



Divido Lender Portal

User Guide

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

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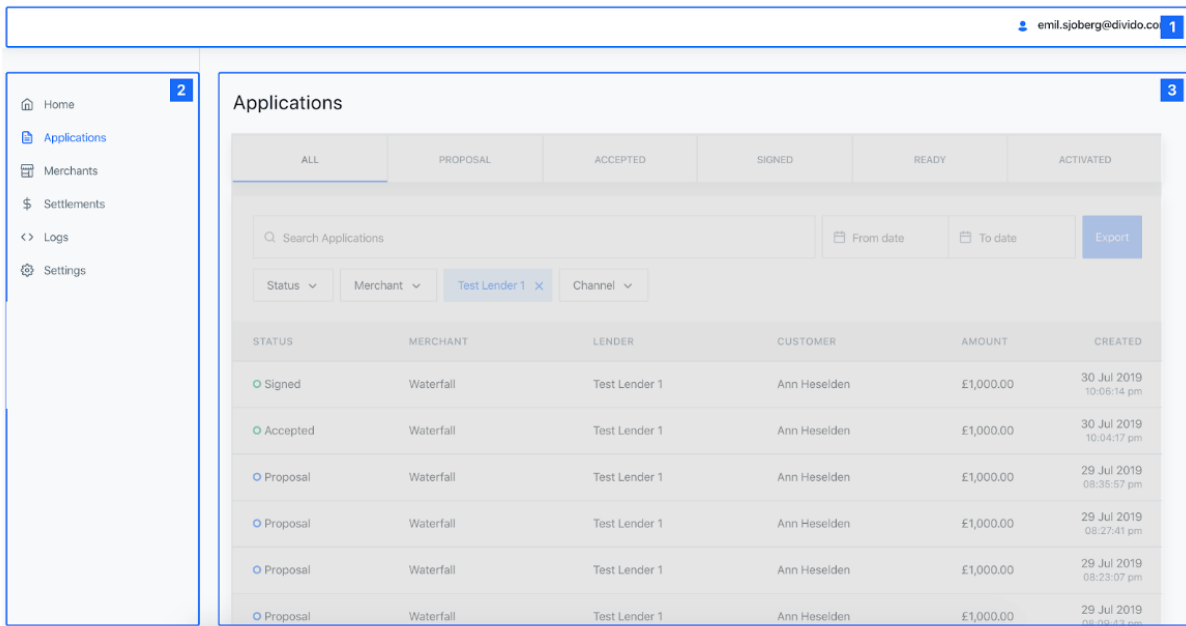


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Navigation

Interface

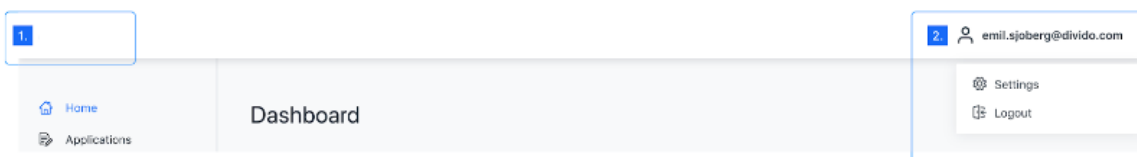
The Divido Lender Portal is divided into three sections; 1) Top Bar, 2) Side Bar, and 3) Main Pane.



Top Bar

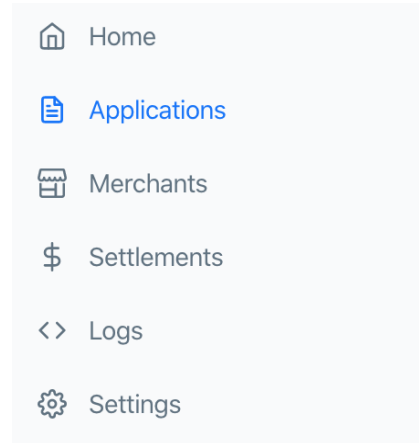
The Top Bar is used to anchor the navigation.

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.

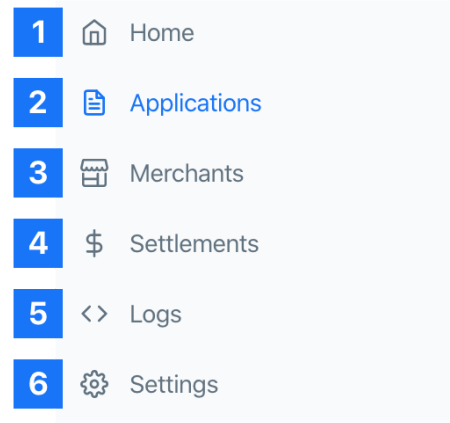
Applications

ALL	PROPOSAL	ACCEPTED	SIGNED	READY	ACTIVATED
<input type="text" value="Search Applications"/>					
		<input type="text" value="From date"/>	<input type="text" value="To date"/>	<input type="button" value="Export"/>	
Status ▾	Merchant ▾	Test Lender 1 ×	Channel ▾		
STATUS	MERCHANT	LENDER	CUSTOMER	AMOUNT	CREATED
● Signed	Waterfall	Test Lender 1	Ann Heselden	£1,000.00	30 Jul 2019 10:06:14 pm
● Accepted	Waterfall	Test Lender 1	Ann Heselden	£1,000.00	30 Jul 2019 10:04:17 pm
● Proposal	Waterfall	Test Lender 1	Ann Heselden	£1,000.00	29 Jul 2019 08:35:57 pm
● Proposal	Waterfall	Test Lender 1	Ann Heselden	£1,000.00	29 Jul 2019 08:27:41 pm
● Proposal	Waterfall	Test Lender 1	Ann Heselden	£1,000.00	29 Jul 2019 08:23:07 pm

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.

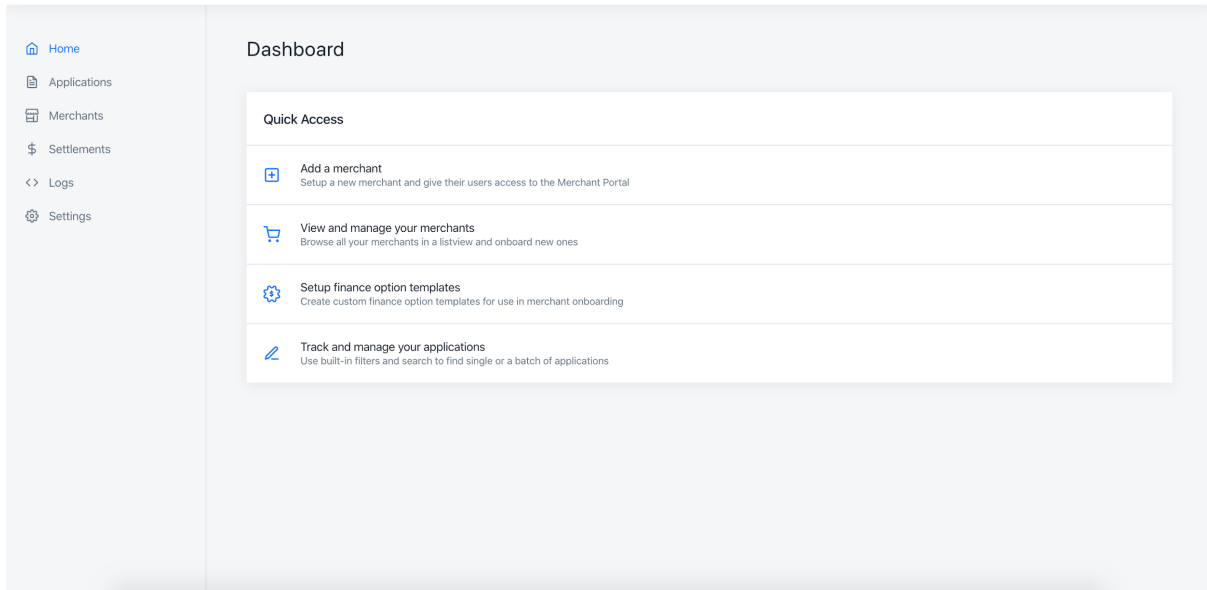
5. Logs:

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

STATUS	MERCHANT	LENDER	CUSTOMER	AMOUNT	CREATED
Proposal	QA Merchant		gary Test	£1,000.00	31 Jan 2020 10:49:44 am
Proposal	All lenders		Ann Heselden	£1,052.07	6 Jan 2020 06:30:10 am
Proposal	QA Merchant		testing testing	£1,000.00	10 Dec 2019 12:15:21 pm
Proposal	All lenders			£1,000.00	14 Nov 2019 07:53:10 am
Ready				£1,000.00	14 Nov 20 06:37:55 am

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

The screenshot displays the 'View application' page for an 'Accepted' application. The interface includes a sidebar with navigation options and a main content area with several sections:

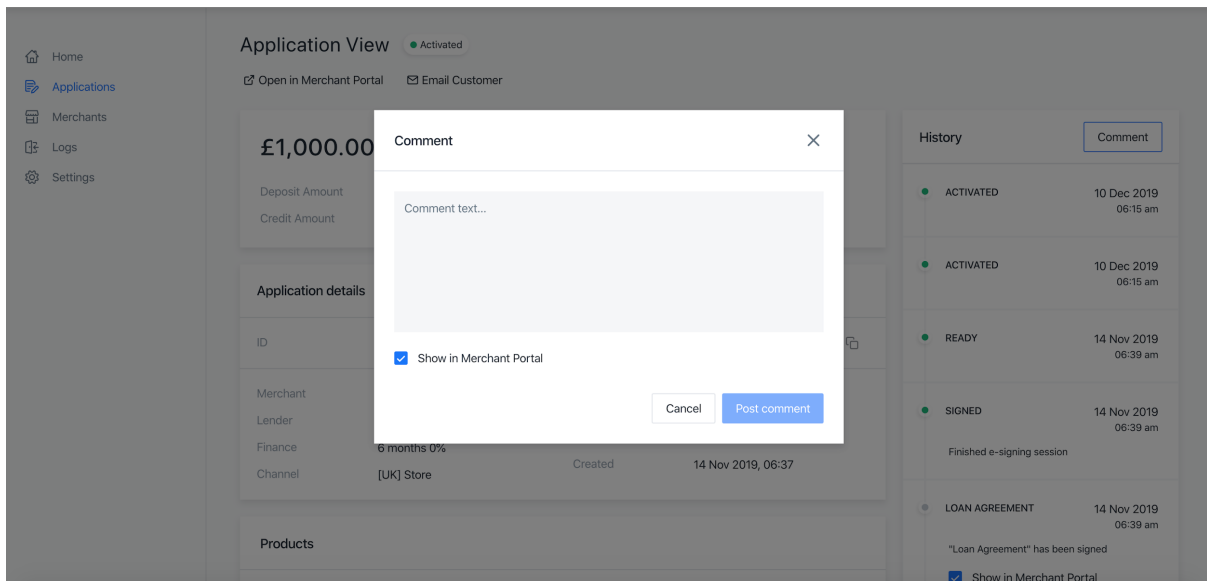
- Financial Summary:** Shows a total of £1,000.00, with a deposit of £100.00 and a credit amount of £900.00. The activated and refunded amounts are both £900.00.
- Application Details:** Provides metadata such as ID (1a89020a-011b-4ea0-b531), Merchant (Finance), Lender, Reference (ref-1557831686), and Loan Reference (loan-1557831686).
- Product:** Lists 'Beds XRVAUE-1928' with a value of £1,000.
- Customer Table:** A table with columns for CUSTOMER, DEPOSIT, ACTIVATION, REFUNDS, and SIGNING, containing customer information like name (Heselden, Ann), email, phone number, and address.
- Danger Zone:** Contains 'Cancel Application' (with a 'Cancel' button) and 'Change status' (with an 'Update Status' button).
- History:** A timeline of events including REFUNDED (21 Jun 2019), ACTIVATED (13 Jun 2019), READY, DOCUMENT PRODUCED, SIGNED, LOAN AGREEMENT, PRE-ACCEPTED, and PROPOSAL.

