Divido Merchant Portal

User Guide
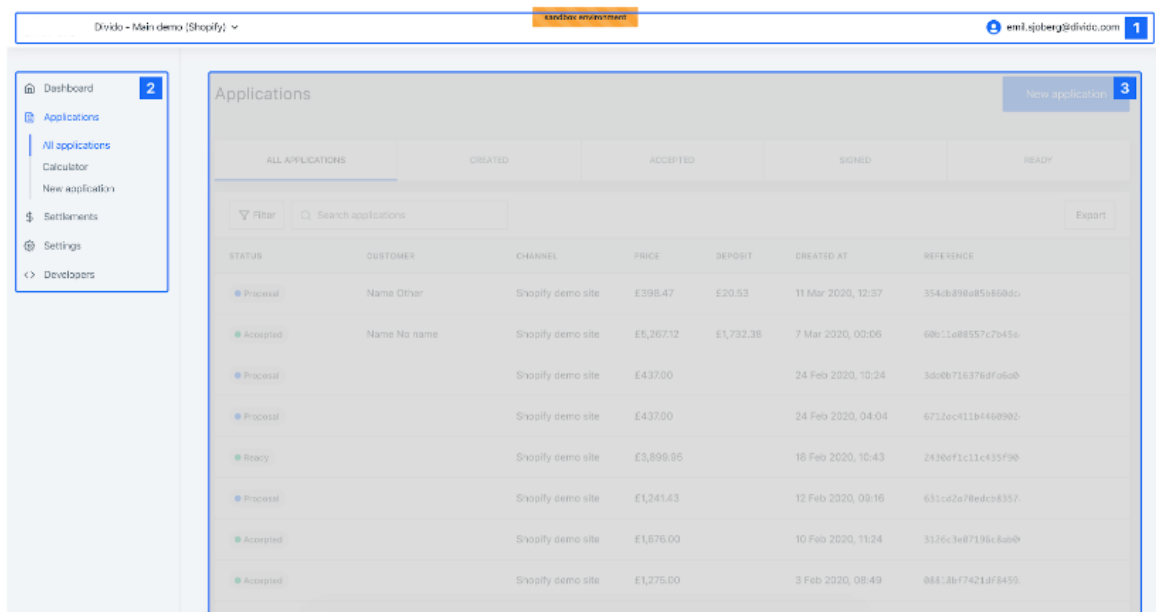
Table of Content

Navigation

Interface

The Divido Merchant portal is divided into three sections; 1) Top Bar, 2) Side Bar, and 3) Main Pane.
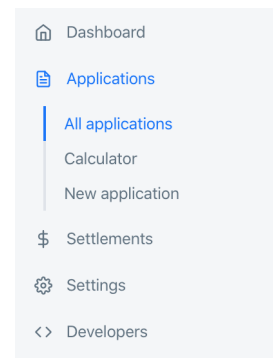

The Top Bar

The Top Bar is used to anchor the navigation.

1. When clicking the Divido logo the user is taken back to the Home screen
2. When clicking the user name, the user has two options; a. to alter the user settings or b. logging out of the portal.
3. When clicking the Merchant Name, the user can toggle between different merchants they have access to (in most cases the user only has access to one merchant and this feature is disabled).

Side Bar

The Side Bar allows you to switch between the different pages of the portal. It contains the Main Menu from where all of the portal's functionality can be accessed.

⌂ Dashboard

📄 Applications

    All applications

    Calculator

    New application

$ Settlements

⚙ Settings

<> Developers

Main Pane

The Main Pane is where you are able to view information and perform the actions enabled by the portal. Besides viewing the relevant information this section of a screen often includes filter functionality as well exporting capabilities.

Applications

[New application]

| ALL APPLICATIONS | CREATED | ACCEPTED | SIGNED | READY |

▽ Filter   🔍 Search applications   Export

STATUS	CUSTOMER	CHANNEL	PRICE	DEPOSIT	CREATED AT	REFERENCE
● Proposal	Name Other	Shopify demo site	£398.47	£20.53	11 Mar 2020, 12:37	354db890a05b860d
● Accepted	Name No name	Shopify demo site	£5,267.12	£1,732.38	7 Mar 2020, 00:06	60b11a08557c7b45
● Proposal		Shopify demo site	£437.00		24 Feb 2020, 10:24	3da0b716376dfa6a
● Proposal		Shopify demo site	£437.00		24 Feb 2020, 04:04	6712ac411b446090
● Ready		Shopify demo site	£3,899.95		18 Feb 2020, 10:43	2430df1c11c435f9
● Proposal		Shopify demo site	£1,241.43		12 Feb 2020, 09:16	631cd2a70edcb835
● Accepted		Shopify demo site	£1,676.00		10 Feb 2020, 11:24	3126c3e07196c8ab
● Accepted		Shopify demo site	£1,275.00		3 Feb 2020, 08:49	08818bf7421df845

Pages

Main Menu

The Main Menu is made up of five main items. Less items may be available depending on your user's permissions.

1. Dashboard:

1.1 Home:
Is where the user can find their home page. The home page includes quick access to other pages of the portal and finance applications that are actionable; such as Proposals, Accepted, and Ready.

1.2 Reports:
Is where users can view analytics on application statuses and channel performance.

2. Applications:

Is where applications are listed, created, and managed. This is also the section where the user can create a new application for a customer in-store or over the phone.
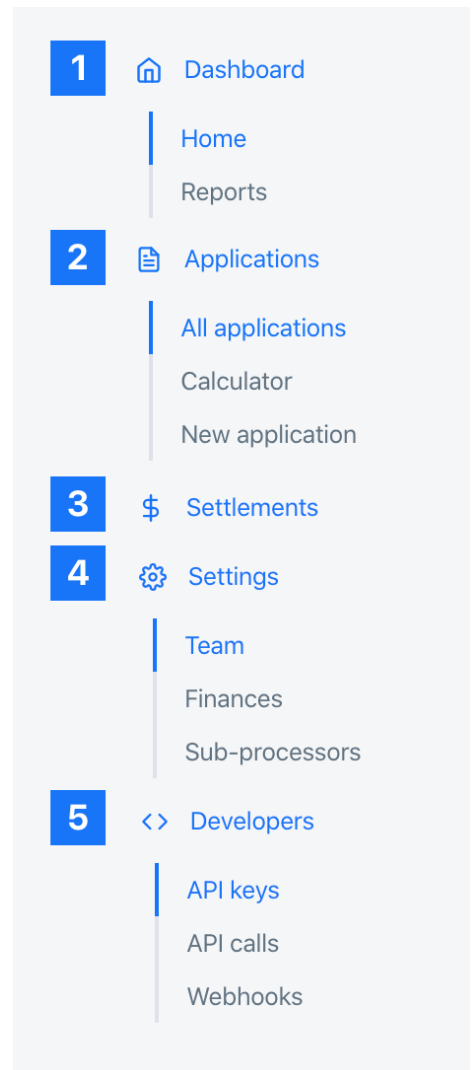
2.1 All Applications:
The user can search applications or filter them by multiple criteria. A user can also create a new application, in addition to having the option to export the application data presented.

