MerchantLinQ User Experience Manual - Contractor
Electrify & Save On-Bill Repayment Program
Prepared by: CCEF
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MerchantLinQ URL: https://ccef.merchantlinq.com

Login: personal to contractor - username = associated email address; password = password contractor used to set up account

Note:

Participant: on-bill end-use consumer (i.e. a cooperative Member); note that the Participant is referred to as "Borrower" in the LS portal

Contractor: contractors authorized to participate in the on-bill program; note that the Contractor is referred to as "Merchant" in the LS portal.

1) Click "New Application" to begin an application

2) Input the following information:
   a) "Purchase Type" - Clean Energy Improvement
   b) "Total Price" - input the total cost of the installation, including equipment, labor, taxes, and other project-related costs
   c) "Down Payment" - any down payment the consumer wishes to make
      i) NOTE: the contractor should not input any rebate amounts into the Total Price or Down Payment fields. These will be incorporated and deducted from the financing AFTER a project is approved.
   d) "Description" - write in a note specifying the exact measure(s) (e.g. "air source heat pump", "heat pump water heater", etc.)

3) "Program Options": interest rates are fixed depending on the term selected - the only option to choose in this step is the measure type ("Single Measure", "Multi-Measure", "Emergency Replacement")

4) Select "Term" agreed upon with participant - the term dictates what interest rate will be assigned. A "Deferral Months" field will appear which will default to "0". There will be no option to adjust the deferral period.

5) In the message box below the Rate and Term fields, input the rebate amount(s) being requested, broken down by each measure and respective rebate amount.

6) Merchant may then select "Start Application" to begin filling out the participant information OR the merchant may "Invite Customer" to send an application to the participant via email or SMS text message. *Note: the name of the applicant should match the name on the utility bill*.

a) **"Start Application" Pathway** - Manual Entering of Participant's Information

     i)   Due to the nature of the Electrify & Save on-bill program's underwriting criteria, there is no need to add a co-applicant or additional income.

ii) Merchant selects the "Identification Type" and follows the information prompts
      1) Participant can provide any of the following forms of identification (see photo above): driver's license, passport, military ID, or state-issued ID.

iii) Application Complete - landing page. Merchant may select "Send To Applicant" to email a copy of the application to the participant to DocuSign. Alternatively, the merchant may select "Download Application" to generate a copy for wet signature.

iv) Once an application is submitted, the project will appear in the merchant pipeline as follows with a status of "Awaiting Borrower Signature"

Application Number	Applicant Name	Amount	Status	Decision	Last Modified	Rate Sheet
	Test Case	$10000.00	Awaiting Borrower Signature	None	05/24/2023	CCEF On Bill - Single Measure

b) **"Invite Customer" Pathway** - Invite Participant to Independently Complete Application

i) Application will be emailed to the participant to fill out independently. The project will display in the merchant pipeline as follows:

c) **If merchant would like to view the experience from the Participant's point of view, please see the supplemental "Participant Manual"

7) After Participant signs the application, the lender will perform an initial application intake and make an initial decision on the project, resulting in a change to the status of the project in the pipeline to "Needs More Info" - *please allow up to 24 hours to turn around this status change.*

   a) Upon changing the status to "Needs More Info," Participant and Merchant receive a "Needs More Info" email to upload the following items: participant's most recent Utility Bill and Scope of Work (a **participant-signed** project proposal/contract). *Note: both the participant and the merchant will have the option to upload these documents - the merchant and participant should coordinate the submission of these materials.*

8) Merchant clicks "View This Application" or selects the project from the pipeline to visit the project page.

   a) Blue Arrow: the blue arrow draws attention to the "Conditions for Approval" section, which corresponds to the "Needs More Info" email the merchant and the participant receive. **Use this section to upload the required documents (Utility Bill and Scope of Work)**.

   b) Red Arrow: the red arrow draws attention to the "Conditions for Funding" section, which occurs later in the project process. **This only needs to be completed after the measure has been installed**. Upon installation, the merchant must upload the Final Invoice of the project, a requirement in order to receive final payment for the work completed.

9) The right hand pane shows the steps completed so far, indicated by a green circular icon and the blue "Complete" label. At this point in the process, the "Transaction Details", "Applicant Identification", and "Signed Credit Application" should all be completed.

    a) Upload the "Conditions for Approval" documents (Utility Bill and Scope of Work) using the "Conditions for Approval" option on the right.

10) Upon submission of the "Conditions for Approval" documents, the status for that step will indicate "Pending Review".

11) At this point, Tri-State will perform a technical review of the application, verifying that the Scope of Work is signed and includes measures eligible under the program guidelines that will result in deemed energy savings. Any questions or comments on the project will be handled through the messaging function of the portal.

12) Once this review is complete, the application will undergo underwriting, in which Tri-State will contact the utility co-op to verify the applicant's bill pay history. Once both of these steps are complete, the status of the application will change to "**Approved**" and conditions for approval will be cleared. Separately, IDF will send the Participant an Approval Letter, alerting them that the application has been approved.

13) Upon approval, the application will display in the merchant pipeline as "Approved" (with green label in "Decision" column). The merchant will also receive an email notifying approval. This is the email to indicate **Notice to Proceed** with the installation. At this point in time, the merchant may proceed with scheduling the installation at the

Participant's residence and perform the installation in accordance with the provided SOW.

Email:

14) Once installation is complete, the merchant uploads the final invoice in the "Required Documents for Funding" step and any post-installation photo requirements. Once all funding requirements have been submitted, contractor should then use the message board to send the following message: "Requirements for Funding have been uploaded

and are ready for review." *Important*: **Tri-State does not receive an automatic email that Requirements for Funding have been uploaded. It is thereby the responsibility of the contractor to use the message board to inform Tri-State that all post-project uploads have been submitted and are ready for review. Failure to post this message may result in delay of the closing process and final funding**.

15) Tri-State will review the final invoice and post-install photos - if all approved, Tri-State will "clear conditions for funding," at which point IDF will initiate the closing process with the Participant. Additionally, Tri-State will change the status of the application to "Documents Sent to Applicant". When a merchant views this in the pipeline, this status is an indication that the post-installation technical review is complete and no problems were identified. The application will now move into the closing process. The Participant must sign all required documents in the closing package, which will then be uploaded into LS. Upon sending the closing package to the Participant, they have 48 hours to sign and return the documents.

16) Once the completed closing package (including the signed Program Agreement & Certificate of Completion) has been uploaded into MerchantLinQ, the status of the application will automatically update to "Documents Signed by Applicant". This indicates that funding will be subsequently disbursed to the merchant.

17) IDF will send merchant full project funding directly via ACH after the closing package has been executed. Upon sending the money, IDF will change the status of the application to "Funded," which will result in an automatic email to the merchant that includes a Funding Record as an attachment.

Funding Record

Merchant: Clean Energy Contractor

Merchant Representative: Jeff King

Loan Details	
Borrower: Funding Date: Purchase Description: Loan Program:	Emily Testcase 06/29/2023 Air source heat pump Residential: Fixed rate
Fee Details	
None	0%

Item	Amount
Loan Amount	$10,000.00
Total Fee Amount	$0.00
Net Funding Amount	$10,000.00