



Employer Guide

Community Loan Center of American Employer Guide

Table of Contents

I	System Overview.....	4
II.	Overview of the Employer Portal.....	5
	Employer Portal Features.....	5
	• My Queues Tab Overview.....	5
	• Reporting Tab Overview.....	5
	• Configuration Tab Overview.....	6
	• Help Tab Overview.....	6
III.	How to Use the Employer Portal.....	6
	A. My Queues Tab	
	a. Verifying Employment.....	6
	b. Declining Verification.....	10
	b. Starting Payroll Deduction.....	12
	c. Cancel Payroll Deduction.....	13
	B. Reporting Tab	
	a. Employee Listing.....	14
	b. Payroll Deductions/Employer Payroll.....	15
	c. Payroll Deduction/Skipped Deductions.....	16
	d. Payroll Deductions/Final Deduction.....	16
	e. Terminated Employees.....	16
	C. Configurations Tab	
	a. Change Password.....	16
	b. System Policies.....	17
	D. Help Tab	
	a. User's Manual.....	17

Welcome to the Community Loan Center!

This Affordable Small-Dollar loan is available to employees in your organization who are eligible for your employee benefit package. Community Loan Center (CLC) loans are made online by the using the Community Loan Center lending software (KENN). An eligible employee can apply for a CLC loan online anytime of day.

The CLC loan approval process is quick and easy since the entire loan application process is automated and credit underwriting is not required. After the employer verifies employment of the employee/borrower, the employee signs the CLC loan documents online. CLC loan proceeds are transferred directly into the borrower's bank account. CLC loan repayments begin on the employee's next payday through payroll deduction.

In this manual we will explain:

- How your employees apply for a loan
- An overview of the Employer Portal
- How to verify employment
- How to start/cancel payroll deduction
- How to terminate employee borrowers who are no longer employed
- How to view reporting functions
- Where to view repayment schedules

I. System Overview

- Employee applies for a loan by visiting their local CLC website
- You (the Employer) receive an email alert that an application has been received and requires employment verification.
- Employer logs on to the Employer Portal and verifies the information provided by the employee.
- If verified, the employee receives an email (if an email is provided) alert to log on and sign their loan documents .
- After signing loan documents electronically the loan proceeds are deposited directly into the employee's bank account the next business day.
- Employer receives an email alert to start payroll deduction for the employee/borrower's loan payments.
- Employer starts payroll deduction through the Employer Portal

Note: As the Employer, you agree to offer this program to ALL eligible employees.

II. Overview of the Employer Portal

Open a web browser and open the following url:

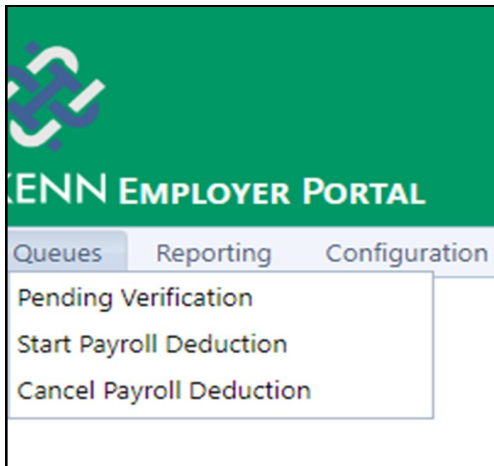
www.loancenterapplication/employer/

Using the email address and password given to you by your CLC representative, log in to the Employer Portal.

Employer Portal Features

The employer portal contains four main function tabs for employers.

