For Lenders

Helium Loans

Platform overview

EXECUTIVE SUMMARY

Helium Loans online lending platform is available for licensing and provides an end-to-end software solution from loan origination and underwriting to client login, servicing and more.

- **Loan Origination**

  Centralized underwriting, verification, origination and funding of loans. Seamless loan origination that starts from lead source and automates the lending process through each step: application, credit verification, and generation of loan documents.

- **Loan Management**

  Integrated loan origination, customer relationship management and daily accounting provide the loan storefront with a solid, intuitive ability to perform all necessary business day functions.

- **Accounts Past Due**

  Improve your collection rates on delinquent accounts. Send out automated calls and emails for delinquent account and track defaults, bankruptcies and other legal actions.

- **IT Services & Support**

  Industry leading customer support, we have a fully trained support staff standing by Monday - Friday 9am - 11pm EST ready to answer the phone and any questions you might have. For your clients we also have customer support trained in our platform ready to help.

- **Reports & Analytics**

  Extensive data exports in CSV file format provide you with a rich and detailed data for your own spreadsheet analytics bringing new levels of companywide analysis to your business.

- **Marketing / Blog Management**

  Communicate and deliver your message effectively with prospective clients.

- **Ease of Use**

  The software has been developed using the most up to date software code that ensures maximum compatibility and customization options with the information at the tips of your fingers so interaction with clients is smooth and fluid.

The lending platform is evolving to suit your business better as we take your needs seriously and implement new functionality continuously. If you have any specific features or suggestions that would help your business, please email them to us.

LATEST CHANGES

- Addons are an important feature that allows you to add pre-defined fees and credits to a client's portfolio at a specified frequency or went certain events occur. An example of the currently supported addons to boost revenue include adding Insurance to a loan in the form of a bi-weekly $20 Insurance Fee. The fee can be configured to have or have no interest applied to it, as it is part of the client portfolio.
- Addons during signup allow clients to add either Loan Insurance or A paid Credit Report product to their signup, this occurs on Step 3 and can be configured elsewhere.

RECENTLY ADDED

- Security Fees can now be interest free, meaning when calculating interest for a period fees with this flag will not count towards the outstanding balance
- Updated the Help Center with new and cleaner graphics
- Cloud based PBX (phone system) for ease of deployment and expansion

PRODUCT SUPPORT

The platform is accessible by a wide range of devices including mobile phone, tablet or personal computers. Loan types supported by the platform includes installment (personal, auto etc), payday and cash advance loans. Clients get a rich responsive web design and a secure client dashboard. You choose which products to demonstrate and have active for online or phone in applications.

PRODUCTS

Helium Loans offers a flexible signup process that supports multiple products and sub-products. The process is different depending on which the client has started and which locale they reside in.

OVERVIEW

There are built in products and sub-products that can be easily customized to the ones previously modeled by your underwriting team. These include support for the following base loan types:

1. **Personal Term Loans** - Loans that are paid at pre-determined frequencies (daily, weekly, bi-weekly, monthly) with terms that range from 1- 48 months.
2. **Payday Loans** - Loans that both the principal and interest are due at maturity. In our backend the interest is applied initially (rather than on a schedule, based on outstanding balance) and these types of loans offer businesses the opportunity for high profitability as interest rates that typically exceed 500% annualized.
3. **Payday Plus Loans** are similar to payday loans where principal and interest are due with a lump sum, however payments are split into 4 equal bi-weekly installments.
4. **Coming Soon! Purchase Order Financing** loans are also known as factoring loans where physical goods are bought typically in advance of manufacturing. Payments are them made when the order is manufactured and the loan is similar to a line of credit. Depending on the agreement, service providers either invoice the lender directly or work with the borrower to receive payment. Repayment terms are typically within 30 to 90 days. Payments with this type of loan can be split by milestones.
5. **Coming Soon! Merchant Cash Advance** loans are payment for future invoices.

FOR PERSONAL LOAN PRODUCTS

Helium Loans has full support for personal term loan products when presented to the client through public product pages, signing up, administering and being displayed to clients through the client dashboard.

PERSONAL TERM LOANS

Personal term loan application process is quick and easy. Clients start with basic personal information, verify their banking credentials and at this early stage 99% of clients are already pre-approved or declined online. Pre-approved clients can then choose their loan options and finalize their application by providing photo ID and signing the loan agreements. Personal Term Loan products are easy for clients to understand and straight forward to administer.

PAYDAY LOANS

Payday lending currently has the same signup process as personal term loans with a few notable exceptions.

1. Loan payment frequencies and amounts cannot be changed
2. Payday Plus loans have fixed 4 equal payments every 2 weeks while payday loans have a single payment

AUTOMOTIVE LOANS

Auto loans are fully supported, with terms of up to 84 months and monthly payments enabled by default. Credit checks are performed for this type of loan automatically during the signup process and this can be configured to match your business model.

FOR SMALL BUSINESS LOAN PRODUCTS

SMALL BUSINESS LOANS

Small business loans with funding from your balance sheet or another lender profile's balance sheet are fully supported. These types of loans have terms varying from 6 months up to 60 with monthly payments.

PEER TO PEER

Peer to peer lending is a new and exciting opportunity where clients receive their funding semi-directly from investors. These investors choose the loans they're looking to invest in and your business acts as the middleman of the transaction. Loan servicing is the responsibility of your business, with the investor appreciating a hands-off experience.

FINANCING

Support for in-store and online financing is built in. Clients can get financing instantly online with various shopping cart integrations with Shopify, Magento and OpenCart with further integrations available on request. For in-store financing we provide tablets, mounting and presentation hardware that suits your business best. Optional 0% initial interest rate for a promotional period of 3, 6, 9 or 12 months. Configurating parameters include initial interest free periods and retroactive interest in the event a payment is missed.

ONLINE

During the regular checkout flow, financing directly from your balance sheet can be an option for the businesses you work with. Clients can reach full approval in just a few minutes without leaving the partner website.

IN-STORE

We offer pre-configured tablets for in-store financing with your brand. These tablets can be situated to suit the business environment they're going to be used in. For example clients who will use the tablets to finance new stone patios, would use them in a ruggedized case and those who would use them in a retail shop can opt for a more elegant design.

These tables are available on a per-tablet pricing structure and are shipped directly to your client configured with your brand, signup and underwriting process.

INVESTORS

Investors can invest in two ways on the platform. The first is by buying notes of pre-determined credit classes and yields where the funds will be invested by you into the loans of the given class. The second is by participating on the peer-to-peer loan marketplace.

BRANDING & CUSTOMIZATION

Bring your brand, colors and fonts to the lending platform for both the front-end client facing UI and the backend administrative interface.

BRANDING ITEMS

The following sections of the platform can be branded out of the box.

1. Public pages including the header and footer
2. Menu items and which are displayed
3. The secure client dashboard
4. Backend Administration (Dolphin)
5. Communications such as email, IVR call, SMS, MMS
6. Physical mailed letters and envelopes

Further customization is available, depending on the Category of integration. See or request a copy of the Helium Loans Platform Extension Guide for more information.

LOCALE SUPPORT

The platform has complete locale support with the default being **en-us**. This means English for clients who reside or make use of the platform in the United States. All strings can be localized into different locales and languages, currently en-ca, en-us and en-gb are supported. Additional translations and localization can be provided. We use standard python .po files for translation.

Geolocation is automatically performed using a proprietary lookup database. Secondary lookups for underwriting are provided by the actual browser the client is using. Clients are automatically redirected to the version of the site that matches their locale. See Public Pages for more information on which pages redirect based on locale.

This support extends into all facets of the platform including

- All strings
- Public facing web pages
- API Calls from public facing webpages
- Signup pages
- Signup conditions
- Secure (client facing) dashboard
- Administrative interface (dolphin)
- Models that need currency support such as Local Accounts

CURRENCY SUPPORT

Support for multiple currencies already exists, with $ (US), $ (CA) and £ being built in. Other currencies can be added to the platform. Models such as Local Account's, Security Fees, Credits, Interest, Loans, etc are currency aware.

PAGES

Public and Secure (client dashboard) pages can easily be customized to suit your business better. Files are provided in HTML with Django template engine support. For more information see the Helium Loans Platform Extension Guide.

CLIENT FACING

MOBILE FRIENDLY

Pages are mobile friendly with a responsive design. The platform makes use of the Bootstrap 3 framework to make responsive design easy and consistent. Pages and widgets are designed for mobile from the ground up, with smaller text, easier to read sections, dropped (hidden) elements and more.

All public pages including product pages, help, the blog and signup are mobile friendly. Secure pages for the client are also mobile friendly and clients can complete all loan, payment and setting related functions on their mobile device. Backend administration pages are now also mobile friendly, letting you or your staff administer clients on the go.

DESKTOP AND LAPTOP FRIENDLY

The full version of the site is visible on desktop and laptop computers. It's the best way to get the entire experience, especially when working with the administrative backend (dolphin). Thanks to the responsive design, all elements are displayed and can be interacted with easily. On desktop and laptop computers the site achieves a 98 out of 100 score in terms of site speed by Google, ensuring a high page rank.

PLATFORM AGNOSTIC

All pages are platform-agnostic, meaning it will run on Safari, Chrome and Firefox perfectly without any issues. This makes it easy for your customer service representatives and call center to get online and familiar with the platform quickly. There is no additional software to download or install and you can use the operating system and device that suits your business best.

LOCALE SPECIFIC

Pages can be configured for different locales. The default and configurable setting is **en-us**, which means English in the United States. The system currently performs a geo-lookup for any pages that are said to be locale specific. These include the home page, signup, investing related pages (direct investing or peer to peer loans).

Clients can change their given locale in the footer on all public pages. All countries and language pairs are supported; however translation files need to be created for any language other than English.

PUBLIC PAGES

All available default public pages are displayed here. They're optional and can be customized or replaced to suit your brand and business. The source code of the individual pages in in HTML.

Section	Page	Localized	Description
Home	Homepage	Yes	This is the homepage, used to show your brand and product offerings
Personal Loans	Coffee Cup Loan	Available	The exact branded name cannot be used. Instead, use another small dollar product name
	Installment Loan	Available	Personal installment loans including a backend service and frontend GUI for clients to calculate loan payments
	Personal Line	Available	This page displays information about lines of credit as a personal borrowing option. Currently this type of loan is not supported.
	Auto Loans	Available	Offers clients auto loans online

	Payday Loans	Available	Offers clients payday lending online,
	Payday Plus Loans	Available	The exact product name cannot be used. Describes payday loans that have 4 equal payments every 2 weeks.
	Payday Alternative Loans	Available	Offers clients alternatives to payday lending, can be disabled
Business Solutions	Term Loans	Available	Term loans for small business with an online calculator to estimate payments
	Peer Backed Loans	Available	Peer backed loan marketplace, peer backed loans will appear here once approved, along with funding status
	Peer Back Loan Details	Available	Peer backed loan details, about funding amounts and history
	In-Store Financing	Available	Details about offering businesses in-store financing
	Online Financing	Available	Details about offering businesses online financing
Credit Repair	Credit Counseling	Available	Details about offering credit counseling services, increase revenue through a partner
	Credit Repair Loan	Available	Offered soon
Resources	Help Center	Available	Help clients find the information they need with custom help categories, sub categories and individual topics. Added by admin.

	Blog	Available	Blog topics help with google page rank and can increase client engagement. Added by admin.
	Contact Us	Available	Details about business locations
	Terms and Agreements	Available	These are not loan, investment or other agreements, but outline base terms of the site
Investors	Loan Notes	Available	Details on the notes available for purchase to investors
	Peer to Peer	Available	Loans on the peer to peer market for purchase
Signup	Signup Start	Yes	Beginning of the signup process for all products and sub-products
	Signup Pages	Yes	Individual signup pages
	Signup Flow Pages	Yes	Various pages to deal with signup flow, such as final CSR declined, approved, pending status and more
Other	Forgotten Password	Yes	When clients forget their password
	Keyword Pages	Yes	This page takes a list of keywords per locale and produces template specific content for it. For example 'Loans in Toronto' the page will now contain the contents of the keyword to help with SEO and page rank
	Internal redirects and other pages	Yes	There are roughly 15 other pages used for redirects and other internal functionality, excluding API calls not listed here,.

SIGNUP PROCESS

The client signup process is simple and mobile friendly. When starting the signup process, the locale is important as it can dictate which steps are completed and which currencies are displayed.

STARTING THE SIGNUP PROCESS

Apply online

🇨🇦

test30@none.com

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CONTINUE

Am I eligible for a loan? Questions?

Contact us at 1-855 9-Helium (943-5486)

or email support@heliumloans.com

Login

STEP 1 – ENTERING BASIC PERSONAL INFORMATION

Basic personal information is collected on the step, which includes name, address, phone number, etc. Phone numbers are verified using automated call, or SMS. Unique phone number, phone number verification methods and allowed employment statuses are configurable options.

Once the form is complete clients can continue onto the next step.

Field	Required
First Name	Yes
Last Name	Yes
Business Name	No, conditionally displayed on small business products only
Address Line	Yes
Address Extras	No
Birthdate	Yes
Phone Number	Yes
Phone Type	Yes
Employer	Yes, only for personal products
Employment Length	Yes, only for personal products
Employment Term	Yes, only for personal products

SSN / SIN	Yes, only for personal products
Take home pay	Yes, only for personal products
Pay frequency	Yes, only for personal products

SIGNUP STEP 1 – BASIC PERSONAL / SMALL BUSINESS INFORMATION

Personal Loans ⌄   Business Solutions ⌄   Credit Repair ⌄   Resources ⌄   Investors ⌄   **Login**

Apply for your personal loan

Let's get started on applying for your loan

You can get more information on specific topics by hovering over or tapping the ⑦ icons that are positioned throughout.

①————————②————————③

Personal Information

TITLE
Choose ▾

FIRST NAME

LAST NAME

BIRTHDAY
Day ▾

Month ▾

Year ▾

PHONE NUMBER

TYPE
Mobile ▾

Address

COUNTRY
Canada ▾

STATE / PROVINCE
Alberta ▾

NUMBER & STREET

APT OR SUITE (OPTIONAL)

CITY / TOWN

POSTAL CODE

Financial

EMPLOYMENT
Choose ▾

EMPLOYED SINCE
Choose ▾

CONDITIONAL STEP 1-1 – PEER TO PEER PERSONAL LOAN

This step is for peer to peer personal loans and details surrounding the loan are required.

Field	Required
Personal Loan Information	Yes
Personal Cash	Yes
Personal Debt	Yes

Image of this step purposely not included.

CONDITIONAL STEP 1-2 – SMALL BUSINESS DETAILS

This step is for small business loan products, with any sub product.

Field	Required
Business Years	Yes
Business Locations	Yes
Business Employees	Yes
Business Monthly Revenue	Yes

Business Cash (on hand)	Yes
Business Debt	Yes
Business Website	Yes
Business Phone	Yes
Business Loan Information	Yes
Business Products or Services	Yes

STEP 2 – 1 – BUSINESS INFORMATION

✓ — 2 — 3 — 4

Tell us more about your business - this information will be shared with possible investors to help them understand your business

Business Information

YEARS IN BUSINESS

Choose ▾

LOCATIONS

Choose ▾

EMPLOYEES

Choose ▾

Financial Information

MONTHLY REVENUE ($)

CASH ON HAND ($)

OUTSTANDING DEBT ($)

Contact Information

WEBSITE

TELEPHONE

Loan Information

WHY DO YOU NEED A LOAN?

DESCRIBE YOUR BUSINESS AND THE PRODUCTS OR SERVICES YOU OFFER

CONDITIONAL STEP 1-3 – LENDERS / INVESTORS

This step is for Lenders looking to finance loans on the peer to peer lending / borrowing portion of the platform.

Field	Required
Lender Investments	Yes
Lender Cash (on hand)	Yes
Lender Debt	Yes
Lender Information	Yes

Image of this step purposely not included.

CONDITIONAL STEP 1-4 – MANAGED INVESTORS

 This step is for managed Investors looking to finance loans on the platform in bulk. Individual loan selection is not possible for managed investments. If needed note and Term options can be customized to suit your business model.

Field	Required
Lender Purchase Amount	Yes
Note Option (choices)	Yes
Term Option (choices)	Yes

Image of this step purposely not included.

CONDITIONAL STEP 1-5 – FIANCERS

This step is for Financers (businesses looking to offer financing) and contains much of the information in step 1-2 including a description of the business and website.

Field	Required
Business Years	Yes
Business Locations	Yes
Business Employees	Yes
Business Monthly Revenue	Yes
Business Cash (on hand)	Yes
Business Debt	Yes
Business Website	Yes
Business Phone	Yes
Business Loan Information	Yes
Business Products or Services	Yes
Business Name (simple)	Yes

Image of this step purposely not included.

STEP 2 – BANK VERIFICATION (BORROWING PRODUCTS ONLY)

During the typical signup and underwriting process, this step is required to verify client identity and financial standing. The information on the form will later be compared with the information provided by the bank. More details on the administrative side of bank verification is in the Underwriting, Bank Scrape section.

There are no fields in this step that are displayed to the client. Instead an interactive banking authorization widget is displayed to the client.

Field	Required
Verified	(Not displayed to client)
Bank Authorization GUID	(Not displayed to client)

STEP 2 – BANKING VERIFICATION

Apply for your personal loan

Let's get started on applying for your loan

You can get more information on specific topics by hovering over or tapping the ⑦ icons that are positioned throughout.

✓ ──────────── ② ──────────── ③

Sign in with your bank information to verify loan eligibility. Your information is secure and is never shared with anyone.

By continuing you consent to a possible credit check, agree to these terms and conditions and authorize the transmission of session data to Helium Loans.

Select a Bank or Credit Union

Test

TEST bank

CONTINUE

Apply for your personal loan

Let's get started on applying for your loan

You can get more information on specific topics by hovering over or tapping the ⑦ icons that are positioned throughout.

①———————————————②———————————————③

Sign in with your bank information to verify loan eligibility. Your information is secure and is never shared with anyone.

Helium Verify By continuing you consent to a possible credit check, agree to these terms and conditions and authorize the transmission of session data to Helium Loans.

Hold on We're verifying your banking information and this will take a few minutes. Do not press back and do not refresh this page.

