



MerchantLinQ

Product guide

Navigate your MerchantLinQ portal with confidence.

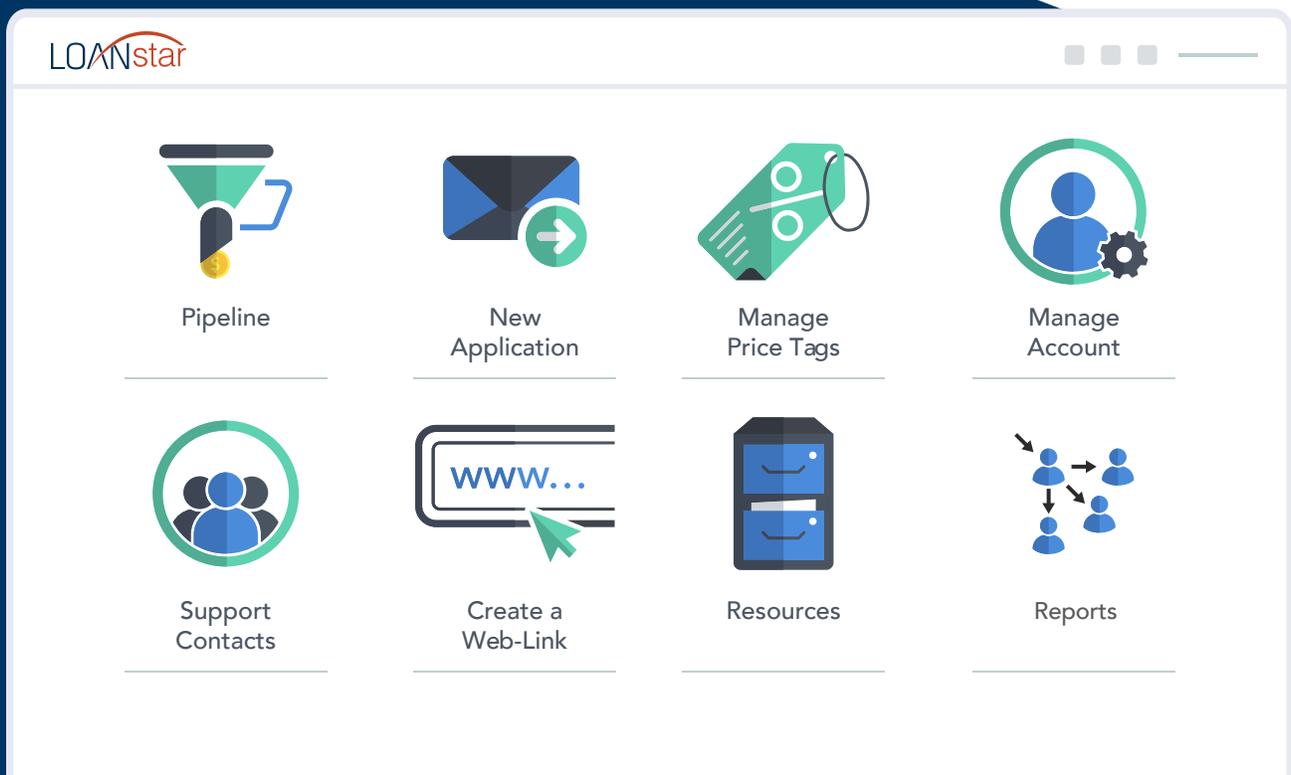


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01 Getting Started

Enroll, get onboarded, and complete compliance.

Apply for Enrollment

After an initial invitation from a lender, the merchant representative will receive an email with a link to enroll. The link will lead to a few necessary enrollment forms and document uploads. These item categories include:

- ✓ Tell us about your business
- ✓ Tell us about your owner
- ✓ Upload the required documents
- ✓ Sign the merchant agreement

When all items have been uploaded and filled out, the lender and LoanStar will review the documents and run a risk analysis. After this due diligence, the merchant will be notified of approval or denial. If a merchant is denied it can usually mean further information or verifications are needed. When the merchant is approved, they are emailed further instruction on how to proceed with enrollment.

