



MCA Application User Manual

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Document History

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1 Introduction

- MCA Application is a cloud-based Lending application, which is built to help merchants to send the application to multiple lenders, view and edit forms, automated process to send offers.
- It is a readymade framework for facilitating basic operations of the lending business, like capturing application information, submission of the application to different banks and merchants, sending offers to the merchants and so on.
- MCA Application is useful for sales representatives, underwriters and funding agencies who are associated with the lending business and use this application for process automation.
- The *Table 1* provides the list of objects of MCA application with its significance.

Table 1 – Objects of MCA Application

Sr. No.	Term	Description
1)	Accounts	Merchants associated with the lending business.
2)	Campaigns	User can generate marketing campaigns for the lending services, including direct mail program, seminar, print advertisement, email or any other marketing initiative.
3)	Contacts	Sales representatives, underwriters and funding agencies who are associated with the lending business.
4)	Contracts	Business agreements associated with the Account.
5)	Leads	User can generate potential opportunities for lenders.
6)	Offers	Get offers from lenders.
7)	Opportunity (Deals)	Deals to get credit for their business.
8)	Payables	Refer to the balance amount to be paid by the individual and companies.
9)	Receivables	Refer to amount received from an individual and the companies.
10)	Submissions	Acknowledgement of application by entering the lender's credit score, the number of years for which the lender is in business, the minimum monthly deposit value defined by the lender and by selecting the industry of the lender.
11)	Syndications	A group of individuals or organizations combined or making a joint effort to undertake some specific duty or carry out specific transactions or negotiations.
12)	Transactions	Communication or movement carried out between the lenders and the merchants to exchange an asset for payment.

2 MCA Home

- The MCA application home page gives an overview as well as links to reach to the various functionality of MCA application.
- The MCA application home page contains the icons to reach to the various modules of the MCA application. The users can navigate the required module by clicking on that module icon.

For example: On click of **Campaign** icon, Campaign Dashboard will be displayed which gives the detail count of top five Campaigns (by Revenue) generated in the current month.

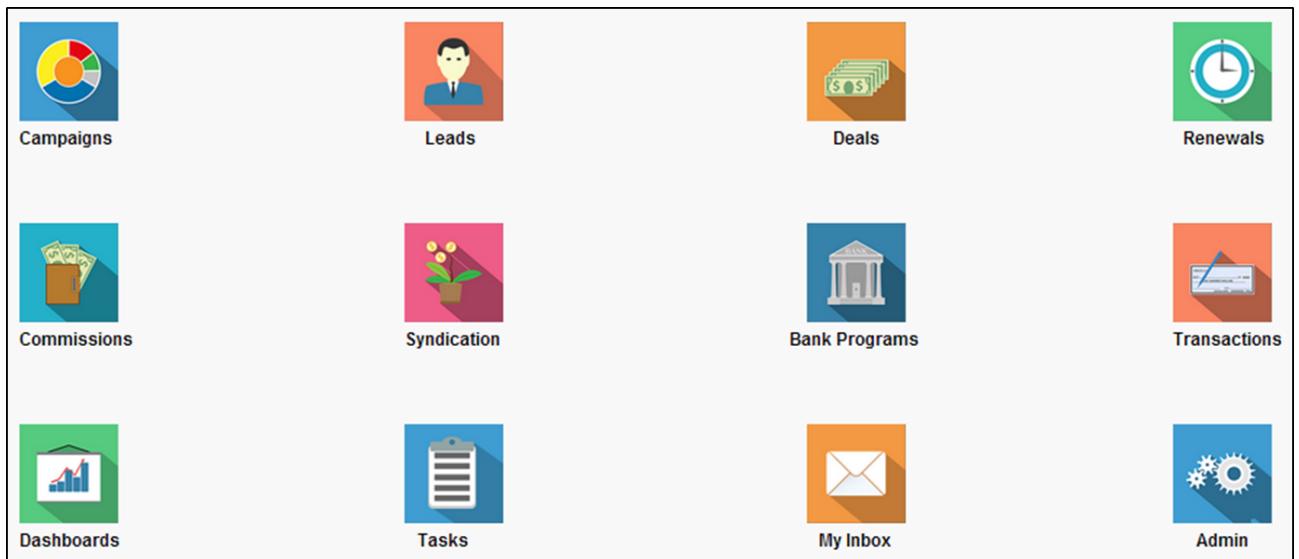


Figure 1 – MCA App Home Page

- The MCA application home page also displays the **Statistics** information of the current month.

▼ Statistics	
Total Funded (#) This Month	2
Total Funded (\$) This Month	\$90,000
# Unread Leads	4725
# New Leads This Week	1
# Deals In Underwriting	100
# Deals In Approval	22
# Deals In Signed Contract	34

Figure 2 – Statistics Information Screen

3 Opportunity (Deals)

- Opportunity allows the user to create a new opportunity for an account holder. User can create multiple opportunities for a single account.
- Opportunities are deals to get credit for their business. User can enter merchant details, requested amount of fund, the probability to get funding and the outstanding credit amount of merchant, if any.

The screenshot shows the 'Opportunity Detail' page for 'MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15'. The top navigation bar includes links for 'Open Activities [1]', 'Contracts [1]', 'Stage History [12]', and 'Notes & Attachments [1]'. Below the navigation are several action buttons: 'Edit', 'Delete', 'Clone', 'Open Planning Wall...', 'Funding Application', 'Submission Wizard', 'Send Offers', 'Multiple Attachments', 'Deal Entry Wizard', 'Email Funding App', 'DocuSign', 'Create PDF', 'Loan Calculator', and 'Create Action Plan'. A horizontal progress bar at the bottom indicates the status of the funding request: APP SENT, APP RECEIVED, UNDERWRITING, APPROVED, CONTRACT SIGNED, and FUNDED. The main content area displays the following data:

Opportunity Owner	Henry Abenaim [Change]	Opportunity Record Type	Default [Change]
Opportunity Name	MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15	Close Date	5/29/2014
Account Name	MAY 14 Ac Facilisis Corporation	Stage	Approved
Primary Campaign Source	ISO ?	Probability (%)	65%
ISO Sales Rep		Next Step	Call merchant for possible renewal
Type		Amount	\$40,000.00
Owner 1	Henry Abenaim	Amount Requested	\$40,000.00
Owner 2	Mike Smith	Term Requested ?	
		Credit Score	

Figure 3 – Opportunity / Deals Details

- Opportunity has the following functionalities within it:

3.1 Progress Bar

- The Progress Bar displays all the stages of funding request for the opportunity.
- While creating a new Opportunity record or modifying existing opportunity record, the stages of Progress bar will change according to the funding request stage.

The screenshot shows the same 'Opportunity Detail' page as Figure 3. A red box highlights the horizontal progress bar at the bottom of the page. The progress bar consists of six stages: APP SENT, APP RECEIVED, UNDERWRITING, APPROVED, CONTRACT SIGNED, and FUNDED. The 'APPROVED' stage is currently selected. The rest of the page content is identical to Figure 3, including the header, navigation, and detailed data table.

Figure 4 – Progress Bar

3.2 Funding Application

- This functionality allows the user to create an application for funding requests. The users need to enter merchant's business details, business owner's details and the bank details for the merchant's account.
- To navigate **Funding Application Form**, click **Funding Application** button. It will open Funding Application form into the edit mode.

