

Product & Service Definitions

* Indicates a service with an associated usage or overage fee in addition to the platform fee; fees are outlined in the Pricing Appendix.

Account Configuration Suite

- 1) "Agent Actions and Results Configuration" means the features to configure Agent Actions and Results from the Account Tracking and Categorization Suite.
- 2) "Checklist Configuration" means the features to configure Checklist Tracking from the Account Tracking and Categorization Suite.
- 3) "Collateral and Insurance Configuration" means the features to configure Collateral & Insurance Tracking from the Account Tracking and Categorization Suite.
- 4) "Custom Fields Configuration" means the features to configure Custom Fields from the Account Tracking and Categorization Suite.
- 5) "Dynamic Template Configuration" means the features to configure Dynamic Templates from the Servicing Tools Suite.
- 6) "Payment Configuration" means the features to configure Payment types, waterfall application, and settings from the Account Transaction Suite.
- 7) "Portfolio Configuration" means the features to configure Portfolio management from the Account Tracking and Categorization Suite.
- 8) "Source Tracking Configuration" means the features to configure Source Tracking from the Account Tracking and Categorization Suite.

Account Document Suite

- 1) "Document Manager" means the ability to attach documents to Customer and Account entities. These are stored in an organized manner and contribute to the use of data storage.
- 2) "Dynamic Templates" means configured HTML or .docx documents that can be mapped to dynamic values within a loan and generate a .pdf document with dynamic values mail merged into the template.

"Account Structure" means the hierarchy of Accounts. Each client is set up with a dedicated Tenant. In order to create any Accounts, first a Program must be established. Organization is optional, depending on the business model, and is only relevant if the business uses multiple Tenants.

- 1) "Organization" means the grouping of one or more Tenants in the LoanPro System.
- 2) "Program" means the grouping and collection of settings, controls, account attribution, defaults, business rules, and guardrails that an account will be subject to. All accounts belong to a Program. A unique Program is required for any change in business rules, jurisdiction, lending type, calculation type, or regulatory requirements that the grouping of accounts will be subject to. Examples of multiple Programs would be if a client has a personal loan program and also an auto loan program. Or, if a client had a personal loan program in multiple states with a license at the state level, then each

state would have its own Program. Or, if a client had a fee-based lending program and also a simple interest lending program, each would be their own Program in the LoanPro System.

- 3) "Tenant" means a separate division of the LoanPro System, including a separate database, which is the container for all data including financial programs, customers, and settings. Contracting, pricing, and billing are done at the Tenant level.

"Account Toolkit" means tools and access to features for creating, deleting, archiving, resurrecting, and restoring accounts.

- 1) "Archive" * means the action of marking an Account in the LoanPro System as "Archived," which means it can no longer receive any updates but persists in the system for reporting purposes. Archived accounts are not included in Live Account totals.
- 2) "Create" means the action of generating a new Account with a unique LoanPro Account ID.
- 3) "Data Storage" * means the retention of Client Data on the cloud storage system used by the LoanPro System (currently AWS S3), which is primarily made up of uploaded documents, images attached to accounts or customers, reports, and forms generated from the LoanPro System as scheduled or upon request from Client or its Agent Users. This also includes Client Data stored on behalf of Customer in its private tables in the database. This does not include Client Data stored in backups, as outlined in LoanPro Data Backup Policy.
- 4) "Delete" means the action of removing the Account from the LoanPro System database entirely. A deleted Account might be eligible to be "undeleted" via the Restore Account action for a limited time after the date of deletion, until it is fully purged from all databases.
- 5) "Restore" * means the action of recovering a deleted Account. It may not be possible to restore all deleted Accounts; the ability to restore an Account depends upon the amount of time that has passed since the Account was deleted.
- 6) "Resurrect" * means the process of marking an archived Account back to a Live Account.

Account Tracking and Categorization Suite

- 1) "Account Link" means the ability to link multiple accounts together.
- 2) "Bankruptcy Tracking" means the feature to track and record bankruptcy attributes affiliated to the Account.
- 3) "Bookmark Search" means the ability to save the parameters of a custom search for future use.
- 4) "Collateral & Insurance Tracking" means the feature to track collateral and insurance associated with the Account.
- 5) "Custom Fields" means the creation, management, and assignment of a user-defined field with specific settings, attributions, controls, ranges, and defaults. Once assigned, the custom fields can be included in the daily account status archive to see values over time, search, business rules, and automation logic.
- 6) "Custom Views" means the special view of given pages rendered for an Agent User when opening an Account that should be rendered for the Agent User based on business rules and the Agent's level of access.
- 7) "Note Manager" means the ability to record user input notes associated with both the Customer and Account entity.