- My Queues
- Reporting
- Configuration
- Help

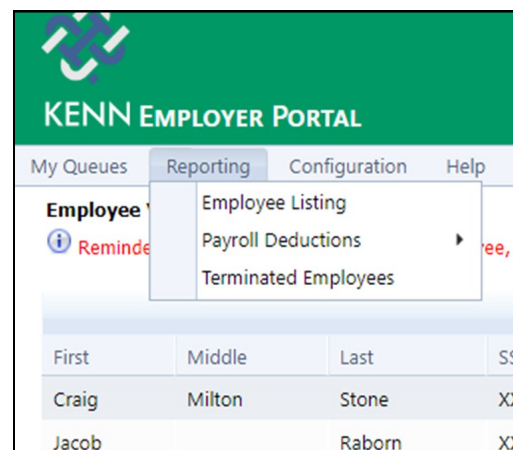


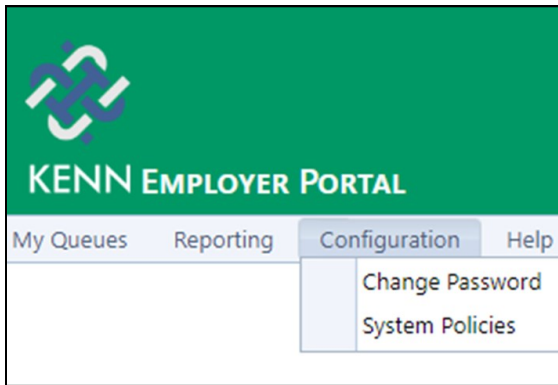
The “My Queues” function tab lists the three types of tasks that are pending action by the employer:

- Pending Verification
- Start Payroll Deduction
- Cancel Payroll Deduction

The Reporting function tab lists three items:

- Employee Listing
- Payroll Deductions
- Terminated Employees

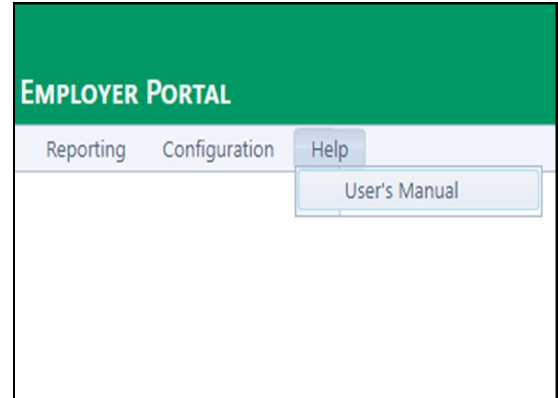




Under the Configuration tab is the following information:

- Change Password
- System Policies

Under the Help tab is a downloadable copy of this Employer Guide. This guide contains instructions on how to use the Employer Portal.



III. How to Use the Employer Portal

A. My Queues Tab

a. Verifying Employment

When an employee completes the online loan application documents, the KENN system generates an email alert which is sent to you, the Employer, to notify you that one of your employees has applied for a CLC loan. This email alert requests that designated staff verify some of the employee's information on their loan application. Completing this verification task will allow the KENN system to prepare CLC loan documents for the employee to sign. When notified by this email alert, staff should log on to the employer portal **as soon as possible**. The employee will not be able to get a loan until you complete the employment verification task. Alerts will be sent periodically until the verification task is completed.



COMMUNITY LOAN CENTER

Affordable Small Dollar Loans

Employment Verification Request

Employer Portal

Employee: John Doe

We received an online loan application from your employee on 7/27/2018. Please visit the employer portal and complete the Pending Verification tasks within four business days. If the employee is an eligible borrower, their loan will be processed and funded.

After this loan is approved and funded, we will provide your organization with the appropriate payroll deduction information.

