



AppOne

**2015.5.2 Dealer Portal EXTERNAL Release
Notes**

January 2016

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Ally Special Program Indicator

An optional **Special Program Indicator** list was added to the Ally Commercial Truck program on the lender submission page. A dealer can, optionally, select one of the options from the list. If a special program is selected, the value is sent to Ally with the credit application.

In addition, the following lender programs were created for Ally Commercial Truck Dealers that may also sell Autos & Conversion Vans:

- Ally CT Auto Program (for Auto collateral)
- Ally CT Auto Conversion Program (for Auto Conversion collateral)

The screenshot displays the 'Integrated Lenders' section of the Ally Commercial Truck submission page. A dropdown menu is open, showing a list of 25 Special Program Indicator options. The options are: ABC 36, ABC 48, ABC 60, Balloon, Certified Used, Credit Line, Custom pay 6 months, Custom pay annual, Custom pay quarterly, Customer Opinion Plan, Electric veh retail, Electric veh spike, Employee Program, Expatriate, i-MiEV-one payment, i-MiEV-spike payment, Lease Loyalty, Lease to Retail, Lemon_Buyback_Hail, Medium Duty, Military Sales Finance, Multiple Units, Off Lease, Other, Repair Program, Residual Purchase Plan, Volt - one payment, and Volt - one payment. The background shows a form with fields for 'Notes', 'SELECT LENDER', and 'Submit to Selected'. There are also buttons for 'Add Note', 'Mark Dead', and 'Clone Application'.

Ally Commercial Truck
Special Program Indicator
ABC 36
ABC 48
ABC 60
Balloon
Certified Used
Credit Line
Custom pay 6 months
Custom pay annual
Custom pay quarterly
Customer Opinion Plan
Electric veh retail
Electric veh spike
Employee Program
Expatriate
i-MiEV-one payment
i-MiEV-spike payment
Lease Loyalty
Lease to Retail
Lemon_Buyback_Hail
Medium Duty
Military Sales Finance
Multiple Units
Off Lease
Other
Repair Program
Residual Purchase Plan
Volt - one payment
Volt - one payment

Bank of America - Max Advance Callback Rule Change

We modified the Bank of America callbacks to display the Max Advance and not the LTV in the Max Advance/LTV field. This is a temporary modification until the 2/21 release, when Max Advance/LTV will become separate fields.

Lender:	BOA RV Indirect
Transmission Status:	COMPLETED
1/21/2016 12:52 PM (kristie.meagher)	
Lender AppID:	40017990
Analyst Name:	Jay DeAndrade - Spec
Analyst Phone:	
Decision:	APPROVED
1/21/2016 1:35 PM	
Expiration Date:	-
Buy Rate:	3.50%
Max Rate:	5.50%
Max Term:	180 mths
Max Advance/LTV:	\$31,899.00
Max Loan Amount:	\$3,999,999.00
Max Payment:	-
Max VSC:	\$10,000.00
Max GAP:	\$2,500.00
Max Back-End:	-
Min Cash Down:	-
Acq Fee:	-
Trade Equity:	-
Special Slips:	Invoice needed for funding equal to or greater than \$75603
Submit Notes to Lender:	Send Message
Notes:	New. All approved loan amounts include tax, title, license, FL documentary stamps, and fees. Total approved back-end allowed: 15% of Invoice (New) or Collateral Value (Used), subject to Max LTV Guidelines. This decision expires on 19-FEB-16 (904) 428-1733
SELECT CALLBACK:	SELECT/PRINT

APP #1011119 Callback #100003634 - Internet Explorer

Lender: Bank of America, N.A.

Dealer Name: BOA-NC

Customer Name: NORTH CAROLINA INDIV

App #:	1011119	Transmission #:	100003634	Decision:	APPROVED
Lender AppID:	40017990	Analyst Name:	Jay DeAndrade - Spec	Analyst Phone #:	-
Buy Rate:	3.50%	Max Rate:	5.50%	Max Term:	180 mths
Max Advance/LTV:	\$31,899.00	Max Pmt:	-	Max Loan Amt:	-
Min Cash:	-	Max VSC:	\$10,000.00	Max GAP:	\$2,500.00
Max Back-End:	-	Acq Fee:	(\$0.00)	Max Credit Insurance:	-
Callback Date:	1/21/2016 1:35:56 PM	Tier:	-		

Notes:

- (904) 428-1733
- New
- All approved loan amounts include tax, title, license, FL documentary stamps, and fees. Total approved back-end allowed: 15% of Invoice (New) or Collateral Value (Used), subject to Max LTV Guidelines.
- This decision expires on 19-FEB-16


Funding Slips:

- Invoice needed for funding equal to or greater than \$75603.
- Buyers Order/Bill of Sale (fully completed & signed by all parties)
- Insurance policy/binder to include effective date, policy #, agent phone #, loss payee, amount of coverage and deductible. (Coverage should be equal or greater than the amount financed with a minimum deductible of no more than 2% or \$1,000.00, whichever is greater.)
- Copy of title applications for Boat, Motor, Trailer or Recreational Vehicle signed by all parties or Bank of America Guarantee of Lien (required for all titled collateral)
- All conditions/stipulations of approval must be met and information attached along with copy of the Approval Sheet
- Series of Extended Service Warranty (with serial #) / Credit Life Disability / GAP application (if purchased showing dollar amount)

BOA Max Advance/LTV Issue

We separated the previous **Max Advance/LTV** field into **Advance Amount** and **Max LTV** fields. **Advance Amount** which displays the dollar amount returned in the callback by the lender. **Max LTV** displays the loan-to-value ratio as a per cent returned in the callback by the lender.

Lender:	BOA RV Consignment
Transmission Status:	COMPLETED 1/13/2016 11:58 AM (Dustin.Naquin)
Lender AppID:	13222563
Analyst Name:	Janet Johnson - Spec
Analyst Phone:	-
Decision:	APPROVED 1/13/2016 11:59 AM
Expiration Date:	-
Buy Rate:	5.50%
Max Rate:	7.50%
Max Term:	60 mths
Advance Amount:	\$33,800.00
Max LTV:	135.99%
Max Loan Amount:	\$9,999,999.00
Max Payment:	-

Lender: Bank of America, N.A.


Dealer Name: DO NOT TOUCH IWP Sales LA
Customer Name: CAROL TESTCO

App #:	1318466	Transmission #:	100717250	Decision:	APPROVED
Lender AppID:	13222563	Analyst Name:	Janet Johnson - Spec	Analyst Phone #:	-
Buy Rate:	5.50%	Max Rate:	7.50%	Max Term:	60 mths
Advance Amount:	\$33,800.00	Max LTV:	135.99%	Max Pmt:	-
Max Loan Amt:	-	Min Cash:	-	Max VSC:	\$10,000.00
Max GAP:	\$2,500.00	Max Back-End:	-	Acq Fee:	(\$0.00)
Max Credit Insurance:	-	Callback Date:	1/13/2016 12:45:11 PM	Tier:	-

Notes:

- (702) 207-6857
- New
- All approved loan amounts include tax, title, license, FL documentary stamps, and fees. Total Approved backend allowed: Greater of 15% of Advance Amount or Invoice (New) or Collateral Value (Used); subject to Max LTV Guidelines.
- This decision expires on 19-DEC-15

Funding Stips:

- Invoice needed for funding equal to or greater than \$25000.
- Address Mismatch
- Buyers Order/Bill of Sale (fully completed & signed by all parties)
- Insurance policy/binder to include effective date, policy #, agent phone #, loss payee, amount of coverage and deductible. (Coverage should be equal or greater than the amount financed with a minimum deductible of no more than 2% or \$1,000.00, whichever is greater.)
- Conv of title applications for Boat. Motor. Trailer or Recreational Vehicle signed by all parties or Bank of America Guarantee of Lien

Cash Deal (RMS) - Error Primary Borrower SSN on Structure tab

We corrected an issue that caused a “PRIMARY BORROWER - Missing SSN” error on the **Structure** tab of a cash deal, which does not require a social security number. The system no longer pulls a credit report on the Structure tab when no social security number is present. Additionally, on the **Credit Bureau** tab, if the user tries to pull a credit report when no social security number is present for either applicant, a message is displayed.

Customer	Credit Bureau	Collateral	Structure
The following errors were found on this form:			
PRIMARY BORROWER - Missing SSN.			

Credit Report Bug - Account - Empty/Null UserID

We corrected an error on cloned applications when users clicked **Proceed to Next Step** on the **Structure** tab. The error was caused by the system copying credit bureau reports from the original application. The system no longer clones credit bureau reports from the original application, and the error no longer occurs.

