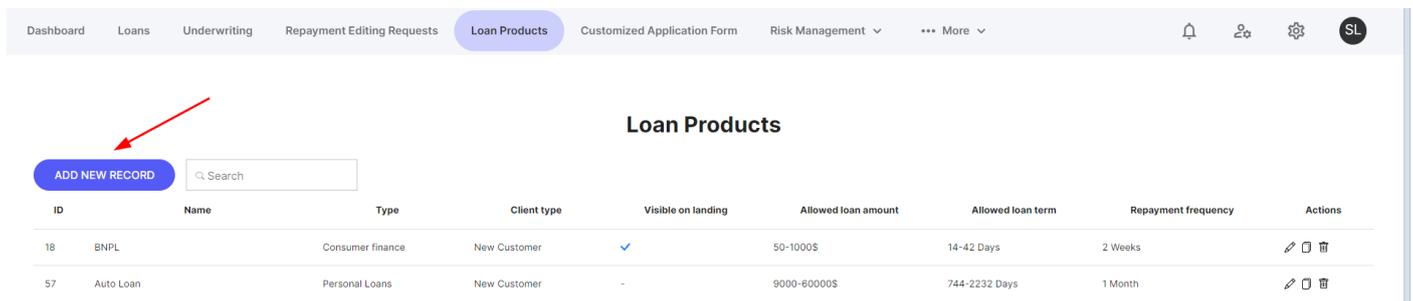
For this Loan Product, we have such requirements:

- Loan amount: 50\$ – 1000\$;
- Downpayment: 25%;
- Loan term: 2 – 6 weeks;
- Repayment: 4 installments each 2 week;
- Interest rate: free;

1. Navigate to Loan Products on the main menu;



2. Click the **ADD NEW RECORD** button at the bottom-left corner of the page;



3. Add loan product name;

Loan Product

Product Name

BNPL

4. Select customer type for Loan Product;

Loan Product

Product Name

BNPL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

5. Select a region for Loan Product;

Loan Product

Product Name

BNPL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

Florida

Illinois

Iowa

Kentucky



Nationwide

Alabama

Alaska

Arizona

Arkansas

California

Colorado

Connecticut

Delaware

Florida

Guyana

Georgia

Hawaii

Idaho

Illinois

6. Select Loan type;

Loan Product

Product Name

BNPL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

Florida

Illinois

Iowa

Kentucky



Select Loan Type

Personal Loan

Purchase Financing

SMB Loan

7. Check the box to make loan product visible to clients on the Loan Calculator;

Loan Product

Product Name

BNPL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

Florida

Illinois

Iowa

Kentucky



Select Loan Type

Personal Loan

Purchase Financing

SMB Loan

Display on the Loan Calculator

8. Select a shop for Loan Product;

Loan Product

Product Name

BNPL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

Florida

Illinois

Iowa

Kentucky



Select Loan Type

Personal Loan

Purchase Financing

SMB Loan

Display on the Loan Calculator

Select Shop for Loan Product

ROZETKA PL



9. Select categories for Loan Product;

Loan Product

Product Name

BNPL

Apply a Loan Product to

All Customers

New Customers

Repeat Customers

Select Region for Loan Product

Florida

Illinois

Iowa

Kentucky



Select Loan Type

Personal Loan

Purchase Financing

SMB Loan

Display on the Loan Calculator

Select Shop for Loan Product

ROZETKA PL



Select Categories for Loan Product

Laptops and Computers



10. Set the minimum and maximum loan amounts for loan product;

Issuance of Loan

Loan Amount

Minimum Loan Amount

50

Maximum Loan Amount

1000

11. Set the minimum and maximum loan terms;

Issuance of Loan

Loan Amount

Minimum Loan Amount

50

Maximum Loan Amount

1000

Terms

Minimum Loan Term

14

Maximum Loan Term

42

Term

Days

Weeks

Months

12. Toggle this switch to allow a downpayment for loan product and set the lower and upper boundaries;

Issuance of Loan

Loan Amount

Minimum Loan Amount

50

Maximum Loan Amount

1000

Terms

Minimum Loan Term

14

Maximum Loan Term

42

Term

Days

Weeks

Months

Downpayment Accepted



Downpayment, Minimal Amount (%)

25

Downpayment, Maximum Amount (%)

25

13. A guarantor is not required for our loan product, so we skip this step;

Issuance of Loan

Loan Amount

Minimum Loan Amount

50

Maximum Loan Amount

1000

Terms

Minimum Loan Term

14

Maximum Loan Term

42

Term

Days

Weeks

Months

Downpayment Accepted



Downpayment, Minimal Amount (%)

25

Downpayment, Maximum Amount (%)

25

Allow Guarantor

14. Tranches and revolving loan are not required for our loan product, so we skip these steps;

Tranches

Enable Tranches



Revolving Loan

Enable Revolving Loan



15. Select “Automatic” for Verification Type;

Credit Decision

Verification Type

Automatic	Manual
-----------	--------

16. The Verifier type is not applicable for the Automatic verification type, so we skip this step;

Credit Decision

Verification Type

Automatic	Manual
-----------	--------

Verifier Type

Loan Officer	Credit Committee
--------------	------------------

17. Interest rate is free for this Loan Product;

Interest Accrual

Interest Rate (%)

0

18. Select the interest calculation method as “Declining Balance”;

Interest Accrual

Interest Rate (%)

0

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

19. Choose the Repayment Type of Loan Product;

Interest Accrual

Interest Rate (%)

0

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

Repayment Type

Equal Intervals

One Time Payment

20. For Equal Intervals Repayment type select interval and period;

Interest Accrual

Interest Rate (%)

0

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

Repayment Type

Equal Intervals

One Time Payment

Repayment Interval

2

Period

Days

Weeks

Months

Years

21. Choose the type of calculation Days in Year;

Interest Accrual

Interest Rate (%)

0

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

Repayment Type

Equal Intervals

One Time Payment

Repayment Interval

2

Period

Days

Weeks

Months

Years

Days in Year

30E/360 ISDA

360

30/360 (German)

22. Enter interest grace details;

Interest Accrual

Interest Rate (%)

0

Interest Calculation Method

Declining Balance

Declining Balance
Equal Installments

Fixed Flat

Repayment Type

Equal Intervals

One Time Payment

Repayment Interval

2

Period

Days

Weeks

Months

Years

Days in Year

30E/360 ISDA

360

30/360 (German)

Interest Grace

Grace Period

On Disbursement

Grace Period

0

Period

Days

Weeks

Months

Years

23. Create a commission for your BNPL Loan Product;

Commission

[+ Add New Commission](#)

24. Add the name of the commission;

Commission

BNPL Late fee ^

Name the Commission

BNPL Late fee

25. Choose commission type;

Commission

BNPL Late fee ^

Name the Commission

BNPL Late fee

Commission Type

One-Time Periodic Percentage of Prepayment

26. Add commission details;

Commission

BNPL Late fee ^

Name the Commission

BNPL Late fee

Commission Type

One-Time Periodic Percentage of Prepayment

Commission Details

Late Repayment Fee ▲

Deducted Disbursement Commission (% or flat amount)

Deducted Repayment Commission (% or flat amount)

Late Repayment Fee 

27. Add commission subtype;

Commission

BNPL Late fee ^

Name the Commission

BNPL Late fee

Commission Type

One-Time Periodic Percentage of Prepayment

Commission Details

Late Repayment Fee ▼

Commission Subtype

Flat Amount ▲

Flat Amount 

As a percentage of the loan product limit

% of Disbursement of Principle Balance

28. Enter commission amount;

Commission

BNPL Late fee ^

Name the Commission

BNPL Late fee

Commission Type

One-Time Periodic Percentage of Prepayment

Commission Details

Late Repayment Fee ▼

Commission Subtype

Flat Amount ▼

Commission Amount

30

29. Enter the overdue interest rate in percentage for Loan Product;

Overdue Interest Accrual

Overdue Interest Rate

10

30. Select the unit of time for calculating overdue interest;

Overdue Interest Accrual

Overdue Interest Rate

10

Overdue Interest Counting Type

Days Weeks Months Years

31. Choose the method for counting overdue interest;

Overdue Interest Accrual

Overdue Interest Rate

10

Overdue Interest Counting Type

Days

Weeks

Months

Years

Overdue Interest Counting Type

From Date Loan First Went Into Overdue

From Date Of Oldest Currently Late Repayment

32. Enter the grace period for overdue payments and select the unit type for this period;

Overdue Interest Accrual

Overdue Interest Rate

10

Overdue Interest Counting Type

Days

Weeks

Months

Years

Overdue Interest Counting Type

From Date Loan First Went Into Overdue

From Date Of Oldest Currently Late Repayment

Grace Overdue Period

1

Period

Days

Weeks

Months

Years

33. Set the minimum and maximum amount of payments for different types of repayment editing requests;

Repayment Schedule Management

Paid Repayments for Loan Extension

Min

5

Max

10

Paid Repayments for Payment Holiday

Min

5

Max

10

Paid Repayments for Adjust Principal Repayment

Min

5

Max

10

Paid Repayments for Adjust Repayment Date

Min

5

Max

10

34. Collateral is not required for our loan product, so we skip this step;

Collateral

[+ Add New Collateral](#)

35. Click the **Save** button at the bottom-right corner of the page

New Product Form

[Save](#)

Repayment Schedule Management

Paid Repayments for Loan Extension

Min Max

5 10

Paid Repayments for Payment Holiday

Min Max

5 10

Paid Repayments for Adjust Principal Repayment

Min Max

5 10

Paid Repayments for Adjust Repayment Date

Min Max

5 10

Client

Let's verify how clients can view the Loan product.

On the Loan terms page, clients can select the Loan product they are interested in.

Customers can access a list of available loan products by clicking on the arrow and expanding the dropdown menu in the 'Select Product' field:

The screenshot shows a 'Welcome!' page with a progress bar at the top containing three steps: '1 Select loan terms', '2 Create an account', and '3 Fill application form'. The main content area is titled 'Credit product'. It features a 'Select product' dropdown menu, which is circled in red with an arrow pointing to it. Below this are input fields for 'Loan amount' (with a '\$' symbol), 'Term' (with a dropdown arrow), and 'Repayment period: Approximate payment: \$0'. At the bottom, there are fields for 'Enter promo code' and 'CONFIRM PROMO CODE'. On the right side, a dark blue sidebar displays financial details: 'Principal \$ 0.00', 'Interest \$ 0.00', 'Commission \$ 0.00', 'Total \$ 0.00', and 'APR 0 %'.

Then, select the Loan Product.

This screenshot shows the same 'Welcome!' page, but the 'Select product' dropdown menu is now expanded. A red arrow points to the 'PDL' option in the list. The 'Region' dropdown is also visible with a red exclamation mark icon. The 'Loan amount' field now shows '\$ 1000' and the 'Term' dropdown is set to '1 month'. The rest of the form and the right sidebar remain the same as in the previous screenshot.

The client can select the region based on the loan setups.

Welcome!

1 Select loan terms 2 Create an account 3 Fill application form

Credit product: PDL Region: **California**

Loan amount: \$ 50 to \$ 1000

Term: 1 month

Repayment period: 0

Approximate payment: \$0

Enter promo code CONFIRM PROMO CODE

Principal: \$ 0.00
Interest: \$ 0.00
Commission: \$ 0.00
Total: \$ 0.00
APR: 0 %

And select the Loan Amount and Term for the Loan.

Welcome!

1 Select loan terms 2 Create an account 3 Fill application form

Credit product: PDL Region: California

Loan amount: \$ 450

Term: 14 days

Repayment period: 0

Approximate payment: \$0

Enter promo code CONFIRM PROMO CODE

Principal: \$ 450.00
Interest: \$ 2.59
Commission: \$ 0.00
Total: \$ 452.59
APR: 8.75 %

At the right column check the calculations.

Welcome!

1 Select loan terms 2 Create an account 3 Fill application form

Credit product **Region**

PDL California

Loan amount

\$ 50 \$ 450 \$ 1000

Term

14 days Days 24 56 days

Repayment period: 0
Approximate payment: \$0

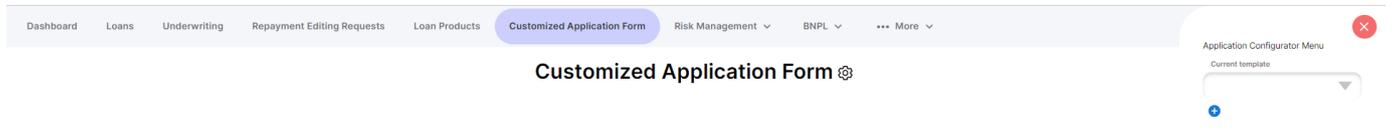
Enter promo code CONFIRM PROMO CODE

Principal	\$ 450.00
+	
Interest	\$ 2.59
+	
Commission	\$ 0.00
<hr/>	
Total	\$ 452.59
APR	8.75 %

Customized Application Form

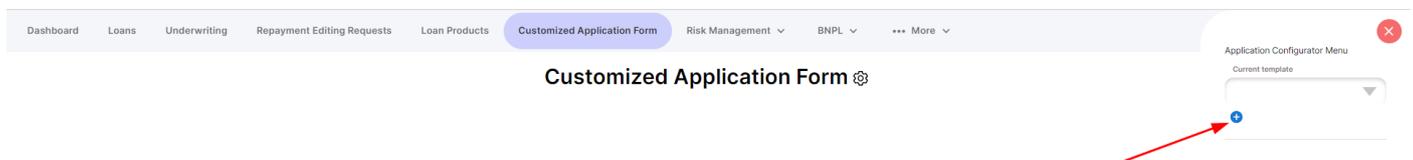
Customized Application Form allows you to create a unique questionnaire for each product based on your requirements and the data you're interested in. This feature helps avoid overloading users with unnecessary questions and ensures you receive the necessary information. Additionally, there is a mandatory set of questions to prevent overlooking their inclusion in the questionnaire.

Here (<https://sandbox.compassway.org/lender/constructor>) lenders can choose an already existing application form and edit it or create one if there are enabled loan products (enabled in this case means there are no application forms related to this loan product).



Create a new template

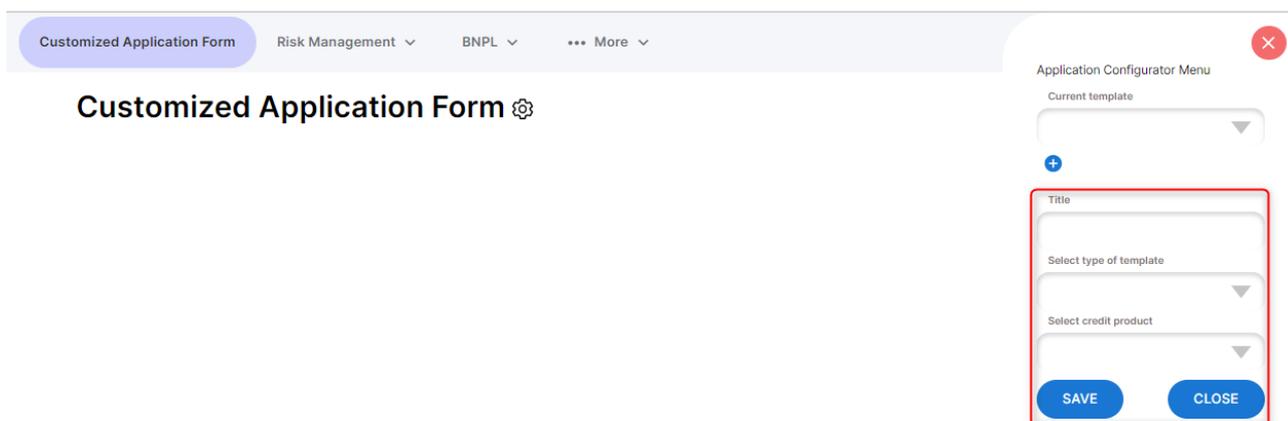
To create a new template click plus icon



After clicking '+' button, you need to fill several fields:

- **Title** - the title of an application
- **Select the type of template** - entity or individual
- **Select a credit product** - list of credit products which are added at the Credit products block

When this step is configured, click “Save” for saving, or “Close” - to close the block without saving changes.



The application form can be configured across various layers, including:

- **Steps:** Represented by blue ovals beneath the template name, steps serve as logical separators within the application form.
- **Blocks:** These include sections such as Personal Info, Contact Info, etc., further organizing the form.

- **Inputs:** Inputs are the fields where users provide actual information. There are six types of inputs:
 1. Text: Accepts any type of information.
 2. Number: Accepts only numerical values.
 3. Phone: Requires a country code at the beginning and accepts phone numbers.
 4. Email: Requires text that meets email pattern criteria.
 5. Date: Provides a calendar dropdown for selecting dates.
 6. Select: Presents a dropdown with answers that have been previously added.

In addition to mandatory questions, lenders can include any additional questions they deem relevant. For custom questions, there are two additional types: file and password.

The screenshot shows a 'Customized Application Form' for a 'Pay Day' template. The form is organized into several sections, each with its own header and a list of input fields. Red arrows indicate the following connections:

- Template name:** Points to the 'Pay Day' label at the top of the form.
- Blocks:** Points to the section headers: 'Personal Info', 'Contact Info', 'Education', 'Employment', and 'Documents'.
- Inputs:** Points to individual input fields within the sections, such as 'First name', 'Last name', 'Gender', 'Birth date', 'Marital status', 'Identify code', 'Number of children under 18', 'Phone number', 'Email', 'Education', 'Employment type', 'Position', 'Seniority experience', 'Number of employees', 'Employment duration (months)', 'Document issued by', 'Document number (passport series 1 ID card series)', and 'Document issue date'.

To continue configuration, select the created application in the current template menu.

- Click “+” to add a new step;
- Click the “pencil icon” to edit the step;
- Click the “basket icon” to delete the step;

Steps:

Step

+ ✎ ✖

You need to create a block

+

Title

CREATE NEW BLOCK CLOSE

All steps can include one or several blocks. For this click the “+” button, select a type of input, label, select the row size of the input, and select input order.

- To save changes click the “Save template” button
- To add new input click “Create new input”.

Steps:

Step

+ ✎ ✖

Current block

Block

+ ✎ ✖

Mandatory questions

You need to create a input

+

Then input menu will open:

Current block

Block

+ ✎ 🗑

Mandatory questions

First name

Select type of input

text

Question

First name

Select row size of input

100%

Input order

1

CREATE NEW INPUT CLEAR

- **Mandatory question** – list of mandatory questions that are available
- **Select type of input** – dropdown with input types
- **Question** – question title
- **Select row size of input** – input width in percents
- **Input order** – input sequence number

After filling all mandatory question application form can be saved.

Input types:

- **Text** – general text
- **Number** - numerical values only
- **Password** - Similar to the "Text" input, but the entered characters are usually masked for security
- **Phone** - Designed for phone numbers (with country code in the beginning)
- **Email** - Accepts email addresses and may include validation to ensure proper email format
- **Date** - Designed for entering date information. These input includes a date picker
- **Select** - A dropdown menu that allows users to choose from predefined options.
- **File** - Enables users to upload files from their devices (usually photo (.png, .jpeg, .jpg etc.) or .pdf)

Filling out the form

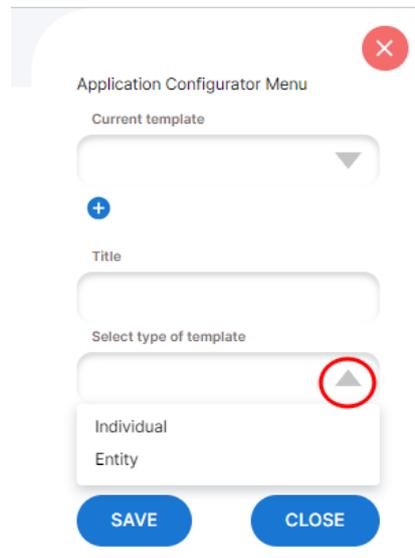
Title

Enter a descriptive title that clearly reflects the purpose of the loan. This ensures easy identification by staff and users.

Type of template

Select the type of template:

- Individual;
- Entity (Legal Entity or Business Entity);

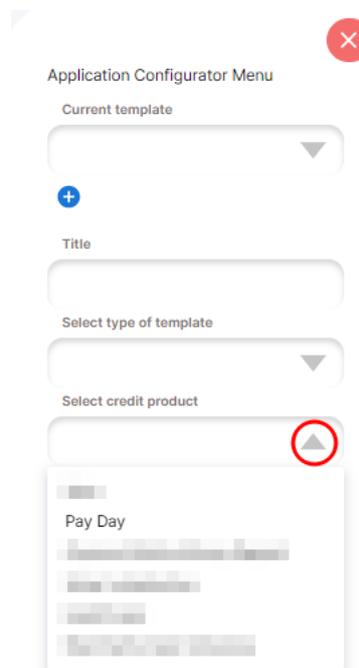


The screenshot shows a dialog box titled "Application Configurator Menu" with a close button (X) in the top right corner. The form contains the following fields:

- "Current template": A dropdown menu with a plus sign (+) below it.
- "Title": A text input field.
- "Select type of template": A dropdown menu that is currently open, showing two options: "Individual" and "Entity". A red circle highlights the upward-pointing arrow of the dropdown menu.
- "SAVE" and "CLOSE" buttons: Two blue buttons at the bottom of the dialog.

Credit product

Select the credit product for your template.



The screenshot shows the same "Application Configurator Menu" dialog box. In this view, the "Select credit product" dropdown menu is open, showing a list of options. The first option, "Pay Day", is highlighted. A red circle highlights the upward-pointing arrow of the dropdown menu.

The visible options in the dropdown menu include:

- Pay Day
- [Blurred text]
- [Blurred text]
- [Blurred text]
- [Blurred text]

Click on the "Save" button to save the template and continue creating it.

Application Configurator Menu

Current template

Title

PDL

Select type of template

Individual

Select credit product

Pay Day

SAVE CLOSE

A red 'X' icon is in the top right corner. A red arrow points from the 'Pay Day' dropdown to the 'SAVE' button.

Step

To create a “step” click on the “+” to open the field with its title:

Application Configurator Menu

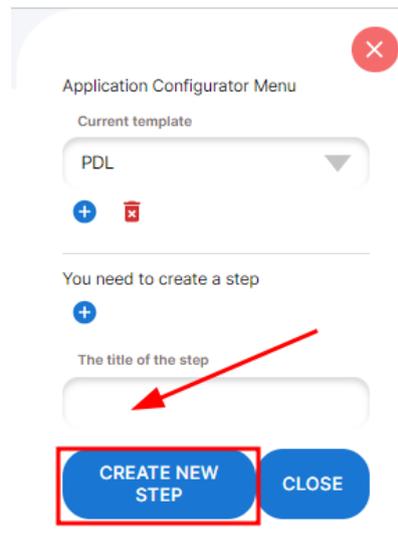
Current template

PDL

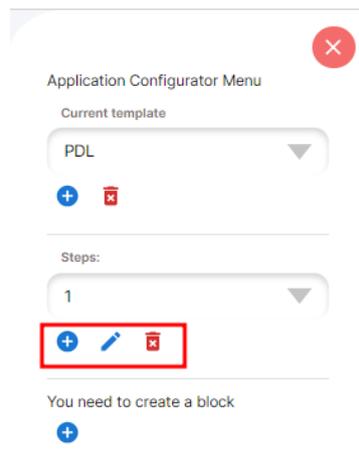
You need to create a step

A red 'X' icon is in the top right corner. A red arrow points to a blue '+' icon.

Add the title of the “step” and click on the “Create new step” button:

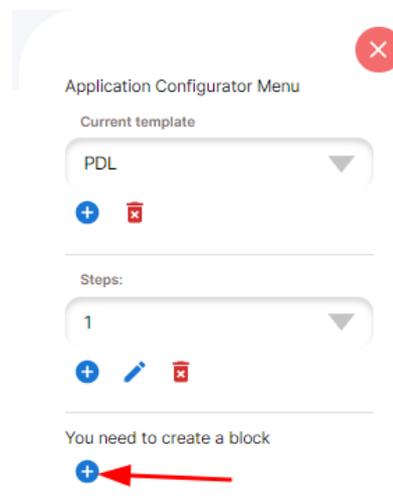


Now you can create one more step, edit or delete the current step, or continue with adding the “block” to the “step”:



Block

To create a “block” click on the “+” to open the field with its title:



Add the title of the “block” and click on the “Create new block” button:

The screenshot shows the 'Application Configurator Menu' interface. It includes a 'Current template' dropdown set to 'PDL', a 'Steps' dropdown set to '1', and a 'You need to create a block' section with a plus icon. Below this is a 'Title' input field. A red arrow points to the 'Title' field, and a red box highlights the 'CREATE NEW BLOCK' button. A 'CLOSE' button is also visible.

Input

Now you can add the input. Let’s start with the mandatory question. At the “Mandatory questions” field select the input you need:

The screenshot shows the 'Application Configurator Menu' interface with the 'Mandatory questions' dropdown menu open. The menu lists various input types, and 'First name' is selected and highlighted. A red arrow points to the 'First name' option. The 'Mandatory questions' dropdown is also circled in red.

Type of input, question, row size and input order are filled by default. But you could customize it.

Select the type of input:

The screenshot shows a form editor interface. At the top, there is a 'Current Input' dropdown menu with 'First name' selected. Below it are three icons: a blue plus sign, a blue pencil, and a red trash can. Underneath is a 'Select type of input' dropdown menu with 'text' selected. A red circle highlights the upward-pointing arrow icon on the right side of this dropdown. A list of input types is shown below the dropdown: text, number, password, phone, email, date, select, and file. The 'text' option is highlighted in light blue.

Enter the question. The question will be displayed above the field in the questionnaire.

The screenshot shows the same form editor interface as above. The 'Current Input' dropdown is still 'First name'. The 'Select type of input' dropdown is still 'text'. Below it is a 'Question' field with 'First name' entered. A red rectangle highlights the 'First name' text in the question field.

Select the row size of the input. 100% - means that the field will occupy the entire row, 25% - only a quarter of the row.

The screenshot shows the same form editor interface. The 'Current Input' dropdown is 'First name'. The 'Select type of input' dropdown is 'text'. The 'Question' field contains 'First name'. Below it is a 'Select row size of input' dropdown menu with '25%' selected. A red circle highlights the upward-pointing arrow icon on the right side of this dropdown. A list of row sizes is shown below the dropdown: 25%, 50%, 75%, and 100%. The '25%' option is highlighted in light blue.

Enter the input order, it determines the ordinal number of the field's position in the table.

A configuration panel for a 'First name' input field. It includes a dropdown menu for 'First name', a 'Select type of input' dropdown set to 'text', a 'Question' field containing 'First name', a 'Select row size of input' dropdown set to '25%', and an 'Input order' field containing the number '1'. The '1' is highlighted with a red square.

Click on the “Create new input” button:

A configuration panel titled 'Mandatory questions' for a 'First name' input field. It includes a dropdown menu for 'First name', a 'Select type of input' dropdown set to 'text', a 'Question' field containing 'First name', a 'Select row size of input' dropdown set to '25%', and an 'Input order' field containing the number '1'. Below the configuration fields are two buttons: 'CREATE NEW INPUT' (highlighted with a red square) and 'CLEAR'.

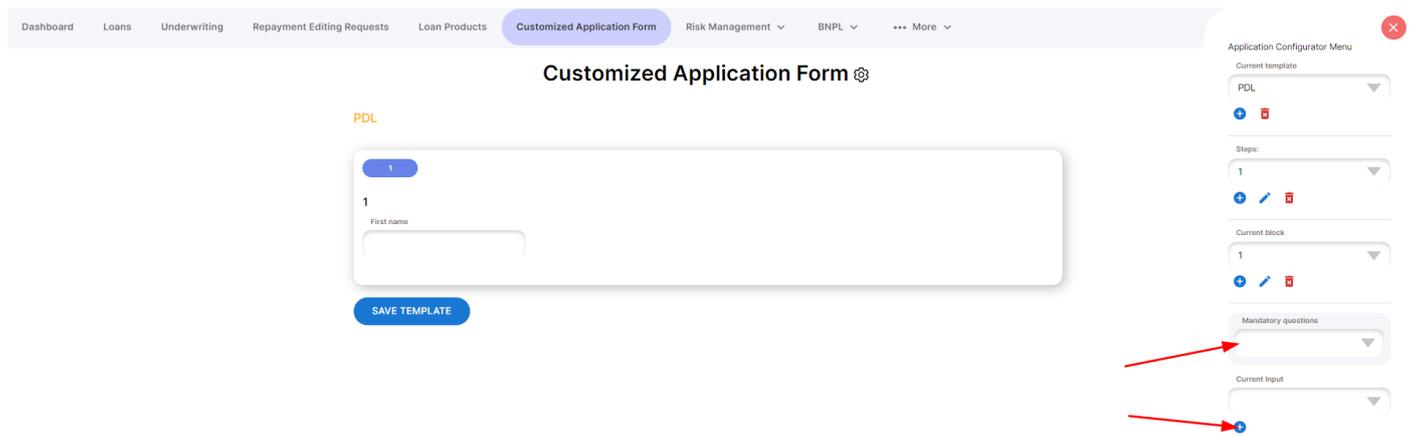
You need to create a input



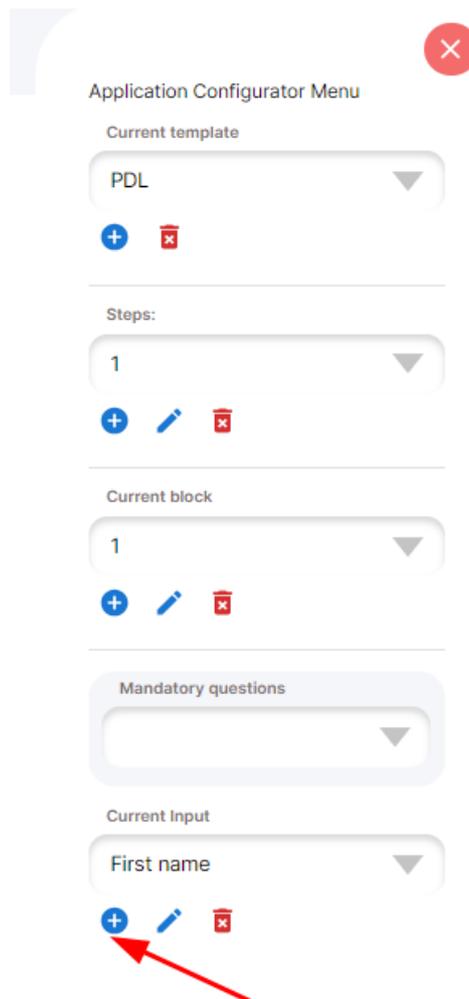
And now, our first input has been created. It's a text-type field, sized at 25% for the first name.

A screenshot of the 'Customized Application Form' interface. The top navigation bar includes 'Dashboard', 'Loans', 'Underwriting', 'Repayment Editing Requests', 'Loan Products', 'Customized Application Form', 'Risk Management', 'BNPL', and 'More'. The main content area shows a table with one row. The first cell of the row contains the number '1', and the second cell contains a text input field labeled 'First name'. The 'First name' input field is highlighted with a red square. Below the table is a 'SAVE TEMPLATE' button. On the right side, there is an 'Application Configurator Menu' with a close button (X). The menu includes 'Current template' (PDL), 'Steps' (1), 'Current block' (1), 'Mandatory questions', and 'Current input'.

You can continue creating fields for the first block by adding mandatory questions or customized inputs.



Let's create a new input. Click at the "+" button:



Select the type of input from the list:

Select type of input

text

- text
- number
- password
- phone
- email
- date
- select
- file

CREATE NEW INPUT CLOSE

Add the text of the question for the field:

Select type of input

text

Question

Select row size of input

100%

Input order

1

CREATE NEW INPUT CLOSE

Select the row size of the input. 100% - means that the field will occupy the entire row, 25% - only a quarter of the row.

Select type of input

text

Question

Select row size of input

- 100%
- 25%
- 50%
- 75%
- 100%

NEW INPUT

Enter the input order, it determines the ordinal number of the field's position in the table.

Select type of input
text

Question

Select row size of input
100%

Input order
2

CREATE NEW INPUT CLOSE

Click on the “Create new input” button:

Select type of input
text

Question
second question

Select row size of input
100%

Input order
2

CREATE NEW INPUT CLOSE

Now we can see two created fields:

- A mandatory "First name" field in the first position, sized at 25%.
- The “second question” was created manually in the second position, sized at 100%.

PDL

1

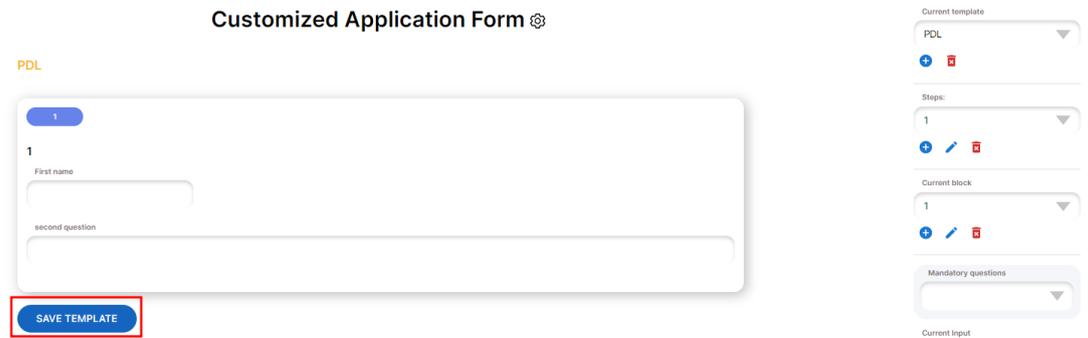
1

First name

second question

SAVE TEMPLATE

You can't save the template until all mandatory questions are added to it.



ⓘ Not all mandatory questions (17) are included in the questionnaire

When all mandatory questions are added, you can save your template by clicking the "Save Template" button.

Examples

Let's try to create our own Application Form.

PDL example

PDL, or "**Payday Loan**", is a type of loan provided to users for small financial needs with repayment due on their next paycheck. This loan product typically has a short repayment term and a high-interest rate.

1. Navigate to Customized Application Form on the main menu;

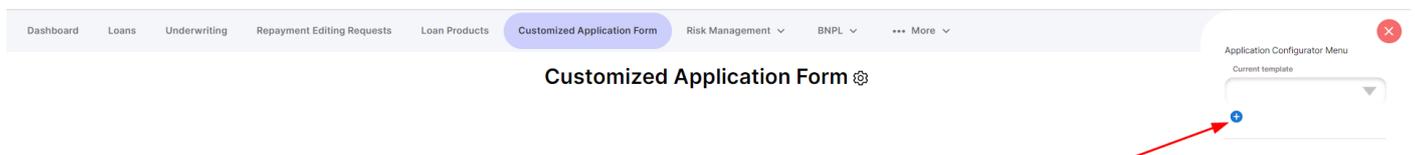


2. Click on the settings icon;



Customized Application Form ⚙️

3. To create a new template click plus icon;



4. Add the title of the template;

A screenshot of a form with the following fields and buttons:

- Title: PDL (highlighted with a red box)
- Select type of template: (empty dropdown)
- Select credit product: (empty dropdown)
- SAVE button
- CLOSE button

5. Select the “Individual” type for the PDL template;

A screenshot of the 'Select type of template' dropdown menu. The menu is open, showing the following options:

- Individual (highlighted with a blue background and a red arrow pointing to it)
- Entity

The dropdown is also marked with a red circle around the upward arrow icon. Below the dropdown are the SAVE and CLOSE buttons.

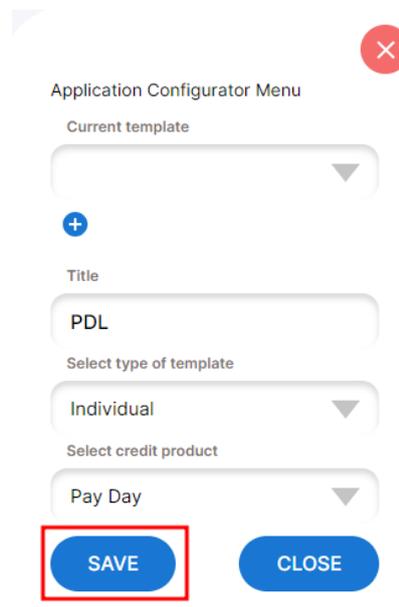
6. Select the relevant loan product created previously. For the PDL loan, we choose the “Pay Day” Loan product;

A screenshot of the 'Select credit product' dropdown menu. The menu is open, showing the following options:

- Pay Day (highlighted with a blue background and a red arrow pointing to it)
- (Other options are blurred)

The dropdown is also marked with a red circle around the upward arrow icon. Below the dropdown are the SAVE and CLOSE buttons.

7. Click on the “Save” button;



Application Configurator Menu

Current template

PDL

Title

PDL

Select type of template

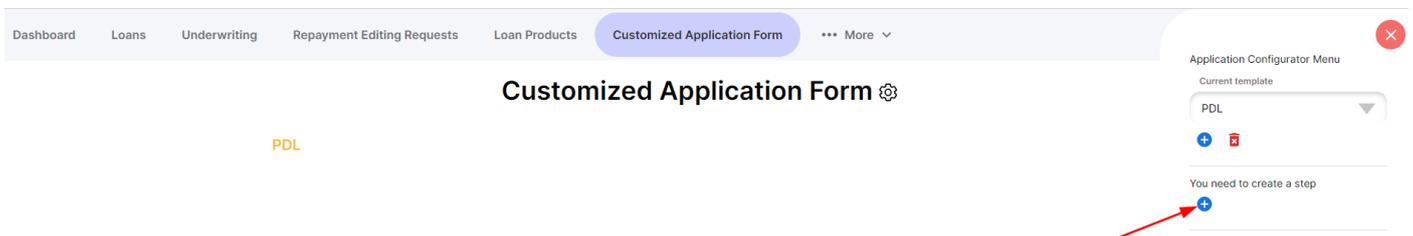
Individual

Select credit product

Pay Day

SAVE **CLOSE**

8. Click on the “+” to create first step of the template;



Dashboard | Loans | Underwriting | Repayment Editing Requests | Loan Products | Customized Application Form | ... More

Customized Application Form

PDL

Application Configurator Menu

Current template

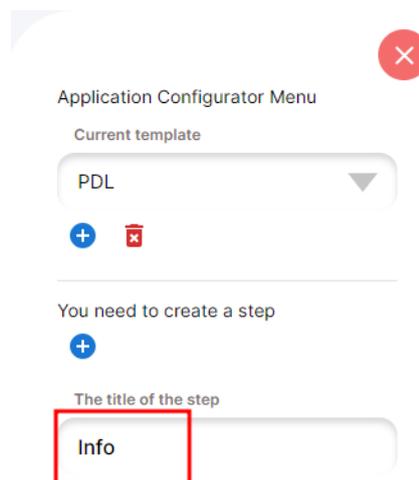
PDL

+ -

You need to create a step

+ (indicated by a red arrow)

9. Add the title for the step of the template;



Application Configurator Menu

Current template

PDL

+ -

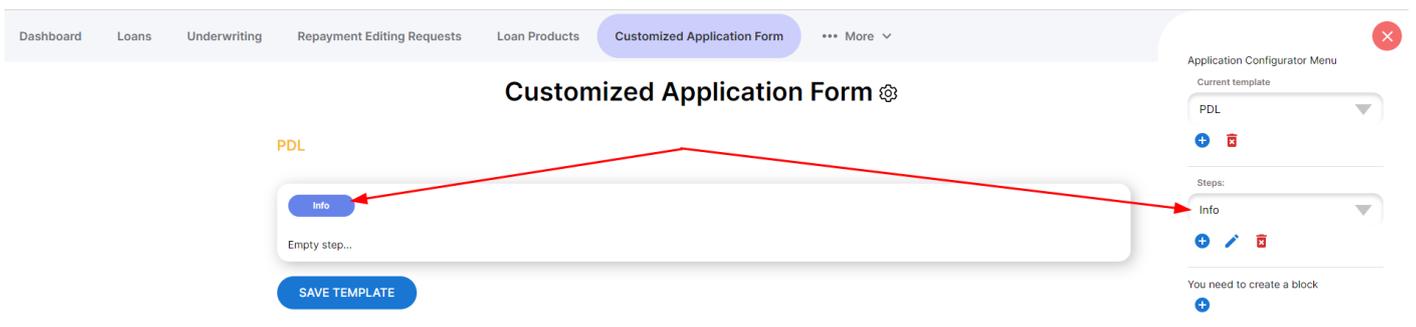
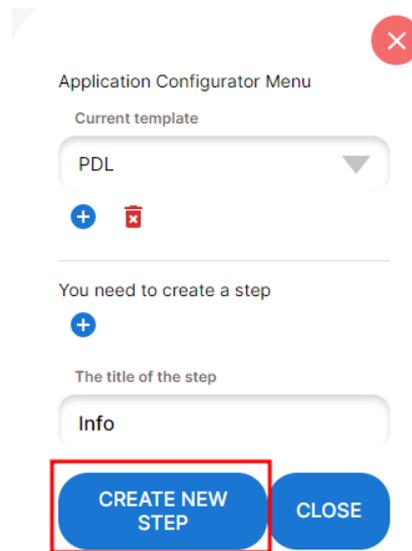
You need to create a step

+

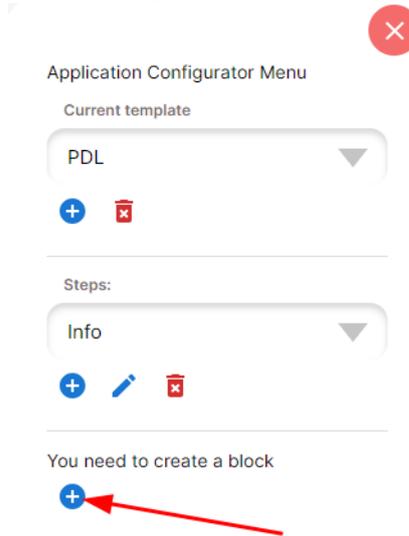
The title of the step

Info

10. Click on the “Create new step” button;



11. Click on the “+” to create a block for this step;



12. Add the title for the block. Our first block is “Personal info”;

The screenshot shows the 'Application Configurator Menu' with a close button (X) in the top right. It features a 'Current template' dropdown set to 'PDL' and a 'Steps' dropdown set to 'Info'. Below these are '+', edit, and delete icons. A section titled 'You need to create a block' has a '+' icon. A text input field labeled 'Title' contains the text 'Personal info' and is highlighted with a red rectangular box. At the bottom are two blue buttons: 'CREATE NEW BLOCK' and 'CLOSE'.

13. Click on the “Create new block” button;

This screenshot is identical to the previous one, but the 'CREATE NEW BLOCK' button is highlighted with a red rectangular box, indicating it is the next step in the process.

The screenshot shows the main application interface. At the top is a navigation bar with links: Dashboard, Loans, Underwriting, Repayment Editing Requests, Loan Products, Customized Application Form (highlighted), and More. Below the navigation bar is the title 'Customized Application Form' with a gear icon. The main content area shows a form titled 'PDL' with a 'Personal info' block and a 'SAVE TEMPLATE' button. On the right side, the 'Application Configurator Menu' sidebar is open, showing the same configuration as the previous screenshots, including the 'Title' field set to 'Personal info' and the 'CREATE NEW BLOCK' button highlighted with a red box.

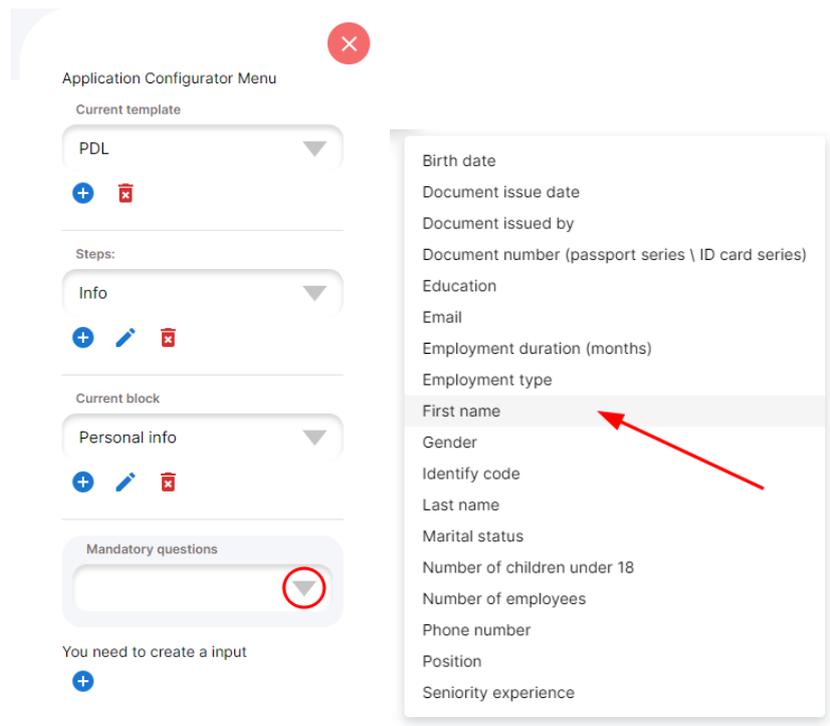
14. Now you need to add some inputs. There are mandatory questions:

- a. First name;
- b. Last name;
- c. Date of Birth;
- d. Marital status;
- e. Gender;
- f. Number of children under 18;

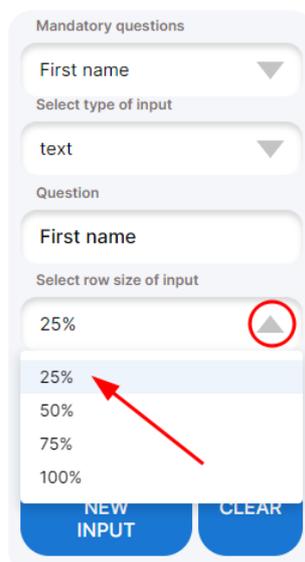
And special questions:

- a. SSN;
- b. Citizenship;
- c. Driver's License;

Select "First name" from the mandatory questions;



15. The type of input, question, and input order fit well. However, the row size is too big. Let's make it 25% sized. Select the row size of input as 25%;



16. Click on the “Create new input” button;

Mandatory questions

First name

Select type of input

text

Question

First name

Select row size of input

25%

Input order

1

CREATE NEW INPUT

CLEAR

Dashboard Loans Underwriting Repayment Editing Requests Loan Products Customized Application Form More

Customized Application Form

PDL

Info

Personal info

First name

SAVE TEMPLATE

Application Configurator Menu

Current template

PDL

Steps:

Info

Current block

Personal info

Mandatory questions

Current Input

17. Select “Last name” from the mandatory questions;

Current block

Personal info

Mandatory questions

Current Input

Personal info

- Birth date
- Document issue date
- Document issued by
- Document number (passport series \ ID card series)
- Education
- Email
- Employment duration (months)
- Employment type
- Gender
- Identify code
- Last name
- Marital status
- Number of children under 18
- Number of employees
- Phone number
- Position
- Seniority experience

18. Select the row size of input as 25%;

Mandatory questions

Last name

Select type of input

text

Question

Last name

Select row size of input

25%

25%

50%

75%

100%

NEW INPUT

CLEAR

19. Enter the input order. For the “Last Name” it is 2;

Mandatory questions

Last name

Select type of input

text

Question

Last name

Select row size of input

25%

Input order

2

20. Click on the “Create new input” button;

Mandatory questions

Last name

Select type of input

text

Question

Last name

Select row size of input

25%

Input order

2

CREATE NEW INPUT

CLEAR

Dashboard Loans Underwriting Repayment Editing Requests Loan Products **Customized Application Form** ... More

Customized Application Form

PDL

Info

Personal info

First name Last name

SAVE TEMPLATE

Application Configurator Menu

Current template: PDL

Steps: Info

Current block: Personal info

Mandatory questions

Current input

21. Select “Birth date” from the mandatory questions, select the row size 25%, and input order 3;

Mandatory questions

Birth date

Select type of input

date

Question

Birth date

Select row size of input

25%

Input order

3

CREATE NEW INPUT CLEAR

22. Click on the “Create new input” button;

Mandatory questions

Birth date

Select type of input

date

Question

Birth date

Select row size of input

25%

Input order

3

CREATE NEW INPUT CLEAR

Dashboard Loans Underwriting Repayment Editing Requests Loan Products **Customized Application Form** ... More

Customized Application Form

PDL

Info

Personal info

First name	Last name	Birth date
		30.04.2024

SAVE TEMPLATE

Application Configurator Menu

Current template: PDL

Steps: Info

Current block: Personal info

Mandatory questions

Current input

23. Select “Marital status” from the mandatory questions, select the row size 25%, input order 4, and click on the “Create new input” button;

Mandatory questions

Marital status

Select type of input

select

Options: +

Single

Married

Divorced

Civil marriage

Widow(er)

Question

Marital status

Select row size of input

25%

Input order

4

CREATE NEW INPUT

CLEAR

Dashboard Loans Underwriting Repayment Editing Requests Loan Products **Customized Application Form** ... More

Customized Application Form

PDL

Info

Personal info

First name	Last name	Birth date	Marital status
		30.04.2024	

SAVE TEMPLATE

Application Configurator Menu

Current template: PDL

Steps: Info

Current block: Personal info

Mandatory questions

Current input

24. Select “Gender” from the mandatory questions, select the row size 25%, input order 5, and click on the “Create new input” button;

Mandatory questions
Gender
Select type of input
select
Options: +
Male
Female
Question
Gender
Select row size of input
25%
Input order
5
CREATE NEW INPUT CLEAR

Dashboard Loans Underwriting Repayment Editing Requests Loan Products Customized Application Form More

Customized Application Form

PDL

Info

Personal info

First name Last name Birth date 30.04.2024 Marital status

Gender

SAVE TEMPLATE

Application Configurator Menu

Current template
PDL

Steps:
Info

Current block
Personal info

Mandatory questions

Current Input

25. Select “Number of children under 18” from the mandatory questions, select the row size 25%, input order 6, and click on the “Create new input” button;

Mandatory questions
Number of children und...
Select type of input
number
Question
Number of children under
Select row size of input
25%
Input order
6
CREATE NEW INPUT CLEAR

Dashboard Loans Underwriting Repayment Editing Requests Loan Products **Customized Application Form** ... More ▾

Customized Application Form ⚙️

PDL

Info

Personal info

First name	Last name	Birth date 30.04.2024	Marital status
Gender	Number of children under 18		

SAVE TEMPLATE

Application Configurator Menu ✕

Current template: PDL + ✕

Steps: Info + ✎ ✕

Current block: Personal info + ✎ ✕

Mandatory questions: ▾

Current input: ▾

+

26. Now let's add some special questions. Click on the “+” to create a new input;

Application Configurator Menu ✕

Current template: PDL + ✕

Steps: Info + ✎ ✕

Current block: Personal info + ✎ ✕

Mandatory questions: ▾

Current input: ▾

+

27. Select “number” as the type of input, add the “SSN” title to the “Question” field, select the row size 25%, input order 7, and click on the “Create new input” button;

Select type of input: number ▾

Question: SSN

Select row size of input: 25% ▾

Input order: 7

CREATE NEW INPUT
CLOSE

Dashboard Loans Underwriting Repayment Editing Requests Loan Products **Customized Application Form** ... More ▾

Customized Application Form ⚙️

PDL

Info

Personal info

First name	Last name	Birth date 30.04.2024	Marital status
Gender	Number of children under 18	SSN	

SAVE TEMPLATE

Application Configurator Menu

Current template: PDL

Steps: Info

Current block: Personal info

Mandatory questions

Current input

28. Click on the “+” to create a new input. Select “text” as the type of input, add the “Citizenship” title to the “Question” field, select the row size 25%, input order 8, and click on the “Create new input” button;

Select type of input

text

Question

Citizenship

Select row size of input

25%

Input order

8

CREATE NEW INPUT
CLOSE

Dashboard Loans Underwriting Repayment Editing Requests Loan Products **Customized Application Form** ... More ▾

Customized Application Form ⚙️

PDL

Info

Personal info

First name	Last name	Birth date 30.04.2024	Marital status
Gender	Number of children under 18	SSN	Citizenship

SAVE TEMPLATE

Application Configurator Menu

Current template: PDL

Steps: Info

Current block: Personal info

Mandatory questions

Current input

29. Click on the “+” to create a new input. Select “text” as the type of input, add the “Driver’s license” title to the “Question” field, select the row size 25%, input order, and click on the “Create new input” button;

Select type of input

text

Question

Driver's license

Select row size of input

25%

Input order

9

CREATE NEW INPUT

CLOSE

Dashboard Loans Underwriting Repayment Editing Requests Loan Products Customized Application Form ... More

Customized Application Form

PDL

Info

Personal info

First name	Last name	Birth date 30.04.2024	Marital status
Gender	Number of children under 18	SSN	Citizenship
Driver's license			

SAVE TEMPLATE

Application Configurator Menu

Current template: PDL

Steps: Info

Current block: Personal info

Mandatory questions

Current Input

The first block is done. Let’s add the next one.

30. The second block is “Contact info”. Click on the “+” under the “Current block” field;

Current template

PDL

Steps:

Info

Current block

Personal info

+

Mandatory questions

Current Input

+

31. Add the title “Contact info” and click on the “Create new block” button;

Application Configurator Menu

Current template

PDL

Steps:

Info

Current block

Personal info

Title

Contact info

CREATE NEW BLOCK

CLOSE

Mandatory questions

Current Input

32. Now you need to add some inputs. There are mandatory questions:

- a. Phone number;
- b. Email;

And special questions:

- d. Street Number and Name;
- e. Apartment and Unit Number;
- f. City, State, Zip code;

Create "Phone number" and "Email" inputs with mandatory questions section;

Mandatory questions

Phone number

Select type of input

phone

Question

Phone number

Select row size of input

25%

Input order

1

CREATE NEW INPUT CLEAR

Mandatory questions

Email

Select type of input

email

Question

Email

Select row size of input

25%

Input order

2

CREATE NEW INPUT CLEAR

Dashboard Loans Underwriting Repayment Editing Requests Loan Products Customized Application Form More

Customized Application Form

PDL

Info

Personal info

First name Last name Birth date Marital status

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact Info

Phone number Email

SAVE TEMPLATE

Application Configurator Menu

Current template

PDL

Steps:

Info

Current block

Contact Info

Mandatory questions

Current Input

33. Create “Street Number and Name”, “Apartment and Unit Number” and “City, State, Zip code”. Click on the “+” to create a new input. Select “text” as the type of input, add the title to the “Question” field, select the row size 25%, input orders 3-5, and click on the “Create new input” button;

34. The third block is “Employment”. Click on the “+” under the “Current block” field. Add the title “Employment” and click on the “Create new block” button;

The screenshot shows the 'Application Configurator Menu' interface. It has three main sections: 'Current template' (set to 'PDL'), 'Steps' (set to 'Info'), and 'Current block' (set to 'Contact Info'). Below the 'Current block' section is a 'Title' field containing the text 'Employment'. At the bottom are two buttons: 'CREATE NEW BLOCK' and 'CLOSE'. Red arrows point to the '+' icon under 'Current block' and the 'CREATE NEW BLOCK' button. A red box highlights the 'Employment' text in the 'Title' field.

35. Now you need to add some inputs. There are mandatory questions:

- a. Employment type;
- b. Position;
- c. Employment duration (months);
- d. Number of employees;
- e. Education;
- f. Seniority experience;

And special questions:

- a. Income received from;
- b. How often do you get paid;

Create inputs with mandatory questions;

Mandatory questions

Employment type

Select type of input

select

Options: +

Fulltime

Partial

Freelance

Temporary

Unemployed

Retired

Student

Maternity leave

Self-employed

Unemployed

Question

Employment type

Select row size of input

25%

Input order

1

CREATE NEW INPUT CLEAR

Mandatory questions

Position

Select type of input

select

Options: +

None

Worker

Military

Specialist

Middle manager

Senior manager

Owner or co-owner

Other

Question

Position

Select row size of input

25%

Input order

2

CREATE NEW INPUT CLEAR

Mandatory questions

Employment duration (m...

Select type of input

number

Question

Employment duration (mor

Select row size of input

25%

Input order

3

CREATE NEW INPUT CLEAR

Mandatory questions

Number of employees

Select type of input

select

Options: +

1-10

10-100

100-500

More than 500

Question

Number of employees

Select row size of input

25%

Input order

4

CREATE NEW INPUT CLEAR

Mandatory questions

Education

Select type of input

select

Options: +

Incomplete secondary

Secondary

Secondary-special

Incomplete higher

Higher

Second higher

MBA

Question

Education

Select row size of input

25%

Input order

5

CREATE NEW INPUT CLEAR

Mandatory questions

Seniority experience

Select type of input

number

Question

Seniority experience

Select row size of input

25%

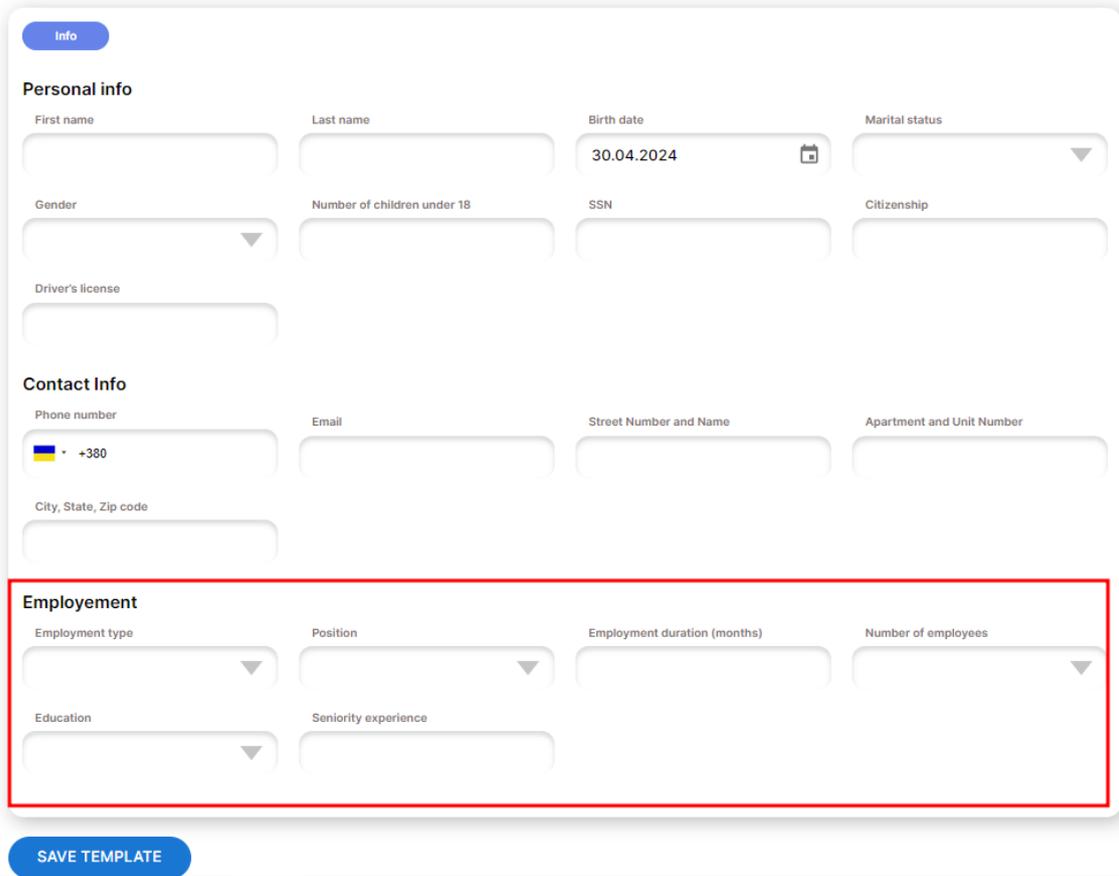
Input order

6

CREATE NEW INPUT CLEAR

Customized Application Form

PDL

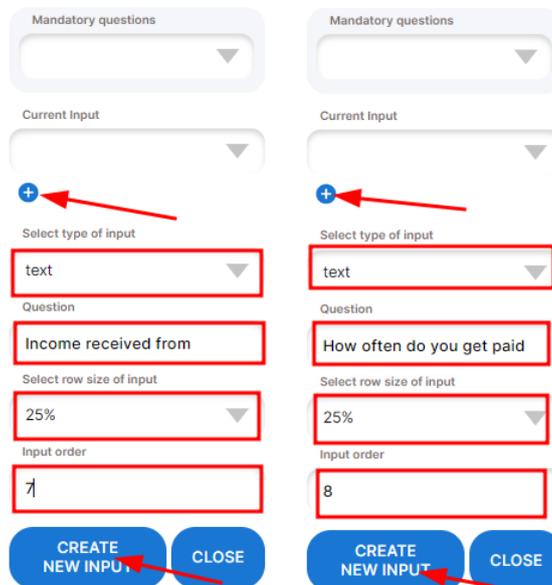


The screenshot shows a form with the following sections:

- Info** (tab)
- Personal info**: First name, Last name, Birth date (30.04.2024), Marital status, Gender, Number of children under 18, SSN, Citizenship, Driver's license.
- Contact info**: Phone number (+380), Email, Street Number and Name, Apartment and Unit Number, City, State, Zip code.
- Employment** (highlighted with a red border): Employment type, Position, Employment duration (months), Number of employees, Education, Seniority experience.

At the bottom, there is a **SAVE TEMPLATE** button.

36. Create “Income received from” and “How often do you get paid”. Click on the “+” to create a new input. Select “text” as the type of input, add the title to the “Question” field, select the row size 25% and click on the “Create new input” button;



The screenshot shows two instances of the 'Create new input' dialog box. Red boxes and arrows highlight the following fields:

- Mandatory questions**: dropdown menu.
- Current Input**: dropdown menu.
- +**: button to add a new input (indicated by a red arrow).
- Select type of input**: dropdown menu with 'text' selected (indicated by a red box).
- Question**: text input field with the question text (indicated by a red box).
- Select row size of input**: dropdown menu with '25%' selected (indicated by a red box).
- Input order**: text input field with a value (indicated by a red box).
- CREATE NEW INPUT** and **CLOSE** buttons (indicated by red arrows).

The first dialog box has the question "Income received from" and an input order of 7. The second dialog box has the question "How often do you get paid" and an input order of 8.

Info

Personal info

First name Last name Birth date Marital status

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact Info

Phone number Email Street Number and Name Apartment and Unit Number

City, State, Zip code

Employment

Employment type Position Employment duration (months) Number of employees

Education Seniority experience Income received from How often do you get paid

SAVE TEMPLATE

37. The last block is “Documents”. Click on the “+” under the “Current block” field. Add the title “Documents” and click on the “Create new block” button;

Application Configurator Menu

Current template
PDL

Steps:
Info

Current block
Employment

Title
Documents

CREATE NEW BLOCK **CLOSE**

38. Now you need to add some inputs. There are mandatory questions:

- Document number (passport series/ ID card series);
- Document issue date;
- Document issued by;
- Identify code;

And special questions:

- ID card photo;
- Utility bill;

Create inputs with mandatory questions;

The image shows four panels, each representing a different mandatory question configuration. Each panel has a title 'Mandatory questions' and a dropdown menu for the question. Below the question is a dropdown for 'Select type of input', another dropdown for 'Select row size of input', and a text input for 'Input order'. At the bottom of each panel are two buttons: 'CREATE NEW INPUT' and 'CLEAR'. Red boxes highlight the question dropdown, the row size dropdown, and the input order text input. Red arrows point to the 'CREATE NEW INPUT' button in each panel.

Question	Type	Row Size	Input Order
Document number (pass...)	text	25%	1
Document issue date	date	25%	2
Document issued by	text	25%	3
Identify code	number	25%	4

The image shows a full form layout with the following sections:

- Info**: A blue button.
- Personal info**: Fields for First name, Last name, Birth date (09.05.2024), Marital status, Gender, Number of children under 18, SSN, and Citizenship.
- Contact info**: Fields for Phone number (+380), City, State, Zip code, Street Number and Name, and Apartment and Unit Number.
- Employment**: Fields for Employment type, Position, Employment duration (months), Number of employees, Education, Seniority experience, Income received from, and How often do you get paid.
- Documents**: Fields for Document number (passport series \ ID card series), Document issue date (09.05.2024), Document issued by, and Identify code. This section is highlighted with a red border.

