



CRM GUIDE '22

This guide will cover the CRM (Customer Relationship Management) portion of the XpressCredit™ platform only.





- Dealership
- Lender
- Distributor

You will first go to www.xpresscredit.net press the "Register" button then "Dealership."

Welcome

XPRESS CREDIT™

- For used car Dealers and Lenders
- Dealer Management System(DMS)
- Customer Relationship Management(CRM)
- Loan Origination System(LOS)
- Accounting
- Consumer Lending Portal





Your Information

Your Name	First Name *	Last Name *
	KEVIN	BARDWELLSON
Your Email	Email Address *	Primary Phone *
	KEVIN@TEST.NET	(555) 555-5555

Submit



Fill out the "Quick Registration" form then press submit.

General Information

Name *	State of Incorporation
KEVIN H BARDWELLSON	NY
DBA Name	Date of Incorporation
KB USED AUTO	12/23/2019
Web Address	
WWW.KBTEST.NET	

Address

Street	City	State	Zip Code
36 MOUNTAIN ROAD	FLORIDA	NY	10921





XPRESSCREDIT™

Canandaigua, NY 14424
(877) 231-0595

You are now registered as a dealer on XpressCredit™. We will contact you to schedule a training call and send you an email containing your login information

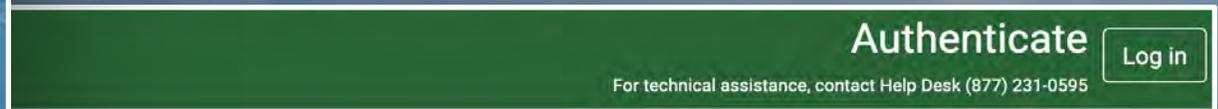


Thank you for registering to use the XpressCredit™ Platform!
One of our team members will be contacting you shortly. In the meantime, please refer to our website for more information about the company and its products.
www.xpresscredit.net





Go back to www.xpresscredit.net press the "log in" button at the top right.



Login Here

Email

Password

[Forgot Password](#)

Fill in the login info we sent you. Enter your Email and password, then press "log in."



JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

This is your home screen and dashboard. The first thing you will want to do is change your password. In the top right corner press the round drop down button, then press "My Account"

My Account

Log Off

Leads and Deals

7 Hot Leads

198 Leads

31 Deals In Progress

21 Awaiting Decision

22 Offers Received

0 Declined

+ New Lead + New Deal

Hot Leads

- Stepawnschaum, Chicago
- grigoryev, Yury
- Parker, Peter
- Pennyworth, Alfred
- Smith, Albert
- Smith, Sally
- Jones, David

Leads

- Stepawnschaum, Chicago
- grigoryev, Yury
- Parker, Peter
- Pennyworth, Alfred
- Smith, Albert
- Smith, Sally
- Jones, David
- Steede, William
- Baker, Fred
- Carter, Peggy

Deals in Progress

- Baker, Franklin
- Baker, Franklin
- Baker, Franklin
- Acevedo, Irma

Awaiting Decision

- First Citizens Financial - Baker, Franklin
- Econo Lending - Baker, Franklin
- Econo Lending - Acevedo, Irma
- Econo Lending - Acevedo, Irma
- Econo Lending - Acevedo, Irma
- Econo Lending - Baker, Franklin
- Econo Lending - Baker, Franklin
- Econo Lending - Acevedo, Irma

Offers Received

- Econo Lending - Baker, Franklin
- Econo Lending - Acevedo, Irma
- Econo Lending - Baker, Franklin
- Econo Lending - Acevedo, Irma
- Econo Lending - Baker, Franklin
- Econo Lending - Acevedo, Irma
- Econo Lending - Baker, Franklin
- Econo Lending - Acevedo, Irma
- Econo Lending - Baker, Franklin
- Econo Lending - Baker, Franklin

Declined

No items found.

Tasks and Calendar Events

3 Tasks

0 Events

+ New Task + New Event



Edit the desired fields and save.

This is the "My Account" page. At the bottom press the "Reset Password" button.

Save

Cancel

Account Details

User: jrsamples_demo@xpresscredit.net

First Name

Junior

Last Name

Samples

Employee ID

001

Phone

4128413457

 Enable SMS Messaging (Text Messaging)

Mobile Phone

Address

Street

123 ABC Drive

City

Pittsburgh

State

Pennsylvania

Zip Code

15108

Reset Password



HOME



Welcome Junior Samples

Reset Password

Forgot your password or just want to change it? Enter your email address below and click the Email Link button. We will send you an email with a validated link to change your password.

Email Address

Email Link



Enter your email address. We will immediately send you a link and instructions to reset your password.

From here or any screen if you want to go back to the home page press the "Home" button at the top.



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 123 ABC Drive
 Pittsburgh, PA 15108
 (412) 332-1820

Check your email and press the link. You will be directed to a page to make a new password. Then, refer back to pg. 5 and login with your new password. Now we are back at your Dashboard.

Welcome Junior Samples

Leads and Deals

5 Hot Leads	196 Leads	0 Deals In Progress	0 Awaiting Decision	22 Offers Received	0 Declined
-----------------------	---------------------	-------------------------------	-------------------------------	------------------------------	----------------------

+ New Lead + New Deal

The first thing we will do is make sure your dealership is set up the way you want. Press the configuration button.

- | Hot Leads | Leads | Deals in Progress | Awaiting Decision | Offers Received | Declined |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| <ul style="list-style-type: none"> Parker, Peter Pennyworth, Alfred Smith, Albert Smith, Sally Jones, David | <ul style="list-style-type: none"> Parker, Peter Pennyworth, Alfred Smith, Albert Smith, Sally Jones, David Steede, William Baker, Fred Carter, Peggy Malley, Robert Kootch, Jimmy | <ul style="list-style-type: none"> Baker, Franklin Baker, Franklin Acevedo, Irma | <ul style="list-style-type: none"> First Citizens Financial - Baker, Franklin Econo Lending - Baker, Franklin Econo Lending - Acevedo, Irma Econo Lending - Acevedo, Irma Econo Lending - Acevedo, Irma Econo Lending - Baker, Franklin Econo Lending - Baker, Franklin Econo Lending - Acevedo, Irma Econo Lending - Baker, Franklin Econo Lending - Acevedo, Irma Econo Lending - Baker, Franklin Econo Lending - Acevedo, Irma Econo Lending - Baker, Franklin | <ul style="list-style-type: none"> Econo Lending - Baker, Franklin Econo Lending - Acevedo, Irma Econo Lending - Baker, Franklin Econo Lending - Acevedo, Irma Econo Lending - Baker, Franklin Econo Lending - Baker, Franklin Econo Lending - Acevedo, Irma Econo Lending - Baker, Franklin Econo Lending - Baker, Franklin Econo Lending - Baker, Franklin | <p>No items found.</p> |

Tasks and Calendar Events

2 Tasks	0 Events
-------------------	--------------------

+ New Task + New Event

- | Tasks | Events |
|----------------------------------------------------------------------------|------------------------|
| <ul style="list-style-type: none"> Demo Call Patty | <p>No items found.</p> |

Configuration

Home Inventory Customers Applications Reporting Accounting API Exports Configuration

For technical assistance, contact Zap Solutions (412) 697-2065 Alerts Mail

XpressCredit JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Save Changes

General Contact 3rd Party Credentials Business Locations Users Logs

Dealership General Information

Dealership Name: Junior Samples Used Cars
State of Incorporation: DE
DBA Name: JR-1849
Date of Incorporation: 04/28/2016
Tax Identifier Number:
Web Address: https://www.jrsamples.com

Files

Articles of Incorporation
ALEXANDER MATLIN.xml [Delete]

Copy of DBA
IRENE HARRIS.xml [Delete]

Tax Records (Prior Year Required)

From	To	File Name	Action
2002	2008	ERNESTO and IRMA ACEVEDO JR.xml	[Delete]
2009	2016	IRENE HARRIS.xml	[Delete]

Add

Corporate Logo

Drag file here No file chosen Browse

After you first register as a Dealer on XpressCredit™ we will send you a Dealer Set Up Form. If you fill this out and send us the required documents and files, we will configure your dealership for you. This is what we suggest you do. We do suggest you glance through and make sure everything looks right.

We will look at the sections in “Configuration”. If you only have the CRM some of this may not apply to you

Any Changes you make here always press the “Save Changes” button after or you will lose what you have just entered.

The top is a row of tabs. The first one is your corporate information. If you want to change something, enter the data and press the “Save Changes” button.

The “Files” section is where you will upload your required documents and files. If you supplied us with these, they will be here already.

This is where you will enter your logo. If you have given it to us previously, we will make sure it's the right size and file type. We suggest a 400x400 pixel .PNG with a transparent background. .JPG and .PDF will work as well. You can drag into the box or press browse and find it on your computer. Remember to press “Save Changes” after.



JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Save Changes

We will now run through the rest of the "Configuration" tabs



General Contact 3rd Party Credentials Business Locations Users Logs

Dealership General Information

Dealership Name: Junior Samples Used Cars

DBA Name: JR-1849

Tax Identifier Number:

Web Address: https://www.jrsamples.com

State of Incorporation: DE

Date of Incorporation: 04/28/2016

Files

Articles of Incorporation			
ALEXANDER MATLIN.xml			Delete
Copy of DBA			
IRENE HARRIS.xml			Delete
Tax Records (Prior Year Required)			
From	To		
2002	2008	ERNESTO and IRMA ACEVEDO JR.xml	Delete
2009	2016	IRENE HARRIS.xml	Delete
Add			

Corporate Logo

Drop file here

No file chosen

Browse

3rd Party Credentials

Business

XpressCredit™ is integrated with several 3rd Party applications. Some are optional depending on what plan you have. This is where you will enter your credentials for those services if applicable.

700 Credit handles all our Credit Bureaus and "Quick Qualify". This is a mandatory integration for all plans. If you don't already have a relationship with **700 Credit**, we can assist you in getting set up with them

Lokyata, with customer consent allows us to analyze a potential customer's credit worthiness via 90 days or more of their checking account. This is a great offering for a consumer who may have a bad credit report but can show us through their bank they can afford the loan.

F&I Express, simplifies and streamlines our F&I system. You will be able to choose what companies and products you want sell to a customer.

AUTO CHECK, is one of 3 valuation companies we use. **KBB** and **JD POWER** as well.

