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Auto EXTERNAL

Online Signup - Update How Heard

On the dealer signup page, **How Did You Hear About Us** list; and on the Moses Dealer Profile page, **How Heard** field, we made the following changes:

- Removed items that begin with **BDM**.
- Added **NIADA**.

The options for **How Did You Hear About Us** and **How Heard** are now:

- Website
- Direct Mail
- Referred by Someone
- Previous Customer
- Email
- Sales Call
- Search Engine - Overture
- Search Engine - Google
- Search Engine - MSN
- Search Engine - Yahoo
- Search Engine - Other
- Business Development Manager
- Finance Express
- Dealers Association
- Lender Referral
- Lender Setup
- Press Release
- Industry Publication
- Service Company Referral
- Service Company Setup
- NIADA

Calculation Enhancements

AppOne has made several enhancements to its deal structure calculations within all portals to support a variety of new features as further defined below.

Interest Accrual Basis

Previously, AppOne only supported the 30/360 method of accruing interest in its calculations. Now, it has been updated to support all of the options below:

- Actual/365
- 30/360

Buy Here Pay Here (BHPH)

Buy Here/Pay Here (BHPH) is a lending method utilized primarily by automotive dealers wherein the dealer himself acts as the lender to the customer and self-finances the customer, instead of submitting deals to 3rd party lienholders.

The following additional options were added to the term drop-down to support BHPH calculations:

- Weekly
- Bi-Weekly
- Semi-Monthly

Additionally, we have added a new lender level program parameter which will be used to configure the lender's accepted payment term schedules. This parameter will be set for all AppOne integrated lenders, and, when set, the dealer will not be allowed to change this option when printing a deal for the selected AppOne integrated lender. Most integrated lenders on AppOne today only support Monthly terms and as a result, dealers printing deals for these integrated lenders will be limited to Monthly terms only.

We also added new fields used to capture Deferred Down Payments which are typically used in BHPH transactions where the dealer makes an arrangement with the customer to defer some portion of the total cash down required over a period of time, **but no later than the 2nd regularly scheduled payment date**. We also added a lender level program parameter which will be used to configure if an integrated lender accepts deferred down payments or not. Most integrated lenders on AppOne today do not accept deferred down payments and as a result dealers will not be allowed to print deals for them if they contain a deferred down payment.

To support the calculation enhancements, we made the user interface changes described below.

Structure tab changes:

In the **Structure** tab, we made the following changes:

- In the **Front-End Itemization** section, added a **Deferred Down Payment?** Link that opens a **Deferred Down Payment** popup.

Deferred Down Payment

How much of the down payment is deferred?

Payable in payments of beginning

All deferred down payments must be due no later than the second regularly scheduled payment of 10/19/2014

- In the **Rate & Terms** section, added a term frequency drop-down list to the right of the **# of Payments** field. Possible values are **Weekly**, **BiWeekly**, and **SemiMonthly**.

- In the **Rate & Terms** section, added an interest accrual drop-down list to the right of the **Rate** field. Note that the APR will change when the interest accrual method changes. Possible values are:
 - Actual/365
 - 30/360
- In the **Rate & Terms** section, added a drop-down list to the right of the **Last Payment Date** field. Possible values are **calculate even payments** and **calculate final payment**. When **calculate final payment** is selected, a **Final Payment** field is displayed at the top and bottom of the screen.

AppOne Portal Rate and Terms:

Rate & Terms		Trade #2 Information	
# of Payments:	60 Monthly	Misc Info	
Rate:	5.00 % Actual365 APR: 5.1765%	Sales Person Name:	F&I Person Name:
Contract Date:	7/22/2014		
Days to First Payment:	30		
First Payment Date:	08/21/2014		
Last Payment Date:	07/21/2019 calculate final payment		
Total Balance Due: \$16,570.00 Total Sales Tax Amount: \$1,500.00 Payment: \$312.72 Final Payment: \$312.18			

When forms are printed, the payment schedule will reflect the selections made. The following examples show contracts with different configurations of **Deferred Down Payment** and **calculate even payments/ calculate final payment**.