Enrollment

When a merchant has been approved, they will be sent instructions on how to begin compliance training. Once completed, the compliance training completion date will be marked in MerchantLinQ and the merchant will have full access to their new account and may begin offering financing.

"You've been approved for MerchantLinQ!"



02 MerchantLinQ 101

Get familiar with the platform and learn how to start using MerchantLinQ



Navigating the MerchantLinQ Homepage

When viewing the homepage, users will be met with 8 site navigation options that lead to key actions in the MerchantLinQ workflow. These include:



Pipeline



New Application



Manage Price Tags



Manage Account



Support Contacts



Create a Web-Link



Resources



Reports



Pipeline

The pipeline is your source of truth for loan applications. Here you'll find a quick snapshot of the status and details of each loan, as well as the ability to click into the loans to view or finalize applications. On the pipeline homepage you can quickly find the loan you're looking for by sorting by loan number, last name, status, decision (approval), and date.



New Application

'New Application' is where MerchantLinQ users go to begin a new loan application and send loan application links to customers. Please see the "Loan Applications and Funding" section of this guide for step-by-step instructions on loan applications.



Manage price tags

On the 'Manage Price Tags' page, users can view, create and print off price tags, specific to their product and financing offerings.*

Follow these steps to create a new price tag:

- 1 Click the "Add Price Tag" button.
- 2 Under 'Loans created using this link will go to' select your chosen lender, then select your merchant representative.
- 3 Next, enter the details of the price tag item including year, make, model, stock number, MSRP, base price, final sale price, and purchase type.
- 4 Next, enter the details of your pricing. This will include: loan program, program option, rate option, funding type, rate, term, and deferral months.
- 5 Finally, the user can now select "Save Only" or "Save and Generate" to review the look of the generated price tag.
- 6 Now merchants can print off this price tag to utilize in their stores. Customers can then walk up to the price tag, scan the QR code, and be directed to the loan application page for the item or service.

**Please note there are two prerequisites to price-tag utilization:*

- Your lender must support price-tags as part of their product feature configuration
- The individual merchant user must have the correct permissions to utilize this feature



Manage Account

On the 'Manage Account' page you'll find the ability to adjust settings, add users, add your logo, and more. Please see the "Manage Settings and Add Branding" section of this guide for more details and instructions.



Support Contacts

On the Support Contacts page you can view Lender specific contacts for questions or assistance related to credit decisions, funding etc. Additionally there will be contact information should you have technical questions relating to the MerchantLinQ platform.

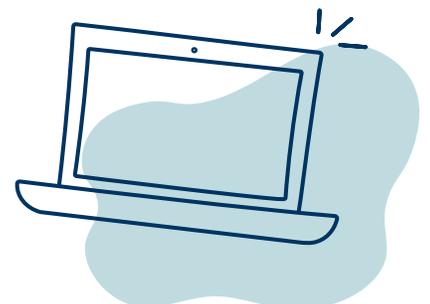


Create a Web-Link

Navigate to 'Create a Web-Link' to generate and add a loan application link to products on your website or send a loan application to a prospective borrower.*

To generate a Web-Link simply input the necessary information on the displayed boxes. These include:

- ✓ Loans originated by this link will be assigned to: (Merchant representative responsible for tracking the loan)
- ✓ Loans created using this link will go to: (Chosen lender for this application)
- ✓ Purchase type (Item type category)
- ✓ Program (Loan program)
- ✓ Program option
- ✓ Rate Option (Includes special promotional rates)
- ✓ Funding Type
- ✓ Rate
- ✓ Term



These details will be embedded in the link that generates below the selection boxes. Once all details have been entered, the link is ready to be copied and pasted into the desired area on the merchant's website or sent to prospective borrowers.

