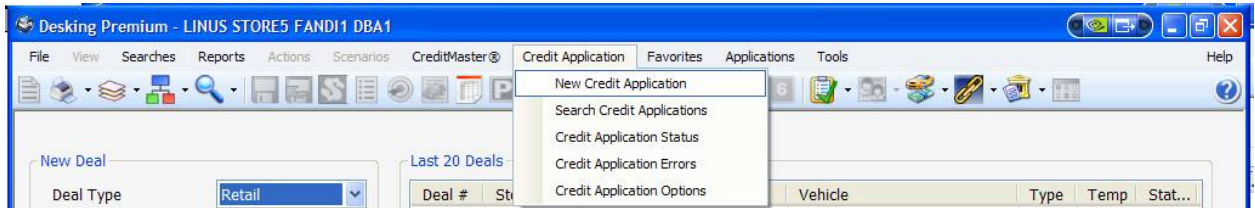

Addition of Credit Application & Integration with Third-Party Vendors

The Credit Application module is new to the Sales and F&I desktop, and allows users to enter, print, and submit credit application information to an integrated third-party vendor. You can also view credit decision information.

You can now access Credit Application from the Sales & F&I desktop, as well as from the Application drop-down list or toolbar icon in Desking.



With this addition, you no longer need to leave the Desking system to submit a credit application to a third-party vendor, such as RouteOne, DealerTrack, or BMW.

In order to access Credit Application from the desktop, you must have the following:

- ERA v.8.0 or later
- Desking infrastructure set up in the F&I store and branch
- Contract with a third-party vendor (RouteOne, DealerTrack, or BMW), if you would like to be able to submit credit applications
- SDC server with an internet connection for integration

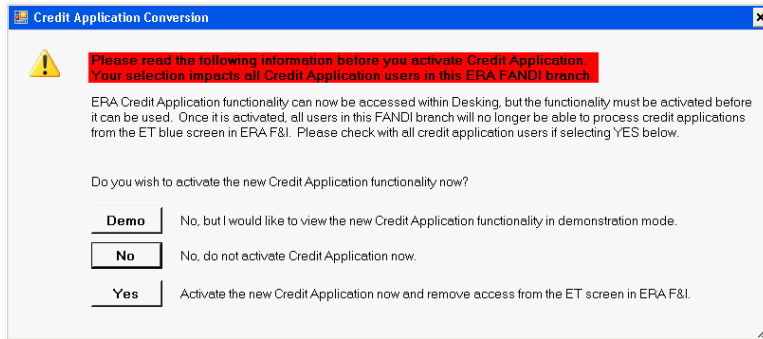
Note: For more information on Credit Application, please contact your Reynolds and Reynolds account manager or call 1-800-767-7879.

There is a new icon for Credit Application  on the desktop. You can click this icon and click **Launch**, or you can access Credit Application from Desking by selecting it from the **Applications** drop-down or clicking the icon on the toolbar.

Note: After you install the Credit Application in the Sales and F&I desktop for a specific store and branch, you can no longer access it through the ERA F&I application for that store and branch.

Convert Credit Application to the Sales and F&I Desktop and Use the Demo Mode

When you convert the Credit Application module for use in the Sales and F&I desktop, you are prompted with the following dialog box:




To activate Credit Application, you must have access to the following ERA screens:

- ODS Utilities (4881)
- Miscellaneous F&I Specifications (4828)
- Miscellaneous F&I Specifications (4829)


Once you convert, you are no longer able to use the Credit Application functionality in the ET blue screen in ERA F&I, however you can click Demo to view the Credit Application module in demonstration mode. In demo mode, you can see the screens, but cannot enter information or submit an application.

Submit a New Credit Application

To submit a credit application, complete the following steps.

1. On the Sales and F&I desktop, click the Credit Application icon  and click **Launch**. The Credit Application Start Page displays.

