



AppOne

Configuration Updates

July 7, 2016

Publication Information / Version

Full Product Name: AppOne
Document Title: Configuration Updates
Software Version Information: 2016.2
Document Version Information: 1.0
Release Date: July 7, 2016

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

U.S. Patent No. 7,734,530

AppOne® and DocOne® are the registered trademarks of Wolters Kluwer Financial Services, Inc. All other trademarks are the property of their respective owners.

Copyright Information

© 2016 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

Table of Contentsiii

AAC Add Additional Stipulation1

CBT Filter Change-collateral value less than \$75001

First Internet Bank of Indiana - Add Days to First Payment Rule2

Note:

The updates were deployed on July 7, 2016.

AAC Add Additional Stipulation

We added a stipulation requiring for references for American Acceptance Corporation (AAC) deals.

<p align="center">IMPORTANT! TO AVOID FUNDING DELAYS, PLEASE SEND ALL FUNDING PACKAGES TO:</p> <p align="center">Wolters Kluwer Financial Services ATTN: APPONE</p> <p align="center">6815 Saukview Drive</p> <p align="center">St. Cloud, MN 56303</p> <p align="center">Phone: 877-277-6631</p>		
Deal #: 1019146	Customer(s): MARY TESTCO	Lender: Automobile Acceptance Corporation
<input type="checkbox"/> Check this box if Customer(s) prefers to speak Spanish or other language. If other, list language here: _____ Lender Comments:		
<input type="checkbox"/>	Original Completed Retail Installment contract sign and initialed by both buyer and co-buyer (if applicable). Contract must be signed by the dealer as seller. (State specific Bankers System Contract must be printed from the AppOne system)	
<input type="checkbox"/>	Signed and completed GAP Waiver Addendum if Automotive Acceptance Corp. GAP product is sold to customer	
<input type="checkbox"/>	AppOne Credit Application with original signatures.	
<input type="checkbox"/>	Copy of valid Drivers License - All Signers (FRONT & BACK). Dealer is responsible for verifying identity of Buyer and Co-Buyer.	
<input type="checkbox"/>	Identity Verification Form (Must be completed and signed by customer).	
<input type="checkbox"/>	4 References (Must have complete, physical address listed. PO Box is unacceptable. References cannot live at the same address as the buyer, or the same address as another reference.)	
<input type="checkbox"/>	Completed & Signed Agreement to Provide Insurance Form showing correct lienholder insurance address.	
<input type="checkbox"/>	State Vehicle Title Application showing correct lienholder name & address. **Attention on all out of state deals** To avoid funding delays please contact our registration department at 1-877-277-6631 option 5 regarding required documentation for out of st	
<input type="checkbox"/>	Signed & Completed Odometer Disclosure Statement.	
<input type="checkbox"/> Copy of signed Buyer Order		

CBT Filter Change-collateral value less than \$7500

We updated the filter rules for Crescent Bank and Trust (CBT) so that the minimum collateral for auto loans is \$7500.

	Wells Fargo Program	CBT AppOne Program - LA	Wells Fargo D
FICO Score	✗	✓	
Collateral Age	✓	✓	
Collateral Mileage	✓	✓	
Business Application	✓	✓	
Lending Area	✗	✓	
Time on Credit File	✗	✗	
# of Tradelines	✗	✗	
Max Loan Amount	✓	✓	
Job Time	✓	✓	
Income	✓	✓	
PTI	✓	✓	
Max Advance	✓	✓	
# Borrowers	✓	✓	
Collateral Value	n/a	✗	
Bankruptcies	n/a	✓	Collateral less than \$7500.
Down Payment	n/a	✓	
Repos	n/a	✓	
Notes	-	-	
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	
	-	-	

First Internet Bank of Indiana - Add Days to First Payment Rule

We added the following rule for First Internet Bank of Indiana: **Days to First Payment** Max: 45 days. If the dealer tries to print a contract for First Internet Bank of Indiana and the days to first payment is greater than 45, the following error message displays:

The Days to First Payment exceeds the max allowable of 45 days.

AppOne Portal
Wolters Kluwer Financial Services

Dealer Support: 877-277-4631
Welcome Back Thomas (FIB DEMO TEST DEALER Lot ID#: 1000030)
Quick Quote | Logout

HOME | CREDIT REPORTS | LENDERS | VENDORS | ADMIN CONSOLE | SUPPORT | ANNOUNCEMENTS

App ID: 1019160 Customer Name: BRADY TESTCO

Customer | Credit Bureau | Collateral | Structure | Lenders | Forms | Notes | E-Files beta

Clone Application | Save | Save & Print Forms

The following errors were found on this form:
• Code: 968. Message: The Days to First Payment exceeds the max allowable of 45 days.

Total Balance Due: \$19,200.00 Total Sales Tax Amount: \$1,200.00 Payment: \$309.90 Final Payment: \$309.34

Front-End Itemization

Selling Price:

Dealer Installed Options: [Modify Options](#)

Total Selling Price: (Taxable Selling Price: \$24,000.00)

Trade-In Allowance:

Trade-In Payoff:

Sales/Other Tax: ☐ manual override

Back-End Products

☐ Vehicle Service Contract/Warranty

☐ GAP

☐ Credit Life

☐ Credit Disability

☐ Pre-Paid Maintenance

First Internet Bank of Indiana

max term: 72 mos
buy rate: 3.00%
max rate: 5.00%

Estimated Funding

contract amt: \$19,200.00
acq fee: (\$0.00)

	Wells Fargo Program	CBT AppOne Program - LA	Wells Fargo Dealer R1
FICO Score	✗	✓	n/a
Collateral Age	✓	✓	n/a
Collateral Mileage	✓	✓	n/a
Business Application	✓	✓	n/a
Lending Area	✗	✓	n/a
Time on Credit File	✗	✗	n/a
# of Tradelines	✗	✗	n/a
Max Loan Amount	✓	✓	n/a
Job Time	✓	✓	n/a
Income	✓	✓	n/a
PTI	✓	✓	n/a
Max Advance	✓	✓	n/a
# Borrowers	✓	✓	n/a
Collateral value	n/a	✓	n/a
Bankruptcies	n/a	✓	n/a
Down Payment	n/a	✓	n/a
Repos	n/a	✓	n/a
Notes			

Collateral is more than \$7500

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™, and VMP® Mortgage Solutions. Wolters Kluwer Financial Services is part of Wolters Kluwer, a leading global information services and solutions provider with annual revenues of (2013) €3.6 billion (\$4.9 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**.

© 2016 Wolters Kluwer Financial Services, Inc. All Rights Reserved.



Wolters Kluwer
Financial Services