39. Create “ID card photo” and “Utility bill”. Click on the “+” to create a new input. Select “file” as the type of input, add the title to the “Question” field, select the row size 25% and click on the “Create new input” button;

Current Input

Document issue date

Select type of input

file

Question

ID card photo

Select row size of input

25%

Input order

1

CREATE NEW INPUT CLOSE

Current Input

Document issue date

Select type of input

file

Question

Utility bill

Select row size of input

25%

Input order

2

CREATE NEW INPUT CLOSE

Info

Personal info

First name Last name Birth date 09.05.2024 Marital status

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact info

Phone number +380 Street Number and Name Apartment and Unit Number

City, State, Zip code

Employment

Employment type Position Employment duration (months) Number of employees

Education Seniority experience Income received from How often do you get paid

Documents

Document number (passport series \ ID card series) Document issue date 09.05.2024 Document issued by Identify code

SELECT FILE ID card photo

SELECT FILE Utility bill

40. All fields for the application form are complete, so you need to save the template. Click at the “Save Template” button;

PDL

The screenshot shows a PDL application form with the following sections and fields:

- Personal info:** First name, Last name, Birth date (09.05.2024), Marital status, Gender, Number of children under 18, SSN, Citizenship, Driver's license.
- Contact info:** Phone number (+380), Email, Street Number and Name, Apartment and Unit Number, City, State, Zip code.
- Employment:** Employment type, Position, Employment duration (months), Number of employees, Education, Seniority experience, Income received from, How often do you get paid.
- Documents:** Document number (passport series \ ID card series), Document issue date (09.05.2024), Document issued by, Identify code.

At the bottom, there are two file selection buttons: "SELECT FILE ID card photo" and "SELECT FILE Utility bill". A blue "SAVE TEMPLATE" button is located at the bottom center, with a red arrow pointing to it from the right.

Customized Application Form

PDL

This screenshot shows the same PDL application form as above, but with a blue "SAVE TEMPLATE" button at the bottom center.

The template has been updated successfully

BNPL example

"BNPL" stands for "Buy Now, Pay Later." It's a type of loan product that allows customers to make purchases and defer payment until a later date.

1. Navigate to Customized Application Form on the main menu;



2. Click on the settings icon;



Customized Application Form 

3. To create a new template click plus icon;



Customized Application Form 

Application Configurator Menu

Current template

4. Add the title of the template;

A screenshot of the 'Application Configurator Menu' form. The form has a title bar with a close button (X). Below the title bar, there is a 'Current template' dropdown menu. A red arrow points to a blue plus icon (+) located to the left of the dropdown menu. Below the plus icon, there is a 'Title' input field with the text 'BNPL' entered. This input field is highlighted with a red rectangular box. Below the title field, there are two more dropdown menus: 'Select type of template' and 'Select credit product'. At the bottom of the form, there are two buttons: 'SAVE' and 'CLOSE'.

5. Select the "Individual" type for the PDL template;

A screenshot of the 'Application Configurator Menu' form, showing the 'Select type of template' dropdown menu. The dropdown menu is open, showing two options: 'Individual' and 'Entity'. The 'Individual' option is highlighted with a grey background. A red arrow points to this option. Above the dropdown menu, there is a red circle with an upward-pointing arrow, indicating that the dropdown menu is open. Below the dropdown menu, there are two buttons: 'SAVE' and 'CLOSE'.

6. Select the relevant loan product created previously. For the PDL loan, we choose the “Pay Day” Loan product;

The screenshot shows a form with three fields: 'Title' with the value 'BNPL', 'Select type of template' with the value 'Individual', and 'Select credit product'. The 'Select credit product' dropdown is open, showing a list of options. A red arrow points to the selected option in the list.

7. Click on the “Save” button;

The screenshot shows the same form as in step 6, but with the 'SAVE' button highlighted by a red rectangular box. The 'CLOSE' button is also visible to the right.

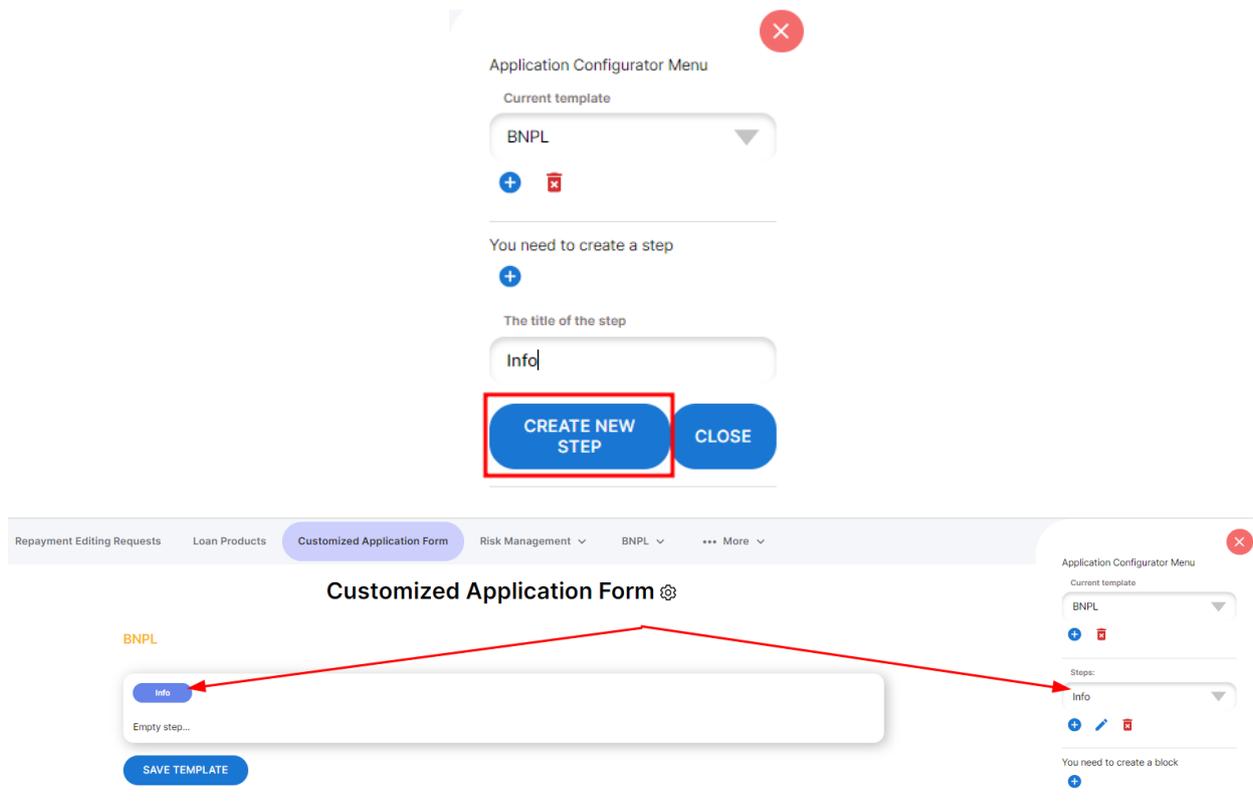
8. Click on the “+” to create first step of the template;

The screenshot shows the 'Customized Application Form' page. The breadcrumb trail includes 'Repayment Editing Requests', 'Loan Products', 'Customized Application Form', 'Risk Management', 'BNPL', and 'More'. The page title is 'Customized Application Form'. The 'Application Configurator Menu' is open on the right, showing the 'Current template' as 'BNPL' and a '+', '-' icon. Below the menu, the text 'You need to create a step' is displayed, with a red arrow pointing to the '+' button.

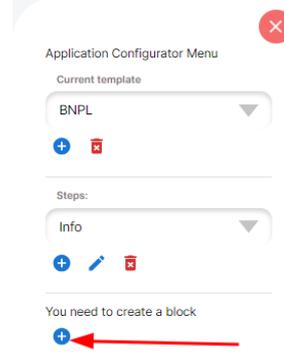
9. Add the title for the step of the template;

The screenshot shows the 'Application Configurator Menu' with the 'Current template' set to 'BNPL'. Below the menu, the text 'You need to create a step' is displayed, with a '+' button. The text 'The title of the step' is followed by a text input field containing the word 'Info', which is highlighted by a red rectangular box.

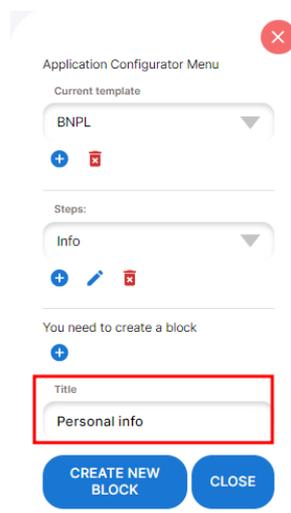
10. Click on the “Create new step” button;



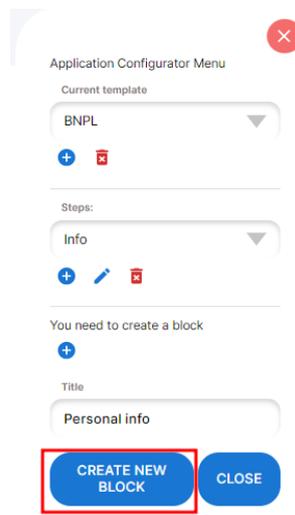
11. Click on the “+” to create a block for this step;



12. Add the title for the block. Our first block is “Personal info”;



13. Click on the “Create new block” button;



Application Configurator Menu

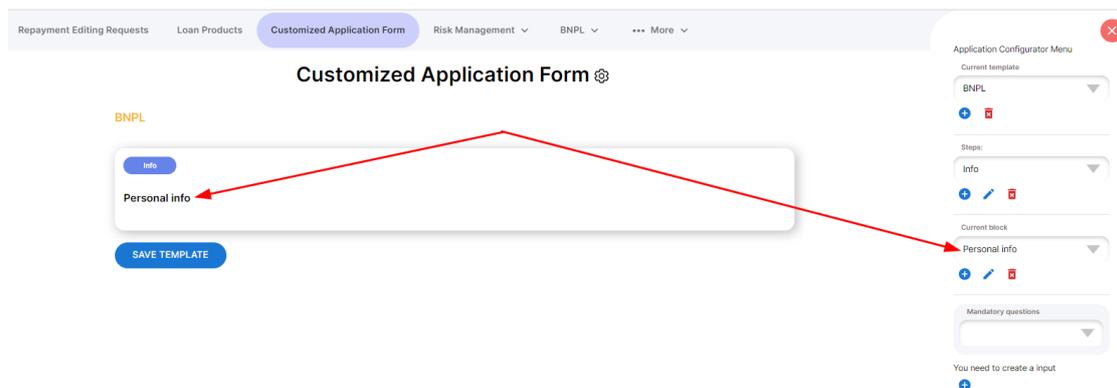
Current template
BNPL

Steps:
Info

You need to create a block

Title
Personal info

CREATE NEW BLOCK **CLOSE**



Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL More

Customized Application Form

BNPL

Info

Personal info

SAVE TEMPLATE

Application Configurator Menu

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

You need to create a input

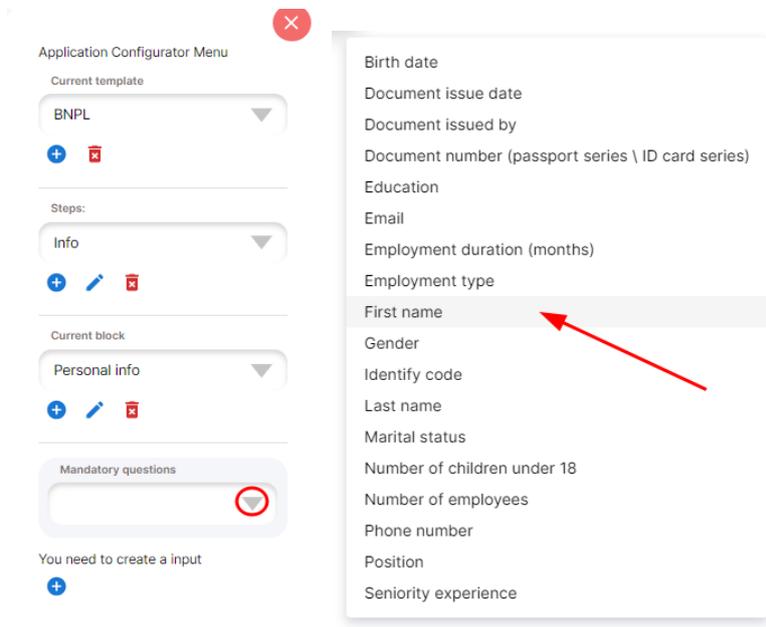
14. Now you need to add some inputs. There are mandatory questions:

- First name;
- Last name;
- Date of Birth;
- Marital status;
- Gender;
- Number of children under 18;

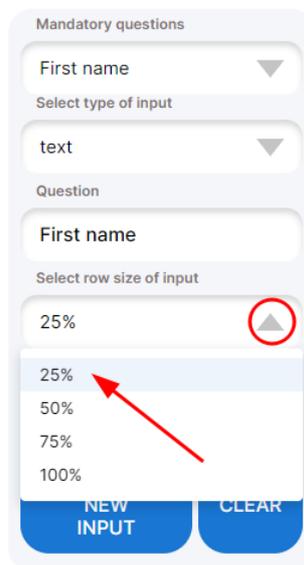
And special questions:

- SSN;
- Citizenship;
- Driver's License;

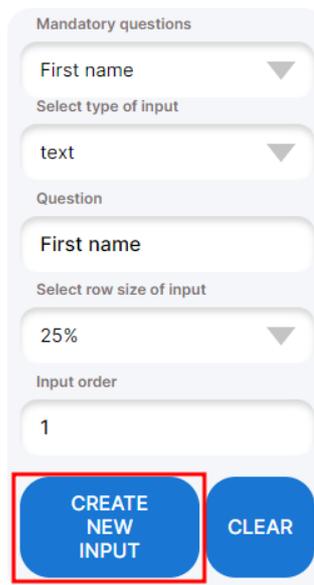
Select "First name" from the mandatory questions;

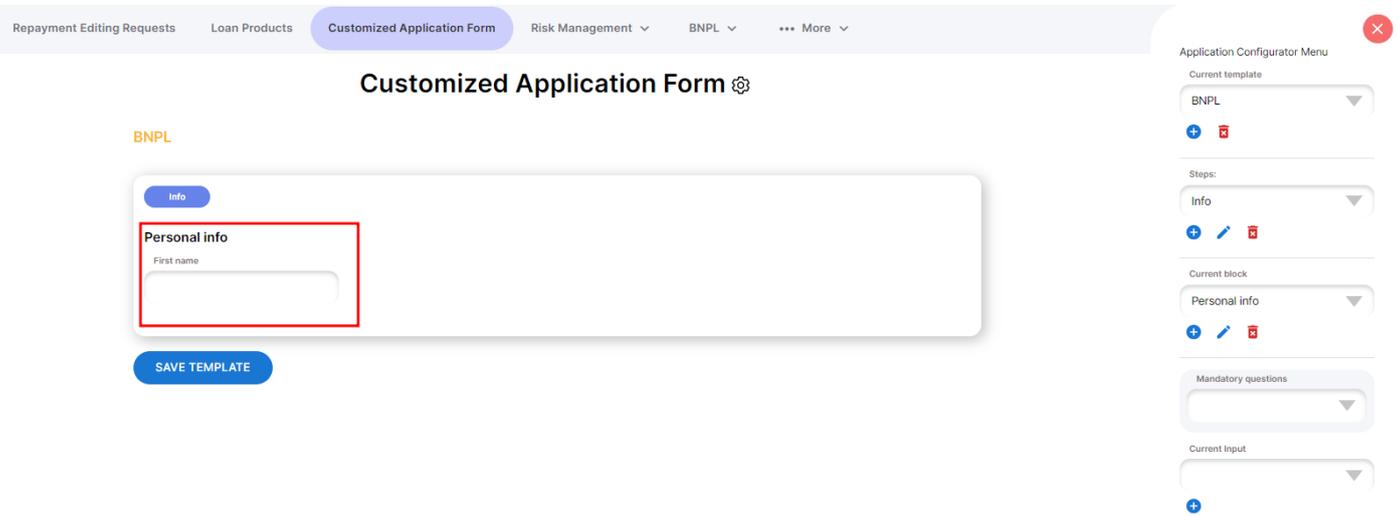


15. The type of input, question, and input order fit well. However, the row size is too big. Let's make it 25% sized. Select the row size of input as 25%;

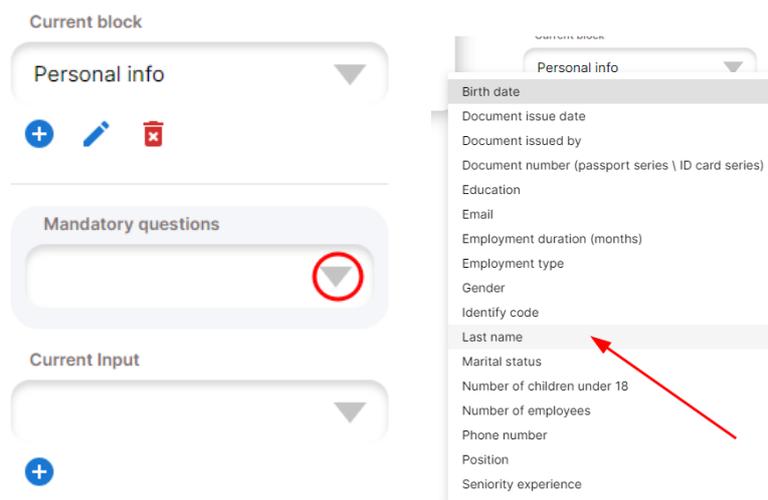


16. Click on the “Create new input” button;

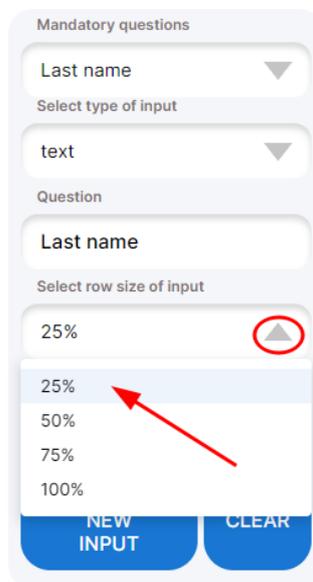




17. Select “Last name” from the mandatory questions;



18. Select the row size of input as 25%;



19. Enter the input order. For the “Last Name” it is 2;

Mandatory questions

Last name

Select type of input

text

Question

Last name

Select row size of input

25%

Input order

2

20. Click on the “Create new input” button;

Mandatory questions

Last name

Select type of input

text

Question

Last name

Select row size of input

25%

Input order

2

CREATE NEW INPUT

CLEAR

Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL ... More

Customized Application Form

BNPL

Info

Personal info

First name Last name

SAVE TEMPLATE

Application Configurator Menu

Current template: BNPL

Steps: Info

Current block: Personal info

Mandatory questions

Current input

21. Select “Birth date” from the mandatory questions, select the row size 25%, and input order 3;

Mandatory questions

Birth date

Select type of input

date

Question

Birth date

Select row size of input

25%

Input order

3

CREATE NEW INPUT CLEAR

22. Click on the “Create new input” button;

Mandatory questions

Birth date

Select type of input

date

Question

Birth date

Select row size of input

25%

Input order

3

CREATE NEW INPUT CLEAR

Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL More

Customized Application Form

BNPL

Info

Personal info

First name Last name Birth date

09.05.2024

SAVE TEMPLATE

Application Configurator Menu

Current template

BNPL

Steps:

Info

Current block

Personal info

Mandatory questions

Current input

23. Select “Marital status” from the mandatory questions, select the row size 25%, input order 4, and click on the “Create new input” button;

Mandatory questions

Marital status ▼

Select type of input

select ▼

Options: +

Single ⊗

Married ⊗

Divorced ⊗

Civil marriage ⊗

Widow(er) ⊗

Question

Marital status

Select row size of input

25% ▼

Input order

4

CREATE NEW INPUT

CLEAR

Repayment Editing Requests Loan Products **Customized Application Form** Risk Management ▼ BNPL ▼ ... More ▼

Customized Application Form ⚙️

BNPL

Info

Personal info

First name	Last name	Birth date	Marital status
<input type="text"/>	<input type="text"/>	09.05.2024 📅	▼

SAVE TEMPLATE

Application Configurator Menu

Current template

BNPL ▼

+ ✖

Steps:

Info ▼

+ ✎ ✖

Current block

Personal info ▼

+ ✎ ✖

Mandatory questions

▼

Current input

▼

+ ✖

24. Select “Gender” from the mandatory questions, select the row size 25%, input order 5, and click on the “Create new input” button;

Mandatory questions
Gender
Select type of input
select
Options: +
Male
Female
Question
Gender
Select row size of input
25%
Input order
5
CREATE NEW INPUT CLEAR

Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL More

Customized Application Form

BNPL

Info

Personal info

First name Last name Birth date 09.05.2024 Marital status
Gender

SAVE TEMPLATE

Application Configurator Menu

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

Current input

25. Select “Number of children under 18” from the mandatory questions, select the row size 25%, input order 6, and click on the “Create new input” button;

Mandatory questions
Number of children und...
Select type of input
number
Question
Number of children under
Select row size of input
25%
Input order
6
CREATE NEW INPUT CLEAR

Customized Application Form

BNPL

Info

Personal info

First name	Last name	Birth date 09.05.2024	Marital status
Gender	Number of children under 18		

SAVE TEMPLATE

Application Configurator Menu

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

Current Input

26. Now let's add some special questions. Click on the “+” to create a new input;

Application Configurator Menu

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

Current Input

+ (indicated by a red arrow)

27. Select “number” as the type of input, add the “SSN” title to the “Question” field, select the row size 25%, input order 7, and click on the “Create new input” button;

Select type of input
number

Question
SSN

Select row size of input
25%

Input order
7

CREATE NEW INPUT CLOSE

Repayment Editing Requests Loan Products **Customized Application Form** Risk Management BNPL ... More

Customized Application Form

BNPL

Info

Personal info

First name	Last name	Birth date 09.05.2024	Marital status
Gender	Number of children under 18	SSN	

SAVE TEMPLATE

Application Configurator Menu

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

Current input

28. Click on the “+” to create a new input. Select “text” as the type of input, add the “Citizenship” title to the “Question” field, select the row size 25%, input order 8, and click on the “Create new input” button;

Select type of input

text

Question

Citizenship

Select row size of input

25%

Input order

8

CREATE NEW INPUT
CLOSE

Repayment Editing Requests Loan Products **Customized Application Form** Risk Management BNPL ... More

Customized Application Form

BNPL

Info

Personal info

First name	Last name	Birth date 09.05.2024	Marital status
Gender	Number of children under 18	SSN	Citizenship

SAVE TEMPLATE

Application Configurator Menu

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

Current input

29. Click on the “+” to create a new input. Select “text” as the type of input, add the “Driver’s license” title to the “Question” field, select the row size 25%, input order, and click on the “Create new input” button;

Select type of input
text

Question
Driver's license

Select row size of input
25%

Input order
9

CREATE NEW INPUT

CLOSE

Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL ... More

Customized Application Form

BNPL

Info

Personal info

First name	Last name	Birth date 09.05.2024	Marital status
Gender	Number of children under 18	SSN	Citizenship
Driver's license			

SAVE TEMPLATE

Application Configurator Menu

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

Current input

The first block is done. Let's add the next one.

30. The second block is “Contact info”. Click on the “+” under the “Current block” field;

Current template
BNPL

Steps:
Info

Current block
Personal info

Mandatory questions

Current Input

31. Add the title “Contact info” and click on the “Create new block” button;

The screenshot shows a configuration panel for a form. At the top, under 'Steps:', there is a dropdown menu with 'Info' selected. Below it are icons for adding, editing, and deleting steps. The 'Current block' section shows 'Personal info' selected. The 'Title' field contains the text 'Contact info'. Below the title are two buttons: 'CREATE NEW BLOCK' and 'CLOSE'. A red box highlights the 'CREATE NEW BLOCK' button, and a red arrow points to it from the right. Below the buttons is a 'Mandatory questions' dropdown menu, and at the bottom is a 'Current Input' dropdown menu with a plus icon.

32. Now you need to add some inputs. There are mandatory questions:

- a. Phone number;
- b. Email;

And special questions:

- j. Street Number and Name;
- k. Apartment and Unit Number;
- l. City, State, Zip code;

Create “Phone number” and “Email” inputs with mandatory questions section;

The image shows two side-by-side screenshots of the 'Mandatory questions' configuration interface. The left screenshot shows 'Phone number' selected in the 'Mandatory questions' dropdown, with 'phone' selected in the 'Select type of input' dropdown, 'Phone number' in the 'Question' field, '25%' selected in the 'Select row size of input' dropdown, and '1' in the 'Input order' field. The 'CREATE NEW INPUT' button is highlighted with a red box and an arrow. The right screenshot shows 'Email' selected in the 'Mandatory questions' dropdown, with 'email' selected in the 'Select type of input' dropdown, 'Email' in the 'Question' field, '25%' selected in the 'Select row size of input' dropdown, and '2' in the 'Input order' field. The 'CREATE NEW INPUT' button is also highlighted with a red box and an arrow.

Info

Personal info

First name Last name Birth date Marital status

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact info

Phone number Email

SAVE TEMPLATE

33. Create “Street Number and Name”, “Apartment and Unit Number” and “City, State, Zip code”. Click on the “+” to create a new input. Select “text” as the type of input, add the title to the “Question” field, select the row size 25%, input orders 3-5, and click on the “Create new input” button;

<p>Mandatory questions <input type="text"/></p> <p>Current Input <input type="text"/></p> <p>+</p> <p>Select type of input <input type="text" value="text"/></p> <p>Question <input type="text" value="Street Number and Name"/></p> <p>Select row size of input <input type="text" value="25%"/></p> <p>Input order <input type="text" value="3"/></p> <p>CREATE NEW INPUT CLOSE</p>	<p>Mandatory questions <input type="text"/></p> <p>Current Input <input type="text"/></p> <p>+</p> <p>Select type of input <input type="text" value="text"/></p> <p>Question <input type="text" value="Apartment and Unit Number"/></p> <p>Select row size of input <input type="text" value="25%"/></p> <p>Input order <input type="text" value="4"/></p> <p>CREATE NEW INPUT CLOSE</p>	<p>Mandatory questions <input type="text"/></p> <p>Current Input <input type="text"/></p> <p>+</p> <p>Select type of input <input type="text" value="text"/></p> <p>Question <input type="text" value="City, State, Zip code"/></p> <p>Select row size of input <input type="text" value="25%"/></p> <p>Input order <input type="text" value="5"/></p> <p>CREATE NEW INPUT CLOSE</p>
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Customized Application Form

BNPL

Info

Personal info

First name: Last name: Birth date: Marital status:

Gender: Number of children under 18: SSN: Citizenship:

Driver's license:

Contact info

Phone number: Email: Street Number and Name: Apartment and Unit Number:

City, State, Zip code:

SAVE TEMPLATE

Application Configurator Menu

Current template:

Steps:

Current block:

Mandatory questions:

Current input:

34. The third block is “Employment”. Click on the “+” under the “Current block” field. Add the title “Employment” and click on the “Create new block” button;

Steps:

Current block:

Title:

CREATE NEW BLOCK **CLOSE**

35. Now you need to add some inputs. There are mandatory questions:

- a. Employment type;
- b. Position;
- c. Employment duration (months);
- d. Number of employees;
- e. Education;
- f. Seniority experience;

And special questions:

- i. Income received from;
- c. How often do you get paid;

Create inputs with mandatory questions;

Mandatory questions

Employment type

Select type of input

select

Options: +

Fulltime

Partial

Freelance

Temporary

Unemployed

Retired

Student

Maternity leave

Self-employed

Unemployed

Question

Employment type

Select row size of input

25%

Input order

1

CREATE NEW INPUT CLEAR

Mandatory questions

Position

Select type of input

select

Options: +

None

Worker

Military

Specialist

Middle manager

Senior manager

Owner or co-owner

Other

Question

Position

Select row size of input

25%

Input order

2

CREATE NEW INPUT CLEAR

Mandatory questions

Employment duration (m...

Select type of input

number

Question

Employment duration (mor

Select row size of input

25%

Input order

3

CREATE NEW INPUT CLEAR

Mandatory questions

Number of employees

Select type of input

select

Options: +

1-10

10-100

100-500

More than 500

Question

Number of employees

Select row size of input

25%

Input order

4

CREATE NEW INPUT CLEAR

Mandatory questions

Education

Select type of input

select

Options: +

Incomplete secondary

Secondary

Secondary-special

Incomplete higher

Higher

Second higher

MBA

Question

Education

Select row size of input

25%

Input order

5

CREATE NEW INPUT CLEAR

Mandatory questions

Seniority experience

Select type of input

number

Question

Seniority experience

Select row size of input

25%

Input order

6

CREATE NEW INPUT CLEAR

Info

Personal info

First name <input type="text"/>	Last name <input type="text"/>	Birth date <input type="text" value="09.05.2024"/>	Marital status <input type="text"/>
Gender <input type="text"/>	Number of children under 18 <input type="text"/>	SSN <input type="text"/>	Citizenship <input type="text"/>
Driver's license <input type="text"/>			

Contact info

Phone number <input type="text" value="+380"/>	Email <input type="text"/>	Street Number and Name <input type="text"/>	Apartment and Unit Number <input type="text"/>
City, State, Zip code <input type="text"/>			

Employment

Employment type <input type="text"/>	Position <input type="text"/>	Employment duration (months) <input type="text"/>	Number of employees <input type="text"/>
Education <input type="text"/>	Seniority experience <input type="text"/>		

36. Create “Income received from” and “How often do you get paid”. Click on the “+” to create a new input. Select “text” as the type of input, add the title to the “Question” field, select the row size 25% and click on the “Create new input” button;

Mandatory questions

Current Input

+ →

Select type of input
text

Question
Income received from

Select row size of input
25%

Input order
1

CREATE NEW INPUT

CLOSE

Mandatory questions

Current Input

+ →

Select type of input
text

Question
How often do you get paid

Select row size of input
25%

Input order
8

CREATE NEW INPUT

CLOSE

Info

Personal info

First name Last name Birth date Marital status

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact info

Phone number Email Street Number and Name Apartment and Unit Number

City, State, Zip code

Employment

Employment type Position Employment duration (months) Number of employees

Education Seniority experience Income received from How often do you get paid

SAVE TEMPLATE

37. The last block is “Documents”. Click on the “+” under the “Current block” field. Add the title “Documents” and click on the “Create new block” button;

Steps:

Info

+

Current block

Employment

+

Title

Documents

CREATE NEW BLOCK **CLOSE**

38. Now you need to add some inputs. There are mandatory questions:

- Document number (passport series/ ID card series);
- Document issue date;
- Document issued by;
- Identify code;

And special questions:

- ID card photo;
- Utility bill;

Create inputs with mandatory questions;

Four panels showing the configuration of mandatory questions in a form builder. Each panel includes a dropdown for the question, a dropdown for input type, a text input for the question, a dropdown for row size, a text input for input order, and 'CREATE NEW INPUT' and 'CLEAR' buttons. Red boxes highlight the question dropdown, row size dropdown, and input order text input. Red arrows point to the 'CREATE NEW INPUT' buttons.

- Panel 1: Question: Document number (pass...; Type: text; Row size: 25%; Input order: 1
- Panel 2: Question: Document issue date; Type: date; Row size: 25%; Input order: 2
- Panel 3: Question: Document issued by; Type: text; Row size: 25%; Input order: 3
- Panel 4: Question: Identify code; Type: number; Row size: 25%; Input order: 4

BNPL

Form template for BNPL with sections: Personal info, Contact info, Employment, and Documents. The Documents section is highlighted with a red box. A 'SAVE TEMPLATE' button is at the bottom.

Personal info

First name	Last name	Birth date	Marital status
<input type="text"/>	<input type="text"/>	09.05.2024	<input type="text"/>
Gender	Number of children under 18	SSN	Citizenship
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Driver's license	<input type="text"/>		

Contact info

Phone number	Email	Street Number and Name	Apartment and Unit Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City, State, Zip code			
<input type="text"/>			

Employment

Employment type	Position	Employment duration (months)	Number of employees
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Education	Seniority experience	Income received from	How often do you get paid
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

Documents

Document number (passport series \ ID card series)	Document issue date	Document issued by	Identify code
<input type="text"/>	09.05.2024	<input type="text"/>	<input type="text"/>

SAVE TEMPLATE

39. Create “ID card photo” and “Utility bill”. Click on the “+” to create a new input. Select “file” as the type of input, add the title to the “Question” field, select the row size 25% and click on the “Create new input” button;

Current Input

Document issue date

Select type of input

file

Question

ID card photo

Select row size of input

25%

Input order

1

CREATE NEW INPUT CLOSE

Current Input

Document issue date

Select type of input

file

Question

Utility bill

Select row size of input

25%

Input order

2

CREATE NEW INPUT CLOSE

Info

Personal info

First name Last name Birth date Marital status

09.05.2024

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact info

Phone number Email Street Number and Name Apartment and Unit Number

City, State, Zip code

Employment

Employment type Position Employment duration (months) Number of employees

Education Seniority experience Income received from How often do you get paid

Documents

Document number (passport series \ ID card series) Document issue date Document issued by Identify code

09.05.2024

SELECT FILE ID card photo

SELECT FILE Utility bill

40. All fields for the application form are complete, so you need to save the template. Click at the “Save Template” button;

Info

Personal info

First name Last name Birth date Marital status

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact info

Phone number Email Street Number and Name Apartment and Unit Number

City, State, Zip code

Employment

Employment type Position Employment duration (months) Number of employees

Education Seniority experience Income received from How often do you get paid

Documents

Document number (passport series | ID card series) Document issue date Document issued by Identify code

ID card photo Utility bill

SAVE TEMPLATE

Info

Personal info

First name Last name Birth date Marital status

Gender Number of children under 18 SSN Citizenship

Driver's license

Contact info

Phone number Email Street Number and Name Apartment and Unit Number

City, State, Zip code

Employment

Employment type Position Employment duration (months) Number of employees

Education Seniority experience Income received from How often do you get paid

Documents

Document number (passport series | ID card series) Document issue date Document issued by Identify code

ID card photo Utility bill

SAVE TEMPLATE

 The template has been updated successfully

Client

Let's verify how clients can view the Application form.

On the Application Form page, clients are required to enter personal data based on the form we previously created.

✓ Repayment Schedule — 2 Application Form — 3 Bank Account Information — 4 Loan Agreement

Step

Personal info

First name	Last name	Date of Birth	Marital status
<input type="text"/>	<input type="text"/>	dd.mm.yyyy <input type="text"/>	Single <input type="text"/>
Gender	Number of dependents	SSN	Citizenship
Female <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Driver's License	<input type="text"/>		

Contact info

Phone number	Email	Street Number and Name	Apartment and Unit Number
+1 <input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
City ,State ,Zip code	<input type="text"/>		
23772			

Employment

Employment type	Position	Employment duration (months)	Number of employees
Unemployed <input type="text"/>	None <input type="text"/>	0 <input type="text"/>	1-10 <input type="text"/>
Income received from *	How often do you get paid *	Education	Seniority experience
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

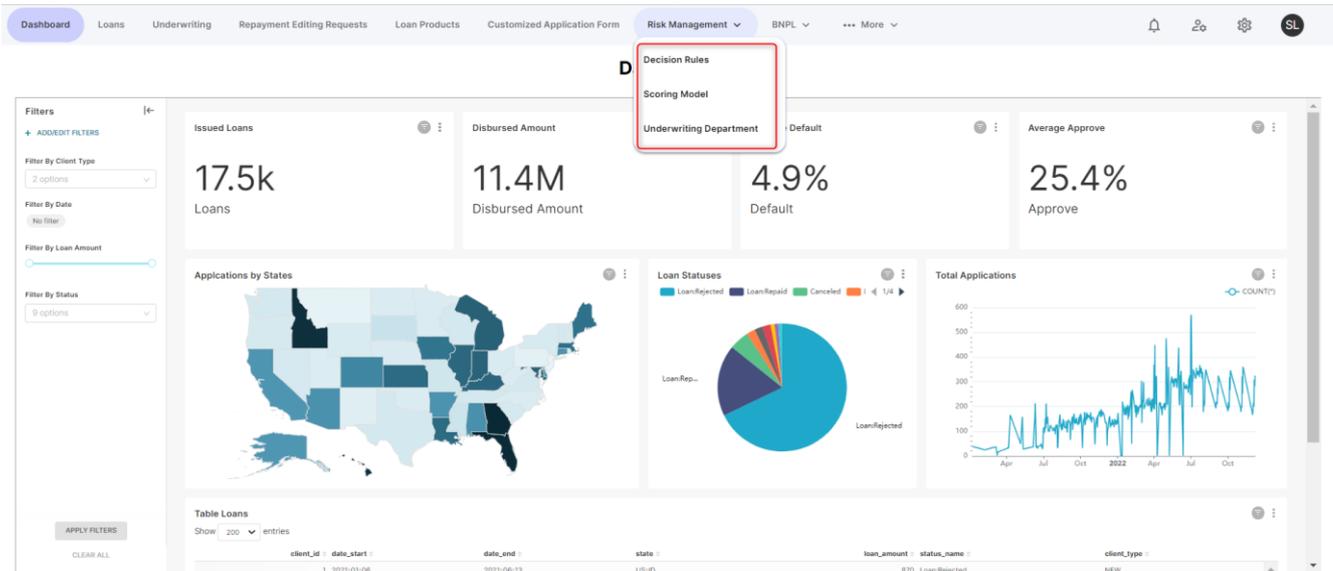
Documents

ID Card	Passport	Document issue date
<input type="text"/>	<input type="text"/>	dd.mm.yyyy <input type="text"/>
<input type="button" value="SELECT FILE"/> ID Card photo	<input type="button" value="SELECT FILE"/> Utility bill	
Collateral	<input type="text"/>	
Architecto exercitat		

[CANCEL APPLICATION](#)

Risk management

This credit risk management section allows you to adjust the parameters of the client's risk acceptance. It includes **Decision rules** (<https://sandbox.compassway.org/lender/decision-rules>), **Scoring models** (<https://sandbox.compassway.org/lender/scoring-model>), and **Underwriting** (<https://sandbox.compassway.org/lender/risk-management/underwriting>) tabs.



Decision rules

Decision rules are designed to help you automate the lending process, filter out unreliable borrowers that are not suitable for your credit policy, and control the lending process at the earliest stages of the life cycle.

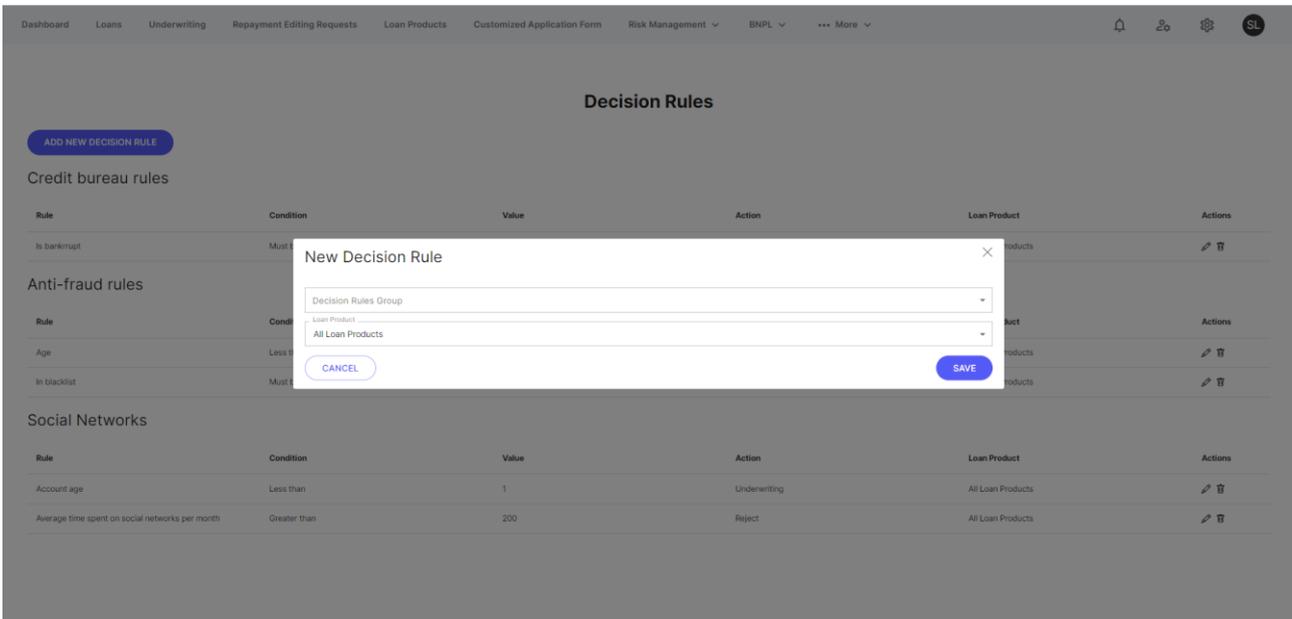
Rule	Condition	Value	Action	Loan Product	Actions
Is bankrupt	Must be	True	Reject	All Loan Products	
Anti-fraud rules					
Age	Less than	18	Reject	All Loan Products	
In blacklist	Must be	True	Reject	All Loan Products	
Social Networks					
Account age	Less than	1	Underwriting	All Loan Products	
Average time spent on social networks per month	Greater than	200	Reject	All Loan Products	

The lender can set up the following rules:

Block	Rule	Checks	Conditions	Type
Bank provider rules	Have negative balance	Check if the client has a negative balance	Must Be	Boolean
	Has credit transactions	Check if the client has credit transactions	Must Be	Boolean
	Has debit transactions	Check if the client has credit transactions	Must Be	Boolean
Credit bureau rules	Is bankrupt	Check is client bankrupt	Must Be	Boolean
	Have default	Check if defaulted	Must Be	Boolean
	Have credit bureau inquiries	Check if had inquiries	Must Be	Boolean
	Credit bureau score	Check for score	Less Than, Greater Than	Integer
Anti-fraud rules	Is in the open sanctions database	Check if in any sanction databases	Must Be	Boolean
	In blacklist	Check if the user in the blacklist	Must Be	Boolean
	Identical phone numbers		Must Be	Boolean
	Cell phone numbers	Check if user have blacklisted phone	Must Be	Boolean
	Suspicious age		Must Be	Boolean
	Suspicious phone number	Check for duplicate phone number	Must Be	Boolean
	Drivers license duplicate	Check for duplicate drivers license	Must Be	Boolean
	Age	Check age	Less Than, Greater Than	Integer

	SNN duplicate	Check for duplicate SNN	Must Be	Boolean
Credit policy rules	Employment	Check for client employment type from application form	Must Be	List[Fulltime, Partial, Freelance, Temporary, Unemployed, Retired, Student, Maternity leave, Self-employed, Unemployed,]
	Residence at the registration address	Check if levenshtein distance about fact_addr and addr (0.9-1)	Must Be	Boolean
	Net income	Check monthly income	Less Than, Greater Than	Integer
	Loan to income	Float for MonthlyIncome/LoanAmount	Less Than, Greater Than	Float
	Net income	Check monthly income	Less Than, Greater Than	Integer
	Loan to income	Float for MonthlyIncome/LoanAmount	Less Than, Greater Than	Float
Social Networks	Account age	Check for CurrentDate-RegistrationDate	Less Than, Greater Than	Integer
	Average time spent on social networks per month	Check for time spend in social network per month	Less Than, Greater Than	Integer
	Number of contacts	Check for number of contracts	Less Than, Greater Than	Integer
Internal rules	Number of active loans	Check for active loans	Less Than, Greater Than	Integer
	Delinquency check	Check for any overdue loan	Must Be	Boolean
Geolocation	IP address lookup distance, miles	Check for DISTANCE(UserIPLocation, UserGeoLocation)	Less Than, Greater Than	Integer
	Geolocation	Blacklist regions	Must Be	List[]
Alternative Rules	Application details from the clipboard	Check for any passing in the application	Must Be	Boolean
	Replacement of attachments	Check for any replacement of the attachment	Must Be	Boolean

The tab allows you to easily set up the decision rules that apply to each loan application. You can create new rules and manage previously created ones. Rules can be activated or deactivated. Rules can also be applied only to the specified loan product. The process of creating rules is intuitive and simple.

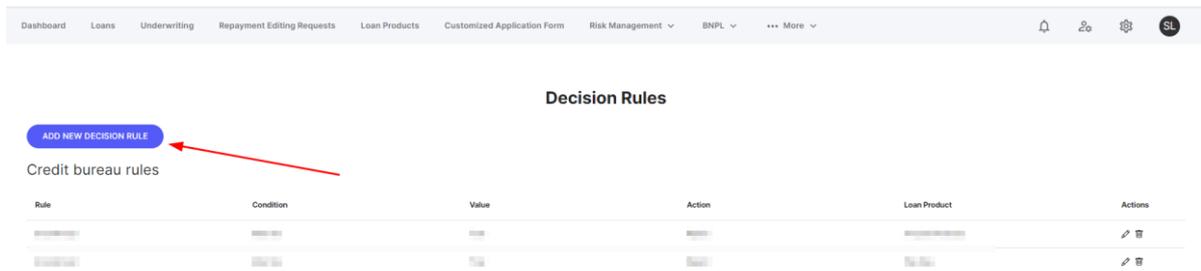


After choosing the decision rules group, the lender can specify the rule name (for example let's choose "Credit policy rules" decision rules group and "Employment" name)

Now, the lender can choose condition, value, and action ("Approve", "Underwriting" or "Reject").

Filling out the form

Click on the "Add new decision rule" button.



Select decision rules group.

The screenshot shows a 'New Decision Rule' dialog box. At the top, there is a title bar with a close button (X). Below the title bar, the 'Decision Rules Group' dropdown menu is open, displaying a list of categories: Alternative Rules, Anti-fraud rules, Bank provider rules, Credit bureau rules, Credit policy rules, Geolocation, Internal rules, and Social Networks. A red circle highlights the upward-pointing arrow on the right side of the dropdown menu.

Select the name from the list for the chosen group.

The screenshot shows the 'New Decision Rule' dialog box with the 'Decision Rules Group' dropdown menu set to 'Anti-fraud rules'. The 'Name' dropdown menu is open, showing a list of conditions: Age, Cell phone numbers, Drivers license duplicate, Identical phone numbers, In blacklist, Is in open sanctions database, SNN duplicate, Suspicious age, and Suspicious phone number. A red circle highlights the upward-pointing arrow on the right side of the dropdown menu.

Select condition according to the decision type.

The screenshot shows the 'New Decision Rule' dialog box with the 'Name' dropdown menu set to 'Age' and the 'Condition' dropdown menu set to 'Less than'. The 'Action' dropdown menu is also visible, set to 'All Loan Products'. At the bottom of the dialog box, there are two buttons: 'CANCEL' and 'SAVE'.

Enter value according to the condition.

New Decision Rule [Close]

Decision Rules Group: Anti-fraud rules

Name: Age

Condition: Less than

Value: [Red Box]

Action: [Dropdown]

Loan Product: All Loan Products

[CANCEL] [SAVE]

Select the action from the dropdown list according to your rule (approve, reject, or underwriting).

New Decision Rule [Close]

Decision Rules Group: Anti-fraud rules

Name: Age

Condition: Less than

Value: 0

Action: [Open Dropdown]

- Approve
- Reject
- Underwriting

Specify Loan Products for this rule.

New Decision Rule [Close]

Decision Rules Group: Anti-fraud rules

Name: Age

Condition: Less than

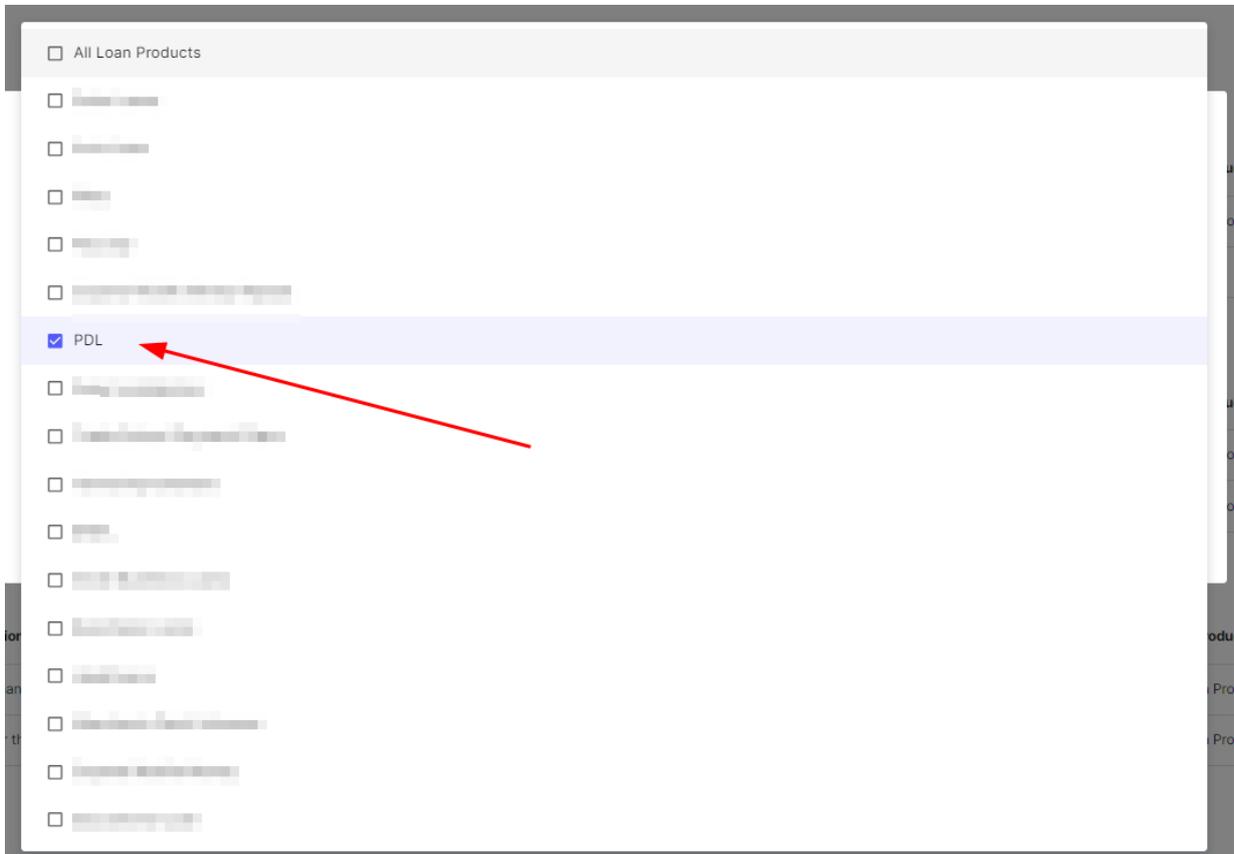
Value: 0

Action: Approve

Loan Product: All Loan Products [Red Circle]

[CANCEL] [SAVE]

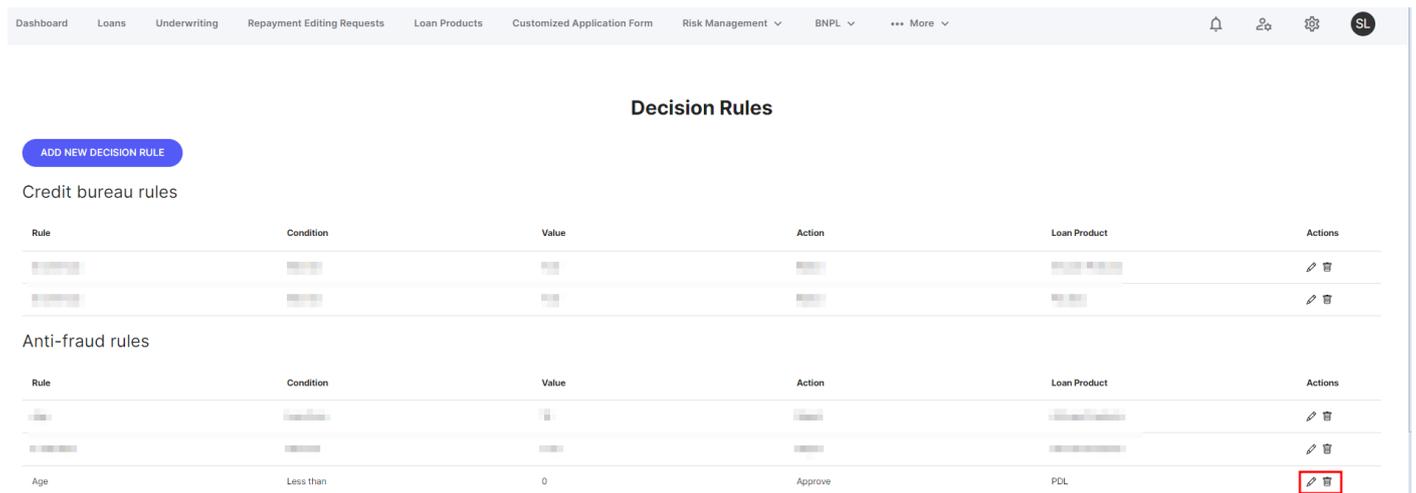
You can choose all Loan products, or specify few different.



Click on the “Save” button.



Click on the “pencil” button to edit the rule and on the “bucket” button to delete the rule.



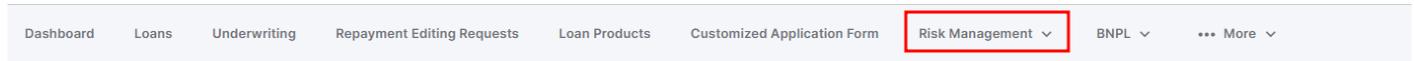
How to create Decision Rule

Let's try to create our own Decision Rule.

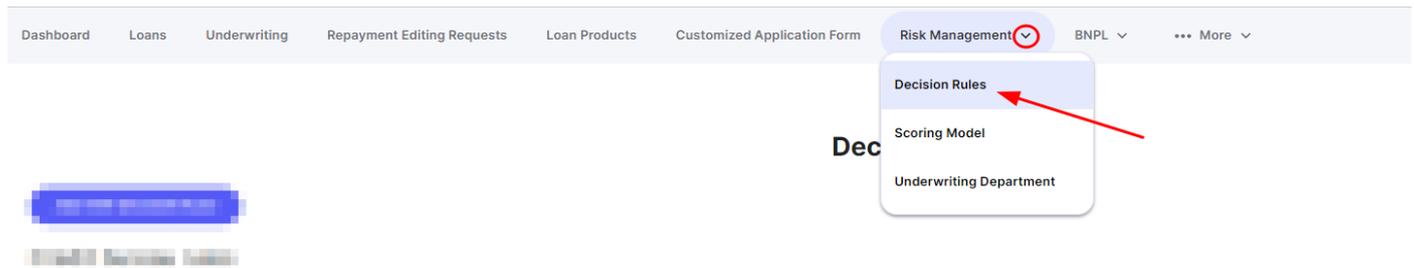
Credit bureau

Let's create a credit bureau rule if the client is bankrupt.

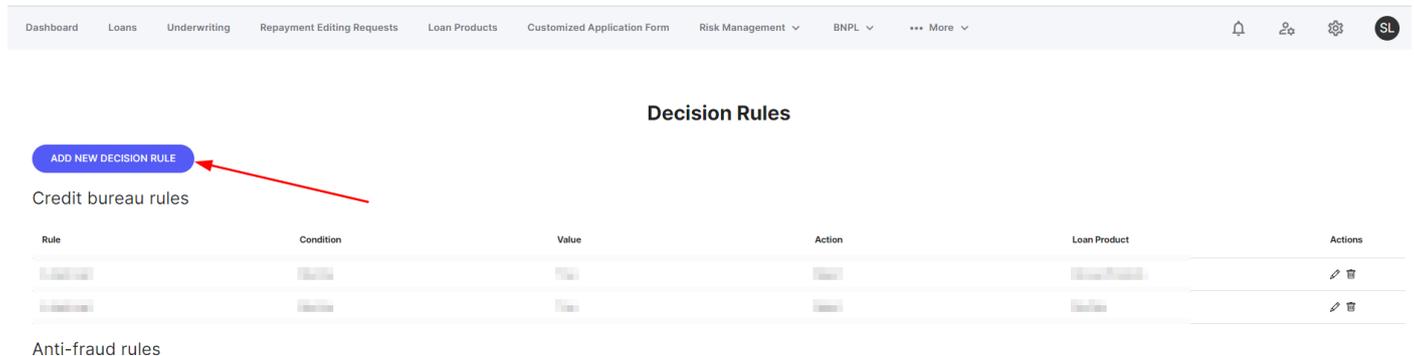
1. Navigate to Risk Management on the main menu;



2. Select Decision Rules from the dropdown list;



3. Click on the "Add new decision rule" button;



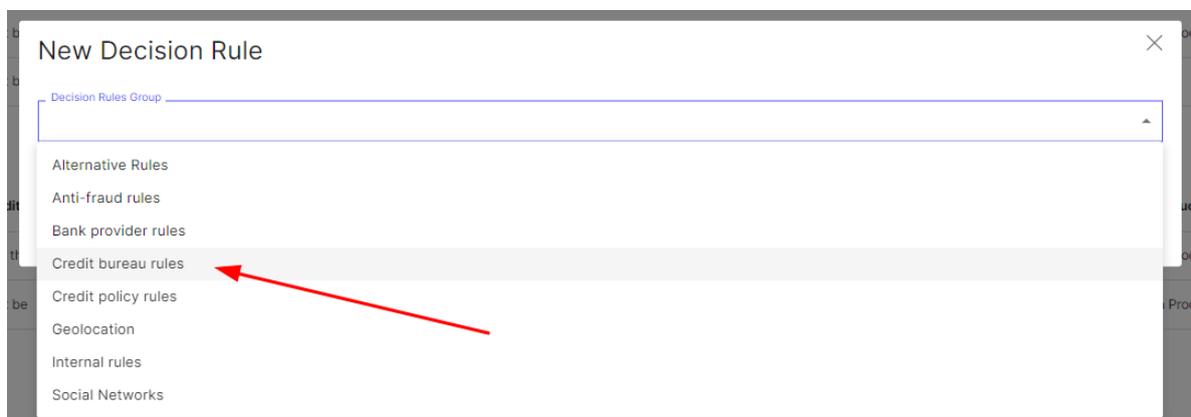
4. Click on the arrow to open the dropdown list;

New Decision Rule



A screenshot of the 'New Decision Rule' form. The form has a title 'New Decision Rule' and a close button (X). There are two dropdown menus: 'Decision Rules Group' (highlighted with a red circle) and 'Loan Product' (with 'All Loan Products' selected). At the bottom, there are two buttons: 'CANCEL' and 'SAVE'.

5. Select Credit bureau rules;



6. Next go to the “Name” field

New Decision Rule ✕

Decision Rules Group
Credit bureau rules

Name ⌵

Loan Product
All Loan Products

CANCEL SAVE

7. Select “Is bankrupt”;

New Decision Rule ✕

Decision Rules Group
Credit bureau rules

Name
Is bankrupt

Credit bureau score
Have credit bureau inquiries
Have default
Is bankrupt

ACTION

8. Next field is “Condition”;

New Decision Rule ✕

Decision Rules Group
Credit bureau rules

Name
Is bankrupt

Condition ⌵

Value

Action

Loan Product
All Loan Products

CANCEL SAVE

9. Select “Must be” condition;

New Decision Rule ✕

Decision Rules Group
Credit bureau rules

Name
Is bankrupt

Condition
Must be

Action

Loan Product
All Loan Products

CANCEL SAVE

10. Go to the “Value” field;

New Decision Rule ×

Decision Rules Group
Credit bureau rules

Name
Is bankrupt

Condition
Must be

Value ⌵

Action

Loan Product
All Loan Products

CANCEL SAVE

11. Select “True” for this rule;

New Decision Rule ×

Decision Rules Group
Credit bureau rules

Name
Is bankrupt

Condition
Must be

Value
True
False

All Loan Products

CANCEL SAVE

12. Next we need to add an action;

New Decision Rule ×

Decision Rules Group
Credit bureau rules

Name
Is bankrupt

Condition
Must be

Value
True

Action ⌵

Loan Product
All Loan Products

CANCEL SAVE

13. Select “Reject” for this rule;

The screenshot shows a 'New Decision Rule' form with the following fields: Decision Rules Group (Credit bureau rules), Name (Is bankrupt), Condition (Must be), Value (True), and Action (Reject). A red arrow points to the 'Reject' option in the Action dropdown menu.

14. The last one is Loan Products for this rule;

The screenshot shows the 'New Decision Rule' form with the 'Loan Product' dropdown menu set to 'All Loan Products'. A red circle highlights the dropdown arrow. At the bottom, there are 'CANCEL' and 'SAVE' buttons.

15. We need to uncheck 'All Loan Products' and check those credit products to which we want the rule to apply.

The screenshot shows a list of products with checkboxes. The 'All Loan Products' checkbox is circled in red and is unchecked. The 'Pay Day' checkbox is checked and highlighted with a light blue background.

16. Click at the “Save ” button.

The screenshot shows the 'New Decision Rule' form with the 'Loan Product' dropdown menu set to 'Pay Day'. A red arrow points to the 'SAVE' button at the bottom right.

17. Now you can edit or delete it by clicking the “pencil” or “trash” button;

Dashboard Loans Underwriting Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL ... More

Decision Rules

[ADD NEW DECISION RULE](#)

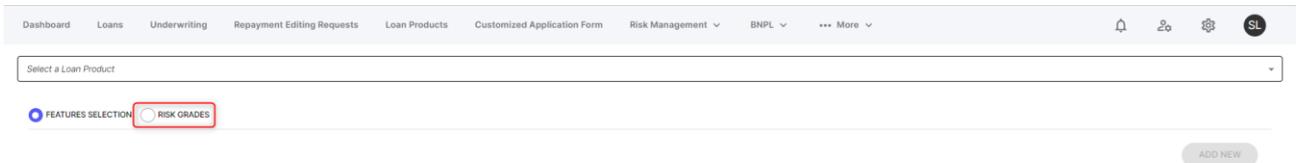
Credit bureau rules

Rule	Condition	Value	Action	Loan Product	Actions
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	 
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	 
Is bankrupt	Must be	True	Reject	Pay Day	 

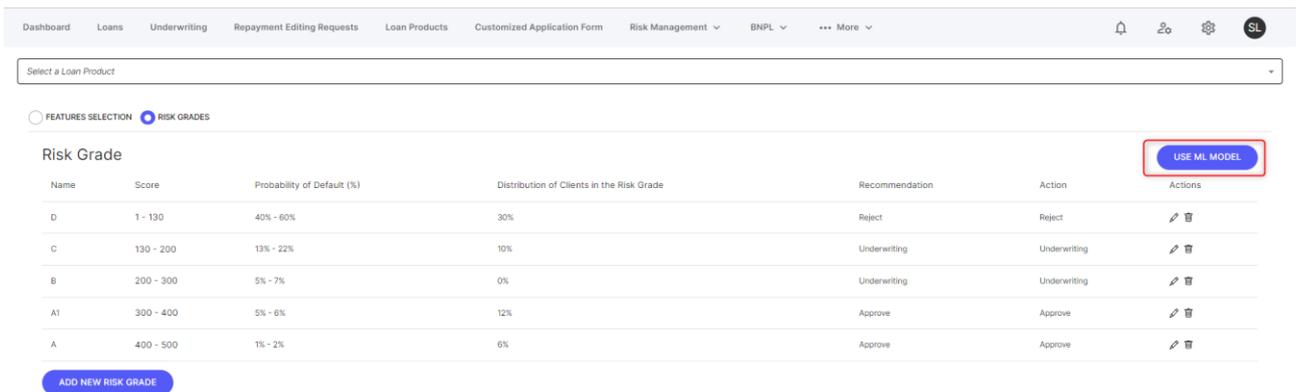
Scoring model

ML model

There is an opportunity to connect ML model that will perform analysis and make decision whether the loan should be issued or not. In order to do so, the client has to ask us about this and we can create ML model on their own (development period – 3 weeks; cost – 5000\$) or connect ML model that the client already has. To enable ML model, go to Risk Management -> Scoring model; then choose the Risk Segment tab above questions:



And click “USE ML MODEL”



Dashboard | Loans | Underwriting | Repayment Editing Requests | Loan Products | Customized Application Form | Risk Management | BNPL | ... More

Select a Loan Product

ML Model

USE CUSTOM SCORECARD

Base Model (Repeat clients)

Name	Score	Probability of Default (%)	Distribution of Clients in the Risk Grade	Recommendation	Action	Actions
10	0 - 0.15	30.00% - 20.00%	28.00%	The borrower in a High risk segment, probably you must reject him	Reject	✎
9	0.15 - 0.3	40.00% - 10.00%	20.00%	The borrower has a questionable level of risk, it is necessary to clarify the information	Underwriting	✎
8	0.3 - 0.48	8.00% - 12.00%	16.00%	Borrower in Low risk segment, you must approve him	Approve	✎
7	0.48 - 0.6	8.00% - 12.00%	12.00%	Borrower in Low risk segment, you must approve him	Approve	✎
6	0.6 - 0.7	8.00% - 12.00%	10.00%	Borrower in Low risk segment, you must approve him	Approve	✎
5	0.7 - 0.78	8.00% - 12.00%	4.00%	Borrower in Low risk segment, you must approve him	Approve	✎
4	0.78 - 0.85	8.00% - 12.00%	3.00%	Borrower in Low risk segment, you must approve him	Approve	✎
3	0.85 - 0.9	8.00% - 12.00%	3.00%	Borrower in Low risk segment, you must approve him	Approve	✎
2	0.9 - 0.95	8.00% - 12.00%	2.00%	Borrower in Low risk segment, you must approve him	Approve	✎
1	0.95 - 1	8.00% - 12.00%	2.00%	Borrower in Low risk segment, you must approve him	Approve	✎

SAVE CHANGES

Base Model (New clients)

Name	Score	Probability of Default (%)	Distribution of Clients in the Risk Grade	Recommendation	Action	Actions
...

