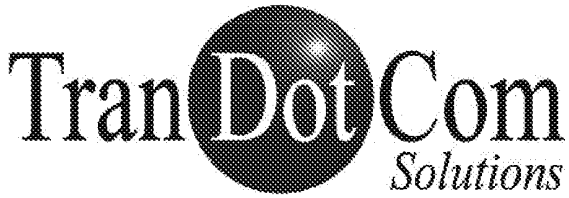
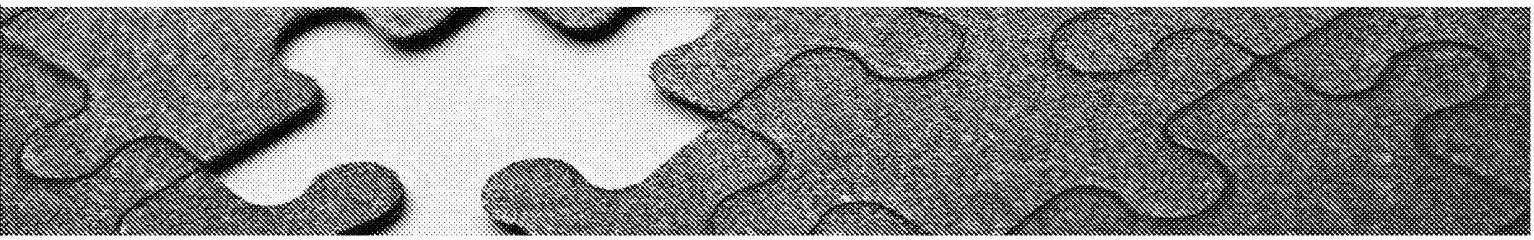
Exhibit 34



Loan Management System
Operations Manual

March 2008
Release 8.2.1.0
Version 1.0



PROPRIETARY AND CONFIDENTIAL

Confidentiality

TranDotCom Solutions, LLC has prepared this Operations Manual solely for informational purposes. The information contained herein has been prepared solely to assist merchants in utilizing the TranDotCom Solutions, LLC Loan Management System.

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Overview

TranDotCom Solutions (TDC) is a leading provider of financial products and services, including short-term loan processing and proprietary software applications. The Loan Management System (LMS) provides innovative, reliable information management solutions for the capturing of demographic data needed to process and analyze short-term loans, utilizing internet-based technologies.

The LMS allows loan applications to be electronically submitted and processed to support on-line real time servicing of short-term loan transactions. This includes automated bank approval or denial of loan applications, extension of credit and disbursement by the bank of loan proceeds. All transactions are captured and stored electronically at the individual customer level. Loan documentation is presented electronically for immediate delivery to the customer.

The LMS provides standard reporting at the store and corporate level in an on-line real time environment. This allows for monitoring daily store activity, customer activity, and user activity.

The purpose of the *TDC Operations Manual* is to explain to the user how the LMS operates. The user should also follow internal policies and procedures regarding various functions where applicable.

Features and system capabilities subject to change without notice. Software is updated frequently. For questions or clarification contact TranDotCom **Merchant Support** by phone at (678) 819-0857, by email at support@tdcemail.com or visit the **Doc/Tools** section of the LMS for recent release notes of new software features or changes to functionality.

Document Version History

Release	Version #	Description	Section(s)
7.2.1.1	1.0	Review Appl name change updates; Withdrawal Reasons Enhancement	1.0, 1.3, 5.13, All of Section 2 (New Application); All of Section 4 (Review Application)
7.2.1.2	1.0	Updated Online Reports Updated Customized Reports Updated File Exports	7.6 7.8 7.9
7.3.2.0	1.0	Added Installment Plans	4.30
7.3.3.0	1.0	Updated New Application Updated Manual Renewal Updated Customer Maintenance Updated Customer Pref/Loan Marks Updated Contact Manager Added Express Application Added Page Maintenance	2.2 4.3 4.10 4.13 4.15 4.31 9.15
7.4.1.0	1.0	Updated File Exports Added Approval Maintenance 2.0 Added Document Maintenance 2.0 Recommendation: Print 9.7 to 9.17 as these files have been re-numbered	7.9 9.8 9.11
8.1.1.0	1.0	Updated New Application Updated Review Application Update Customer Maintenance Added Application Maintenance Added RA. Audit Report Updated Collections Module Updated Customized Reports	2.2 4.1 4.10 4.32 4.33 6.1 7.8

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Release	Version #	Description	Section(s)
		Updated File Exports Added Customized File Exports 7.10	7.9
8.2.1.0	1.0	Updated Transaction Management	5.1

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LOGIN

Stop!! – Prior to beginning please refer to the Documents / Tools section "Check Browser Settings" to ensure your Internet browser settings and PC Setup is correct on your computer. If not, after you sign in the LMS, proceed directly to the Documents/Tools section and select "Check Browser New". This feature will set your PC to the exact settings needed in order to optimize your use of the LMS.

- **Open Internet Explorer**
- **In the address box, type the website address for the LMS.**

Please write in your website address here for future reference:

https://_____

Follow the steps listed below to access the LMS.

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LOGIN

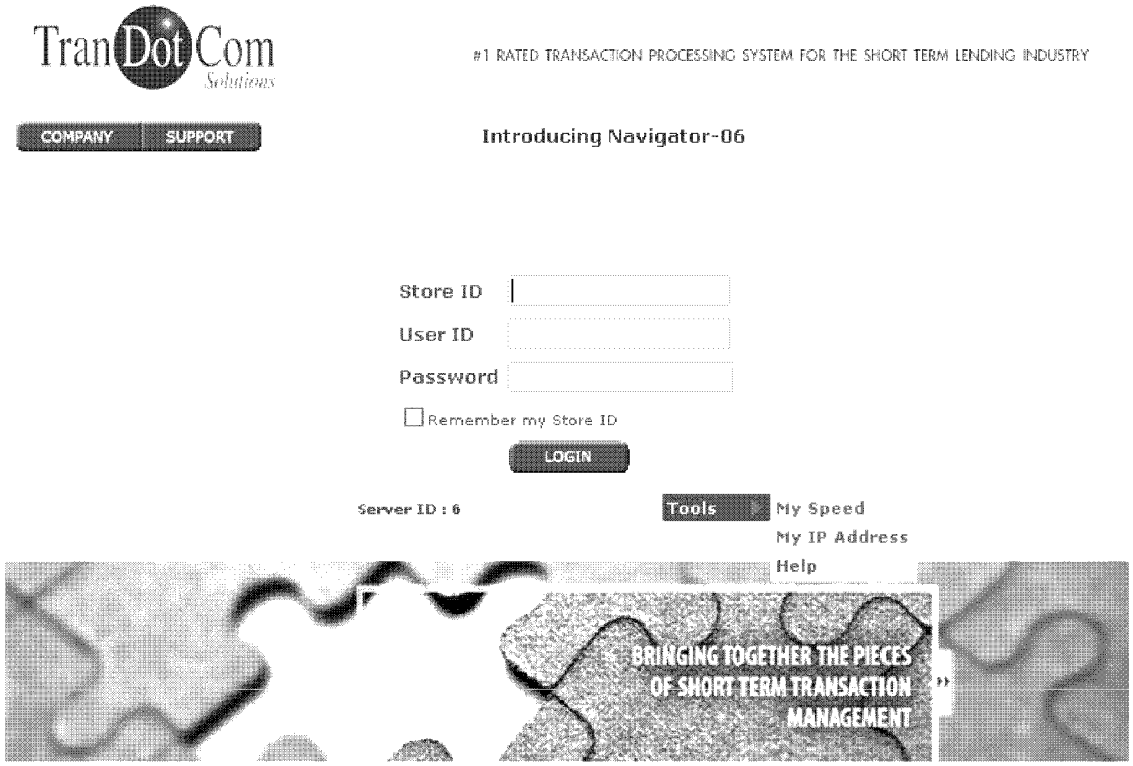
LMS / Login **Section 1.1**

To log into the LMS:

- Enter the complete 11 digit **Store ID** - Example: 60000990001
  This ID is complied as follows:
  - First 5 digits are Merchant Number (60000)
  - 2 digit state code (99)
  - Store Number (0001)

- Enter assigned **User ID** and **Password**
- Click **"Login"**

Please write in your Store ID here for future reference: _____



After successful login, the *Home Page* displays.

User ID's and Passwords should not be shared with other users. Follow internal procedures regarding these.

Note: You may optionally have the PC remember your Store ID by checking the *Remember my Store ID* checkbox when you login. Cookies must be enabled on the PC for this to work. You can at any time replace a previously saved Store ID with a new Store ID. (You can use your Internet Options to remove a saved Store ID/Cookie – contact your administrator for assistance.)

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LOGIN

The *Login* Screen contains the following additional options:

- **Company** – Displays the TDC Company Website in the same browser window (http://www.trandotcom.info/)
- **Support** – Displays the TDC Services-Merchant Support Services page of the Company Website

When a user mouses-over Tools, a menu displays with the following options:

- **Tools-My Speed** – Displays the following website: http://www.speakeasy.net/speedtest/
- **Tools-My IP Address** – Displays an Internet Explorer popup with the user's IP address
- **Tools-Help** – Displays the Frequently Asked Questions page (about Login)

Note: If your LMS runs on its own platform and you have a problem with the dynamic Tools menu, there may be a javascript menu license issue. Contact your administrator for assistance.

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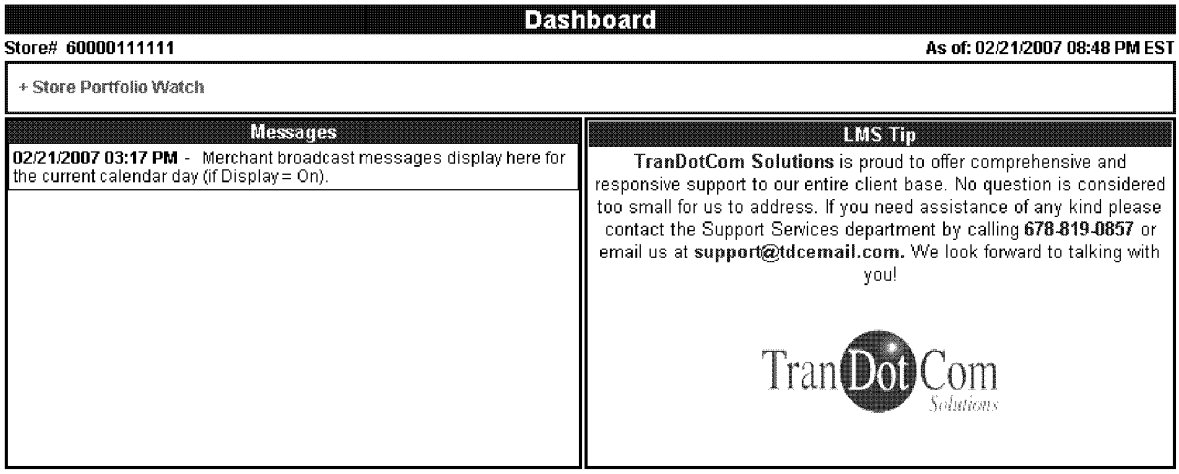
HOME

LMS / Home Page — Section 1.2

Upon login to the LMS, the Home Page displays:



The Home Page contains the following sections:

- **LMS Dashboard** – Displays available "Dashboard Items" for your user level (not all users will have dashboard items).

  To open an item (+), click on the name and the item will expand. Then to close the item(-), click on the name and the item will collapse.
- **Messages** – Displays Merchant Broadcast Messages
- **LMS Tip** – Displays a helpful hint from TDC Merchant Support/Client Services (this will be updated periodically)

Note: Messages and LMS Tip display vertical scroll bars on the right side of each section if needed.

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HOME

Dashboard Items available are:

- **Store Portfolio Watch** – A Call Center Operations Report

Note: Additional Dashboard Items will be available in the future.

Sample Store Portfolio Watch

- Store Portfolio Watch

	Count	Principal	Finance	Fees	Total
New Application Approved Today	**0**				
New Loans Originated Today	**0** - Conv. 0.00 %	**0.00**	**0.00**	**0.00**	**0.00**
Renewal Loans Originated Today	**0**	**0.00**	**0.00**	**0.00**	**0.00**
Total New Applications Pending	**2**				
Today - 2/21/2007	0				
Yesterday - 2/20/2007	0				
Other < = 2/19/2007	2				

- Balance Detail

	Count	Principal	Finance	Fees	Total
Total Outstanding Loans	**72**	**39,020.00**	**7,757.42**	**92.00**	**46,869.42**
Past Due < = 2/20/2007	72	39,020.00	7,757.42	92.00	46,869.42
Due on 2/21/2007	0	0.00	0.00	0.00	0.00
Due 2/21/2007 +	0	0.00	0.00	0.00	0.00
NSF/Bankruptcy Items Outstanding	**97**	**23,955.35**	**5,057.45**	**2,690.50**	**31,703.30**
Returned Items Today	0	0.00	0.00	0.00	0.00

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SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

Menu Navigation

LMS / Main Menu **Section 1.3**

From the ***Main Menu*** the following options can be selected:

⇒ **Home**
⇒ **New Appl**
⇒ **Pending Applications (Pending Appl)**
⇒ **Application Manager (Appl Mgr)**
⇒ **Review Appl**
⇒ **Transaction Manager (Tran Mgr)**
⇒ **Collections**
⇒ **Reporting**
⇒ **Documents/Tools (Docs/Tools)**
⇒**Administration (Admin)**
⇒ **Logout**

New Appl fact: When using the LMS, the user should only click once and wait for a response. If a response is not received in a reasonable amount of time, try again.

Additional Notes:

- If you chose to exit a screen by clicking on a Main Menu option, any changes performed but not yet posted/submitted successfully prior to exiting will not be saved.
- It is not recommended that you utilize the back button on your web browser. In many screen areas, the back button feature is not available for use.
- All main menu options, submenu options and tabs are security level driven (per merchant settings).
- If a main menu option has submenus, the main menu option only displays for a user who has access to at least one of its submenu items (same is true for a submenu with tabs).
  Example:

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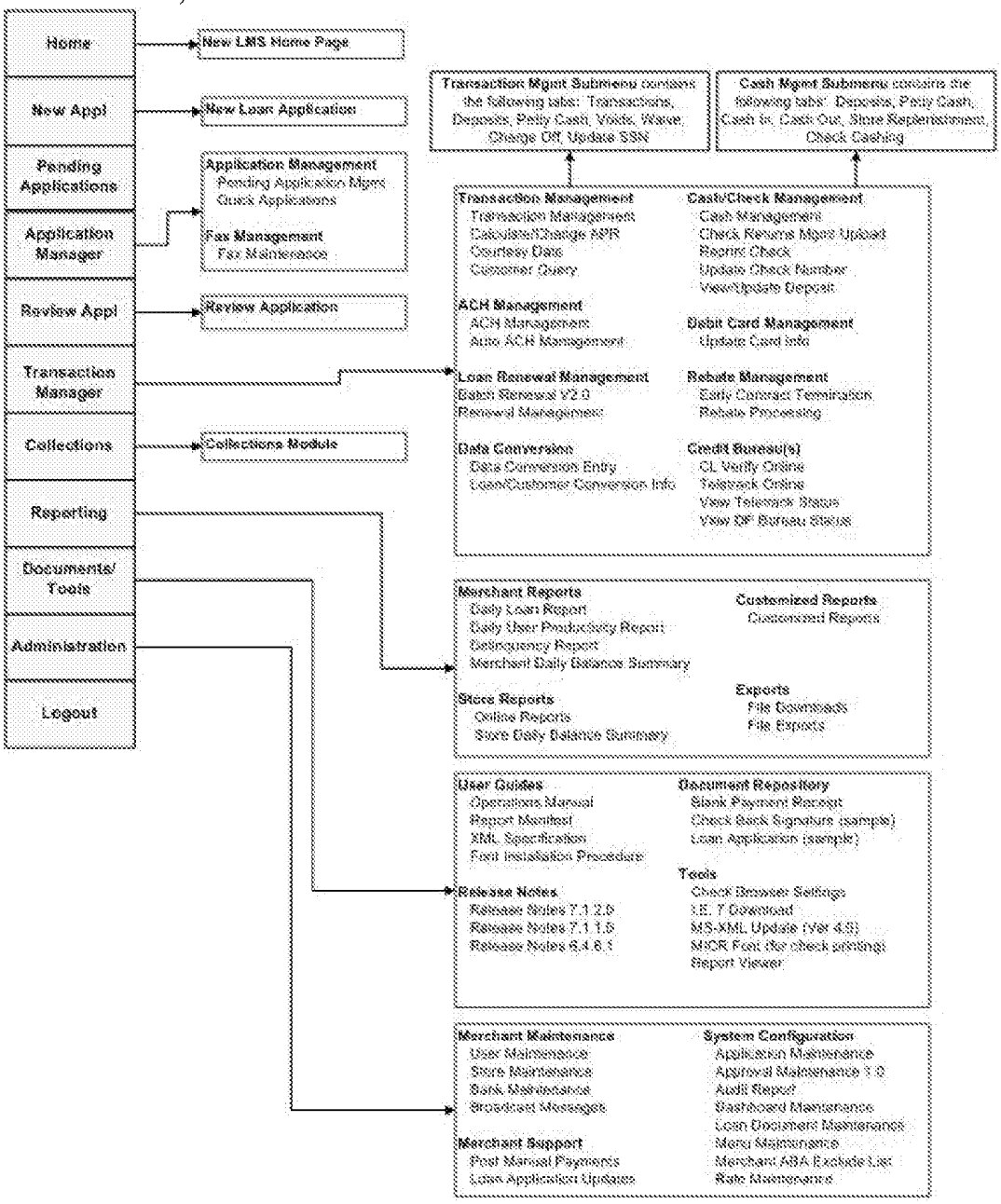
Menu Navigation

If a user does not have permission to Fax Maintenance, Quick Application or Pending Application Mgmt, the App Mgr main menu option will not display. If a user has permission to Fax Maintenance but not Quick Application or Pending Application Mgmt, the App Mgr main menu option will display, as long as the merchant has both Application Manager and Quick Application *turned-on*.

Standard main menu, sub-menus and tabs:



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NEW APPLICATION

New Application / Overview **Section 2.1**

The ***New Application*** screen is used to enter a customer application into the system. A new application goes through several functions before becoming an actual loan, including the approval process, as well as any 3rd party verification process that you may have provisioned. Depending on the decision of approval or denial, either a ***Loan Note***, ***Federal Truth in Lending Disclosures, Notice of Adverse Action or other pre-established loan documents*** will be printed for the customer.

The user should follow all applicable merchant internal procedures for the processing, auditing, and handling of the documents printed by the LMS, as well as the processing of the loan application.

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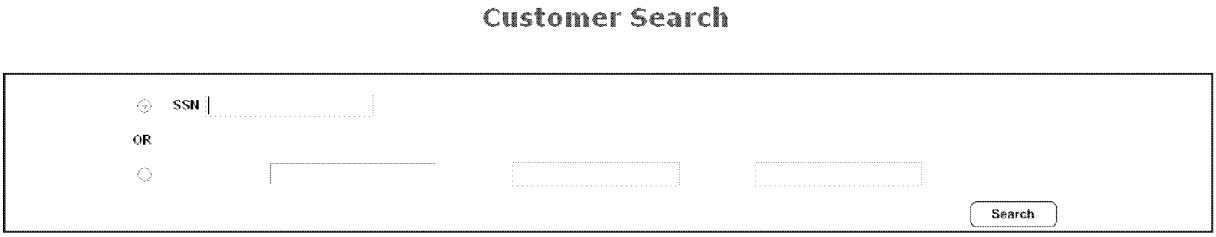
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

NEW APPLICATION

To enter a New Application:

1. Click on **New Application** from the Main Menu. The Customer Search screen displays.
2. Select how to search:
   - By SSN
   - By Other Customer Data
3. Enter search fields and click **Search**



Fields – Customer Search

Field Name	Description
SSN	9 character SSN of the customer
Primary Phone Number	10 digit phone number of the customer. To use this field for a search, the entire phone number must be entered.
Last Name	Last Name of the customer. To use this field for a search, at least 2 characters must be entered.
First Name	First Name of the customer. A search can not be done solely on the first name, it must be used in conjunction with the Last Name or Primary Phone.

Navigation – Customer Search

Button/Link	Description
Search Button	Displays the search results

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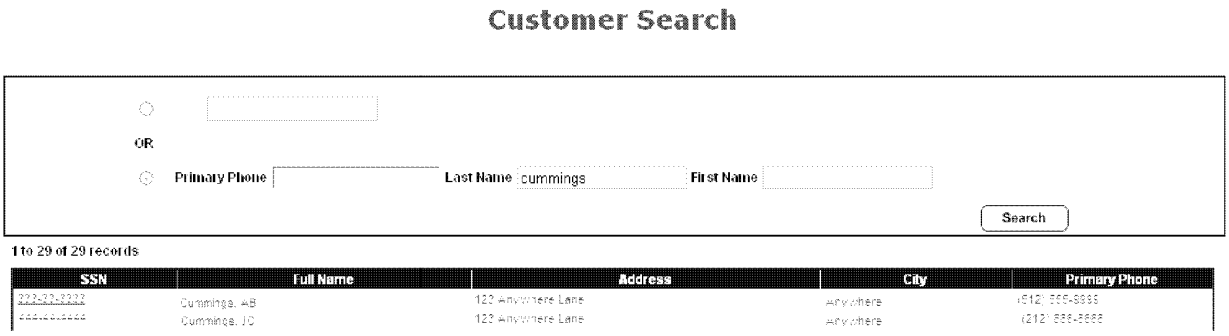
NEW APPLICATION

4. Find the customer in the results list and click on the SSN.



Navigation – Search Results

Button/Link	Description
SSN Link	Displays the first screen of the application entry process – Customer Information

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NEW APPLICATION

Loan data displays at the top of the Customer Information. This provides a loan count for a customer in various loan statuses (mainly for merchants that allow multiple loans per customer).

Customer Information

Status	Count
Open	0
Collections	0
Pending	0

Status	Description
Open	Total good outstanding loans with a loan status: New, Outstanding
Collections	Total number of loans in a collection status: Returned Item, Bankruptcy and Charge Off
Pending	Total approved applications where the loan has not yet been originated and the application has not been withdrawn

5. Enter the Customer Information data and click **Continue**.

   Note: The Customer Information and Application Information screens are configurable per merchant. These fields are not described in this section of the Operations Manual. Refer to Page Maintenance in Section 9.15 for the complete list of all required and optional LMS fields.

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NEW APPLICATION

Customer Information

Status	Count
Open	0
Collections	0
Pending	0

Fields marked with * are required. Search

PRIMARY INFORMATION

SSN 000-00-0000 First Name * A
Middle Name Last Name * Sample
Date of Birth (MM/DD/YYYY) * 01 / 01 / 1960
Type of ID Driver's License ID No. * 1111111111111111111
Country of ID USA State of ID * TN

CONTACT INFORMATION

Home Phone# * 2222222222 Primary Email
Fax Number
Additional Contacts
Contact Type -Select-
Email/Phone Notes
Click on Add for adding Additional Contact Add

CURRENT ADDRESS

Address1 * 123 Nowhere Street Address2
City * Any City Country * USA
State * TN Zip * 33333
How Long Customer Lived at Current Address (YY/MM) * / Landlord/Mortage Company Name

REFERENCE INFORMATION

First Name * Middle Name
Last Name * Home Phone *
Relationship * Primary Reference
Click on Add to add References Add

First Name	Middle Name	Last Name	Relationship	Phone	IsPrimary	Action
S		Sample	brother	4444444444	Yes	Edit Delete
C		Sample	sister	5555555555	No	Edit Delete

EMPLOYER/PAYROLL INFORMATION

Income Information
Type of Income * -Select- Employer Name/Source of Income *
Employment/Benefit Start Date * / /
Address1 Address2
City Country -Select-
State -Select- Zip
Employment Type * Full Time Part Time
Payroll Information
If entering pay dates, please enter pay dates as if there were no holidays or weekends (paydays will not always match the loan due date).
Average Amount of Paycheck * Frequency of PayDay * -Select-
How Paid * -Select- Payroll Notes
Last Pay Date * Next Pay Date *
Type of Payroll * Direct Deposit Paper Check Payroll Garnishment * Yes No
Primary Income
Click on Add to add Income Add

Income Type	Source of Income	Pay Frequency	How Paid	Phone	Last Paydate	Next Paydate	Primary	Paycheck Amt	Monthly Conv. Amt	Action
Disability Income	any employer	Biweekly	Bi-Weekly		1/18/2008	2/1/2008	Yes	2000	4333.33	Edit Delete
								Total	4333.33	

ACCOUNT INFORMATION

Account Type * -Select- Account Number *
Add

Bank/Card Name	Bank Phone	Account Type	RTN/ABA	Account Number	Expiration Date	Is Primary	Action
bank of america	0000000000	Checking	051000017	1234		No	Edit Delete View
bank of america	0000000000	Checking	051000017	23345		No	Edit Delete View
MasterCard - Credit		Credit Card		1234567890123456	2/2009	No	Edit Delete View
Visa - Credit		Credit Card		1234567890123444	1/2009	No	Edit Delete View

Continue

Navigation – Customer Information

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NEW APPLICATION

Button/Link	Description
Search	Displays the Customer Search screen
Add	To add a new record such as a Contact. Enter the corresponding fields and click the Add Button to view the changes on the screen. **Note to User**: **Click the Add button only once**, if clicked more than once the data/record can appear multiple times in the data grid in the Contacts, References, Employer/Income and the Account Information sections. **Note to User**: Additions are not yet submitted to the database. You must click Continue to save these records.
Edit	To edit a record such as a Contact, click on the Edit link. This displays the data of the selected record and allows changes to be made.
Update	After clicking Edit as described above, an Update Button displays. Once edits are entered for a record, click Update to view the changes on the screen. Note: Changes are not yet submitted to the database. You must click Continue to save these changes.
Delete	To delete a record such as a Contact from the screen, click on the Delete link. Note: The delete is not yet submitted to the database. You must click Continue to delete the record.
View	To view fields entered without editing
Continue	The system validates the data. If errors exist you will be informed. If no errors exist, the system displays the second screen of the application entry process - Application Information

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NEW APPLICATION

Application Information

Fields marked with * are required

ACCOUNT SELECTION

Bank Accounts

Disb/Pmt	Bank Name	Account Type	Account Number	RTN/ABA
◉	bank of america	Checking	1234	051000017
○	bank of america	Checking	23345	051000017

Other Accounts

Primary Card	Card Name	Account Type	Account Number	Expiration Date	Action
◉	MasterCard - Credit	Credit Card	1234567890123456	2/2009	Remove Primary
○	Visa - Credit	Credit Card	1234567890123444	1/2008	

Bank Account Verification

Bank Name	RTN/ABA#	Account#	Acct Type
bank of america	051000017	1234	Checking

No. of NSFs *

No. of Trans:

Ending Stmt Balance

Account opened for 90 days or more * ◉ Yes ○ No

Recent Bank Statement Verified * ◉ Yes ○ No

MILITARY INFORMATION

Are you or your spouse an active military member? ○ Yes ◉ No

Can you be claimed as a dependent by an active military member? ○ Yes ◉ No

MARKETING INFORMATION

Current Residence Status * -Select-

How far does the Customer live from the Store Not Applicable

Customer's Educational Background Not Required

Customer's Total Household Income Not Required

How did the Customer hear about this program? * -Select-

Marketing Source Code *

APPLICATION VERIFICATION

18 Years of Age or Over * ◉ Yes ○ No

Has the Credit Verification Been Completed? * ○ Yes ◉ No

Payroll Bankruptcy * ○ Yes ○ No

Income Verified? * ◉ Yes ○ No

Has the customer presented Proper ID? * ○ Yes ○ No

APPLICATION INFORMATION

Primary income source set is applicable for this Application.

Income Type	Source of Income	Pay Frequency	How Paid	Phone	Last Paydate	Next Paydate	Primary	Paycheck Amt	Monthly Conv. Amt	Action
Disability Income	any employer	BiWeekly	Bi-Weekly		1/18/2008	2/1/2008	Yes	2000	4333.33	Edit
								Total	4333.33	

Disbursement Mode * ACH

Est ACH Effective Date * 01 / 24 / 2008

Requested Appl Amount * $500.00

Finance Charge * Regular $150.00

Requested Due Date * 02 / 01 / 2008

Back Submit

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NEW APPLICATION

Navigation – Application Information

Button/Link	Description
Back	Displays the first screen of the application entry process - Customer Information
Edit	To edit a record such as Income, click on the Edit link. This displays the data of the selected record and allows changes to be made.
Update	After clicking Edit as described above, an Update Button displays. Once edits are entered for a record, click Update to view the changes on the screen. Note: Changes are not yet submitted to the database. You must click Submit to save these changes.
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system submits the application for approval or denial.
Disb/Pmt	Allows you to select an account when more than one account displays in the Bank Accounts grid. If there is only one bank account the radio button will default to active.
Primary Card	Allows you to select a credit card account to link to the application.
Remove Primary	Displays in the Other Accounts grid after a credit card account has been selected as the primary card to link to the application.
	Calendar icon to select the dates for the Requested Due Date or Est ACH Effective Date

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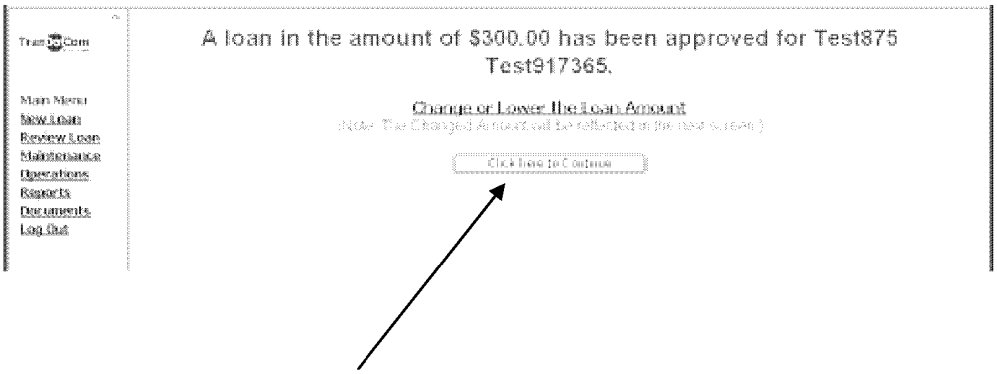
NEW APPLICATION

New Application / Approved Application **Section 2.3**

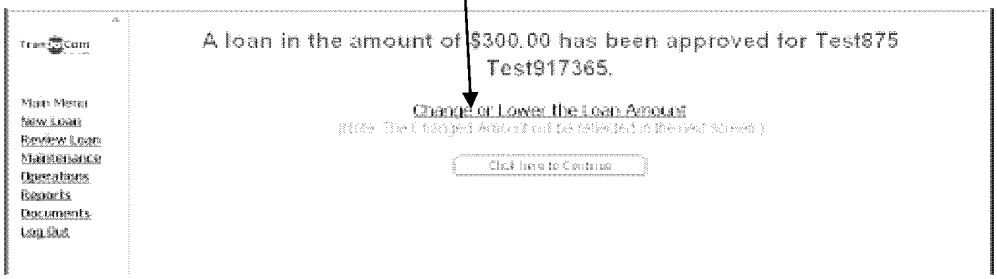
Should the loan application be approved, a screen will display the statement: ***"A loan in the amount of $XXX.00 has been approved for (Customer Name)"*** as shown below:



- Click on "Click here to Continue"

Dependent upon merchant provisioning, the user may have the capability to reduce the loan amount, once a loan has been approved.

To do this, simply click the "Change Loan Amount" button and submit your changes.



Then select the new lower loan amount and finance charge and proceed with the approval process.

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NEW APPLICATION

New Application / Approved Application Documentation **Section 2.4**

A screen displaying customer information, store information and loan information will appear.

- **If the customer would like to continue, click "Yes" to continue with the approval process.**
- **If the customer does not wish to continue, click "No".**

If "No" is selected, the Main Menu screen with display and an "Incomplete" loan will be created in customer history under "Review Loan" option.

Please Note: **It is unnecessary to void an incomplete loan as it is considered an invalid loan.**

Customer Information		Store Information			
SSN#	111-11-1111	Store#	60000130001	User Name	Melis F
Customer Name	JOSH S TEST	Store Name	Call Center		
Address1	1111	Address1	123 Main Street		
Address2		Address2			
City	OZ	City	Marietta		
State	MA	State	GA		
Zip	66224	Zip	30062		

Loan Information (Loan# 124619)				
A Loan Of Amount	$200.00	has been	Approved	
The Finance Charge would be	$25.00			
The APR would be	380.21%			
The Total Amount Due On	06/10/2003	would be	$225.00	Do you wish to continue? Yes No

X_____

Signature

The merchant may wish to print this page and have the customer sign for their loan file.

Follow internal procedures regarding the review of loan information with customers.

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SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

NEW APPLICATION

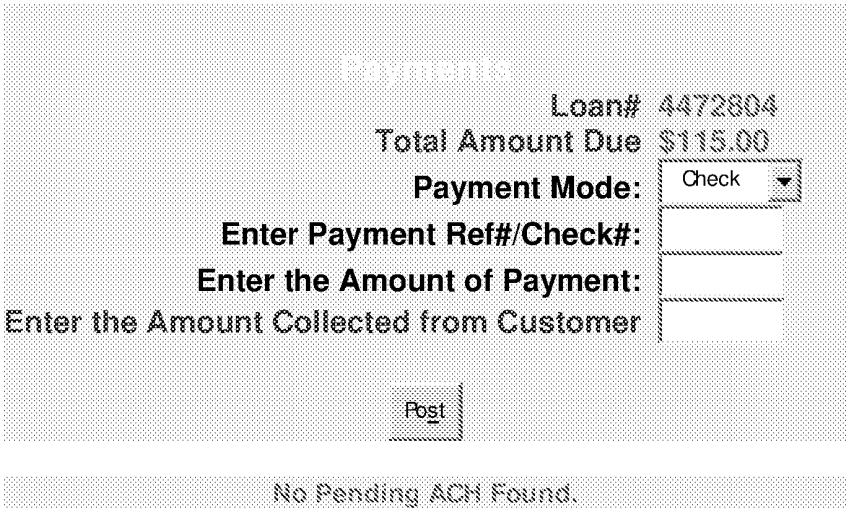
New Application / Approved Application Documentation **Section 2.4**

The ACH Authorization or Check Information screen will now be displayed

- **ACH Information- Verify the ABA and the Account # fields.**
- **Check information- Verify the check number and amount fields.**
- **Once data has been entered properly select "Post/Prepare Documents"**

  Note: If customer Account number or ABA number differ from what has been entered in the Loan Application, a box will be displayed with a message: ***" Customer Acct# was not the same as was given in Bank Information (A/C #######) Do you wish to verify?"***
  Click "Yes" to correct or "No' to Continue.

Following is an example of **Payment Authorization** for the ACH method.



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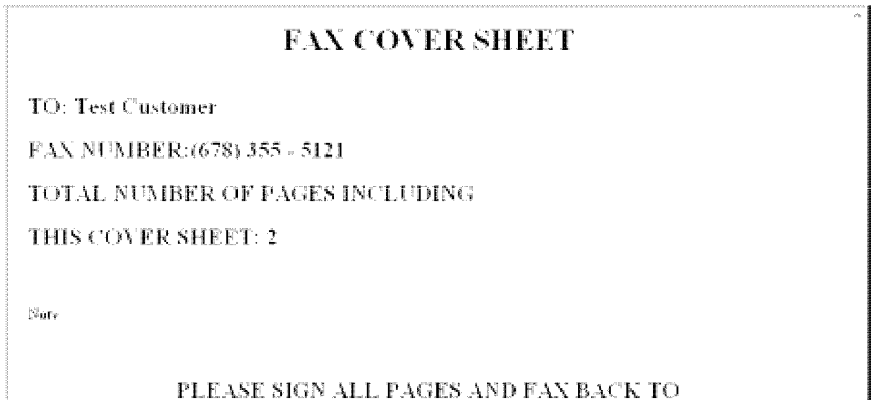
NEW APPLICATION

- **Loan documentation for your transaction will now be displayed.**

* **Note** – Please verify that your page margins are set correctly prior to printing loan documents.

- **Select "Print"**
- **Click anywhere on the page as this will cause a dialog box to display stating *"Has form been printed correctly?"***
- **Click "OK" to proceed or "Cancel" to reprint**
- **The documents will print automatically with the auto print feature**

Please follow your internal procedures for faxing loan documentation.



FAX COVER SHEET

TO: Test Customer

FAX NUMBER:(678) 355 - 5121

TOTAL NUMBER OF PAGES INCLUDING

THIS COVER SHEET: 2

Note

PLEASE SIGN ALL PAGES AND FAX BACK TO

Review the documents on screen and print as desired.

Important Note: It is vital that each user verify all data on loan documentation to verify loan information prior to obtaining customer signature. This includes verification of **Principal Amount, Finance Charge, Loan Due Date and account information, etc...**

Should you need assistance with verification of loan documents, please contact your manager directly. For software support on any loan document issue, contact TranDotCom Merchant Support at **678-819-0857** or email support@tdcemail.com

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NEW APPLICATION

New Application / Approved Application Documentation **Section 2.4**

Examples of Approval Loan Documents

TILA

Loan # 124619 Date: 5/28/2003

NOTE AND DISCLOSURE **ABC BANK OF ANYWHERE ,, USA**

Borrower's Name: JOSH S TEST Address: 1111 OZ,MA-66224

Parties: You are the person named as Borrower above. We are the lender, ABC Bank of Anywhere ,, USA.

The Account: You have deposit account, = 5656565 , with us or, if the following space is completed at Firstar ("Bank"). You authorize us to effect a credit entry to deposit the proceeds of the loan (the Amount Financed, given to you directly, indicated below) to your account at the Bank. The terms in the following box are part of this Agreement.

ANNUAL PERCENTAGE RATE(e)	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The dollar amount the as a yearly rate.	The cost of your credit loan will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid after you have made the scheduled payment.
380.21 %	**$25.00**	**$200.00**	**$225.00**

Your Payment Schedule Will Be: You must make one payment of **$225.00** on 6/10/2003

Security: This loan is unsecured.

Prepayment: If you pay your loan in advance, you will not be entitled to a refund of all or any part of the Finance Charge. (e) Annual Percentage Rate is estimated based on the anticipated date the loan proceeds will be deposited to your Account,which is 5/29/2003. See below for any additional information about nonpayment, default and prepayment.

Itemization of Amount Financed of $200.00 Amount given to you directly: $200.00 Paid on your account= N/A $N/A

Promise to Pay: You Promise to Pay to us or to our order, in 1 payment, on the date indicated in the Payment Schedule, the Total of Payments. The

ACH Authorization Document

ABC Bank of Anywhere,, USA

AUTHORIZATION AGREEMENT FOR PREAUTHORIZED PAYMENT

1. YOU MUST FILL IN YOUR BANK NAME, TRANSIT/ABA NO. AND DEPOSIT ACCOUNT NUMBER IN ITEMS 5A, 5B AND 5C BELOW. AND, BE SURE TO SIGN WHERE INDICATED BY THE (X) BELOW ITEM 8 BELOW.
2. UNLESS THE AUTHORIZATION IN ITEM 5 BELOW IS PROPERLY AND TIMELY REVOKED, THERE WILL BE A $30.00 FEE ON ANY ACH DEBIT ENTRY ITEMS THAT ARE RETURNED AT TIME OF COLLECTION.
3. YOU AUTHORIZE ABC BANK OR ITS SERVICERS TO CONTACT YOU AT YOUR PLACE OF EMPLOYMENT OR RESIDENCE AT ANY TIME UP TO 9:00 PM, YOUR LOCAL TIME, REGARDING YOUR LOAN.
4. YOU REPRESENT THAT YOU HAVE NOT RECENTLY FILED FOR BANKRUPTCY AND HAVE NO PRESENT INTENTIONS OF DOING SO.
5. YOU AUTHORIZE US, ABC Bank of Anywhere,, USA, or our servicer or agent, to initiate one or more ACH debit entries (for example, at our option, one debit entry may be initiated for the principal of the loan and another for the finance charge) to your Deposit Account indicated below for the single payment that comes due with regard to the loan for which you are applying. The Depository Institution named below, called BANK, will receive and debit such entries to your Deposit Account.

   A. Bank Name: Firstar
   City: Overland Park
   State:KS Zip :66212

   B. Transit/ABA No. 101

   C. Deposit Account NO. 5656565

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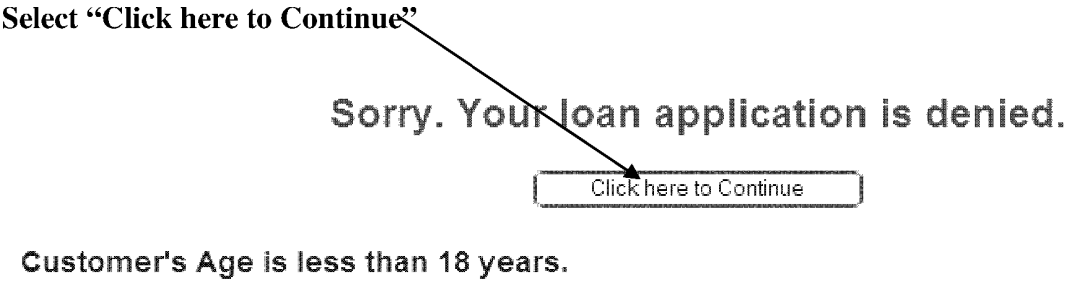
NEW APPLICATION

New Application / Denied Application **Section 2.5**

Should the application be denied, the screen will display a message stating: ***"Sorry, Your Loan Application is denied"***. All applicable denial reasons for this specific loan denial will be displayed in blue.

Select "Click here to Continue"



*Note- **Adverse action letters can also be printed through Review Loan. When printed the account is automatically noted.**

Follow internal procedures regarding handling the ***Notice of Adverse Action*** document.

The denied loan will be reflected in the customer history in **Review Application**.

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NEW APPLICATION

Following is an example of an adverse action letter the system will display:

Date: 6/15/2006

Test Customer
1234 Maple Street
Anywhere, PA 33333

Re: Notice of Adverse Action

Dear Applicant:

Thank you for applying to Demo Storefront for a short term loan. After carefully reviewing your application, we are sorry to advise you that we cannot grant a loan to you at this time.

If you would like a statement of specific reasons why your application was denied, please contact us at our address below within 60 days of the date of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Demo Storefront
1234 Main Street
Boulder, Co 12345
Attention: Consumer Loan Department
Telephone Number: (123)456-7890

This notice may be printed while displayed on the screen. To print the notice, follow the steps listed below:

- **Click on *"Print"***
- **Select *"Printer"***
- **Click *"OK"***
- **Click anywhere in the middle of the screen**
  A prompt displaying ***"Has the Denial Letter Printed Correctly?"*** will appear.
- **If the notice printed correctly, click *"Yes"***
- **If not, *click "Cancel"* and reprint the notice**

Information contained in the application may be reviewed and resubmitted if incorrect information caused an invalid denial.

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NEW APPLICATION

New Application / E-Signature **Section 2.6**

E-Signature or ***"E-Sig"*** is a feature that allows a customer to electronically sign loan documents directly from a marketing website. After a customer is approved they are asked to electronically sign their loan docs if they should accept the terms of the loan.

You can check the status of the E-Signature on a loan by clicking "***Show E-Sig"*** in the **Customer History** section of the **Review Application** screen.

Customer Loan History Balances View previous display version

Customer Name: Customer, James Customer SS#: 111-22-3333

Pmt Hsty	Loan#	App. Status	Orig. Date Due Date	Total Amt.	Principle Fin Chg	Fee Chg Late Chg	Status Type	Auto ACH Renewal Loan#	Store # User	ESig
$	4468944	Approved	6/21/2006 7/5/2006	$390.00	$300.00 $90.00	$0.00 $0.00	New Loan Renewed Loan	SEND # 4233672 - 2	60001000000 Doe, John	
$	4233672	Approved	6/7/2006 6/21/2006	$390.00	$300.00 $90.00	$0.00 $0.00	Loan Paid Off Renewed Loan	SEND # 3986679 - 1	60001000000 Doe, John	
$	3986679	Approved	5/19/2006 6/7/2006	$390.00	$300.00 $90.00	$0.00 $0.00	Loan Paid Off Standard Loan	SEND	60001000000 Name, Your	ShowESig

The E-Sig will say ***"True"*** if it was a successful. The E-Sig will say ***"False"*** if the E-Sig did not complete successfully or if the customer has more recent E-Sig loan document.

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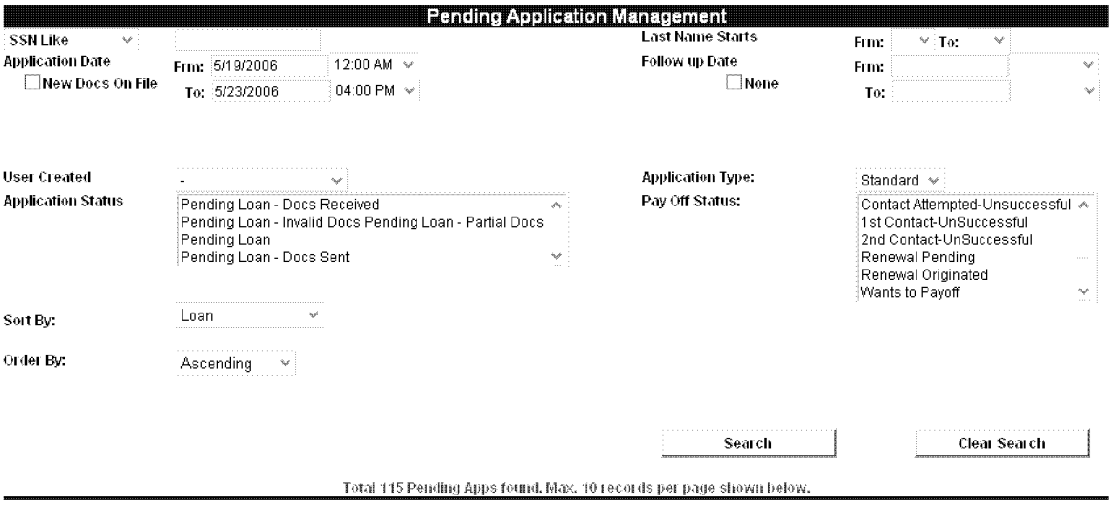
APPLICATION MANAGER

Application Management / Pending Applications — Section 3.1

"Pending Application Management" offers an interface that allows users to look for pending applications that have not yet been originated as new or renewal loans. Search for these can be done by **application date and time, follow up date, application type (Renewal, Standard) user created, application status and payoff status.**



You will be able to see the **Loan #, Customer Name, SSN, Follow up Date, App Date, Days old (how old is the application), Esig, DP Score, Pay Frequency, State, Income, DOB and Email.**

This allows you to also complete initial underwriting at a glance.

Total 115 Pending Apps found. Max. 10 records per page shown below.

Search Result

Loan #	Customer Name	SSN	Follow up Date	App Date	Days Old	ESig	TT Score	DP Score	Pay Freq	State	BiWeekly Income	DOB	Email
4004548	Goff, James	214527290	5/23/2006 10:00:00 AM	5/22/2006 2:53:07 AM	1		-	529	SemiMonthly	NM	1385	10/31/1949	usermr8802@aol.com
4004602	Lockhart, Zenovia	134627071	5/23/2006 10:00:00 AM	5/22/2006 4:37:20 AM	1	ShowESig	-	518	BiWeekly	WI	500	08/02/1979	joshua1987tree@yahoo.com
4004723	White, Chris	309741321	5/23/2006 10:00:00 AM	5/22/2006 6:14:58 AM	1	ShowESig	-	559	SemiMonthly	IN	2954	07/05/1965	chrwhite@comcast.net
4004979	jones, allissa	222500261	5/23/2006 10:00:00 AM	5/22/2006 7:32:45 AM	1		-	523	Weekly	MD	1124	03/23/1970	atjones8@aol.com
4005008	king, jeffrey	499804976	5/23/2006 10:00:00 AM	5/22/2006 7:37:52 AM	1	ShowESig	-	600	SemiMonthly	VA	7385	10/07/1963	squidking@verizon.net
4005312	Minaudo, John	370826729	5/23/2006 10:00:00 AM	5/22/2006 8:14:41 AM	1	ShowESig	-	600	Weekly	MI	2124	11/18/1962	poolsharks5@yahoo.com
4005818	Harmon, Kevin	513627623	5/23/2006 10:00:00 AM	5/22/2006 8:46:49 AM	1		-	515	Monthly	KS	1385	03/25/1955	ksbtp5@ink.org
4007151	Lundy, Lanel	154686991	5/23/2006 10:00:00 AM	5/22/2006 9:39:42 AM	1		-	557	Weekly	NJ	6400	11/25/1963	lanellundy222@yahoo.com
4007321	Herring, Kimberly	560454931	5/23/2006 10:00:00 AM	5/22/2006 9:46:22 AM	1	ShowESig	-	515	BiWeekly	MD	1250	07/28/1976	Kimberly_J_Herring@UHC.com

Find the loan you wish to work and click on the loan number at the left hand side.

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APPLICATION MANAGER

Application Management / Quick Application **Section 3.2**

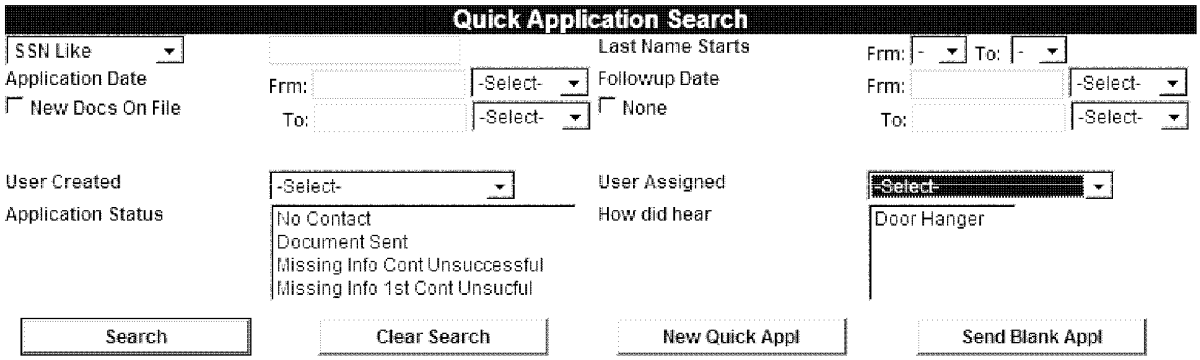
Dependent upon merchant set-up, user may have the ability to send a quick application to a potential loan customer or view the documents sent to potential customers.

To access Quick Applications, click Appl Mgr on the main menu and then click on "Quick Application".

Quick Application Search

When in the "Quick Application Search" you have the option to enter a new quick application, send a blank application or utilize the multiple query options to retrieve customer information that is already in the system.

Users also have the ability to clear the search screen in order to obtain a new search.



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APPLICATION MANAGER

Application Management / Quick Application **Section 3.2**

To create a new quick application, you will need to click on the "New Quick Application" button.

The Quick Application screen will allow you the ability to fill out a new loan application in its entirety or just fill out the required fields.

Quick Application

Customer Information

SSN(111111111)
Date of Birth(mm/dd/yyyy)
First Name(Girish)
Middle Name(M)
Last Name(Smith)
Address 1(23 Main St.)
Address2(#78)
City(Marietta)
State(Georgia)
-Select-
Zip(30067-8767)
-
Home Phone(3333333333)
Fax Number(555555555)
Work Number(4444444444X89)
X
Mobile Phone(3333333333)
Message Phone(3333333333)
Email(name@company.com)
Maiden Name(Mcbride)
DL State(Florida)
-Select-
DL Number(FL-02922)
Is Cust 18 Yrs Old?(Y/N)
Yes No
Is a Previous Customer(Y/N)
Yes No
Utility Bill Presented?(Y/N)
Yes No

Once completed you need to click the "Save" button located at the bottom of the quick application screen or select 'Return to Search'.

If you have selected "Save" a quick application ID will be assigned and will be displayed at the top of the page.

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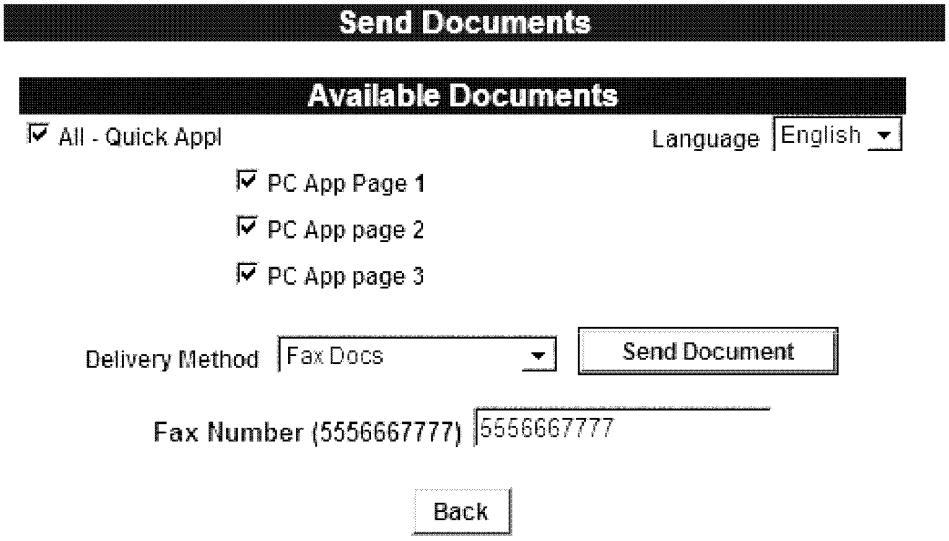
APPLICATION MANAGER

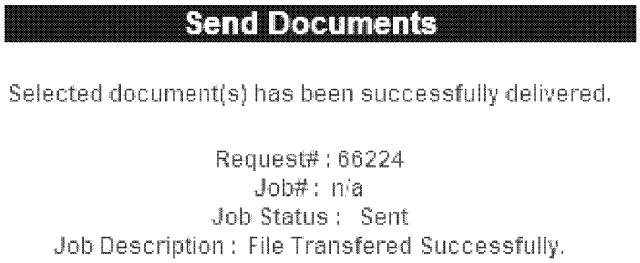
Send Application

You can select to send the documents in a quick application, or just select to send a blank application. On this screen you have the ability to choose the documents that you want sent and the method used to send.

Click in the box next to "All-Quick Appl" to send all the documents for a loan application. If you want to send documents individually, you would select the document that you want to send by clicking in the box next to the document.



Once the documents have been selected and you have chosen your method of delivery you will need to click on "Send Documents". User will receive notification that documents were transferred successfully.



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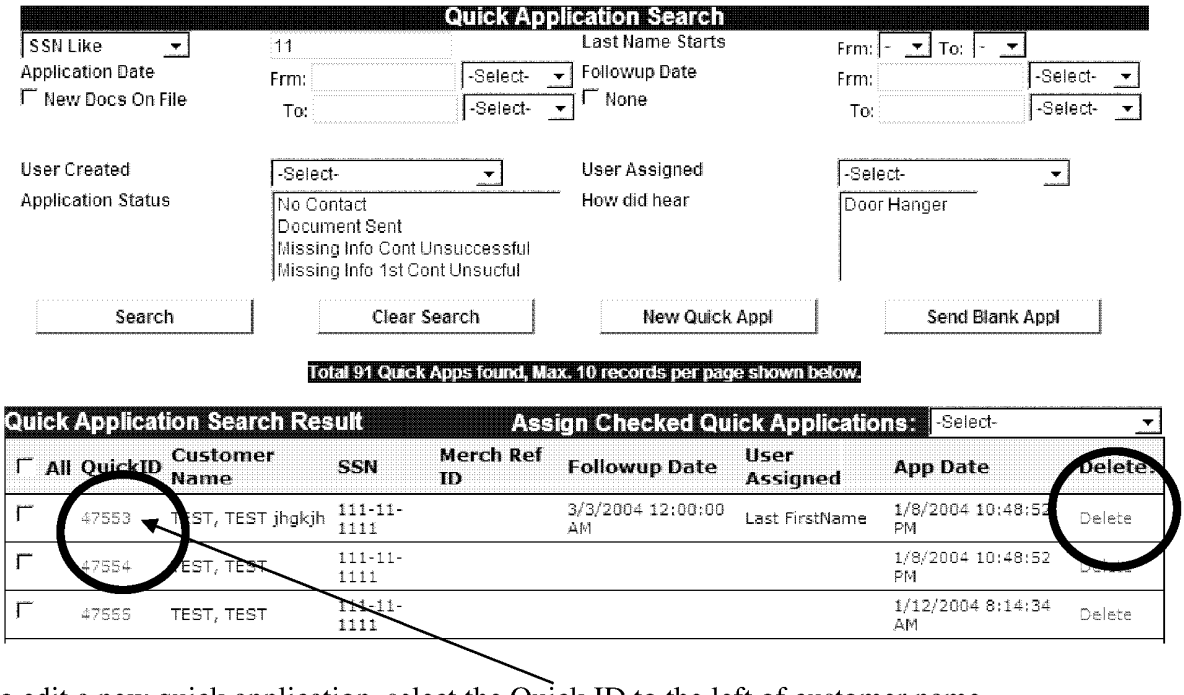
APPLICATION MANAGER

Quick Application Maintenance

User can search pending applications through the Quick Application Search.

To delete a new loan application select the quick application that you would like deleted and click "delete" link. The entry you selected will automatically be deleted.

Be advised there is no warning message and once deleted, it cannot be retrieved through Quick Application.



To edit a new quick application, select the Quick ID to the left of customer name.

This will allow you the ability to review, make corrections, add new information and convert the quick application to an Incomplete Loan.

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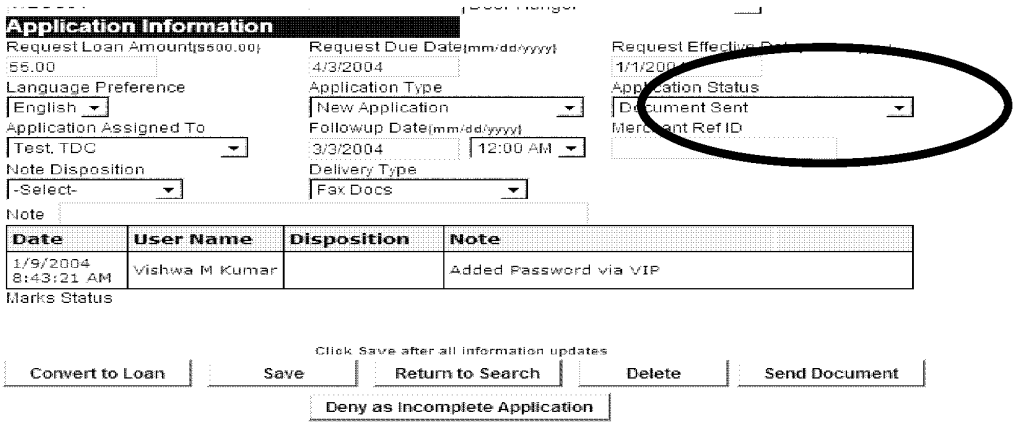
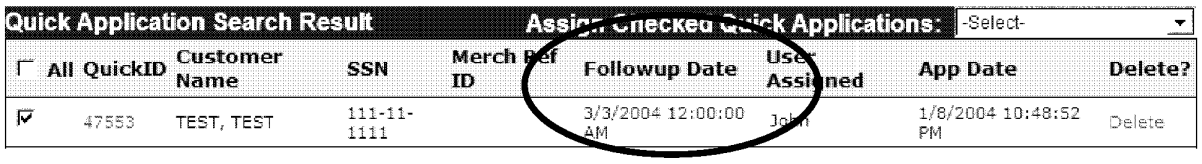
APPLICATION MANAGER

Assign Faxes to Quick Applications – For merchants with inbound fax server integration, faxes can now be assigned to a Quick Application. Once that quick application has been converted, the faxes will become part of the initial loan record that is created.

Update Statuses from Quick Application Management – Users have the ability to update the status of a quick application. For example, once a fax is assigned to a quick application, status will be updated "Documents Received".



Add Follow-up Date to Quick Applications – To allow merchants to better work their quick applications, a follow-up date has been added to the quick application screen as well as the search criteria.



Auto Delete Quick Applications –. This feature is a merchant option, ***so you must contact Client Services if you would like to have it set up.*** You will need to provide the number of days old an unmodified quick application should be before it is deleted. A job will run nightly to delete unmodified quick applications that fall outside of the last modified day limit.

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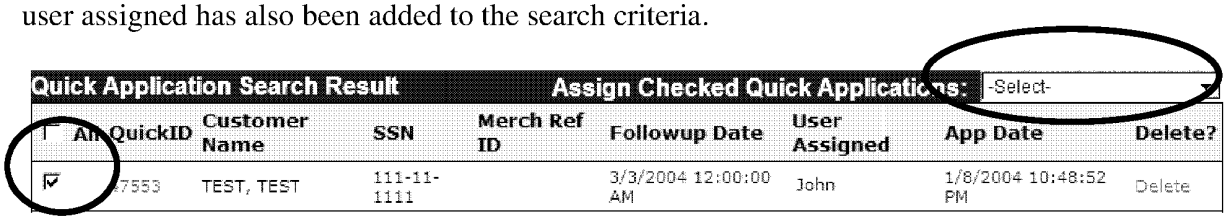
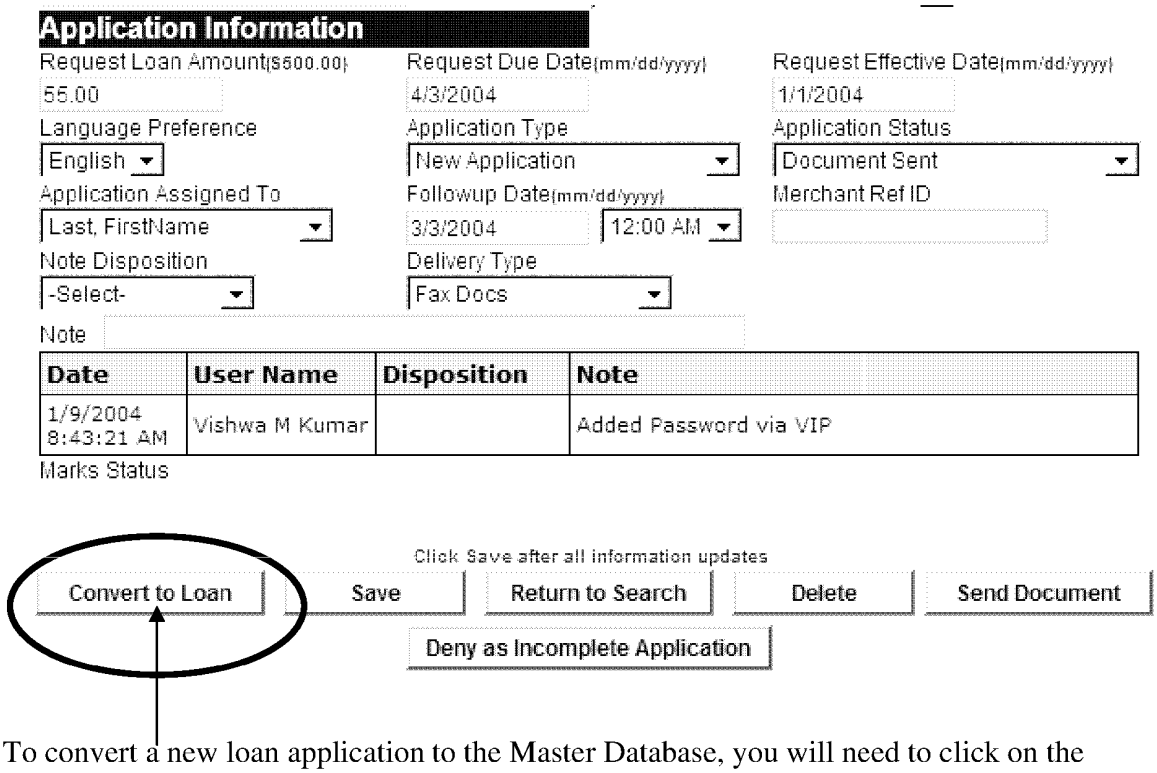
APPLICATION MANAGER

Assign Users to Quick Applications – To allow merchants to better work their quick applications, each quick application can be assigned to a particular loan processor. The user assigned has also been added to the search criteria.



Quick Application Conversion

To convert an application to a loan, select the convert to loan button located at the bottom of the quick application screen.



To convert a new loan application to the Master Database, you will need to click on the "Convert to Loan" button.

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APPLICATION MANAGER

Once the quick application is converted, a notification message will appear at the top of the screen that the Quick ID # has been successfully converted, and a loan number will also appear.

Quick Application

Document History

Quick# 47669 has been successfully converted.
Loan# 1732824
SSN# 255668888
Go to Review Customer or New Loan

If the customer already exists, a message will be displayed stating it is an existing customer. If the quick application has any missing information, it will be displayed in ***red*** at the top of the page.

Quick Application

Document History

Quick# 47555
Please review the following before you submit.
Sorry! This is an existing Customer.

To submit the customer for approval as a new loan you would go to "New Loan" and enter in the customer's Social Security number. This will auto populate the application with all information from the conversion. You will then verify the information and enter in the customer's last paycheck, next paycheck and the loan amount. Once this information has been entered and verified you would submit the application for approval.

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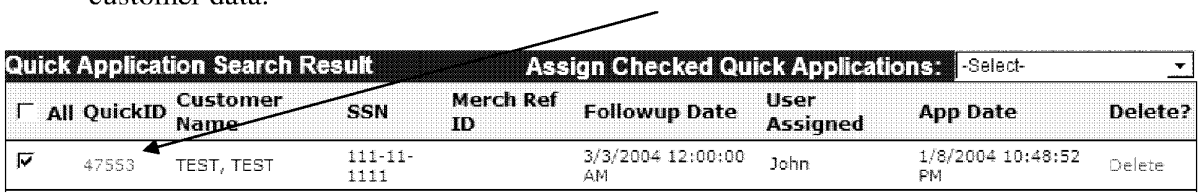
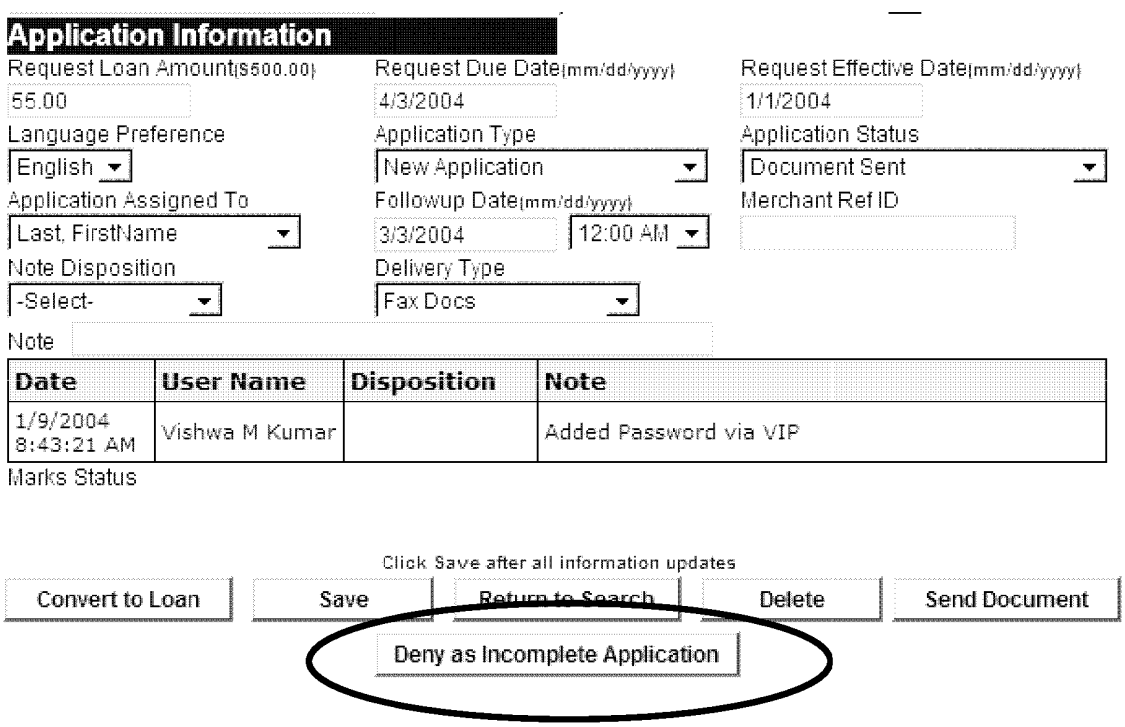
Deny Quick Application as Incomplete Loan

Users now have the ability to change a quick application to a denied incomplete loan from Quick Application Management.

- From the Quick Application Management page, enter search criteria to retrieve the quick application.
- To select the quick application, click on the QuickID number to the left of customer data.



To change the quick application to a denied / incomplete loan, click on 'deny as incomplete application' button located at the bottom of the screen.



APPLICATION MANAGER

Fax Management / Fax Maintenance **Section 3.3**

If the merchant is provisioned for the **Fax Maintenance** module, you can assign incoming fax documents to a particular loan number.

From the "***Fax Maintenance***" submenu within the **App Mgr** main menu, the user must first select the appropriate fax group to view. (Incoming, correspondence, loan documents, new applications, others)

Fax File Maintenance

Select Incoming Fax Group Correspondence

Total 23 Records Found, 10 records per pages shown below.

FileName	Date Created	Current Fax Group	Move To Fax Group	Assign Informations
1220.PDF	8/1/2002 7:40:19 PM	Correspondence	Correspondence	Assign Now
1221.PDF	8/1/2002 7:40:20 PM	Correspondence	Correspondence	Assign Now
55.PDF	8/1/2002 7:40:21 PM	Correspondence	Correspondence	Assign Now
56.PDF	8/1/2002 7:40:22 PM	Correspondence	Correspondence	Assign Now
57.PDF	8/1/2002 7:40:23 PM	Correspondence	Correspondence	Assign Now
58.PDF	8/1/2002 7:40:24 PM	Correspondence	Correspondence	Assign Now
59.PDF	8/1/2002 7:40:25 PM	Correspondence	Correspondence	Assign Now
60.PDF	8/1/2002 7:40:26 PM	Correspondence	Correspondence	Assign Now
61.PDF	8/1/2002 7:40:27 PM	Correspondence	Correspondence	Assign Now
62.PDF	8/1/2002 7:40:28 PM	Correspondence	Correspondence	Assign Now

1 2 3

- **First view the document to see what type of incoming fax correspondence it is.**
- **Once determined, assign a document to a different group, select the "*Assign Now*"**
- **Select the group you wish to assign the document to**

This functionality allows for the customers documents to be stored into the system once assigned to the customer/loan number. This functionality promotes a paperless environment.

Once assigned, docs can be viewed from document maintenance on **Review Loan Screen**.

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REVIEW APPLICATION

Review Application / Overview — Section 4.1

The ***Review Application*** screen:

Review Application

Search On SSN 300000000 Search — Application#: 20735349 — Total Amount: $520.00 — Amount Due:$0.00

The Current Auto-ACH Status of this application is Set to SEND -- ACH History

Customer Details - Balances

SSN#	300-00-0000
Customer ID	7664245
Customer Name	Sample, A Express App
Address	123 Nowhere Street
City, State, Zip	Any City, TN - 33333
Customer Home Phone	(222)-222-2222
Customer Fax#	( )- -

Additional Information

Customer Information
Date Of Birth: 1/1/1950
Customer Since: 1/23/2008
Urgent Notes: 0
Follow Up Date: N/A
Work Phone: () -

Reference Information
Name: Sample, B
Home Phone: (444) 444 - 4444
Work Phone: ( ) -

Application information
Application Date: 1/24/2008
Application Type: Standard
Originated: No
Origination Date: N/A
Disb. Mode:
Disb. Eff. Date: N/A
APR: 1564.29%
Payoff Status: No Contact
Application Status: Set Status
Store#: 16400490001
Original DueDate: 2/1/2008

Approval information
Req Appl Amt: N/A
Appr Appl Amt: N/A
Orig. Appl Amt: N/A
Mkt Code:
Lead Returned: N/A

Payroll Information
Biweekly-Amount: $2,000.00
Next PayCheck: 2/1/2008
Payroll Type: Direct Deposit
Pay Frequency: BiWeekly
Last Pay Stub Date: Edit

Bank Information
Bank Name: bank of america
Account#: 1234
Phone: (000) 000 - 0000

Employer information
Income Type: Disability Income
Employer: any employer
Phone: ( ) -
Work Shift: Others

Application Details - Times Renewed: 0 CheckList

Original Amount of Appl	$400.00
Fee on Appl	$120.00
Fees	$0.00
Late Charges	$0.00
Date of Payment Due	2/1/2008
Appl Status	Incomplete

Notes
Customer History
Cust. Maintenance
Send Documents
Audit Report

Appl Maintenance

Customer Preferences Update

Flag
None

Appl Marks Update

Flag
None

Note: To process any of the functions above, the customer information must be accessed first. To access customer information click on the down arrow by "Search On" and select the appropriate item ("SSN" or "Loan") and click on "Search".

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REVIEW APPLICATION

Review Application / Origination **Section 4.2**

Once a loan has been approved, it will display a status of Pending Application and must be originated before it becomes an outstanding loan.

From the main menu select ***"Review Appl"***

- A blank screen will appear labeled Review Application
- Enter the number of the application you wish to originate and click the search button
- The system will locate the loan number and refresh the screen with the customers' information
- To originate the loan you need to click on the ***"Originate Loan"*** button

Search On SSN 118181811 Search Loan#: 3997132 Total Amount: $375.00 Amount Due:$0.00

Customer Details - Balances

SSN#	118-18-1811
Customer ID	156460
Customer Name	Smith, Testing
Address	1290 D Lemme
City, State, Zip	Marietta, OH - 30066
Customer Home Phone	(678)-355-1551
Customer Fax#	()- -

Additional Information

Customer Information
Date Of Birth: 3/15/1979
Customer Since: 1/13/2005
Urgent Notes: 0
Follow Up Date: N/A
Work Phone: (678) 355 - 1565

Reference Information
Name: April, January
Home Phone: (777) 777 - 7777
Work Phone: () -

Loan Information
Application Date: 6/15/2006
Loan Type: Standard
Originated: No
Origination Date: N/A
Disb. Mode: Check
Disb. Eff. Date: N/A
APR: 608.33%
Store#: 70000070001
Original DueDate: 6/30/2006

Approval Information
Req Loan Amt: $300.00
Appr Loan Amt: $300.00
Orig. Loan Amt: N/A
Mkt Code: Never
Lead Returned: N/A

Payroll Information
Biweekly-Amount: $900.00
Next PayCheck: 6/30/2006
Payroll Type: Direct Deposit
Pay Frequency: BiWeekly
Last Pay Stub Date: Edit

Bank Information
Bank Name: WACHOVIA
Account#: 4544
Phone: (000) 000 - 0000

Employer Information
Income Type: Other
Employer: TranDotCom
Phone: (678) 355 - 1565
Work Shift: First

Loan Details - Times Renewed: 0

Original Amount of Loan	$300.00 Change Amount
Fee on Loan	$75.00
Fees	$0.00
Late Charges	$0.00
Date of Payment Due	6/30/2006
Loan Status	PendingApplication

Originate Loan Notes Customer History Reprint Document Cust. Maintenance

Customer Preferences Update
Flag
None

Loan Marks Update
Flag
None

Note: Once you have a loan approved and loan documents have printed, you will automatically be taken to the Review Application page. At this point you will be able to originate the loan quickly once all loan documents have been verified and properly executed.

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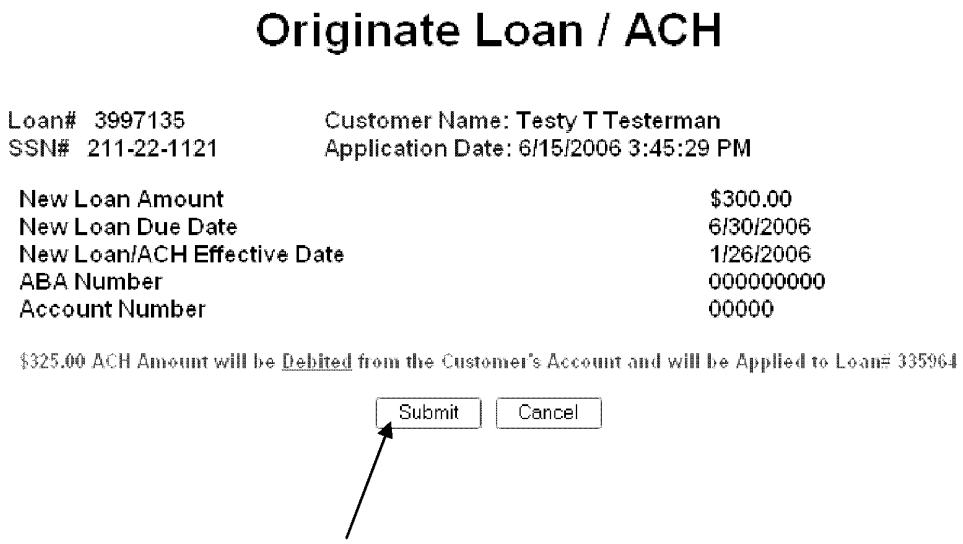
REVIEW APPLICATION

ACH Disbursement

- The system will display an ***"Originate Loan"*** screen
- For ACH disbursement you will see the following information displayed:
  - Loan Number
  - Customer Name
  - SSN
  - Application Date
  - Loan amount
  - Loan Due Date
  - Effective Disbursement Date
  - ABA Number
  - Account Number
  - Amount to be funded to customers account.



Verify all data displayed and click ***"Submit"***.

The pending ACH Credit will be displayed in the ACH details screen in the **"ACH Management"** option in **"Transaction Manager".**

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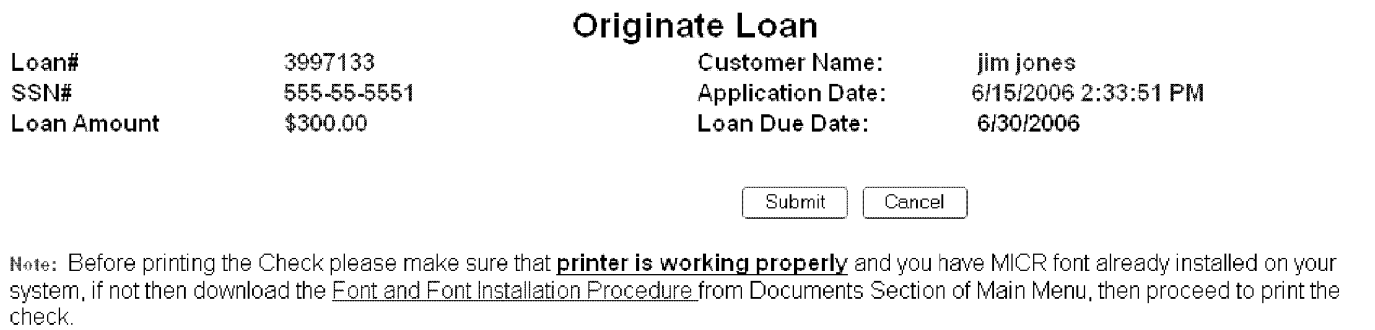
REVIEW APPLICATION

Review Application / Origination **Section 4.2**

Check Disbursement

- The system will display an "Originate Loan" screen
- For Check disbursement you will see the following information displayed:
  - Loan Number
  - Customer Name
  - SSN
  - Application Date
  - Loan amount
  - Loan Due Date

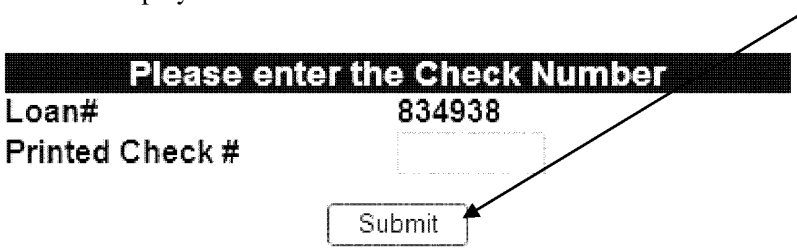


Prior to Submit on check disbursement, user should verify the following:

- MICR font is properly installed
- Printer is printing properly
- Check stock is loaded properly in the printer
- Page setup and margins are properly set

Should you need assistance, the font installation and instructions as well as browser check are located in the ***"Documents"*** section of the main menu.

Dependent upon merchant provisioning, you may be required to enter a check number upon ***'Submit'***. The following screen will display as shown below. Enter check number and click ***"Submit".***



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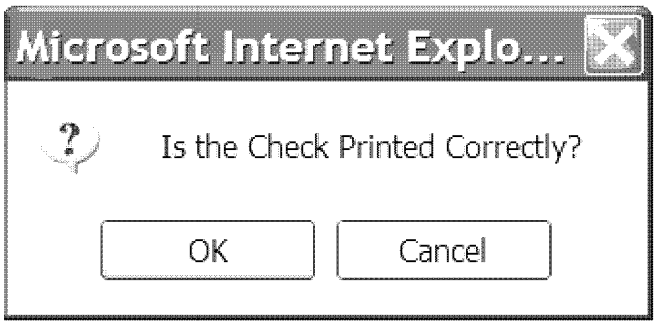
REVIEW APPLICATION

Review Application / Origination **Section 4.2**

Dependent upon merchant provisioning, the check will either:

1) Display on screen
   a. Use printer icon to print check
   b. Click anywhere on page. You will receive a dialog box asking if check printed okay. If you select ***"Cancel"*** you will be able to reprint the check. If you select ***"OK"*** you will be directed to the Review Loan Screen.



2) Automatically print to printer.

Should a check need to be reprinted for any reason after you have completed the transaction, the ***"Reprint Check"*** option can be found in the ***"Transaction Manager"*** section of the main menu under ***"Cash/Check Management".***

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REVIEW APPLICATION

Review Application / Manual Renewal — Section 4.3

The renewal process is used when the customer wishes to apply for a new loan as repayment of the principal for the existing outstanding loan amount. The customer must pay, at a minimum, any outstanding fees at the time the renewal is processed.

To enter a Renewal Application:

1. Verify all the information on the Review Application screen and click on **Application Renew**.
2. Enter the application information on the Renewal Application screen and click **Submit**.

