

AppOne®

Auto Quick-Start Training Guide

April 2015

This publication was written for AppOne.

Publication Information / Version

Full Product Name: AppOne

Software Version Information: 2015.1

Document Title: Auto Quick-Start Training Guide

Document Version Information: 1.0

Release Date: April 2015

Distributed Subject to Terms of a License or other Agreement

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

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

Do Not Reproduce or Transmit

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

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

Not a Substitute for Legal Advice

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

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

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

The following notice is required by law:

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

Warranty Disclaimer

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

Attributions and Acknowledgements

AppOne is a trademark of Wolters Kluwer Financial Services, Inc. All other trademarks are the property of their respective owners.

Copyright Information

© 2015 Wolters Kluwer Financial Services, St. Cloud, Minnesota

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

All rights reserved.

Table of Contents

Get Started	1
Objectives	1
Log on to AppOne®	1
Home: Dealership Dashboard	3
Set Up Lenders, Systems Defaults, and Forms	4
Objectives	4
Administration Checklist	4
Set Up Lenders	4
Set Up Form Batches	6
Set Up System Defaults	9
Enable CREDCO (Credit Reports) and DMS Interfaces	10
Create a Deal	11
Objectives	11
Deal Workflow	12
Pull a New Credit Report	13
Complete Applicant Information	15
Enter Vehicle/Trade-in/Deal Structure Information	18
Select Lenders and Submit the Deal	21
Receive a Deal Status and Select Lender for Callback	23
Complete and Print the Risk-Based Pricing Notice	25
Complete the Deal Structure	27
Print Forms	32
Create a Deal for Document Preparation Only	34
Create a BHPH Deal	38
Additional Tasks	41
Objectives	41
Access Deals on the Home Page	41
Sign up for CREDCO	42
Access Existing Applications	43
Access Deals	44
View AppOne Announcements	45
Complete an Application Quick Search	45
Admin Console	46
Frequently Asked Questions	49
Questions	49
Applications	50
How do I unlock an account or reset a password?	56
How do I make the APR match the rate disclosed to the customer?	58
AppOne Contacts	59

Get Started

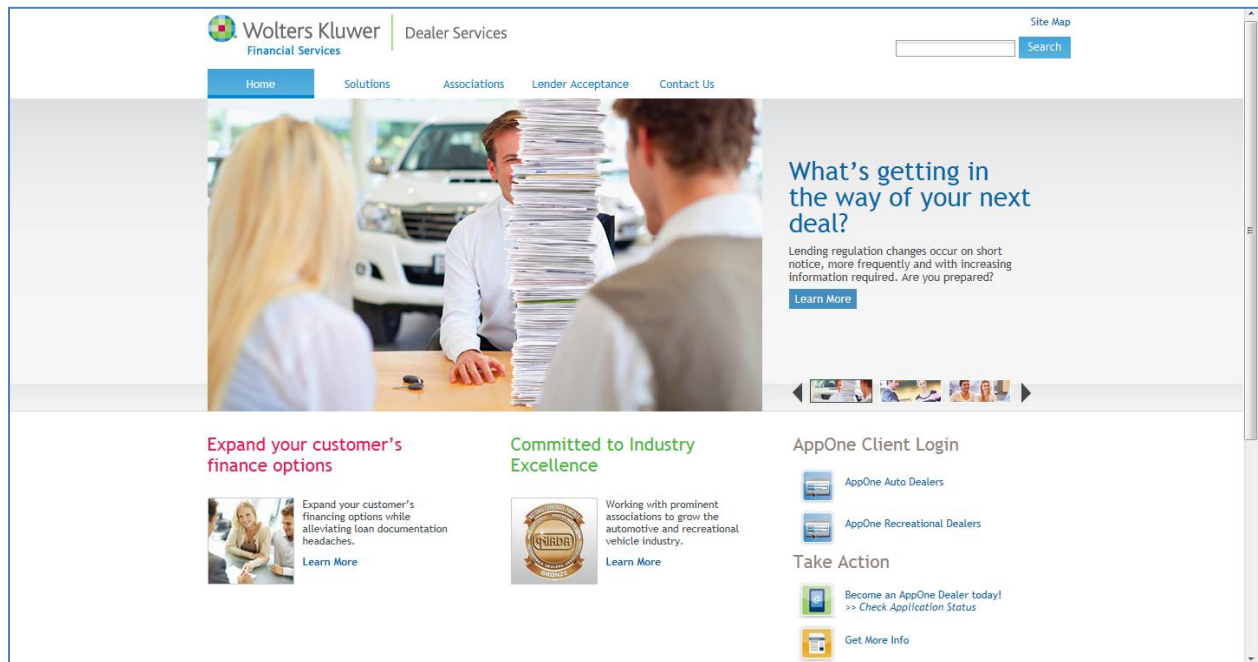
Objectives

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

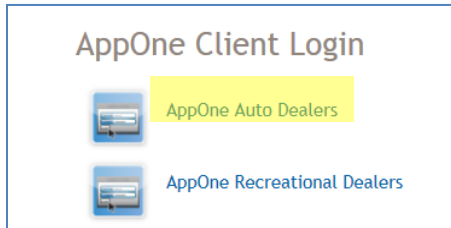
Log on to AppOne®

First Time Logging On

1. Navigate to www.AppOne.net.
 - The Internet Explorer®, Firefox® and Chrome™ browsers are fully supported by AppOne.
 - 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.

The image shows the "Auto Dealer Portal" login page. At the top, there is a header with the "Auto Dealer Portal" logo and the "Wolters Kluwer Financial Services" logo. Below the header, there is a welcome message: "welcome to the AppOne Dealer Portal". To the left of the login form, there is a "Please Note:" section with a list of password requirements. To the right, there is a "Dealer Login" form with fields for "Username:" and "Password:". Below the password field, there is a link that says "Forgot your password?". At the bottom right of the form, there is a "Sign In" button. At the very bottom of the page, there is a footer with copyright information and links for "Privacy and Cookies Policy", "Terms of Use", and "Make Home Page".

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. For additional assistance, you can contact your dealership owner or administrator, or call 1-877-277-6631 and press Option 1.

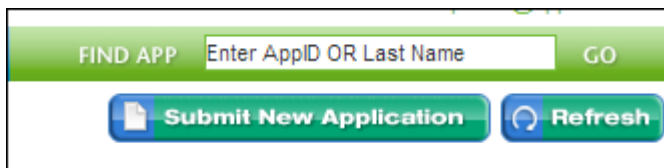
Home: Dealership Dashboard



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.

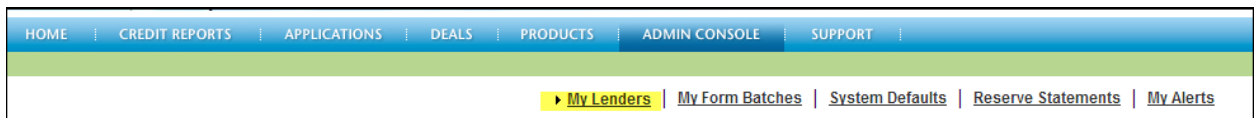
- Set up lender information.
- Set up form batches.
- Set up system defaults.

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.

My Lenders My Form Batches System Defaults Reserve Statements My Alerts				
My Lenders				
Add New FAX Lender				
ProgramID	LenderDealerID	Lender Name	Program Name	LienHolder Address
250	—	AFS ACCEPTANCE LLC	AFS AppOne Program	PO Box 189007 Plantation, FL, 33318
612	—	Ally Financial	Default Program	P.O. Box 8132 Cockeysville, MD, 21030
14	—	AmeriCredit Financial Services	AMC Precision	P.O. Box 182673 Arlington, TX, 76096
156	—	AmeriCredit Financial Services	Default Program	Bloomfield Av Bloomfield, NJ, 07003
48	—	ASI Federal Credit Union	ASIFCU - Indirect Auto	5508 Citrus Blvd Harahan, LA, 70123

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.
 - In the **Additional Information** section, set the **Contract Accrual Disclosure** and the **Calculation Method**. Contact the lender to find out the accrual method they prefer.
 - 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**.

My Lenders My Form Batches System Defaults Reserve Statements My Alerts			
Forms			
<div><div>Add New Batch</div><div>Delete Selected Batches</div></div>			
Delete	ID	Batch Name	Applies To
<input type="checkbox"/>	54	A+	—
<input type="checkbox"/>	16	Add new batch	—
<input type="checkbox"/>	6779	APPONE	Finance
<input type="checkbox"/>	149	Bankers Indirect Lending Test	—
<input type="checkbox"/>	148	Bankers System Testing	—

3. Click the **Add New Batch** button.
4. Complete the Form Batch information.

5. Select the state, form type, and filter.

Add Form Batch

Save Cancel

Form Batch:

Name: Description: Applies to:

List of Forms:

State: Form Type: Filter:

Available Forms
(Please select the state and form type to see the available forms.)

