



## **Using The Credit Select Plus Platform- Quick Instruction Guide**

# Step 1: Completing the application

The screenshot shows the 'flexbuy Locations Applications' header. Below it is a table with columns for 'ID' and 'Name'. The 'Apply' button is highlighted, and a dropdown menu is open, showing options: 'New application', 'Send application to email', and 'Send application to phone'. The table contains three rows, all with the name 'Bob Test'.

ID	Name
d4d8f38a5a95	Bob Test
6466cf4ce9fd	Bob Test
934528d9540a	Bob Test

The application can be completed one of three ways. You can complete the application with or on behalf of the applicant by clicking on “New application”.

You can also email or text a link to the applicant by submitting their email address or cell phone number.

The simple application can be completed on any device.

The 'Applicant Information' form includes fields for: First Name\*, Last Name\*, SSN/TIN\*, Birthdate\* (Month, Day, Year), Cell Phone\*, Email\*, Address\*, Suite/Apt#, City\*, State\*, Zip\*, Amount Requested, Credit Rating\*, and Loan Purpose\*.

By checking this box, I hereby consent to the [“E-Sign Agreement”](#), the [“Credit Authorization Agreement”](#), the [“Terms of Service”](#), and [“Privacy Policy”](#), and am providing written consent under the FCRA for Flexbuy LLC and its partners and their affiliated companies via email and/or at the telephone number(s) I have provided above to explore personal loan offers, including contact through automatic dialing systems, artificial or pre-recorded voice messaging, or text message. Consent is not required as a condition to utilize Flexbuy LLC, and you may choose to be contacted by an individual customer care representative(s) by calling (866) 343-5268

Agree and Continue



The 'Send Application' dialog box has a title bar with a close button (X). It contains an 'Email\*' field and 'Close' and 'Send' buttons at the bottom.

The 'Send Application' dialog box has a title bar with a close button (X). It contains a 'Phone\*' field and 'Close' and 'Send' buttons at the bottom.

# Step 2: Submitting the application

Upon submission of the application, within seconds, any and all offers are displayed on the screen.

At the same time, an email notification is sent to you and the applicant with a link to review the results of the application.

It is good practice to collect a small deposit from the customer when an offer is accepted and the applicant moves forward.

**Note: Only the applicant can click on an offer and proceed with one of the lenders.**

Pre Qualified	<b>AVANT</b> <a href="#">Disclaimer &amp; more info</a>	24 months Term of Loan	24.95% Fixed APR	as low as \$508.1 Est. Monthly Payment	\$10000 Max Offer Amount
Pre Qualified	<b>AVANT</b> <a href="#">Disclaimer &amp; more info</a>	24 months Term of Loan	24.95% Fixed APR	as low as \$558.91 Est. Monthly Payment	\$11000 Max Offer Amount
Pre Qualified	<b>AVANT</b> <a href="#">Disclaimer &amp; more info</a>	36 months Term of Loan	24.95% Fixed APR	as low as \$302.78 Est. Monthly Payment	\$8000 Max Offer Amount
Pre Qualified	<b>OneMain Financial</b> <a href="#">Disclaimer &amp; more info</a>	36 months Term of Loan	29.91% Fixed APR	as low as \$390.09 Est. Monthly Payment	\$9200 Max Offer Amount
Pre Approved	Pre Qualified	Line of Credit ⓘ			
	<b>upgrade</b> <a href="#">Disclaimer &amp; more info</a>	36 months Term of Loan	18.97% Fixed APR	as low as \$732.82 Est. Monthly Payment	\$20000 Max Offer Amount

Send to customer

A link to the offers can be resent to the applicant at any time

## New Application

A new application has been submitted to the Flexxbuy Gateway. Please click the link below for more detailed information

[Review Application Details](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://app.flexxbuy.com/r/application/2cadba10-2c67-4c5b-91c5-abb118678929/details/>

- Click on the link for details on this loan
- For login and other assistance, email [support@flexxbuy.com](mailto:support@flexxbuy.com) or call (866) 343-5268

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## Offers

You have been matched with potential lenders. Please click the link below for more detailed information

