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FUNDINGO Underwriting Automation Features

FUNDINGO Underwriting manages and streamlines the process of intake, pricing, verifying and turning around deals, all directly within Salesforce.

Item	**Description**
Deal Pipeline Management	Custom data model, objects, fields, and business logic for deal management aligned with the business processes of the funding space. Manage Submissions, Loan Balances, ISOs, and Merchant Contact management.
Funding Application Page	Dynamic Visualforce page to easily view and edit funding applications. Simplifies the funding application process so deals can turn around faster, and with better oversight.
Deal Assignment Engine	Deal assignment engine to help assign deals to individual underwriters based on rule criteria. A rule-based framework engine to provide a flexible structure fur automatic deal assignments
Deal Management Grid	Visualforce Grid to streamline the data entry process and get a 360-degree view on each deal with relevant related information including monthly sales history and analysis.
Monthly Sales History & Analysis	Allows users to easily enter, track and calculate sales history from bank, credit card and merchant statements.
Verifications Management & Automation	Ability to create, manage and auto-generate underwriting verification checklists based on deal type, amount stage and other parameters. Also features a rule engine to dynamically generate verification records on a per deal basis.
Stips Management & Automation	Ability to create, manage and auto-generate underwriting stips checklists based on deal type, amount stage and other parameters. Also features a rule engine to dynamically generate stip records on a per deal basis.
Pricing Management	Create and manage pricing for offers based on deal type and rating, and automatically calculate and generate various types of offers and terms based on predefined parameters including, term, repayment type, adjusted monthly gross, monthly factor, and commissions.
Merchant Interview Automation	Easily conduct Merchant Interviews with Customizable predefined questions from a custom Visualforce page, with predefined questions for deal type, stage, verifications and stips
Turnaround Time Monitoring	Monitor turnaround time of certain key underwriting stages. The system time stamps certain key stages and allows you to track the duration of each stage, to help monitor turnaround times and identify bottlenecks

Broker / ISO Management	Track key details related to an ISO company or individual as contacts or accounts in Salesforce, including contact info, commissions, submissions and general onboarding info.
Renewals Management	Robust Visualforce page to review and monitor renewals. Page includes: Three key charts, track potential renewals, Renewal Eligibility based on term % completion, create renewal Opportunities, delay eligibility, create follow-up tasks, send mass emails.
Commissions Management	Tracking commissions payables to sales reps and ISOs, by manually entering the commission amounts and payee.
Reports & Dashboards	Reports & Dashboards to Monitor key performance indicators and important metrics related to underwriting. (20 pre-built reports. 2 pre-built dashboards)
Add On Data Source Integrations (not included)	
DataMerch Integration	Integration with DataMerch to search the merchant verification database directly from Salesforce ➢ Review lender notes related to the merchant and search based on TaxID
NVMS Integration	Integration with NVMS Site Inspection services directly from Salesforce ➢ Submit a site inspection request, view the current status, and access the report all through Salesforce.
PayNet Integration	Integration with PayNet APIs to access the database of small business credit data ➢ Analysis tools to mitigate risk and calculate a score in Salesforce

FUNDINGO TLOxp Integration Features

TLOxp, an add-on toe FUNDINGO Underwriting, allows users to run business and person reports as part of their due diligence and risk management. These essential services, through the FUNDINGO integration, are ordered and stored directly within the Salesforce CRM

Item	Description
TLO Integration	Integration with TLOxp Web Services provides a fast and reliable tool to identify people and business with limited information, to verify identity and assets, and provide current address information for individuals.
Business Search Requests	Ability to search on company or business related information (name, address, telephone number, and FEIN) utilizing the Business Search function from TLOxp web services API and obtain a company summary that best matches the search criteria.

Pull Business Reports	Ability to pull the business report for the matches selected utilizing the TLOxp reports function. The report returns a business summary that includes: ● Liens & Judgments ● Bankruptcy ● UCC Filings ● Property Foreclosures ● Principals And Evictions ● Basic business contact information ● All known addresses ● All business names and phone numbers associated with this business.
Pull Personal / Comprehensive Reports	Allows users to search utilizing TLOxp web services API and obtain most recent personal addresses along with address history, phone numbers, name variations, and dates that best match the search criteria. The report returns a summary that includes ● Liens & Judgments ● Criminal ● Bankruptcy ● UCC Filings ● Property forecloser ● Possible Employers ● Evictions ● Basic contact information.
Persisting Report Data	Report data is stored in raw XML format in Salesforce attachments.
Presenting Report Data	Custom Visualforce page to easily visualize the report within Salesforce.
Download Report Data in PDF	Ability to download the visualized report data as PDF.

