# BOOGIF! Because You're Worth It

The Leader in 2<sup>nd</sup> Chance Financing



## **PARTNERS IN LENDING**



- Definition; **Boon** noun, 1. a great benefit 2. something to be thankful for 3. a favor sought
- BoonFi is proudly powered by Allegro Credit with 50+ years in consumer lending
- One joint application for Allegro and BoonFi
- BoonFi is the only 2<sup>nd</sup> chance payment plan powered by the leading 1st look lender
- BoonFi's innovative lease-purchase model enables the lowest pricing for the highest risk applicants
- BoonFi approves the most prime-lender declined applicants (Allegro, Wells Fargo, HealthiPlan & CareCredit)

### **Program Benefits**

- Soft-check no-risk customer pre-qualification
- No gimmicky low dollar approval amounts Approvals up to \$5,000; average approvals of \$3,000 & no less than \$2,000
- Increase customer loyalty & lower repurchase cycle down to 3 years via BoonFi's innovative lease-purchase plans
- Ideal for customers preferring to make smaller monthly payments, avoid a large upfront purchase price, on fixed income, or those with challenged credit!



## **LEASE-PURCHASE PRICING**

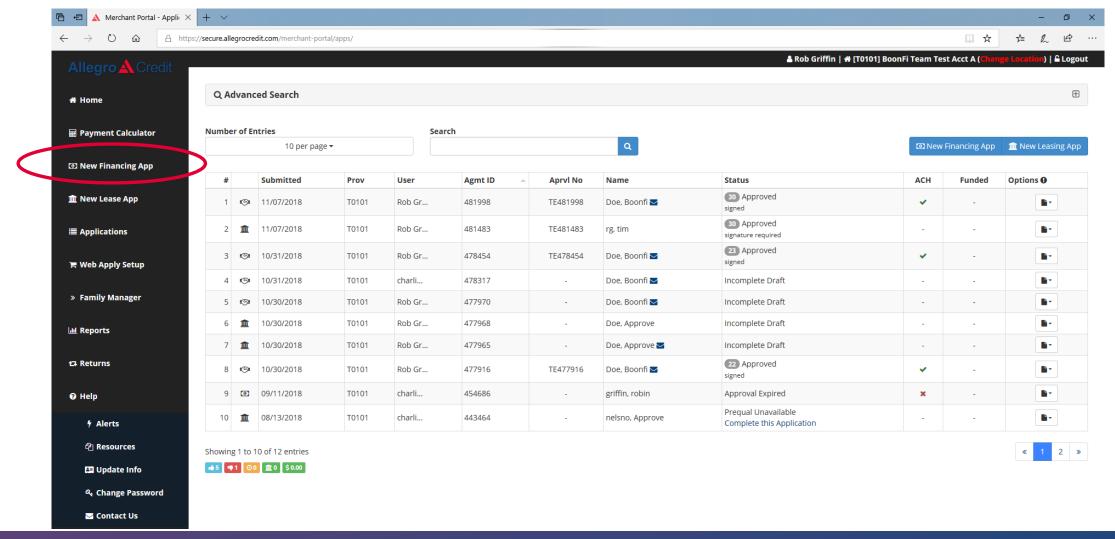
| Device  | Monthly 🔷     |
|---------|---------------|
| Amount  | Pricing >     |
| \$1,000 | \$37 - \$72   |
| \$1,500 | \$56 - \$108  |
| \$2,000 | \$74 - \$144  |
| \$2,500 | \$93 - \$143  |
| \$3,000 | \$111 - \$147 |
| \$3,500 | \$130 - \$144 |
| \$4,000 | \$148 - \$164 |
| \$4,500 | \$167 - \$170 |

Pricing on approved credit & subject to change.



