

Release Notes

RMS EXTERNAL

October 2013

RMS EXTERNAL

Publication Information / Version

Full Product Name: AppOne
Document Title: Internal Release Notes
Software Version Information: 2013.4
Document Version Information: 1.0
Release Date: October 2013

Distributed Subject to Terms of a License or other Agreement

The contents of this publication, including its appendices, exhibits, and other attachments, as updated or revised, are highly confidential and proprietary to Wolters Kluwer Financial Services, Inc. or its subsidiaries or affiliates (“Wolters Kluwer Financial Services”). This publication is distributed pursuant to a Non-Disclosure Agreement, Evaluation Agreement, License Agreement and/or other similar agreement(s) with Wolters Kluwer Financial Services, Inc. or its subsidiary or affiliate. Unless otherwise specifically provided in such agreement(s), the reproduction of this publication is strictly prohibited. Use and distribution of this publication are also subject to the responsibilities and obligations of such agreement(s), which require confidential treatment of this publication and its contents.

Information in this guide is subject to change without notice and does not represent a commitment on the part of Wolters Kluwer Financial Services.

Do Not Reproduce or Transmit

Unless otherwise specifically authorized in the agreement or license under which this publication has been provided, no part of this publication may be posted, played, transmitted, distributed, copied or reproduced in any form or by any means, electronic or mechanical, including photocopying, recording, or retaining on any information storage and retrieval system, without prior written permission from Wolters Kluwer Financial Services.

Requests for permission to reproduce content should be directed to Wolters Kluwer Financial Services, Inc., Corporate Legal Department, by telephone at 1-800-397-2341.

Not a Substitute for Legal Advice

This publication is intended to provide accurate and authoritative information about the subject matter covered based upon information available at the time of publication. Examples given in this publication are for illustrative purposes only.

Development of this publication and the software (including forms, disclosures, reports, and other documents generated by the software) or other products that it describes was based on Wolters Kluwer Financial Services' understanding of various laws, regulations and commentaries. Wolters Kluwer Financial Services cannot and does not guarantee that its understanding is correct.

This publication is not intended, and should not be used, as a substitute for legal, accounting, or other professional advice. Wolters Kluwer Financial Services is not engaged in providing legal, accounting or other professional services. If legal or other professional assistance is required, you should seek the services of a competent professional. We encourage you to seek the advice of your own attorney concerning all legal issues involving the use of this publication and any products described in this publication. If your interpretations or your counsel's interpretations are contrary to those expressed in this publication, you should of course, follow your/your counsel's interpretations.

The following notice is required by law:

WOLTERS KLUWER FINANCIAL SERVICES' PRODUCTS AND SERVICES ARE NOT A SUBSTITUTE FOR THE ADVICE OF AN ATTORNEY.

Warranty Disclaimer

Except only for the warranties (if any) expressly set forth in the agreement(s) under which this publication is provided (i.e., your agreement or license for the described product), this publication is provided “as is”, and Wolters Kluwer Financial Services makes no warranty, express, implied, by description, by sample or otherwise, and in particular and without limitation, makes no implied warranties of merchantability or fitness for purpose. No modifications to this Warranty Disclaimer are authorized unless in writing and signed by the President or a Vice President of the Wolters Kluwer Financial Services entity licensing the product described in this publication.

Attributions and Acknowledgements

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

AppOne® and DocOne® are the registered trademarks of Wolters Kluwer Financial Services, Inc. All other trademarks are the property of their respective owners.

Copyright Information

© 2013 Wolters Kluwer Financial Services, St. Cloud, Minnesota

This publication is the confidential information of Wolters Kluwer Financial Services. Distribution of this publication is subject to restrictions in the license or agreement under which this publication is provided to authorized Wolters Kluwer Financial Institution customers.

All rights reserved.