FUNDINGO DecisionLogic Integration Features

DecisionLogic, an add-on the FUNDINGO Underwriting, provides the ability to verify a borrower's identity, account number and balance in real-time. It also provides access to up to 365 days of the borrowers account transaction history, directly from the Salesforce CRM

Item	Description
DecisionLogic Integration	Integration with DecisionLogic APIs to generate account verification requests, receive bank account summary info and transactions in Salesforce

Send Requests	Ability to create and send DecisionLogic requests to verify Merchant bank accounts and identity directly from Salesforce.
Notifications	Ability for Sales reps or Underwriters to receive instant notification when a Merchant has completed the verification process.
Analyze Data in Salesforce	Review all DecisionLogic info directly within Salesforce. Including: transactions, account summaries, number of NSFs and NDBs, running & ending balances.
Link to DecisionLogic	Link to the DecisionLogic portal to review additional information and report.
Refresh Transactions	Ability to periodically refresh transactions and bank account data from Merchants over time.
Workflow Rules	Ability to automate the DecisionLogic process flow with customizable Workflow Rules, field updates, and email alerts.
Reports & Dashboards	Reports & Dashboards that assist in the review of DecisionLogic data and export details of transactions to external systems.

FUNDINGO LexisNexis Accurint Integration Features

As an add-on to FUNDINGO Underwriting, the LexisNexis integration allows users to uncover the information that creditors, commercial organizations, government agencies and nonprofits need to get a complete picture of individuals, businesses and assets using data (name, address, phone, FEIN, etc.) directly from the Salesforce CRM

Item	Description
Integration with the LexisNexis Accurint Service	Direct, secure API connection to the Accurint product, one of the most widely accepted risk management services. • A one-of-a kind integration for Salesforce, exclusively available via FUNDINGO
Risk Decisioning	Essential data points to help businesses make better business decisions and minimize risk
Smartlinx Business Reports	Gives access to the following information on business accounts: • Bankruptcies • Liens & Judgements • Corporate Filings

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	● UCC Filings ● Business Registrations
Smartlinx Person Reports	Gives access to the following information on person entities: ● Bankruptcies ● Liens & Judgements ● Corporate Filings ● UCC Filings
Easy Access and Recall	Once pulled, reports are stored in the Salesforce CRM, can be recalled with a single click, and essential data points can be populated onto related account, opportunity or contact records

FUNDINGO Experian Integration Features

The FUNDINGO Underwriting integration with Experian allows users to run credit checks as part of their due diligence and risk management. These essential services, through the FUNDINGO integration, are ordered and stored directly within the Salesforce CRM

Item	Description
Experian Integration	Ability to integrate directly between Salesforce and Experian NetConnect.
Personal Credit Reports	Ability to pull personal credit reports directly from Salesforce and display the FICO score, credit summary, trade accounts, and inquiries in Salesforce.
Report Access and Storage	Ability to store, review, and print FICO score and summary data in Salesforce fields and through a Visualforce page which renders XML data on demand.
Experian SSN Search	Ability to perform SSN verification search and store results in Salesforce.

FUNDINGO QuikTrak Integration Features

As an add-on to FUNDINGO Underwriting, the QuikTrak service allows users to order site inspection and site verifications as part of their due diligence and risk management. These essential services, through the FUNDINGO integration, are ordered and stored directly within the Salesforce CRM

Item	Description
Site Inspection Integration	Custom integration with QuikTrak to order, schedule, track and view Site Inspections and Receive the report back into Salesforce.
Configuring Settings	Plugging in the API credentials provided by QuikTrak
Creating Site Inspection Orders	Creating QuikTrak Site inspection orders within Salesforce, and results stored for easy access within the associated Opportunity.
Reviewing Site Inspection Status & Results	View the status and results of the site inspection directly in Salesforce

FUNDINGO Perfect Audit Integration Features

The FUNDINGO Underwriting integration with Perfect Audit by Ocrolus is a revolutionary technology that allows users to analyze financial document images, and automatically parse those image details directly into the Salesforce CRM, saving significant time and ensuring accuracy.

Item	Description
PerfectAudit Integration	Integration with PerfectAudit API to analyze document images from every financial institution.
Statement Upload	Select, upload and send relevant bank statements to PerfectAudit for processing and verification.
Automated Verification	PerfectAudit API to automatically write back to Salesforce following verification and create records for each Bank Account that contain all relevant data.
Status Updates	PerfectAudit API automatically updates the Opportunity/Case Stage once verification and writeback is finished.