User and Administrator Guide

CrowdService investment platform

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Registration

1. Go to the sign-in page of the personal account.
2. Enter your phone number.

   This number will be your login for the personal account.
3. Read and accept the Privacy Policy and the User Agreement.
4. Click "Get code".

   You will receive an SMS with a verification code.

   This code is also your password until you change it.
5. Enter the code from the SMS.

Personal account overview

The main sections of the personal account are available from the menu:



- Analytics – platform statistics on funded projects and the project event log
- Investor – the investor's main page (dashboard)
- Borrower – the borrower's main page (dashboard)
- Partner – description of the partner and referral programmes
- News – important platform news
- Profile – personal data and data on the companies you have added
- Profile settings
- Sign out – sign out of the account

The bottom menu also contains:

- Platform documents – the platform's key documents, rules and policies
- Questions and answers
- Tax questions
- Disclosure – information about the platform operator and its financial statements

If you plan to invest in projects, go to the "Investor" page from the menu; if you need a loan, go to the "Borrower" page.

Investor section

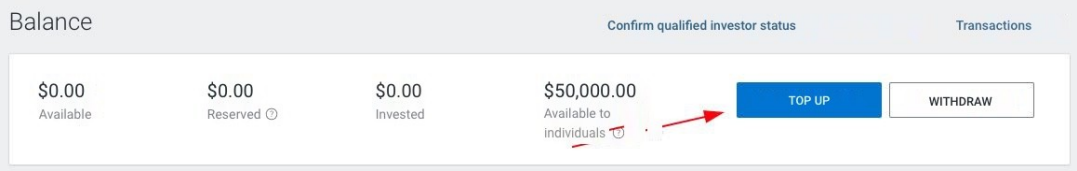
This page contains the following sections:

- Balance – the status of the investor's account on the platform
- My robots – robots configured with your parameters for automatic investing
- Investment projects – projects that are currently raising funds
- My investments – statistics on the projects you have invested in
- My projects – the list of projects you have invested in

Completing registration

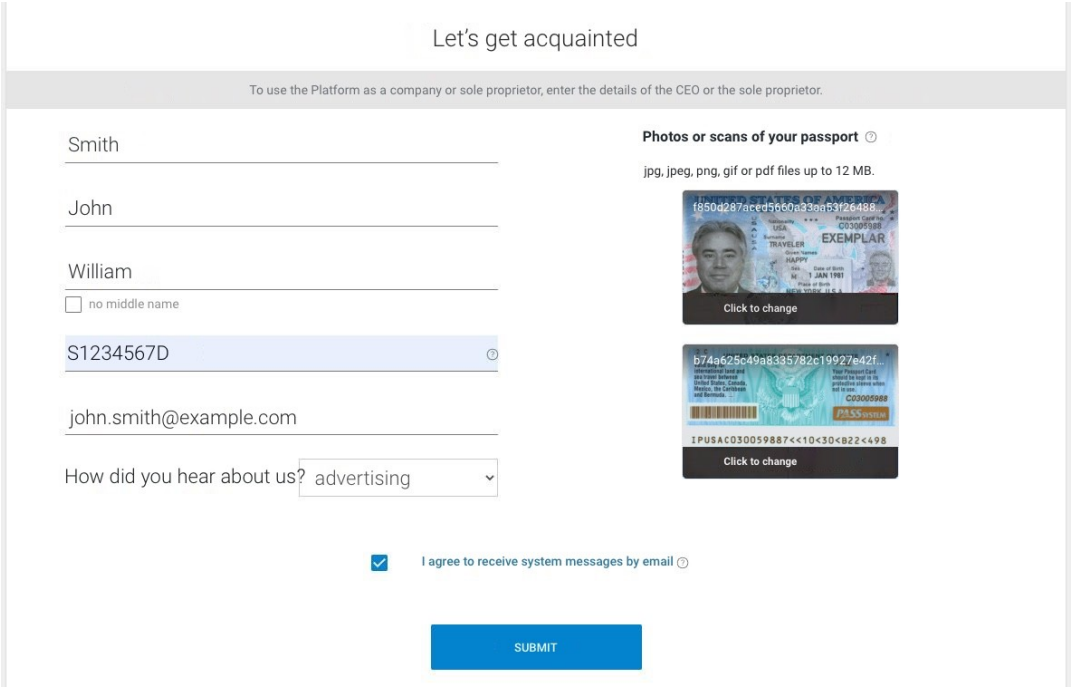
To invest, you need to complete your registration and top up your account:

1. Click "Top up" in the "Balance" section.



2. On the page that opens, enter your details: full name, tax identification number (TIN), email, and upload scans or photos of both sides of your passport card.

   If you plan to invest as a company or sole proprietor, enter the details of the CEO or of the sole proprietor.

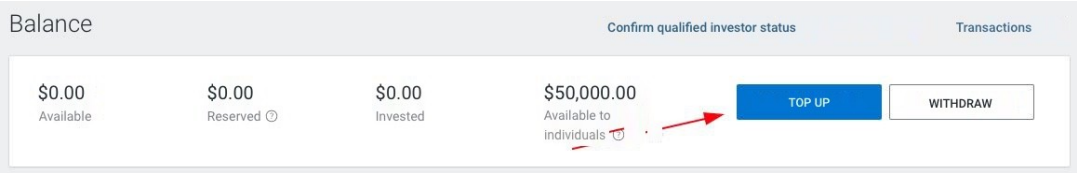


3. Click "Submit".

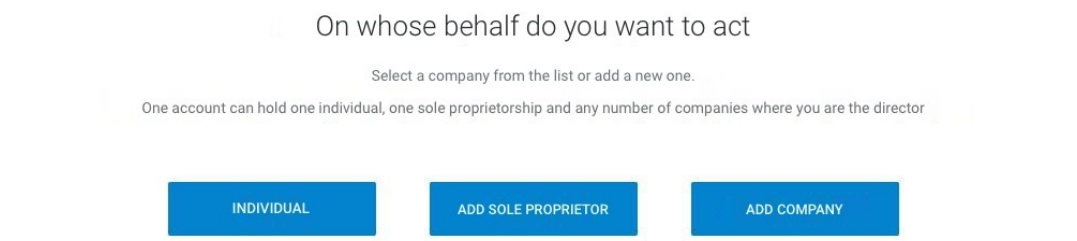
Your details have been sent for verification. You will receive an SMS when it is complete.

Topping up the investor account

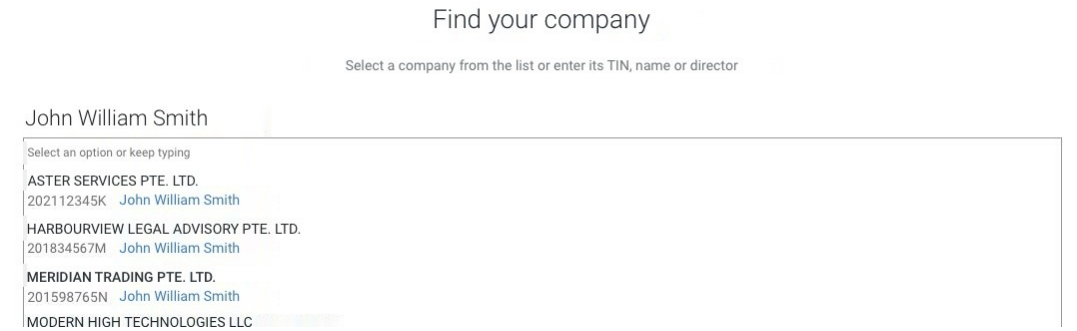
1. After you receive the SMS, click "Top up".



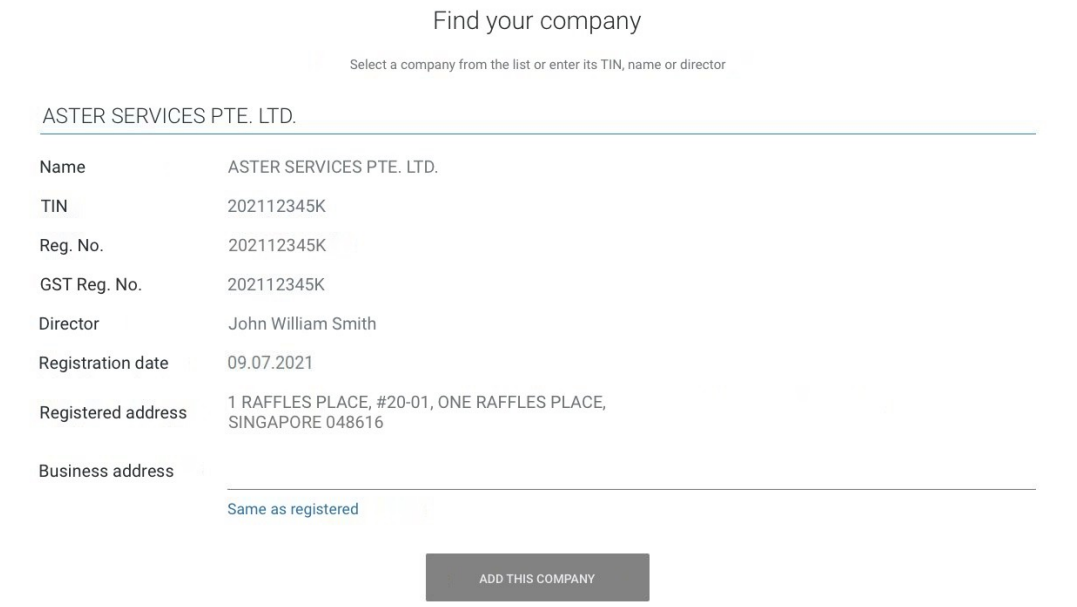
2. Select "Individual" or add a sole proprietorship or company if you plan to invest through it.



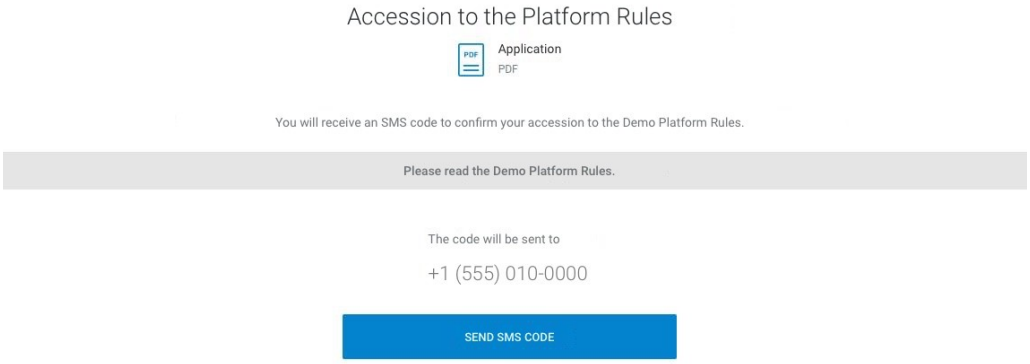
3. If you chose a sole proprietorship or company, select your company from the list.



4. For a sole proprietorship or company: check the company's registration details, enter its business address and click "Add this company".

