



credova

Merchant Dashboard User Guide

Welcome to Credova!

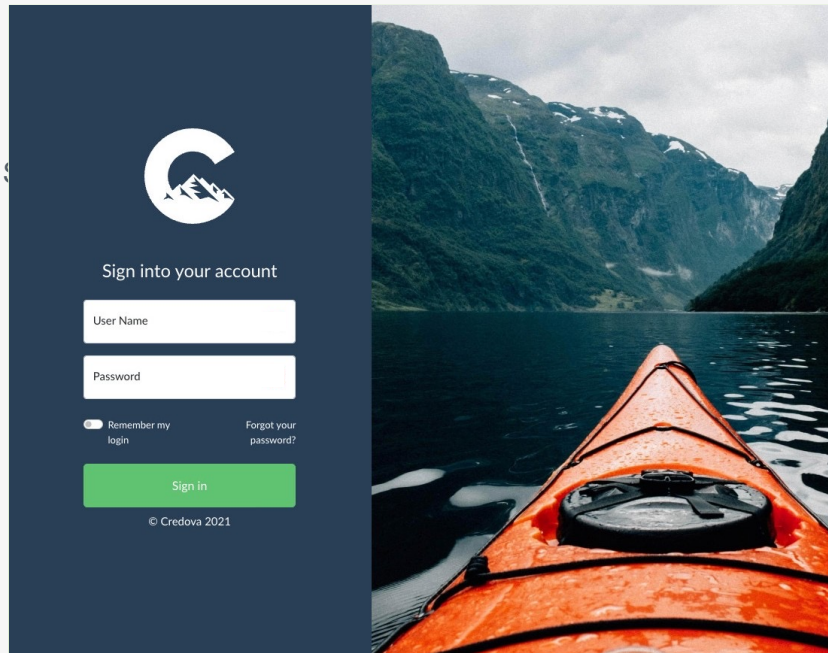
This guide covers the merchant dashboard functionalities. The dashboard is your home base. From the merchant dashboard, you'll be able to track applicants and orders, view accounting details and payments, gain access to marketing materials, draft contracts, process returns, and more. Review this introduction guide to quickly and easily navigate your merchant dashboard.



Login

How to access the dashboard.

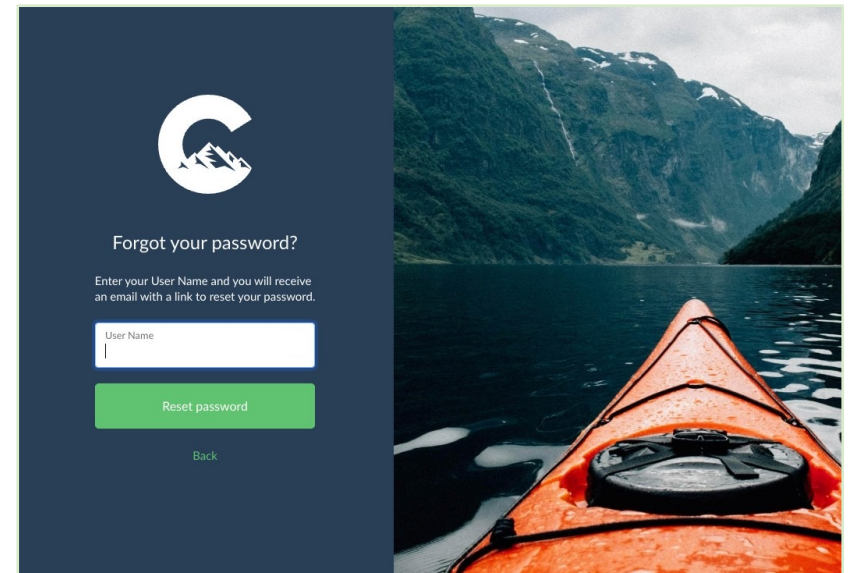
Navigate to www.credova.com and select “Login” from the upper menu display. Select “Business” and enter your six digit merchant code, as well as the password associated with your account.



