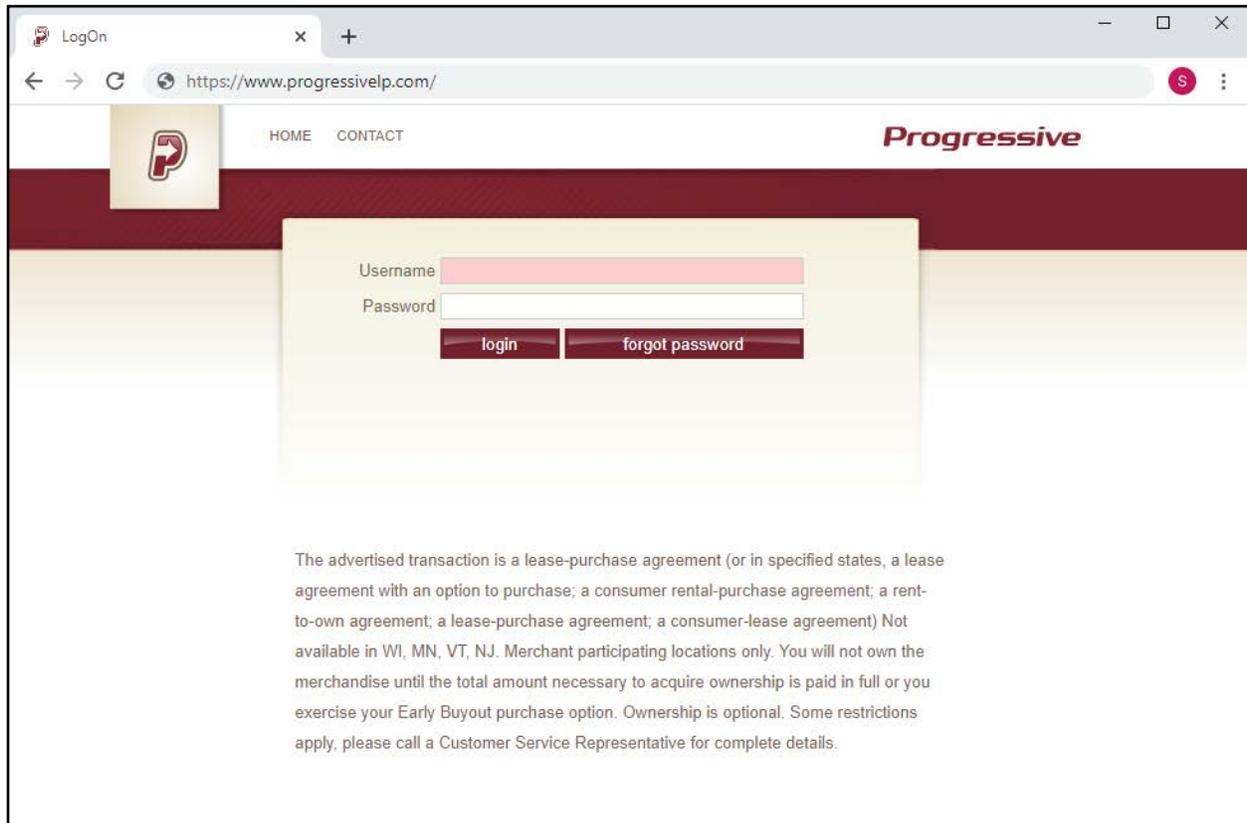


STORE PORTAL WALKTHROUGH

PROGRESSIVE STORE PORTAL AND APPLICATION

As a retailer offering Progressive Leasing in your store, you have access to the Progressive Store Portal which allows you to help your customers apply for their lease, sign the contracts and even gives you reporting of your success with Progressive Leasing.



LOGIN

You'll want to make sure you bookmark the store portal page as <https://www.progressivelp.com/>. Username logins are specific for each store location. If you need help, please contact Merchant Support 855-222-0801 for quick assistance.

CURRENT APPLICATIONS

Once logged in, you will see a few key areas:

- The list of Current Applications
- Tool icons on the left-hand side
- Advanced Search

Progressive

Brian - Jake's Sofa Emporium

Current Applications

Quick Search: Application Submitted: Creating Contracts: Contract Submission: Funded: [Advanced Search](#) [Show Stages:](#)

Application Date	Lease Id	Last Name	First Name	Status	Approval Limit	Expiration Date	Source	Funding Date
▼ Jake's Sofa Emporium								
06/11/2012	809692	Tester	Test	Contracts	500	09/09/2012	Store	
06/11/2012	810092	Tester	Test	Approved	1000	09/09/2012	Store	
06/22/2012	822321	Tester	Test	Contracts Expired	1500		Store	
06/22/2012	822398	Tester	Test	Denied	0		Store	
06/25/2012	825000	Tester	Test	Pending	0	07/25/2012	Store	
06/26/2012	826141	Tester	Test	Funded	2000		Store	07/07/2012

[- Collapse All] [+ Expand All] [Print]

1 Application Submitted 2 Creating Contracts 3 Contract Submission 4 Funded

Current Applications will show a list of the customers that have applied using your store's Progressive Leasing application in the last 30 days. It sorts the applications by date. It shows their name, the status of the account and how much they are approved for. The expiration date indicates how long the customer has to sign their lease. Each approval is good for 90 days. If the customer has not signed their contract before that date, they will need to reapply. The Funding Date will be filled in after the customer receives all their merchandise.