2.2 Calculator:
The user can use the Calculator page to work with their customers to find a suitable finance plan by estimating and previewing the finance cost for a potential purchase.

2.3 New Application:
After previewing finance plans, buyer information is asked to create an application for the customer to fill out; either on their own or utilising the merchant user's device .

1 🏠	Dashboard
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	New application
3 $	Settlements
4 ⚙	Settings
	Team
	Finances
	Sub-processors
5 <>	Developers
	API keys
	API calls
	Webhooks

3. Settlements:

Is the section where the Merchant can view details and export reports including all of their settlements to their Lender.

4. Settings:

4.1 Team:
Where an admin user can add, manage, and delete user accounts.

4.2 Finances:
Where an admin user can view and manage finance plans presented to buyers.

4.3 Sub-processors:
Lists all the sub-processors that Divido uses to offer its products and solutions to the merchant.

5. Developers:

5.1 API Keys:
Enables the user to add or delete API keys used to access the Lender finance plans offered to Customers through an eCommerce Plugin or custom eCommerce integration.

5.2 API calls:
The API Calls section logs and shows all API calls made between the Divido platform and the Merchant.

5.3 Webhooks:
The Webhooks section shows the user all available Webhooks made by the platform.

1. Dashboard

1.1 Home

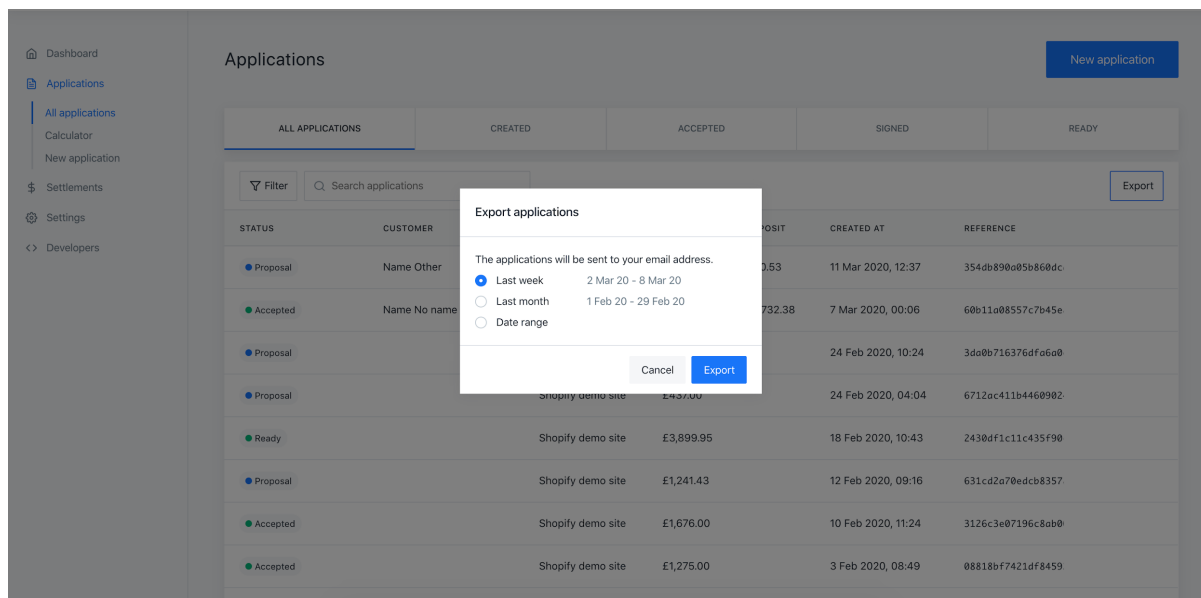In the Home section of the portal the user can access the most relevant and actionable information of the portal.

- Welcome Video: New users can view a short video describing the high-level functionality of the Merchant Portal
- Quick Access: Gives shortcuts to the most common use-cases of the portal; browsing finance options with a Customer using the calculator, track and manage applications from the Applications page, or create a new application for a customer.
- Customers in need of assistance: Is a table section with quick filters that allows the user to see applications in selected statuses which requires some form of assistance or interference. These sections are:
  - Have Not Applied: Indicates applications created but not submitted by the Customer. These applications are in the "Proposal" state.
  - Have Not Signed: Indicates a Customer was accepted but has not yet signed the loan contract. These applications are in the "Accepted" state.
  - Collect Deposit: Indicates a Customer signed the application but a manual deposit is required to be collected. These applications are normally in the "Accepted" or "Signed" state.
  - Fulfill & Activate: Indicate applications that have been fully completed but where the customer is awaiting their goods or services.

For more information about Application Statuses please see [this section](#).

2. Applications

2.1 All Applications

The All Applications page has four main sections.

1. The "New Applications" button takes the user to the [New Applications page](#) where an application can be created.
2. The application status filter bar allows the user to quickly move between the most common application statuses.
3. The search, filter and export header allows the user to apply filters or search to find one or more specific applications. The filters include; Date period, Status, and Channel. The "Export" button will create a report including all applications meeting the criteria the user has set.
4. The list of all applications gives the user an overview of applications, general information, what status they're in, when they were created and if applicable the individual reference. It also allows the user to navigate into more details of a specific application by clicking on one of the table rows. The pagination makes it easy to go back and see older applications.

