Lendinero

Lendinero's FINTECH & AI platform
## Integration, Technology, and Compliance

1) User panel dashboard for ISOs, Referral Agents and admin.

Lendinero provides you with a user panel to submit and track all of your submissions, view applications, status updates and more. You can register using your email, google or Facebook. We provide you with a unique URL that you can send to your customers to apply, or you can apply on behalf them. Also, we can create a co-branded landing page. The URL also enables you to use the page in email campaigns or google or social media ads and track your return on marketing investments.

Customer Experience: Online
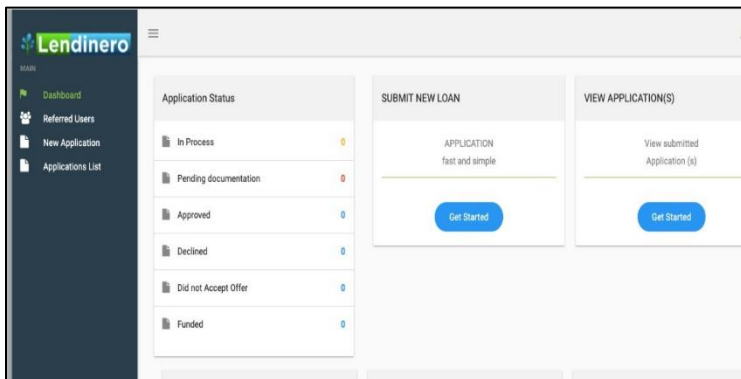
Effort Required by Partner: None
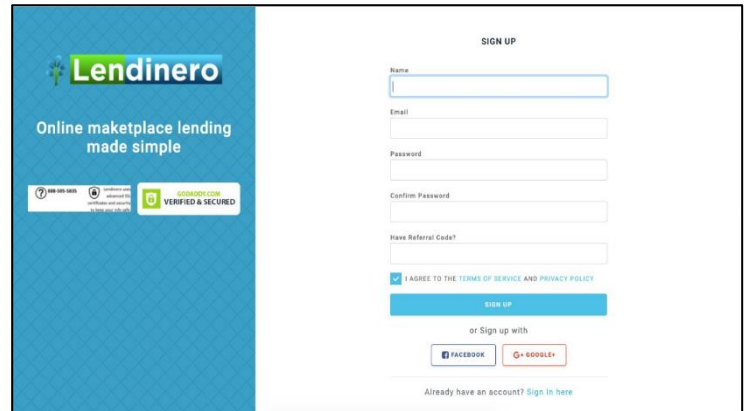
2) Track all submissions

Widgets are an easy way to collect borrower info and submit it to us. With a relatively small snippet of iframe code these widgets can be added to external or internal sites/pages or displayed inside modals.

Customer Experience: Online

**Effort Required by Partner: Minimal**

3) API

Borrower information is sent to Lendinero through an API upon the customer entering their information and clicking to proceed through the application. The potential borrower is instantly evaluated and, if accepted, is redirected to a Lendinero matches page on which they can complete the application. In some cases, they can get an automatic credit decision and if we can't fund it, applications are submitted directly to our funding partners and or investors. Max credit decision time 48 hours.

Customer Experience: Online, Chat Integration & More

Effort Required by Partner: Minimal
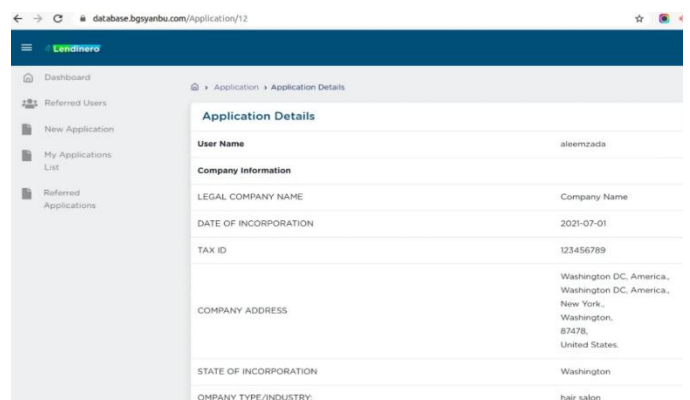
Lendinero's Technology and Compliance Efforts

The Lendinero Technological Advantage

Lendinero utilizes its proprietary, best-in-class matching algorithm and Customer Relationship Management tools. Lendinero offers ISOs, B2B partners, referral partners a Partner Portal where partner referred leads are managed in real time, and where market trends and intelligence can be observed

Private Label or SaaS capabilities "advantages"

Our technology can be private labeled and used as SaaS. The advantages for B2B partner or medium size-ISOs.

- Employee or internal agent saves time
- Cross-sell on the dashboard with your proprietary videos
- No PDF applications; online application for all submissions
- No need to use a CRM or databases: all data is stored and tracked
- Customer security on data and submission all done inside the user panel
- Integrated Facebook chat on dashboard to capture customer social media data
- IP tracking on all submissions and digital signatures
- Security features installed
- View all submissions in real time data
- Updates on statuses can be automatically generated on the admin panels
- Custom and automatically generated URLs for customers to refer business
- Custom and automatically generated URLs for your internal agents
- Custom URLs for email marketing, online marketing or social media marketing. No need to create landing pages. Track and measure marketing results with specific URLs.
- Tracking of agents and customers in real time data
- API with over 10 funding partners and investors; no need to submit emails and PDFs
- Low start up fee, monthly fee and participation fee (some fees, may be waived if volume is high)
- If your volume is high via B2B partnership or ISO partnership we reduce all fees via Private Label
- Save time and money

We are adding additional features in the months to come to include banking APIs, APP link features, cross selling tools and e-wallet features. Lendinero is a FINTECH company staying ahead of the curve.

Bank-Ready Compliance

We consider it our responsibility to not only meet the compliance demands of our own industry, but of every industry and every partner we work with. For this reason, Lendinero maintains a high standard of company governance, compliant even with bank regulatory demands and restrictions.

Lendinero is bank-standard vetted in the following areas:

- **Compliance Policies and Procedures**
- **Privacy Risk Management and Procedures**
- **Reputational Risk**
- **Financial Risk**
- **Technology Review**

Lendinero also understands the importance of having our customer service representatives professionally trained and compliant. We make sure our funding managers are highly skilled in providing white glove customer service.

Additionally, each funding manager is trained yearly in the following subjects:

- **Bank Awareness Training**
- **Identity Theft Protection**
- **Compliance Complaint and Inquiry**
- **ECOA and Fair Lending Practices**
- **UDAAP for Marketers**