Notably, the ML model will not analyze all applications. Lenders have the flexibility to designate the loan products that should utilize the ML model and those that should not. It's important to highlight that the ML model is exclusively applicable to applications that do not necessitate manual verification. Additionally, it cannot be employed for SMB loans.

To see ML result simply open any application in “Underwriting” and choose “Risk Score”

Dashboard | Loans | Underwriting | Repayment Editing Requests | Loan Products | Customized Application Form | Risk Management | BNPL | ... More

1 2

- LN979 John Doe 26.02.2024 - 16:08 | 5 days \$950 Closed
- LN965 th raaseriae 03.02.2024 - 14:15 | 24 days \$500 Active
- LN956 John Jonson 03.02.2024 - 12:45 | 28 days \$2000 Active
- LN939 John Doe 31.01.2024 - 17:57 | 31 days \$400 Active
- LN922 tina zh 16.01.2024 - 18:42 | 46 days \$500 Rejected
- LN920 Konstantin Glebov 16.01.2024 - 13:16 | 46 days \$2000 Active**
- LN888 Shana Kaufman 29.12.2023 - 16:47 | 64 days \$500 Active
- LN883 tina zh 28.12.2023 - 16:33 | 65 days \$500 Active
- LN881 John Doe 28.12.2023 - 12:22 | 65 days \$1000 Active
- LN879 John Doe 28.12.2023 - 11:57 | 65 days \$1000 Active

Konstantin Glebov Active

LN920

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by Mar 16
\$2000	\$2033.24	3 months	\$677.26

Total Due

SUMMARY | **RISK SCORE** | LOAN HISTORY | PAYMENT | BANKING ACCOUNT | CUSTOMER DETAILS | DOCUMENTS | LOAN SCHEDULE | CREDIT BUREAU

Scorecard Results

Risk Grade: **D**
Probability of Default: **40.00% - 60.00%**
Credit Decision Recommendation: **Reject**

Network Security

Network Threats
🟢 Proxy Detection: **False**
🟢 Crawler Detection: **False**
🟢 Tor Detection: **False**

Scorecard Ball

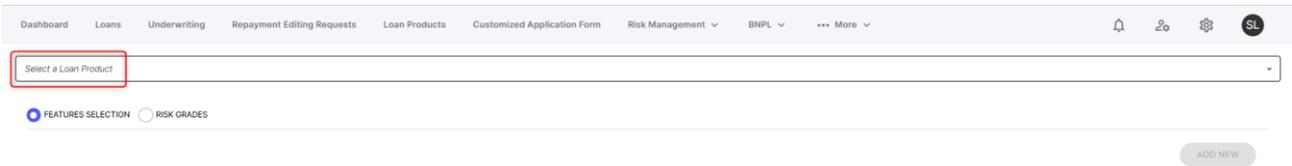
Question	Answer	Score
Marital status	Married	0
Total		0

Custom scorecard

Our platform offers an integration with businesses' existing scoring models. This means that companies can effortlessly connect their unique scoring models to our platform, streamlining the credit assessment process. Additionally, for those without an existing credit score or scoring model, our team can develop a custom model tailored to their specific criteria and needs. In essence, users can either input an existing credit score, integrate our platform with their scoring model, or request the creation of a custom scoring model, offering a comprehensive and adaptable credit assessment solution.

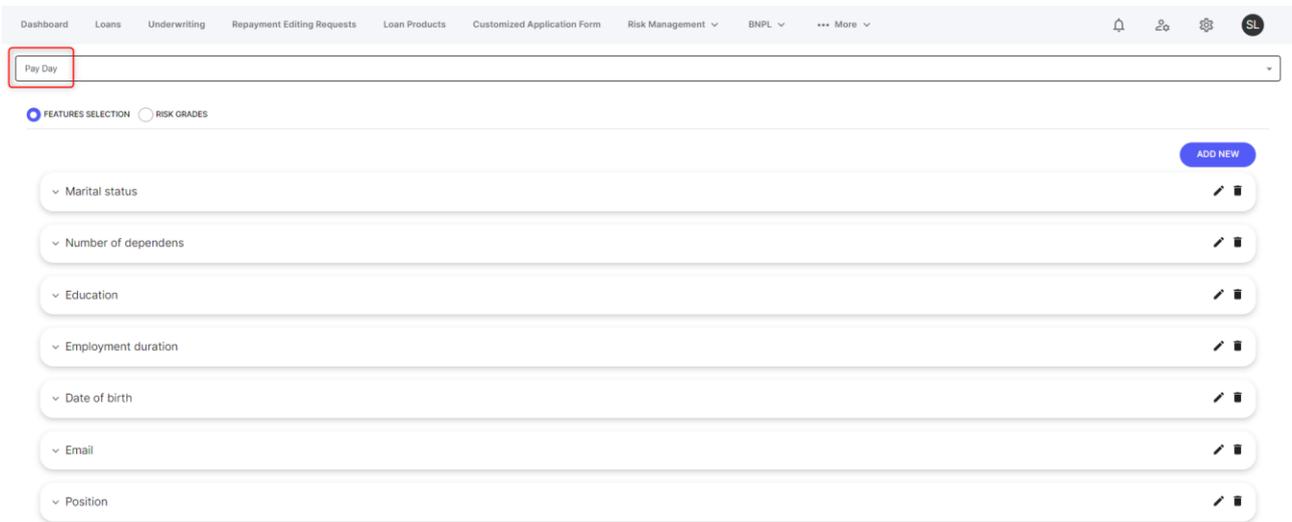
Filling out the form

To create a scorecard go to “Risk Management” -> “Scoring Model”.



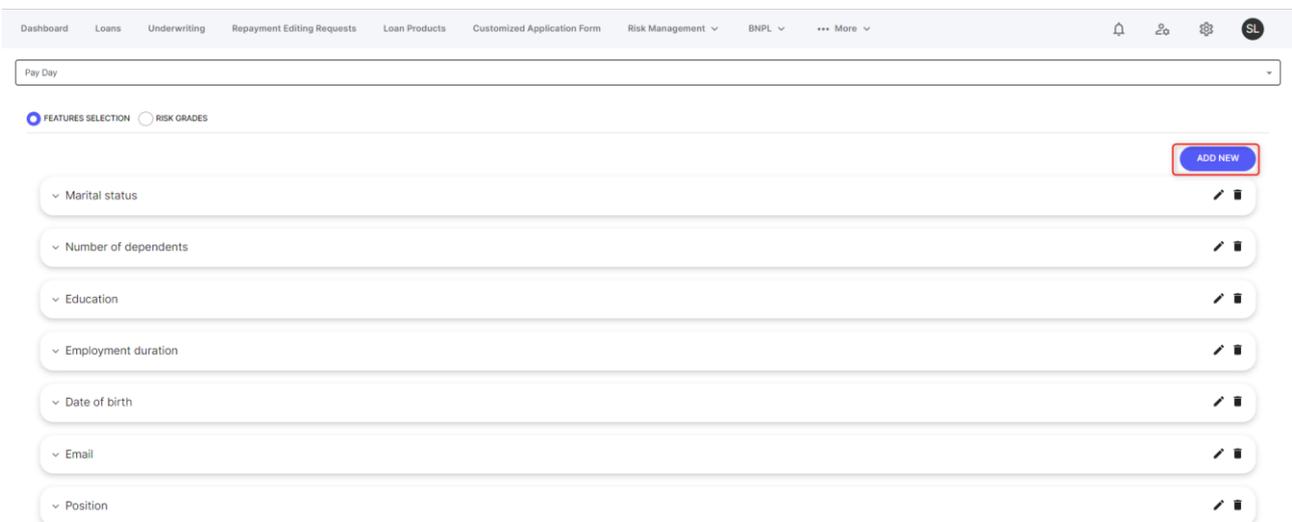
Here, the lender independently determines the score for the categories (In order for the Custom scorecard to work, the lender must add the selected categories to the application form on the “Lending settings” tab). Add risk segments by clicking the "Risk segments" button.

For example, lets choose “Pay Day”:



It’s important to notice that in order to create the scorecard, there must be a application form that is connected to the loan product.

To create new a query, click “Add New” button on the right:



Query creating window looks like this:

Add

Add New Query

Choose Mapping Block

Select Mapping for Current Input

[CANCEL](#) [ADD](#)

Here the lender can specify a query name, mapping block, and input. (a mapping block and an input are instances that were introduced in [Customized Application Form](#) section)

Since there are 4 input types (number, date, string, and dropdown), system allows the lender to customize each of those types.

1. **Numerical input** – 3 possible options to specify a range: greater than, within a range, and less than.

For demonstration purposes, let's create employment duration query:

Add

Add New Query

Choose Mapping Block

Select Mapping for Current Input

[CANCEL](#) [ADD](#)

After clicking “Add” button new query will be added to the end of the list:

Dashboard Loans Underwriting Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL ... More

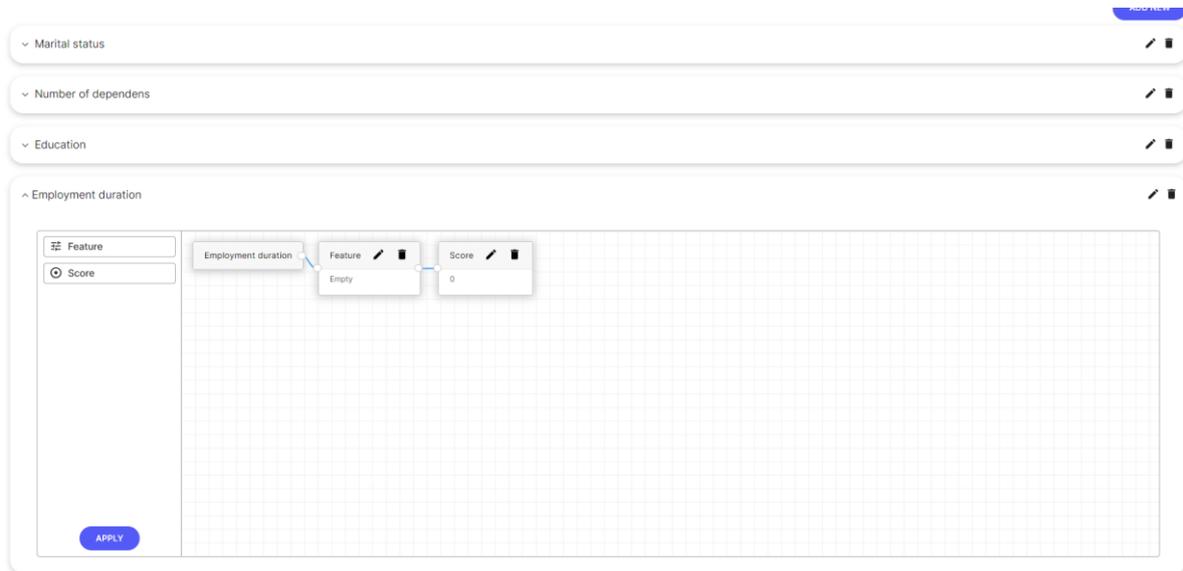
Pay Day

FEATURES SELECTION RISK GRADES

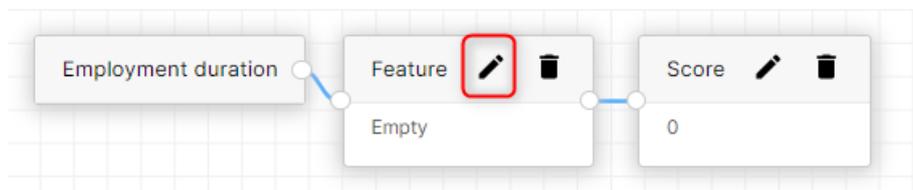
[ADD NEW](#)

- Marital status
- Number of dependents
- Education
- Employment duration**
- Date of birth
- Email
- Position

And if the lender clicks on it, following menu will be displayed:



To specify range the lender must click on pencil button:



Feature window looks like this:

Edit

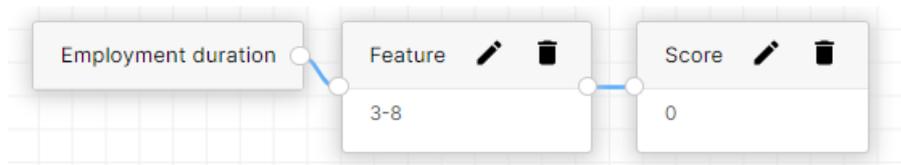
Greater than

Less than

[CANCEL](#) [SUBMIT](#)

If a user selects either "greater than" or "less than," they should deactivate the checkbox corresponding to the other option to ensure mutually exclusive selections.

Let's assume that for this product, the lender wants the customer to have an employment duration ranging from 3 to 8 months. After submitting this feature, query will look like this:



Last step of this process is to set a score for the given feature. After clicking pencil button following menu will appear:

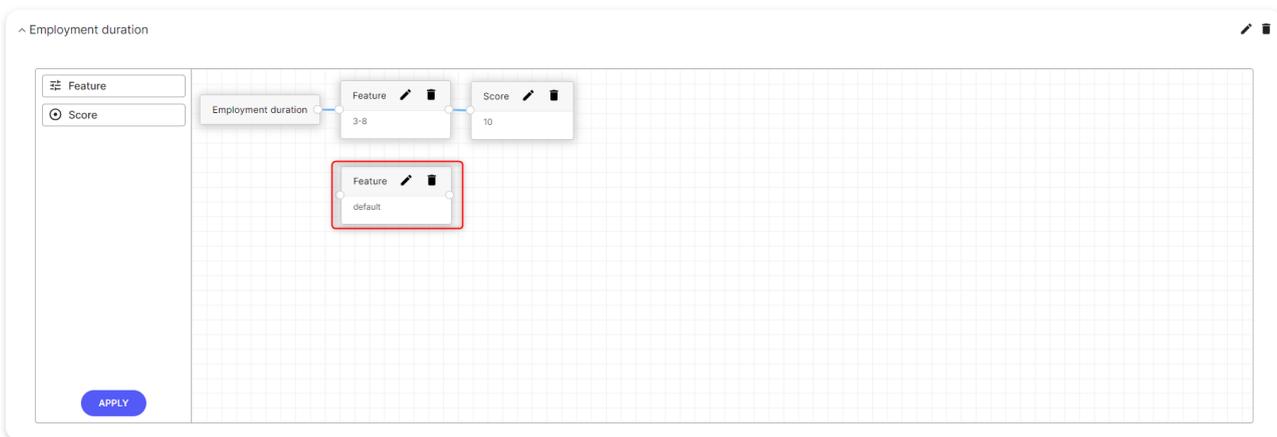
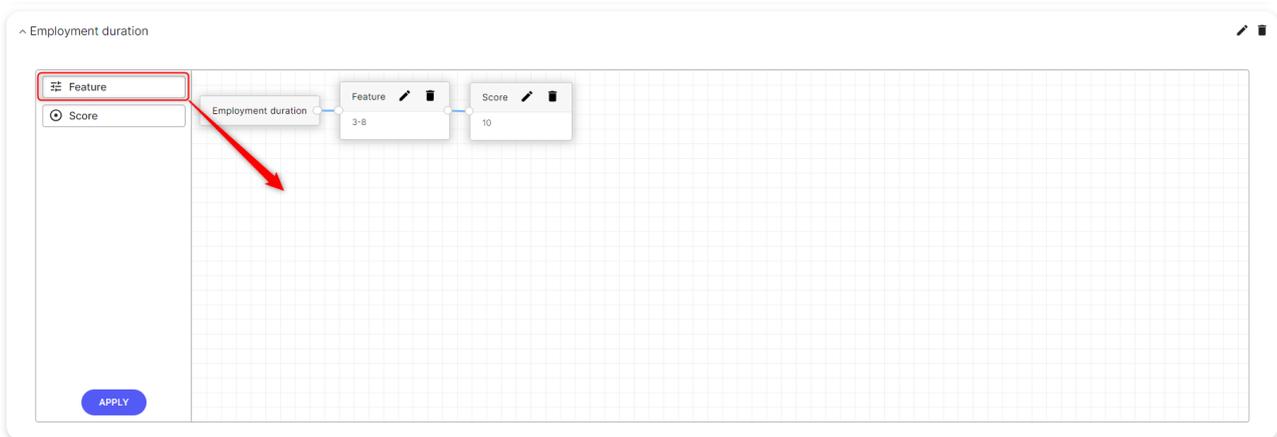
Edit

Score

[CANCEL](#) [SUBMIT](#)

This field can take any integer number.

In case when lender wants to specify several feature ranges, he should simply drag feature block (1) and drop it anywhere on canvas:



Don't forget to connect the feature block to the query block:



The lender must adhere to the same instructions for the score block. Once both the feature and score are specified, the query will appear as follows:



- 2. **Date input** – all the options applicable to numeric input are valid. However, instead of specifying numbers, dates should be indicated.

For demonstration purposes, lets create Date of birth query:

Add

Add New Query

Choose Mapping Block

Select Mapping for Current Input

Date of birth

Personal info

Date of Birth

CANCEL ADD

Query looks like this:



Specify feature window:

Edit

Greater than dd.mm.yyyy

Less than dd.mm.yyyy

CANCEL SUBMIT

It isn't necessary to type date with hands, the lender can utilize the calendar (accessible through the button on the right of each input) to select dates:

Edit

Greater than dd.mm.yyyy

Less than dd.mm.yyyy

CANCEL

February 2024

M	D	M	D	F	S	S
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29			

Edit



Greater than



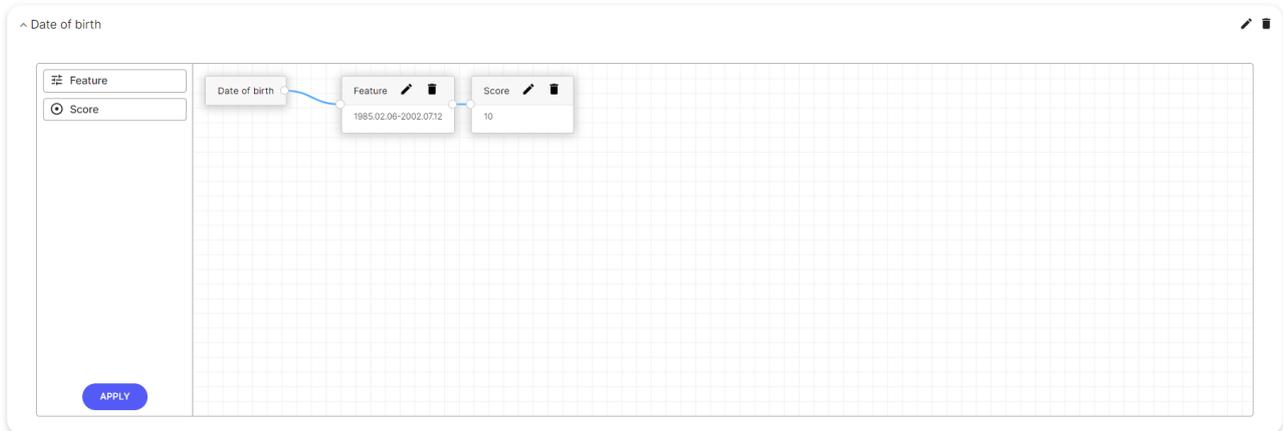
Less than



CANCEL

SUBMIT

After submitting the feature and score, the query will appear as:



3. String inputs – there is 1 option for such type of inputs (contains).

To show an example, let's make a query for the Email input

Add

Add New Query

Choose Mapping Block

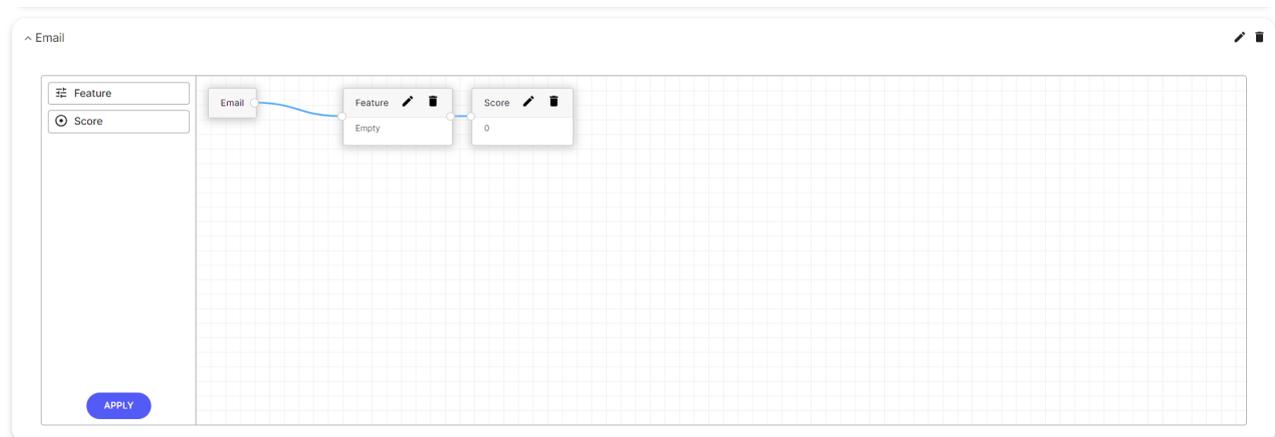
Contact info

Select Mapping for Current Input

Email

CANCEL

ADD



Let's create feature that verify whether email address ends with @gmail.com:

Edit

Text contains

CANCEL

SUBMIT

After specifying score, query will look like this:



4. Dropdown input – there is one option for this type of input (input mapping – the lender can specify a score value for any dropdown option).

Let's set up query for Position question:

Add

Add New Query

Choose Mapping Block

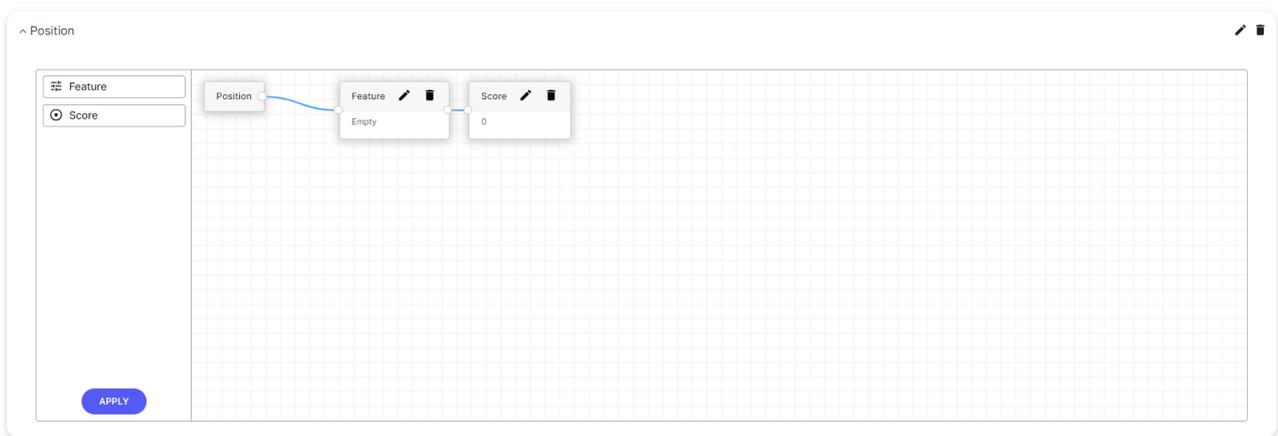
Select Mapping for Current Input

Position

Employment

Position

CANCEL ADD



Now the lender can choose any option:

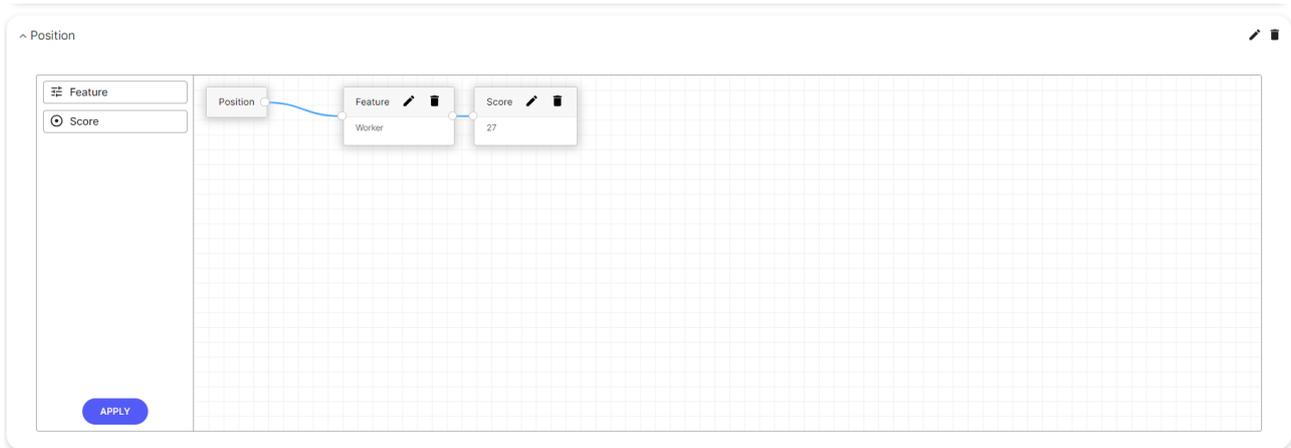
Edit

Input mapping

CANCEL SUBMIT

- None
- Worker
- Military
- Specialist
- Middle manager
- Senior manager
- Owner or co-owner
- Other

Final version of this query will look like this:



Bear in mind that you don't need to create several queries for one input – if there is a previously created one, you can reuse it. It's also worth noticing that block and question names may be different on different application forms.

When a client is creating an application, all scores are summed up and based on these results, the application has a total score and is sent to the status according to the risk segment.

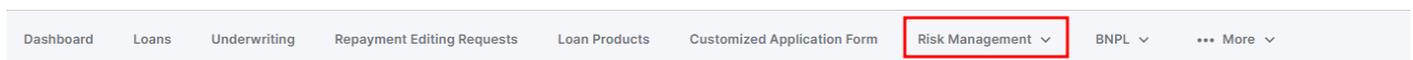
Lender can view the results of the scoring using the Risk Score tab on Applications or Underwriting workspaces

Question	Answer	Score
Marital status	Single	0
Number of dependens	5	350
Education	Boston University	0
Total		350

How to create Scorecard

Let's try to create our own Scoring model.

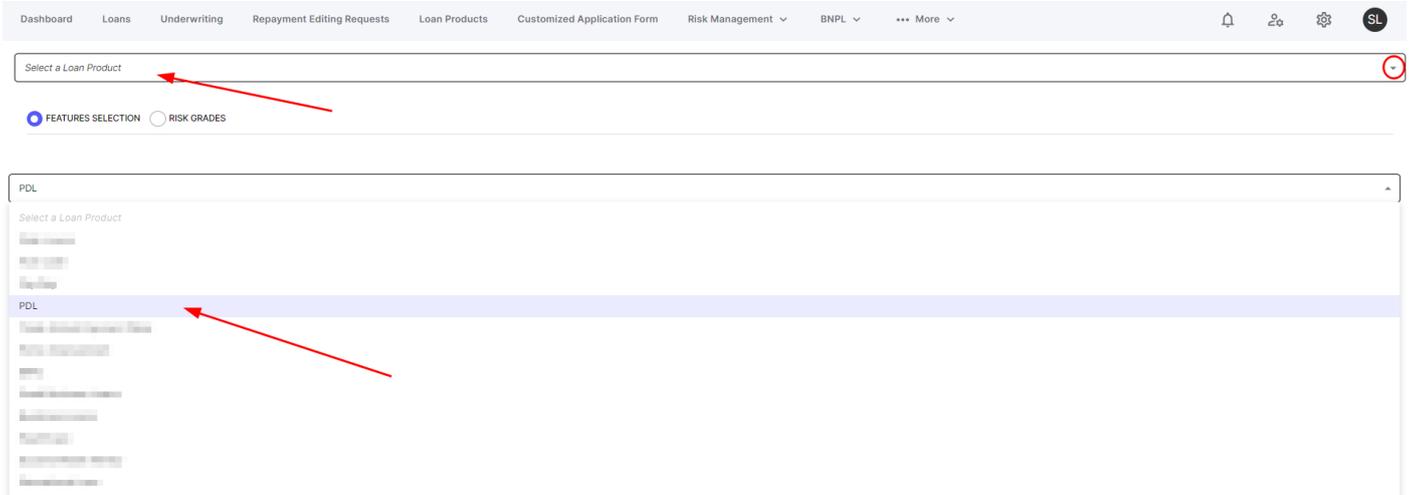
1. Navigate to Risk Management on the main menu;



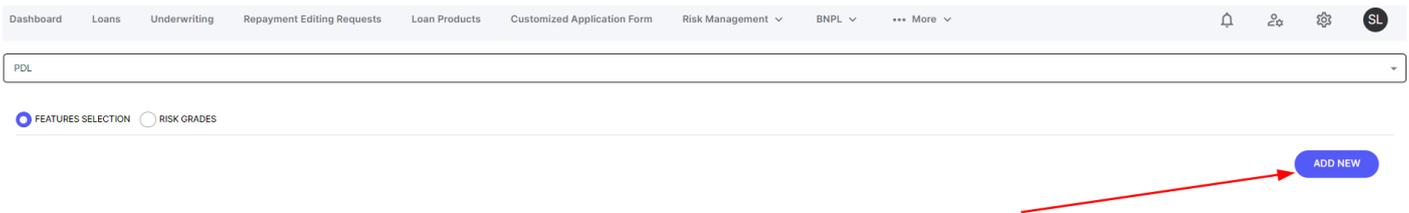
2. Select Scoring Model from the dropdown list;



3. Select the Loan Product;



4. Click at the "Add new" button;



5. Let's add an Employment query. Enter the name of the Query "Employment";

Add

Add New Query

Choose Mapping Block

Select Mapping for Current Input

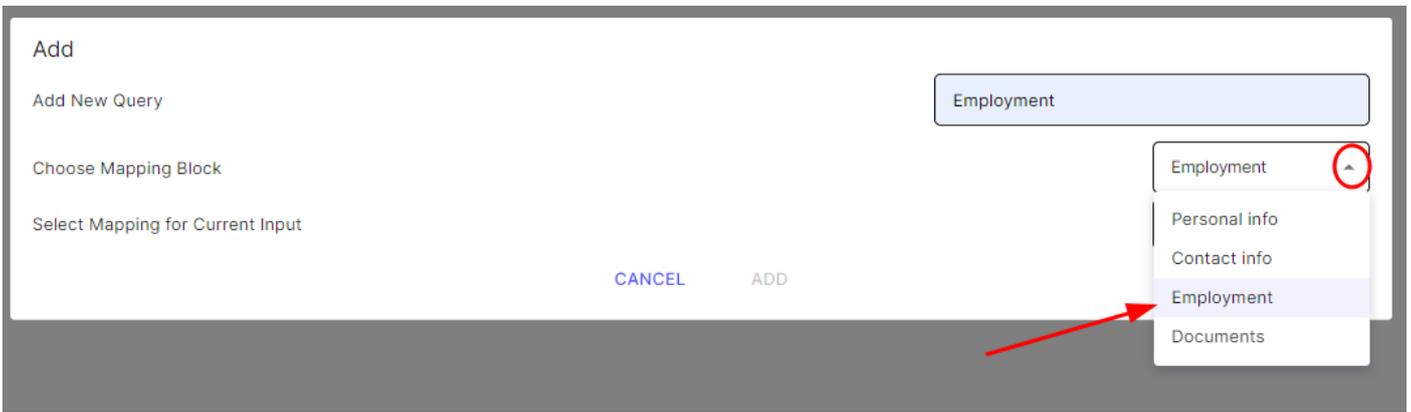
Employment

▼

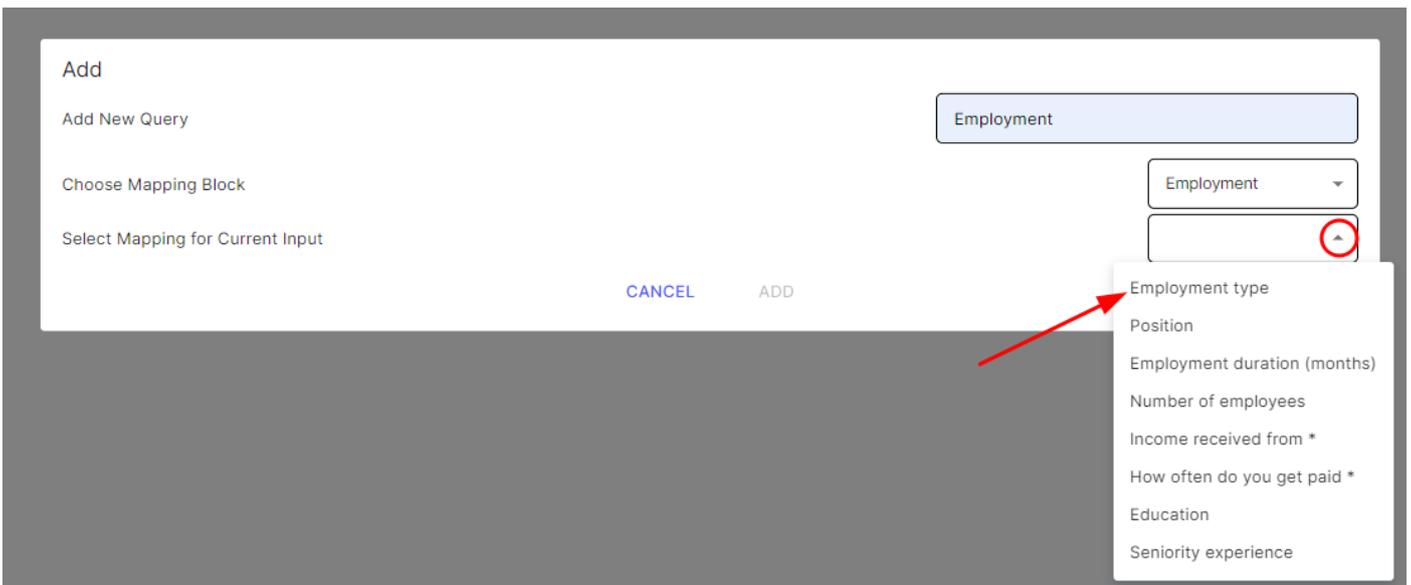
▼

CANCEL ADD

6. Select the mapping block as “Employment”;



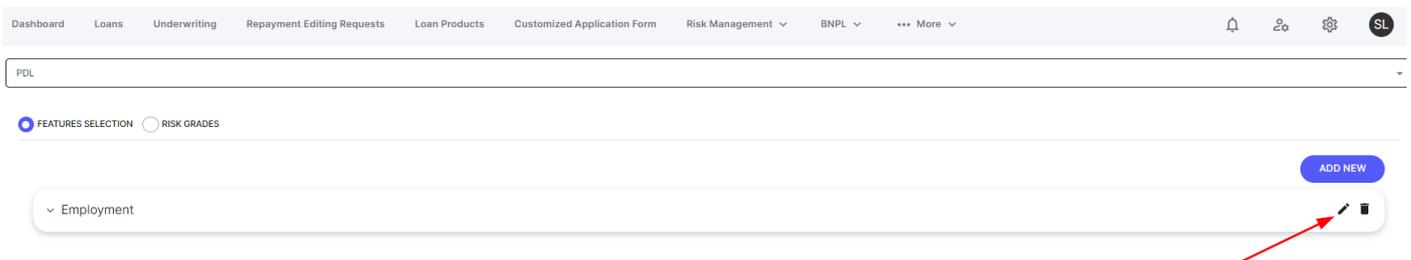
7. Select mapping for current input as “Employment type”;



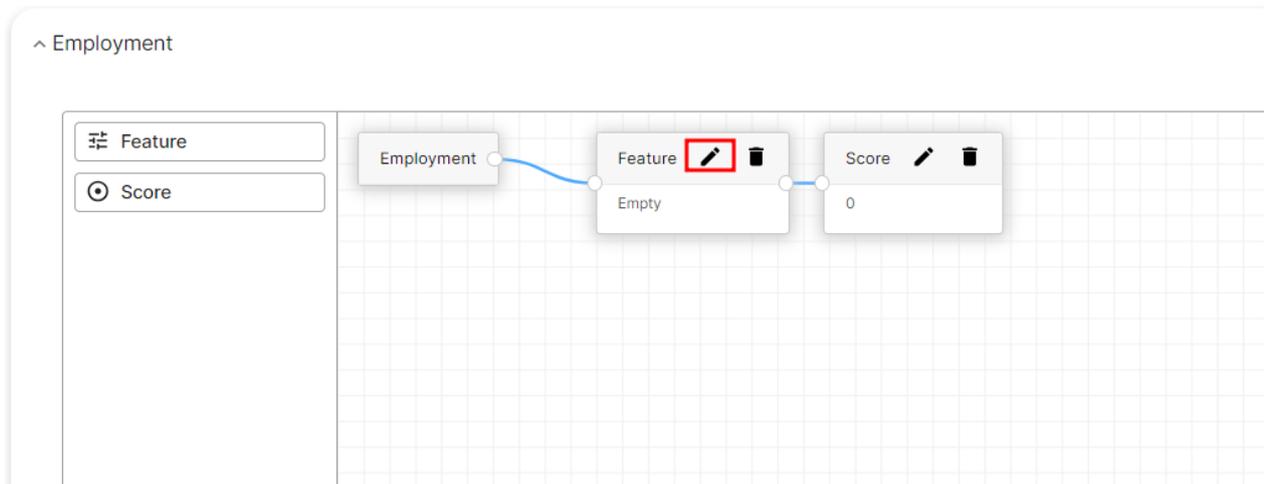
8. Click on the “add” button;



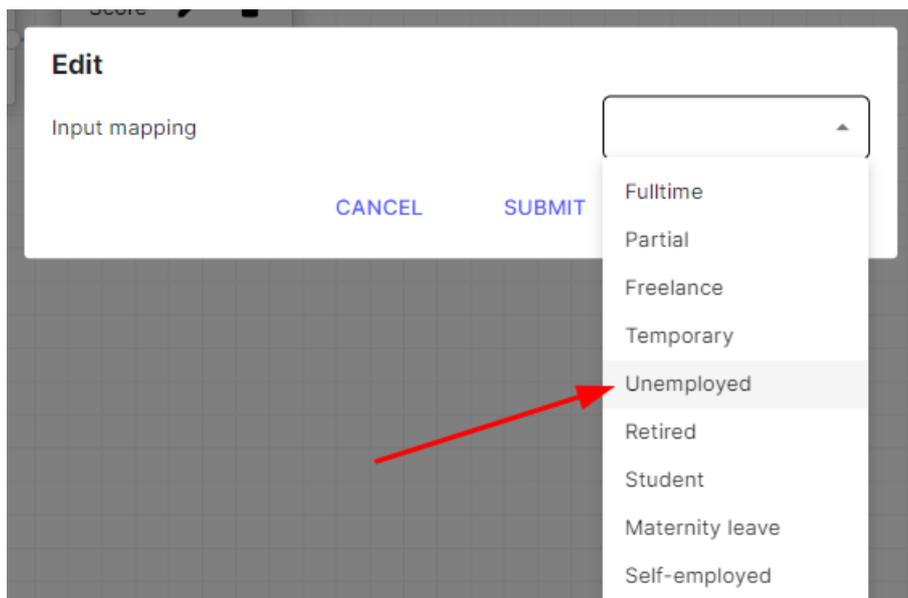
9. Go to the Employment Query;



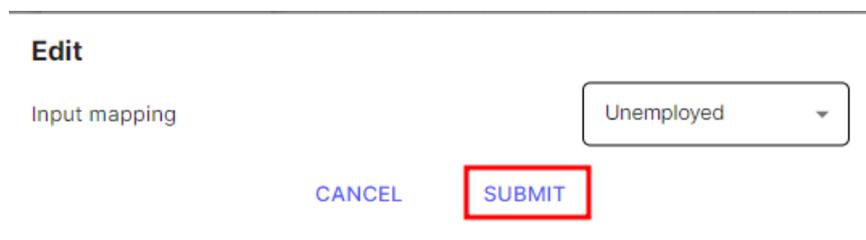
10. Click on the “pencil” button for editing the first feature;



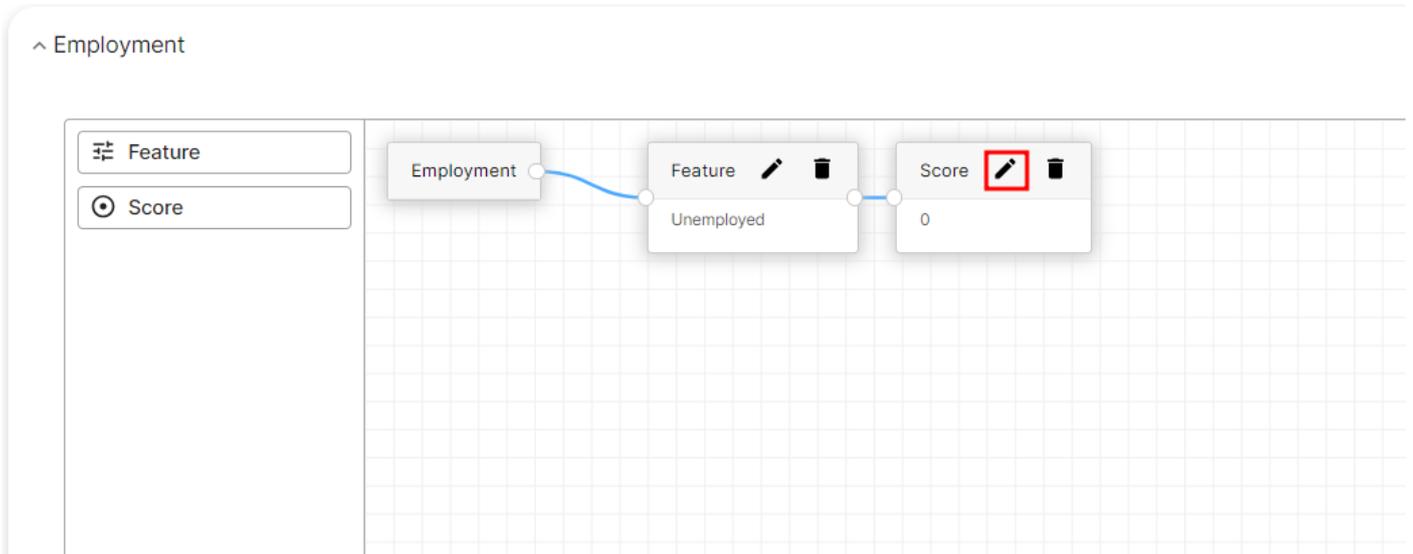
11. Let's select “Unemployed” for the first feature;



12. Click on the “Submit ” button;



13. Click on the “pencil” button at the “Score” block;



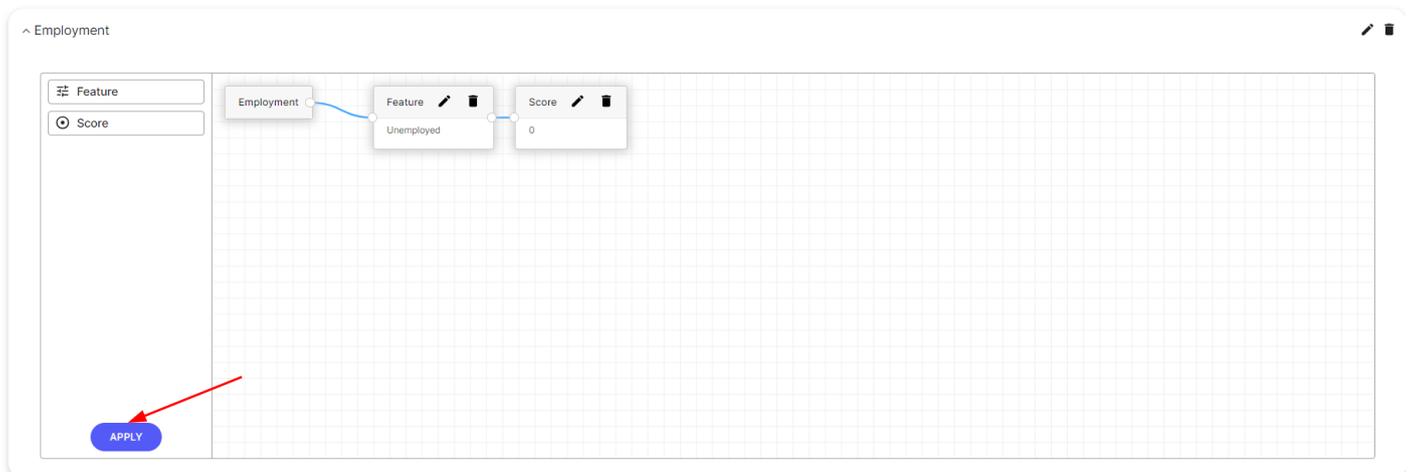
14. Select the score for Unemployed type of employment as 0;

The screenshot shows an "Edit" dialog box. On the left, the word "Edit" is displayed above the label "Score". In the center, there is a text input field containing the number "0", which is highlighted with a red rectangular border. Below the input field are two buttons: "CANCEL" and "SUBMIT".

15. Click on the “Submit” button;

This screenshot is identical to the previous one, showing the "Edit" dialog with the "Score" field containing "0". However, the "SUBMIT" button is now highlighted with a red rectangular border.

16. Click on the “Apply” button;



Underwriting department

There are 2 types of the manual verification:

- Loan Officer;
- Credit Committee;

On this page, lenders can create/configure underwriting departments and credit committee options. The difference between the credit committee and the department is that in the credit committee, decisions are made through voting, while in the underwriting department, they are made using the approve/reject button by the loan officer.

The screenshot shows a web application interface for managing underwriting departments and credit committees. At the top, there is a navigation bar with various menu items like 'Dashboard', 'Loans', 'Underwriting', etc. The main content area is titled 'Underwriting Department' and is divided into two sections: 'Department' and 'Credit Committee'. Each section contains a table with columns for Name, Supervisor, and Actions. Below each table is a 'CREATE' button.

Department			
Name	Verification Department Supervisor	Supervisor deputy	Actions
Underwriting department 1	Olebov Konstantin	George Martin	

[CREATE](#)

Credit Committee			
Name	Head of the Credit Committee	Decision Expected By (specify time/date)	Action
Credit committee	Lender Simon	300	

[CREATE](#)

The Loan Officer should be a part of the underwriting department. The underwriting department creation window looks like:

The 'New Department' form is a modal window with a close button (X) in the top right corner. It contains three input fields: 'Name *', 'Verification Department Supervisor *', and 'Supervisor Deputy *'. At the bottom, there are two buttons: 'SAVE' and 'CANCEL'.

New Department ✕

Name *

Verification Department Supervisor *

Supervisor Deputy *

[SAVE](#) [CANCEL](#)

And credit committee creation window looks like

New Credit Committee

Name *

Decision is Expected by (Days, Hours, Minutes)
Minutes

Decision is Expected by (Specify Time & Date) *

Loan Amount from *

Loan Amount to *

Region

Head of the Credit Committee *

Loan Products

Merchant Store

SAVE CANCEL

To enable the underwriting department or credit committee, the loan product must have the "Manual verification" field turned on. After this, the lender creates a credit committee/underwriting department and connects it to the credit policy.

Filling out the form

Underwriting department

Click on the "Create" button at the Department block.

Dashboard Loans Underwriting Repayment Editing Requests Loan Products Customized Application Form Risk Management BNPL More

Underwriting Department

Department

Name	Verification Department Supervisor	Supervisor deputy	Actions
Underwriting department 1	Lender Simon	Smith Michael	
Underwriting department 2	Lender VZ	Lender MMG	

CREATE

Credit Committee

Name	Head of the Credit Committee	Decision Expected By (specify time/date)	Action
Credit committee	Lender Simon	300	

CREATE

Enter the name of the new underwriting department.

New Department

Name *

Verification Department Supervisor *

Supervisor Deputy *

SAVE CANCEL

Select the Supervisor from the dropdown list.

The screenshot shows a 'New Department' form with the following fields:

- Name *
- Verification Department Supervisor * (highlighted with a red circle)

A dropdown list is open below the 'Verification Department Supervisor' field, showing a list of email addresses starting with 'lender_1@lender.com'. The first item is highlighted in grey.

Select the Deputy for the department from the dropdown list.

The screenshot shows the 'New Department' form with the following fields:

- Name *
- Verification Department Supervisor * (dropdown menu)
- Supervisor Deputy * (highlighted with a red circle)

A dropdown list is open below the 'Supervisor Deputy' field, showing a list of email addresses starting with 'lender_1@lender.com'. The first item is highlighted in grey.

The department was created and now we can update it, add permissions for verifiers, and add more verifiers.

The screenshot shows a 'New Department' form with the following fields:

- Name *: New Department
- Verification Department Supervisor *: lender_1@lender.com
- Supervisor Deputy *: vzlender@lender.com

Below the form is a table titled 'Loan Verification Department' with columns: Verifier ID, Name, Email, Loan Amount from, Loan Amount to, and Action. The table is currently empty, showing 'No Records. Entry Data'.

At the bottom of the form are four buttons: UPDATE, ADD PERMISSION FOR VERIFIER, ADD VERIFIER, and CANCEL. Red arrows point from the top of the table area to each of these three buttons.

Let's add permissions for the verifier. Click on the "add permission for verifier".

This screenshot is identical to the previous one, but the 'ADD PERMISSION FOR VERIFIER' button is highlighted with a red rectangular box.

Select the user from the dropdown list.

The screenshot shows a 'New Permission' form with a 'User *' dropdown menu. The dropdown is open, showing a list of users. The first user, 'lender_1@lender.com', is highlighted in blue, indicating it is the selected user. A red circle highlights the dropdown arrow icon.

Enter the amount from which the verifier can vote.



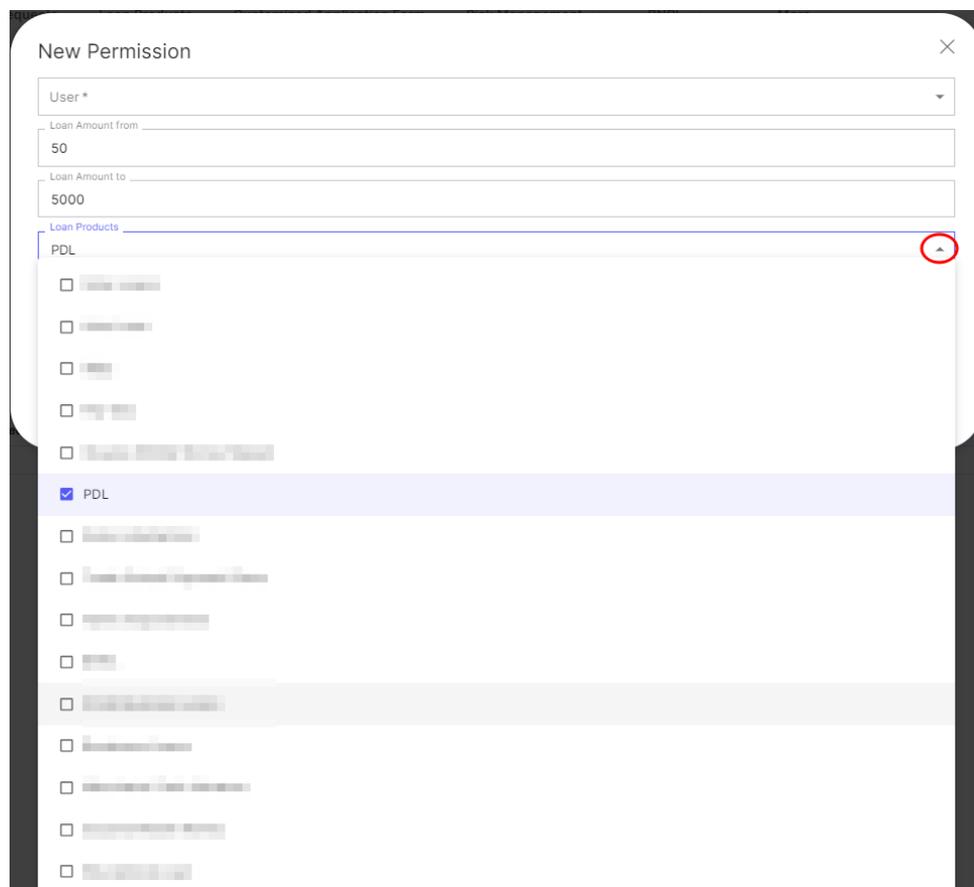
The screenshot shows a 'New Permission' form with the following fields: 'User *' (dropdown), 'Loan Amount from' (text input with '50' entered and highlighted by a red box), 'Loan Amount to' (text input), 'Loan Products' (dropdown), 'Region' (dropdown), and 'Shop' (dropdown). At the bottom, there are 'ADD' and 'CANCEL' buttons.

Enter the amount up to which the verifier can vote.



The screenshot shows the 'New Permission' form with 'Loan Amount from' set to 50 and 'Loan Amount to' set to 5000 (highlighted by a red box). The other fields and buttons remain the same as in the previous screenshot.

Select loan products with which the verifier can act.



The screenshot shows the 'New Permission' form with 'Loan Amount from' set to 50 and 'Loan Amount to' set to 5000. The 'Loan Products' dropdown is open, showing a list of products. The 'PDL' product is selected, indicated by a blue checkmark and a light blue background. A red circle highlights the upward arrow icon at the top right of the dropdown list.

Select regions available for the verifier.

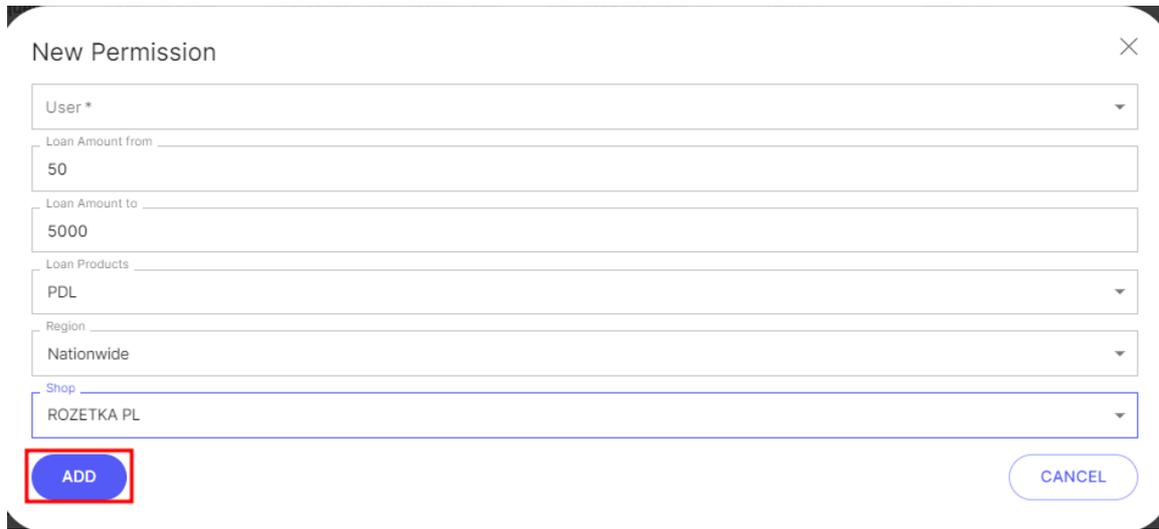
The screenshot shows the 'New Permission' form with the following fields: User * (dropdown), Loan Amount from (50), Loan Amount to (5000), Loan Products (PDL dropdown), Region (Nationwide dropdown, highlighted with a red circle), and Shop (dropdown). At the bottom are 'ADD' and 'CANCEL' buttons.

-
- The dropdown menu is open, showing a list of regions with checkboxes. 'Nationwide' is selected and highlighted in blue. A red arrow points to the 'Nationwide' checkbox. Other regions listed include Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Guyana, Georgia, Hawaii, Idaho, Illinois, Indiana, Iowa, Kansas, Kentucky, Louisiana, and Maine.

And specify stores for the verifier.

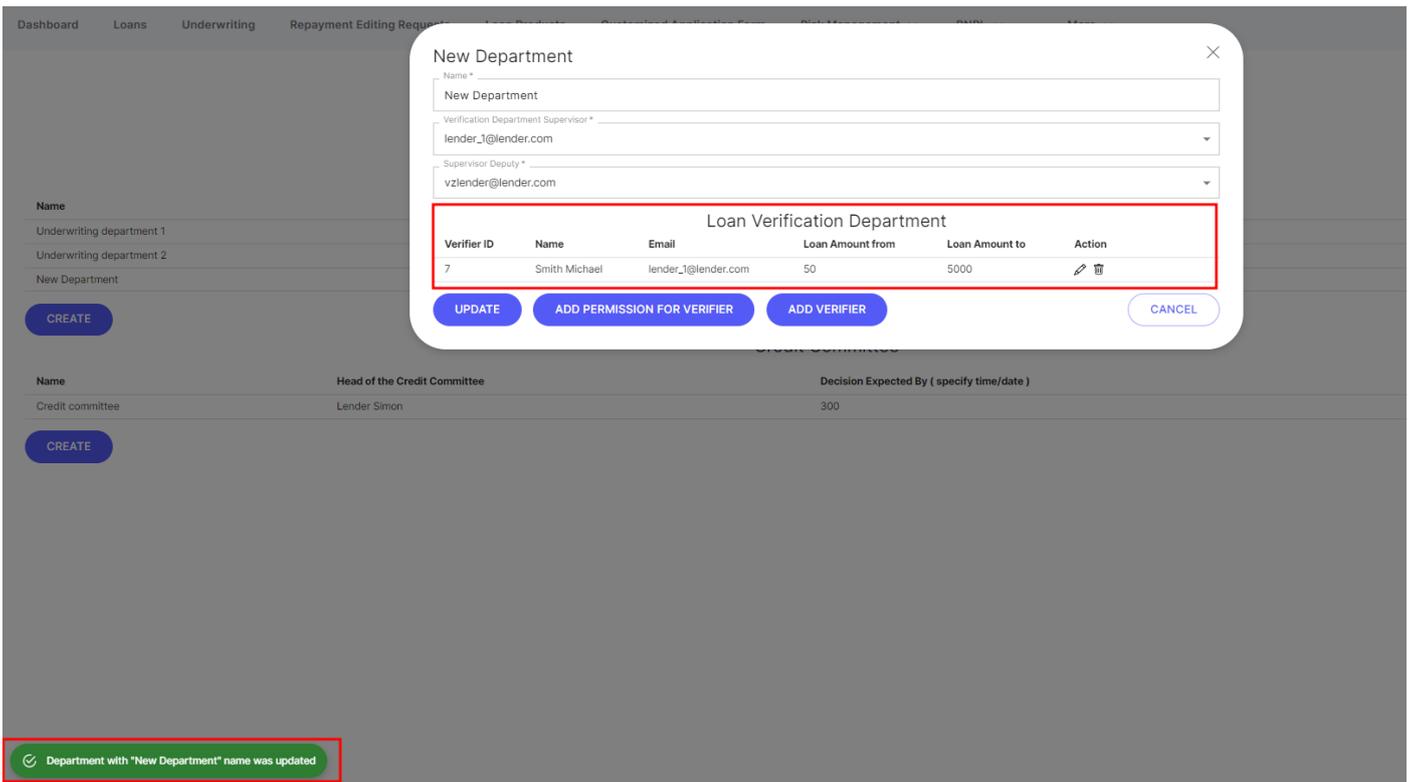
The screenshot shows the 'New Permission' form with the following fields: User * (dropdown), Loan Amount from (50), Loan Amount to (5000), Loan Products (PDL dropdown), Region (Nationwide dropdown), and Shop (dropdown, highlighted with a red circle). Below the Shop dropdown is a list of stores with checkboxes. 'ROZETKA PL' is selected and highlighted in blue. A red arrow points to the 'ROZETKA PL' checkbox. Other stores listed are blurred.

Click on the “add” button.



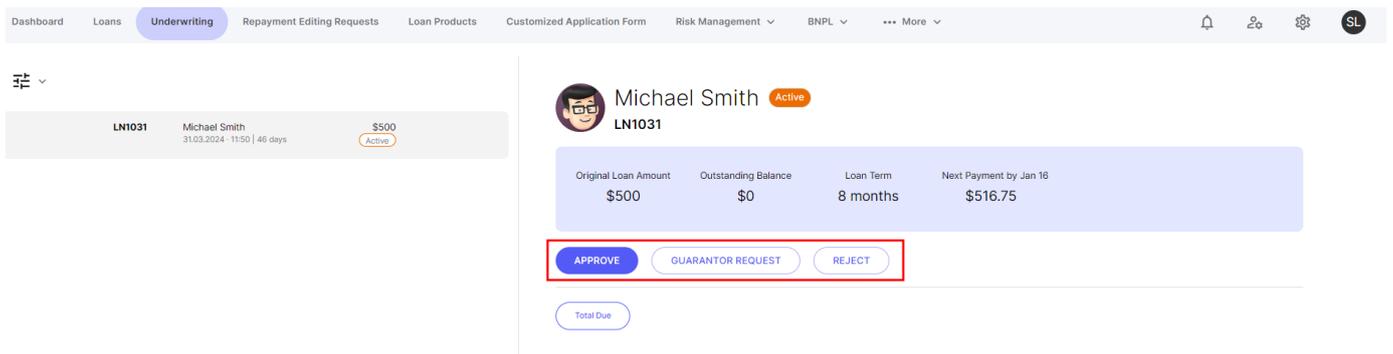
A form titled "New Permission" with a close button in the top right corner. The form contains several input fields: "User *" (a dropdown menu), "Loan Amount from" (text input with "50"), "Loan Amount to" (text input with "5000"), "Loan Products" (dropdown menu with "PDL"), "Region" (dropdown menu with "Nationwide"), and "Shop" (dropdown menu with "ROZETKA PL"). At the bottom left, there is a blue "ADD" button highlighted with a red border. At the bottom right, there is a blue "CANCEL" button.

Here you can see an update for the department.