2%
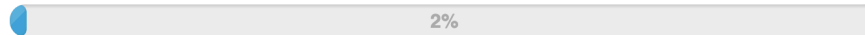
When payroll transactions can't be automatically verified, this step can optionally be included. It contains a list of all deposits from the Checking and Savings accounts that are verified and the client can choose which ones are part of their payroll. Optionally on the same page, a requirement to include a (document) paystub, tax notice of assessment or statement of earnings can be included.

Field	Required
Payroll Transactions	Yes, displayed to the client as a list
Income Verification Document	Yes

Image of this step purposely not included.

STEP 3 – DENIAL OR PRE-APPROVAL AND OPTIONS

At this point borrowing products can be pre-approved, thus the pre-approval amount and loan options are displayed.

Field	Required	Details
Deposit Method (choice)	Yes	
Loan Amount	Yes	Default is approved amount
Payment Date	Yes	Default is estimated payday
Repayment Frequency	Yes	Varies based on product / sub-product
Repayment Periods	Yes	Varies based on product / sub-product
Repayment Term	Yes	Varies based on product / sub-product
Deposit Account	Yes	
Payment Account	Yes	Found from bank scrape
Card Account	No	Clients can add payment cards

STEP 3 – A DECLINED APPLICATION

Apply for your personal loan

Let's get started on applying for your loan

You can get more information on specific topics by hovering over or tapping the ⑦ icons that are positioned throughout.


Credit Application Denied

We're unable to offer you a loan at this time
Insufficient account history

Our partner lenders might be able to help you with a new loan.
Based on the information on your application with us, you have been pre-approved.

STEP 3 — A PRE-APPROVED APPLICATION

Apply for your coffee cup loan

Let's get started on applying for your loan

You can get more information on specific topics by hovering over or tapping the ⍰ icons that are positioned throughout.

✓ ────── ✓ ────── ③

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Pre-Approved for $500

$500 CAD will be deposited into your bank account

① Choose your deposit method

Interac™ email money transfer

The funds are sent to your email address for collection and deposit into your bank instantly. The email takes anywhere from 1 to 15 minutes to arrive.

✓ Selected

Step 3 – Loan Options

When applications are denied at this point the client is given the denial reason and reference number in the form of {{ partial profile id }} – {{ credit decision id }}. We've partnered with Loan Connect and an additional monetization for declined clients is possible where other lenders logos, rates and loan amounts are displayed on screen for the client to choose from. See Assisted Monetizing / Loan Connect for more information.

The base denial table includes the following. Items marked with (Credit Score) must include an automatically fetched credit report (configurable per product) and (not recommended for bulk applicants). The client will also see these reasons after manual denial when a credit pull is done, if the Credit Class is F, the denial reason is based on the credit history and they log in.

Denial reason values are a mix of per Credit Class and per business settings, depending on the denial reason. For more information see Underwriting, Credit Decision.

Bank Scrape Code	Credit Decision Reason	Description
2	-	An unknown error has occurred, the scrape was not successful.
3	-	There was not enough history within the last 90 days to come up with a credit decision
4	-	There were not enough deposits within the last 90 days to come up with a credit decision
5	-	No accounts could be found
6	-	We could not find an address associated with the bank account
7	-	The information on the bank account does not match the information you provided
8	-	Your name does not match the one of the bank account
9	-	Your address does not match the one of the bank account

10	-	Your address does not match the one of the bank account
11	2	Too many non-sufficient funds transactions
11	3	On disability payments
11	4	Insufficient average monthly balance
11	5	Insufficient current balance
11	6	Insufficient monthly deposits
11	7	Insufficient monthly pay
11	8	Too many payday loans
11	9	Insufficient account history
11	10	Unacceptable credit score of {{ credit_decision.credit_pull.credit_score }}
11	11	(Credit History) Found existing bankruptcy Credit Score: {{ credit_decision.credit_pull.credit_score }}
11	12	(Credit History) Found existing collections. Credit Score: {{ credit_decision.credit_pull.credit_score }}
11	13	(Credit History) Found existing legal proceedings. Credit Score: {{ credit_decision.credit_pull.credit_score }}
11	14	On pension payments
11	15	Loan payback ratio
11	16	Payday loan payback ratio
11	17	Too many stop payments
11	18	(Credit History) No history found

11	19	(Credit History) Recent collections found. Credit Score: {{ credit_decision.credit_pull.credit_score }}
11	20	(Credit History) Recent bankruptcy found. Credit Score: {{ credit_decision.credit_pull.credit_score }}
11	21	(Credit History) Bank accounts were closed for cause. Credit Score: {{ credit_decision.credit_pull.credit_score }}
11	22	Too many active loans
11	23	The payroll needs to be verified
11	24	The payroll is insufficient
11	0	Success

PAGE 4 – FINALIZE

Page 4 contains all the information need to finalize the application. Required documents, optional video verification and document signatures are collected at this point. Which documents are required and which agreements are required vary from product / sub-product and the type of a application being completed.

Video verification requires the client to look into the camera and read off their loan code. It's a very effective way to reduce fraud with online applications and is provided by Helium Verify.

This step does not apply for businesses looking to offer in-store or online financing. Conditional step 4 – 1 is used instead.

Field	Required	Description
Document 1	Yes	These documents confirm the client identity, with Photo ID. The forms of ID that are accepted can be customized.

Document 2	Yes	Address confirmation like bank statement, tax, electric and other mailed / pdf statements.
Video Verification	Yes	Clients need to verify their identity using video. This is a great deterrent for fraud.
Agreements / Document Signatures	Yes	Clients need to sign documents at the end of the application. The documents displayed will vary based on the product / sub-product.

STEP 4 – FINALIZE THE APPLICATION

Apply for your coffee cup loan

Let's get started on applying for your loan

You can get more information on specific topics by hovering over or tapping the ⓘ icons that are positioned throughout.

✓ ──────────── ✓ ──────────── ✓

① Upload photo ID

The ID must be legible, must be issued within Canada and must have expired less than 1 year ago.

Choose One ▼
Choose One
Passport
Drivers License
Citizenship Card

Acceptable documentation must contain your full name and address with the first page fully visible.

Choose One ▼

STEP 4 – SIGNING AGREEMENTS

ALYSHA Michaud
410 ELM St,
Apt 2
Sudbury, Ontario
P3C1W2
Canada

Helium Loans (part of Helium Investments Inc.)
250 University Ave, Suite 200

Toronto, Ontario
M5H 3C5
Canada

Loan Agreement

1) Loan amount
The Lender promises to loan **$500** to the Borrower without delivery fee to the account specified by the borrower. Delivery occurs typically within 10 minutes for email money transfers and within 1 business day for direct deposit. Times subject to receiver's bank and business hours.

2) Borrowing more
If the Lender approves the Borrower to borrow more (sometimes referred to as Reborrow) the interest rate will be at the same rate as this agreement or at the Lenders discretion; a different rate if agreed to by both parties. All provisions of this agreement apply to the re-borrowed amount that is added to the original loan. The payment amount, frequency and term will vary with the new borrow more request as agreed.

Alysha   Michaud

Reset   **Next**

CONDITIONAL STEP 4-1 – FOR IN-STORE FINANCING

This step only applies to businesses who are signing up for in store or online financing. It contains information about the tablet count they would like to order and which account will be used for payments.

Image of this step purposely not included.

Field	Required	Description
Document 1	Yes	For this type of signup, the first document is for address verification and business identification. There is no second document.
Account Number	Yes (internal)	Used to determine which verifiable account will be billed for this client when the tablets ship and for monthly recurring payments.
Tablet count	Yes	User selected number of tablets to be shipped to the business.

DASHBOARD

FOR BORROWERS (LOANS, FINANCING)

The dashboard for clients is extensive and offers the most functionality out of any online lending platform. Clients get a rich experience, with a mobile friendly interface that's easy to navigate and interactive.

Section	Page	Description
Main		Contains the homepage of the dashboard. Clients can see all the loans they have, balances, payments and make a quick payment

Loans	Loans	This page contains details about existing loans the client has. Including: loan amount, paid off, balance owing, next payment, payment, remaining payment, estimated last payment date based on the current payment history.
	Borrow more	Gives clients of Term Loan products (not all sub products) the opportunity to borrow more and extend their loan at the same time. Borrow more amounts are based on the previous loan amount, typically 50% more than the existing loan. Ie: $1,000 borrowed, reborrow amount will be $500. When clients reborrow they have the opportunity to change the payment frequency and term of the loan from 6 month up to 36 months. They do not need to borrow the approved amount and can choose the amount they would like to borrow. Typically, clients need to complete the banking verification for the borrow more option to appear. This is a configurable option.
	Reapply	Gives clients of any loan product the opportunity to re-apply after they have paid off their initial loan. They can also change the product at this point, from payday to coffee cup or personal for example.
Payments	Make a payment	Clients make payments on this page. For term loans they can also change the frequency of their payments.
	Delay a payment	This page is optional. Clients can delay payments up to 14 days without any added fees. Instead, they will continue to pay interest on the outstanding balance according to the rules setup in the Collect Interest task. The Ongoing Transfer will have the repayment_date_floating set to the future. The

		Onetime transfer will have the date_to_issue date set to the future. They will both have the is_delayed flag set, preventing the client from delaying the payment further.
Transactions	Transactions	This is where clients can view all the transaction history related to their accounts. It's a direct mirror of the Transaction object list.
	Activity	This page includes all the history related to a given Portfolio (displayed to the client as loans. They can choose which to display from the top dropdown. It includes interest and fees added.
History	History Chart	This displays a chart to the client so they can see the balance over time. The data for this chart comes from the PrecalcPerformance model for the specified Portfolio.
Settings	Profile	Profile information such as address and phone numbers can be changed here. Names and birthdates are purposely disabled.
	Accounts	Clients can view existing External Accounts, such as EFT / ACH, Debit and Credit cards. They can also add new accounts here using: • Banking Verification • Check Photos • Debit or credit cards
	Notifications	Clients can choose notification settings here, including their desired communication methods for payment reminders, successful payments, failed payments and a few other options.
Sign Out	Sign out	Logs the client off and returns to the homepage

DASHBOARD — HOME

Helium Loans

Hello, Craig Martin

TOTAL OWING **$ 2,508.47**

QUICK PAYMENT

Term Loan $55.80 Bi-Weekly in **2 days**

Term Loan   BALANCE OWING **$ 2,508.47**

ISSUED ON **WED NOV 8, 2017**   BI-WEEKLY PAYMENT OF **$55.80**

Total paid $7,615.12

All dashboard pages have a responsive design and will render properly on mobile devices. Strings are even shorted for them. Additional mobile screenshots are beyond the scope of this document.

Helium Loans

Hello, Craig Martin

$ 2,508.47

MAKE A PAYMENT

Term Loan

$55.80 Bi-Weekly in **2 days**

Term Loan

BALANCE OWING $2,508.47

Issued on   Wed nov 8, 2017

Craig Martin

HOME

LOANS
· My Loans
Borrow more
Re-apply

PAYMENTS

TRANSACTIONS

HISTORY

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+ Need help?

Helium Loans

My Loans

Term Loan - Nov 8, 2017 ▾   Show

DETAILS	
Loan Amount	$9,500.00
Paid Off	$7,615.12
Balance Owing	$2,508.47
Next Payment	2 days
Payment	$55.80
Remainng	54
Est. Last	March 4, 2021

Show Transactions

Loan	Balance
Term Loan	$2,508.47

Craig Martin

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Borrow more

LOANS AVAILABLE

As a verified client you can borrow more money without the need to re-apply if your loan is still current.

The amount will be added to your current loan and the term will be renewed giving you more time to repay.

By continuing you consent to a possible credit check

You are not eligible to borrow more at this time

An existing reborrow was done within 90 days. Please wait 77 days to borrow more

EXISTING REQUESTS

Requested	Status	Amount	Old Balance	New Balance
April 30, 2018	Success	$2,000.00	$502.22	$2,502.22
June 1, 2018	Success	$1,000.00	$1,668.14	$2,668.14
June 4, 2018	Success	$500.00	$2,668.14	$3,168.14
July 12, 2018	Success	$2,000.00	$2,015.69	$4,015.69
Sept. 11, 2018	Success	$1,000.00	$2,691.65	$3,691.65
Jan. 23, 2019	Failed	$2,000.00	-	-
Jan. 23, 2019	Success	$1,000.00	$1,508.47	$2,508.47

Helium Loans

Re-apply

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LOANS AVAILABLE   Change Product

You can re-apply for a new loan if your current loan is paid off and there are no outstanding amounts (fees or interest) to be paid.
Eligibility is based on a number of factors and clients who pay on time are more likely to receive a new loan.

You are eligible to apply for a new loan

RE-APPLY

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PAYMENTS - MAKE A PAYMENT

Helium Loans

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Delay a payment

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One Time Payment

By Direct Debit
Payments are made directly from your bank account

By e-Transfer
Pay instantly from your bank account by emailing it to us

By Debit Card
Make payments instantly from your bank account

VISA **By Credit Card**
Make payments instantly while still earning points

$7,615.12	$0.00	$55.80	$2,508.47
Paid	In Progress	Next Payment - Bi-Weekly	Balance Owing

Your next payment will be deducted automatically on **Thursday February 7, 2019** for **$55.80**.
The payment will be made from your account **My bank account 7953739**.

> Pay in full

Pay partially

Change Frequency

Extend Loan

DELAY A PAYMENT

Helium Loans

Delay a Payment

PENDING

You can delay a payment by up to **14 days** online and avoid NSF fees if your payment would be declined. A transfer will delay future payments according to the new schedule. Interest will still apply on delayed payments. Click delay next to the upcoming payment below to delay it.

DUE DATE	TYPE	DESCRIPTION	AMOUNT	DELAY
Feb. 7, 2019	Deposit	My bank account 7953739 to Term Loan	$ 55.80	DELAY

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TRANSACTIONS

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Helium Loans

Transactions

| Term Loan - Nov 8, 2017 ▾ | Between | 📅 11.09.2017 | To | 📅 02.05.2019 | Search |

DATE	TYPE	FROM	TO	AMOUNT
Jan. 24, 2019	Withdraw	Term Loan	e-Transfer craigmartin55@yahoo.com	$ 1,000.00
Jan. 21, 2019	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 500.00
Jan. 15, 2019	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 453.00
Jan. 10, 2019	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 450.00
Jan. 7, 2019	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 250.00
Dec. 31, 2018	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 500.00
Nov. 29, 2018	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 74.00
Nov. 20, 2018	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 60.00
Sept. 12, 2018	Deposit	My bank account 7953739	Term Loan	$ 89.63
Sept. 11, 2018	Withdraw	Term Loan	e-Transfer craigmartin55@yahoo.com	$ 1,000.00
Sept. 11, 2018	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 250.00
Aug. 28, 2018	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 170.00
Aug. 16, 2018	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 160.00
Aug. 15, 2018	Deposit	e-Transfer craigmartin55@yahoo.com	Term Loan	$ 350.00

ACTIVITY

Craig Martin

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Activity

Term Loan ▼ Between 📅 11.08.2017 To 📅 02.05.2019 **Search**

DATE	DESCRIPTION	AMOUNT
Jan. 24, 2019	Withdraw from Term Loan to e-Transfer craigmartin55@yahoo.com	$1,000.00
Jan. 24, 2019	Interest charge	$8.67
Jan. 21, 2019	Payment from e-Transfer craigmartin55@yahoo.com to Term Loan	$500.00
Jan. 15, 2019	Payment from e-Transfer craigmartin55@yahoo.com to Term Loan	$453.00
Jan. 10, 2019	Payment from e-Transfer craigmartin55@yahoo.com to Term Loan	$450.00
Jan. 10, 2019	Interest charge	$16.68
Jan. 7, 2019	Payment from e-Transfer craigmartin55@yahoo.com to Term Loan	$250.00
Dec. 31, 2018	Payment from e-Transfer craigmartin55@yahoo.com to Term Loan	$500.00
Dec. 27, 2018	Interest charge	$20.90
Dec. 13, 2018	Interest charge	$20.78
Nov. 29, 2018	Payment from e-Transfer craigmartin55@yahoo.com to Term Loan	$74.00
Nov. 29, 2018	Interest charge	$21.08
Nov. 20, 2018	Payment from e-Transfer craigmartin55@yahoo.com to Term Loan	$60.00
Nov. 15, 2018	Interest charge	$21.31

HISTORY – ACCOUNT BALANCE

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Helium Loans

History

Term Loan ▼   Show

○ Balance
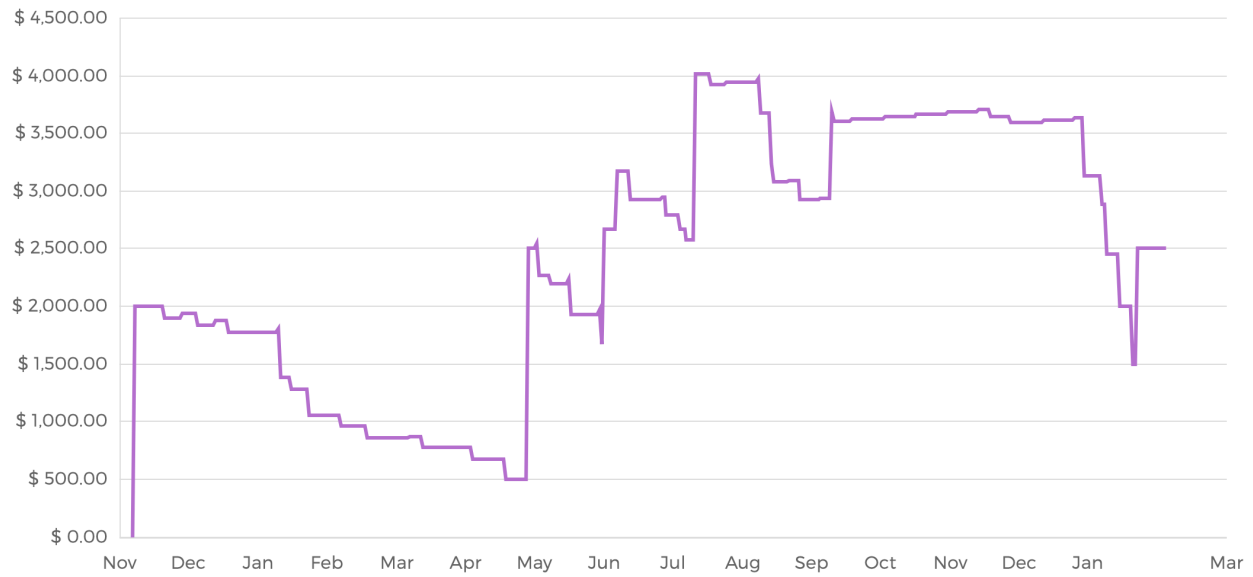
$ 4,500.00	
$ 4,000.00	
$ 3,500.00	
$ 3,000.00	
$ 2,500.00	
$ 2,000.00	
$ 1,500.00	
$ 1,000.00	
$ 500.00	
$ 0.00	

Nov Dec Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec Jan Mar

SETTINGS — PROFILE

Craig Martin

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SIGN OUT

+ Need help?

