
Pay Day Advance System

MicroLender User and Configuration Guide

INTRODUCTION

It's easy to learn to book a Pay Day Advance Loan

Your MicroLender web site will provide you all the technology necessary to enter the payday lending business. The secured site will give you and your team instant access to your payday loan dashboard as well an array of flexible tools that will compliment your business environment. This complete web-based loan origination system will allow your front line staff to efficiently process a request and book a loan right at the teller line. Both online and in-house training is available for your staff, as well as on screen help, to allow them to easily adopt this new offering.

Automated Decisions in Seconds

CL Verify provides an automated decision within seconds for your loan application based on its database of personal and Pay Day loan information. This database which is refreshed returns a detailed report that contains a decision model score, an OFAC check, banking account information, payday loan inquiries, payday loan past performance, as well as your applicant's personal verification information. That combined with your financial institutions own configured settings determine if the loan is accepted. All your teller line needs to do is click a button to create the loan and then they are prompted to print the loan forms to finalize the loan.

Once the loan is processed completely, it then moves to a Dashboard View which allows you to manage your pending, current, past due and written off loans at a glance. The loans are automatically moved to collections and completed tabs as they are processed through the life of the loan.

Collections Processing is Seamless

Collections are managed online starting the first day after a loan payment is missed. Collection notes are tied to each account as well as a delinquent update being sent to CL Verify. Seamless integration of notes (both

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delinquent and regular processing notes) is also a part of the system. If a write off is necessary, it is seamlessly moved from the active portfolio to your collection queue once processed.

If you need additional help with collections, the Lender*VP collections team offers various packages of collections support, such as making payment reminder calls, collection calls or even following up on your written off loans. (Contact a Lender*VP representative for a price quote.)

ACH Downloaded Reports Available

ACH origination for the collection of payments is available through MicroLender. The system produces a daily downloadable report in a standard NACHA format that allows you to originate payments whenever you choose. If you need to hold an ACH for a specific customer, that can be done easily before you create and transmit your file for the day.

If you are not currently originating your own ACH, we can help you get signed up with our partner, Magic-Wrighter.

Reloadable credit cards by Discover

Reloadable credit cards can provide your payday solution with an extra layer of flexibility that the competition does not offer (as well as a bit of interchange income). By offering a reloadable card along with your payday loan solution you have a tool that will allow you to open a cashless facility so you can save on general overhead expenses. Recognizing your customers need to access their funds in a secure manner outside of sending them out the door with hundreds of dollars in cash can help to differentiate you from the competition. Ask us about our partnership with Greenlink to provide you flexible and cost effective reloadable cards.

Good Money

GoodMoney payday loan consulting can deliver business experience to help you get started in the payday loan business. Not only will they help you get in the game with their existing business model, they can help provide you with business process training, marketing, documentation, branding and more. We would be happy to introduce you to Prospera Credit Union and their GoodMoney payday lending solution today.

Partnering with MicroLender will provide the following competitive advantages:

- ◆ User friendly technology
- ◆ Complete education
- ◆ Additional *a la carte* services including call center support, accounting, education, marketing collaboration and more
- ◆ Multiple-year history of a successful business model you can use as a pattern for your product in the payday lending marketplace
- ◆ No new physical branch required to begin so you can avoid heavy construction time and costs to get into the business
- ◆ Partnerships with technology providers to provide best practices and preferred pricing

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CREATING A LOAN

Creating a Pay Day Advance loan takes only a few minutes. The customer will need photo identification, recent pay stub, a recent bank statement, and a check before you begin processing the loan. First you confirm that the customer is not a member of the military, or a spouse or child of a service member. This will automatically disqualify the customer from receiving a loan. Next you fill out the application and it is submitted to CL Verify, the Pay Day lending repository.

CL Verify provides an automated decision within seconds for your loan application based on its database of personal and Pay Day loan information which is refreshed daily. This database which returns a detailed report that contains a decision model score, an OFAC check, banking account information, payday loan inquiries, payday loan past performance, as well as your applicant's personal verification information. That combined with your financial institutions own configured settings determine if the loan is accepted. All that you need to do then is to click a button to create the loan. Then you are prompted to print the loan forms to finalize the loan.

STEP 1: CHECKING PERSONAL INFORMATION

In this step you begin filling out the loan information and ensure that the customer is eligible. Some people who cannot receive a Pay Day Advance loan include:

- People without the required documentation, including photo identification, a recent pay stub, a recent bank statement, and a check
- People serving in the military, or who are married to or children of an active service member
- People who currently have a Pay Day Advance loan with your institution
- People whose social security number is on the Blocked Social Security Number list
- People who have a Pay Day Advance loan that is currently written off, frozen, or in collections
- People who have declared bankruptcy
- People who are not eligible for membership with your financial institution

The MicroLender website allows you quickly check the Social Security number of the customer to make sure he or she meets the requirements that allow them to qualify for a Pay Day Advance Loan.

1. Enter the customer's social security number.

- You can pre-fill this number by selecting a client name in the window on the right. Click on a name and his or her social security number will appear in the SSN field.
2. If the customer is currently active in the military (or is a spouse or dependent of a member of the military) check the appropriate check box on the screen. This will automatically disqualify the customer from receiving a Pay Day Advance loan.
 3. If the customer is eligible for membership with your financial institution, check the appropriate checkbox. If you do not check this checkbox, the customer will automatically be disqualified from receiving a Pay Day Advance loan.
 4. Click the Check SSN button.

If this customer qualifies for a Pay Day Advance loan, you will move to the application screen. If the member does not qualify, due to active service in the military or because he or she is not eligible for a membership with your financial institution, an error message will appear on the screen, and you will not be able to create a Pay Day Advance loan for this customer.

STEP 2: FILLING THE FIELDS OF THE APPLICATION

Let's say your customer has a social security number that passes inspection. You will now move to the application screen where you can enter the information needed for the Pay Day Advance loan.

List of Application Fields and Descriptions

Following is a list of the fields you will need to complete before you can process a customer's Pay Day Advance loan. These fields are separated in this document according to the sections on the screen and include information on formatting.

<i>Personal Information</i>	
Is this a returning applicant?	Please select either the Yes or No radial button.
SSN	Please enter the customer's SSN in the format 555-55-5555 or 555555555.
First Name	Please enter the customer's first name.
Middle Name	Please enter the customer's middle name.
Last Name	Please enter the customer's last name.
Suffix	If used, please enter the customer's suffix (e.g. Jr. or the 3 rd).
Date of Birth	Please enter the customer's birth date. Use the calendar to the right of the field if desired. Use the dd/mm/yyyy format. This automatically populates with his/her birthdate.

Email Address	Please enter the email address of the customer. Use the format username@domain.com.
Driver's License	Please select the state on the driver's license from the drop down menu. Then enter the number in the field provided.
Gender	Please select the gender of the customer.
Did you verify photo identification?	Please confirm that you have verified the customer's identity using photo identification, such as a driver's license.
Marital Status	Please select the marital status of the applicant.

Address Information

Street	Please enter the street address of the borrower.
City, State, Zip	Please enter the city. Use the drop-down menu to select the state and enter the zip code. Zip Code format can be in either 5 digit or 5-4 digit format.
Does the applicant own or rent?	Select the radial button to indicate whether the customer owns or rents.
Time at residence	Please enter the total number of years and months that the applicant has lived at this address.
Home Telephone	Please enter the home telephone number here. Please include an area code. Enter the numbers in any of the following formats: (555) 555-5555, 555-555-5555 or 5555555555.
Mobile Telephone	Please enter the mobile telephone number here. Please include an area code. Enter the numbers in any of the following formats: (555) 555-5555, 555-555-5555 or 5555555555.

Bank Information

Bank Name	Enter the bank where the member has the banking account.
ABA Routing number	The ABA routing number is necessary to ensure that ACH transactions can be made to pay off loan. This number is the first number at the bottom of the customer's check.
Account Number	The account number is necessary to ensure that ACH transactions can be made to pay off the loan. Find the account number on the customer's bank statement. This number is also the second number at the bottom of a customer's check.
Checking Account	Enter the balance that appears on the customer's statement. If the account has a negative balance,

Balance	type a – in front of the number to indicate that it is a negative number. Do not include a \$ sign in front of the number.
Number of Transactions on Statement	Count the number of transactions on the statement provided by the customer. Please enter that number in the field provided.
Number of NSF on Statement	Count the number of NSF transactions shown on the customer’s statement. Please enter that number in the field provided.
Is the account at least days old?	Please indicate whether the bank account has been open the required length of time.
Did you verify a current bank statement?	Please confirm that the customer brought a current bank statement for you to use while filling out this application.

<i>Income Sources</i>	
Income Type	Select the source of the customer’s income from the drop-down menu. Select from Employer, Disability Income, Social Security, Pension, Unemployed and Other.

The following six fields will only appear if the Income Type is “Employer.”

