AppOne®

Auto Quick-Start Training Guide

December 2014

Wolters Kluwer
Financial Services

This publication was written for AppOne.

Publication Information / Version
Full Product Name: AppOne
Software Version Information: 2014.4
Document Title: Auto Quick-Start Training Guide
Document Version Information: 1.0
Release Date: December 2014

Table of Contents

Wolters Kluwer
Financial Services

Get Started

Objectives

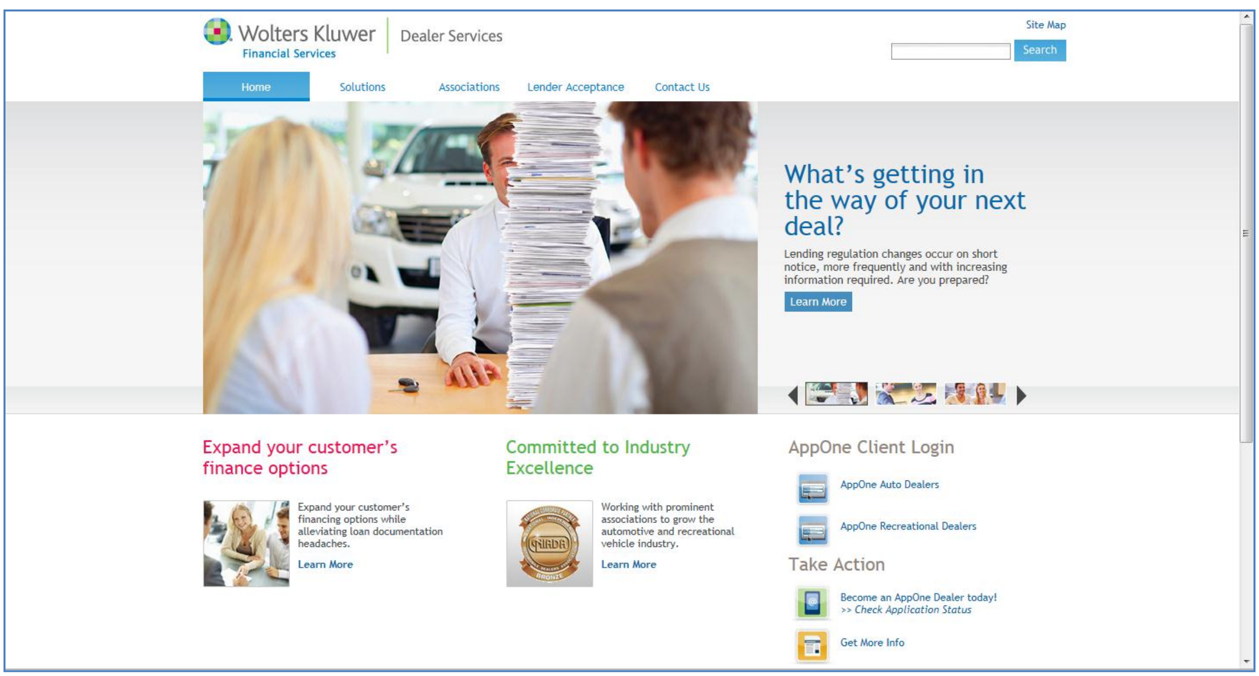
- Log on to AppOne®.
- Learn about the Dealership Dashboard.

Log on to AppOne®

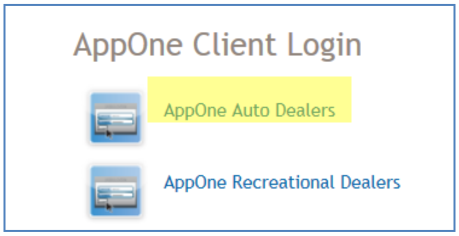
First Time Logging On

1. Navigate to www.AppOne.net.

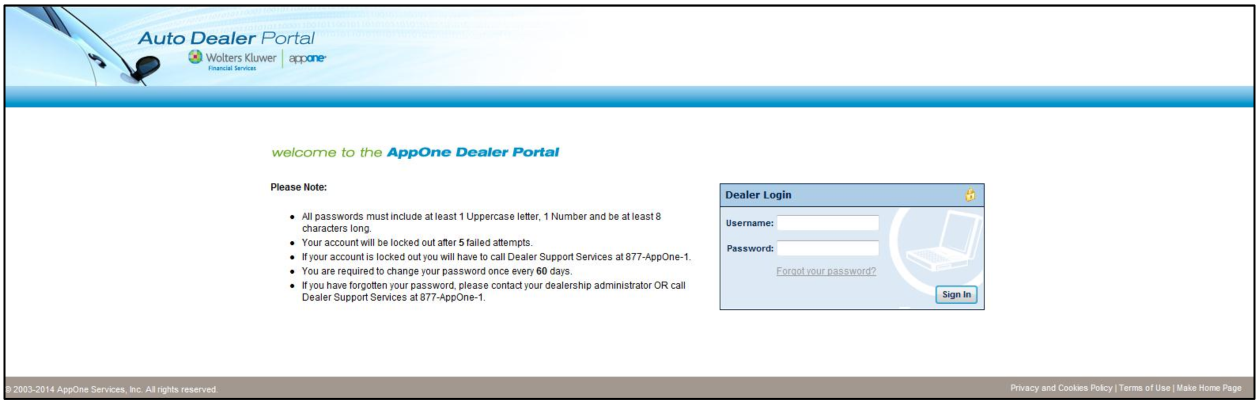
   - AppOne recommends that you use Internet Explorer 9®. You may use Internet Explorer 10, Internet Explorer 11, Firefox®, or Chrome™ but these browsers are not fully supported by AppOne and you may experience occasional problems.
   - You might want to add the login page to your **Favorites** folder (in Internet Explorer) or bookmark it (in Firefox). In Internet Explorer, right-click on the page and select **Add to favorites** from the menu.



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



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



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

4. The first time you log in:
   - Enter your username and temporary password.
   - Enter a new password.
   - Enter a unique email address.
   - Select a security question and provide an answer.
   - Accept the terms of use.

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

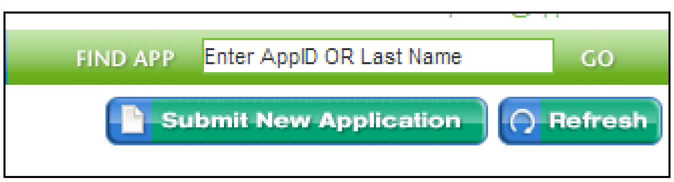
Forget your password? Click the **Forgot your password?** link and follow the instructions on the web page for resetting your password. You can also call 1-877-277-6631 and press Option 1 for additional assistance.

Home: Dealership Dashboard

Menu Bar

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

Buttons



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

Set Up Lenders, Systems Defaults, and Forms

Objectives

- Set up lenders.
- Set up form batches.
- Set up system defaults.
- Enable CREDCO and DMS interfaces

Tip
Remember to complete your setup tasks before entering deal information.

Administration Checklist

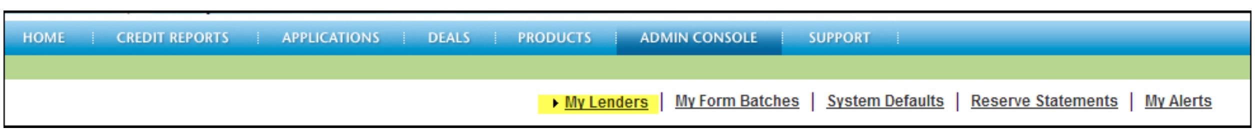
Before beginning deals in AppOne®, enter default information in the Admin Console section.

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

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

Set Up Lenders

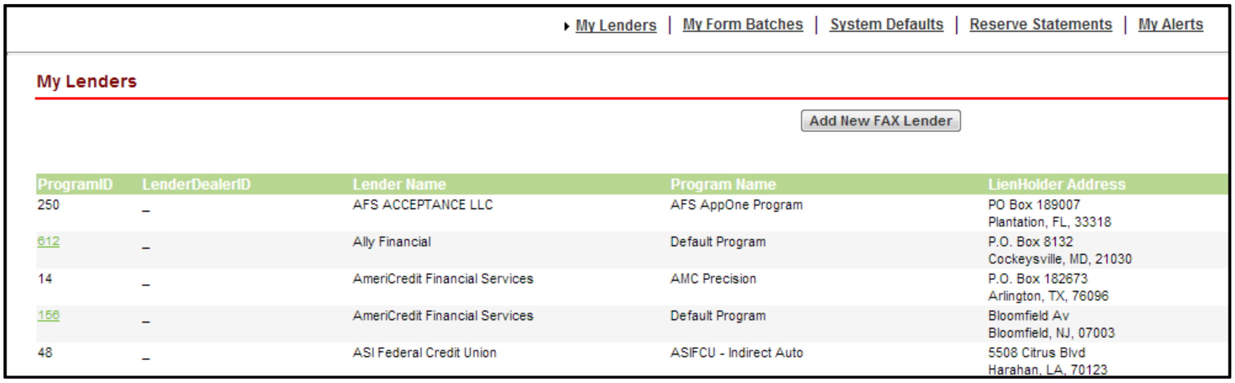
1. Select **Admin Console** on the Menu bar.



2. Click the **My Lenders** link.

3. Review the list of lenders.

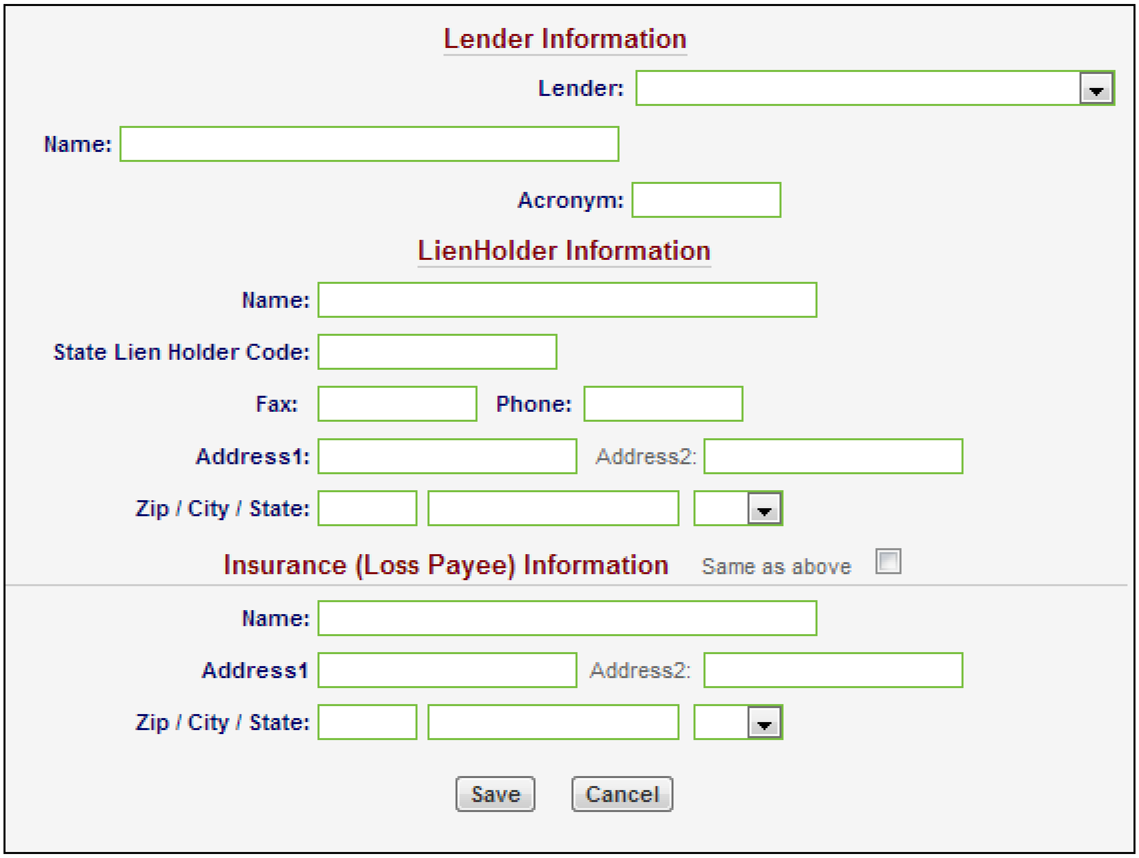
- You can edit user-added lenders by clicking the link in the **ProgramID** column.



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

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

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



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

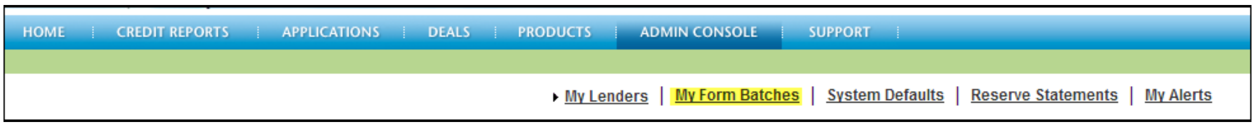
Click **Links** in the Links column to access links to helpful lender information.

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

Lender Set Up for Buy Here Pay Here (BHPH) Deals

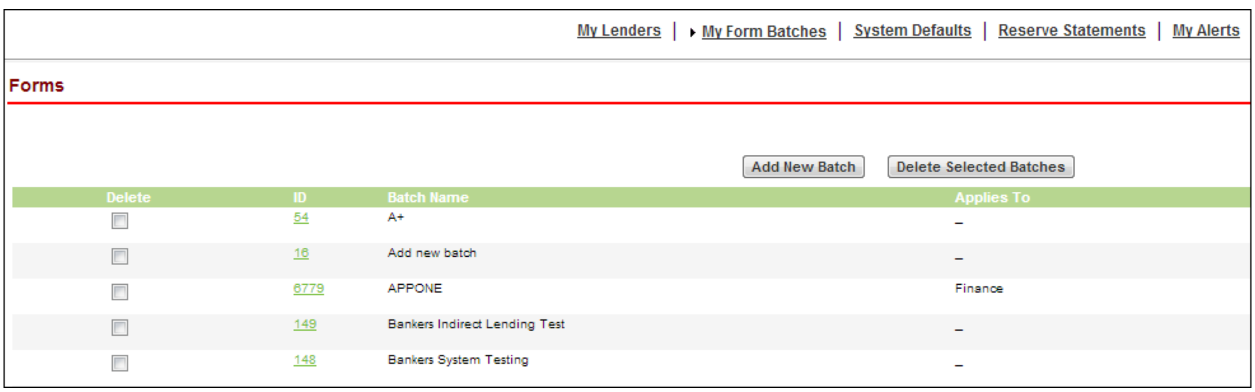
To set up your business as a lender for BHPH deals, click the **Add FAX Lender** button, and complete your lender and lienholder information in the **Add New Lender** dialog.

