

EVEN



Dev StackUp

October 13, 2015

Polina Viro

Engineer by day, duelist by night.



What is EVEN?

Supply-side platform for online lending

Simply: connecting borrowers with the next gen of alternative lenders.

In other words - Kayak for loans!

HI, NICE TO MEET YOU...



AMOUNT: \$5,000 | PURPOSE: DEBT CONSOLIDATION | ZIPCODE: 10010

Personal Info

REQUIRED ?

polina@eventfinancial.com

First Name Last Name

Street Address (building #, street name, unit #)

Excellent (760+)

Date of Birth MM / DD / YYYY

FORM STRENGTH



Based on the info provided you could be approved for... ?

3 LOAN OFFERS

GET PRE-APPROVED

LOWEST / MONTH

PERSONALIZED ?

PAYMENT / MO	APR	PROVIDER	
As low as \$106 / mo for 60 months	9.93% to 13.55% (more info)	PROSPER (see all info)	GET YOUR LOAN (opens a new window)



~ Show 1 additional offer from Prosper

Personal Loan Rates

Update your details below to find the best rate available on a personal loan that meets your needs.

<p>Loan Amount</p> <input type="text" value="\$ 5,000"/>	<p>Loan Purpose</p> <input type="text" value="Debt Consolidation"/> ▾	<p>Credit Score</p> <input type="text" value="Very Good"/> ▾	<p>Location</p> <input type="text" value="10010"/>
--	---	--	--

▾ Advanced

LENDER	APR ▲	TERM	DETAILS AND CONDITIONS
<p>Prosper</p> 	5.99 - 35.35%	<p>36 Months</p> <p>Disclosure</p>	<p>PROMOTED</p> <ul style="list-style-type: none"> • Low fixed rate personal loans from \$2,000 to \$35,000 • No impact to your credit score for checking your rate • Rates from 5.99% • No prepayment penalties or hidden fees <p>Get Started</p>
<p>Upstart</p> 	5.67% - 12.49%	36 Months	<p>On Upstart your education and experience help you get the rate you deserve.</p> <p>Get Started</p>

Stack

- Scala / Play
- PostgreSQL
- Elasticsearch
- Docker
- EC2 (using ECS & Elastic Beanstalk)

- AngularJS
- S3
- CloudFront

- WordPress (corporate)

Structure

Microservice Architecture back-end

RESTful
API

Headless front-end

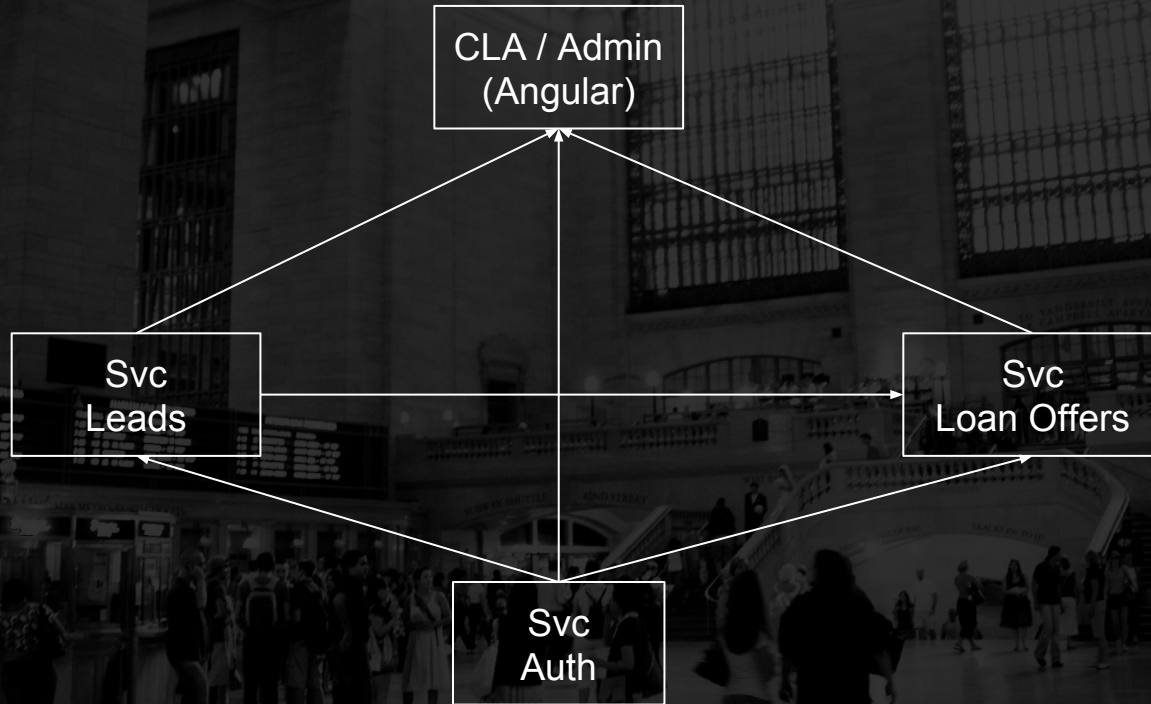
Microservices: API-Driven Approach

- All APIs are, effectively, public
- Scopes define allowed actions (even testing environments)
- Access tokens (for users & services) in request headers for security

Benefits / Principles

- Forces developers to assume their APIs will be productized
- No “special” access for internal connections
- Better separation of tests
- All front-end products dogfood our own APIs
- Faster development

Structure



Common Loan Application

- EVEN's biggest front-facing product
- Tool for finding loans that partners can embed on their sites
- Customizable (in default values & visuals) by partners

HI, NICE TO MEET YOU...



