Divido Lender Portal

User Guide

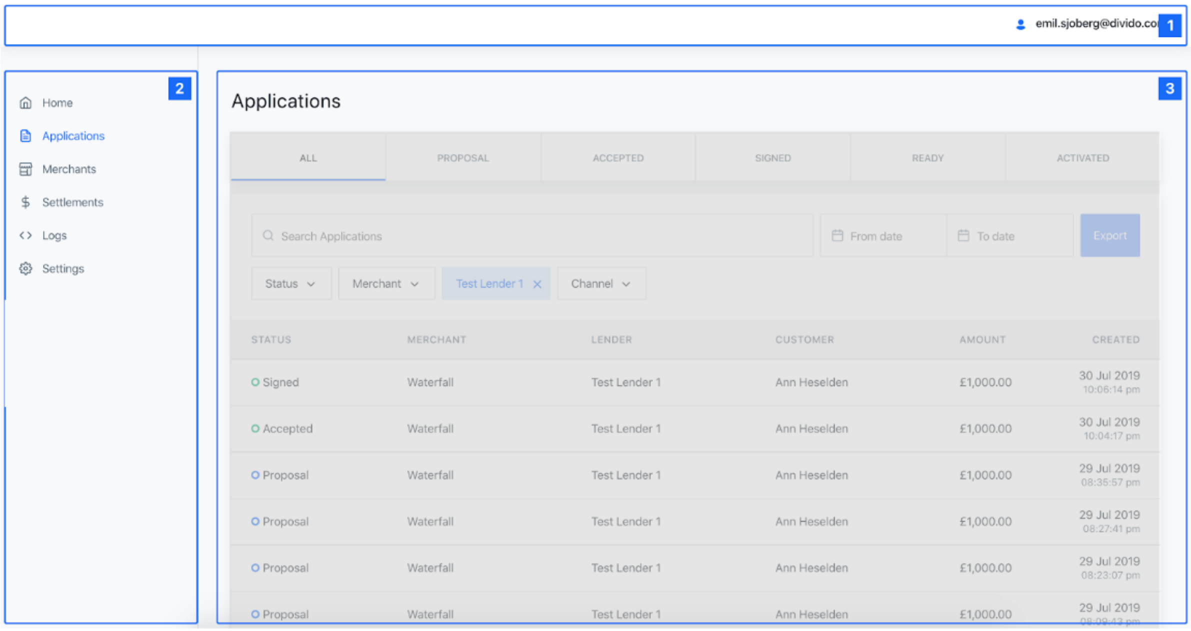
Please note, feature availability may vary depending on which features your organisation chose to activate.

Table of Content

Navigation

Interface

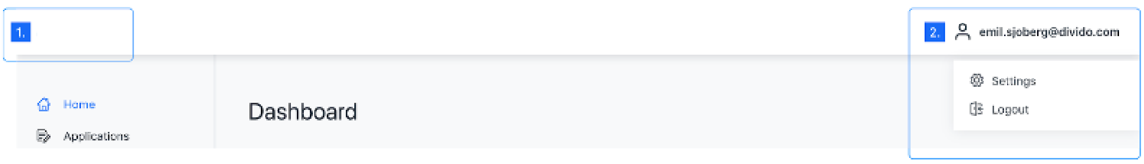
The Divido Lender Portal is divided into three sections; 1) Top Bar, 2) Side Bar, and 3) Main Pane.



Top Bar

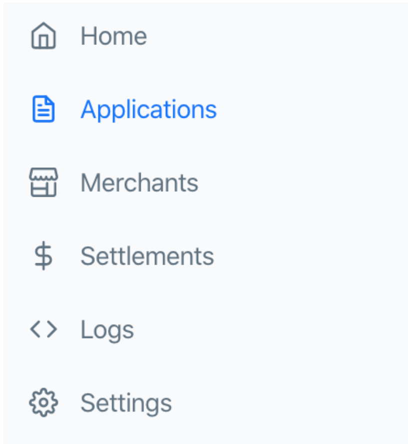
The Top Bar is used to anchor the navigation.

1. When clicking the Divido logo the user is taken back to the Home screen.
2. When clicking the username, the user has two options; a. to alter the user settings or b. logging out of the portal.



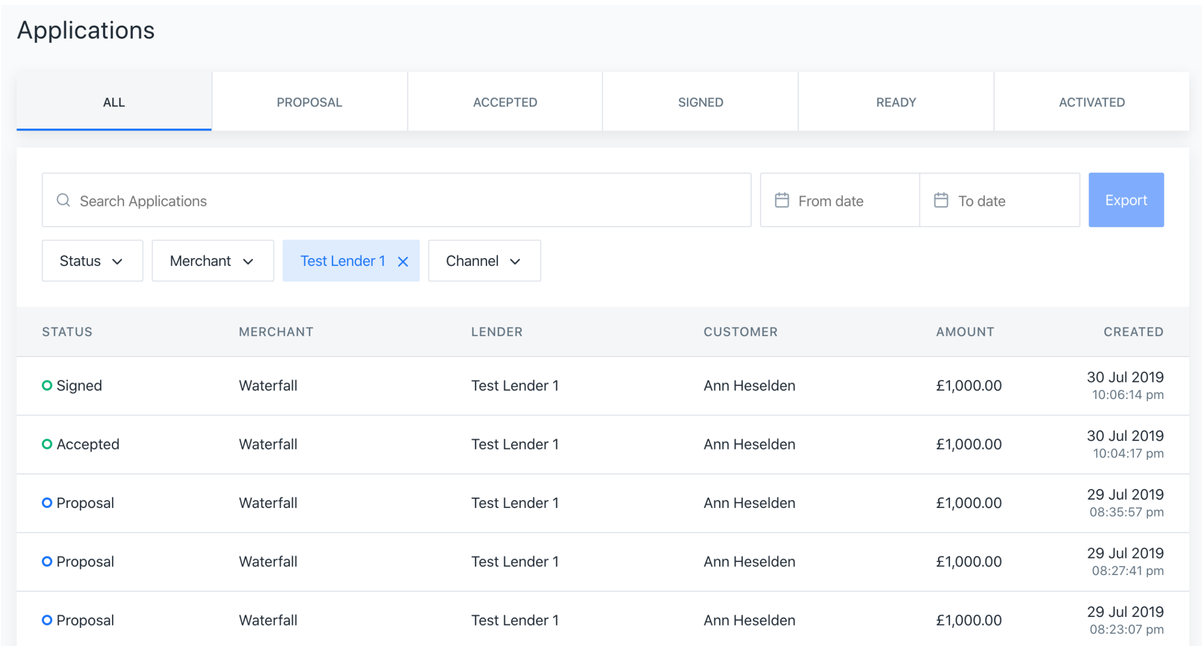
Side Bar

The Side Bar allows the user to switch between the different pages of the portal. It contains the Main Menu from where all of the portal's functionality can be accessed.



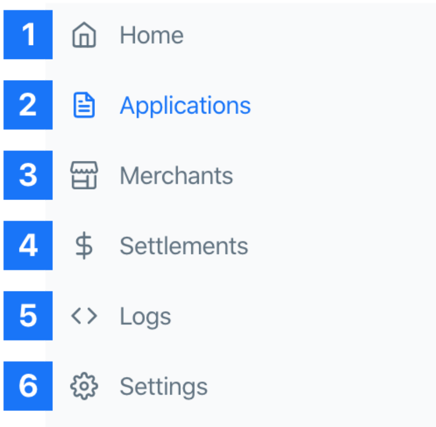
Main Pane

The Main Pane is where the user is able to view information and perform the actions enabled by the portal. Besides viewing the relevant information this section of a screen often includes search and filter functionality as well exporting capabilities.



Pages

Main Menu



The Main Menu is made up of six (6) items. Less items may be available depending on the user's permissions.

1. Home:

This is where the user can find their home page with relevant information for their organisation's finance program

2. Applications:

Is where applications are listed and can be managed. The applications are searchable and can be filtered by multiple criteria.

3. Merchants:

Is where merchants, both active and inactive, are listed and can be managed. The user can also add new merchants from this page.

4. Settlements:

Is the section where the Lender can view details and export reports including all of their settlements to their Merchants.

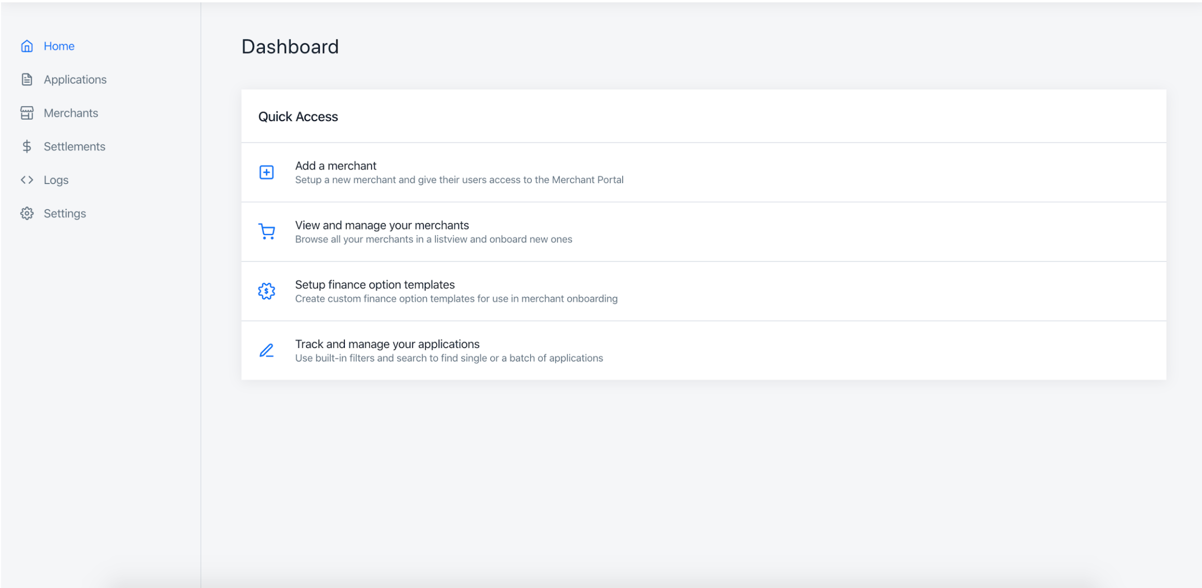
5. Logs:

Makes Merchant and Lender API logs available as well as webhook logs. These are searchable and can be filtered by multiple criteria. This section is used for technical troubleshooting to identify any API or Webhook related issues. It also contains Merchant and Lender Activity, which logs Lender Portal and Merchant Portal actions.

6. Settings:

Contains all the portal settings and includes the management of roles, permissions, users, email templates and more.

1. Home

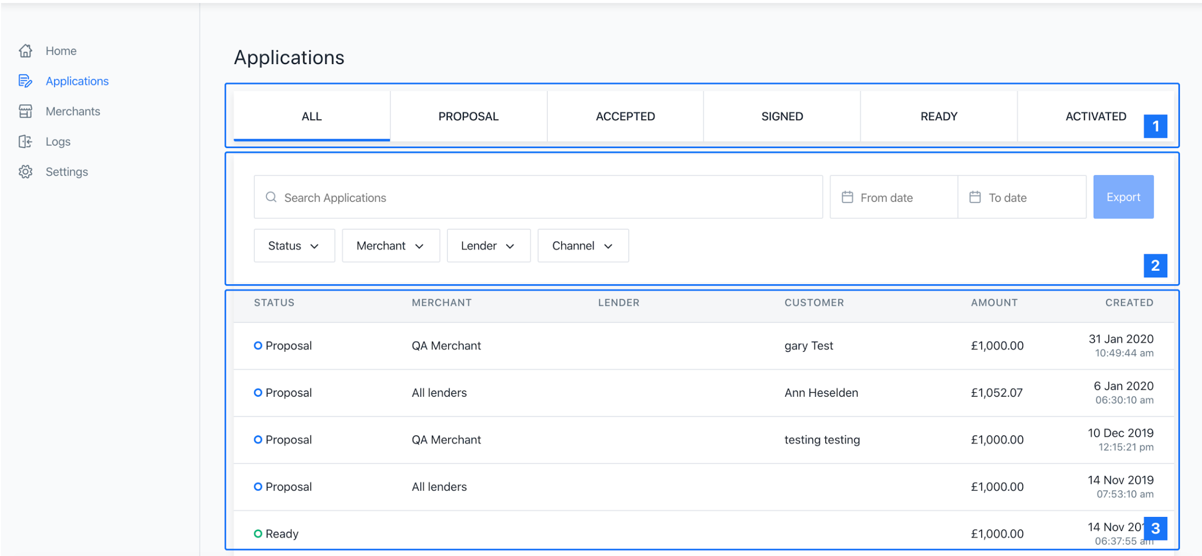


The Home tab allows the user to access the most common portal actions.

- Add a Merchant: Enables the user to quickly add a new merchant.
- View and manage merchants: Takes the user to the merchant list of all active and inactive merchants.
- Setup finance option template: Accesses the section where a user (with the right permissions) can create or manage finance options that can be utilised and assigned to merchants.
- Track and manage applications: Will get the user to the applications list to find and manage applications as well as exporting application reports.

2. Applications

2.1 Applications List



The Applications page has three main sections.

1. The application status filter bar allows the user to quickly move between the most common application statuses.
2. The search, filter and export header allows the user to apply filters or search to find one or more specific applications. The date range picker gives the user the ability to search for a specific or a range of dates. The export button will create a report including all applications meeting the criteria the user has set.
3. The list of all applications gives the user an overview of applications, general information, what status they're in and when they were created. It also allows the user to navigate into more details of a specific application by clicking on one of the table rows. The pagination makes it easy to go back and see older applications.

The Applications List is searchable in free text by a variety of terms (for more information about any of these terms, please contact your Divido representative). Below you can find some of the available searchable terms, divided by whom the information pertains to.

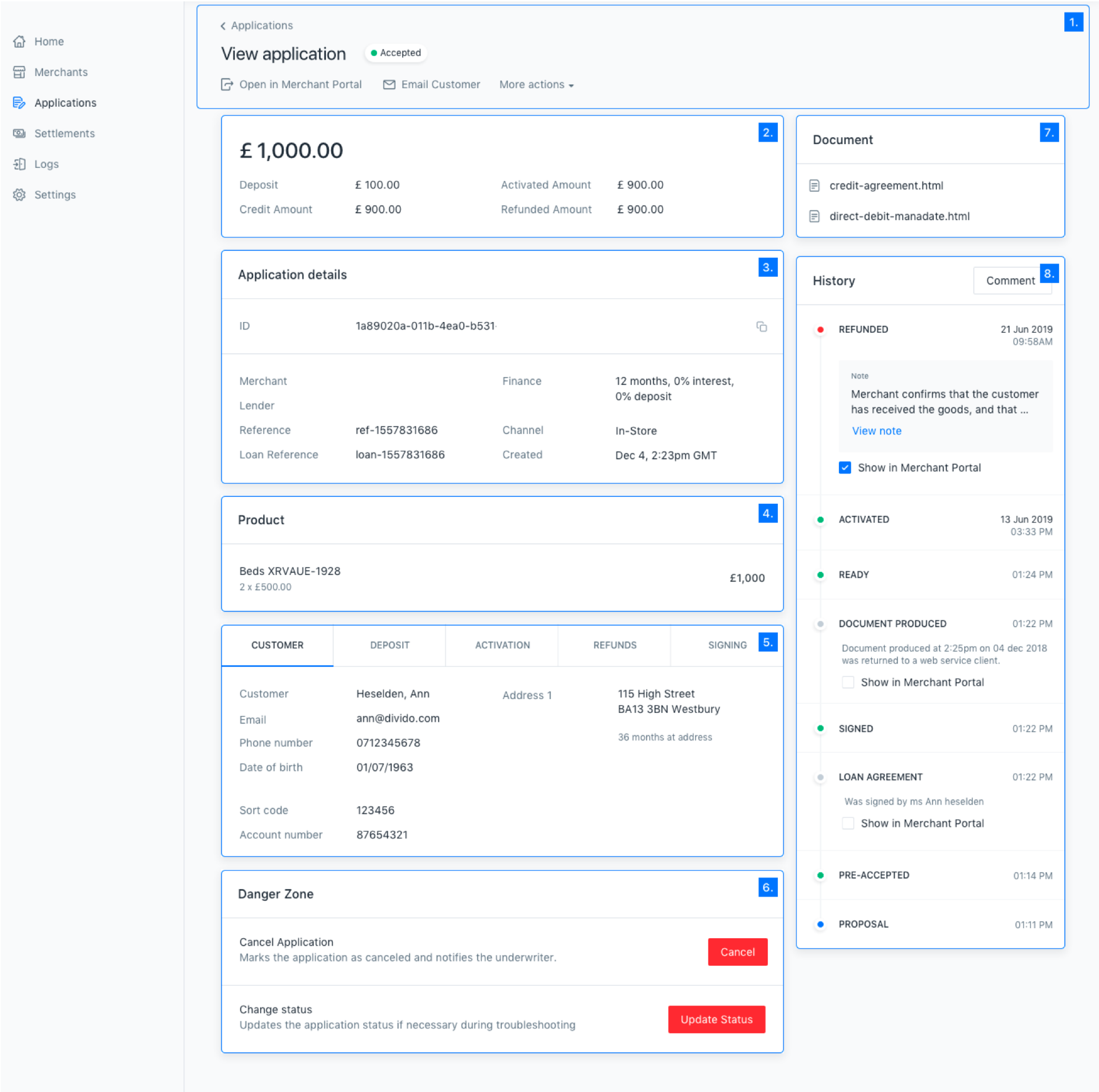
Application Details:	
API key	the API key utilised for the finance plan.
Metadata	any available metadata part of the application.
Country	the country from which the application originated.
Application ID	the unique ID for an application.

Customer Details:	
First Name	first name of the applicant/customer.
Last Name	last name of the applicant/customer.
Phone Number	phone number of the applicant/customer.
Email Address	email address of the applicant/customer.
Postcode	postcode of the applicant/customer.

Lender Details:	
Lender Name	the name of the lender.
Loan Reference	the reference used by the lender for an application.
Lender Reference	the reference used by the lender for a credit agreement.
Partner	the name of any partner or partner organization set up by the lender
Branch	all applications belonging to a specific branch (if applicable)

Merchant Details:	
Merchant Name	the name of the merchant.

