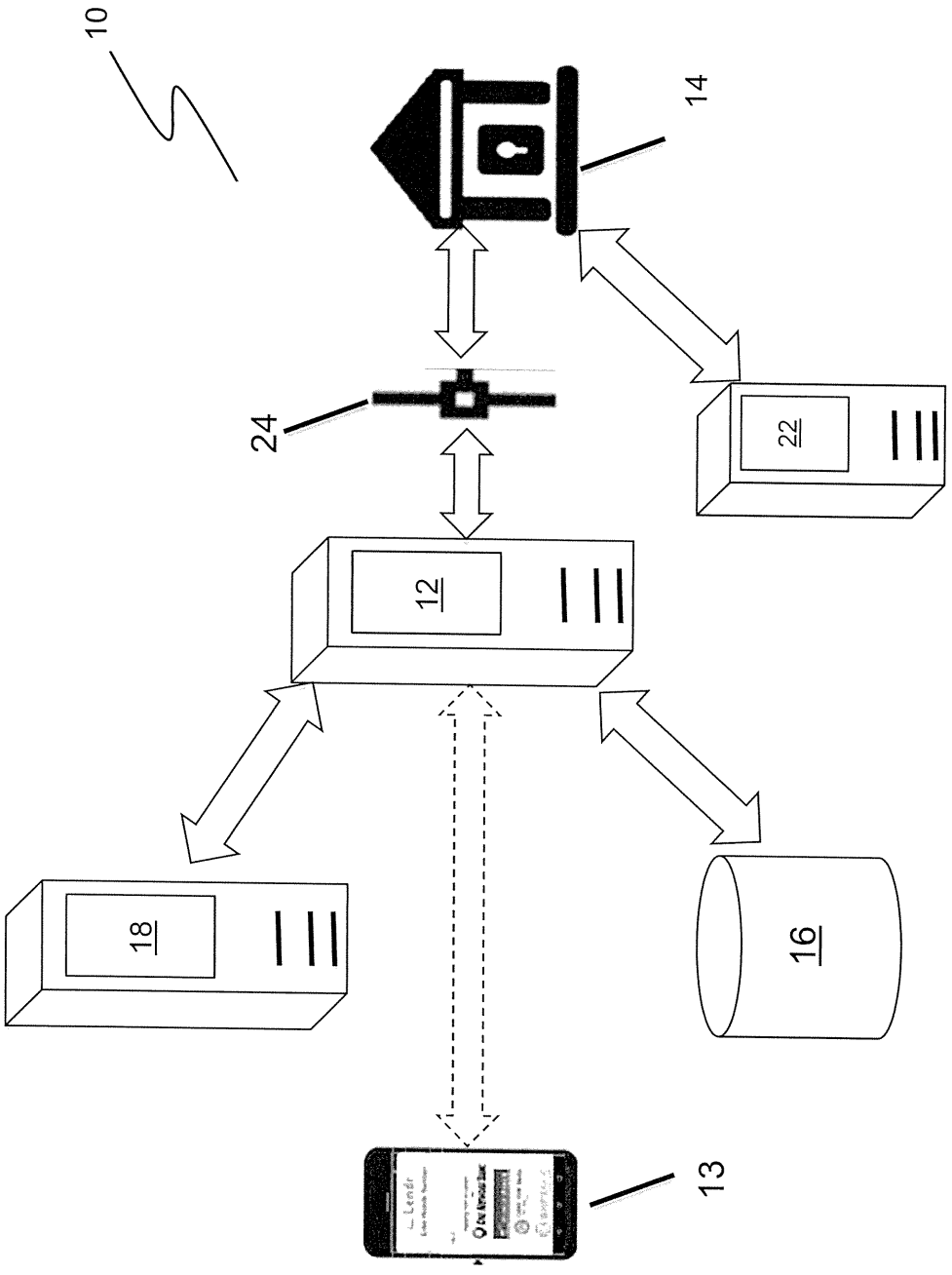


Fig. 1

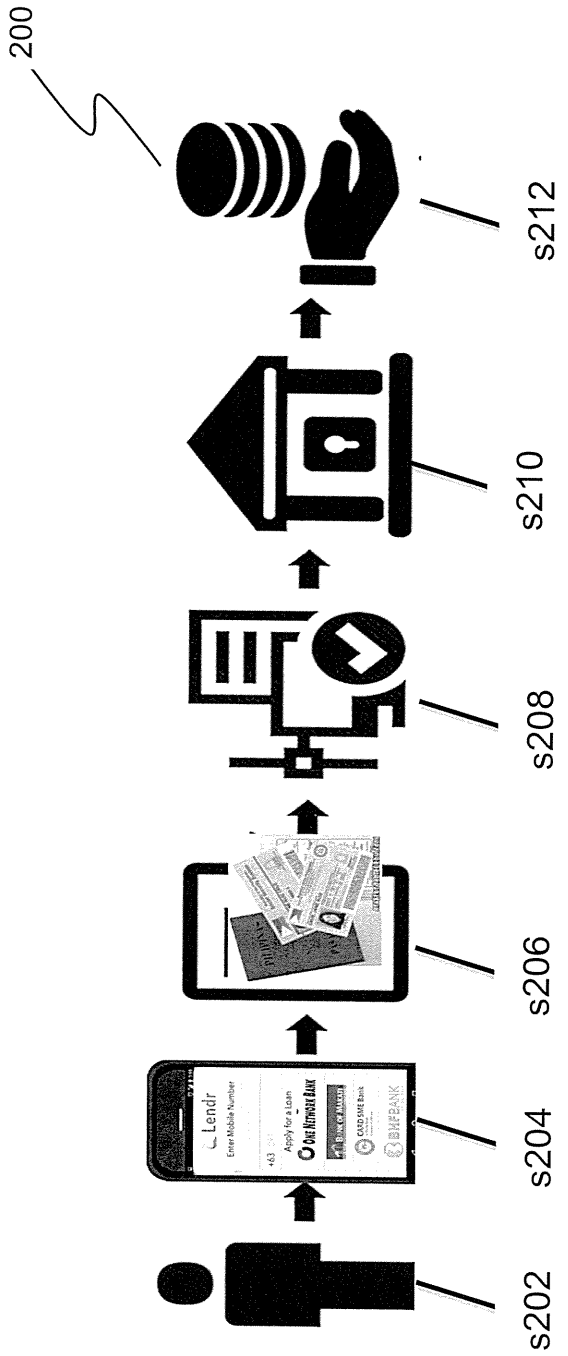

200
Lendr
Enter Mobile Number
Apply for a Loan
s202
s204
s206
s208
s210
s212

Fig. 2

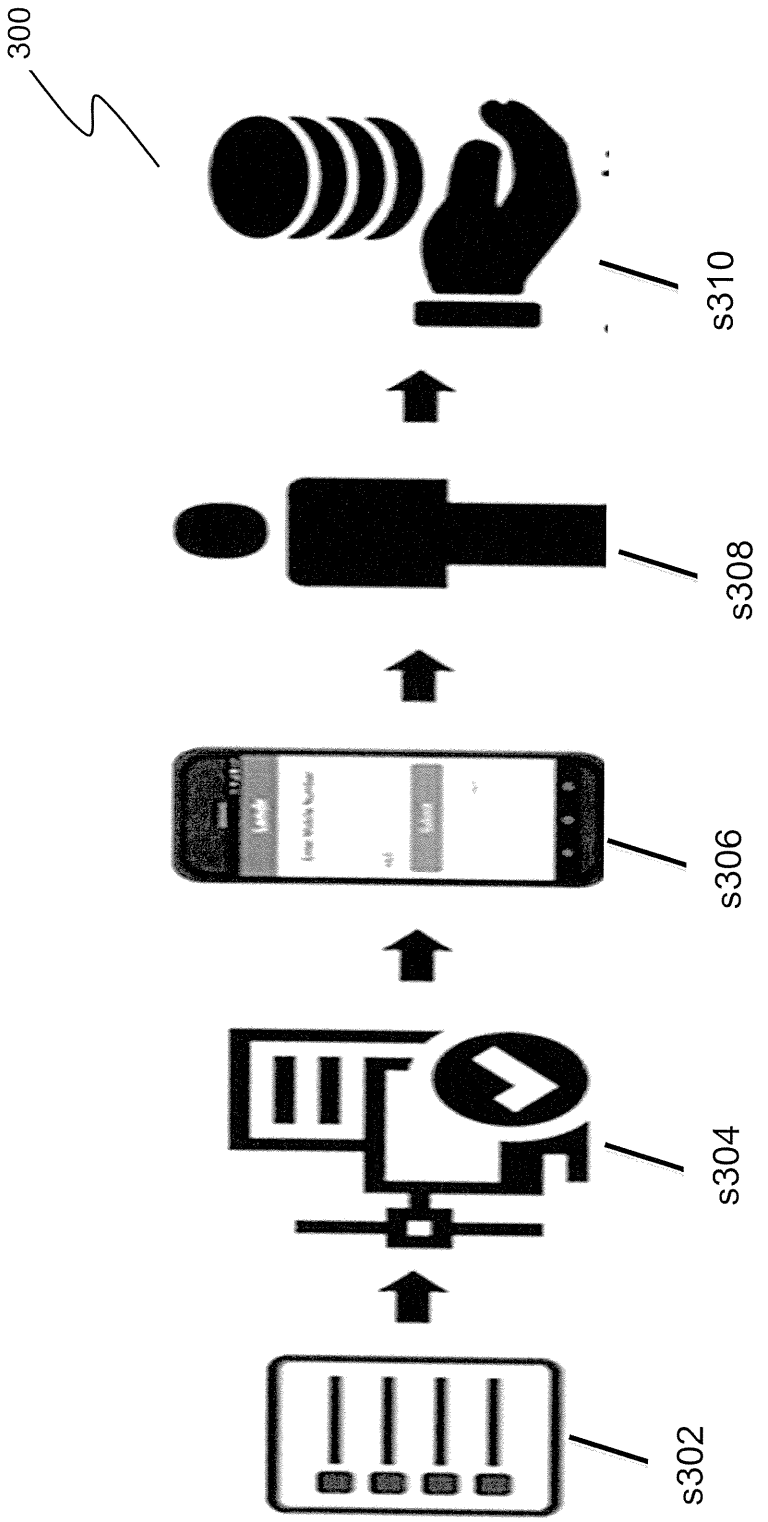


Fig. 3

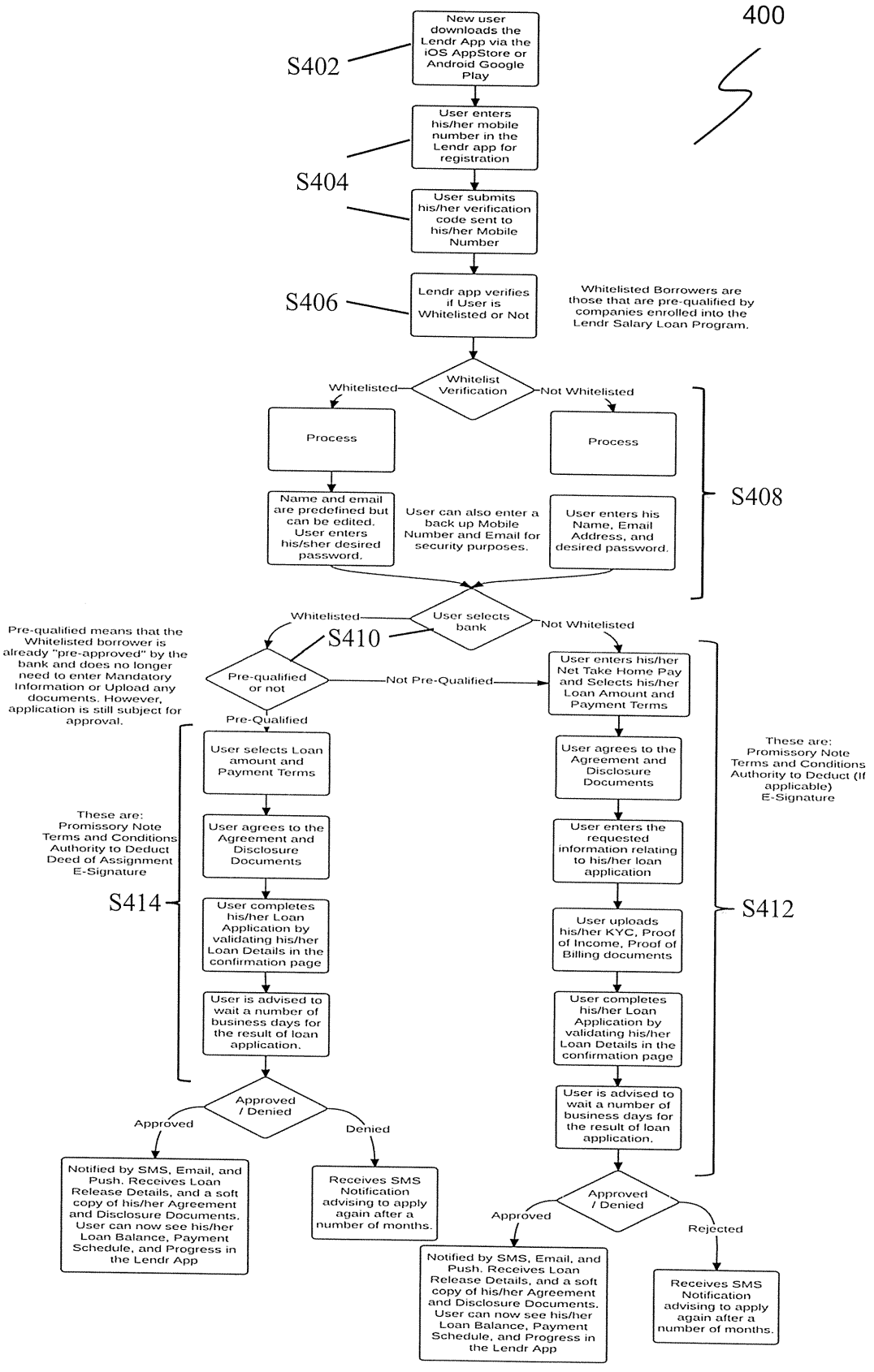

400
S402
New user downloads the Lendr App via the iOS AppStore or Android Google Play
S404
User enters his/her mobile number in the Lendr app for registration
User submits his/her verification code sent to his/her Mobile Number
S406
Lendr app verifies if User is Whitelisted or Not
Whitelisted Borrowers are those that are pre-qualified by companies enrolled into the Lendr Salary Loan Program.
Whitelist Verification
Whitelisted
Not Whitelisted
Process
Process
Name and email are predefined but can be edited. User enters his/sher desired password.
User can also enter a back up Mobile Number and Email for security purposes.
User enters his Name, Email Address, and desired password.
S408
