



AppOne[®]

RMS Quick-Start Training Guide

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Get Started

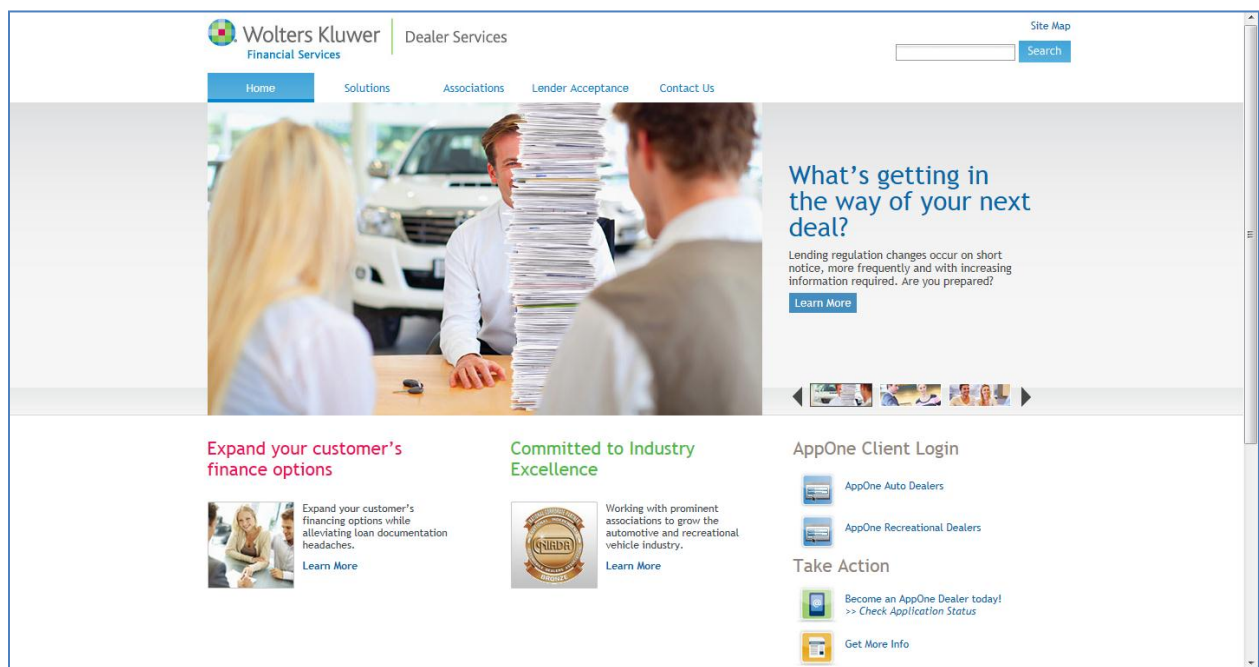
Objectives

- Log on to AppOne®.
- Learn about the Dealership Dashboard.

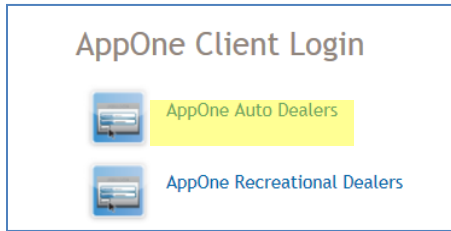
Log on to AppOne®

First Time Logging On

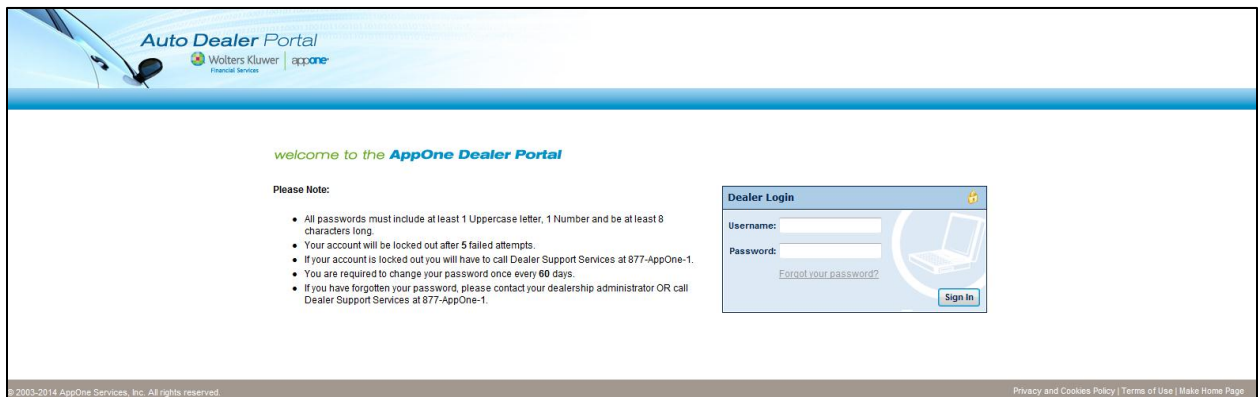
1. Navigate to www.AppOne.net.
 - AppOne recommends that you use Internet Explorer®. You may use Firefox® or Chrome™ but these browsers are not fully supported by AppOne and you may experience occasional problems.
 - You might want to add the login page to your **Favorites** folder (in Internet Explorer) or bookmark it (in Firefox). In Internet Explorer, right-click on the page and select **Add to favorites** from the menu.



2. Select the **AppOne Auto Dealers** option to log in.



3. Enter your username and password. Click the **Sign In** button.



Note:

The gray bar at the bottom of the page includes the **Make Home Page** link. Click this link to make the AppOne Login page the home page for your browser.

4. The first time you log in:

- Enter your username and temporary password.
- Enter a new password.
- Enter a unique email address.
- Select a security question and provide an answer.
- Accept the terms of use.

Notes

Passwords must be at least 8 characters with at least 1 capital letter, at least 1 lower case letter and at least 1 number.

Forget your password? Click the **Forgot your password?** link and follow the instructions on the web page for resetting your password. You can also call 1-877-277-6631 and press Option 1 for additional assistance.

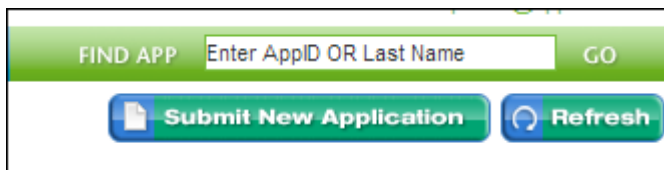
Home: Dealership Dashboard



Menu Bar

- **Home:** Provides lists of active deals, contracts in transit, declined/deal deals, and funded deals. This page also displays unread notes from Dealer Account Specialists.
- **Credit Reports:** Allows you to pull credit reports for active and new customers, and sign up for access to CREDCO.
- **Applications:** Displays incomplete, pending, approved, conditioned, declined, and dead applications.
- **Deals:** Shows active, in transit, docs received, sent to bank, funded from bank, vehicle registered, funded, other, and dead deals.
- **Products:** Provides access to AppOne preferred product providers.
- **Admin Console:** Allows users with administrative rights to set up default information for lenders, form batches, and system defaults; and to enable an online credit application.
- **Support:** Access to frequently asked questions and contact information.

Buttons



- **Submit New Application:** Click to begin a new application. This button does not appear on all pages.
- **Refresh:** Click to refresh data. This button does not appear on all pages.

Set Up Lenders, Systems Defaults, and Forms

Objectives

- Set up lenders.
- Set up form batches.
- Set up system defaults.

Tip

Remember to complete your setup tasks before entering deal information.

Administration Checklist

Before beginning deals in AppOne[®], enter default information in the Admin Console section.

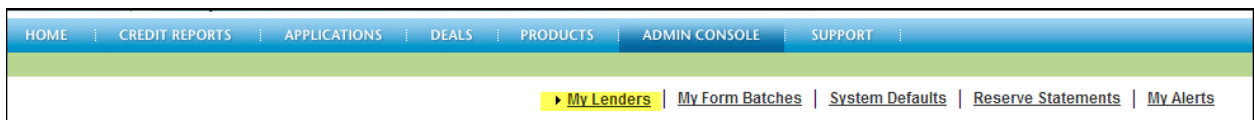
- Set up lender information.
- Set up form batches.
- Set up system defaults.

Note

Only users with administrative rights can add/change information in the Admin Console.

Set Up Lenders

1. Select **Admin Console** on the Menu bar.



2. Click the **My Lenders** link.
3. Review the list of lenders.

- You can edit user-added lenders by clicking the link in the **ProgramID** column.

[My Lenders](#) | [My Form Batches](#) | [System Defaults](#) | [Reserve Statements](#) | [My Alerts](#)

My Lenders

[Add New FAX Lender](#)

ProgramID	LenderDealerID	Lender Name	Program Name	LienHolder Address
250	-	AFS ACCEPTANCE LLC	AFS AppOne Program	PO Box 189007 Plantation, FL, 33318
812	-	Ally Financial	Default Program	P.O. Box 8132 Cockeysville, MD, 21030
14	-	AmeriCredit Financial Services	AMC Precision	P.O. Box 182673 Arlington, TX, 76096
156	-	AmeriCredit Financial Services	Default Program	Bloomfield Av Bloomfield, NJ, 07003
48	-	ASI Federal Credit Union	ASIFCU - Indirect Auto	5508 Citrus Blvd Harahan, LA, 70123

4. If applicable, click the **Add New FAX Lender** button to add a lender that is not integrated with AppOne.



- Select a lender, or choose the **Add New Lender Manually** option in the **Lender** drop-down list.
- Complete the information.
 - Information will automatically display for some lenders.
 - The State Lienholder Code is the code for submitting applications electronically.
 - The Insurance (Loss Payee) Information is often the same as the Lienholder Information.
 - A fax lender has applications submitted by fax instead of electronically.

- Click the **Save** button. Wait until the lender displays in the list before proceeding. If necessary, refresh the application by pressing the F5 button on your keyboard to display the lender.

Lender Information

Lender:

Name:

Acronym:

LienHolder Information

Name:

State Lien Holder Code:

Fax: Phone:

Address1: Address2:

Zip / City / State:

Insurance (Loss Payee) Information Same as above

Name:

Address1 Address2:

Zip / City / State:

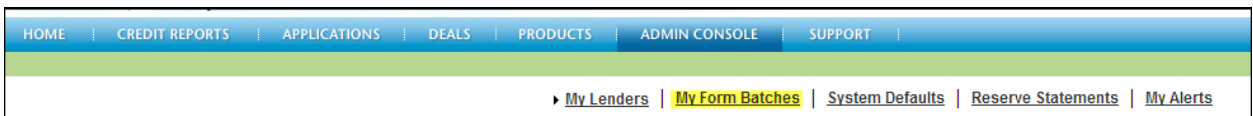
Notes

If the **LenderID** is underlined, you can click the link to edit the lender information.

Click **Links** in the Links column to access links to helpful lender information.

If **Add New Fax Lender** does not appear contact SupportLine.

Set Up Form Batches



This section allows you to set up a forms list for a specific lender. You can change the list when printing at transaction time. AppOne includes preset batches of your state's forms for motor

vehicles (Bankers Systems Motor Vehicle Forms). Add a new form batch for specific customers like a community bank or a buyer/payee loan.

