

# Dealer Portal for Marine

## Quick Guide

July 2015



## Preface

This publication was written for AppOne

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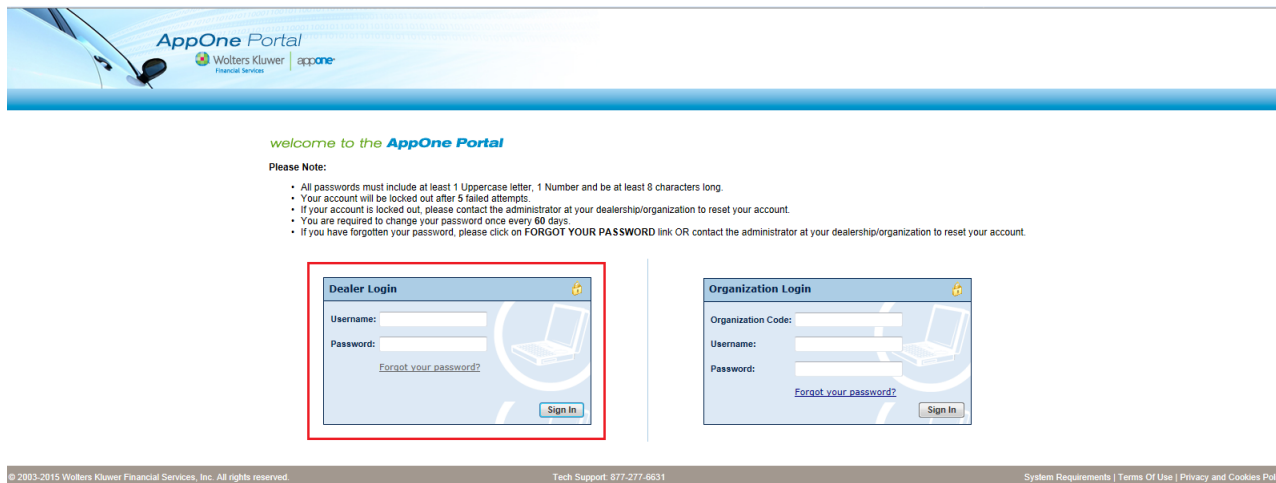
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## Introducing the New Dealer Portal

Welcome to the new AppOne dealer portal. To log in, go to <https://gateway.appone.net/dealer/>. Dealers enter a **Username** and **Password** on the left side in the **Dealer Login** section.



The screenshot shows the AppOne Portal login interface. At the top is a blue banner with the AppOne Portal logo and Wolters Kluwer Financial Services branding. Below the banner, a green message says "welcome to the AppOne Portal". A "Please Note:" section contains four bullet points regarding password requirements and account lockout policies. Below this are two login boxes: "Dealer Login" on the left and "Organization Login" on the right. The "Dealer Login" box is highlighted with a red border and contains fields for "Username:" and "Password:", a "Forgot your password?" link, and a "Sign In" button. The "Organization Login" box contains fields for "Organization Code:", "Username:", and "Password:", a "Forgot your password?" link, and a "Sign In" button. The footer contains copyright information, tech support contact, and links to system requirements, terms of use, and privacy policy.

welcome to the **AppOne Portal**

Please Note:

- All passwords must include at least 1 Uppercase letter, 1 Number and be at least 8 characters long.
- Your account will be locked out after 5 failed attempts.
- If your account is locked out, please contact the administrator at your dealership/organization to reset your account.
- You are required to change your password once every 60 days.
- If you have forgotten your password, please click on FORGOT YOUR PASSWORD link OR contact the administrator at your dealership/organization to reset your account.

**Dealer Login**

Username:

Password:

[Forgot your password?](#)

**Organization Login**

Organization Code:

Username:

Password:

[Forgot your password?](#)

© 2003-2015 Wolters Kluwer Financial Services, Inc. All rights reserved. Tech Support: 877-277-6631 System Requirements | Terms Of Use | Privacy and Cookies Policy

VFI or service company users enter a **Username** and **Password** on the right side.