User selects bank
Whitelisted
Not Whitelisted
S410
Pre-qualified means that the Whitelisted borrower is already "pre-approved" by the bank and does no longer need to enter Mandatory Information or Upload any documents. However, application is still subject for approval.
Pre-qualified or not
Not Pre-Qualified
Pre-Qualified
User enters his/her Net Take Home Pay and Selects his/her Loan Amount and Payment Terms
User selects Loan amount and Payment Terms
User agrees to the Agreement and Disclosure Documents
These are: Promissory Note Terms and Conditions Authority to Deduct (If applicable) E-Signature
These are: Promissory Note Terms and Conditions Authority to Deduct Deed of Assignment E-Signature
S414
User agrees to the Agreement and Disclosure Documents
User enters the requested information relating to his/her loan application
User completes his/her Loan Application by validating his/her Loan Details in the confirmation page
User uploads his/her KYC, Proof of Income, Proof of Billing documents
S412
User is advised to wait a number of business days for the result of loan application.
User completes his/her Loan Application by validating his/her Loan Details in the confirmation page
Approved / Denied
Approved
Denied
User is advised to wait a number of business days for the result of loan application.
Notified by SMS, Email, and Push. Receives Loan Release Details, and a soft copy of his/her Agreement and Disclosure Documents. User can now see his/her Loan Balance, Payment Schedule, and Progress in the Lendr App
Receives SMS Notification advising to apply again after a number of months.
Approved / Denied
Approved
Rejected
Notified by SMS, Email, and Push. Receives Loan Release Details, and a soft copy of his/her Agreement and Disclosure Documents. User can now see his/her Loan Balance, Payment Schedule, and Progress in the Lendr App
Receives SMS Notification advising to apply again after a number of months.