1. Select **Admin Console** on the menu bar.
2. Select **My Form Batches**.

[My Lenders](#) | [My Form Batches](#) | [System Defaults](#) | [Reserve Statements](#) | [My Alerts](#)

Forms

Delete	ID	Batch Name	Applies To
<input type="checkbox"/>	54	A+	-
<input type="checkbox"/>	16	Add new batch	-
<input type="checkbox"/>	8779	APPONE	Finance
<input type="checkbox"/>	149	Bankers Indirect Lending Test	-
<input type="checkbox"/>	148	Bankers System Testing	-

3. Click the **Add New Batch** button.
4. Complete the Form Batch information.
5. Select the state, form type, and filter.

Form Batch:

Name:
 Description:
 Applies to:

List of Forms:

State:
 Form Type:
 Filter:

Available Forms
(Please select the state and form type to see the available forms.)

BSI Buyers Order (Louisiana)
Tracker Marine Financial Fidelity Term Life Insurance

Forms Selected

Boulevard Bank ACH Form
Dealer's Assignment and Buyers Consent to Assignment
Carco Gap Waiver Form IND

6. Add forms by selecting a form and clicking the **Add** button.

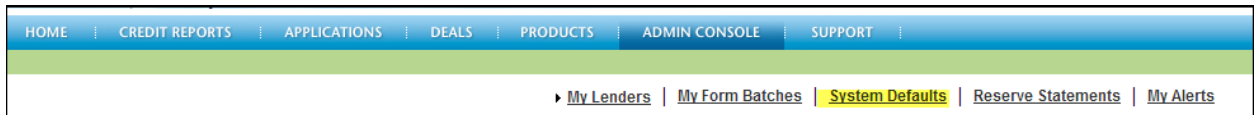
- Add consecutive multiple forms by selecting the first form, pressing the Shift key, and selecting the last form. Click the **Add** button.
 - Add separate multiple forms by selecting the first form, pressing the Ctrl key, and selecting each form. Click the **Add** button.
 - Generic documents begin with "Bankers Systems."
7. Repeat steps 5 and 6 until all forms are added.
 8. Click the **Save** button.

A "Batch" would typically contain the following documents:

- Credit Application
- Buyer's Order (state specific for some states)
- Retail Installment Contract (state specific)
- Notice to Co-signer
- Odometer Statement
- Trade Odometer Statement
- Title Application
- Other titling documentation

Set Up System Defaults

System Defaults allow you to set up default fees and taxes. This allows the tax, title, and license information to be automatically calculated for your applications.



1. Select **Admin Console** on the Menu bar.
2. Select **System Defaults**.
3. Complete the information.
4. Click the **Update** button when complete.

[My Lenders](#) | [My Form Batches](#) | [System Defaults](#) | [Dealership Info](#) | [Manage Users](#) | [Reserve Statements](#) | [Add New Location](#) | [My Alerts](#) | [Online Credit App](#)

System Defaults

Taxes

State Sales Tax Rate:
 City Sales Tax Rate:
 County Sales Tax Rate:

Fees

Code	Name	Rate	Amount	Taxable	Modified
doc	Documentation Fee	-	<input type="text" value="50.00"/>	<input type="checkbox"/>	kmtesila 10/8/2013 1:59 PM
inspection	Inspection Fee	-	<input type="text" value="15.00"/>	<input type="checkbox"/>	kmtesila 10/8/2013 1:59 PM
license	License Fee	-	<input type="text" value="50.00"/>	<input type="checkbox"/>	kmtesila 10/8/2013 1:59 PM
notary	Notary Fee	-	<input type="text" value="10.00"/>	<input type="checkbox"/>	kmtesila 10/8/2013 1:59 PM
registration	Registration Fee	-	<input type="text" value="15.00"/>	<input type="checkbox"/>	kmtesila 10/8/2013 1:59 PM
title	Title Fee	-	<input type="text" value="100.00"/>	<input type="checkbox"/>	kmtesila 10/8/2013 1:59 PM
ucc	UCC Filing Fee	-	<input type="text" value="0.00"/>	<input type="checkbox"/>	kmtesila 10/8/2013 1:59 PM

Notes

Only users with administrative rights can change system default information.

The displayed fees are specific to your state.

Contact support@appone.net to request adding a fee not listed.

Create a Deal

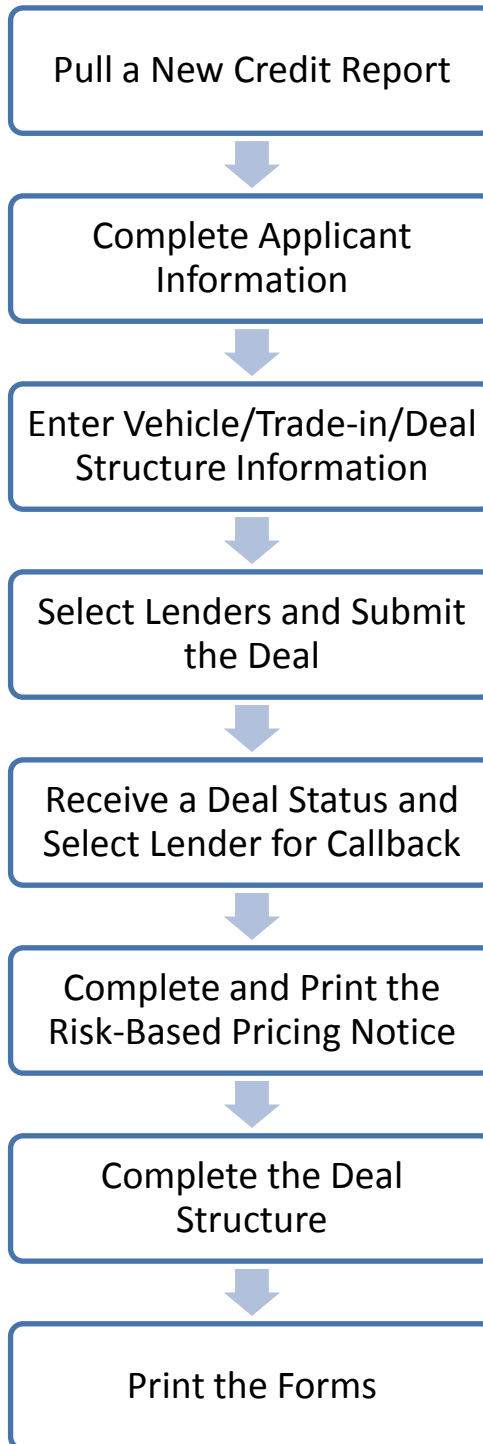
Objectives

- Review the deal workflow.
- Pull a new credit report.
- Enter vehicle/trade-in/deal structure information.
- Select lenders and submit the deal.
- Select lender for callback.
- Receive a deal status and select a lender for callback.
- Complete and print the Risk-Based Pricing Notice.
- Complete the deal structure.
- Print the forms.
- Create a deal for document preparation only.

Tip

You can track your deals by selecting **Deals** on the AppOne homepage.

Deal Workflow



Pull a New Credit Report



1. Select **Credit Reports** on the Menu bar. (If you do not pull credit in the AppOne portal, proceed to step 8.)
2. Select the **Pull New Credit Report** tab.
3. Select the customer type (individual, joint, or co-signer).
4. Enter customer information.
 - The city, state, county, and credit bureau will automatically default after a Zip code is entered.
5. Select the credit bureau.
6. Select the **You hereby certify you have received consent from the customer(s)...** check box.

7. Click the **Pull Report** button.

The screenshot shows the 'Auto Dealer Portal' interface. At the top, there is a navigation bar with links for HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. Below this is a secondary navigation bar with tabs for Active Customers, Pull New Credit Report (which is highlighted), Signup, and Help & Support. The main content area is titled 'Pull New Credit Report' and features a 'Customer Type' dropdown menu set to 'Personal - Individual'. The form is divided into two columns: 'Primary Applicant' and 'Secondary Applicant'. The Primary Applicant section includes fields for FName, MName, LName, Suffix, SSN, DOB, Street, Zip Code/City, and County/State. The Secondary Applicant section includes fields for FName, SSN, DOB, Street, Zip Code/City, and County/State. At the bottom of the form, there are radio buttons for selecting the credit bureau: Equifax, TransUnion, or Experian. A checkbox is present for certifying that consent has been received from the customer(s). At the bottom right, there are three buttons: Pull Report, Print Credit Application, and Cancel.

8. Click the **Complete Application** button, or click the **Submit New Application** from the **Home** tab if you pulled credit from outside of the AppOne system.

Notes

Click the **Print Credit Report** button to print the credit report.

Click the **Print Adverse Action** button to print the Adverse Action.

Click the **Print Risk Based Pricing Notice** button to print the notice.

Click the **Back to Customer List** button to return to the Active Customers tab.

To pull another credit report, click the **Back to Customer List** button. Select the applicant and continue.

Complete Application	Print Credit Report	Print Adverse Action	Print Risk Based Pricing Notice	Back to Customer List
--------------------------------------	-------------------------------------	--------------------------------------	---	---------------------------------------

IRMA TESTCO - TRANSUNION

```

-----
REF:3-00126-88795-0000 03/12/2013      TID:3-00126-88795 03/12/2013 10:47:24
Credco Executive Summary                Acct: 2033657
Prepared for: STERLING TECHNOLOGICS - TEST ACCO Notes: IM, BID Index
-----
App: TESTCO, IRMA                      Dob: 05/05/81  Ssn: XXX-XX-2660
Curr Addr: 1111 1ST ST S, BROOKLYN, NY 11211
-----

BUREAU SCORE INFORMATION
-----

```

Complete Applicant Information

1. Enter information on the Applicant tab.
 - The fields with blue, bolded labels are required. The fields with grey labels are not required but are helpful for applications for sub-prime loans.
 - To enter information for joint borrowers, cosigners, or guarantors, select the appropriate option in the Application Type drop-down list.

Applicant **Vehicle / Trade-In / Deal Structure**

Application Type: **Personal - Individual**

Primary Applicant - Personal Information (MUST MATCH DRIVER'S LICENSE)

FName: MI: LName: Suffix:

SSN: - -

DOB: / /

Home Phone: - -

Cell Phone: - -

DL No:

Email:

Current Residence Information (NO PO BOXES ALLOWED)

Address #: Street: Apt #:

Zip/City/State:

County:

How Long? years months

Status:

Rent/Mortgage Pmt:

Landlord/Mortgage Co:

Landlord/Mortgage Phone: - -

Current Employment Information

Status:

Occupation:

Employer Name:

Address:

Zip/City/State:

Gross Monthly Salary: \$0 / month

Work Phone: - - (MUST BE LANDLINE)

How Long? years months

Click Here To Enter a Second Job (Applicant must be working a minimum of 1 year)

Other Income Information

Gross Monthly Other Income: \$0 / month

* Other Income Source:

* To consider the income of another individual as a secondary source of income, please submit a joint application.

[Proceed To Next Step >>](#)

- The application must show at least two years residence and work history. If either How Long field shows less than two years, a section for **Previous Residence** or **Previous Employment Information** opens.