[Review Offers](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://demo.flexxbuy.com/flexxbuy-testing/offers/64bc8eef-6d84-40f3-b773-934528d9540a>

- Click on the link for details on this loan
- For other assistance, email [support@flexxbuy.com](mailto:support@flexxbuy.com) or call (866) 343-5268

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# Step 3: Tracking and managing the application

flexbuy Locations Applications Events

Applications [Apply](#)

ID	Name	Amount Requested
d4d8f38a5a95	Bob Jones	\$5,000
6466cf4ce9fd	Bob Test	\$10,000
934528d9540a	Bob Test	\$10,000

Click on any loan ID to see the details of a loan application

## Application Details

Applicant Information

Name: Bob Jones  
Submission Date: 01/07/2021 11:55 AM  
Amount Requested: \$5,000  
Monthly Income: \$5,000  
Email: sales@flexbuy.com  
Phone: +17727776665  
Address:  
6767 E Philly Street  
Port St Lucie, FL 34986

## Flexxbuy Testing

Notes [Add Note](#)

flexxbuy	2021-01-19 05:01 PM	Visible To Merchant
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Test

flexxbuy	2021-01-19 02:49 PM	Visible To Merchant
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Congratulations, loan funded \$5,000 Application amount \$5,000 You can now complete your sale The funding fee will be billed/collected in approximately 10 days Should the invoice

## Lender Decisions

Credit Select Plus

- Multi-lender Direct-to-Borrower loan platform
- Rates as low as 4.99% (subject to credit)
- Funds as soon as the next business day
- One application, multiple offers
- Loan amounts up to \$100,000
- Long-terms, low monthly payments
- No impact to consumer's credit score
- No collateral required
- Excellent, Good, Fair and Poor credit applicants invited

Submission Status: Complete  
Submission Date: 01/07/2021 11:55 AM  
Decision: PreApproved  
Max Offer Amount: 100000.0

[View Events](#) [View Offers](#)

Flexx EZPay Plan Plus

- All customers approved (as long as first payment is processed)
- Amounts from \$300 to \$20,000 (higher upon approval)
- Maximum term of 3 to 48 months
- Interest rate to customer of 13.99% to 16.99% (16.99% at a minimum of 12 months and drops by .5% every 6 month the term increases to a max of 48 months at 13.99)
- All payments, on service portion of invoice, are guaranteed to the business in the event of default
- All payments by customer have to be made by debit or credit card (ACH is in the plan for 2020)
- Customer pays a 3% per payment transaction fee (added to monthly payment amount)
- No down payment required to the business by customer (though it is suggested)
- All payments made by customer are reported to the credit bureaus
- All activity can be accessed by the business 24/7 through the on-line portal

Submission Status: Pending  
Decision: None  
Amount: None

[Select Plan](#)

From the Application Details page, you can view the details of the loan application, add a note about the application, view the existing offers, and view the status details of the offers (Events).

# Step 3: Tracking and managing application

## Application Details

## Flexxbuy Testing

Applicant Information

Events

Name

Subm

Amou

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Email

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Addr

6767

Port

Notes

Add Note

Date	Type	Lender	Offer Name	Product Type	Payout	Dollar Amount	
2021-01-20 04:37 PM	applied	OneMain - PL				\$0	
2021-01-20 04:37 PM	funded	OneMain - PL				\$3,997	
2021-01-19 07:14 AM	applied	Upgrade - LOC				\$0	ation amount \$5,000 ng fee will be ould the invoice
2021-01-18 02:29 AM	offerClicked	OneMain - PL				\$0	
2021-01-18 01:21 AM	offerClicked	OneMain - PL				\$0	
2021-01-18 01:21 AM	apiRejected	Upgrade - LOC				\$0	
2021-01-18 01:21 AM	apiRejected	Universal Credit - PL				\$0	
2021-01-18 01:21 AM	apiRejected	Upgrade - PL				\$0	it payment is processed) r upon approval)
2021-01-18 01:21 AM	apiApproved	OneMain - PL				\$0	
2021-01-18 01:21 AM	apiRejected	Prosper - PL				\$0	16.99% (16.99% at a 5% every 6 month the at 13.99)
2021-01-18 01:21 AM	apiRejected	LendingPoint - PL				\$0	oice, are guaranteed to
2021-01-18 01:21 AM	apiRejected	Avant - PL				\$0	made by debit or credit
2021-01-18 01:21 AM	apiRejected	SoFi - PL				\$0	saction fee (added to
2021-01-18 01:21 AM	apiRejected	NetCredit - PL				\$0	iiness by customer
2021-01-18 01:21 AM	leadCreated					\$0	ported to the credit
2021-01-18 01:21 AM	appSubmitted					\$0	iness 24/7 through the