Employer Name	Please enter the name of the applicant’s employer.
Employer Industry	Select from the pre-defined industries on the drop-down menu. These industries are defined by your financial institution. If the customer is unemployed, leave this field blank.
Job Title	Enter the customer’s job title here. If the customer is unemployed, leave this field blank.
Work Telephone	Please enter the customer’s work telephone number in the field provided. Please include an area code. Enter the numbers in any of the following formats: (555) 555-5555, 555-555-5555 or 5555555555. If the customer is unemployed, leave this field blank.
Length of employment	Enter the length of time the applicant has been employed with this employer. Enter the time in months and years.

The following five fields appear with all Income Types.

Income \$	Include the customer’s income. The frequency is selected in the next field. Do not include a \$ sign in front of the number. Click Add an Income Source at the bottom of this section to add an
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	additional source of income.
How often does this applicant receive this income?	Enter the frequency the customer earns from the source provided in the field above. Enter the weekly, bi-weekly, semi-monthly, or yearly income. Bi-weekly means that the customer is paid every two weeks. Semi-monthly means that the member is paid twice a month, e.g. on the 1 st and 15 th of the month.
How is the applicant paid?	Indicate how the customer is paid. Select from direct deposit and paper check.
Previous Pay Day	Use the calendar option provided to calculate the last date the customer was paid or enter the date in the field provided. Use the dd/mm/yyyy format.
Next Pay Day	Use the calendar option provided to calculate the next date the customer will be paid or enter the date in the field provided. If an additional Income Source is required, click on the plus sign in front of Add an Income Source (just below this field). Use the dd/mm/yyyy format.
Did you verify this income source?	Please confirm that the customer brought a recent pay stub for you to use while filling out this application.

Additional Information

Has the applicant ever declared bankruptcy?	Please indicate whether the customer has ever declared bankruptcy.
Referred applicant to a credit counselor?	Please indicate if you have provided the customer with credit counseling information.
How did applicant hear about us?	Indicate how the customer heard about your financial institution using the drop-down choices. These selections are defined by your institution.

References (two are required)

Name	Please enter the first and last name of the applicant's reference.
Address	Please enter the first and last name of the applicant's reference.
City, State, Zip	Please enter the number and street name of the applicant's reference. Include directional endings (e.g. SE for south east).
Telephone	Please enter the telephone number of the applicant's reference. Enter the numbers in any of the following formats: (555) 555-5555, 555-555-

	5555 or 5555555555.
Relationship	Please enter the relationship of the reference to the applicant.

Loan Information	
Amount Requested	Please enter the dollar amount that the customer is requesting. Do not include a \$ in front of the number.
Payback Date	Use the calendar to calculate the date the loan will come due or enter the date in the field provided. Use the dd/mm/yyyy format. <ul style="list-style-type: none"> - The loan is due in full on the end of business day on this date. This authorizes your institution to process an ACH transaction for the full amount of the loan.

STEP 3: PROCESSING THE LOAN REQUEST

Once you have entered in all this data, it is time to process the loan.

1. Click the Process Loan Request button.

✎ **Note on Corrections:** If you have missed fields or filled out information incorrectly, the area will appear red on the screen. The following message will appear at the top of the screen, “Sorry there was an error in the application submission. Please review the errors below. Click More Details to view the areas that need correction. These areas will be colored to assist you.

The Loan is Denied

If the loan is approved, a message will appear that the loan is approved and you will be able to complete the loan application. If the loan is denied, a message will appear on the screen listing the reason for the denial. To the right, you can view a report showing you more detailed information about the denial. Whether the loan is approved or denied, the top of the screen will list the name of the person receiving the loan, the application number, the amount requested, the payback date, the fees and the total amount due.

Denied Application

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | **New Application** | My Settings | Collections | Control Panel | Reports | Logout

This Loan Application For Robert [REDACTED] Has Been Denied!

Application Number:	395 (QJ3D5Q)
Applicant:	[REDACTED] Robert
CLV Score:	450
Amount Requested:	\$200.00
Payback Date:	04/18/2008
Fees:	\$9.90
Total Amount Due:	\$209.90

Lending Reports

View XML Report
Note: This report has been archived in the Storage Vault for future reference.

[Override Denial](#)

[Override Denial](#)

⚠ This Loan Was Denied For The Following Reasons.

Sorry, this applicant is not eligible because his loan to income ratio is too high.
Sorry, the applicant must have lived at residence for at least 7 years and 0 months.
Sorry, you must enter the number of NSF transactions.
Loan(s) charged off.
Two or more current loans.

[Print Receipt](#)

Print Denial Receipt

Overriding a Denied Application

From the Denial screen, you can choose to override the denial.

1. To override a denial, simply click **Override Denial**.
2. Type in a reason for the denial (required).
3. Click the **Process Override** button.
4. The loan is now approved. You will move to the screen where you can complete the loan application or withdraw it.

The Loan is Approved

If a loan application is approved, you will see the following screen:

Approved Application

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | **New Application** | My Settings | Collections | Control Panel | Reports | Logout

✔ This Loan Application For Robert **Has Been Approved!**

Application Number:	396 (QJ3D5P)
Applicant:	Robert
CLV Score:	450
Amount Requested:	\$200.00 🔧 Override Principal
Payback Date:	04/18/2008
Fees:	\$9.90 🔧 Override Fees
Total Amount Due:	\$209.90

[Complete this Loan](#)

[Withdraw this Loan](#)

Lending Reports

[View XML Report](#)

Samples

[View XML Report](#)

[View Full Report](#)

Note: This report has been archived in the Storage Vault for future reference.

If the loan is approved, you can do four things:

1. **Withdraw the Loan.** You can withdraw the loan application by clicking Withdraw this Loan. If you select this option, you will be asked for a confirmation of the withdrawal. Check the Confirm Withdrawal checkbox. You then will be able to complete the loan as usual. See that section for details.
2. **Override the Principal.** You might override the principal if a customer changes his or her mind and wishes to borrow less than the amount he or she originally planned to borrow. Simply click the Override Principal link and enter the new amount. Enter a reason and click the Process Override button. The fees will automatically adjust to the new principal amount.
 - Note: The amount of the override cannot exceed the approved amount of the loan application. If the customer is approved for \$500.00, you cannot override the amount for \$600.00.
3. **Override the Fees.** You might override a customer's fees if you have sent him or her to a credit counselor, in conjunction with a marketing campaign (for example one where the first loan's fees were overridden) or for hardship reasons. Override the fees by clicking the Override Fees link next to the fee amount. This will bring you to a screen where you can change the fee amount and enter a reason for the withdrawal. Click Process Override to remove the fees. The new fee amount will appear on the screen. You will then be able to complete the loan. See the Complete the Loan option below for more information on this process.
4. **Print a Receipt.** If you override the principal or the fees on the application, you can print a receipt of this transaction.
5. **Do not process the loan at this time.** Let's say your customer is price checking Pay Day Loans in the area, and at this point the customer does not want you to process the loan. Do nothing more to the loan at this time. This loan

application can now be viewed in the Pending tab on the Dashboard view until it is processed.

6. **Complete the Loan.** You can complete the loan application by clicking Complete this Loan. You will move to a screen that allows you to print the loan forms to finish the loan processing. Click Print These Forms to print the forms needed to finalize the loan. If you now move to the Dashboard view of MicroLender the loan will now be listed on the Current loan tab.

Loan Completion Forms

Complete the loan by clicking on the Complete this Loan link, as mentioned in the previous section. This will bring you to the screen where you can print the loan forms needed to complete the loan processing.

Loan Completion Screen

Retailer Direct: MicroLender By Test Credit Union

Dashboard | **New Application** | My Settings | Collections | Control Panel | Reports | Logout

Application Number:	386 (QJ36X7)
Applicant:	Smith, John
CLV Score:	461
Amount Requested:	\$275.00
Payback Date:	03/29/2008
Fees:	\$13.61
Total Amount Due:	\$288.61

Lending Reports
View XML Report
Note: This report has been archived in the Storage Vault for future reference.

Please, Print These Forms

- Loan Application Form
- Truth in Savings Disclosure

What To Do If PDF Documents Won't Load

For the PDF Documents to load properly you must be using your Operating System's Default browser. You must have the Adobe Acrobat Reader plugin installed and configured to open in the browser. You may download the Adobe Acrobat Reader Plugin at Adobe.com. For further support, please contact your system administrator.

Under Please Print These Forms (see previous image) are links that allow you to open and print the forms you will need to finish processing the loan. Click on the links (the names of the loans) to open these .PDF forms in Adobe Acrobat Reader.

- If the forms do not open when you click on them, this may indicate that you do not have the Acrobat Reader installed and configured to open in your browser. Click on the "Adobe.com" link in the yellow box below the forms. You will be directed to a page where you can download the software on to your computer. Then click on the back arrow at the far left top of your screen to return to the MicroLender site so that you can continue working and can download the necessary forms.

