



TURNKEY LENDER FREE EDITION

USER MANUAL

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1. INTRODUCTION

This manual provides detailed instructions on how to work with Turnkey Lender Free Edition (TKL) and contains the following chapters:

- *Turnkey Lender Free Edition Overview*, provides a brief overview of Turnkey Lender Free Edition and describes the user roles.
- *Back Office of Turnkey Lender Free Edition*, provides instructions on how to work in the following workplaces of TKL:
 - Origination;
 - Underwriting;
 - System;
 - Customers.
- *Front Office of Turnkey Lender Free Edition*, provides instructions on how to work in personal accounts of borrowers.

IMPORTANT NOTE: This User Manual may contain information, including screenshots, regarding Turnkey Lender Premium Edition. Readers should be aware that Turnkey Lender Free Edition has limited functionality compared to Turnkey Lender Premium Edition.

1.1 Audience

This user manual is intended for users of Turnkey Lender Free Edition.

1.2 Conventions

This manual uses the following conventions:

- Dialog boxes and windows are displayed in italics, for example, “the *Login* page”.
- Buttons, tabs, check boxes, and other dialog box elements are displayed in bold, for example, “Click the **List** button” or “In the **Password** box”.
- Cross-references are displayed in italics, for example, “refer to *3.1 Getting Started*”.
- Notes are displayed in italics.

2. TURNKEY LENDER FREE EDITION OVERVIEW

This chapter provides an overview of Turnkey Lender Free Edition and the user roles authorized to work in the workplaces.

This chapter contains the following sections:

- *2.1 Scope*, provides a brief overview of Turnkey Lender Free Edition.
- *2.2 User Roles*, describes user roles and permissions.

2.1 Scope

Turnkey Lender Free Edition is a free web-based lending solution.

Its mission is to give any entrepreneur on the planet the possibility of starting a lending business online – with zero investment required. Turnkey Lender Free Edition makes a great tool for studying the potential market, researching the customer, or just trying out for yourself how it feels to run an online lending company. With Turnkey Lender Free Edition, the business owner can make a more conscious decision on whether to commit to a full-scale lending business.

Turnkey Lender Free Edition covers the essentials of online lending operation, such as loan origination, loan underwriting, or customer data base management. Turnkey Lender Free Edition supports installment loans and payday loans but does not provide for peer-to-peer loans.

One of the key features of Turnkey Lender Free Edition is a capable Borrower's Portal (called the Front Office). Front Office is where borrowers can apply for new loans or keep track on their currently active loans.

Turnkey Lender Free Edition is a younger sibling and a limited version of Turnkey Lender Premium Edition. The Premium Edition takes it to a whole other level, with its extended functionality (such as loan servicing, collection, or analytics) and its powerful decision-making engine (with configurable decision rules, scorecards, blacklists, etc.). See *Appendix A. Scope of Turnkey Lender Premium Edition* and *Appendix B. Free Edition vs. Premium Edition* to learn more.

2.2 User Roles

The back office of Turnkey Lender Free Edition supports 3 user roles:

User Role	Description	Workplace
Originator	<ul style="list-style-type: none">• Creates loan applications;• Submits loan applications for approval.	Origination
Underwriter	<ul style="list-style-type: none">• Approves/rejects loan applications;• Sends loan applications for reprocessing.	Underwriting
Administrator	<ul style="list-style-type: none">• Manages user accounts;• Manages system notifications;• Exports loan data;• Edits Company details;• Edits Application Form.	System, Customers

3. BACK OFFICE OF TURNKEY LENDER FREE EDITION

The back office of TKL is represented by the following workplaces:

- Origination;
- Underwriting;
- System;
- Customers.

In this chapter:

- *3.1 Getting Started.* How to log on to TKL; the user interface;
- *3.2 Loan Management.* How to process loans on the Origination and Underwriting workplaces of TKL;
- *3.3 System.* Instructions for the administrator on how to adjust system settings;
- *3.4 Customers.* How to manage customer accounts.

3.1 Getting Started

This section provides information and instructions necessary to start working with Turnkey Lender Free Edition and provides an overall description of the user interface.

3.1.1 Log on to Turnkey Lender Free Edition

Only authorized users can log on to Turnkey Lender Free Edition.

The Login page is shown below.

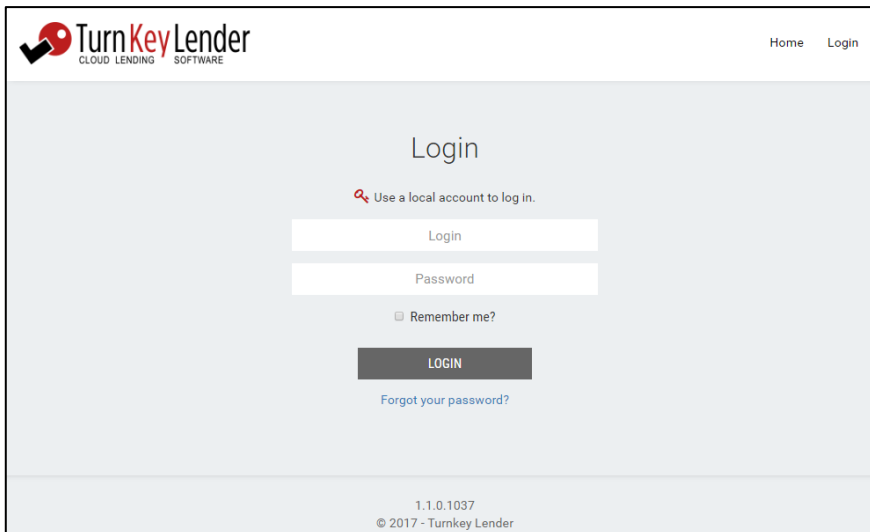


Figure 3-1: The Login page.

In the **Login** box, enter your login.

In the **Password** box, enter your password.

(*Optionally*) Select the **Remember me** check box to save the login details.

Click **Login** to log on to TKL.

After credentials have been entered, TKL verifies a specified user account and defines a user role. If specified credentials are confirmed, the user is directed to a corresponding workplace. Otherwise, the user cannot enter TKL.

Note: If the number of login attempts exceeds the allowed number of login attempts specified in the configuration file of TKL, a user account gets temporarily locked out for security reasons.

3.1.2 User Interface

At the top of each workplace, the following information is displayed: workplace name, user name, and the **Log off** button:

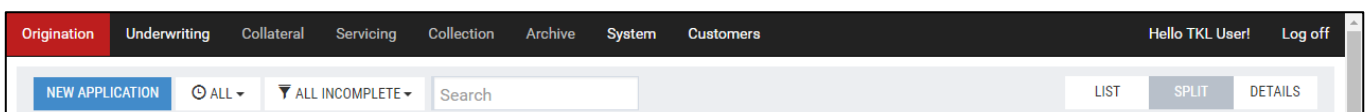


Figure 3-2: TKL workplace navigation area.

The user interface of the Origination and Underwriting workplaces feature the loans table (on the left) and the Application Details area (on the right).

The screenshot shows a web application interface for loan management. At the top, there is a navigation bar with tabs for 'Origination', 'Underwriting', 'Collateral', 'Servicing', 'Collection', 'Archive', 'System', and 'Customers'. The user is logged in as 'Hello TKL User!' and can 'Log off'. Below the navigation bar, there are buttons for 'NEW APPLICATION', a filter dropdown set to 'ALL', and another dropdown set to 'ALL INCOMPLETE'. A search bar is also present. The main area is divided into two sections. On the left is a table of loan applications with columns for 'Id', 'Created', 'Name', 'Amount', and 'Wait'. On the right is a detailed view for a specific application (John Smith, \$1000.00, 6 days). This view includes tabs for 'Customer Details', 'Interaction History', 'Documents', and 'Change History'. The 'Personal Information' section includes fields for First Name (John), Middle Name, Last Name (Smith), Gender (Male), Date of Birth (12/12/1982), Education (Graduate), Marital Status (Single), Number of Dependents (0), and Email (gdsrcnrg@emlpro.com). The 'Additional Information' section includes Social Security Number (123-13-1313), Monthly Income (\$1000), Monthly Expenses (\$900), Driver's License (No), Main Phone (231-231-2312), and Alternative Phone. The 'Employment Information' section is also visible at the bottom.

Figure 3-3: The workspace.

The users of the Origination and Underwriting workplaces can adjust the workplace layout by changing the view mode. Turnkey Lender Free Edition has loan application sorting, filtering, and search features.

View modes: Split, List, Details

The default view mode is the **Split** mode. In this view mode loan application details are displayed next to the list of loan applications.

- 1) In the upper right-hand corner of the workspace, the buttons for changing the view mode are displayed:

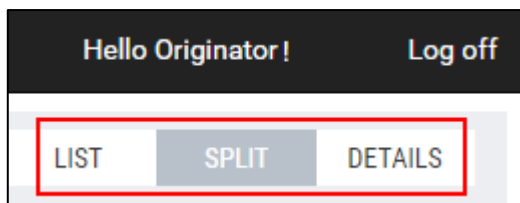


Figure 3-4: Buttons for changing the view mode.

- 2) (Optionally) Click the **List** button to proceed to the list view:

Id	Created	Name	Amount	Term	Interest Rate	Email	Phone	Wait
EL-161	10/2/2017	ABCA ABCB	\$999,999,999	9999 Days	1.00%	john.doe@abc.com	(555) 123-4567	6.4hrs
EL-158	9/25/2017	Ronald Johnson	\$1,000.00	6 Days	1.00%	Ronald.Johnson@gmail.com	(800) 123-4567	>7days
EL-157	9/25/2017	Delta Bergstrom	\$1,000.00	6 Days	1.00%	Rafael_Armstrong26@gmail.com	(293) 556-2408	>7days
EL-155	9/25/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-154	9/25/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-152	9/25/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-151	9/25/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-150	9/25/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-149	9/22/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-148	9/22/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-146	9/22/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-145	9/22/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-144	9/22/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-143	9/22/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days
EL-137	9/21/2017	Micah Hermiston	\$1,000.00	6 Days	1.00%	Sammie.Skiles@gmail.com	(854) 608-4902	>7days



Figure 3-5: The List view mode.



- a. Click a loan application to open details:
- b. Click **Back to the List** to return to the List view mode.

Figure 3-6: Returning to the List view mode.

- 3) (Optional) In the upper right-hand corner of the workspace, click the **Details** button to switch to the Details view.

Figure 3-7: Loan details in the Details view mode.

- a. Click the **Next** button  to move to the next loan.
- b. Click the **Previous** button  to move to the previous loan.

- c. Click the **First** button  to move to the first loan.
 - d. Click the **Last** button  to move to the last loan.
- 4) (Optional) Click the **Split** button to return to the default view mode.

Searching for Applications

The application search feature is available on the Origination and Underwriting workplaces. In the **Search** box, start entering the borrower's name or the Loan ID. TKL starts showing search results the moment you type.



Id	Name	Outst. Balance	Days Past Due	Next Action Date
EL-245	Mary Elizabeth Smith, Jr	\$1,029.90	55	
EL-840	Nickolas Parisian Smitham	\$1,062.10	59	

Figure 3-8: Searching for loan applications.

Filtering Applications

The users of the Origination and Underwriting workplaces can filter loan applications by the status.