Employee Information

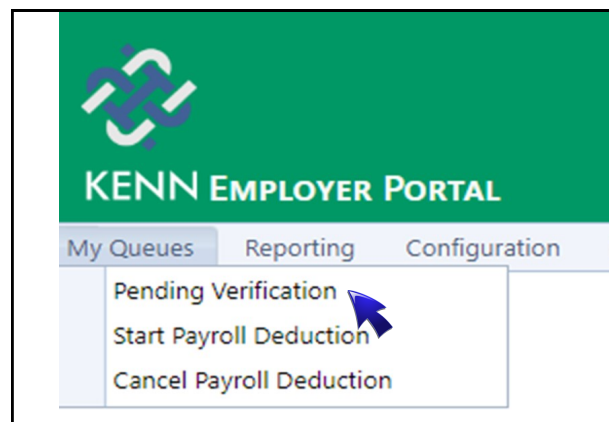
Loan Type:

New

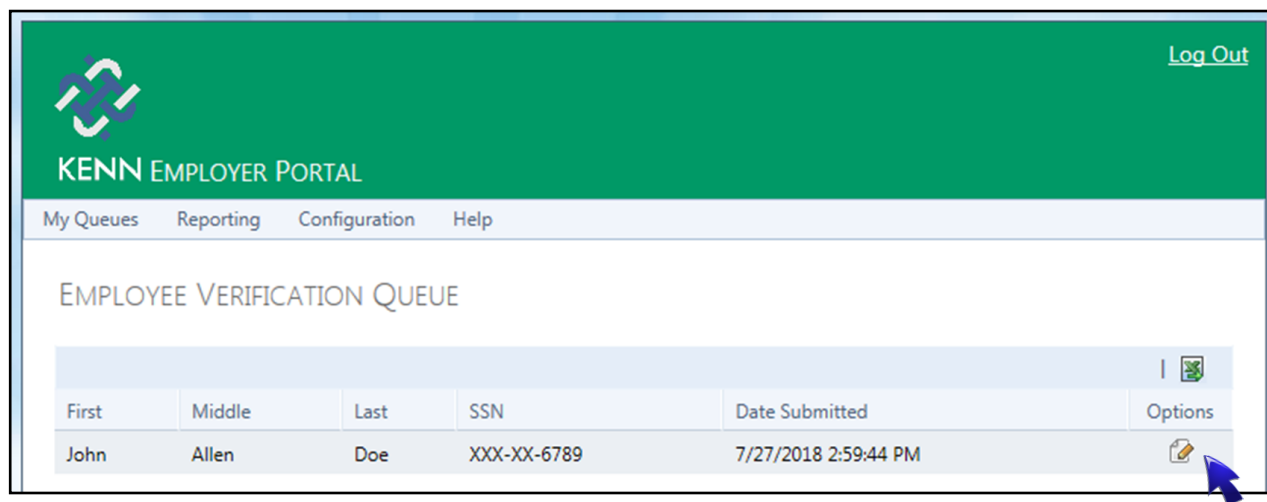
Hire Date:

1 / 2004

1. To verify employment after logging on to the KENN Employer Portal, select 'My Queues' and then 'Pending Verification'. You will see a list of employees who have applied for loans and are awaiting verification.



2. To complete these tasks, select the icon in the 'Options' column on the far right side of the row of the employee(s) needing verification.



Note: Please take great care to accurately verify all of the employee's information.

3. Step 1 of 4 - Employee Verification: Verify Basic Employee Information. Review the instructions on the screen. Please note that you must enter the **FULL** Social Security number of the employee, and all check boxes must be **verified and checked**. If any of the information on the screen does NOT agree with your employee records, click **DECLINE VERIFICATION**. If you decline verification, please see page 10 for instructions on how to proceed.

EMPLOYEE VERIFICATION

STEP 1 OF 4: VERIFY BASIC EMPLOYEE INFORMATION

Employer Instructions:

- Review all fields below and check the box next to each field ONLY if the information agrees with your employer records.
- Enter full employee SSN you have on record
- Verify Employee or Badge Number if Applicable
- Once complete, click Continue
- If any of the information does not agree to your employer records, click DECLINE VERIFICATION

Employee Name:	John Allen Doe	<input type="checkbox"/>
Soc-Sec-Num:	XXX-XX-6789	<input type="text"/>
Date of Birth:	2/15/1975	<input type="checkbox"/>
Employee #:	54	<input type="checkbox"/>

Decline Verification

Continue

4. Step 2 of 4 - Verify Employment Specific Information. Please review all of the information and check the boxes **ONLY** if is correct. If any of the information on the screen is incorrect, you should correct it here, and then check the boxes. Click continue to go the next screen. All boxes must be checked in order to proceed.