Processing a Pending Loan at a Later Date

If a loan application was completed but the loan application is not processed, the loan application will still be available on the Pending tab of the Dashboard view. Click Dashboard at the top of the page and then the Pending tab to view the loan. The loan application will remain in this location until it is deleted, a recommended time is one week.

If this customer comes back within the prescribed time, you can use the information from this pre-filled information to speed up processing the loan for the customer.

To process a customer that has a Pending loan follow the following directions:

1. Click on the Pending tab to view the loan.

The Pending Tab view

The screenshot shows the 'Retailer Direct: MicroLender' dashboard. At the top, there is a navigation bar with tabs: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. Below this is a 'Dashboard' section with a search box labeled 'Search' and the text 'Search by name or social security number.' Below the search box is a 'Pending Loans' section with a table. The table has columns: Current, Pending, Denials, Past Due, Charged Off, and Paid. The 'Pending' column is selected. The table contains one row for a loan with Name 'Robert', Due date '07/24/2008', Loan amount '\$524.75', Principal '\$500.00', Fees '\$24.75', and buttons for View, Refresh, and Withdraw.

Current	Pending	Denials	Past Due	Charged Off	Paid		
Name	Due	Loan	Principal	Fees	View	Refresh	Withdraw
Robert	07/24/2008	\$524.75	\$500.00	\$24.75	View	Refresh	Withdraw

2. Select Complete Loan to open a loan application with several fields pre-filled. This will aid you in filling out the application.
3. Some information will still need to be verified and the accompanying checkboxes checked before you can process the application again. Additionally, you will need to enter a new loan amount. Click the Process Loan Application button as always and follow the steps to Process the Loan once it is accepted.

MANAGING YOUR LOAN

CURRENT LOAN OPTIONS

Loan information is shown on the Dashboard page. View Current and Pending loans, as well those that are Denials, Written Off, or Paid by clicking on the appropriate tab. The following information is shown for each loan:

- Name of person receiving the loan
- Amount of loan and when the loan is due

Dashboard View with Current Tab Selected

The screenshot shows the 'Retailer Direct: MicroLender' dashboard. At the top, there are navigation tabs: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. Below the tabs is a search bar with the text 'Search by name or social security number.' and a 'Search' button. The main content area is titled 'Current Loans' and features a table with columns for Current, Pending, Denials, Past Due, Charged Off, and Paid. The 'Current' column is selected. The table lists a loan for 'Robert' with a due date of 07/24/2008, a loan amount of \$524.75, a principal of \$500.00, and fees of \$24.75. The table also includes action buttons for View, Make a Payment, Rollover, Charge Off, NSF, and Hold ACH.

This loan has a note. This feature is generally used in collections but might be used to document other issues that need to be associated with the loan. Adding a note is discussed on page 20.

You can perform many maintenance tasks from the Current tab on the Dashboard view. From the other tabs you can process the loans in ways appropriate to that stage in the process.

From the Current Loan tab view, you can:

- View the loan information, including personal information on the person receiving the loan and history on the loan
- Make a payment on the loan
- Rollover the loan to a new payment date
- Write off the loan
- Apply an NSF Fee to the loan
- Hold the ACH withdrawal on the loan

The following section lists activities you can access from the Current Loan tab view or while you are processing a current loan. Some of these actions are available without selecting the loan itself (appear directly on the Current Loan view), but all can be accessed from within the loan once it is selected.

WORKING CURRENT LOANS

Searching for an Existing Loan

The MicroLender website makes it easy to search for an existing loan. Simply click on the Dashboard tab at the top of the screen. Then enter the name or social security number in the field provided and click the Search button. The loans associated with the entered information will appear in the bottom half of the screen.

Viewing a Current Loan

From the Dashboard tab, click on View next to any loan to view the loan information.

View of a Current Loan

The screenshot displays the 'Retailer Direct: MicroLender' interface. At the top, there is a navigation bar with tabs: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. A green notification banner states 'This client has been successfully edited.' Below this is a 'View This Client' section. The client's personal information is listed: SSN, Name (Kyle), Date of Birth (12/19/1959), Email Address, Drivers License, Gender (Male), Marital Status (Unmarried), and Member Number (123456). To the right of the personal information is an 'Actions' menu with options: 'Client has notes.', 'Edit client personal info', and 'New Loan Application'. Below the personal information is the 'Address Information' section, showing the address (Phoenix, AZ 85002), time at residence (5 years 6 months), home telephone (602-), and mobile telephone. The 'Bank & Statement Information' section at the bottom lists: Institution Name (ABA Bank), ABA Routing Number, Account Number, Checking Account Balance at Application (\$200.00), Number of Transactions on Statement at Application (5), Number of NSF Transactions on Statement at Application (1), and Account Met Minimum Age Requirements at Application (Yes).

EDITING PERSONAL INFORMATION AND VIEWING NOTES

From this screen, you can choose to edit the customer's personal information or create a new loan application for this customer. Links to these features are located on the upper right hand corner of the screen.

Click on Edit Client Personal Information to change:

- Personal Information, such as name, address, date of birth, and driver's license number, and member number.




















- Address Information, such as physical address and phone number
- Bank Information, such as Bank Name, ABA Routing Number and Account number
- Income Source Information, such as name of employer, salary and date of next and previous pay.
- Reference Information including information on the customer's references

Make the changes, and click the Update Client Information button to save the changes.

Actions at the Bottom of the View of the Loan

At the bottom of the screen you can view the date the loan is due and its amount. Additionally, in the Loan History section you can manage the loan with several actions that are listed to the right of the screen. These Actions are covered in more detail in the following sections.

Actions Accessed from the View Screen

Loan History			
Status	Date Due	Current Amount Due	Actions
Current 	07/24/2008	\$524.75	<ul style="list-style-type: none">  Make a Payment  Rollover ()  Notes  History  Print Original Forms  Print Current Status Forms  Hold ACH  Charge Off this Loan  Block this SSN  Manually Mark Loan Past Due  Manually Put Loan in Collections  Withdraw/Void this Loan  Add NSF Charge to Fees  View XML Report  Override Denial  Freeze/Thaw Client  ACH Stop Client  Reset Loan Information

- Making a payment
- Rolling over the loan
- Putting an ACH hold on a loan
- Viewing an XML report of the customer's Pay Day Lending activity
- Looking at the history of a loan and reprinting a receipt
- Writing off the loan
- Blocking the customer from receiving a loan by blocking his or her social security number
- Manually marking the loan as past due
- Manually putting the loan in collections

- Withdrawing or voiding a loan that has been processed
- Applying an NSF charge
- Putting an ACH hold on a loan
- Viewing the history of a loan and reprinting a receipt
- Freezing or thawing a loan
- Override a Denial
- Place an ACH stop on the Client
- Resetting the loan information

NOTE: This process should be done with care. Use this only if none of the other selections in this section allow you to process the way you need it processed! See the section on resetting a loan on page 23 for more information.

- Print Original Forms
- Print Current Status Forms
 - At any time you can only print the original loan forms or the loan forms of the current time.

NOTE: Print Original Forms and Print Current Status forms calculate the APR differently. Print Current Status calculates the APR based on the term remaining, that is it calculates the term from the day the link is clicked on to the current due date. Print Original forms, however, calculates the term from the date of the loan submission until the current due date. If the loan due date has been rolled over or reset these numbers could be different since the APR could change.

Below these actions, you can see a history of the loans processed by the customer. This allows you to process the loans with many of the actions covered in the next section, for example, resetting the loan if the previous action was incorrect.

These bulleted activities list above are covered in more detail in the following sections.

Making a Payment on a Loan

You can make a payment directly from the Dashboard screen or while viewing a loan (at the bottom of the screen). All users can make a payment on a loan.

1. To begin making a payment, click the Make a Payment link.
2. Displayed on the screen is the social security number of the person who has the loan, his or her name and the amount due. The amount due is entered in the payment amount field.
3. Either leave the payment amount as if or enter a partial payment.

4. Click Process Payment to process the payment or Cancel to exit this screen. You can also click Close to close the window.
5. If a payment is made, the amount due will reflect the change. If the entire amount is paid, the loan will move from the Current tab to the Paid tab on the Dashboard screen.

Adding a Loan Roll-Over

Loan Rollover allows you to extend the length of the loan by rolling over the payment to a later date which is selected when the loan is rolled-over. If there is a number next to the Rollover link, this indicates how many times the loan was already rolled over. All users can roll-over a loan.

You can add a roll-over directly from the Dashboard screen or while viewing a loan (at the bottom of the screen).

