



**AppOne**

## 2015.4.2 Dealer Portal 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.

### Portal Credit Bureau tab

The screenshot shows the 'Credit Bureau' tab in a web application. At the top, there are tabs for Customer, Credit Bureau, Collateral, Structure, Lenders, Forms, Notes, and E-Files. Below the tabs are buttons for 'Clone Application', 'Save', and 'Proceed To Next Step >>'. A red error message states: 'The following errors were found on this form:'. Below this, a bullet point says: 'You must select the checkbox below indicating that you have received consent from the customer(s) to retrieve a credit report.' There is a dropdown menu for 'Transunion' and a checkbox for 'Selected Bureau'. Below these, there are checkboxes for 'Pull New Report' (checked) and 'Bypass Bureau Errors'. To the right are buttons for 'Pull Credit Report' and 'Print Credit Report'. At the bottom, a red error message states: '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.'

### AMS Credit Reports tab

The screenshot shows the 'Credit Reports' tab in a web application. At the top, there are tabs for Summary, Lender Callbacks, Funding, Applicant(s), Credit Reports, Collateral, Structure, Notes, E-Files, and Audit Logs. Below the tabs, a red error message states: 'The following errors were found on this form:'. Below this, a bullet point says: 'You must select the checkbox below indicating that you have received consent from the customer(s) to retrieve a credit report.' There is a dropdown menu for 'Credit Bureau Account: Organization' with 'Equifax' selected, and a checkbox for 'Selected Bureau'. Below these, there are checkboxes for 'Pull New Report' and 'Bypass Bureau Errors'. To the right are buttons for 'Pull Credit Report' and 'Print Credit Report'. At the bottom, a red error message states: '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, a large white box contains the text: 'No report exists for the selected bureau.'

## DILLs Interface - Missing Fields

We have added the following fields to the DILLs deal transmission:

- Driver's license number
- Driver's license state
- Cell phone number
- Employer address (street, city, state, zip)
- Previous employer address
- Previous employer phone
- Requested rate financing

- Sales tax rate financing
- Fee description ("Total Fees")
- VSC financing
- GAP financing
- Credit life and credit disability financing
- Trade information

All fields now populate correctly on deals transmitted to DILLS.

## Disable Brand Auto Finance

Brand Auto will no longer be accepting applications from AppOne dealers as of November 10 at the end of the day. Brand will fund loans that have already been approved or conditioned.

App ID: 1314906 Customer Name: HANNA HOMELOAN

Submit to Selected Lenders

	UAC AUTO Program	Default Program	CPS AppOne Program	CUAC - Indirect Auto	Essential Federal Credit Union	First Internet Bank of Indiana - AUTO
# Borrowers	✓	n/a	✓	✓	✓	n/a
FICO Score	n/a	n/a	✗	✗	✓	✗
Collateral Age	n/a	n/a	✓	✓	✓	n/a
Collateral Mileage	n/a	n/a	✓	✓	✓	n/a
Job Time	n/a	n/a	✓	✓	✓	✓
Income	n/a	n/a	✓	✓	✓	n/a
Business Application	n/a	n/a	✓	✓	✓	n/a
Time on Credit File	n/a	n/a	✓	✓	✓	✓
# of Tradelines	n/a	n/a	✓	✓	✓	✓
Max Loan Amount	n/a	n/a	✓	✓	✓	n/a
Lending Area	n/a	n/a	✓	✓	✗	n/a

Collateral Type: Auto

Click here to view lender specific documents & forms

**CPS**  
Consumer Portfolio Services, Inc.

Consumer Portfolio Services

Contact/Send Message  
Check Dealer App Status

Since 1991, CPS has been a consistent and profitable subprime solution for franchise and independent dealers. Our 7 proven programs offer a generous advance and cover a wide spectrum of credit including thin files, low FICO's, open GI 7's, recent repos and delinquent mortgages. Visit our website at [cps.usauto](http://cps.usauto)

This lender is an automotive lender that does business through the AppOne RMS Platform with independent auto dealers only.