- 1) The left side of the toolbar contains two drop-down boxes for filtering loan applications according to the status and date:

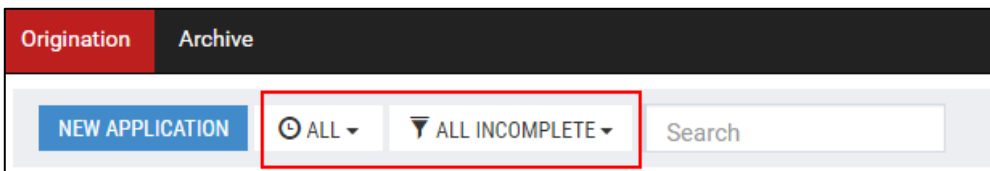
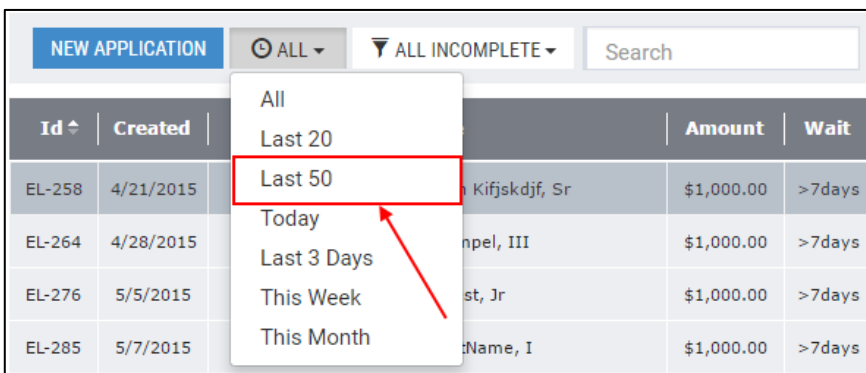


Figure 3-9: Buttons for filtering loan applications.

- 2) On the toolbar, click a corresponding drop-down box and select a necessary filter:



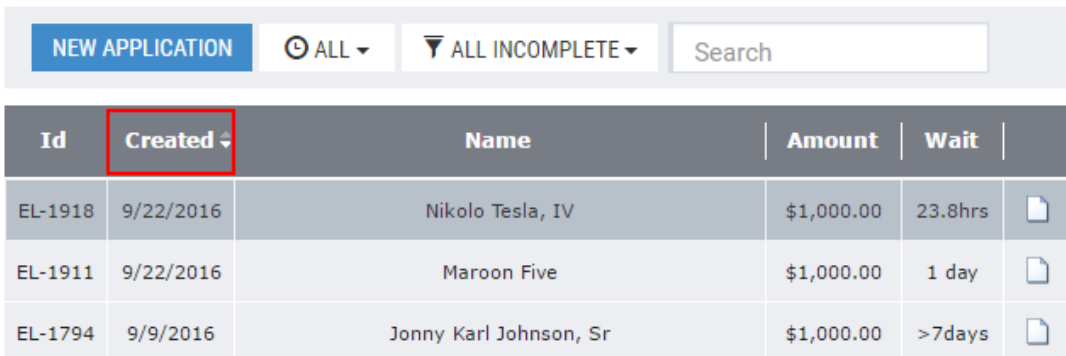
Id	Created	Name	Amount	Wait
EL-258	4/21/2015	Kifjskdjf, Sr	\$1,000.00	>7days
EL-264	4/28/2015	npel, III	\$1,000.00	>7days
EL-276	5/5/2015	st, Jr	\$1,000.00	>7days
EL-285	5/7/2015	tName, I	\$1,000.00	>7days

Figure 3-10: Filtering loan applications.

Note: The loan applications can be filtered according to options selected in sub-menus of both drop-down boxes.

Sorting Applications

- 1) Click on a column header. Depending on the sorting order, either the up arrow or the down arrow will be highlighted:

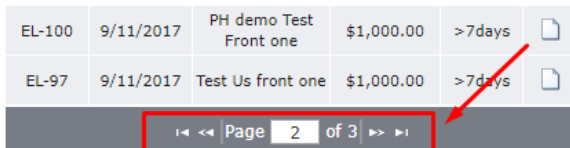


Id	Created	Name	Amount	Wait	
EL-1918	9/22/2016	Nikolo Tesla, IV	\$1,000.00	23.8hrs	
EL-1911	9/22/2016	Maroon Five	\$1,000.00	1 day	
EL-1794	9/9/2016	Jonny Karl Johnson, Sr	\$1,000.00	>7days	

Figure 3-11: Sorting applications by the creation date.

- 2) Click the header again to change the sort order.
 - Columns with text fields are sorted in direct or reversed alphabetical order;
 - Columns with numeric/date fields are sorted in ascending or descending order.

Navigation Between Applications



EL-100	9/11/2017	PH demo Test Front one	\$1,000.00	>7days	
EL-97	9/11/2017	Test Us front one	\$1,000.00	>7days	

Navigation: << Page 2 of 3 >>

Figure 3-12: Application Navigation Buttons.

- 1) (Optionally) Click the first forward arrow to move to the next page.
- 2) (Optionally) Click the second forward arrow to move to the last page.
- 3) (Optionally) Click the first backward arrow to return to the previous page.
- 4) (Optionally) Click the second backward arrow to return to the first page.

3.2 Loan Management

3.2.1 Origination

Only users with the Originator's role can work on the Origination workplace. Originator creates loan applications and sends them to the Underwriter for further decision making. The Origination workplace allows for:

- Creating loan applications;
- Attaching electronic documents to the loan application;
- Editing the borrower's personal details.

Applications on the Origination workplace can be filtered.

Filtering option	Description
All incomplete	all loan applications which are at the Origination and Reprocessing stage
Origination	loan applications created by the user but not sent to the Underwriter for further processing
Reprocessing	loan applications sent by the Underwriter for reprocessing to the user who has previously created these applications
Created by Me	all loan applications which have been created by the user

The applications table contains the following information:

- **Id:** identification number of a loan application;
- **Created:** the date when the loan application was created;
- **Name:** borrower's full name;
- **Amount:** the loan amount;
- **Wait:** how long the loan application has been waiting for processing;
- The last column displays the status of loan application (to view the status, hover over the icon).

Creating a Loan Application

- 1) On the left side of the toolbar click the **New Application** button.

The New Loan Application window opens:

The screenshot shows a web application interface for creating a new loan application. The top navigation bar includes tabs for Origination, Underwriting, Collateral, Servicing, Collection, Archive, System, and Customers. The user is logged in as 'Hello TKL User!' and can click 'Log off'. The main content area is titled 'New Loan Application' and features a form with the following fields:

- Credit Product:** A dropdown menu with 'Payday' selected.
- Loan Amount:** A text input field containing '\$ 1000'.
- Term:** A text input field containing '6', with a 'days' label to its right.

At the bottom of the form are two buttons: 'PROCEED' and 'CANCEL'.

Figure 3-13: The *New Loan Application* window.

- 2) In the **Loan Amount** box, enter a requested loan amount.
- 3) In the **Term** box, type in a credit period.
- 4) Click **Proceed** to continue.

In the opened *Customer Verification* window, the user has the possibility to check whether the borrower has already applied for the loan:

Customer Verification

Name Phone SSN

Full Name	SSN	Phones			Date of Birth
		Main Phone	Work Phone	Alternative Phone	

Figure 3-14: The *Customer Verification* window.

For an existing borrower:

- 5) In the **Name** box enter a borrower's name.

Note: The user can verify whether borrower's data is available in the database by entering a name, phone number or a social security number (SSN) in corresponding boxes. The user can fill in all these three boxes.

Note: When searching for the borrower, the user can enter the full name or a part of the full name. TKL automatically displays the search data that matches the entered characters wholly or partially.

Customer Verification

Mary| Phone SSN

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	<input type="button" value="SELECT"/>

Figure 3-15: The borrower is found in the database.

- 6) If the borrower is found in the database, click **Select** next to the corresponding borrower's data.

Detailed information on the borrower and previous loans is displayed in the **Selected Customer** area:

Customer Verification

Mary Phone SSN

Full Name	SSN	Phones			Date of Birth	
		Main Phone	Work Phone	Alternative Phone		
Mary Elizabeth Smith, Jr	078276216	(202) 187-1320		(091) 329-0786	May 11, 1978	<input type="button" value="SELECT"/>

Selected Customer

Full Name	Mary Elizabeth Smith, Jr	SSN	078276216
Email	me@me.me	Main Phone	(202) 187-1320
Date of Birth	May 11, 1978	Alternative Phone	(091) 329-0786
Address	87 Av New York, New York, 65645	Previous Loans #	3
		Outstanding Balance	\$1,029.90

Figure 3-16: Detailed information on the borrower selected.

- 7) Click **Use Selected Customer** to create the loan application.
- 8) (Optionally) Click **Back** to return to the *New Application Loan* window and change credit conditions.

For a new borrower

- 5) (*Optionally*) Click New Customer if the borrower has not been found in the database.
- 6) If the **New Customer** button is clicked (see *Step 9* above), the *Application Form* window opens:

Application Form

Personal Information

First Name Middle Name Last Name Suffix

Gender Date of Birth Education

Marital Status Number of Dependents Email

Citizenship

Additional Information

Social Security Number Monthly Income Monthly Expenses

Driver's License State of Issue Car Owner

Main Phone Alternative Phone

Employment Information

Income Type

Address

Resides at Address
Years Months

Street Apartment City

State Zip Code Residential Status

Bank Account

Type of Account Routing Number Account Number

Time with Bank Account Bank Name Bank Phone ext.

Documents

Other Information

Name 1 Name 2

Custom Field 3

Custom Field 4

Custom Field 5 Custom Field 6

Figure 3-17: Application Form.

- The Personal Information, Additional Information, Employment Information, Address, Bank Account, Documents sections are fixed. The Other Information section is customizable.
- (Optional) In the *Application Form* window, click **Back** to return to the previous form.

Note: Once the user has returned to the previous form, all entered data of the application form will be lost.
- Click **Save** to save the application form.

Note: The **Save** button is unavailable if some required boxes remain empty.

Electronic Documents Management

The **Documents** tab displays documents attached to the loan application by the user.

To attach documents to a loan application:

- 1) Click the **Documents** tab.
- 2) Click Choose file.

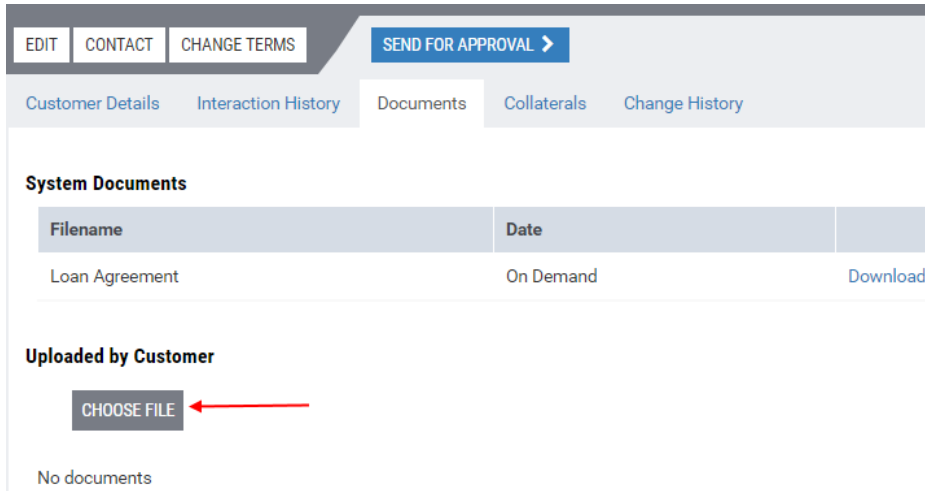


Figure 3-18: Attaching a document.

The *Open* dialog window opens.

- 3) In the open dialog window, select a required document and click **Open**.