Submission Status: Pending  
Decision: None  
Amount: None

on-line portal

View Events

View Offers

Select Plan

Click on View Events to see the most recent status of the loan application.

Note: there typically is a delay between the actual status and the reporting of the event. The delay will vary depending on the lender.

# Step 3: Tracking and managing application

## Application Details

Applicant Information

Name: Bob Jones  
Submission Date: 01/07/2021 11:55 AM  
Amount Requested: \$5,000  
Monthly Income: \$5,000  
Email: sales@flexxbuy.com  
Phone: +17727776665  
Address:  
6767 E Philly Street  
Port St Lucie, FL 34986

## Lender Decisions

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Submission Status: Complete  
Submission Date: 01/07/2021 11:55 AM  
Decision: PreApproved  
Max Offer Amount: 100000.0

View Events View Offers

## Flexxbuy Testing

Notes

flexxbuy 2021-01-19 05:01 PM Visible To Merchant  
Test

flexxbuy 2021-01-19 02:49 PM Visible To Merchant  
Congratulations, loan funded \$5,000 Application amount \$5,000 You can now complete your sale The funding fee will be billed/collected in approximately 10 days Should the invoice

Add Note

## Add Note

Submit

- No down payment required to the business by customer (though it is suggested)
- All payments made by customer are reported to the credit bureaus
- All activity can be accessed by the business 24/7 through the on-line portal

Submission Status: Pending  
Decision: None  
Amount: None

Select Plan

Click on Add Note to provide information about the applicant. Upon submission of the note, an email notification will be sent to the Flexxbuy team.

In addition, when Flexxbuy enters a note, an email notification will be sent to you.

All notes submitted are logged in the Notes box. Once submitted, a note cannot be modified or deleted.

## New Note

A new note has been added to one of your applications (Bob Jones) in the Flexxbuy Gateway.

Bob S says:

Congratulations, loan funded \$5,000 Application amount \$5,000 You can now complete your sale The funding fee will be billed/collected in approximately 10 days Should the invoice amount be different, please utilize our Invoice Creator Form located at <https://tinyurl.com/flexxbuy-invoice> If you do not want this invoice to go to your customer, use your email address for both parties and sign for each.

Please click the link below for more detailed information

[View Application Details](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://demo.flexxbuy.com/r/application/1616f888-f101-47d2-8b9c-d4d8f38a5a95/details/>

- Click on the link for details on this loan
- For login and other assistance, email [support@flexxbuy.com](mailto:support@flexxbuy.com) or call (866) 343-5268

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# Step 4: Loan Funding

## Application Details

## Flexxbuy Testing

**Applicant Information**

Name: Bob Jones  
 Submission Date: 01/07/2021 11:55 AM  
 Amount Requested: \$5,000  
 Monthly Income: \$5,000  
 Email: sales@flexxbuy.com  
 Phone: +1772776665  
 Address:  
 6767 E Philly Street  
 Port St Lucie, FL 34986

**Notes** Add Note

02:49 PM Mercant

Congratulations, loan funded \$5,000 Application amount \$5,000 You can now complete your sale The funding fee will be billed/collected in approximately 10 days Should the invoice amount be different, please utilize our Invoice Creator Form located at <https://tinyurl.com/flexxbuy-invoice> If you do not want this invoice to go to your customer, use your email address for both parties and sign for each.

When a loan is funded, a funding status will be added to the Events. In addition, Flexxbuy will enter a funding note. An email notification will be sent instructing you that the loan has been funded.