- Bank of the West ACH Form
- Bank of the West Agreement to Provide Insurance (General - Rev. 7/8/2013)
- Bank of the West Authorization to Deduct Trade Payoff
- Bank of the West Credit Application
- Bank of the West Customer Identification Verification Form
- Bank of the West Funding Checklist - Marine
- Bank of the West Funding Checklist - RV
- Bank of the West Lien Guarantee Form
- Bank of the West Marine Bookout Sheet (Rev. 12/10)
- Bank of the West RV Bookout Sheet (Rev. 04/2013)
- Bank of the West RV/Marine Funding Checklist (Rev. 10/10/06)
- Bank of the West VIB Marine Funding Cover Sheet 1/21/2015**
- Bank of the West VIB RV Funding Cover Sheet 1/21/2015

Add >> Remove <<

Save Cancel

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 to 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.

HOME	CREDIT REPORTS	APPLICATIONS	DEALS	PRODUCTS	ADMIN CONSOLE	SUPPORT
My Lenders My Form Batches System Defaults Reserve Statements My Alerts						

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

My Lenders My Form Batches System Defaults Dealership Info Manage Users Reserve Statements Add New Location My Alerts Online Credit App						
System Defaults						
Taxes						
State Sales Tax Rate: 6.00000 %		City Sales Tax Rate: 0.00000 %		County Sales Tax Rate: 1.00000 %		
Fees						
Code	Name	Rate	Amount	Taxable	Modified	
doc	Documentation Fee	-	50.00	<input type="checkbox"/>	kntesia 10/8/2013 1:59 PM	
inspection	Inspection Fee	-	15.00	<input type="checkbox"/>	kntesia 10/8/2013 1:59 PM	
license	License Fee	-	50.00	<input type="checkbox"/>	kntesia 10/8/2013 1:59 PM	
notary	Notary Fee	-	10.00	<input type="checkbox"/>	kntesia 10/8/2013 1:59 PM	
registration	Registration Fee	-	15.00	<input type="checkbox"/>	kntesia 10/8/2013 1:59 PM	
title	Title Fee	-	100.00	<input type="checkbox"/>	kntesia 10/8/2013 1:59 PM	
ucc	UCC Filing Fee	-	0.00	<input type="checkbox"/>	kntesia 10/8/2013 1:59 PM	
<input type="button" value="update"/>						

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,

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

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

5. Click **Save**.

Create a Deal

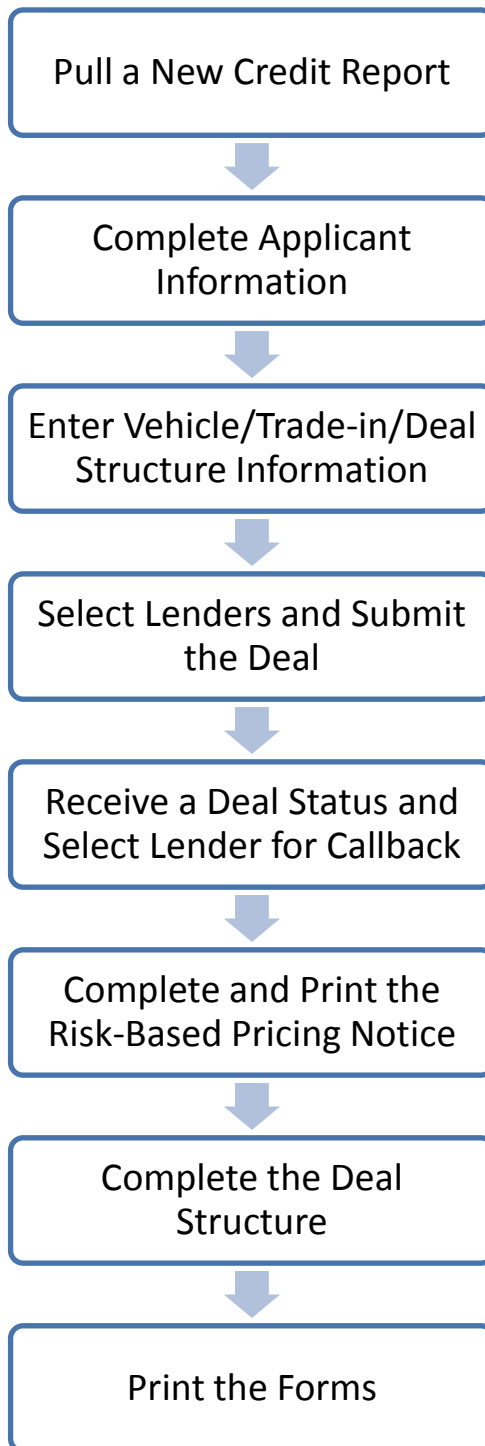
Objectives

- 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.

The screenshot shows the 'Auto Dealer Portal' interface for 'Wolters Kluwer Financial Services' and 'appone'. The navigation bar includes links for HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. Below this, a sub-menu highlights 'Pull New Credit Report' among other options like 'Active Customers', 'Signup', and 'Help & Support'.

The main form area is titled 'Pull New Credit Report' and features a 'Customer Type' dropdown set to 'Personal - Individual'. It is divided into two columns for 'Primary Applicant' and 'Secondary Applicant'.

Primary Applicant fields:

- FName:
- MName:
- LName:
- Suffix:
- SSN:
- DOB:
- Street:
- Zip Code/City:
- County/State:

Secondary Applicant fields:

- FName:
- SSN:
- DOB:
- Street:
- Zip Code/City:
- County/State:

Below the applicant fields, there are radio buttons for selecting a credit bureau: ☐ Equifax, ☐ TransUnion, and ☐ Experian.

A checkbox is present with the text: ☐ You hereby certify that you have received consent from the customer(s) named above authorizing you to retrieve a credit report for the purposes of

At the bottom right, there are three buttons: **Pull Report**, **Print Credit Application**, and **Cancel**.

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 Application](#) [Print Credit Report](#) [Print Adverse Action](#) [Print Risk Based Pricing Notice](#) [Back to Customer List](#)

IRMA TESTCO - TRANSUNION

REF:3-00126-88795-0000 03/12/2013 TID:3-00126-88795 03/12/2013 10:47:24
Credco Executive Summary Acct: 2033657
Prepared for: STERLING TECHNOLOGICS - TEST ACCO Notes: IM, BID Index

App: TESTCO, IRMA Dob: 05/05/81 Ssn: XXX-XX-2660
Curr Addr: 1111 1ST ST S, BROOKLYN, NY 11211

BUREAU SCORE INFORMATION

▲
≡

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.

Applicant
Vehicle / Trade-In / Deal Structure

Application Type: Personal - Individual ▼

Primary Applicant - Personal Information (MUST MATCH DRIVER'S LICENSE)

FName: JOHN MI: LName: DENVER Suffix: ▼
SSN: 743 - 47 - 9847
DOB: 5 / 5 / 1981
Home Phone: 472 - 894 - 7234
Cell Phone: - -
DL No: ▼
Email:

Current Residence Information (NO PO BOXES ALLOWED)

Address #: 111 Street: 1ST ST S Apt #:
Zip/City/State: 11211 BROOKLYN NY ▼
County: KINGS
How Long? 3 years 0 months
Status: own ▼
Rent/Mortgage Pmt: \$0
Landlord/Mortgage Co:
Landlord/Mortgage Phone: - -
☐ Enter Mailing Address (different than Current/Physical Address)

Current Employment Information

Status: student ▼
Occupation: STUDENT
Employer Name: STUDENT
Address: STUDENT
Zip/City/State: 11211 BROOKLYN NY ▼
Gross Monthly Salary: \$0 / month
Work Phone: 472 - 894 - 7234 (MUST BE LANDLINE)
How Long? 4 years 0 months
☐ Click Here To Enter a Second Job (Applicant must be working a minimum of 1 year)

Other Income Information

Gross Monthly Other Income: \$0 / month
* Other Income Source: ▼
* To consider the income of another individual as a secondary source of income, please submit a joint application.

Proceed To Next Step >>

- 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.

Current Employment Information

Status:

Occupation:

Employer Name:

Address:

Zip/City/State:

Gross Monthly Salary: / month

Work Phone: - - (MUST BE LANDLINE)

How Long? years months

☐ Click Here To Enter a Second Job (Applicant must be working a minimum of 1 year)

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

Status:

Occupation:

Employer Name:

Address:

Zip/City/State:

Gross Monthly Salary: / month

Work Phone: - - (MUST BE LANDLINE)

How Long? years months

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.

Vehicle Information

Type: Used ▼

VIN:

Mileage:

☐ [Enable Manual Entry](#)

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.

