LendingFront Administrator Guide

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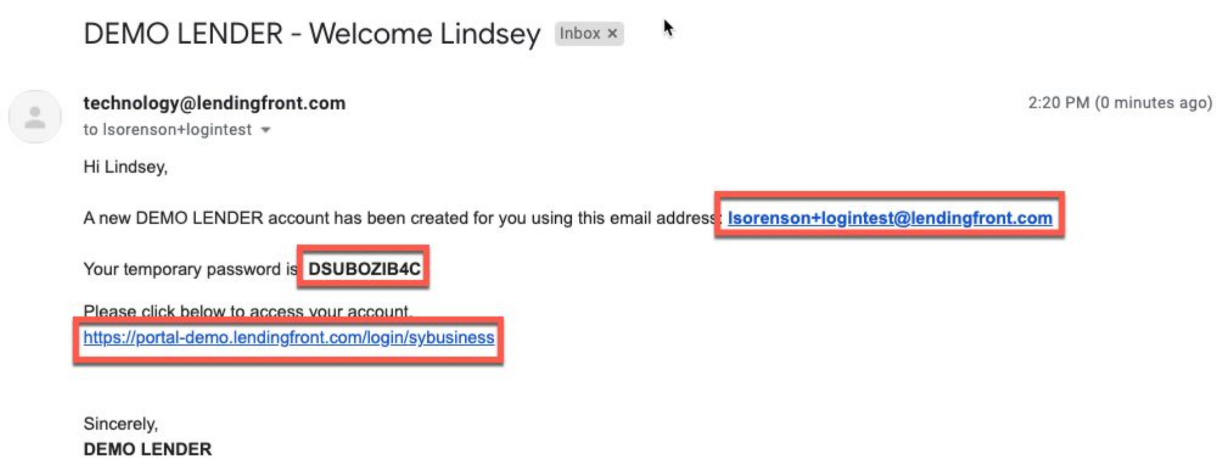
User Creation

When a user is created in the Lending Portal, an email will be generated containing a user id, temporary password and the URL.


DEMO LENDER - Welcome Lindsey Inbox ×

technology@lendingfront.com 2:20 PM (0 minutes ago)
to lsorenson+logintest

Hi Lindsey,

A new DEMO LENDER account has been created for you using this email address: **lsorenson+logintest@lendingfront.com**

Your temporary password is **DSUBOZIB4C**

Please click below to access your account.
https://portal-demo.lendingfront.com/login/sybusiness

Sincerely,
DEMO LENDER

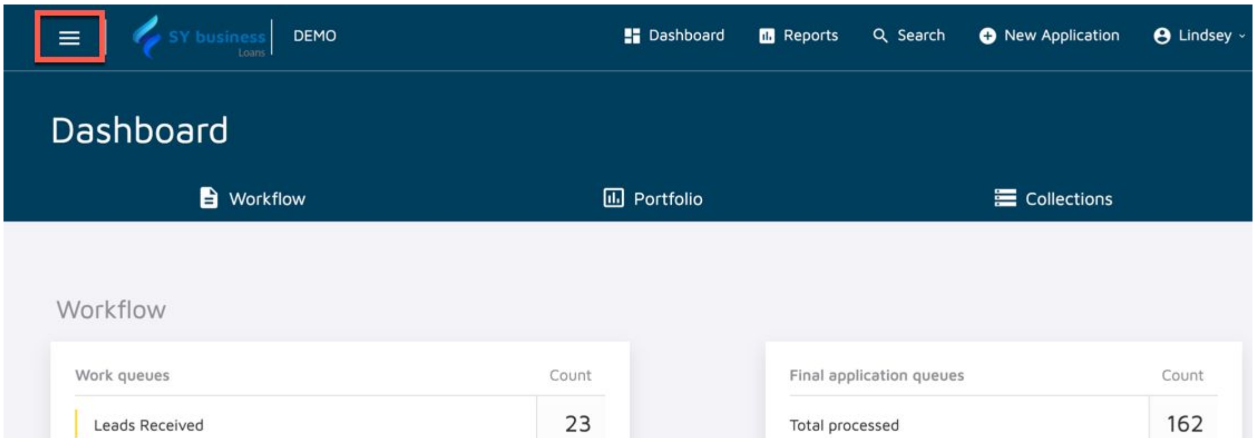
The user will be able to click on the link in the email and enter the user id and temporary password. Once this has been completed, the user will be prompted to update the password. The new password must follow the following criteria:

1. Case sensitive password that is at least 10 characters long
2. Includes at least one uppercase letter
3. Contain at least one special character