# **New Financing App**

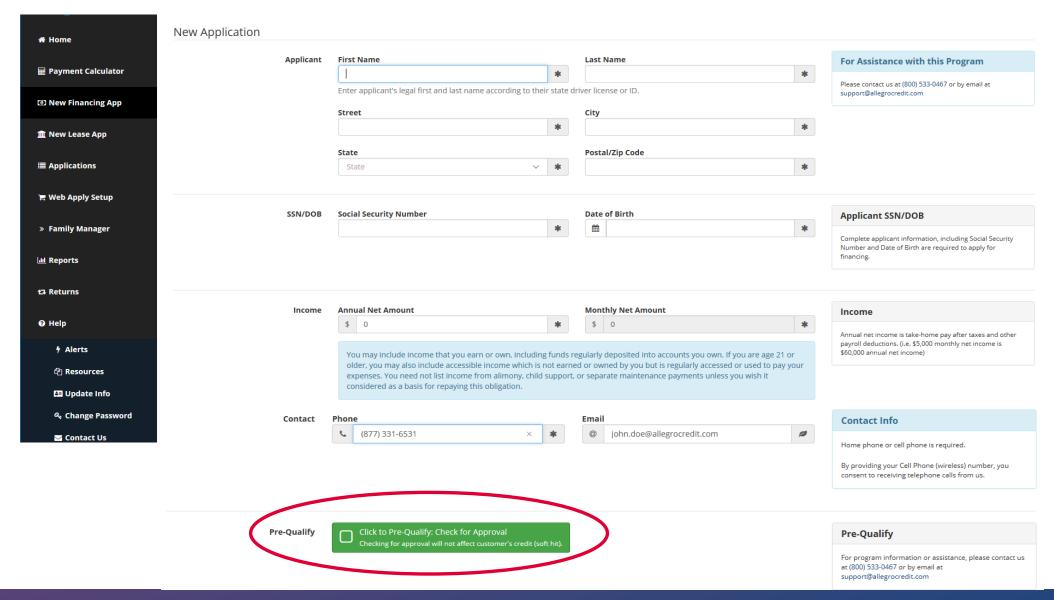
- To create a new application, simply click "New Financing App" from the left navigation panel to begin
- Applicants declined for prime-financing offers will automatically waterfall down to BoonFi for the opportunity to be approved for 2<sup>nd</sup> chance financing offers
- Alternatively, selecting "New Lease App" from the left navigation will bypass the Allegro prime product offers and go directly to the lease-purchase financing option





# **Application**

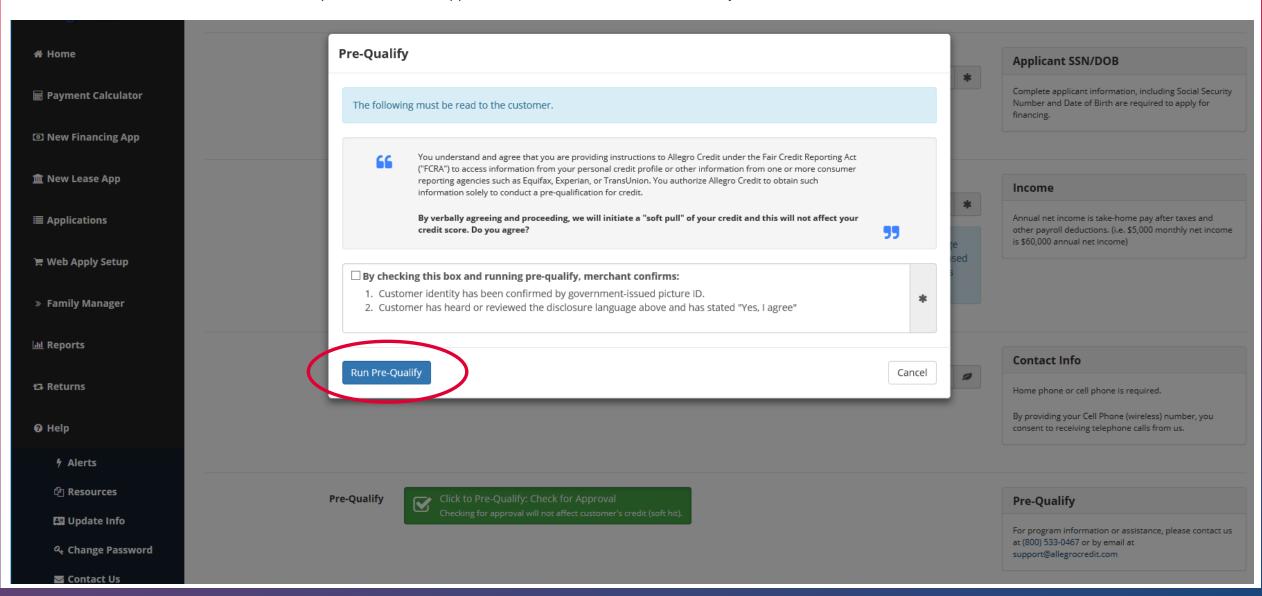
Step 1, simply enter the application fields & select the green "Pre-Qualify" button