We suggest you fill out the form we send when you register. We will set all this up for you and we will schedule a call to go over it. This page covers some basic business information. Note the "Products and Loan Types" this will be important.

Dealership Business Characteristics

Business Classification: Sole Proprietorship

Annual Sales: \$86,000.00

Years in Business: 45

Number of Employees: 100

Dealership is in good standing

Contact via Text Message (SMS) Regarding Customer Financing

Buy Here, Pay Here

Products and Loan Types

Payment Call

Used Auto

Bank Reference

Name: Dollar Bank

Address: 8040 Pebbles Road

City: Pittsburgh, State: PA, Zip Code: 15202

County: ALLEGHENY

Phone Number: (412) 228-9922

Name: accounts@dollarbanks.com

Locations

The information in the "Locations" tab is all very important. For example, you probably only have a dealership in one state. We have lenders in many states and some individual lenders that lend in all 50 states. Knowing that piece of information will help our algorithm connect you to the lender that will fund the loan. The more accurate the data in these sections the easier and faster it will be to locate lenders for your costumers.

This is where you can upload your state license for the states you have a dealership.

This is one place that will bring you to the 'Floorplanning' section we will talk more about that down the road.

Users

The "users" tab is where you will add new team members to the XpressCredit™ platform. We will run through that process now.

First press the "View Security Roles and Activities" button. This will trigger the information dialogue to pop up. We suggest reading through this. Various users you add to your system can have different privileges depending on what you want that individual to be allowed to do. This explains those privileges. You may want everyone to have full access. We suggest that you assign someone to be the corporate administrator.

To add new users and assign them roles press the "Invite New User Button."

Last Name, First Name	Username	
Crawford, Charles	bbsamples@juniorsamples.net	
Capone, Alphonso	BigAl@juniorsamples.net	
Solutions, Zap	FZappa@juniorsamples.net	
Smith, Jamie	jamie.smith@juniorsamples.net	
Jones, James	jjones@juniorsamples.net	
Samples, John-Boy	jrsamples@juniorsamples.net	
Samples, Junior	jrsamples_demo@juniorsamples.net	
Mario, Mario	mmario@juniorsamples.net	Edit
Baxter, Jane	sales01_demo@xpresscredit.net	Edit

Security Roles and Activities

Users are assigned to Security Roles, which are allowed specific activities within the application. The list of allowed activities are controlled through an XpressCredit security setting, managed by XpressCredit application administrators.

Organization Administrator

Administration of Organization Records, Import Data, Administer CRM Settings, Upload AWS Files to Bucket, Assign User to Role, Add User,

Auto Sales

Update Stipulations, Request Soft Credit Pull, View Vehicle Reports, Remove User, Import Data, View Credit Reports, View Logs, Review Loan Application, Submit Loan Application, View Desking Worksheet, Save Desking Worksheet, Create Loan Application, Upload AWS Files to Bucket, Create Desking Worksheet,

Billing Administrator

Authorize Billing (Payments), View Billing Reports,

User

Submit Loan Application, Create Desking Worksheet, Review Loan Application, Save Desking Worksheet, Create Loan Application,

CRM Administrator

Administer CRM Settings,

CRM User

Use CRM Tools,

Credit Managers

View Vehicle Reports, View Credit Reports, Import Data, Approve Loan Application, Review Loan Application, Decline Loan Application, Submit Loan Application, Create Loan Application,

Close

Users cont'd

Invite a New Team Member
Junior Samples Used Cars

Enter the person's name, email address and employee number (if applicable), then select the desired Security Roles and save.

First Name *
Last Name *
Email Address *
Employee ID

Save Cancel

An invitation has been sent to this user

Fill out the form. Employee ID is optional. You will see this convention used throughout the XpressCredit™ Software. If the field has an asterisk, it is mandatory information. You will not be able to move on if you are missing any required fields.

Assign the role and/or permissions you want the individual to have. If it's an employee that will be the company Administrator, check all the boxes.

Assigned Security Roles

Users are assigned to Security Roles, which are allowed specific activities within the application. The list of allowed activities are controlled through an XpressCredit security setting, managed by XpressCredit application administrators.

Assign new users to one or more roles by selecting the checkbox next to the name of the desired Security Role and then saving the form.

- Organization Administrator
- Auto Sales
- Billing Administrator
- User
- CRM Administrator
- CRM User
- Credit Managers

Allowed Activities

- Organization Administrator**
Administration of Organization Records, Import Data, Administer CRM Settings, Upload AWS Files to Bucket, Assign User to Role, Add User.
- Auto Sales**
Update Stipulations, Request Soft Credit Pull, View Vehicle Reports, Remove User, Import Data, View Credit Reports, View Logs, Review Loan Application, Submit Loan Application, View Desking Worksheet, Save Desking Worksheet, Create Loan Application, Upload AWS Files to Bucket, Create Desking Worksheet.
- Billing Administrator**
Authorize Billing (Payments), View Billing Reports.
- User**
Submit Loan Application, Create Desking Worksheet, Review Loan Application, Save Desking Worksheet, Create Loan Application.
- CRM Administrator**
Administer CRM Settings.
- CRM User**
Use CRM Tools.
- Credit Managers**
View Vehicle Reports, View Credit Reports, Import Data, Approve Loan Application, Review Loan Application, Decline Loan Application, Submit Loan Application, Create Loan Application.

Saving this form will generate an email to the new user, with a link to join the site. Please let the new user know to expect this email and to join at their earliest convenience.

Contact XpressCredit for technical support if any problems are encountered by the user in registering their new account.

Invite a New Team Member
Junior Samples Used Cars

An invitation has been sent to this user

Close

Assigned Security Roles

Users are assigned to Security Roles, which are allowed specific activities within the application. The list of allowed activities are controlled through an XpressCredit security setting, managed by XpressCredit application administrators.

Assign new users to one or more roles by selecting the checkbox next to the name of the desired Security Role and then saving the form.

- Organization Administrator
- Auto Sales
- Billing Administrator
- User
- CRM Administrator
- CRM User
- Credit Managers

Allowed Activities

- Organization Administrator**
Administration of Organization Records, Import Data, Administer CRM Settings, Upload AWS Files to Bucket, Assign User to Role, Add User.
- Auto Sales**
Update Stipulations, Request Soft Credit Pull, View Vehicle Reports, Remove User, Import Data, View Credit Reports, View Logs, Review Loan Application, Submit Loan Application, View Desking Worksheet, Save Desking Worksheet, Create Loan Application, Upload AWS Files to Bucket, Create Desking Worksheet.
- Billing Administrator**
Authorize Billing (Payments), View Billing Reports.
- User**
Submit Loan Application, Create Desking Worksheet, Review Loan Application, Save Desking Worksheet, Create Loan Application.
- CRM Administrator**
Administer CRM Settings.
- CRM User**
Use CRM Tools.
- Credit Managers**
View Vehicle Reports, View Credit Reports, Import Data, Approve Loan Application, Review Loan Application, Decline Loan Application, Submit Loan Application, Create Loan Application.

Saving this form will generate an email to the new user, with a link to join the site. Please let the new user know to expect this email and to join at their earliest convenience.

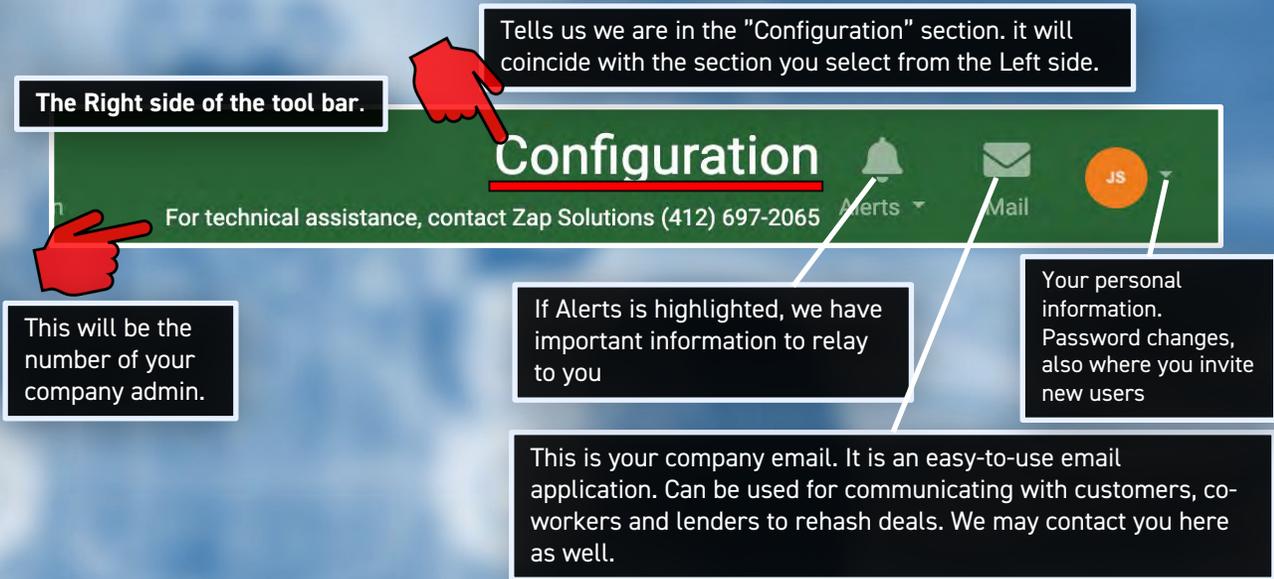
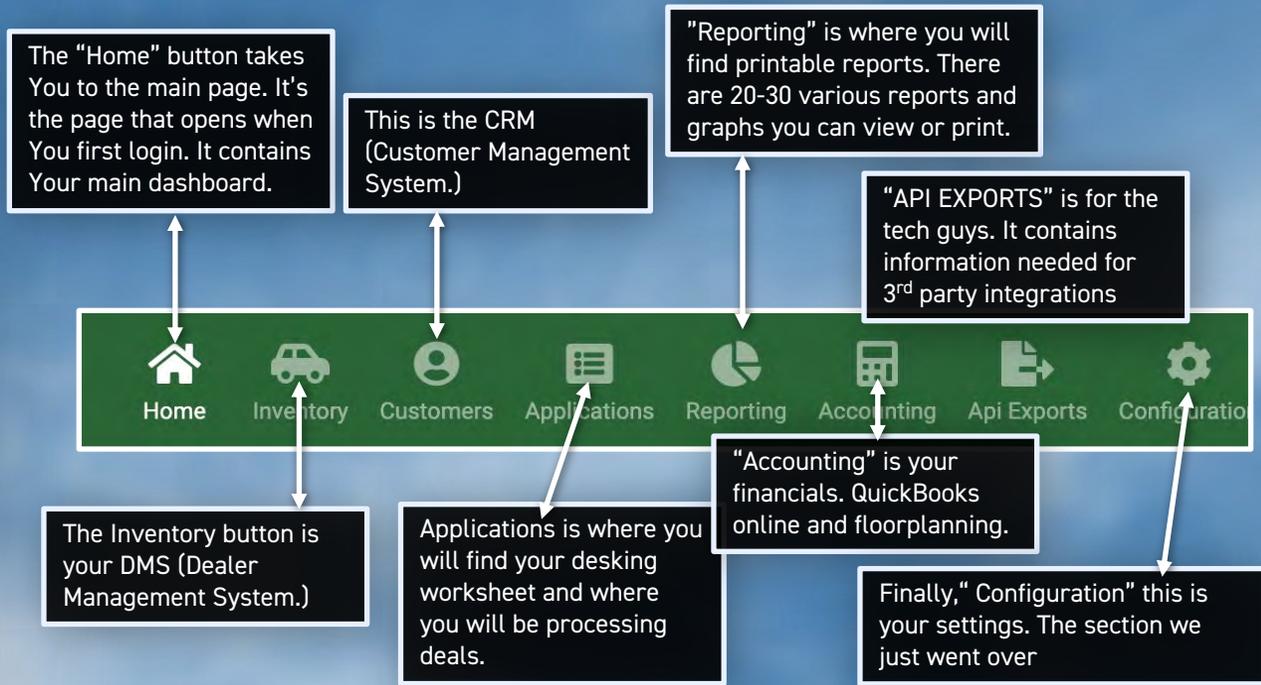
Contact XpressCredit for technical support if any problems are encountered by the user in registering their new account.