Current Employment Information

Status:

Occupation:

Employer Name:

Address:

Zip/City/State:

Gross Monthly Salary: / month

Work Phone: - - (MUST BE LANDLINE)

How Long? years months

[Click Here To Enter a Second Job \(Applicant must be working a minimum of 1 year\)](#)

Previous Employment Information (If less than 2 years at current job)

Status:

Occupation:

Employer Name:

Address:

Zip/City/State:

Gross Monthly Salary: / month

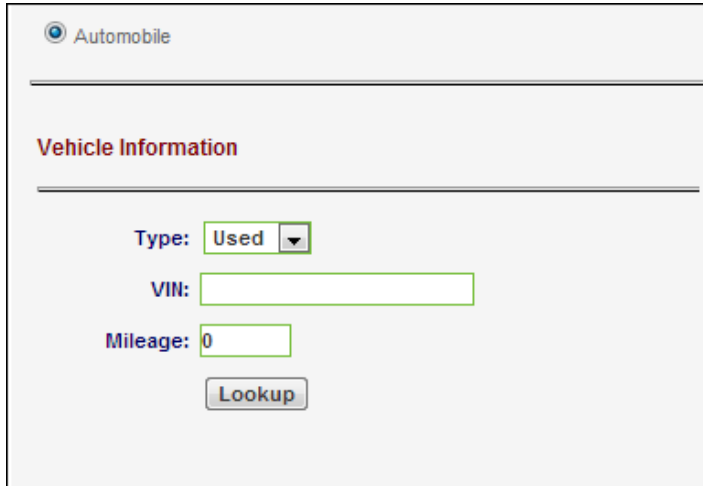
Work Phone: - - (MUST BE LANDLINE)

How Long? years months

2. When applicant information is complete, click the **Proceed to Next Step** button.

Enter Vehicle/Trade-in/Deal Structure Information

1. Enter the VIN number and mileage of the vehicle.



The screenshot shows a web form titled "Automobile" with a radio button selected. Below the title is a section header "Vehicle Information". The form contains three input fields: "Type" with a dropdown menu set to "Used", "VIN" with an empty text box, and "Mileage" with a text box containing "0". A "Lookup" button is positioned below the "Mileage" field.

2. Click the **Lookup** button.
 - If the system does not enter information from the VIN, select the Enable Manual Entry option to manually enter vehicle information. If a VIN is not entered, you will not be able to book out the vehicle using AppOne.

- Verify the body style.

Automobile

Vehicle Information

Type:

VIN:

Year:

Make:

Model:

Body Style:

Mileage:

Color:

- Click the **Bookout** button.
- Select the vehicle accessories. If there are no accessories, select the **This vehicle has no optional equipment** checkbox.

Bookout Information

	TradeIn	Retail	Loan	AvgTradeIn	RoughTradeIn
Base Values:	<input type="text" value="10,750"/>	<input type="text" value="13,550"/>	<input type="text" value="9,675"/>	<input type="text" value="9,900"/>	<input type="text" value="8,825"/>
Mileage Adjustments:	<input type="text" value="2,050"/>	<input type="text" value="2,050"/>	<input type="text" value="2,050"/>	<input type="text" value="2,050"/>	<input type="text" value="2,050"/>
Final Adjusted Values:	<input type="text" value="-250"/>	<input type="text" value="-200"/>	<input type="text" value="-250"/>	<input type="text" value="-250"/>	<input type="text" value="-250"/>
Final Values (LTV%):	<input type="text" value="12,550"/> (83%)	<input type="text" value="15,400"/> (68%)	<input type="text" value="11,475"/> (91%)	<input type="text" value="11,700"/> (89%)	<input type="text" value="10,625"/> (98%)

Vehicle Accessories

W/out Air Conditioning
 W/out Auto. Trans.
 Power Windows
 Power Seat
 Power Door Locks
 Cruise Control
 Leather Seats
 Aluminum/Alloy Wheels
 Power Sunroof
 Fixed Running Boards
 Roll Bar
 Bed Liner
 Fiberglass Cap
 Towing/Camper Pkg
 Rockford Fosgate Stereo

THIS VEHICLE HAS NO OPTIONAL EQUIPMENT.

Please be sure to check any optional equipment to ensure that vehicle is accurately evaluated.

- Complete the Deal Structure section.

- If tax and fee information is set up in **System Defaults**, Tax/Title/License is calculated automatically after you enter a selling price. Select the **Override** option and enter a different amount if applicable.
- If no tax and fee information has been set up previously, you must enter Tax/Title/License information manually.

Deal Structure			
Selling Price:	<input type="text" value="\$8,995.00"/>	Trade-In Allowance:	<input type="text" value="\$2,950.00"/>
Cash Down:	<input type="text" value="\$0.00"/>	Taxes:	<input type="text" value="\$362.70"/> <input type="checkbox"/> override
Requested Term:	<input type="text" value="36"/> months	Trade-In Payoff:	<input type="text" value="\$0.00"/>
		Fees:	<input type="text" value="\$170.00"/>
		Rebate:	<input type="text" value="\$0.00"/>
		Requested Rate:	<input type="text" value="5.95 %"/>
Requested Amount: \$6,577.70			

7. If applicable, complete the Trade-In section that displays after you enter Trade-in Allowance and/or Trade-in Payoff information.

Trade-In #1	Trade-In #2 (Optional)
VIN: <input type="text"/>	VIN: <input type="text"/>
<input type="button" value="Lookup"/>	<input type="button" value="Lookup"/>
Year: <input type="text"/>	Year: <input type="text"/>
Make: <input type="text"/>	Make: <input type="text"/>
Model: <input type="text"/>	Model: <input type="text"/>
Mileage: <input type="text"/>	Mileage: <input type="text"/>
<input type="checkbox"/> Enable Manual Entry	<input type="checkbox"/> Enable Manual Entry
Lien Holder: <input type="text"/>	Lien Holder: <input type="text"/>
Lien Holder Phone: <input type="text"/>	Lien Holder Phone: <input type="text"/>
Lien Holder Account #: <input type="text"/>	Lien Holder Account #: <input type="text"/>

8. Click the **Select Lenders** button.

Notes

Click the **Print Credit Application** button to print if you will be sending to an offline lender.

Click the **Go Back** button to return to the Applicant tab.

Select Lenders and Submit the Deal

1. Select all applicable AppOne lenders.
 - Lenders with grayed-out checkboxes are not available for selection.
 - Please send a message or call dealer accounts for further review of the deal.

AppOne Lenders						
	AFS AppOne Program	AMC Precision	ASIFCU - Indirect Auto	CPS AppOne Program	CUAC - Indirect Auto	DOW Indirect Auto
FICO Score	✘	✓	✓	✘	✓	✓
Income	✓	✓	✓	✓	✓	✓
Collateral Mileage	✓	✓	✓	✓	✓	✓
Collateral Age	✓	✓	✘	✓	✘	✓
# of Tradelines	✓	✓	✓	✓	✓	✓
Job Time	✓	✓	✓	✓	✓	✓
Business Application	✓	✓	✓	✓	✓	✓
Max Loan Amount	✓	✓	✓	✓	✓	✓
Residence Time	✓	n/a	n/a	n/a	n/a	n/a
Lending Area	n/a	✓	✓	✓	✓	✓
Time on Credit File	n/a	✓	✓	✓	✓	✓
PTI	n/a	n/a	n/a	n/a	✓	n/a
Notes	-	-	All applicants will need to meet credit union membership guidelines. Please verify before submitting.	-	All applicants will need to meet credit union membership guidelines. Please verify before submitting.	All applicants will need to meet credit union membership guidelines. Please verify before submitting.
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	-	-	-	Create Manual Callback	-	-

2. Select all applicable lenders from the list of fax lenders you added.

Other Lenders Not seeing all of your lenders here?						
	Consumer Portfolio Services	DOW LA FCU	AmeriCredit Financial Services	Nationwide Acceptance	Ally Financial	Boulevard Bank
Fax	RouteOne	225-379-5180 <input type="checkbox"/> Save	RouteOne	773-777-7255 <input type="checkbox"/> Save	800-345-8467 <input type="checkbox"/> Save	888-958-8068 <input type="checkbox"/> Save
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Create Manual Callback	Create Manual Callback	Create Manual Callback	Create Manual Callback	Create Manual Callback	Create Manual Callback

3. If any lenders do not appear, click the **Not seeing all of your lenders here** link.

- On the page that appears, follow the instructions to view a list of RouteOne lenders. Make sure your lenders are on the list. Dealers cannot be set up with or through DealerTrack.
- Follow the instructions to send a request to the selected lenders.
- When you are finished, close the page. Your request will be forwarded to RouteOne for approval at the lender's discretion. Your request could take up to 3 weeks to be processed (approved or declined). Please follow up with the lender for the status of your request. Once approved, the lender will appear on your portal.

Configuring Your Direct Lenders in AppOne

RouteOne Lenders

1. AppOne has partnered with RouteOne to enable you to seamlessly electronically submit applications to all of your lenders.
2. If you don't see all of your direct lenders on our portal (you should see the lender name followed by "R1"), then please follow the instructions below:
 - a. First check if your lender is setup with RouteOne. To do so, [click here](#) to view the master list of RouteOne lenders.
 - b. If the list above shows your lender available as a RouteOne lender, then simply [click here](#) and list which lenders you'd like added.
 - c. If your lender is not available as a RouteOne lender, then you can add them as a Fax Lender and utilize our system to fax credit applications to that lender.

Fax Lenders

1. AppOne has enhanced its system to enable dealers utilizing the AppOne System to setup lenders as "fax lenders" to submit credit applications via fax.
2. **Please Note:** We first recommend that you check to see if your lenders are available on RouteOne (as outlined above) as that will enable electronic credit application submission thus eliminating fax and resulting in faster

4. If applicable, add notes. These notes display on the Home page with the deal.

Notes to Lender:

5. Click the **Submit to Selected Lenders** button.

Notes

Click the **Review Lender Callbacks** button to view lender callbacks.

Click the **Print Adverse Action** button to print the Adverse Action document.

Click the **Edit Application** button to change application information.

Click the **Send Message** button to only send a message to the AppOne Dealer Accounts analyst without submitting the deal.

Explorer User Prompt [X]

Script Prompt:
Please enter your notes for the analyst below:

Receive a Deal Status and Select Lender for Callback

App #:	27612	Buyer:	TEST RMS FAX2	Collateral:	2006 NISSAN FRONTIER CREW CAB-V6 1N6AD07U66C407987	Amt:	\$14,320.00
App Status:	Pending	Co-Buyer:	-	Collateral Value:	Click here for values	Term/Rate:	72 mths @ 8.00%

	Regression Testing Acceptance Corporation	Test Lender
Lender:	COMPLETED	COMPLETED
Transmission Status:	COMPLETED	COMPLETED
Lender AppID:	0	0
Decision:	Pending	Pending
Expiration Date:	2/15/2013	2/15/2013
Buy Rate:	0.00%	0.00%
Max Rate:	0.00%	0.00%
Max Term:	0	0
Max Advance:	\$0.00	\$0.00
Max Loan Amount:	\$0.00	\$0.00
Max Payment:	\$0.00	\$0.00
Max VSC:	\$0.00	\$0.00
Max GAP:	\$0.00	\$0.00
Max Back-End:	\$0.00	\$0.00
Min Cash Down:	\$0.00	\$0.00
Lender/Admin Fee:	\$85.00	\$85.00
Trade Equity:	\$0.00	\$0.00
Analyst Name:	-	-
Analyst Phone:	-	-
Submit Notes to Lender:	-	-
Special Steps:	-	-
Notes:	-	-
SELECT CALLBACK:	-	-

Application Notes:

--	--

1. For AppOne lenders:

- Click the **Refresh Status** button to check if the decision was returned.
- If you leave this page and want to return, select **Home** on the Menu bar. Select the ID # for the deal.

2. For user-added lenders:

- Select an option in the **Decision** drop-down list.
- Complete the remaining information.