2.2 Export Applications

When the user selects to export applications using the "Export" button they have to select a date range. Once the date range has been selected the user continues by clicking "Export".
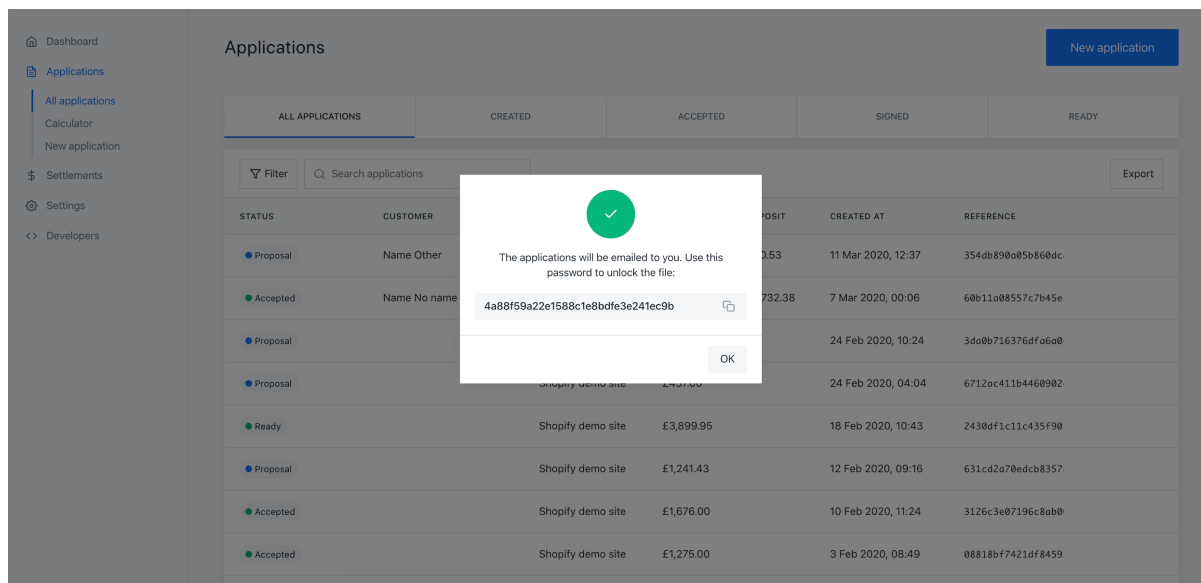
The file has now been sent to the user and they will use the password displayed to unlock the file.

2.3 Calculator

On the Calculator page the user will consult with the Customer, most often in an in-store scenario, which finance option is most suitable for their personal situation. The user first selects which channel the transaction is originating from (the availability of different Channels depends on the Merchant configuration and user permissions). This will dictate the available Finance Plans for the transaction. The user then enters the full transaction amount and deposit (if applicable). Deposits can be used for Customers to get the monthly instalment payments to a desirable amount, whilst still benefiting from the financing. The "Next Step" button will take the user to the New Application page.

2.4 New Application

The New Applications page consists of five different sections.

1. The user first confirms the correct Channel for the transaction.
2. In the second section the user enters the product name(s), quantity and price for each of the goods or services that are part of the transaction.
3. The user then confirms which Finance Plan that the Customer would like to utilise and, if applicable, the desired amount of deposit.
4. In the fourth section the user enters some basic Customer information. Email and Phone number can be used in the next step to distribute the Application Form to the Customer's own device.

5. Lastly, the user selects whether the deposit should be captured within or outside the application flow. If the former is selected the Application Form will trigger a card payment for this amount. Once all the information has been captured the user presses the "Create Application" button.
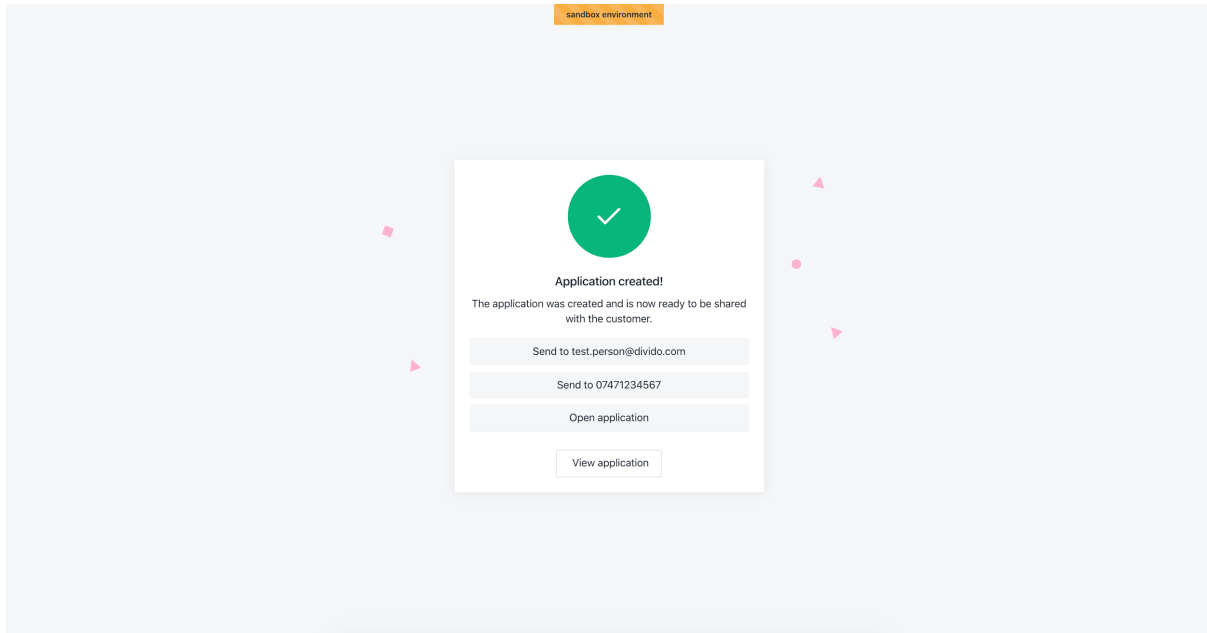
When the user has created the application they have four options (the number of options depend on the Merchant and Lender configurations and the individual user permissions. They can either share the application with the Customer to be completed on their own device (using the "Send To" option). Alternatively they can open the application on the Merchant device, hand it over to the Customer and let them complete it in-store. The last option is to go back and view more details of the application.

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2.5 Application Details

The Applications Detail page consists of 6 different sections. Note that the information displayed in here will vary by Lender and Merchant configurations.

1. The first section of the page includes general information pertaining to the loan, such as; the full transaction, credit and deposit amounts, a brief application history and the application state.
2. In the applications detail tab more information about the actual loan, the finance ID (accessed by pressing the information button next to the finance option), the Lender, and any references (if applicable). This section also allows the user to share the application with a Customer, should they have lost access to the Application Form. This function can also be used as a reminder function, as it will trigger an email to the Customer. See more information about sharing [here](#).
3. The Applicants Information section will show any available Customer information.

