

AppOne

**2014.3 Platform EXTERNAL
Release Notes**

September 2014

PLATFORM EXTERNAL

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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 is 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. 8.97%	Finance Charge The dollar amount the credit will cost you. \$ 1,556.36	Amount Financed The amount of credit provided to you or on your behalf. \$ 19,371.64	Total of Payments The amount you will have paid when you have made all scheduled payments. \$ 20,928.00	Total Sale Price The total cost of your purchase on credit, including your down payment of \$ 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		

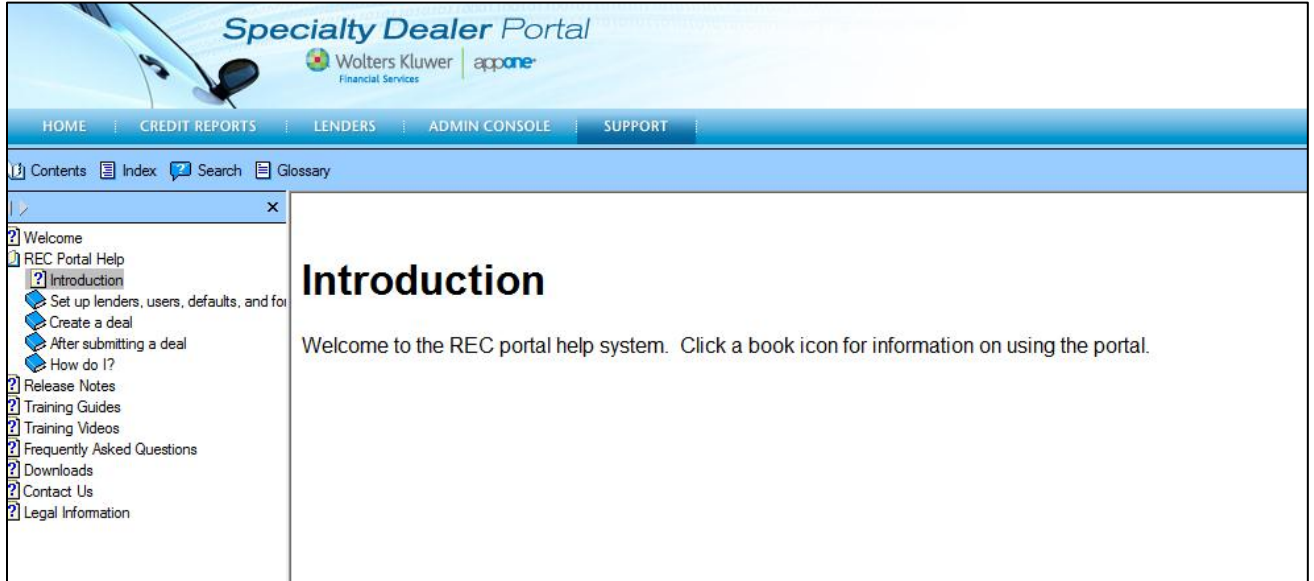
Deferred Down payment, calculate final payment:

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.		

Update Support Tab Link to New Online Help System

We updated the support tab of the dealer portal 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.

Dealer Portal Support Tab



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"/>

VFI Dealer Management Issue

We corrected an issue that allowed disabled dealers to appear in drop-down lists. Previously, when a dealer was deleted in the **Manage Dealers** page, the corresponding status changed to **Disabled**, but the dealer's name continued to appear on the New **Dealer** popup, and in **Dealer** lists in the **My Lenders** and **System Defaults** pages. Now, all dealer drop-down lists to show only dealers with a status of **Active**.