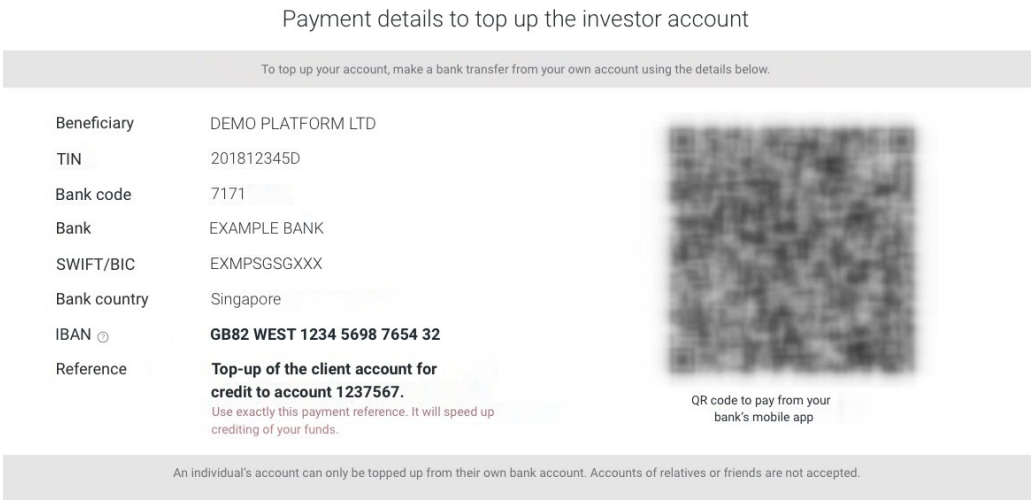


5. Read the Platform Rules and the Application for accession and click "Send SMS code".



6. Enter the code from the SMS and click "I agree and accede to the Rules".

A page with the payment details for topping up your account will open.



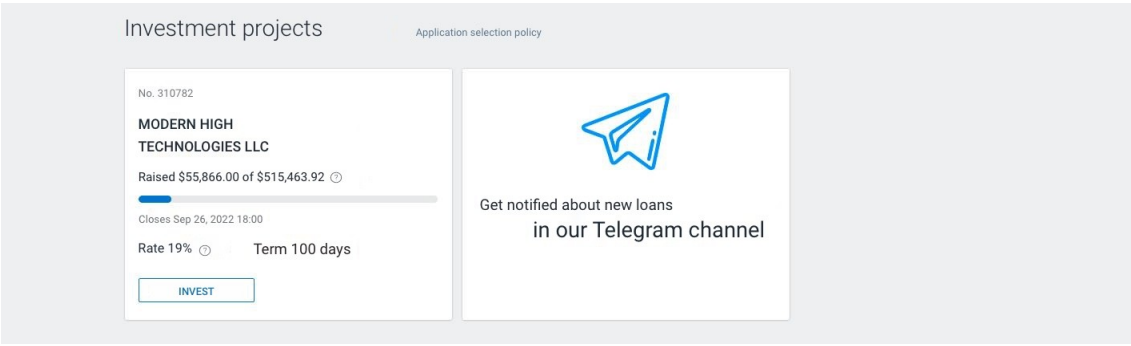
7. Transfer the desired amount from your banking app by entering the payment details shown or by scanning the QR code.

   Use exactly the payment reference shown in your personal account!

Investing

Projects available for investment are shown in the "Investment projects" block on the investor's main page.

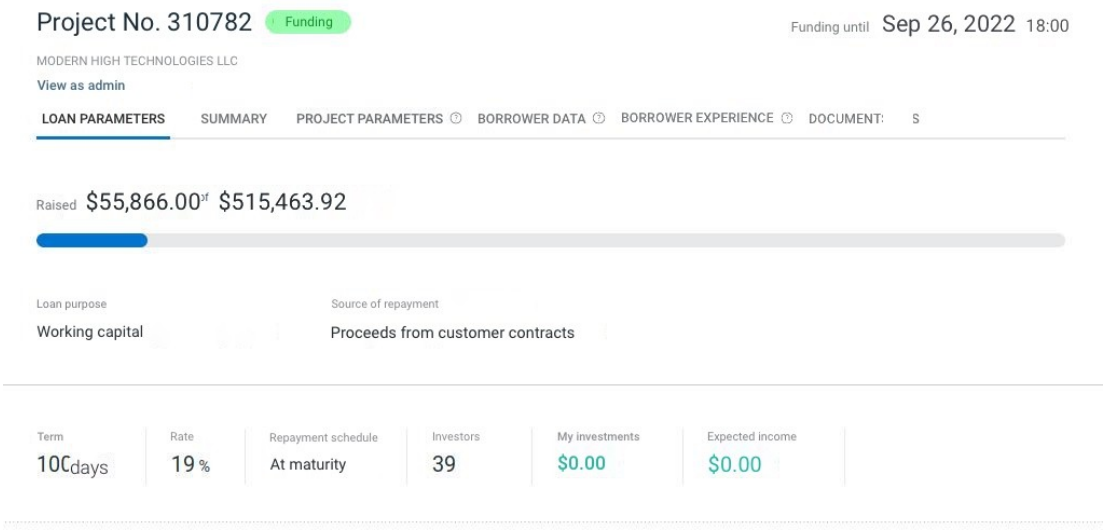
If there are no projects in this block, you can subscribe to notifications about new projects in the Telegram channel by clicking the corresponding card.



To invest in a project:

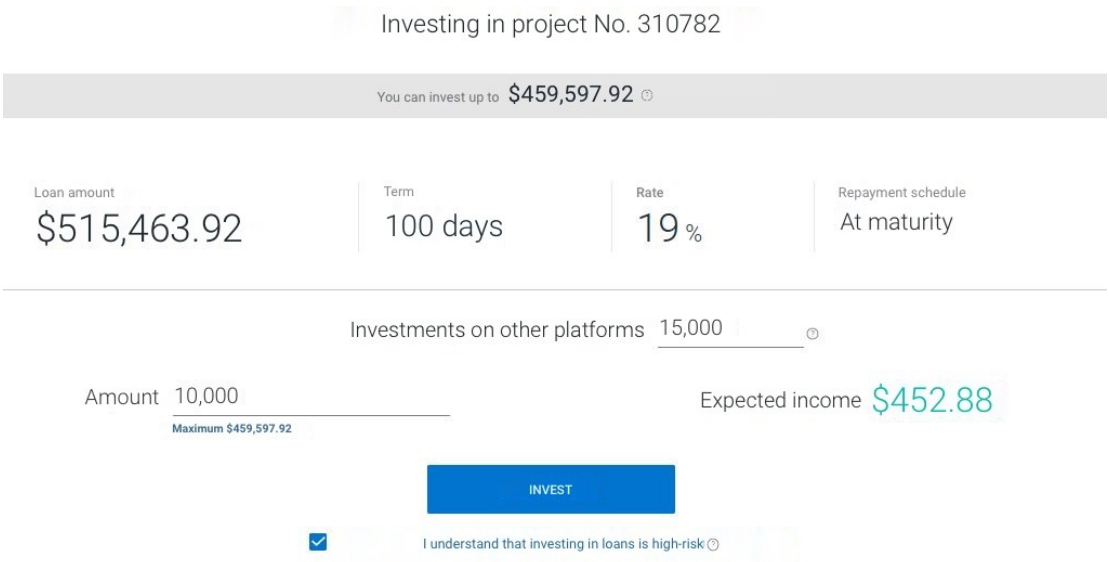
1. Click the project card.

2. Review the project terms (amount, term, interest rate), the borrower's data and track record, and the "Investment offer" document on the corresponding tabs.



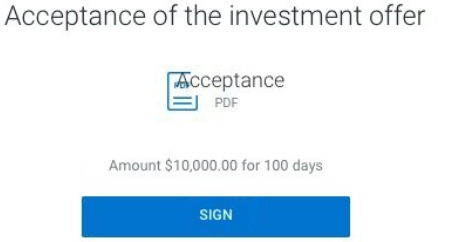
3. Click "Invest" at the bottom of the card.

The page for investing in the project will open.



4. Fill in the "Investments on other platforms" field.
5. Enter the amount you wish to invest.
6. Tick "I understand that investing in loans is high-risk" and click "Invest".

The acceptance signing page will open.



7. Read the "Acceptance of the investment offer" document.

8. Click "Sign".
9. Wait for the SMS with a code, enter it and click "Confirm signature".

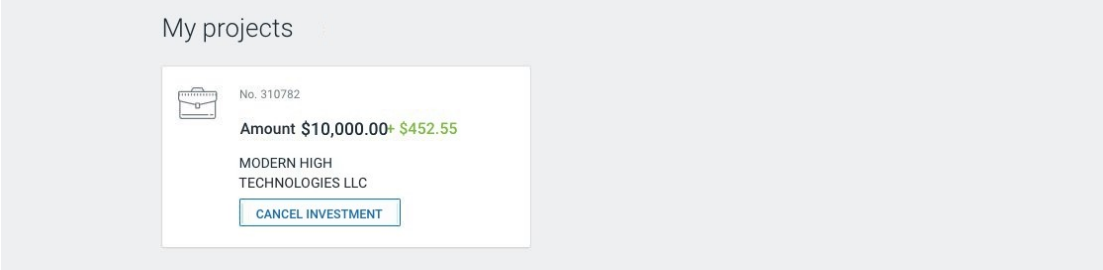
The investment is complete: the amount moves in your account from Available to Reserved.

When the project finishes raising funds, the money is transferred to the borrower and moves from Reserved to Invested, as shown in the "Balance" block on the investor page.

Cancelling an investment

You can cancel your investment while the project is still raising funds. To do this:

1. Find the investment in the "My projects" block on the investor's main page.



2. Click "Cancel investment" on the project card.

The page for withdrawing the Acceptance will open.



3. Click "Withdraw".
4. Wait for the SMS with a code, enter it and click "Confirm signature".

The investment is cancelled and the amount is returned from Reserved to Available.

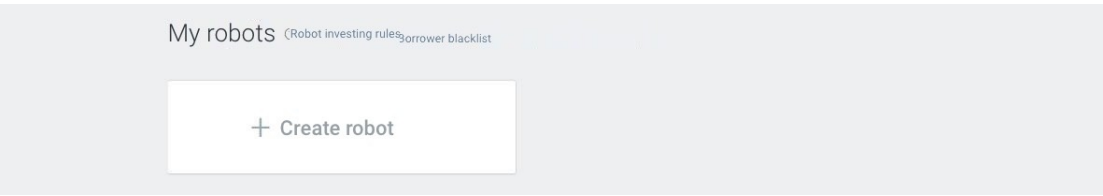
Investing robot

In addition to manual investing, you can use a robot that invests without your involvement. The robot invests in projects that match the settings you specify.

