

Lendio Partnership and Business Practices

Integration, Technology, and Compliance



Integration Options:

1) Co-Branded Landing Page/URL

Lendio provides you with a unique URL that takes your customers to a co-branded landing page. The URL also enables you to use the page in email campaigns or ads and track your return on marketing investments.

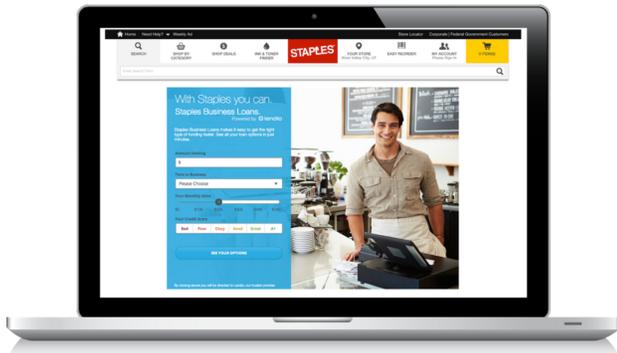
Customer Experience: Online
Effort Required by Partner: None



2) Webpage/App Widget

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.

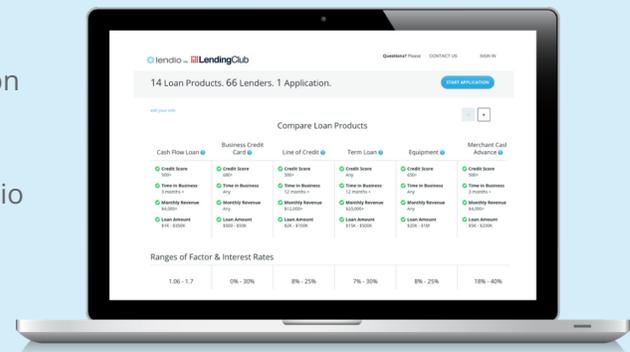
Customer Experience: Online
Effort Required by Partner: Small



3) API

Borrower information is sent to Lendio 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 Lendio matches page on which they can complete the application.

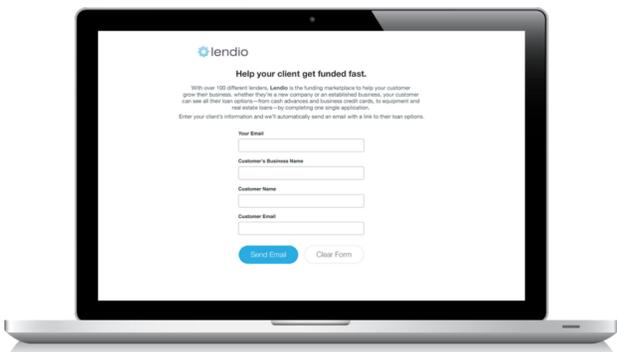
Customer Experience: Online or Live Phone Transfer
Effort Required by Partner: Medium



4) Partner Rep Form

This is a web-based form that partners can use to input borrower data and send the lead to us. The form will also determine if the borrower is a qualified lead.

Customer Experience: Online or Live Phone Transfer
Effort Required by Partner: Small to None



Lendio's Technology and Compliance Efforts

Technological Advantage

- Lendio utilizes its proprietary, best-in-class matching algorithm and Customer Relationship Management tool
- Lendio offers referral partners a Partner Portal where partner referred leads are managed in real time, and where market trends and intelligence can be observed
- Referral partner will have a dedicated Lendio Channel Manager to ensure success of the partnership

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, Lendio maintains a high standard of company governance, compliant even with bank regulatory demands and restrictions.

Lendio is bank-standard vetted in the following areas:

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

Lendio also understands the importance of having our customer service representatives properly 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**