VANTAGE
FINANCE

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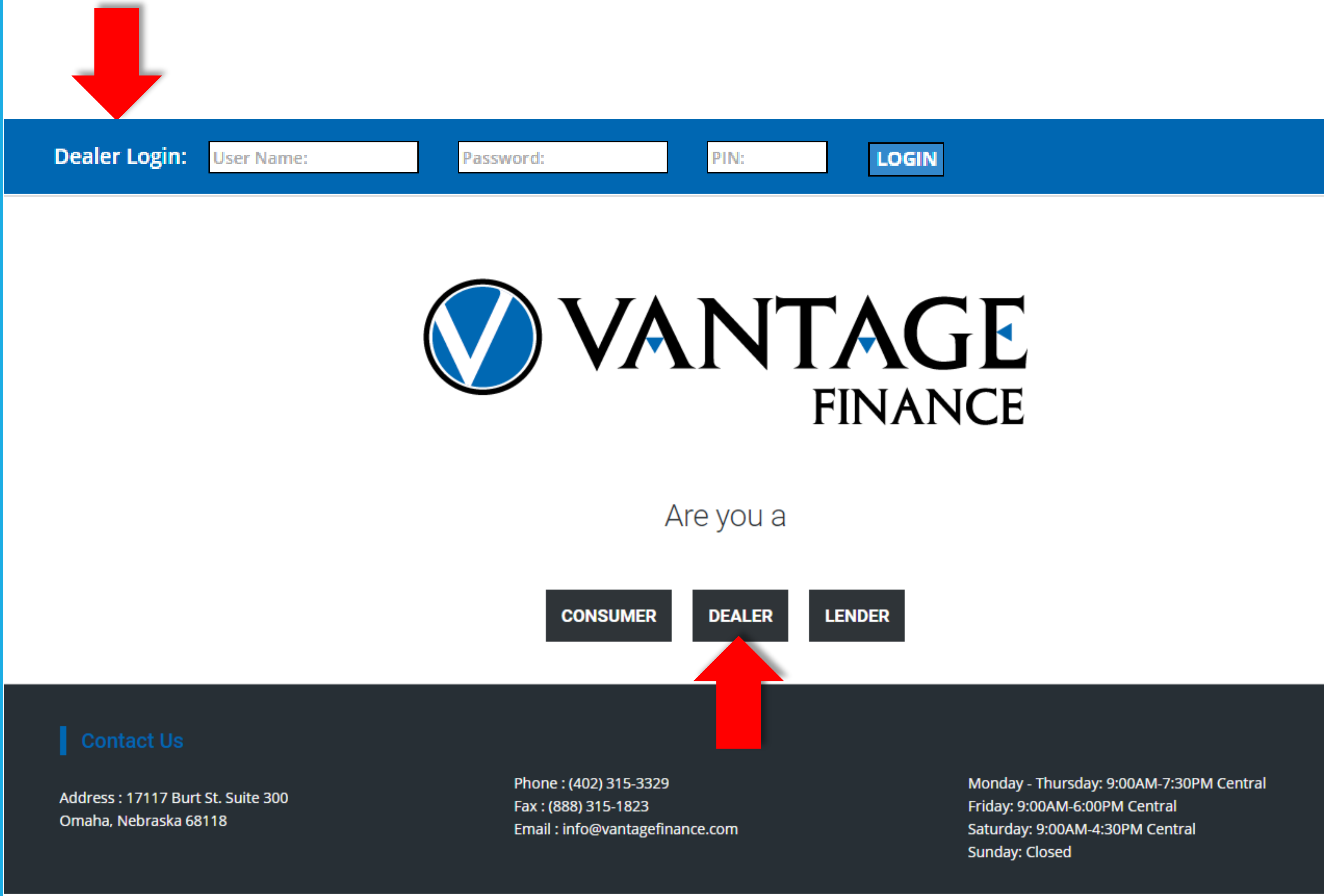
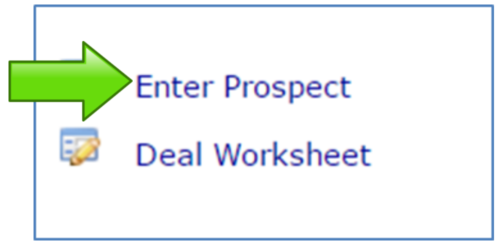
# Logging On To Vantage Finance

- In your Google Chrome web browser type in our web address www.VantageFinance.com
- Enter username & password provided by the Vantage. No pin needed, simply leave this field blank.
- For additional information about our Dealership program, click the black “Dealer” button.



Login to system and click “Enter Prospect”



Complete the following fields and continue to next page...

