

AppOne

**2014.4 Platform EXTERNAL
Release Notes**

December 2014

PLATFORM EXTERNAL

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Ally Analyst Phone Mapping

We corrected an issue that prevented the Ally decisioning analyst phone number from being displayed on the portal. The analyst phone number is now displayed on the portal on Ally callbacks.

APP #46121 Callback #31613 - Windows Internet Explorer

Lender: Ally 

Dealer Name: **DO NOT TOUCH IWP Sales AZ** Customer Name: **DAVID D. DERTRIDEN**

App #:	46121	Transmission #:	31613	Decision:	CONDITIONED
Lender AppID:	1029227463	Buy Rate:	4.99%	Max Rate:	6.74%
Max Term:	240 mths	Max Advance:	\$76,400.00	Max Pmt:	—
Max Loan Amt:	—	Min Cash:	—	Max VSC:	—
Max GAP:	—	Max Back-End:	—	Acq Fee:	\$0.00
Max Credit Insurance:	—	Callback Date:	10/21/2014 1:40:55 PM	Tier:	A

Notes:

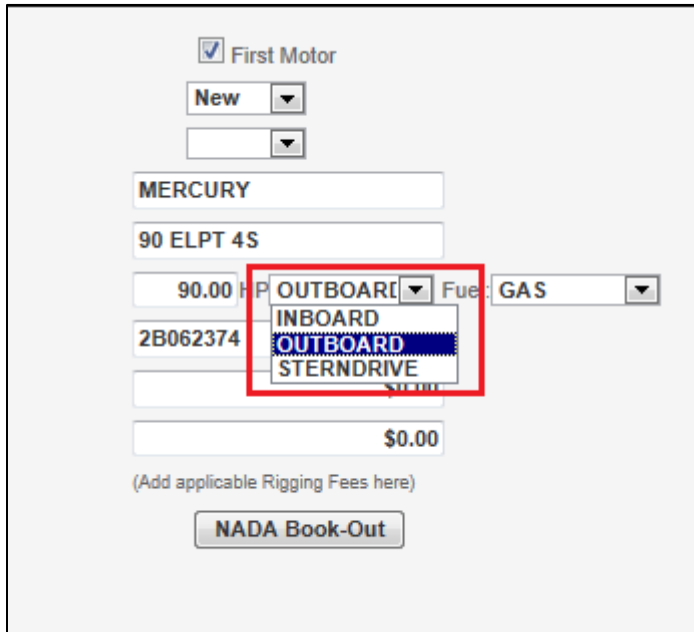
- Analyst Name: John Beall - 714-913-2494
- Please refer to the rate sheet for max rate.
- Ally Bank; , Minimum \$4k cash down + M&T trade as stated. Finance \$76,400. year to date pay stubs to verify stated wage incomes. I need to verify employment as stated also. 2013 tax return to verify stated rental income. proof home owned free and clear at stated address in borrower name. Thank you!

Funding Stips:

- Proof of Income - App ❌
- Verification of Employment - App ❌
- Minimum Cash Down Requirement ❌
- Proof owns home free/clear ❌

AppOne Connect Not Mapping Motor Types (Marine Collateral)

We corrected an issue that prevented our DMS interface from importing a motor type of **OUTBOARD** with a marine collateral type. After the update, it now successfully imports all motor types (Inboard, Outboard, and Sterndrive).



The screenshot shows a form for entering motor details. At the top, there is a checked box for "First Motor". Below it are two dropdown menus, the first showing "New". The form contains the following fields: "MERCURY" (brand), "90 ELPT 4S" (model), "90.00 HP" (horsepower), "2B062374" (serial number), and "GAS" (fuel type). A dropdown menu for "Motor Type" is open, showing three options: "OUTBOARD", "INBOARD", and "STERNDRIVE". The "OUTBOARD" option is highlighted with a blue selection bar. A red rectangular box is drawn around the dropdown menu. Below the form, there is a field for "Rigging Fees" with a value of "\$0.00" and a button labeled "NADA Book-Out".

AppOne DMS Connect - Trailer Issue

We corrected an import mapping issue in our AppOne DMS Connect Interface that was subsequently causing trailer information not to get submitted to lenders during credit application submission. Now, the interface properly imports the trailer information and it also gets submitted to lenders successfully including Merrick Bank.

Credit Report Tab Broken in IE when Many Credit Reports to Load

We corrected an error in the **Credit Reports** tab that occurred when loading a large number of credit reports. To correct the issue, we introduced pagination to limit the number of records displayed per page. The default number of reports per page is 50. The **Credit Reports** tab now loads any number of credit reports without error in all supported browsers: Internet Explorer 8 through 11, Chrome, and Firefox. In addition, the user is now able to sort the list by **ID**, **Name**, or **LastModified**.

