



AppOne[®]

VFI Quick-Start Training Guide

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Get Started

Objectives

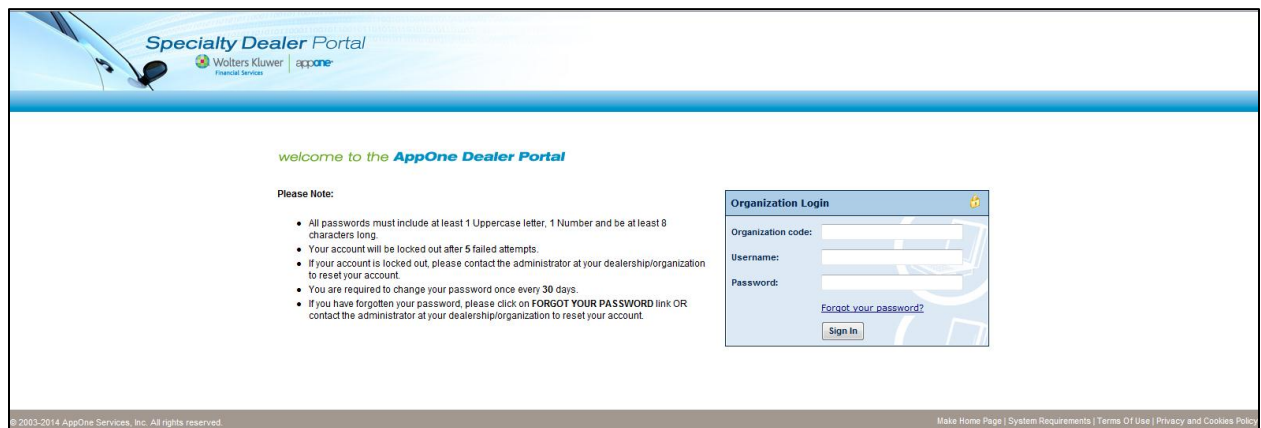
- Log on to AppOne.
- Learn about the Dealership Dashboard.

Log on to AppOne®

Note

The AppOne login page has more information on passwords and logging on. For problems logging on, contact 877-404-6788 (Specialty Dealer Portal Supportline).

1. Navigate to <https://gateway.appone.net/Dealer/vfi/login.aspx>.
 - 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.



The gray bar at the bottom of the page includes useful links.

- Click the **Make Home Page** link to make the AppOne Login page the home page for your browser.
- Click the **System Requirements** link to see the hardware and software required for using AppOne.

2. Enter your **Organization code**, **Username** and **Password**. Click the **Sign In** button.
3. The first time you log in, you will be asked to change your password.

Password Change Form

User: secondcontact

Current Password: [password field]

New Password: [password field]

Confirm New Password: [password field] *

Email: assistant@yahoo.com

Security Question: What is your favorite pet's name?

* Security Answer: [text field]

- Enter your username and temporary password.
- Enter a new password (8 characters, 1 upper case letter, and 1 number).
- Enter a unique email address.
- Select a security question and provide an answer.
- On the next page, 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.

Forgot 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 Opt #1for additional assistance.

Home: Dealership Dashboard



Menu Bar

- **Home:** Provides lists of active deals, contracts in transit, declined/dead deals, and funded deals.
- **Credit Reports:** Allows you to pull credit reports for active and new customers, and sign up for a CREDCO account.
- **Lenders:** Provides important information about available lenders and access to AppOne preferred product providers.
- **Admin Console:** Allows users with administrative rights to set up default information for lenders, form batches, system defaults, and alerts. The Admin Console provides a way to make a credit application available online for a customer.
- **Support:** Access to frequently asked questions, training videos, and contact information.

Buttons



New Deal: 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.



Training Videos: Click to view links to online training videos.

Set Up Dealers, Systems Defaults, Lenders, and Forms

Objectives

- Set up system defaults.
- Set up lenders.
- Set up form batches.
- Make a blank credit application available online.

Tip

Remember to complete your setup before entering deal information.

Administration Checklist

Before beginning deals in AppOne®, enter default information in the Admin Console section. For each dealership managed by your organization:

- Set up dealers.
- Set up system defaults, which include taxes and reoccurring fees such as license fees.
- Set up lender information.
- Set up form batches.
- Make a blank credit application available online (optional).
- Set up users (see [Add a User](#) and [Delete a User](#))

Note

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

Set Up Dealers

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

2. Click the **Manage Dealers** link.

Manage Dealers

Show 50 State All Status All Search:

Delete	AppOne ID	Org ID	Dealership	Street	City	State	Zip	Status	Modified	Lenders
<input type="checkbox"/>	8998	234	Chippewa RV	384 3rd St	Clara City	MN	56222	Active	dhstest 6/3/2014 4:35 PM	Lenders
<input type="checkbox"/>	7771		DO NOT TOUCH CL Hanson FL	1200 Dummy St	Jacksonville	FL	32256	Active	baljan/winter 3/28/2014 12:18 PM	Lenders
<input type="checkbox"/>	7715		DO NOT TOUCH CL Hanson WY	123 Main Street	Some City	WY	70806	Active	kmtestoh 1/28/2014 12:35 PM	Lenders
<input type="checkbox"/>	9003	299929	New Dealer	111 Main Street	Waite Park	MN	56387	Active	betestoh 6/3/2014 5:55 PM	Lenders
<input type="checkbox"/>	8237		Test New CLH Dealer	1111 1st St N	Saint Cloud	MN	56303	Active	betestoh 6/3/2014 5:35 PM	Lenders

Showing 1 to 5 of 5 entries Previous Next

3. To add a dealer, click the **Add Dealer** button.

- Complete the dealer information.

Add Dealer

Location/Store Name:

Legal Business Name:

Organization Type:

Internet Access:

Address 1:

Address 2:

Zip Code:

City:

County:

State:

Primary Collateral Sold:

Phone 1:

Status:

Phone 2:

Fax 1:

Fax 2:

Primary Contact Name: (first, last)

Primary Contact Email:

Federal Tax ID:

Dealer License #:

Dealer License State:

Years in Business:

Dealer Management System:

Website:

Dealer ID:

I have received consent from this dealership/store to add them under my organization in AppOne.

- Select the check box at the bottom of the page to indicate that you have the dealership's consent.

- Click the **Add** button.

4. To edit a dealer, click the corresponding link in the **AppOne ID** column or the link in the **Dealership** column.

- Modify the dealer information.

- Click the **Update** button.

5. To delete a dealer, select the check box in the **Delete** column. Then click the **Delete** button.

Set Up System Defaults

The **System Defaults** page allows you to set up default fees and taxes. The tax, title, and license information will automatically be calculated for your applications. **System Defaults** also allows you to set up defaults for back-end products.

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

Dealer: ▼

2. Click the System Defaults link.
3. Select a dealership from the **Dealer** list.
4. Complete tax and fee information.

HOME CREDIT REPORTS LENDERS ADMIN CONSOLE SUPPORT				FIND APP Enter AppID OR Last Name GO	
My Lenders My Form Batches System Defaults Dealership Info Manage Users My Info My Alerts Online Credit App					
System Defaults					
Taxes					
State Sales Tax Rate: <input type="text" value="5.30000 %"/>		City Sales Tax Rate: <input type="text" value="2.00000 %"/>		County Sales Tax Rate: <input type="text" value="1.00000 %"/>	
Fees					
Code	Name	Rate	Amount	Taxable	Modified
doc	Documentation Fee	-	<input type="text" value="20.00"/>	<input type="checkbox"/>	kmtestrecla 10/4/2013 11:34 AM
inspection	Inspection Fee	-	<input type="text" value="300.00"/>	<input type="checkbox"/>	kmtestrecla 10/4/2013 11:34 AM
license	License Fee	-	<input type="text" value="90.00"/>	<input type="checkbox"/>	kmtestrecla 10/4/2013 11:34 AM
notary	Notary Fee	-	<input type="text" value="15.00"/>	<input type="checkbox"/>	kmtestrecla 10/4/2013 11:34 AM
registration	Registration Fee	-	<input type="text" value="10.00"/>	<input type="checkbox"/>	kmtestrecla 10/4/2013 11:34 AM
title	Title Fee	-	<input type="text" value="5.00"/>	<input type="checkbox"/>	kmtestrecla 10/4/2013 11:34 AM
ucc	UCC Filing Fee	-	<input type="text" value="10.00"/>	<input type="checkbox"/>	kmtestrecla 10/4/2013 11:34 AM