2.2 Application Details

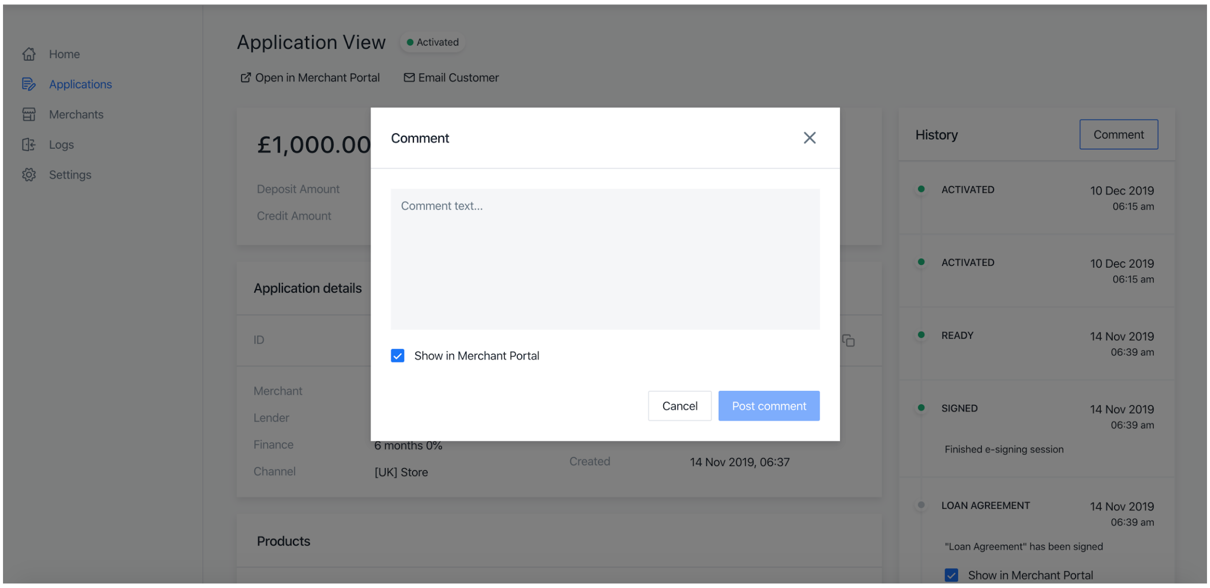


1. Used for navigation and to see the current status of the application as well as carrying out other actions like accessing the Merchant Portal as a Merchant user and emailing the customer in question.
2. Shows the user general financial information about the loan for the specific application.
3. Gives more information about the application that relates to the merchant, lender and finance option.
4. Highlights the product information associated with the application

5. Contains more detailed information about the application and is displayed in a tab-format. The Customer tab, in the visual above, shows customer specific information like name, phone number, and address among other things (more information about each tab can be found here).
6. The Danger Zone contains two major actions that will have major impact on the application; a. manually update the status, and b. cancel the application. These actions should only be taken when absolutely necessary and be carried out by experienced users.
7. The Document section contains all available documents, signed by the customer and is available to be downloaded.
8. The final section is the History section which shows the life cycle of an application, any customer communication from the portal (e.g. emails sent) and comments (either internal between the user and their colleagues or comments made available to the merchant in the merchant portal)

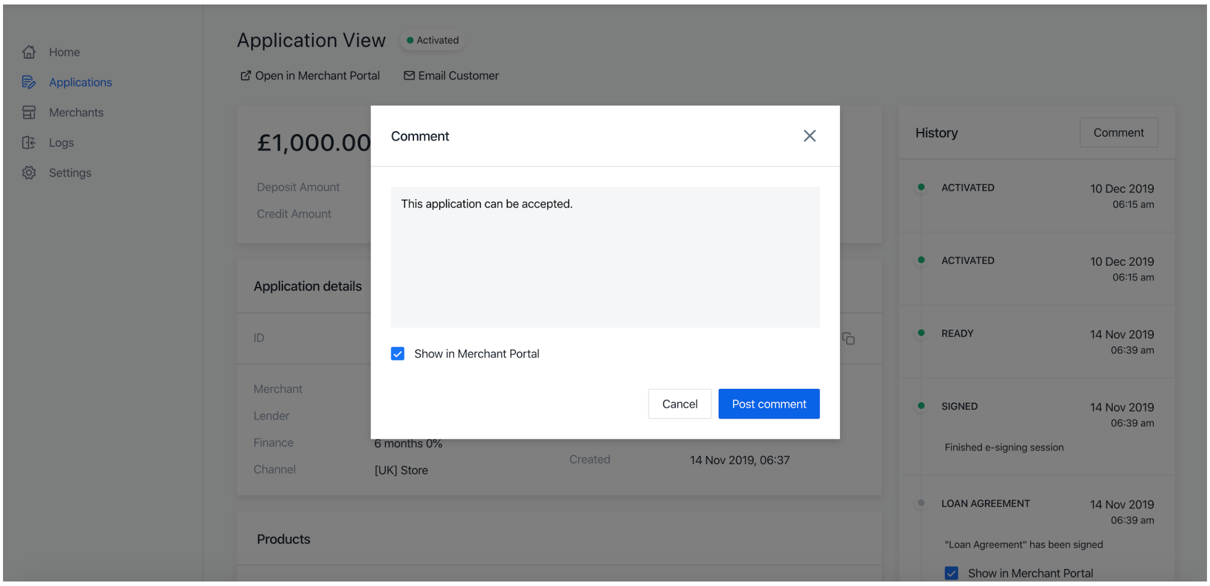
2.2.1 Application Details - Comment on Application

The user can click the comment button in the History section of the page and make manual notes. These notes can be restricted for internal Lender users or made available to the Merchant in the Merchant Portal.

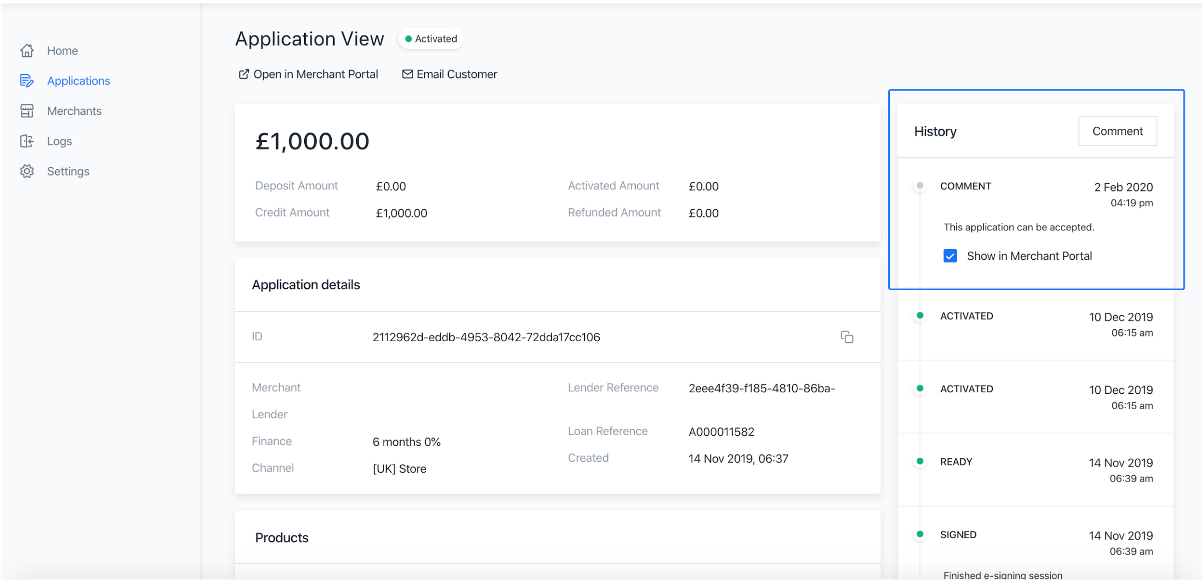


The user can enter free text in the comment modal.

divido.



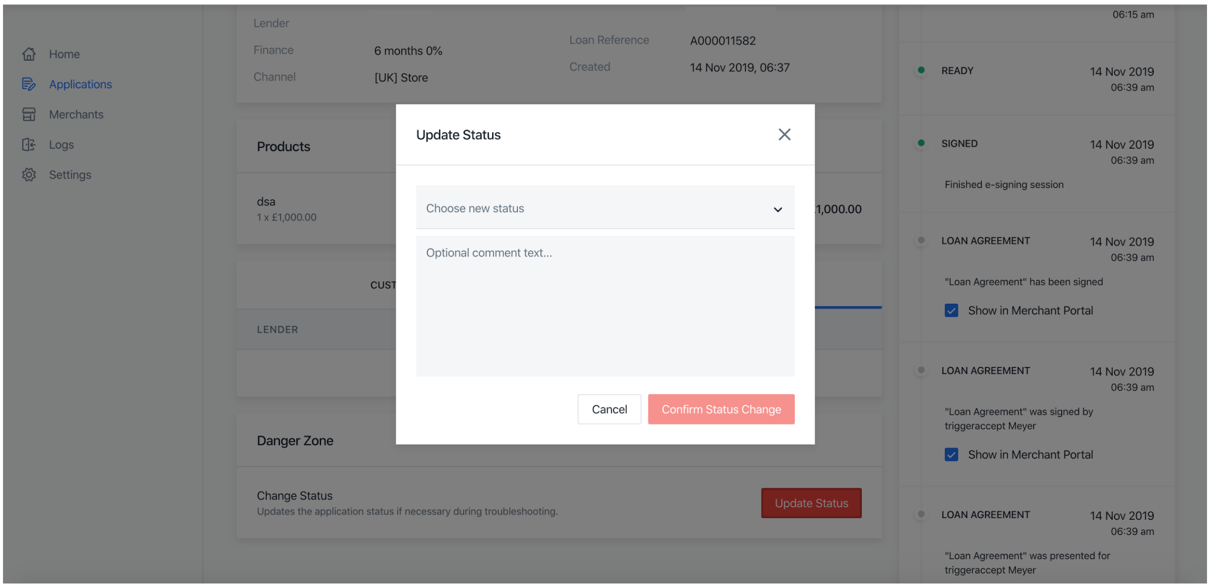
When the user has finished the comment they can post it.



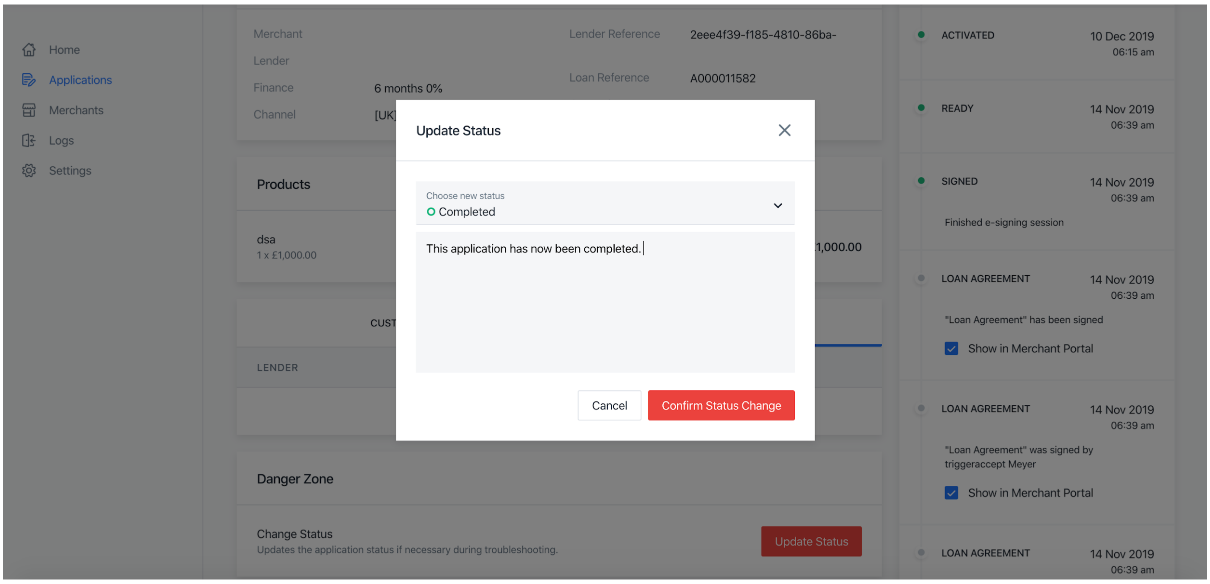
The comment and the text is subsequently available in the History section of the application.

2.2.2 Application Details - Change Status

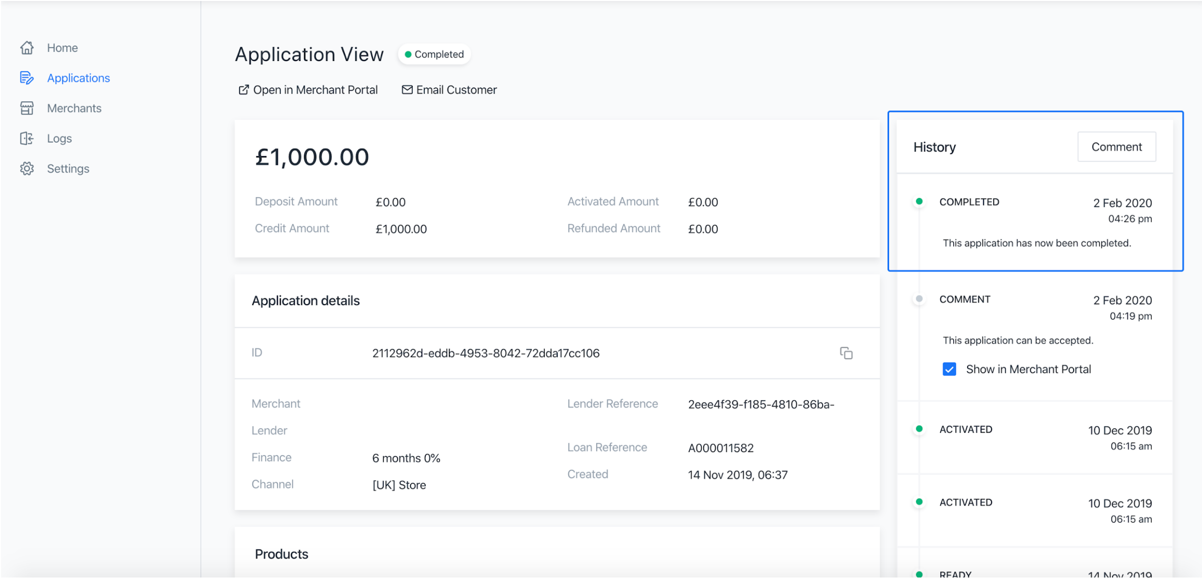
The user can manually intervene on an application by changing the application status and provide an optional comment. This can be done from the Danger Zone of the application details page.



When clicking Update Status the user gets the option to select which status they want the application to have.



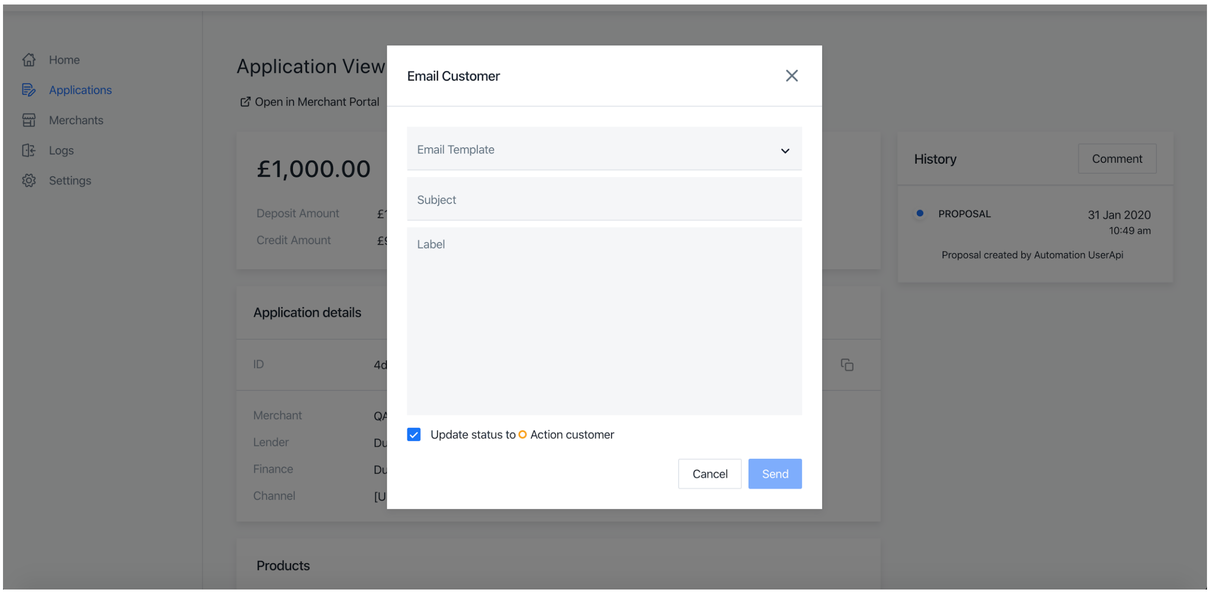
The user selects the status and fills out an optional comment.



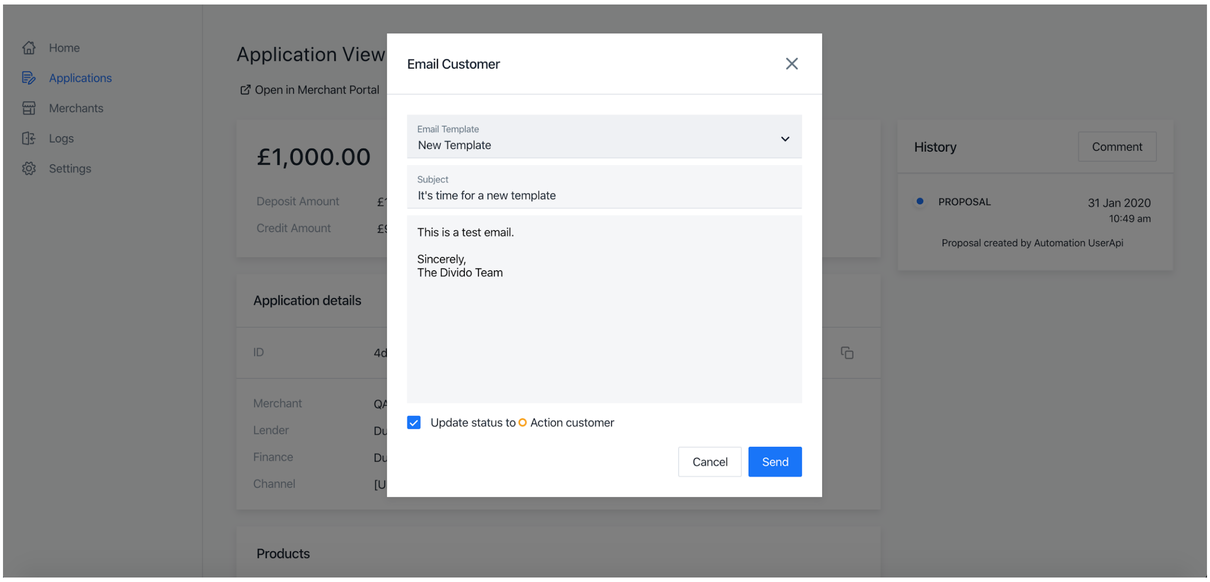
Once confirmed the status change and comment is available in the history view of the application.

