


# Customer Journey



# Login to the Street Cred Capital Platform



[Forgot password?](#)

**Login** using your credentials

# Initiating the Application Process

Send an Application

Use this form to send an application for financing to your customer.

Please fill in the fields below,select an offer code and click Send Application.

Email Address or Mobile Number

Loan Amount

Select Sub-Program

Select Offer Code

Send Application

From the **Home** page, select **Send Application**. Enter the customer's email address or mobile number.

Enter the Loan Amount and select **Retail Sales** as the Sub-Program.

Then click on the **Send Application** button. A link will be emailed or texted to the customer.

You will see confirmation that the link was sent and be returned to the **Dashboard** page.



## Apply for affordable financing to pay over time

Applicants must be U.S. residents, 18 years or older (19 years or older in Alabama).

Step 1 of 5

Request \$500 to \$50,000

\$ 575

Legal First Name

Legal Last Name

Email Address

Physical Address 1

Physical Address 2

City

State

ZIP Code

☐ I'm not a robot

reCAPTCHA  
Privacy - Terms

Continue

# Customer Application Step 1

The customer enters the required personal info, confirms they're not a robot and clicks on the **Continue** button.



# Customer Application Step 2

The customer enters any additional information needed to complete the application process and clicks on the **Continue** button.

STREET  
CRED  
CAPITAL

Apply for affordable financing to pay over time

Applicants must be U.S. residents, 18 years or older (19 years or older in Alabama).

Step 1 of 5

Step 2 of 5

Additional Personal Information

Monthly Mortgage/Rent

\$ Monthly Mortgage/Rent

Employment Status

Employment Status

Date of Birth (mm/dd/yyyy)

Date of Birth (mm/dd/yyyy)

SSN

SSN

Annual Gross Income

\$ Annual Gross Income

Mobile

Mobile

☐ By selecting this checkbox, I, the applicant, agree to the following:

- I have read, understand, and accept the [Terms of Use](#), [Account Opening Disclosure](#), [Privacy Policy](#), and [Consent to Electronic Records and Communication](#) and agree to receive electronic disclosures with any loan obtained as a result of this application.
- I authorize Lender and its representatives, successors, and assigns to investigate my creditworthiness and obtain a credit report from me for any lawful purpose, including, but not limited to any extension of credit, renewal, servicing, and collections. Upon request, Lender will inform me of whether a credit report was obtained and if a report was obtained, the names and addresses of the credit reporting agencies that furnished the report.

<

Continue





Step 1 of 5

Step 2 of 5

Step 3 of 5

Please choose one:

	Estimated Monthly Payment	Current Purchase Total	APR	Term
Installment loans with fixed monthly payments. ⓘ				
<input type="radio"/>	\$52.04	\$575.00	15.53%	12 Months

*Installment loans with fixed monthly payments.* ?

<input type="radio"/>	\$52.04	\$575.00	15.53%	12 Months
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*Installment loans with fixed monthly payments.* ?

Accept Offer

The customer is pre-qualified for the offers displayed. The customer can select the best offer and selects **Accept Offer** to continue.



Step 1 of 5 Step 2 of 5 Step 3 of 5 Step 4 of 5

## Thank you for accepting an offer.

Please review the terms of the offer you accepted and sign below before continuing.



## Note and Disclosure

<b>Lender</b> FIRST & PEOPLES BANK AND TRUST COMPANY, 1001 Diederich Blvd, Russell, KY 41169-1812  Refer all loan payment and servicing questions to ZuntaFi at 800-521-7806	<b>Borrower</b> John Morrison 1722 39th Street Northwest, Canton, OH 44709	<b>Summary</b> Loan Number: F122000 Loan Date: 04/28/2021 Maturity Date: 04/28/2022 Loan Amount: \$595.12 Renewal of: N/A
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### Truth-in-Lending Disclosures