STORE PORTAL WALKTHROUGH

PAYMENT ESTIMATOR



Use this tool to give your customer an idea of what the payments and cost of leasing will look like. All amounts will be pre-tax.

The screenshot shows the "Lease Payment Estimator" window with the following fields and options:

- Lease Term:** 12 MOS 0% DISC 2.35 LM \$79 IP \$0 90 D IPR
- Invoice Total:** (Empty text box)
- Payment Frequency:** Three buttons: Weekly (selected), BiWeekly, Monthly.

*The payment estimated is not final, promised or guaranteed. The actual payment will be determined upon creating a lease with Progressive.

The screenshot shows the "Lease Payment Estimator" window with the following fields and options:

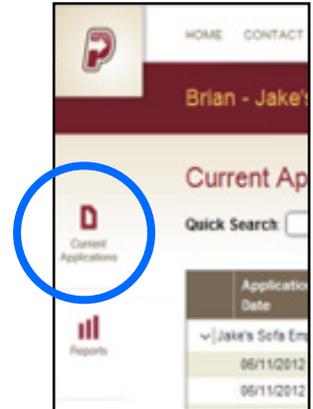
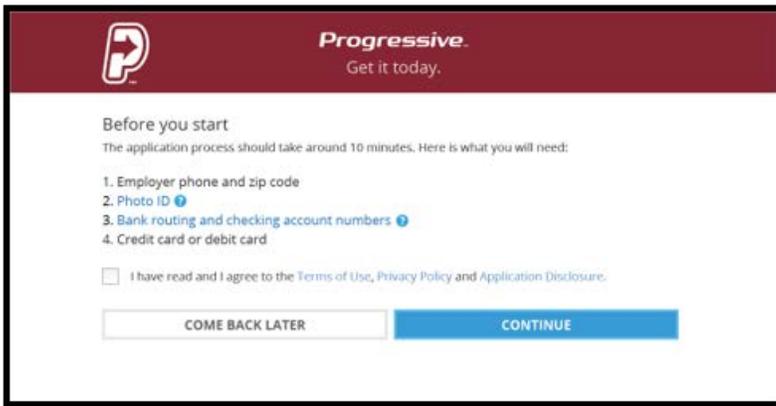
- Lease Term:** 12 MOS 0% DISC 2.35 LM \$79 IP \$0 90 D IPR
- Invoice Total:** 1000
- Payment Frequency:** Three buttons: Weekly (selected), BiWeekly, Monthly.
- Payment Estimate:** \$44.34*
- Initial Payment:** \$44.34
- Number of Payments:** 53
- 90 Day Payment Option:** \$1000

*The payment estimated is not final, promised or guaranteed. The actual payment will be determined upon creating a lease with Progressive.

Simply enter in the sales price before tax and select how often the customer gets paid. These same details will show in the contracts for them to review before signing.

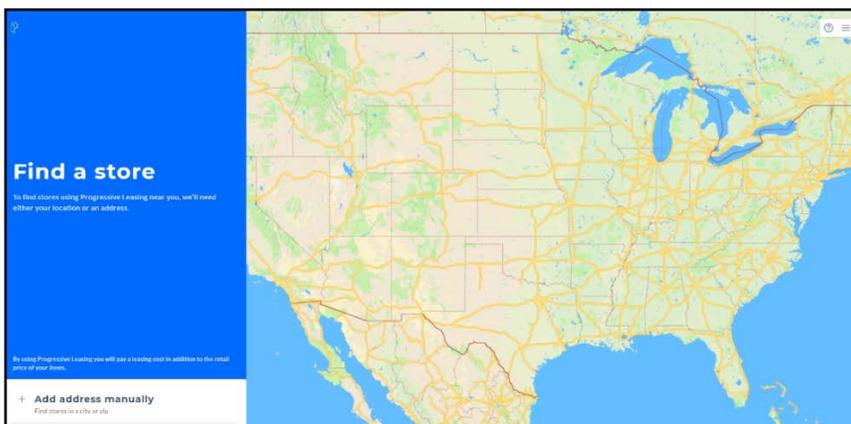
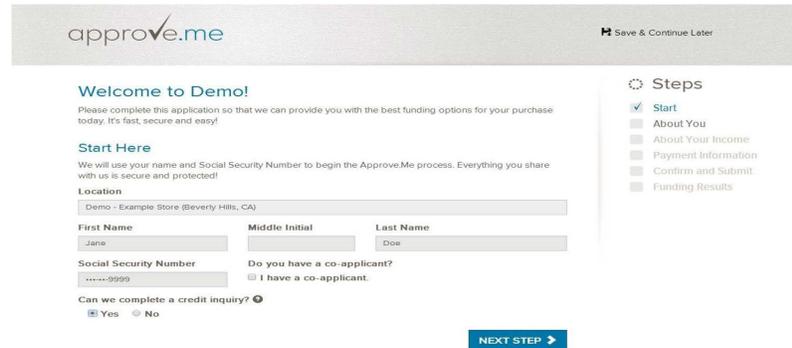
ONLINE APPLICATION

To help a new customer apply, simply click the Online Application icon. If you don't see this icon, check with your manager or Progressive Leasing rep for more information.