5. Complete back-end product information.

Back End Products										
Product Name	Product Type	Company Name	Dealer Cost	Retail Selling Price	Tax Rate	Coverage Term	Deductible	Coverage Description	Modified	
Credit Disability	-	<input type="text" value="CD Test"/>	<input type="text" value="500.00"/>	<input type="text" value="800.00"/>	<input type="text" value="7.5000%"/>	<input type="text" value="180"/>	<input type="text" value="200.00"/>	<input type="text" value="CD Desc"/>	kmtestrecla 10/4/2013 8:49 AM	
Credit Life	-	<input type="text" value="CL Test"/>	<input type="text" value="300.00"/>	<input type="text" value="575.00"/>	<input type="text" value="8.5000%"/>	<input type="text" value="150"/>	<input type="text" value="150.00"/>	<input type="text" value="CL Desc"/>	kmtestrecla 10/4/2013 8:49 AM	
GAP	-	<input type="text"/>	<input type="text" value="0.00"/>	<input type="text" value="0.00"/>	<input type="text" value="0.0000%"/>	<input type="text" value="0"/>	<input type="text" value="0.00"/>	<input type="text"/>	kmtestrecla 10/4/2013 11:34 AM	
Paint Protection	-	<input type="text" value="PP Test"/>	<input type="text" value="500.00"/>	<input type="text" value="1,300.00"/>	<input type="text" value="5.0000%"/>	<input type="text" value="130"/>	<input type="text" value="150.00"/>	<input type="text" value="PP Desc"/>	kmtestrecla 10/4/2013 8:49 AM	
Pre-Paid Maintenance	-	<input type="text" value="PPM Test"/>	<input type="text" value="800.00"/>	<input type="text" value="1,600.00"/>	<input type="text" value="8.0000%"/>	<input type="text" value="120"/>	<input type="text" value="300.00"/>	<input type="text" value="PPM Desc2"/>	kmtestrecla 10/4/2013 8:49 AM	
Roadside Assistance	-	<input type="text" value="RA Test"/>	<input type="text" value="400.00"/>	<input type="text" value="1,200.00"/>	<input type="text" value="4.0000%"/>	<input type="text" value="110"/>	<input type="text" value="100.00"/>	<input type="text" value="RA Desc"/>	kmtestrecla 10/4/2013 8:49 AM	
Theft Protection	-	<input type="text" value="TP Test"/>	<input type="text" value="600.00"/>	<input type="text" value="1,400.00"/>	<input type="text" value="6.0000%"/>	<input type="text" value="100"/>	<input type="text" value="200.00"/>	<input type="text" value="TP Desc2"/>	kmtestrecla 10/4/2013 8:49 AM	
Tire & Wheel Protection	-	<input type="text" value="TWP Test2"/>	<input type="text" value="700.00"/>	<input type="text" value="1,500.00"/>	<input type="text" value="7.0000%"/>	<input type="text" value="90"/>	<input type="text" value="250.00"/>	<input type="text" value="TWP Desc"/>	kmtestrecla 10/4/2013 8:49 AM	
Vehicle Service Contract	-	<input type="text" value="VSC Test2"/>	<input type="text" value="1,200.00"/>	<input type="text" value="2,000.00"/>	<input type="text" value="12.0000%"/>	<input type="text" value="80"/>	<input type="text" value="500.00"/>	<input type="text" value="VSC Desc"/>	kmtestrecla 10/4/2013 8:49 AM	

6. Click the **Update** button when complete.
7. Repeat steps 3 through 6 until all dealerships are set up.

Notes

Only users with administrative rights can change system default information.

The fees are specific to the dealership's state and type of collateral. Make sure you set up system defaults that are appropriate for the specific state.

Set Up Lenders

1. Select **Admin Console** on the Menu bar.
2. Click the **My Lenders** link.
3. Use the **Dealers** and **Collateral Type** lists at the top of the page to filter lenders by dealership and collateral type.
4. Review the **AppOne Lenders** section. This section lists all integrated lender programs that are available for the selected dealership's region and collateral type.

Dealers: Collateral Type:

AppOne Lenders

Enable	Lender Name	Program Name	Description	LenderDealerID	LienHolder Address	Insurance Address	Links	Modified
<input checked="" type="checkbox"/>	Bank of America, N.A.	BOA Horse Trailer Consignment	Use this program to submit apps (electronically) and print docs for Horse Trailer collateral on a consignment basis for Bank of America	12345	PO Box 2759 Jacksonville, FL, 32203-2759	PO Box 2759 Jacksonville, FL, 32203-2759	Links	param 5/24/2012 2:44 PM
<input checked="" type="checkbox"/>	Bank of America, N.A.	BOA Horse Trailer Indirect	Use this program to submit apps (electronically) and print docs for Horse Trailer collateral for Bank of America	12345	PO Box 2759 Jacksonville, FL, 32203-2759	PO Box 2759 Jacksonville, FL, 32203-2759	Links	param 5/24/2012 2:44 PM
<input type="checkbox"/>	Boulevard Bank	Boulevard Trailer Program	Use this program to submit apps (electronically) and print docs for Trailer/HorseTrailer collateral for Boulevard Bank.		12800 Corporate Hill St. Louis, MO, 63131	12800 Corporate Hill St. Louis, MO, 63131	Links	--
<input type="checkbox"/>	Commerce Bank	COMM - TMFS Program	--		P. O. Box 413658 Kansas City, MO, 64141	--	Links	--
<input checked="" type="checkbox"/>	Fort Knox TEST BANK	FortKnox TEST	--	12345	100 ABC st Baton Rouge, La, 70809	100 ABC st Baton Rouge, La, 70809	Links	param 5/24/2012 2:44 PM

- Select the check box in the **Enable** column to enable a lender for the specified dealership.
 - Enter the dealership's lender ID number in the **LenderDealerID** column. If the **LenderDealerID** is missing, deals submitted electronically will not reach the lender.
 - Click **Links** in the Links column to access links to helpful lender information.
5. Review non-integrated lenders in the **Other Lenders** section. If you have subscribed to the AppOne for Dealers, you can add and edit lenders in this section.

Notes

The option to add a non-integrated lender is available only to dealerships that subscribe to AppOne for Dealers. If you do not have the ability to add a fax lender, contact Supportline. See AppOne Contacts at the end of this document for contact information.

You will need to [Set Up Form Batches](#) for lenders that you add in the **Other Lenders** section.

Other Lenders						
Add Other Lender						
Enable	Lender Name	LenderDealerID	LienHolder Address	Insurance Address	Modified	
<input checked="" type="checkbox"/>	APPONE Test Bank	12345	850 Driftwood Dr, 300 Schenectady, NY, 12345	850 Driftwood Dr, 300 Schenectady, NY, 12345	test7737 4/2/2014 10:51 AM	
<input checked="" type="checkbox"/>	squa		123 a0000 road Baton Rouge, LA, 70809	123 a road Baton Rouge, LA, 70809	dinaquin 2/11/2014 2:49 PM	
<input checked="" type="checkbox"/>	Aqua Finance		John st, 300 Saint Cloud, MN, 56303	John st, 300 Saint Cloud, MN, 56303	test7737 2/10/2014 6:29 AM	
<input checked="" type="checkbox"/>	Bank APPONE		Driftwood Dr, 200 Saint Cloud, MN, 56303	Driftwood Dr, 200 Saint Cloud, MN, 56303	test7737 2/12/2014 12:52 PM	
<input checked="" type="checkbox"/>	Bank of America, N.A.		P.O. Jacksonville, FL, 32203-2759	PO Box 111 Jacksonville, FL, 32203-2759	param 9/27/2010 5:59 PM	
<input checked="" type="checkbox"/>	Bank of Luxembourg		1111 Brooklyn, NY, 11211	1111 Brooklyn, NY, 11211	kntestrecia 1/31/2014 10:05 AM	
<input checked="" type="checkbox"/>	Bank of the Weset		111 1st St S, Ste 101A Brooklyn, NY, 11211	111 1st St S, Ste 101A Brooklyn, NY, 11211	kntestrecia 2/20/2014 10:15 AM	
<input checked="" type="checkbox"/>	Bank of the West		111 1st St S, Ste 101A Brooklyn, NY, 11211	111 1st St S, Ste 101A Brooklyn, NY, 11211	kntestrecia 2/20/2014 10:12 AM	
<input checked="" type="checkbox"/>	Bank of the West		1111 1st St S Brooklyn, NY, 11211	1111 1st St S Brooklyn, NY, 11211	kntestrecia 2/20/2014 10:12 AM	
<input checked="" type="checkbox"/>	Bank of the West		P.O. San Ramon, CA, 94583	P.O. Box 513 Amelia, OH, 45102	dinaquin 2/11/2014 12:51 PM	
<input checked="" type="checkbox"/>	Banterra Bank		123 Main Street Baton Rouge, LA, 70809	123 Main Street Baton Rouge, LA, 70809	foleman 3/3/2014 2:11 PM	

6. To edit lenders in the **Other Lenders** section, click on the link in the Lender Name column.

7. To add a lender, click the **Add Other Lender** button.

- Select a lender or the **Add New Lender Manually** option in the Lender list.
- Complete the information.
 - Information will automatically display for some lenders.
 - The **State Lien Holder Code** is the code for submitting title applications electronically.
 - If the **Insurance (Loss Payee)** Information is the same as the Lien Holder Information, select the **Same as above** check box.
 - 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.

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:

Note

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

8. When you are done setting up **AppOne Lenders** and **Other Lenders**, click the **Save** button.
9. Repeat steps 3 through 8 for the remaining dealerships and collateral types.

Set Up Form Batches

If applicable, set up a forms list. The following section applies only to service companies that have paid subscriptions to set up form batches.