Profile Settings

CUSTOMER SERVICE

If you need assistance please contact us at 1-855 9-Helium (943-5486) or email support@heliumloans.com

AGREEMENTS

You can view any documents you've signed by clicking on the link below.

- Signed Documents

PROFILE

FIRST NAME

Craig

LAST NAME

Martin

YOUR BIRTHDAY

10 | February | 1970

ADDRESS

YOUR COUNTY

Canada

REGION

Ontario

CITY / TOWN

Burlington

NUMBER & STREET

480 Maple avenue

APT OR SUITE

108

ZIP / POSTAL

L7s1m4

CONTACT INFORMATION

EMAIL ADDRESS

Craigmartin55@yahoo.cc

PHONE NUMBER

9052201773

TYPE

Mobile

AUTHENTICATION

PASSWORD

PASSWORD AGAIN

ACCOUNT SETTINGS — ACCOUNTS

Craig Martin

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Helium Loans

Account Settings

LINKED ACCOUNTS

	Name	Bank	Transit / Inst	Account	Options
	My bank account 7953739	-	01062 010	7953739	☑ 🗑
	e-Transfer craigmartin55@yahoo.com	Email	-	-	☐ 🗑

ADD ACCOUNT

💳 Bank Login	📷 Cheque Photo	💳 Debit / Credit Card

Add your new bank account quickly by logging in with your banking credentials. The information is only used to verify your account numbers, is never stored or shared with a 3rd party. You can then switch your payments to one of the newly linked accounts.

Helium Verify   By continuing you consent to a possible credit check, agree to these terms and conditions and authorize the transmission of session data to Helium Loans.

Select a Bank or Credit Union

[   ]

CONTINUE

Craig Martin

HOME

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Helium Loans

Notification Settings

MESSAGES AVAILABLE

	Email	SMS	Call
Transfers			
Payment Success	⬤	○	○
Loan Deposit Success	⬤	○	○
Payment Problem	⬤	⬤	○
Reminders			
Payment tomorrow	⬤	⬤	○
Payment in 3 days	○	○	○
Promotions & Offers			
Current Loan	⬤	○	
Paid Off	⬤	○	

SAVE SETTINGS   SET DEFAULTS

FOR INVESTORS

The dashboard for investors will be included in a later version of this document.

COMMUNICATATIONS

SUPPORTED METHODS

Communicating with clients in a clear, concise and consistent manner is easy thanks to built-in support for both communicating now and later across several different methods.

Clients receive notifications in real time about application progress, approval, denial, requests for information and actions they take in their dashboard. There are 32 different notifications that are sent from the server.

Clients receive communications within their own time zone's daylight hours by communicating with them later. Messages generated by the system for late payments, overdue loans, collections and more are only sent during specific hours to comply with local regulations.

Messages are written using templates and these templates can be extended or re-written to suit your business need. Message are then sent using one of the supported communication methods:

1. Email
2. Automated Call
3. SMS
4. MMS
5. Physical Mail

SIGNUP

When signing up client's receive communications in real-time about their application status. When they finish their application information on the *done signup page* is repeated to them in an email, keeping the client engaged.

As the signup process progresses and a customer service representative handles the application, communications to clients are again sent by email. Messages are sent when the client's application has been *Verified, Declined* or is *reset* for more information or corrections need to be made.

DURING LOAN ACTIVITY

Keeping client's engaged about loan activity is important and notifications are sent when certain actions are completed in the backend.

1. Loans are extended
2. Loan payments are going to be withdrawn soon (1 & 3 days)
3. Payment Plan's have started
4. Payments have been processed or have failed with the reason

DURING INVESTMENT ACTIVITY

Investors receive notifications with changes in their investment portfolio.

1. Dividends are distributed
2. Withdraws have been process or have failed with the reason

NOTIFICATIONS FOR OVERDUE LOANS

Clients will receive notification if payment has not been received or if a payments has failed. the various events below will trigger a notification.

1. A loan is overdue, by 7, 14 and 21 days
2. A loan is about to be sent to a collection agency for non-payment
3. In collections, with the updated balance

Models are the data structures that information is stored in. These models make concepts easy to understand and keep the database consistent. Further details about each model are available in the administrative backend (dolphin).

ACCOUNTS

Clients have Account objects related to their loan lifecycle and these could be Local Accounts or various External Accounts. When payments are made or loan amounts are deposited, these are said to be between to and from accounts.

EXTERNAL ACCOUNTS

Are accounts not held with you, instead these accounts are to be debited or credited during the normal life of the loan and can include debit or credit cards, check routing numbers, e-mailed money transfers, etc.

- ExternalAccountEFT
  Accounts for funds transfer by EFT or ACH
- ExternalAccountEMT
  Accounts for funds transfer by email and supporting services
- ExternalAccountCard
  Visa / Mastercard Credit Cards or Visa / Mastercard debit enabled bank cards
- ExternalAccountProposal
  Funds received while a client is in a consumer proposal

LOCAL ACCOUNTS

These accounts contain information such as the last balance and currency of the Portfolio. They're linked to the client Portfolio objects where individual *Portfolio Items* are stored. In typical day to day operations there is never a need to create, update or modify a Local Account object. See *Portfolios* for more information on how the last balance is calculated.

VERIFIABLE ACCOUNTS

Accounts that are not yet verified - that are being added by the client during signup or from their dashboard in an interactive process are added here. This way accounts are easily separated, avoiding confusion which accounts can actually be debited or credited, given the large number of incomplete or rejected signups. These accounts will be used to create the corresponding External Account when client is verified by a CSR or the account has been added by an existing client from their dashboard.

Typically these models are not added by a CSR.

- Verifiable Account Card
  A debit or credit card, the BIIN DB identifies the card type and issuer
- Verifiable Account EFT
  A EFT / ACH account
- Verifiable Account Photo
  A photo of a check, that will be used to manually create an External Account EFT from the numbers

ACTIONS

System or client service tasks that need to be completed in an external fashion are said to be Actionable. These Actions include sending files to collection agencies, processing payments, handing reborrow requests from clients or validation of video verification objects.

Action Base Objects include details that are used for all Actions, such as the created and updated dates, state, result and more.

These include:

- Action Collections
  These are the main objects for loans that have gone to collection they contain various field to make the collection process easy. See Managing Collections for more information.

- Action Mails

  When mail needs to be physically sent to the client these objects will be populated. Mail is generated automatically by the system as needed. Documents are separated by the media they need to printed on. Envelope fronts and backs are separate files, along with the actual letter in 8.5 x 11" format. The files can be downloaded separately.

- Action Reborrows

  As clients request to borrow more on top of their existing loan, the requests will appear here for manual approval or denial by client service representative's. Setting the state to Success here will in turn create the corresponding *Transfer Onetime* to send funds to the client. Setting it to Failed will in turn send the client an email notifying them of the decline.

- Action Reminders

  Following up with clients is easy as Action Reminder objects will appear here in an Open state when things need to be completed with the client.

- Action Transfers

  When transfers in or out of an account need to be made, Action Transfer objects will be created. They're only created when a transfer actually needs to occur and each object corresponds to an individual transfer. They can be to and from any type of Internal / External Accounts. For easy of use and batch processing, there is a button to download all of today's transactions for submission to the corresponding payment processor. For card payments, they're done by API and are also submitted when pressing this button. Only for transfers that involve External Account Cards, setting the status to Pending will submit the transfer. Setting the status to Open will exclude it from the CSV download. Setting the status to Failed will a communication to the client letting them know the payment has failed (IVR call, email, sms, depending on configuration). When setting the result to Success, the confirmation must be set in the form of {provider_name} {unique_confirmation_identifier}.

- Action Video Authentications

  Authentication of videos during client applications are separated from the main application process, to make it easier for clients to redo the video and CSR's to review it separately. Setting the status to Failed will send the client an email and a link to complete the video again.

API

API models are extremely light and aren't used during day to day operations. The only model here, the JS Error model is strictly for determining if the client is experiencing a JavaScript error.

BANKS

The models contained in this application are for managing the link between the lender and Bank information. See the Underwriting Process for more information on how bank information is used.

- Bank Session Credentials
  These are used to store the client bank credentials for later use, in the event an attempt on session restoration is required. These credentials are stored encrypted.

- Bank Page Dumps
  During the bank scraping process, these dumps are used to debug any Bank Scrapes or Bank Sessions that fail. The source code is captured and stored along with a complete screenshot of their entire page displayed at the bank.

- Bank Scrape Accounts
  These are the accounts discovered during the bank scraping process. They can include Checking, Savings, Investments and Credit products such as Lines of Credit or Credit Cards.

- Bank Scrape Transactions
  When transactions are found during the bank scraping process, these transactions will be converted into relevant objects, containing information about each transaction. When appropriate additional flags are added to the transactions such as Payroll, NSF's and Stops.

- Bank Scrapes
  These are the parent object for bank sessions that have been scraped, if there is a Bank Scrape object the session has completed successfully.

- Bank Sessions
  When clients initiate a bank verification session online, these objects are created. They contain information about the session status, which server is handing the request, the relevant bank, credentials are associated and more.

- Credit Decisions
  When the bank scraping / session process completes, typically a Credit Decision is generated that contains information about the product, sub-product, applicant, interest rate mount or percent, repayment term and start date, payment amounts, compound frequency and most importantly their Credit Class.

- Credit Pull Transunion
  Credit checks are completed through API access to Transunion of Canada or USA as the endpoint and data formats are exactly the same. There is also

limited support for Equifax, if you'd like to use them instead. Credit checks come in two products, full and simple along with the ability to do hard and soft inquiries. Access to Transunion or Equifax is to be negotiated by you and we're happy to assist. When completing a full credit check the information is more complete with the following information being available. The notable exception for simple reports is missing the Payment History Profile and details about individual trades and collection items.

- o Contact information such as Names, AKA References, Addresses, Phone Numbers
- o Social Insurance / Security Numbers and the client Birthdate
- o Credit History Information such as number of Trades, Inquiries, Bankruptcies, Legal action, Banking closed for cause, Collection accounts and Registered Items (liens)
- o For individual trades, details are available that include Last Reported, Opened, Last activity, High credit balance for revolving and installment products, Balance, Past Due, Terms and the Payment History Profile
- o Individual collection history items are broken down, that includes the amount placed under collections, the last payment made (if any) and the current balance.
- o Inquiry history by other credit providers
- o Credit Score (which is the Credit Vision branded risk score) which is a direct probability of client default (90 days past due).

- Blogs
You can write your own blogs that are included with within the public side of the website and these will help increase your Google page rank. Blog posts can include pictures and there is a built in rich text editor to make writing them easier.

- Communication / Newsletters
You can mass email clients about promotions or other changes to their accounts. The newsletter emails are in a template format.

- Document Signatures
Every signed document contains signatures that are recoded, for inspection by regulators or when producing legal paperwork. These signatures have the date signed, document type and version.

- Related Documents
Are objects for documents that have been uploaded by the client or customer service representative. These include Photo ID's, Proof of Income documents, Consumer Proposals or Bankruptcy documents when received by an insolvency trustee or other documents attached to a Partial Profile or Profile.

- **Help Categories, Sub-Categories and Help**

  Adding new information to the public FAQ is easy using the online rich text editor. Help information is displayed to clients in a hierarchical format, starting with the help category then subcategory. Clients can easily find answers to their questions in the help section of the website. Individual help topics are added by a rich text editor that includes support for inline images in the administrative backend and can be dumped / restored separately from the database.

- **Reborrow Logs**

  When clients are granted reborrowing, there are associated logs for these completed requests. The log contains the existing balance, new balance and when it was completed.

- **Portfolios**
  - **Loan Delta New**

    These objects contain the entire history of the loan and are very useful in determining the portion of the loan which has been repaid in terms of principal, fees, interest and more over time. When payments are made the funds are applied first to any fees, then interest and finally principal owing. Any changes to Portfolio value are recorded here along with the reason for the LDN object to exist. For example, if a client has $50 in fees owed to their account and makes a payment of $20, the funds are used to pay of the fee first. The fees owing is now $30.

  - **Portfolio Item Delta**

    These objects are created when there are any changes to the Portfolio and help keep track value over time. Any Security object can be added and removed from the Portfolio over time. An example of this would be adding a Security Loan Term with a value of -$1,000 to an empty Portfolio. Another example could be adding a Security Interest to a Portfolio that already has a loan in it, with the interest amount being determined by the Portfolio Value at the time.

  - **Portfolios**

    These are the actual Portfolio objects that hold various securities. These securities can include interest, loans, fees, credits and other forms of security. The objects in the Portfolio are simply summed and history of the Portfolio value is available using the Portfolio Item Delta and Loan Delta New objects. Restrictions on Portfolios currently include a single Security Loan object.

  - **Security Credit**

    When client accounts need credits, simply add a security credit to the account with a positive value. When the security is saved, the amount will be applied to the portfolio and the balanced adjusted accordingly.

- Security Fees

  When clients incur fees due to payments that have failed, the system will automatically apply fees of various types. New fees can be added manually to Portfolio objects.

- Security Interest

  Interest can be applied to Portfolios either at the point of creation in the case of Payday loans, or it can be applied over time based on the portfolio balance or even balance excluding certain security types. If interest on fees is not legal in some or all the jurisdictions you operate in, the collect_interest task can be adjusted to exclude it. The security also contains the balance or amount it was applied to, the dates that span it in the case of term loans and at what rate.

- Security Loan Payday

  These are the objects that hold the actual loan when related to a Payday Loan product (weather that be Payday or Payday Plus). It contains the loan amount, interest amount expressed in $ per $100 borrowed, the lender (for peer to peer or investor based loans), expected repayment start date, the related credit decision, weather the loan was converted into a payment plan (term loan), the last automatic retry date, if it's a plus loan and original product / sub product.

- Security Loan Purchase Order

  These objects hold the actual loan amount, the interest rate in the form of percent, milestone payment requirements. When looking to add a 'Deal Fee' to this type of loan, it can be added during the signup process to suit your business model. Otherwise you can add it as a Security Fee, the type is supported.

- Security Loan Cash Advance

  These objects hold the security amount, interest rate or amount associated with the loan.

- Security Loan Term

  These are the actual loan objects for Coffee Cup, Term (installment), Payment Plan, Auto and Financing products. These objects are similar to payday loans as they include the product, sub-product, the lender, interest rate, repayment date, credit decision, expected payment frequency, repayment per period and expected repayment periods. These values do however change in the event the client changes to a different payment frequency, term, or defaults on the loan. In that case the interest rate would change to the pre-determined default interest rate. In the case of conversions (payday to payment plan) the rate is set at the same time as the conversion.

- Profiles

- Profile objects

  When a Partial Profile object created during signup is verified a corresponding Profile object is created. This separation is done to keep the database clean and consistent. Related objects that were created with a Partial Profile will then have their profile fields set, creating an easy way to filter by either object. The Profile object contains basic information about the client, including password, email, date created, name, birthdate, timezone, profile image, partial profile used to create it, country, business name (for business accounts), type (borrower, investor etc), last engine and force engine for banking verification (no longer used).

- Address objects

  These contain the mailing and living entries for clients that have a Profile. Address objects (and virtual every other object) are not created for Partial Profiles. Addresses contain the basic information you'd expect for an address along with the is_return flag for returned mail. When this flag is set mail will not be sent to this address anymore.

- Profile Options

  This model is used for various options the client may use, including dashboard settings.

- Phone Numbers

  This model contains all the basic profile fields you'd expect for phone numbers, along with the is_disconnected flag used to stop calls and text message being sent to clients who have gone delinquent and the phone number has been re-assigned to another person.

- Interaction Log

  Objects are created when sessions are closed from the administrative interface. These logs contain information about the client experience when working with a client service representative. These logs contain which CSR was working with the client, the type of interaction (email, call, in person etc), the reason for the interaction (problem, question, internal, etc), the result (solved, unsolved, etc), notes related to the interaction and a date to re-initiate contact with the client (the reminder).

- Records
  - Record Onlines

    Every online action by a client is recorded so actions by them can easily be disputed or verified. These include everything from logging in and viewing balances, to changing loan options, profile settings in the dashboard and more.

  - Record Communications

    Communication records are similar, with every communication sent to the client by any method (IVR, SMS, MMS, Email and physical mailed letter) is recorded. The method, time and date, message content, message id and more are available in this model.

- Signup
  These models are used exclusively for signups and thus are linked to Partial Profile objects upon creation.
  - o Banned Identifiers
    This model is fairly simple, when signing up clients are declined automatically by the system for form entries (such as being bankrupt with the deny on bankruptcy option set) or by a CSR for various reasons, objects are created here. They're visible when viewing the Partial Profile details page in the administrative backend. Optional fields include expiry after (months) at which point they have no effect on signup progression.

  - o Callout Verifications
    When enabled in configuration, phone numbers that are verified by SMS or interactive MMS will have objects created as the verification progresses. These objects contain the code sent and the verification state.

  - o Partial Profile Notes
    Notes can be created for each for Partial Profiles that are still being completed. This helps the same or another CSR identify progress and anything agreed with the client during signup.

  - o Partial Profiles
    These are the actual Partial Profile objects that are created when a client starts the signup process. They are linked to a Profile upon successful verification and acceptance of a client by a CSR (when the direct to profile configuration option is set to false). They contain everything about a potential new client such as name, email, phone number, address, current product and sub product, etc. and most importantly the signup form data.

