

AppOne

2014.5 Release Notes

February 2015

Publication Information / Version

Full Product Name: Name AppOne
Document Title: Internal Release Notes
Software Version Information: 2014.5
Document Version Information: 1.0
Release Date: February 2015

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

© 2015 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

Items of Interest to all Portals.....	1
Sprint 3	1
FL Doc Stamp Fee should Apply to all Collateral Types.....	1
0% Deals Issue	2
Replace Modal Dialogs	3
Browser Issues - IE/Chrome/FF.....	5
Ability to add/edit a non-integrated lender	5
Sprint 4	6
Announcements Tab.....	6
New Announcement Tab	6
New Announcement Page.....	6
Announcement Pop	6
Credit App Date	7
Items of Interest to REC.....	9
Sprint 1	9
MBF Rules Updates.....	9
Sprint 2	9
Foundation Bank Address Update	9
Ally RV Express Program App Submission - Submit.....	10
Bank of America - DealerID Min/Max Value	12
Ability to Create Form Batches.....	12
Sprint 3	14
MarineOne Filter Change	14
Medallion Bank - Deactivate Motorcycle Program.....	15
REC/VFI 2012 - Cash Deals	15
Home page	15
Customer tab—Cash Deal box unchecked	16
Customer tab—Cash Deal box checked	16
Validation pop-up	17
Sprint 4	17
Merrick Bank - Tied Application Change	17

Note:

The Quick Start Training Guides and user help systems were also updated for this release. You can find them at the following links:

[RMS](#)

[REC/VFI](#)

Items of Interest to all Portals

Sprint 3

FL Doc Stamp Fee should Apply to all Collateral Types

(Deployed 1/13/2015)

We corrected an issue that prevented the Florida **Doc Stamp Fee** from appearing for all collateral types. Now, when a deal is transacted in Florida, the **Structure** page displays a **Doc Stamp Fee**, regardless of the collateral type.

AppOne Platform

App ID: 1000497 Customer Name: TEST TESTING						
Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
<div>Save Proceed To Next Step >></div>						
Total Balance Due: \$151,048.85 Total Sales Tax Amount: \$10,500.00 Paymer						
Front-End Itemization				Back-End Products		
Selling Price: <input type="text" value="\$140,000.00"/>				<input type="checkbox"/> Vehicle Service Contract		
Trade-In Allowance: <input type="text" value="\$0.00"/>				<input type="checkbox"/> GAP		
Trade-In Payoff: <input type="text" value="\$0.00"/>				<input type="checkbox"/> Credit Life		
Sales/Other Tax: <input type="text" value="net"/> <input type="text" value="7.50000 %"/> <input type="text" value="\$10,500.00"/> <input type="checkbox"/> manual override				<input type="checkbox"/> Credit Disability		
Rebate: <input type="text" value="\$0.00"/>				<input type="checkbox"/> Pre-Paid Maintenance		
Total Cash Down: <input type="text" value="\$0.00"/> Deferred Down Payment?				<input type="checkbox"/> Tire & Wheel Protection		
Net Purchase: \$150,500.00				<input type="checkbox"/> Theft Protection		
				<input type="checkbox"/> Paint Protection		
				<input type="checkbox"/> Roadside Assistance		
				<input type="checkbox"/> Windshield Protection		
				<input type="checkbox"/> Travel Assistance		
				<input type="checkbox"/> Emergency Alert		
				<input type="checkbox"/> Tire Blowout Protection		
Public Officials & Fees						
Title Fee: <input type="text" value="\$5.00"/> <input type="checkbox"/> tax						
License Fee: <input type="text" value="\$5.00"/> <input type="checkbox"/> tax						
Registration Fee: <input type="text" value="\$10.00"/> <input type="checkbox"/> tax						
Doc Stamp Fee: <input type="text" value="\$500.00"/> <input type="checkbox"/> tax <input type="checkbox"/> override						

AppOne Auto

Auto Dealer Portal
Wolters Kluwer Financial Services | appone

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT

App #: 1000498 Applicant: TEST DEAL Joint Applicant: n/a Collateral: 2012 NISSAN ALTIMA-4 CYL. (2500 miles)

Save & Update Validate Structure Print Docs Print Menu **Total Balance Due: \$144,330.40 Payment: \$2,596.67**

The following errors were found on this form:

Missing Insurance Company Name.
Missing Insurance Deductible.
Doc Stamp Fee has an invalid value. Maximum value must be \$499.00.
Code: -2. Message: Doc Stamp Fee is invalid. Maximum value must be \$499.00.