- 8) "Portfolios" means the creation, management, and assignment of account attributes ("tags") to one or more Accounts, allowing Accounts to be grouped based on those tags. Search, business rules, access, automations, and other tools reference this attribute.
- 9) "Warning Flags" means a set of flag icons that can automatically display next to an account in the Account Manager based on the client's custom business logic.

Account Transaction Suite

- 1) "Advancement" means a transaction posted on an account to increase the principal balance on an installment or credit limit account. May have a funding transaction affiliated with an advancement.
- 2) "APR Match" means an adjustment of the interest rate or escrow amount to match an Account's APR to a specific value (as closely as possible without actually hitting that value).
- 3) "Comprehensive Loan Recasting" means a transaction posted on an Account to redo the Setup Terms as of a given date.
- 4) "Credit" means a transaction posted to an account that applies like a Payment, but is not live money. Often used for promotional credits or adjustments on an account.
- 5) "Due Interest Adjustments" means a transaction posted on an Account to adjust the interest due as of a given date (up or down).
- 6) "Dynamic Funding" means a transaction that initiates real world money movement. Using this feature requires the Adaptive Wallet and Money-Movement Suite.
- 7) "Interest Rate Change" means a transaction posted on an Account to adjust the interest rate that the balance is occurring interest on as of a given date.
- 8) "Past Due Adjustments" means a transaction posted on an Account to adjust the amount past due, or days past due as of a given date. Used in situations where delinquency is reset but the balance is not forgiven.
- 9) "Payment" means a transaction posted on an account to reduce the outstanding balance which will apply towards the designated waterfall of payment components. A Payment may also be posted via live merchant services, which would require the Adaptive Wallet and Money Movement Suite as well.
- 10) "Payment Match" means a transaction posted to an account that adjusted the terms of a payment such as amount or interest rate as of a given due date on the installment schedule.
- 11) "Swipe or Draw" means a transaction on a Line of Credit (LOC) Account to increase the balance, that is not a charge, to be accessed either as a swipe on an affiliated card, or as a draw disbursement on the LOC.

"Adaptive Wallet and Money-Movement Suite" means the features required to tokenize and save payment profiles into a wallet and then use those payment profiles to initiate moving money in the real world.

- 1) "Adaptive Wallet" means the service provided to tokenize and save payment profiles in a PCI-Compliant manner.
- 2) "Adaptive Wallet Form" means the i-frame used on Customer-facing sites to capture payment profiles, keeping clients outside the scope of PCI-Compliance requirements for the process to capture payment profile details.

- 3) "Bank Account Payment" * means the service to post a debit or credit (payment or funding) via the Adaptive Wallet platform to a payment processor to initiate moving money from a bank checking, or savings account.
- 4) "Card Payments" * means the service to post a debit or credit (payment or funding) via the Adaptive Wallet platform to a payment processor to initiate moving money from a bank card, including the ability to restrict usage of bank cards based on brand and card type.
- 5) "Configurable Payment Schedules" means the ability to customize an account's payment schedule, including the date and amount of each payment and the interest rate between payments. These customizations can be configured as reusable templates or on individual accounts.
- 6) "NACHA Batching" means the process of aggregating all of the NACHA transactions included with that batch ID and generating a search organization and optionally a file to be downloaded.
- 7) "NACHA File Generation" * means the service to post a debit or credit (payment or funding) via the Adaptive Wallet platform to a NACHA processor. Once batched, the user can download the file with the NACHA transactions and transmit it to a payment processor.
- 8) "Payment Application Waterfall" means the service manages the setting controls to determine the order of the waterfall application of how a payment should apply towards its components as configured.
- 9) "Payment Return Actions" means the service to manage payment profiles, payment reversal, and account settings based on business rules configured when a payment is reversed with a R-Code provided, including consecutive reversals.
- 10) "Payment Routing" means service that uses business rules to manage the payment processor used for payments on each account, ensuring payments are processed with the proper payment processor. Often used for investors.

"Adaptive Wallet Verification Suite" means the features and solutions provided to Client to lookup additional information about a payment profile.

- 1) "Account Check" * means the service to lookup additional information about bank accounts, and save the data with the payment profile to be used in future decisioning on repayment opportunities of customers. The three levels provided are:
 - a) Basic *: authenticates the routing number structure and status, and ensures that the account number conforms to the routing number standard account number format. It also identifies the most basic errors associated with data entry and outdated information.
 - b) Standard *: increases the screening and validation on routing and account numbers with ValidiFI's network of payment, banking, and merchant contributors. This helps eliminate common errors and confirm the status of routing and bank account numbers.
 - c) Enhanced *: enhances validation that verifies the routing and account number against an expanded list of sources. This is ideal for ensuring maximum coverage and identifying the account's status. It also identifies accounts associated with administrative returns.
- 2) "Advanced Attributes Lookup" * means the service to look up enhanced card attributes including card type and whether a card is available to send a funding transaction to.
- 3) "Card Attributes Lookup" * means the service to lookup additional card attributes.