3. After the lending decisions are complete, click the **Save Callbacks** button.

Contract Information

- **Buy Rate:** The minimum rate for the contract. The contract rate cannot be below this rate.
- **Max Rate:** The maximum rate for the contract. The contract rate cannot exceed this rate.
- **Max Term:** The maximum term for the contract. The contract term cannot exceed this term.
- **Max Advance:** The approved advance amount returned by the lender. For most lenders, this is the approved line 3 amount for the contract. The Line 3 amount includes all front end contract

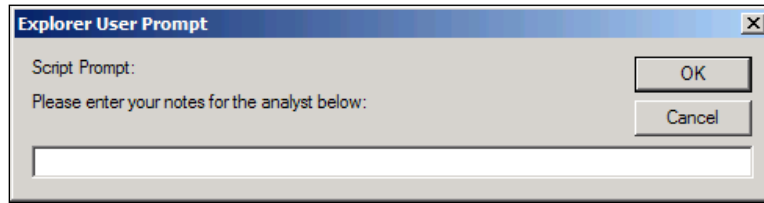
itemizations such as sales tax and title/license/registration/documentary fees, but excludes back-end products like Vehicle Service Contract and GAP.

- **Max Loan Amount:** The approved maximum loan amount including the total of any front end/contract itemizations such as taxes and fees, and backend products such as GAP insurance.
- **Max Payment:** The approved payment amount returned by the lender. If this amount is greater than \$0, the contract monthly payment amount cannot exceed this amount.
- **Max VSC:** The maximum amount allowable for a Vehicle Service Contract product as returned by the lender. If this amount is greater than \$0, the retail selling price of the VSC product to the customer cannot exceed this amount.
- **Max GAP:** The maximum amount allowable for a GAP product as returned by the lender. If this amount is greater than \$0, the retail selling price of the GAP product to the customer cannot exceed this amount.
- **Max Back-End:** The maximum amount allowable for back-end/insurance products as returned by the lender. If this amount is greater than \$0, the combined total retail selling price of all back-end/insurance products to the customer cannot exceed this amount.
- **Min Cash Down:** The minimum cash down amount returned by the lender. If this amount is greater than \$0, the customer must be required to put down a minimum cash down payment equal to this amount and this must be reflected on the contract.
- **Lender/Admin Fee:** The acquisition fee amount as returned by the lender. This is the fee charged to your dealership for purchasing this contract and will be netted out of your contract proceeds. By law, you are not permitted to charge this fee or pass on this fee to your customer.
- **Trade Equity:** The minimum amount of trade-in equity as returned by the lender. If this amount is greater than \$0, the contract must reflect a minimum amount of trade-in equity equal to this amount.
- **Analyst Phone:** The phone number of the credit analyst at the lender who reviewed this application.
- **Special Stips:** Any special stipulations (e.g. POI, POR etc.) as returned by the lender will either be displayed here or in the Notes section.
- **Notes:** Includes special stipulations returned by the lender.

Buttons



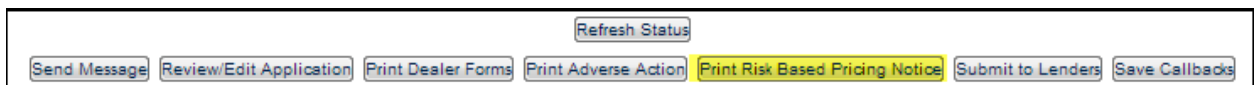
- Click the **Refresh Status** button to view updated lending decision information.
- Click the **Send Message** button to send a message to the AppOne Dealer Accounts analyst.



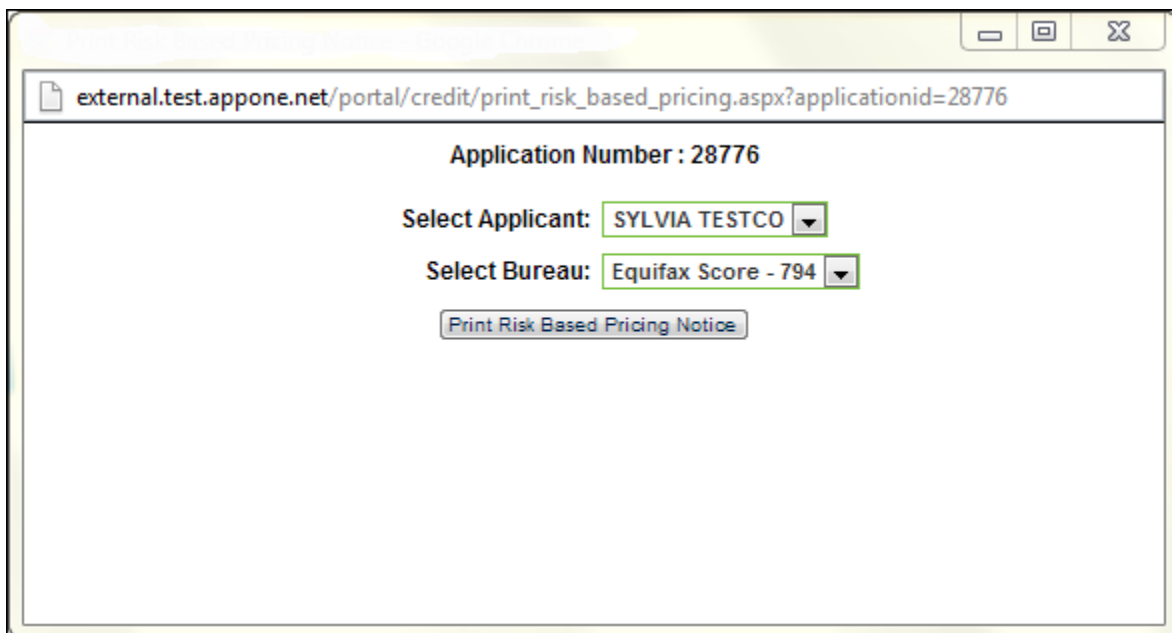
- Click the **Review/Edit Application** button to return to the Applicant tab and edit information.
- Click the **Print Dealer Forms** button to proceed to the section for completing deal information and printing documents.
- Click the **Print Adverse Action** button to record reason(s) for a lender decline.
- Click the **Print Risk Based Pricing Notice** button to display and print the risk-based pricing notice with credit bureau score. See additional information in next section.
- Click the **Save Callback** button to save callback information from fax lenders.

Complete and Print the Risk-Based Pricing Notice

1. Click the Print Risk Based Pricing Notice button.



2. Click the Print Risk Based Pricing Notice button.



3. The server returns and assembles the forms.

28776		
Your Credit Score and the Price You Pay for Credit Risk-Based Pricing Notice - Exception Form for Credit not Secured by Residential Real Property		
Seller Name and Address DO NOT TOUCH RMS Auto Sales LA 2345 PAUL ST Baton Rouge, LA 70809	Buyer Name and Address SYLVIA TESTCO 3612 ALIMNOY PL ## C LA CRESCENTA, CA 91214	Date 03/12/2013
		Transaction Number 28776
Your Credit Score		
Your credit score	794	
	Source: EQUIFAX	Date: 3/12/2013
Understanding Your Credit Score		
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.	

4. Click the Print icon to print the document.

Complete the Deal Structure

1. Click the **Select/Print** button for the lender. The **Select/Print** button is available if the deal is in an approved state.

lateral:	2006 NISSAN FRONTIER CREW CAB-V6 1N6AD07U66C407987	
lateral Value:	Click here for values	
Lender:	Test Lender	AMC Precision ✓
Transmission Status:	NOT SENT	COMPLETED
Lender AppID:	<input type="text"/>	0
Decision:	Approved ▾ PRINT CALLBACK	APPROVED 2/6/2013 10:53 AM
Expiration Date:	<input type="text" value="3/8/2013"/>	-
Buy Rate:	<input type="text" value="8.00%"/>	2.00%
Max Rate:	<input type="text" value="12.00%"/>	22.00%
Max Term:	<input type="text" value="160"/>	160 mths
Max Advance:	<input type="text" value="\$0.00"/>	-
Max Loan Amount:	<input type="text" value="\$0.00"/>	-
Max Payment:	<input type="text" value="\$0.00"/>	-
Max VSC:	<input type="text" value="\$0.00"/>	\$2,500.00
Max GAP:	<input type="text" value="\$0.00"/>	\$600.00
Max Back-End:	<input type="text" value="\$0.00"/>	-
Min Cash Down:	<input type="text" value="\$0.00"/>	-
Lender/Admin Fee:	<input type="text" value="\$85.00"/>	\$475.00
Trade Equity:	<input type="text" value="\$0.00"/>	\$0.00
Analyst Name:	<input type="text"/>	APPONE
Analyst Phone:	- <input type="text"/> Ext: <input type="text"/>	877-277-6631
Submit Notes to Lender:	-	-
Special Steps:		
Notes:	<input type="text"/>	application processed successfully.
SELECT CALLBACK:	<input type="button" value="SELECT/PRINT"/>	<input type="button" value="SELECT/PRINT"/>

2. Review the Buyer Information.

Buyer Information	
<input type="checkbox"/> Edit Info:	
Personal Information	
First: RMA	Mt: [] Last: TESTCO
SSN: 000-31-2660	DOB: 5/5/1981 Phone: 749-372-4982
DLNo: []	[]
Current Residence (NO PO BOXES)	
Street # / Name / Apt: 3019	W 42ND ST
Zip/ City/ County/ State: 90002	LOS ANGELES LOS ANGELES CA
Insurance Information	
Does the customer have full coverage insurance on the vehicle being purchased? Yes	
Company Name: Gieco	Agent Name: [] Agent Phone: [] Policy Number: [] Deductible: \$500.00
Reference Information	
Personal Reference #1	
Name: Test	Relationship: mother Street: 48923 Zip: 11211 City: Brooklyn State: NY Phone: 489-237-4823
Personal Reference #2	
Name: Test2	Relationship: father Street: 49823 Zip: 22122 City: Newington State: VA Phone: 423-897-4923
[Save & Update] [Validate Structure] [Print Docs] [Print Menu]	

3. Review the Collateral Information.

Collateral Values	
TradeInValue:	\$7,775.00
RetailValue:	\$10,025.00
LoanValue:	\$7,150.00
AvgTradeInValue:	\$7,050.00
RoughTradeInValue:	\$6,150.00

4. Review the Deal Structure information.

Front-End Itemization	
Selling Price:	\$15,000.00
Trade-In Allowance:	\$0.00
Trade-In Payoff:	\$0.00
Sales/Other Tax: net <input type="text" value="0.00000"/>	\$900.00 <input checked="" type="checkbox"/> manual override
Rebate:	\$0.00
Cash Down:	\$3,500.00
Net Purchase:	\$12,400.00
Public Officials & Fees	
Title Fee:	\$10.00 <input type="checkbox"/> tax
License Fee:	\$20.00 <input type="checkbox"/> tax
Registration Fee:	\$15.00 <input type="checkbox"/> tax
Inspection Fee:	\$15.00 <input type="checkbox"/> tax
Documentation Fee:	\$100.00 <input type="checkbox"/> tax
Notary Fee:	\$10.00 <input type="checkbox"/> tax
Total Front-End:	\$12,570.00

5. Click the **Add/Change Backend Products** button to add a Vehicle Service Contract (product warranty) or GAP insurance if applicable.