Fig. 4

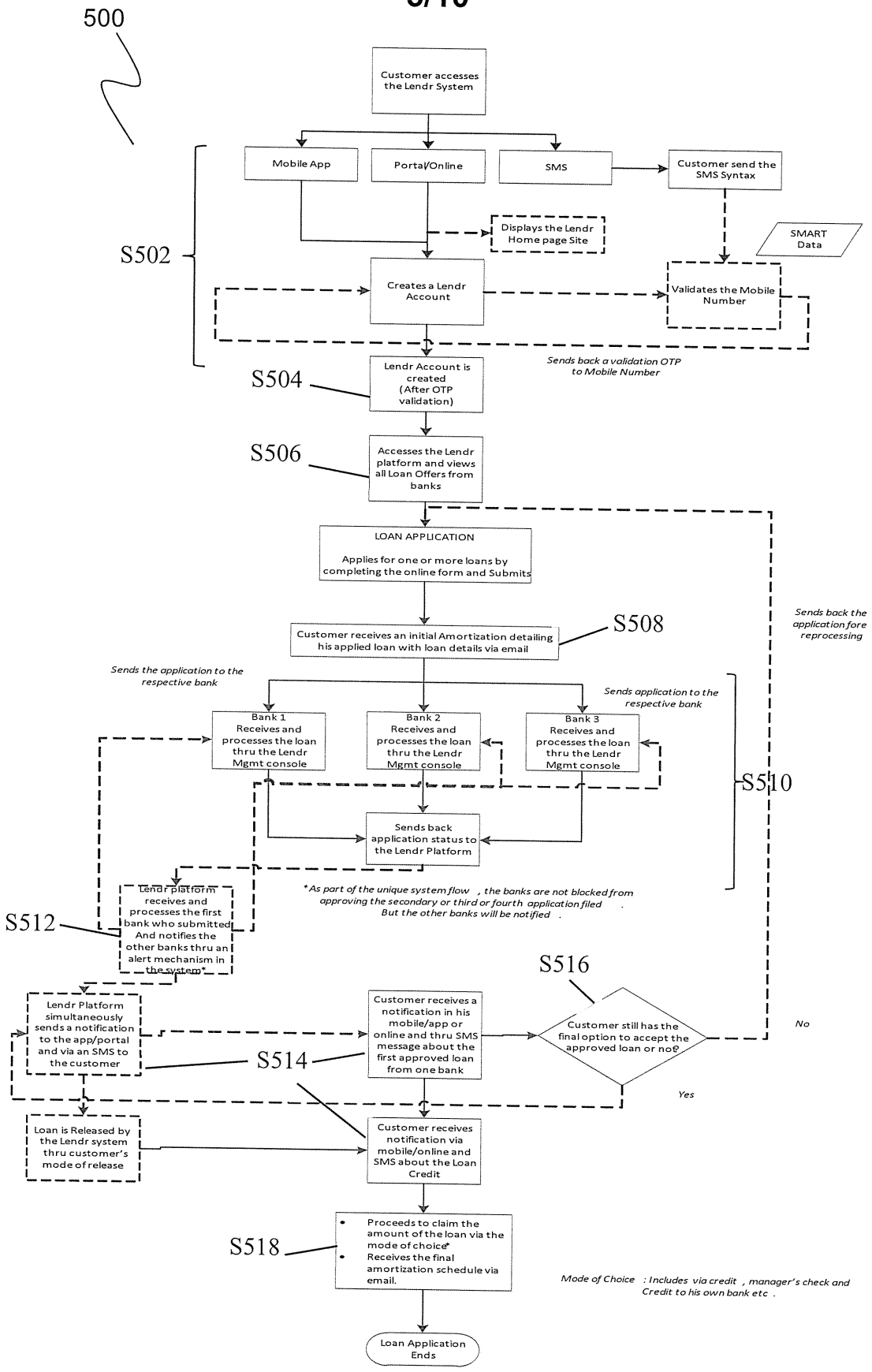

500
Customer accesses the Lendr System
Mobile App
Portal/Online
SMS
Customer send the SMS Syntax
Displays the Lendr Home page Site
SMART Data
S502
Creates a Lendr Account
Validates the Mobile Number
Sends back a validation OTP to Mobile Number
S504
Lendr Account is created (After OTP validation)
S506
Accesses the Lendr platform and views all Loan Offers from banks
LOAN APPLICATION
Applies for one or more loans by completing the online form and Submits
Customer receives an initial Amortization detailing his applied loan with loan details via email
S508
Sends back the application fore reprocessing
Sends the application to the respective bank
Sends application to the respective bank
Bank 1 Receives and processes the loan thru the Lendr Mgmt console
Bank 2 Receives and processes the loan thru the Lendr Mgmt console
Bank 3 Receives and processes the loan thru the Lendr Mgmt console
S510
Sends back application status to the Lendr Platform
*As part of the unique system flow , the banks are not blocked from approving the secondary or third or fourth application filed . But the other banks will be notified .
S512
Lendr platform receives and processes the first bank who submitted And notifies the other banks thru an alert mechanism in the system*
