

AppOne®

Buy Here/Pay Here and Calculation Enhancements Overview

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Overview

The Buy Here/Pay Here (BHPH) financing allows you to act as the lienholder, providing financing directly to the customer, instead of submitting deals to third-party lienholders. This guide describes enhancements to the AppOne Auto and AppOne Platform portals to facilitate BHPH deals as well as **Admin Console** and **Structure** tab enhancements that can be applied to all deals.

For more information on AppOne, see the *AppOne Auto Quick Start Training Guide* and the *AppOne Platform Quick Start Training Guide*.

Notes:

BHPH deals in California are not supported by AppOne.

You must be a subscription dealer to set up BHPH deals.

Admin Console Set-Up

Use the **My Lenders** page to set up your dealership as a lender and/or configure calculation options for non-integrated lenders.

Setting up your Dealership as a Lender

Before creating BHPH deals in AppOne, you have to set up your dealership as a lender in the **Admin Console** tab.

Note:

You have to be subscribed to AppOne to set yourself up as a lender.

1. From the Admin Console tab, select **My Lenders**.
2. Click **Add FAX Lender** (from the AppOne Auto Dealer portal) or **Add Other Lender** (from the AppOne Platform portal).

3. Complete your lender and lienholder information in the **Add New Lender** dialog.

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 Same as above ☐

Name:

Address1: Address2:

Zip / City / State:

Additional Information

Contract Accrual Disclosure:

Calculation Method:

4. In the Additional Information section, set the Contract Accrual Disclosure and the Calculation method.
5. When you are done, press **Save**.

You may also want to set up a batch that contains the forms you need to do a BHPH deal in the **My Form Batches** section of the Admin Console.

Structure Tab Calculation Enhancements

Deferred down-payment

The **Front-End Itemization** section includes a **Deferred Down Payment** link.

Total Cash Down:	\$2,500.00	Deferred Down Payment?
------------------	------------	----------------------------------------

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

Deferred Down Payment

How much of the down payment is deferred?

Payable in payments of beginning

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

Notes:

Down payments cannot be deferred on all deals. Check with your state and with your lender to see if a deferred down payment is allowed.

All down payments must be received prior to the date of the second payment.

Term Frequency

The **Rate & Terms** section includes a term frequency drop-down list (to the right of the **# of Payments** field). The list includes these values:

- Monthly
- SemiMonthly
- Weekly
- BiWeekly.

Rate & Terms

of Payments:

Rate: **APR: 21.99%**

Contract Date:

Days to First Payment:

First Payment Date:

Last Payment Date:

Note:

The available term frequency values depend on the lender selected for the deal. If no lender is selected, all term frequency values are available. If a lender is selected, only the values accepted by that lender are available.

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.

Creating a BHPH Deal

AppOne Auto Dealer

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.

Jerry Bank Co	
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](#).

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:	\$1,000.00 Deferred Down Payment?
Net Purchase:	\$15,050.00

- In the **Rate & Terms** section, select a [Term Frequency](#).
11. In the **Forms** area, select the forms and print.

Forms

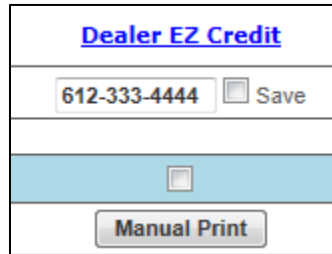
Form Batch: Bankers Systems Goods & Services Forms Edit Batch Add New Batch

<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

AppOne Platform (Specialty) Dealer

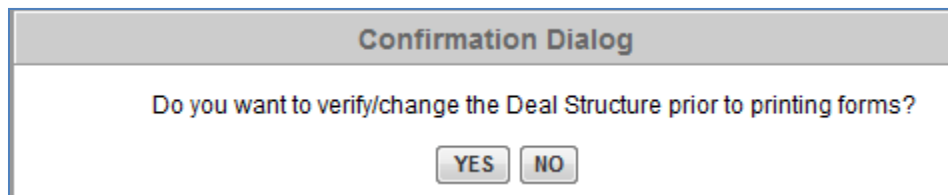
1. On the Home page, click the New Deal button.
2. Enter applicant information on the **Customer** tab. Click **Proceed to Next Step**.
3. Pull the credit report on the **Credit Bureau** tab. Click **Proceed to Next Step**.
4. Enter collateral information on the **Collateral** tab. Click **Proceed to Next Step**.
5. On the **Structure** tab, verify and complete information as necessary.
 - In the **Front-End Itemization** section, if necessary, enter a [Deferred down-payment](#).
 - In the **Rate & Terms** section, select a [Term Frequency](#).
6. When you are done on the Structure tab, click **Proceed to Next Step**.