Set Up Form Batches



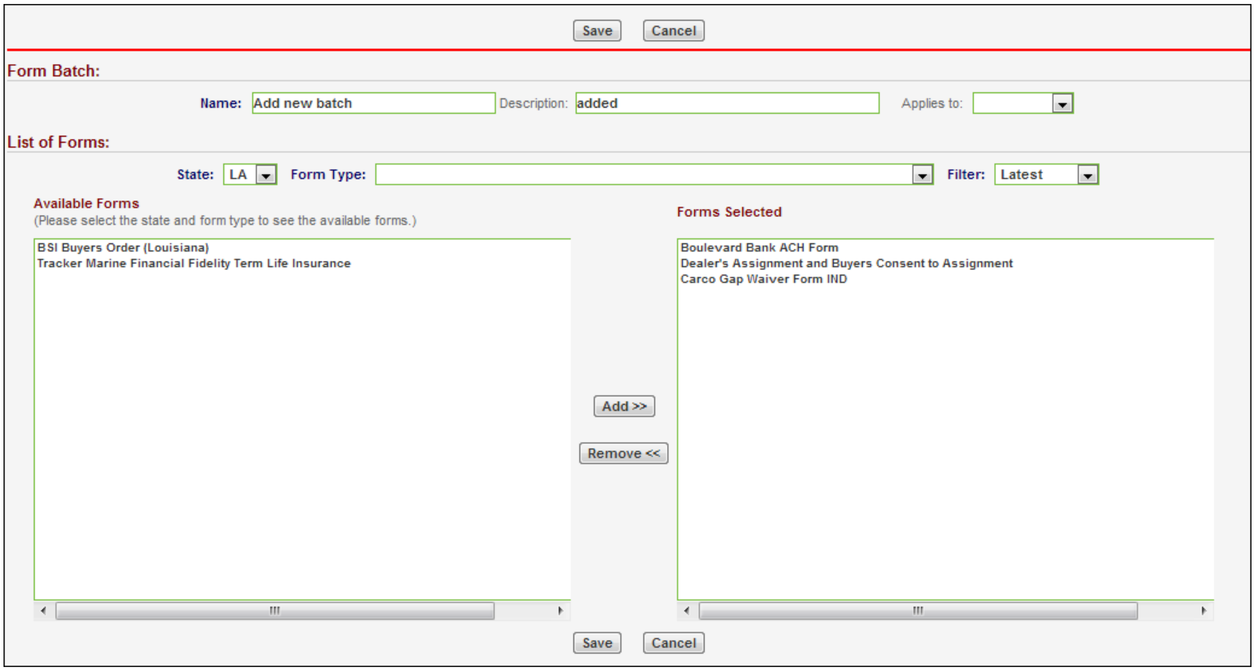
This section allows you to set up a forms list for a specific lender. You can change the list when printing at transaction time. AppOne includes preset batches of your state's forms for motor vehicles (Bankers Systems Motor Vehicle Forms). Add a new form batch for specific customers like a community bank or a buyer/payee loan.

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



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.

A “Batch” would typically contain the following documents:

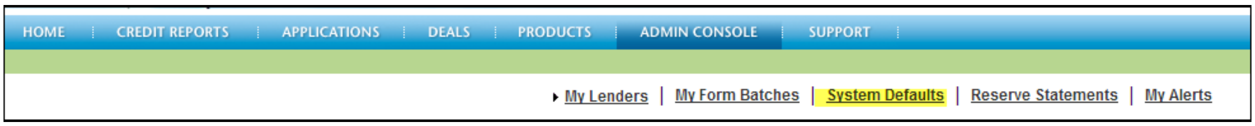
- Credit Application
- Buyer’s Order (state specific for some states)
- Retail Installment Contract (state specific)
- Notice to Co-signer
- Odometer Statement
- Trade Odometer Statement
- Title Application
- Other titling documentation

BHPH Form Batch Setup

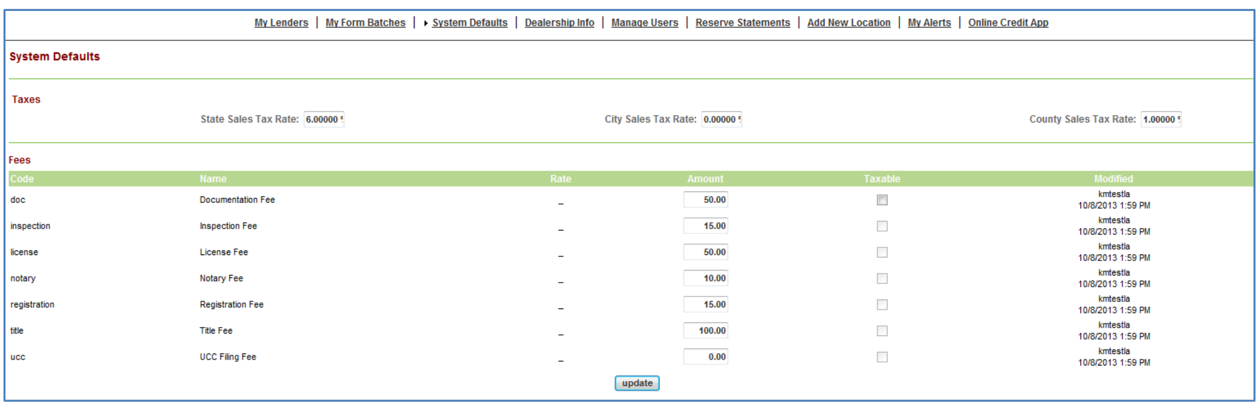
You can set up a form batch for BHPH deals or select a generic form (such as Bankers Systems Motor Vehicles Form) when you are ready print.

Set Up System Defaults

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



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



Notes
Only users with administrative rights can change system default information.

The displayed fees are specific to your state.

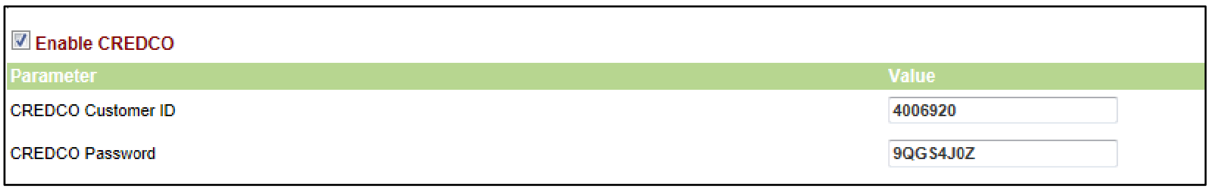
Contact support@appone.net to request adding a fee not listed.

Enable CREDCO (Credit Reports) and DMS Interfaces

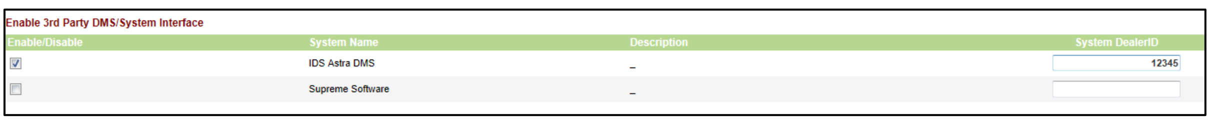
1. Select **Admin Console** on the menu bar.

2. Select the **3rd Party Interfaces** link.

3. To enable CREDCO:
   - Check the **Enable CREDCO** box.
   - Fill in the **CREDCO Customer ID** and **CREDCO Password** in the **Value** column,



4. To enable a DMS interface:
   - Check the box corresponding to the interface name.
   - Fill in the **System DealerID**.



5. Click **Save**.

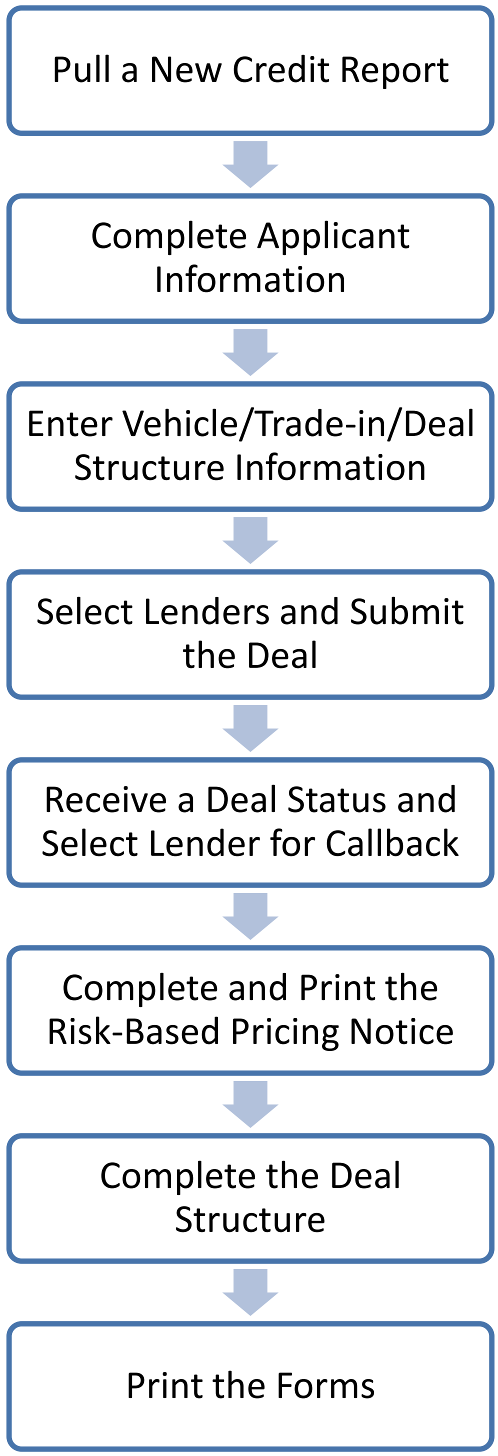
Create a Deal

Objectives

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

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

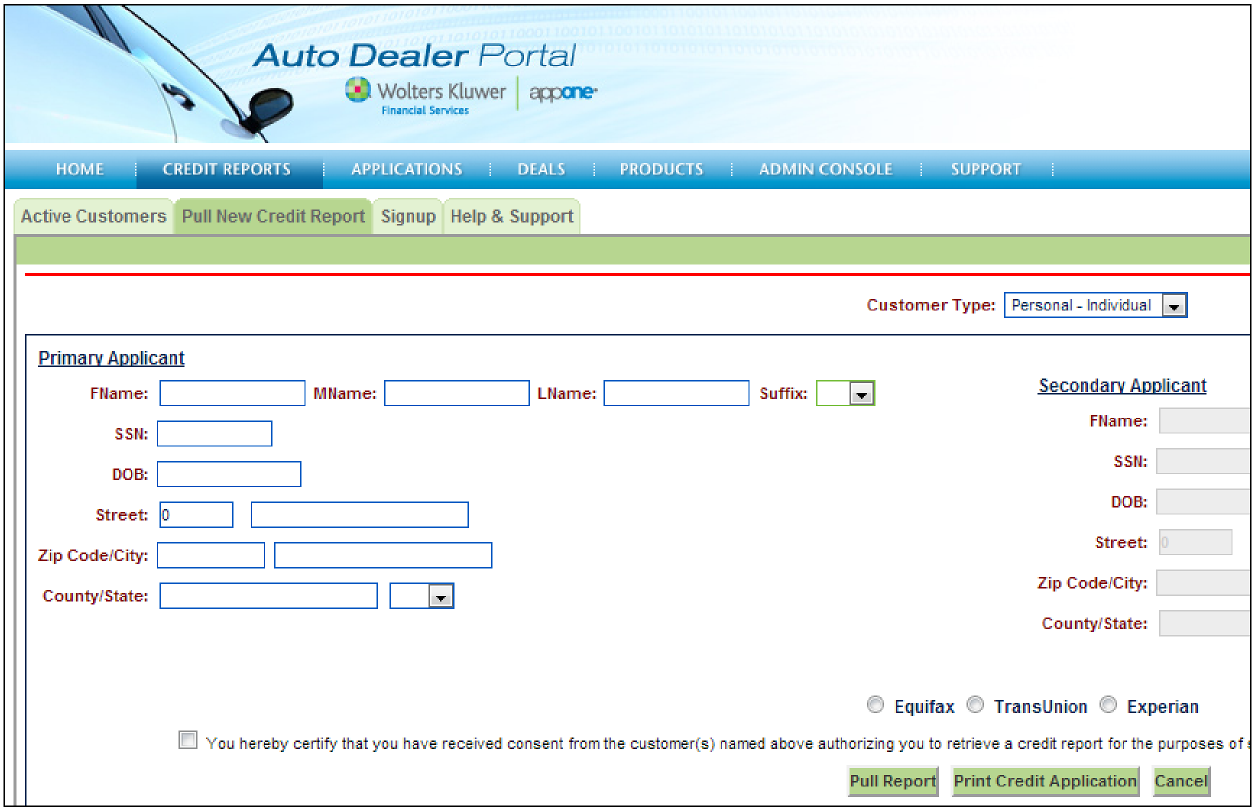
Deal Workflow



Pull a New Credit Report

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

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



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

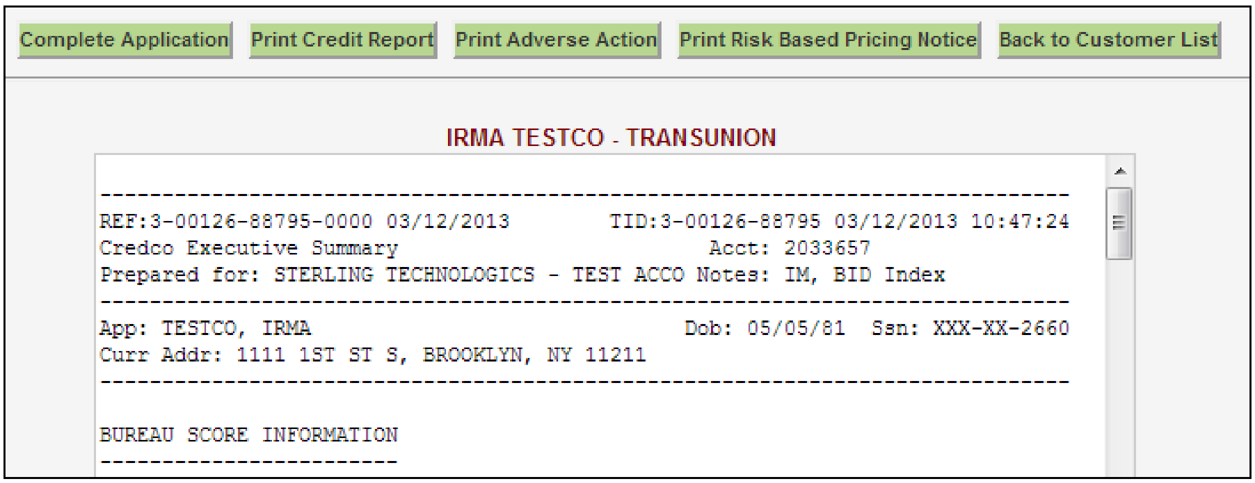
Notes
Click the **Print Credit Report** button to print the credit report.