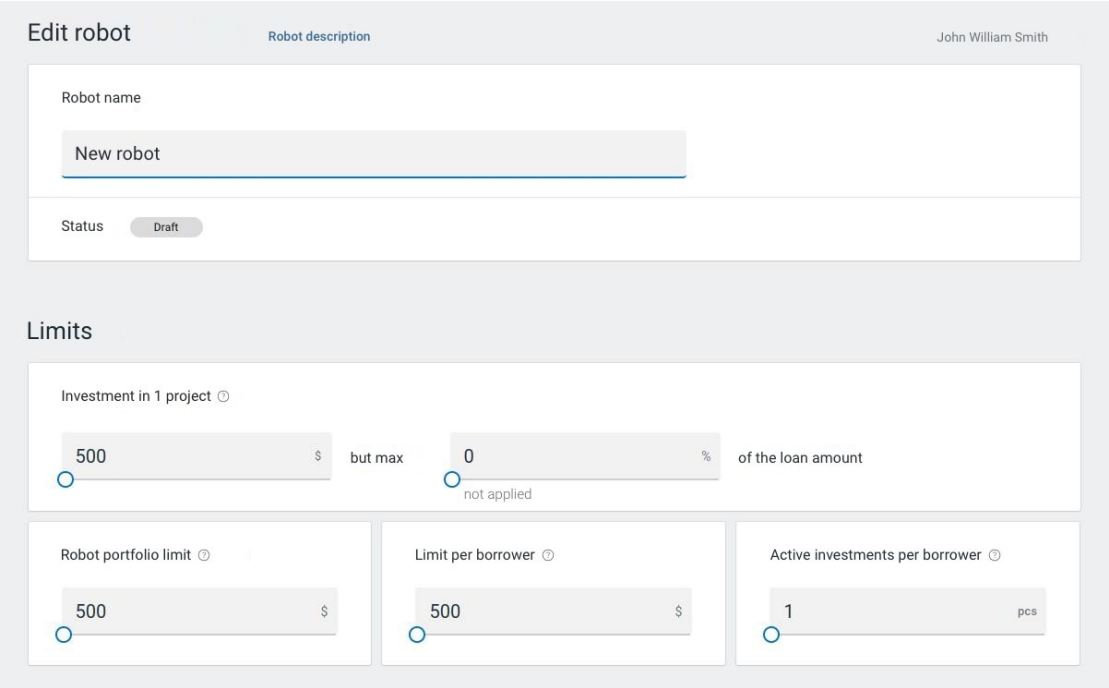
Creating a robot

To create and configure a robot:

1. Click "+ Create robot" in the "My robots" block.

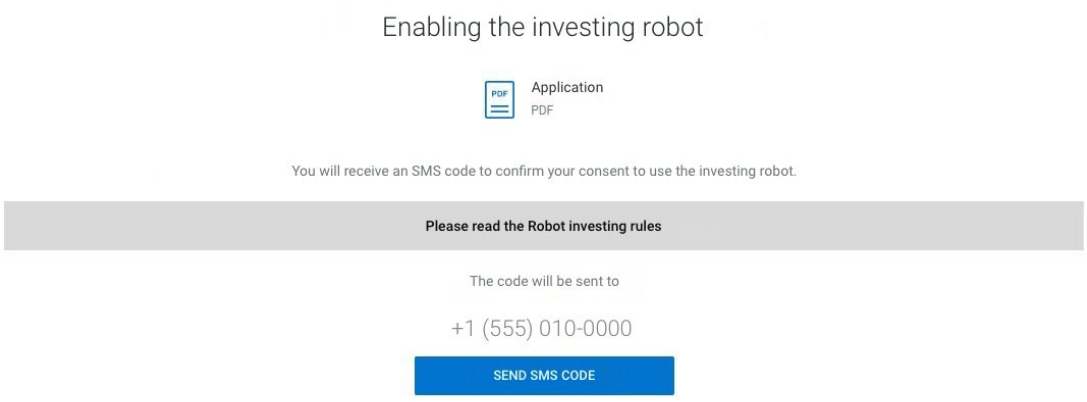


The robot settings page will open.



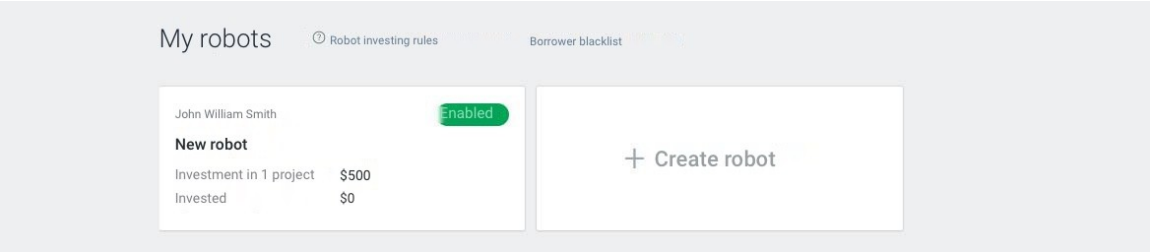
2. Enter the robot's name.
3. Set all the parameters the robot will use to select projects for investment.
4. Click "Save" to save the robot without enabling it, or "Save and enable" to start it.

The robot enabling page will open.



5. Read the "Application" document for enabling the robot.
6. Click "Send SMS code".
7. Wait for the SMS and enter the code.
8. Click "Enable robot".

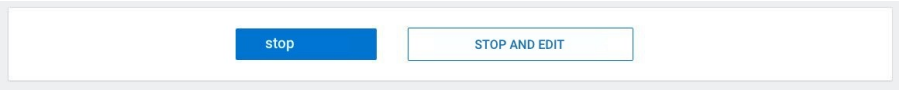
The robot is enabled and will invest in newly published projects that match its settings. The robot is shown in the "My robots" block.



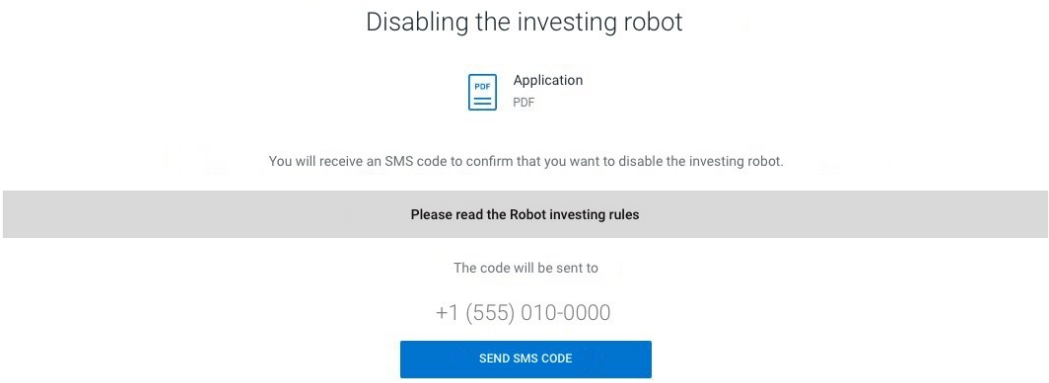
Disabling a robot

To disable an investing robot:

1. Open the robot card.
2. Click "Stop" at the bottom of the page.



The robot stop confirmation page will open.

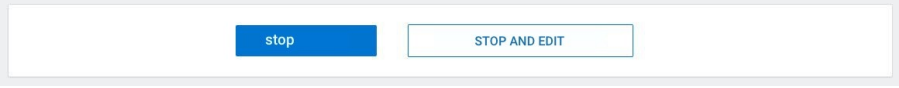


3. Click "Send SMS code".
4. Wait for the SMS and enter the confirmation code.
5. Click "Disable robot".
6. The robot is disabled.

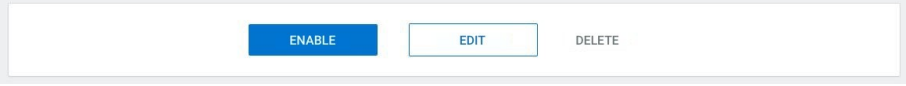
Changing robot settings

To change the robot's settings:

1. Open the robot card.
2. If the robot is enabled, stop it before editing: click "Stop and edit" at the bottom of the robot settings page.



3. If the robot is already disabled, click "Edit".



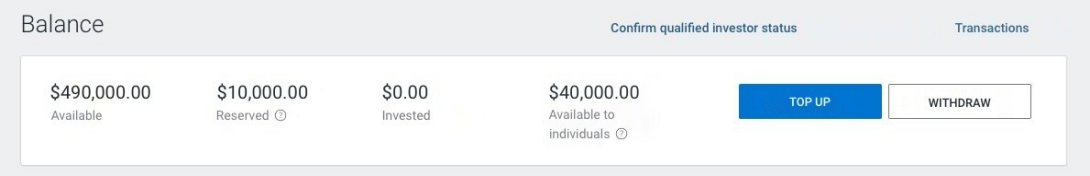
4. Make the necessary changes to the robot settings.
5. Click "Save", or "Save and enable" if you want to enable it right away.



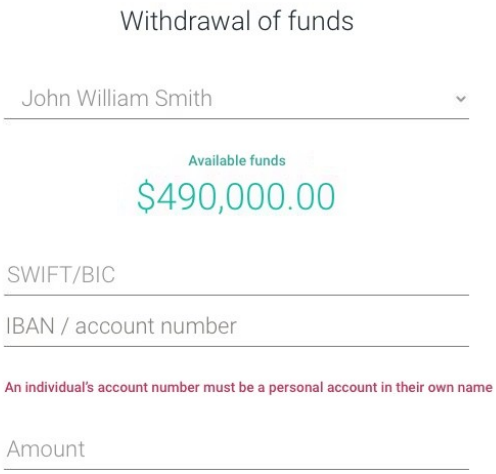
Withdrawing funds

To withdraw money from your account:

1. Click "Withdraw" on the right of the "Balance" block.



The withdrawal page will open.



2. If you have several accounts, select the person whose account the funds should be withdrawn from.
3. Enter the details of the bank account the money should be sent to.
4. Enter the amount to withdraw.
5. Click "Send SMS code".
6. Wait for the SMS with a code, enter it and click "Withdraw funds".

The money has been sent to the account you specified. The time it takes to arrive depends on your bank.

Borrower section

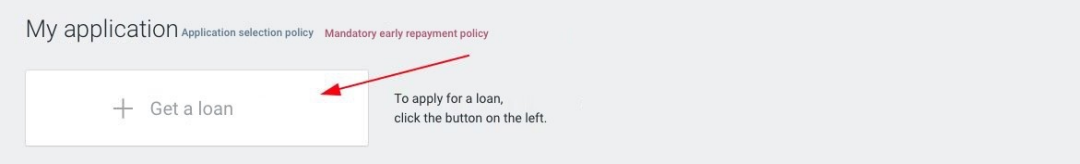
This page contains the following sections:

- Balance – the status of the borrower's account on the platform
- My applications – your loan applications and their status
- My loans – the list of your loans

Completing registration

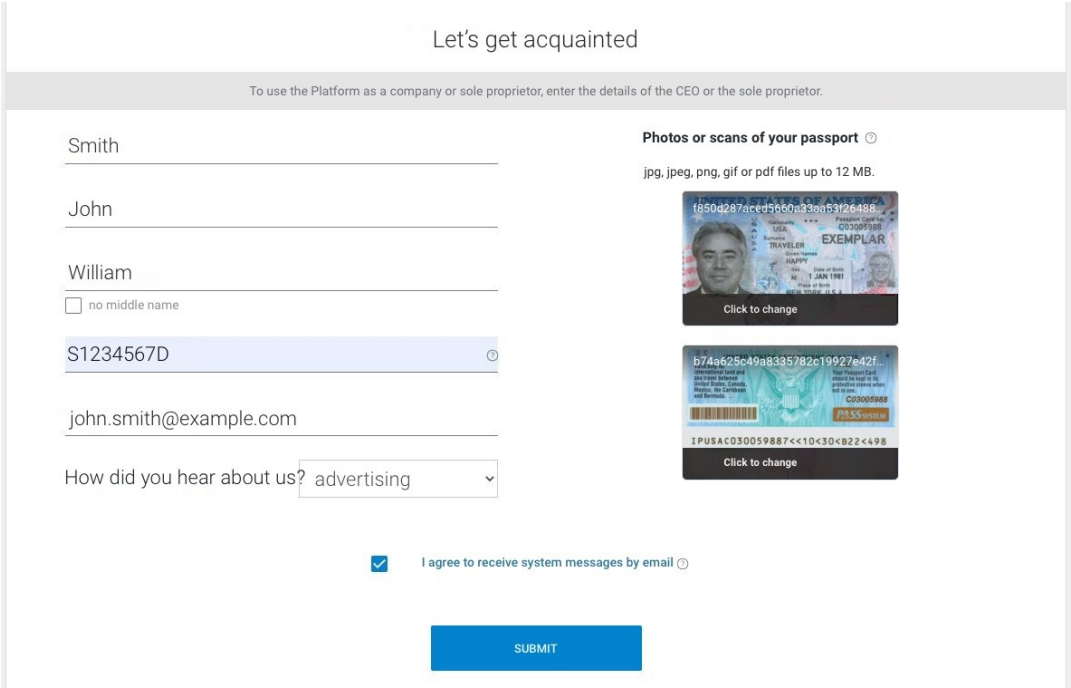
To apply for a loan, you need to complete your registration:

1. Go to the "Borrower" page.
2. Click "+ Get a loan" in the "My applications" section.



3. On the page that opens, enter your details: full name, TIN, email, and upload scans or photos of both sides of your passport card.

