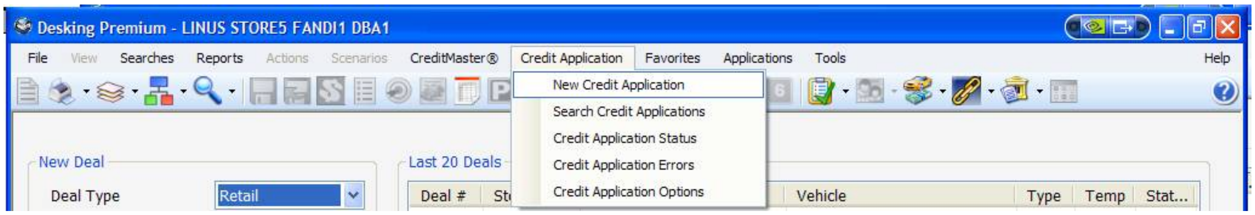
Addition of Credit Application & Integration with Third-Party Vendors

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

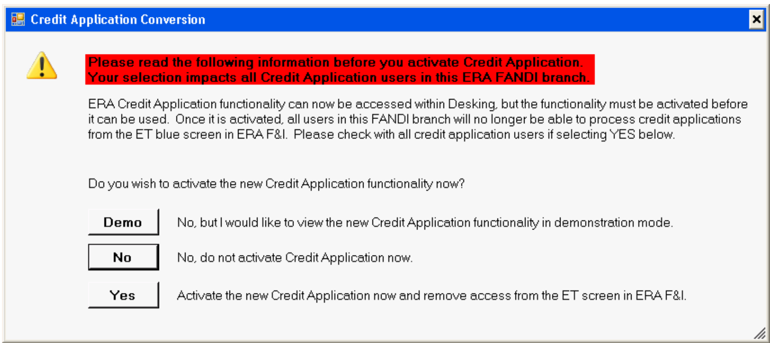
Note: For more information on Credit Application, please contact your Reynolds and Reynolds account manager or call 1-800-767-7879.

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:

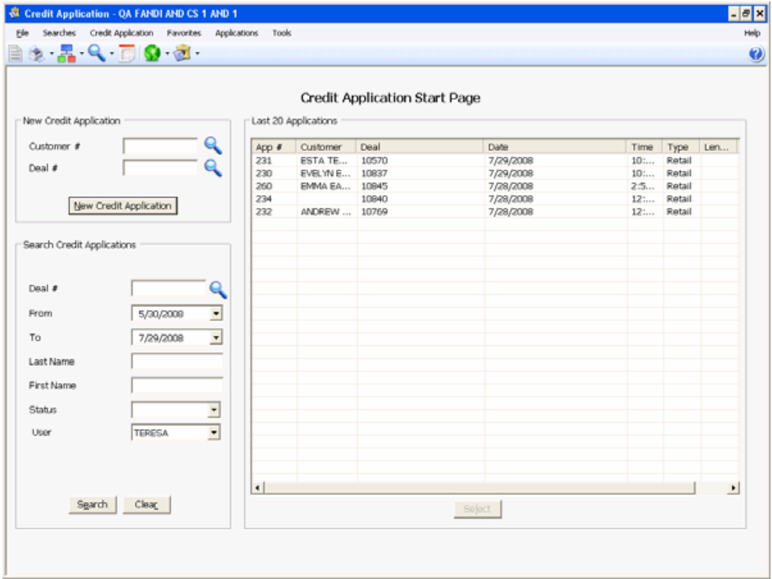
- ODS Utilities (4881)
- Miscellaneous F&I Specifications (4828)
- Miscellaneous F&I Specifications (4829)

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.