  - o Referral Keys
    These keys are generated when a Profile is created and are used for referral bonuses where applicable, depending on the configuration option.

  - o Referral Sent
    These objects are created anytime a client sent out a referral from the system. They're then tracked individually to see who received the referral bonus from which new signups.

  - o Video Auth
    These objects contain information about the video authentication process and related keys sent to the video server. When videos need to be verified a corresponding Action Video Auth is created. The video is typically verified during the Partial Profile Details review process but can

be done separately to ease signup flow for both CSR and client.

- Statements
These objects are only used if you have chosen to enable monthly statement reporting to clients at which point PDF statements concerning payments, account status, balance etc are created. This can also be configured to be automatically mailed.

- Transactions
Through the various stages of a Transfer Single (Transfer Onetime and Transfer From Ongoing) object there are many things that can impact weather or not a payment is successful. Only when a transfer has been completed successfully weather that's a deposit or withdraw is a Transaction object created. Security Transaction are a special unmodifiable security item that exists in Portfolios. They contain the amount of the transaction, date settled and from which Transfer Single object they were created from.

- Transfers
  - Transfer Onetime
    These objects can be created by both client and CSR and they denote a transfer weather that is payment or withdraw from a Portfolio. This model inherits from Transfer Single because a good number of common fields exist between them. Fields on this model include the from account, to account, date to issue, date settled, state, the related Profile and more. These along with Transfer From Ongoing's are collected by the system at regular intervals when they need to be actioned with an Action Transfer.

  - Transfer Ongoing
    These objects are used for recurring payments. They are created along with the Profile and contain all the information required setup a withdraw or deposit continuously. Fields include frequency, to and from accounts, amount, date start, is delayed, date start floating, the end date and whether or not this transfer is finished. Transfers are collected automatically during evening tasks and the corresponding Transfer From Ongoing and Action Transfer are created as needed. If the client is looking to delay a payment, set the is_delayed flag to True and set the date start floating to the desired payment start date. The Security Loan will have it's repayment date floating date automatically set, to avoid any messages from the system about late payments.

  - Transfer From Ongoing
    This model inherits from Transfer Single just like Transfer Onetime and thus the fields are similar. Transfers here will create Action Transfers for processing on the date to issue.

ADMINISTRATION

LOGGING IN

Use the credentials provided to the login portal specified, once logged in you and customer service representatives will have access to all the of features described in this document. Access rights can be changed and extra accounts added by contacting us.

LOGGING IN

DASHBOARD

The administrative backend is mobile friendly and can be customized easily to suit your day to day operations. A description of each of the highlighted items is below.

Helium Loans

HOME 7
SEARCH 8

- 9

PENDING PROFILES
LOAN SUMMARY
REPORTS 10
BLOGS
SIGNUP

APPLICATIONS 11

Accounts
Actions
Api
Apps
Banks
Blogs
Communication
Documents
Goals
Help
Loans
Portfolios
Profiles
Records
Signup

5 widgets
6

GOOGLE ANALYTICS VISITORS TOTALS

| 2697 users | 3539 sessions | 16182 views | 1 |

APPLICATIONS 2

ACCOUNTS

External account cards
External account efts
External account emts
External account proposals
External accounts
Local accounts
Verifiable account cards
Verifiable account efts
Verifiable account photos
Verifiable accounts

ACTIONS

Action bases
Action collections
Action mails
Action reborrows
Action reminders
Action transfers
Action video auths

API

Js errors

APPS

App versions

GOOGLE ANALYTICS VISITORS CHART 3

(chart)

RECENT ACTIONS 4

- Action video auth [5769] ActionVideoAuth
- Action video auth [5759] ActionVideoAuth
- Action transfer [5756] ActionTransfer for [312] Brenda Hirvilammi in ...
- Transfer Ongoing [1108] TransferOngoing for $23.88, 16 of 0 Finish...
- Transfer Ongoing [3891] TransferOngoing for $11.89, 4 of 0 Finishe...
- Transfer Ongoing [3891] TransferOngoing for $11.89, 4 of 0 Finishe...
- Transfer Ongoing [3891] TransferOngoing for $11.89, 4 of 0 Finishe...
- Transfer Ongoing [4641] TransferOngoing for $50, 0 of 0 Finished: F...
- Action transfer [5570] ActionTransfer for [147] Zach Stelmach in stat...
- Action collections [3213] ActionCollections Pending / None

GOOGLE ANALYTICS PERIOD VISITORS

DATE	USERS	SESSIONS	VIEWS
Feb. 5, 2019	51	57	292
Feb. 4, 2019	137	158	700
Feb. 3, 2019	93	99	453
Feb. 2, 2019	112	119	583
Feb. 1, 2019	154	161	711
Jan. 31, 2019	110	136	587
Jan. 30, 2019	102	115	552
Jan. 29, 2019	83	91	415
Jan. 28, 2019	118	126	570
Jan. 27, 2019	79	85	402
Jan. 26, 2019	84	91	452
Jan. 25, 2019	126	135	560
Jan. 24, 2019	110	114	506
Jan. 23, 2019	119	131	537
Jan. 22, 2019	108	121	583
Jan. 21, 2019	103	108	482
Jan. 20, 2019	65	72	350
Jan. 19, 2019	89	104	466
Jan. 18, 2019	74	83	417
Jan. 17, 2019	111	119	587
Jan. 16, 2019	100	114	480
Jan. 15, 2019	107	121	575
Jan. 14, 2019	103	118	579
Jan. 13, 2019	105	113	391
Jan. 12, 2019	92	112	623

kevin

1 – Google analytics visitors for the day, month or week	2 – View a list of Applications -> Models	3 – Google analytics visitor chart	4 – View recent actions for all users	5 – Add widgets to the dashboard

6 – Logged in user options, logout and change password	7 – Home	8 – Search for Profiles or Partial Profiles	9 – Profile assignment	10 – Core functionality. View pending profiles, loan summary, loan reporting, blogs, signup a client
11 – All applications and models				

For more information on assigning clients, searching and more see **Administration of Existing Clients (Profiles).**

WIDGETS

There are several widgets to choose from to customize your dashboard. Individual application models can be turned into widgets if desired.

Widget	Functionality	Availability
Quick Links	Allows you to add links directly to application models	In Production
Applications	Shows a list of all the installed Applications	In Production
Recent Actions	Shows a list of recent actions done by any staff user	In Production
Google Analytics – Visitor totals	Shows the total number of visitors per day, week, month or quarter	In Production
Google Analytics – Visitor chart	Shows the number of sessions, views or unique users per day, week, month or quarter	In Production
Google Analytics – Period Visitors	Displayed a table of visitors within the past day, week or month	In Production

Transactions	Shows a graph of daily, weekly or monthly transaction payments, deposits vs withdraws	Coming soon
Loans	Shows a graph of daily, weekly or monthly loan originations	Coming soon
Defaults	Shows a graph of daily, weekly or monthly defaults including loan count, principal	Coming soon
Profit & Loss	Shows a table of the daily, weekly or monthly profit and loss that includes costs, fees, credits, payment towards interest / fees (revenue)	Coming soon

SIGNUPS (PARTIAL PROFILES)

Signing up is easy and can be completed from mobile phones or computers. Although this will vary for your business, on average we see 64% of clients start and complete their signup from a mobile device.

The form data is saved and signups can be resumed from a mobile device to a computer and vice-versa, making continuing applications easy.

OVERVIEW

The administrative backend is also known as Dolphin, it's responsive and you can administer anything related to a client - loan, profile information, accounts, history and more. Administrators get accounts with various permission levels.

VIEWING

Partial Profiles are listed on the Partial Profiles section of the administrative backend. Completed signups appear at the top of the page, then incomplete, rejected and completed profiles appearing in order.

From the Pending Profiles screen you can see which Partial Profiles are waiting for verification, incomplete and completed recently. All steps are not shown here but the fields are identical to the Signup Steps described earlier in this document.

PENDING PROFILES

Pending Verification

ID	Full Name	Email	Signup Started	Signup Completed	Product Start	Credit Class	Class Reason	Last Bank	Engine
8294	Brenda Hirvilammi	brendahirvilammi@hotmail.com	Jan. 25, 2019, 2:35 p.m.	Feb. 6, 2019, 6:32 p.m.	Personal	Class C	-	RBC	Internal

Incomplete Signup

ID	Full Name	Email	Signup Started	Last Signup Action	Step	Product	Credit Class	Class Reason	Last Bank	Engine
8322	Alysha Michaud	ally.m_@hotmail.com	Jan. 28, 2019, 12:48 a.m.	Feb. 6, 2019, 6:05 p.m.	step3	Personal	Class E	-	TD Cana...	Internal
8323	First Last	test30@none.com	Feb. 6, 2019, 2:56 p.m.	Feb. 6, 2019, 3:16 p.m.	step1	Personal	None	-		-
8321	Kevin Armstrong	trixxychewyxo@outlook.com	Jan. 28, 2019, 12:34 a.m.	Jan. 28, 2019, 12:48 a.m.	step4	Personal	Class E	-	CIBC	Internal
8249	Lloyd Pruden	lloydprudenlj@gmail.com	Jan. 21, 2019, 7:27 p.m.	Jan. 27, 2019, 8:10 p.m.	step1	Personal	None	-		-
8317	Philip Rivest	stacker1973@hotmail.ca	Jan. 27, 2019, 4:51 p.m.	Jan. 27, 2019, 5:05 p.m.	step1	Personal	None	-		-
8262	Lauren Schmuland	l_schmuland@hotmail.com	Jan. 22, 2019, 10:21 p.m.	Jan. 27, 2019, 4:06 p.m.	step1	Personal	None	-		-
6973	Ralph Cooper	ralph001301@gmail.com	Oct. 24, 2018, 2:29 p.m.	Jan. 27, 2019, 3:43 p.m.	step3	Personal	Class F	Payday loan payback ratio	Tangerine	Inverite
8316	Colin Noel	colin.noel66@gmail.com	Jan. 27, 2019, 2:24 p.m.	Jan. 27, 2019, 2:32 p.m.	step2	Personal	Class F	Too many NSF	CIBC	Internal

PARTIAL PROFILE DETIALS – STEP 0

― Step 0

Email	shamoun3@yahoo.com
Product	Personal / Personal, no sub-type
Application Type	Regular
Pulled IP Address	24.114.61.171
Pulled IP Geo	750 Bloor St W, Toronto, ON M6G 3K4, Canada
Pulled Referral	None
Pulled Agent	Samsung SM-G930W8 / Android 8.0.0 / Chrome Mobile 67.0.3396
Pulled Parameters	

PARTIAL PROFILE DETAILS ― STEP 1

Step 1

Title	Ms.
First Name	Brenda
Last Name	Hirvilammi

Year	1980
Month	12
Day	1

Country	Canada
State/Province	Ontario
Number & Street	10-618 Lorne Ave
Apt or Suite	
City/Town	North Bay
Zip/Postal	P1B 6X2

Phone Number	+1 705-492-4919
Phone Type	Cell

Employed	Employed
Employment length	More than 9 years
Employer	Province of Ontario
Job Title	Analyst
Takehome pay	$1,940.00 every Bi-Weekly
Housing	Rent
Bankruptcy	Not in bankruptcy

Citizenship	Citizen
Tax ID	515709947, Valid: True, Extra: ON

Referral Or Bonus Key	

Found us	Online Search

Partial Profile Notes   N/A

Callout Verifications

[17609] CalloutVerification 7054924919 None verify 3886 Success on 2019-01-27 05:11:03.125804+00:00

Banned Identifiers   N/A

Matching Identifiers	Reason (this / found)
[312] Brenda Hirvilammi	Same phone number 7054924919 / 7054924919 Same name Brenda Hirvilammi / Brenda Hirvilammi Same address 10-618 Lorne Ave / 10-618 Lorne Ave Same zip/postal P1B 6X2 / P1B 6X2

PARTIAL PROFILE DETIALS – STEP 2

— Step 2

Bank Verified	True

PARTIAL PROFILE DETIALS – STEP 3

— Step 3

Deposit Method	Email Money Transfer
Loan Amount	$500.00
Payment Date	2019-02-08
Repayment Term (Months)	24
Repayment Frequency	Bi-Weekly
Repayment per Period	$15.34
Repayment Periods	52

PARTIAL PROFILE DETIALS – STEP 4

— Step 4

Video Auth	Status	Link
[5755] on Jan. 27, 2019, 12:33 a.m.	Done / Success	Stored Video

PARTIAL PROFILE DETIALS – ACCOUNTS & CREDIT DECISIONS

Verifiable Account EFT

First Numbers	03452 003
Account Numbers	5146477
Bank	RBC
Country	Canada / Savings

First Numbers	03442 003
Account Numbers	5019898
Bank	RBC
Country	Canada / Savings

Credit Decisions

A	ID	Engine	Bank	Class	Scrape	Pull	Reason	Product	Approved ($)	Loan ($)	Name	Address	Email	Phone	Date	Age	Details
▸	8970 (0XC65)	Internal	RBC	Class C	Success	665	-	Personal / Personal - $500 2x term	$500.00	$500.00	Brenda Hirvilammi	618 LORNE AVE SUITE 10, NORTH BAY, ON, P1B 6X2	[True] brendahirvilammi@hotmail.com	[True] 705-492-4919	Jan. 27, 2019, 12:16 a.m.	10 / 10 days ago	Click

PARTIAL PROFILE DETIALS – SIGNATURES

Signatures

Canada - Term Loan   Canada - Usage

ADDING A CREDIT CHECK

Depending on the configuration credit checks can be performed on clients automatically when they complete the banking verification process. This is not recommended for smaller loan sizes as costs can mount very quickly. Instead, opt for the credit check to be done during the CSR review process.

Adding a credit check is simple and depending on the product / sub-product the Credit Decision's Credit Class will change automatically. The client can be both promoted and demoted in class depending on the credit pull.

Simply press the Add Credit Pull button on the Partial Profile Details page. Options include:
 Report Type:
 - Simple Report: This report lacks the payment history and individual trade, collection and legal item breakdowns.
 - Full Report: This is the full credit report.
 Inquiry Type:
 - Hard Inquiry: When clients are applying for credit, the bureaus request that it be a hard inquiry.
 - Soft Inquiry: When working with clients to pre-qualify them, a soft inquiry can be performed.

See the Credit Pull (Transunion / Equifax) model definition for more information on what's contained in a Credit Pull.
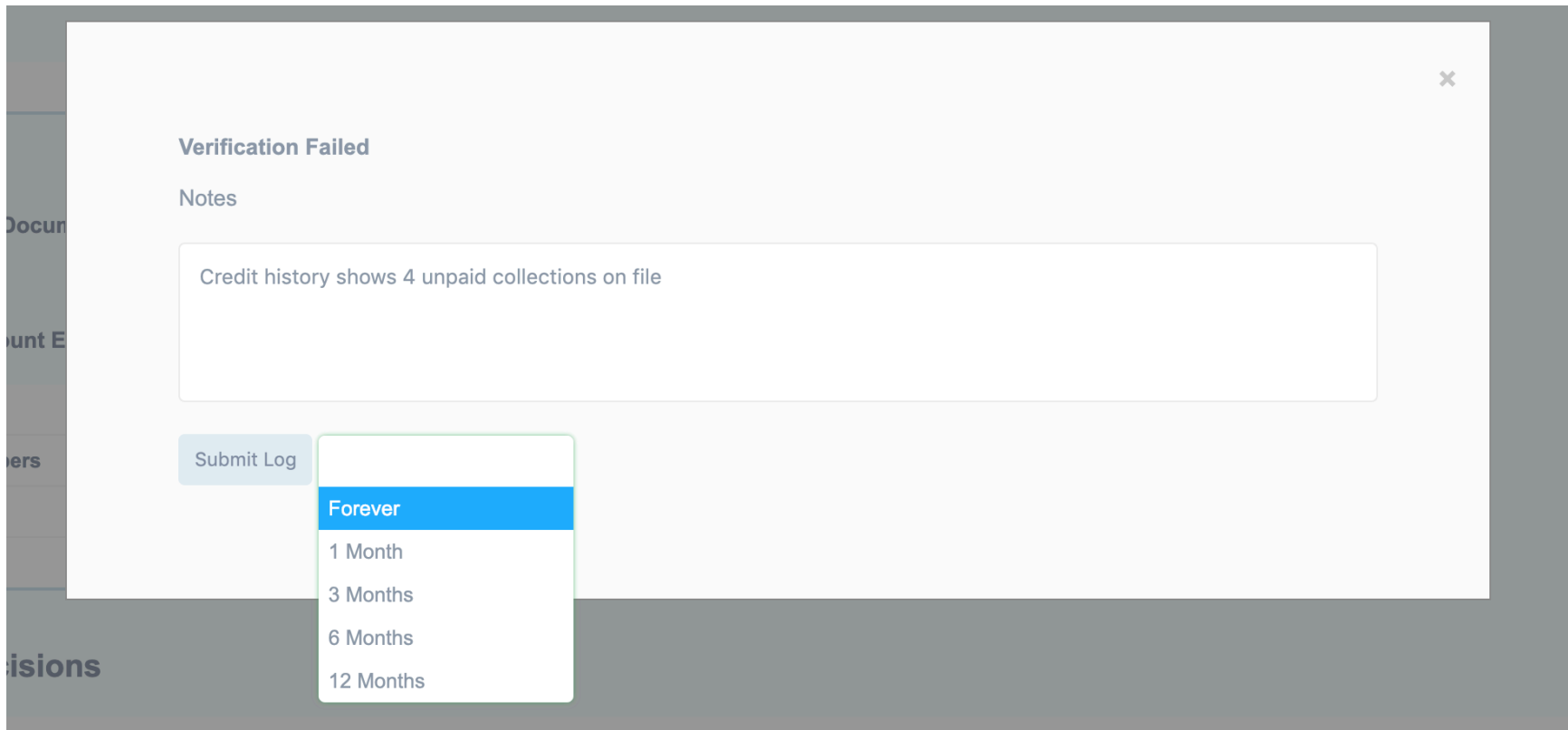
ADD A CREDIT PULL
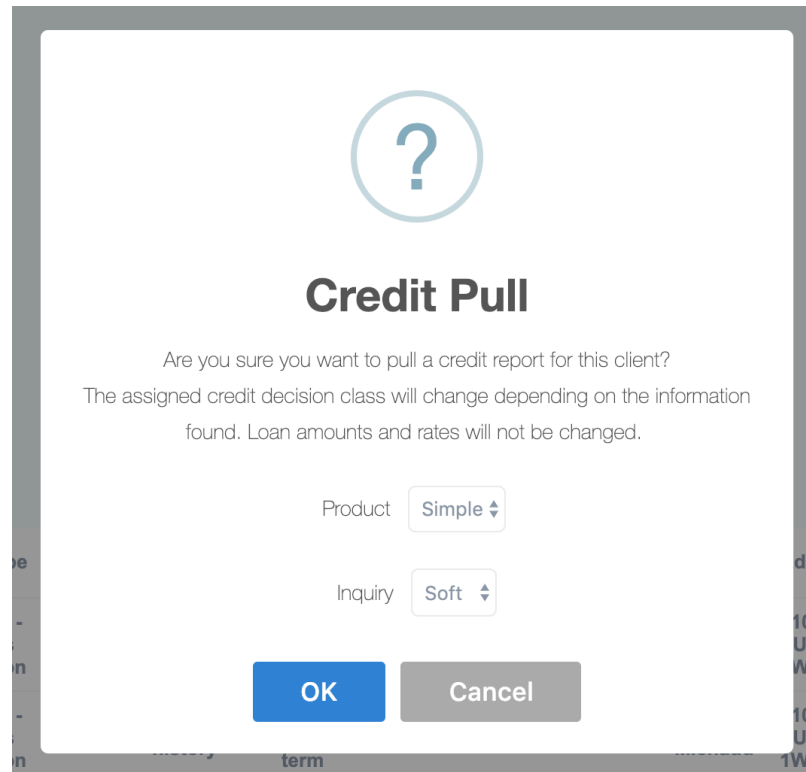
DECLINING