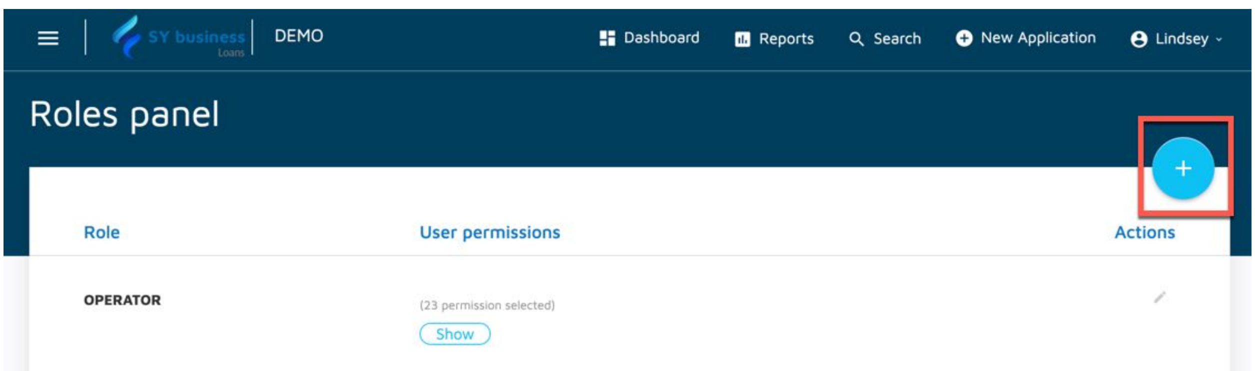
Creating Roles

The Lending Portal allows you to create several roles for different user groups that are tailored to your business needs. Roles can be created by following the steps below.

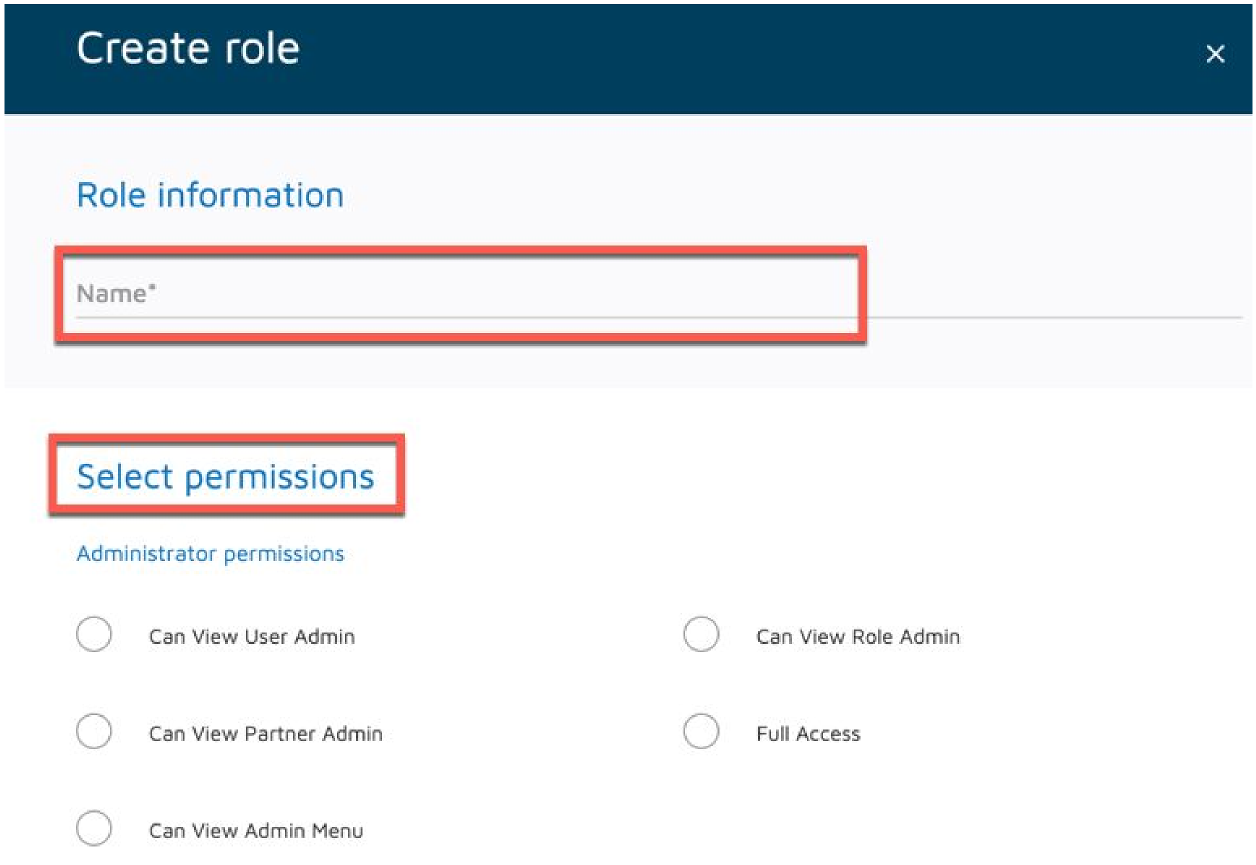
1. Click on the hamburger button within the dashboard and select Roles.