Reset Password

Forgot Your Password?

If you have forgotten your password, please select “Forgot your Password?” on the login screen. Enter your username, the six digit merchant code associated with your store and provided by your onboarding representative, into the next screen. A password reset link will be emailed to the email Credova has on file for your account.





Applications

SELECTED OFFERS

When you first log into the merchant portal, hover over the first icon on the left-hand menu and choose 'Selected Offers' to see the screen shot below.

Each record indicates a person's attempt to prequalify. There could be multiple attempts by the same person.

Id	Customer Name	Created Date	Decision
2100006530	STANTON MU	03/04/2022 03:37:46	Appr
2100006521	BONNIE KIDD	03/02/2022 23:37:06	Appr
2100006504	JOHN SALINA STEVENS	02/28/2022 17:52:21	Appr
2100006501	DAVID HERRICK	02/28/2022 15:56:10	Appr
2100006496	JANE SHEETS	02/25/2022 14:45:25	Appr
2100006486	MARY CARDEMON	02/23/2022 21:19:43	Appr
2100006484	GEORGE SEWELL	02/23/2022 20:15:46	Appr

Selected offers title information:

- **ID:** Application ID number
- **Customer Name:** First and last name of customer
- **Created Date:** Date/time stamp when customer completed prequalification
- **Decision:** Status of transaction could include Pre-Qualified, Approved, Declined, Returned, Pending Approval
- **Approval:** Amount customer was approved for
- **Store Name:** Store ID/Name/Website that customer prequalified on
- **Delivery:** A "Status" only appears here if your ERP sends information back to Credova regarding the delivery of purchased items
- **Contract:** Status of completed purchase using Credova Financing including blank, signed, or waiting signature. Blank indicates the applicant did not purchase



Details

TRANSACTION & PREQUALIFICATION

Click 'Details' to learn more about the transaction or prequalification. Items included in purchase are displayed at the bottom of screen. The public ID can be seen under application date. This is used in the Credova plugin to recognize users and prequalification per session.

Clicking on the 3 lines (next to Details) displays a menu depending on the status of the transaction. The options include manually processing an application (Result) and requesting a return.

Result & Drafting a Contract

Result appears if the person has been prequalified but hasn't signed the contract.

1. Click 'Result' to see more details about the prequalification.
2. Click 'Get this offer' button to manually process the customer's application.
3. Fill out all details of the product the customer is interested in purchasing.

Keep in mind the loan amount is the total amount (tax and shipping included with product). Make sure to collect the down payment (in store) before releasing the product. (see images below)

4. Click "Continue".

The screenshot displays the Credova application interface for reviewing a contract draft. It is divided into two main panels.

Left Panel:

- Heads up!** This is a loaded draft of the contract.
- Retail Installment Sales Contract (FL)**
 - Approval Amount: \$4,000.00
 - Min Contract: \$300.00
 - Valid Until: 05/02/2022
 - Customer: MICHAEL SUDERS
- Calculator**
 - Loan Amount: 2799.00
 - Down Payment: 0.00
 - Term: 24
 - Financed Amount: \$2799.00
 - Stamp Tax: \$0.00
 - Monthly Payment: \$144.48
 - APR: 21.35%
 - In Store Payment: \$0.00
- Options**
 - Delivery Date: 5th 04/05/2022
 - First Payment Date: 5th 04/05/2022
 - Options Cost: \$0.00
- Attachments** (Table with columns: Date, Added by User, File Name)
- Buttons: Save Draft, Continue

Right Panel:

- credova** logo
- Review Details**
 - Application Id: 2100006523
 - Approval Date: 03/03/2022
 - Expiration Date: 05/02/2022
- Customer Information**
 - Basic Information: MICHAEL SUDERS, 0416-9174
 - Address: 7838 BRANFORD LN, CHARLOTTE, FL 33027
 - Contact: 689-945-195@credova.com, 525-987-5330
- Financing Information**
 - Delivery Date: 03/04/2022
 - Annual Percentage Rate: 21.35%
 - Financed Amount: \$2,799.00
 - Term: 24
 - Monthly Payment: \$144.48
 - Final Payment: \$144.67
 - Down Payment: \$0.00
 - Total of Payments: \$3,467.71
 - Merchant Discount: \$83.97
 - Amount Retailer Will Receive: \$2,715.03
- Disclaimer: I have confirmed the information above matches customer's valid government issued photo ID or driver's license. I agree that the customer has received the product's and/or repairs or will receive the product's and/or repairs by the estimated delivery date listed in their Retail Installment Sales Contract.
- Buttons: Modify, View Contract

- Review Details: Check the box once you confirm all financial and customer information, and that it matches the store invoice.
- Click 'View Contract'. Please print and present the contract to the customer for easy reviewing.
- Check 'I have printed the contract for customer'.
- Click 'Send Contract'. This action texts and emails the contract to the customer for signature. The record changes to 'Waiting Signature' status until they have signed. *(see image to right)*

Once electronically signed, the status will change to 'Signed'. It's recommended to not release products until you see the 'Signed' status.

Store Name	Delivery	Contract	
Credova Shop			Details
Credova Shop	Not Required	SIGNED	Details
Credova Shop	Not Required	Waiting for Signature	Details

Please review and confirm the following information.

LOAN AGREEMENT AND PROMISSORY NOTE
(with Arbitration)

No. 210006536 DATE:

Borrower Name and Address MICHAEL SUDERS 7508 BEARSFOOT LN, CHARLOTTE, NC, 28227	Lender Name and Address Cornerstone Bank d/b/a noka 2260 45th Street South Fargo, North Dakota 58104
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Primary Purpose for Loan:
 Personal

FEDERAL TRUTH IN LENDING DISCLOSURE			
ANNUAL PERCENTAGE RATE	FINANCE CHARGE	Amount Financed	Total of Payments
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid when you have made all scheduled payments
36.00%	\$582.30	\$2,799.99	\$3,382.29

Payment Schedule:

Number of Payments	Amount of Each Payment	When Payments Are Due
11	\$281.87	5th of each month starting 04/05/2022
1	\$281.72	03/05/2023

Prepayment: If you pay off your loan early, you will not have to pay a penalty.

Late Fee: If all or any portion of a payment is not paid within 10 days of its due date, you will be charged a late charge of not more than 10% of the late amount or \$50, whichever is less.

Security: No security interest has been taken in any goods or other property in connection with this loan.

Please read this Agreement for additional information on security, interests, nonpayment, default, any required repayment in full before the scheduled maturity date, and prepayment refunds and penalties.

Itemization of Amount Financed Amount financed of \$2,799.99 paid to Credova Shop on your behalf, less any amounts owed by Credova Shop to Credova Financial, LLC.	NOTICE—ANY HOLDER OF THIS CONSUMER CREDIT CONTRACT IS SUBJECT TO ALL CLAIMS AND DEFENSES WHICH THE DEBTOR COULD ASSERT AGAINST THE SELLER OF GOODS OR SERVICES OBTAINED PURSUANT HERETO OR WITH THE PROCEEDS HEREOF. RECOVERY HEREUNDER BY THE DEBTOR SHALL NOT EXCEED AMOUNTS PAID BY THE DEBTOR HEREUNDER.
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AGREEMENT: This Loan Agreement and Promissory Note ("Agreement") contains the general terms and conditions that will govern your loan.

DEFINITIONS: In this Agreement, the words "you" and "your" mean each borrower so named below who signs this Agreement, and the promises and agreements will be binding upon each of you, and each of you and your respective executors and administrators will be jointly and severally obligated hereunder. The words "we", "us" and "our" mean Cornerstone Bank d/b/a noka and any subsequent holder of this Agreement.