Customers can apply right here to get their instant decision. They can also apply at progleasing.com by selecting your store.

Find a store on <https://progleasing.com>

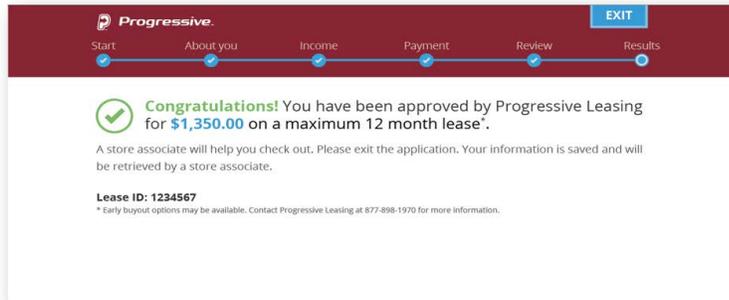


If you have a text to apply option, they can use their smartphone to quickly fill out the application. Once the application is submitted, you will see your customers' information right here on the **Current Applications** list.

STORE PORTAL WALKTHROUGH

APPROVAL

The application should only take a few seconds to process when it is submitted. Approvals will have a dollar amount for the cost of the merchandise (pretax) that can be leased. If more is needed, call Merchant Support at 855-222-0801.



ADVANCED SEARCH

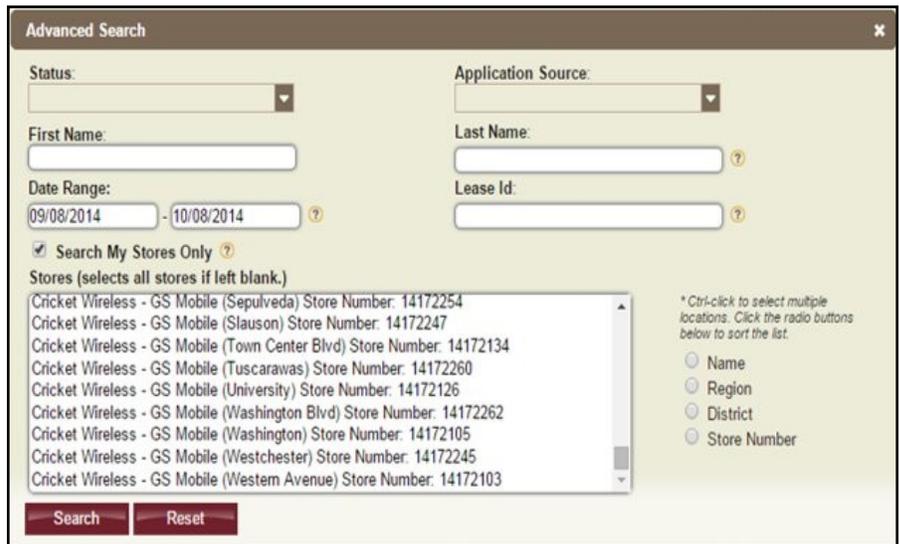
To dive deeper into your past customers, use the Advanced Search feature on the main page. Let's say someone applied two months ago and comes in to pick out their items; you can find them with the Advanced Search.

If you don't see your customer right here on the default view, it is probably because their application is older than 30 days. Click on "Advanced Search" to open these additional options.

This page will allow you to search for specific customers by first and last name or lease ID. You can adjust the date range to find applications older than 90 days. If you would like to see all your customers' applications for the last 90 days, you can simply delete both dates and click Search.

It will take you back to the Current Applications page with the full list of customers. If a customer's name still isn't showing, please reach out to Merchant Support 855-222-0801.

It might be that the customer applied at another store, and we will explain how to get that customer set up correctly.



Current Applications

Quick Search:

Application Submitted: Creating Contracts: Contract Submission: Funded: [Advanced Search](#)

Show Stages:

Application Date	Lease ID	Last Name	First Name	Status	Approval Limit	Expiration Date	Source	Funding Date
▼ Jake's Sofa Emporium								
06/11/2012	809692	Tester	Test	Contracts	500	09/09/2012	Store	
06/11/2012	810082	Tester	Test	Approved	1000	09/09/2012	Store	
06/22/2012	822321	Tester	Test	Contracts Expired	1500		Store	
06/22/2012	822396	Tester	Test	Denied	0		Store	
06/25/2012	825000	Tester	Test	Pending	0	07/25/2012	Store	
06/26/2012	826141	Tester	Test	Funded	2000		Store	07/07/2012

CREATING CONTRACTS AND INITIAL PAYMENT

Back on the Current Applications page, you can pull up a specific customer's approval to create the contract for their lease. Simply double click on that approved customer's name to open the page specific to them. Here, you will see the customers contact details and the boxes to enter in the purchase information.