Advanced Connectivity Suite

- 1) "Advanced Connections" * means a software architecture approach that allows the LoanPro System to submit web-based notifications, including payload information, to itself or another application when an event or qualification event occurs according to the client's own business logic and configuration.
- 2) "API Key & Access" means a unique key with the designated API role access assignment governing the access to given endpoints in the API.
- 3) "Multiple API Keys" means the ability to enable multiple API keys, each with their own levels of access to be active at the same time.

Auto Loan Servicing Suite

- 1) "Asset Liquidation Marketplace" means the integrated access to a marketplace where repossessed collateral items can be resold.
- 2) "GPS Collateral Tracking" means the ability to save third-party GPS information and IDs on the collateral item in the LoanPro System.
- 3) "Repossession Network Access" means the integrated tool to access repossession companies and agents and assign them to repossess collateral from delinquent accounts.
- 4) "Vehicle Lookup" * means the service to look up a vehicle's VIN, year, make, model, and additional details.

Automation Configuration Suite

- 1) "Advanced Connections Configuration" means the features to configure both Standard Connections and Premium Connections from the Communication Suite.
- 2) "Agent Walkthroughs Configuration" means the features to configure Agent Walkthroughs from the Automation Suite.
- 3) "Automatic Commitment Fulfillment Configuration" means the features to configure Automated Borrower Commitment Fulfillment from the Automation Suite.
- 4) "Automated Notifications Configuration" means the features to configure communications on all channels when a rule qualifies.
- 5) "Automation Engine Configuration" means the features to configure the Automation Engine from the Automation Suite.
- 6) "Click-Through Alerts Configuration" means the features to configure Account Alerts from the Automations Suite.
- 7) "Quick Actions Configuration" means the features to configure Quick Actions from the Automation Suite (currently only available for line of credit and credit card).
- 8) "Payment Return Actions Configuration" means the features to configure Multiple R-Code Return Management from the Automation Suite.
- 9) "Payment Routing Configuration" means the features to configure Payment Routing Groups from the Automation Suite.
- 10) "Scaling Fees Configuration" means the features to configure Scaling Fees from the Automation Suite.

- 11) "Smart Mail House Communications Configuration" means the features to configure Dynamic Templates to be sent out via Mail House from the Communication Suite.

Automation Suite

- 1) "Agent Walkthroughs" means the service that concatenates the defined business steps to guide a user when managing an Account.
- 2) "Automatic Commitment Fulfillment" means the service that identifies when a logged commitment has been fulfilled based on business rules and then marks it as fulfilled to keep reporting accurate.
- 3) "Automation Engine" means the service that evaluates if an account qualifies for a rule that includes defined business logic, then updates the Account as configured. This is used for system automation and account lifecycle management.
- 4) "AutoPay" means the service to process payments scheduled to be processed at a future time. This service submits the payment to the payment processor with the selected tokenized payment profile.
- 5) "Notification Engine" means the tools to automatically send communications to Borrowers, Agents, or software applications based on account events or client-specific business logic.
- 6) "Quick Actions" means the service that provides panel control and customizes fully automated or partially automated business-journey defined workflows initiated from the UX inside of the LoanPro Service (currently only available for line of credit and credit card).
- 7) "Scaling Fees" means the automation tool to create and apply a fee to an Account based on business rules and account qualification.

Card Management Suite

- 1) "Swipe Data Enrichment" * means the service to standardize and enrich the data associated with a swipe transaction to then be used for business logic based routing of transactions to the LOC bucket for unique financial terms.

Collections Suite

- 1) "Collector Queue" means the product and toolkit that enables grouping of Accounts based on a search result and Account attributes, then send the group to be assigned to Agent users for management of the list of Accounts via a queueing mechanism, providing the clock and progression in the UX from one account to the next in the queue.
- 2) "Recovery Payments" means unexpected payments made on a balance that has been written off. These are distinguishable from normal payments for accounting purposes.
- 3) "Write-Offs" means the ability to mark a portion of an Account's balance as uncollectible for accounting and tax purposes.