## First National LienHolder/Loss Payee Name Change

First National Bank has been acquired by Farmers National Bank, and all First National programs now use the following name and address:

Farmers National Bank of Canfield  
20 South Broad Street  
Canfield, OH 44406

AppOne Portal  
Wolters Kluwer  
Financial Services

Tech Support: 877-277-4631  
Welcome Back Kristie (FNBOH)  
Quick Quote | Logout

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

App ID: 1007663 Customer Name: JOE TESTCO

Customer | Credit Bureau | Collateral | Structure | Lenders | **Forms** | Notes | E-Files<sup>BETA</sup>

Print Adverse Action | Print Risk Based Pricing Notice | Print Credit Application

Save | Print Selected Forms | ☐ Also Save to E-Files<sup>BETA</sup>

Deal Information  
Contract Date: 10/30/2016

Lender Information

**Lien Holder Information**

Name: Farmers National Bank of Canfield  
State Lien Holder Code:   
Address1: 20 South Broad Street Address2:   
Zip / City / State: 44406 Canfield OH   
Phone: 330-682-1010 Fax: 330-682-8810

**Insurance (Loss Payee) Information** Same as Lien Holder Information ☐  
Name: Farmers National Bank of Canfield  
Address1: 20 South Broad Street Address2:   
Zip / City / State: 44406 Canfield OH   
☐ Save Lender Information to Admin Console

Calculation Method: 30/360  
Contract Accrual Disclosure: Actual/365

## MarineOne - CO GAP

AppOne has implemented a filter rule that prevents dealers from selling MarineOne GAP insurance with Colorado deals. MarineOne no longer finances GAP insurance for deals in Colorado. If a dealer tries to include MarineOne GAP insurance with a Colorado deal, the system displays an error message on the **Forms** tab and the dealer cannot print forms.

AppOne Portal  
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Financial Services

Dealer Support: 877-277-4631  
Welcome Back demo (DO NOT TOUCH BWP SALES CO Let ID# 15536)  
Quick Quote | Logout

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

App ID: 1009751 Customer Name: MARINE TESTCO

Customer | Credit Bureau | Collateral | Structure | Lenders | **Forms** | Notes | E-Files<sup>BETA</sup>

Print Adverse Action | Print Risk Based Pricing Notice | Print Credit Application

The following errors were found on this form:  
Code: 954. Message: MarineOne does not allow GAP to be sold in CO.

Save | Print Selected Forms | ☐ Also Save to E-Files<sup>BETA</sup>

Integrated Lender Forms

☐ Agreement to Provide Insurance (General) ☒ GAP Notice (Colorado) ☐ MarineOne Acceptance Corporation Sales Tax Notice Form  
☐ BSI Buyers Order (Colorado) ☐ Generic Credit Application - Applicants 1 & 2 ☐ National UCC Financing Statement (Form UCC1) UCC-1-LAZ 10/27/2010  
☐ Colorado Funding Checklist ☒ Goods and Services Retail Installment Contract with Arbitration (Colorado) RBSIGSLFAZ-CO Revision 03/15/2006 ☐ Reference Sheet  
☐ Debt Cancellation Disclosure (Colorado) ☐ MarineOne Acceptance Corporation Power of Attorney ☐ VOLUNTARY Authorization Agreement for Preauthorized Payments  
☒ DR 2395 Application for Title and/or Registration (CO) Rev 4/03/2015

## R1 DSP Mapping Updates

The following updates were made to the RouteOne DSP interface:

- The credit application **County** value now maps correctly for non-business applications.
- The credit decision **Flat Fee** value now maps correctly.

- When the portal receives a **Withdrawn** decision, the transmission is marked **Declined** (not **Dead**). A Reason and a Note of "WITHDRAWN BY LENDER" are added.



## R1 Messenger & DSP - Map LTV Max Advance

We updated AppOne to correctly map the Loan-to-Value (LTV) Max Advance. The Max Advance appears as a dollar amount and a percent value on the portal and is transmitted as a percent value.

Lender:	Wells Fargo Program ✓
Transmission Status:	COMPLETED 11/12/2015 04:01 PM (Dustin.Naquin)
Lender ApplD:	19592752
Analyst Name:	AppOne Dealer Accounts Team
Analyst Phone:	877.277.6631
Decision:	CONDITIONED (Tier 0) 11/12/2015 4:13 PM
Expiration Date:	12/07/2015
Buy Rate:	4.99%
Max Rate:	4.99%
Max Term:	60 mths
Max Advance/LTV:	\$26,178.07 (136%)+TTL
Max Loan Amount:	\$24,493.95
Max Payment:	-
Max VSC:	\$1,795.00
Max GAP:	\$895.00
Max Back-End:	-
Min Cash Down:	-
Lender/Admin Fee:	(\$490.00)
Trade Equity:	-
Special Stips:	2 REFS, PROOF OF SOCIAL SECURITY CARD, PROOF OF PRIMARY INCOME
Submit Notes to Lender:	-
Notes:	24495 X 60 ++ 26K OTD. 4.99 OR OK TO WRITE UP 2.
SELECT CALLBACK:	SELECT/PRINT