Clients can be declined by you at any point during the signup process, however it's most typical to formally decline clients at the end of the signup process. When a client is declined, they'll receive an email outlining the declined reason if it's included when you decline them. They also have the opportunity to re-apply after the given time period has expired. You can specify the time to allow them to re-apply as 3, 6, 9 and 12 months since the application was formally declined.
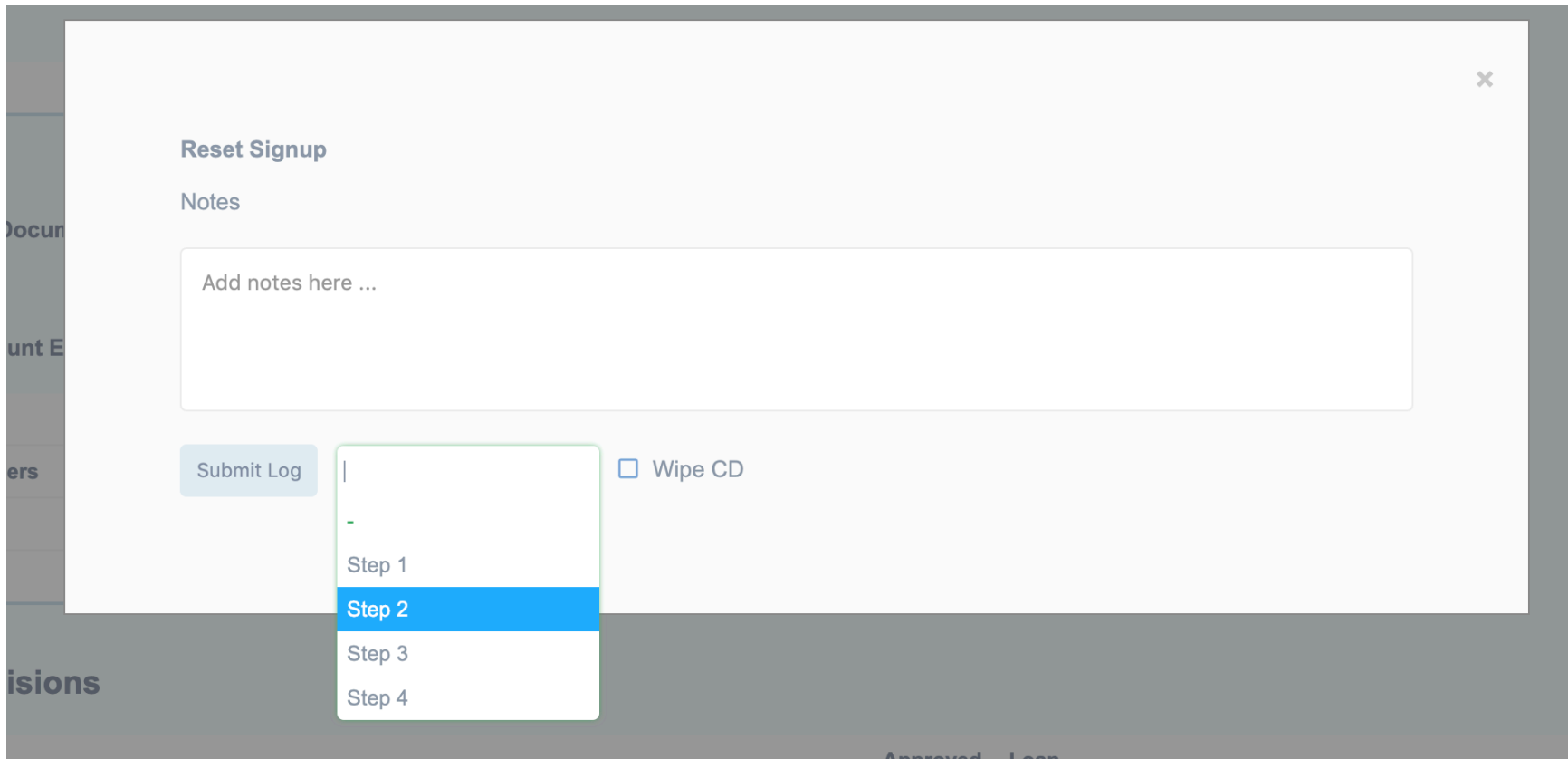
DECLINE DIAGLOG

Verification Failed

Notes

Credit history shows 4 unpaid collections on file

Submit Log

Forever
1 Month
3 Months
6 Months
12 Months

Docun

unt E

ers

isions

RETURNING

Perhaps client information is missing, inaccurate or the signatures do not match the ID provided. In this case you can request the client return to the signup process. They'll receive an email outlining any details you've provided in the notes section with a link to resume their signup. The step can also be specified to make the signup process easier on the client, they'll be redirected directly to the selected step. Checking the Wipe CD box will disassociate the assigned Credit Decision from the client account.

When clients are sent to resume their signup, the return to the *Incomplete* queue.

RESUMING

Client signups can be resumed by a CSR, to see the same information or errors a client sees when they are in the signup process. You can also complete the form on their behalf over the phone, although depending on the signup product / sub-product and the banking verification can't be bypassed. It's recommended to allow clients to complete the application to the best of their ability online first then continue or work with them on the application process later on. You can skip signatures and some other parts of signup to ease the CSR flow through the application process.

To resume a client signup on their behalf simply click the resume signup button on the Partial Profile Details page.

ACCEPTING

When a client profile is excepted, the client will receive an email (or other communication, depending on your configuration) with a few pre-configured messages, depending on the signup product and sub-product type.

For Borrowers (Lending Clients) Receive an email letting them know their funds will be deposited using the method they have selected soon. For borrowers in Canada, these include Interac e-Transfer or Direct Deposit by EFT / ACH.

The following actions also take place when verifying a lending client:

1. A Profile object is created from the Partial Profile
2. An Address object is created
3. A Tax ID object is created
4. A Phone Number object is created
5. A Local Account is created then linked to the Portfolio
6. A Portfolio object is created to hold securities
7. (In Canada) An External Account EMT account is created, for possible transfers involving it
8. An External Account EFT object is created for each of the Bank Scrape Accounts created
9. When a card is added during signup the External Account Card objects will be created from the Verifiable Account Card objects
10. (For Payday Loans) A Security Interest object is added to the Portfolio
11. Bank Scrape, Credit Decision, Related Document, Document Signatures, Callout Verification, Credit Pull, Video Auth, Action Base, Bank Session Credential, Action Video Auth and Referral Key objects originally created for the Partial Profile now have their profile field set
12. Promotion codes are applied, for interest rates, bonuses, discounts or physical objects
13. (For Borrowers) A Security Loan object is added to the Portfolio. Most fields of the object are set, including frequency, interest rate, interest amount, repayment date, the related credit decision, product, product sub etc. When a loan is a Payday loan, the interest amount will be set, as it's fixed and when a loan is a Term Loan the interest rate will be in the interest percent field, used for calculations when applying interest.
14. (For Payday Loans) A Transfer Onetime object is setup with the amount due at the end of the loan term from the payment account set during signup.
15. (For Payday Plus Loans) An Ongoing Transfer is setup with the fixed payment amount split into 4 equal payments from the payment account selected during signup.

16. (For Term Loans of any kind) A Transfer Ongoing object is setup with the agreed upon payment amount and frequency as defined in the Credit Decision from the account selected during signup.
17. The Portfolio Item Handler will generate Portfolio Item Delta objects, detailing the new additions.
18. The Performance Generator will generate the initial Portfolio performance.

ACCEPTING A CLIENT

Verification checklist

Double check the following has taken place

☐ Valid Geo
☐ Name matches (Signup, Bank, ID, Statement)
☐ Address matches (Signup, Bank, ID, Statement)
☐ Income verified
☐ Signatures
☐ Video Verified
☐ No matching identifiers
☐ Nothing to follow up with client first

OK   Cancel

For Borrowers (Peer to Peer Clients) They'll receive a notification outlining their loan has been posted to the peer to peer market, and investors will be able to choose from their loan soon. The loan needs to meet its funding goal before the actual Profile object is created.

Actions performed when verifying a Peer to Peer Borrower are slightly different from a typical Borrowing client. Funds are subsequently transferred from the Lender accounts, into escrow for eventual disbursement to the borrowing client.

For Lenders – Receive an email letting them know their investment profile is ready and they can invest in loans individually.

Actions performed when verifying Lender are much simpler, as no Security Interest, Loan or other objects are created. These actions include:

1. A Profile object is created from the Partial Profile
2. An Address object is created
3. A Tax ID object is created
4. A Phone Number object is created
5. A Local Account is created then linked to the Portfolio
6. A Portfolio object is created to hold securities
7. (In Canada) An External Account EMT account is created, for possible transfers involving it
8. (In Canada) An External Account EFT object is created for each of the created
9. Bank Scrape, Credit Decision, Related Document, Document Signatures, Callout Verification, Credit Pull, Video Auth, Action Base, Bank Session Credential, Action Video Auth and Referral Key objects originally created for the Partial Profile now have their profile field set.
10. Promotion codes are applied, for interest rates, bonuses, discounts or physical objects
11. Investment options are added to the Profile and the Profile type is set to lender.

For Investors – Receive an email outlining their account is ready to view returns and they can login. Returns won't be displayed for several days, as the funds have yet to be invested into a lending pool.

1. A Profile object is created from the Partial Profile
2. An Address object is created
3. A Tax ID object is created
4. A Phone Number object is created
5. A Local Account is created then linked to the Portfolio
6. A Portfolio object is created to hold securities
7. (In Canada) An External Account EMT account is created, for possible transfers involving it
8. (In Canada) An External Account EFT object is created for each of the created
9. Bank Scrape, Credit Decision, Related Document, Document Signatures, Callout Verification, Credit Pull, Video Auth, Action Base, Bank Session Credential, Action Video Auth and Referral Key objects originally created for the Partial Profile now have their profile field set.
10. Promotion codes are applied, for interest rates, bonuses, discounts or physical objects

11. Investment options are added to the Profile and the Profile type is set to investor.
12. The security amount chosen during signup is added to the Portfolio as a Security Investment

CHANGING PRODUCTS

You can change client products and signup flow if they make a mistake or need to be qualified for the different product or sub-product. When changing the product or sub product, additional or fewer signup steps may be required, so it's best to reset the signup to step 1 to automatically send out the resume signup communication (email by default).

Changing the product will qualify the client for it, meaning if the assigned Credit Decision - Credit Class is Class F, the client will be promoted to a Class E, so they can continue the signup process.

Interest rates, amounts may not change when changing the product or sub product. Instead, set these fields manually in the Credit Decision prior to resetting signup or verifying the client.

Change Product

Enter the detials of the product change. This will change the currently assigned Credit Decision. For custom amounts or interest edit the Credit Decision object manually and be sure to change the Partial Profile Product and Product Sub.

Product Type

Product Sub Type

| ✓ None |
| Payday |
| Personal |
| Small Business |
| Financing |
| Investor |
| Payday Plus |
| Financer |
| Reborrow |

OK

Scrape

Error - Class reason

Error - Class reason

LOAN SUMMARY

The loan summary contains live information about the performance of the loan book. It contains a summary as well as a list of every loan issued.

- Loans – Forever
- Loans – Converted (from Payday to Term Loans)
- Loans – Paid
- Loans – Current
- Loans – Overdue
- Loans – Collections
- Loans – Charged Off
- Forever – Principal Lent
- Forever – At Risk
- Forever – Paid (Principal / Interest / Fees)
- Current – Principal Lent
- Future Forward – (Principal / Interest)
- Future Payments (7, 14, 28 days)

For each loan in the summary the following is displayed:

- ID
- Profile
- Type
- Interest Rate % / Amount
- Amount (loan)
- Interest charged
- Fees applied
- Credits applied
- Paid (total, transactions)
- Balance
- Forward (payments, interest and principal)
- At Risk
- Status

- Repayment
- Payments (to go / made)
- Payment Amount
- Payment Schedule
- Prev Payment
- Next Payment
- Last Interest
- Partial P.
- Profile
- Assign
- Hijack

| 1901 | [143] Janet, Ohearn | My Loan | 43.25% | $500.00 | - $82.63 | - $50.00 | + $74.00 | + $404.26 (80.85 %) | = $-154.40 | $154.40 + $9.72 = $164.12 | Pending + 3 | June 1, 2018 | 34 / 15 | $11.89 | Weekly | 2019-02-01, In progress 4 days ago | 2019-02-08 in 3 days for $11.89 | $-1.28, 4 days ago | Partial Profile Assign Login |

LOAN REPORTS

Loan reports are produced nightly and contain information about the performance of the loan book. The reports break data down into daily, weekly and 28 day segments for easy analysis.

Some of the items included in the loan reports are:

- Costs (payment processing, credit checks, banking verification, phone verification etc)
- Payment totals
- Payment breakdown (towards fees, interest, principal)
- Credits applied
- Interest charged
- Principal owing
- Loans charged off, sent to collections

UNDERWRITING

Underwriting today is done in a linear form-based approach where clients complete various steps online and a CSR reviews the information afterward. This process can customized to suit your business need.

THE PROCESS

Underwriting is performed in several steps, depending on your configuration and the product / sub-product the client is applying for. In the typical lending scenario, the steps would be the following:

1. Basic personal information is collected, such as name, address and phone number. The phone number is verified by a call or SMS that includes a short code.
2. The client completes the Banking Verification process, by entering their card number and password. The profile information and bank account transaction history is read from the client's bank in real-time.
3. Clients are pre-approved or denied at this point, based on a combination of the basic information provided and that of the bank scrape.
4. Loan options are selected
5. Documents are uploaded
6. Video Verification is completed
7. Forms are signed
8. CSR makes the lending formal lending decision

These steps can individually be customized and removed if required to suit your business model better, for example the removal of the banking verification in favor of credit checks only.

CREDIT DECISIONS

These pages and related objects define the lending decision both the computer and the CSR have agreed to. They typically contain the loan information, bank scrapes and credit pulls used to make the decision. The decision also contains information about the interest rate, products and expected payment frequency. They are the basis for creating Security Loan objects later on in the underwriting process for approved clients.

Credit Decisions have a Credit Class associated with them.

1. Credit **Class A** – A super prime borrower, this client is very unlikely to default
2. Credit **Class B** – A prime borrower, this client is unlikely to default

3. Credit **Class C** – A near prime borrower, this client us not very likely to default
4. Credit **Class D** – A near sub prime borrower, with above average possibility of default
5. Credit **Class E** – A sub prime borrower, the lowest lendable class, there is very high possibility of default
6. Credit **Class F** – The loan was declined, either automatically by the system

These classes are used to determine the pre-qualification amount, interest rate and terms. When the bank scrape is successful the credit class reason will always be set. When the Credit Class is not Class F, the reason is the reason why the client could not move to a higher class. When the class is Class F, it's the reason why the client was declined.

MACHINE LEARNING / AI CREDIT CLASSES

New! We now parse over 60 data points and conduct credit classing using our proprietary machine learning algorithm. Classes are produced using the data involved. The distribution of classes is not uniform. More details on this functionality will be available in a later release of this document.

BANK SCRAPES

During the typical borrower signup, the client will be asked to confirm their banking information where profile information and banking account history can be extracted.

Clients can be declined for a number of reasons when completing the bank scraping process, see the Bank Scrape model overview for a complete list of declined reasons.

Along with decline reasons for the profile information on file with the bank, individual accounts are scored separately. The credit class reason will be set on the Bank Scrape Accounts.

CREDIT CHECKS

Credit checks are an important part of the underwriting process and are recommended for all loan types and sizes. Your business model may not support pulling credit checks automatically during the signup process or for every dollar amount.

Configuration options determine if the credit check is performed automatically during signup, either after a successful bank scrape or without one entirely.

See the Credit Pull model reference for more information on what's contained.

ADDING A LIEN

Coming soon! You can add a lien against property if the client is a home / property owner from the Partial Profile Details page. Simply click 'Add Lien' to get started.

REGISTERING A TITLE

Coming soon! You can register a title against a vehicle that does not have financing on it. Click 'Add Title' to get started.

PHYSICAL COLLATERAL – NOT CONVERED BY A LIEN

Coming soon! You can register physical collateral for a loan that is not covered by a title or lien. Typically, collateral must be registered through a lawyer / paralegal.

PRODUCT SPECIFIC CONFIGURATION

Product qualifications and classes can be configured separately, meaning Payday Loans could have easier to meet qualifications than any other loan product.