An added document gets displayed in the **Customer Documents** area:

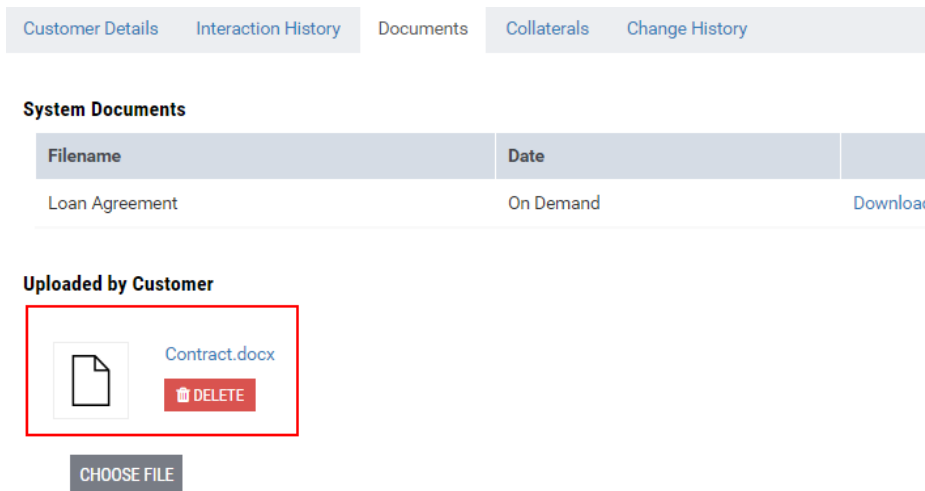


Figure 3-19: The document is attached to the loan application.

To delete electronic documents:

- 1) On the **Documents** tab, next to the document, click the **Delete** button.

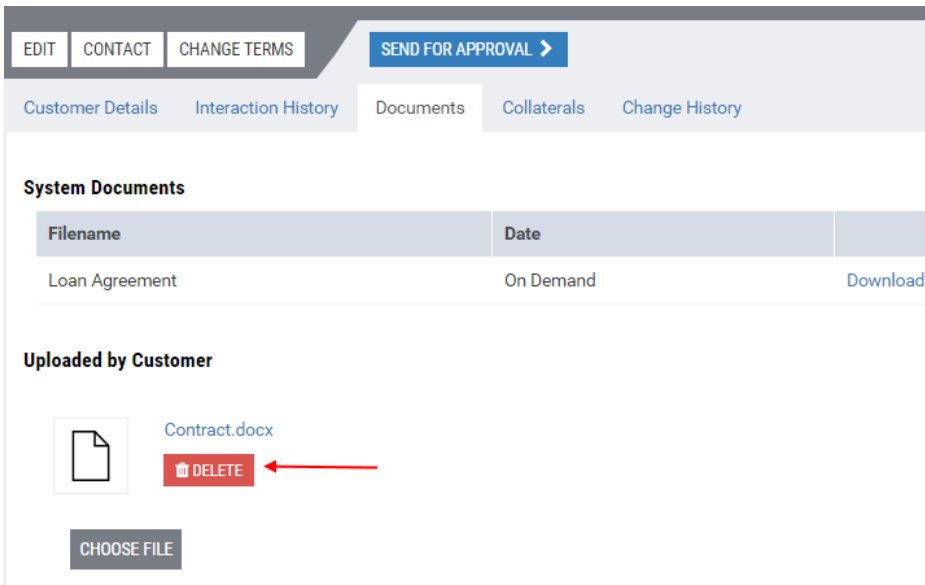


Figure 3-20: Deleting the document.

The document has been deleted.

- 2) (Optional) Repeat step 2 to delete other documents.

To download an electronic document:

To download a document attached by the user, click the icon or the name of the document to be saved locally:

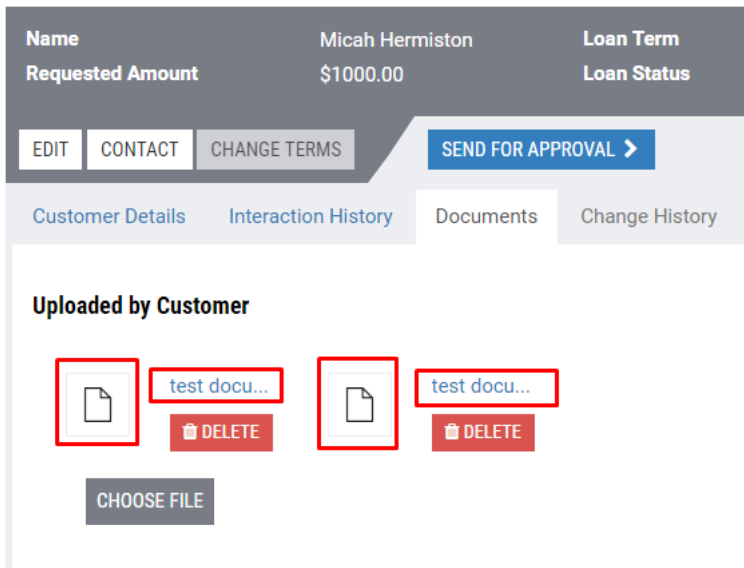


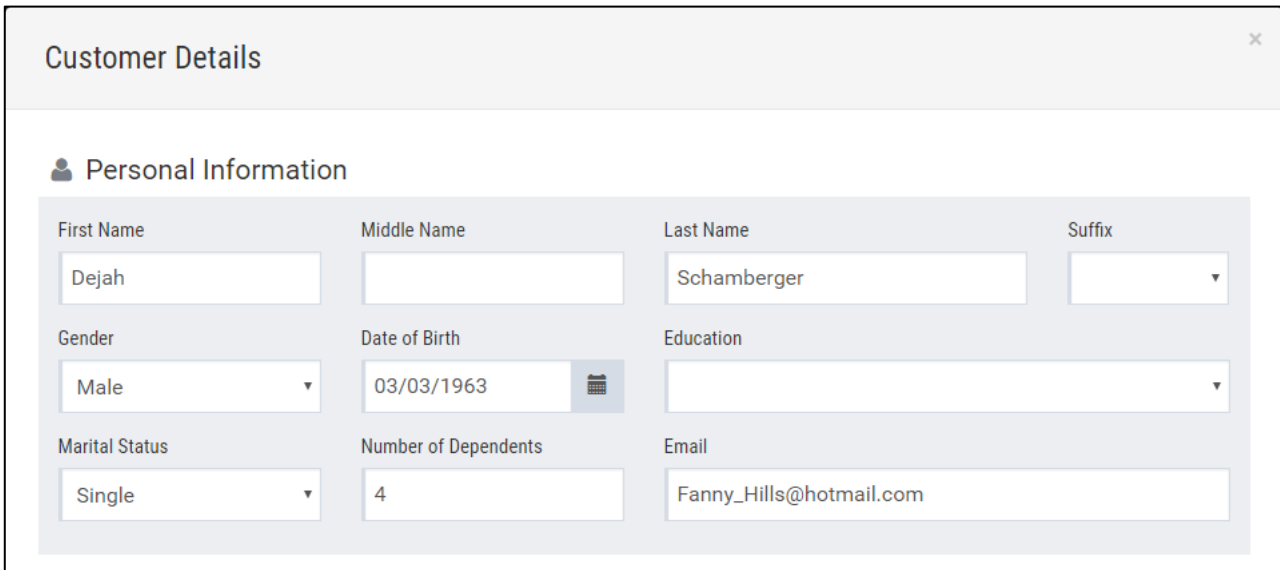
Figure 3-21: Downloading the document I.

Editing Borrower's Details

The user of the Origination workplace can change borrower's details which have been specified during the creation of a loan application. The borrower's details can be changed for all loan applications available to the user on the Origination workplace.

To change customer details:

- 1) In the table on the left-hand side of the workplace, click a required loan application.
- 2) Click **Edit**.
- 3) The Customer Details window is identical to the Application Form described in *Creating a Loan Application*.



The screenshot shows a window titled "Customer Details" with a close button (X) in the top right corner. Below the title bar is a section header "Personal Information" with a person icon. The form contains several fields:

First Name	Middle Name	Last Name	Suffix
Dejah		Schamberger	
Gender	Date of Birth	Education	
Male	03/03/1963		
Marital Status	Number of Dependents	Email	
Single	4	Fanny_Hills@hotmail.com	

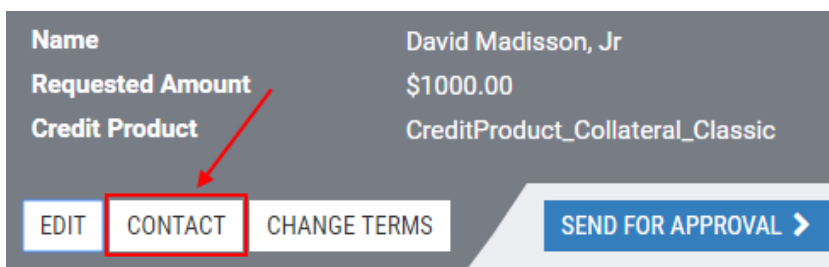
Figure 3-22: Customer Details window (fragment)

- 4) Click **OK** to apply changes.

Contacting borrowers. Interaction History

Originator may contact the borrower, when necessary. The information about such contacting operations can be logged by the user.

- 1) Click the **Contact** button.



The screenshot shows a card with the following information:

Name	David Madison, Jr
Requested Amount	\$1000.00
Credit Product	CreditProduct_Collateral_Classic

Below the card are four buttons: "EDIT", "CONTACT", "CHANGE TERMS", and "SEND FOR APPROVAL >". A red box highlights the "CONTACT" button, and a red arrow points to it from the left.

Figure 3-23: The Contact button.

The *New Contact* window opens:

Figure 3-24: The New Contact window.

- 2) Enter the **Date**, **Purpose**, **Method** (Email, Mobile, Work Phone, Alternative Phone), **Result** (Failure, Success), **Comment** (*Optional*).
- 3) Click **OK**.

The information about the contact has been saved successfully and can be viewed on the **Interaction History** tab:

Customer Details		Interaction History	Documents	Collaterals	Change History
Email	ds@gmail.com	Main Phone	876-585-8578		
Work Phone	-	Alternative Phone	-		
Contact History					
Date	Collaborator	Purpose	Method	Result	Comment
Sep 27, 2016	Originator New	clarify the address	Mobile	Success	

Figure 3-25: The Interaction history tab.

Sending a Loan Application for Approval

Originator can send the loan application for approval by Underwriter.

- 1) Click the **Send for Approval** button.

Figure 3-26: Sending the application for approval.

The Sending for Approval dialog window opens:

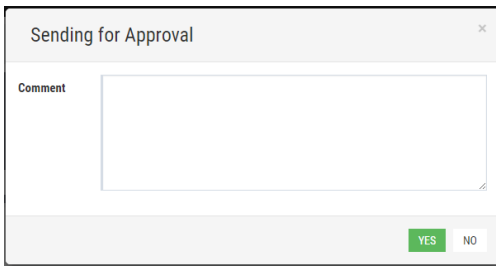


Figure 3-27: The *Sending for Approval* dialog window.

- 2) (Optionally) In the **Comment** box, enter a comment
- 3) Click **Yes** to send the application to the Underwriter.

3.2.2 Underwriting

The main responsibility of the Underwriter is to make decisions on whether the loan application should be approved.

The screenshot displays the 'Underwriting' section of a web application. At the top, there is a navigation menu with tabs: 'Origination', 'Underwriting' (selected), 'Collateral', 'Servicing', 'Collection', 'Archive', 'System', and 'Customers'. The user is logged in as 'Hello TKL User!' and can click 'Log off'.

Below the navigation, there are filters for 'ALL' and 'ACTIVE', and a search bar. On the right, there are buttons for 'LIST', 'SPLIT', and 'DETAILS'. The main content area is divided into two parts:

- Table of Loan Applications:** A table with columns: Id, Created, Name, Amount, Wait, and a status icon. The table lists several loans, including EL-147, EL-140, EL-139, EL-138, EL-135, EL-133, EL-132, EL-126, EL-125, EL-119, EL-118, EL-117, and EL-116.
- Loan Details Panel:** A detailed view for loan EL-162. It shows:
 - Name:** Requested Amount: \$200.00
 - Loan Status:** Approved
 - Actions:** REJECT, BLACKLIST
 - Summary:** Customer Details, Documents, Credit History, Schedule, Change History
 - Loan Details:**
 - Full Name: JAMES ADAM
 - Email: gdsrncrg@emipro.com
 - Main Phone: 231-231-2312
 - Alternative Phone: -
 - Loan ID: EL-162
 - Requested Amount: \$200.00
 - Requested Term: 2 days
 - Previous Activity:**
 - Previous Loans #: 0
 - Previous Offers #: 2

At the bottom of the table, there is a pagination control showing 'Page 1 of 4'.