Dealer Installed Options (UI)

We made updates to AppOne to allow dealers to itemize one or more dealer installed options. These options will appear separately itemized on the Deal Structure and will be included in the calculation of the total selling price of the unit.

Collateral tab

The **Collateral Options** section was changed to a **Dealer Installed Options** section. The section includes an **Option Name** field, a **Selling Price** field, and an **Add Option** button. After the user has added one or more options, a **Remove Option** button appears and a list of added options with corresponding checkboxes.

- To add an option, the user enters the **Option Name** and **Selling Price**, and clicks the **Add Option** button. Options added on the **Collateral** tab non-taxable; however, they can be set to taxable on the **Structure** tab.
- To remove an option, the user checks the corresponding box and clicks the **Remove Option** button.

In addition, the **Dealer Cost** field was removed.

Vehicle Accessories
Dealer Installed Options

Option Name	Selling Price	
<input type="text"/>	<input type="text" value="\$0.00"/>	<input type="button" value="Add Option"/>
<input type="checkbox"/> ONE MODIFIED	<input type="text" value="\$400.00"/>	
<input type="checkbox"/> TWO	<input type="text" value="\$200.00"/>	
<input type="button" value="Remove Option"/>		

Structure tab

The following updates were made:

- A **Dealer Installed Options** field was added.
- A **Total Selling Price** field and associated **Taxable Selling Price** were added.
- The **Option Tax** is now included in the **Total Sales Tax Amount** field.

- A **Modify Options** link was added. The link opens a pop-up that allows the user to add, remove or modify options. These fields are included in the pop-up:

- Option Name
- Selling Price
- Taxable checkbox

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
Total Balance Due: \$1						
Front-End Itemization						
Selling Price:		<input type="text" value="\$15,450.00"/>				
Dealer Installed Options:		<input type="text" value="\$600.00"/>		Modify Options		
Total Selling Price:		\$16,050.00 (Taxable Selling Price: \$15,850.00)				
Trade-In Allowance:		<input type="text" value="\$0.00"/>				
Trade-In Payoff:		<input type="text" value="\$0.00"/>				
Sales/Other Tax: <input type="text" value="net"/> <input type="text" value="10.50000%"/>		<input type="text" value="\$1,664.25"/>		<input type="checkbox"/> manual override		
Rebate:		<input type="text" value="\$0.00"/>				
Total Cash Down:		<input type="text" value="\$3,500.00"/>		Deferred Down Payment?		
Net Purchase:		\$14,214.25				
Public Officials & Fees						
Title Fee:		<input type="text" value="\$0.00"/>		<input type="checkbox"/> tax		
License Fee:		<input type="text" value="\$0.00"/>		<input type="checkbox"/> tax		

Dealer Installed Options
✕

Option Name	Selling Price	Taxable	Remove
<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text" value="\$0.00"/>	<input type="checkbox"/>	✕

+ Add Additional Option

Illinois Documentation Fee Change

The maximum Documentation Fee was set \$169.27 for all automobile RMS dealers in Illinois.

AppOne Portal
Wolters Kluwer Financial Services

Dealer Support: 877-277-6853
Welcome Back Padmin (DO NOT TOUCH RMS AUTO SALES IL, Last ID: 13822)
Quick Guide | Logout

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

App ID: 1011131 Customer Name: IL APPLICANT

Customer | Credit Bureau | Collateral | Structure | Lenders | Forms | Notes | E-File RMS

Close Application | Save | Save & Print Forms

The following errors were found on this form:
• Code -2: Message: Documentation Fee is invalid. Maximum value must be \$169.27.

Total Balance Due: \$20,920.00 Total Sales Tax Amount: \$750.00 Payment: \$395.61