4. The Products section will include any references to the product that was part of the transaction.
5. The Application History section includes a detailed timeline of any changes to the application. It will also include any manual comments made by the Lender for the individual application.
6. The Danger Zone section, as the name suggests, includes interactions that have severe impact on the application. Specifically the option to cancel the application. The cancel feature should only be used if the applicant has not received their goods or services. If goods or services have been received the user should use the refund feature. For more detailed information about cancellations and refunds please speak with your Divido representative.

2.6 Sharing an Application
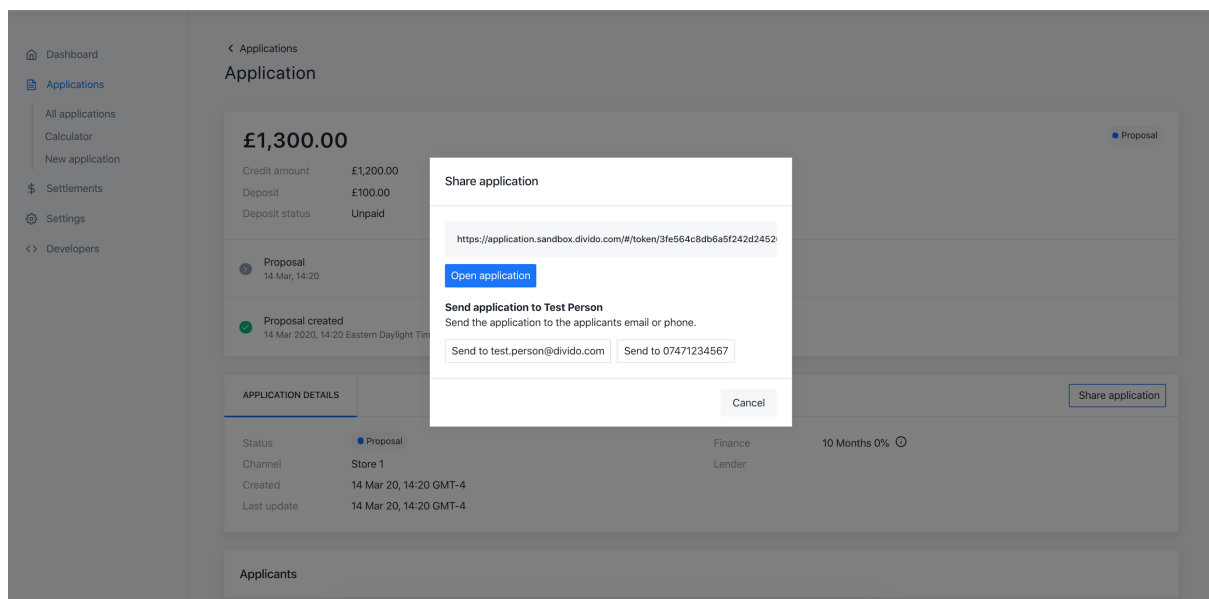
When clicking the "Share Application" button the user can share the application to the email address and/or phone number used by the Customer. Depending on user permissions and merchant configuration the user can also open the application form and let the Customer complete the form in-store.

2.7 Cancel Application
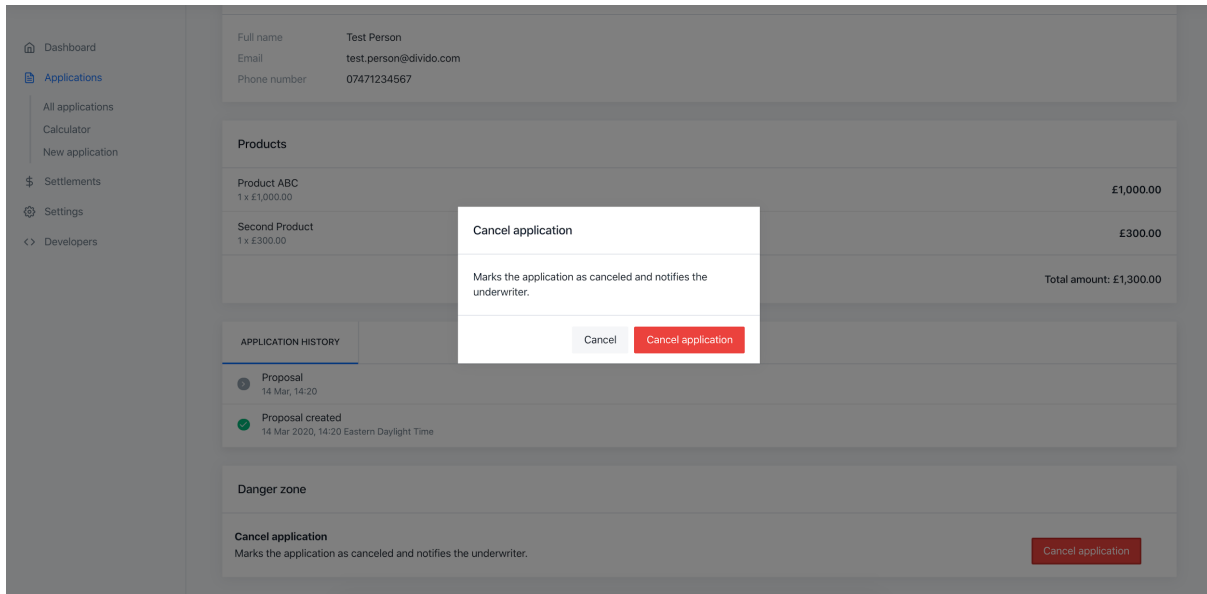
Pressing the "Cancel" button in the Danger Zone gives the user the ability to confirm the action.
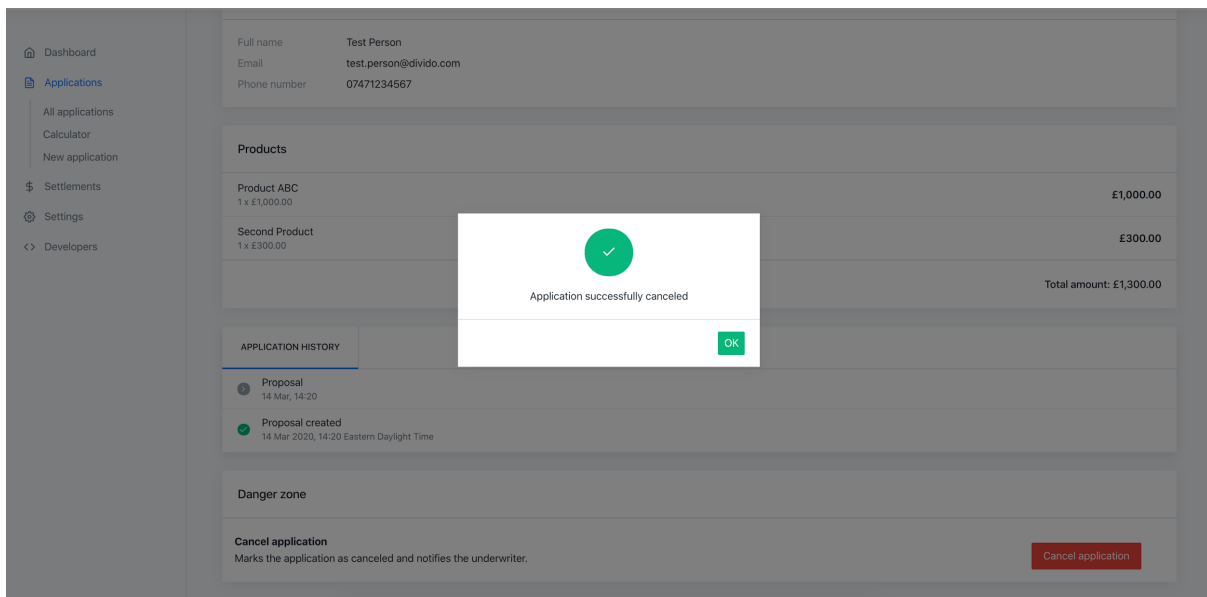
After the action has been completed the user will get a confirmation message that the application was cancelled.