Figure 3-28: The Underwriting workplace.

Loan applications statuses are as follows.

Filtering option	Description
Active	All loan applications with statuses “Waiting for Approval”, “Approved”, “Disbursement Failed”.
Waiting for Approval	Loan applications with the “Waiting for Approval” status: <ul style="list-style-type: none"> - sent by the Originator; - filed by the borrower.
Approved by Me	Loan applications approved by this user.
All Approved	All approved loan applications: <ul style="list-style-type: none"> - approved by this user; - approved by other users with the Underwriter role; - automatically approved by TKL.
Rejected	All rejected loan applications: <ul style="list-style-type: none"> - rejected automatically by TKL; - rejected manually by users with the Underwriter role.

The details of the selected loan application are represented on the following tabs:

- **Summary:** contains the general information on the selected loan and the borrower’s previous activity.

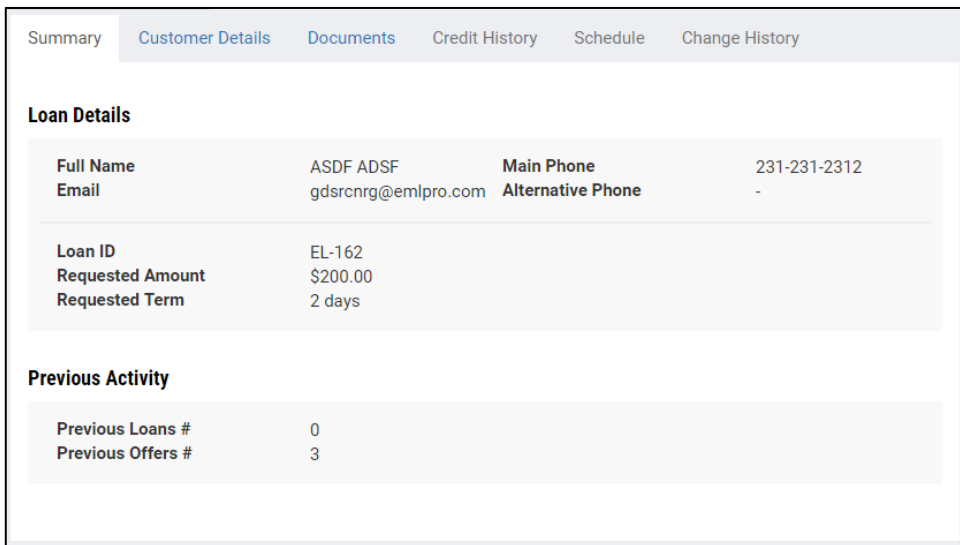


Figure 3-29: The Summary tab.

- **Customer Details:** contains borrower’s application data.
- **Documents:** the tab displays the documents, which have been attached to the loan application by the user.

Reviewing Electronic Documents

Document management on the **Underwriting** workplace is similar to the **Origination** workplace (see *Electronic Documents*).

Sending Applications for Reprocessing

The application can be send to the Originator for reprocessing, e.g. to add some missing details, attach some documents, photos, etc.

- 1) In the table, click a loan application that needs to be reprocessed.
- 2) Click the Send for Reprocessing button.

Id	Created	Name	Amount	Wait	
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	2 days	
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	2 days	
EL-3996	9/29/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	2 days	
EL-2968	9/28/2016	Tatum Hettinger Ledner, III	\$1,000.00	2 days	

Name: David Madisson, Jr
Requested Amount: \$1000.00
Offered Amount: \$1000.00

REJECT BLACKLIST SEND FOR REPROCESSING APPROVE >

Figure 3-30: Sending the application for reprocessing.

The Sending for Reprocessing window opens:

Sending for Reprocessing

Comment:

OK CANCEL

Figure 3-31: The *Sending for Reprocessing* window.

- 3) Add a comment, if necessary. Click **OK**.

Approving Applications

The Underwriter can approve loan applications.

- 1) In the table, click a loan application that needs to be approved.
- 2) Click the **Approve** button. The confirmation message opens.

Id	Created	Name	Amount	Wait	
EL-4000	9/29/2016	David Madisson, Jr	\$1.00	2 days	
EL-3999	9/29/2016	David Madisson, Jr	\$1,000.00	2 days	
EL-3996	9/29/2016	David Madisson, Jr	\$1,000.00	2 days	
EL-2968	9/28/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	2 days	
EL-2963	9/28/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	2 days	
EL-2961	9/27/2016	Sincere Ortiz Ward, Jr	\$1,000.00	2 days	
EL-2960	9/27/2016	Bruce Rogahn Stiedemann, Sr	\$1,000.00	2 days	
EL-2959	9/27/2016	Marcus Gaylord Bergnaum, Jr	\$1,000.00	2 days	

Name: David Madisson, Jr
Requested Amount: \$1000.00
Offered Amount: \$1000.00

REJECT BLACKLIST SEND FOR REPROCESSING APPROVE >

Summary Risk Score Customer Details Credit History Schedule

Loan Details

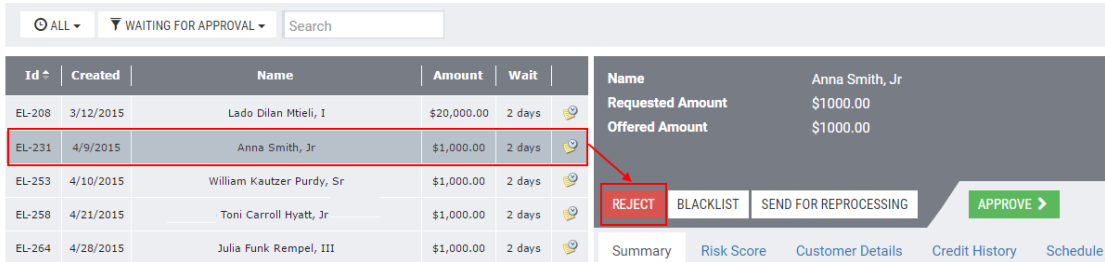
Full Name: David Madisson, Jr

Figure 3-32: Approving the loan application.

- 3) Click **Yes** to confirm the operation.

Rejecting Applications

- 1) In the table, click a loan application that needs to be rejected.
- 2) Click the **Reject** button. The confirmation message opens.



The screenshot shows a web interface for managing loan applications. At the top, there is a filter dropdown set to 'WAITING FOR APPROVAL' and a search bar. Below this is a table of loan applications. The table has columns for 'Id', 'Created', 'Name', 'Amount', and 'Wait'. The row for 'Anna Smith, Jr' (ID EL-231) is highlighted with a red border. To the right of the table is a detailed view for the selected application, showing the name 'Anna Smith, Jr', 'Requested Amount' of '\$1000.00', and 'Offered Amount' of '\$1000.00'. Below the details are several buttons: 'REJECT' (highlighted with a red box and a red arrow), 'BLACKLIST', 'SEND FOR REPROCESSING', and 'APPROVE >'. At the bottom of the detailed view are tabs for 'Summary', 'Risk Score', 'Customer Details', 'Credit History', and 'Schedule'.

Id	Created	Name	Amount	Wait
EL-208	3/12/2015	Lado Dilan Mtieli, I	\$20,000.00	2 days
EL-231	4/9/2015	Anna Smith, Jr	\$1,000.00	2 days
EL-253	4/10/2015	William Kautzer Purdy, Sr	\$1,000.00	2 days
EL-258	4/21/2015	Toni Carroll Hyatt, Jr	\$1,000.00	2 days
EL-264	4/28/2015	Julia Funk Rempel, III	\$1,000.00	2 days

Application Details:
Name: Anna Smith, Jr
Requested Amount: \$1000.00
Offered Amount: \$1000.00

Buttons: REJECT, BLACKLIST, SEND FOR REPROCESSING, APPROVE >

Tabs: Summary, Risk Score, Customer Details, Credit History, Schedule

Figure 3-33: Rejecting the loan application.

- 3) Click **Yes** to confirm the operation.

3.3 System

The System workplace can be accessed by users with the Administrator role.

The screenshot shows the 'System' tab selected in the top navigation bar. The left sidebar contains various menu items under 'Free Edition' and 'Premium Edition'. The main content area is titled 'Internal Users' and features a search bar with 'ADD USER' and 'DELETE SELECTED' buttons. Below the search bar is a table listing user accounts.

	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	tkl	TKL User	tkl@tkl.com	08/23/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	tkladmin	TKL User	tkladmin@tkl.com	08/23/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	or	Originator Originator	originator@tkl.com	08/23/2017	Originator	Edit
<input type="checkbox"/>	lcm	Loan Collateral Manager	lcm@tkl.com	08/23/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	adm	Admin Admin	admin@tkl.com	08/23/2017	Admin	Edit
<input type="checkbox"/>	usr	User TKL	usr@tkl.com	08/23/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	admin			08/23/2017	Supervisor, Underwriter, Admin, Collector, Loan Manager, Originator, Collateral Manager	Edit
<input type="checkbox"/>	und	Underwriter Underwriter	Underwriter@tkl.com	08/23/2017	Underwriter	Edit

Figure 3-34: The System workplace.

3.3.1 User Accounts Management

The user with the Administrator role can manage user accounts:

- Create new user accounts;
- Search for user accounts;
- Modify user accounts;
- Delete user accounts.

Creating User Accounts

Users are responsible for processing borrowers' loan applications in TKL.

- 1) Enter the System workplace as described in 3.1.1 Log on to Turnkey Lender Free Edition .

Click the **Users** tab to see the list of all user accounts:

	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	gls	TKL Admin	admin@tkl.com	09/28/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	tkladmin	TKL Admin	admin@tkl.com	10/02/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	gl	Originator/Originator	Originator@tkl.com	08/23/2017	Originator	Edit
<input type="checkbox"/>	lucy	Underwriter/Underwriter	lucy@tkl.com	08/23/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	admin	Admin Admin	admin@tkl.com	08/23/2017	Admin	Edit
<input type="checkbox"/>	user	User TKL	user@tkl.com	09/14/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	admin			08/22/2017	Supervisor, Underwriter, Admin, Collector, Loan Manager, Originator, Collateral Manager	Edit
<input type="checkbox"/>	user	underwriter/underwriter	underwriter@tkl.com	08/23/2017	Underwriter	Edit

Figure 3-35: User accounts registered in TKL.

- 2) Above the table, click the **Add User** button.

The *Add User* window opens:

Figure 3-36: The *Add User* window.

- 3) Enter the Login, Password, First Name, Last Name, Email, Phone.
- 4) In the **Roles** area, add the check mark next to a role to be assigned to a specified user.
Note: Several roles can be assigned to one user.
- 5) Click **OK** to save entered data.

Searching for a User Account

- 1) In the **Search** box above the table, enter the necessary search criteria.

Note: A user account can be searched by a login, user name, email.

	Login	User name	Email	Creation Date	Assigned roles	Actions
<input type="checkbox"/>	TKL User	TKL User	nfaktcfo@yomail.info	10/02/2017	Underwriter, Admin, Originator	Edit
<input type="checkbox"/>	are	User TKL	test@	09/14/2017	Underwriter, Admin, Originator	Edit

Figure 3-37: The user account is found in the database.

Modifying a User Account

- 1) In the table, click a user account to be modified.
- 2) In the **Actions** table column, next to the selected user account, click **Edit**.

The *Edit User* window opens:

Edit User

Login: vobertko
Password:

First Name: TKL
Last Name: User

Email: nfaktcfo@yomail.info
Phone: 983-740-9287

Roles:
 Admin
 Underwriter
 Originator

Branch: [Dropdown]

OK CANCEL

- 3) Edit the fields.
- 4) Click **OK** to save changes.

The user account has been successfully modified.

Deleting a User Account

- 1) In the table, click a user account to be deleted.
- 2) Above the table, click the **Delete Selected** button.

