

# PROGCENTRAL USER GUIDE



- Home
- Customers
- Team
- Reports
- Contact
- Settings
- Estimator
- ProgU
- Get help
- Log out

**5 Most recent applications** [View all leases](#)

Lease ID	Customer	Application Date	Lease Status	Action
123456789	Katherine Mills (XXX) XXX-1234	Nov 9, 2021	App in progress	<a href="#">More Info</a> ...
123456782	Michael Alexander-Arnold (XXX) XXX-1234	Nov 9, 2021	Approved \$1,200	<a href="#">Create Cart</a> ...
123456	Christopher Henderson (XXX) XXX-1234	Nov 9, 2021	Invoice in progress \$900 of \$1,200	<a href="#">Resend Agreement</a> ...
N/A	Christian Johnson (XXX) XXX-1234	Nov 8, 2021	Denied	<a href="#">More Info</a> ...
123456789	Amelia Nash (XXX) XXX-1234	Nov 7, 2021	Approved \$1,355	<a href="#">Send Reply</a> ...

**Send an application**

The customer can receive an application link through text message by sending the code

**Payment Estimator**

Educate customer on what their lease might cost them.

**ProgU**

Learn the best ways on how to offer our services to your customer.



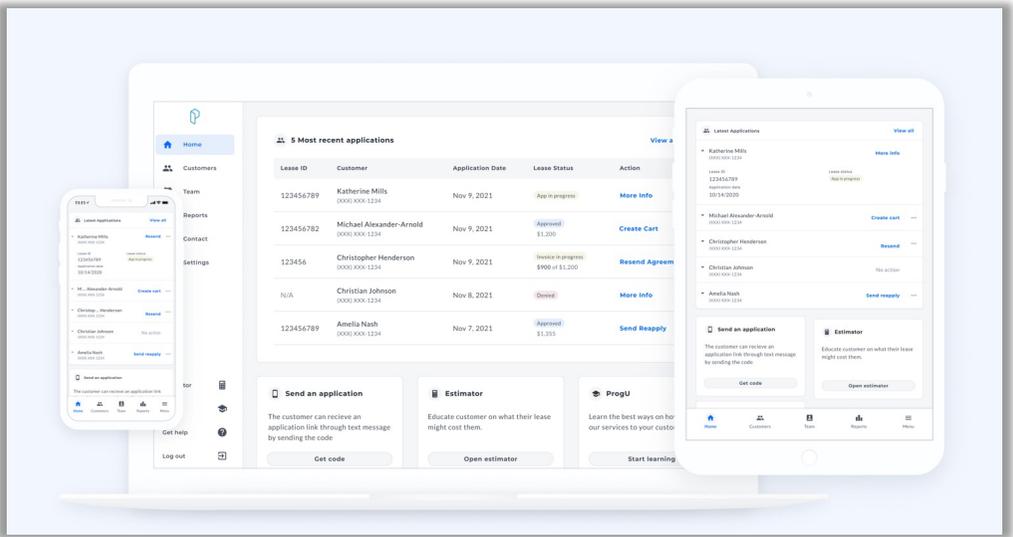
# TABLE OF CONTENTS

Welcome	2
Vision & Mission	2
Lets Get Started	3
What to Expect	3
Logging In	4
Home Page	4
Latest Applications	5
Text to Apply	5, 6
Payment Estimator	6
ProgU	7
Get Help?	7
Customer Page	8
Search & Filter	8
Customer Opt In/Out	9
Statuses	10
Switch Store	11
Create Cart	12
Edit Invoice	13
Refundable Lease Deposit (RLD)	13
Read Only View	14
Cancel Agreement	14
Invoice In Progress	15
Awaiting Delivery	15
Denied Now What?	16
Add Notes	16
Designate a Sales Person	17
Printing an Unsigned Agreement	18
Print Invoice	19
Team Page	19
Individual Invites	20
Bulk Invites	21
Inactivating a User	21
Reports Page	22
Contact Page	22
Settings Page	23
User Profile	23
Notifications	24
Online Applications	24
Roles & Permissions	25
Marketing Resources	26
Merchant Resources	26
Automated Returns	27
Setting Up User Roles & Permissions for Returns	28
Starting a Return from the Customer Table	29
Starting a Return from the Invoice Page	29
Processing a Return	30
Submitting a Successful Return	31
Incomplete Returns	31
Handling Partial Return	32
Viewing Completed Return Transactions	33
Error Messages for Returns	34
Returns Print Invoice	35

# WELCOME TO THE NEW PROGCENTRAL

**ProgCentral** is the primary destination for merchants to offer and manage the Progressive Leasing LTO program. The platform is complete with tools including:

- account authentication,
- individual logins for a curated experience, Manager/Owner admin panel,
- easy navigation to help customers complete their purchase compliantly.
- LTO training, performance reports, sales, and marketing support.



## OUR VISION & MISSION

**Vision:** Become THE place for merchants for all things Progressive.

**Mission:** Provide a platform for retail partners that is the primary destination for LTO training, performance reports, sales, and marketing support, and helping Progressive Leasing customers complete lease transactions compliantly.

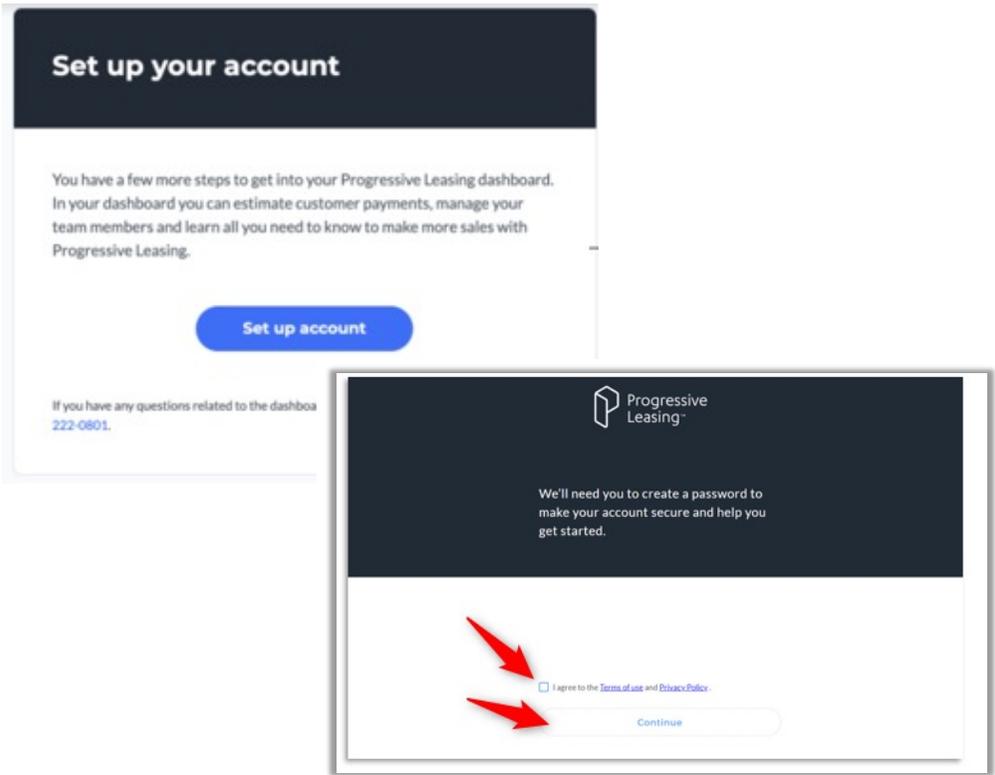


# LET'S GET STARTED

Creating your ProgCentral account is quick, easy, and only requires a few actions on your part.

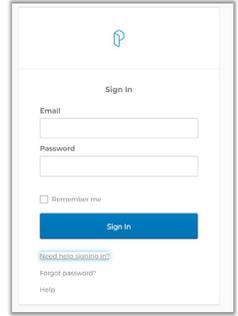
- ✓ Check your email for an invite from Progressive Leasing
- ✓ Click on the link that was sent with your ProgCentral invitation
- ✓ Next You'll need to agree to the Terms & Conditions and the ProgCentral Privacy Policy.
- ✓ Now it's time to create your Unique Password. Remember this one as you'll need it to log in. (This password should not contain your first/last name or the name of your store)
- ✓ Remember ProgCentral logins should not EVER be shared among users, each user needs to have their own login to access ProgCentral.

# WHAT TO EXPECT



# LOGGING IN

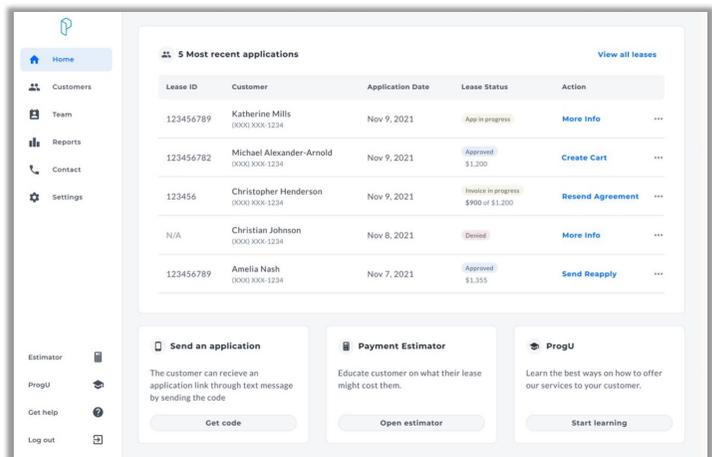
- ✓ Once you have activated your Account you are ready to explore ProgCentral.
- ✓ For future reference the URL to save to your favorites is: <https://www.progressiveip.com/retaildashboardui/login>
- ✓ If you forget your password at any time, you can always click 'Need help Signing in?' & then click on Forgot Password?
- ✓ We'll send you an email to reset it Right away!



# HOME PAGE

Once logged in, you'll be on the 'Home' Page.