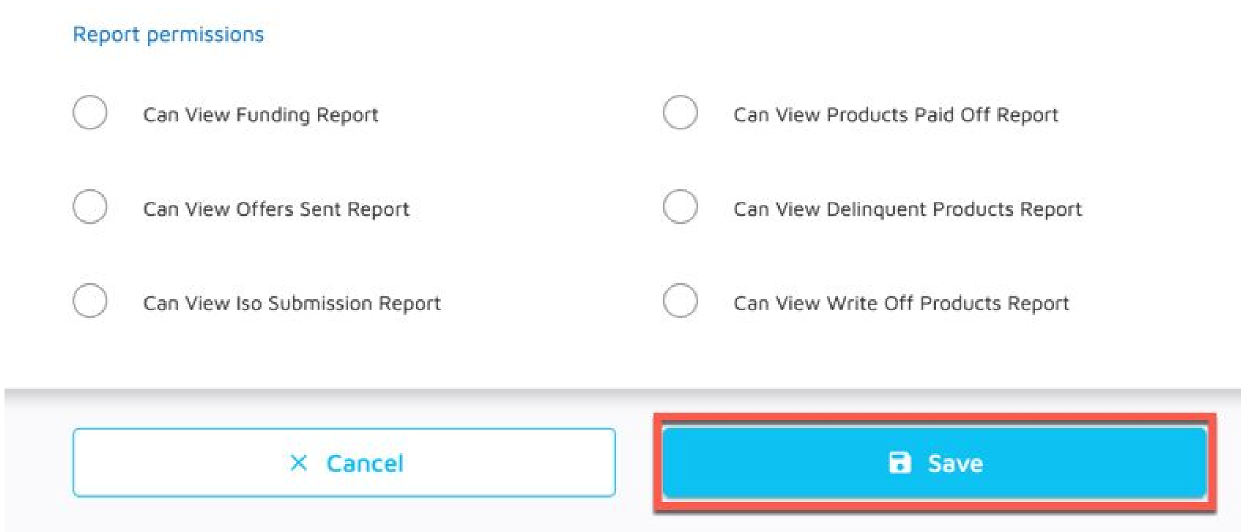
2. Click on the "+" sign



3. Enter the Role Name and select the appropriate permissions (NOTE: Permission definitions will be covered in the next section)



4. Click on Save



User Permissions

The User Permissions are divided into several different categories. The definitions for each permission are outlined below.

Administrator Permissions

Permission:	Location:	Definition:
Can View User Admin	Administration > Users	Allows the ability to search, edit and add users in the Lending Portal.
Can View Partner Admin	Administration > Partners	Allows the ability to search, edit and add users in the Partner Portal.
Can View Role Admin	Administration > Roles	Allows the ability to edit permissions for each role and create new roles.
Can View Admin Menu	Administration	Allows the ability to view the administration menu in the Lending Portal.
Full Access	Administration > Users, Partners and Roles	Allows full access to the administration site.

Application Permissions

Permission:	Location:	Definition:
Can Edit Application Fields	Select an Application > Application > Edit	Allows a user to edit the application details.
Can Decline Application	Select an Application > Offers > Decline	Allows a user to decline the application.
Can Create Application	New Application	Allows a user to create a new application.
Can Verify Merchant ID	Select an Application > Application > Merchant ID	Allows a user to view the Merchant ID.
Can Board	Select an Application >	Allows a user to board the application.