2.2.3 Application Details - Email Customer

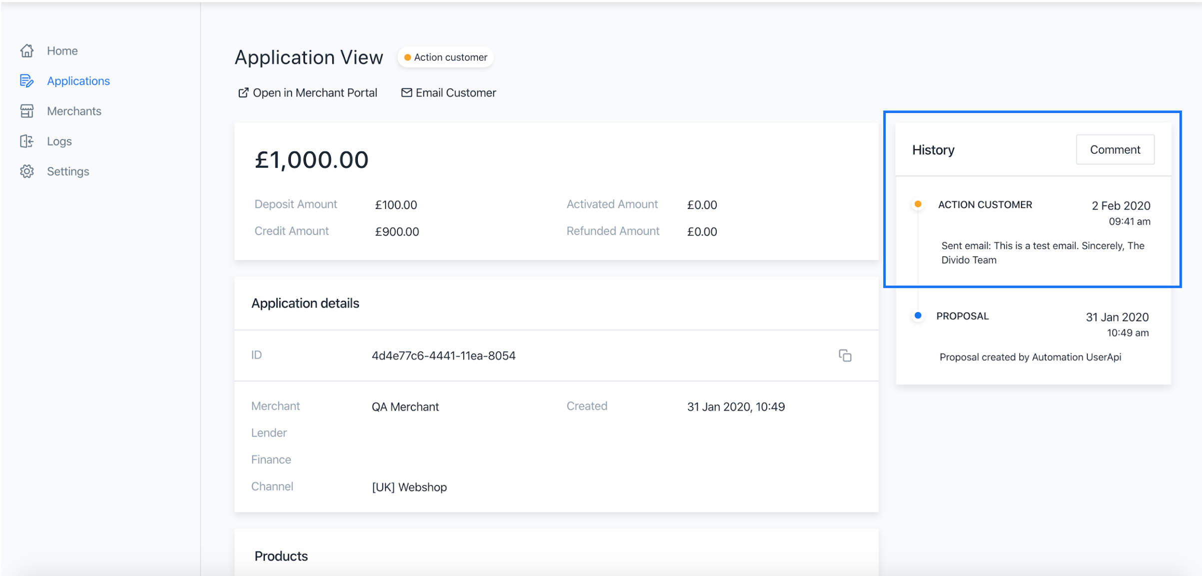
By utilising the Email Customer button in the top menu row the user can send out an email to the Customer. This can either be entered as free text or a pre-defined template can be selected (See how to setup a new email template here).



Click Email Customer on top of an applications detail page.



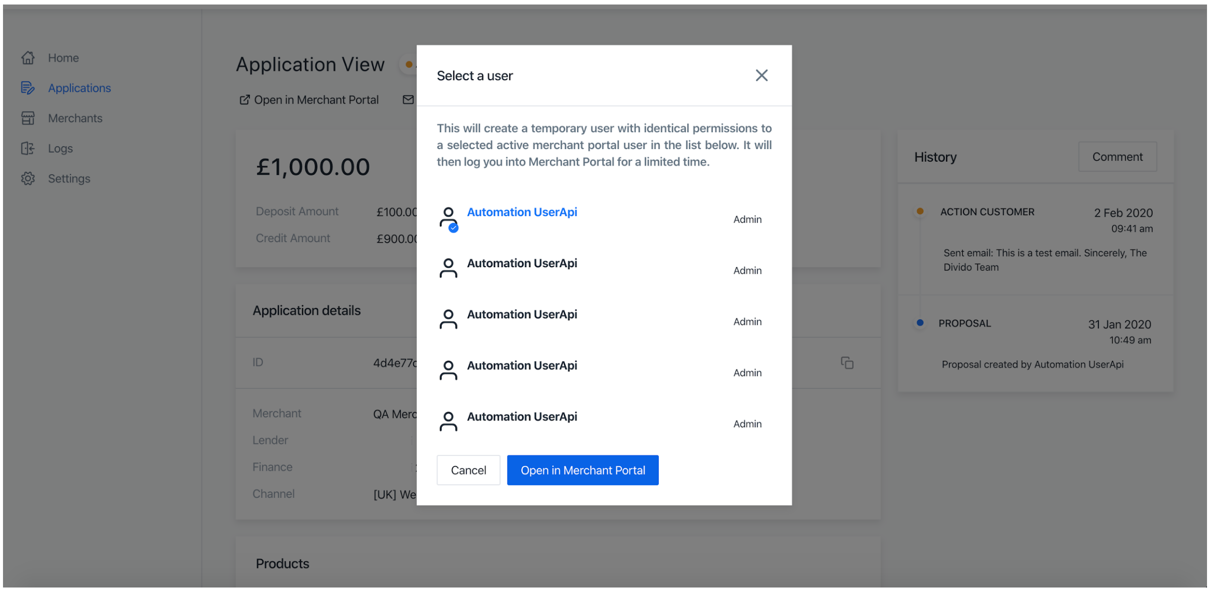
The user can either compose an email or select a template from the drop-down menu.



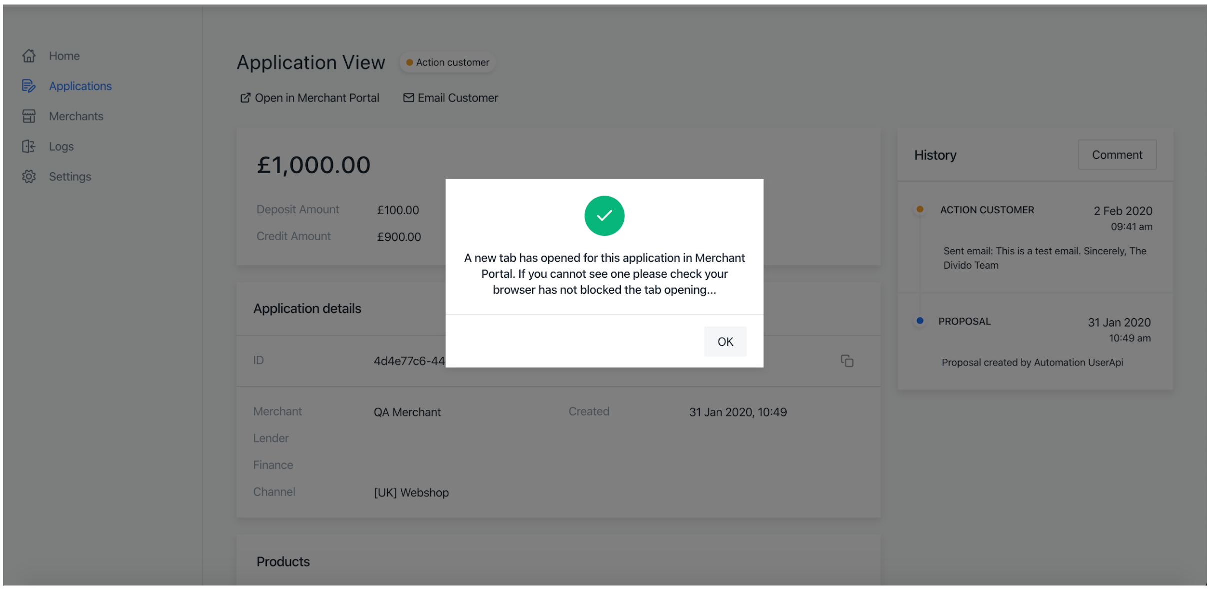
Once sent, the email will be available in the History section of the application.

2.2.4 Application Details - Open in Merchant Portal (Ghosting)

Ghosting is a useful feature for a Lender user that needs to troubleshoot an issue relating to an application from a Merchant stand point. When clicking the button in the top menu row the user will be able to select which merchant user they want to access the Merchant Portal as. Once a user is selected the Lender user is taken to the Merchant Portal to view the application as the Merchant user. A complete audit trail of this action will be available in Merchant Portal Activity - and will indicate who the Lender user was, who the Merchant user was that they ghosted as, and which action(s) they performed. The Ghosting feature can also be accessed directly by selecting a Merchant in the Merchant List and visiting the Users tab.

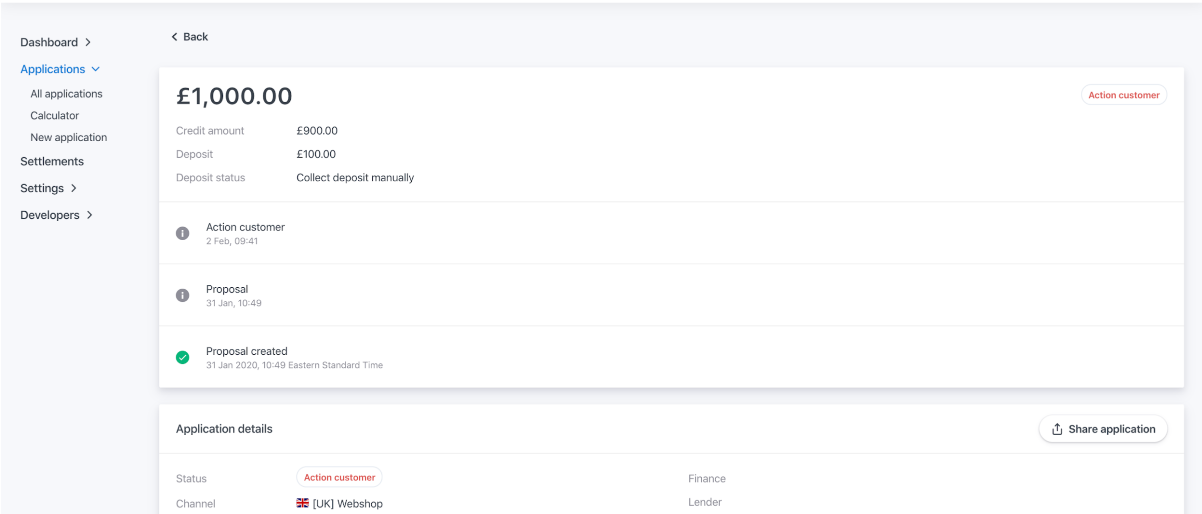


The user can click the Open in Merchant Portal button to initiate the Ghosting feature. Once clicked the user will get a list of Merchant users available to ghost as.



Once the user has been selected the portal will initiate the ghosting session by opening up the Merchant Portal in a new browser tab. The new tab will give the Lender user direct access to the application viewed in the Lender Portal.

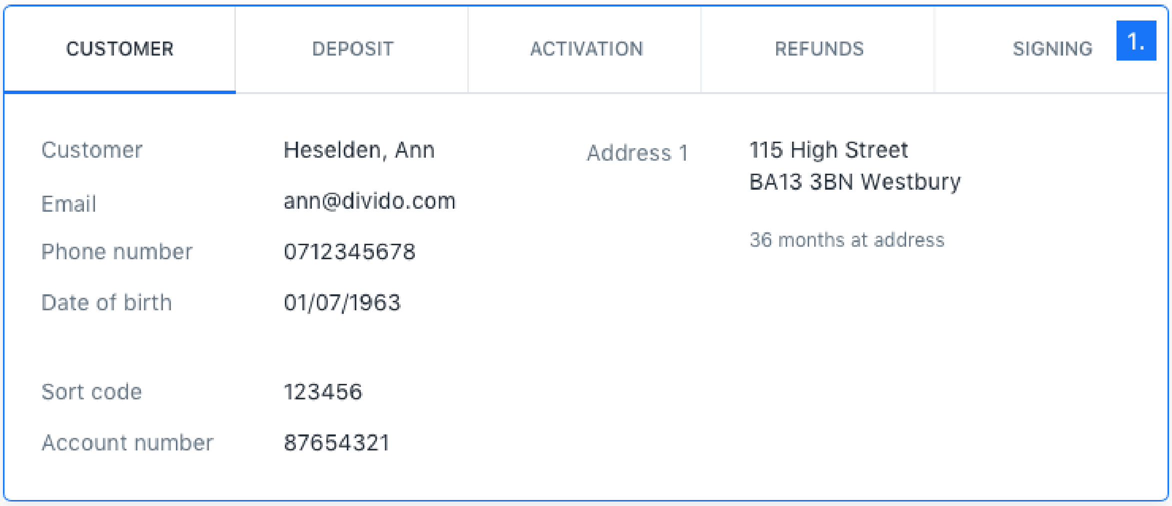
In some browsers the new tab may be blocked. If this is the case, the user needs to manually initiate the opening of the new tab.



The user can then view and interact with the application in the Merchant Portal, as the Ghosted user with their permissions.

2.2.5 Application Details - More Tabs

2.2.5.1 Customer



The Customer tab includes personal information about the customer such as name, email, phone number, date of birth, address and bank account information.

2.2.5.2 Deposit

CUSTOMER	DEPOSIT	ACTIVATION	REFUNDS	SIGNING

2.

Status	Paid
Deposit Amount	£ 100
Reference	ch_1EO5ViJE9s1PhdAk3VzSHDok

The Deposit tab contains information about the deposit (if applicable) that the customer paid or has to pay as part of the finance application.

2.2.5.3 Activation

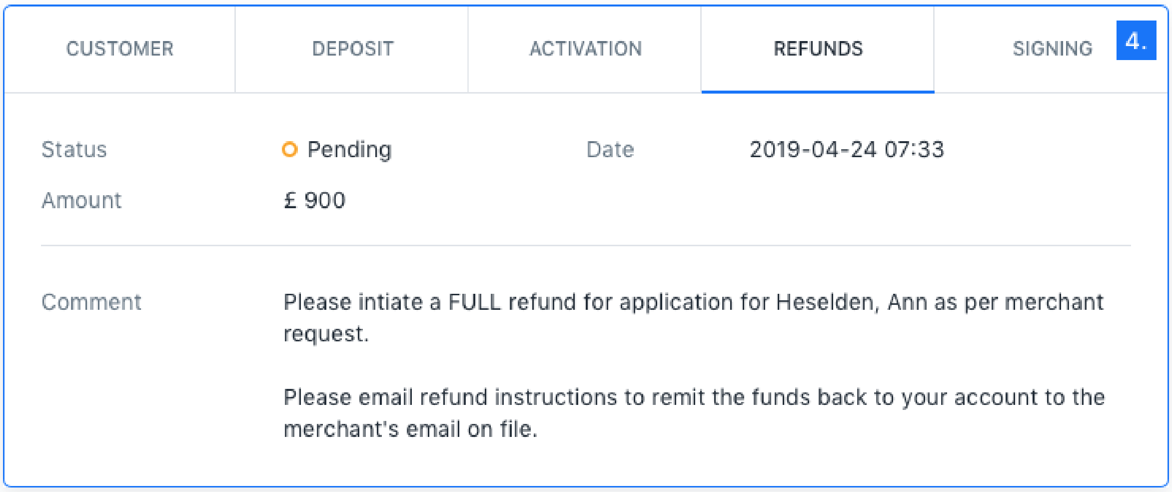
CUSTOMER	DEPOSIT	ACTIVATION	REFUNDS	SIGNING

3.

STATUS	DELIVERY METHOD	TRACKING NUMBER	DATE	AMOUNT
Activated	Delivery	-	2019-04-23	£934.75
Activated	Delivery	-	2019-04-23	£934.75
Scheduled	Delivery	-	2019-04-23	£934.75

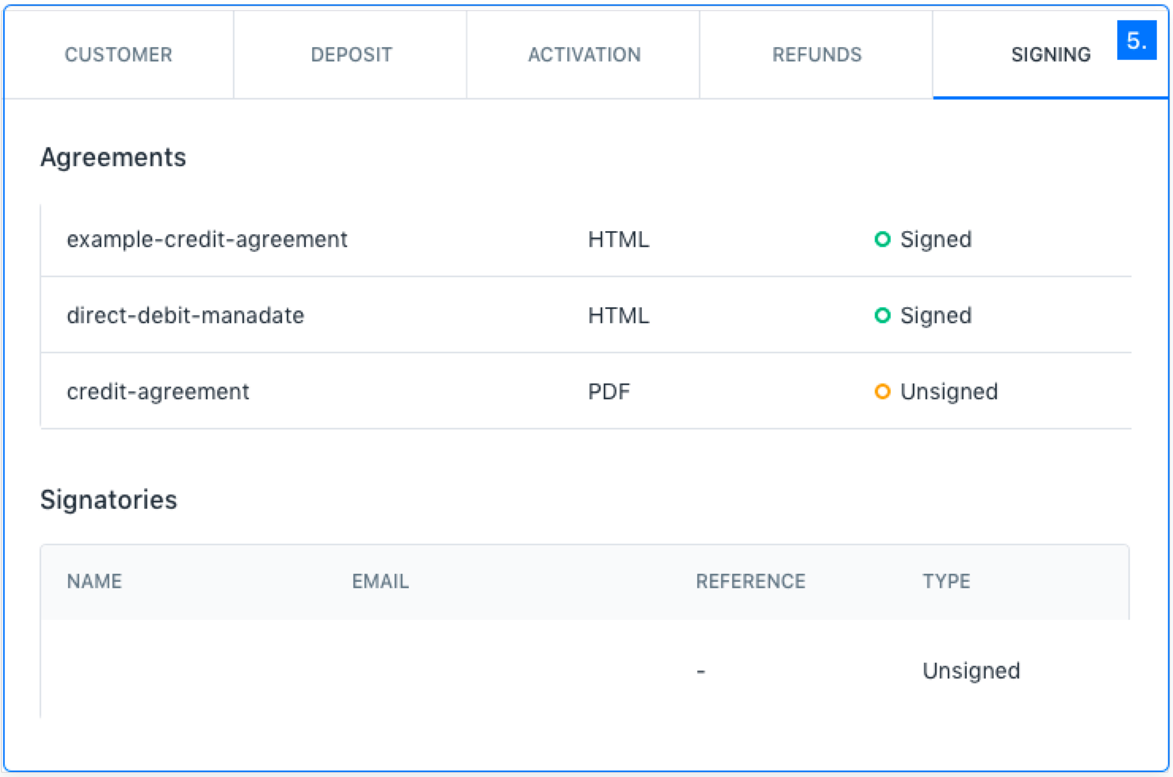
The Activation tab shows when an application was activated. This section would also indicate whether a partial amount was activated. Partial Activation is used when the Merchant can ship only part of an order.

2.2.5.4 Refunds



The Refunds tab shows any available information as part of a refunded transaction.

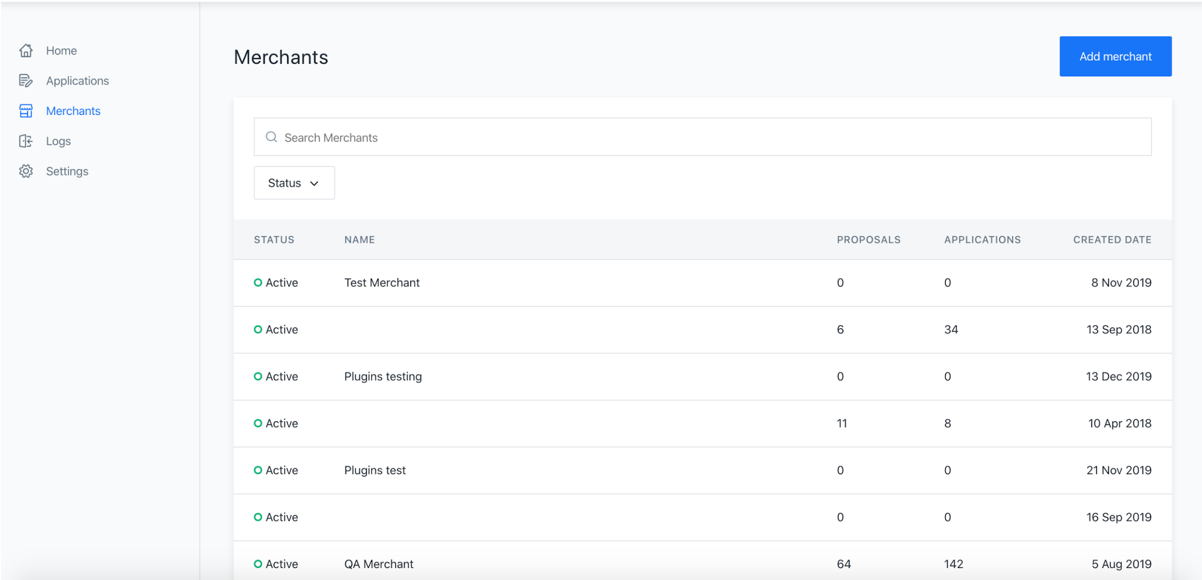
2.2.5.5 Signing



The Signing tab shows what agreements were presented to the Customer and whether they were signed or not. It may also indicate who the signatory or signatories are as part of the application.