Opportunity
MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15

Customize Page | Edit Layout | Printable View | Help for this Page ?

Show Feed

Open Activities [1] | Contracts [1] | Stage History [12] | Notes & Attachments [1]

Opportunity Detail

Edit Delete Clone Open Planning Wall... **Funding Application** Submission Wizard Send Offers Multiple Attachments

Deal Entry Wizard Email Funding App DocuSign Create PDF Loan Calculator Create Action Plan

APP SENT ➤ APP RECEIVED ➤ UNDERWRITING ➤ APPROVED ➤ CONTRACT SIGNED ➤ FUNDED

Opportunity Owner	✉ Henry Abenaim [Change]	Opportunity Record Type	Default [Change]
Opportunity Name	MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15	Close Date	5/29/2014
Account Name	MAY 14 Ac Facilisis Corporation	Stage	Approved
Primary Campaign Source	Probability (%) 65%		
ISO	Next Step Call merchant for possible renewal		
ISO Sales Rep	Type	Amount	\$40,000.00
Owner 1	Henry Abenaim	Amount Requested	\$40,000.00
Owner 2	Mike Smith	Term Requested	?
		Credit Score	

Figure 5 – Opportunity Detail Page

				Save	Quick Save	Cancel	<< Back to Opportunity
BUSINESS INFORMATION							
Legal Business Name <input type="text" value="ABC Pizza, INC"/>		D.B.A. <input type="text" value="MAY 14 Ac Facilisis Corp"/>					
Type of Entity <input type="text" value="S-Corp"/>		Federal Tax ID# <input type="text" value="12-334445"/>					
Legal Address <input type="text" value="1511 High Cloud Falls"/>	City <input type="text" value="Avon"/>	State <input type="text" value="Pennsylvania"/>	Zip <input type="text" value="50371"/>				
Physical Address (If different) <input type="text" value=" "/>	City <input type="text" value=" "/>	State <input type="text" value=" "/>	Zip <input type="text" value=" "/>				
Phone # <input type="text" value="9219679417"/>	Cellular # <input type="text" value=" "/>	Fax # <input type="text" value=" "/>					
Date Business Established (MM/YY) <input type="text" value="6/17/2014"/>	Length of Ownership <input type="text" value=" "/>	Requested Amount of Funds <input type="text" value="40,000.00"/>	Use of Proceeds <input type="text" value=" "/>				
Industry Type <input type="text" value="Biotechnology"/>	Gross Monthly Sales (All revenue) <input type="text" value=" "/>	Credit Card Sales – Monthly Average <input type="text" value=" "/>					
Website <input type="text" value=" "/>	Email <input type="text" value=" "/>						
OWNER/OFFICER INFORMATION							
FirstName <input type="text" value="Henry"/>	LastName <input type="text" value="Abenaim"/>	Title <input type="text" value="OWNER"/>	% of Ownership <input type="text" value="45"/>				
Residence Address <input type="text" value=" "/>	City <input type="text" value=" "/>	State <input type="text" value=" "/>	Zip <input type="text" value=" "/>				
Home Phone # <input type="text" value=" "/>	Social Security # <input type="text" value=" "/>	Date of Birth <input type="text" value="6/17/2014"/>	Drivers License # <input type="text" value=" "/>				
2nd OWNER/OFFICER INFORMATION (if applicable)							
FirstName <input type="text" value="Mike"/>	LastName <input type="text" value="Smith"/>	Title <input type="text" value=" "/>	% of Ownership <input type="text" value=" "/>				
Residence Address <input type="text" value=" "/>	City <input type="text" value=" "/>	State <input type="text" value=" "/>	Zip <input type="text" value=" "/>				
Home Phone # <input type="text" value=" "/>	Social Security # <input type="text" value=" "/>	Date of Birth <input type="text" value="6/17/2014"/>	Drivers License # <input type="text" value=" "/>				
BANK INFORMATION							
Bank Name (Business) <input type="text" value=" "/>	Contact Name <input type="text" value=" "/>	Phone <input type="text" value=" "/>					
BUSINESS/TRADE REFERENCES							
Business Name <input type="text" value=" "/>	Contact name/ Account # <input type="text" value=" "/>	Phone # <input type="text" value=" "/>					
PROPERTY INFORMATION							
Landlord/Mortgagee Name <input type="text" value=" "/>	Contact Name <input type="text" value=" "/>	Phone # <input type="text" value=" "/>					
Lease start date <input type="text" value="6/17/2014"/>	Time Remaining <input type="text" value=" "/>	Monthly Payment <input type="text" value="313.00"/>	Square Footage (Approx) <input type="text" value=" "/>				
OTHER IMPORTANT INFORMATION							
Have you ever used a Business Cash Advance? <input checked="" type="checkbox"/>	Prior Cash Advance Company <input type="text" value=" "/>	Balance <input type="text" value=" "/>					
				Save	Quick Save	Cancel	

Figure 6 – Funding Application Form in Edit Mode

- To save the Funding Application Form, click **Save** button. It will save the changes and navigate the Funding Application form into the read-only mode.

				Edit	Cancel	Create PDF	Email PDF
<< Back to Opportunity							
BUSINESS INFORMATION							
Legal Business Name ABC Pizza, INC		D.B.A. MAY 14 Ac Facilisis Corporation					
Type of Entity S-Corp		Federal Tax ID# 12-334445					
Legal Address 1511 High Cloud Falls				City Arvin	State Pennsylvania	Zip 50371	
Physical Address (If different)				City	State	Zip	
Phone # 9219679417			Cellular #			Fax #	
Date Business Established (MM/YY) Date		Length of Ownership		Requested Amount of Funds \$40,000.00			Use of Proceeds
Industry Type Biotechnology	Gross Monthly Sales (All revenue)			Credit Card Sales – Monthly Average			
Website		Email					
OWNER/OFFICER INFORMATION							
Name Henry Abenaim		Title OWNER		% of Ownership 45%			
Residence Address		City		State		Zip	
Home Phone #		Social Security #		Date of Birth		Drivers License #	
2nd OWNER/OFFICER INFORMATION (if applicable)							
Name Mike Smith		Title		% of Ownership			
Residence Address		City		State		Zip	
Home Phone #		Social Security #		Date of Birth		Drivers License #	
2nd OWNER/OFFICER INFORMATION (if applicable)							
Name Mike Smith		Title		% of Ownership			
Residence Address		City		State		Zip	
Home Phone #		Social Security #		Date of Birth		Drivers License #	
BANK INFORMATION							
Bank Name (Business)		Contact Name				Phone	
BUSINESS/TRADE REFERENCES							
Business Name		Contact name/ Account #				Phone #	
PROPERTY INFORMATION							
Landlord/Mortgagee Name			Contact Name			Phone #	
Lease start date	Time Remaining		Monthly Payment \$313.00		Square Footage (Approx)		
OTHER IMPORTANT INFORMATION							
Have you ever used a Business Cash Advance? <input type="checkbox"/>				Prior Cash Advance Company Balance			

Figure 7 – Funding Application Form in Read-only Mode

- The Funding Application Form has the following two functionalities:
 - 1) **Create PDF:** User can generate a PDF version of the funding application. For this, the user has to click **Create PDF** button provided on the application form. Once the user clicks it, a PDF version of the funding application will download automatically.
 - 2) **Send PDF:** User can send a PDF version of the funding application to a merchant. For this, the user has to click **Send PDF** button provided on the application. Once the user clicks it, the wizard to send an email to a merchant will be populated with the PDF attachment of the funding application.