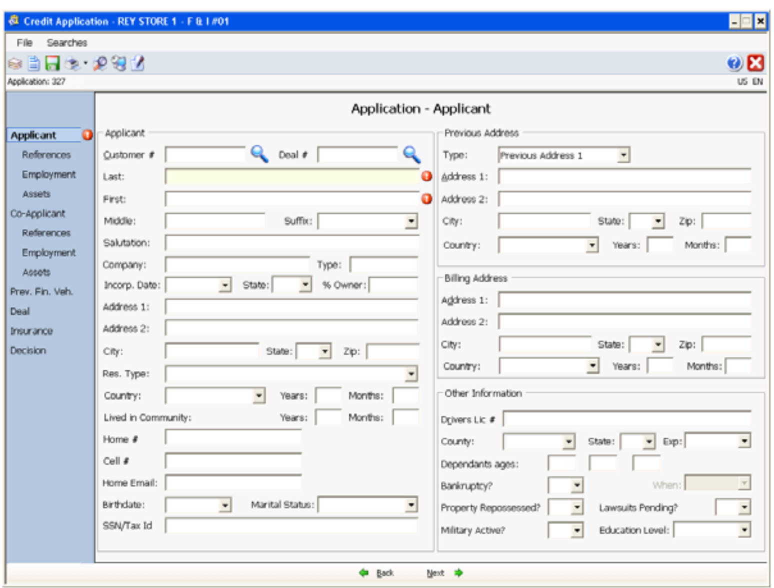
Submit a New Credit Application

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.

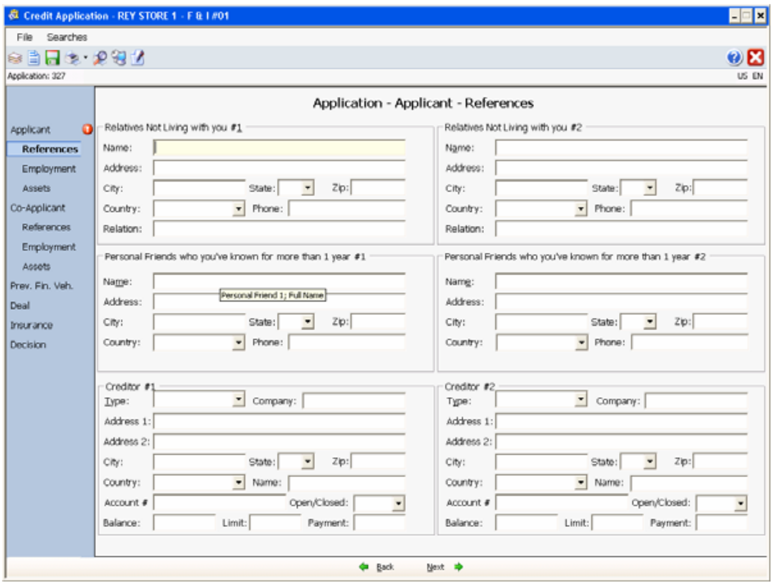


1. Do one of the following:
   - In the **Customer #** field in the New Credit Application section, enter the customer number. Or, click the Search icon to search for the customer's number.
   - In the **Deal #** field, enter the deal number. Or, click the Search icon to search for the deal number.
2.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