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

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

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

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

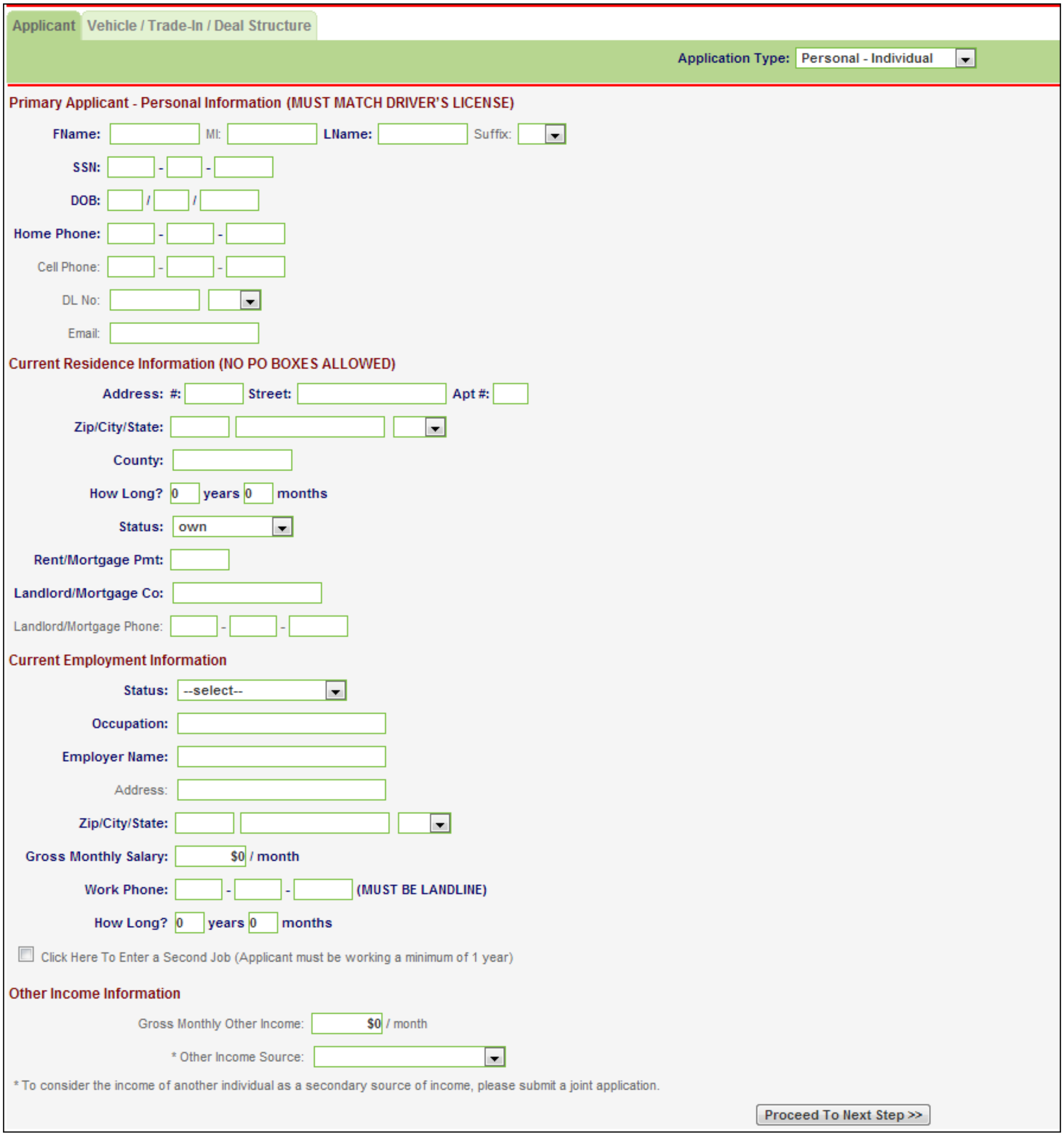


Complete Applicant Information

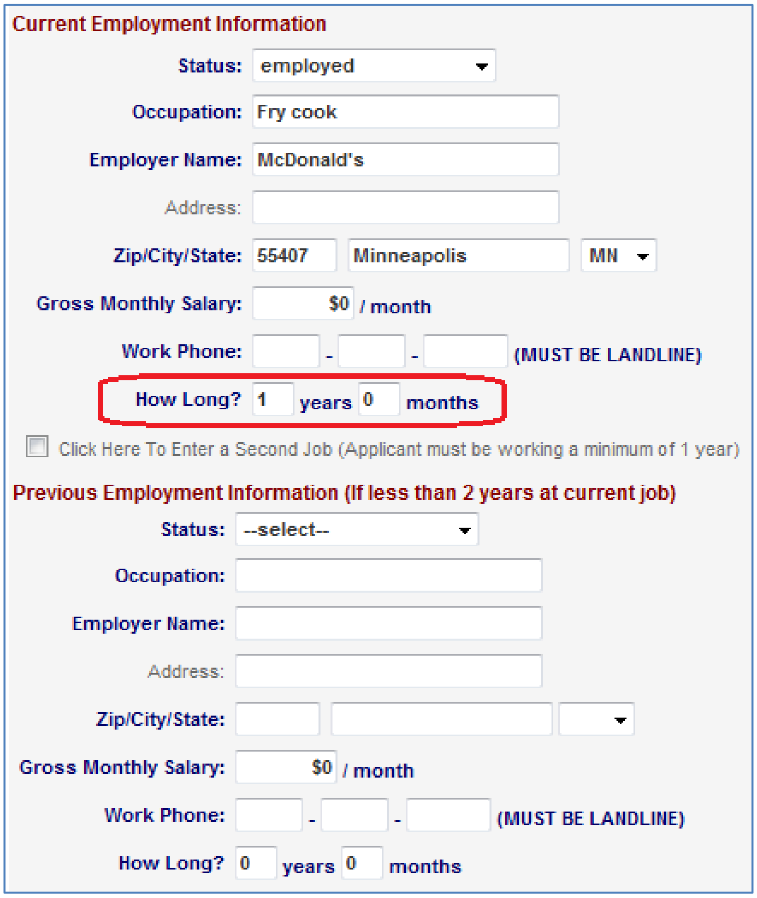
1. Enter information on the Applicant tab.

   - The fields with blue, bolded labels are required. The fields with grey labels are not required but are helpful for applications for sub-prime loans.

- To enter information for joint borrowers, cosigners, or guarantors, select the appropriate option in the Application Type drop-down list.



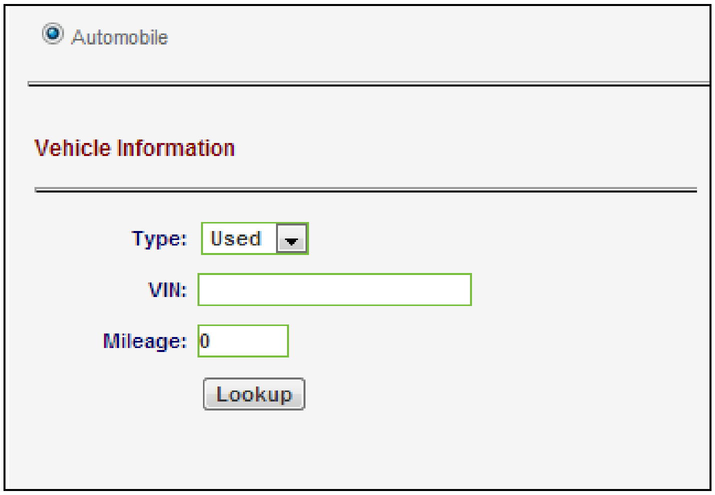
- The application must show at least two years residence and work history. If either How Long field shows less than two years, a section for **Previous Residence** or **Previous Employment** Information opens.



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

Enter Vehicle/Trade-in/Deal Structure Information

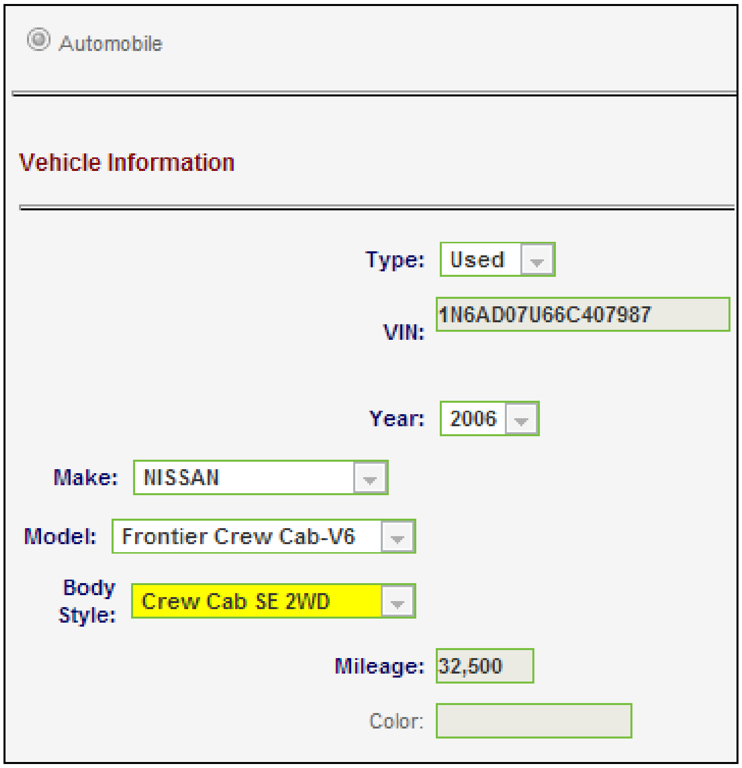
1. Enter the VIN number and mileage of the vehicle.



2. Click the **Lookup** button.

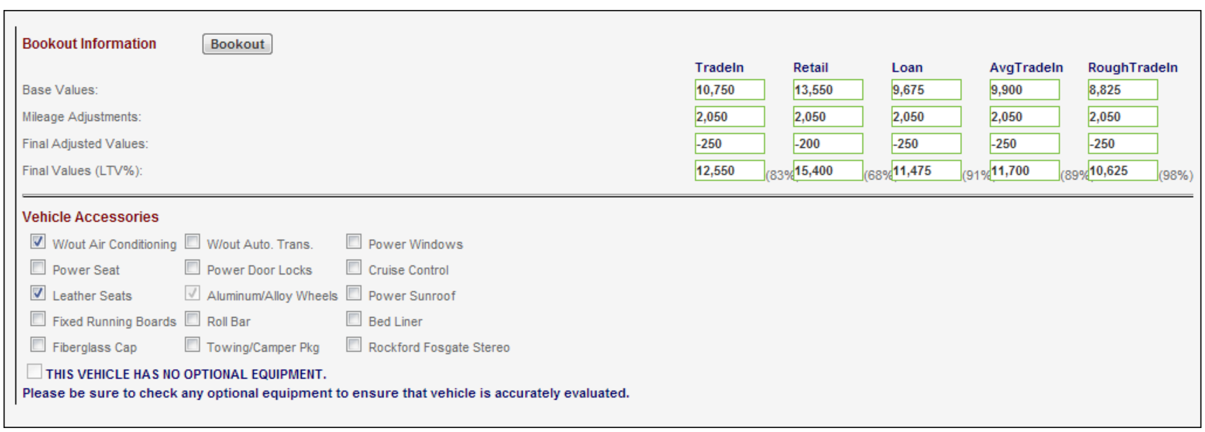
   - If the system does not enter information from the VIN, select the Enable Manual Entry option to manually enter vehicle information. If a VIN is not entered, you will not be able to book out the vehicle using AppOne.

3. Verify the body style.



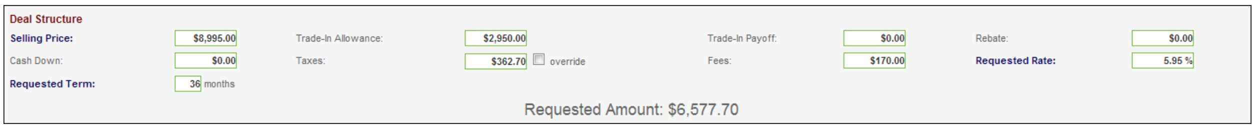
4. Click the **Bookout** button.

5. Select the vehicle accessories. If there are no accessories, select the **This vehicle has no optional equipment** checkbox.



6. Complete the Deal Structure section.

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



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

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

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

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

Select Lenders and Submit the Deal

1. Select all applicable AppOne lenders.
   - Lenders with grayed-out checkboxes are not available for selection.

- Please send a message or call dealer accounts for further review of the deal.

AppOne Lenders

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

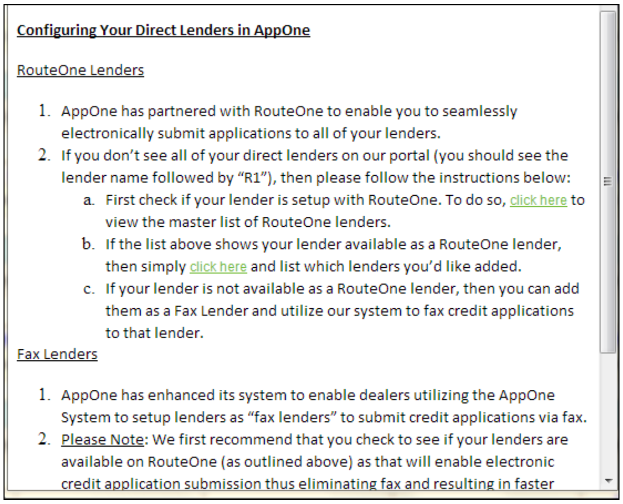
2. Select all applicable lenders from the list of fax lenders you added.

Other Lenders Not seeing all of your lenders here?

	Consumer Portfolio Services	DOW LA FCU	AmeriCredit Financial Services	Nationwide Acceptance	Ally Financial	Boulevard Bank
Fax	RouteOne	225-379-5180 ☐ Save	RouteOne	773-777-7255 ☐ Save	800-345-8467 ☐ Save	888-958-8068 ☐ Save
Notes	-	-	-	-	-	-
SELECT LENDER	☐	☐	☐	☐	☐	☐
	Create Manual Callback	Create Manual Callback	Create Manual Callback	Create Manual Callback	Create Manual Callback	Create Manual Callback

3. If any lenders do not appear, click the **Not seeing all your lenders here** link.
   - On the page that appears, follow the instructions to view a list of RouteOne lenders. Make sure your lenders are on the list. Dealers cannot be set up with or through DealerTrack.
   - Follow the instructions to send a request to the selected lenders.

- When you are finished, close the page. Your request will be forwarded to RouteOne for approval at the lender's discretion. Your request could take up to 3 weeks to be processed (approved or declined). Please follow up with the lender for the status of your request. Once approved, the lender will appear on your portal.



Configuring Your Direct Lenders in AppOne

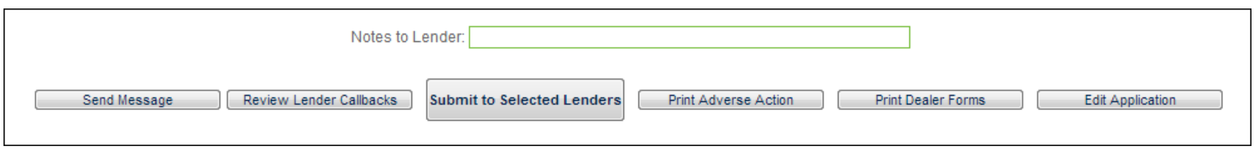
RouteOne Lenders

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

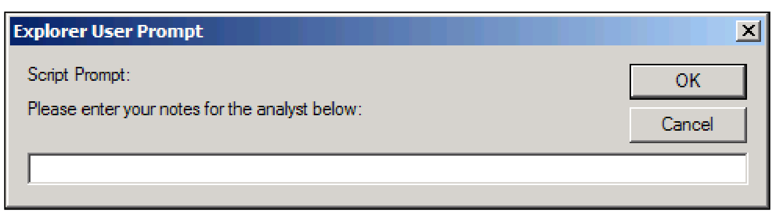
Fax Lenders

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

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



5. To send a message to the AppOne Dealer Accounts analyst without submitting the deal, click the **Send Message** button to only send a message to the AppOne Dealer Accounts analyst without submitting the deal.



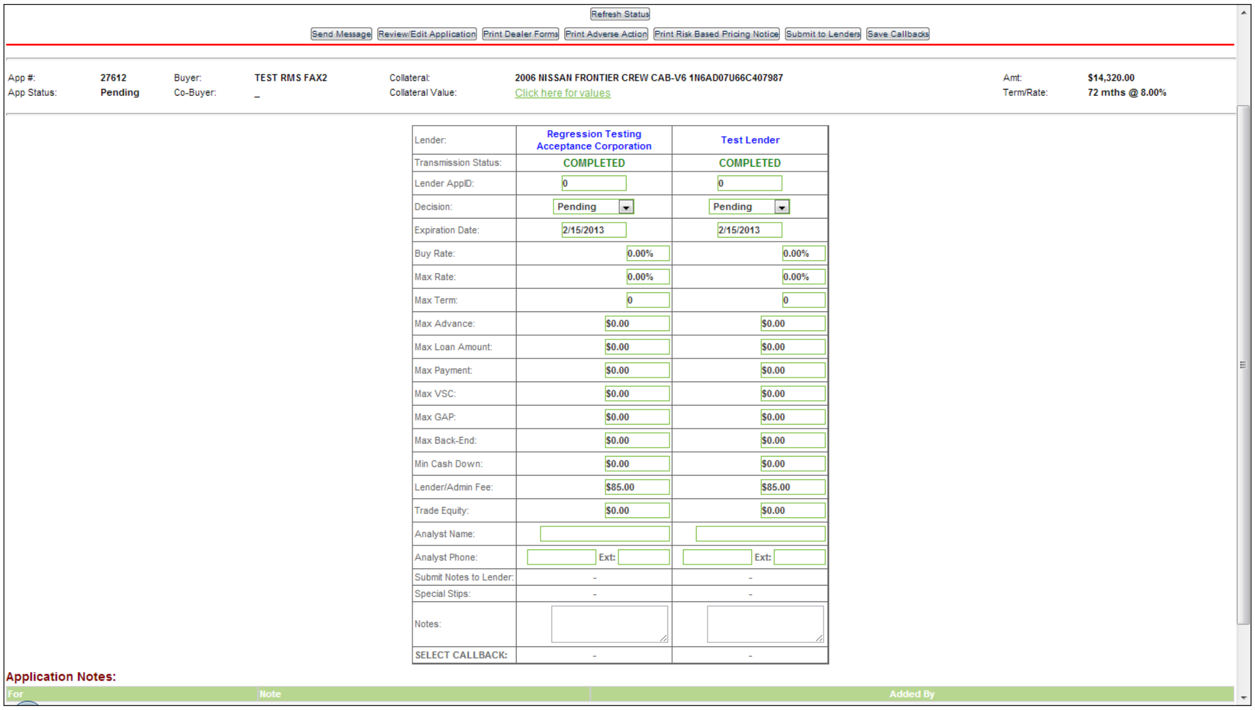
6. Click the **Submit to Selected Lenders** button.

