

Release Notes

RMS EXTERNAL

February 2014

RMS EXTERNAL

Publication Information / Version

Full Product Name: AppOne
Document Title: Internal Release Notes
Software Version Information: 2013.5
Document Version Information: 2.0
Release Date: February 2014

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U.S. Patent No. 7,734,530

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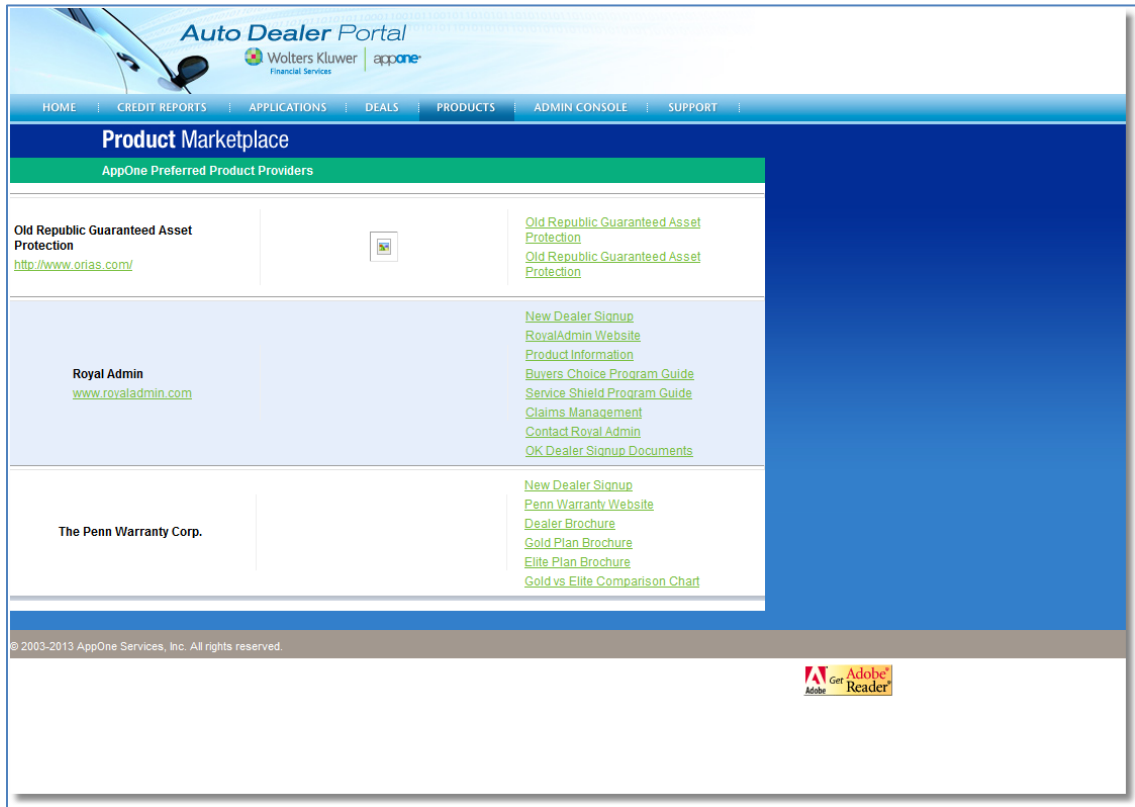
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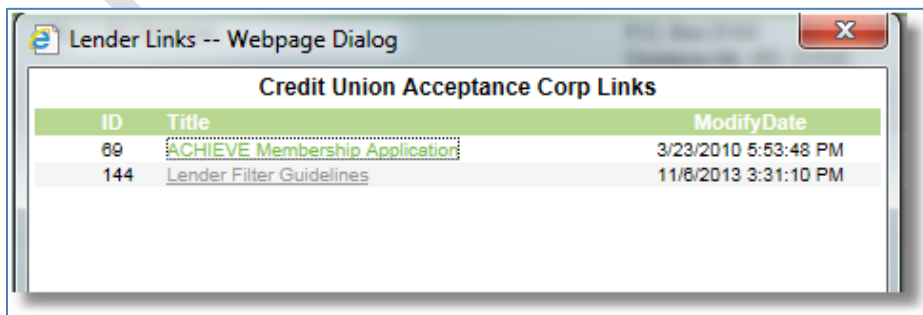
Remove MyEZCarCare

The MyEZCarCar product was removed from the products tab on the RMS Dealer Portal. The product and all corresponding links were removed.