Once completed the user can see the cancellation on the Application Details page.

2.8 Activate Application

Activating an application means that the Merchant confirms that the goods or services have been provided for/to the Customer.

To activate an application, the user identifies the application by going to the Home page, in the "Customers in need of assistance" table, under the "Fulfill & Activate" tab. Alternatively, the user can go to the Application List page and search by Application ID or filter by Ready

status and find the relevant application. When the individual has been found the user clicks the table row to view more details.

The "Activate application" button is available and can be clicked.

The user fills in the shipping information and confirms that the order was fulfilled.

When the Merchant has activated the application, normally in the Ready state, it changes to Awaiting Activation. This means that the Lender needs to confirm the application. Depending on the Lender configuration this step is either automatic or manually handled with a batch process. When activated by the Lender, the loan commences and the Merchant receives the [settlement](#) for the transaction.

3. Settlements

3.1 Settlements List & Details

The Settlements page includes all the available settlements to the Merchant from the Lender. The list can be filtered by a date range. The visible information can also be exported by clicking the "Export" button and by selecting a date range. The exported file will be sent to the user's email address. Similar to the [Applications List export function](#), the Settlements export will show the user a password which can be used to unlock the file sent to the user's email address. The table includes information about the number of settlements included in each table row. The user can select one table row to view more information about the settlement.
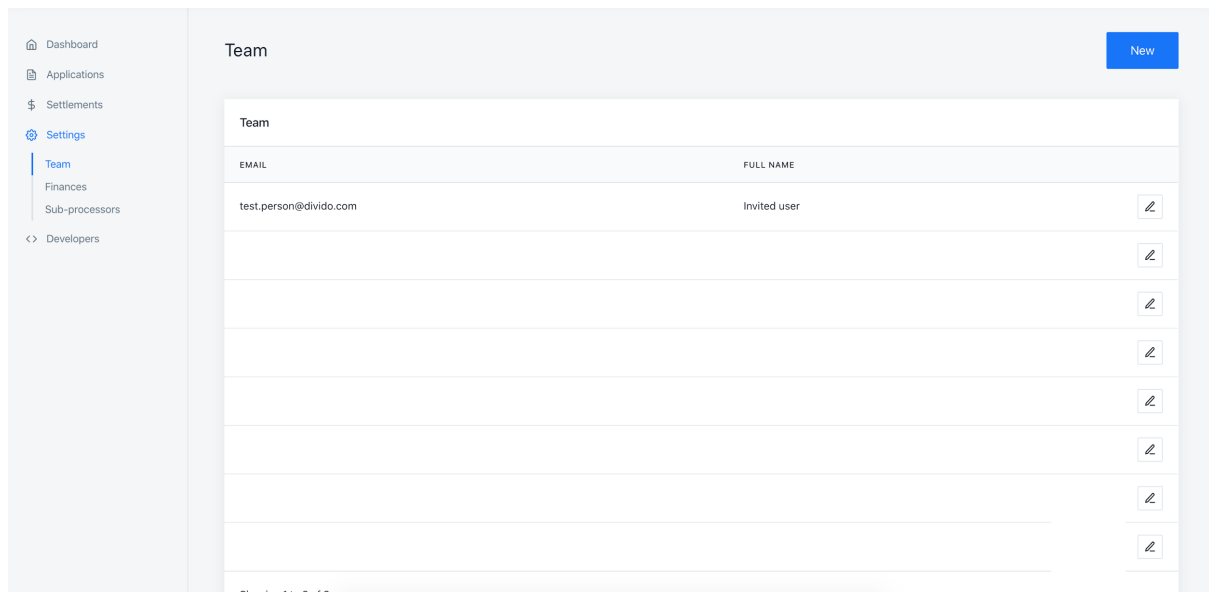
4. Settings