App #	Customer	Deal	Date	Time	Type	Len...
231	ESTA TE...	10570	7/29/2008	10:...	Retail	
230	EVELYN E...	10837	7/29/2008	10:...	Retail	
260	EMMA EA...	10845	7/28/2008	2:5...	Retail	
234		10840	7/28/2008	12:...	Retail	
232	ANDREW ...	10769	7/28/2008	12:...	Retail	

- Do one of the following:
 - In the **Customer #** field in the New Credit Application section, enter the customer number. Or, click the Search icon  to search for the customer's number.
 - In the **Deal #** field, enter the deal number. Or, click the Search icon to search for the deal number.
- Click **New Credit Application**. The Application - Applicant window displays.

- In the Applicant, Previous Address, Billing Address, and Other Information sections, complete the necessary fields.

- Click **Next**. The Applicant - References window displays.

- In the Relatives Not Living with you #1 and #2, Personal Friends #1 and #2, and Creditor #1 and #2 sections, complete the necessary fields.
- Click **Next**. The Applicant - Employment window displays.

- In the Current Employment, Previous Employment 1, and Previous Employment 2 sections, complete the necessary fields.

8. Click **Next**. The Applicant - Assets window displays.

Application - Applicant - Assets

Landlord/Mortgage Information

Bank Information 1

Bank Information 2

Back Next

9. In the Landlord/Mortgage Information, Bank Information 1, and Bank Information 2 sections, complete the necessary fields.

10. Click **Next**. The Application - Co-Applicant window displays.

Application - Co-Applicant

Applicant

Previous Address

Billing Address

Other Information

Back Next

- Repeat steps 4-11 for the Co-Applicant information. The Previously Financed Vehicles window displays.

- In the Previously Financed Vehicle 1, 2, 3, and 4 sections, complete the necessary fields.

- Click **Next**. The Deal window displays.

- From the drop-down list, select the **Application Type**.

- In the Vehicle, Trade-In's, Deal Information, and Signatures sections, complete the necessary information.

Note: The fields in the Deal Information section may change depending on whether you select Retail or Lease from the Deal Type drop-down list.

16. Click **Next**. The Insurance window displays.

The screenshot shows a web application window titled "Credit Application - REY STORE 1 - F & I #01". The main content area is titled "Application - Insurance". On the left, a vertical navigation menu lists various sections: Applicant, References, Employment, Assets, Co-Applicant, References, Employment, Assets, Prev. Fin. Veh., Deal, Insurance (highlighted), and Decision. The "Insurance" section contains the following fields:

- Ins. Co/Agent: [Text Input]
- Address: [Text Input]
- City: [Text Input] State: [Dropdown] Zip: [Text Input]
- Country: [Dropdown] Phone: [Text Input]
- Garaged: [Text Input]
- Policy # [Text Input]
- Has your insurance ever been cancelled: [Dropdown]
- Why? [Text Input]
- No. of losses in the last 5 years: [Text Input]
- Total Amount of Losses: [Text Input]

At the bottom of the window, there are "Back" and "Next" navigation buttons.

17. Complete the necessary fields.

18. Click **Next**. The Decision screen displays.


The screenshot shows a web application window titled "Credit Application - REY STORE 1 - F & I #01". The main content area is titled "Application - Decision Information". On the left, the same vertical navigation menu is shown, with "Decision" highlighted. The "Decision" section contains the following fields:

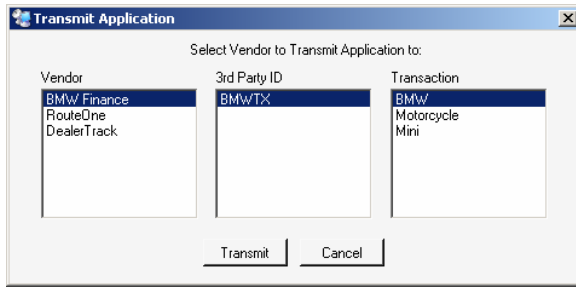
- Deal # [Text Input]
- Lender: [Text Input]
- Contact: [Text Input]
- Lender App # [Text Input]
- Status: [Text Input]
- Submitted: [Text Input]
- Received: [Text Input]
- Bureau Name: [Text Input]
- Credit Score: [Text Input] Tier: [Text Input] Approved Rate: [Text Input]

Below these fields are three large text areas:

- Notes: [Text Area]
- Comments: [Text Area]
- Stipulations: [Text Area]
- Detail Messages: [Text Area]

At the bottom of the window, there are "Back" and "Next" navigation buttons.

