

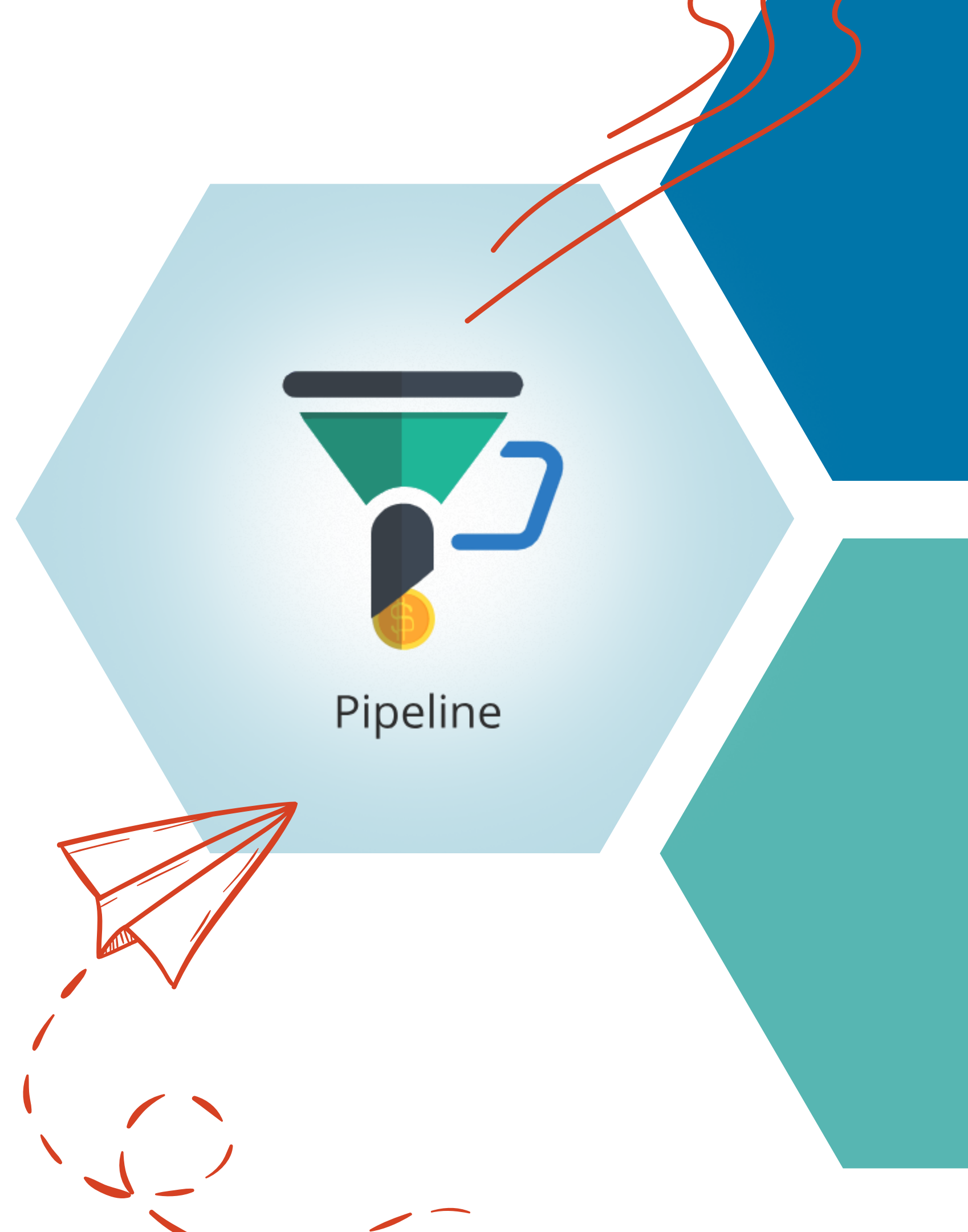


# MerchantLinQ Training Deck for Merchants



# Pipeline

An overview of the loans originated by each merchant organization. This is where merchants can access loans in process to make adjustments and/or complete remaining funding steps.