<b>Annual Percentage Rate</b> The cost of my credit as a yearly rate.	<b>Finance Charge</b> The dollar amount the credit will cost me.	<b>Amount Financed</b> The amount of credit provided to me or on my behalf.	<b>Total of Payments</b> The amount I will have paid when I have made all scheduled payments
15.53%	\$29.36	(E) \$595.12	(E) \$624.48
(E) means an estimate			
<b>My Payment Schedule Will Be:</b>			
<b>Payments</b>	<b>Amount of Payments</b>	<b>When Payments are Due</b>	
12	\$52.04	05/28/2021	
<b>Prepayment:</b> If I pay off this note early, I will not have to pay a penalty. <input type="checkbox"/> If I pay off this note early, I will not be entitled to a refund of part of the additional finance charge. <input checked="" type="checkbox"/> <b>Late Charge.</b> If a payment is late (more than 10 days after due) I will be charged <b>5% of the delinquent payment.</b>			

### PROMISSORY NOTE

**Promise to Pay.** For value received, I promise to pay to you, or your order, at your address above, the principal sum of \$595.12 plus interest from 04/28/2021 at the rate of 8.99% per year until 04/28/2022. Interest accrues on a daily basis. I agree to pay late charges in accordance with the provisions shown in the Truth-in-Lending Disclosures. The purpose of this loan is unsecured.

**Payment.** I will pay this note as follows:  
☐ Interest due  
Principal due  
☒ This note has 12 payments. The first payment will be in the amount of \$52.04 and will be due 05/28/2021. A payment of \$52.04 will be due on the 28th day of each month thereafter. The final payment of the entire unpaid balance of principal and interest will be due 04/28/2022.

**Post-Maturity Interest.** Interest will accrue after maturity on the unpaid balance of this note on the same basis as interest accrues before maturity, unless a specific post-maturity interest rate is agreed to in the next sentence.  
☒ Interest will accrue at the rate of 8.99% per year on the balance of this note not paid at maturity, including maturity by acceleration.

☒ **Additional Finance Charge.** I also agree to pay a nonrefundable fee of **\$20.12**, and it will be ☐ paid in cash, ☐ paid pro rata over the loan term, ☒ withheld from the proceeds. (If this fee is withheld from the proceeds, the amount is included in the principal sum.)

☒ **Returned Payment Fee.** I agree to pay a service charge of \$20 for each payment (check or automatic payment) returned unpaid.

☐ **Other Terms.**

**Itemization of Amount Financed**

Amount given to me directly	\$0
Amount paid on my (loan) account -	\$0
Processing Fee -	\$20.12
Amount paid to others on my behalf - (You may retain or receive a portion of these amounts.)	\$575.00
(less) Prepaid Finance Charge(s)	\$0
<b>Amount Financed -</b>	<b>\$595.12</b>

### Additional Terms of the Promissory Note

**Definitions.** As used in this Loan Agreement, indicates terms that apply to this Loan Agreement. *Loan Agreement* refers to this Promissory Note, Security Agreement, and Truth-in-Lending Disclosures, and any extensions, renewals, modifications, and substitutions of this Loan Agreement. *Loan* refers to this transaction generally, including obligations and duties arising from the terms of all documents prepared or submitted for this transaction, such as applications, security agreements, disclosures, or notes, and this Loan Agreement. *Security Agreement* refers to the security agreement contained within this Loan Agreement. *Secured Debts* refers to all sums advanced by you under the terms of the Loan Agreement, and all present and future debts (if the All Debts subsection of the Security Agreement has been checked). The pronouns I, me and my refer to each Borrower signing this Loan Agreement, individually and together with their heirs, successors and assigns, and each other person or legal entity (including guarantors, endorser, and sureties) who agrees to pay this Loan Agreement. You and your refer to the Lender and its successors and assigns.

**Payments.** Unless otherwise provided in the Other Terms section, each payment I make on this Loan Agreement will be applied first to any charges I owe other than principal and interest, then to interest that is due, and finally to principal that is due. No late charge will be assessed on any payment when the only delinquency is due to late fees assessed on earlier payments and the payment is otherwise a full payment. The actual amount of my final payment will depend on my payment record.

**Interest.** Interest will accrue on the unpaid principal balance until paid in full. For interest calculation, the accrual method will determine the number of days in a year. The interest rate and other charges on this Loan Agreement will never exceed the highest rate or charge allowed by law for this loan. If the amount collected is found to exceed the highest rate or charge allowed, you will refund an amount necessary to comply with the law.