Front-End Itemization	
Selling Price:	\$125,000.00
Trade-In Allowance:	\$0.00
Trade-In Payoff:	\$0.00
Sales/Other Tax: <input type="button" value="net"/> <input type="text" value="15.00000"/>	\$18,750.00 <input type="checkbox"/> manual override
Rebate:	\$0.00
Total Cash Down:	\$0.00 Deferred Down Payment?
Net Purchase:	\$143,750.00
Public Officials & Fees	
Title Fee:	\$0.00 <input type="checkbox"/> tax
License Fee:	\$72.00 <input type="checkbox"/> tax
Registration Fee:	\$3.00 <input type="checkbox"/> tax
Doc Stamp Fee:	505.4 <input type="checkbox"/> tax <input type="checkbox"/> override

Back-End Products	
<input type="button" value="Add/Change Back-End Products"/>	
Rate & Terms	
# of Payments:	60 Monthly <input type="button" value="v"/>
Rate:	3.00 %
Contract Date:	1/9/2015
Days to First Payment:	45
First Payment Date:	02/23/2015
Last Payment Date:	01/23/2020

0% Deals Issue

We corrected issues that occurred with a **Selling Rate** of 0%. Previously, when the dealer set the **Selling Rate** to 0% and saved, the **Structure** tab/**Deal Structure** section displayed an incorrect value for **Selling Rate**. Now, the portal always displays the **Selling Rate** correctly, for 0% or any other value.

An additional issue occurred on 0% deals when the total amount financed divided by the number of payments needed to be rounded. Previously, these conditions could mean that the **Total of Payments** on the Retail Installment Contract (RIC) did not match the amount financed. The system now calculates and displays a **Final Payment** that makes up the difference created by rounding.

- For the AppOne 30/360 calculation/accrual method, if **Selling Rate** is 0% and **Total of Payments** does not equal the amount financed, the system calculates and displays a final payment.
- For the MathCorp Actual/365 calculation/accrual method, the system always calculates and displays a final payment.

30/360 calculation method;, rate = 0%

Documentation Fee:	\$70.00	<input type="checkbox"/> tax	
Notary Fee:	\$0.00	<input type="checkbox"/> tax	
Total Front-End:	\$16,570.00		

Rate & Terms		Trade-In Information	
# of Payments:	72 Monthly	<input type="checkbox"/> Trade-In #1 Information	<input type="checkbox"/> Trade-In #2 Information
Rate:	0.00 %	Misc Info	
Contract Date:	1/14/2015	Sales Person Name:	F&I Person Name:
Days to First Payment:	30		
First Payment Date:	02/13/2015		
Last Payment Date:	01/13/2021		

Total Balance Due: \$16,570.00 Total Sales Tax Amount: \$1,500.00 Payment: \$230.14 Final Payment: \$230.06			
---	--	--	--

Actual/365 calculation method; rate = 0%

Total Front-End:	\$15,000.00		
------------------	-------------	--	--

Rate & Terms		Trade-In #1 Information	
# of Payments:	120 Monthly	<input type="checkbox"/> Trade-In #2 Information	
Rate:	0.00 % APR: 0.00%	Misc Info	
Contract Date:	1/13/2015	Sales Person Name:	F&I Person Name:
Days to First Payment:	30		
First Payment Date:	02/12/2015		
Last Payment Date:	01/12/2025		

Total Balance Due: \$15,000.00 Total Sales Tax Amount: \$2,250.00 Payment: \$125.01 Final Payment: \$123.81			
---	--	--	--

Replace Modal Dialogs

Updates were made to all portals to address browser issues with Chrome. Modal dialogs were replaced for the **Add/Edit Form Batches** and **Add/Change Backend Products** functions. These functions now operate correctly in any browser.

Form Batches

Add Form Batch

Save

Cancel

Form Batch:

Name: Bankers Systems Motor Vehicle Forms

Description: This is a system generated batch that contains i

Applies to:

List of Forms:

State: LA

Form Type: Bankers Systems Goods & Services Retail Installment Contracts

Filter: Latest

Available Forms

(Please select the state and form type to see the available forms.)

Goods and Services Retail Installment Contract w/o Late Fee (Louisiana) RSSIGSLAZ-LA Rev.

Goods and Services Retail Installment Contract with Arbitration (Louisiana) RSSIGSLFAZ-LA

Goods and Services Retail Installment Contract with Late Fee (LA) RSSIGSLFLZLA Revision

Forms Selected

Retail Motor Vehicle Credit Application

Generic Bookout Sheet

Reference Sheet

Agreement to Provide Insurance (General)

SSI Buyers Guide (General- English Version)

Buyers Guide (General- Spanish Version)

Odometer Disclosure Statement (General)

Trade-In Odometer Statement

Notice to Cosigner (General)

Buyers Order (Louisiana) Rev. 10/31/2010

Gap Disclosure Form (Louisiana)

Motor Vehicle Title Application (Louisiana) Rev. 05/31/2012

Assignment of Retail Installment Contract (RS-ASSIGNLAZ 8/4/1997)

Retail Installment Contract with Arbitration (LA) RSSIMVFLAZ-LA 10/31/2010

Retail Installment Contract Simple Interest with Late Fee (LA) RSSIMVFLZ-LA 10/31/2010

Conditional Delivery Agreement (General)

ACC Arbitration Agreement

Add >>

Remove <<

Save

Cancel

Back-End Products

MenuOne - Real-Time Price Quotes

MenuOne®

Real-Time Price Quotes

Save & Update

Vehicle Service Contract

Integrated Providers

Select	<input checked="" type="radio"/> Integrated	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company			None
Program	--	--	--
Plan	--	--	--
Plan Item	--	--	--
Coverage	--	--	--
Deductible	--	--	--
Surcharges	--	--	--
Description	--	--	--
Dealer Cost	--	--	--
Retail	--	--	--

GAP

Integrated Providers

Select	<input checked="" type="radio"/> Integrated	<input type="radio"/> Non-Integrated	<input checked="" type="radio"/>
Company			None
Program	--	--	--
Plan	--	--	--
Plan Item	--	--	--
Coverage	--	--	--
Surcharges	--	--	--
Description	--	--	--
Dealer Cost	--	--	--

Browser Issues - IE/Chrome/FF

We corrected a number of browser-specific issues. The AppOne dealer portals can now be used without problems using Chrome, Firefox, and Internet Explorer 8 through 11.