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

2. Select My Form Batches.

The screenshot shows a web application interface with a navigation bar at the top containing links for HOME, CREDIT REPORTS, LENDERS, ADMIN CONSOLE, and SUPPORT. Below the navigation bar, there is a breadcrumb trail: My Lenders | My Form Batches | System Defaults | Dealership Info | Manage Users | My Info | My Alerts | Online Credit App. The main content area is titled 'Forms' and contains a table with the following data:

Delete	ID	Batch Name	Applies To
<input type="checkbox"/>	6913	APPONE forms	Finance
<input type="checkbox"/>	110	dustin test	-
<input type="checkbox"/>	6590	New collateral	-
<input type="checkbox"/>	6628	test	Finance
<input type="checkbox"/>	114	test	-
<input type="checkbox"/>	6725	Test (symbol/ 2	-
<input type="checkbox"/>	6884	test delete	-

3. Click the **Add New Batch** button.
4. Complete the Form Batch information.
5. Select the **State**, **Form Type**, and **Filter**.
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 step 6 until all forms are added.
8. Click the **Save** button.

Save Cancel

Form Batch:

Name: Description: Applies to:

List of Forms:

State: GA Form Type: A+ Federal Credit Union Forms Filter: ALL

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

A+ Plus FCU ACH Form
A+ Plus FCU Agreement to Provide Insurance
A+ Plus FCU Membership Application
A+ Plus FCU Retail Installment Contract Addendum

Add >>
Remove <<

Forms Selected

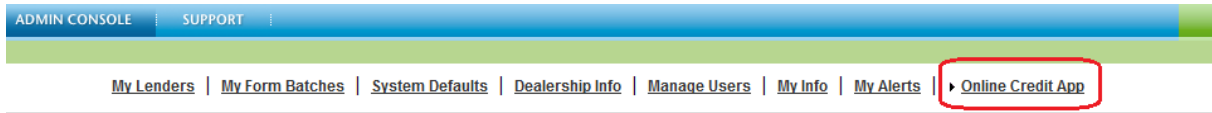
Save Cancel

A standard deal jacket/funding package should consist of the following information:

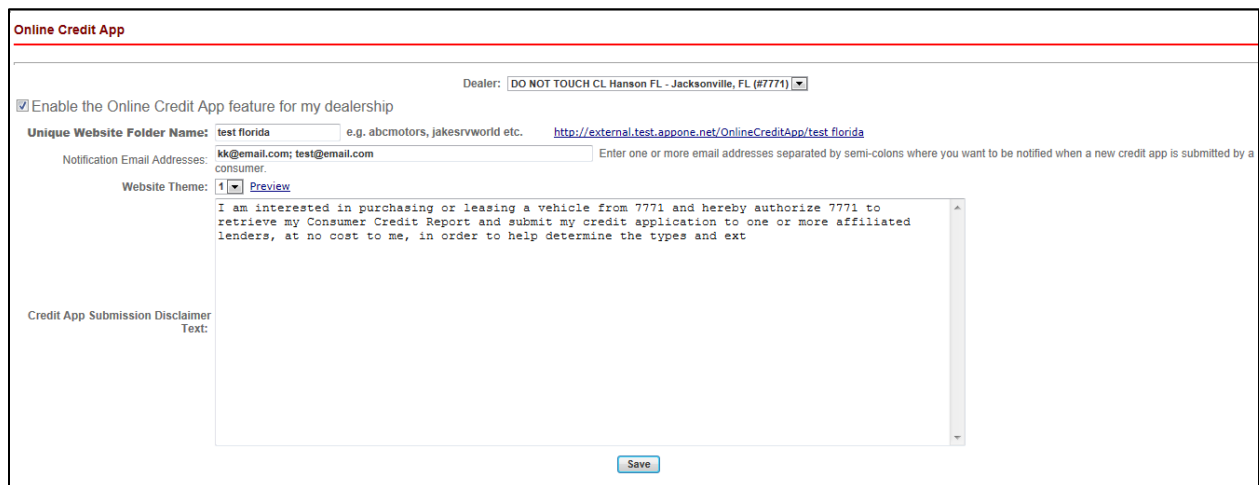
- Buyer’s Order (make sure you add the state specific Buyer’s Order in needed)
- Retail Installment Contract (most lenders accept either the Late Fee version or the Late Fee with arbitration version, contact your lender directly to verify which plain paper/E-form contract that they accept)
- Credit Application
- Agreement to Provide Insurance
- Notice to Co-signer
- Documentation to transfer title
 - Title application (MV1)
 - Odometer Statement
 - Lien information
- Buyer’s Guide
- Bookout Sheet (in the AppOne documents)
- Reference Sheet (in the AppOne documents)

Make a Blank Credit Application Available Online

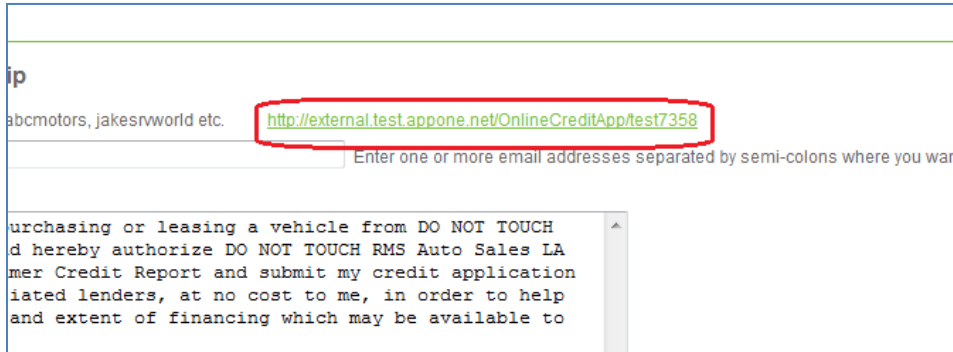
1. Select **Admin Console** on the menu bar.
2. Select the **Online Credit App** link.



3. Select the **Dealer** from the drop-down.
4. Enter the Online Credit App information:
 - Select the **Enable the Online Credit App** feature check box.
 - 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**. A generic disclaimer has been included. Please check with an attorney for the appropriate disclaimer language for your state.
5. Press the **Save** button.

A screenshot of the 'Online Credit App' configuration page. The page title is 'Online Credit App'. At the top right, there is a 'Dealer:' dropdown menu with the selected value 'DO NOT TOUCH CL Hanson FL - Jacksonville, FL (#7771)'. Below this, there is a checked checkbox labeled 'Enable the Online Credit App feature for my dealership'. The 'Unique Website Folder Name' field contains 'test florida', with a hint 'e.g. abcmotors, jakesrvworld etc.' and a URL 'http://external.test.appone.net/OnlineCreditApp/test florida'. The 'Notification Email Addresses' field contains 'kk@email.com; test@email.com consumer', with a hint 'Enter one or more email addresses separated by semi-colons where you want to be notified when a new credit app is submitted by a consumer.'. The 'Website Theme' dropdown is set to '1' with a 'Preview' link. A large text area contains a disclaimer: 'I am interested in purchasing or leasing a vehicle from 7771 and hereby authorize 7771 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 ext'. Below the text area is a 'Save' button.

6. Copy the hyperlink and have it embedded on the 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 the dealership's web designers so that they can embed it in the appropriate tab and button on the website.



The screenshot shows a web form with a text input field containing the URL <http://external.test.appone.net/OnlineCreditApp/test7358>, which is highlighted with a red rectangular box. To the left of the input field, the text "abcmotors, jakesrworld etc." is visible. Below the input field, there is a label that reads "Enter one or more email addresses separated by semi-colons where you want to receive our newsletter." Below this is a text area containing a legal disclaimer: "By purchasing or leasing a vehicle from DO NOT TOUCH I hereby authorize DO NOT TOUCH RMS Auto Sales LA to obtain my Credit Report and submit my credit application to all interested lenders, at no cost to me, in order to help me determine the terms and extent of financing which may be available to me."

7. Repeat steps 3 through 6 for the next dealership until all dealerships are complete.

Note

You must be an administrative user to use this feature. If a non-administrative user clicks the **Online Credit App** link, an error message is displayed.