- ☆ Status: The status of the borrower's loan application (invitation sent, pending decision, decision received, expired, etc.).
- ☆ Decision: This is the lender's decision on the borrower's loan application (Approved, declined, counteroffer).
- ☆ Originated by: The representative who initiated the loan within the merchant's organization.

Lender Name	Applicant Name	Amount	Status	Decision	Last Modified	Rate Sheet	Originated By
LoanStar	Cam Doughty	\$5000.00	Invitation Sent	None	08/14/2025	LoanStar Home Improvement	Cameron Doughty

Now lets look into an application. Filter by the app number, the borrower's name, or the representative it was originated by.

Application Number	Lender Name	Applicant Name	Amount	Status	Decision
99097	LoanStar	Paulie Walnuts	\$7000.00	Expired	Approved

# Applicant and Loan Details

- ★ Applicant: Borrower's contact information and address.
- ★ Application Status: The status and decision of the application after underwriting.
- ★ Program Details: Outlines the approved loan terms and approval expiration date.
- ★ Messages: Allows the lender and the merchant to communicate directly about each loan.
- ★ Optional Supporting Documents: May vary by lender and borrower. Examples include income verification, additional identification, and/or project invoices. (These must be fulfilled prior to funding.)

The screenshot displays a loan application interface with the following sections highlighted by red boxes:

- Applicant:** Displays contact information for Sarah Gonzalez, including her address (6416 West Shangri-la Road, Glendale, AZ 85304), phone number ((000) 000-0000), and email address (@ sarah.gonzalez@loanstartech.com).
- Application Status:** A table showing the current status and decision of the application.

Application Status	Expired
Decision	Approved
Application Source	Customer
- Program Details:** A table showing the approved loan terms and approval expiration date.

Program Name	[REDACTED]
Credit Limit	\$24,000.00
Total Cost Financed	\$24,000.00
Approval Expires	03/08/2024
- Optional Supporting Documents:** Includes a "Manage" button and a prompt to upload additional supporting documentation.
- Messages:** A list of messages from the lender/merchant, including a system message dated 2024-04-08 11:05 PM stating "The approval has expired." and another dated 2024-03-08 11:05 PM with the same message. A text input field and a "Save" button are located at the bottom.

Please complete the steps below to finalize this loan.



### Transaction Details

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

Verify the Applicant's photo ID.

Natalie Rosa

Verify



### Signed Credit Application

The lender requires a credit application that has been signed by all borrowers.

Download Application

Upload



### Applicant Loan Agreement

This loan has not yet received final approval. Once the lender approves the loan, the loan agreement will be available to send to the applicant.



### Funding

When all of the above steps are completed and reviewed by the lender, funding will automatically be requested.

## The "Funding Tree"

The merchant must initiate and fulfill each step with their borrower to submit for funding.