[X] 90-DAY INTEREST FREE REPAYMENT OPTION: If this box is checked, this Agreement includes a 90-Day Interest Free Repayment Option. The 90-Day Interest Free Repayment Option allows you to avoid finance charges if you pay the balance in full within 90 days of the date of this Agreement. Finance charges accrue at the annual percentage rate from the date of this Agreement, but any accrued finance charges will be waived, applied, and/or refunded if you repay the total Amount Financed in full within 90 days from the date of this Agreement (the "nominal period"). If you do not

I have printed and presented the customer with a hard copy of their contract.

Modify Send Contract

Request a Return

Request a return displays if the contract has already been signed. Merchants must initiate a return through the portal by finding the signed contract record for the customer requesting a return. Clicking on the 3 lines (next to details) and selecting 'Request a Return'.

Merchant should populate their own name, phone number, email and the customer's return reason and Return Type.

Two types of returns:

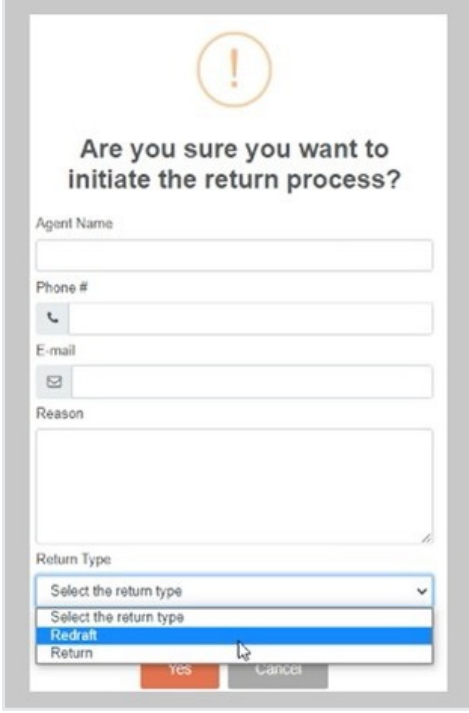
Redraft: A redraft allows you to create a new approval if a customer would be interested in keeping part of their order. Please note the original contract will be cancelled and a new approval will be generated. A new contract would need to be created and signed for the lesser amount. To accomplish this, the merchant would need to draft a **new contract with the kept items**.

**It's important to receive the updated Signed contract copy before releasing any products. The status will remain in Waiting for Signature until customer receives notification to electronically sign.

A redraft needs to go through checkout and approval is automatically accepted. It may take 2-5 minutes for the customer's new approval to show in the dashboard.

Make sure you **cancel on platform plugin**.

Please note: on the manual redraft- encourage your customer to just go back in and check out again, if you do it manually, you will see waiting for signature status.

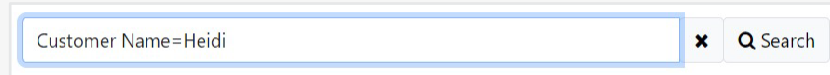


The screenshot shows a web form for initiating a return. At the top, there is a warning icon (exclamation mark in a circle) and the question "Are you sure you want to initiate the return process?". Below this, there are several input fields: "Agent Name" (text box), "Phone #" (text box with a phone icon), "E-mail" (text box with an envelope icon), and "Reason" (text area). At the bottom, there is a "Return Type" dropdown menu with three options: "Select the return type", "Redraft", and "Return". The "Redraft" option is currently selected and highlighted in blue. At the very bottom of the form, there are two buttons: "Yes" (orange) and "Cancel" (grey).

Return: Indicates the product has been returned and consumer will no longer be using the financing. Contract will be canceled; money will be refunded to account on file.

Search Applications

Use the search function to narrow results. To filter by customer, enter Customer Name=search term in the search box. It will partial match results.



A search box with the text "Customer Name=Heidi" and a search button labeled "Search".

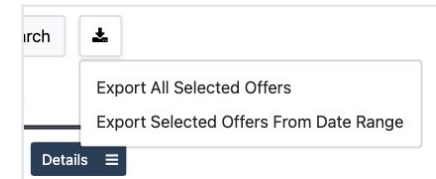
Other fields will filter based on what you type into the search field and don't require you to enter the field name=search term, although that also works.

