

MerchantLinQ User Experience Manual - Contractor

Electrify & Save On-Bill Repayment Program

Prepared by: CCEF

Version 1, January 22, 2024



MerchantLinQ URL: <https://ccef.merchantling.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

The screenshot shows the 'New Application' page of the Colorado Clean Energy Fund portal. On the left is a sidebar menu with options: Home, Pipeline, New Application (highlighted with a red arrow), Support Contacts, Manage Account, Create a Web-Link, Manage Price Tags, and Resources. The main content area is titled 'New Application' and contains three sections: 'Transaction Information' with a 'Purchase Type *' dropdown menu, 'Details of Purchase' with a message 'Please select a purchase type' and a 'Show Loan Options' button, and 'Pricing Information' with a message 'Please complete the transaction and purchase details and click Select Pricing.' The footer includes copyright information for LoanStar Technologies and a 'Help' button.

- 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.)



Clean Energy Contractor

Home

Pipeline

New Application

Support Contacts

Manage Account

Create a Web Link

Manage Price Tags

Resources

New Application

Transaction Information

Purchase Type *

Clean Energy Improvements

Total Price *

Calculated Down Payment Percent

0%

Down Payment

Amount Requested *

0.00

Details of Purchase

Description*

Show Loan Options

Pricing Information

Please complete the transaction and purchase details and click Select Pricing.

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Need Help?

- 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”)

Colorado
CLEAN ENERGY FUND

Clean Energy Contractor

Home
Pipeline
New Application
Support Contacts
Manage Account
Create a Web-Link
Manage Price Tags
Resources

New Application

Transaction Information

Purchase Type *
Other

Calculated Down Payment Percent
16.7%

Total Price *
12000

Down Payment
2000

Amount Requested *
10000.00

Details of Purchase

Description*
Air source heat pump

Show Loan Options

Program Options

Select the loan program you wish to apply for. *

Program Option *

Select program to see program options

Please select your program options to see pricing.

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Help
Show desktop

- 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.

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Need Help?

- 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.*

Colorado
CLEAN ENERGY FUND

Clean Energy Contractor

- Home
- Pipeline
- New Application**
- Support Contacts
- Manage Account
- Create a Web-Link
- Manage Price Tags
- Resources

Transaction Information

Purchase Type *
Other

Total Price *
12000

Calculated Down Payment Percent
16.7%

Down Payment
2000

Amount Requested *
10000.00

Details of Purchase

Description*
Air source heat pump

Show Loan Options

Program Options

Select the loan program you wish to apply for. *
CCEF On Bill - Multi-Measure

Program Option *
Standard Pricing Effective 05/17

Pricing Options

Rate Option *
Residential: Fixed rate

Funding Type
Single Disburse

Rate *
4.500

Term *
84

Deferral Months *
0

Estimated Payment
\$139.00

Merchant Cost/Credit
\$0.00 (0.00 %)

Estimated Funding Amount
\$10,000.00

If you have a message for the lender please type it here

Start Application

Invite Customer

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Need Help?

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.

Colorado
CLEAN ENERGY FUND

Clean Energy Contractor

- Home
- Pipeline
- New Application**
- Support Contacts
- Manage Account
- Create a Web-Link
- Manage Price Tags
- Resources

Where applicable, fields marked with * are required

APPLICANT

Will there be a co-applicant on this application? Yes ☐ No ☒

First Name *
Middle Name
Last Name *
Suffix

Social Security Number *
Date Of Birth *
mm/dd/yyyy

Citizenship Status *
United States Citizen

Home Phone (Enter either home or mobile number)
Mobile Phone
Email *

Spouse or Dependent of Active Duty Service Member? * Yes ☐ No ☒

Identification Type
None

Current Address *
Enter a location
Address Line 2

Years At Residence *
Months At Residence
Housing Status *
Monthly Housing Payments *
\$

Mailing Address Same as Residence? Yes ☒ No ☐

CONFIRM AND SUBMIT

Start

Manage Account
Create a Web-Link
Manage Price Tags
Resources

Employment Status *
Years at Job *
Months at Job
Position *

Employer Name *
Phone *

Zip Code *
City *
State *

Income Frequency *
Gross Income*

Please add any additional income
Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation. Applicants may choose to not supply this information.