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

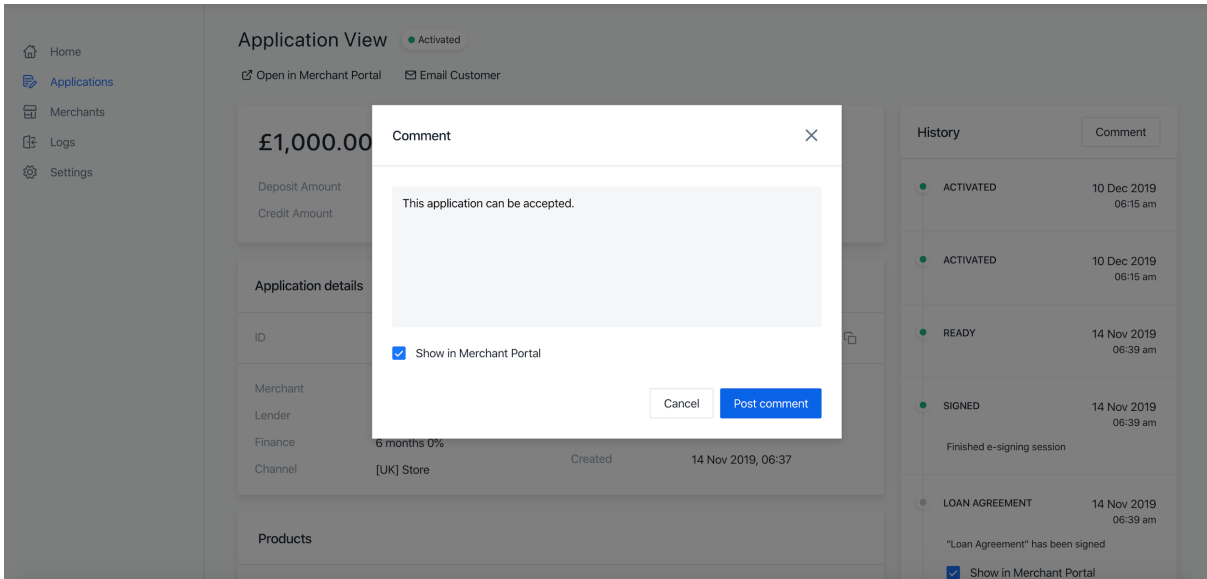
5. Contains more detailed information about the application and is displayed in a tab-format. The Customer tab, in the visual above, shows customer specific information like name, phone number, and address among other things (more information about each tab can be found [here](#)).
6. The Danger Zone 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

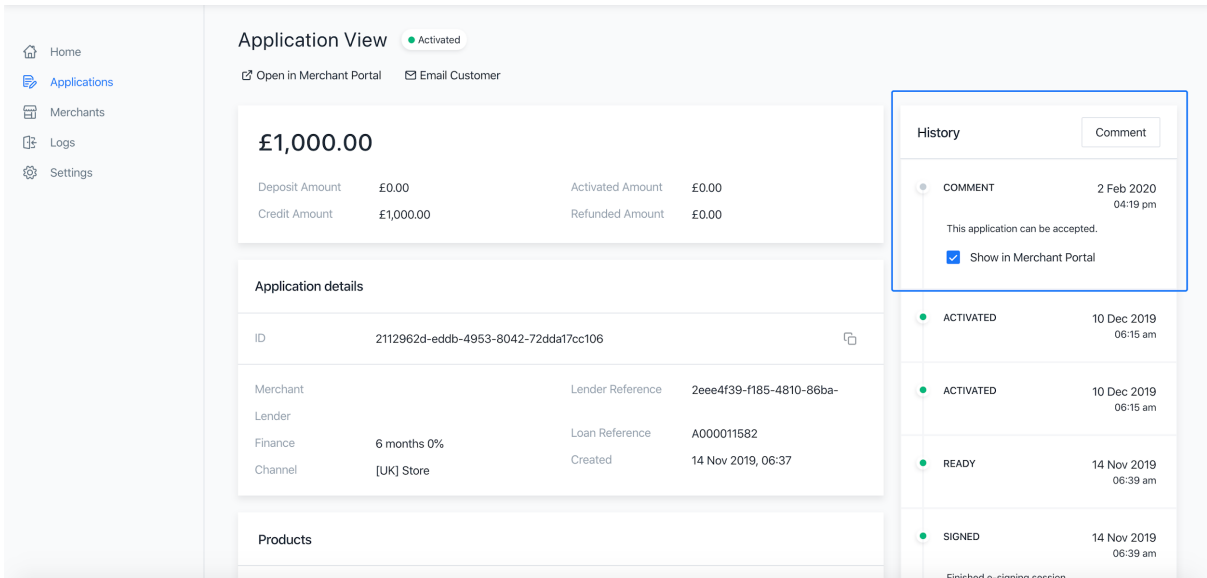
The user can click the comment button in the History section of the page and make manual notes. These notes can be restricted for internal Lender users or made available to the Merchant in the Merchant Portal.



The user can enter free text in the comment modal.



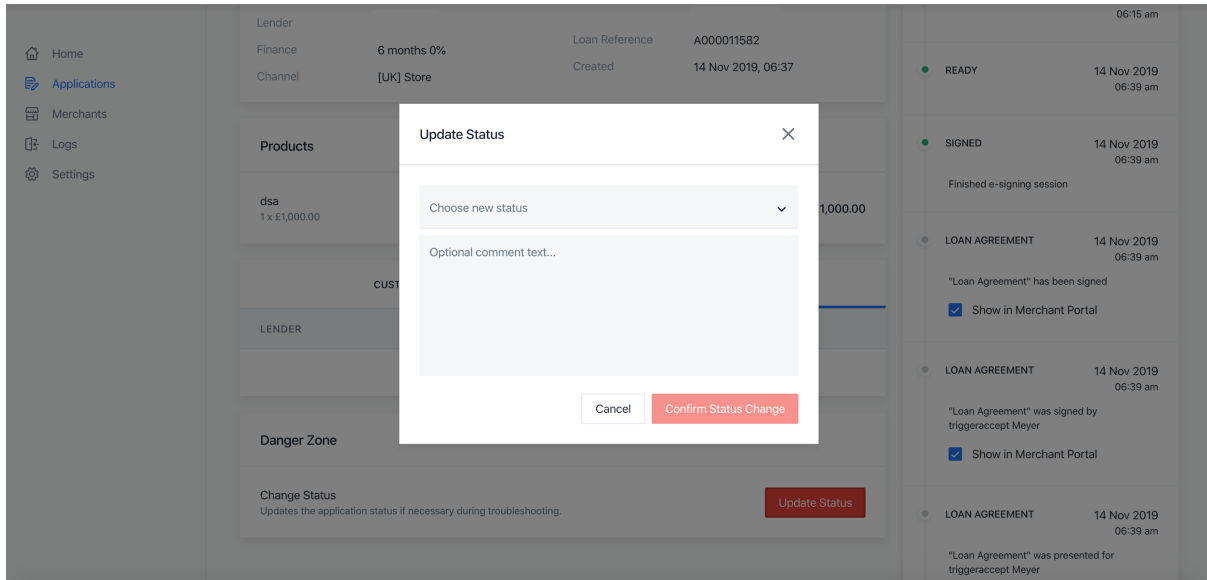
When the user has finished the comment they can post it.



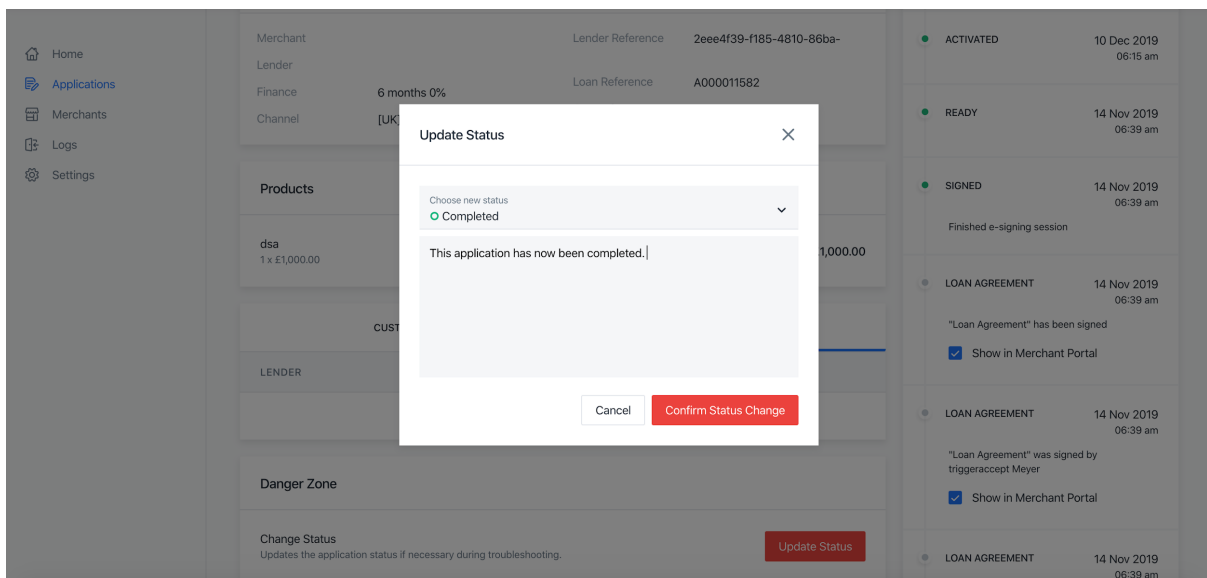
The comment and the text is subsequently available in the History section of the application.

2.2.2 Application Details - Change Status

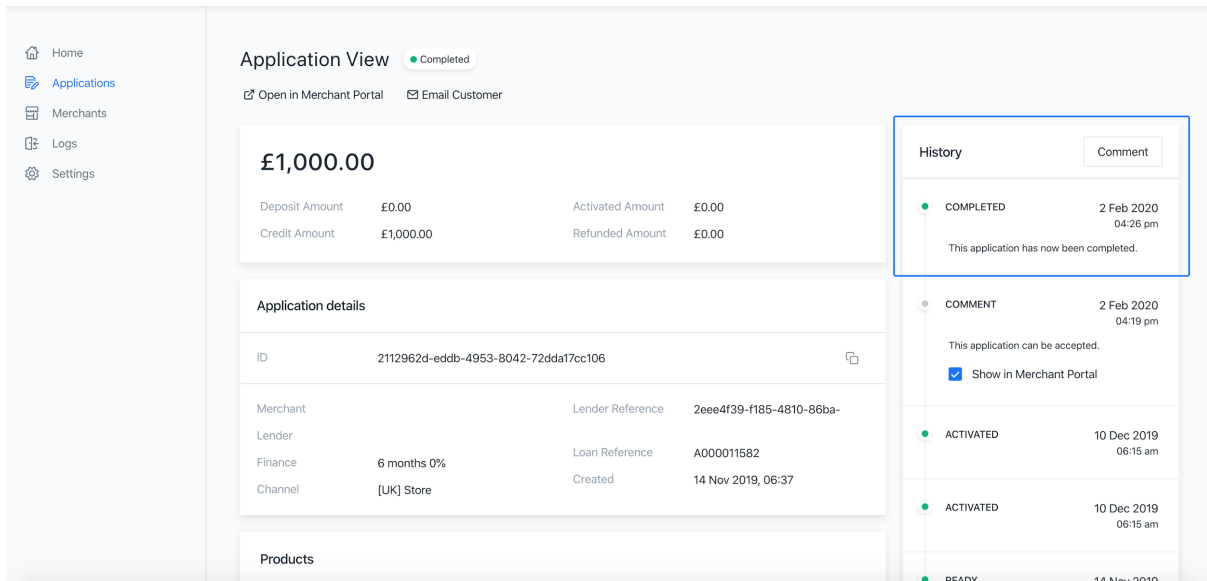
The user can manually intervene on an application by changing the application status and provide an optional comment. This can be done from the Danger Zone of the application details page.