Download Records

1. Click the 'Download Icon' and choose from one of two options.
2. Choose 'Export All Selected Offers' or 'Export Selected Offers from Date Range'.
3. Choose how to export your information. It will display under the selected export type.
4. If you selected a date range, a window will pop up to

select the from and to date. Click into the field to open the calendar to select the date.

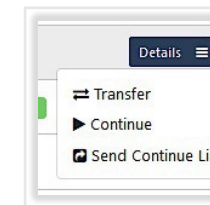
5. Click 'Export' to run your report. The file will download when available.



Email Application Link or Continue

To email a link for pre-qualification, hover over the 'Application' icon and choose 'Email Application Link'. Populate the form to send a link to a consumer. If you have access to multiple stores, you can choose which store the invitation is associated with.

For customers that are 'Pending Approval' a continue link can be sent automatically by selecting the three horizontal lines on the application details button.





Bank Authorization

There are two options to verify a bank account.

1. You can instantly verify a new account through our secure authenticator by logging in with your online banking credentials.
2. You can verify by micro-deposit. Two deposits from 'Checkbook' will post to your account in 1-2 business days. Upon receipt, you will log into the Merchant portal again and be prompted to enter the deposit amount to verify your information. This same amount credited will be debited, to equal a net 0 transaction. Please note when entering the micro-deposit amounts, our system will generate the decimals for you. Example: if the amount .10 cents, you will enter 010 as the amount.

Either process is acceptable, just keep in mind, option 1 is instant, whereas Option 2 takes 1-3 business days.



Users

Manage your internal user access of the Merchant Portal.

Add New User

1. Click the '+ Add New User' button in the upper right-hand corner of the screen.



2. Complete the fields for the new user including person's name, select the store(s) to associate a user, email address, and assign a password to the user.

Stores

Please select one + -

Login credentials

Email

User Name (Will be used in login)

Password

3. If you are creating another admin-type user, select 'Check All' to provide access to all sections of the portal. Otherwise, select the access features desired for the user. Access to each category is applied to all stores added above.
4. Click 'Save' to update user's access.

Access Control
 Check All

Dashboard

- View
- View Charts
- View Approval Rate
- View Conversion Rate

Selected Offer

- View
- Create
- Details
- Quote
- Result
- Request Return
- Transfer
- Add Note
- Edit Note
- Remove Note
- Export Selected Offers
- Add Delivery Information

BankAccount

- View
- Change

Reports

- View
- View Store Sales Report
- View Store Performance Report
- View Payment History Report
- View Contracts By Service Report

Users

- View
- Edit
- Create
- Delete
- Reset Password

✔ Save
✖ Cancel



Reports

Reports provide the merchant a wide overview of their current metrics and sales numbers. These reports allow merchants to view store sales, store performance, payment history, and contracts completed by each individual employee. These tools provide insights regarding how the merchant's performance has been trending.

- Use the filters at the top of the page to select desired year & month and specific store for the data to be displayed.
- Once selected, the information can be exported to an excel document, or select filter on the right side to have the data populate on the current page below.

The reports section also provides a view of the payment history. Merchants can view the contract signature date associated payment status.

- Select the date range over which the payment history is to be viewed
- Once selected, choose to export into an MS Excel file (.xls or .csv format), or select filter to have the data populate below.



Dashboard

Merchants can utilize the dashboard to view stores performance over the last few months/year. It's a snapshot of how Credova Financing is affecting your company's sales.

- In the payment history the merchant can view the following:

- Application ID
- Signature Date
- Transfer ID
- Store
- Customer Name
- Date Paid (Credova funded Merchant)
- Amount
- Status of Payment
- Merchant Discount



Marketing Tab

Marketing Resources:

The Marketing Resources hosts a variety of marketing guidelines designed to provide an accurate understanding of best practices for Getting Started using Credova, Compliance, Point-of-Purchase Printing, and print ready marketing materials.