**Please note there are two prerequisites to Web-Link generating capabilities:*

- Your lender must support Web-Links as part of their product feature configuration
- The individual merchant user must have the correct permissions to generate a Web-Link



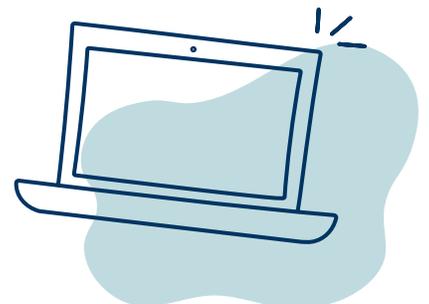
Resources

The Resources section of the site is where your Lender will place important information such as operational procedures or rate sheets.



Reports

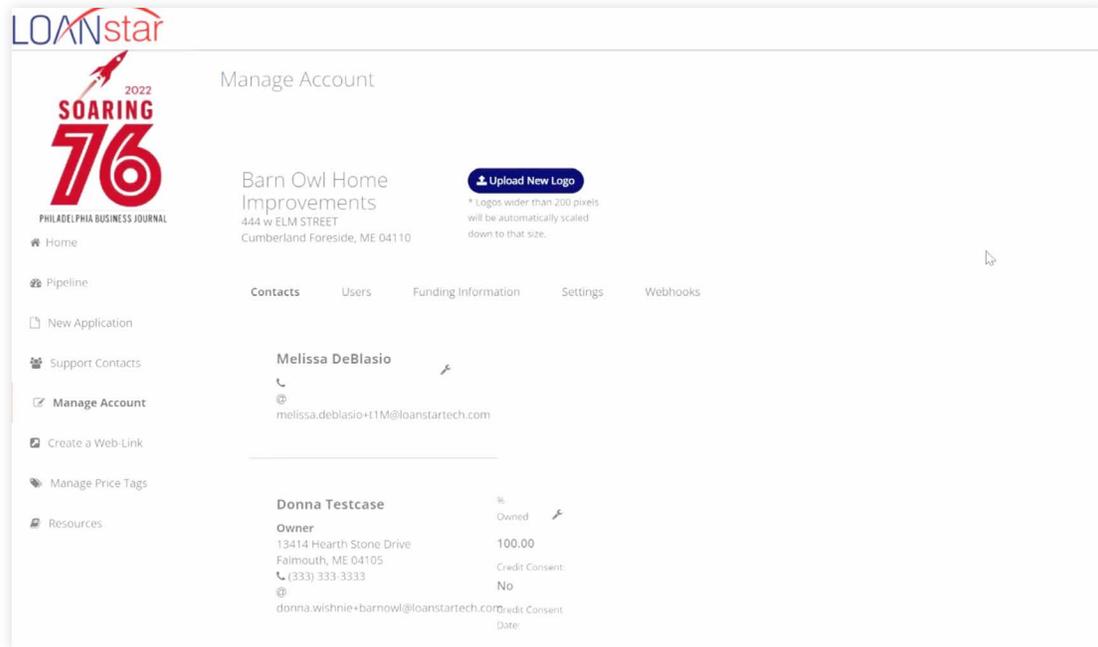
The Reports section of the site allows you to get pre defined reports such as Applications decisioned, Applications funded and Applications with conditions amongst others to help you manage your book of business.



03

Manage Settings and Add Branding

Adjust platform settings, add merchant users and add your logo.