19. Click the Transmit icon . The Transmit Application dialog box displays.



20. From the **Vendor** column, select the vendor to which you want to transmit the application.

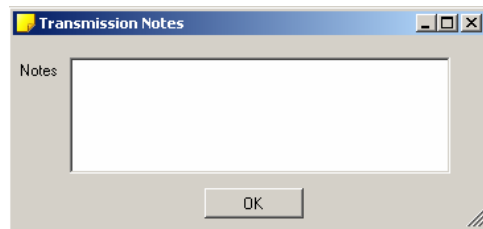
21. From the column, select the **3rd Party Vendor ID**.

22. From the **Transaction** column, select the transaction type, if applicable.

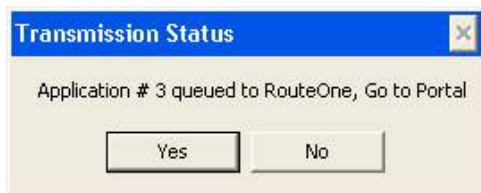
23. Click **Transmit**.

Note: You must complete all of the required fields before you can transmit the credit application. If you have not completed all of the required fields, a dialog box displays. Click OK and complete the required fields.

Note: If the selected vendor allows notes to be transmitted, the Transmission Notes dialog box displays. After you enter the note, click OK.




The Transmission Status dialog box displays.



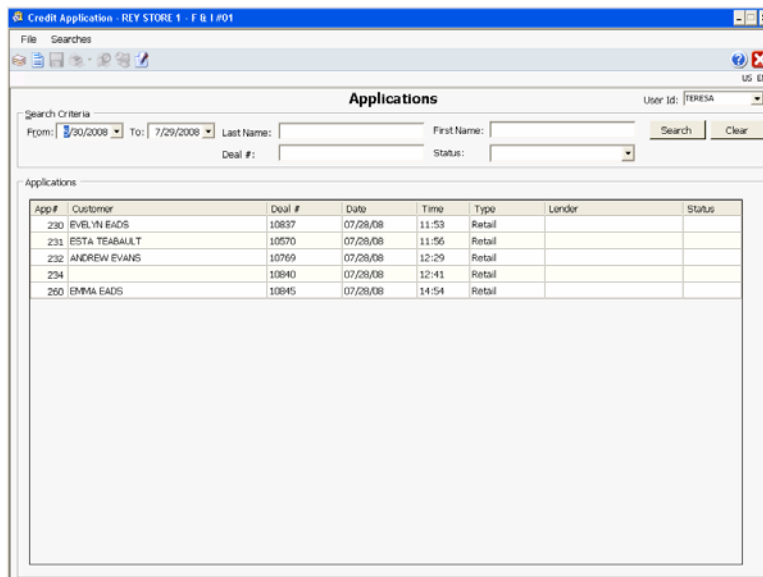
24. Click **Yes** if you want to submit the credit application. Or, click **No** if you are not ready to submit the application at this time.

Search for a Credit Application

To search for a credit application, complete the following steps.

1. On the Sales and F&I desktop, click the Credit Application icon  and click **Launch**.
2. In the Search Credit Applications section of the screen, fill in one or more of the following fields:
 - **Deal #**—enter the deal number, or click the Search icon
 - **From**—from the drop-down list, select the beginning date for the search date range
 - **To**—from the drop-down list, select the ending date for the search date range
 - **Last Name**—enter the customer's last name
 - **First Name**—enter the customer's first name
 - **Status**—from the drop-down list, select the credit application status
 - **User**—from the drop-down list, select the user name

Note: Depending on the fields in which you enter search information, the system may return more than one credit application's information.
3. Click **Search**. The Application window displays.