Task
Send an Email

Help for this Page ?

Edit Email

To: Alan Alsop

Related To: Conga Email Staging CES-00000145

Additional To:

CC:

BCC:

Subject: Funding Application - MAY 14 Ac Facilisis Corporation

Formatting Controls

Font Size



Hi MAY 14 Ac Facilisis Corporation,

Attached please find the Funding Application. Please review and send back the signed copy.

Should you have any questions, please let me know.

Henry Abenaim

Attachments

Action	File	Size	Inline
Del	Funding Application Form - MAY 14 Ac Facilisis Corporation - 5_29_2014 - 15.pdf	3.64MB	<input type="checkbox"/>

Figure 8 – Wizard to Send an Email

4 Deal Entry Wizard

- **Deal Entry Wizard** functionality allows the user to create the contract for renewal corresponding to opportunity. User can select an **Offer** from the displayed offers list or can add new one. Once the offer is selected, the wizard will display the **Deal Information**. Deal Information screen maps the information of the selected offer to the corresponding Deal. User can update the **Deal Information, Receivables, Payables and Syndication** records of the corresponding Deal. It also displays the sum of Receivables, Payables and Syndication amounts. The Contract renewal information would automatically updated into the corresponding opportunity record.
- Follow the steps given below to create the contract for renewal:

- 1) Select the **Opportunity** record and then click **Deal Entry Wizard** button.

The screenshot shows the 'Opportunity' detail page for 'MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15'. At the top, there's a navigation bar with links like 'Open Activities [1]', 'Contracts [1]', 'Stage History [12]', and 'Notes & Attachments [1]'. Below that is a toolbar with buttons for 'Edit', 'Delete', 'Clone', 'Open Planning Wall...', 'Funding Application', 'Submission Wizard', 'Send Offers', 'Multiple Attachments', and 'Deal Entry Wizard'. The 'Deal Entry Wizard' button is highlighted with a red box. A progress bar at the bottom indicates the deal's status: APP SENT, APP RECEIVED, UNDERWRITING (highlighted in blue), APPROVED, CONTRACT SIGNED, and FUNDED. The main content area contains various opportunity details such as Opportunity Owner (Henry Abenaim), Opportunity Name (MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15), Close Date (5/29/2014), and so on.

Figure 9 – Opportunity Detail Page

- 2) On click of **Deal Entry Wizard** button, **Offers** Screen will display from which the users can select an Offer. The users can also add new offers for the corresponding Opportunity. To create the new Offer –
 - a) Click **Add Row** button.
 - b) Fill the details and then click **Quick Save** button.

The screenshot shows the 'Offers' screen for the same opportunity. At the top, there's a navigation bar with tabs for 'Offers' (highlighted with a red box), 'Deal Information', 'Receivables', 'Payables', 'Syndication', and 'Preview'. Below that is a section titled 'Select Offer' with a table. The table has columns for Action, Funder, Submission, Deal Type, Funding Amount, Payback Amt, Factor Rate, Term (Months), Holdback%, Payment Amt, PMT Schedule, and Status. Two rows are visible: '1st Merchant Funding' and 'Merchant Cash & Capital'. At the bottom of the table is a red box around the 'Add Row' button. Below the table is a red box around the 'Select an Offer' link.

Figure 10 – Offers Screen

- 3) Click the option button to select an **Offer**. On this, the application will automatically redirected to the **Deal Information** screen with details of the selected offer.

The screenshot shows the 'Deal Information' tab selected in a navigation bar. Below it, a form contains fields for Name, Funded \$, Payback \$, Bank Name, Term (Months), Factor Rate, Deal Type, Funding Amount, Payback Amount, Factor Rate, Term (Months), Holdback %, Payment Amount, Payment Schedule, Stage, Contract Requested Date, Contract Signed Date, Funded Date, Renewal Eligibility (% of Balance Paid), Renewal Eligibility (# of months), Anticipated Renewal Date, and Notes. A red box highlights the 'Quick Save' button.

Figure 11 – Deal Information Screen

- 4) Edit and update the **Deal Information**, if required and then click **Quick Save** button.
- 5) Click **Next** button to navigate the **Receivables** records.

The screenshot shows the 'Receivables' tab selected in a navigation bar. Below it, a table lists receivable items with columns for Type, Amount, Percentage %, Payback/Funded, Due From Account, Due Date, Status, and Memo. A red box highlights the 'Sum of Receivable Amount' field at the bottom of the table.

Figure 12 – Receivables Screen

- 6) Edit and update the **Receivables** records, if required and then click **Quick Save** button.
- 7) Click **Next** button to navigate the **Payables** records.

The screenshot shows the 'Payables' tab selected in a navigation bar. Below it, a table lists payable items with columns for Type, Amount, Percentage %, Payback/Funded, Due to Account, Due Date, Status, Receivable Dependency, and Memo. A red box highlights the 'Sum of Payable Amount' field at the bottom of the table.

Figure 13 – Payables Screen

- 8) Edit and update the **Payable** records, if required and then click **Quick Save** button.
- 9) Click **Next** button to navigate the **Syndication** records.

The screenshot shows the 'Syndication' step of a deal entry wizard. At the top, deal details are listed: Name (MAY 14 Ac Facilis Corporation - 5/29/2014 - 15), Funded \$ (\$40,000.00), Payback \$ (\$55,600.00), Bank Name (1st Merchant Funding), Term (Months) (12), Factor Rate (0.00500). Below this is a table titled 'Syndication' with columns: Syndication Amount, Servicing Fee, Commission Fee \$, Syndication %, Anticipated Term - Months, Deal Funding Amount, Servicing Bank, Disbursement Schedule, ROR %, Syndicated By, and Memo. A red box highlights the 'Syndication Amount' column. Two specific rows are highlighted with red boxes: one for 'De' (5,000.00) and another for 'Fee' (\$234.00). A red arrow points from the text 'Sum of Syndication Amount and Serving Fee' to the sum of these two values (\$5,000.00 + \$234.00 = \$5,234.00).

Figure 14 – Syndication Screen

- 10) Edit and update the **Syndication** records, if required and then click **Quick Save** button.
- 11) Click **Next** button to **Preview** the created contract.

The screenshot shows the 'Preview' step of the deal entry wizard. It displays the deal details at the top: Name (MAY 14 Ac Facilis Corporation - 5/29/2014 - 15), Funded \$ (\$40,000.00), Payback \$ (\$55,600.00), Bank Name (1st Merchant Funding), Term (Months) (12), Factor Rate (0.00500). Below this are four main sections: 'Deal Information', 'Receivables', 'Payables', and 'Syndication'. The 'Deal Information' section contains fields like Bank Name (1st Merchant Funding), Deal Type, Funding Amount (\$40,000.00), Payback Amount (\$55,600.00), Factor Rate (0.00500), Term (Months) (12), Holdback % (12.00%), Payment Amount (\$200.00), and Payment Schedule (Daily). The 'Receivables' section lists receivable items: RCVB-00412 (Origination Fee, \$500.00, 2.00%, Payback), RCVB-00413 (Commission, \$3,000.00, 12.00%, Funded), and RCVB-00414 (Override, \$300.00, 4.00%, Payback). The 'Payables' section lists payable items: PAYB-00391 (Commission, \$200.00, 3.00%, Funded). The 'Syndication' section lists syndication details: Syndication Name (SYND-00102), Syndication Amount (\$5,000.00), Syndication Fee (\$234.00), Syndication % (12.50%), Deal Funding Amount (\$40,000.00), and Servicing Bank (1st Merchant Funding). Buttons for 'Previous' and 'Finish' are visible at the bottom of each section.