ADD OTHER INCOME

NEXT

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- 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.

Clean Energy Contractor

Home
Pipeline
New Application
Support Contacts
Manage Account
Create a Web-Link
Manage Price Tags
Resources

Social Security Number *
Date Of Birth *
Citizenship Status *

Home Phone (Enter either home or mobile number)
Mobile Phone
Email *

Spouse or Dependent of Active Duty Service Member? * Yes No ☒

Identification Type
None
Current Driver's License (State-issued)
Valid Passport or Passport Card
Current Armed Forces/Military Identification
Current State Identification (State-issued photo ID)

Address Line 2

Years At Residence *
Months At Residence
Housing Status *
Monthly Housing Payments *

Mailing Address Same as Residence? Yes ☒ No ☐

Employment Status *
Years at Job *
Months at Job
Position *


Employer Name *
Phone *

Zip Code *
City *
State *

Income Frequency *
Gross Income*

Show desktop

- 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.


Log out

Clean Energy Contractor

- Home
- Pipeline
- New Application
- Support Contacts
- Manage Account
- Create a Web-Link
- Manage Price Tags
- Resources

Where applicable, fields marked with * are required

APPLICANT

CONFIRM AND SUBMIT

Send to Applicant to Confirm

Use this option to send an email to **Test Case** at emily@ccleanenergyfund.com to confirm and sign the application and disclosures.

SEND TO APPLICANT

OR

Applicant Wet Sign Application

DOWNLOAD APPLICATION

☐ I, Jeff King confirm that I have printed and collected a signed credit application for the applicant(s) outlined in this application. I further agree to upload the signed copy to the lender via the MerchantLinQ system and destroy the original.


SUBMIT APPLICATION

PREVIOUS

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1 new notification

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

Clear Filters
Excel
Print

Filter Application Number	Filter Last Name		Filter Status	Filter Decision	Filter Date	Filter Rate Sheet
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

Colorado CLEAN ENERGY FUND

Clean Energy Contractor

Home Pipeline New Application Support Contacts Manage Account Create a Web-Link Manage Price Tags Resources

Transaction Information

Purchase Type * Other

Calculated Down Payment 16.7%

Details of Purchase

Description* Air source heat pump

Show Loan Options

Invite Customer

First Name * Last Name *

Mobile Phone Email *

Send Via SMS Send Via Email Close

Estimated Payment \$139.00 Merchant Cost/Credit \$0.00 (0.00 %) Estimated Funding Amount \$10,000.00

Start Application Invite Customer

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Need Help ?

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


Clear Filters

Excel

Print

<input type="text" value="Filter Application Number"/>	<input type="text" value="Filter Last Name"/>		<input type="text" value="Filter Status"/>	<input type="text" value="Filter Decision"/>	<input type="text" value="Filter Date"/>	<input type="text" value="Filter Rate Sheet"/>
Application Number	Applicant Name	Amount	Status	Decision	Last Modified	Rate Sheet
	 Test Case	\$10000.00	Invitation Sent	None	05/24/2023	CCEF On Bill - Single Measure

- 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.*



Needs More Info

This application has been updated with the decision noted above. Please click on the button below to view the loan for more specific information or contact us with questions.

Customer Information	
Decision Date	05/24/2023
Application Number	97706
Primary Applicant	Test Case
Co-Applicant	
Product	Air source heat pump

Details	
Amount Requested	\$10,000.00

View This Application

For more information or to review this decision, please contact Colorado Clean Energy Fund.

- 8) Merchant clicks “View This Application” or selects the project from the pipeline to visit the project page.
- 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).**
 - 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.