That's it! Press the save button and an invitation with directions will be sent to that person's email. You will notice the blue bar turns green and states that "an invitation has been sent." Press the "close" button.

Top Tool Bar

The screenshot shows the XCRGC software interface. At the top is a green navigation bar with icons for Home, Inventory, Customers, Applications, Reporting, Accounting, Api Exports, and Configuration. Below this is a white header area with the text "Welcome Junior Samples" and "Configuration". The main content area is divided into several sections: "Dealership General Information" with fields for Name, DBA, Tax ID, and Web Address; "Files" with a table of articles and tax records; and "Corporate Logo" with a file upload field.

After pressing the close button in the user tab, you will be back here. This is the General tab of the Configuration section. Now I will take a moment to breakdown the top tool bar.



Logs

General Contact 3rd Party Credentials Business Locations Users **Logs**

Log Entries

Previous Page 1 of 34 Next

Date / Time	Address	User	Message
07/12/2022 23:21:09	193.36.224.202	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 20:00:37	66.66.15.132	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 19:32:12	72.216.58.200	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 19:29:51	72.216.58.200	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 19:22:51	72.216.58.200	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 19:17:11	72.216.58.200	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 18:39:01	66.66.15.132	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 18:37:09	66.66.15.132	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 18:36:56	66.66.15.132	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 18:32:39	72.216.58.200	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 18:14:48	72.216.58.200	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 18:14:46	66.66.15.132	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 18:07:46	66.66.15.132	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 17:39:19	66.66.15.132	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.
07/12/2022 04:40:26	94.137.92.194	jramples_demo@xpresscredit.net	User 'jramples_demo@xpresscredit.net' has logged in.

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Version 2.0.2.12667



The Last tab in the “Configuration” section is “Logs”. Over time this will be a handy tool. This is where you can track everything you or your colleagues do in the XpressCredit™ system. These Logs will always be available.

Main Dashboard pt.1 Customers

Congratulations! If you have made it this far your dealership is setup on the XpressCredit™ platform. Every time you log in you will land on this page.

Any time you need to come back to this page press the "Home" button. This Dashboard will give you a look at the current status of Customers, Deals, Events, and Inventory(next slide).

If you are a CRM only customer, the top half of this Dashboard deals with customers and their status. To go to the main CRM page press "customers" in the top tool bar.

From here you can quickly add a lead, start a deal, set up a task for you or an employee and schedule an event.

The screenshot shows the XpressCredit main dashboard. At the top, there is a navigation bar with icons for Home, Inventory, Customers, Applications, Reporting, Accounting, and App Experts. A "New Application" callout points to the "Applications" icon. Below the navigation bar, the user is logged in as "Junior Samples Used Cars" with contact information: 123 ABC Drive, Pittsburgh, PA 15108, (412) 332-1820. The dashboard features several key metrics: 6 Hot Leads, 198 Leads, 23 Deals in Progress, and 0 Declined. There are buttons for "New Lead" and "New Deal". A "Tasks and Calendar Events" section is visible at the bottom, with callouts for "New User Task" and "Calendar Event". A "New Lead" form is shown in a separate window, detailing identification and contact information. A "Desking Worksheet Options" window is also visible, showing options for Deal Type, Transaction Type, and Buyer Type. A list of customers is displayed, including names like Stepannschaum, Chicago, grigoryev, Yuri, Parker, Peter, Pennyworth, Allred, Smith, Albert, Smith, Sally, Jones, David, Steede, William, Baker, Fred, and Carter, Peggy. A callout points to this list, stating "You can click on a name to open it for more details."

Main Dashboard pt.2 Inventory.

The bottom half of the Dashboard deals with your inventory. Over time you will find the graphs are an easy way to visualize the current status of your dealership.

Your quick options here are click on a vehicle to view its current status, add a new vehicle, or bulk load your inventory to the DMS. an excel spreadsheet of your inventory works best.

Go back to the top tool bar and press "Customers."

Inventory Status Summary:

- Pending Stock: 8
- Vehicle Prep: 1
- Available: 14
- Under Contract: 0
- Auction: 2

Quick Actions: + New Vehicle, Bulk Upload

Vehicle Lists:

- Pending Stock:** 2002 Porsche 911, 2006 Ford GT, 2010 Nissan Frontier Crew Cab, 2002 Toyota Sienna, 2016 Volvo XC90, 2010 Subaru Forester, 2009 Toyota Highlander, 2000 SAAB 9-3-4 Cyl.
- Vehicle Prep:** 1998 Acura CL
- Available:** 2000 Jeep Wrangler, 1992 Acura Legend
- Under Contract:** No items found.
- Auction:** 2009 BMW 3 Series, 2005 Ford Freestyle

New Vehicle Form: Vehicle VIN: [input], Decode, Save, Cancel

Inventory by Floor Plan Company (Pie Chart):

Floor Plan Company	Count
XpressCredit Funding	7
Nextgear	2
Floor Plan Xpress	1

Inventory by Location (Stacked Bar Chart):

Status	Uni Motors - Bedford	Uni Motors - Coraopolis
PendingStock	3	1
PendingTrade	6	0
Processing	14	0
VehiclePrep	1	0
Available	2	0
SalePending	7	0

Footer: Privacy Policy - ©2022 - XCRGC, Inc dba XpressCredit™ Version 2.0.2.12667

Security: VERIFIED & SECURED

CRM

This is the customers and leads section or CRM. Note the heading at the top right corner of page. Note, there are 4 tabs next to "Dashboard".

The screenshot shows a CRM dashboard for 'Junior Samples Used Cars'. At the top, there is a navigation bar with icons for Home, Inventory, Customers, Applications, Reporting, Accounting, Api Exports, and Configuration. The page title is 'Customers and Leads' with a user profile 'JS' in the top right corner. A callout box points to the 'Customers and Leads' heading, stating: 'Note: Top right corner says Customers and leads.' Below the navigation bar, there is a header section with the company logo, name, address, and phone number. A callout box points to the 'Customers and Leads' heading in this section, stating: 'Note: Top right corner says Customers and leads.' Below the header, there is a navigation menu with tabs for Dashboard, Tasks, Leads, Customers, and Calendar. A callout box points to the 'Tasks' tab, stating: 'Press the "Task button"'. The main dashboard area features several summary cards: 'Leads' (198), 'Customers' (10), 'Hot Leads' (4), and 'Events' (0). A callout box points to the 'Hot Leads' card, stating: 'Press the "Task button"'. Below the summary cards, there are sections for 'Hot Leads', 'New Lead', 'Leads', and 'Customers'. The 'New Lead' form is highlighted with a red box and contains the following fields: Identification and Contact Information, Social Security Number, Date of Birth, Contact Methods, Home Phone, Mobile Phone, First Name, Middle, Last Name, Suffix, Gender, Marital Status, Driver's License State, When to Contact, and Email Address. The 'Hot Leads' section lists names like Stepawnschaum, Chicago, grigoryev, Yury, Parker, Peter, Pennyworth, Alfred, Smith, Albert, and Smith, Sally. The 'Leads' section lists names like Stepawnschaum, Chicago, grigoryev, Yury, Pennyworth, Alfred, Smith, Albert, and Smith, Sally. The 'Customers' section lists names like Baker, Franklin, Blackhurst, Fontella, BARTELO, GERRY, Adams, Evangeline, Hughes, David, Penny, Jill, Campbell, Tori, Acevedo, Irma, Heard, Patrick, and Adams, Michael.

