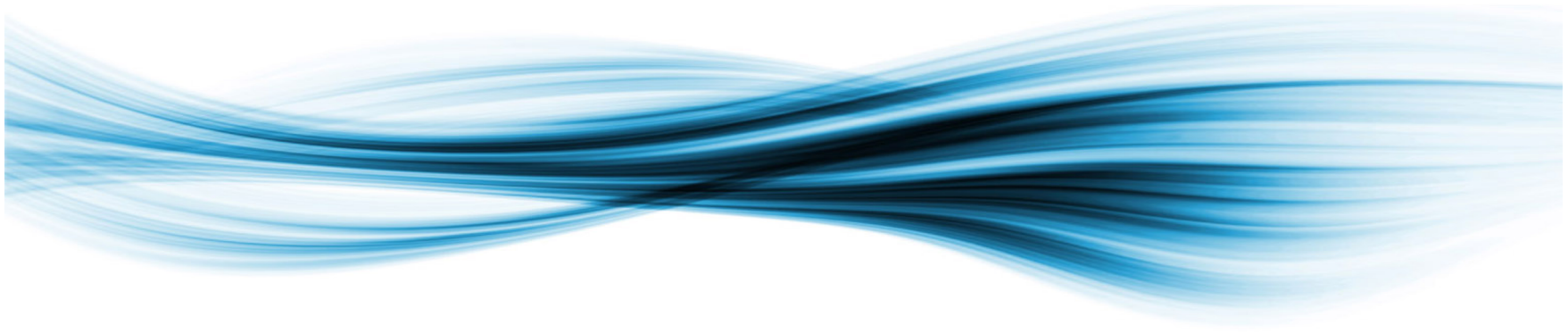




ePay Finance Credit Select Plus Quick Installation Guide



Step 1: Completing the application



ABC Widget Company Financing Application

Easy Financing For Your Convenience
One Application | Many Lenders | Instant Decision

All Budgets and Credit Levels Invited

No Risk Or Obligation | Interest Rates From 3.99% | Loan Amounts Up To \$50,000
Funds In As Little As One Day | No Pre-Payment Penalty

APPLY NOW

Check Your Rate Without Affecting Your Credit Score!

Step 1: Click on the "Apply Now" Button

Step 2: Complete the Online Form to get Pre-Qualified

Step 3: Accept an Offer and Electronically Complete the Loan Agreement

Step 4: Submit Any Requested Documentation and Get Funded

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Applicant Information			
First Name*	Last Name*	SSN*	
<input type="text"/>	<input type="text"/>	<input type="text"/>	
Birthdate*	Cell Phone*	Email*	
January 1 1931	<input type="text"/>	<input type="text"/>	
Address*		Suite/Apt#	
<input type="text"/>		<input type="text"/>	
City*	State*	Zip*	
<input type="text"/>	-----	<input type="text"/>	
Credit Rating*	Loan Purpose*	Property status*	Education Level
-----	-----	-----	-----

Income Information		
Amount Requested*	Monthly Income*	Frequency*
<input type="text"/>	<input type="text"/>	Weekly

☐ By checking this box, I hereby consent to the "E-Sign Agreement", the "Credit Authorization Agreement", the "Terms of Service", and "Privacy Policy", and am providing written consent under the FCRA for Flexbuy LLC and its partners and their affiliated companies via email and/or at the telephone numbers(s) I have provided above to explore personal loan offers, including contact through automatic dialing systems, artificial or pre-recorded voice messaging, or text message. Consent is not required as a condition to utilize Flexbuy LLC, and you may choose to be contacted by an individual customer care representative(s) by calling (866) 343-5268

Agree and Continue



In most cases, your customers will be completing the application through either the landing page or direct application link that you provide to them. These links were included in your welcome email along with a “best practices” document on how to market your new financing platform.

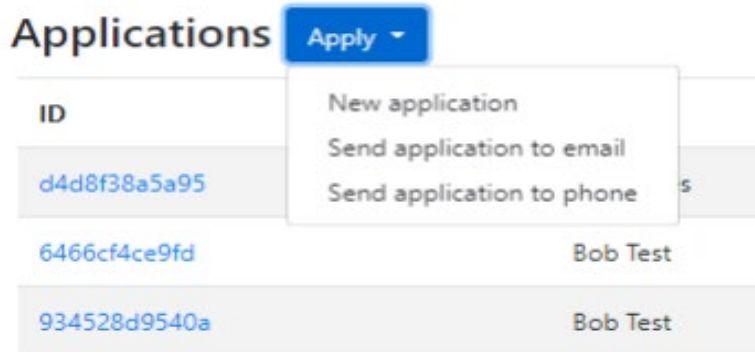
If you are face-to-face with your customers, you may find it advantageous to provide a dedicated workstation or tablet for them to use to complete the application.

