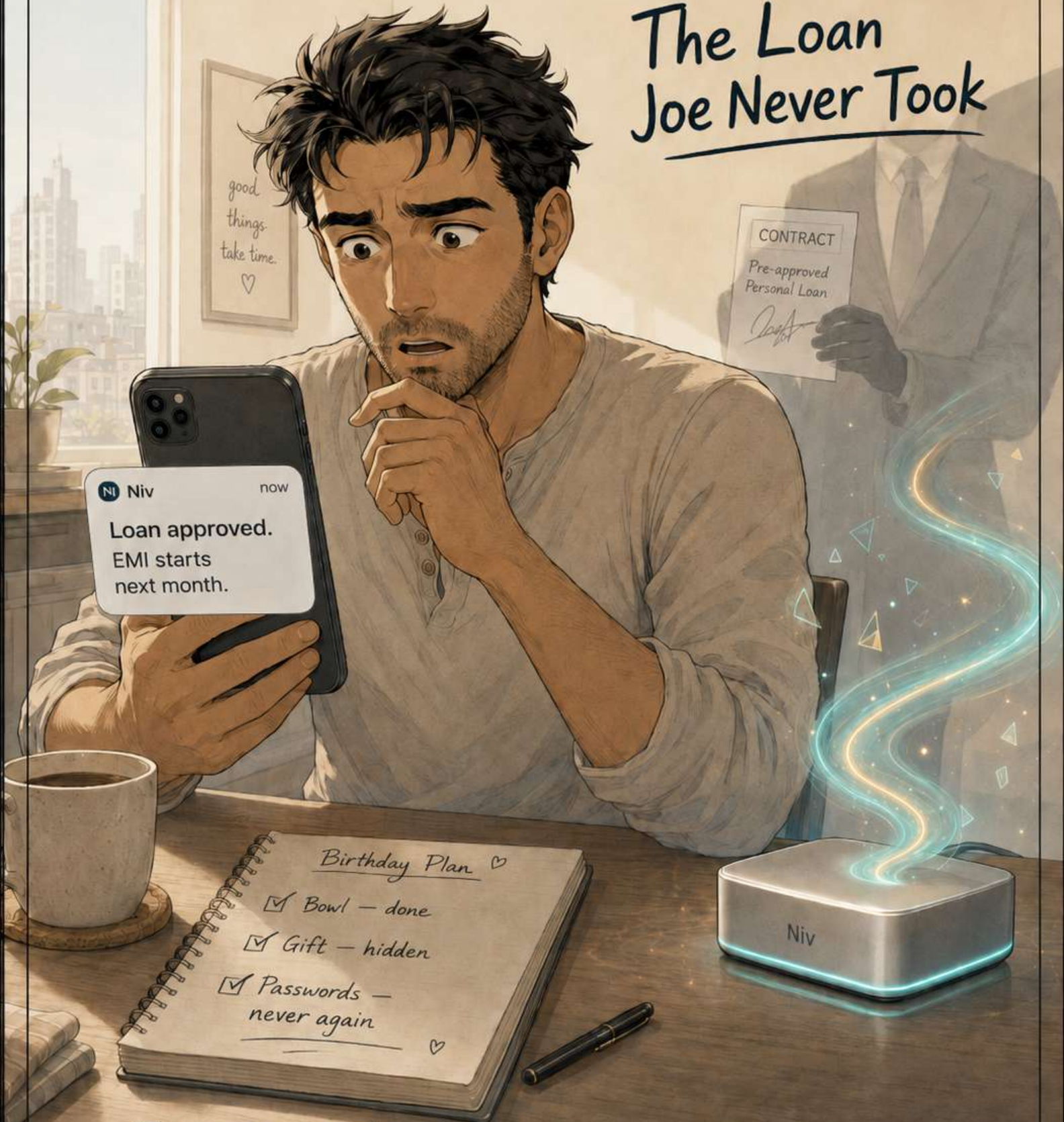


# LIFE AFTER APPS

Episode 4

## The Loan Joe Never Took



**Niv** now  
Loan approved.  
EMI starts next month.

*Birthday Plan* ♡

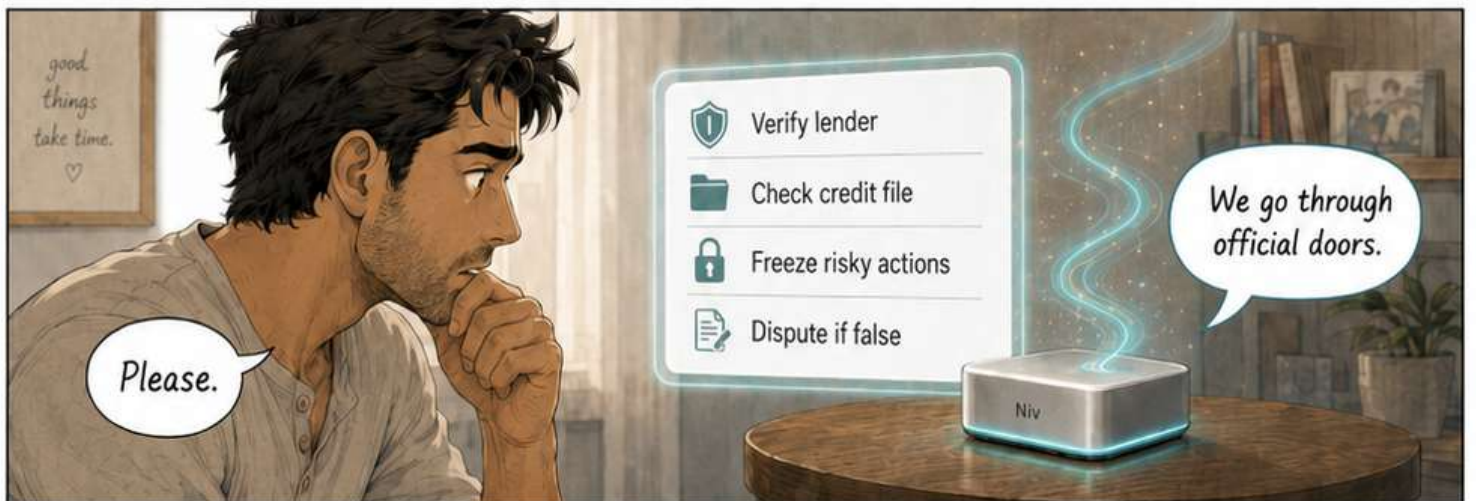
- ✓ Bowl — done
- ✓ Gift — hidden
- ✓ Passwords — never again

♡

The message said approved.  
Joe never applied.

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By what, exactly?

Application authenticated.

LENDER AGENT  
Verified Channel

- Loan ID
- Credit inquiry
- User dispute