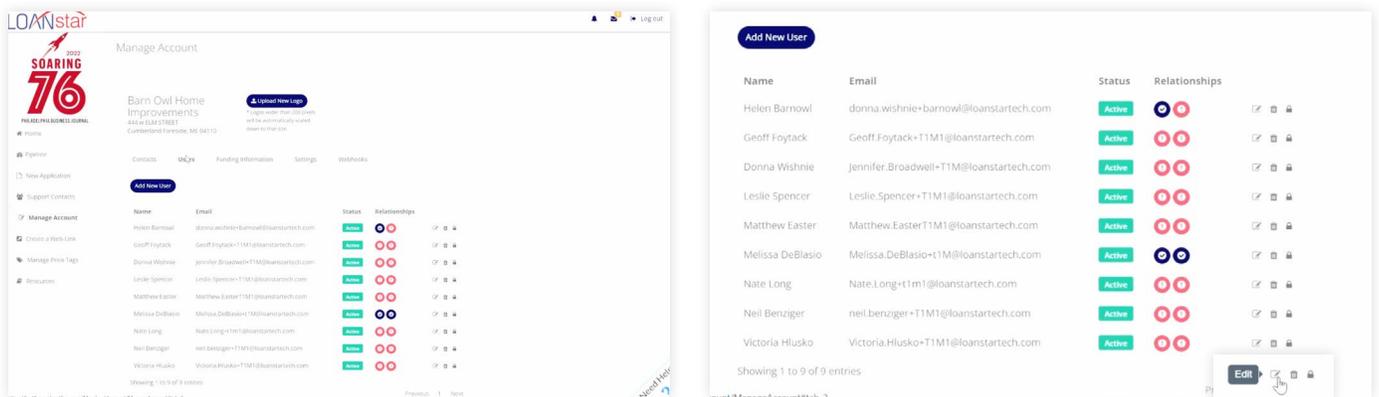
On the 'Manage Account' page you can:

- ✓ Adjust contact info
- ✓ Add and edit users
- ✓ View and edit funding information
- ✓ Adjust settings
- ✓ Configure webhooks
- ✓ Review enrollment documentation status (if you are still onboarding)
- ✓ Add your logo**

03: Manage Settings and Add Branding

Add Users

Merchant users can have a user ID and password that can be used in multiple lender relationships. From the user screen, a list of users can be seen, along with the status of each individual user and the status of the lender relationship that exists. Marked by a blue check mark, you can see if the relationship is active, or marked by a red exclamation point, you can see if the relationship is still pending. On the far right of each user name, you will find the ability to edit, delete and or suspend an individual user.



Edit Users

Select the edit button on the far right of your chosen user. Here you can:

- ✓ Edit user information
- ✓ Adjust permissions
- ✓ Send a reset password email

03: Manage Settings and Add Branding

Adjust User Permissions

MerchantLinQ has three groups of permissions found under the “Groups and Permissions” section when editing user information. Each group includes a set of permissions that can be toggled on and off depending on the role of the merchant user.** The three groups include:

Merchant Company

Merchant User Administration

Merchant Loan Administration

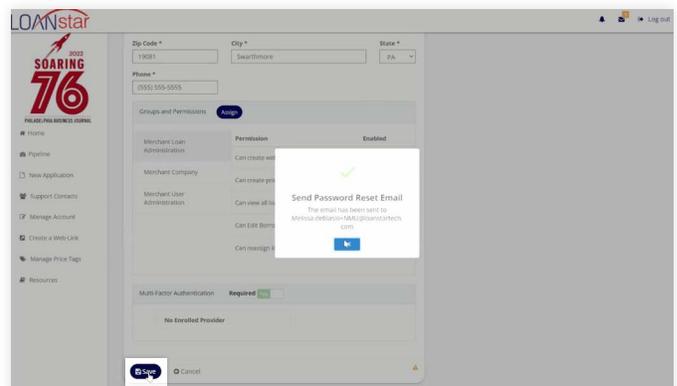
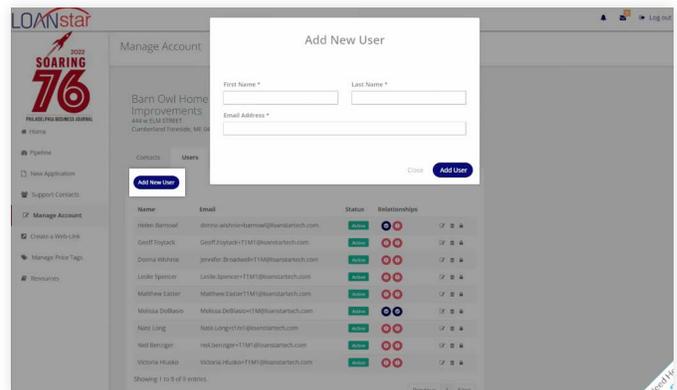
Once permissions have been adjusted, the user must select ‘Save’ to activate the permissions.