7. Locate lender name you set up for your own business. Press **Create Manual Print**.



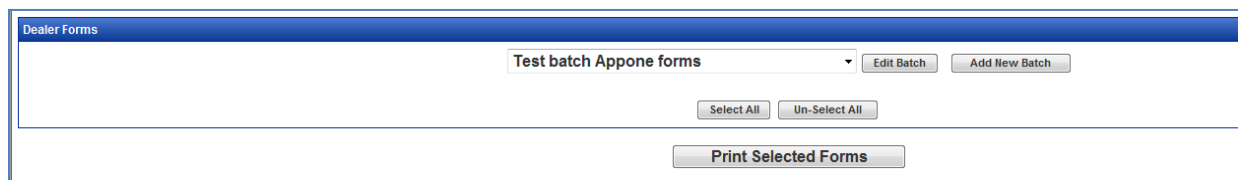
A form titled "Dealer EZ Credit" with a blue header. Below the header is a text input field containing "612-333-4444" and a "Save" button. Below that is a light blue horizontal bar with a small square icon. At the bottom is a "Manual Print" button.

8. When prompted, click **YES, I want to create a manual print**.
9. Click the drop-down arrow next to the decision status and select **Approved**. Then click the **Save** button.
10. Fill in the lender callback information. When all information is complete, click **Save**.
11. Click **Select/Print**.
12. Click **Yes** to verify or change the structure. Otherwise, click **No**.



A "Confirmation Dialog" box with a grey header. The text inside asks, "Do you want to verify/change the Deal Structure prior to printing forms?". Below the text are two buttons: "YES" and "NO".

13. In the Dealer Forms section, select a forms batch.



A "Dealer Forms" section with a blue header. Below the header is a dropdown menu showing "Test batch Appone forms". To the right of the dropdown are "Edit Batch" and "Add New Batch" buttons. Below these are "Select All" and "Un-Select All" buttons. At the bottom is a "Print Selected Forms" button.

14. Edit the forms batch as necessary
15. Click the **Print Selected Forms** button.

Truth-In-Lending Examples

The following examples show contracts with different settings of Deferred Down Payment and the [Term Frequency](#). Note that the payment schedule changes depending on the settings.

No deferred down payment, monthly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.95%	\$34,662.25	\$13,070.00	\$47,732.25	\$3,500.00 \$51,232.25
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
84	561.63	Monthly, beginning on 1/15/2015 .		
1	555.33	Final payment due on 1/15/2022.		
N/A	N/A	NOT APPLICABLE		
N/A	N/A	NOT APPLICABLE		

Deferred down payment, monthly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.82%	\$35,475.40	\$13,070.00	\$49,545.40	\$4,500.00 \$53,045.40
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
5	200.00	Weekly, beginning on 1/16/2015 (Deferred Down Payment).		
84	571.13	Monthly, beginning on 1/30/2015 .		
1	570.48	Final payment due on 1/30/2022.		
N/A	N/A	NOT APPLICABLE		

No deferred down payment, semimonthly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.77%	\$15,975.14	\$13,070.00	\$29,045.14	\$3,500.00 \$32,545.14
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
84	341.71	Semimonthly, beginning on 1/30/2015 .		
1	341.50	Final payment due on 7/30/2018.		
N/A	N/A	NOT APPLICABLE		
N/A	N/A	NOT APPLICABLE		

Deferred down payment, semimonthly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.77%	\$ 15,975.14	\$13,070.00	\$ 30,045.14	\$ 4,500.00 \$ 33,545.14
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
5	200.00	Weekly, beginning on 1/16/2015 (Deferred Down Payment).		
84	341.71	Semimonthly, beginning on 1/30/2015 .		
1	341.50	Final payment due on 7/30/2018.		
N/A	N/A	NOT APPLICABLE		

No deferred down payment, weekly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.53%	\$ 7,066.00	\$13,070.00	\$ 20,136.00	\$ 3,500.00 \$ 23,636.00
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
84	236.90	Weekly, beginning on 1/30/2015 .		
1	236.40	Final payment due on 9/9/2016.		
N/A	N/A	NOT APPLICABLE		
N/A	N/A	NOT APPLICABLE		