Home Inventory Customers Applications Reporting Accounting Api Exports Configuration

Customers and Leads Alerts Mail JS

For technical assistance, contact Zap Solutions (412) 697-2065



JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Dashboard **Tasks** Leads Customers Calendar

Due Date	Description	Assigned By	Date Assigned	Percent Complete
07/25/2022	contact Franklin Benjamin	Jimmy Samples	07/19/2022	20%
07/26/2022	order ink for printer	Jr. Samples	07/19/2022	100%
07/25/2022	Close deal with Irma Acevedo	David Banner	07/19/2022	80%

Press the Leads button

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Customers and Leads

Home Inventory Customers Applications Reporting Accounting Api Exports Configuration

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123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Dashboard Tasks **Leads** Customers Calendar

Previous Page 1 of 14 Next

The "Leads Tab". Here you will find a full list of your leads. Leads can be entered manually from the dashboard (discussed earlier) or may come in automatically either through your website or 700 Credit. This is also where you can assign a lead to a particular salesperson. That will generate an email and to that individual explaining those details. Next press the "Calendars" tab. We will go to "Customers" after that

Name	Source	Home Phone	Mobile Phone	Email	Assigned to
Dzggf, Rori	Dealer Upload	4122820203	4128221224	testcase103@xpresscredit.net	ASSIGN
Aaatz, Danielle	Dealer Upload	4122820203			jrsamples_demo@xpresscredit.net
Abate, Ralph	Dealer Upload	4122820203			bbsamples@juniorsamples.net
Abbas, Abdul	Dealer Upload	4122820203			ASSIGN
Acevedo, Ernesto	User Entry	(412) 882			ASSIGN
Ad, Josey	User Entry	(717) 555			ASSIGN
Adduci, Angelo	Dealer Upload	4122820203			ASSIGN
Alexis, Aballi	Dealer Upload	4122820203			ASSIGN
Anderson, Mary	Dealer Upload	4122820203			ASSIGN
Austin, Jane	User Entry				ASSIGN
Baer, Clayton					ASSIGN
Baker, Franklin	Dealer Upload	4122820203			ASSIGN
Baker, Fred		41255522			ASSIGN
Ball, Gerie	Dealer Upload	4122820203			jrsamples_demo@xpresscredit.net
Balli, John	Dealer Upload	4122820203			ASSIGN

CRM Task

Creation Date 07/13/2022 10:36:11
Assigned By jrsamples_demo@xpresscredit.net

Employee bbsamples@juniorsamples.net

Task Type LeadCompletion

Due Date mm/dd/yyyy

Note

Save Cancel

Previous Page 1 of 14 Next

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CRM

The events and tasks you entered from the dashboard will appear here. The majority of work you will do with the “CRM” will be in the “Customers tab” . Go to the Customers Tab next.

The screenshot displays the CRM software interface for 'Junior Samples Used Cars'. The top navigation bar includes icons for Home, Inventory, Customers, Applications, Reporting, Accounting, Api Exports, and Configuration. The main header shows 'Customers and Leads' and 'Welcome Junior Samples'. The calendar for July 2022 is visible, with a red hand icon pointing to the 'Calendar' tab. The calendar shows events for Independence Day on July 4th and Call Patty on July 5th. The footer contains the Privacy Policy, copyright information for XCRGC, Inc dba XpressCredit™, and a security logo.



JUNIOR SAMPLES
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

This is where your full customer list will be found. Either past customers or current customers in the process of buying a car from you. Pressing on a name will bring up a new set of tabs.

Welcome Junior Samples

Dashboard Tasks Leads Customers **Calendar**

Previous Page 1 of 1 Next

Name	Source	Type	Home Phone	Mobile Phone	Email	Score
Acevedo, Irma	User Entry	Walk In	(412) 222-1111	(412) 282-1133	irma.acevedo@xpresscredit.net	693
Adams, Evangeline	User Entry	Walk In	(412) 882-1122	(412) 882-1124	eadams@xpresscredit.net	863
Adams, Michael			(412) 883-1121	(412) 883-1123	madams@xpresscredit.net	855
Baker, Franklin	Test Case	Walk In	(412) 444-2232	(412) 339-9921	fbaker@xpresscredit.net	683
Bartelo, Gerry					gerry.bartelo@xpresscredit.net	660
Blackhurst, Fontella					fontella.blackhurst@xpresscredit.net	581
Campbell, Tori			(412) 333-2238	(412) 399-9928	tori.campbell@xpresscredit.net	771
Heard, Patrick			(444) 444-4444	(222) 222-2222		512
Hughes, David	User Entry	TV Ad	360 292 8712	360 292 8712	tgignilliat@hotmail.com	720
Penny, Jill	User Entry	Print Ad	(561) 235-8978	(561) 568-1147	mtg299@yahoo.com	775

Previous Page 1 of 1 Next



The first tab is Contact. You can add or change a customer's personal information here. Remember to press Save if you make any changes.



Customer Details

Home Inventory Customers Applications Reporting Accounting API Exports Configuration

For technical assistance, contact Zap Solutions (412) 697-2065 Alerts Mail

XpressCredit JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Contact Credit Vehicle Financing Calendar Communications History

Identification and Contact Information

Identification Properties				
Customer Code	Source	Category		
JSL8XTV2	User Entry	Walk In		
Salutation	First	Middle	Last	Suffix
	Irma		Acevedo	
Social Security Number	Alias or Nickname	Gender	Driver's License State	
666-58-6828		<input type="radio"/> Male <input checked="" type="radio"/> Female		
Date of Birth	Marital Status			
mm/dd/yyyy	Married			

Contact Information	
Best Contact Method	When to Contact
Home Phone	Evenings
Home Phone	
(412) 222-1111	
Work Phone	
(412) 222-1122	
Mobile Phone	
(412) 282-1133	
Email Address	
irma.acevedo@xpresscredit.net	

Current Address			
Apartment No	Street Address		
	3904 Chesley Ave		
City	State	Zip Code	County
Baltimore	MD	21206	BALTIMORE CITY
Time at Address (Years)	Time at Address (Months)		
22	3		

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Version 2.0.2.12567

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The Credit tab is connected to our lending portal. With customer consent we can do a quick qualify (offered by 700 Credit and, does not affect an individual's credit score) or a full Credit Bureau. If the customer needs financing, XpressCredit™ requires a Quick Qualify. If you don't already have an account with 700 Credit, we can assist you in the process. This information will help us find the right lender faster. If a customer is calling in or communicating with you online this is where we can get them pre-qualified.

Customer Details

Home Inventory Customers Applications Reporting Accounting Api Exports Configuration

For technical assistance, contact Zap Solutions (412) 697-2065 Alerts Mail

XpressCredit™ Fully Featured Automotive Platform

JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Consent Request has been sent. Please check back after the customer has agreed to the terms and conditions

Save

Contact **Credit** Calendar Communications History

The customer has just first consent to having their credit pulled. Please click below to send an email to the customer requesting consent.

Email Address
doe@jane.net

Mobile Phone
(148) 071-7958

Send to Email Send to Mobile

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Version 2.0.2.33816

VERIFI SECURITY

Enter email address and phone number. Press “send to email” or “send to mobile”. The customer will complete the consent request and send back. You will receive notice that consent has been given.

Consent for Credit Reporting Provided

Customer IP Address: 173.75.142.79
Date Provided: 12/20/2021 17:35:34
By: Irma Acevedo

Link: Consent Agreement Form

Dealer Note: Once qualified, the certificate must be either printed and given to the customer, or emailed to the customer.

Equifax Request

You can now request the customers credit information.

EQUIFAX Adverse Action Letter RBPN

Your Compliance Dashboard

Identity Verification

Name: IRMA ACEVEDO Status: Quiz Required

Red Flag Score: 81

Score Risk Level: **Medium Risk**

ID Verification Quiz

Section	Result	Alert	Next Steps
▶ OFAC	✓ Clear		
▶ ID Match	! Alert	Address: No match	IDV Quiz
▶ Red Flag Alerts	✓ Clear		-
▶ Synthetic ID	 Synthetic Fraud Detection now available CLICK TO ENROLL		
▶ MLA Search	-	-	-
▶ ID Verification	✗ Incomplete	Verification of ID Required	Verify ID

View Detail Report



Contact Credit Vehicle Financing Calendar Communications History

Customer
IRMA ACEVEDO
3904 Chesley Ave
Baltimore, MD 21206
693
0
Recalculate

Consumer Found and Score Returned

Trade Accounts (Revolving)
5 2 0 91 0 0 0 \$0.00 \$69.00 \$0.00 \$3,573.00
Open Closed Newest (months) Delinq (months) 30-59 60-89 90+ Total Amount Total Payments Total Amount Balance Owed

Trade Accounts (Installment)
4 1 0 91 0 0 0 \$0.00 \$164.00 \$12,717.00
Open Closed Newest (months) Delinq (months) 30-59 60-89 90+ Total Amount Total Payments Balance Owed

Trade Accounts (Mortgage)
0 0 0 0 0 \$0.00 \$0.00
Open Closed Delinq Total Payments Balance Owed

Public Records
1 0 \$0.00 0 \$0.00 0 \$0.00 0 \$0.00
Total Delinquencies 30-59 Delinq Amount 60-89 Delinq Amount 12 Months 12 Months Amount 6 Months 6 Months Amount

Collections
1 \$0.00 0 \$0.00 0 \$0.00
Total Total Amount Total Paid/PA Total Amount Paid out Total Outstanding Total Amount Discontinuing

Consent for Credit Reporting Provided
Customer IP Address: 173.75.142.79
Date Provided: 12/20/2021 17:35:34
By: Irma Acevedo
Link: Consent Agreement Form
Dealer Note: Once qualified, the certificate must be either printed and given to the customer, or emailed to the customer.

If you had previously done an individual's credit, press recalculate.