1. Transaction details: Loan terms that the merchant has confirmed with the borrower (i.e. rate, term, and total price).



2. Applicant Verification: Merchant or borrower to upload the borrower's photo ID & supporting documents if applicable.



3. Signed Credit Application: May be fulfilled when the application is submitted OR signed after the approval.




4. Applicant Loan Agreement: Must be signed by the borrower to accept loan terms.



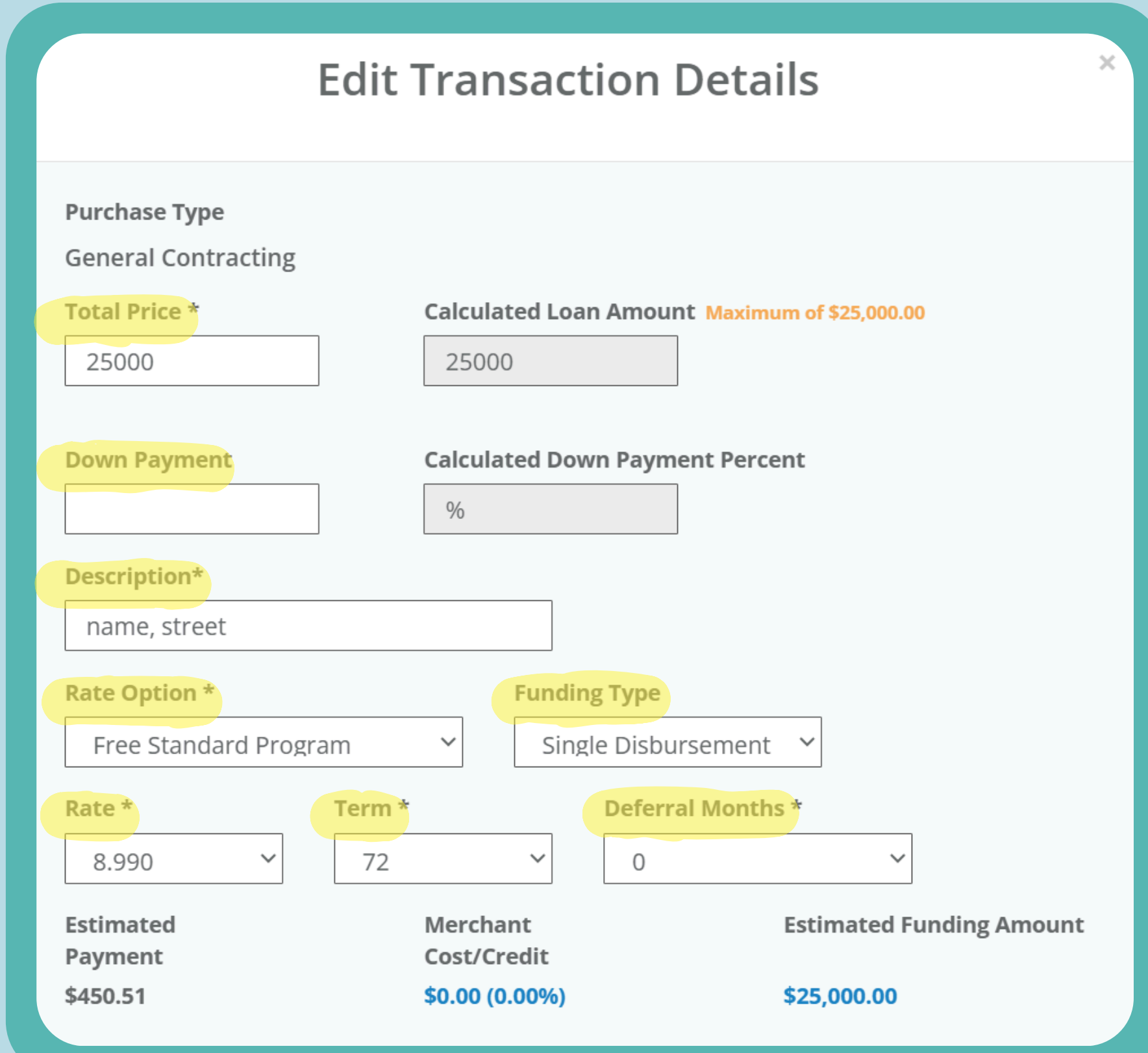
5. Funding will automatically be requested when the steps above are complete.

Note: Steps will vary by product type and lender requirements.



★ Transaction details:  
This information directly impacts the terms that will appear on the loan agreement. It is imperative that the merchant reviews and receives approval and confirmation from the borrower before initiating the remaining steps of the “funding tree”.

Note: if the lender approves the loan with a counteroffer, this section must be edited to match the approval terms.



**Edit Transaction Details** ✕

**Purchase Type**  
General Contracting

**Total Price \*** **Calculated Loan Amount** **Maximum of \$25,000.00**

25000 25000

**Down Payment** **Calculated Down Payment Percent**

%

**Description\***

name, street

**Rate Option \*** **Funding Type**

Free Standard Program Single Disbursement

**Rate \*** **Term \*** **Deferral Months \***

8.990 72 0

**Estimated Payment** **Merchant Cost/Credit** **Estimated Funding Amount**

\$450.51 \$0.00 (0.00%) \$25,000.00



# New Application

Ready to start a new application or estimate a monthly payment? The new application icon is used to invite the customer to apply (through email or phone number) or start the application process.




