



**AppOne**

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(AMS) EXTERNAL Release Notes**

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## Credit Bureau Tab within Deal

We added a checkbox to the **Credit Bureau** tab on the portal and the Credit Reports tab on AMS verifying that the user has permissible purpose from the customer to pull a credit report.

*You hereby certify that you have received consent from the customer(s) on this application authorizing you to retrieve a credit report for the purposes of securing financing for the purchase of one or more vehicles or goods from your dealership/organization.*

If the user tries to pull a credit report without checking the box, the system displays an error message.

The screenshot shows the 'Credit Reports' tab in the AMS interface. At the top, there is a navigation bar with tabs: Summary, Lender Callbacks, Funding, Applicant(s), Credit Reports (active), Collateral, Structure, Notes, E-Files, and Audit Logs. Below the navigation bar, a red error message states: 'The following errors were found on this form:'. A bulleted list indicates: 'You must select the checkbox below indicating that you have received consent from the customer(s) to retrieve a credit report.' Below this, there are dropdown menus for 'Credit Bureau Account' (Organization) and 'Equifax', and a 'Selected Bureau' dropdown. There are also checkboxes for 'Pull New Report', 'Bypass Bureau Errors', and buttons for 'Pull Credit Report' and 'Print Credit Report'. A red circle with a checkmark is next to the checkbox: 'You hereby certify that you have received consent from the customer(s) on this application authorizing you to retrieve a credit report for the purposes of securing financing for the purchase of one or more vehicles or goods from your dealership/organization.' Below this checkbox, a white box displays the message: 'No report exists for the selected bureau.'

## Override Contract Validations

We corrected an issue that prevented AMS users from overriding contract validation errors when printing. The contract validation override box now functions as follows:

- If the box is not checked, user is not able to print.
- If the box is checked, the system overrides validations and the user is able to print.

The screenshot shows a warning message box with the title 'The following warnings were found on this contract:'. A bulleted list contains: 'Code: 994. Message: Invalid contract date. Contract date cannot fall before the approval date of 10/1/2015.' Below this, there is a checkbox that is checked, followed by the text: 'By checking this box, I hereby acknowledge having read and understood the warning messages above and take full responsibility for any discrepancies or issues that may occur with the funding of this deal with the lender and/or enrollment of back-end products with the respective product providers.' At the bottom right, there is a button labeled 'Print Docs'.

## TMFS - Funded Deals

We updated the **Structure** and **Forms** tabs to prevent dealers from making changes or reprinting forms on a TMFS deal after the deal is marked **Funded**.

- On the **Structure** tab, when the deal has been funded, the system shows a message, and the **Save** and **Save & Print Forms** buttons are disabled:

App ID: 1309879 Customer Name: TASHAY CREDCO								
Funding Info	Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes	E-Files <sup>BETA</sup>
<div>Clone Application Save Save &amp; Print Forms</div>								
This deal has already been submitted for funding. To make any modifications to the Deal Structure information, please contact Tracker Marine Financial Services, Inc.								
Total Balance Due: \$12,990.50 Total Sales Tax Amount: \$1,125.00 Payment: \$230.95								
<b>Front-End Itemization</b>					<b>Back-End Products</b>			<b>Bank of the West</b>
Selling Price: <input type="text" value="\$15,000.00"/>					Back-End Products Will Be Loaded By Tracker Marine Financial Services, Inc.			cash down: 10.00% max term: 160 mths

- On the **Forms** tab, when the deal has been funded, the system shows a message, and the **Save** and **Print Selected Forms** buttons are disabled:

App ID: 1309879 Customer Name: TASHAY CREDCO								
Funding Info	Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes	E-Files <sup>BETA</sup>
<div>Print Adverse Action Print Risk Based Pricing Notice Print Credit Application</div>								
THIS CONTRACT HAS ALREADY BEEN BOOKED. YOU CANNOT CHANGE THIS DEAL.								
<div>Save Print Selected Forms <input type="checkbox"/> Also Save to E-Files <sup>BETA</sup></div>								
Integrated Lender Forms								



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