Front-End Itemization		Back-End Products		Consumer Portfolio Services	
Selling Price:	\$25,000.00	<input type="checkbox"/> VSC	\$0.00	max term: 60 months	\$0.00
Trade-In Allowance:	\$0.00	<input type="checkbox"/> GAP	\$0.00	buy rate: 0.00%	\$0.00
Trade-In Payoff:	\$0.00	<input type="checkbox"/> Credit Life	\$0.00	max val: \$2,000.00	\$0.00
Sales/Other Tax: net <input checked="" type="checkbox"/> 3.0000%	\$750.00	<input type="checkbox"/> Credit Disability	\$0.00	max gap: \$595.00	\$0.00
Rebate:	\$0.00	<input type="checkbox"/> Pre-Paid Maintenance	\$0.00		
Total Cash Down:	\$5,000.00	<input type="checkbox"/> Tire & Wheel Protection	\$0.00		
Net Purchase:	\$20,750.00	<input type="checkbox"/> Theft Protection	\$0.00		
		<input type="checkbox"/> Paint Protection	\$0.00		
		<input type="checkbox"/> Roadside Assistance	\$0.00		
		<input type="checkbox"/> Windshield Protection	\$0.00		
		<input type="checkbox"/> Travel Assistance	\$0.00		
		<input type="checkbox"/> Emergency Alert	\$0.00		
		<input type="checkbox"/> Other (Please Specify):	\$0.00		

Public Officials & Fees

Title Fee:	\$0.00	<input type="checkbox"/> tax
License Fee:	\$0.00	<input type="checkbox"/> tax
Loan Fee:	\$0.00	<input type="checkbox"/> tax
Documentation Fee:	\$170.00	<input type="checkbox"/> tax
Total Front End:	\$20,920.00	

Estimated Funding

contract amt:	\$20,920.00
loan admin fees:	(\$350.00)
products cost:	(\$0.00)
net amt:	\$20,570.00

Estimated F&I Profit

reserve:	\$1,871.48 (70%)
products:	\$0.00
total:	\$1,871.48

Retail Installment Contract-IL Not for use in transactions secured by a dwelling.
Bankers Systems™ VMP®
Wolters Kluwer Financial Services © 1995, 2010

RSSIM/LFLZIL 2/5/2014

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Customers Initial Here

DOCUMENTARY FEE. ☒ You agree to pay a documentary fee of

\$ 169.27

DOCUMENTARY FEE. A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS AND PERFORMING SERVICES RELATED TO CLOSING OF A SALE. THE BASE DOCUMENTARY FEE BEGINNING JANUARY 1, 2008, WAS \$150.00. THE MAXIMUM AMOUNT THAT MAY BE CHARGED FOR A DOCUMENTARY FEE IS THE BASE DOCUMENTARY FEE OF \$150.00 WHICH SHALL BE SUBJECT TO AN ANNUAL RATE ADJUSTMENT EQUAL TO THE PERCENTAGE OF CHANGE IN THE BUREAU OF LABOR STATISTICS CONSUMER PRICE INDEX. THIS NOTICE IS REQUIRED BY LAW.

Itemization of Amount Financed

Price of vehicle, including sales tax of

Credit Disability

☐ Single ☐ Joint

Premium \$ 0.00

Insured N/A

Your signature below me
"None" is checked, you

By: IL APPLICANT

MarineOne Rule/Filter Update

We removed the minimum income filter for MarineOne deals. Applications can be submitted to MarineOne regardless of the applicant's income.

	CUAC Marine Indirect (LA)	Marine One Marine Program
FICO Score	?	?
Time on Credit File	?	n/a
# of Tradelines	?	n/a
Job Time	✓	n/a
Residence Time	✓	n/a
Max Advance	✗	✓
Down Payment	n/a	✓
Min Loan Amount	n/a	✓
Max Loan Amount	n/a	✓
Lending Area	n/a	✓
Collateral	n/a	✓
Income	n/a	n/a
Collateral Age	n/a	n/a
Notes	-	-
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>
	-	-

	BOA RV Consignment	Marine One Motorhome Program	Marine One RV Program	
Collateral Age	✓	n/a	n/a	
Boat Collateral	✓	n/a	n/a	
Collateral Mileage	✓	n/a	n/a	
FICO Score	n/a	?	?	
Down Payment	n/a	✓	✓	
Min Loan Amount	n/a	✓	✓	
Max Loan Amount	n/a	✓	✓	
Lending Area	n/a	✓	✓	
Max Advance	n/a	✓	✓	
Collateral	n/a	✓	✓	
Time on Credit File	n/a	n/a	n/a	
# of Tradelines	n/a	n/a	n/a	
Job Time	n/a	n/a	n/a	
Residence Time	n/a	n/a	n/a	
Income	n/a	n/a	n/a	
Notes	-	-	-	
SELECT LENDER	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
	-	-	-	

Used Trike NADA Values

We updated the portal to display NADA values for used trike kits where NADA book-out is available for these kits. A **NADA Book-Out** button was added for the **Trike Kit** area. The button opens a series of pop-ups to step the user through NADA book-out.