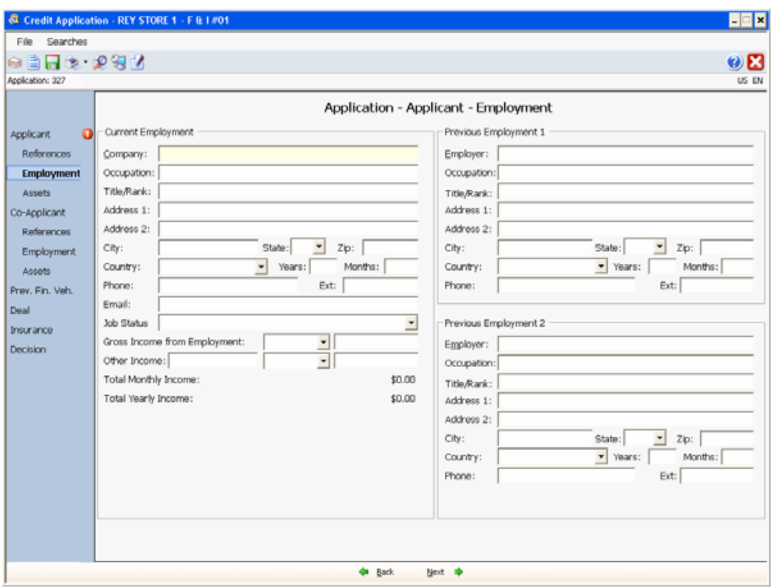


3. In the Applicant, Previous Address, Billing Address, and Other Information sections, complete the necessary fields.

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

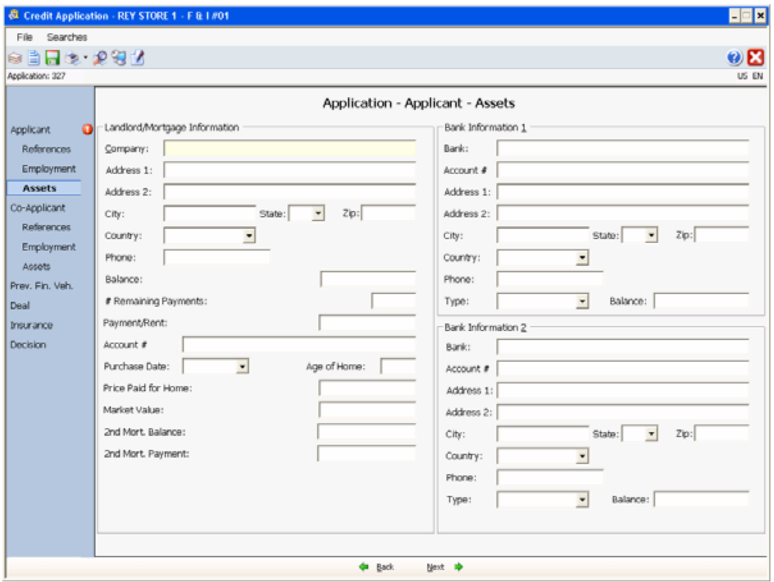


5. In the Relatives Not Living with you #1 and #2, Personal Friends #1 and #2, and Creditor #1 and #2 sections, complete the necessary fields.
6. Click **Next**. The Applicant - Employment window displays.



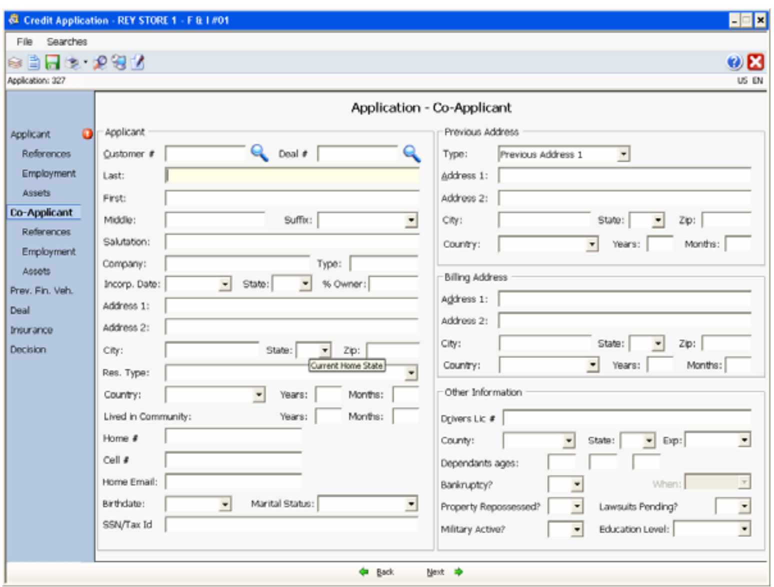
7. In the Current Employment, Previous Employment 1, and Previous Employment 2 sections, complete the necessary fields.