Table of Contents

Manage Users - Admin User	1
NV Trade In Sales Tax Credit	1
MenuOne logo update	1
CA deals - Field for Charging Stations required on Contracts.....	2
Lender AppID Allow Special Characters.....	2
Manual Callback Population.....	3
Add \$49 Lender Fee to All GOLF Decisions	3
Decline Reasons Issue	4
Modifications to ACA Bulk Dealer Import Process	4
Disable Whitney/Hancock Bank	4
Change Max Doc fee in WV	4
Debt Cancellation Agreements versus GAP Insurance	5
RMS - CPS Filter Change.	5
GROW Financial pricing model change.....	5
Wkly Dlr Agrment missing stips e-mail notification to Deals.....	6
TX GAP Waiver Change.....	6
CUAC - Disable MS	6
Warning Message When Printing State Title Apps.....	6
Certificate of Registration and FL Doc Stamp Tax	7
Customer and Applicant Tab Changes.....	7

Manage Users - Admin User

All portals were updated so that any admin user has the ability to set up other admin users on the **Admin Console** tab.

NV Trade In Sales Tax Credit

All portals were updated to allow the dealer to enter a **Trade-In Sales Tax Credit**. However, this feature is currently only turned on for Nevada (NV). The **Structure** tab displays the **Trade-In Sales Tax Credit** field and the **Sales Tax** field is replaced by the **Gross Sales Tax** field. Additionally, this new field is communicated to the doc engine to properly populate on the NV retail installment contracts.

Front-End Itemization	
Selling Price:	\$30,000.00
Trade-In Allowance:	\$0.00
Trade-In Payoff:	\$0.00
Gross Sales Tax:	10.00000 % \$3,000.00 <input type="checkbox"/> manual override
Trade-In Sales Tax Credit:	\$0.00
Rebate:	\$0.00
Cash Down:	\$0.00
Net Purchase:	\$33,000.00

MenuOne logo update

MenuOne logos were replaced with the text **MenuOne®** or a button with a **MenuOne®** label.

MenuOne popup

MenuOne® Real-Time Price Quotes			
<input type="button" value="Save & Update"/>			
Vehicle Service Contract			
★ Integrated Providers			
Select	<input checked="" type="radio"/> Integrated	<input checked="" type="radio"/> Non-Integrated	<input type="radio"/>
Company		AutoLife RX	None
Program	-	-	-
Plan	-	-	-
Plan Item	-	-	-
Coverage	-	Term: <input type="text" value="0"/> <input type="checkbox"/> Unlimited? Mileage: <input type="text" value="0"/> <input type="checkbox"/> Unlimited?	-

CA deals - Field for Charging Stations required on Contracts

To accommodate a California law change, an electronic charging station fee has been added for California contracts when the collateral is **Auto**. The fee appears on the **Structure** page after it is set up on the **Admin Console** → **System Defaults** page.

RMS Admin Console page

System Defaults			
Taxes			
State Sales Tax Rate: 5.50000 %		City Sales Tax Rate: 2.25000 %	
Fees			
Code	Name	Rate	Amount
cancellation	Contract Cancellation Option Fee	-	10.00
doc	Documentation Fee	-	55.00
electronic	DMV Electronic Filing Fee	-	20.00
evchargingstation	EV Charging Station Fee	-	12.50
exemption	Exemption Fee paid to State	-	25.00
license	License Fee	-	9.25
registration	Registration Fee	-	15.00
smogcert	Smog Certification Fee Paid to State	-	12.50
smogfee	Smog Fee	-	7.50
tire	Tire Fee	-	8.00
title	Title Fee	-	25.00
ucc	UCC Filing Fee	-	0.00

RMS Structure page

Public Officials & Fees	
Title Fee:	\$10.00 <input type="checkbox"/> tax
License Fee:	\$9.25 <input type="checkbox"/> tax
Registration Fee:	\$15.00 <input type="checkbox"/> tax
Documentation Fee:	\$55.00 <input checked="" type="checkbox"/> tax
Tire Fee:	\$8.00 <input type="checkbox"/> tax
Contract Cancellation Option Fee:	\$10.00 <input type="checkbox"/> tax
DMV Electronic Filing Fee:	\$20.00 <input type="checkbox"/> tax
Smog Fee:	\$7.50 <input checked="" type="checkbox"/> tax
Smog Certification Fee Paid to State:	\$12.50 <input type="checkbox"/> tax
Exemption Fee paid to State:	\$25.00 <input type="checkbox"/> tax
EV Charging Station Fee:	\$12.50 <input checked="" type="checkbox"/> tax
Total Front-End:	\$12,673.05

Lender AppID Allow Special Characters

The portals were updated to allow numbers, letters, and special characters to be entered in the **Lender AppID** field without disrupting printing and/or causing errors.