Automobile

Vehicle Information

Type: Used

VIN: 1N6AD07U66C407987

Year: 2006

Make: NISSAN

Model: Frontier Crew Cab-V6

Body Style: Crew Cab SE 2WD

Mileage: 32,500

Color:

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

Bookout Information

Bookout

	TradeIn	Retail	Loan	AvgTradeIn	RoughTradeIn
Base Values:	10,750	13,550	9,675	9,900	8,825
Mileage Adjustments:	2,050	2,050	2,050	2,050	2,050
Final Adjusted Values:	-250	-200	-250	-250	-250
Final Values (LTV%):	12,550 (83%)	15,400 (68%)	11,475 (91%)	11,700 (89%)	10,625 (98%)

Vehicle Accessories

☒ W/out Air Conditioning

☐ W/out Auto. Trans.

☐ Power Windows

☐ Power Seat

☐ Power Door Locks

☐ Cruise Control

☒ Leather Seats

☒ Aluminum/Alloy Wheels

☐ Power Sunroof

☐ Fixed Running Boards

☐ Roll Bar

☐ Bed Liner

☐ Fiberglass Cap

☐ Towing/Camper Pkg

☐ Rockford Fosgate Stereo

☐ THIS VEHICLE HAS NO OPTIONAL EQUIPMENT.

Please be sure to check any optional equipment to ensure that vehicle is accurately evaluated.

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.

Deal Structure					
Selling Price:	\$8,995.00	Trade-In Allowance:	\$2,950.00	Trade-In Payoff:	\$0.00
Cash Down:	\$0.00	Taxes:	\$362.70 <input type="checkbox"/> override	Fees:	\$170.00
Requested Term:	36 months			Rebate:	\$0.00
				Requested Rate:	5.95 %
Requested Amount: \$6,577.70					

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

Trade-In #1	Trade-In #2 (Optional)
VIN: <input type="text"/> <input type="button" value="Lookup"/> Year: <input type="text"/> Make: <input type="text"/> Model: <input type="text"/> Mileage: <input type="text"/> <input type="checkbox"/> Enable Manual Entry Lien Holder: <input type="text"/> Lien Holder Phone: <input type="text"/> Lien Holder Account #: <input type="text"/>	VIN: <input type="text"/> <input type="button" value="Lookup"/> Year: <input type="text"/> Make: <input type="text"/> Model: <input type="text"/> Mileage: <input type="text"/> <input type="checkbox"/> Enable Manual Entry Lien Holder: <input type="text"/> Lien Holder Phone: <input type="text"/> Lien Holder Account #: <input type="text"/>

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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	-	-	-	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 <input type="checkbox"/> Save	RouteOne	773-777-7255 <input type="checkbox"/> Save	800-345-8467 <input type="checkbox"/> Save	888-958-8068 <input type="checkbox"/> Save
Notes	-	-	-	-	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
	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 of 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.

Notes to Lender:

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.

Explorer User Prompt

Script Prompt:

Please enter your notes for the analyst below:

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

[Refresh Status](#)

[Send Message](#)
[Review/Edit Application](#)
[Print Dealer Forms](#)
[Print Adverse Action](#)
[Print Risk Based Pricing Notice](#)
[Submit to Lenders](#)
[Save Callbacks](#)

App #: 27612
 App Status: Pending

Buyer: TEST RMS FAX2
 Co-Buyer: -

Collateral: 2006 NISSAN FRONTIER CREW CAB-V6 116A007U66C407987
 Collateral Value: [Click here for values](#)

Amt: \$14,320.00
 Term/Rate: 72 mths @ 8.00%

Lender:	Regression Testing Acceptance Corporation	Test Lender
Transmission Status:	COMPLETED	COMPLETED
Lender AppID:	0	0
Decision:	Pending	Pending
Expiration Date:	2/15/2013	2/15/2013
Buy Rate:	0.00%	0.00%
Max Rate:	0.00%	0.00%
Max Term:	0	0
Max Advance:	\$0.00	\$0.00
Max Loan Amount:	\$0.00	\$0.00
Max Payment:	\$0.00	\$0.00
Max VSC:	\$0.00	\$0.00
Max GAP:	\$0.00	\$0.00
Max Back-End:	\$0.00	\$0.00
Min Cash Down:	\$0.00	\$0.00
Lender/Admin Fee:	\$85.00	\$85.00
Trade Equity:	\$0.00	\$0.00
Analyst Name:		
Analyst Phone:		
Submit Notes to Lender:	-	-
Special Steps:	-	-
Notes:		
SELECT CALLBACK:	-	-

Application Notes:

For	Added By
Note	

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.

[Refresh Status](#)

[Send Message](#)
[Review/Edit Application](#)
[Print Dealer Forms](#)
[Print Adverse Action](#)
[Print Risk Based Pricing Notice](#)
[Submit to Lenders](#)
[Save Callbacks](#)

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.

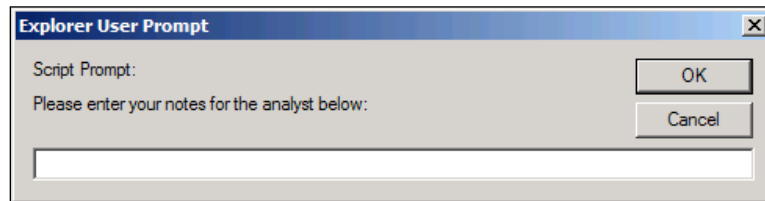
- **Max Loan Amount:** The approved maximum loan amount including the total of any front end/contract itemizations such as taxes and fees, and backend products such as GAP insurance.
- **Max Payment:** The approved payment amount returned by the lender. If this amount is greater than \$0, the contract 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

Refresh Status						
Send Message	Review/Edit Application	Print Dealer Forms	Print Adverse Action	Print Risk Based Pricing Notice	Submit to Lenders	Save Callbacks

- 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.



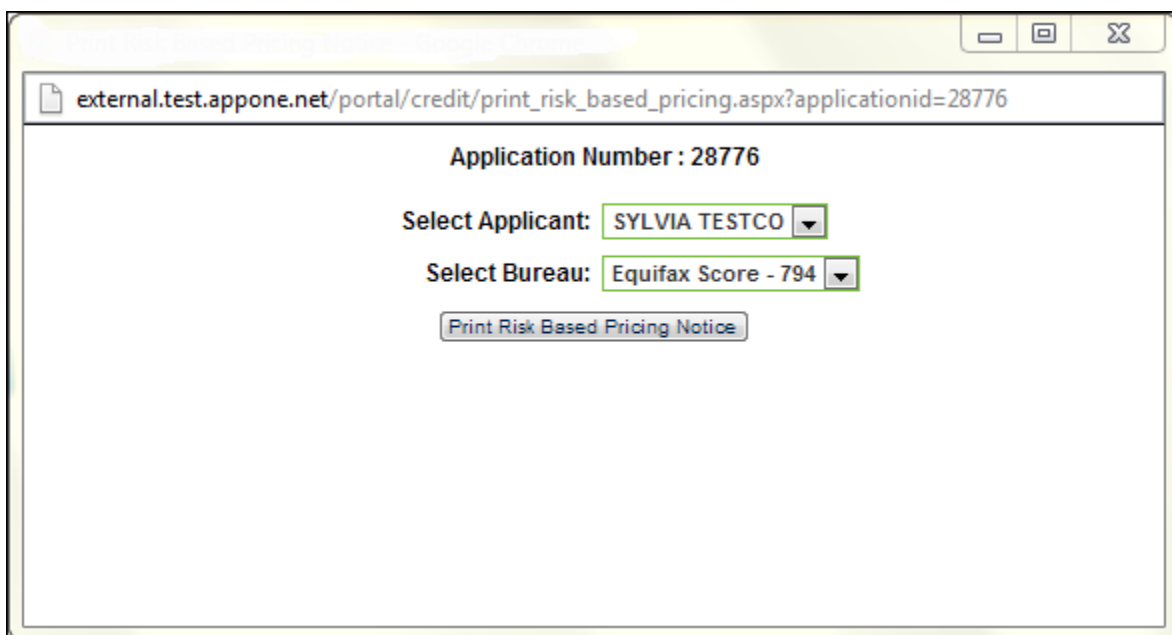
- Click the **Review/Edit Application** button to return to the Applicant tab and edit information.
- Click the **Print Dealer Forms** button to proceed to the section for completing deal information and printing documents.
- Click the **Print Adverse Action** button to record reason(s) for a lender 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 DO NOT TOUCH RMS Auto Sales LA 2345 PAUL ST Baton Rouge, LA 70809	Buyer Name and Address SYLVIA TESTCO 3612 ALIMNOY PL ## C LA CRESCENTA, CA 91214	Date 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.