Renew Application

Customer Information

SSN: 758-34-3587
Name: G Test
Address: 12 S. Avenue
Marietta, TX 78745
Phone#: (859) 450-9845
Fax#:

Application Status

Status	Count
Open	1
Collections	0
Pending	0

Appl No Renewed: 16654479
Renewal Count: 0
Principal Amount: $500.00
Finance Charge Due: $150.00
Fees Due: $0.00
Total Amount Due: $650.00
Minimum Amount Due: $150.00

Customer Maintenance

MILITARY INFORMATION

Are you or your spouse an active military member? ◯ Yes ◯ No
Can you be claimed as a dependent by an active military member? ◯ Yes ◯ No

BANK ACCOUNT VERIFICATION

Select	Bank Name	RTN/ABA#	Account#	Account Type
	BANK OF AMERICA	051000017	5894059898594859	Checking

No. of NSF's
No. of Tran(s)
Ending Stmt Balance
Account opened for 90 days or more ◯ Yes ◯ No
Recent Bank Statement Verified ◯ Yes ◯ No

APPLICATION INFORMATION

Primary Income source set is applicable for this Application.

Income Type	Source of Income	Pay Frequency	How Paid	Last Paydate	Next Paydate	Primary	Paycheck Amt	Monthly Conv. Amt	Action
Employed	petro	BiWeekly	Bi-Weekly	6/16/2006	6/30/2006	Yes	1549	3356.17	Edit Delete
							Total	3356.17	

Disbursement Mode * ACH
Est ACH Effective Date * 09 / 12 / 2007
Requested Appl Amount * 500.00
Finance Charge * Regular $150.00
Requested Due Date * 9/21/2007

Cancel Submit

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REVIEW APPLICATION

Note: The renewal application data is configurable per merchant. These fields are not described in this section of the Operations Manual. Refer to Page Maintenance in Section 9.15 for the complete list of all required and optional LMS fields.

Navigation – Renew Application

Button/Link	Description
Customer Maintenance	Displays the Customer Maintenance screen where you can make necessary changes to the customer's information.
Edit	To edit a record such as Income, click on the Edit link. This displays the data of the selected record and allows changes to be made.
Update	After clicking Edit as described above, an Update Button displays. Once edits are entered for a record, click Update to view the changes on the screen. Note: Changes are not yet submitted to the database. You must click Submit to save these changes.
Cancel	Cancels the application entry; User returns to the Review Application screen.
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system submits application for approval or denial

Note: Limits may exist as to the number of times a loan can be renewed and in some cases a pay-down towards the principal may be required. Follow internal policies and procedures regarding loan renewals.

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REVIEW APPLICATION

Review Application / Manual Renewal **Section 4.3**

Should the application be approved, a screen will display ***"A loan in the amount of $XXX.XX has approved for (Customer Name)"*** as illustrated below:

A loan in the amount of $200.00 has been approved for bill test.

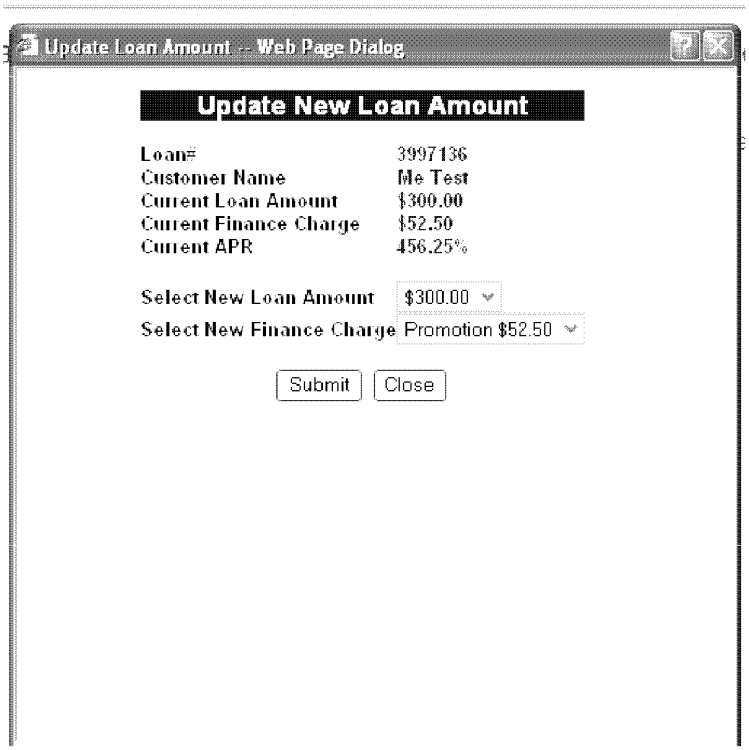
Change or Lower the Loan Amount
(Note: The Changed Amount will be reflected in the next screen.)

Click here to Continue

- Select ***"Click here to Continue"*** to proceed with the loan process.

If the loan amount is incorrect or the customer wishes to reduce the loan amount, click on the ***"Change or Lower the Loan Amount".*** The following dialog box will be displayed allowing user to change the amount of the loan as well as finance charge amount.

Utilize the drop down box. Click ***"Submit"*** after changes are made, or select ***"Close"*** to resume with current loan amounts.



A screen listing the customer information, store information and loan information will appear.

- **If the customer would like to continue, click on *"Yes"***

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REVIEW APPLICATION

Review Application / Manual Renewal **Section 4.3**

- **If the customer does not want to continue, click on *"No"***

Customer Information

SSN#	123-44-1212	Store#	60000111111	User Name	Matt S
Customer Name	Me Test	Store Name	Test SQL Apex		
Address1	123 main st	Address1	640 Arboreal Ct		
Address2		Address2	Ste 1515		
City	mason	City	Alpharetta		
State	OH	State	GA		
Zip	45040	Zip	30005		

Store Information

Loan Information (Loan# 3997136)

Requested Loan Amount	$300.00			
A Loan Of Amount	$300.00	has been	Approved	Loan Type Standard Loan
The Fee would be	$52.50			Do you wish to continue?
The APR would be	456.25%			
The Total Amount Due On	6/30/2006	would be	$352.50	Yes No

X _____

Signature

Follow internal policies and procedures regarding the review of loan information customers.

Should the application be denied, the screen will display ***"Sorry, Your Loan Application is Denied"***. All applicable denial reasons for this specific loan denial will be displayed in blue.

Select *"Click here to Continue"*

Customer Income does not fall under Income Matrix.
Customer's Age is less than 18 years.
Monthly Income is not Sufficient

Adverse action letters can also be printed through Review Loan. When printed, the account will be automatically noted.

Follow internal procedures regarding the handling of *Notice of Adverse Action* document.

The denied loan will be reflected in the customer history in Review Loan

If the application is not resubmitted, refer to *Denied Loan* regarding the *Notice of Adverse Action*

Following is an example of an adverse action letter the system will display:

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REVIEW APPLICATION

Date: 6/15/2006

Test Customer
1234 Maple Street
Anywhere, PA 33333

Re: Notice of Adverse Action

Dear Applicant:

Thank you for applying to Demo Storefront for a short term loan. After carefully reviewing your application, we are sorry to advise you that we cannot grant a loan to you at this time.

If you would like a statement of specific reasons why your application was denied, please contact us at our address below within 60 days of the date of this letter. We will provide you with the statement of reasons within 30 days after receiving your request.

Demo Storefront
1234 Main Street
Boulder, Co 12345
Attention: Consumer Loan Department
Telephone Number: (123)456-7890

The notice may be printed while displayed on the screen. To print the notice, follow the steps listed below:

- **Click on *"Print"***
- **Select *"Printer"***
- **Click *"OK"***
- **Click anywhere in the middle of the screen**
  A prompt displaying ***"Has the Denial Letter Printed Correctly?"*** will appear.
- **If the notice printed correctly, click *"Yes"***
- **If not, click *"Cancel"* and reprint the notice**

Information contained in the application may be reviewed and resubmitted if incorrect information caused an invalid denial.

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REVIEW APPLICATION

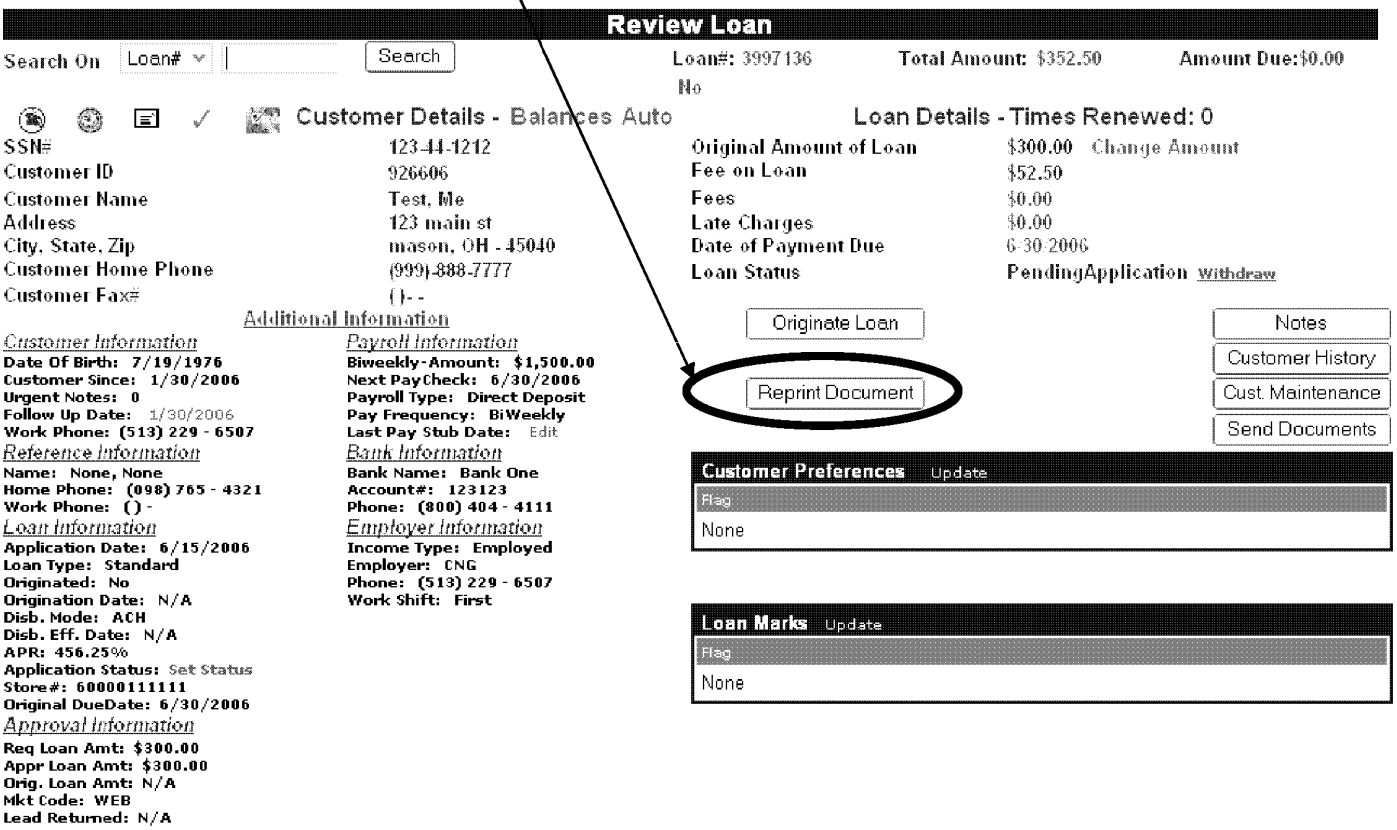
Review Application / Reprint Documents **Section 4.4**

Should for any reason the loan documentation need to be reprinted for a customer, it is available by choosing the ***"Reprint Document"*** button in Review Application.

This is option is available to all loan types.

From the Review Application screen

- **Enter the loan number or social security number**
- **Click *"Search"***
- **Click *"Reprint Document"***



- **The appropriate loan documents will be displayed and you will be able to reprint.**

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REVIEW APPLICATION

Review Application / Payment **Section 4.5**

If a store front or call center accepts cash and check payments for loans, use the following steps for entering a cash payment as well as depositing a check on a loan.

Search On SSN Search Loan#: 3997145 Total Amount: $625.00 Amount Due:$625.00

The Current Auto-ACH Status of this Loan is Set to HOLD -- ACH History

Customer Details - Balances Auto

SSN# 385-88-2222
Customer ID 220443
Customer Name Test, Kirk
Address 1290 Kennestaone
City, State, Zip Waterford, ME - 89080
Customer Home Phone (890)-890-8909
Customer Fax# ( )- -

Additional Information

Customer Information
Date Of Birth: 8/28/1970
Customer Since: 5/12/2005
Urgent Notes: 0
Follow Up Date: N/A
Work Phone: (798) 789 - 8797

Reference Information
Name: Todd, Kirk
Home Phone: (989) 090 - 8890
Work Phone: ( ) -

Loan Information
Application Date: 6/15/2006
Loan Type: Standard
Originated: Yes
Origination Date: 6/15/2006
Disb. Mode: Cash
Disb. Eff. Date: 1/1/1900
APR: 608.33%
Store#: 70001100001
Original DueDate: 6/30/2006

Approval Information
Req Loan Amt: $500.00
Appr Loan Amt: $500.00
Orig. Loan Amt: $500.00
Mkt Code: Billboard
Lead Returned: N/A

Payroll Information
Biweekly-Amount: $1,600.00
Next PayCheck: 6/30/2006
Payroll Type: Direct Deposit
Pay Frequency: BiWeekly
Last Pay Stub Date: Edit

Bank Information
Bank Name: WACHOVIA
Account#: 00000
Phone: (000) 000 - 0000

Employer Information
Income Type: Employed
Employer: TDC
Phone: (798) 789 - 8797
Work Shift: Others

Loan Details - Times Renewed: 0

Original Amount of Loan $500.00
Fee on Loan $125.00
Fees $0.00
Late Charges $0.00
Date of Payment Due 6/30/2006
New Loan

Cash Payment

Deposit Customer Check

Loan Renew
Reprint Document
Payments
Notes
Customer History
Cust Maintenance
Deposit Check

Customer Preferences Update
Flag
None

Loan Marks Update
Flag
None

To record cash payments on an existing loan follow the following process:

From the Review Application page

- Enter the loan number or social security number
- Click ***"Search"***
- Click ***"Payments"***
- Enter the amount of payment
- Click ***"Post"***
- You will then have the option to view and print customer receipt

Any pending ACH transactions that are currently set to hit the customers account will be displayed.

Cash Payment

Loan# 79334
Total Amount Due $240.00
Enter the Amount of Payment:

Post Back

No Pending ACH Found.

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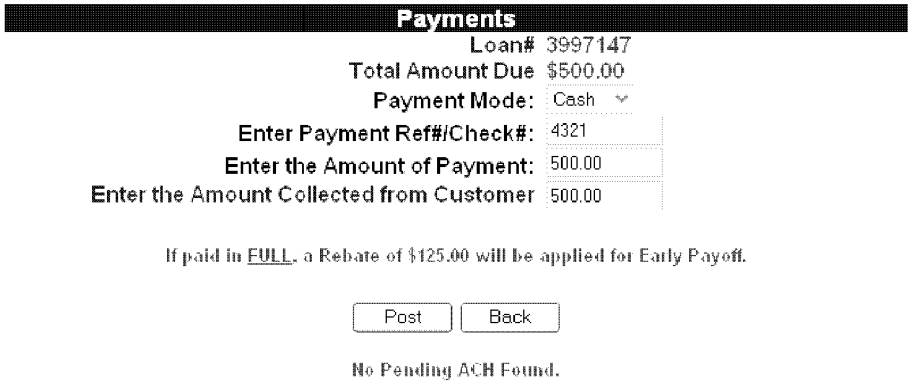
REVIEW APPLICATION

Dependent upon merchant provisioning, a pending ACH item may be reflected on customer account. When selecting cash payment, the system will let you know if there are any non posted ACH items for customer. This occurs when a loan is in collections and a request for ACH has been selected. When user selects cash payment and there are pending ACH items for loan, the current pending ACH records will be displayed.

The user will not be allowed to enter a cash payment for more than the outstanding balance of the loan. Pending ACH items are deducted from the Total Amount Due.



The pending ACH item can also be displayed in the Review Application screen. In red letters in the lower left corner of the screen, it will display:

Warning! This Customer has a, Non Posted ACH Pmt.

User may proceed with cash payment portion by entering the payment amount and selecting ***"Post"*** or selecting ***"Back"*** to return to Review Application.

Should user need to further review the pending ACH item, it can be viewed via ACH Management in the Operations section of the main menu.

The Date Created and Effective Date are displayed in the Current Pending ACH Records display. If the record has an effective date of a ***previous date*** the customer has already been debited for the ACH but payment has not yet been posted.

Should this occurs, please contact your area manager or TranDotCom Merchant Support at (678) 819-0857 or email support@tdcemail.com

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REVIEW APPLICATION

Review Application / Payment **Section 4.5**

To record a *check* payment on an **existing loan,** follow the steps below:

From the Review Application page

- Enter the loan number or social security number
- Click "***Search***"
- Click ***"Deposit Check"***
- Click ***"Post"***
- You will then have the option to view and print customer receipt

Deposit Check	
Loan#	3997147
Total Amount Due	$625.00
Total Check Amount	$625.00

Available Checks				
Select	Check#	Amount	ABA#	Account#
☐	4321	$625.00	000000000	21235

Please select a check to deposit.

Post Cancel

User will be directed to print payment receipt.

Click ***"Cancel"*** to be returned to Review Application screen without option of continuing with the deposit check option.

Payment Receipt

Merchant Name	Demo Store Front	Store#	70001100001
Payment Received On Loan#	3997147	Date	6/15/2006 5:57:46 PM
Customer Name	Test, Kirk	Store	70001100001
Address	1290 Kennestaone	Clerk	Matt S
City, State - Zip	Waterford, ME - 89080		

Loan Details

Orig. Loan Amt	Fee	NSF Charge	Late Charge	Total Due	Due Date
$500.00	$125.00	$0.00	$0.00	$625.00	6/30/2006

Payment Details

Pmt#	Pmt Amt	Pmt Date	Pmt Type	Ref#
4100677	$625.00	6/15/2006	Standard Payment - Check	4321

Current Account Balance : $0.00

Total Amount Collected From Customer : $625.00

X_____

Signature

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SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

REVIEW APPLICATION

Review Application / Payment **Section 4.5**

Note: The ability to reprint a payment receipt can be located from Review Application by selecting "Customer History".

1. Click on the "$" icon located to the left of the loan number associated with the payment.

Customer Loan History Balances — View previous display version

Customer Name: Test, Kirk — Customer SS#: 385-88-2222

Pmt Hsty	Loan#	App. Status	Orig. Date / Due Date	Total Amt.	Principl / Fin Chg	Fee Chg / Late Chg	Status / Type	Auto ACH / Renewal Ln#	Store # / User
$	3997147	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	3997145	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	707233	Approved	5/12/2005 5/28/2005	$250.00	$200.00 $50.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Chewning, Kirk

2. From Customer Payment History, select Print Receipt.

Customer Payment History - 3997147

Pmt # / Pmt Date	Pmt Amt	Prin Pd / Fin Chg Pd	NSF Pd / Late Fee Pd	Pmt Mode / Pmt Type	Store # / User	Rtn Cd	Print Receipt
4100677 6/15/2006 5:53:14 PM	$625.00	$500.00 $125.00	$0.00 $0.00	Check Standard Payment	70001100001 Snyder, Matt		Receipt

Close

The customer payment receipt will display and allows the user to reprint the payment receipt.

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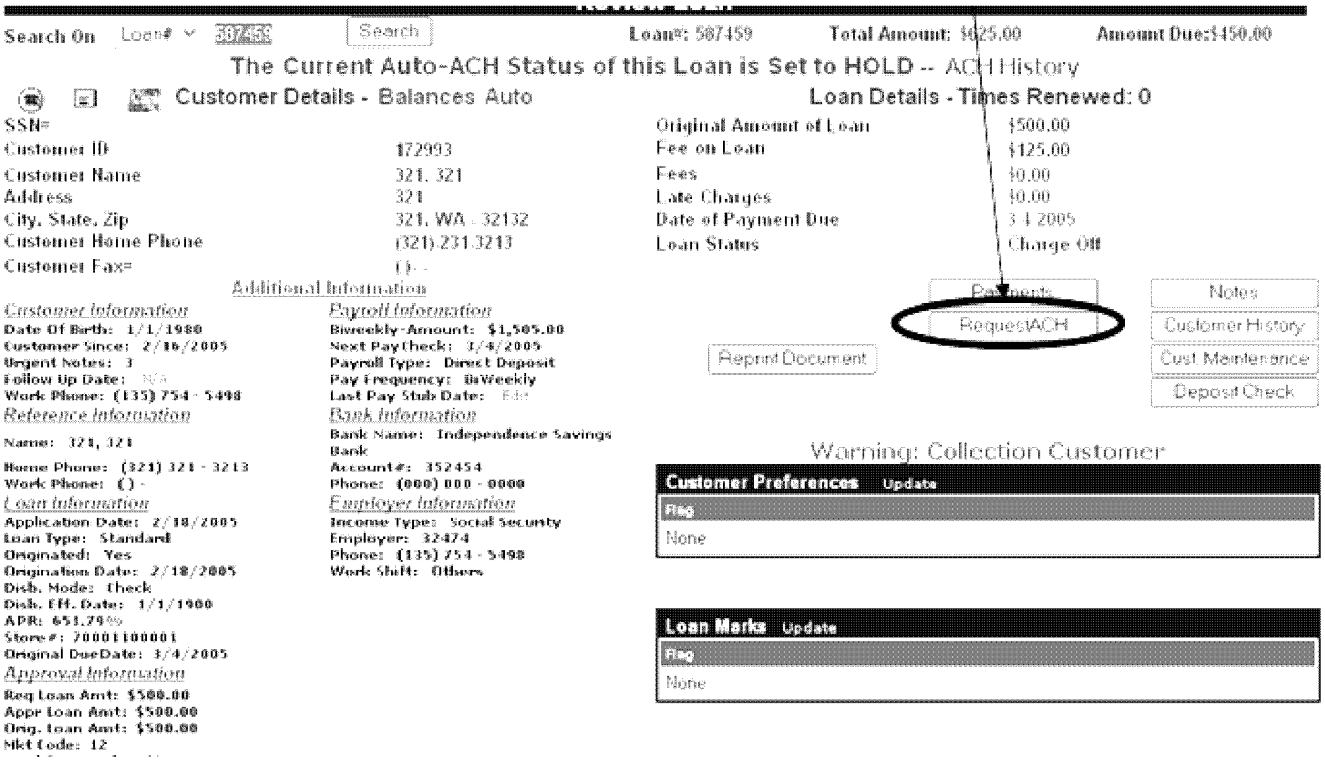
REVIEW APPLICATION

Review Application / Request ACH **Section 4.6**

Users can request a single ACH or a series of ACH's over a period of time including different amounts through the ***"Request ACH"*** button for loans in which are in collections or have been charged off.

You can access your returned items for each particular day by reviewing the report ***"ACH Returned Items Today"***, which is defined in the Reports section of this manual.

Once you have identified the loan you wish to collect by ACH, click ***"Request ACH".***



Note: The Auto ACH status must be set to ***"send"*** in order to ACH a customer. No Ach will be sent if the Auto ACH status is set to ***"hold".***

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REVIEW APPLICATION

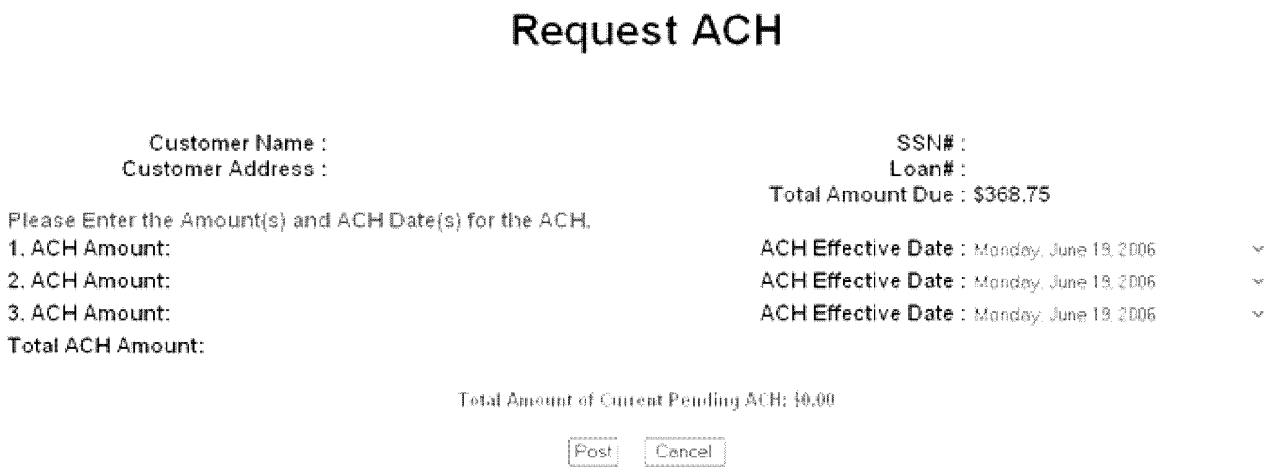
Review Application / Request ACH **Section 4.6**

Once the Request ACH Screen appears:

- Enter the ACH amount
- Enter the effective date of the ACH. This will be the date customer account is to be debited.
- If you choose to set the customer up on a payment schedule you can set up to 3 ACH's in the future for them.

  Note: No more than three future ACH's can be set up for the same customer. In the event more than 3 payment arrangements have been made, consult your internal policies and procedures.
- Select ***"Post"***
- Payments automatically will be scheduled in the ACH Detail report the day they were requested.

  Note: This is an opportune time to assess a NSF Fee to the client. Refer to the operations manual for assessing a fee to a loan.



The software will not allow a user to create ACH items if there are current pending ACH transactions for a specific loan.

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REVIEW APPLICATION

Review Application / Request ACH **Section 4.6**

Should user try to enter additional ACH transactions for a loan, the following screen will be displayed:

Request ACH

Customer Name :
Customer Address :

SSN# :
Loan# :
Total Amount Due : $650.00

Current Pending ACH Records

ACH Number	Loan#	Customer Name	ACH Amount	Debit/Credit	Date Created	Effective Date
1429052	58153		$200.00	Debit	6/16/2006	6/19/2006
1429053	58153		$200.00	Debit	6/16/2006	6/19/2006
1429054	58153		$250.00	Debit	6/16/2006	6/19/2006

Total Amount of Current Pending ACH: $650.00

To Make Any Change to the above record(s) please Delete ALL and Create it again.

Cancel

User will be required to delete all ACH records for the customer and recreate the ACH transaction.

On the Review Application page, the customer's loan will reflect the following message in the lower left corner of the screen if there are any pending ACH items for customer:

Warning! This Customer has a, Non Posted ACH Pmt.

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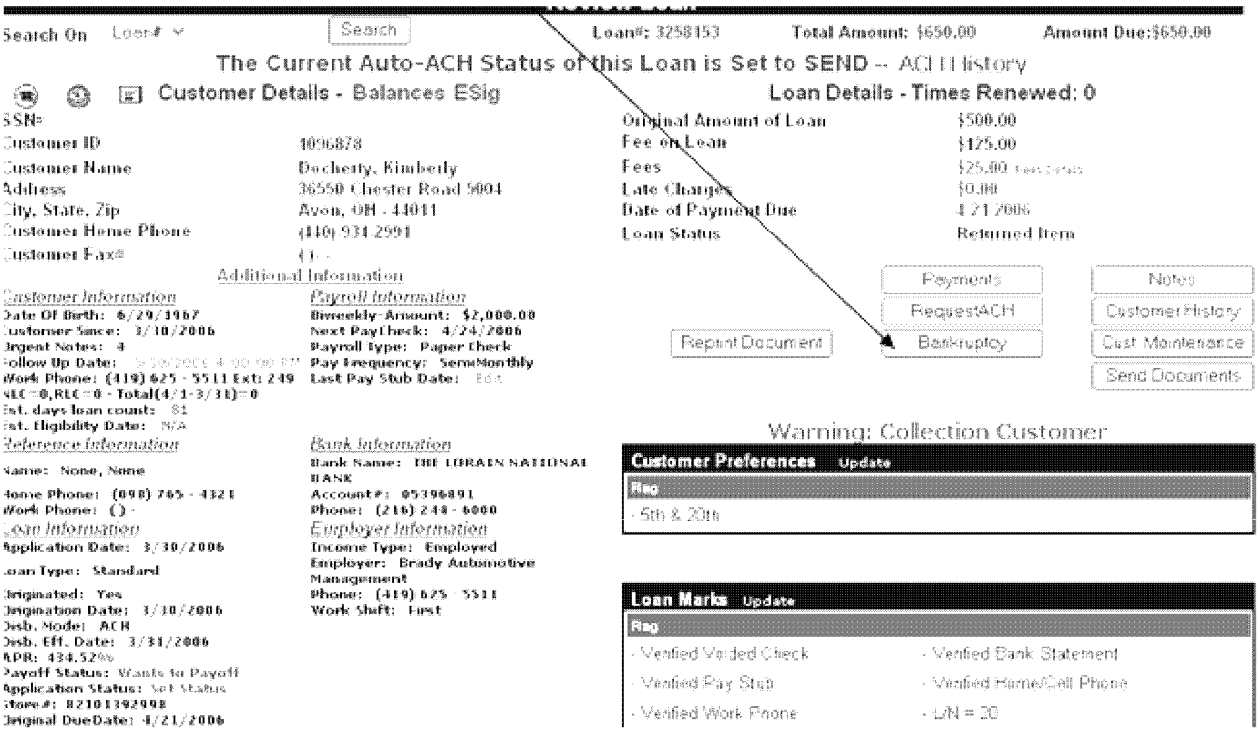
REVIEW APPLICATION

Review Application / Bankruptcy **Section 4.7**

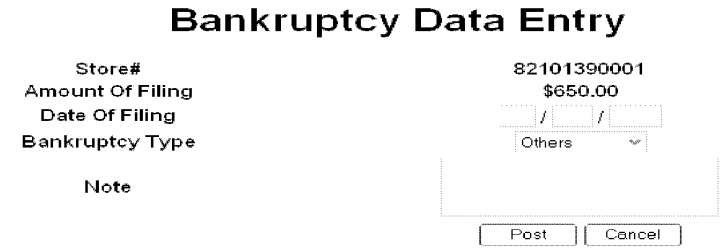
From time to time customers may file bankruptcy. Follow the steps below while in NSF Returned item status to put a customer into bankruptcy status.

- **Click on *"Bankruptcy"***



- **Enter the Date of Filing**
- **Enter Bankruptcy Type**
- **Enter a Note according to internal procedures**
- **Click on *"Post"***
  To Exit, click on *"Cancel"*

Follow internal procedures regarding the processing of bankruptcies and handling of required documentation. For loans that are not NSF status, a customer preference flag for Bankruptcy can set for more information about customer preferences; see Customer Preferences in the **"Review Application"** section of this manual.



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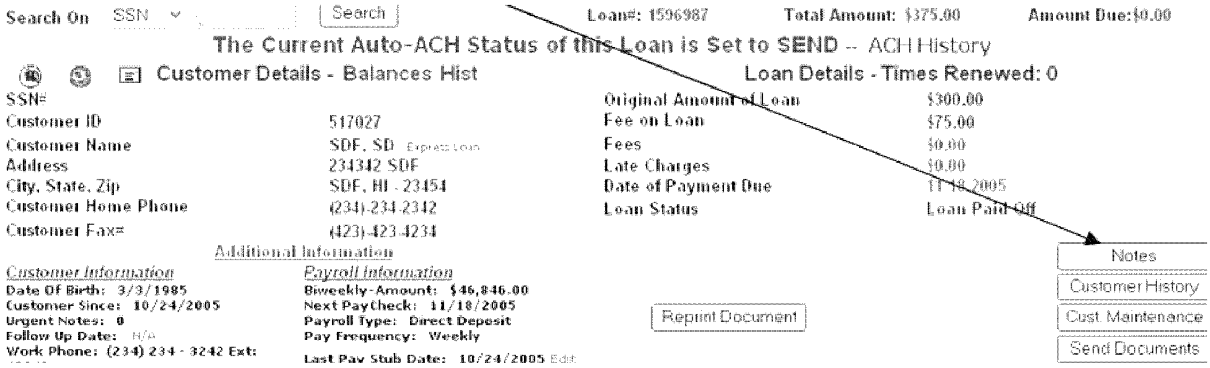
REVIEW APPLICATION

Review Application / Notes **Section 4.8**

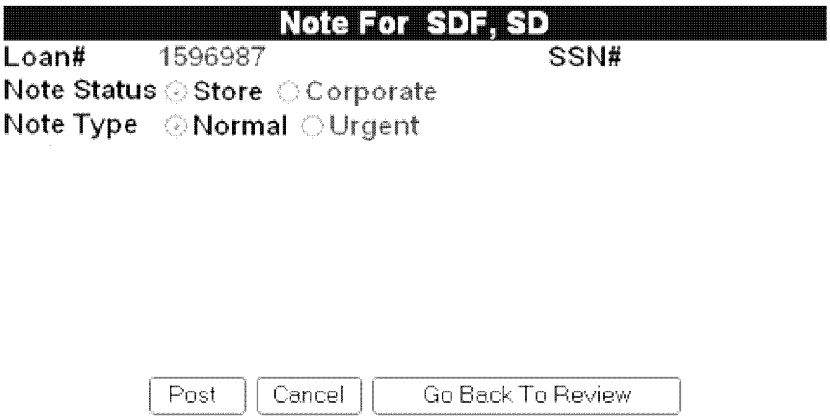
This function is used to enter comments on a customer file. Comments can be specific to the customer or to a loan. Once notes are entered, if urgent, all future users will be notified of urgent messages and given the option to view these messages until the urgent flag is changed to normal.

Follow the steps below to enter a note: (More than one note may be entered on more than one occasion.)

- **Click on *"Notes"***



- **Select the note for the loan or customer clicking on *"Loan"* or *"Customer"***
- **Click *"Add Note"***
- **Select note type – Normal or Urgent**
  - **Normal notes are not displayed when loan is selected in Review Application screen.**
  - **Urgent notes are available to view as soon as customer loan is accessed via Review Application screen.**
- **Select Note Status – Store level or Corporate level**
  Corporate level will only be viewed by Corporate level security. Store will only be viewed by those at the store level.
- **Enter a not up to 255 characters. If more characters are needed, enter additional notes.**
- **Select *"Post"* to add note to customer.**



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REVIEW APPLICATION

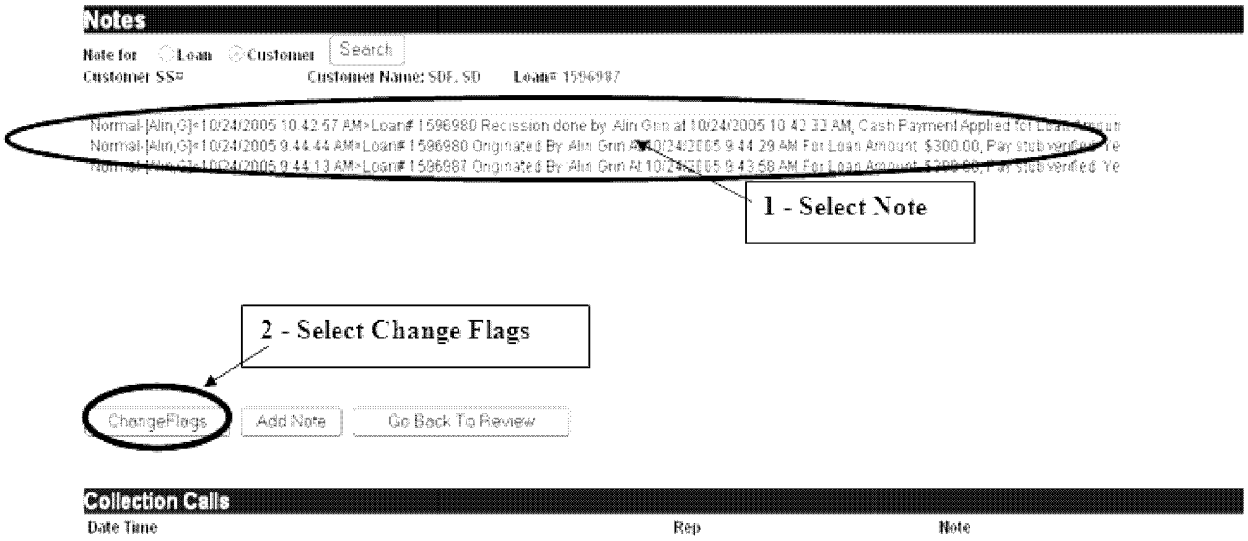
- **Note:** Automated Notes may be programmed into the system for certain activities such as Loan Originations, Bankruptcy filings, and Charge offs.

To Modify Existing Notes

Choose the note that you wish to change the flag by clicking on it so that it is highlighted as seen below:

- **Click *"Change Flags"* button**
- **You can also change the status to Corporate or Store level and modify the note.**
- **Click on *"Post"***
- **To Exit, click *"Go Back to Review"***

Note: Notes cannot be deleted and message body can not be altered once entered into LMS. Follow internal procedures regarding adding notes and modifying existing notes.



The following screen will display once *"Change Flags"* has been selected. Change your Note Status or Note Type and click *"Post"*.

The note will be updated with the new flag, but will remain in the notes for future reference.

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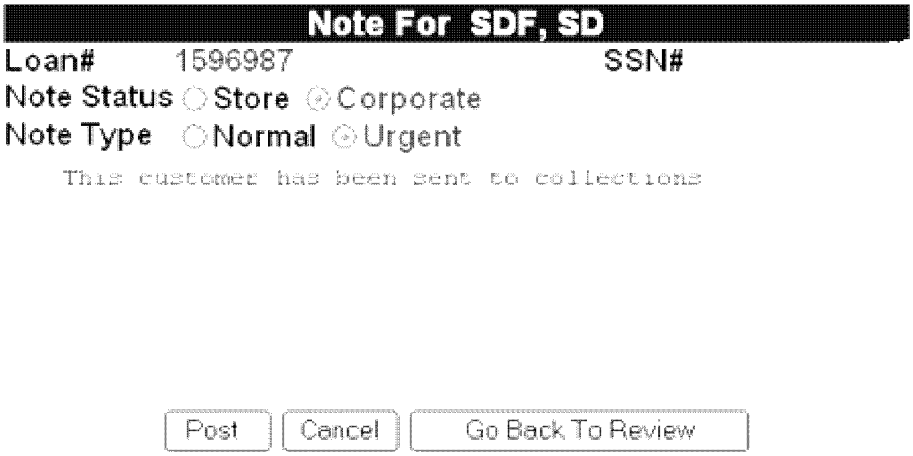
REVIEW APPLICATION



To Review Notes

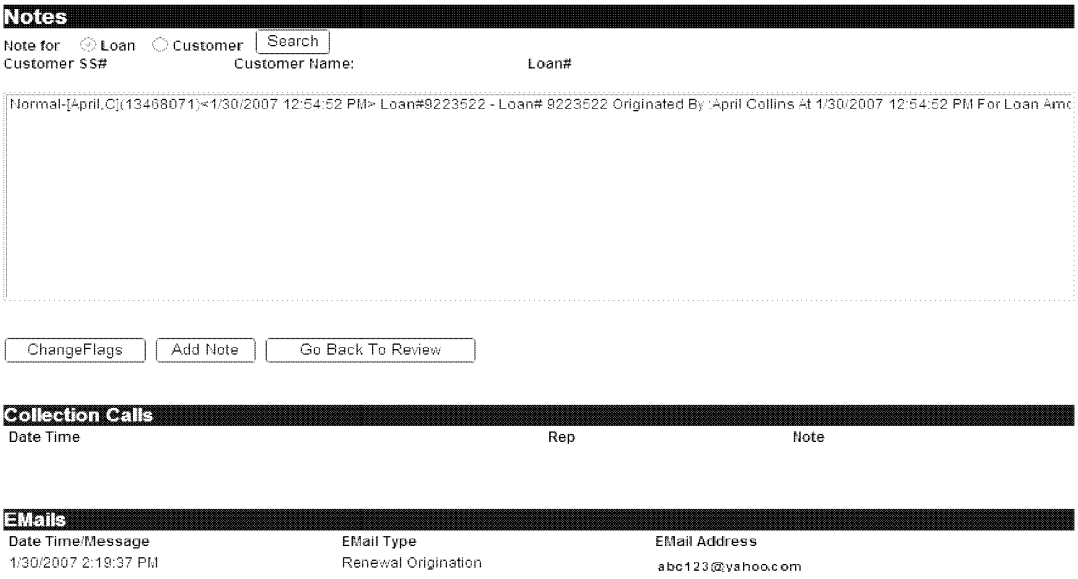
You will be able to review notes for Collections or Email Activity.

Collections

Refer to Collections Module for further detail.

Emails

A note will display when Loan Notes are selected, and an email has been sent to a customer. The note will include the date/time/message, email type, and email address.



Notes will not display when Customer Notes are selected, a message will display along the bottom of the screen: **"Emails are displayed on Loan Notes"**

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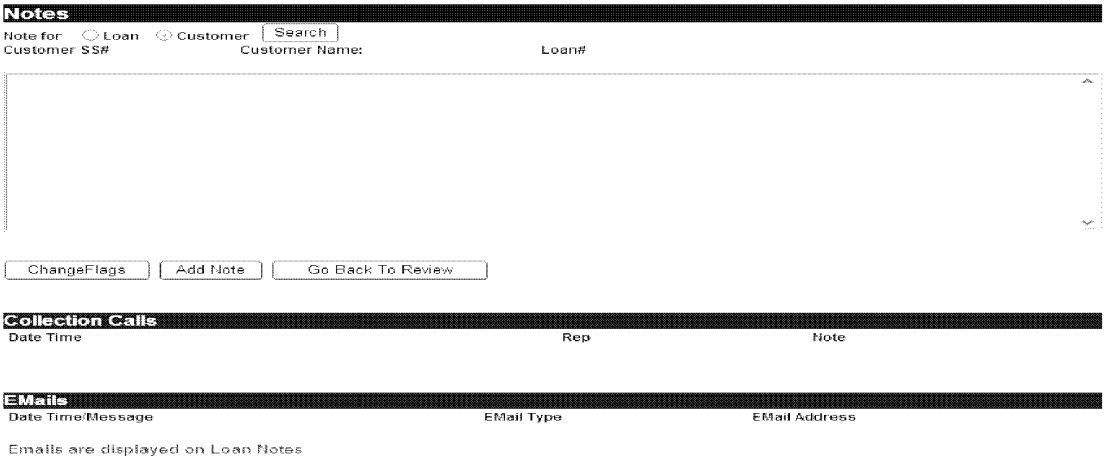
REVIEW APPLICATION

Review Application / Notes **Section 4.8**



If an email is unsuccessfully sent due to a system issue or invalid email address, the note will display the message related to the error; 'Invalid Email Address Syntax' or 'Could Not Access "CDO" Message'. If an email is unsuccessful due to an invalid email address, the email will not be resent. The note will display the invalid address, so it will be up to you to correct the email address, so that future emails will be sent successfully. However, if the email was unsuccessful due to a system issue, the email will be sent within 24 hours of the initial attempt. Once the email is successfully sent the date/time stamp will be updated and the error message will be removed.

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REVIEW APPLICATION

Review Application / Customer History **Section 4.9**

Follow the steps below to view the Customer's "***Loan History***" and "***Payment History***":

- **Click on *"Customer History" The* Screen below will be displayed**
- **To scroll, utilize the scrolling tool bar on the right of your windows browser or use your down arrow key on your keyboard.**
- **Click on the loan number to return to the Review Application screen.**

Customer Loan History Balances — View previous display version

Customer Name: Test, Kirk — Customer SS#: 385-88-2222

Pmt Hsty	Loan#	App. Status	Orig. Date Due Date	Total Amt.	Principl Fin Chg	Fee Chg Late Chg	Status Type	Auto ACH Renewal Ln#	Store # User
$	3997147	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	3997145	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	707233	Approved	5/12/2005 5/28/2005	$250.00	$200.00 $50.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Chewning, Kirk

You can click on the loan number to return to Review Application page for additional detail on each specific loan for specific customer. All loans associated with specific social security number for the merchant will be displayed in loan history. Dependent upon merchant provisioning, stores may be able to view all loans customer has outstanding with multiple stores. The store number is listed in the Store# /User column.

- To view payments on a loan, click on the "$" icon on the left of the loan number. The following is an example of how Customer Payment History is shown.

Customer Payment History - 809329

Pmt # Pmt Date	Pmt Amt	Prin Pd Fin Chg Pd	NSF Pd Late Fee Pd	Pmt Mode Pmt Type	Store # User	Rtn Cd	Print Receipt
4100688 6/16/2006 3:27:29 PM	$375.00	$300.00 $75.00	$0.00 $0.00	Cash Standard Payment	13199010001 Snyder, Matt		Receipt

Close

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REVIEW APPLICATION

Review Application / Customer History **Section 4.9**

To view the previous display version of customer history, click on the ***"View previous display version"***, located in the upper right corner of the screen.

Customer Loan History Balances — View previous display version

Customer Name: Test, Kirk — Customer SS#: 385-88-2222

Pmt Hsty	Loan#	App. Status	Orig. Date Due Date	Total Amt.	Principl Fin Chg	Fee Chg Late Chg	Status Type	Auto ACH Renewal Ln#	Store # User
$	3997147	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	3997145	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	707233	Approved	5/12/2005 5/28/2005	$250.00	$200.00 $50.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Chewning, Kirk

The previous display version reflects all customer loan and payment information as presented by the column headers.

Customer's Loan And Payment History

Customer SSN: 120-72-5591 Customer Name: TEST, MIKETRIA

Details For Loan#:822240 (ACH - SEND) - Prin. Renewed For Loan# 809329, Times Renewed: 1

App. Status	Orig. Date	Loan Amt.	Loan Status	Loan Type	Store#	User
Approved	6/13/2005	$300.00	PendingApplication	Renewed Loan	13199010001	Tria, M

Details For Loan#:809329 (ACH - SEND)

App. Status	Orig. Date	Loan Amt.	Loan Status	Loan Type	Store#	User
Approved	6/8/2005	$300.00	Loan Paid Off	Standard Loan	13199010001	Tria, M
Pmt #	**Pmt Date**	**Pmt. Amt.**	**Pmt. Mode**	**Pmt. Type**	**Store#**	**User**
4100688	6/16/2006	$375.00	Cash	Standard Payment	13199010001	Snyder, M

Total 2 Records Found.

Click Here To Review | Loan History

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REVIEW APPLICATION

Review Application / Customer History **Section 4.9**

From the previous display version, you have the following options:

- ***"Click Here to Review"* – This will take user to Review Application**
- ***"Customer Loan History"* – Will display customer loan history**

"Customer Loan History" is reflected as follows:

By selecting the loan number, user will be taken to the Review Application page.

Customer's Loan History

Customer: TEST, MIKETRIA #120-12-5591

Loan#	App. Status	Orig. Date	Loan Amt.	Loan Status	Loan Type	Store#	User
822240	Approved	6/13/2005	$300.00	PendingApplication	Renewed Loan	13199010001	Tria, M
809329	Approved	6/6/2005	$300.00	Loan Paid Off	Standard Loan	13199010001	Tria, M

Total 2 Records Found.

Click Here To Review | Customer History

To view balances for outstanding loans on a specific customer, select the ***"Customer History"*** and select ***"Balances"*** option to the right of the title ***"Customer Loan History".***

Customer Loan History Balances — View previous display version

Customer Name: Test, Kirk — Customer SS#: 385-88-2222

Pmt Hsty	Loan#	App. Status	Orig. Date / Due Date	Total Amt.	Principl / Fin Chg	Fee Chg / Late Chg	Status / Type	Auto ACH / Renewal Ln#	Store # / User
$	3997147	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	3997145	Approved	6/15/2006 6/30/2006	$625.00	$500.00 $125.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Snyder, Matt
$	707233	Approved	5/12/2005 5/28/2005	$250.00	$200.00 $50.00	$0.00 $0.00	Loan Paid Off Standard Loan	HOLD	70001100001 Chewning, Kirk

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REVIEW APPLICATION

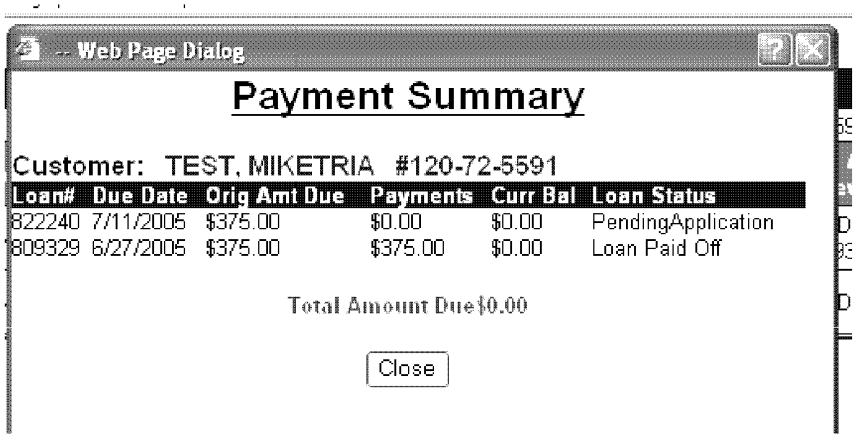
Review Application / Customer History **Section 4.9**

A dialog box will be displayed once you have selected ***"Balances".***

The dialog box will reflect the original loan amount, amount paid on each loan and the balance that remains on each loan.

The total amount due and outstanding for all loans on a specific customer will be displayed in red.

Select ***"Close"*** to close the dialog box.



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REVIEW APPLICATION

Review Application / Customer Maintenance — Section 4.10

The Customer Maintenance screen is used to update data for an existing customer, including:

- Primary Information
- Bank/Income Information
- Contacts/References

To update a customer's data:

1. From the Review Application screen click on **Customer Maintenance**
   Upon entry to the Customer Maintenance screen, the Primary Info tab displays.

2. Edit data on the Primary Information tab or select another tab

   Note: The Customer Maintenance data is configurable per merchant. These fields are not described in this section of the Operations Manual. Refer to Page Maintenance in Section 9.15 for the complete list of all required and optional LMS fields.

   - **Primary Info** tab consists of the Customer's name and Identification, Current Address, Previous Address and Spouse Information

Customer Maintenance

Primary Info | Bank/Income | Contacts/References

Review | Appl Maintenance

PRIMARY INFORMATION

SSN	000-00-0000	First Name *	A
Middle Name		Last Name *	Sample
Date of Birth (MM/DD/YYYY) *	01 / 01 / 1960		
Type of ID	Drivers License	ID No. *	1111111111111111111
Country of ID	USA	State of ID *	TN

CURRENT ADDRESS

Address1 *	123 Nowhere Street	Address2	
City *	Any City	Country *	USA
State *	TN	Zip *	33333
How Long Customer Lived at Current Address (YY/MM) *	12 / 01	Landlord/Mortage Company Name	

PREVIOUS ADDRESS

How Long Customer Lived at Previous Address (YY/MM): 0 / 0

SPOUSE INFORMATION

SSN		First Name	
Middle Name		Last Name	
Phone No			
Address1		Address2	
City		Country	USA
State	-Select-	Zip	

Back | Submit

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REVIEW APPLICATION

- **Bank/Income** tab consists of Employer/Payroll Information

Customer Maintenance

Primary Info | Bank/Income | Contacts/References

Review | Appl Maintenance

EMPLOYER/PAYROLL INFORMATION

Income Information

Type of Income * Not Required
Employer Name Source of Income *
Work Phone *
Employment Benefit Start Date *
Position at Work Title
Working Shift * -Select-
Address1
Address2
City
Country USA
State -Select-
Zip
Supervisor Name
Supervisor Phone
Employment Type * Full Time Part Time

Payroll Information

If entering pay dates, please enter pay dates as if there were no holidays or weekends (paydays will not always match the loan due date).

Average Amount of Paycheck *
Frequency of Pay Day * -Select-
How Paid * -Select-
Payroll Notes
Last Pay Date *
Next Pay Date *
Type of Payroll * Direct Deposit Paper Check
Payroll Garnishment * Yes No
Primary Income

Click on Add to add Income

Add

Income Type	Source of Income	Pay Frequency	How Paid	Phone	Last Paydate	Next Paydate	Primary	Paycheck Amt	Monthly Conv. Amt	Action
Disability Income	any employer	BiWeekly	Bi-Weekly		1/18/2008	2/1/2008	Yes	2000	4333.33	Edit Delete
								Total	4333.33	

ACCOUNT INFORMATION

Account Type * -Select-
Account Number *

Add

Bank/Card Name	Phone	Account Type	RTN/ABA	Account Number	Expiration Date	Is Primary	Action
bank of america	0000000000	Checking	051000017	1234		Yes	Edit Delete View
bank of america	0000000000	Savings	051000017	2345		No	Edit Delete View
MasterCard - Credit		Credit Card		1234567890123456	2/2008	No	Edit Delete View
Visa - Credit		Credit Card		1234567891234151	1/2008	No	Edit Delete View

Back | Submit

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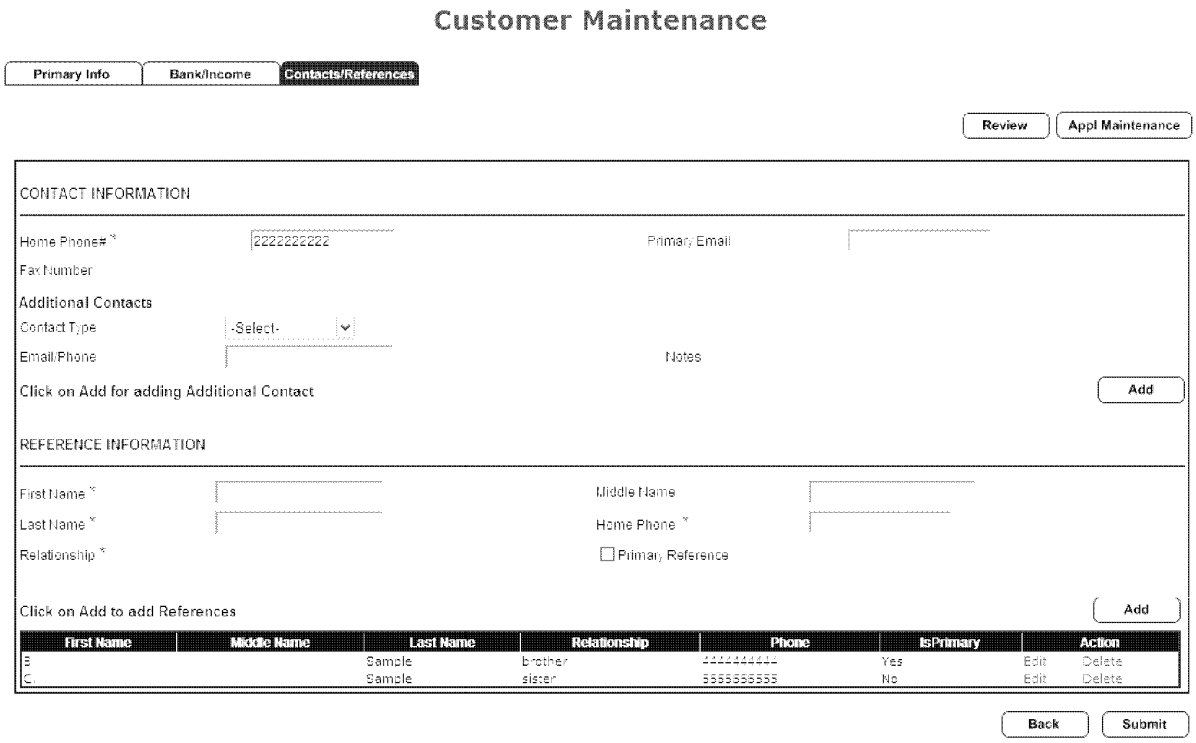
REVIEW APPLICATION

- **Contacts/References** tab consists of Contact Information (Primary Phone, Email and Additional Contacts), and Reference Information



Navigation – Customer Maintenance

Button/Link	Description
Add	To add a new record such as a Contact. Enter the corresponding fields and click **Add**.
Edit	To edit a record such as Contact, click on the Edit link. This displays the data of the selected record and allows changes to be made
Update	After clicking Edit as described above, an Update Button displays. Once edits are entered for a record, click Update to view the changes on the screen. Note: Changes are not yet submitted to the database. You must click Continue to save these changes
Delete	To delete a record such as Contact from the screen, click on the Delete link. Note: the delete is not yet submitted to the database. You must click Continue to delete the record.
Back	Redirects the user back to the previous page
Submit	The system validates the data. If errors exist you will be informed. If no error exist, the system submits the application for approval or denial

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REVIEW APPLICATION

Button/Link	Description
Review	Redirects the user back to the Review Application page. This button displays when you navigate from Review Application to Customer Maintenance.
Collections	Redirects the user back to the Collections page. This button displays when you navigate from Collections to Customer Maintenance.
Application Maintenance	Directs you to the Application Maintenance page

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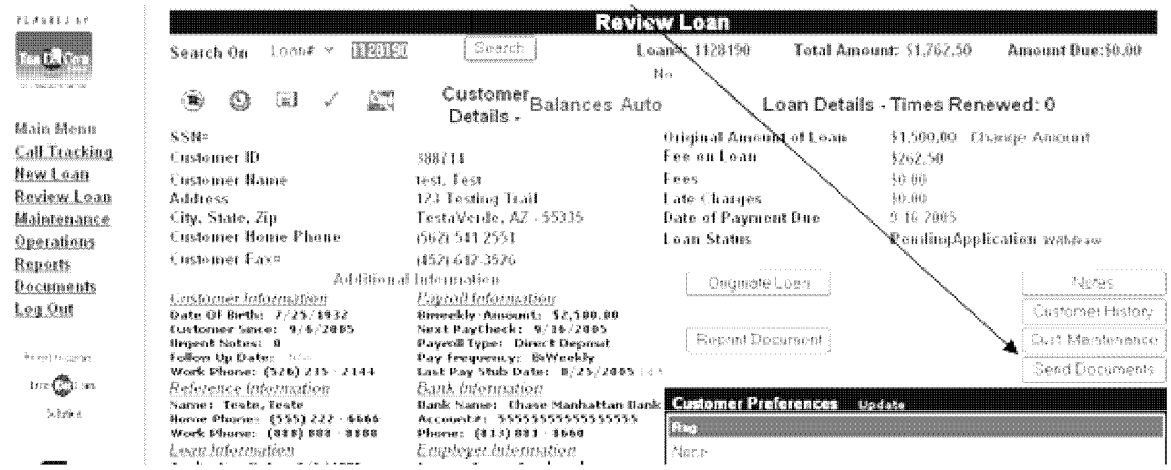
REVIEW APPLICATION

Review Application / Send Documents **Section 4.11**

This option will allow you to pull single or multiple documents associated with a loan and send them to the customer by printing, faxing or emailing, dependent on merchant setup. This module is an add-on module and is not set up with each and every merchant.

• From the main menu select ***"Review Appl"*** then enter SSN or Loan #
• Once the loan has been found you may select documents to be sent to the customer via the Send Documents screen. Click ***"Send Documents"***



• Selected from the Review Application Screen, the Send Document feature will retrieve the customer loan number, name, phone number and fax number and other relevant contact information.

1. Select each document you wish to send by clicking in the box by the document name
2. Choose delivery method utilizing the drop down box provided
3. Click *"Send Document"*
4. Click *"back"* to return to Review Application

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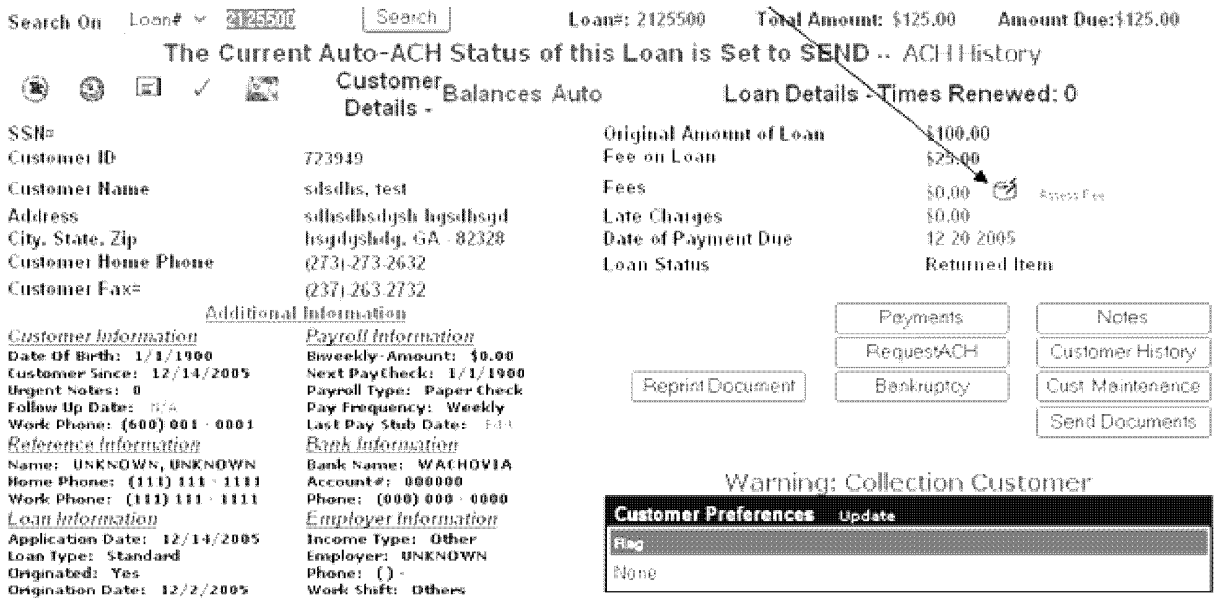
REVIEW APPLICATION

Review Application / Assess Fee **Section 4.12**

When customer has a check payment or ACH payment returned ***"Non Sufficient Funds"*** or ***"NSF",*** it may be necessary to assess an NSF fee on the loan. This function is based upon merchant provisioning and each merchant NSF fee is pre-set.

From the Review Application page click on **the icon next to the Fee charges**. This will direct you to the ***"Register NSF Fee" Screen***



To assess NSF charges for the loan click ***"Submit NSF Charge".*** The NSF fee will be applied and reflected on the customer loan in Review Application screen.

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REVIEW APPLICATION

Review Application / Assess Fee **Section 4.12**

Register NSF (optional)

For merchants utilizing deposit check payments for customer loans, users will have the ability to Register NSF on a check that has been deposited. Users are able to view all previous checks, posted or returned, on deposited checks that are still outstanding.

For a loan that has been paid off or has a returned item paid off, click the ***"Register NSF"*** button on the Review Application screen. This will show the current payment information, as well as any additional past check payments and returns and the reason description for that loan. This page will only allow users to select **eligible** checks to be posted as returned. The other payments will stay grayed out for viewing purposes.

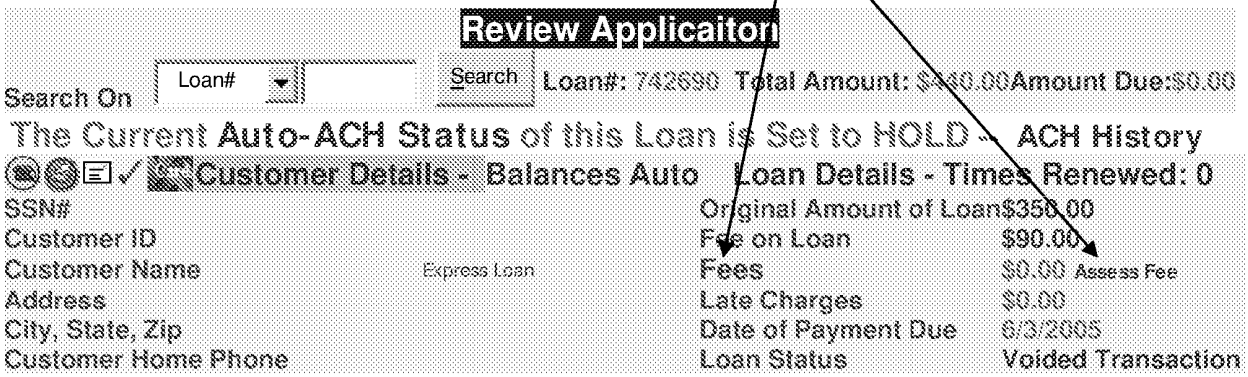
Select a reason for the return and click the box under ***"Return".*** Click the ***"Post"*** button and the NSF will be registered and the user will be directed back to the Review Application Screen.

For additional information about this or other features of the TranDotCom Loan Management System, please contact Merchant Support at **(678)819-0857** or support@tdcemail.com

Review Application / Assess Fees

Users will also have the option to assess other kinds of fees. The ability to assess fees for things such as late fees, court fees, or any kind of fee you choose, can be made available based on merchant provisioning. You will need to contact TranDotCom Solutions to set up fee types that that you wish to be added.

To assess a fee click on the small **assess fee link** next to the "***Fees"*** category on the Review Application screen.



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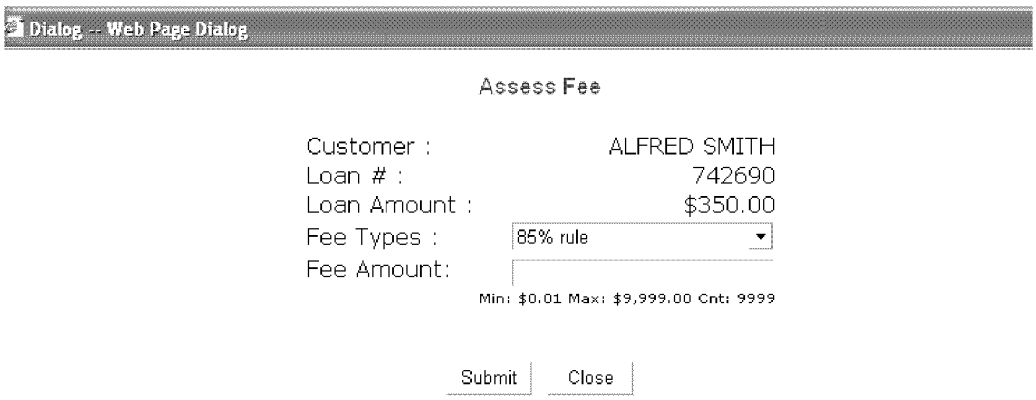
REVIEW APPLICATION

Review Application / Assess Fee **Section 4.12**

This will bring you to the section to enter a fee. You must select a fee type and a fee amount. Once you have entered both of these fields click "***Submit***". This will assess the fee and enter it into the outstanding balance for the customer.



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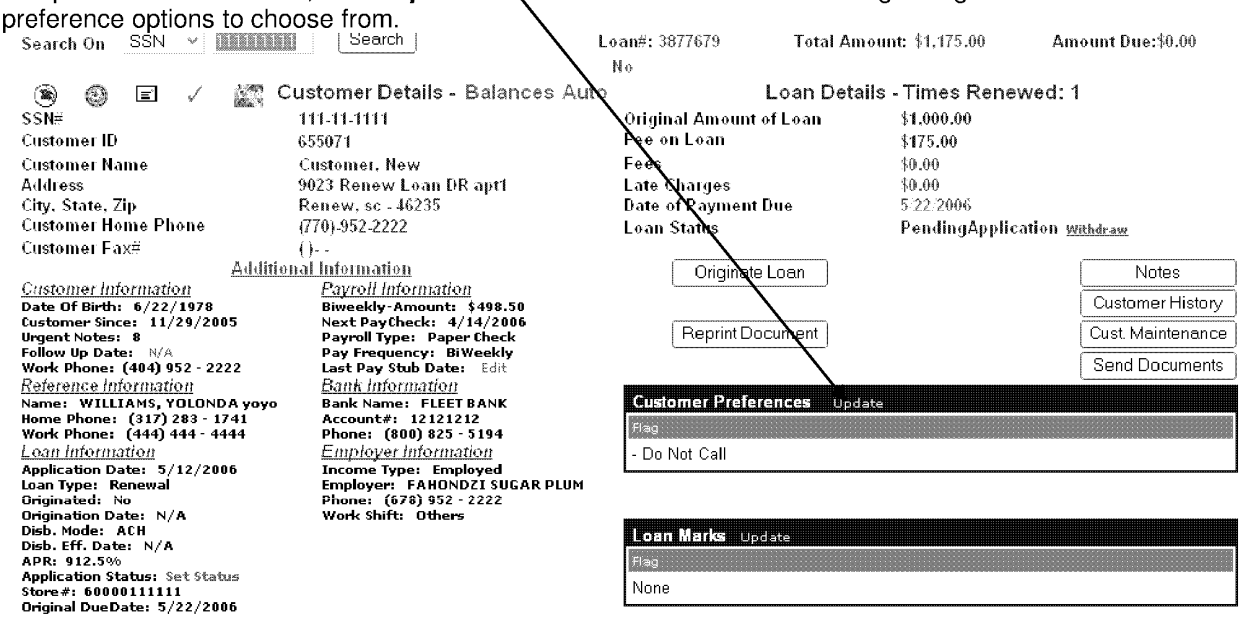
REVIEW APPLICATION

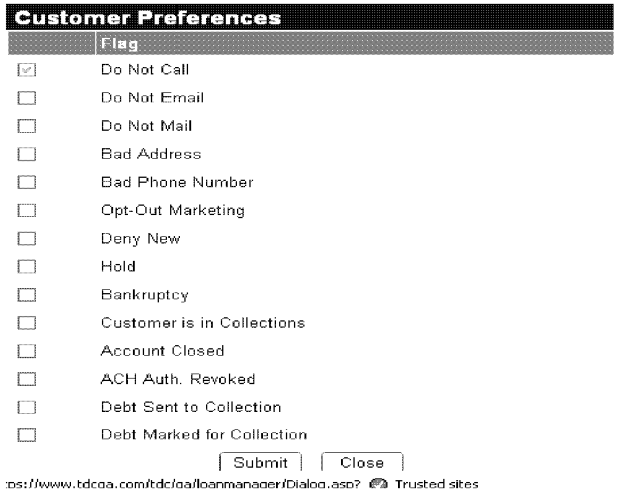
Review Application / Customer Preferences and Loan Marks **Section 4.13**

Customer Preferences

Users have the ability to set preferences for each customer. In the lower right corner of the Review Application screen you will see the current Customer Preferences listed.

To update the Preferences, click ***"Update".*** You will then receive the following dialog box with various preference options to choose from.





Select the preference by clicking in the box to the left of the option (a check mark indicates the preference is set to yes). Click the ***"Submit"*** button to update the preference. The flags will then be set and you will receive a confirmation note that flags have been updated. Click "***close"*** and the preference will be updated. Upon completion of update, the Customer Preferences will be displayed in the Review Application screen.

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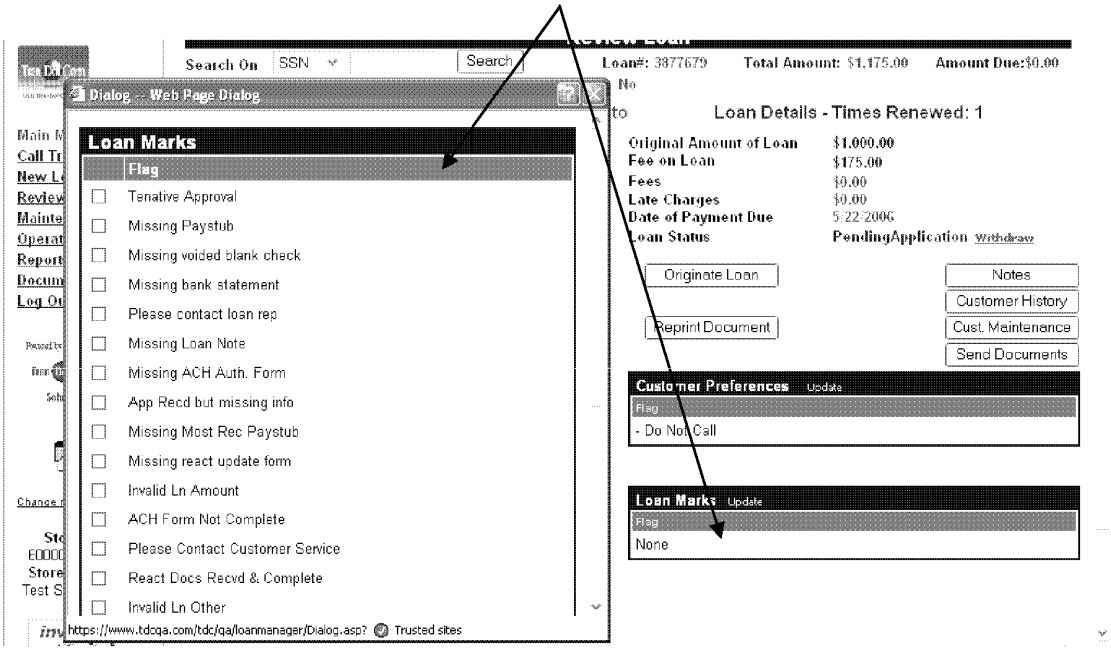
REVIEW APPLICATION

Loan Marks

A ***"Loan Mark"*** is a feature that allows a user to make marks that will dfisplay on the Review Application screen. This provides users the ability to mark a customers account for certain predetermined notes, such as "***Do Not Contact***", or ***"Deny New (loan)".***

To use this feature, click on ***"Update".*** This will bring up a list of available loan marks. Choose which marks you would like to use. You can select as many as you like. Once you have checked the ones you would like to use, click ***"Submit"***. This will add the loan marks to the customers account.



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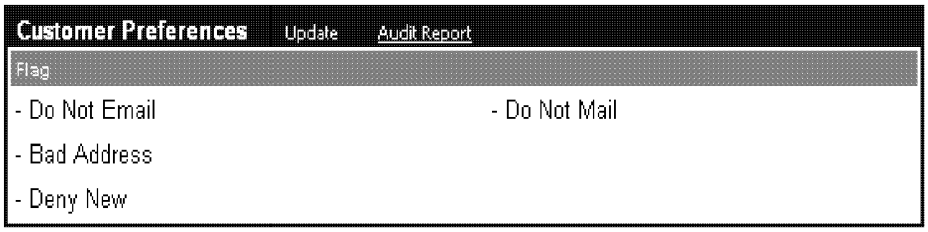
REVIEW APPLICATION

Audit Report – Customer Preferences

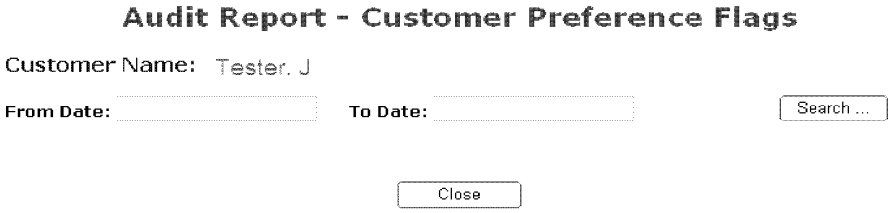
When a Customer Preference Flag is turned on or off the change is tracked by the system and can be viewed in the Audit Report. The report contains the customer preference flag name, old value, new value, user name and the date/time stamp of the change.

To view the Audit Report:

1. Click on the Audit Report link from the Review Application screen.



2. Enter the Dates and click **Search**.



Fields – Customer Preferences Audit Report

Field Name	Description
From Date	Starting point of Date Range; Must be equal to or less than today's date.
To Date	End point of Date Range; Must be equal to or less than today's date and equal to or greater than From Date.

Navigation – Customer Preferences Audit Report

Button/Link	Description
Search	Performs a search for the customer preference flags that fit within the date range specified. The search can only go back 90 calendar days from today's date.
Close	Closes the Audit Report popup; User remains on the Review Application screen.

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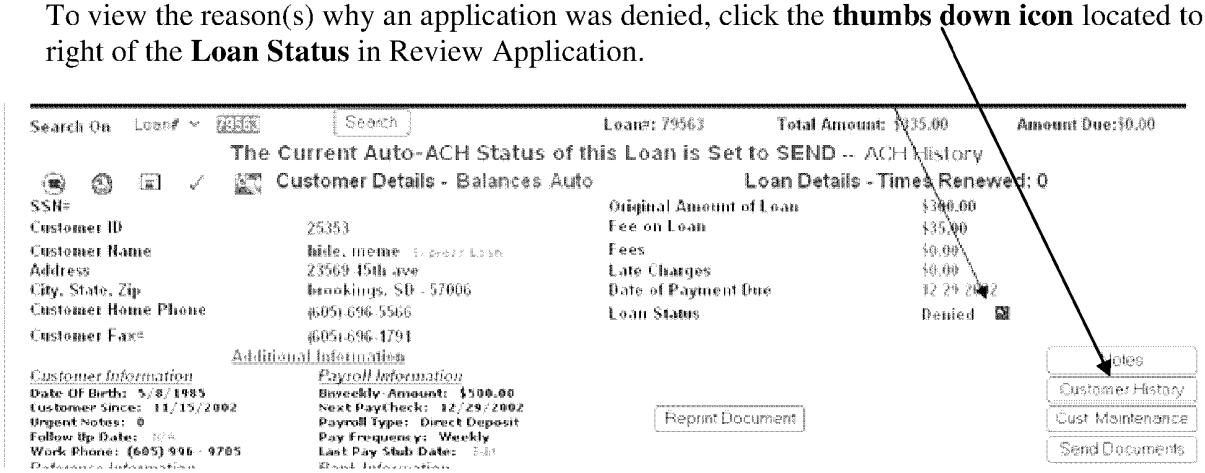
REVIEW APPLICATION

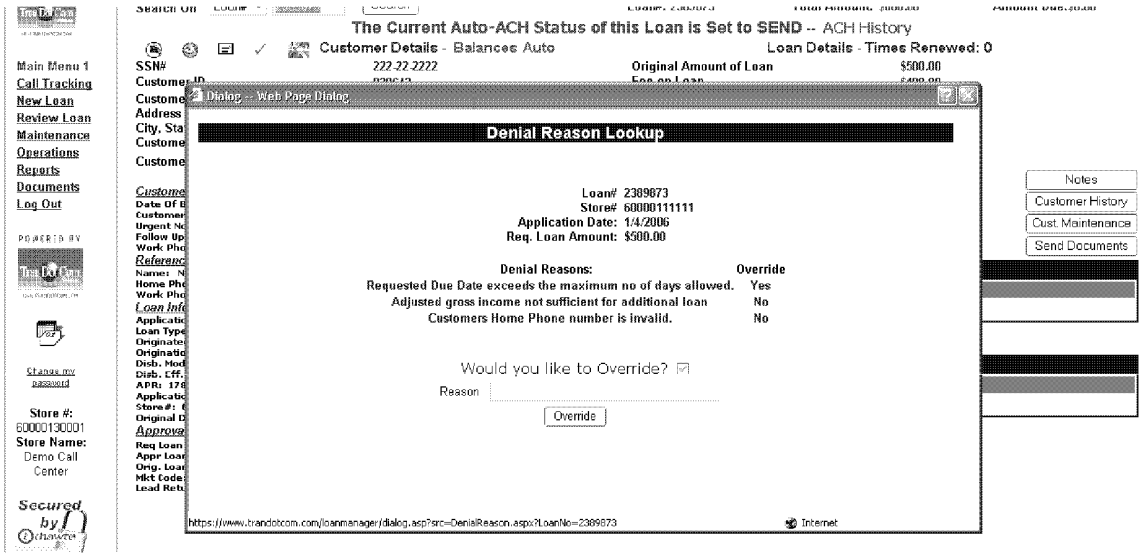
Review Application / Denial Reasons — Section 4.14

To view the reason(s) why an application was denied, click the **thumbs down icon** located to the right of the **Loan Status** in Review Application.



A dialog box containing the denial reason(s) will be displayed.

You have the option of overriding a denied loan if that denial reason has an override feature. To override a loan, go into the Review Application screen and click on the denial reason for the loan. If the loan has the override feature turned on you will see the option to override the denial. It will ask ***"Would you like to override?"*** Place a check in the box and it will prompt you to input a reason why you are overriding the loan and then simply click override.



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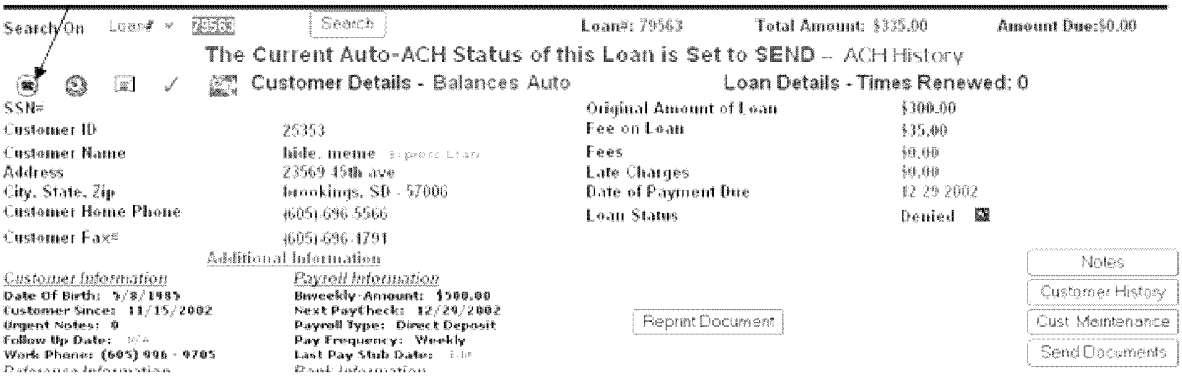
REVIEW APPLICATION

Review Application / Contact Manager Section 4.15

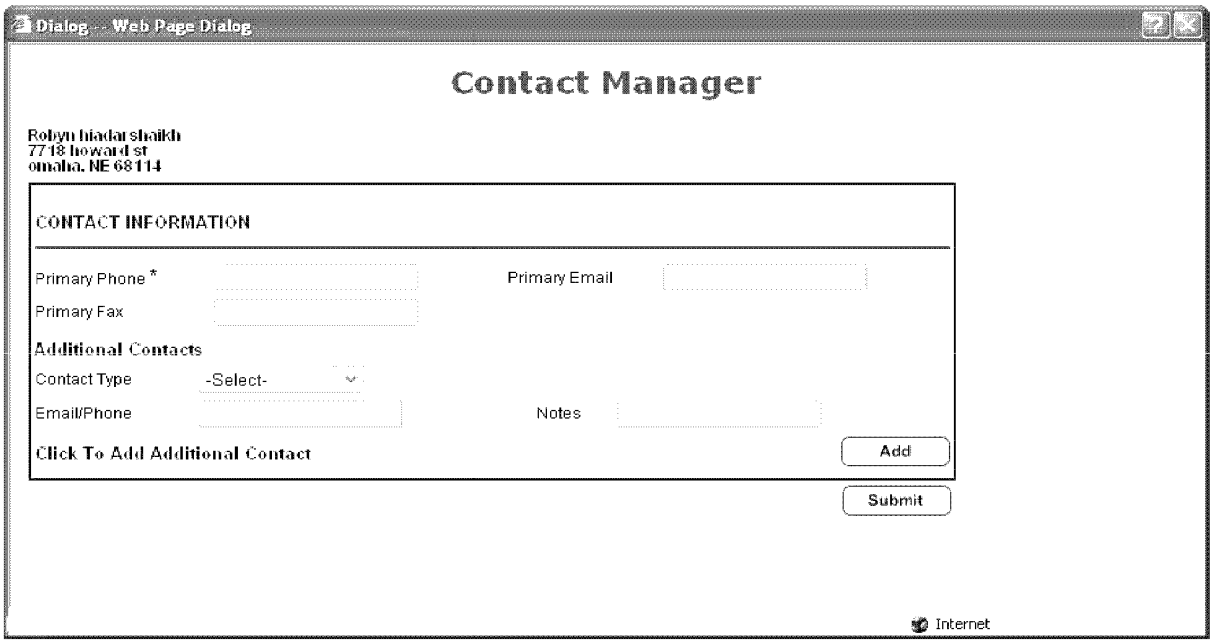
There are several functions that allow you to edit a customer's contact information: Customer Maintenance, Collections and the Phone Icon on the Review Application screen. This section describes the steps to edit such information via the Phone Icon.