Product specific qualifications include: Payday, Payday Plus, Term, Auto, Investor, Peer-to-Peer Personal and Peer-to-Peer Business.

Configuration options for individual credit class assignment include: income, deposit count, deposit amount, payroll amount, avg balance (30 days), deposit amount (30 days), last balance, NSF count (30 days), loans (30 days), payday loans (30 days) etc.

ADMINISTRATION OF EXISTING CLIENTS (PROFILES)

Administering clients is easy thanks to the work put into the platform. Outlined here are some common tasks when administering profiles. For more details see the companion document 'Helium Loans – How to guide'.

SEARCHING AND ASSIGNING

Clients (Profiles or Partial Profiles) can easily be search by any of the following parameters (first name, last name, email, phone number, address). When the desired Profile is displayed click the name to Assign it or for Partial Profiles, clicking the name will show the Partial Profile Details page.

SEARCHING FOR PARTIAL PROFILES AND PROFILES

Helium Loans

HOME
SEARCH

-

PENDING PROFILES
LOAN SUMMARY
REPORTS
BLOGS
SIGNUP

APPLICATIONS

Accounts
Actions
Api
Apps
Banks
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Documents
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widgets   kevin

	SESSIONS	VIEWS
	57	292
	158	700
	99	453
	119	583
	161	711
	136	587
	115	552
	91	415
	126	570
	85	402
	91	452
	135	560
	114	506
	131	537
	121	583
	108	482
	72	350
	104	466
	83	417
	119	587
	114	480
	121	575
	118	579
	113	391
	112	623

Search Profile:
1 Martin   **4** Search

2 Profiles

First Name	Last Name	Email	Birthdate	Last Login	Phone Number	Address
Craig	Martin	Craigmartin55@yahoo.com	1970-02-10	2019-01-22 18:37:05	+1 905-220-1773	480 Maple avenue

3 Partial Profiles

First Name	Last Name	Email	Birthdate	Last Login	Phone Number	Address
-	-	martintommy48@gmail.com	-	2019-01-26 16:03:07	-	-
Martin	Beaudoin	brendonbeaudoin@hotmail.com	1992-3-21	2019-01-08 05:56:24	+1 403-581-7437	87 rossglen rd se
-	-	Torimartin54321@gmail.com	-	2018-12-31 14:33:44	-	-
Jason	Caumartin	jcaumartin1972@mail.com	1972-1-9	2018-12-31 00:50:54	+1 403-463-0231	1709 48th ST SE
Khalil	Martin	khalil.13@live.com	1998-7-1	2018-12-09 18:56:59	+1 438-923-1088	573059 Road 57A
brendon	martin	brendonmartin905@gmail.com	1996-9-2	2018-12-02 03:16:43	+1 416-818-1769	22 welbeck dr
Martin	Piper	martinpiper@nili.ca	1991-1-6	2018-11-21 18:47:41	+1 519-755-1134	39 Butcher Cr
-	-	daniel_martin@live.ca	-	2018-10-21 22:34:58	-	-
Cherrie	Martinez	cheimartinez@yahoo.com	1976-6-1	2018-09-07 23:37:58	+1 226-929-9731	83 Marisa St
karin	martinez	Atencio.Est1987@gmail.com	1975-12-2	2018-07-26 12:24:41	+1 289-769-5933	1004 - 3077 WESTON RD
Shawna	Martin	eremra@hotmail.com	1971-9-28	2018-08-13 16:27:39	+1 250-847-0370	Box 284
Kyle	Martin	kyl.mrtn@gmail.com	1992-7-16	2018-09-23 06:44:25	+1 604-537-4347	2037 W 45 Ave
Martin	Desrochers	martydesrochers2039@gmail.com	1976-10-30	2018-08-13 16:27:25	+1 204-619-0867	489 almey ave
Paul	St Martin	philcolado@outlook.com	1990-10-17	2018-05-26 08:44:30	+1 587-589-7247	11509 81st
Nicole	Martins	Turnitupfresh12@gmail.com	1995-1-27	2018-05-16 17:41:16	+1 647-773-4676	6 Sir Lou Drive
Nicole	Martins	X.nikki@hotmail.com	1992-1-23	2018-05-16 17:23:31	+1 647-773-4676	6 sir Lou drive
Chelsea	Martin	Chelsea.lorraine.martin@gmail.com	1989-9-8	2018-05-14 19:55:17	+1 613-983-4969	58 robarts cres

1 – Search box	2 – Profiles found	3 – Partial Profiles found	4 – Perform the search and find	

AN ASSIGNED PROFILE

1 – Profile's first and last name	2 – Profile Details	3 – Partial Profile used for this Profile	4 – Signed Documents	5 – Hijack the client dashboard
6 – Remove the Assigned Profile				

- Viewing Profile Information at a glance. This section contains all of the Profile information at a glance. When interacting with a client it's the recommended page to look at.

  Sections have been split for ease of readability.

ACTIVE LOANS

This section contains information about the currently active loans, including interest, amount, paid, balance, status, etc...

Active Loans

ID	PROFILE	TYPE	INTEREST	AMOUNT	PAID	BALANCE	AT RISK	STATUS	HANDLER	PAYMENTS	PAYMENT AMT.	SCHEDULE	PERIODS	EST. LAST	DATE ISSUED	REPAYMENT DATE	REPAYMENT FLOATING	DATE COLLECTIONS	PREV PAYMENT	NEXT PAYMENT	ELIGIBILITY
6573	[14] Loy, Kamaka	My Loan	%57.65 / $0.00	$1,500.00	$245.65 (%16.38)	$-1,486.39 (%99.09)	None	Overdue by 18, retry in 10 days	None	5 / 53	$49.13	Bi-Weekly	52	Feb. 26, 2021	Sept. 29, 2018	Oct. 13, 2018 (115 days)	Jan. 18, 2019 (18 days)		Jan. 18, 2019 Complete 18 days ago for $49.13 from [27] Electronic Funds Transfer (Savings): 08932 003 5128806	Feb. 15, 2019 in 10 days for $49.13 from [27] Electronic Funds Transfer (Savings): 08932 003 5128806	Existing loan needs to be at least %25 paid off, currently %0.91 paidoff

COMPLETED LOANS

This section contains information about the completed loans.

Completed Loans

ID	PROFILE	TYPE	INTEREST RATE / AMOUNT	AMOUNT	PAID	BALANCE	AT RISK	STATUS	REPAYMENT DATE	PAYMENTS	PAYMENT AMOUNT	SCHEDULE	PREV PAYMENT	NEXT PAYMENT	PROFILE
23	[14] Loy, Kamaka	Payday Loan	%0.00 / $90.00	$500.00	$590.00	$0.00		Paid off	Nov. 10, 2017	1 / 0	-	-	Nov. 10, 2017, Complete 452 days ago	None	Click
117	[14] Loy, Kamaka	Payday Loan	%0.00 / $54.00	$300.00	$354.00	$0.00		Paid off	Dec. 3, 2017	1 / 0	-	-	Dec. 8, 2017, Complete 424 days ago	None	Click
322	[14] Loy, Kamaka	Payday Loan	%0.00 / $54.00	$300.00	$354.00	$0.00		Paid off	Dec. 29, 2017	1 / 0	-	-	Dec. 29, 2017, Complete 403 days ago	None	Click
890	[14] Loy, Kamaka	Payday Loan	%0.00 / $30.00	$200.00	$230.00	$0.00		Paid off	March 16, 2018	1 / 0	-	-	March 16, 2018, Complete 326 days ago	None	Click
1099	[14] Loy, Kamaka	Payday Loan	%0.00 / $15.00	$100.00	$115.00	$0.00		Paid off	March 29, 2018	1 / 0	-	-	March 29, 2018, Complete 313 days ago	None	Click
1266	[14] Loy, Kamaka	Payday Loan	%0.00 / $30.00	$200.00	$230.00	$0.00		Paid off	April 13, 2018	1 / 0	-	-	April 13, 2018, Complete 298 days ago	None	Click
1459	[14] Loy, Kamaka	Payday Loan	%0.00 / $30.00	$200.00	$230.00	$0.00		Paid off	April 27, 2018	1 / 0	-	-	April 27, 2018, Complete 284 days ago	None	Click
1641	[14] Loy, Kamaka	My Loan	%42.75 / $0.00	$1200.00	$1,369.19	$-0.01		Paid off	F - July 25, 2018	8 / 1	-	Bi-Weekly	Sept. 29, 2018, Complete 129 days ago	None	Click

PROFILE INFORMATION

Profile information is displayed here, such as the client name, username used to login, their birthdate for verification purposes, etc.

Profile

ID	USERNAME	TITLE	FIRST NAME	LAST NAME	EMAIL	IS STAFF	DISABLED	PIN	PIN RETRY	BIRTHDATE	LOGIN RETRY	PROFILE IMAGE	TIMEZONE	DATE JOINED
14	newbian_princess85@hotmail.com	3	Loy	Kamaka	newbian_princess85@hotmail.com	False	Enabled		0	March 26, 1985	0		US/Eastern	Oct. 31, 2017, 12:25 a.m.

PROFILE NOTES

When client's call in, Interaction Logs will be visible here. The contain profile notes, the reason for the interaction and which CSR / user added them.

Profile Notes

ID	ADDED BY	TEXT	FROM	REASON	RESULT	DATE CREATED
216		Client called in to inquire about coffee cup loan	Call	Question	Solved	May 2, 2018, 1:49 p.m.
320	Kevin	Processed borrow more	Call	Question	Solved	July 25, 2018, 8:21 p.m.
412	Kevin	Paid off loan early, is going to get a new one.	Call	Question	Solved	Sept. 29, 2018, 3:38 p.m.

ADDRESSES

Client Address objects are visible here. Client's can have multiple addresses on file for historical reasons. When mail is returned the Returned Mail flag will be set to true.

Addresses

ID	TYPE	NAME	LINE STREET	LINE EXTRAS	ZIP POSTAL	COUNTRY	REGION	TOWN	RETURNED MAIL
10	Living & Default	Loy Kamaka	143 Main St S	502	L6Y1N4	Canada	Ontario, Canada	Brampton	False

TAX ID'S

For clients that provided their SSN or SIN numbers during signup, this table will be populated.

Tax IDs

ID	STRING	TYPE

PHONE NUMBERS

Client supplied phone numbers during signup will be listed here, along with the is disconnected flag. When this flag is set, messages won't be delivered to it.

Phone Numbers

ID	STRING	TYPE
10	+1 647-573-1509	Cell

LOCAL ACCOUNTS

Client's have a Local Account object for each Portfolio they hold. These Local Account's define the currency and the last known balance of the Portfolio.

Local Accounts

ID	NAME	TYPE	CURRENCY	DELETE ON	BALANCE	DATE CREATED
25	Payday Loan	Canada - Unregistered	Canadian Dollar	None	$0.00	Oct. 31, 2017, 12:25 a.m.
97	Payday Loan	Canada - Unregistered	Canadian Dollar	None	$0.00	Nov. 19, 2017, 11:43 a.m.
186	Payday Loan	Canada - Unregistered	Canadian Dollar	None	$0.00	Dec. 15, 2017, 10:37 a.m.
293	Payday Loan	Canada - Unregistered	Canadian Dollar	None	$0.00	March 12, 2018, 2:49 p.m.
335	Payday Loan	Canada - Unregistered	Canadian Dollar	None	$0.00	March 27, 2018, 5 p.m.
396	Payday Loan	Canada - Unregistered	Canadian Dollar	None	$0.00	April 7, 2018, 1:56 p.m.
449	Payday Loan	Canada - Unregistered	Canadian Dollar	None	$0.00	April 20, 2018, 3:33 p.m.
488	Coffee Cup Loan	Canada - Unregistered	Canadian Dollar	None	$-0.01	May 3, 2018, 5:30 p.m.
1262	Term Loan	Canada - Unregistered	Canadian Dollar	None	$-1486.39	Sept. 29, 2018, 4:05 p.m.

EXTERNAL ACCOUNT – EFT / ACH, CARD AND EMT

Various External Account details are shown here.

External EFT

ID	NAME	FIRST NUMBERS	ACCOUNT NUMBER	BANK	COUNTRY	DEFAULT	INACTIVE	DELETE ON	DATE CREATED
26	My bank account 5094008	00364 003	5094008	Canada - Inverite	Canada	False	False	May 2, 2018, 1:28 p.m.	Oct. 31, 2017, 12:25 a.m.
27	My bank account 5128806	08932 003	5128806	Canada - Inverite	Canada	True	False	None	Oct. 31, 2017, 12:25 a.m.

External EMT

ID	NAME		FIRST NAME	LAST NAME	EMAIL		DEFAULT	INACTIVE	DELETE ON	DATE CREATED
28	e-Transfer newbian_princess85@hotmail.com		Loy	Kamaka	newbian_princess85@hotmail.com		False	False	None	Oct. 31, 2017, 12:25 a.m.

External CC

ID	NAME	NAME ON CARD	NUMBER	EXPIRY	CCV	DEFAULT	INACTIVE	DELETE ON	DATE CREATED
1257	My card 7648	Loy Kamaka	4519922094277648	Nov. 1, 2021	425	False	False	None	Sept. 29, 2018, 3:32 p.m.

PORTFOLIOS

Client Securities are held within Portfolio objects, the summary of these Portfolios are displayed here.

Portfolios

ID	LOCAL ACCOUNT	LOCAL CASH	NAME	CURRENT LOAN	BALANCE
10	[25] Local Account ([23] Payday Loan) = $0.00	[22] Local cash value $590.00	None	[23] Payday Loan of $-500.00	$0.00
32	[97] Local Account ([117] Payday Loan) = $0.00	[116] Local cash value $354.00	None	[117] Payday Loan of $-300.00	$0.00
61	[186] Local Account ([322] Payday Loan) = $0.00	[321] Local cash value $354.00	None	[322] Payday Loan of $-300.00	$0.00
99	[293] Local Account ([890] Payday Loan) = $0.00	[889] Local cash value $230.00	None	[890] Payday Loan of $-200.00	$0.00
113	[335] Local Account ([1099] Payday Loan) = $0.00	[1098] Local cash value $115.00	None	[1099] Payday Loan of $-100.00	$0.00
132	[396] Local Account ([1266] Payday Loan) = $0.00	[1265] Local cash value $230.00	None	[1266] Payday Loan of $-200.00	$0.00
147	[449] Local Account ([1459] Payday Loan) = $0.00	[1458] Local cash value $230.00	None	[1459] Payday Loan of $-200.00	$0.00
162	[488] Local Account ([1641] My Loan) = $-0.01	[1640] Local cash value $1369.19	None	[1641] Term Loan of $-1,200.00	$-0.01
347	[1262] Local Account ([6573] My Loan) = $-1,486.39	[6572] Local cash value $245.65	None	[6573] Term Loan of $-1,500.00	$-1486.39

PORTFOLIO DETAILS

Individual Securities held in each Portfolio are displayed, along with a summary of credits, fees, interest and borrowing is in each.

Portfolio Items

PORTFOLIO	SECURITY	VALUE	DATE CREATED
[10] Payday Loan	[24] Interest Charge - One time	$-90.00	Oct. 31, 2017, 12:25 a.m.
[10] Payday Loan	[25] Transaction - Withdraw	$-500.00	Oct. 31, 2017, 12:34 a.m.
[10] Payday Loan	[95] Transaction - Deposit	$590.00	Nov. 16, 2017, 12:14 p.m.
Totals Fees: $0.00 Credits: $0.00 Interest: $90.00 Borrowed: $500.00 Paid: $590.00		$0.00	

…

For Term Loans this looks a little bit different, with the interest being applied as the loan matures.

[162] Coffee Cup Loan	[1663] Transaction - Withdraw	$-1,000.00	May 4, 2018, 11:11 a.m.
[162] Coffee Cup Loan	[1979] Interest Charge - Period	$-16.57	May 25, 2018, 12:01 a.m.
[162] Coffee Cup Loan	[2106] Transaction - Deposit	$47.65	May 31, 2018, 10:49 a.m.
[162] Coffee Cup Loan	[2354] Interest Charge - Period	$-16.05	June 8, 2018, midnight
[162] Coffee Cup Loan	[2501] Transaction - Deposit	$47.65	June 14, 2018, 11:50 a.m.
[162] Coffee Cup Loan	[2742] Interest Charge - Period	$-15.53	June 22, 2018, 12:01 a.m.
[162] Coffee Cup Loan	[3225] Interest Charge - Period	$-15.79	July 6, 2018, 12:02 a.m.
[162] Coffee Cup Loan	[3412] Transaction - Deposit	$47.65	July 12, 2018, 10:51 a.m.
[162] Coffee Cup Loan	[3709] Interest Charge - Period	$-15.26	July 20, 2018, 12:01 a.m.
[162] Coffee Cup Loan	[3898] Transaction - Withdraw	$-200.00	July 25, 2018, 8:18 p.m.
[162] Coffee Cup Loan	[4274] Interest Charge - Period	$-18.83	Aug. 3, 2018, 12:03 a.m.
[162] Coffee Cup Loan	[4609] Transaction - Deposit	$54.14	Aug. 10, 2018, 8:36 a.m.
[162] Coffee Cup Loan	[4898] Interest Charge - Period	$-18.24	Aug. 17, 2018, 12:03 a.m.
[162] Coffee Cup Loan	[5130] Transaction - Deposit	$54.14	Aug. 23, 2018, 8:30 a.m.
[162] Coffee Cup Loan	[5432] Interest Charge - Period	$-17.65	Aug. 31, 2018, 12:04 a.m.
[162] Coffee Cup Loan	[5930] Interest Charge - Period	$-17.94	Sept. 14, 2018, 12:04 a.m.
[162] Coffee Cup Loan	[6128] Transaction - Deposit	$54.14	Sept. 20, 2018, 10:03 a.m.
[162] Coffee Cup Loan	[6495] Interest Charge - Period	$-17.34	Sept. 28, 2018, 12:04 a.m.
[162] Coffee Cup Loan	[6567] Transaction - Deposit	$1,009.68	Sept. 29, 2018, 3:33 p.m.
[162] Coffee Cup Loan	[6568] Transaction - Deposit	$54.14	Sept. 29, 2018, 3:34 p.m.
Totals Fees: $0.00 Credits: $0.00 Interest: $169.19 Borrowed: $1,200.00 Paid: $1,369.19		$-0.01	

TRANSACTIONS

Per Portfolio Transactions validate which payments have actually been applied to the account.