- The top 5 most recent applications will display
- Left side tool bar for easy navigation throughout ProgCentral
- Quick short cuts to access:
  - TTA short code & QR Code for applications
  - Payment Estimator
  - ProgU Training
  - Get Help Section
  - Log out



# HOME PAGE - LATEST APPLICATIONS

- The top 5 most recent applications automatically will display.
- The list of applications will show based on the user's store permissions.
- To expand this list, a user can click 'view all' (this will bring the user to the Customers page)
- A user can choose the suggestion action based on that lease status or choose to select an alternative action by clicking on the three dot next within the row.

Lease ID	Customer	Application Date	Lease Status	Action
18944121	Normand Herzog (801)555-0174	02/08/2022	Invoice In Progress \$900 of \$1,000	Resend agreement ...
18944120	Ralph Champin (801)555-0183	02/08/2022	Approved \$1,000	Create cart ...
18944119	Perla Gorczany (801)555-0147	02/08/2022	Invoice In Progress \$500 of \$1,000	Resend agreement ... View Invoice Add notes Cancel agreement
18944118	Kerry Schowalter (801)555-0140	02/08/2022	Invoice In Progress \$1,075 of \$1,000	Resend agreement ...
18942581	Willis Doolley (801)555-0178	01/12/2022	Approved \$1,000	Create cart ...

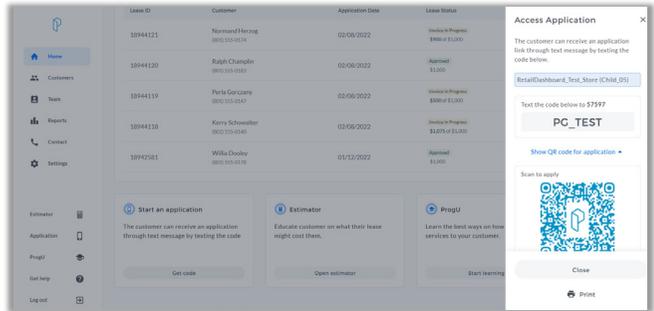
# HOME PAGE - TEXT TO APPLY

- As a Retailer, ProgCentral now offers a quick and easy way to send an application to a customer so that they can complete it on their own device.
- Once logged in, a user can access the Text to apply short code from the Home Screen by either clicking on 'Application' or 'Get code'
- The customer also has the option to scan using the QR code as well to easily obtain an application on their own device.
- If a Retailer does not have a short code then a message will appear when the user clicks on 'Get Code'

The screenshot shows the home page interface. At the top, there is a table of applications. Below the table, there are three main action cards: 'Start an application', 'Estimator', and 'ProgU'. The 'Start an application' card has a sub-button labeled 'Get code' which is highlighted with a red box and a red arrow. The sidebar on the left contains navigation options: Home, Customers, Team, Reports, Contact, and Settings. The 'Application' option in the sidebar is also highlighted with a red box.

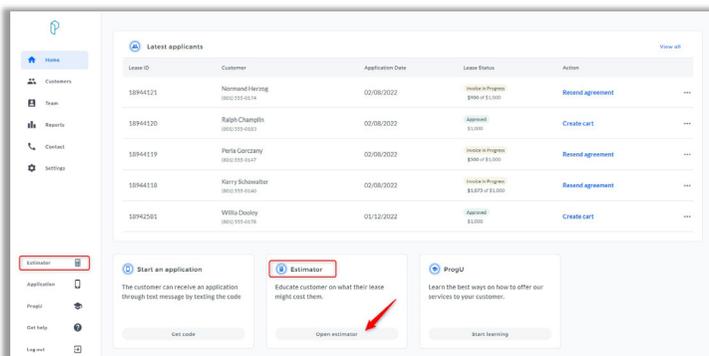
## HOME PAGE - TEXT TO APPLY CONTINUED

- The system will display the number to Text the code to “57597” and the short code associated with that Store.
- In the event the user is having trouble accessing from the Stores computer the Associate can also choose to Print this information to provide to the Customer.
- In the event a user has access to multiple stores, when they click to send the code they will be prompted to select the store that they would like use for the Text to Apply Code.



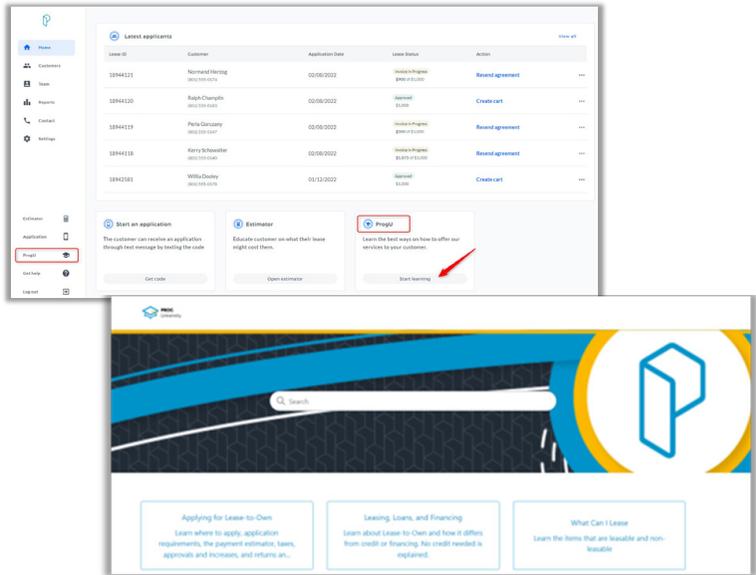
## HOME PAGE - PAYMENT ESTIMATOR

- Use this tool to give your customer an idea of what the payments and cost of leasing will look like.
- This easy budgeting tool helps you to explore costs in just a few clicks.
- First select your store
- Then add the cost of the item
- Pay frequency and click ‘get estimate’
- This tool will automatically display the 12 month lease to own cost with additional tools in the event the customer wants to look at ways to save money by shortening their total monthly payments.



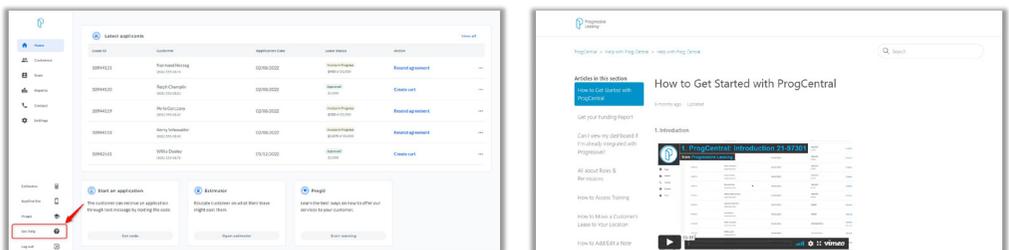
# HOME PAGE - PROGU

- Easily access our Learning Management System through a single sign on.
- Once you are logging into ProgCentral you can go directly to any assigned training programs by clicking 'start learning' from the home screen or from the quick tool bar icon for 'ProgU' on the left side navigation.



# HOME PAGE - GET HELP?

- Over 40 help articles related to ProgCentral
- Short videos to walk users through our highlighted features.
- Quick Search feature to pull up related articles



# CUSTOMERS PAGE

On the customer page you will find:

- All applications/leases for all stores that the user has permission to.

- Search Options:

- First Name
- Last Name
- Lease ID
- Phone number

- Filtering:

- By Store(s)
- Date ranges
- Statuses

Lease ID	Customer	Application Date	Lease Status	Action
123456789	Katherine Mills (000) 000-1234	Today	App in progress	More Info ...
123456782	Michael Alexander-Arnold (000) 000-1234	Today	Approved \$1,200	Create Cart ...
123456	Christopher Henderson (000) 000-1234	Today	Invoice in progress \$900 of \$1,200	Resend Agreement ...
N/A	Christian Johnson (000) 000-1234	Today	Cancel	More info ...
123456789	Amelia Nash (000) 000-1234	Yesterday	Expired	Send Reapply ...
123456789	Stephanie Fernandez (000) 000-1234	Nov 18, 2021	Awaiting delivery \$1,156 of \$1,200	Set Delivery Date ...
6754	Grace Rose (000) 000-1234	Oct 14, 2021	Awaiting delivery \$1,199.22 of \$1,200	Edit Delivery Date ...
232323	Brett Christensen (000) 000-1234	Aug 18, 2021	Failed \$1,252 of \$2,000	View Delivery Date ...

- Store Switching (Add existing lease)

- Approval amount

- Approval amount vs. amount used

# CUSTOMER PAGE - SEARCH & FILTER

Easily look up Customers by Searching on:

- First name
- Last name
- Lease ID
- Phone number

Enhanced Store Filtering:

- In Store vs. Online
- Filter by State
- Select as many Stores as desired
- Simple clear filter and re-filter options

Filter on:

- Application Dates
- Statuses

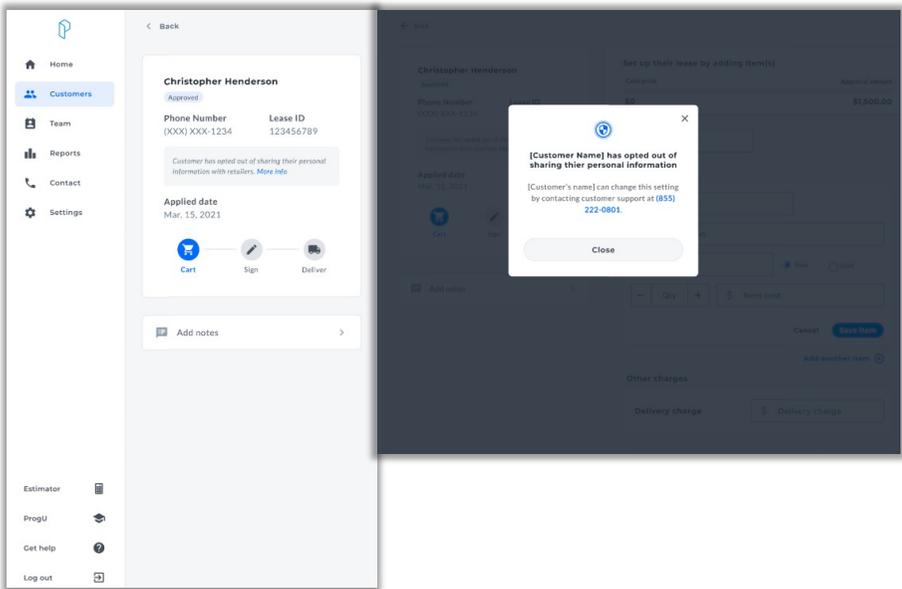
Lease ID	Customer	Application Date	Lease Status
123456789	Katherine Mills (000) 000-1234	Today	App in progress
123456782	Michael Alexander-Arnold (000) 000-1234	Today	Approved \$1,200
123456	Christopher Henderson (000) 000-1234	Today	Invoice in progress \$900 of \$1,200
N/A	Christian Johnson (000) 000-1234	Today	Cancel
123456789	Amelia Nash (000) 000-1234	Yesterday	Expired
123456789	Stephanie Fernandez (000) 000-1234	Nov 18, 2021	Awaiting delivery \$1,156 of \$1,200
6754	Grace Rose (000) 000-1234	Oct 14, 2021	Awaiting delivery \$1,199.22