No Deferred Down payment, calculate even payments:

Truth-In-Lending Disclosure				
Annual Percentage Rate The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid when you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your down payment of
8.97%	\$ 1,556.36	\$ 19,371.64	\$ 20,928.00	\$ 2,000.00 \$ 22,928.00
Payment Schedule. Your payment schedule is:				
No. of Payments	Amount of Payments	When Payments are Due		
20	\$ 1,046.40	Monthly, beginning on 9/24/2014 .		
N/A	\$ N/A	NOT APPLICABLE		
N/A	\$ N/A	NOT APPLICABLE		

No Deferred Down payment, calculate final payment:

Truth-In-Lending Disclosure				
Annual Percentage Rate The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid when you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your down payment of
8.971%	\$ 1,556.39	\$ 19,371.64	\$ 20,928.03	\$ 2,000.00 \$ 22,928.03
Payment Schedule. Your payment schedule is:				
No. of Payments	Amount of Payments	When Payments are Due		
19	\$ 1,046.40	Monthly, beginning on 9/24/2014 .		
1	\$ 1,046.43	Final payment due on 4/24/2016.		
N/A	\$ N/A	NOT APPLICABLE		

Deferred Down payment, calculate final payment:

Truth-In-Lending Disclosure				
Annual Percentage Rate The cost of your credit as a yearly rate.	Finance Charge The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid when you have made all scheduled payments.	Total Sale Price The total cost of your purchase on credit, including your down payment of
8.971%	\$ 1,556.39	\$ 19,371.64	\$ 21,428.03	\$ 2,000.00 \$ 22,928.03
Payment Schedule. Your payment schedule is:				
No. of Payments	Amount of Payments	When Payments are Due		
2	\$ 250.00	Weekly, beginning on 8/25/2014 (Deferred Down Payment).		
19	\$ 1,046.40	Monthly, beginning on 9/24/2014 .		
1	\$ 1,046.43	Final payment due on 4/24/2016.		

Fix images on the Products tab

We corrected an issue that prevented product images from displaying correctly on the Products tab. All images now display correctly.

Mandatory STIP for new dealers - Form 4506T

To increase our dealer underwriting efforts and ensure we are minimizing risks to our business, we added form 4506T to each new dealer agreement package. We also added 4506T as a STIP to the Moses RECON tab.

MD Processing Fee Change

The maximum processing fee (**Documentation fee**) for Maryland was increased from \$200 to \$300. We updated the **Structure** page logic to accept values up to \$300. When an application is submitted with a **Documentation** fee greater than \$300, the portal displays an error message.

The following errors were found on this form:
Documentation Fee has an invalid value. Maximum value must be \$300.00.
Code: -2. Message: Documentation Fee is invalid. Maximum value must be \$300.00.

Front-End Itemization

Selling Price:	<input type="text" value="\$15,000.00"/>	
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="6.00000 %"/>	<input type="text" value="\$900.00"/> <input type="checkbox"/> manual override
Rebate:	<input type="text" value="\$0.00"/>	
Total Cash Down:	<input type="text" value="\$1,000.00"/>	Deferred Down Payment?
Net Purchase:		\$14,900.00

Public Officials & Fees

Title Fee:	<input type="text" value="\$250.00"/>	<input type="checkbox"/> tax
License Fee:	<input type="text" value="\$7.00"/>	<input type="checkbox"/> tax
Registration Fee:	<input type="text" value="\$500.00"/>	<input type="checkbox"/> tax
Lien Fee:	<input type="text" value="\$100.00"/>	<input type="checkbox"/> tax
Documentation Fee:	<input type="text" value="\$350.00"/>	<input type="checkbox"/> tax
Dealer Processing Charge:	<input type="text" value="\$12.00"/>	<input type="checkbox"/> tax
Total Front-End:		\$16,119.00

WFDS - App Filter Changes

We updated the values that are used to filter Wells Fargo Dealer Services (WFDS) applications. The applicant or applicants must meet the following criteria:

- A minimum FICO score of 580 for both applicants
- A minimum income of \$2,000.

FICO score less than 580; income less than \$2,000

	Wells Fargo Program
FICO Score	✘
Collateral Age	✓
Collateral Mileage	✓
Business Application	✓
Lending Area	✓
Time on Credit File	✓
# of Tradelines	✓
Max Loan Amount	✓
Job Time	✓
Income	✘
Notes	-
SELECT LENDER	<input type="checkbox"/>
	-

FICO score greater than 580; income greater than \$2,000

	Wells Fargo Program
FICO Score	✓
Collateral Age	✓
Collateral Mileage	✓
Business Application	✓
Lending Area	✓
Time on Credit File	✓
# of Tradelines	✓
Max Loan Amount	✓
Job Time	✓
Income	✓
Notes	-
SELECT LENDER	<input type="checkbox"/>
	-

Update Wells Filters

We added criteria that are used to filter Wells Fargo Dealer Services (WFDS) applications. The application must now meet the following criteria:

- A loan-to-value (LTV) ratio greater than 155%.
- A payment-to-income (PTI) ratio greater than 16%.