Figure 15 – Preview of Deal Entry Wizard

5 Submission Wizard

- **Submission Wizard** functionality allows the user to submit an application to multiple lenders.
- User can select lenders to whom he wants to send an application by entering lender's credit score, the number of years for which the lender is in business, the minimum monthly deposit value defined by the lender and by selecting industry of the lender. Once the entered category is filtered, submission wizard will display the preferred programs.
- The user needs to select programs from the displayed list and uploaded documents to send an application for processing to the lenders. An opportunity would automatically go into underwriting stage after submission of an application.
- Follow the steps given below to send application for processing to the lenders:
 - 1) Select the **Opportunity** record and then click **Submission Wizard** button.

The screenshot shows the 'Opportunity Detail' page for 'MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15'. At the top, there are buttons for 'Edit', 'Delete', 'Clone', 'Open Planning Wall...', 'Funding Application', 'Submission Wizard' (which is highlighted with a red box), 'Send Offers', 'Multiple Attachments', 'Deal Entry Wizard', 'Email Funding App', 'DocuSign', 'Create PDF', 'Loan Calculator', and 'Create Action Plan'. Below these buttons is a horizontal progress bar with stages: APP SENT, APP RECEIVED, UNDERWRITING (which is blue and bolded), APPROVED, CONTRACT SIGNED, and FUNDED. The main section contains various opportunity details like Owner, Name, Account Name, Primary Campaign Source, ISO Sales Rep, Type, Owners, and Probability. The 'Submission Wizard' button is located in the toolbar above the progress bar.

Figure 16 – Opportunity Detail Page

- 2) On click of **Submission Wizard** button, **Submission Wizard** will display from which the users can filter the lenders criteria and can select the Program.

The screenshot shows the 'Submission Wizard' screen. It has two main sections: 'Summary Info' and 'Programs'. In the 'Summary Info' section, there are fields for Account Name (MAY 14 Ac Facilisis Corporation), Years in Business (2), Number of Locations, Industry (Biotechnology), and Credit Score. In the 'Programs' section, there are several input fields with red boxes around them: 'Max. Credit Score', 'Max. Years in Business/2', 'Monthly Deposits', 'Industry/ Biotechnology', and 'Preferred Programs'. Below these fields is a table listing various lenders with columns for Bank, Program Name, Credit Score, Years in Business, Min. Monthly Deposits, Max# NSF's, Max. Amount, Commission %, Main Contact, Potential Funding Amt., and Program Match Percent. The table includes rows for American Finance Solutions, AmeriMerchant, Bank Card Central, and Bank Card Central.

Figure 17 – Submission Wizard Screen

- 3) Enter the required criteria such as credit score, the number of years for which the lender is in business, the minimum monthly deposit value defined by the lender and by

selecting industry of the lender to filter the lender categories. Click **Filter** button to categorize the lenders according to entered criteria.

- 4) Select the checkbox provided in front of the **Program** record. On this, attachment of the corresponding Program will be added into the Attachment section.

The screenshot shows a table of programs with columns for Name, Description, and various financial metrics. A checkbox is checked for 'USAePay'. Below the table is a section titled 'Available Attachments' listing two files: 'Doc2.txt' and 'Users.Roles.Profiles.ods', each associated with a dropdown menu showing 'USAePay 24 Program' and a checked checkbox under 'Include'.

Name	Description	Programs	Include
1 Doc2.txt		USAePay 24 Program	<input checked="" type="checkbox"/>
2 Users.Roles.Profiles.ods		USAePay 24 Program	<input checked="" type="checkbox"/>

[Send without Attachments](#) [Send with Attachments](#) [Cancel](#) [Add Attachments](#)

Figure 18 – Submission Wizard Screen

- 5) Click **Add Attachments** button to add new attachments, if required. Users can either drag and drop file for upload or can browse it for upload.

The screenshot shows a file upload interface with a large blue 'Drop file here for upload...' area. Below it is a section for 'Upload Multiple Opportunity Documents' with a dropdown for 'How many files you want to upload?' set to '1'. A 'Select Files' button is shown above a file selection input field containing 'MCA-User Manual.doc'. An 'Upload' button is located below the file input. At the bottom, there's an 'Attachments' section with a 'Save' button and a table showing the uploaded file 'Users.Roles.Profiles.ods' with details like Title, File Description, Last Modified Date, and Created By.

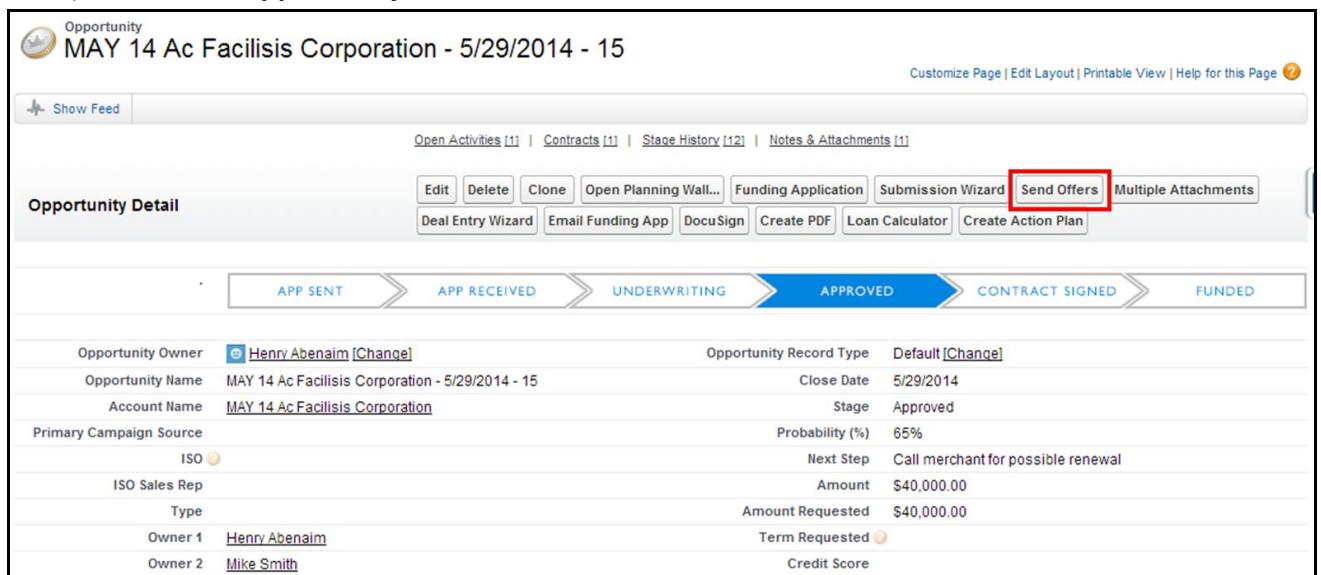
Title	File Description	Last Modified Date	Created By
Users.Roles.Profiles.ods		5/30/2014 6:36 AM	Henry Abenaim

Figure 19 – Screen to Add Multiple Attachments

- 6) The Submission Wizard has the following two functionalities to send an application for the processing to multiple lenders:
 - a) **Send without Attachments:** User can send the email without the attachments. For this, the user has to click **Send without Attachments** button provided on the Submission Wizard. Once the user clicks it, the email without attachments will automatically sent to the email addresses mentioned in the program record.
 - b) **Send with Attachments:** User can send the email with the attachments. For this, the user has to click **Send with Attachments** button provided on the Submission Wizard. Once the user clicks it, the email with attachments will automatically sent to the email addresses mentioned in the program record.