   Enter the details of the CEO or of the sole proprietor.

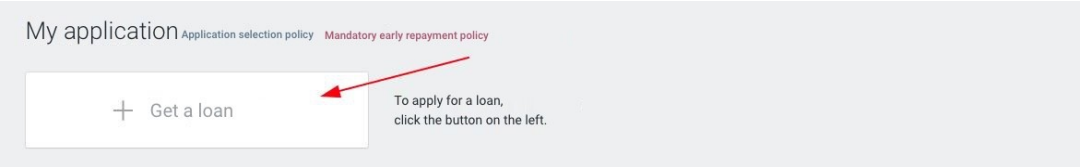


4. Click "Submit".

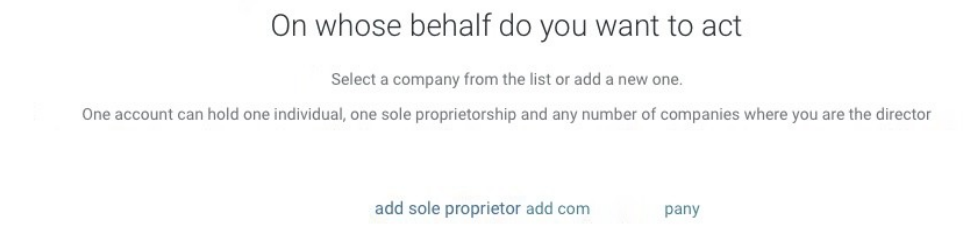
Your details have been sent for verification. You will receive an SMS when it is complete.

Submitting an application

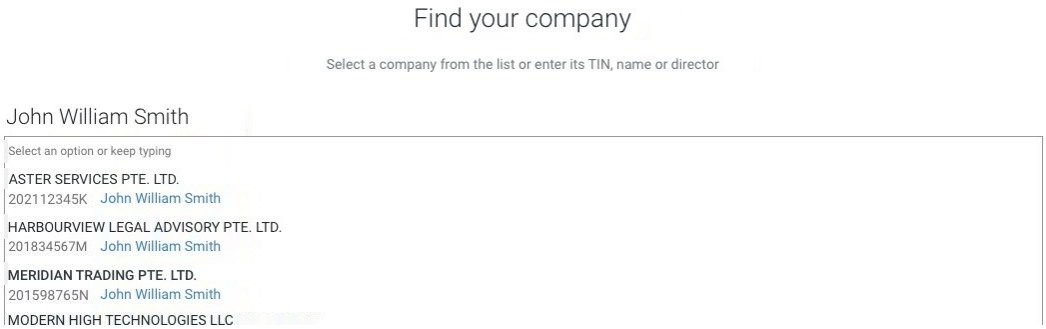
1. After you receive the SMS, click "+ Get a loan".



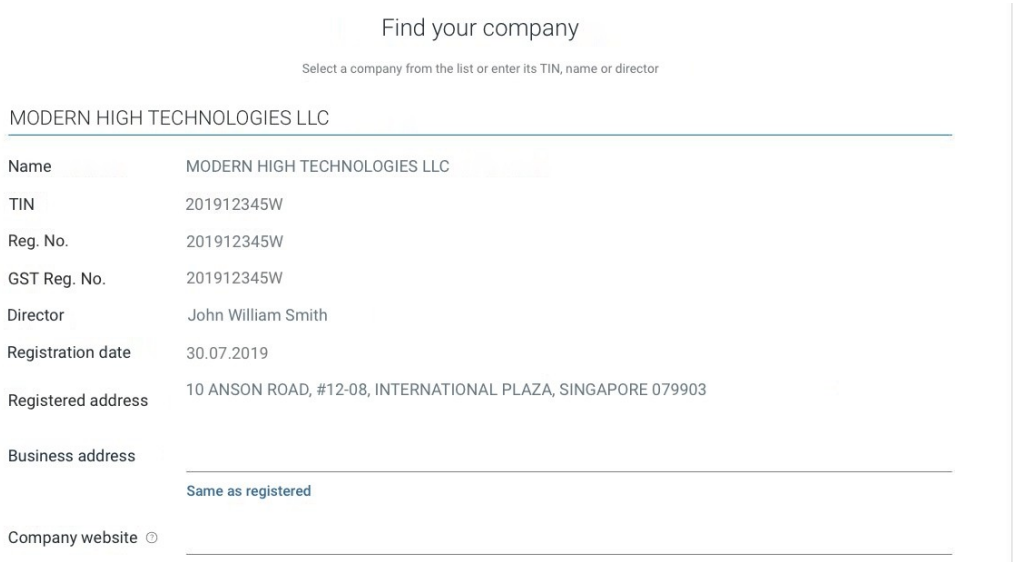
2. Click "add sole proprietor" or "add company" to add your company or sole proprietorship.



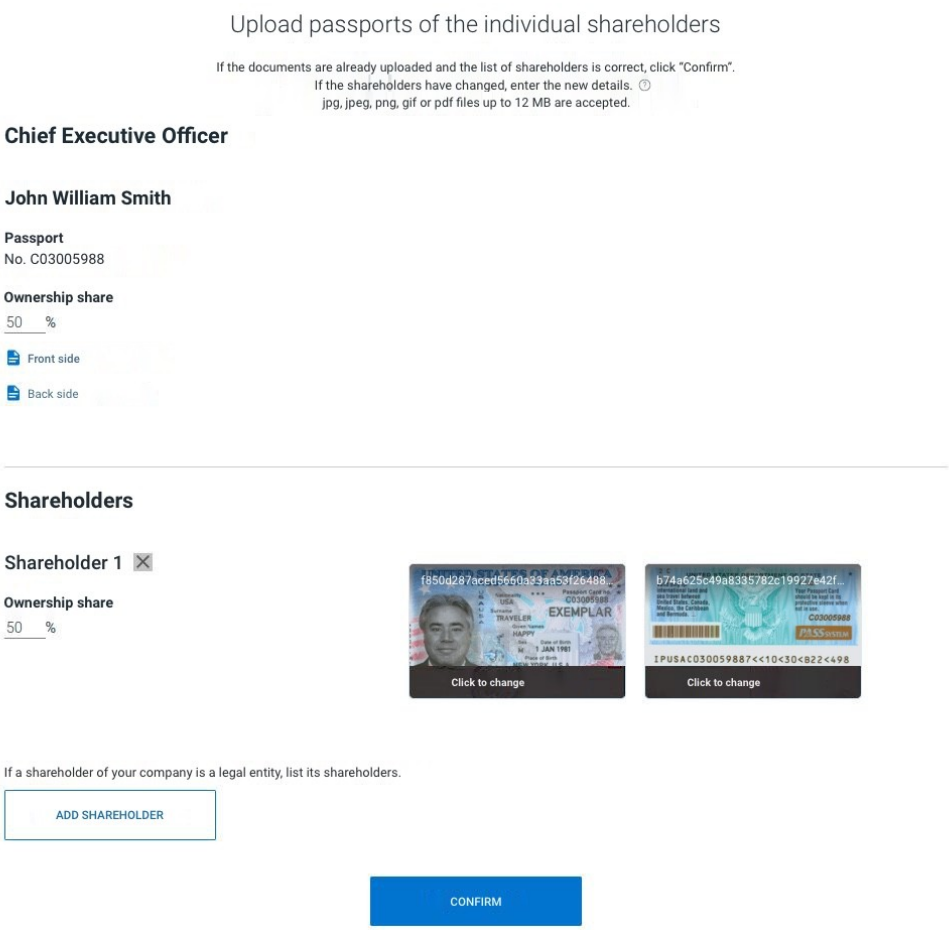
3. Find your company in the drop-down list and select it.



4. Make sure the details are correct and enter the company's business address and website (if any).

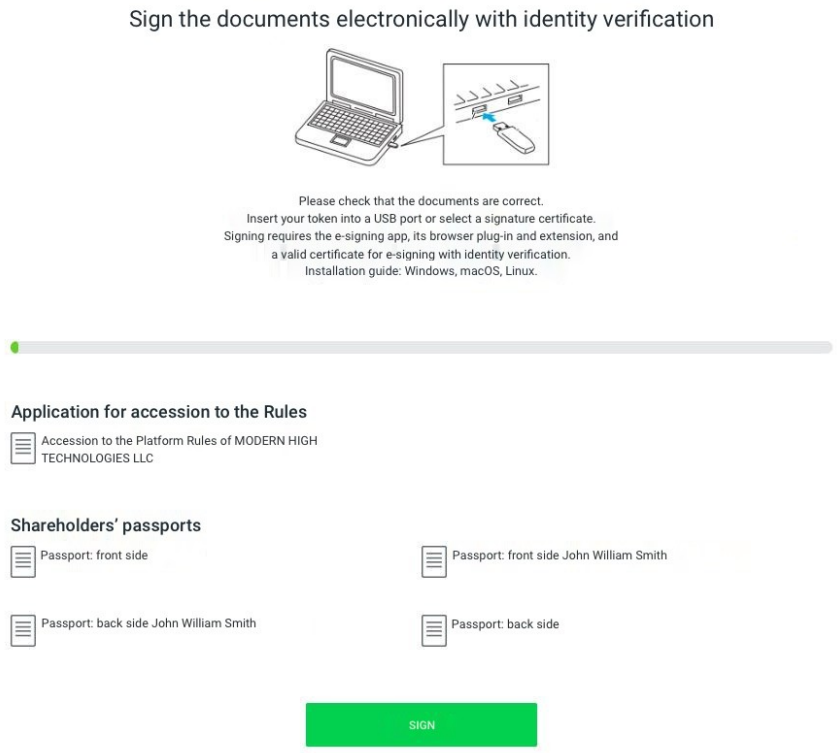


5. Click "Add this company".
6. If you added a company, enter information about its shareholders on the next page:
   a. add the company's shareholders (if any) by clicking "Add shareholder";
   b. upload scans of the shareholders' passports;
   c. specify each shareholder's ownership share.



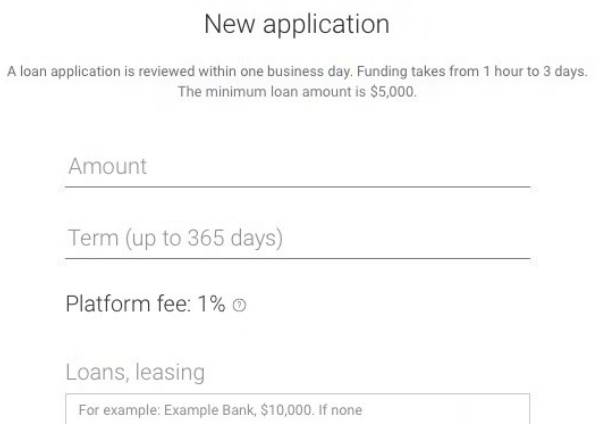
To continue, the company's authorised representative must sign the documents electronically with identity verification.