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



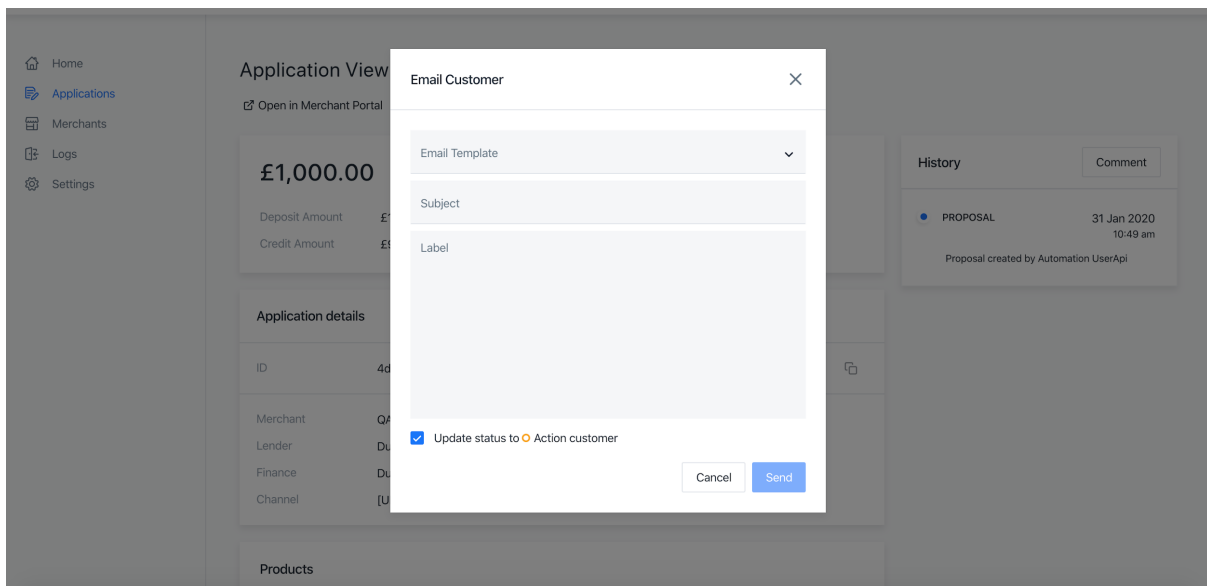
The user selects the status and fills out an optional comment.



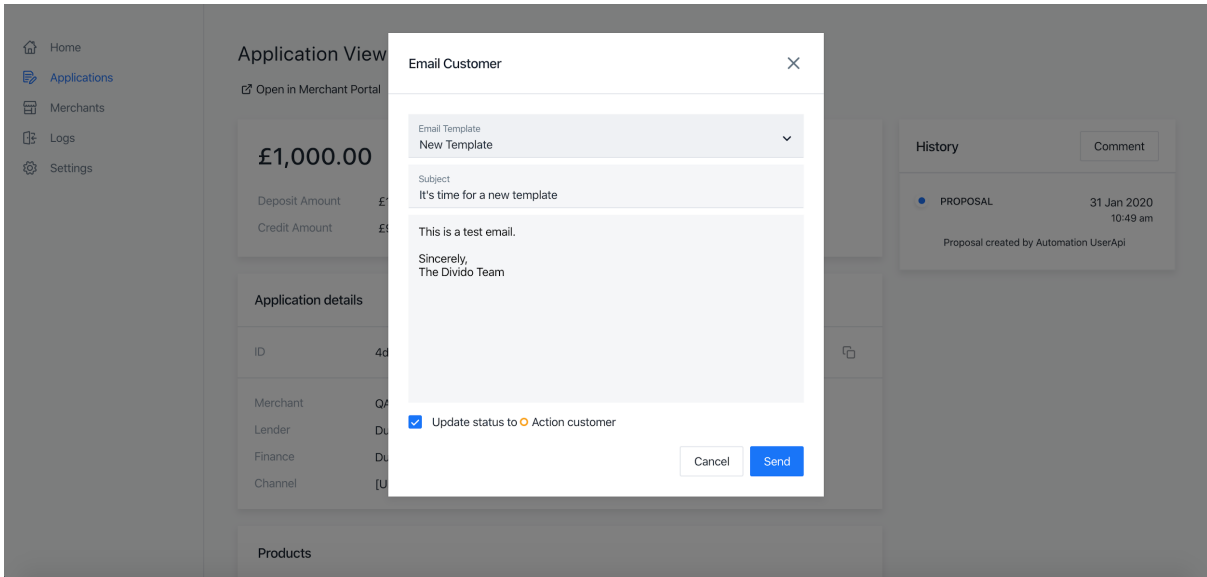
Once confirmed the status change and comment is available in the history view of the application.

2.2.3 Application Details - Email Customer

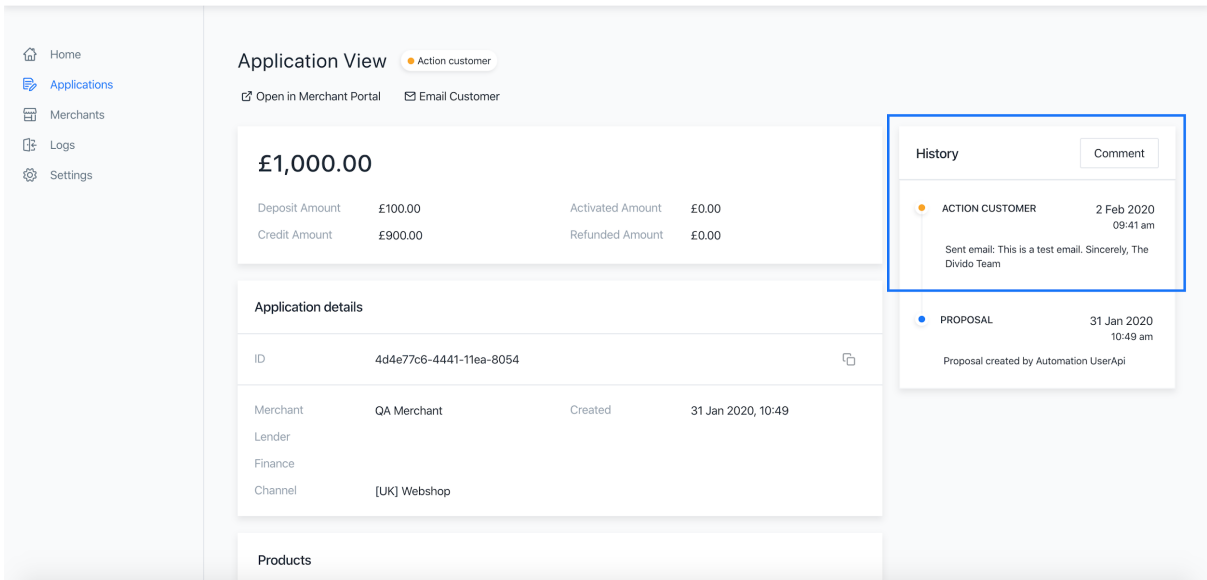
By utilising the Email Customer button in the top menu row the user can send out an email to the Customer. This can either be entered as free text or a pre-defined template can be selected (See how to setup a new email template [here](#)).



Click Email Customer on top of an applications detail page.



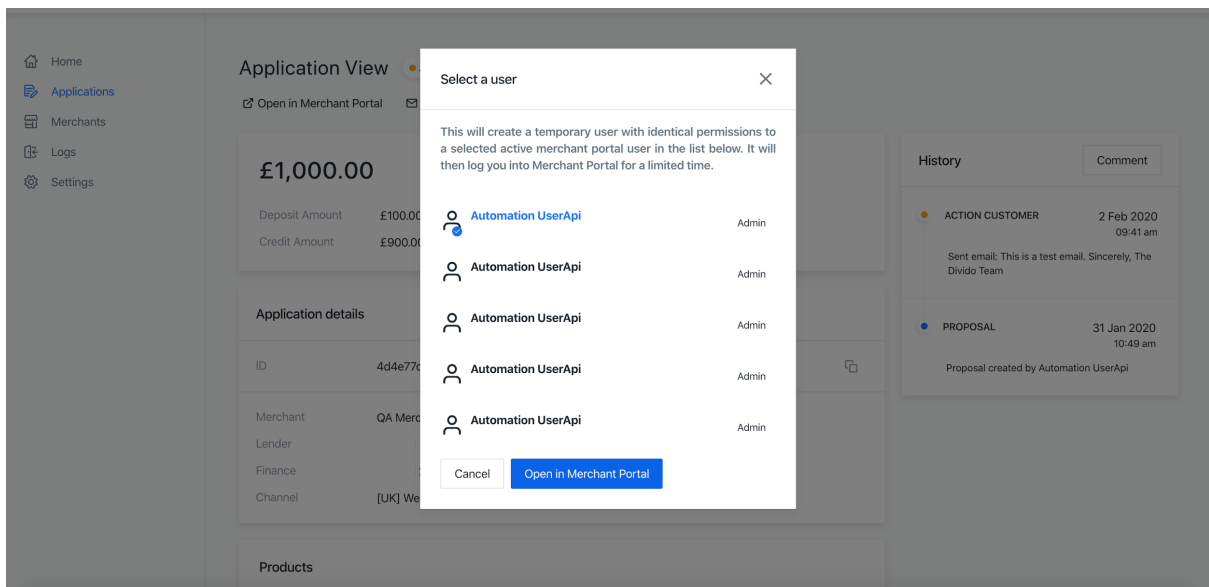
The user can either compose an email or select a template from the drop-down menu.



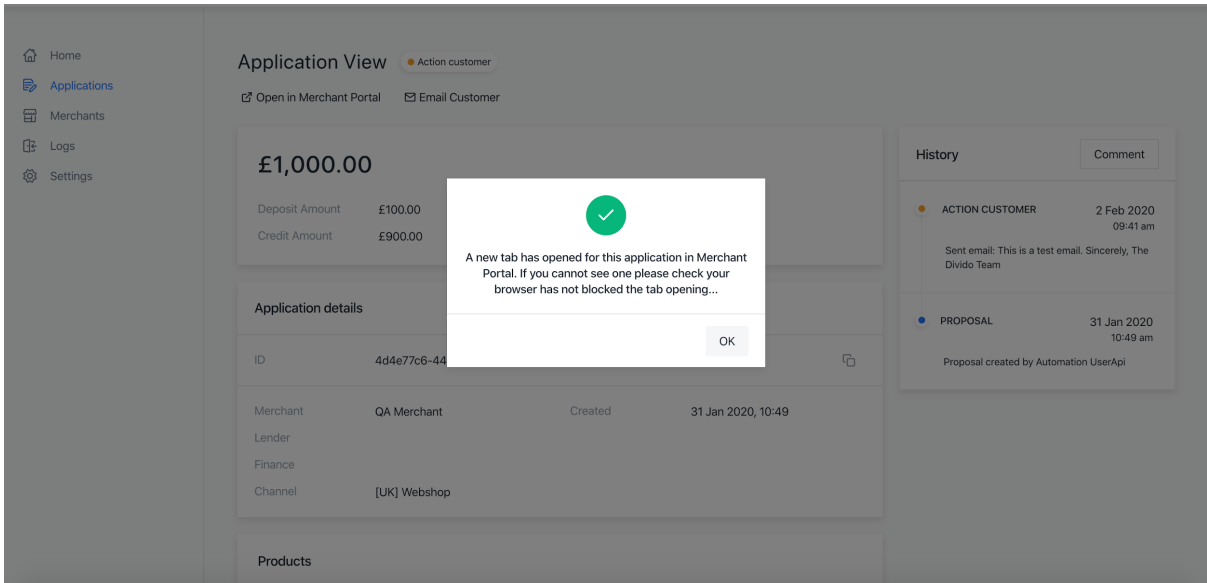
Once sent, the email will be available in the History section of the application.

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 screenshot shows a user interface for a Divido application. At the top left is a navigation menu with options like 'Dashboard', 'Applications', 'Calculator', 'Settlements', 'Settings', and 'Developers'. The main content area displays a summary of an application for £1,000.00, with a status of 'Action customer'. Below this, there is a list of events: 'Action customer' (2 Feb, 09:41), 'Proposal' (31 Jan, 10:49), and 'Proposal created' (31 Jan 2020, 10:49 Eastern Standard Time). At the bottom, there is an 'Application details' section with a 'Share application' button and fields for 'Status' (Action customer), 'Channel' ([UK] Webshop), 'Finance', and 'Lender'.