	ID	Name	EFX	TUC	EXP	OFAC	App Status	Last Modified
<input type="checkbox"/>	18200	PAUL TESTCO	723	732	NA	CLEAR	incomplete	imtestia on 10/7/2014 3:33 PM
<input type="checkbox"/>	18293	TODD TESTCO	747	732	NA	CLEAR	incomplete	imtestia on 10/7/2014 2:49 PM
<input type="checkbox"/>	18292	KIMBERLY TESTCO	630	623	NA	CLEAR	incomplete	imtestia on 10/7/2014 12:25 PM
<input type="checkbox"/>	18291	ZELL TESTCO	NA	740	703	CLEAR	incomplete	imtestia on 10/7/2014 3:31 PM
<input type="checkbox"/>	18284	SARAH WINTER	NA	NA	NA	CLEAR	48524	imtestia on 10/9/2014 1:03 PM
<input type="checkbox"/>	18274	TODD TESTCO	NA	NA	NA	CLEAR	48508	imtestia on 10/3/2014 10:00 AM
<input type="checkbox"/>	18221	BALAJI MURTHY	NA	NA	NA	CLEAR	incomplete	imtestia on 10/1/2014 3:12 PM
<input type="checkbox"/>	18220	BOB NIEL	NA	NA	NA	CLEAR	48487	imtestia on 10/1/2014 2:02 PM
<input type="checkbox"/>	18218	JIM ROOT	NA	NA	NA	CLEAR	48496	imtestia on 10/1/2014 1:42 PM
<input type="checkbox"/>	18218	DONALD JOHNSON	NA	NA	NA	CLEAR	48485	imtestia on 10/1/2014 10:54 AM
<input type="checkbox"/>	18214	DO NOT TOUCH LEGACY TEST	NA	NA	NA	CLEAR	48479	imtestia on 9/30/2014 3:55 PM

MB Financial Rules Update

Per a request from MB Financial, we updated the filter rules for MB Financial applications:

- For marine and recreational vehicle collateral:
 - Max GAP and Max VSC have been removed.
 - Max BackEnd is 15% of amount financed or \$2500 (whichever is greater).
 - Min Cash Down and Max Rate are sent by MB Financial.
- Power sport collateral:
 - Max GAP is \$699.
 - Max VSC is removed.
 - Max BackEnd is \$4000.
 - Min Cash Down and Max Rate are sent by MB Financial.
- Motorcycle collateral:
 - Max GAP is \$699.
 - Max VSC is removed.
 - Max BackEnd is \$4000.
 - Min Cash Down and Max Rate are sent by MB Financial.

Recreational Vehicle

Lender:	MBF RV Program
Transmission Status:	COMPLETED
Lender AppID:	31291
Decision:	CONDITIONED 10/14/2014 3:49 PM
Expiration Date:	-
Buy Rate:	9.49%
Max Rate:	10.99%
Max Term:	120 mths
Max Advance:	\$40,000.00
Max Loan Amount:	-
Max Payment:	-
Max VSC:	-
Max GAP:	-
Max Back-End:	\$6,450.00
Min Cash Down:	\$2,000.00
Acq Fee:	-
Trade Equity:	-
Analyst Name:	Jacob Hushka
Analyst Phone:	8476532223
Submit Notes to Lender:	-
Special Stips:	INCOME VERIFICATION , VALUE OR TYPE OF COLLATERAL INSUFFICIENT , ADDITIONAL DOWN PAYMENT REQUIRED
Notes:	20% down required will require paystub and invoice thanksjake. Application processed successfully.
SELECT CALLBACK:	<input type="button" value="SELECT/PRINT"/>

Marine and Power Sport

Lender:	MBF Marine Program	MBF ATV/JetSki Indirect
Transmission Status:	COMPLETED	COMPLETED
Lender AppID:	31285	31289
Decision:	CONDITIONED 10/14/2014 4:38 PM	CONDITIONED 10/14/2014 4:34 PM
Expiration Date:	-	-
Buy Rate:	9.49%	9.49%
Max Rate:	10.99%	10.99%
Max Term:	120 mths	120 mths
Max Advance:	\$40,000.00	\$40,000.00
Max Loan Amount:	-	-
Max Payment:	-	-
Max VSC:	-	-
Max GAP:	-	\$699.00
Max Back-End:	\$6,450.00	\$4,000.00
Min Cash Down:	\$2,000.00	\$2,000.00
Acq Fee:	-	-
Trade Equity:	-	-
Analyst Name:	Jacob Hushka	Jacob Hushka
Analyst Phone:	8476532223	8476532223
Submit Notes to Lender:	-	-
Special Stips:	INCOME VERIFICATION , VALUE OR TYPE OF COLLATERAL INSUFFICIENT , ADDITIONAL DOWN PAYMENT REQUIRED	INCOME VERIFICATION , VALUE OR TYPE OF COLLATERAL INSUFFICIENT , ADDITIONAL DOWN PAYMENT REQUIRED
Notes:	20% down required will require paystub and invoice thanksjake. Application processed successfully.	20% down required will require paystub and invoice thanksjake. Application processed successfully.
SELECT CALLBACK:	<input type="button" value="SELECT/PRINT"/>	<input type="button" value="SELECT/PRINT"/>