The screenshot shows a web application window titled "Credit Application - REY STORE 1 - F & I #01". The interface includes a search section with the following fields and controls:


- Search Criteria:** From: 7/30/2008, To: 7/29/2008, Last Name: [text input], First Name: [text input], Deal #: [text input], Status: [dropdown menu].
- Buttons:** Search, Clear.
- User Id:** TERESA.

Below the search section is a table titled "Applications" with the following data:

App #	Customer	Deal #	Date	Time	Type	Lender	Status
230	EVELYN EADS	10837	07/28/08	11:53	Retail		
231	ESTA TEABALU	10570	07/28/08	11:56	Retail		
232	ANDREW EVANS	10769	07/28/08	12:29	Retail		
234		10840	07/28/08	12:41	Retail		
260	EMMA EADS	10845	07/28/08	14:54	Retail		

You can sort the returned list of applications in ascending or descending order by any of the columns. Click on the column heading one time to sort by ascending order, a second time to sort by descending order, or a third time to return to the default order.

Print Credit Application Forms

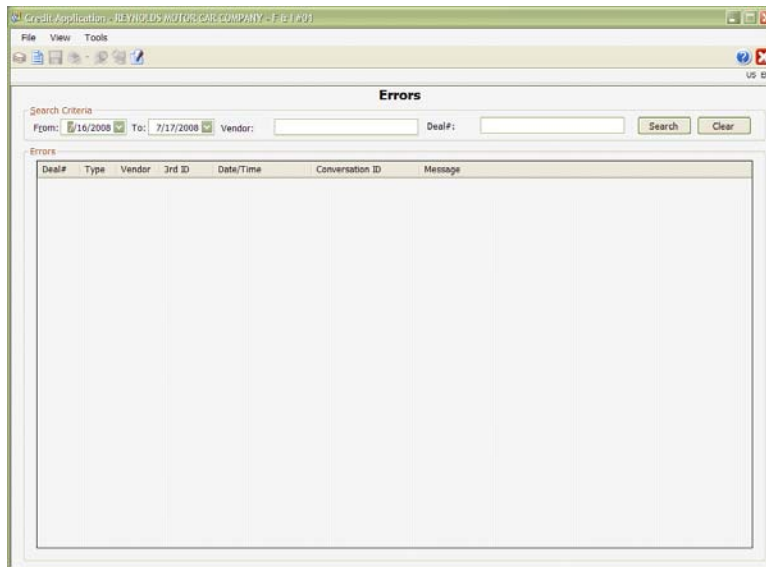
You can print the credit application forms from the Print Application screen. Follow the instructions for printing impact forms or F&I eForms (laser) from the help files in the Desking Help. To access the Desking Help files, click the Help icon .

Note: Initially, the system displays a list of all possible forms. After you have ordered the credit application form, it returns only that form in the forms list.

View Credit Application Errors

To view any Credit Application transmission errors, complete the following steps.

1. Go to **File>Error Reporting**. The Errors window displays.




2. In the **From** field, enter the beginning date for the date range that the error falls within.
3. In the **To** field, enter the ending date for the date range that the error falls within.
4. In the **Vendor** field, enter the third party vendor to which the application was originally transmitted.
5. Enter the **Deal#**.
6. Click **Search**. In the Errors section of the screen, the system displays a list of applications that meet the search criteria.