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

CUSTOMER	DEPOSIT	ACTIVATION	REFUNDS	SIGNING 1.
Customer	Heselden, Ann	Address 1	115 High Street BA13 3BN Westbury	
Email	ann@divido.com		36 months at address	
Phone number	0712345678			
Date of birth	01/07/1963			
Sort code	123456			
Account number	87654321			

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

CUSTOMER	DEPOSIT	ACTIVATION	REFUNDS	SIGNING 4.
Status	○ Pending	Date	2019-04-24 07:33	
Amount	£ 900			
Comment	<p>Please initiate a FULL refund for application for Heselden, Ann as per merchant request.</p> <p>Please email refund instructions to remit the funds back to your account to the merchant's email on file.</p>			

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

2.2.5.5 Signing

CUSTOMER	DEPOSIT	ACTIVATION	REFUNDS	SIGNING 5.
Agreements				
example-credit-agreement		HTML	○ Signed	
direct-debit-manadate		HTML	○ Signed	
credit-agreement		PDF	○ Unsigned	
Signatories				
NAME	EMAIL	REFERENCE	TYPE	
		-	Unsigned	

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

STATUS	NAME	PROPOSALS	APPLICATIONS	CREATED DATE
Active	Test Merchant	0	0	8 Nov 2019
Active		6	34	13 Sep 2018
Active	Plugins testing	0	0	13 Dec 2019
Active		11	8	10 Apr 2018
Active	Plugins test	0	0	21 Nov 2019
Active		0	0	16 Sep 2019
Active	QA Merchant	64	142	5 Aug 2019

- 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.

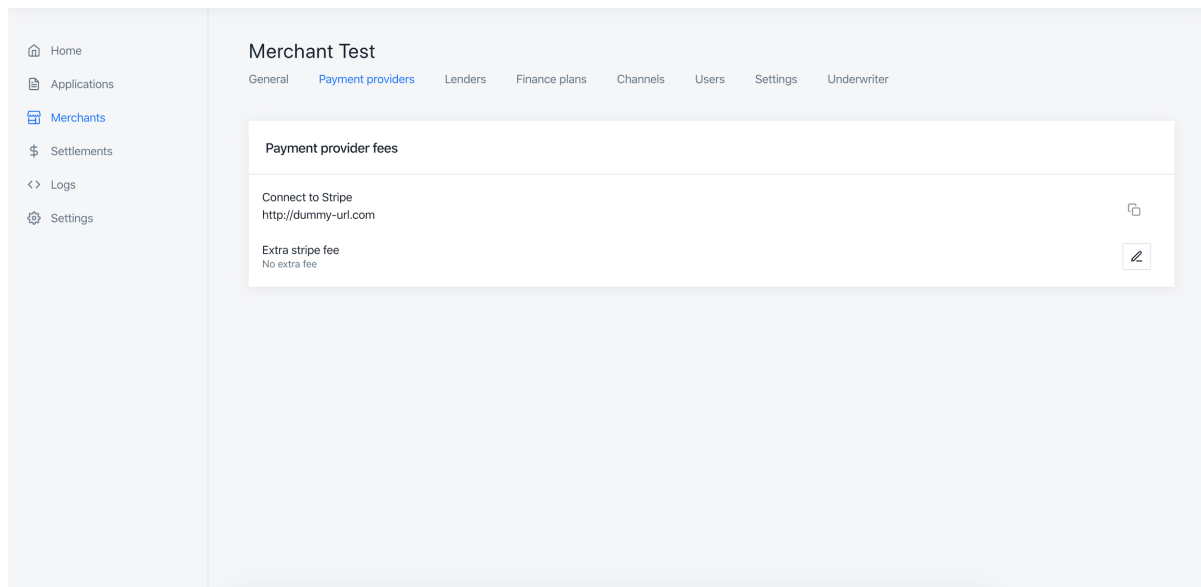
Merchant Details:	
Name	the name of the merchant.
Email	the contact email for the merchant.
Phone Number	the contact phone number for the merchant.
Website	the website of the merchant.

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).

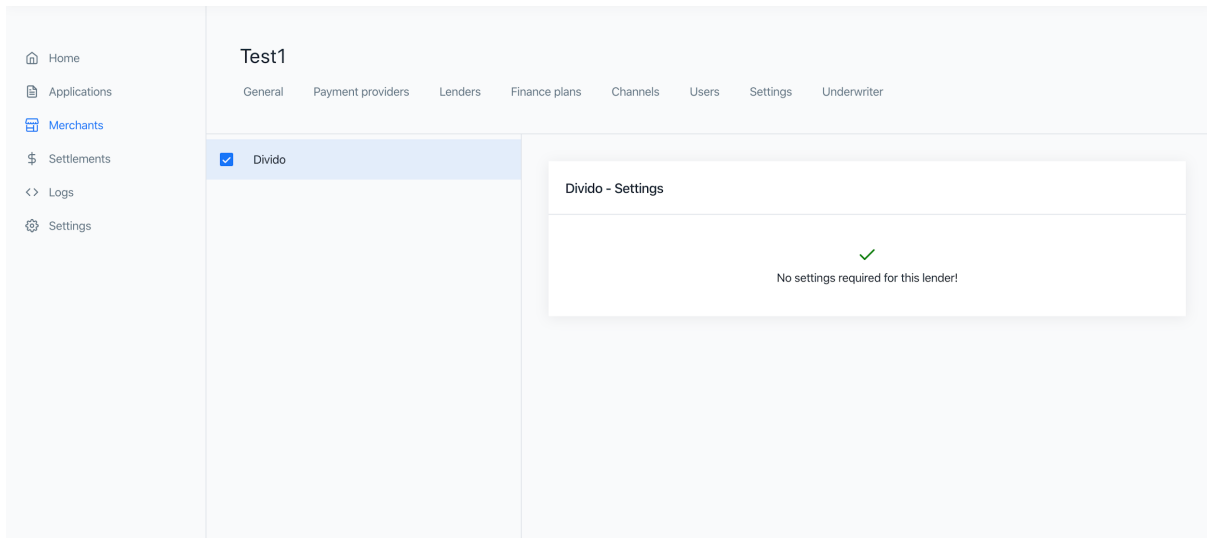
3.2.2 Merchant - Payment providers



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.

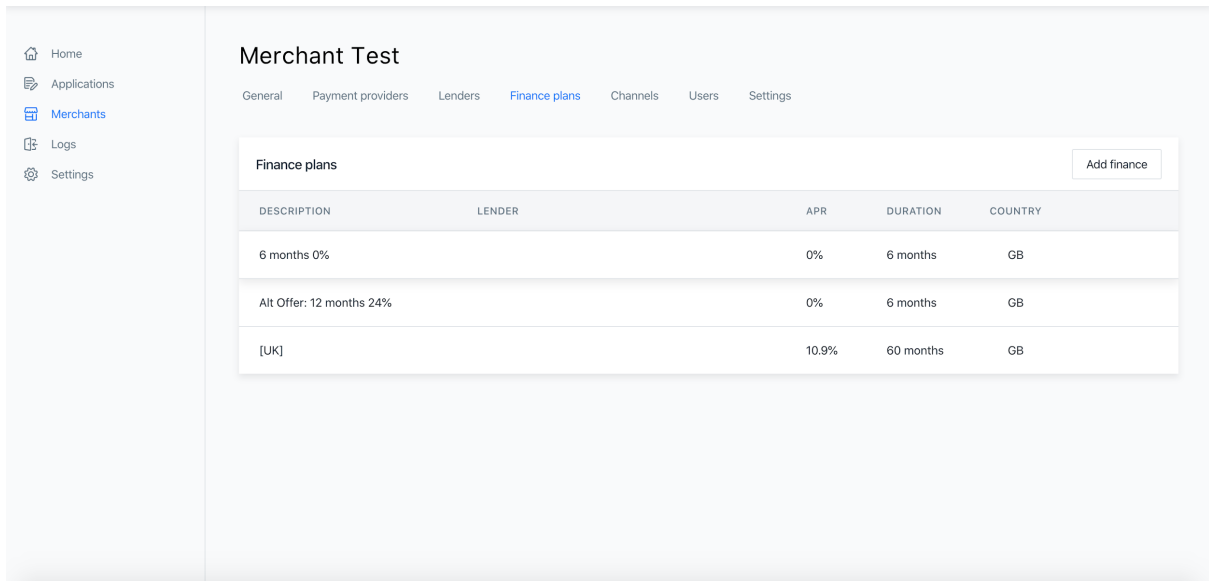
3.2.3 Merchant - Lenders



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

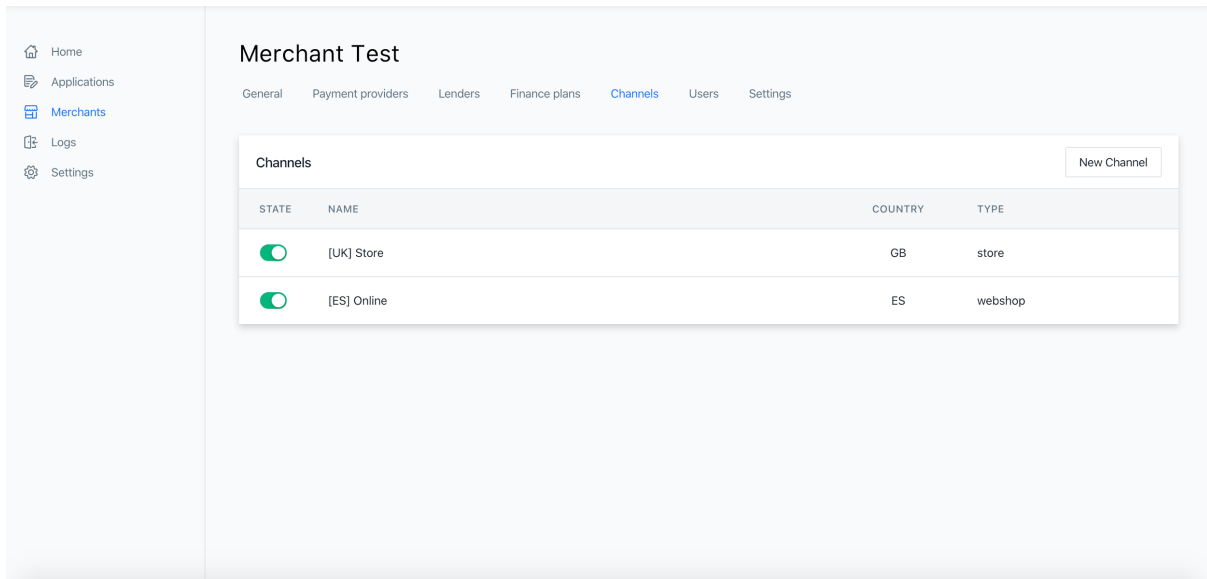
In the section to the left, the user can select the lender by ticking the checkbox and then provide any additional credentials needed to connect with the lender in question. What credentials are used varies by lender but includes; API-Key, Username and Password.

3.2.4 Merchant - Finance Plans



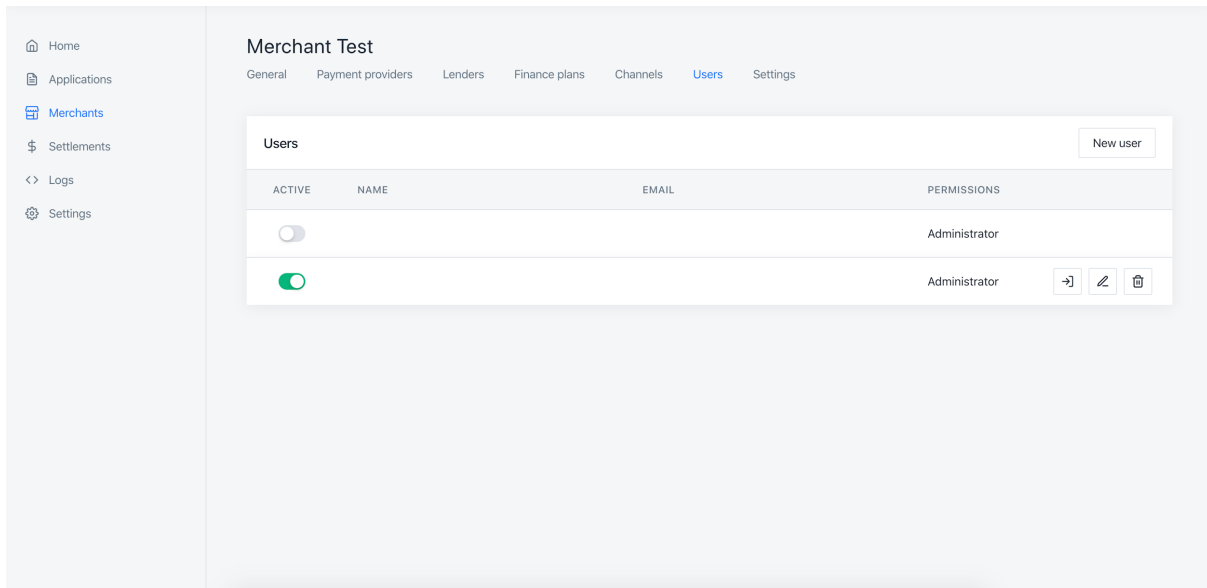
The Finance plan tab allows the user to view, edit, delete or add the finance plans that are available for the merchant. These are the finance options that the Merchant can view in the Merchant Portal, and are available to be offered to the Customer.