Note: Some MerchantLinQ permissions may not be available depending on your lender’s chosen features.

Add a New User

From the ‘Users’ tab select ‘Add New User.’ The pop-up will then allow you to add in the new user’s name and email address. From there the merchant administrator can add in the user’s information and assign groups and permissions.

Once the proper information has been added, the merchant administrator can select ‘Send Password Reset Email’ and select the ‘Save’ button to save the information.



03: Manage Settings and Add Branding

View and edit funding information

To edit your routing number or account number, click the edit button under 'Funding Information,' make your edits, then click save. Once updated, these changes will be adjusted in your partnered lenders' systems.

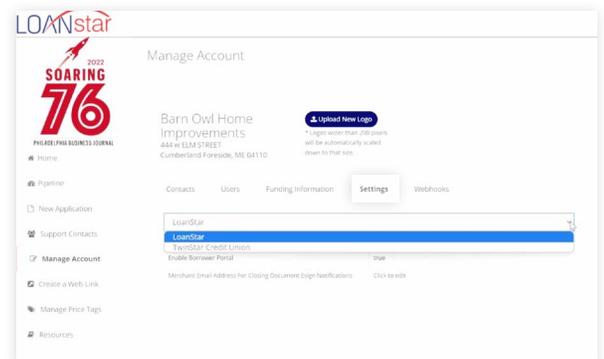
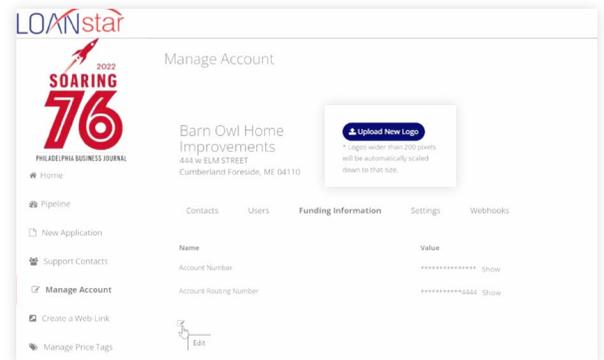
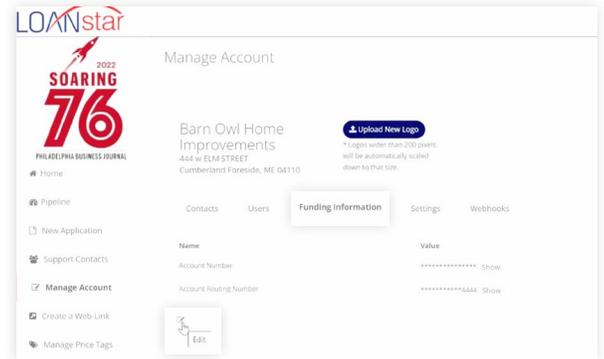
Adding your logo

To add your merchant logo, simply click the dark blue "Upload New Logo" button and upload a file of your choosing. After the logo is uploaded, MerchantLinQ screens, invitations and other MerchantLinQ-originating correspondence to borrowers will include this new logo.

**The necessary user permissions are needed to make this change*

Settings:

Under the settings tab, a merchant representative can choose specific lenders that the chosen settings apply to. For example, for each lender relationship you may choose a different merchant email address for closing document e-sign notifications.