To edit Contact Information from Review Application:

1. Click on the "Bouncy Phone" icon in the upper left corner.



2. You can update primary contact data, add additional contacts or edit/delete additional contacts and click Submit



2. Click on the at the top right corner to close the popup.

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REVIEW APPLICATION

Fields – Contact Manager

Fields	Description
Primary Phone	Primary Phone number for the customer.
Primary Email	Primary Email Address for the customer
Primary Fax	Primary Fax Number for the customer
Contact Type	Alternate Phone, Alternate Email, Alternate Fax, Alternate Cell
Email/Phone	Email Address or Phone Number
Notes	Free Form comments, 50 character maximum limit

Navigation – Contact Manager

Button/Link	Description
Add	Adds updates to the specific section. In order to save the changes, the submit button must be clicked.
Edit	To edit a contact, click on the Edit link. This displays the data of the selected record and allows changes to be made.
Update	After clicking Edit as described above, an Update Button displays. Once edits are entered for a record, click Update to view the changes on the screen. Note: Changes are not yet submitted to the database. You must click Submit to save these changes
Delete	To delete a record such as a Contact from the screen, click on the Delete link. Note: the delete is not yet submitted to the database. You must click Continue to delete the record
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system saves the data to LMS.

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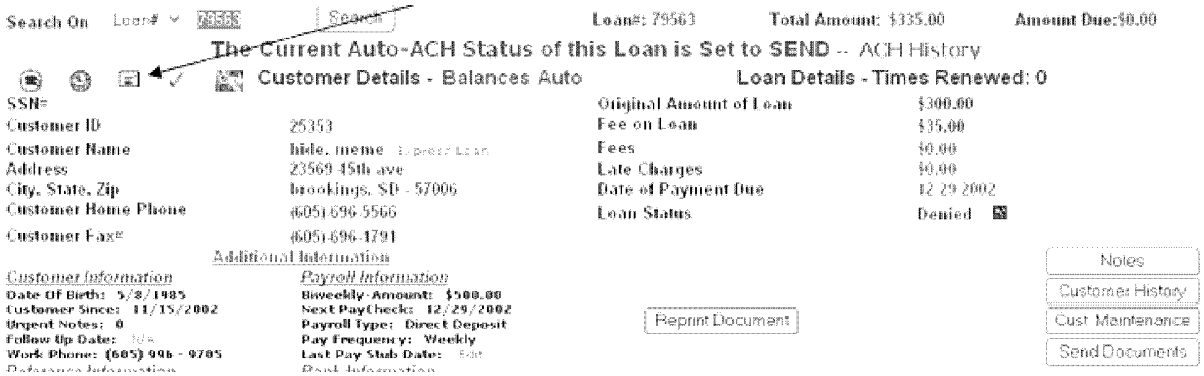
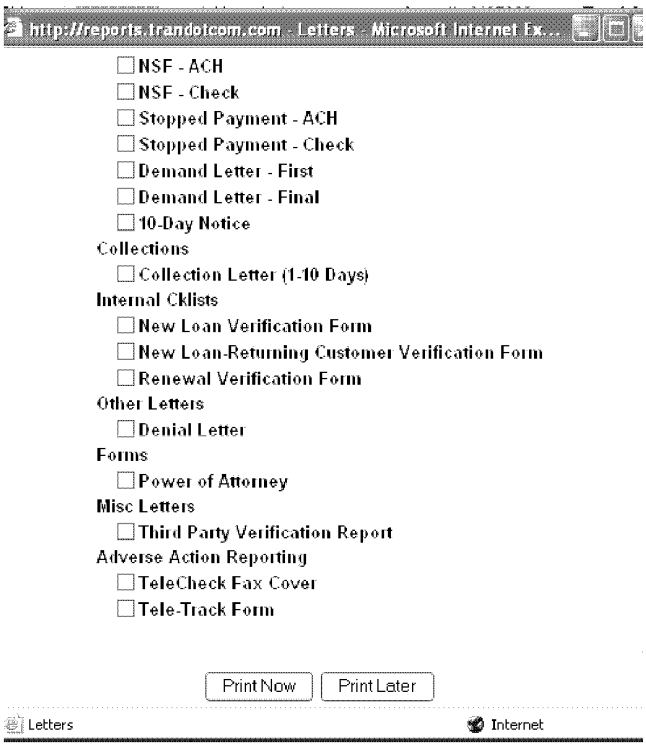
REVIEW APPLICATION

Review Application / Letters **Section 4.16**

The letters feature allows users to print various types of letters for each customer.
To view letters available for each customer, select the **letter icon** in Review Application.



A list of letters available will then be displayed. Select the letter by clicking inside the checkbox.
Select "Print Now" – The letter will be displayed in a pop-up window and available for printing.
Select "Print Later" – The letter will be stored in the **Pending Reports** option in **Merchant Reporting** under the **Reporting** Main Menu. For further information on pending reports, see "***Pending Reports"*** option later in this manual.



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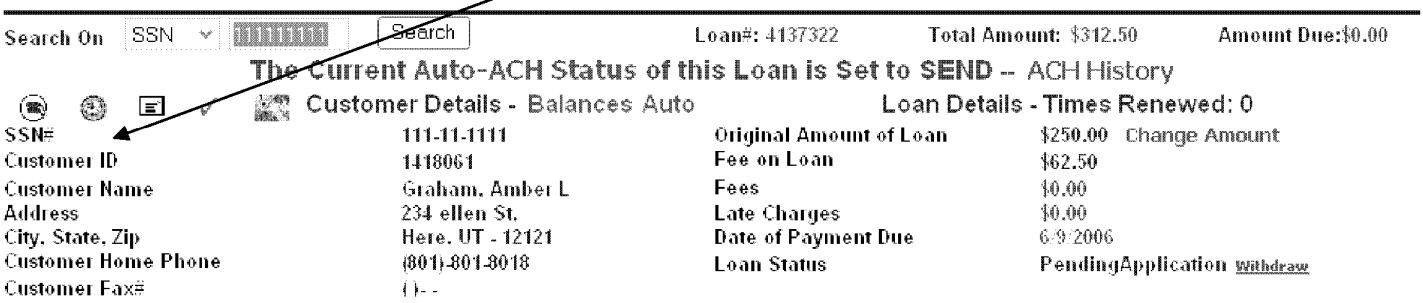
REVIEW APPLICATION

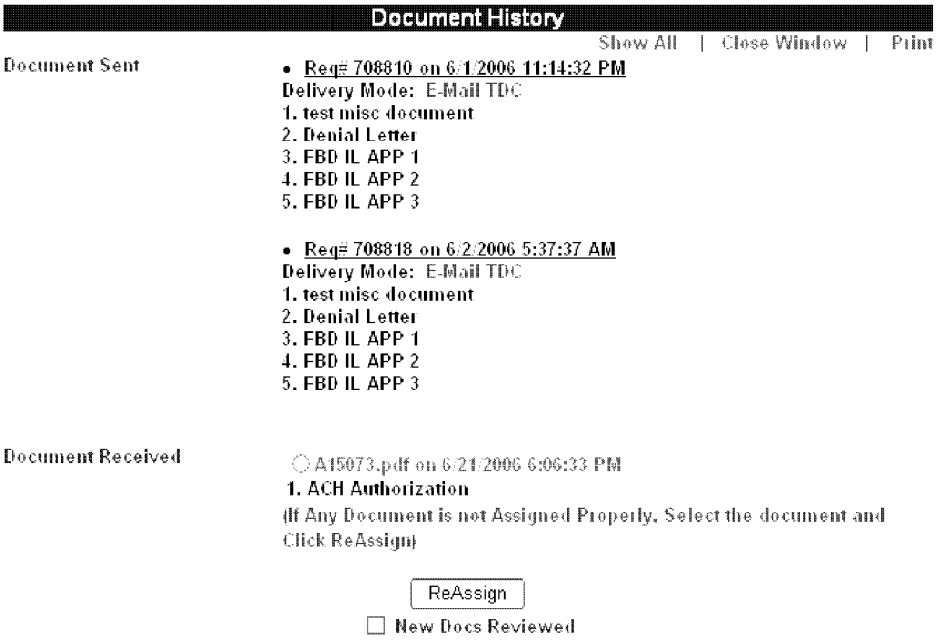
Review Application / Document History **Section 4.17**

The Document History function will allow users to view documents sent or received on a loan for a customer in the Review Application screen. In addition to the ability to view documents sent, you also have the option to re-assign documents and view comments associated with document.

To select "***Document History***", click on the **fax machine icon** in the upper left corner of the Review Application screen.



A dialog box will be displayed reflecting all document history for customer.



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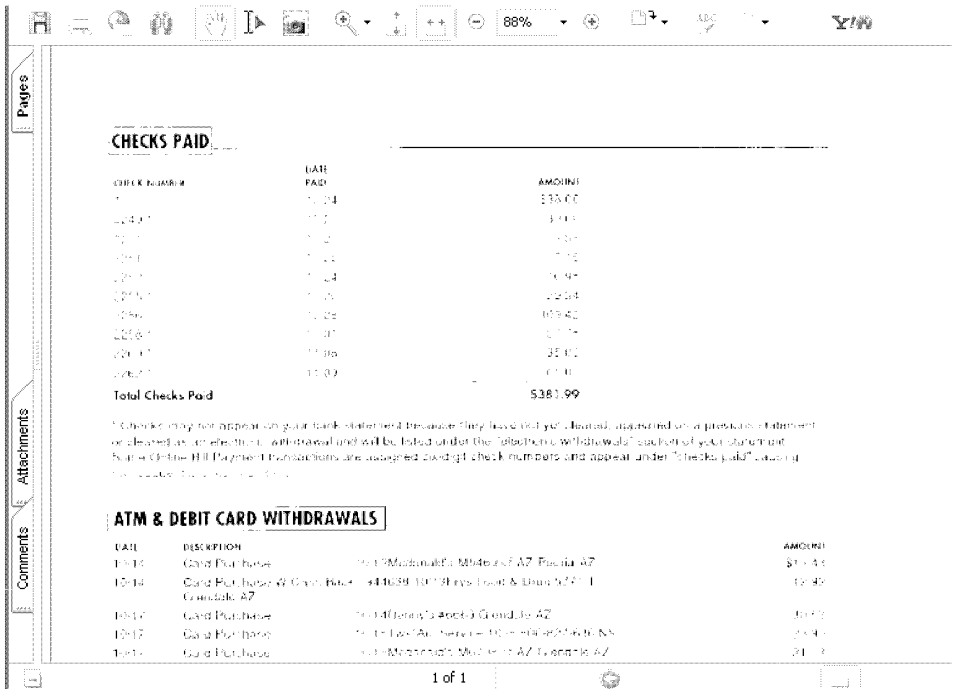
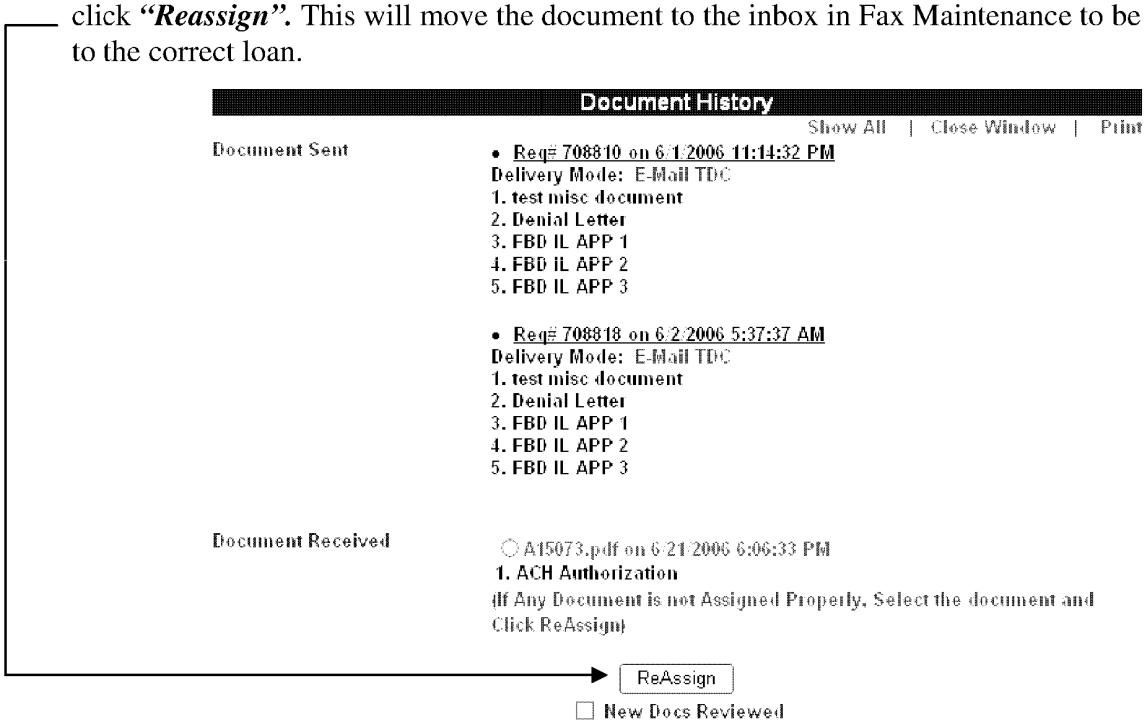
REVIEW APPLICATION

Review Application / Document History **Section 4.17**

To view the document, click on the document name. The document will be displayed in **Adobe Acrobat Reader** format.



To reassign a document, click in the option button located to the left of the document name and click ***"Reassign".*** This will move the document to the inbox in Fax Maintenance to be assigned to the correct loan.



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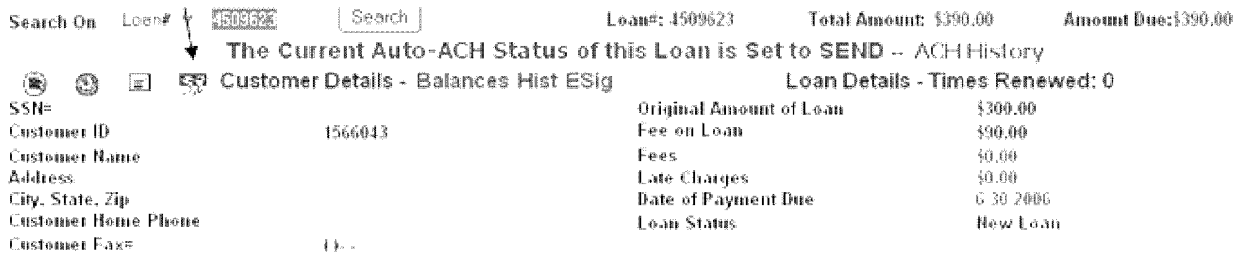
REVIEW APPLICATION

Review Application / Early Payoff **Section 4.18**

If a customer should request to pay off a loan before the loan due date, the option is available for a user to set the ACH collection date in order to modify the payoff date. **This option is not available to extend the due date or to be utilized for loan renewal purposes.**

Utilizing the dollar bill icon on the Review Application screen allows user to change a loan payoff date. This allows the customer to payoff the loan by ACH before the due date. This functionality will create a Pending ACH payment for the entire balance due on the loan. The ACH created can be viewed via the ACH Maintenance option in ACH Management and will also be reflected in ACH History in Review Application.

The **dollar bill symbol** shown here is the icon used to ***"Modify ACH Payoff Date".***



To change a customer's payoff date, click the ***"Modify ACH Payoff Date"*** icon. The loan information will pop up with the actual due date and the next scheduled ACH effective date. Enter the modified ACH Payoff date and click ***"Submit".***

Should an ACH already exist for customer loan, a text message in red bold letters will be displayed **"One or more Pending ACH records exist for this Loan."**

You may view current pending ACH items for the loan by utilizing the ACH Maintenance feature in section 5.5 - ACH Management in this Operations Manual for further details.

Select "Close" to cancel transaction.

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REVIEW APPLICATION

Review Application / Enable and Disable Auto ACH **Section 4.19**

This option is available for merchants who have been provisioned with the ability to collect via ACH. The Auto-ACH status can be changed from "***Send***" to "***Hold***" or vise versa. If the loan ACH status is set to ***"Send",*** the system will generate an ACH for the total amount due on the loan based upon the due date of the loan.

Example: A loan due on 01/20/2006 would generate an ACH on 01/19/2006 to be collected for payment date 01/20/2006. The customer will appear on the ACH details for date 01/19/2006, Effective date of 01/20/2006.

Summary of process for loans set to ***"SEND"*** based on example:

- **ACH is set to *"Send"* for loan due date of 01/20/2006**
- **Customer appears on 01/19/2006 details.**
- **ACH is processed for effective date 01/20/2006**
- **Payment processing will run the morning of 01/20/2006.**
- **Loan Status will automatically change to paid off status.**

Should the need arise to ***"Hold"*** the ACH collection, user would change the Auto-ACH status to ***"HOLD"*** and an ACH will not be generated on the loan until status has been returned to ***"SEND"***.

Note: **This option does NOT apply to loans that have been renewed. Renewal ACH items are NOT auto system generated. If a loan has been renewed and original loan is set to "*HOLD*", the HOLD rule would not apply and will not prevent the customer from being debited for renewal ACH items.**

Summary of process for loans set to ***"HOLD"*** based on example:

- **ACH is set to *"Hold"* for loan due date of 01/20/2006**
- **Customer will not appear on ACH details until customer changed back to *"Send"***
- **If customer loan has been renewed, the finance charge WILL be reflected on ACH details based upon effective ACH date entered for loan renewal.**

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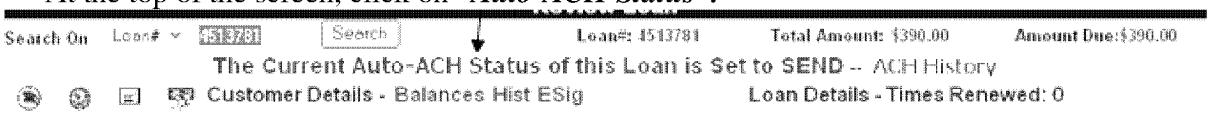
REVIEW APPLICATION

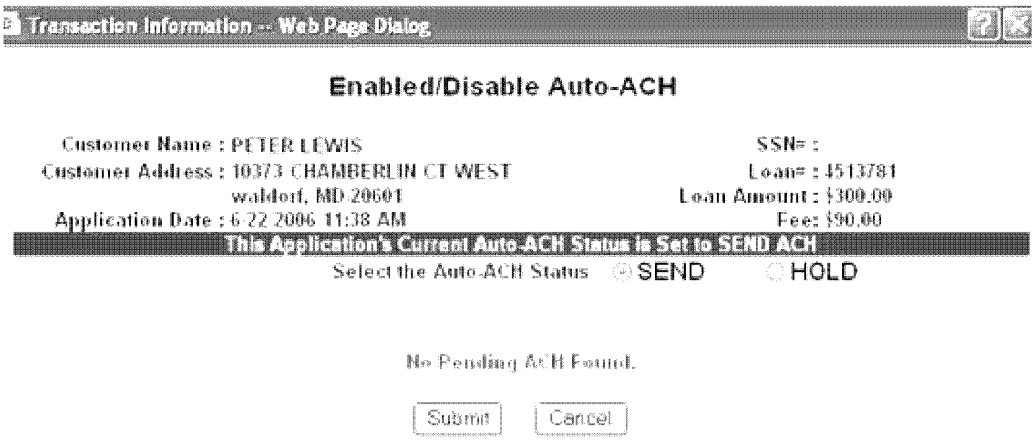
Review Application / Enable and Disable Auto ACH **Section 4.19**

From the Review Application screen you have the ability to change loan Auto-ACH Status.

At the top of the screen, click on ***"Auto-ACH Status".***

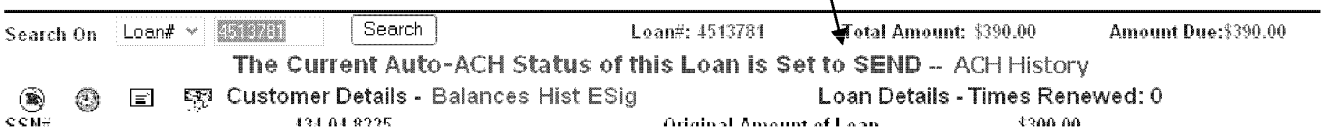


This pop-up box will be displayed.



Change the status to either ***"Hold"*** or to ***"Send".*** If you select ***"HOLD"*** it <u>will not</u> allow the customer ACH to process. If you select ***"Send"*** the ACH <u>will be</u> processed on the next ACH effective date.

Click in the appropriate option and select ***"Submit"*** or ***"Cancel"*** to return to the menu.
If you select ***"Submit"***, you will be automatically directed to the Review Application screen with the customer information displayed. The current customer **ACH Status** will be listed at the top of the screen.



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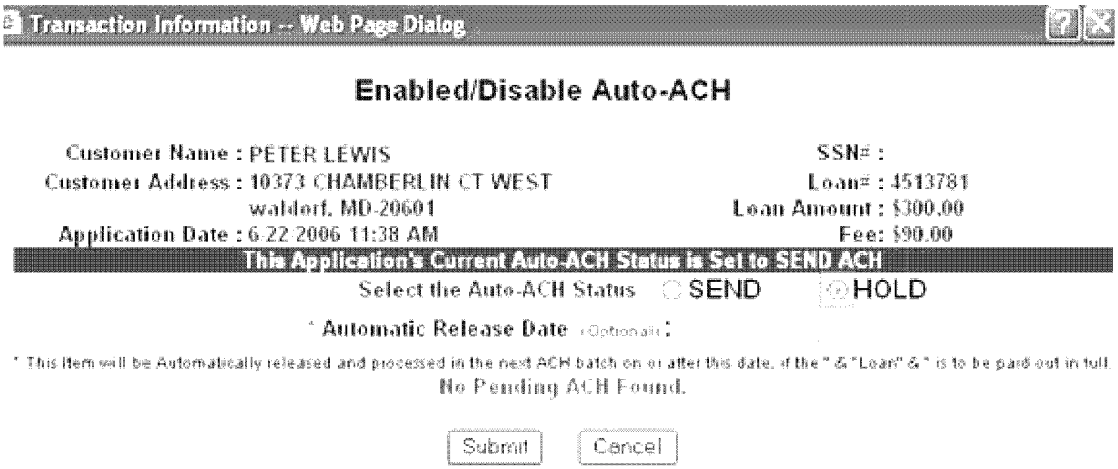
REVIEW APPLICATION

Courtesy Days

Utilizing the **Auto ACH Status** option in Review Application, a user has the ability to place an ACH status of a loan on "***Hold***" with the option of entering a specified date that the loan will automatically be released.

To do this utilizes the following steps:

1. **From Review Application click *"Auto ACH Status"***
2. **Change the status from *"Send"* to *"Hold"* by clicking the radio button to the left of option**
3. **The "Automatic Release Date" field will display automatically. (This is optional and is not required when placing an ACH status to "Hold".)**



4. **Enter the release date (the date the status will change to SEND)**
5. **Click *"Submit"* to process the request or *"Cancel"* to close the window.**

Upon ***"Submit"*** a popup window will appear verifying the courtesy date information and changes have been updated successfully.

For Courtesy Date Management, from the **Transaction Manager** main menu, select ***"Courtesy Date"*** under Transaction Management**.** This feature will allow you to batch courtesy days to be set for a specific due date.

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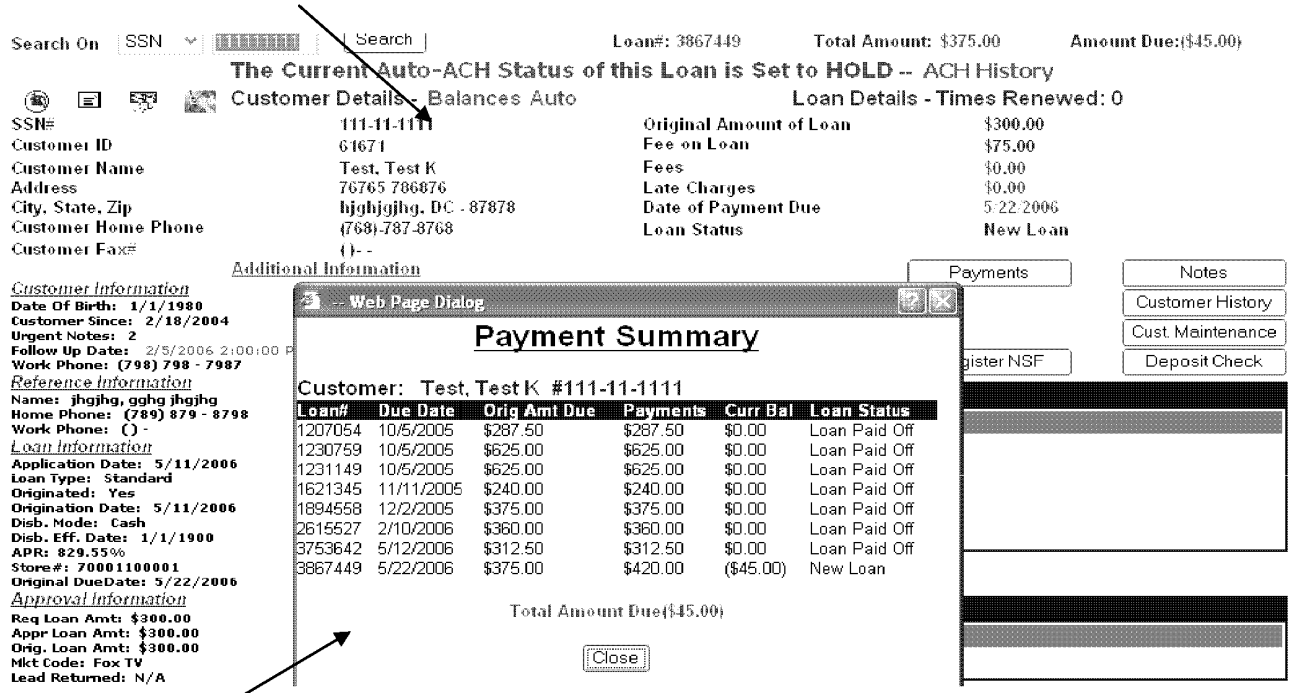
REVIEW APPLICATION

Review Application / Balances **Section 4.20**

From review application a user has the option to view the balances for all loans outstanding on a customer. This will allow the user to have a summary of what is due on each loan with an accumulative total.

Enter a loan number or social security number for customer and click ***"Search"***
Click on the word ***"Balances"*** above the customer information.



A **pop-up box** will display reflecting all current balances for each loan including a total amount due for all outstanding balances for the loans. This screen will also display total payments made on the loan.

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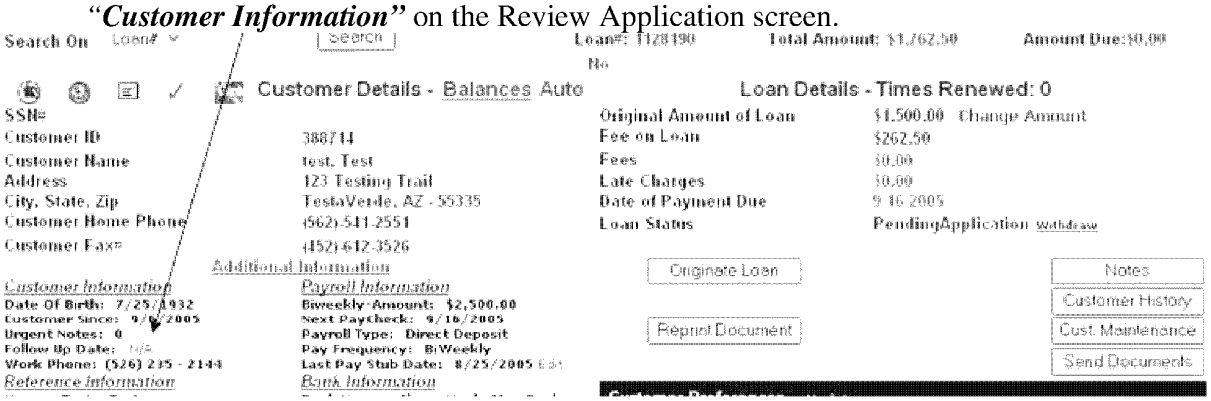
REVIEW APPLICATION

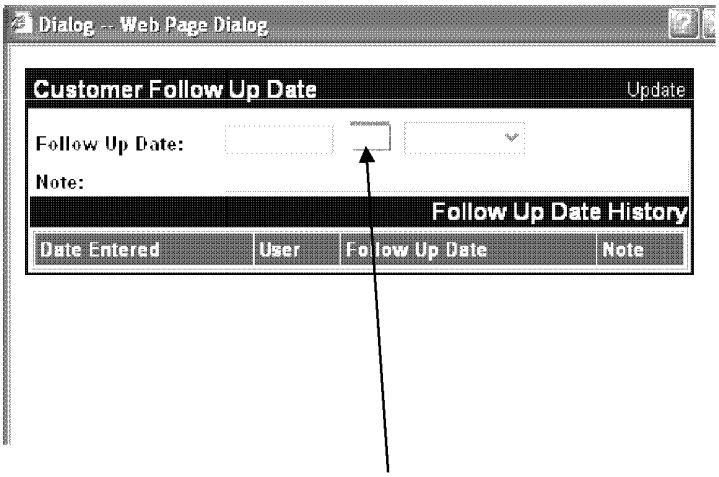
Review Application / Follow-up Date **Section 4.21**

Follow Up Date

This functionality allows a user to set a date for customer follow-up. This is located under "***Customer Information***" on the Review Application screen.



The current follow up date is displayed.



To update to the next follow up date, click on the date. You will then have the option to change the follow up date and post a brief note.

Note: To track the progress and status of loans with follow up dates, the user has the ability to retrieve a "***Follow-up Dates***" report via the customized reporting feature in **Reports**.

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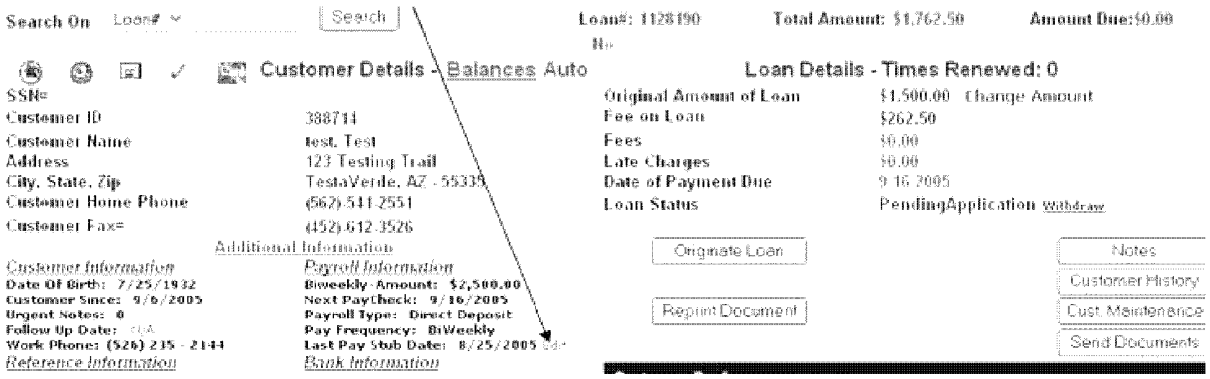
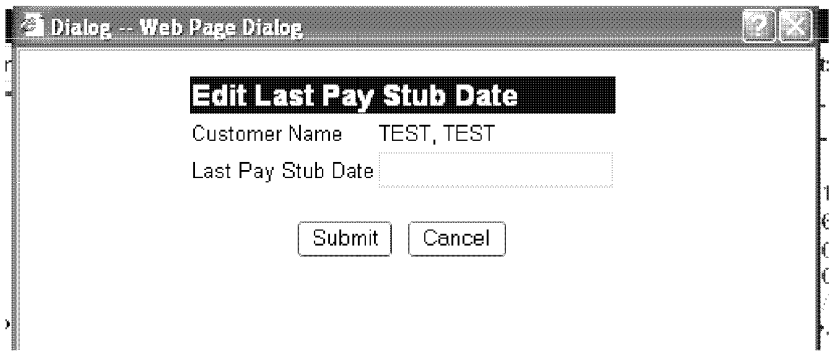
REVIEW APPLICATION

Review Application / Last Pay Stub Date **Section 4.22**

The **Last Pay Stub Date** functionality allows a user to edit last "***Pay Stub***" date for a customer. To update, click on the ***"Edit"*** option next to the last pay stub date located under payroll information.



A pop up box will display current pay stub date. User should enter new pay stub date and click ***"Submit"***



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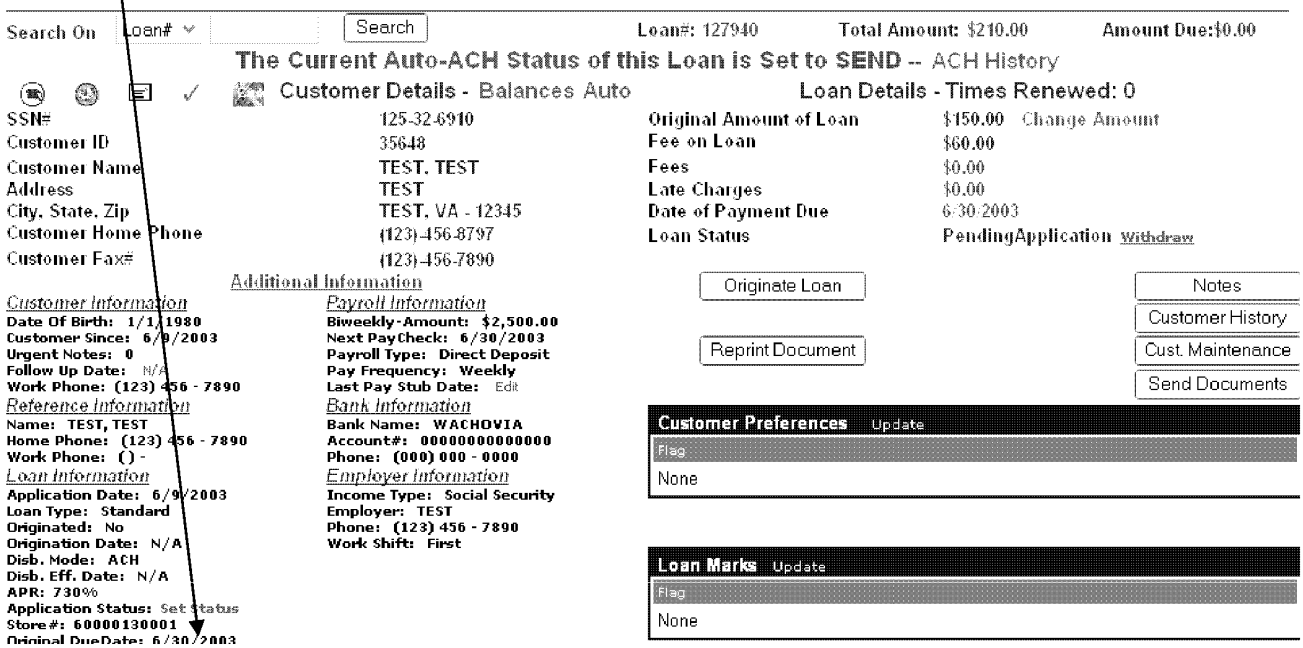
REVIEW APPLICATION

Review Application / Application Statuses **Section 4.23**

Application Status is the status a loan currently is in. This can be found under ***"Loan Information"*** on the Review Application screen. There are 10 different statuses a loan can be in.



There are 10 different statuses a loan can be categorized under:

- **Incomplete**
- **Bankruptcy**
- **Charge OFF**
- **Loan Paid OFF**
- **Pending Application**
- **New Loan**
- **Return Item Paid OFF**
- **Return Item**
- **Voided Transaction**
- **Withdrawn Application**

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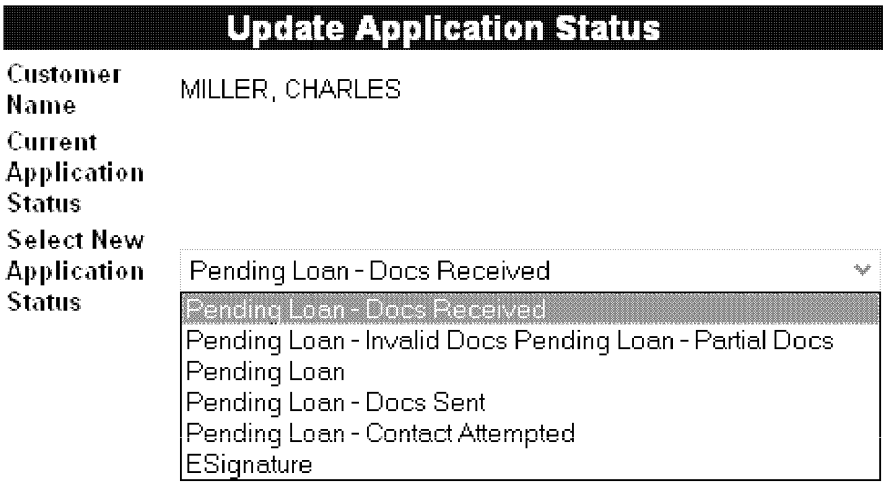
REVIEW APPLICATION

Application Statuses can be helpful in contacting customers that are applying for loans that have not been originated. Each status details a *Pending Application* that helps detail where that application sits in the loan process. These statuses can be used as search criteria for the merchant through the "***Pending Application Management***" screen.



Please contact TranDotCom Merchant Support should you have any questions about customization.

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REVIEW APPLICATION

Review Application / Auto Title **Section 4.24**

The Loan Management System also offers functionality to act as **"Title Loan"** software. By using the link titled ***"Auto",*** you can put pertinent information regarding a customer's vehicle to be stored in the LMS.

Search On Loan# Search

Customer Details - Balances Hist Auto

SSN# - -
Customer ID 1238197
Customer Name SMITH, MICHELLE D
Address 612 N DUSS STREET
City, State, Zip NEW SMYRNA BEACH, FL - 32168
Customer Home Phone (386)-409-9233
Customer Fax# (800)-394-9022

Additional Information

Customer Information
Date Of Birth: 6/20/1977
Customer Since: 4/28/2006
Urgent Notes: 0
Follow Up Date: N/A
Work Phone: (386) 760 - 4202

Reference Information
Name: THOMAS, PAMELA
Home Phone: (386) 423 - 7339
Work Phone: () -

Loan Information
Application Date: 7/8/2006
Loan Type: Renewal
Originated: Yes
Origination Date: 7/8/2006
Disb. Mode: Cash
Disb. Eff. Date: N/A
APR: 312.817%
Store#:
Original DueDate: 7/14/2006
ACH Flag: HOLD
ACH Date: 7/14/2006

Approval Information
Req Loan Amt: $661.39
Appr Loan Amt: $661.39
Orig. Loan Amt: $661.39
Mkt Code:
Lead Returned: N/A

Payroll Information
Biweekly-Amount: $580.00
Next PayCheck: 5/26/2006
Payroll Type: Paper Check
Pay Frequency: Weekly
Last Pay Stub Date: Edit

Bank Information
Bank Name: WACHOVIA
Account#: 0000000
Phone: (000) 000 - 0000

Employer Information
Income Type: Employed
Employer: EXPRESS PERSONEL
Phone: (386) 760 - 4202
Work Shift: First

Loan#: 4796685 Amount Due:$695.40

Loan Details - Times Renewed: 1

Original Amount of Loan $661.39
Fee on Loan $34.01
Fees $0.00 Assess Fee
Late Charges $0.00
Date of Payment Due 7/14/2006
Loan Status New Loan

Loan Renew
Reprint Document
Notes
Customer History
Cust. Maintenance
Send Documents

Customer Preferences Update
Flag
- Cure Sent
- Cannot ACH

Upon clicking the link, you will see a box appear with the following fields to be filled out.

- **Year**
- **Make**
- **Model**
- **Tag**
- **VIN#**
- **Value**
- **Note**

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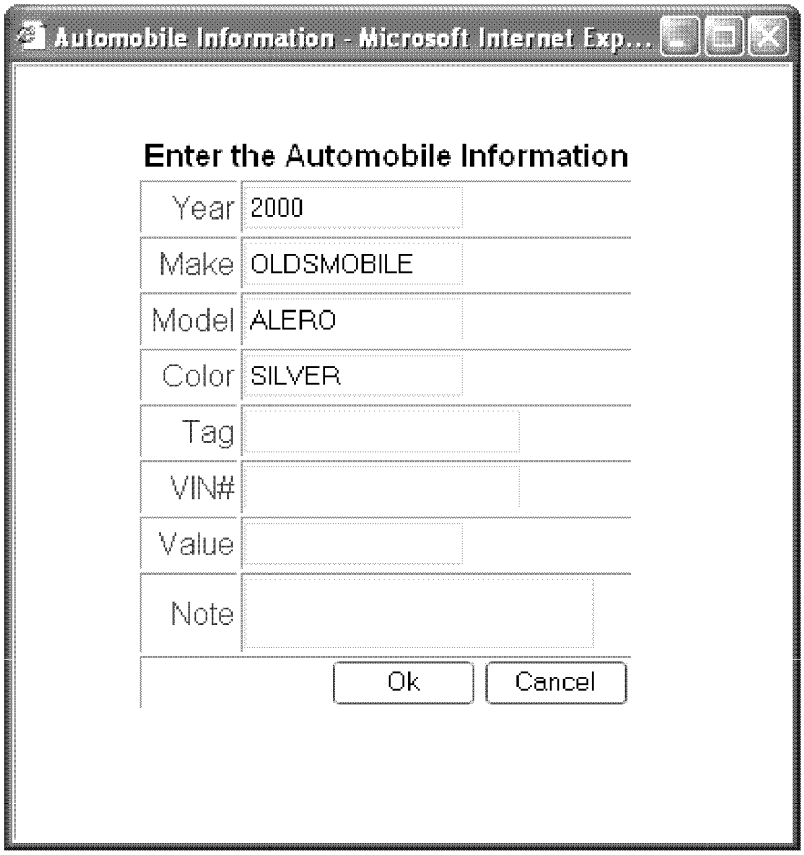
REVIEW APPLICATION



Once this information is filled out and submitted, the customer's auto information is stored for use as the need arises.

Should you have any questions about the **Title Loan** functionality of the LMS, please contact Merchant Support at 678-819-0857 or email support@tdcemail.com

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REVIEW APPLICATION

Review Application / Debit Card Management **Section 4.25**

Debit Cards are available for use in conjunction with the LMS, and **Debit Card Management** is the method to manage this functionality.

Search On Loan# Search Loan#: 157293 Total Amount: $225.00 Amount Due: $0.00

The Current Auto-ACH Status of this Loan is Set to SEND -- ACH History

Customer Details - Balances Auto Loan Details - Times Renewed: 0

SSN# 888-99-9888
Customer ID 12460
Customer Name Customer, Sample
Address 123 Main Street
City, State, Zip Rehoboth Beach, DE - 30000
Customer Home Phone (666)-666-6666
Customer Fax# (678)-351-5121

Original Amount of Loan $200.00 Change Amount
Fee on Loan $25.00
Fees $0.00
Late Charges $0.00
Date of Payment Due 9-30-2003
Loan Status PendingApplication Withdraw

Additional Information

Customer Information
Date Of Birth: 8/28/1973
Customer Since: 9/15/2003
Urgent Notes: 0
Follow Up Date: N/A
Work Phone: (545) 454 - 4656

Reference Information
Name: Sanders, Barry
Home Phone: (555) 555 - 5555
Work Phone: ( ) -

Loan Information
Application Date: 9/15/2003
Loan Type: Standard
Originated: No
Origination Date: N/A
Disb. Mode: ACH
Disb. Eff. Date: N/A
APR: 325.89%
Application Status: Set Status
Store#: 60000130001
Original DueDate: 9/30/2003

Approval Information
Req Loan Amt: $200.00
Appr Loan Amt: $200.00
Orig. Loan Amt: N/A
Mkt Code: Friday
Lead Returned: N/A

Payroll Information
Biweekly-Amount: $2,000.00
Next PayCheck: 9/30/2003
Payroll Type: Direct Deposit
Pay Frequency: BiWeekly
Last Pay Stub Date: Edit

Bank Information
Bank Name: WACHOVIA
Account#: 544654654
Phone: (000) 000 - 0000

Employer Information
Income Type: Employed
Employer: TDC
Phone: (545) 454 - 4656
Work Shift: First

Originate Loan
Reprint Document
Notes
Customer History
Cust. Maintenance
Send Documents

Customer Preferences Update
Flag
None

Loan Marks Update
Flag
None

Upon clicking the ***"Debit Card"*** icon in the Review Application screen, you will be brought to the following module.

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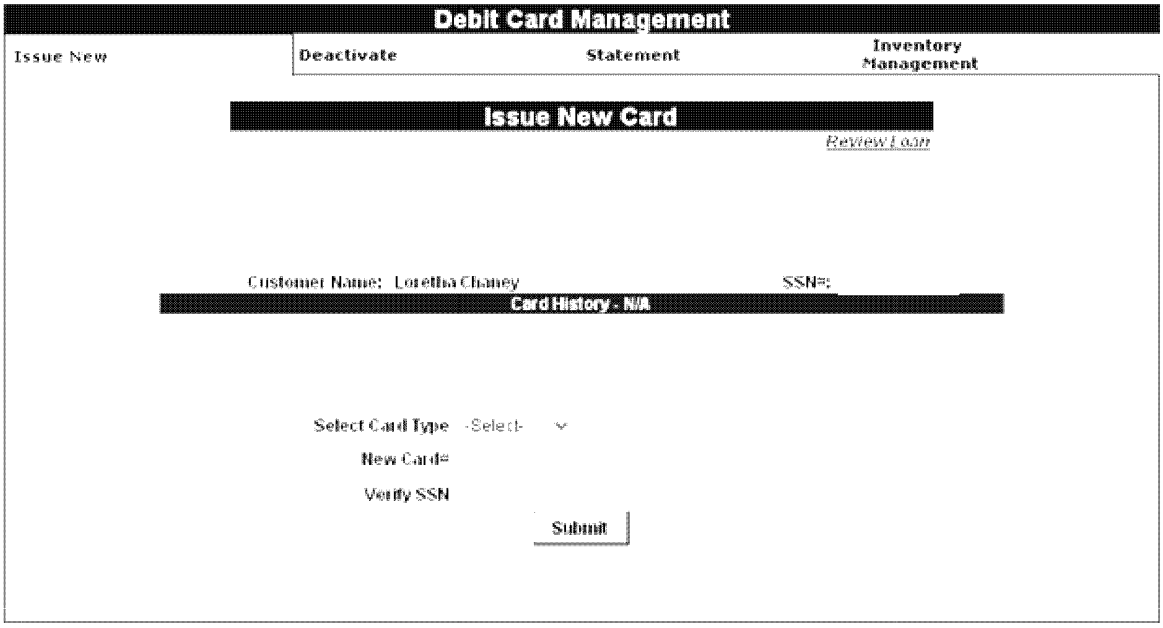
REVIEW APPLICATION

Issue New



Under this tab, you can assign a card to a customer that is currently part of your store's inventory. Select the card type you wish to assign, and enter then 19 digit number off the front of the card. After verifying the SSN that corresponds to the customer, click ***'submit'*** and the card will have funds available in a short time. (5-15 minutes).

Note: A card that is set to ***'issue new'*** must have already been entered into ***'store inventory'*** before it can be assigned to a customer.

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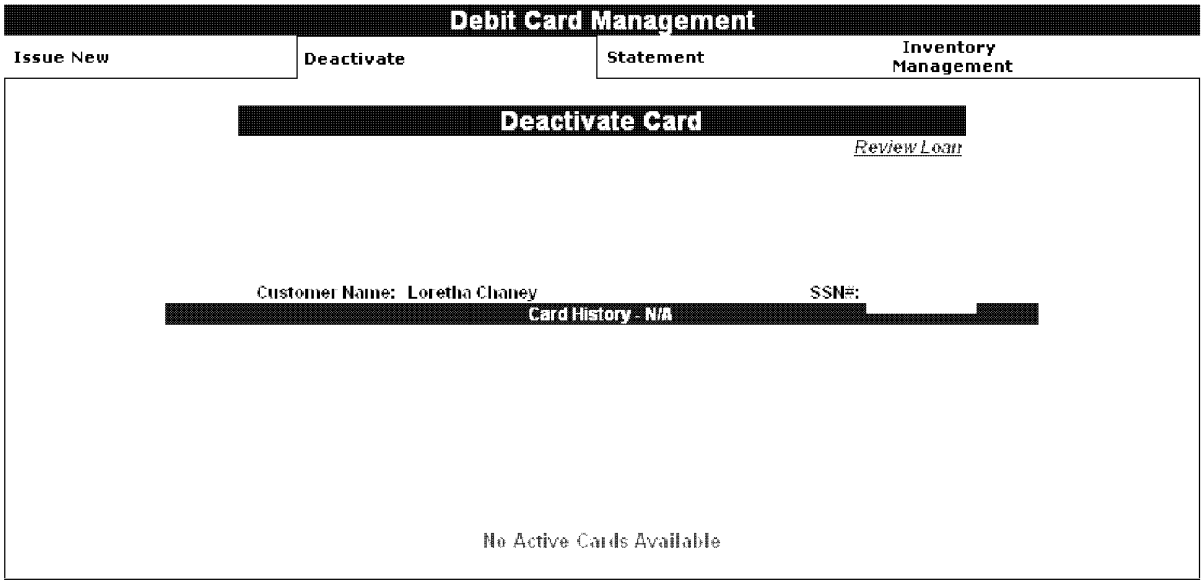
Deactivate Card



Under this tab, you will be able to deactivate a card that has been already activated for a customer. Deactivating cards will occur when a customer loses a card, If a card is stolen, or customer decides they no longer want to have a card. The **deactivate card feature** will only allow you to deactivate a card that is already active in the LMS. When deactivating a card, you will need to enter the card number that you wish to deactivate as well as a reason and a note. Once you submit the card number, its status will be changed to ***"Inactive"***. This card will no longer be able to be loaded with funds.

If the customer has deactivated a card because it was stolen and they still have funds on the card, you will need to issue them a new card or you can reverse the funds to the merchants operating account and then use a manual ACH to put the money in the customer's account (will need to be done by personnel with access to the separate debit card system).

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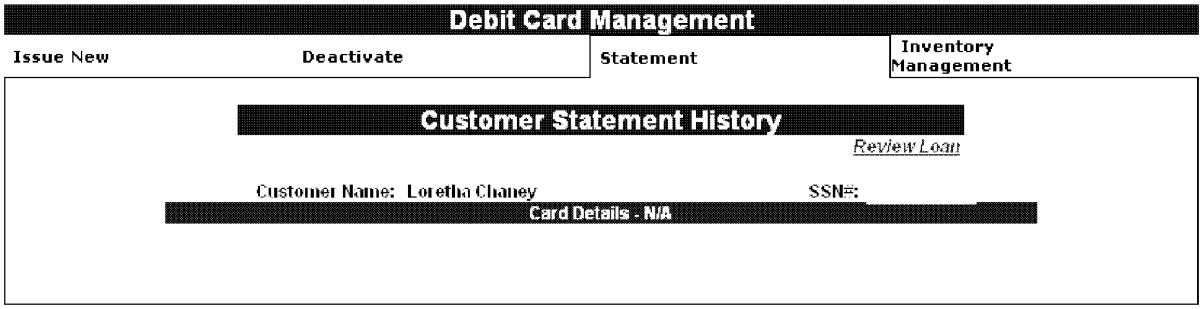
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

REVIEW APPLICATION

Statement



The statement feature in debit card management will allow for a rep to type in a date range to view and will show all of the transactions as well as the balances for the selected card. This is useful to help merchants determine how much money is left on the card.

To view the statement, click on the statement tab in **Debit Card Management**, select the card number from the drop down and type in the date range you wish the statement to include.

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Inventory Management

The **inventory management** feature is for management level employees. This feature simply allows merchants to update the system with valid card numbers once new orders are received.

This tab will ask for to and from card numbers in the system, however since most debit card companies do not print the card numbers in sequential order, the most effective way to track and store numbers is to upload them in a CSV or Excel file format. Usually the company that issues these cards will provide the file that lists these numbers.

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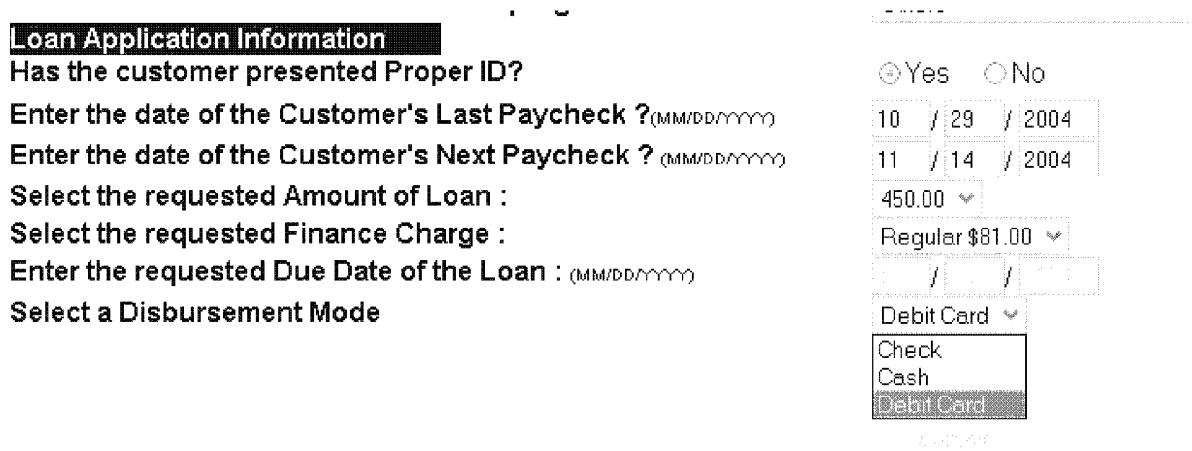
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

REVIEW APPLICATION

Review Application / Debit Card Management **Section 4.25**

Funding loans through the debit card process is almost identical to funding loans through any other means with one additional step during the origination process. Listed below is the step-by-step process:

Step 1 – Select "***Debit Card***" as the funding type



Step 2 – Continue through the normal processes and click ***"originate loan".*** You will then see the debit card page asking for a card number once the originate loan button has been hit. This page will also display all of the cards the customer has and their status in the TDC system.

You should select card type and then enter in the most recent active card or a new card number if the customer is receiving a new card. This is done in the enter card # space.

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REVIEW APPLICATION

If the customer has not had a debit card before, the card history area will be empty. If the customer has had a card, the cards will be listed in card history as is displayed on the previous page.

Step 3 – Once you hit submit, the Loan Management System will take you to the normal receipt screen or back to the Review Application screen. This means the card has been funded and may be accessed once the customer has changed the PIN #.

All of the debit card programs involving **TranDotCom Solutions** will have a generic PIN number when the cards are given to the customer. Before the customer can withdraw money for the first time, they must call into the 800 number on the back of the card to have the PIN # changed. They can then access the funds. It is very important that the customers understand this.

This is how the funding process will work for debit card. There will be some minor differences depending on the type of loan whether it is a **New Loan** (new card), **Reactivation** (same card), or **Renewal** (card not involved).

First time loan on a debit card – this can be a new or returning customer that is getting a loan funded to a debit card for **the first time or have lost their card** and need a new one. The process will be the same as above, the rep will have to fill out the card type and enter in a card number. There will not be a previous card listed in the **Card History** area.

Reactivation of loan to debit card – this will be for customers that are returning and have already had a loan funded onto a debit card and **still have** the most recent active card. This process will be the same as listed in steps 1-3, the rep will pick the most recent card that is active

Renewal – this will not involve the debit card process, since renewals are not actually funded.

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REVIEW APPLICATION

Review Application / Denial Overrides — Section 4.26

The Loan Management System has the ability to allow overrides of denials in certain cases. **Please be sure to consult your standard business practices before continuing with an override of a denial.**

Search On Loan# | Search Loan#: 4811570 Total Amount: $375.00 Amount Due: $0.00

The Current Auto-ACH Status of this Loan is Set to SEND -- ACH History

Customer Details - Balances Loan Details - Times Renewed: 0 CheckList

SSN#	437-43-1213	Original Amount of Loan	$300.00
Customer ID	1499733	Fee on Loan	$75.00
Customer Name	ANDERSON, ADRIAN	Fees	$0.00
Address	PO BOX 714	Late Charges	$0.00
City, State, Zip	Maringouin, LA - 70757	Date of Payment Due	7/21/2006
Customer Home Phone	(225)-354-6427	Loan Status	Denied
Customer Fax#	( )- -		

Additional Information

Customer Information
Date Of Birth: 6/24/1968
Customer Since: 6/13/2006
Urgent Notes: 4
Follow Up Date: N/A
Work Phone: (225) 342 - 2348

Reference Information
Name: VERONICA DAYE, VERONICA DAYE
Home Phone: (225) 505 - 4155
Work Phone: ( ) -

Loan Information
Application Date: 7/10/2006
Loan Type: Standard
Originated: No
Origination Date: N/A
Disb. Mode: ACH
Disb. Eff. Date: N/A
APR: 912.5%
Payoff Status: No Contact
Application Status: Set Status
Store#: 16100350001
Original DueDate: 7/21/2006

Approval Information
Req Loan Amt: N/A
Appr Loan Amt: N/A
Orig. Loan Amt: N/A
Mkt Code: ACTM0B1162039

Payoll Information
Biweekly-Amount: $1,661.54
Next PayCheck: 7/21/2006
Payroll Type: Direct Deposit
Pay Frequency: SemiMonthly
Last Pay Stub Date: Edit

Bank Information
Bank Name: Regions Bank Louisanna
Account#: 4302241404
Phone: (800) 734 - 4667

Employer Information
Income Type: Employed
Employer: LDOL
Phone: (225) 342 - 2348
Work Shift: First

Reprint Document

Notes
Customer History
Cust. Maintenance
Send Documents

Customer Preferences Update
Flag
None

Loan Marks Update
Flag
None

Using the ***"Denial Reason Lookup"*** icon, a popup window displays the reasoning for customer denials. The results will look similar to the following:

Denial Reason Lookup

Loan# 4811570
Store#
Application Date: 7/10/2006
Req. Loan Amount: $300.00

Denial Reasons:	Override
Teletrack Denial	Yes

Would you like to Override? ☐

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REVIEW APPLICATION

Review Application / Denial Overrides **Section 4.26**

Upon opening the ***"Denial Reason Lookup",*** you will see a checkbox next to the phrase ***"Would you like to override?"*** Upon clicking the checkbox, a **Reason Box** will display, where a reason for override must be presented. Fill this box out, detailing the override, and click ***"override".***

This will cause the **Notes** section to be notated. The loan can then be processed in a normal manner.

<u>Note</u>: Over-riding a loan will not put a loan through all underwriting. If a loan is declined by internal merchant underwriting and is overridden, it will not pass through to any third-party scoring.

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REVIEW APPLICATION

Review Application / Show Esig **Section 4.27**

Some Merchants have the ability to allow customers to e-sign their documents online, allowing for faster processing time. Using the ***"Esig"*** link in the Review Application screen, a user may identify the specifics of a customer's electronic signature.

Search On Loan# Search Loan#: 4575144 Total Amount: $375.00 Amount Due:$0.00

The Current Auto-ACH Status of this Loan is Set to SEND -- ACH History

Customer Details - Balances ESig

SSN#	573-45-382
Customer ID	1470707
Customer Name	WErner, Lisa
Address	501 S.Curley street
City, State, Zip	Baltimore, MD - 21224
Customer Home Phone	(410)-614-3336
Customer Fax#	( )- -

Additional Information

Customer Information
Date Of Birth: 7/25/1965
Customer Since: 6/8/2006
Urgent Notes: 4
Follow Up Date: 6/28/2006 10:00:00 AM
Work Phone: (410) 614 - 3336

Reference Information
Name: Leslie Graf, Leslie Graf
Home Phone: (410) 614 - 3336
Work Phone: ( ) -

Loan Information
Application Date: 6/26/2006
Loan Type: Standard
Originated: No
Origination Date: N/A
Disb. Mode: ACH
Disb. Eff. Date: N/A
APR: 536.76%
Payoff Status: No Contact
Application Status: Set Status
Store#:
Original DueDate: 7/14/2006

Approval Information
Req Loan Amt: N/A
Appr Loan Amt: N/A
Orig. Loan Amt: N/A
Mkt Code:

Payroll Information
Biweekly-Amount: $2,713.85
Next PayCheck: 7/14/2006
Payroll Type: Direct Deposit
Pay Frequency: SemiMonthly
Last Pay Stub Date: Edit

Bank Information
Bank Name: Provident Bank of Marylan
Account#: 0004724216
Phone: (000) 000 - 0000

Employer Information
Income Type: Employed
Employer: Johns Hopkins University
Phone: (410) 614 - 3336
Work Shift: First

Loan Details - Times Renewed: 0 CheckList

Original Amount of Loan	$300.00 Change Amount
Fee on Loan	$75.00
Fees	$0.00
Late Charges	$0.00
Date of Payment Due	7/14/2006
Loan Status	PendingApplication Withdraw

Originate Loan
Reprint Document
Notes
Customer History
Cust. Maintenance
Send Documents

Customer Preferences Update
Flag
None

Loan Marks Update
Flag
None

Upon clicking the "***Esig***" link, you will open a window that will display **E-signature History** information. This area captures all information related to the electronic signature transaction.

ESignature History

Customer Name	WErner, Lisa	Loan Amount	375.0000
Customer Address	501 S.Curley street	Due Date	7/14/2006
City State Zip	Baltimore, MD - 21224	Application Date	6/26/2006
Home Phone	4106143336	Origination Date	6/26/2006
Work Phone	4106143336	Store ID	16100350001

Appl#	ESig ID	ESig Desc	OrderNo	Doc ID	ESignature	IPAddress	ESigDate	IsActive
4575144	1	Disclosure Signature	1	3971	Lisa Werner	162.129.44.18	6/27/2006 5:23:00 AM	True
4575144	1	Disclosure Signature	1	3973	Lisa Werner	162.129.44.18	6/27/2006 5:23:00 AM	True

Print Now

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REVIEW APPLICATION

Contained in the shaded box is the specific:

- Application#- the unique loan number for this transaction.
- Esig ID – Identifies the specific signature field.
- Description- describes document signed.
- Order- the page number the signature was on.
- Doc ID- identifies the document associated.
- Esignature- shows the exact manner in which the customer signed.
- IP address- the website records the IP address and passes this on to the LMS for storage.
- Date/Time- the system time and date that the signature was completed.
- Is Active-determines whether the customer's signature validated.
  - True- passes validation.
  - False-fails validation.

ESignature History

Customer Name	WErner, Lisa	Loan Amount	375.0000
Customer Address	501 S.Curley street	Due Date	7/14/2006
City State Zip	Baltimore, MD - 21224	Application Date	6/26/2006
Home Phone	4106143336	Origination Date	6/26/2006
Work Phone	4106143336	Store ID	16100350001

Appl#	ESig ID	ESig Desc	OrderNo	Doc ID	ESignature	IPAddress	ESigDate	IsActive
4575144	1	Disclosure Signature	1	3971	Lisa Werner	162.129.44.18	6/27/2006 5:23:00 AM	True
4575144	1	Disclosure Signature	1	3973	Lisa Werner	162.129.44.18	6/27/2006 5:23:00 AM	True

Print Now

Use of E-signature functionality requires **special coding for a client's marketing website**. Please contact TranDotCom Solutions should you have any questions about E-signature functionality.

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REVIEW APPLICATION

Review Application / Rebate Functionality — Section 4.28

The LMS also offers functionality to work in a rebate model. You can conduct transactions that will result in rebates being handled in the system.

Search On Rebate# Search

Customer Details - Balances

SSN#	615-26-5898
Customer ID	68154
Customer Name	smith, jojo dee
Address	455 first
City, State, Zip	fresno, AZ - 99699
Customer Home Phone	(202)-556-8888
Customer Fax#	(559)-233-5688

Additional Information

Customer Information
Date Of Birth: 8/15/1958
Customer Since: 5/7/2004
Urgent Notes: 0
Follow Up Date: N/A
Work Phone: (407) 556 - 9898

Reference Information
Name: friend, friend11
Home Phone: (559) 222 - 5555
Work Phone: (555) 226 - 8888

Rebate Information
Application Date: 5/7/2004
Rebate Type: Standard
Originated: No
Origination Date: N/A
Disb. Mode: Cash
Disb. Eff. Date: N/A
APR: 319.38%
Payoff Status: No Contact
Store#: 60002130001
Original DueDate: 5/27/2004

Approval Information
Req Rebate Amt: $500.00
Appr Rebate Amt: $500.00
Orig. Rebate Amt: N/A
Mkt Code:
Lead Returned: N/A

Payroll Information
Biweekly-Amount: $625.00
Next PayCheck: 5/17/2004
Payroll Type: Direct Deposit
Pay Frequency: Weekly
Last Pay Stub Date: Edit

Bank Information
Bank Name: WACHOVIA
Account#: 00000
Phone: (000) 000 - 0000

Employer Information
Income Type:
Employer: whole foods
Phone: (407) 556 - 9898
Work Shift: Second

Rebate#: 276319 Total Amount: $235.00 Amount Due:$0.00

Rebate Details - Times Renewed: 0

Original Amount of Rebate	$200.00 Change Amount
Fee on Rebate	$35.00
Fees	$0.00
Late Charges	$0.00
Date of Payment Due	5/27/2004
Rebate Status	PendingApplication

Originate Rebate | Notes | Customer History | Reprint Document | Cust. Maintenance

Customer Preferences Update

Flag
None

Rebate Marks Update

Flag
None

All functionality of the LMS in the rebate model is similar to that of the traditional loan functionality. If you are interested in learning more about the rebate model, please contact our **Sales** department at 678-355-1551 extension 1273 or email sales@tdcemail.com

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REVIEW APPLICATION

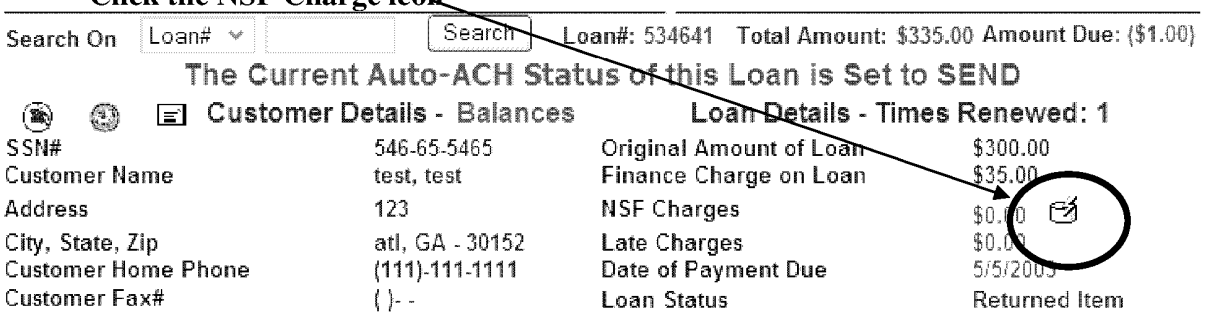
Review Application / Register-Charge NSF Fee **Section 4.29**

User should follow these steps to "***register***" the NSF fee to the customer loan.

A returned item must first be posted to the loan and the loan status must be set to "***Returned Item***" before this option is available. Please be sure to follow merchant internal policies and procedures regarding posting of return fees.

Follow these steps to post NSF Fee:

- **From Review Application, enter the customer loan number or SSN.**
- **Click *"Search"***
- **Click the NSF Charge icon**



- **You will be directed to the Register NSF Fee screen.**
- **Click *"Submit NSF Charge"***

- **The appropriate NSF Fee will be displayed on customer loan under Review Application option and added to amount due.**

User will be directed to the Review Application page with the customer information displayed. The NSF Charges will be displayed.

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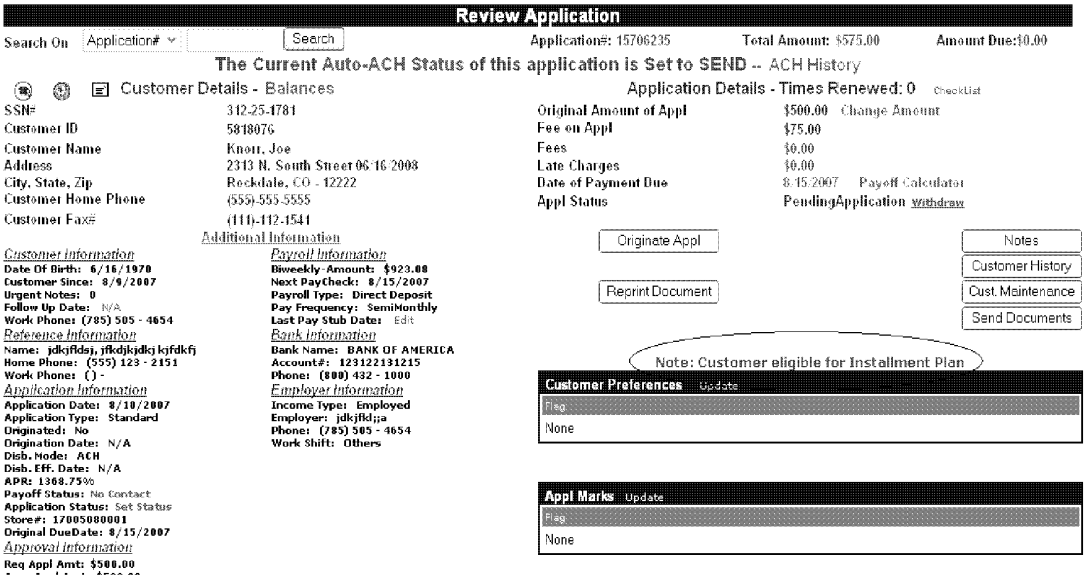
REVIEW APPLICATION

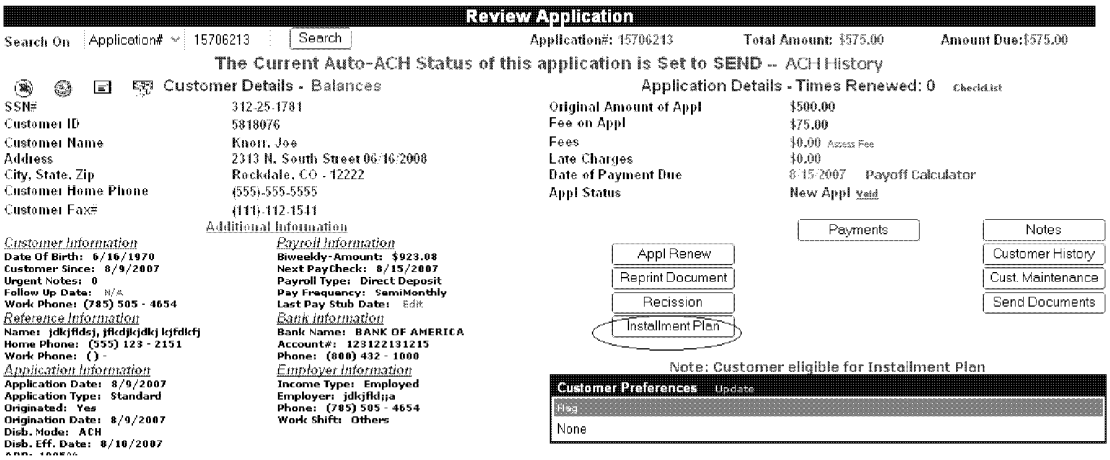
Eligible for Installment Plan

When a customer meets the eligibility requirements (per merchant setup), a message displays on the Review Application screen prior to origination to alert you that a customer is eligible for an Installment Plan.

The message: Note: Customer eligible for Installment Plan



The Installment Plan button does not display on the Review Application screen until the loan has been originated.



Each merchant has the flexibility to specify the number of days prior to, until or after the due date to allow a user to set up an installment plan for a customer. When that time limit has been reached the Installment Plan button and the eligibility message no longer display on the Review Application screen.

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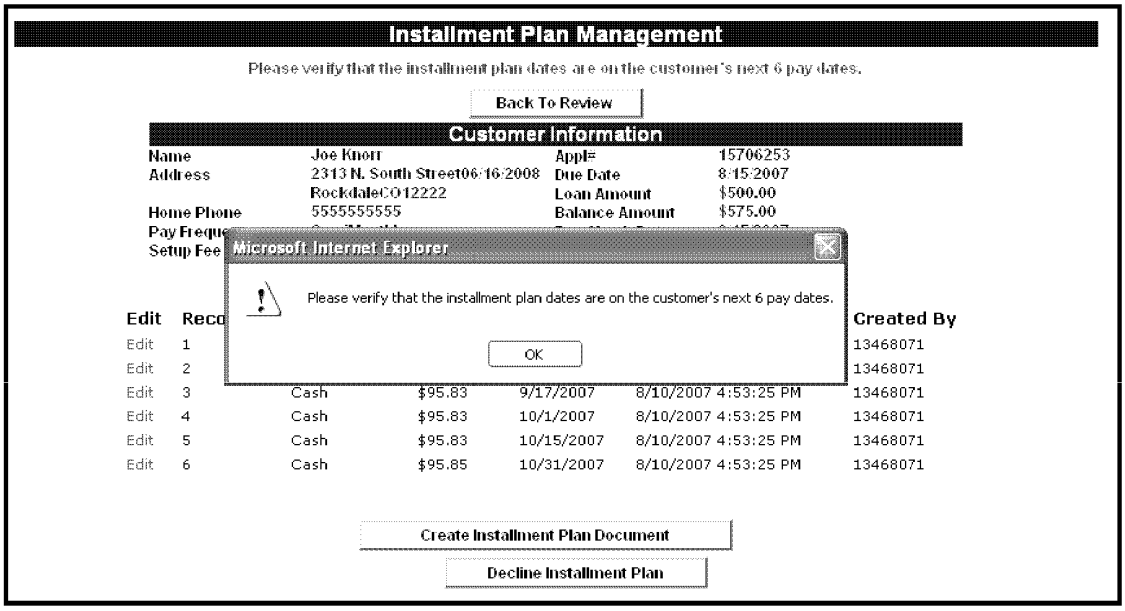
Create the Installment Plan

1. Click **Installment Plan** on the Review Application screen
   - A pre-calculated installment plan displays showing the number of installments, the payment mode, amount and the due date for each installment
   - A pop-up box displays to remind you to verify the installment plan due dates. The due dates should fall on the customer's pay dates. If you need to modify the terms of the installment plan, refer to section *Maintenance of Installment Plan* below.



2. Click **Create Installment Plan** and print the Installment Plan agreement
3. A confirmation box displays: "Did the document print correctly?"
   - Click **Yes** to continue
   - Click **No** to reprint the document
4. If you clicked "Yes" (the document printed correctly), a second confirmation box displays, "Do you want to complete the installment plan?"
   - Click **Yes** and this message displays "Installment Plan has been successfully generated"
   - Click **No** and the Review Application screen displays
5. Once you successfully set up an installment plan a note is generated by the system in Customer Notes, which includes the date/time stamp and your userid

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REVIEW APPLICATION

Review Application / Installment Plan **Section 4.30**

Notes

Note for Loan Customer Search

Customer SS# 312-25-1781 **Customer Name:** Knott, Joe **Loan#** 15706343

Normal-[April,C](13468071)<8/13/2007 5:35:12 PM> Loan#15706343 - Installment Plan Accepted.

Normal-[April,C](13468071)<8/13/2007 5:35:00 PM> Loan#15706343 - Loan#15706343 Originated By :April Collins At 8/13/2007 5:35:19 PM For Loan Amo

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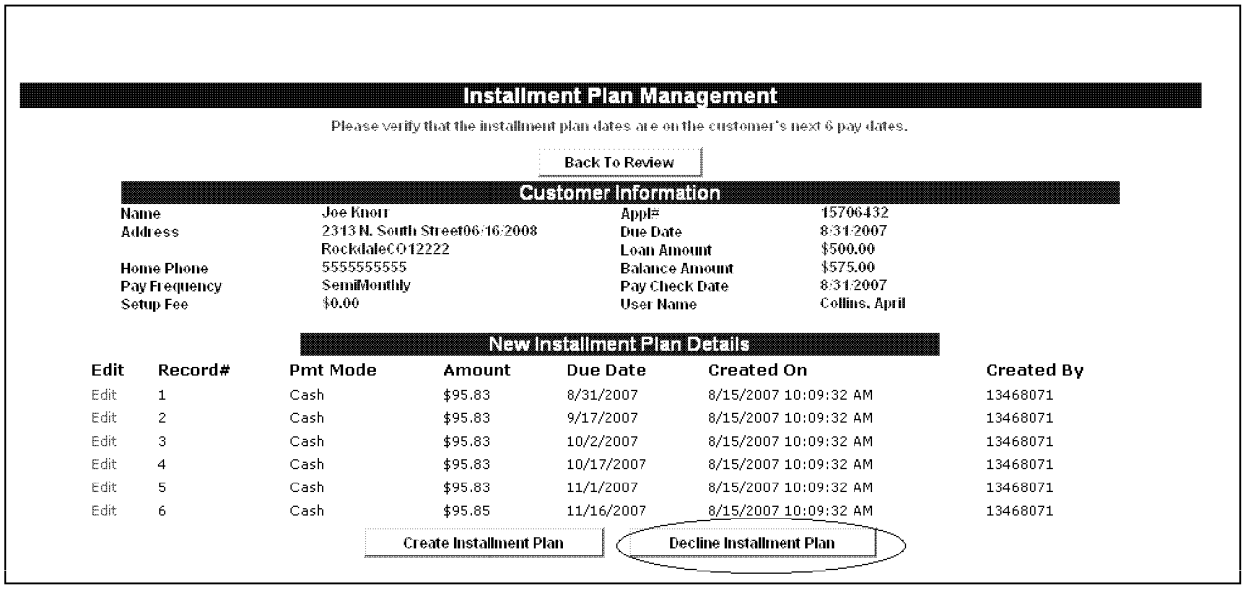
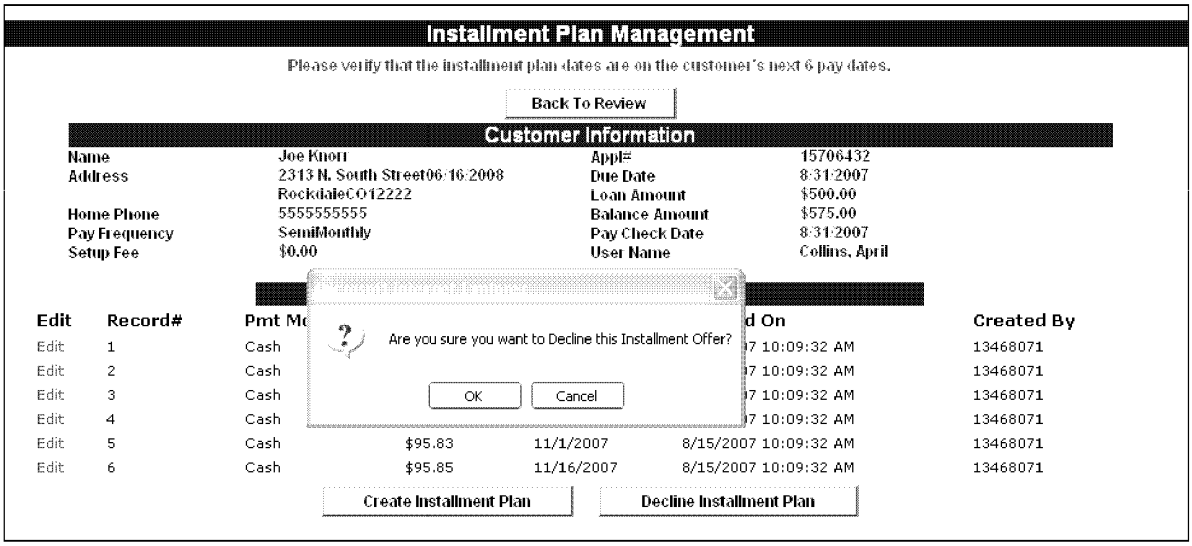
Decline the Installment Plan

1. From the Installment Plan Management screen, click **Decline Installment Plan**



2. A confirmation pop-up box displays: "Are you sure you want to Decline this Installment Offer?"
   - Click **OK**; and the Notice of Payment Plan Option displays (Note: This document will only appear if your installment plan requires printing/producing just the offer notice.)
   - Click **Cancel** and the confirmation box closes. You will be able to continue editing or accepting/creating the installment plan.