Application	Offers > Actions > Next > Board	
Can View Sensitive Fields	Select an Application > Application > View the full Tax ID, Date of Birth and SSN	Allows a user to view certain fields that are masked in the application.
Can Delete Application Note	Select an Application > Application > Notes > "X"	Allows a user to remove or delete notes that are in an application.
Can View Underwriting Screen	Select an Application > Offers	Allows a user to have access to the Offers screen to view and underwrite the file.
Can Edit Contract Number	Select an Application > Advances > Contract Number	Allows a user to edit the Contract Number that links the product in the Lending Portal to another system.
Can Delete Offer Message	Select an Application > Offers > Add Messages > "X"	Allows a user to remove or delete a message that would be included in the offer letter.
Can Send Bank Link	Select an Application > Application > Send Bank Link or New Application > Send Bank Link	Allows a user to send the bank link via email to an applicant. The applicant would then log into the account and that data will be linked to the application.
Can Decision Application	Select an Application > Offers > Approve	Allows a user to approve an application.
Can Pull Credit Bureaus	Select an Application > Offers > Data Sources > Credit Bureaus	Allows a user to pull or repull credit for a business or consumer.
Can Process Application	Select an Application > Application > Process	Allows a user to move the application to processing.
Can Enter ISO Commission Paid	Select an Application > Application > ISO Commission Paid	Allows a user to track the ISO commission that is paid.
Can View Basic Application	Select an Application	Allows a view only access to the entire application.
Can Request to	Dashboard >	Allows a user to resubmit the application to

Reunderwrite	Applications > Work Queues > Approved > Select an Application ID > Offers > Actions > Reunderwrite	underwriting.
Can Send or Receive Docs	Select an Application > Offers > Action > Contract Sent or Contract Received	Allows a user to send and receive contracts.

Dashboard Permissions

Permission:	Location:	Definition:
Can Download Queue	Dashboard > Select a Queue > Download	Allows a user to download a queue into an export. This only applies to certain queues.
Can View Report Admin	Reports	Allows a user to view and download reports.
Can View Product Dashboard	Dashboard	Allows a user to view the dashboard.
Can View Application Funded Queue	Dashboard > Applications > Final Applications Queue > Funded	Allows a user to view all the applications that have been funded.
Can View Collections Dashboard	Dashboard > Collections	Allows a user to view the Collections Dashboard.
Can View Application Dashboard	Dashboard > Applications	Allows a user to view the Applications Dashboard.
Can View Metrics and Ratios Dashboard	Dashboard > Portfolio > Portfolio Metrics and Ratios	Allows a user to view the metrics and ratios such as dollars funded, payments collected, outstanding balance, average loan amount, average loan balance and loan duration.
Can View Graph Dashboard	Dashboard > Approval/Funded Charts	Displays a graph at the top of the screen containing approval and funded information.
Can View	Dashboard > Portfolio >	Does not allow a user to be able to view the

Active Queue	Work Queues > Active will no longer be an option to select	active funded loans in the Active Queue.
Can View Renewal Queue	Dashboard > Portfolio > Work Queues	Allows a user to view the Work Queues and the loans within each queue.
Can View Final Application Queue	Dashboard > Applications > Final Applications Queue	Allows a user to view the Final Application Queue which will display the funded, unfunded and declined applications.

Documents Permissions

Permission:	Location:	Definition:
Can Delete Document	Select an Application > Documents > Select a Document > Delete	Allows a user to delete and documents that are uploaded in the application.

Product Permissions

Permission:	Location:	Definition:
Can Edit Product	Dashboard > Portfolio > Active > Choose Company > Choose Application . Advance > Action > Modify	Allows a user to modify the payment amount.
Can Reject Write Off	Dashboard > Collections > Pending Write Offs > Check the box next to the loan > Reject Selected	Allows a user to reject a write off.
Can Release OTP	Dashboard > Portfolio > Pending OTP/Fee Queues > Payment/Fee Pending Approval > Check the box next to the loan > Release Selected	Allows a user to release or approve a one time payment.
Can Activate Product	Dashboard > Collections > Collections Queue > Check the box next to the Business Name > Activate Selected	Allows a user to activate a product after it was put on hold.
Can Reject OTP	Dashboard > Portfolio > Pending OTP/Fee Queues >	Allows a user to reject a one time payment.

	Payment/Fee Pending Approval > Check the box next to the loan > Reject	
Can Release Product	Dashboard > Portfolio > Work Queues > Pending to Release > Check the box next to the Business Name > Release Selected	Allows a user to make the product active. Note: If you board the loan, you can't release it.
Can Edit OTP	Dashboard > Portfolio > Pending OTP/Fee Queues > Payment/Fee Pending Approval > Choose the Loan > Select Edit on the right side of the screen	Allows a user to edit the one time payment.
Can Modify Product Payment Frequency	Select a Loan > Advance > Payment Frequency > Edit Icon	Allows a user to edit the payment frequency for a product.
Can Reject Product	Dashboard > Portfolio > Work Queues > Pending to Release > Select the Advance ID > Advance > Actions > Reject Advance	Allows a user to reject the product.
Can Release Modified Product	Dashboard > Portfolio > Pending OTP/Fee Queues > Payment/Fee Pending Approval > Select a Loan > Release Selected	Allows a user to release or approve a product modification.
Not Required Dual Approval Release	Dashboard > Portfolio > Work Queues > Pending to Release > Check the box next to the Business Name > Release Selected	Allows a user to release a one time payment without the need of a second user to release it. By default our platform requires two users to release a one time payment, this property allows a user to bypass the approval step, which means that a single user can release a product without any extra validation from any other user.
Can Modify Product	Dashboard > Portfolio > Active > Select a Loan > Loan	Allows a user to modify product details.