## New for Marine

### **Specify boats, outboard motors, and trailers separately**

You can now specify boats, outboard motors, or trailers separately on the **Collateral** tab (that is, enter only a motor or only a trailer without entering a boat.)

## AppOne's Recent Enhancements

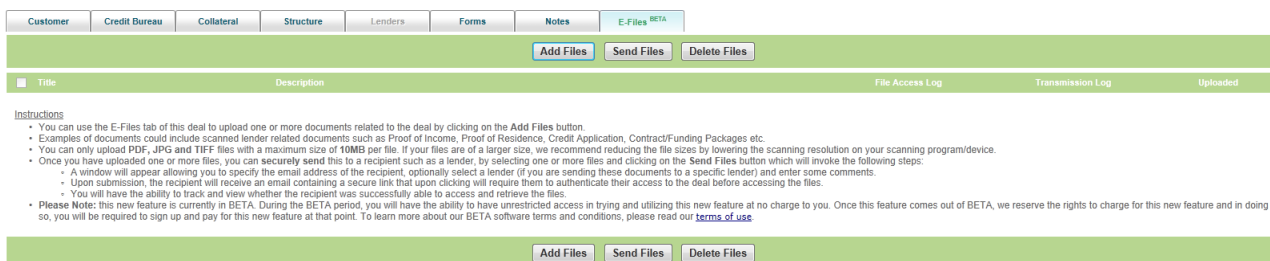
- Create documents for a cash deal—do all your deals on AppOne by subscribing to AppOne on the **Admin Console** tab.
- Copy applicant information with the click of a button, saving you keystrokes.



Application Type: 2 Individuals

Copy Applicant #1 Info to Applicant #2 Go Swap Applicant #1 & #2 Go

- Upload stips or other files, such as a driver's license, on the **E-Files** tab—easily send required information to your lender.



Customer Credit Bureau Collateral Structure Lenders Forms Notes E-Files BETA

Add Files Send Files Delete Files

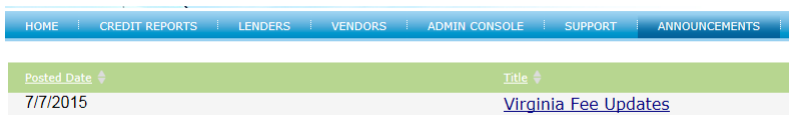
■ Title Description File Access Log Transmission Log Uploaded

**Instructions**

- You can use the E-Files tab of this deal to upload one or more documents related to the deal by clicking on the Add Files button.
- Examples of documents could include scanned lender related documents such as Proof of Income, Proof of Residence, Credit Application, Contract/Funding Packages etc.
- You can only upload PDF, JPG and TIFF files with a maximum size of 10MB per file. If your files are of a larger size, we recommend reducing the file sizes by lowering the scanning resolution on your scanning program/device.
- Once you have uploaded one or more files, you can securely send this to a recipient such as a lender, by selecting one or more files and clicking on the Send Files button which will invoke the following steps:
  - A window will appear allowing you to specify the email address of the recipient, optionally select a lender (if you are sending these documents to a specific lender) and enter some comments.
  - Upon submission, the recipient will receive an email containing a secure link that upon clicking will require them to authenticate their access to the deal before accessing the files.
  - You will have the ability to track and view whether the recipient was successfully able to access and retrieve the files.
- Please Note: this new feature is currently in BETA. During the BETA period, you will have the ability to have unrestricted access in trying and utilizing this new feature at no charge to you. Once this feature comes out of BETA, we reserve the rights to charge for this new feature and in doing so, you will be required to sign up and pay for this new feature at that point. To learn more about our BETA software terms and conditions, please read our [terms of use](#).