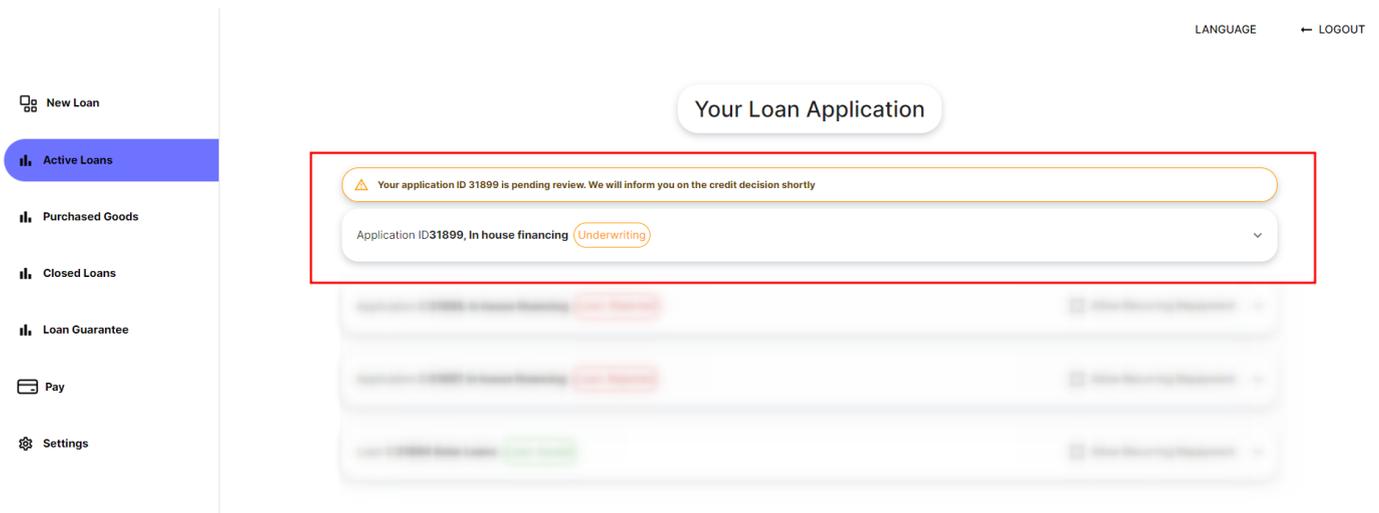
A screenshot of a web application interface. A "New Department" modal is open in the center, showing a form with fields for "Name" (filled with "New Department"), "Verification Department Supervisor" (filled with "lender_1@lender.com"), and "Supervisor Deputy" (filled with "vzlender@lender.com"). Below the form is a table titled "Loan Verification Department" with a red border around it. The table has columns: "Verifier ID", "Name", "Email", "Loan Amount from", "Loan Amount to", and "Action". A single row is visible with values: "7", "Smith Michael", "lender_1@lender.com", "50", "5000", and an edit/delete icon. Below the table are buttons for "UPDATE", "ADD PERMISSION FOR VERIFIER", "ADD VERIFIER", and "CANCEL". In the background, a notification bar at the bottom left shows a green checkmark and the text "Department with 'New Department' name was updated".

When the department data is uploaded and the client creates an application, the loan officer can either reject or approve the application on the [Underwriting](#) page.



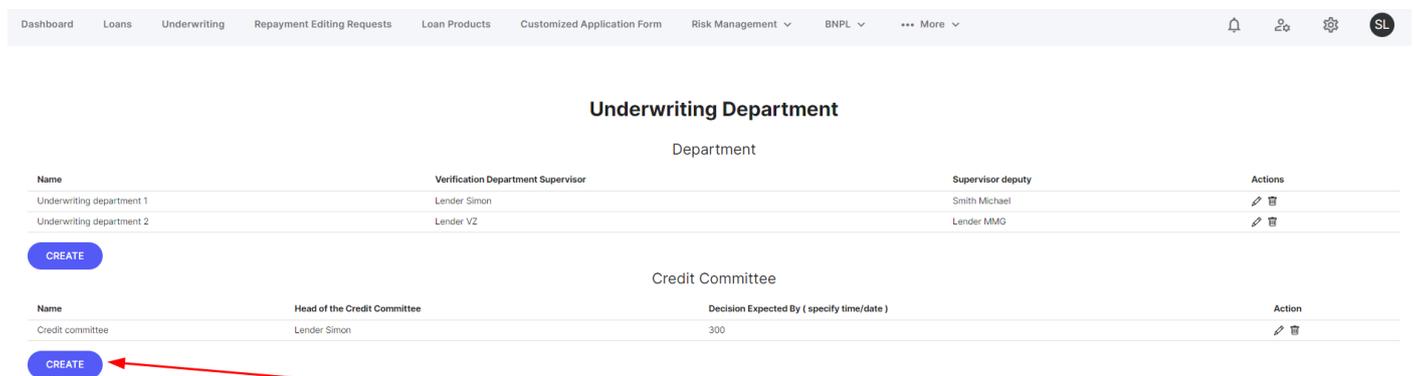
A screenshot of the "Underwriting" page in a web application. The page header includes navigation tabs: "Dashboard", "Loans", "Underwriting" (active), "Repayment Editing Requests", "Loan Products", "Customized Application Form", "Risk Management", "BNPL", and "More". The main content area shows a loan application for "Michael Smith" (LN1031) with a status of "Active". The application details are: Original Loan Amount: \$500, Outstanding Balance: \$0, Loan Term: 8 months, Next Payment by Jan 16: \$516.75. At the bottom, there are three buttons: "APPROVE", "GUARANTOR REQUEST", and "REJECT", with the "APPROVE" button highlighted by a red border. Below these buttons is a "Total Due" button.

Before the loan officer votes and decides on the loan issuance, the client sees that their application is in the “Underwriting” status.



Credit Committee

Click on the “Create” button at the Credit Committee block.



Enter the name of the new credit committee.

Select the time period for decision-making.

New Credit Committee

Name *

Decision is Expected by (Days, Hours, Minutes)

Hours

Minutes

Hours

Days

Loan Amount to *

Region

Head of the Credit Committee *

Loan Products

Merchant Store

SAVE

CANCEL

Specify time and date for credit committee voting.

New Credit Committee

Name *

Decision is Expected by (Days, Hours, Minutes)

Hours

Decision is Expected by (Specify Time & Date) *

Loan Amount from *

Loan Amount to *

Region

Head of the Credit Committee *

Loan Products

Merchant Store

SAVE

CANCEL

Enter the amount from which the committee can vote.

The screenshot shows a mobile application form titled "New Credit Committee". The form contains several input fields: "Name *", "Decision is Expected by (Days, Hours, Minutes)" with a "Hours" dropdown, "Decision is Expected by (Specify Time & Date) *", "Loan Amount from *", "Loan Amount to *", "Region", "Head of the Credit Committee *", "Loan Products", and "Merchant Store". The "Loan Amount from *" field is highlighted with a red rectangle. At the bottom, there are "SAVE" and "CANCEL" buttons.

Enter the amount up to which the committee can vote.

This screenshot is identical to the previous one, but the "Loan Amount to *" field is highlighted with a red rectangle instead of "Loan Amount from *".

Select regions available for the verifier.

The screenshot shows the "New Credit Committee" form with the "Region" dropdown menu open. The dropdown list includes the following options: Nationwide, Alabama, Alaska, Arizona, Arkansas, California, Colorado, Connecticut, Delaware, Florida, Guyana, Georgia, Hawaii, Idaho, and Illinois. The "Delaware" and "Guyana" options are checked and highlighted in blue. Red arrows point from the "Delaware" and "Guyana" options in the dropdown to the "Region" dropdown field in the form. The "Region" field in the form is also circled in red. The "SAVE" and "CANCEL" buttons are visible at the bottom.

Select the head of the credit committee.

The screenshot shows a 'New Credit Committee' form with the following fields: Name *, Decision is Expected by (Days, Hours, Minutes) with a dropdown for Hours, Decision is Expected by (Specify Time & Date) *, Loan Amount from *, Loan Amount to *, and Region. The 'Head of the Credit Committee *' field is highlighted with a blue border and a red circle around its scroll bar. A list of email addresses is visible below, with a red arrow pointing to 'lender@lender.com'.

Select loan products with which the committee can act.

The screenshot shows the same 'New Credit Committee' form, but with the 'Loan Products' field highlighted with a blue border and a red circle around its scroll bar. A list of loan products is visible below, with a red arrow pointing to the 'Healthcare' option. At the bottom of the form, there are 'SAVE' and 'CANCEL' buttons.

And specify stores for the credit committee.

The screenshot shows the 'New Credit Committee' form with the following fields and annotations:

- Name *: [Empty]
- Decision is Expected by (Days, Hours, Minutes) : Hours
- Decision is Expected by (Specify Time & Date) * : [Empty]
- Loan Amount from * : [Empty]
- Loan Amount to * : [Empty]
- Region : [Empty]
- Head of the Credit Committee * : [Empty]
- Loan Products : [Empty]
- Merchant Store : [Empty] (circled in red)
- ROZETKA PL (checked) (indicated by a red arrow)
- [Other unchecked options]

Click on the “Save” button.

The screenshot shows the 'New Credit Committee' form with the following fields and annotations:

- Name *: Credit committee
- Decision is Expected by (Days, Hours, Minutes) : Hours
- Decision is Expected by (Specify Time & Date) * : 10
- Loan Amount from * : 0
- Loan Amount to * : 10000
- Region : Delaware, Guyana
- Head of the Credit Committee * : lender@lender.com
- Loan Products : Healthcare
- Merchant Store : ROZETKA PL
- SAVE button (highlighted with a red box)
- CANCEL button

The committee was created and now we can update it, and add more users.

The screenshot shows the 'Credit Committee' form and its members table:

Credit Committee

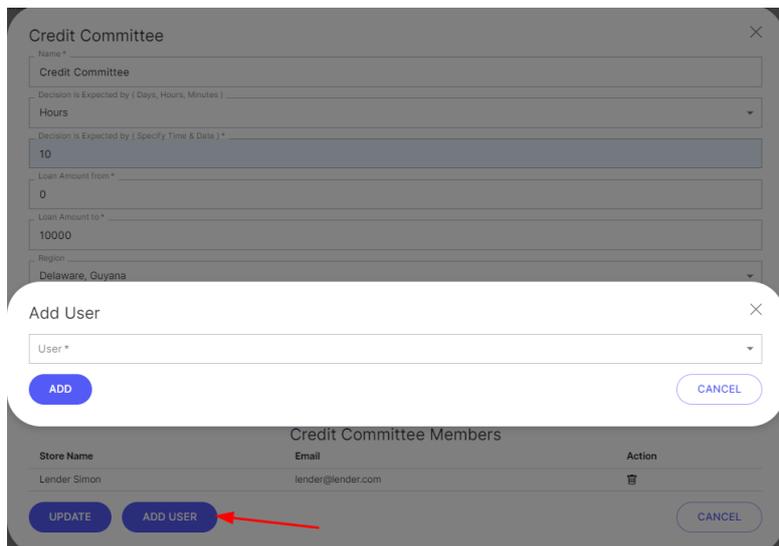
- Name *: Credit Committee
- Decision is Expected by (Days, Hours, Minutes) : Hours
- Decision is Expected by (Specify Time & Date) * : 10
- Loan Amount from * : 0
- Loan Amount to * : 10000
- Region : Delaware, Guyana
- Head of the Credit Committee * : lender@lender.com
- Loan Products : Healthcare
- Merchant Store : ROZETKA PL

Credit Committee Members

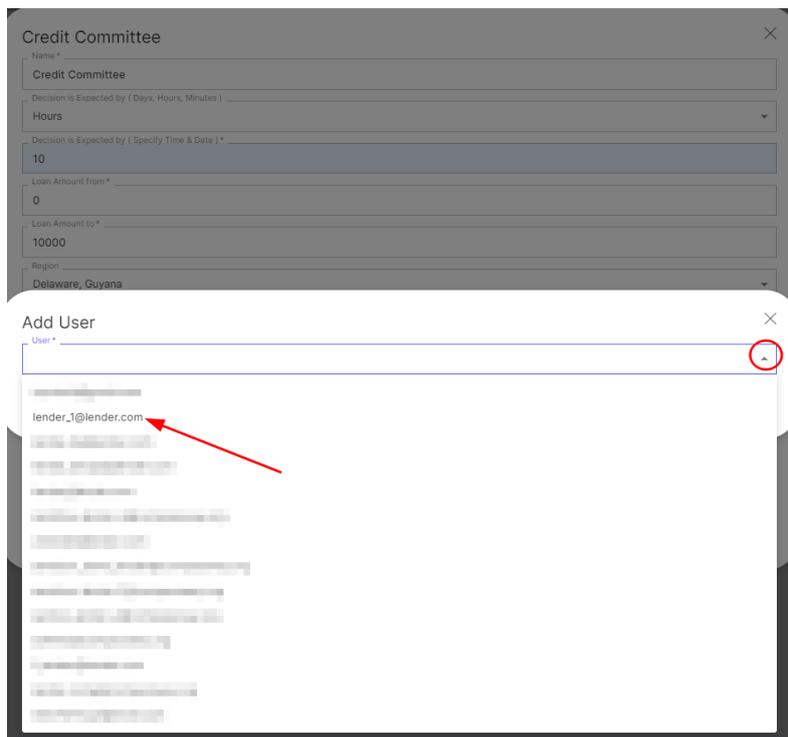
Store Name	Email	Action
Lender Simon	lender@lender.com	[Trash icon]

Buttons: UPDATE (highlighted with a red arrow), ADD USER (highlighted with a red arrow), CANCEL

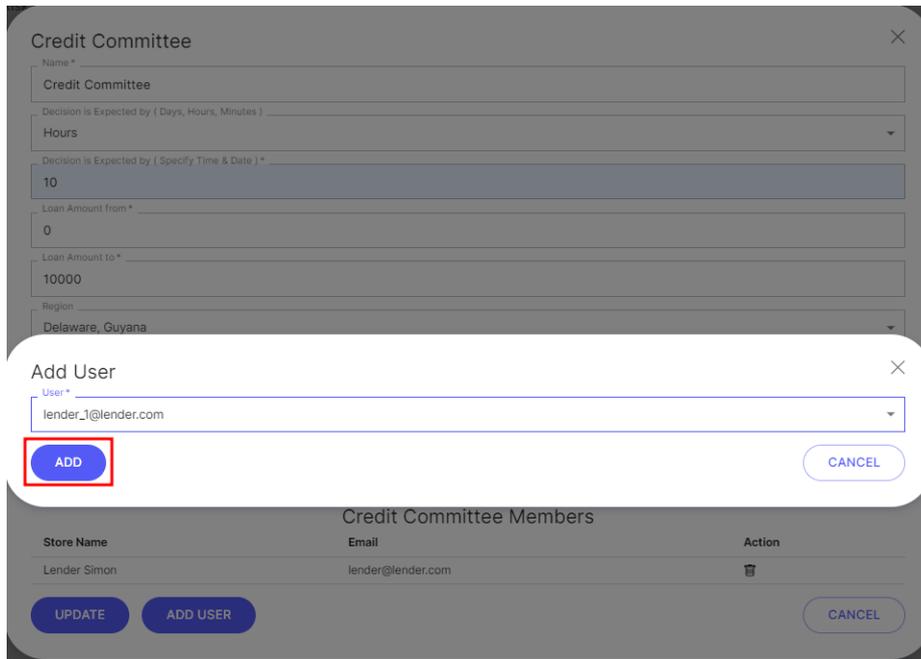
Let's add one more user to the committee. Click on the "Add user" button.



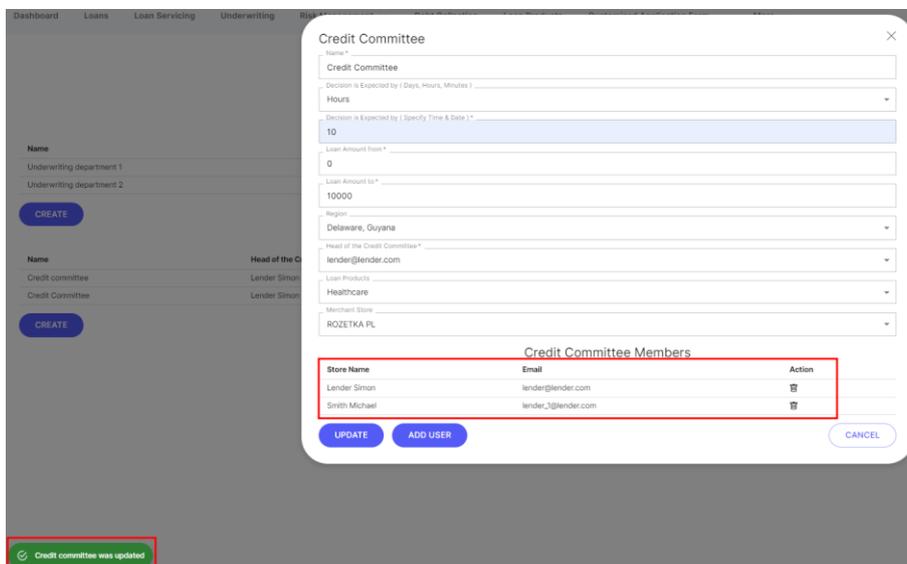
Select a user from the dropdown list.



Click on the “add” button to add a new user.

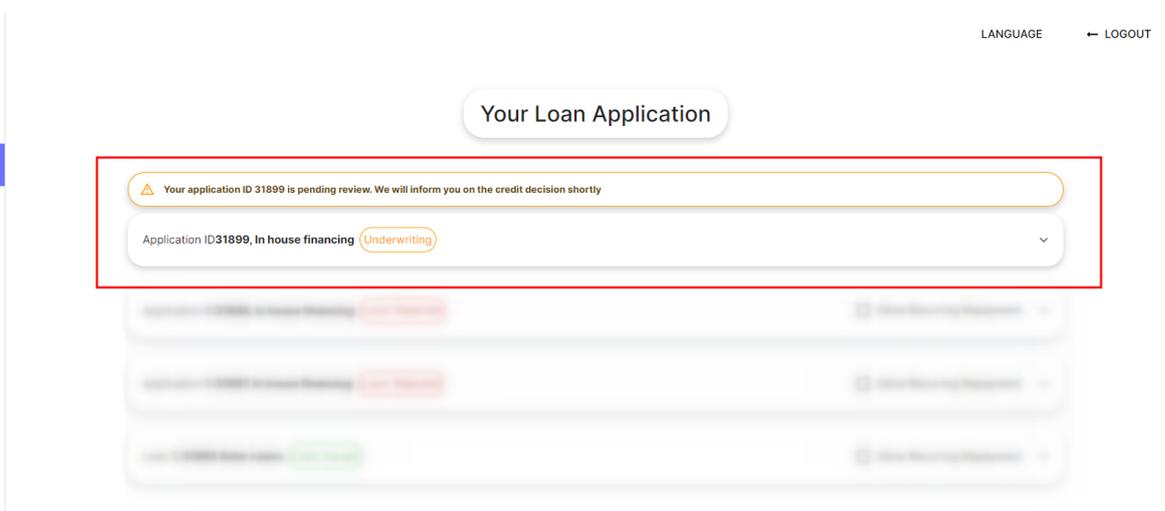


Credit committee was updated.



When the credit committee is uploaded and the client creates an application, credit committee members can either reject or approve the application on the [Underwriting](#) page.

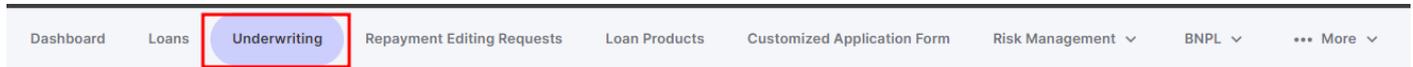
Before the committee votes and decides on the loan issuance, the client sees that their application is in the “Underwriting” status.



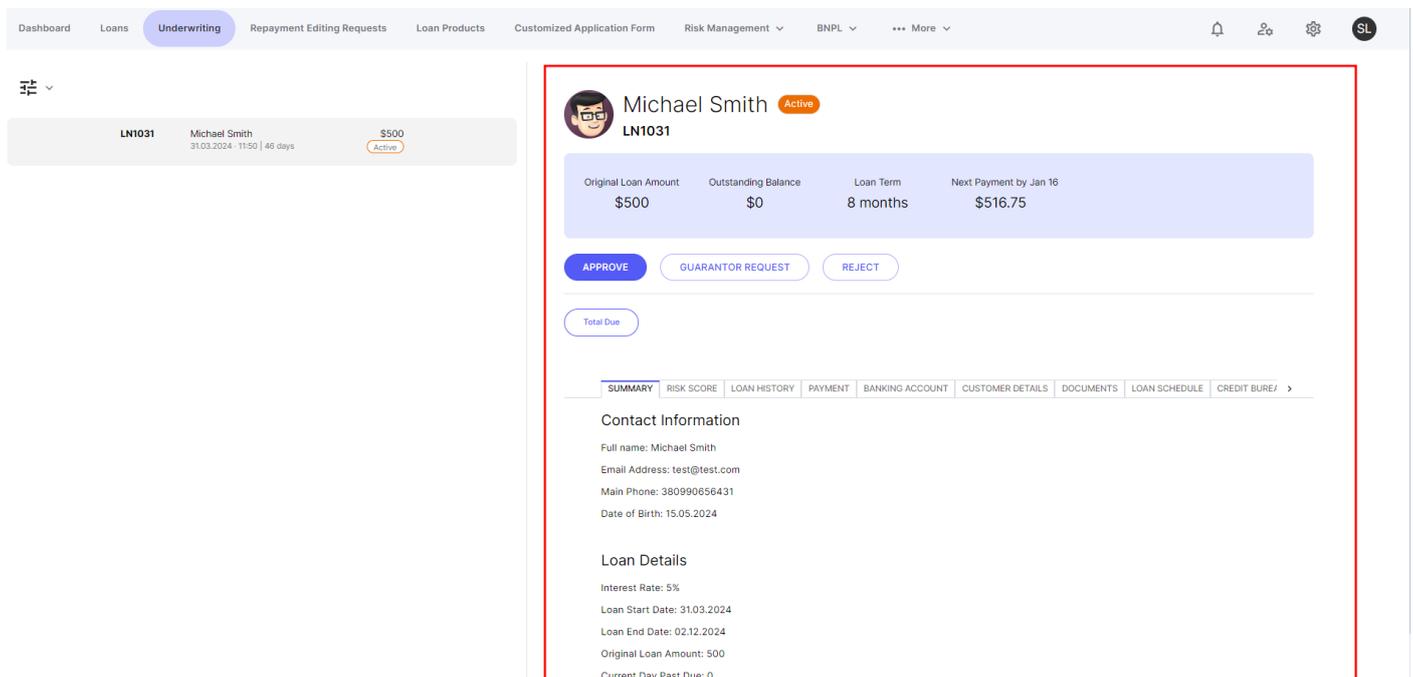
Underwriting

In a lending system, administrators can configure any credit product in a way that requires manual confirmation for its applications. That means that applications for the specified credit product won't be automatically approved but instead necessitate a manual review and confirmation process. This manual intervention allows for a more personalized and controlled approach to assessing and approving credit applications, ensuring careful consideration of each case.

To check the application that requires manual verification lender need to open the “Underwriting” page (<https://sandbox.compassway.org/lender/underwriting>).



As a lender, you have access to a detailed history of a client. You can also view the client's credit history, which is automatically pulled from the credit bureau, information about the selected loan product, and the client's rating. This includes extended information about the device from which the client applies for a loan, its IP address (and approximate location) and current location is also available on the "Map" tab.



Our system performs a comprehensive check on Proxy Detection, Crawler Detection, and Tor Detection. This ensures that we can identify and manage any potential use of proxy servers, automated web crawlers, or access through the Tor network. By implementing these detection measures, we enhance the security and integrity of our system, protecting against potential misuse or unauthorized access.

Based on this information, the assigned person makes a decision on the client.

Available Options:

- approve the application,
- reject the application,
- request to add a guarantor.

☰

LN1031	Michael Smith 31.03.2024 - 11:50 46 days	\$500 Active
---------------	---	------------------------

 **Michael Smith** Active
LN1031

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by Jan 16
\$500	\$0	8 months	\$516.75

[APPROVE](#) [GUARANTOR REQUEST](#) [REJECT](#)

Total Due

- SUMMARY** RISK SCORE LOAN HISTORY PAYMENT BANKING ACCOUNT CUSTOMER DETAILS DOCUMENTS LOAN SCHEDULE CREDIT BUREAU

Contact Information

Full name: Michael Smith
Email Address: test@test.com
Main Phone: 380990656431
Date of Birth: 15.05.2024

Using the Risk Management page, the lender can adjust the risk criteria, according to these data (more info on Risk management), the application can have the status of Underwriting.

When the lender approves the loan, the client can sign the contract.

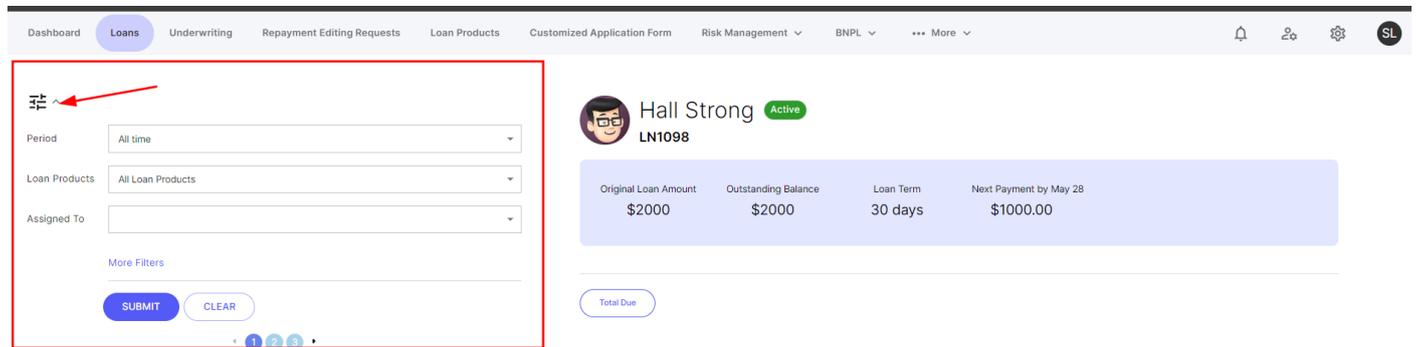
The same workflow is supported by the credit committee. When a loan application is created, it goes to "Underwriting" tab where committee members can open the application and vote.

Loans

Next page “Loans” (<https://sandbox.compassway.org/lender/applications>). Here we can view the history of all loan applications, view all the information specified by the client on the application, filter it by required status, and assign it to an employee.

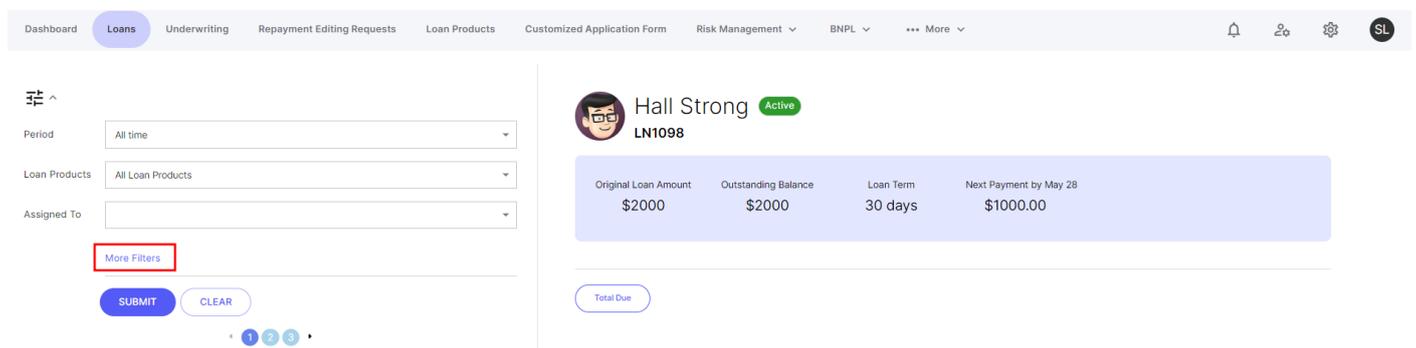


On the left side, there are some filters that allow you to filter information on application regarding time period, loan product, or assigned lender.



There are other, additional filter options:

- Loan Limit Amount;
- Status;
- Merchant store;
- Category;
- Created;
- Loan Start Date;
- Loan End Date;



☰ ^

Period

Loan Products

Assigned To

Loan Limit Amount From To

Status

Merchant Store

Category

Created From

Loan Start Date From

Loan End Date From

[Less Filters](#)

◀ 1 2 3 ▶

If the lender wants to view detailed information on the loan, he should click on it.

Dashboard **Loans** Underwriting Repayment Editing Requests Loan Products Customized Application Form Risk Management BNP/... More

☰ v

1 2

LN979	John Doe	26.02.2024 - 16:06 2 days	\$950	Closed
LN965	th raeroae	07.02.2024 - 14:15 22 days	\$500	Active
LN956	John Jonson	03.02.2024 - 12:45 26 days	\$2000	Active
LN939	John Doe	31.01.2024 - 17:57 28 days	\$400	Active
LN922	tina zh	16.01.2024 - 18:42 43 days	\$500	Rejected
LN920	Konstantin Glebov	16.01.2024 - 13:16 44 days	\$2000	Active
LN888	Shana Kaufman	28.12.2023 - 16:47 61 days	\$500	Active
LN883	tina zh	28.12.2023 - 16:33 62 days	\$500	Active
LN881	John Doe	28.12.2023 - 12:22 63 days	\$1000	Active
LN879	John Doe	28.12.2023 - 11:57 63 days	\$1000	Active

 **Konstantin Glebov** Active
LN920

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by Mar 16
\$2000	\$2033.24	3 months	\$677.26

SUMMARY | RISK SCORE | LOAN HISTORY | PAYMENT | BANKING ACCOUNT | CUSTOMER DETAILS | DOCUMENTS | LOAN SCHEDULE | CREDIT BUREAU

Contact Information

Full name: Konstantin Glebov
 Email Address: byNotSid@gmail.com
 Main Phone: 380990656431
 Date of Birth: 21.01.1989

Loan Details

Interest Rate: 10%
 Loan Start Date: 16.01.2024
 Loan End Date: 16.04.2024
 Original Loan Amount: 2000
 Current Day Past Due: 0
 Max Day Past Due: 0

Within the lending platform, lenders can enhance the personalization of credit profiles by including a customer's photo. It's important to note that this feature incurs an additional cost.

At the top of each application, there are the client's name, application status, and number of the application.

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 27
\$250.00	\$251.44	18 days	\$251.44

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

For each application, you can check general information at the top such as:

- Original Loan Amount;
- Outstanding Balance;
- Loan Term;
- Next payment date.

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 27
\$250.00	\$251.44	18 days	\$251.44

Now let's review the main tabs with information available for each application. There are:

- Summary;
- Risk score;

- Loan history;
- Payment;
- Banking account;
- Customer details;
- Documents;
- Loan Schedule;
- Credit bureau;
- Flags;
- Map;
- Workflow.

At the “Summary” tab, you can check borrowers contact information and the loan details.



tina zh Rejected

LN1046

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

Total Due

SUMMARY

RISK SCORE

LOAN HISTORY

PAYMENT

BANKING ACCOUNT

CUSTOMER DETAILS

DOCUMENTS

LOAN SCHEDULE

CREDIT BUREAU

>

Contact Information

Full name: tina zh

Email Address: vtinazh@gmail.com

Main Phone: 1202145689

Date of Birth: 28.12.1970

Loan Details

Interest Rate: 10%

Loan Start Date: 02.04.2024

Loan End Date: 03.10.2024

Original Loan Amount: 500

Current Day Past Due: 0

Max Day Past Due: 0

At the “Risk score” tab you can check scorecard details, where score points were counted according to the [Scoring model](#).

 tina zh Rejected
LN1046

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

Total Due

SUMMARY **RISK SCORE** LOAN HISTORY PAYMENT BANKING ACCOUNT CUSTOMER DETAILS DOCUMENTS LOAN SCHEDULE CREDIT BUREAU >

Scorecard Details

Score: **850**
Risk Grade: **Low Risk Level**
Probability of Default: **0.9%**
Credit Decision Recommendation: **Low Risk Borrow Can Be Verified**

Network Security

Network Threats

- ✔ Proxy Detection: **False**
- ✔ Crawler Detection: **False**
- ✔ Tor Detection: **False**

At the “Loan history” tab you can check the borrower's history from previous loans.

 tina zh Rejected
LN1046

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

Total Due

SUMMARY RISK SCORE **LOAN HISTORY** PAYMENT BANKING ACCOUNT CUSTOMER DETAILS DOCUMENTS LOAN SCHEDULE CREDIT BUREAU >

ID	Principal Balance	Status Name	Loan Start Date	Loan End Date	Overdue days	Total Due
1047	500	Loan: Issued	17.05.2024	17.05.2024	0	513.37
1046	500	Loan: Rejected	17.05.2024	17.05.2024	0	0.00
1045	500	Loan: Rejected	17.05.2024	17.05.2024	0	0.00
1043	500	Loan: Rejected	17.05.2024	17.05.2024	0	0.00
922	500	Loan: Rejected	17.05.2024	17.05.2024	0	0.00
883	500	Loan: Issued	17.05.2024	17.05.2024	0	549.99

At the “Payment” tab there is info about payments for the actual loan.

At the “Banking account” you can check the borrower’s bank information.

 tina zh Rejected
LN1046

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

Total Due

SUMMARY RISK SCORE LOAN HISTORY PAYMENT **BANKING ACCOUNT** CUSTOMER DETAILS DOCUMENTS LOAN SCHEDULE CREDIT BUREAU >

Banking

Account: 98765432
Sort Code: 12-34-56
BIC: WESTGBAV
IBAN: GB82 WEST 1234 5698 7654 32
Workplace: 1
Nationality: UA
Phone number change: 12.04.2024
Identification date: 11.04.2024
UA Resident: 0
Inn: 21436921
Phone: 3805767698
CL ID: 100234

At the “Customer details” is information about the client from the [Customized Application Form](#).

 tina zh Rejected
LN1046

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

Total Due

SUMMARY RISK SCORE LOAN HISTORY PAYMENT **CUSTOMER DETAILS** DOCUMENTS LOAN SCHEDULE CREDIT BUREAU >

	Email: vtinazh@gmail.com	Gender: Female
	Position: Owner or co-owner	Education: MBA
	Last Name: zh	Birth Date: 28.12.1970
	First Name: tina	Phone Number: 1202145689
	Social Number: CH2345678	Marital Status: Married
	Employees Count: 10-100	Employment Type: Fulltime
	Seniority Years: 20	Employment Start Date: 12
	Identify Document Code: 45680	Identify Document Issued By: MoIA
	Number Of Children Under 18: 1	Identify Document Issued Date: 21.12.1970

At the “Documents” tab you can check borrowers documents.


tina zh Rejected
 LN1046

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

Total Due

SUMMARY	RISK SCORE	LOAN HISTORY	PAYMENT	BANKING ACCOUNT	CUSTOMER DETAILS	DOCUMENTS	LOAN SCHEDULE	CREDIT BUREAU
ID			Proof of address		Character References			
DOWNLOAD			DOWNLOAD		DOWNLOAD			
Employment Verification Letter								
DOWNLOAD								

Payment schedule with details of payments you can check at the “Loan Schedule” tab.


tina zh Rejected
 LN1046

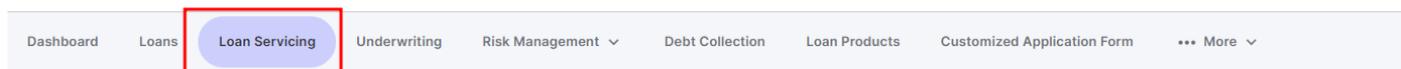
Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 31
\$500.00	\$0.00	6 months	\$40.74

Total Due

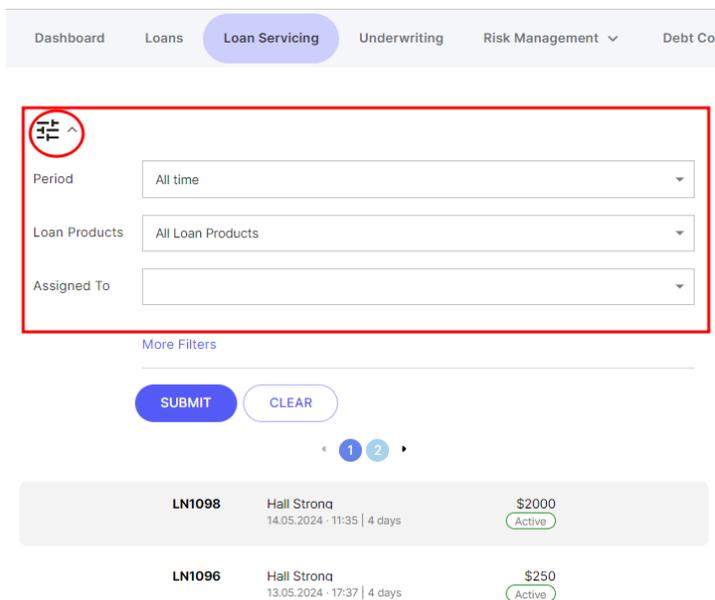
SUMMARY	RISK SCORE	LOAN HISTORY	PAYMENT	BANKING ACCOUNT	CUSTOMER DETAILS	DOCUMENTS	LOAN SCHEDULE	CREDIT BUREAU
#	Date	Principal Balance	Interest	Commission	Total Balance	Paid Off		
422797	31.05.2024	38.82	1.92	0.00	40.74	0.00		
422798	14.06.2024	38.78	1.77	0.00	40.55	0.00		
422799	28.06.2024	38.73	1.62	0.00	40.35	0.00		
422800	12.07.2024	38.68	1.47	0.00	40.15	0.00		
422801	26.07.2024	38.62	1.32	0.00	39.94	0.00		
422802	09.08.2024	38.57	1.18	0.00	39.75	0.00		
422803	23.08.2024	38.52	1.03	0.00	39.55	0.00		
422804	06.09.2024	38.46	0.88	0.00	39.34	0.00		
422805	20.09.2024	38.39	0.73	0.00	39.12	0.00		
422806	04.10.2024	38.32	0.58	0.00	38.90	0.00		
422807	18.10.2024	38.24	0.44	0.00	38.68	0.00		
422808	01.11.2024	38.12	0.29	0.00	38.41	0.00		
422809	15.11.2024	37.75	0.14	0.00	37.89	0.00		
Total Balance	-	500.00	13.37	0.00	513.37	513.37		

Loan servicing

At the Loan servicing page (<https://sandbox.compassway.org/lender/loan-servicing>), you can effortlessly access the comprehensive history of all loan applications. Browse through detailed client-provided information and filter applications by status. Additionally, lenders have the flexibility to transition applications to various statuses including write-off, termination, rejection, or closure.



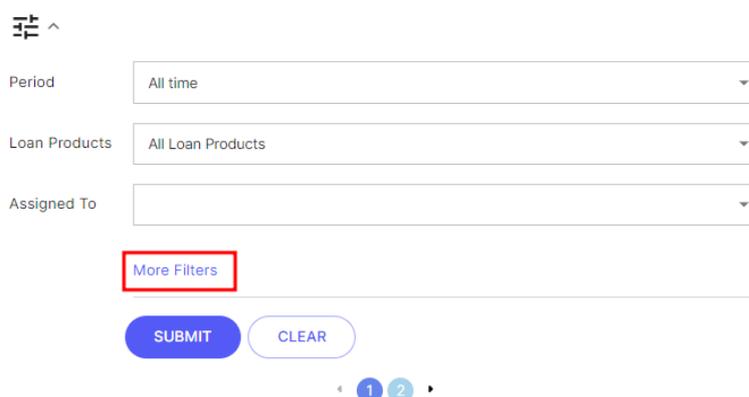
On the left side, there are some filters that allow you to filter information on applications regarding time period, loan product, or assigned lender.



There are other, additional filter options:

- Loan Limit Amount;
- Status;
- Merchant store;
- Category;
- Created;
- Loan Start Date;
- Loan End Date;

You can open it by clicking the “More filters” button.



^

Period:

Loan Products:

Assigned To:

Overdue Days: From To

Next Payment Amount: From To

Loan Limit Amount: From To

Merchant Store:

Category:

Next Payment Date: From To

Created: From To

Loan Start Date: From To

Loan End Date: From To

[Less Filters](#)

If the lender wants to view detailed information on the loan, he should click on it. The main structure is like at the [Loans](#) page.

^

Period:

Loan Products:

Assigned To:

[More Filters](#)

1 2

LN1098	Hall Strong 14.05.2024 - 11:35 4 days	\$2000 Active
LN1096	Hall Strong 13.05.2024 - 17:37 4 days	\$250 Active
LN1090	Tomas Smith 02.05.2024 - 15:43 16 days	\$2000 Active
LN1083	Tomas Smith 23.04.2024 - 14:30 25 days	\$2200 Active
LN1078	Tomas Smith 23.04.2024 - 14:10 25 days	\$2500 Active
LN1063	John Doe 10.04.2024 - 12:10 38 days	\$2000 Active
LN1054	Tomas Smith	\$250

Hall Strong Active

LN1098

Original Loan Amount	Outstanding Balance	Loan Term	Next Payment by May 28
\$2000.00	\$2000.00	30 days	\$1000.00

SUMMARY
RISK SCORE
LOAN HISTORY
PAYMENT
BANKING ACCOUNT
CUSTOMER DETAILS
DOCUMENTS
LOAN SCHEDULE
CREDIT BUREAU >

Contact Information

Full name: Hall Strong

Email Address: qohos@mailinator.com

Main Phone: 16653942842

Date of Birth: 14.05.2000

Loan Details

Interest Rate: 0%

Loan Start Date: 14.05.2024

Loan End Date: 13.06.2024

Original Loan Amount: 2000

Current Day Past Due: 0

Max Day Past Due: 0

The difference is, that on the servicing page lender can change the application status to write off/ terminate/ reject/ close by clicking the button.

Filters:
Period: All time
Loan Products: All Loan Products
Assigned To: [Empty]
More Filters
SUBMIT CLEAR

Loan ID	Customer	Amount	Status
LN1098	Hall Strong	\$2000	Active
LN1096	Hall Strong	\$250	Active
LN1090	Tomas Smith	\$2000	Active

Loan Summary (LN1098):
Original Loan Amount: \$2000.00
Outstanding Balance: \$2000.00
Loan Term: 30 days
Next Payment by May 28: \$1000.00

Actions: WRITE OFF, TERMINATE, REJECT, CLOSE, Total Due

Contact Information:
Full name: Hall Strong
Email Address: qohos@mallinator.com
Main Phone: 16653942842
Date of Birth: 14.05.2000

Write off

A "write-off" loan refers to a financial transaction where the lender considers a particular loan as uncollectible and removes it from its balance sheet. Essentially, it's a decision made by the lender to acknowledge that the loan is unlikely to be repaid in full, if at all. Write-off typically occurs when the borrower defaults on the loan, and after exhaustive efforts to recover the funds, the lender determines that further pursuit is futile. Once a loan is written off, the lender may still attempt to collect on it through various means, but it is no longer counted as an asset on the balance sheet.

Loan List:

LN31898	Roary Workman	\$1000	Overdue
LN31897	Roary Workman	\$1000	Overdue
LN31896	Dave Johnson	\$5000	Overdue
LN31895	Dave Johnson	\$5000	Overdue
LN31894	Roary Workman	\$1200	Active
LN31893	Dave Johnson	\$5000	Overdue
LN31892	Dave Johnson	\$5000	Overdue

Loan Summary (LN31898):
Original Loan Amount: \$1000.00
Outstanding Balance: \$0.00
Loan Term: 2 years
Next Payment by May 24: \$1060.02

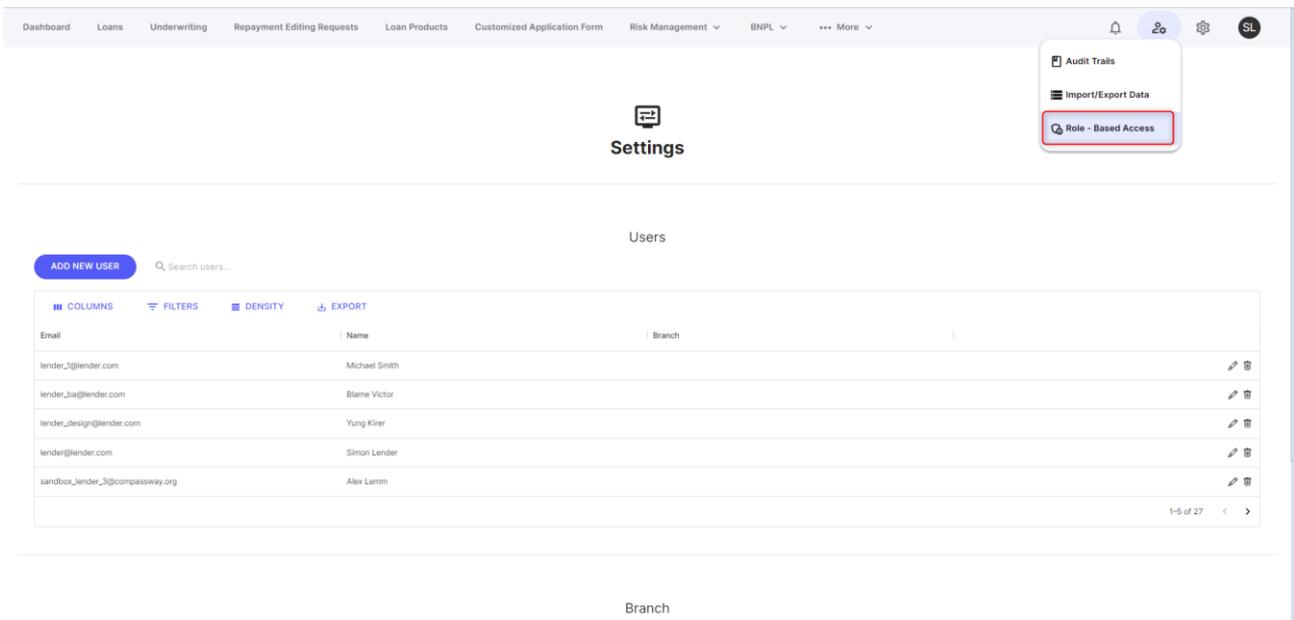
Actions: WRITE OFF, TERMINATE, REJECT, CLOSE, Total Due

Contact Information:
Full name: [Redacted]
Email Address: [Redacted]
Main Phone: [Redacted]
Date of Birth: [Redacted]

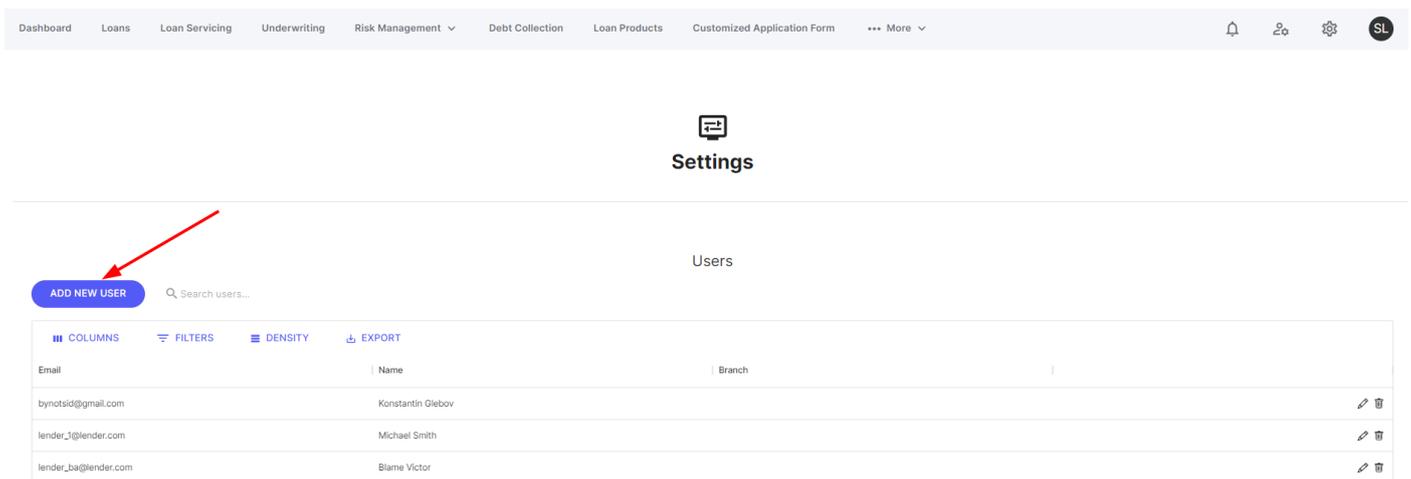
Confirmation Dialog:
You plan to write off the loan completely. Specify the reason for the write off
[Text Input Field]
CANCEL CONFIRM

Role - Based Access

To go to this page (<https://sandbox.compassway.org/lender/settings/user-management>), the lender must click the "Settings" and "Role-Based Access" buttons.



Here, the lender can add employees and assign them separate roles by clicking the “New user” button.



How to add new user

Add the First name of the new user to the field. User names (Latin alphabet, apostrophes and spaces)

Add New User ✕

Enter the Last Name to the field. User names (Latin alphabet, apostrophes and spaces)

Add New User ✕

Add user's Email to the next field (Valid email address).

Add New User ✕

Enter the user's phone number.



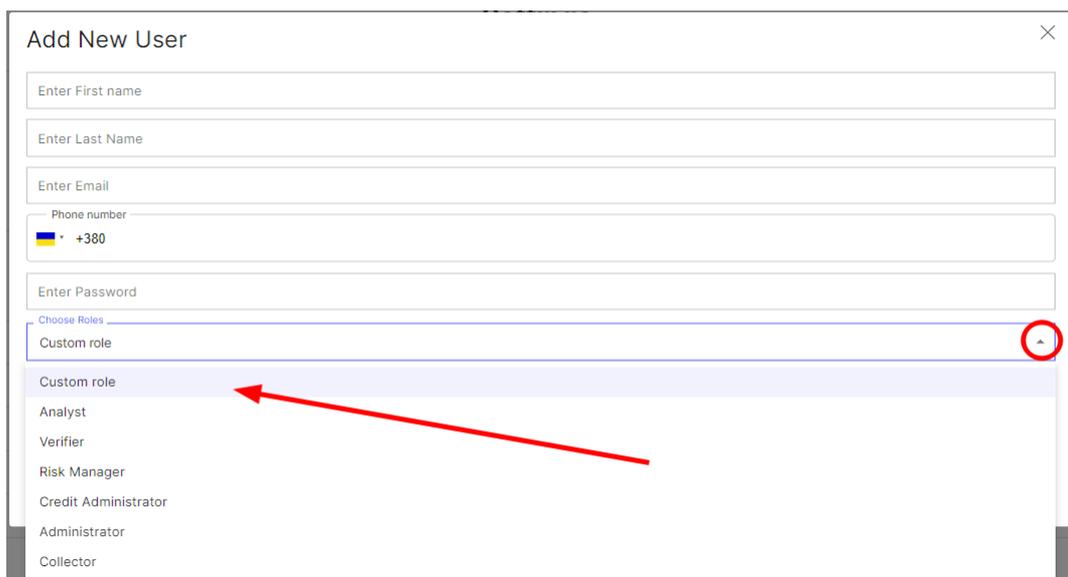
The screenshot shows a form titled "Add New User" with a close button (X) in the top right corner. The form contains several input fields: "Enter First name", "Enter Last Name", "Enter Email", "Phone number" (with a dropdown menu showing a flag and "+380"), "Enter Password", "Choose Roles" (with a dropdown menu showing "Custom role"), "Choose Branches", and "Choose Permissions" (with a dropdown menu). At the bottom, there are two buttons: "CREATE" and "CANCEL". The "Phone number" field is highlighted with a red rectangle.

Enter the password. Password used to enter the system (Latin alphabet, numbers, and special symbols).



The screenshot shows the same "Add New User" form as above. The "Enter Password" field is highlighted with a red rectangle. The "Phone number" field is also visible, showing the flag and "+380". The "Choose Roles" dropdown menu is still set to "Custom role".

Select the role from the dropdown list (By default, there are 6 roles in the system: Collector, Administrator, Credit Administrator, Risk Manager, Verifier, and Analyst. But you can add as many roles as you need using the Admin panel (described below)).



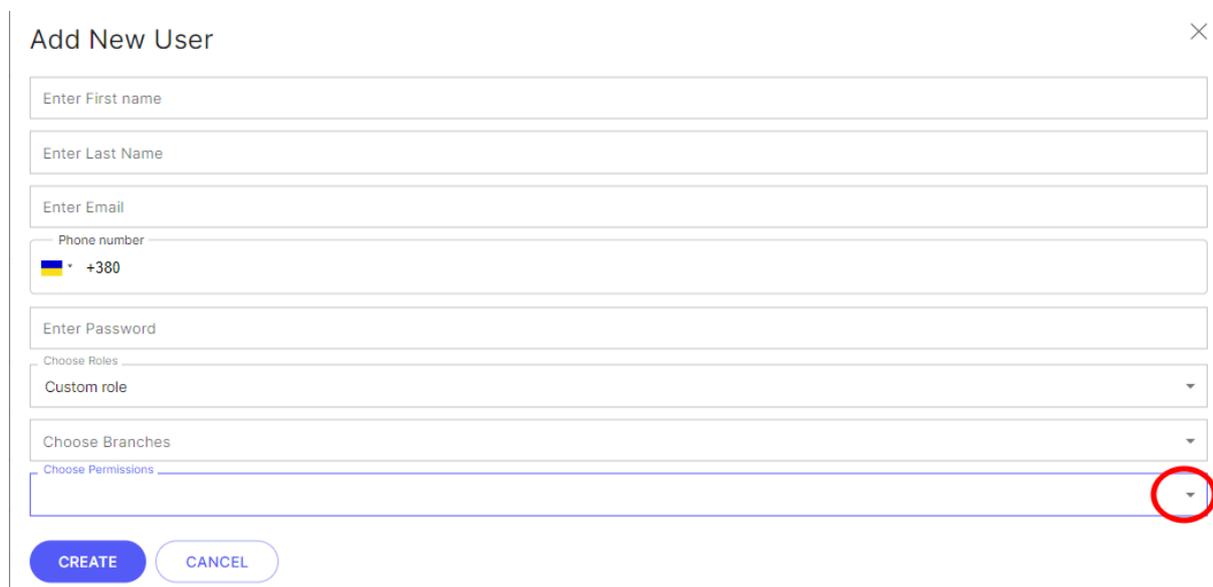
The screenshot shows the "Add New User" form with the "Choose Roles" dropdown menu open. The dropdown menu is highlighted with a blue background and contains the following options: "Custom role", "Analyst", "Verifier", "Risk Manager", "Credit Administrator", "Administrator", and "Collector". A red arrow points to the "Custom role" option, and a red circle highlights the dropdown arrow icon in the top right corner of the menu.

Choose the branch from the dropdown list. Once a branch has been selected, the user will be able to perform the permitted actions only with the loans that are assigned to the user's branch.



The screenshot shows a form titled "Add New User" with a close button (X) in the top right corner. The form contains several input fields: "Enter First name", "Enter Last Name", "Enter Email", and "Phone number" (with a dropdown for country code showing "+380"). Below these are "Enter Password", "Choose Roles" (with a dropdown menu showing "Custom role"), and "Choose Branches" (with a dropdown menu). The "Choose Branches" dropdown is highlighted with a red circle. At the bottom of the form are two buttons: "CREATE" and "CANCEL".

Select permissions for the new user. User permissions define what actions the user can do in the system. By default, there are 26 permissions (list is below). But you can add as many permissions as you need using Admin panel (described below).



The screenshot shows the same "Add New User" form as above, but with the "Choose Permissions" dropdown menu highlighted with a red circle. The "Choose Permissions" dropdown is located below the "Choose Branches" dropdown. The "CREATE" and "CANCEL" buttons are still visible at the bottom.

List of default permissions:

- Collection;
- Scoring model;
- Scoring card;
- Decision rules;
- Application form customization;
- Credit products;
- Vendor management;
- Assignment officer;
- Loan migration;
- Import payments;
- Blacklist;
- Archive;

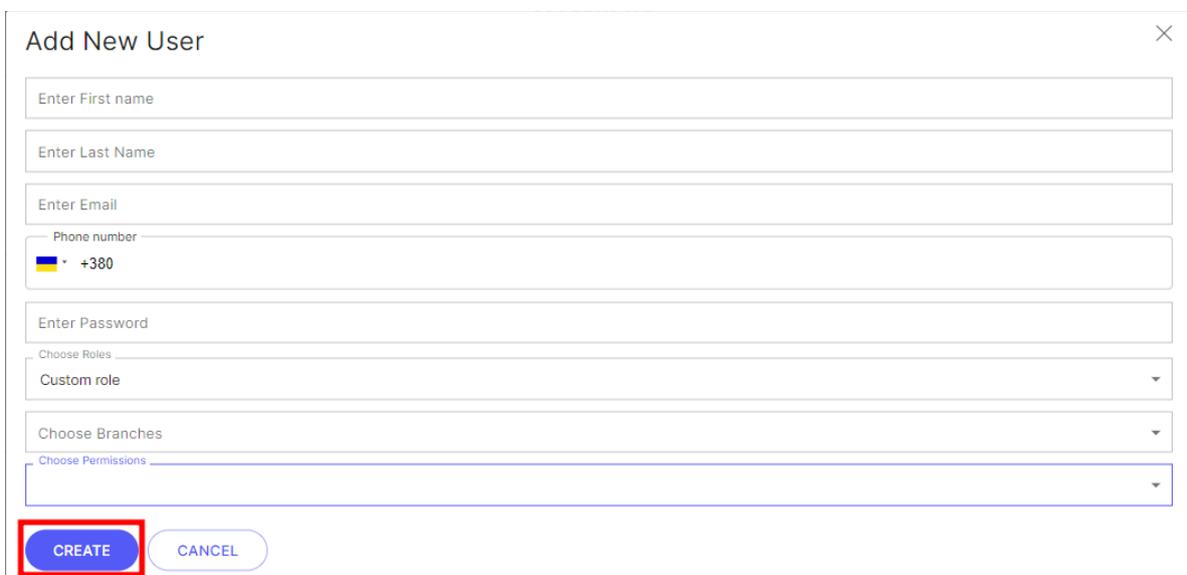
- System administration;
- Reports [Decision report];
- Reports [Verifier report];
- Reports [All reports];
- Collection;
- Branch Management;
- User KPI;
- Export;
- Transactions;
- Loan servicing;
- Customer management;
- Collateral management;
- Underwriting;
- Loan origination.

To choose some permission(s) just click on the needed permission(s) from the list:



A screenshot of a user interface showing a list of permissions. The list includes: Loan origination, Underwriting, Collateral management, Customer management, Loan servicing, Transactions, Export, and User KPI. Each item has a checkbox to its left. Three red arrows originate from a single point on the right and point to the checkboxes for 'Collateral management', 'Underwriting', and 'Loan servicing'. The 'Collateral management' row is highlighted with a light gray background.

Click on the “Create” button.



A screenshot of a form titled "Add New User" with a close button (X) in the top right corner. The form contains several input fields: "Enter First name", "Enter Last Name", "Enter Email", "Phone number" (with a dropdown showing a flag and "+380"), "Enter Password", "Choose Roles" (with a dropdown showing "Custom role"), "Choose Branches" (with a dropdown), and "Choose Permissions" (with a dropdown). At the bottom of the form, there are two buttons: "CREATE" (highlighted with a red box) and "CANCEL".

To find a user for editing or deletion, use the search field or the arrows at the bottom of the table.

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch	
lender@lender.com	test test		 
maksygavshin@gmail.com	MAKSYM HAVSHYN		 
lender_d@lender.com	D Lender		 
00X70Hhzzp1@email.com	Martin George		 
lender_design@lender.com	D2 Lender		 

1-5 of 19 < >

Additionally, you can customize the table by changing the columns. To show or hide columns, click on the 'Columns' button and select the ones you want to display.

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch	
test test	MAKSYM HAVSHYN		 
D Lender	Martin George		 
D2 Lender			 

1-5 of 19 < >

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Name	
test test	 
MAKSYM HAVSHYN	 
D Lender	 
Martin George	 
D2 Lender	 

1-5 of 19 < >

You can show all/hide all using the corresponding button.

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch	
test test	MAKSYM HAVSHYN		 
D Lender	Martin George		 
D2 Lender			 

1-5 of 19 < >

To filter information from the table, you can use the “filters” feature.

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch
test test		
MAKSYM HAVSHYN		
lender_d@lender.com	D Lender	
00X7OHhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19 < >

You need to select a column,

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch
test test		
MAKSYM HAVSHYN		
lender_d@lender.com	D Lender	
00X7OHhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19 < >

choose an operator (filter condition),

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch
test test		
MAKSYM HAVSHYN		
lender_d@lender.com	D Lender	
00X7OHhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19 < >

and enter a value

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch
test test		
MAKSYM HAVSHYN		
lender_d@lender.com	D Lender	
00X7OHhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19 < >

With the 'Density' button, you can customize the row height.

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch
lender@lender.com	test test	
maksgavshin@gmail.com	MAKSYM HAVSHYN	
lender_d@lender.com	D Lender	
00X7OHhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19

Users

ADD NEW USER Search users...

COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch
lender@lender.com	test test	
maksgavshin@gmail.com	MAKSYM HAVSHYN	
lender_d@lender.com	D Lender	
00X7OHhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19

You can also export the table or open it for printing by clicking on the “Export” button.

Users

ADD NEW USER Search users...

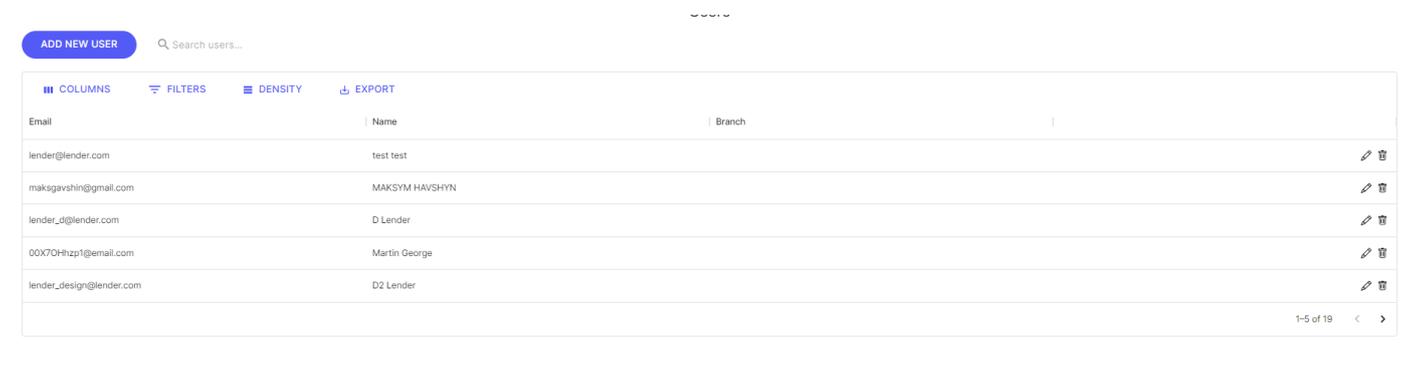
COLUMNS FILTERS DENSITY EXPORT

Email	Name	Branch
lender@lender.com	test test	
maksgavshin@gmail.com	MAKSYM HAVSHYN	
lender_d@lender.com	D Lender	
00X7OHhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19

Also, the lender can add branches on this page using the "Add new branch" button (Branch is a logical construction that helps sort employees and loans in suitable groups.)