**Post-Maturity Interest.** Interest will accrue on the principal balance remaining unpaid after final maturity at the rate specified in this Loan Agreement. For purposes of this section, final maturity occurs on any of the following dates.  

- On the date of the last scheduled payment of principal.
- On the date you accelerate the due date of this Loan Agreement (demand immediate payment).

**Prepayment.** I may prepay this Loan Agreement in whole or in part at any time without penalty. Any partial prepayment will not excuse any later scheduled payments until I pay in full.

**Commissions.** I understand and agree that you (or your affiliate) will earn commissions or fees on any insurance products and may earn such fees on other services that I buy through you or your affiliate.

**Warranties and Representations.** I have the power and authority to enter into this Loan Agreement. The execution and delivery of this Loan Agreement will not violate any agreement governing me or my property, or to which I am a party.

I own all of the Property, unless otherwise agreed and disclosed to you in writing. Your claim to the Property is ahead of the claims of any other creditor, except as disclosed in writing to you prior to any advance on the Secured Debts. The Property has not been and will not be used for any purpose that would violate any laws or subject the Property to forfeiture or seizure.

**Default.** I will be in default if any of the following occur.  

- I fail to make a payment when due.
- I die or am declared legally incompetent.
- I fail to perform any condition or keep any promise of this or any agreement I have made with you.

**Remedies.** After I default, and after you give any legally required notice and opportunity to cure the default, you may at your option do any one or more of the following.  

- Make all or any part of the amount owing by the terms of this Loan Agreement due.
- Use any and all remedies you have under state or federal law, or in any instrument securing this Loan Agreement.
- Make a claim for any and all insurance benefits or refunds that may be available on my default.
- Set off any amount due and payable under the terms of this Loan Agreement against my right to receive money from you, unless prohibited by law.
- Make amounts advanced on my behalf due and add those amounts to the balance owing under the terms of this Loan Agreement.

**Require me to gather the Property and make it available to you in a reasonable fashion (unless prohibited by law); keep or dispose of the Property as provided by law; apply the proceeds to your expenses of collection and enforcement and then to the Secured Debts; and, unless prohibited by law, and following any required notice of deficiency, hold me liable for any deficiency if what you receive from the sale does not satisfy the Secured Debts.**

By choosing any one or more of these remedies you do not give up your right to use any other remedy. You do not waive a default if you choose not to use a remedy. By electing not to use any remedy, you do not waive your right to later consider the event a default and to use any remedies if the default continues or occurs again.

**Waivers.** To the extent not prohibited by law, I waive protest, presentment for payment, demand, notice of acceleration, notice of intent to accelerate, and notice of dishonor. You may renew or extend payments on this Loan Agreement, regardless of the number of such renewals or extensions. You may release any Borrower, endorser, guarantor, surety, accommodation maker, or any other cosigner. You may release, substitute, or impair any Property securing this Loan Agreement.

**Collection Expenses and Attorneys' Fees.** On or after Default, to the extent permitted by law, I agree to pay all reasonable expenses of collection, enforcement, or protection of your rights and remedies under this Loan Agreement. Expenses include, but are not limited to, attorneys' fees, court costs and other legal expenses. These expenses are due and payable immediately. If not paid immediately, these expenses will bear interest from the date of payment until paid in full at the rate provided in the terms of this Loan Agreement. All fees and expenses will be secured by the Property I have granted you, if any. To the extent permitted by the United States Bankruptcy Code, I agree to pay the reasonable attorneys' fees you incur to collect this debt as awarded by any court exercising jurisdiction under the Bankruptcy Code.

**General Provisions.** This Loan Agreement is governed by the laws of Texas, the United States of America, and to the extent required, by the laws of the jurisdiction where the Property is located. If two or more Borrowers sign this Loan Agreement, we are liable to repay jointly and severally. This Loan Agreement is the complete and final expression of our agreement. No modification of this Loan Agreement is effective unless made in writing and signed by me and you. The duties and benefits of this Loan Agreement will bind and benefit the successors and assigns of me and you. If any provision of this Loan Agreement is unenforceable, then the unenforceable provision will be severed and the remaining provisions will be enforceable.