# **Pre-Qualify**

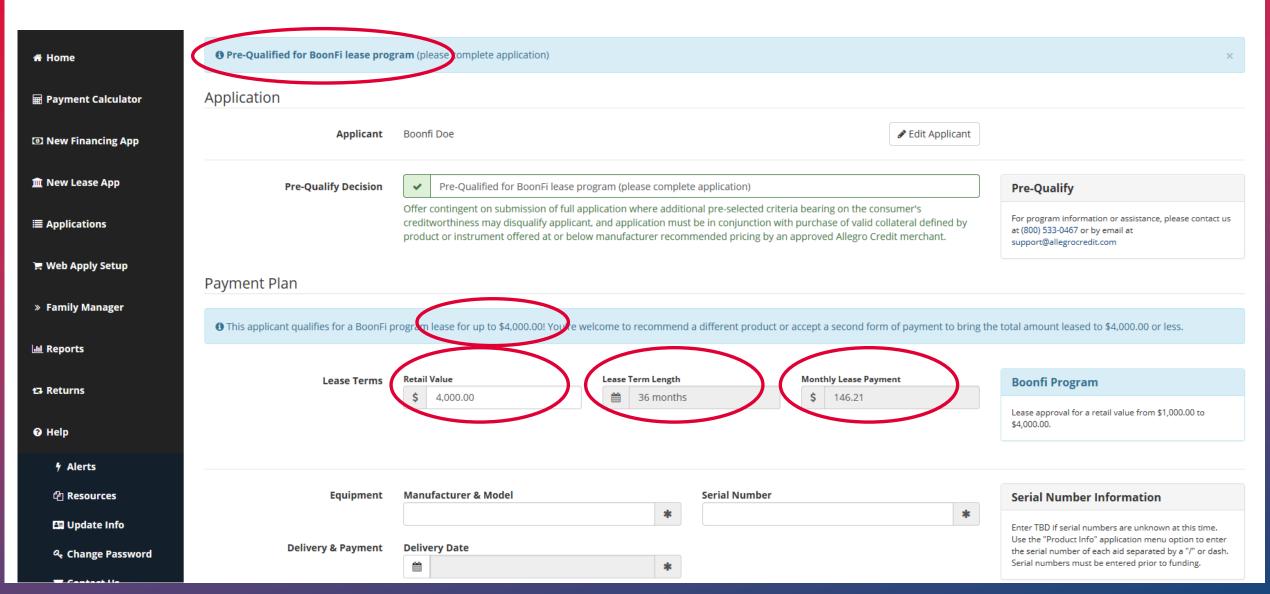
• Please read the soft-check Pre-Qualify disclosure to the applicant and click the blue "Run Pre-Qualify" button





# **Pre-Qualified!**

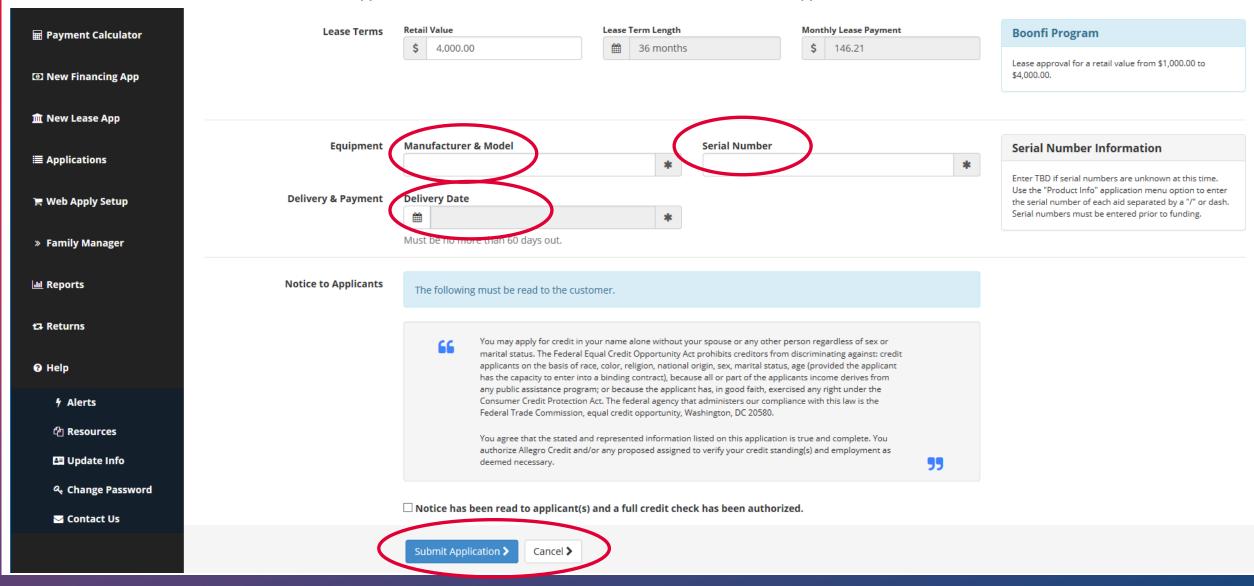
• Once applicant is pre-qualified, scroll down to Payment Plan &section & simply enter the "Retail Value" for the "Lease Term Length" & "Monthly Lease Payment" to be generated