Ability to add/edit a non-integrated lender

We corrected an issue that prevented dealers Internet Explorer 10 or 11 from adding or editing non-integrated lenders. Now, all dealers with active subscriptions are able to add or edit non-integrated lenders, regardless of the browser used. Additionally, the following changes were made to the Add New Lender popup:

- In the **Lender Information** section, the Lender and Name fields were combined into a Lender Name field, and an autocomplete function was added.
- A lender **Credit App Fax#** field was added to the **Lender Information** section.
- The Fax field was removed from the Lienholder Information section.

Add New Lender

Lender Information

Lender Name:

Credit App Fax #:

LienHolder Information

Name:

State Lien Holder Code:

Phone:

Address1: Address2:

Zip / City / State:

Insurance (Loss Payee) Information Same as above ☐

Name:

Address1: Address2:

Zip / City / State:

Additional Information

Contract Accrual Disclosure:

Calculation Method:

Lender Information

Lender Name: Bank of

Credit App Fax #: Bank of James
Bank of the West

Sprint 4

Announcements Tab

We added an **Announcements** tab, containing a list of all active AppOne announcements, to all portals. Each item on the list includes a date and a link the detailed announcement text. Unread announcements are shown in bold type.

New Announcement Tab



The number of unread announcements are displayed in red.

New Announcement Page


Specialty Dealer Portal		<small>Tech Support: 877.484.6788 Welcome Back Automation (REC-12 AUTOMATION DEALER (W/ CREDCO) Lot ID#: 7940) Quick Quote Logout</small>	
HOME	CREDIT REPORTS	ADMIN CONSOLE	SUPPORT
ANNOUNCEMENTS (2)			
Postback Date	Title		
6/5/2013	2012 Portal Migration		
3/22/2012	System Downtime Notification		
7/29/2007	IMPORTANT NOTICE FROM APPONE		

Page Size: 20 3 announcements in 1 page



Unread announcements appear bold.

Announcement Pop

This is displayed after clicking an announcement link.



Specialty Dealer Portal

Tech Support: 877.484.8788
Welcome Back Automation
[Quick Guide](#) | [Logout](#)

[HOME](#)
[CREDIT REPORTS](#)
[ADMIN CONSOLE](#)
[SUPPORT](#)
[ANNOUNCEMENTS](#)

Posted Date	Title
6/5/2013	2012 Portal Migration
3/22/2012	System Downtime Notification
7/29/2007	IMPORTANT NOTICE FROM APPONE

14 4 1 H Page Size: 20

System Downtime Notification

We are performing a system upgrade and maintenance to the AppOne servers **Sunday, March 25th, 2012 9:00 a.m. (CST) - Sunday, March 25th, 2012 12:00 p.m. (CST).**

During this time, the AppOne Dealer Portal and all other system functionality will be inaccessible for transaction processing. We apologize for any inconvenience this may cause and thank you for your patience.

Close

Credit App Date

We made a change to our standard Bankers Systems Credit Application in AppOne to print the date the application was submitted to the lender instead of the contract date.

Retail Motor Vehicle Credit Application

☒ Credit Sale ☐ Lease

Application Number: 1000714

Date: 01/29/2015

Creditor Name and Address: DO NOT TOUCH IWP Sales FL 123 Some Dealership Street Suite 101A Dealership City, FL 00000

TYPE OF CREDIT REQUESTED:
☐ Business ☒ Individual ☐ Joint—We intend to apply for joint credit (initials): _____

The words "you" and "your" refer to each person or business submitting this application. The words "we", "us" and "our" refer to the seller and the financial companies to which your application is submitted. The words "married" and "spouse" include registered domestic partners or civil union where applicable.

IMPORTANT APPLICANT INFORMATION: Federal law requires financial companies to obtain sufficient information to verify your identity. You may be asked several questions and to provide one or more forms of identification to fulfill this requirement. In some instances we may use outside sources to confirm the information.

Complete **JOINT APPLICANT'S** section only if application is for joint credit.