Dealer Name: DO NOT TOUCH RMS Auto Sales LA			
App #:	1315328	Transmission #:	100716364
Lender ApplD:	19592752	Analyst Name:	AppOne Dealer Accounts Team
Buy Rate:	4.99%	Max Rate:	4.99%
Max Advance/LTV:	135.99%	Max Pmt:	-
Min Cash:	-	Max VSC:	\$1,795.00
Max Back-End:	-	Lender/Admin Fee:	(\$490.00)
Callback Date:	11/12/2015 4:13:34 PM	Tier:	0

## RMS - Disable AMC

AmeriCredit Financial (AMC) will no longer be accepting applications from AppOne RMS Dealers effective November 1. They will fund approved deals in the pipeline through November 30. All dealers have been de-activated for the AMC program. AMC no longer appears in the Lenders tab and dealers are no longer able to submit applications to AMC.

**AMC is no longer available for submitting applications.**

AppOne Portal  
Wolters Kluwer  
Financial Services

Dealer Support: 877-377-6631  
Welcome Back BOBBY (DO NOT TOUCH RMS AUTO SALES LA Lot ID#: 12265)  
Quick Quote | Logout

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

App ID: 1006598 Customer Name: AMC TEST

Customer | Credit Bureau | Collateral | Structure | Lenders | Forms | Notes | E-Files <sup>RMIA</sup>

Add Note | Mark Dead | Print Credit Application | Clone Application

✓ - Program Guidelines Met | ✗ - Program Guidelines Not Met | ? - Program Guidelines Not Evaluated/Skipped | n/a - Program Guidelines Not Applicable

Submit to Selected Lenders

**Integrated Lenders**

	UAC Fax Program	CPS AppOne Program	Essential Federal Credit Union	Pelican RMS Program	Wells Fargo Program	CBT AppOne Program - LA
# Borrowers	✓	✓	✓	✓	✓	✓
FICO Score	n/a	✓	✗	✗	✗	✓
Collateral Age	n/a	✓	✓	✓	✓	✓
Collateral Mileage	n/a	✓	✓	✓	✓	✓
Job Time	n/a	✓	✓	✓	✓	✓
Income	n/a	✗	✓	✗	✗	✗

**AMC no longer appears on the Lenders tab for an RMS dealer**

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

FIND CUSTOMER | Enter Last Name or Last 4 SSN | Go

LENDERS | RouteOne DSP Lenders

Collateral Type: Auto

[Click here](#) to view lender specific documents & forms

**CPS Consumer Portfolio Services, Inc.**

Consumer Portfolio Services

[Contact/Send Message](#)  
[Check Dealer App Status](#)

Since 1991, CPS has been a consistent and profitable subprime solution for franchise and independent dealers. Our 7 proven programs offer a generous advance and cover a wide spectrum of credit including thin files, low FICO's, open CH 7's, recent repos and delinquent mortgages. Visit our website at [CPS Website](#).

This lender is an automotive lender that does business through the AppOne RMS Platform with independent auto dealers only.

CPS is currently available in AL, AK, AZ, AR, CA, CO, CT, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MD, MA, MI, MN, MS, MO, NE, NV, NH, NJ, NM, NC, ND, OH, OK, OR, PA, SC, SD, TN, TX, UT, VA, WA, WV, WI, WY.

## 3<sup>rd</sup> Party Menu Integration

The dealer portal was updated to provide access to third party menu systems from the **Structure**. The access is available to auto dealers only.

## Dealer portal

The ADMIN CONSOLE 3rd Party Interfaces page was updated to include a **3rd Party Interfaces** section:

The screenshot shows the AppOne Portal Admin Console. The top navigation bar includes links for HOME, CREDIT REPORTS, LENDERS, VENDORS, ADMIN CONSOLE, SUPPORT, and ANNOUNCEMENTS. The ADMIN CONSOLE section is active, showing a breadcrumb trail: My Lenders > My Form Batches > System Defaults > Dealership Info > Manage Users > Reserve Statements > My Info > My Alerts > Online Credit App > 3rd Party Interfaces. The main content area is titled "3rd Party Interfaces" and contains a checkbox for "Enable CREDCO". Below this is a section for "DMS System Interfaces" with a table listing three systems: IDS Astra DMS, Systems 2000, and Everigo. Each system has a checkbox, a description, a "System Disabled" column, and a "Modified" column. The "Everigo" system is highlighted with a red box. Below the table is a section for "Mini/After Market Product Provider Systems" with a table listing one system: F&I Express. This table also has a checkbox, a description, a "Webster" column, and a "Modified" column. The "F&I Express" system is highlighted with a red box. A "Save" button is located at the bottom right of the page.