The screenshot displays a web application interface for Progressive Leasing. At the top, there are navigation buttons: 'Collapse All', 'Expand All', and 'Print'. Below this is a progress bar with four steps: '1 Application Submitted', '2 Creating Contracts' (highlighted in yellow), '3 Contract Submission', and '4 Funded'. The main content area shows 'Reference #: 2233323' and 'Status: Approved'. A 'Download Status Sheet' link is available. The 'Approved for: \$2500.00' is displayed in a yellow box. On the left, a 'Primary Applicant' box contains contact information for 'Jill Test' (258 Sat Lake City, UT 84102, Home: (545) 740-1564, Email: Deeps.Subramanian@progrfinance). The 'Lease Details' section includes a '*All fields required' warning and various input fields: Lease Amount (1000), Payment Frequency (Monthly), Salesperson (John Doe), Initial Payment (\$49.00), Payment Amount (\$150.00), Invoice Number (12244), Payment Sales Tax (\$0.00), Merchandise Id (New), Sales Tax Rate (0.0000%), Total Payment Amount (\$150.00), Number of Payments (12), and Payment Start Date (04/01/2014). A 'Merchandise Description' field is also present. A 'Next' button is located at the bottom of the form.

STORE PORTAL WALKTHROUGH

CREATING CONTRACTS

Please verify that their personal information matches to ensure you have selected the right customer. With the Approved status, you can fill in the boxes needed for the contract.

You will enter the Salesperson and invoice number information to help track your success.

Indicate if the merchandise is “New” or “Used” with that dropdown menu.

“Lease Amount” refers to the total price before tax of all the leasable items.

The other amount boxes will automatically fill in, so you can inform your customer on what their payments will look like.

“Merchandise Description” is where you will type in a full list of all the lease items. Please itemize their products as it would show on a receipt. After filling in that info, click Next.

You will then be directed to a page where you will review the lease details. If everything looks good click on 'Download Contracts'.

Now it's time for the customer to take over. They will need to complete the contract.

Reference #: 2233323

Status: Contracts

Download Status Sheet: [📄](#) [🔍](#)

Primary Applicant

Jill Test
258
Salt Lake City
UT
84102
Home: (545) 740-1564
Cell:
Deepta.Subramanian@prognano

Lease Details

***All fields required**

Lease Amount: Payment Frequency:
Salesperson: Initial Payment: Payment Amount:
Invoice Number: Payment Sales Tax:
Merchandise Is: Sales Tax Rate:
Total Payment Amount:
Number of Payments:
Payment Start Date:

Merchandise Description:

That one thing, in that one color, in the shape of that other thing, next to that thing over there.

[Next](#) [Download Contracts](#)

Upload Contracts:

Selected Files:

*Accepted file types: .PDF, .JPEG, .JPG, .GIF, .PNG

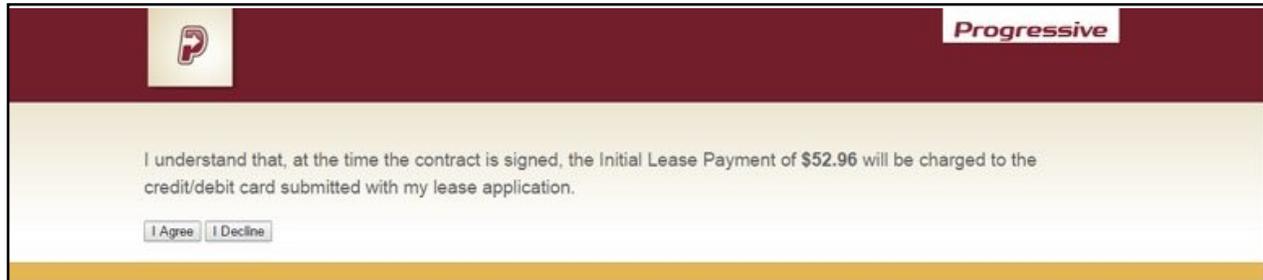
[Choose Files](#) no files selected

[Upload](#)