4.1 Team

The Team page includes a list of all users associated with the Merchant. By using the "New" button a team admin can add a new user.
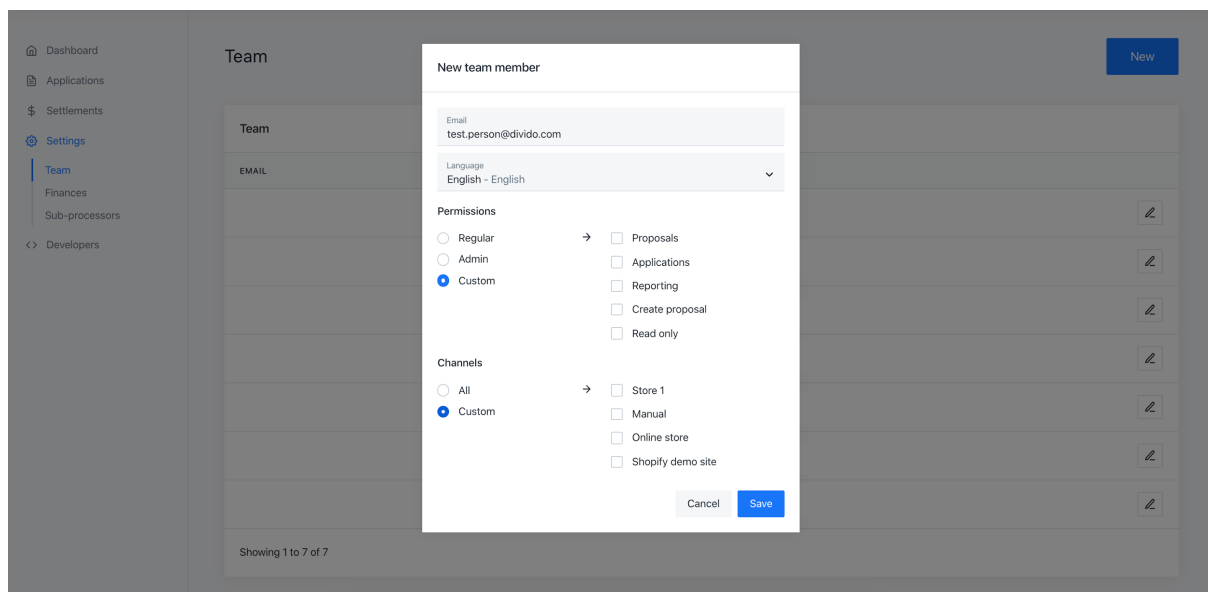

The admin user fills in the required information about the new team member, preferred language and which permissions should be applied to the user profile. For more information about permissions, see this section.

Once added, the new user will be visible in the list of users. The new user will receive an email with instructions to sign up. The Full Name will be "Invited User" until the new user has completed those steps.

The last option on the Team page is to Edit a user's permissions.
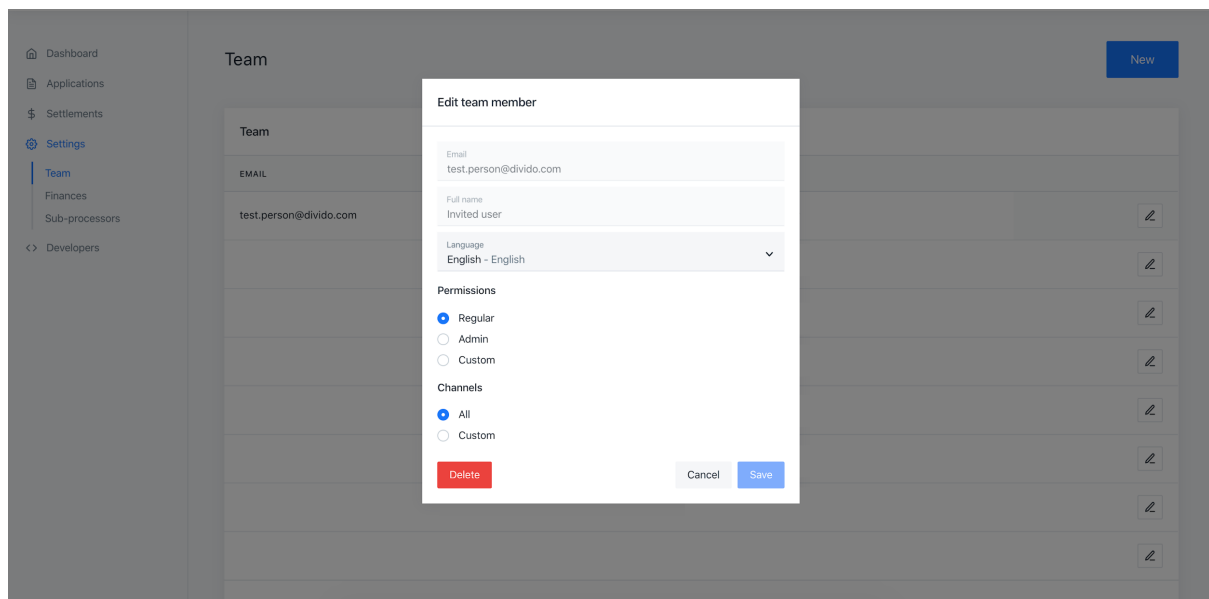
One associated feature related to the Team settings is the user's own settings page. This feature is accessed by clicking the user's email address in the top-right corner in the top menu bar. This will allow the user to change their information or reset their password.

4.2 Finances

The Finances page includes a list of all of the finance plans available to the Merchant to offer their Customers on behalf the Lender. It displays all the relevant finances and their attributes.