S516
Lendr Platform simultaneously sends a notification to the app/portal and via an SMS to the customer
Customer receives a notification in his mobile/app or online and thru SMS message about the first approved loan from one bank
S514
Customer still has the final option to accept the approved loan or not?
No
Yes
Loan is Released by the Lendr system thru customer's mode of release
Customer receives notification via mobile/online and SMS about the Loan Credit
S518
Proceeds to claim the amount of the loan via the mode of choice*
Receives the final amortization schedule via email.
Mode of Choice : Includes via credit , manager's check and Credit to his own bank etc .
Loan Application Ends

Fig. 5

Notification	SMS	Email	Push
Loan Application Submission	X	X	X
Loan Application Approval	X	X	X
Loan Application Rejection	X	X	X
Loan Release	X	X	X
Loan Payment Reminder	X		X
Loan Payment Receipt	X		X
Lendr Account Changes	X	X	X
Lendr News Updates	X	X	X

Fig. 6

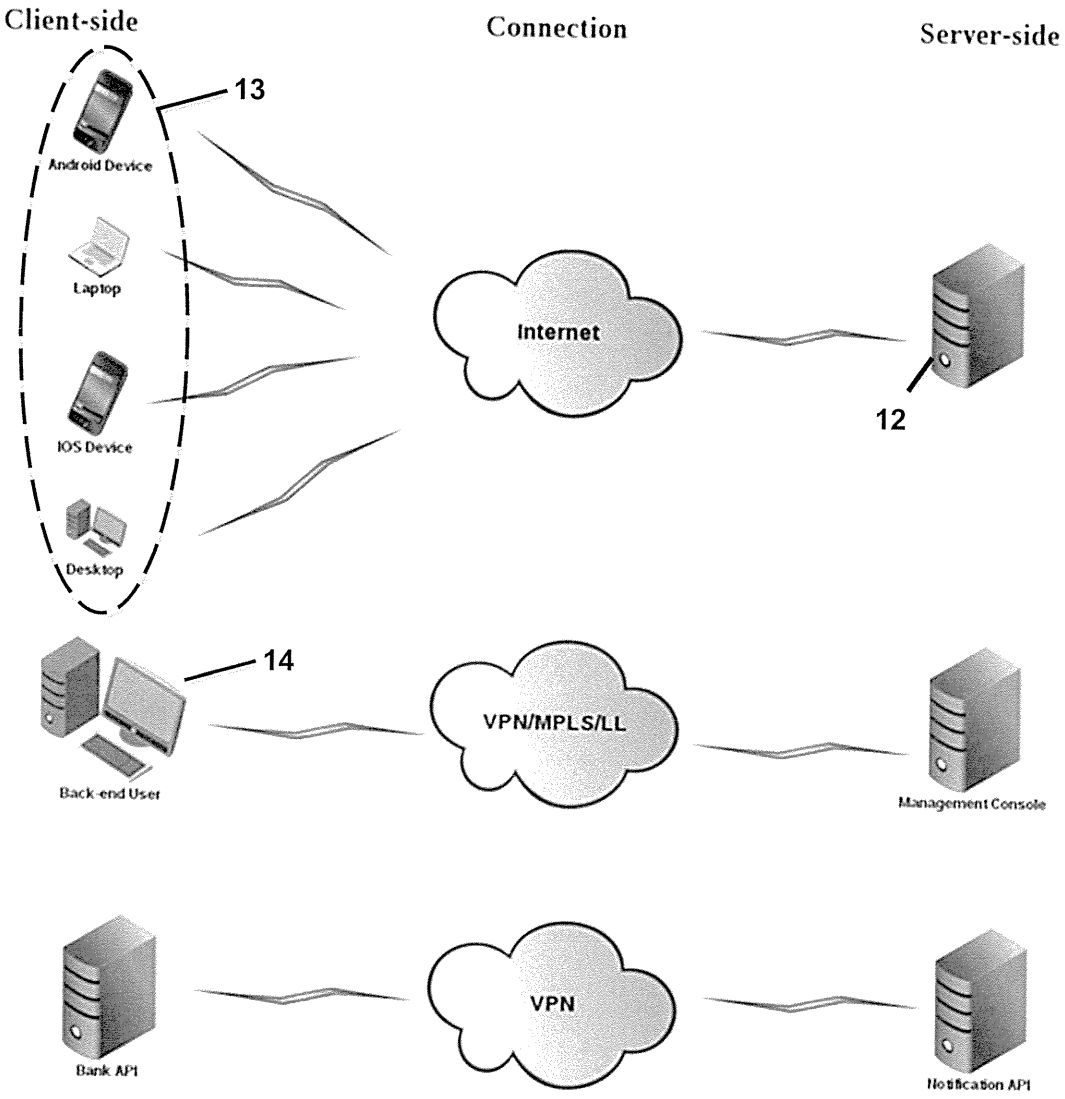

Client-side
Connection
Server-side
13
Android Device
Laptop
IOS Device
Desktop
Internet
12
14
Back-end User
VPN/MPLS/LL
Management Console
Bank API
VPN
Notification API