Start an Application

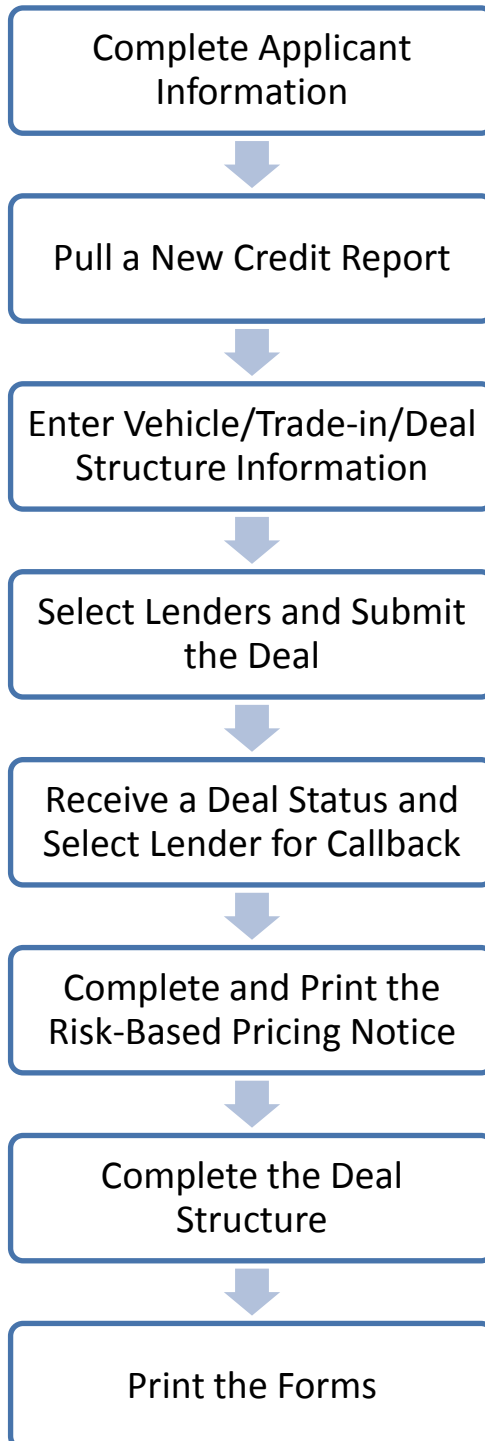
Objectives

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

Tip

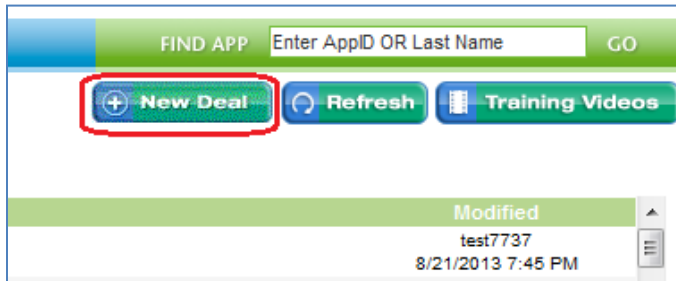
You can track your deals by selecting Deals on the AppOne® homepage.

Deal Workflow



Complete Applicant Information

1. On the right hand side of the screen, click the **New Deal** button.



2. Select a dealership.

Dealer Information

Search Dealer :

Location :

Address 1: 2134 S 2ND ST Address 2:

City: MILLVILLE State: CO ZipCode: 08332

Phone: 800-562-6463 Fax: 417-863-1019

Lender Programs Available

Marine One Acceptance Corp (Marine One Marine Program)

- Select the dealership using the **Search Dealer** box or by making a selection from the **Location** drop-down. You can change the dealership later if necessary.
 - When you pick a dealership, the **Lender Programs Available** area shows the lender programs associated with that dealership.
 - When you are done, click the **Select Dealer** button.
3. Enter applicant information on the **Customer** tab.
 - The fields with blue, bolded titles are required. The fields with grey titles are not required but helpful with applications for sub-prime loans.
 - To enter information for joint borrowers, cosigners, or guarantors, select the appropriate option in the **Application Type** list.

- When complete, click the **Proceed to Next Step** button.

Change Dealership Save Proceed To Next Step >>

Dealer: DO NOT TOUCH CL Hanson FL - Jacksonville, FL (#7771) Application Type: 1 Individual

Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)

FName: STEVEN MI: LName: JACKOVICH Suffix:
SSN: 666 - 65 - 9601
DOB: 1 / 1 / 1970
Home Phone: 404 - 607 - 2653
Cell Phone:
DL No:
Email:
Current Residence Information
Address #: 622 Street: HIDDEN VALLEY DR Apt #:
Zip/City/State: 89015 HENDERSON NV
County: CLARK
How Long? 6 years 0 months
Status: own
Rent/Mortgage Pmt: \$400
Landlord/Mortgage Co:
Landlord/Mortgage Phone:
Current Employment Information
Status: employed
Occupation: UAT

Pull a New Credit Report

Note

Available to service companies signed up with Credco only. Refer to [Sign-up for CREDCO](#) for more information.

- Select the credit bureau from the list.

Equifax Selected Bureau
 Pull New Report Bypass Bureau Errors

- Select the **Pull New Report** check box. The first bureau pulled becomes the selected credit bureau for the credit application.

3. Click the **Pull Credit Report** button.

Equifax

Pull New Report Bypass Bureau Errors **Pull Credit Report** Print Credit Report

MIKE LUND

REF:3-00137-83823-0000 08/21/2013 TID:3-00137-83823 08/21/2013 13:42:18
Credco Executive Summary Acct: 4006920
Prepared for: TEST APPONE/CYRUS - CAR Notes: IM

App: LUND, MIKE Dob: 05/05/81 Ssn: XXX-XX-2394
Curr Addr: 1111 1ST ST S, BROOKLYN, NY 11211

BUREAU SCORE INFORMATION

Possible incomplete data. See Credit Report.
Score not activated. Call [1-800-694-1414](tel:1-800-694-1414) for more information.

RED FLAG COMPLIANCE INFORMATION

OFAC not activated. Call [1-800-694-1414](tel:1-800-694-1414) for more information

Prepared By: Corelogic Credco
P.O. BOX 509124
SAN DIEGO, CA 92150
Contact: [\(800\)986-4343](tel:8009864343) Fax: 800 237 6526

4. To print the credit report, click the **Print Credit Report** button. The credit report opens in a separate window to enable printing.
5. To continue processing the deal, click the **Proceed to Next Step** button.

Enter Collateral Information

In the **Collateral Type** field, select the type of collateral (such **Automobile**, **Recreational Vehicle**, or **Marine**). Enter the remaining information depending on the type of collateral.

For Marine Collateral

1. In the **Boat Information** section, make sure the **Boat** check box is selected.

2. Fill in or verify information in the boat fields. Note that **Type**, **Year**, **Make**, and **Model** fields are required.

Collateral Information

Collateral Type: Marine

Boat Information

Boat First Motor Second Motor Trailer

Type: Used
Year: 2012
Make: Honda
Model: Honda V2

Boat Length: 0.00 HP INBOARD Fuel: 0 Axles

Serial: 546389075789

ORIGINAL MSRP: \$5,000.00 \$0.00 \$0.00 \$0.00

Selling Price: \$6,000.00 \$0.00 \$0.00 \$0.00

(Add applicable Rigging Fees here) (Add applicable Freight Fees here)

3. Make sure the **First Motor**, **Second Motor**, and **Trailer** check boxes are selected if needed. Verify that the information in the text boxes is correct. Complete or modify as needed.

For Recreational Vehicles, Motorcycles, All-Terrain Vehicles, and Other Collateral

Fill in or verify all information. Note that bold fields are required.

Collateral Type: Motorcycle

Type: Used
Year: 2008
Make: Harley-Davidson
 Body Style:

Fuel Type:
 Serial Number:
Model: FLSTC
 Mileage: 0

ORIGINAL MSRP: \$0.00

For All Collateral

When all information is correct and complete, click the **Proceed to Next Step** button.

Enter Trade-in/Deal Structure Information

1. Review information on the **Deal Structure** tab and complete or correct as necessary. Make sure **Public Officials & Fees** are correct. The fees displayed in the portal vary by the dealership's state and the type of collateral.

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
<input type="button" value="Change Dealership"/> <input type="button" value="Save"/> <input type="button" value="Proceed To Next Step >>"/>						
Total Amount Financed: \$44,403.00 Total Sales Tax Amount: \$198.00 Monthly Payment: \$470.96						
Front-End Itemization Selling Price: <input type="text" value="\$50,000.00"/> Trade-In Allowance: <input type="text" value="\$0.00"/> Trade-In Payoff: <input type="text" value="\$0.00"/> Sales/Other Tax: <input type="text" value="net"/> <input type="text" value="0.00000"/> % <input type="text" value="\$198.00"/> <input checked="" type="checkbox"/> manual override Rebate: <input type="text" value="\$0.00"/> Cash Down: <input type="text" value="\$6,000.00"/> Net Purchase: <input type="text" value="\$44,198.00"/>				Back-End Products <input type="checkbox"/> Vehicle Service Contract <input type="text" value="\$0.00"/> <input type="checkbox"/> GAP <input type="text" value="\$0.00"/> <input type="checkbox"/> Credit Life <input type="text" value="\$0.00"/> <input type="checkbox"/> Credit Disability <input type="text" value="\$0.00"/>		
Public Officials & Fees Title Fee: <input type="text" value="\$25.00"/> <input type="checkbox"/> tax Inspection Fee: <input type="text" value="\$45.00"/> <input type="checkbox"/> tax Lien Fee: <input type="text" value="\$0.00"/> <input type="checkbox"/> tax Documentation Fee: <input type="text" value="\$100.00"/> <input type="checkbox"/> tax				Trade-In Information <input type="checkbox"/> Trade-In #1 Information <input type="checkbox"/> Trade-In #2 Information Misc Info Sales Person Name: <input type="text"/> F&I Person Name: <input type="text"/>		

2. Make sure the **Back-End Products** are itemized as applicable. You will have another opportunity to complete back-end products when you complete the deal structure.
3. If applicable, complete the **Trade-In** information section.