(A) APPLICANT'S INFORMATION					(B) JOINT APPLICANT'S INFORMATION				
PRINT FULL NAME SECOND TEST			DOB 03/03/1986		PRINT FULL NAME			DOB	
SSN/TAXID 000-00-0003		STREET ADDRESS 123 MAIN		APT#		SSN/TAXID		STREET ADDRESS	
CITY PRAIRIEVILLE		STATE LA		ZIP 70769		HOW LONG? 5_YRS 3_MOS		CITY	
HOME PHONE 454-456-4645		CELL PHONE		MONTHLY RENT/MORTGAGE		HOME PHONE		CELL PHONE	
RESIDENTIAL STATUS <input checked="" type="checkbox"/> OWN <input type="checkbox"/> RENT		LANDLORD/MORTGAGE		RESIDENTIAL STATUS <input type="checkbox"/> OWN <input type="checkbox"/> RENT		LANDLORD/MORTGAGE		RESIDENTIAL STATUS <input type="checkbox"/> OWN <input type="checkbox"/> RENT	
<input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER		LANDLORD/MORTGAGE		<input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER		LANDLORD/MORTGAGE		<input type="checkbox"/> WITH RELATIVES <input type="checkbox"/> WITH FRIENDS <input type="checkbox"/> OTHER	
LANDLORD PHONE		PREVIOUS ADDRESS (if less than 2 yrs at current address)		APT#		LANDLORD PHONE		PREVIOUS ADDRESS (if less than 2 yrs at current address)	
CITY		STATE		ZIP		HOW LONG? _YRS _MOS		CITY	
CURRENT EMPLOYER NURSECO		GROSS MONTHLY SALARY \$5,600.00		CURRENT EMPLOYER		GROSS MONTHLY SALARY		CURRENT EMPLOYER	
CURRENT EMPLOYER'S ADDRESS		CITY PRAIRIEVILLE		STATE LA		CURRENT EMPLOYER'S ADDRESS		CITY	
ZIP 70769		WORK PHONE 456-456-4654		HOW LONG? 65_YRS _MOS		OCCUPATION/JOB TITLE NURSE		ZIP	
PREVIOUS EMPLOYER (if less than 2 yrs at current job)		GROSS MONTHLY SALARY		PREVIOUS EMPLOYER (if less than 2 yrs at current job)		GROSS MONTHLY SALARY		PREVIOUS EMPLOYER (if less than 2 yrs at current job)	
PREVIOUS EMPLOYER'S FULL ADDRESS		PHONE		PREVIOUS EMPLOYER'S FULL ADDRESS		PHONE		PREVIOUS EMPLOYER'S FULL ADDRESS	
SECONDARY EMPLOYER NAME (if applicable)		SECONDARY EMPLOYER ADDRESS		SECONDARY EMPLOYER NAME (if applicable)		SECONDARY EMPLOYER ADDRESS		SECONDARY EMPLOYER NAME (if applicable)	
CITY		STATE		ZIP		GROSS MONTHLY SALARY		CITY	
SECONDARY EMPLOYER PHONE		HOW LONG? _YRS _MOS		OCCUPATION/JOB TITLE		SECONDARY EMPLOYER PHONE		HOW LONG? _YRS _MOS	

OTHER INCOME NOTE:*

(A) or (B) GROSS MONTHLY OTHER INCOME		OTHER INCOME SOURCE		(A) or (B) GROSS MONTHLY OTHER INCOME		OTHER INCOME SOURCE	
REFERENCE		PHONE		REFERENCE		PHONE	
ADDRESS		RELATIONSHIP		ADDRESS		RELATIONSHIP	
BANK REFERENCE		CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>		BANK REFERENCE		CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/>	

* Alimony, child support, or separate maintenance incomes do not have to be revealed unless the applicant wishes to have such sources considered as a basis for repayment of the requested credit amount.

Signatures

You certify that the information given above is true and complete. We will rely, in part, on this information to evaluate your eligibility for credit. You authorize us to submit this application and any other documents pertaining to this proposed transaction to the following financial company(ies):

KYLE TEST LENDER

You authorize these financial companies and their affiliates to obtain any information they want in order to verify information related to this credit application, including contacting a spouse to verify spouse related information.

Applicant's Signature		Date 1/29/2015		DL #		Jr. Applicant's or Other Party's Signature (when applicable)		Date N/A		DL #	
For Dealer Use Only											
NEW/USED/DEMO New		YEAR 2015		MAKE FLEETWOOD		MODEL BOUNDER		BODY STYLE ClassA		MILEAGE 125	
										BOOK VALUE	

Items of Interest to REC

Sprint 1

MBF Rules Updates

(Deployed 12/16/2014)

Contract validation rules for MB Financial were updated to the following:

- A maximum of 45 days to first payment is allowed.
- On the **Structure** tab, when a MBF callback is selected and the dealer sets the contract rate higher than the callback dealer buy rate, the following warning message is displayed:

You have chosen to mark up the contract rate to the consumer over the lender buy rate on the callback. By checking the box below, you acknowledge that this rate markup complies with your organization's fair lending policy.