Fig. 7

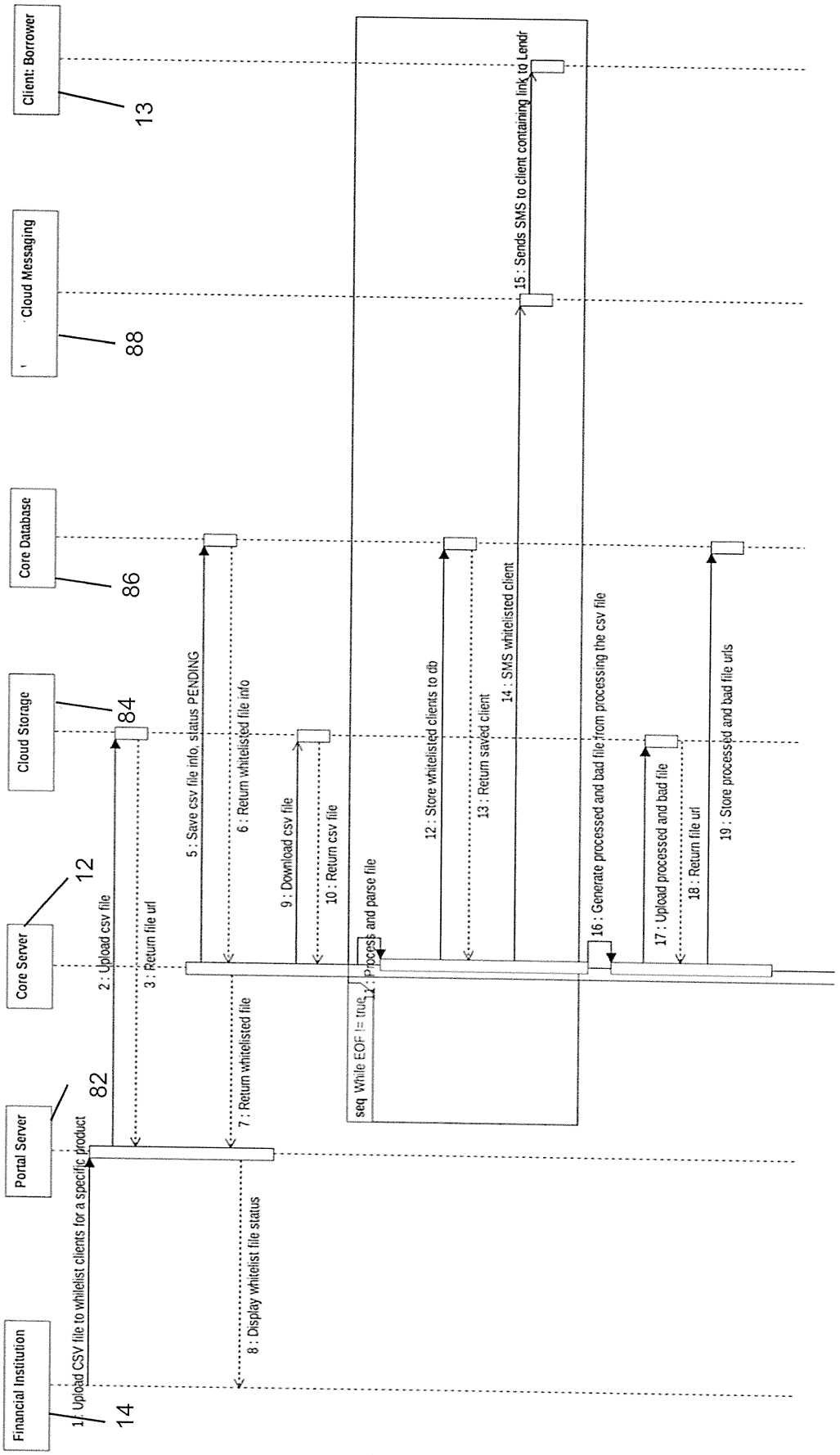

Client: Borrower
13
Cloud Messaging
88
Core Database
86
Cloud Storage
84
Core Server
12
Portal Server
82
Financial Institution
14
1 : Upload CSV file to whitelist clients for a specific product
2 : Upload csv file
3 : Return file url
5 : Save csv file info, status PENDING
6 : Return whitelisted file info
7 : Return whitelisted file
8 : Display whitelist file status
9 : Download csv file
10 : Return csv file
seq While EOF != true
11 : Process and parse file
12 : Store whitelisted clients to db
13 : Return saved client
14 : SMS whitelisted client
15 : Sends SMS to client containing link to Lendr
16 : Generate processed and bad file from processing the csv file
17 : Upload processed and bad file
18 : Return file url
19 : Store processed and bad file urls