3.2.5 Merchant - Channels



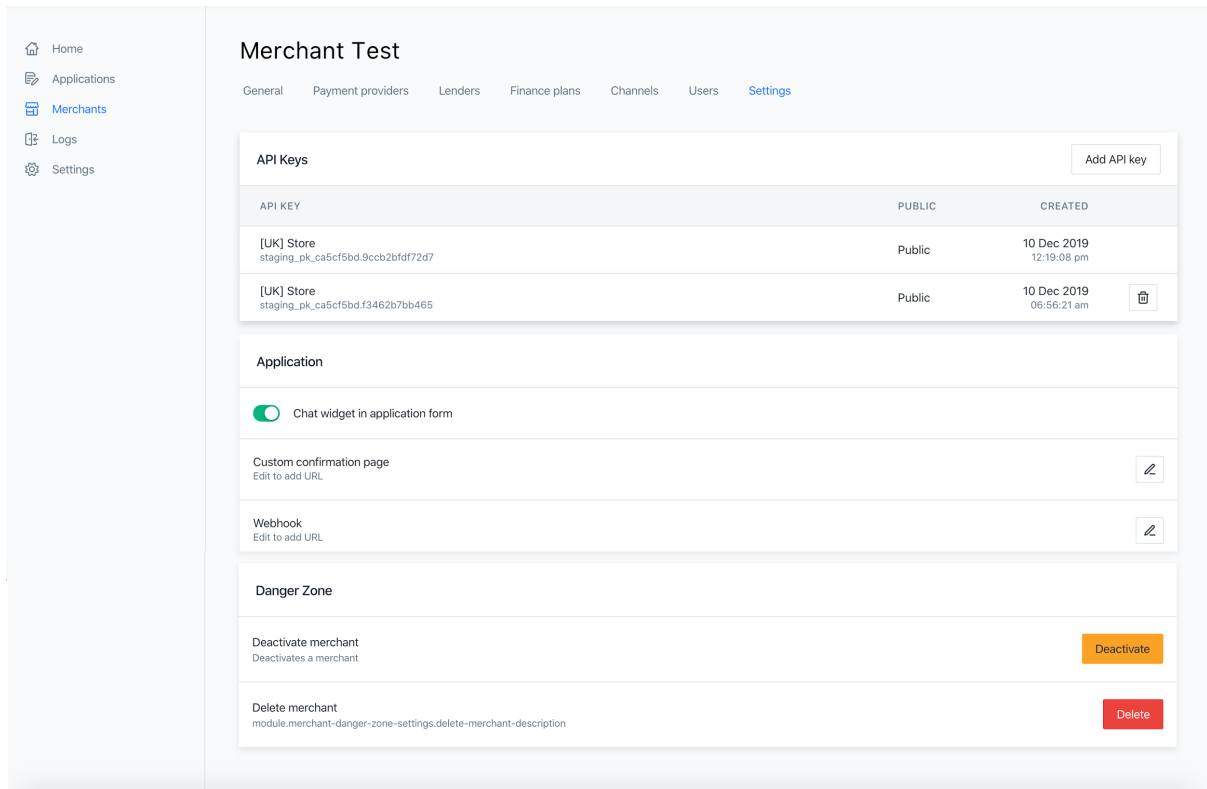
In the Channels section the user can add channels for the Merchant to have access to in the Merchant Portal. New channels can be added by following the New Channel button. A channel is used by merchants to segregate their applications by outlet type (e.g. In Store, Webshop etc.), originating country (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.

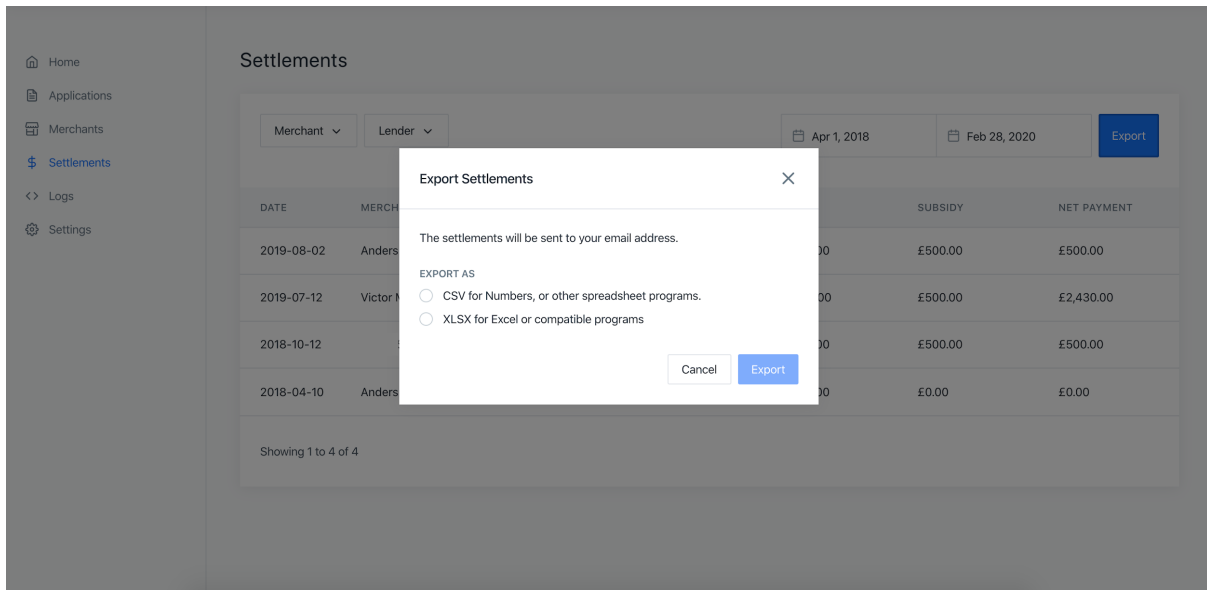
4.1 Settlements List

DATE	MERCHANT	LENDER	CURRENCY	LOAN	SUBSIDY	NET PAYMENT
2019-08-02	Anders merchant		GBP	£1,000.00	£500.00	£500.00
2019-07-12			GBP	£2,930.00	£500.00	£2,430.00
2018-10-12			GBP	£1,000.00	£500.00	£500.00
2018-04-10	Anders merchant		GBP	£1,000.00	£0.00	£0.00

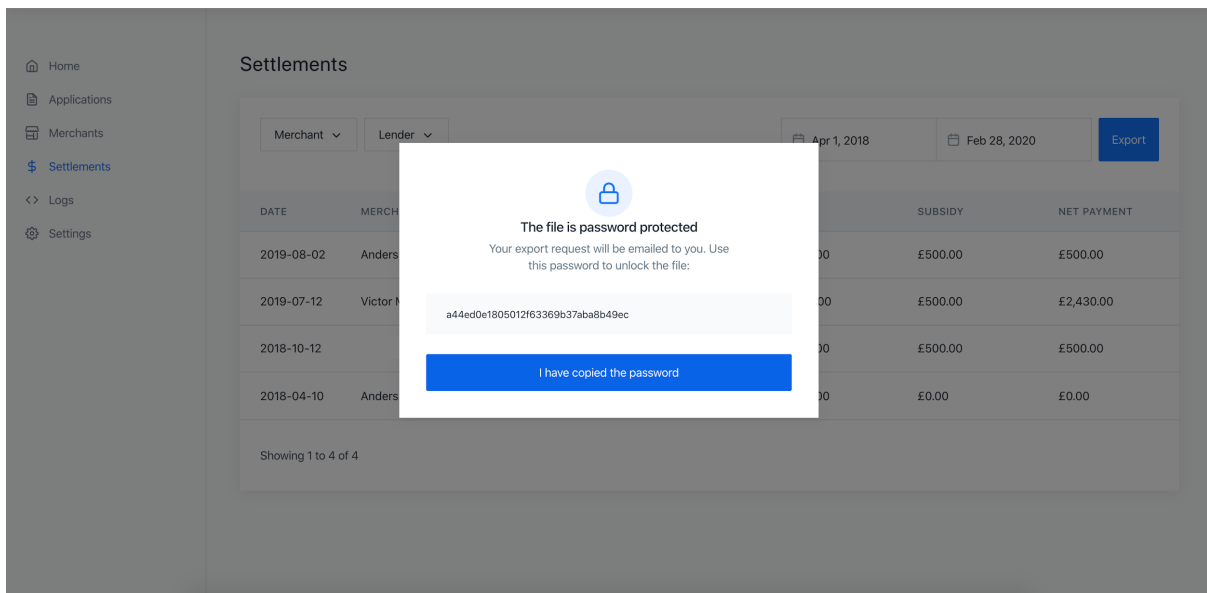
Showing 1 to 4 of 4

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

< Back to Settlements

Settlement

Total Price	£1,000.00	Date	2019-08-02
Total Deposit	£0.00	Merchant	Anders merchant
Total Loan	£1,000.00	Lender	
Total Subsidy	£500.00	Currency	GBP
Total Net Payment	£500.00		

CUSTOMER	APPLICATION	PRICE	DEPOSIT	LOAN	SUBSIDY	NET PAYMENT
HESELDEN, T...	213c69c9-2811-41e5...	£1,000.00	£0.00	£1,000.00	£500.00	£500.00

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.

ENDPOINT	API KEY	MERCHANT	APPLICATION ID	DATE
/finance-plans	staging_d72864fe.3b183fbc6...			2 Jan 2020 06:23:32 am
/finance-plans	staging_d72864fe.3b183fbc6...			2 Jan 2020 06:23:29 am
/finance-plans	staging_d72864fe.3b183fbc6...			2 Jan 2020 06:23:26 am
/finance-plans	staging_d72864fe.3b183fbc6...			2 Jan 2020 06:23:23 am
/finance-plans	staging_d72864fe.3b183fbc6...			2 Jan 2020 06:23:18 am
/finance-plans	staging_d72864fe.3b183fbc6...			2 Jan 2020 06:23:10 am
/finance-plans	staging_d72864fe.3b183fbc6...			2 Jan 2020 06:22:54 am

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.

Webhook API Log

Request ○
 Request Header ○
 Response ○

Log ID
 mTu1aW4BN

Response Time
 14099 ms

Url
 http://document-pack-generator-api.api.stag.platform.internal/duo

Time
 14 Nov 2019, 6:39:22 am

```

1  {
2    "applicationId": "2112962d-eddb-4953-80",
3    "s3": {
4      "bucket": "dividotest-documents",
5      "path": "staging/application/2112962d-eddb-4953-80",
6    },
7    "deletionDate": "2020-11-14",
8    "signatories": [{
9      "name": " ",
10     "address": " ",
11     "city": "London",
12     "postcode": " ",
13     "email": "victor.meyer@divido.com",
14     "birthDate": " ",
15   }],
16   "lenderEmails": [
17     "@divido.com"],
18   "metadata": {
19     "Application": "2112962d-eddb-4953-80",
20     "Purchase Price": "1000 GBP",
21     "Credit Amount": "1000 GBP",
22     "Agreement Duration": "6 months",
23     "Monthly Payment Amount": "166.67 GBP",
24     "Interest Rate": "0%"
25   }
  
```

TIME	To date
14 Nov 2019 06:39:22 am	
13 Nov 2019 10:58:47 am	
13 Nov 2019 10:46:11 am	
1 Nov 2019 08:23:22 am	
31 Oct 2019 06:43:44 am	
31 Oct 2019 06:43:43 am	
31 Oct 2019 06:26:46 am	

http://document-pack-generator-api.api.stag.platform.i... 85 ms

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.