3. Merchants

3.1 Merchant List



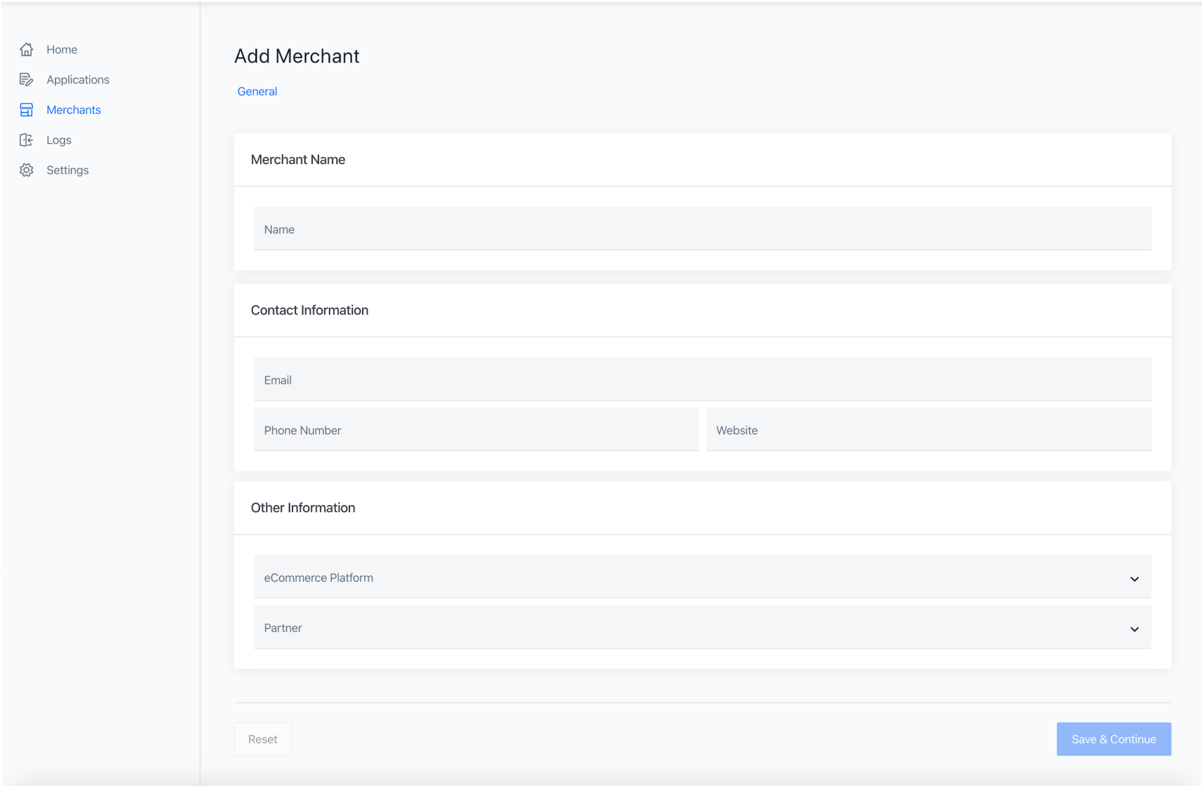
- The Merchant header contains the Add Merchant button which enables the user to add a new merchant.
- The search and filter section gives the user the ability to search for specific merchants by name and other attributes. The user can also select to filter by Active or Inactive merchants.
- The merchant list shows all relevant merchants based on the users search and filter criteria. It also allows the user to sort by name, number or proposals and applications, or created date.

The Merchant List is searchable in free text by a variety of terms (for more information about any of these terms, please contact your Divido representative). Below you can find some of the available searchable terms.

Merchant Details:	
Name	the name of the merchant.
Email	the contact email for the merchant.
Phone Number	the contact phone number for the merchant.
Website	the website of the merchant.

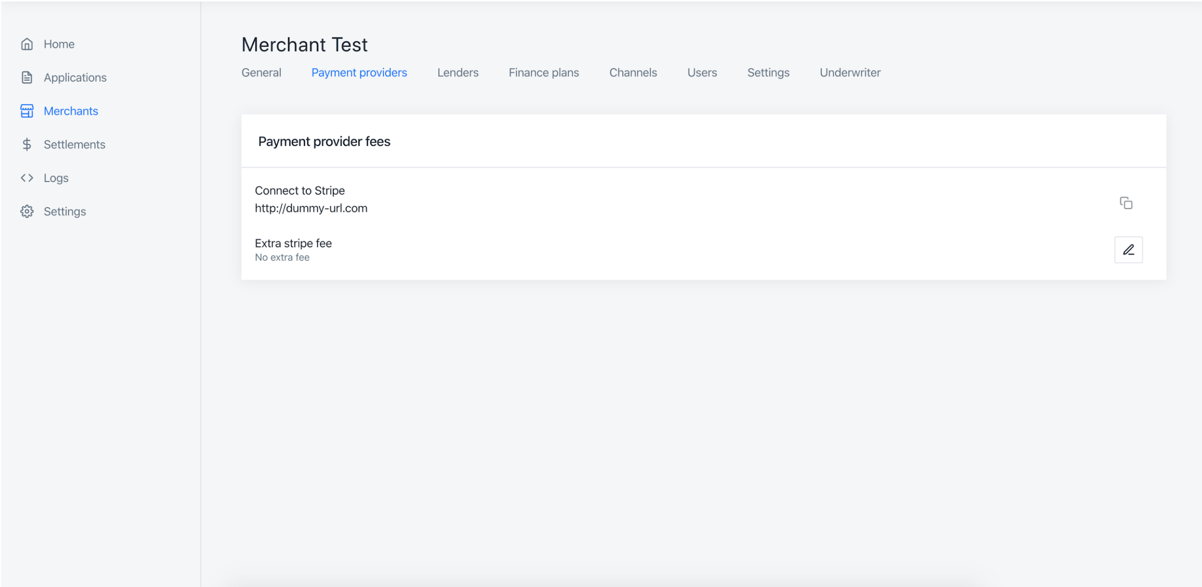
3.2 Merchant Details

3.2.1 Merchant - General



- The top section of the Merchant Detail page includes a navigational menu that allows the user to get different information about the merchant. See more information about these other tabs here.
- The Edit Merchant section enables the user to edit the merchant name
- The Contact Information section provides the user with the option to change email address, phone number and website for the merchant
- Other Information should be used to select whether the merchant is using an eCom platform (e.g. Shopify).

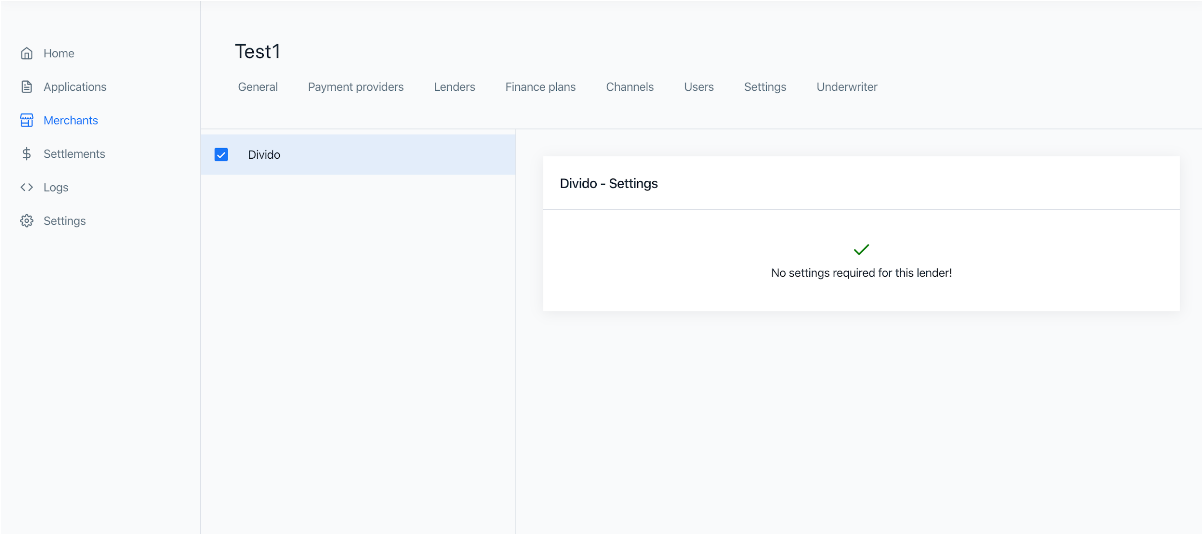
3.2.2 Merchant - Payment providers



The Payment Providers part of the Merchant Details page allows the user to setup a payment provider connection.

- The connect to stripe section allows for the copying of the link for Stripe merchant setup. This is often sent to the merchant so that they can set up their account.
- Extra stripe fee is used if an additional fee should be charged for payment transactions.

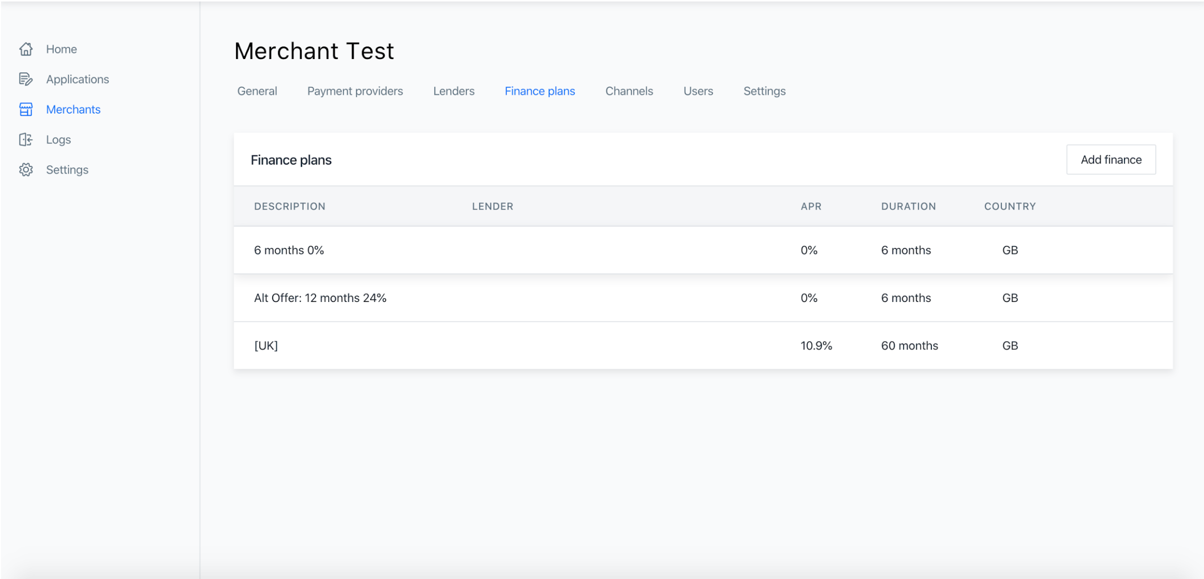
3.2.3 Merchant - Lenders



The Lenders section allows the user to add the lender connection for the merchant.

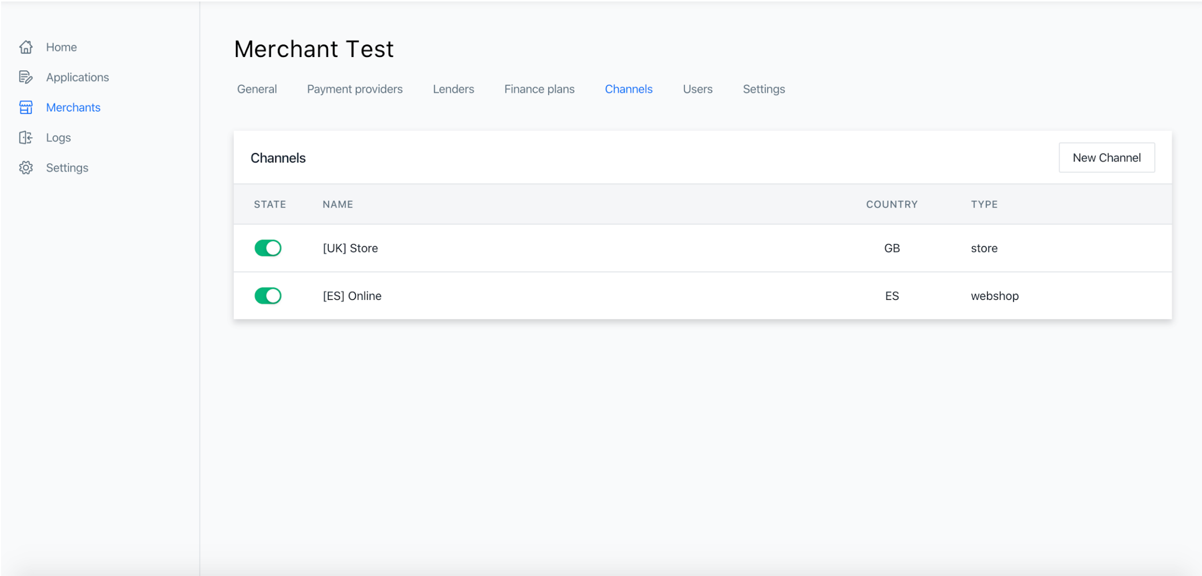
In the section to the left, the user can select the lender by ticking the checkbox and then provide any additional credentials needed to connect with the lender in question. What credentials are used varies by lender but includes; API-Key, Username and Password.

3.2.4 Merchant - Finance Plans



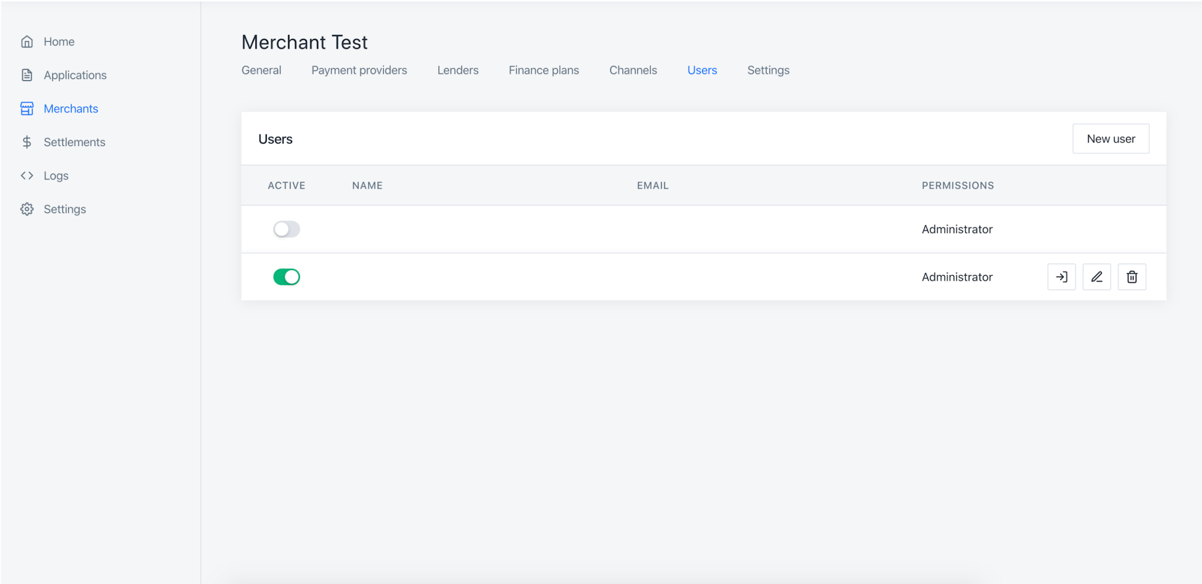
The Finance plan tab allows the user to view, edit, delete or add the finance plans that are available for the merchant. These are the finance options that the Merchant can view in the Merchant Portal, and are available to be offered to the Customer.

3.2.5 Merchant - Channels



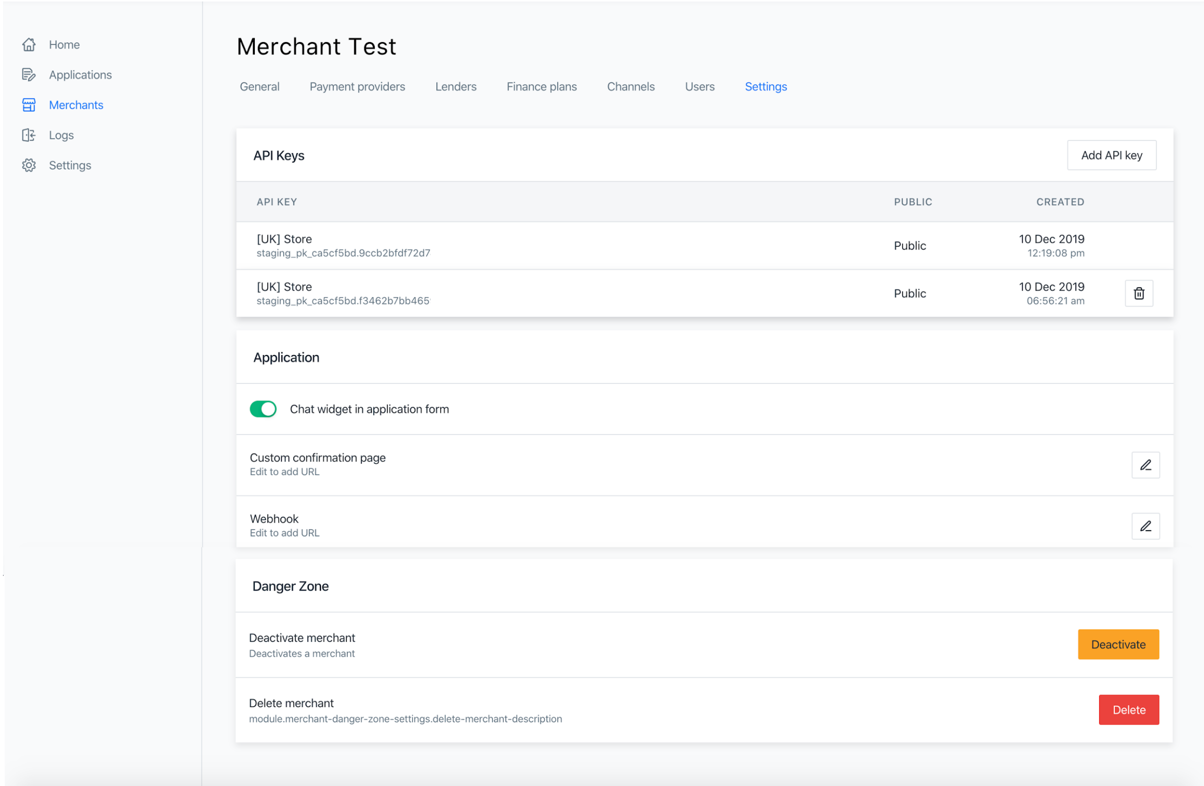
In the Channels section the user can add channels for the Merchant to have access to in the Merchant Portal. New channels can be added by following the New Channel button. A channel is used by merchants to segregate their applications by outlet type (e.g. In Store, Webshop etc.), originating country (e.g. Spain, UK), and/or local outlet (e.g. Manchester, London, etc.). The channel enables more detailed reporting and can be used for limiting user access to specific channels in the Merchant Portal.