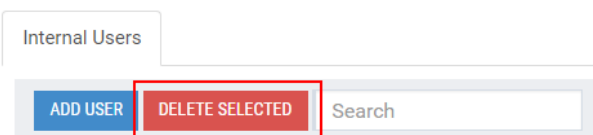


Figure 3-38: The Delete Selected button.

- 3) The delete confirmation message opens. Click **Yes** to proceed.

3.3.2 Notification Management

All notifications are classified into:

- **Static notifications:** predefined system notifications sent to the borrower when certain events occur. The user can determine which system notifications will be sent to the borrower in certain business cases.
- **Payment reminders:** a list of payment reminders created by the user. The user can set notifications to be sent to the borrower before a scheduled payment date to remind about the upcoming payment. Besides, the user can also set notifications to be sent to the borrower in case they fail to repay the installment amount on the scheduled payment date, i.e. in case the payment becomes overdue.

Static Notifications allow Administrator to determine which system notifications will be sent to the borrower when certain events occur. Notifications can be sent by email or SMS. Turnkey Lender Free Edition of notifications management are limited to only reviewing the list of notifications.

To view the list of static notifications:

In the menu on the left, click **Notifications**.

The General Notifications area opens:

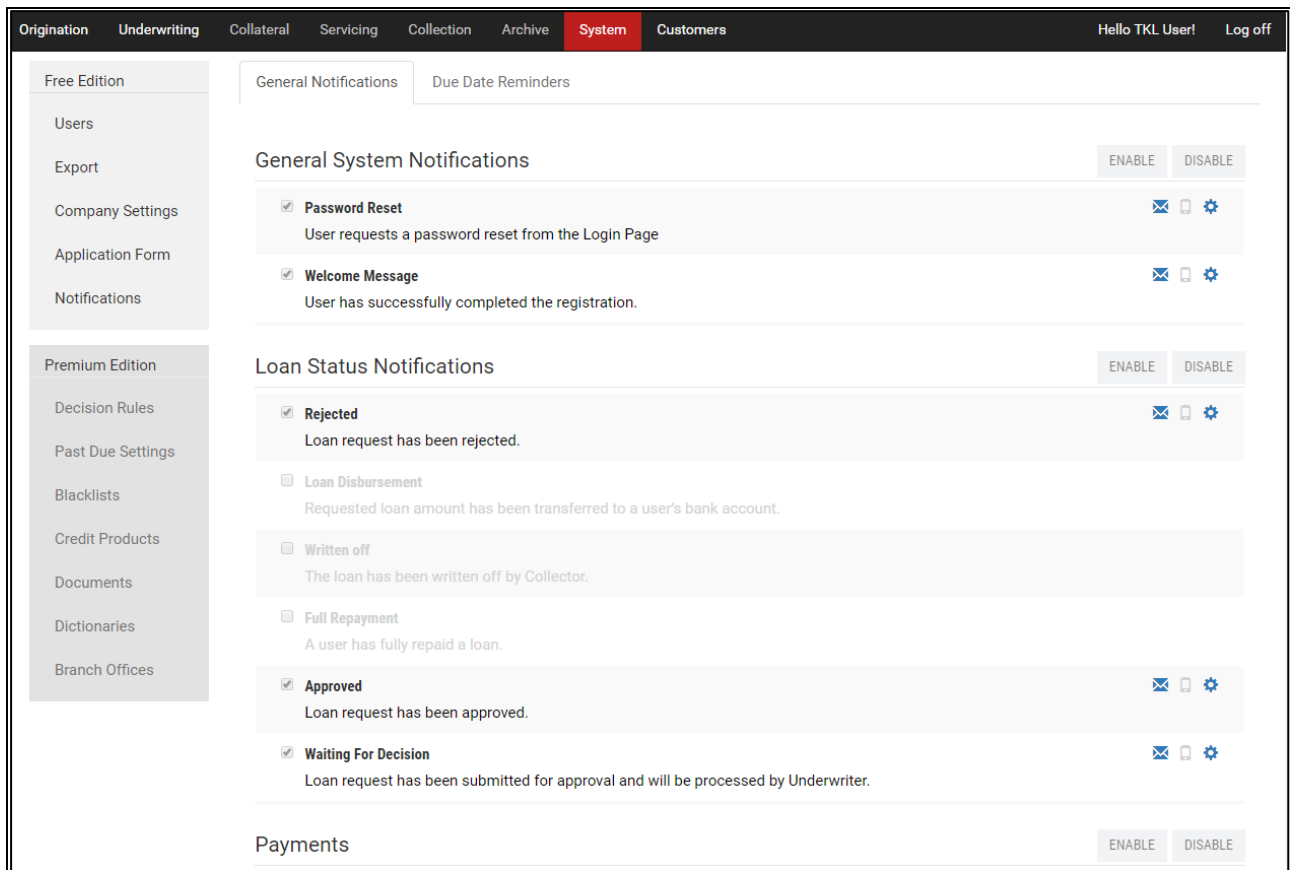


Figure 3-39: System notifications.

All system notifications are segregated into logical groups:

- General system notifications;
- Loan status notifications;
- Payments;
- Rollover;
- Loan agreement;
- Demo notifications (any custom notification can be included).

3.3.3 Exporting Loans Data

This subsection describes the procedure of saving information on loans to a separate file. This can be used to transfer information on loans from TKL to external accounting software.

To export loans data:

- 1) In the menu on the left, click **Export**.

Loans Export		Payments Export	Expected Payments	
ALL	LAST 20	EXCEL 2007+		
Id	Full Name	Amount	Term	Status
EL-19	[REDACTED]	\$1,000.00	6 Days	✓
EL-18	[REDACTED]	\$1,000.00	6 Days	🕒
EL-30	Test Test	\$1,000.00	6 Days	✓
EL-29	Test Test	\$1,000.00	6 Days	✗
EL-28	Test Test	\$1,000.00	6 Days	🕒
EL-31	Test Test	\$1,000.00	6 Days	🕒
EL-3	Test Test Test	\$1,000.00	6 Days	✗
EL-4	Test Test Test Test Test Test Test	\$1,000.00	6 Days	✓
EL-27	Test Test	\$1,000.00	6 Days	🕒
EL-26	Test Test	\$1,000.00	6 Days	🕒
EL-25	Test Test	\$1,000.00	6 Days	✓
EL-24	Test Test	\$1,000.00	6 Days	✗
EL-36	Test Test	\$1,000.00	6 Days	🕒
EL-37	Test Test	\$1,000.00	6 Days	✗
EL-23	Test Test	\$1,000.00	6 Months	🕒
Page 1 of 2				

Figure 3-40: The Loans Export tab.

The table of the **Loans Export** tab displays the following information:

- **Id:** an application’s identification number in TKL;
- **Full name:** a borrower’s full name;
- **Amount:** a loan amount issued to the borrower;
- **Term:** a credit period;
- **Status:** a loan status.


The interface of the workplace allows the user to customize the display of loan applications by performing the following operations:

- Sorting applications in a preferred order;
- Filtering applications:
 - a. By the status;
 - b. By a loan disbursement period;

Note: To filter the loans by a custom disbursement period, click **Custom** in the open drop-down list and specify dates of the disbursement period in the **From** and **To** boxes.

ALL	CUSTOM	From	08/01/2014	To	08/24/2017
-----	--------	------	------------	----	------------

Figure 3-41: Specifying the custom disbursement period.

- 2) In the top right-hand corner of the **Loans Export** tab, click the down arrow  and select a type of a file to which loans data will be saved.

Note: Data will be saved according to filter settings.



Figure 3-42: Selecting a file.

- 3) To save data, click the selected file.



Figure 3-43: Saving data to the selected file.

3.3.4 Company Settings Management

This subsection provides instructions on how to manage the profile of the company providing lending services (the system owner).

The Administrator can specify company details, including the company logo.

To manage company settings:

- 1) In the menu on the left, click **Company settings**.

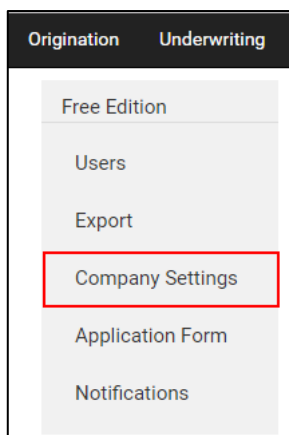


Figure 3-44: Company settings.

The **Company Settings** area opens:

Company Settings		
Company Name ABL Limited	Min Loan Amount 5000\$	
Brand Name ABL	Company Address Regent Street 12	
Company Country Great Britain	Email staff@abl.uk	
Lending Type Auto Loans	Max Loan Amount 20500\$	
Official Company Name ABL Limited Liability Company	Company City London	
Company Phone 345-23-12	Website www.abl.uk	
Date of Establishment 05.08.2004		
Logo		
File Type	Preview	Actions
Company Logo 310x310 This tile will be shown on various devices. Please upload file in PNG format with resolution 310 px width and 310px height.		<input type="button" value="CHOOSE FILE"/>

Figure 3-45: Credit products.

Note: The company data is used for information purposes only. It does not affect any system behavior.

- 2) Click **Edit** in a corresponding box to specify necessary data.

The *Edit* window opens:

Edit Company Country ×

Figure 3-46: The *Edit* window.

- 3) In the *Edit* window, specify corresponding data and click **OK**.
- 4) Repeat steps 3-4 to specify other data.
- 5) In the **Logo** area, click **Chose file** to attach a company logo.

The *Open* window is displayed. In the *Open* window, choose a required file of the company logo and click **Open**.

The company logo has been attached:



Figure 3-47: The company logo attached.

The attached logo is displayed on the registration page and the front page:

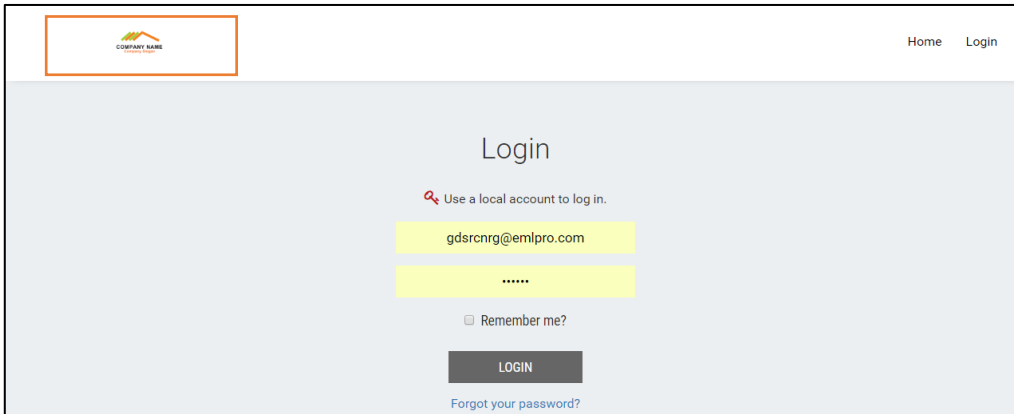


Figure 3-48: The registration page.

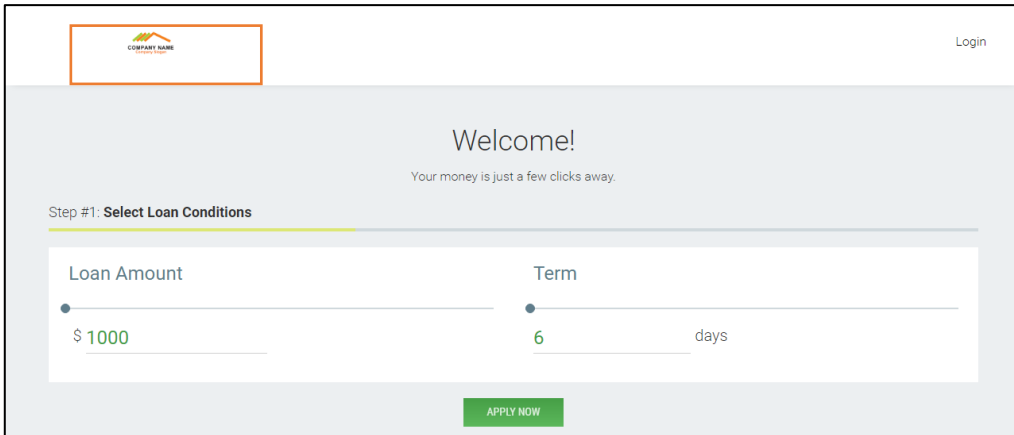


Figure 3-49: The front page.