Unless otherwise required by law, any notice will be given by delivering it or mailing it by first class mail to my last known address. Notice to one party will be deemed to be notice to all parties. Where a notice is required, I agree that 10 days prior written notice will be reasonable notice to me under the Uniform Commercial Code or other applicable state law.

I will provide you any financial statement or information you request. All financial statements and information I give you will be correct and complete. My name and address are my exact legal name and my principal residence. I will provide you with at least 30 days notice prior to changing my name or principal residence.

I agree to sign, deliver, and file any additional documents or certifications that you may consider necessary to perfect, continue, and preserve my obligations under this Loan and to confirm your lien status on any Property.

No present or future agreement securing any other debt I owe you will secure the obligations of this Loan Agreement if such other debt is secured by a dwelling or real estate or if, as a result, this Loan Agreement would become subject to 10 U.S.C. 987 (the "Military Lending Act")

**Signatures**

**By signing, I agree to the terms contained in this Loan Agreement. I also acknowledge receipt of a copy of this Loan Agreement on today's date.**

[Click Here to Sign](#)

**Lender (Optional)**

\_\_\_\_\_  
Date: 04/28/2021

☐ I am authorizing US Credit and its partners to access my credit report, which will result in a hard inquiry and may impact my credit score.

☐ Provision of this disclosure does not guarantee a loan. Final funding is pending a satisfactory review of any documents and other information requested to verify your application or identity.

[Continue](#)

# Customer Application Step 4

After the customer accepts the offer, they'll review the Truth-in-Lending Disclosures and **e-sign** the document.



Step 1 of 5 Step 2 of 5 Step 3 of 5 Step 4 of 5 Step 5 of 5

You are approved!

Your credit report is below for your review and can be downloaded for your records. Please click Continue to complete the application process.



Microsoft Word - Credit Disclosure.docx1 / 2100%+

1

2

FIRST & PEOPLES BANK AND TRUST COMPANY

Your Credit Score and the Price You Pay for Credit

Your Credit Score	
Your credit score	832
Source:	TransUnion report
Date:	04/28/2021

Understanding Your Credit Score

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how y our credit history changes.
How we use your credit score	Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.
The range of scores	Scores range from a low of 300 to a high of 850 . Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 092 percent of U.S. consumers.
Key factors that	Lack of recent installment loan information

Continue

Customer Application  
Step 5

The customer is approved and prompted to select **continue** to complete the application process.