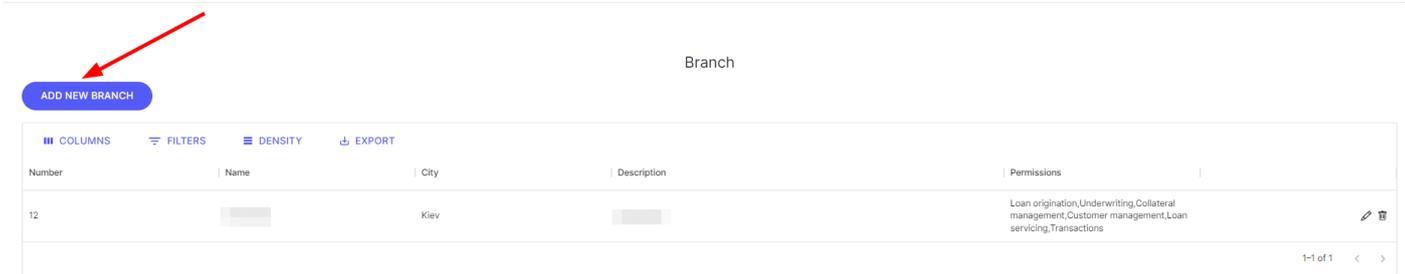
Click on the “Add new branch” button.



ADD NEW USER Search users...

EMAIL	NAME	BRANCH
lender@lender.com	test test	
maksygavshin@gmail.com	MAKSYM HAVSHYN	
lender_d@lender.com	D Lender	
00X70Hhzp1@email.com	Martin George	
lender_design@lender.com	D2 Lender	

1-5 of 19



ADD NEW BRANCH Branch

NUMBER	NAME	CITY	DESCRIPTION	PERMISSIONS
12		Kiev		Loan origination,Underwriting,Collateral management,Customer management,Loan servicing,Transactions

1-1 of 1

Specify the name of a new branch.

Add New Branch

Name

Choose Permissions

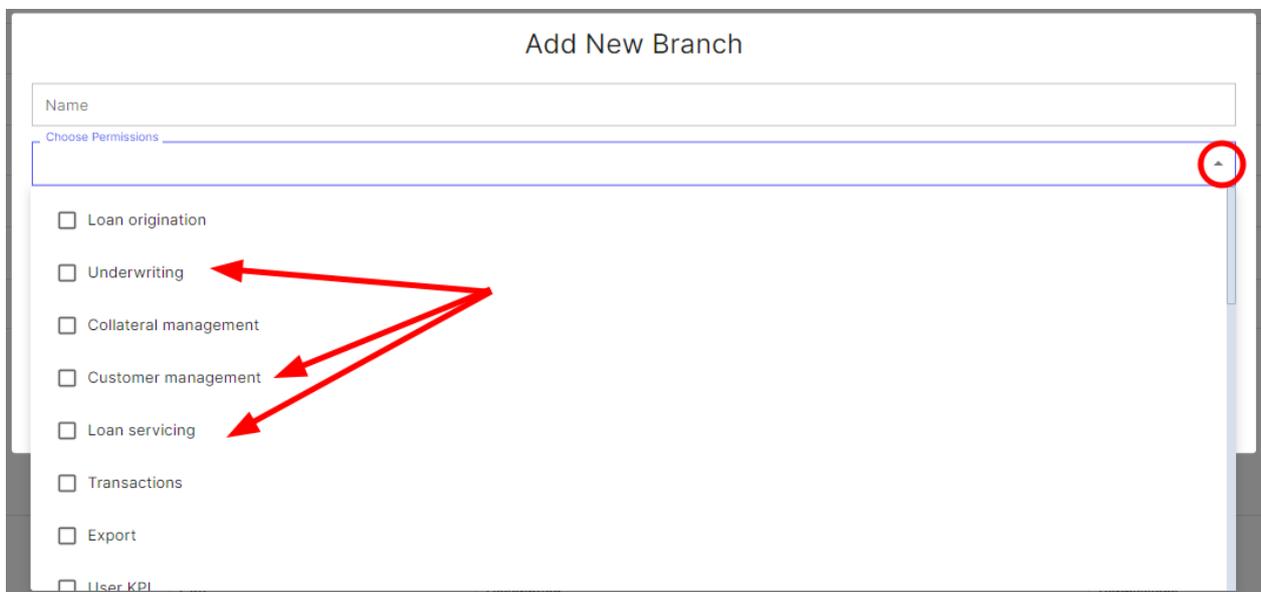
Number

City

Description

CREATE CANCEL

Choose permissions for the branch.



Add New Branch

Name

Choose Permissions

- Loan origination
- Underwriting
- Collateral management
- Customer management
- Loan servicing
- Transactions
- Export
- User KPI

Enter the number for the branch (as a code of your branch).

Add New Branch

Enter the City.

Add New Branch

Add some description for the branch.

Add New Branch

Click on the “Create” button.

Add New Branch

Name

Choose Permissions

Number

City

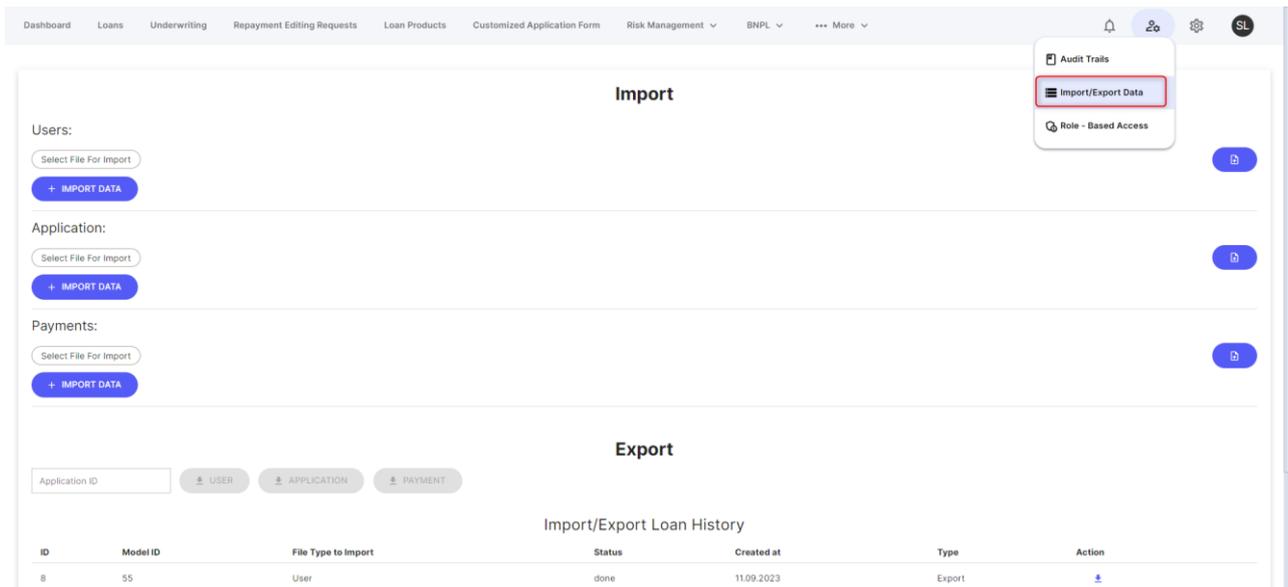
Description

CREATE **CANCEL**



Import/Export

In our system, we have incorporated an 'Import/Export' tab (<https://sandbox.compassway.org/lender/settings/import>), providing users with a convenient platform for managing data in bulk. This feature allows users to upload files containing information about users, applications, and payments. Additionally, it supports importing data related to these entities from existing Excel files within the system.



ID	Model ID	File Type to Import	Status	Created at	Type	Action
8	55	User	done	11.09.2023	Export	

There are 3 types of data (users, applications, payments) To import a file you need to upload it (1) and click the button on the right (2).

Import

Users: 1 2

Select File For Import 🔒

+ IMPORT DATA

Application:

Select File For Import 🔒

+ IMPORT DATA

Payments:

Select File For Import 🔒

+ IMPORT DATA

Export

Application ID 🔽 USER 🔽 APPLICATION 🔽 PAYMENT

Import/Export Loan History

ID	Model ID	File Type to Import	Status	Created at	Type	Action
8	55	User	done	11.09.2023	Export	📄
7	55	User	done	11.09.2023	Export	📄

To export a file, the lender must fill in the input with the user/application/payment ID. If this specific entity is present in the system, the file will be downloaded. Otherwise, the lender will receive a message indicating that data with such an ID doesn't exist.

Application:

Select File For Import 🔒

+ IMPORT DATA

Payments:

Select File For Import 🔒

+ IMPORT DATA

Export

Application ID 🔽 USER 🔽 APPLICATION 🔽 PAYMENT

Import/Export Loan History

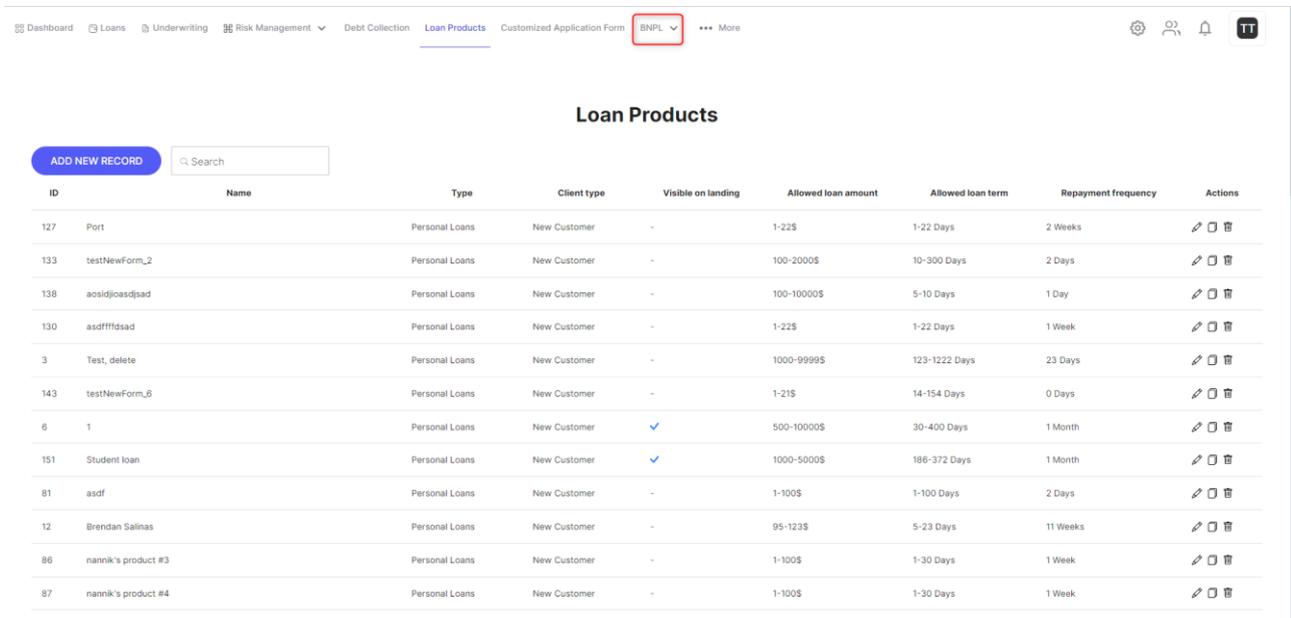
ID	Model ID	File Type to Import	Status	Created at	Type	Action
8	55	User	done	11.09.2023	Export	📄
7	55	User	done	11.09.2023	Export	📄
6	1	User	done	11.09.2023	Export	📄
5	47	User	done	15.08.2023	Export	📄
4		Payments	abort	06.04.2023	Import	
3		Payments	abort	06.04.2023	Import	
2		Payments	abort	06.04.2023	Import	
1	17	Payments	done	06.04.2023	Export	📄

Merchant Management

In the BNPL process, the Merchant Management system is vital. It lets lenders create and manage stores integrated with our platform. Lenders can add stores, assign users with specific role and so on.

To open open “Merchant Management” proceed with following steps:

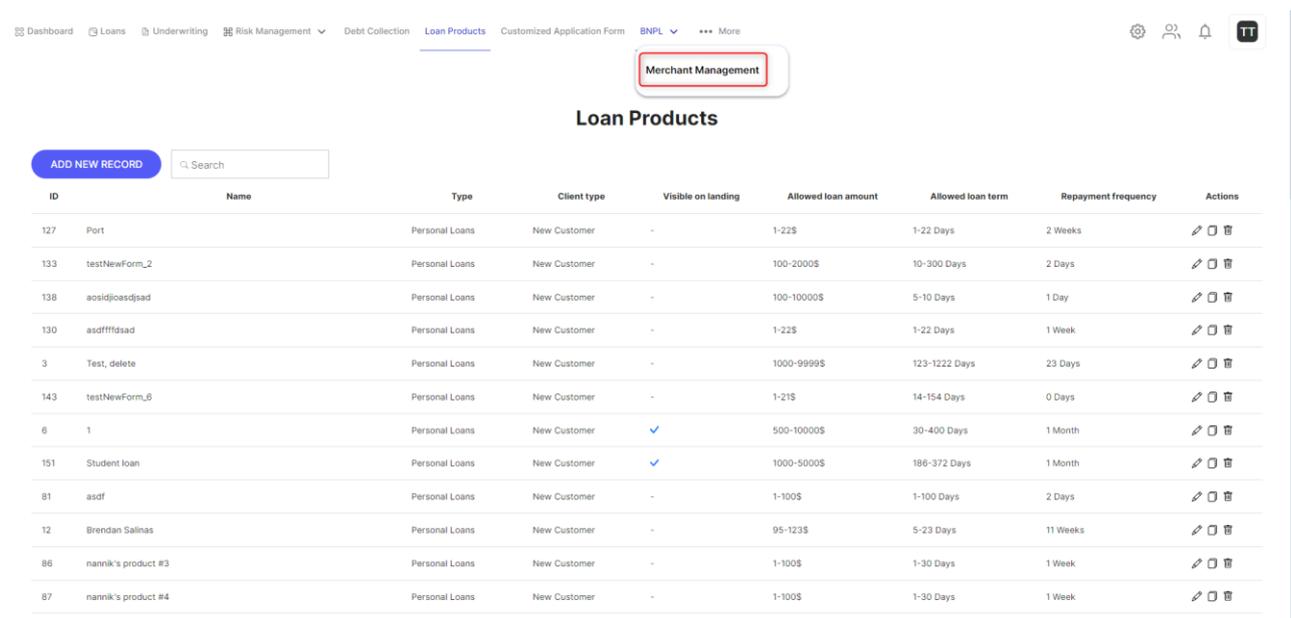
- 1) Click “BNPL” on the top menu:



The screenshot shows the top navigation bar of the application. The 'BNPL' menu item is highlighted with a red box. Below the navigation bar, the 'Loan Products' page is visible, featuring a table with columns for ID, Name, Type, Client type, Visible on landing, Allowed loan amount, Allowed loan term, Repayment frequency, and Actions.

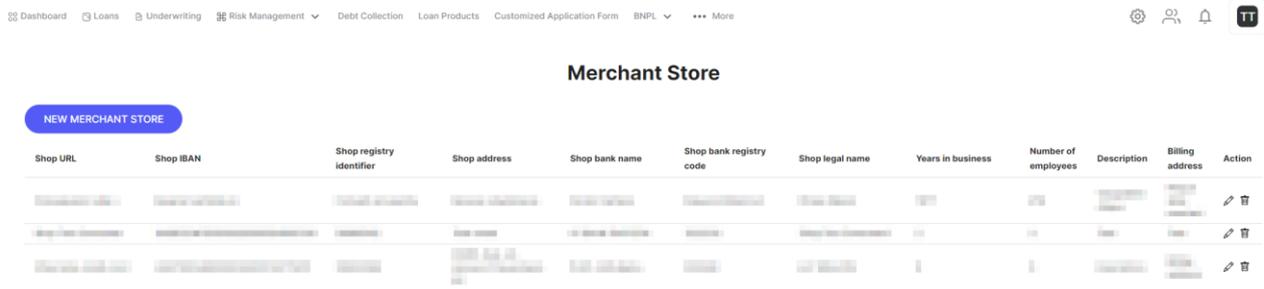
ID	Name	Type	Client type	Visible on landing	Allowed loan amount	Allowed loan term	Repayment frequency	Actions
127	Port	Personal Loans	New Customer	-	1-22\$	1-22 Days	2 Weeks	 
133	testNewForm_2	Personal Loans	New Customer	-	100-2000\$	10-300 Days	2 Days	 
138	asosidjoasdsad	Personal Loans	New Customer	-	100-10000\$	5-10 Days	1 Day	 
130	asdffffdsad	Personal Loans	New Customer	-	1-22\$	1-22 Days	1 Week	 
3	Test, delete	Personal Loans	New Customer	-	1000-9999\$	123-1222 Days	23 Days	 
143	testNewForm_6	Personal Loans	New Customer	-	1-21\$	14-154 Days	0 Days	 
6	1	Personal Loans	New Customer	✓	500-10000\$	30-400 Days	1 Month	 
151	Student loan	Personal Loans	New Customer	✓	1000-5000\$	186-372 Days	1 Month	 
81	asdf	Personal Loans	New Customer	-	1-100\$	1-100 Days	2 Days	 
12	Brendan Salinas	Personal Loans	New Customer	-	95-123\$	5-23 Days	11 Weeks	 
86	nannik's product #3	Personal Loans	New Customer	-	1-100\$	1-30 Days	1 Week	 
87	nannik's product #4	Personal Loans	New Customer	-	1-100\$	1-30 Days	1 Week	 

- 2) Click “Merchant Management” on the popup window:



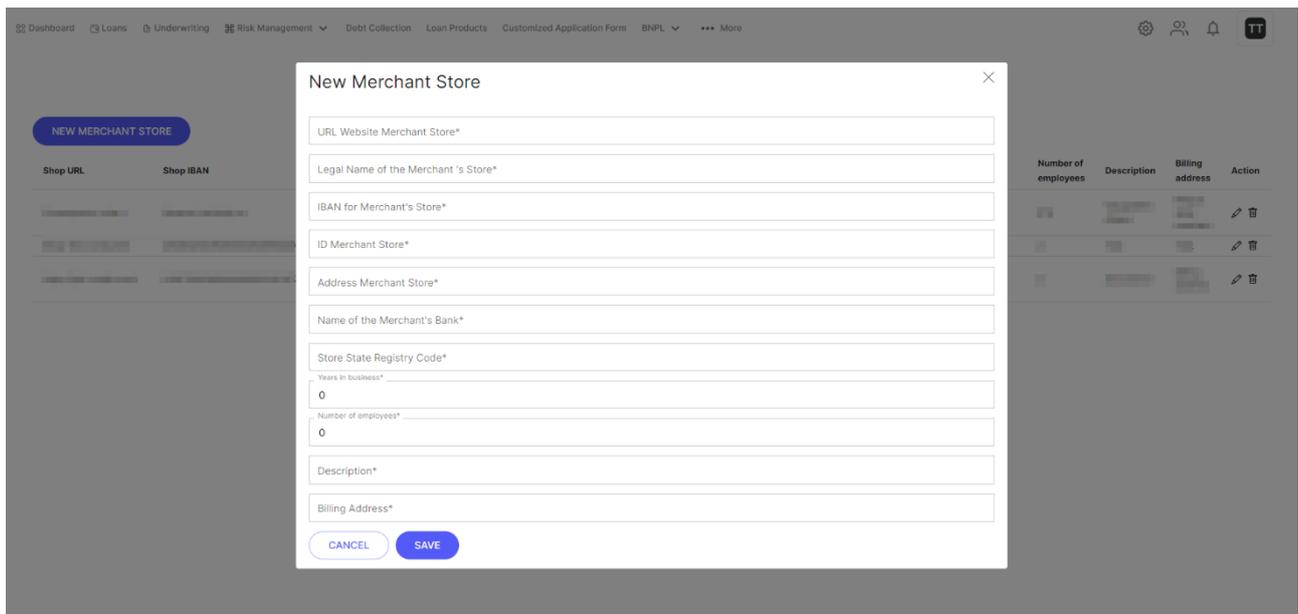
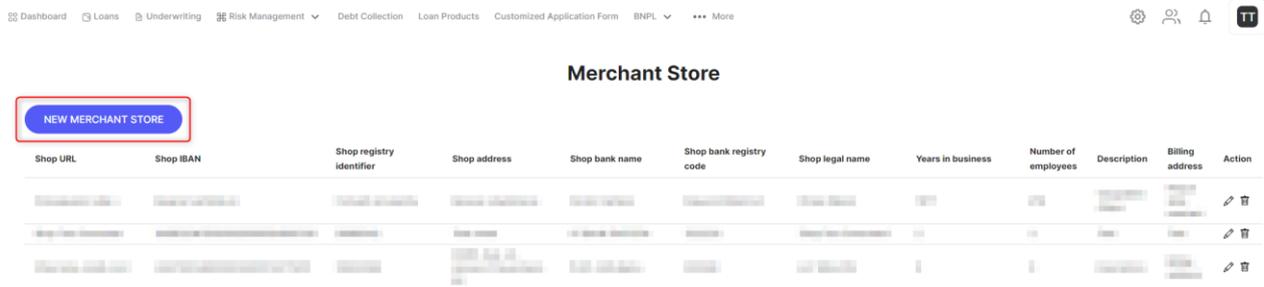
The screenshot shows the same 'Loan Products' page as above, but with a 'Merchant Management' popup window overlaid on top. The popup window is highlighted with a red box and contains the text 'Merchant Management'.

A following menu will appear:

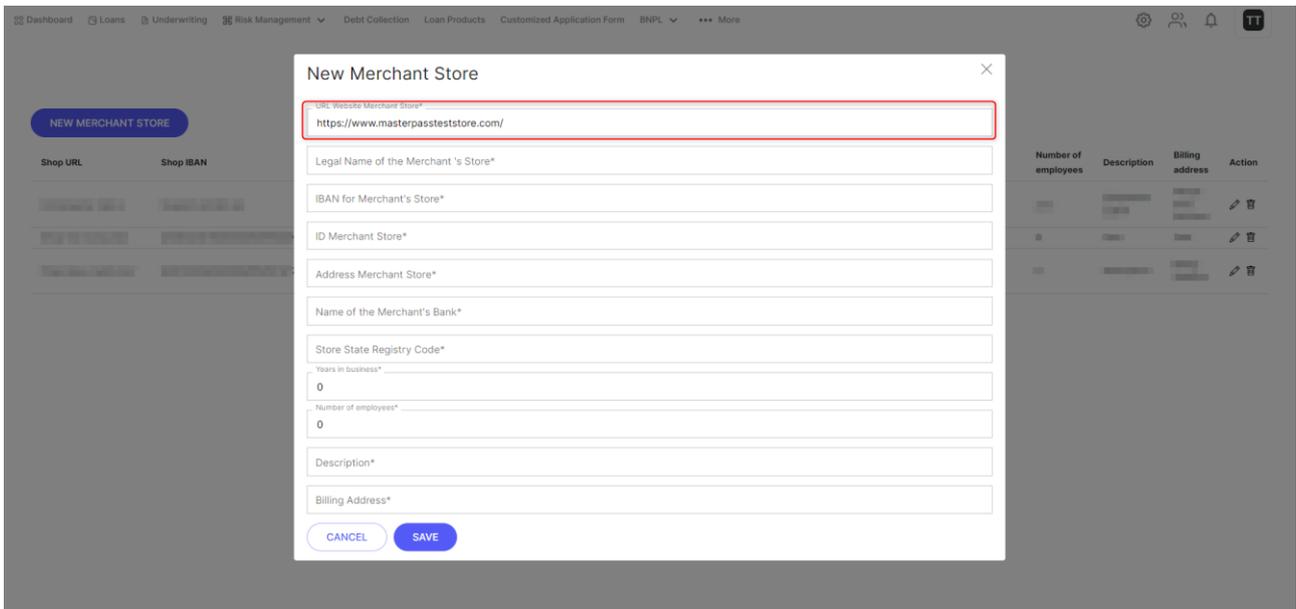


How to add a store

1) Click “New Merchant Store” button:

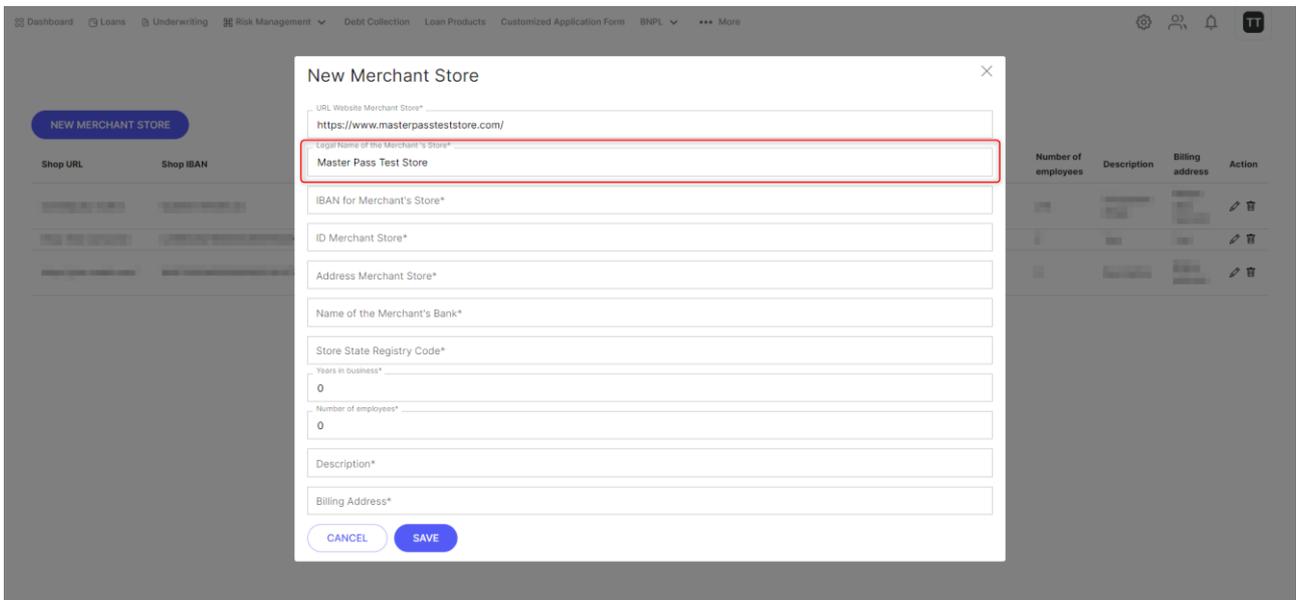


2) Fill the field “URL Website Merchant Store”



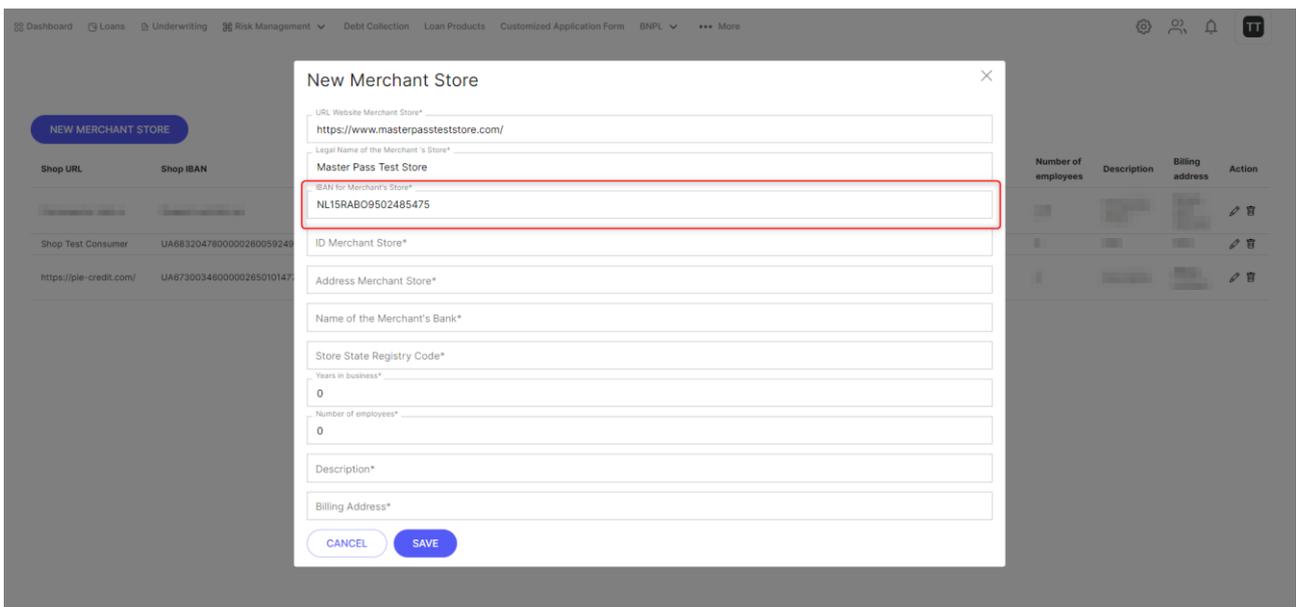
The screenshot shows the 'New Merchant Store' form in a web application. The 'URL Website Merchant Store*' field is highlighted with a red box and contains the text 'https://www.masterpassteststore.com/'. Other fields include 'Legal Name of the Merchant's Store*', 'IBAN for Merchant's Store*', 'ID Merchant Store*', 'Address Merchant Store*', 'Name of the Merchant's Bank*', 'Store State Registry Code*', 'Years in business*', 'Number of employees*', 'Description*', and 'Billing Address*'. The form has 'CANCEL' and 'SAVE' buttons at the bottom.

3) Fill the field “Legal Name of the Merchant Store”



The screenshot shows the 'New Merchant Store' form. The 'Legal Name of the Merchant's Store*' field is highlighted with a red box and contains the text 'Master Pass Test Store'. The 'URL Website Merchant Store*' field above it contains 'https://www.masterpassteststore.com/'. Other fields are the same as in the previous screenshot. The form has 'CANCEL' and 'SAVE' buttons at the bottom.

4) Fill the field “IBAN for Merchant Store”



The screenshot shows the 'New Merchant Store' form. The 'IBAN for Merchant's Store*' field is highlighted with a red box and contains the text 'NL1SRAB09502485475'. The 'URL Website Merchant Store*' field contains 'https://www.masterpassteststore.com/' and the 'Legal Name of the Merchant's Store*' field contains 'Master Pass Test Store'. Other fields are the same as in the previous screenshots. The form has 'CANCEL' and 'SAVE' buttons at the bottom.

5) Fill the field “ID Merchant Store”

The screenshot shows the 'New Merchant Store' form in a web application. The form is titled 'New Merchant Store' and has a close button (X) in the top right corner. The form fields are as follows:

- URL Website Merchant Store*:
- Legal Name of the Merchant's Store*:
- IBAN for Merchant's Store*:
- ID Merchant Store*: (highlighted with a red border)
- Address Merchant Store*:
- Name of the Merchant's Bank*:
- Store State Registry Code*:
- Years in business*:
- Number of employees*:
- Description*:
- Billing Address*:

At the bottom of the form, there are two buttons: 'CANCEL' and 'SAVE'. The background shows a dashboard with a 'NEW MERCHANT STORE' button and a table with columns 'Shop URL', 'Shop IBAN', 'Number of employees', 'Description', 'Billing address', and 'Action'.

6) Fill the field ”Address Merchant Store”

The screenshot shows the 'New Merchant Store' form in a web application. The form is titled 'New Merchant Store' and has a close button (X) in the top right corner. The form fields are as follows:

- URL Website Merchant Store*:
- Legal Name of the Merchant's Store*:
- IBAN for Merchant's Store*:
- ID Merchant Store*:
- Address Merchant Store*: (highlighted with a red border)
- Name of the Merchant's Bank*:
- Store State Registry Code*:
- Years in business*:
- Number of employees*:
- Description*:
- Billing Address*:

At the bottom of the form, there are two buttons: 'CANCEL' and 'SAVE'. The background shows a dashboard with a 'NEW MERCHANT STORE' button and a table with columns 'Shop URL', 'Shop IBAN', 'Number of employees', 'Description', 'Billing address', and 'Action'.

7) Fill the field “Name of the Merchant’s Bank”

The screenshot shows the 'New Merchant Store' form in a web application. The form is titled 'New Merchant Store' and has a close button (X) in the top right corner. The form fields are as follows:

- URL Website Merchant Store*:
- Legal Name of the Merchant's Store*:
- IBAN for Merchant's Store*:
- ID Merchant Store*:
- Address Merchant Store*:
- Name of the Merchant's Bank*: (highlighted with a red border)
- Store State Registry Code*:
- Years in business*:
- Number of employees*:
- Description*:
- Billing Address*:

At the bottom of the form, there are two buttons: 'CANCEL' and 'SAVE'. The background shows a dashboard with a 'NEW MERCHANT STORE' button and a table with columns 'Shop URL', 'Shop IBAN', 'Number of employees', 'Description', 'Billing address', and 'Action'.

8) Fill the field “Store State Registry Code”

The screenshot shows the 'New Merchant Store' form in a web application. The form is titled 'New Merchant Store' and contains several input fields. The field 'Store State Registry Code*' is highlighted with a red border and contains the value 'K808227'. Other fields include 'URL Website Merchant Store*' (https://www.masterpassteststore.com/), 'Legal Name of the Merchant 's Store*' (Master Pass Test Store), 'IBAN for Merchant's Store*' (NL15RAB09502485475), 'ID Merchant Store*' (39192772), 'Address Merchant Store*' (525 Numbers Knolls, South Ned, DE 13708-1429), 'Name of the Merchant's Bank*' (Bank of America), 'Years in Business*' (0), 'Number of employees*' (0), 'Description*', and 'Billing Address*'. There are 'CANCEL' and 'SAVE' buttons at the bottom of the form.

9) Fill the field “Years in business”

The screenshot shows the 'New Merchant Store' form in a web application. The field 'Years in Business*' is highlighted with a red border and contains the value '15'. Other fields include 'URL Website Merchant Store*' (https://www.masterpassteststore.com/), 'Legal Name of the Merchant 's Store*' (Master Pass Test Store), 'IBAN for Merchant's Store*' (NL15RAB09502485475), 'ID Merchant Store*' (39192772), 'Address Merchant Store*' (525 Numbers Knolls, South Ned, DE 13708-1429), 'Name of the Merchant's Bank*' (Bank of America), 'Store State Registry Code*' (K808227), 'Number of employees*' (0), 'Description*', and 'Billing Address*'. There are 'CANCEL' and 'SAVE' buttons at the bottom of the form.

10) Fill the field “Number of employees”

The screenshot shows the 'New Merchant Store' form in a web application. The field 'Number of employees*' is highlighted with a red border and contains the value '300'. Other fields include 'URL Website Merchant Store*' (https://www.masterpassteststore.com/), 'Legal Name of the Merchant 's Store*' (Master Pass Test Store), 'IBAN for Merchant's Store*' (NL15RAB09502485475), 'ID Merchant Store*' (39192772), 'Address Merchant Store*' (525 Numbers Knolls, South Ned, DE 13708-1429), 'Name of the Merchant's Bank*' (Bank of America), 'Store State Registry Code*' (K808227), 'Years in Business*' (15), 'Description*', and 'Billing Address*'. There are 'CANCEL' and 'SAVE' buttons at the bottom of the form.

11) Fill the field “Description”

The screenshot shows the 'New Merchant Store' form with the following fields filled:

- URL Website Merchant Store*: <https://www.masterpassteststore.com/>
- Legal Name of the Merchant's Store*: Master Pass Test Store
- IBAN for Merchant's Store*: NL15RAB09502485475
- ID Merchant Store*: 39192772
- Address Merchant Store*: 525 Numbers Knolls, South Ned, DE 13708-1429
- Name of the Merchant's Bank*: Bank of America
- Store State Registry Code*: K808227
- Years in business*: 15
- Number of employees*: 300
- Description*: The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.
- Billing Address*: (empty)

Buttons: CANCEL, SAVE

12) Fill the field “Billing Address”

The screenshot shows the 'New Merchant Store' form with the following fields filled:

- URL Website Merchant Store*: <https://www.masterpassteststore.com/>
- Legal Name of the Merchant's Store*: Master Pass Test Store
- IBAN for Merchant's Store*: NL15RAB09502485475
- ID Merchant Store*: 39192772
- Address Merchant Store*: 525 Numbers Knolls, South Ned, DE 13708-1429
- Name of the Merchant's Bank*: Bank of America
- Store State Registry Code*: K808227
- Years in business*: 15
- Number of employees*: 300
- Description*: The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.
- Billing Address*: Suite 740 45072 Murazik Wells, Cliftonport, AK 68728

Buttons: CANCEL, SAVE

13) Click “Save” button

The screenshot shows the 'New Merchant Store' form with the following fields filled:

- URL Website Merchant Store*: <https://www.masterpassteststore.com/>
- Legal Name of the Merchant's Store*: Master Pass Test Store
- IBAN for Merchant's Store*: NL15RAB09502485475
- ID Merchant Store*: 39192772
- Address Merchant Store*: 525 Numbers Knolls, South Ned, DE 13708-1429
- Name of the Merchant's Bank*: Bank of America
- Store State Registry Code*: K808227
- Years in business*: 15
- Number of employees*: 300
- Description*: The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.
- Billing Address*: Suite 740 45072 Murazik Wells, Cliftonport, AK 68728

Buttons: CANCEL, SAVE

If the lender didn't make any mistakes, he'll see the following:

Dashboard Loans Underwriting Risk Management Debt Collection Loan Products Customized Application Form BNPL More

Merchant Store

NEW MERCHANT STORE

Shop URL	Shop IBAN	Shop registry identifier	Shop address	Shop bank name	Shop bank registry code	Shop legal name	Years in business	Number of employees	Description	Billing address	Action
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
https://www.masterpassteststore.com/	NL15RAB09502485475	39192772	525 Numbers Knolls, South Ned, DE 13708-1429	Bank of America	K808227	Master Pass Test Store	15	300	The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.	Suite 740 45072 Murazik Wells, Citronport, AK 68728	[REDACTED]

New shop created

How to add a merchant to the store

- 1) Open the store where you want to add a merchant

Dashboard Loans Underwriting Risk Management Debt Collection Loan Products Customized Application Form BNPL More

Merchant Store

NEW MERCHANT STORE

Shop URL	Shop IBAN	Shop registry identifier	Shop address	Shop bank name	Shop bank registry code	Shop legal name	Years in business	Number of employees	Description	Billing address	Action
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
https://www.masterpassteststore.com/	NL15RAB09502485475	39192772	525 Numbers Knolls, South Ned, DE 13708-1429	Bank of America	K808227	Master Pass Test Store	15	300	The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.	Suite 740 45072 Murazik Wells, Citronport, AK 68728	[REDACTED]

2) Click “New User Merchant Store”

The screenshot shows the 'Edit Merchant Store' form with the following fields filled:

- URL Website Merchant Store*: <https://www.masterpassteststore.com/>
- Legal Name of the Merchant 's Store*: Master Pass Test Store
- IDAN for Merchant's Store*: NL1SRABO9502485475
- ID Merchant Store*: 39192772
- Address Merchant Store*: 525 Numbers Knolls, South Ned, DE 13708-1429
- Name of the Merchant's Bank*: Bank of America
- Store State Registry Code*: K808227
- Years in Business*: 15
- Number of employees*: 300
- Description*: The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.
- Billing Address*: Suite 740 45072 Murazik Wells, Cliftonport, AK 68728

Buttons: CANCEL, SAVE, **NEW USER MERCHANT STORE** (highlighted with a red box).

Text: User Merchant Store, There are no users in this store

Number of employees	Description	Billing address	Action
300	The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.	Suite 740 45072 Murazik Wells, Cliftonport, AK 68728	[Edit] [Delete]

The screenshot shows the 'New Merchant 's User' form with the following fields:

- First name*
- Last name*
- Email Address*
- Phone Number* (Country: Germany, Code: +380)
- Password*
- Password Confirmation*

Buttons: CANCEL, SAVE, **NEW USER MERCHANT STORE** (highlighted with a blue box).

Text: User Merchant Store, There are no users in this store

Number of employees	Description	Billing address	Action
300	The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.	Suite 740 45072 Murazik Wells, Cliftonport, AK 68728	[Edit] [Delete]

3) Fill the field “First Name”

The screenshot shows the 'New Merchant 's User' form with the 'First name*' field filled with 'Dave' (highlighted with a red box).

Buttons: CANCEL, SAVE, **NEW USER MERCHANT STORE** (highlighted with a blue box).

Text: User Merchant Store, There are no users in this store

Number of employees	Description	Billing address	Action
300	The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.	Suite 740 45072 Murazik Wells, Cliftonport, AK 68728	[Edit] [Delete]

4) Fill the field “Last name”

The screenshot shows the 'New Merchant's User' form within the 'Edit Merchant Store' interface. The form fields are: First name* (Dave), Last name* (Johnson), Email Address*, Phone Number* (+380), Password*, and Password Confirmation*. The 'Last name' field is highlighted with a red border. Below the form are 'CANCEL' and 'SAVE' buttons. The background shows the 'Edit Merchant Store' form with fields for URL, Legal Name, and IBAN. A table on the right lists merchant details.

Number of employees	Description	Billing address	Action
300	The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.	Suite 740 45072 Murazk Wels, Ciftorgport, AK 68728	

5) Fill the field “Email Address” (email address has to be unique within the system)

The screenshot shows the 'New Merchant's User' form with the 'Email Address' field highlighted by a red border. The email address entered is 'dave.JUnivg23@gmail.com'. The other fields remain the same as in the previous step.

6) Fill the field “Phone number”

The screenshot shows the 'New Merchant's User' form with the 'Phone Number' field highlighted by a red border. The phone number entered is '+1 (256) 182-8368'. The other fields remain the same as in the previous steps.

7) Fill the field "Password" and "Password Confirmation"

The screenshot shows the 'New Merchant's User' form with the following fields filled out:

- First name*: Dave
- Last name*: Johnson
- Email Address*: daveJUnivg23@gmail.com
- Phone Number*: +1 (256) 182-8368
- Password*: [Redacted]
- Password Confirmation*: [Redacted]

The 'Password' and 'Password Confirmation' fields are highlighted with a red border. Below the form are 'CANCEL' and 'SAVE' buttons. The background shows the 'Edit Merchant Store' form and a table of merchant data.

8) Click "Save" Button

The screenshot shows the 'New Merchant's User' form with the 'SAVE' button highlighted in red. The form fields are the same as in the previous screenshot. Below the form are 'CANCEL' and 'SAVE' buttons. The background shows the 'Edit Merchant Store' form and a table of merchant data.

The screenshot shows the 'User Merchant Store' page. The 'NEW USER MERCHANT STORE' button is highlighted in red. Below it is a table with the following data:

First name	Last name	Email	Actions
Dave	Johnson	daveJUnivg23@gmail.com	 

The background shows the 'Edit Merchant Store' form with the following fields filled out:

- URL Website Merchant Store*: https://www.masterpassteststore.com/
- Legal Name of the Merchant's Store*: Master Pass Test Store
- IBAN for Merchant's Store*: NL15RAB09502485475
- ID Merchant Store*: 39192772
- Address Merchant Store*: 525 Numbers Knolls, South Ned, DE 13708-1429
- Name of the Merchant's Bank*: Bank of America
- Store State Registry Code*: K808227
- Years in business*: 15
- Number of employees*: 300
- Description*: The online store sells a wide range of products, delivering them conveniently and swiftly to customers worldwide.
- Billing Address*: Suite 740 45072 Murazik Wells, Cliftonport, AK 68728

Dashboard

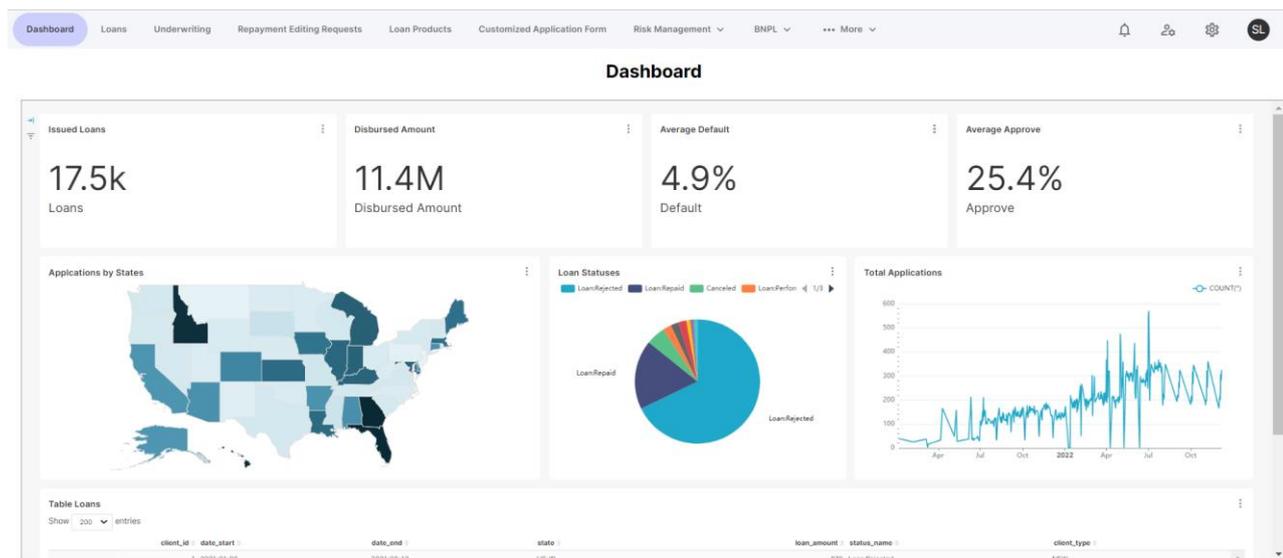
The “Dashboard” page (<https://sandbox.compassway.org/lender/dashboard>) will allow you to see the entire portfolio performance at a glance that can be customized to your preferences. (For example, some reports are presented in the sandbox)

Reports include:

- statistics on issued loans, repayments, approval and refusal levels, turnover, etc.
- the large set of data visualization types
- the ability to add custom visualization plugins.

Reports can also be automatically sent to you by email.

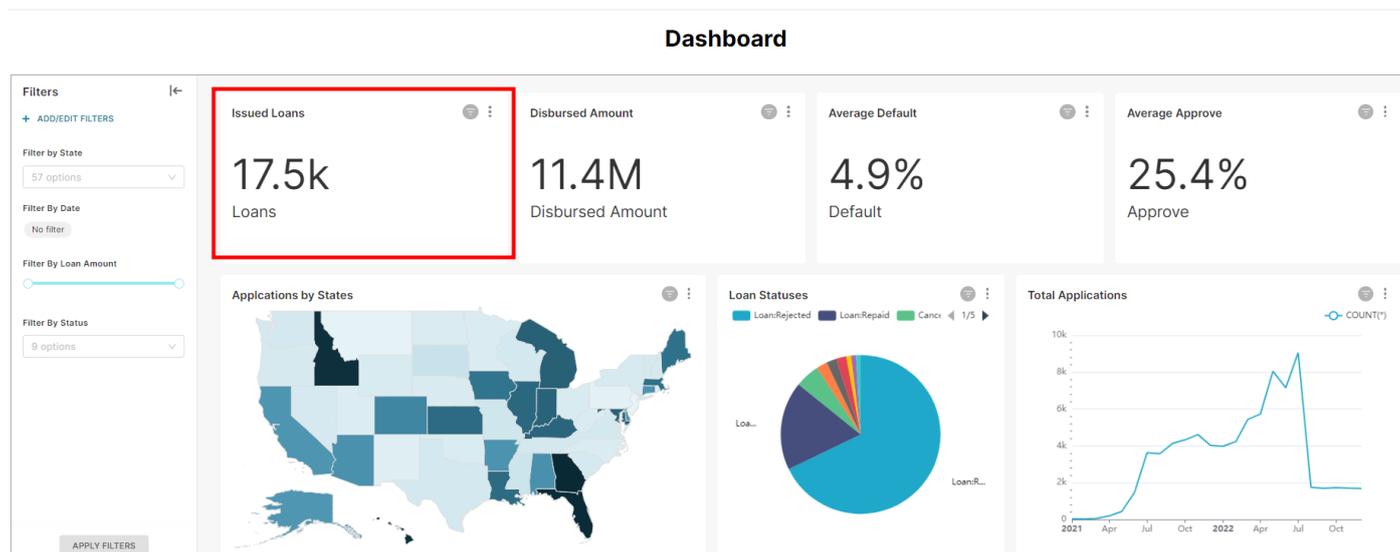
Our system can take snapshots of the dashboard and allows you to make notes.



On the Dashboard page, by default, we see the following analytics:

1. Issued Loans:

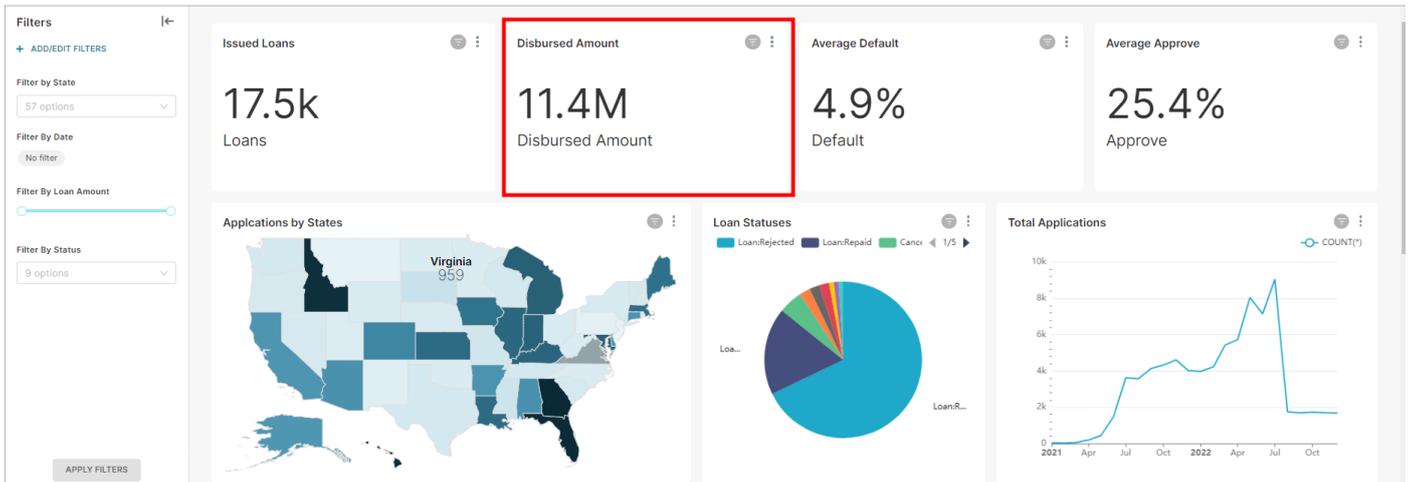
- Total amount issued.



2. Disbursed Amount:

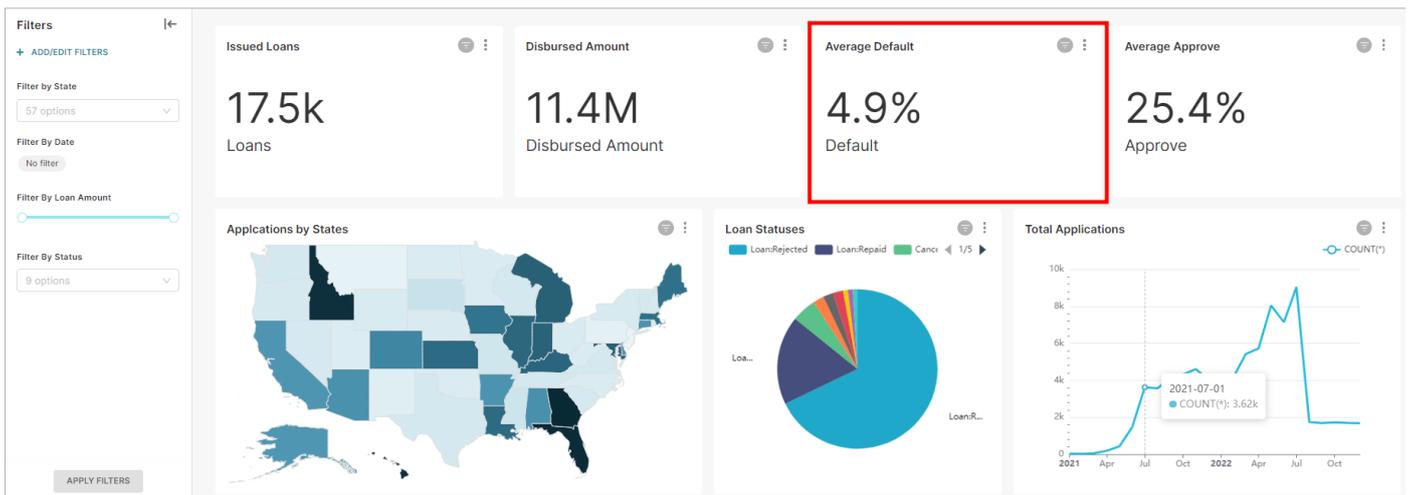
- Total amount received.

Dashboard



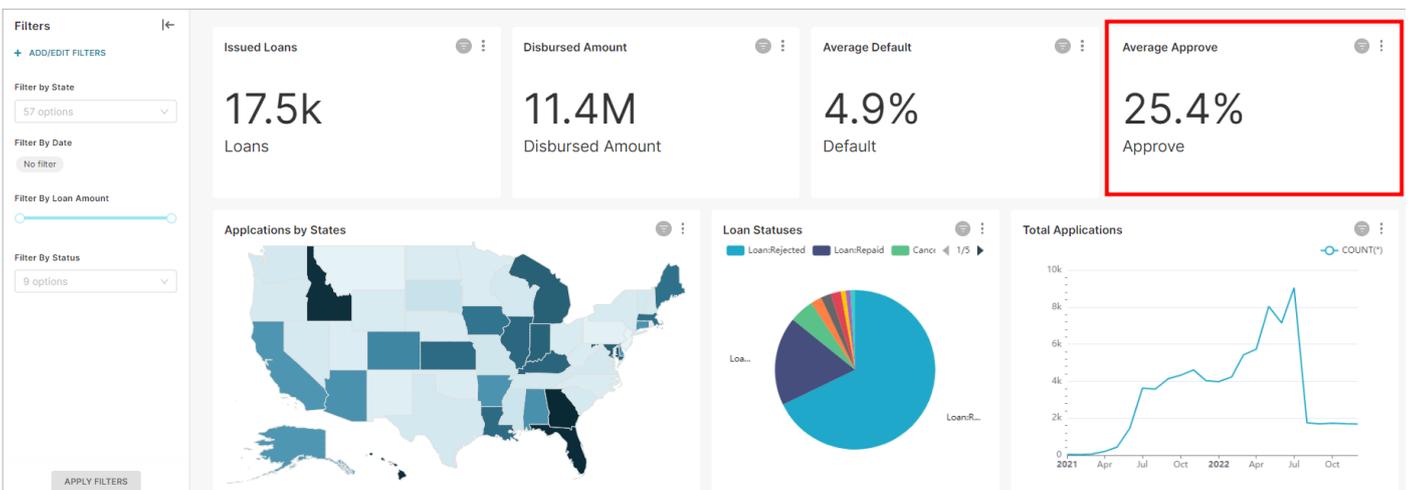
3. Average Amount:

- The number of overdue loans divided by (the number of overdue loans + closed loans).



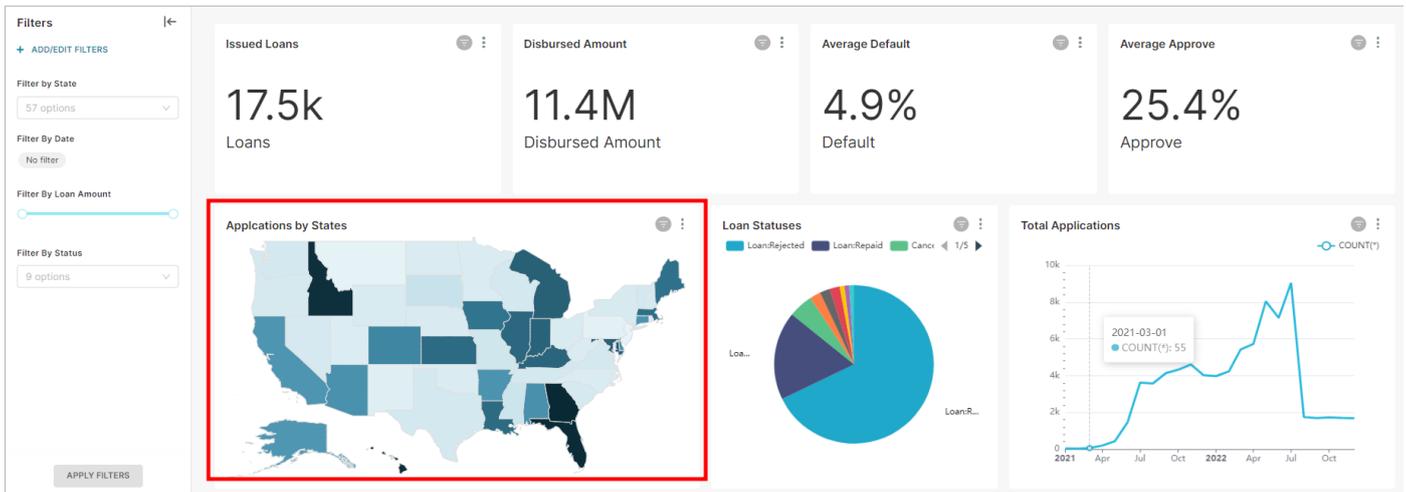
4. Average Approve:

- Average percentage of approved loans.



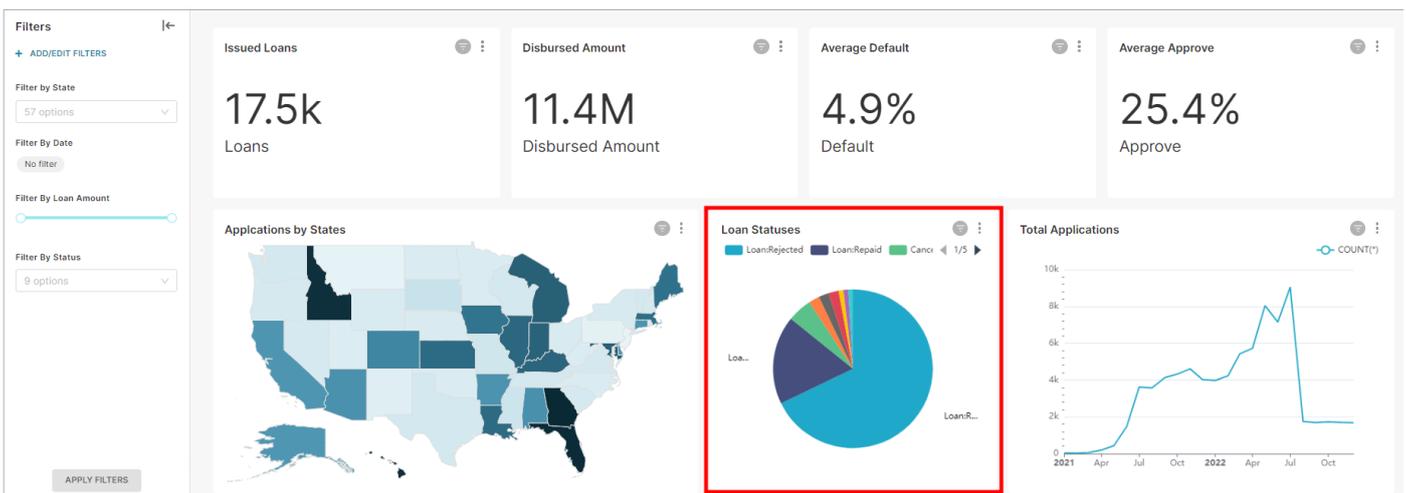
5. Application by States:

- Data showing the distribution of applications across different states.



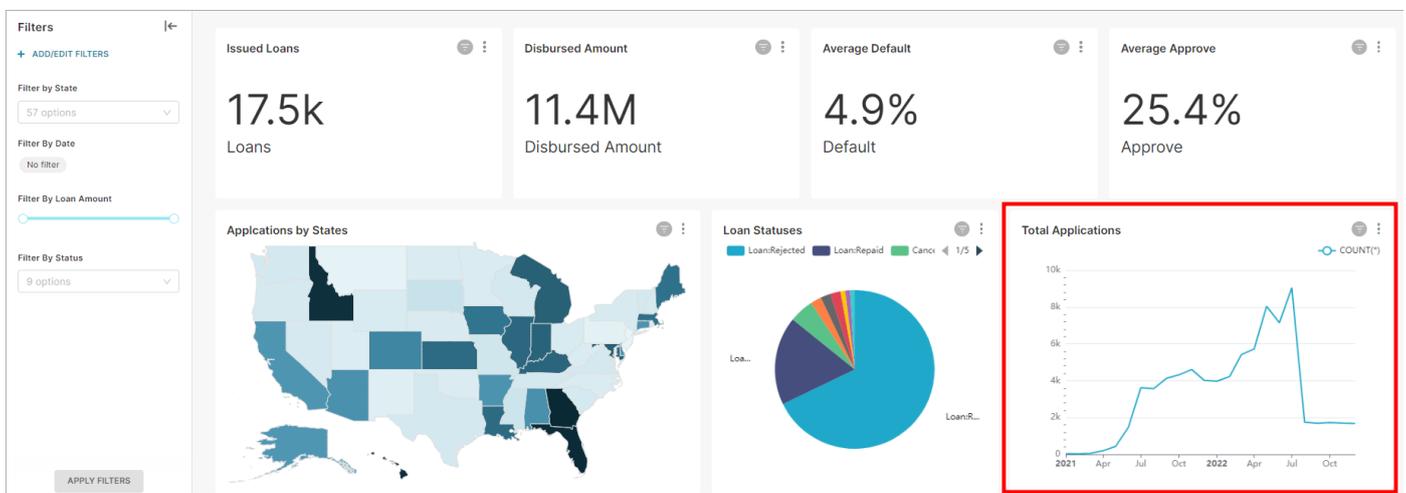
6. Loan Statuses:

- Visual representation of the statuses of the applications.



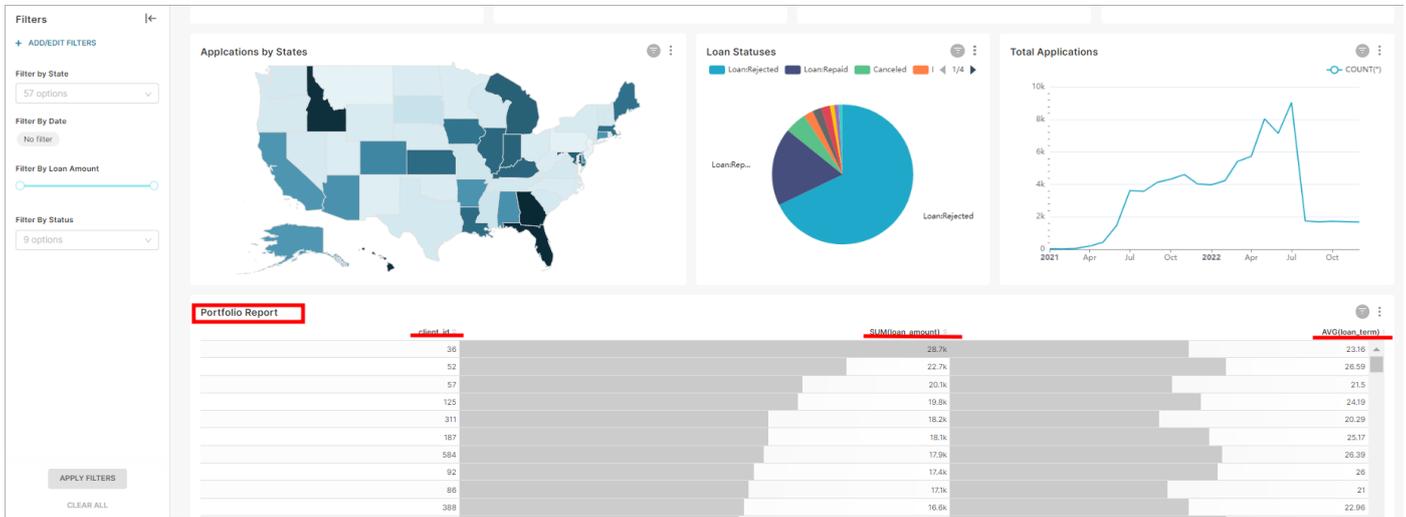
7. Total Applications:

- Total issued amount displayed month-wise.