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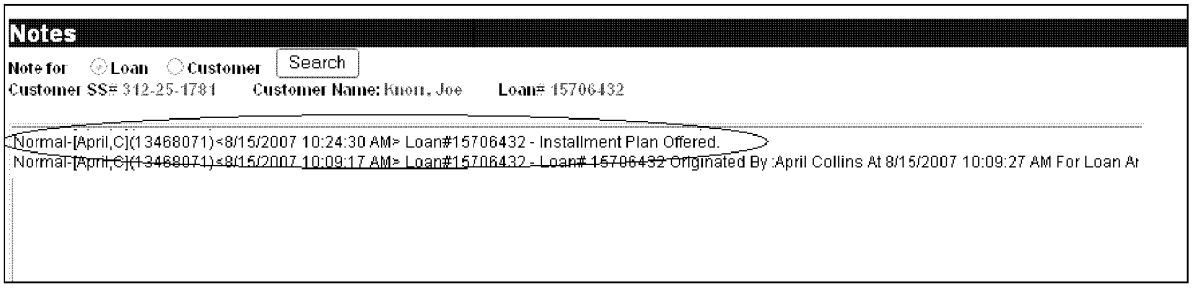
REVIEW APPLICATION

3. Once the installment plan is declined, a note is generated by the system in Customer Notes, which includes the date/time stamp, and your userid



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Maintenance of Installment Plan

From the Installment Plan Management screen you are able to maintain the installment plan while it is active. You can perform the following functions:

- Edit the Installment Plan (update payment mode and due date)
- Cancel Plan
- Process Payments

Before maintenance of an Installment Plan begins take note of the following:

- When a payment has been applied to the loan, the installment drops off the screen, and reduces the number of records by the number of installments paid (Paid Installments drops off the screen).
- The first record displaying in the list is always the next installment due.
- Updates are only allowed on installments that have not been processed.
- Updates can be made to the effective date or payment mode;
  - When editing dates, weekends and holidays are not allowed
  - If any change is made to the effective date or payment mode, you must click the Submit Installment Plan Changes button to complete the changes made
  - Once a change has been made, you cannot cancel an existing installment plan during that session
- Installment amounts cannot be changed
- Installment records cannot be deleted from a plan
- Adding installments is only allowed if the existing installments will not pay off the full amount of the loan
- Changes to ACH installments are documented in customer notes
- To prevent additional loans from being entered until after the loan with an installment plan is paid off. You will need to set up the "Number of Outstanding Loans in an Installment Plan" underwriting rule (Note: only needed if multiple loans are allowed at the same time)

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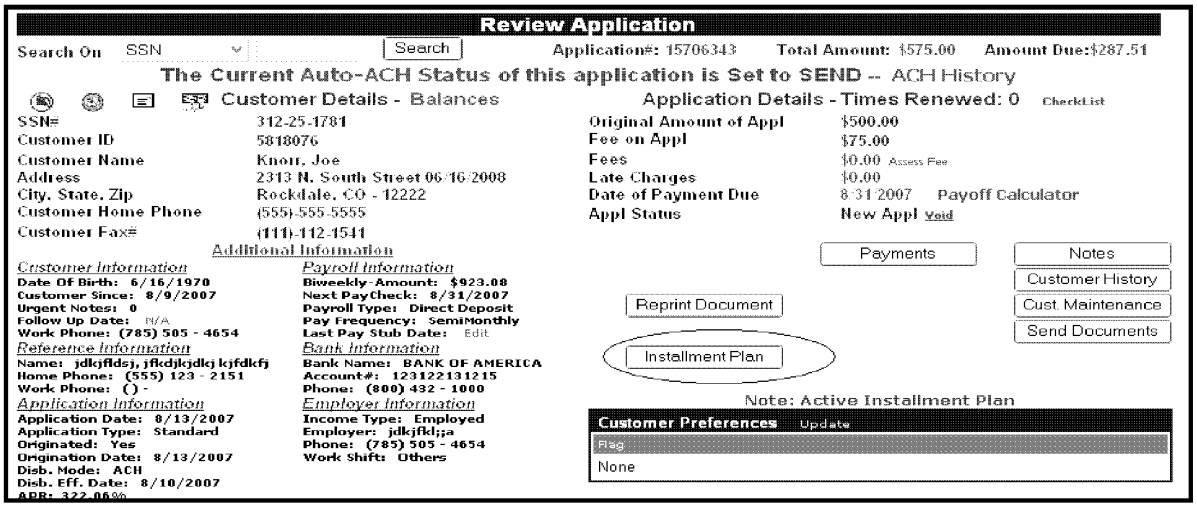
REVIEW APPLICATION

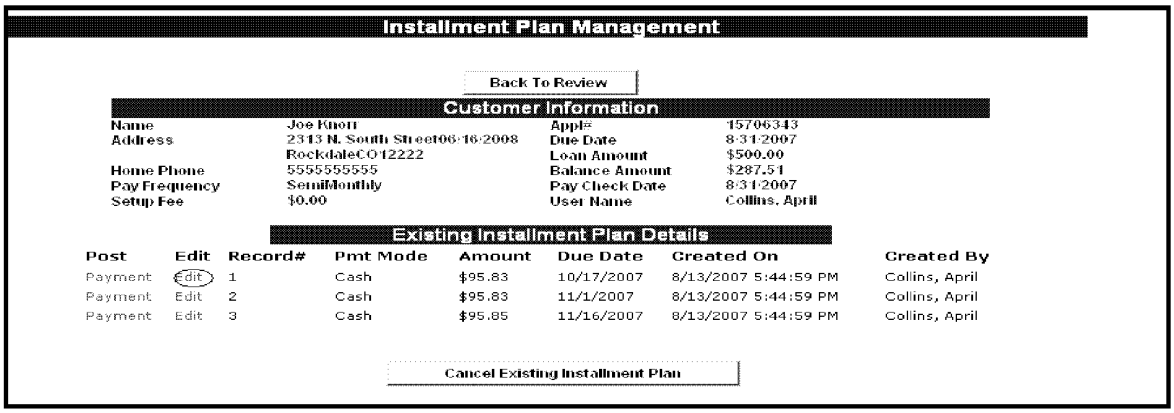
Review Application / Installment Plan — Section 4.30

Edit Installment Plan

1. From the Review Application screen click **Installment Plan.**



2. Click **Edit** on the installment that you want to update.



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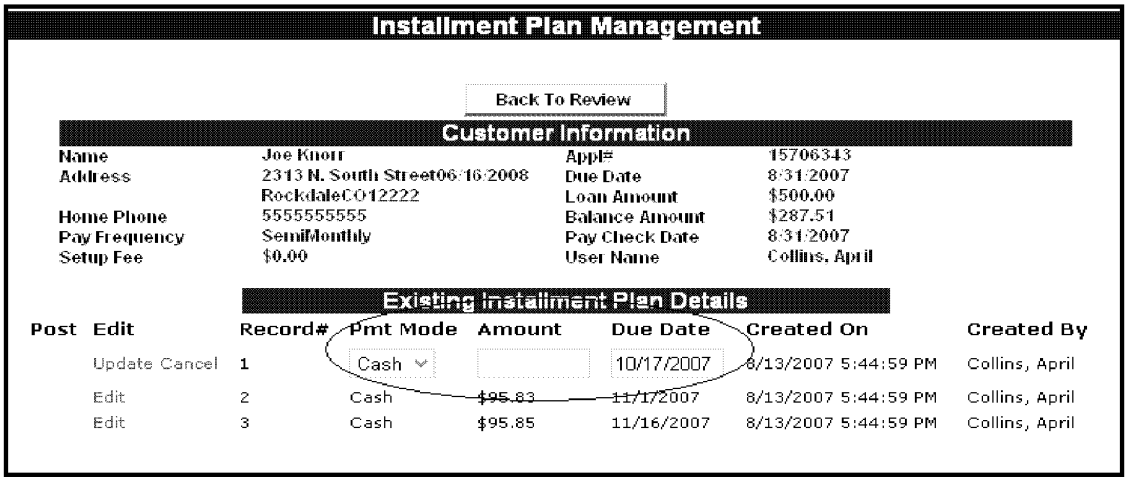
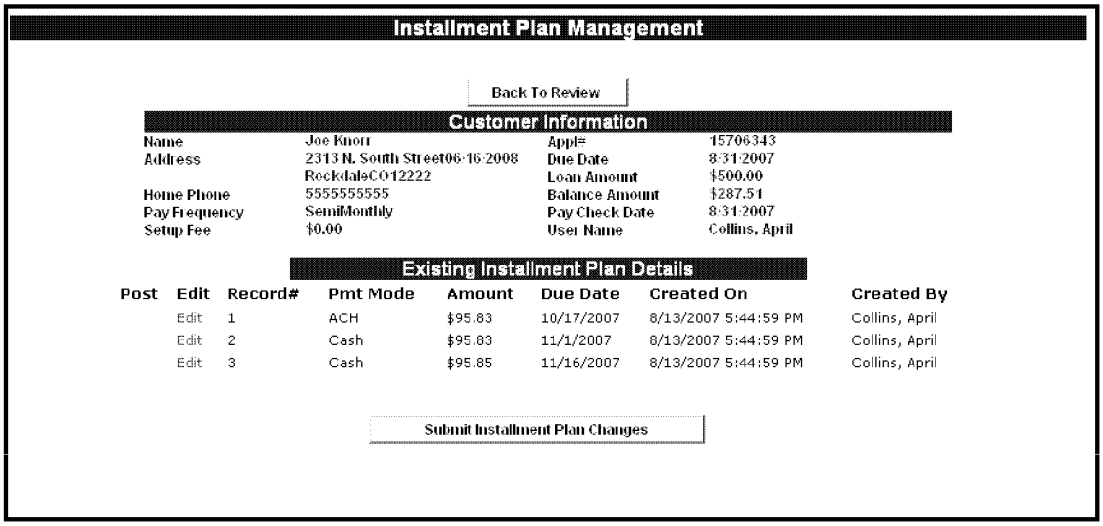
REVIEW APPLICATION

3. Make changes to the Payment Mode (Pmt Mode) and/or Due Date, click **Update**.



4. Click **Submit Changes** to save your updates.



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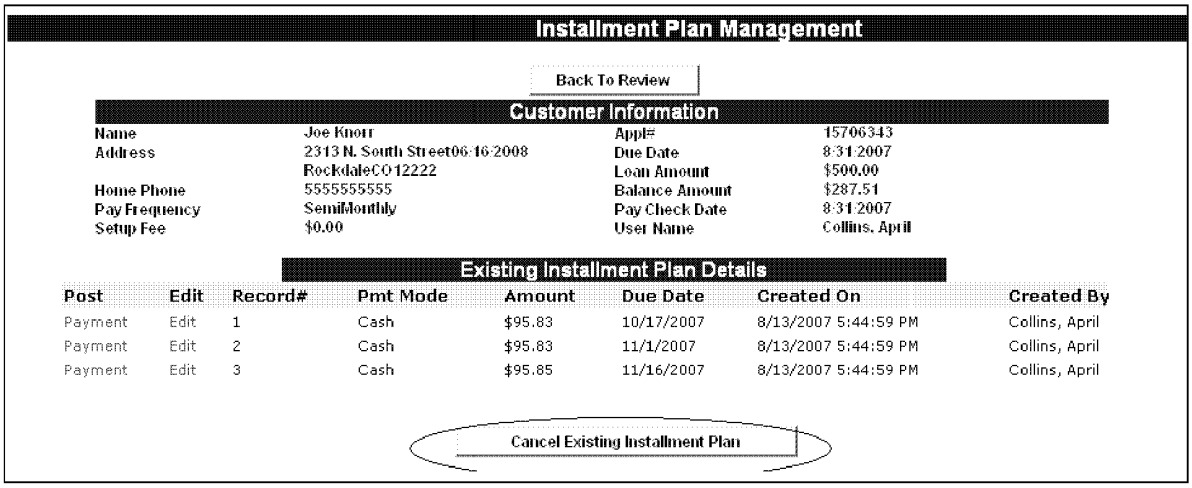
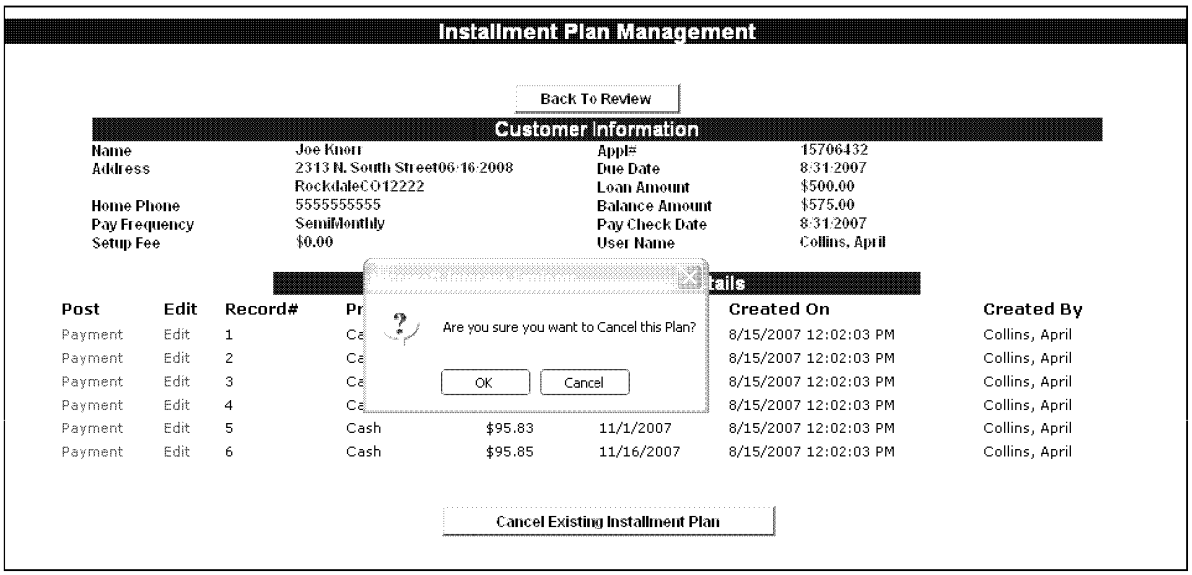
REVIEW APPLICATION

Cancel Plan

1. From the Installment Plan Management screen click **Cancel Existing Installment Plan**.



2. A confirmation pop-up box displays: “Are you sure you want to Cancel this Plan?"



- Click “Cancel” and the confirmation box closes. The installment plan remains active,

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REVIEW APPLICATION

- Click "OK"; the screen refreshes and the due dates change to the first installment due date,
    - Click **Submit Installment Plan Changes** and the payment screen displays. If the loan is not being paid off in full at the time of cancel, click **Cancel** to bypass the payment screen.

Installment Plan Management

Back To Review

Customer Information

Name	Joe Knott	Appl#	15706432
Address	2313 N. South Street06/16/2008 RockdaleCO12222	Due Date	8/31/2007
		Loan Amount	$500.00
Home Phone	5555555555	Balance Amount	$575.00
Pay Frequency	SemiMonthly	Pay Check Date	8/31/2007
Setup Fee	$0.00	User Name	Collins, April

Existing Installment Plan Details

Post	Edit	Record#	Pmt Mode	Amount	Due Date	Created On	Created By
	Edit	1	Cash	$95.83	8/31/2007	8/15/2007 12:37:10 PM	Collins, April
	Edit	2	Cash	$95.83	8/31/2007	8/15/2007 12:37:10 PM	Collins, April
	Edit	3	Cash	$95.83	8/31/2007	8/15/2007 12:37:10 PM	Collins, April
	Edit	4	Cash	$95.83	8/31/2007	8/15/2007 12:37:10 PM	Collins, April
	Edit	5	Cash	$95.83	8/31/2007	8/15/2007 12:37:10 PM	Collins, April
	Edit	6	Cash	$95.85	8/31/2007	8/15/2007 12:37:10 PM	Collins, April

Submit Installment Plan Changes

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SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

REVIEW APPLICATION

Process Payments

To apply a payment to the loan, you can click **Payments** from the Review Application screen or from the Installment Plan Management screen, except in the case of an early payoff and a rebate. In this case, the installment plan should be cancelled, and the payment transaction should be entered through the Payments function from the Review Application screen to account for the rebated finance charge.

1. Click the payment link of the installment for which you want to process a payment

Installment Plan Management

Back To Review

Customer Information

Name	Joe Knott	Appl#	15706343
Address	2313 N. South Street06/16/2008	Due Date	8/31/2007
	RockdaleCO12222	Loan Amount	$500.00
Home Phone	5555555555	Balance Amount	$287.51
Pay Frequency	SemiMonthly	Pay Check Date	8/31/2007
Setup Fee	$0.00	User Name	Collins, April

Existing Installment Plan Details

Post	Edit	Record#	Pmt Mode	Amount	Due Date	Created On	Created By
Payment	Edit	1	Cash	$95.83	10/17/2007	8/13/2007 5:44:59 PM	Collins, April
Payment	Edit	2	Cash	$95.83	11/1/2007	8/13/2007 5:44:59 PM	Collins, April
Payment	Edit	3	Cash	$95.85	11/16/2007	8/13/2007 5:44:59 PM	Collins, April

Cancel Existing Installment Plan

2. The Installment Plan Management's Payment screen displays

Payment

Appl#	15706343
Total Amount Due	$95.83
Payment Mode	Cash
Ref#/Check#	
Enter Payment Amount	

Submit Cancel

3. Click **Submit** to post the payment
4. Click **Cancel** to return to the previous screen

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REVIEW APPLICATION

Review Application / Express Application — Section 4.31

The purpose of the Express Application is to allow you to quickly enter a new application for an existing customer.

To enter an Express Application:

1. From the Review Application screen click on the **Express Appl** link.
2. Enter the application information and click **Submit**.

Express Application

Customer Information

SSN	222-22-2222
Name	Jane Test
Address	1290 Kennestone Cir
	Marietta, AL 36108
Phone#	(770) 863-9300
Fax#	(515) 654-7645

Application Status

Status	Count
Open	0
Collections	0
Pending	0

Customer Maintenance

MILITARY INFORMATION

Are you or your spouse an active military member? ○ Yes ○ No

Can you be claimed as a dependent by an active military member? ○ Yes ○ No

APPLICATION VERIFICATION

18 Years of Age or Over * ◉ Yes ○ No

Is this a Previous Customer * ◉ Yes ○ No

Bankruptcy * ○ Yes ○ No

Income Verified? ○ Yes ○ No

Proper ID presented ○ Yes ○ No

APPLICATION INFORMATION

Primary Income source set is applicable for this Application.

Income Type	Source of Income	Pay Frequency	How Paid	Last Paydate	Next Paydate	Primary	Paycheck Amt	Monthly Conv. Amt	Action
Employed	petro	BiWeekly	Bi-Weekly	6/16/2006	6/30/2006	Yes	1549	3356.17	Edit Delete
							Total	3356.17	

Disbursement Mode * ACH

Est ACH Effective Date * 09 / 24 / 2007

Requested Appl Amount * -Select-

Finance Charge * -Select-

Requested Due Date * 3/24/2006

Unable to find a rate. Check the ACH Effective date, pay dates and the loan duration

Cancel

Note: The express application data is configurable per merchant. These fields are not described in this section of the Operations Manual. Refer to Page Maintenance in Section 9.15 for the complete list of all required and optional LMS fields.

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REVIEW APPLICATION

Navigation – Express Application

Button/Link	Description
Customer Maintenance	Displays the Customer Maintenance screen where you can make necessary changes to the customer's information.
Edit	To edit a record such as Income, click on the Edit link. This displays the data of the selected record and allows changes to be made.
Update	After clicking Edit as described above, an Update Button displays. Once edits are entered for a record, click Update to view the changes on the screen. Note: Changes are not yet submitted to the database. You must click Submit to save these changes.
Cancel	Cancels the application entry; User returns to the Review Application screen.
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system submits application for approval or denial

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REVIEW APPLICATION

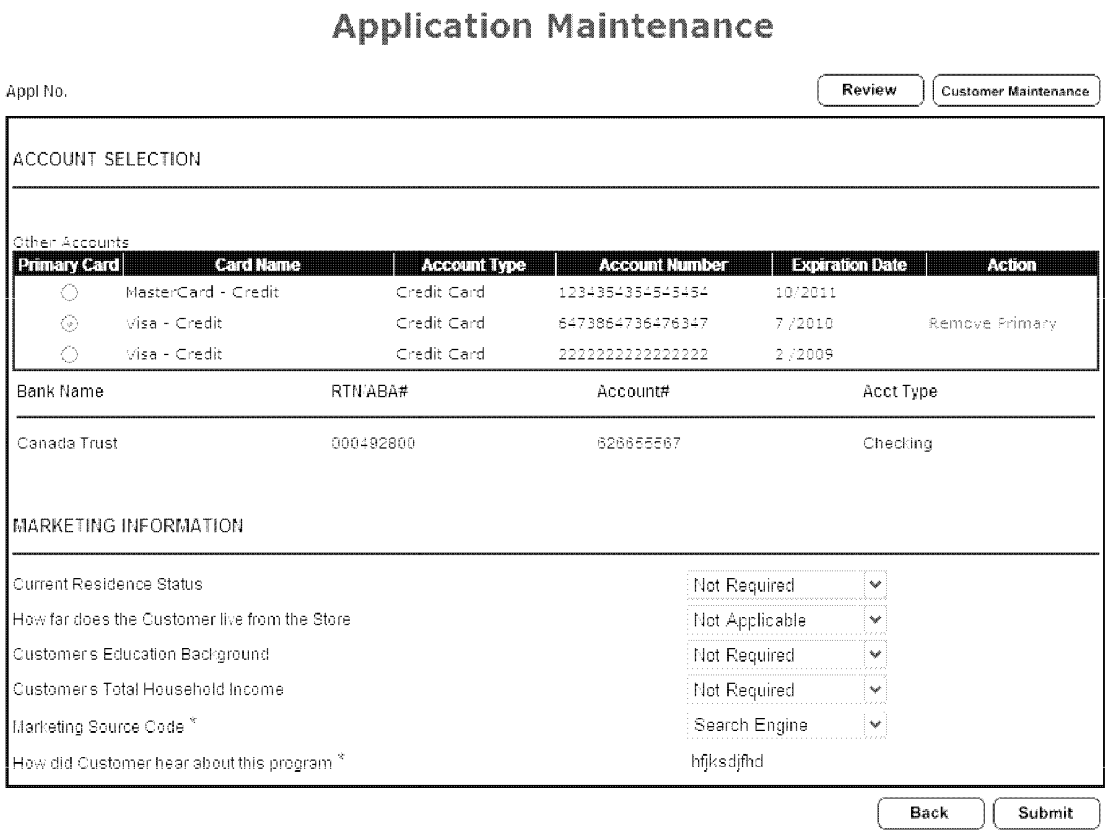
Review Application / Application Maintenance Section 4.30

The Application Maintenance screen is used to update application related data. In the future this function will be expanded to include more data to update. Now, it includes the following:

- Account Selection
- Marketing Information

To update application data:

1. From the Review Application screen click on **Application Maintenance**
2. Edit data



Application Maintenance

Appl No. Review Customer Maintenance

ACCOUNT SELECTION

Other Accounts

Primary Card	Card Name	Account Type	Account Number	Expiration Date	Action
○	MasterCard - Credit	Credit Card	1234354354545454	10/2011	
◉	Visa - Credit	Credit Card	6473864736476347	7 /2010	Remove Primary
○	Visa - Credit	Credit Card	2222222222222222	2 /2009	

Bank Name	RTN/ABA#	Account#	Acct Type
Canada Trust	000492800	626655567	Checking

MARKETING INFORMATION

Current Residence Status	Not Required
How far does the Customer live from the Store	Not Applicable
Customer's Education Background	Not Required
Customer's Total Household Income	Not Required
Marketing Source Code *	Search Engine
How did Customer hear about this program *	hfjksdjfhd

Back Submit

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REVIEW APPLICATION

Navigation – Application Maintenance

Button/Link	Description
Primary Card	Allows you to select a credit card account to link to the application.
Remove Primary	Displays in the Other Accounts grid after a credit card account has been selected as the primary card to link to the application..
Back	Redirects the user back to the previous screen
Submit	The system validates the data. If errors exist you will be informed. If no error exist, the system submits the application for approval or denial
Review	Redirects the user back to the Review Application screen. This button displays when you navigate from Review Application to Customer Maintenance.
Collections	Redirects the user back to the Collections screen. This button displays when you navigate from Collections to Customer Maintenance.
Customer Maintenance	Directs you to the Customer Maintenance screen

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REVIEW APPLICATION

Review Application / Audit Report **Section 4.31**

The Audit Report displays an audit trail of data edited via the Customer Preference Flags, Customer Maintenance and Application Maintenance screens..

To view an audit report:

1. From the Review Application click on Audit Report button
2. Select the module in the dropdown
3. Enter From/To Dates and click **Search**

Fields – Audit Report

Fields	Description
Customer Name	Customer Name
Select Audit Report Module	**Customer Preference Flags** – the audit report will include each time a flag is turned on/off using the Update link in the Customer Preference Flag section on the Review Application screen. **Account Selection** – the audit report will include any changes regarding selecting or unselecting an account as the primary account/card via the Customer Maintenance (Account Information section) or the Application Maintenance screen (Account Selection section). When selected the Loan number will display on the right hand side of the Audit report screen. **Note to user**: When a new bank account is selected as the primary account it will continue to change the bank account for all associated loans for the customer. There will not be an audit record of any bank account changes if entered via the New Loan Page. The audit begins once the application has been approve,

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REVIEW APPLICATION

Fields	Description
	and changes are made via the Customer Maintenance screen.
From/To Date	Date range for the report

Navigation – Audit Report

Button/Links	Description
Search	Displays the search results
Close	Redirects back to Review Application screen

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TRANSACTION MANAGER

Transaction Management/Transaction Management Section 5.1

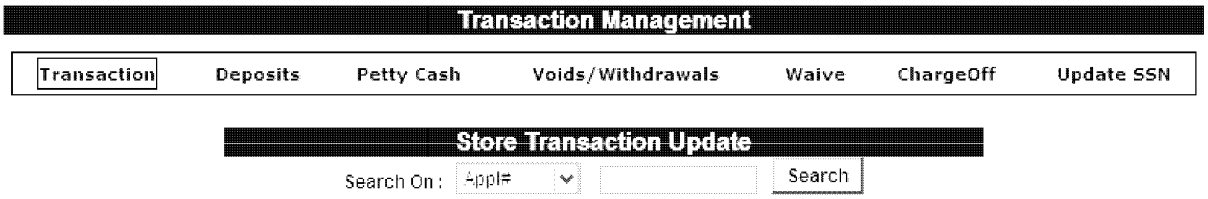
Transaction Management is a tool that allows a user with security access to control Transaction updates, Deposits, Petty Cash, Voids, Waives, Charge Offs, and Update SSN.

Transaction

The Transaction screen allows a user to correct the assigned store for a loan number or payment number.

To Update:

1. From the Transaction Management screen click on the **Transaction**
2. Enter search fields and click **Search**
   - Application/Payment #



Fields – Store Transaction Update

Field Name	Description
Application #	Application/Loan # of the customer. This field is required when Appl# has been selected as the search criteria
Payment #	The system generated number when a payment posts

Navigation – Store Transaction Update

Button/Link	Description
Search Button	Displays the search results

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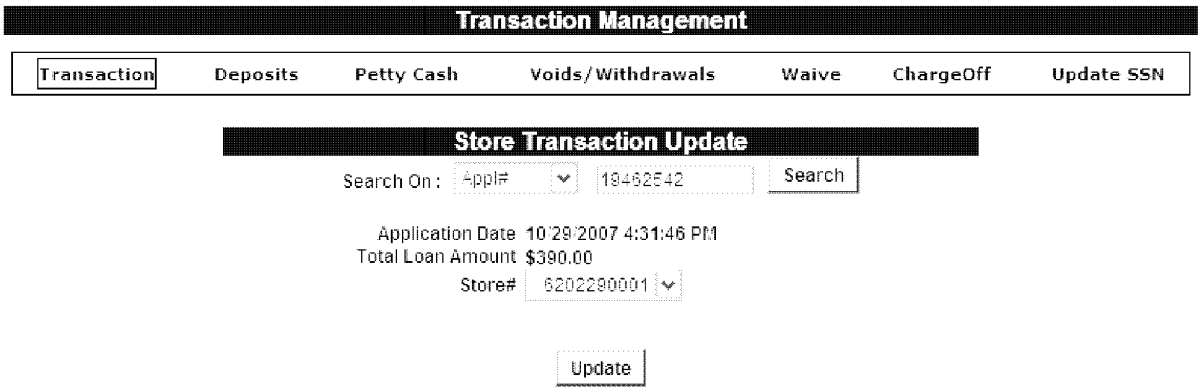
When the search is complete the screen displays the search results based on the search criteria; Application or Payment number.



3. Select the Store, and click **Update**

Fields – Store Transaction Update Search Results

Field Name	Description
Store #	A list of stores associated with your Merchant ID

Navigation – Store Transaction Update

Button/Link	Description
Update Button	Saves changes to the LMS

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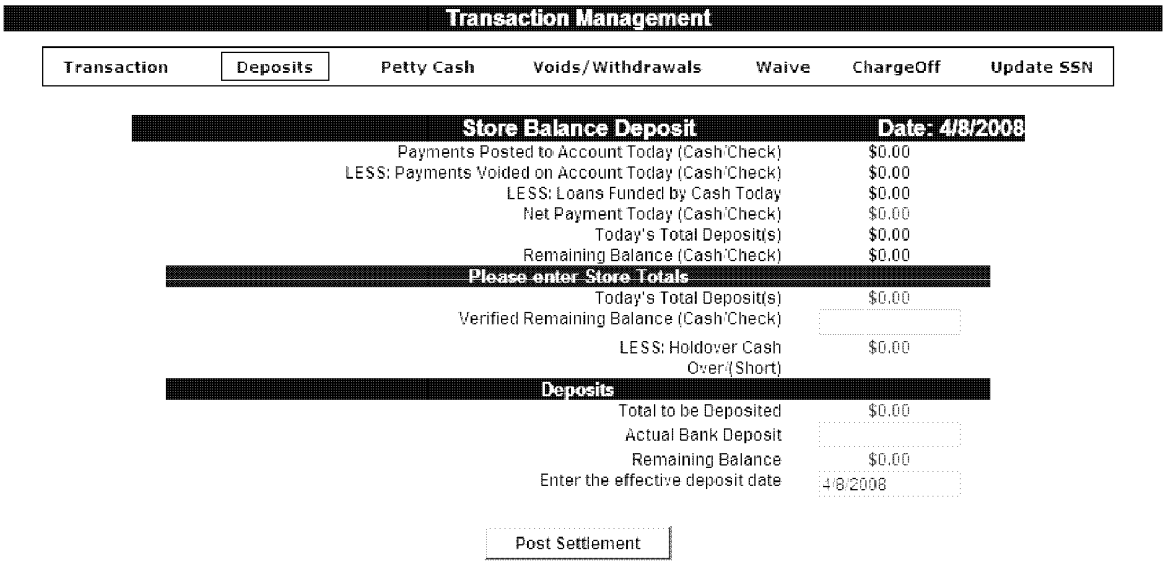
TRANSACTION MANAGER

Deposits

Users should enter all store deposits via this option. This will display the details of current date's cash flow activity and prompt user to provide the remaining balance and actual bank deposit. The system allows multiple deposits in a day. It will also allow a user to view all current dates deposit and delete any duplicated or incorrect deposits.

To Enter:

1. From the Transaction Management screen click on **Deposits**
2. Enter the Store and Deposit totals



Fields – Deposits

Field Name	Description
Verified Remaining Balance (Cash/Check)	Verified Remaining Balance (Cash/Check)
Over/Short Reason	Free form text to specify the reason for the overage/shortage
Actual Bank Deposit	Amount of Bank Deposit
Effective Deposit Date	Date of the Bank Deposit

Navigation – Deposits

Button/Link	Description
Post Settlement	Saves changes to the LMS and generates the Deposit Settlement Report that provides all the details regarding the transaction

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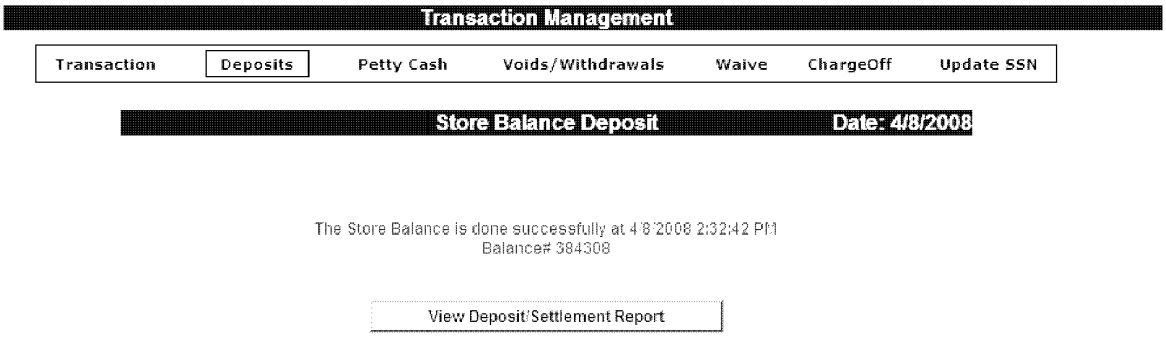
3. Click **Post Settlement**
4. Click **View Deposit Settlement Report** to view the deposit details



Navigation – Deposits

Button/Link	Description
View Deposit Settlement Report	Displays the Deposit Settlement Report

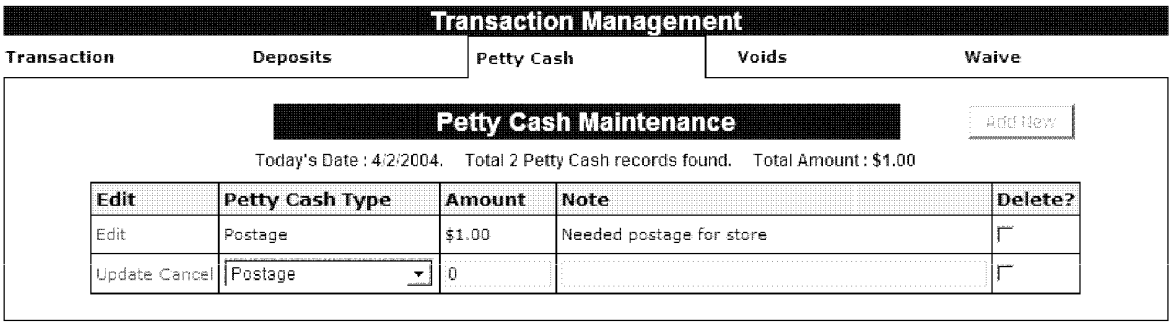
TRANSACTION MANAGER

Petty Cash

The petty cash option allows a store to track all petty cash transactions, edit items, add new items or print specific Petty Cash receipts.

To Add:

1. From the Transaction Management screen click on **Petty Cash**
2. Click **Add New** to enter the petty cash type, amount and a note
3. Click **Update**



Fields – Petty Cash

Field Name	Description
Petty Cash Type	Description of transaction
Amount	Amount of transaction
Note	Free form text
Delete	Delete the existing petty case record

Navigation – Petty Cash

Button/Link	Description
Add New	To add a new petty cash transaction
Edit	Edit an petty cash transaction
Update	Saves changes to the LMS when entering a new petty cash transaction
Cancel	Clears any information entered

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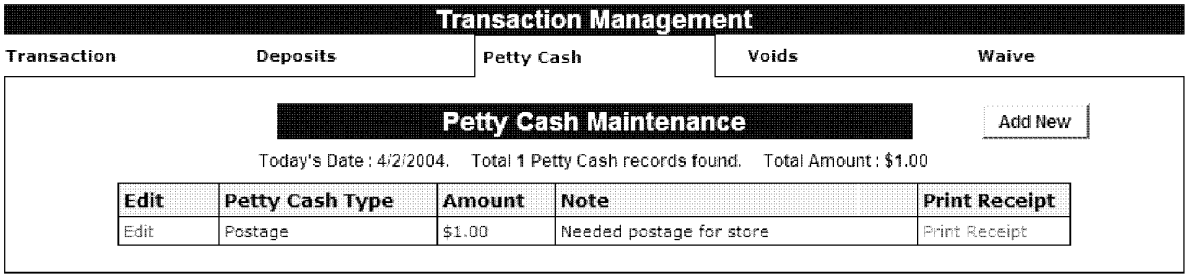
4. Click **Print Receipt** link



Navigation – Petty Cash

Button/Link	Description
Print Receipt	Generate a receipt for the petty cash transaction entered

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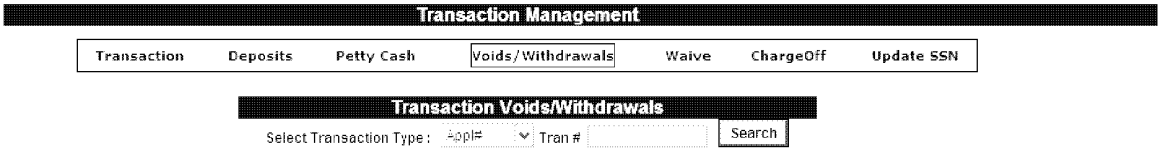
Voids/Withdrawals

The Void screen is to allow you to void or withdraw a payment or an application from the system.

To Void/Withdraw:

1. From the Transaction Management screen click on **Voids/Withdrawals**
2. Select the Transaction type and click **Search**:
   - Application #
   - Payment #



Fields – Voids/Withdrawals

Field Name	Description
Application #	This transaction type will withdraw the entire application with all corresponding transactions
Payment #	This transaction type will void the transactions corresponding to the payment #
Tran #	Application or Payment number

Navigation – Voids/Withdrawals

Button/Link	Description
Search Button	Displays the search results

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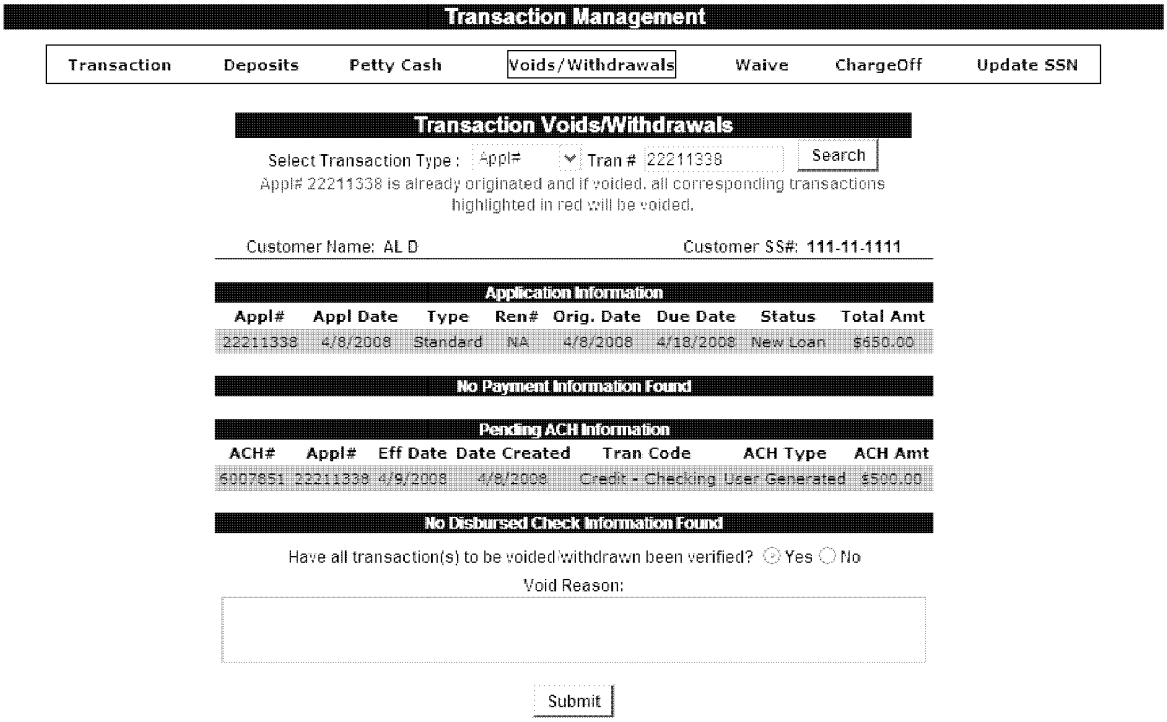
3. Verify the application or the payment information displayed
4. Select **Yes** to void all corresponding transactions



Fields – Voids/Withdrawals

Field Name	Description
Have all transactions to be voided been verified	Confirmation message to verify that all transactions have been verified. If Yes is selected the Void/Withdrawal process will continue. If No, the process will stop
Void Reason	Free form text to specify void/withdrawal format. This will display when the payment # is selected as the transaction type
Withdrawal Reason	The reason of the withdrawal. A dropdown list of available withdrawal reasons. This will display when the application # is selected as the transaction type: • Account Closed • CL Verify Failed • Customer Cancelled – No longer interested • Customer Cancelled – Amount too low

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Field Name	Description
	• Customer Cancelled – Loan w/ Another Co. • Duplicate Application • Early Payoff – Renewal Appl • Fraud • Invalid Account – Debit Card • Invalid Account - Savings • Invalid Contact Info • Invalid Payroll Frequency – Weekly • Invalid Payroll Frequency – Biweekly • Invalid Payroll Frequency – Semimonthly • Invalid Payroll Frequency – Monthly • Invalid State of Residence • Minimum Income Requirement Not Met • Negative Account Balance • No Direct Deposit • Self Employed Not Allowed • System Withdrawn • Unacceptable Bank • Unacceptable Account Duration • Unable to Contact • Unable to Verify Bank Info • Veritec Failed • Unemployed • Other

Note: If you select the last reason (*Other*), you are required to enter a comment (1-50 characters) before you click Submit

Navigation – Voids/Withdrawals

Button/Link	Description
Submit	Save changes to the LMS and voids/withdraws the application/payments and any corresponding transactions

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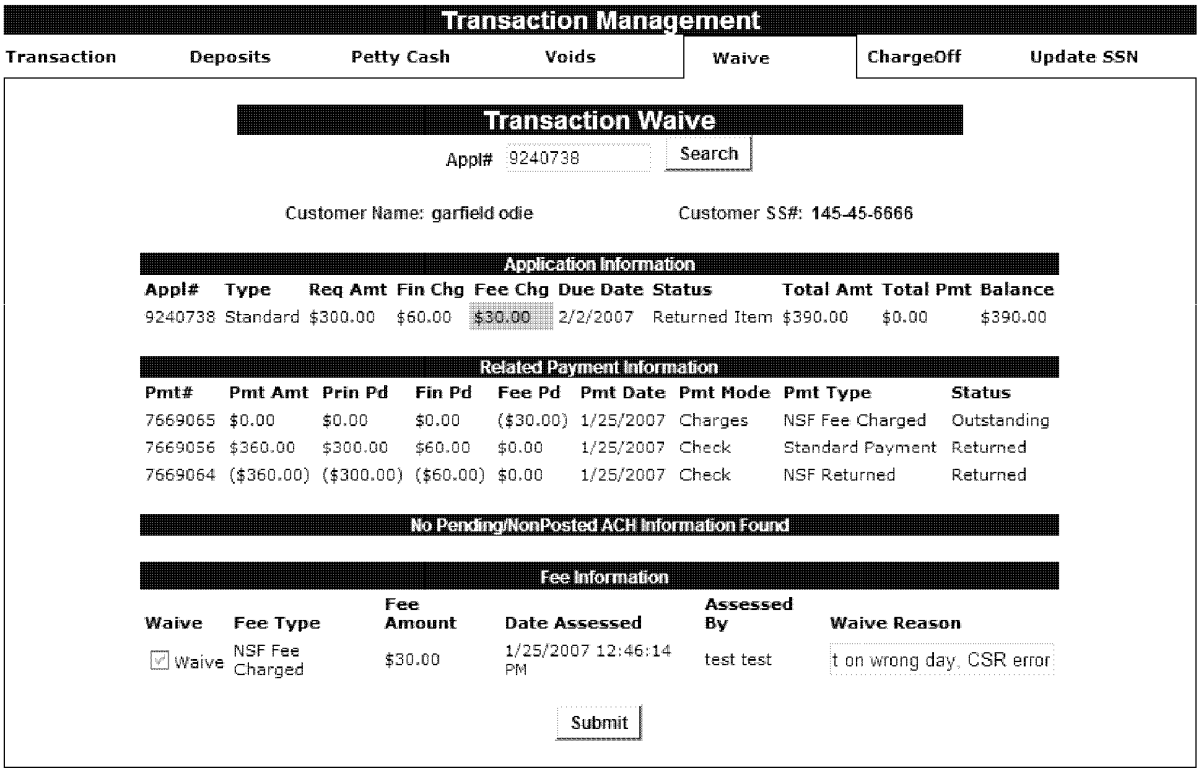
Waive

The Waive screen is to allow you to waive any assessed fees on an application.

To Enter:

1. From the Transaction Management screen click on **Waive**
2. Enter the Application # and click **Search**



Fields – Waive

Field Name	Description
Waive	To specify the fee information to waive
Waive Reason	Free form text to specify the waive reason

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Navigation – Waive

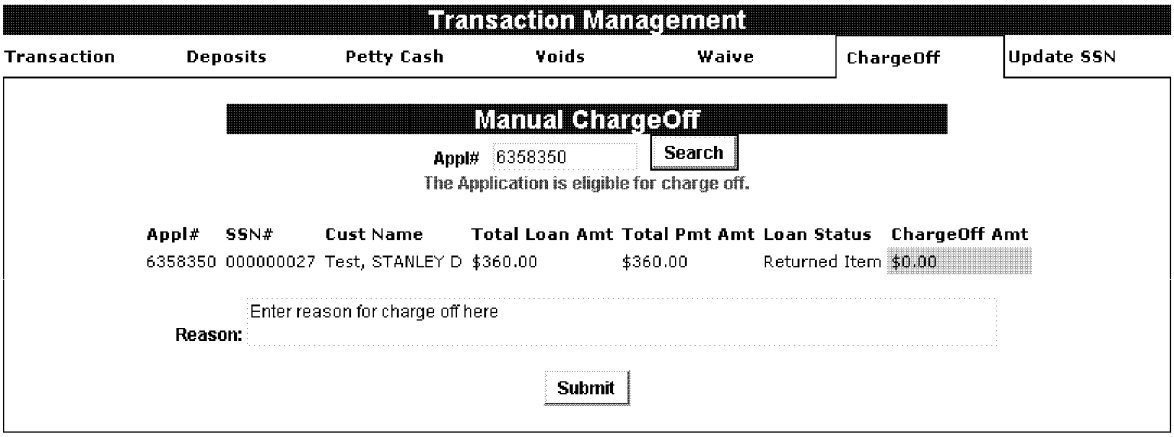
Button/Link	Description
Submit	Save changes to the LMS

Charge- off

The Charge-Off screen will allow you to manually process a charge-off for an application.

To process a Manual Charge-off:

1. From the Transaction Management screen click on **Charge-off**
2. Enter the Application # and click **Search**
3. Enter a Reason for the Charge-off, and click **Submit**



Fields – Charge-off

Field Name	Description
Reason	Free form text to specify the charge-off reason

Navigation – Charge-off

Button/Link	Description
Submit	Save changes to the LMS

Note: Only loans in collection can be changed to "***Charge Off***" status. Please follow internal policies and procedures in regards to collection loans.

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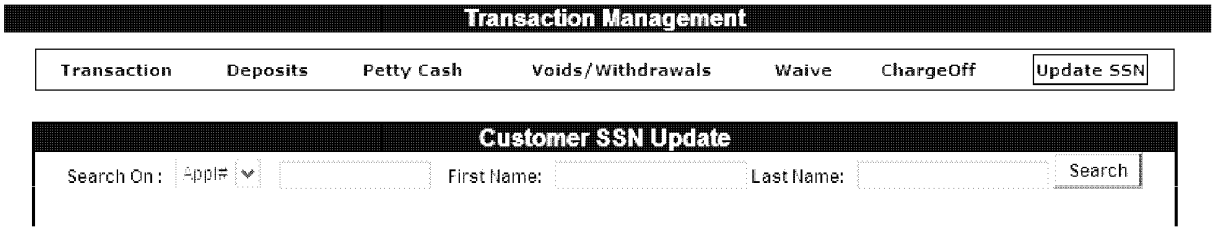
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

Update SSN

The Update SSN screen is to allow you to change the SSN associated with an application:

To Update:

1. From the Transaction Management screen click on **Update SSN**
2. Enter search fields and click **Search**
   - SSN/Application #
   - First Name
   - Last Name



Fields – Customer SSN Update Search

Field Name	Description
SSN	9 character SSN of the customer. This field is required when SSN has been selected as the search criteria
Application #	Application/Loan # of the customer. This field is required when Appl# has been selected as the search criteria
First Name	First Name of the customer. This field is required and does not allow partial entries. You must enter the entire name of the borrower.
Last Name	Last Name of the customer. This field is required and does not allow partial entries. You must enter the entire name of the borrower.

Navigation – Customer Search

Button/Link	Description
Search Button	Displays the search results

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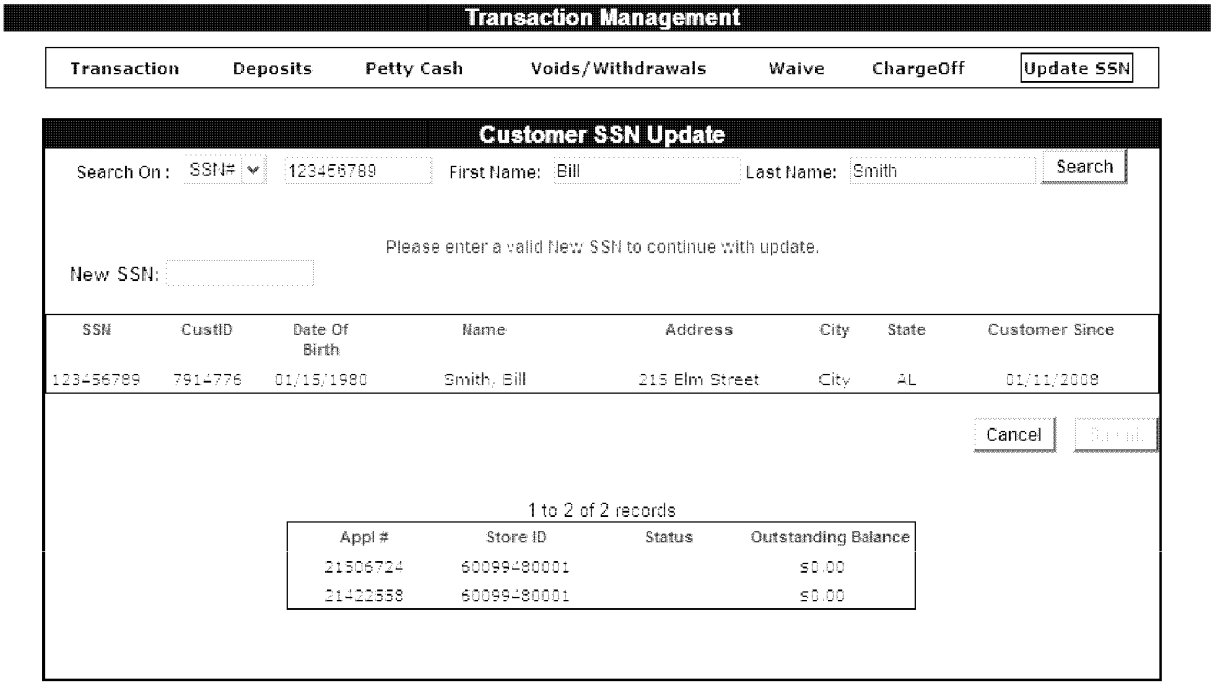
When the search is complete the screen displays the applications associated with the SSN entered.



Note: Your configuration settings determines whether or not the SSN can be updated. If one of the applications in the search results with a status that is not allowed you will not be able to change the SSN for any of the applications. You will need to contact Merchant Support to configure your settings.

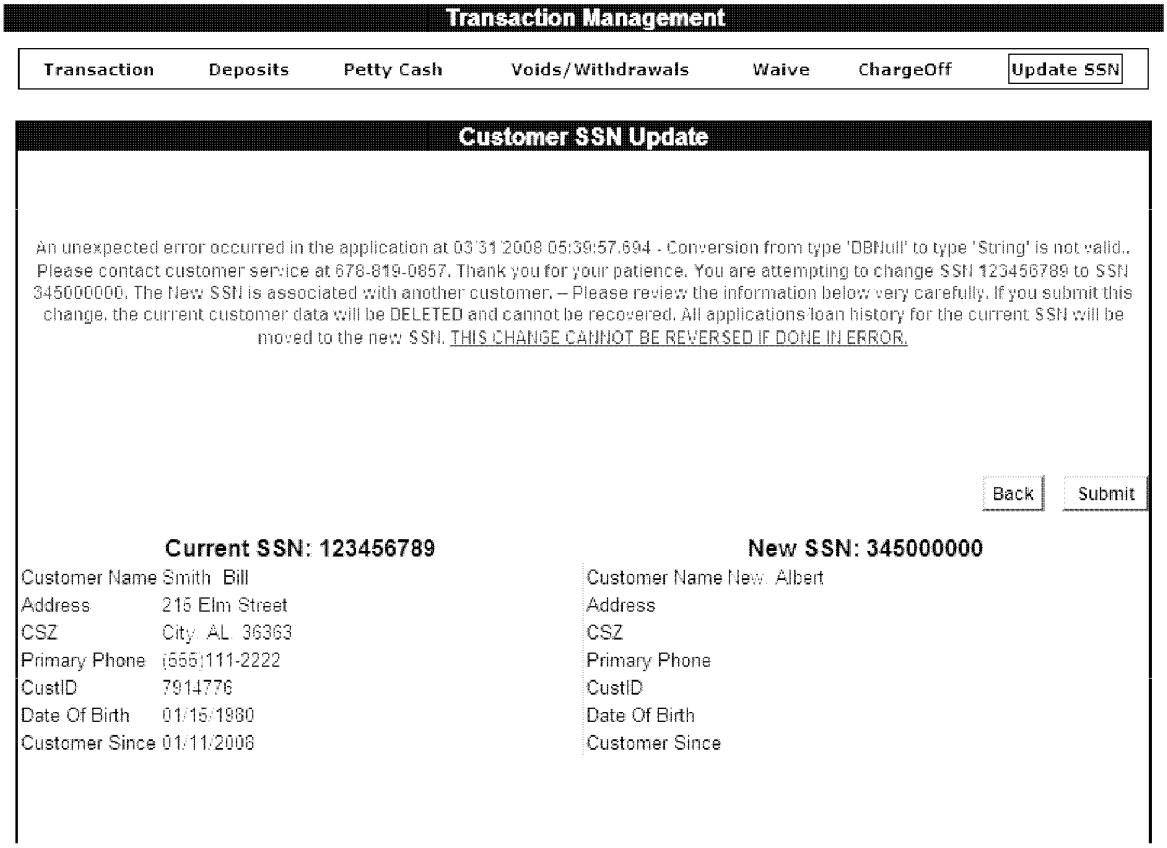
3. Enter the **New SSN**
4. Click **Submit**

Fields – Customer SSN Update Results

Field Name	Description
New SSN	Tab out of the field to enable the submit button. If the submit button does not display the SSN entered is not valid.

Navigation – Customer SSN Update

Button/Link	Description
Cancel	Cancels the SSN Search results and clears the search criteria.
Submit	A confirmation message will display when clicked: Are you sure you want to continue Ok/ Cancel. When OK is clicked the changes will be saved to the LMS



Fields – Customer SSN Update Search

Field Name	Description
SSN	9 character SSN of the customer associated with the Current and New SSN.
Customer Name	First and Last Name of the customer associated with

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Field Name	Description
	the Current and New SSN.
Address	Address 1 of the customer associated with the Current and New SSN.
CSZ	City, State, Zip of the customer associated with the Current and New SSN
Primary Phone	Primary Phone of the customer associated with the Current and New SSN
CustID	Customer ID of the customer associated with the Current and New SSN
Date of Birth	Date of Birth of the customer associated with the Current and New SSN
Customer Since	Date that customer associated with the Current and New SSN first application was received

Navigation – Customer SSN Update

Button/Link	Description
Back	Redirects the user back to the previous page
Submit	A confirmation message will display when clicked: Are you sure you want to continue Ok/ Cancel. When OK is clicked the changes will be saved to the LMS

TRANSACTION MANAGER

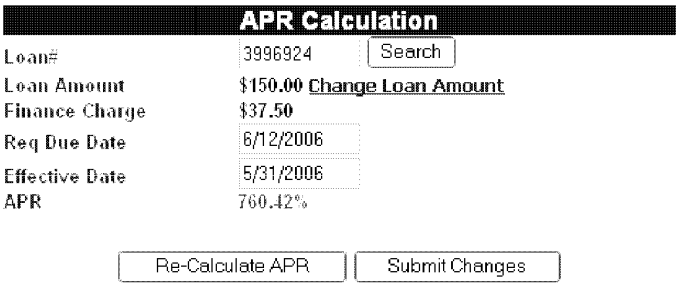
Transaction Management / Calculate-Change APR **Section 5.2**

Re-Calculate APR Dates

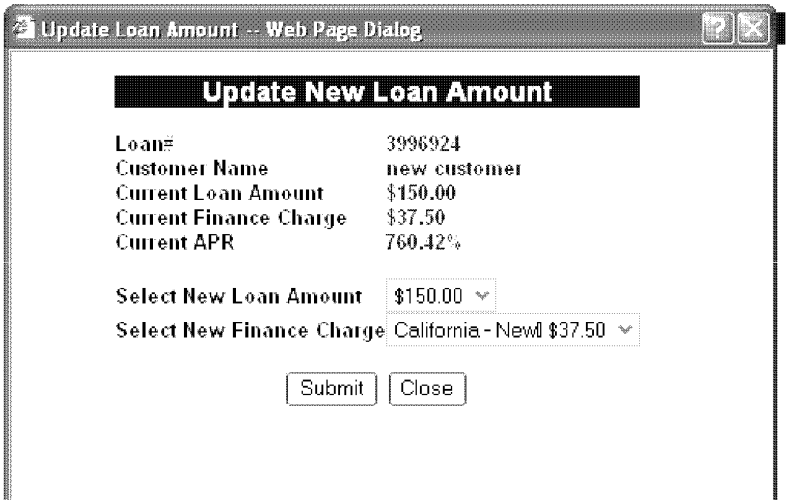
A user has the ability to increase or decrease a loan amount on a pending application as well as recalculate the APR on the loan using the "***Calculate/Change APR***" option in the Tran Mgr menu.

This option is also utilized to update the effective date of a pending application if the effective date needs to be changed prior to origination. Users must enter the new effective date, click ***"Re-Calculate APR"*** and submit changes. User will then be allowed to originate a pending application.

To change a loan amount, enter loan number and click ***"Search"***. The APR calculation page will be displayed. Then click on ***"Change Loan Amount."***



User should then update the loan to new amount and finance charge and click submit button.



After clicking submit, user will be returned to the calculate APR page. To recalculate the APR for the loan, enter new requested due date and effective date and click ***"Re-Calculate APR".***

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TRANSACTION MANAGER

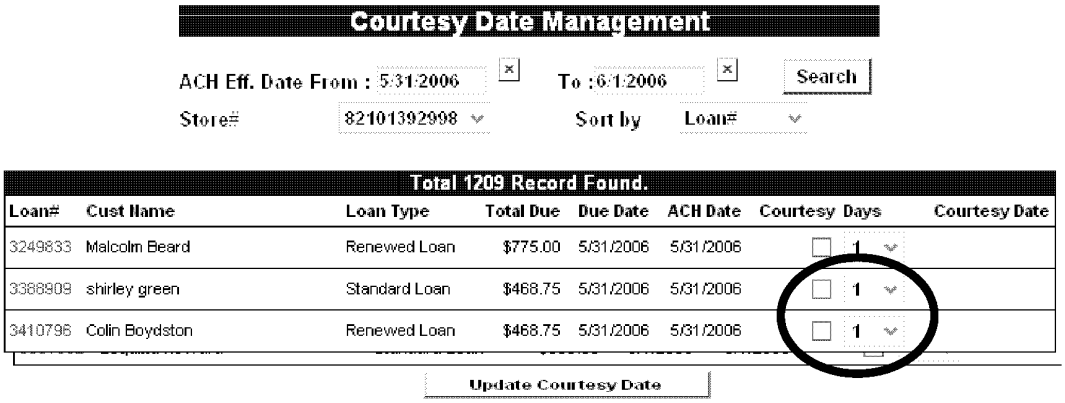
Transaction Management / Courtesy Date **Section 5.3**

From Tran Mgr menu option, select ***"Courtesy Date"***.

The courtesy date management screen will appear. User must enter search criteria and click ***"Search".*** User has the following capabilities:

- **Search on Date Range**
- **Search specific store number**
- **Sort by loan number, last name, due date, ACH date or loan type**

Upon ***"Search",*** the following screen will appear:



By clicking the check box and selecting the number of courtesy dates, user can assign specific courtesy days on a loan.

User must click the***"Update Courtesy Date"*** button located at the bottom of the page. Upon completion the account selected will be automatically released on appropriate date entered.

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TRANSACTION MANAGER

Transaction Management / Customer Query **Section 5.4**

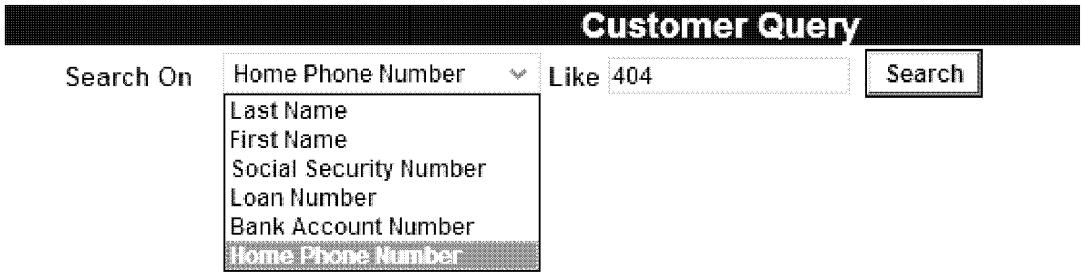
The Query option is available with multiple options to assist user in locating customer(s).

This option is available under the **Tran Mgr** menu from the main menu, in the Transaction Management section.

To perform a query on the system, follow the steps below:

- **Click on *"Query"* - The Query screen will be displayed.**
- **Click on the down arrow to select a search method**
- **Enter the appropriate name or number to search by:**
  - **Last Name**
  - **First Name**
  - **SSN**
  - **Loan Number**
  - **Bank Account Number**
  - **Telephone Number**
- **Click *"Search"***

Note: When searching by any of the available search items, you can enter one or more digits and all matched categories will be presented. It is not necessary to enter the entire name or number.



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TRANSACTION MANAGER

Transaction Management / Customer Query **Section 5.4**

Dependent upon search criteria, a list of records that match your criteria will be displayed.

Once the loan you are searching for has been located, simply click on the loan number in the Loan# column and you will be directed to the **Review Loan** screen.

Customer Query

Search On Last Name Like smith Search

Total 68 Record Found (Max. 20 Records/Page).

Loan#	S#	Customer Name	Orig. Date	Appl. Status	Loan Amt.	Loan Status	Loan Type	Bank Account#	Store#
834836	22-22-2222	tim e smith	5/29/2003	Approved	$250.00	New Loan	Standard Loan	123456987	70000070001
594676	133-33-3333	John Smith	4/8/2003	Approved	$100.00	Incomplete	Renewed Loan	45678900	70000070001
594676	133-33-3333	John Smith	4/8/2003	Approved	$100.00	Incomplete	Renewed Loan	45678900	70000070001
533898	006-54-7544	Annie Smith	4/1/2003	Approved	$100.00	New Loan	Standard Loan	00000000000000000	70000070001
487880	313-13-1313	john smith	3/31/2003	Approved	$100.00	New Loan	Renewed Loan	00000000	70000070001
486742	313-13-1313	john smith	3/31/2003	Approved	$150.00	Loan Paid Off	Renewed Loan	00000000	70000070001
486706	313-13-1313	john smith	3/29/2003	Approved	$300.00	Loan Paid Off	Standard Loan	00000000	70000070001
486392	006-54-7544	Annie Smith	3/28/2003	Approved	$100.00	New Loan	Standard Loan	00000000000000000	70000070001
483032	000-82-4442	PAM LEIGH SMITH	3/25/2003	Approved	$100.00	PendingApplication	Renewed Loan	000000000	70000070001
483021	000-82-4442	PAM LEIGH SMITH	3/25/2003	Approved	$200.00	Loan Paid Off	Renewed Loan	000000000	70000070001

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TRANSACTION MANAGER

ACH Management is available via the **Tran Mgr** main menu option. Based upon merchant provisioning, this tool is utilized for ACH processing and managing ACH transactions based upon effective dates.

The following are available options in ACH Management

- **ACH Maintenance**
  - Will allow adjustments to existing Pending ACH items
- **Manual ACH**
  - Create Manual ACH items to be submitted with your ACH File. Manual ACH transactions are NOT recorded on customer loans
- **Store ACH Details**
  - Pending ACH Transactions for specific store based upon system logon for specified effective date (See also, ACH Verification)
- **Merchant ACH Details**
  - Pending ACH Transactions for all stores for specific merchant for specified effective date (See also, ACH Verification)
- **ACH Processing**
  - This option is only available for users with proper access. This option will process a daily ACH file for all merchant ACH items with specified effective date (See also, ACH Verification)
- **ACH File(s)**
  - This option lists all Ach files for specified effective date.
- **ACH Returns**
  - Post NSF returns to system utilizing file from ACH processing company or based upon specific ACH ID number.
- **Reverse ACH**
  - Will allow reversal of ACH Processing for specified effective date
- **ACH Date Maintenance**
  - Change effective dates for ACH Transactions
- **ACH Verification**
  - Review ACH items prior to processing

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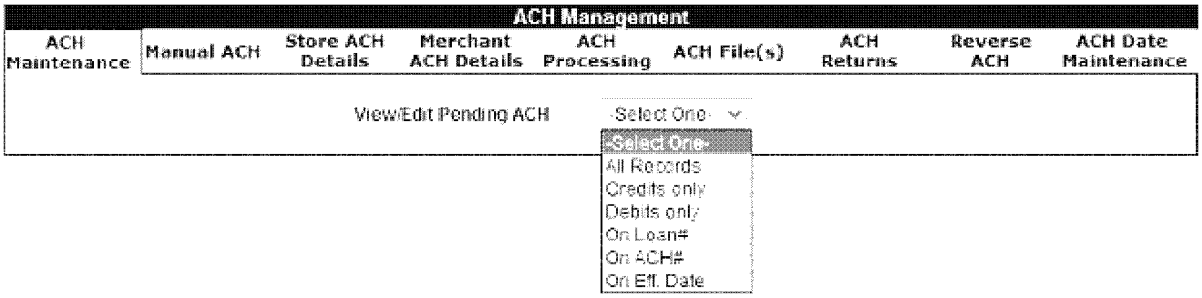
TRANSACTION MANAGER

ACH Maintenance

From the "***ACH Maintenance***" option, utilize the drop down menu to select the records you wish to query to locate the ACH transaction to edit.

You have the following options:

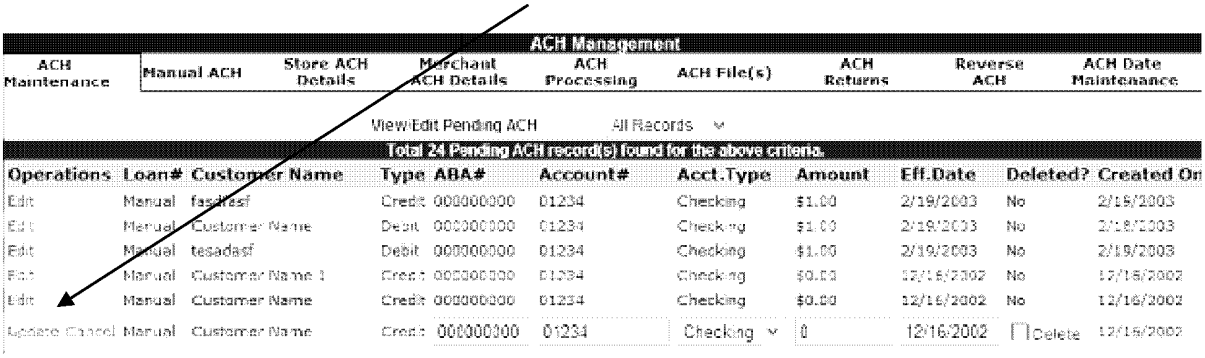
- **List All Records – Will show all debit and credit items**
- **Credits Only – Will show only pending credit items.**
- **Debits Only – Will show only pending debit items.**
- **On Loan # - Will query based upon Loan number.**
- **On ACH # - Will query based upon ACH #.**
- **On Eff. Date – Will query based upon an effective date.**



After criteria have been selected and you have located the transaction to edit, click on the ***"Edit"*** option beneath the Operations column.

You will then be allowed to edit the ABA#, Account #, Account Type, Amount, Effective date or select Delete.

After edit has been completed, select ***"Update"***.



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TRANSACTION MANAGER

Manual ACH

Manual ACH option can be utilized to create ACH transactions to be included in your daily ACH File.

Important Notes:

1. **It is very important that you note, ALL ACH Transactions created in the Manual ACH option are NOT tracked or recorded in customer loan history or in reporting. The offset will be the MERCHANT NAME, ABA AND ACCOUNT #.**

2. **For each CREDIT entry, there MUST be a DEBIT entry.**

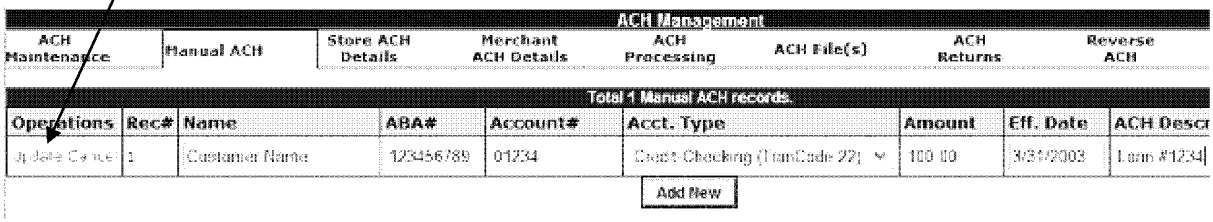
To request a manual ACH, click on ***"Add New"***.

Click ***"Edit"***.

Enter the following information

1. **Customer Name**
2. **ABA#**
3. **Account #**
4. **Account Type**
5. **Amount**
6. **Effective Date**
7. **Description**

Click ***"Update"***



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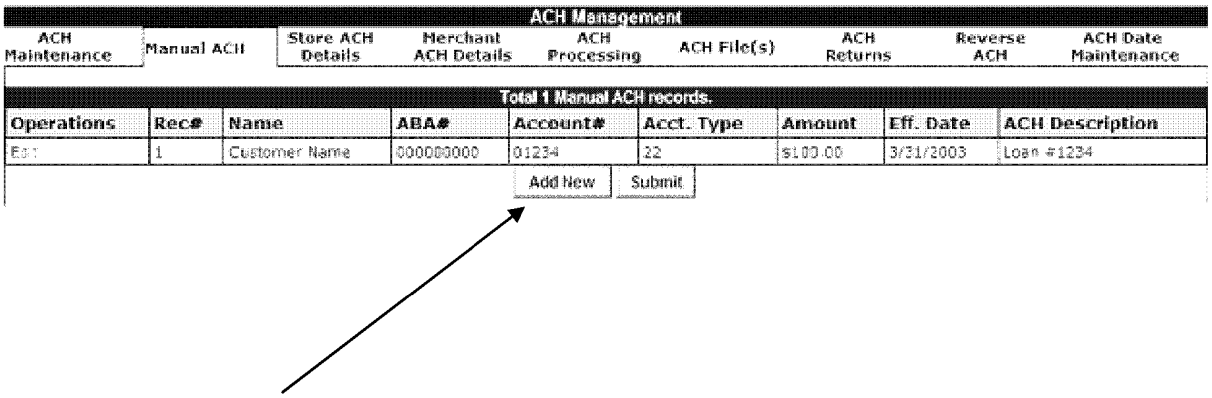
TRANSACTION MANAGER

The following Screen will display:

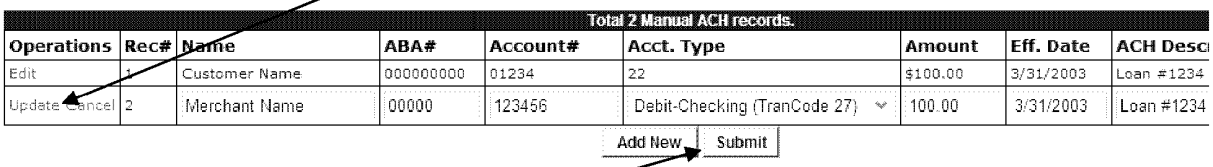


- **Click on *"Add New"***
- **You will now create either a Debit offset or a Credit offset dependent upon your first entry. (The above example is a credit entry, so a debit entry must now be created. This MUST be the merchant name and the merchant name, ABA# and Account #).**
- **To add the 2nd entry, select *"Edit"***

Enter Merchant Information

1. **Merchant Name**
2. **ABA#**
3. **Account #**
4. **Account Type**
5. **Amount**
6. **Effective Date**
7. **Description**

Click ***"Update"*** when entry is complete.



After you have updated the information and both transaction are reflected, Click ***"Submit"*** when completed.

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TRANSACTION MANAGER

Store ACH Details

This option will show all credit and debit transactions that are pending for a specific store dependent upon the store you have logged in under.

- **View the details by clicking on the *"Store ACH Details"* tab in the ACH Management menu.**
- **The store managers may utilize this report to review their daily ACH transactions**.

Store ACH Details

Store#60000130001 - Call Center Merchant – ACH Details

Today's Date: 4/3/2006 9:54:37 AM **Scheduled Next Eff. Date: 4/1/2006**

Sorry! No Credit Record Found.

Debits

ACH#	Loan#	Store#	Customer Name	ACH Amt	Account#	Acct. Type	Eff. Date	Date Created
Auto	302735	60000130001	Bill Jones	$270.00	2443710335	Checking	4/1/2006	Auto
Auto	372715	60000130001	Bob Smith	$200.00	052513250	Checking	4/1/2006	Auto
Debits Store# 60000130001			Total Count : 38	$470.00				

File Totals

	Credit Count	Credit Amount	Debit Count	Debit Amount
60000130001	**0**	**$0.00**	**2**	**$470.00**

X_____
(Authorized Signature)

X_____
(Date/Time)

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TRANSACTION MANAGER

Merchant ACH Details

This option will show all credit and debit transactions for all stores for a merchant.

- View the details by clicking on the ***"Merchant ACH Details"*** tab in the ACH Management menu.

Merchant ACH Details

Store#60000130001 - Call Center Merchant – ACH Details

Today's Date: 4/3/2006 9:54:37 AM **Scheduled Next Eff. Date: 4/1/2006**

Credits

Auto	302735	60000130001	Angel Johnson	$200.00	01255551	Checking	4/1/2006	Auto
Auto	372715	60000130001	James Carvella	$200.00	77582410	Checking	4/1/2006	Auto
Credits Store#		60000130001	Total Count :2	$400.00				

Debits

ACH#	Loan#	Store#	Customer Name	ACH Amt	Account#	Acct. Type	Eff. Date	Date Created
Auto	302735	60000130001	Bill Jones	$270.00	2443710335	Checking	4/1/2006	Auto
Auto	372715	60000130001	Bob Smith	$200.00	052513250	Checking	4/1/2006	Auto
Debits Store#		60000130001	Total Count : 38	$470.00				

File Totals

	Credit Count	Credit Amount	Debit Count	Debit Amount
60000130001	**2**	**$400.00**	**2**	**$470.00**

X_____ **X**_____

(Authorized Signature) **(Date/Time)**

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TRANSACTION MANAGER

ACH Processing

This feature is utilized to process your daily ACH File. User must verify the set Effective Date prior to processing ACH file. This can be viewed from the top of the ACH Processing screen.

After reviewing your details and all ACH items have been reviewed, click ***"Process Now".***

ACH Processing

Merchant #: 60000 - Call Center Merchant - ACH Processing
Today's Date: 4/3/2006 10:07:13 AM Scheduled ACH Eff. Date: **4/1/2006**

Credits

Total Credit Records: 2 **Total Amount $700.00**

Auto	302735	60000130001	Joe Jones	$500.00	2443710335	Checking	4/1/2006	Auto
Auto	302756	60000130001	Sam Smith	$200.00	2443710335	Checking	4/1/2006	Auto

Debits

Total Debit Records : 38 Total Amount : $1,000.00

ACH#	Loan#	Store#	Customer Name	ACH Amt	Account#	Acct. Type	Eff. Date	Date Created
Auto	319965	60000130001	Sam Davis	$200.00	2443710335	Checking	4/1/2006	Auto
Auto	319968	60000130001	Beth Andrews	$200.00	2443710335	Checking	4/1/2006	Auto
Auto	320011	60000130001	Carrie Owens	$200.00	2443710335	Checking	4/1/2006	Auto
Auto	320012	60000130001	Andrew Wells	$200.00	2443710335	Checking	4/1/2006	Auto
Auto	320015	60000130001	Carol Smith	$200.00	2443710335	Checking	4/1/2006	Auto

Process Now

The system will then display the file that has been processed including the merchant offset debit and offset credit.

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TRANSACTION MANAGER

To save the file to your PC, right click on the file name and you will be able to save it to any location on your PC. Follow internal processing instructions to submit your ACH file to your ACH Processor.

ACH Processing

Merchant #: 60000 - Call Center Merchant - ACH Processing
Today's Date: 4/3/2006 11:00:04 AMScheduled ACH Eff. Date: 4/1/2006
Following ACH File(s) are ready for download.
Your ACH (Format - EFG2) File is :1580403.CNB

ACH#	Customer Name	ACH Amt	Account#	ABA#	Tran Code
140571	Angel Johnson	$200.00	01255551	061000052	22
140572	James Carvella	$200.00	77582410	061000052	22
140573	Bill Jones	$270.00	2443710335	061000052	27
140574	Bob Smith	$200.00	052513250	061000052	27
140575	Merchant Funding	400.00	000000000	061000052	27
140576	Merchant Payments	470.00	000000000	061000052	22

ACH File(s)

If for any reason you need to retrieve previous archived ACH files, or to retrieve the current date file, you have the option under ACH File(s).

This option will allow you to view or save files created based on date entered. You can query the system for files created on either a specific date or time frame.

Enter the date range and click ***"Search".***

ACH Management

ACH Maintenance | Manual ACH | Store ACH Details | Merchant ACH Details | ACH Processing | ACH File(s) | ACH Returns | Reverse ACH | ACH Date Maintenance

Enter ACH File Date Range : From: 4/1/2003 To: 4/24/2003 Search

Your files will be displayed on the screen with the "***Date Created***" information.

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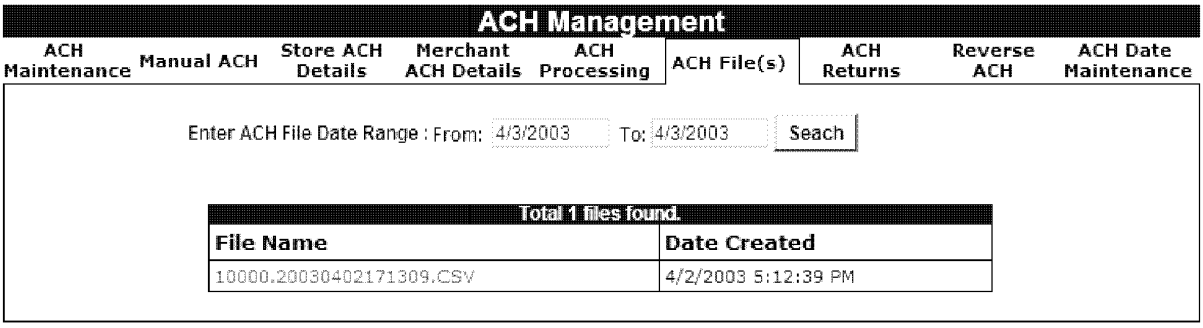
TRANSACTION MANAGER



To open the file, click on the file name.

To save a file to your PC:

1. **Right Click on the file name**
2. **Select *"Save Target As"***
3. **Select the location you wish to save file to.**
4. **Click *"Save"***

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ACH Returns

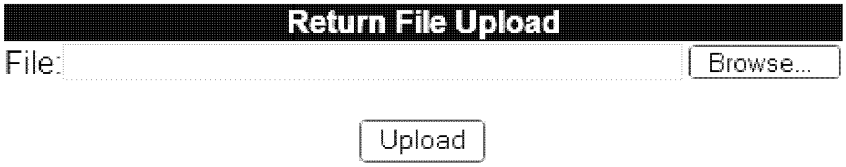
There are two options for ACH Returns.

- **Process ACH Returns** -
  i. Will allow you to upload your returns utilizing the returns file from ACH Originator

- **Manual ACH Returns –**
  i. Will allow you to post a return to an account based upon ACH ID.

Note: Please read entire section of ACH Returns to understand scope of processing returns file.

- **Select option Process ACH Returns.**
- **Click *"Browse"* to locate file.**
- **Click *"Upload"*.**



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- Processing your Returns file, click in the check box and click the ***"Process Now"*** button.

Good ACH Returns (These ACH Returns will be processed)				
ACH#	Name	Reason	Amount	Account#
84118	Jimmy C Tate	R01	$237.50	470
93360	Daniell McNutt	R02	$295.00	342
92523	Ron Crader	R01	$99.50	493
93244	Demetrius Edwards	R01	$131.00	829
93322	Marie Lininger	R01	$500.00	326

Total:5 **Good ACH Returns Total: $1,263.00**

☑ By checking here, I have verified the above 5 return(s) and I want to process the above 5 return(s) totaling $1,263.00

Process Now

Bad ACH Returns (These ACH Returns will NOT be processed.)				
ACH#	Name	Reason	Amount	Account#

See Next Page for Bad ACH Returns Definitions

The ACH Returns Processed Report will be displayed:

ACH Returns Processed Report

Merchant#: **Date:4/4/2003 2:03:52 PM**
UserID:7777 **User Name:Melissa**
File Confirmation#:5B1A0579-B80E-4D9F-ACDA-A5B8B6BC1B66

Good ACH Returns (These ACH Returns were processed)				
ACH#	Name	Reason	Amount	Account#
84118	Jimmy C Tate	R01	$237.50	470
93360	Daniell McNutt	R02	$295.00	342
93244	Demetrius Edwards	R01	$131.00	829
93322	Marie Lininger	R01	$500.00	326

Total:4 **Good ACH Returns Total: $1,163.50**

Bad ACH Returns (These ACH Returns were NOT processed.)				
ACH#	Name	Reason	Amount	Account#

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TRANSACTION MANAGER

Print and save this for your records.

You must verify **the balance that has processed is the SAME balance that was displayed to process**. The above example shows a good ACH returns total that **DOES NOT** match what was listed to be processed. In cases such as this, you must contact TranDotCom **Merchant Support** for assistance.

Good ACH Returns:

Review the list of displayed returns and verify the balance of returns from ACH originator match the returns displayed.

Bad ACH Returns:

Returns that are not processed are listed as BAD ACH RETURNS.

1. **Any CREDIT return items or CORRECTION items will be displayed in red.**
2. **Returns that have a return code beginning with "C" which are corrections the bank made to accounts and are not valid NSF Returns.**
3. **An invalid NSF return – A reason stating why return not processed will be displayed.**
4. **See next page for examples.**

Following are examples of BAD ACH Returns:

1→	93413	Theodore Porter	C02	$119.00	3066
			*****ACH return not a return.*****		
2→	92523	Ron Crader	R01	$99.50	493
			*****Error! Inserting Return for ACH# 92523*****		

When file is uploaded you will see the screen display all return items that are to be processed. See next page for example.