7. Read the Platform Rules and the Application for accession and click "Sign".



Once signed, the loan application form will open.

8. Fill in all fields of the application and click "Submit".

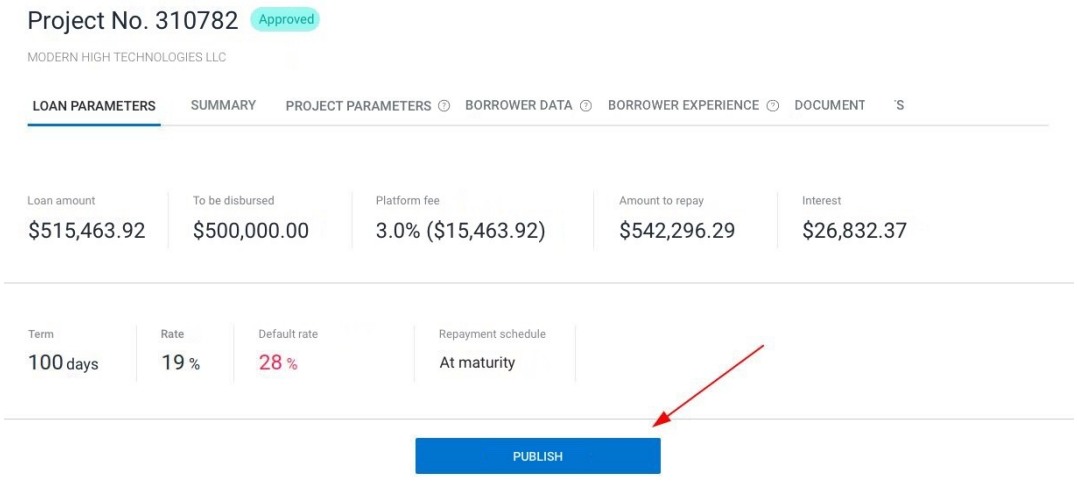


After the Platform reviews the application, you will receive an SMS with the decision.

Publishing an application

If the application is approved, you will receive an SMS. To start raising funds, you need to publish it:

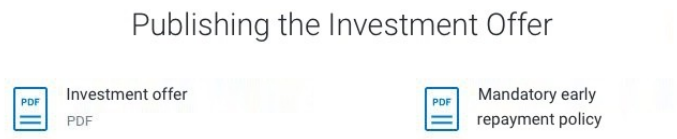
1. Open the application card and review the terms of the approved loan.



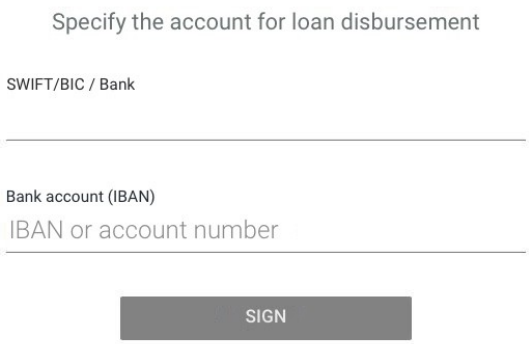
2. Click "Publish".

The page for placing the investment offer for investors will open.

3. Read the "Investment offer" and "Mandatory early repayment policy" documents.



4. Specify the account for loan disbursement.



5. Click "Sign".

You will receive an SMS with a confirmation code.

6. Enter the code from the SMS and click "Confirm signature".

The application is published. Investors on the platform will be notified that funding of your loan has started.

Receiving the loan proceeds

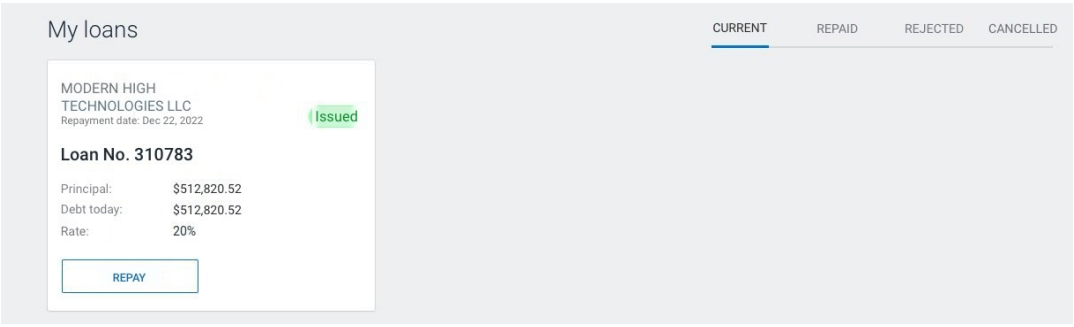
When the Investment offer expires, the full amount is raised or the funding period ends, the amount raised is automatically sent to the bank account you specified when publishing the project.

If the loan is fully funded after 15:00, the money will be sent after 9:00 the next day.

Repaying a loan

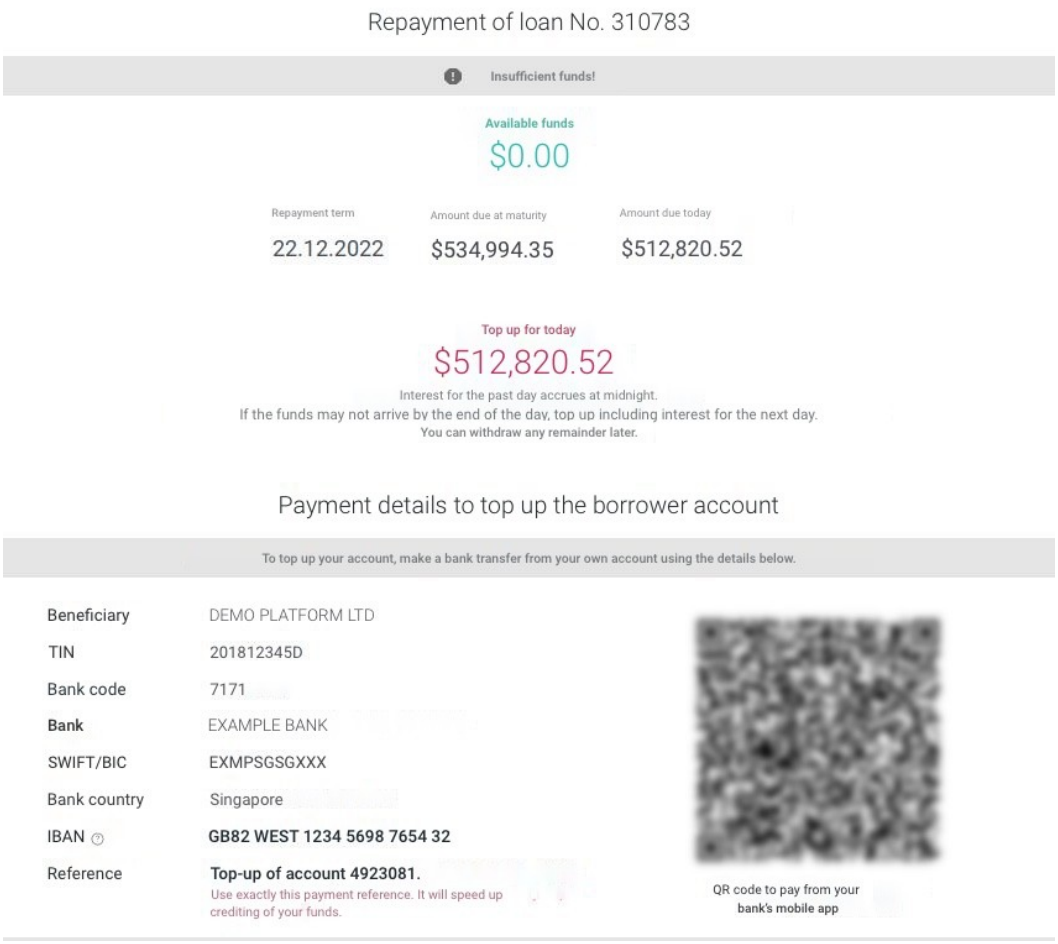
To repay a loan:

1. Find the loan in the "My loans" block on the borrower page.



2. Click "Repay" on the loan card.

The loan repayment page will open.



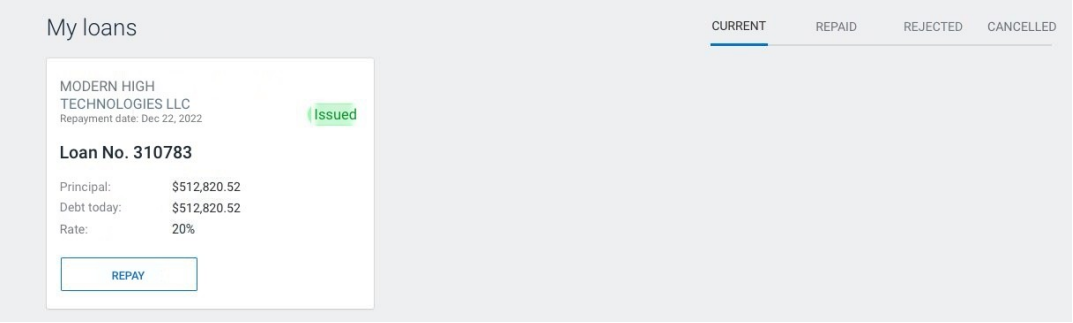
3. Review the funds available in your account and the amount due at maturity.
4. Transfer the amount due by the repayment date using the payment details shown.

Once the money arrives in your account, the amount due is debited automatically on the maturity date and the loan is repaid.