## **Hard-Credit Check Application**

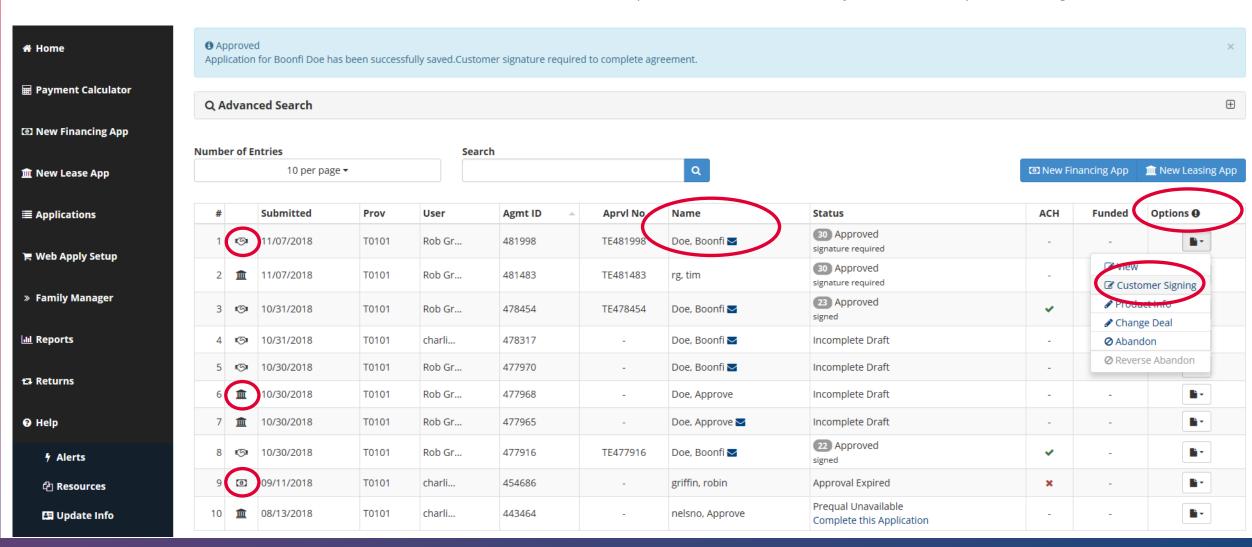
- Next, enter the Equipment information & select a "Delivery Date"
- scroll down to **Notice to Applicants** and read the hard-check disclosure & click blue "**Submit Application**" button