3.2.6 Merchant - Users



The Users section is where a Lender can manage access and permissions for Merchant users using the Merchant Portal. Using the toggle on the left side of the table the Lender user can make Merchant users active or inactive. By hovering over the table row and selecting the leftmost icon, the user can Ghost the user in the Merchant Portal (find more information about Ghosting here). There are also options to Edit and Delete the user.

3.2.7 Merchant - Settings



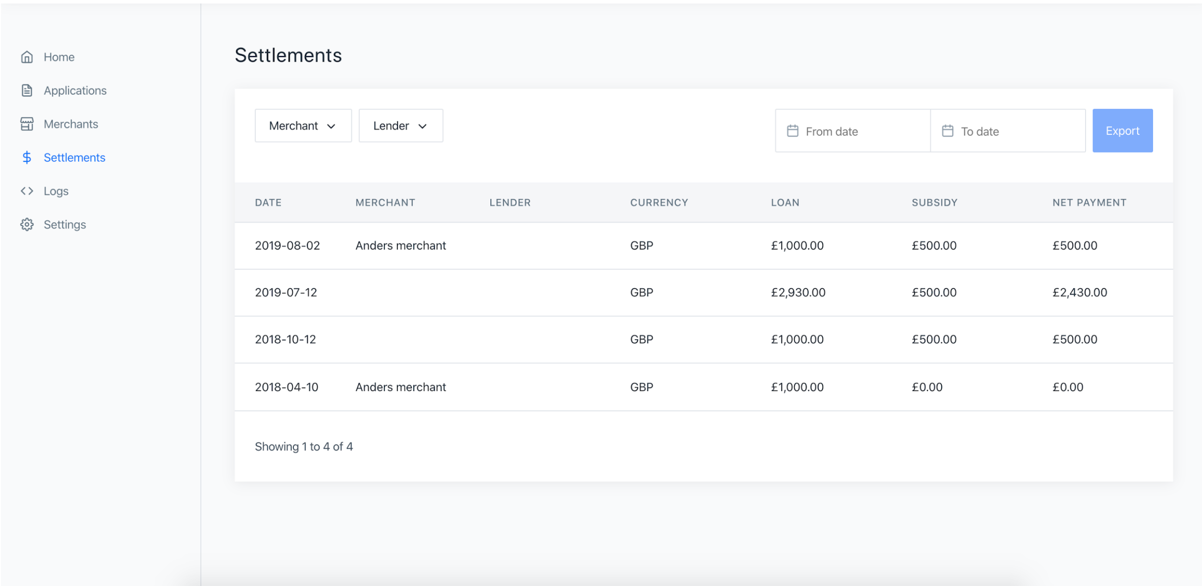
The Settings tab allows the user to edit any settings for the Merchant.

1. API Keys - The user can generate a new API key for the Merchant by pressing the Add API key button
2. Application - Here the user can alter application specific settings such as adding a chat widget to the application form, directing the Customer to a custom confirmation page upon completing an application or setup Webhooks.
3. Danger Zone - The danger zone, as the name suggests, contains actions that will carry significant consequences for the merchant. This includes deactivating or deleting the merchant.

4. Settlements

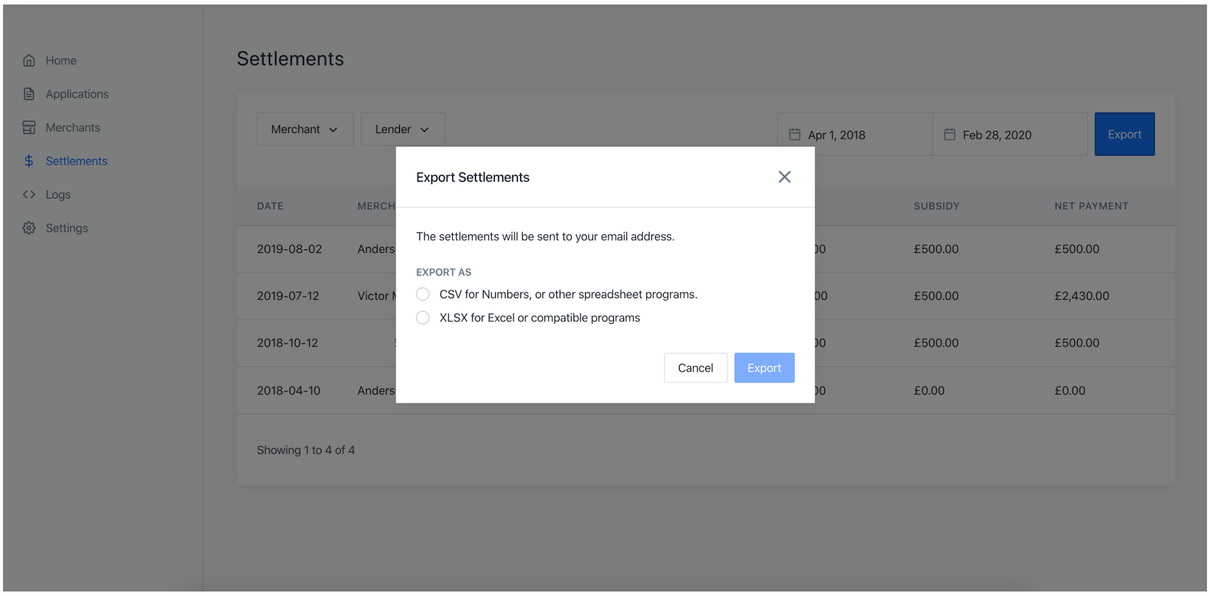
The settlements section of the portal allows the user to view settlements between the Lender and Merchants as part of finance applications.

4.1 Settlements List

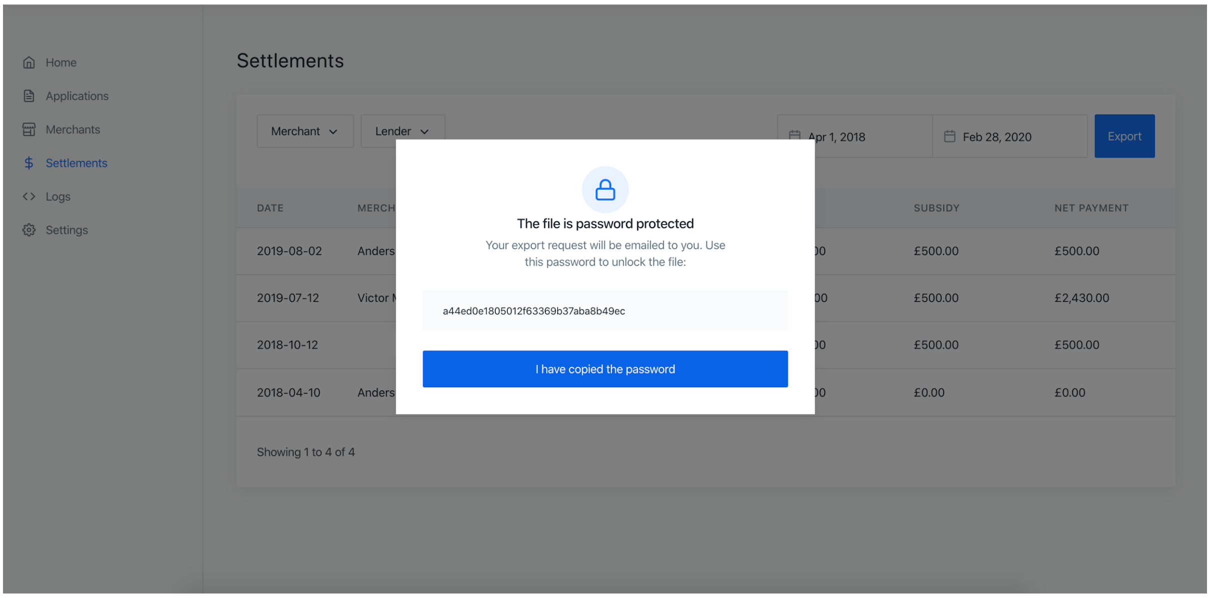


The settlement list can be filtered by Merchant or Lender and be further narrowed down by a date range.

4.2 Settlements Export

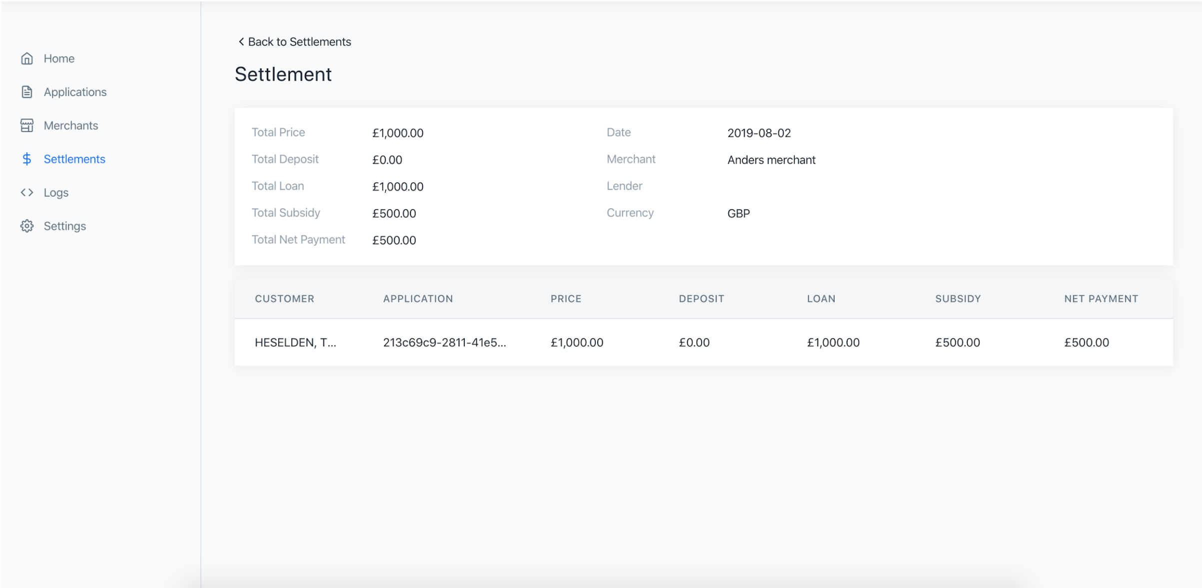


Once a date range has been selected the user can export the settlements list in either CSV or XLSX file formats.



After the user selects which file format they want to receive the file they receive a password to open the file. The file is distributed to the user's registered email address.

4.3 Settlements - Details



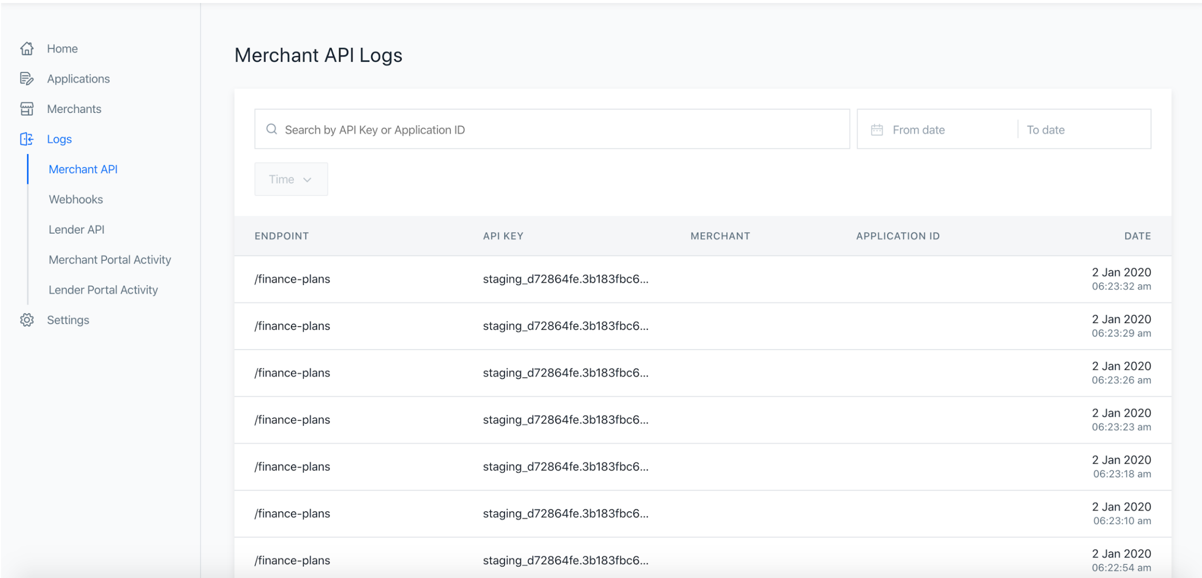
If the user selects an item in the settlements list they can view more details about the individual settlement.

5. Technical Logs

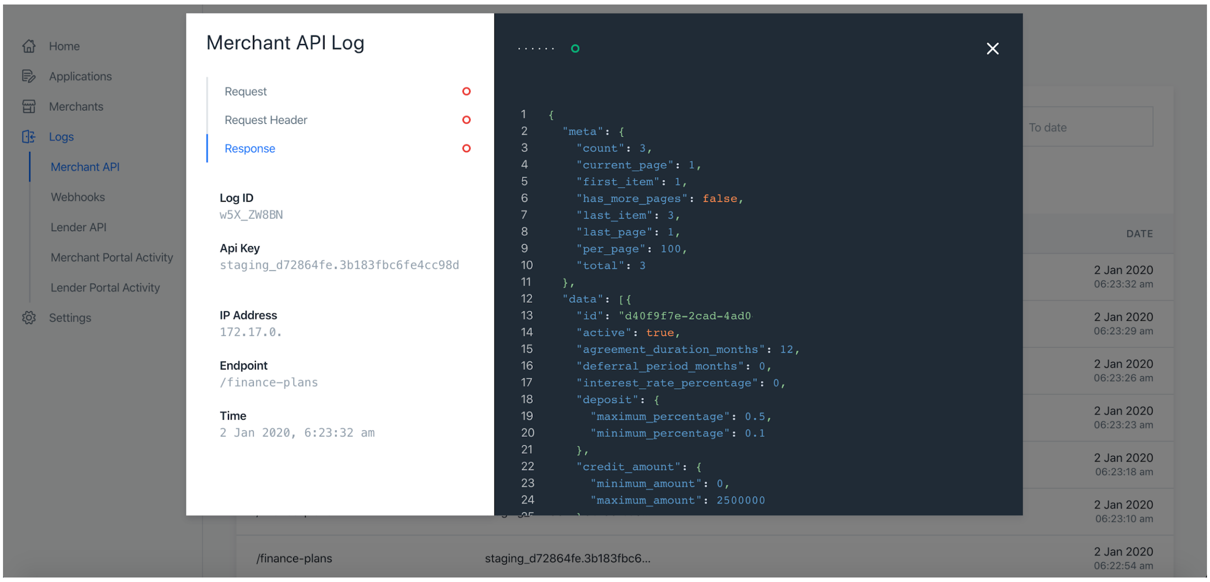
The logs section of the portal allows the user to track different technical and audit aspects of the Lender's finance program. Technical logs make up one major aspect and are tailored for technical troubleshooting. Details on API calls and webhooks can provide detailed information about where any issues may have originated. Additionally the activity tracking provides a complete audit trail of the usage of both the Lender Portal and Merchant Portal.

5.1 Merchant API Logs

The Merchant API Logs shows all API calls made between the Divido platform and the Merchant. The list is searchable by API Key or the Application ID.



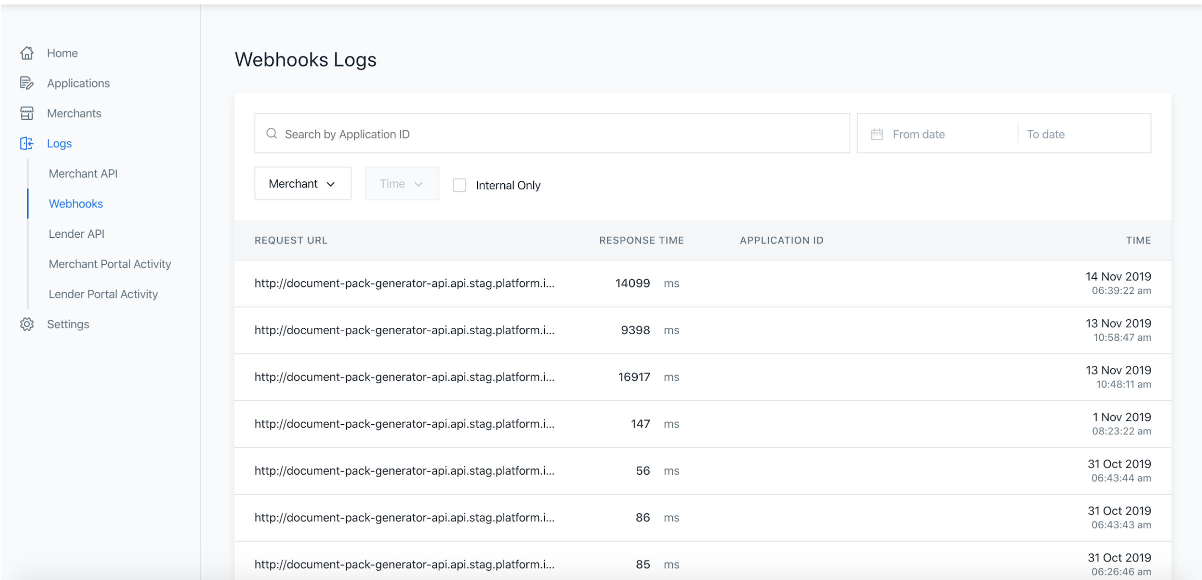
The Merchant API logs list shows all Merchant API calls based on selected filters. A date range can be selected to find a specific log. To utilise the time-filter the user needs to select a single date from the date range picker.