1. To begin the rollover, click on the Rollover link. The total amount of the loan and the Total Fees Due appears on the screen.
2. In order to roll over the loan, the customer must first pay the fees owed on the loan. If the customer has fees on his or her loan, the Make a Payment button will appear allowing you to pay the customer's fees on the loan.
3. Enter the Payment amount in the field supplied. This must equal at least the amount of the fees to change the payback date. Process the payment.
4. Now you can roll over the loan. Click the Rollover link once again.
5. Select a new payback date. The default is the current date due.
6. Click the Calculate Rollover fees button to calculate the fees.
7. The fees for the roll over and the new total amount due are now listed on the screen.
8. Click the Process Rollover button to process the rollover.
9. A message appears on the screen telling you that the loan has been successfully rolled over. New loan forms containing current loan information can also be printed at this time, including new Loan Application Form and a Truth in Savings Disclosure. Additionally, a link at the top of the screen allows you to print a receipt of this transaction. Click on the links (the names of the forms) to open these .PDF forms in Adobe Acrobat Reader.
 - ✎ If the forms do not open when you click on them, this may indicate that you do not have the Acrobat Reader installed and configured to open in your browser. Click on the "Adobe.com" link in the yellow box below the forms. You will be directed to a page where you can download the software on to your computer. Then click on the back arrow at the far left top of your screen to return to the MicroLender site so that you can continue working and can download the necessary forms.

10. When you return to the loan dashboard the number next to the Rollover link on the screen indicates how many times the loan has been rolled over. For example, if the loan has been rolled over one time, the screen will read “Rollover (1).”

Writing Off a Loan

Use this option to write off a loan that will not be collected. This will move the loan from the Current to the Written off tab on the Dashboard view. The customer will not be able to take out a new Pay Day Advance loan until this loan is paid off in full. While this generally will be done while the loan is in collections, you might apply Write off to a current loan when, for example, the customer declares bankruptcy. Only users with Collector or Administrator rights can apply a Write off on a loan.

You can write off a loan directly from the Dashboard screen or while viewing a loan (at the bottom of the screen).

1. To write off a loan, click Write off this loan.
 2. Check the Confirm Write off check box, as well as the Waive Fees? checkbox if desired.
 3. Click the Process Write off button.
 4. The loan will move to the Written off tab on the Dashboard view. The customer will not be able to receive another Pay Day Advance loan until the amount is paid in full.
- ☒ The receipt will not show the fees if the Waive Fees? checkbox is selected.

Adding a NSF Fee

Use this option to apply an NSF fee to a loan that could not be collected due to non-sufficient funds. No partial payments will be taken. If the customer's account does not have the entire amount due on the loan, no payment is taken. That means if a customer has \$250 in his or her account and \$300 is due, the entire amount of the loan will still be due. The fee amount for the NSF is configured by the financial institution on the Control Panel section of MicroLender. Only users with Collector or Administrator rights can apply an NSF fee.

You can apply an NSF fee directly from the Dashboard screen or while viewing a loan (at the bottom of the screen).

1. To charge an NSF fee, click NSF.
2. Check the check box to confirm that you want to apply the NSF fee to the loan application and click the Process Fee button.

Putting an ACH Hold on a Loan

A one day hold can be placed on an ACH transaction if the customer requests it. The hold will stay in affect for one business day.

- ☒ ACH processing is configured to skip weekends and holidays using the Federal Reserve Board Calendar. The holidays included on the Federal Reserve Board calendar include: New Year's Day, Martin

Luther King Day, Memorial Day, Independence Day, Labor Day, Columbus Day, Veteran's Day, Thanksgiving and Christmas. This list can be viewed on the Federal Reserve Board's website at <http://www.federalreserve.gov/aboutthefed/k8.htm>.

Only users with Collector or Administrator rights can put an ACH hold on a loan. You can put an ACH hold on a loan directly from the Dashboard screen or while viewing a loan (at the bottom of the screen).

1. To put an ACH Hold on a loan click Hold ACH. You will view the date that the loan is currently due.
2. Check the Confirm Hold ACH checkbox.
3. Click the Process Hold button. The loan will now be due one business day later than it was previously.

Viewing the XML Report

This action can only be done from the bottom of the screen while viewing a loan. Click View from the Dashboard screen to view a loan. All users can view the XML Report. This report contains information on the personal and lending information on the borrower.

1. Click View XML Report. All of the customers Pay Day Lending activity from the Credit Bureau will appear in this XML report.

Viewing Notes or Adding a Note to a Loan

Perhaps you want to add a note to a loan. This feature is also used when a loan is in collections. All users can add notes to loans.

Click View from the Dashboard screen to view a loan. Then scroll to the bottom of the screen to add a note to the loan.

You can tell if a loan has a note while at the top of the View screen. To the right watch for the wording, "Client has notes."

1. Click Notes. A window will appear listing all of the notes associated with this loan
2. Click Add a Note. A window will appear where you can type your note. Additionally, you will be able to see all previous notes posted for this loan.
3. Click Post Note. You will receive a message saying that your note has been posted.
4. Once the Note is posted, the loan will have the text "Client has notes" in the upper right hand corner of the View of the loan. A note symbol will also appear next to the name of the borrower when the loan appears on the Current tab.

Viewing History of a Loan and Reprinting Receipts

Use the View History feature to view activity on the loan, such as payments and rollovers, and to reprint receipts of these transactions. All users can view the history of a loan.

Click View from the Dashboard screen to view a loan. Then scroll to the bottom of the screen to view its history.

1. Click History. A window will appear listing the date and time of the transaction, the employee who processed the loan, and the branch the payment was processed.
2. Click Reprint Receipt to reprint a receipt at the time of that activity. Click Close to close the window.

Blocking a Customer's Social Security Number

You may want to block a customer from being able to receive another Pay Day Advance loan by putting his or her Social Security Number on the Blocked SSN list. Only users with Collector or Administrator rights can block a customer's Social Security Number.

Click View from the Dashboard screen to view a loan, then scroll to the bottom of the page to block the number.

- ✎ You can also block a social security number from the Control Panel section of this website if you have Administrator rights.
1. Click Block this SSN. A window will appear showing you the customer's name and information about the loan, such as amount due and the loan due date.
 2. Check the Confirm Block checkbox.
 3. Click Add to Block to add the number to the list of blocked Social Security numbers or Cancel or Close to close the window.

Marking a Loan as Past Due Manually

If a loan is not paid on time, the loan is automatically marked as past due at the end of the business day. This feature gives you the ability to mark it past due manually. This might be used if a customer's check or ACH came back with insufficient funds and funds the loan needs to be reversed. Only users with Collector or Administrator rights can use this feature.

Click View from the Dashboard screen to view a loan. Then scroll to the bottom of the screen to mark the loan past due manually.

1. Click Manually Mark Loan Past Due. A window will appear showing you the name of the customer, the amount due and the due date of the loan.
2. Click the Confirm Past Due Status checkbox.
3. Click the Put Loan into Past Due Status button. The loan will then be move to the Past Due tab directly. Or click Cancel or Close to close the window.
4. The loan will now move to the Past Due tab on the Dashboard view.

Putting a Loan into Collections Manually

If a loan is not paid on time, it will automatically be put into collections at the end of the business day, but this functionality allows you to do this process manually. Only users with Collector or Administrator rights can use this feature.

Click View from the Dashboard screen to view a loan. Then scroll to the bottom of the screen to put a loan into collections manually.

1. Click Manually Put Loan in Collections. A window will appear showing you the name of the customer, how much he or she owes on the loan and its due date.
2. Check the Confirm Collection Status checkbox.
3. Click the Put Loan into Collections Queue button. The loan will now automatically be move to the Past Due tab and to your collections queue. Or click Cancel or Close to close the window.

Voiding a Loan

Perhaps you made a loan but need to void it because the amount is incorrect. This feature allows you to void a loan that has already been processed. Only users with Collector or Administrator rights will be able to use this feature.

Click View from the Dashboard screen to view a loan, then scroll to the bottom of the screen to void the loan.

1. Click Withdraw/Void. A window will open showing you the name of the customer, how much the loan is for and the current due date.
2. Check the Confirm Withdrawal checkbox and click the Process Withdrawal button.
3. The loan will no longer appear on the Current loan tab and will be removed from the MicroLender system.

Adding a Freeze/Thaw to a Client

This feature allows you to freeze or thaw a client in the system. You might freeze or thaw a loan for legal reasons. Only users with Collector or Administrator rights can use this feature. When a customer is frozen, a symbol of a cloud with rain will appear next to his or her name.

This action can only be selected from the bottom of the screen while viewing a loan. Click View from the Dashboard screen to view a loan.

1. Click Freeze/Thaw a Client.
2. Check the Confirm Freeze checkbox and enter a reason for the Freeze if the account is not frozen (or Confirm Thaw if the loan is frozen.)
3. A confirmation will appear on the screen telling you that the account has been successfully processed.

Placing a ACH Stop on a Client

This feature allows you to flag a client as Stop ACH. With this flag in place, the client will not appear on ACH reports and the client will not be permitted to have ACH processing. Once this flag is removed, the client will be permitted into ACH processing again.