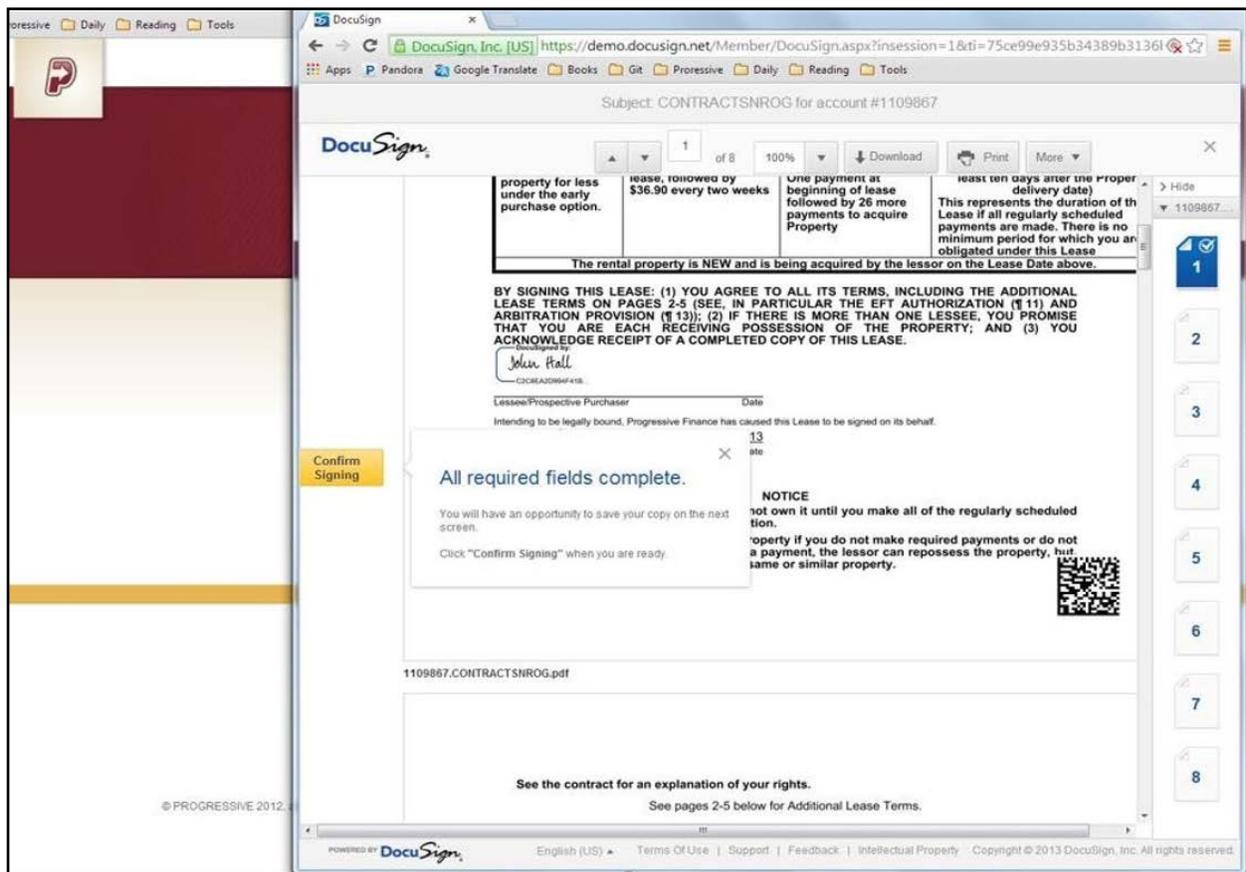
STORE PORTAL WALKTHROUGH

SIGNING THE CONTRACT

The customer will be informed that we will take the initial payment plus tax when they sign the contract. The customer will need to click the 'I Agree' button to proceed. Then the customer will be directed to a DocuSign agreement where they will need to agree to the terms of their lease.



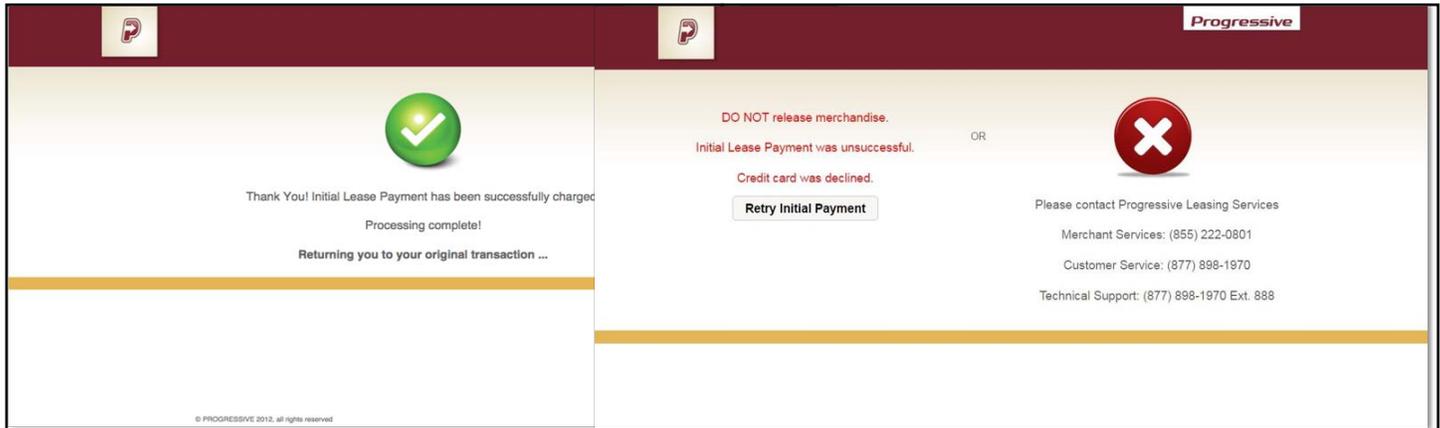
DocuSign contracts will appear in a new window for the customer to electronically sign. DocuSign system will walk the customer through the agreement and display the Lease Summary that shows payments and cost. They just follow the steps through the simple signing process. The customer will receive an email with the Lease Agreement. Once the customer signs the DocuSign, the initial payment will be charged to the debit or credit card they entered on the application.



STORE PORTAL WALKTHROUGH

INITIAL PAYMENT

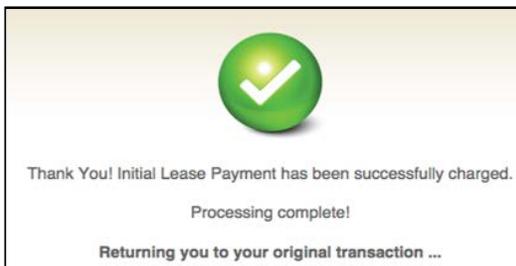
Processing that initial payment takes only a few seconds, at which time you will see one of two screens:



Green checkmark means it processed and you can hand off the merchandise or schedule delivery. The Red X indicates that the initial payment was unsuccessful, in which case you should **NOT** release merchandise.