### Signed, Sealed...Almost Delivered!

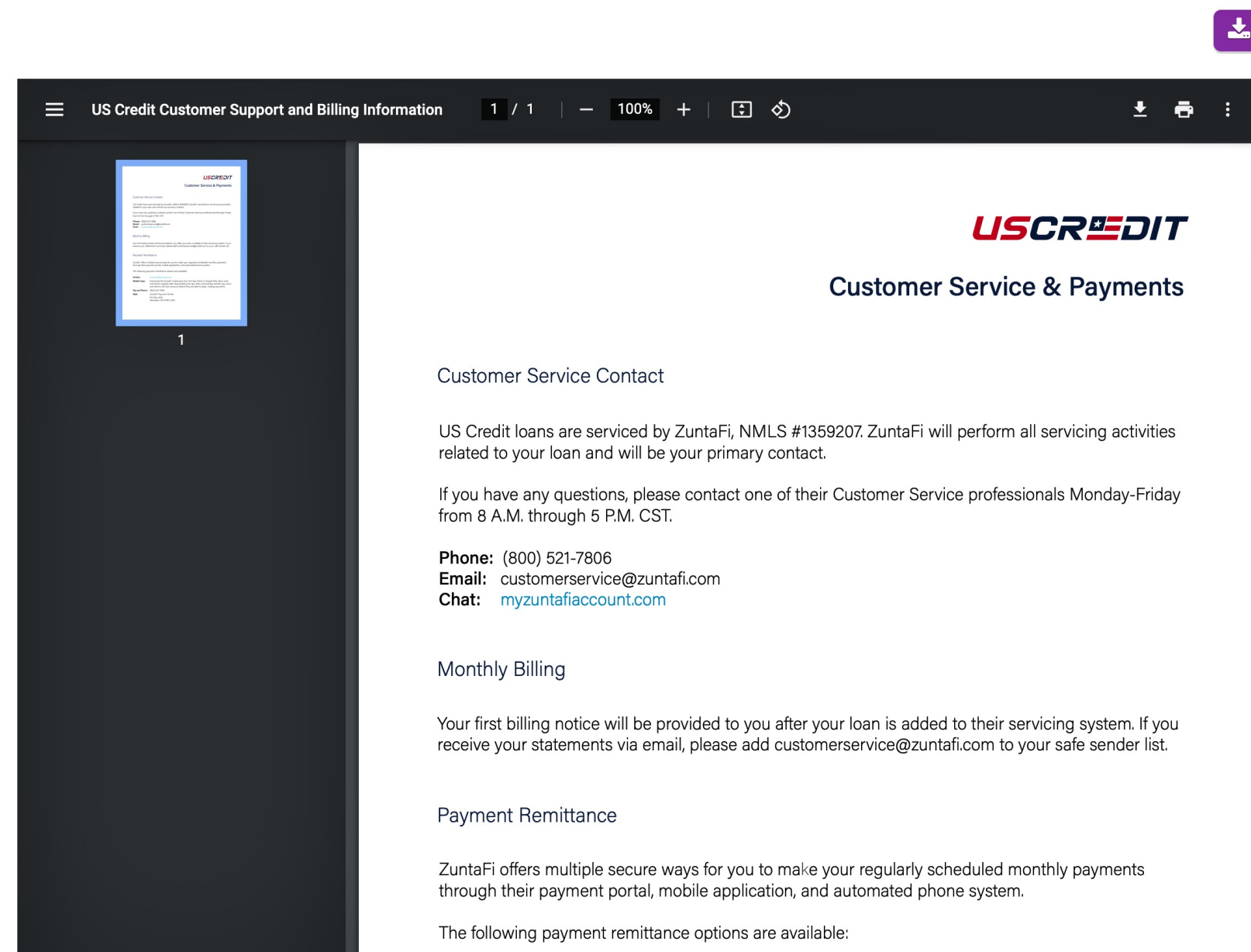
Congratulations, John! Your loan has been approved.

Stay tuned, after loan proceeds have been sent to the merchant on your behalf, you'll be sent a Welcome Email with important loan information, including your account number and repayment details.

#### What's next?

Estimated first payment due date:05/28/2021

Important customer service and payment instructions are below.



## Customer Application Step 6

The customer can **complete their purchase** with the merchant. The customer will receive a welcome email and will also see their first payment due date along with lender details.



# Dashboard



Log out

DashboardCustomersRate SheetsAdminTransaction LogSend Application

0  
Approved Applications Today

\$0  
Amount Approved Today

New Applications

Created Date and Time	First Name	Last Name	Amount Requested	Status	Actions
04/27/2021 12:34:33 PM EST	JOHN	MORRISON	\$899	Approved/Accepted	<button>View</button>
04/27/2021 11:52:06 AM EST	JOHN	MORRISON	\$1,500	Approved/Accepted	<button>View</button>
04/27/2021 11:49:49 AM EST	John	Morisson	\$4,000	Offers Presented	<button>View</button>
04/27/2021 11:44:37 AM EST	Yulia	Artemova	\$4,000	Transacted	<button>View</button>
04/27/2021 11:39:53 AM EST	STEVEN	DONOVAN	\$12,000	Application Started	<button>View</button>
04/27/2021 11:34:40 AM EST	JOHN	MORISSON	\$4,000	Application Started	<button>View</button>
04/27/2021 11:29:00 AM EST	John	Morrison	\$4,000	Application Started	<button>View</button>
04/27/2021 11:20:47 AM EST	JOHN	MORRISON	\$750	Application Started	<button>View</button>
04/27/2021 11:16:27 AM EST	JOHN	MORRISON	\$1,000	Application Started	<button>View</button>
04/27/2021 11:13:55 AM EST	John	Morrison	\$1,150	Application Started	<button>View</button>

All applications are displayed on the **Dashboard** page. The most recent applications are displayed at the top of the window by default.