Back-End Products		AmeriCredit Financial Services
<input type="button" value="Add/Change Back-End Products"/>		max term: 160 mths buy rate: 2.00% max rate: 22.00% max vsc: \$2,500.00 max gap: \$600.00
Rate & Terms		Estimated Funding
# of Payments:	<input type="text" value="60"/>	contract amt: \$10,450.00
Payment Schedule:	<input type="text" value="Monthly"/>	lender/admin fee: (\$475.00)
Rate:	<input type="text" value="8.00 %"/>	products cost: (\$0.00)
Contract Date:	<input type="text" value="2/6/2013"/>	net amt: \$9,975.00
Days to First Payment:	<input type="text" value="45"/>	
First Payment Date:	<input type="text" value="3/23/2013"/>	
		Estimated F&I Profit
		reserve: \$1,037.43 (60%)
		products: \$0.00
		total: \$1,037.43

6. Review the **Rate & Terms** and associated information.
 - The **Estimated Funding** box shows the estimated financing provided by the lender before and after fees.
 - The **Estimated F&I Profit** box shows the estimated profit from back-end products.
7. Complete the Vehicle Service Contract information if applicable.
 - Select an **Integrated** or **Non-integrated** provider (**Integrated** means the provider is set up with AppOne as an Integrated Provider).
 - For an **Integrated** provider, default values are filled in automatically. For a **Non-integrated** provider, you need to fill in information manually.

MenuOne®
Real-Time Price Quotes

Vehicle Service Contract
 Integrated Providers

Select	<input checked="" type="radio"/> Integrated	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/> None
Company		-	None
Program	-	-	-
Plan	-	-	-
Plan Item	-	-	-
Coverage	-	-	-
Deductible	-	-	-
Surcharges	-	-	-
Description	-	-	-
Dealer Cost	-	-	-
Retail	-	-	-

8. Complete the GAP Insurance information if applicable.

GAP
 ★ Integrated Providers

Select	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company	-	None
Program	-	-
Plan	-	-
Plan Item	-	-
Coverage	-	-
Surcharges	-	-
Description	-	-
Dealer Cost	-	-
Retail	-	-

IMPORTANT DISCLAIMERS:

- **Texas:** All dealers must be properly licensed to sell GAP and certain other insurance products. Product rates and pricing are regulated by the state.

9. Click the **Save and Update** button when complete.

10. Complete the insurance information.

Insurance Information				
Does the customer have full coverage insurance on the vehicle being purchased? Yes ▾				
Company Name: <input type="text" value="Gleco"/>	Agent Name: <input type="text"/>	Agent Phone: <input type="text"/>	Policy Number: <input type="text"/>	Deductible: \$500.00

11. Click the **Validate Structure** button.

<input type="button" value="Save & Update"/>	<input type="button" value="Validate Structure"/>	<input type="button" value="Print Docs"/>	<input type="button" value="Print Menu"/>
--	---	---	---

12. Correct missing information if necessary.

<p>The following errors were found on this form:</p> <ul style="list-style-type: none"> • Missing Insurance Company Name. • Missing Insurance Deductible. • Code: 991. Message: Contract rate is below min rate of 2.00. • Code: 989. Message: Contract term is below min term of 12. • Code: 984. Message: Amount financed is below min amount financed of \$7,500.00.

13. If necessary, after correcting missing information, perform the **Save & Update** and **Validate Structure** steps again.

Print Forms

Print a Quote


1. Click the deal number. This will bring you back to the lender callback screen
2. Click the Print Menu button. This returns you to the **Structure** page to verify structure information.
3. Click the **Print Menu** button.

Save & Update	Validate Structure	Print Docs	Print Menu
-----------------------------------	------------------------------------	----------------------------	----------------------------

4. Click the printer icon in the upper left hand corner of the page to print a customer quote.

Please fill out the following form. You cannot save data typed into this form.
Please print your completed form if you would like a copy for your records.

Highlight Existing Fields



Customer Quote

Dealership:	DO NOT TOUCH RMS Auto Sales TX	Buyer:	AUTO M. D2PROJECT	Co-Buyer:	RMS M. D2PROJECT
Vehicle:	2007 CHEVROLET TRUCK TAHOE-V8	Vehicle Price w/ Taxes:	\$15,101.00	Term:	60 months
				APR:	12.99%

	BEST VALUE PLAN	PREFERRED PLAN	BUDGET PLAN	UNPROTECTED PAYMENT
	SERVICE CONTRACT + GAP	SERVICE CONTRACT	GAP	UNPROTECTED PAYMENT
DESCRIPTION	Fully protected with both service contract and gap protection.	Service contracts can protect you from unplanned expenses caused by mechanical breakdowns.	Gap protection can protect you from unplanned expenses if your vehicle is a total loss and your insurance company fails to pay off your loan.	
COMPANY				N/A
COVERAGE	VSC: 0 months/0 miles Deductible: \$0.00 GAP: 0 months	0 months/0 miles Deductible: \$0.00	0 months	UNPROTECTED COVERAGE
PAYMENT	\$345.38	\$345.38	\$345.38	\$345.38

Print a Deal Jacket

After saving and validating the deal:

1. Click the **Print Docs** button. The lender-specific documents will already be selected for AppOne integrated lenders.

Save & Update	Validate Structure	Print Docs	Print Menu
---------------	--------------------	------------	------------

2. A PDF file will open in a separate window. Print the forms as applicable.

Retail Motor Vehicle Credit Application

Credit Sale Lease Application Number: 28422 Date: 2/6/2013
 Creditor Name and Address: DO NOT TOUCH RMS Auto Sales LA 2345 PAUL ST Baton Rouge, LA 70809

TYPE OF CREDIT REQUESTED:
 Business Individual Joint—We intend to apply for joint credit (initials): _____
 The words "you" and "your" refer to each person or business submitting this application. The words "we", "us" and "our" refer to the seller and the financial companies to which your application is submitted. The words "married" and "spouse" include registered domestic partners or civil union where applicable.
IMPORTANT APPLICANT INFORMATION: Federal law requires financial companies to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information.
 Complete **JOINT APPLICANT'S** section only if application is for joint credit.

(A) APPLICANT'S INFORMATION				(B) JOINT APPLICANT'S INFORMATION			
PRINT FULL NAME IRMA TESTCO			DOB 5/5/1981	PRINT FULL NAME			DOB
SIN/TAXID 000-31-2860	STREET ADDRESS 3019 W 42ND ST		APT#	SIN/TAXID	STREET ADDRESS		APT#
CITY LOS ANGELES	STATE CA	ZIP 90002	HOW LONG? 2 YRS ___ MO	CITY	STATE	ZIP	HOW LONG? ___ YRS ___ MO
HOME PHONE 749-372-4982	CELL PHONE	MONTHLY RENT/MORTGAGE \$500.00		HOME PHONE	CELL PHONE	MONTHLY RENT/MORTGAGE	
RESIDENTIAL STATUS <input checked="" type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER			LANDLORD/MORTGAGE MORTGAGECO	RESIDENTIAL STATUS <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER			LANDLORD/MORTGAGE
LANDLORD PHONE	PREVIOUS ADDRESS (if less than 2 yrs at current address)		APT#	LANDLORD PHONE	PREVIOUS ADDRESS (if less than 2 yrs at current address)		APT#
CITY	STATE	ZIP	HOW LONG? ___ YRS ___ MO	CITY	STATE	ZIP	HOW LONG? ___ YRS ___ MO
CURRENT EMPLOYER NURSECO			GROSS MONTHLY SALARY \$3,433.00	CURRENT EMPLOYER			GROSS MONTHLY SALARY
CURRENT EMPLOYER'S ADDRESS			CITY LOS ANGELES	STATE CA	CURRENT EMPLOYER'S ADDRESS		
ZIP 90002	WORK PHONE 432-432-4324	HOW LONG? 2 YRS ___ MO	OCCUPATION/JOB TITLE NURSE	ZIP	WORK PHONE	HOW LONG? ___ YRS ___ MO	OCCUPATION/JOB TITLE
PREVIOUS EMPLOYER (if less than 2 yrs at current job)			GROSS MONTHLY SALARY	PREVIOUS EMPLOYER (if less than 2 yrs at current job)			GROSS MONTHLY SALARY

8.50 x 11.00 in III

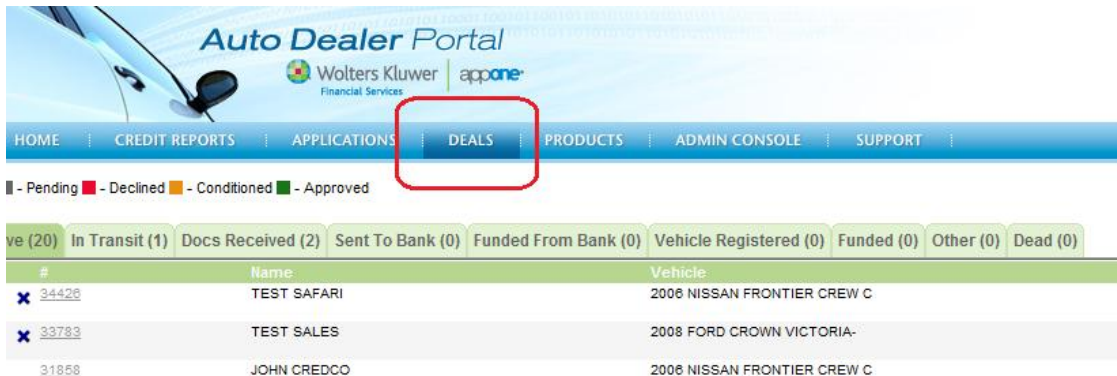
Create a Deal for Document Preparation Only

CAUTION

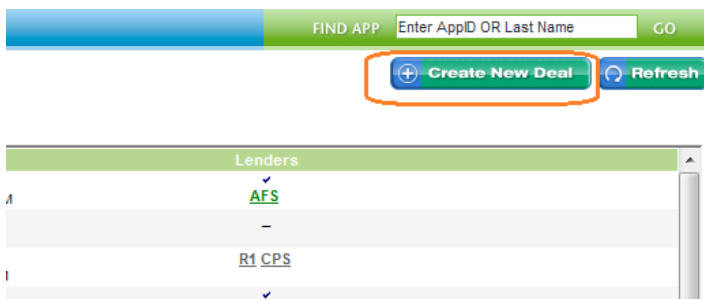
Do not use these instructions to print documents for Integrated lenders. Please use the Submit New Application button from the home page to begin document preparation for those lenders.

To print deal paperwork without submitting the deal to a lender:

1. Select the Deals tab.



2. On the right hand side of the screen, click the Create New Deal button.



3. Enter the customer information, collateral information, deal structure, backend products, and insurance information.
4. Enter the Buyer Information.

The screenshot shows the 'Buyer Information' form. It is divided into several sections: 'Personal Information' with fields for First Name (IRMA), Middle Initial (MI), Last Name (TESTCO), SSN (800-31-2860), DOB (5/5/1981), and Phone (749-372-4882); 'Current Residence (NO PO BOXES)' with fields for Street # / Name / Apt (5019 W 42ND ST), Zip / City / County / State (90002 LOS ANGELES LOS ANGELES CA); 'Insurance Information' with a dropdown for 'Does the customer have full coverage insurance on the vehicle being purchased?' (Yes), and fields for Company Name (Gieco), Agent Name, Agent Phone, Policy Number, and Deductible (\$500.00); and 'Reference Information' with two personal references. Personal Reference #1 has Name (Test), Relationship (mother), Street (40923), Zip (11211), City (Brooklyn), State (NY), and Phone (409-237-4823). Personal Reference #2 has Name (Test2), Relationship (father), Street (49823), Zip (22122), City (Newington), State (VA), and Phone (423-897-4923). At the bottom are buttons for 'Save & Update', 'Validate Structure', 'Print Docs', and 'Print Menu'.