# CUSTOMER PAGE - CUSTOMER OPT IN/OUT.

There are two reasons why a Customer's contact information may not be displayed

- If a customer has 'Opted Out' of agreeing to share their contact information
- As a User the Permission to view Customer contact information is not enabled.
- When a Customer has Opted Out, only the last four digits of their phone number will display.
- On the Customer detail page the following message will display "Customer has opted out of sharing their personal information with Retailers. More Info".



## CUSTOMER PAGE - STATUSES

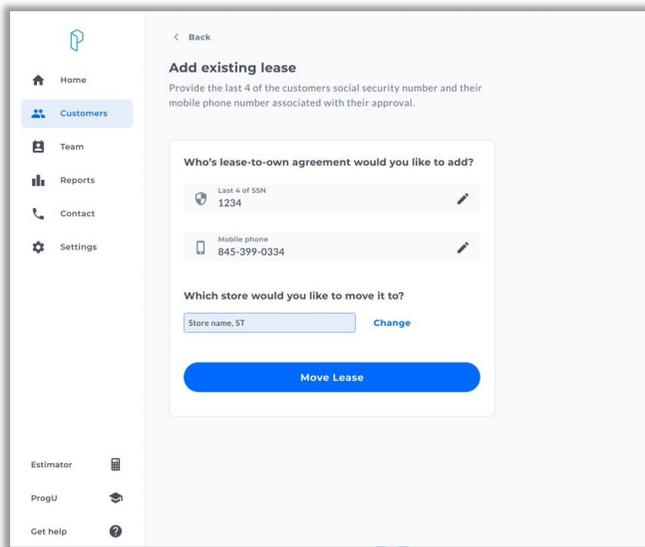
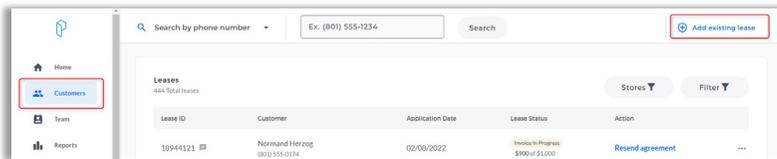
Status	Definition	Suggestion Action	Other Actions
App in Progress	This includes applications that are pending, In process, or pre-qualified.	More Info View Invoice	Add Notes
Approved	Application is complete and amount is confirmed. Retailer may begin.	Create Cart	Add Notes
Invoice In Progress	Once the items have been added & send agreement has been clicked, agreement is sent to customer (do not release merchandise)	More Info (if IP is declined) Resend Agreement	View Invoice Ad Notes Cancel Agreement Resend Agreement
Awaiting Delivery	Contract was signed & IP was successful. Delivery Date should be entered (Can release merchandise)	Set Delivery Date Edit Delivery Date	View Invoice Add Notes Cancel Agreement
Funded	Funded means that the lease has been paid to the store. This only happens after the customer receives all their merchandise.	View Delivery Date	View Invoice Add Notes
Expired	Applications will expire after 90 days or if the application was manually expired to allow a customer to reapply.	No Action	View Invoice Add Notes
Denied	Unable to approve the amount requested	More Info	View Invoice Add Notes



# CUSTOMER PAGE - SWITCH STORE

If a customer has an open approval at a different store (with the same grandparent store ID, such as ecom to brick-and-mortar), the retailer can click the Add existing lease button to switch the approval to their store.

- If the lease cannot be moved, an error message appears.
  - If the customer's information is incorrect, a popup appears and allows them to resubmit their information.
  - If the lease can be moved, a message appears indicating the lease has been moved.
- A store switch can only occur in the following statuses: Approved and Contracts (if the LTO agreement has not been signed).
  - If the account is in an Awaiting Delivery status (Contracts Received or Lease Accepted), the store must cancel the agreement to move the status back to Approved before switching.
  - A store switch cannot occur for Funded accounts.



# CUSTOMER PAGE - CREATE CART

Once the status of the agreement is Approved a user can now click 'Create Cart'

- The amount approved will display at the top and will automatically adjust as items are added to the cart.
- Fields that are required are identified with an asterisk \*
- Retailers may elect to put all items in the item description or choose to itemize using the 'add another item button'
- Additional charges such as a Delivery Charge may be shown based on State regulations.
- Also shown:
  - Lease summary
  - Lease to own cost
  - 12-month Lease to own total
  - Initial Payment
  - Payment due at signing

**Christopher Henderson**  
Approved

Phone Number (210) 123-1234    Lease ID 123456789

Shipping Address  
123 Street Name  
San Antonio, TX 78213

Email christopher.henderson@companyurl.com

Applied date Mar. 15, 2021    Expiration date Mar. 15, 2021

Sales Person  
Select a team member

Store Best Buy    Source Online

You agree you will only use the customer information you obtain from Progressive Leasing (e.g., via this ProgCentral Portal) for the limited purpose of existing customers with their lease-to-own agreement. You may not use this information for marketing or advertising purposes.

If a customer exercises their right to opt-out of these communications, you agree to notify Progressive Leasing at 855-222-0805.

Cart    Sign    Deliver

Add notes

Estimator    ProgUI    Get help

**Set up their lease by adding item(s)**

Cash price    Approval amount  
\$0    \$1,500.00

Invoice number

**Lease Items**

Brand name

Item description

Item # / SKU     New     Used

- Qty +    \$ Item cost

Cancel    Save Item

Add another item

**Other charges**

Delivery charge    \$ Delivery charge

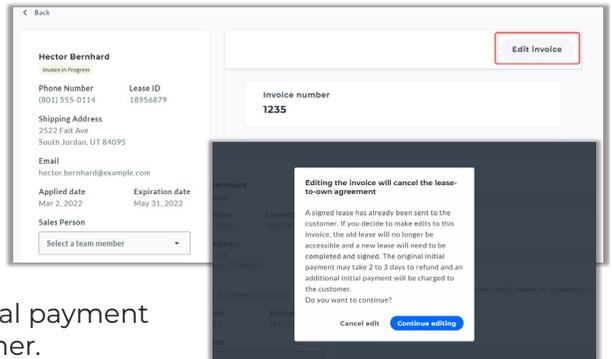
Create lease



# CUSTOMER PAGE - EDIT INVOICE

Once an agreement has been sent should a customer want to make a change in the items leased the user can click 'edit invoice.'

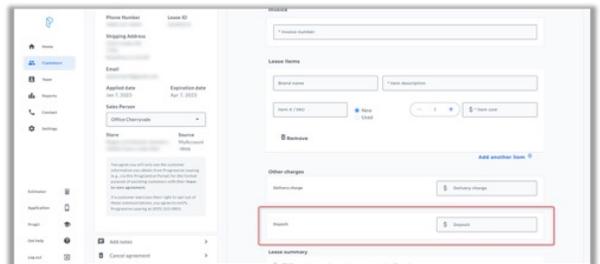
- Edit invoice is available when the lease is an 'Invoice in Progress' or 'awaiting delivery' status.
- A funded Lease cannot be edited.
- Editing a lease will void the prior agreement and a new agreement will be sent.
- The original initial payment may take 2 to 3 days to refund and an additional initial payment will be charged to the customer.



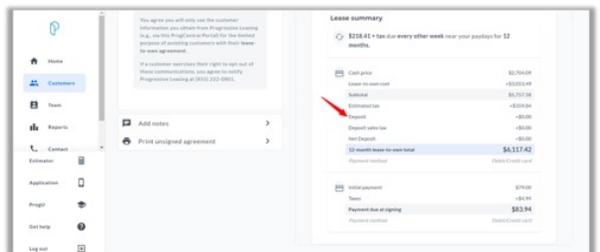
# REFUNDABLE LEASE DEPOSIT (RLD)

Refundable Lease Deposit (RLD) gives a customer the option to make a deposit on their leased merchandise. This allows the customer to pay a portion of the cash price at the time of purchase, in certain stores that offer RLD. *\*Please note if you do not have this feature available, please contact your Sales Representative for assistance.*

1. During the *Create Cart* step, the store will have the option to add a deposit amount in the *Deposit* section found under the *Other charges* category.



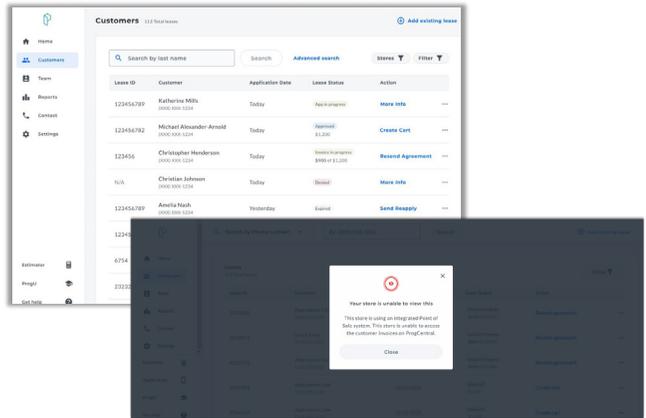
2. Once the deposit has been entered, it will show in the Lease Summary the *Deposit*, *Deposit sales tax*, and *Net Deposit*.