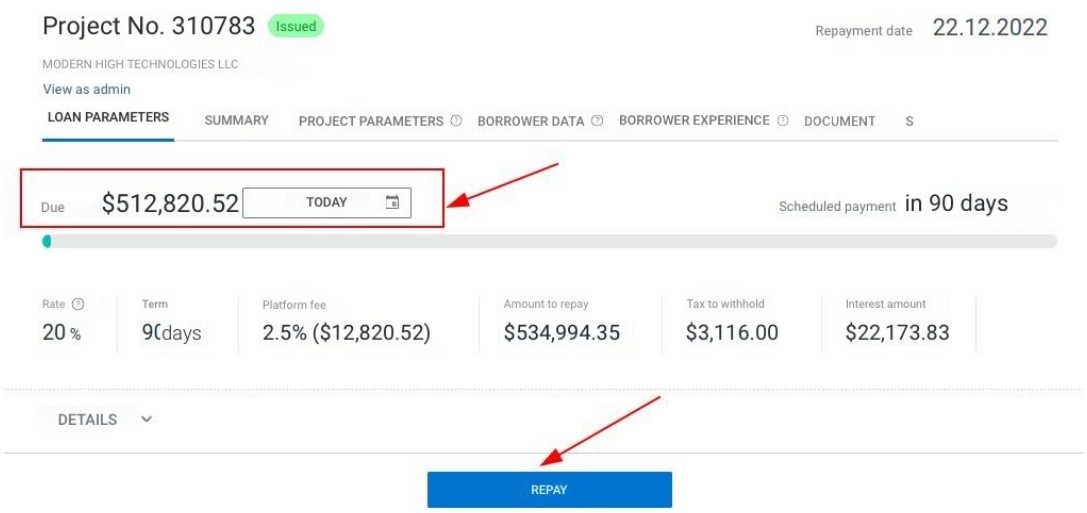
Early repayment

To repay a loan early:

1. Find the loan in the "My loans" block on the borrower page.

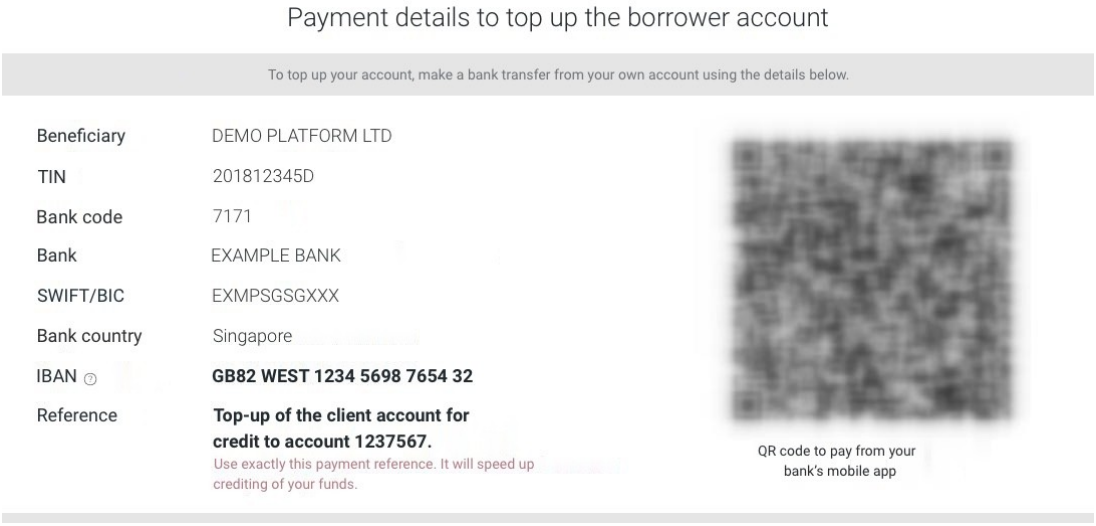


2. Open the loan card.
3. Select the date on which the repayment funds are expected to reach your account on the Platform.



4. The amount required to repay the loan on the selected date is displayed.
5. Click "Repay".

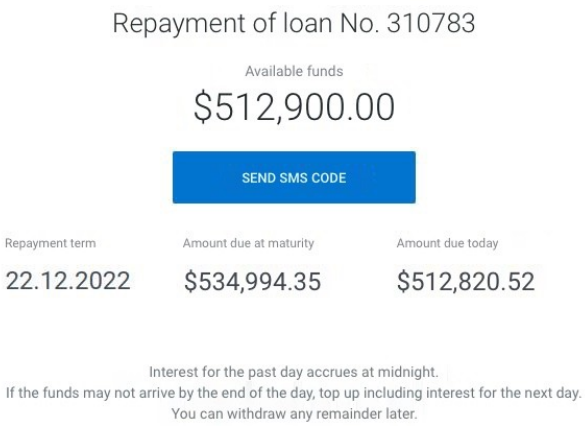
The loan repayment page will open. The payment details are shown at the bottom of the page.



6. Transfer the calculated amount using the payment details shown.

After the money arrives in your account:

7. Open the loan card and click "Repay".
8. The loan repayment page will open.



9. If there are enough funds in your account, the "Send SMS code" button is shown. Click it.

   If the button is not shown, your available funds are not sufficient for repayment. Compare "Available funds" and "Amount due today".

10. Wait for the SMS, enter the confirmation code and click "Repay loan".

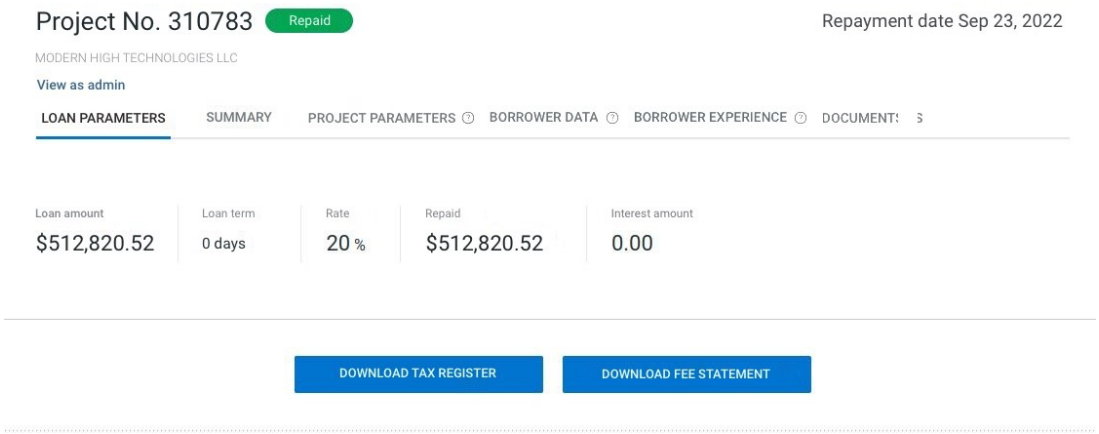
The loan is repaid.

Tax reports

Where applicable law requires the borrower to act as a tax agent, after repaying the loan you must pay the tax withheld on interest paid to individual investors within the deadline set by that law.

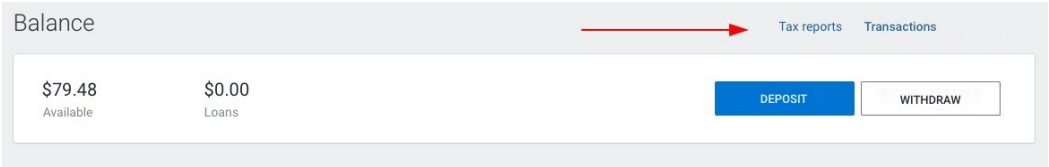
You can get the information on investors and the amounts payable in two ways:

- download an Excel file from the project card by clicking "Download tax register";

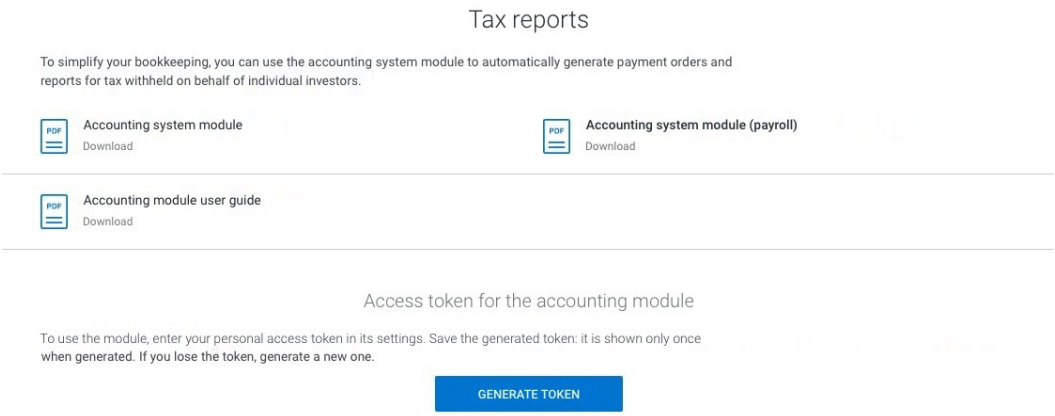


- export the data to your accounting system directly from the Platform:

1. Click the "Tax reports" link above the "Balance" block on the right.



The tax reports page will open.



2. Download the accounting system module for your version of the accounting system.
3. Download the accounting module user guide and follow it.
4. Click "Generate token".

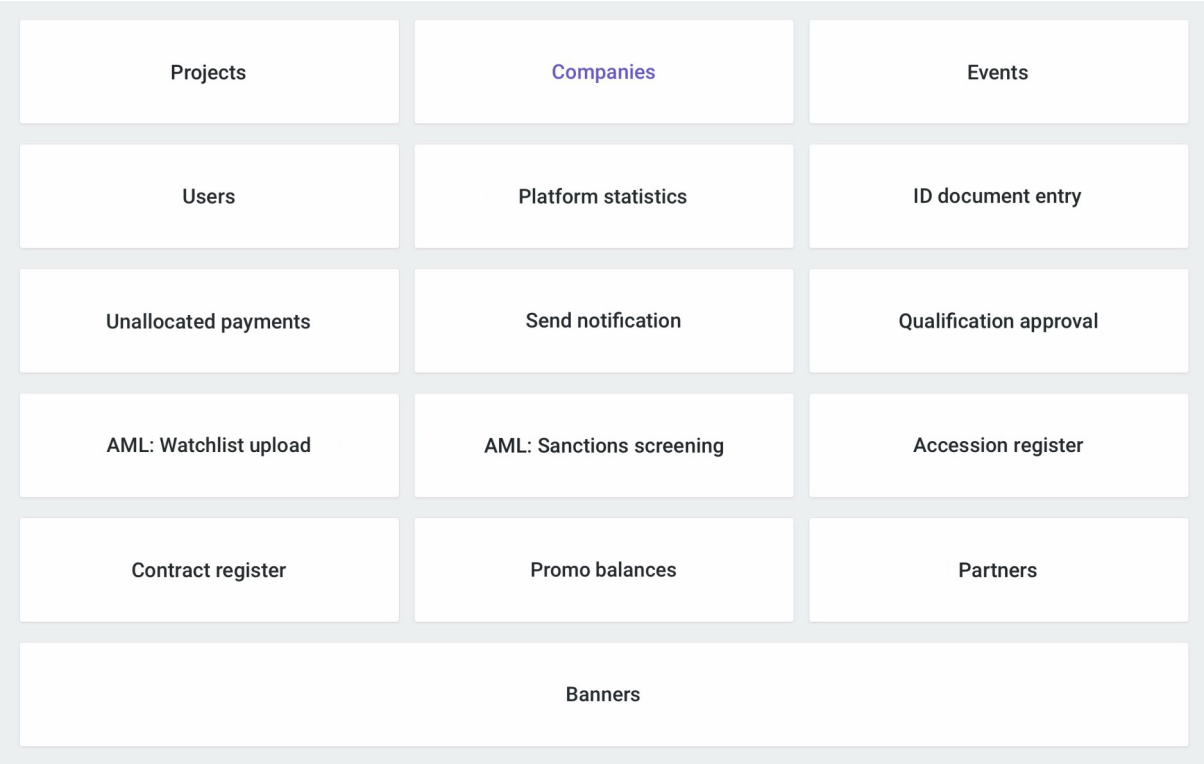
5. Save the code that is displayed: you will need to enter it in the module, and it will not be shown here again.
6. In the accounting system you will get all the data needed to pay the withheld tax and can create the payment orders there.