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

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

2. Review the Buyer Information.

Buyer Information	
<input type="checkbox"/> Edit Info:	
Personal Information	
First: RMA	Mt: Last: TESTCO
SSN: 000-31-2660	DOB: 5/5/1981 Phone: 749-372-4982
DLNo:	
Current Residence (NO PO BOXES)	
Street # / Name / Apt: 3019 W 42ND ST	
Zip/ City/ County/ State: 90002 LOS ANGELES LOS ANGELES CA	
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	
Reference Information	
Personal Reference #1	
Name: Test	Relationship: mother Street: 48923 Zip: 11211 City: Brooklyn State: NY Phone: 489-237-4823
Personal Reference #2	
Name: Test2	Relationship: father Street: 48923 Zip: 22122 City: Newington State: VA Phone: 423-897-4923
<input type="button" value="Save & Update"/> <input type="button" value="Validate Structure"/> <input type="button" value="Print Docs"/> <input type="button" value="Print Menu"/>	

3. Review the Collateral Information.

Collateral Values	
TradeInValue:	\$7,775.00
RetailValue:	\$10,025.00
LoanValue:	\$7,150.00
AvgTradeInValue:	\$7,050.00
RoughTradeInValue:	\$6,150.00

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

Front-End Itemization	
Selling Price:	\$15,000.00
Trade-In Allowance:	\$0.00
Trade-In Payoff:	\$0.00
Sales/Other Tax: <input type="text" value="net"/> <input type="text" value="6.97674 %"/>	\$1,050.00 <input checked="" type="checkbox"/> manual override
Rebate:	\$0.00
Total Cash Down:	\$0.00 Deferred Down Payment?
Net Purchase:	\$16,050.00

- 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.

Deferred Down Payment

How much of the down payment is deferred?

Payable in payments of beginning

Update

All deferred down payments must be due no later than the second regularly scheduled payment of 10/13/2014

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

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

Public Officials & Fees		
Title Fee:	<input type="text" value="\$10.00"/>	<input type="checkbox"/> tax
License Fee:	<input type="text" value="\$20.00"/>	<input type="checkbox"/> tax
Registration Fee:	<input type="text" value="\$15.00"/>	<input type="checkbox"/> tax
Inspection Fee:	<input type="text" value="\$15.00"/>	<input type="checkbox"/> tax
Documentation Fee:	<input type="text" value="\$100.00"/>	<input type="checkbox"/> tax
Notary Fee:	<input type="text" value="\$10.00"/>	<input type="checkbox"/> tax
Total Front-End:	\$12,570.00	

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

Back-End Products	
<input type="button" value="Add/Change Back-End Products"/>	
Rate & Terms	
# of Payments:	<input type="text" value="60"/> <input type="button" value="Monthly"/> ▼
Rate:	<input type="text" value="9.99 %"/>
Contract Date:	<input type="text" value="1/12/2015"/>
Days to First Payment:	<input type="text" value="30"/>
First Payment Date:	02/11/2015
Last Payment Date:	01/11/2020

- Review the **Rate & Terms** and associated information. Use the **Days to First Payment** field along with the **frequency** dropdown to set up the **First Payment Date** and payment schedule you and the customer want.
- Review the **Estimated Funding** and **Estimated F&I Profit** boxes.
- 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

Vehicle Service Contract

★ Integrated Providers

Select	<input checked="" type="radio"/> Integrated	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company		–	None
Program	–	–	–
Plan	–	–	–
Plan Item	–	–	–
Coverage	–	–	–
Deductible	–	–	–
Surcharges	–	–	–
Description	–	–	–
Dealer Cost	–	–	–
Retail	–	–	–

10. Complete the GAP Insurance information if applicable.

GAP

★ Integrated Providers

Select	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company	–	None
Program	–	–
Plan	–	–
Plan Item	–	–
Coverage	–	–
Surcharges	–	–
Description	–	–
Dealer Cost	–	–
Retail	–	–

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.

11. Click the **Save and Update** button when complete.

12. Complete the insurance information.

Insurance Information				
Does the customer have full coverage insurance on the vehicle being purchased? Yes ▾				
Company Name: <input type="text" value="Gieco"/>	Agent Name: <input type="text"/>	Agent Phone: <input type="text"/>	Policy Number: <input type="text"/>	Deductible: <input type="text" value="\$500.00"/>

13. Click the **Validate Structure** button.

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

14. Correct missing information if necessary.

The following errors were found on this form:
<ul style="list-style-type: none">• 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.

15. 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.

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

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

Please fill out the following form. You cannot save data typed into this form.
Please print your completed form if you would like a copy for your records.
 Highlight Existing Fields

Customer Quote

Dealership:	DO NOT TOUCH RMS Auto Sales TX	Buyer:	AUTO M. D2PROJECT	Co-Buyer:	RMS M. D2PROJECT
Vehicle:	2007 CHEVROLET TRUCK TAHOE-V8	Vehicle Price w/ Taxes:	\$15,101.00	Term:	60 months
				APR:	12.99%

	BEST VALUE PLAN	PREFERRED PLAN	BUDGET PLAN	
	SERVICE CONTRACT + GAP	SERVICE CONTRACT	GAP	UNPROTECTED PAYMENT
DESCRIPTION	Fully protected with both service contract and gap protection.	Service contracts can protect you from unplanned expenses caused by mechanical breakdowns.	Gap protection can protect you from unplanned expenses if your vehicle is a total loss and your insurance company fails to pay off your loan.	
COMPANY				N/A
COVERAGE	VSC: 0 months/0 miles Deductible: \$0.00 GAP: 0 months	0 months/0 miles Deductible: \$0.00	0 months	UNPROTECTED COVERAGE
PAYMENT	\$345.38	\$345.38	\$345.38	\$345.38

Print a Deal Jacket

After saving and validating the deal:

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

Save & Update

Validate Structure

Print Docs

Print Menu

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	
STREET ADDRESS 3019 W 42ND ST		APT#		STREET ADDRESS		APT#	
CITY LOS ANGELES		STATE CA	ZIP 90002	CITY		STATE	ZIP
HOME PHONE 749-372-4982		CELL PHONE	MONTHLY RENT/MORTGAGE \$500.00	HOME PHONE		CELL PHONE	MONTHLY RENT/MORTGAGE
RESIDENTIAL STATUS <input checked="" type="checkbox"/> OWN <input type="checkbox"/> RENT		LANDLORD/MORTGAGE MORTGAGECO		RESIDENTIAL STATUS <input type="checkbox"/> OWN <input type="checkbox"/> RENT		LANDLORD/MORTGAGE	
<input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER				<input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER			
LANDLORD PHONE		PREVIOUS ADDRESS (if less than 2 yrs at current address)		LANDLORD PHONE		PREVIOUS ADDRESS (if less than 2 yrs at current address)	
CITY		STATE	ZIP	CITY		STATE	ZIP
HOW LONG? ____ YRS ____ MOS				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.

Auto Dealer Portal
 Wolters Kluwer Financial Services | appone

[HOME](#)
[CREDIT REPORTS](#)
[APPLICATIONS](#)
[DEALS](#)
[PRODUCTS](#)
[ADMIN CONSOLE](#)
[SUPPORT](#)

■ - Pending ■ - Declined ■ - Conditioned ■ - Approved

ve (20)
In Transit (1)
Docs Received (2)
Sent To Bank (0)
Funded From Bank (0)
Vehicle Registered (0)
Funded (0)
Other (0)
Dead (0)

#	Name	Vehicle
34426	TEST SAFARI	2006 NISSAN FRONTIER CREW C
33783	TEST SALES	2008 FORD CROWN VICTORIA-
31858	JOHN CREDCO	2006 NISSAN FRONTIER CREW C

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

The screenshot shows the top section of the AppOne RMS interface. At the top, there is a green header bar with the text 'FIND APP' and a search input field containing 'Enter AppID OR Last Name', followed by a 'GO' button. Below this, there are two buttons: a blue button with a plus icon and the text 'Create New Deal', and a green button with a circular arrow icon and the text 'Refresh'. The 'Create New Deal' button is highlighted with an orange rectangular box. Below the buttons, there is a table with a green header row labeled 'Lenders'. The table contains two rows: the first row has a checkmark in the first column and the text 'AFS' in the second column; the second row has a checkmark in the first column and the text 'R1 CPS' in the second column.

3. Enter the **Buyer Information**.

The screenshot shows the 'Buyer Information' form in the AppOne RMS system. The form is divided into several sections: 'Personal Information', 'Current Residence (NO PO BOXES)', 'Insurance Information', and 'Reference Information'. The 'Personal Information' section includes fields for First Name (IRMA), Middle Initial (M), Last Name (TESTCO), SSN (000-31-2660), DOB (5/5/1981), Phone (749-372-4982), and DL No. The 'Current Residence' section includes fields for Street # / Name / Apt (5019 / W 42ND ST), Zip (90002), City (LOS ANGELES), County (LOS ANGELES), and State (CA). The 'Insurance Information' section includes a checkbox for 'Does the customer have full coverage insurance on the vehicle being purchased?' (Yes), and fields for Company Name (Gleco), Agent Name, Agent Phone, Policy Number, and Deductible (\$500.00). The 'Reference Information' section includes two personal reference entries. Personal Reference #1 has Name (Test), Relationship (mother), Street (48923), Zip (11211), City (Brooklyn), State (NY), and Phone (489-237-4823). Personal Reference #2 has Name (Test2), Relationship (father), Street (48923), Zip (22122), City (Newington), State (VA), and Phone (423-897-4923). At the bottom of the form, there are four buttons: 'Save & Update', 'Validate Structure', 'Print Docs', and 'Print Menu'.