# Status Explanations

STREET CRED CAPITAL

Log out

DashboardCustomersRate SheetsAdminTransaction LogSend Application

0

Approved Applications Today

\$0

Amount Approved Today

New Applications

Created Date and Time	First Name	Last Name	Amount Requested	Status	Actions
04/27/2021 12:34:33 PM EST	JOHN	MORRISON	\$899	Approved/Accepted	<a href="#">View</a>
04/27/2021 11:52:06 AM EST	JOHN	MORRISON	\$1,500	Approved/Accepted	<a href="#">View</a>
04/27/2021 11:49:49 AM EST	John	Morisson	\$4,000	Offers Presented	<a href="#">View</a>
04/27/2021 11:44:37 AM EST	Yulia	Artemova	\$4,000	Transacted	<a href="#">View</a>
04/27/2021 11:39:53 AM EST	STEVEN	DONOVAN	\$12,000	Application Started	<a href="#">View</a>
04/27/2021 11:34:40 AM EST	JOHN	MORISSON	\$4,000	Application Started	<a href="#">View</a>
04/27/2021 11:29:00 AM EST	John	Morrison	\$4,000	Application Started	<a href="#">View</a>
04/27/2021 11:20:47 AM EST	JOHN	MORRISON	\$750	Application Started	<a href="#">View</a>
04/27/2021 11:16:27 AM EST	JOHN	MORRISON	\$1,000	Application Started	<a href="#">View</a>
04/27/2021 11:13:55 AM EST	John	Morrison	\$1,150	Application Started	<a href="#">View</a>

**Offers Presented:** An application has been sent to the customer

**Cancelled:** The customer cancelled their application before completing it

**Approved / Accepted:** The customer has been approved for a loan and accepted a loan offer

**Declined:** The customer is not eligible for a loan from any of Street Cred's lenders

**Application Started:** The customer has started completing the application but has not completed the application yet

**Transacted:** The customer has executed a loan and can leave with their purchased goods



# Customers



STREET CRED CAPITAL

Log out

DashboardCustomersRate SheetsAdminTransaction LogSend Application

Customer Search:

First Name:

Last Name:

Location Name :

Select Location

Clear

Search

Search Results:

Showing 1 to 10 of 11 entries

First Name	Last Name	Email	Mobile Number	Actions
Yulia	Artemova	231728@gmail.com	-	<div>View Account</div>
STEVEN	DONOVAN	saima.khot@finmkt.io	-	<div>View Account</div>
JOHN	MORISSON	girish.khakde@finmkt.io	-	<div>View Account</div>
John	Morrison	dan.leonard@streetcredcapital.com	-	<div>View Account</div>
John	Morrison	danielleonard85+test01@gmail.com	-	<div>View Account</div>
JOHN	MORRISON	girish.khadke@finmkt.io	(646) 643 - 9371	<div>View Account</div>
Raymond	Parker	nicholefv@gmail.com	(574) 361 - 4620	<div>View Account</div>
LOGAN	MILLER	venkatsai.pallapu@finmkt.io	(222) 222 - 2222	<div>View Account</div>
logan	milller	bhanuchandar.bojja@finmkt.io	(222) 222 - 2222	<div>View Account</div>
LOGAN	MILLER	satish.mallavarapu@finmkt.io	(444) 444 - 4444	<div>View Account</div>

«

1

2

»

Customer applications are also displayed on the **Customers** page.

Applications can be searched for by name using the **Search** option near the top of the page.