Pre-Qualification Report

QUICKQUALIFY CREDIT REPORT

QuickQualify Results

Result: Applicant Found Score: 693
Powered by EX: FICO AUTO V8

Consumer Information:
Name: IRMA ACEVEDO
Address: 3904 Chesley Ave
Baltimore, MD 21206

Auto Summary:
Available Revolving Credit: \$9,527.00 Auto Inquiries last 30 days: 0
No Trade Line Information Found

PRINT NOW

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Account Name/Id	Opened Reported	Credit Limit High Credit	Balance Orig Amt	Month Pay MOS Rep	Terms 30 60 90
BANK CREDIT CARD/1290391	09/11	\$3,203	\$3,203	-	Revolving
-	08/18	-	-	99	0 0 0
Revolving/ Bank Credit Cards	12/10/17	\$3,203	CLOSED	08/01/18	9-----
CHARGOFF/ Credit Card, Terms REV	03/16/20	-	Joint Account	-	-----9
BANK OF AMERICA/3202754	10/06	\$5,800	\$0	-	Revolving
-	04/18	-	-	99	0 0 0
Revolving/ Bank Credit Cards	11/27/17	\$2,756	CLOSED	04/01/18	9
CHARGOFF/ Credit Card, Terms REV	04/28/18	-	Joint Account	-	-----
CHEVRON CREDIT BANK NA/3437520	02/15	-	\$0	-	Revolving
-	06/20	\$250	-	61	0 0
Revolving/ Oil Company Credit Cards	-	-	CLOSED	06/01/20	B-----
CUR WAS 60/ Credit Card, Terms REV	06/28/20	-	Joint Account	-	-----
ACCOUNT CLOSED AT CREDIT GRANTOR'S REQUEST	-	-	-	-	-
JPMCB CARD/1233910	03/98	\$5,500	\$0	-	Revolving
-	05/22	\$4,000	-	99	2 0 0
Revolving/ Bank Credit Cards	04/16/21	-	CLOSED	05/01/22	B00000000000
CUR WAS 30-2/ Credit Card, Terms REV	05/12/22	-	Individual	-	0CCC1CCCC1CCC
ACCOUNT CLOSED AT CONSUMER'S REQUEST	-	-	-	-	-

Account Name/Id	Opened Reported	Credit Limit High Credit	Balance Orig Amt	Month Pay MOS Rep	Terms 30 60 90
ENACOMM INC/2390382	12/04	-	\$398	\$24	138 Months
515473428964	05/17	\$3,306	\$3,306	99	4 0 0
Installment/ Utilities And Fuel - Non-Specific	05/16/22	-	OPEN	-	CCCC000000000
CUR WAS 30-4/ Installment Sales Contract	05/19/22	-	Joint Account	-	000-----
ENACOMM INC/2390382	12/04	-	\$0	\$24	138 Months
515473428964	05/17	\$3,306	\$3,306	99	4 0 0
Installment/ Utilities And Fuel - Non-Specific	02/12/22	-	OPEN	-	C000000000000
CUR WAS 30-4/ Installment Sales Contract	02/18/22	-	Terminated	-	-----
ALLY FINANCIAL/3610013	05/14	-	\$0	-	060 Months
69081429396	06/18	\$46,587	\$46,587	46	0 0 0
Installment/ Sales Financing Company	-	-	CLOSED	06/01/18	B
CURR ACCT / Auto Loan	06/04/18	-	Individual	-	-
MECHANICS BANK/3174842	07/14	-	\$0	-	036 Months
4944816142	12/17	\$10,530	\$10,530	38	0 0 0
SPRINGLEAF FINANCIAL S/3599029	03/13	-	\$0	-	036 Months
5890163010096640	06/16	\$6,447	\$6,447	36	0 0 0
Installment/ Personal Loan Companies	-	-	CLOSED	06/01/16	B
CURR ACCT / Secured By Household Goods	06/28/16	-	Individual	-	-

Account Name/Id	Opened Reported	Credit Limit High Credit	Balance Orig Amt	Month Pay MOS Rep	Terms 30 60 90
MORTGAGE COMPANIES/2990858	01/16	-	\$198,136	\$1,632	360 Months
19340116	05/22	\$212,800	\$212,800	74	0 0 0
Installment/ Mortgage Companies	05/12/22	-	OPEN	-	CCCCCCCCC-C
CURR ACCT / Conv. RE Loan, Incl. Purchase Money First	05/28/22	-	Joint Account	-	CCCCCCCCCCCCC

Total Trades	Oldest Trade	Current	Negative	History Negative	Public Records	Collections	30	60	90	Inquiries	Inquiries Last 6
6	03-98	4	0	6	1	3	15	6	0	0	0
			High Credit	Credit Limit	Balance	Past Due	Monthly Payment	Available %			
Revolving	8		\$12,259	\$8,000	\$1,780	\$0	\$27	77			
Mortgage	1		\$212,800	\$0	\$198,136	\$0	\$1,632				
Installment	8		\$71,873	\$0	\$2,095	\$300	\$48				
TOTALS	17		\$296,932	\$8,000	\$202,011	\$300	\$1,707				

Creditor/Original Creditor	Account Number	Date Reported	Amount
MEDICREDIT CORPORATION / PACIFIC BELL	12123193136499	08/17	\$1,076
3980074	Service Professional	-	\$1,076
COLLACT	-	08/01/17	-
DISPUTE RESOLVED - CONSUMER DISAGREES	-	-	-
SERVICE & PROF / CPB	501306683	03/18	\$300
3980089	Service Professional	-	\$300
COLLACT	-	03/01/18	-
MARIGOLD FINANCIAL LLC / PACIFIC BELL	1166034	10/17	\$321
3980186	Service Professional	-	\$321
COLLACT	-	03/01/18	-
MARIGOLD FINANCIAL LLC / PACIFIC BELL	1166034	10/17	\$321
3980186	Service Professional	-	\$321
COLLACT	-	10/01/17	-

Public Record Type	Plaintiff	Date Filed	Amount
Owner / Member Code	Attorney	Date Verified	Balance
Court Name/ Code	Docket #	Date Paid	
Bankruptcy chapter 7 - discharged	-	02/15/18	-
- / -	-	06/26/18	-
US BKPT CT CA SAN DIEG/ 3001004	9314294	-	-

Account Name/Id	Opened Reported	Credit Limit High Credit	Balance Orig Amt	Month Pay MOS Rep	Terms 30 60 90
ENACOMM INC/2390382	12/04	-	\$0	-	Revolving
-	04/22	\$606	-	99	5 0 0
Revolving/ Utilities And Fuel - Non-Specific	04/02/22	-	OPEN	-	0C1CCCCCCCCC
CUR WAS 30-5/ Revolving Charge Account	05/19/22	-	Joint Account	-	CCCC1C1CCCCC
ALLFIRST BANK/1214764	02/10	\$8,000	\$1,780	\$27	Revolving
-	06/22	\$5,999	-	99	0 0 0
Revolving/ Bank Credit Cards	05/16/22	-	OPEN	-	CCCCCCCCCCCCC
CURR ACCT / Credit Card, Terms REV	06/09/22	-	Individual	-	CCCCCCCCCCCCC
NORDSTROM INC/3371036	08/13	-	\$0	-	Revolving
-	02/21	\$1,404	-	88	0 0 0
Revolving/ Complete Department Stores	-	-	OPEN	-	00-----
CURR ACCT / Revolving Charge Account	02/28/21	-	Joint Account	-	-----
JPMCB CARD/1310331	01/13	\$2,053	\$2,053	-	Revolving
-	07/20	-	-	94	0 0 0
Revolving/ Bank Credit Cards	11/28/17	\$2,053	CLOSED	07/01/20	999999-9
CHARGOFF/ Credit Card, Terms REV	02/28/21	-	Joint Account	-	-

Home Inventory Customers Applications Reporting Accounting Api Exports Configuration

Customer Details contact Zap Solutions (412) 697-2065 Alerts Mail

JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Save

Contact Credit Vehicle Financing Calendar Communications History

Vehicle Locator

Search

DOL	Year	Make	Model	Odometer	Price	Expenses	Profit	
	188	2015	Chevrolet	Tahoe	38950	\$ 49,500.00	\$ 2,009.22	\$ 7,590.78 Start New Deal
	168	2008	Chevrolet	Impala	8960	\$ 16,700.00	\$ 1,210.95	\$ 6,989.05 Start New Deal
	167	2006	Porsche	911	67890	\$ 39,750.00	\$ 2,874.40	\$ 6,975.60 Start New Deal
	167	2011	Audi	A6	67875	\$ 12,000.00	\$ 338.92	\$ 5,161.08 Start New Deal

Possible Financing Solutions

Lender	Min FICO	Min Rate	Max Rate	Limit
Econo Lending / Standard	500	5.7	6.9	\$ 28,000.00
Econo Lending / Bronze	600	4.8	5.8	\$ 32,000.00
First Citizens Financial / High Risk	425	12.25	12.6	\$ 30,000.00
First Citizens Financial / Silver	650	6.25	6.6	\$ 50,000.00
Friendly Financial / E	550	7	11	\$ 30,000.00
Friendly Financial / D	610	4.1	6.6	\$ 38,000.00
Friendly Financial / C	680	3.1	5.6	\$ 52,000.00

New Payment Call

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The vehicle locator is tied to the DMS. Based on a person's credit, once analyzed we can match that individual with a car on your lot. This is based on best deal for the consumer and most profitable for you.

Press "New Payment Call" and we will find a lender for the customer, and what amount at what rate they are willing to lend. Then you can match them to a car on your lot.

Customer Details

Home Inventory Customers Applications Reporting Accounting Api Exports Configuration

Junior Samples Used Cars
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Save

Contact Credit Vehicle Financing **Calendar** Communications History

July 2022

today < >

These last three tabs concern calendar events, communications, and purchase history you have with this particular client. These are tools you will appreciate as time goes on. It's good to have record (times, dates) of all client interactions.

Save

Contact Credit Vehicle Financing **Calendar** **Communications** History

Communication Log

Date/Time	Type	Subject	User	Followup	New
No records found					

Save

Contact Credit Vehicle Financing **Calendar** **Communications** **History**

Purchase History

Date	Year	Make	Model	Price	Status
No customer history yet					

Applications

This is the first page of the "Applications" section. You will begin to find as you use XpressCredit™ that there are several different ways to do certain things. For example, there are a couple different places to add a new customer or lead and a couple different ways to begin desking a deal. In time you will find the workflow that works best for you. The customers on this list have an application submitted. The application status is what you will want to keep an eye on.

The screenshot shows the XpressCredit web application interface. At the top, there is a navigation bar with icons for Home, Inventory, Customers, Applications, Reporting, Accounting, and API Experts. The main header area includes the XpressCredit logo, a red hand cursor pointing to the 'Applications' link, and contact information for Junior Samples Used Cars. Below this is a sub-header with 'New Customer', 'New Deal', and 'Filter' buttons, along with pagination controls. The main content is a table of loan applications with columns for Status, App. No., Source, Applicant, Amount, and Date.