Lender Guidelines Update

All of the individual lender guideline program links were removed. A new link called **Lender Filter Guidelines** was setup for all existing RMS programs. The new link pulls up the Lender Quick Reference Guide that contains all of the RMS Lender filter guidelines.





AppOne Lender Quick Reference Guide

	GOLF	OPA	WFOB	CBT	CUAC	AMC	BOW
FICO Score	Either Applicants <640	Either Applicant >650	Both Applicants < 550	Either Applicant < 450 OR Either Applicant > 650	Both Applicants < 700	Both Applicants < 500	Both Applicants < 600
Time on Credit File	Both Applicants < 3 yrs	n/a	Both Applicants < 2 yrs	Either Applicant < 2 yrs	IND- 2yr, JOINT - 1yr	Either Applicant < 1 yr	n/a
# of Tradelines	Both Applicants < 4	n/a	Both Applicants < 2	Both Applicants < 1	Both Applicants < 5	n/a	n/a
Bankruptcy	n/a	n/a	n/a	Either Applicant > 1	n/a	Either Applicant > 1	n/a
Repossession	n/a	n/a	n/a	Either Applicant > 1	n/a	n/a	n/a
Job Time	n/a	Both Applicants < 6 months at current	n/a	n/a	n/a	n/a	n/a

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Update ELT Code for Gateway

Gateway (GOLF) requested an update to the electronic lienholder code for the state of Georgia.

Change Max Gap in AMC Callbacks

The max GAP for AMC has been set to \$895.

Code: 793 Message: GAP exceeds max allowable of \$895.00

Front-End Itemization		Back-End Products	
Selling Price:	\$16,000.00	Add/Change Back-End Products	
Trade-In Allowance:	\$0.00	Product Name	Retail Price Tax
Trade-In Payoff:	\$0.00	GAP - Advantage Gap - 60 months	\$900.00 \$0.00 <input type="checkbox"/> remove
Sales/Other Tax: net 0.000000	\$1,120.00 <input checked="" type="checkbox"/> manual override	Rate & Terms	

Incorrect/Modified Calculation with the Save Callbacks Button

We corrected a problem that occurred on CPS deals, causing the system to incorrectly save the Old Car Fee & Admin Fee again in the Dealer Fee field and subsequently causing the dealer to get short-funded when the callback was saved from the RMS Dealer Portal. Now, the Lender/Admin Fee is not user editable on the RMS Dealer Portal preventing this issue from occurring.

portal.appone.net - lender callbacks - Windows Internet Explorer

http://external.test.appone.net/portal/dealer/decision.aspx?enc=mVvpNEMrjXPWuPOX4UVTmgKNNggogPCsZkzvwMbNEQk0rafGeIXDyUthcm5eYyIAO/TLwi+CYCkC636U46W5vzY0HVmerU4J2N8foa

portal.appone.net - lender callbacks

HOME CREDIT REPORTS APPLICATIONS DEALS PRODUCTS ADMIN CONSOLE SUPPORT FIND APP Enter ApplID OR LastName GO

Refresh Status

Send Message Review/Edit Application Print Contract Print Menu Print Dealer Forms Request Vehicle Change Mark In-Transit Mark Dead Print Adverse Action Print Risk Based Pricing Notice Submit to Lenders Save Callbacks

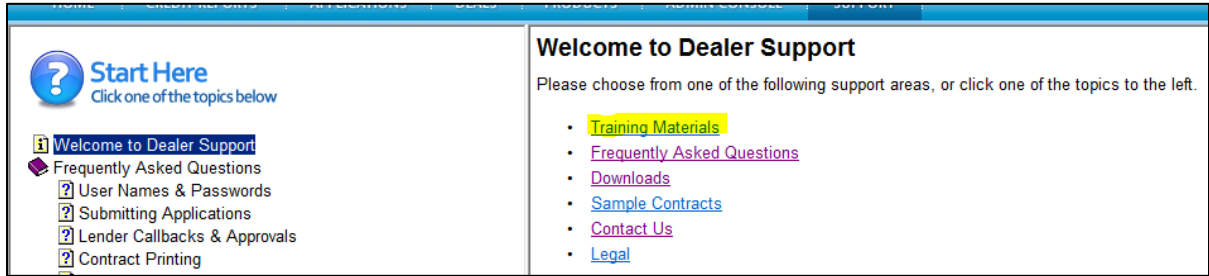
App #: 41473 Buyer: JERRY INN Collateral: 2008 BMW 6 SERIES WBAEB535X8C462828 Amt: \$43,020.00
 App Status: Approved Co-Buyer: Collateral Value: Click here for values Term/Rate: 72 mths @ 5.00%