By clicking the "Edit" button the user can either make a finance plan inactive or define deposit thresholds that will override the Lender's settings.
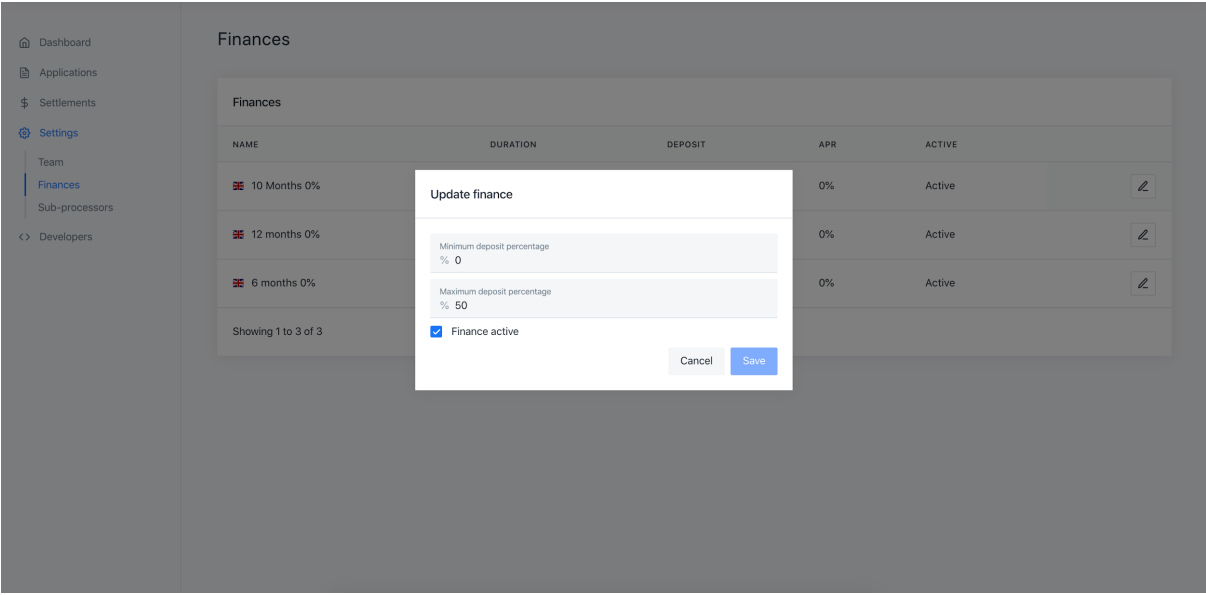
4.3 Sub-Processors
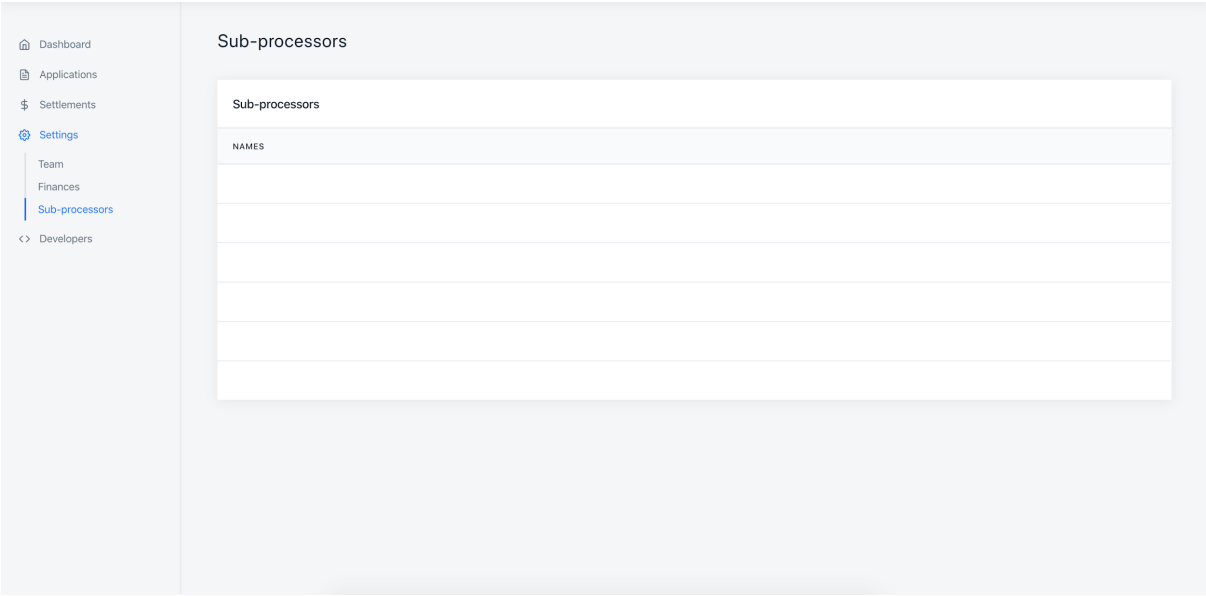
The Sub-Processors page lists all of Divido's sub-processors, which is shared in accordance with GDPR regulation.

5. Developers

5.1 API Keys
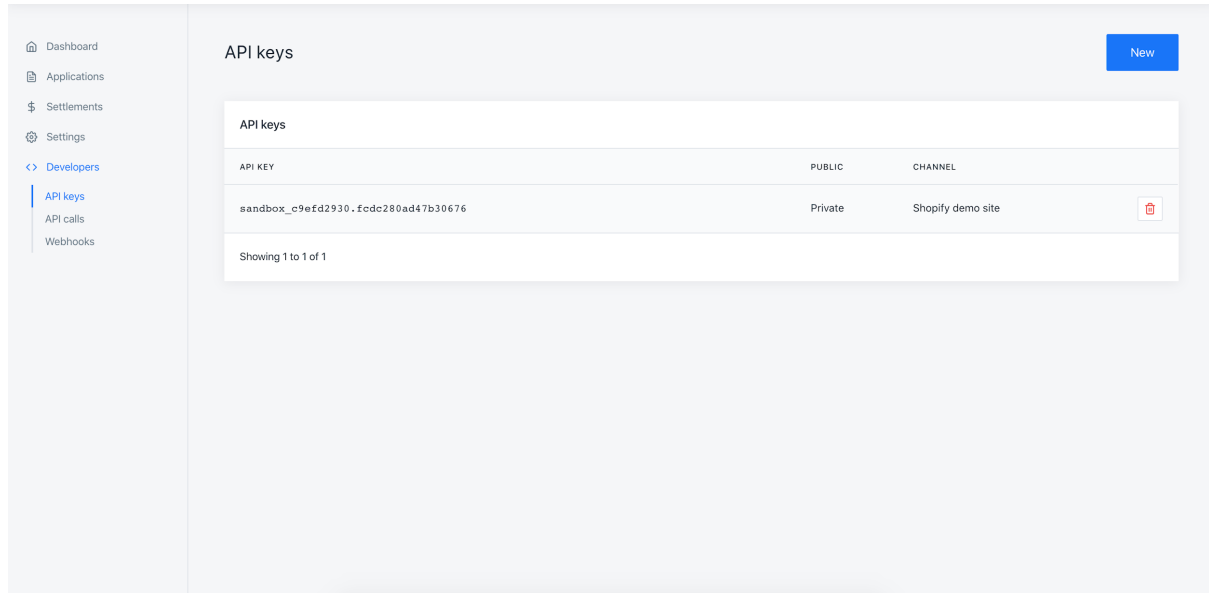
The API Keys page includes the active API keys utilised by the Merchant to access finance plans to offer to the Customer.

The user can add a new API key by clicking the "New" button in the top right. This gives the user the option to classify the new key by which Channel it should relate to and whether it is Public or Private.

5.2 API Calls

The API Calls page shows all API calls made between the Divido platform and the Merchant. The list can be filtered by API Key or the Application ID.

By clicking on an API call in the list section the user can get more information about the call, e.g. Request, Response and Request Header. This is helpful information for technical troubleshooting reasons. The full merchant API documentation can be found here.

5.3 Webhooks

The Webhooks section shows the user all available Webhooks made by the platform. They can be filtered by Application ID. The functionality is mostly similar to that of the [API Calls page](#).