3. After the confirmation of the Lease-to-own summary with the customer, the store can select **Send agreement**. This will change the status to *Invoice in Progress*.

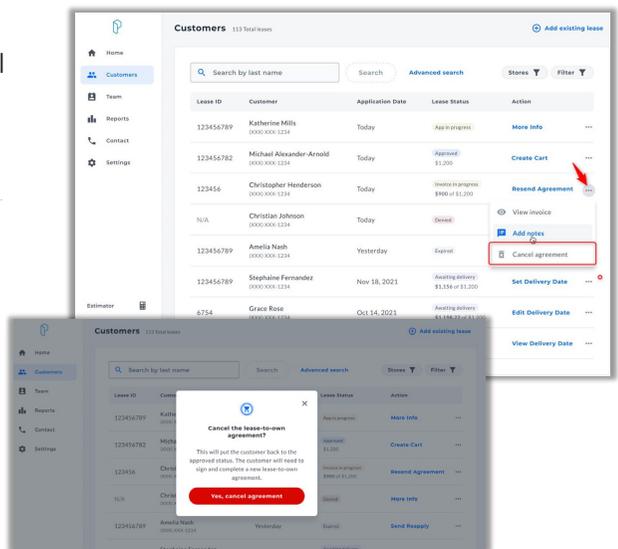
# CUSTOMER PAGE - READ ONLY VIEW

- For those Retailers who are currently Integrated ProgCentral offers a 'Read only' view of their LTO transactions.
- Users have the ability to view all customers and current statuses within ProgCentral. As well as pull any Reports needed.
- However, a User will not be able to perform the actions of 'Create Cart' or 'Edit Cart' as these actions should only be done via the Integration.



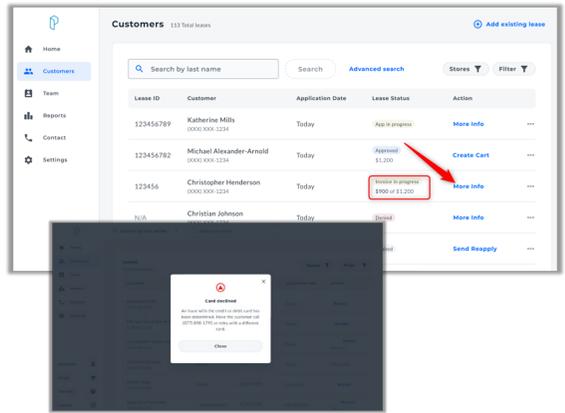
# CUSTOMER PAGE - CANCEL AGREEMENT

- Retailers can cancel a lease-to-own agreement if necessary by clicking the three dots under the Action column on the Customers page or within the Customer Detail Page.
- If a retailer selects Cancel Agreement, the status will be set back to Approved.
- The Cancel Agreement option is available for the Invoice in Progress and Awaiting Delivery statuses.
- The Cancel Agreement option is not available for the Funded Status.



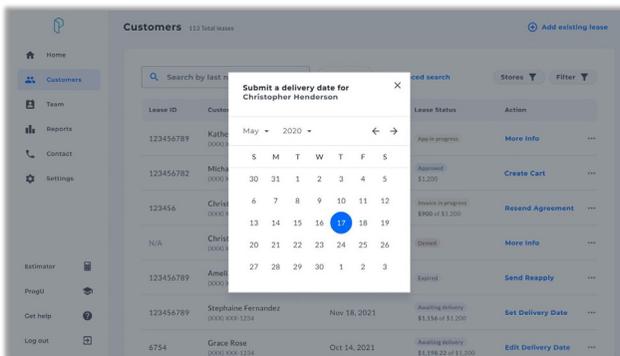
## CUSTOMER PAGE - INVOICE IN PROGRESS

- Once the agreement has been submitted the status of the Lease will show as 'Invoice in Progress'
- At this time the agreement has been sent to the Customer and if needed the Initial Payment also charged.
- If there is an issue with the Initial Payment there will be a 'More Info' action available for the user to click on. This will highlight a message that there was an issue with the Customer's initial payment. The customer can either log into their account and retry with a different card or contact customer support at (877) 898-1790.
- In this status the merchandise should not yet be released.



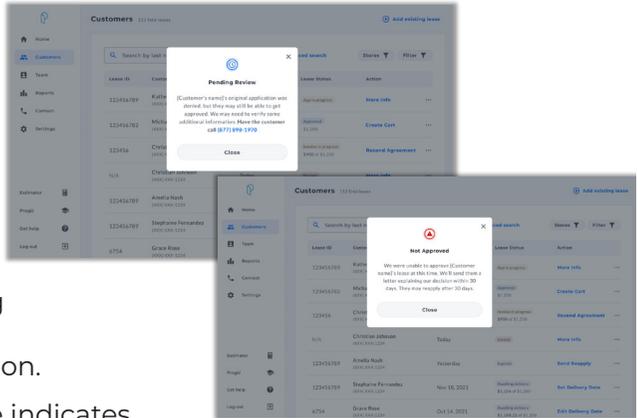
## CUSTOMER PAGE - AWAITING DELIVERY

- Once a lease has moved into 'Awaiting Delivery' a delivery date can be submitted.
- The store will select the date the customer's merchandise was delivered or is scheduled for delivery.
- Delivery Dates can only go back 30 days.
- Delivery Dates can be edited until the status of the lease becomes Funded.



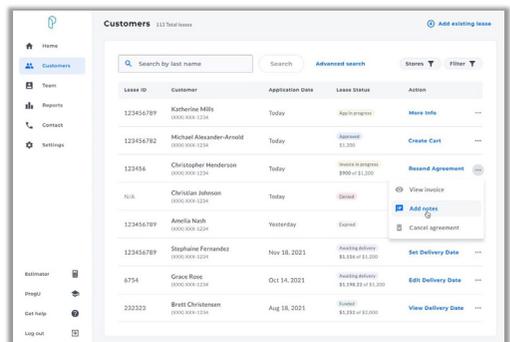
# CUSTOMER PAGE- DENIED NOW WHAT?

- After a customer completes their application, Progressive Leasing assesses lease eligibility by processing the application through DDE (Dynamic Decision Engine).
- When the status of the lease is 'Denied' an action button of 'More Info' will display in ProgCentral.
- A Pending Review message indicates that required documentation is needed in order to make a final decision. It is likely once provided the status will change to Approved. The Retailer should advise the customer to contact Prog directly and provide the appropriate documentation.
- A Not Approved message indicates that it is not likely to be overturned but the Customer may reapply again in 30 days.



# CUSTOMER PAGE - ADD NOTES

- ProgCentral offers the ability to create notes that are tied to individual leases.
- Notes added are automatically saved and can be viewed by any user who has permission to the store the lease is tied to.
- Notes can be added by multiple users as well, giving the ability to communicate back and forth on important customer/lease information.
- Once a note has been added, a note icon will display on the Customer table indicating there is a note associated with that lease.
- Notes can be added from the Customer table as well inside the Customer Detail page.



# CUSTOMER PAGE - DESIGNATE A SALES PERSON

- ProgCentral offers the ability to 'Designate a Sales Person' for each lease.
- The 'Sales Person' is the Associate who assists the customer with the decision to purchase items within the store, but may not be the person completing the transaction in ProgCentral.
- By default, the Sales Person will be populated with the user who is logged into ProgCentral however the user may choose to designate a different user (Sales Person) from the drop down.
- In order for the Sales Person to be shown they must listed in the Team page as either active or invited.

The screenshot displays the ProgCentral interface for a customer's lease page. On the left is a navigation sidebar with options: Home, Customers (selected), Team, Reports, Contact, and Settings. Below this are icons for Estimator, Application, ProgU, Get help, and Log out. The main content area is titled 'Back' and shows customer details for 'Roy Bednar' (Approved). Fields include Phone Number (801) 555-0199, Lease ID 9157416, Shipping Address (2522 Fait Ave, South Jordan, UT 84095), and Email roy.bednar@example.com. A red arrow points to the 'Sales Person' dropdown menu, which currently shows 'Select a team member'. Below this is the 'Applied date' (Today) and a disclaimer: 'You agree you will only use the customer information you obtain from Progressive Leasing (e.g., via this ProgCentral Portal) for the limited purpose of assisting customers with their lease-to-own agreement. You may not use this information for marketing or advertising purposes.' The right side of the page is titled 'Set up their lease by adding items' and includes a table for 'Cash price' (Approval amount: \$0.00 / \$1,000.00), an 'Invoice' section with an input field for '\* Invoice number', and a 'Lease Items' section with input fields for 'Brand name', '\* Item description', and 'Item # / SKU'. There are radio buttons for 'New' (selected) and 'Used'.

# CUSTOMER PAGE - PRINTING AN UNSIGNED AGREEMENT

As a Retailer you may be asked by your customer to print out an unsigned agreement for the customer to review prior to signing. The feature is available for the Retailer once the agreement has been sent (status is Invoice in Progress) but will not be available once the customer has signed (Awaiting Delivery). Should the customer request a copy of their signed agreement, they can obtain a copy through the Prog App or by contacting Progressive Leasing directly.

## To access:

- This feature a Retailer user must have a role that allows access to create and edit invoices.
- The status of the lease must be 'Invoice in Progress.' From the customer table the user can locate the lease and click on the ... to 'view invoice.'
- Once on the Invoice page, there is an option to 'Print the Unsigned Agreement' allowing the user to print a copy of the unsigned agreement.
- This feature is only available when the status is 'invoice in progress' and the contract has not expired.