4. 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.

☒ Automobile

Vehicle Information

Type:

VIN:

Mileage:

- Verify the body style.

☒ Automobile

Vehicle Information

Type:

VIN:

Year:

Make:

Model:

Body Style:

Mileage:

Color:

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

Bookout Information

	TradeIn	Retail	Loan	AvgTradeIn	RoughTradeIn
Base Values:	10,750	13,550	9,675	9,900	8,825
Mileage Adjustments:	2,050	2,050	2,050	2,050	2,050
Final Adjusted Values:	-250	-200	-250	-250	-250
Final Values (LTV%):	12,550 (83%)	15,400 (68%)	11,475 (91%)	11,700 (89%)	10,625 (98%)

Vehicle Accessories

☒ W/out Air Conditioning
 ☐ W/out Auto. Trans.
 ☐ Power Windows

☐ Power Seat
 ☐ Power Door Locks
 ☐ Cruise Control

☒ Leather Seats
 ☒ Aluminum/Alloy Wheels
 ☐ Power Sunroof

☐ Fixed Running Boards
 ☐ Roll Bar
 ☐ Bed Liner

☐ Fiberglass Cap
 ☐ Towing/Camper Pkg
 ☐ Rockford Fosgate Stereo

☐ **THIS VEHICLE HAS NO OPTIONAL EQUIPMENT.**
 Please be sure to check any optional equipment to ensure that vehicle is accurately evaluated.

- 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.

Deal Structure

Selling Price:
Trade-In Allowance:
Trade-In Payoff:
Rebate:

Cash Down:
Taxes: ☐ override
 Fees:
Requested Rate:

Requested Term: months
 Requested Amount: \$6,577.70

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

Trade-In #1

Trade-In #2 (Optional)

VIN:

Year:

Make:

Model:

Mileage:
☐ Enable Manual Entry

Lien Holder:

Lien Holder Phone:

Lien Holder Account #:

VIN:

Year:

Make:

Model:

Mileage:
☐ Enable Manual Entry

Lien Holder:

Lien Holder Phone:

Lien Holder Account #:

- Enter any back-end products.

Back-End Products

Rate & Terms
of Payments:
Rate:
Contract Date:
Days to First Payment:
First Payment Date: 05/22/2015
Last Payment Date: 04/22/2015

5. 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 or from the credit report, click the **Complete 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.

<u>Jerry Bank Co</u>	
000-000-0000	<input type="checkbox"/> Save
-	
<input type="checkbox"/>	
Create Manual Callback	

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**, if applicable.

Front-End Itemization	
Selling Price:	\$15,000.00
Trade-In Allowance:	\$0.00
Trade-In Payoff:	\$0.00
Sales/Other Tax: net <input type="button" value="6.97674 %"/>	\$1,050.00 <input checked="" type="checkbox"/> manual override
Rebate:	\$0.00
Total Cash Down:	\$1,000.00 Deferred Down Payment?
Net Purchase:	\$15,050.00

- In the **Rate & Terms** section, select a term frequency.

Rate & Terms	
# of Payments:	60 Monthly <input type="button" value="v"/>
Rate:	8.50 %
Contract Date:	1/28/2015
Days to First Payment:	45
First Payment Date:	03/14/2015
Last Payment Date:	02/14/2020

11. In the **Forms** area, select forms and print.

Forms

Form Batch:

Bankers Systems Goods & Services Forms

Edit Batch

Add New Batch

<input checked="" type="checkbox"/> Retail Motor Vehicle Credit Application	<input checked="" type="checkbox"/> Reference Sheet	<input checked="" type="checkbox"/> Agreement to Provide Insurance (General)
<input checked="" type="checkbox"/> Notice to Cosigner (General)	<input checked="" type="checkbox"/> Buyers Order (Louisiana) Rev. 10/31/2010	<input checked="" type="checkbox"/> Motor Vehicle Title Application (Louisiana) Rev. 05/31/2012
<input checked="" type="checkbox"/> UCC Financing Statement (Form UCC1) UCC1-IACA 02/28/2008	<input checked="" type="checkbox"/> UCC Financing Statement Additional Party (Form UCC1AP) UCC-1AP-LAZ 07/03/2007	<input checked="" type="checkbox"/> UCC Financing Statement Additional Party (Form UCC1AP) UCCAP-IACA 03/03/2008
<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC-1-LAZ 10/27/2010	<input checked="" type="checkbox"/> Louisiana UCC Financing Statement (Form UCC1) UCC-1-LAZ-LA 02/15/2011	<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC-1-LAZ 05/30/2001 MOTOR ONLY (Single Copy)
<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC-1-LAZ 05/30/2001 BOAT ONLY (Single Copy)	<input checked="" type="checkbox"/> National UCC Financing Statement (Form UCC1) UCC-1-LAZ 10/27/2010 (2 copies only)	<input checked="" type="checkbox"/> WARNING - OUTDATED CONTRACT - Goods and Services Retail Installment Contract with Late Fee (Louisiana) RSSIGSLFLZ-LA Revision 12/15/2005
<input checked="" type="checkbox"/> Goods and Services Retail Installment Contract with Arbitration (Louisiana) RSSIGSLFAZ-LA Revision 03/15/2006	<input checked="" type="checkbox"/> Goods and Services Retail Installment Contract w/o Late Fee (Louisiana) RSSIGSLAZ-LA Revision 09/25/2003	<input checked="" type="checkbox"/> Bank of the West ACH Form
<input checked="" type="checkbox"/> Bank of the West Agreement to Provide Insurance (General - Rev. 7/8/2013)	<input checked="" type="checkbox"/> Bank of the West Credit Application	<input checked="" type="checkbox"/> Bank of the West Customer Identification Verification Form
<input checked="" type="checkbox"/> Bank of the West Funding Checklist - Marine	<input checked="" type="checkbox"/> Bank of the West Funding Checklist - RV	<input checked="" type="checkbox"/> Bank of the West Guarantee of Lien (OH, LA) Rev 6/12
<input checked="" type="checkbox"/> Bank of the West Marine	<input checked="" type="checkbox"/> Bank of the West PO Box	<input checked="" type="checkbox"/> Bank of the West RV Bookout Sheet

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

Additional Tasks

Objectives

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

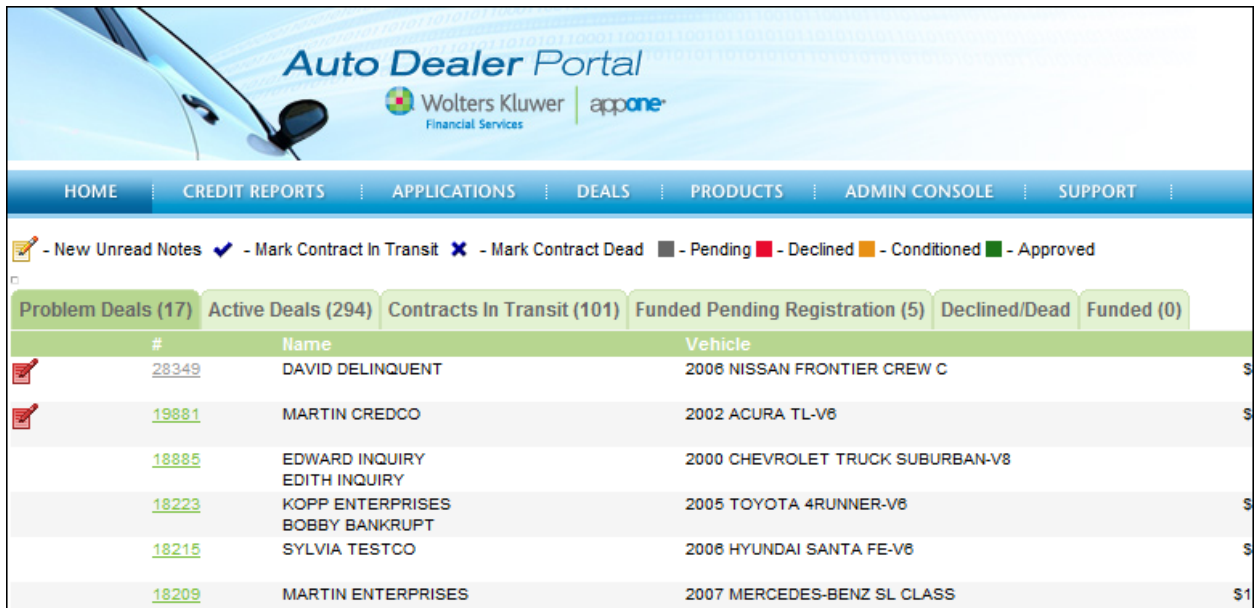
Tip

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.



