



Efficiently grow your indirect lending portfolio while managing risk.

Close more deals with AppOne®

As loan volumes increase, lenders have the opportunity to grow their indirect loan portfolios and their revenue—but only if they can maintain operational efficiency and control risk.

The AppOne® platform streamlines and automates the traditional indirect loan origination processes between lenders and dealers. This comprehensive web-based solution helps lenders provide indirect lending channels, such as automotive, marine, RV and powersport dealerships, with prompt credit decisions and the ability to easily print retail installment contracts and loan documents.

Our flexible solutions allow you to choose the level of services that is right for your business:

Dealer Portal

AppOne significantly reduces the cost of maintaining and reprogramming lender and dealer systems for revised contracts and form changes because the forms are managed for you.

By joining the AppOne Dealer Portal, lenders can:

- Lower their operational costs of processing, underwriting, closing and funding indirect loans by managing dealer relationships through a single channel;
- Use AppOne's loan application filters to electronically receive applications that help meet their institution's lending guidelines; and
- Access a pre-certified network of thousands of dealerships that are looking for additional funding sources and programs.

Bottomline benefits:

AppOne's Dealer Portal can help you grow your business by increasing the visibility of your indirect loan program and making it easy for dealers to work with you.

Document Preparation

By providing a centralized delivery platform for contract data validation, document assembly and delivery of loan documents, AppOne Document Preparation offers a unique model that helps provide ongoing forms maintenance and eliminates the costly task of updating and revising contract and document formats within individual applications.

Our contracts are built upon more than 50 years of experience, are regularly reviewed for legal sufficiency, and are maintained by Reynolds Document Services' compliance experts, who monitor federal and state legislative and regulatory changes affecting the automotive, RV, marine and powersports finance industries in all U.S. jurisdictions.

Bottomline benefits:

AppOne Document Preparation provides a simple method of printing loan contracts while at the same time, substantially reduces the cost of reprogramming both lender and dealer systems.

Risk Mitigation Services

AppOne Risk Mitigation Services (RMS) helps your institution receive clean funding packages that meet your lending guidelines and stipulations. RMS is an outsourced program of industry experts, processes and tools designed to help reduce business and regulatory compliance risk in your indirect lending program, including:

- **Dealership due diligence and underwriting** – mitigates the risk of dealership fraud by ensuring all dealers go through an extensive underwriting process using our proprietary risk scoring system prior to being accepted as an AppOne dealer.
- **Dealer F&I services** – assist dealers with lender program training and structuring of deals to ensure lender guidelines and requirements are stringently applied.
- **Vigilant documentation** – helps ensure clean funding packages are sent to each lender by performing all of the comprehensive screens and checks necessary.
- **Verification of lender stipulations** – performs all funding package audits and verifications to ensure compliance with each lender’s requirements.
- **Contract funding escrow and disbursement** – manages the flow of funds between lenders and dealerships.
- **Lien perfection** – researches titles and release contract proceeds to dealers upon lien verification.
- **Reserves and chargeback management** – processes and manages loan exceptions and chargebacks to ensure conformance with all policies and procedures.

Bottomline benefits:

AppOne Risk Mitigation Services reduces your business and compliance risk while helping improve the overall performance of your indirect loan portfolio.