Details are not consent.

User details match.

- Name matched
- Phone matched
- Email matched
- Auto-approved

This smells borrowed.

Review may take seven days.

REVIEW ETA  
7 DAYS

- Password breach: strextor
- New device
- Unusual location
- Dormant account awakened
- No Joe approval token

Standard is how messes become furniture.

Standard dispute process.

STOP  
UNAUTHORIZED LOAN

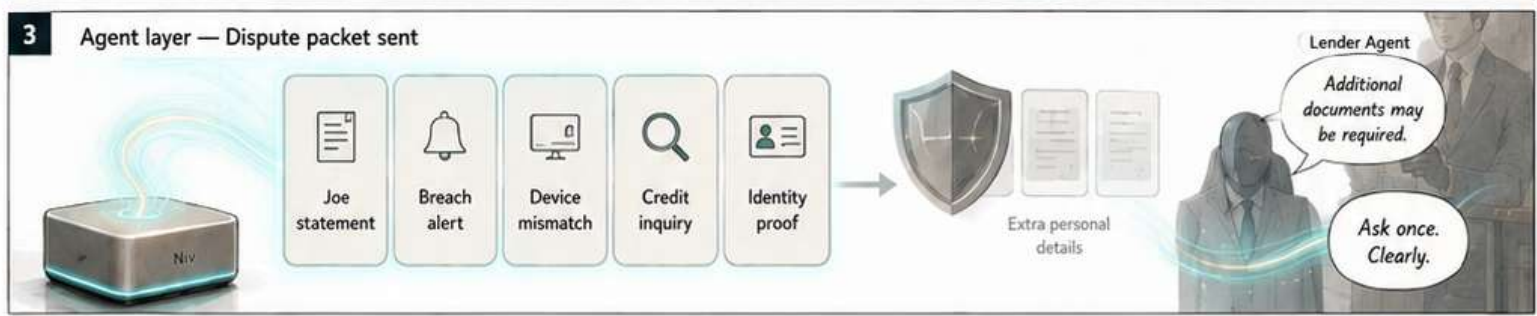
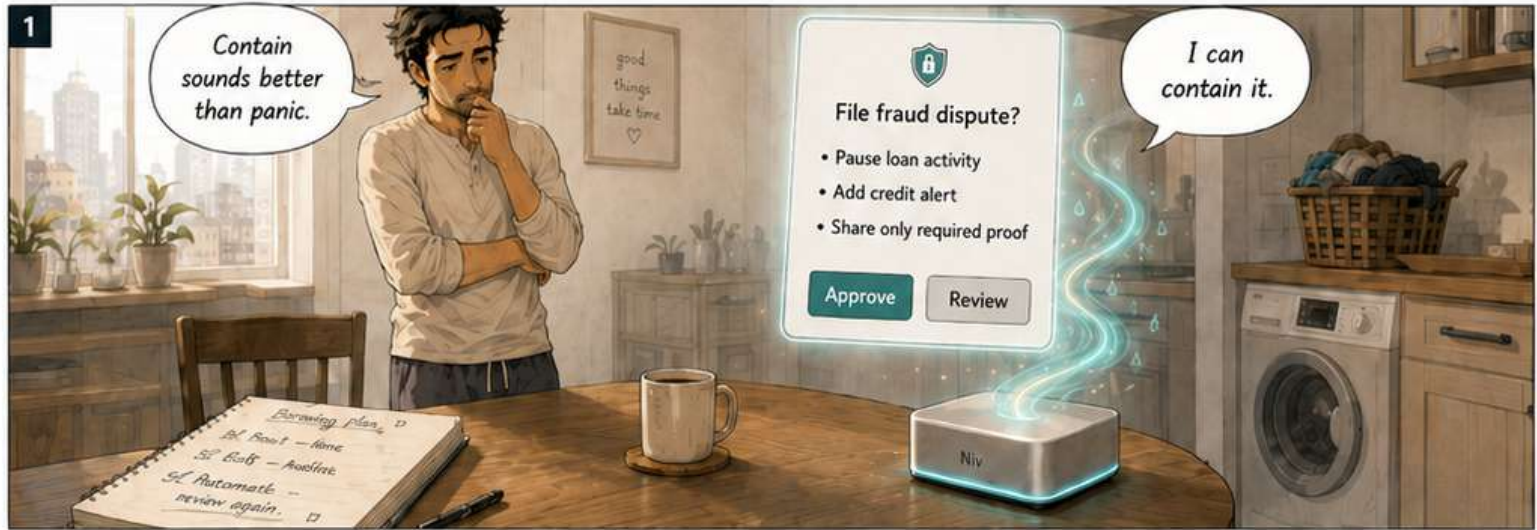
- Download form
- Print
- Sign
- Upload
- Wait