This action can only be selected from the bottom of the screen while viewing a loan. Click View from the Dashboard screen to view a loan.

1. Click Stop ACH.
2. Check the Confirm Stop ACH Processing checkbox and enter a reason for the stop. If the Stop ACH is in place a Confirm Permit ACH Processing checkbox will appear.
3. Click the Process Stop ACH Processing for button
4. A confirmation will appear on the screen telling you that the account has been successfully processed.
5. Now if this client is viewing in the Current tab, his or her name will have a pink tag next to his or her name.

Overriding a Denied Application

You might want to override a denial on a current loan, for example if you move it from another system.

1. To override a denial, simply click Override Denial.
2. Type in a reason for the denial (required).
3. Click the Process Override button.

Resetting the Loan Information

Use this feature only if you cannot process your loan with another option. This process allows you to change the payment information associated with a loan, such as its status, principal due, fees and the date the loan is due. It is designed to be used to return the loan to its previous state.

Never use this option to override a loan or to approve a loan. You might use this option to reset loan fees when you write off a loan or if an ACH payment returned negative and you needed to reset the loan to the status it was prior to the ACH transaction.

This action can only be done from the bottom of the screen while viewing a loan. Click View from the Dashboard screen to view a loan.

1. Click Reset Loan Information.
2. A screen warning message will appear. This reminds you that you should not use this process unless any other process will suffice, such as the Override Denial option.
3. If this option is chosen, change the status, principal, fees or payback date and click the Process Loan Information button.

Printing Original Forms and Printing Current Status

Both of these options allow you to launch PDFs of forms. Both options allow you to save and print the Loan Application and Truth and Disclosure Form while providing basic information about the status of the loan.

- ✕ **NOTE:** Print Original Forms and Print Current Status forms calculate the APR differently. Print Current Status calculates the APR based on the term remaining, that is it calculates the term from the day the link is clicked on to the current due date. Print Original forms, however, calculates the term from the date of the loan submission until the current due date. If the loan due date has been rolled over or reset these numbers could be different since the APR could change.

PENDING LOANS

From the Pending tab you can view loans applications that have been approved but have not been processed. Perhaps a customer applied for the loan, but did not want to take out the loan. Loans listed on this tab can be used to quickly populate fields in the application when the customer returns.

The loan applications in this tab should be monitored and worked on a regular basis so that the list contains only recent approvals.

- ✎ Please note that after 30 days all pending loans will be deleted from the database. Client information is retained, however.

The Pending Tab on the Dashboard View

The screenshot shows the 'Retailer Direct: MicroLender' dashboard. At the top, there is a navigation bar with tabs: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. Below the navigation bar is a search box with the text 'Search by name or social security number.' and a 'Search' button. The main content area is titled 'Pending Loans' and contains a table with columns: Current, Pending, Denials, Past Due, Charged Off, and Paid. The table has a header row with columns: Name, Due, Loan, Principal, Fees, View, Refresh, and Withdraw. The first row of data shows a customer named 'Robert' with a due date of '07/24/2008', a loan amount of '\$524.75', a principal of '\$500.00', and fees of '\$24.75'. The 'View', 'Refresh', and 'Withdraw' buttons are visible for this entry.

Searching for a Pending Application

As with current loans, you can also search for a specific Pending application. Simply enter the name of the customer or his or her social security number to limit the list

Viewing a Pending Application

The view of a Pending Application is similar to the view of a current loan. You are limited, however in the actions that you can do from this screen.

Re-opening Pending Application

Perhaps the customer with a pending application decides to take out the loan and comes back later in the day.

1. To re-open a Pending loan application, click Refresh next to the pending loan application as seen in the previous picture.
2. The existing information will populate a new loan application with many of the fields pre-filled.

11. When this loan is processed a new decision is provided by CL Verify since it may have been some time since the initial application was processed.
3. Continue as you would with any loan application.

Withdrawing a Pending Application

On a regular basis you should visit the Pending tab and remove applications that are older than seven days. That way the loans on this list are recent applications.

1. To do withdraw a loan application. choose to Withdraw from the choices to the right of the listed pending application
2. Confirm the withdrawal by checking a checkbox accompanying checkbox.
3. Click the Process Withdrawal button to complete the Withdrawal.

DENIED LOANS

From the Denied tab on the Dashboard view, you can view loans that have been denied. You can also override a denial placed on a loan. Denied loans over a week old will not appear on this view. Loans cannot be overridden if they were denied over a week after being denied. You must have Administrator or Collector rights to override a denied loan.

- ⚠ Please note that after 30 days all pending loans will be deleted from the database. Client information is retained, however.

Denied Tab on the Dashboard View

The screenshot shows the 'Retailer Direct: MicroLender' dashboard. At the top, there are navigation tabs: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. Below these is a search box with the text 'Search by name or social security number.' and a 'Search' button. The main section is titled 'Denied Loans' and contains a table with columns: Current, Pending, Denials, Past Due, Charged Off, and Paid. The 'Denials' column is active. Below this is a table with columns: Name, Due, Loan, Principal, Fees, View, Submitted, and Override. The table contains one row for a loan named 'Robert' with a due date of 07/24/2008, a loan amount of \$524.75, a principal of \$500.00, and fees of \$24.75. The 'Submitted' date is 07/23/2008, and the 'Override' button is labeled 'Override Denial'.

Retailer Direct: MicroLender By Your Lending Institution							
Dashboard	New Application	My Settings	Collections	Control Panel	Reports	Logout	
Dashboard							
<input type="text"/> Search <small>Search by name or social security number.</small> <input type="button" value="Search"/>							
Denied Loans							
Current	Pending	Denials	Past Due	Charged Off	Paid		
Name	Due	Loan	Principal	Fees	View	Submitted	Override
Robert	07/24/2008	\$524.75	\$500.00	\$24.75	View	07/23/2008	Override Denial

Overriding a Denied Application

1. To override a denial, simply click Override Denial.
2. Type in a reason for the denial (required).
3. Click the Process Override button.

4. The loan is now approved. You will move to the screen where you can complete the loan application or withdraw it.
 - If you choose to withdraw the loan application, you will move to the same screen you see when you withdraw a Pending loan application. This in affect, removes the loan from your system.

PAST DUE LOANS

The Past Due tab shows loans that were not paid off in time.

- ✎ The configuration of the days delinquent before the loan is marked as Past Due appears on the Loan Fee Options section of the Control Panel.

Past Due Tab on the Dashboard View

The screenshot shows the 'Retailer Direct: MicroLender' dashboard. The 'Past Due Loans' tab is selected, displaying a table with the following data:

Name	Due	Loan	Principal	Fees	View
Marcia	06/18/2008	\$734.65	\$700.00	\$34.65	View
Robert	07/24/2008	\$524.75	\$500.00	\$24.75	View

By clicking View, the only option you can view the details of the loan. At the bottom of the screen you also have several actions you can use to process the loan. They include:

1. Make a Payment
2. Add a Note
3. View the History of the loan
4. Print Original Forms or Print Current Status Forms (see page 17 for an explanation of the differences)
5. Add an NSF Charge to Fees
6. View XML Report
7. Freeze/Thaw the Client
8. Place a Stop ACH on a client
9. Reset Loan Information

All of these actions are covered in the Current loan tab section.

WRITTEN OFF LOANS

The Written off loans tab lists the loans that have been written off. This can be done from the View screen on a current loan.

Written off Tab on the Dashboard View

The screenshot shows the 'Retailer Direct: MicroLender' dashboard. At the top, there is a navigation bar with tabs: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. Below the navigation bar is a search box with the text 'Search by name or social security number.' and a 'Search' button. The main content area is titled 'Written Off Loans' and features a sub-navigation bar with tabs: Current, Pending, Denials, Past Due, Charged Off, and Paid. The 'Charged Off' tab is selected. Below this is a table with the following data:

Name	Due	Loan	Principal	Fees	View
Marcia	06/18/2008	\$734.65	\$700.00	\$34.65	View

PAID LOANS

The Paid Loans tab allows you to view loans that have been paid.

Paid Tab from the Dashboard View

The screenshot shows the 'Retailer Direct: MicroLender' dashboard. At the top, there is a navigation bar with tabs: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. Below the navigation bar is a search box with the text 'Search by name or social security number.' and a 'Search' button. The main content area is titled 'Paid Loans' and features a sub-navigation bar with tabs: Current, Pending, Denials, Past Due, Charged Off, and Paid. The 'Paid' tab is selected. Below this is a table with the following data:

Name	Due	Loan	Principal	Fees	View	Copy
Robert	04/18/2008	\$0.00	\$0.00	\$0.00	View	Copy
Robert	04/18/2008	\$0.00	\$0.00	\$0.00	View	Copy

If you click on the Copy link here, a new loan application will appear with many of the fields pre-filled with the customer's information.