Example 1
This is a Correction return as it has a correction return code. This means the bank has not returned this as an NSF, they have made a correction to the debit or credit you sent and are advising you to check the customer account information.

Example 2
There was an error processing the return on this customer. You must contact merchant support to get this return posted to customer account.

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TRANSACTION MANAGER

Manual ACH Return Posting – Post a manual ACH return utilizing the original ACH # for specific customer.

You must obtain the ACH # to post the Return for a manual ACH posting. This number is provided on the ACH Details originally sent out for customer payment. It should be included in your returns file from your ACH Originator.

1. **Enter the ACH# and click search**
2. **Your return date will be current date (today's date)**
3. **Utilizing the drop down menu, select the return code.**
4. **Click *"Submit"***
5. **Your return code will be posted.**

After clicking ***"Submit"*** you will receive the following confirmation the return has posted:

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TRANSACTION MANAGER

Reverse ACH

Should the need arise to reverse ACH processing for a specific date; this feature can be utilized to reverse all ACH Transactions.

To proceed with this operation, follow the steps below:

1. **Select the *"Reverse ACH"* tab in ACH Maintenance.**
2. **Enter the ACH Processed date.**
3. **Click *"Search"***
4. **Utilizing the drop down menu, select the batch in which you wish to reverse.**
5. **Your batch will display with the details to the debits/credits.**
6. **To proceed with the ACH File reversal, click *"Reverse Now"*.**
7. **You will then receive confirmation of reversal.**

Reverse ACH

Merchant #: 60000 - Call Center Merchant - ACH Reverse **Enter the ACH Process Date:** 4/3/2003 Seach

Select a Batch: 20030403110048 Select a Batch Number.
Date is required. Invalid Date.

Sorry! No Credit Record Found.

Debits

al Debit Records : 58 Total Amount : $80

H#	Loan#	Store#	Customer Name	ACH Amt	Account#	Acct. Type	Eff. Date	Date Created
539	302811	60000130001	JOHN KENNY	$200.00	2443710335	Checking	4/1/2003	4/3/2003 11:00:47
540	303448	60000130001	FRANK EDWARDS	$200.00	2443710335	Checking	4/1/2003	4/3/2003 11:00:47
541	304954	60000130001	THOMAS M SMITH	$200.00	2443710335	Checking	4/1/2003	4/3/2003 11:00:47
574	388289	60000130001	MANDY ADAMS	$200.00	00000000000000000	Checking	4/1/2003	4/3/2003 11:00:48

Reverse Now

You will receive the following confirmation of reversal to the ACH batch file:

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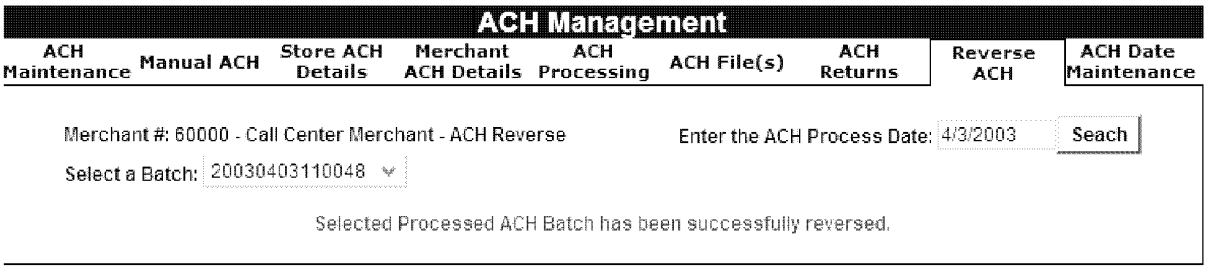


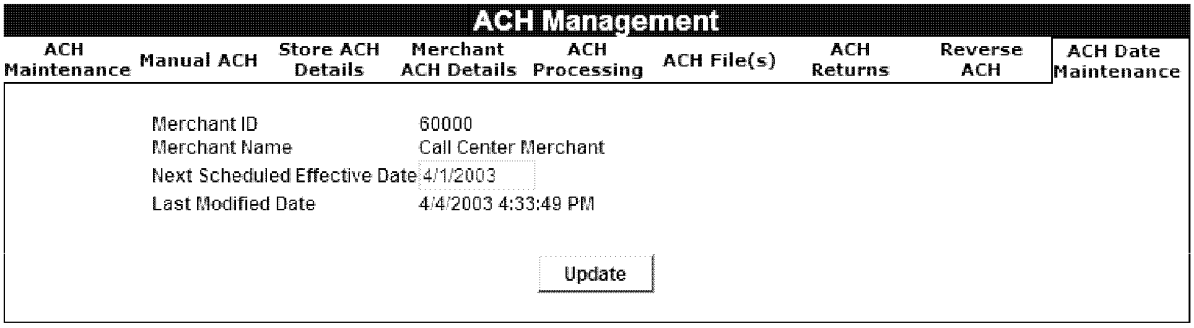
ACH Date Maintenance

This feature is used to control the next Schedule Effective date for your next ACH file.

This date should always be the NEXT business day.

It is **VERY** important that this date is not changed to a weekend or Federal Holiday.
To update this date:

- **Enter next Effective Date**
- **Click *"Update"***



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CV-000463
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TRANSACTION MANAGER

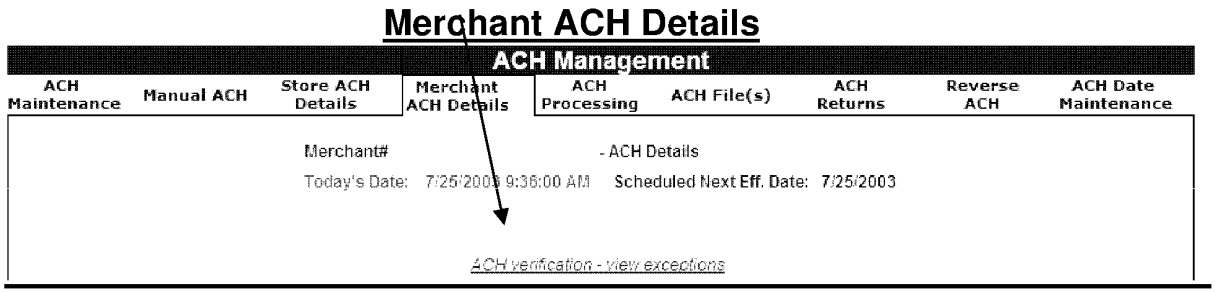
ACH Management / ACH Management **Section 5.5**

Operations / ACH Management **Section 7.31**

ACH VERIFICATION

In the options for Store ACH Details, Merchant ACH Details and ACH Processing, new exceptions will be displayed. These exceptions are for example, loans that have been originated but do not have an associated ACH credit.

- **From the Operations menu, select ACH Management**
- **Click on the Store ACH Details tab or the Merchant ACH Details tab**
- **Click on *"ACH Verification – view exceptions"* listed on the top of the page in blue underlined font.**



A pop-up window with ACH Verification screen will appear. This displays all loans with the corresponding warnings.

ACH Verification

Effective Date: 6/24/2003 Print Date: 7/22/2003 11:27 AM

Loan #	Warning
585898	Customers ABA and Account number exists for another customer.
599417	Customers ABA and Account number exists for another customer.
601359	Customers ABA and Account number exists for another customer.
603352	Customers ABA and Account number exists for another customer.
603865	Customers ABA and Account number exists for another customer.
603883	Customers ABA and Account number exists for another customer.
607004	Customers ABA and Account number exists for another customer.
607025	Customers ABA and Account number exists for another customer.
607028	Customers ABA and Account number exists for another customer.

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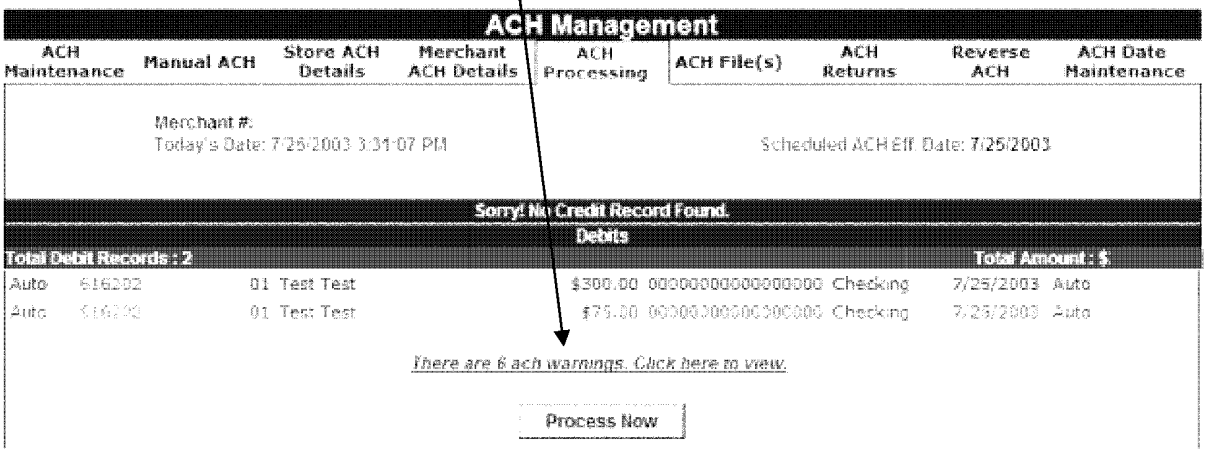
Warnings are also listed on the ACH Processing screen. To view the warnings at a merchant level prior to processing, click on the warning message to view.

ACH Processing



TRANSACTION MANAGER

Loan Renewal Management/Batch Renewal 1.0 **Section 5.6**

Note: This function is merchant provisioning specific and may not be available to all merchants. If you are interested in learning more concerning this function or wish to see if you are eligible, please contact TranDotCom Solutions **Merchant Support** at 678-819-0857 or email support@tdcemail.com

TranDotCom's Loan Management System (LMS) has a module called ***"Batch Renewal"*** located under the **Batch Renewal** submenu under the heading ***Tran Mgr*** main menu option. This module allows users to view customers' with upcoming due dates based on the loan's due date and the customer's pay periodicity (weekly, biweekly, monthly, semimonthly).

Batch Renewal Processing

Due Date Range From: 6/1/2006 To: 6/24/2006 Search View All - Read Only

Payroll Frequency All Maximum Records 25

There are two check boxes on the left side: "***Renew"*** and "***Originate".*** Select the check boxes next to customer you want to renew. Any customer who meets the required renewal count to pay down will appear with their principal reduced by $50.00.

Batch Renewal Processing

Due Date Range From: 6/1/2006 To: 6/24/2006 Search View All - Read Only

Payroll Frequency All Maximum Records 25

Total 8 records found.

Appl# / Coll. Cnt	Customer Name / Payoff Status	Status / Type	Last Pay Dt / Pay Freq	Curr Req Amt / Curr Fin Chg	Ren Req Amt / Ren Fin Chg	Next Eff Dt / Next Due Dt	Pay Dates	Renew?	Originate?
4059857	FUDD, ELMER	New / Standard	06/09/2006 / Biweekly	$500.00 / $125.00	$500.00 / 100.00	06/30/2006 / 07/07/2006	WEB / Ren# - 0	☐	☐
4110854	BLACK BURN, JASON / Renewal Pending	New / Standard	06/16/2006 / Semimonthly	$300.00 / $75.00	$300.00 / 120.00	06/30/2006 / 06/30/2006	WEB / Ren# - 0		☐
4121891	BLACKBURN, JASON / No Contact	New / Standard	06/15/2006 / Biweekly	$300.00 / $75.00	$300.00 / 120.00	06/30/2006 / 06/29/2006	WEB / Ren# - 0	☐	☐
4149973	SOMERS, CINDY / No Contact	New / Standard	06/09/2006 / Biweekly	$200.00 / $30.00	$200.00 / 40.00	06/30/2006 / 07/07/2006	WEB / Ren# - 0	☐	☐
4201923	MERQUARDT, WAYDE	New / Renewal	06/16/2006 / Weekly	$500.00 / $50.00	$500.00 / 200.00	06/30/2006 / 06/30/2006	5000 / Ren# - 1	☐	☐
4207858	PIERCE, TINA	New / Renewal	06/16/2006 / Biweekly	$300.00 / $30.00	$300.00 / 120.00	06/30/2006 / 06/30/2006	WEB / Ren# - 1	☐	☐
4211154	FAULKS, CAROL	New / Renewal	06/16/2006 / Weekly	$150.00 / $22.50	$150.00 / 60.00	06/30/2006 / 06/30/2006	tc / Ren# - 1	☐	☐
4270704	CORNWALL, JENNIFER / No Contact	New / Standard	06/16/2006 / Biweekly	$200.00 / $60.00	$200.00 / 80.00	06/30/2006 / 06/30/2006	WEB / Ren# - 0	☐	☐

Process Now

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TRANSACTION MANAGER

After clicking ***"Process Now"*** the customers will have a pending loan created for their next pay date. In a nightly ACH process, all customers who have pending loans will have ACHs created in the nightly batch to collect for their renewal amount. Another automatic process will change the pending loans to originated loans before the start of business on the next day. **It is recommended that semimonthly and monthly customers be renewed first.** Typically these customers represent the smallest portion of the portfolio. Their pay dates are erratic and the most difficult to calculate and, therefore, take the longest to renew. Weekly and biweekly customers renew very quickly

FAQ: ***"What if a customer wishes to pay off or pay down their loan and does not want to automatically renew?"***

If a customer informs you that they would like to pay off or pay down their loan then please use the following procedures:

Payoff: A customer who contacts the merchant and says they want to payoff is placed in a ***"Payoff Status"*** of ***"Wants to Payoff"*** on the **Review Loan** screen.

Pay down: A customer who contacts the merchant and wants to pay down is renewed manually on the **Review Loan** screen. This feat is accomplished by clicking ***"Renew Loan."*** Simply select the appropriate principal amount (i.e. a customer with a $400 loan who pays down $75 in addition to their finance charge should have $325 in principal), enter the customer's next pay date, and then click "***Submit'***. At this point the loan is not originated; the user must still click ***"Originate Loan"*** on review loan to originate. Once again, the customer pay down and finance charge will process in the nightly ACH batch for the customer's original due date (in most cases effective for the next business day).

Definitions:

1. **Renewal** – a loan that is extended into the customer's next pay period by paying the finance charge on their loan.
2. **Pay down** – a loan that is extended into the customer's next pay period by paying the finance charge on the loan plus some amount of principal.
3. **Payoff** – a loan that comes due for the entire principal and finance charge on the customer's next pay date.
4. **Finance charge** – the interest on loan, based as a percentage of the loan principal.
5. **Principal** – the amount of money borrowed by the client

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TRANSACTION MANAGER

Loan Renewal Management/ Renewal Management — Section 5.7

You are able to access Renewal Management by clicking on the "Tran Mgr" link on the Main Menu and then choosing the link for ***"Renewal Management"***.

- Enter Search Data
- Click Search

You will see a screen like this and can edit Payoff Status.

Renewal Management

Enter Renewal Due Date: From: 2/2/2007 To: 3/20/2007 Search
Customer Last Name Starts: From: To:
Select PayOff Status : No Contact
Select Store#: All
Customer State ALL, AB, AE, AK, AL, AR

Total 4 Record Found (Max. 10 Records/Page).

Loan#	Customer Name	H Phone#	W Phone#	State	Due Date	Total Due	Loan Type	Renewal#	Eligible?	Cur. PayOff Status	New PayOff Status
9446964	CLASS, TRAINING	(678) 355-1551	(000) 000-0000	MA	2/2/2007	$1,762.50	New	0	Yes	No Contact	-Select One-
9670020	MAN, Dirty	(504) 123-3654	(504) 123-4567	LA	2/9/2007	$1,527.49	New	0	Yes	No Contact	-Select One-
9686381	LOO, Linda	(212) 563-9874	(212) 659-8472	NY	2/6/2007	$1,057.50	New	0	Yes	No Contact	-Select One-
9696583	WATSON, Felix	(644) 281-7856	(786) 913-6744	OH	2/9/2007	$1,762.50	New	0	Yes	No Contact	-Select One-

1

To View the Renewal Management Dashboard, click on the graph icon next to Search:

Renewal Management Dashboard

Merchant#: 60000 — Report Date: 2/22/2007 12:05 AM

Due Date	# of Loans	Principal	Fee	Total
02/21/2007-Wednesday	139	$122,135.00	$24,580.02	$146,715.02

Contact Attempted	1st Contact	2nd Contact	Renewal Pending	Wants Payoff	Not Eligible	Deleted	Renewal Orig.	No Contact	%Renew
0	2	0	20	10	1	0	43	63	30.94%

Due Date	# of Loans	Principal	Fee	Total
02/22/2007-Thursday	0	$0.00	$0.00	$0.00

Contact Attempted	1st Contact	2nd Contact	Renewal Pending	Wants Payoff	Not Eligible	Deleted	Renewal Orig.	No Contact	%Renew
0	0	0	0	0	0	0	0	0	0.00%

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TRANSACTION MANAGER

Conversion Data Entry Instructions

Conversion data entry is used to insert loans into the system without having to go through underwriting and the new loan page. It is most useful during Data Conversions to the LMS when items paid off on a prior system are returned and need to be entered into the LMS post-conversion.

1. You are able to access conversion data entry by clicking on the "Tran Mgr" link on the Main Menu and then choosing the link for "***Conversion Data Entry***".

You will see a screen like this:

Data Conversion

Social Security Number Store # 82001130001

2. Enter a SSN (of the customer you would like to insert a loan for) and tab over.

You will then see a screen like this**:**

Data Conversion

Social Security Number 111111111 Store # 82001130001

This Customer already exist.

Customer Information

First Name	fasdfs	Last Name	fadsfsafd
Address1	fasdfsadf	Address2	
City	fasdfsadf	State	American Samoa Zip 11111
Home Phone Number	1111111111	Fax Number	

Loan Information

Loan Type	Standard-New Loan	Application Status	Approved
Loan Origination Date	11/29/2005	Loan Due Date	12/5/2005
Total Outstanding Balance	570.00	Loan Status	-Select- *
Prinicipal Outstanding	475.00	Fin. + NSF Fee Outstanding	95.00

Add Loan

* - Required Fields

The LMS shows you any information that is currently stored for that customer.

3. To enter a new loan click on the button at the bottom of the screen that says ***"Add Loan".***

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TRANSACTION MANAGER

You will see a screen like this:

Data Conversion

Social Security Number 111111111 Store # 82001130001

This Customer already exist.

Customer Information

First Name | Last Name
Address1 | Address2
City | State | Zip
Home Phone Number | Fax Number

Loan Information

Loan Type -Select- | Application Status -Select-
Loan Origination Date | Loan Due Date
Total Outstanding Balance | Loan Status Incomplete
Principal Outstanding | Fin. + NSF Fee Outstanding

Submit

* - Required Fields

The customer information part is of the screen is grayed out and the loan information is ready for data entry.

Loan Type: You will have an option of "***Standard*** or ***Refinance"*** in the dropdown. You set this box to the Type of Loan. ("***Standard"*** means it is the first loan in a series; where as ***"Refinance"*** means that the loan has been refinanced at least once.)

Loan Origination Date: Date that the loan to be entered was originated in the previous system.

Total Outstanding Balance: The total outstanding balance is the overall amount that you are trying to collect on this loan. Principal + Finance Charge + Fee = Outstanding Balance.
NOTE: This should equal the sum of Principal Outstanding and Fin. + NSF Fee Outstanding.

Principal Outstanding: Total amount of outstanding principal for the loan being entered.

Fin. + NSF Fee Outstanding: Total amount of finance charges and nsf fees for the loan being entered.

Application Status: You will get 3 options for this dropdown box. (***Approved, Denied, Incomplete***) Any loan that you are trying to enter in the system should have been approved in the past so that is the dropdown option that you should choose.

Loan Due Date: This is the date that the loan was originally due.

Loan Status: The options that are shown in this box are dependent upon what is selected in the "***Application Status"*** box. When "***Approved***" is selected in the "***Application Status"*** box the user will have to choose between "***Outstanding Loan***", "***Collection", "Account Charge off",*** and ***"Bankruptcy".***

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- **Outstanding Loan**: Loan that is in New Loan Status and has not had a returned item.
- **Collection Loan**: Loan in Returned Item Status (Has had a returned item)
- **Account Charge off**: Loan that has been charged off in the system.
- **Bankruptcy**: Loan that has been transferred to bankruptcy status.

4. You will press submit and receive confirmation that the loan has been entered in the system or receive an indication on data entry errors which should be corrected.

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TRANSACTION MANAGER

Data Conversion/Loan-Customer Conversion Info **Section 5.9**

To use Loan/Customer Conversion Information, follow the steps below (and following internal policies regarding data conversion).

1. You are able to access conversion data entry by clicking on the "Tran Mgr" link on the Main Menu and then choosing the link for "***Loan/Customer Conversion Information***".

You will see a screen like this:

2. Select Loan # or Loan Ref #, enter the number and click 'Search'.

You will then see a screen like this**:**

3. Enter appropriate data and Click 'Update'**.**

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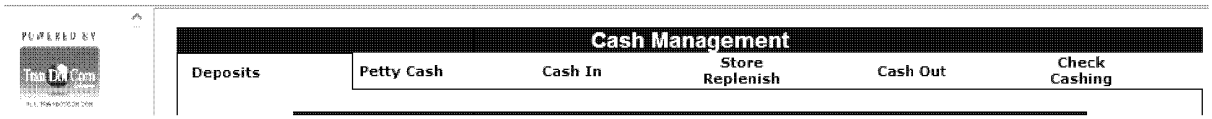
TRANSACTION MANAGER

Cash-Check Management/Cash Management **Section 5.10**

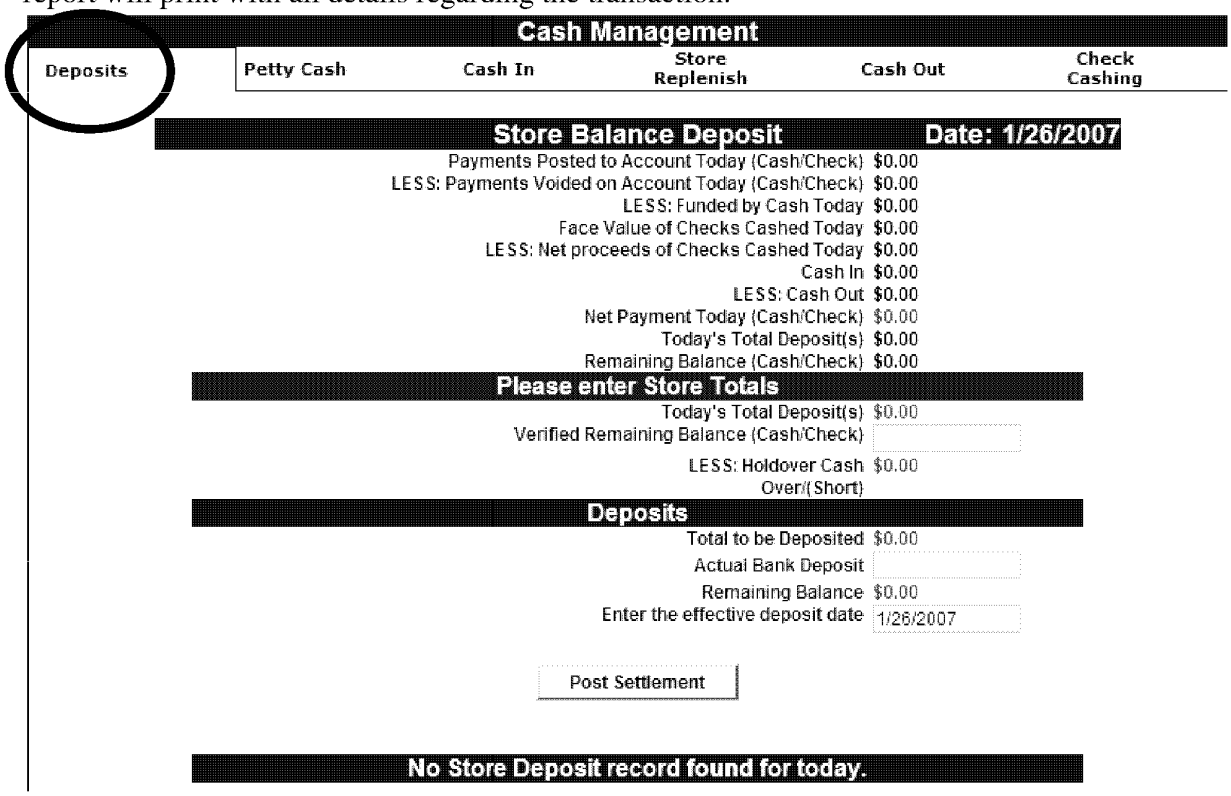
Cash Management is a tool used to track the current date's cash flow activity in the day to day operations of a store front. Cash Management allows a user to perform deposits, record petty cash transactions, perform a Cash In, Cash Out, Store Replenish, and Check cashing.



Deposits

Users should enter all store deposits via this option. This will display the details of current date's cash flow activity and prompt user to provide the remaining balance and actual bank deposit. The system allows multiple deposits in a day. It will also allow a user to view all current dates deposit and delete any duplicated or incorrect deposits.

User should enter all bank deposit information and click 'Post Settlement'. A deposit settlement report will print with all details regarding the transaction.



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TRANSACTION MANAGER

Petty Cash

The petty cash option allows a store to track all petty cash transactions, edit items, add new items or print specific Petty Cash receipts.
When entering a petty cash transaction, a Petty Cash type is selected, the amount of the transaction and a note related to the transaction.
Upon selecting Submit the user will have the option to print a receipt.
In the event of an error, the user can modify the existing transaction by selecting "Edit" or delete the transaction by selecting "Delete" and "Update"

Cash Management

Deposits | Petty Cash | Cash In | Store Replenish | Cash Out | Check Cashing

Petty Cash Maintenance Add New

Today's Date : 1/26/2007. Total 1 Petty Cash records found. Total Amount : $245.00

Edit	Petty Cash Type	Amount	Note	Delete?
Update Cancel	Repair & Maintenance	245	Onsite PC Repair	☐

Petty Cash Receipt

Merchant Name Demo Call Center
Date 1/26/2007 4:49:29 PM
User Name Christie Hoffman
Store# 60000130056
Store Name Store TESTING

Petty Transaction Details

Petty Tran#	Tran. Amount	Tran. Date	Tran. Type	Tran. Note	User Name
84450	$245.00	1/26/2007 4:44:31 PM	Repair & Maintenance	Onsite PC Repair	Christie Hoffman

X_____

Signature

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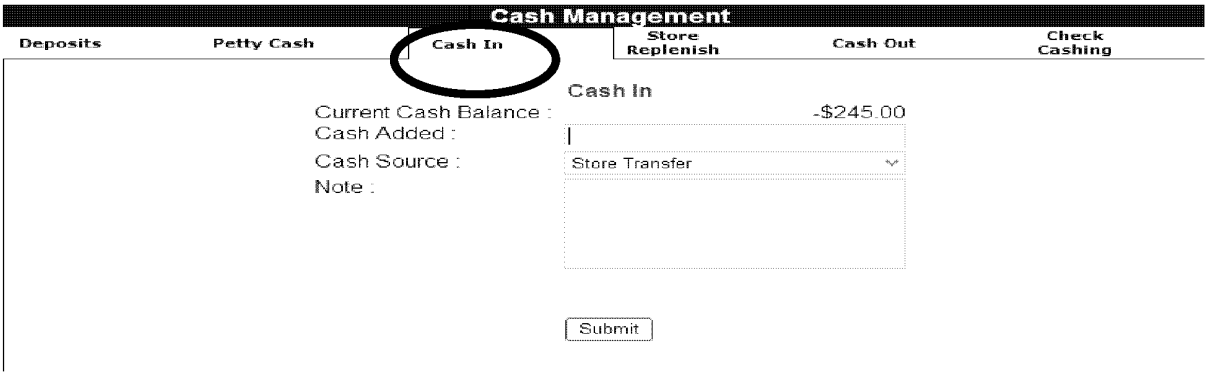
TRANSACTION MANAGER

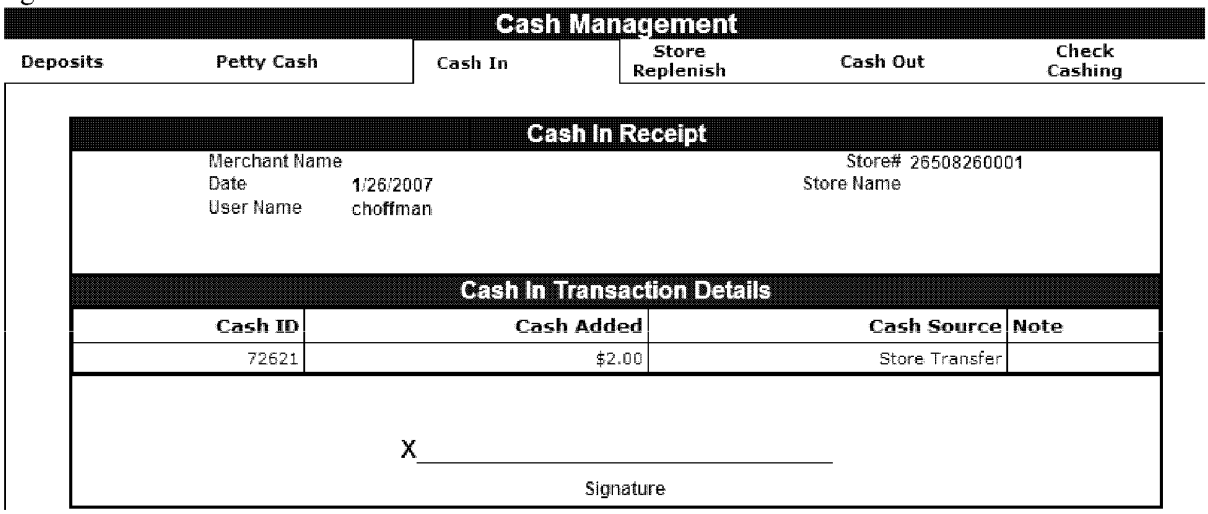
Cash In

At the start of business and other times throughout the day, it may become necessary to add more cash to the drawer.

To add funds to the current cash balance, the user should enter the desired amount using numeric characters only, select the cash source from the drop down box, enter a note and click "Submit"



Once the transaction has been submitted the screen will display a receipt that can be printed and signed.



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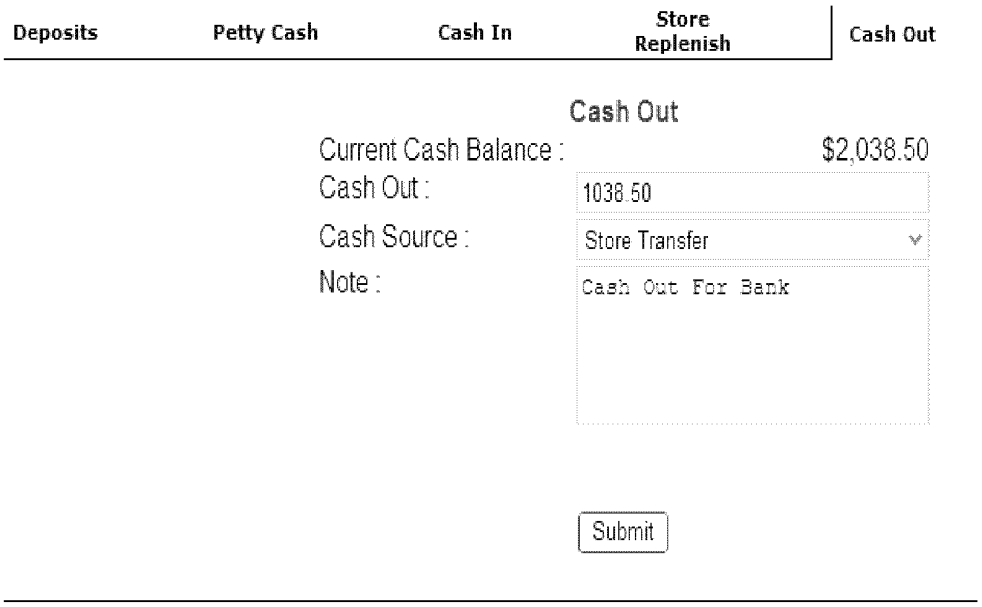
TRANSACTION MANAGER

Cash Out

The Cash Out functionality is very similar to the deposit function and the petty cash function. Cash Out options in the drop down box can be customized by contacting Merchant Support

When Cashing Out, Enter the amount that is being taken out of the Till and enter in the "Cash Out" space provided, select a Cash Source from the drop down box and add a note.
Press the submit button to complete the transaction.



Cash Out Receipt

Merchant Name
Date 1/31/2007
User Name choffman
Store# 60000130056
Store Name

Cash Out Transaction Details

Cash ID	Cash Added	Cash Source	Note
73370	$1,038.50	Store Transfer	Cash Out For Bank

X_____

Signature

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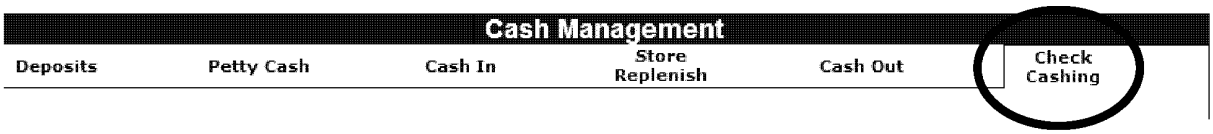
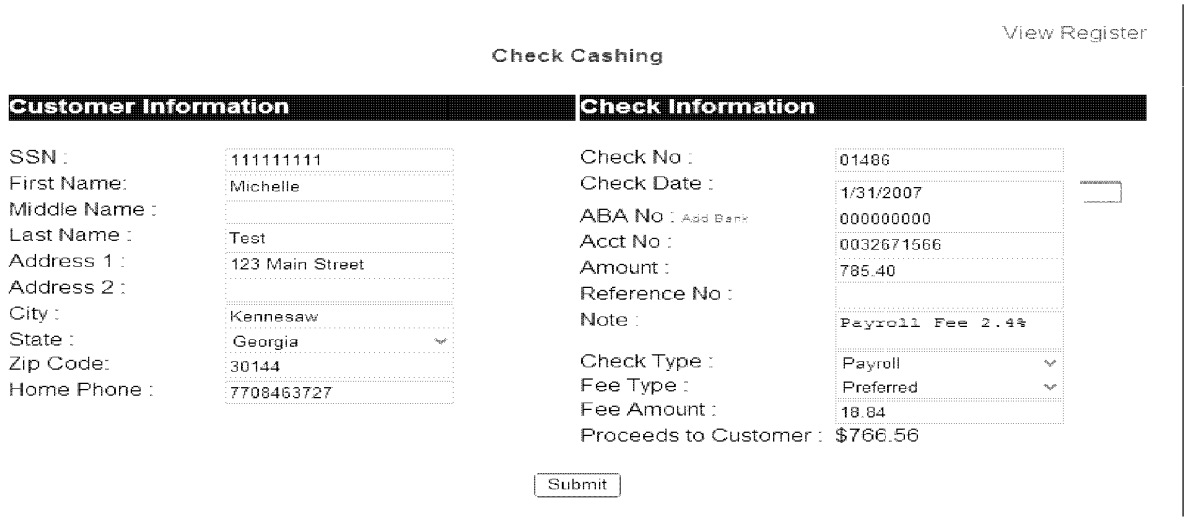
TRANSACTION MANAGER

Check Cashing

Check Cashing is a tool used to cash checks for customers in the same manner a bank would with the option of charging a fee for the service.
The options in the drop down box can be customized by contacting Merchant Support.



To Cash a check for a customer, their information must be in the system either as an incomplete loan or via data conversion. Some find it helpful to have a dummy customer set up to perform check cashing functions under. Using this method will only require the user to enter in the bank information off of the physical check presented by the customer.



*The check cashing fee and amount entered is manually calculated by the user. The Proceeds to the customer will be auto populated based off the amount of the check and the fee for cashing the check.

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TRANSACTION MANAGER

After submitting the transaction a check cashing receipt will be generated.
A receipt may be given to the customer and a copy placed in the till with the other daily cash/check transactions.

Check Cashing Receipt

Merchant Name
Date 1/31/2007
User Name choffman
Store# 60000130056
Store Name

Customer Name Test, Michelle
Address 123 Main Street
City, State ZIP Kennesaw, GA 30144

Check Cashing Transaction Details

Check #	01486	Check Date	1/31/2007
ABA #	000000000	Acct #	0032671566
		Check Amt	$785.40
		- Fees	$18.84
		Net Proceeds	$766.56

X_____
Signature

To view all checks cashed for the day or over a period of time, within the Check Cashing Screen select "View Register"

Enter the dates of the transactions in the from and to Fields and select "Refresh"
All check cashing transactions for the dates entered will be displayed

Cash Management

Deposits | Petty Cash | Cash In | Store Replenish | Cash Out | Check Cashing

Check Cashing

View Register

Store No: 60000130056 From 1/31/2007 To 1/31/2007 Refresh

Check No	Check Date	ABA No	Acct No	Amount	Ref No	Fee Type	Fee Amt	Proceeds
01486	01/31/2007	000000000	0032671566	$756.40		Preferred	$19.66	$736.74
01486	01/31/2007	000000000	0032671566	$785.40		Preferred	$18.84	$766.56
			Totals:	$1,541.80			$38.50	$1,503.30

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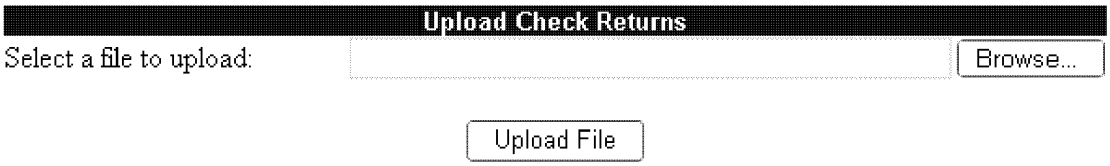
TRANSACTION MANAGER

Cash-Check Management / Check Returns Management Upload **Section 5.11**

From Tran Mgr menu option, select ***"Check Returns Management Upload"***.

The Upload Check Returns screen will appear.



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TRANSACTION MANAGER

Cash-Check Management / Reprint Check **Section 5.12**

If for any reason you should need to reprint a check for a customer, follow the procedures below:

Note: **A new check will be issued for the customer. You must first void the original check printed.**

- **From the Tran Mgr main menu, select *"Reprint Check"* under the Cash/Check Management heading**
- **Enter the customer loan number and select "search".**
- **The customer information will be displayed.**
- **Select *"Void Check"*.**
- **You will receive verification that customer check was voided.**
- **Re-enter customer loan number and select *"Search"*.**
- **Verify information and click *"Reprint Check"*.**
- **Check will be displayed on screen.**
- **Follow standard print check procedures.**

Re-Print/Void Check(s)

Search On Loan# Search

Customer Name : MISSY WALLER SSN# : 123456789
Customer Address : 1290 KENNESTONE CIR Loan# : 61547
MARIETTA, GA-30066 Loan Amount : $200.00
Application Date : 8/20/2002 2:11:15 PM Last Printed Check No: 0

RePrint Check

Print check process:

- **Insert appropriate check stock into your printer.**
- **Verify margins are set correctly in print setup and all page headers and footers have been removed.**
- **Ensure MICR Font is installed and is displayed correctly on your screen.**
- **Prepare to print back of check if preprinted checks are not in stock. The *"Print Back Of Check"* option is located under the documents section, option *"Back of Check"*. Once selected, place your check in opposite side and print.**

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TRANSACTION MANAGER

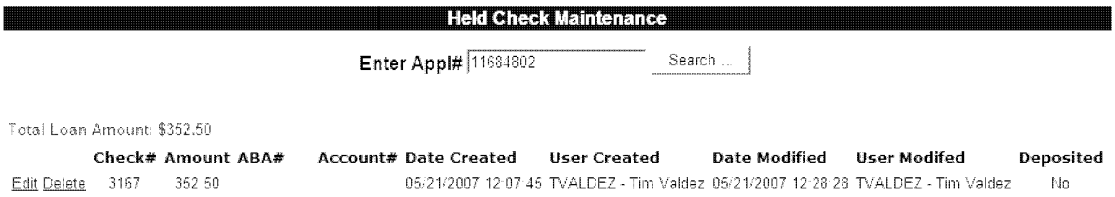
Cash-Check Management / Held Check Maintenance **Section 5.13**

This feature allows you to change the number of the check the customer has provided to a merchant to deposit in advance. Remember that a "held check" should be deposited once the term of the loan has been met.

Once you change the check number you can then return to the loan screen and reprint the documents with the correct generated check number.

To change the check number from the Transaction Mgr, menu please follow the below instructions:

- **Select *"Held Check Maintenance"* under the <u>Cash-Check Management</u> heading in the Tran Mgr main menu option.**
- **Enter the loan number of the customer.**
- **Click on *"Search"***
- **Enter the correct check number in the box *"Check#"***
- **Click *"Submit"***



When complete, ***"Check Number updated successfully"*** displays in red.

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TRANSACTION MANAGER

Cash-Check Management / View-Update Deposit **Section 5.14**

From **Tran Mgr** menu option, select ***"View/Update Deposit"***.

The View/Update Deposit screen will appear. User must enter a date and click ***"Search".*** User has the following capabilities:

- **View Cash-Ins and Cash-Outs**
- **Click Edit to edit Cash-Ins and Cash-Outs**

Update/View Deposit

Enter Date of Deposit: 2/20/2007

Search

Cash-In Details

Total 1 record(s) found.

Operations	Store#	Cash-In Amount	Cash Source
Update Cancel		10.00	Select One
Edit	60000111111	100	

Select One
Store Transfer
Vault Transfer
Store Account Transfer
Corporate Transfer

Deposit Details

Total 0 record(s) found.

Operations	Store#	Deposit Amount
Edit		0

Disclaimer: Functionality on this page is provided as is. Implications resulting from addition of new records and/or changes to any existing records on this page is the sole responsibility of the user. You are advised to fully comprehend the implications of any changes on this page before submitting them.

User must click the ***Update*** link to save an edit.

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TRANSACTION MANAGER

Debit Card Management / Update Card Info — Section 5.15

*This section is for informational purposes for merchants who utilize a ***"Rebate"*** type model. If you do not utilize this type of model for your business, this section is not applicable.

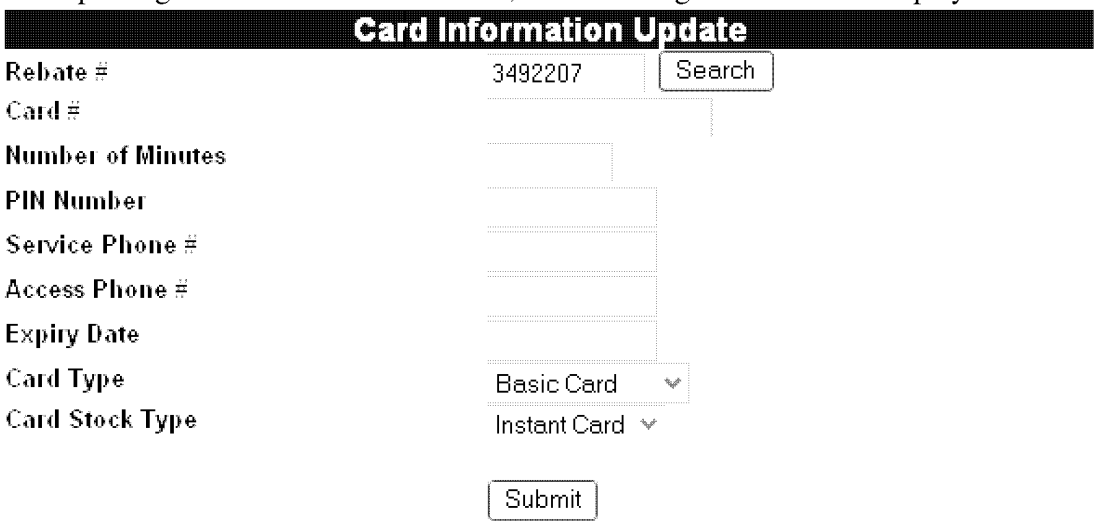
The "***Update Card Info"*** within **Tran Mgr** can be used by rebate merchants in the event of a communication break between the LMS and the **PhoneCashUSA** system. Rebates will be validated as being originated, outstanding loans that do not have an assigned card number.

When a rebate is searched and a card number has already been assigned, an error message of ***"Card has already been loaded"*** will be displayed and the user will not be able to take further action other then searching for another rebate number. If a card number has not yet been assigned, the user will be prompted to enter and submit the rebate card information.

To Update Card Info in the Operations menu, complete the following steps:

- **Select *"Update Card Info"* under the <u>Debit Card Management</u> section.**
- **Enter the *"Rebate #"* and select Search.**
- **Choose and enter the *"Card #"***
- **Enter *"Number of Minutes"***
- **Enter *"Pin Number"***
- **Enter *"Service Phone #"***
- **Enter *"Access Phone #"***
- **Enter *"Expiry Date"***
- **Select *"Card Type"* from the drop down menu**
- **Select *"Card Stock Type"* from the drop down menu.**
- **Press *"Submit"***

When updating a Rebate Card Information, the following screen will be displayed:



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TRANSACTION MANAGER

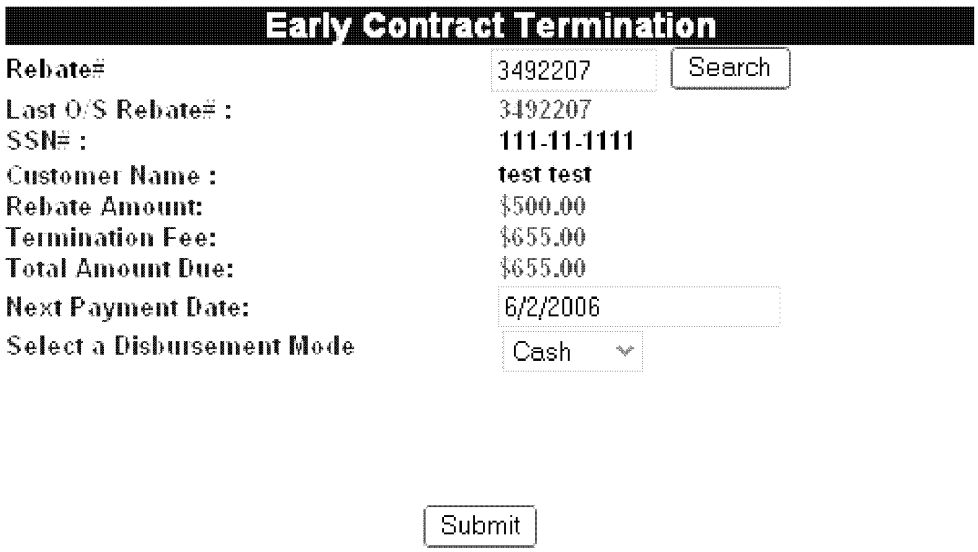
Rebate Management / Early Contract Termination **Section 5.16**

*This section is for informational purposes for merchants who utilize a ***"Rebate"*** type model. If you do not utilize this type of model for your business, this section is not applicable.

The "***Early Contract Termination"*** option within **Tran Mgr** is used by rebate merchants to terminate a rebate contract. Most rebate contracts are several months in length in which the customer is required to make payments on a scheduled basis; however a customer may choose to cancel their rebate contract. When a customer chooses this course, the merchant will access the "***Early Contract Termination"*** option. For the rebate number that is entered, the most recent and outstanding rebate for that sequence will be displayed. The total amount owed by the customer will also be displayed. The user will be able to select the customer's payment method and submit the request to terminate the rebate. If the rebate has an ACH pending, the system will display a message informing the user and the user will not be able to terminate the rebate.

Early Contract Termination instructions:

- **Select "*Early Contract Termination"* under the <u>Rebate Management</u> section.**
- **Enter the *"Rebate #"* and click "*Search"***
- **Verify that all of the information is correct**
- **Enter *"Next Payment Date".***
- **Select a *"Disbursement Mode"* from the drop down menu.**
- **Click on *"Submit"***



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TRANSACTION MANAGER

Transaction Management / Rebate Processing **Section 5.17**

From Tran Mgr menu option, select ***"Rebate Processing"***.

The Process Rebate screen will appear. User must enter a Loan# and click ***"Search".***

Process Rebate

Loan# : Search

Upon ***"Search",*** the following screen will appear:

Process Rebate

Loan# : 6437497 Search Customer Name:

Origination Date: Origin Due Date:

Term: APR:

Financial Charge:

Loan PayOff Date: Finance Charge Rebate: Calc. Rebate

Process Rebate Cancel

User must click the ***"Process Rebate"*** button located at the bottom of the page to submit rebate data to the LMS. (Click "Cancel" to cancel entry.)

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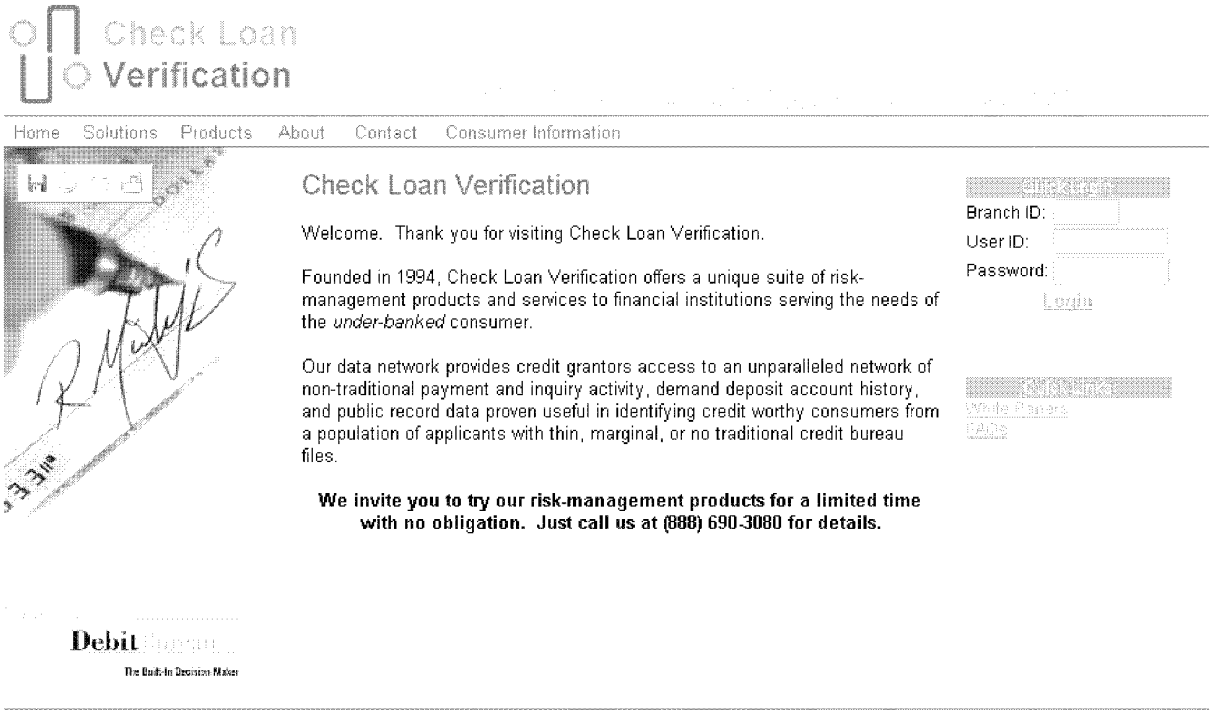
TRANSACTION MANAGER

Credit Bureaus / CL Verify Online **Section 5.18**

Clicking on "CL Verify Online" under Credit Bureau(s) in the Tran Mgr main menu option displays the following external website:



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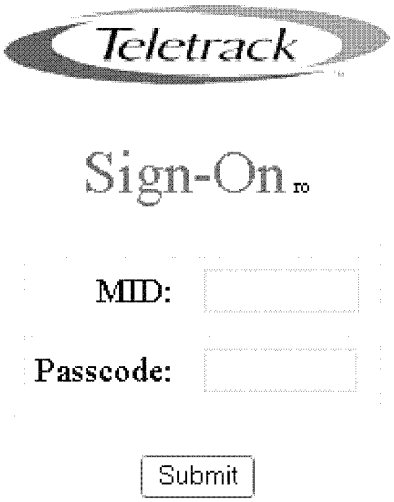
TRANSACTION MANAGER

Credit Bureaus / Teletrack Online **Section 5.19**

Clicking on "Teletrack Online" under Credit Bureau(s) in the Tran Mgr main menu option displays the following external website:



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TRANSACTION MANAGER

Teletrack

Clicking on "**View Teletrack Status**" under Credit Bureau(s) in the Tran Mgr main menu option displays the following page:

Enter a Loan # and click 'Search' to view Teletrack transaction message data.

DP Bureau

Clicking on "**View DP Bureau Status**" under Credit Bureau(s) in the Tran Mgr main menu option displays the following page:

Enter a Loan # and click 'Search' to view DP Bureau transaction message data.

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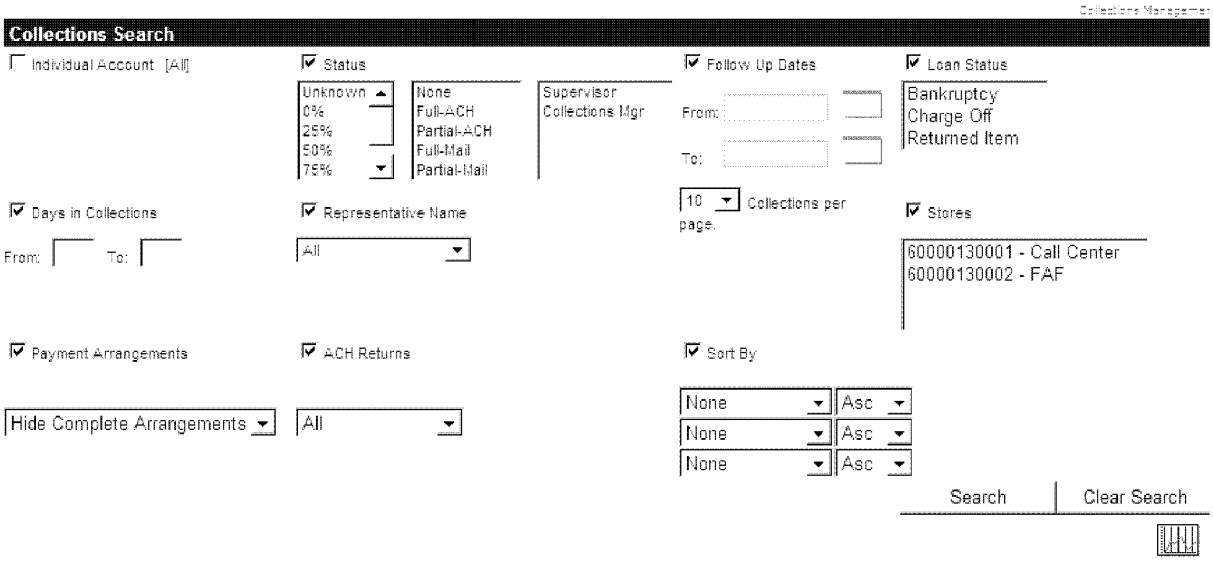
COLLECTIONS

Collections / Collections Module **Section 6.1**

The purpose of the collections module is to allow collection agents all the means necessary to query and efficiently work the merchant's collection accounts.

Click on the **Collections** Main Menu option.

Utilize Search Filter Criteria's to appropriately find the portion of the portfolio that you are going to call on. There are eight primary methods to search the accounts and then several sub-methods of which you can include in your search as well.



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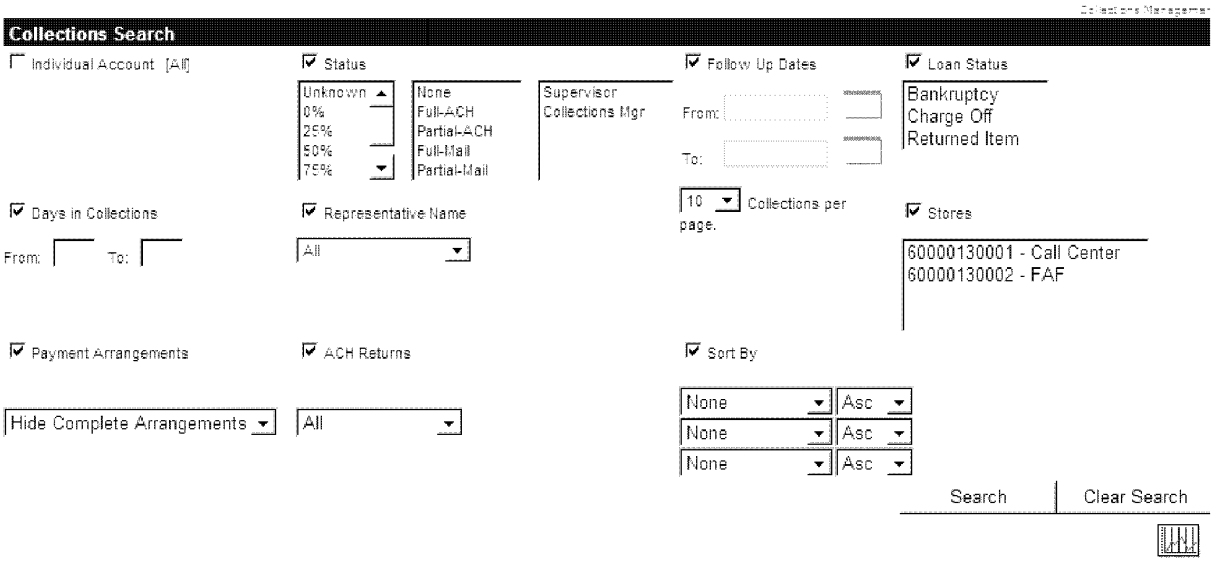
COLLECTIONS

Collections / Collections Module **Section 6.1**

1. The classifications and sample sub classifications are provided below, both visually and in text:



a. Individual Account

- This function is used to look up individual collection accounts within the module

i. Loan Number

ii. SSN

iii. Customer Name

b. Status

- Each collection account will list the loan status

-Bankruptcy (Do not collect on bankruptcy status loans)

-Charge Off

-Returned Item

- To select multiple options with in each status, hold down the control key and click each desired option

-To customize the collections status fields, please contact Merchant Support @ 678-819-0857 or email support@tdcemail.com

- This function is used to assign some key criteria to the payment arrangements for the account.

i. Probability of Payment

1. **Unknown**
2. **0%**
3. **25%**
4. **50%**
5. **75%**
6. **100%**

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COLLECTIONS

ii. **Type of Payment Arrangement**
   1. **None**
   2. **Full ACH**
   3. **Partial ACH**
   4. **Full Mail Payment**
   5. **Partial Mail Payment**

iii. **Escalation**
   1. **None**
   2. **Supervisor**
   3. **Collections Manager.**

c. **Follow Up Dates**

- This functionality is used to query by follow-up dates that have been assigned on specific accounts.

i. **Insert From and To Dates to search for accounts within this range.**

d. **Loan Status**

- This functionality is to query by accounts by loan status.

i. **Bankruptcy**
ii. **Charge Off**
iii. **Returned Items**

e. **Days in Collections**

- This query allows you to work a specific date range that an account has been in returned items/collection status. The number of days is determined by the loan due date.

i. **Insert from and to day ranges for the amount of time since the loan due date.**

f. **Representative Name**

- This is used in the case that a merchant assigns collection accounts to specific individuals.

i. **Use the drop down to choose a specific rep that a account in collections is specifically assigned to**

g. **Collections Per Page**

- This functionality allows you to look at a specific number of records (10, 20, 30) at a time in the collections results window below.

i. **Choose how many items you would like to view on each page**

h. **Stores**

- This functionality allows you to query accounts for a specific store.

i. **Choose the store you are going to be working in. You can select all stores or a specific store by holding down the control key and clicking each store to be worked.**
   1. **Payments will be posted to the store that user is currently logged into.**

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i. Payment Arrangements

- Query for collection accounts by the type of payment arrangement set up for that account

i. Defaults to *"hide complete payment arrangements"*. When selected, a loan with payment arrangements established that are equal to the outstanding loan amount will not be shown.

ii. Show All- displays all accounts, regardless of whether full payment arrangements are established.

iii. Show Broken Promises- displays accounts with promise to pay (non-ACH or check draft) that have expired and the accounts still have outstanding balances. This filter will identify a customer who has made an arrangement and did not fulfill the arrangement.

j. ACH Returns

- Query collections accounts by ACH returns

i. First Returns- Displays accounts where only one set of payments have returned

ii. Multiple Returns- Shows accounts where the loan has returned items on more that one day. These loans had returned items, new payment arrangements established, and subsequent return items.

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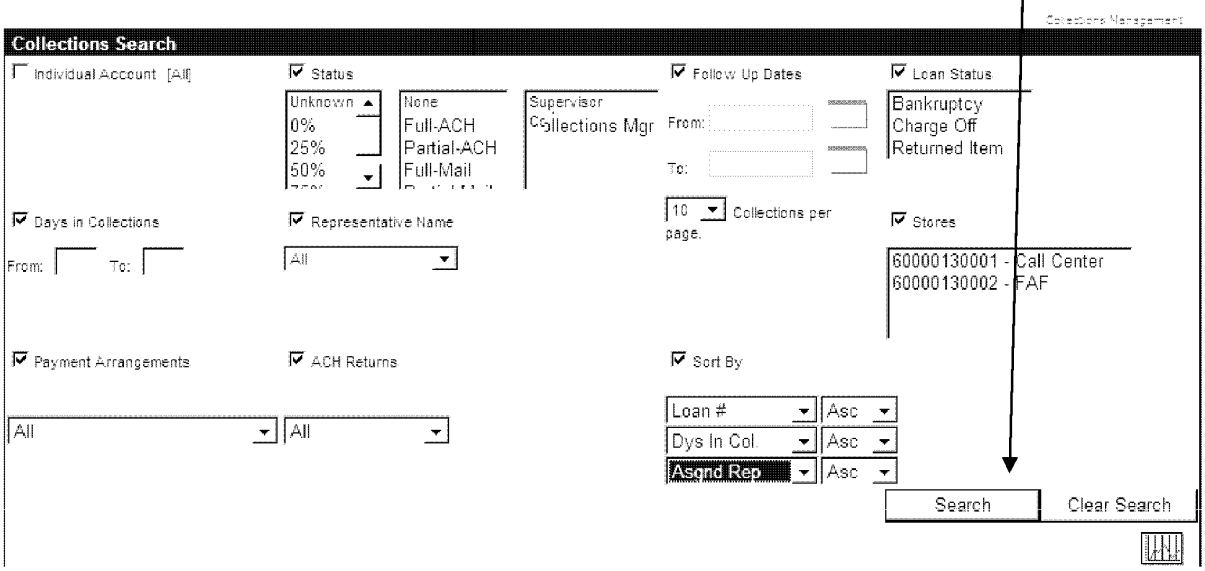
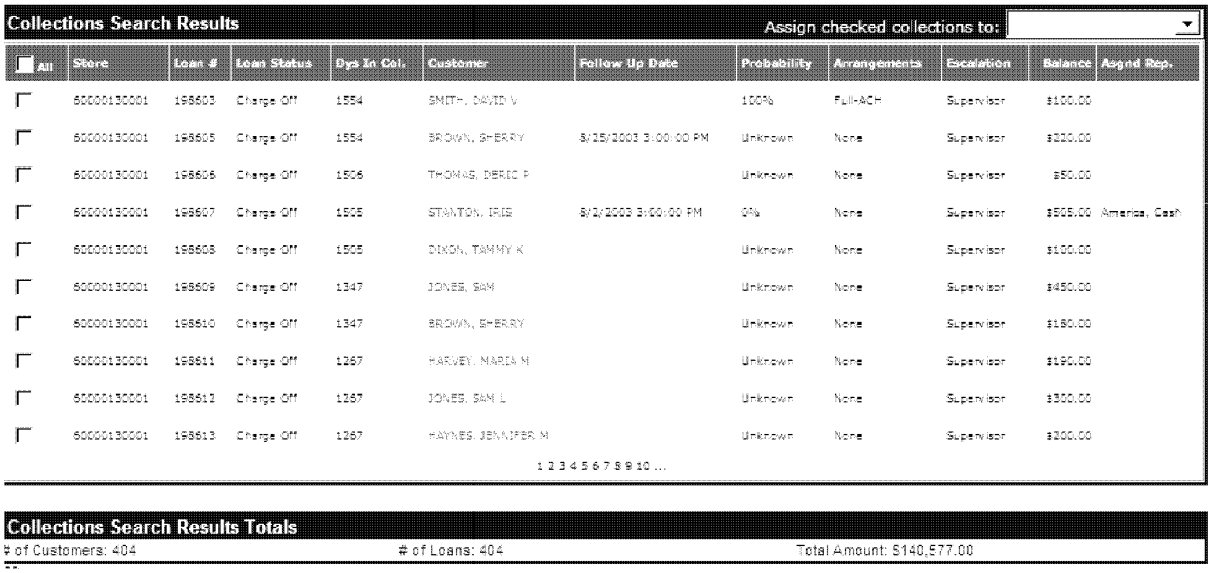
COLLECTIONS

2. **To run the search once you have chosen your criteria simply hit the *"Search"* button. The search results will appear at the bottom of the screen.**



3. User can clear the search by selecting *"Clear Search"* button.

The bottom of the search indicates the number of loans and the total amount of debt items within your search criteria.



To assign accounts to a collection rep, check off the desired loans and select collector name from the *"Assigned checked collections to:"* drop down box.

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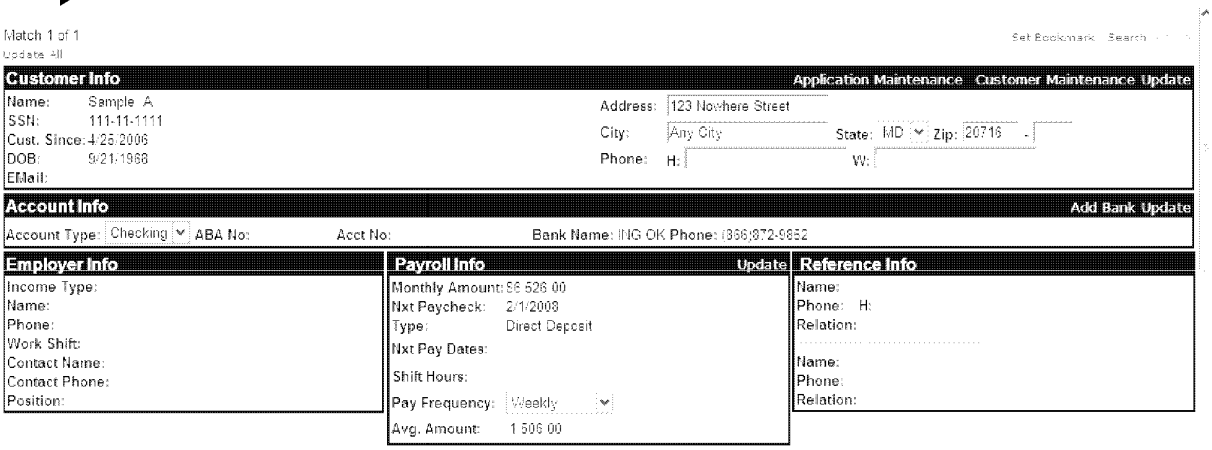
COLLECTIONS

4. **Begin working your query and details regarding the first individual account; simply click the link on the first individual's name. The customer's information will be published to the screen.**

   Note: You can navigate from one account to the next by clicking on the arrows in the top right of the collections screen.

   Set Bookmark- Bookmark can be set allowing collector to access other accounts and return to spot in query by hitting *"Set Bookmark"*

   Match area displays a collectors' current position in the query



5. **There are seven sections to the customer's collection account screen. To edit certain information, enter new information in data field and click *"Update"* button. The sections are as follows:**
   a. **Customer Info – Can change address and phone numbers**
   b. **Bank Info – Can change bank account information**
   c. **Employer/Payroll/Reference Info – Information from account**
   d. **Contact Phones – Ability to add additional phone numbers**
   e. **Collection Info – Ability to assign status to the account. This section is explained in further detail below.**
   f. **Outstanding loans – You can view the collection loans a customer may have outstanding and the corresponding detail**

   g. **Call History – All calls can be recorded and a disposition code assigned to each one. This displays all previous calls with detail including who made the call and when. There is a filter that will allow querying by the various**

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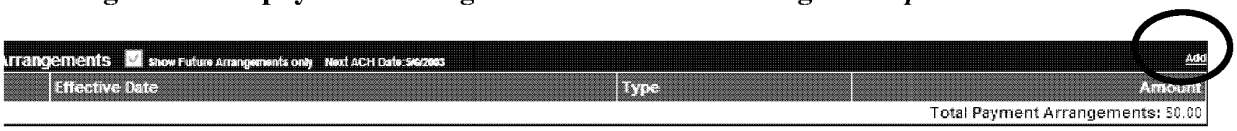
options chosen from the drop down menu such as: Collection calls, Notes, or both (shows review loan notes)

h. Payment Arrangements – This will list all payment arrangements made between collections rep and customer. Payment arrangements can be made.

6. We recommend verifying the information of a customer during a collections call and editing as necessary. Once an agreement regarding payment is made at the representative should go to the "Collection Info" section. Within the "Collection Info Section you can complete the following activities:
   i. View history of the account by selecting the history link
   j. Create a payment arrangement

Create payment arrangements by selecting the button *"Add"*, enter an amount and choosing a date for payment arrangements and then selecting the *"Update"* button



- To submit multiple payment arrangements simply select "Add" and create another Arrangement. Select the amount and date and then click "Update". The LMS currently supports the following types of payment arrangements:
- ACH
- ACH Sneak (to be used when ACH'ing a customer on their pay date when arrangements are not able to be made with the customer)
- Check Draft (schedules a check to be printed from the customer's account, valuable when a customer revokes ACH authorization)
- Promise to Pay (when customer promises to visit store or send in a check or money order)

k. In the case that you would like to send the customer an individual collections letter or any other type of correspondence you can click on the letters link in collection info and choose the type of letter you would like. The letter will be printed to the screen and the representative can either print now or print later in a batch. The customer account will also be noted (helpful in auditing).

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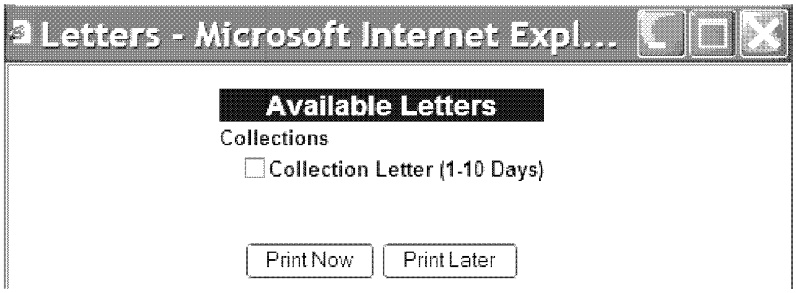
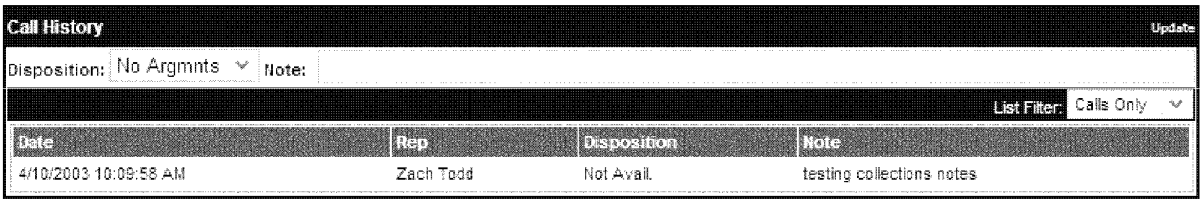
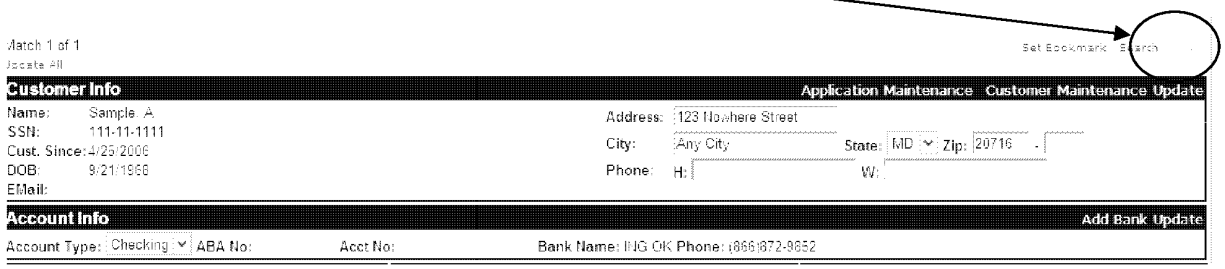
COLLECTIONS



7. **At the conclusion of each call a collector should note the account as appropriate. Utilizing the drop down box they should choose the appropriate disposition of the customer and then within the note field, user should add additional comments. The system will automatically time and date stamp the note as well as indicate the representative that placed it.**



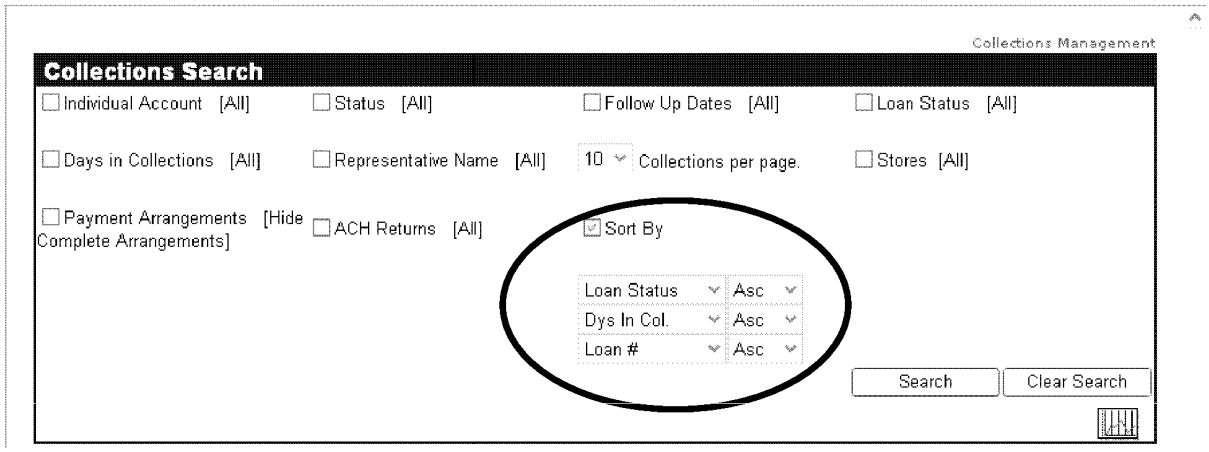
8. **To move to the next individual within your designated search, use the arrows at the top of the collection screen.**



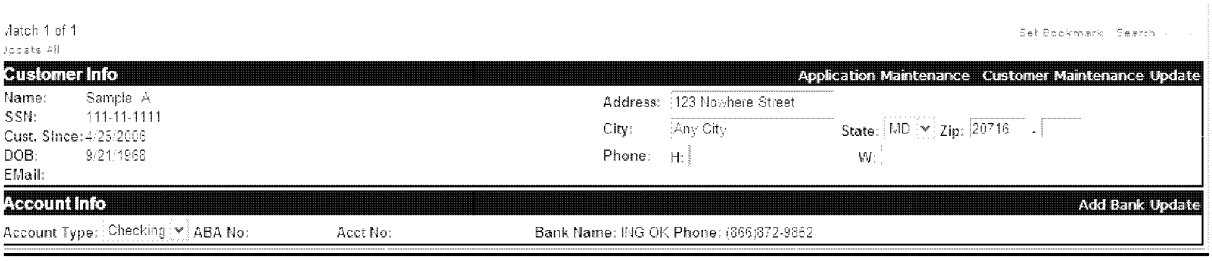
COLLECTIONS

Collections Sorting

Users can sort files by the search criteria. In Collections Search, click the box next to ***"Sort By" (defaulted to "Not Specified").*** The first column of drop down fields indicates a primary, secondary and tertiary search order, specified by the user. Collections may be sorted in ascending or descending order based on the second column of drop down fields.



The search results will be listed in the order as indicated by the sort criteria. Clicking on the customer's name will direct you to the collections account. Once that account is worked, click the arrows (>>) at the top of the screen and you will be directed to the next account specified by the sort.

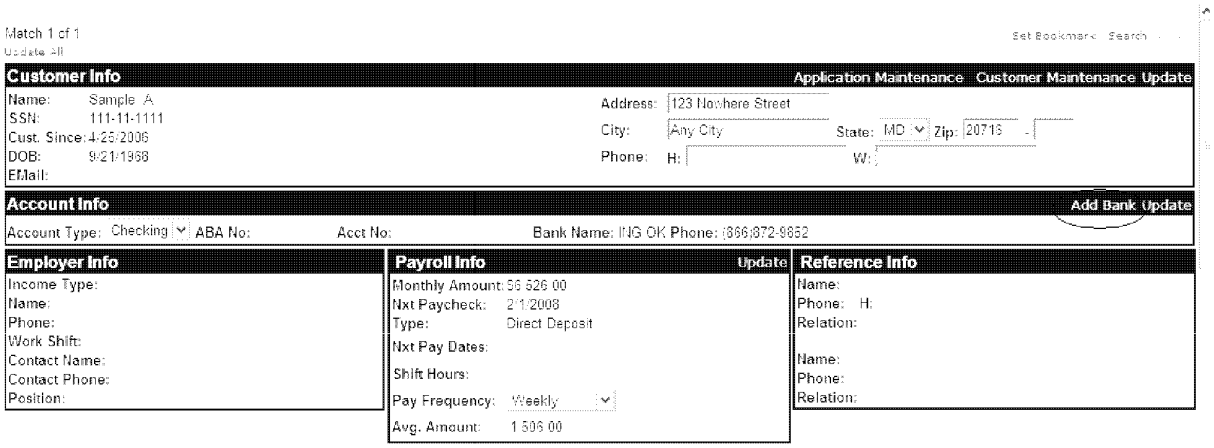


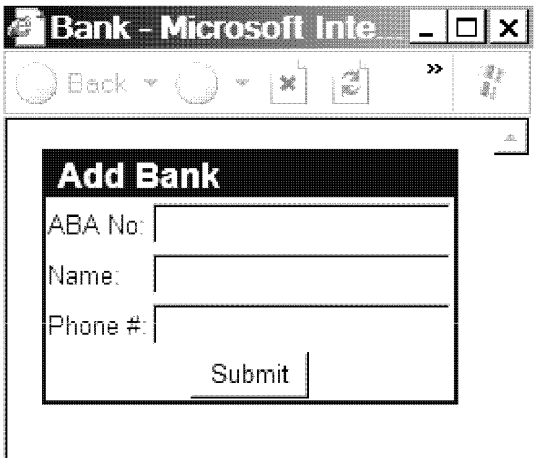
COLLECTIONS

Add New Bank

When updating a customer's bank information in the Collections Module, you may encounter a valid ABA number that is not currently in the system. When this occurs, you will need to add that bank to the database.

In a collection account, click the ***"Add Bank"*** URL in the Bank Info field. Enter the ABA #, the bank name and phone number and click ***"Submit".*** This allows the user to enter in a new ABA number and a new bank and assign the bank to the customer.





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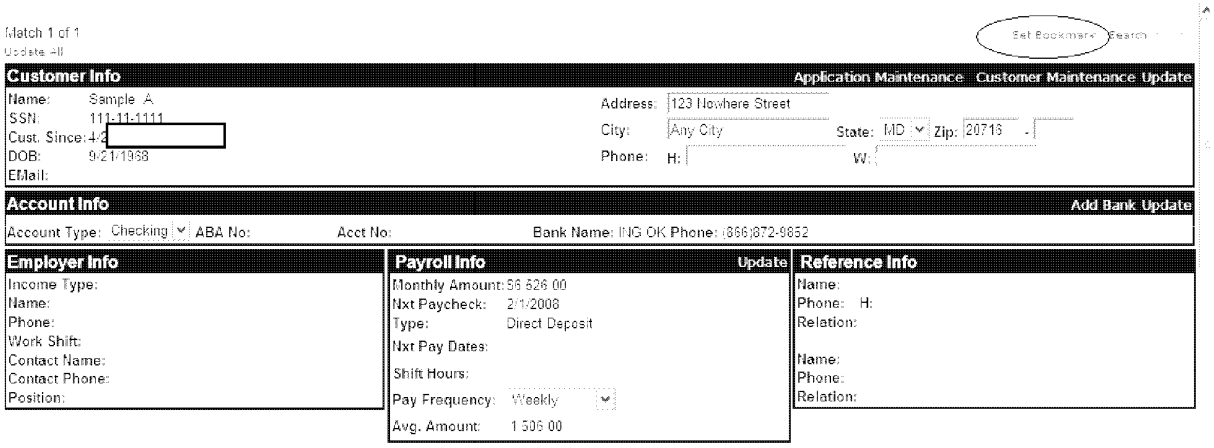
COLLECTIONS

Bookmark Functionality

From time to time, you may be working a collections list and need to access another part of the system to run a report or perform some other function. You can set a bookmark to save your place in that search list to quickly return to that point.

In a collection account, click the ***"Set Bookmark"*** URL at the top right hand of the screen. This allows the user to set this account as a bookmark. A user can now work another account and go back to the book marked account by clicking ***"Go to bookmark"*** at the top right hand of the screen. A user can also run another function in the Review Loan and get back to the book marked account by going to the Maintenance menu and clicking the ***"Collections"*** URL and clicking ***"Go to bookmark"*** at the top right hand of the screen.



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COLLECTIONS

Collections Reports

New Collections reports are available in the Customized Report option in Operations:

- **User Recoveries by Date**
- **User Login Report**
- **User Notes Report by Date**
- **User Arrangements Report by Date**
- **User Close Ratio Report**

These reports are based upon collections module. Please review the following pages that detail the above reports.

User Recoveries by Date

The User Recoveries by date report is designed to display how efficient a collections agent is at retrieving funds from customers in the collections portfolio.

User has the ability query the report by date and filter by collector.

The Detail of the report shows the number of arrangements that were collected on by a collector during a specific date range. It also breaks the payments down by payment type

The Merchant summary displays the types of payments collected and breaks them down by percentage.

User Login Report

The User Login Report displays the times of logins and logouts of the system for collections users. The report then displays a percentage of the day that a collector is logged into the system.

The data can be queried by User, Date Range, and Store Number

User Notes Report by Date

The User Notes Report by Date displays data for tracking the following the amount of notes entered by the collector into the collections module.

The report also calculates the number of notes entered into the system on an hourly basis along with listing the notes to each original loan and the disposition that was entered with each note.