System Name	Description	System Disabled	Modified
<input type="checkbox"/> IDS Astra DMS	This is an interface between the IDS Astra DMS and AppOne and enables dealers to export applications from IDS to AppOne.	<input type="text"/>	--
<input type="checkbox"/> Systems 2000	This is an interface between the Systems 2000 DMS and AppOne and enables dealers to export applications from Systems 2000 to AppOne.	<input type="text"/>	--
<input type="checkbox"/> Everigo	This is an interface between the Everigo DMS and AppOne and enables dealers to export applications from Everigo to AppOne.	<input type="text"/>	--

System Name	Description	Webster	Modified
<input type="checkbox"/> F&I Express	F&I Express is bringing aftermarket sales into the digital age with innovative technology that cuts costs, increases efficiency, and adds CSI never before seen in the industry.	<a href="#">Go to Website</a>	--

When the user checks the **Enable/Disable** box, a third-party provider page opens:

The screenshot shows the F&I Express login page. The page has a blue header with the "F&I Express" logo. The main content area features a large green logo consisting of two arrows forming a square. Below the logo is the text "F&I EXPRESS" and "SIMPLIFY YOUR F&I". There are two input fields for "User name" and "Password", followed by a "Login" button. Below the login button is a link that says "Don't have an account? Click [here](#)." The page is displayed within a browser window with a scrollbar on the right.

The portal **Structure** tab was updated to include a button for each third-party interface the dealer has enabled. Each button shows the name of the corresponding third-party-interface.

AppOne Portal  
Wolters Kluwer  
Financial Services

Dealer Support: 877-277-8831  
Welcome Back Kyle (DO NOT TOUCH RMS AUTO SALES FL L01001: 7271)  
SAP Customer # Sap Cust No  
Quick Guide | Logout

HOME CREDIT REPORTS LENDERS VENDORS ADMIN CONSOLE SUPPORT ANNOUNCEMENTS

App ID: 1315266 Customer Name: MIKE TESTCO

Customer Credit Bureau Collateral Structure Lenders Forms Notes E-File NEW

Close Application Save Proceed To Next Step >>

Total Balance Due: \$11,106.70 Total Sales Tax Amount: \$1,792.50 Payment: \$228.68

**Front-End Itemization**

Selling Price: \$15,450.00  
Trade-in Allowance: \$3,500.00  
Trade-in Payout: \$1,000.00  
Sales/Other Tax: net \$15,000.00 \$1,792.50 manual override

**Back-End Products**

☒ F&I Express  
☐ Vehicle Service Contract \$0.00  
☐ GAP \$0.00

The button launches a pop-up directing the dealer to a third-party URL.

**F&I Express**

Deal ID : 1315266  
Deal date : 05 November 2015  
Import Date: 2015-11-09 06:31:42

**F&I Express SmartForms**

Customer Information [Edit](#) Co-Customer Information [Edit](#)

Name MIKE TESTCO Name MOLLY TESTCO  
Address 111 1ST ST S Address 222 2ND ST S  
BROOKLYN NY 11211 NEWINGTON VA 22122  
Phone 472-983-4789 Phone 882-834-3434  
111-111-1111 888-833-2222  
Email Email

**Vehicle Information**

VIN 1N6AD0EV2AC422281 Decode Vehicle Sale Price 15450.00 MSRP/NADA 24990.00  
Make NISSAN Model FRONTIER CREW C Year 2010  
Purchase Date 2015-11-05 In Service Date 2015-11-05 Odometer 85100

**Finance Information**

Select Lienholder: == Select Lienholder == Search Lienholder  
Contract Lender Lender Phone  
Lender Address City State/Prov Postal  
Amount Financed 11106.70 Monthly Payment 228.68 Finance Term 60 Amort Term 60  
APR 8.50 Residual Amount 0 Deal Type: Purchase ☒ Lease ☐

**Products** (click company name to expand)

<b>American Financial &amp; Automotive Services</b>	Processing: 0 Completed: 0
<b>JM&amp;A</b>	Processing: 0 Completed: 0
<b>National Automotive Experts - NWAN</b>	Processing: 0 Completed: 0
<b>Protective</b>	Processing: 0 Completed: 0
Protective VSC	<a href="#">Add product</a>
<b>RoadVantage</b>	Processing: 0 Completed: 0

[\[back to top\]](#) **F&I EXPRESS** Processing: 0 Completed: 0 [Save/Close](#)

### Update DILLs CollateralType Mapping

We updated mapping of Collateral Type from the portal to the Dealer Indirect Lending and Leasing System (DILLS) interface. Additionally, we updated mapping of the MSRB to the DILLS interface. The portal's **Collateral Type** and **MSRB** values are now communicated accurately to the DILLS interface.

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