Trade-In Information	
<input checked="" type="checkbox"/> Trade-In #1 Information	
Serial #: <input type="text"/>	Year: <input type="text" value="1999"/>
Make: <input type="text" value="MAKE"/>	Model: <input type="text" value="MODEL"/>
Mileage: <input type="text" value="0"/>	Lien Holder: <input type="text" value="NAME1"/>
Phone: <input type="text"/>	Account #: <input type="text"/>
<input type="checkbox"/> Trade-In #2 Information	

4. When all information on the page is complete and correct, click the **Proceed to Next Step** button.

Select Lenders and Submit the Deal

The **Lenders** tab shows all the AppOne and Fax lenders that are available for the selected dealership.

1. Select all applicable AppOne lenders. Lenders with gray boxes are not available for selection.

Integrated Lenders						
	Default Program	ALLY RV Program	ALLY RV Express	Boulevard RV Program	Default Program	BOA RV Indirect
# Borrowers	n/a	✓	n/a	n/a	n/a	n/a
Collateral Age	n/a	n/a	n/a	n/a	n/a	✓
Boat Collateral	n/a	n/a	n/a	n/a	n/a	✓
Collateral Mileage	n/a	n/a	n/a	n/a	n/a	✓
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	-	-	<input type="button" value="Manual Print"/>	-	-	-

	BOA RV Broker	BOA RV Consignment	BOA Direct-to-Consumer (Approval Letter) RV	CCU RV- S1 Program	Marine One Motorhome Program	Marine One RV Program
Collateral Age	✓	✓	✓	n/a	n/a	n/a
Boat Collateral	✓	✓	✓	n/a	n/a	n/a
Collateral Mileage	✓	✓	✓	n/a	n/a	n/a
FICO Score	n/a	n/a	n/a	n/a	?	?
Down Payment	n/a	n/a	n/a	n/a	✗	✗
Min Loan Amount	n/a	n/a	n/a	n/a	✓	✓
Max Loan Amount	n/a	n/a	n/a	n/a	✓	✓
Lending Area	n/a	n/a	n/a	n/a	✓	✓
Max Advance	n/a	n/a	n/a	n/a	✓	✓
Income	n/a	n/a	n/a	n/a	✓	✓
Collateral	n/a	n/a	n/a	n/a	✓	✓
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	-	-	-	<input type="button" value="Manual Print"/>	-	-

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

Fax Lenders						
	Bank of America, N.A.	Bank of America, N.A.	Bank of America, N.A.	Bank of America, N.A.	Bank of America, N.A.	Bank of America, N.A.
Fax	888-296-7089 <input type="checkbox"/> Save	888-296-7089 <input type="checkbox"/> Save	888-296-7089 <input type="checkbox"/> Save	888-296-7089 <input type="checkbox"/> Save	888-296-7089 <input type="checkbox"/> Save	888-296-7089 <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"/>
	<input type="button" value="Manual Print"/>	<input type="button" value="Manual Print"/>	<input type="button" value="Manual Print"/>	<input type="button" value="Manual Print"/>	<input type="button" value="Manual Print"/>	<input type="button" value="Manual Print"/>

	abc	Bank of the West	Citizens Bank	Credit Union Direct Lending	Test DocOne Web Lender	Fort Knox TEST BANK
Fax	111-122-2222 <input type="checkbox"/> Save	000-000-0000 <input type="checkbox"/> Save	000-000-0000 <input type="checkbox"/> Save	<input type="checkbox"/> Save	<input type="checkbox"/> Save	111-222-1234 <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"/>
	<input type="button" value="Manual Print"/>	-	<input type="button" value="Manual Print"/>	-	-	<input type="button" value="Manual Print"/>

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

Note

Click the **Manual Print** button to create a placeholder callback record and proceed to printing documents. Use this option only if you have already submitted this application to the lender through some other means. See [Create a deal for document preparation only](#) for more information. The manual print feature may not be available with all lenders.

Receive a Deal Status and Select Lender for Callback

Structure	Lenders	Forms	Notes
<div style="text-align: right;"> <input type="button" value="Change Dealership"/> <input type="button" value="Mark In-Transit"/> <input type="button" value="Mark Dead"/> <input type="button" value="Submit To Lenders"/> </div>			
Lender:	BOA RV Indirect	ALLY RV Program	
Transmission Status:	COMPLETED	COMPLETED	
Lender AppID:	0	0	
Analyst Name:	-	-	
Analyst Phone:	-	-	
Decision:	APPROVED 5/7/2014 11:05 AM	APPROVED 5/7/2014 11:05 AM	
Expiration Date:	-	-	
Buy Rate:	-	-	
Max Rate:	-	-	
Max Term:	-	-	
Max Advance:	-	-	
Max Loan Amount:	\$999,999.00	-	
Max Payment:	-	-	
Max VSC:	-	-	
Max GAP:	-	-	
Max Back-End:	-	\$9,000.00	
Min Cash Down:	-	-	
Acq Fee:	-	-	
Trade Equity:	-	-	
Special Stips:			
Submit Notes to Lender:	<input type="button" value="Send Message"/>	<input type="button" value="Send Message"/>	
Notes:	Application processed successfully.	Application processed successfully.	
SELECT CALLBACK:	<input type="button" value="SELECT/PRINT"/>	<input type="button" value="SELECT/PRINT"/>	

1. For AppOne lenders, complete the following:

- 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.

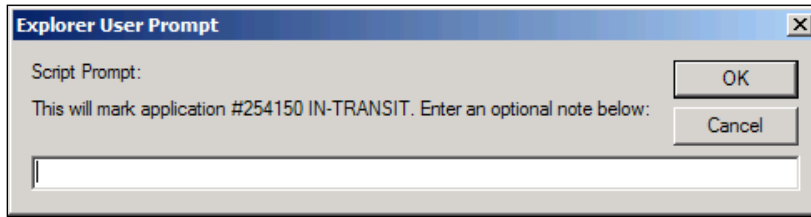
2. For user-added lenders, complete the following:
 - Select an option in the **Decision** list.
 - Complete the remaining information.
3. After the decisions are complete, click the **Save** button.

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.
- **Acq 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.
- **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 **Mark in Transit** button to make the deal in transit.



Explorer User Prompt

Script Prompt:

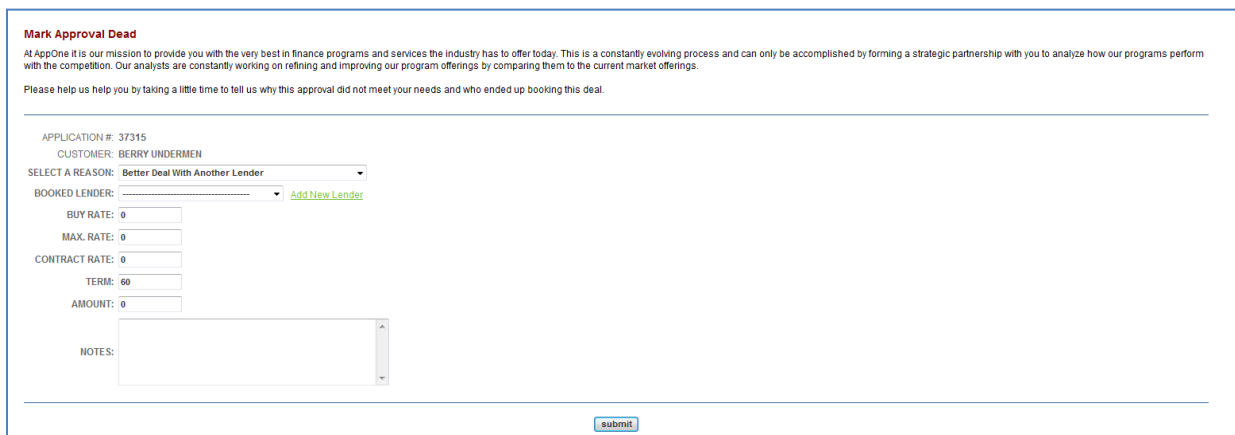
This will mark application #254150 IN-TRANSIT. Enter an optional note below:

OK

Cancel

[Text input field]

- Click the **Mark Dead** button to mark the approval dead.