Fig. 8

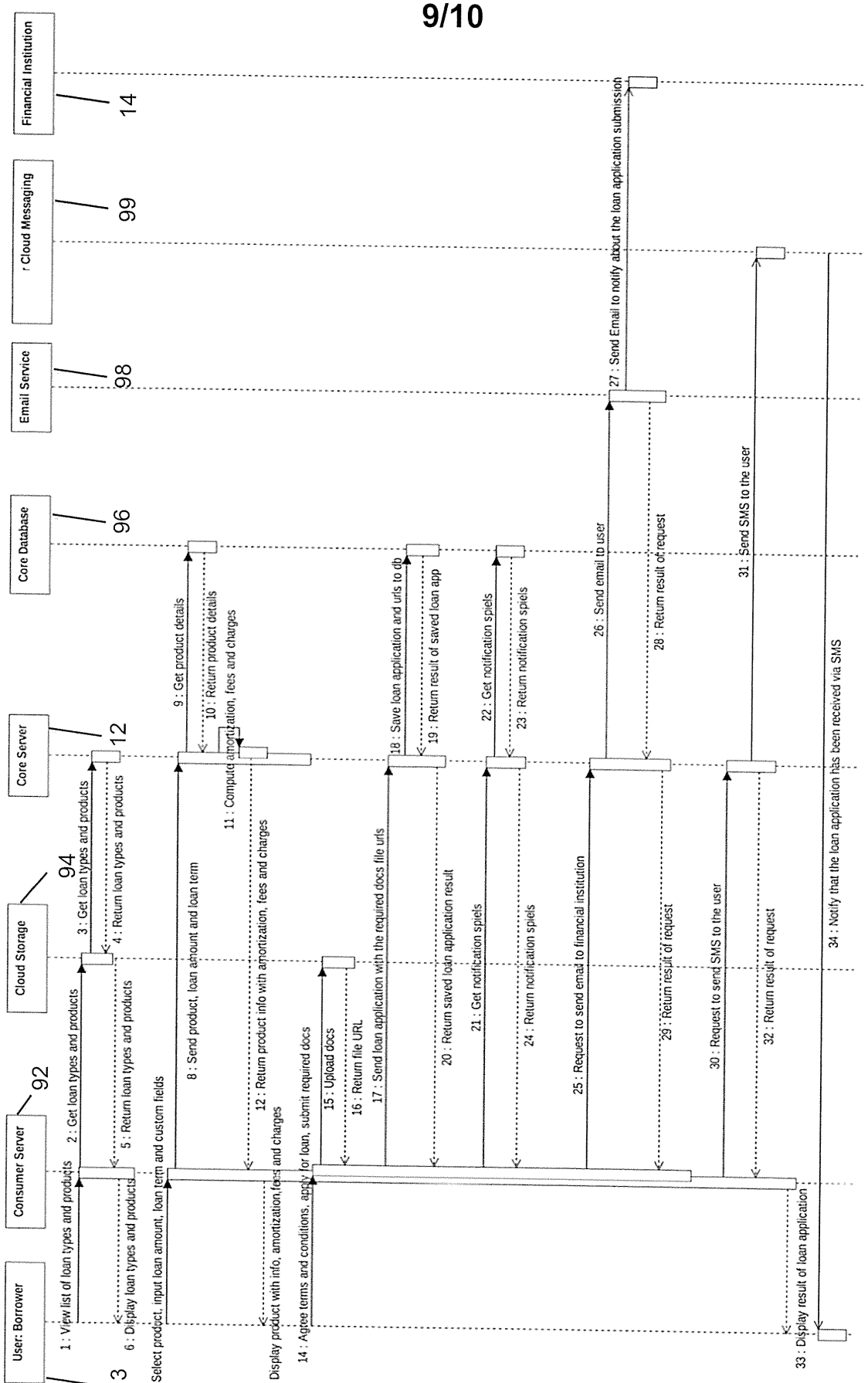

User: Borrower
Consumer Server
Cloud Storage
Core Server
Core Database
Email Service
r Cloud Messaging
Financial Institution
13
92
94
12
96
98
99
14
1 : View list of loan types and products
2 : Get loan types and products
3 : Get loan types and products
4 : Return loan types and products
5 : Return loan types and products
6 : Display loan types and products
7 : Select product, input loan amount, loan term and custom fields
8 : Send product, loan amount and loan term
9 : Get product details
10 : Return product details
11 : Compute amortization, fees and charges
12 : Return product info with amortization, fees and charges
13 : Display product with info, amortization, fees and charges
14 : Agree terms and conditions, apply for loan, submit required docs
15 : Upload docs
16 : Return file URL
17 : Send loan application with the required docs file urls
18 : Save loan application and urls to db
19 : Return result of saved loan app
20 : Return saved loan application result
21 : Get notification spiels
22 : Get notification spiels
23 : Return notification spiels
24 : Return notification spiels
25 : Request to send email to financial institution
26 : Send email to user
27 : Send Email to notify about the loan application submission
28 : Return result of request
29 : Return result of request
30 : Request to send SMS to the user
31 : Send SMS to the user
32 : Return result of request
33 : Display result of loan application
34 : Notify that the loan application has been received via SMS