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
<div>Save</div>						
<div>The following warnings were found on this form: Code: 979 Message: You have chosen to mark up the contract rate to the consumer over the lender buy rate on the callback. By checking the box below, you acknowledge that this rate markup complies with your organization's fair lending policy. <input type="checkbox"/> 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.</div>						
<div>Total Balance Due: \$12,535.00 Total Sales Tax Amount: \$975.00 Payment: \$127.66</div>						
<div>Front-End Itemization Selling Price: \$15,000.00 Trade-In Allowance: \$0.00 Trade-In Payoff: \$0.00 Sales/Other Tax: net 6.50000 % \$975.00 <input type="checkbox"/> manual override Rebate: \$0.00 Total Cash Down: \$5,000.00 <input type="checkbox"/> Deferred Down Payment? Net Purchase: \$10,975.00</div>				<div>Back-End Products <input type="checkbox"/> Credit Disability <input type="checkbox"/> Credit Life <input type="checkbox"/> GAP <input type="checkbox"/> Paint Protection <input type="checkbox"/> Pre-Paid Maintenance <input type="checkbox"/> Roadside Assistance <input type="checkbox"/> Theft Protection <input type="checkbox"/> Tire & Wheel Protection <input checked="" type="checkbox"/> Vehicle Service Contract Company: CornerStone United, Inc. Coverage Term: 60 <input type="checkbox"/> Unlimited? Mileage: 10,000 <input type="checkbox"/> Unlimited? Coverage Description: Deductible: \$0.00 Dealer Cost: \$0.00 Tax: 0.000 % \$0.00 <input type="checkbox"/> Override</div>		
<div>Public Officials & Fees Title Fee: \$5.00 <input type="checkbox"/> tax License Fee: \$15.00 <input type="checkbox"/> tax Registration Fee: \$20.00 <input type="checkbox"/> tax Inspection Fee: \$10.00 <input type="checkbox"/> tax Documentation Fee: \$5.00 <input type="checkbox"/> tax UCC Filing Fee: \$5.00 <input type="checkbox"/> tax Total Front-End: \$11,035.00</div>				<div>Estimated Funding contract amt: \$12,535.00 acq fee: (\$0.00) products cost: (\$0.00) net amt: \$12,535.00</div>		
<div>Rate & Terms # of Payments: 160 Monthly <input type="button" value="v"/> Rate: 8.00 % Contract Date: 8/13/2014 Days to First Payment: 30 First Payment Date: 09/12/2014 Last Payment Date: 12/12/2027</div>				<div>Trade-In Information <input type="checkbox"/> Trade-In #1 Information <input type="checkbox"/> Trade-In #2 Information</div> <div>Misc Info Sales Person Name: F&I Person Name:</div>		

Sprint 2

Foundation Bank Address Update

(Deployed 1/6/2014)

The Foundation Bank lienholder and insurance addresses was updated to the following:

McKenzie Banking Company
P.O. Box 220
676 N. Main St

McKenzie, TN 38201

Lienholder's Name McKenzie Banking Company		Financial Institution Number		If you are a lienholder participating in the Electronic Lien and Titling (ELT) Program, check here. <input type="checkbox"/>	
Complete if recording a lien or if address differs from lienholder address listed on original title	Street Address P.O. Box 220 676 N. Main St				
	City McKenzie	State TN		Zip Code 38201	
<input checked="" type="checkbox"/> 1st Lienholder <input type="checkbox"/> Record					

Ally RV Express Program App Submission - Submit

We enhanced the portal to support Ally's RV Express program. The enhancements provide a way to transmit application data for RV Express deals to Ally's Loan Origination System (LOS) via RouteOne after the dealer has printed the contract package.

The **Submit to Ally RV Express** button appears on both the **Lenders** tab and the **Forms** tab when these conditions are true:

- The dealer Ally RV Express program has been selected.
- The transmission has not been sent or has already failed.
- The contract package has been printed.

App ID: 1000463 Customer Name: BOB RINKE

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
----------	---------------	------------	-----------	---------	-------	-------

Mark In-Transit Mark Dead Mark Deal Funded Submit To Lenders Save

Lender:	ALLY RV Express ✓
Transmission Status:	NOT SENT Submit to ALLY RV Express
Lender AppID:	
Analyst Name:	
Analyst Phone:	Ext:
Decision:	Approved PRINT CALLBACK
Expiration Date:	
Buy Rate:	2.00%
Max Rate:	22.00%

App ID: 1000463 Customer Name: BOB RINKE

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
----------	---------------	------------	-----------	---------	-------	-------

Print Adverse Action Print Risk Based Pricing Notice

Print Selected Forms Submit to ALLY RV Express

Integrated Lender Forms

<input checked="" type="checkbox"/> Ally RV Express Fax Cover Sheet	<input checked="" type="checkbox"/> Certificate of Title Application (Alabama) Rev. 5/25/2012	<input checked="" type="checkbox"/> Ally Direct Payment Authorization (if applicable)
<input checked="" type="checkbox"/> RV Express Checklist	<input checked="" type="checkbox"/> Retail Motor Vehicle Credit Application	<input checked="" type="checkbox"/> Deferred Payment Program Notice (if applicable)
<input checked="" type="checkbox"/> Ally RV Funding Checklist	<input checked="" type="checkbox"/> Retail Installment Contract Simple Interest with Late Fee (AL) RSSIMVFLZ-AL 8/31/2011	<input checked="" type="checkbox"/> Ally Arbitration Agreement
<input checked="" type="checkbox"/> BSI Buyers Order (General) Rev. 2/14/2012	<input checked="" type="checkbox"/> Ally Insurance Form	

Select All Un-Select All

When the button is pressed, a pop-up opens to confirm submission to Ally RV Express. When the dealer confirms the submission, AppOne transmits the submission to Ally's LOS through RouteOne.