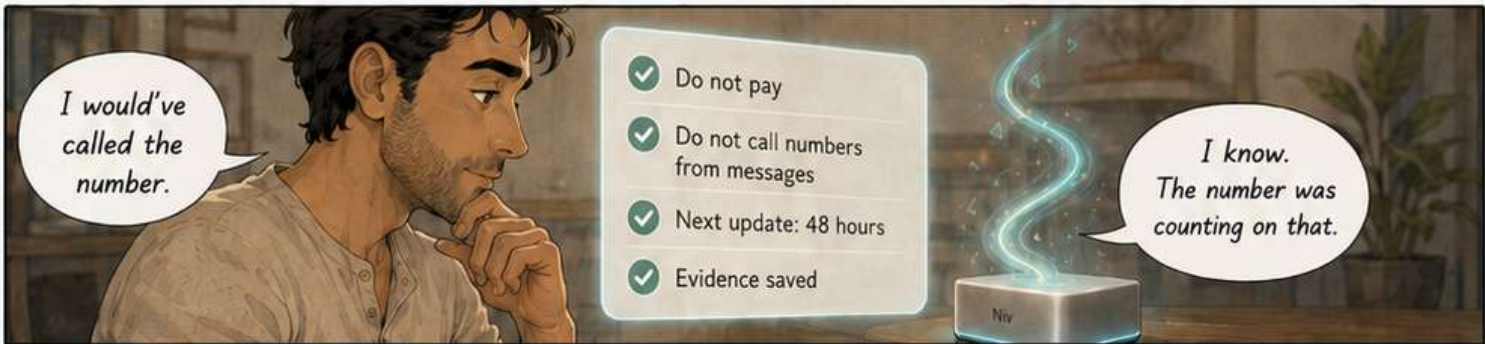
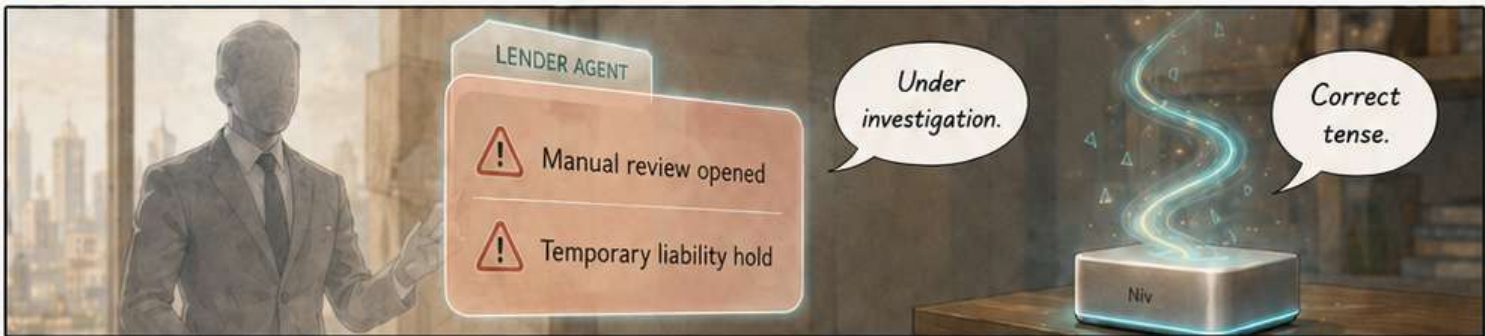
Freeze it first. Debate after.