COLLECTIONS

The Collections tab is your one-stop shop for working your loans in collections, your work queue. While this view lists the loan on the Past Due tab on the Dashboard view, the Collections tab give you access to more information on the loan to improve the collections process. Only users with Collector or Administrator rights will be able to see this tab.

- ✎ The configuration of the days delinquent before the loan is marked as Collections queue appears on the Loan Fee Options section of the Control Panel.

From the Collections tab view, you will see a list of loans in collections. To the right are four actions that you can select: Notes, History, View, Freeze/Thaw, and Make a Payment.

Collections Queue

Name	Amount	Due	Last Note	Actions
Robert	\$524.75	07/24/2008	07/23/2008	<ul style="list-style-type: none">NotesHistoryViewFreeze/Thaw ClientACH Stop ClientCharge Off this LoanMake a PaymentReset Loan Information

ADDING AND VIEWING NOTES FOR A LOAN IN COLLECTIONS

You can easily add a note to a loan in collections. For example, you might want to note that you called the customer and left a message on his or her answering machine.

1. From the Collections tab, select the loan to which you want to add a note to. Click Notes. A window will appear listing all of the notes associated with this loan
2. Click Add a Note. A window will appear where you can type your note.
3. Click Post Note. You will receive a message saying that your note has been posted. You can also view all previous notes for this loan at this time.
4. These notes will now be attached to the loan and can be viewed when you click on Notes again.

VIEWING THE HISTORY OF A LOAN IN COLLECTIONS

You can easily view the history of a loan in collections. Use the View History feature to view activity on the loan, such as payments and rollovers, and to reprint receipts of these transactions.

1. From the Collections tab select the loan whose history you want to check. Click History. A window will appear listing the date and time of the transaction, the employee who processed the loan, and the branch the payment was processed at are listed.
2. Click Reprint Receipt to reprint a receipt at the time of that activity. Click Close to close the window.

VIEWING THE DETAILS OF A LOAN IN COLLECTIONS

When you click View next to a loan in collections on the Collections tab view, you move to the Dashboard view of this loan in Past Due tab. This view gives you personal and financial information about the customer to assist in collections. This view lists the following items:

- Personal information including: social security number, name, date of birth, email address, and driver's license information
- Address information including: address and telephone number
- Bank information including: ABA routing number and account number
- Employer information including: name of employer and work number
- Loan History information including: the status of the loan, the date it was due, and the current amount due

To the right the screen indicates if the loan has notes associated with it. Here you can also edit the personal information or create a new loan application for this customer.

At the bottom of the screen, you can select to make a payment on the loan, view an XML report, add a note, view the history, add an NSF charge, reset the balance, or void the last transaction, much the way you would to a current loan. See instructions for this beginning on page 20.

ADDING A FREEZE/THAW TO A CLIENT

This feature allows you to freeze or thaw a client in the system. You might freeze or thaw a loan for legal reasons. Only users with Collector or Administrator rights can use this feature. When a customer is frozen, a symbol of a cloud with rain will appear next to his or her name.

1. From the Collections tab, select the customer whose loan you want to freeze or thaw.
2. Click Freeze/Thaw a Client.

3. Check the Confirm Freeze checkbox and enter a reason for the Freeze if the account is not frozen (or Confirm Thaw if the loan is frozen.)
4. A confirmation will appear on the screen telling you that the account has been successfully processed.

WRITING OFF A LOAN IN COLLECTION

This feature allows you to move a loan from Collection to a Write Off status. While Writing-off a loan, you can choose to remove the fees associated with the loan.

5. From the Collections tab, select the customer whose loan you want to Write off.
 6. Click Write Off this loan.
 7. Check the Confirm Write Off checkbox.
 8. Check the Waive Fees? checkbox if you would like to remove the fees in during the write off.
 9. Click the Process Write Off button.
- ☒ The receipt for this loan will not show the fee.

MAKING A PAYMENT TO A LOAN IN COLLECTIONS

You make a payment to a loan in collections the same way you make a payment to a current loan. Here we will cover how to do this from the Collections tab.

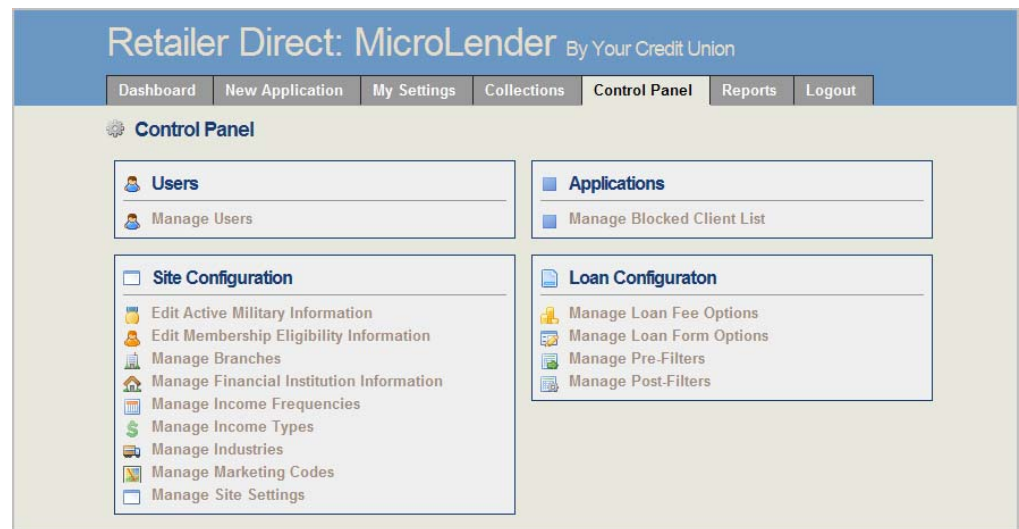
1. To begin making a payment, click the Make a Payment link.
2. Displayed on the screen is the social security number of the person who has the loan, his or her name, and the amount due. The amount due is entered in the payment amount field.
3. Either leave the amount as if or enter a partial payment.
4. Click Process Payment to process the payment or Cancel to exit this screen. You can also click Close to close the window.

CONTROL PANEL

The Control Panel page is your command central for the configuration of your MicroLender website. From this page you can add users, manage many of the default settings used when applying for a loan, and block social security numbers. Only users with Administrator rights will be able to see this page.

All of the following instructions for this section will be from the Control Panel page. To get to this page, click the Control Panel tab at the top of the page.

Control Panel View



MANAGING USERS

This section of the Control Panel page allows you to add users and change the password of existing users. By giving the users different levels of authority, you can control their access to the site.

Adding a User

It is easy to give a user access to the website.

1. From the Control page, click Manage Users.
2. Click Add a User.
 1. Fill in the fields including:
 - a. Username. This username must be 5-25 characters long and can contain only letters and numbers. You will get an error message if you attempt to create a user that does not match these criteria.
 - b. Password and Confirmation of Password. The password must at least 6 characters long and contain an upper case letter

and a lower case letter. When a password is reset, you cannot select your current password.

- c. First Name and Last Name. Enter information in the fields provided.
- d. Email address. Enter this in the format user@domain.com.
- e. Check the checkbox in front of Account is Active.
- f. Select the security level of the user. Below is a list of the security levels with an explanation of the permissions granted by each level:

<i>Security Level</i>	<i>Description</i>
Credit Union Admin	This user has the rights of the Credit Union Collector and also can access the Control Panel page.
Credit Union Collector	This user can process loans and make payments to them. Additionally this user has the ability to work all of the management functions on a loan and work collections. All items included in the Viewing the Loan section can be serviced by this user.
Credit Union Staff	This user can process loans and make payments to them.

- 3. Click the Create New User button to finish creating the user.

Changing a User's Settings Once Added

It is easy to change a user's password. After you select Manage Users click the Change Password Link and make the desired change. To change the user's name, security level or whether the user is Active or not, click on the Edit link and make those desired changes there. The change in security level and whether the user is active or not will immediately appear on the Manage Users page.

SITE CONFIGURATION

This section of the Control Panel page allows you to add to many of the drop-down menus that appear when you complete a loan application. For example, you might add a new selection for how the customer heard about your financial institution. Generally, changes to this area are only made during the initial set up of the Pay Day Advance website.

Edit Active Military Information

Use this option to enter the text your employee will see if he or she checks (on the application screen) that a customer is a member of the military or a wife or child of an active service member. For example, you might enter,

“Please refer this person to our main branch. We can provide a different type of loan to meet his or her needs.”

Edit Membership Eligibility Information

Use this option to enter the text your employee will see if he or she checks (on the application screen) that a customer designates him or her as not eligible to be a member of your financial institution. For example, you might enter, “Sorry the applicant must be eligible for membership before proceeding.”