User Permissions

A full User Permissions guide can be accessed by contacting your Divido representative.
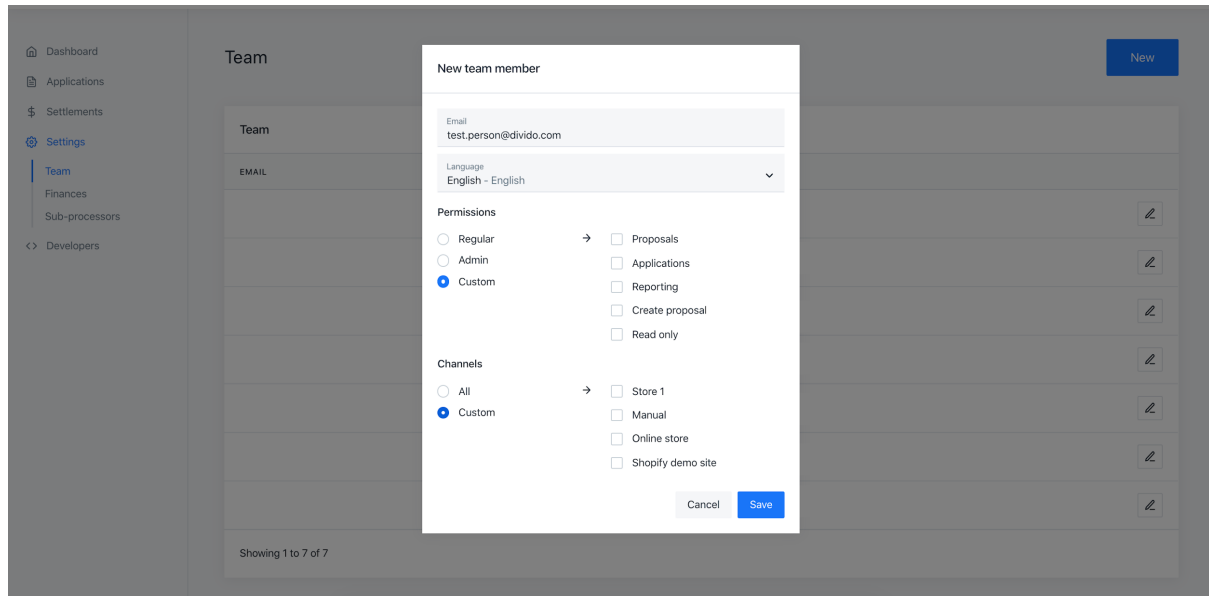
The Permissions in the Merchant Portal are divided into three main categories; 1) Regular, 2) Admin and 3) Custom.

The custom option allows the user to specify exact permissions on a page or action basis. The following highlights should only be used for educational purposes. If you are setting up your merchant users, please contact your Divido representative and review the official Permissions Guide.

- Proposals: Allows the user to view applications. It will limit the new user from activating or cancelling an application.
- Applications: Allows the user to view all applications. It will limit the new user from activating or cancelling an application.
- Reporting: Allows the user to view and export reports on the Settlements page.
- Create Proposals: Allows the user to utilize the Calculator and New Application pages.
- Read only: Will give the user view only mode of the portal.

The Channels section allows the user to set restrictions in permissions based on Channel.

Terminology & Application Statuses

Terminology

| Term	Description
Applications	An application is referring to a loan application, made by a customer.
Customer	Indicates the person that applies for finance and is the receiver of goods and services from the Merchant.
Merchant	Refers to the retailer offering finance.
Merchant Portal	The Divido portal for Merchants to manage their finance program. A separate User Guide for the Merchant Portal is available upon request.
Application Form or Application Journey	The Application Journey normally starts with the application form that collects Customer information used by the Lender to make a decision on whether to extend a loan. In most instances it also includes ID verification, contract/agreement signing and if applicable deposit payment.
Lender	Refers to the lender offering finance.
User or End-User	Refers to the person using the portal.
Acceptance Rate	The rate of applications submitted by Customers that have been accepted by the Lender.
Channel	A channel is used by merchants to segregate their applications by outlet type (e.g. In Store, Webshop etc.), originating country (e.g. Spain, UK), and/or local outlet (e.g. Manchester, London, etc.). The channel enables more detailed reporting, as per above section outlines, and can be used for limiting user access to specific channels in the Merchant Portal.
Finance Plan or Finance Option	Is used as a term for a loan and all of its attributes, such as; duration, interest rate, enforced deposit rates.

Application Statuses

These may vary by Lender and Merchant setup.
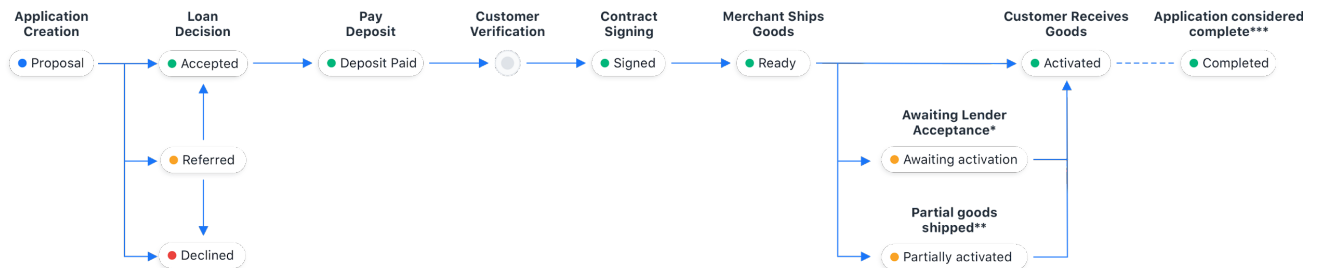
*Awaiting Activation is only applicable if the lender has to manually accept the loan

**Partially Activated mean that a merchant only shipped part of the customer order

***After a cooling off period the application status changes to Completed and customer information is obfuscated

Application Status	Description
Proposal	A Customer has opened the application form but have not submitted it for a Lender decision
Accepted	A Customer has been approved by the Lender.
Referred	A Customer loan decision couldn't be made automatically, as such the Lender may require additional information to make a decision.
Declined	A Customer has been declined by the Lender.
Deposit Paid	A Customer has paid the required deposit.
Signed	A Customer has signed all the required agreements and contracts.
Ready	A Customer has completed all the required steps for the loan. They are now waiting for the goods to be shipped or the services provided.
Awaiting Activation	A Merchant has shipped the goods or provided the services. The Lender now needs to activate the application.
Partially Activated	A Merchant has shipped part of the goods or provided a part of the services.
Activated	The Merchant and Lender have activated the loan.
Completed	The loan - from Merchant perspective - is now

	completed. There may still be repayments required by the Customer to the Lender.
Cancelled	The Merchant has cancelled the application, normally based on instructions from the Customer.