Administrator section

Section overview

In the "Management" section of the main menu, the administrator has access to the following functions for managing the Platform:

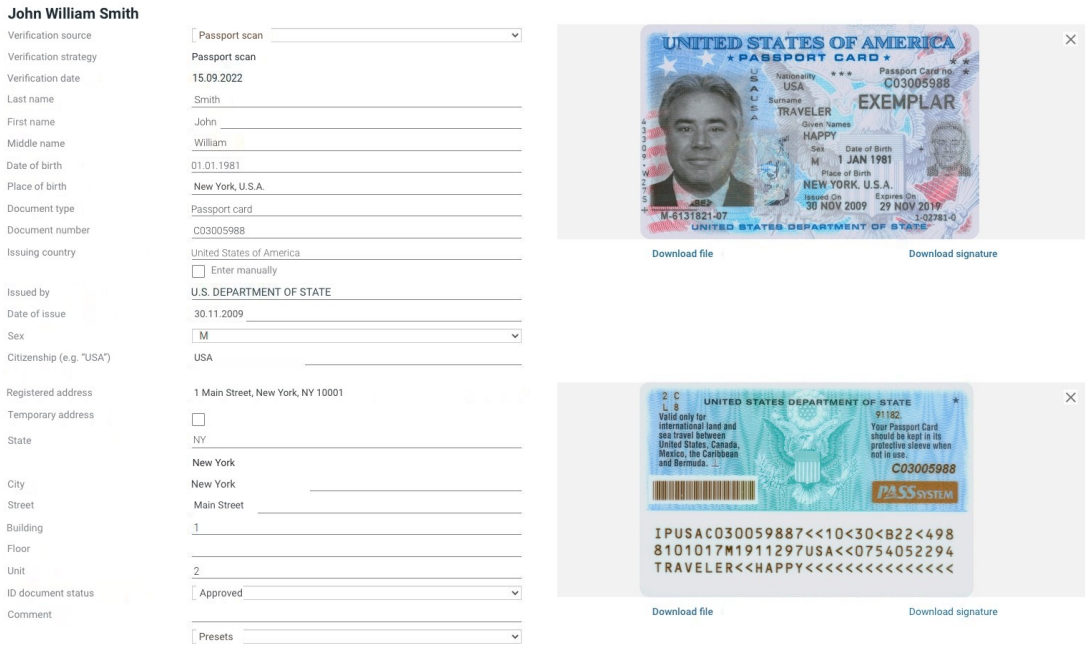
- Projects – borrowers' applications (projects)
- Companies – company information cards
- Events – upcoming project events
- Users – user information cards
- Platform statistics – loan volumes and platform fees
- ID document entry – entering and approving data from new passports
- Unallocated payments – managing incoming payments that were not processed automatically
- Send notification – sending messages to users by SMS, email and Telegram
- Qualification approval – approving investors' applications for qualified investor status
- Receipts – information on fee receipts for loan assignments
- AML: Sanctions screening – processing potential sanctions and terrorist list matches
- AML: Watchlist upload – manual upload of the watchlists published by the financial intelligence unit
- Accession register – downloading the register of investment facilitation and investment raising agreements concluded on the Platform, as required by applicable regulation
- Contract register – downloading the register of loan agreements concluded on the Platform, as required by applicable regulation
- Promo balances – the Platform's historical and current obligations to investors under promo-code campaigns
- Partners – managing partner accounts, registers of paid customer acquisition actions and billing of obligations to partners
- Banners – managing promotional and information banners on the investor dashboard



Approving ID documents

When the admin Telegram bot notifies you that a passport has been uploaded:

1. Go to "ID document entry" and open the uploaded passport.
2. If "Verification source" is "Not defined", select "Passport scan".
3. Fill in all empty fields from the passport scans shown on the right.



4. In "ID document status", select "Approved".
5. Click "Save passport data".

The user will receive an SMS notification that the passport has been approved.

If the user uploaded incorrect or illegible scans:

1) set the status to "Rejected";

2) describe the problem in the "Comment" field (you can select the reason in the "Presets" field below);

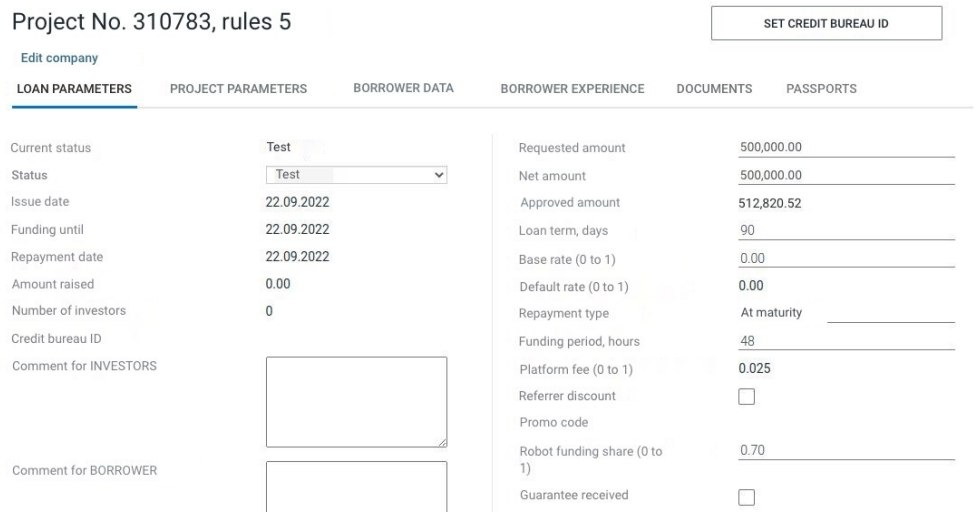
3) click "Save passport data".

Reviewing loan applications

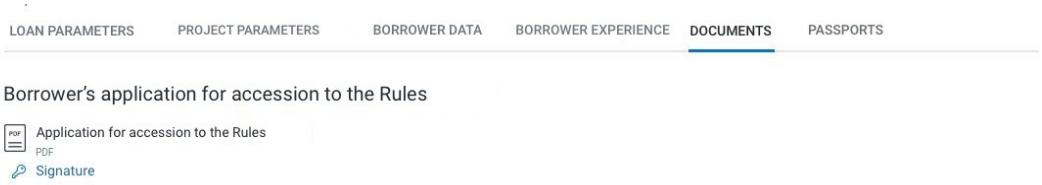
When a loan application is submitted, a message is sent to the admin Telegram bot. To review the application:

1. Go to "Projects" and select the application.

The project card will open.



2. Review the application parameters and the borrower's data and track record.
3. Verify the electronic signature (signing with identity verification) of the "Application for accession to the Rules" on the "Documents" tab using an external signature verification service.



4. If the borrower is a company, check its shareholders against the company registry and the shareholders listed on the "Passports" tab.
5. If not all shareholders are listed, add a shareholder by clicking "+ shareholder" and enter their full name.
6. Enter the ownership share of each shareholder in the "% ownership" fields. Click "Save passport data" and "Save".
7. Obtain credit bureau reports on the company and its CEO.
8. Make a decision on the application based on the application selection policy (underwriting rules).
9. On the "Loan parameters" tab:

If the application is rejected:

1) set "Status" to "Rejected";

2) select a value from the presets in "Rejection reason";

3) if necessary, fill in "Internal comment";

4) click "Save".

The loan application is rejected. The borrower is notified by SMS, email and Telegram (if connected).

If the application is approved:

1) set "Status" to "Approved";

2) if necessary, change "Net amount" and "Loan term, days";

3) enter the approved annual rate in "Base rate";

4) if necessary, increase "Funding period, hours";

5) if the loan amount exceeds the threshold set by the Platform's policy:

   a) tick "Guarantee received";

   b) specify the guarantor in "Guarantor";

   c) contact the borrower to obtain the guarantee document signed electronically with identity verification;

6) if necessary, fill in the comment fields for the borrower / for investors (only those who invested in the project) / public (visible to everyone) / internal (visible to the administrator);

7) click "Save".

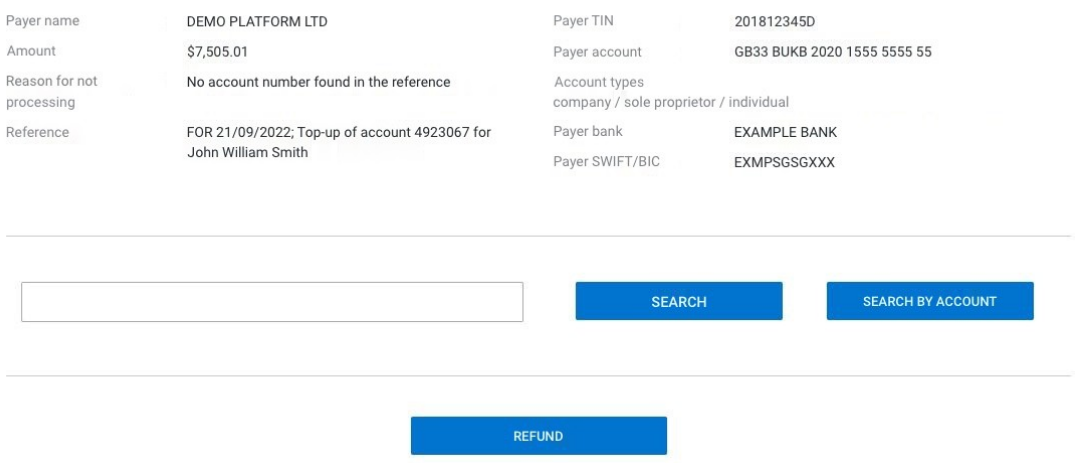
The loan application is approved. The borrower is notified by SMS, email and Telegram (if connected).

Unallocated payments

If an investor or borrower entered an incorrect payment reference, or the sender's bank added service information to it, the system may fail to recognise the client's account number and cannot credit the transfer to it. Such payments get the Unrecognised status and are shown in "Unallocated payments".

When the admin Telegram bot notifies you about such a payment:

1. Go to "Unallocated payments".
2. Find the payment and open it.

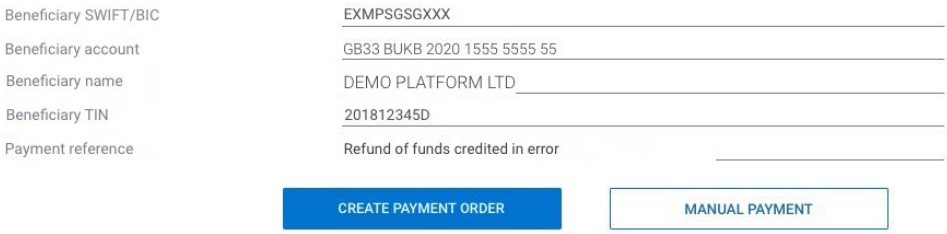


3. Check why the payment could not be recognised in the "Reason for not processing" field and review the payment details.
4. If the payment reference contains an account number, enter it in the field below and click "Search by account"; otherwise enter the sender's name.

   If the user is found, compare the payment details with the user's data and click "Post as borrower" if the money was sent to repay a loan, or "Post as investor". Contact the user if necessary.



   If the user is not found, click "Refund", check the payment details, complete them if necessary and click "Create payment order".