Status	App. No.	Source	Applicant	Amount	Date
Lender	29	XpressCredit	Acevedo, Irma	\$ 12,000.00	07/13/2022 13:55:48
Approved	28	XpressCredit	Baker, Franklin	\$ 14,328.30	07/06/2022 14:03:11
Draft	27	XpressCredit	Baker, Franklin	\$ 17,880.00	07/03/2022 17:38:01
Lender	26	XpressCredit	Baker, Franklin	\$ 14,328.30	07/06/2022 17:21:04
Approved	25	XpressCredit	Baker, Franklin	\$ 5,728.30	07/05/2022 14:12:58
Draft	24	XpressCredit	Baker, Franklin	\$ 5,728.30	07/06/2022 12:28:45
Lender	22	XpressCredit	Acevedo, Irma	\$ 49,500.00	07/05/2022 17:19:11
Draft	21	XpressCredit	Acevedo, Irma	\$ 36,488.55	07/03/2022 21:06:40
Approved	20	XpressCredit	Acevedo, Irma	\$ 45,238.55	06/28/2022 15:50:34
Lender	16	XpressCredit	Baker, Franklin	\$ 45,028.30	06/24/2022 16:54:58
Draft	15	XpressCredit	Baker, Fred	\$ 35,397.55	06/24/2022 09:10:47
Draft	14	XpressCredit	Carter, Peggy	\$ 5,375.00	06/22/2022 19:43:28
Draft	12	XpressCredit	Campbell, Tori	\$ 12,300.00	06/17/2022 00:24:04
Approved	11	XpressCredit	Baker, Franklin	\$ 2,928.30	06/15/2022 20:49:02

Pressing the "New Customer" button will open a box like the one we have seen. It is optimal to first enter a customer in the CRM before starting a deal with them. If you fill this in and press save and continue you will be brought back to the customer's section, we have already gone over. When you start a deal with a customer that is in the CRM the system recognizes them and automatically fills in fields that you have previously entered so no double or triple entries.

The screenshot shows the 'New Customer' form in the XpressCredit application. A red hand cursor points to the 'New Customer' button. The form is titled 'Application and Contact Information' and contains several input fields: Submitter (with dropdowns for First Name, Middle, Last Name, and Suffix), Address of Pickups, Gender (Male/Female), Marital Status (dropdown), Social Security Number, Driver's License State, Date of Birth (mm/dd/yyyy), Contact Methods (Best Contact Method and When to Contact), Home Phone, Work Phone, and Mobile Phone. At the bottom, there are 'Save as Customer' and 'Cancel' buttons. Below the form is a table showing a list of applications, with a red hand cursor pointing to the first row.

App. No.	Source	Applicant	Amount	Date	Time To Desk	Score	Passed
29	XpressCredit	Acevedo, Irma	\$ 12,000.00	07/13/2022 13:55:48		N/A	N/A
28	XpressCredit	Baker, Franklin	\$ 14,328.30	07/06/2022 14:03:11		483	N/A
27	XpressCredit	Baker, Franklin	\$ 17,880.00	07/03/2022 17:38:01		483	N/A
26	XpressCredit	Baker, Franklin	\$ 14,328.30	07/06/2022 17:21:04		483	N/A
25	XpressCredit	Baker, Franklin	\$ 5,728.30	07/05/2022 14:12:58		483	N/A
24	XpressCredit	Baker, Franklin	\$ 5,728.30	07/06/2022 12:28:45		483	N/A
23	XpressCredit	Baker, Franklin	\$ 40,278.30	07/05/2022 17:19:11		483	N/A
22	XpressCredit	Acevedo, Irma	\$ 49,500.00	07/05/2022 16:57:48		493	N/A
21	XpressCredit	Acevedo, Irma	\$ 36,488.55	07/03/2022 21:06:40		493	N/A
20	XpressCredit	Acevedo, Irma	\$ 45,238.55	06/28/2022 15:50:34		493	N/A
16	XpressCredit	Baker, Franklin	\$ 45,028.30	06/24/2022 16:54:58		483	N/A
15	XpressCredit	Baker, Fred	\$ 35,397.55	06/24/2022 09:10:47			N/A
14	XpressCredit	Carter, Peggy	\$ 5,375.00	06/22/2022 19:43:28			N/A
12	XpressCredit	Campbell, Tori	\$ 12,300.00	06/17/2022 00:24:04		771	N/A
11	XpressCredit	Baker, Franklin	\$ 2,928.30	06/15/2022 20:49:02		483	N/A

Applications

Loan Applications For technical assistance, contact Zap Solutions (412) 697-2065

Junior Samples Used Cars
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Applications Deals

New Customer New Deal **Filter**

Status	Ap
> Lender	29
> Approved	28
> Draft	27
> Lender	26
> Approved	25
> Draft	24
> Draft	23
> Lender	22
> Draft	21
> Approved	20
> Lender	16
> Draft	15
> Draft	14
> Draft	12
> Approved	11

Previous Page 1 of 4 Next

Filter

Status

- Draft
- Submitted for Analysis
- Submitted to Dealertrack
- Submitted to Lender
- Stipulations Required
- Conditional Offer
- Offer Accepted
- Declined by Lender
- Declined
- Withdrawn
- Approved
- Funded

Save as your default filters

Loan Type: -select-
Application Number:
Applicant Name: david
CoApplicant Name:
Min FICO Score: 490
Amount (Min): \$0

Pressing the "filter" button will allow you to narrow down your options, depending on what type of search you need to do

Press apply to make the changes to your search. Remember you made these changes because it will stay this way until you change it back.

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Applications

Loan Applications

For technical assistance, contact Zap Solutions (412) 697-2065

Home Inventory Customers Applications Reporting Accounting Apl Experts Configuration

Alerts Mail

XpressCredit™ Fully-Featured Automotive Platform

JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

We are back in the applications tab. Pressing the arrow on the left opens up a small Deal Dashboard. We will run through that then we will go through a "New Deal".

Welcome Junior Samples

Applications Deals

New Customer New Deal Filter Previous Page 1 of 4 Next

Status	App. No.	Source	Applicant	Amount	Date	Time To Decision	Score	Passed
Lender	29	XpressCredit	Acevedo, Irma	\$ 1,202.00	07/13/2022 13:55:46			N/A
Approved	11	XpressCredit	Baker, Franklin	\$ 2,928.30	06/15/2022 20:49:02		683	N/A

Actions

Open

Stipulations

Cancel/Withdraw

BHPH Worksheet

Lokyata Scorecard

Quick Links

Application Details

Loan Details

Book Out Sheet

Application Summary

Application Number: 29

Status: Lender

Score:

Amount Requested: \$ 1,202.00

Applicant: Acevedo, Irma

Applicant Phone: (412) 222-1111

Vehicle: 1992 Acura Legend

Source: XpressCredit

Dealership: Junior Samples Used Cars

Created: 07/13/2022 13:55:46

Last Modified: 07/14/2022 01:47:36

Application Status

LENDER

Previous Page 1 of 4 Next

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Version 2.0.2.12667

VERIFIED & SECURED
USER'S SECURITY

Applications

We are back in the applications tab. Pressing the arrow on the left opens a small Deal Dashboard. We will run through that then we will go through a "New Deal".

The screenshot displays a deal dashboard for application 20. The top header shows: Approved, 20, XpressCredit, Acevedo, Irma, \$ 45,238.55, 06/28/2022 15:50:34, 693, N/A.

Actions: Open, Stipulations, Cancel/Withdraw, BPH Worksheet, Lokyata Scorecard.

Quick Links: Deal Jacket, Application Details, Book Out Sheet, Close Deal.

Application Summary:

Application Number:	20
Status:	Approved
Score:	693
Amount Requested:	\$ 45,238.55
Applicant:	Acevedo, Irma
Applicant Phone:	(412) 222-1111
Vehicle:	2015 Chevrolet Tahoe
Source:	XpressCredit
Dealership:	Junior Samples Used Cars
Created:	06/28/2022 15:50:34
Last Modified:	06/28/2022 15:54:14

Application Status: APPROVED

Submitted Applications:

Status	App. No.	Source	Lender	Amount	Date	Time To Decision	Score
Approved	77	XpressCredit	Econo Lending	\$ 45,238.55	06/28/2022 15:52:21	0:01:20	720

View Offer

The "Actions" are self explanatory click on one if you need to access that information. The "open" button will open the desking work sheet for that customer. The quick links you will use often for accessing information. I will put the examples on the next pages. The "Deal Jacket" brings up the deal jacket this is where customers will sign, and you can print your documents (see example on page 35). The "Application Details" Button brings up the full loan application for you to view (see example on page 36). "Book Out" sheet (example on page 37). The example of the "view offer" at the bottom left is on page 38.

Ex. Deal Jacket

The screenshot shows the XpressCredit Deal Jacket interface. At the top, there is a navigation bar with icons for Home, Inventory, Customers, Applications, Reporting, Accounting, Api Exports, and Configuration. The page title is "Deal Jacket" and it includes contact information for Zap Solutions. The main content area is divided into sections: "Offer", "Documents", and a signature/comment box.

Offer Section:

Lender	Dealership	Applicant
		Acevedo, Irma 3904 Chesley Ave Baltimore, MD 21206 (412) 222-1111

Offer Terms:

Offer Date	06/28/2022
Approved Amount	\$ 44,500.00
Term (months)	60
Rate	5.60 %
Discount Rate	0.0%
Total Discount	\$0.00
Net Funded Amount	\$44,500.00
Calculated Payment	\$ 852.06

* If the lender has required stipulations for this application, those must be satisfied before final approval.

Generated Quote:

Term	Amount Financed	APR	Payment	Interest	Total Payments
60	\$ 53,233.87	5.6 %	\$ 1,019.29	\$ 7,923.53	\$ 61,157.40

Payments:

No Payments	Start Date	Amount
60	07/27/2022	\$ 1,019.29

Fees:

Name	Amount
Electronic Filing Fee	\$ 17.55
Title Fee	\$ 100.00
Registration Fee	\$ 135.00
Lien Fee	\$ 20.00
Temp Tag Agent Fee	\$ 17.00
Doc Fee	\$ 422.00
Notary Fee	\$ 5.00
Messenger Service Fee	\$ 22.00

Taxes:

Name	Rate	Amount
Excise Tax	6 %	\$ 2,995.32

Documents Section:

Contract Documents

Generate Documents   Example of generated Docs.

Signature and Comment Section:

Customer Signature 

Accept Quote Decline Quote Clear Signature

New Comment 

+ Add Clear

Recent Comments

No comments yet.

Press "Generate Documents" this will generate all your necessary and legally compliant documents

Customer can make a signature here with mouse, tablet, or type it in.

This box is for instant messaging with the lender. You will have the ability to communicate with lender (as you will see when we go through a deal.)