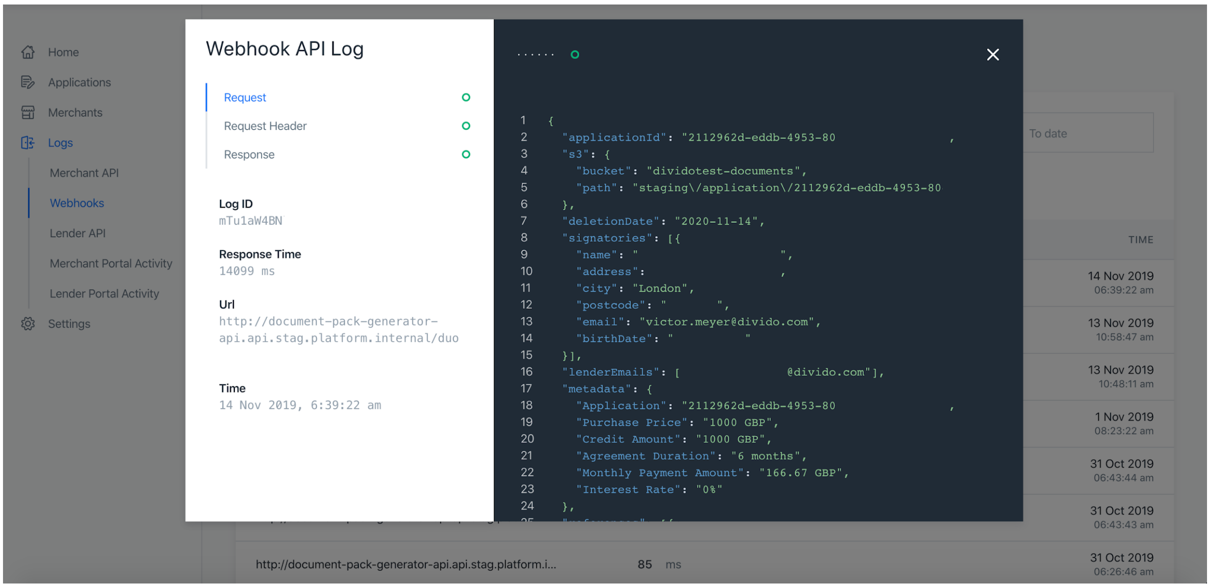


By clicking on an API call in the list section the user can get more information about the call, e.g. Request, Request Header, and Response messages. This is helpful information for technical troubleshooting reasons. The full merchant API documentation can be found here.

5.2 Webhooks

The Webhooks section shows the user all available Webhooks made by the platform. They can be filtered by date and time as well as Merchant. The list is also searchable by Application ID.

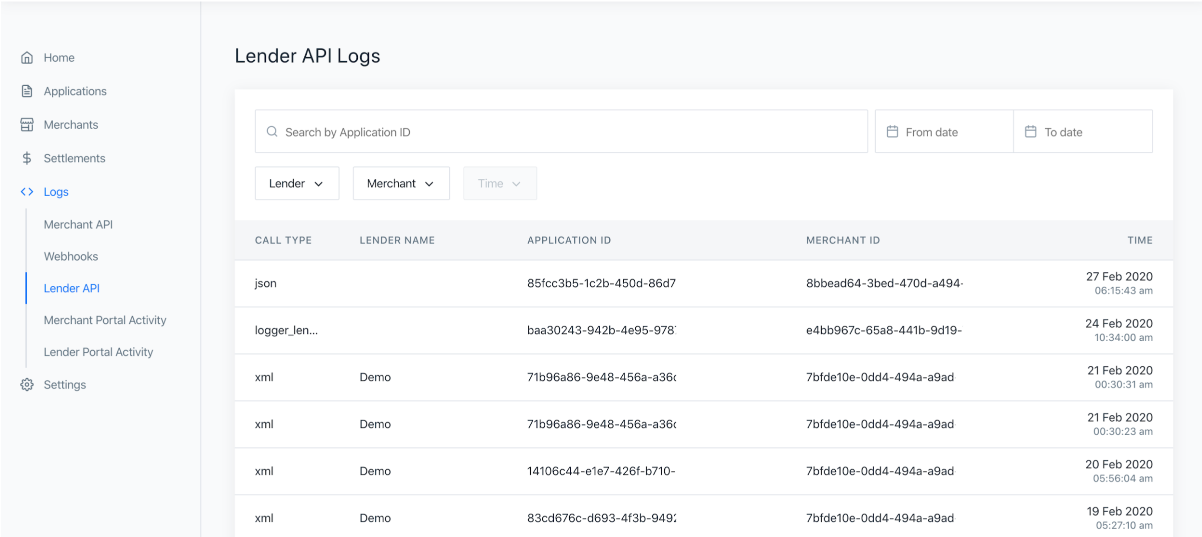


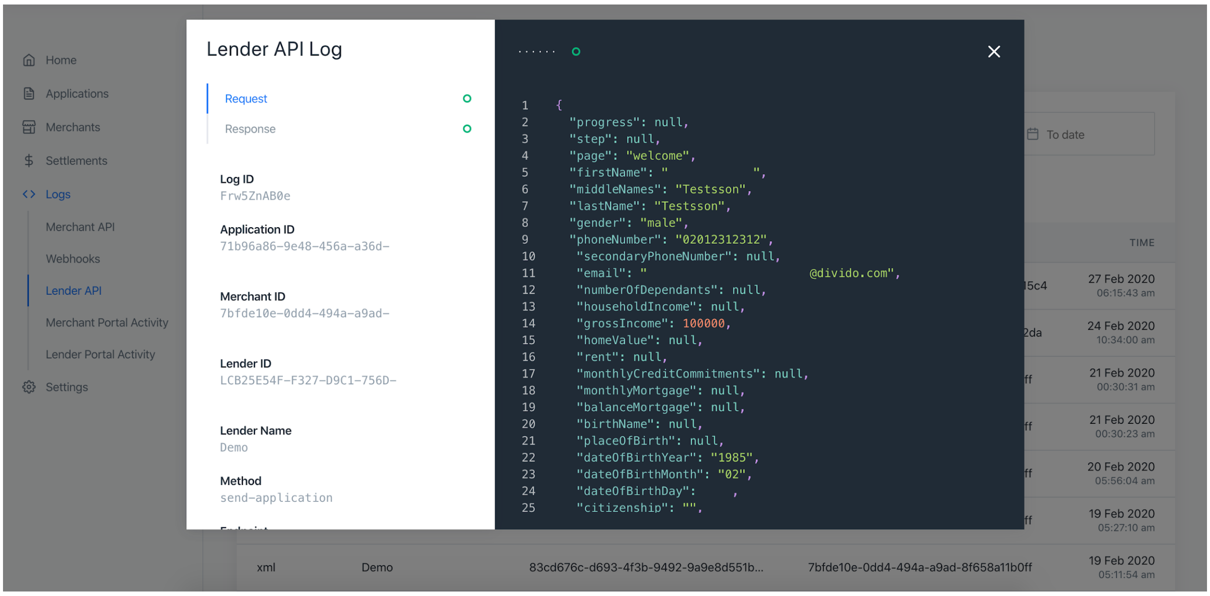


Similar to Merchant API Logs, Webhook details can be viewed when clicked in the Webhooks list.

5.3 Lender API Logs

The Lender API Logs shows all API calls made to the Lender. The user can filter the logs by date and time, Lender (if applicable), and Merchant. The list is searchable by Application ID.





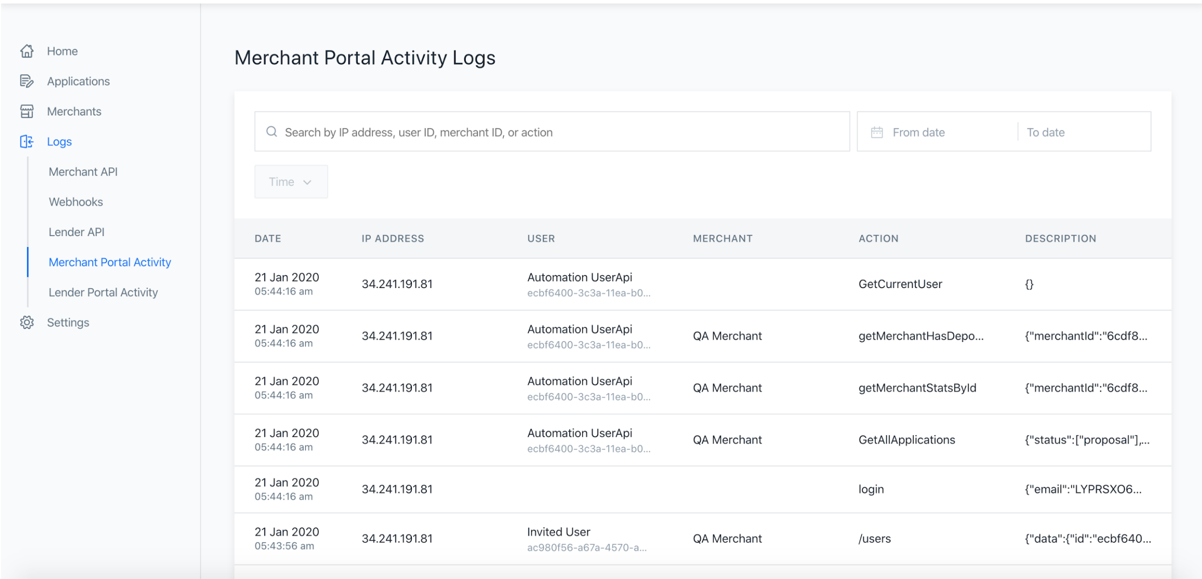
Similar to Merchant API Logs, and Webhook, Lender API details can be viewed when clicked in the Lender API list.

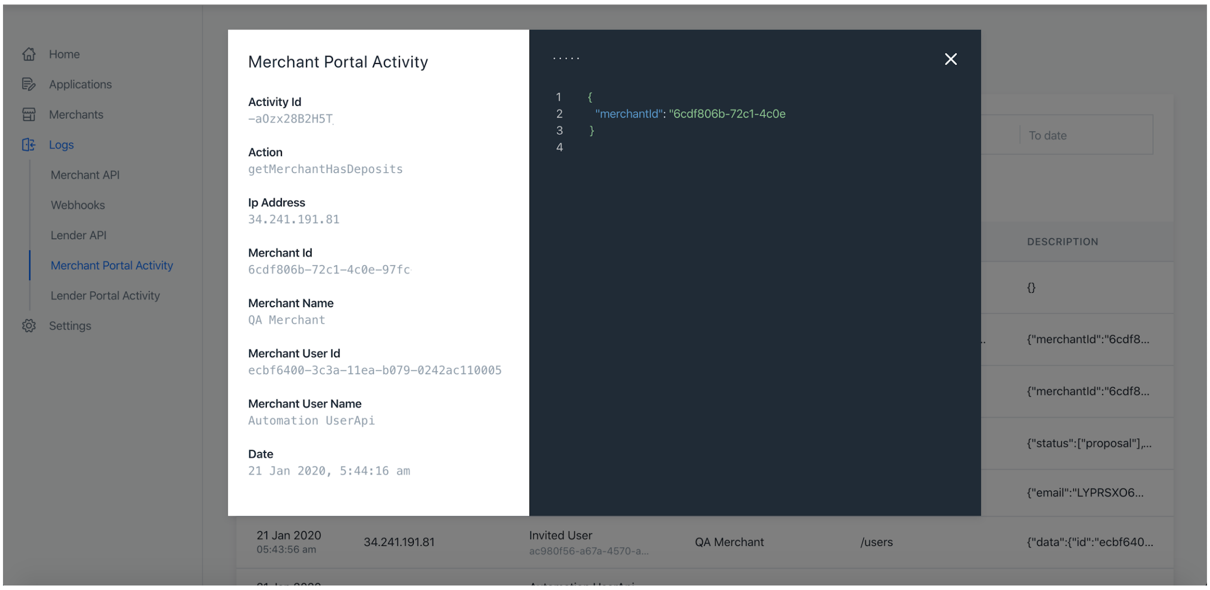
6. Activity Logs

Activity logs are slightly different from the API and webhook logs. The activity logs show user behaviour and actions in the different portals. Merchant Portal Activity tracks Merchant users' interactions with the Merchant Portal. This can be useful for the Lender when troubleshooting a merchant inquiry. Lender Portal Activity similarly tracks portal activity, but in the Lender Portal by Lender users.

6.1 Merchant Portal Activity

The Merchant Portal Activity gives the Lender user a view of what Merchant users have done in the Merchant Portal. The activity can be filtered by date and time and is searchable by IP address, User ID, Merchant ID and action.

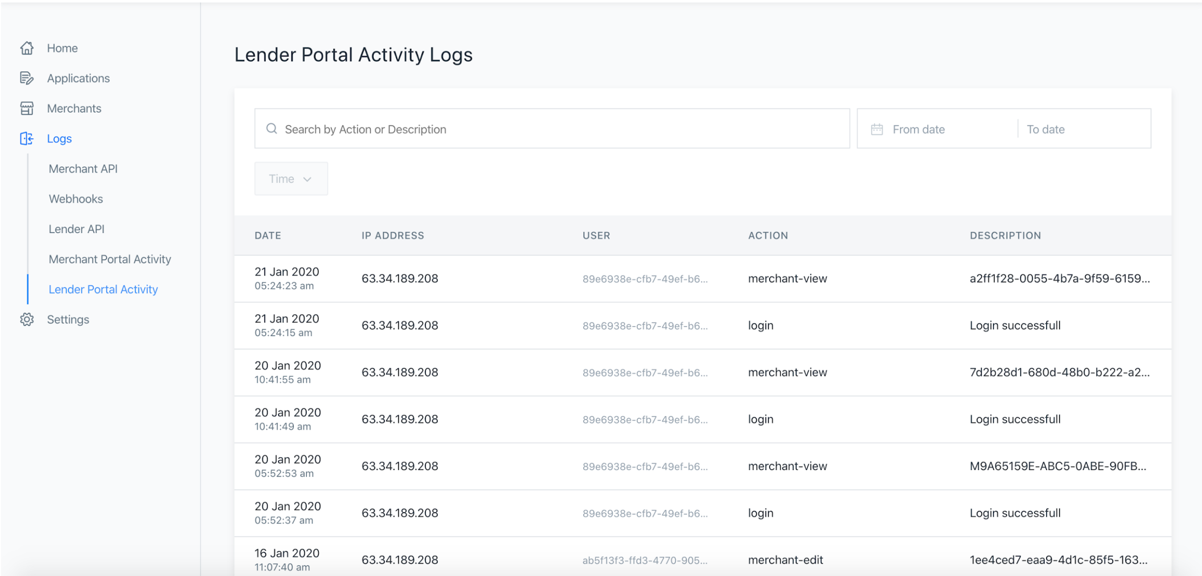


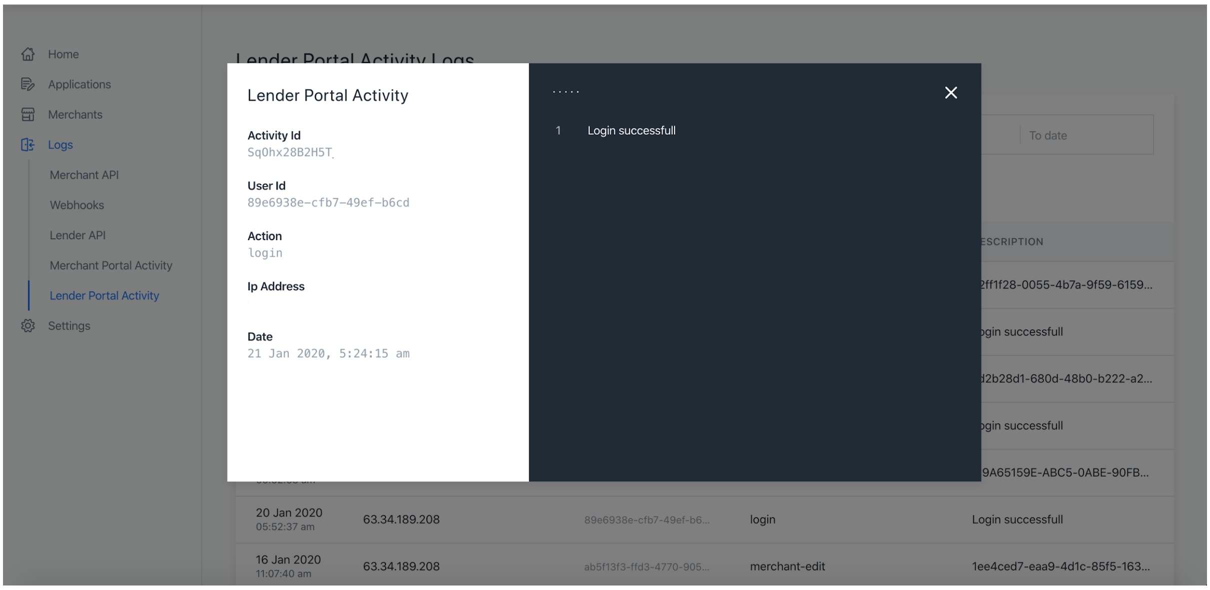


The user can see more information by clicking an activity entry in the Merchant Portal Activity list.

6.2 Lender Portal Activity

The Lender Portal Activity gives the Lender user a view of what Lender users have done in the Lender Portal. The activity can be filtered by date and time and is searchable by action, description, user and IP address.





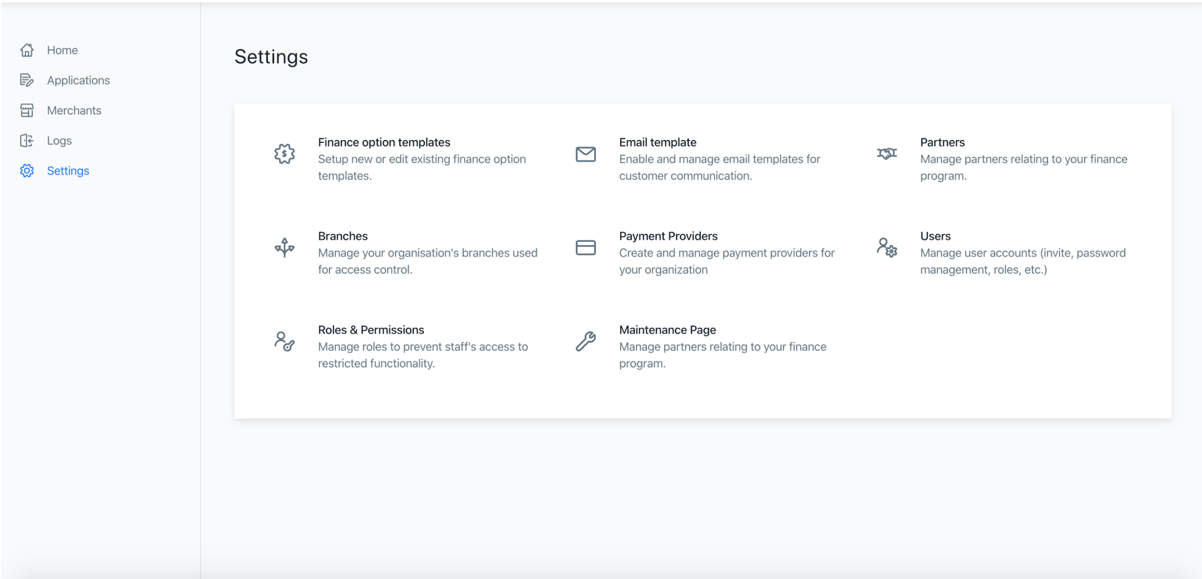
The user can see more information by clicking an activity entry in the Lender Portal Activity list.