Step 1: To initiate a new application, the merchant must first select the applicable product (unsecured/fixture secured, credit card, or heloc), enter the borrower's address, and select a lender based on their needs and geography.

Please enter the primary applicant's current residence address to find a lender in their area.

**Address \***

123 Main Street, Central City, Colorado, USA

Please select a lender





Step 2: Select the most accurate purchase type, input the contract total and down payment, and describe the details of the purchase.

Transaction Information

Purchase Type \*

Appliance

Total Price \*

30000

Calculated Down Payment Percent

8.3%

Down Payment

2500

Amount Requested \*

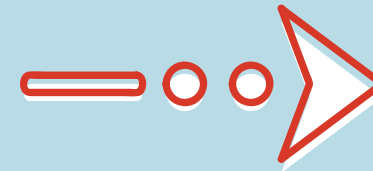
27500.00

Details of Purchase

Description\*

Hvac system

Show Loan Options



Step 3: Select the loan program and all terms that apply based on product type, start the application with the borrower or invite them to apply.

Program Options

Select the loan program you wish to apply for.

LoanStar Home Improvement

Program Option \*

Standard Pricing Effective 07/06

Pricing Options

Rate Option \*

Free Standard Program

Funding Type

Single Disbursem

Rate \*

12.490

Term \*

144

Deferral Months \*

0

Estimated Payment

\$67.16

Merchant Cost/Credit

\$0.00 (0.00%)

Estimated Funding Amount

\$5,000.00

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

Start Application

Invite Customer



## Invitation to Apply

Dear Cam Doughty,  
**LoanStar Merchant** has invited you to apply for financing with LoanStar.  
Click the button below to get started.

### Loan Details

Purchase Type	General Contracting
Amount Requested	\$5,000.00
Term	60 Months
Annual Percentage Rate (APR)	9.990 %
Estimated Monthly Payment	\$106.21

[Apply Now](#)

All applications are subject to lender approval.  
Actual monthly payment will be calculated by the lender and outlined in the agreement.  
All figures contained in this email are estimates.  
Supporting documentation may be requested by the lender.

This ability will expire 30 days after the date/time of this message.

When a merchant utilizes the “invite customer” option, the borrower will receive an email like this.

The borrower will have 30 days to click “apply now” and digitally complete the application.

# Manage Price Tags

Want to promote a financing opportunity for a specific product? This function generates a unique QR code price tag that allows a borrower to scan and apply for financing for a specific product and loan program.



To start, the merchant will click “Add Price Tag”

Add Price Tag

Clear Filters

Excel

Print

Filter Lender	Filter Year	Filter Make	Filter Model	Filter Stock Number	Filter Date
Lender	Year	Make	Model	Stock Number	Date Created
LoanStar	2019	Jacuzzi	434324		07/26/2024

From here, product and transaction details will be selected based on the item, rate, and term being promoted by the merchant.

Unit Details

Loans created using this link will go to:

Loans originated by this tag will be assigned to:

LoanStar

cameron.dougherty+ltest@loanstartech.co

Year

2019

Make \*

Jacuzzi

Model \*

434324

Stock Number

MSRP \*

9000

Base Price \*

9000

Final Sale Price \*

9000

Purchase Type \*

General Contracting

Pricing Options

Select the loan program you wish to apply for.

Program Option \*

LoanStar Home Improvement

Standard Pricing Effective 07/06/2023

Rate Option

Funding Type

Free Standard Program

Single Disbursement

Rate

Term

Deferral Months

11.490

96

0

Estimated Payment

Merchant Cost/Credit

Estimated Funding Amount

\$143.77

\$0.00 (0.00%)

\$9,000.00

Save Only

Save and Generate

Close

Below, is an example of a generated QR code. From here, the merchant can print or post the QR code that promotes their product.