Lender API Logs

Search by Application ID: From date: To date:

Lender: Merchant: Time:

CALL TYPE	LENDER NAME	APPLICATION ID	MERCHANT ID	TIME
json		85fcc3b5-1c2b-450d-86d7	8bbead64-3bed-470d-a494-	27 Feb 2020 06:15:43 am
logger_jen...		baa30243-942b-4e95-978-	e4bb967c-65a8-441b-9d19-	24 Feb 2020 10:34:00 am
xml	Demo	71b96a86-9e48-456a-a36c	7bfde10e-0dd4-494a-a9ad	21 Feb 2020 00:30:31 am
xml	Demo	71b96a86-9e48-456a-a36c	7bfde10e-0dd4-494a-a9ad	21 Feb 2020 00:30:23 am
xml	Demo	14106c44-e1e7-426f-b710-	7bfde10e-0dd4-494a-a9ad	20 Feb 2020 05:56:04 am
xml	Demo	83cd676c-d693-4f3b-949f-	7bfde10e-0dd4-494a-a9ad	19 Feb 2020 05:27:10 am

Lender API Log

Request Response

Log ID
Frv5ZnAB0e

Application ID
71b96a86-9e48-456a-a36d-

Merchant ID
7bfde10e-0dd4-494a-a9ad-

Lender ID
LCB25E54F-F327-D9C1-756D-

Lender Name
Demo

Method
send-application

```

1  {
2    "progress": null,
3    "step": null,
4    "page": "welcome",
5    "firstName": "",
6    "middleNames": "Testsson",
7    "lastName": "Testsson",
8    "gender": "male",
9    "phoneNumber": "02012312312",
10   "secondaryPhoneNumber": null,
11   "email": "@divido.com",
12   "numberOfDependants": null,
13   "householdIncome": null,
14   "grossIncome": 100000,
15   "homeValue": null,
16   "rent": null,
17   "monthlyCreditCommitments": null,
18   "monthlyMortgage": null,
19   "balanceMortgage": null,
20   "birthName": null,
21   "placeOfBirth": null,
22   "dateOfBirthYear": "1985",
23   "dateOfBirthMonth": "02",
24   "dateOfBirthDay": "",
25   "citizenship": ""

```

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 screenshot shows the 'Merchant Portal Activity Logs' interface. It includes a sidebar with navigation options and a main content area with a search bar and a table of activity logs.

DATE	IP ADDRESS	USER	MERCHANT	ACTION	DESCRIPTION
21 Jan 2020 05:44:16 am	34.241.191.81	Automation UserApi ecbf6400-3c3a-11ea-b0...		GetCurrentUser	{}
21 Jan 2020 05:44:16 am	34.241.191.81	Automation UserApi ecbf6400-3c3a-11ea-b0...	QA Merchant	getMerchantHasDepo...	{"merchantId":"6cdf8...
21 Jan 2020 05:44:16 am	34.241.191.81	Automation UserApi ecbf6400-3c3a-11ea-b0...	QA Merchant	getMerchantStatsByd	{"merchantId":"6cdf8...
21 Jan 2020 05:44:16 am	34.241.191.81	Automation UserApi ecbf6400-3c3a-11ea-b0...	QA Merchant	GetAllApplications	{"status":["proposal"]...
21 Jan 2020 05:44:16 am	34.241.191.81			login	{"email":"LYPRSX06...
21 Jan 2020 05:43:56 am	34.241.191.81	Invited User ac980f56-a67a-4570-a...	QA Merchant	/users	{"data":{"id":"ecbf640...

Merchant Portal Activity

Activity Id
-a0zx28B2H5T

Action
getMerchantHasDeposits

Ip Address
34.241.191.81

Merchant Id
6cdf806b-72c1-4c0e-97fc

Merchant Name
QA Merchant

Merchant User Id
ecbf6400-3c3a-11ea-b079-0242ac110005

Merchant User Name
Automation UserApi

Date
21 Jan 2020, 5:44:16 am

```
1 {
2   "merchantid": "6cdf806b-72c1-4c0e
3 }
4
```

DESCRIPTION
{}
{"merchantid": "6cdf8..."}
{"merchantid": "6cdf8..."}
{"status": ["proposal"], ...}
{"email": "LYPRSX06..."}
{"data": {"id": "ecbf640..."}}

21 Jan 2020 05:43:56 am	34.241.191.81	Invited User ac980f56-a67a-4570-a...	QA Merchant	/users
----------------------------	---------------	---	-------------	--------

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.

DATE	IP ADDRESS	USER	ACTION	DESCRIPTION
21 Jan 2020 05:24:23 am	63.34.189.208	89e6938e-cfb7-49ef-b6...	merchant-view	a2ff1f28-0055-4b7a-9f59-6159...
21 Jan 2020 05:24:15 am	63.34.189.208	89e6938e-cfb7-49ef-b6...	login	Login successfull
20 Jan 2020 10:41:55 am	63.34.189.208	89e6938e-cfb7-49ef-b6...	merchant-view	7d2b28d1-680d-48b0-b222-a2...
20 Jan 2020 10:41:49 am	63.34.189.208	89e6938e-cfb7-49ef-b6...	login	Login successfull
20 Jan 2020 05:52:53 am	63.34.189.208	89e6938e-cfb7-49ef-b6...	merchant-view	M9A65159E-ABC5-0ABE-90FB...
20 Jan 2020 05:52:37 am	63.34.189.208	89e6938e-cfb7-49ef-b6...	login	Login successfull
16 Jan 2020 11:07:40 am	63.34.189.208	ab5f1313-ffd3-4770-905...	merchant-edit	1ee4ced7-aaa9-4d1c-85f5-163...

Lender Portal Activity

Activity Id
5q0hx28B2H5T

User Id
89e6938e-cfb7-49ef-b6cd

Action
login

Ip Address

Date
21 Jan 2020, 5:24:15 am

1 Login successfull

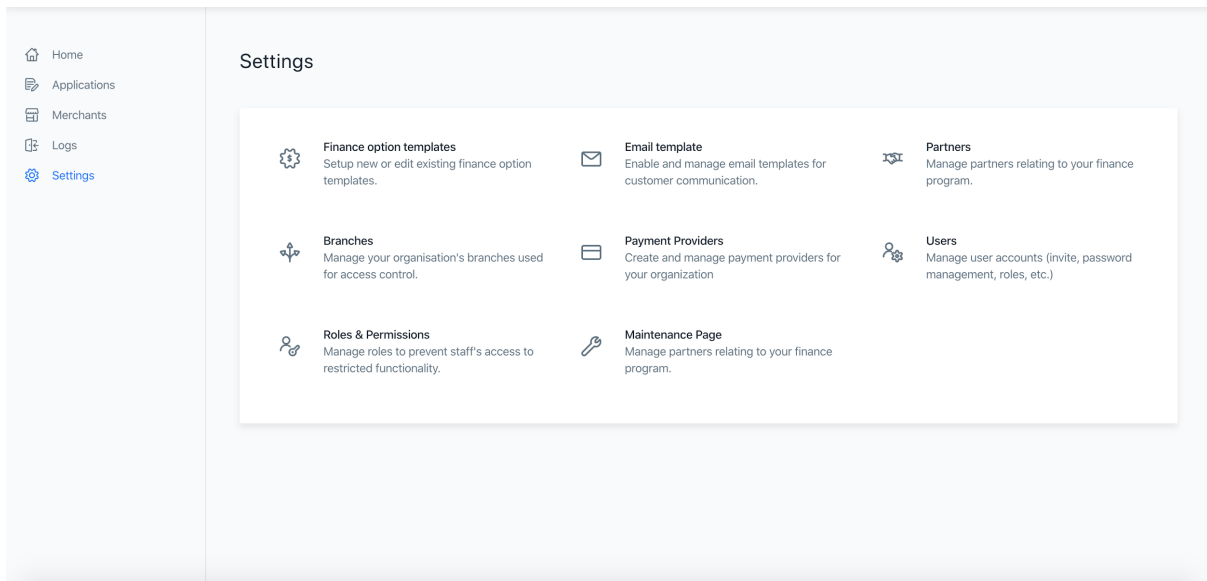
The user can see more information by clicking an activity entry in the Lender Portal Activity list.

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.

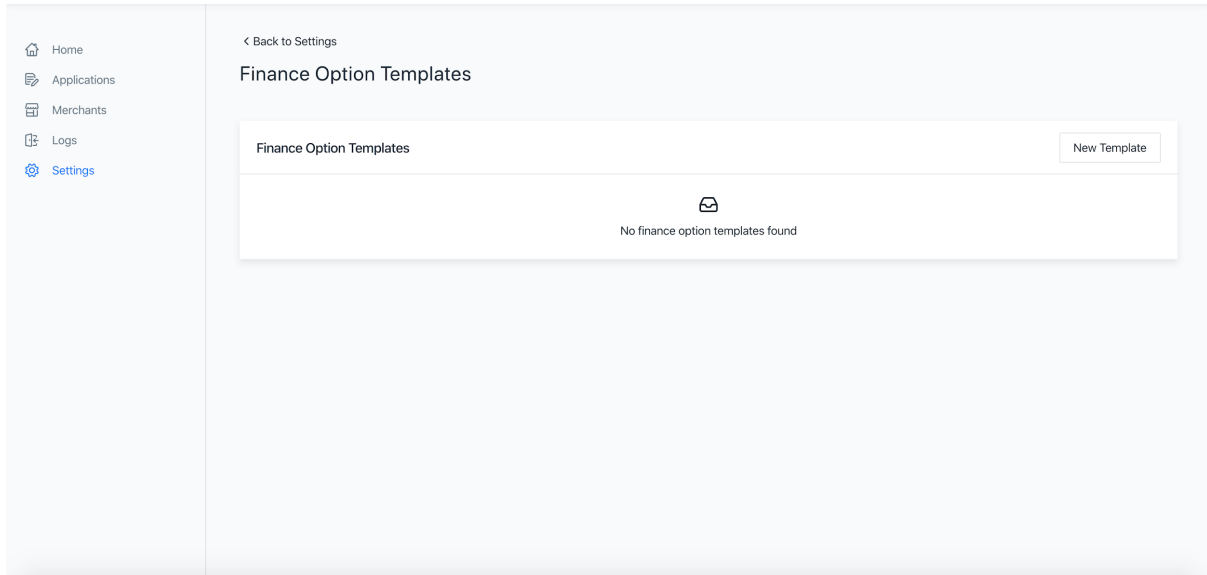
7.1 Dashboard

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

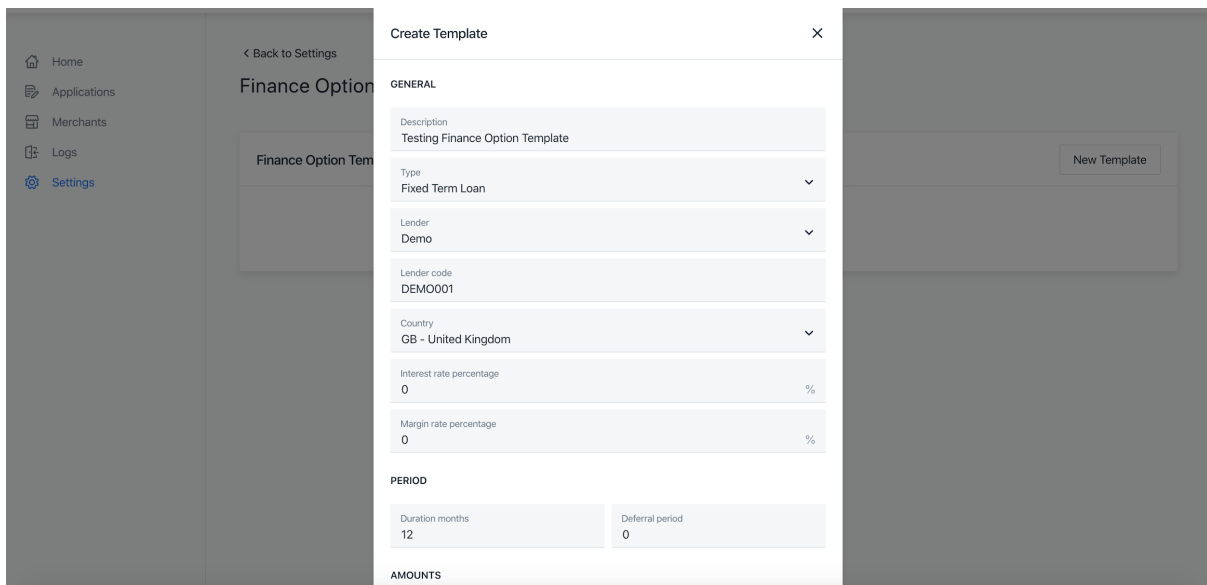


7.2 Finance Option Templates

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.