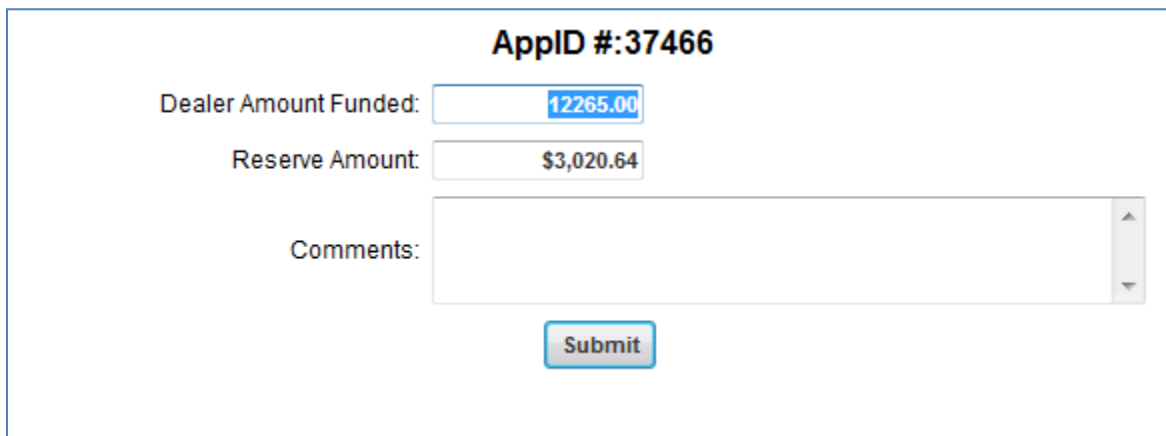
Mark Approval Dead

At AppOne it is our mission to provide you with the very best in finance programs and services the industry has to offer today. This is a constantly evolving process and can only be accomplished by forming a strategic partnership with you to analyze how our programs perform with the competition. Our analysts are constantly working on refining and improving our program offerings by comparing them to the current market offerings.

Please help us help you by taking a little time to tell us why this approval did not meet your needs and who ended up booking this deal.

APPLICATION #: 37315
CUSTOMER: BERRY UNDERMEN
SELECT A REASON: Better Deal With Another Lender
BOOKED LENDER: [Dropdown] Add New Lender
BUY RATE: 0
MAX. RATE: 0
CONTRACT RATE: 0
TERM: 60
AMOUNT: 0
NOTES: [Text area]
submit

- Click the **Mark Deal Funded** button to mark the deal funded.



AppID #:37466

Dealer Amount Funded: 12265.00

Reserve Amount: \$3,020.64

Comments: [Text area]

Submit

- Click the **Submit to Lenders** button to return to the **Submit to Lenders** screen.
- Click the **Save** button to save callback information from fax lenders.

Complete and Print the Risk-Based Pricing Notice

1. On the Forms tab, click the Print Risk Based Pricing Notice button.

Application Number : 37315

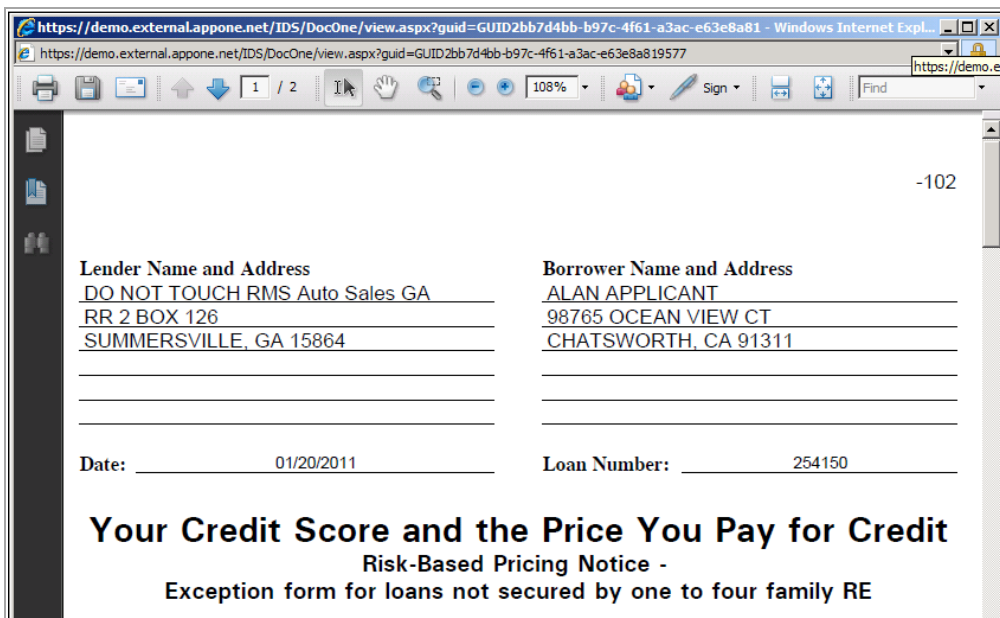
Select Applicant: BERRY UNDERMEN ▼

Print Risk Based Pricing with ScorePrint Risk Based Pricing with No Score

2. Click the **Print Risk based Pricing with Score** or **Print Risk based Pricing with No Score** button to print the document.

Note

You can print the score only when the organization is signed up with Credco.



The screenshot shows a web browser window with the URL <https://demo.external.appone.net/IDS/DocOne/view.aspx?guid=GUID2bb7d4bb-b97c-4f61-a3ac-e63e8a819577>. The page content includes:

-102

Lender Name and Address DO NOT TOUCH RMS Auto Sales GA RR 2 BOX 126 SUMMERSVILLE, GA 15864	Borrower Name and Address ALAN APPLICANT 98765 OCEAN VIEW CT CHATSWORTH, CA 91311
--	---

Date: 01/20/2011 Loan Number: 254150

Your Credit Score and the Price You Pay for Credit
Risk-Based Pricing Notice -
Exception form for loans not secured by one to four family RE

Complete the Deal Structure

1. Click the **Select/Print** button for the lender.

Lender:	test bank ✓	Bank of America, N.A.	CITIZ Fax Program
Transmission Status:	NOT SENT	NOT SENT	NOT SENT
Lender AppID:	<input type="text"/>	<input type="text"/>	-
Decision:	Approved ▼ PRINT CALLBACK	Approved ▼ PRINT CALLBACK	Approved ▼ PRINT CALLBACK
Expiration Date:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Buy Rate:	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>
Max Rate:	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>	<input type="text" value="0.00%"/>
Max Term:	<input type="text" value="0"/>	<input type="text" value="0"/>	<input type="text" value="0"/>
Max Advance:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Max Loan Amount:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Max Payment:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	-
Max VSC:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Max GAP:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Max Back-End:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Min Cash Down:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	-
Acq Fee:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	-
Trade Equity:	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>	<input type="text" value="\$0.00"/>
Analyst Name:	<input type="text"/>	<input type="text"/>	<input type="text"/>
Analyst Phone:	- <input type="text"/> Ext: <input type="text"/>	- <input type="text"/> Ext: <input type="text"/>	- <input type="text"/> Ext: <input type="text"/>
Submit Notes to Lender:	-	-	-
Special Stips:			
Notes:	<input type="text"/>	<input type="text"/>	<input type="text"/>
SELECT CALLBACK:	<input type="button" value="SELECT/PRINT"/>	<input type="button" value="SELECT/PRINT"/>	<input type="button" value="SELECT/PRINT"/>

2. Review the **Front-End Itemization**, **Public Officials & Fees**, and **Rate & Term** information. Note that the fees vary depending on the dealership's state and the type of collateral.

3. Select the corresponding check box to add a back-end product such as warranty or gap insurance.

Back-End Products

<input type="checkbox"/> Vehicle Service Contract	\$0.00
<input type="checkbox"/> GAP	\$0.00
<input type="checkbox"/> Credit Life	\$0.00
<input type="checkbox"/> Credit Disability	\$0.00

Back-End Products—No Selection Made

Back-End Products

Vehicle Service Contract \$2,000.00

Company:

Coverage Term: Unlimited? Mileage: Unlimited?

Coverage Description:

Deductible:

Dealer Cost: Tax: Override

<input type="checkbox"/> GAP	\$0.00
<input type="checkbox"/> Credit Life	\$0.00
<input type="checkbox"/> Credit Disability	\$0.00

Back-End Products—Vehicle Service Contract Selected

4. Complete Back-End Product information if applicable.
5. Click the Save button when complete.
6. Correct missing information or select the check box to override validation.

The following warnings were found on this form:

- Code: 998. Message: Contract Term exceeds max term of 0.

Select Deal Type: Select Application Type:

By checking this box, I hereby acknowledge having read and understood the warning messages above and take full responsibility for any discrepancies or issues that may occur with the funding of this deal with the lender and/or enrollment of back-end products with the respective product providers.