Below these analytics, there is a **Portfolio Report** table where you can see information on:

- **Client id**
- **Loan amount** (total sum)
- **Average loan term**



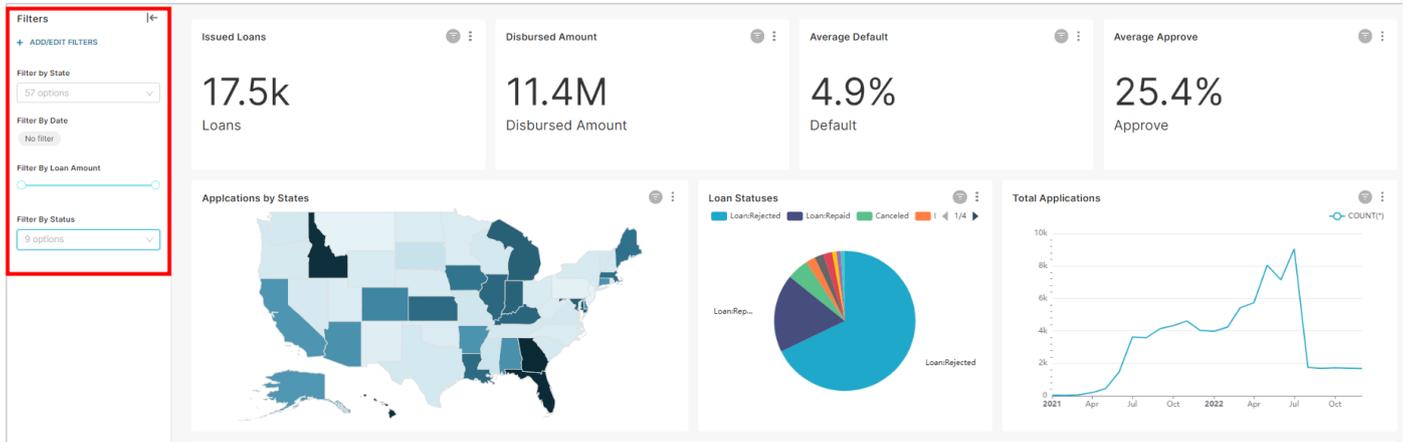
Additionally, there is a **Loans Table** providing details such as:

- **Client id**
- **start date**
- **end date**
- **state**
- **loan amount**
- **loan status**
- **client type**

The Loans Table provides detailed information for each loan entry, including client ID, start and end dates, state, loan amount, status name, and client type.

client_id	date_start	date_end	state	loan amount	status name	client_type
1	2021-01-06	2021-06-13	US-ID	870	Loan-Rejected	NEW
2	2021-01-06	2021-07-16	US-CT	134	Verification	NEW
3	2021-01-06	2021-07-31	US-DC	705	Loan-Rejected	NEW
4	2021-01-06	2021-06-10	US-CO	793	Loan-Rejected	NEW
5	2021-01-06	2021-06-06	US-DC	916	Canceled	NEW
6	2021-01-06	2021-06-06	US-AR	137	Loan-Rejected	NEW
7	2021-01-06	2021-06-23	US-AZ	400	Loan-Rejected	NEW
8	2021-01-06	2021-06-12	US-GU	209	Canceled	NEW

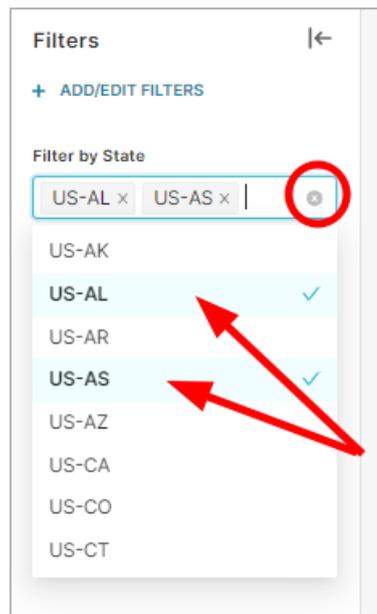
To operate the analytics, use the filters on the left side.



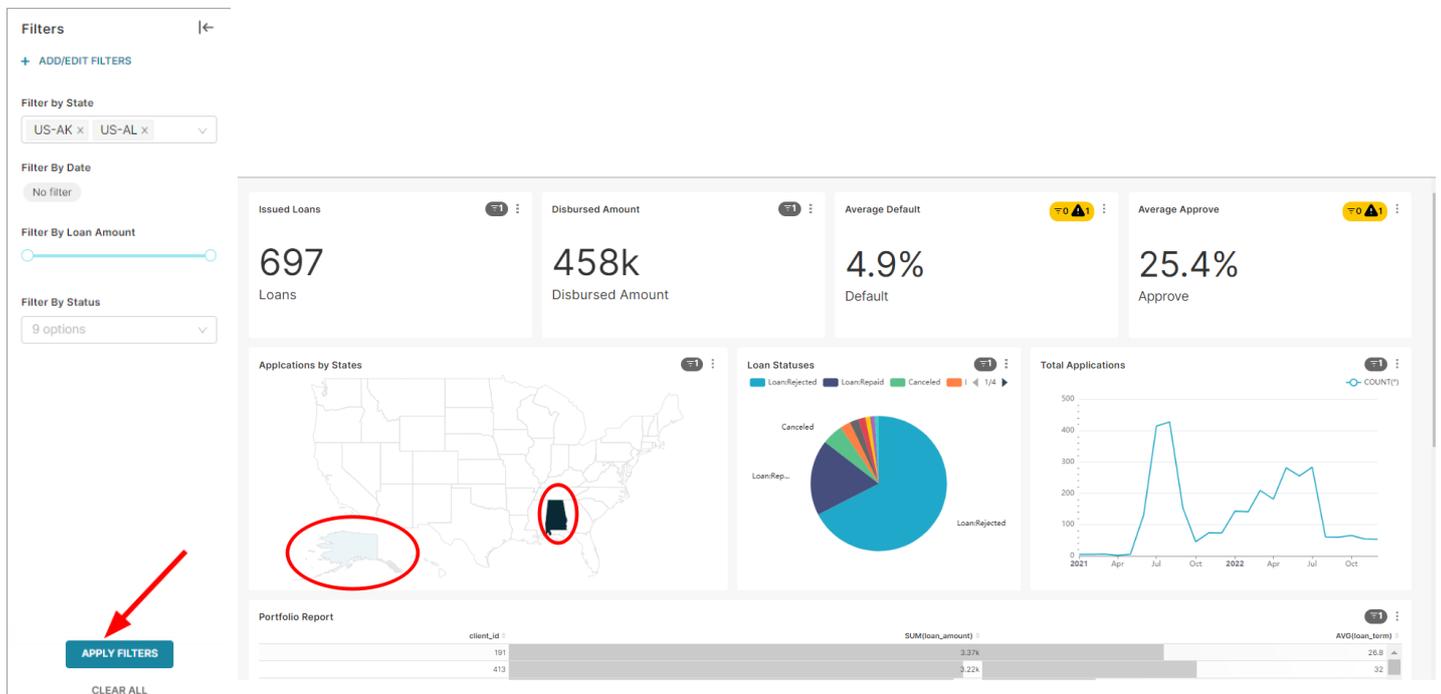
Filter Options:

1. By Location/State:

- Choose the states for which you want to view the data from the dropdown list.



- Click on the “Apply filters” button.



2. By Date:

- Select the type of filtering, by clicking the “no filter” button:
 - **Previous:** Previous week/month/year.

The first screenshot shows the 'Edit time range' dialog with 'Previous' selected in the 'RANGE TYPE' dropdown. A search icon is circled in red, and a red arrow points to the 'Previous' option in the dropdown menu. The 'Actual time range' is '2024-05-20 ≤ col < 2024-05-27'. The second screenshot shows the 'Configure Time Range: Previous...' section with 'previous calendar week' selected. A red arrow points to this option. The 'Actual time range' remains the same.

This screenshot shows the 'Edit time range' dialog with 'previous calendar week' selected in the 'Configure Time Range: Previous...' section. The 'Actual time range' '2024-05-20 ≤ col < 2024-05-27' is highlighted with a red box. A red arrow points to the 'APPLY' button.

- **Last:** Last day/week/month/quarter/year.

The third screenshot shows the 'Edit time range' dialog with 'Last' selected in the 'RANGE TYPE' dropdown. A search icon is circled in red, and a red arrow points to the 'Last' option in the dropdown menu. The 'Actual time range' is '2024-05-21 ≤ col < 2024-05-28'. The fourth screenshot shows the 'Configure Time Range: Last...' section with 'last week' selected. A red arrow points to this option. The 'Actual time range' remains the same.

Edit time range

RANGE TYPE
Last

Configure Time Range: Last...

last day
 last week
 last month
 last quarter
 last year

Actual time range
2024-05-21 ≤ col < 2024-05-28

CANCEL APPLY

- **Custom:** Specify the start and end date for the period.

Edit time range

RANGE TYPE
Custom

Configure custom time range

START (INCLUSIVE) END (EXCLUSIVE)

Specific Date/Time Specific Date/Time

2024-05-27 00:00:00 2024-05-28 00:00:00

Actual time range
2024-05-20 ≤ col < 2024-05-27

CANCEL APPLY

Edit time range

RANGE TYPE
Custom

Configure custom time range

START (INCLUSIVE) END (EXCLUSIVE)

Specific Date/Time Specific Date/Time

2024-05-28 00:00:00 2024-05-28 00:00:00

Actual time range
2024-05-28 00:00:00 ≤ col < 2024-05-28 00:00:00

CANCEL APPLY

Edit time range

RANGE TYPE
Custom

Configure custom time range

START (INCLUSIVE) END (EXCLUSIVE)

Specific Date/Time Specific Date/Time

2024-05-26 10:29:55 2024-05-28 00:00:00

May 2024 10:29:55

26 27 28 29 30 31 1

Now

APPLY

OK

Edit time range

RANGE TYPE
Custom

Configure custom time range

START (INCLUSIVE) END (EXCLUSIVE)

Specific Date/Time Specific Date/Time

2024-05-26 10:29:55 2024-05-28 00:00:00

Actual time range
2024-05-26T10:29:55 ≤ col < 2024-05-28 00:00:00

CANCEL APPLY

Edit time range

RANGE TYPE
Custom

Configure custom time range

START (INCLUSIVE) END (EXCLUSIVE)

Specific Date/Time Specific Date/Time

2024-05-26 10:29:55 2024-05-28 00:00:00

May 2024 00:00:00

26 27 28 29 30 31 1

Now

APPLY

OK

Edit time range

RANGE TYPE
Custom

Configure custom time range

START (INCLUSIVE) END (EXCLUSIVE)

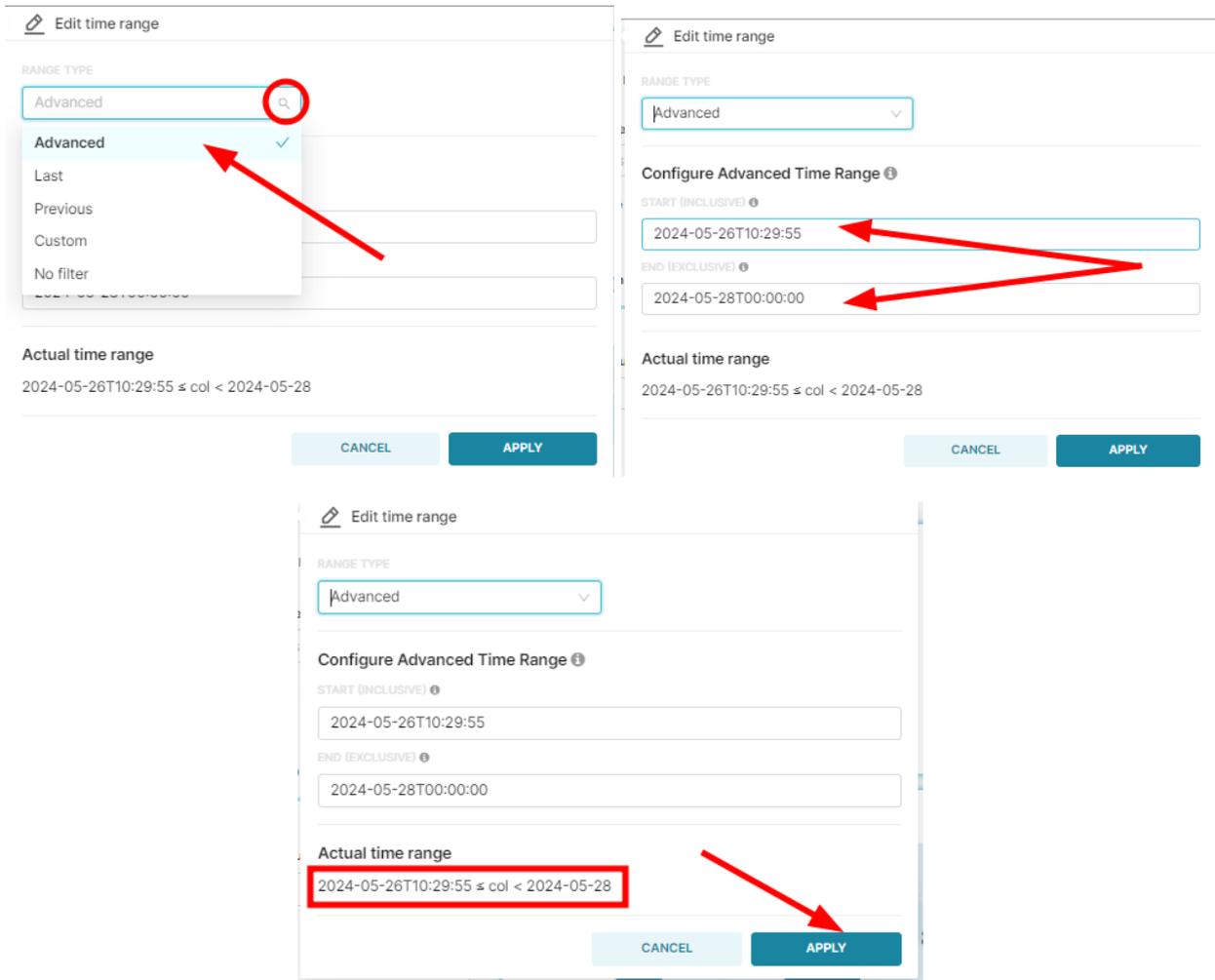
Specific Date/Time Specific Date/Time

2024-05-26 10:29:55 2024-05-28 00:00:00

Actual time range
2024-05-26T10:29:55 ≤ col < 2024-05-28 00:00:00

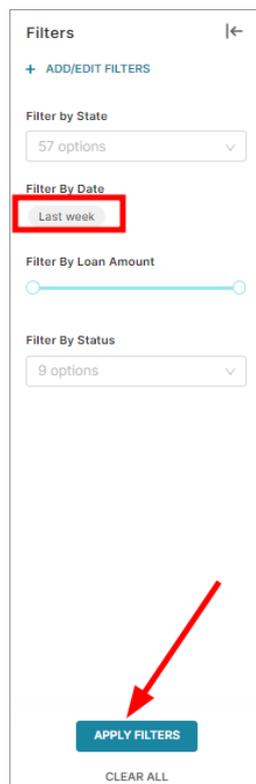
CANCEL APPLY

- **Advanced:** Customize your own period for analytics.



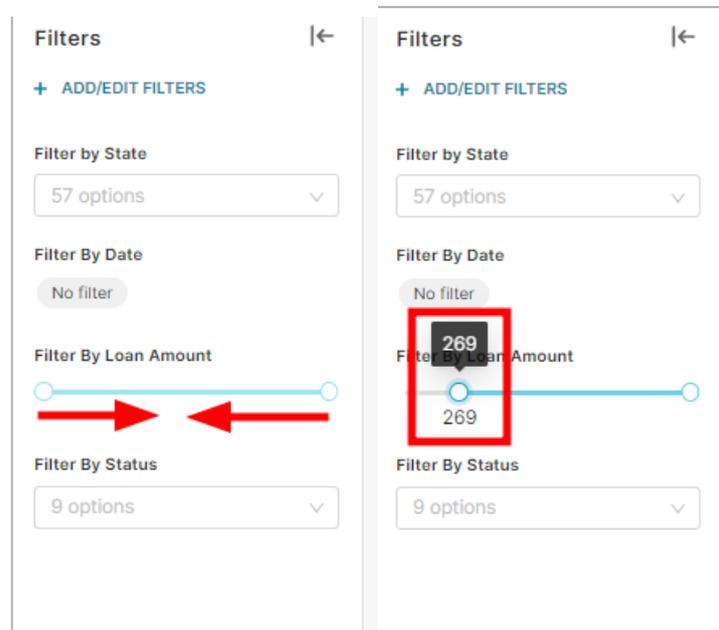
- **No Filter:** No period filtering applied.

After you choose the date filter, click on the “Apply filters” button.



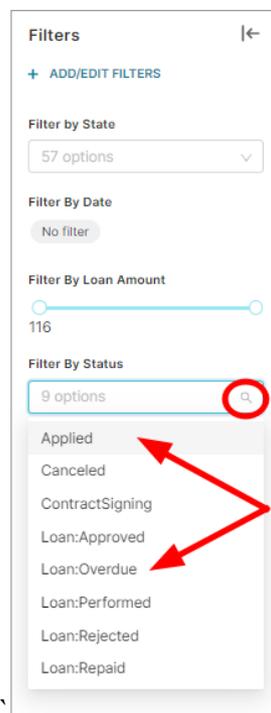
3. By Loan Amount:

- Filter based on loan amounts.

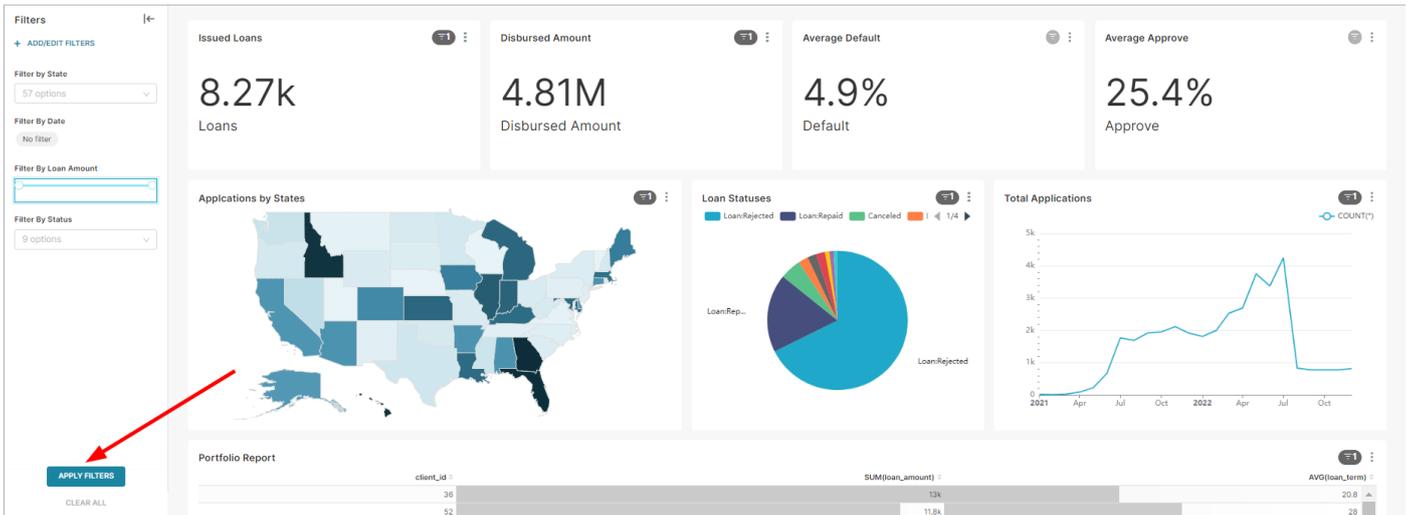


4. By Status:

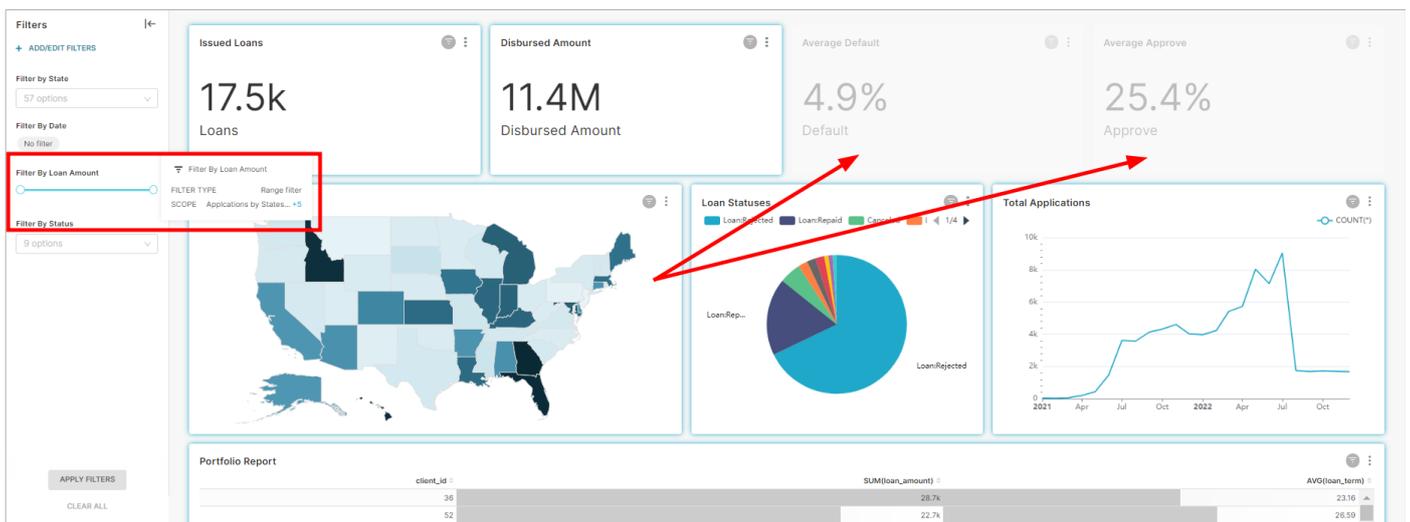
- Filter by the status of the loans.



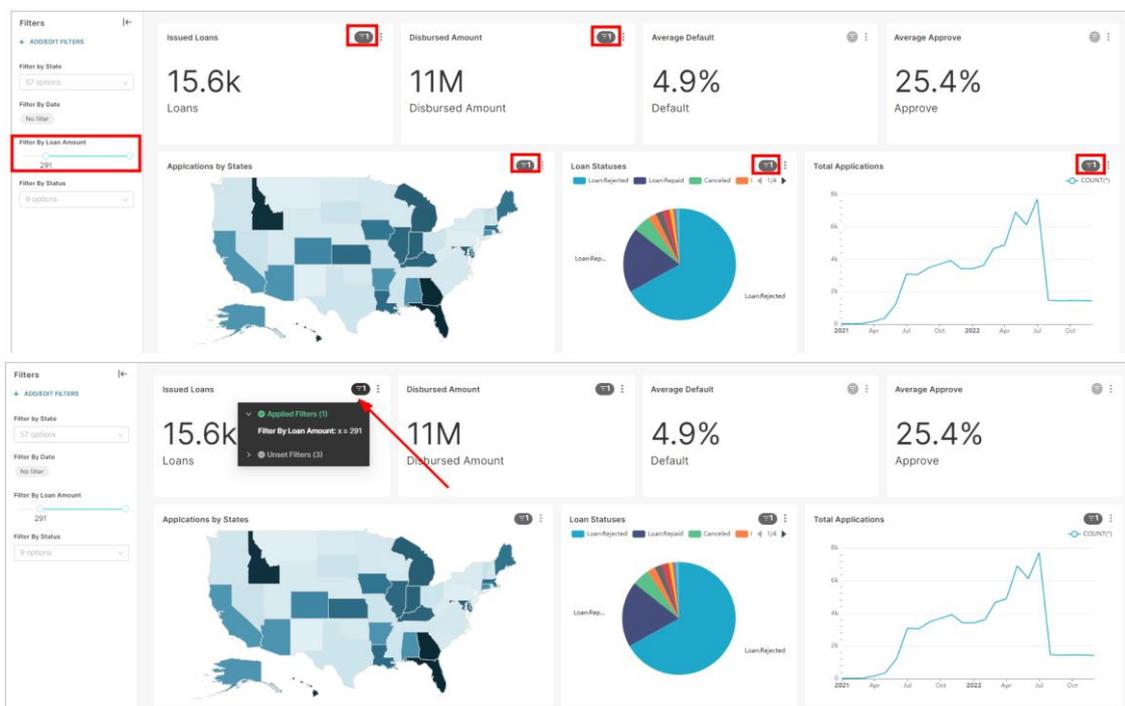
When all the conditions for filtering have been selected, click on the "Apply Filters" button. To clear the filters, use the "Clear All" button.



Please note that, for example, for Loan Amount, the values of Average Default and Average Approve do not recalculate because the data does not depend on the Loan Amount value.



When filters are applied, a symbol appears next to the tables indicating the applied filters.



To sort the data, use the arrows at the bottom of the column.

Dashboard

Filters

+ ADD/EDIT FILTERS

Filter By State
57 options

Filter By Date
No filter

Filter By Loan Amount
291

Filter By Status
9 options

APPLY FILTERS

CLEAR ALL

Portfolio Report

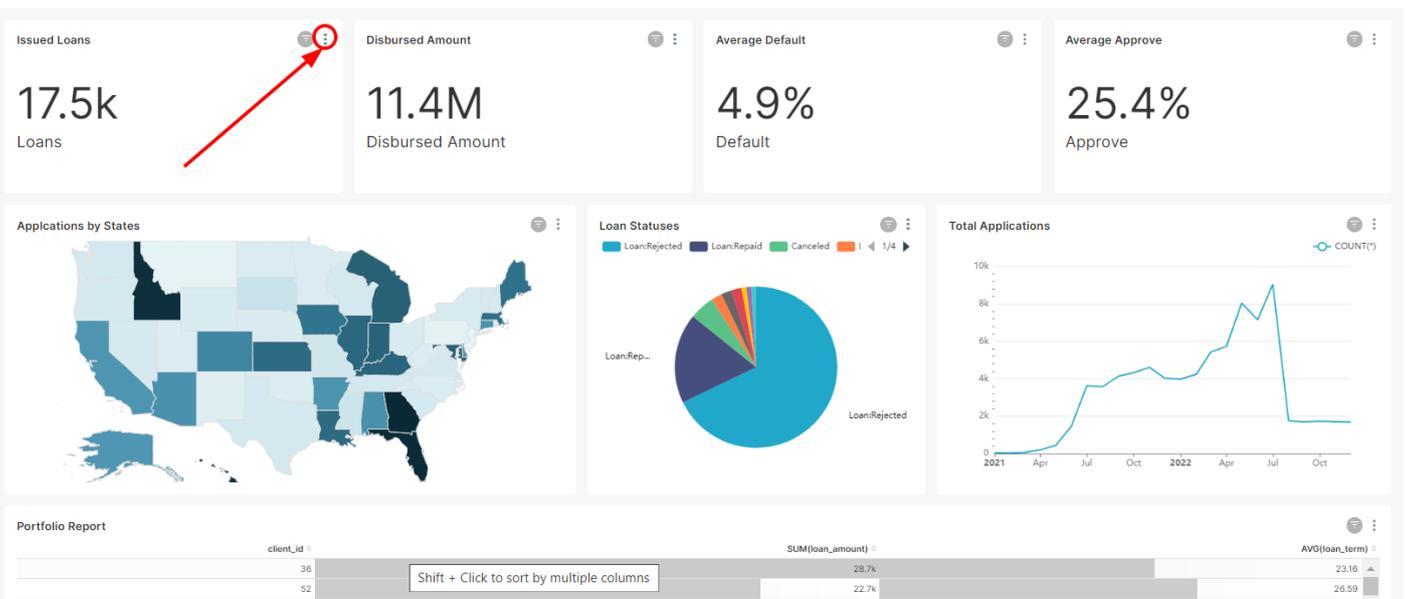
client_id	SUM(loan_amount)	AVG(loan_term)
36	28.7k	23.16
52	22.7k	26.59
57	19.9k	21.3
125	19.8k	24.19
187	18.1k	25.17
311	18k	20.35
584	17.9k	26.39
92	17.4k	26
86	17k	21
802	16.4k	22.19
71	16.2k	28

Table Loans

Show 200 entries

client_id	date_start	date_end	status	loan_amount	status_name	client_type
1	2021-01-06	2021-06-13	US-ID	870	Loan-Rejected	NEW
3	2021-01-06	2021-07-31	US-DC	705	Loan-Rejected	NEW
4	2021-01-06	2021-06-10	US-CO	793	Loan-Rejected	NEW
5	2021-01-06	2021-06-08	US-DC	916	Cancelled	NEW
7	2021-01-06	2021-06-23	US-AZ	400	Loan-Rejected	NEW
10	2021-01-06	2021-06-16	US-GU	477	Loan-Rejected	NEW
12	2021-01-06	2021-07-31	US-CT	448	Loan-Rejected	NEW
13	2021-01-06	2021-06-16	US-AL	366	Cancelled	NEW

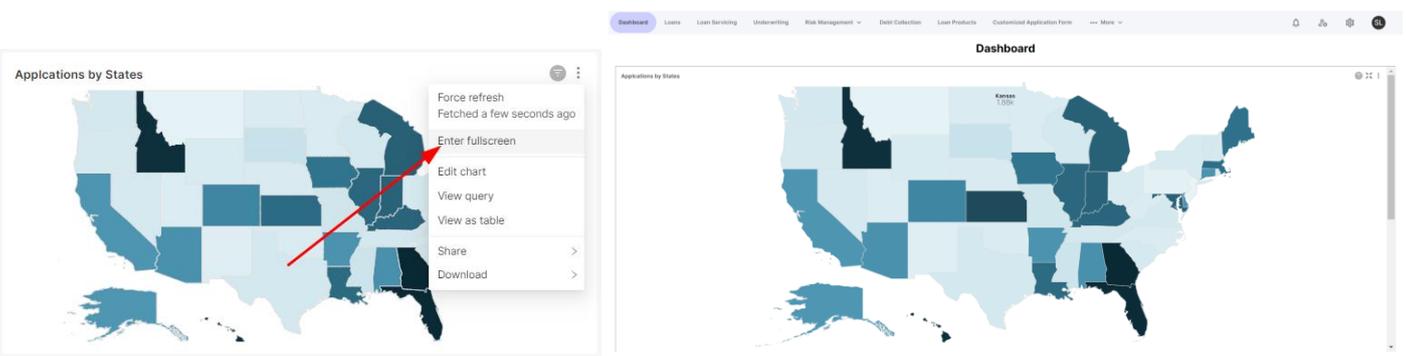
For each table, there is a list of functions:



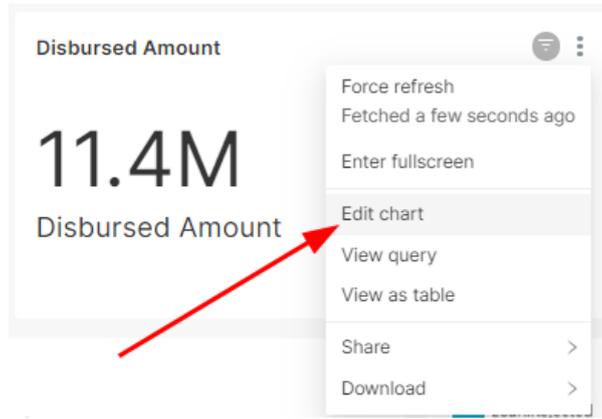
- **Force Refresh:** Fetch data again, shown as "Fetched a few seconds ago" to refresh data.



- **Enter Fullscreen:** View the table in Fullscreen mode.



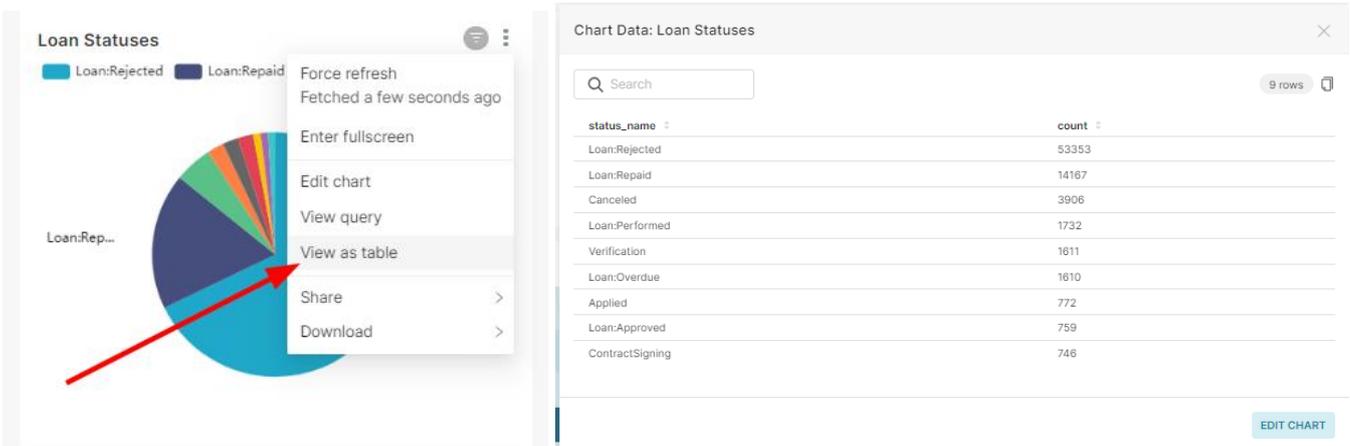
- **Edit Chart:** Modify the chart settings.



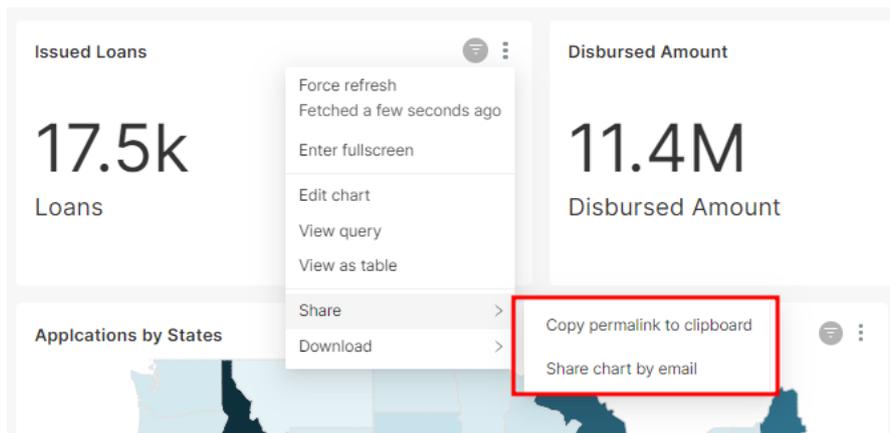
- **View Query:** Check the SQL request.



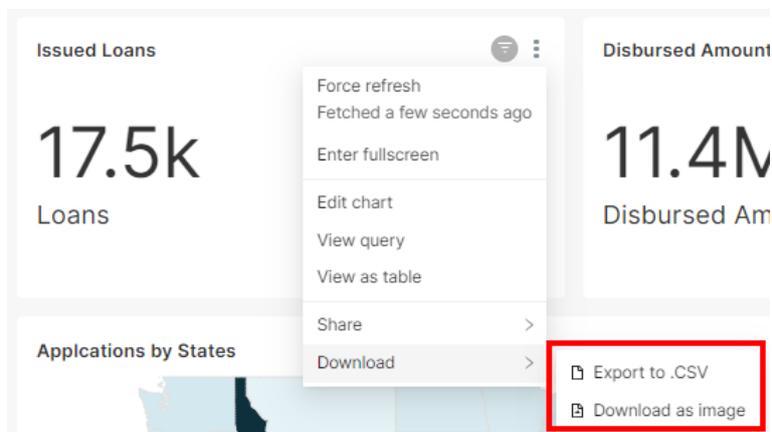
- **View as a Table:** View tabular data instead of an image.



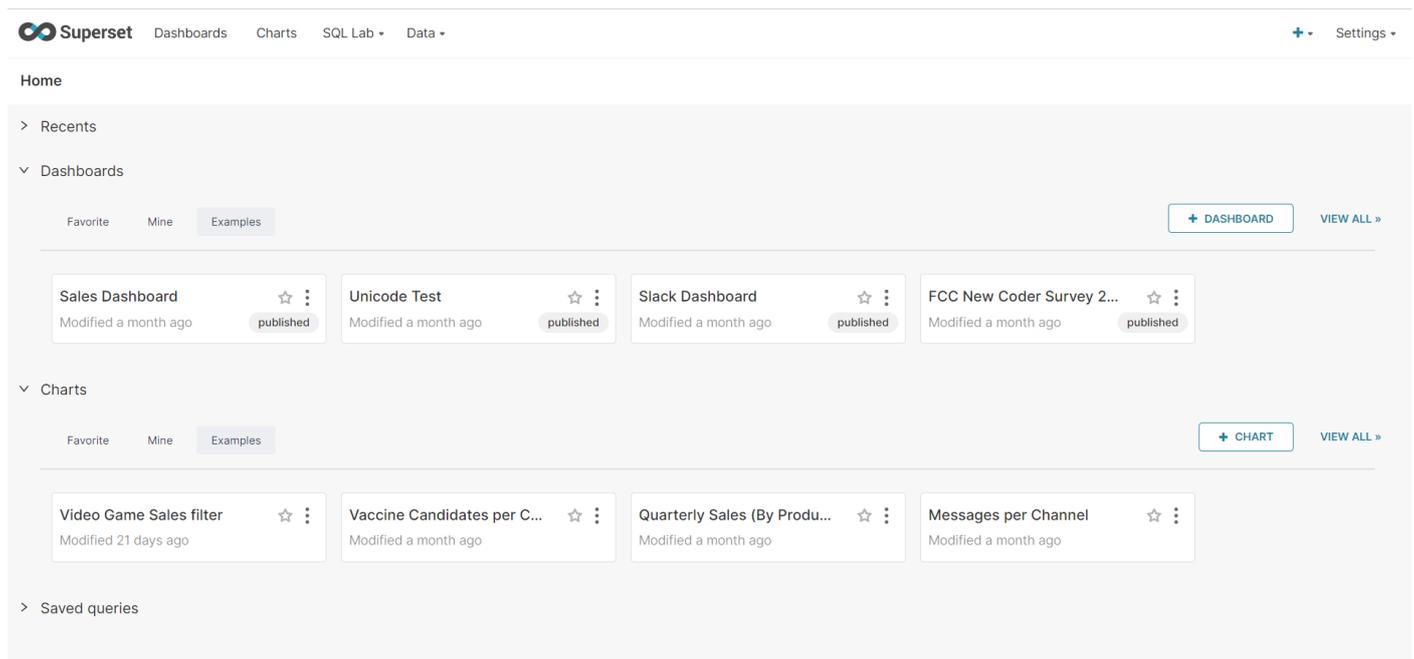
- **Share:** Copy the link or share via email.



- **Download:** Download the data as a CSV file or image.



If the dashboard analytics are insufficient and you need additional customization, you can use Superset <http://superset.vse-v-credit.com.ua:8088/> (Login: saas, Password: M8v37Hy67). Here, you can customize filtering, set up your own models, and tailor the analytics to fit your business processes.



Client

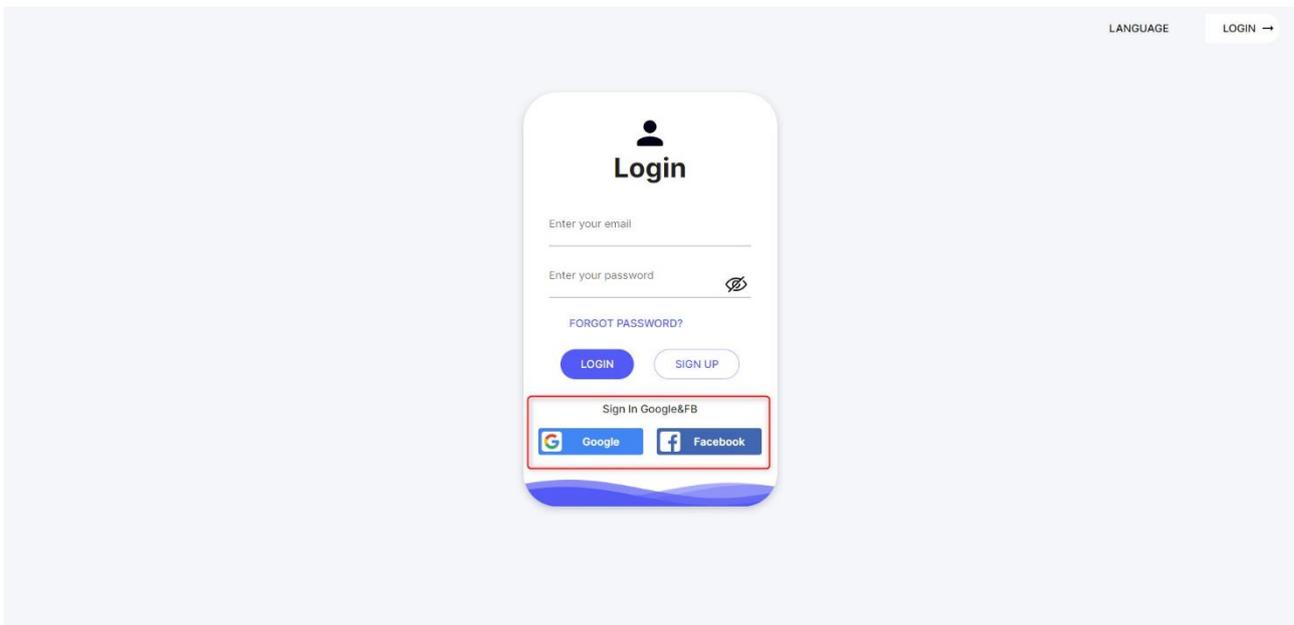
To authorize in the sandbox (lender's office), go to the main page <https://sandbox.compassway.org/login>

Log in through accounts:

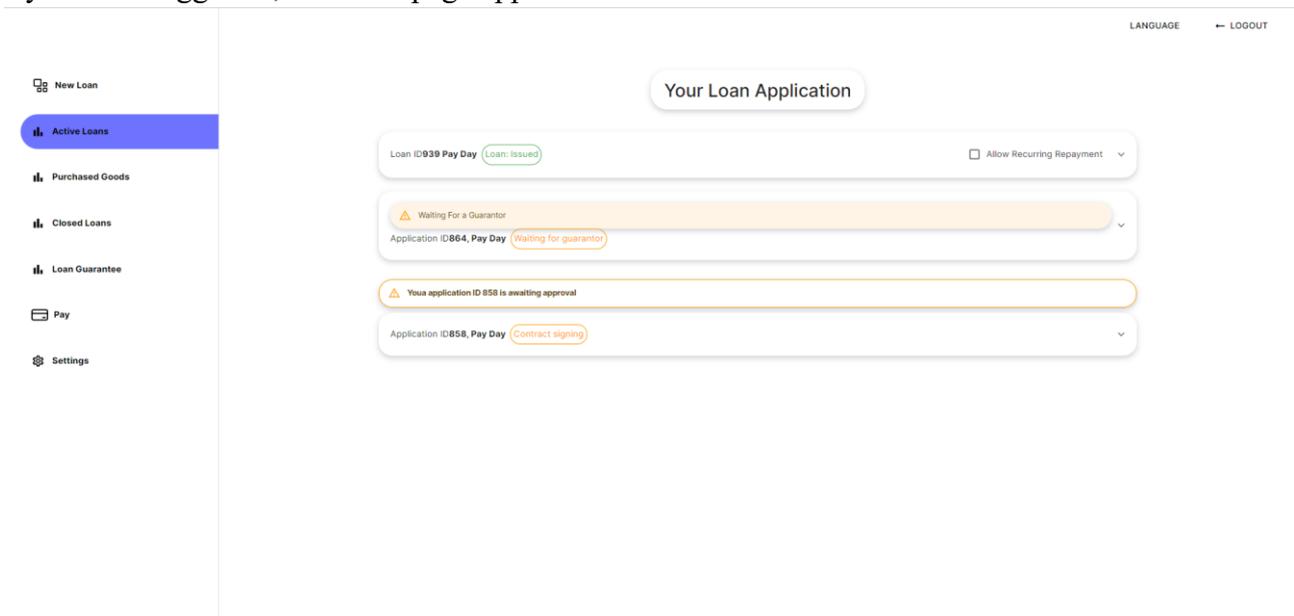
Login: client_demo_1@test.com

Password: demo_1_pass

The client can also create a new personal account or log into an existing account by providing an email and password or can use login through Google & FB account



After you have logged in, the main page appears



Tabs on page:

- **New Loan** (<https://sandbox.compassway.org/client/application>) - proceeds to the loan application page.
- **Active Loans** (<https://sandbox.compassway.org/client/active-loans>) - contains the list of all active loans.
- **Closed Loans** (<https://sandbox.compassway.org/client/closed-loans>) - contains the list of all closed loans.
- **Loan Guarantee** (<https://sandbox.compassway.org/client/loan-guarantee>) - the list of loan applications where the Client mentioned as a Guarantor
- **Pay** (<https://sandbox.compassway.org/client/payment>) - proceeds to list of credits to payments where the Client can choose credit and amount to pay.
- **Settings** (<https://sandbox.compassway.org/client/settings>) – on this page, the Client can change the password.

New loan application flow

Let's see how the application process works by clicking the "New loan" button.

Lending ('Select loan terms' tab)

By clicking on 'New Loan' tab, the system proceeds the Client to the site <https://landing.vse-v-credit.com.ua/home>

LANGUANGE ← LOGOUT

New Loan

Active Loans

Purchased Goods

Closed Loans

Loan Guarantee

Pay

Settings

Your Loan Application

Application ID1115, PDL Loan: Accepted

Original Loan Amount	Outstanding Balance	Loan Term
\$250.00	\$252.88	32 Days

Loan Details

Original Loan Amount	\$250.00	Loan Term	32 Days
Interest Rate (%)	15%	Issue Date	29.05.2024
Principal Debt	\$250.00	Maturity Date	26.06.2024
Interest Balance	\$2.88	End Date	30.06.2024
Overdue Principal Debt	\$0.00		
Overdue Interest	\$0.00		
Total Due			
Principal Balance			\$250.00
Interest			\$1.54

[DOWNLOAD LOAN AGREEMENT](#)

Welcome!

1 Select loan terms 2 Create an account 3 Fill application form

Credit product

Select product

Loan amount \$

Term

Repayment period:
Approximate payment: \$0

Enter promo code CONFIRM PROMO CODE

Principal \$ 0 00

+

Interest \$ 0 00

+

Commission \$ 0 00

Total \$ 0 00

APR 0 %

On this page, the Client should complete the following fields:

- Select Loan product

Welcome!

1 Select loan terms 2 Create an account 3 Fill application form

Credit product

Select product

Select product

PDL

Term

Repayment period:

Approximate payment:

Enter promo code CONFIRM PROMO CODE

Principal \$ 0.00

+

Interest \$ 0.00

+

Commission \$ 0.00

Total \$ 0.00

APR 0 %

- Select Region (appears when the Loan product is selected)

The screenshot shows a loan application interface. At the top, a progress bar indicates three steps: 1. Select loan terms, 2. Create an account, and 3. Fill application form. The main form area is divided into sections. The 'Credit product' section has a dropdown menu currently set to 'PDL'. The 'Region' section, marked with a red '1', has a dropdown menu with 'California' selected; a red arrow points to this selection, and a red circle highlights the dropdown arrow. Below this is a 'Loan amount' slider ranging from '\$ 50' to '\$ 1000'. The 'Term' section shows a dropdown set to 'Months' and a value of '1'. The 'Repayment period' section shows 'Approximate payment: \$0'. At the bottom, there are two input fields: 'Enter promo code' and 'CONFIRM PROMO CODE'. On the right side, a dark blue sidebar displays financial details: Principal \$ 0.00, Interest \$ 0.00, Commission \$ 0.00, Total \$ 0.00, and APR 0 %.

- Select Loan amount

Welcome!

1 Select loan terms

2 Create an account

3 Fill application form

Credit product

Region

PDL

California

Loan amount

\$

100

\$ 50

\$ 1000

Term

Months

1

1 month

Repayment period: 0

Approximate payment: \$0

Enter promo code

CONFIRM PROMO CODE

Principal
\$ 100.00

+

Interest
\$ 116

+

Commission
\$ 0.00

Total
\$ 101.16

APR
13.66 %

- Select Term

1 Select loan terms

2 Create an account

3 Fill application form

Credit product

Region

PDL

California

Loan amount

\$

100

\$ 50

\$ 1000

Term

Months

1

1 month

Repayment period: 0

Approximate payment: \$0

Enter promo code

CONFIRM PROMO CODE

Principal
\$ 100.00

+

Interest
\$ 116

+

Commission
\$ 0.00

Total
\$ 101.16

APR
13.66 %

- “Promo code” field (you can use Promo code if you have one)

1 Select loan terms | 2 Create an account | 3 Fill application form

Credit product: PDL | Region: California

Loan amount: \$ 50 (slider) | \$ 1000

Term: 1 month (Months dropdown)

Repayment period: 0 | Approximate payment: \$0

Enter promo code (highlighted) | CONFIRM PROMO CODE

Principal \$ 100.00
+
Interest \$ 116
+
Commission \$ 0.00

Total \$ 101.16
APR 13.66 %

The system instantly adjusts the loan's interest rate and payment period as well as the repayment amount. The Client can see these adjusts at the right part of the screen:

1 Select loan terms | 2 Create an account | 3 Fill application form

Credit product: PDL | Region: California

Loan amount: \$ 50 (slider) | \$ 1000

Term: 1 month (Months dropdown)

Repayment period: 0 | Approximate payment: \$0

Enter promo code | CONFIRM PROMO CODE

Principal \$ 100.00
+
Interest \$ 116
+
Commission \$ 0.00

Total \$ 101.16
APR 13.66 %

APPLY

- Click on “Apply”

The screenshot shows a loan application form with the following fields and values:

- Progress:** 1 Select loan terms (active), 2 Create an account, 3 Fill application form
- Credit product:** PDL
- Region:** California
- Loan amount:** \$ 100 (range from \$ 50 to \$ 1000)
- Term:** Months 1
- Repayment period:** 0
- Approximate payment:** \$0
- Summary (Right Panel):**
 - Principal: \$ 100.00
 - Interest: \$ 1.16
 - Commission: \$ 0.00
 - Total: \$ 101.16
 - APR: 13.66 %
- Buttons:** Enter promo code, CONFIRM PROMO CODE, and a blue **APPLY** button (highlighted with a red arrow).

Payment Schedule

When all information is specified, the Client clicks on the "Apply" button and proceeds to the page with the payment schedule in the Client workspace.

1 Repayment Schedule — 2 Application Form — 3 Bank Account Information — 4 Loan Agreement

Date	Principal Balance	Accrued Interest	Commission	Total Balance
26.06.2024	50.00	0.58	0.00	50.58
10.07.2024	50.00	0.58	0.00	50.58
Total Balance	100.00	1.16	0.00	101.16

NEXT

[CANCEL APPLICATION](#)

Here the Client can see the:

- **Date** - the date when the application was created
- **Principal Balance** - the principal amount of the loan

- **Accrual Interest** - loan interest rate
- **Commission** - creditor commission
- **Total Balance** - total amount of payment (principal + interest + commission)

By clicking on the "Next" button the Client proceeds to the Application form page

The screenshot shows a sidebar on the left with menu items: New Loan (highlighted), Active Loans, Purchased Goods, Closed Loans, Loan Guarantee, Pay, and Settings. At the top right, there are links for LANGUAGE and LOGOUT. A progress bar at the top indicates four steps: 1. Repayment Schedule, 2. Application Form, 3. Bank Account Information, and 4. Loan Agreement. Below the progress bar is a table with the following data:

Date	Principal Balance	Accrued Interest	Commission	Total Balance
26.06.2024	50.00	0.58	0.00	50.58
10.07.2024	50.00	0.58	0.00	50.58
Total Balance	100.00	1.16	0.00	101.16

Below the table, there is a blue "NEXT" button with a red arrow pointing to it, and a blue link "CANCEL APPLICATION" below it.

Application form

The application form is customized by Lender.

The client sees a preset Application form which Lender customized according to his needs and policies.

The screenshot shows the "Application Form" step of the process. The progress bar at the top indicates four steps: 1. Repayment Schedule, 2. Application Form (highlighted), 3. Bank Account Information, and 4. Loan Agreement. The form is divided into three sections: Personal info, Contact info, and Employment.

Personal info

First name: John
 Last name: Doe
 Date of Birth: 18.02.1981
 Marital status: Single
 Gender: Male
 Number of dependents: 2
 SSN: 1249718
 Citizenship: US
 Driver's License: VJ1298321

Contact info

Phone number: +380 (97) 123 87 12
 Email: johndoe@gmail.com
 Street Number and Name: Suite 660 71445 Simonis Trai
 Apartment and Unit Number: 512
 City ,State ,Zip code: 123981247

Employment

Employment type: Temporary
 Position: Specialist
 Employment duration (months): 12
 Number of employees: 1-10
 Income received from *: 12
 How often do you get paid *: 10
 Education: Boston University
 Seniority experience: 10

At this stage, Client must fill in all fields to proceed to the next step.

- Fill all the fields in order with valid data (if the client is new) if the client is a repeat - application forms are pre-filled and he needs to add the photos and confirm).

- Click on the “Finish” button. (1)
- If the user wants, he can click “Previous” button (2) to go back and check the payment schedule.
- If the user wants, he can cancel application (3). This option is available at any step.

The loan decision process can be either through underwriting based on scorecards or automated. A decision is taken after submitting the application form. In case of a positive decision, the customer gets transferred to the "Bank card information" page.

Tranches

If lender enabled tranches in the credit product, the client can configure them during the application submitting process:

To add a tranche, click button “ADD TRANCHE”

Here user can specify the amount of the tranche and its date. The amount of all tranches must equal the loan amount and the date of the last tranche must be lower than the date of the last payment.

Date	Amount	Actions
25.11.2023	100.00	 Delete button
Total	100.00	

The amount should be equal 500
Minimum Tranches 1
Maximum Tranches 3

Tranches configuration mentioned in the loan product

Bank card information

When the application form is completed, Client proceeds to "Bank card information" tab:

IBAN

Tax Number

By clicking the "Save" button below, you are providing your consent and certification to the following terms:

- You acknowledge and agree to receive communication via email, SMS messages, or phone calls from our Customer Service Representatives for the purpose of verifying the information you have provided. Representatives in order to verify your information.
- You certify that all the information supplied in this loan application is accurate and truthful to the best of your knowledge.
- By submitting your information, you confirm that you are at least 18 years of age and agree to abide by our Terms and Conditions and Privacy Policy.
- You understand that we conduct a credit check and assess your loan eligibility through credit bureaus and third-party services. Your information stored in our database is not shared with any third-party services or affiliates. We utilize this data solely during the loan application process and to potentially offer you specific promotions in the future. Be assured that our security measures are in place to maintain the strict confidentiality of your information. For a more comprehensive understanding, please refer to our complete Privacy Policy.

PREVIOUS CANCEL APPLICATION SAVE

For a credit test card, enter the following card number:

4111 1111 1111 1111 (any cardholder name)

- Fill in the "IBAN" field

IBAN

Tax Number

By clicking the "Save" button below, you are providing your consent and certification to the following terms:

- You acknowledge and agree to receive communication via email, SMS messages, or phone calls from our Customer Service Representatives for the purpose of verifying the information you have provided. Representatives in order to verify your information.
- You certify that all the information supplied in this loan application is accurate and truthful to the best of your knowledge.
- By submitting your information, you confirm that you are at least 18 years of age and agree to abide by our Terms and Conditions and Privacy Policy.
- You understand that we conduct a credit check and assess your loan eligibility through credit bureaus and third-party services. Your information stored in our database is not shared with any third-party services or affiliates. We utilize this data solely during the loan application process and to potentially offer you specific promotions in the future. Be assured that our security measures are in place to maintain the strict confidentiality of your information. For a more comprehensive understanding, please refer to our complete Privacy Policy.

PREVIOUS

SAVE

CANCEL APPLICATION

- Fill in the "Tax Number" field

IBAN

Tax Number

By clicking the "Save" button below, you are providing your consent and certification to the following terms:

- You acknowledge and agree to receive communication via email, SMS messages, or phone calls from our Customer Service Representatives for the purpose of verifying the information you have provided. Representatives in order to verify your information.
- You certify that all the information supplied in this loan application is accurate and truthful to the best of your knowledge.
- By submitting your information, you confirm that you are at least 18 years of age and agree to abide by our Terms and Conditions and Privacy Policy.
- You understand that we conduct a credit check and assess your loan eligibility through credit bureaus and third-party services. Your information stored in our database is not shared with any third-party services or affiliates. We utilize this data solely during the loan application process and to potentially offer you specific promotions in the future. Be assured that our security measures are in place to maintain the strict confidentiality of your information. For a more comprehensive understanding, please refer to our complete Privacy Policy.

PREVIOUS

SAVE

CANCEL APPLICATION

Click on “Save” (applications are submitted to the AI-based decision system)

✓ Repayment Schedule — ✓ Application Form — 3 Bank Account Information — 4 Loan Agreement

IBAN

Tax Number

By clicking the "Save" button below, you are providing your consent and certification to the following terms:

- You acknowledge and agree to receive communication via email, SMS messages, or phone calls from our Customer Service Representatives for the purpose of verifying the information you have provided.Representatives in order to verify your information.
- You certify that all the information supplied in this loan application is accurate and truthful to the best of your knowledge.
- By submitting your information, you confirm that you are at least 18 years of age and agree to abide by our Terms and Conditions and Privacy Policy.
- You understand that we conduct a credit check and assess your loan eligibility through credit bureaus and third-party services. Your information stored in our database is not shared with any third-party services or affiliates. We utilize this data solely during the loan application process and to potentially offer you specific promotions in the future. Be assured that our security measures are in place to maintain the strict confidentiality of your information. For a more comprehensive understanding, please refer to our complete Privacy Policy.

PREVIOUS

SAVE

CANCEL APPLICATION

Agreement

✓ Repayment Schedule — ✓ Application Form — ✓ Bank Account Information — 4 Loan Agreement

I Agree with the Terms of the Loan Agreement

Enter the Passcode to Confirm

GET PASSCODE

Passcode

SAVE

CANCEL APPLICATION

On this page, the Client has access to the loan agreement or he/she can download the agreement to his/her device and see the approved conditions of the loan.

The contract is automatically filled with client information, and the Client only must get a verification sms-code which is sent by payment service for phone number verification.

If the client agrees with all conditions, the loan agreement is signed using a one-time code via SMS by clicking on the “Get passcode” button.

I Agree with the Terms of the Loan Agreement

Enter the Passcode to Confirm

GET PASSCODE

Passcode

SAVE

[CANCEL APPLICATION](#)

The user needs to enter this code and click “Save”. The loan gets disbursed. From the creditor’s side, the contract is signed using E-signature.

I Agree with the Terms of the Loan Agreement

Enter the Passcode to Confirm

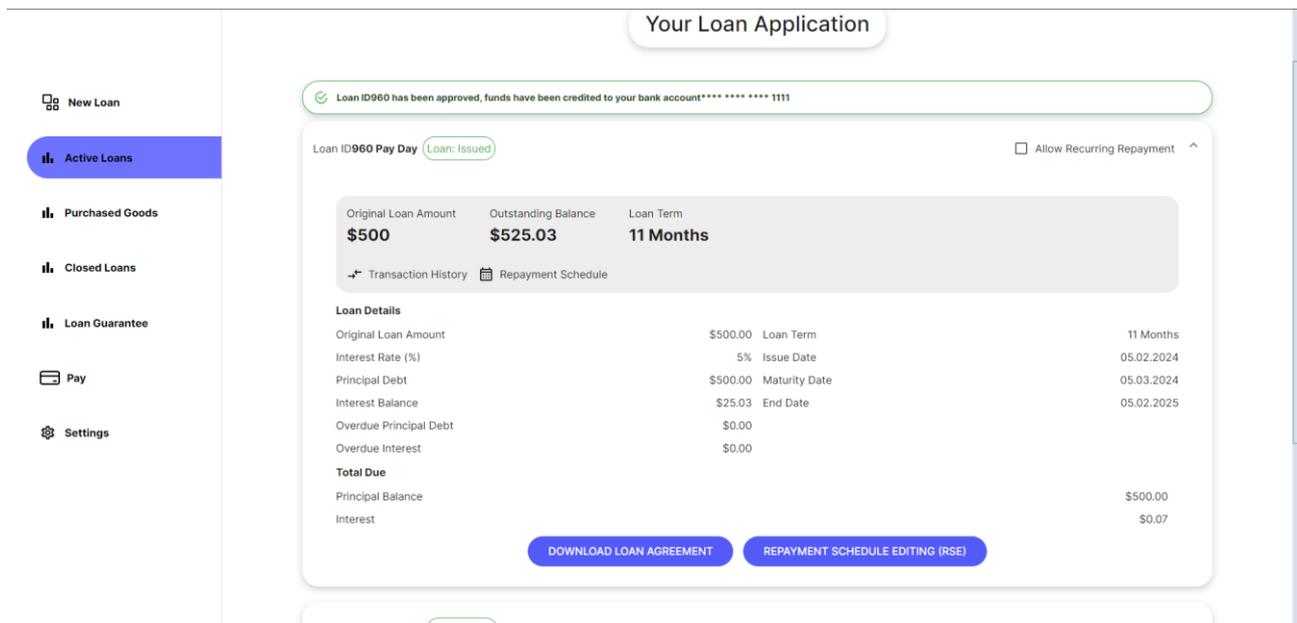
GET PASSCODE

Passcode

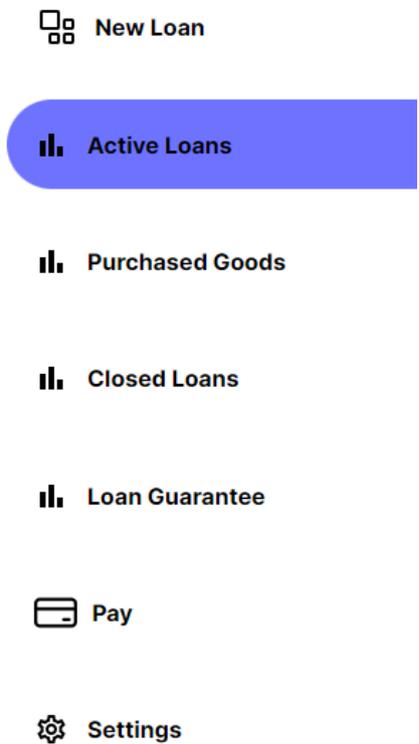
SAVE

[CANCEL APPLICATION](#)

When the Client enters the verification code, he can see the results of the loan application.



All approved loan applications can be found in "Active Loans" tab



Guarantor Application Form

There are loan products that require a guarantor for loan issuance. For such products, the application process includes a step for filling in the guarantor's information.

✓ Repayment Schedule — ✓ Application Form — ✓ Bank Account Information — 4 Guarantor Application Form — 5 Loan Agreement

Information about the Guarantor

Email

Last Name

First Name

Middle Name

Residence Address

Date of issue

Identification Number

Issued by

Passport ID

Document type

SAVE

1. Email

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

2. Phone number

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

3. Last name

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

4. First name

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

5. Middle name

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

6. Residence Address

Information about the Guarantor

Email

 +380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР 

Identification Number

Issued by

Passport ID

Document type 

SAVE

7. Date of issue

Information about the Guarantor

Email

 +380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР 

Червень 2024 р.  

Пн	Вт	Ср	Чт	Пт	Сб	Нд
27	28	29	30	31	1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
1	2	3	4	5	6	7

[Очистити](#) [Сьогодні](#)

SAVE

8. Identification number

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

9. Issued by

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

10. Passport ID

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

11. Document type

Information about the Guarantor

Email

+380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР

Identification Number

Issued by

Passport ID

Document type

SAVE

After filling in all the fields, click the "save" button.