Manual Callback Population

An issue has been fixed that prevented some fields from being editable or savable on manual callback deals.

- For callbacks to fax lenders, this feature applies automatically and all fields of the callback can be edited and saved.
- For integrated lenders, manual callbacks are enabled during initial setup. If manual callback population was enabled during initial setup, all fields of the callback can be edited and saved.

Lender:	TEST LA FAX LENDER ✓
Transmission Status:	NOT SENT
Lender AppID:	432-abc-2d
Decision:	Approved PRINT CALLBACK
Expiration Date:	9/27/2013
Buy Rate:	0.00%
Max Rate:	0.00%
Max Term:	0
Max Advance:	\$0.00
Max Loan Amount:	\$0.00
Max Payment:	\$0.00
Max VSC:	\$0.00
Max GAP:	\$0.00
Max Back-End:	\$0.00
Min Cash Down:	\$0.00
Lender/Admin Fee:	\$85.00
Trade Equity:	\$0.00
Analyst Name:	
Analyst Phone:	Ext: 0
Submit Notes to Lender:	-
Special Steps:	
Notes:	
SELECT CALLBACK:	SELECT/PRINT

Add \$49 Lender Fee to All GOLF Decisions

A \$49 Lender Fee was added to all GOLF decisions to be paid by the dealer.

LenderPayable	ASSIGNMENT FEE	\$49.00	DNaquin 10/15/2013 8:08 AM
DealerReceivable	ADMIN FEE	\$310.00	DNaquin 10/15/2013 8:08 AM
DealerReceivable	OLD CAR FEE	\$85.00	DNaquin 10/15/2013 8:08 AM
DealerReceivable	DEALER FEE	\$49.00	DNaquin 10/15/2013 8:08 AM

Decline Reasons Issue

The callback screens were updated to show the reasons for declining the most current callback only.

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:	Bad Credit, Not Enough Money,
SELECT CALLBACK:	-

Modifications to ACA Bulk Dealer Import Process

(Deployed 9/3/2013)

The ACA Dealer setup process was automated to add non-matched dealers to the Default Org and setup the ACA Lender program. The ACA Fax program was removed and the ACA electronic program was added for matched dealers.

Disable Whitney/Hancock Bank

(Deployed 8/20/2013)

Hancock Bank was turned off for all dealers.

Change Max Doc fee in WV

(Deployed 8/20/2013)

The maximum Doc Fee has been raised from \$55.00 to \$175.00 in WV.

Debt Cancellation Agreements versus GAP Insurance

Updates were made to give dealers the ability to distinguish between Debt Cancellation Agreements versus GAP Insurance. A new field, **Product Type**, was added as a drop-down list in the **Back End Products - GAP** - section of the **Structure** page. The new Product Type field is required when the **GAP** option is selected. This feature has been initially turned on for TX ONLY, other states can be added as applicable. The drop-down list includes the following selections, as applicable based on State:

- Gap Waiver
- Debt Cancellation
- Gap Coverage - Insurance
- Gap Coverage - Non Insurance

RMS

GAP		
Integrated Providers		
Select	<input checked="" type="radio"/> Non-Integrated	<input type="radio"/>
Company	Advantage Gap	None
Program	-	-
Plan	-	-
Plan Item	-	-
Product Type	<div style="border: 2px solid red; padding: 5px;"> Gap Waiver Gap Waiver Debt Cancellation Gap Coverage - Insurance Gap Coverage - Non Insurance </div>	-
Coverage	-	-
Deductible	-	-
Surcharges	-	-
Description	-	-
Dealer Cost	\$0.00	-
Retail	\$0.00	-

RMS - CPS Filter Change.

(Deployed 8/14/2013)

CPS requested that the filters be modified to exclude applications with vehicle mileage > 135,000 and max loan amount > \$35,000.

GROW Financial pricing model change.

(Deployed 8/20/2013)

GROW Financial is moving from a rate mark-up participation plan to a flat fee model. The flat fee will be calculated as 2% of the amount financed on the application. The flat fee will be paid to AppOne at the time of funding.