5. Enter the Collateral Information.

- Enter the VIN number and mileage of the vehicle and click the **Lookup** button or select the Enable Manual Entry option to manually enter vehicle information. If a VIN is not entered, you will not be able to book out the vehicle using AppOne.

Automobile

Vehicle Information

Type:

VIN:

Mileage:

- Verify the body style.

Automobile

Vehicle Information

Type:

VIN:

Year:

Make:

Model:

Body Style:

Mileage:

Color:

- Click the **Bookout** button. Select the vehicle accessories. If there are no accessories, select the **This vehicle has no optional equipment** checkbox.

Bookout Information

	TradeIn	Retail	Loan	AvgTradeIn	RoughTradeIn
Base Values:	10,750	13,550	9,675	9,900	8,825
Mileage Adjustments:	2,050	2,050	2,050	2,050	2,050
Final Adjusted Values:	-250	-200	-250	-250	-250
Final Values (LTV%):	12,550 (83%)	15,400 (68%)	11,475 (91%)	11,700 (89%)	10,625 (98%)

Vehicle Accessories

W/out Air Conditioning
 W/out Auto. Trans.
 Power Windows
 Power Seat
 Power Door Locks
 Cruise Control
 Leather Seats
 Aluminum/Alloy Wheels
 Power Sunroof
 Fixed Running Boards
 Roll Bar
 Bed Liner
 Fiberglass Cap
 Towing/Camper Pkg
 Rockford Fosgate Stereo

THIS VEHICLE HAS NO OPTIONAL EQUIPMENT.
 Please be sure to check any optional equipment to ensure that vehicle is accurately evaluated.

- Complete the Deal Structure section. The Tax/Title/License is calculated after you enter a selling price. Select the **Override** option and enter a different amount if applicable.

Deal Structure

Selling Price:
 Trade-In Allowance:
 Trade-In Payoff:
 Rebate:

Cash Down:
 Taxes: override
 Fees:
 Requested Rate:

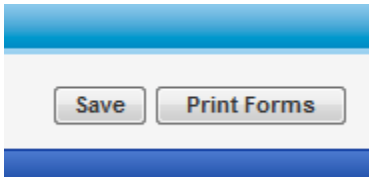
Requested Term: months

Requested Amount: \$6,577.70

- If applicable, complete the Trade-In section that displays after you enter Trade-in Allowance and/or Trade-in Payoff information.

Trade-In #1	Trade-In #2 (Optional)
VIN: <input type="text"/>	VIN: <input type="text"/>
<input type="button" value="Lookup"/>	<input type="button" value="Lookup"/>
Year: <input type="text"/>	Year: <input type="text"/>
Make: <input type="text"/>	Make: <input type="text"/>
Model: <input type="text"/>	Model: <input type="text"/>
Mileage: <input type="text"/>	Mileage: <input type="text"/>
<input type="checkbox"/> Enable Manual Entry	<input type="checkbox"/> Enable Manual Entry
Lien Holder: <input type="text"/>	Lien Holder: <input type="text"/>
Lien Holder Phone: <input type="text"/>	Lien Holder Phone: <input type="text"/>
Lien Holder Account #: <input type="text"/>	Lien Holder Account #: <input type="text"/>

6. Click **Save**, and then **Print Forms**.



Additional Tasks

Objectives

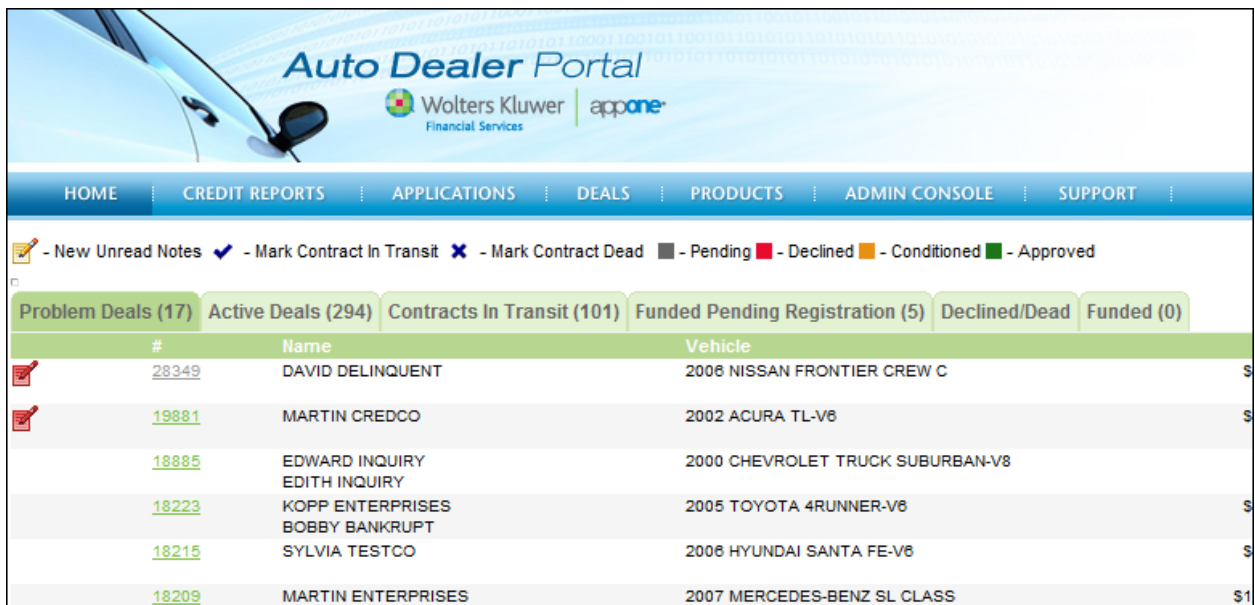
- Access deals on the Home page.
- Sign up for CREDCO.
- Access existing applications.
- Access deals.
- Complete an application quick search.
- Add a user.
- Add a lender.
- Access reserve statements.
- Add Email alerts.

Tip

You can quickly find an application by entering the ID or Last Name in the Find APP box on the upper right of a page and clicking the Go button.

Access Deals on the Home Page

1. Click **Home** on the Menu bar.
2. Select a tab (category).
3. Click the underlined ID# link to open the deal.



The screenshot shows the 'Auto Dealer Portal' interface. At the top, there is a navigation bar with links for HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. Below the navigation bar, there is a status bar with various icons and labels: a notepad icon for 'New Unread Notes', a checkmark for 'Mark Contract In Transit', an X for 'Mark Contract Dead', a grey square for 'Pending', a red square for 'Declined', an orange square for 'Conditioned', and a green square for 'Approved'. Below the status bar, there are several tabs: 'Problem Deals (17)', 'Active Deals (294)', 'Contracts In Transit (101)', 'Funded Pending Registration (5)', 'Declined/Dead', and 'Funded (0)'. The 'Active Deals (294)' tab is selected, and a table of deals is displayed below it. The table has columns for '#', 'Name', and 'Vehicle'. The deals listed are:

#	Name	Vehicle
28349	DAVID DELINQUENT	2006 NISSAN FRONTIER CREW C
19881	MARTIN CREDCO	2002 ACURA TL-V6
18885	EDWARD INQUIRY EDITH INQUIRY	2000 CHEVROLET TRUCK SUBURBAN-V8
18223	KOPP ENTERPRISES BOBBY BANKRUPT	2005 TOYOTA 4RUNNER-V6
18215	SYLVIA TESTCO	2006 HYUNDAI SANTA FE-V6
18209	MARTIN ENTERPRISES	2007 MERCEDES-BENZ SL CLASS

Tabs

You can access deals filtered by the following tabs:

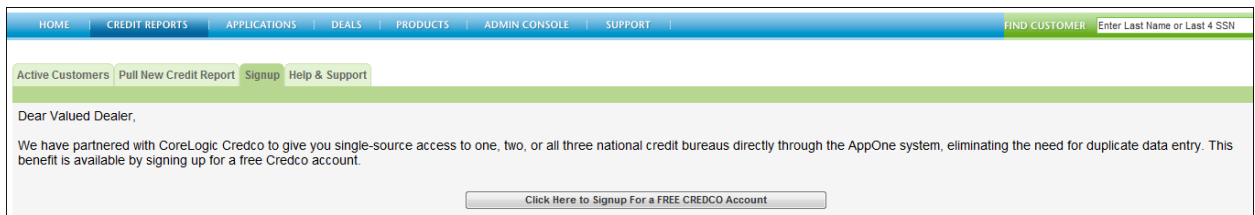
- Latest Notes
- Problem Deals
- Active Deals
- Contracts in Transit
- Funded Pending Registration
- Decline/Dead
- Funded

Deals with unread notes will appear in the **Latest Notes** tab.

Sign up for CREDCO

You can access credit reports from Equifax®, Experian® and TransUnion® directly from AppOne. Before accessing credit reports, sign up for First Advantage CREDCO.

1. Select **Credit Reports** on the Menu bar.
2. Select the **Signup** tab.
3. Click the **Click Here to Signup For a CREDCO Account** button.
4. Complete the forms.



Access Existing Applications

The screenshot shows the 'APPLICATIONS' section of the AppOne RMS interface. At the top, there is a navigation menu with links for HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. Below the menu, a legend indicates the status of applications: Pending (grey square), Declined (red square), Conditioned (orange square), and Approved (green square). A row of tabs shows the current filter: Incomplete (8), Pending (11), Approved/Conditioned (13), Declined (3), and Dead (2). The main table lists 8 incomplete applications with columns for ID#, Name, Vehicle, Amount, and a Submit link. The total amount for these applications is \$70,765.70.

#	Name	Vehicle	Amount	Submit
x 28781	PAMELA CREDCO	2013 DODGE TRUCK RAM 1500 PICKUP	\$18,600.00	INCOMPLETE
x 28776	SYLVIA TESTCO	2006 CHEVROLET COBALT-L4	\$9,704.70	INCOMPLETE
x 28456	ASDF DDDD	0	\$170.00	INCOMPLETE
x 27584	TEST VIN	2007 ACCORD HONDA	\$170.00	INCOMPLETE
x 26014	TEST MILEAGE	2008 MAKE MODEL	\$16,070.00	INCOMPLETE
x 26865	TESTING CLONEBUG SECONDARY CLONEBUG	2009 TOYOTA CAMRY-4 CYL.	\$16,812.00	INCOMPLETE
x 26129	SUSSEN MURKARJIII	0	\$170.00	INCOMPLETE
x 25819	TEST NADAVIN	2010 HONDA HONDA V2	\$11,069.00	INCOMPLETE
			\$70,765.70	

1. Click **Applications** on the Menu bar.
2. Select a tab (category).
3. Click the **ID#** link to open the application.