EMPLOYEE VERIFICATION

STEP2 OF 4: VERIFY EMPLOYMENT SPECIFIC INFORMATION

Employer Instructions:

- Review all fields below and check the box next to each field ONLY if the information agrees with your employer records.
- If this information is NOT correct, you may update the editable fields
- Once complete, click Continue

Employee Name:	John Allen Doe	
Department:	Finance	<input type="checkbox"/>
Job Title:	Clerk	<input type="checkbox"/>
Supervisor:	Dennise Silva	<input type="checkbox"/>
Supervisor Phone:	956-541-4955	<input type="checkbox"/>

Continue

5. Step 3 of 4 - Verify Employee Eligibility. Eligible employees must be employed for a specific amount of time determined by your organization, with a 3 month minimum. If the employee has been employed for the agreed upon amount of time, please click the “Yes, Continue” button. If the employee has **NOT** been employed for the agreed up on amount of time, you must click “No, Decline Verification”. If you decline verification, please see page 10 for instructions on how to proceed.

EMPLOYEE VERIFICATION

STEP 3 OF 4: VERIFY EMPLOYEE ELIGIBILITY

Employer Instructions:

- Please confirm that this employee has been employed for at least 3 months and check the box next to the field **ONLY** if the information agrees with your employer records.
- Once complete, click Continue
- If any of the information does not agree to your employer records, click DECLINE VERIFICATION

Note: If this employee is seasonal, part-time, temporary or if they are employed by any company other than this participating employer, they are not eligible for CLC loans since the CLC loan program is only available to full time, permanent employees of the participating employer. In this case, please click Decline Verification and decline this application for Unable to Be Verified.

Employee Name:

John Allen Doe

Date of Hire:

Has this employee been employed for at least the past 3 months?

No, Decline Verification

Yes, Continue

6. Step 4 of 4 - Verify Employee Eligibility: Verify Employee Loan Affordability. Please verify all income related fields and check the appropriate boxes **ONLY** if the information matches the information in your employee files. Once all the boxes are checked, click Finish Verification. If the information does not match, you must click Decline Verification. If you decline verification, please see page 10 for instructions on how to proceed.

EMPLOYEE VERIFICATION

STEP 4 OF 4: VERIFY EMPLOYEE LOAN AFFORDABILITY

Employer Instructions:

- Please verify income related fields & check the box next to each field **ONLY** if the information agrees with your employer records.
- Once complete, click Finish Verification
- If any of the information does not agree to your employer records, click DECLINE VERIFICATION

Employee Name:

John Allen Doe

Earnings:

\$15.00 per Hour

☐

Payroll Cycle:

Bi-Weekly

☐

Weekly Hours:

40

☐

Employment Status:

Full-Time

☐

Decline Verification

Finish Verification

A. My Queues Tab

b. Declining Verification


1. If any of the information provided during Step 1 doesn't match, a message like the one below will be shown. If this is the case, you must choose "Decline Verification".

EMPLOYEE VERIFICATION

STEP 1 OF 4: VERIFY BASIC EMPLOYEE INFORMATION

Employer Instructions:

- Review all fields below and check the box next to each field ONLY if the information agrees with your employer records.
- Enter full employee SSN you have on record
- Verify Employee or Badge Number if Applicable
- Once complete, click Continue
- If any of the information does not agree to your employer records, click DECLINE VERIFICATION

 Social Security Number does not match information provided by employee...