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COLLECTIONS

User Arrangements Report by Date

The User Arrangements Report by date allows for a merchant to view the numbers and types of payment arrangements that a collector is making for a specific date range.

Merchants can view how many average arrangements a collector is making per hour. There is the report also captures when the next payment arrangement or contact date is in the future. The report breaks the information down by user and also by store.

User Close Ratio Report

The user close ratio report allows a merchant to view how effective a collector is at scheduling payment arrangements that are equal to the outstanding balance of the amount in collections.

The report is broken down by user and displays the arrangement amounts and the dates of the last arrangements as well as the follow-up dates. This report shows when collectors are trying to go after the full amount.

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REPORTING

Overview

The Reporting main menu includes the following sections:

- Merchant Reports
- Store Reports
- Customized Reports
- File Exports

Follow internal procedures regarding all reporting activities.

The reports available in the ***"Online Reports"*** option under **Store Reports** are real-time reports and represent the transactions for the current business day for the store. For previous date reports, please utilize the "***Customized Reports"*** to retrieve your data.

Reports availability is based upon the store the user is logged into. For multiple store locations, user must login to each store to retrieve reports for that store respectively or utilize the options in "***Customized Reports"***.

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REPORTING

Descriptions

(Also refer to the Report Manifest Document)

Apps Pending Report – Report lists all applications that are in "***Pending Status***" and have not been originated.

ACH Pending Report – Report lists all ACH items that have not been processed.

ACH Processed Today – Report lists all ACH items that have been processed for the day.

ACH Effective Report – Report lists all ACH items with the effective date of the current days date.

ACH Returns Report – Report lists all ACH Returned items for the day.

New Loan Report – Report lists all new and renewed loans processed on current business day.

Payment Report –Report lists all payments entered for the current business day.

User Activity Report – Report lists the number of transactions with dollar amount entered by each user for the current business day.

Daily Store Summarization Report – Report lists the break down of all payments for current business day and month-to-date, as well as the count and dollar amount of new loans for current business day and month-to-date.

Daily Cash Inquiry Report – Report represents the cash, check and ACH transactions for the current day. It is used to balance the cash drawer. If you are not collecting cash payments from your location, Report will not be utilized.

Store Delinquency Percentages Summary Report – Report lists the outstanding loan count, as well as past due loan account information.

Outstanding Summary Report – Report lists all outstanding loans, as well as the information regarding a held check for each of the outstanding loans.

Past Due Deposit Report – Report lists all past due loans.

NSF Report – Report lists all customers with returned checks and displays a payment detail for those customers.

Charge Off Report – Report lists all accounts that have entered into a "***Charge-Off***" status

Bankruptcy Report – Report lists all accounts that have entered into "***Bankruptcy***" status.

New Customer Report – Report lists top 20 new customers processed for store.

Exception Report – Report details any check numbers that need to be validated.

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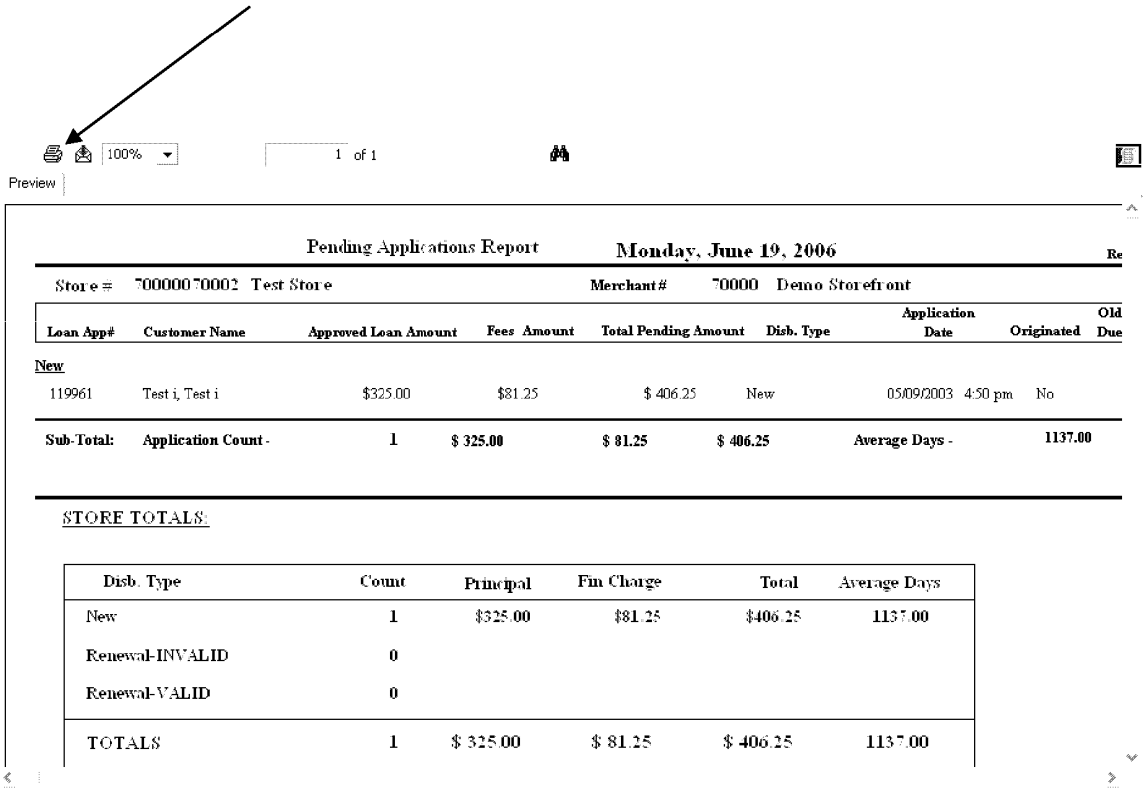
Printing a Report

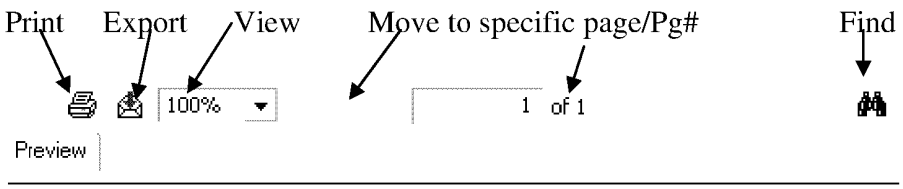
Users have the option to print a report, or download the selected report to their PC.

To print a report, follow the steps below:

- **Click on *"Reports"***
- **Select the report to be printed.**
- **Click on the *Printer Icon* above the report**



Following are the descriptions for each icon available in the pop-up window:



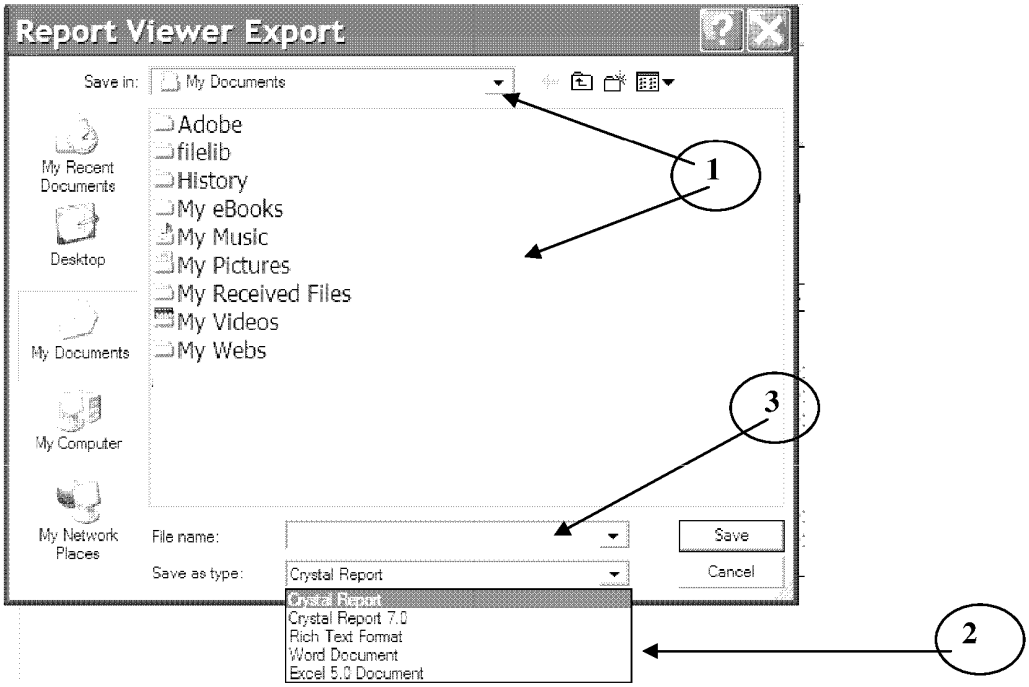
Exporting a Report

An additional feature available in the majority of all pop-up displays for reports, including the store level and customized reports in operations, is the ability to export the selected report to the user PC.

- **From the pop-up box, select the "*Export*" icon (envelope with red arrow).**

The "***Report Viewer Export***" will be displayed.

1. **Select the file you wish to save the report to.**
2. **Select the type of file you wish to export report as (Excel 5.0, Word Document, RTF)**
3. **Name the file**



REPORTING

Merchant Reports / Daily Loan Report **Section 7.2**

The "***Daily Loan Report***" breaks down the loans for the day by ***new loans, new customers and loan renewals***. A good aspect of this report, above the detail, is the fact that it includes a count and principal amount of new customers separate from new loans from previous paid off customers.

To run the "***Daily Loan Report***" using the Reports Main Menu, complete the following steps:

- **Select *"Daily Loan Report"* under the section Merchant Reporting.**
- **Select Report Filter Criteria.**
- **Enter the Effective Date**
- **Select *"Get Report"***

Pop up blockers should be turned off for report to display.

Daily Loan Report - Lender

Select Report Filter Criteria:

Loan Type: All Customer Type: All

Effective Date: 5/23/2006

Select Report Sort Criteria:

Field Name	Priority	Order
Last Name	1	Ascending
Loan #	1	Ascending
Loan Type	1	Ascending

Get Report

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REPORTING

Merchant Reports / Daily Loan Report — Section 7.2

You will then be directed to the "***Daily Loan Report***" as illustrated below:

Daily Loan Report Print Date: 1/10/2005

Merchant# / Name: 70000 / Test Merchant — Effective Date: 1/10/2005

Loan #	Customer Name	Loan Amount	Loan Fees	Tran. Amount	Disb. Type	Cust Type	User
Store# 70000070001 :							
526741	Customer, Loan	$275.00	$93.75	$343.75	New	New	Tod, Z
526770	Gordon, Justin	$200.00	$50.00	$250.00	New	New	Tod, Z
526759	Jenkins, Nathan	$300.00	$75.00	$375.00	New	New	Tod, Z
526733	Test, James	$300.00	$75.00	$375.00	New	New	Tod, Z
Total for Store# 70000070001:		$1,075.00	$268.75	$1,343.75			

Summary for Store# 70000070001

	New Customer		Returning Customer		Totals	
	# of Loans	Loan Amt.	# of Loans	Loan Amt.	# of Loans	Loan Amt.
New Loan	4	$1,075.00	0	$0.00	4	$1,075.00
Renewal	N/A	N/A	0	$0.00	0	$0.00

Total for Merchant : $1,075.00 $268.75 $1,343.75

Merchant Summary

	New Customer		Returning Customer		Totals	
	# of Loans	Loan Amt.	# of Loans	Loan Amt.	# of Loans	Loan Amt.
New Loan	4	$1,075.00	0	$0.00	4	$1,075.00
Renewal	N A	N A	0	$0.00	0	$0.00
	4	$1,075.00	0	$0.00	4	$1,075.00

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REPORTING

Merchant Reports / Daily User Productivity Report — Section 7.3

The Daily User Productivity Report shows how many loans the user did that day. It also shows how much principle was written and the renewal percentage for the week.

To run this report from the Reporting main menu, complete the following steps:

- Select "Daily User Productivity Report" under **Merchant Reporting**
- Enter the from and to dates in the proper fields
- Enter the store number in the correct field.

Daily User Productivity Report

Select Report Filter Criteria:

From Date: 5/23/2006 To Date: 5/23/2006

Store Num:

Get Report

You must have pop up blockers disabled for report to display.

Daily User Productivity Report Print Date: 1/10/2005

Merchant# / Name: 70000 / Test Merchant From Date: 1/10/2005 To Date: 1/10/2005

Store #	Store Name	New Loans	Renewals	Total Loans	Principal O/S	Delinq %	New Cust.
70000070001	Check Storefront	4	0	4	$6,930.00	18.84%	4
70000070002	Test Store	0	0	0	$650.00	0.00%	0
70000070003	Test Store	0	0	0	$0.00	0.00%	0
	All Stores	4	0	4	$7,580.00	17.52%	4

Date	01/11/2005	01/12/2005	01/13/2005	01/14/2005	01/15/2005	01/16/2005
Day	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
Loans Due	0	0	0	0	0	0
% of Paydown /Refi	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

Employee	New Lns	New Prin.	New Fin.	New Total	Refi's	Refi. Prin.	Refi. Fin.	Refi. Total	Tot. Lns	Tot. Prin.	Tot. Fin.	Total Amt.
0001-Che												
Todd, Zach	4	$1,075.00	$268.75	$1,343.75	0	$0.00	$0.00	$0.00	4	$1,075.00	$268.75	$1,343.75

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REPORTING

Merchant Reports / Delinquency Report **Section 7.4**

To run the "***Delinquency Report***" using the Reporting Main Menu, complete the following steps:

- **Select *"Delinquency Report"* under the section <u>Merchant Reporting</u>**
- **Select Report Filter Criteria (Store & Representative)**
- **Click "Submit"**

Select Store#: All
Select Representative#: All
Submit

The report displays as follows:

Delinquency(Aging) Report

Merchant ID: ALL

Loan #	Customer SSN	Customer Name	Due Date	Loan Amount	Finance Charge	Total Amount Outstanding	Number of Days Outstanding	Collection Rep Assigned to
6358355	000000032	CHARLES Test	10/6/2006	350	70	420	139	-
6437497	000000016	DOROTHY Test	10/13/2006	100	17.5	267.5	132	-
6478521	000000162	WANDA Test	10/17/2006	275	48.12	-51.88	128	-

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REPORTS

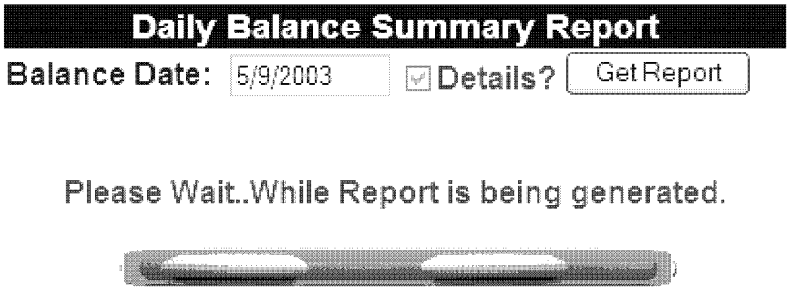
Merchant Reports / Daily Balance Summary **Section 7.5**

The Daily Balance Summary Report will print all relational accounting data for a merchant. The totals from all stores under a specific merchant will be reflected in this report.

To print a Daily Balance Summary Report, follow the steps below:

- From Merchant Reports, click ‘ Daily Balance Summary Report’
- Enter the date
- If you wish to see the details for all stores related to the merchant, click in the “Details” check box.
- Click ‘ Get Report ‘.

You will receive the following while the report is being generated:



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REPORTS

Merchant Reports / Daily Balance Summary **Section 7.5**

You will see a report for EACH store as follows:

Store Daily Balance Summary Report

Balance Date: 5/6/2003 Get Report

Daily Balance Summary Report

Merchant# 00 Name: Balance As Of 5/6/2003

Store# 20005 Name: Current Date: 5/6/2003

	On 5/6/2003	Month To Date	Year To Date	Last Month	On 5/2002
Prin. Loan Amt Paid	$0.00	$13,450.00	$93,261.50	$9,859.00	$0.00
Renewal Fees Paid	$0.00	$2,626.50	$16,561.50	$2,372.50	$0.00
Loan Fees Paid (Includes Cash And ACH Payments)	$0.00	$2,703.00	$18,254.50	$2,014.50	$0.00
Totals:	$0.00	$18,779.50	$128,077.50	$14,246.00	$0.00
Total NSF Prepayments	$0.00	$0.00	$0.00	$0.00	$0.00
Total NSF PrePmts Applied To Prin/Fin.	$0.00	$0.00	$0.00	$0.00	$0.00
Total NSF PrePmts Applied To NSF Fee/Late Chg.	$0.00	$0.00	$0.00	$0.00	$0.00
Total NSF Paid	$0.00	$1,696.00	$7,433.00	$744.00	$0.00
Total NSF/Late Fees Paid	$0.00	$150.00	$1,409.50	$30.00	$0.00
Total Bankruptcy Payments	$0.00	$0.00	$0.00	$0.00	$0.00
Total ChargeOff Payments	$0.00	$1,212.00	$6,749.50	$190.00	$0.00
Total Customer Refunds	$0.00	$0.00	$0.00	$0.00	$0.00
Totals:	$0.00	$3,058.00	$15,592.00	$964.00	$0.00
Total Store Cash/Check Payments	$0.00	$890.00	$12,472.50	$324.00	$0.00
Total Store ACH Payments	$0.00	$20,947.50	$131,197.00	$14,886.00	$0.00
Totals:	$0.00	$21,837.50	$143,669.50	$15,210.00	$0.00

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REPORTING

Store Reports / Online Reports **Section 7.6**

The reports available in the ***"Online Reports"*** option under **Store Reports** are real-time reports and represent the transactions for the current business day for the store.

- Click on a report name to view the report.

Help/Operations Manual Link

When the Operations Manual link is clicked, it will take the user to the Online Reports section (7.6) of the Operations Manual.

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REPORTING

Store Reports / Store Daily Balance Summary **Section 7.7**

To obtain detailed reporting at a store level, select the "***Daily Balance Summary Report***" under the **Reporting Menu / Store Reports** option.

This option will retrieve accounting balances for a store including month to date and year to date figures.

Enter a Balance Date and click ***"Get Report".***

Daily Balance Summary Report

Balance Date: 6/26/2006 ☑ Details? Get Report

Daily Balance Summary Report

Balance Date: 6/26/2006 ☑ Details? Get Report

Merchant# 60000 Name: Demo Call Center Balance As Of: 6/26/2006
Store# 60000111111 Name: Test SQL Apex Current Date: 6/26/2006

	On 6/26/2006	Month To Date	Year To Date	Last Month	On 6/2005
Prin. Loan Amt Paid	$0.00	$2,105.00	$55,977.00	$1,152.00	$84,992.51
Renewal Fees Paid	$0.00	$245.00	$1,588.47	$100.00	$0.00
Loan Fees Paid (Includes Cash And ACH Payments)	$0.00	$365.88	$10,916.02	$165.52	$11,527.47
Totals:	$0.00	$2,715.88	$68,481.49	$1,417.52	$96,519.98
Total NSF Prepayments	$0.00	$0.00	$0.00	$0.00	$0.00
Total NSF PrePmts Applied To Prin/Fin.	$0.00	$0.00	$0.00	$0.00	$0.00
Total NSF PrePmts Applied To NSF Fee/Late Chg.	$0.00	$0.00	$0.00	$0.00	$0.00
Total NSF Paid	$0.00	$480.00	$954.00	($1,056.00)	$0.00
Total NSF/Late Fees Paid	$0.00	$30.00	$660.00	($30.00)	$2,831.75
Total Bankruptcy Payments	$0.00	$0.00	$0.00	$0.00	$0.00
Total ChargeOff Payments	$0.00	$132.30	$132.30	$0.00	$0.00
Total Customer Refunds	$0.00	$0.00	$0.00	$0.00	$0.00
Totals:	$0.00	$642.30	$1,746.30	($1,086.00)	$2,831.75
Total Store Cash/Check Payments	$0.00	$162.30	$45,995.28	$29.52	$934.50
Total Store ACH Payments	$0.00	$3,195.88	$24,232.51	$302.00	$98,417.23
Totals:	$0.00	$3,358.18	$70,227.79	$331.52	$99,351.73

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REPORTING

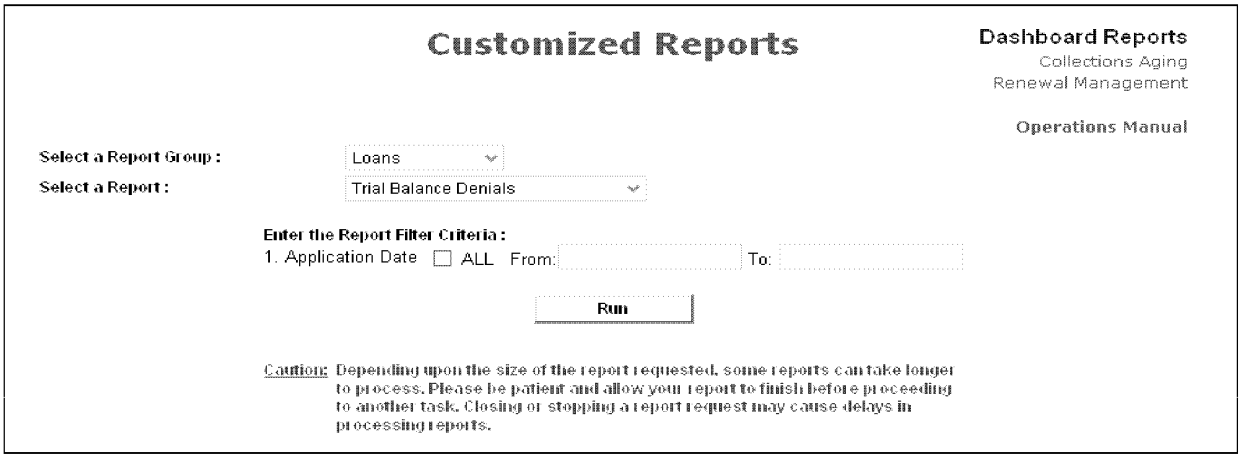
Customized Reports / Customized Reports **Section 7.8**

Customized Reports allows a user to access various reports that help merchants manage their business. The available reports range from monitoring daily activity to date range analysis for number of loan originations, applications received, and employee activity. It is at the merchant's discretion to choose the reports that they want to use and specify the user level that should have access to certain reports..

Select Report

- From Reporting Menu, click on Customized Reports link
- Select a Report Group

- Select a Report
- Enter filter criteria
- Click on "Run"



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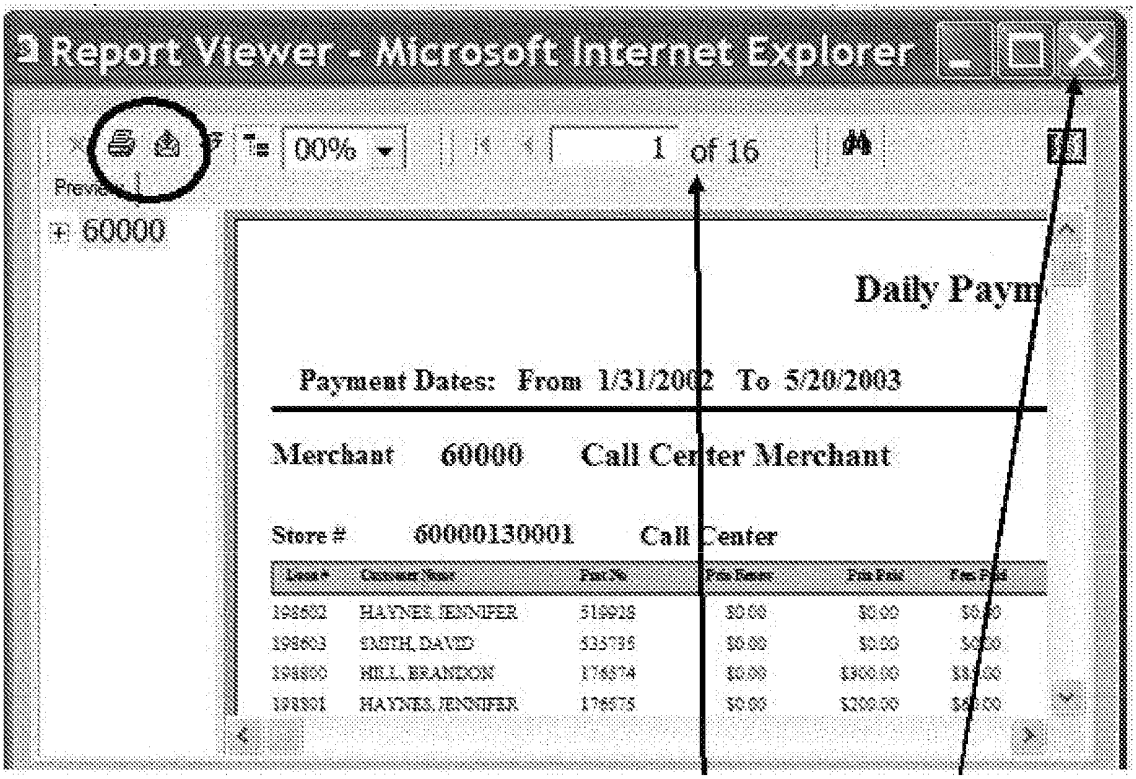
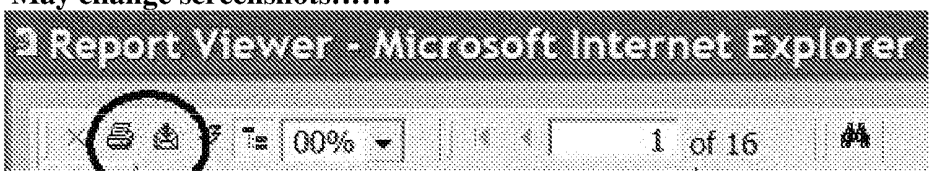
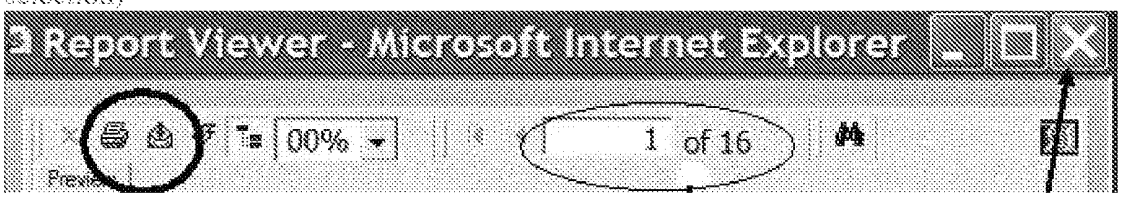
- A Report Viewer will pop-up as a separate window



- To "Print" or "Export" use icons displayed in top tool bar
  May change screenshots……



- To view a different page use the page selection at the top of the screen
  (Need another screenshot that points the page selection and not both icons and page selection)



- **To close, click on the red X in the upper right corner**

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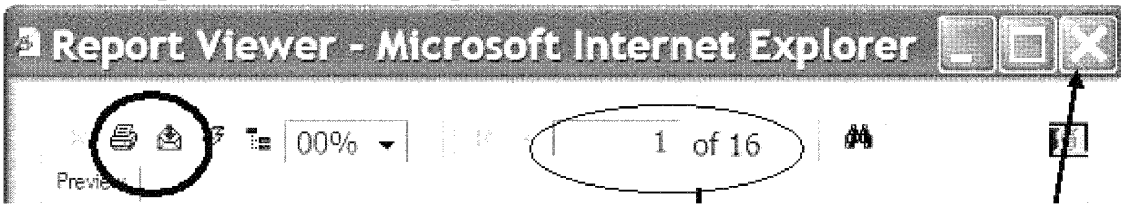

Help/Operations Manual Link

When the Operations Manual link is clicked, it will take the user to the Customized Reports section (7.8) of the Operations Manual. The user will be able to locate any of the LMS core reports.

Accessing other Reports

To provide easy accessibility to Dashboard reports, a report link is displayed in the upper right corner of the Customized Reports screen. The Dashboard reports include Collections Aging, and Renewal Management. When a link is clicked it will take you to the same report that is accessible from within the Collections and the Renewal Management modules.

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- Click on Collections Aging to go to the Collections Management Dashboard, where you can select from four options.
- Click on Renewal Management to view this renewal dashboard.
- Click on Operations Manual to view the Customized Reports section of the online manual.

These hyper links open a new window.

Report availability is based upon merchant provisioning. The following are samples of various reports the customized report option provides:

Report Group	Reports Available
Loans	**New Loans Processed Summary** **Pending Applications Report** **Trial Balance New Loans** **Outstanding Loan Summary** **Outstanding Loans by Due Date** **Renewal Loans Processed Report** **Trial Balance Denials** **Customer Credit Balance Report** **Customer Balance Report** **Outstanding Loans on Hold** **New Loan Customer Detail Report** **Credit Approval Checklist** **Batch Denial Letters**

Report Group	Reports Available
Payments	**Daily Payment Journal Summary** **Daily Payment Journal Detail** **Cash Payment Received Report** **ACH Payment Received Report** **Net Payments vs. Returns Report** **NSF Prepayments Report** **ACH Paid Off Report** **Payment Arrangement Report** **Net Collected Report**

Report Group	Reports Available
Marketing	**Mktg Summary to Date** **Mktg Summary by Customer Date**

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REPORTING

Customized Reports / Customized Reports **Section 7.8**

Customer listing by Status
Mktg Code by State
Commissions by Marketing Source
Commissions by Marketing Source-Details
New Customer Report-NEW
State Analysis by Mktg Code
New Customer Report
Good Customer List
Source Codes by Customer Date
Marketing Data by Customer Date
Income Summary to Date
Education Summary to Date
Home Status Summary to Date
Good Customer Solicitation
Customer Birthday Report

Report Group	Reports Available
Collections	**NSF Outstanding**
	Pending Charge off Report
	Collection Dialer Report

Report Group	Reports Available
Operations	**Customer Emails by Due Date**
	Document Filing Checklist
	Merchant-Store Listing
	Application Statistics Report
	Merchant-Store Settings
	Customer Emails by ACH Return Date
	Daily Cash Inquiry Report
	Over / Short Deposit Report
	Petty Cash Transactions Report
	Quick Application Faxes – New Mktg Code
	Merchant Underwriting Rules
	Available Underwriting Rules
	Outstanding Balance by State
	Application Statistics Report – QA
	Follow up Dates Report
	Past due Installment Payments Report
	Lead Returns Report
	Loan Origination Productivity Report
	Credit Card Pre-Processing Report

Report Group	Reports Available
Analysis	**Daily – Transaction Activity**
	Monthly – Transaction Activity
	Quarterly – Transaction Activity
	Yearly – Transaction Activity

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Report Group	Reports Available
Accounting	Store Bank Deposits Late Fee & NSF Fee Assessed Charged Off Outstanding Charged Off Detail Report Check Disbursement Journal Cash In Report Cash Out Report Checks Cashed Report Outstanding Balance by State Outstanding Balance Analysis Store Detail Report

Report Group	Reports Available
Auditing	Customer Monthly Income Transaction Voids APR Audits Voided Checks Report User Details Report Loan Income Matrix Audit Trail Reporting Customers on Watch Status Held Checks Audit Report

Report Group	Reports Available
ACH / Returns	ACH Pending ACH Non-Posted Payment Report Past due Pending ACH Report ACH Processed Report ACH Effective Report ACH Processed Report by Debit Type Returned Items/Payments Report Returned Items Report Collection Dialer Report

Report Group	Reports Available
Billing	Loans Processed-Invoice Details Report

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Report Group	Reports Available
Store Reporting	Payment Report ACH Processed Rpt ACH Effective Rpt ACH Returned Items Rpt Daily Cash Inquiry Report Transaction Voids Check Payment Received Report Store/User Transaction Report Past due Installment Payments Report Outstanding Loan Summary Report

Report Group	Reports Available
User Reports	User Recoveries by Date User Login Report User Notes Report by Date User Arrangements Report by Date User Close Ratio Report Check / Draft Arrangements by Date Denial Letter-Incomplete Applications-New

Report Group	Reports Available
Supervisor Reports	New Pending Applications New Loans Processed Summary Loan Origination Productivity Report Quick App Conversion Productivity Report

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REPORTING

Exports / File Exports — Section 7.9

This feature allows you to export data from the LMS in a predetermined file format for a selected date range (up to 31 days).

Upon entry to the File Exports function:

1. Select a File Export
2. Enter a Date Range
3. **Click Search**

Fields – File Exports

Fields	Description
Select a File	**Customer File Export** – includes all customer records added or modified within the specified date range **Loan Application File Export** – includes all loan applications (approved/denied) processed and/or modified within the specified date range **Payment File Export** – includes all payment details processed and/or modified within the specified date range **Master Loan File Export** – includes all originated loans processed and/or modified within the specified date range **Accounting File Export** – includes accounting details within the specified date range
Enter Date Range To/From	Specifies the Begin and End dates for running the file exports. Format: MM/DD/YYYY Note: Do not use leading zeros if the months or days are single digits. Example: August 1, 2007 must be entered 8/1/2007
	The calendar can be used to specify the Begin and End dates to run the file exports.

Navigation – File Exports

Button/Links	Description
Refresh	Resets all fields to blank
Search	Displays search results

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The search results display in a comma separated values (.csv) file format which can be downloaded.

To download the file:

1. **Click Get File**

Navigation – File Exports

Button/Links	Description
Get File	Initiates the file download in a CSV format

2. **Click Open** to open directly or **Click Save** to save the file to your PC.

   The file name for each file export consists of a 5 character Merchant ID, 5 character File Type, Begin (From) Date (YYYYMMDD), and the End (To) Date of the file export.

   Example: 60000_CUSTS_20071004_20071104.csv

File Export	File Name
Customer	XXXXX_CUSTS_YYYYMMDD_YYYYMMDD.csv
Loan Application	XXXXX_LOANS_YYYYMMDD_YYYYMMDD.csv
Payments	XXXXX_PYMTS_YYYYMMDD_YYYYMMDD.csv
Master Loan	XXXXX_MLNTS_YYYYMMDD_YYYYMMDD.csv
Accounting File	XXXXX_ACCTS_YYYYMMDD_YYYYMMDD.csv

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Customer File

"26103","26103120001","6119777","333333333","test test",""," ","123 fake street","","San francisco","CA","91404"," "," ","","","","","","4158666244","","01/01/1989","Y"," ","","AK","D29940370","N","","N","N","N",""," ","","","","","","","N","Y","0","0",""," ","0","0","0","3","","232","","test756248@example.com","Lloyd","","Braun","","",""," "," "," ","4158368240"," ","Sibling","112233448","5872984255 ","C","","","","Y","0","0","0.00","Kramerica Inc"," ","456 Test ave.","","Palo Alto","AK","95136"," ","4156159388","P","F","04/15/2005","F","D","350.00","11/05/2007","11/19/2007","W"," ","","","","","","","Y","N","N","08/15/2007 14:59:24"

Field	Data Type/Length	Values	Description
Merchant ID	Char (5)		Unique system identifier for a merchant
Merchant Store ID	Char (11)		Unique system identifier for store within a specific merchant
Cust ID	Numeric (18,0)		Unique system identifier assigned to each customer record
Customer SSN	VarChar (15)		Customer SSN
Customer Name	VarChar (140)		Customer First, Middle, Last name
Suffix	VarChar (4)	Jr., Sr., I, II, III, IV	Name Suffix
Customer Country	Char (3)	USA CAN	Country of residence for current address
Customer Address 1	VarChar (50)		Address 1
Customer Address 2	VarChar (50)		Address 2
Customer City	VarChar (20)		City
Customer State	VarChar (5)		State
Customer Zip	VarChar (15)		Zip
Customer Zip +4	Char (4)		Zip +4
Country of Previous Residence	VarChar (3)		Country of residence for previous address
Previous Address 1	VarChar (50)		Previous address 1
Previous Address 2	VarChar (30)		Previous address 2
Previous City	VarChar (30)		City
Previous State/Province	VarChar (5)		State
Previous Zip	VarChar (15)		Zip
Customer Primary Phone	VarChar (12)		Customer Primary Phone number
Customer Mother's Maiden Name	VarChar (15)		Customer's Mother's Maiden name
Customer Date of Birth	Date		Customer's Date of Birth
Customer 18 yrs old?	Char (1)	Y, N	Verification that customer is 18 years old
ID Country	Char (3)	USA CAN	Country that issued the customer's form of identification
ID Type		1 – Driver's License 2 – State ID Card 3 – Passport 4 – Work ID 5 – Military ID 6 – Utility Bill 7 – Voter's Registration 8 – Other Picture ID	Identification type

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REPORTING

Exports / File Exports Section 7.9

Field	Data Type/Length	Values	Description
Customer ID State	Char (2)		State that issued the customer's form of identification
Customer ID Number	VarChar (21)		ID number on the customer's form of identification
Active Military	Char (1)	Y, N	Military Verification; Customer in military
Marital Status	Smallint	1 – Single 2 – Married 3 – Separated 4 – Divorced 5 – Cohabiting	Customer's marital status
Spouse Military	Char (1)	Y, N	Spouse's military status
Dependent of Military	Char (1)	Y, N	Is dependent claimant in the military?
Dependent Claim	Char (1)	Y, N	Customer's dependency status: Can someone claim customer as a dependent?
Collateral Type	VarChar (30)		Item used as collateral to secure the loan
Customer Auto Year	Char (4)		Year of Automobile
Customer Auto Make	VarChar (15)		Make of Automobile
Customer Auto Model	VarChar (15)		Model of Automobile
Customer Auto Color	VarChar (15)		Color of Automobile
Customer Auto Tag	VarChar (15)		Tag License of Automobile
Serial/VIN	VarChar (20)		Serial Number/VIN of the collateral
Description	VarChar (100)		Description of collateral
Verification of Utility Bill	Char (1)	Y, N	Verification that utility bill was presented
Verification of Proper ID	Char (1)	Y, N	Verification that proper ID was presented
Current Address Duration	Int		Length of time at current address. Displayed in number of days
Previous Address Duration	Int		Length of time at previous address. Displayed in number of days
Landlord/Mortgage Company	VarChar (21)		Landlord/Mortgage Company name
Landlord/Mortgage Company Phone number	Char (10)		Landlord/Mortgage Company phone number
Home Status	SmallInt	1 – Not Required 2 – Own 3 – Rent 4 – Other	Residence status
Distance from store	Smallint	1 – Not Required 2 – Less than 1 mile 3 – 1 to 3 miles 4 – 3 to 5 miles 5 – More than 5 miles	Distance between customer's residence and Store
Customer Education	Smallint	1 – Not Required 2 – Less than High School 3 – High School Graduate 4 – Some College 5 – Trade School	Highest level of education completed

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Field	Data Type/Length	Values	Description
		6 – College Graduate	
Total income	Smallint	1 – Not Required 2 – 15,000 or less 3 – 20,000 4 – 25,000 5 – 30,000 6 – 35,000 7 – 40,000 8 – 45,000 9 – 50,000 10 – 55,000 11 – 60,000 or more	Total household income from all sources
MerchantRefID	VarChar (50)		Free Form Merchant RefID
Mkt Codes	Smallint		Marketing Codes
PDLoan Rcvd	VarChar (25)		Free Form Marketing Codes
Email	VarChar (60)		Customer's email address
Reference First Name	VarChar (30)		Reference First Name
Reference Middle Name	VarChar (30)		Reference Middle Name
Reference Last Name	VarChar (30)		Reference Last Name
Reference Address 1	VarChar(25)		Reference Address 1
Reference Address 2	VarChar (25)		Reference Address 2
Reference City	VarChar (15)		Reference City
Reference State	Char (2)		Reference State
Reference Zip	Char (5)		Reference Zip
Reference Zip 4	Char (4)		Reference Zip4
Reference Home Phone	Char (10)		Reference Home Phone
Reference Work Phone	Char (10)		Reference Work Phone
Reference Relationship	VarChar (15)		Reference Relation to the customer
ABA No	Char (9)		ABA/RTN number of Customer's bank account
Account Number	VarChar (17)		Customer's bank account
Account Type	Char (1)	C – Checking S – Savings	Customer's bank account type
Voided Check No	VarChar (10)		Voided Check No
Acct Open Date	DateTime		Date bank account opened
Acct Old	Smallint		Number of days bank account opened
Verified Bank Statement	Char (1)	Y, N	Verification of bank statement received
No. of NSF	Smallint		Number of NSF's on the bank statement
No. of Transactions	Smallint		Total number of transactions on the bank statement
Ending Statement Balance	Money		Ending statement balance
Employer Name	VarChar (50)		Employer's Name
Employer Country	Char (3)		Employer's Country of Business
Employer Address 1	VarChar (50)		Employer's Address 1
Employer Address 2	VarChar (50)		Employer's Address 2
Employer City	VarChar (30)		Employer's City
Employer State	VarChar (5)		Employer's State
Employer Zip	VarChar (15)		Employer's Zip

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Field	Data Type/Length	Values	Description
Employer Zip4	Char (4)		Employer's Zip 4
Employer Phone	Char (10)		Employer's Phone
Income Type	Char (1)	A – Not Required D – Disability Income G – Social Security O – Other P – Employed S – Pension U – Unemployment W – Welfare	Income Source
Employer Type	Char (1)	F – Fulltime P – Part-Time	Employment Classification
Employer Date	DateTime		Start date of employment
Work Shift	Char (1)	F – First O – Other S – Second T – Third W – Swing	Work Schedule
Payroll Type	Char (1)	D – Direct P – Paper Check	Payroll Type
Paycheck Amount	Money		Salary
Last Pay Date	DateTime		Last Pay Date
Next Pay Date	DateTime		Next Pay Date
Periodicity	Char (1)	W – Weekly B – Bi-Weekly S – Semimonthly M – Monthly	Pay Frequency
Frequency	Char (1)	W – Weekly X – Weekly as Bi-Weekly B – Bi-Weekly F – Semi-Monthly; Two Specific Days T – Semi-Monthly; Specific Weeks and Days E – Monthly; Specific Day O – Monthly; No. of Biz days after specific day D – Monthly; Certain Week and Day after Specific Day	Used in conjunction with periodicity to specify all pay periods within a specific pay frequency
Biz Days	Smallint	1-10	Specifies number of business days customer gets paid after a certain date
After Which Day	SmallInt	1-30, 32	Specifies the day a customer gets paid if it falls on a holiday (before or after) 32 = End of Month (EOM)
PayWeek1	Smallint	0 – Not Required 1 – First Week 2 – Second Week 3 – Third Week 4 – Fourth Week 5 – Last Week	Indicates 1st pay week for frequency types of T, O, D during the month
SemiDate1	Smallint	**Frequency- W, X, B, T, O, D** 2 – Monday 3 – Tuesday 4 – Wednesday	Indicates the day of the week or the date of the month depending on the periodicity and pay

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Field	Data Type/Length	Values	Description
		5 – Thursday 6 – Friday **Frequency- F** 1-18 **Frequency- E,C** 1-30, 32	frequency 32 = End of Month (EOM)
PayWeek2	Smallint	0 – Not Required 3 – Third Week 4 – Fourth Week 5 – Last Week	Indicates 2nd pay week for frequency type of T during the month
SemiDate2	Smallint	**Frequency- F** 19-30, 32	Indicates the date of the month depending on the periodicity and pay frequency 32 = End of Month (EOM)
Income Verified	Char (1)	Y, N	Source of income verified
Pay Garnishment	Char (1)	Y, N	Garnishments present on paystub
Pay Bankruptcy	Char (1)	Y, N	Bankruptcy present on pay stub
Date Created	DateTime		Date customer record created

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Loan Application File

"17205333","6119777","333333333","26103120001","13468071","1000.00","11/19/2007","11/07/2007","0","S","A","782.92","257.40","0.00","Y","O","1","4573038","1257.40","11/06/2007 17:16:34","","11/06/2007 17:06:07","","","","","0","","","","",""

Fields	Data Type/Length	Values	Description
Application Number	Numeric (18,0)		Application or Loan Number
Customer ID	Numeric (18,0)		Unique identification assigned to each customer
Customer SSN	Char (9)		Customer's SSN
Merchant Store ID	Char (11)		Unique system identifier for store within a specific merchant
User ID	Char (8)		User ID
Requested Loan Amount	Money		Amount of Loan
Requested Due Date	DateTime		Due Date
Effective Date	DateTime		Effective Date
Credit Bureau Score	Int		Credit Bureau score
Application Type	Char (1)	S – Standard R – Renewal	Application Type
Application Status	Char (1)	A – Approved D – Denied I – Incomplete	Application Status
APR	Float		Annual Percentage Rate
Finance Charge	Money		Finance Charge
Fee Charge	Money		Fees Charged
Application Approved	Char (1)	Y, N	Application Approved
Loan Status	Char (1)	I – Incomplete G – Pending Application W – Withdrawn Application V – Voided Transaction N – New Loan O – New Loan w/ pmt D – Loan Paid Off R – Returned Item B – Bankruptcy C – Charge Off P – Returned Item Paid Off	Loan Status as of the date the file is created
Application Originated	Char (1)	0 – Not originated 1 – Originated	Indicator for origination
Printed Check No	VarChar (20)		Printed Check Number
Customer Check Amt	Money		Prepayment Check Amount provided by the customer
Date Created	DateTime		Date created for pending apps, date originated for standard loans, or effective date for renewal loans
MerchantRefID	VarChar (50)		Free Form Merchant RefID
Application Date	DateTime		Application Date
Denial Code	Int		Denial Code
PDLoan Rcvd	VarChar (25)		Free Form Marketing Source
Mkt Codes	Int		Marketing Code

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Fields	Data Type/Length	Values	Description
Mkt Desc	VarChar (25)		Marketing Code Description
Current Renewal Number	Smallint		Number of Loan Renewals Prior to this Loan
MASID	Numeric		Merchant Appl Status ID
Quick ID	Bigint		Quick App ID
ESig Date	Date		Date Electronic Signature was received
ESignature	VarChar (100)		Electronic Signature

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Payments File

```
"11840592","26103120001","6119777","13468071","S","C","50.00","11/06/2007
17:16:48","911","112233448","5872984255","11840592","17205333","O",""
```

Data Element	Data Type/Length	Values	Description
Payment Transaction Number	BigInt		Payment Transaction Number
Merchant Store ID	Char (11)		Unique system identifier for store within a specific merchant
Cust ID	Numeric (18,0)		Unique system identifier assigned to each customer upon submission of an application
User ID	Char (8)		User ID
Payment Type	Char (1)	**PAYMENT TYPES** A – NSF Pre- Payment Applied E – Prepayment/Misc Refund G – Charge Off Payment K – Bankruptcy N – NSF Returned P – NSF Payment R – Renewal Payment S –- Standard Payment Y – NSF Pre-Payment 1 – Overpayment 9 – Refund **CHARGES** 0 – 85% Rule 2 – Return Check Fee 3 – Conversion NSF Fee 5 – Pre-conversion Fee 6 – Sent to Check Again 7 – Court Fees 8 – Cash Plus Benefit Fee B – Lien Fee C – Misc Fee D – Repo Fee F – NSF Fee Charged H – Storage Fee I – Close Out Fee L – Late Fee Charge M – Wachovia Funding Fee U – Set Up Fee V – Overnight Title Fee W – Waived X – Processing Fee Z – LOC Fee	Payment Type
Payment Mode	Char (1)	A – ACH	Payment Mode

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Data Element	Data Type/Length	Values	Description
		C – Cash G – Charges K – Check R – Renewal T – Rebate	
Payment Amount	Money		Payment Amount applied
Payment Date	DateTime		Date payment was applied
Check No	VarChar (10)		Check Number for the payment applied if pmt mode is check/REFNO Reference Number
ABA No	Char (9)		ABA/RTN number of Customer's bank account
Acct No	Char (17)		Customer's bank account number
Reference No	Numeric (9)		If a Return Item/Void – Ref Number equals original payment transaction number
App No	Numeric (9)		Loan Number to which the payment was applied
Status Flag	Char (1)	O – Outstanding D – Paid Off V – Void	Payment Status Flag
MerchantRefID	VarChar (50)		Free form Merchant Reference ID

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Master Loan File

"66202","66202290001","6847128","940117","333333333","KIMBERLY ALEXANDER "," "," ","2651 MOORESVILLE WHY ","","lewisburg","KY","37091","7778082470","10/19/2006 11:34:55","A","264071752","0007637111 ","C", "R","300.00","90.00","11/15/2006","O","","2179960","03/15/2007","265.00","3","0","10/19/2006 11:20:34","0",""

Fields	Data Type/Length	Values	Description
Merchant ID	Char (5)	First 5 characters of Store ID	Unique system identifier for a merchant
Merchant Store ID	Char (11)		Unique system identifier for store within a specific merchant
Application Number	Numeric (18,0)		Application or Loan Number
Customer ID	Numeric (18,0)		Unique system identifier assigned to each customer upon submission of an application
Customer SSN	Char (9)		Customer's SSN
Customer Name	VarChar (77)		Customer First, Middle, Last Name trimmed to remove unpopulated fields
Suffix	VarChar (4)	Jr., Sr., I, II, III, IV	Name Suffix
Customer Country	Char (3)	USA CAN	Country of residence for current address
Customer Address 1	VarChar (50)		Address 1
Customer Address 2	VarChar (50)		Address 2
Customer City	VarChar (30)		City
Customer State	Char (2)		State
Customer Zip	Char (5)		Zip
Customer Primary Phone Number	Char (10)		Primary Phone Number
Origination Date	DateTime		Date loan was originated
Disbursement Mode	Char (1)	A – ACH B – Debit Card C – Cash K – Check	Method funds were disbursed to customer
ABA #	Char (9)		ABA/RTN of customer's bank account
Bank Account Number	VarChar (17)		Customer's bank account number
Account Type	Char (1)	C – Checking S – Savings	Account type for bank account
Loan Type	Char (1)	S – Standard R – Renewal	Loan Type
Loan Amount	Money		Principal Loan Amount
Finance Charge	Money		Finance Charge
Requested Due Date	DateTime		Due Date
Loan Status	Char (1)	I – Incomplete G – Pending Application W – Withdrawn Application V – Voided Transaction N – New Loan O – New Loan w/ pmt D – Loan Paid Off R – Returned Item	Loan Status

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REPORTING

Fields	Data Type/Length	Values	Description
		B – Bankruptcy C – Charge Off P – Returned Item Paid Off	
Withdrawn Reason	VarChar (5000)		Reason that an application was withdrawn
Printed Check No	Char (12)		Check number issued to customer if Disbursement Mode is Check (K)
Date Paid Off	DateTime	.	Date loan was paid off
Principal Paid	Money		Dollar amount that has been applied to principal when payments are made
Current Renewal Number	SmallInt		Number of renewals in a loan series
Days Past Due	SmallInt		Number of days past the due date
Application Date	Date		Date application was submitted
Denial Code	Int		Denial Code Only one of the denial codes will be displayed.
MASID	Numeric		Merchant Appl Status ID

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Accounting File

"66011","66011000011","66011000011","16654950","111111111","test tester","3/15/2007","3/30/2007","S","N","","","Rep1","10/10/2007 08:34:38","10/10/2007 10:06:30","16654950","","1","K","2000.00","1"," ","","","9857","","","","","","",""

Fields	Data Type/Length	Values	Description
Merchant ID	Char (5)		Unique 5 digit identifier for a merchant
Loan Originating Store ID	Char (11)		Store that originated loan
Transaction Originating Store ID	Char (11)		Store where the transaction occurred
Loan ID	VarChar (15)		Loan Number
Customer SSN	Char (9)		Customer SSN
Customer Name	VarChar (35)		Customer Full Name
Loan Origination Date	DateTime		Date Loan was originated
Loan Due Date	DateTime		Date Loan is Due
Loan Type	Char (1)	S – Standard R – Renewal	S- First loan in a loan series, R- Rollover/Renewal Loan
Loan Status	Char (1)	N – New Loan O – New Loan w/ pmt B – Bankruptcy C – Charge Off R – Returned item V – Void P – Returned Paid Off D – Paid Off	Loan Status at the time the file is run from the system.
Collection Date	Date		Date placed in collections. Field will be null if loan is not in collections
Assigned Collector	VarChar (20)		Collector that has been assigned to collect on the loan, if applicable
Employee User ID	VarChar (20)		User ID of employee that processed the transaction
Transaction Date Time	DateTime		Date/Time Stamp of the transaction.
File Pull Date Time	DateTime		Date/Time Stamp when the file was extracted from the system.
Transaction ID	BigInt		LMS internal reference ID for transaction. Transaction ID identifying the transaction.
Transaction Link ID	BigInt		If the transaction is a Return (Tran Type- 6) then this value will reflect the Tran_ID of the payment that was originally made.

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Transaction Type ID	TinyInt	**LOAN ACTIVITIES** 1 – Standard Loan Origination 2 – Refinance Loan Origination 3 – Loan Void 9 – Fee Assessment 11 – Loan Charge Off 20 – Interest Assessment 21 – Interest Waive **PAYMENT ACTIVITIES** 4 – Standard Payment 5 – Refinance Payment 6 – Returned/Collection Item 7 – Collection Payment 8 – Charge Off Payment 16 – Set Up Fee Payment 22 – Overpayment Refund 23 – Misc. Payment 24 – Prepayment/Misc Refund 25 – Bankruptcy Payment **TRANSACTION ACTIVITIES** 10 – ACH Item Processed 12 – Petty Cash 13 – Branch Bank Deposit 14 – Deposit Cash Over 15 – Deposit Cash Short 17 – Cashed Check 18 – Cashed Check Disbursement 19 – Cash In/Out	Indicates the type of transaction
Transaction Mode	Char (1)	A – ACH B – Debit Card C – Cash G – Charges K – Check R – Renewal	Indicates the type of payment or disbursement of each transaction.
Total Amount of Transaction	Money		Total Amount of Transaction
Transaction Account	TinyInt	1 – Principal 2 – Interest 3 – Fees 4 – Miscellaneous	Indicates what “bucket” a transaction applies to

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Fee Type	Char (1)	0 – 85% rule 2 – Return Check fee 3 – Conversion NSF Fee 5 – Pre-Conversion Fee 6 – Sent to Check Again 7 – Court Fees 8 – CashPlus Benefit Fee B – Lien Fee C – Misc. Fee D – Repo Fee F – NSF Fee Charged H – Storage Fee I – Close Out Fee L – Late Fee Charge M – Wachovia Funding Fee U – Setup Fee V – Overnight Title Fee W – Waived X – Processing Fee	Indicates fee type assessed
Loan Disburse SubType	Char (1)	1 – Credit Card 2 – Money Gram 3 – Western Union 4 – Wire Transfers 5 – Money Order 6 – Check Draft 7 – Cashier's Check 8 – Others	The subtype of a cash or check disbursement of principal
Payment Sub Type	Char (1)	0 – Cash 1 – Cashier's Check 2 – Money Order 3 – Western Union 4 – Check Draft 5 – Check 6 – Credit Card 7 – Money Gram 8 – Wire Transfer 9 – 3rd Party	The subtype of a cash or check payment
Check Number	BigInt		Check Number related to a transaction for Loans, Voids, Payments and Cashed Checks
Return Type	TinyInt	1 – Initial Item Returned 2 – Collection Item Returned 3 – Charge Off Item Returned Null – All Others	Description of the return when you have a transaction type 6
Return Item Count	BigInt		Total number of items returned on this loan (ACH)
GL Code Debit 1	VarChar (50)		GL Code value provided by the merchant based on the Tran Type/Tran Account combo
GL Code Debit 2	VarChar (50)		GL Code value provided by the merchant based on the Tran Type/Tran Account combo
GL Code Credit 1	VarChar (50)		GL Code value provided by the merchant based on the Tran Type/Tran Account combo
GL Code Credit 2	VarChar (50)		GL Code value provided by the merchant based on the Tran Type/Tran Account combo

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REPORTING

Exports / Customized File Exports Section 7.10

This feature allows you to export credit card data for a selected loan status.

Upon entry to the Customized File Exports function:

1. Select a Loan Status

Fields – File Exports

Fields	Description
Select a File	**All** – Applications in Charge Off, New Loan and Returned Item application status with a credit card specified as the primary card **Charge Offs** – Applications in a Charge Off application status with a credit card specified as the primary card **New Loan** – Applications in a New Application status with a credit card specified as the primary card. **Returned Item** – Applications in a Returned Items application status with a credit card specified as the primary card.

Navigation – File Exports

Button/Links	Description
Search	Displays search results

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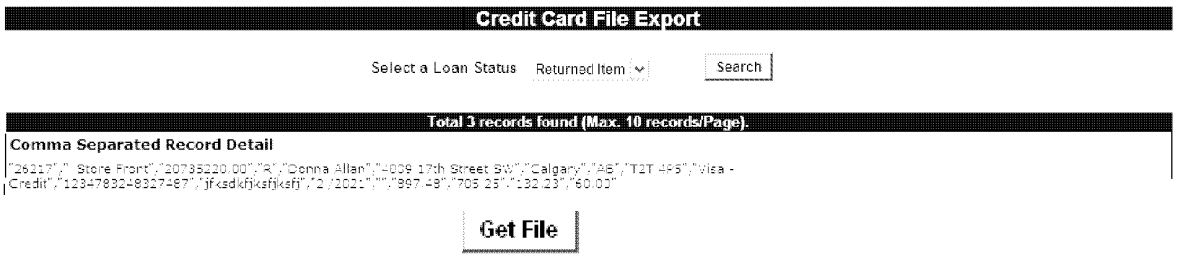
REPORTING

Exports / Customized File Exports Section 7.10

The search results display in a comma separated values (.csv) file format which can be downloaded.

To download the file:

1. **Click Get File**



Navigation – File Exports

Button/Links	Description
Get File	Initiates the file download in a CSV format

2. **Click Open** to open directly or **Click Save** to save the file to your PC.

   The file name for each file export consists of a 5 character Merchant ID, 4 character File Type, 1Character Application Status, Begin (From) Date (YYYYMMDD), End (To) Date, and the Timestamp of the file export.

   Example: 60000_CCPRA_20071004_20071104103013.csv

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Credit Card Pre-Processing Export

"60000","60000111111","20735087.00","R","A Sample","12 Now where", "Any City"," MD", "78745"
,"MasterCard - Credit","7584745878578347","A Sample","3 /2011","0000","509.98","449.98","0.00","60.00"

Field	Data Type/Length	Values	Description
Merchant ID	Char (5)		Unique system identifier for a merchant
Store ID	Char (11)		Unique system identifier for store within a specific merchant
Application/Loan Number	Numeric (18,0)		Loan number
Application Status	Char (1)	C – Charge Off N – New Loan O – New Loan w/ partial payment R – Returned Item	Application status of loan at the time the file is generated
		,	
Customer Name	VarChar (140)		First, Last Name
Address	VarChar (50)		Address of customer.
City	VarChar (20)		City of customer
State	VarChar (5)		State of customer
Zip	VarChar (15)		Zip of customer.
Card Type	VarChar		Card type of credit card
Card/Account Number	VarChar (16)		13 - 16 digit account number on the credit/debit card.
Name on Card	VarChar (45)		Name e as appears on credit/debit card. This field will be blank if payment <> credit/debit card
Expiration Date	Date		Expiration date of the credit/debit card
Card Verification Number	VarChar (4)		3 or 4 digit number on the back of a credit/debit card
Outstanding Balance	Money		Total outstanding balance (principal + finance charge + fees) as of report date
Principal Balance	Money		UPB (unpaid principal balance) as of report date

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Field	Data Type/Length	Values	Description
Finance Charge	Money		Finance Charge as of report date
Fees	Money		Total amount of fees due as of report date

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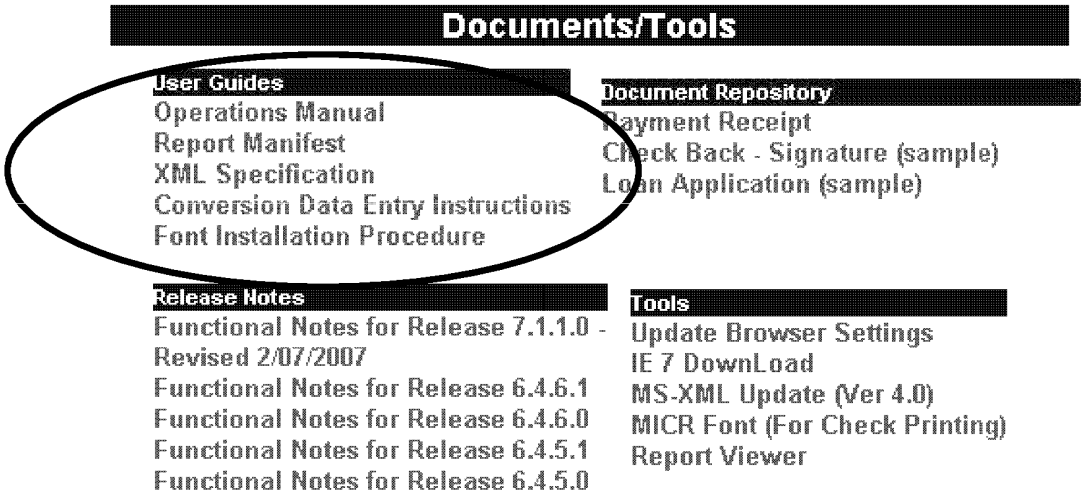
DOCUMENTS / TOOLS

Documents / User Guides **Section 8.1**

To access User Guides, Click on the **Docs / Tools** main menu option. The following User Guides are available:

- Operations Manual (this document)
- Reports Manifest
- XML Specification
- Font Installation Procedure

Some documents display in Adobe Acrobat format. Please be aware that if you do not have Adobe Acrobat installed on your PC you will not be able to access these documents.



Operations Manual

You can locate the Operations Manual files for training and troubleshooting problems by Clicking on "**Operations Manual**".

Once the Operations Manual submenu displays, select the manual you wish to open and the document will display. You can also select to the 'Download Entire Operations Manual' from the Operations Manual submenu (link at the bottom of the page).

Reports Manifest

You can locate the Reports Manifest for training and reporting information by Clicking on "**Reports Manifest**".

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DOCUMENTS / TOOLS

XML Specification

You can locate the XML Specification document by Clicking on "**XML Specification**".

The purpose of this document is to provide a general overview of the XML Posting Acceptor and assist merchants in using this functionality to ensure successful transmission of XML files between a merchant and the LMS

Font Installation Procedure

You can locate the Font Installation Procedure by Clicking on "**Font Installation Procedure**".

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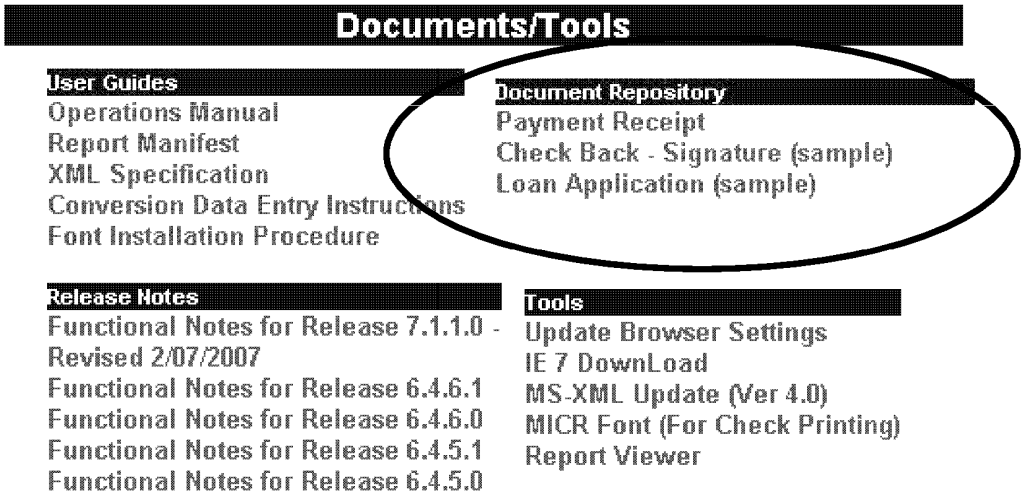
DOCUMENTS / TOOLS

Documents / Document Repository **Section 8.2**

To access ***Document Repository***, Click on the **Docs / Tools** main menu option. The following LMS files are available (as well as any documents/files the merchant has added):

- **Payment Receipt –** A blank generic payment receipt you may utilize.
- **Back of Check/Signature (sample) –** If you are a Bank model servicer, this is required to be printed on the back of each check. Utilize this function after printing the face detail of each check.
- **Loan Application (sample)**



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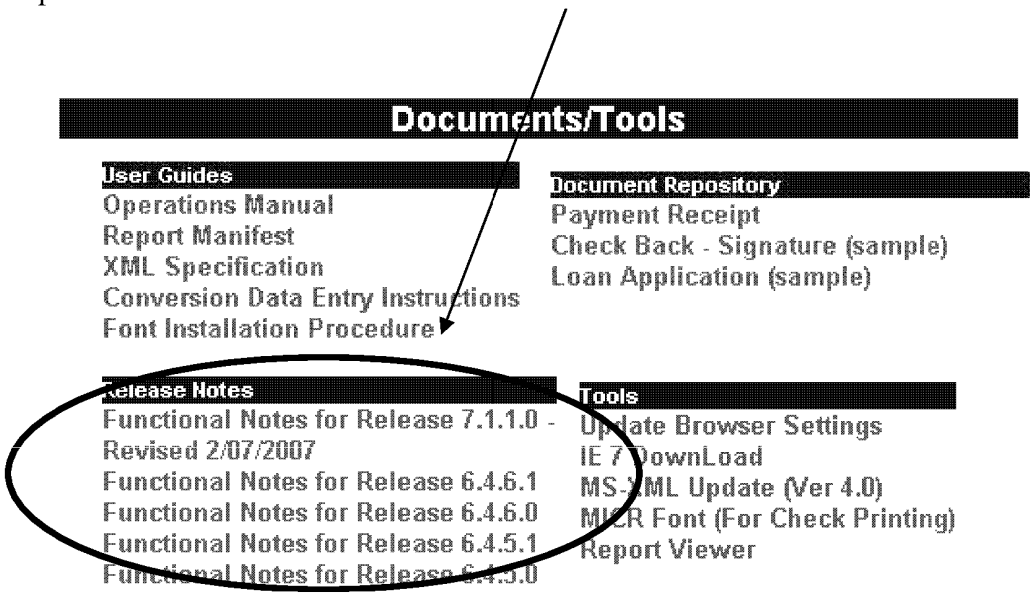
DOCUMENTS / TOOLS

Documents / Functional Release Notes **Section 8.3**

With most software maintenance and enhancement releases, TranDotCom will update various components of the software.

When an addition or change has been made to the software, the functional release notes regarding the update will be posted in the ***"Release Notes"*** section of the **Docs/Tools** main menu option.



The Release Functional Notes are designed to describe the operation of the new features and functions to customers who are either doing their initial install or migrating to the new release, and to the TranDotCom Customer Support staff. **Please be sure to read all Release Notes as they are posted.**

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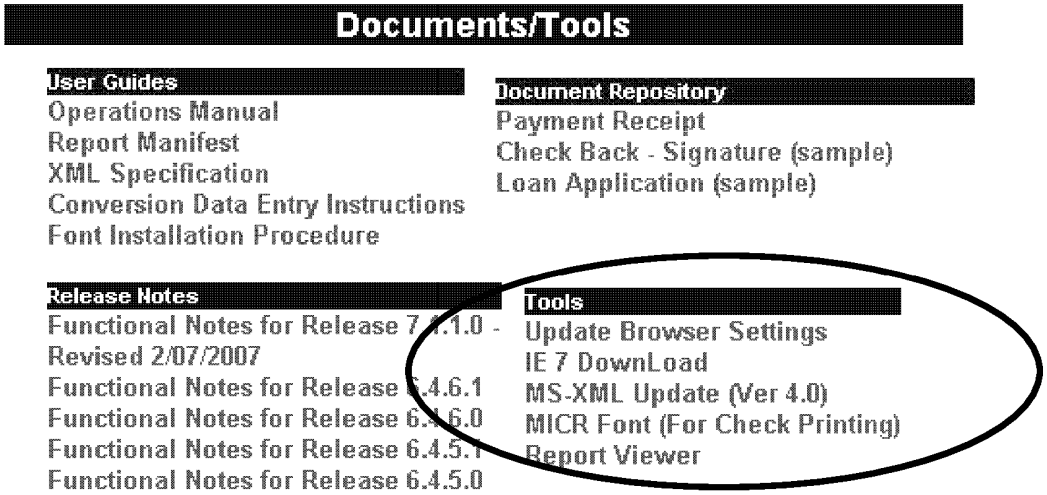
DOCUMENTS / TOOLS

Tools / System Update Tools **Section 8.4**

To access ***Tools***, Click on the **Docs / Tools** main menu option. The following LMS files are available:

- Update Check Browser Settings
- IE 7 Download
- MS-XML Update (Version 4.0)
- Report Viewer – Utilize this if you are experiencing problems viewing reports. MICR Font (for check printing) - This allows you to install the approved MICR font for check printing on your PC. MICR stands for **"Magnetic Image Character Recognition"** and is the standard font that is recognized by the United States Federal Reserve. A check that displays any other font will be rejected by all US financial institutions. You will not be able to successfully print checks unless this option is properly installed on user PC.



It is good practice to utilize the above tools **prior** to contacting TranDotCom Merchant Support. Should you utilize these tools and a problem still exists, user should contact their direct manager. Problem should be escalated to **TDC Merchant Support** if direct managers are unable to resolve your issue.

Note: Please follow internal policy and procedures regarding installation of software, upgrades or changes to merchant personal computers. User must contact their manager or internal IT department for questions and problems regarding merchant PC program installations and upgrades as user may not have appropriate authority to utilize the options listed above.

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ADMINISTRATION

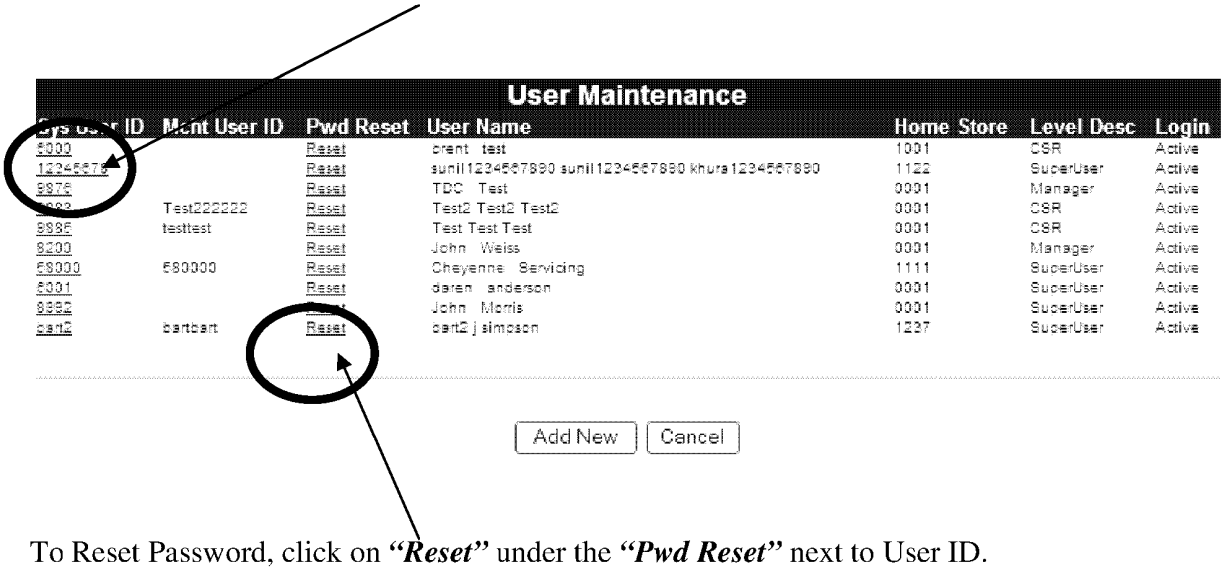
Merchant Maintenance / User Maintenance **Section 9.1**

The **User Maintenance** option will allow you to:

- **Edit user Information**
- **Reset Passwords**
- **Add Users**

Note: The system does NOT allow the deletion of user ID's. To resolve this issue, change the user name to ***"Vacant"*** and change the status to ***"Inactive".***

To select a user ID to edit, click on the "***Sys User ID"***



User Maintenance

Sys User ID	Mnt User ID	Pwd Reset	User Name	Home Store	Level Desc	Login
9000		Reset	orent test	1001	CSR	Active
12345678		Reset	sunil1234567890 sunil1234567890 khura1234567890	1122	SuperUser	Active
9976		Reset	TDC Test	0001	Manager	Active
[illegible]	Test222222	Reset	Test2 Test2 Test2	0001	CSR	Active
9985	testtest	Reset	Test Test Test	0001	CSR	Active
9200		Reset	John Weiss	0001	Manager	Active
59000	580000	Reset	Cheyenne Servicing	1111	SuperUser	Active
5001		Reset	daren anderson	0001	SuperUser	Active
9992		[illegible]	John Morris	0001	SuperUser	Active
part2	partpart	Reset	part2 j simpson	1237	SuperUser	Active

Add New Cancel

To Reset Password, click on ***"Reset"*** under the ***"Pwd Reset"*** next to User ID.

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ADMINISTRATION

UPDATE USER

The following example is what the **Update User** feature displays:

*** Required Fields**

Update User

*User ID	9876				
*First Name	TDC	Middle Name		*Last Name	Test
*Address 1	1290-D Kennestone Circ	Address 2	Suite 100	*City	Marietta
*State	GA	ZIP	30062 -	Email Address	
Work Phone		Work Ext		Display User	☑
*User Home Phone	6783551551	*Home Store	0001		
Access Level	Manager	Login Status	Active		
Collections Rep	Yes	*Merchant UserID			

* = Required

Submit Cancel

Field Descriptions:

- **First Name**
- **Middle Name**
- **Last Name**
- **Address**
- **City**
- **State**
- **Zip Code**
- **Email Address**
- **Work Phone**
- **Work Extension**
- **Display User (If not checked, the user will not appear in User Administration)**
- **User Home Phone**
- **Home Store (Must be length of 4)**
- **Access level (1=CSR, 2=Supervisor, 3=Manager, 4=Super User, 5=System User)**
- **Login Status**
- **Collections Rep (Yes or No)**
- **Merchant UserID (This is USER ID, not the merchant number or Client ID #)**

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ADMINISTRATION

Merchant Maintenance / User Maintenance **Section 9.1**

ADD USER

Enter the appropriate data based upon the field descriptions and click ***"Submit"***.

Add User

*User ID	Generate	*Password		*Retype Password	
*First Name		Middle Name		*Last Name	
*Address 1		Address 2		*City	
*State		ZIP	-	Email Address	
Work Phone		Work Ext		Display User	☑
*User Home Phone		*Home Store			
Access Level	CSR	Login Status	Active		
Collections Rep	No	*Merchant UserID			

* = Required

Submit Cancel

Field Descriptions:

- **First Name**
- **Middle Name**
- **Last Name**
- **Address**
- **City**
- **State**
- **Zip Code**
- **Email Address**
- **Work Phone**
- **Work Extension**
- **Display User (If not checked, the user will not appear in User Administration)**
- **User Home Phone**
- **Home Store (Must be length of 4)**
- **Access level (1=CSR, 2=Supervisor, 3=Manager, 4=Super User, 5=System User)**
- **Login Status**
- **Collections Rep (Yes or No)**
- **Merchant UserID (This is USER ID, not the merchant number or Client ID #)**

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ADMINISTRATION

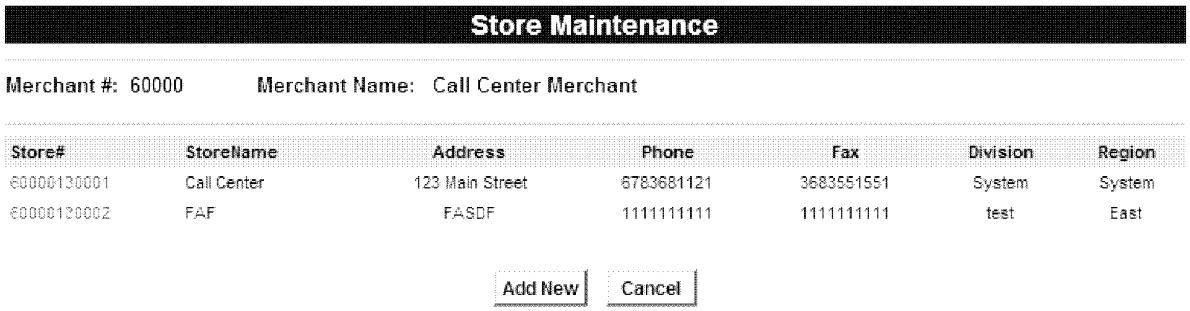
Merchant Maintenance / Store Maintenance — Section 9.2

This feature is available based upon security level.

Store Maintenance is used to update information for specific stores. This includes adding and deleting stores or editing information for specific stores. This includes information such as address, phone number, area, region, store name and bank account information.

Store Maintenance can be accessed from the ***Administration*** main menu option under the **Merchant Maintenance** section.

Once the Store Maintenance option is selected, the screen below displays. A listing of all stores under each merchant along with store number, store name, address, phone, fax, division and region.



Store Maintenance

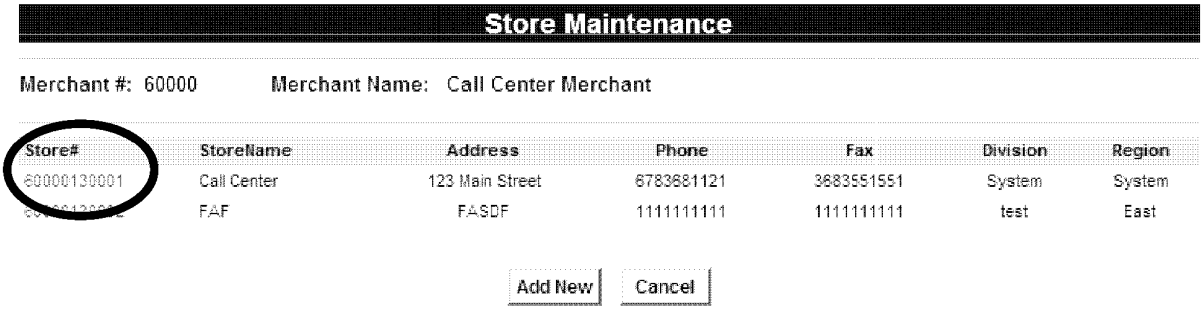
Merchant #: 60000 Merchant Name: Call Center Merchant

Store#	StoreName	Address	Phone	Fax	Division	Region
60000130001	Call Center	123 Main Street	6783681121	3683551551	System	System
60000130002	FAF	FASDF	1111111111	1111111111	test	East

Add New Cancel

Editing Existing Store Information

To edit information for an existing store click on the number of that store on the left side of the Store Maintenance screen. This will allow access to the screen below. You will now be able to change any of the existing information in the fields present on this page.



Store Maintenance

Merchant #: 60000 Merchant Name: Call Center Merchant

Store#	StoreName	Address	Phone	Fax	Division	Region
60000130001	Call Center	123 Main Street	6783681121	3683551551	System	System
[illegible]	FAF	FASDF	1111111111	1111111111	test	East

Add New Cancel

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ADMINISTRATION

The fields with asterisks are required. Data must be entered in these fields in order to save the information.

Once all information has been entered, click on the save button at the bottom of the screen under the **Adverse Action phone number** field. This will save all information and return you to the Store Maintenance screen. Clicking on the cancel button will exit the screen and retain all information that was entered prior.

Modify Store

Merchant #	Merchant Name	Store # *	Store Name *
[illegible]	[illegible]	[illegible]	Call Center
Address *	**Address2**	**City ***	**State ***
123 Main Street		Marietta	Georgia
Zip *	**Zip 4**	**Phone ***	**Fax ***
30062	1234	6783681121	3683551551
Region	**District**	**Division**	**Email**
East	test	test	
Company Cost Center	**Credit Bureau Login ID**	**Credit Bureau Login Passoword**	**TDC Fax User**
	05111	00394	Yes No
Beginning Check Number	**Terminal ID**		
100100188			
Conversion Date	**Store Type**		
1/1/2002	Store Front		

Store Funding Details Store Operating Details

Adding a new store information

To add a new store, click on the ***"Add New"*** button at the bottom of the screen on the Store Maintenance page. This will allow you to enter all the information needed for a new store. The fields with asterisks next to the titles are required, and information must be entered in order to save the information for the store. Merchant # and Merchant Name are not able to be changed.

After entering all of the information, click on the "***Save"*** button at the bottom of the screen underneath the **Adverse Details phone number** fields. This will return you to the Store Maintenance screen. Clicking on the "***Cancel"*** button will return you to the Store Maintenance screen, however all information entered will be lost.

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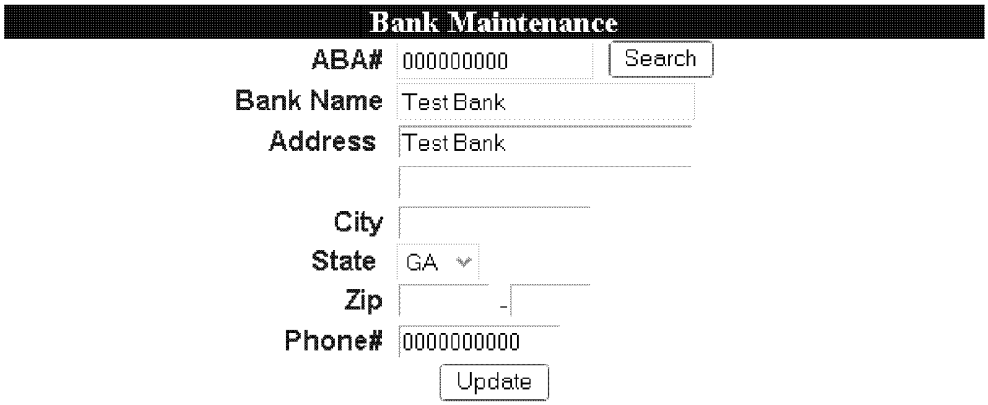
ADMINISTRATION

Merchant Maintenance / Bank Maintenance **Section 9.3**

To access Bank Maintenance, select Admin on the main menu and click **"Bank Maintenance"** under Merchant Maintenance.

Enter an ABA# and click 'Search' and the system displays the following screen.
Enter remaining fields and click 'Update'.



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ADMINISTRATION

Merchant Maintenance / Broadcast Messages **Section 9.4**

To access Broadcast Messages, click on **Admin** from the main menu and select **"Broadcast Messages"** under the Merchant Maintenance heading.

The broadcast messages functionality allows a merchant to enter and maintain messages that display to all their users/stores on the LMS Home Page.