Transactions

ID	TYPE	LOAN	ACCOUNT FROM	ACCOUNT TO	AMOUNT	TRANSFER	ADDED BY	DATE SETTLED
[23] Payday Loan of $-500.00								
4	Withdraw	[23] Payday Loan of $-500.00	[25] Local Account ([23] Payday Loan) = $0.00	[28] Email Money Transfer newbian_princess85@hotmail.com	$-500.00	# 11	System	Oct. 31, 2017, 12:34 a.m.
24	Deposit	[23] Payday Loan of $-500.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[25] Local Account ([23] Payday Loan) = $0.00	$590.00	# 12	System	Nov. 16, 2017, 12:14 p.m.

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[1641] Term Loan of $-1,200.00								
449	Withdraw	[1641] Term Loan of $-1,200.00	[488] Local Account ([1641] My Loan) = $-0.01	[28] Email Money Transfer newbian_princess85@hotmail.com	$-1,000.00	# 733	System	May 4, 2018, 11:11 a.m.
602	Deposit	[1641] Term Loan of $-1,200.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$47.65	# 909	System	May 31, 2018, 10:49 a.m.
717	Deposit	[1641] Term Loan of $-1,200.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$47.65	# 1067	System	June 14, 2018, 11:50 a.m.
1032	Deposit	[1641] Term Loan of $-1,200.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$47.65	# 1477	System	July 12, 2018, 10:51 a.m.
1198	Withdraw	[1641] Term Loan of $-1,200.00	[488] Local Account ([1641] My Loan) = $-0.01	[28] Email Money Transfer newbian_princess85@hotmail.com	$-200.00	# 1815	System	July 25, 2018, 8:18 p.m.
1421	Deposit	[1641] Term Loan of $-1,200.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	# 2007	System	Aug. 10, 2018, 8:36 a.m.
1604	Deposit	[1641] Term Loan of $-1,200.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	# 2254	System	Aug. 23, 2018, 8:30 a.m.
1979	Deposit	[1641] Term Loan of $-1,200.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	# 2711	System	Sept. 20, 2018, 10:03 a.m.
2141	Deposit	[1641] Term Loan of $-1,200.00	[1257] ExternalAccountCard 7648	[488] Local Account ([1641] My Loan) = $-0.01	$1,009.68	# 2972	CSR	Sept. 29, 2018, 3:33 p.m.
2142	Deposit	[1641] Term Loan of $-1,200.00	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	# 2942	System	Sept. 29, 2018, 3:34 p.m.

TRANSFERS ONETIME

When single transfers are made between accounts, they'll appear here.

Transfers Onetime

ID	ACCOUNT FROM	ACCOUNT TO	AMOUNT	TYPE	FLAGS	DELETED ON	ADDED BY	STATUS / REASON	DELAYED	DATE CREATED	DATE TO ISSUE	DATE SETTLED
[23] Payday Loan of $-500.00												
11	[25] Local Account ([23] Payday Loan) = $0.00	[28] Email Money Transfer newbian_princess85@hotmail.com	$500.00	Withdraw	None	None	System	Fully complete	False	Oct. 31, 2017, 12:25 a.m.	Oct. 31, 2017	Oct. 30, 2017, 8 p.m.
12	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[25] Local Account ([23] Payday Loan) = $0.00	$590.00	Deposit	None	None	System	Fully complete	False	Oct. 31, 2017, 12:25 a.m.	Nov. 10, 2017	Nov. 15, 2017, 7 p.m.

TRANSFERS FROM ONGOING

When transfers are made from a Transfer Ongoing object, they'll be displayed here.

Transfers From Ongoing

ID	ACCOUNT FROM	ACCOUNT TO	AMOUNT	TYPE	FLAGS	DELETED ON	ADDED BY	STATUS	DELAYED	ONGOING TRANSFER	DATE CREATED	DATE TO ISSUE	DATE SETTLED
[1641] Term Loan of $-1,200.00													
909	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$47.65	Deposit	None	None	System	Fully complete	False	734	May 25, 2018, 12:01 a.m.	May 25, 2018	May 30, 2018, 8 p.m.
1067	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$47.65	Deposit	None	None	System	Fully complete	False	734	June 8, 2018, midnight	June 8, 2018	June 13, 2018, 8 p.m.
1477	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$47.65	Deposit	None	None	System	Fully complete	False	734	July 6, 2018, 12:02 a.m.	July 6, 2018	July 11, 2018, 8 p.m.
2007	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	Deposit	None	None	System	Fully complete	False	1814	Aug. 3, 2018, 12:04 a.m.	Aug. 3, 2018	Aug. 9, 2018, 8 p.m.
2254	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	Deposit	None	None	System	Fully complete	False	1814	Aug. 17, 2018, 12:05 a.m.	Aug. 17, 2018	Aug. 22, 2018, 8 p.m.
2711	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	Deposit	None	None	System	Fully complete	False	1814	Sept. 14, 2018, 12:06 a.m.	Sept. 14, 2018	Sept. 19, 2018, 8 p.m.
2942	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	Deposit	None	None	System	Fully complete	False	1814	Sept. 28, 2018, 12:07 a.m.	Sept. 28, 2018	Sept. 28, 2018, 8 p.m.

TRANSFERS ONGOING

Reoccurring payments will be displayed here. As payment amounts or from accounts change, there will be multiple transfers per Portfolio.

Transfers Ongoing

ID	ACCOUNT FROM	ACCOUNT TO	AMOUNT	TYPE	FLAGS	DELAYED	ADDED BY	DELETED ON	DATE START	DATE START FLOAT.	DATE END	FINISHED	NUMBER OF TRANSFERS	NUMBER OF COMPLETED	FREQUENCY	FOREVER	DATE CREATED
[1641] Term Loan of $-1,200.00																	
734	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$47.65	Deposit	None	True	System	None	May 25, 2018	Aug. 3, 2018	July 26, 2018	True	0	3	Bi-Weekly		May 23, 2018, 11:25 a.m.
1814	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	$54.14	Deposit	None	False	System	None	July 25, 2018	Sept. 14, 2018	Sept. 29, 2018	True	0	4	Bi-Weekly		July 25, 2018, 8:17 p.m.
[6573] Term Loan of $-1,500.00																	
2976	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[1262] Local Account ([6573] My Loan) = $-1,486.39	$49.13	Deposit	None	False	System	None	Oct. 13, 2018	Jan. 18, 2019	None	False	0	5	Bi-Weekly		Sept. 29, 2018, 4:05 p.m.

These are the actual Action associated with a transfer. When successful a Transaction object will be created.

Action Transfers

ID	ACCOUNT FROM	ACCOUNT TO	AMOUNT	TYPE	STATE	RESULT	REASON	DATE CREATED	DATE UPDATED
[23] Payday Loan of $-500.00									
4	[25] Local Account ([23] Payday Loan) = $0.00	[28] Email Money Transfer newbian_princess85@hotmail.com	500.00	Withdraw	Done	Success	None	Oct. 31, 2017, 12:25 a.m.	Oct. 31, 2017, 12:34 a.m.
20	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[25] Local Account ([23] Payday Loan) = $0.00	590.00	Deposit	Done	Success	None	Nov. 10, 2017, 1 a.m.	Nov. 16, 2017, 12:14 p.m.

...

Here we can see Action Transfer objects related to Borrowing More during the life of the loan.

[1641] Term Loan of $-1,200.00									
842	[488] Local Account ([1641] My Loan) = $-0.01	[28] Email Money Transfer newbian_princess85@hotmail.com	1,000.00	Withdraw	Done	Success	None	May 3, 2018, 5:30 p.m.	May 4, 2018, 11:11 a.m.
1062	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	47.65	Deposit	Done	Success	None	May 25, 2018, 12:01 a.m.	May 31, 2018, 10:49 a.m.
1286	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	47.65	Deposit	Done	Success	None	June 8, 2018, midnight	June 14, 2018, 11:50 a.m.
1822	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	47.65	Deposit	Done	Success	None	July 6, 2018, 12:02 a.m.	July 12, 2018, 10:51 a.m.
2225	[488] Local Account ([1641] My Loan) = $-0.01	[28] Email Money Transfer newbian_princess85@hotmail.com	200.00	Withdraw	Done	Success	None	July 25, 2018, 8:17 p.m.	July 25, 2018, 8:18 p.m.
2479	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	54.14	Deposit	Done	Success	None	Aug. 3, 2018, 12:04 a.m.	Aug. 10, 2018, 8:36 a.m.
2752	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	54.14	Deposit	Done	Success	None	Aug. 17, 2018, 12:05 a.m.	Aug. 23, 2018, 8:30 a.m.
3337	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	54.14	Deposit	Done	Success	None	Sept. 14, 2018, 12:06 a.m.	Sept. 20, 2018, 10:03 a.m.
3604	[27] Electronic Funds Transfer (Savings): 08932 003 5128806	[488] Local Account ([1641] My Loan) = $-0.01	54.14	Deposit	Done	Success	None	Sept. 28, 2018, 12:07 a.m.	Sept. 29, 2018, 3:34 p.m.
3637	[1257] ExternalAccountCard 7648	[488] Local Account ([1641] My Loan) = $-0.01	1,009.68	Deposit	Done	Success	None	Sept. 29, 2018, 3:33 p.m.	Sept. 29, 2018, 3:33 p.m.
[5573] Term Loan of $-1,500.00									

ACTION REBORROW, COLLECTION AND MAIL

These are additional Action classes and displayed here.

Action Reborrows

ID	LOAN	AMOUNT	STATE	RESULT	REASON	DATE CREATED	DATE UPDATED
2224	[1641] Term Loan of $-1,200.00	200.00	Done	Success	None	July 25, 2018, 8:16 p.m.	July 25, 2018, 8:17 p.m.

Action Collections

ID	HANDLER	STATE	RESULT	REASON	STATUS	DATE CREATED	DATE UPDATED

Action Mails

ID	TYPE	STATE	RESULT	REASON	DATE CREATED	DATE UPDATED

Records Communications

RECORD COMMUNICATION

Every communication sent to the client is logged and details about each can be seen by clicking on Details.

Records Communications

ID	COMMUNICATION	METHOD	DATE CREATED	DETAILS
167	Withdraw	Online, Email,	Oct. 31, 2017	Click
1176	Payment reminder	Email,	Nov. 8, 2017	Click
1916	Payment overdue	Email,	Nov. 13, 2017	Click
2501	Deposit	Email,	Nov. 16, 2017	Click
2583	Loan paidoff	Email,	Nov. 16, 2017	Click
2965	Withdraw	Email,	Nov. 19, 2017	Click
7290	Payment overdue	Email, Text, Automated Call,	Dec. 9, 2017	Click
7832	Deposit	Email,	Dec. 14, 2017	Click

RECORD ONLINE

Every action done by the client online can be visible here, which helps with disputing actions. Clicking on details will reveal more information, including the actual POST data (such as transfer amounts or accounts).

Records Online

ID	URL	STATUS CODE	METHOD	DATE RESPONDED	USER AGENT	DETAILS
168	/login	302	POST	Oct. 31, 2017, 12:33 a.m.		Click
169	/main	200	GET	Oct. 31, 2017, 12:33 a.m.		Click
170	/logout	0	GET	None		Click
176	/login	302	POST	Oct. 31, 2017, 2:03 a.m.		Click
177	/main	200	GET	Oct. 31, 2017, 2:03 a.m.		Click
178	/main/portfolio	200	GET	Oct. 31, 2017, 2:03 a.m.		Click
179	/api/portfolio/25	404	GET	Oct. 31, 2017, 2:03 a.m.		Click
180	/main	200	GET	Oct. 31, 2017, 2:03 a.m.		Click
181	/logout	0	GET	None		Click

CLOSING A SESSION

Closing a session is important as you could inadvertently edit items for another client. To close the session simply click the Close Session button in the menu and specify details for the Interaction Log. If the Result is set to Follow Up, the system will generate an Action Follow-up on the day the item is to be followed up on.

CLOSING A SESSION
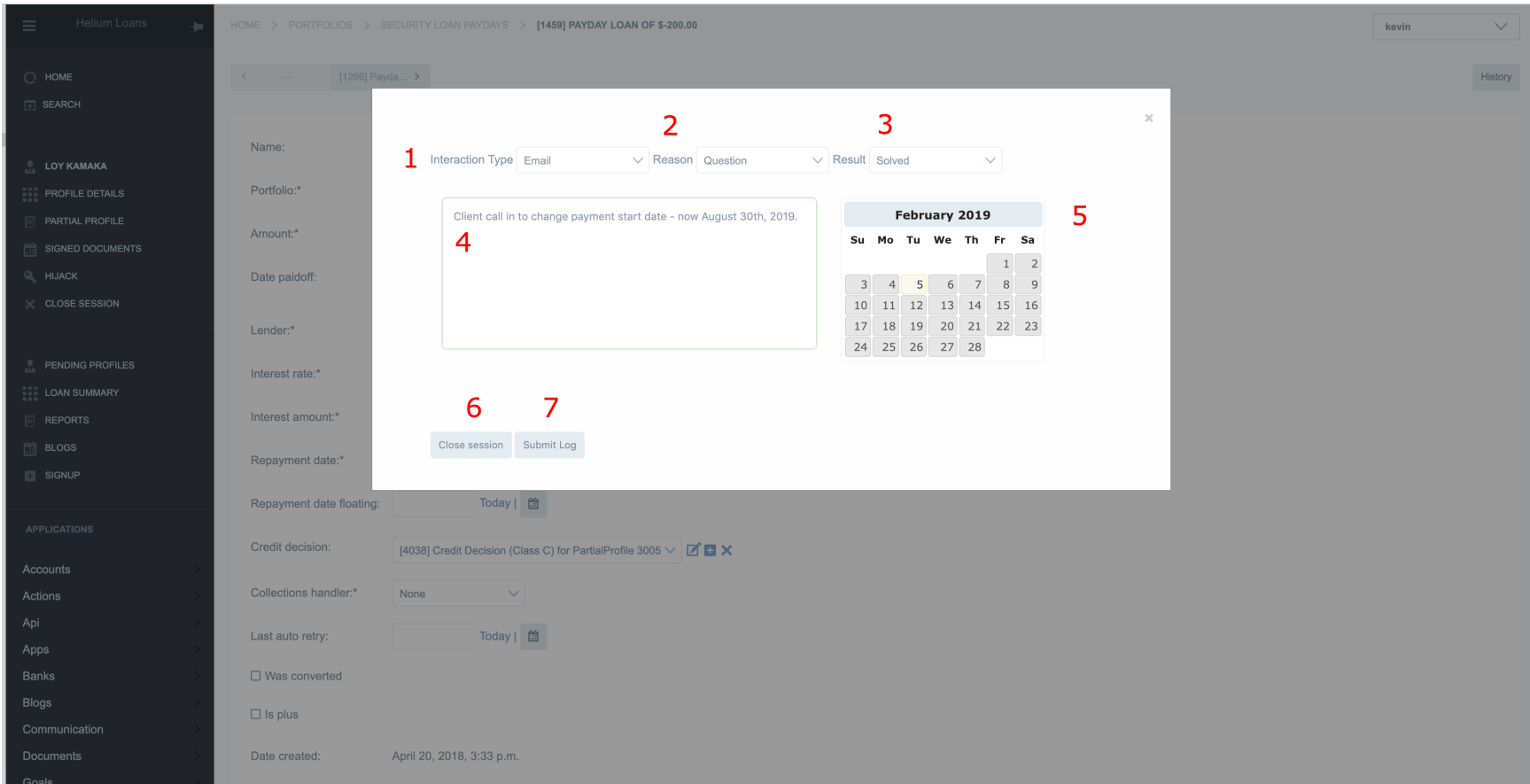
1 – Interaction Type	2 – Reason	3 – Result	4 – Notes	5 – Followup calendar (optional)
6 – Close the session without creating an Interaction Log object	7 – Submit and save the Interaction Log			

Information on how to perform specific functions is not included in the Platform Overview (this document). Instead see the Helium Loans How to Guide on how to complete the following (and more).

- Viewing / Modifying Loan information
- Viewing Payment history
- Viewing / Adding or Deleting Portfolio Items
- Viewing / Adding External Accounts
- Viewing / Adding Interaction Logs
- Viewing Action Reborrow
- Filtering Objects
- Resuming payments on delinquent loans
- Changing Loan payment frequencies or accounts to be debited
- Adding accounts
- Sending loans to collections manually
- Hijacking Profiles
- Closing a session / assigned profiles
- Adding Credits or Fees
- Performing a Reborrow
- Adding Help Topics
- Changing Profile information such as Email, Phone Number or Addresses

ADMINISTERING PAYMENTS

Payments are collected and Action Transfer objects are generated according to payment schedules. See Collecting Actions for more information on how these are generated.

Depending on your payment processor, this could be an automated process. The default configuration is to upload a CSV file containing todays debits and credits to the payment processor you work with. Today it is a manual process to determine the successful or failed nature of transfers that are performed by EFT / ACH. For payment by debit or credit card, this is an automated process.

SENDING PAYMENTS FOR PROCESSING

After clicking on Action Transfers, click the Export to CSV button. All transfers with a status of None will be exported and their status set to Pending and a CSV file exported when the account from or account to is an External Account EFT. When the account type is an External Account Card for the account from or to, it will be sent for processing in real time and the status will be set automatically.

SETTING PAYMENT STATUS

Payments require manually processing when returning from EFT / ACH. Payments or credits that involve External Account Cards, setting the payment status manually is not required. Set the payment by the following.

1. Select the Action Transfer related to the payment or deposit. Be sure to choose the correct transfer as sent to your payment processor, for VersaPay this would be AT-123 where 123 is the ID of the Action Transfer object.
2. Verify the transaction information with your payment processor
3. Set the relevant state: None, Open, Pending, Done
4. Set the relevant result: None, Success, Remedy, Failed
5. Set the relevant reason: None, Other, NSF, Closed, Stopped, Declined
6. Enter the confirmation from your payment processor. For VersaPay this would be Versapay XYZ, for RBC e-Transfers this would be RBC 123.

    Save the model by clicking the save button.