Managing Branches

A branch is the location where the Pay Day Advance loan is created. Click on Manage Branches to add additional locations. Select Add a Branch to add additional branches. From this screen you can also edit a branch and select to make a branch inactive.

Manage Financial Institution Information

This choice allows you to enter and change the name of the financial institution who is offering the Pay Day Advance loan. The information entered in the Financial Institution name field will appear at the top of the screen.

Manage Income Frequencies

While you completing a loan application, the site asks for the earnings of the customer and the frequency that he or she is paid. This area of the Control Panel allows you to adjust the way that the income of the customer is calculated, for example, set weekly to 4 and bi-weekly to 2.

Warning! Making a change to this screen will affect loans currently being processed by the Pay Day Advance website. This area should not be adjusted.

Managing Industries

While you are completing a loan application, the site asks what kind of industry the customer’s employer would be categorized as, such as Retail or Sales. This area of the Control Panel allows you to add additional industries that can then be selected from the drop-down menu when someone is filling out a loan application. Click Add New Industry to add an additional industry or Edit to make an industry inactive. Inactive industries will not appear in the drop down menu choice next to Employer Industry in a loan application.

Managing Marketing Codes

While completing a loan application, the site asks you, “How did this application hear about us?” This section allows you to add additional reasons. Click Add New Marketing Code to add an additional choice. Click Edit to make a marketing code inactive.

Warning: Making a marketing code inactive will affect existing loans. Generally this should not be adjusted.

Managing Site Settings

This section should not be adjusted.

APPLICATION

At this time this section only allows you to manage your blocked client list.

Managing Blocked Client List

This section allows you to add or remove a Social Security Number from the Block List. Simply type in a Social Security Number in the SSN field and a reason for the block in the Reason field, and click Add to add a number. You can also click Remove next to a number to remove it from the list. If you remove a Social Security Number from the list, the website will ask you to confirm your deletion. This reason will appear on the loan application denial.

LOAN CONFIGURATION

This section allows you to manage your loan configuration settings, allowing you to determine what information is required at application and what information your system uses to regulate whose loan is approved.

Loan Configuration

From the Loan Configuration section of the Control Panel, you can adjust the fees charged to the member. You can also determine how many days the loan must be delinquent before it is marked Past Due or that it appears in the Collections Queue.

Manage Loan Fee Options

Different types of financial institutions require different compliance issue when applying fees to a loan. Additionally different states have different regulations so that you remain in compliance. This option allows you to configure the fees that are charged on a loan. Fees are separated into Loan Fee options, including NSF Fee and Maximum number of rollover, and Processing Fee which allows for a processing fee amount. Additionally, you can choose to configure the loans to change an additional fee amount, either by a flat fee amount that you select or a fee per hundred dollars borrowed. A rollover fee is also configured on this screen.

Additionally, you can configure the number of days a loan must be delinquent before it is marked Past Due or ready for Collections.

Managing Loan Form Options

This section of the Control Panel allows you to select which fields will display and which fields will be required when the employee fills out a loan application for a customer. Simply select the radial button next to each field to determine its setting. Then click the button Update Loan Form Options to make the change.

<i>Option</i>	<i>Description</i>
Off	A field with a setting of Off will not appear on the loan application screen.
Required	When a field is Required , the field will appear on the loan application screen. These fields must be filled in when the loan application is completed.
Optional	When a field is Optional , it will appear on the loan application screen, but it will not be required (the employee will not need to fill in this field to complete the application). These fields will appear on the loan application with a dashed line around them as opposed to the required fields that will have a solid dashed line.

Managing Pre-Filter Settings

The pre-filter setting lists several factors which determine eligibility of loan and applicant prior to verification with the credit bureau. These factors take into account the age of the customer and how much he or she is allowed to borrow based on whether the customer is a first time borrower or a repeat customer. Make your changes and click the Update Pre-Filters button to change the factors listed on this page. Following is a list of factors on this screen with their description:

<i>Factor</i>	<i>Description</i>
Minimum age of applicant	Determine the minimum age for an applicant. Suggested values are 18 or 21.
Deny on previous bankruptcy	Check this checkbox to deny customers who have had a bankruptcy.
Loan amount range for first time client	Determine the minimum and maximum loan amounts for a first time borrower.
Loan amount range for repeat client	Determine the minimum and maximum loan amounts for a repeat borrower.

Income Eligibility

This section allows you to select filters on loan to income amounts. This allows you to disqualify applications before the loan is sent to CL Verify, allowing you to avoid paying charges for loan amounts that the customer does not qualify for. If the loan application amount exceeds the amount configured with this setting, a message will appear on the screen when the

application is entered, telling the teller how much money the customer can in fact withdraw in a loan. A message will appear like the one below.

Denial on Loan Application Due to Higher Request than Allowed

Loan Information

Amount \$
 Requested

Sorry, this applicant is not eligible because his loan to income ratio is too high.
The maximum loan amount is \$300.00.

Payback Date

You will be asked to fill in a form like the one shown below.

Enabled		Rule	Values
Yes	No		
<input type="checkbox"/>	<input type="checkbox"/>	Max. loan to income	% OR \$, whichever is less

Managing Post Filter Settings

These filters confirm settings determine eligibility of the loan and the applicant after verification with the credit bureau. On this page is the ability to set a minimum credit score for loan application approval.

The first section includes a list of factors that can be selected or deselected. If a check mark is placed before any of these choices, then a customer with that quality will be denied a loan. Included in the Post Filter Settings page are the following:

- Deny on invalid SSN
- Deny on deceased SSN
- Deny on SSN and Name Mismatch
- Deny on “warm” address
- Deny on write off
- Deny on previous bankruptcy

Following this list is a space to enter the minimum credit score allowed.

Income Eligibility

The second section allows you to select filters on income eligibility. You will be asked to fill in a form like the one shown below.

Enabled		Rule	Values
Yes	No		
<input type="checkbox"/>	<input type="checkbox"/>	Min. monthly income for employed client	\$
<input type="checkbox"/>	<input type="checkbox"/>	Min. monthly income for	\$

	unemployed client	
--	-------------------	--

Bank Statement Eligibility

The third section allows you to select filters on bank statement eligibility. You will be asked to fill in a form like the one shown below.

<i>Enabled</i>		<i>Rule</i>	<i>Values</i>
<i>Yes</i>	<i>No</i>		
<input type="checkbox"/>	<input type="checkbox"/>	Minimum checking account balance	\$
<input type="checkbox"/>	<input type="checkbox"/>	Min. bank account age	days
<input type="checkbox"/>	<input type="checkbox"/>	Min. transactions on statement	
<input type="checkbox"/>	<input type="checkbox"/>	Max. NSF	

Residence Eligibility

The fourth section allows you to select filters on residence eligibility. You will be asked to fill in a form like the one shown below.

<i>Enabled</i>		<i>Rule</i>	<i>Values</i>
<i>Yes</i>	<i>No</i>		
<input type="checkbox"/>	<input type="checkbox"/>	Minimum length of time at a residence	years months

Make any needed changes to this page and click the Update Post-Filters button to make the changes.

REPORTS

By selecting the Reports tab you can view several reports that MicroLender offers for your use. All of these reports can be downloaded for use in Excel.

ACH REPORT

The ACH reports include information used for ACH processing.

ACH Download

The ACH Download Report includes the information given for ACH processing. This information is not formatted.

Choose Loan Due Date and click the Update button to view the report.

ACH Hold Report

The ACH Hold report lists the customers with an ACH hold placed on them.

Choose a date range and click the Update button to view the report

ACH Hold Report

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

ACH Report

From: To:

Update Report

Report From No Date To No Date. 1 Records Found.

	Last Name	First Name	Date Held	New Due Date	Teller	Branch
1.			04/16/2008		ameyers	Main

ACH Audit Report

This report includes the information on the ACH Download Report in a format that is easier to read.

DAILY REPORTS

The daily reports include information about the status of your loan portfolio right now.

Outstanding Loans Summary Report

This report lists loans that are past due or in collections.

Outstanding Loans Summary Report



The screenshot displays the 'Retailer Direct: MicroLender' interface. At the top, there is a navigation menu with options: Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. The 'Reports' section is active, showing the 'Outstanding Loans Summary Report' for the date 06/12/2008. A 'Download Report to Excel' button is visible. Below the report title is a table with the following data:

Branch	# Loans	Principal Loan Amount	Fees Receivable	Total
1. Main	1	\$198.00	\$19.60	\$217.60
Report Total	1	\$198.00	\$19.60	\$217.60

Accounting Balance Report

This report lists any loans with balances. The information is broken down by individual loan as well as by branch. Grand total information is listed at the bottom of the report

Accounting Balance Report

The screenshot shows the 'Retailer Direct: MicroLender' interface. At the top, there is a navigation bar with tabs for Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. The 'Reports' tab is active, displaying the 'Balancing Report' section. Below the navigation bar, a message indicates '2 records found.' and a button labeled 'Download Report to Excel' is present. The report is categorized by 'Main Branch' and contains a table with the following data:

Loan #	Client Name	Principal	Fees	Total Due	SSN	Origination Date	Due Date
1. 392	[REDACTED]	\$198.00	\$19.60	\$217.60	098-00-9858	04/16/2008	04/24/2008
2. 401	[REDACTED]	\$200.00	\$9.90	\$209.90	264-00-5283	06/09/2008	06/10/2008

Below the table, there are two summary sections: 'Branch Totals' and 'Grand Totals'. Both sections show the following data:

Count	2
Total Principal	\$398.00
Total Fees	\$29.50
Total Amount	\$427.50

ACH STOP REPORT

This report shows a list of customers currently with an ACH Stop placed on them.