7. Settings

The Settings section of the portal is available for the user to configure certain features of the portal for their users and finance program.

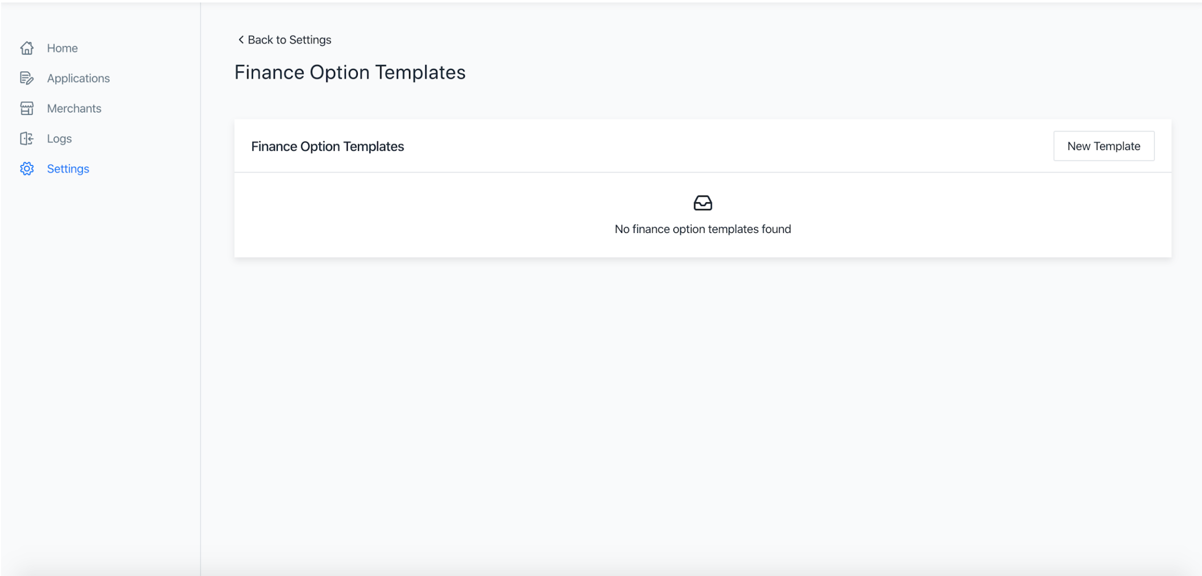
7.1 Dashboard

The dashboard page includes the list of settings available to manage.

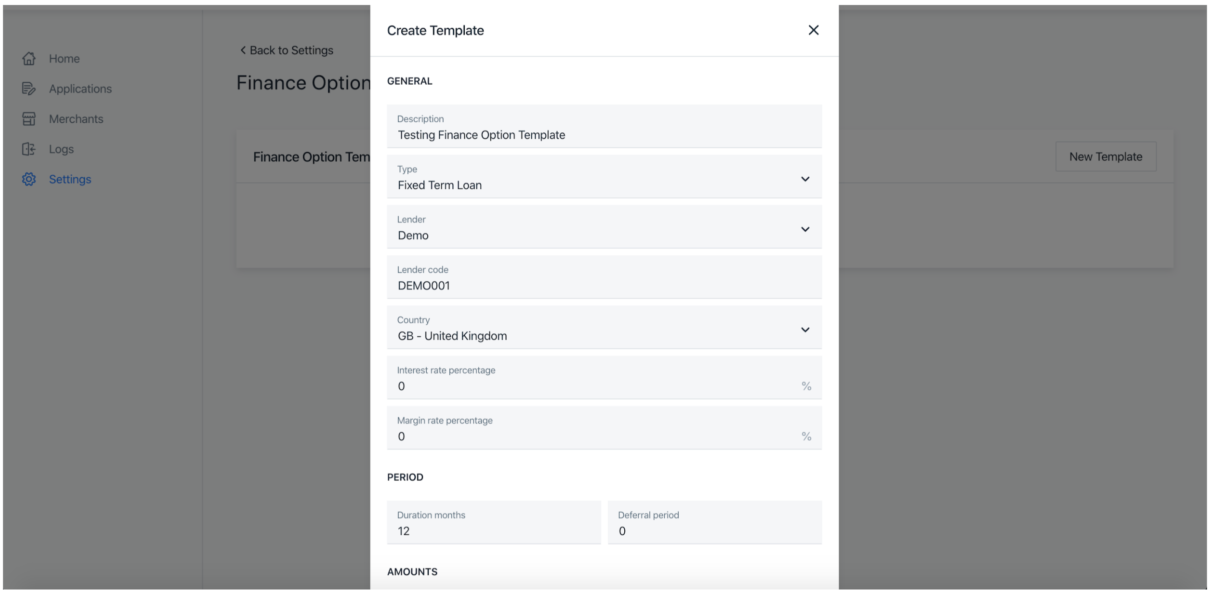


7.2 Finance Option Templates

The Finance Option Templates section of the Settings page allows Lender users to set up templates of rate cards that they would like to make available to their merchants.



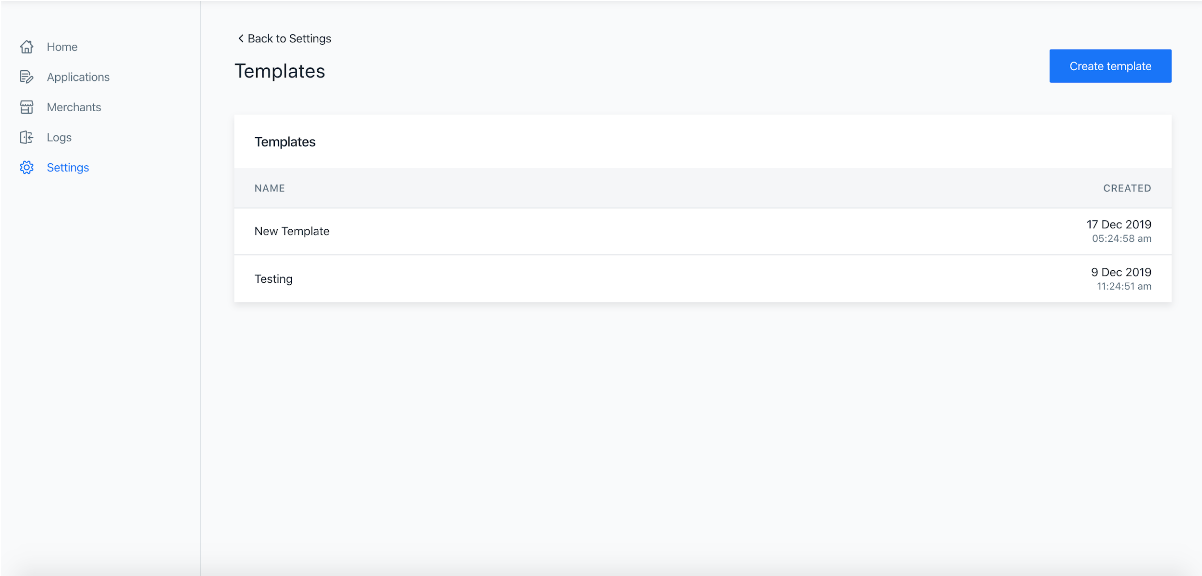
From the Finance Options Templates page the user selects New Template.



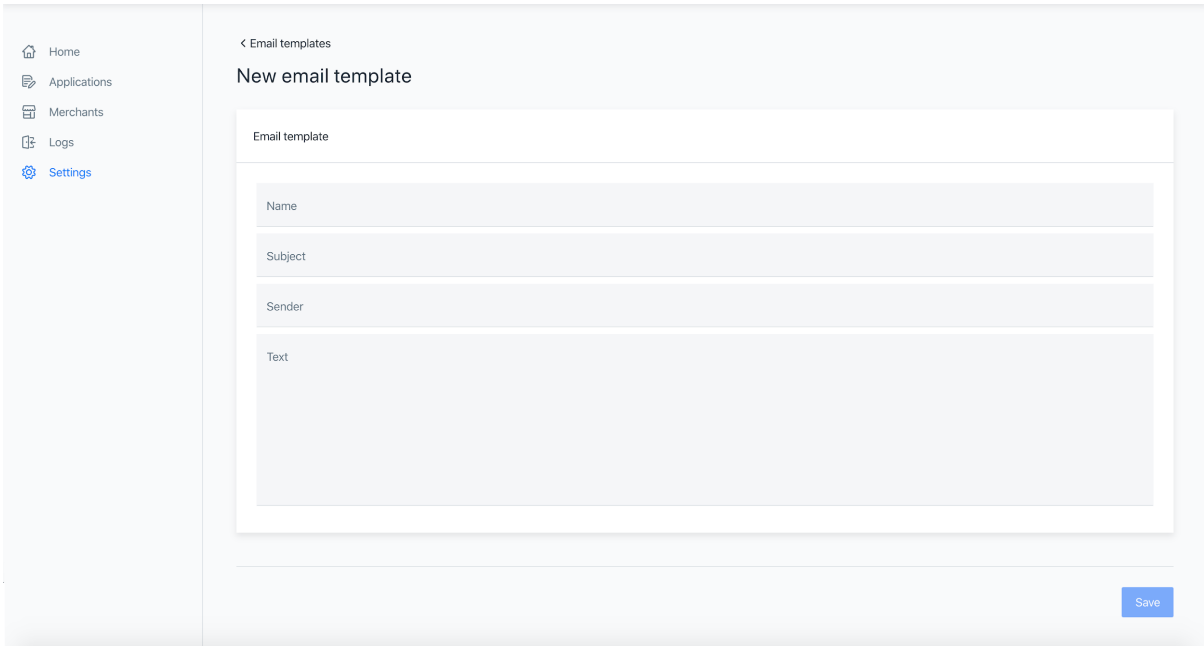
The user can set the rate card and save it. Once saved, it can be accessed from an individual Merchant under the [Finance Plans tab](#) when adding a new finance plan.

7.3 Email Templates

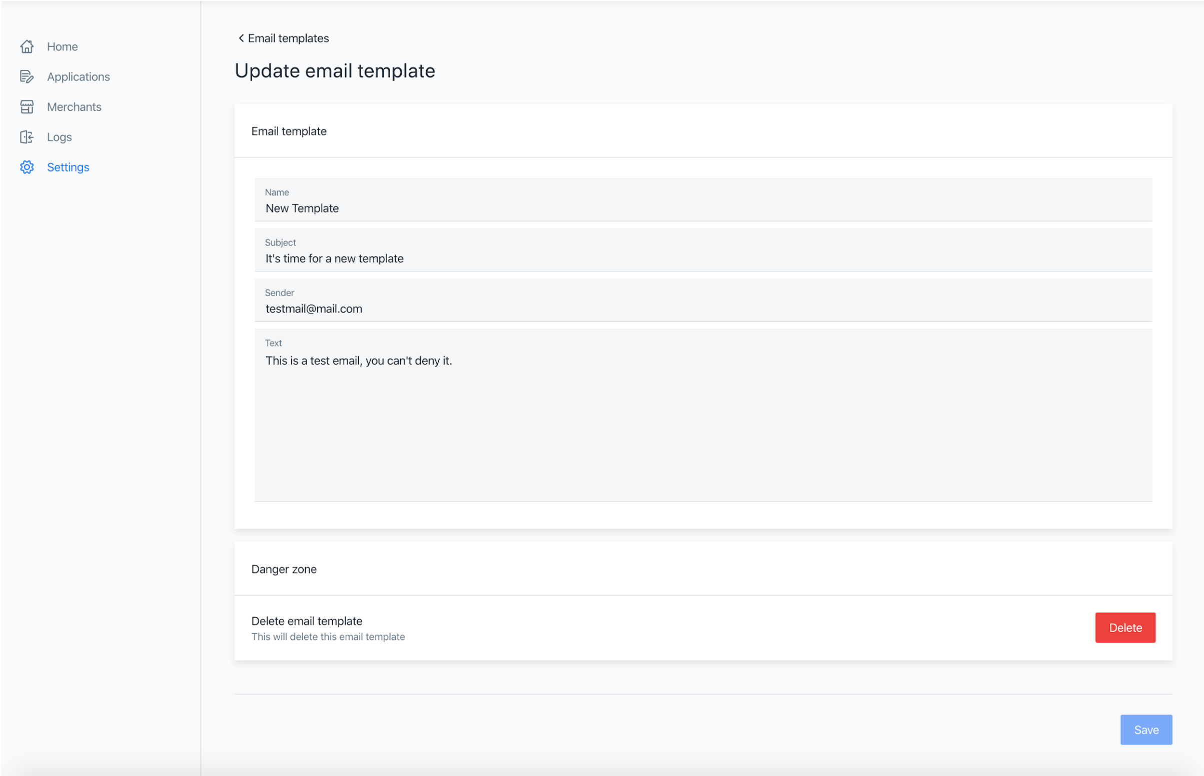
The Email Templates page is used to manage customer email templates. These can be selected from an Application when selecting Email Customer.



The main page for Email Templates allows the user to see existing templates and add a new one by clicking Create Template.



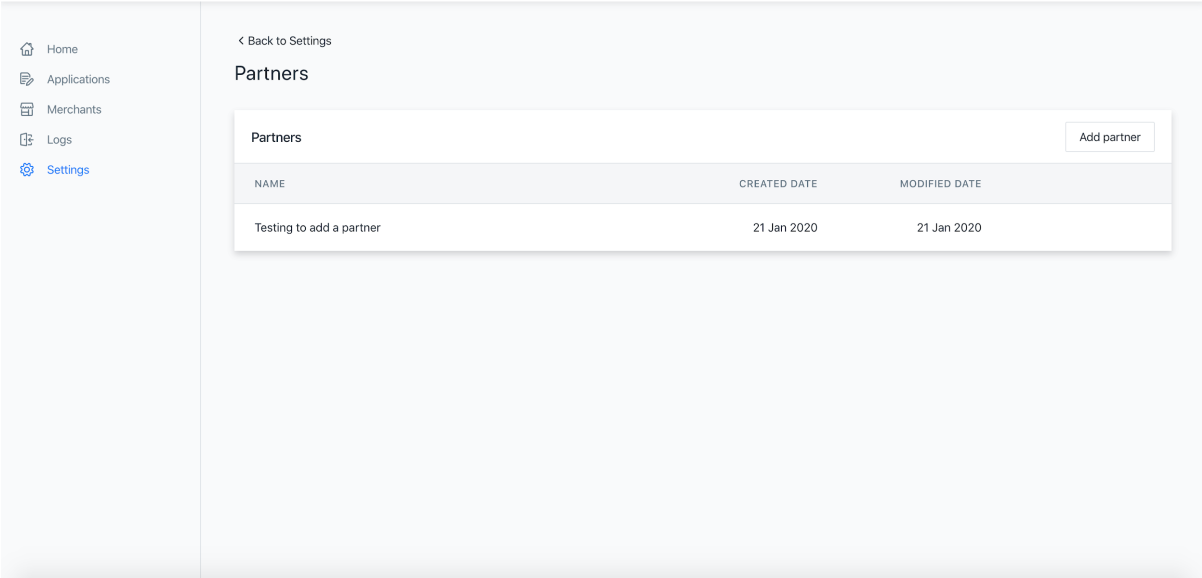
When clicking Create Template the user gets the option to add the information and save.



Once the information is added and saved the template will be available in the Email Templates list and can be accessed from an Application when selecting the Email Customer option.

7.4 Partners

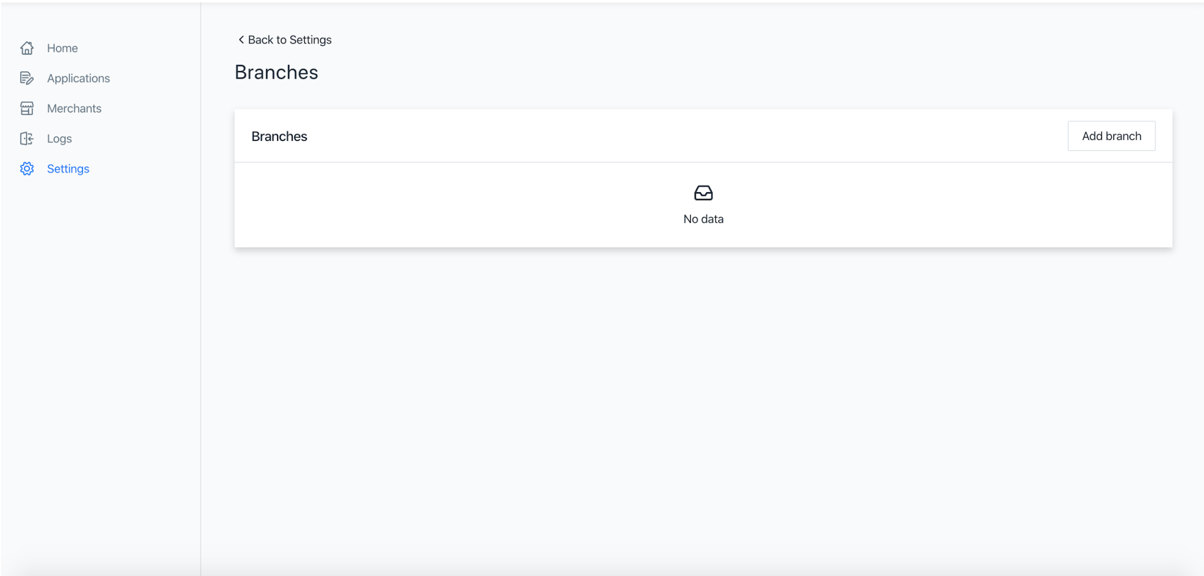
The Partners page can be accessed by the user to manage any partners that the Lender may have. This could include third-parties used to sell to and onboard Merchants.



The user can either manage existing partners from the list or add a new partner by clicking Add Partner.

7.5 Branches

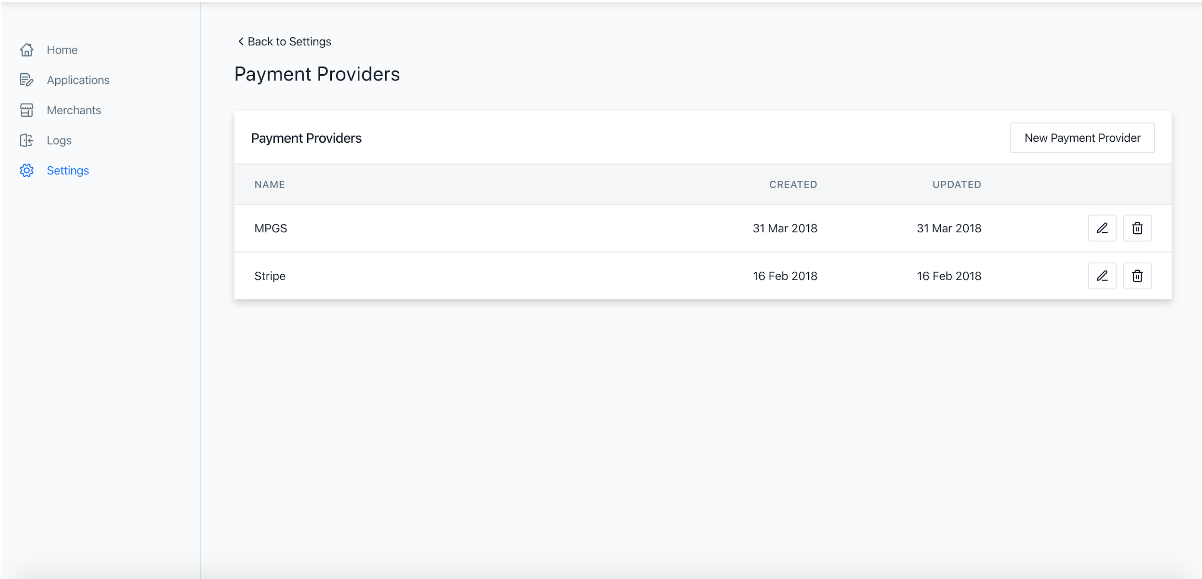
Branches are used for a Lender that operates as separate entities based on geography or other distinctions. Branches can be used to segregate data or manage access based on this separation.