The screenshot shows the 'Auto Dealer Portal' header with the Wolters Kluwer and appone logos. Below the header is a navigation bar with links: HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, and SUPPORT. A status bar indicates various deal statuses with corresponding icons: New Unread Notes, Mark Contract In Transit, Mark Contract Dead, Pending, Declined, Conditioned, and Approved. Below this is a tabbed interface with the following tabs: Problem Deals (17), Active Deals (294), Contracts In Transit (101), Funded Pending Registration (5), Declined/Dead, and Funded (0). The 'Active Deals' tab is selected, displaying a table of deals.

#	Name	Vehicle	
28349	DAVID DELINQUENT	2006 NISSAN FRONTIER CREW C	\$
19881	MARTIN CREDCO	2002 ACURA TL-V6	\$
18885	EDWARD INQUIRY EDITH INQUIRY	2000 CHEVROLET TRUCK SUBURBAN-V8	
18223	KOPP ENTERPRISES BOBBY BANKRUPT	2005 TOYOTA 4RUNNER-V6	\$
18215	SYLVIA TESTCO	2006 HYUNDAI SANTA FE-V6	\$
18209	MARTIN ENTERPRISES	2007 MERCEDES-BENZ SL CLASS	\$1

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.

The screenshot shows the AppOne application page. At the top is a navigation bar with links: HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, SUPPORT. On the right of the navigation bar is a 'FIND CUSTOMER' section with a text input field 'Enter Last Name or Last 4 SSN' and a 'GO' button. Below the navigation bar is a sub-header with links: Active Customers, Pull New Credit Report, Signup, Help & Support. The main content area has a heading 'Dear Valued Dealer.' followed by a paragraph: 'We have partnered with CoreLogic Credo 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. This benefit is available by signing up for a Credo account.' Below this is a link 'Click Here to enable your CREDCO account in AppOne.' and a button 'Click Here to Signup For a CREDCO Account'.

Access Existing Applications

The screenshot shows the AppOne Applications page. At the top is a navigation bar with links: HOME, CREDIT REPORTS, APPLICATIONS, DEALS, PRODUCTS, ADMIN CONSOLE, SUPPORT. Below the navigation bar is a legend: Pending (blue square), Declined (red square), Conditioned (orange square), Approved (green square). Below the legend are tabs: Incomplete (8), Pending (11), Approved/Conditioned (13), Declined (3), Dead (2). The main content area is a table with columns: #, Name, Vehicle, Amount, and Submit. The table contains 8 rows of data, all with a status of 'INCOMPLETE' in the Submit column. The total amount for all applications is \$70,765.70.

#	Name	Vehicle	Amount	Submit
28731	PAMELA CREDCO	2013 DODGE TRUCK RAM 1500 PICKUP	\$16,600.00	INCOMPLETE
28776	SYLVIA TESTCO	2008 CHEVROLET COBALT-L4	\$9,704.70	INCOMPLETE
28456	ASDF DDDD	0	\$170.00	INCOMPLETE
27584	TEST VIN	2007 ACCORD HONDA	\$170.00	INCOMPLETE
26814	TEST MILEAGE	2008 MAKE MODEL	\$16,070.00	INCOMPLETE
26866	TESTING CLONEBUG SECONDARY CLONEBUG	2009 TOYOTA CAMRY-4 CYL.	\$16,812.00	INCOMPLETE
26129	SUSSEN MURKARJIII	0	\$170.00	INCOMPLETE
26819	TEST NADAVIN	2010 HONDA HONDA V2	\$11,089.00	INCOMPLETE
			\$70,765.70	

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

HOME CREDIT REPORTS APPLICATIONS DEALS PRODUCTS ADMIN CONSOLE SUPPORT					
<div> ■ - Pending ■ - Declined ■ - Conditioned ■ - Approved </div>					
<div> Active (36) In Transit (0) Docs Received (2) Sent To Bank (1) Funded From Bank (3) Vehicle Registered (0) Funded (0) Other (0) Dead (0) </div>					
#	Name	Vehicle	Amount	Submit	
30540	TEST SALES	0	\$0.00	INCOMPLETE	
30540	HANNA HOMELOAN	2008 FORD CROWN VICTORIA-	\$12,570.00	kmtestla 3/12/2013 2:25 PM	
28781	PAMELA CREDCO	2013 DODGE TRUCK RAM 1500 PICKUP	\$16,600.00	INCOMPLETE	
28776	SYLVIA TESTCO	2006 CHEVROLET COBALT-L4	\$9,704.70	INCOMPLETE	
28824	BILLY BOBCAT	2013 DODGE TRUCK RAM 1500 PICKUP	\$11,070.00	kmtestla 2/14/2013 12:19 PM	
28623	GARY CREDCO	2006 FORD TRUCK F150 SUPERCAB-V	(\$6,930.00)	kmtestla 2/14/2013 12:16 PM	
28456	ASDF DDDD	0	\$170.00	INCOMPLETE	
28422	IRMA TESTCO	2006 NISSAN FRONTIER CREW C	\$10,450.00	kmtestla 2/6/2013 10:50 AM	
27910	TEST DATE	2006 NISSAN FRONTIER CREW C	\$11,070.00	kmtestla 1/28/2013 3:29 PM	

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:

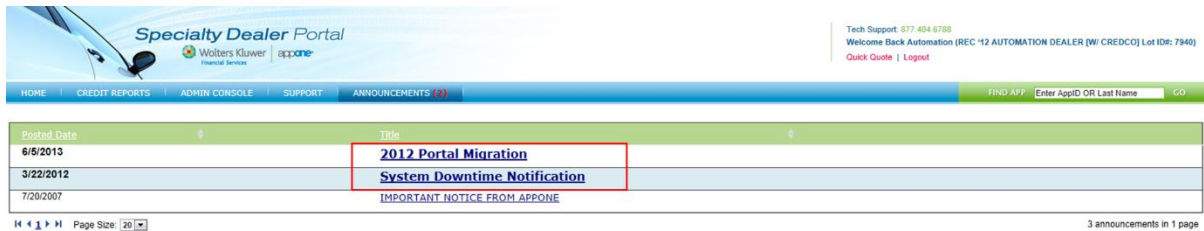
- **Active**—working deals.
- **In Transit**—deals that are signed and on their way to Wolters Kluwer financial Services (WKFS).
- **Docs Received**—deals that have been received by WKFS.
- **Sent to Bank**—deals that have been sent to the bank for funding.
- **Funded From Bank**—the bank has funded WKFS for these deals.
- **Vehicle Registered**—for these deals, the dealer has provided proof to WKFS that the lien receipt has been recorded.
- **Funded**—the dealer has received funding for the deal.
- **Other**—deals that don't belong in any other category.
- **Dead**—deals that have been marked dead.

View AppOne Announcements

Select **Announcements** on the menu bar to view announcements from AppOne.

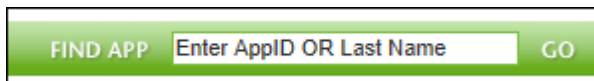


Click an individual announcement for more information.



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	
<input type="button" value="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.

PRODUCTS	ADMIN CONSOLE	SUPPORT
My Lenders My Form Batches System Defaults Reserve Statements My Alerts		
<input type="button" value="Add New FAX Lender"/>		

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

- Complete the lender information.

Add New Lender

Lender Information

Lender Name:
Credit App Fax #:

LienHolder Information

Name:
State Lien Holder Code:
Phone:
Address1:
Address2:
Zip / City / State:

Insurance (Loss Payee) Information

Name:
Address1:
Address2:
Zip / City / State:

Additional Information

Contract Accrual Disclosure:
Calculation Method:

Save
Cancel

Access Reserve Statements

- Select Reserve Statements.
- Click the underlined ID# to open a statement.

My Lenders My Form Batches System Defaults Reserve Statements My Alerts			
Reserve Statements			
#	Date	Period	Total
1	8/24/2011	7/2011	\$50.00
Total:			\$50.00

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.

My Lenders My Form Batches System Defaults Reserve Statements My Alerts		
My Alerts		
Alert Name	Description	Recipient Addresses
App Status Change	Application Status Change	<input type="text"/>
Lender Callback Status Change	Lender Callback Status Change	<input type="text"/>
		<input type="button" value="Save"/>

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?
- How do I make the APR match the rate disclosed to the customer?
- 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?

In AppOne, you submit applications to RouteOne lenders and fax lenders in different ways:

- Submit applications to RouteOne lenders electronically.
- Submit applications to fax lenders by fax.