Fax cover sheet:



ALLY FINANCIAL
RV Express Cover Sheet – Credit Bureaus

Fax

TO: Ally Credit Dept. – 844-553-3353 FROM: DO NOT TOUCH IWP Sales LA

Application ID #: BOA-R-LA PAGES:

E-MAIL:

PHONE: 000-000-1234

COMMENTS:

Attached are the credit bureau(s) for the Ally RV Express application submitted via AppOne.
Thank you.

Bank of America - DealerID Min/Max Value

(Deployed 1/6/2014)

We updated the minimum and maximum lengths for Bank of America DealerID's to 10 digits for both values. The dealer must enter exactly ten digits for the dealerID when setting up Bank of America a lender.

Ability to Create Form Batches

We updated the REC/VFI 2012 portal so that only dealers who have signed up for the subscription option are able to add/edit form batches.

For a dealer without an active subscription, the **My Form Batches** page does not appear on the **Admin Console** page and the **My Lenders** page includes an **Activate FREE 30-Day Trial** button. On the **Forms** tab for individual deals, the **Add Form Batches** button does not appear and the following message is displayed:

“You need a valid subscription account with AppOne to access form batches. Please go to the Admin Console Lenders page to activate your subscription”

For a dealer who has an active subscription, the **Admin Console** tab includes a **My Form Batches** page for setting up form batches. The **Forms** tab for individual deals includes an **Add Form Batches** button for creating a form batch.

Admin Console, no DocOne subscription

HOME | CREDIT REPORTS | APPLICATIONS | DEALS | PRODUCTS | ADMIN CONSOLE | SUPPORT | FIND APP Enter AppID OR Last Name GO

My Lenders | System Defaults | Reserve Statements | My Alerts | Online Credit App | 3rd Party Interfaces

My Lenders

My Lenders page, no DocOne subscription

Other Lenders

Enable	Lender Name	LenderDealerID	LienHolder Address	Insurance Address	Modified
<input type="checkbox"/>	Americas First FCU	12345	PO Box 11349 Saint Cloud, MN, 56303	PO Box 8668 FL Worth, TX, 76124	10/15/2014 4:36 AM
<input checked="" type="checkbox"/>	Bank of The West		1111 1st St S Schenectady, NY, 12345	1111 1st St S Brooklyn, NY, 11211	10/27/2014 1:43 PM
<input checked="" type="checkbox"/>	Discount Double Check		111 1st St S, Ste 101A Brooklyn, NY, 11211	1111 1st St S Brooklyn, NY, 11211	12/16/2014 12:28 PM
<input checked="" type="checkbox"/>	James Lending Co		1111 1st St S Brooklyn, NY, 11211	2222 2nd St S Newington, VA, 22122	1/17/2014 1:21 PM
<input checked="" type="checkbox"/>	Jenny Bank Co		1111 1st St S Brooklyn, NY, 11211	1111 1st St S Brooklyn, NY, 11211	1/14/2014 1:05 PM
<input checked="" type="checkbox"/>	Jones Trust Co		123 42nd St E, Ste 101A Brooklyn, NY, 11211	321 11 Ave W, Ste 202A Newington, VA, 22122	7/10/2013 2:56 PM
<input checked="" type="checkbox"/>	Johnny's Tractor Ranch		1111, 1st St S Saint Cloud, MN, 56303	1111, 1st St S Saint Cloud, MN, 56303	12/19/2013 8:36 AM
<input checked="" type="checkbox"/>	Metrose CU				

You do not have access to setup and print documents for your other lenders. To sign up for this option, [click here](#) to download and complete the Subscription Form to enable this access.

Activate Free 30-Day Trial

Admin Console with DocOne Web subscription

HOME | CREDIT REPORTS | LENDERS | ADMIN CONSOLE | SUPPORT | FIND APP Enter AppID OR Last Name GO

My Lenders | My Form Batches | System Defaults | Dealership Info | Manage Users | My Info | My Alerts | Online Credit App | 3rd Party Interfaces