6 Offer Wizard

- **Offer Wizard** functionality allows the user to email received offers to the merchant. User can send chosen offers to the merchant. After the email has been sent to the merchant all the sent offers will be marked as sent and will not be populated next time.
- Follow the steps given below to send the chosen offers to the merchants:
 - 1) Select the **Opportunity** record and then click **Send Offers** button.



The screenshot shows the 'Opportunity Detail' page for 'MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15'. At the top, there's a navigation bar with links like 'Open Activities [1]', 'Contracts [1]', 'Stage History [12]', 'Notes & Attachments [1]', 'Edit', 'Delete', 'Clone', 'Open Planning Wall...', 'Funding Application', 'Submission Wizard', and a red-bordered 'Send Offers' button. Below the navigation is a progress bar with stages: APP SENT, APP RECEIVED, UNDERWRITING (highlighted in blue), APPROVED, CONTRACT SIGNED, and FUNDED. The main section contains various opportunity details: Opportunity Owner (Henry Abenaim), Opportunity Record Type (Default), Close Date (5/29/2014), Stage (Approved), Probability (%), Next Step (Call merchant for possible renewal), ISO (ISO), ISO Sales Rep, Type, Owner 1 (Henry Abenaim), Owner 2 (Mike Smith), Amount (\$40,000.00), Amount Requested (\$40,000.00), Term Requested, and Credit Score.

Figure 20 – Opportunity Detail Page

- 2) On this, the email wizard with chosen offers will display and click **Send** button to send the email of chosen offers to the merchant.

Task Send an Email Help for this Page ?

Edit Email = Required Information

To: Alan Alsop [] []

Related To: Conga Email Staging [] CES-00000147 []

Additional To:

CC:

BCC: henry@cloudmybiz.com []

Subject: Opportunities Offer

Formatting Controls Font [] Size []



Hi MAY 14 Ac Facilisis Corporation,

We have received following offers.

Name	Funder	Amount	Rate	Term (Months)	Approval Date	Opportunity
OFFR-00570	Merchant Cash & Capital	100000	1.24	12		MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15
OFFR-00571	1st Merchant Funding	40000	1.39	12		MAY 14 Ac Facilisis Corporation - 5/29/2014 - 15

Should you have any questions, please let me know.

: Henry Abenaim []

[] [] [] [] [] []

Attachments Attach File

no attachments

Figure 21 – Send Chosen Offers

7 Email Stips

- Email Stips functionality allows the users to send an Email with details of Open Stips to the Owner associated with particular Opportunity.
- Follow the steps given below to send the Open Stips to the Owner1:
 - 1) Go to the **Opportunity** Record.
 - 2) Click **Stips** tab, under **Tabbed Related Objects** Section.

The screenshot shows the 'Checklist' and 'Tabbed Related Objects' sections of the Opportunity Detail Page. In the 'Tabbed Related Objects' section, the 'Stips' tab is selected, indicated by a red box around its tab label. Below the tabs, there is a row of buttons: 'New Stip', 'Save', 'Edit All', 'Refresh', 'Cancel', and 'Email Stips', with 'Email Stips' also highlighted by a red box. A table titled 'Stips (3)' lists three entries: 'stip1' (Type: Stip, Status: Pending), 'stip2' (Type: Stip, Status: Pending), and 'stip2' (Type: General, Status: Completed). At the bottom of this table is another row of buttons identical to the one above it.

Figure 22 – Email Stips Button on Opportunity Detail Page

- 3) Click **Email Stips** button. It will redirect to the send an Email page with Owner1 detail associated with Opportunity.

The screenshot shows the Opportunity Detail Page with various fields filled out. At the top, there is a progress bar with stages: APP SENT, APP RECEIVED, UNDERWRITING (highlighted in blue), APPROVED, and CONTRACT SIGNED. Below the progress bar, several fields are listed: Opportunity Owner (Jina Chetia [Change]), Opportunity Name (Demo 14 - Auctor Non Feugiat Institute - 3/31/2014 - 27), Account Name (Demo 14 - Auctor Non Feugiat Institute), Primary Campaign Source (User Conference - Jun 17-19), ISO (Merchant Club), ISO Sales Rep (Existing Customer - Renewal), Type (Existing Customer - Renewal), Owner 1 (Dane Dickens), Owner 2 (Mike Smith Test), Close Date (3/31/2014), Stage (Approved), Probability (%) (65%), Next Step, Amount (\$89,160.00), Amount Requested (\$36,000.00), Term Requested (12), Credit Score (560), Monthly Deposits (\$1,235.00), Ever used a Business Cash Advance? (unchecked), Cash Advance Company, and Balance (\$22,383.00). The 'Owner 1' field is highlighted with a red box.

Figure 23 – Owner1 Information on Opportunity Detail Page

Task
Send an Email

To Owner1

Edit Email

To: **Dane Dickens**

Related To: Opportunity ▾ Demo 14 - Auctor Non Fe

Additional To: mcaapp@cloudmybiz.com

CC:

BCC: henry@cloudmybiz.com

Subject: Pending Items for Demo 14 - Auctor Non Feugiat Institute

Hello Dane Dickens

The following is a list of items pending to move your file forward:

Name	Description	Type
Stip1		Stip
stip2		Stip

Kindly review and submit.

Thanks,
Jina Chetia

Figure 24 – Send an Open Stips to Owner1

8 Activity Count on Lead and Opportunity

- **Activity Count** functionality calculates the count of the completed Tasks associated with a particular Lead and Opportunity record and displays the same in the **Activity Count** field on Lead and Opportunity.
- Select the **Opportunity** record and check the **Activity Count** when task and event created for the associated opportunity.

▼ Metrics	
Total Attachment Count	1
# of Submission	9
No. of offers	2
# Bank Stmt	0
# Credit Card Stmtns	0
Open Stips	2
Closed Stips	0
Activity Count	2
The field will contain count of Activities related to the Opportunity	\$52,211.00
	3
	\$2,545.00

Figure 25 – Activity Count on Opportunity

9 Transactions

- Transaction functionality consists of debiting the source account, crediting the target account, and recording the fact that this occurred.
- Follow the steps given below to add new transaction record:
 - 1) Click the **Transactions** icon provided on MCA Home page. It will navigate to the page, which enables the user to create the New Transaction record.
 - 2) Click **New Transaction** button.