# Rate Sheets

STREET  
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CAPITAL

Log out

DashboardCustomersRate SheetsAdmin▼Transaction LogSend Application

Rate Sheet

Showing 1 to 6 of 6 entries

Active	Plan #	Plan Description	Plan Type	Promo Period	Merchant Fee	Transaction Fee
<input checked="" type="checkbox"/>	PBE-86	US Credit Regular Loan with No Merchant Fee	Installment	None	0 %	1 %
<input checked="" type="checkbox"/>	1406	US Credit - Regular Installment Loan	Installment	None	2 %	1 %
<input checked="" type="checkbox"/>	1404	US Credit - 90 Days SAC with Payment	Installment	90 Days SAC	3.5 %	1 %
<input checked="" type="checkbox"/>	1501	Revolving Line of Credit (Credit Card) - Fixed 19.9% APR. Consumer minimum payment is 5% of the outstanding balance. Additional terms and conditions may apply.	Revolving	none	12.99 %	1 %
<input checked="" type="checkbox"/>	1405	US Credit - 180 Days SAC with Payment	Installment	180 Days SAC	5 %	1 %
<input checked="" type="checkbox"/>	1410	US Credit - 360 Days SAC with Payment	Installment	360 Days SAC	5.5 %	1 %

Offer Codes

Showing 1 to 4 of 4 entries

Create New

Active	Code	Code Description	Edit
<input checked="" type="checkbox"/>	Default	All Offers	Edit
<input checked="" type="checkbox"/>	SAC Only	Same As Cash Only	Edit
<input checked="" type="checkbox"/>	Genesis		Edit
<input checked="" type="checkbox"/>	US Credit		Edit

The **Rate Sheets** page includes details for the account's lender portfolio including plan type, promotional period, merchant fee and transaction fees.

The standard account setup includes authorizing all offers across all locations. Administrators can customize offers for specific channels or locations in the **Offer Codes** section of the page.

# Transaction Log

STREET  
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Log out

DashboardCustomersRate SheetsAdmin▼Transaction LogSend Application

Filters:

Customers First Name :

Customers Last Name :

Email Address:

Transaction Status:

Application ID:

App Date From:

App Date To:

Transaction Status ▼

MM/DD/YYYY

MM/DD/YYYY

Clear

Search

Search Results

Showing 1 to 5 of 5 entries

Transaction Date	First Name	Last Name	Transaction Status	Transaction Type	Amount	Merchant Fee	Transaction Fee	Net Payment	Paid Date	Action
04/09/2021 06:59:39 AM EST	LOGAN	MILLER	Completed	Service Sale	\$5,000	\$175.00	\$50.00	\$4,775.00	N/A	<a href="#">View</a>
04/09/2021 07:35:33 AM EST	LOGAN	MILLER	Initiated	Service Sale	\$5,000	\$100.00	\$50.00	\$4,850.00	N/A	<a href="#">View</a>
04/21/2021 02:57:20 PM EST	John	Morrison	Initiated	Service Sale	\$599	\$11.98	\$5.99	\$581.03	N/A	<a href="#">View</a>
04/27/2021 11:47:45 AM EST	Yulia	Artemova	Completed	Service Sale	\$4,000	\$80.00	\$40.00	\$3,880.00	N/A	<a href="#">View</a>
04/27/2021 12:41:13 PM EST	JOHN	MORRISON	Initiated	Service Sale	\$899	\$17.98	\$8.99	\$872.03	N/A	<a href="#">View</a>

The **Transaction Log** page provides details regarding merchant reimbursement. Users can search by a variety of filters including name, transaction status and date range.



# User Management

STREET  
CRED  
CAPITAL

Log out

DashboardCustomersRate SheetsAdmin▼Transaction LogSend Application

User ManagementCreate New User

Showing 1 to 3 of 3 entries

CSV

User ID	User Type	Status	First Name	Last Name	Email Address	Phone Number	Actions
60831eb73fe07d12de27310c	ADMIN	Active	Nichole	Anderson	nichole.anderson@streetcredcapital.com	(574) 361 - 4620	EditDisable
60831ab03fe07d12de272f45	ADMIN	Active	Dan	Leonard	dan.leonard@streetcredcapital.com	(720) 435 - 5918	Edit
6059aa3a3fe07deb0ff2cb14	ADMIN	Active	Satish	M	satish.mallavarapu@finmkt.io	(444) 444 - 4444	EditDisable

Administrators can access the **User Management** page to create, edit or disable users.



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