**STEPS**

When client first logs into their account area the first thing they will see is a flashing illustration window stating "You have been pre-approved click here to get your funding".

Once they click the screen will then bring up the 4 steps needed to process their loan application. Only step 1 is accessible by the client and once completed then step 2 becomes accessible. Once a step is completed client cannot return to it and must request help from Admin.

Step 1: submit the Required Documents. Clients can log in and upload files, they will have 3 different document types that they must upload in order to complete this step.

1. photo ID,
2. proof of income
3. proof of address as in utility bill (this can be the same item as a driver's license has the address on it).

Once submitted Admin/Agent will be alerted so that they can confirm receipt. Admin can set this to auto-accept after a certain time has passed (6hrs to 48hrs) or Agent/Admin will review documents and can then mark the Step as completed.

Create a Folder called Document Review. When client submits their Documents in Step 1 they will be posted in a Folder called Document Review. Admin/Agent will go into this folder to review Documents and approve or disapprove. If approved the Client goes to the Next Step and System then Pushes the Client to complete Step 2. If disapproved, the client is sent an email saying that the accepted documents or they are required to resend the documents. For example, if they only submitted a driver's license, then Admin can send out the email stating that they need to submit Proof of Income and Utility Bill and so on. In this section, Admin will have a selection of Pre-formatted Emails to send out, which corresponds to the missing document(s). These Sets of Pre-formatted Emails should be in their own Folder/Section. Or system can ask which documents are missing and send out the email based on the missing documents.

Upon submission and Approval of the required documents, the Client is now approved for processing.

Step 2: Final Approval is given and the client must digitally sign the Agreement Online. 12hrs after signing, Full Approval is given and shown when logged in, this time period can be edited by Admin.

Step 3: Complete the Bank Form (this is a form created by system to correspond to specific country banking details required) by providing bank account details of the account to which funds are to be sent.

Step 4: Subscription Fee is requested, OPTIONS on how to send the Subscription fee are also given. After sending, the client is to log back into the system to complete the Fee Send FORM which will detail how and when the fee was sent. Admin will confirm RECEIPT of fees and mark it completed.