The screenshot displays the ProgCentral Portal interface. On the left is a navigation menu with options: Home, Customers (selected), Team, Reports, Estimator, Application, ProgU, Get help, and Log out. The main content area is divided into three sections. The top section is a 'Select a team member' dropdown. The middle section shows 'Store: RetailDashboard\_Test\_Store (Child\_02)' and 'Source: webservices'. Below this is a disclaimer: 'You agree you will only use the customer information you obtain from Progressive Leasing (e.g., via this ProgCentral Portal) for the limited purpose of assisting customers with their lease-to-own agreement. If a customer exercises their right to opt-out of these communications, you agree to notify Progressive Leasing at (855) 222-0801.' Below the disclaimer is a list of actions: 'Add notes', 'Cancel agreement', and 'Print unsigned agreement' (highlighted with a red box). The right section is titled 'Lease summary' and shows a total of '\$42.31 + tax due every week near your paydays for 12 months.' Below this is a table of lease details:

Lease summary	
🔄 \$42.31 + tax due every week near your paydays for 12 months.	
Cash price	\$1,000.00
Lease-to-own cost	+\$1,249.00
Subtotal	\$2,249.00
Estimated tax	+\$163.18
Deposit	+\$0.00
Deposit sales tax	+\$0.00
Net Deposit	+\$0.00
<b>12-month lease-to-own total</b>	<b>\$2,412.18</b>
Payment method	Bank account
Initial payment	\$49.00
Taxes	+\$3.55
<b>Payment due at signing</b>	<b>\$52.55</b>
Payment method	Debit/Credit card



# CUSTOMER PAGE - PRINT INVOICE

ProgCentral now offers a Printable Invoice for Retailers as a real-time receipt for any transactional needs. Should your customer request an itemized receipt of leased items the print invoice feature now makes this available directly within the system. Should the customer want to review their Lease-to-own agreement they can visit:

<https://www.progressivep.com/myaccount/login>.

## To access:

- This feature a retailer user must have a role that allows access to create and edit invoices.
- The status of the lease must be one of the following: Invoice in Progress, Awaiting Delivery, or Funded.
- From the customer table the user can locate the lease and click on the ... to 'view invoice.'
- Once on the Invoice page, a new action icon is displayed where the user can click on the "..." to initiate the 'Print Invoice' option.
- Depending on the status of the lease other actions may also be available under this section.

*Please note: The retail partner has agreed to only use customer information obtained from Progressive Leasing for the limited purpose of assisting customers with their lease-to-own agreement.*

**INVOICE** Progressive Leasing Invoice #1221 Expiration Date: [blank]

Harlan Hinz Item ID: 491481718

Chair	Qty: 1	\$900.00
<b>Lease summary</b>		
Cash price (Includes item price plus applicable sales tax)		\$900.00
Lease to own cost		-\$640.00
Subtotal		\$1,240.00
Estimated tax		+\$33.09
12 month lease-to-own total		\$1,273.09
Payment method		Bank account
Initial payment		\$40.00
Delivery charge		+\$0.00
Taxes		+\$3.00
Payment due at signing		\$43.00
Payment method		Debit/Credit card
\$21.54 = fee for every week near your paydays for 12 months.		

The retail partner has agreed to only use customer information obtained from Progressive Leasing for the limited purpose of assisting customers with their lease-to-own agreement.  
To review your Lease to Own agreement please refer to your email or visit <https://www.progressivep.com/myaccount/login>.  
To cancel your Lease or exercise an early purchase option call 1-877-766-3759

# TEAM PAGE

- A prerequisite here is to create your unique Roles & Permissions by clicking on the Settings Page.
- Invite Team Members
  - Individually
  - Bulk invite
- Store Filtering
- Advanced Filtering:
  - Role
  - Status

Search by name Find a team member Invite team member

Name	Role	Email	Store	Status
NM Nick Miller	Owner	nick.miller@company...	All Stores	Active
JH Jessica Hancock	Manager	jessiehan@progressiv...	Multiple (2)	Active
JA Johnathan Alexander Arnold	None	jalexanderarnold@gm...	Fort Lauderdale Nort...	Inited
BA Beatrice Alvarez	Sales Associate	beatrice.alvarez@hot...	Fort Lauderdale Seat...	Active
LK Laura Knight	District Manager	laura.knight@bestbuy...	Multiple (6)	Active
CH Christopher Henderson	Assistant Regional	christhedude@email...	Multiple (23)	Active

# TEAM PAGE - INDIVIDUAL INVITES

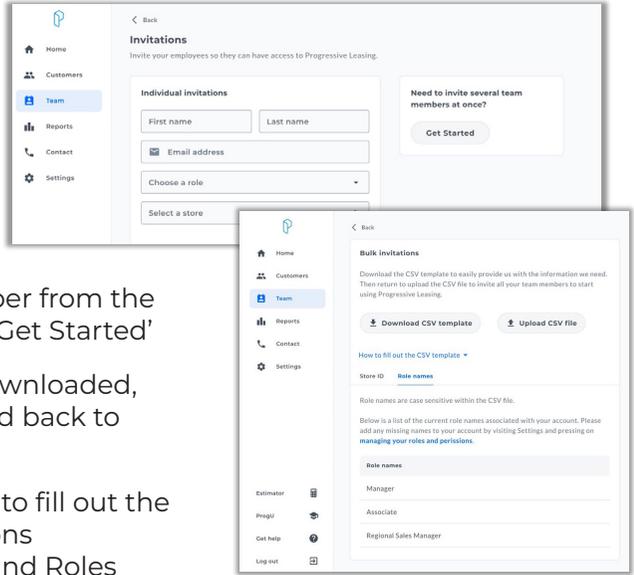
- A prerequisite to inviting users is that Roles & Permissions should be established prior.
- Users who have the permission to 'Manage Users' can invite other users to ProgCentral by clicking on +Team Member from the Team Page.
- In order to invite a user to ProgCentral you will need:
  - First Name
  - Last Name
  - A Unique email
  - The Role you will be assigning them.
  - The store(s) that they should have permissions to.
- Invitations will expire after 7 days.
- A invitation can be resent by clicking on the team member's name and clicking 'Resend' (this will restart the 7 day period).
- If a User leaves the organization their access should be changed to 'inactive'
- A user with the status of 'Invited' means they have not activated their account. An 'Active' user mean they are now activated.
- A user's Role and Store Permissions can be edited at any time by a User who has this permission.

The screenshot displays the 'Invitations' interface in ProgCentral. On the left is a navigation sidebar with 'Team' highlighted. The main area is titled 'Invitations' with the subtitle 'Invite your employees so they can have access to Progressive Leasing.' Below this is the 'Individual Invitations' form, which contains five input fields: 'First name', 'Last name', 'Email address', 'Choose a role' (a dropdown menu), and 'Select a store' (a selection menu with a right arrow). A 'Send Invite' button is located at the bottom of the form. To the right of the form is a callout box with the text 'Need to invite several team members at once?' and a 'Get Started' button.



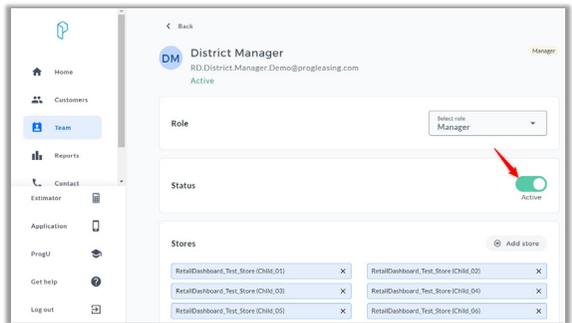
# TEAM PAGE - BULK INVITES

- A prerequisite to inviting users is that Roles & Permissions should be established prior.
- For those Stores who need to invite multiple users, the bulk invite process can be utilized.
- Users who have the permission to 'Manage Users' can invite other users to ProgCentral by clicking on +Team Member from the Team Page, and then click 'Get Started'
- A blank template can be downloaded, then populated and uploaded back to ProgCentral.
- Users can click on the 'How to fill out the CSV Template' for instructions as well as a list of Store ids and Roles available.
- Once the template is uploaded, a report indicating any errors will show as well as a confirmation users have been invited. Users will automatically be sent invites.



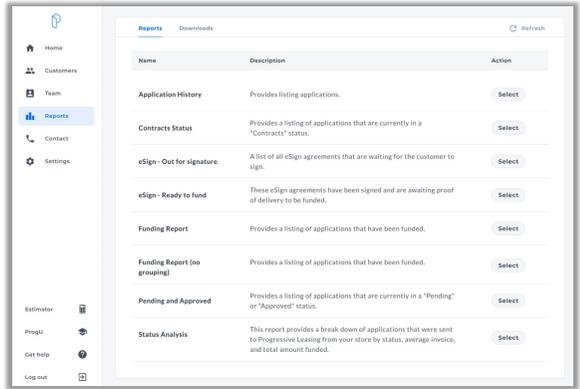
# TEAM PAGE - INACTIVATING A USER

- Anytime an employee leaves, a user's access can be removed by clicking on the team member and changing the status to inactive.
- Inactive Users will no longer be able to access ProgCentral.
- If a User changes stores within the same Retailer, a User with the manage permissions role can add or remove store(s) as needed from this page as well.



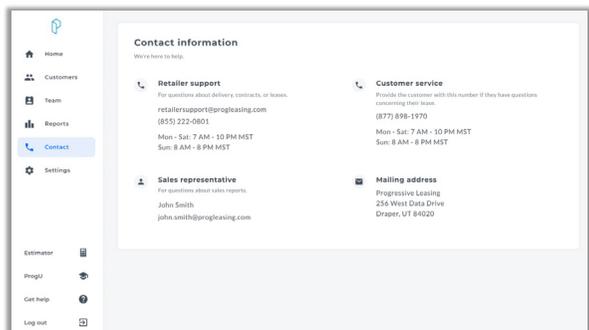
# REPORTS PAGE

- Reports are available for Users who have the permission of 'Oversee store reports' enabled.
- Reports can be selected between chosen date ranges.
- Users can select one or multiple stores to run reports on.
- Reports will download directly to the user's device.
- Reports are available from any device type (desktop/tablet/mobile).