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

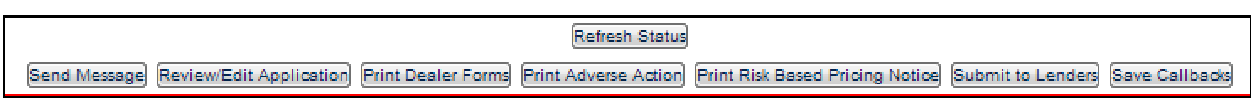
Click the **Print Adverse Action** button to print the Adverse Action document.

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

Receive a Deal Status and Select Lender for Callback



1. For AppOne lenders:
   - Click the **Refresh Status** button to check if the decision was returned.
   - If you leave this page and want to return, select **Home** on the Menu bar. Select the ID # for the deal.
2. For user-added lenders:
   - Select an option in the **Decision** drop-down list.
   - Complete the remaining information.
3. After the lending decisions are complete, click the **Save Callbacks** button.



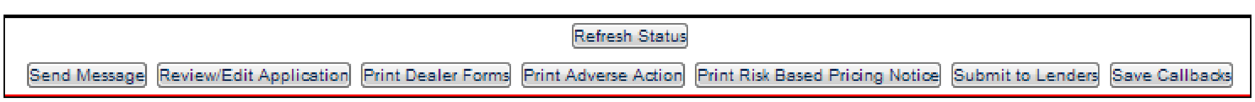
Contract Information

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

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

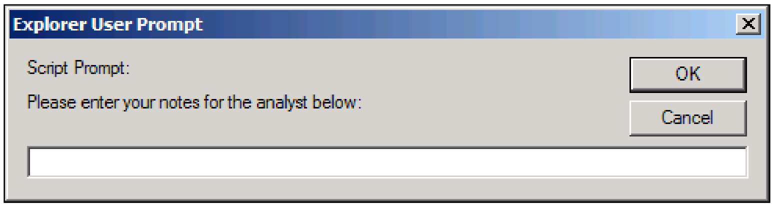
- **Max Loan Amount:** The approved maximum loan amount including the total of any front end/contract itemizations such as taxes and fees, and backend products such as GAP insurance.
- **Max Payment:** The approved payment amount returned by the lender. If this amount is greater than $0, the contract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

Buttons



- Click the **Refresh Status** button to view updated lending decision information.

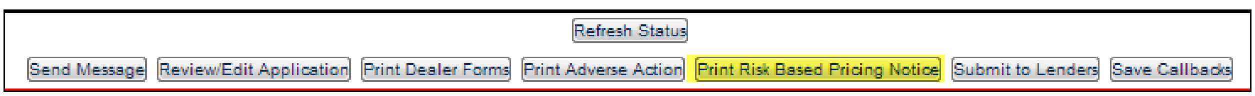
- Click the **Send Message** button to send a message to the AppOne Dealer Accounts analyst.



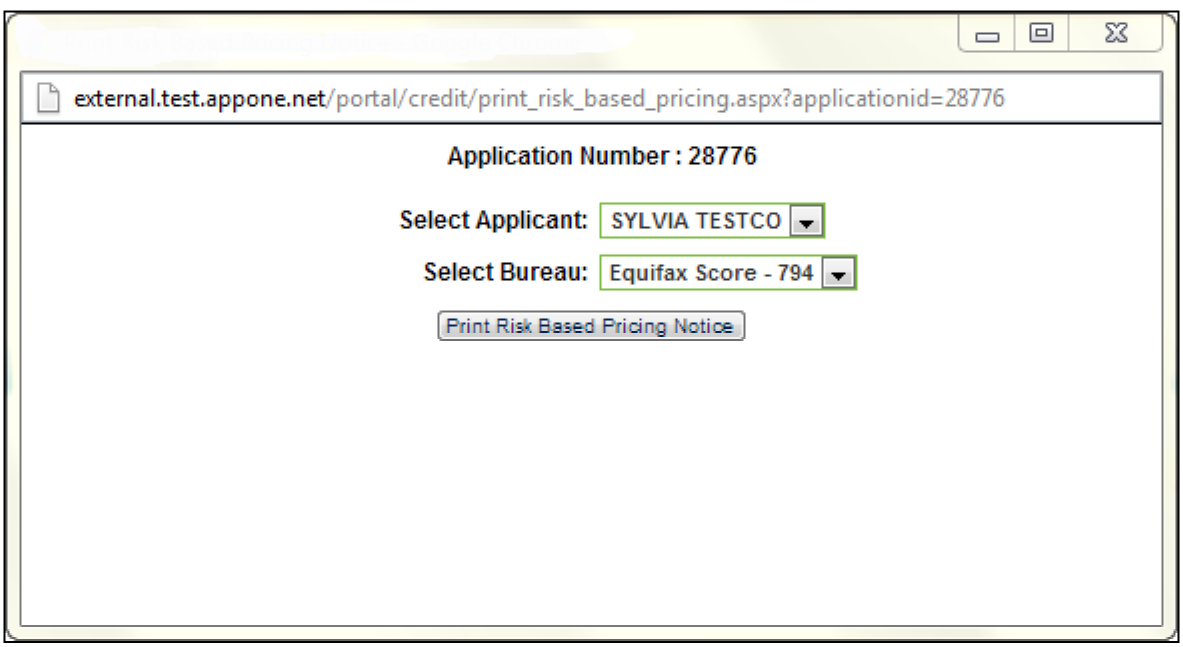
- Click the **Review/Edit Application** button to return to the Applicant tab and edit information.
- Click the **Print Dealer Forms** button to proceed to the section for completing deal information and printing documents.
- Click the **Print Adverse Action** button to record reason(s) for a lender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

Complete and Print the Risk-Based Pricing Notice

1. Click the Print Risk Based Pricing Notice button.



2. Click the Print Risk Based Pricing Notice button.



3. The server returns and assembles the forms.

28776

Your Credit Score and the Price You Pay for Credit

Risk-Based Pricing Notice - Exception Form for Credit not Secured by Residential Real Property

Seller Name and Address	Buyer Name and Address	Date
DO NOT TOUCH RMS Auto Sales LA 2345 PAUL ST Baton Rouge, LA 70809	SYLVIA TESTCO 3612 ALIMNOY PL ## C LA CRESCENTA, CA 91214	03/12/2013

Transaction Number
28776

Your Credit Score

Your credit score	794 Source: EQUIFAX Date: 3/12/2013

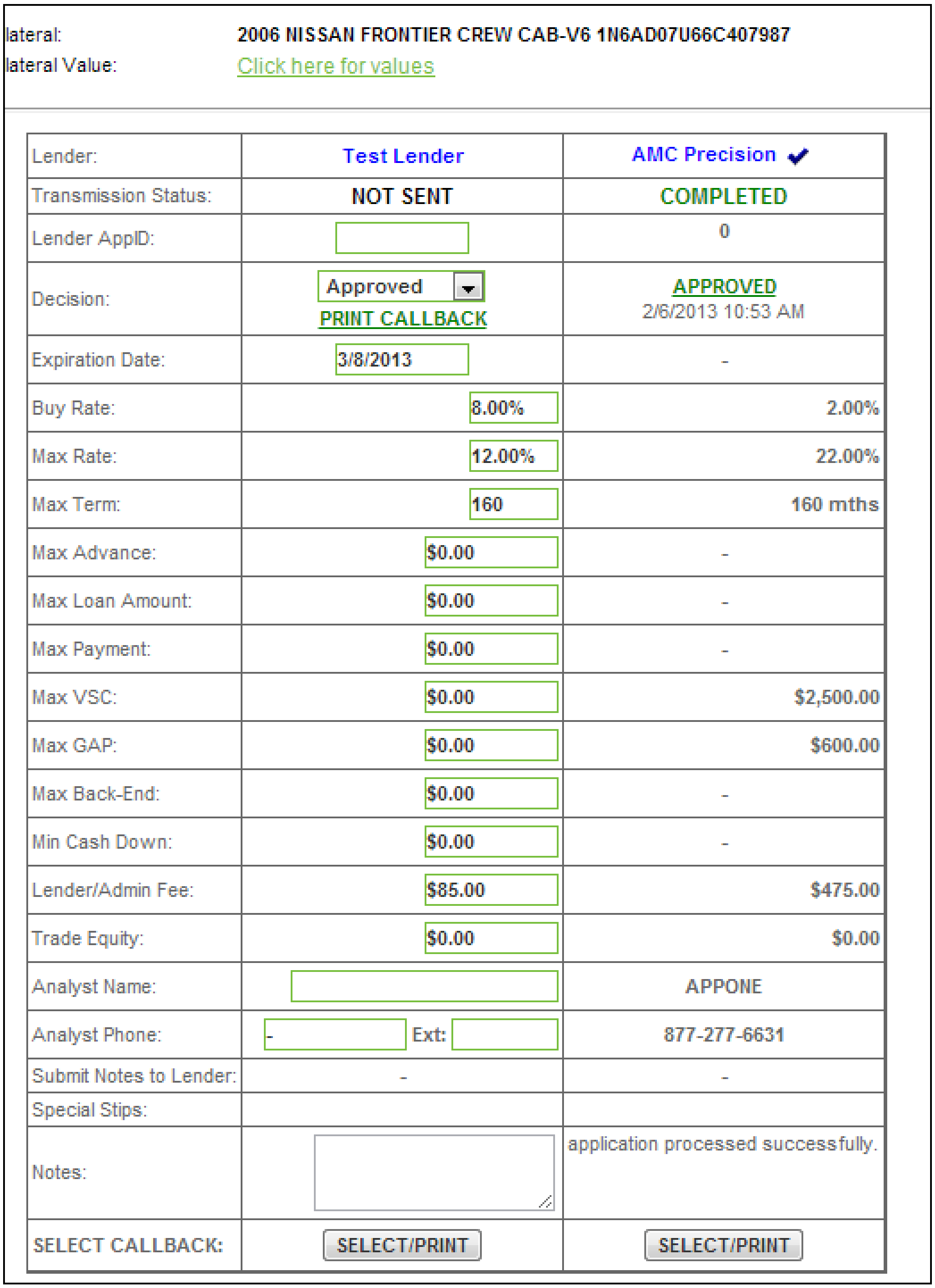
Understanding Your Credit Score

What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

4. Click the **Print** icon to print the document.

Complete the Deal Structure

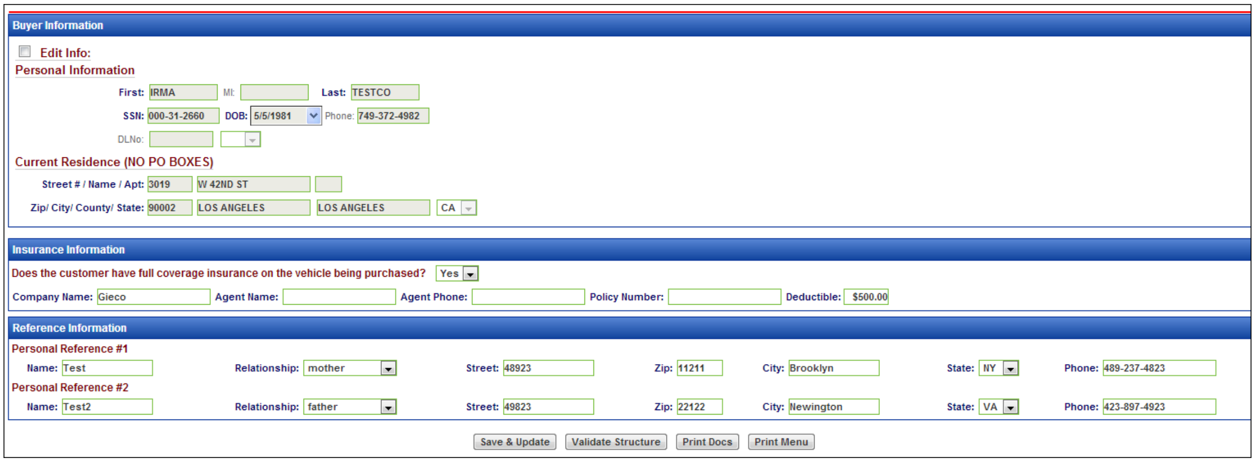
1. Click the **Select/Print** button for the lender. The **Select/Print** button is available if the deal is in an approved state.



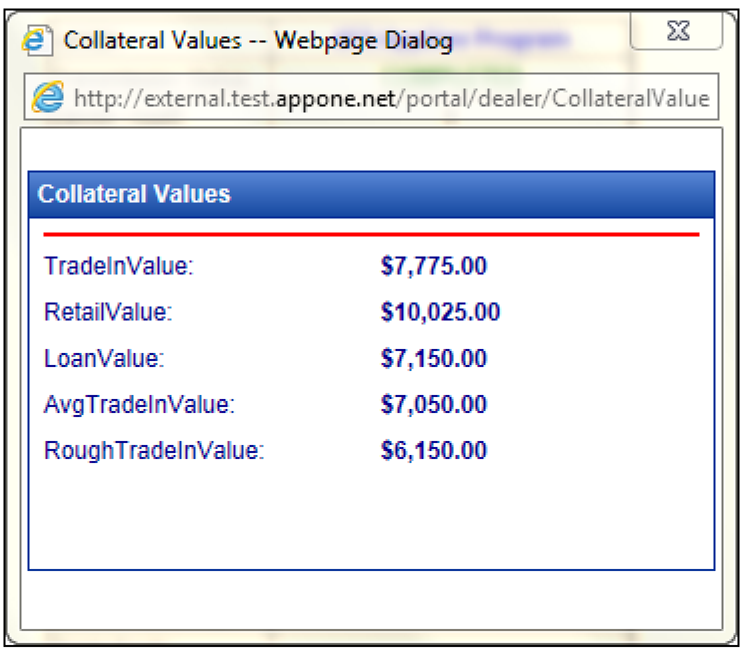
lateral:	2006 NISSAN FRONTIER CREW CAB-V6 1N6AD07U66C407987	
lateral Value:	Click here for values	

Lender:	Test Lender	AMC Precision
Transmission Status:	NOT SENT	COMPLETED
Lender AppID:		0
Decision:	Approved PRINT CALLBACK	APPROVED 2/6/2013 10:53 AM
Expiration Date:	3/8/2013	-
Buy Rate:	8.00%	2.00%
Max Rate:	12.00%	22.00%
Max Term:	160	160 mths
Max Advance:	$0.00	-
Max Loan Amount:	$0.00	-
Max Payment:	$0.00	-
Max VSC:	$0.00	$2,500.00
Max GAP:	$0.00	$600.00
Max Back-End:	$0.00	-
Min Cash Down:	$0.00	-
Lender/Admin Fee:	$85.00	$475.00
Trade Equity:	$0.00	$0.00
Analyst Name:		APPONE
Analyst Phone:	- Ext:	877-277-6631
Submit Notes to Lender:	-	-
Special Stips:		
Notes:		application processed successfully.
SELECT CALLBACK:	SELECT/PRINT	SELECT/PRINT

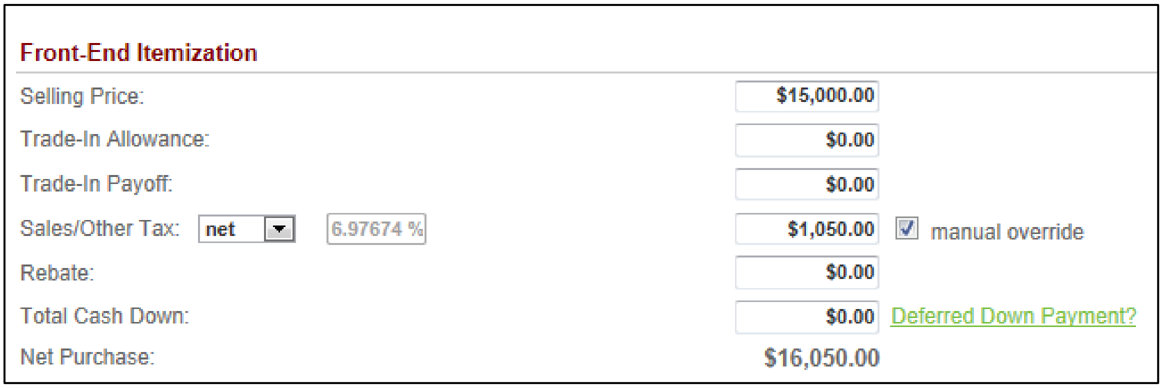
2. Review the Buyer Information.