By clicking on Retry Initial Payment, you will have the option to reenter card information. This payment should never be offered or paid by the store associate. If the payment is still unsuccessful or the customer has questions, please reach out to the Merchant Support number you see on this screen. We will be happy to talk to the customer and help with solutions to processing the initial payment.

If processing the initial payment takes a little while, you will see a red X next to that customer's name on your Current Applications list. When Merchant Support informs you the payment was processed, you can refresh that screen to confirm it on your list that there is no red X meaning the payment has gone through.



The Green checkmark means you are good to go! The contract and initial payment are complete, and you can continue on with the transaction!

FUNDING A LEASE

After you've gone through all the above steps, you will need to make sure you enter the delivery date into the system after the merchandise is delivered. This is what notifies Progressive Leasing that we need to fund the contract and pay your store. Also, once we receive the delivery date, the customer's payment schedule will be set up. Check with your manager if you are responsible to enter delivery dates since it might be handled at the corporate level. If it is your responsibility, here's a walk through on how to enter the delivery date in the Progressive Leasing Portal:

Contracts Received	1200	08/11/2019	Store	<input type="text"/>	Core
--------------------	------	------------	-------	----------------------	------

[Submit All Delivery Dates](#)

Locate the customer's account who recently received their merchandise and click in the empty box in the "Delivery Date" column. The customer's status must be in "Contracts Received" or else you will not be able to enter a delivery date. **Delivery must be confirmed before the application expires 90 days from the date they applied.**

After clicking in the box, a calendar will appear. You will be able to select the current date or any prior date. You are not able to enter a future delivery date as this is to confirm the customer has received all the leased merchandise.

Contracts Received	1200	08/11/2019	Store	<input type="text"/>	Core
--------------------	------	------------	-------	----------------------	------

3 Contract Submission **4** Funde

Contracts Received	1200	08/11/2019	Store	05/17/2019	Core
--------------------	------	------------	-------	------------	------

[Submit All Delivery Dates](#)

After selecting the date the merchandise was received, you'll then click "Submit All Delivery Dates."

If you have multiple customers who have received their merchandise and need delivery dates, you can enter all those dates in their delivery date box before hitting "submit all delivery dates."

Account Id	Last Name	First Name	Delivery Date
15212221	McGraw	Aubrey	05/17/2019

By confirming, you acknowledge the customer will receive merchandise on the date provided.

[Confirm](#) [Cancel](#)

STORE PORTAL WALKTHROUGH

CUSTOMER APPLICATION STATUSES

Since the Current Applications page shows all the customers that apply with your store's link, we want to explain the different statuses you will see.

There are nine statuses you will find on pages 11–13 of this document.

Application Date	Lease Id	Last Name	First Name	Status	Approval Limit	Expiration Date	Source	Funding Date
06/11/2012	80982	Tester	Test	Contracts	500	09/09/2012	Store	
06/11/2012	81092	Tester	Test	Approved	1000	09/09/2012	Store	
06/22/2012	822321	Tester	Test	Contracts Expired	1500		Store	
06/22/2012	822398	Tester	Test	Denied	0		Store	
06/25/2012	825000	Tester	Test	Pending	0	07/25/2012	Store	
06/26/2012	826141	Tester	Test	Funded	2000		Store	07/07/2012

“APPROVED”

This is when a customer's given a specific amount to lease from your store. That amount or Approval Limit will show right next to the status. Remember, the approvals are good for 90 days from when the customer applied, not necessarily when they came into the store to pick out merchandise.

“Approval: Customer's lease application is approved for a specific amount.”

“DENIED”

This indicates we were not able to approve them for enough to lease merchandise in your store. While there are many reasons for this, we would suggest **the customer** contact Progressive Leasing if they would like to see if there are any alternatives.

“Denied: Customer's lease application was not approved.”

“PENDING”

This indicates that additional information is needed to complete the application process. Please reach out to Merchant Support with the customer present to allow us to help finalize the application.

“Pending: More information is required to process the application. Please contact Merchant Support 855-222-0801.”

STORE PORTAL WALKTHROUGH

“APPROVAL EXPIRED”

This will show up if you are searching for applications older than 90 days or if an application has been manually expired to allow the customer to reapply.

“Approval Expired: Application is older than 90 days or has been manually been expired. The customer will need to reapply.”

“CONTRACTS”

Once you have entered in the lease amount and merchandise description for a customer’s lease and clicked Download contracts, “Contracts” status will indicate that they have been created for the customer to sign. If needed, the customer can access the contract via the email they received to Esign on their mobile device or from home.

“Contracts: The leasing contracts have been created, but not yet signed. Contract has also been emailed to them.”