Employee Name:	John Allen Doe	<input checked="" type="checkbox"/>
Soc-Sec-Num:	XXX-XX-6789	<input type="text" value="111-11-1111"/>
Date of Birth:	2/15/1975	<input checked="" type="checkbox"/>
Employee #:	54	<input checked="" type="checkbox"/>

Decline Verification
Continue

2. When you decline verification, the Take Action screen will appear. Please enter a short note in the space below for our files indicating the reason for declining verification of this employee.

Example 1

TAKE ACTION: DECLINE VERIFICATION OF EMPLOYMENT

Employer Instructions:

- Please enter a short note in the space below indicating the reason for declining verification of this employee. This file note is for informational purposes only and the lender will not be alerted that your note was entered into this loan file.
- If you have concerns that this loan application may be fraudulent, or you'd rather discuss the reason for declination with your CLC lender, please call or email them directly.
- Once complete, click Complete Decline Action

Employee Name: John Allen Doe

Decline Reason: Declined-Could Not Be Verified

Note:

Social security number does not match our records

Complete Decline Action

3. This note is for informational purposes only and will NOT alert your CLC lender by email. If you have concerns that this loan application may be fraudulent, or you need to discuss the reason for declination with your local CLC Administrators, please call them directly. You may also call the CLC Loan Servicing group at 956.356.6600.

Example 2

TAKE ACTION: DECLINE VERIFICATION OF EMPLOYMENT

Employer Instructions:

- Please enter a short note in the space below indicating the reason for declining verification of this employee. This file note is for informational purposes only and the lender will not be alerted that your note was entered into this loan file.
- If you have concerns that this loan application may be fraudulent, or you'd rather discuss the reason for declination with your CLC lender, please call or email them directly.
- Once complete, click Complete Decline Action

Employee Name: John Allen Doe

Decline Reason: Declined-Could Not Be Verified

Note:

We do not have an employee by the name of John Doe

Complete Decline Action

Example 3

TAKE ACTION: DECLINE VERIFICATION OF EMPLOYMENT

Employer Instructions:

- Please enter a short note in the space below indicating the reason for declining verification of this employee. This file note is for informational purposes only and the lender will not be alerted that your note was entered into this loan file.
- If you have concerns that this loan application may be fraudulent, or you'd rather discuss the reason for declination with your CLC lender, please call or email them directly.
- Once complete, click Complete Decline Action

Employee Name: John Allen Doe

Decline Reason: Declined-Could Not Be Verified

Note:

This employee is part time

Complete Decline Action

4. As you verify each employee, they will be removed from your Queue.

A. My Queues

c. Starting Payroll Deduction

Once you verify an employee's status with the company and the loan is funded via ACH, you will receive another email alert reminding you to start payroll deduction. This will allow the employee to begin making loan payments by payroll deduction from their next paycheck. You will receive an email that looks like the following image:

Employment Payroll Deduction Request		Employee Information	
Employee: David Ndegwa		Soc-Sec-Num:	XXX-XX-9784
Please configure the payroll deduction for your employee in order to insure your employee does not end up in default.		Payroll Cycle:	Bi-Weekly
Click here to access the Employer Portal.		Deduction:	\$42.93

1. When you receive the email alert to Start Payroll Deduction for an employee with a new loan, log on to the KENN Employer Portal or click on the link in the email message.
2. Under My Queues tab, select 'Start Payroll Deduction'
3. Locate the employee who needs to be set up for payroll deduction and click on the 'Options' icon to the right of the employee's name.
4. Select 'Start Payroll Deduction'. From here you will be taken to the 'Pending Payroll Deduction Queue' window.
5. Confirm that the name and employment information shown below agrees with the employee's payroll information.
6. After verifying this information, you will see the employee's full loan payment schedule. It will show the dates, amounts and remaining loan balance for each pay period during the term of this loan. **Click on the Excel icon to download and save this information for your employee records. This will be the only opportunity to do so. Use this repayment schedule to set up the employee in your accounting system, paying close attention to the first payment due date.**

Inst #	Date	Payroll Deduction	Balance
1	8/16/2013	\$23.34	\$1,096.88
2	8/23/2013	\$23.34	\$1,073.54
3	8/30/2013	\$23.34	\$1,050.20
4	9/6/2013	\$23.34	\$1,026.86

7. Select 'Payroll Deduction Completed' in the Action Box, then 'Save'. This KENN task is now complete.

8. Create a corresponding payroll deduction in your accounting or payroll software. This deduction should match the employee's loan information on the Excel spreadsheet you downloaded exactly.