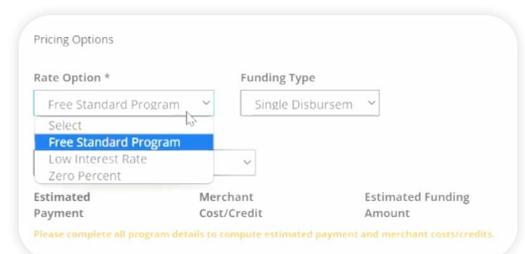
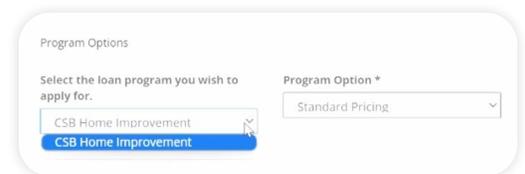
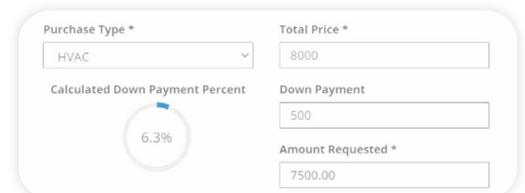
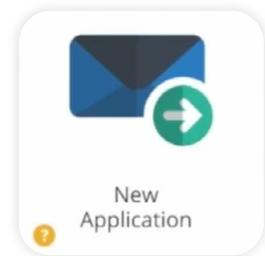
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Loan Applications and Funding

Complete a customer loan application, send application invitations to customers and get funded.

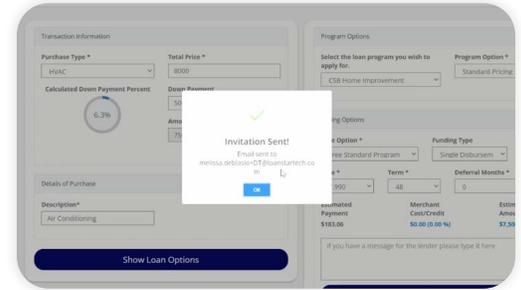
Complete a customer loan application with the following steps:

- 1 Navigate to “New Application” on the homepage. This page will direct you to enter your customer’s address to find your partnered lender associated with that region. This function only applies if you partner with multiple lenders.
- 2 From the list of lenders that appear, select a lender to finance this transaction.
- 3 Next, select purchase type, enter total cost of the item, the down payment (if applicable) and description of purchase.
- 4 From there, click ‘Show Loan Options.’ The popup will display your program and pricing options. In most cases, the loan program will be selected for you, but click the drop-down arrows under ‘Program Options’ to display your options.
- 5 Under ‘Pricing Options’ you can select your rate option, funding type, rate, term, and term deferral. If purchasing a special rate (low rate or 0%) from your lender to run a promotion, you will find the option to select that under ‘Rate Option.’



04: Loan Applications and Funding

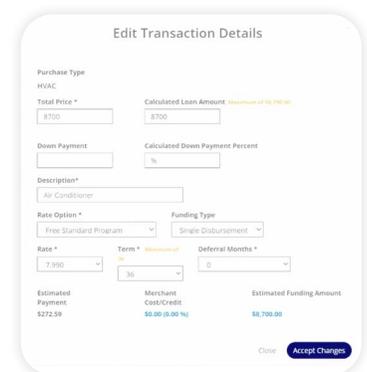
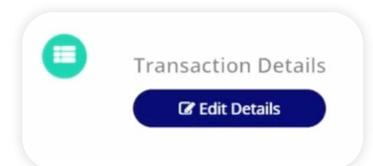
- Finally, click 'Start the Application' to take down information directly from the customer if you are in-person with them or click 'Invite Customer' to send the customer a link to apply on their own. Enter their name, number, and email to invite them via SMS or email. You will see a pop-up confirming your invitation link has been sent.



Updating the loan amount

When needing to update the loan amount on a loan that has already been approved, follow these steps:

- Select the Pipeline on the MerchantLinQ homepage. From the list of loan applications, select your chosen file.
- In the list of completion steps on the right side of the page you will see 'Transaction Details.' Select the dark blue 'Edit Details' button.
- From this pop-up, Merchant users can adjust the total price, down payment and description.
- Once the total price is updated, the estimated payment, the merchant cost/credit and estimated funding amount will automatically adjust. Select 'Accept Changes' to save the new loan amount.



Update contract and address information

The “Update Contract and Address Information” section provides a streamlined solution for managing merchant contract and address details, ensuring records remain accurate and up-to-date. Users can easily modify contracts and securely upload updated documents. The address management tools allow for editing physical, mailing, and billing addresses, adding new locations, and removing outdated ones. Designed with a user-friendly interface, it simplifies data entry with automated prompts to ensure completeness, supporting seamless updates and consistent recordkeeping.