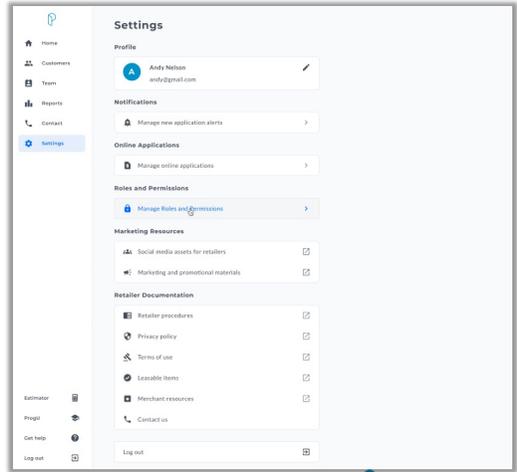
# CONTACT PAGE

- Should a Retailer require assistance, our Retailer Support staff are available to help.
- Our Retailer support department is available:
  - (855)-222-0801
  - Mon-Sat 7AM-10PM MST
  - Sun 8AM-8PM MST
- Customer Service is also available for any Customers who need assistance.
  - (877) 898-1970
  - Mon-Sat 7 AM- 10 PM MST
  - Sun 8 AM-8 PM MST



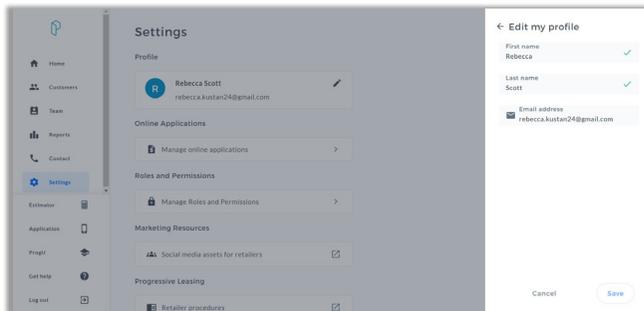
# SETTINGS PAGE

- The Settings Page contains all of the Administrative components within ProgCentral.
- The User Profile will always display regardless of the user's permissions. It is here a User's first/last name maybe edited.
- Components within the Settings page are shown/hidden based on the Individual User's Permissions.
- All Users (regardless of permissions) will also see their:
  - User Profile
  - Retailer Documentation
  - Log out



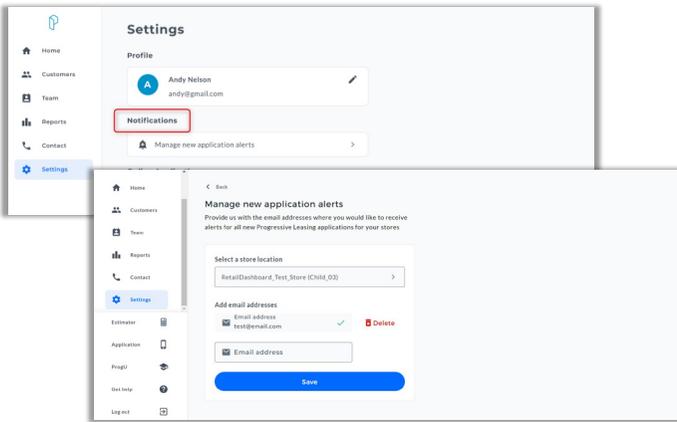
# SETTINGS PAGE - USER PROFILE

- Once a user has activated their account via their email invitation.
- By clicking on the pencil icon a user can make changes to their first/last name.
- The email of the user is not editable as this is used as the primary key identifying the user's account.
- If a user has an email change, a new user must be created and the old user's account should be inactivated.



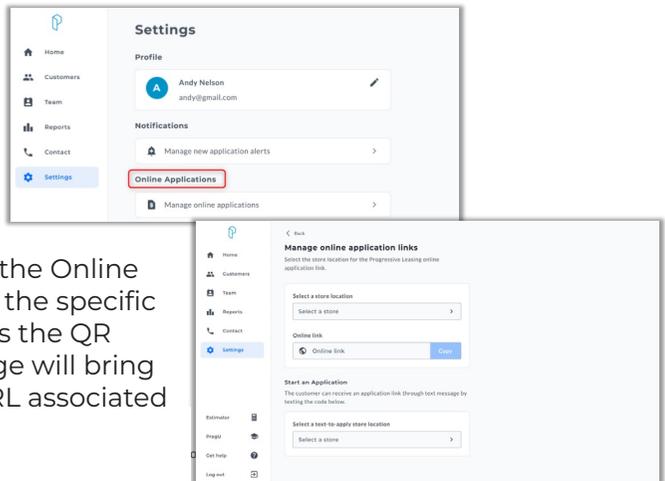
# SETTINGS PAGE - NOTIFICATIONS

- ProgCentral offers the ability for a Retailer to receive email notifications to a designated email.
- Email notifications are automatically sent when an application is approved or denied.
- Email Lease notifications can be set for each store location.
- Retailers can set up multiple location email recipients for lease notifications.



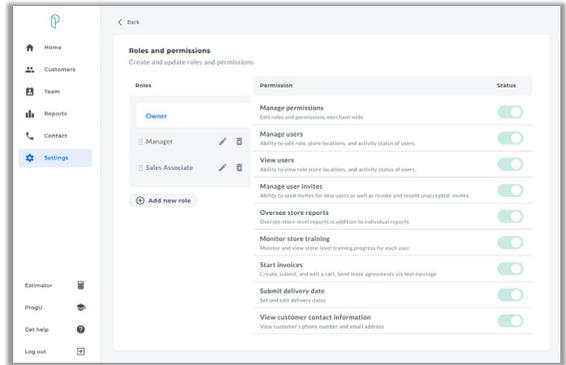
# SETTINGS PAGE - ONLINE APPLICATIONS

- The Online Application section allows a user to select the specific store and be able to see and copy that store's Approve.me URL.
- Additionally user can select the Store and pull up the Text to apply short code as well as the QR code associated with that store.
- Note: The QR code on the Online Application will reflect the specific store selected, whereas the QR code on the Home page will bring up the Approve.me URL associated with the TTA store.



# SETTINGS PAGE - ROLES & PERMISSIONS

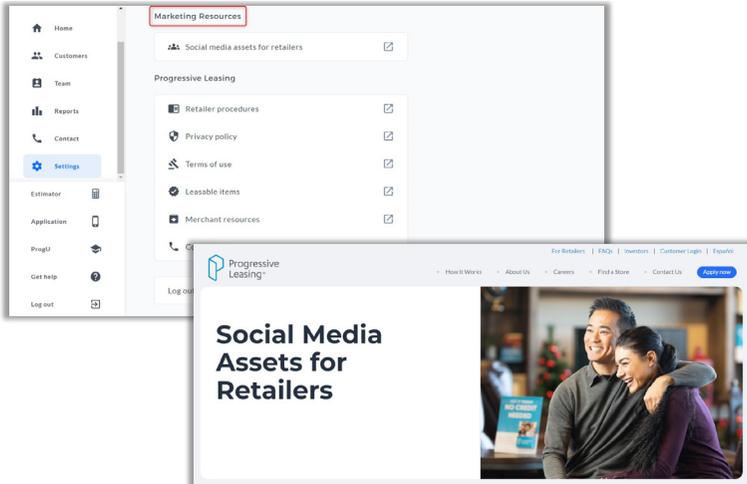
- **Roles:** Collections of permissions that can be assigned to team members. Roles are created and modified within the Roles screen by retailer employees with the correct accesses.
- **Permissions:** This table contains the permissions that can be added or removed to a specific role. Permissions affect what pages and actions can be seen/used by team members.
- **Owner:** Default role that includes all permissions. This role is assigned to the Primary Admin or the Corporate Headquarters (if applicable) and can only be modified when requested to Prog Leasing Support.
- Roles & Permissions is permission based.



Permission	Included access / actions
Manage permission	Grants access to the Roles screen: <ul style="list-style-type: none"> <li>• Edit roles and permissions</li> </ul>
Manage users	Grants access to the Teams screen: <ul style="list-style-type: none"> <li>• Manage and view invites for new users</li> <li>• Deactivate users</li> <li>• Change user roles</li> </ul>
Oversee store reports	Grants access to the Reporting screen: <ul style="list-style-type: none"> <li>• Run store-level reports (such as the Funding Report)</li> </ul>
Start Invoices	<ul style="list-style-type: none"> <li>• Create, submit, and edit carts</li> <li>• Send lease-to-own agreements</li> </ul>
Submit delivery date	<ul style="list-style-type: none"> <li>• Set and edit delivery dates</li> </ul>
View Customer Contact Information	<ul style="list-style-type: none"> <li>• Control whether a customer's personal identifiable information (PII) is displayed or hidden</li> <li>• Default is set to "On" (to show customer's phone number &amp; email)</li> </ul>

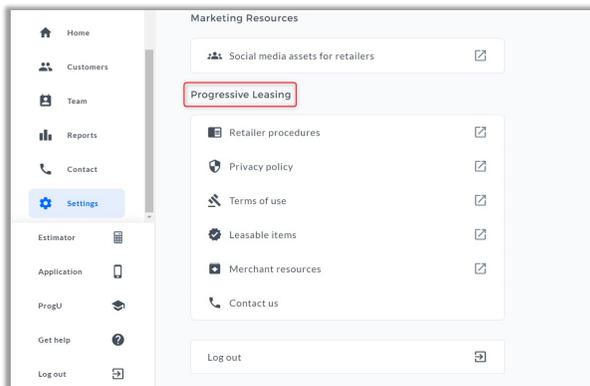
# SETTINGS PAGE - MARKETING RESOURCES

- As part of making ProgCentral a one stop shop for ALL things Retailers we have added the ability to for a Retailer to easily access our Social Media Assets & Download them.
- In the future, we will also be adding the ability for a Retailer to order Marketing & Promotional Materials.



# SETTINGS PAGE - MERCHANT RESOURCES

- Retailers can easily access our most current up to date policies for their LTO transactions from our library of Documentation.
- Documents can easily be reviewed with one click from the Settings page.