Upon entry to Broadcast Messages, the following screen displays (as long as one message exists):

Broadcast Messages

Messages with an End Date that is 90 days old are automatically deleted by the system
Total Home Page Messages Displaying: 1

☐ All	Msg Id	Message	Display Start Date - End Date	Display order	User	Date/Time
☐	35	Merchant broadcast messages display here for the current calendar day (if Display = On).	On 2/21/2007	1	Dawn Valdez	02/21/2007 15:17:53
☐	36	Test Message (future end date)	Off 3/1/2007 - 3/15/2007	1	Dawn Valdez	02/22/2007 06:30:44

Add New | Display On | Display Off | Delete

Note: If no messages exist, your only option will be to Add New message.

- To add a new message, click Add New
- To delete one or more messages, select the message(s) and click Delete (you will be prompted to confirm the deletion)
- To edit a message, click on the Message ID (Msg Id – You will be taken to the Edit Broadcast Message screen)
- To change the display setting of one or more messages, select the message(s) and click either Display On or Display Off

Additional Information

- Above the list of messages, the system displays a count of messages that currently display on the Home Page (Display = On and it's active for today's calendar date).
- Message with an End Date = Today's calendar date display in Red text.
- Messages with a Start Date = Today's calendar date display in Green text.
- The User and Date/Time stamp shows when the message was first created.

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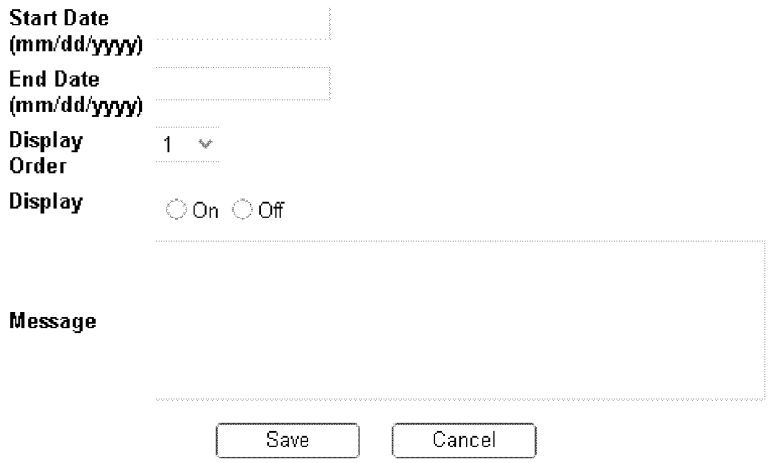
ADMINISTRATION

Merchant Maintenance / Broadcast Messages **Section 9.4**

When Adding/Editing a message, the detail page displays as shown below (blank for new message; Pre-filled for existing message):



Enter data and click "Save" to save the message. Click "Cancel" to return to the list of messages.

Additional Information

- The system generates the Message ID and it cannot be edited.
- Start Date must be equal to or greater than today's date when entering a new message.
- End Date must be equal to or greater than the Start Date (or blank, which means it will not be automatically turned-off by the nightly LMS process).
- Display Order determines the order of messages when more than one message displays on the same calendar date.
- Display On – Message does/will display on the Home Page
- Display Off – Message does not display on the Home Page
- Message content is HTML enabled, up to 500 characters

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Nightly LMS Process to Update Broadcast Messages

The system runs a nightly job to 1) turn on or off the display of messages on the Home Page based on the start/end dates; 2) delete old messages based on end dates.

Update Message Display (on the Home Page)

Turn On Display: The purpose of this is to enter a message and schedule it to display in the future without the user having to administer the message again. When a user has created a message with a Start Date in the future **and has the display turned on**, the system automatically displays the message on the Home Page only when the start date is reached.

Turn Off Display: This is used to end the display of a message that has been displaying on the home page without the user having to administer the message again. When the message reaches the end date, the system automatically removes the message from the Home Page and changes the Display to Off.

Delete Old Messages (from the List Page)

To help users remove old messages, the system automatically deletes messages have an End Date that is 90 calendar days old (and Display = Off).

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ADMINISTRATION

Merchant Support / Post Manual Payments **Section 9.5**

From the Admin main menu option, select ***"Post Manual Payments"***.

The Post Manual Payments screen will appear. User must enter a Loan# and click ***"Search".***

Post Manual Payments

Loan#: 6478521 Search

Upon *"Search"*, **the following screen will appear:**

Post Manual Payments

Loan#: 6478521 Search

Customer Name:	WANDA L Test
Total Due:	$323.12
Payment Date:	2/23/2007
Payment Mode:	Cash
Payment Type:	NSF PrePayment Applied
Applied To Principal:	
Applied To Financial Charges:	
Applied To NSF Fees:	
Applied To Late Charges:	
Applied To Other Charges:	

Post Payment Cancel

User must enter payment data and click the ***"Post Payment"*** button located at the bottom of the page to submit a manual payment to the LMS. (Click "Cancel" to cancel entry.)

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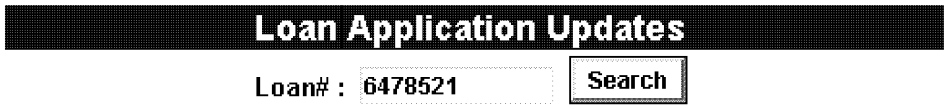
ADMINISTRATION

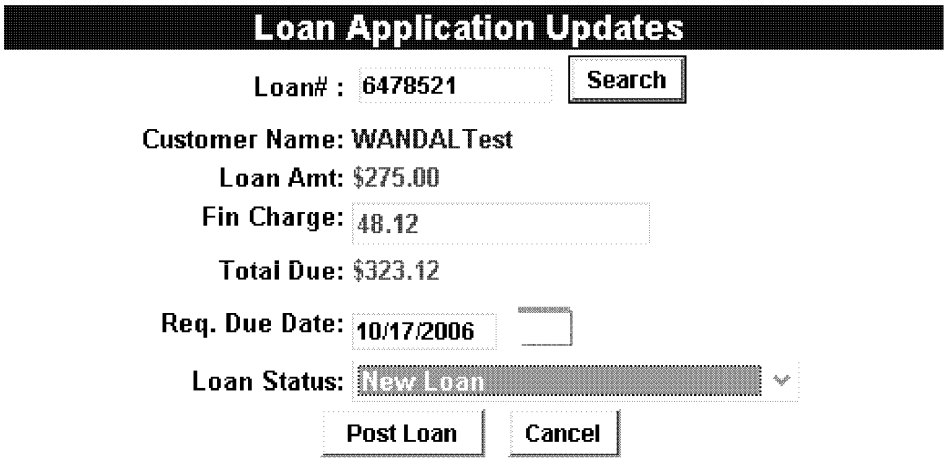
Merchant Support / Loan Application Updates **Section 9.6**

From the Admin main menu option, select ***"Loan Application Updates"***.

The Loan Application Updates screen will appear. User must enter a Loan# and click ***"Search".***



Upon *"Search"*, **the following screen will appear:**



User must enter data and click the ***"Post Loan"*** button located at the bottom of the page to submit an update to the LMS. (Click "Cancel" to cancel entry.)

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ADMINISTRATION

System Configuration / Approval Maintenance 1.0 **Section 9.7**

This option is recommended for User Level 5. This feature is utilized for loan approval underwriting rules.

This option holds the approval guidelines based upon the established underwriting rules for each merchant. Should a manager need assistance with approval maintenance, please contact TranDotCom **Merchant Support** at (678) 819-0857 or email support@tdcemail.com

Approval Process Maintenance

Total 7 record(s) found.					
Operations	**Store#**	**Process Name**	**Order**	**Active?**	**Rules**
Edit	60000130001	Add a New Process			
Edit	60000130001	USp_ApprovalProcessStep1	1	Yes	View

The store numbers will be displayed whether the process is ***"Active"*** or ***"Inactive".***

To view the approval rules set for the store, select the ***"View"*** option beneath the **Rules** menu.

Once you have selected ***"View",*** the rules will be displayed:

Approval Rule Maintenance

Total 11 rule(s) found for Approval Order 1					
#	**Rule & Action**	**Value**	**Order**	**Vaid Dates**	**Actions?**
30001	**Rule:** Add a New Rule **Action:** Add a New Action				
30001	**Rule:** Income Matrix **Action:** Customer Income does not fall under Income Matrix.	Y	1	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Maximum Loan Duration **Action:** Requested Due Date exceeds the maximum no of days allowed.	37	2	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Customer is 18 Yrs of Age Verficiation **Action:** Customer's Age is less than 18 years.	Y	3	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Income Verification **Action:** Income is not Verified.	Y	4	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Loans are Not Approved in the Given State **Action:** Customer's residence State is invalid for Loans.	WV	5	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Loans are Not Approved in the Given State **Action:** Customer's residence State is invalid for Loans.	CA	6	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Minimum Income for Employed Customer **Action:** Monthly Income is not Sufficient	1000.00	7	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Minimum Income for Non-Employed Customer **Action:** Monthly Income is not Sufficient	800.00	8	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Minimum Loan Duration **Action:** Minimum Loan duration is not sufficient.	4	9	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes
30001	**Rule:** Require $50 Principal Paydown for Renewal Loans **Action:** Customer is Required to make a $50 Paydown	5	10	**Frm:** 1/1/2002 **To:** 1/1/2005	**Show:** Yes **Active:** Yes

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ADMINISTRATION

To edit the rule, click on the ***"Edit"*** option next to the store number.

Approval Rule Maintenance

Total 11 rule(s) found for Approval Order 1

Operations	Store#	Rule & Action	Value	Order	Vaid Dates	Act
Edit	60000130001	**Rule:** Add a New Rule **Action:** Add a New Action				
Edit	60000130001	**Rule:** Income Matrix **Action:** Customer Income does not fall under Income Matrix.	Y	1	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Maximum Loan Duration **Action:** Requested Due Date exceeds the maximum no of days allowed.	37	2	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Customer is 18 Yrs of Age Verficiation **Action:** Customer's Age is less than 18 years.	Y	3	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Income Verification **Action:** Income is not Verified.	Y	4	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Loans are Not Approved in the Given State **Action:** Customer's residence State is invalid for Loans.	WV	5	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Loans are Not Approved in the Given State **Action:** Customer's residence State is invalid for Loans.	CA	6	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Minimum Income for Employed Customer **Action:** Monthly Income is not Sufficient	1000.00	7	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Minimum Income for Non-Employed Customer **Action:** Monthly Income is not Sufficient	800.00	8	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Minimum Loan Duration **Action:** Minimum Loan duration is not sufficient.	4	9	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Require $50 Principal Paydown for Renewal Loans **Action:** Customer is Required to make a $50 Paydown	5	10	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act
Edit	60000130001	**Rule:** Minimum Amount for New Loans **Action:** Approved/Requested Loan Amount Less than Minimum New Loan Amount	99.99	11	**Frm:** 1/1/2002 **To:** 1/1/2005	Sho Act

Back to Approval Maintenance

Note: Please input the value for the rule(s) carefully, only basic data check is done.

You may edit the following items:

- **The description**
- **Valid Dates**
  - **(To and From)**
- **Actions**
  - **Hide/ Show**
  - **Active or Inactive**

Upon completion of your update, click on ***"Update"*** to the left of the screen or ***"Cancel"*** to cancel the action.

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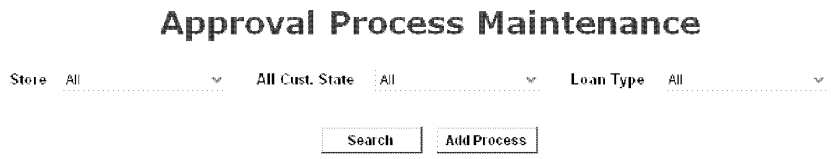
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

Approval Maintenance enables you to control the approval criteria for an applicant based on your business needs. In the LMS, this is done by setting up an Approval Process that groups one or more series of rules that are used to determine eligibility/approval of an application.

Approval Process Maintenance - Search

1. Enter search fields and Click **Search**



Fields - Approval Process Maintenance, Search

Fields	Description
Store	Displays your list of Store ID or All to include in the search results
All Cust State	Displays a list of all valid states/provinces to include in the search results
Loan Type	**All -** The search results will include applications with a loan type of Renewed and Standard **Renewed -** The search results will include approval processes set up with a loan type of Renewed **Standard -** The search results will include approval processes set up with a loan type of Standard

Navigation – Approval Process Maintenance

Button/Links	Description
Search	Displays search results based on the search criteria for Store, All Cust State, and Loan Type
Add Process	To create a new Approval Process.

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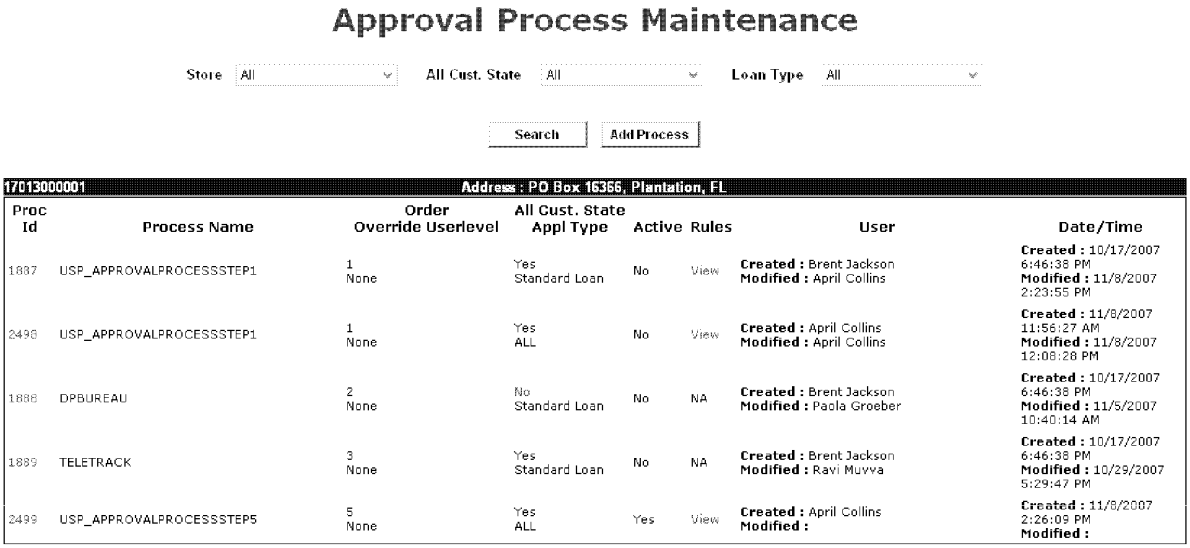
Approval Process Maintenance - Edit

1. Click Process ID link



Proc Id	Process Name	Order Override	Userlevel	All Cust. State	Appl Type	Active	Rules	User	Date/Time
1887	USP_APPROVALPROCESSSTEP1	1	None	Yes	Standard Loan	No	View	**Created :** Brent Jackson **Modified :** April Collins	**Created :** 10/17/2007 6:46:38 PM **Modified :** 11/8/2007 2:23:55 PM
2498	USP_APPROVALPROCESSSTEP1	1	None	Yes	ALL	No	View	**Created :** April Collins **Modified :** April Collins	**Created :** 11/8/2007 11:56:27 AM **Modified :** 11/8/2007 12:08:28 PM
1888	DPBUREAU	2	None	No	Standard Loan	No	NA	**Created :** Brent Jackson **Modified :** Paola Groeber	**Created :** 10/17/2007 6:46:38 PM **Modified :** 11/5/2007 10:40:14 AM
1889	TELETRACK	3	None	Yes	Standard Loan	No	NA	**Created :** Brent Jackson **Modified :** Ravi Muvva	**Created :** 10/17/2007 6:46:38 PM **Modified :** 10/29/2007 5:29:47 PM
2499	USP_APPROVALPROCESSSTEP5	5	None	Yes	ALL	Yes	View	**Created :** April Collins **Modified :**	**Created :** 11/8/2007 2:26:09 PM **Modified :**

Fields – Approval Process Maintenance, Edit

Process ID	Enables you to **Edit** the Approval Process

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Approval Process Maintenance - Add

1. Click **Add Process**

Fields – Approval Process Maintenance, Add

Fields	Description
Store	Displays your list of Store IDs
All Cust State	Indicates if the Approval Process is valid for all states; **Yes** – Approval Process is applicable for all states **No** – Approval Process is applicable for select states. When No is selected you will be able to select the states
Appl Type	All, Renewed, Standard
Process Name	Process Name
Process Order	Indicates which order this process should run in comparison to other Approval processes
Override User Level	**??**
Active	**Yes –** the Approval Process is active, and will run as part of the application approval process **No –** the Approval Process is not active, and will not run as part of the application approval process

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Navigation – Approval Process Maintenance, Add

Button/Links	Description
Submit	Saves updates for the Approval Process and redirects you to the Approval Process Maintenance page. A grid will display that includes a list of existing Approval Processes, a message that specifies the Process ID, and that the Approval Process has been successfully inserted.
Cancel	Cancels the action, and redirects you to the Approval Maintenance Page
Add	To add selected states. This button displays when All Cust State is No
Remove	Remove selected states. This button displays when All Cust State is No

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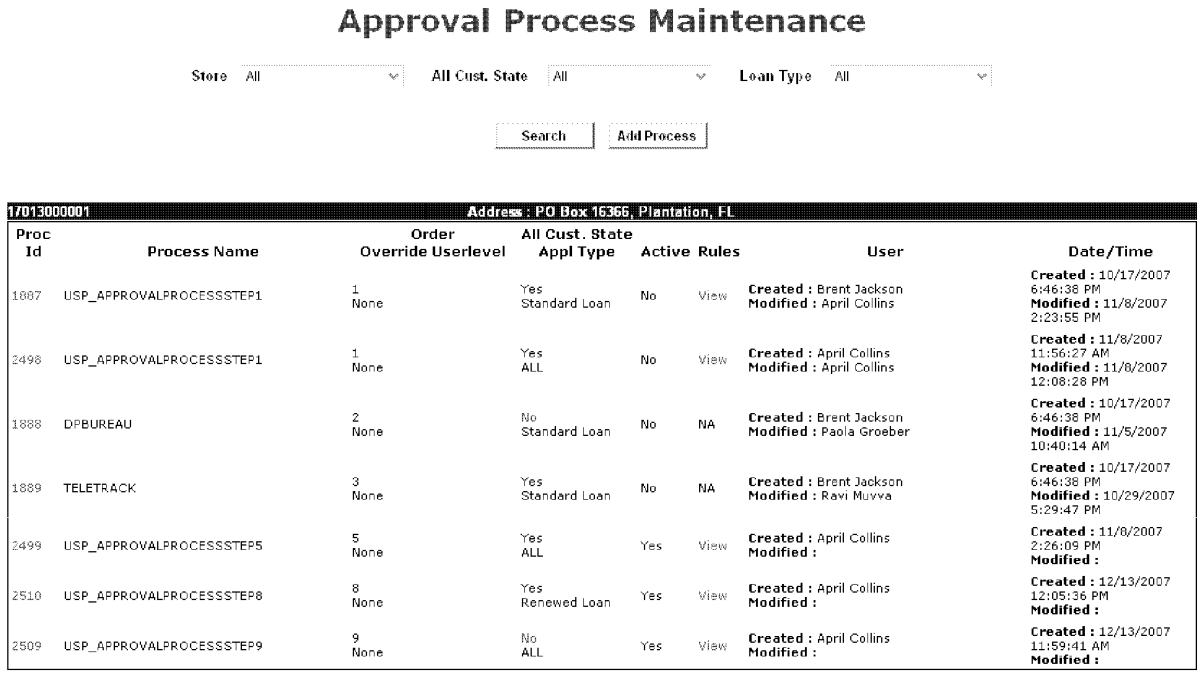
Approval Rules - Add

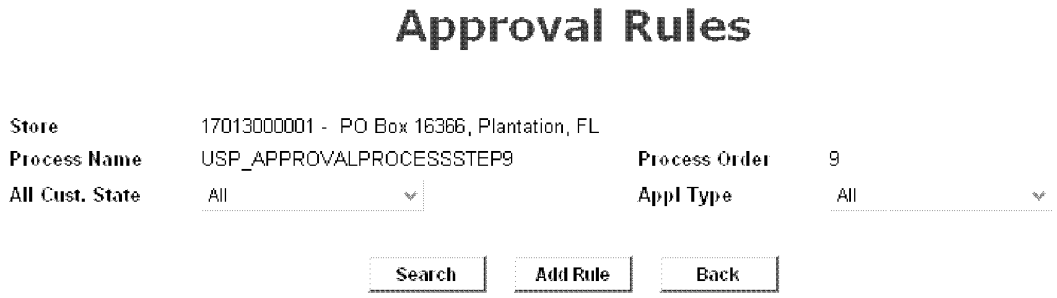
1. Click the View link to add, edit or view the available Approval Rules that can be set up for the selected Approval Process



Navigation

Button/Links	Description
View	Displays the Approval Rules page to set up the Approval Rules for the Approval Process

2. Click **Add Rule**



CV-000563
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029 CFPB038396

Fields

Fields	Description
All Cust State	It is used for the search criteria for existing Approval Rules.
Appl Type	

Navigation

Buttons/Links	Description
Search	Displays search results based on search criteria; All Cust State, Appl Type
Add Rule	To add an Approval rule to a Approval Process
Back	Redirects you to the Approval Process Maintenance page

3. Enter the fields for the Approval Rule, and click **Submit**

Fields – Approval Rules, Add

Fields	Description
Approval ID	System generated ID when Approval rules are submitted. Upon entry it defaults to NEW
Store	Store ID from the Approval Process
Rule	Displays a list of available approval rules that can be set up for an Approval Process. When a rule is selected the Rule Description will appear below, and provide the valid Rule Values that should be used when setting up the rule
Action	Defaults based on the Rule selected. This will display as the denial reason, if loan denied

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Fields	Description
Rule Value	Specifies the parameter to be used for the rule
Step	System default
Rule Order	The order for this rule to run within a group of Approval Rules for an Approval Process
Override Level	The user level that is able to override the rule None 5 – System User 4 – Super User 3 – Manager 2 – Supervisor 1 - CSR
From Date	The begin date to start using the Approval Rule
To	The end date to stop using the Approval Rule
All Cust State	Indicates if Approval Rule will apply to all states **Yes** – Applies to all states **No** – Applies to select states
Appl Type	**All -** Applications with an application/loan type of Renewed and Standard **Renewed -** Applications with an application/loan type of Renewed **Standard -** Applications with an application/loan type of Standard
Active	**Yes –** the Approval Rule is active, and will run as part of the application approval process **No –** the Approval Rule is not active, and will not run as part of the application approval process
Show	??

Navigation

Button/Links	Description
Submit	Saves Approval Rules A grid displays that provides details regarding the approval rule that is set up for the Approval Process
Cancel	Cancels any changes to a field

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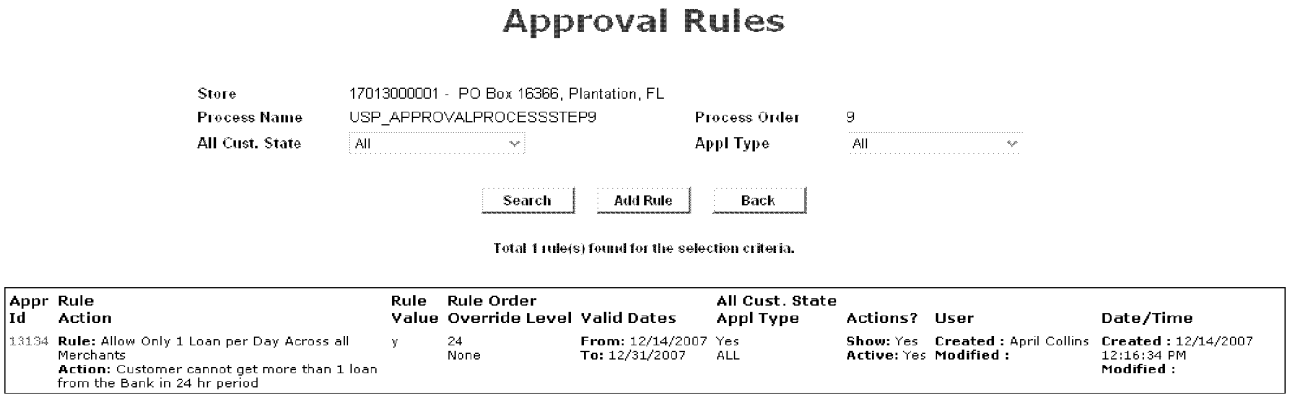
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

Approval Rules - Edit

1. Click the Appr ID link



Approval Rules

Store 17013000001 - PO Box 16366, Plantation, FL
Process Name USP_APPROVALPROCESSSTEP9 Process Order 9
All Cust. State All Appl Type All

Search Add Rule Back

Total 1 rule(s) found for the selection criteria.

Appr Id	Rule Action	Rule Value	Rule Order Override Level	Valid Dates	All Cust. State Appl Type	Actions?	User	Date/Time
13134	**Rule:** Allow Only 1 Loan per Day Across all Merchants **Action:** Customer cannot get more than 1 loan from the Bank in 24 hr period	y	24 None	**From:** 12/14/2007 **To:** 12/31/2007	Yes ALL	**Show:** Yes **Active:** Yes	**Created :** April Collins **Modified :**	**Created :** 12/14/2007 12:16:34 PM **Modified :**

Navigation

Button/Links	Description
Appr ID	Enables you to **Edit** the Approval Rules
All Cust State	Refer to description under Approval Process Maintenance – Search section pg 1

CV-000566

SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029 CFPB038399

ADMINISTRATION

System Configuration / ABA Exclude List **Section 9.9**

This function is used in conjunction with an underwriting rule to deny loans, if an ABA number on the application appears on the Merchant ABA Exclusion List. The 'Excluded ABA Numbers' underwriting rule must be active in order for the system to deny loans based on this list.

To set up a list of ABA numbers you want to exclude, select

- Admin from the side menu
- System Configurations
- Merchant ABA Excluded List

The Merchant ABA Maintenance screen will appear, and you will be able to do an ABA search on the ABA number or the Bank Name. When doing a search enter at least 4 numbers or letters; based on your search selection.

Note: The Existing Excluded Merchant's ABA Record may not display excluded ABA numbers the first time you come to this screen, it will only display ABA numbers once you have added the ABA numbers to the list.

Merchant ABA Maintenance

Search On ABA Number Search...

Existing Excluded Merchant's ABA Record

ABA#	Bank Name	Date Created	User Created	Date Modified	User Modified	Deleted?
123456789	FIRST UNION NATIONAL BANK	11/6/2006 5:23:47 PM	Testin, Tester			No
789123456	CITIZENS BANK OF MISSOURI	11/6/2006 5:22:54 PM	Testin, Tester			No
456789123	CITIZENS STATE BANK	11/6/2006 5:23:18 PM	Testin, Tester			No

1

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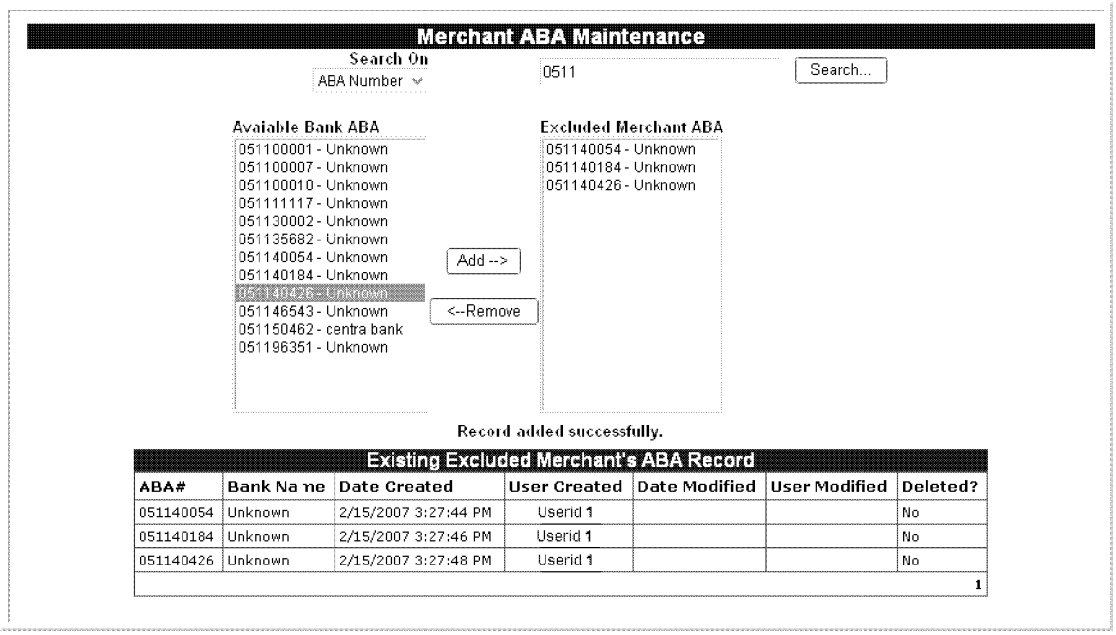
ADMINISTRATION

When the search button is clicked, two column boxes are displayed. The left column will display the available ABA numbers for exclusion based on your search. The right column will display the ABA numbers that have been added to the exclusion list.

To '**ADD**' ABA numbers to the list:

- Click on the ABA number listed under the Available Bank ABA column to the left;
- Click 'Add';
- The ABA will appear under the Excluded Merchant ABA column to the right.
-

Note: A 'Record added successfully' will appear on the screen



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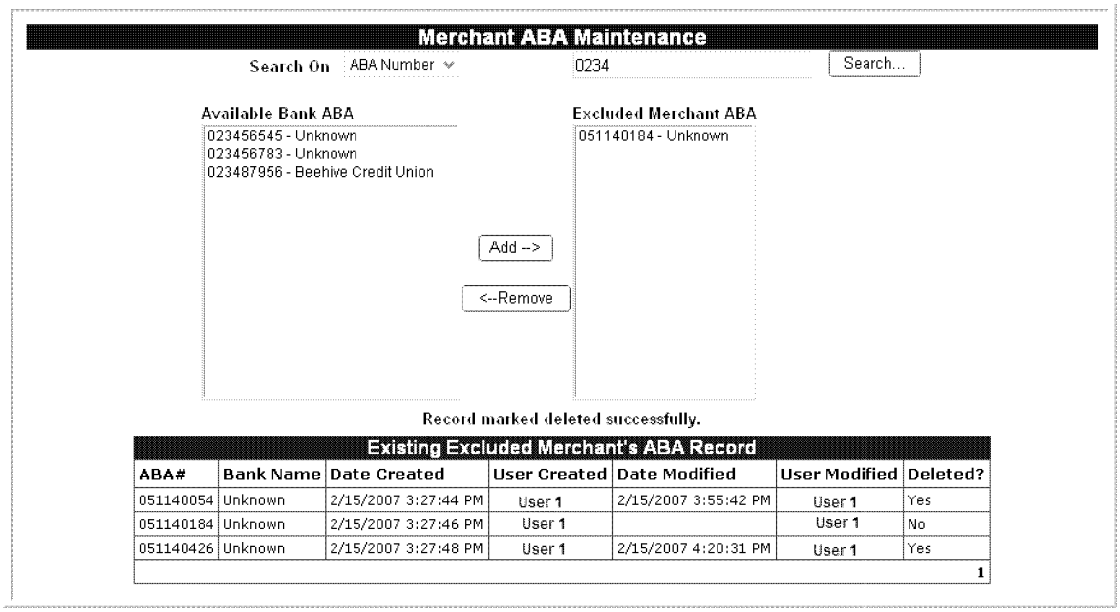
SUBJECT TO PROTECTIVE ORDER IN 2015-CFPB-0029

ADMINISTRATION

To '**REMOVE**' ABA numbers from the list:

- Click on the ABA number listed under the Excluded Merchant ABA column to the right;
- Click 'Remove'
- The ABA will not appear under the Excluded Merchant ABA column. However, the ABA number will continue to display under the 'Existing Excluded Merchant's ABA number with the deleted column changed to Yes, the date/time stamp, and the user that deleted the ABA number from the exclusion list

Note: A Record marked deleted successfully' will appear on the screen



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ADMINISTRATION

System Configuration / Document Maintenance 1.0 **Section 9.10**

A merchant has the ability to add, change or edit all loan documentation. The use of this function is recommended for User Level 5. If you do not have proper access to this feature, please contact your manager.

A list of documents will be displayed when you select the "***Loan Documents Maintenance***" option in **Administration**, under the **System Configuration** heading.

Loan Documents

Total 7 record(s) found (Max 10 records/page)

Doc#	Document Information		Order	Ver.	Active?	Valid Dates	Creation	Modification
44	**Type:** Denial Document **Title:** Denial Letter	**Mode:** ACH **Lang:** English	1	1.0	Yes	**Frm:** 6/1/2002 **To:** 6/1/2004	**By:** Joe Fitzpatrck **On:** 6/10/2002	**By:** **On:**
41	**Type:** Renewal TILA **Title:** FAX COVER SHEET RENEWAL	**Mode:** ACH **Lang:** English	1	1.0	Yes	**Frm:** 6/1/2002 **To:** 6/1/2004	**By:** Joe Fitzpatrck **On:** 6/10/2002	**By:** Joe Fitzpatrck **On:** 6/12/2002
42	**Type:** Renewal TILA **Title:** RENEWAL TILA	**Mode:** ACH **Lang:** English	2	1.0	Yes	**Frm:** 6/1/2002 **To:** 6/1/2004	**By:** Joe Fitzpatrck **On:** 6/10/2002	**By:** **On:**
43	**Type:** Renewal TILA **Title:** ACH AUTHORIZATION RENEWAL	**Mode:** ACH **Lang:** English	3	1.0	Yes	**Frm:** 6/1/2002 **To:** 6/1/2004	**By:** Joe Fitzpatrck **On:** 6/10/2002	**By:** **On:**
38	**Type:** Standard TILA **Title:** New Loan FAX Cover Sheet	**Mode:** ACH **Lang:** English	1	1.0	Yes	**Frm:** 6/1/2002 **To:** 6/1/2004	**By:** Joe Fitzpatrck **On:** 6/10/2002	**By:** Kirk Chewning **On:** 8/6/2002
39	**Type:** Standard TILA **Title:** TILA	**Mode:** ACH **Lang:** English	2	1.0	Yes	**Frm:** 6/1/2002 **To:** 6/1/2004	**By:** Joe Fitzpatrck **On:** 6/10/2002	**By:** Joe Fitzpatrck **On:** 6/10/2002
40	**Type:** Standard TILA **Title:** New Loan ACH Authorization	**Mode:** ACH **Lang:** English	3	1.0	Yes	**Frm:** 6/1/2002 **To:** 6/1/2004	**By:** Joe Fitzpatrck **On:** 6/10/2002	**By:** Joe Fitzpatrck **On:** 6/10/2002

1

Add New Document | Back To Maintenance

The data displayed on this page is as follows:

Doc #: The Assigned Document Number
Document Type: New Loan TILA, Renewal Loan TILA, Denial Document, etc.
Title: Name of the document
Mode: This option is for Disbursement Mode (Cash / ACH / Check)
Order: Order the document will be displayed
Version: Current version of document
Active: Yes or No
Valid Dates: Time frame the document is valid
Created by: Created by and the date
Modification: Who last modified file and the date

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Editing a Document

To edit a document, click on the "***DOC #***". The document will then be displayed and its text will be in HTML format. After editing the document, click ***"Submit"***. At any time during editing a user has the ability to cancel. To do this, simply click the ***"Cancel"*** button.

Doc# 44
Title Denial Letter
Language English
Category Denial Document
Version 1.0
Order 1
Disburse Mode ACH (Select 'None' for Quick Appl.)
Document Text

```
<!--Denial Letter Starts Here---->

<table cellSpacing="1" cellPadding="1" width="100%" align="center" border="0">
 <tbody>
  <tr>
   <td style="WIDTH: 40%" vAlign="top" noWrap align="left" width="40%"><img src="BANK_IMAGE" >
    <p> </p>
   </td>
   <td style="WIDTH: 40%" vAlign="bottom" noWrap align="right" width="40%"><strong>Application
    #</strong></td>
   <td vAlign="bottom"><u><b>APPLICATION_NUMBER</b></u></td>
  </tr>
 </tbody>
</table>
<p>
<table cellSpacing="1" cellPadding="1" width="100%" align="center" border="0">
 <tbody>
  <tr>
   <td colSpan="2">
    <p>Date: <u><b>APPLICATION_DATE</b></u></p>
   </td>
  </tr>
  <tr>
   <td colSpan="2"></td>
  </tr>
```

Valid From 6/1/2002
Valid To 6/1/2004
Active? Yes No

Submit Cancel

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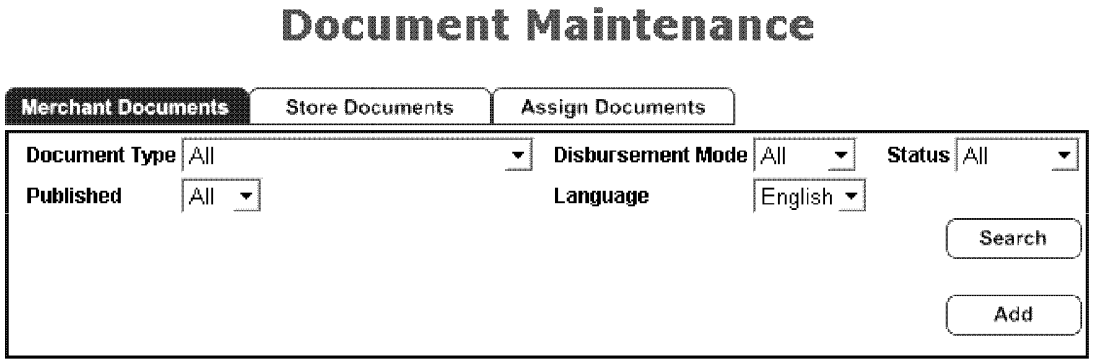
Document Maintenance enables you to create, edit and delete merchant documents, and maintain store document assignments.

Upon entry to Document Maintenance, the Merchant Documents tab displays. You can work within this tab or select another tab. All documents exist at the merchant level and are assigned to stores for use by various LMS transactions.

Note: Limited validation is done on merchant and store document setup. You should be careful when administering documents and assignments. If multiple active documents / assignments exist for a LMS transaction, all will be applied / retrieved when called.

Merchant Documents – Search and Results

To search for existing document(s), select the search criteria and **Click Search.**
To create a new document, **Click Add.**



Fields – Search

Fields	Description
Document Type	A list of LMS document types: • All • Standard Application • Renewal Application • Adverse Action • Installment Offer • Installment Plan • Miscellaneous • Quick Application
Disbursement Mode	A list of merchant configured disbursement modes, plus: • All • None
Status	• All • Active • Inactive
Published	• All • Yes • No

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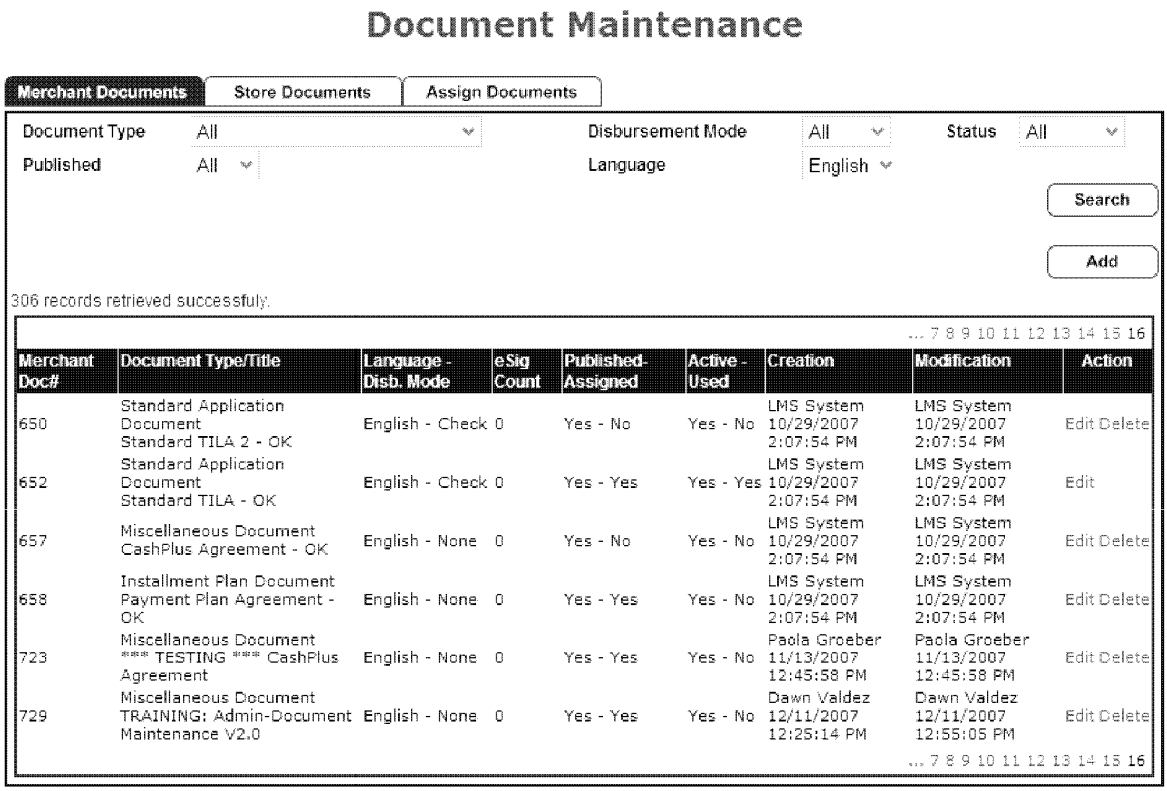
Fields	Description
Language	English • All

The search results displays as shown below.



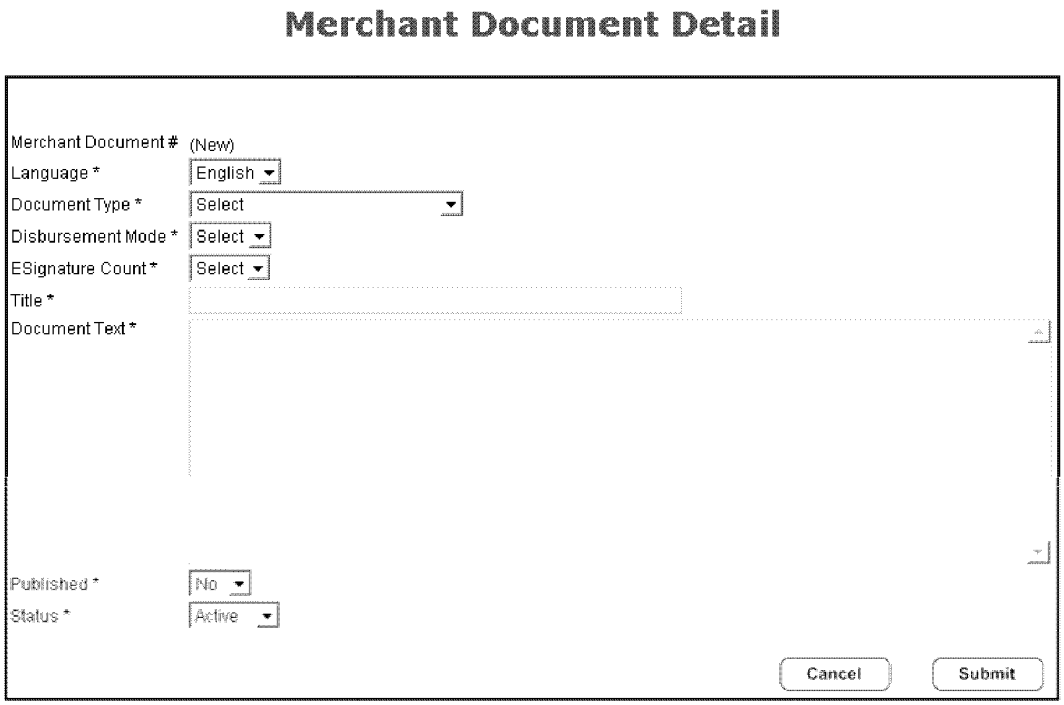
Navigation – Search and Results

Button/Links	Description
Search	Performs a search based on the criteria selected and displays the results list.
Add	Displays the Merchant Document Detail page for a new document.
Edit	Displays the Merchant Document Detail page to view / edit the selected document. Note: Unlimited edits are allowed until a document is published. Once published, limited edits are allowed.
Delete	Prompts for confirmation. • To delete, **Click OK** • To cancel, **Click Cancel** Note: The delete link only displays for unused documents.

Merchant Documents – Merchant Document Detail

The Merchant Document Detail page displays as shown below when adding a new document.

When viewing / editing an existing document the fields display with pre-filled data.



Fields – Merchant Document Detail

Fields	Description
Merchant Document Number	A unique document ID created by the LMS. This field cannot be edited.
Language	A list of LMS language(s).
Document Type	A list of LMS document types: • All • Standard Application • Renewal Application • Adverse Action • Installment Offer • Installment Plan • Miscellaneous • Quick Application
Disbursement Mode	A list of merchant configured disbursement modes.
ESignature Count	1-20
Title	Text Box up to 50 characters.

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Fields	Description
Document Text	Text Box; Recommended character limit of 10,000
Published	Yes or No Note: Only published documents are available to be assigned at the store level. Once a document is published it cannot become un-published.
Status	Active or Inactive Note: Inactive documents are not available to be used by future LMS transactions. If a merchant document is set to Inactive, existing store assignments using this document are also set to Inactive.

Navigation – Merchant Document Detail

Button/Links	Description
Cancel	No changes are saved and you are redirected to the previous page.
Copy	Displays the Merchant Document Detail for a new document will pre-filled fields from the copied document. Note: This only displays for an existing document.
Submit	If no errors exist, the document update is saved to the database.

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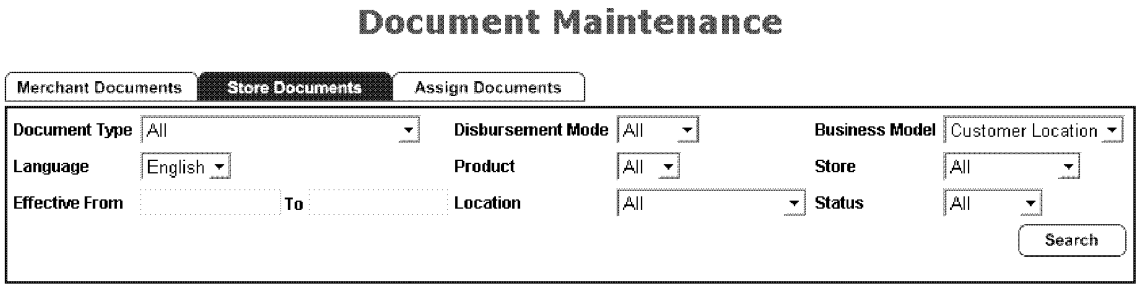
Store Documents – Search and Results

Click on the Store Documents tab to get to Store Documents.

To search for existing document(s), select the search criteria and **Click Search.**



Fields – Search

Fields	Description
Document Type	A list of LMS document types: • All • Standard Application • Renewal Application • Adverse Action • Installment Offer • Installment Plan • Miscellaneous • Quick Application
Disbursement Mode	A list of merchant configured disbursement modes, plus: • All • None
Business Model	For Future Use. Only option supported by the LMS at this time is Customer Residence.
Language	A list of LMS language(s). Only option supported by the LMS at this time is English.
Product	For Future Use. Only option supported by the LMS at this time is STL (Short-term Loan).
Store	A list of merchant stores, plus: • All
Effective Date To / From	Blank means All Dates; You can filter the results list by entering a date range.
Location	A list of merchant locations (such as one or more US States), plus: • All
Status	• All • Active • Inactive

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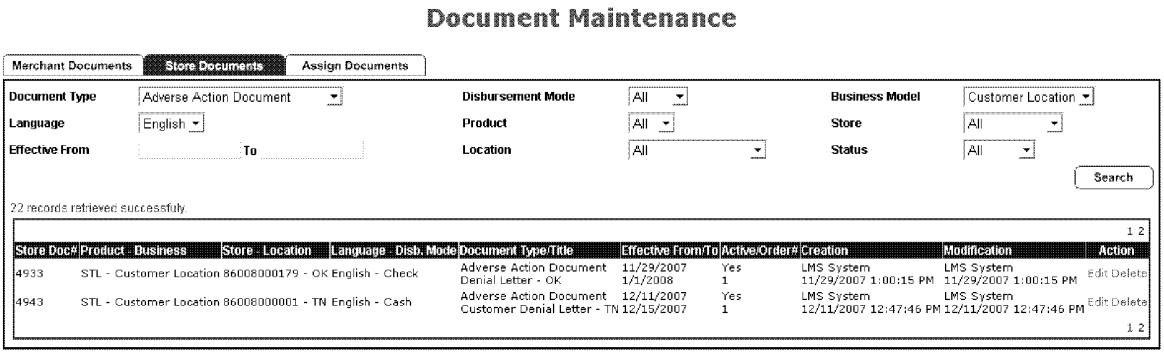
The search results displays as shown below.



Navigation – Search and Results

Button/Links	Description
Search	Performs a search based on the criteria selected and displays the results list.
Edit	Displays the Store Document Detail page to view / edit the selected store document assignment. Note: Unlimited edits are allowed until a document is published. Once published, limited edits are allowed.
Delete	Prompts for confirmation and deletes the selected store document assignment. Note: Only unused documents can be deleted.

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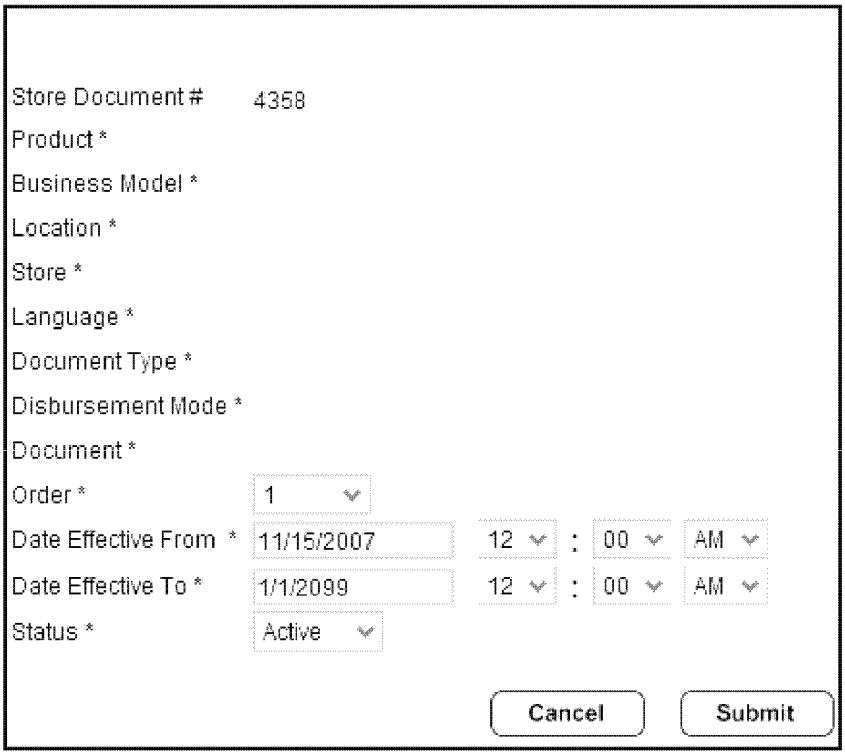
Store Documents – Store Document Detail

The Store Document Detail page displays as shown below when viewing / editing an existing document. Disabled are not editable.



Fields – Store Document Detail

Fields	Description
Store Document Number	A unique document ID created by the LMS. This field cannot be edited.
Order	1-20 Note: This is the order in which the document displays for other LMS transactions in the event multiple documents are included in a package, such as a Standard Loan Document Package.
Effective From Date / Time	MM/DD/YYYY HH:MM AM/PM
Effective To Date / Time	MM/DD/YYYY HH:MM AM/PM
Status	Active or Inactive

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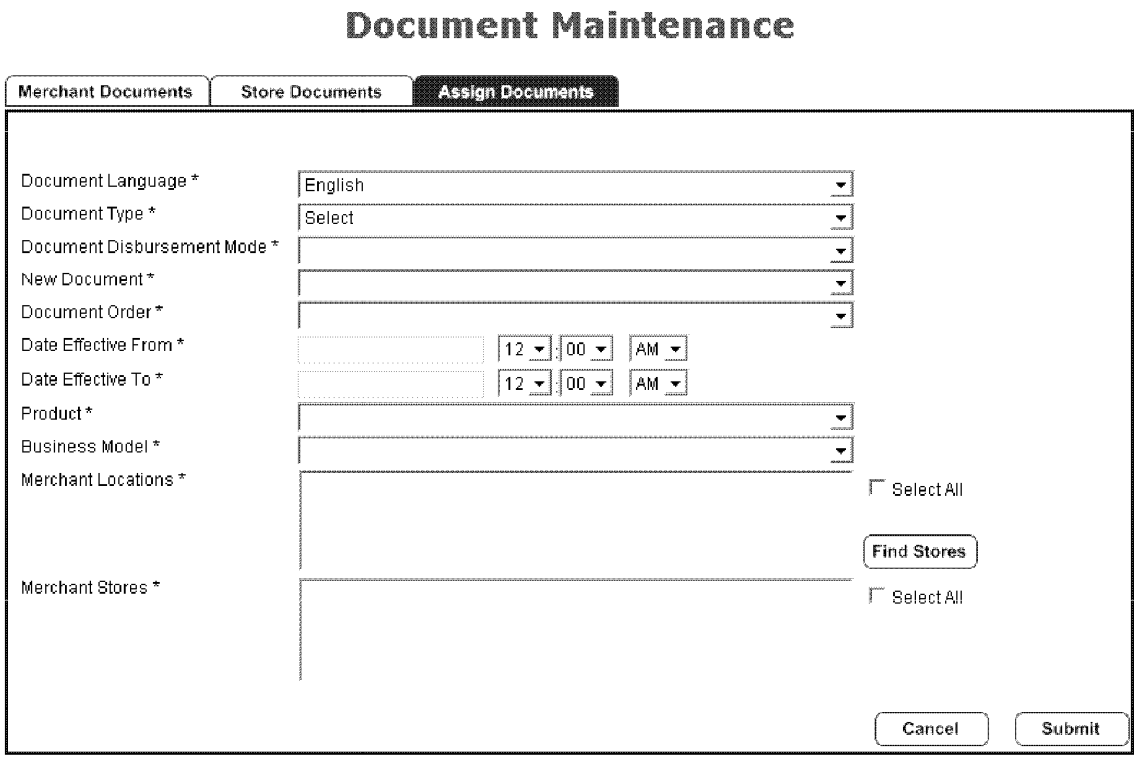
Navigation – Merchant Document Detail

Button/Links	Description
Cancel	No changes are saved and you are redirected to the previous page.
Submit	If no errors exist, the document update is saved to the database.

Assign Documents (Store Document Assignments)

Click on the Assign Documents tab to get to Assign Documents.

The purpose of this page is to enable you to assign active published merchant documents to stores and locations. This page and some of the fields within the page may take longer to load than other Document Maintenance pages, please be patient.



Fields – Store Document Detail

Fields	Description
Document Language	A unique document ID created by the LMS. This field cannot be edited.
Document Type	A list of LMS document types displays: • Standard Application • Renewal Application

Fields	Description
	• Adverse Action • Installment Offer • Installment Plan • Miscellaneous • Quick Application
Disbursement Mode	A list of merchant configured disbursement modes.
New Document	A list of published active merchant documents.
Document Order	1-20
Effective From Date / Time	MM/DD/YYYY HH:MM AM/PM Note: The date range fields can be used to *schedule* and/or to *expire* a store document assignment.
Effective To Date / Time	MM/DD/YYYY HH:MM AM/PM
Business Model	For Future Use. Only option supported by the LMS at this time is Customer Residence.
Product	For Future Use. Only option supported by the LMS at this time is STL (Short-term Loan).
Business Model	For Future Use. Only option supported by the LMS at this time is Customer Residence.
Location	A list of merchant locations (such as one or more US States). Note: This is a multi-select list box. *Check* the Select All checkbox to select all locations in the list.
Store	To get the list of merchant stores to display, **Click Find Stores**. Note: This is a multi-select list box. *Check* the Select All checkbox to select all stores in the list.

Navigation – Assign Documents

Button/Links	Description
Find Stores	Once all fields are populated prior to the Store Multi-select box, **Click Find Stores** to populate the list of merchant stores.
Cancel	No changes are saved.
Submit	If no errors exist, the store document assignment is saved to the database.

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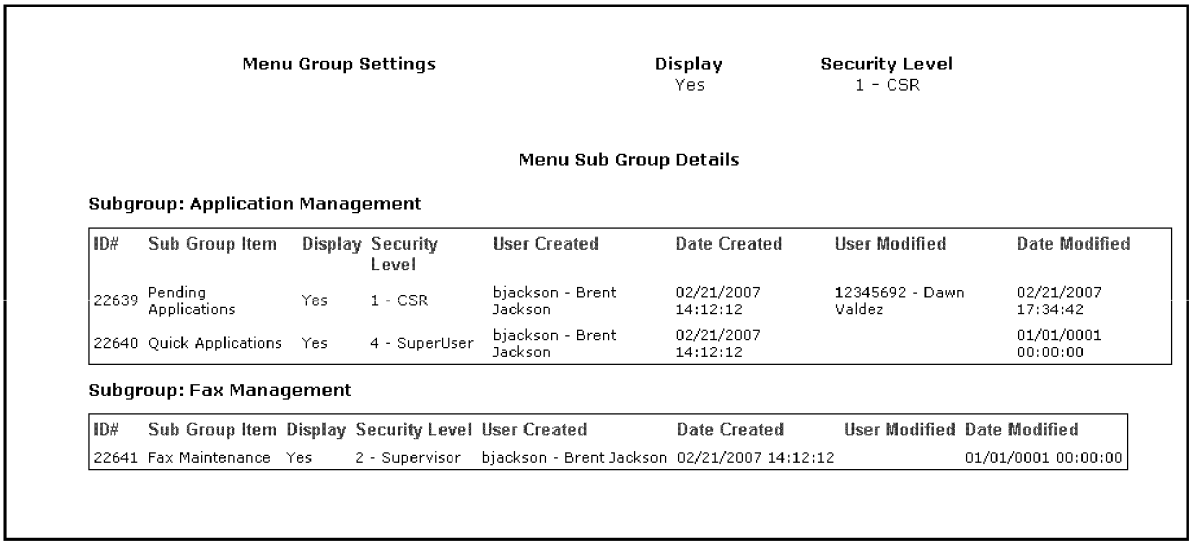
System Configuration / Menu Maintenance — Section 9.12

Menu Maintenance enables each merchant to view and edit their Display and Security Level settings for main menu options, submenu options and tabs. (Not all options are provisioned for all merchants. You can only maintain options that are provisioned for your merchant.)

Upon entry to Menu Maintenance, select a Menu Group.

- To view existing settings for the selected group, click View
- To edit existing settings for the selected group, click Edit

View Menu Settings



Menu Group Settings	Display	Security Level
	Yes	1 - CSR

Menu Sub Group Details

Subgroup: Application Management

ID#	Sub Group Item	Display	Security Level	User Created	Date Created	User Modified	Date Modified
22639	Pending Applications	Yes	1 - CSR	bjackson - Brent Jackson	02/21/2007 14:12:12	12345692 - Dawn Valdez	02/21/2007 17:34:42
22640	Quick Applications	Yes	4 - SuperUser	bjackson - Brent Jackson	02/21/2007 14:12:12		01/01/0001 00:00:00

Subgroup: Fax Management

ID#	Sub Group Item	Display	Security Level	User Created	Date Created	User Modified	Date Modified
22641	Fax Maintenance	Yes	2 - Supervisor	bjackson - Brent Jackson	02/21/2007 14:12:12		01/01/0001 00:00:00

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Edit Menu Settings

When editing a Menu Group, you can do the following:

- Edit the Main Menu Display and/or Security Level (A Menu Group is the same as a Main Menu option)
- If the selected Main Menu has submenus, select the Menu Subgroup to edit its Display and/or Security Level
- If the selected Submenu has tabs, a Details link displays. Click Details to edit the Security Level of the Tabs. (Tabs always display and cannot be hidden from users. If a user does not have the proper security level, an error message displays if they click on the tab.)
- To save an edit, you must click Update for the section you are updating.

Menu Group Settings Display: Yes Security Level: 1 - CSR Update

Select a Menu Subgroup : Transaction Management Update

ID#	Sub Group Item	Display	Security Level	Tab (if any)
22695	Transaction Management	Yes	1 - CSR	Details
22696	Calculate/Change APR	Yes	3 - Manager	
22697	Courtesy Date	Yes	3 - Manager	
22698	Customer Query	Yes	1 - CSR	

Update

Tab Details - Transaction Management

Tab#	Tab Name	Security Level
1	Transaction	1 - CSR
2	Deposits	1 - CSR
3	Petty Cash	1 - CSR
4	Voids	1 - CSR
5	Waive	5 - SystemUser
6	ChargeOff	5 - SystemUser
7	Update SSN	4 - SuperUser

Additional Information

- Tab Security Levels must be equal to or greater than its Submenu parent.
- Submenu Security Levels must be equal to or greater than its Main Menu parent.
- The Display setting overrides the Security Level Setting if Display is No. This means that regardless of security level, the Display must be Yes for any user to access it.

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ADMINISTRATION

System Configuration / Rate Maintenance **Section 9.13**

The **Rate Maintenance** option is utilized by managers in order to establish finance charge for each loan amount.

To update the current rate for a merchant, for a specific rate type click on the ***"Edit"*** located in the Operations column.

To scroll through the pages, utilize the page numbers located in the bottom right corner of the ***"Rate Maintenance"*** box.

Rate Maintenance

Total 73 record(s) found.

Operations	Rate Type	Loan Amount	Finance Charge	NSF Charge	Late Charge	Deleted?
Edit	Add a New Rate	$0.00	$0.00	$0.00	$0.00	No
Edit	SS 4-37 Dys	$0.00	$0.00	$30.00	$0.00	Yes
Edit	4-19 Days	$50.00	$15.00	$30.00	$0.00	No
Edit	4-19 Days	$125.00	$37.50	$30.00	$0.00	No
Edit	4-19 Days	$150.00	$45.00	$30.00	$0.00	No
Edit	4-19 Days	$175.00	$52.50	$30.00	$0.00	No
Edit	4-19 Days	$275.00	$82.50	$30.00	$0.00	No
Edit	4-19 Days	$350.00	$105.00	$30.00	$0.00	No
Edit	4-19 Days	$425.00	$127.50	$30.00	$0.00	No
Edit	4-19 Days	$475.00	$142.50	$30.00	$0.00	No

1 2 3 4 5 6 7 8

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ADMINISTRATION

System Configuration / Rate Maintenance **Section 9.13**

The following page will be displayed after selecting ***"Edit".***

You may edit the following:

Rate type by utilizing the drop down arrow to select:

- **Loan amount for rate**
- **Finance charge**
- **NSF charge for loan amount**
- **Late charge**
- **Delete**

Rate Maintenance

Total 73 record(s) found.

Operations	Rate Type	Loan Amount	Finance Charge	NSF Charge	Late Charge	Deleted?
Update Cancel	Standard 18-37 Dys	175	105	30	0	Delete
Edit	Standard 18-37 Dys	$200.00	$120.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$225.00	$135.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$250.00	$150.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$275.00	$165.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$300.00	$180.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$325.00	$195.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$350.00	$210.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$375.00	$225.00	$30.00	$0.00	No
Edit	Standard 18-37 Dys	$400.00	$240.00	$30.00	$0.00	No

1 2 3 4 5 6 7 8

After updating the rate simply click ***"Update"*** and your change will be saved.

To cancel and exit out of option, click ***"Cancel".***

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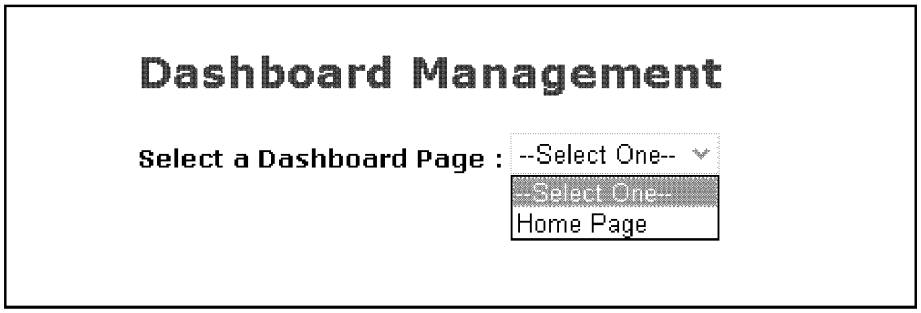
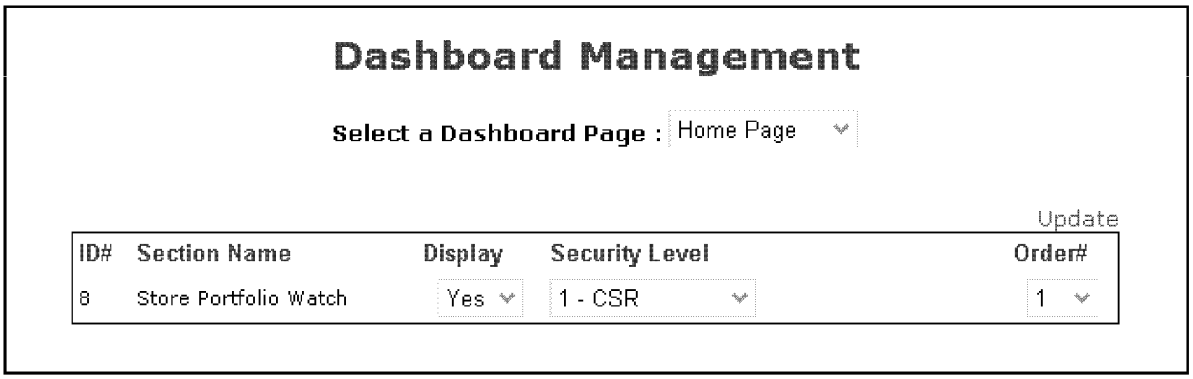
System Configuration / Dashboard Maintenance **Section 9.14**

Dashboard Maintenance enables each merchant to view and edit their Display and Security Level settings for dashboard items that can display on the Home Page. (Not all dashboard items are provisioned for all merchants. You can only maintain items that are provisioned for your merchant.)

Upon entry to Dashboard Maintenance, select a Page.



Upon selecting a page, the screen displays as shown below:



When editing a Dashboard Item, you can do the following:

- Edit the Display - Turn on or off the display of the item on the Home Page.
- Edit the Security Level
- Edit the Order – This is in place for future use as additional dashboard items are added. When multiple items display for a user, this setting specifies the order in which they display on the Home Page. (If multiple have the same order, secondary sort is alphabetical order by the item's name.)
- To save an edit, you must click Update.

Note: The Display setting overrides the Security Level Setting if Display is No. This means that regardless of security level, the Display must be Yes for any user to have access to it.

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ADMINISTRATION

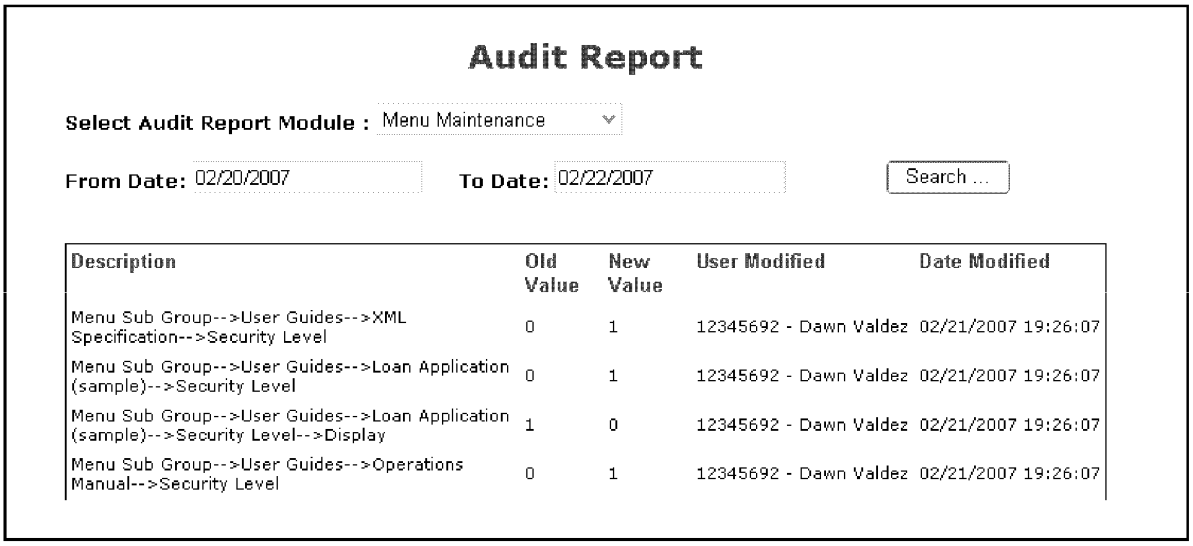
System Configuration / Audit Report **Section 9.15**

To access the Audit Report, click on **Admin** from the main menu and select **"Audit Report"** under the System Configuration heading.

The Audit Report displays an audit trail of data edited via Menu Maintenance and Dashboard Maintenance.

To view an audit report:

- Select either Menu Maintenance or Dashboard Maintenance in the Module dropdown
- Enter From/To Dates and click Search



Audit Report

Select Audit Report Module : Menu Maintenance

From Date: 02/20/2007 **To Date:** 02/22/2007 Search ...

Description	Old Value	New Value	User Modified	Date Modified
Menu Sub Group-->User Guides-->XML Specification-->Security Level	0	1	12345692 - Dawn Valdez	02/21/2007 19:26:07
Menu Sub Group-->User Guides-->Loan Application (sample)-->Security Level	0	1	12345692 - Dawn Valdez	02/21/2007 19:26:07
Menu Sub Group-->User Guides-->Loan Application (sample)-->Security Level-->Display	1	0	12345692 - Dawn Valdez	02/21/2007 19:26:07
Menu Sub Group-->User Guides-->Operations Manual-->Security Level	0	1	12345692 - Dawn Valdez	02/21/2007 19:26:07

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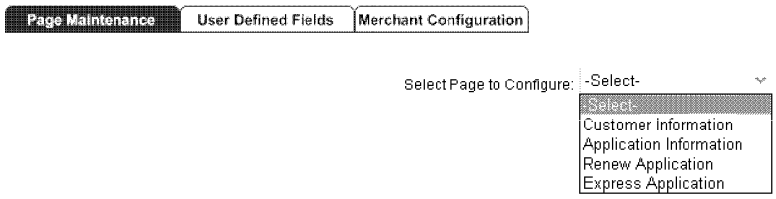
System Configuration / Page Maintenance — Section 9.16

Page Maintenance enables you to configure the New, Express, and Renew Application screens according to your business needs. Most of the configurations that you set up for the New Application screen also apply to the Express, Renew Application screens and Customer Maintenance.

Upon entry to the Page Maintenance Function, the Page Maintenance Tab displays. You can work within this tab or select another tab.

Page Maintenance – Select Page

1. Select the page to configure from the dropdown list.



Fields – Page Maintenance, Select Page

Fields	Description
Select Page to Configure	**Customer Information** - Lists sections and fields that can be configured for the 2nd page of the New Application. This page of the New Application only displays customer related information. **Application Information** - Lists sections and fields that can be configured for the 2nd page of the New Application. This page of the New Application only displays application related information. **Renew Application** - Lists sections and fields that can be configured for the Renew Application. **Express Application** - Lists sections and fields that can be configured for the Express Application.

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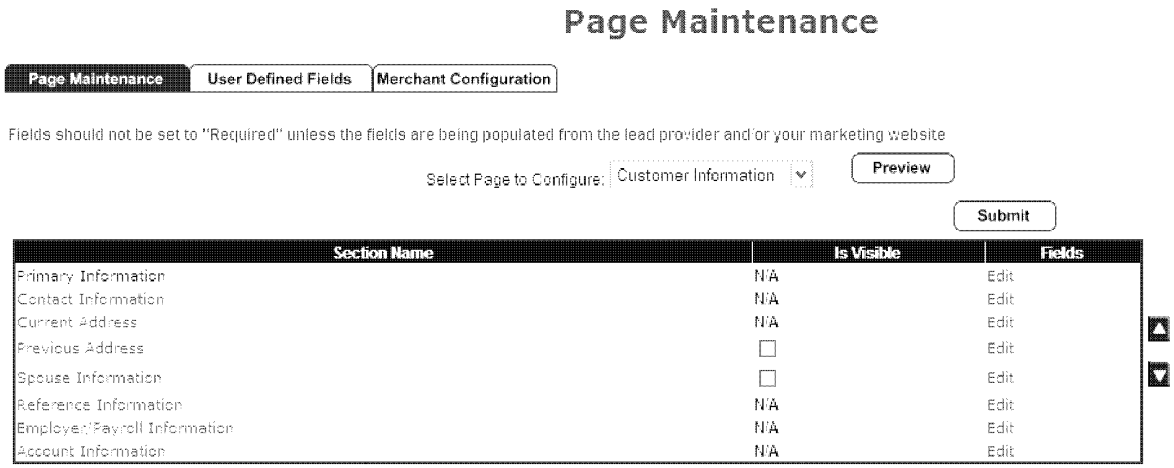
After selecting the page to configure, the Section List page displays and you can configure the sections for the selected page.

Page Maintenance – Section List



1. **Click Edit** to view or edit the fields of a section (Refer to Field List and Detail below)

   Additional Features

   - **To Preview Application:** At any time you can preview the selected page by clicking **Preview**

   - **To Change Pages:** At any time you can select a different page to configure from the dropdown list.

   - **Rearrange Display Order** of the sections by clicking on the section name and then clicking the Up and Down arrows to the right of the grid to move a section to the desired position. This is the order in which sections will display on your application pages in other LMS functions.

     Note: If a section cannot be moved per system rules, it displays in black text and when you mouse over it, it does not appear as a link like those that can be moved.

   - **Turn Section(s) On/Off** by clicking the checkbox**:**

     Checked box = section will display on the screen
     Unchecked box = section will not display on the screen

Important Note: Changes submitted via Page Maintenance will not take effect on the actual application pages used to enter loan applications until approximately 20 minutes after submitting the changes. To see changes immediately after submitting the changes have your users logout and login back into the system.

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Fields – Page Maintenance, Section List

Fields	Description
Section Name	Name of the sections that display on the New Application, Express Application, Renew Application, Customer Maintenance. Some sections can be selected and moved.
Is Visible Checkbox	Indicates if section is turned on/off on the application pages. If a checkbox displays it can be edited. N/A = LMS required section. You are not able to turn off the section.

Navigation – Page Maintenance, Section List

Button/Links	Description
Preview	Displays the application page in a separate browser. This is very useful when you are making changes and want to view the changes to the page.
Edit	When you click Edit in the fields column for a section, the Section Fields List displays for you to view and edit the fields that display under that section heading on the Application and Customer Maintenance pages.
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system saves your page changes.
	Moves the selected section up in the display order
	Moves the selected section down in the display order

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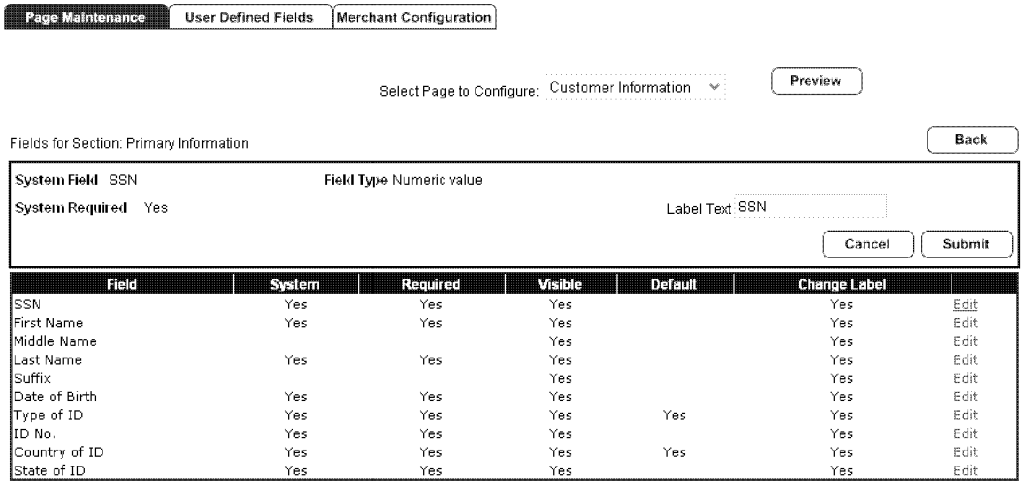
After selecting a section from the Section List page and clicking Edit, the Field List and Detail page displays and you can configure the fields for the selected section.

Page Maintenance – Field List and Detail



Field	System	Required	Visible	Default	Change Label	
SSN	Yes	Yes	Yes		Yes	Edit
First Name	Yes	Yes	Yes		Yes	Edit
Middle Name			Yes		Yes	Edit
Last Name	Yes	Yes	Yes		Yes	Edit
Suffix			Yes		Yes	Edit
Date of Birth	Yes	Yes	Yes		Yes	Edit
Type of ID	Yes	Yes	Yes	Yes	Yes	Edit
ID No.	Yes	Yes	Yes		Yes	Edit
Country of ID	Yes	Yes	Yes	Yes	Yes	Edit
State of ID	Yes	Yes	Yes		Yes	Edit

1. **Click Edit** to make changes to a field.

   Types of Edits

   - Specify if a field is required or not required when submitting an application
   - Turn the display of a field on/off
   - Set default values for certain fields
   - Change the label name of a field

2. **Click Submit** to save changes.

Important Note: Any changes made to Application Information (visible/not visible, required/not required) will display on the Express and Renew Application page. You will be able to control whether an entire section appears on those pages, but not any of the settings related to the fields in the section.

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Fields – Field List

Fields	Description
Field	Name of the fields that display on the New Application, Express Application, Renew Application, Customer Maintenance.
System	Indicates if the fields are required by LMS (system required). If this setting is Yes you are not able to change the Visible setting or Required setting.
Required	Indicates if the fields are required by the merchant.
Visible	Indicates if field will display on the New Application, Express Application, Renew Application and Customer Maintenance screen. This field can be set to not display only if the field is not system or merchant required.
Default	Indicates if field has a default value. When entering a default value you must type in the value exactly as it appears in the dropdown.
Change Label	Indicates if the field label can be changed.

Navigation – Field List and Detail

Button/Links	Description
Preview	Displays the application page in a separate browser. This is very useful when you are making changes and want to view the changes to the page.
Edit	When you select to edit a field, the field detail displays above the field list for you to enter your changes. Each field allows different types of edits (as described above). If a field does not have an edit link, this means it is not editable.
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system saves your field changes.
Cancel	Cancels any changes to a field.
Back	Redirects you to the previous page.

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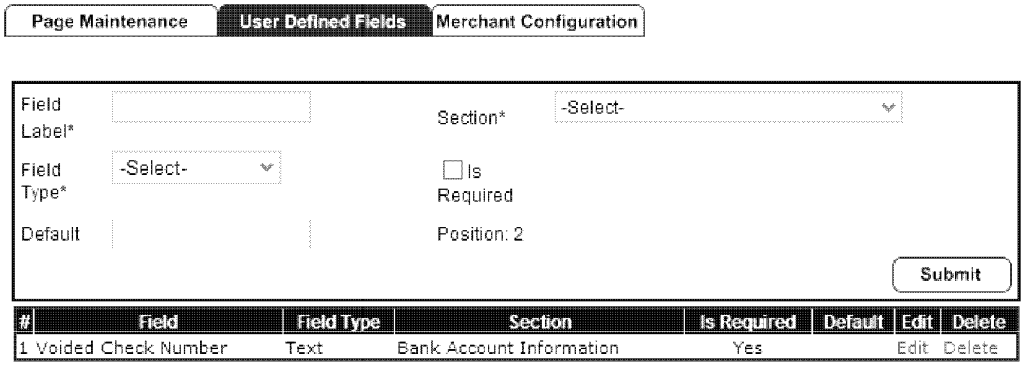
User Defined Fields – List and Detail

This function allows you to set up 20 user defined fields (UDFs) that can be added to any section of the application screen. Currently, these fields cannot be reported on or used for other business logic, but they do enable the capture of additional data at the point of application.

Upon selecting the **User Defined Fields Tab**, the User Defined Fields List and Detail page displays. A list of any existing UDFs displays below a detail section where new fields can be added. Once the maximum number of active UDFs exist, the submit button no longer displays. However, if you delete UDFs, additional ones can be added.



1. To enter a new UDF, enter the details of the new field and **Click Submit**.

Fields – User Defined Fields List

Fields	Description
Field Label	Name of the new field
Section	Section on the application that the UDF will display • Customer- Primary Information • Customer – Current Address • Customer – Previous Address • Customer – Spouse Information • Customer – Account Information • Customer – Employer/Payroll Information • Application – Military Information • Application – Marketing Information • Application – Application Verification • Application – Application Information • Application – Account Selection • Application – Collateral Information
Field Type	Data type of field • Numeric value – Max Length 8 • Text – Max Length 100 • Notes – Max Length 100 • Date – Max Length 10 • Currency – Max Length 8 • Phone Number – Max Length 10 • Email Address – Max Length 100

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Fields	Description
	• True/False • Drop down – Max Length 15 • Integer – Max Length 8 The fields you need to enter for a UDF depend on the field type you select.
Is Required	Indicates whether the field is required or not. Checked = Required Unchecked = Not Required
Default	Data that is populated for that field upon entry to the application(s) screen.
Position	Indicates the position in the XML file that this field will show up.

Navigation – Field List and Detail

Button/Links	Description
Edit	Displays the selected UDF in the field detail above the list for you to enter your changes.
Delete	Deletes the selected UDF.
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system saves your field changes.
Cancel	Cancels any changes to a field.
Back	Redirects you to the previous page.