Colorado
CLEAN ENERGY FUND

Loan Number: 97706

User Assigned: Jeff King
Change

Clean Energy Contractor

Home
Pipeline
New Application
Support Contacts
Manage Account
Create a Web-Link
Manage Price Tags
Resources

Applicant
Test Case
333 Perry Street
Castle Rock, CO 80104
(111) 222-3333
(222) 233-3444
emily@cocleanenergyfund.com

Application Status
Application Status: Decision Received
Decision: Needs More Info
Application Source: Merchant

Program Details
Program Name: Residential
Credit Tier: Fixed rate
Rate: N/A
Term: 4.50 %
Deferral Months: 84
Funding Type: 0
Loan Amount: Single
Estimated Payment: Disbursement
Approval Expires: \$10,000.00
N/A

Conditions for Approval
Utility Bill
Scope of Work

Conditions for Funding
Final Invoice
Funding conditions will be reviewed once all items required for funding have been provided and loan status updates to "funding requested".

Optional Supporting Documents
Manage
Upload any additional supporting documentation you would like to provide.

Please complete the steps below to finalize this loan.

Transaction Details COMPLETE
This loan has not yet received a decision. Once the lender makes a decision on the loan, the details of the transaction can be finalized.

Applicant Identification COMPLETE
Test Case
View
Remove

Signed Credit Application COMPLETE
Delete Document

Conditions for Approval
Additional documentation is required for an approval on this application.
Upload Documents

Required Documents for Funding
Upload Documents

Need Help?

- 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.

Colorado
CLEAN ENERGY FUND

Loan Number: 97706

User Assigned: Jeff King
Change

Clean Energy Contractor

Home
Pipeline
New Application
Support Contacts
Manage Account
Create a Web-Link
Manage Price Tags
Resources

Applicant
Test Case
333 Perry Street
Castle Rock, CO 80104
(111) 222-3333
(222) 233-3444
emily@cocleanenergyfund.com

Application Status
Application Status: Pending Decision
Decision: Needs More Info
Application Source: Merchant

Program Details
Program Name: Residential
Credit Tier: Fixed rate
Rate: N/A
Term: 4.50 %
Deferral Months: 84
Funding Type: 0
Loan Amount: Single
Estimated Payment: Disbursement
Approval Expires: \$10,000.00
Awaiting Decision

Conditions for Approval
Utility Bill
Scope of Work

Conditions for Funding
Final Invoice
Funding conditions will be reviewed once all items required for funding have been provided and loan status updates to "funding requested".

Optional Supporting Documents
Manage
Upload any additional supporting documentation you would like to provide.

Please complete the steps below to finalize this loan.

Transaction Details COMPLETE
This loan has not yet received a decision. Once the lender makes a decision on the loan, the details of the transaction can be finalized.

Applicant Identification COMPLETE
Test Case
View
Remove

Signed Credit Application COMPLETE
Delete Document

Conditions for Approval
Additional documentation is required for an approval on this application.
Upload Documents

Required Documents for Funding
The lender requires documentation on this transaction for funding of this application.
Upload Documents

Need Help?

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

The screenshot displays the Colorado Clean Energy Fund application portal. The interface includes a sidebar with navigation links: Home, Pipeline, New Application, Support Contacts, Manage Account, Create a Web-Link, Manage Price Tags, and Resources. The main content area is divided into several sections:

- Applicant:** Test Case, 333 Perry Street, Castle Rock, CO 80104, (111) 222-3333, (222) 233-3444, emily@cocleanenergyfund.com.
- Application Status:** Pending Decision, Needs More Info, Merchant.
- Program Details:** Program Name: Residential; Fixed rate; Credit Tier: N/A; Rate: 4.50%; Term: 84; Deferral Months: 0; Funding Type: Single Disbursement; Loan Amount: \$10,000.00; Estimated Payment: \$139.00; Approval Expires: Awaiting Decision.
- Conditions for Approval:** Utility Bill, Scope of Work.
- Conditions for Funding:** Final Invoice.
- Optional Supporting Documents:** Manage.

On the right side, a vertical timeline shows the application steps: Transaction Details (COMPLETE), Applicant Identification (COMPLETE), Signed Credit Application (COMPLETE), Conditions for Approval (PENDING REVIEW), Required Documents for Funding, and Applicant Loan Agreement. The 'Conditions for Approval' step is highlighted with a red circle and a 'PENDING REVIEW' label. Below this step, there is a 'View Documents' button. The 'Required Documents for Funding' section has an 'Upload Documents' button. The 'Applicant Loan Agreement' section is at the bottom.