Fig. 9a

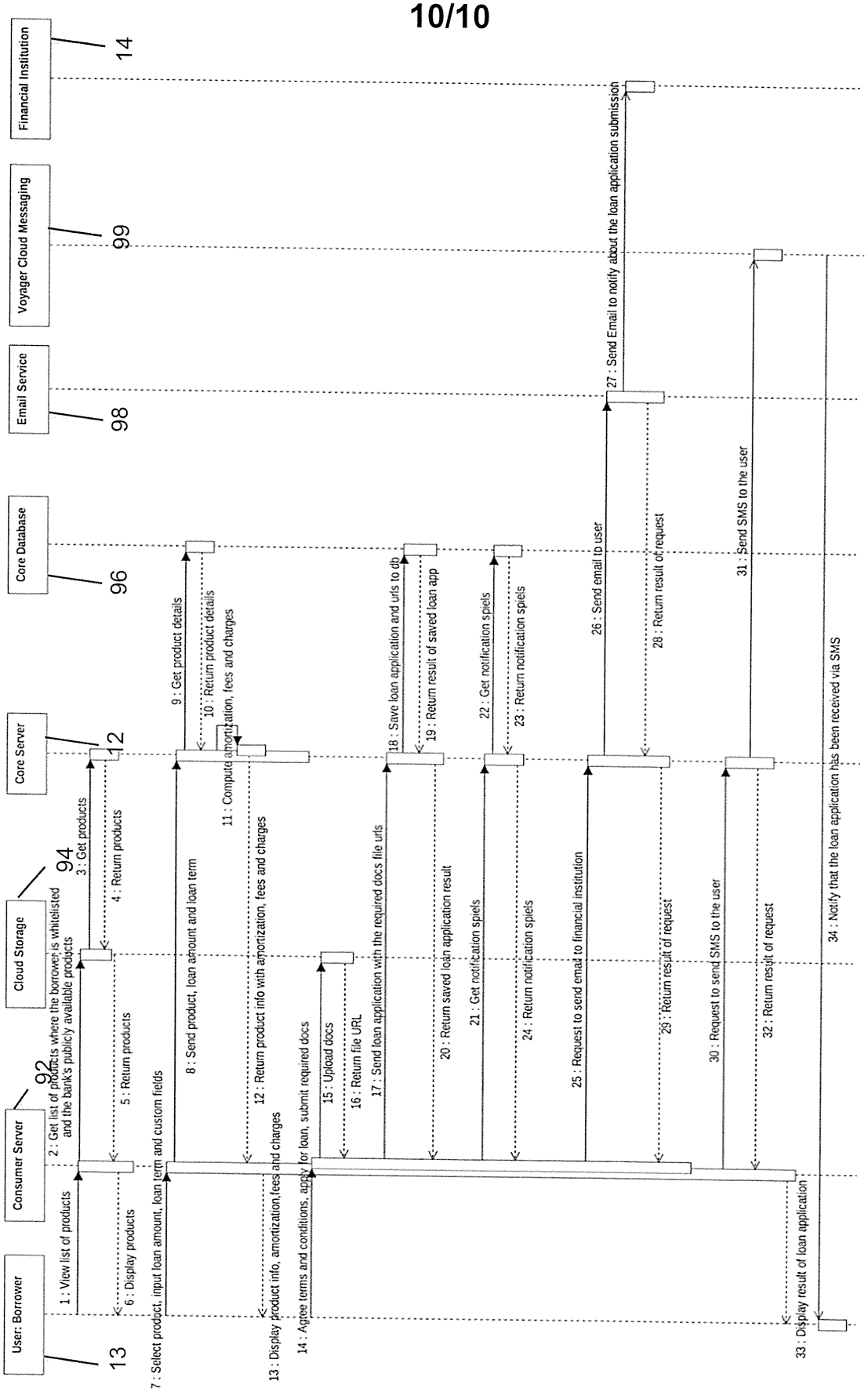

User: Borrower
Consumer Server
Cloud Storage
Core Server
Core Database
Email Service
Voyager Cloud Messaging
Financial Institution
13
92
94
12
96
98
99
14
1 : View list of products
2 : Get list of products where the borrower is whitelisted and the bank's publicly available products
3 : Get products
4 : Return products
5 : Return products
6 : Display products
7 : Select product, input loan amount, loan term and custom fields
8 : Send product, loan amount and loan term
9 : Get product details
10 : Return product details
11 : Compute amortization, fees and charges
12 : Return product info with amortization, fees and charges
13 : Display product info, amortization,fees and charges
14 : Agree terms and conditions, apply for loan, submit required docs
15 : Upload docs
16 : Return file URL
17 : Send loan application with the required docs file urls
18 : Save loan application and urls to db
19 : Return result of saved loan app
20 : Return saved loan application result
21 : Get notification spiels
22 : Get notification spiels
23 : Return notification spiels
24 : Return notification spiels
25 : Request to send email to financial institution
26 : Send email to user
27 : Send Email to notify about the loan application submission
28 : Return result of request
29 : Return result of request
30 : Request to send SMS to the user
31 : Send SMS to the user
32 : Return result of request
33 : Display result of loan application
34 : Notify that the loan application has been received via SMS

Fig. 9b