Communications Suite

- 1) "Base Communications Suite" means the service to send an email to a client's Customer. This may be configured in the setting for SMTP or other options of delivery channels. It also includes the ability to configure Do-Not-Disturb settings, preventing communications from sending until after specified windows.

- 2) "Smart Mail House Communications" * means the service provided to physically print, envelope, and mail documents to a Customer.
- 3) "Smart SMS Communications" * means the service that sends SMS messages to a client's Customers.

"Compliance Suite" means all tools and features to configure any necessary state-by-state or federal regulations to ensure compliance including an audit trail to track all changes for every Account.

Customer Experience Suite

- 1) "Customer Portal" means the Borrower interface enabling Customers to service and manage their accounts. Includes username and password authentication management, iFrame login, and basic customizations of the site.
- 2) "Personalized Application" means the toolset for clients to customize credit application fields, order, and display for potential customers according to the client's credit policies.

Database Suite

- 1) "APR Calculator" means the LoanPro System's ability to derive an APR based on an Account's principal balance, interest rate, payment schedule, fees, and other terms.
- 2) "Real-Time Ledger" means the LoanPro System's ledger, which combines account data and calculations to derive updates to accounts in real time as changes are made. The ledger also stores historical data and records of all changes made, providing a comprehensive audit trail.
- 3) "Real-Time Replicated Database" * means the database which can be queried to retrieve real-time data for Accounts, Customers, transactions, and other entities saved in the system.

Enterprise VPC Infrastructure Suite

- 1) "API Calculator" means the service to call LoanPro's calculator through an API without the need to create a Borrower Account.
- 2) "Real-Time Replicated Database" means the database which can be queried to retrieve real-time data for accounts, customers, transactions, and other entities saved in the system.
- 3) "Single Sign-On" or "SSO" means the enablement of an SSO for authentication into the LoanPro System. (SSO is an identification method that enables users to log in to multiple applications and websites with one set of credentials, streamlining the authentication process.)
- 4) "VPC Infrastructure Level 1" means the dedicated VPC account configured across all infrastructure components, totaling an infrastructure cost (including AWS and monitoring services, and LoanPro services to maintain the environment) up to seven thousand five hundred dollars (\$7,500) monthly.
- 5) "VPC Infrastructure Level 2+" * means any VPC account monthly amounts exceeding VPC Infrastructure Level 1.

Investor Tracking and Remittances Suite

- 1) "Automated Investor Disbursements" means the ability to automatically direct funds towards specific payment processors and investor accounts based on dynamic account data and a client's custom business logic.

- 2) "Investor Participation Suite" means the tools to track the investors associated with a given Account.

Migration and Import Suite

- 1) "Access and Permissions Suite" means the product features to manage restrictions and access to various services within the LoanPro System.
- 2) "IP-Based Access" means the service to manage what IP addresses are allowed or blocked for a given Agent user to be granted access to the LoanPro System.
- 3) "Loan Contract Migration" means the ability to recreate an account from a legacy system, with calculations matching the terms of the original contract.
- 4) "Multi-Factor Authentication Login" means the tool and setting to configure so that authentication requires an Agent user to login with configured MFA for security reasons. (Multi-Factor Authentication is an authentication method that requires a user to provide two or more credentials to verify their identity.)
- 5) "Role-Based Access" means a configured level of access in the resource tree granted each Agent as to what software features they are able to access, and which buttons and tabs show in the user experience for that Agent.
- 6) "Search Restrictions" means a control of the search of the Account Manager based on account attributes to limit the maximum ecosystem that a given Agent User might have access to. For example, only allowing a given Agent to access Accounts with a specific Portfolio tag and status at the time of the search.
- 7) "Single Sign-On Login" * means the enablement of a single sign-on (SSO) authentication protocol to access the LoanPro System. (Single sign-on is an authentication method that allows a user to sign in with a single set of credentials to multiple independent software systems.)
- 8) "Verified Data Import" means the tools for validating that information imported into the LoanPro System was copied correctly, ensuring that data now in the system matches the import file.

Reporting Suite

- 1) "Account-Level Reporting Suite" means reports accessed inside an individual Account showing results specific to that given Account and its history. These reports include Status Archive, Live Amortization Schedule, Admin Stats, Flag History, Past Due Table, Accrued Interest, Delinquency Categories, Delinquency History Table, Audit Trail, and Calculated Account History (currently not available for line of credit and credit card).
- 2) "Calculated Interest Accrual Report" means a report showing across the search parameters the accrual of interest on a per account basis across the searched date range (currently not available for line of credit and credit card).
- 3) "Credit Reporting (METRO2)" * means the ability to pull Borrower and Account data and format it into a Metro 2 file, ready to submit to credit bureaus.
- 4) "Credit Reporting Export (CM5)" means the submission-ready data file to import into Credit Manager 5 (CM5) to report credit on a client's Borrowers. Export is not converted to Metro 2 format but rather to CM5, which in turn provides a review process, and then to Metro 2 format for integration with the various bureaus for reporting. NOTE: Clients must have an account with the bureau to use this service; this type of Account is distinctly different from a credit-pulling Account with a bureau.