## Lender Decisions

**Credit Select Plus** ✓

- Multi-lender Direct-to-Borrower loan platform
- Rates as low as 4.99% (subject to credit)
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- No impact to consumer's credit score
- No collateral required
- Excellent, Good, Fair and Poor credit applicants invited

**Submission Status:** Complete  
**Submission Date:** 01/07/2021 11:55 AM  
**Decision:** PreApproved  
**Max Offer Amount:** 100000.0

**Flexx EZPay Plan Plus** ✓

- All customers approved (as long as first payment is processed)
- Amounts from \$300 to \$20,000 (higher upon approval)
- Maximum term of 3 to 48 months
- Interest rate to customer of 13.99% to 16.99% (16.99% at a minimum of 12 months and drops by .5% every 6 month the term increases to a max of 48 months at 13.99)
- All payments, on service portion of invoice, are guaranteed to the business in the event of default
- All payments by customer have to be made by debit or credit card (ACH is in the plan for 2020)
- Customer pays a 3% per payment transaction fee (added to monthly payment amount)
- No down payment required to the business by customer (though it is suggested)
- All payments made by customer are reported to the credit bureaus
- All activity can be accessed by the business 24/7 through the on-line portal

## Events

View Events

Date	Type	Lender	Offer Name	Product Type	Payout	Dollar Amount
2021-01-20 04:37 PM	applied	OneMain - PL				\$0
2021-01-20 04:37 PM	funded	OneMain - PL				\$3,997
2021-01-19 07:14 AM	applied	Upgrade - LOC				\$0

## New Note

A new note has been added to one of your applications (Sharae Matteu) in the Flexxbuy Gateway.

Bob L says:

Congratulations, loan funded \$3,997 Application amount \$6,000 You can now complete your sale The funding fee will be billed/collected in approximately 10 days Should the invoice amount be different, please utilize our Invoice Creator Form located at <https://tinyurl.com/flexxbuy-invoice> If you do not want this invoice to go to your customer, use your email address for both parties and sign for each.

Please click the link below for more detailed information

[View Application Details](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://app.flexxbuy.com/r/application/7bf4bb83-56f1-40cd-b46f-a18995c447bb/details/>

- Click on the link for details on this loan
- For login and other assistance, email [support@flexxbuy.com](mailto:support@flexxbuy.com) or call (866) 343-5268

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# Step 4: Loan Funding

## Application Details

Applicant Information

Name: Bob Jones  
Submission Date: 01/07/2021 11:55 AM  
Amount Requested: \$5,000  
Monthly Income: \$5,000  
Email: sales@flexxbuy.com  
Phone: +17727776665  
Address:  
6767 E Philly Street  
Port St Lucie, FL 34986

## Flexxbuy Testing

Notes Add Note

flexxbuy	2021-01-20 04:59 PM	Visible To Merchant
We collected \$3,500 from our customer. Thank you.		
flexxbuy	2021-01-19 05:01 PM	Visible To Merchant
Test		
flexxbuy	2021-01-19	Visible To

## Lender Decisions

**New Note**

A new note has been added to one of your applications (Bob Jones) in the Flexxbuy Gateway.

Bob S says:

We collected \$3,500 from our customer. Thank you.

Please click the link below for more detailed information

[View Application Details](#)

Note: If for some reason the button above does not work, please copy and paste this URL into your web browser: <https://demo.flexxbuy.com/r/application/1616f888-f101-47d2-8b9c-d4d8f38a5a95/details/>

- Click on the link for details on this loan
- For login and other assistance, email [support@flexxbuy.com](mailto:support@flexxbuy.com) or call (866) 343-5268

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Upon funding, you can complete the sale with your customer.

If the amount you collect from the customer is different than the application amount or funding amount, whichever is lower, simply place a note that instructs us the billing amount.

We will bill you based on the actual amount from the funded loan that you collect from your customer.

Our fee will be automatically processed approximately 10 days after funding.





**Thank you**

**Using The Credit Select Plus Platform-  
Quick Instruction Guide**