It is important that the applicant enter their own email address when completing the form as offers and loan documents will be sent to the email address provided.

At this point you can setup a payment authorization from the customer to complete the sale upon funding notification. You may also collect a deposit if appropriate for your business model.

Step 1: Completing the application (continued)

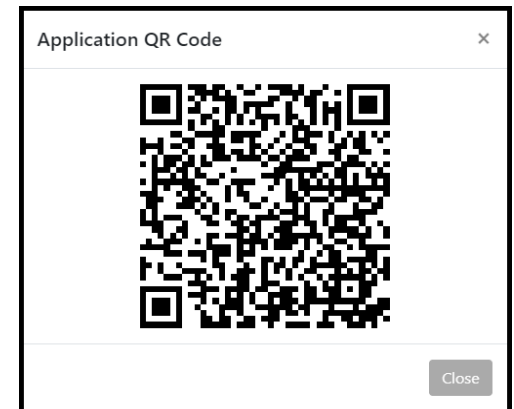
There are several ways to provide the application through the portal:







1. By clicking “New Application” the form is accessed directly
2. You can send the application link to the customer via email.
3. You can send the application link to the customer via a text message.
4. There is also a QR code that you can provide in emails or marketing materials for easy access to the application.

A dialog box titled "Send Application" with a close button (X) in the top right corner. It contains a label "Email*" above a text input field. At the bottom right, there are two buttons: "Close" (grey) and "Send" (blue).

A dialog box titled "Send Application" with a close button (X) in the top right corner. It contains a label "Phone*" above a text input field. At the bottom right, there are two buttons: "Close" (grey) and "Send" (blue).



Step 2. Submitting the application

Offers ×				
Sort By: Score				
Pre Approved Pre Qualified				
 Disclaimer & more info	36 months Term of Loan	13.49% Fixed APR	as low as \$1628.9 Est. Monthly Payment	\$50000 Max Offer Amount
Pre Approved Pre Qualified				
 Disclaimer & more info	60 months Term of Loan	14.99% Fixed APR	as low as \$1129.99 Est. Monthly Payment	\$50000 Max Offer Amount
See all 6 offers from Best Egg				
Pre Approved Pre Qualified				
 Disclaimer & more info	48 months Term of Loan	11.06% Fixed APR	as low as \$1552.48 Est. Monthly Payment	\$60000 Max Offer Amount
Pre Approved Pre Qualified				
 Disclaimer & more info	36 months Term of Loan	10.07% Fixed APR	as low as \$1938 Est. Monthly Payment	\$60000 Max Offer Amount
Email Customer Text Customer				

Once an application is submitted, within seconds, any offers are displayed on the screen.

At the same time, an email notification is sent to you and the applicant with a link to review the results of the application.

It is not unusual for applicants to receive numerous offers and sometimes multiple offers from the same lender with varying terms and interest rates. The applicant can choose the offer that best suits their budget.

Only the applicant can click on an offer and proceed with one of the lenders.

The link to the offers can be re-sent to the applicant via the “Email Customer” and “Text Customer” buttons at the bottom of the offers page.

In the event no offers are available to the applicant, only a “soft credit pull” has been performed up to this point and it will not affect their credit score. At this point you can ask if a friend or family member with stronger credit can apply on their behalf.

Step 3: Tracking and managing the application.



Locations Applications Events ▾

Applications

ID	Name	Amount Requested
235b801ec14b	Klem Kaddidlehopper	\$30,000
9bb39c2e9757	Peewee Herman	\$5,000
17d8f932be1b	Huckleberry Finn	\$15,000

Click on any Loan ID to see the details of a particular loan application.

Application Details

Applicant Information

Name: Klem Kaddidlehopper
Application ID: c3a8337e-ef0a-4528-8526-9bb39c2e9757
Submission Date: 06/01/2021 4:40 PM
Amount Requested: \$5,000
Monthly Income: \$13,000
Email: Klem@catterpillarsrus.com
Phone: 1-480-555-1212
Address:
123 Fox Trot Pathway
Sherwood Forrest IZ 33333

ABC WIDGET COMPANY

Notes Invoice Payments

[Add Note](#)

2021-01-19 05:01 PM	Visible To Merchant
Test	
2021-01-19 02:49 PM	Visible To Merchant
Congratulations, loan funded \$5,000 Application amount \$5,000 You can now complete your sale The funding fee will be billed/collected in approximately 10 days Should the invoice	

From the “Application Details” page you can view the details of the loan application, add a note about the application, view the existing offers, and view the status details of the offers.