DUE DATE REPORT

This report shows a list of loans with the dates the loans are due.

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Due Date Report

1 records found. [Download Report to Excel](#)

Main Branch

Loan #	Client Name	Principal	Fees	Total Due	HomePhone	Due Date	Member Number
1. 416		\$200.00	\$9.90	\$209.90		10/15/2008	123456

Branch Totals

Count	1
Total Principal	\$200.00
Total Fees	\$9.90
Total Amount	\$209.90

Grand Totals

Count	1
Total Principal	\$200.00
Total Fees	\$9.90
Total Amount	\$209.90

Collections Report

This report lists the loans in collections.

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Collections Report

1 records found. [Download Report to Excel](#)

Main Branch

Loan #	Client Name	Total Due	Home Telephone	Last Note	Last Payment	Due Date	Member Number
1. 416		\$209.90	602-277-2239	No Date	No Date	10/15/2008	123456

Branch Totals

Count	1
Total Principal	\$200.00
Total Fees	\$9.90
Total Amount	\$209.90

Grand Totals

Count	1
Total Principal	\$200.00
Total Fees	\$9.90
Total Amount	\$209.90

Written Off Report

This report lists the loans that have been written off.

MONTHLY REPORTS

Unlike the daily reports, the monthly reports allow you to select a range of dates whose data is then shown on the screen.

New Loans Report

This report lists the new loans created during the date range that you select. Choose a date range and click the Update button to view the report.

New Loans Report

New Loan Report

From To
Show Report

New Loan Report From 09/10/2008 To 10/10/2008

2 records found.

Main Branch

Loan #	SSN	Client Name	Address	City, State, Zip	Email	Loan Amount	Finance Fee	Total Received	Origination Date	Due Date	User
1. 415						\$200.00	\$9.90	\$209.90	09/15/2008	09/17/2008	ameyers
2. 416						\$200.00	\$9.90	\$209.90	09/15/2008	10/15/2008	ameyers

Branch Totals

Loan Amount	\$400.00
Finance Fee	\$19.80
Total Receivable	\$419.80

Grand Totals

Loan Amount	\$400.00
Finance Fee	\$19.80
Total Receivable	\$419.80

Payments Received Report



This report lists the payments made during a selected date range. Choose the date range and then click the Update button to view the report.

Payment Received Report


Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Payments Report

From 
To 
Show Report

Payments Report From 09/10/2008 To 10/10/2008

 1 records found.

Main Branch

Loan #	Client Name	Date	Amount Paid	Balance	Principal Due	Fees Due	User
1. 415		09/15/2008	\$200.00	\$0.00	\$0.00	\$0.00	ameyers

Branch Totals

Total Payments	\$200.00
----------------	----------

Grand Totals

Total Payments	\$200.00
----------------	----------

Denied Loans Report

This report lists the loans that were denied during a specific date range. Choose the date range and click the Update button to view the report.

Denied Loan Report

The screenshot shows the 'Retailer Direct: MicroLender' interface. At the top, there is a navigation bar with tabs for Dashboard, New Application, My Settings, Collections, Control Panel, Reports, and Logout. The 'Reports' tab is active, and the 'Denied Loans Report' section is displayed. This section includes a date range selector with 'From' (04/17/2008) and 'To' (06/12/2008) fields, and an 'Update' button. Below this, a summary bar shows 'Denied Loans Report From 04/17/2008 To 06/12/2008' and a 'Download Report to Excel' button. A message indicates '2 records found.' The main data is presented in a table for the 'Main Branch' with columns: Loan #, Date, Client Name, SSN, Address, User, Amount Requested, and Reason. Two records are listed, both dated 04/17/2008, with a reason of 'Sorry, this applicant is not eligible because...'. Below the table, there are summary sections for 'Branch Totals' (Count: 2) and 'Grand Totals' (Total Count: 2).

Loan #	Date	Client Name	SSN	Address	User	Amount Requested	Reason
1. 394	04/17/2008				A 02038 ameyers	\$200.00	Sorry, this applicant is not eligible because...
2. 395	04/17/2008				A 02038 ameyers	\$200.00	Sorry, this applicant is not eligible because...

Denial Overrides Report

This report lists the loans where the denial was overridden. Choose a date range and click the Update button to view the report

Denial Overrides Report

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Overrides Report

From To
Show Report

Denial Overrides Loans Report From 04/01/2008 To 04/16/2008

1 records found.

Main Branch

Loan #	Date	Client Name	SSN	Address	User	Amount Requested	Reason
1. 389	04/16/2008				ameyers	\$200.00	test

Branch Totals

Count

Grand Totals

Total Count

Loan Principal and Fee Override Report

This report lists the loans that were overridden?? Choose a date range and select the Update button to view the report.

Loan Principal and Fee Override Report

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Loan Overrides Report

From To
Show Report

Loan Overrides Report From 04/01/2008 To 06/12/2008

1 records found.

Main Branch

Loan #	Date	Client Name	SSN	Address	User	Loan Amount	Fees	Override Type	Reason
1. 392	04/16/2008				ameyers	\$200.00	\$8.00 Fee		test

Branch Totals

Count	1
-------	---

Grand Totals

Total Count	1
-------------	---

Loan Resets Report

This report lists the loans that were reset for a selected date range. Choose the date range and select the Update button

Loan Reset Report

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Loan Resets Report

From: To:
Show Report

Loan Resets Report From 04/01/2008 To 06/12/2008

1 records found.

Main Branch

Loan #	Date	Client Name	SSN	Address	Original Loan Amount	New Loan Amount	Original Fees	New Fees	Reason	User
1. 389					\$200.00	\$200.00	\$9.90	\$9.90		ameyers

Branch Totals

Count:

Grand Totals

Total Count:

Loan Rollovers Report



This report lists the loans that were rolled-over during a selected date range. Choose the date range and select the Update button to view the report.

Loan Rollover Report

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Rollovers Report

From: 
To: 
Show Report

Rollovers Report From 04/01/2008 To 08/31/2008

2 records found.

Main Branch

Loan #	Client Name	Date	# Rollovers on this Loan	New Due Date	User
1. 389	[REDACTED]	04/16/2008	1	04/18/2008	ameyers
2. 392	[REDACTED]	04/17/2008	1	04/24/2008	ddamstra

Branch Totals

Total Rollovers	2
Total Loans Rolled Over	2

Grand Totals

Total Rollovers	2
Total Loans Rolled Over	2

Loan Volume Report

This report list the total number of reports and the number of reports that were rolled over during a selected date range. Grand Totals are listed at the bottom of the screen. Choose the date range and select the Update button to view the report.

Loan Volume Report

Retailer Direct: MicroLender By Your Lending Institution

Dashboard | New Application | My Settings | Collections | Control Panel | **Reports** | Logout

Volume Report

From To
Show Report

Volume Report From 05/17/2008 To 06/17/2008

7 records found.

Branch	Type	Count	Principal	Fees	Total
Main	New	7	\$3300.00	\$163.35	\$3463.35
Main	Rollovers	0	\$0.00	\$0.00	\$0.00

Branch Totals

Branch	Count	Principal	Fees	Total
Main	7	\$3300.00	\$163.35	\$3463.35

Grand Totals

Count	Principal	Fees	Total
7	\$3300.00	\$163.35	\$3463.35

NOTE ON ENCRYPTION OF DATA IN MICROLENDER

All of the following personal information (listed below) is doubly encrypted when stored in MicroLender. Additionally, the XML Reports, notes that employees add to a loan, and the loan history is also encrypted. In the event that a person was able to penetrate MicroLender's powerful database security, he or she would only acquire encrypted data (dates, dollar amounts and database row relations). Nothing would tie the information to any person. Only by knowing both the master password and database software key, would the person be able to access this information.

Encrypted Items

First Name

Last Name

Middle Name

Suffix

Street Name

City, State and Zip

Home Phone Number

Spouse First Name

Spouse Last Name

Spouse Address

Spouse City, State and Zip

Spouse Country

Spouse Home Phone

Date of Birth

Driver's License State

Driver's License Number

ABA Number

Account Number

Email Address

Mobile Phone

Reference 1

Reference 2