We'll need to check with...

- Pause disbursal
- Pause collections
- Flag account
- Generate case ID

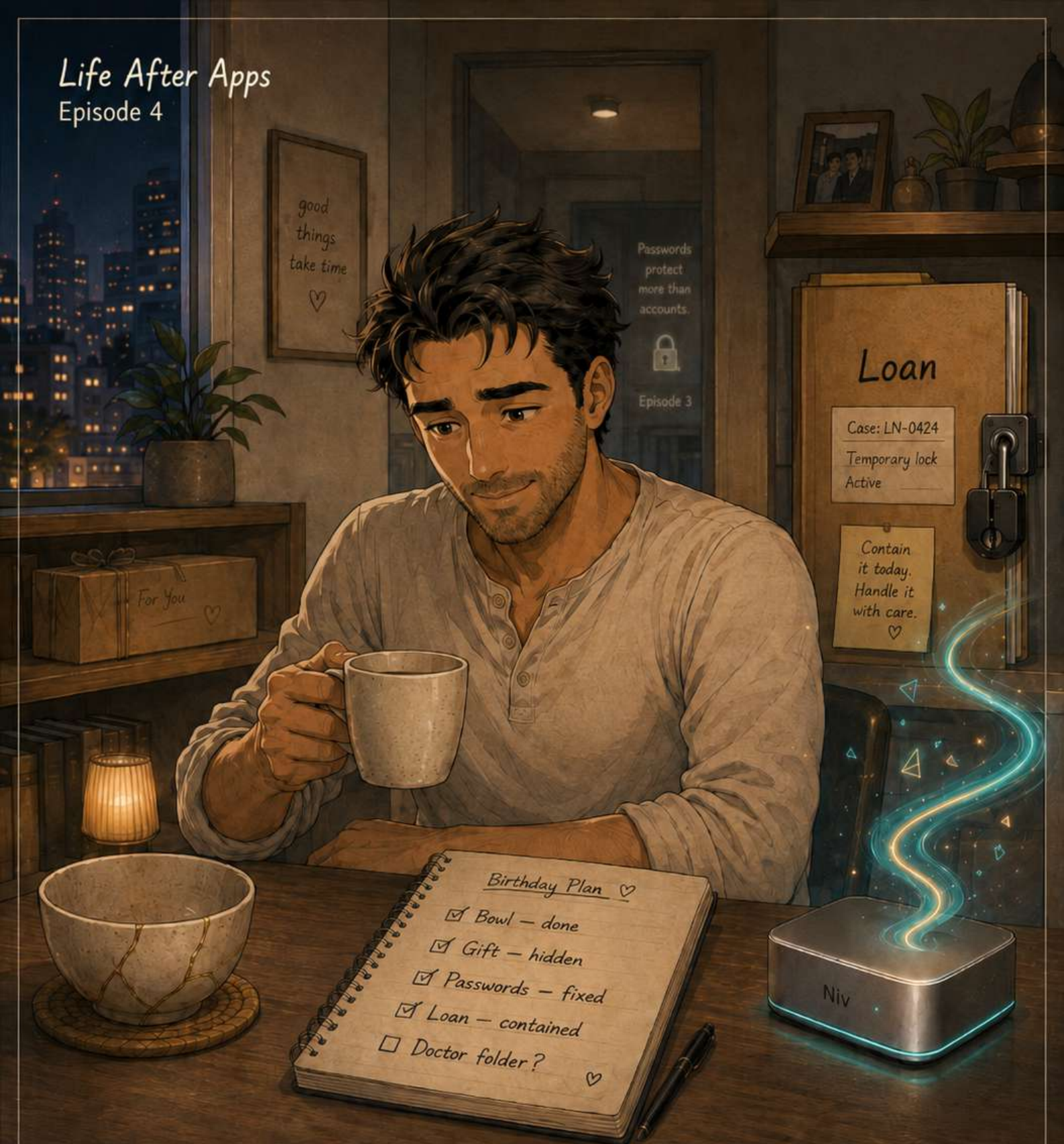






# Life After Apps

Episode 4



Life after apps doesn't stop every bad thing at the door. It makes sure you are not alone when one gets in.



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