Verify Lender Information/Print Forms

1. Review the lender information.

LienHolder Information

Name:

State Lien Holder Code:

Address1: Address2:

Zip / City / State: ▼

Phone: Fax:

2. On the Forms tab, verify the insurance information.

Insurance (Loss Payee) Information Same as LienHolder Information

Name:

Address1: Address2:

Zip / City / State: ▼

3. For non-integrated lenders only: Select a batch in the Form Batch list.

Dealer Forms

Bankers Systems Goods & Services Forms

<input checked="" type="checkbox"/> Retail Motor Vehicle Credit Application	<input checked="" type="checkbox"/> Reference Sheet	<input checked="" type="checkbox"/> Agreement to Provide Insurance (General)
<input checked="" type="checkbox"/> Notice to Cosigner (General)	<input checked="" type="checkbox"/> Buyers Order (Louisiana) Rev. 10/31/2010	<input checked="" type="checkbox"/> Motor Vehicle Title Application (Louisiana) Rev. 05/31/2012
<input checked="" type="checkbox"/> UCC Financing Statement (Form UCC1) UCC1-IACA 02/28/2008	<input checked="" type="checkbox"/> UCC Financing Statement Additional Party (Form UCC1AP) UCC1-AP-LAZ 07/03/2007	<input checked="" type="checkbox"/> UCC Financing Statement Additional Party (Form UCC1AP) UCCAP-IACA 03/03/2008
<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC1-LAZ 10/27/2010	<input checked="" type="checkbox"/> Louisiana UCC Financing Statement (Form UCC1) UCC1-LAZ-LA 02/15/2011	<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC1-LAZ 05/30/2001 MOTOR ONLY (Single Copy)
<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC1-LAZ 05/30/2001 BOAT ONLY (Single Copy)	<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC1-LAZ 10/27/2010 (2 copies only)	<input checked="" type="checkbox"/> UCC Financing Statement (Rev. 1/30/2013)
<input checked="" type="checkbox"/> Goods and Services Retail Installment Contract with Late Fee (Louisiana) RSSI0SLFLZ-LA Revision 12/15/2005	<input checked="" type="checkbox"/> Goods and Services Retail Installment Contract with Arbitration (Louisiana) RSSI0SLFAZ-LA Revision 03/15/2009	<input checked="" type="checkbox"/> Goods and Services Retail Installment Contract w/o Late Fee (Louisiana) RSSI0SLAZ-LA Revision 09/25/2003

4. Click the Print Selected Forms button to open a PDF with all the forms.

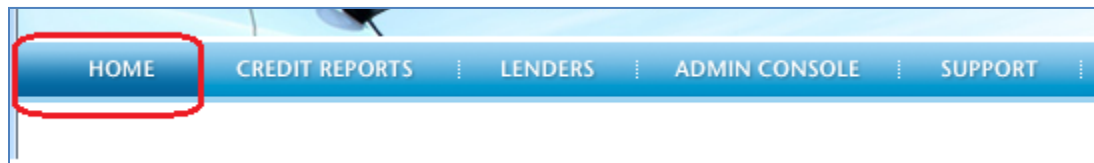
5. Print the forms as applicable.

6. Close the PDF file after completion.

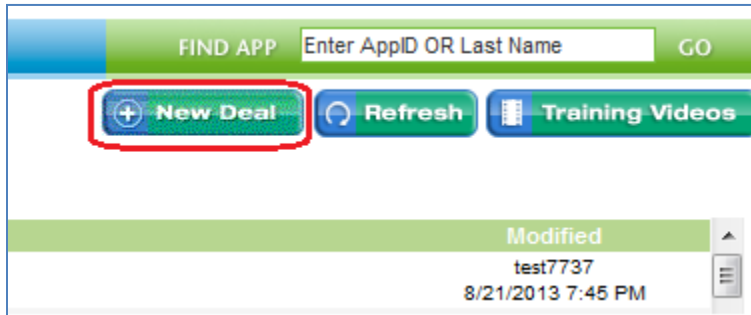
Create a deal for document preparation only

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

1. Select **Home** on the menu bar.



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



3. Complete the information on the **Customer** tab.

The screenshot shows a web application interface with a tabbed menu at the top: "Customer", "Credit Bureau", "Collateral", "Structure", "Lenders", "Forms", and "Notes". The "Customer" tab is selected. Below the tabs, there are two buttons: "Save" and "Proceed To Next Step >>". Below the buttons, there is a dropdown menu labeled "Application Type:" with the value "1 Individual". Below the dropdown menu, there is a section titled "Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)". This section contains several input fields: "FName:" with the value "TEST", "MI:" (empty), "LName:" with the value "SALESTAX", "Suffix:" (dropdown), "SSN:" with the value "432 - 84 - 2394", "DOB:" with the value "5 / 5 / 1981", "Home Phone:" with the value "748 - 749 - 2384", "Cell Phone:" (empty), "DL No:" (dropdown), and "Email:" (empty). Below the personal information section, there is a section titled "Current Residence Information". This section contains several input fields: "Address: #:" with the value "1111", "Street:" with the value "1ST ST S", "Apt #:" (empty), "Zip/City/State:" with the value "22122 NEWINGTON VA", "County:" with the value "FAIRFAX", "How Long?" with the value "8 years 0 months", "Status:" with the value "own", and "Rent/Mortgage Pmt:" with the value "\$0".

4. Click the **Save** button when complete.

5. Select the **Collateral** tab and complete the information.

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
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Save Proceed To Next Step >>

Collateral Information

Collateral Type: Inventory Stock Number:

Type: ClassType: Fuel Type:

Year: Serial Number:

Make: Model:

Length: Mileage:

ORIGINAL MSRP:

Save Proceed To Next Step >>

6. Click the **Save** or **Proceed to Next Step** button when complete.
7. Select the **Structure** tab. Verify the information and complete as necessary.

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
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App ID: 37457 Customer Name: TEST CREDIT

Save Proceed To Next Step >>

Total Amount Financed: \$11,403.25 Total Sales Tax Amount: \$1,313.25 Monthly Payment: \$116.13

Front-End Itemization		Back-End Products	
Selling Price:	<input type="text" value="\$15,450.00"/>	<input type="checkbox"/>	Vehicle Service Contract
Trade-In Allowance:	<input type="text" value="\$2,500.00"/>	<input type="checkbox"/>	GAP
Trade-In Payoff:	<input type="text" value="\$1,000.00"/>	<input type="checkbox"/>	Credit Life
Gross Sales Tax: <input type="text" value="8.50000 %"/>	<input type="text" value="\$1,313.25"/> <input type="checkbox"/> manual override	<input type="checkbox"/>	Credit Disability
Trade-In Sales Tax Credit:	<input type="text" value="\$500.00"/>		
Rebate:	<input type="text" value="\$0.00"/>		
Cash Down:	<input type="text" value="\$3,500.00"/>		
Net Purchase:	<input type="text" value="\$11,263.25"/>		
Public Officials & Fees			
Title Fee:	<input type="text" value="\$5.00"/> <input type="checkbox"/> tax		
License Fee:	<input type="text" value="\$90.00"/> <input type="checkbox"/> tax		
Registration Fee:	<input type="text" value="\$10.00"/> <input type="checkbox"/> tax		
Inspection Fee:	<input type="text" value="\$10.00"/> <input type="checkbox"/> tax		

8. If applicable, complete the **Trade-In** information section.

Trade-In Information

Trade-In #1 Information

Serial #: Year: Make: Model:

Mileage: Lien Holder: Phone: Account #:

Trade-In #2 Information

9. Click the **Save** or **Proceed to Next Step** button when information is verified and complete.

10. In the **Lenders** tab, locate the lender and select the corresponding **Manual Print** button.

THIS WILL NOT SUBMIT THE APPLICATION TO THE LENDER!

"Manual Print" manually creates a callback that you can fill in with the appropriate terms. Only use "Manual Print" when you already have an approval from the lender that you obtained outside of the AppOne portal and only want to use the portal to print docs.

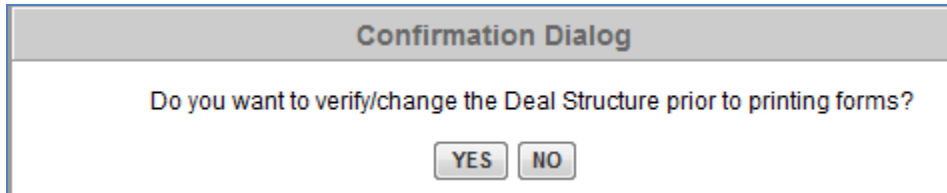
11. Click the **YES, I want to create a manual print** button.

12. Click the drop-down arrow next to the decision status and select **Approved**. Then click the **Save** button.

13. Fill in the lender callback information. When all information is complete, click the **Save** button.

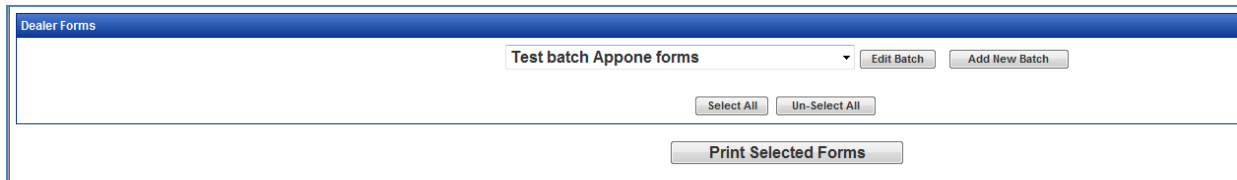
14. Click the **Select/Print** button.

15. Click the **Yes** button to verify or change the structure. Otherwise, click the **No** button.



A confirmation dialog box with a grey header titled "Confirmation Dialog". The main area contains the text "Do you want to verify/change the Deal Structure prior to printing forms?". At the bottom, there are two buttons: "YES" and "NO".

16. In the **Dealer Forms** section, select a forms batch.



The "Dealer Forms" interface shows a blue header with the title "Dealer Forms". Below the header is a dropdown menu currently displaying "Test batch Appone forms". To the right of the dropdown are two buttons: "Edit Batch" and "Add New Batch". Below these are two more buttons: "Select All" and "Un-Select All". At the bottom center, there is a button labeled "Print Selected Forms".

17. Click the **Print Selected Forms** button.

Note
The manual print option may not be available for all lenders.