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

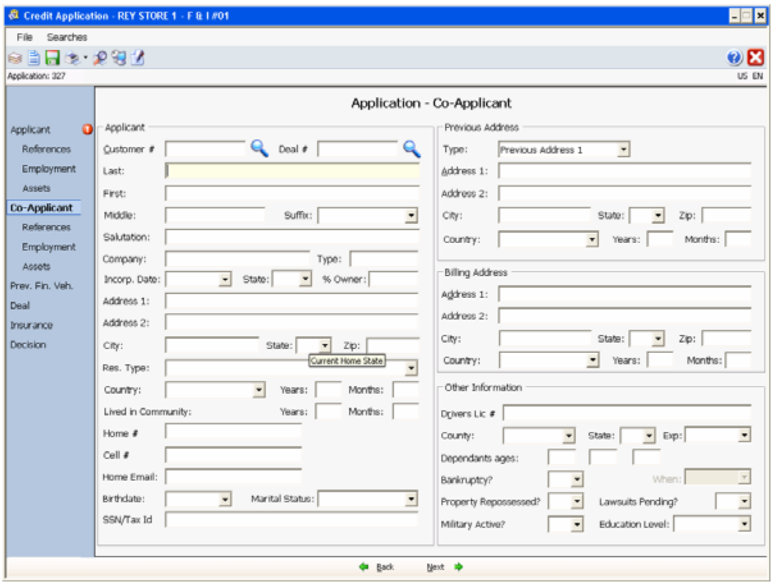


9. In the Landlord/Mortgage Information, Bank Information 1, and Bank Information 2 sections, complete the necessary fields.