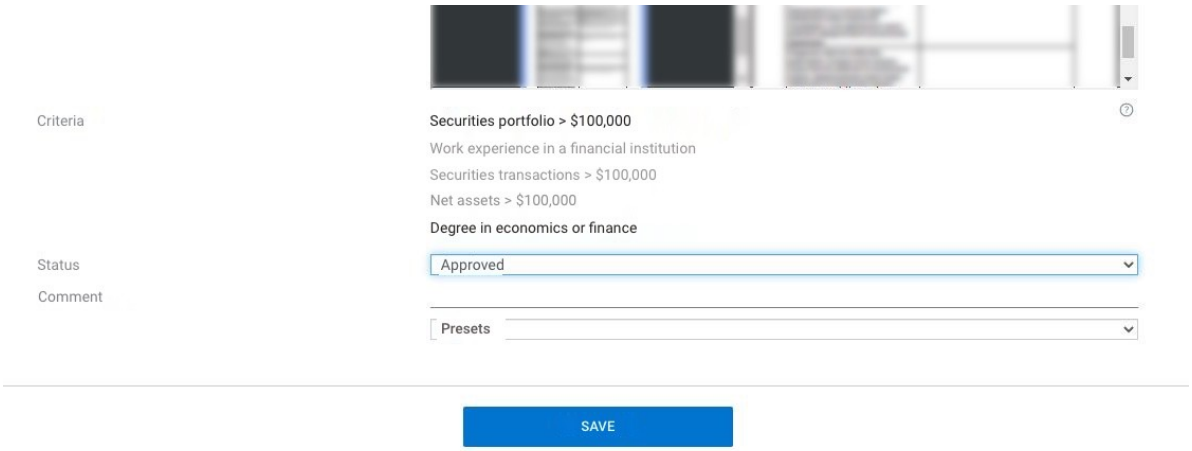
Qualification approval

When the admin Telegram bot notifies you that qualification documents have been uploaded:

1. Go to "Qualification approval" and select the record.

The application review page will open.

2. Check the user's application and the supporting documents attached.
3. If the documents are correct and meet the qualified investor criteria, select the "Approved" status and click "Save".



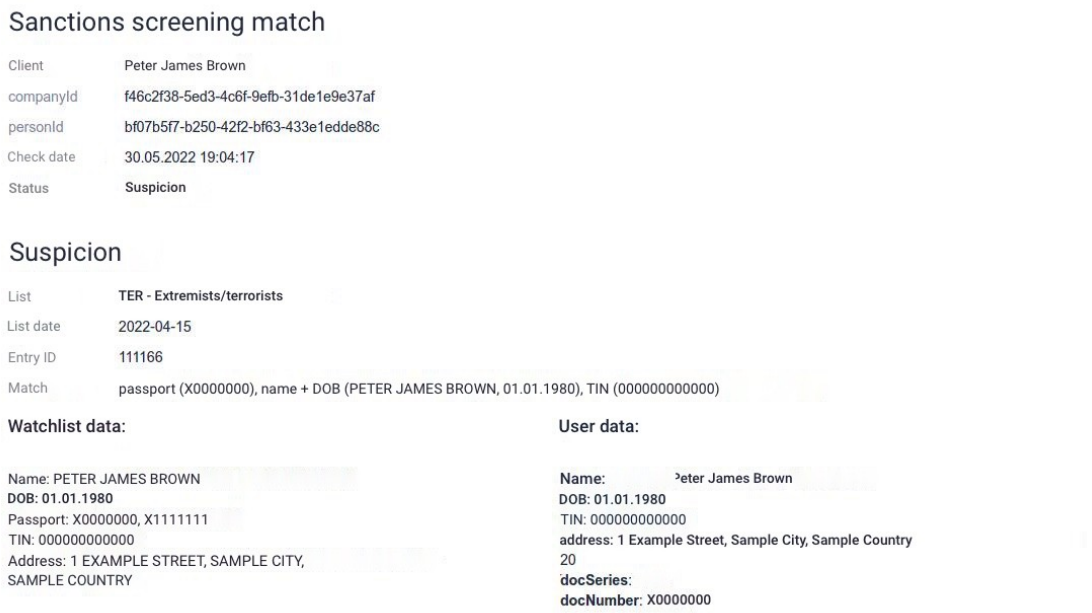
4. If the user uploaded incorrect or illegible documents, set the status to "Rejected", select the rejection reason from the presets under the "Comment" field (it will be copied into "Comment") and click "Save".

Sanctions screening

When the admin Telegram bot notifies you of a potential sanctions or terrorist list match:

1. Go to "AML: Sanctions screening" and find the record.

The page with the match details will open.

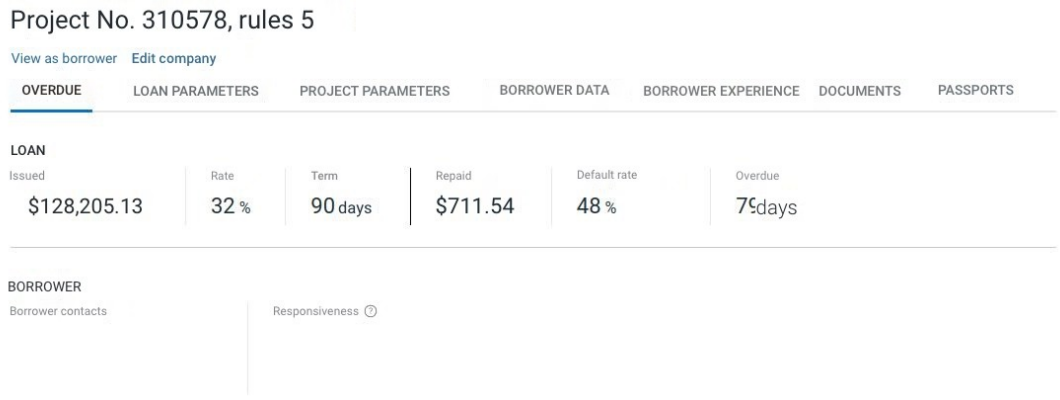


2. Compare the user's data with the watchlist data and, if necessary, check the user with additional services.
3. If the match is not confirmed, click "False positive".
4. If it is confirmed, click "Confirm match". You must report the confirmed match to the financial intelligence unit as required by applicable AML regulation.

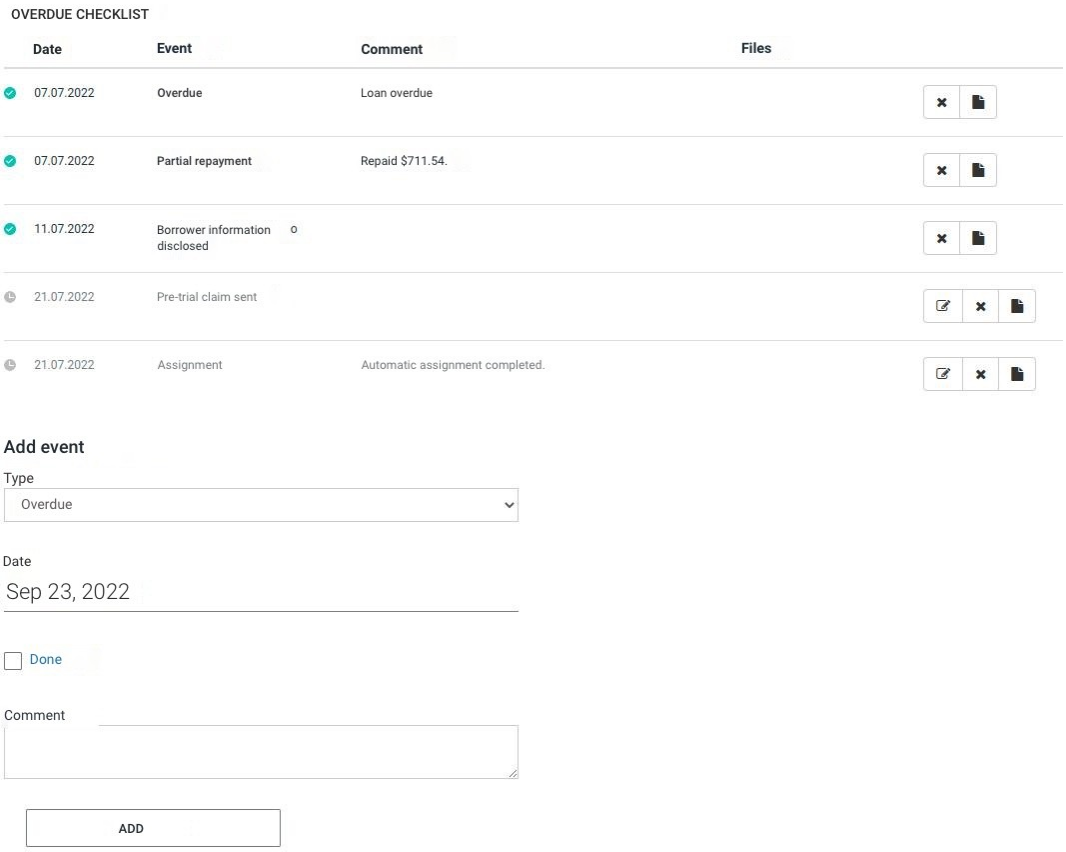
Overdue projects

Depending on how many days a project is overdue, add the related information to the project card:

1. Open the project card and go to the "Overdue" tab.



2. Add the relevant project events (for example, "Information letter from the borrower", "Information sent to the credit bureau", "Court hearing") in the "Add event" block:



1) select the event type in "Type";
2) enter the event date in "Date";
3) tick "Done" if applicable;
4) add a comment in "Comment" if necessary;
5) click "Add". The event appears above in the "Overdue checklist" block;

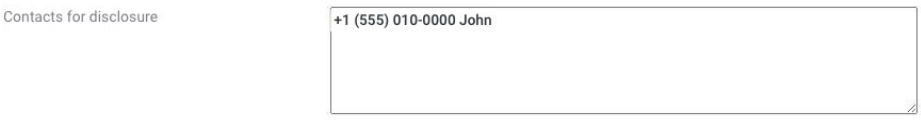


6) attach the relevant documents to the event; you can also change or delete them;
7) click "Save".

3. Add more information to the borrower's company card:
1) click "Edit company" at the top of the project card;



2) enter the borrower's contacts for disclosure to investors;

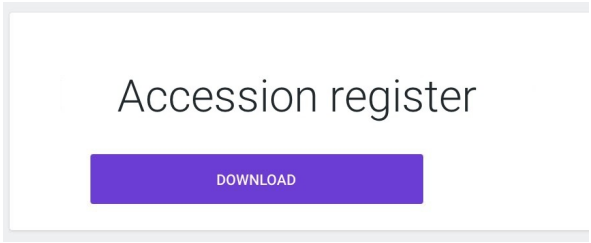


3) fill in "Responsiveness": responsive – the borrower is available and answers questions; unresponsive – the number provided is unavailable; evasive – the borrower can be reached but avoids the conversation.



Accession register

In this section you can download the version, current at the time of the request, of the register of the Platform's investment facilitation agreements and investment raising agreements, as required by applicable regulation.



The downloaded file contains the following information (screenshot from Excel; zoom in for detail):



Contract register

In this section you can download the version, current at the time of the request, of the register of loan (investment) agreements concluded on the Platform, as required by applicable regulation.



The register is available for the period you specify (by default, the whole available period) as separate files for individuals and for companies and sole proprietors. The files differ in the columns describing the parties to the agreements.

The downloaded files contain the following information (screenshots from Excel; zoom in for detail):



Row No.	Investment platform name	Investor type	Investor name	Investor TIN	Investor reg. No.	Investor's country of registration code	Type of person raising investment	Name (last, first and middle name, if any) of person raising investment	TIN of person raising investment	Reg. No. of person raising investment	Investment method	Investment agreement date	Investment agreement end date (if any)	Amount invested under agreements with companies and sole proprietors, USD	Name of the registrar maintaining the register of holders of issued securities, or of the depository maintaining centralised records of issued securities acquired by the investor (if any)	Reg. No. of the registrar, or of the depository maintaining centralised records of issued securities (if any)	Note (if any)	Interest rate under the loan agreement	Investment offer No.	Investment agreement No.
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21
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