Additional Tasks

Objectives

- Access deals on the Home page.
- Access active customers to print the Adverse Action.
- Sign up for CREDCO.
- Complete an application quick search.
- Change a dealership on a deal
- Add a user.
- Delete a user.
- 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. To filter by dealership, select a dealership from the **Filter** list.

Dealer Name	Customer	Collateral	Amount	Lenders
45271 DO NOT TOUCH CL Hanson WY	TSET APP1		\$0.00	INCOMPLETE

4. Click the underlined **ID#** link to open the deal.

Tabs

You can access deals filtered by the following tabs:

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

#	Customer	Collateral	Amount	Lenders
37406	TEST CREDIT2	2009 MAKE MODEL	\$12,285.00	BOA-H
37457	TEST CREDIT	2007 MAKE MODEL	\$11,903.25	INCOMPLETE
37388	TEST TESTER	2007 MAKE MODEL	\$16,095.00	INCOMPLETE
37315	BERRY UNDERMEN	2009 MAKE MODEL	\$12,146.50	JERCO-DEF
37314	MIKE LUND	2010 MAKE MODEL	\$12,595.00	BOA-RC
37172	UDAY HUSSEIN		\$0.00	INCOMPLETE
37158	Brian Bankrupt	2012 polaris commander	\$10,000.00	MBE
37156	SADDAM HUSSEIN		\$140.00	INCOMPLETE
37142	reve test robishon		\$0.00	INCOMPLETE

Access Active Customers to Print the Adverse Action

1. Click **Credit Reports** in the Menu bar.
2. Select the customer(s).
3. Click the **Print Adverse Action** button.

	ID	Name
<input type="checkbox"/>	9127	TEST CREDIT2
<input type="checkbox"/>	9066	TEST TESTER
<input type="checkbox"/>	9066	TEST TESTER
<input type="checkbox"/>	9044	MARK THOMAS
<input type="checkbox"/>	9044	MARK THOMAS

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.

Complete an Application Quick Search

1. On the **Home**, **Admin Console**, or **Support** menu bar sections, enter the application ID or Last Name in the **FIND APP** box. Click the **Go** button.

FIND APP	Smith	GO
	Status	Modified
	PENDING	fcoleman 7/26/2013 10:51 AM

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

#	Customer
 36560	JACK SMITH
 35388	ABLE SMITH

Change the Dealership on a Deal

From the **Customer**, **Credit Bureau**, **Collateral**, or **Structure** tab:

1. Click the **Change Dealership** button.

Forms	Notes	
Change Dealership	Save	Proceed To Next Step >>

2. Select another dealership using the **Search Dealer** box or by making a selection from the **Location** list.

Dealer Information

Search Dealer :

Location : **DO NOT TOUCH CL Hanson WY - Some City, WY (#7715)** ▼

Address 1: 123 Main Street Address 2:

City: Some City State: WY ZipCode: 70806

Phone: 225-123-4567 Fax: 225-123-4568

Notes:

3. Click the **Save** button.

Add a User

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

Manage Users

Delete	Username
<input type="radio"/>	amytestla
<input type="radio"/>	dustiniwpla

4. Complete the information.

Add/Edit User

First Name:

Last Name:

Title: Accounting ▼

Email Address:

UserName: **AutoGenerate**

Password: (Must be a minimum of 8 characters and have at least 1 lowercase alphabet, 1 uppercase alphabet and 1 number.)

Re-Type Password:

Security Question: What is your favorite pet's name? ▼

Security Answer:

Status: active ▼

Driver's License Number:

Driver's License State: ALASKA ▼

Date of Birth: / /

SSN: - -

Mobile Phone Number: - -

Home Phone Number: - -

Street #:

Street Address:

City:

State:

5. Click the **Add** button.

Note

Only users with administrative rights can add a user.

Delete a User

1. Select **Admin Console** on the Menu bar.
2. Select **Manage Users**.

3. Select the option button corresponding to the user you want to delete.

Manage Users

Delete	Username	Name
<input type="radio"/>	amytestla	Amy Lear
<input checked="" type="radio"/>	dustiniwpla	dustin n

4. Click the **Delete** button.

Add Email Alerts

Use the **My Alerts** page to set up emailed or texted alerts. AppOne will send an alert when one of these events occurs:

- The status of an application changes.
- The status of a lender callback changes.
- A new loan application is submitted.

To set up alerts:

1. From the **Admin Console** tab, 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 Alerts

Alert Name	Description	Recipient Addresses	Modified
App Status Change	Application Status Change	<input type="text" value="test2@email.com"/>	1/29/2014 4:11 PM kmtstch
Lender Callback Status Change	Lender Callback Status Change	<input type="text" value="test@test.com"/>	1/28/2014 12:34 PM kmtstch
New Loan Application Submitted	New Loan Application Submitted	<input type="text"/>	1/24/2014 3:29 PM kmtstch

Note

Only users with administrative rights can set up email alerts.

Frequently Asked Questions

Questions

- What is the difference between a RouteOne™ lender and a fax lender?
- Is AppOne a lender?
- How do I re-submit a declined 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?

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 that receives applications electronically through the RouteOne interface. A fax lender is a lender that receives credit applications 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 car, marine, recreational vehicle, motorcycle, and other dealerships with lending sources.

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. Make any needed changes on the **Customer**, **Collateral**, and **Structure** tabs.
4. On the **Lender** tab, click the **Submit to Lenders** button.
5. Select all applicable lenders.
6. Click the **Submit to Selected Lenders** button.
7. If necessary, clone the deal by clicking the clone icon on the home page.

#	Dealer Name
 <u>45271</u>	DO NOT TOUCH CL Hanson WY
 <u>45281</u>	DO NOT TOUCH CL Hanson FL

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

1. Select **Home** on the menu bar.
2. Select the underlined ID number for the deal to open it.
3. Check the **Decision** status.

Send Message Mark In-Transit Mark Dead Submit To Lenders	
Lender:	BOA RV Consignment ✓
Transmission Status:	COMPLETED
Lender AppID:	0
Analyst Name:	-
Analyst Phone:	-
Decision:	APPROVED 8/26/2013 4:18 PM
Expiration Date:	-
Buy Rate:	2.00%
Max Rate:	22.00%
Max Term:	160 mths
Max Advance:	-
Max Loan Amount:	\$999,999.00
Max Payment:	-

Click the **Decision** link (such as **APPROVED**) to find more information about the decision or to display a printable copy.

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

Lender:	MBF RV Program
Transmission Status:	COMPLETED
Lender AppID:	0
Analyst Name:	Linda Przybylski
Analyst Phone:	8476532371
Decision:	DECLINED 9/9/2013 2:54 PM
Expiration Date:	-
Buy Rate:	-
Max Rate:	3.00%
Max Term:	160 mths
Max Advance:	-
Max Loan Amount:	-
Max Payment:	-
Max VSC:	\$2,500.00
Max GAP:	\$699.00
Max Back-End:	\$4,000.00
Min Cash Down:	-
Acq Fee:	-
Trade Equity:	-
Special Stips:	
Submit Notes to Lender:	-
Notes:	Low Income, . No Credit History, .
SELECT CALLBACK:	-

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

1. On the **Home**, **Admin Console**, or **Support** page, enter the application ID or **Last Name** in the **FIND APP** box. Click the **Go** button.

FIND APP	Smith	GO
	Status	Modified
	PENDING	fcoleman 7/28/2013 10:51 AM

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

#	Customer
 36560	JACK SMITH
 35388	ABLE SMITH

AppOne Contacts

Print this page and add your own **SAP Customer #**. These numbers 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

877-404-6788 (Specialty Dealer Portal Supportline)

Specialty Dealer Portal Support

Specialty Dealer Portal Support Hotline: (inquiries related to the www.AppOne.net web site, technical support, password reset, etc.)

877-404-6788

support@appone.net

Billing

800-552-9410 x1123113

CustomerSupportAppOne@wolterskluwer.com

My SAP Customer #

About Wolters Kluwer Financial Services - Whether complying with regulatory requirements or managing financial transactions, addressing a single key risk, or working toward a holistic enterprise risk management strategy, Wolters Kluwer Financial Services works with more than 15,000 customers worldwide to help them successfully navigate regulatory complexity, optimize risk and financial performance, and manage data to support critical decisions. Wolters Kluwer Financial Services provides risk management, compliance, finance and audit solutions that help financial organizations improve efficiency and effectiveness across their enterprise. With more than 30 offices in 20 countries, the company's prominent brands include: AppOne®, ARC Logics®, AuthenticWeb™, Bankers Systems, Capital Changes, CASH Suite™, FRSGlobal, FinArch, GainsKeeper®, NILS®, TeamMate®, Uniform Forms™, VMP® Mortgage Solutions and Wiz®. Wolters Kluwer Financial Services is part of Wolters Kluwer, a leading global information services and solutions provider with annual revenues of (2014) €3.6 billion (\$4.7 billion) and approximately 19,000 employees worldwide. Please visit our website for more information.

Wolters Kluwer Financial Services
6815 Saukview Drive
St. Cloud, MN 56303
Toll-free: 800.274.2711

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