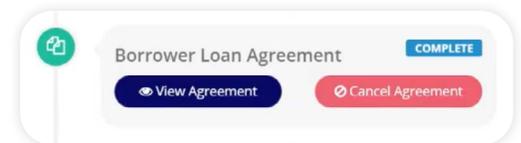
Cancel loan documents

There are occasions when loan documents need to be re-signed or re-generated. To cancel loan documents during the application process, follow these steps:

- 1 Navigate to the selected loan application file from the Pipeline. Under ‘Please complete the steps below to finalize this loan’ you will find the list of documents that have been uploaded or have yet to be uploaded.



- 2 Scroll to the wanted loan document and select the red button. Depending on the file type, these red buttons will read ‘Cancel Agreement,’ ‘Cancel Application,’ ‘Cancel Form,’ etc.



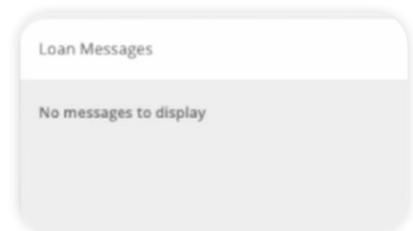
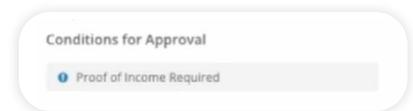
- 3 After cancelling your selected file, you will now have the option to resend the file to the borrower contact.



Steps to funding

Now that you've submitted an application, following are the next steps get your customer loan funded:

- 1** Click into the Pipeline from your left navigation bar or homepage. On this page you will find the various loan applications and their status.
- 2** Click into your chosen loan. Here you will find 'Conditions for Approval' & 'Conditions for Funding' in the top left box, which list what tasks are left to reach approval and funding on the loan.
- 3** On the right side, you will find a list of items stacked in boxes. These are tasks that must be completed in order to reach funding on the loan. These items can be completed in whatever order you choose. If the task is complete, it will be marked by a light blue "COMPLETE" box and the bubble on its left will be green. If documents, signatures or other actions are needed, the bubble will be orange and you will find the corresponding needed action below the task in a dark blue button.
- 4** Finally, if you have questions surrounding your loan's funding, you can send messages to your lender in the 'Loan Messages' section at the bottom left of the page.



05 Alternative Credit Options

Discover various credit options supported on the platform

HELOC

The MerchantLinQ platform includes the support of HELOC requests as a financing option. Given the regulatory requirement of having licensed personnel work with prospective applicants, merchant users will not have the same access to program and pricing information or fulfillment features in MerchantLinQ for HELOCs. Rather, merchants will invite applicants interested in a HELOC to apply. A licensed loan officer, employed by the lender, will manage the transaction upon submission. The lender will also handle fulfillment tasks. MerchantLinQ functionality will keep the merchant informed of the status of the request.

Despite the differences in handling, the functionality to facilitate a hand off to the lender for a HELOC request at the point of sale for home improvement projects presents a significant opportunity.

Credit Cards

The MerchantLinQ platform supports Credit Card financing. Merchant users can access program and pricing information and fulfillment features in MerchantLinQ for Credit Cards.



06 Contact MerchantLinQ Support

Your Partner Every Step of the Way

LoanStar prides itself on our dedication to both lender and merchant teams. As you put this guide into practice—refining workflows, training your staff, and serving your customers—our team is here to help you get the most from MerchantLinQ and beyond. That is why we have dedicated support teams and contacts on-hand to help you along the way and make any needed adjustments as your business and goals grow and change.

If you have questions outside the scope of this guide or need additional assistance:



Lenders, please contact us at
lendersuccess@loanstartech.com



Merchants, please contact us at
merchantsuccess@loanstartech.com



Thank you for partnering with LoanStar.

We're excited to support what's next for your MerchantLinQ program.