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

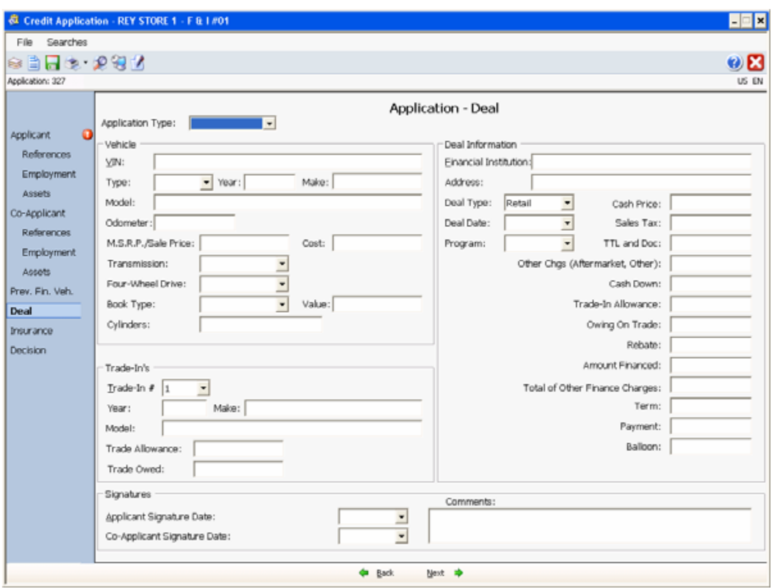


11. Repeat steps 4-11 for the Co-Applicant information. The Previously Financed Vehicles window displays.



12. In the Previous Financed Vehicle 1, 2, 3, and 4 sections, complete the necessary fields.

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

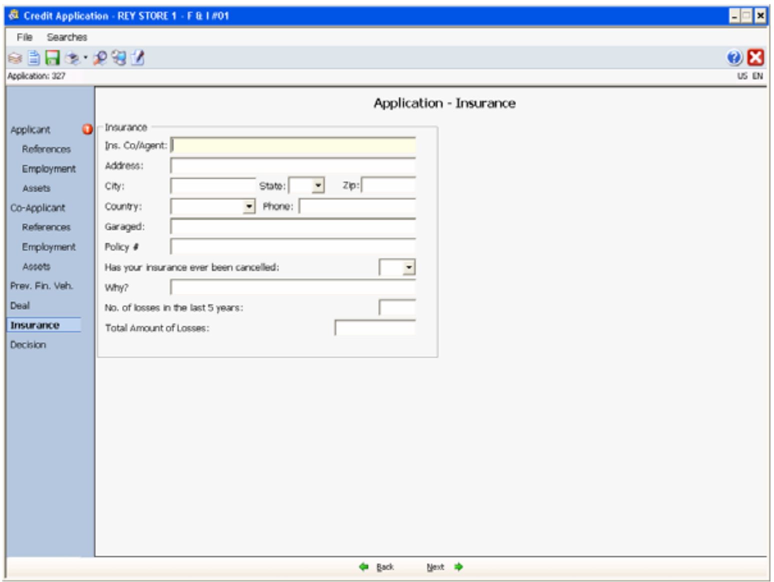


14. From the drop-down list, select the **Application Type**.

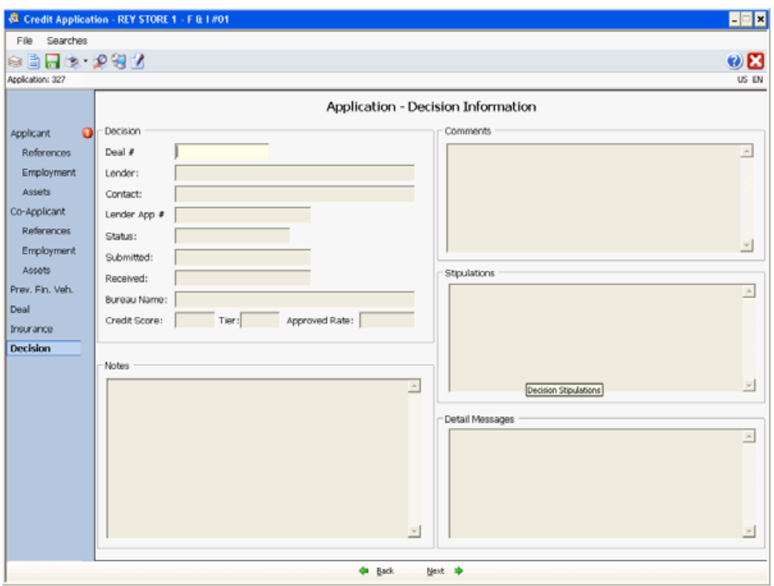
15. In the Vehicle, Trade-Ins, Deal Information, and Signatures sections, complete the necessary information.

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.

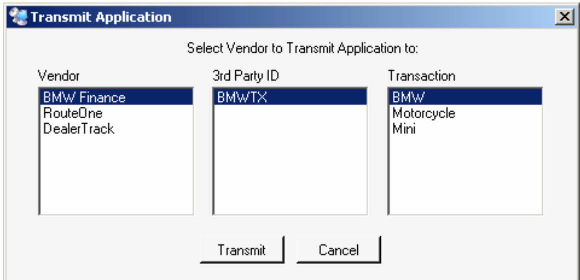
16. Click **Next**. The Insurance window displays.



17. Complete the necessary fields.
18. Click **Next**. The Decision screen displays.



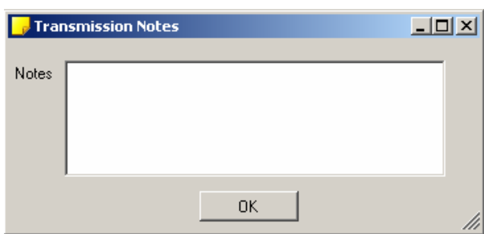
19. Click the Transmit icon . The Transmit Application dialog box displays.



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.

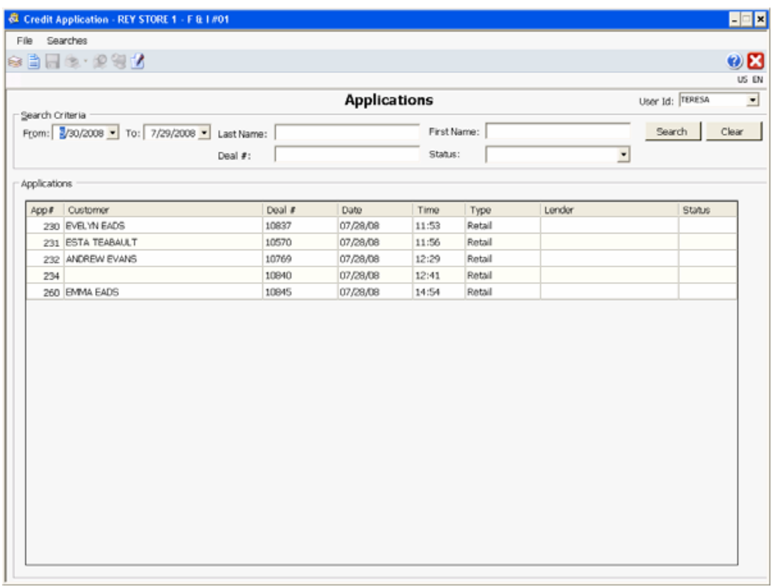
24. Click **Yes** if you want to submit the credit application. Or, click **No** if you are not ready to submit the application at this time.