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.

Application Number	Applicant Name	Amount	Status	Decision	Last Modified	Rate Sheet	Originated By
97706	Test Case	\$10000.00	Decision Received	Approved	05/26/2023	CCEF On Bill - Single Measure	Jeff King

Email:

Approved

Customer Information

Decision Date: 05/26/2023

Application Number: 97706

Primary Applicant: Test Case

Co-Applicant:

Product: Residential: Fixed rate

Loan Details

Amount Requested: \$10,000.00

Maximum Loan Amount: \$10,000.00

Interest Rate Selected: 4.500

Term: 84 Months

Merchant Cost: \$0.00

Expiration Date: 07/25/2023

Required for Approval	Required for Funding
None	Final Invoice


[View This Application](#)

- 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.**

The screenshot displays the Colorado Clean Energy Fund application portal. The interface includes a sidebar with navigation options like Home, Pipeline, New Application, Support Contacts, Manage Account, Create a Web-Link, Manage Price Tags, and Resources. The main content area shows details for an application by Emily Testcase, including contact information, application status (Decision Received), and program details (Residential, Fixed rate, 4.50% rate, 84 term, 0 deferral months, Single Disbursement, \$10,000.00 loan amount, \$139.03 monthly payment, approval expires 12/26/2023). Financial details are provided for both the loan and funding amounts. The right-hand sidebar shows a progress bar with steps: Transaction Details (COMPLETE), Applicant Identification (COMPLETE), Signed Credit Application (COMPLETE), Conditions for Approval (COMPLETE), Required Documents for Funding (highlighted with a red circle), and Applicant Loan Agreement. The 'Required Documents for Funding' section indicates that the lender requires documentation and provides an 'Upload Documents' button. A 'Need Help?' link is visible in the bottom right corner.

- 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.



Log out

Clean Energy Contractor

Home

Pipeline

New Application




Support Contacts

Manage Account

Clear Filters


Excel

Print




Filter Application Number	Filter Last Name	Filter Status	Filter Decision	Filter Date	Filter Rate Sheet	Filter Last Name	
Application Number	Applicant Name	Amount	Status	Decision	Last Modified	Rate Sheet	Originated By
50218	 Emily Testcase	\$10000.00	Documents Sent To Applicant	Approved	06/29/2023	CCEF On Bill - Multi-Measure	Jeff King
	 TS Test	\$11000.00	Awaiting Borrower Signature	None	06/29/2023	CCEF On Bill - Single Measure	Emily Richardson
82930	 Mary Jones	\$12000.00	Decision Received	Needs More Info	06/29/2023	CCEF On Bill - Single Measure	Emily Richardson

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.



Log out



Clean Energy Contractor

Home

Pipeline

New Application




Support Contacts

Manage Account

Clear Filters

Excel

Print

<input type="text" value="Filter Application Number"/>	<input type="text" value="Filter Last Name"/>	<input type="text" value="Filter Status"/>	<input type="text" value="Filter Decision"/>	<input type="text" value="Filter Date"/>	<input type="text" value="Filter Rate Sheet"/>	<input type="text" value="Filter Last Name"/>	
Application Number	Applicant Name	Amount	Status	Decision	Last Modified	Rate Sheet	Originated By
50218	 Emily Testcase	\$10000.00	Funded	Approved	06/29/2023	CCEF On Bill - Multi-Measure	Jeff King
	 TS Test	\$11000.00	Awaiting Borrower Signature	None	06/29/2023	CCEF On Bill - Single Measure	Emily Richardson
82930	 Mary Jones	\$12000.00	Decision Received	Needs More Info	06/29/2023	CCEF On Bill - Single Measure	Emily Richardson

Funding Record

Merchant: Clean Energy Contractor

Merchant Representative: Jeff King

Loan Details	
Borrower:	Emily Testcase
Funding Date:	06/29/2023
Purchase Description:	Air source heat pump
Loan Program:	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