Can Release Write Off	Dashboard > Collections > Pending Write Offs > Check the box next to the loan > Release Selected	Allows a user to release or approve a write off.

Report Permissions

Permission:	Location:	Definition:
Can View Delinquent Products Report	Reports > Delinquent Loans Report	Displays all the delinquent loans including days since last payment and the amount owed.
Can View Funding Report	Reports > Funding Report	Displays all the funded loans.
Can View Products Paid Off Report	Reports > Products Paid Off Report	Displays all of the products that were paid off.
Can View Daily Collection Report	Reports > Daily Collection Report	Displays all the payments collected on a daily basis.
Can View Days Since Last Payment Report	Reports > Days Since Last Payment Report	Displays the last payment date, days since last payment and delinquent amount.
Can View ISO Performance Report	Reports > ISO Performance Report	Displays information regarding the ISO, such as applications submitted, fundings, active advances, advances paid off and delinquent advances.
Can View Offers Sent Report	Reports > Offers Sent Report	Displays all the outstanding offers sent to an applicant.
Can View Advance Tracker Report	Reports > Advance Tracker Report	Displays all advance information during a given period.
Can View ISO Submission Report	Reports > ISO Submission Report	Displays the total number of ISO submissions and includes submission percentage by status and submission percentage by category.

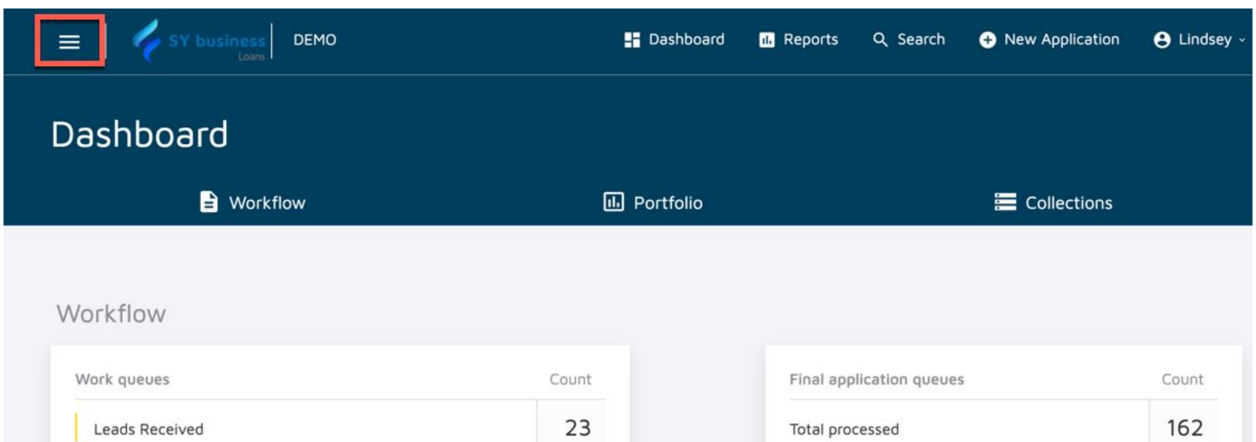
Can View Write Off Products Report	Reports > Write Off Products Report	Displays the write off information for loans during a set period of time.
Can View Backup Service Report	Reports > Backup Service Report	Displays information regarding the previous month's balance and the current month's balance based on activity during the month.

***NOTE: The User Permissions that appear are based on the functionality that is enabled in the site.

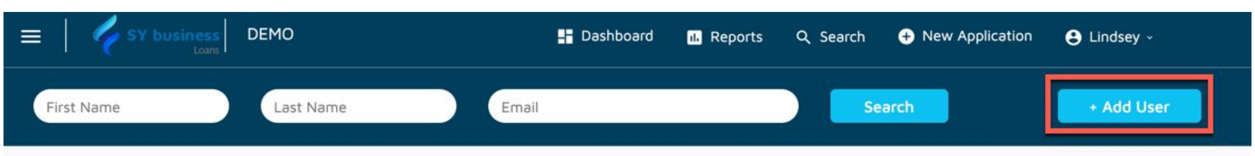
Creating Users

Users can be created in the Lending Portal for both the Lending Portal and Partner/Banker Portal.