3. Review the Collateral Information.

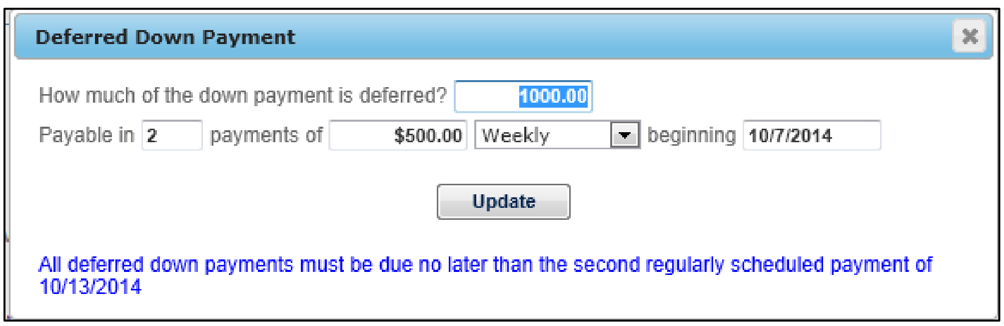


4. Review the **Front End Itemization** information.



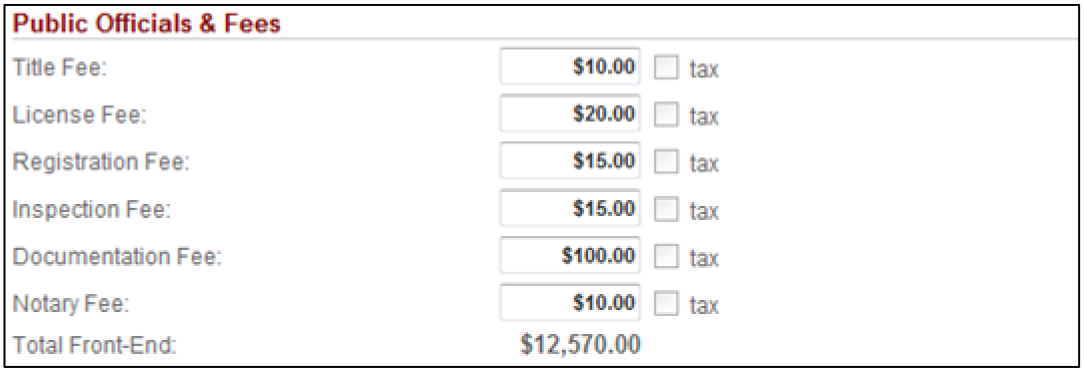
a. Click the **Deferred Down Payment** link to defer some or all of the down payment. A **Deferred Down Payment** dialog opens.

> **Note:**
> Check with your lender to find out if they accept deferred down payments. Most retail indirect lenders including AppOne Lenders do not accept contracts with deferred down payments.

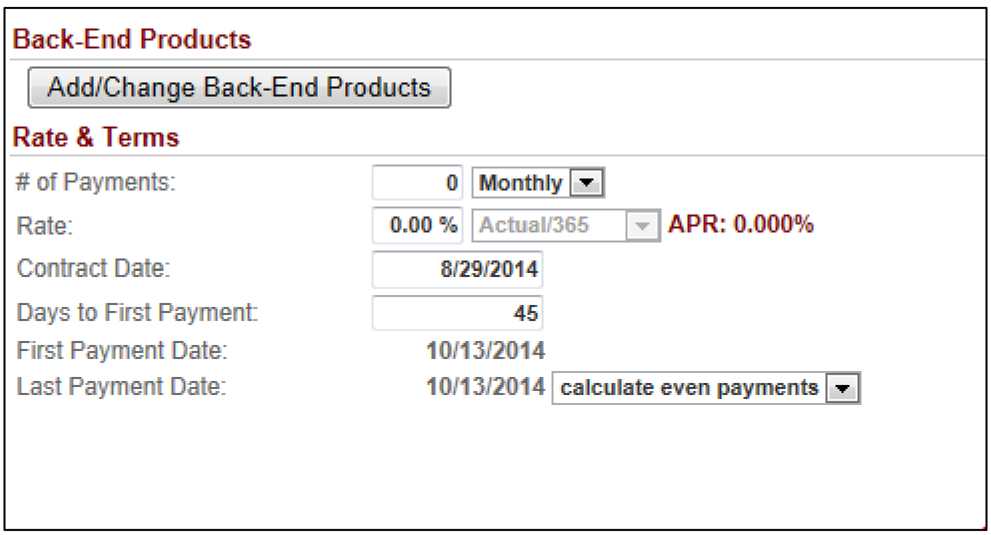


b. Fill in the deferred down payment information and press the **Update** button.

5. Review the **Public Officials & Fees** information.



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



7. Review the **Rate & Terms** and associated information.

   a. Set the interest accrual method. For deals submitted to integrated lenders, the accrual method is set by the lender. For deals submitted to non-integrated lenders, check with the lender to see which accrual method to use.

   b. Select a calculate payments method (calculate even payments or calculate final payment). When **calculate final payment** is selected, a **Final Payment** field is displayed at the top and bottom of the screen.

   c. The **Estimated Funding** box shows the estimated financing provided by the lender before and after fees.

d. The **Estimated F&I Profit** box shows the estimated profit from back-end products.

8. Complete the Vehicle Service Contract information if applicable.

- Select an **Integrated** or **Non-integrated** provider (**Integrated** means the provider is set up with AppOne as an Integrated Provider).
- For an **Integrated** provider, default values are filled in automatically. For a **Non-integrated** provider, you need to fill in information manually.


MenuOne®
Real-Time Price Quotes
Save & Update

Vehicle Service Contract
Integrated Providers

Select	Integrated	Non-Integrated	
Company		_	None
Program	_	_	_
Plan	_	_	_
Plan Item	_	_	_
Coverage	_	_	_
Deductible	_	_	_
Surcharges		_	_
Description		_	_
Dealer Cost	_	_	_
Retail	_	_	_

9. Complete the GAP Insurance information if applicable.

GAP

Integrated Providers

Select	Non-Integrated	
Company	_	None
Program	_	_
Plan	_	_
Plan Item	_	_
Coverage	_	_
Surcharges	_	_
Description	_	_
Dealer Cost	_	_
Retail	_	_

Save & Update

IMPORTANT DISCLAIMERS:

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

10. Click the **Save and Update** button when complete.
11. Complete the insurance information.

Insurance Information

Does the customer have full coverage insurance on the vehicle being purchased? Yes

Company Name: Gieco Agent Name: Agent Phone: Policy Number: Deductible: $500.00

12. Click the **Validate Structure** button.

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

13. Correct missing information if necessary.

The following errors were found on this form:

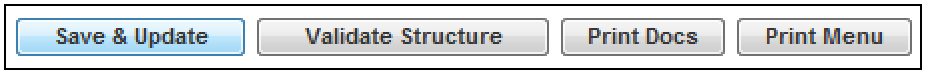
- Missing Insurance Company Name.
- Missing Insurance Deductible.
- Code: 991. Message: Contract rate is below min rate of 2.00.
- Code: 989. Message: Contract term is below min term of 12.
- Code: 984. Message: Amount financed is below min amount financed of $7,500.00.

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

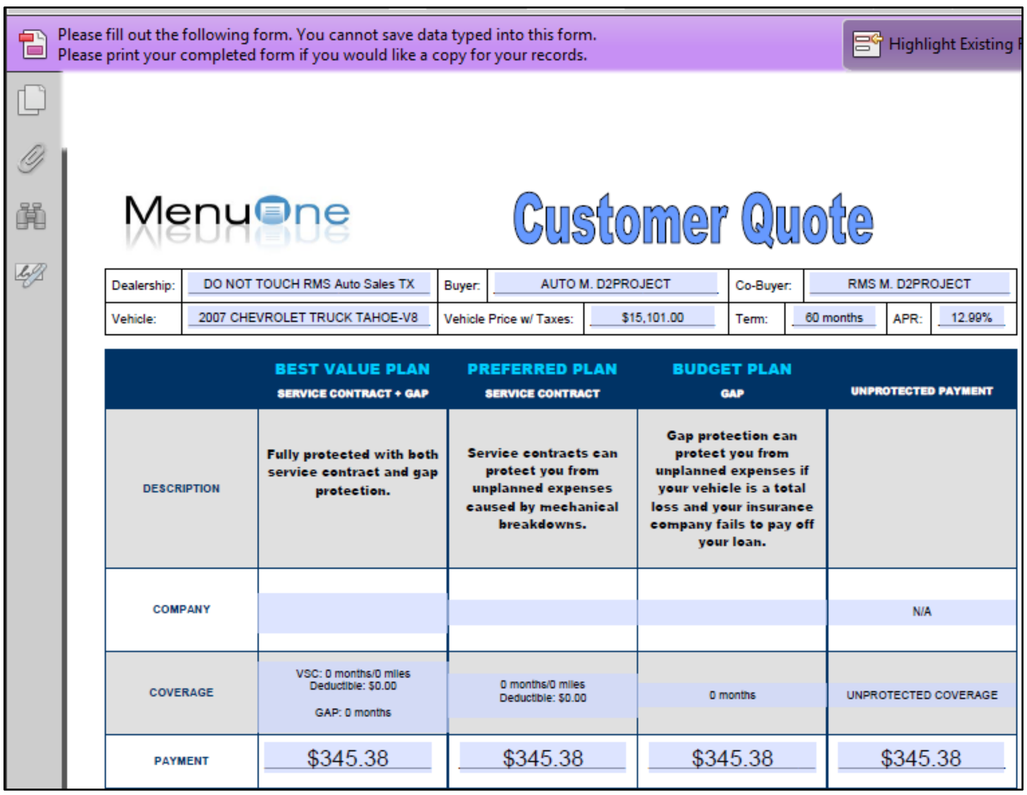
Print Forms

Print a Quote

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



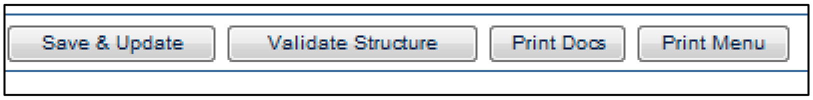
4. Click the printer icon in the upper left hand corner of the page to print a customer quote.



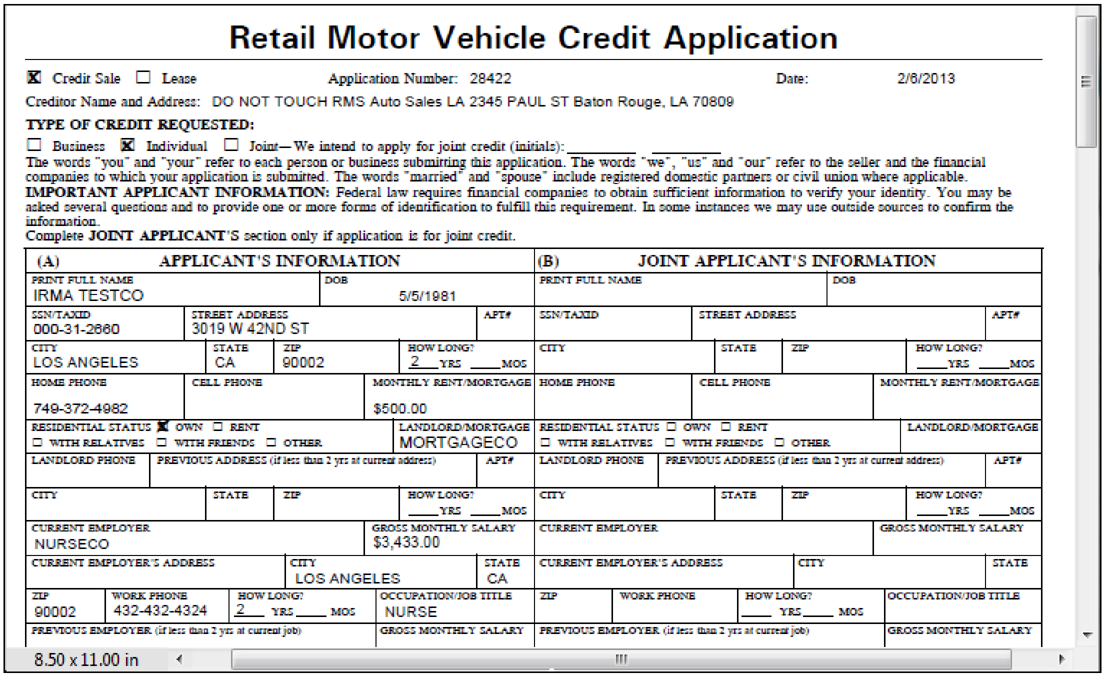
Print a Deal Jacket

After saving and validating the deal:

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



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



Retail Motor Vehicle Credit Application

☒ Credit Sale ☐ Lease Application Number: 28422 Date: 2/6/2013

Creditor Name and Address: DO NOT TOUCH RMS Auto Sales LA 2345 PAUL ST Baton Rouge, LA 70809

TYPE OF CREDIT REQUESTED:

☐ Business ☒ Individual ☐ Joint— We intend to apply for joint credit (initials): ________ ________

The words "you" and "your" refer to each person or business submitting this application. The words "we", "us" and "our" refer to the seller and the financial companies to which your application is submitted. The words "married" and "spouse" include registered domestic partners or civil union where applicable.

IMPORTANT APPLICANT INFORMATION: Federal law requires financial companies to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information.

Complete **JOINT APPLICANT'S** section only if application is for joint credit.