“CONTRACTS EXPIRED”

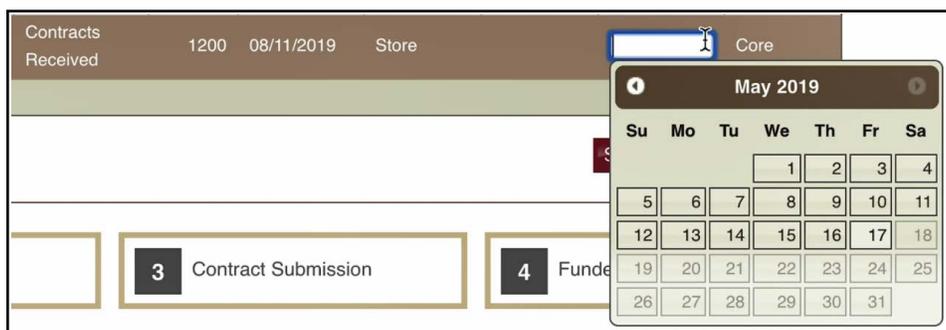
This will appear when a customer’s contracts have been removed from the application which will allow you to recreate them. This typically happens when a customer needs to add or remove some item from the original merchandise list or the lease amount has changed. With this status, you can double click on the customer’s name to open the lease options to reenter the corrected amount and merchandise description and download new contracts.

“Contracts Expired: The previous contracts have been removed. Please enter Lease Amount and Merchandise Description to recreate new contracts.”

“CONTRACTS RECEIVED”

This means they signed the lease contract. Once a customer has signed on DocuSign, the status updates to Contracts Received. However, it important to make sure the initial payment was successful. If you see the Red X, the payment was unsuccessful. Please contact Merchant Support to get help with this. With a successful initial payment, this status will also show the box to enter the delivery date. Delivery dates will need to be entered after the customer has received all their leased merchandise, so Progressive Leasing can fund this account. If you don’t see the delivery date box and there is no red X, make sure you know if you are responsible to confirm delivery here, since some companies handle it at the corporate level. If it is your responsibility, reach out to Merchant Support with that lease ID about the missing box.

“Contracts Received: The contracts have been signed and received by Progressive Leasing. Please ensure the initial payment was processed successfully before releasing merchandise. This is where you will enter in delivery dates.”



STORE PORTAL WALKTHROUGH

“CONTRACTS INCOMPLETE”

This indicates the customer has signed the contract, however there was an issue with funding that lease. Some common issues are Invoice amount was incorrect, the initial payment was not collected or the amount of the initial payment was incorrect. Merchant Support is ready and happy to help you resolve this with a simple phone call.

“Contracts Incomplete: There is an issue in funding the lease. Please contact Merchant Support to resolve it. 855-222-0801”

“FUNDED”

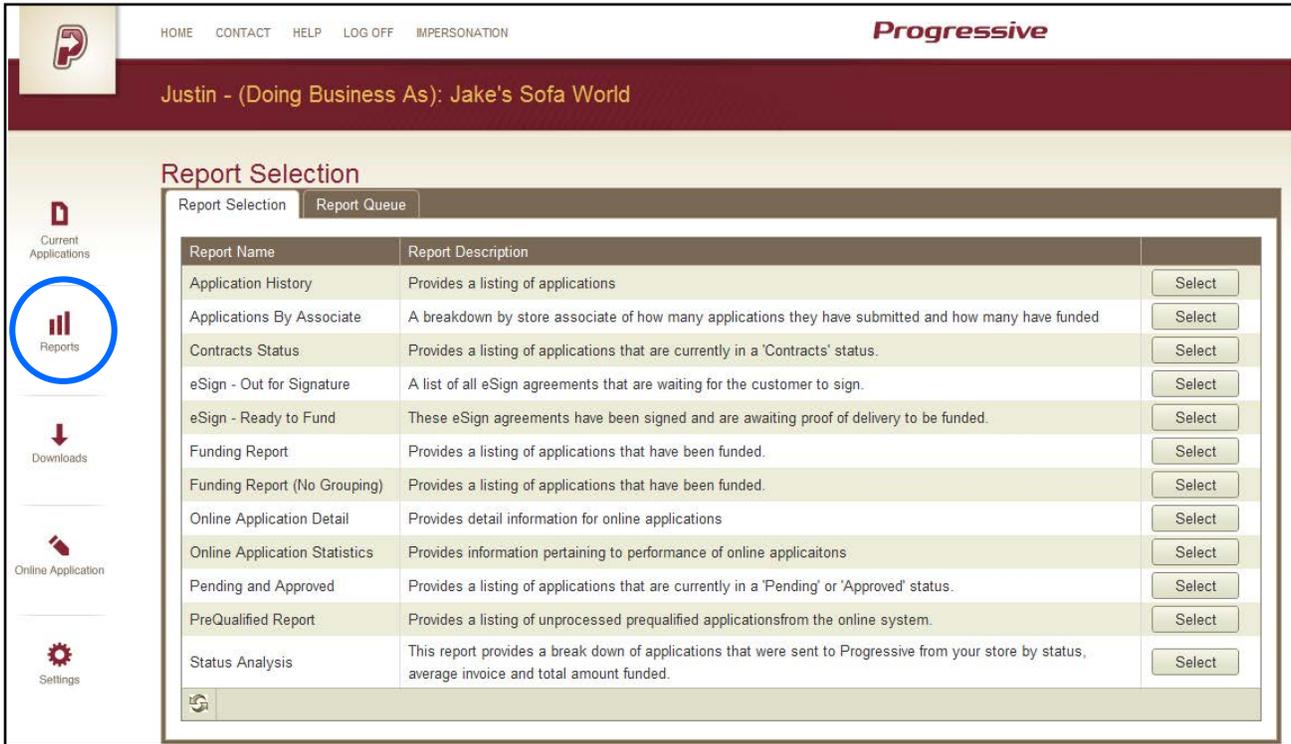
Funded means that the lease has been paid to the store. This only happens after the customer receives all their merchandise. It is important to keep up with entering in delivery dates here on the store portal. That is what indicates to Progressive Leasing all the merchandise has been received by the customer, so we can fund each lease.