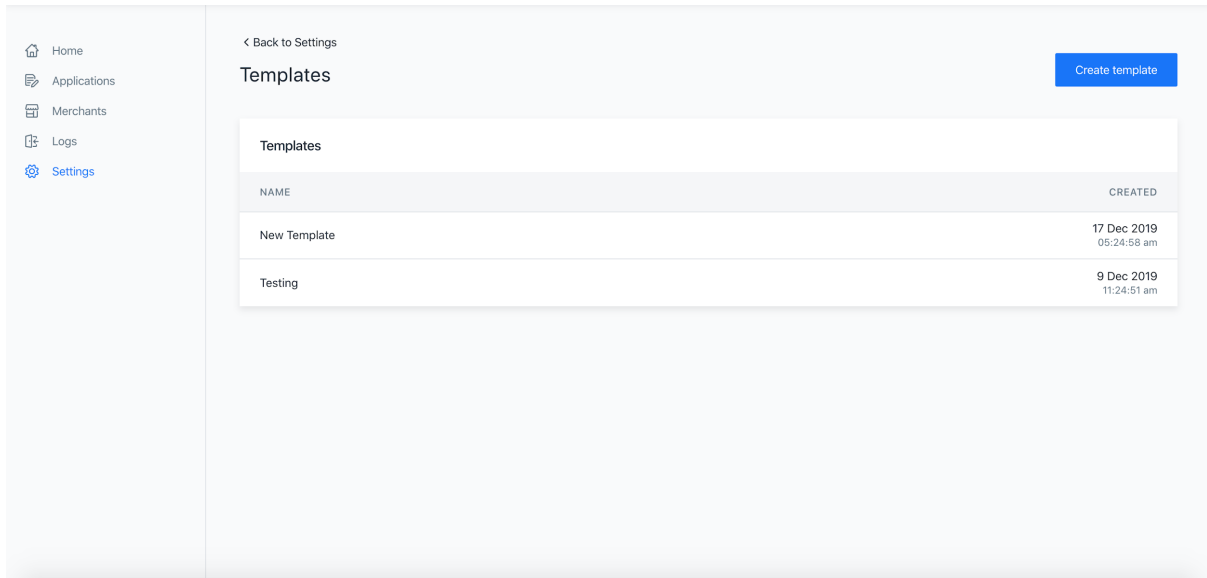
From the Finance Options Templates page the user selects New Template.



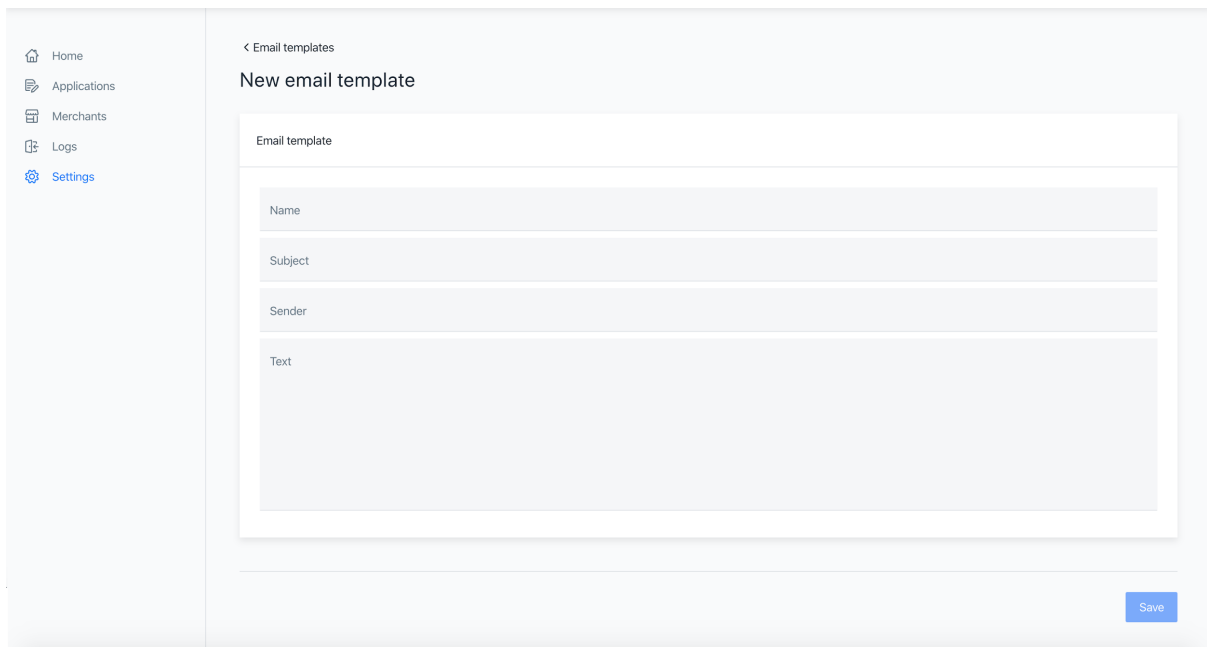
The user can set the rate card and save it. Once saved, it can be accessed from an individual Merchant under the [Finance Plans tab](#) when adding a new finance plan.

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.

Home
Applications
Merchants
Logs
Settings

< Email templates

Update email template

Email template

Name
New Template

Subject
It's time for a new template

Sender
testmail@mail.com

Text
This is a test email, you can't deny it.

Danger zone

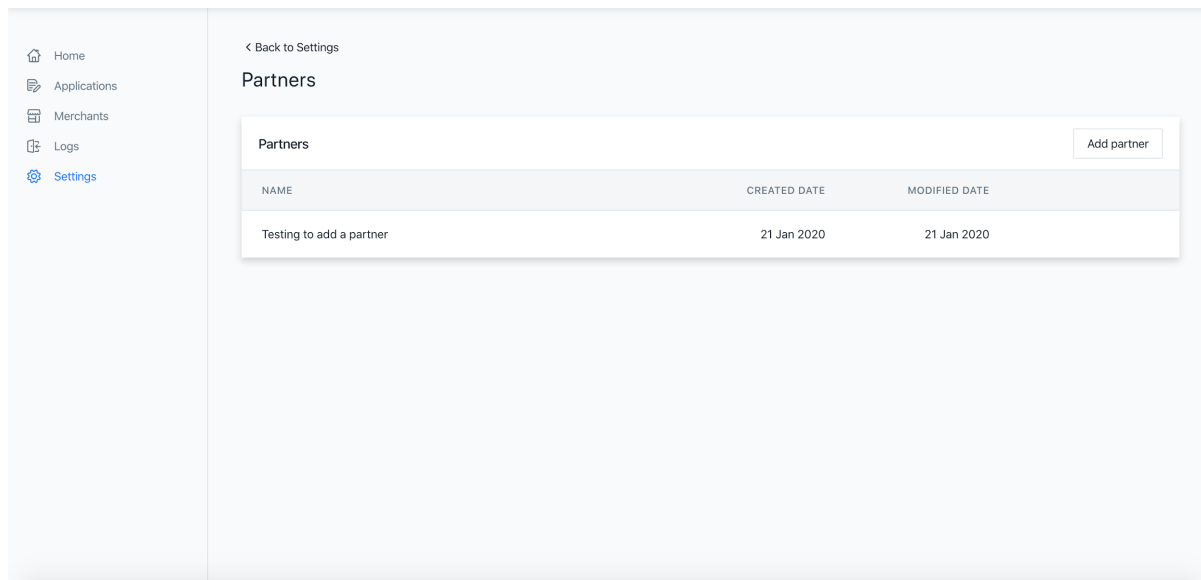
Delete email template
This will delete this email template Delete

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

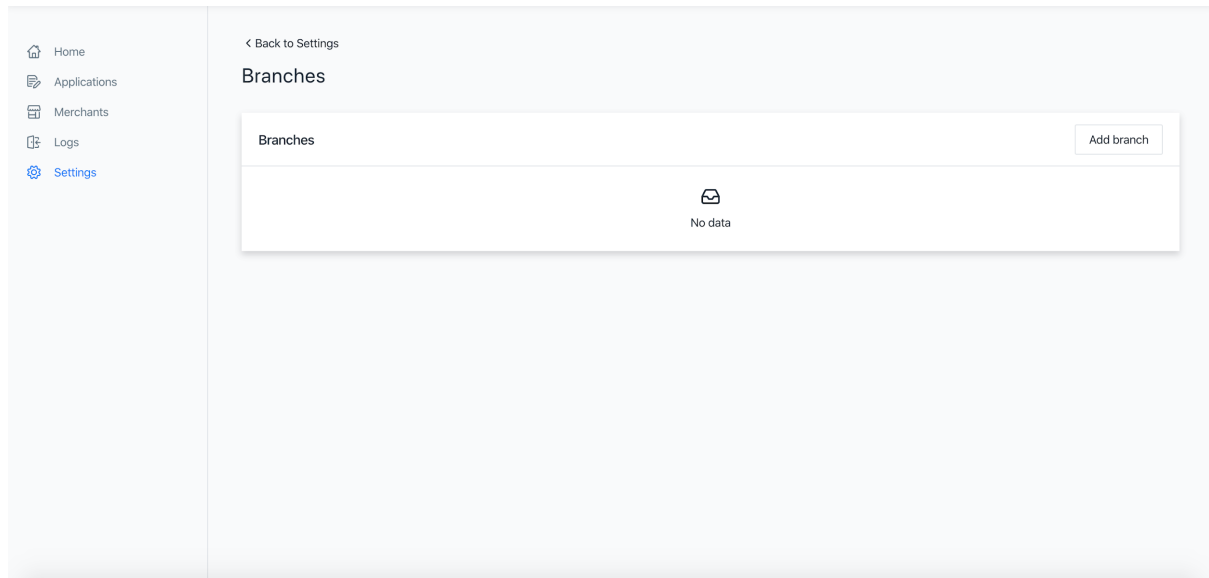
The Partners page can be accessed by the user to manage any partners that the Lender may have. This could include third-parties used to sell to and onboard Merchants.



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

7.5 Branches

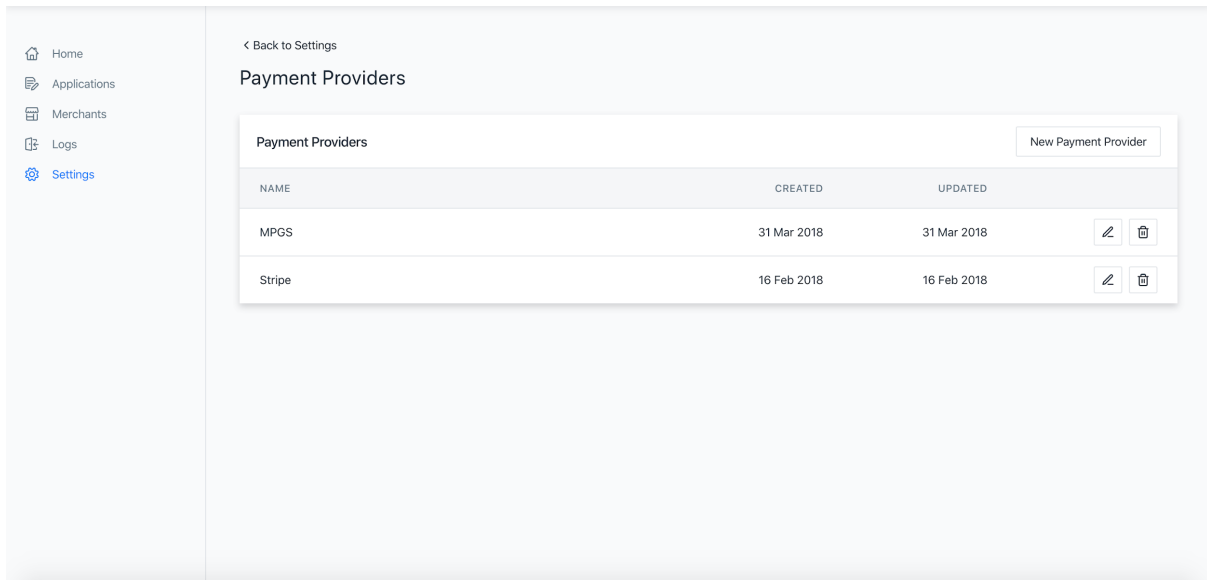
Branches are used for a Lender that operates as separate entities based on geography or other distinctions. Branches can be used to segregate data or manage access based on this separation.