(A) APPLICANT'S INFORMATION	(B) JOINT APPLICANT'S INFORMATION
PRINT FULL NAME: IRMA TESTCO; DOB: 5/5/1981	PRINT FULL NAME; DOB
SSN/TAXID: 000-31-2660; STREET ADDRESS: 3019 W 42ND ST; APT#	SSN/TAXID; STREET ADDRESS; APT#
CITY: LOS ANGELES; STATE: CA; ZIP: 90002; HOW LONG? 2 YRS ____ MOS	CITY; STATE; ZIP; HOW LONG? ____ YRS ____ MOS
HOME PHONE: 749-372-4982; CELL PHONE; MONTHLY RENT/MORTGAGE: $500.00	HOME PHONE; CELL PHONE; MONTHLY RENT/MORTGAGE
RESIDENTIAL STATUS ☒ OWN ☐ RENT ☐ WITH RELATIVES ☐ WITH FRIENDS ☐ OTHER; LANDLORD/MORTGAGE: MORTGAGECO	RESIDENTIAL STATUS ☐ OWN ☐ RENT ☐ WITH RELATIVES ☐ WITH FRIENDS ☐ OTHER; LANDLORD/MORTGAGE
LANDLORD PHONE; PREVIOUS ADDRESS (if less than 2 yrs at current address); APT#	LANDLORD PHONE; PREVIOUS ADDRESS (if less than 2 yrs at current address); APT#
CITY; STATE; ZIP; HOW LONG? ____ YRS ____ MOS	CITY; STATE; ZIP; HOW LONG? ____ YRS ____ MOS
CURRENT EMPLOYER: NURSECO; GROSS MONTHLY SALARY: $3,433.00	CURRENT EMPLOYER; GROSS MONTHLY SALARY
CURRENT EMPLOYER'S ADDRESS; CITY: LOS ANGELES; STATE: CA	CURRENT EMPLOYER'S ADDRESS; CITY; STATE
ZIP: 90002; WORK PHONE: 432-432-4324; HOW LONG? 2 YRS ____ MOS; OCCUPATION/JOB TITLE: NURSE	ZIP; WORK PHONE; HOW LONG? ____ YRS ____ MOS; OCCUPATION/JOB TITLE
PREVIOUS EMPLOYER (if less than 2 yrs at current job); GROSS MONTHLY SALARY	PREVIOUS EMPLOYER (if less than 2 yrs at current job); GROSS MONTHLY SALARY

8.50 x 11.00 in

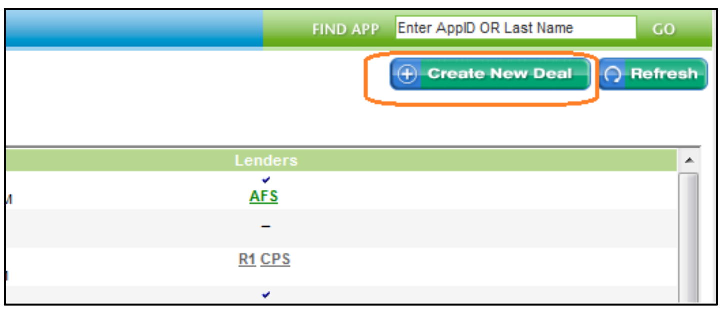
Create a Deal for Document Preparation Only

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

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

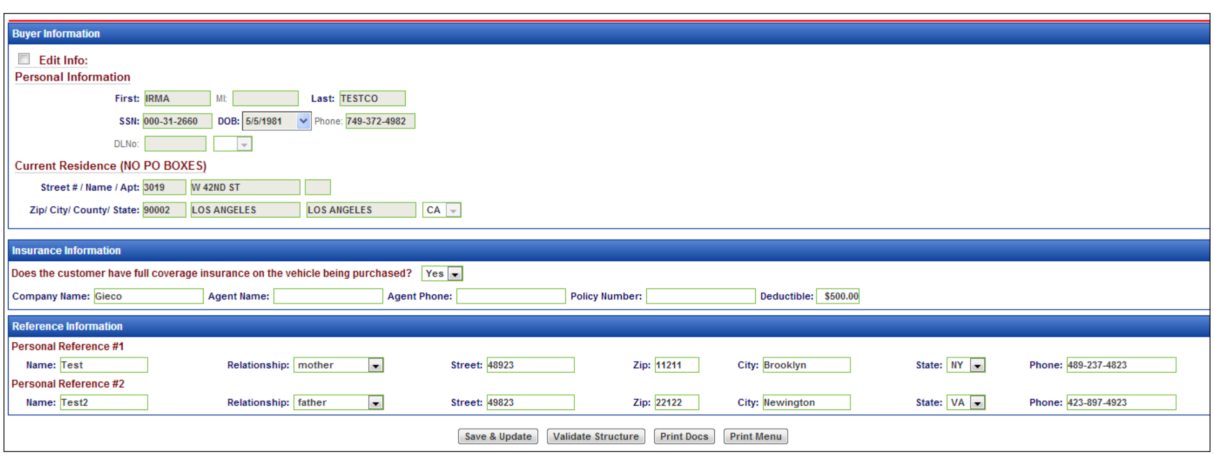
1. Select the **Deals** tab.

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



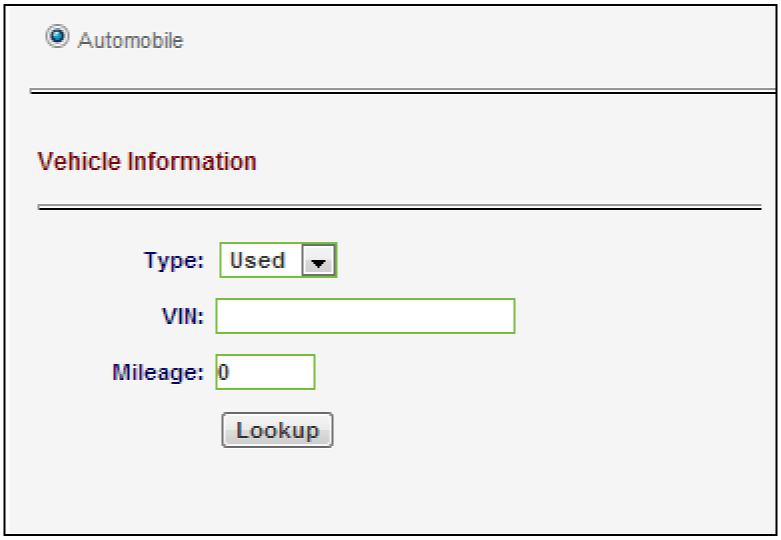
3. Enter the customer information, collateral information, deal structure, backend products, and insurance information.

4. Enter the **Buyer Information**.

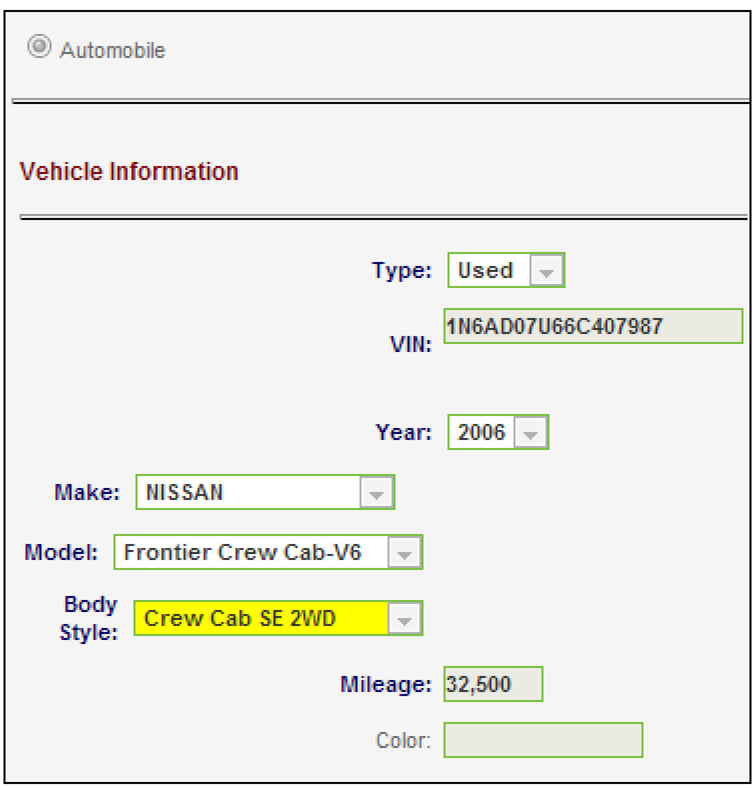


5. Enter the Collateral Information.

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

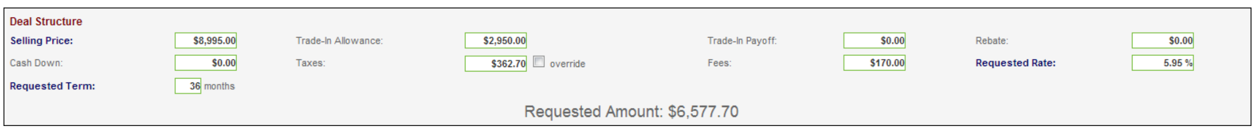


- Verify the body style.



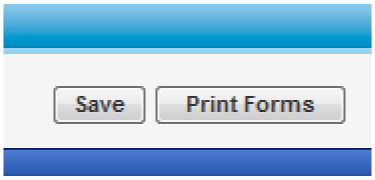
- Click the **Bookout** button. Select the vehicle accessories. If there are no accessories, select the **This vehicle has no optional equipment** checkbox.

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



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

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



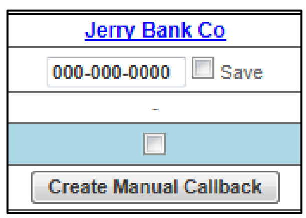
Create a BHPH Deal

Before creating Buy Here/Pay Here (BHPH) deals:

- Set up your business as a lender. See Set Up Lenders.
- You may want to set up a form batch for BHPH deals. See Set Up Form Batches.

To create a BHPH deal:

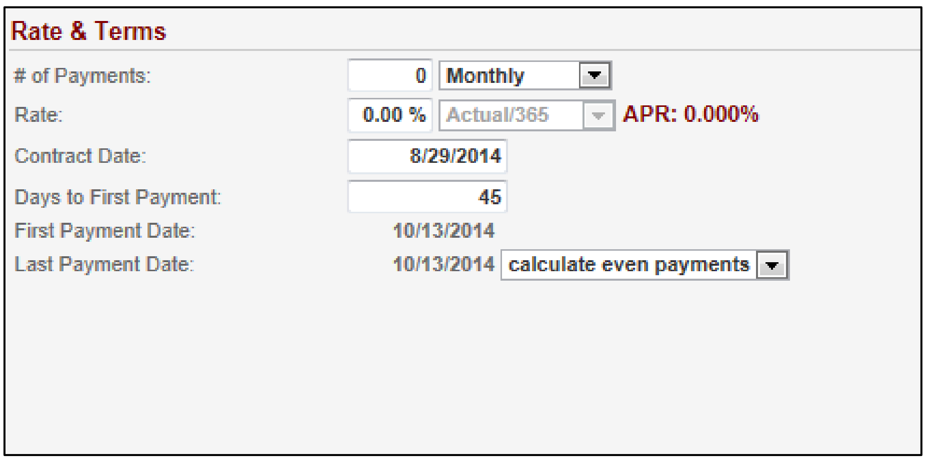
1. On the Home page, click the **Submit New Application** button.
2. Enter applicant information. Click **Proceed to Next Step**.
3. Enter vehicle, trade-in, and structure information. Click **Proceed to Next Step**.
4. Locate lender name you set up for your own business and press the corresponding Create Manual Callback button.



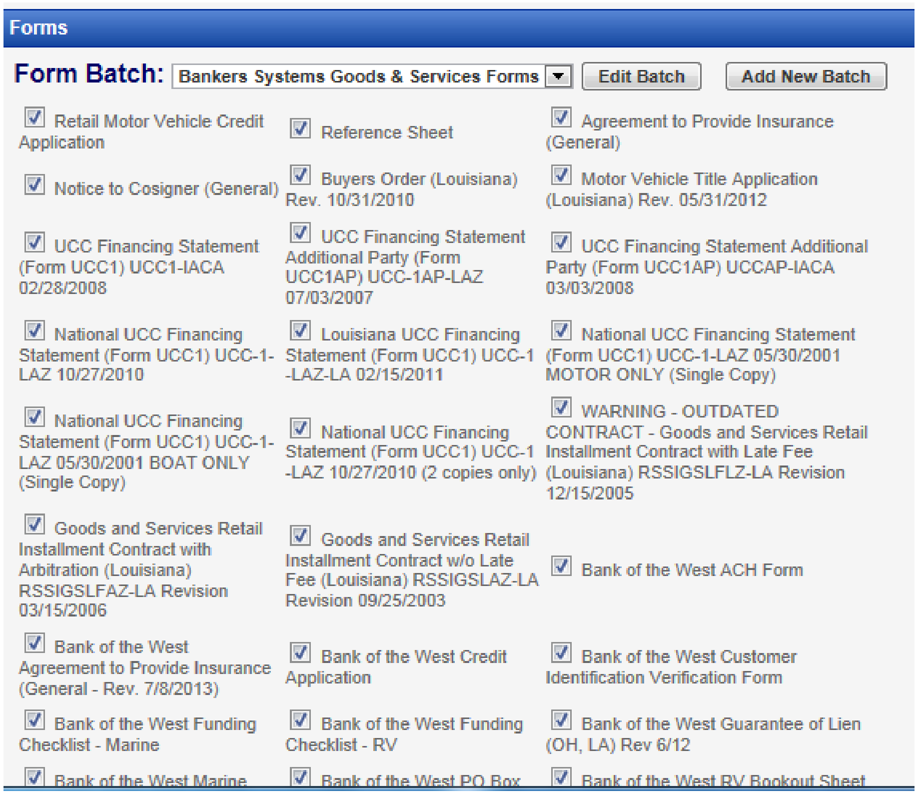
5. When prompted, click **YES, I want to create a manual callback**.
6. Click the drop-down arrow next to the decision status and select **Approved**. Then click the **Save Callback** button.
7. Fill in the lender callback information. When all information is complete, click the **Save Callback** button.
8. Click the **Select/Print** button.
9. Click the Yes button to verify or change the structure.
10. Verify and complete the structure information as necessary.

- In the **Front-End Itemization** section, enter a **Deferred Down-Payment**.

- In the **Rate & Terms** section, select a term frequency.
- In the **Rate & Terms** section, select a calculate payments method (**calculate even payments** or **calculate final payment)**



11. In the **Forms** area, select a form and make any necessary changes.



12. Click **Save** and **Print Forms**.

Additional Tasks

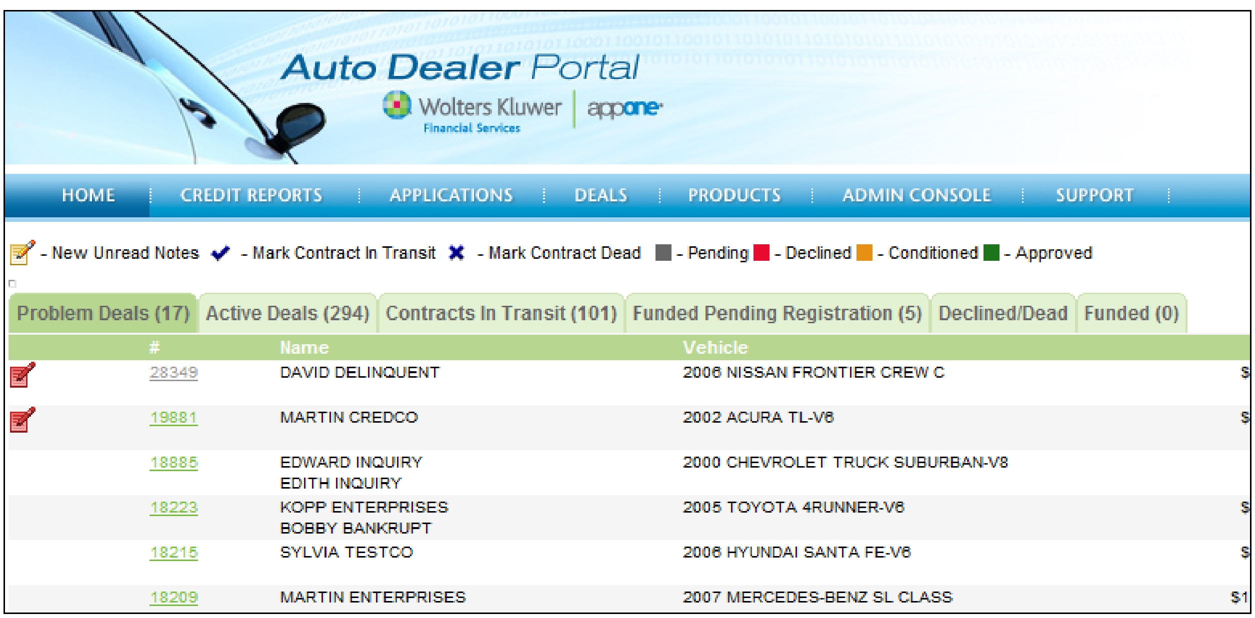
Objectives

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

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

Access Deals on the Home Page

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



Tabs

You can access deals filtered by the following tabs:

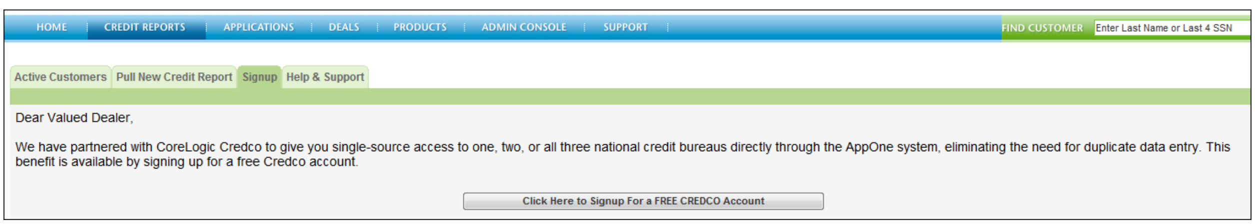
- Latest Notes
- Problem Deals
- Active Deals
- Contracts in Transit
- Funded Pending Registration
- Decline/Dead
- Funded

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

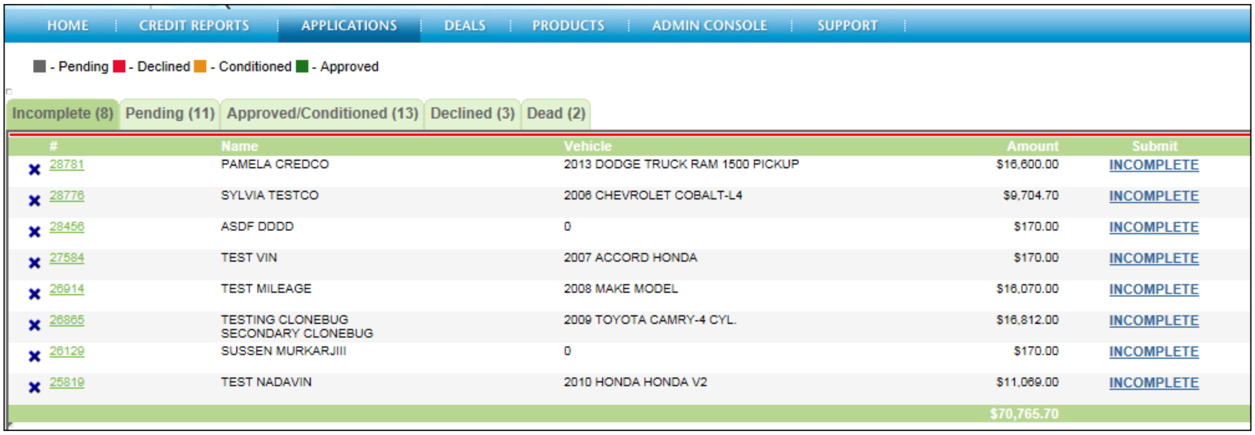
Sign up for CREDCO

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

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



Access Existing Applications



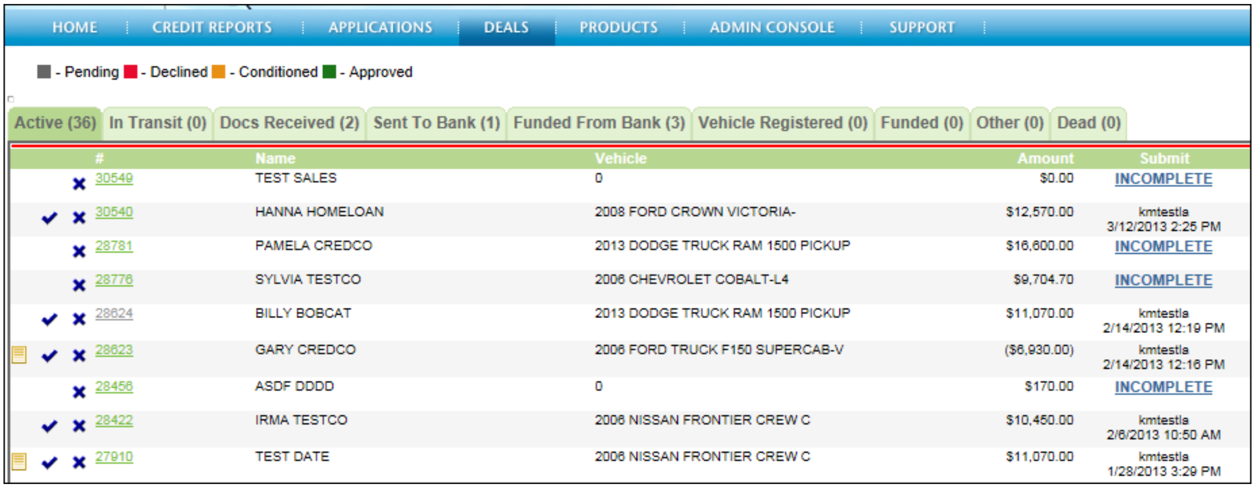
1. Click **Applications** on the Menu bar.
2. Select a tab (category).
3. Click the **ID#** link to open the application.

Tabs

You can access applications filtered by the following tabs:

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

Access Deals



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

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

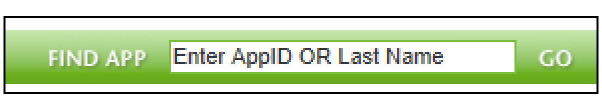
Tabs

You can access deals filtered by the following tabs:

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

Complete an Application Quick Search

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



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

		#	Name
	✖	30549	TEST SALES
✔	✖	30540	HANNA HOMELOAN
	✖	28781	PAMELA CREDCO
	✖	28776	SYLVIA TESTCO
✔	✖	28624	BILLY BOBCAT
✔	✖	28623	GARY CREDCO
	✖	28456	ASDF DDDD
✔	✖	28422	IRMA TESTCO
✔	✖	27910	TEST DATE

Admin Console

Add a User

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

Manage Users

Add User

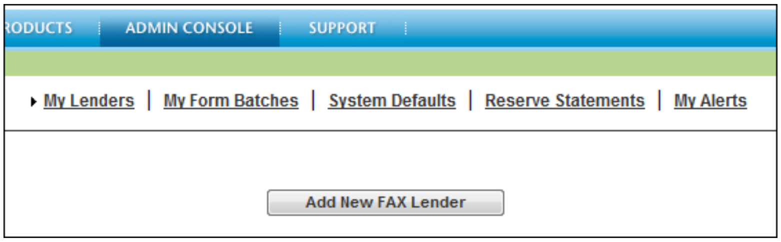
Username	Name
alanapplicant12	ALAN APPLICANT

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

Add a Lender

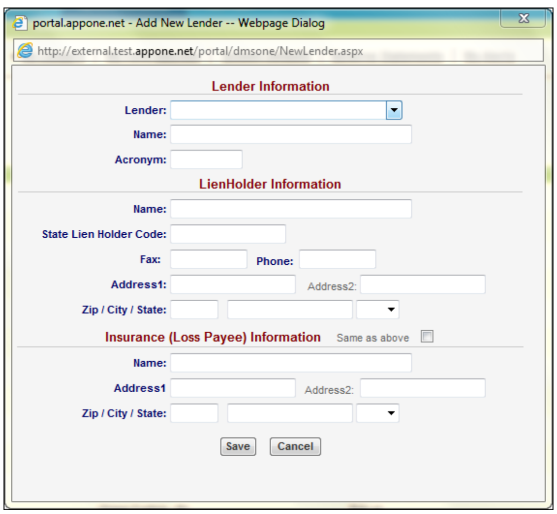
1. Select **Admin Console** on the Menu bar.
2. Select **My Lenders**.
3. Click the **Add New FAX Lender** button.

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



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

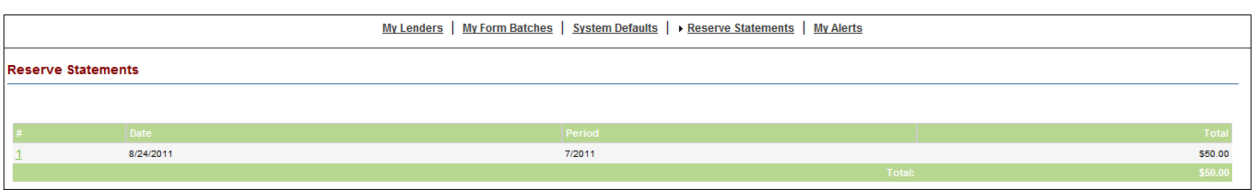
5. Complete the lender information.



Access Reserve Statements

1. Select Reserve Statements.

2. Click the underlined **ID#** to open a statement.

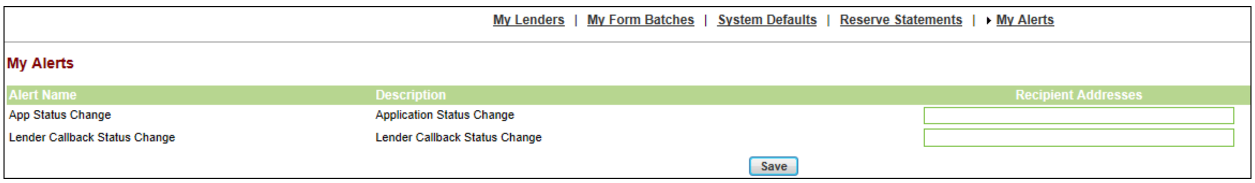


> **Note**
> Only users with administrative rights can access reserve statements.

Add Email Alerts

1. Select **My Alerts**.

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



> **Note**
> Only users with administrative rights can add email alerts.

Frequently Asked Questions

Questions

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

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

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

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

Is AppOne a lender?

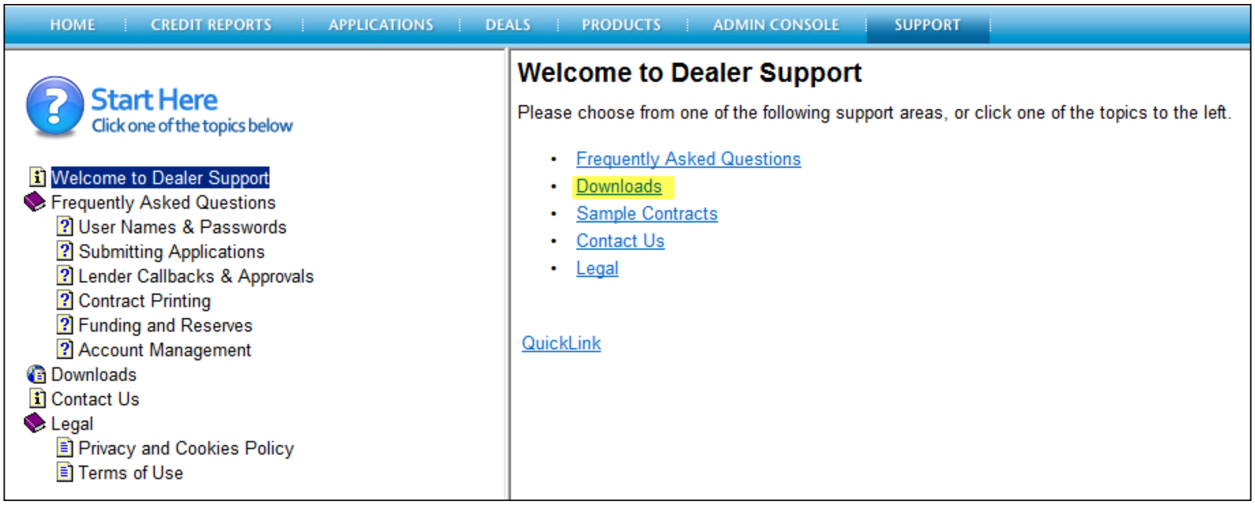
No. AppOne is not a lender and does not make credit decisions. AppOne is an online platform that connects independent used car dealers with lending sources.

Applications

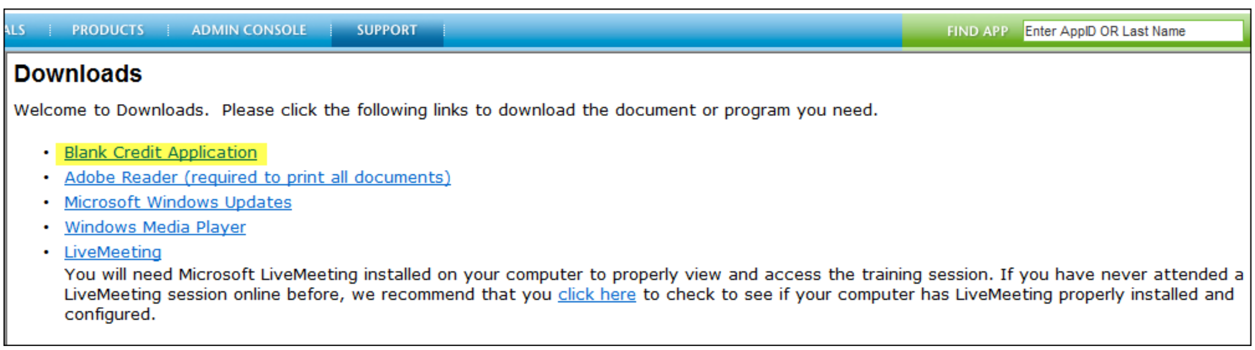
Where can I find a blank credit application?

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

2. Select the **Downloads** topic.



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

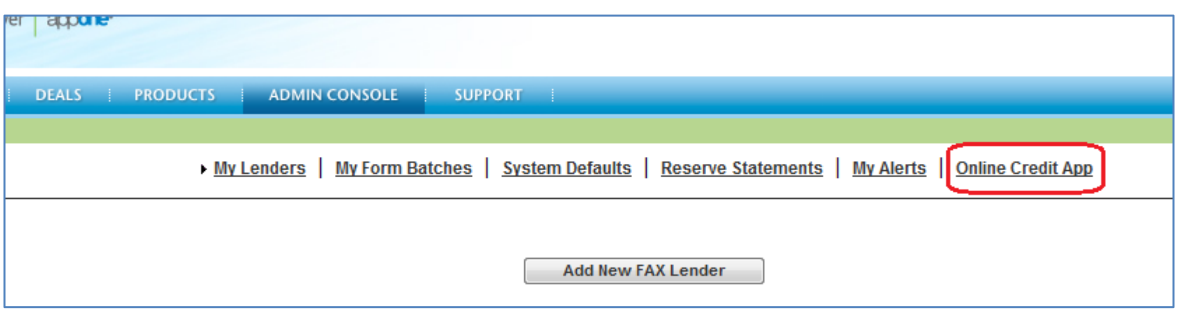


4. Click the **Save** icon to save it to another location or click the **Print** icon to print the form.

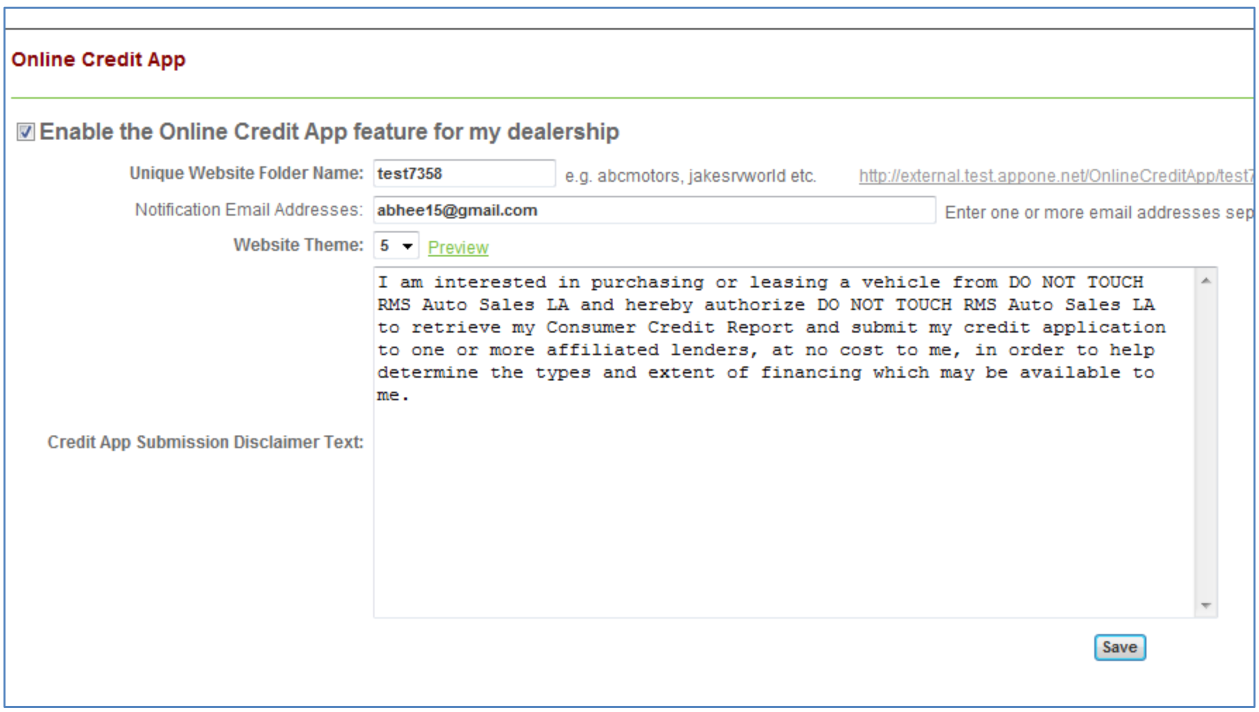
How do I make a blank credit application available online?