AppOne Lenders

Collateral Type: Marine

Save

Enable	Lender Name	Program Name	Description	LenderDealerID	LienHolder Address	Insurance Address	Links	Modified
<input type="checkbox"/>	Bank of America, N.A.	BOA Direct-to-Consumer (Approval Letter) Marine	Use this program to submit apps (electronically) and print docs for Marine collateral for Bank of America for whom the customer has already received a pre-approval letter.		PO Box 2759 Jacksonville, FL, 32203-2759	—	Links	—
<input checked="" type="checkbox"/>	Bank of America, N.A.	BOA Marine Broker	Use this program to submit apps (electronically) and print docs for Marine collateral on a broker basis for Bank of America.	123	PO Box 2759 Jacksonville, FL, 32203-2759	PO Box 2759 Jacksonville, FL, 32203-2759	Links	Kyle Marthaler 11/17/2014 1:04 PM
<input checked="" type="checkbox"/>	Bank of America, N.A.	BOA Marine Consignment	Use this program to submit apps (electronically) and print docs for Marine collateral on a consignment basis for Bank of America.	1	PO Box 2759 Jacksonville, FL, 32203-2759	PO Box 2759 Jacksonville, FL, 32203-2759	Links	Kyle Marthaler 11/17/2014 1:04 PM
<input checked="" type="checkbox"/>	Boulevard Bank	Boulevard Marine Program	Use this program to submit apps (electronically) and print docs for Marine collateral for Boulevard Bank.		12800 Corporate Hill St. Louis, MO, 63131	PO Box 31759 St. Louis, MO, 63131-0759	Links	Kyle Marthaler 10/17/2014 9:32 AM
<input checked="" type="checkbox"/>	M&T Bank	M&T Bank	—	05658	P.O. Box 37258 Baltimore, MD, 21297	PO Box 5000 Springfield, OH, 45501-5000	Links	Kyle Marthaler 10/17/2014 9:32 AM
<input checked="" type="checkbox"/>	M&T Bank	M&T Marine Program	—	32534	P.O. Box 37258 Baltimore, MD, 21297	PO Box 5000 Springfield, OH, 45501-5000	Links	Kyle Marthaler 10/17/2014 9:32 AM
<input checked="" type="checkbox"/>	Marine One Acceptance Corp	Marine One Marine Program	Use this program to submit apps (electronically) and print docs for Marine collateral for MarineOne.	7777	—	5000 Quorum Dr, Suite 200 Dallas, TX, 75254	Links	Dustin Admin 10/22/2014 10:11 AM
<input checked="" type="checkbox"/>	MB Financial Bank, N.A.	MBF Marine Program	Use this program to submit apps (electronically) and print docs for Marine collateral for MB Financial Bank.	920	PO Box 5191 Des Plaines, IL, 60017-5191	PO Box 15880 Richmond, VA, 23227	Links	Kyle Marthaler 10/17/2014 9:32 AM

Forms tab, no DocOne subscription

Customer Credit Bureau Collateral Structure Lenders Forms Notes

Print Adverse Action Print Risk Based Pricing Notice

Print Selected Forms

Integrated Lender Forms

You have not selected an integrated lender callback. As a result, no integrated lender forms will appear here. Please go to the Lenders tab and select an integrated lender callback to view and print their specific forms. You may ignore this message if you just want to print dealer specific forms (e.g. Buyers Order, Credit Application etc.) OR want to print forms for a spot delivery where no lender information will populate on the forms.

Dealer Forms

You need a valid subscription account with AppOne to access form batches. Please go to the Admin Console Lenders page to activate your subscription.

Print Selected Forms

Print Adverse Action Print Risk Based Pricing Notice

Forms tab with DocOne subscription

Dealer Forms

[SELECT A DEALER FORM BATCH] Edit Batch Add New Batch

Select All Un-Select All

Sprint 3

MarineOne Filter Change

(Deployed 1/27/2015)

We increased the Max Advance filter from 115% to 125% for MarineOne Motorcycle deals.

Integrated Lenders

	Marine One Motorcycle Program
FICO Score	?
Down Payment	✗
Min Loan Amount	✓
Max Loan Amount	✓
Lending Area	✓
Max Advance	✗
Income	✓
Collateral	✓
Notes	-
SELECT LENDER	
	-

Deal Structure exceeds max. line 3 advance of 125%.

Medallion Bank - Deactivate Motorcycle Program

(Deployed 1/27/2015)

We deactivated the motorcycle program for Medallion Bank, as Medallion is no longer accepting applications from dealers for motorcycles.

REC/VFI 2012 - Cash Deals

We updated the portals to give subscribed AppOne dealers an option to manually print forms for a cash deal without filling in all the information necessary for a credit application. The following points summarize the changes:

- A **Cash Deals** tab was added to the home page.
- A **Cash Deal** box was added to the **Customer** tab. Checking the **Cash Deal** box reduces the required (bolded) fields. Only the name (**FName**, **LName**) and address (**#**, **Street**, **Zip/City/State**, **County**) are required for a cash deal.
- On the **Structure** tab, the **Rate**, **Term**, and **Days to First Payment** fields are optional for a cash deal.
- On the **Lenders** tab, the dealer can continue with a cash deal by clicking **Manual Print**.
- If the dealer presses **Submit to Selected Lenders**, the system treats the deal as a financed deal. A validation pop-up opens prompting the dealer to return to the **Customer** tab and enter the information required for a financed deal.

Home page

HOME CREDIT REPORTS LENDERS ADMIN CONSOLE SUPPORT					
Problem Deals (1) Active Deals (43) Contracts In Transit (2) Declined/Dead (0) Funded (7) Cash Deals (6)					
#	Customer	Collateral	Amount	Lenders	
1000055	HARRY'S COOP / BRAIN TEST CO	2010 MARINE MAKE MARINEMODEL	\$16,026.95	INCOMPLETE	
1000022	BUSINESS CO / JIM KNOT	2011 MARINEMAKE MARINEMODEL	\$16,026.95	INCOMPLETE	
1000017	MICHAEL WRONG / BALAJI MURTHY	2009 MARINEMAKE MARINEMODEL	\$16,026.95	INCOMPLETE	
1000011	JIM BROWN / JERON KLAPHAKE	2010 MAKE MODEL	\$16,026.95	INCOMPLETE	
1000010	MARK TWAIN / SAMI TWAIN	2010 MARINEMAKE MARINEMODEL	\$16,026.95	INCOMPLETE	
1000001	BALAJI MURTHY / BALAJI MURTHY	2015 HONDA HONDA	\$12,831.20	INCOMPLETE	