The screenshot shows a table of transactions with columns for Action, Transaction Name, Date, and Account. The 'New Transaction' button at the top left is highlighted with a red box. The table data is as follows:

Action	Transaction Name	Date	Account
Edit Del	TRN-0411		Aibox Incorporated
Edit Del	TRN-0410	5/16/2014	1st Merchant Funding
Edit Del	TRN-0389		1st Merchant Funding
Edit Del	TRN-0408		ICICI bank

Figure 26 – Screen to Create New Transaction

- 3) On this, Transaction Record Type screen will display. Select a **Transaction Record Type** for the new transaction.

The screenshot shows a dialog box titled 'Select Transaction Record Type'. It has a dropdown menu for 'Record Type of new record' with 'Credit' selected. Below the dropdown is a table of available transaction record types:

Record Type Name	Description
Credit	Revenue and other incoming funds
Debit	For expenses and other debits

Figure 27 – Available Transaction Record Types

- 4) Click **Continue** button. It will redirect the user to transaction information screen where the users can fill the information related to the new transaction.
- 5) Click **Account lookup**, which will populate the list of Accounts. Select an Account for transaction.

The screenshot shows the 'New Credit Transaction' screen in the CloudMyBiz application. On the left, there's a form for 'Transaction Edit' with fields for Account, Amount, Date (set to 6/17/2014), Memo, and Screenshot. A note at the bottom says 'Please select Account to display invoices'. On the right, a 'Lookup' dialog is open, displaying a list of 'Recently Viewed Accounts' with columns for Account Name, Account Record Type, Account Site, Account Owner Alias, and Type. The list includes entries like '1-800 Loan Mart', '1st Merchant Funding', and 'Abata Incorporated'.

Figure 28 – New Credit Transaction Information

- 6) If transaction record type is Credit, it will display the records of **Receivables** related to that account whereas if transaction record type is Debit, it will display the related **Payable** records.

The screenshot shows the 'Receivable Records' screen. It lists four transactions for '1st Merchant Funding' with the following details:

Receivable	Account	Receivable Date	Receivable Status	Receivable Amount	Amount Due	Amount Paid	Paid Date	Memo
RCVB-00402	1st Merchant Funding		Pending	\$20,000.00	\$20,000.00	15,000.00	[6/17/2014]	
RCVB-00404	1st Merchant Funding		Open	\$1,000.00	\$1,000.00	500.00	[6/17/2014]	
RCVB-00413	1st Merchant Funding		Open	\$3,000.00	\$3,000.00		[6/17/2014]	
RCVB-00414	1st Merchant Funding			\$300.00	\$300.00		[6/17/2014]	

A red box highlights the 'Amount Paid' column, and another red box highlights the total amount 'Total: 15500.00' in the top right corner.

Figure 29 – Receivable Records Screen

The screenshot shows the 'Payable Records' screen. It lists three transactions with the following details:

Payable	Payable Date	Status	Total Payable Amount	Amount Paid	Total Amount Due	Due Date	Amount	Date	Memo
PAYB - 00347		Open - Ready to Pay	\$23,444.00	\$450.00	\$22,994.00	4/22/2014	20,000.00	[6/17/2014]	
PAYB - 00311		Paid - Partial	\$2,000.00	\$0.00	\$2,000.00	4/30/2014	1,000.00	[6/17/2014]	
PAYB - 00313			\$1,000.00	\$0.00	\$1,000.00	4/29/2014		[6/17/2014]	

A red box highlights the 'Amount' column, and another red box highlights the total amount 'Total: 21000.00' in the top right corner.

Figure 30 – Payable Records Screen

- 7) Click **Save** button. On this, the detail page of Transaction record will display. If the status is pending, the users can do Transaction using Create New Transaction Line Items.

Transaction Details

		Create New Transaction Line Items	Edit	Delete	Clone
Transaction					
Transaction Name	TRN-0416	Status	Pending		
Account	1st Merchant Funding	Pmt Method	Credit Card		
Amount	\$20,000.00	Bank Acct	Citibank		
Date	6/17/2014	Total Transaction Debits	\$0.00		
Memo		Last Modified Date	6/17/2014 6:42 AM		
Screenshot					
Total Transaction Credits	\$10,000.00				
Created Date	6/17/2014 2:39 AM				
		Create New Transaction Line Items	Edit	Delete	Clone

Transaction Line Credit

Action	Due From Account	Transaction Line Credit: Transaction Line Credit Name	Receivable Name	Amount	Amount Paid	Amount Due	Date	Amount	Status
Edit Del	1st Merchant Funding	TLC-0201	RCVB-00402	\$20,000.00	\$10,000.00	\$10,000.00	6/17/2014	\$10,000.00	Paid

Figure 31 – Transaction Record Details

10 Manage Renewal

- **Manage Renewals** section shows the Eligible Contracts for Renewal. The users can create Opportunities and follow up Task for the Contracts.
- Click the **Renewal** icon shown on the MCA Home page. It will navigate the Manage Renewal page in which chart describes the count of contracts and current balance amount with associated Bank.

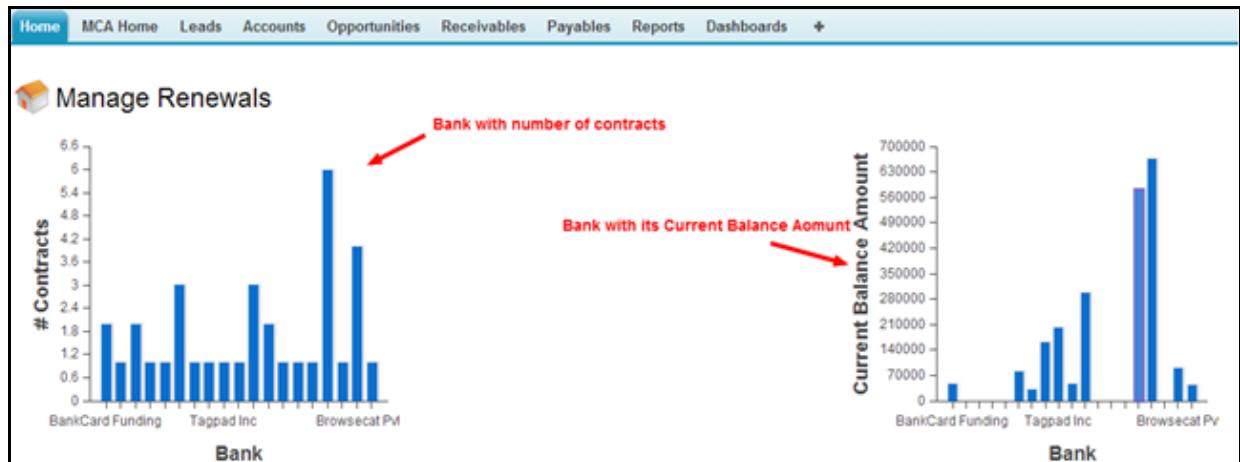


Figure 32 – Manage Renewal Charts

- The other section displays the Eligible Contract for Renewal. From this, the users can create Opportunity for the selected Contracts.

