**Lead Pre-Conversion**

Portal Step 1:

To create a new lead go to nucleus portal>New Proposal> Under Business Information Select company type (Limited comp./LLP)> Choose company name from dropdown>Select Primary Director their first & last name gets auto filled enter additional mandatory details like Email, Phone/Mobile, DOB, Appointed on, Postcode> Select Yes/No for Do you own your residential property? & Is your business address **"ADDRESS"** same as your trading address click on next step.

Salesforce Lead Step 1:

In salesforce lead gets created and lead status will be open>Under contacts records get created, under Contacts Directorships related list gets created which displays past directorships with respective company status.

Under Financial Data (Account data derived from Profit & loss, balance sheet & company account data) **company financial** gets created (Holds financial data of company)

Portal Step 2:

Under Loan Information> Select Product of Interest> For RBL (Revenue Based Loan) select (How many card terminals do you have? & What is the average monthly card volume?)> Enter How much funding do you need? How long do you need funding for? What is the purpose of the funding? Commission %> Click Next Step

Salesforce Lead Step 2:

After completing second step lead status changed from open to Sales Qualified (NCF Products)/ Marketing Qualified (Third Party Products) > Status Indicator section gets created which shows yellow flags>Based upon product selected and criteria specified Selected lender gets qualified which comes under Selected lenders on lead level.

Portal Step 3:

Under Director Information Complete all the details required for directors mentioned on screen (In case of more than two directors - At least one Personal Guarantor and two directors signing the legal agreements should be selected for proposal submission.). In case of two directors - first director is assigned as PG & SG and second director is assigned as shareholder

In case of NBL Need only one director to sign agreement

In case of RBL Need at least 2 directors to sign agreement.

Salesforce Lead Step 3:

Post completion of third step contacts data gets updated based on the details entered in Director Info section on portal.

Portal Step 4:

Under documents section> **Select Accounting Package> Please select the Director who will complete Open Account** (Check the box)> **Select Bank>** **Select Bank Account Type>** **Accept Bank Documents via?(Open Banking/PDF’s)> Please select the Director who will complete Open Banking**(Check the box)> You will get OA & OB link on email>Complete Open Banking Journey (Account score/Plaid)>Enter Comp.Name, Email & Mobile(+447)>Select your bank> Click on consent> Enter username> Complete Open Accounting journey>Select acc. Software & click next, Next> Click login & allow access>Click next & finish> Click submit

Salesforce Lead Step 4:

After completion of the last step on portal company financials (Child and Master), Card volumes get created. & IR gets raised.

When Name of Acct. Holder & company is not matching it will display as Invalid Customer Financials. Master FD gets updated when Account holder & company name is matching.

Types of IR & Fields to be updated to change **IR status** from red to green:

1. Email Age: Email Risk level = Very Low/Low (on contacts)

Need below condition to turn **pre-qual** section from yellow to green

1. Email Risk level = Very Low/Low (on contacts) \*
2. Risk status = Not a Match
3. Incorporation date >= 4 months
4. Company Type = ltd/Ltd/LTD
5. Common Value! =NULL on Company FD (credit safe Api)
6. Nucleus Band Rating! =NULL and! = E (credit safe Api)
7. BDM is not equal to NULL
8. Broker account is not equal to NULL
9. Broker Name is not equal to NULL
10. SIC Code, SIC Code Description, SIC Code Segment! =NULL on Company FD
11. Company ID! =NULL on FD and Lead(credit safe Api)
12. Need below condition to turn **bank section** from yellow to green
13. Name of Acc. Holder (Comp & Cust Fin FD Field) = Company name (Comp Fin FD Field) \*
14. Account Number (Custer Fin FD Field)! = null
15. Branch Sort Code (Custer Fin FD Field)! =null
16. TL Created (Custer Fin FD Field) = True
17. CountTC/CFD
18. Count >0
19. Number Of Transactions >0
20. isSignup = True OR Open banking data exists = true
21. 3 Mths Bank Statements = True
22. Transaction Currency =GBP (Comp Financials)
23. Use this for DD = true
24. OB Data available = check with raja
25. Invalid Customer Financials and Acct Holder Name Mismatched = False
26. Bank Stn End Date (Child Fin FD Field) <=31 (from custom settings)
27. Bank Stn Start Date (Child Fin FD Field) >= 120 (from custom settings)

B.To validated Need below condition to turn Master section from yellow to green

1. Bank Stn End Date (Master Fin FD Field) <=31 (from custom settings)
2. Bank Stn Start Date (Master Fin FD Field) >= 120 (from custom settings)
3. Bounces (last 3 months) (Master Fin FD Field) <= 9 (from custom settings)
4. Bounces (last 1 month) (Master Fin FD Field) <=5 (from custom settings)
5. Turnover trend (Master Fin FD Field) >=0.15 (from custom settings) \*
6. Average Balance 3 months>0 \*(Master Fin FD Field)
7. Average Balance 12 months>0 \*(Master Fin FD Field)
8. CountTC/CFD Count >0(Master Fin FD Field)

C. To validated Need below condition to turn **Card Volume** section from yellow to green

Condition1:   
Avg Monthly E platform >=1500 (AND) E platform Credits in Last 30 Days >=4   
(AND) E platform Total Volume in Last 30 Days >=1500

**OR**  
Condition2:   
Average/Month >=1500 (AND) Credits in Last 30 Days >=5   
(AND)Total Volume in Last 30 Days >=1500

If the value of E platform Credits in Last 30 Days >=4 / Credits in Last 30 Days >=5   
is not satisfied it will not 2 or 3 instead it will show 0. (Need to change it manually)

Need below condition to turn Signatory Director section from yellow to green

1. At least one contact should be SG = true
2. Name! =null
3. Phone! =null
4. Email! =null
5. Residential House Number! =null
6. Residential Street! =null
7. Residential Address Zip/Postal Code! =null
8. PG=True

Need below condition to turn CAIS section from yellow to green

1. PG=True BandScore >=3
2. Delphi Score >0
3. Bankruptcy Restriction == 'N'
4. Insolvency Detected =='N'
5. High\_Risk\_Check\_\_c == 'clear' OR High\_Risk\_Check\_\_c == Null > cannot find field
6. AUW Directorship! =null > cannot find field

* CAIS data get populated when all pre-qual, bank and Signatory Director section is green and recommended lending is qualified then Experian run, and above data get populated on contact object (PG).

At the end **manually change** Quality Check Status to Quality Check Complete to turn Quality Check from Yellow to Green