AMOUNT: \$5,000 | PURPOSE: DEBT CONSOLIDATION | ZIPCODE: 10010

Personal Info

REQUIRED ?

polina@eventfinancial.com

First Name

Last Name

Street Address (building #, street name, unit #)

Excellent (760+)

Date of Birth MM / DD / YYYY

FORM STRENGTH



Based on the info provided you could be approved for... ?

3 LOAN OFFERS

GET PRE-APPROVED

LOWEST / MONTH

PERSONALIZED ?

PAYMENT / MO

APR

PROVIDER

As low as
\$106 / mo
for 60 months

9.93%
to
13.55%
[\(more info\)](#)

PROSPER
[\(see all info\)](#)

GET YOUR LOAN
[\(opens a new window\)](#)

~ Show 1 additional offer from Prosper

Once you are satisfied with the look of the preview, use one of the below 2 buttons generate the code snippet that places the CLA onto your page.

The "test" button generates a CLA version that is for testing purposes, while the "live" button generates a live version of the CLA. The snippet should be pasted on your page where you want the CLA to appear.

TEST

LIVE

Color Customization

The first customization is for the color schemes. You can change the color of groups of items. Below are the color groups. You may edit their values (they must be in valid hex format).

"call to action", for the call to action buttons:

#F18B21

"banner", for the color of the banners:

#8FBDC4

"passive", for the grey color used in disabled elements:

#CCCCCC

"success", for elements communicating success:

#009933

"background", for the background color:

#F4F4F4

Default Values Customization

The second customization is for the default values of some input fields, which are presented below. If you prefer to not set a default value, you may leave the field empty.

loan amount:

loan purpose:

No Default ▾

zipcode:

self-reported credit score:

No Default ▾

FIND THE RIGHT LOAN AT THE BEST RATE



<p>LOAN AMOUNT</p> <input type="text" value="Enter Amount"/>	<p>LOAN PURPOSE</p> <input type="text" value="Choose One"/>
<p>ZIPCODE</p> <input type="text" value="Enter Zipcode"/>	<p>AS LOW AS ?</p> <p>\$43.49 / mo</p>

PERSONALIZE YOUR RATES

Your Results

The below rates are examples only, they are not personalized or pre-approved.

LOWEST / MONTH

NOT PERSONALIZED ?	
<p>PAYMENT / MO</p> <p>As low as</p> <p>\$43 / mo</p> <p>for 60 months</p>	<p>APR</p> <p>11.01%</p> <p>to</p> <p>17.10%</p> <p>(more info)</p>
<p>PROVIDER</p> <p>PROSPER^P</p>	<p>GET YOUR LOAN</p>

Once you are satisfied with the look of the preview, use one of the below 2 buttons generate the code snippet that places the CLA onto your page.

The "test" button generates a CLA version that is for testing purposes, while the "live" button generates a live version of the CLA. The snippet should be pasted on your page where you want the CLA to appear.

TEST

LIVE

Color Customization

The first customization is for the color schemes. You can change the color of groups of items. Below are the color groups. You may edit their values (they must be in valid hex format).

"call to action", for the call to action buttons:

"banner", for the color of the banners:

"passive", for the grey color used in disabled elements:

"success", for elements communicating success:

"background", for the background color:

Default Values Customization

The second customization is for the default values of some input fields, which are presented below. If you prefer to not set a default value, you may leave the field empty.

loan amount:

loan purpose:

zipcode:

self-reported credit score:

FIND THE RIGHT LOAN AT THE BEST RATE



<p>LOAN AMOUNT</p> <input type="text" value="\$2,500"/>	<p>LOAN PURPOSE</p> <input type="text" value="Moving & Relocation"/>
<p>ZIPCODE</p> <input type="text" value="10010"/>	<p>AS LOW AS ?</p> <p>\$43.49 / mo</p>

PERSONALIZE YOUR RATES

Your Results

The below rates are examples only, they are not personalized or pre-approved.

LOWEST / MONTH	
<p>PAYMENT / MO</p> <p>As low as</p> <p>\$54 / mo</p> <p>for 60 months</p>	<p>NOT PERSONALIZED ?</p> <p>APR</p> <p>11.01%</p> <p>to</p> <p>17.10%</p> <p>(more info)</p>
<p>PROVIDER</p> <p>PROSPER</p>	<p>GET YOUR LOAN</p>

CLA INJECTION - LIVE

This snippet should be pasted on your page where you want the CLA to appear.

```
<iframe id="even-iframe-embed" class="even-iframe" src="https://cla.evenfinancial.com/index.html?company_uuid=lea348d9-ec08-4915-9de2-74fd55ea8d19&access_token=[REDACTED]&bac=FFF&cta=45E396&ban=5E27F6&pas=C4C4C4&suc=45E396&loan_amount=2500&purpose=moving_relocation&zipcode=10010" width="100%" height="100" frameborder="0" onload="window.Even.iframeInitialized(this.id)" ></iframe>
```

CLOSE

LOAN AMOUNT

LOAN PURPOSE

Headless AngularJS?

- Templating (env, versioning) via Grunt
 - Environment via separate config file
 - Versioning - direct substitution in files
- Deploy: Grunt, push to S3 bucket

Templating: Environment Config

```
document.config = {  
  authApi : '<%= conf.apis.authApi %>',  
  leadApi : '<%= conf.apis.leadApi %>',  
  customerApi : '<%= conf.apis.customerApi %>',  
  originatorApi : '<%= conf.apis.originatorApi %>',  
  debug : '<%= conf.debug %>',  
  token : '<%= conf.token %>',  
  version : '<%= version %>'  
}
```




Q&A