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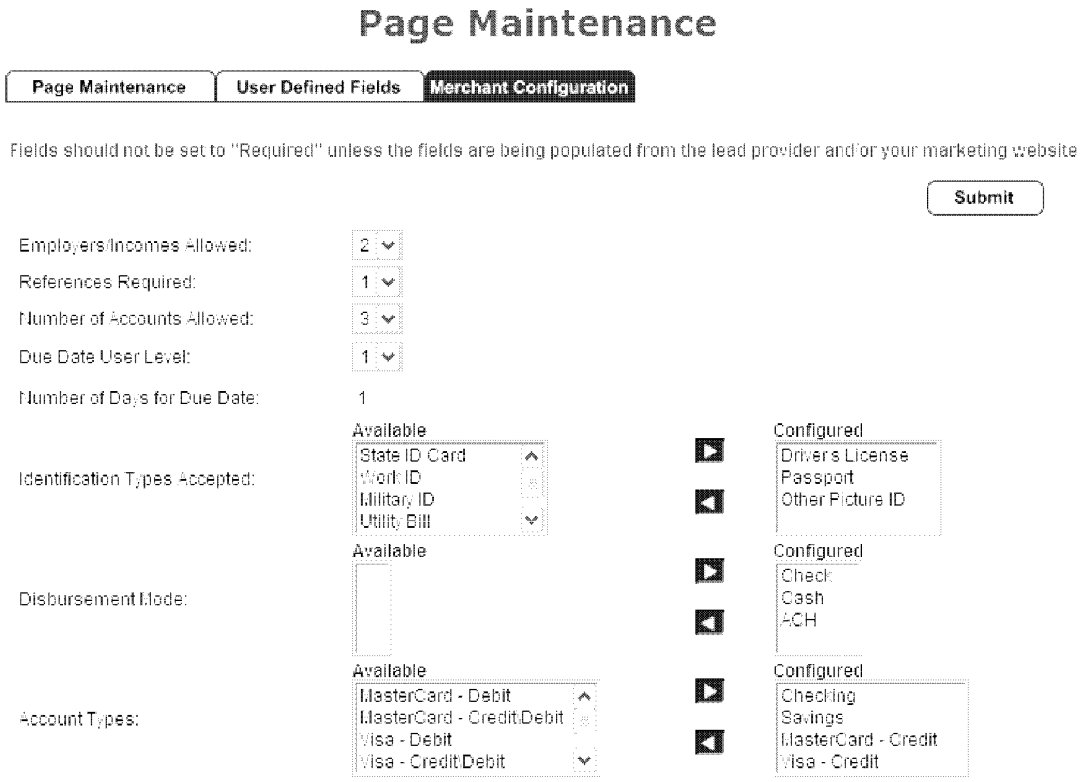
Merchant Configuration

This function allows you to set up the configuration parameters for a few data elements that appear on the application screens.



Fields – Merchant Configuration

Fields	Description
Employers/Income Allowed	Number of Employers/Incomes that are required to enter an application. LMS requires at least one Employers/Income to be entered.
References Required	Number of References that are required to be entered on the application screen. LMS requires at least one Reference to be entered.
Number of Accounts Allowed	Number of accounts that can be entered on the New Application or Customer Maintenance page. LMS requires at least on DDA/Saving account to be entered;
Due Date User Level	The user level needed to update the Requested Due Date field on the application screen
Number of Days for Due Date	The number of days after the current date that a user can enter as the Requested Due Date.

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Fields	Description
Identification Types Accepted	Allowed identification types accepted when entering an application
Disbursement Mode	Allowed methods of disbursing funds into a customer's account
Account Types	Allowed account types t to accept when entering an application
Field Type	List of Identification types to display in the dropdown on the new application page (Note: if field is not configured to specify the values for the dropdown, the complete list of available values will display in the dropdown on the New Application page).

Navigation – Merchant Configuration

Button/Links	Description
Submit	The system validates the data. If errors exist you will be informed. If no errors exist, the system saves your changes.

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Customer Information - New Application Page Data Fields

Data Element	LMS Required	Notes	U/W Rules
Customer Information – Primary Information			
SSN	Y	Numeric, 9 digits	Y
First Name	Y		
Middle Name	N		
Last Name	Y		
Suffix	N	Jr., Sr., I , II, III, IV	
Date of Birth	Y		
Type of ID	N	Driver's License, State ID Card, Passport, Work ID, Military ID, Utility Bill, Voters Registration Card, Other Picture ID	
ID No.	N		
Country of ID	N	USA,CAN	
ID State	N		Y
Customer Information – Contact Information			
Primary Phone No.	N		Y
Primary Fax	N		
Primary Email	N		
Notes			
Customer Information – Current Address			
Address 1	N		
Address2	N		
Country (of Residence)	Y	USA, CAN	
City	N		
State	Y		Y
Zip	N	Format: 30067	

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Data Element	LMS Required	Notes	U/W Rules
Landlord/Mortgage Company Name	N		
Landlord/Mortgage Company Phone	N		

Customer Information – Previous Address

Address 1	N		
Address 2	N		
Country of Residence	N	USA, CAN	
City	N		
State	N		
Zip/Postal Code	N		
Years/Months	N	Format: YY MM	

Customer Information – Spouse Information

SSN#	N		
First Name	N		
Middle Name	N		
Last Name	N		
Phone No.	N		
Address 1	N		
Address 2	N		
Country of Residence	N	USA, CAN	
City	N		
State/Province	N		
Zip/Postal Code	N		

Customer Information – Reference Information

First Name	N		
Middle Name	N		
Last Name	N		
Phone	N		
Relationship	N		

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Data Element	LMS Required	Notes	U/W Rules
Customer Information - Account Information			
Bank Name	Y		
RTN/ABA #	Y		Y
Account #	Y		
Account Type	Y	Checking, Savings, MasterCard – Credit, MasterCard/Debit, MasterCard/ Credit - Debit Visa/Credit, Visa/Debit, Visa/Credit-Debit	Y
Expiration Date	Y	This field is required when the account type is not Checking or Savings	
Name as Appears on Card	Y	This field is required when the account type is not Checking or Savings	
Card Verification Number			
Customer Information – Employer/Income Information			
Income Type	N	Disability, Employed, Other, Pension, Social Security, Unemployment, Welfare	
Source of Income/Employer	N		
Work Phone	N		
Employer Fax	N		
Start Date	Y		
Title/Position	N		
Work Shift	N	First, Second, Third, Swing	
Address 1	N		
Address 2	N		
Country		USA, CAN	
City	N		
State	N		
Zip	N		
Supervisor Name	N		
Supervisor Phone	N		
Employment Type	N	Full-Time, Part-Time	
Paycheck Amount	Y		Y
Pay Frequency	Y		Y
How Paid	Y		
Day of Week	Y	Monday Tuesday Wednesday	

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Data Element	LMS Required	Notes	U/W Rules
		Thursday Friday	
Select Last Pay Date	Y		
Pay Date Adjustment	Y	Before, After	
Pay Week	Y	First, Second, Third, Fourth, Last	
Pay Day		Monday Tuesday Wednesday Thursday Friday	
Number of Biz Days	Y	1-10	
After Which Day?	Y	1-30, EOM	
1st Pay Week	Y	First, Second, Third	
1st Pay Day	Y	Monday, Tuesday, Wednesday, Thursday, Friday	
2nd Pay Week	Y	Third, Fourth, Last	
2nd Pay Day	Y	Monday, Tuesday, Wednesday, Thursday, Friday	
Last Pay Date	Y		
Next Pay Date	Y		
Payroll Type	Y	Direct Deposit, Paper Check	Y
Payroll Garnishment	Y	Yes, No	

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Application Information – New Application Page Data Fields

Data Element	LMS Required	Notes	U/W Rule
Application Information – Bank Verification Information			
No. of NSF's	N		Y
No. of Tran(s)	N		Y
Ending Stmt Balance	N		
Account Opened for XX days or more	N	Number of days is specified by the merchant (and should match their underwriting rule if applicable)	Y
Recent Bank Statement Verified	N		Y
Application Information - Income Type			
Are you or your spouse an active military member?	N		Y
Can you be claimed as a dependent by an active military member?	N		Y
Collateral Type	N	Dropdown List	
Make	N	This field will display if the Collateral Type is Auto, Computer, Tools, TV Text box	
Model	N	This fields will display if the Collateral Type is Auto, Computer, Tools, TV Text box	
Year			
Color	N	This field will display if Collateral Type is Auto Text box	
Tag	N	This field will display if the Collateral Type is Auto Text box	
VIN/Serial #	N	This will display if Collateral Type is Auto, Computer, Tools, TV Text box	
Value	N	This will display for all Collateral Types Text box	
Description	N	This will display for all Collateral Types Textbox	

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Data Element	LMS Required	Notes	U/W Rule
Application Information – Marketing Information			
From whom has the customer received a Payday loan in the past?	N		
Current Residence Status	N		
How far does the Customer live from the Store?	N		
Customer's Educational Background	N		
Customer's Total Household Income	N		
Marketing Source Code	N		
How did the Customer hear about his program?	N		
Application Information – Application Verifications			
18 Years of Age or Over	N		Y
Is this a Previous Customer	N		Y
Bankruptcy?	Y		Y
Income Verified?	N		Y
Home/Work Verified?	N		
Proper ID Presented?	N		
Has the applicant had an outstanding loan for more than 90 days in the past 12 months?	N		Y

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Data Element	LMS Required	Notes	U/W Rule
Application Information – Application Information			
Requested Due Date	Y	This is a display on field, that will pre-fill with next pay date	Y
Requested Loan Amount	Y		Y
Payment Amount	Y	This data field only displays for Loan Renewal. Text Box	
Finance Charge	Y		
Disbursement Mode	Y	Dropdown List	
Payment Mode	Y	This data field only displays on the Renew Loan Page. Is the same as the Renewal Payment Mode	
Est. ACH Effective Date	Y	This is display only field that will pre-fill with the next business day after loan approval, but will allow a user to edit the field , if necessary (must be a future date) Note: This field only displays on the screen when disbursement = ACH	

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ADMINISTRATION

System Configuration / Application Maintenance — Section 9.17

To access Application Manager, select **Admin** on the main menu and click **"Application Maintenance"** under System Configuration.

This function allows you to maintain your application pages via XML.

Application Manager
Record found for Customer Maintenance

ID# 1
Application Customer Maintenance
Appl. XML

```
<?xml version="1.0" encoding="utf-8"?>

<CUSTOMER_APPLICATION>
<CUSTOMER CAPTION="Customer Information" VISIBLE="1" MAX_COUNT="1">
<CUST_SSN TEXT="SSN" CAPTION="SSN" HINT="" VISIBLE="1" VALIDATE="TRUE" />
<CUST_DOB TEXT="Date of Birth" CAPTION="Date of Birth" HINT="(mm/dd/yyyy)" VISIBLE="TRUE" VALIDATE="TRUE" />
<CUST_FNAME TEXT="First Name" CAPTION="First Name" HINT="(Girish)" VISIBLE="TRUE" VALIDATE="1" />
<CUST_MNAME TEXT="Middle Name" CAPTION="Middle Name" HINT="(M)" VISIBLE="TRUE" VALIDATE="0" />
<CUST_LNAME TEXT="Last Name" CAPTION="Last Name" HINT="(Smith)" VISIBLE="TRUE" VALIDATE="TRUE" />
<CUST_ADD1 TEXT="Address1" CAPTION="Address1" HINT="(23 Main St.)" VISIBLE="1" VALIDATE="1" />
<CUST_ADD2 TEXT="Address2" CAPTION="Address2" HINT="(#78)" VISIBLE="1" VALIDATE="0" />
<CUST_CITY TEXT="City" CAPTION="City" HINT="(Marietta)" VISIBLE="1" VALIDATE="TRUE" />
<CUST_STATE TEXT="State" CAPTION="State" HINT="(Georgia)" VISIBLE="1" VALIDATE="TRUE" />
<CUST_ZIP TEXT="Zip" CAPTION="Zip" HINT="(30067-8767)" VISIBLE="1" VALIDATE="1" />
<CUST_HOME_PHONE TEXT="Home Phone" CAPTION="Home Phone" HINT="(3333333333)" VISIBLE="TRUE"
VALIDATE="1" />
<CUST_WORK_PHONE TEXT="Work Number" CAPTION="Work Number" HINT="(4444444444X89)" VISIBLE="TRUE"
VALIDATE="0" />
<CUST_CELL_PHONE TEXT="Cell Phone" CAPTION="Cell/ Other Phone" HINT="" VISIBLE="TRUE" VALIDATE="0" />
<CUST_FAX_NUMBER TEXT="Fax Number" CAPTION="Fax Number" HINT="(555555555)" VISIBLE="TRUE" VALIDATE="0" />
<CUST_EMAIL TEXT="Email" CAPTION="Email" HINT="(name@company.com)" VISIBLE="TRUE" VALIDATE="0" />
<CUST_MOM_MAIDEN_NAME TEXT="Mother's Maiden Name" CAPTION="Maiden Name" HINT="(Mcbride)" VISIBLE="0"
VALIDATE="0" />
<CUST_DL_STATE TEXT="DL State" CAPTION="DL State" HINT="(Florida)" VISIBLE="1" VALIDATE="0" />
<CUST_DL_NO TEXT="DL Number" CAPTION="DL Number" HINT="(FL-02922)" VISIBLE="1" VALIDATE="0" />
```

User Created Vishwa Kumar
Date Created 12/1/2003 10:55:40 PM
User Modified John Talley
Date Modified 7/9/2006 10:42:40 PM

Submit

Select Application Type# and enter/update XML. Verify very carefully your changes and then click 'Submit'.

Applications Types are as follows:

- Customer Maintenance
- New Loan
- Quick Application
- Renewal Loan
- Alternate Quick Application

Note: For merchants setup on the 7.3.3.0 LMS Release of New Loan Pages (including New Application, Express Application and Renewal Application), this function can only be used for Quick Application and Alternate Quick Application.

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LMS CHANGE PASSWORD

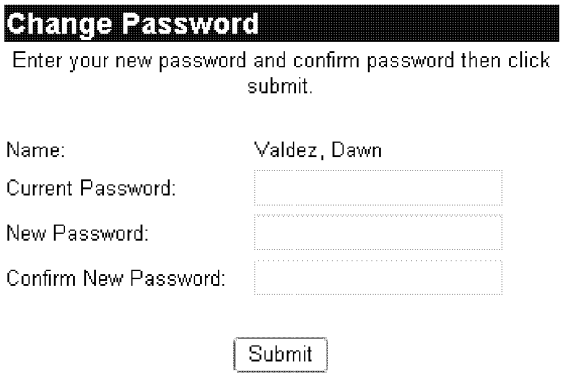
LMS / Change Password **Section 10.1**

To change your password, click the "Change my password" link on the bottom of the main menu.

Additional Information

- When logging in for the first time you will also be prompted to change your password.
- For security purposes, your password will expire over time and you will be prompted to change it.
- Always follow internal procedures regarding passwords.
- Your password should not be shared with others. In the event that you are unable to access the LMS, please contact your manager for assistance.

When you click on **Change my password** on the main menu, the **Change Password** screen displays.



Enter the following data and then click "Submit"

- Current Password
- New Password
- Confirm New Password (this must match the New Password field exactly)

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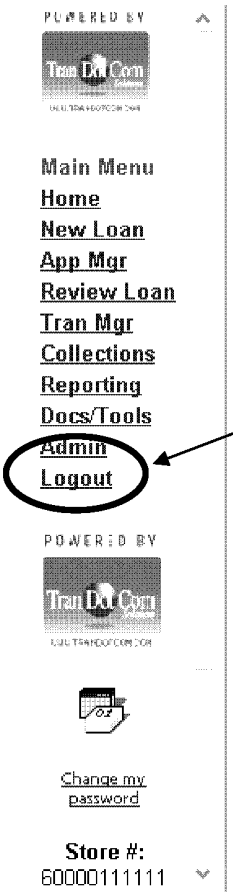
LMS LOGOUT

LMS / Logout **Section 10.2**

To Logout of the LMS, Click the "**Logout**" main menu option. After selecting "Log Out" user will be taken back to the merchant Login Screen.

For security purposes, follow internal procedures regarding logging out of the LMS when away from the PC and at end of day.



Click on "Log Out" in the main menu to log off the system.

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APPENDIX

This section covers the following:

- PC Setup
- Browser Settings and Questions
- User Level Definitions
- Fax Module Process
- Account Adjustment Forms
- Operations Reporting
- User Notes

Note: **Based upon merchant provisioning, some of the options outlined in this appendix may not be available for all merchants.**

PC Setup

A system reboot may be required at the conclusion of one or more of these steps. If this is required you will be prompted by Windows. TranDotCom is not held liable for any networking or PC issues. The TranDotCom team may from time to time make suggestions to help, however we recommend highly that you consult your IT department or local technology team for all PC and network support issues.

Internet Explorer 7.0 or greater
It is required that each PC accessing the application use Internet Explorer 7.0 or greater, if a newer version exists. TranDotCom Solutions will not support any other Explorer other than Microsoft Internet Explorer, no exceptions.

XML Version 4.0 or greater
In order for loans to be processed properly, XML 4.0 or greater (if a newer version exists) must be installed.

Adobe Acrobat Reader 5.0 or greater
Some system documents and files used by our Fax Maintenance application all require the free Adobe Acrobat Reader.

Windows Updates

Microsoft frequently updates its software by releasing updates and patches. To determine exactly what updates your computer needs,

- Go to Windows Update (Press ***"Start"*** then ***"Windows Update"***)
- View new updates
- Select all ***"Service Packs and Security Updates"***
- Download
    - If prompted use ***"open"*** vs. ***"save"*** when downloading

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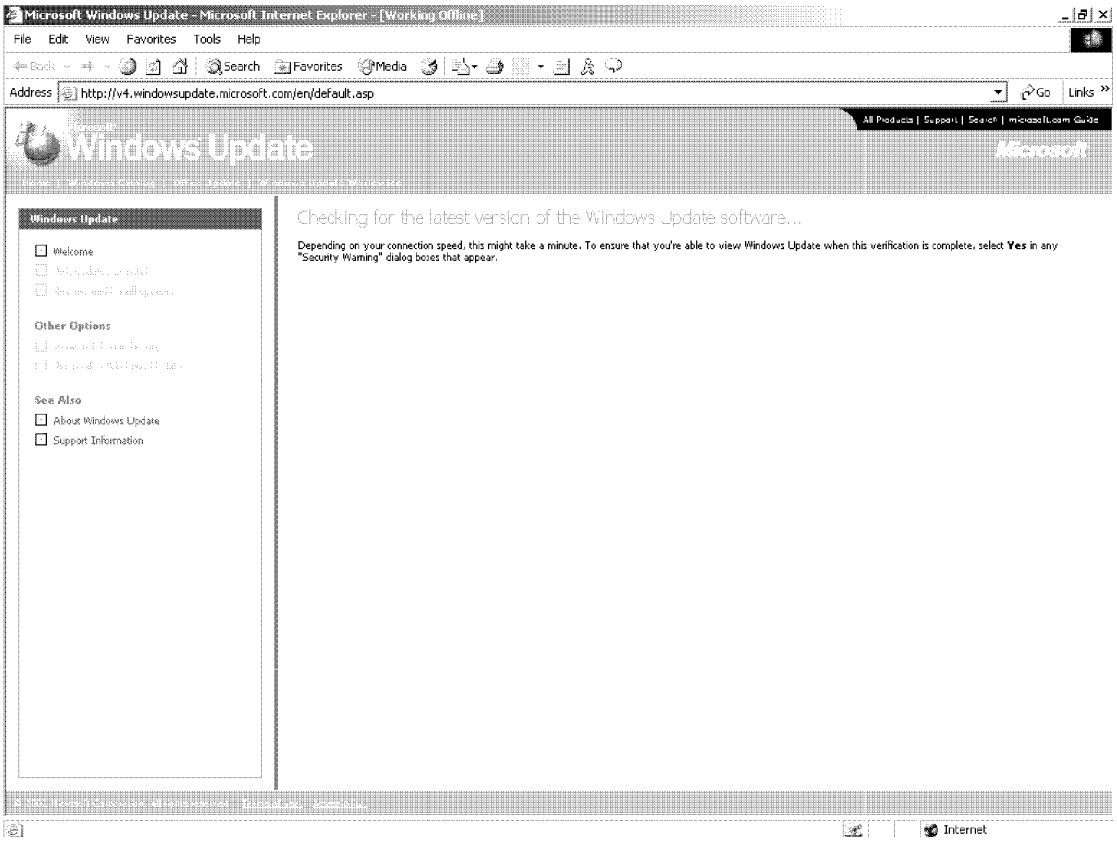

You may find other updates, including device drivers and other Microsoft application updates. Consult with your IT department prior to installing these and other software updates.

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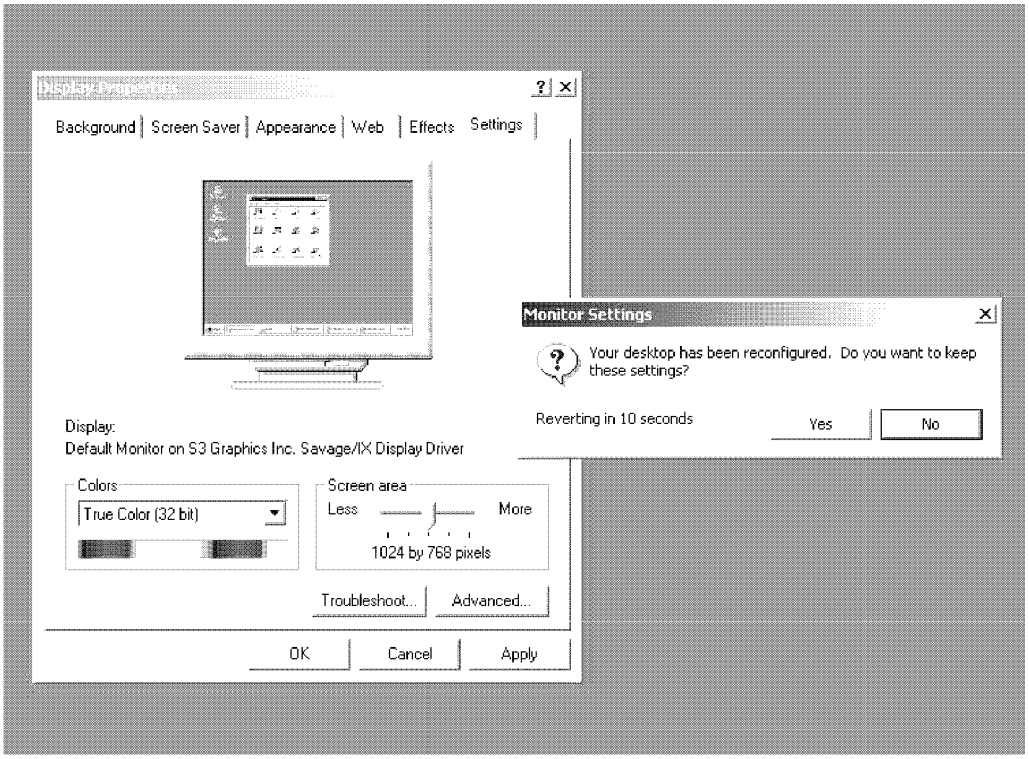
Display Resolution

In order to properly view the application, it is recommended that you set your display resolution to 1024 X 768.

- **Minimize all applications**
- **Click on the right mouse button**
- **Select Properties from the menu**
- **Choose the settings tab**
- **Choose a screen area of 1,024 by 768 pixels**
- **Choose *"ok"***
- **Your system may ask you if you want to go through with the process**
- **Choose *"Yes"***



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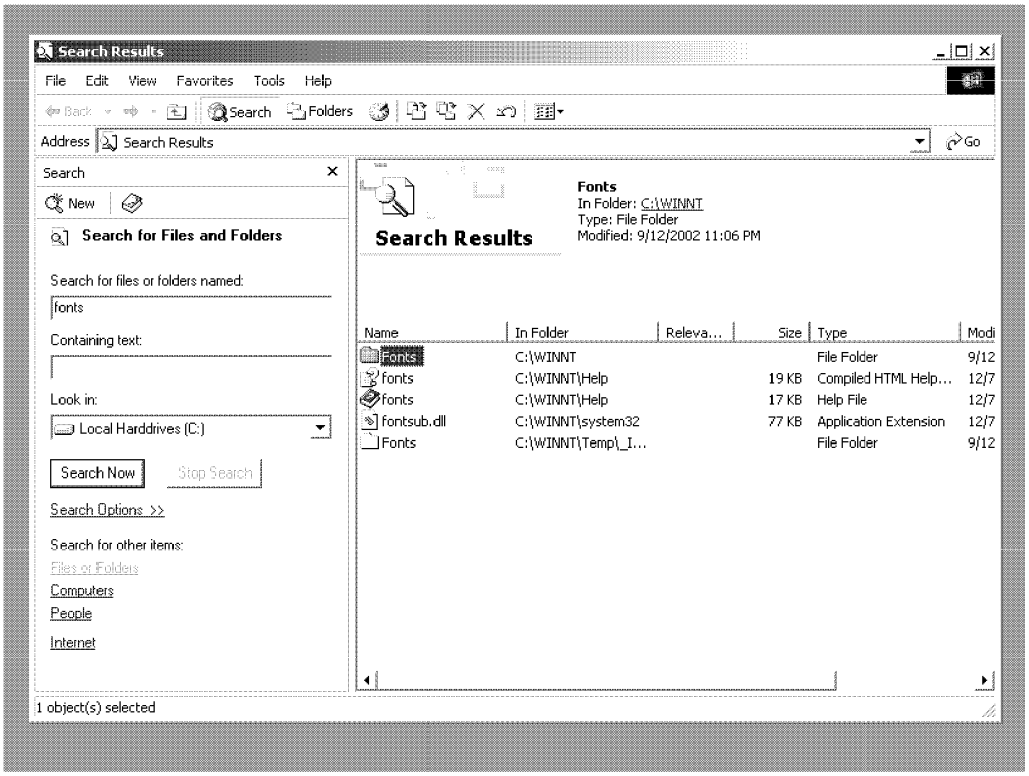
MICR Font (For Store Fronts Only)

In order to properly print checks, it is necessary to install the ***"MICR"*** font.

- Find fonts directory by clicking ***"Start"*** and choosing ***"Find Files or Folders"***
- Type ***"fonts"*** under ***"Named:"***
- Select local hard drives in ***"Look in:"*** (Will generally include C: and other drives)
- Choose ***"Find now"***
- Display results will show all files and folders with the word ***"font"*** in them
- Write down the path for the Windows ***"fonts"*** folder. It should be in a Windows system folder. The example below is Windows 2000 and the folder is called WINNT. The font can be copied into other ***"fonts"*** folders and it will not cause any problems, so if you are unsure about which folder to use, you can copy in all ***"fonts"*** folders.



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- **Go into the LMS and choose *"Docs/Tools"*** from the main menu
- **Choose *"MICR Font (for check Printing)"* under Tools**
- It will ask if you want to ***"Open"*** or ***"Save";*** choose ***"Save"***
- A Save As dialogue box will appear. Browse to the location of the previously found fonts folder
- Click save and the MICR True Type font will be installed and saved in the fonts

To test you can open Microsoft Word in a new document and choose the MICR font. Type some sample numbers to view the font. It should look like this:

1□□□□□□□□□̃

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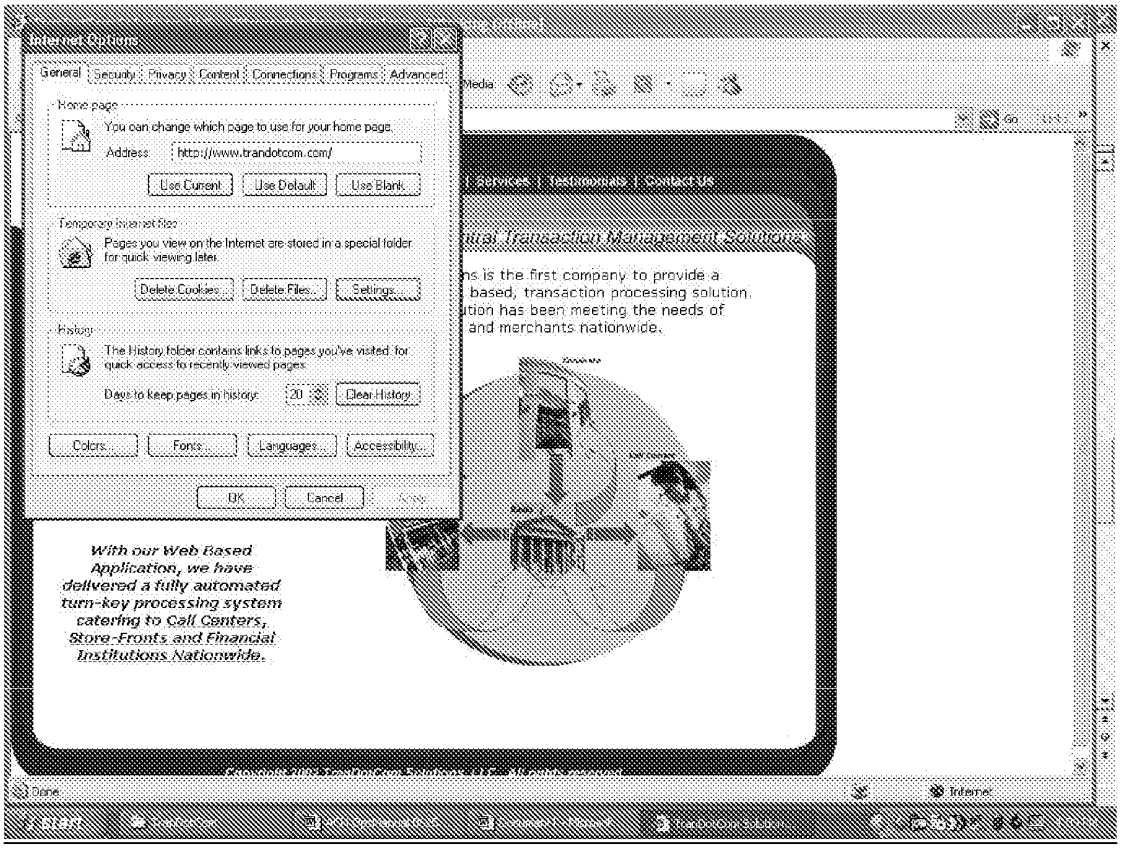
APPENDIX

Browser Settings

For repetitive users of the system it is appropriate to set the TDC Loan Manager page as the default website on your system. You do this by the following:

- Choose ***"Tools"*** while Internet Explorer is open.
- Choose ***"Internet Options"***
- The top section of the window should be **"Home Page"**
- Type in **https://trandotcom.com/loanmanager**
- Select "***Ok"***



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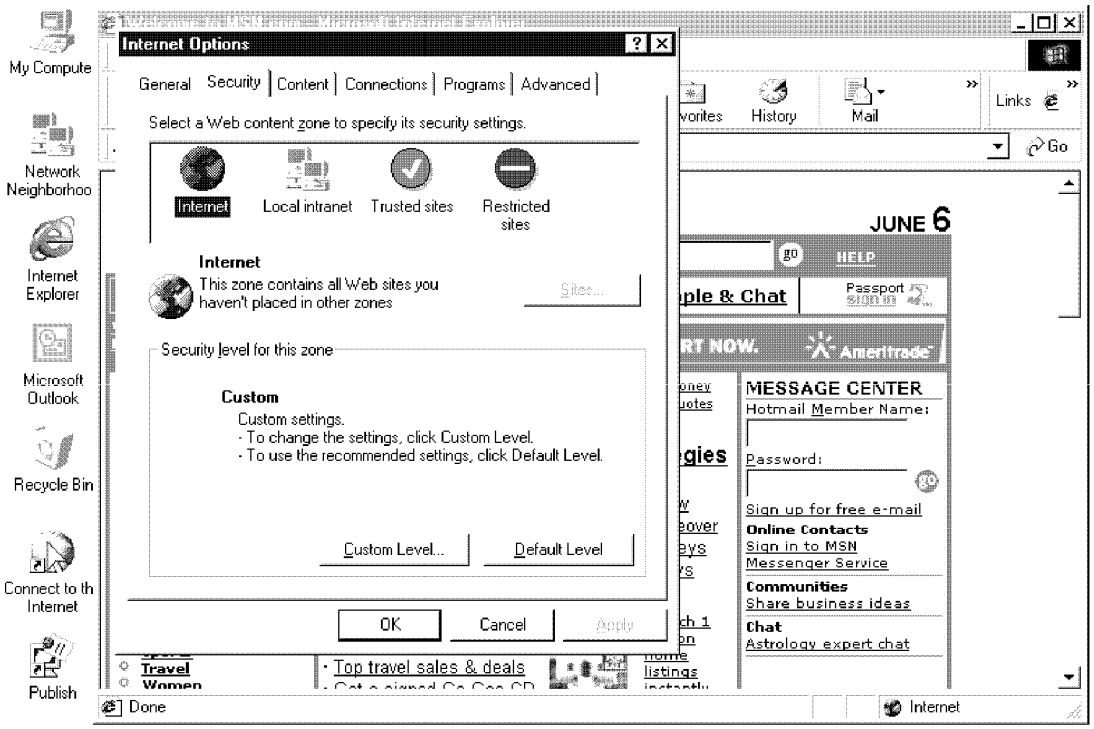
The following are directions to give users the ability to pick certain settings in their browser to allow access to the TranDotCom site. The options listed are the only needed changes for your browser settings under the Security settings.

From your Internet Explorer window, Select: **Tools, Internet Options, and Security**. The following screen will be displayed:



Select ***"Custom Level"*** and a current list of security level options will be displayed.

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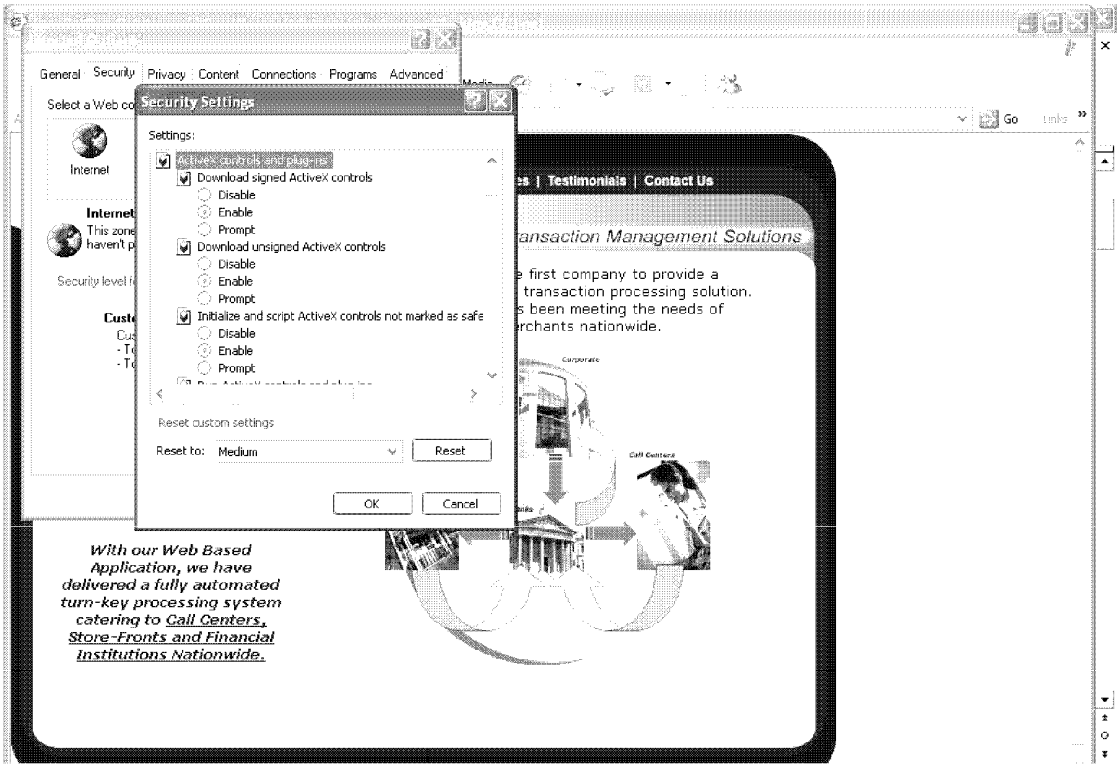
When selecting ***"Custom Level"***, a list of the major security settings will appear. The look of the selections will be similar to the picture below. It is imperative that all users set the settings correctly. Please set them as outlined over the next few pages.



ActiveX Controls and plug-ins:

Download Signed ActiveX Controls
⦿ Enable

Download Unsigned ActiveX Controls
⦿ Enable

Initialize and script ActiveX Controls not marked as safe
⦿ Enable

Run ActiveX Controls and Plug-in
⦿ Enable

Script ActiveX Controls marked safe for scripting
⦿ Enable

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Downloads:

File Download
⦿ Enable

Font Download
⦿ Enable

Microsoft VM:

Java Permissions
⦿ Medium safety

Miscellaneous:

Access data sources across domains
⦿ Enable

Allow META Refresh
⦿ Enable

Display Mixed Content
⦿ Enable

Don't prompt for client certificate section when no certificates or only one certificate exists
⦿ Enable

Drag and drop or copy and paste files
⦿ Enable

Installation of desktop items
⦿ Enable

Launching programs and files in an IFrame
⦿ Enable

Navigate sub-frames across different domains
⦿ Enable

Software Channel Permissions
⦿ Enable

Submit non encrypted form data
⦿ Enable

User data Persistence
⦿ Enable

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User data Persistence
⦿ Enable

Scripting

Active Scripting
⦿ Enable

Allow paste operations via script
⦿ Enable

Scripting of Java Applets
⦿ Enable

User Authentication
Logon
⦿ Anonymous

Temporary Files and Cookies

When utilizing the Internet it is good practice to periodically ***"Delete Cookies"*** and ***"Temporary Internet files".*** Both of these activities can be performed from Internet Options – Tools – Temporary Internet Files. Doing this may keep your computer from showing previously viewed pages.

Temporary Internet Files - Settings

An additional methodology utilized to try to ensure that the newest possible page is being served to your computer utilizes the ***"Settings"*** section of ***"Temporary Internet Files"***:

- **Check newer versions to stored pages**:
  - Select ***"Every Visit to the Page".***

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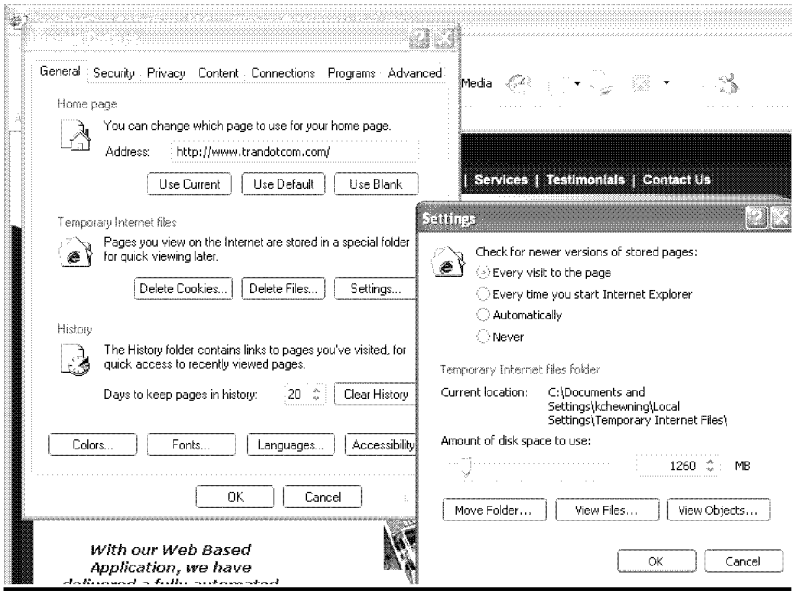

The following page settings need to be set in order to properly print your documentation.

Page Setup and Margins

In Internet Explorer you will need to set your print margins to ensure that documents are printed properly.

- **Select *"File"* and scroll down and select *"Page Setup"***
- **Select *"Portrait"* as the method of printing**
- **Delete all header and footer information**
- **Set all of the margins to .25 on all four settings (left, right, top, and bottom)**
- **Complete a test print**

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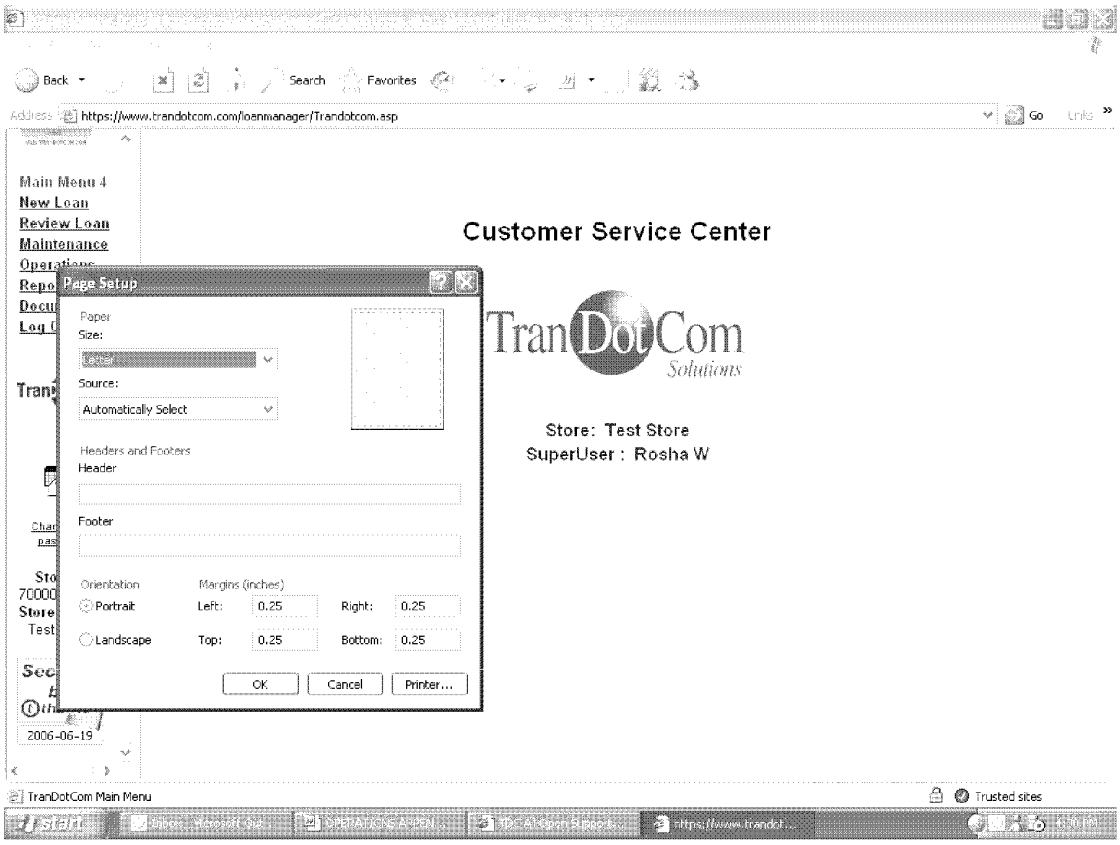
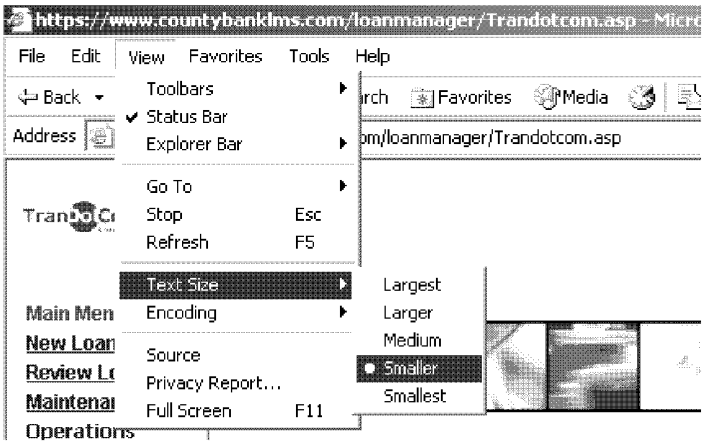


Text Size

When printing a document over the system remember to select ***"view"*** then *"text size"* and then select *"smaller"*.



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APPENDIX

Browser FAQ

How do I change the Regional Settings?

- **From the Desktop, select *"My Computer"***
- **Click on *"Control Panel"***
- **Click on *"Regional Settings"***
- **Select the *"Date"* tab**
- **Select *"Short date style"* and choose *"MM/DD/YYYY"***
- **Select *"Long date style"* and choose *"DDDD,MMMMDD,YYYY"***
- **Click on *"OK"***

How do I change the Security Settings?

- **Open Internet Explorer**
- **Click on *"View"* on the toolbar (or *"Tools"*)**
- **Click on *"Internet Options"***
- **Select *"Security"* Tab**
- **Select *"Low"* – A warning display may appear asking if the user would like to change the security level.**
- **Click on *"Yes"***
- **Click on *"Apply"***
- **Close the window**

I continue to view the same report under Reporting and I get a user update error?

If you are receiving errors in Reports or receive a user update error, your screens are not being updated properly.

- **From your Internet options, delete all temporary internet files and history.**
- **Click the *"Refresh"* button.**
- **This should update your pages and reports and allow you to view properly.**

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User Level Definitions

User levels are a security option that each merchant can set within their organization. These levels provide specific types of access within the Loan Management System and can be customized according to each merchant's specific requirements.

Merchant provisioning plays a large part of what determines definition of user levels for each individual customer. A merchant can customize exactly what type of access a user has and what functions that user can perform. Some merchants choose to allow lower level user access to reports and functions that other merchants will not allow. These customizations are solely left up to the discretion of our customers as merchant provisioned options. Please follow internal policies and procedures regarding provisioning of user levels.

The following are **TranDotCom Solutions** definitions of user levels:

System User (Level 5) - This is the highest system user level possible. Limited to TranDotCom Solutions executives and Quality Assurance/ IT level department levels. No access restrictions. Access is sometimes given to technology partners for limited time to enable system testing.

Super User (Level 4) - This is the 2nd highest system user level possible. This level is limited to our merchant's senior level management and who they designate as a super user within their organization. TranDotCom Solutions Merchant Support and Client Services have access to this level in order to provide service and analysis to our customers. Access to all functions within the Loan Management System is unlimited, with the exception of functions that are deemed only for System Users.

Manager (Level 3) - This level is used for those merchants who want to give a large amount of access to their management staff but yet want to maintain a level of control to certain reports, sensitive information and functions. This level is determined by those within an organization who are set at a Super User level. Accounting, Billing, Marketing and other customized reports are not available to this user level as well as certain sensitive functions within the Loan Management System.

Supervisor (Level 2) - This is used for those merchants who want to give a limited amount of access to their supervisory staff but still wish to give them the access to certain productivity reports and functions. Sensitive functions are not available to these users, however some customized reports can be made available dependent on merchant provisioning.

CSR (Level 1) - This level provides basic user activity with limited amount of access to reports and sensitive functions within the Loan Management System.

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APPENDIX

Fax Module Process

TranDotCom has developed a comprehensive fax system that allows merchants to fax both the loan application package and the **TILA/ACH Authorization** package to customers directly from the system. It also enables customers to fax completed applications, executed documents, and other documentation directly to the system. Your team then assigns the documentation that they view on the screen to a loan number or pending status. This provides you a complete platform to make your call center business completely electronic if desired. The fax servers reside at TranDotCom and route all faxes through our system. This application is an add-on application and has a separate charge due to telecommunication and setup costs incurred.

Some highlights of the system include the following:

- **Enables you to send a *"Quick Application"* to the customer with fields populated such as the customer's name, fax number, and other items desired.**
  - **Customers get a personalized application in as quick as their fax machine can take it**
- **All documentation is retained in the system for instant access on a per loan basis.**
  - **Regulators prefer merchants that have complete documentation control**
- **Automation of the process allows for fewer agents to make more loans**
  - **Happier employees**
  - **More satisfied customers**
  - **More profitable business**
- **Elimination of having to deal with your individual faxing issues**
  - **Paper**
  - **Toner**
  - **Maintenance**
- **Within the *"Review Loan"* section of application you can view a list of all documents that have been sent to and received by the customer.**
  - **Easy access for confirmation when on the phone with a customer**
- **Allows you to send a standard package of documents depending on stage (New Application, New Loan, or Renewal Loan) or individual documents separately in case the customer only needs one page.**
  - **Re-faxing is inevitable in this business (Customers loose documents). You do not have to send them all again.**

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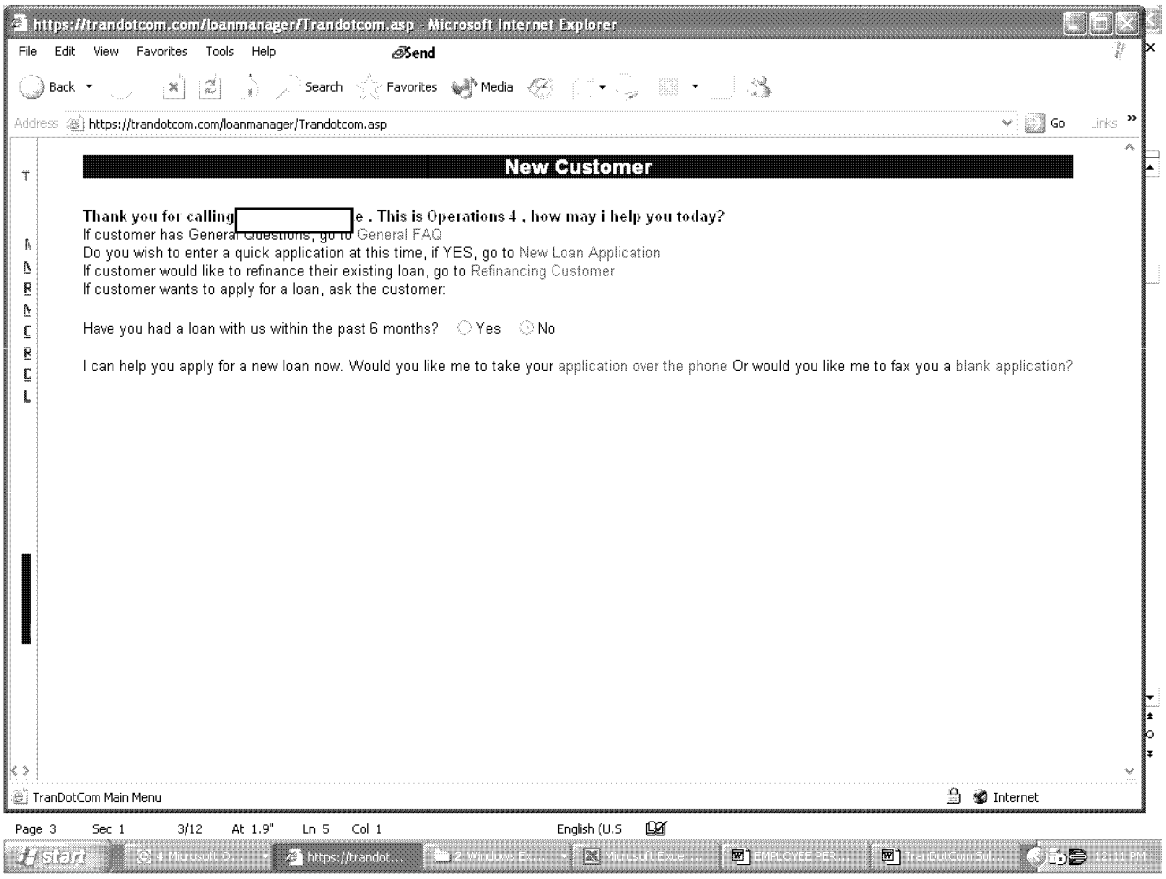
APPENDIX

The step by step loan process with the TranDotCom Fax Module is outlined below:

Step #1 – Quick Application Decision

When the ***"New loan"*** section of the application is selected you can determine if you would like to send a ***"Quick Application"*** to the customer or if you want to go directly to the ***"New Loan"*** page.



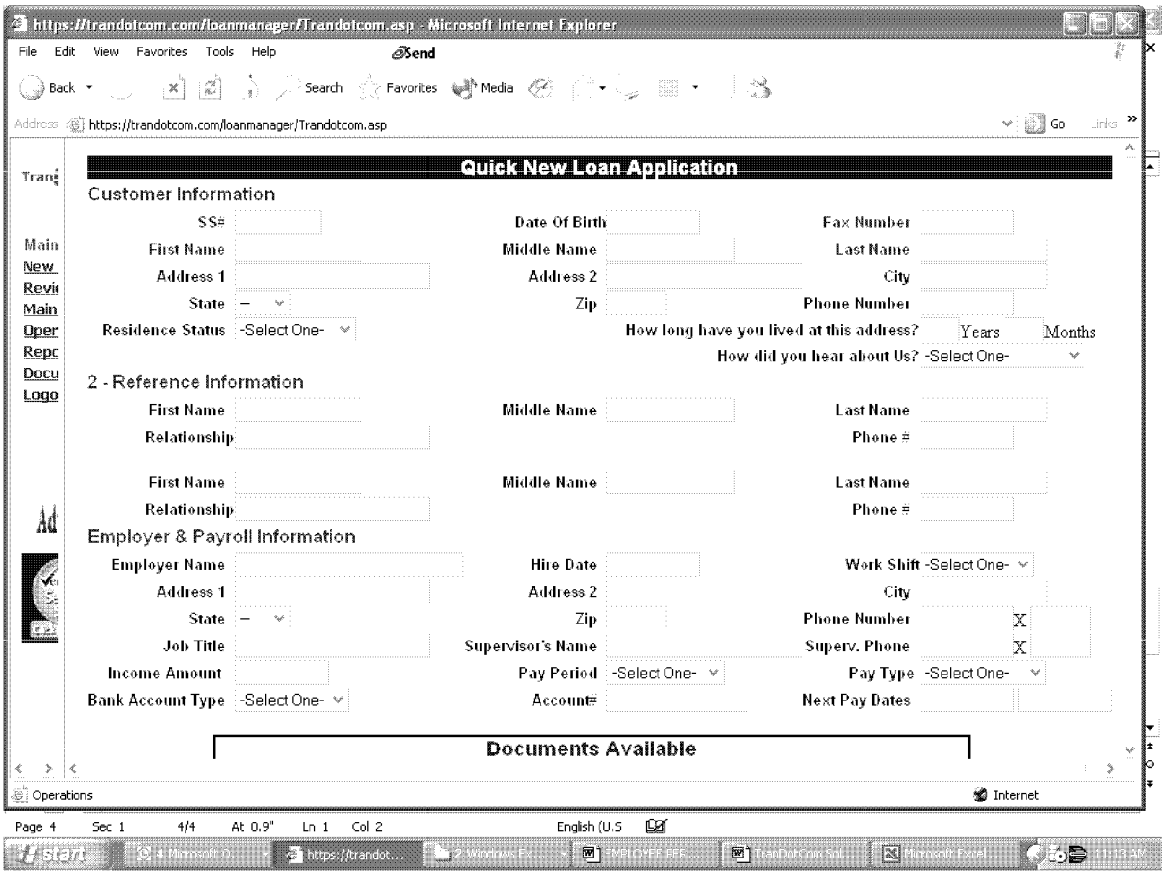
APPENDIX

Step #2 – Input Quick Loan Application required fields

The minimum required information for the Quick Application is the First Name, Last Name, and Fax Number. Then select which documents you would like to send the customer in the ***"Documents Available"*** section of the Quick Application. You can select the top button to send out a new application package including the following:

1. **Fax Cover Sheet**
2. **Application**
3. **Supplement (Privacy Policy)**

Note: Any information typed here does not stay on record. It is utilized solely as a quick tool to fax your potential customer.



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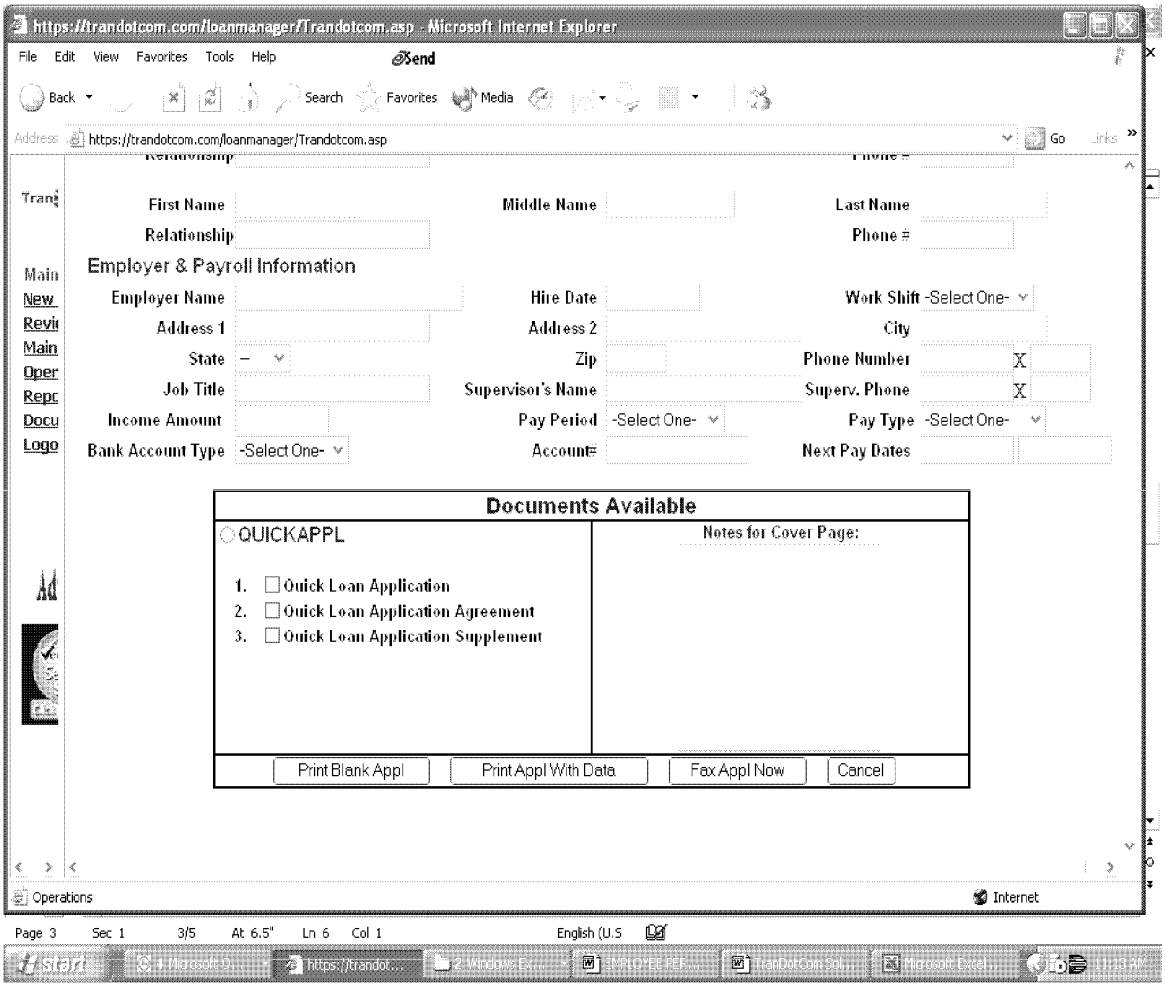
APPENDIX

Step #2 (Continued) - Input Quick Loan Application required fields

Image of Continuation of Quick Loan Application below:



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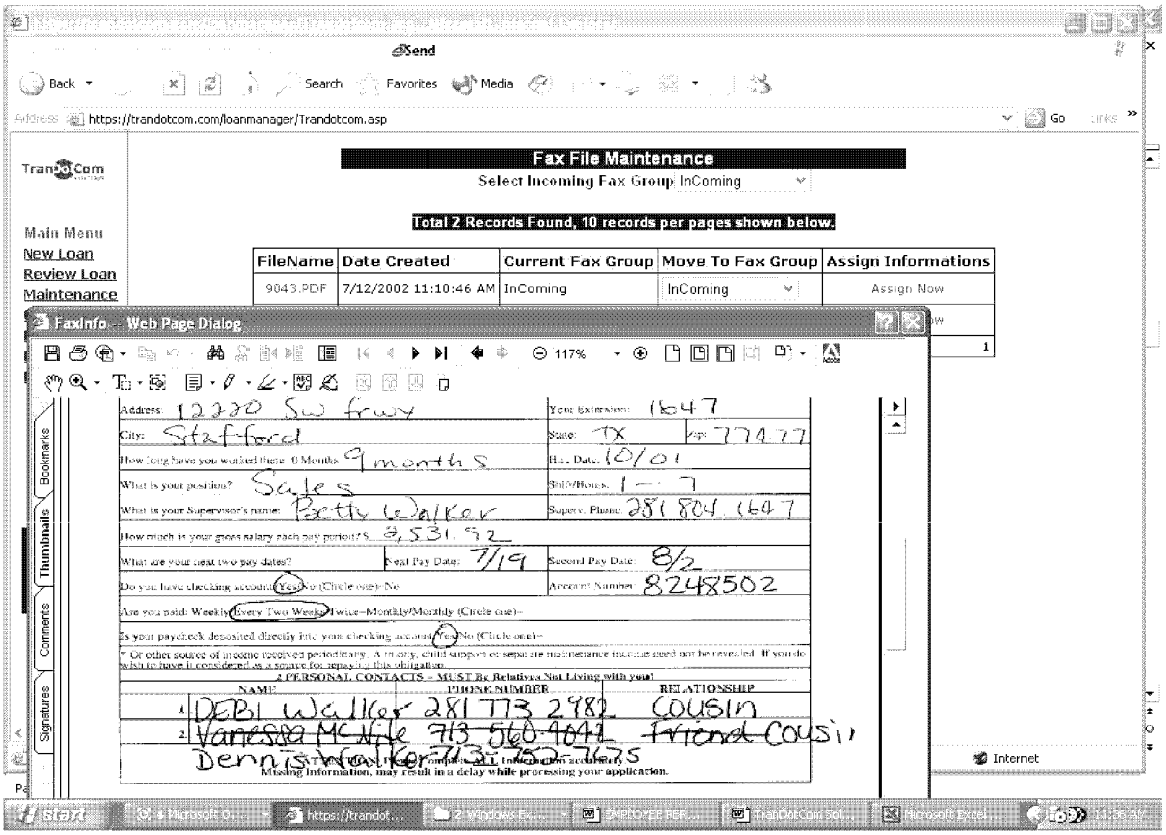
APPENDIX

Step #3 – Fax File Maintenance

Merchant representatives are to go to ***"Fax Maintenance"*** within **Appl Mgr** to be able to assign the incoming faxes. Incoming faxes are assigned in the following categories:

- **Incoming**
- **Correspondence (Random voided checks, bank statements, etc.)**
- **Loan Documents (Signed TILA's, ACH Authorizations, etc.)**
- **New Apps (Completed Applications and supporting docs)**
- **Others (Random faxes)**

New Applications are assigned to the ***"New Apps"*** fax group to be input into the ***"New Loan"*** portion of the system by a merchant representative. Representatives can query on the specific fax groups depending on their job responsibilities. Depending on your screen size, it may be easier to print off the application and the supporting detail (check stub etc.) however it is not necessary.



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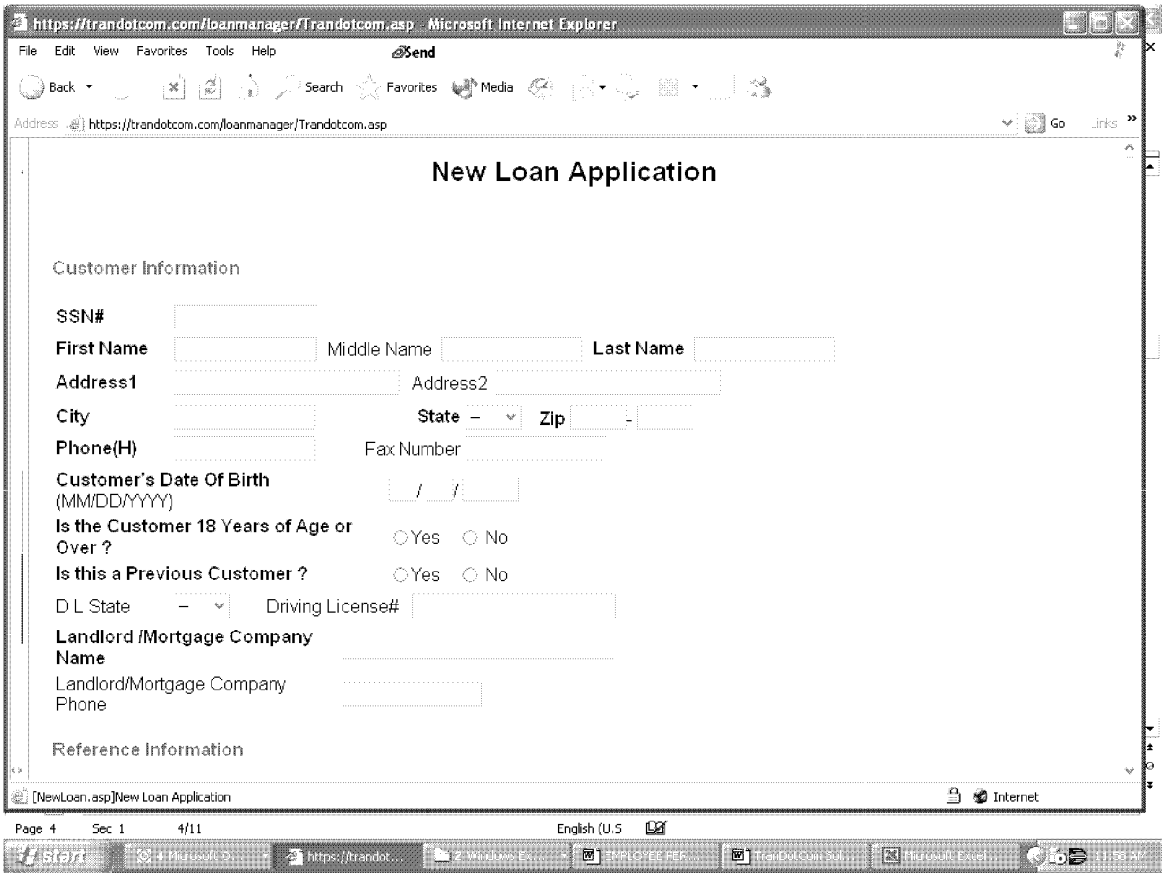
APPENDIX

Step #4 – Work *"New Apps"* fax group and submit new loans into system

Simply type in the new loan application information and submit the loan then complete the post and prepare documents process.



APPENDIX

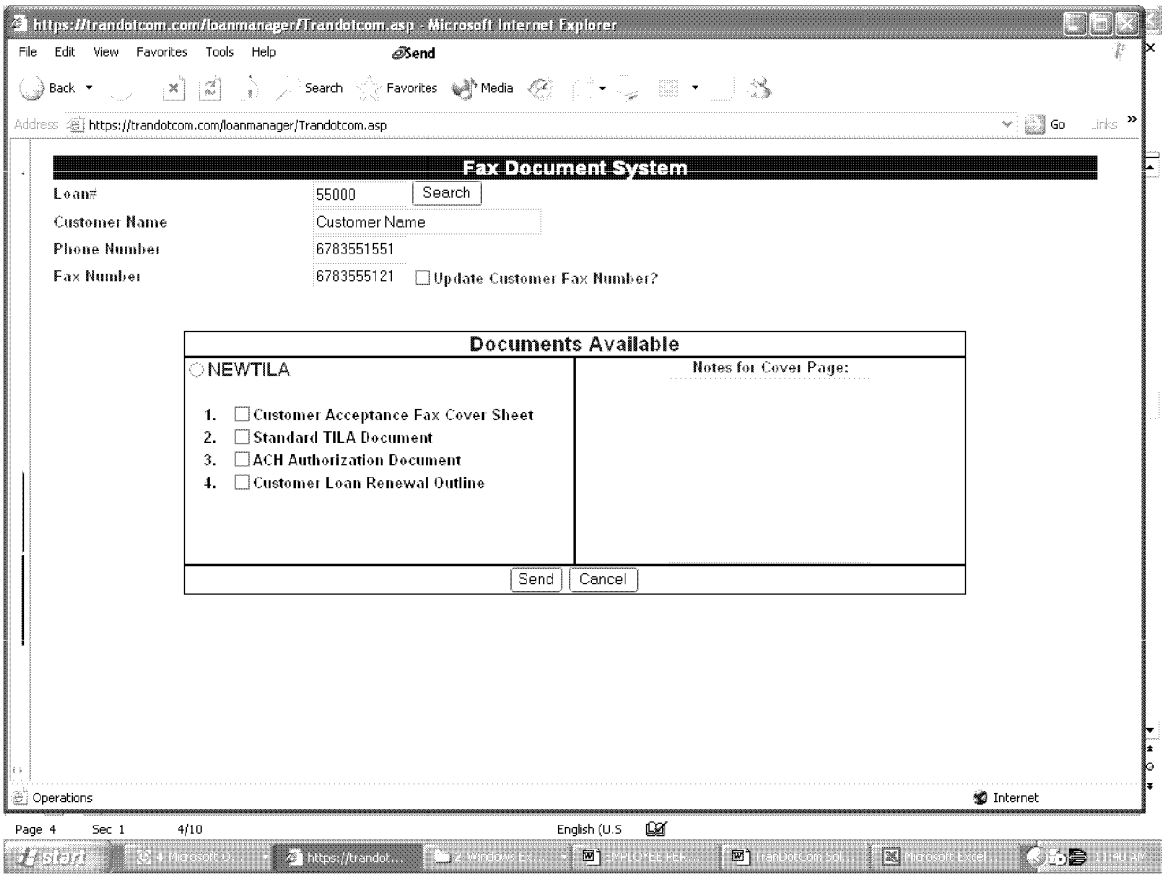
Step #5 – Fax Out New Loan Documents for Customer

Select ***"Fax Loan Documents".*** Utilize the loan number in the search box.

Step #6 – Choose Loan Documents to be faxed to customer

Once the Loan number has been selected it will automatically populate the name, phone number, and registered fax number of the individual.

An option is given to change the fax number in case the customer requests the documents to be sent to a different number. In addition, you can update the newly selected fax machine number as the default fax number.



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APPENDIX

Step #7 – Retrieving & Review of Signed Documentation

In order to see if customers have sent in signed TILA's as well as other documentation, the representative needs to select **App Mgr** and then ***"Fax Maintenance".*** The representative is then to review the PDF documents and assign accordingly.

It is important to keep this fax queue as up to date as possible during the course of the business day. Assigning the incoming faxed documents to a loan allows other representatives the ability to interface with customers on a real time basis.

Note: Ten records are shown on each page. Please select the additional pages link in the bottom right hand corner to select additional pages of loans.

Fax File Maintenance

Select Incoming Fax Group InComing

Total 22 Records Found, 10 records per pages shown below.

FileName	Date Created	Current Fax Group	Move To Fax Group	Assign Informations
8922.PDF	7/11/2002 2:40:49 PM	InComing	InComing	Assign Now
8929.PDF	7/11/2002 3:13:49 PM	InComing	InComing	Assign Now
8934.PDF	7/11/2002 3:24:49 PM	InComing	InComing	Assign Now
8946.PDF	7/11/2002 3:41:06 PM	InComing	InComing	Assign Now
8954.PDF	7/11/2002 4:00:49 PM	InComing	InComing	Assign Now
8962.PDF	7/11/2002 4:19:48 PM	InComing	InComing	Assign Now
8972.PDF	7/11/2002 4:45:48 PM	InComing	InComing	Assign Now
8973.PDF	7/11/2002 4:46:54 PM	InComing	InComing	Assign Now
8982.PDF	7/11/2002 5:03:49 PM	InComing	InComing	Assign Now
8983.PDF	7/11/2002 5:10:48 PM	InComing	InComing	Assign Now
				1 2 3

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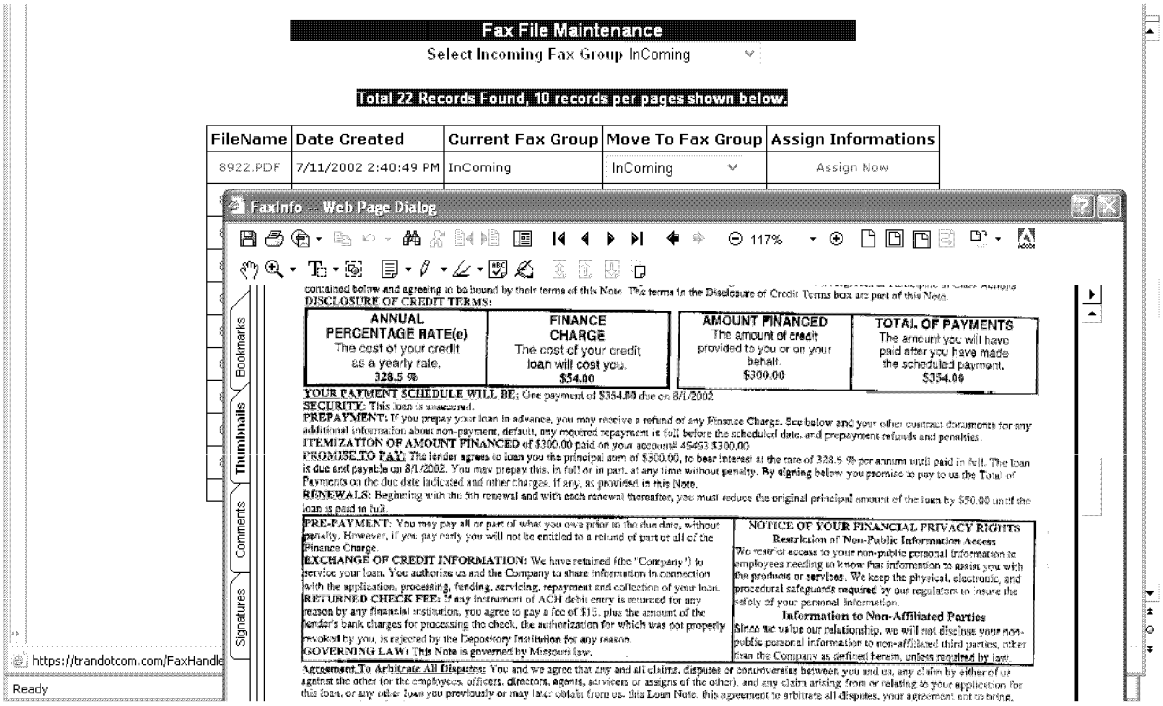
APPENDIX

Step #7 – (Continued) Retrieving & Review of Signed Documentation

The merchant representative can review the document in the pop up screen to see what the loan number and customer name is and then assign the document to the correct loan in the system.



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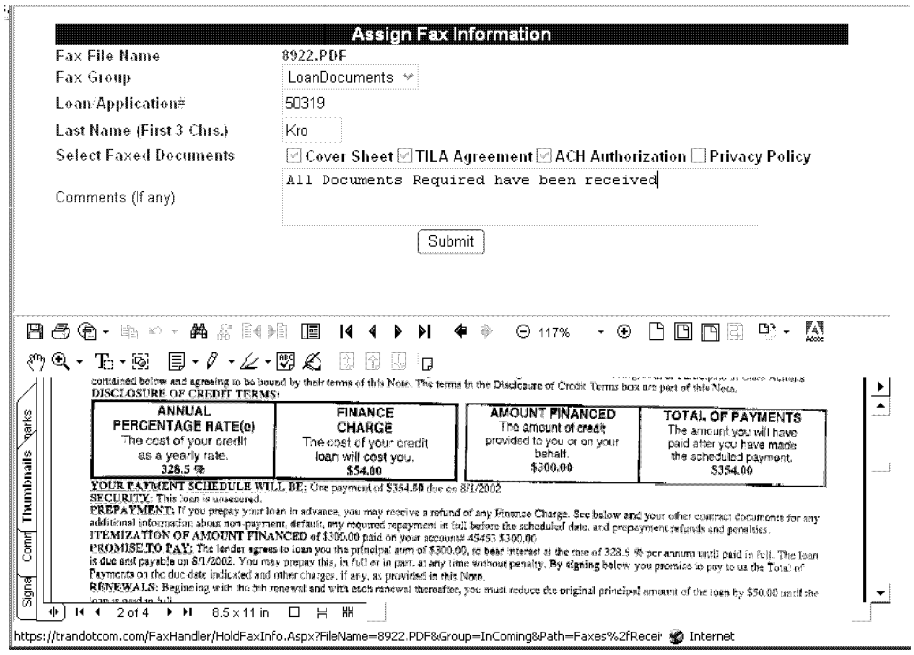
APPENDIX

Step #8 – Assigning Documentation to a Loan

When a merchant representative selects the ***"Assign Now"*** link for the PDF, it will automatically take the system to a split screen. This will allow for the assigning of the document at the top and the viewing of the document below.

The LMS requires that a representative puts in both the loan number and the first three letters of the customer's last name in order to verify that it is being assigned correctly. The representative can then select what documents were received from the customer. This information is stored in the system and can be seen in the ***"Review Loan"*** section of the application.



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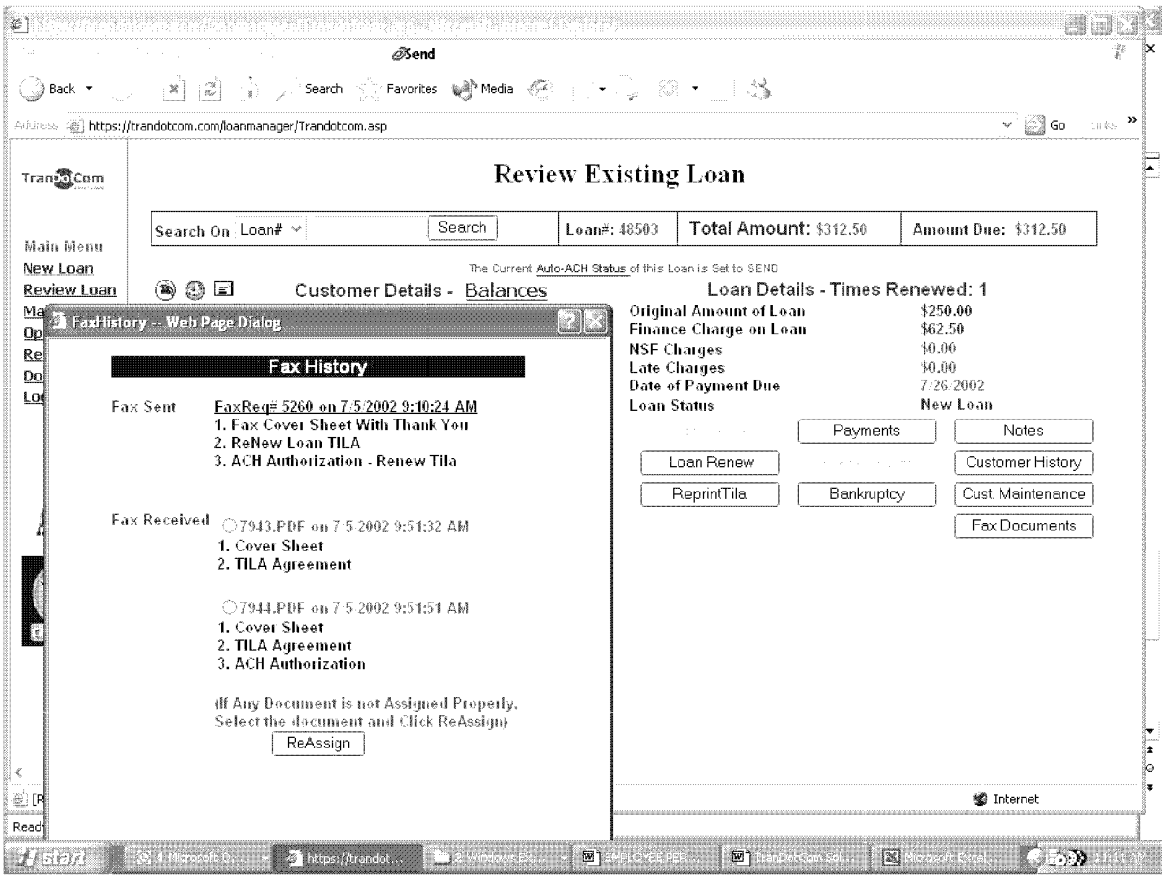
APPENDIX

Step #9 – Reviewing Summary of Outbound and Inbound Faxes

A representative can review quickly what faxes have been both sent to and received from the customer. This is particularly helpful when customers call back frequently for status of their account.

Note: The LMS saves all of the image files of incoming faxes indefinitely however; the outgoing faxes are simply listed. It is not necessary to save the image of the outgoing document due to the fact that they are available in the ***"Reprint TILA"*** portion of the application.



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APPENDIX

Account Adjustment Forms

It is the policy of **TranDotCom Solutions LLC** that adjustments and corrections to a client's data are entered by the client, not individuals within TranDotCom Solutions.

Occasionally, the **TDC Auditing Department** will identify items in need of correction / adjustment. This will be communicated to the client by **TranDotCom Solutions Merchant Support** or the assigned representative.

An "***Account Adjustment Form"*** will be completed by a **TranDotCom Solutions** representative and faxed / emailed with supporting documentation to the authorized individual(s). These corrections will be expedited in a timely manner. If any issue should arise, the **Client Services Department** or the assigned **TranDotCom Solutions** representative should be contacted for assistance.

In the event that **TranDotCom Solutions** must post or delete an entry, it is the policy of TranDotCom Solutions that the client be contacted **before** any adjustments or corrections are entered. The **"*Account Adjustment Form"*** will be faxed / emailed by **TranDotCom Solutions** with supporting documentation to the proper individual(s) for written authorization. This form must be signed and returned to **TranDotCom Solutions**. Once this is returned, the entry will be processed promptly, and the results will be faxed / emailed to the authorized individual(s).

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APPENDIX

Operations Reporting

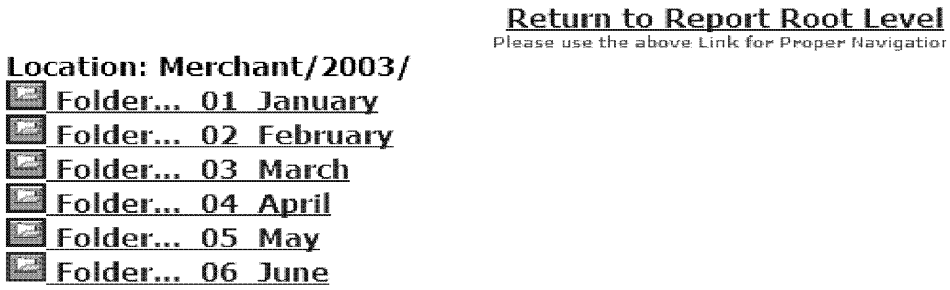
The operations reporting section is used for archived reports that are saved with a specific day and time (this is a feature/service available to merchants at an additional fee and requires special provisioning). These reports can be viewed on a Merchant / Store basis.

To access the various archived operations reports (daily and monthly), follow the steps below:

1. **Click on *"Operations Reporting"***
2. **For merchant level reports, click on *"Merchant"***
3. **For store level reports, click on *"Store"***

4. **Select year by click on folder name**

5. **Select month by clicking on folder name**



6. **Select report by clicking on report name**

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APPENDIX

User Notes

Important Numbers to Remember:

Website Address: _____

Store Number: _____

Customer Support Number: _____

Other Numbers: _____

_____

_____

Notes:

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