Manage Renewal														
Eligible Contracts for Renewal														
Bank Details														
Name	Bank	Stage	Stage Performance	Renewal Eligibility %	Renewal Date	Funding Amount	Payback Amount	Date Funded	Term (Months)	Amount Paid	Balance Amount	Balance Date	Performance %	Payoff %
AmeriMerchant	AmeriMerchant	Eligible for Renewal	Green	6/1/2014	\$28,500.00	\$33,345.00	4/1/2014	44	\$3,345.00	\$0.00	5/29/2014	[6/17/2014]	0%	10%
1st Merchant Funding - 5/1/2014 - 00001063	1st Merchant Funding	Signed/Pending Funding	Yellow	6/9/2014	\$42,500.00	\$49,725.00	3/26/2014	54	\$45,225.00	\$4,500.00	6/10/2014	[6/17/2014]	0%	91%
Abata Incorporated - 5/1/2014 - 00000088	Abata Incorporated	Eligible for Renewal	Green		\$51,677.00	\$465,093.00	4/6/2014	19	\$431,538.00	\$33,555.00	6/10/2014	[6/17/2014]	0%	93%
Abata Incorporated - 5/1/2014 - 00000088	Credit Cash	Signed/Pending Funding	Yellow		\$51,677.00	\$465,093.00	4/6/2014	19	\$465,093.00	\$0.00		[6/17/2014]	0%	

Figure 33 – Manage Renewal Page

11 Administration Panel

- Navigate the **MCA Home** tab on Funding Automation application.



Figure 34 – Funding Automation Application

- Click the **Admin** icon shown on the MCA home page, which will navigate the Administration page.

Administration Page			
 Reports <ul style="list-style-type: none"> • Current month Converted leads • Current month leads • Funded by ISO • ISO Management Dashboard • Leaderboard • Marketing Executive Dashboard • Sales History Advanced Dashboard 	 Pipeline <ul style="list-style-type: none"> • Deal Management • Deal Tracking • Forcasting • Manage Renewals • MyCharts • Sales Executive Dashboard • Sales Manager Dashboard • Stuck Opportunities 	 Accounting <ul style="list-style-type: none"> • Accounting - Receivables & Payables • Deal Performance Report • Enter Credit • Enter Debit • Open Payables • Open Receivables 	 Setup <ul style="list-style-type: none"> • Add/Edit Links • Bank Programs • Import Wizard • Lead Assignment Rules • Lead Scoring Rule • Marketing Campaigns • Mass Email Leads • Mobile Preview

Figure 35 – Administration Page

- On click of any links provided under **Reports** section will navigate the corresponding report associated with the link.

For example, after clicking on the **Current month leads** link, it will redirect to the **Current Month Leads** reports as shown in *Figure 36*.

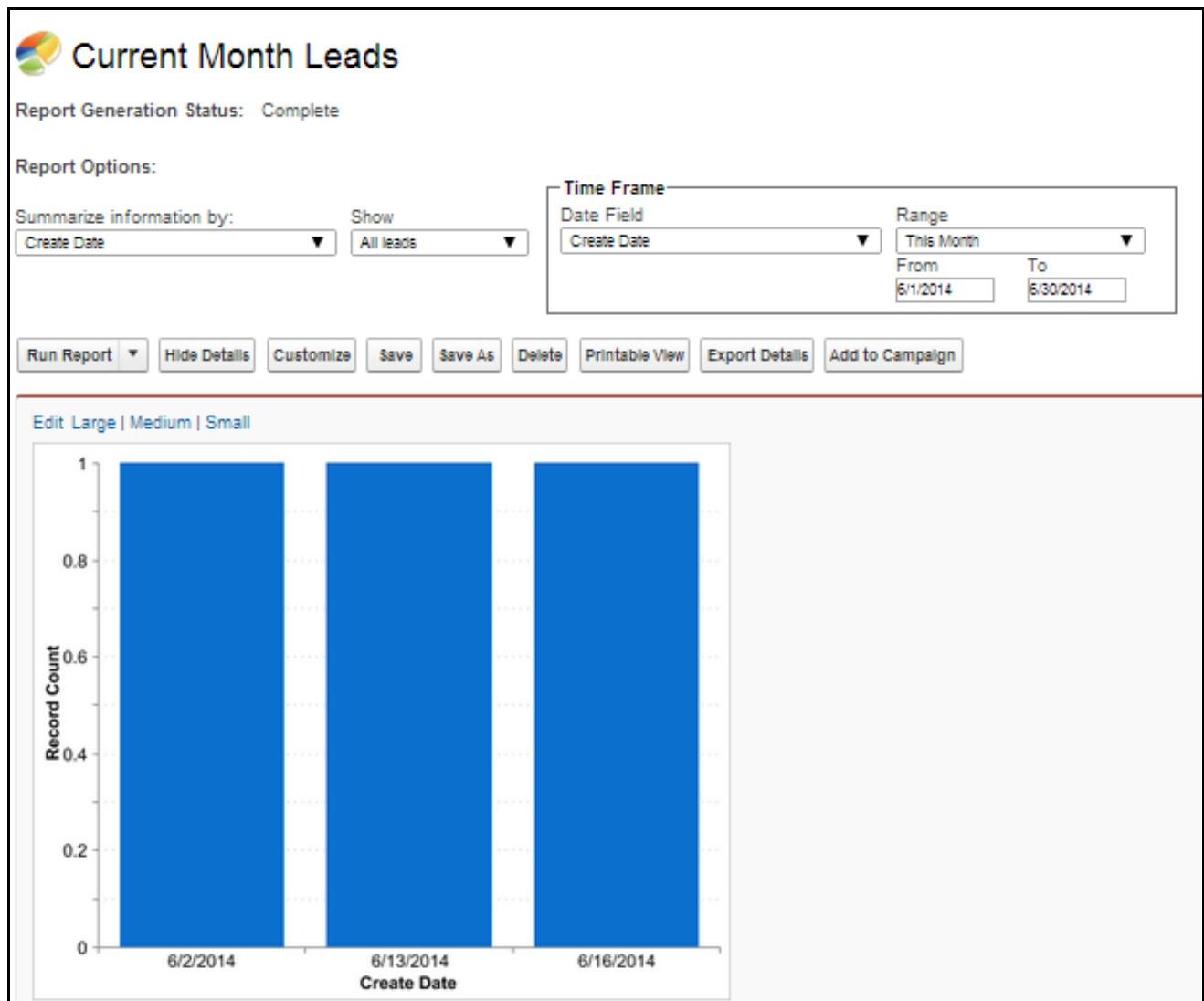


Figure 36 – Current Month Leads reports

- On click of any links provided under **Pipeline** section will navigate the corresponding report/ dashboard/ custom page associated with the link.
For example, after clicking on the **Manage Renewal** link, it will redirect to the **Manage Renewal custom page** as shown in *Figure 37*.