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

7.6 Payment Providers

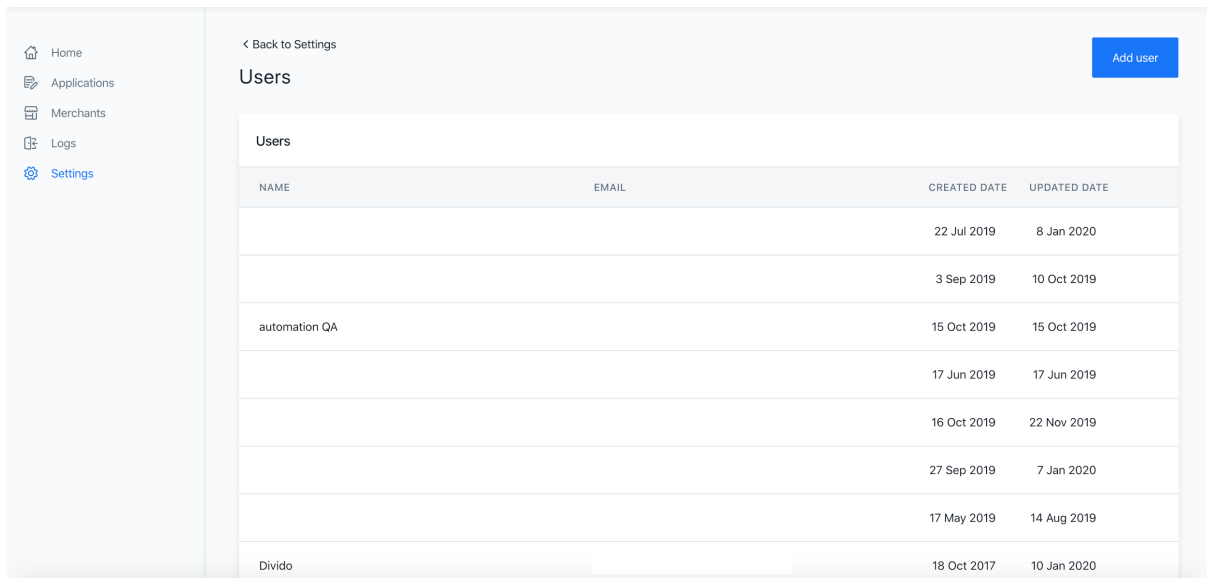
The Payment Provider page allows for the management of Payment Service Providers (PSPs). These are most commonly used to accept deposit payments as part of an application.*



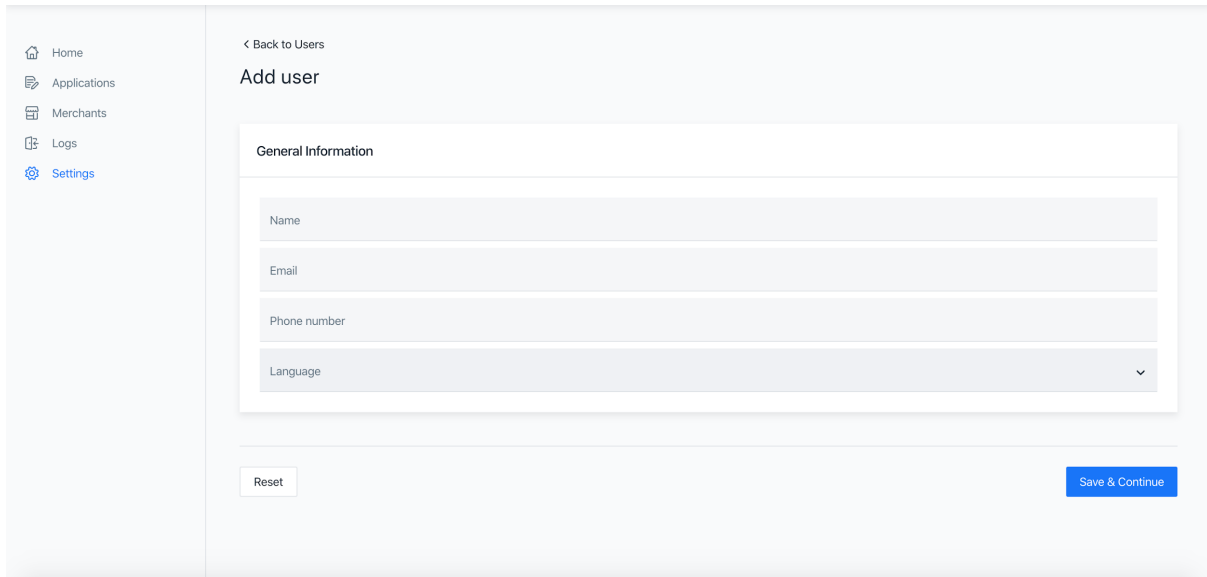
*Note: Any addition of a new Payment Provider requires development work and needs to be discussed and agreed with your Divido representative. Which PSPs are available in your region will be discussed as part of your implementation.

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.

- [Home](#)
- [Applications](#)
- [Merchants](#)
- [Logs](#)
- [Settings](#)

<
Back to Users

Emil Sjoberg

Edit User

Name
Emil Sjoberg

Email
emil.sjoberg+newlenderuser@divido.com

Phone number

Language
English ▼

Roles ▼

Permissions

<p>Admin rights</p> <p><input type="checkbox"/> AdministratorAccess</p>	<p>Application</p> <p><input type="checkbox"/> ApplicationFull</p> <p><input type="checkbox"/> ApplicationRead</p> <p><input type="checkbox"/> ApplicationReadSensitive</p> <p><input type="checkbox"/> ApplicationListAll</p> <p><input type="checkbox"/> ApplicationEdit</p>	<p>Merchants</p> <p><input type="checkbox"/> MerchantFull</p> <p><input type="checkbox"/> MerchantRead</p> <p><input type="checkbox"/> MerchantReadSensitive</p> <p><input type="checkbox"/> MerchantListAll</p> <p><input type="checkbox"/> MerchantCreate</p> <p><input type="checkbox"/> MerchantEdit</p>	<p>Reporting</p> <p><input type="checkbox"/> ReportingFull</p> <p><input type="checkbox"/> ReportingRead</p> <p><input type="checkbox"/> ReportingExport</p> <p><input type="checkbox"/> ReportingListAll</p>
<p>Logs</p> <p><input type="checkbox"/> LogNotifications</p> <p><input type="checkbox"/> LogMerchantAPI</p> <p><input type="checkbox"/> LogUnderwriterAPI</p> <p><input type="checkbox"/> LogAdminActivity</p> <p><input type="checkbox"/> LogMerchantActivity</p>	<p>Settings</p> <p><input type="checkbox"/> SettingsFinanceTemplatesAccess</p> <p><input type="checkbox"/> SettingsEmailTemplatesAccess</p> <p><input type="checkbox"/> SettingsPartnersAccess</p> <p><input type="checkbox"/> SettingsLeadSourcesAccess</p> <p><input type="checkbox"/> SettingsBranchesAccess</p> <p><input type="checkbox"/> SettingsPaymentProvidersAccess</p> <p><input type="checkbox"/> SettingsUsersAccess</p> <p><input type="checkbox"/> SettingsRolesAccess</p> <p><input type="checkbox"/> SettingsMaintenancePage</p>		

Danger Zone

Deactivate user
Deactivates a user

Deactivate

Delete user
Deletes a user

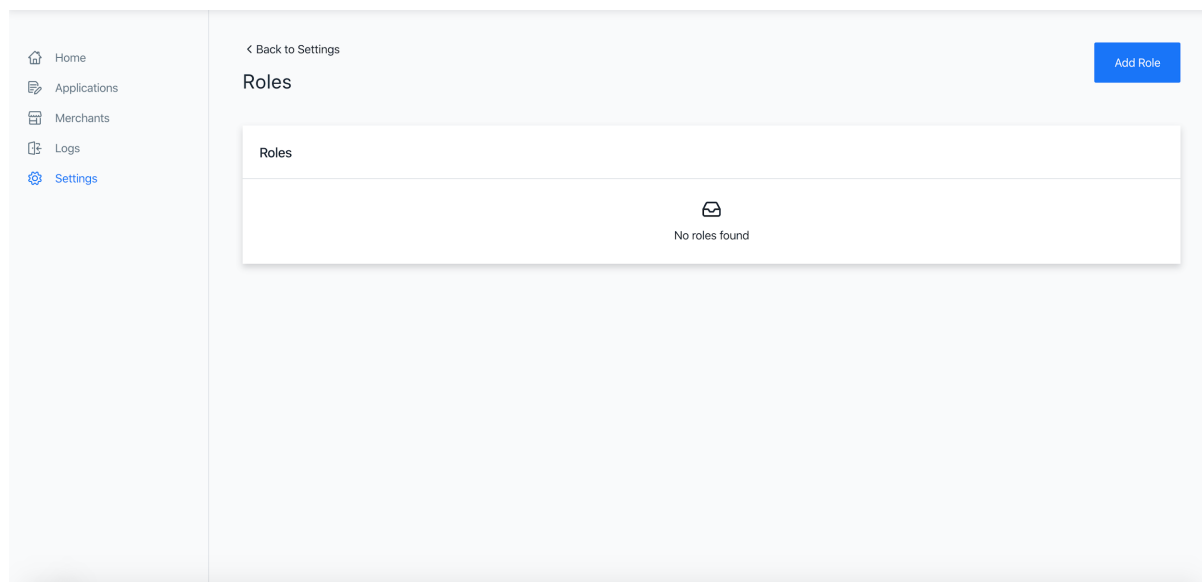
Delete

Reset
Save

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.

Home Applications Merchants Logs Settings

< Back to Roles

Add Role

General

Name

Permissions

Admin rights <input type="checkbox"/> AdministratorAccess	Application <input type="checkbox"/> ApplicationFull <input type="checkbox"/> ApplicationRead <input type="checkbox"/> ApplicationReadSensitive <input type="checkbox"/> ApplicationListAll <input type="checkbox"/> ApplicationEdit	Merchants <input type="checkbox"/> MerchantFull <input type="checkbox"/> MerchantRead <input type="checkbox"/> MerchantReadSensitive <input type="checkbox"/> MerchantListAll <input type="checkbox"/> MerchantCreate <input type="checkbox"/> MerchantEdit	Reporting <input type="checkbox"/> ReportingFull <input type="checkbox"/> ReportingRead <input type="checkbox"/> ReportingExport <input type="checkbox"/> ReportingListAll
Logs <input type="checkbox"/> LogNotifications <input type="checkbox"/> LogMerchantAPI <input type="checkbox"/> LogUnderwriterAPI <input type="checkbox"/> LogAdminActivity <input type="checkbox"/> LogMerchantActivity	Settings <input type="checkbox"/> SettingsFinanceTemplatesAccess <input type="checkbox"/> SettingsEmailTemplatesAccess <input type="checkbox"/> SettingsPartnersAccess <input type="checkbox"/> SettingsLeadSourcesAccess <input type="checkbox"/> SettingsBranchesAccess <input type="checkbox"/> SettingsPaymentProvidersAccess <input type="checkbox"/> SettingsUsersAccess <input type="checkbox"/> SettingsRolesAccess <input type="checkbox"/> SettingsMaintenancePage		

Save Role

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.

< Back to Settings

Maintenance Page

NAME	STATUS	ACTIVE
	<input type="radio"/> Normal	<input type="checkbox"/>
	<input type="radio"/> Normal	<input type="checkbox"/>
	<input type="radio"/> Normal	<input type="checkbox"/>
	<input type="radio"/> Normal	<input type="checkbox"/>
	<input type="radio"/> Normal	<input type="checkbox"/>
	<input type="radio"/> Normal	<input type="checkbox"/>
Demo	<input type="radio"/> Normal	<input type="checkbox"/>
Divido	<input type="radio"/> Normal	<input type="checkbox"/>

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.