If you would like to process a card payment manually, after the Action Transfer object has been created, simply set the status to Pending then click 'Save and Continue Editing'. The request will be sent to the card processor in real time and when the page is displayed again the Status and Reason will be set, along with the confirmation received from the card processor.

DEBT COLLECTION

OVERDUE

Overdue loans are a serious problem for any lender, thus the default configuration when concerning overdue loans is to keep the client in the loop. See Scheduled Tasks - Late Payments for details on which communications are sent when.

ENTERING COLLECTIONS

Clients are reminded about loans that become late and that they will eventually enter collections. Loans are placed into collections automatically after 30 days (a configurable option). When a loan automatically enters collections the associated Action Collection object is created.

You can place loans into collections manually by preforming the following.

1. Search for and assign the Profile
2. Click on Action Collections
3. Click on Create Action Collection
4. Choose the loan and fill in any of the dates associated with this collection
5. Click save

The client will receive an email that their loan has been sent to collections, along with the collection amount.

FILING

Collections need to be file with a Collection Agency or with your legal team in the event the client doesn't pay. For smaller loan amounts it's recommended to go with a Collection Agency as their fee is bundled into the amount received from the client. Legal typically requires upfront fees for filing, it can be the best option for larger loan amounts when you know the client is still around.

MANAGING COLLECTIONS

Collection accounts need to be managed as keeping track of them is paramount. Collections that go unmanaged are less likely to receive payments.

When the state for these objects is None, nothing has been completed on the action except its creation by yourself or the system. Whether you are using a law firm or a collection agency the process is virtually identical, aside from a few fields. The client will receive communications about their loan in collections on the first of every month, unless there are no messages allowed as per the table below. The following fields have a direct bearing on information displayed, actions performed and messages sent to the client.

Field	Description	Interest still applies?
Date Bankrupt	The client has gone bankrupt and bankruptcy information has been received. The client will not receive any further messages about the loan as it is most likely illegal in your jurisdiction. If not, messages can continue to be sent.	No
Date Proposal	The client has gone into a Consumer Proposal, a form of bankruptcy protection. The consumer will pay a portion of the loan through a credit counseling service. Again, the client will not receive any further communication.	No
Date Charged off	The loan has been formally charged off, either due to fraud or recovery was not possible after some time. The system is not currently configured to set the charged off status automatically, although it can be configured to do so.	No
Date exited	The loan has exited the collection process as the entire balance has been paid off or payments have resumed.	Yes
Date complete	The loan has ended the collection process because it has been fully paid off.	No, there will be no balance.

HANDLERS

Loans in collections have Handlers assigned to then at the time of delinquency not at the time the Action Collection is created. This is because various messages to the client contain information about who they should contact and that their loan is overdue.

The handler field is set on the Security Loan object and is used to specify who is taking over the collection of the loan.

PROPOSALS

Clients will sometimes enter a consumer proposal, a form of bankruptcy where only a portion of the debt is to be repaid. Interest on loans in this case is typically stopped. Documents can be uploaded by Searching for then Assigning the Profile. Then navigate to Related Documents and click on Add Related Document.

Proposals typically yield about 50% of the outstanding to creditors and thus is preferred than full bankruptcies.

When payments are received, clients need to have an External Account Proposal object, which is not added automatically during signup. You can add this object by Searching for then Assigning a Profile and navigating to External Account Proposal, then click on Add. From there you can enter the details of the insolvency trustee.

Payments can then be processed as usual, by adding a Transfer Onetime object and setting the from account to the External Account Proposal for the client.

When a proposal is received, set the date proposal on the Action Collections.

BANKRUPTCIES

Clients will sometimes enter full bankruptcy and recovery of any amount is unlikely. In this case set the date bankruptcy on the Action Collection. If you are looking to charge off the loan straight away, set the data charged off as well.

SCHEDULED TASKS

Tasks are run at specified intervals in the backend. These are run typically on ET but can be adjusted to suit your business better. Adjustments could include the communicate later functions, the scheduling of payment processing, and the times at which collections are performed.

PAYMENT REMINDERS

TOMORROW

Reminders are sent to clients when payments are going to be debited from their account by EFT / ACH / Card the day before at 6PM. Clients still have the opportunity to delay the payment if it hasn't already been delayed until midnight ET, after which point, they can only delay the next payment. The ability to do so and length of time clients can delay payments is a configurable option. Reminders are not sent if the client is on a daily payment schedule.

The reminder is sent by email by default with you or clients being able to change the default message type.

IN 3 DAYS

Similar to the tomorrow payment reminder, except this reminder is sent 3 days in advance when the payment frequency is set to bi-weekly or monthly. Again, clients will have the option to delay payments if they haven't already done so and it's allowed in your configuration.

LATE PAYMENTS

Clients are reminded about late payments at predetermined intervals of 7, 14, 21 and 30 days past due. These values are configurable to suit your business model. The communications are sent at 6pm on weekdays and 4pm on weekends as to comply with local regulations, times can also be adjusted.

Overdue payment	Email	Call	SMS	Mailed Letter
7 Days	Yes	No	Yes	No
14 Days	Yes	Yes	Yes	No
21 Days	Yes	Yes	Yes	Yes
30 Days	Yes	Yes	Yes	No

On the 30th day at midnight Eastern Time the loan will enter collections, at which point an Action Collection object will be created to track the delinquency of the loan. It's up to you to assign these Action Collection objects to a Handler, as defined in your configuration. Handlers can include Collection Agencies or Law Firms / Paralegals (depending on jurisdiction) that can handle these cases for you. A single Action Collection is created for a single loan, unless the client has converted from a payday loan which was in collections, to a term loan / payment plan which also entered collections.

Mailed letters are generated and can be sent by checking the Action Mail listing. The envelopes are branded and the template of the letters can be customized in Word format.

COLLECTING INTEREST

Interest on term loans is calculated and collected at regular intervals. These intervals match the loan frequency which will in turn match the payment frequency. Loan frequency is set when any Transfer Ongoing objects are saved, with the *is finished* flag set to False.

Interest amounts are calculated on the entire Portfolio balance, less any Security Fee objects that have the no_interest flag set. Depending on the jurisdiction this may not be legal, so it's best to check with local regulators. In that case the system can be configured to charge interest on different security types – namely Security Loan, Security Interest and Security Credit objects, by doing so it essentially negates the ability to apply interest to Security Fees.

Interest on Payday Loan objects is applied upon Profile / Loan creation, meaning it is not applied at regular intervals and is already in the Portfolio.

Security Interest objects applied to the Portfolio will contain the start date and end date span, amount applied to, amount and date added.

Although possible it's not recommended to add Security Interest objects manually to the Portfolio as these are calculated automatically for you.

COLLECTING ACTIONS

When Action Transfer objects need to be collected, they're done so by as task run at midnight ET. Transfer Onetime and Transfer Ongoing objects are analyzed to determine if they should be performed today.

Action Collection objects are created during the overdue check task, run at 4/6pm ET depending on the day of the week.

Action Reminder, Action Mail, Action Reborrow and Action Video Auth objects are not collected, instead they're generated instantly when needed.

COLLECTING ADDONS

Addons are collected and processed during nightly batch or are applied on events such as a payment being processed, depending on the apply field of the Addon.

METRO 2 REPORTING

Client loan information can be sent to various credit bureaus (tested with Equifax, Transuion) in the common metro2 reporting format. The platform has full support for Metro2 and creates the necessary metro2 files to be sent by SFTP. Files are encrypted using your specified PGP private keys. The following is included in the metro 2 format.

- Client name, address, SSN/SIN, phone information
- Loan amount and current status, days late etc.
- Payment terms
- Amounts past due
- Payment history profile
- Closed, charged off and transferred information
- Proposals and bankruptcies
- Joint applications / accounts

We may report these loans on your behalf or if you are registered with a credit reporting bureau, we can setup SFTP encrypted transport for you.

CONFIGURATION

The platform can be customized depending on the business needs. The different sections contain information about system configuration.

SIGNUP OPTIONS

The signup flow can be configured to suit your business best, on a per product or sub product basis. What this means is the signup pages can be removed, added or modified. You can see more about which pages and the default conditions for these products in Administration of New Clients – Signups.

These are just some of the configuration options for signups. The global scope applies to all products and sub-products where relevant and the local scope is configured per product / sub product as desired. The scopes can be changed if required by your business model.

Variable	Default	Scope	Description
Credit Decisions			
CREDIT_DECISION_INVERITE_FETCH_DAYS	365	Global	
CREDIT_DECISION_INVERITE_ANALYSIS_DAYS	365	Global	
CREDIT_DECISION_INVERITE_DENY_MISMATCH_NAME	True	Global	
CREDIT_DECISION_INVERITE_DENY_MISMATCH_ADDR	False	Global	
CREDIT_DECISION_INVERITE_DENY_MISMATCH_PHONE	False	Global	
CREDIT_DECISION_GLOBAL_MIN_TRADES	1	Global	
CREDIT_DECISION_GLOBAL_DENY_NO_TRADES	True	Global	
CREDIT_DECISION_INVERITE_MIN_DAYS_AVAILABLE	90	Global	
CREDIT_DECISION_INVERITE_AUTOREVERIFY_AGE	120	Global	In days
CREDIT_DECISION_ACCOUNT_MIN_TRANSACTION_COUNT	45	Global	Per account
CREDIT_DECISION_ACCOUNT_MAX_STOP	4	Global	
CREDIT_DECISION_GLOBAL_MIN_TRANSACTION_COUNT	50	Global	Across all accounts
CREDIT_DECISION_GLOBAL_MIN_DAYS_AVAILABLE	80	Global	Across all accounts
CREDIT_DECISION_GLOBAL_MAX_PAYDAY	32	Global	
CREDIT_DECISION_GLOBAL_MAX_NSF	10	Global	
CREDIT_DECISION_GLOBAL_MAX_LOANS	36	Global	
CREDIT_DECISION_ALLOW_ON_DISABILITY	True	Global	
CREDIT_DECISION_ALLOW_ON_PENSION	True	Global	

CREDIT_DECISION_ALLOW_BANKRUPTCY	False	Global	
CREDIT_DECISION_ALLOW_BANKRUPCTY_PAST	False	Global	
CREDIT_DECISION_ALLOW_UNEMPLOYED	False	Global	
CREDIT_DECISION_ALLOW_CHANGE_FINANCIAL	True	Global	Allows the changing of financial information on step 1
CREDIT_DECISION_ENFORCE_PAYROLL	False	Global	Only affects borrowers
CREDIT_DECISION_MIN_PAYROLL_TRANSACTIONS_AUTO_REQUEST	8	Global	Will request Step 1_2 payroll transaction history for personal loans
CREDIT_DECISION_MIN_PAYROLL_TRANSACTIONS_FOUND	8	Global	
CREDIT_DECISION_MAX_SERVICE_RATIO	0.30	Global	Not used
CREDIT_DECISION_MIN_PAYROLL_MONTHLY_AMOUNT	1750	Global	Minimum allowed monthly income after tax. As per bank scrape.
CREDIT_PULL_AUTO_REVERIFY_AGE	365 * 3	Global	In days
CREDIT_PULL_MAX_COLLECTIONS	2	Global	Maximum collections that appear on the history
CREDIT_PULL_MAX_BANKRUPTICES	1	Global	Maximum bankruptcies found on the credit history
CREDIT_PULL_MIN_COLLECTION_MIN_AGE	180	Global	Minimum collection age in days
CREDIT_PULL_MIN_BANKRUPTCIES_MIN_AGE	365 * 1	Global	Minimum bankruptcy age in days
CREDIT_PULL_MAX_LEGAL	1	Global	Maximum legal entries on credit history
CREDIT_PULL_MAX_CLOSED_FOR_CAUSE	1	Global	Bank accounts can be closed for cause, maximum allowed on the credit history
CREDIT_PULL_NEW	False	Global	Forcefully pull a new credit pull in the admin. Otherwise, will use fuzzy logic to pull existing reports.
Other			

HELIUM_SIGNUP_DIRECT_TO_PROFILE	False	Global	Create profiles directly at the end of signup. Not recommended unless all signups are automatically system approved or declined.
HELIUM_REQUIRE_UNIQUE_PHONE_NUMBER	False	Global	Whether or not to allow the same phone number to be used more than once
HELIUM_REQUIRE_PHONE_NUMBER	True	Global	Require the phone number verification to be completed prior to finishing step 1
HELIUM_LOAN_PAYDAY_DEFAULT_AFTER_INTEREST	0.5990	Global	Varies by your jurisdiction. This value will apply interest to payday loans after the client has defaulted (an Action Collection exists).
HELIUM_LOAN_TERM_DEFAULT_AFTER_INTEREST	0.5990	Global	Varies per jursisdiction. Maximum allowed in Canada is the default. This is the interest rate that is set on Security Term objects when the client defaults. Default in this case is when an Action Collection is created.
HELIUM_LOAN_PAYDAY_RATE_PER_100_ONTARIO	0.15	Global	The amount of $ per $100 borrowed
HELIUM_LOAN_DAILY_FEE	0.75	Global	This fee is charged per transaction when clients make daily payments. Payment processing costs vary and it should be reflective of their charges.
HELIUM_LOAN_EXTENSION_MIN_AGE_DAYS	90	Global	This is the minimum age of the loan allowed when clients are looking to extend their loan
HELIUM_MAX_FAILED_GIVE_UP	2	Global	This is the maximum number of times a payment method will be retired automatically as per the clients payment schedule. After this value they receive a message the payments will be paused. Most clients don't resume payments automatically in this situation.
HELIUM_BORROW_MORE_ALLOWED_PERCENT	0.25	Global	This applies to certain loan products / sub-products only. When this percentage of the loan is paid off, the client will be allowed to borrow more.

HELIUM_BORROW_MORE_REBORROW_LOG_DAYS	90	Global	The minimum time in days reborrow requests can be done consecutively or for the first time
HELIUM_BORROW_MORE_MAX_OUTSTANDING	2000	Global	The maximum outstanding balance for any loan before the borrow more request can be approved
HELIUM_REQUIRE_DEBIT_ADD	False	Global	If the banking credentials are a chargable debit or credit card, require the verification of this card with the expiration date and CCV2 code on the back to continue the application.
HELIUM_INTERNAL_BANK_LOADERS	***	Global	Not required
HELIUM_COLLECTIONS_DAYS	30	Global	How long to allow the loan to be overdue for in days before creating an Action Collection object for collections.

SEO

The site has built in SEO already. Search engines are able to crawl the website with ease and extract relevant product, brand and pricing information presented to clients looking for.

- ✓ Compiles and provides a sitemap.xml file. This sitemap can be read by all major search engines and helps them understand website structure.
- ✓ Meta Descriptions. These are used to describe the page and is typically what's displayed to clients when they search.
- ✓ Unique Titles. Each page contains a unique title and the title reflects the page content.

KEYWORD GROUPS

You can create a list of keywords and the site will generate pages and links to match them. This helps with SEO. The keywords could be anything like 'Toronto'. There are specific loan or other pages that will now be catered to and include the Toronto. Titles will vary and content will vary to match the keyword, for example 'Payday loans in Toronto' and 'Instant loans in Toronto'.

Keyword dictionaries are structured like this:

keywords = {*'type'*: *'geo'*, *'master'*: *'Payday'*, *'major'*: [*'Canada'*,], *'minor'*: [*'Canada'*],}
keywords.update({*'sentances'*: [*'Summer is here in %s which can put a big strain on your finances! Take it easy and get some much needed extra money today'*
% keywords[*'major'*][0]]})
KEYWORD_GROUPS[*'payday-canada'*] = keywords

GOOGLE ANALYTICS

Support for Google Analytics is built in. It helps you optimize conversions, traffic flow, acquisitions and more. Once you have a Google Analytics account setup analytics data can flow into the administrative interface (dolphin) or into your own reporting.

REQUIRED ACCOUNTS

You will need required accounts with third party service providers. These providers, their service and the reason for them is listed below.

Provider	Provides	Reason
Twilio	SMS, MMS, Inbound and Outbound calling	• Verify clients on step 1 of signup using SMS, MMS or calls • Message clients when they have completed payments, failed payments, overdue loans, collections •
Transunion or Equifax	Credit Checks Credit Reporting	• Credit checking on either step 2/3 as an automated process • Credit checking on during the verification process by a CSR • Credit reporting in metro2 format
Helium Verify	Banking verification	• Used on step 2 to perform banking verification • Banking verification includes identity verification, account • Perform video verification on step 4 of signup
Plaid	Banking verification	• Banking verification on step 2

		• Banking verification includes identity, transaction history • This service only includes banking verification. Helium Verify is still required for SMS, MMS, Geolocation and Video Verification
Biin DB, Free	Used to determine the card type	• Check if cards are debit or credit when adding an External Account Card

ASSISTED MONETIZING

You can gain additional revenue by monetizing different parts of the platform. Out of the box there is build in support for the following monetization schemes.

Monetize	Provider	Description
Advertisements, public pages	Google Ads (Adsense)	You can place ads automatically throughout the site by signing up for an account with Google Adsense.
Declines	Loan Connect (Canada only)	You can also monetize declined clients, when they are approved by another provider, they will pay for the referral.
Banking Data	None	Banking data is jointly owned by yourself and the data provider. You can mine the data to find spending patterns.

PROMOTION CODES

The system supports promotion codes. Clients can use promotion codes when signing up and these promotion codes are honored automatically. Exports of physical items can be produced easily for your staff to fulfill them. Interest rates, promotional rates are applied instantly. Loan paid off and dated bonus items are applied later on in the loan lifecycle.

Promotion Code Item	Description

Code	This is the actual promotion code. For example **WELCOME1** will yield a payday loan cost of just $20, for a loan size of $300.
Description	Choose a description of the promotion code. It will be displayed to the client on step 1.
Expiry	When the promotion code expires.
Type	The type of promotion code. Value values include • Instant Bonus • Dated Bonus • Item (physical or virtual) • Payday Cost • Loan Paid • Loan Interest
Conditions	Loan conditions, they will be displayed to the client on step 1.
Extras	There are various extra fields, depending on the promotion type

CONCLUSION

If there are any topics that you would like to see or are ready to engage and expand your business with us send an email to clients@heliumloans.com or give us a call 1 855 943 5486 x3000 from 9am to 11pm ET.