# INTRODUCING AUTOMATED RETURNS THROUGH PROGCENTRAL

Home

Customers

Team

Reports

Contact

Settings

Cart Signature Deliver Funded

**Christopher Henderson**  
Funded

Phone Number (210) 123-1234 Lease ID 123456789

Shipping Address  
123 Street Name  
San Antonio, TX 78233

Email christopher.henderson@companyurl.com

Applied date Mar. 15, 2021 Expiration date Mar. 15, 2021

Sales Person  
Select a team member

Store Best Buy Source Online

You agree you will only use the customer information you obtain from Progressive Leasing (e.g., via the ProgCentral Portal) for the limited purpose of assisting customers with their lease-to-own agreement. You may not use this information for marketing or advertising purposes.

If customer exercises their right to opt-out of these communications, you agree to notify Progressive Leasing at (855) 232-0863

Add notes

**Invoice number**  
12345

Cash price **\$299.99** Remaining approval **\$1,200.01**

Amount shown is at the time of Funding and does not reflect any additional charges made after (Return/Funding). A new application and initial payment will be required to create an additional lease. Must be in good standing on existing lease.

**Add Return**  
Please fill out the item or items the customer is returning. Please adjust the returned amount and add a refund reason. Please note all item(s) being returned via this transaction must be in the Retailer's possession prior to completing the return.

Returned item: Camback Nightstand Quantity: 1  
Returned reason: It was broken  
Item # / SKU: 654B Refund amount: \$ 125.00

Returned item: Camback Nightstand Quantity: 1  
Returned reason: It was broken  
Item # / SKU: 654B Refund amount: \$ 125.00

Confirm possession of Items (Required)  
Have all items been returned?

**Customers** 113 Total leases [Add existing lease](#)

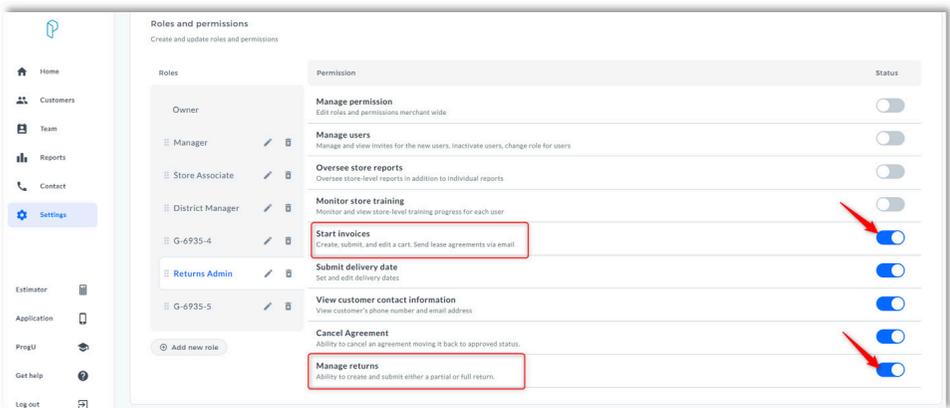
Search by last name Search Advanced search Stores Filter

Lease ID	Customer	Store name	Application date	Lease status	Action
123456789	Christopher Hender... (0000) XXX-1234	Big Lots	Today Exp Jan 21, 2022	App in progress	More info ...
123456782	Michael Alexander... (0000) XXX-1234	Lewis	Today Exp Jan 21, 2022	Approved \$1,200	Create cart ...
123456789	Christopher Hender... (0000) XXX-1234	Jeromes	Nov 18, 2021 Exp Feb 21, 2022	Invoice in progress \$906 of \$1,200	Resend Agreement ...
N/A	Christopher Hender... (0000) XXX-1234	Wayfair	Oct 14, 2021 Exp Jan 21, 2022	Denied	More info ...
123456789	Christopher Hender... (0000) XXX-1234	Big City Wheels	Oct 14, 2021 Exp Jan 21, 2022	Expired	Send re-apply ...
123456789	Christopher Hender... (0000) XXX-1234	Big City Wheels	Oct 14, 2021 Exp Jan 21, 2022	Returned \$1,252 of \$2,000	View invoice ...
123456789	Christopher Hender... (0000) XXX-1234	Big City Wheels	Oct 14, 2021 Expires 3 days	Awaiting delivery \$1,252 of \$2,000	Edit delivery date ...
123456789	Christopher Hender... (0000) XXX-1234	Big City Wheels	Oct 14, 2021 Exp Jan 21, 2022	Funded \$1,252 of \$2,000	View return ...
123456789	Christopher Hender... (0000) XXX-1234	Big City Wheels	Oct 14, 2021 Exp Jan 21, 2022	Funded \$1,252 of \$2,000	View invoice ...
123456789	Christopher Hender... (0000) XXX-1234	Big City Wheels	Oct 14, 2021 Exp Jan 21, 2022	Funded \$1,252 of \$2,000	View invoice ...

**Return Submitted**  
The return has been successfully submitted.

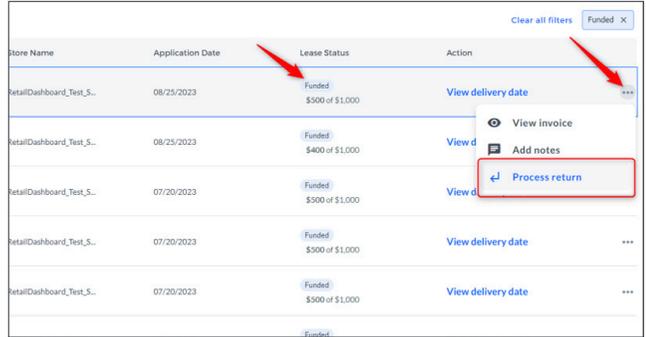
# SETTING UP USER ROLES & PERMISSIONS FOR RETURNS

- Once the store settings have been enabled the Retailer can now proceed with setting up roles and permissions for the users who should have access to this feature.
- By default, the owner role will automatically have Returns enabled.
- It is recommended that Retailers review their Roles and determine if a new role should be created or if the Returns feature can be added to an existing Role.
- As a prerequisite to the returns permission a user completing returns must also have the 'start invoices' permission enabled.
- Any role that does not have the 'manage returns' enabled will prevent a user from completing returns however they will be able to view return transactions.



# STARTING A RETURN FROM THE CUSTOMER TABLE

- Only leases that are in a Funded state can have a full/partial return completed.
- Any lease status prior to this the 'cancel agreement' should be used. This includes any leases in 'invoice in progress' or 'awaiting delivery.'
- To process a return a user can initiate from the customer table using the secondary action button (...) to then process a return.
- If the return feature is not enabled or the user does not have a role that allows returns this action will not show to the user.



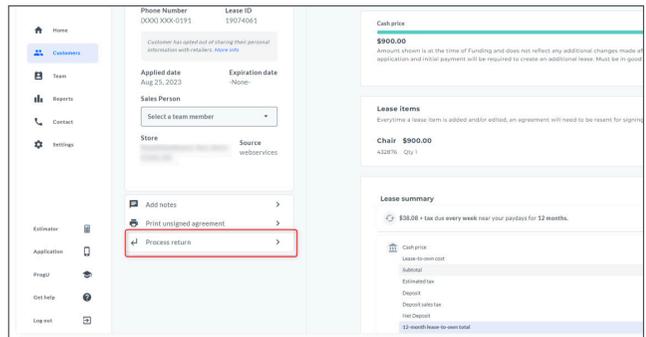
The screenshot shows a table with columns: Store Name, Application Date, Lease Status, and Action. The 'Lease Status' column contains 'Funded' with a value of '\$500 of \$1,000'. The 'Action' column contains 'View delivery date' and a secondary action button (...). A dropdown menu is open from the secondary action button, showing options: 'View invoice', 'Add notes', and 'Process return'. The 'Process return' option is highlighted with a red box. Red arrows point to the 'Lease Status' and the secondary action button.

Store Name	Application Date	Lease Status	Action
retailDashboard_Test_S...	08/25/2023	Funded \$500 of \$1,000	View delivery date ...
retailDashboard_Test_S...	08/25/2023	Funded \$400 of \$1,000	View d... View invoice Add notes Process return
retailDashboard_Test_S...	07/20/2023	Funded \$500 of \$1,000	View d...
retailDashboard_Test_S...	07/20/2023	Funded \$500 of \$1,000	View delivery date ...
retailDashboard_Test_S...	07/20/2023	Funded \$500 of \$1,000	View delivery date ...

- In the event a specific store does not allow returns when trying to process a return for that store the user will get an error message indicating that store is not able to process returns.

# STARTING A RETURN FROM THE INVOICE PAGE

- A Return can also be initiated from the invoice page.
- Once on the Invoice page the process return button will initiate a return.



The screenshot shows an invoice page with a sidebar on the left containing navigation options: Home, Customers, Team, Reports, Contact, and Settings. The main content area displays lease details: Phone Number (0000.000-0191), Lease ID (19074051), Applied date (Aug 25, 2023), and Expiration date (None). Below this, there are fields for Sales Person and Store. A dropdown menu is open from the 'Process return' button, showing options: 'Add notes', 'Print unsigned agreement', and 'Process return'. The 'Process return' option is highlighted with a red box. The right sidebar shows 'Cash price' (\$900.00), 'Lease Items' (Chair \$900.00), and 'Lease summary' (\$38.08 + tax due every week near your paydays for 12 months).

# PROCESSING A RETURN

- Once the return has been initiated the return section will display.
- To process a return the following fields are required: returned item, quantity, return reason, item#/sku, return amount, & confirmation of possession of the item(s).
- Failure to complete required fields will prevent a return from being able to be submitted.
- A return should not be submitted until the Retailer has possession of the item(s) being return.
- The system allows for itemized returns by selecting 'add another' button additional item(s) may be added to the same return.
- The total refunded amount cannot exceed the original invoice total.
- All Returns should be processed within your own POS system as well as within ProgCentral.
- If you don't have access to this feature and would like to use it, kindly contact your Area Sales Manager to have it enabled.

application and initial payment will be required to create an additional lease. Must be in good standing on existing lease.

**Add Return**

Please list out the item or items the customer is returning. Please adjust the refunded amount and add a refund reason. Please note all item(s) being returned via this transaction must be in the Retailer's possession prior to completing the return.

* Returned item	Chair	1
* Returned reason	received damaged	
* Item # / SKU		\$ * Refund amount 900.00

This field is required

Confirm possession of items (Required)  
Have all items been returned?