Example

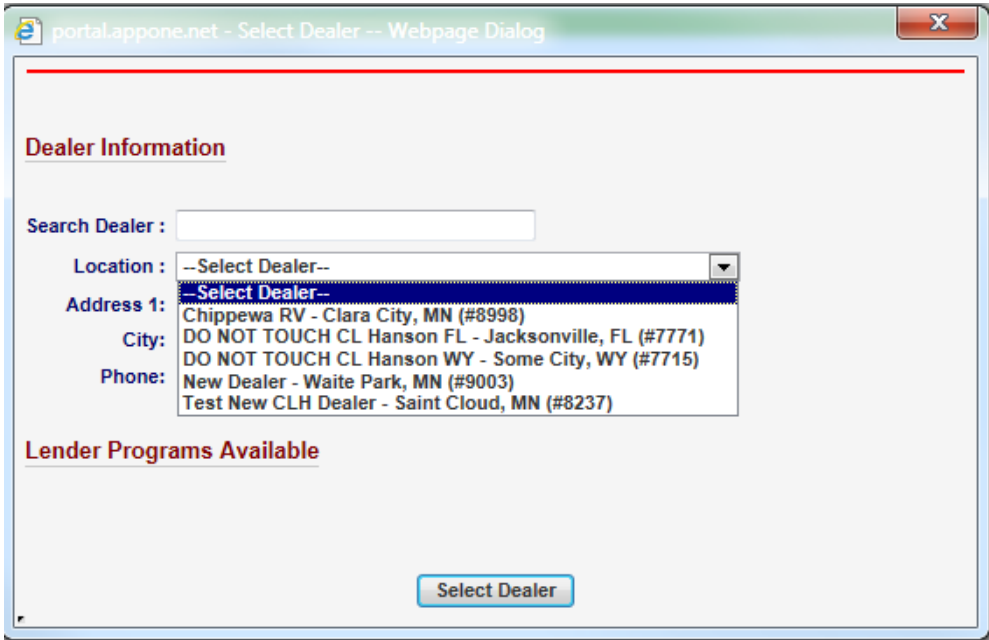
Billy's Car Place Status is Disabled:

Manage Dealers

Show 50 State All Status All

Delete	AppOne Lot ID	Org Dealer ID	Dealership	Street	City	State	Zip	Status
<input type="checkbox"/>	9067		Billy's Car Place	111 1st St S	Brooklyn	NY	11211	Disabled
<input type="checkbox"/>	8998	267682	Chippewa RV	384 3rd St	Clara City	MN	56222	Active

In the **New Deal** popup window, the **Location** list does not include Billy's Car Place.



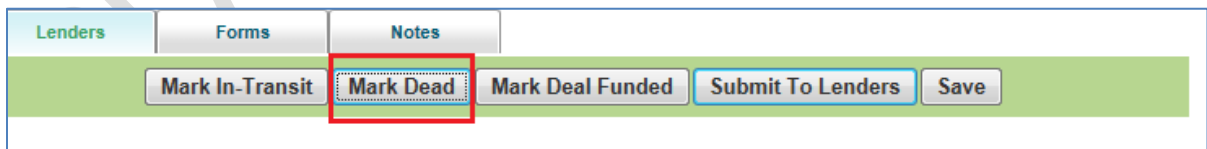
In the **Admin Console** tab, **My Lenders** page, the **Dealers** list does not include Billy's Car Place.



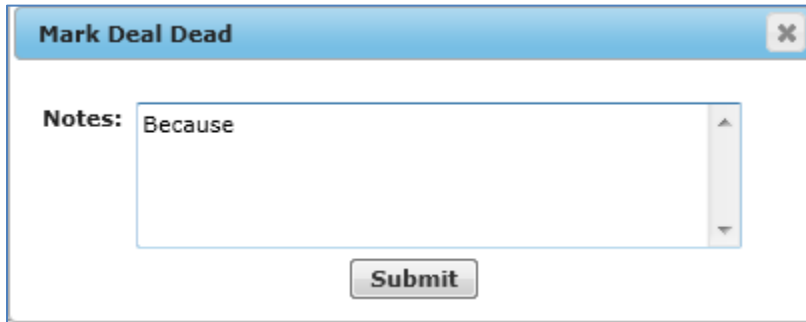
Add Mark Apps Dead & Re-activate Feature

We added **Mark Dead** and **Mark Active** buttons, to the **Lenders** tab giving the user the ability to mark achieve deals dead or dead deals active.