3.3.5 Application Form Modification

The Application Form has a customizable section called 'Other Information'. The Administrator can edit the fields in this section to acquire any data of the company's preference.

To open the Application Form Editor, click **Application Form** in the menu on the left.

<input type="checkbox"/>	Name	Is Required ?	Width	Actions
<input type="checkbox"/>	Name 1	Yes	50 %	<input type="checkbox"/> ↑ ↓
<input type="checkbox"/>	Name 2	Yes	50 %	<input type="checkbox"/> ↑ ↓
<input type="checkbox"/>	Custom Field 3	Yes	50 %	<input type="checkbox"/> ↑ ↓
<input type="checkbox"/>	Custom Field 4	Yes	100 %	<input type="checkbox"/> ↑ ↓
<input type="checkbox"/>	Custom Field 5	No	25 %	<input type="checkbox"/> ↑ ↓
<input type="checkbox"/>	Custom Field 6	No	50 %	<input type="checkbox"/> ↑ ↓
<input type="checkbox"/>	Custom Field 7	No	100 %	<input type="checkbox"/> ↑ ↓

Figure 3-50: Application Form Editor

- The toolbar (1) on the top is used to add, delete and search fields. To save the changes, click **Save**. To discard the changes, click **Reset**.
- The custom fields are listed in the section (2). Every custom field has **Name** (Title), **Width** (as a percentage of the total screen width) and the **Required** flag. The Administrator can rearrange the layout of the 'Other Information' section by moving the fields up and down. The **up** and **down** buttons in the **Actions** column are used for this.
- While editing the custom fields, the user can see the result in the **Preview** area (3).

3.4 Customers

The Administrator can manage all borrowers registered in TKL.

To open the Customers workplace:

- 1) Click the **Customers** workplace on the toolbar at the top of the screen.

The screenshot shows the 'Customers' workplace interface. At the top, there are navigation tabs for 'Archive', 'System', and 'Customers'. The 'Customers' tab is active. Below the navigation, there is a 'NEW CUSTOMER' button and a search bar. The main area is divided into two sections: a list of borrowers on the left and a detailed view of a selected borrower on the right.

Login	Full Name	Email	Status
Glenna@reuben.biz	Hubert Kirlin Leffler	Glenna@reuben.biz	Active
htnejxcd@10mail.org	Erick Dietrich Runell	htnejxcd@10mail.org	
helios.bayu@pefindobir		helios.bayu@pefindobir	
akuna@gmail.com	Akuna Matata, IV	akuna@gmail.com	
Jarrett@jeff.net	Darren Klein Hoeger	Jarrett@jeff.net	
test+01@scorto.com		test+01@scorto.com	
Amy@devante.net	Marcus Gaylord Ber	Amy@devante.net	
email123@acc.net		email123@acc.net	
Adonis@vidal.net	Retha Stokes Davis	Adonis@vidal.net	
sld7fjsswoo@gmail.cor		sld7fjsswoo@gmail.cor	
Email12@ukr.net		Email12@ukr.net	
fg@fg.fg	Lk Lk	fg@fg.fg	
dasfasdfadss@asdasda	Hassie Glover Browr	Jack_Fahey@betty.ca	
iappzmgh@10mail.org	Orval Emmerich Boy	iappzmgh@10mail.org	
Maryse_Dickinson@hotmail.com	Emma Jones	Maryse_Dickinson@hotmail.com	

The detailed view for Hubert Kirlin Leffler, III shows the following information:

Name	Hubert Kirlin Leffler, III	Status	Active
Email	Glenna@reuben.biz	Block reason	-
EDIT CHANGE LOGIN RESET PASSWORD LOCK USER			
Customer Details		Loans	
Personal Information			
First Name	Hubert	Middle Name	Kirlin
Last Name	Leffler	Suffix	III
Gender	Female	Date of Birth	01/03/1985
Education	Graduate		
Marital Status	Divorced	Number of Dependents	6
Email	Glenna@reuben.biz		
Citizenship	Resident Alien		
Additional Information			
Social Security Number	613455201	Monthly Income	\$ 9000
		Monthly Expenses	\$ 6000
Driver's License	6177905822	State of Issue	Rhode Island
		Car Owner	Yes

Figure 3-51: The Customers workplace.

The table displayed on the left-hand part of the workplace contains the list of all borrowers registered in TKL.

The table displays the following data:

- **Login:** a borrower's login used to enter a personal account.
- **Full name:** a borrower's full name;
- **Email:** a borrower's email;
- **Status:** a status of the borrower's personal account. The borrower's personal account can be in the following statuses:
 - Active: the **Status** box is empty for active accounts of borrowers.
 - Locked: the **Status** box displays a padlock for locked accounts of borrowers.

The user can search borrowers, sort the list and navigate between pages.

To review borrowers and loans:

- 1) To review borrower's details, click a corresponding borrower in the table.

Borrower's details are displayed to the right of the table on the **Customer Details** tab:

If a borrower's account has been locked out by the administrator, a block reason can be reviewed in the **Block reason** area on top of the workplace:

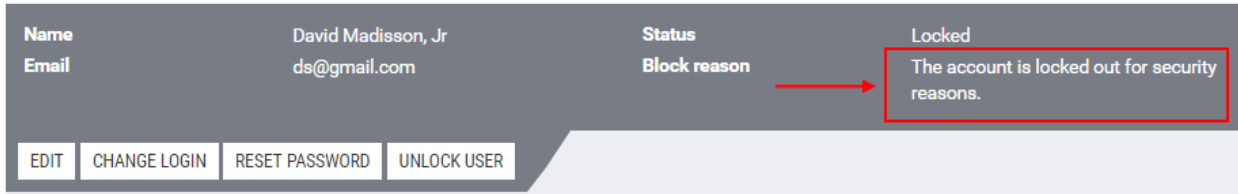


Figure 3-52: The borrower's account has been blocked.

To edit the borrower's personal details:

- 1) Click the **Edit** button.

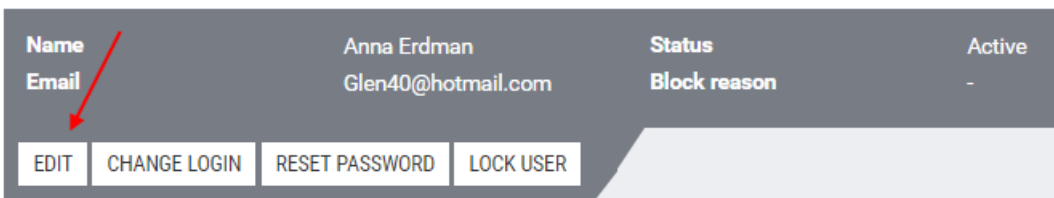


Figure 3-53: Editing borrower's details.

The Customer Details window opens, which is identical to the Application Form for a new borrower (see *Creating a Loan Application*).

- 2) Make the changes and click **OK**.

The borrower's details have been changed.

To change the Customer's Login

- 1) Click the **Change login** button.

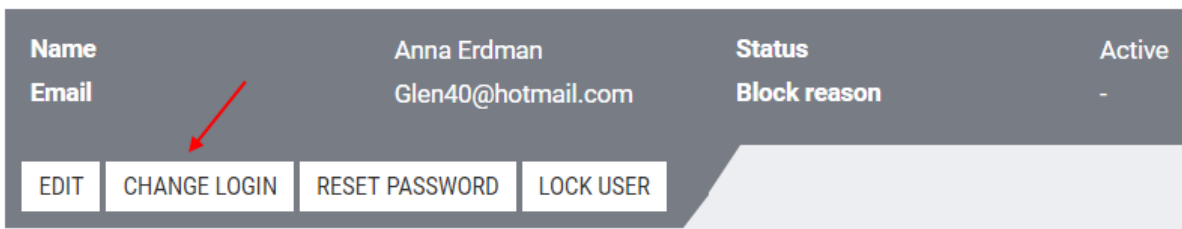


Figure 3-54: Changing a login.

The *Change login* window opens:

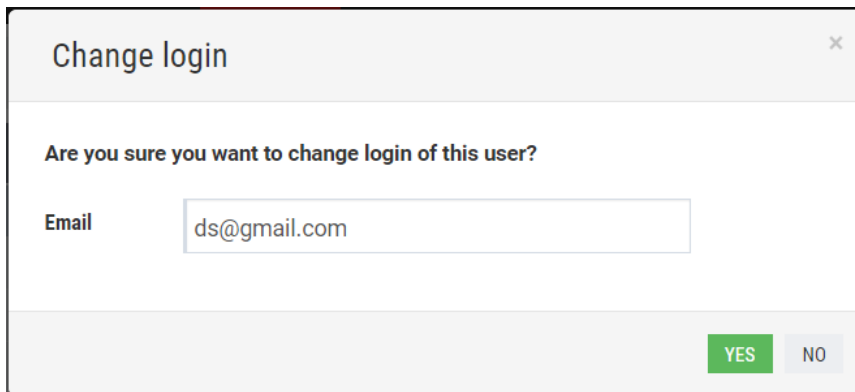


Figure 3-55: The *Change login* window.

- 2) In the **Email** box, change a borrower's email to be used as a login when entering TKL.
- 3) Click **YES**.

The borrower's login has been changed. A corresponding notification about a changed login gets automatically sent to a borrower's email.

To reset a customer's password

- 1) Click the **Reset password** button.

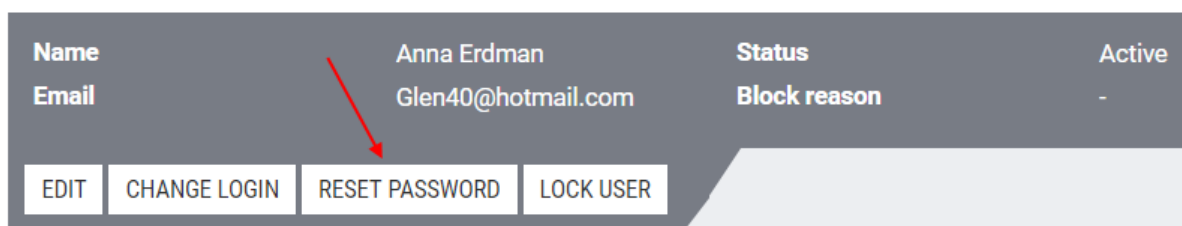


Figure 3-56: Resetting a password.

- 2) The confirmation message opens. Click **YES** to proceed.

A reset password link has been sent to a borrower's email. After the borrower changes a password, a message confirming a successful operation will be displayed.

To lock out a borrower's personal account:

- 1) Click the **Lock user** button. The confirmation message opens.

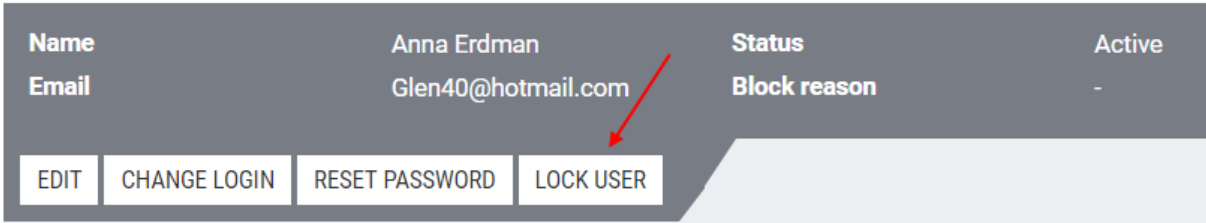


Figure 3-57: Locking out a borrower.