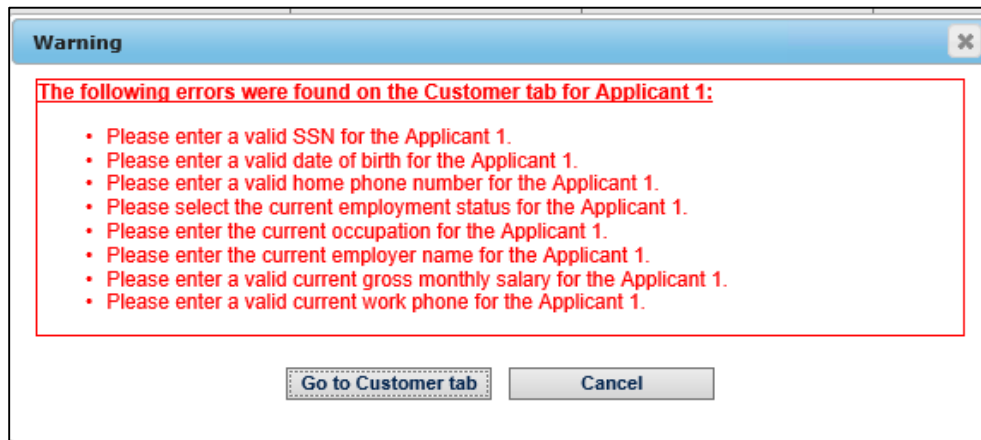
Customer tab—Cash Deal box unchecked

Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
<div> <input type="button" value="Save"/> <input type="button" value="Proceed To Next Step >>"/> </div>						
Application Type: 1 Individual <input type="checkbox"/> Cash Deal						
Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE) FName: <input type="text"/> MI: <input type="text"/> LName: <input type="text"/> Suffix: <input type="text"/> SSN: <input type="text"/> - <input type="text"/> - <input type="text"/> DOB: <input type="text"/> / <input type="text"/> / <input type="text"/> Home Phone: <input type="text"/> - <input type="text"/> - <input type="text"/> Cell Phone: <input type="text"/> - <input type="text"/> - <input type="text"/> DL No: <input type="text"/> <input type="text"/> Email: <input type="text"/>						
Current Residence Information Address #: <input type="text"/> Street: <input type="text"/> Apt #: <input type="text"/> Zip/City/State: <input type="text"/> <input type="text"/> <input type="text"/> County: <input type="text"/> How Long? 0 years 0 months Status: own <input type="text"/> Rent/Mortgage Pmt: <input type="text"/> Landlord/Mortgage Co: <input type="text"/> Landlord/Mortgage Phone: <input type="text"/> - <input type="text"/> - <input type="text"/>						

Customer tab—Cash Deal box checked

HOME	CREDIT REPORTS	LENDERS	ADMIN CONSOLE	SUPPORT		
Customer	Credit Bureau	Collateral	Structure	Lenders	Forms	Notes
<div> <input type="button" value="Save"/> <input type="button" value="Proceed To Next Step >>"/> </div>						
Application Type: 1 Individual <input checked="" type="checkbox"/> Cash Deal						
Applicant #1 - Personal Information (MUST MATCH DRIVER'S LICENSE) FName: <input type="text"/> MI: <input type="text"/> LName: <input type="text"/> Suffix: <input type="text"/> SSN: <input type="text"/> - <input type="text"/> - <input type="text"/> DOB: <input type="text"/> / <input type="text"/> / <input type="text"/> Home Phone: <input type="text"/> - <input type="text"/> - <input type="text"/> Cell Phone: <input type="text"/> - <input type="text"/> - <input type="text"/> DL No: <input type="text"/> <input type="text"/> Email: <input type="text"/>						
Current Residence Information Address #: <input type="text"/> Street: <input type="text"/> Apt #: <input type="text"/> Zip/City/State: <input type="text"/> <input type="text"/> <input type="text"/> County: <input type="text"/> How Long? 0 years 0 months Status: own <input type="text"/> Rent/Mortgage Pmt: <input type="text"/> Landlord/Mortgage Co: <input type="text"/> Landlord/Mortgage Phone: <input type="text"/> - <input type="text"/> - <input type="text"/>						

Validation pop-up



Sprint 4

Merrick Bank - Tied Application Change

The interface with Merrick Bank was updated so that applications with two borrowers are always put on the same application. Previously, applications with two borrowers were put on a tiered application if the borrowers lived at separate addresses.

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™, VMP® Mortgage Solutions and Wiz®. Wolters Kluwer Financial Services is part of Wolters Kluwer, a leading global information services and solutions provider with annual revenues of (2014) €3.6 billion (\$4.7 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**.

© 2015 Wolters Kluwer Financial Services, Inc. All Rights Reserved.