Add another (+) Cancel return **Submit return**

**Lease Items**  
Everytime a lease item is added and/or edited, an agreement will need to be resent for signing.

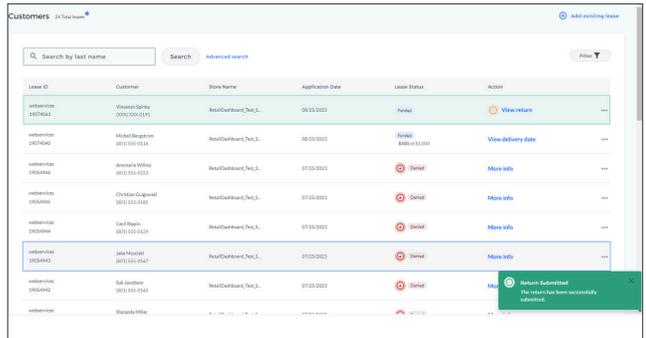
<b>Chair \$900.00</b>
432876 Qty 1



# SUBMITTING A SUCCESSFUL RETURN

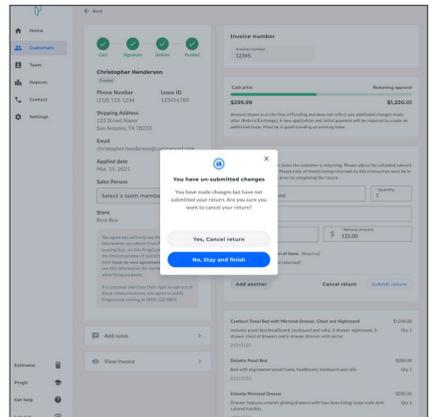
- Once all the required fields are completed for a return a Retail user can 'submit return.'
- The successful confirmation pop up will display in the bottom right-hand corner.
- The user will be redirected back the customer table and the lease that was just actioned will be highlighted in green on the customer table.

- The 'view return' action signifies a return was completed on that lease.
- To view the completed return transaction the user can click 'view invoice' for a read only view of the lease transactions.



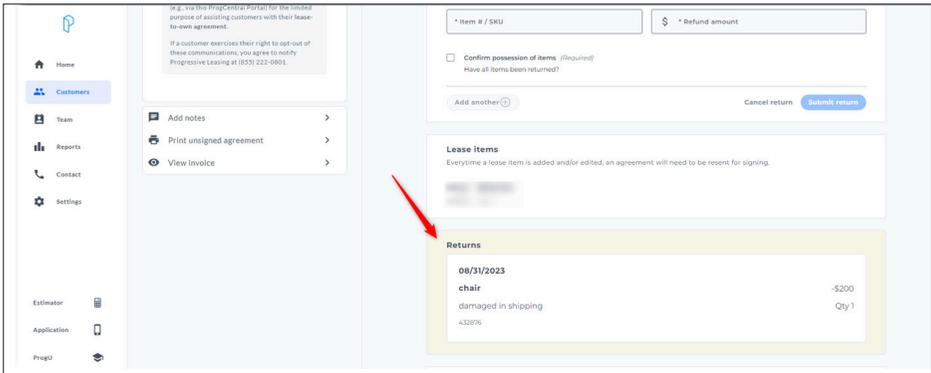
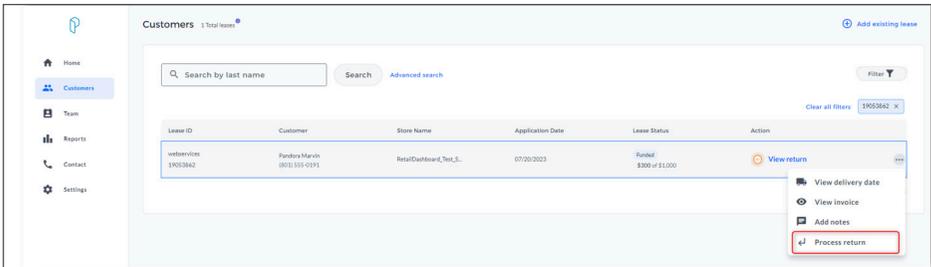
# INCOMPLETE RETURNS

- Once a return has been initiated it must be also be submitted within the same transaction.
- The Return feature does not allow a user to start a return but not complete.
- Should a user navigate away from the return either via the 'cancel' or 'back' options a warning message will alert the user that the changes will not be saved.



# HANDLING PARTIAL RETURNS

- The Returns features allows for both full and partial returns to be handled.
- In the event of a partial return if there are additional item(s) need to be returned a user may initiate another return on the same lease.
- When viewing the invoice, the prior return transaction will display.
- The total refunded amount cannot exceed the original invoice total.



# VIEWING COMPLETED RETURN TRANSACTIONS

- Once a return has been successfully submitted a user may opt to view the transaction.
- To view the return from the customer table, the user can click to view the invoice.
- Once on the Invoice page the user will have a read only view of the lease and its transactional history from purchase through Return.

The screenshot displays a software interface with a sidebar on the left containing navigation options: Home, Customers (selected), Team, Reports, Estimator, Application, ProgU, Get help, and Log out. The main content area is divided into three sections:

- Header:** (Child\_02) Kiosk/Integratio
- Agreement Text:**

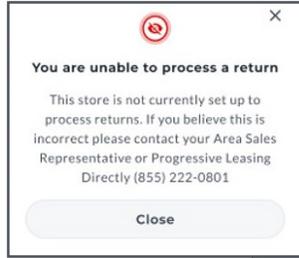
You agree you will only use the customer information you obtain from Progressive Leasing (e.g., via this ProgCentral Portal) for the limited purpose of assisting customers with their lease-to-own agreement.

If a customer exercises their right to opt-out of these communications, you agree to notify Progressive Leasing at (855) 222-0801.
- Actions:**
  - Add notes >
  - Print unsigned agreement >
- Returns Table:**

Returns	
<b>12/01/2023</b>	
T-17	-\$493.72
Chair	Qty 1
432876	
- Lease amount summary Table:**

Lease amount summary	
Cash price	\$0.00
Cost of leasing	+\$0.00
Estimated tax ⓘ	+\$3.55
<b>12-month lease-to-own total cost</b>	<b>\$3.55</b>
Refundable lease deposit (includes tax)	-\$0.00

# ERROR MESSAGES FOR RETURNS



ID	Customer	Store name	Application date	Lease status	Action
789	Christopher Henderson... (0000) XXX-1234	Big Lots	Today	Exp Jan 21, 2022	App in progress <a href="#">More info</a>
782	Michael As...			Approved	\$1,200 <a href="#">Create cart</a>
787	Christopher Henderson... (0000) XXX-1234			Invoice in progress	\$900 of \$1,200 <a href="#">Reopen Agreement</a>
N/A	Christopher Henderson... (0000) XXX-1234			Denied	<a href="#">More info</a>
123456789	Christopher Henderson... (0000) XXX-1234			Expired	<a href="#">Send re-apply</a>
123456789	Christopher Henderson... (0000) XXX-1234	Big City Wheels	Oct 14, 2021	Exp Jan 21, 2022	Finished <a href="#">View delivery date</a>
123456789	Christopher Henderson... (0000) XXX-1234	Big City Wheels	Oct 14, 2021	Expires 3 days	Amounting delivery: \$1,212 of \$2,000 <a href="#">Edit delivery date</a>
123456789	Christopher Henderson... (0000) XXX-1234	Big City Wheels	Oct 14, 2021	Exp Jan 21, 2022	Finished <a href="#">View return</a>

In the event the user has a role that allows Returns, but the store does not.

In the event the submit return fails, the user will receive this message. To Resolve please contact Progressive Leasing.

Cart Signature Deliver Finalize

**Christopher Henderson**  
Finished

Phone Number: 1234 123-1234 | Lease ID: 123456789

Shipping Address: 123 Street Name, San Antonio, TX 78223

Applied date: Mar. 15, 2021 | Expiration date: Mar. 15, 2021

Sales Person: [Select a team member]

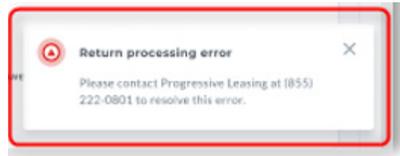
Store: Best Buy | Source: Online

Invoice number: 12345

Cart price: \$299.99 | Remaining approval: \$1,200.01

Add Return: [Item: Caribee Nightstand, Qty: 1, Reason: It was broken, Refund amount: \$125.00]

Items: Caribee Nightstand (\$120.00), Deluxe Panel Bed (\$200.00), Deluxe Mirrored Dresser (\$200.00)



The total refunded amount cannot exceed the original invoice total.

**Return exceeds invoice total**

The total refund amount has exceeded the original Invoice total (\$500) please correct the refund amount to equal or be less than the total invoice.

Close



# RETURNS PRINT INVOICE

Upon the successful completion of your return, an email notification will be automatically triggered to inform the customer about the processed return and provide an account update, accessible at <https://www.progressivepl.com/myaccount/login>.

When a return is submitted a 'real-time' update will be documented within Progressive in the event either the Customer or Retailer contacts Progressive Support. Lastly, when a return is submitted funds will be deducted from the retailer accordingly.

In the event the Retailer or the Customer requests a receipt for the return, ProgCentral now offers this option as well! Within the Invoice page, click on the ... in the top right corner of the invoice to be able to print a Return Invoice.

## RETURN



**Antony Dickens**

Lease ID: #19101168

Invoice number: #1235

---

432876	Chair	Qty 1	-\$493.72
<b>Total return amount</b>			<b>-\$493.72</b>

---

The retail partner has agreed to only use customer information obtained from Progressive Leasing for the limited purpose of assisting customers with their lease-to-own agreement.

Progressive Leasing will work with the retailer to handle the return amount and apply it toward your Lease-to-Own total. To review your Lease-to-Own agreement or if you have questions about how this will change your lease, please visit the Progressive Leasing app. To cancel your lease or exercise an early purchase option call [\(877\) 898-1970](tel:877-898-1970).