- 2) (Optionally) In the **Comment** box, enter comments if necessary.
- 3) Click **YES**.

The borrower's personal account has been locked out and a padlock is displayed in the **Status** column next to the borrower:

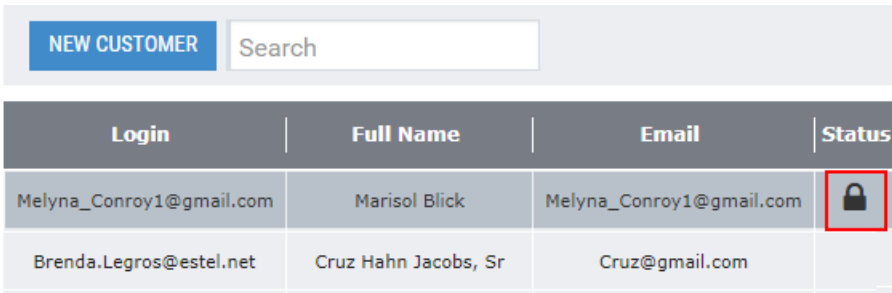


Figure 3-58: The borrower's personal account is locked out.

*Note: Borrower's personal account is locked out for an unlimited period. To unlock the borrower's personal account, click the **Unlock user** button.*

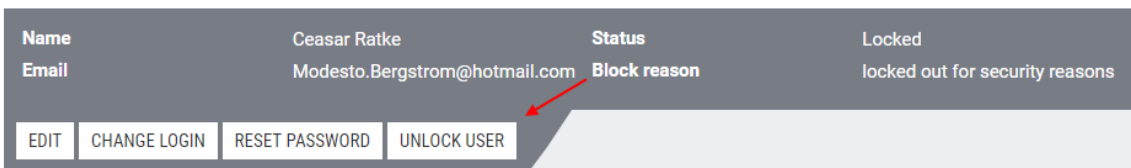


Figure 3-59: Unlocking the borrower's personal account.

A registered borrower receives a login and password. Using these credentials, the borrower can enter a personal account and perform certain operations. Besides, the user with the Originator role can create a loan application for the registered borrower.

To register a new borrower:

- 1) Above the table displayed on the left-hand part of the workplace, click the **New customer** button.

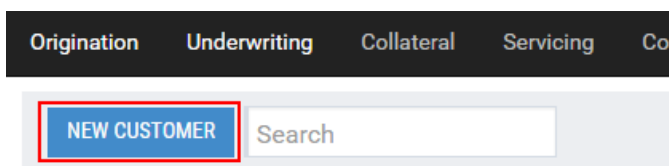


Figure 3-60: The New Customer button.

- 2) In the **Email** box, enter a borrower's email to be used as a login for entering a personal account.

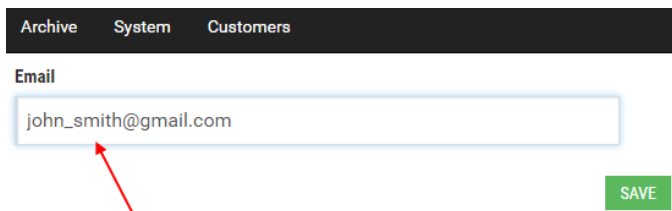


Figure 3-61: Specifying a borrower’s login.

- 3) Click the **Save** button.

The application form opens. It’s identical to the Application Form for a New Borrower (see *Creating a Loan Application*).

- 4) Click **Save** to save entered data.
- 5) Click **Create account and proceed** to create the borrower’s personal account and close the application form.

*Note: If not all mandatory fields of the application form are filled out, the **Create account and proceed** button appears dimmed because it is unavailable.*

In this case, the Originator can create a loan application for the registered borrower (refer to *Creating a Loan Application*).

4. FRONT OFFICE OF TURNKEY LENDER FREE EDITION

This chapter describes the functionality available to the front office user.

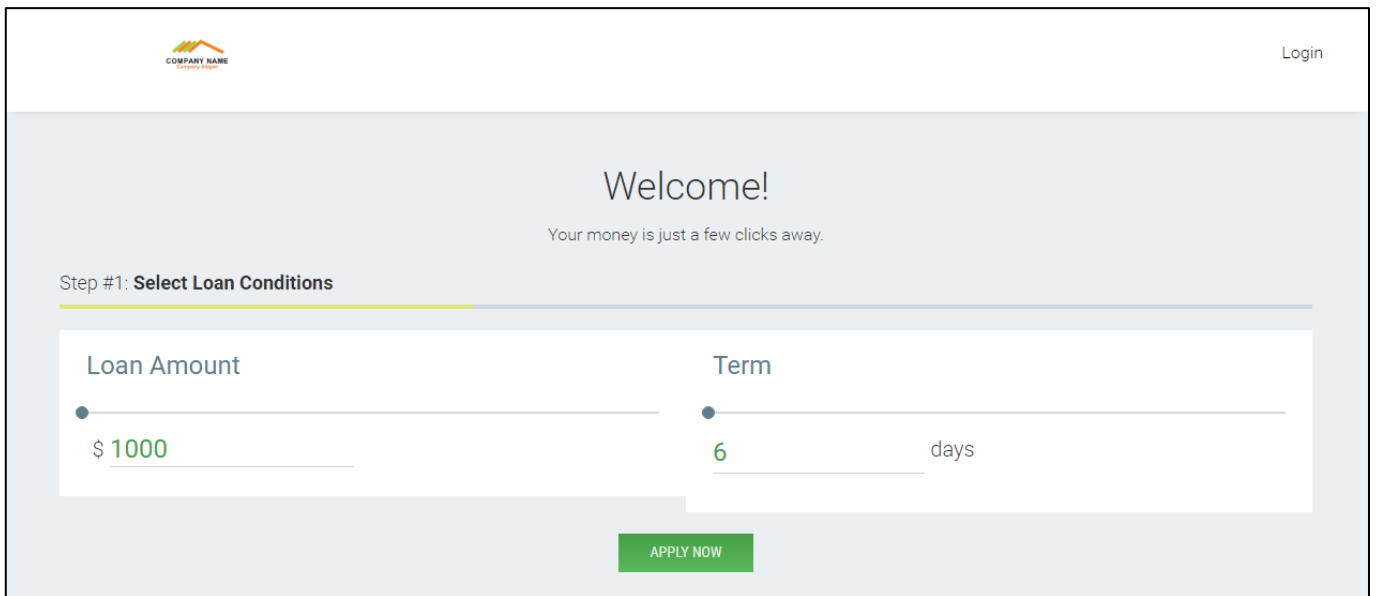
The front office is designed for borrowers. The borrower can submit and manage loan applications online.

4.1 Creating a Personal Account

This subsection provides instructions on how to create a borrower's personal account and apply for a loan. To create an account:

- 1) Enter Turnkey Lender Free Edition.

The *Welcome* page opens:

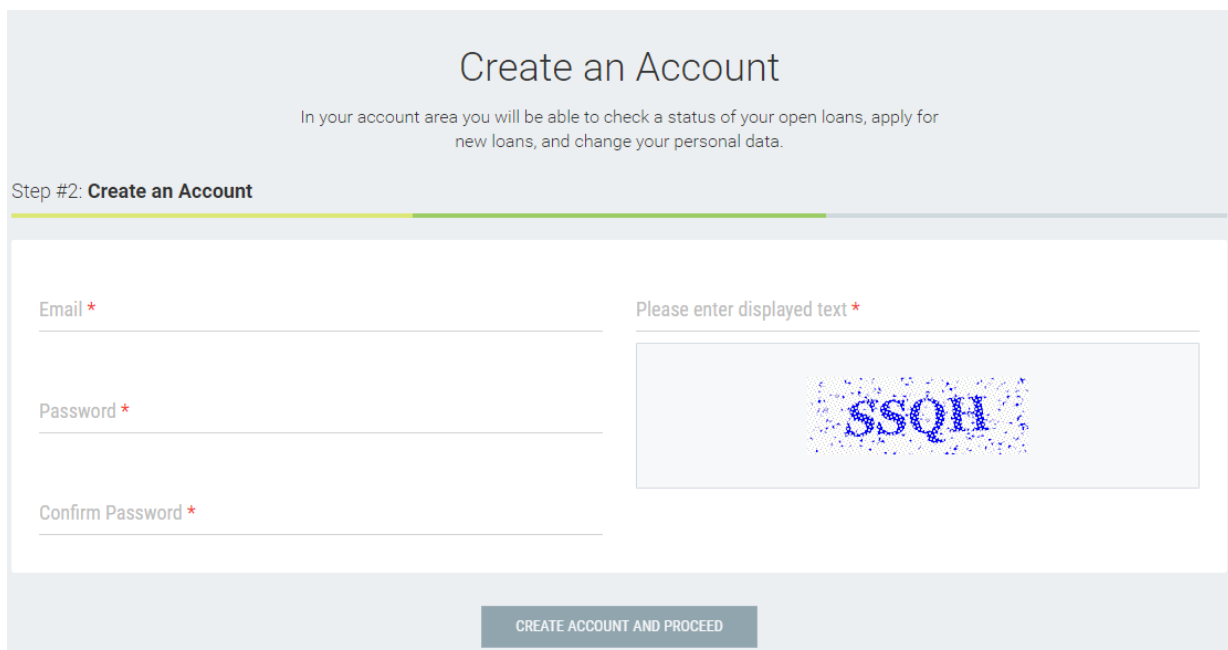


The screenshot shows the 'Welcome!' page of the Turnkey Lender Free Edition. At the top left is the company logo with the text 'COMPANY NAME' and 'Company Logo'. At the top right is a 'Login' link. The main heading is 'Welcome!' with the subtext 'Your money is just a few clicks away.' Below this is a progress indicator for 'Step #1: Select Loan Conditions'. The form contains two sliders: 'Loan Amount' set to '\$ 1000' and 'Term' set to '6 days'. A green 'APPLY NOW' button is located at the bottom center of the form area.

Figure 4-1: The *Welcome* page.

- 2) Adjust the Loan Amount and Term and click the **Apply now** button.

The *Create an Account* window is displayed:



The screenshot shows the 'Create an Account' page. The heading is 'Create an Account' with the subtext 'In your account area you will be able to check a status of your open loans, apply for new loans, and change your personal data.' Below this is a progress indicator for 'Step #2: Create an Account'. The form contains three input fields: 'Email *', 'Password *', and 'Confirm Password *'. To the right of the password field is a CAPTCHA image showing the text 'SSQH'. A grey 'CREATE ACCOUNT AND PROCEED' button is located at the bottom center of the form area.

Figure 4-2: The *Create an account* window.

- 3) Enter the email, password, password confirmation and CAPTCHA. Click **Create account and proceed**. The application form opens, which is similar to the Application Form in *Creating a Loan Application*.
- 4) Enter borrower data and click **Submit the application**. The borrower's personal account is created and the loan application is submitted.