Ex. Credit Application

Application for Credit

Home | Inventory | Customers | Applications | Reporting | Accounting | API Exports | Configuration

For technical assistance, contact Zap Solutions (412) 697-2065

Junior Samples Used Cars
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Dashboard | Application | Credit | Analyzer

Application Summary

Application Number:	290	Loan Type:	Used Auto
Loan Terms:	60 Months	Requested Amount:	\$14,328.30
Leasehold:	Junior Samples Used Cars	Location:	Uni Motors - Bedford

Loan Applicant

Salutation:	First Name:	Middle Initial:	Last Name:	Suffix:
	Franklin	L	Baker	
Alias:	SSN: 478-64-6730			
Gender:	Marital Status:	Mother's Maiden Name:		
Male				
Date of Birth:	Driver's License State:			
01/10/1952	MO			

Contact Information

Best Contact Method:	When to Contact:
Home Phone:	Work Phone:
(412) 444-2232	(412) 382-1899
Mobile Phone:	Email Address:
(412) 339-9921	fbaker@expresscredit.net

Current Address

Apartment No.:	Street Address:		
	286 Williams Bl		
City:	State:	Zip Code:	County:
Saint Louis	MO	63135	SAINT LOUIS
Time at address:	Years:	Months:	
	7	5	
Current Living Arrangement:			

Current Landlord

Landlord Name:			
Phone Number:			

Employment Information

Employer Name:	Occupation:		
ABC	Worker		
Street Address:			
100 Demo Way			
City:	State:	Zip Code:	County:
Pittsburgh	PA	15108	
Full Time Student?	false		
Employment Status:	Full Time		
Supervisor:	Dave Smith		
Current Employment?	true		

Co-Applicant

Salutation:	First Name:	Middle Initial:	Last Name:	Suffix:
Alias:	SSN:			
Gender:	Marital Status:	Mother's Maiden Name:		
Date of Birth:	Driver's License State:			

Contact Information

Best Contact Method:	When to Contact:
Home Phone:	Work Phone:
Mobile Phone:	Email Address:

Current Address

Apartment No.:	Street Address:		
City:	State:	Zip Code:	County:
Time at address:	Years:	Months:	
	0	0	
Current Living Arrangement:			

Current Landlord

Landlord Name:			
Phone Number:			

Employment Information

Employer Name:	Occupation:		
Street Address:			
City:	State:	Zip Code:	County:
Full Time Student?	false		
Employment Status:			
Supervisor:			
Current Employment?			

True	Start Date:	End Date:
	03/14/2001	
Time Employed:	Years:	Months:
	21	6

Income

Pay Frequency:	Estimated Tax Rate (%):	Annual Income(Dross):
Bi-weekly	22	79800
Pay Period Income(Dross):	Annual Income(Net):	Pay Period Income(Net):
\$3,069.23	\$62,243.98	\$2,394.00
Secondary Annual Income:	Secondary Income Source:	Monthly Child Support Income:
0		0

Expenses

Monthly Mortgage/Paid Expenses:	Other Monthly Expenses:
\$11,809.00	\$1,800.00
Monthly Child Support:	
\$0.00	
Number of Auto Loans:	Auto Loans Current Month Amount:
0	\$0.00

Bank Reference

Bank Name:			
Street Address:			
City:	State:	Zip Code:	County:
Routing Number:	Account Number:	Current Balance:	

Bank Reference

Bank Name:			
Street Address:			
City:	State:	Zip Code:	County:
Routing Number:	Account Number:	Current Balance:	

Bank Reference

Bank Name:			
Street Address:			
City:	State:	Zip Code:	County:
Routing Number:	Account Number:	Current Balance:	

Bank Reference

Bank Name:			
Street Address:			
City:	State:	Zip Code:	County:
Routing Number:	Account Number:	Current Balance:	

Lawuits

Lawuit in last three years?	Amount:

Judgements

Judgment in last three years?	Judgment Amount:

Bankruptcies

Previous Bankrupt?	Bankruptcy Type:

Repossessions

Repossession(s)?	Repossession Month(s) ago?	Repossession Amount:

References

No references provided.

Purchase Vehicle

VIN:	Zip Code:
19XFB2F93E07506	15108
Description:	
2014 Honda Civic	
Selling Price:	Employment:
	15800 3800

Vehicle Total

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Version 2.0.2.12967

Ex. Book Out Sheet



JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Vehicle Bookout Sheet

Effective Date: 07/15/2022 22:25:56

Applicant Information

Baker, Franklin
286 Willams Bl
Saint Louis MO 63135
(412) 444-2232

Purchase Vehicle Information

Stock No:

Vehicle Description:

Year:	2011	Make:	Chevrolet	Model:	Cruze
Engine:	4-Cyl, Turbo, 1.4 Liter	Drive Train:	FWD	Trim:	LTZ Sedan 4D
VIN:	1G1PH5S92B7151442	Odometer Reading:	94542	Condition:	Good
Retail Value:	12800	Purchase Price:		Source:	Kelley Blue Book



Ex. Funding Offer

For technical assistance, contact Zap Solutions (412) 697-2065



JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Welcome Junior Samples

Lender

Econo Lending
100 Banker's Way
Pittsburgh, 15108

(412) 813-2121

Dealership

Junior Samples Used Cars
123 ABC Drive
Pittsburgh, 15108

(412) 332-1820

Applicant

Baker, Franklin
286 Willams Bl
Saint Louis, MO 63135

(412) 444-2232

Offer Terms

Offer Date	07/08/2022
Approved Amount	\$ 13,800.00
Term (months)	60
Rate	5.60 %
Discount Rate	3.0%
Total Discount	\$414.00
Net Funded Amount	\$13,386.00
Calculated Payment	\$ 264.23

*This offer includes a lender specified Acquisition Fee of \$414.00. If the lender has required stipulations for this application, those must be satisfied before final approval.

[Accept Offer](#) [Decline Offer](#)

New Comment

[+ Add](#) [Clear](#)

Recent Comments

From: jcline_demo@xpresscredit.net at 07/08/2022 14:39:47

[- Delete](#) Here is a comment from the lender

Applications



JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

✓ Choose...
Vehicle Sales
F&I Products Only

This is a blank desking worksheet. You will notice we have another set of tabs here as well. As we start to populate the fields the sheet will grow. Start by choosing new or existing customer. I mentioned earlier it is always a good idea to enter a customer in the CRM before you begin a deal. Now you can select "existing customer" in the box below. Choose between vehicle sales or F&I Products and cash or financed. Enter the first or last name of the customer in the search bar that pops up then "search".

Desking Application Credit Analyzer

Deal Type
Transaction Type
Buyer Type

Save Add Vehicle Help Close

Desking Worksheet Options

Vehicle Sales - Change
Financed - Change
Choose...

✓ Choose...
Cash
Financed

Choose...
New Customer
✓ Existing Customer

The customer named Franklin Baker pops up (because he and all his info was previously entered in the CRM). Then press the small "Add" button. This will trigger the rest of the desking worksheet to open, with all known information populated.

Customer Information

First Name Middle Last Name

Franklin

Search Cancel

Search Results

Name	City	State	Zip Code	Score
Baker, Franklin L	Saint Louis	MO	63135	683

Add



Applications

We will add a vehicle to the worksheet. This is another place where it will be helpful for you to have our DMS as part of your system. You will first press add vehicle. Then some options will appear. Just clicking on the first box will bring up the years of vehicles you have on your lot (if you're on our DMS). If you are not on the XpressCredit™ DMS you can enter the vehicle information manually. As you can see, we picked a 2008 then click on "Make" and we know we have just 3 makes from 2008. The Model and Trim are automatic because it's the only 2008 Chrysler on the lot. Press "Search" and that vehicle pops up. Then press "Add" and that vehicle and all it's information will populate the correct fields of the deal.

Desking Worksheet

For technical assistance, contact Zap Solutions (412) 697-2065 Alerts Mail

XpressCredit™ JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Desking Worksheet Options
✓ Buyer Change
✓ Purchase Vehicle Change

Search Criteria
Year: 2008
Make: Chrysler
Model: Pacifica
Trim: Sport Wagon 4D
Search

Year	Make	Model	Trim	Price
2008	Chrysler	Pacifica	Sport Wagon 4D	\$4,500.00

Keep an eye on these checkmarks. Until you have 3 we will not be prepared to locate our lending options. We still need "Application for Credit".

Next, we will go over the credit process. We are integrated with 700 Credit. If you do not have an account with them, it is mandatory that you do before you can use the financing portal.

Applications

The "Application for Credit" check mark will appear. We now have all this customer's required credit information. We pre-qualified them in the CRM. You now have what you need to finish this deal. You have the option to enter a co-buyer and/or a "Trade in".

Welcome Junior Samples



JUNIOR SAMPLES USED CARS
123 ABC Drive
Pittsburgh, PA 15108
(412) 332-1820

Desking Application Credit Analyzer

Desking Worksheet Options

Deal Type: Vehicle Sales – Change Buyer Change

Transaction Type: Financed – Change Purchase Vehicle Change

Buyer Type: Application for Credit Open / Edit



This button is mysterious and no one at XpressCredit™ knows why it is here.

Vehicle Information

Year:

VIN: Odometer: Condition:

Balance Owed:

Applications

We will work our way down the desking worksheet

Dealership Information

Junior Samples Used Cars
123 ABC Drive
Pittsburgh, 15108
Phone: (412) 332-1820

XpressCredit™ gives you the ability to “Re-Assign” your salesperson if applicable.

Draft

Salesperson
Junior Samples
4128413457
jrsamples_demo@xpresscredit.net

[Re-Assign](#)

WorkSheet Details

Deal Type	Vehicle Sales
Transaction Type	Financed
Buyer Type	Existing Customer
Price	\$49,500.00
Down	\$0.00
Trade	\$0.00
Taxes	\$0.00
Fees	\$0.00
Total F&I Products	\$0.00
Rebate	\$0.00
Total	\$49,500.00

[Profit Calculator](#)

Buyer

Baker, Franklin L
286 Willams Bl
Saint Louis MO 63135

Credit Details.

[Details](#)

683
View (soft)

Co-Buyer

If you had added a “Co-Buyer” their information will appear here

Applications

We will now go through the “F&I Products” menu. Start by pressing the F&I Products button”

Purchase Vehicle

VIN	2A8GM48L98R647760
Description	2008 Chrysler Pacifica
Odometer	102985
Value	\$2,399.00
Price	\$4,500.00

Vehicle Tools Details

F&I Products

Sell Price
\$4,500

Downpayment
\$2.00

Rebate
\$500

Calculate Fees and Taxes

Override Taxes and Fees?