Tabs

You can access applications filtered by the following tabs:

- Incomplete
- Pending
- Approved/Conditioned
- Declined
- Dead

Access Deals

HOME CREDIT REPORTS APPLICATIONS DEALS PRODUCTS ADMIN CONSOLE SUPPORT					
■ - Pending ■ - Declined ■ - Conditioned ■ - Approved					
Active (36) In Transit (0) Docs Received (2) Sent To Bank (1) Funded From Bank (3) Vehicle Registered (0) Funded (0) Other (0) Dead (0)					
#	Name	Vehicle	Amount	Submit	
30540	TEST SALES	0	\$0.00	INCOMPLETE	
30540	HANNA HOMELOAN	2008 FORD CROWN VICTORIA-	\$12,570.00	kmtestia 3/12/2013 2:25 PM	
28781	PAMELA CREDCO	2013 DODGE TRUCK RAM 1500 PICKUP	\$16,600.00	INCOMPLETE	
28776	SYLVIA TESTCO	2006 CHEVROLET COBALT-L4	\$9,704.70	INCOMPLETE	
28824	BILLY BOBCAT	2013 DODGE TRUCK RAM 1500 PICKUP	\$11,070.00	kmtestia 2/14/2013 12:19 PM	
28623	GARY CREDCO	2006 FORD TRUCK F150 SUPERCAB-V	(\$6,930.00)	kmtestia 2/14/2013 12:16 PM	
28456	ASDF DDDD	0	\$170.00	INCOMPLETE	
28422	IRMA TESTCO	2006 NISSAN FRONTIER CREW C	\$10,450.00	kmtestia 2/6/2013 10:50 AM	
27910	TEST DATE	2006 NISSAN FRONTIER CREW C	\$11,070.00	kmtestia 1/28/2013 3:29 PM	

The **Deals** tab allows you to view a deal throughout the process and know where it is at all times.

1. Click **Deals** on the Menu bar.
2. Select a tab (category).
3. Click the **ID#** link to open the deal.

Tabs

You can access deals filtered by the following tabs:

- Active
- In Transit
- Docs Received
- Sent to Bank
- Funded From Bank
- Vehicle Registered
- Funded
- Other
- Dead

Complete an Application Quick Search

1. On all Menu bar sections except for the Credit Reports section, enter the application ID or Last Name in the Find App box. Click the Go button.

FIND APP

GO

2. Click the underlined **ID#** link to open the application.

#	Name
✗ 30549	TEST SALES
✓ ✗ 30540	HANNA HOMELOAN
✗ 28781	PAMELA CREDCO
✗ 28778	SYLVIA TESTCO
✓ ✗ 28824	BILLY BOBCAT
✓ ✗ 28823	GARY CREDCO
✗ 28456	ASDF DDDD
✓ ✗ 28422	IRMA TESTCO
✓ ✗ 27910	TEST DATE

Admin Console

Add a User

1. Select **Admin Console** on the menu bar.
2. Click the **Manage Users** link.
3. Click the **Add User** button.

Manage Users	
<input type="button" value="Add User"/>	
Username	Name
alanapplicant12	ALAN APPLICANT

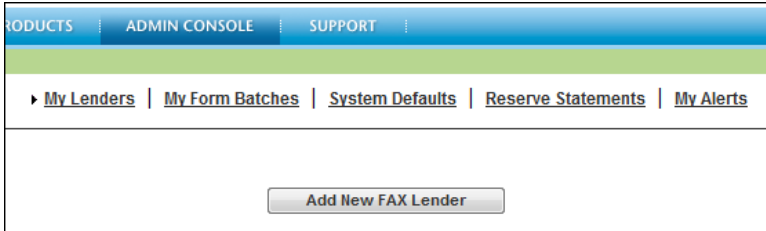
4. Complete the user information.
5. Check the box indicating that you have been authorized by your dealership management to manage the users on your dealership's AppOne account.
6. Click the **Update** button

Add a Lender

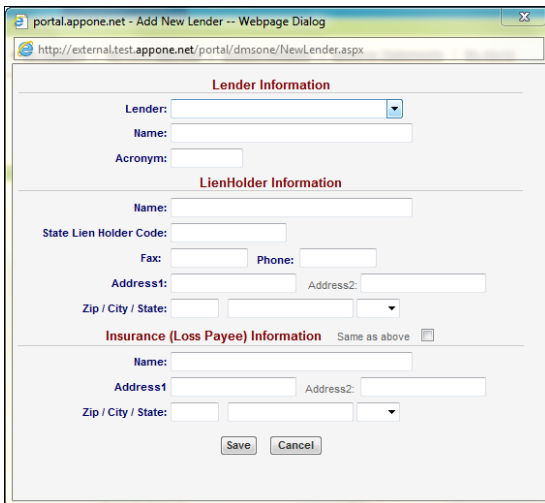
1. Select **Admin Console** on the Menu bar.
2. Select **My Lenders**.
3. Click the **Add New FAX Lender** button.

Note

The option to add a fax lender is available only to dealerships that subscribe to DocOne Web. If you do not have the ability to add a fax lender, contact Supportline or call 877-277-6631, option 4 for Sales. See “AppOne Contacts” at the end of this document for contact information.



- 4. Select a lender or the Add New Lender Manually option in the Lender drop-down list.
- 5. Complete the lender information.



Access Reserve Statements

- 1. Select Reserve Statements.
- 2. Click the underlined ID# to open a statement.

The screenshot shows a table titled 'Reserve Statements' with a navigation bar above it. The table has columns for #, Date, Period, and Total. A single entry is shown with a date of 8/24/2011 and a total of \$50.00. A 'Total:' row is at the bottom right.

#	Date	Period	Total
<u>1</u>	8/24/2011	7/2011	\$50.00
Total:			\$50.00

Note

Only users with administrative rights can access reserve statements.

Add Email Alerts

1. Select **My Alerts**.
2. Enter one or more email addresses under **Recipient Addresses** to receive emailed alerts when an application status changes and/or a lender callback status changes. Addresses must be separated by a semicolon.

[My Lenders](#) | [My Form Batches](#) | [System Defaults](#) | [Reserve Statements](#) | [My Alerts](#)

My Alerts

Alert Name	Description	Recipient Addresses
App Status Change	Application Status Change	<input type="text"/>
Lender Callback Status Change	Lender Callback Status Change	<input type="text"/>

Note

Only users with administrative rights can add email alerts.

Frequently Asked Questions

Questions

- What is the difference between a RouteOne lender and a fax lender?
- Is AppOne a lender?
- Where can I find a blank credit application?
- How do I make a blank credit application available online?
- How do I rehash a decision from a lender?
- How do I re-submit a declined deal?
- How do I change vehicles on a deal that has already been submitted?
- Can I re-activate a dead deal?
- How do I check the status of a deal I have already submitted?
- How do I locate a deal that I do not see on my screen?
- What are the AppOne contacts?

Tip

Select **Support** on the Menu bar to access more frequently-asked questions.

What is the difference between a RouteOne lender and a fax lender?

A RouteOne lender is a lender in AppOne that can be contacted electronically. A fax lender is a lender that is contacted by fax.

Is AppOne a lender?

No. AppOne is not a lender and does not make credit decisions. AppOne is an online platform that connects independent used car dealers with lending sources.

Applications

Where can I find a blank credit application?

1. Select **Support** on the Menu bar.

2. Select the **Downloads** topic.

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT

Start Here

Click one of the topics below

- Welcome to Dealer Support
- Frequently Asked Questions
 - User Names & Passwords
 - Submitting Applications
 - Lender Callbacks & Approvals
 - Contract Printing
 - Funding and Reserves
 - Account Management
- Downloads
- Contact Us
- Legal
 - Privacy and Cookies Policy
 - Terms of Use

Welcome to Dealer Support

Please choose from one of the following support areas, or click one of the topics to the left.

- [Frequently Asked Questions](#)
- [Downloads](#)
- [Sample Contracts](#)
- [Contact Us](#)
- [Legal](#)

[QuickLink](#)

3. Click the **Blank Credit Application** link.

PRODUCTS | ADMIN CONSOLE | SUPPORT

Downloads

Welcome to Downloads. Please click the following links to download the document or program you need.

- [Blank Credit Application](#)
- [Adobe Reader \(required to print all documents\)](#)
- [Microsoft Windows Updates](#)
- [Windows Media Player](#)
- [LiveMeeting](#)

You will need Microsoft LiveMeeting installed on your computer to properly view and access the training session. If you have never attended a LiveMeeting session online before, we recommend that you [click here](#) to check to see if your computer has LiveMeeting properly installed and configured.

4. Click the **Save** icon to save it to another location or click the **Print** icon to print the form.

How do I make a blank credit application available online?

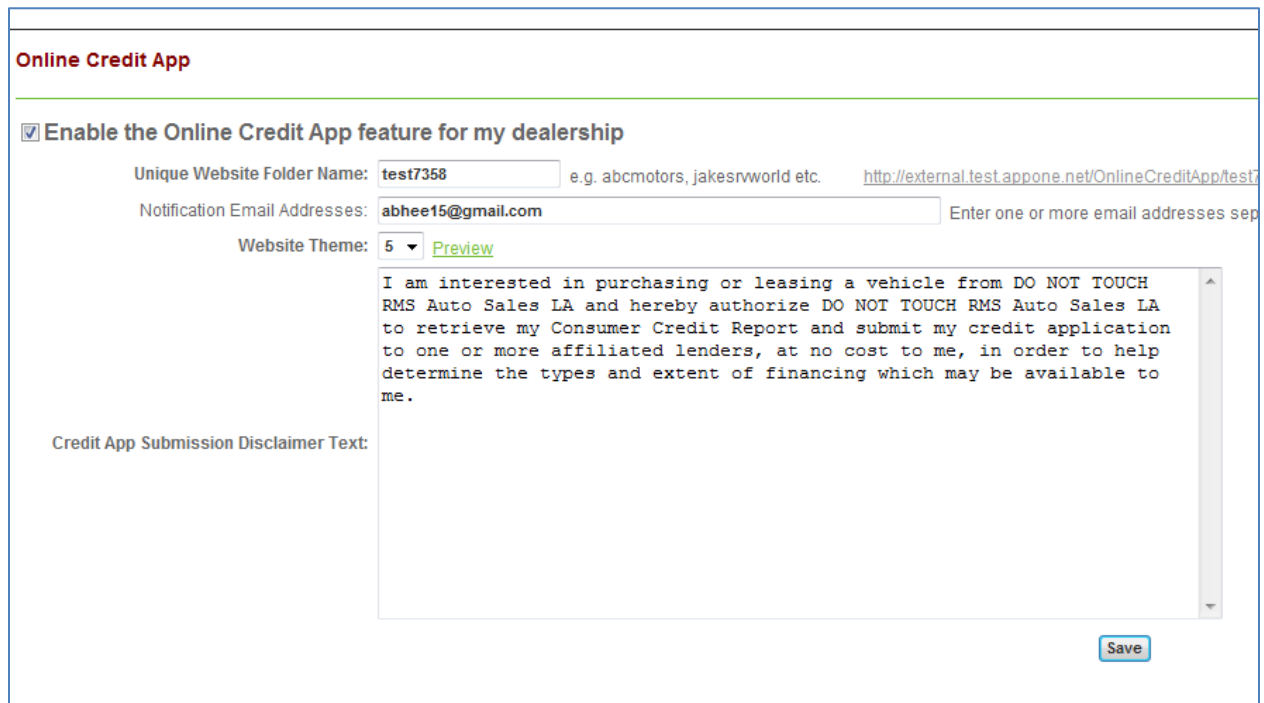
1. Select **Admin Console** on the menu bar.
2. Select the **Online Credit App** link.

DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT

My Lenders | My Form Batches | System Defaults | Reserve Statements | My Alerts | **Online Credit App**

Add New FAX Lender

3. Enter the Online Credit App information:
 - Select the Enable the **Online Credit App** feature checkbox.
 - Enter a unique name for the Website folder.
 - Enter one or more email addresses for notification. Addresses must be separated by a semicolon.
 - Select a Website Theme.
 - Enter text for the Credit App Submission Disclaimer.
4. Press the **Save** button.