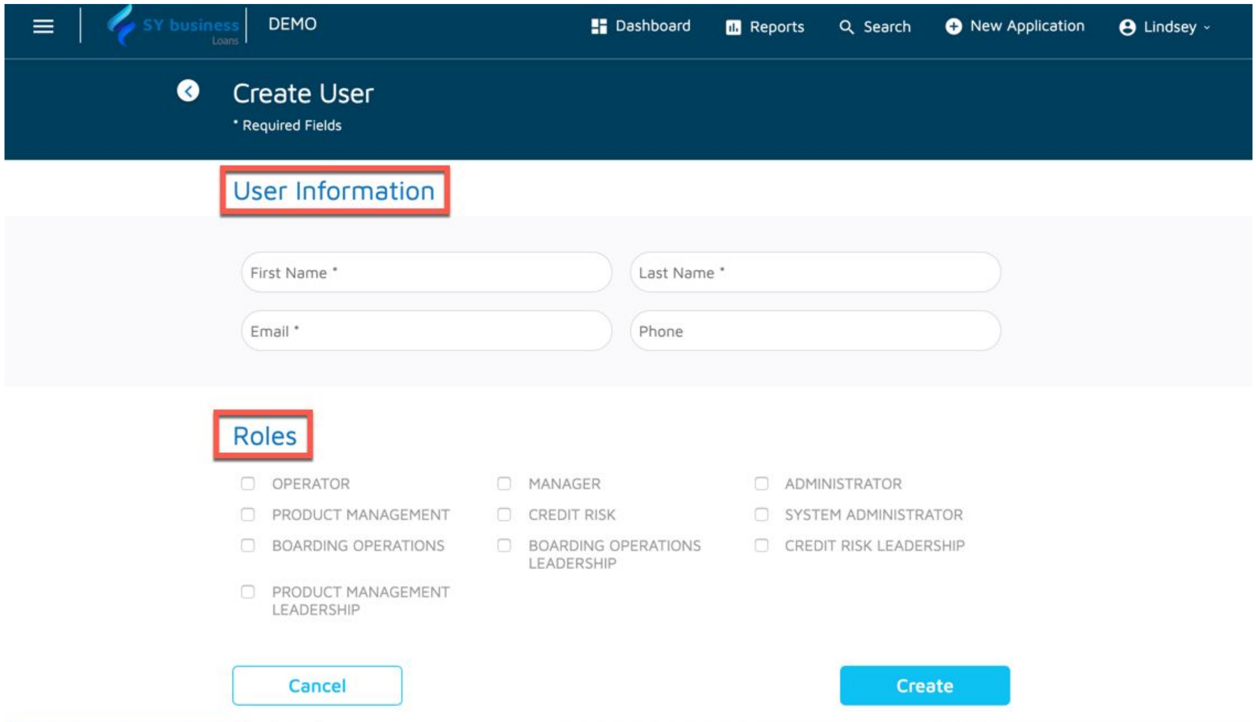
1. Click on the hamburger button within the dashboard and select Users.