Inst #	Date	Payroll Deduction	Balance
1	8/16/2013	\$23.34	\$1,096.88
2	8/23/2013	\$23.34	\$1,073.54

A. My Queues

d. Cancel Payroll Deduction

Reasons to Cancel Payroll Deduction:

- An Employee Renews an Existing Loan

When an employee has paid off at least 50% of their initial loan, they are eligible to renew it. If any employee renews their loan, you will receive an email alert prompting you to stop their current deductions and begin a new one as the new loan payments are frequently for different amounts than the old ones.

When you receive the email from the KENN system alerting you to this task, you should:

- Click on the link in the email
- Login to KENN
- Select employee to change
- Click on Options icon, then Save
- A new payroll deduction schedule will be provided. Print it for your records
- Make necessary adjustments in your accounting software to correspond with new loan schedule.

B. Reporting Tab

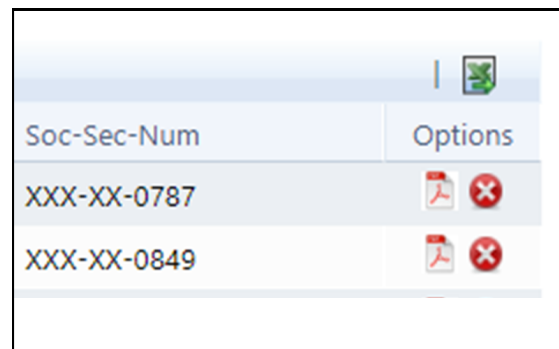
a. Employee Listing





The 'Employee Listing' tab under 'Reporting' is where you will find a complete listing of all employees who currently have loans through the CLC. The list is searchable by first or last name. From this employee listing, the employer can also view the **employee's signed consent to payroll deduct** form by clicking the Adobe PDF icon under the 'Options' column next to the individual employee's name. You may download this and keep it in the employee's file.

Terminated Employees - On this screen, you may cancel payroll deduction for employees whose employment has been terminated. If the employee has left your employment but still has a remaining loan balance, use this screen to cancel their deduction and remove them from your list.

To cancel payroll deduction for an employee, the employer may click the white **X** in the red circle under "Options" column next to the employee's name (see next page). This function will immediately terminate an employee from making their loan payments using the employer's payroll deduction.

When the termination option is selected, CLC Administration is alerted that they must begin alternative means to collect payments from the borrower. In most cases, the employee's remaining loan payments are then debited directly from the employee's bank account. Borrowers have already authorized this action when they signed their loan documents. The employee's remaining loan payments will continue to be due on the same dates listed on their original loan payment schedule.



Soc-Sec-Num	Options
XXX-XX-0787	 
XXX-XX-0849	 

*Note: It is **essential** that you terminate an employee that is being separated from your organization immediately after the employee has received their last paycheck. If the CLC is not notified immediately, the KENN system will continue to attempt to collect loan payments from the employer's account. This may result in the borrower being charged a late fee according to the terms of the CLC Promissory Note.*

FACTOID?

B Reporting Tab

b. Payroll Deductions/Employer Payroll

The Payroll Deductions tab under Reporting allows you to see a complete list of all loan payments due from your employees for a specific pay period. To access this list, click on the 'Reporting' tab, then 'Payroll Deductions', then 'Employer Payroll'. This will take you to the 'Scheduled Employer Payroll Deduction Report'. Enter the start and end dates for the desired payroll (ex: Start : 6/15/18, End 6/15/18) and click 'Generate Report'.