The screenshot shows a web form titled "Online Credit App". At the top, there is a checkbox labeled "Enable the Online Credit App feature for my dealership" which is checked. Below this, there are several input fields: "Unique Website Folder Name" with the value "test7358" and a sample URL "http://external.test.appone.net/OnlineCreditApp/test7358"; "Notification Email Addresses" with the value "abhee15@gmail.com" and a note "Enter one or more email addresses separated by a semicolon"; and "Website Theme" with a dropdown menu showing "5" and a "Preview" link. A large text area for "Credit App Submission Disclaimer Text" contains the following text: "I am interested in purchasing or leasing a vehicle from DO NOT TOUCH RMS Auto Sales LA and hereby authorize DO NOT TOUCH RMS Auto Sales LA to retrieve my Consumer Credit Report and submit my credit application to one or more affiliated lenders, at no cost to me, in order to help determine the types and extent of financing which may be available to me." A "Save" button is located at the bottom right of the form.

5. Copy the hyperlink and have it embedded on your dealership website. Customers will be able to click on this link and fill out the credit application. You may need to forward the link to your IT department or web designers so that they can embed it in the appropriate tab and button on your website.

ip

abcmotors, jakesrworld etc. <http://external.test.appone.net/OnlineCreditApp/test7358>

Enter one or more email addresses separated by semi-colons where you want to send messages.

urchasing or leasing a vehicle from DO NOT TOUCH
 hereby authorize DO NOT TOUCH RMS Auto Sales LA
 mer Credit Report and submit my credit application
 iated lenders, at no cost to me, in order to help
 and extent of financing which may be available to

Note that you must be an administrative user to use this feature. If a non-administrative user clicks the Online Credit App link, the following message is displayed:

Only an administrative user has the ability to enable this feature. Please contact your dealer principal or administrator.

How do I rehash a decision from a lender?

1. Open the deal by selecting the underlined ID number for the deal on the Home page.
2. Click the **Send Message** button located in the upper left corner of the decision page. You can also send an email message to dealer.accounts@appone.net.

<input type="button" value="Send Message"/> <input type="button" value="Print Contract"/> <input type="button" value="Print Adverse Action"/> <input type="button" value="View Lender Callbacks"/>					
App #:	18215	Buyer:	SYLVIA TESTCO	Collateral:	2006 HYUNDAI SANTA FE-V6 KM8SC13E56U089347
Contract Status:	Docs Recvd - 7/10/2008	Co-Buyer:	-	Collateral Value:	Click here for values
Funding Contact:	-	Funding Contact Phone:	-	Funding Contact Fax:	-

3. Enter your message and click **OK**.

Explorer User Prompt [X]

Script Prompt:

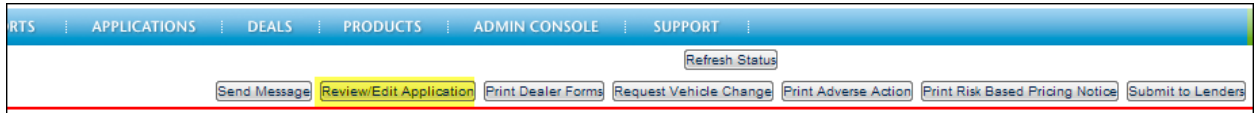
Please enter your notes for the analyst below:

Dealer accounts will respond with a message to you. To read the message, click the icon on your home page.

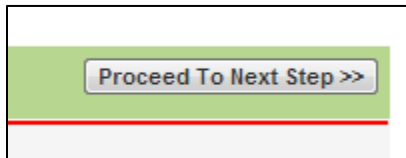
#	
	28349
	19881

How do I re-submit a declined deal?

1. Select the **Declined/Dead** tab on the Home page.
2. Select the underlined ID number for the deal to open it.
3. Click the **Review/Edit Application** button.



4. Make any needed changes to the Applicant information and click the **Proceed to Next Step** button.



5. Make any needed changes to the Vehicle/Trade-In/Deal Structure and click the **Select Lenders** button.

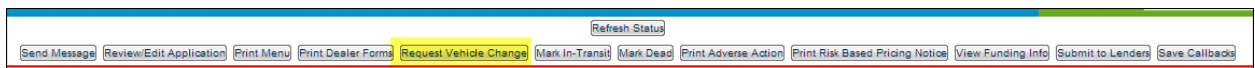


6. Select any/all eligible lenders from the available AppOne Lenders.
7. Submit the application by clicking the **Submit to Selected Lenders** button.



How do I change vehicles on a deal that has already been submitted?

1. Open the deal by selecting the underlined ID number for the deal on the **Home** page.
2. Click the **Request Vehicle Change** button.
 - You can only request vehicle changes for AppOne lenders. You must also obtain a new approval.



3. Complete the information and click the **Submit** button.

Request Vehicle Change

App #: 28422 Buyer: IRMA TESTCO Collateral: 2006 NISSAN FRONTIER CREW CAB-V6 1N6AD07U69C407987 Amt: \$10,450.00
 App Status: Approved Co-Buyer: Collateral Value: [Click here for values](#) Term/Rate: 60 mths @ 8.00%

Automobile

Vehicle Information

Type: VIN:
 Mileage: 0

Deal Structure

Selling Price: \$13,000.00 Trade-In Allowance: \$0.00 Trade-In Payoff: \$0.00 Rebate: \$0.00
 Cash Down: \$3,500.00 Taxes: \$780.00 override Fees: \$170.00 BackEnd Products: \$0.00
 Term: 60 months Rate: 8.00 %

Requested Amount: \$10,450.00

Notes:

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Note
 When you request a vehicle change request for an approved deal, your previous approval will be marked dead. A new approval will be required for your Vehicle Change Request.

Can I re-submit a dead deal?

1. Select the **Declined/Dead** tab on the Home page.
2. Select the underlined ID number for the deal to open it.
3. Click the **Send Message** button.

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT | FIND APP: Enter AppID OR Last Name GO

- New Unread Notes - Mark Contract In Transit - Mark Contract Dead - Pending - Declined - Conditioned - Approved

#	Name	Vehicle	Amount	Submit	Lenders	Contract Status
<u>27426</u>	TRACY TAXLIEN	2006 NISSAN FRONTIER CREW C	\$13,165.00	kmtestla 1/7/2013 8:40 AM	R1	Dead
			\$13,165.00			

4. Enter your message and click **OK**.

Explorer User Prompt

Script Prompt:

Please enter your notes for the analyst below:

5. All responses will appear at the bottom of the page.

App #:	27426	Buyer:	TRACY TAXLIEN	Collateral:	2006 NISSAN FRONTIER CREW CAB-V6 1N6AD07U66C407987
App Status:	Declined	Co-Buyer:	-	Collateral Value:	Click here for values

Lender:	AMC Precision
Transmission Status:	COMPLETED
Lender AppID:	0
Decision:	DECLINED 1/7/2013 8:43 AM
Expiration Date:	02/06/2013
Buy Rate:	-
Max Rate:	-
Max Term:	-
Max Advance:	-
Max Loan Amount:	-
Max Payment:	-
Max VSC:	-
Max GAP:	-
Max Back-End:	-
Min Cash Down:	-
Lender/Admin Fee:	-
Trade Equity:	-
Special Stips:	-
Notes:	Application processed successfully.
SELECT CALLBACK:	-

Application Notes:

For	Note	Added By
from dealer	TESTING	jrtestia 3/8/2013 2:08 PM

How do I check the status of a deal I have already submitted?

1. Select the Applications tab on the Home page.

HOME	CREDIT REPORTS	APPLICATIONS	DEALS	PRODUCTS	ADMIN CONSOLE
■ - Pending ■ - Declined ■ - Conditioned ■ - Approved					
Incomplete (7) Pending (12) Approved/Conditioned (14) Declined (3) Dead (2)					
#	Name	Vehicle			
28776	SYLVIA TESTCO	2006 CHEVROLET COBALT-L4			
27612	TEST RMS FAX2	2006 NISSAN FRONTIER CREW C			
27428	BOBBY BANKRUPT	2006 NISSAN FRONTIER CREW C			

2. Select the underlined ID number for the deal to open it.

3. Check the decision status.

2006 CHEVROLET COBALT-L4 1G1AM15B56766	
Click here for values	
Lender:	AFS AppOne Program
Transmission Status:	COMPLETED
Lender AppID:	0
Decision:	PENDING
Expiration Date:	04/11/2013
Buy Rate:	-

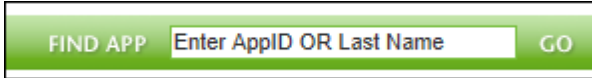
If the Decision status is DECLINED, the Notes field provides a reason.

Show Lender Comments

Lender:	ALLY RV Program
Transmission Status:	COMPLETED
Lender AppID:	55143
Decision:	DECLINED 9/9/2013 2:34 PM
Expiration Date:	-
Buy Rate:	-
Max Rate:	-
Max Term:	-
Max Advance:	-
Max Loan Amount:	-
Max Payment:	-
Max VSC:	-
Max GAP:	-
Max Back-End:	-
Min Cash Down:	-
Acq Fee:	-
Trade Equity:	-
Analyst Name:	Test
Analyst Phone:	-
Submit Notes to Lender:	<input type="button" value="Send Message"/>
Special Stips:	-
Notes:	CREDIT APPLICATION INCOMPLETE, . TOTAL DOWN: \$3,500.00
SELECT CALLBACK:	-

How do I locate a deal that I do not see listed on my screen?

On all Menu bar sections except for the Credit Reports section, enter the application ID or Last Name in the Find App box. Click the **Go** button.



The image shows a search interface for finding applications. It consists of a horizontal bar with a light green gradient. On the left side of the bar, the text "FIND APP" is displayed. In the center, there is a white text input field with a thin border, containing the placeholder text "Enter AppID OR Last Name". On the right side of the bar, there is a green button with the text "GO" in white capital letters.

AppOne Contacts

Print this page and add your own **Lot ID #**. This number will help AppOne support if you need to call in. Keep the page at your desk so that it is available when you need to contact AppOne.

Main Numbers
877-277-6631

My Lot ID #

Product Information & Sales
877-277-6631, Option 4 (for current dealers)
AppOneSales@wolterskluwer.com

877-277-6631, Option 4 (for new dealers, to learn more about our programs and sign up)

Dealer Portal Support
support@appone.net

Billing
877-277-6631, Option 8 (inquiries regarding your monthly billing)

CustomerSupportAppOne@wolterskluwer.com

Business Development Managers
1-877 -277- 6631, Option 4, or call your BDM directly at the extension listed below.

State	BDM	Email
AZ CA CO KS NV TX	Chad Schaefer, Ext. 1207771	chad.schaefer@wolterskluwer.com
FL IL IN MI MO OH	Nate (Robert) Veldman, Ext. 1207784	nate.veldman@wolterskluwer.com
AK IA ID MN MT NE NM OR SC TN UT VA VT WY	Mike Riley, Ext. 1207931	michael.riley@wolterskluwer.com
AL AR DE GA LA MS ND OK SD WA WI	Tyler Kelly, Ext. 1207947	tyler.kelly@wolterskluwer.com
CT KY PA MA MD ME NC NH NJ NY RI WV	Kristopher Tovsen, Ext. 1207796	kristopher.tovsen@wolterskluwer.com

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