## **Complete Agreement**

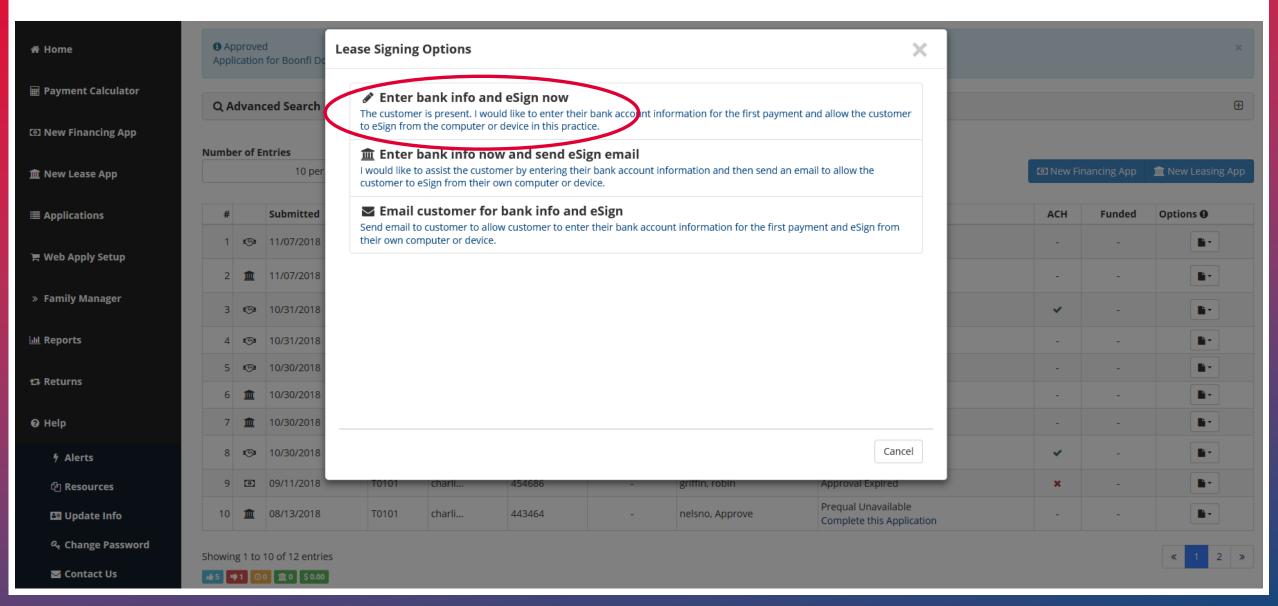
- After successful application submission you will automatically be redirected to the "Applications" dashboard seen below
- Next, locate the applicant name & click the "Options" drop-down tab on the far right to execute the lease agreement click "Customer Signing"
- "Handshake" icon identifies a BoonFi customer, a "Bank" icon identifies a prime lease customer & "Money" icon identifies a prime financing installment customer





## **Lease Signing Options**

• Next, select an option to execute the lease agreement. In all scenarios, BoonFi customers always e-sign their agreement.





## **E-Sign Disclosure**

Next, please read disclosure to customer to complete e-signature

**■** LOGOUT

The application for Boonfi Doe is ready for signing or being processed. Please make sure you have signed so we can process your application.

#### **CUSTOMER CONTRACTS**

#### Dear Valued Customer,

Some disclosures and contracts may be made using an eSign platform. Please review the following notice regarding electronic disclosures before proceeding:

- · You have the right or option to have disclosures made available on paper or in other non-electronic form;
- You have the right to withdraw prospectively the consumer's consent to receive electronic disclosures, and without conditions, consequences or fees if the consent is withdrawn;
- This the consent applies to the current and future transactions with Allegro Credit for regarding this particular account number, such as future modifications to your contract:
- · You may withdraw consent by calling Allegro's customer service number found at allegrocredit.com or as provided by your merchant;
- · You may change your email address on by calling Allegro's customer service number found at allegrocredit.com or as provided by your merchant; and
- You may, upon request, obtain a paper copy of this electronic disclosure, by calling Allegro's customer service number found at allegrocredit.com or as provided by your merchant;
- · System requirements for access to and retention of the electronic disclosures and eSignature are:
  - · Microsoft Windows 10 using Microsoft Edge, Internet Explorer 11, Firefox, or Chrome
  - Microsoft Windows 8 using Internet Explorer 10 or later, Firefox, or Chrome
  - Microsoft Windows 7 using Internet Explorer 10 or later, Firefox, or Chrome
  - Microsoft Windows Vista using Internet Explorer 9, Firefox, or Chrome
  - Mac OS X v10.9 or later using Safari 7 or later, Firefox, or Chrome
  - iOS or Android using any of the above browsers