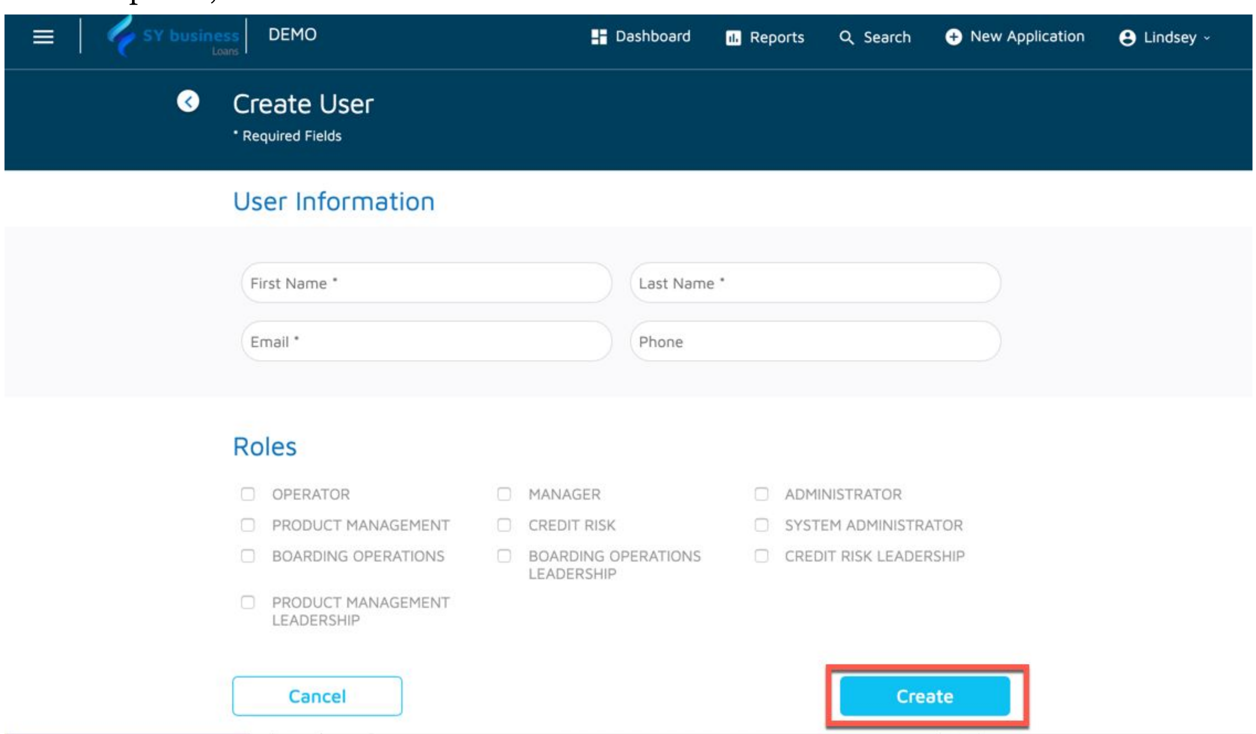
2. Click on "+ Add User."



3. Complete the “User Information” and “Roles” sections. NOTE: The First Name, Last Name, Email and Role are required fields.



4. Once completed, click on “Create.”

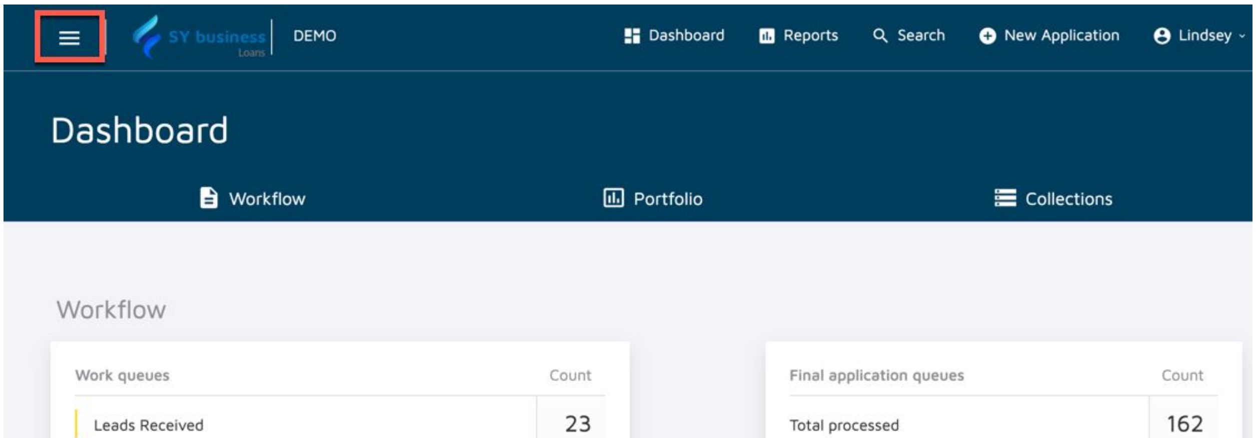


LENDINGFRONT

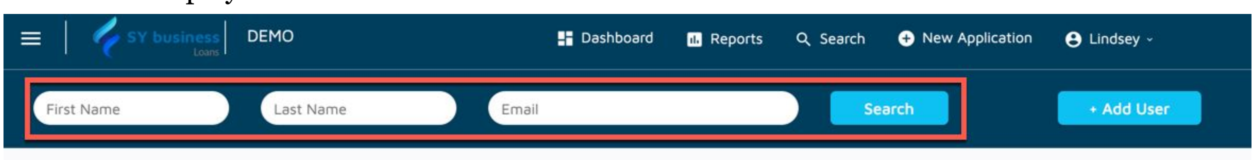
Editing Users

Users can be easily deactivated or modified in the Lending Portal. Any changes made are effective immediately.