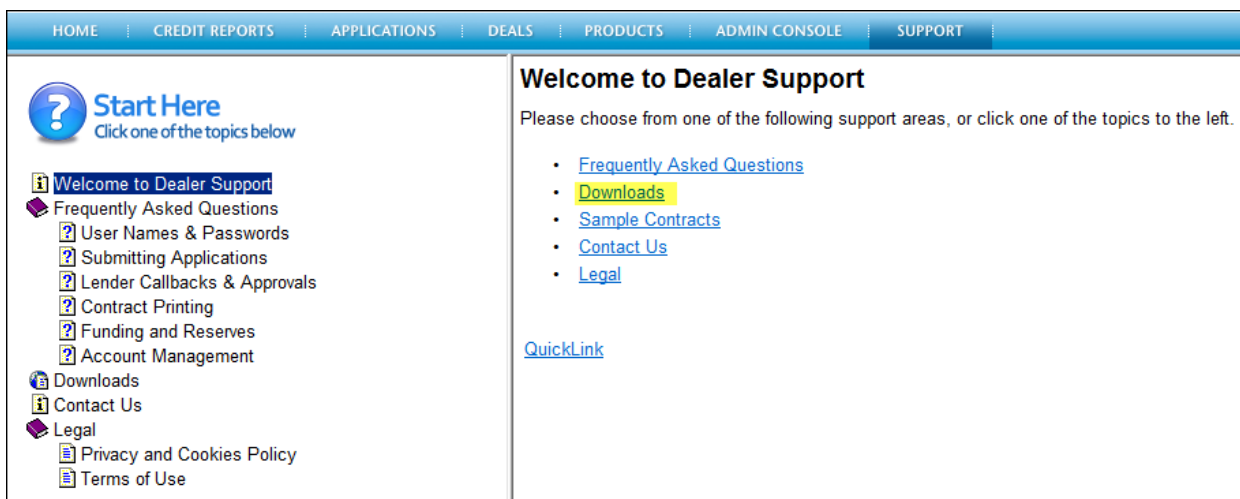
Is AppOne a lender?

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 and compliant document packages.

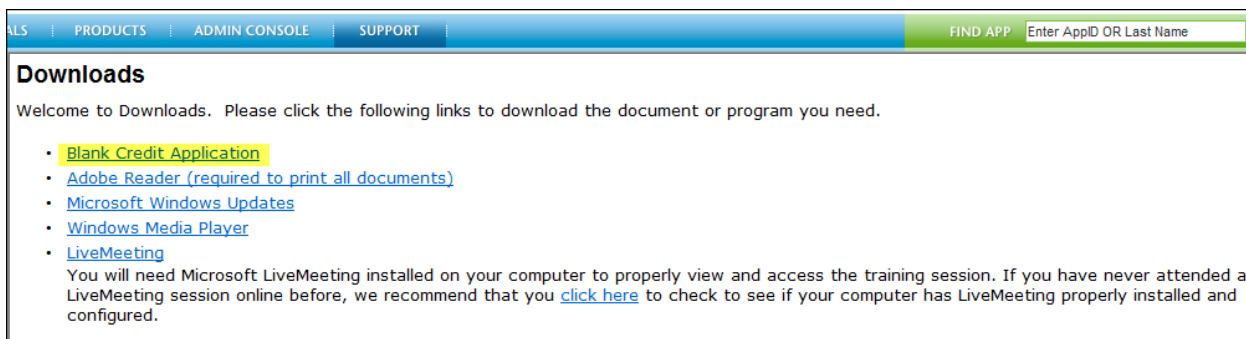
Applications

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.

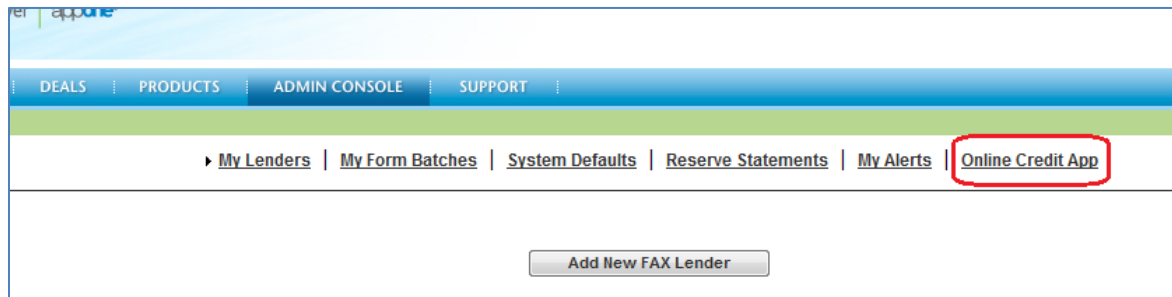


4. Click the **Save** icon to save it to another location or click the **Print** icon to print the form.

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.

The screenshot shows the 'Online Credit App' configuration form. At the top, the title 'Online Credit App' is displayed. Below it, there is a checkbox labeled 'Enable the Online Credit App feature for my dealership' which is checked. The form contains several input fields: 'Unique Website Folder Name' with the value 'test7358', 'Notification Email Addresses' with the value 'abhce15@gmail.com', and 'Website Theme' with a dropdown menu showing '5'. There is a 'Preview' link next to the Website Theme dropdown. Below these fields is a large text area for 'Credit App Submission Disclaimer Text' containing a sample disclaimer. At the bottom right of the form, there is a '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.

ip

abcmotors, jakesrvworld etc. <http://external.test.appone.net/OnlineCreditApp/test7358>

Enter one or more email addresses separated by semi-colons where you want to send the message.

urchasing or leasing a vehicle from DO NOT TOUCH
d hereby authorize DO NOT TOUCH RMS Auto Sales LA
mer Credit Report and submit my credit application
iated lenders, at no cost to me, in order to help
and extent of financing which may be available to

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:

Only an administrative user has the ability to enable this feature. Please contact your dealer principal or administrator.

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.

Send Message Print Contract Print Adverse Action View Lender Callbacks					
App #:	18215	Buyer:	SYLVIA TESTCO	Collateral:	2006 HYUNDAI SANTA FE-V6 KM8SC13E56U089347
Contract Status:	Docs Recvd - 7/10/2008	Co-Buyer:	—	Collateral Value:	Click here for values
Funding Contact:	—	Funding Contact Phone:	—	Funding Contact Fax:	—

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

Explorer User Prompt

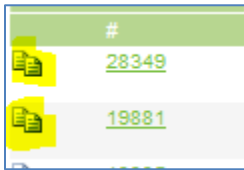
Script Prompt:

Please enter your notes for the analyst below:

OK

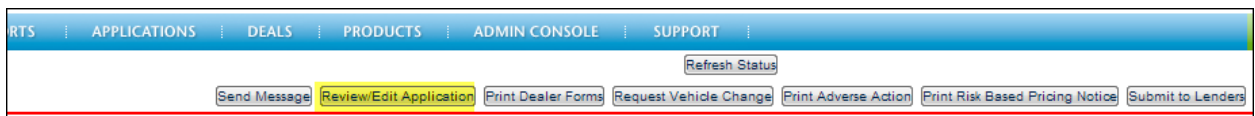
Cancel

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

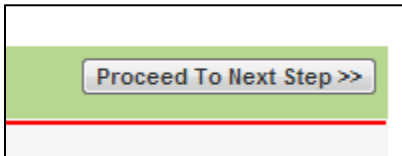


How do I re-submit a declined deal?

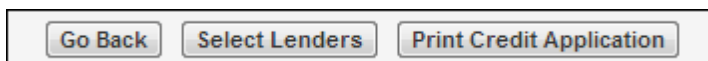
1. Select the **Declined/Dead** tab on the Home page.
2. Select the underlined ID number for the deal to open it.
3. Click the **Review/Edit Application** button.



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?

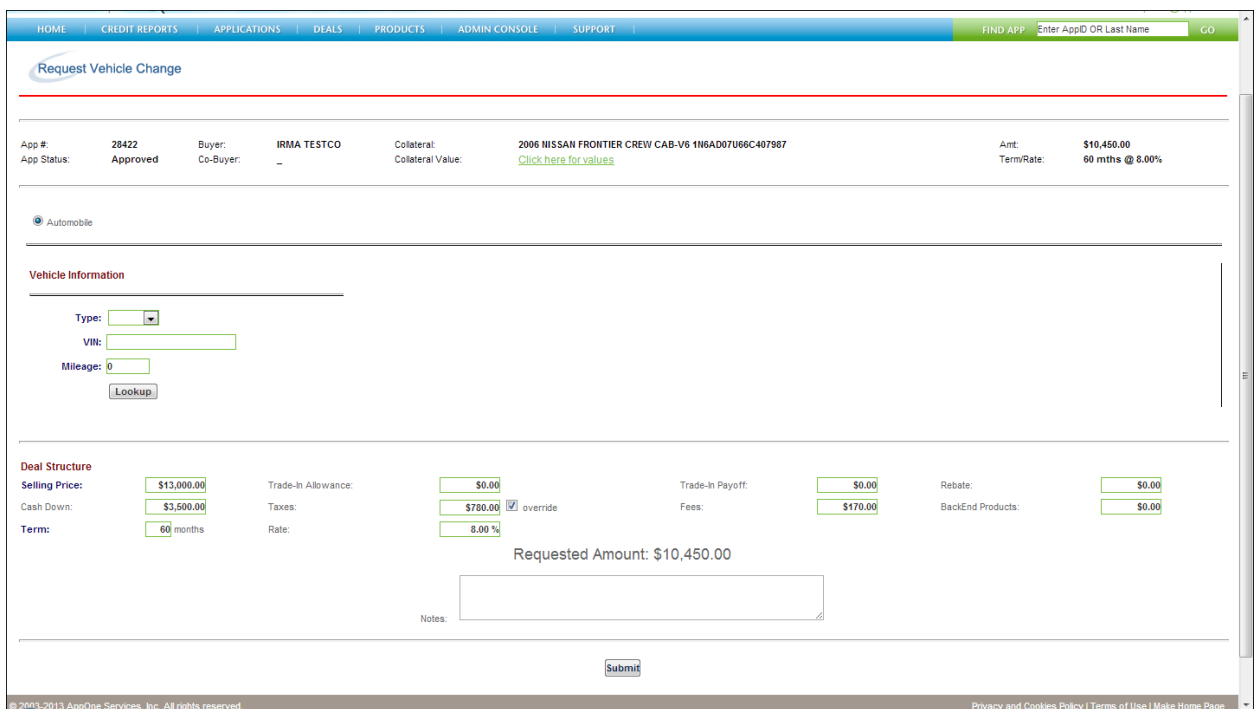
1. Open the deal by selecting the underlined ID number for the deal on the **Home** page.
2. Click the **Request Vehicle Change** button.
 - You can only request vehicle changes for AppOne lenders. You must also obtain a new approval.