Information about the Guarantor

Email

 +380

Last Name

First Name

Middle Name

Residence Address

Date of issue

ДД.ММ.РРРР 

Identification Number

Issued by

Passport ID

Document type 

SAVE 

Collateral

There are loan products that require collateral for loan issuance. For such products, the application process includes a step for filling in the collateral information.

✓ Repayment Schedule — ✓ Application Form — 3 Collateral — 4 Bank Account Information — 5 Loan Agreement

Collateral

Collateral ID	Created at	Updated at	Price	Description
---------------	------------	------------	-------	-------------

[CANCEL APPLICATION](#)

1. Collateral

✓ Repayment Schedule — ✓ Application Form — 3 Collateral — 4 Bank Account Information — 5 Loan Agreement

Collateral

Collateral ID	Created at	Updated at	Price	Description
---------------	------------	------------	-------	-------------

[CANCEL APPLICATION](#)

2. Price

✓ Repayment Schedule — ✓ Application Form — 3 Collateral — 4 Bank Account Information — 5 Loan Agreement

Collateral

Collateral

Price

Description

CREATE

Collateral ID	Created at	Updated at	Price	Description
---------------	------------	------------	-------	-------------

PREVIOUS NEXT

[CANCEL APPLICATION](#)

3. Description

✓ Repayment Schedule — ✓ Application Form — 3 Collateral — 4 Bank Account Information — 5 Loan Agreement

Collateral

Collateral

Price

Description

CREATE

Collateral ID	Created at	Updated at	Price	Description
---------------	------------	------------	-------	-------------

PREVIOUS NEXT

[CANCEL APPLICATION](#)

Click on the “Create” button.

✓ Repayment Schedule — ✓ Application Form — 3 Collateral — 4 Bank Account Information — 5 Loan Agreement

Collateral

Collateral

Price

Description

CREATE

Collateral ID	Created at	Updated at	Price	Description
---------------	------------	------------	-------	-------------

PREVIOUS **NEXT**

[CANCEL APPLICATION](#)

Check the collateral info and click on the “Next” button.

✓ Repayment Schedule — ✓ Application Form — 3 Collateral — 4 Bank Account Information — 5 Loan Agreement

Collateral

Collateral

Price

Description

CREATE

Collateral ID	Created at	Updated at	Price	Description
3	13.06.2024	13.06.2024	10000	Description collateral

PREVIOUS **NEXT**

[CANCEL APPLICATION](#)

Prepayment

There are loan products that require prepayment for loan issuance. For such products, the application process includes a step with prepayment confirmation.

1 Product Info · 2 Repayment Schedule · 3 Application Form · 4 Bank Account Information · 5 Guarantor Application Form · 6 Loan Agreement

Product Info

Product Info Money on card
Store Name LLC WELLFIN
Store Website <https://pie-credit.com/>
Product Price 2200\$

Prepayment Amount 110.00\$

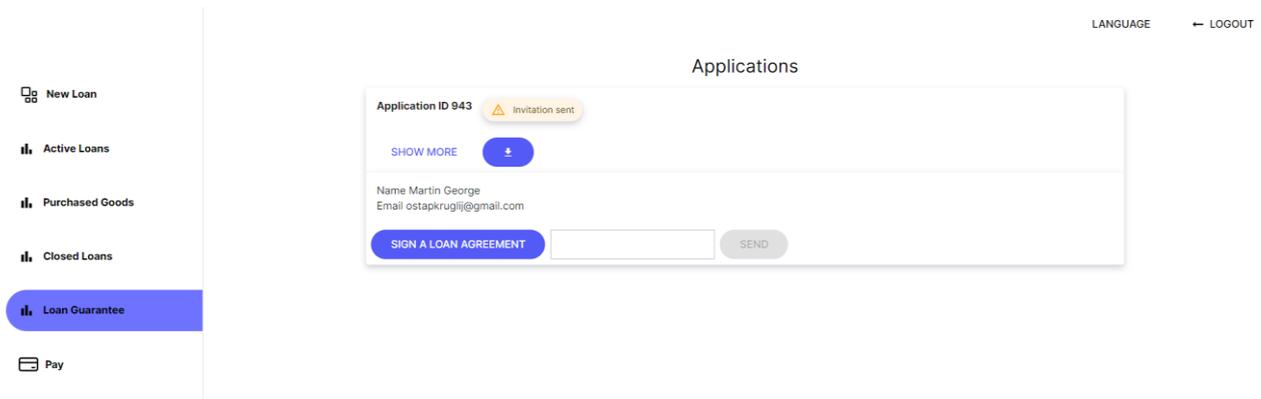
NEXT

[CANCEL APPLICATION](#)

Underwriting with guarantor

The administrator in the system has the ability to configure client permissions, allowing them to act as a guarantor. To view requests where they are listed as a guarantor, clients need to navigate to the "Loan Guarantee" tab.

On this page, the client can view the status of the application, download the application, and sign the application as a guarantor.



When the client clicks the "Sign a loan agreement" button, a message with a code will be sent to the guarantor's number, which must be entered in the field, and click "Check" - then the application will be signed and the client will receive money.

Purchased Goods

If the customer has used the BNPL (Buy Now Pay Later) service, their requests will be displayed in the "Purchased Goods" tab.

LANGUAGGE ← LOGOUT

Purchased Goods

Loan ID1098 BNPL (Loan: Issued) Allow Recurring Repayment ^

You bought 'Samsung Galaxy S6 Edge' for 2000\$.

Original Loan Amount	Outstanding Balance	Loan Term
\$2000.00	\$2000.00	30 Days

← Transaction History Repayment Schedule Delivery Status

Loan Details

Original Loan Amount	\$2000.00	Loan Term	30 Days
Interest Rate (%)	0%	Issue Date	14.05.2024
Principal Debt	\$2000.00	Maturity Date	0
Interest Balance	\$0.00	End Date	13.06.2024
Overdue Principal Debt	\$0.00		
Overdue Interest	\$0.00		
Total Due			
Principal Balance			\$2000.00
Interest			\$0.00

These applications are mainly the same as non-BNPL applications, but here the user can see a photo of the product they bought and check the delivery status history:

Loan ID1098 BNPL (Loan: Issued) Allow Recurring Repayment ^

You bought 'Samsung Galaxy S6 Edge' for 2000\$.

Original Loan Amount	Outstanding Balance	Loan Term
\$2000.00	\$2000.00	30 Days

← Transaction History Repayment Schedule Delivery Status

Loan Details

Original Loan Amount	\$2000.00	Loan Term	30 Days
Interest Rate (%)	0%	Issue Date	14.05.2024
Principal Debt	\$2000.00	Maturity Date	0
Interest Balance	\$0.00	End Date	13.06.2024
Overdue Principal Debt	\$0.00		
Overdue Interest	\$0.00		
Total Due			
Principal Balance			\$2000.00
Interest			\$0.00

Delivery Status

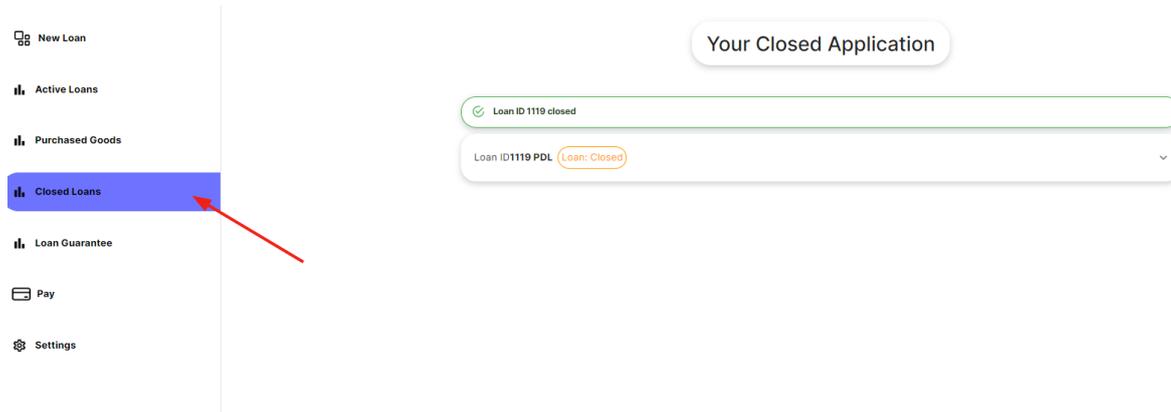


Update Date	Delivery Status	Description
2024.03.04	In Transit	
2024.01.16	Pending	

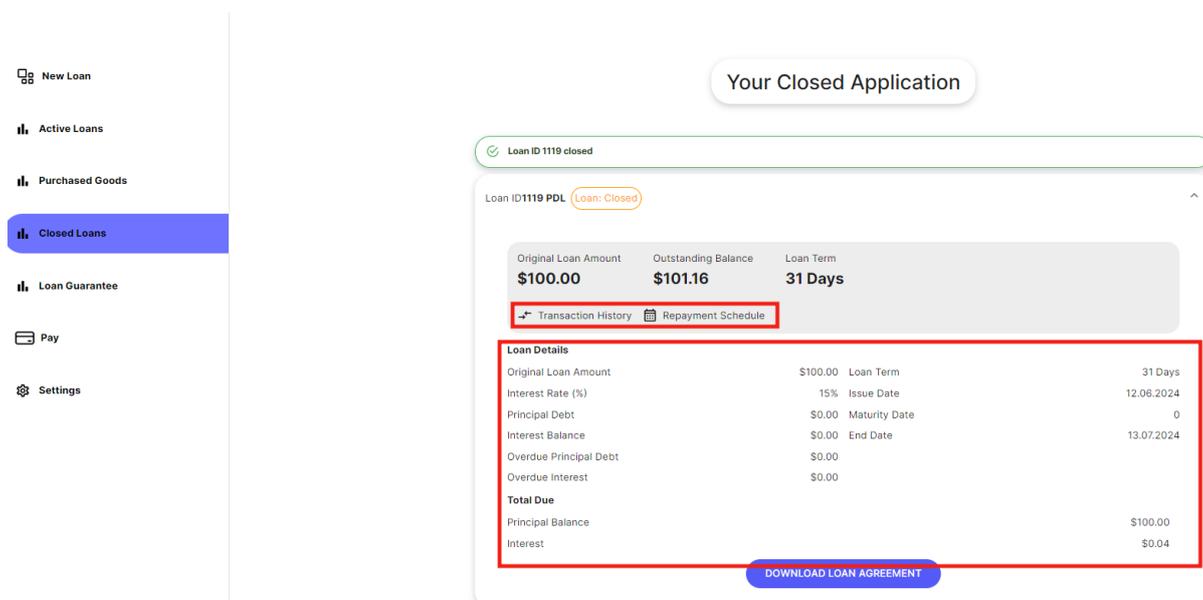
Delivery status is changed manually by merchant.

Closed Loans

To view the history of repaid loans, you can navigate to the Closed Loans tab.

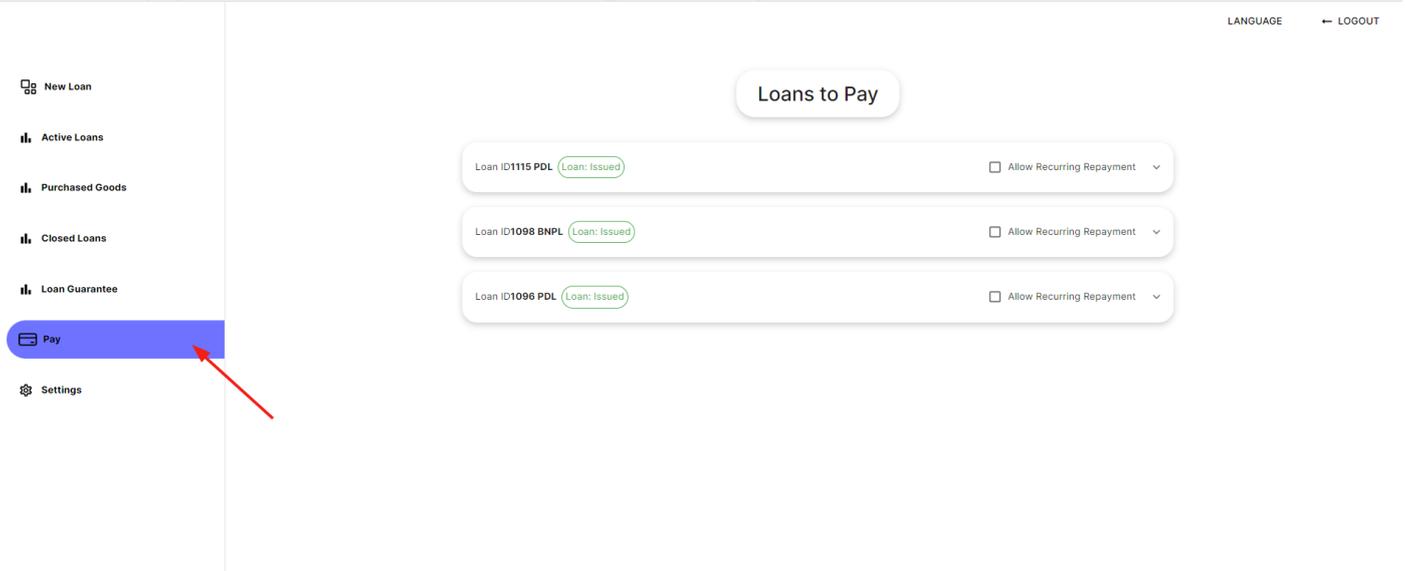


Here, you can access information about the loan, transaction history, and payment schedule.



Payment

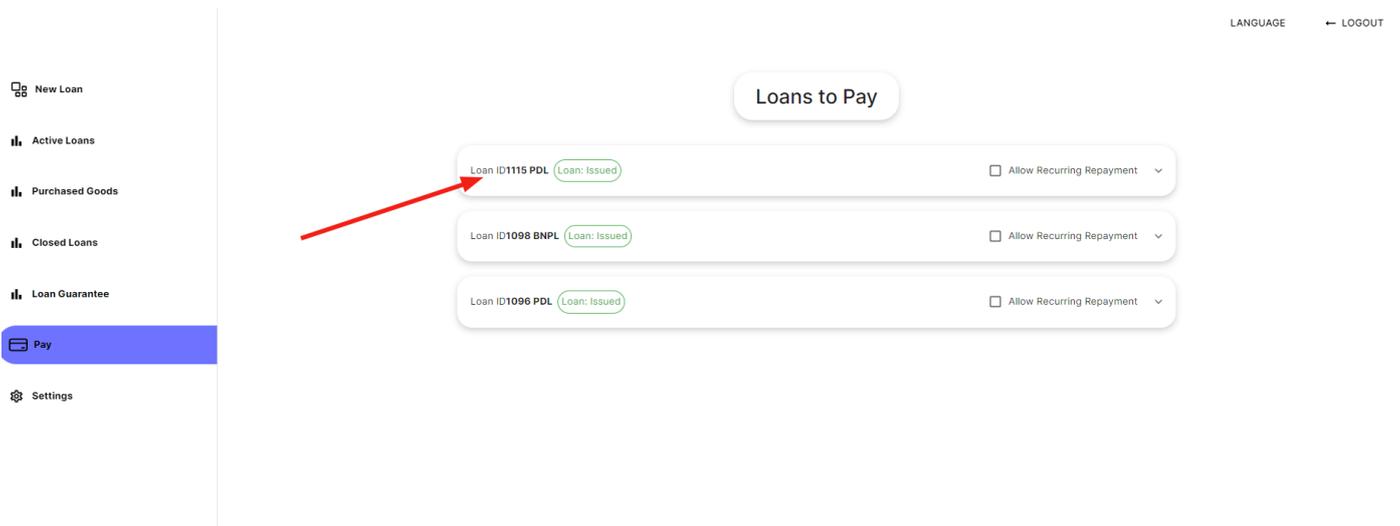
In order to pay for the loan the Client must Log in to the system.



After this, the Client can click on tab “Pay” button, then choose the application and click the “Pay off” button.

Client must proceed following steps:

1. Click on your loan



2. Click on “Pay off”

The screenshot shows a sidebar on the left with menu items: New Loan, Active Loans, Purchased Goods, Closed Loans, Loan Guarantee, Pay (highlighted), and Settings. The main content area is titled "Loans to Pay" and displays details for Loan ID1115 PDL (Loan: Issued). A checkbox for "Allow Recurring Repayment" is visible in the top right.

Original Loan Amount	Outstanding Balance	Loan Term
\$250.00	\$252.88	32 Days

Transaction History | Repayment Schedule

Loan Details

Original Loan Amount	\$250.00	Loan Term	32 Days
Interest Rate (%)	15%	Issue Date	29.05.2024
Principal Debt	\$0.00	Maturity Date	0
Interest Balance	\$0.00	End Date	30.06.2024
Overdue Principal Debt	\$0.00		
Overdue Interest	\$0.00		
Total Due			
Principal Balance			\$250.00
Interest			\$1.54

A red arrow points to the "PAY OFF" button at the bottom right of the loan details section.

3. Enter the payment amount and click on “Pay”. After this, the Client moves to the page where he chooses the payment amount and clicks “Pay“ button (the default proposed payment amount is the total outstanding debt)

The screenshot shows the same sidebar as above. The main content area is titled "Repayment Loan" and displays details for Loan ID 1115 with a Total Balance of 253.

Payment can be made with assistance:

- MasterCard
- VISA

Indicate the Repayment Amount:

A red arrow points to the "PAY" button at the bottom of the payment form.

After this user is redirected to the payment page where he provides all required information.

XXXX XXXX XXXX XXXX *i*

MM *i* YY *i* CVV2/CVC2 *i*

PAY

If the payment is successful, the Client proceeds to Client cabinet where the actual information about the loan appears.

The order of consideration of components in the total payment amount is as follows: overdue interest, current interest, commission, principal.

User can open “Transaction History“ and check that payment was successful.

LANGUAGES LOGOUT

New Loan

Active Loans

Purchased Goods

Closed Loans

Loan Guarantee

Pay

Settings

Your Loan Application

Loan ID939 Pay Day Loan: Issued Allow Recurring Repayment ^

Original Loan Amount	Outstanding Balance	Loan Term
\$400	\$419.94	11 Months

[Transaction History](#) [Repayment Schedule](#)

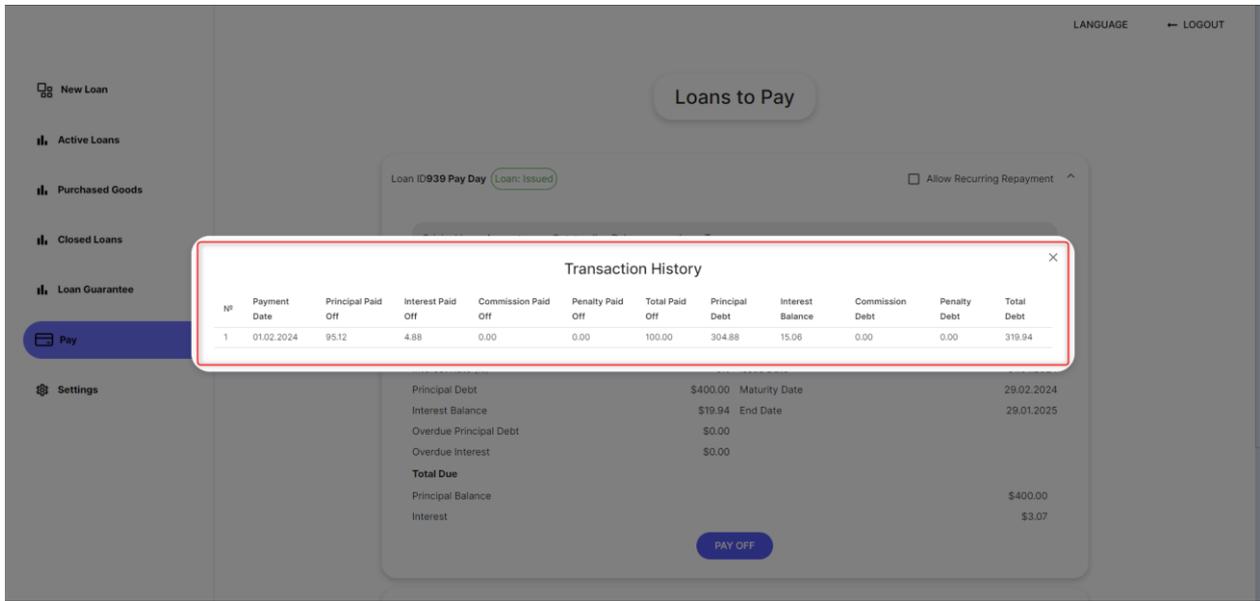
Loan Details

Original Loan Amount	\$400.00	Loan Term	11 Months
Interest Rate (%)	5%	Issue Date	31.01.2024
Principal Debt	\$400.00	Maturity Date	29.02.2024
Interest Balance	\$19.94	End Date	29.01.2025
Overdue Principal Debt	\$0.00		
Overdue Interest	\$0.00		

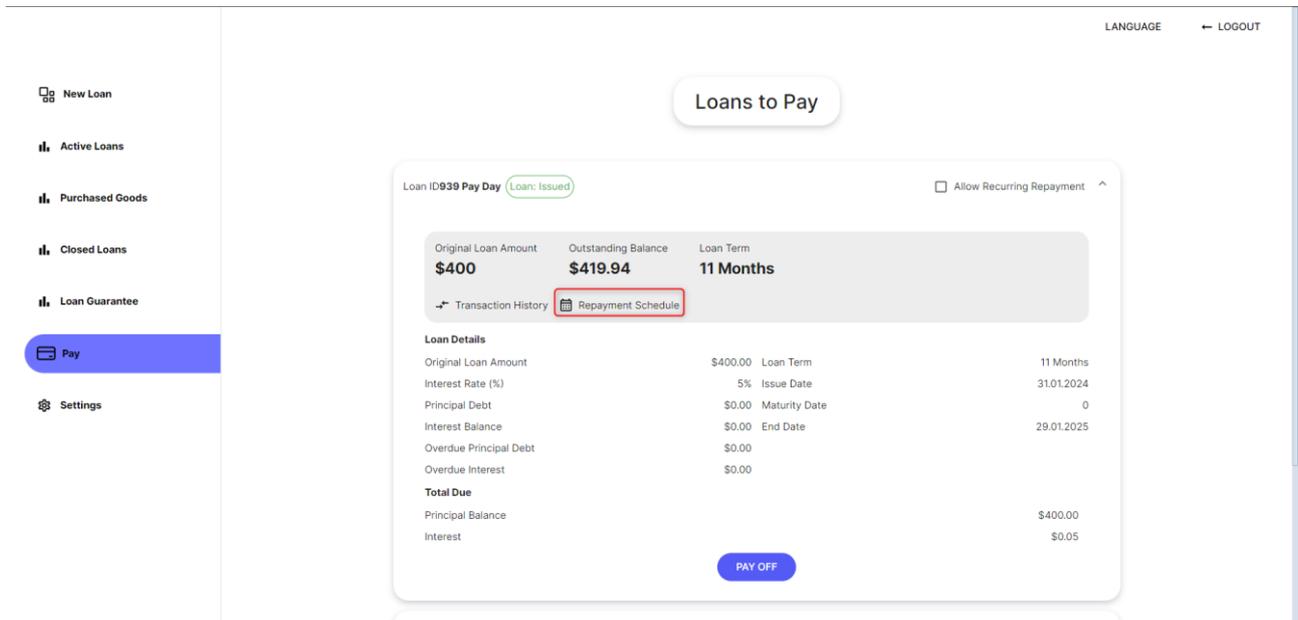
Total Due

Principal Balance	\$400.00
Interest	\$0.11

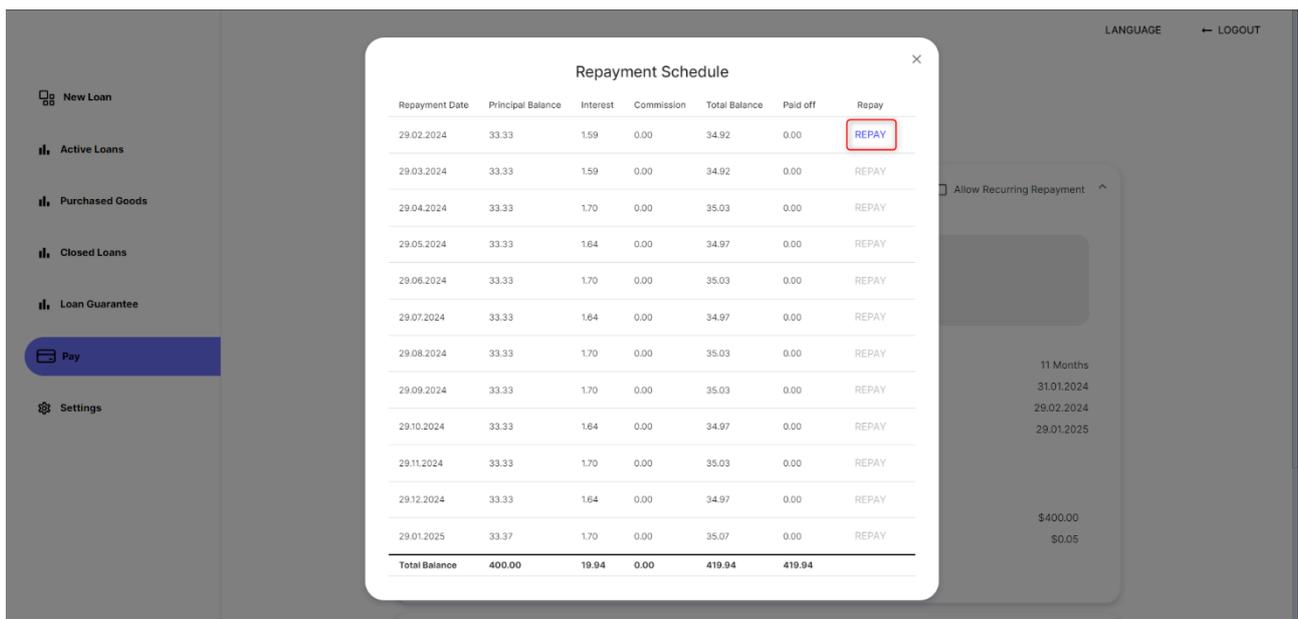
[DOWNLOAD LOAN AGREEMENT](#) [REPAYMENT SCHEDULE EDITING \(RSE\)](#)



User can also make a payment regarding his repayment schedule. To do so, he should click “Repayment schedule”:

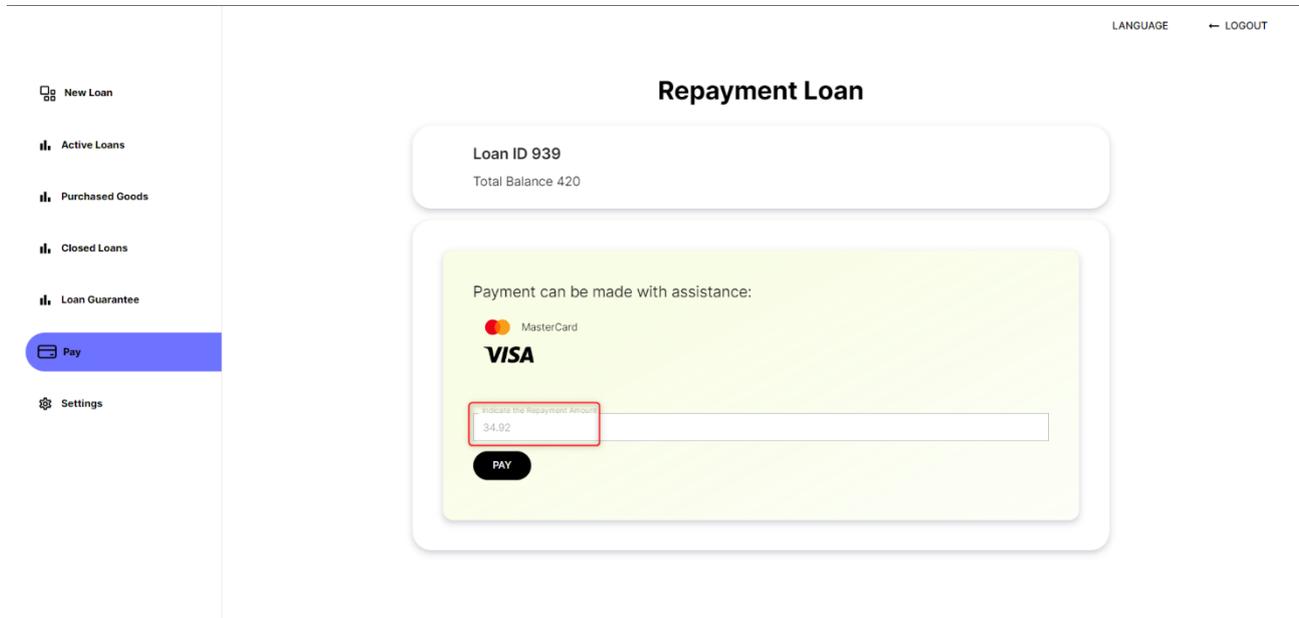


And window with schedule will be opened



Here user can click “Repay” button, which is available for the first unpaid payment and disabled for the rest.

The only difference between making payment this way and previous one is that the amount that will be proposed to the user is the sum of principal balance, interest and commission regarding this particular payment and can't be changed.



In order to test the payment flow, use the instructions above to make the payment and the following Test details for loan repayment:

If payment amount if bigger than 14:

4999 9999 9999 0011

date - 05 / 24,

CVV - any

If payment amount if lower than 14:

4000 0000 0000 0002

date - 01 / 2024,

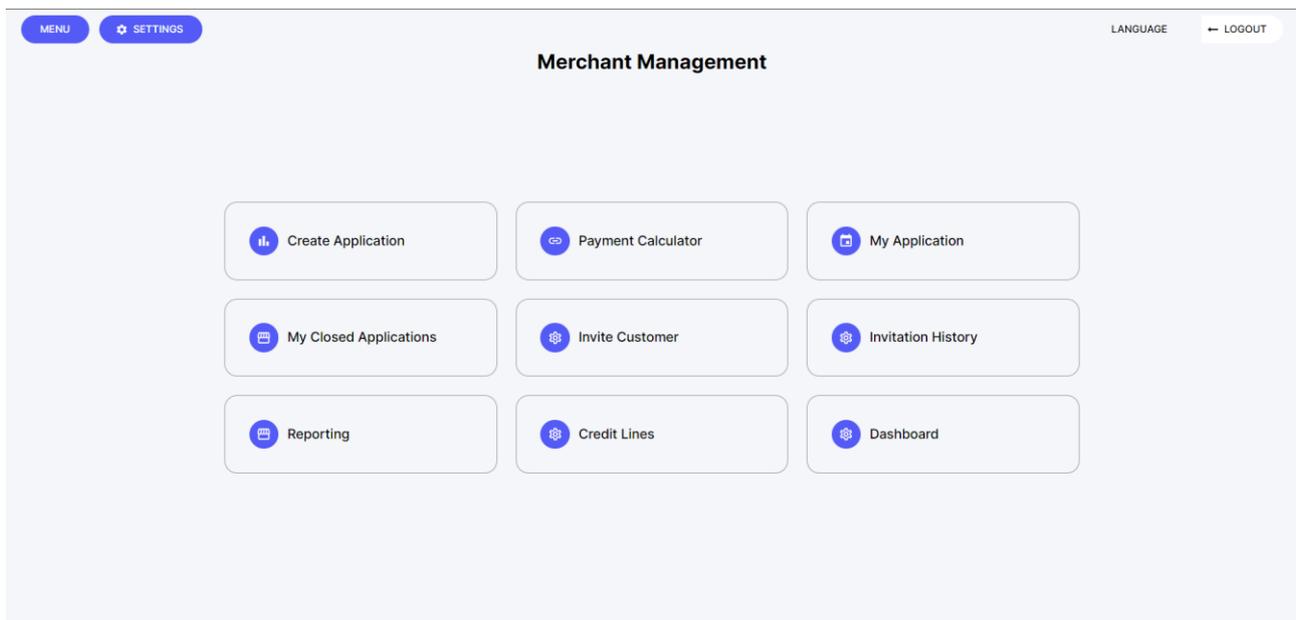
CVV - any

Merchant

In the world of "Buy Now, Pay Later" (BNPL) shopping, merchants play a crucial role. They're the ones who sell products and offer customers the option to pay for them over time. Unlike traditional lending processes, merchants actively participate in BNPL scenarios. They help customers apply for BNPL financing, invite customers to shop at their store using BNPL options, often. Additionally, merchants manage orders, keeping track of what's in stock, what's been shipped, and what's been received by the customer.

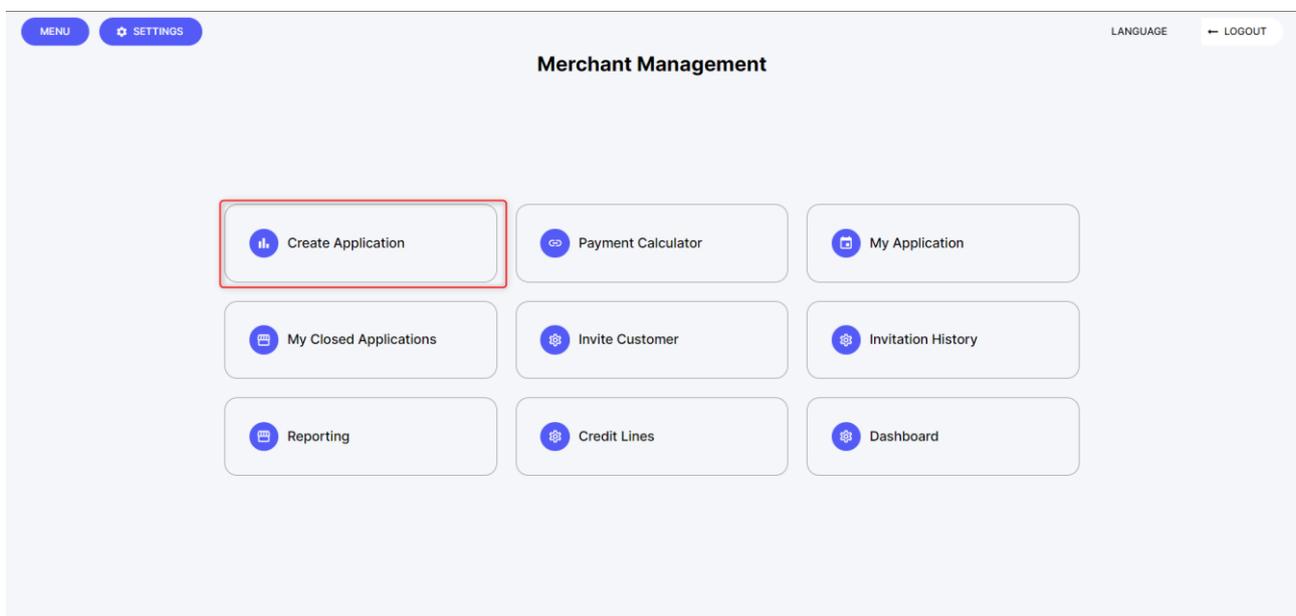
To be considered merchant, lender has to configure certain user's rights on his side (Check BNPL).

Merchant workspace looks like this:

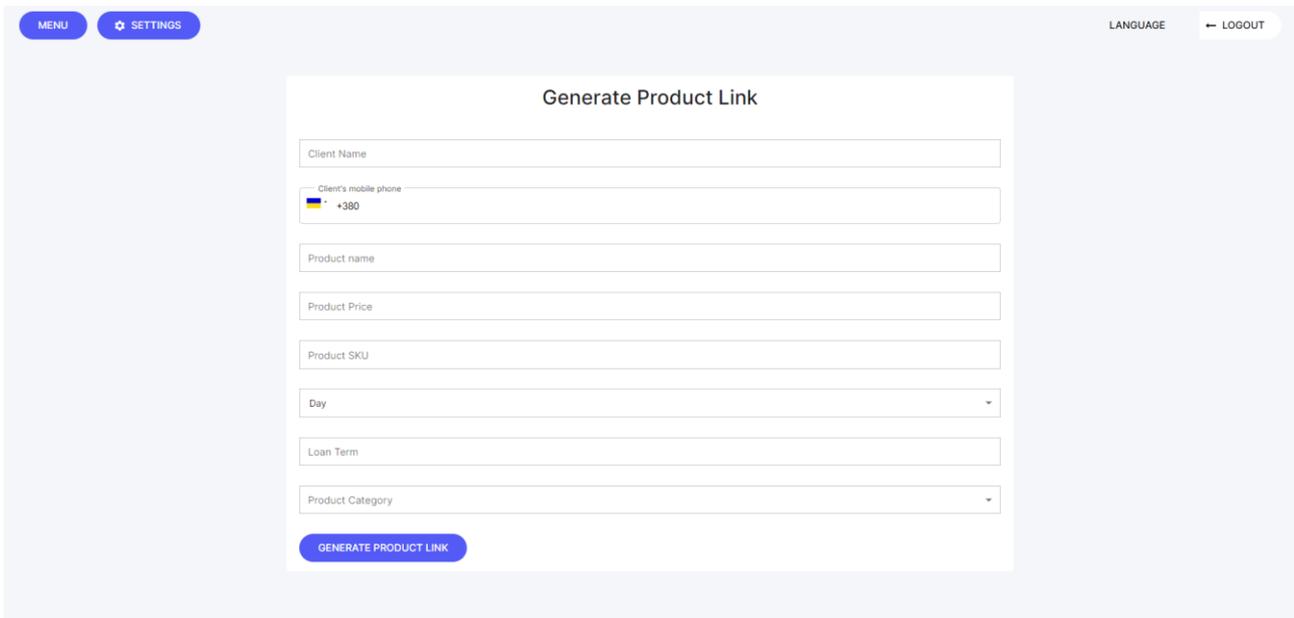


How to create a link for a client

1) Click "Create Application":

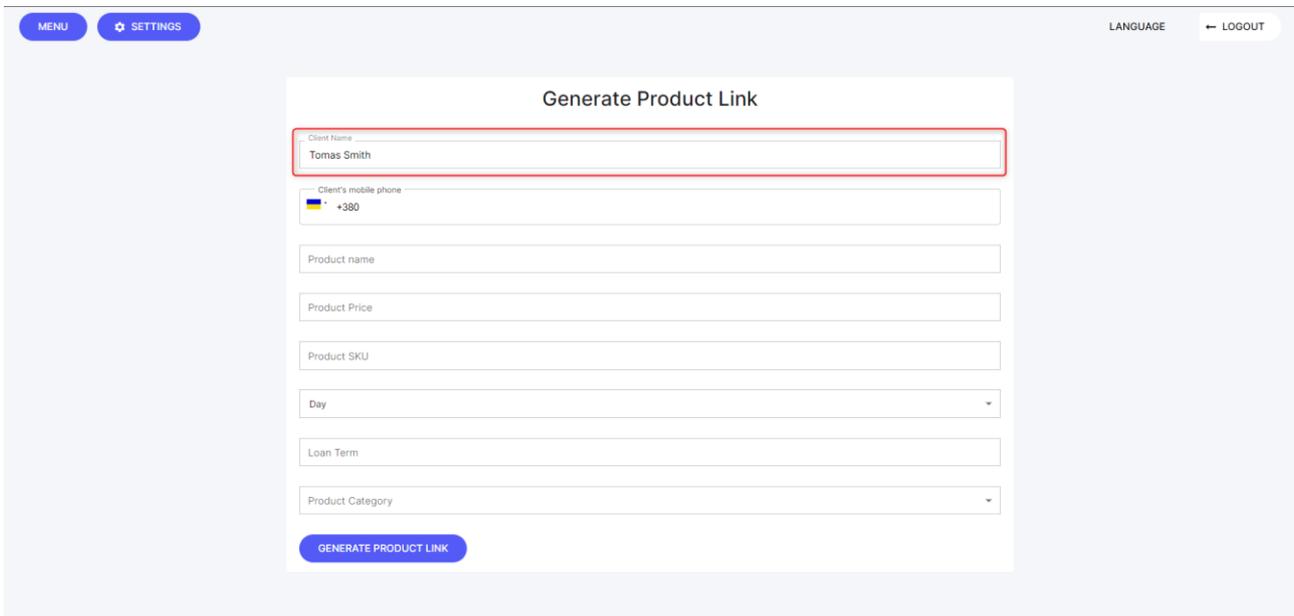


A following menu will appear:



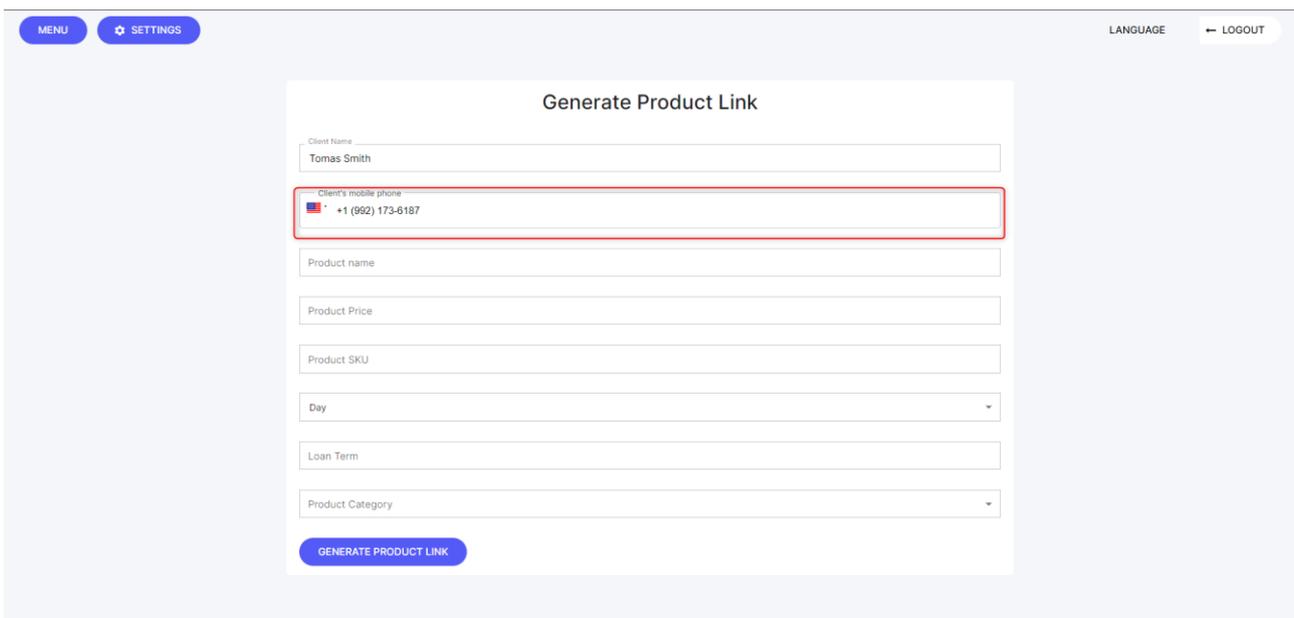
The screenshot shows a web interface with a header containing 'MENU', 'SETTINGS', 'LANGUAGE', and 'LOGOUT'. The main content area is titled 'Generate Product Link' and contains a form with the following fields: 'Client Name', 'Client's mobile phone' (with a dropdown for country code showing '+380'), 'Product name', 'Product Price', 'Product SKU', 'Day' (with a dropdown), 'Loan Term', and 'Product Category' (with a dropdown). A blue button labeled 'GENERATE PRODUCT LINK' is at the bottom of the form.

2) Fill field “Client name”:



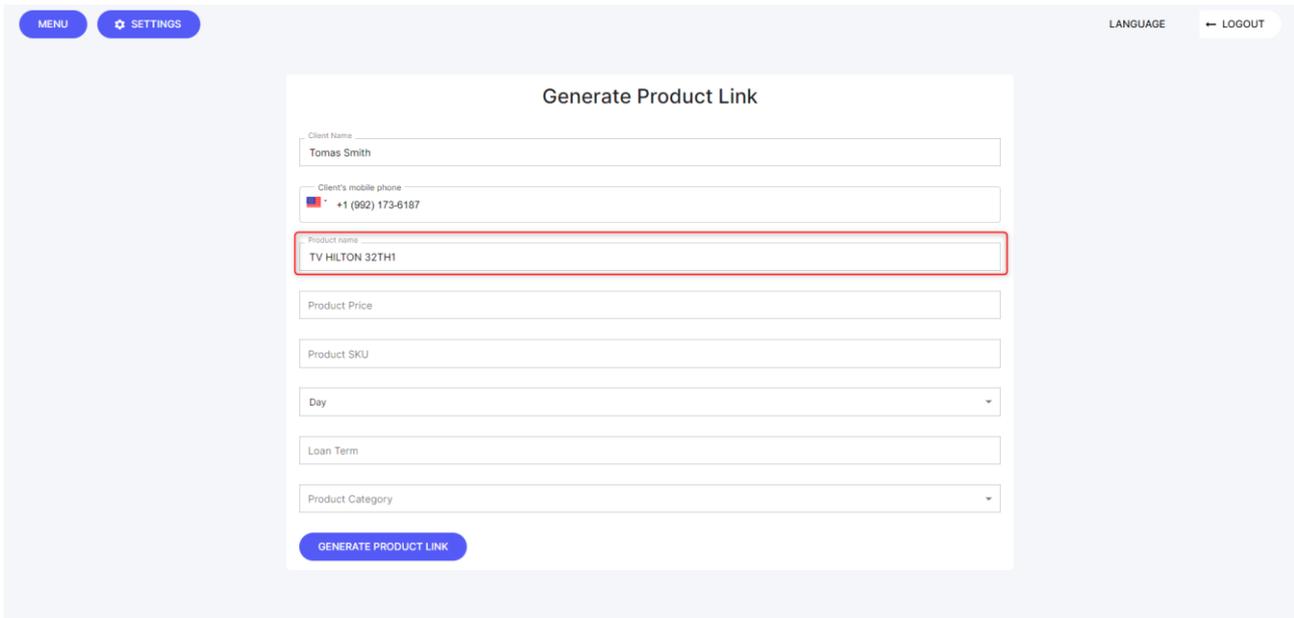
The screenshot shows the same 'Generate Product Link' form, but the 'Client Name' field is now filled with the text 'Tomas Smith'. A red rectangular box highlights this field. All other fields remain empty.

3) Fill field “Client’s mobile phone”



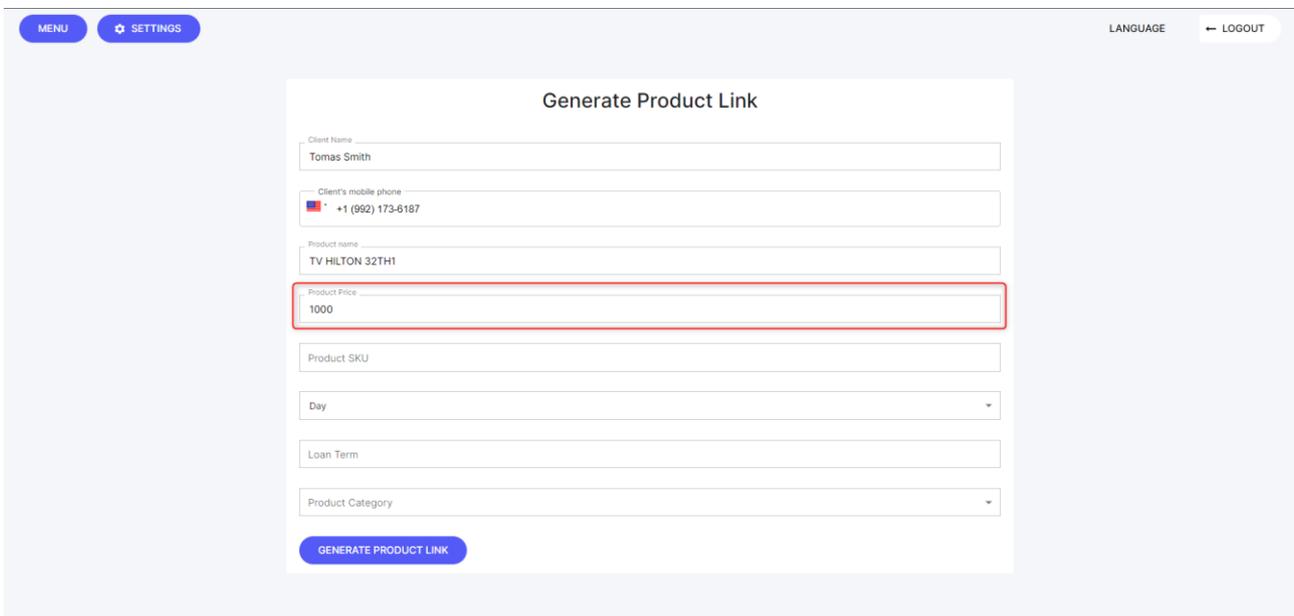
The screenshot shows the 'Generate Product Link' form with both the 'Client Name' and 'Client's mobile phone' fields filled. The 'Client Name' field contains 'Tomas Smith' and the 'Client's mobile phone' field contains '+1 (802) 173-6187'. A red rectangular box highlights the 'Client's mobile phone' field. All other fields remain empty.

4) Fill field “Product name”



The screenshot shows a web interface for generating a product link. At the top left, there are buttons for 'MENU' and 'SETTINGS'. At the top right, there are links for 'LANGUAGE' and 'LOGOUT'. The main content area is titled 'Generate Product Link' and contains a form with the following fields: 'Client Name' (filled with 'Tomas Smith'), 'Client's mobile phone' (filled with '+1 (992) 173-6187'), 'Product name' (highlighted with a red border and filled with 'TV HILTON 32TH1'), 'Product Price' (empty), 'Product SKU' (empty), 'Day' (dropdown menu), 'Loan Term' (empty), and 'Product Category' (dropdown menu). A blue button labeled 'GENERATE PRODUCT LINK' is located at the bottom of the form.

5) Fill field “Product price”



The screenshot shows the same 'Generate Product Link' form as in the previous image. In this step, the 'Product Price' field is highlighted with a red border and filled with the value '1000'. All other fields remain the same as in the previous screenshot.

6) Fill filed “Product SKU”

MENU SETTINGS LANGUAGE LOGOUT

Generate Product Link

Client Name
Tomas Smith

Client's mobile phone
+1 (992) 173-6187

Product name
TV HILTON 32TH1

Product Price
1000

Product SKU
XYZ-12345

Day

Loan Term

Product Category

GENERATE PRODUCT LINK

7) Select loan time unit

MENU SETTINGS LANGUAGE LOGOUT

Generate Product Link

Client Name
Tomas Smith

Client's mobile phone
+1 (992) 173-6187

Product name
TV HILTON 32TH1

Product Price
1000

Product SKU
XYZ-12345

Month
Day
Month
Year

Product Category

GENERATE PRODUCT LINK

MENU SETTINGS LANGUAGE LOGOUT

Generate Product Link

Client Name
Tomas Smith

Client's mobile phone
+1 (992) 173-6187

Product name
TV HILTON 32TH1

Product Price
1000

Product SKU
XYZ-12345

Month

Loan Term

Product Category

GENERATE PRODUCT LINK

8) Fill Loan Term value

MENU SETTINGS LANGUAGE LOGOUT

Generate Product Link

Client Name
Tomas Smith

Client's mobile phone
+1 (992) 173-6187

Product name
TV HILTON 32TH1

Product Price
1000

Product SKU
XYZ-12345

Month

Loan Term
12

Product Category

GENERATE PRODUCT LINK

9) Select Product Category

MENU SETTINGS LANGUAGE LOGOUT

Generate Product Link

Client Name
Tomas Smith

Client's mobile phone
+1 (992) 173-6187

Product name
TV HILTON 32TH1

Product Price
1000

Product SKU
XYZ-12345

Month

Loan Term
12

Product Category
Business goods and services
Smartphones, TV and electronics

MENU SETTINGS LANGUAGE LOGOUT

Generate Product Link

Client Name
Tomas Smith

Client's mobile phone
+1 (992) 173-6187

Product name
TV HILTON 32TH1

Product Price
1000

Product SKU
XYZ-12345

Month

Loan Term
12

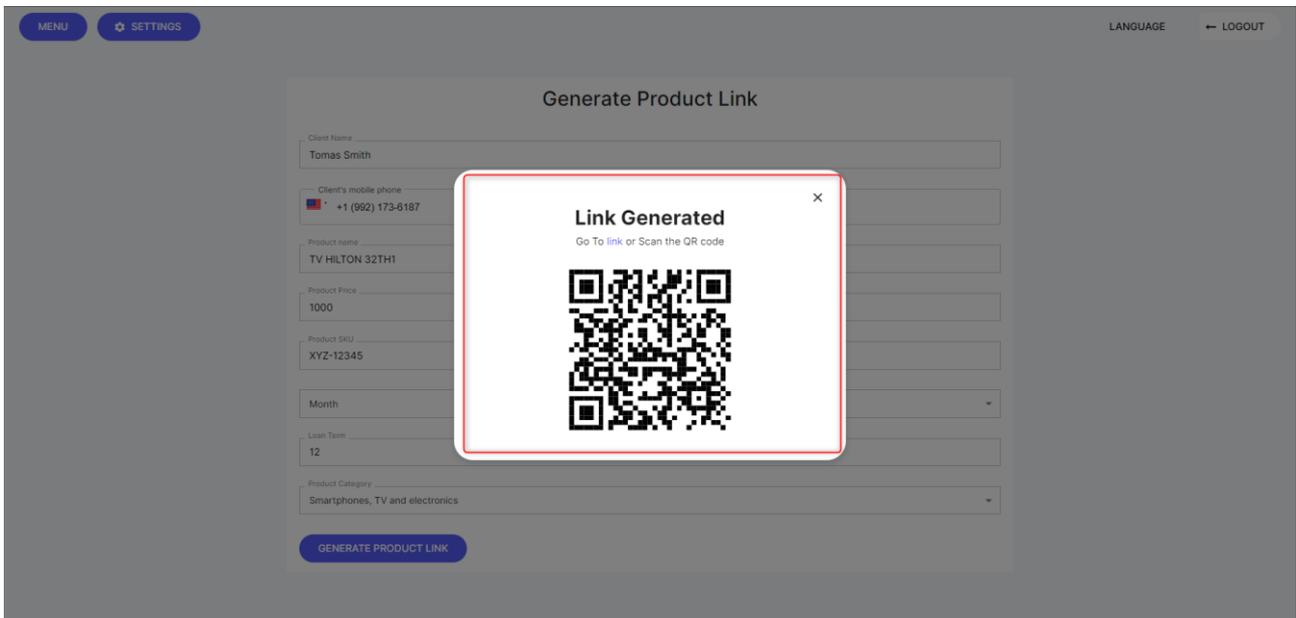
Product Category
Smartphones, TV and electronics

GENERATE PRODUCT LINK

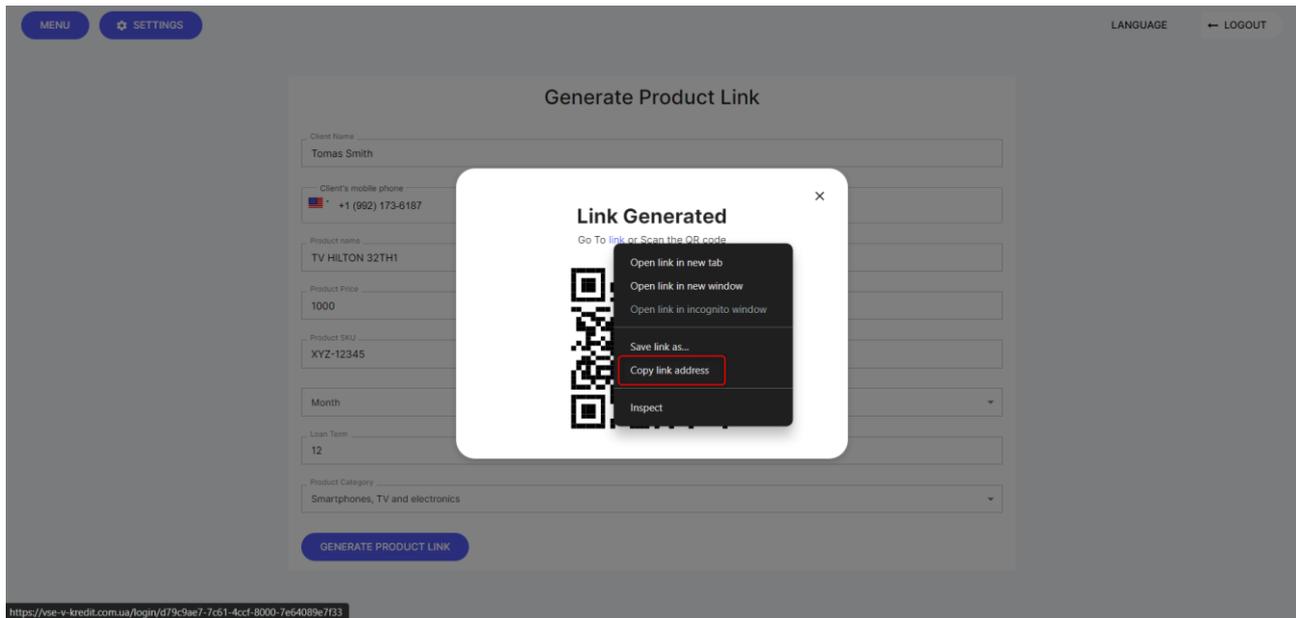
10) Click “Generate Product Link” button

The screenshot shows a web interface with a top navigation bar containing 'MENU', 'SETTINGS', 'LANGUAGE', and 'LOGOUT'. The main content area is titled 'Generate Product Link' and contains a form with the following fields: 'Client Name' (Tomas Smith), 'Client's mobile phone' (+1 (962) 173-6187), 'Product name' (TV HILTON 32TH1), 'Product Price' (1000), 'Product SKU' (XYZ-12345), 'Month' (dropdown), 'Loan Term' (12), and 'Product Category' (Smartphones, TV and electronics). A blue button labeled 'GENERATE PRODUCT LINK' is located at the bottom of the form and is highlighted with a red rectangle.

After this action a following window will appear:



Merchant can send screenshot of the QR code to the customer or send the link by copying with a mouse right click:

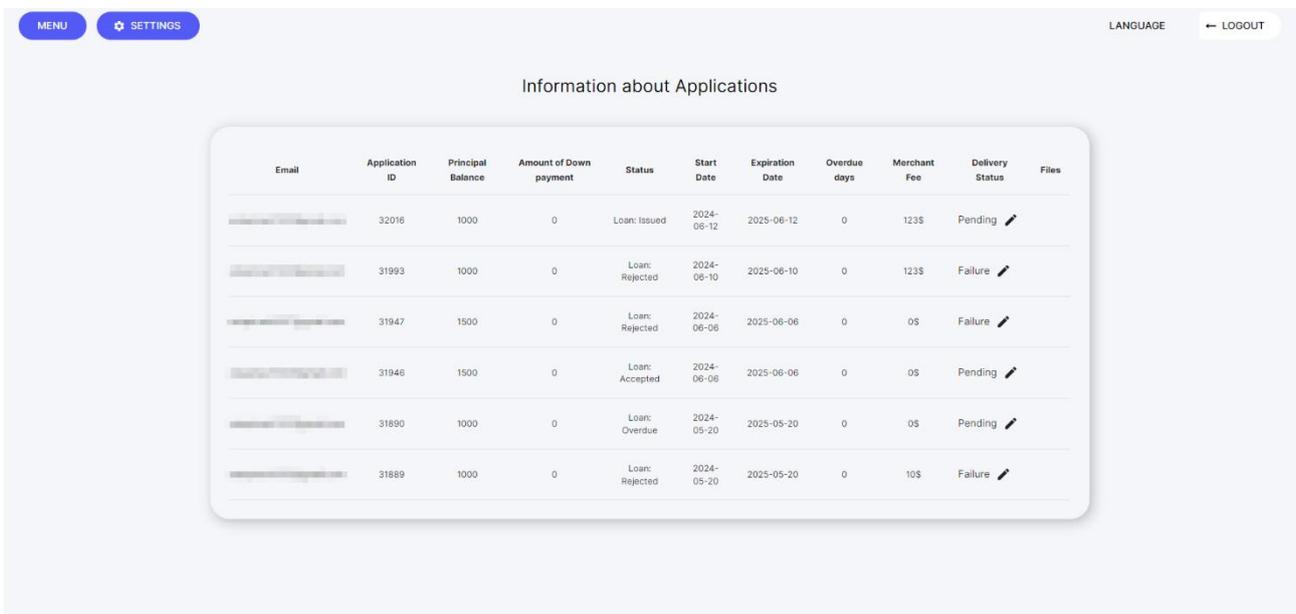
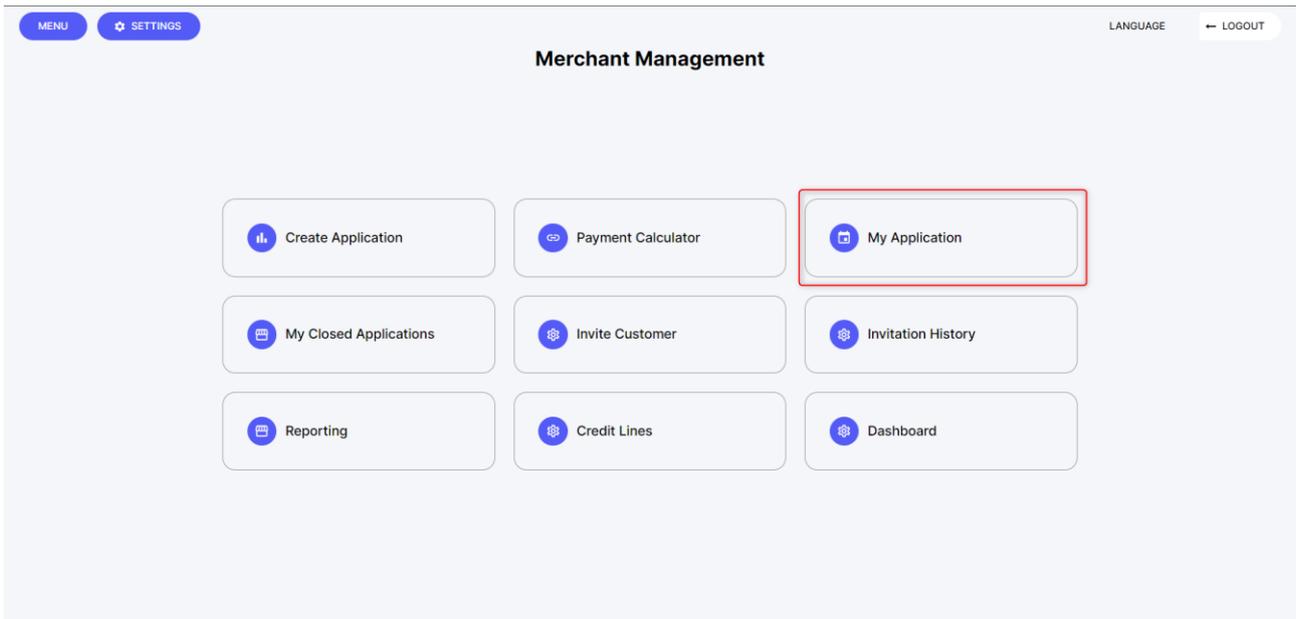


All products are added manually by the lender. After filling information by the merchant, a suitable product will be attached to the shop request.