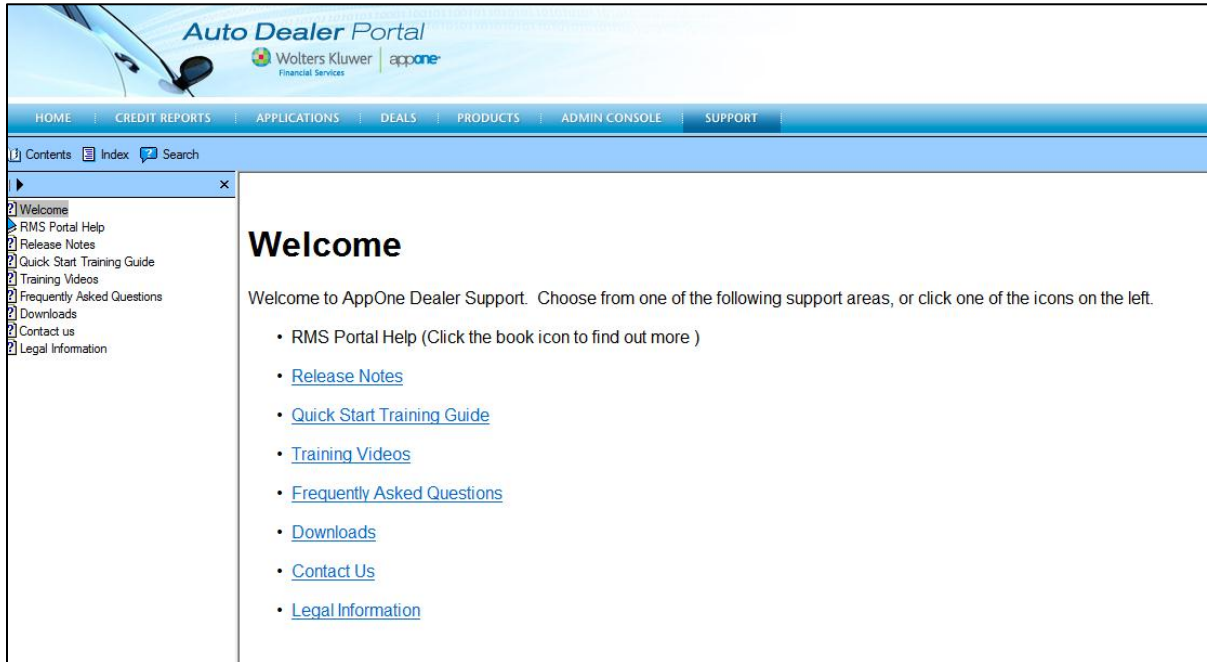
	Wells Fargo Program	
FICO Score		✘
Collateral Age		✔
Collateral Mileage		✔
Business Application		✔
Lending Area		✘
Time on Credit File		✘
# of Tradelines		✘
Max Loan Amount		✔
Job Time		✔
Income		✘
PTI	✘	Payment/Income exceeds 16%.
Max Advance	✘	Deal Structure exceeds max. line 3 advance of 155%.
Notes		
SELECT LENDER		<input type="checkbox"/>
		-

Enhancement: fix character limitations for lender comments

We enhanced the RouteOne Interface messaging capability for lender comments to handle comments longer than 120 characters. Lender comments can now be up to 700 characters without being truncated.

Update Support Tab Link to Online Help System

We updated the support tab to link to an HTML-based help system that includes online help; FAQ's; and links to quick start guides, training videos, and other support information.



The screenshot displays the 'Auto Dealer Portal' interface. At the top, the header includes the 'Auto Dealer Portal' logo, the 'Wolters Kluwer' logo, and the 'appone' logo. Below the header is a navigation menu with the following items: HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. The 'SUPPORT' tab is highlighted. Below the navigation menu is a search bar with 'Contents', 'Index', and 'Search' options. The main content area is titled 'Welcome' and contains the following text: 'Welcome to AppOne Dealer Support. Choose from one of the following support areas, or click one of the icons on the left.' Below this text is a list of support areas: 'RMS Portal Help (Click the book icon to find out more)', 'Release Notes', 'Quick Start Training Guide', 'Training Videos', 'Frequently Asked Questions', 'Downloads', 'Contact Us', and 'Legal Information'. A large, semi-transparent watermark reading 'Auto EX' is overlaid on the page.

Tax for TX not working including if amount is .0%

We corrected an issue with the Vehicle Inventory Tax (VIT) for Texas. . Previously, if the user entered a money factor (%) in the Admin Console, it would not automatically be used to calculate the VIT Fee amount. Now, the % will default on the Structure page and be used in the calculation of the amount.

System Defaults

Taxes

State Sales Tax Rate: City Sales Tax:

Fees

Code	Name	Rate
depsvcfee	Deputy Service Fee	-
doc	Documentation Fee	-
inspection	Inspection Fee	-
license	License Fee	-
registration	Registration Fee	-
title	Title Fee	-
vit	Vehicle Inventory Tax	<input type="text" value="0.0025000"/>

Admin Console - Enable CREDCO/DMS Interfaces

We added a new page, 3rd Party Interfaces, to the Admin Console to give admin users the ability to enable CREDCO and DMS interfaces.