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

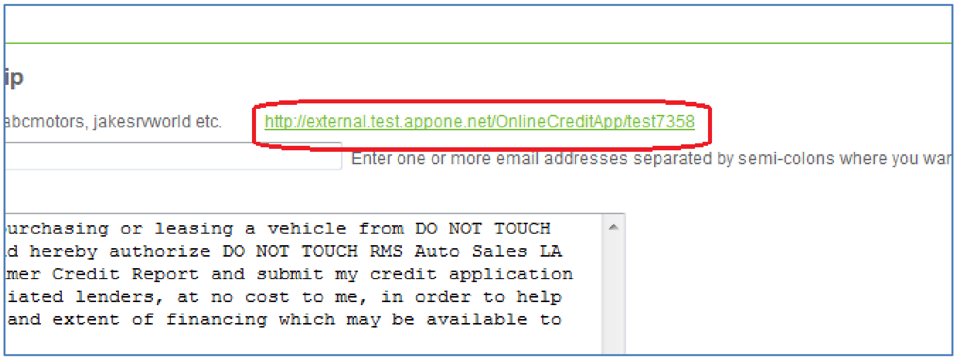
2. Select the **Online Credit App** link.



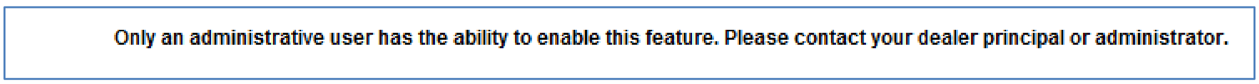
3. Enter the Online Credit App information:
   - Select the Enable the **Online Credit App** feature checkbox.
   - Enter a unique name for the Website folder.
   - Enter one or more email addresses for notification. Addresses must be separated by a semicolon.
   - Select a Website Theme.
   - Enter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



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



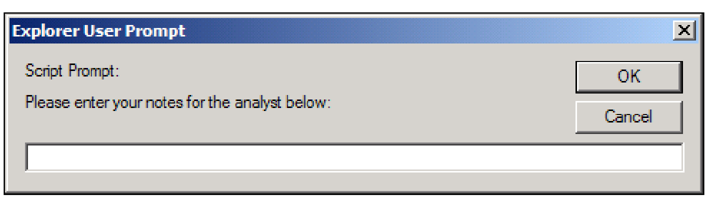
Note that you must be an administrative user to use this feature. If a non-administrative user clicks the Online Credit App link, the following message is displayed:



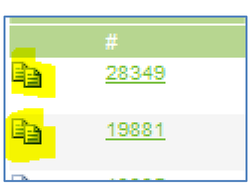
How do I rehash a decision from a lender?

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

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

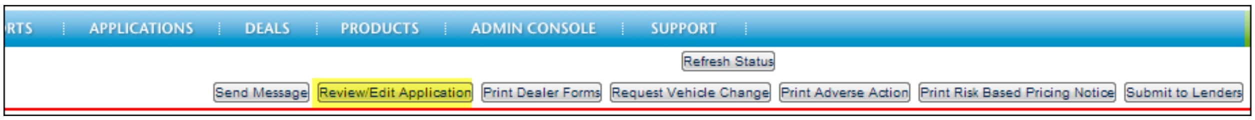


Dealer accounts will respond with a message to you. To read the message, click the icon on your home page.

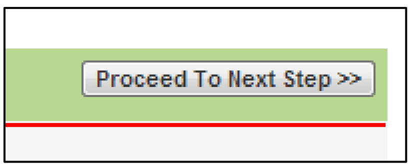


How do I re-submit a declined deal?

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



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



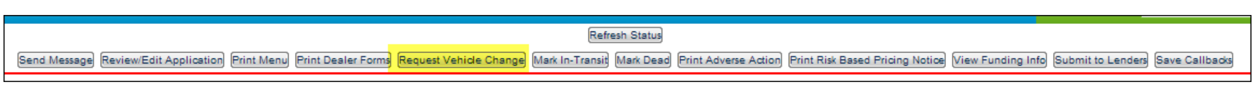
5. Make any needed changes to the Vehicle/Trade-In/Deal Structure and click the **Select Lenders** button.

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

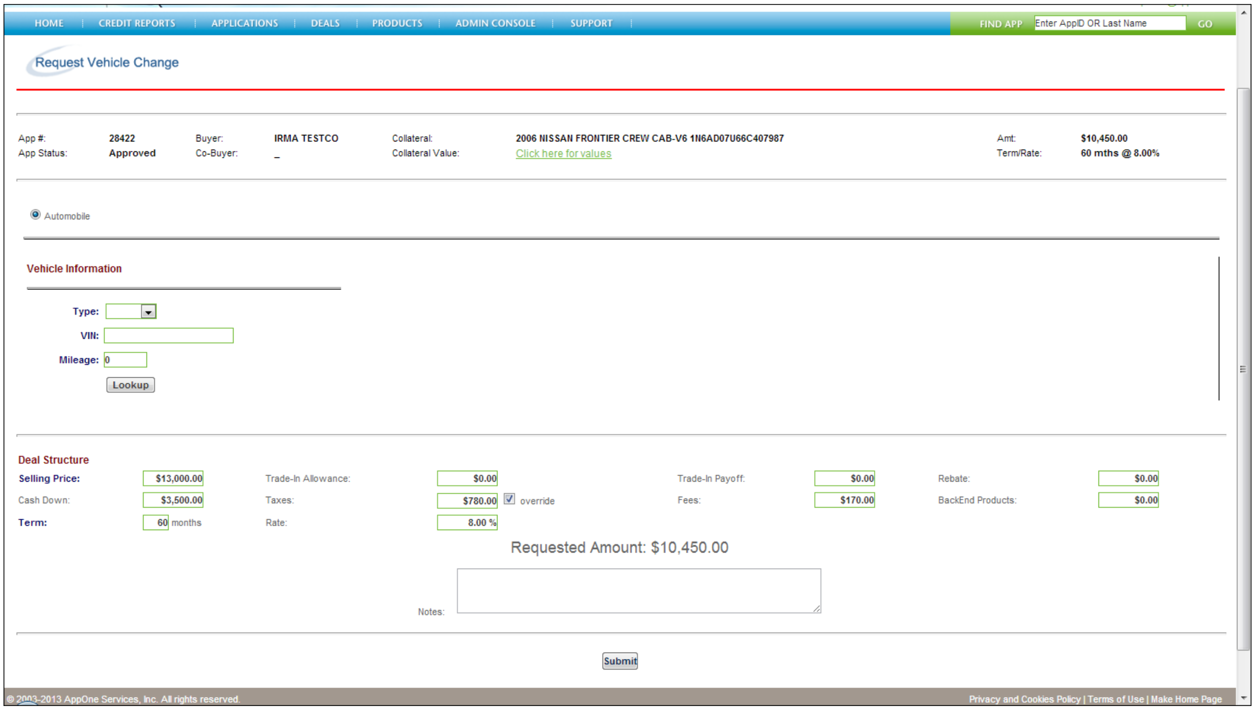
How do I change vehicles on a deal that has already been submitted?

1. Open the deal by selecting the underlined ID number for the deal on the **Home** page.
2. Click the **Request Vehicle Change** button.

   - You can only request vehicle changes for AppOne lenders. You must also obtain a new approval.



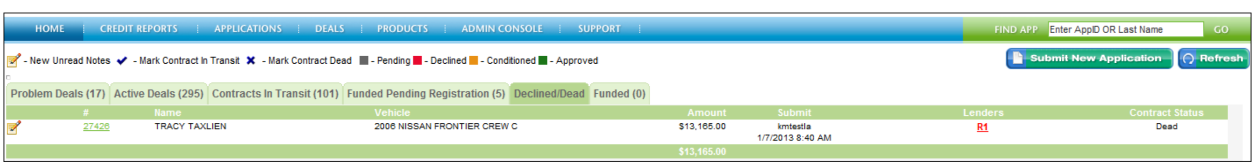
3. Complete the information and click the **Submit** button.



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

Can I re-submit a dead deal?

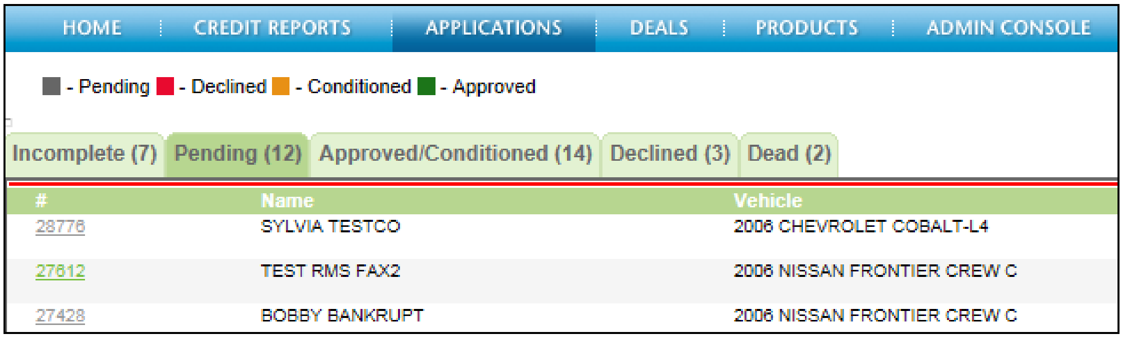
1. Select the **Declined/Dead** tab on the Home page.
2. Select the underlined ID number for the deal to open it.



3. Click the **Submit to Lenders** button.
4. Check the appropriate **SELECT LENDER** boxes and click **Submit to Selected Lenders**.

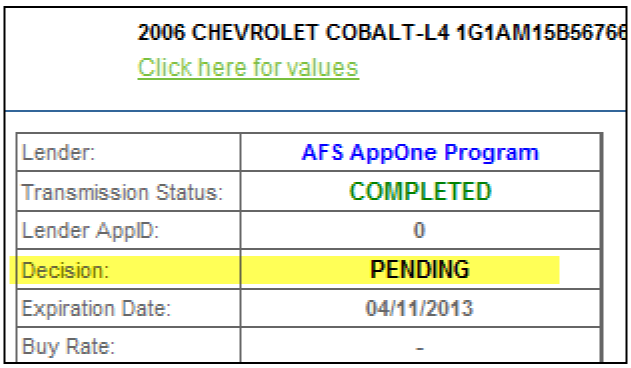
How do I check the status of a deal I have already submitted?

1. Select the **Applications** tab on the Home page.



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

3. Check the decision status.



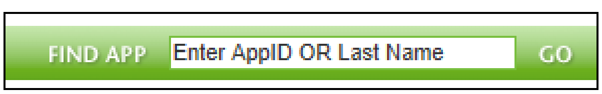
If the Decision status is DECLINED, the Notes field provides a reason.

Show Lender Comments

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

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

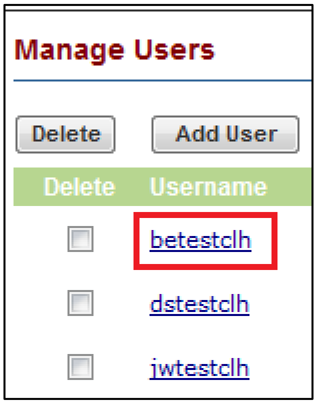
On all Menu bar sections except for the Credit Reports section, enter the application ID or Last Name in the Find App box. Click the **Go** button.



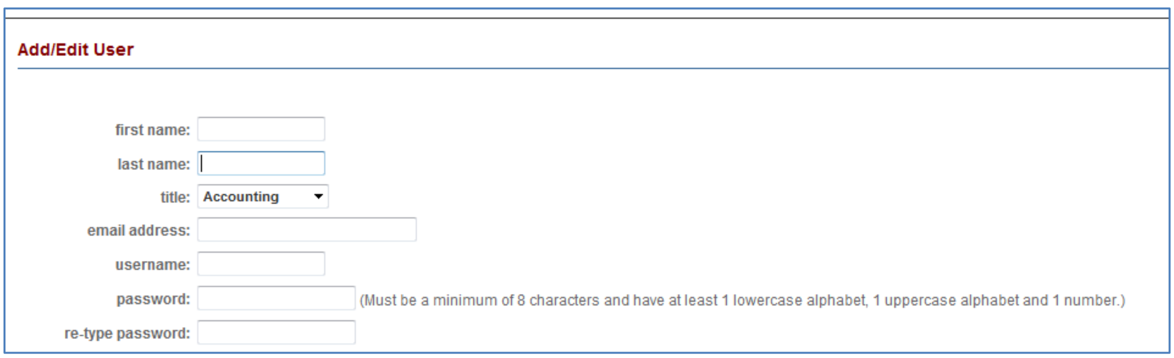
How do I unlock an account or reset a password?

Any user with administrative rights can unlock an account or reset a forgotten password for someone in their organization.

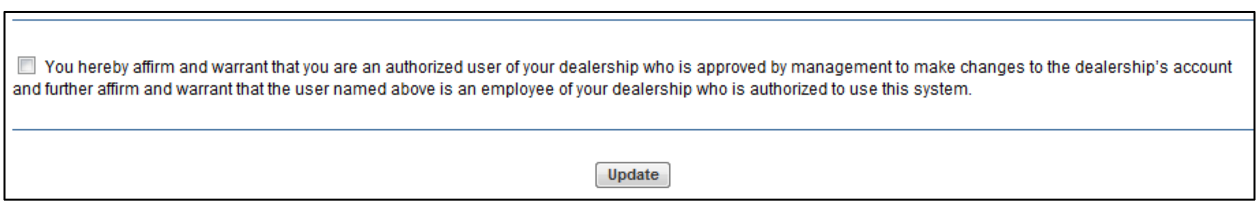
1. Select **Admin Console** on the Menu bar.
2. Select **Manage Users**.
3. Select the **Username** link.



4. In the **Add/Edit User** window, enter a new password in the **Password** and **Re-Type Password** fields. Changing the password also unlocks the account.



5. Check the box at the bottom of the page showing that you have authorization to make the change.



6. Click the **Update** button.

AppOne Contacts

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

Main Numbers
877-277-6631

My Lot ID #

Product Information & Sales
877-277-6631, Option 4 (for current dealers or for new dealers, to learn more about our programs and sign up)
AppOneSales@wolterskluwer.com

Dealer Portal Support
support@appone.net

Billing
877-277-6631, Option 8 (inquiries regarding your monthly billing)
CustomerSupportAppOne@wolterskluwer.com

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

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

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

To learn more visit **WoltersKluwerFS.com.**

Wolters Kluwer
Financial Services