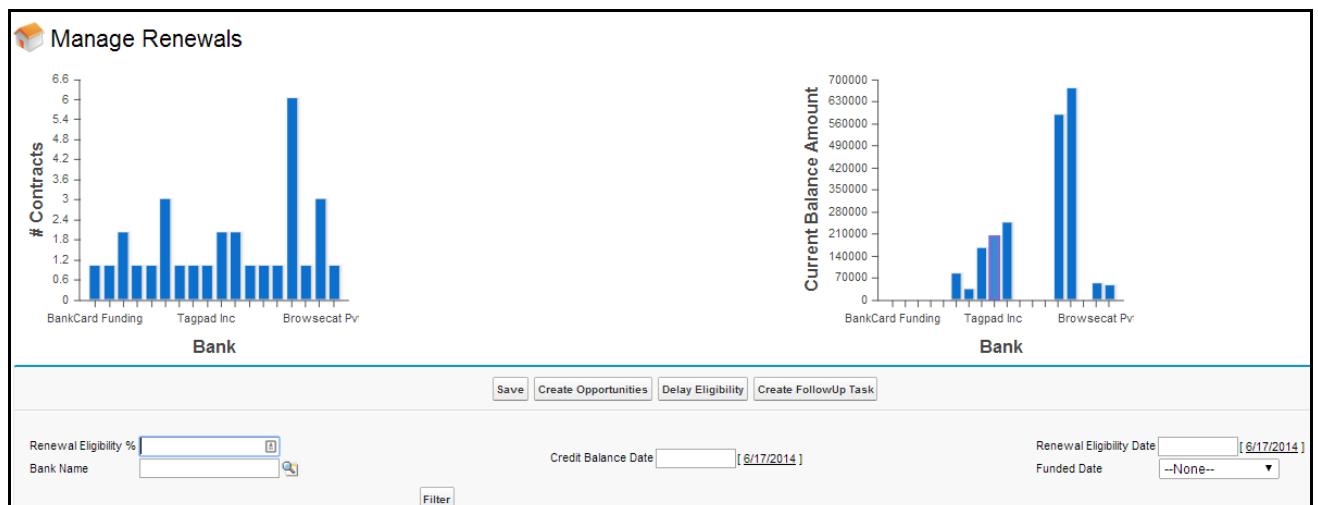


Figure 37 – Manage Renewal Custom Page

- On click of any links provided under **Accounting** section will navigate the corresponding report/ dashboard/ custom page associated with the link.
- For example, after clicking on the **Accounting – Receivables & Payables** link, it will redirect to the **Accounting – Receivables & Payables** dashboard as in *Figure 38*.

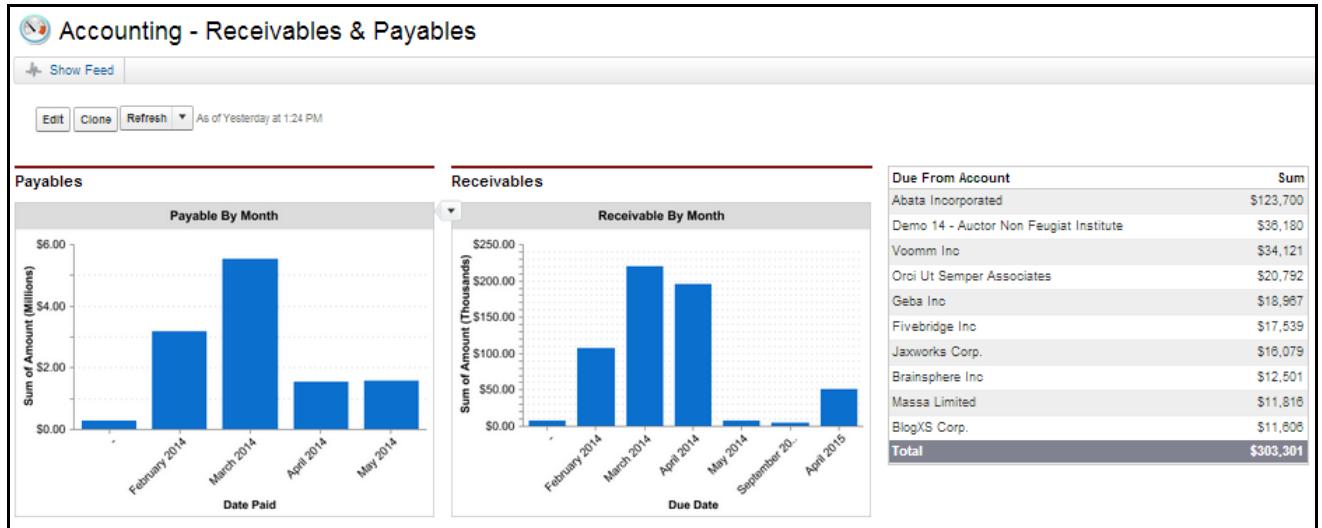


Figure 38 – Accounting – Receivables & Payables Dashboard

- On click of any links provided under **Setup** section will navigate the corresponding report/ dashboard/ custom page/ tab associated with the link.
- For example, after clicking on the **Add/Edit** links, it will redirect to the custom settings section of the Administration page where all post deployment steps will be executed for the Administration page as shown in *Figure 39*.

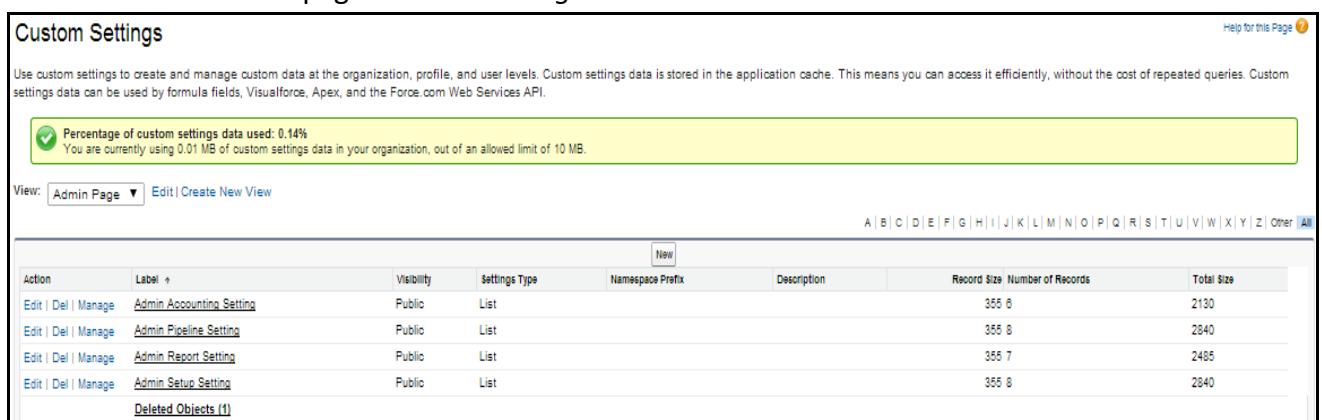


Figure 39 – Custom Settings of Administration Page

12 Appendix

Abbreviations and Keywords

Sr. No.	Term	Description
1)	Credit	Paid back amount to the lender
2)	Credit score	Numerical expression based on a level analysis of a person's credit files
3)	Debit	Received amount from the merchant
4)	ISO	Independent Sales Office
5)	Lenders	A lender can be an individual or a public or private group who provide funds for a variety of reasons, such as a mortgage, automobile loan or small business loan etc.
6)	Renewal	To renew or extend the period of loan
7)	Underwriters	Underwriters are large financial service provider who uses underwriting process to assess the eligibility of a customer to receive their products (equity capital, insurance, mortgage, or credit)