Add Files Send Files Delete Files

- Access multiple integrated lenders—reach all your lenders easily from one place.
- View announcements from AppOne—stay informed and up-to-date.



HOME CREDIT REPORTS LENDERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS

Posted Date Title

7/7/2015 Virginia Fee Updates

- Access complete help information from the **Support** tab—get answers for all your questions and how-to information you need.
- As always, AppOne is the only system that provides you with a set of documents that are already approved by your lender.

## Check your set-up on the Admin Console Tab

### Check your lenders

- Make sure your lenders are set up or enabled on the **myLenders** page.
- To enable your **Other Lenders**:
  - Click the **Activate Free 30-Day Trial** button to activate a free trial.
  - Click the **click here** link to subscribe.

To sign up for this option, [click here](#) to download and complete the Subscription Form to enable this access.

**Activate Free 30-Day Trial**

By subscribing, you'll be able to set up and configure all your lenders in your AppOne portal, even local ones. With this functionality, you can:

- Set up and configure lenders that are currently not integrated into the platform.
- Set up custom form batches for use with non-AppOne lenders and even cash deals!
- Enter and track fax callbacks received from non-AppOne lenders.
- Access and print the latest versions of Bankers Systems Motor Vehicle and Goods and Services loan documentation to help you better stay compliant with the ever-changing regulatory landscape.

### Enable the online credit app feature

To set up a credit application for your customers to fill out online, go to the Online Credit Application page and enable the feature.



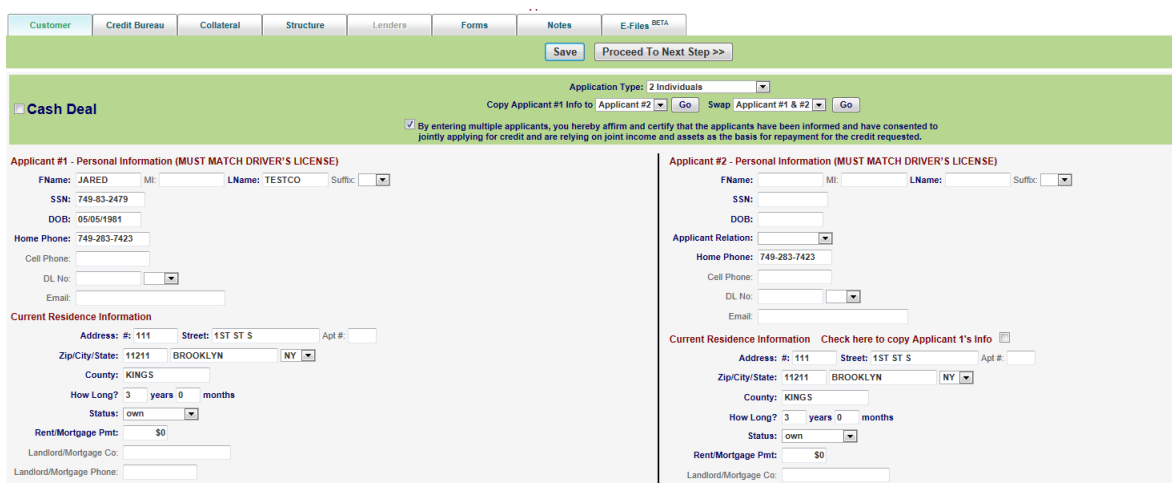
## Create a Deal

### Starting the deal

- Log on at <https://gateway.appone.net/dealer/>.
- On the **Home** tab, click the **New Deal** button.

### Customer tab

- Enter personal, residence, and employment information for the buyer or buyers.
- Fields with blue, bold titles are required.
- Select joint borrowers, cosigners, or guarantors in the **Application Type** list.
- Check the **Cash Deal** box to make this a cash deal.
- When information on the **Customer** tab is complete, click the **Proceed to Next Step** button.
- Updates facilitate compliance with Equal Credit Opportunity Act (ECOA) - Regulation B :
  - A box with the following disclaimer was added when more than one applicant is entered:  
 By entering multiple applicants, you hereby affirm and certify that the applicants have been informed and have consented to jointly applying for credit and are relying on joint income and assets as the basis for repayment for the credit requested.  
  