Last Name	Middle	First Name	Employee #	Soc-Sec-Num	Date	Deduction
Ponce	Angelica	Maria	none	XXX-XX-2330	2/8/2018	\$21.43
Vasquez	I	Veronica	000	XXX-XX-9913	2/8/2018	\$21.34
Ponce	Angelica	Maria	none	XXX-XX-2330	2/15/2018	\$21.43
Vasquez	I	Veronica	000	XXX-XX-9913	2/15/2018	\$21.34
Count : 4						\$85.54

This report will display the name, employee number, the last 4 digits of the employee's Social Security number, and deduction amount for each employee with a CLC loan payment due on the date requested. The total shown on the bottom row represents the sum total of CLC loan payments that are due this pay period for staff who pay by payroll deduction. The total is the amount that will be collected by the CLC for the pay period in question. This report also can be used to skip individual payroll deductions for your employees.

Skipping Deductions - If for any reason an employee is not issued a paycheck during a particular pay cycle, the KENN system allows you to "Skip" a deduction. Reasons for skipping can include:

- Unpaid Administrative Leave
- General Unpaid Leave
- Employee did not log any hours during pay period

To skip a payroll deduction for an employee, click on the 'Settings' icon to the far right of the desired employee's name. This will open a window with the 'configure Payroll Deduction' option. This task removes the employee from your list for that payroll.

- Click 'Skip This Deduction'
- Click 'Save'

Note: It is important to note that choosing to skip a deduction does not mean that the payment is not due for repayment at this time. The "Skipped" deduction will be deducted from the borrower's personal bank account instead of from the employer's account. All future repayments will revert to payroll deduction immediately following the "Skipped" deduction.

B. Reporting Tab

c. Payroll Deductions/Skipped Deductions

In order to see a complete list of all Skipped Deductions for a specific pay period, click on “Reporting”/“Payroll Deductions”. Enter your desired date range and click ‘Generate Report’.

B. Reporting Tab

d. Payroll Deductions/Final Deductions

This option allows you to see a list of all employees whose loans will be paid off in the next twenty-one days. This list will help you to avoid over-deductions for these employees. Downloading this list before each pay period may be helpful, as you may use it to double check your deductions in your payroll system. To download it, click on the Excel icon to the right of the screen. When viewing this list, if you see that there are employees who will be paying off their loans in the current pay period, you may cancel their payroll deductions **AFTER THEIR LAST PAYCHECK**. (See page 11 - My Queues Tab - Cancel Payroll

B. Reporting Tab - Terminated Employees

To view a list of Terminated Employees, click on ‘Reporting’/ ‘Terminated Employees’. This will only pull up a list of employees who had loans through the CLC, who were repaying their loans through payroll deductions, and whose employment has been terminated.

C. Configurations Tab

a. Change Password

In the event that users must change their password, this option can be found under the “Configuration” page. Passwords must be changed every 60 days.

C. Configurations Tab

b. System Policies

Under the Configuration tab, users will find the System Policies that govern the use of the online software.

- **Data Retention** Data is available for the greater of 4 years from the date of the loan or 2 years from the date of the final entry.
- **Password Strength** Passwords must be at least 8 characters in length, contain at least 1 upper case character, contain at least 1 lower case character, contain at least 1 number, and contain at least one special character.
- **Password Rotation** Passwords must be changed at least every 60 days.
- **Lock Out Policy** After 3 failed login attempts, the system will lock a user account and it may only be unlocked by a system administrator
- **Session Inactivity** The system will require users to re-authenticate after a few hours of inactivity.

D. Help Tab

a. Employer's Manual

A copy of this manual is located and available for viewing or download under the Help tab. The manual is designed to answer your most frequently asked questions. For other questions, please contact your local CLC.

Community Loan Center of _____

CLC Representative: _____

Phone: _____

Email: _____