## **Fraud Identity Verification**

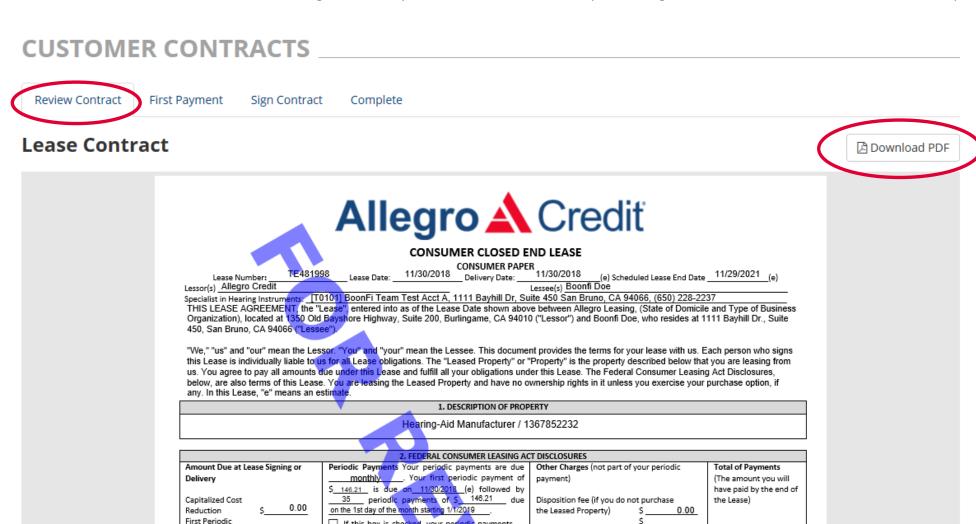
- Occasionally there can be an issue confirming if the identity of an applicant. In this scenario, the Verify Phone alert will display as seen below
- A code will be texted to the applicant's cell phone that they then provide to you to enter for ID verification





## **Review Contract**

Next, The customer can either review the agreement or you can download a PDF and print the agreement for the customer to review and keep



0.00

If this box is checked, your periodic payments

are due as follows:

146.21

Payment

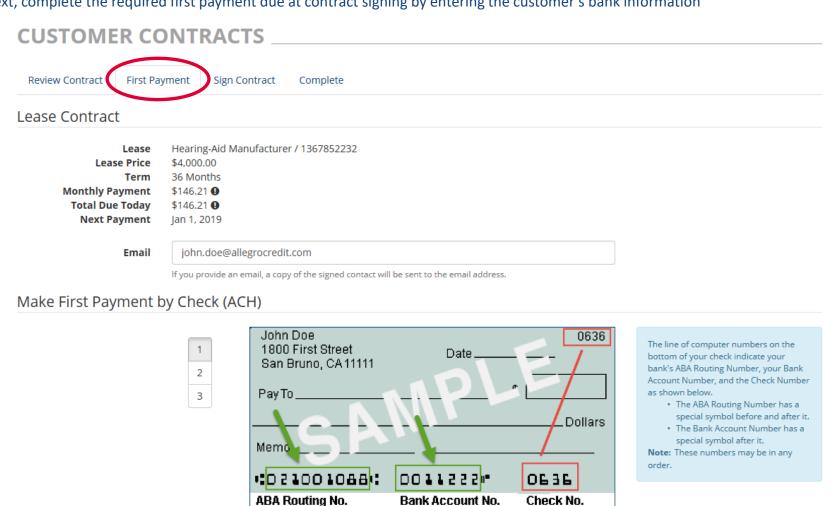
Refundable Security

Continue 🕽



## **First Payment**

Next, complete the required first payment due at contract signing by entering the customer's bank information

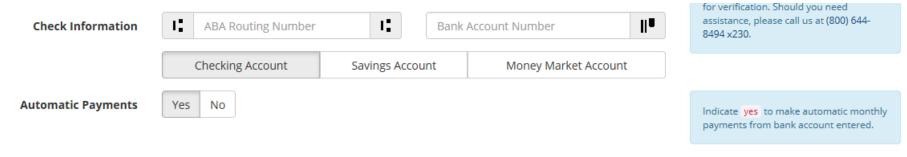


Check Holder Name each of the following items for verification. Should you need c, please call us at (800) 644-1 **Check Information ABA Routing Number** Bank Account Number

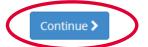


## First Payment – Step 2

- "Automatic Payments" is the default option (ACH payments)
- Click blue "Continue" button to complete e-signature steps