Wkly Dlr Agrment missing stips e-mail notification to Deals (Deployed 9/24/2013)

An e-mail notification will be sent weekly to the dealerships that have missing stipulations on their dealer application. The e-mail will be sent every week until the dealer application is marked dead or completed.

TX GAP Waiver Change (Deployed 10/1/2013)

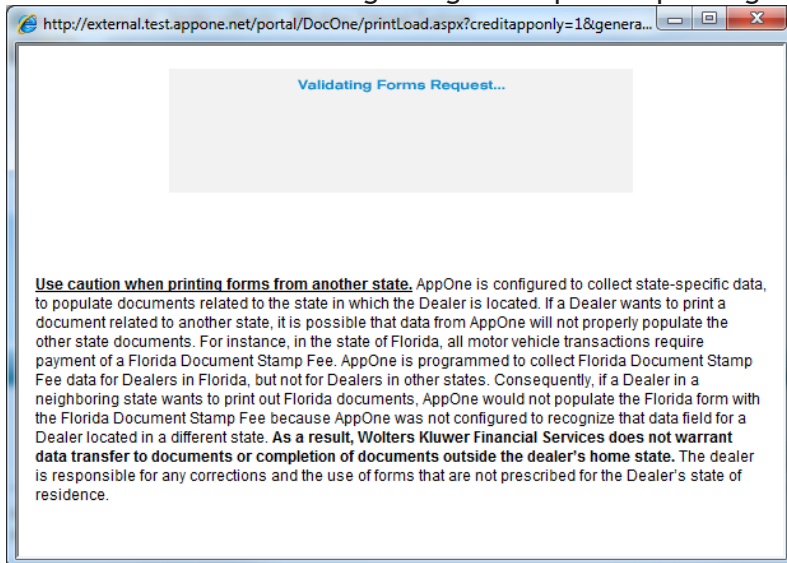
Due to a recent change in TX regulations, the limit on Gap (DCA) was capped at 5% of the amount financed or \$895 whichever is less.

CUAC - Disable MS

Credit Union Acceptance Corp (CUAC) was turned off for the state of MS.

Warning Message When Printing State Title Apps

The portals were updated to display the following message when a user prints forms as a reminder and disclaimer regarding the impact of printing out-of-state forms:



Certificate of Registration and FL Doc Stamp Tax

Forms such as the Retail Installment Contract for Florida loans were updated to include the Certificate of Registration under some circumstances. For example, when the **Documentary Stamp Tax** field is filled out, the corresponding Certificate of Registration is also populated, per lender requirements when applicable. Note that this field will not populate on the form unless the corresponding parameter for the selected lender has been set in the AppOne database.

FL-102 10/31/2010

Retail Installment Contract and Security Agreement

Seller Name and Address	Buyer(s) Name(s) and Address(es)	Summary No. _____ Date _____
-------------------------	----------------------------------	------------------------------------

Buyers' Month of Birth

Business, commercial or agricultural purpose Contract.

Documentary Stamp Tax. Florida documentary stamp tax required by law in the amount of \$ _____ has been paid or will be paid directly to the Florida Department of Revenue. Certificate of Registration No. _____

Truth-In-Lending Disclosure

Annual Percentage Rate	Finance Charge	Amount Financed	Total of Payments	Total Sale Price
The cost of your credit as a yearly rate.	The dollar amount the credit will cost you.	The amount of credit provided to you or on your behalf.	The amount you will have paid when you have made all scheduled payments.	The total cost of your purchase on credit, including your down payment of
_____ %	\$ _____	\$ _____	\$ _____	\$ _____ \$ _____

Applicant Tab Changes

The following updates were made to the **Applicant** tab:

- When a user selects **Retired** for the employment status, the system will default to **RETIRED** for the **Employer Name** field. The **Salary** and **Work Phone** fields become optional.

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

Status:

Occupation:

Employer Name:

Address:

Zip/City/State:

Gross Salary: /

Work Phone: - -

How Long? years months

- If the user changes the employment status from **Retired** to some other status, the **Occupation** and **Salary** fields will be changed to blank, the **Salary** and **Work Phone** fields will change to required.