Additional Fees
Inspection
Transportation

Trade Vehicle

Applications

Press the "Decode" button. And some basic information will pop up. Now press "Validate". That button will turn into "evaluate". Press that. That will bring up your vehicle valuation

Vehicle Tools

Kelley Blue Book JD Power Auto Check

Vehicle Configuration



VIN 2A8GM48L98R647760

Decode



Vehicle Configuration



VIN 2A8GM48L98R647760

Decode

Base Vehicle

Zip Code 15108
Year 2008
Make Chrysler
Model Pacifica
Trim Sport Wagon 4D
Body Style Wagon
Bed Length

Optional Equipment

- V6, 3.8 Liter
- V6, 4.0 Liter
- Automatic, 4-Spd w/AutoStick
- AWD
- FWD
- Automatic, 6-Spd w/AutoStick

Validate



Evaluate



Vehicle Valuation

Request Date	01/19/2022	Odometer	102985
Typical Mileage	143765		
Prices			
Price Type	Mileage (+/-)	Option (+/-)	Value
Lending Value	\$ 638.00	\$ (134.00)	\$ 2,737.00
Typical Listing Price	\$ 638.00	\$ (134.00)	\$ 4,935.00
Trade-In Value Fair	\$ 638.00	\$ (134.00)	\$ 1,173.00
Trade-In Value Good	\$ 638.00	\$ (134.00)	\$ 1,426.00
Trade-In Value Excellent	\$ 638.00	\$ (134.00)	\$ 1,795.00
Auction Value Fair	\$ 638.00	\$ (134.00)	\$ 1,786.00
Auction Value Good	\$ 638.00	\$ (134.00)	\$ 2,039.00
Auction Value Excellent	\$ 638.00	\$ (134.00)	\$ 2,408.00
Trade-In Value Very Good	\$ 638.00	\$ (134.00)	\$ 1,585.00
Auction Value Very Good	\$ 638.00	\$ (134.00)	\$ 2,198.00

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Press "OK"



Ok

Applications

Purchase Vehicle

VIN	2A8GM48L98R647760
Description	2008 Chrysler Pacifica
Odometer	102985
Value	\$2,399.00
Price	\$4,500.00

Vehicle Tools Details

Press the "F&I Products" button. Go to next page.

F&I Products

Sell Price
\$4,500

Downpayment
\$2.00

Rebate
\$500

Calculate Fees and Taxes

Override Taxes and Fees?

Additional Fees

Inspection
Transportation

Trade Vehicle

Applications

Purchase Vehicle

VIN: 2A8GM48L98R647760
Description: 2008 Chrysler Pacifica
Odometer: 102985
Value: \$2,399.00
Price: \$4,500.00

Vehicle Tools | Details

F&I Products

F&I Product Selections

Appearance Protection		Show Products
<input type="checkbox"/> Declined by Customer		
Gap		Show Products
<input type="checkbox"/> Declined by Customer		
Key Replacement		Show Products
<input type="checkbox"/> Declined by Customer		
Maintenance		Show Products
<input type="checkbox"/> Declined by Customer		
Theft		Show Products
<input type="checkbox"/> Declined by Customer		
Tire & Wheel		Show Products
<input type="checkbox"/> Declined by Customer		
Total Loss Protection		Show Products
<input type="checkbox"/> Declined by Customer		
Vehicle Service Contract		Show Products
<input type="checkbox"/> Declined by Customer		
		Retail Price
Totals		0.00
Payments	Estimated Rate (%)	0.1
		0.00

Update: \$500

State Fees and Taxes

Trade Vehicle

The F&I menu will appear. If you use a product not listed, we can customize it for your dealership and the products you promote (we do this through our integration with F&I Express.) The menu starts like this with an unchecked list of products on the left and a "show products" button to the right.

Applications

Pressing "Show Products" will expand that product to reveal the providers you use for that particular product. In this case GAP. At the bottom of that box press "Get Rates". This will give you the rates for that product to share with the customer. Once you have shared these products, they can accept or decline. If they accept, those extras costs will later be populated in the final price and be part of your documents to print. If they decline, you will have that information on file to share with your F&I providers.

F&I Product Selections

Appearance Protection
 Declined by Customer

Gap
 Declined by Customer

Key Replacement
 Declined by Customer

Maintenance
 Declined by Customer

Theft
 Declined by Customer

Tire & Wheel
 Declined by Customer

Total Loss Protection
 Declined by Customer

Vehicle Service Contract
 Declined by Customer

Totals

Payments	Estimated P
----------	-------------

	Provider	Product ID	Product Name
<input type="checkbox"/>	JM&A	14	TOTAL LOSS PROTECTION
<input type="checkbox"/>	NVP Warranty	1540	GAP
<input type="checkbox"/>	Century		

Hide Products

	Provider	Product ID	Product Name
<input checked="" type="checkbox"/>	JM&A	14	TOTAL LOSS PROTECTION

Rate Parameters

Required! Amount Financed

3998

Required! Contract Date

2022-07-19

Required! Finance Term

60

Get Rates

Hide Rate Parameters

<input type="checkbox"/>	NVP Warranty	1540
<input type="checkbox"/>	Century	803

Declined by Customer

F&I Product Selections

Appearance Protection Show Products

Declined by Customer

Gap Show Products

Declined by Customer

Key Replacement Show Products

Declined by Customer

Maintenance Show Products

Declined by Customer

Theft Show Products

Declined by Customer

Tire & Wheel Show Products

Declined by Customer

Total Loss Protection Show Products

Declined by Customer

Vehicle Service Contract Show Products

Declined by Customer

			Retail Price
Totals			0.00
Payments	Estimated Rate (%)	0.1	0.00

Applications

You will find your pricing section to the right of the F&I Menu. You can override taxes and fees and/or add inspection and transportation fees. Press "Calculate Fees and Taxes". XpressCredit™ will compile the pricing.

Purchase Vehicle

VIN: 2A8GM48L98R647760
Description: 2008 Chrysler Pacifica
Odometer: 102985
Value: \$2,399.00
Price: \$4,500.00

Vehicle Tools | Details

F&I Products

Sell Price: \$4,500
Downpayment: \$2,000
Rebate: \$2,000

Override Taxes and Fees?

Additional Fees
Inspection: \$50
Transportation: \$20

Sell Price: \$4,500
Downpayment: \$2.00
Rebate: \$500

Override Taxes and Fees?

Additional Fees
Inspection
Transportation

Calculate Fees and Taxes

Taxes
City Tax: \$0.00
County Tax: \$0.00
State Tax: \$0.00
Total: \$0.00

Fees
Trade In Amount: \$0.00
Registration Fee: \$18.25
Lien Fee: \$6.00
Lease Trade in Amount: \$0.00
Messenger Service Fee: \$22.00
Agent Fee: \$12.00
Electronic Filing Fee: \$17.55
Registration Service Processing Fees: \$0.00
Lease Turn In: \$0.00
Manufacturer Rebate: \$0.00
Taxes Paid to Another State: \$0.00
Notary Fee: \$5.00
Discounts: \$0.00
Doc Fee: \$422.00
Title Fee: \$8.50
Temp Tag Agent Fee: \$17.00
Total: \$528.30

Override Taxes and Fees?

Additional Fees
Inspection: \$50
Transportation: \$20

Trade Vehicle

Applications

Scroll down to the “Financing Options” section. We will have some potential lenders listed here. Enter min. and max. terms and Payments is applicable. The blue slider controls your requested terms. Press “Re-Evaluate”, then “Located” and a list of options will open.

The screenshot displays a web interface for financing options. On the left, there are input fields for 'Payment (min)', 'Payment (max)', 'Term (min)', and 'Term (max)', all set to \$0. Below these is a 'Requested Term' slider set to 60 months. A 'Re-Evaluate' button is at the bottom left. The main area has tabs for 'Potential' and 'Located', with 'Located' selected. A table titled 'Potential Financing Solutions' lists various lenders with their rates, limits, and estimated payments. A red hand icon points to the 'Located' tab, and another red hand icon points to the 'Re-Evaluate' button.

Lender/Level	Rate (%)	Limit (\$)	Payment (est)
Econo Lending / Standard	6.70%	\$ 28,000.00	\$ 100.04
Econo Lending / Bronze	5.60%	\$ 32,000.00	\$ 97.43
First Citizens Financial / High Risk	12.40%	\$ 30,000.00	\$ 114.22
First Citizens Financial / Silver	6.40%	\$ 50,000.00	\$ 99.32
Friendly Financial / E	10.00%	\$ 30,000.00	\$ 108.11
Friendly Financial / D	5.50%	\$ 38,000.00	\$ 97.19
Friendly Financial / C	4.50%	\$ 52,000.00	\$ 94.86

Applications

Press "Locate Lenders." In this case we have 3 eligible options. You can view the stipulations.

The screenshot shows a web interface for finding lenders. At the top, there are tabs for 'Potential' and 'Located'. A 'Locate Lenders' button is highlighted with a red hand icon. Below this, a list of lenders is shown on the left, each with a 'View Stipulations' button. A modal window is open for 'Econo Lending', displaying its logo and a list of stipulations. The modal has a 'Submit to Lender' button at the bottom right. The background interface shows three lenders: Econo Lending (7 eligible options), First Citizens Financial (8 eligible options), and Friendly Financial (26 eligible options). A red hand icon is also pointing to the 'View Stipulations' button for First Citizens Financial.

Lender	Eligible Options
Econo Lending	7
First Citizens Financial	8
Friendly Financial	26

Description	Satisfied
Require Co-Signer	false
Income Verification	false
Employment Verification	false
Utility or Cell Phone Bill Copy	false
Driver's License Copy	false
Proof of Insurance	false
Rent or Mortgage Payment Copy	false
References	5
Other	

Applications

When you know which option you want press “Submit to Lender.” Agree to the Stips if applicable and press “Agree and Submit”. The Lender will then automatically or manually decision the loan.

The screenshot displays a web application interface for loan applications. At the top, there are tabs for 'Potential' and 'Located'. A 'Locate Lenders' button is visible. The main content area lists three lenders: Econo Lending, First Citizens Financial, and Friendly Financial. Each lender entry includes a logo, a 'View Stipulations' button, and a 'Submit to Lender' button. A modal window titled 'Lender Authorization' is open for First Citizens Financial. The modal shows the lender's logo and name, followed by a 'Stipulations' section with a description and a 'Satisfied' status. At the bottom of the modal, there are two buttons: 'Agree and Submit' (highlighted with a red arrow) and 'Cancel'. Another red arrow points to the 'Submit to Lender' button on the main interface.