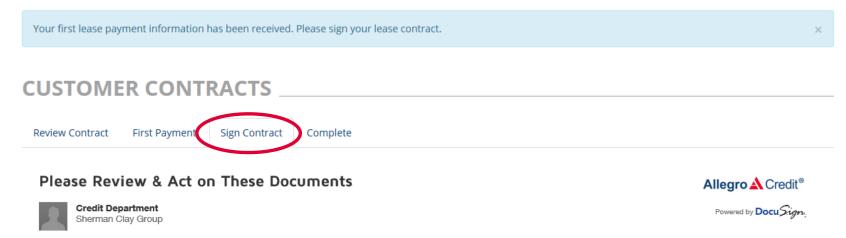


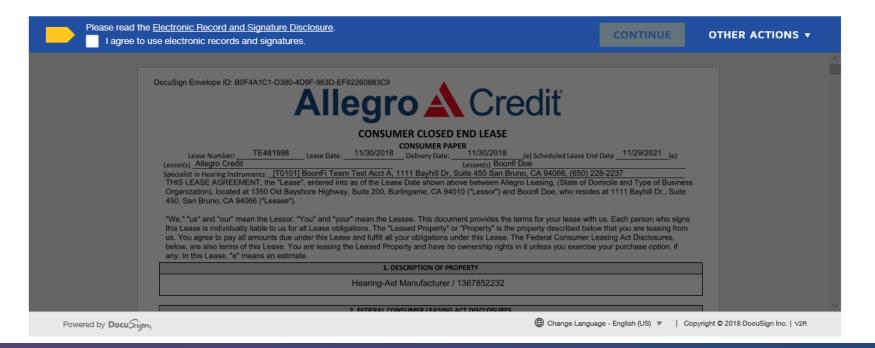




## **Sign Contract**

• Next, the customer completes the electronic signature & initials to execute the agreement

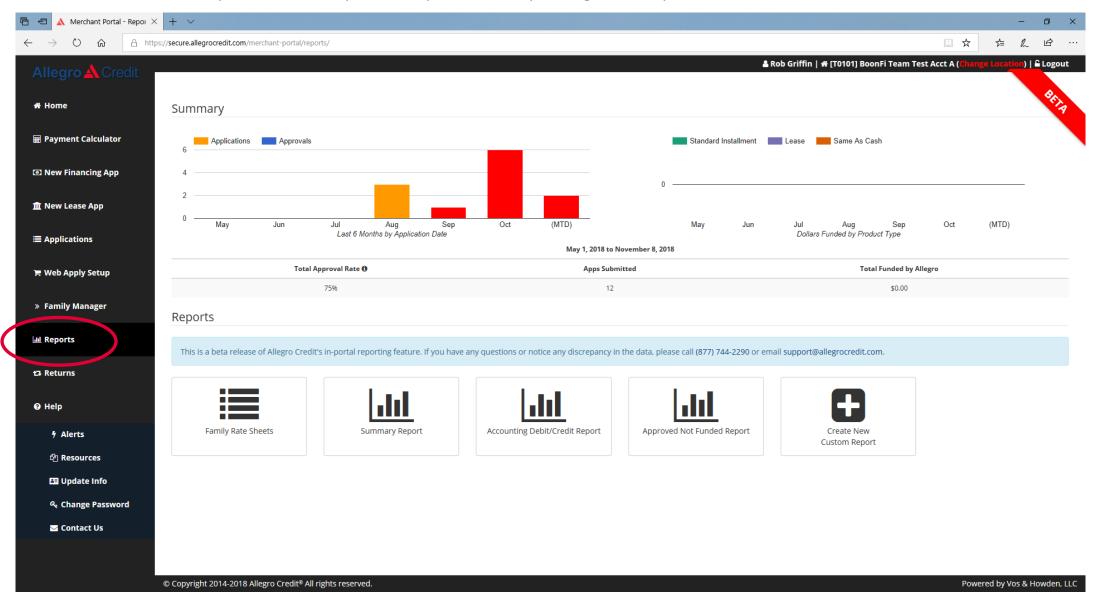






## **Reports**

On-demand reports can be run to provide comprehensive analytics insight to drive your business.





# **Support**

- New location enrollment
- Onboarding
- Training
- Marketing Resources
- Account Management

## Please Contact:

## **Rob Griffin/Business Development**

1-800-443-5190 Ext. 17

- rob@boonfi.com
- www.boonfi.com

- Merchant Help Desk
- Applications & Contracts
- Technical Support
- Customer Support
- Payments & Returns

## Please Contact:

## **BoonFi/Allegro Customer Service**

- 1-800-644-8494
- help@allegro.com
- www.allegrocredit.com