4.2 Borrower's Activity in the Personal Account

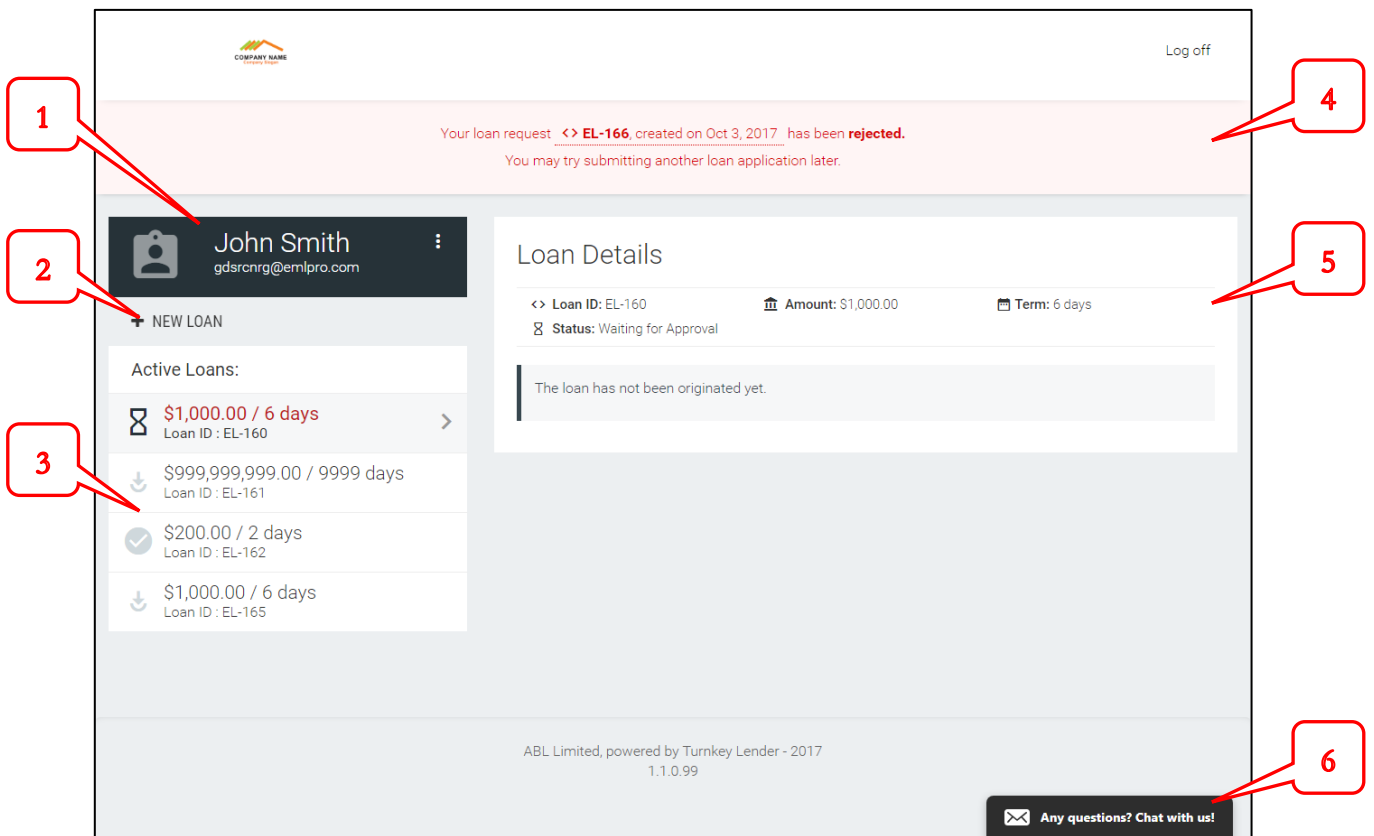
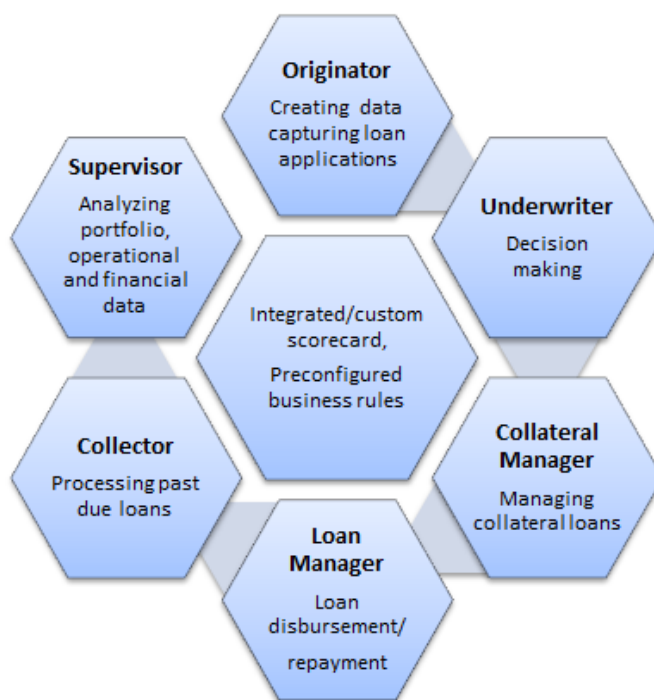


Figure 4-3: The personal account.

- In the left-hand part of the personal account area, click the area displaying the borrower's name to edit personal details (1).
- To create a new loan application, click the **New Loan** button (2).
- The **Active Loans** area (3) displays the list of all borrower's loans that are currently active (e.g. this does not include rejected applications).
- The notification area (4) displays important messages such as loan status updates.
- The status of each loan can be reviewed by pointing to the icon next to a loan in the list. The details appear in the Loan Details area (5).
- Use the chat (6) at the bottom right-hand corner of the working area to communicate with the credit officer.

5. ADDENDA

Appendix A. Scope of Turnkey Lender Premium Edition



Turnkey Lender Premium Edition is the online-lending solution aimed to facilitate and automate loan origination processes.

This automated lending system allows preventing fraud related activities and mitigating credit risks throughout all business life cycle. To detect potential fraudsters, the solution provides for flexible blacklists management.

The developed system is a comprehensive platform for processing installment loans, payday loans and peer-to-peer loans. TKL allows disbursing loans to borrowers both automatically and manually. To automate the loan disbursement process, TKL provides for the integration with payment systems.

The automation of business processes is supported by a set of predefined business rules (hereinafter in other sections of this manual referred to as “decision rules”) and a scorecard. TKL allows using an integrated or custom scorecard. The user with the Administrator role can select a scorecard to be used for the evaluation of borrowers.

At the initial stage, each borrower is evaluated based on the business rules and the scorecard. Based on results of business rules checks and score received, a loan can be automatically approved, rejected or submitted for consideration to an authorized loan officer. Based on results of the evaluation of borrower’s data, a detailed scoring report followed by a system decision and recommendations is provided to a corresponding user.

To facilitate loan monitoring and repayment processes, the solution also provides means of setting a required range of automated reminders and alerts notifying the borrower of certain events. These notifications can be sent to the borrower by email or SMS and are set by the user with the Administrator role. In general, the user with the Administrator role can make various settings to configure TKL. The description of these settings is provided in detail in corresponding sections of this user manual.

The functionality mentioned briefly above is implemented for system's workplaces that allow supporting collateral and loans on all stages of their life cycle.

The workplaces constitute a back office of TKL. A front office of TKL is represented by personal accounts of borrowers. The borrower can use a personal account to file loan applications, monitor a loan status, track outstanding and repaid installments, and perform other operations.

Appendix B. Free Edition vs. Premium Edition

Turnkey Lender Free Edition	Turnkey Lender Premium Edition
Lender's website front-end	
Select loan size and term	Select loan size and term
N/A	Select loan type from drop-down menu
Application form for the borrower to apply online	Application form for the borrower to apply online
The ability to connect to the existing website application form through API	The ability to connect to the existing website application form through API
Live chat with the support team	Live chat with the support team
Borrower's Portal	
Configure company's name and Logo	Configure company's name and Logo
Requires secure log-in credentials	Requires secure log-in credentials
Contains all active loans with loan details	Contains all active loans with loan details
Customer account status indicators	Customer account status indicators
The ability to apply for a new loan	The ability to apply for a new loan
The ability to edit personal details or change password	The ability to edit personal details or change password
Origination	
Create new loan applications (auto-fill feature for existing customers)	Create new loan applications (auto-fill feature for existing customers)
Calculates payments	Calculates payments and creates payment schedule
N/A	Change loan amount
N/A	Change terms
N/A	Change Interest rate
Change customer details	Change customer details
N/A	Change history
Flag for auto-processing	Flag for auto-processing
N/A	Download and print loan agreements

Attach supporting docs to application (such as ID)	Attach supporting docs to application (such as ID)
N/A	Customer interaction history
Underwriting	
Reject/approve loans	Reject/approve loans
Send for reprocessing	Send for reprocessing
N/A	Integrated with online credit bureau reports
Internal credit activity	Credit scores, internal credit activity
N/A	System recommendations are displayed to support underwriters and originators
N/A	Underwriter can override system decisions, if necessary
N/A	Automated risk scoring, based on the scorecard and set of decision rules
N/A	The ability to blacklist borrowers
Collateral	
N/A	Add collateral for secure loans
	Reject loans
	The ability to contact borrower directly
	The ability to value collateral
	Value collateral or receive valuations from third-party services
	Customer details, history and documents
Servicing	
N/A	Loan disbursement
	Manual (information about disbursement can be entered)
	Automatic (integration with a payment system is required)
	Customer interaction history
	Receive payments from the borrower
	Manual (disbursement information can be entered)

	Automatic (integration with a payment system is required)
	Credit Bureau result
	Loan rollovers
	Loan restructuring
	The ability to review loan application archive (repaid, written off, and rejected loans)
Collection	
N/A	Payments collection
	Manual (Information about disbursement can be entered)
	Automatic (Integration with a payment system is required)
	Collector's action planning
	The ability to store "promise to pay" information
	The ability to write off and write down loans
	Scripts for collector's conversations: texts that should be read by collector when calling the borrower.
	Loan restructuring (the ability to change the number of installments with further automatic recalculation of the installments' parameters).
Reports	
N/A	Executive dashboard
	Portfolio ratings
	Performance ratings
	Risk ratings
	Collection ratings
	Portfolio reports
	Active loans vs portfolio
	Overall repayment amount per interval
	Number of loans grouped by amount
	Number of loans grouped by a risk level

	Repaid vs disbursed
	Approved vs rejected
Archive	
N/A	Keeping all loan history.
System settings	
Create, edit and delete Administrative Roles:	Create, edit and delete Administrative Roles:
Admin	Admin
N/A	Collector
N/A	Loan Manager
N/A	Supervisor
N/A	Collateral Manager
Originator	Originator
Underwriter	Underwriter
N/A	Search Administrative users
Decision Rules Management	
N/A	Rules can be enabled/disabled
	Rules parameters can be adjusted
	Recommended decision can be set for any rule
Scorecard Management	
N/A	The ability to add custom scorecards
	Flexible editor of scoring categories and scoring weights
	Use built-in scorecard as is or configure it to meet the Company's needs
	The ability to configure system behavior depending on the risk segment, such as PD and odds value, recommended system decision and comments, min/max score and more
	The ability to set the level of automation for decision making
Credit Product	
Unsecured loans	Unsecured loans

N/A	Secured loans
N/A	Min/max amount of granted loans
N/A	Min/max credit period
N/A	Manage interest rate
N/A	Late fees, early payments and late payments options
N/A	Use collateral and allow rollover
Notifications	
Email notifications:	Email and SMS notifications:
general system notifications	general system notifications
basic notifications on loan status	basic notifications on loan status
N/A	advanced notifications on loan status
N/A	payments notifications
N/A	rollover notifications
N/A	loan agreement notifications
N/A	demo notifications
N/A	The ability to customize notification templates
Past Due Settings	
N/A	The ability to specify past due period in days and determine fees according to the period of delinquency
Blacklists	
N/A	Blacklists can be managed and used in decision rules
	New records can be added to blacklist directly
	The ability to import custom blacklists
Export	
Export the data on available loans to XLS/CSV	Export the data on available loans to XLS/CSV
N/A	Export payments to XLS/CSV
N/A	Export of expected payments to XLS/CSV
Documents	

N/A	Standard loan agreement document for unsecured loan
N/A	Standard loan agreement document for secured loan
Dictionaries	
N/A	Customizable lists (such as the list of Countries) that can be used in the Application Form or other forms
Branch Offices	
N/A	The ability to specify various branch locations
Application Form	
Add/edit custom fields to the application form	Add/edit custom fields to the application form
Customers	
Customer records:	Customer records:
Login email	Login email
Full name	Full name
Email	Email
N/A	Loan status/details
Mobile applications	
N/A	• iOS
	• Android