- 5) "Custom Reporting" means the ability to perform ad hoc reports, with control over both (i) the search criteria of qualifying Accounts and (ii) the desired output of context engine values to include and in what order. This report can be viewed on-screen or exported to csv and downloaded (currently not available for line of credit and credit card).
- 6) "Daily Snapshot" means a report that returns account values as they historically appeared on a given date.
- 7) "Data on Demand" * means the LoanPro System's tool for querying the Real-Time Replicated Database, where users request data at regular intervals and the LoanPro System automatically delivers it to their preferred destination (e.g., SMTP, DropBox, Slack, etc.).
- 8) "Portfolio Reporting Suite" means the ability to generate Tenant-wide reports that search across all Accounts to which a user has access, or a smaller set if they narrow their search with filters. This list provides an across-account view of the Account Reporting Suite reports. On installment Accounts, these reports include: Delinquency Status, Insurance Report, Payment Breakdown History, Reversed Payments, Charges, Funding, New Accounts Report, Suspend/Resume Interest, Due Date Changes, Promises, Notes History, SMS History, APD/DPD Adjustments, Write-Off History, Account Alerts, Webhook History, Interest Adjustments, Action & Results, Advancements, Credits, Escrow Disbursements, and Escrow Transaction (currently not available for line of credit and credit card).
- 9) "Source Tracking" means the creation, management, and assignment to an account of a source company. This is the management of the company wherein the accounts are acquired from (currently not available for line of credit and credit card).
- 10) "Static Pool Report" means a report formatted as a static pool report based on Account contract date in groups cohort by month of contract date (currently not available for line of credit and credit card).

Sandbox Testing Suite

- 1) "Sandbox Account" * means a Tenant separate from the primary tenant with the sole purpose of testing settings and configurations. Restrictions apply as outlined in the MSA Section 4.

Servicing Efficiency Suite

- 1) "Agent Action and Results" - the ability to create, manage, and then assign the Agent actions and results on a per account basis with an attached note with an optional attachment.
- 2) "Cash Drawer" means the product and feature that tracks the cash drawer affiliated with a source company. Cash Drawer management includes physical management of cash, disbursements, payments, and vault management.
- 3) "Click-Through Alerts" means the service that, based on a rule qualification, provides a popup when a user enters an account and presents a custom message to the user to guide their behavior and provide instructions.
- 4) "Customer Commitments" means the feature to track and record the status of Customer commitments. "Account Manager" means the service to enable multiple custom search controls including the results columns, sorting order, and search parameters.
- 5) "Escrow Management" means the tools to add an amount to the payment amount on an Account, as well as tools to manage disbursement of escrow funds collected and analysis of the escrow account.
- 6) "Notification Engine" means the tools to automatically send communications to Borrowers, Agents, or software applications based on account events or client-specific business logic.

- 7) "Servicing Queue" means the product and toolkit that allows clients to group accounts based on a search result and Account attributes, then send the group to be assigned to Users for management of the list of accounts via a queue mechanism, providing the clock and progression in the UX from one Account to the next in the queue.
- 8) "Smart Checklist" means the ability to create, configure, and manage checklists attached to each Account. Smart Checklists can be used to search accounts, business rule logic, and automation logic.

Verification Suite

- 1) "Address Assist" * means the service used to automatically input city and state from a provided zip code.
- 2) "Address Standardization" * means the service providing a standardized address format and abbreviations, matching the recommended formats from USPS.
- 3) "Address Validator" * means the service that verifies that a given address is legitimate.
- 4) "KYC/KYB" * means the service to be used for Know Your Customer/ Know Your Business requirements as outlined by banking partners, networks, and federal regulations.
- 5) "OFAC InstaCheck" * means the service used to check a Customer against the federal Specially Designated Nationals (SDN), in order to comply with OFAC requirements.
- 6) "Phone Carrier Lookup" * means the service to use the phone carrier associated with a provided phone number to determine if it is a mobile phone.
- 7) "Pull Credit" * means the service integrated with credit bureaus or aggregators of credit bureaus to pull credit reports on an individual or business. Fees from the data provider also apply.
- 8) "Social Profile Lookup" * means the service used to look up URLs for all public social media accounts associated with a given email address.