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes	E-Files BETA																
<div>Clone Application Save Proceed To Next Step >></div>																							
Collateral Information																							
Collateral Type: Powersports - Motorcycle																							
<p>TRIKE KITS: If the unit has a trike kit, please be sure to enter the details of the kit as follows:</p> <ul style="list-style-type: none"> Check the box labelled "Trike Kit" Click on the NADA Bookout button for the Trike Kit section to search for and find the trike kit in NADA. Make sure your browser has the popup blocker disabled for the NADA function to work properly. If the kit is in NADA, it will automatically save the year/make/model & MSRP information to the deal. You can also optionally, enter the serial # of the trike kit if it is known. If the kit is not in NADA, you can click on the "Unit Doesn't Exist in NADA" button on the NADA popup window and you can manually enter the trike kit information. 																							
<div>NADA Book-Out Reset Vehicle</div>																							
<table> <tr> <td> Type: New Year: 2014 Make: Harley-Davidson Mileage: 0 MSRP: \$11,284.00 </td> <td> Fuel Type: VIN: Model: XL1200C </td> </tr> </table>								Type: New Year: 2014 Make: Harley-Davidson Mileage: 0 MSRP: \$11,284.00	Fuel Type: VIN: Model: XL1200C														
Type: New Year: 2014 Make: Harley-Davidson Mileage: 0 MSRP: \$11,284.00	Fuel Type: VIN: Model: XL1200C																						
<div> <input checked="" type="checkbox"/> Trike Kit </div>																							
<div> <div>NADA Book-Out Reset Trike Kit</div> </div>																							
<table> <tr> <td> Serial: Make: Lehman Trikes MSRP: \$10,815.00 </td> <td> Year: 2014 Model: Trinity 5 </td> </tr> </table>								Serial: Make: Lehman Trikes MSRP: \$10,815.00	Year: 2014 Model: Trinity 5														
Serial: Make: Lehman Trikes MSRP: \$10,815.00	Year: 2014 Model: Trinity 5																						
Bookout Information <table> <tr> <th></th> <th>Average Retail</th> <th>Clean Trade-In/Wholesale</th> <th>Rough Trade-In/Wholesale</th> </tr> <tr> <td>Base:</td> <td>8,730</td> <td>7,005</td> <td>5,975</td> </tr> <tr> <td>Accessory:</td> <td>0</td> <td>0</td> <td>0</td> </tr> <tr> <td>Final:</td> <td>8,730</td> <td>7,005</td> <td>5,975</td> </tr> </table>									Average Retail	Clean Trade-In/Wholesale	Rough Trade-In/Wholesale	Base:	8,730	7,005	5,975	Accessory:	0	0	0	Final:	8,730	7,005	5,975
	Average Retail	Clean Trade-In/Wholesale	Rough Trade-In/Wholesale																				
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Accessory:	0	0	0																				
Final:	8,730	7,005	5,975																				
Bookout Information <table> <tr> <th></th> <th>Average Retail</th> <th>Clean Trade-In/Wholesale</th> <th>Rough Trade-In/Wholesale</th> </tr> <tr> <td>Base:</td> <td>8,785</td> <td>7,140</td> <td>6,435</td> </tr> <tr> <td>Accessory:</td> <td>558</td> <td>463</td> <td>0</td> </tr> <tr> <td>Final:</td> <td>9,343</td> <td>7,603</td> <td>6,435</td> </tr> </table>									Average Retail	Clean Trade-In/Wholesale	Rough Trade-In/Wholesale	Base:	8,785	7,140	6,435	Accessory:	558	463	0	Final:	9,343	7,603	6,435
	Average Retail	Clean Trade-In/Wholesale	Rough Trade-In/Wholesale																				
Base:	8,785	7,140	6,435																				
Accessory:	558	463	0																				
Final:	9,343	7,603	6,435																				
Vehicle Accessories Engine Guards (Chrome) Fairing-Windshield Only Saddle Bags (Pair)																							
Collateral Options <table> <tr> <th>Option Name</th> <th>Cost Price</th> <th>Selling Price</th> </tr> <tr> <td></td> <td>\$0.00</td> <td>\$0.00</td> </tr> </table>								Option Name	Cost Price	Selling Price		\$0.00	\$0.00										
Option Name	Cost Price	Selling Price																					
	\$0.00	\$0.00																					

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