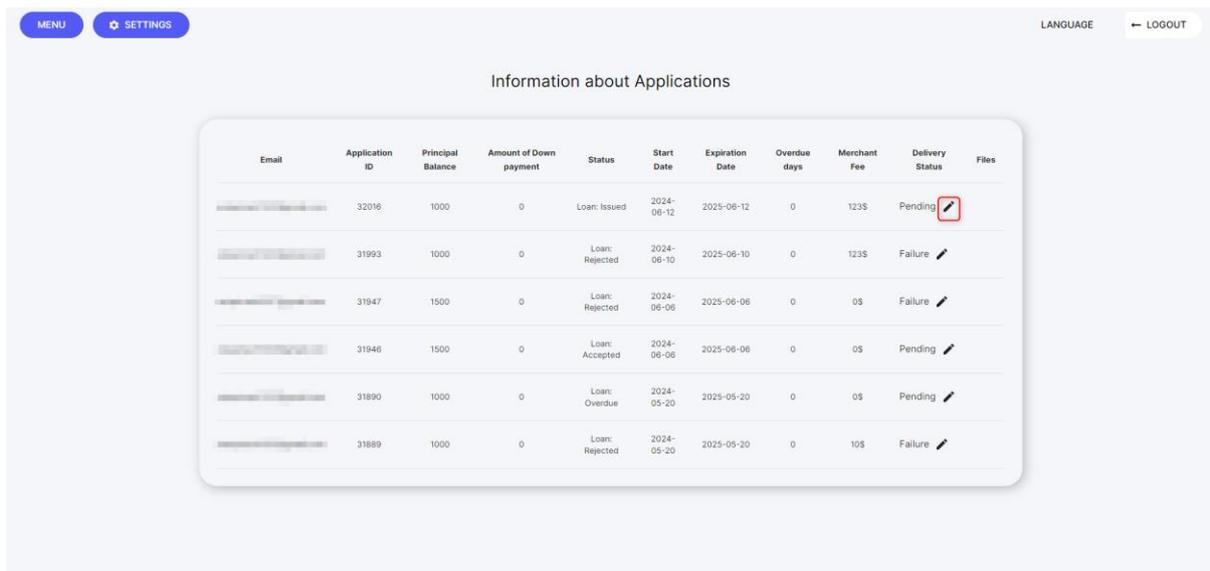
When the client follows link that merchant shared with him, he'll proceed a standard application workflow (Check [Client Application](#)).

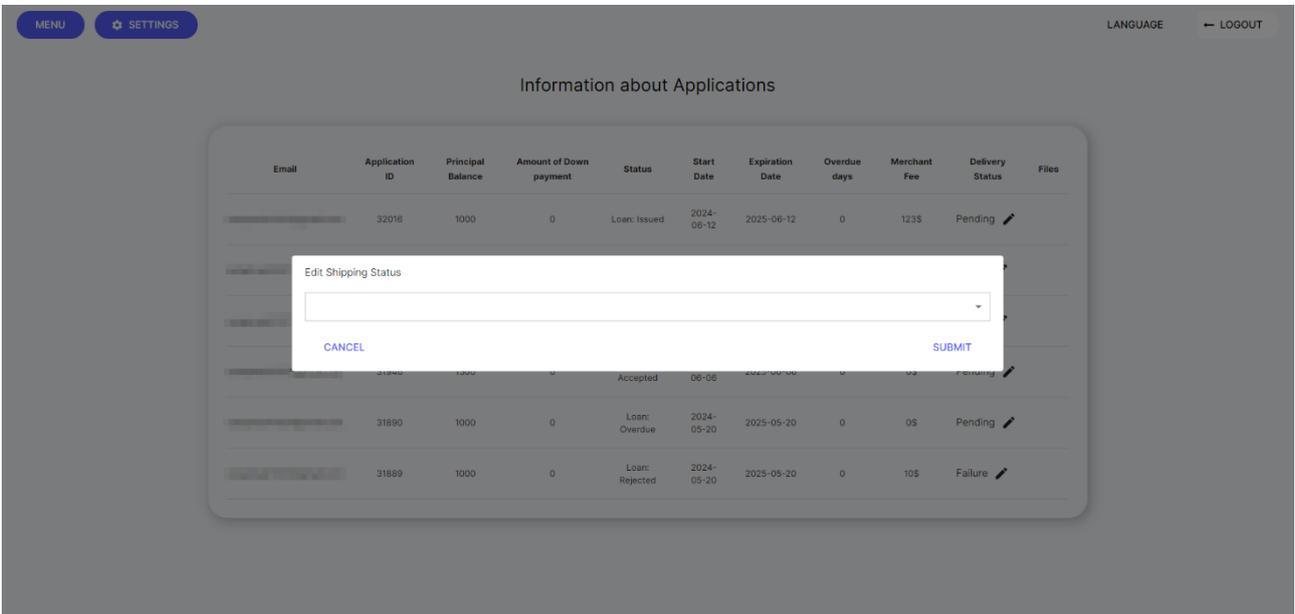
How to change delivery status

1) Click “My application” button

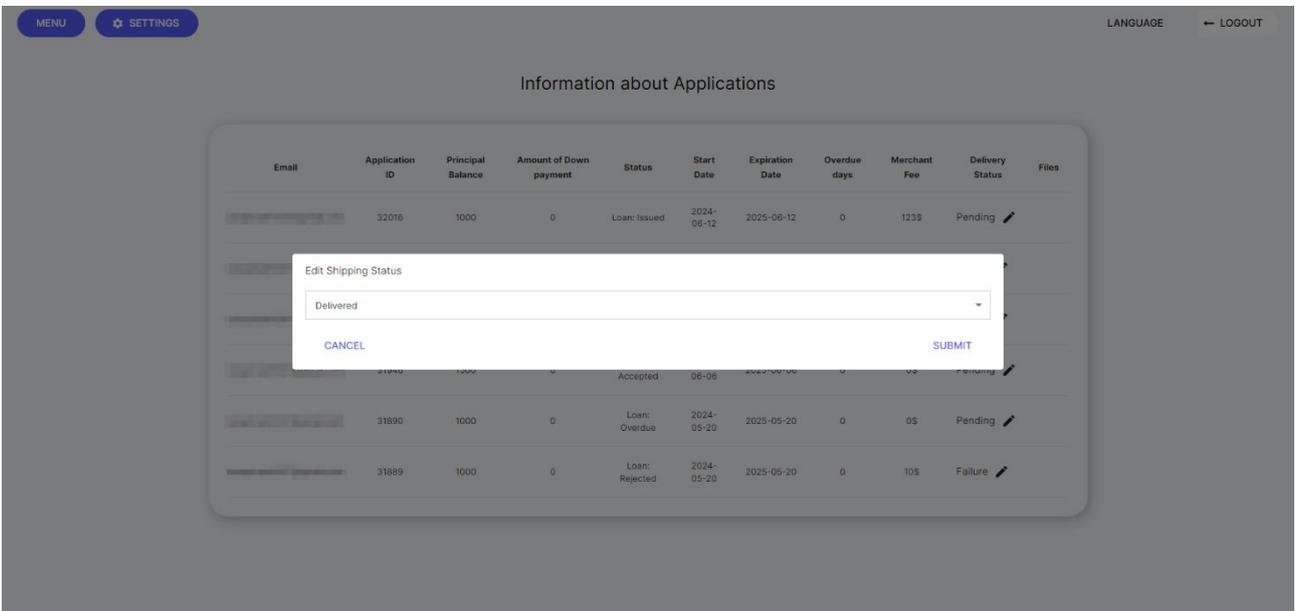
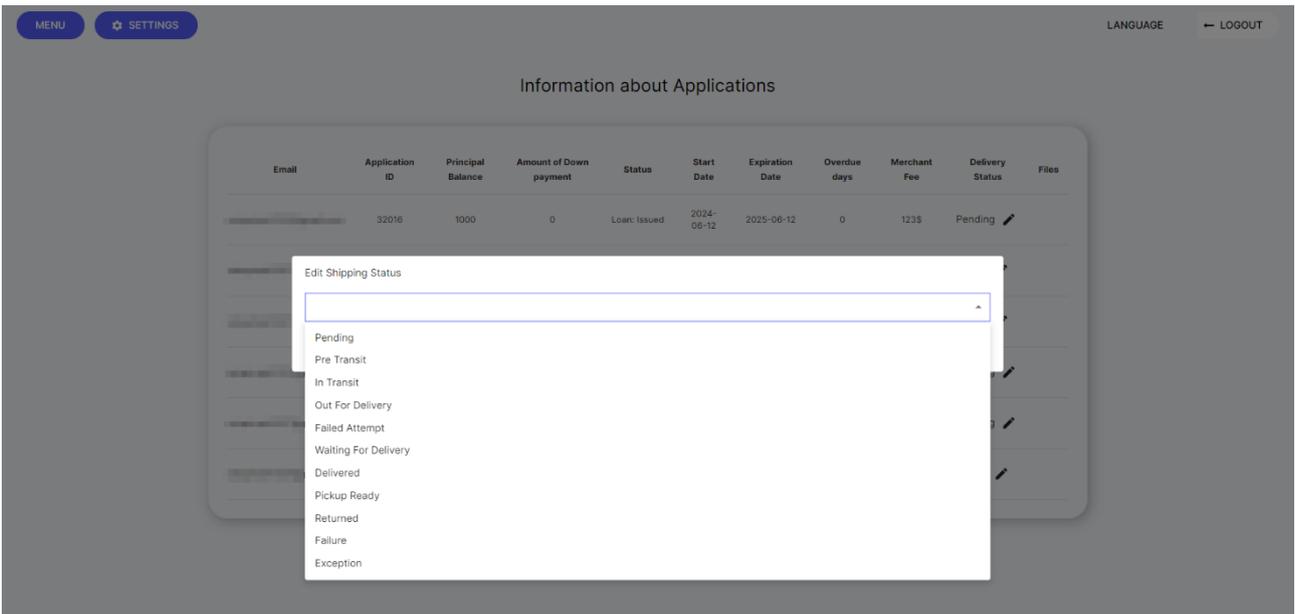


2) Click on the pencil button next to the Status value in the row of the application in which you want to change the Delivery Status

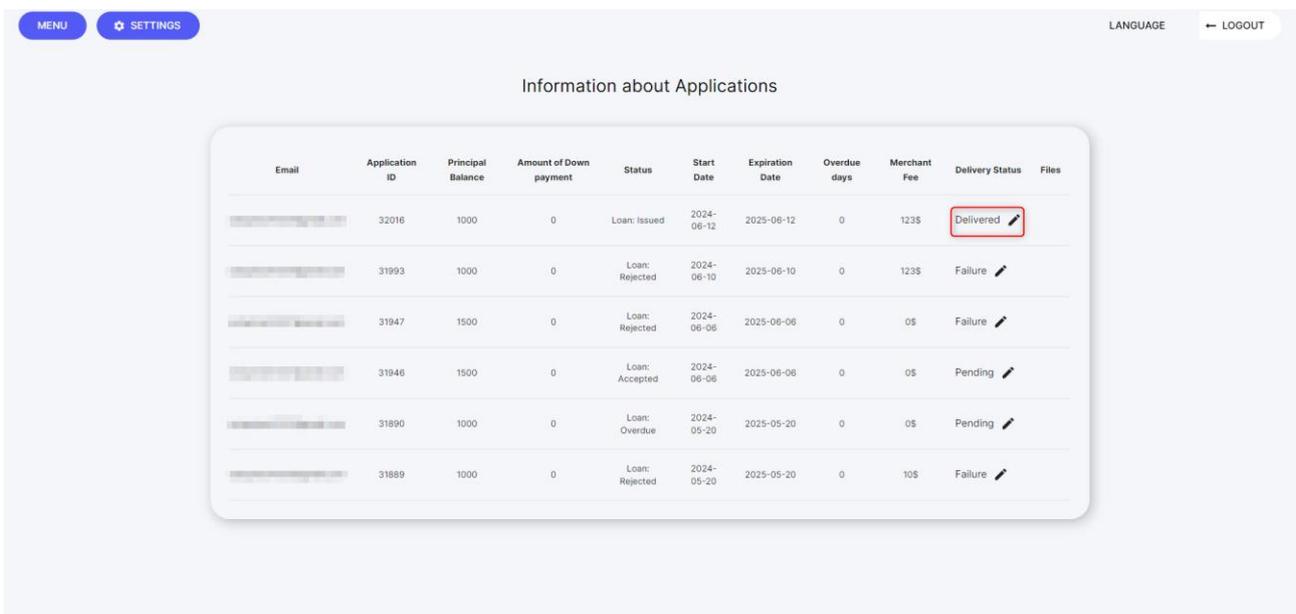
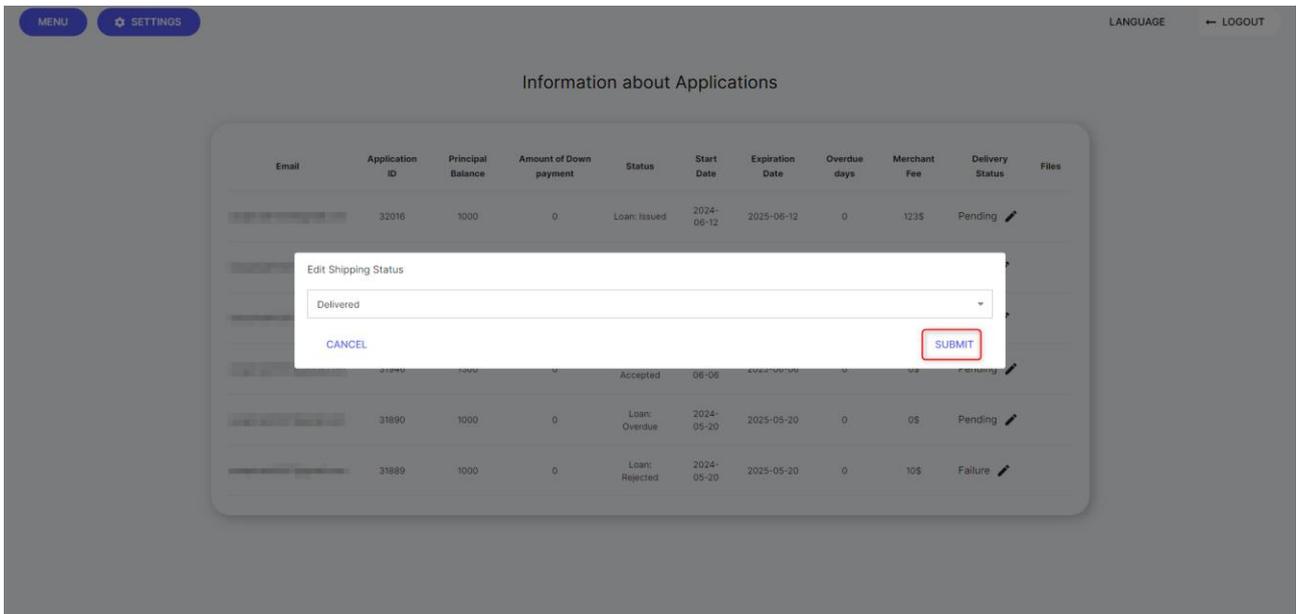




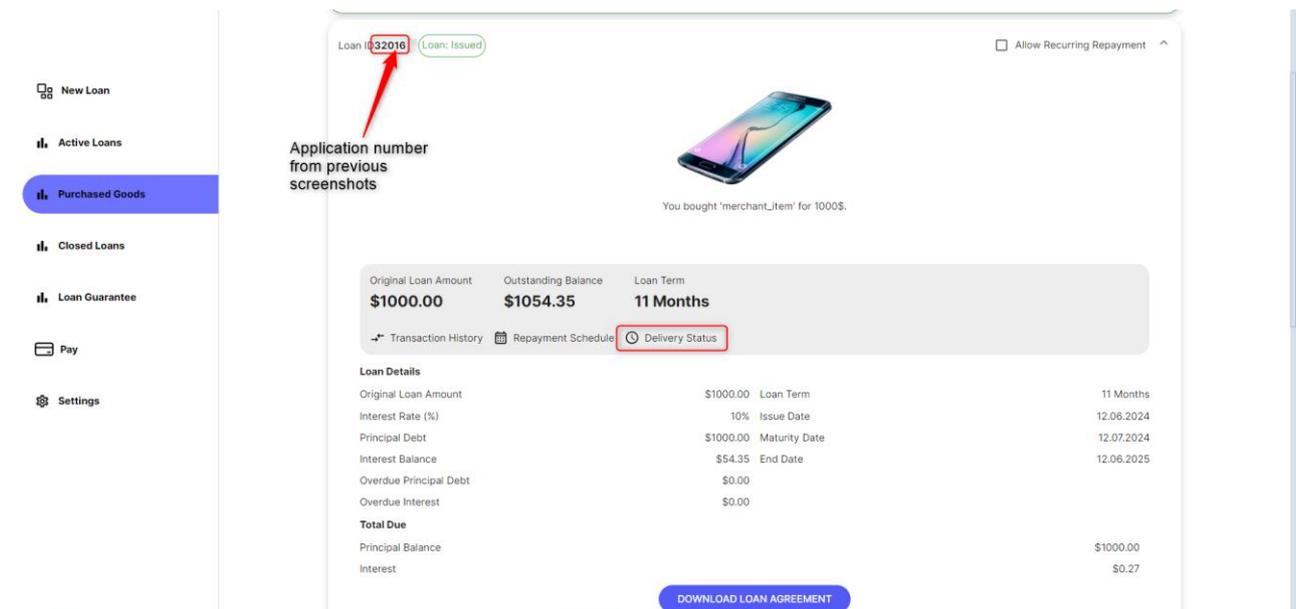
3) Choose desirable status



4) Click "Submit" button

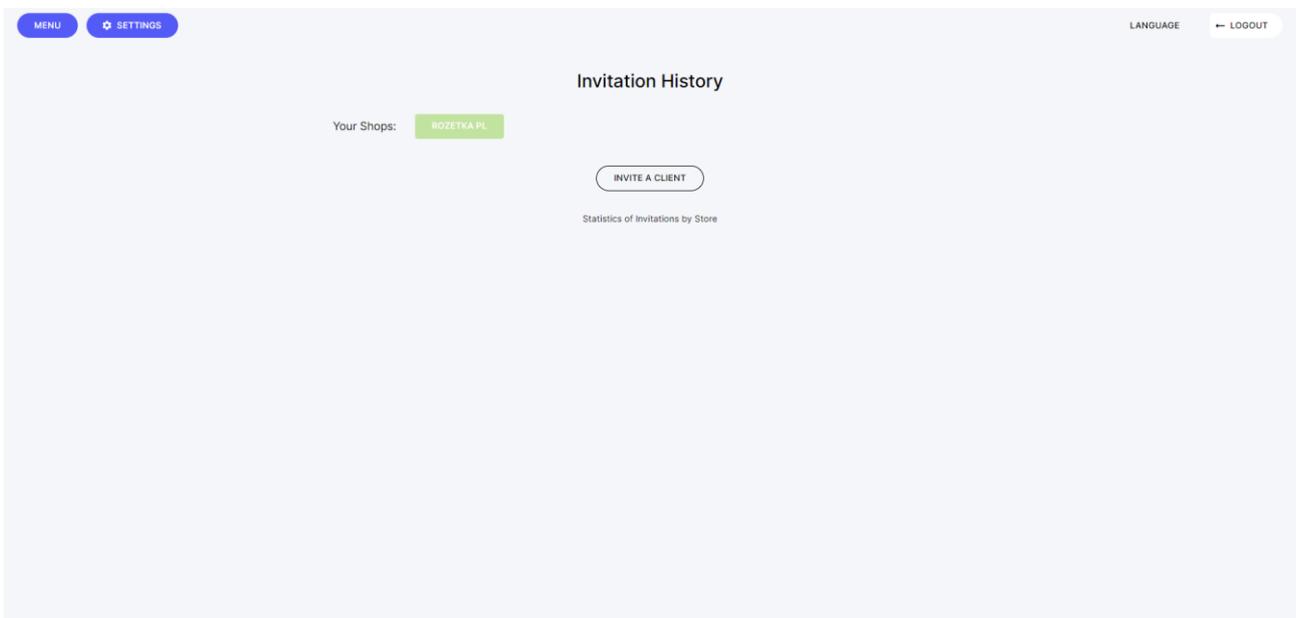
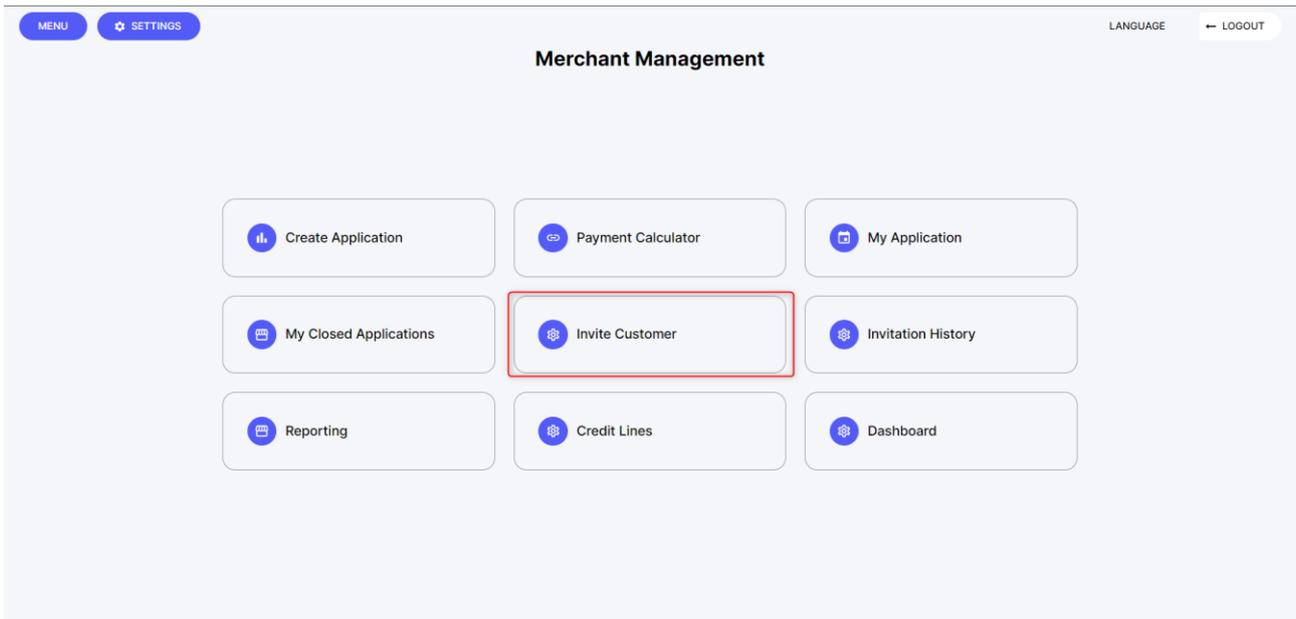


Client can see status history in his workspace. He simply needs to open application and click "Delivery status"

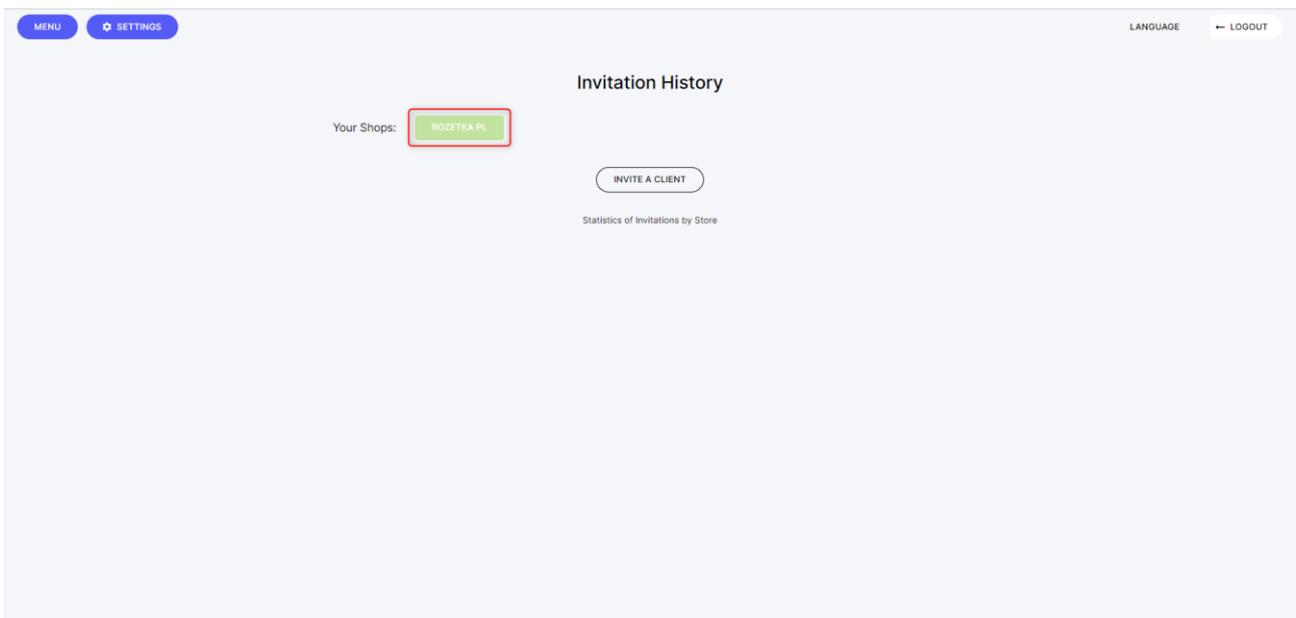


How to invite a customer to the shop

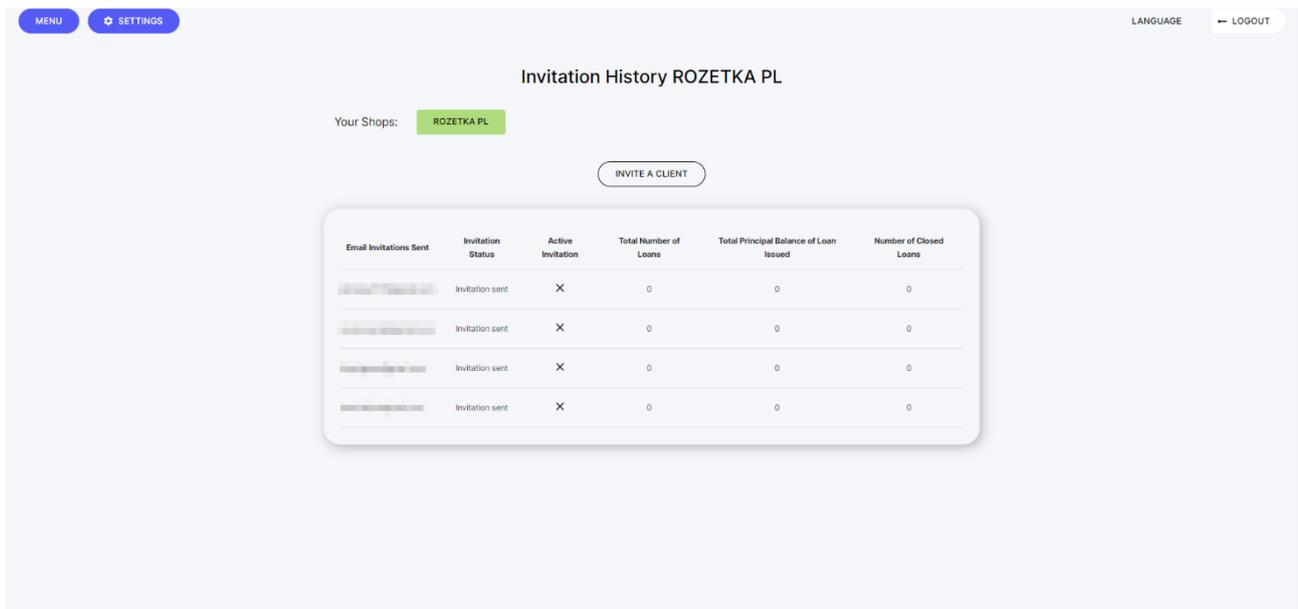
1) Click “Invite Customer” button



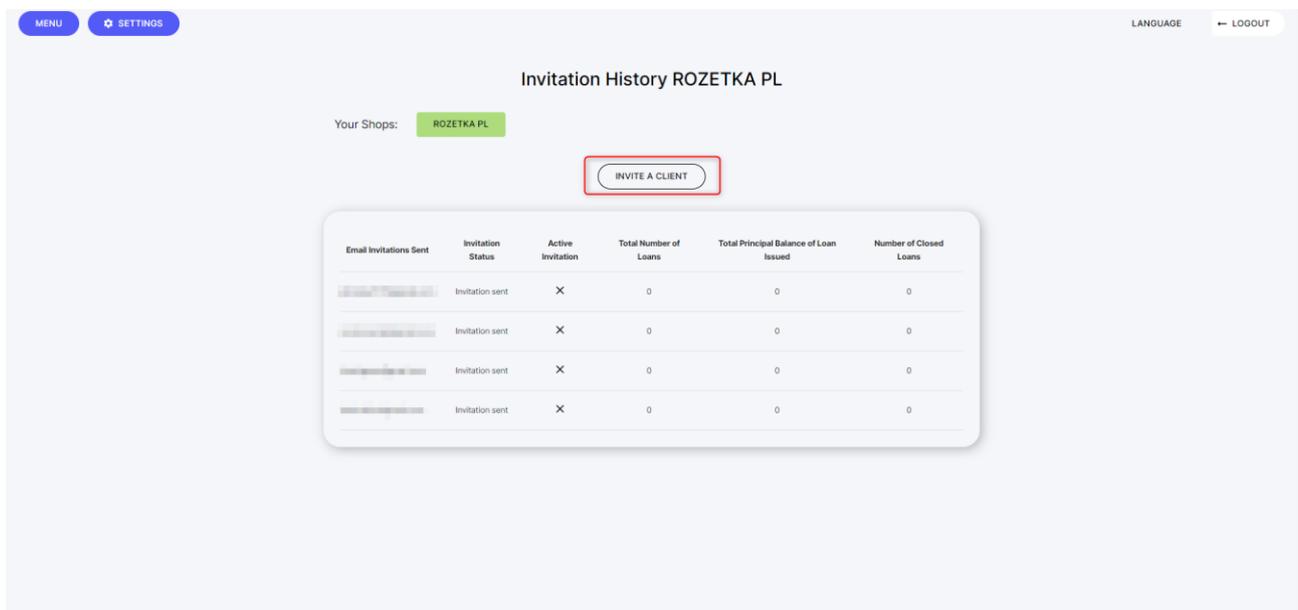
2) Select a store (green rectangle):



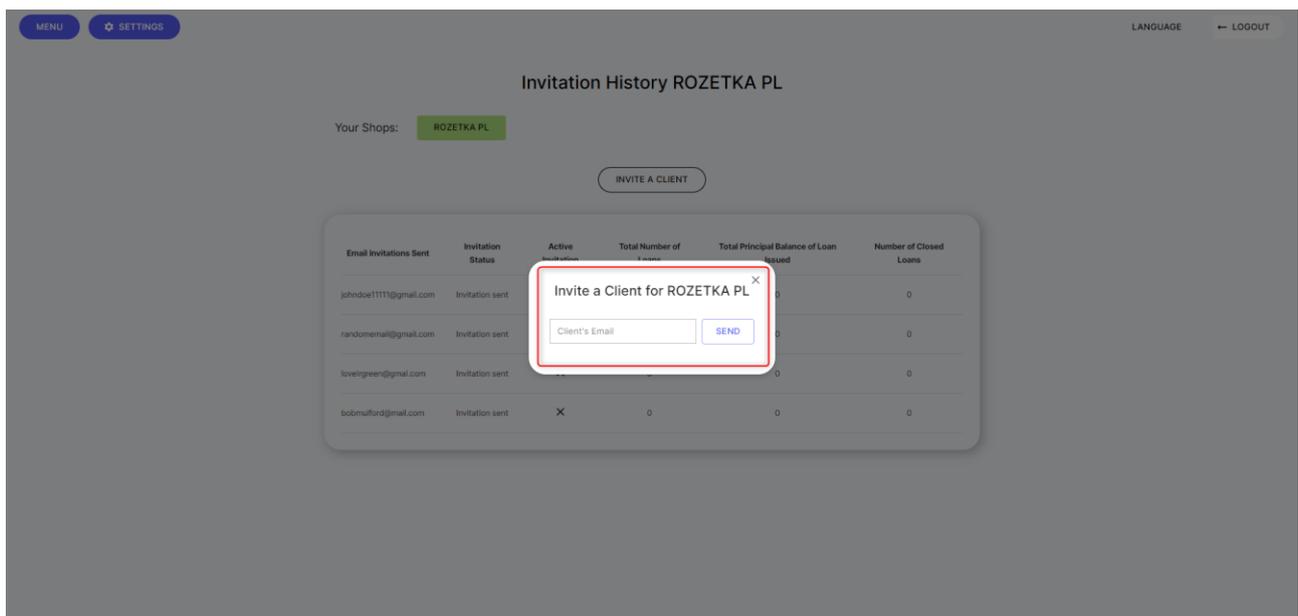
After selecting the shop, merchant can see invitation history related to this shop:



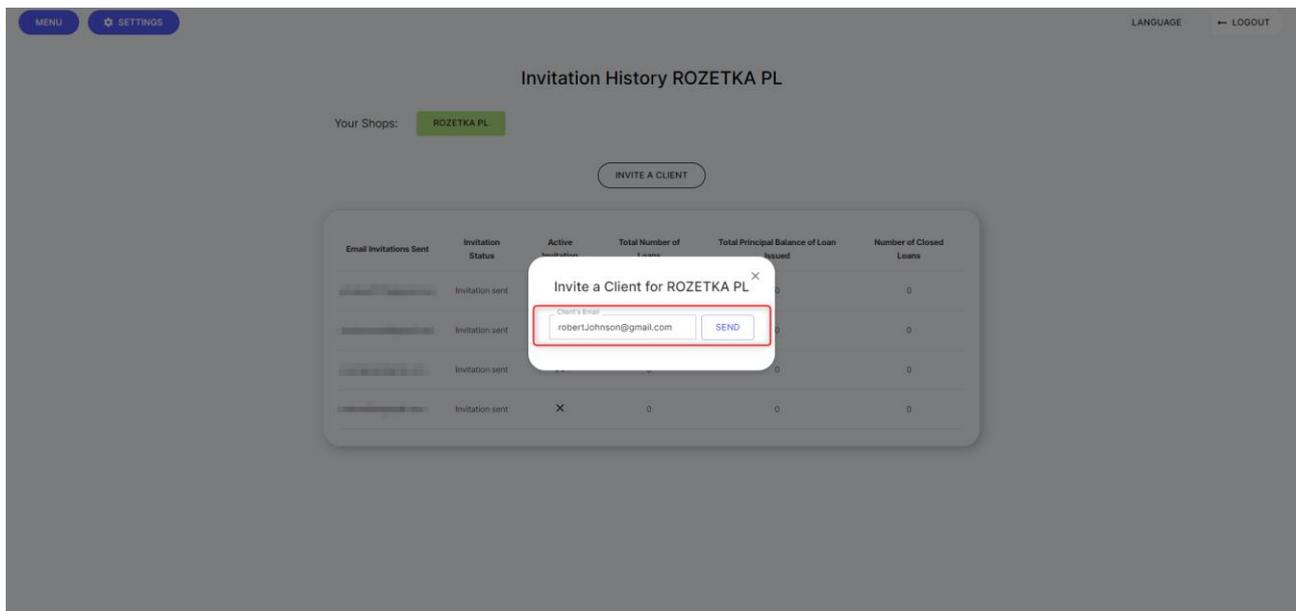
3) Click “Invite a client” button



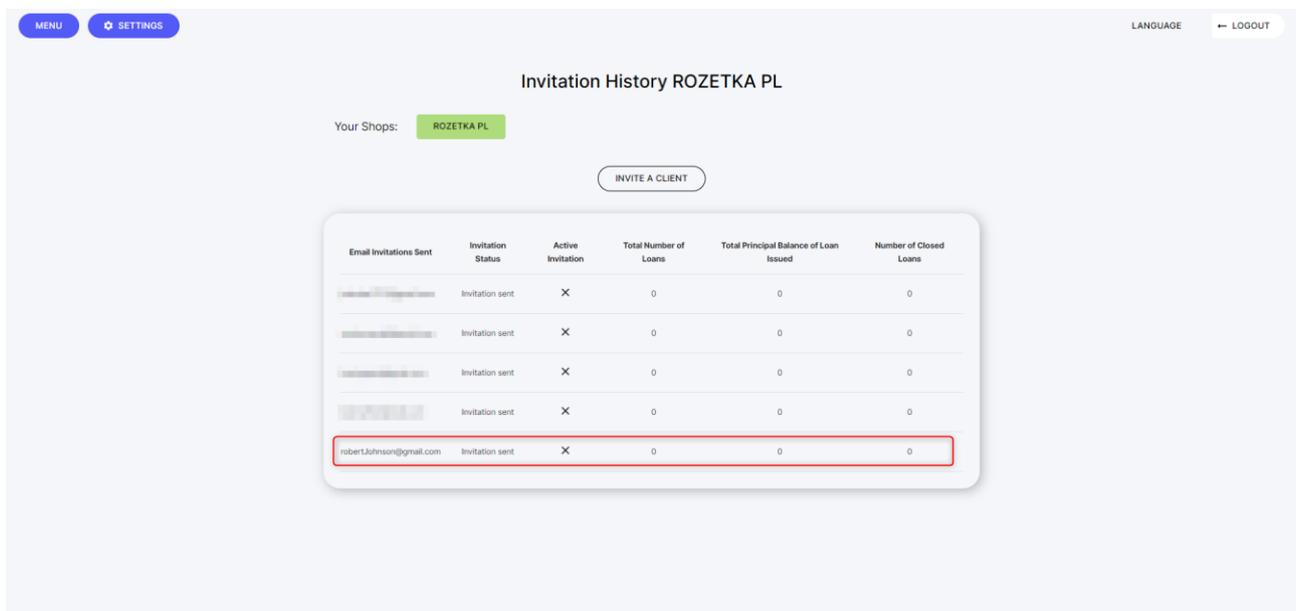
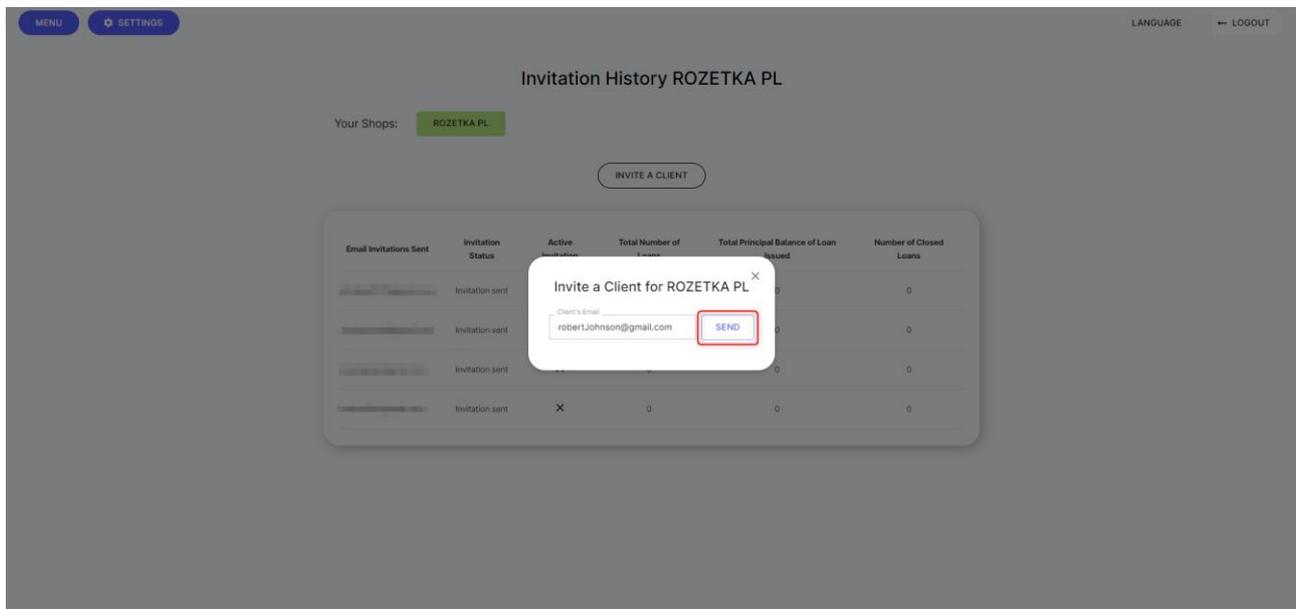
A following window will appear



4) Fill "Client's Email" field with desirable email

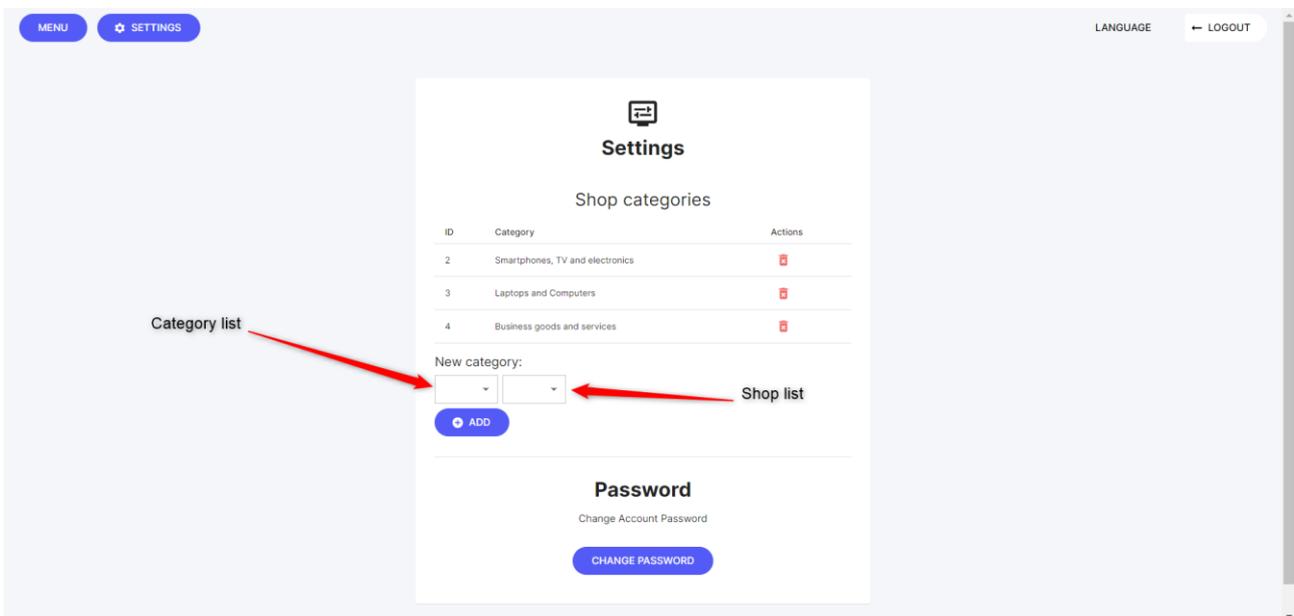
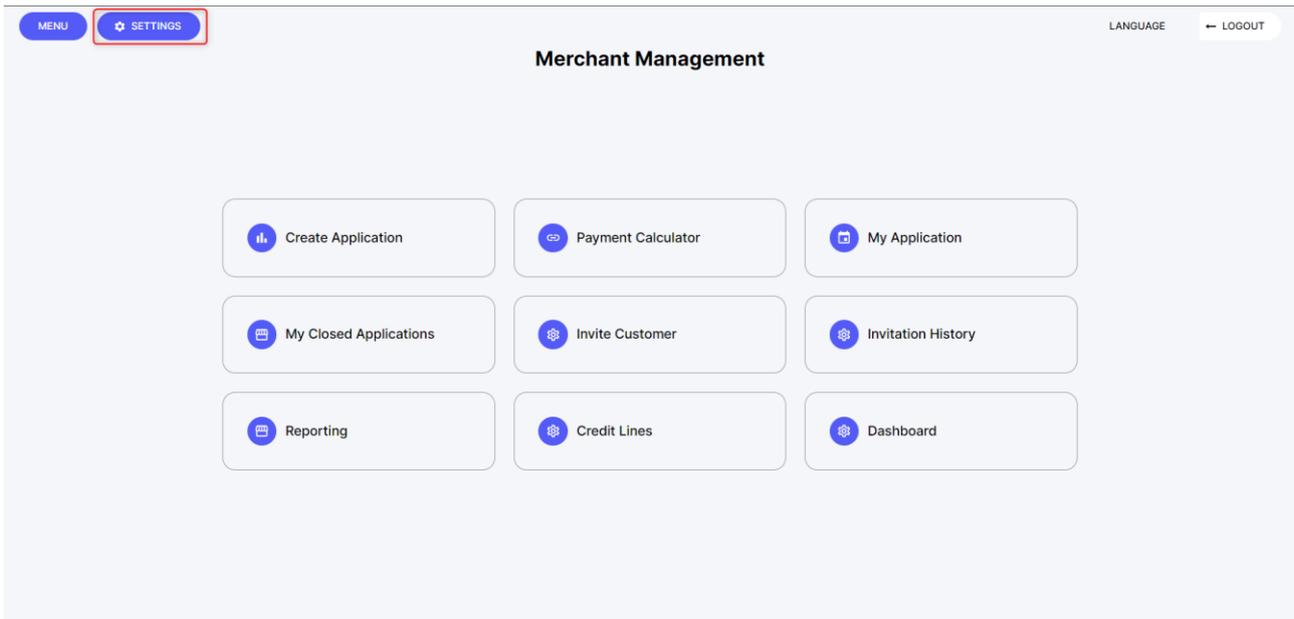


5) Click "Send" button

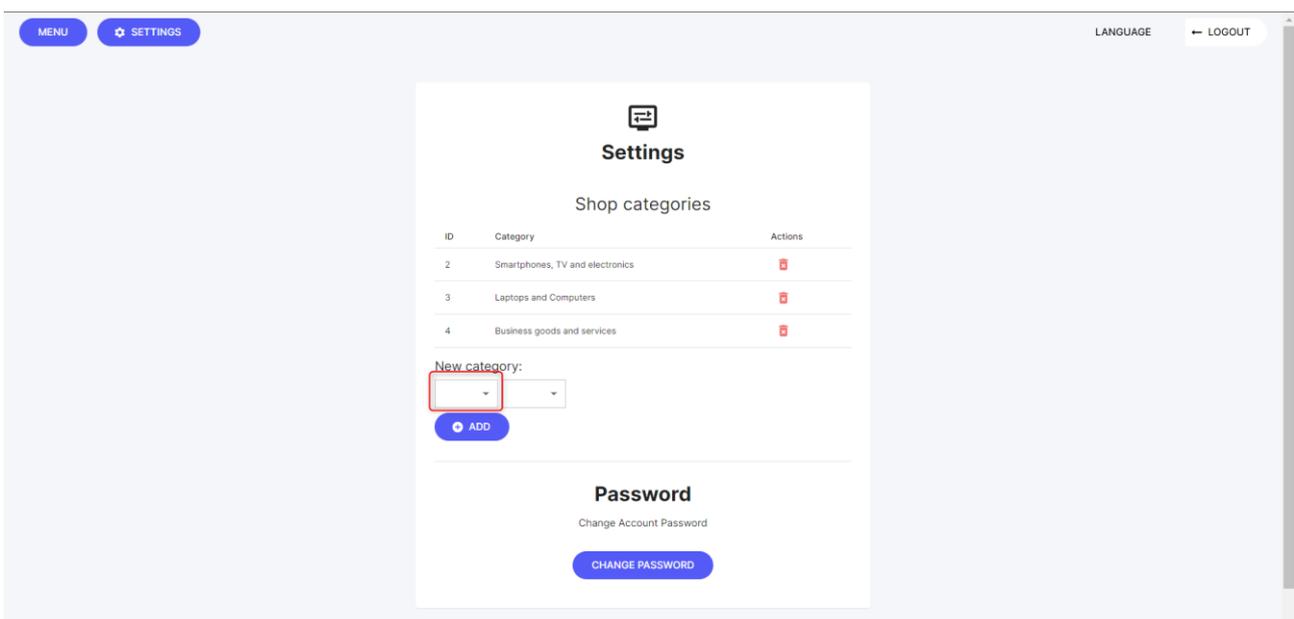


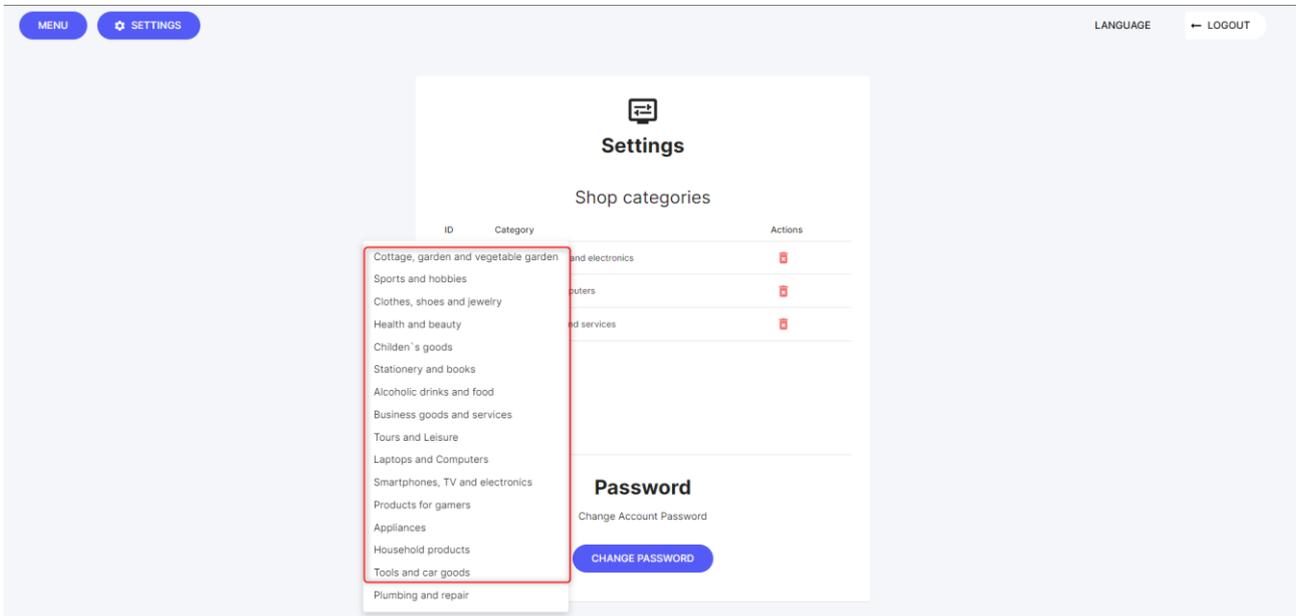
How to add category to the shop

1) Click “Settings” button in the top right corner

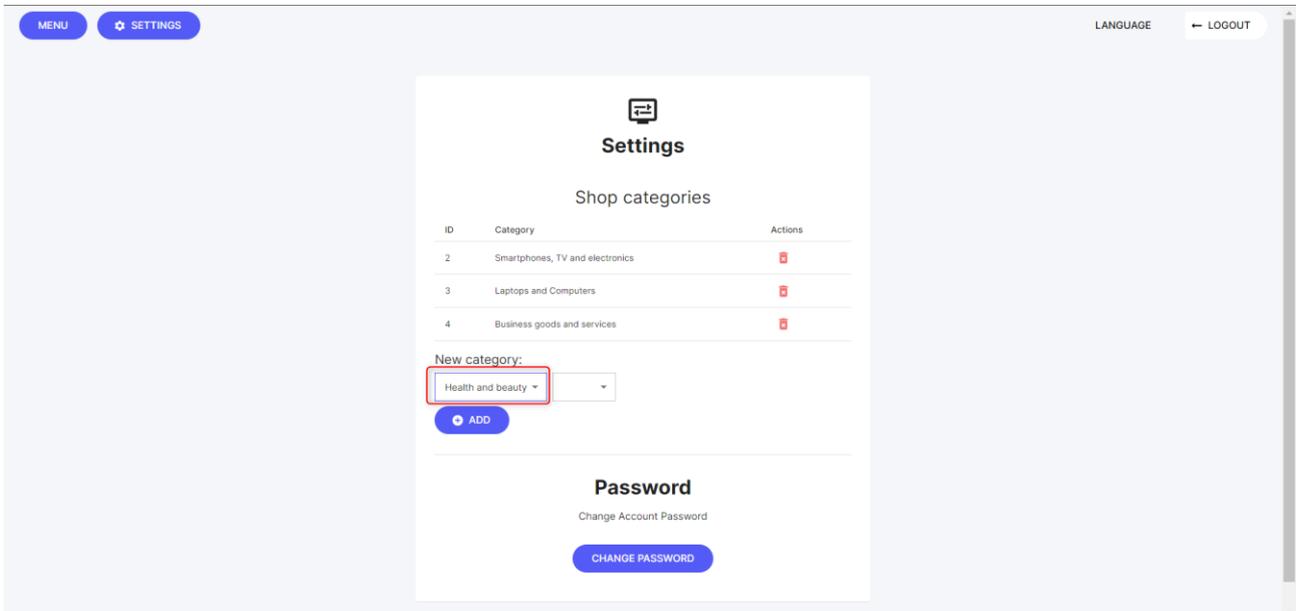
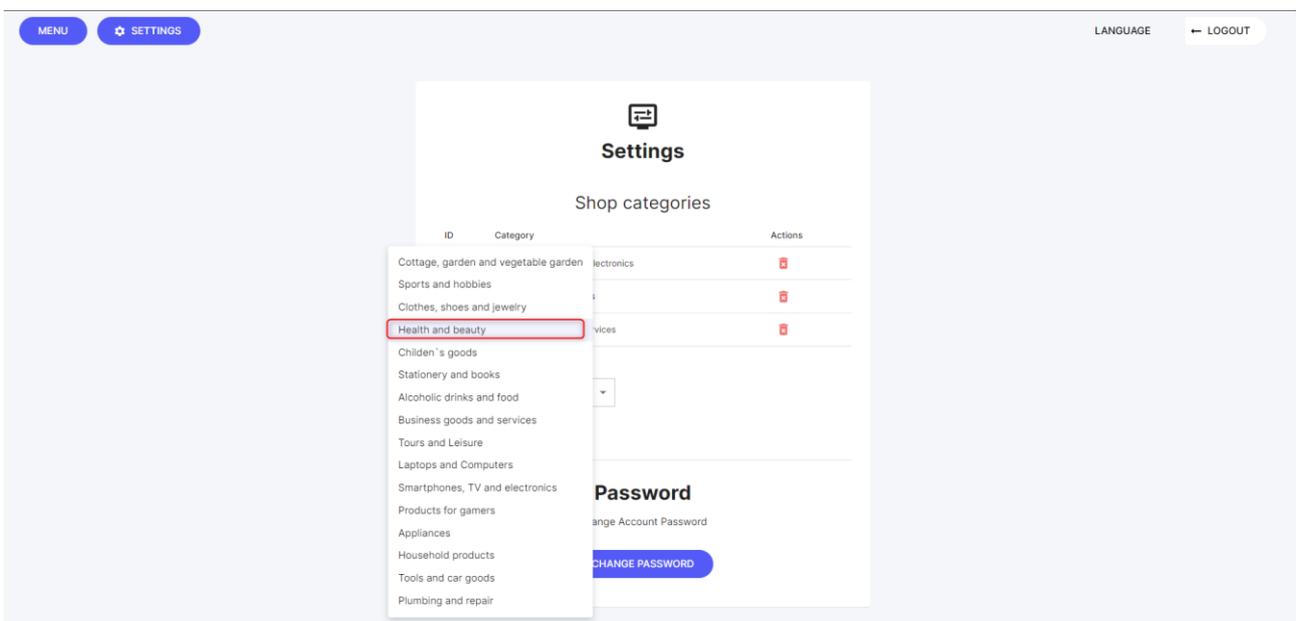


2) Click on the first dropdown to see available categories

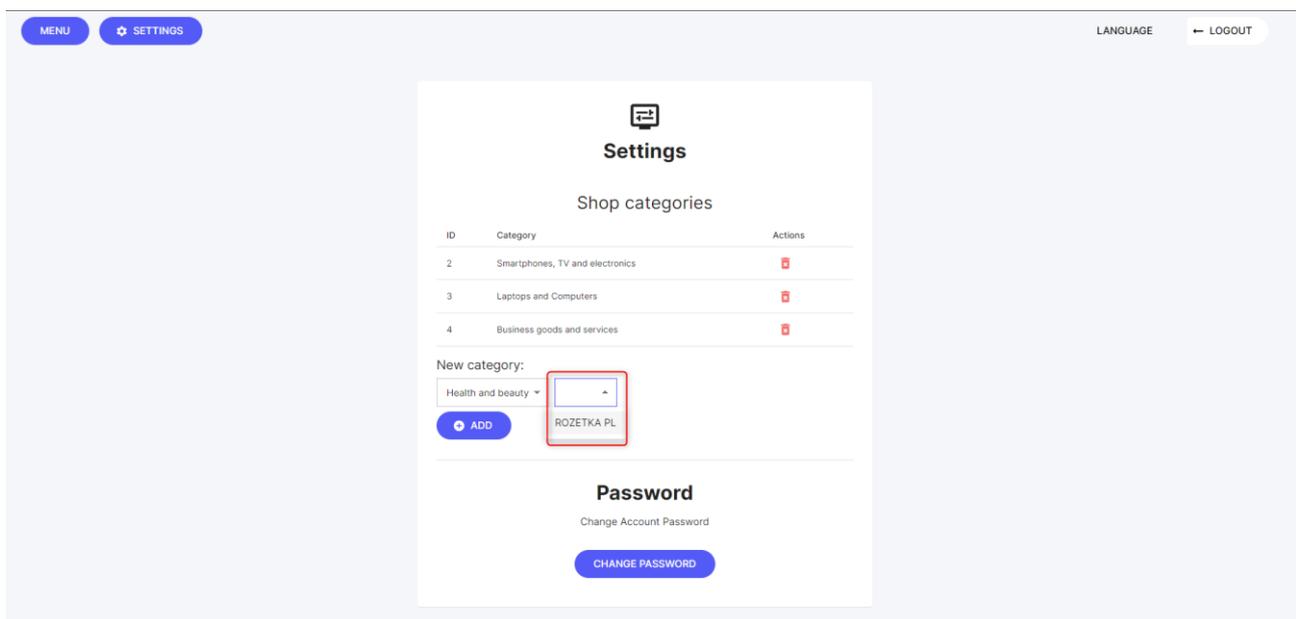
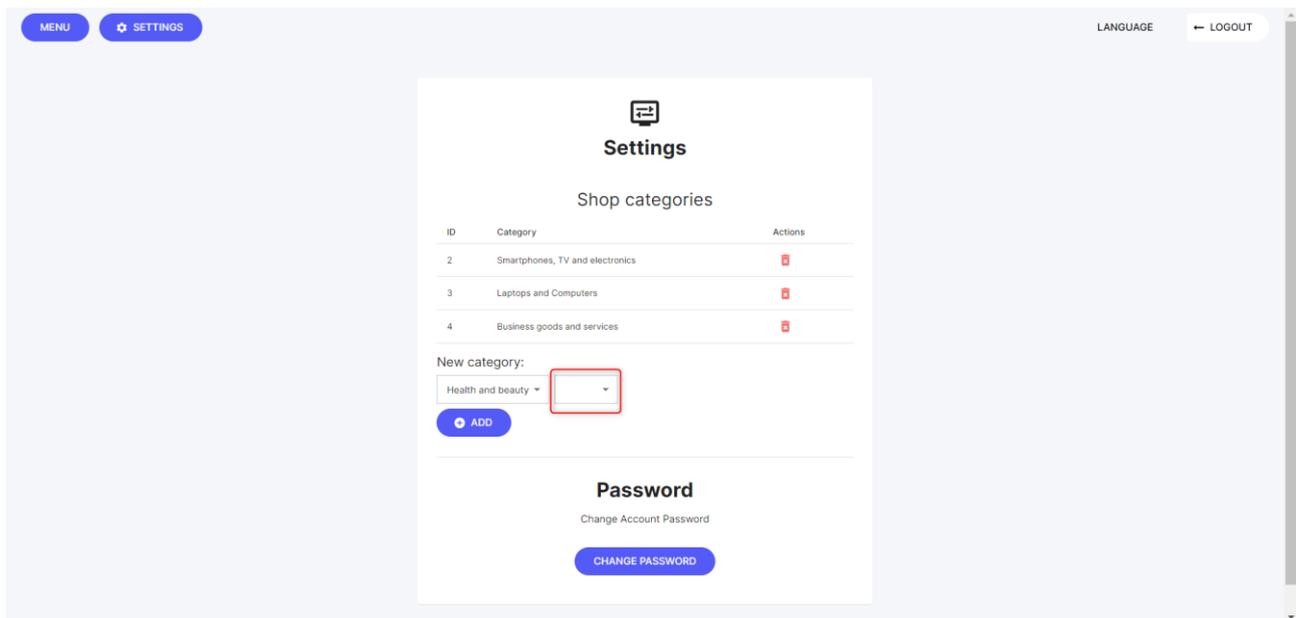




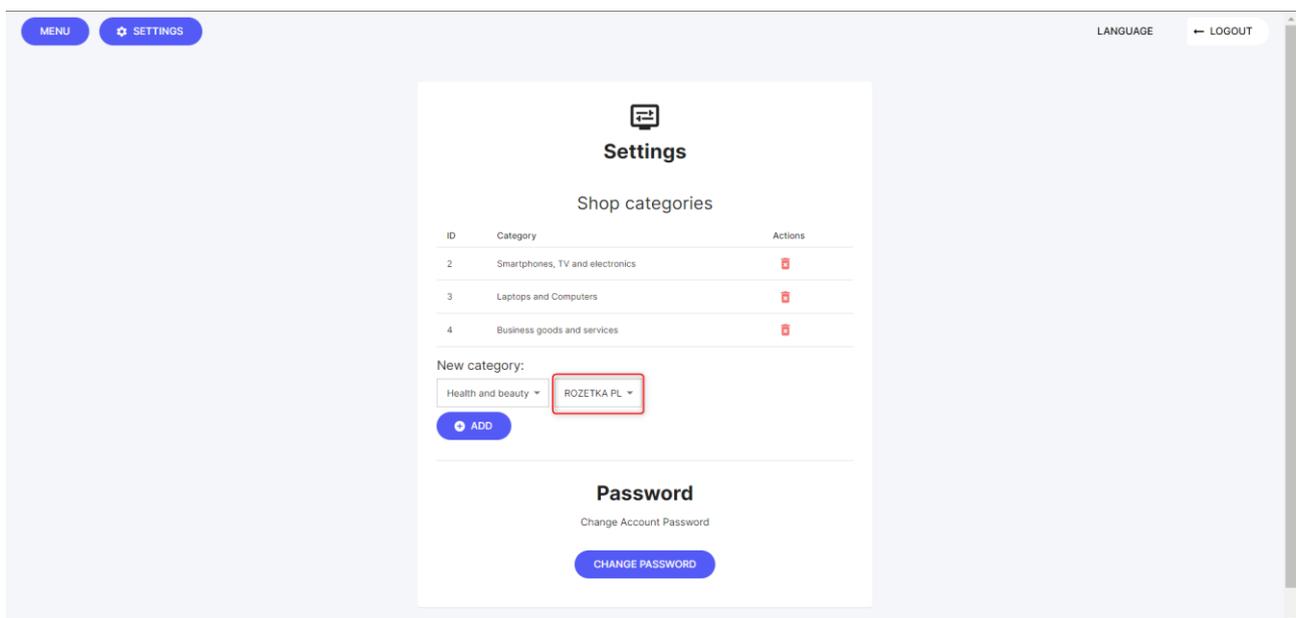
3) Choose the category that you want to add to the shop (Health and beauty in this case)



4) Click on the second dropdown block to see available shops:



5) Choose the desirable shop (ROZETKA PL in this case)



6) Click “Add” button

The screenshot shows the 'Settings' page with a 'Shop categories' table. The table has three columns: ID, Category, and Actions. There are three rows of categories. Below the table, there is a 'New category:' section with two dropdown menus: 'Health and beauty' and 'ROZETKA PL'. A blue 'ADD' button is highlighted with a red box.

ID	Category	Actions
2	Smartphones, TV and electronics	
3	Laptops and Computers	
4	Business goods and services	

New category:
Health and beauty ROZETKA PL
ADD

The screenshot shows the 'Settings' page with the 'Shop categories' table. The row for 'Health and beauty' (ID 5) is highlighted with a red box. Below the table, there is a 'New category:' section with two empty dropdown menus and a blue 'ADD' button.

ID	Category	Actions
2	Smartphones, TV and electronics	
3	Laptops and Computers	
4	Business goods and services	
5	Health and beauty	

New category:

ADD