From the Branches page the user can manage existing or add a new branch by clicking Add Branch.

7.6 Payment Providers

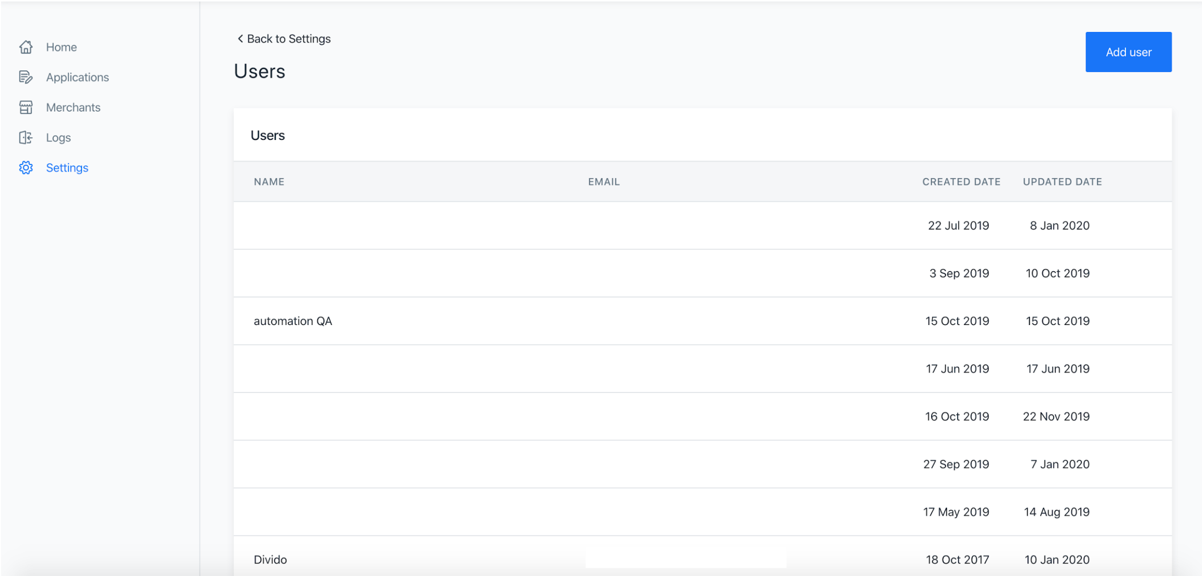
The Payment Provider page allows for the management of Payment Service Providers (PSPs). These are most commonly used to accept deposit payments as part of an application.*



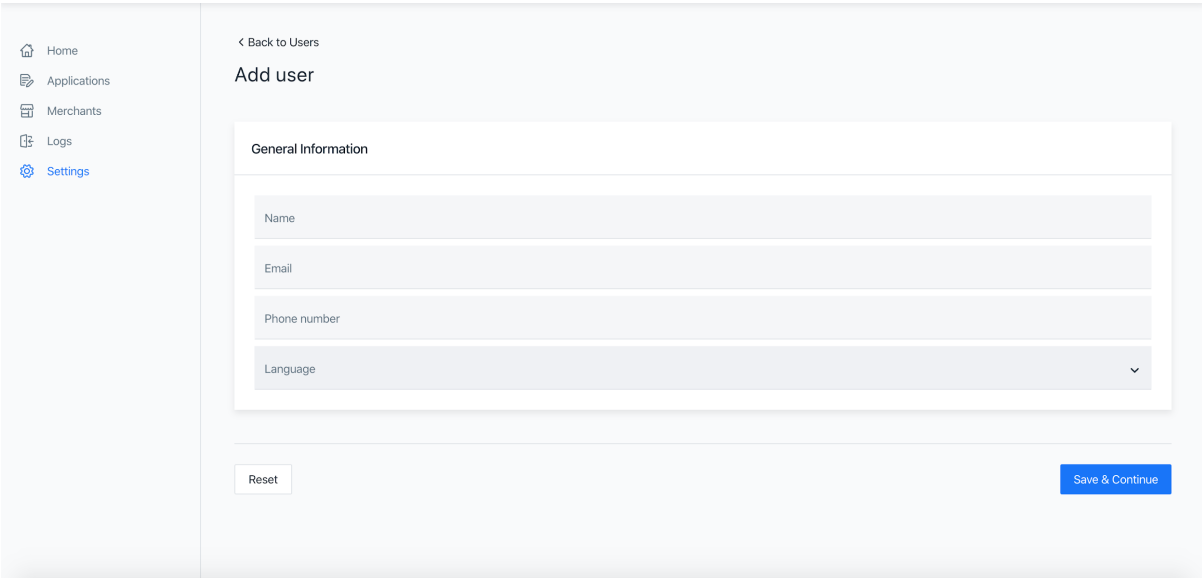
*Note: Any addition of a new Payment Provider requires development work and needs to be discussed and agreed with your Divido representative. Which PSPs are available in your region will be discussed as part of your implementation.

7.7 Users

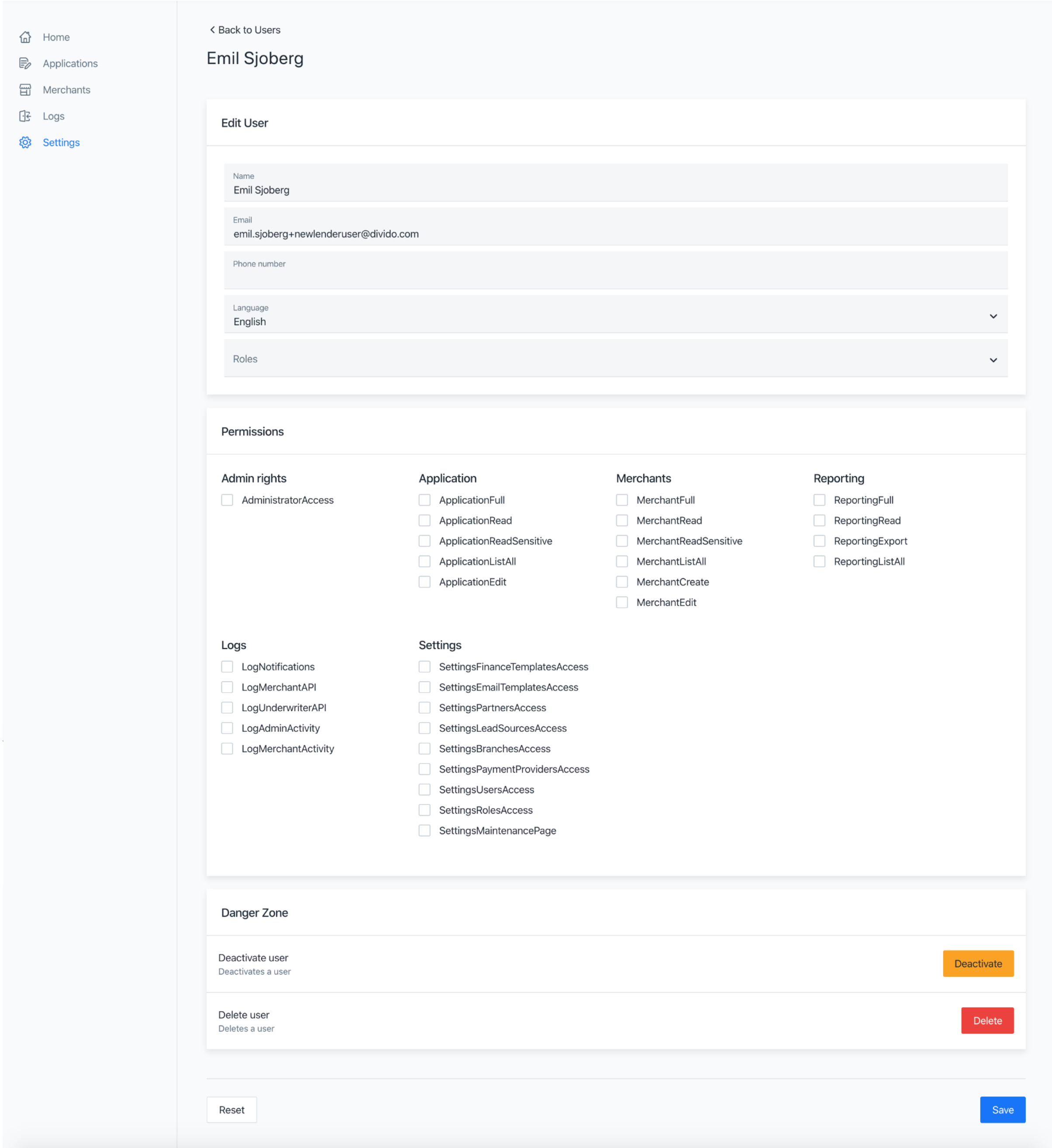
The Users page allows the user to manage Lender users having access to the portal. It also allows for the addition of new users.



The list view shows all existing users of the portal. To add a new user the user selects Add User.



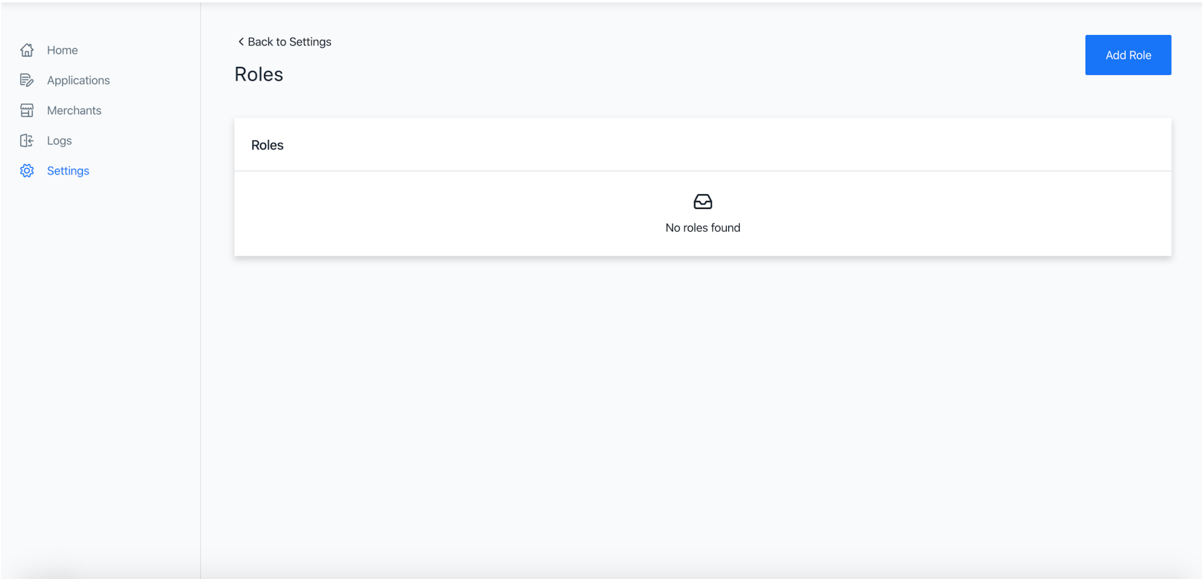
The user enters the general information of the new user and clicks Save & Continue.



On the next page the user can add a role (by selecting one of the pre-defined roles) or add permissions manually.

7.8 Roles & Permissions

From the Roles & Permission page the user can manage and create new roles that can be applied to Lender users of the portal. This is useful to maintain standard permissions for a certain segment of users (e.g. Customer Service).



The user can add a new role by clicking the Add Role button.

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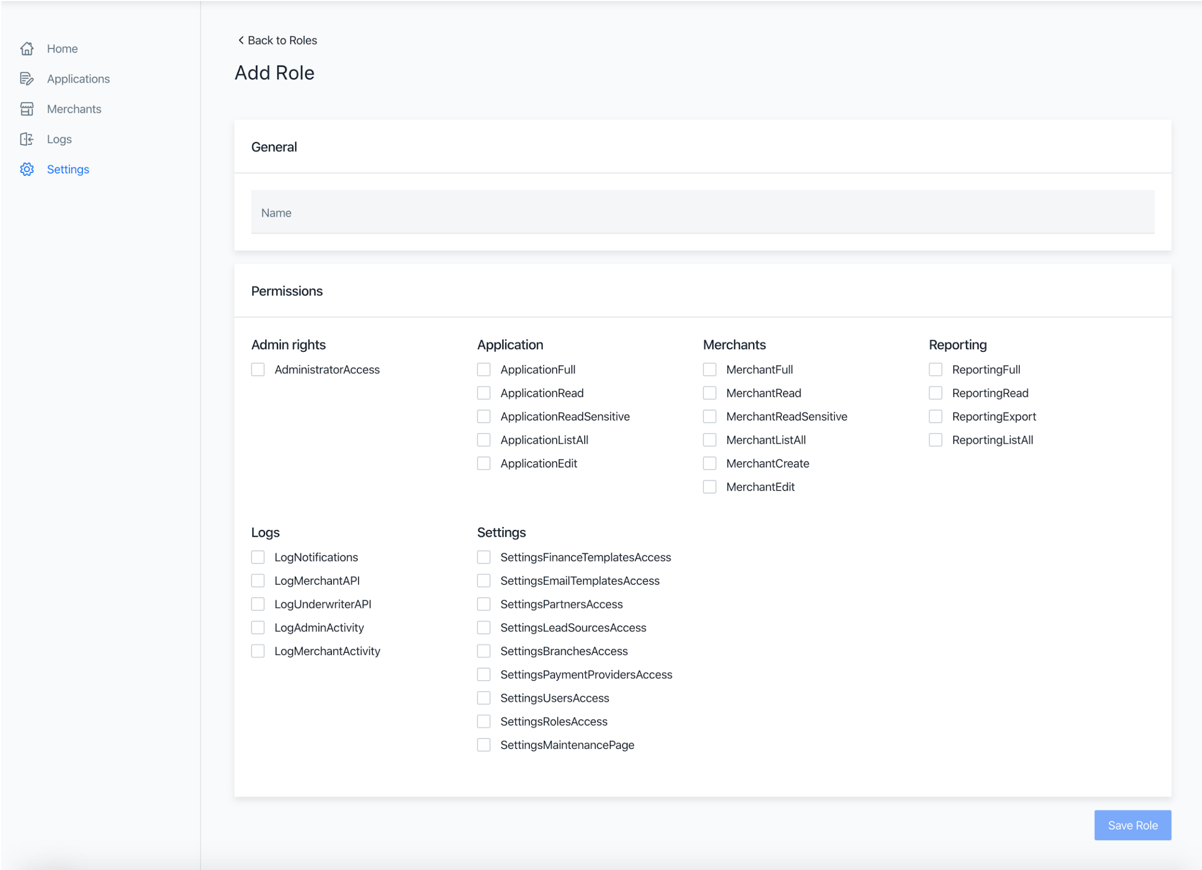
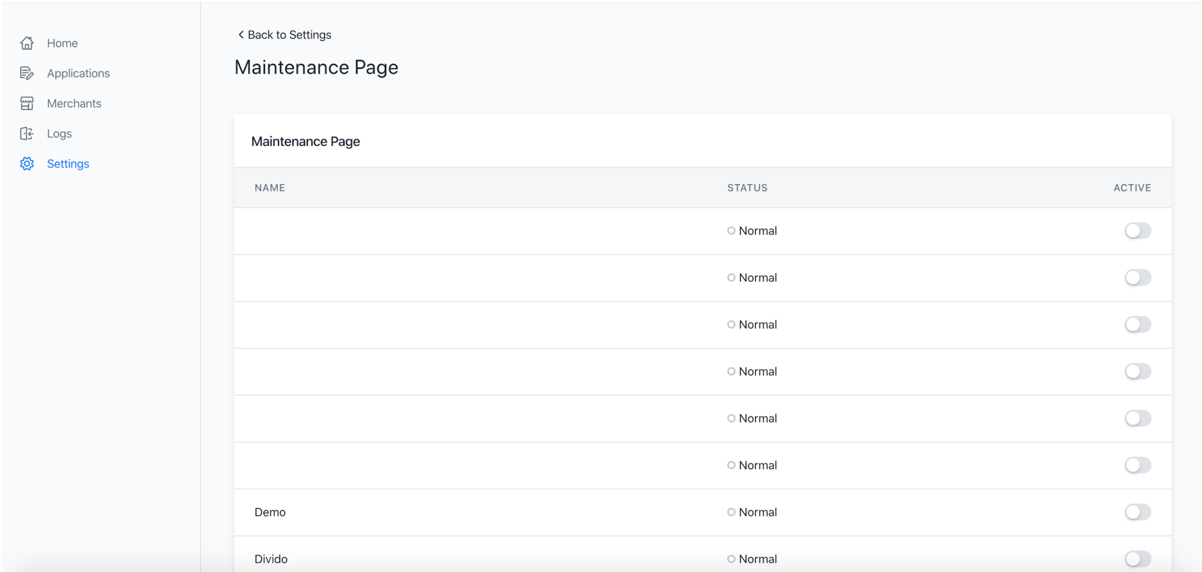


On the Add Role page the user needs to enter a name for the role and select which permissions should be included in the role. Once created the user can add the role to a user by going to the Users page and selecting a user.

7.9 Maintenance Page

The Maintenance page includes the ability to turn on a maintenance message for customers trying to complete an application. This page can be helpful for Lenders who are performing routine maintenance and do not want any applications to come through during this period of time.



Roles & Permissions

The Lender Portal allows for a wide set of permissions limiting Lender users to see and act only on pages and features where they have been approved.

Please contact your Divido representative for more information about permissions.

Definitions & Terminology Descriptions

Term	Description
Applications	An application is referring to a loan application, made by a customer
Customer	Indicates the person that applies for finance and is the receiver of goods and services from the Merchant
Merchant	Refers to the retailer offering finance
Merchant Portal	The Divido portal for Merchants to manage their finance program. A separate User Guide for the Merchant Portal is available upon request.
Lender Portal	The Divido portal for Lenders to manage their finance program. This guide is detailing the Lender Portal.
Lender	Refers to the lender offering finance
User or End-User	Refers to the person using the portal
Lender user	Refers to a person accessing the platform representing the Lender.
Merchant user	Refers to a person accessing the platform representing the Merchant. The Merchant user only has access to the Merchant Portal.
Ghosting	Is the feature that allows a Lender user to access the Divido Merchant Portal as a Merchant user.