Lender:	Capital One, N.A.	AmeriCredit Financial Services	American Credit Acceptance	Chase Custom - R1	Wells Fargo Dealer Services - R1	Pelican RMS Program
Transmission Status:	NOT SENT	COMPLETED	COMPLETED	COMPLETED	COMPLETED	FAILED
Lender ApplID:		0	0			
Decision:	Approved PRINT CALLBACK	Pending	Pending	APPROVED (Tier 5) 12/27/2013 4:28 PM	APPROVED (Tier 5) 12/27/2013 4:11 PM	Pending
Expiration Date:	1/26/2014	1/26/2014	1/26/2014			1/19/2014
Buy Rate:	0.00%	0.00%	0.00%	5.00%	5.00%	0.00%
Max Rate:	0.00%	0.00%	0.00%	7.50%	7.50%	0.00%
Max Term:	0	0	0	72 mths	72 mths	0
Max Advance:	\$0.00	\$0.00	\$0.00	\$43,020.00	\$43,020.00	\$0.00
Max Loan Amount:	\$0.00	\$0.00	\$0.00			\$0.00
Max Payment:	\$0.00	\$0.00	\$0.00	\$694.00	\$694.00	\$0.00
Max VSC:	\$0.00	\$0.00	\$0.00			\$0.00
Max GAP:	\$0.00	\$0.00	\$0.00			\$0.00
Max Back-End:	\$0.00	\$0.00	\$0.00			\$0.00
Min Cash Down:	\$0.00	\$0.00	\$0.00			\$0.00
Lender/Admin Fee:	\$85.00	\$85.00	\$85.00	\$584.00	\$584.00	\$395.00
Trade Equity:	\$0.00	\$0.00	\$0.00			\$0.00

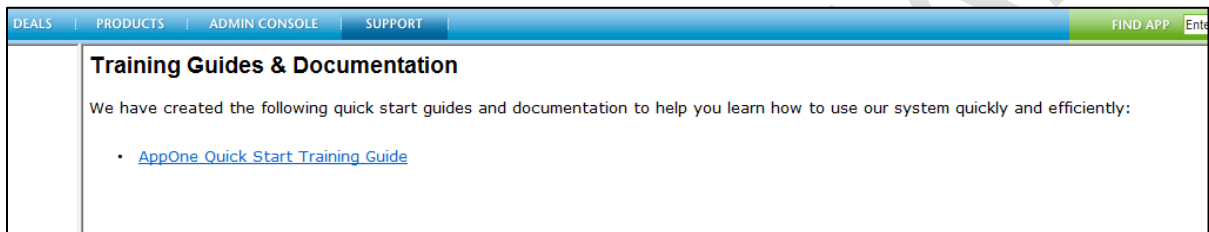
Trusted sites | Protected Mode: Off 9:26 AM 12/31/2013

Update Quick Start Guide Link in the Support tabs

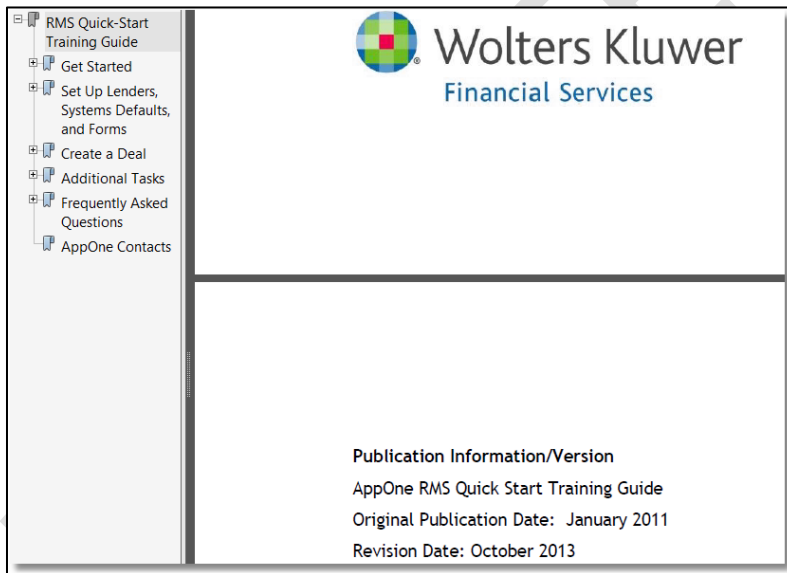
The updated RMS Quick Start Training Guides was updated on the support tab.