HOME | CREDIT REPORTS | LENDERS | ADMIN CONSOLE | SUPPORT | Enter AppID OR Last Name |

My Lenders | My Form Batches | System Defaults | Dealership Info | Manage Users | My Info | My Alerts | Online Credit App | **3rd Party Interfaces**

3rd Party Interfaces

Enable CREDCO

Parameter	Value	Modified
CREDCO Customer ID	<input type="text" value="406620"/>	Inteflex/CS 8/27/2014 7:37 AM
CREDCO Password	<input type="text" value="9GG54JXZ"/>	Inteflex/CS 8/27/2014 7:37 AM

Enable 3rd Party DMS/System Interface

Enabled/Disabled	System Name	Description	System DealerID	Modified
<input checked="" type="checkbox"/>	IDS Alpha DMS	-	<input type="text" value="12345"/>	Inteflex/CS 8/27/2014 7:52 AM
<input checked="" type="checkbox"/>	Supreme Software	-	<input type="text"/>	gshah-inteflex 3/15/2014 2:05 PM

The **3rd Party Interfaces** page includes these sections:

- **Enable CREDCO.** When the **Enable CREDCO** box is checked, text boxes open for the **CREDCO Customer ID** and **CREDCO Password**.

<input checked="" type="checkbox"/> Enable CREDCO	
Parameter	Value
CREDCO Customer ID	<input type="text" value="4006920"/>
CREDCO Password	<input type="text" value="9QGS4J0Z"/>

- **Enable 3rd Party DMS/System Interface.** Allows the user to select an interface and enter a **DMS DealerID**.

Enable 3rd Party DMS/System Interface			
Enable/Disable	System Name	Description	System DealerID
<input checked="" type="checkbox"/>	IDS Astra DMS	-	<input type="text" value="12345"/>
<input type="checkbox"/>	Supreme Software	-	<input type="text"/>

For a VFI, CREDCO is enabled for the entire organization. However, the **Enable 3rd Party DMS/System Interface** section includes a **Dealer** dropdown list so that interfaces can be enabled for individual dealers.

3rd Party Interfaces			
<input type="checkbox"/> Enable CREDCO			
Enable 3rd Party DMS/System Interface			
		Dealer:	<input type="text" value="Chippewa RV - Clara City, MN (#8998)"/>
Enable/Disable	System Name	Description	System DealerID
<input type="checkbox"/>	IDS Astra DMS	-	<input type="text"/>
<input type="checkbox"/>	Supreme Software	-	<input type="text"/>
<input type="button" value="Save"/>			

If a non-admin user opens the **3rd Party Interfaces** page, a message informing the user to contact a dealer principal or administrator.

HOME CREDIT REPORTS ADMIN CONSOLE SUPPORT
My Lenders My Form Batches System Defaults Dealership Info Manage Users My Info My Alerts Online Credit App > 3rd Party Interfaces
3rd Party Interfaces
Only an administrative user has the ability to enable this feature. Please contact your dealer principal or administrator.

The **Credit Reports** tab now includes a link to the **3rd Party Interfaces** page to allow users to enable the CREDCO account.

Dear Valued Dealer,

We have partnered with CoreLogic Credco to give you single-source access to one, two, or all three national credit bureaus directly through the AppOne system, eliminating the need for duplicate data entry.

[Click Here to Signup For a CREDCO Account](#)

To find out more, contact Credco directly at:
Phone: (800) 255-0792
Email: contactus@corelogic.com

Already signed up with CREDCO? [Click Here](#) to enable your CREDCO account in AppOne.

Failed Fax Transmission Alerts

We added an email alert to notify users when a faxed application transmission fails. The alert goes to email addresses set up by the user on the Admin Console, and includes the following information:

- AppID
- TransmissionID
- Customer Name
- Lender Name
- Fax Failed Error Message
- Link to Portal (REC 2012 or VFI 2012 or RMS)

Example:

-----Original Message-----

*From: AppOne Alerts [<mailto:alerts@appone.net>]
Sent: Wednesday, September 03, 2014 10:05 AM
To: Naquin, Dustin; Coleman, Flint
Subject: Fax Transmission Failed - # 100000448*

*ApplicationID = 100000448
TransmissionID = 100000189
TESTING ALERTS
John Iceberg Bank*

Fax Job #48916740 Delivery Status: CANCELLED; Fax # 000-000-0000; Delivery Message: RECIPIENT IS BLOCKED; # Attempts: 1; Last Attempt: Sep 3 2014 9:55AM

Auto EXTERNAL

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