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.



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

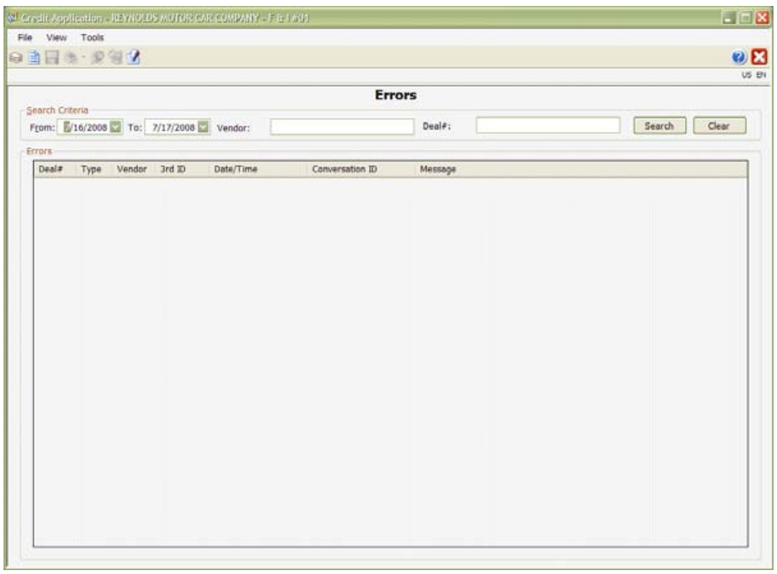
You can print the credit application forms from the Print Application screen. Follow the instructions for printing impact forms or F&I eForms (laser) from the help files in the Desking Help. To access the Desking Help files, click the Help icon .

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.

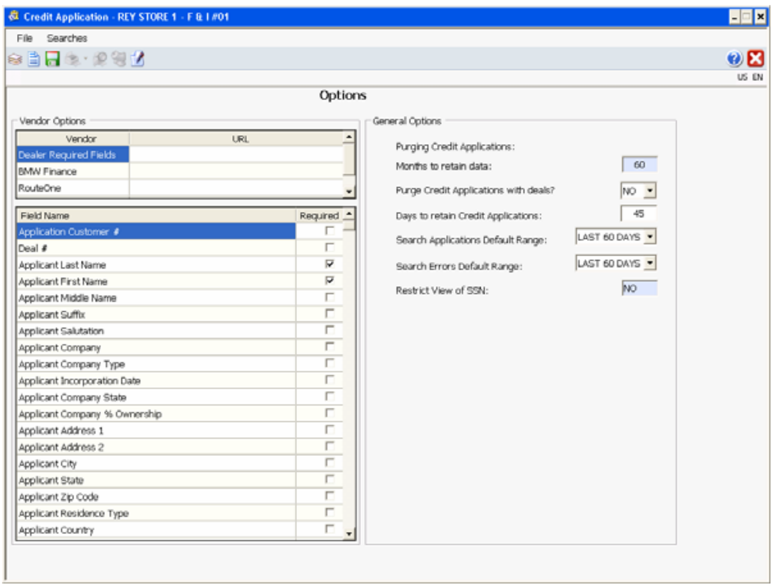
   Note: You can sort the list by any of the columns in ascending or descending order.

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.

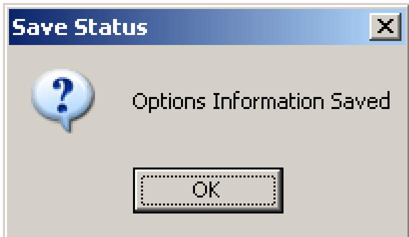
To change your Credit Application options, complete the following steps.

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



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.