The **Mark Dead** button is available for deals submitted to non-integrated lenders, regardless of the deal status, and for deals submitted to integrated lenders unless the status is **funded=sent to bank** or greater (i.e. the deal has already reached the funding phase). Incomplete deals that are marked dead appear in the **Declined/Dead** tab on the home page.



The **Mark Dead** button opens a **Notes** dialog. The note is mandatory for marking a deal dead.

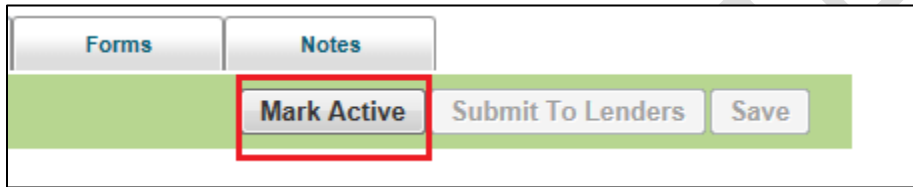


Mark Deal Dead

Notes: Because

Submit

The **Mark Active** button is available on deals that have previously been marked dead. When a deal is marked active, the user can make changes to the deal, print, and perform any other portal function. The **Mark Active** button also opens a **Notes** dialog, but entering a note is optional.



Forms Notes

Mark Active Submit To Lenders Save

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Dealers unable to remove Trade-In #1

We corrected an issue that prevented dealers from removing Trade-In #1 from the Structure page. Now, dealers are able to remove Trade-In #1 by unchecking the box and clicking Save.

Before removing Trade-In #1

Trade-In Information

Trade-In #1 Information
Year: 1994 Make: YAMAHA Model: 5 SPEED
Serial #: 544F32IU43 Mileage: 0
Lien Holder: US BANK Phone: 423-423-4234 Account #: F423423

Trade-In #2 Information

After removing Trade-In #1

Trade-In Information

Trade-In #1 Information

Trade-In #2 Information

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

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	406620	Intelsatica 8/27/2014 7:37 AM
CREDCO Password	90G54RZ	Intelsatica 8/27/2014 7:37 AM

Enable 3rd Party DMS/System Interface

System/Module	System Name	Description	System DealerID	Modified
<input checked="" type="checkbox"/>	IDS Alpha DMS	-	12345	Intelsatica 8/27/2014 7:52 AM
<input type="checkbox"/>	Supreme Software	-		90G54RZ 3/15/2014 2:05 PM

Save

Error! No text of specified style in document.: Table of Contents

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.

Merrick callback mapping issue

We corrected issues that prevented Merrick's callback comments and callback down payment information from being saved and from appearing in the callback. The callback comments now appear in the Notes field. The down payment information now appears in the Min Cash Down field.

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

Expand availability of "Mark Deal Funded" Button

We added **Mark Deal Funded** and **Un Mark Deal Funded** buttons to the **Lenders** tab for deals submitted to a non-integrated lender.

- The **Mark Deal Funded** and **Mark Deal Unfunded** buttons are not available for integrated lenders.
- The **Mark Deal Funded** button is available on the **Lenders** tab for deals that are complete and submitted to non-integrated lenders. When a deal has a **Funded** status, the **Mark Deal Funded** button is not available.

App ID: 47430 Customer Name: JANE TESTINGHAM

Forms Notes

Mark In-Transit Mark Dead **Mark Deal Funded** Submit To Lenders Save

Lender:	Jenny Bank Co ✓
Transmission Status:	NOT SENT
Lender AppID:	<input type="text"/>

- The **Un Mark Deal Funded** button is available on the **Lenders** tab for deals that are complete, submitted to a non-integrated lender, and have a status of **Funded**.

SUPPORT

App ID: 47927 Customer Name: JERRY RIELAND

Lenders Forms Notes

Un Mark Deal Funded

Lender:	BOA RV Broker ✓
Transmission Status:	COMPLETED
Lender AppID:	0
Analyst Name:	-

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