Deferred down payment, weekly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.53%	\$ 7,066.00	\$13,070.00	\$ 20,636.00	\$ 4,000.00 \$ 24,136.00
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
2	250.00	Weekly, beginning on 1/16/2015 (Deferred Down Payment).		
84	236.90	Weekly, beginning on 1/30/2015 .		
1	236.40	Final payment due on 9/9/2016.		
N/A	N/A	NOT APPLICABLE		

No deferred down payment, bi-weekly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.58%	\$ 14,569.25	\$13,070.00	\$ 27,639.25	\$ 3,500.00 \$ 31,139.25
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
84	325.19	Biweekly, beginning on 1/30/2015 .		
1	323.29	Final payment due on 4/20/2018.		
N/A	N/A	NOT APPLICABLE		
N/A	N/A	NOT APPLICABLE		

Deferred down payment, bi-weekly payments:

TRUTH IN LENDING DISCLOSURES				
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	AMOUNT FINANCED The amount of credit provided to you or on your behalf.	TOTAL OF PAYMENTS The amount you will have paid when you have made all scheduled payments.	TOTAL SALE PRICE The total cost of your purchase on credit, including your down payment of
49.58%	\$ 14,569.25	\$13,070.00	\$ 28,139.25	\$ 4,000.00 \$ 31,639.25
Payment Schedule: Your payment schedule will be				
Number of Payments	Amount of Payments	When Payments Are Due		
2	250.00	Weekly, beginning on 1/16/2015 (Deferred Down Payment).		
84	325.19	Biweekly, beginning on 1/30/2015 .		
1	323.29	Final payment due on 4/20/2018.		
N/A	N/A	NOT APPLICABLE		

Frequently Asked Questions

What is the accrual method?

The **accrual method** is an accounting term for the way that accrued interest is calculated. When you work with a lender, the lender determines the accrual method. AppOne sets the accrual method for integrated lenders. You can set the accrual method for indirect lenders in the Admin Console, but you should contact your indirect lenders to find out the accrual method they prefer. You set your own accrual method for self-financed loans.

What is APR?

The Annual Percentage Rate (APR) is the annual cost of a loan to the customer, including compound interest and fees. Changes in other structure values, including the accrual method and the number of payments, will affect the APR.

Can I set up a deferred down payment for any deal?

No. State regulations and lender policies may not allow a deferred down payment. Check with your lender and your state for more information.

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.

How do I print an adverse action notice?

From the AppOne Auto Dealer Portal

1. From the Home page, click the application ID.
2. Click **Print Adverse Action**.

<div>Refresh Status</div> <div>Send Message Review/Edit Application Print Dealer Forms Request Vehicle Change Print Adverse Action Print Risk Based Pricing Notice Submit to Lenders Save Callbacks</div>																	
48369 Declined	Buyer: Co-Buyer:	BARBARA BUYER -	Collateral: Collateral Value:														
		2014 CAR CAR 98776543212345678 Click here for values															
		Amt: \$15,100.00 Term: 0 mths															
<table border="1"><tr><td>Lender:</td><td>Jerry Bank Co ✓</td></tr><tr><td>Transmission Status:</td><td>NOT SENT</td></tr><tr><td>Lender AppID:</td><td></td></tr><tr><td>Decision:</td><td>Declined PRINT CALLBACK</td></tr><tr><td>Expiration Date:</td><td>9/28/2014</td></tr><tr><td>Buy Rate:</td><td>0.00%</td></tr><tr><td>Max Rate:</td><td>0.00%</td></tr></table>				Lender:	Jerry Bank Co ✓	Transmission Status:	NOT SENT	Lender AppID:		Decision:	Declined PRINT CALLBACK	Expiration Date:	9/28/2014	Buy Rate:	0.00%	Max Rate:	0.00%
Lender:	Jerry Bank Co ✓																
Transmission Status:	NOT SENT																
Lender AppID:																	
Decision:	Declined PRINT CALLBACK																
Expiration Date:	9/28/2014																
Buy Rate:	0.00%																
Max Rate:	0.00%																

From the AppOne Platform (Specialty Dealer) Portal

1. From the Home page, click the application ID.
2. Select the **Forms** tab.
3. Click **Print Adverse Action**.

Structure	Lenders	Forms	Notes
<div>Print Adverse Action Print Risk Based Pricing Notice</div>			
<div>Print Selected Forms</div>			

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