2019 Jacuzzi 434324

**MSRP:** \$9,000.00  
**Base Price:** \$9,000.00  
**Sale Price:** \$9,000.00

Payments from Only  
**\$191.23**  
Per Month\*

Pricing is available for a limited time!

Simply scan to apply!



Financing provided by:

\*On a purchase where the Amount Financed is \$9,000.00, your Down Payment is \$0.00 with 60 monthly payments of \$191.23 each. Interest rate is 9.990% [ANNUAL PERCENTAGE RATE is 10.000% (E)].

Note: The above financing programs are offered by LoanStar. Subject to credit approval. Approval, and any rates and terms provided, are based on credit worthiness. Other financing offers are available. Ask your dealer for details. Rate advertised is based on minimum bureau risk score of 0. Minimum Amount Financed \$1.00; Maximum Amount Financed \$500,000.00. Other qualifications and restrictions may apply. Financing promotions void where prohibited. Offer effective on eligible and qualified units purchased from a participating LoanStar dealer. See dealer for product eligibility and qualifications. Offer subject to change without notice. [E\* means estimate]



# Manage Account

Manage Account is used to view or edit information about the merchant's account. This feature can also be used to add new users or update banking information.








# Support Contacts

Need some help? Click here to see who to contact based on your questions or needs.






# Left: Lender Contact Information

 For Questions or Assistance with a Credit Decision:

**Underwriting**  
  


**Underwriting Hours**  
Mon-Fri: 8:30am-5:30pm  
Saturday: 9:30am-2:30pm  
Sunday: Closed

 For Questions or Assistance with a Funding:


**Funding**  
  



**Regular Mail**


**Lienholder Information**


**Overnight delivery**

# Right: Contact information for MerchantLinQ and program assistance.

 For Support or Help with using MerchantLinQ:

**Technical Support**  
  
Sarah Gonzalez  
  
@ sarah.gonzalez@loanstartech.com

 Contact Your Sales Rep for General Program Help:

**Sales Representative**  
  
Sarah Gonzalez  
  
@ sarah.gonzalez@loanstartech.com

# Create a Web-Link

Create a Web-Link is perfect for promoting a financing opportunity. This feature allows the user to generate an invitation via hyperlink that is suitable for a website or for use in an email to customers.



Weblinks are assigned to specific users within the merchant organization and allow a borrower to apply for a specific loan program, rate, and term. Multiple weblinks can be created and utilized to promote different programs.

Loans created using this link will go to:

LoanStar

Loans originated by this link will be assigned to:

cameron.doughty+ltest@loanstar

Purchase Type \*

General Contracting

Program \*

LoanStar Home Improvement

Program Option\*

Standard Pricing Effective 07/06/20

Rate Option \*

Free Standard Program

Funding Type \*

Single

Rate \*

All

Term \*

All

Deferral Months \*

0

Link

https://lst.merchantlink.com/customer?t=ZyoxQU1HaSpTKjFNZzBrdEdKOWW0cEw5emltMSpTcGVmbHdNQzZVSv4RIMqUzN3WXhaZ2Fka1dvTIRyRWHLdjlWNmdXMERjdGw5dUd3Y2ltM0UqMSoxd3U1KjFXMDcyQkN0eFB5U1ZmaHRuVGg4cmVGd0RLMIUqU2VQNGkzWVpzbzFaKINUYmZqQWE2NUIzKINabFVPRUtMaEFoKIMqMUIUMGIRQjhEYmlyOFg5cnhkN3VtZDU1SERHNjYzZIVOMIZUckRJTUF0SDMqMXg3N3FTMmhpVDVPek5YY2VjS0ZST1I3QUFKd084Zm1pVypTYjBWN2sqMTF0ZkE9

Copy

Copy and paste the link above into your HTML.

# Resources

Resources allow the merchant to access their current program sheet and browse any lender approved marketing materials.