Our team follows up with the applicants on loans that are pended for extended periods of time. Most of these delays are due to the applicants not submitting the required stipulations such as proof of income and identity. We contact the borrower to expedite the process.

Lender Decisions

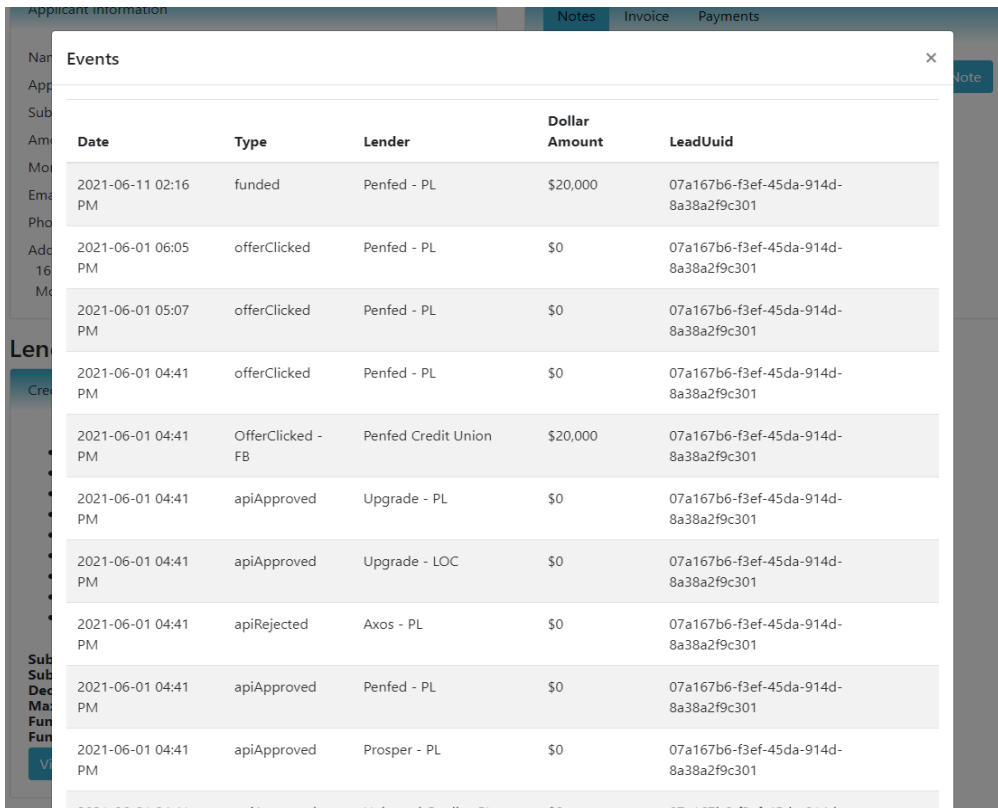
Credit Select Plus ⓘ

- Multi-lender Direct-to-Borrower loan platform
- Rates as low as 4.99% (subject to credit)
- Funds as soon as the next business day
- One application, multiple offers
- Loan amounts up to \$100,000
- Long-terms, low monthly payments
- No impact to consumer's credit score
- No collateral required
- Excellent, Good, Fair and Poor credit applicants invited

Submission Status: Complete
Submission Date: 06/01/2021 4:40 PM
Decision: Funded
Max Offer Amount: \$39,685.00
Funded Amount: \$20,000.00
Funded Date: 06/11/2021

[View Events](#) [View Offers](#)

Step 3: Tracking and managing the application (continued)



The screenshot shows a modal window titled 'Events' with a close button (X) in the top right corner. The modal contains a table with the following columns: Date, Type, Lender, Dollar Amount, and LeadUuid. The table lists several events, including funding, offer clicks, and API approvals/rejections from various lenders like Penfed, Upgrade, Axos, and Prosper.