 Users must check the box above when entering deals with more than 1 applicant to proceed.
  - The following disclaimer was added to the **Other Income Information** section:  
 Alimony, child support, or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.



The screenshot shows the 'Customer' tab of the 'Create a Deal' form. At the top, there are tabs for Customer, Credit Bureau, Collateral, Structure, Lenders, Forms, Notes, and E-Files BETA. Below these are 'Save' and 'Proceed To Next Step >>' buttons. The 'Cash Deal' checkbox is selected. A disclaimer box is present, stating: 'By entering multiple applicants, you hereby affirm and certify that the applicants have been informed and have consented to jointly applying for credit and are relying on joint income and assets as the basis for repayment for the credit requested.' Below this, there are two sections for applicant information: 'Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE)' and 'Applicant #2 - Personal Information (MUST MATCH DRIVER'S LICENSE)'. Each section includes fields for FName, MI, LName, SSN, DOB, Home Phone, Cell Phone, DL No, and Email. Below these are 'Current Residence Information' sections for both applicants, including fields for Address, Zip/City/State, County, How Long, Status, Rent/Mortgage Pmt, and Landlord/Mortgage Co.

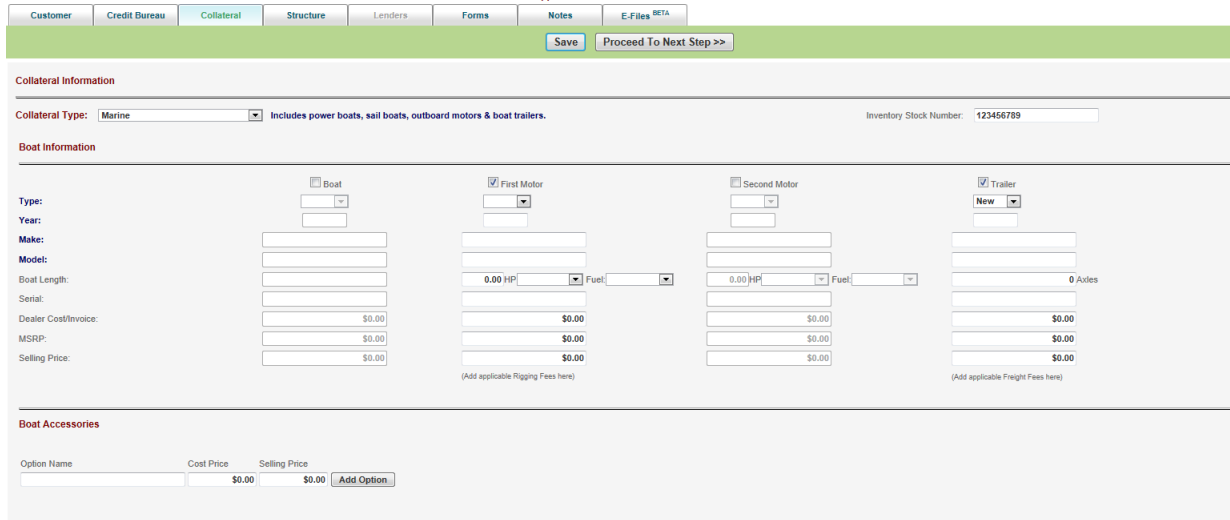
### Credit Bureau tab

- Pull and print credit reports.

- You must be signed up with Credco to use this feature.
- When you are done on the **Credit Bureau** tab, click the **Proceed to Next Step** button.

### Collateral tab

- For a trailer, select **Utility**.
- When you are done on the **Collateral** tab, click the **Proceed to Next Step** button.