By choosing the download button underneath 'Actions' the guidelines or marketing materials can then be viewed and downloaded.

Banners:

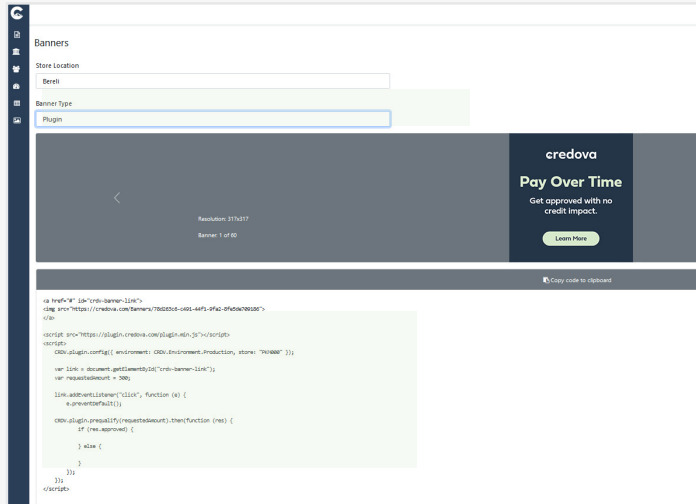
Banners displays the marketing collateral that a merchant can use on their website to promote Credova Financing. Banners found in the merchant portal are typically used for the purpose of informing customers of the Credova financing option. The two banner types found are shown in the portal as either the 'Default' or the 'Plugin' type. The associated code that need to be inserted is shown below the banner as shown in the two examples to the right. While the display on the website is the same the response is different for the two.

Default: Redirects the customer to the Credova website for completing the prequalification process.

```
<a href="https://credova.com/Apply/P0000" target="_blank">

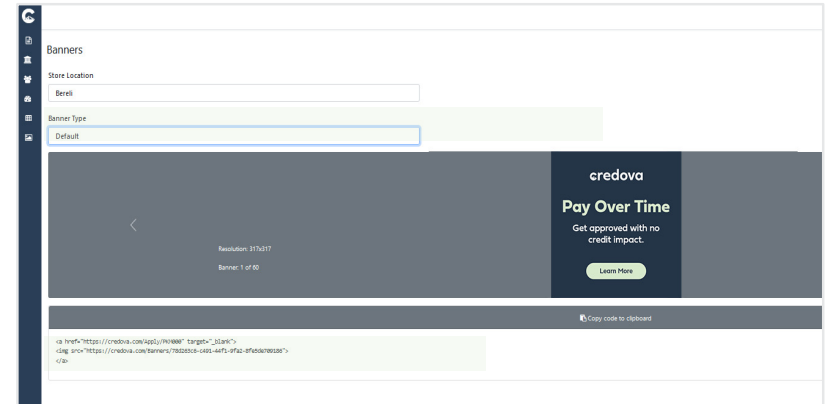
</a>
```

Plugin: Creates a popup view for completing the prequalification process and keeps the customer on the merchant website to continue shopping.



Financing Page Content:

Within the financing page content tab, infographics can be found that explain the use of Credova to customers on one simple page. Choose the correct financing page infographic, then click "Select This Financing Page Content. The correct code can then be copied to clipboard for accurate placement on the Merchant Website.



Email:

A selection of email templates are provided within the Marketing Tab. The email templates were designed to provide a simple transition for including Credova offerings in merchant emails to the customer.

Once an email template is chosen, the option to preview the email template, download the html code, or download the .zip file will be given.



Thank you

Payment options through Credova are provided by merchants, other financial institutions, Alabama Credit Union member NCUA, or Credova Financial, LLC. To learn more visit: www.credova.com/financingproviders. Not all financing products are available in all 50 states. Rate and information provided are subject to underwriting guidelines and applicant's creditworthiness as established by their credit profile. Terms, conditions, and as low as pricing shown in this document is for example purposes only. Credova Financial, LLC, NMLS ID 1818530. © 2023 Credova Financial, LLC. All Rights Reserved.