Date	Type	Lender	Dollar Amount	LeadUuid
2021-06-11 02:16 PM	funded	Penfed - PL	\$20,000	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 06:05 PM	offerClicked	Penfed - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 05:07 PM	offerClicked	Penfed - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	offerClicked	Penfed - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	OfferClicked - FB	Penfed Credit Union	\$20,000	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	apiApproved	Upgrade - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	apiApproved	Upgrade - LOC	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	apiRejected	Axos - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	apiApproved	Penfed - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	apiApproved	Prosper - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301
2021-06-01 04:41 PM	apiApproved	Universal Credit - PL	\$0	07a167b6-f3ef-45da-914d-8a38a2f9c301

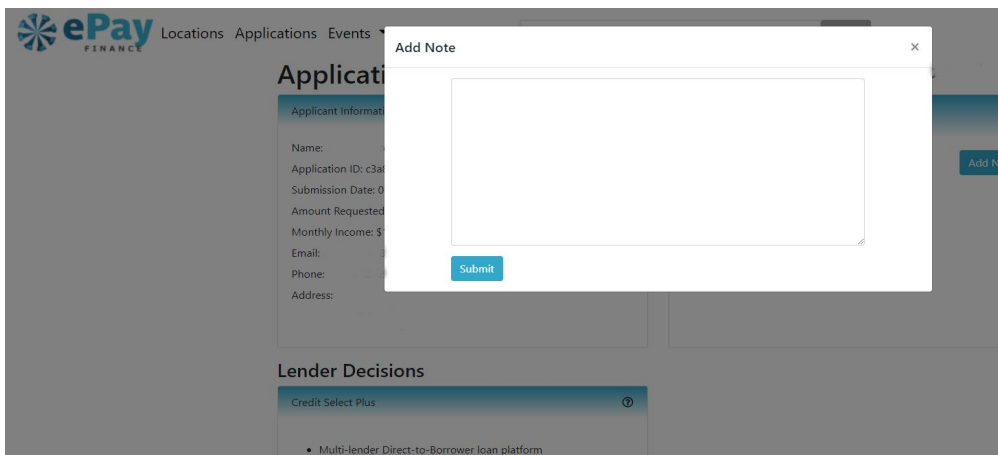
Click on “View Events” at the bottom of the “Application Details” page to see the status history of the application.

From Lender approvals and rejections to the clicked offer and all the way up to funding, you are able to keep your thumb on each applications status.

Note: There can be a delay between the actual status of an application and the reporting of the event. The delay will vary depending on the lender.

Click on “Add Note” from the “Application Details” page to provide information about the applicant. Examples would be “Unable to collect” or Differences in the amount collected vs. the amount funded.

All notes are logged in the “Notes” box and once submitted cannot be modified or deleted. Once a note is created an email notification is sent to the merchant or the ePay Team.



The screenshot shows the 'Add Note' modal window open over the 'Application Details' page. The modal has a text area for the note and a 'Submit' button. The background page shows the 'Application Details' section with fields for Name, Application ID, Submission Date, Amount Requested, Monthly Income, Email, Phone, and Address. Below this is the 'Lender Decisions' section, which includes a 'Credit Select Plus' button and a list of lenders, including 'Multi-lender Direct-to-Borrower loan platform'.

Step 4: Loan Funding

Application Details

Applicant Information

Name: Klem Kaddidlehopper
Application ID: c3a8337e-ef0a-4528-8526-9bb39c2e9757
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Sherwood Forrest IZ 33333

Lender Decisions

Credit Select Plus

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Submission Status: Complete
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Max Offer Amount: \$39,685.00
Funded Amount: \$20,000.00
Funded Date: 06/11/2021

[View Events](#)

ABC WIDGET COMPANY

Notes Invoice Payments

[Add Note](#)

Notes

Merchant

Congratulations, loan funded \$5,000 Application amount \$5,000 You can now complete your sale The funding fee will be billed/collected in approximately 10 days Should the invoice amount be different, please utilize our Invoice Creator Form located at <https://tinyurl.com/flexobuy-invoice> If you do not want this invoice to go to your customer, use your email address for both parties and sign for each.

When a loan is funded, a funding status will be added to the “Events” page and ePay will enter a funding note. An email notification will be sent letting you know the applicant has been funded and you can now collect from them and complete the sale with your customer.

Should you be unable to collect from the customer or if you collect an amount lower than what was funded... Please notify us by entering a note in the system so we can properly invoice the discount due on the funded loan.

We bill discount based on the actual amount from the funded loan that you collect from your customer. For example: If we fund your customer \$10,000 yet you only collect \$4,000. The discount will be billed against the lower amount.

Discount rates are invoiced 8 days after funding and collected 48 hours later for a total of 10 days after funding.

Events				
Date	Type	Lender	Dollar Amount	LeadUuid
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2021-06-01 06:05 PM	offerClicked	Penfed - PL	\$0	07a167b6-f3ef-45da-914d-8a39a2f9c301



Thank you.

**If you have any questions, please call us at 480-218-7697 or email at
sales@epaymanagement.com**