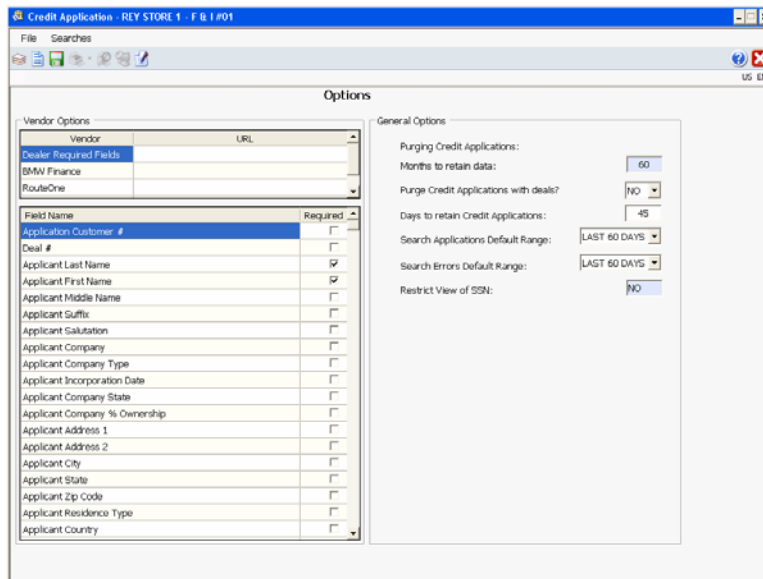
Note: You can sort the list by any of the columns in ascending or descending order.

Change the Credit Application Options

If you have access to the Miscellaneous F&I Specifications screen (4828) in ERA, you can change your Credit Application options in the Sales and F&I desktop.

To change your Credit Application options, complete the following steps.

1. Go to **Tools>Options** or click the Options icon  on the toolbar. The Options window displays.



Vendor	URL
Dealer Required Fields	
BMW Finance	
RouteOne	

Field Name	Required
Applications Customer #	<input type="checkbox"/>
Deal #	<input type="checkbox"/>
Applicant Last Name	<input checked="" type="checkbox"/>
Applicant First Name	<input checked="" type="checkbox"/>
Applicant Middle Name	<input type="checkbox"/>
Applicant Suffix	<input type="checkbox"/>
Applicant Salutation	<input type="checkbox"/>
Applicant Company	<input type="checkbox"/>
Applicant Company Type	<input type="checkbox"/>
Applicant Incorporation Date	<input type="checkbox"/>
Applicant Company State	<input type="checkbox"/>
Applicant Company % Ownership	<input type="checkbox"/>
Applicant Address 1	<input type="checkbox"/>
Applicant Address 2	<input type="checkbox"/>
Applicant City	<input type="checkbox"/>
Applicant State	<input type="checkbox"/>
Applicant Zip Code	<input type="checkbox"/>
Applicant Residence Type	<input type="checkbox"/>
Applicant Country	<input type="checkbox"/>

General Options

Purging Credit Applications:

Months to retain data: 60

Purge Credit Applications with deals? NO

Days to retain Credit Applications: 45

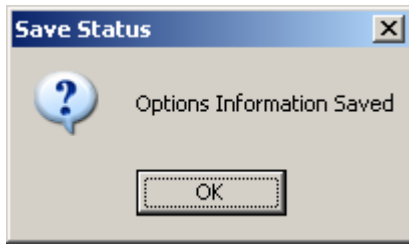
Search Applications Default Range: LAST 60 DAYS

Search Errors Default Range: LAST 60 DAYS

Restrict View of SSN: NO

2. In the Vendor Options section, enter the **Vendor** name and **URL** in the applicable fields.
3. In the **Required** column, click the check box next to any fields you want to be required. Or, click to clear the checkmark(s) if you do not want specific fields to be required.
4. In the **Months to retain data** field, enter the number of days you want the system to wait before purging an application.
5. From the **Purge Credit Applications with Data?** drop-down list, select **Yes** or **No**.
6. If you set the Purge Credit Application field to No, then enter the **Days to Retain Credit Applications**.
7. From the **Search Applications Default Range** drop-down list, select the default date range for an application search.
8. From the **Search Errors Default Range** drop-down list, select the default date range for an error search.
9. In the **Restrict View of SSN** field, enter **Yes** or **No**.

10. Click the Save icon  or go to **File>Save** to save the changes. The Save Status dialog box displays.



11. Click **OK**.

12. Click the Close icon  or go to **File>Close** to close the Options window.