The screenshot shows the top navigation bar with tabs for DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. The SUPPORT tab is active. Below the navigation bar, there are two main sections. On the left, a 'Start Here' section with a question mark icon and the text 'Click one of the topics below'. Below this is a list of topics: 'Welcome to Dealer Support', 'Frequently Asked Questions', 'User Names & Passwords', 'Submitting Applications', 'Lender Callbacks & Approvals', and 'Contract Printing'. On the right, a 'Welcome to Dealer Support' section with the text 'Please choose from one of the following support areas, or click one of the topics to the left.' followed by a list of links: 'Training Materials', 'Frequently Asked Questions', 'Downloads', 'Sample Contracts', 'Contact Us', and 'Legal'.



The screenshot shows the 'SUPPORT' tab selected in the navigation bar. Below the navigation bar, there is a section titled 'Training Guides & Documentation'. The text reads: 'We have created the following quick start guides and documentation to help you learn how to use our system quickly and efficiently:'. Below this text is a single bullet point with a link: 'AppOne Quick Start Training Guide'.



The screenshot shows the content of the 'AppOne Quick Start Training Guide'. On the left is a table of contents with expandable icons: 'RMS Quick-Start Training Guide', 'Get Started', 'Set Up Lenders, Systems Defaults, and Forms', 'Create a Deal', 'Additional Tasks', 'Frequently Asked Questions', and 'AppOne Contacts'. The main content area features the Wolters Kluwer Financial Services logo at the top. Below the logo, the text reads: 'Publication Information/Version', 'AppOne RMS Quick Start Training Guide', 'Original Publication Date: January 2011', and 'Revision Date: October 2013'.

Fees Displayed on Deal Structure Based on Collateral Type

The RMS portal was updated to show fees appropriate to the collateral type on the Structure tab. The update was made due to a Compliance Services request that the portal **Structure** tab display fees that match the fields available in the goods and services and the motor vehicle contracts (based on state and collateral type).

- Fees displayed in the **Admin Console** tab will be configured for dealer state and for automobile collateral only.
- Fees that displayed in **Structure** page will be specific to dealer state and collateral type.

The fees will default to the appropriate values in the **Admin Console** tab.

All fees applicable for the state the dealer is doing business in are available on the **Admin Console** tab. However, *only* the fees applicable to the collateral type selected for the deal are pulled into the **Structure** tab and calculations...

The following table shows fee names by state and collateral type.

State	Fee Name for Auto, RV, Motorcycle	Fee Name for all other collateral
ID	Additional Charge (Documentation Fee)	Documentation Fee
UT	Additional Charge (Documentation Fee)	Documentation Fee
VA	Processing Fee	Documentation Fee
AL	Processing Fee	Documentation Fee
KY	Processing Fee	Documentation Fee
MD	Dealer Processing Charge	Documentation Fee
TN	Document Preparation Fee	Documentation Fee
SC	Closing Fee	Documentation Fee
CA	Document Processing Charge	Documentation Fee

Example:

Admin Console → System Default shows all fees set up for the dealer state

Fees				
Code	Name	Rate	Amount	Taxable
doc	Documentation Fee	-	30.00	<input checked="" type="checkbox"/>
inspection	Inspection Fee	-	15.00	<input type="checkbox"/>
license	License Fee	-	45.00	<input type="checkbox"/>
notary	Notary Fee	-	15.00	<input type="checkbox"/>
registration	Registration Fee	-	15.00	<input type="checkbox"/>
title	Title Fee	-	100.00	<input type="checkbox"/>

Structure page → fees default to the values in the Admin Console tab

Public Officials & Fees		
Title Fee:	<input type="text" value="\$100.00"/>	<input type="checkbox"/> tax
License Fee:	<input type="text" value="\$45.00"/>	<input type="checkbox"/> tax
Registration Fee:	<input type="text" value="\$15.00"/>	<input type="checkbox"/> tax
Inspection Fee:	<input type="text" value="\$15.00"/>	<input type="checkbox"/> tax
Documentation Fee:	<input type="text" value="\$30.00"/>	<input checked="" type="checkbox"/> tax
Notary Fee:	<input type="text" value="\$15.00"/>	<input type="checkbox"/> tax
Total Front-End:	\$13,251.50	

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