Motorcycle

Lender:	MBF Motorcycle Indirect
Transmission Status:	COMPLETED
Lender AppID:	31285
Decision:	CONDITIONED 10/14/2014 4:31 PM
Expiration Date:	-
Buy Rate:	9.49%
Max Rate:	10.99%
Max Term:	120 mths
Max Advance:	\$40,000.00
Max Loan Amount:	-
Max Payment:	-
Max VSC:	-
Max GAP:	\$699.00
Max Back-End:	\$4,000.00
Min Cash Down:	\$2,000.00
Acq Fee:	-
Trade Equity:	-
Analyst Name:	Jacob Hushka
Analyst Phone:	8476532223
Submit Notes to Lender:	-
Special Stips:	INCOME VERIFICATION , VALUE OR TYPE OF COLLATERAL INSUFFICIENT , ADDITIONAL DOWN PAYMENT REQUIRED
Notes:	20% down required will require paystub and invoice. Application processed successfully.
SELECT CALLBACK:	<input type="button" value="SELECT/PRINT"/>

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MarineOne Rule and Filter Override Change

For loan applications submitted to the MarineOne and [TMFS MarineOne programs](#), rules have been updated and the filter override option is no longer available to dealers. The filter override option will be turned off for dealers that currently have it enabled. The rules are updated as follows:

- **FICO Score** is more than 500.
- **Max Loan Amount** is less than \$48,000
- **Down Payment** is at least 10% of the selling price
- **Min Loan Amount** is more than \$5,000
- **Max Advance** (Marine,RV,Horse Trailer) Line 3 max not to exceed 115%
- **Income** is more than \$2,600 a month
- **Max Advance** (Motorcycle) Line 3 may not exceed 115%
- A boat, motor and trailer must be included as collateral on Marine Deals
- ATVs are not allowed. Must be a UTV (Side-By-Side unit)

Marine/RV/Horse Trailer programs

	Marine One Marine Program	
FICO Score	✘	Applicant(s) do not meet min. bureau score requirement of 500.
Time on Credit File	n/a	
# of Tradelines	n/a	
Job Time	n/a	
Residence Time	n/a	
Max Advance	✘	Deal Structure exceeds max. line 3 advance of 115%.
Down Payment	✘	Does not meet min. down payment requirement of 10% of selling price.
Min Loan Amount	✔	
Max Loan Amount	✘	Loan amount exceeds max. of \$48k.
Lending Area	✔	
Income	✘	Applicant(s) do not meet min. income requirement of \$2600.
Collateral	✘	A boat, motor and trailer must be present on marine deals.
Collateral Age	n/a	

	Marine One Marine Program	
FICO Score	✘	
Time on Credit File	n/a	
# of Tradelines	n/a	
Job Time	n/a	
Residence Time	n/a	
Max Advance	✔	
Down Payment	✘	
Min Loan Amount	✘	Loan amount below 5K.
Max Loan Amount	✔	
Lending Area	✔	
Income	✘	
Collateral	✘	

Motorcycle program:

Marine One Motorcyle Program		
FICO Score	✘	Applicant(s) do not meet min. bureau score requirement of 500.
Collateral Age	n/a	
Time on Credit File	n/a	
# of Tradelines	n/a	
Job Time	n/a	
Residence Time	n/a	
Max Advance	✘	Deal Structure exceeds max. line 3 advance of 115%.
Down Payment	✘	Does not meet min. down payment requirement of 10% of selling price.
Min Loan Amount	✔	
Max Loan Amount	✘	Loan amount exceeds max. of \$48k.
Lending Area	✔	
Income	✘	Applicant(s) do not meet min. income requirement of \$2600.
Collateral	✔	

Marine One Motorcyle Program		
FICO Score	✘	
Collateral Age	n/a	
Time on Credit File	n/a	
# of Tradelines	n/a	
Job Time	n/a	
Residence Time	n/a	
Max Advance	✘	
Down Payment	✘	
Min Loan Amount	✘	Loan amount below 5K.
Max Loan Amount	✔	
Lending Area	✔	

Third Party Interface Visibility

We updated the Admin Console 3rd Party Interfaces page so that only some 3rd Party DMS interfaces are visible to individual dealers.

For an individual dealer, the following 3rd Party DMS interfaces are available:

- IDS Astra DMS
- B2K Systems
- Systems 2000
- Everlogic
- Supreme Software

For a VFI user, only interfaces pertaining to their organization will appear.

3rd Party Interfaces page for an individual dealer:

The screenshot shows the 'Specialty Dealer Portal' Admin Console. The navigation menu includes HOME, CREDIT REPORTS, LENDERS, ADMIN CONSOLE (selected), and SUPPORT. The breadcrumb trail is: 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
CREDCO Customer ID	<input type="text" value="4006920"/>
CREDCO Password	<input type="text" value="90G54J0Z"/>

Enable 3rd Party DMS/System Interface

Enable/Disable	System Name	Description	System DealerID
<input type="checkbox"/>	IDS Astra DMS	-	<input type="text"/>
<input type="checkbox"/>	B2K Systems Inc	-	<input type="text"/>
<input type="checkbox"/>	System 2000	-	<input type="text"/>
<input type="checkbox"/>	Everlogic	-	<input type="text"/>
<input type="checkbox"/>	Supreme Software	-	<input type="text"/>

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