“Funded: Progressive Leasing has processed the funding for this lease.”

In case there is something that isn't clear as to why a customer is showing a certain status, please don't hesitate to reach out to us.

STORE PORTAL REPORTS

It is important to be able to track and record your store's success. These reports are made available to you in the Store Portal. Simply click on Reports here on the left.

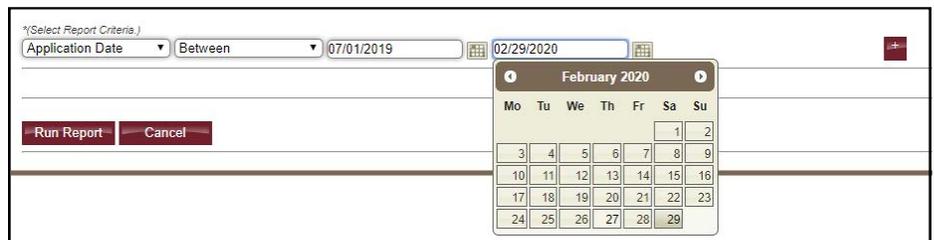


The reports section here allows you to see a full list of applications, which contracts are still needing a signature, the accounts that are waiting for delivery dates, all the funded leases processed for your store and more!



When you select a report, it will ask you for some parameters on what information you want to pull.

Simply select the dates and details you want to filter and click Run Report. You will be taken to the Reports Queue tab while the report is being generated.



STORE PORTAL WALKTHROUGH

REPORT QUEUE

Depending on the size of the report, it may take a few minutes to generate at which time, a Download button will appear.



These spreadsheets will give you the information you requested and allow you to keep track of all your store's success!

The screenshot shows an Excel spreadsheet titled 'Application History'. The data is organized into two sections, each with a header row and a list of rows. The first section contains 21 rows of data for Lone Tree, CO - 8375 Park Meadows Dr. The second section contains 10 rows of data for Abilene, TX - 718 S. Clack St.

Store Location	Store #	Region	District	Application Date	Status	Lease Id	Terms Months	Approval Limit	Status Reason
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			09/07/19	Approval Expired	16	12	2,325.00	
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			07/21/19	Approval Expired	22	12	2,600.00	
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			07/27/19	Approval Expired	63	12	2,150.00	
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			10/18/19	Approval Expired	67	12	1,825.00	
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			09/13/19	Contracts Expired	83	12	2,550.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			12/07/19	Denied	69	12	0.00	Existing account with us
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			02/18/20	Denied	51	12	0.00	Bank account closed or invalid
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			01/23/20	Funded	61	12	2,075.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			11/29/19	Funded	08	12	1,850.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			09/23/19	Funded	82	12	2,600.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			11/14/19	Funded	37	12	1,550.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			11/25/19	Funded	82	12	1,600.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			11/10/19	Funded	07	12	1,350.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			08/11/19	Funded	62	12	2,500.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			10/13/19	Funded	29	12	750.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			08/07/19	Funded	15	12	2,600.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			12/22/19	Funded	79	12	1,925.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			08/24/19	Funded	97	12	775.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			11/23/19	Funded	42	12	2,600.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			08/04/19	Funded	96	12	450.00	You may release merchandise. Contract h
1 Lone Tree, CO - 8375 Park Meadows Dr.	1			08/10/19	Funded	76	12	1,800.00	You may release merchandise. Contract h
21 item(s)									
10 Abilene, TX - 718 S. Clack St.	10			08/21/19	Approval Expired	13	12	750.00	
10 Abilene, TX - 718 S. Clack St.	10			07/17/19	Approval Expired	26	12	1,825.00	
10 Abilene, TX - 718 S. Clack St.	10			08/05/19	Approval Expired	37	12	400.00	
10 Abilene, TX - 718 S. Clack St.	10			11/02/19	Approval Expired	50	12	2,000.00	
10 Abilene, TX - 718 S. Clack St.	10			11/04/19	Approval Expired	89	12	1,925.00	
10 Abilene, TX - 718 S. Clack St.	10			09/09/19	Approval Expired	21	12	1,350.00	
10 Abilene, TX - 718 S. Clack St.	10			12/20/19	Denied	39	12	0.00	
10 Abilene, TX - 718 S. Clack St.	10			02/12/20	Denied	59	12	0.00	Unable to verify credit card
10 Abilene, TX - 718 S. Clack St.	10			10/18/19	Denied	99	12	0.00	Bank account closed or invalid
10 Abilene, TX - 718 S. Clack St.	10			08/24/19	Denied	67	12	0.00	Existing account with us