Refresh Status

Send Message Review/Edit Application Print Menu Print Dealer Forms **Request Vehicle Change** Mark-In-Transit Mark Dead Print Adverse Action Print Risk Based Pricing Notice View Funding Info Submit to Lenders Save Callbacks

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



Request Vehicle Change

App #: 28422 Buyer: IRMA TESTCO Collateral: 2006 NISSAN FRONTIER CREW CAB-V6 1H6AD07U66C407987 Amt: \$10,450.00
App Status: Approved Co-Buyer: - Collateral Value: [Click here for values](#) TermRate: 60 mths @ 8.00%

Automobile

Vehicle Information

Type: VIN: Mileage: 0

Deal Structure

Selling Price:	<input type="text" value="\$13,000.00"/>	Trade-In Allowance:	<input type="text" value="\$0.00"/>	Trade-In Payoff:	<input type="text" value="\$0.00"/>	Rebate:	<input type="text" value="\$0.00"/>
Cash Down:	<input type="text" value="\$3,500.00"/>	Taxes:	<input type="text" value="\$780.00"/> <input checked="" type="checkbox"/> override	Fees:	<input type="text" value="\$170.00"/>	BackEnd Products:	<input type="text" value="\$0.00"/>
Term:	<input type="text" value="60"/> months	Rate:	<input type="text" value="8.00"/> %				

Requested Amount: \$10,450.00

Notes:

© 2009-2013 AppOne Services, Inc. All rights reserved. Privacy and Cookies Policy | Terms of Use | Make Home Page

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.

HOME	CREDIT REPORTS	APPLICATIONS	DEALS	PRODUCTS	ADMIN CONSOLE	SUPPORT	FIND APP	Enter AppID OR Last Name	GO
<div> - New Unread Notes - Mark Contract In Transit - Mark Contract Dead - Pending - Declined - Conditioned - Approved </div> <div> Submit New Application Refresh </div>									
<div> Problem Deals (17) Active Deals (295) Contracts In Transit (101) Funded Pending Registration (5) Declined/Dead Funded (0) </div>									
#	Name	Vehicle	Amount	Submit	Lenders	Contract Status			
<u>27428</u>	TRACY TAXLIEN	2006 NISSAN FRONTIER CREW C	\$13,165.00	1/7/2013 8:40 AM	R1	Dead			

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.

HOME	CREDIT REPORTS	APPLICATIONS	DEALS	PRODUCTS	ADMIN CONSOLE
<div> - Pending - Declined - Conditioned - Approved </div>					
<div> Incomplete (7) Pending (12) Approved/Conditioned (14) Declined (3) Dead (2) </div>					
#	Name	Vehicle			
<u>28776</u>	SYLVIA TESTCO	2006 CHEVROLET COBALT-L4			
<u>27612</u>	TEST RMS FAX2	2006 NISSAN FRONTIER CREW C			
<u>27428</u>	BOBBY BANKRUPT	2006 NISSAN FRONTIER CREW C			

2. Select the underlined ID number for the deal to open it.
3. Check the decision status.

2006 CHEVROLET COBALT-L4 1G1AM15B56766 Click here for values	
Lender:	AFS AppOne Program
Transmission Status:	COMPLETED
Lender AppID:	0
Decision:	PENDING
Expiration Date:	04/11/2013
Buy Rate:	-

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

Show Lender Comments

Lender:	ALLY RV Program
Transmission Status:	COMPLETED
Lender ApplID:	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:	<input type="button" value="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.

FIND APP	<input type="text" value="Enter AppID OR Last Name"/>	<input type="button" value="GO"/>
----------	---	-----------------------------------

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.

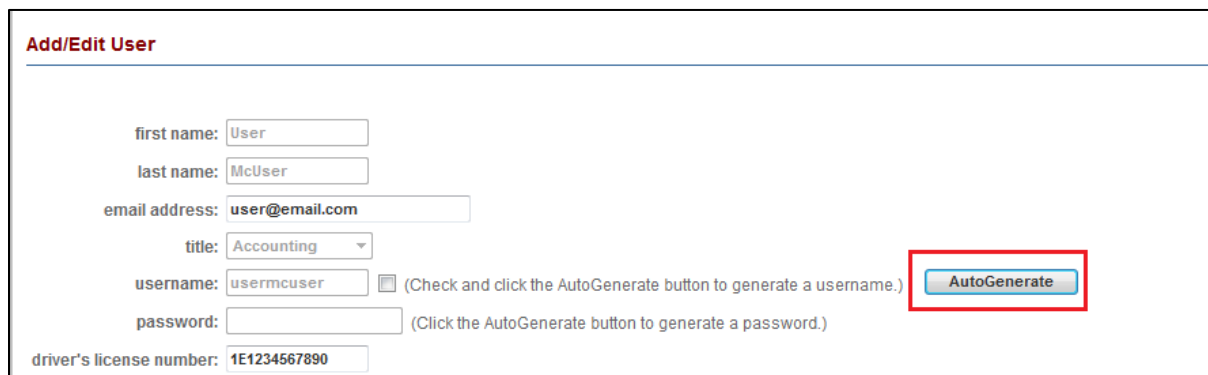
1. Select **Admin Console** on the Menu bar.
2. Select **Manage Users**.

3. Select the **Username** link.



Delete	Username
<input type="checkbox"/>	betestclh
<input type="checkbox"/>	dstestclh
<input type="checkbox"/>	jwtestclh

4. In the **Add/Edit User** window, click the **AutoGenerate** button to generate a new password. Changing the password also unlocks the account.



Add/Edit User

first name:

last name:

email address:

title:

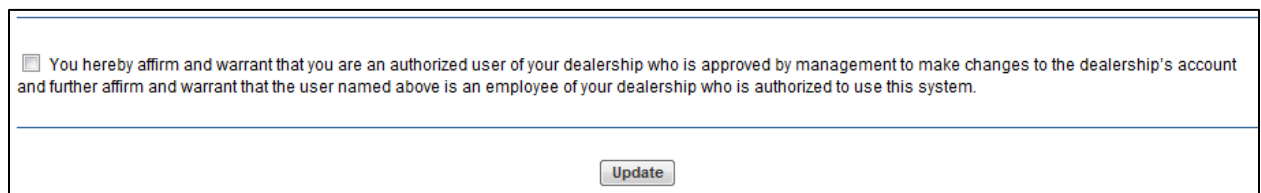
username: ☐ (Check and click the AutoGenerate button to generate a username.)

password: (Click the AutoGenerate button to generate a password.)

driver's license number:

AutoGenerate

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



☐ You hereby affirm and warrant that you are an authorized user of your dealership who is approved by management to make changes to the dealership's account and further affirm and warrant that the user named above is an employee of your dealership who is authorized to use this system.

Update

6. Click the **Update** button.

How do I make the APR match the rate disclosed to the customer?

In the Admin Console, set up the lender to use the 30/360 accrual method. Using the 30/360 accrual method ensures that the APR on the contract matches the rate the lender gave you on the callback and the rate disclosed to the customer. Using other accrual methods will result in the APR being slightly different than the APR on the callback.

Additional Information

Contract Accrual Disclosure:

30/360

▼

Calculation Method:

30/360

▼

Save

Cancel

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 Number
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
877-277-6631 Option 1 (inquiries related to the www.AppOne.net web site, software, contract status, documentation, funding, etc.)
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.**

© 2015 Wolters Kluwer Financial Services, Inc. All Rights Reserved.