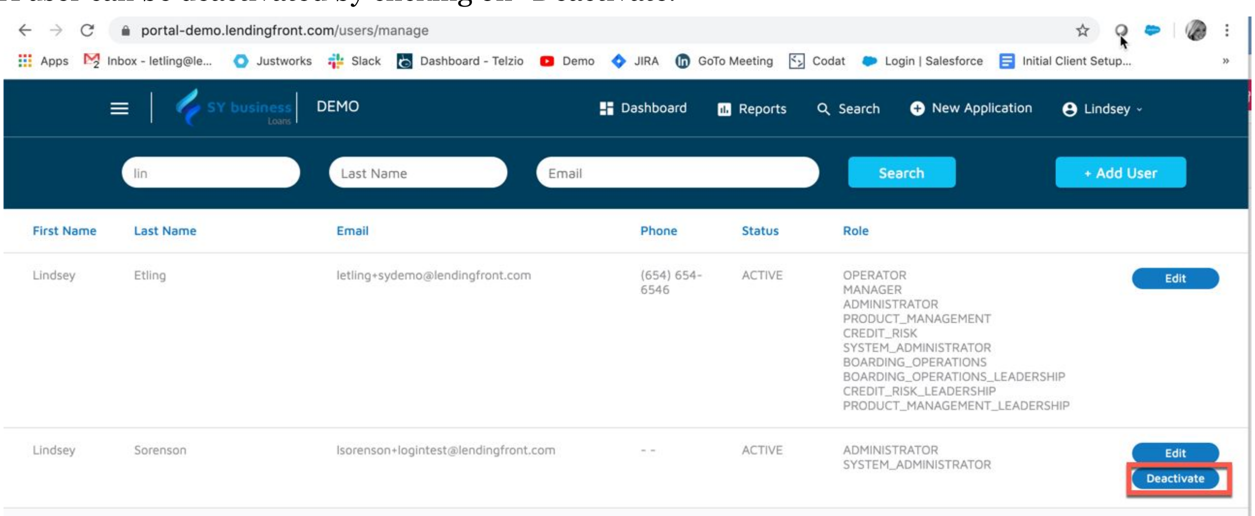
1. Click on the hamburger button within the dashboard and select Users.



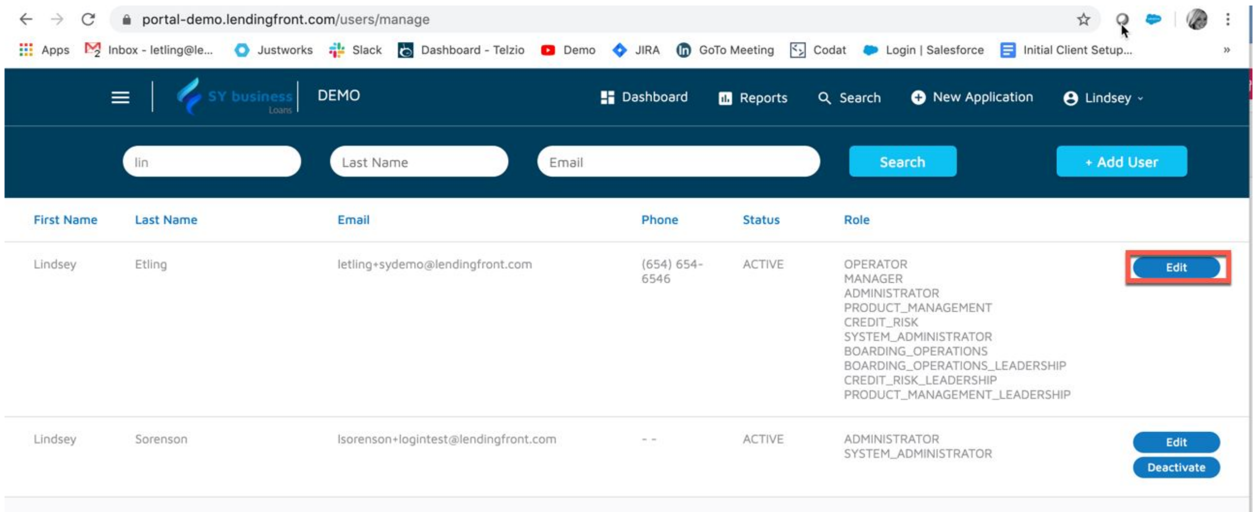
2. To view all users, click on Search with no data in the search criteria. To view a specific user, enter either the First Name, Last Name or Email Address. NOTE: Partial search entries are accepted. For instance, if the first three letters of the last name are "Sam," all results will display that contain those letters.



3. A user can be deactivated by clicking on "Deactivate."



4. A user can be edited by clicking on "Edit."



5. Make any changes as needed in the User Profile and hit "Confirm."