The screenshot shows the 'Collateral Information' tab in a web application. At the top, there are navigation tabs: Customer, Credit Bureau, Collateral (active), Structure, Lenders, Forms, Notes, and E-Files BETA. Below the tabs are 'Save' and 'Proceed To Next Step >>' buttons. The main form area is titled 'Collateral Information' and includes a dropdown for 'Collateral Type' (set to 'Marine') with a note 'Includes power boats, sail boats, outboard motors & boat trailers.' and an 'Inventory Stock Number' field (123456789). Below this is the 'Boat Information' section, which has four columns for 'Boat', 'First Motor', 'Second Motor', and 'Trailer'. Each column has fields for Type, Year, Make, Model, Boat Length, Serial, Dealer Cost/Invoice, MSRP, and Selling Price. The 'Trailer' column has a 'New' dropdown and a '0 Axles' field. At the bottom of the form is the 'Boat Accessories' section with a table for 'Option Name', 'Cost Price', and 'Selling Price', and an 'Add Option' button.

### Structure tab

- Verify or enter information in the **Front-End Itemization**, **Fees**, and **Rate and Term** sections. Enter **Trade-in Information** if any.
- When you are done on the **Structure** tab, click the **Proceed to Next Step** button.
- When you are done selecting a lender, come back to the **Structure** tab to confirm the structure and add back-end products.

### Lenders tab

- Select a lender by checking the corresponding **Select Lender** box, and click the **Submit to Selected Lenders** button.
- For AppOne lenders, click the browser's refresh button to check if the decision was returned.
- For non-AppOne lenders, select an option in the **Decision** list and complete the remaining information.
- Click the **Select/Print** button for the lender.

### Forms tab

- Enter insurance information.
- Print the Risk-Based Pricing Notice and the Adverse Action by clicking the appropriate button.
- Click the **Print Selected Forms** button to open a PDF with all the forms.

## Notes tab

- You can add a note to the deal at any time.

## E-Files tab

- Attach scanned document files, such as driver's licenses or credit applications, to the deal.
- Send the attached files by email to the lender.

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes	E-Files <small>BETA</small>
<div> <input type="button" value="Add Files"/> <input type="button" value="Send Files"/> <input type="button" value="Delete Files"/> </div>							
■ Title	Description				File Access Log	Transmission Log	Uploaded
<p><b>Instructions</b></p> <ul style="list-style-type: none"> <li>You can use the E-Files tab of this deal to upload one or more documents related to the deal by clicking on the Add Files button.</li> <li>Examples of documents could include scanned lender related documents such as Proof of Income, Proof of Residence, Credit Application, Contract/Funding Packages etc.</li> <li>You can only upload PDF, JPG and TIFF files with a maximum size of 10MB per file. If your files are of a larger size, we recommend reducing the file sizes by lowering the scanning resolution on your scanning program/device.</li> <li>Once you have uploaded one or more files, you can securely send this to a recipient such as a lender, by selecting one or more files and clicking on the Send Files button which will invoke the following steps: <ul style="list-style-type: none"> <li>A window will appear allowing you to specify the email address of the recipient, optionally select a lender (if you are sending these documents to a specific lender) and enter some comments.</li> <li>Upon submission, the recipient will receive an email containing a secure link that upon clicking will require them to authenticate their access to the deal before accessing the files.</li> <li>You will have the ability to track and view whether the recipient was successfully able to access and retrieve the files.</li> </ul> </li> <li><b>Please Note:</b> this new feature is currently in BETA. During the BETA period, you will have the ability to have unrestricted access in trying and utilizing this new feature at no charge to you. Once this feature comes out of BETA, we reserve the rights to charge for this new feature and in doing so, you will be required to sign up and pay for this new feature at that point. To learn more about our BETA software terms and conditions, please read our <a href="#">terms of use</a>.</li> </ul>							
<div> <input type="button" value="Add Files"/> <input type="button" value="Send Files"/> <input type="button" value="Delete Files"/> </div>							

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