## Prospect

SSN:

First Name:

Last Name:

Address: Street # | Street Name | Type

Apt/Suite - OR - P.O.Box | Rural Route

City:

State: -- Select --

Zip Code: 88888

Use Co-Prospect

## Co-Prospect (if applicable)

SSN:

First Name:

Last Name:

Address: Street # | Street Name | Type

Apt/Suite - OR - P.O.Box | Rural Route

City:

State: -- Select --

Zip Code: 88888

At bottom of this initial page, user must check the box acknowledging the Terms & Conditions along with the Privacy Policy and presses Submit button

**YOU MUST COMPLETE THE NEXT SCREEN WITH EMPLOYMENT, VEHICLE AND STRUCTURE INFORMATION**

By checking this box, you are certifying your understanding and acceptance of the Terms & Conditions, and Privacy Policy.

Click here to continue to step 2 -----> Submit

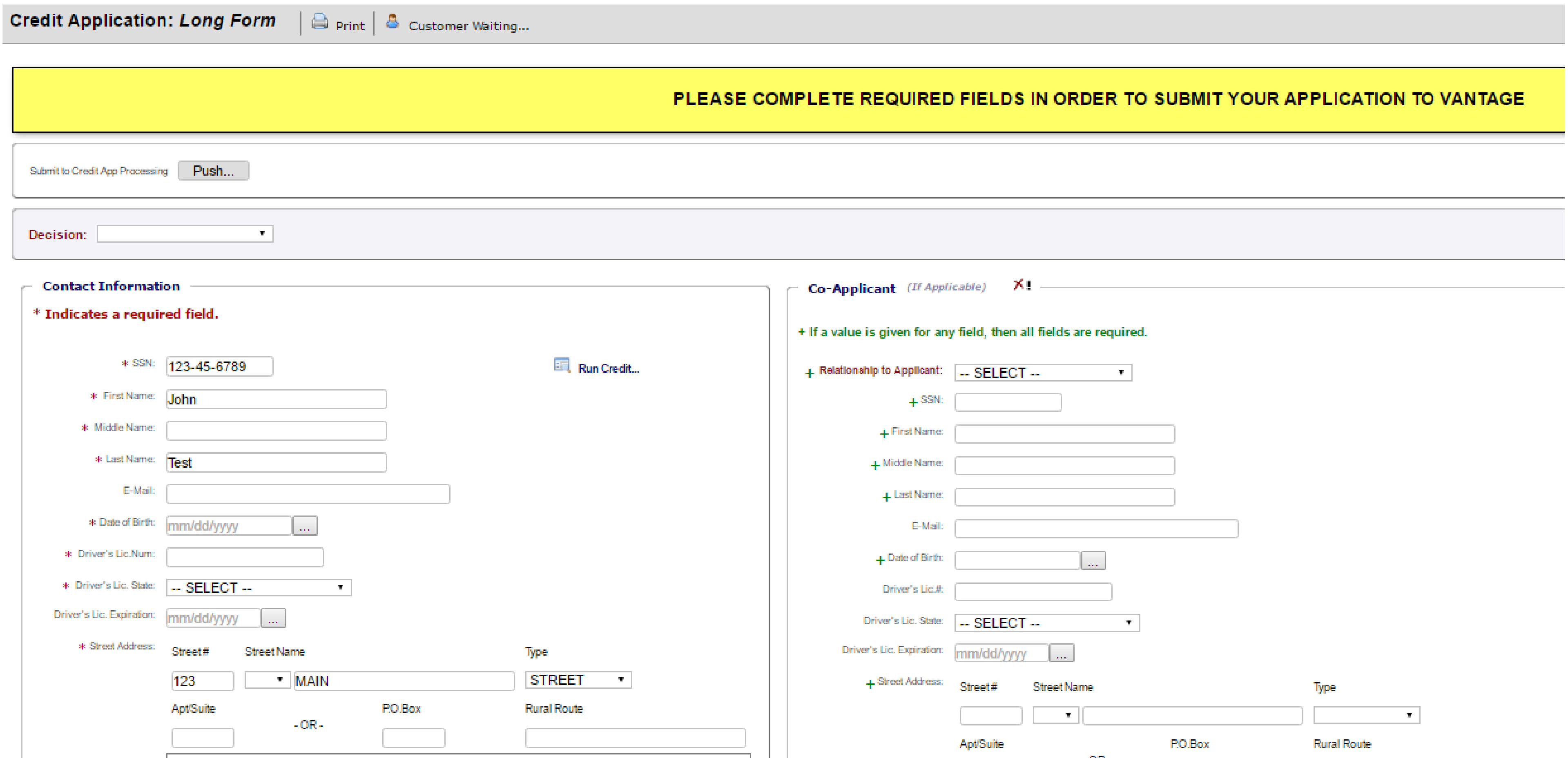
Once you click continue, you will be redirected to the full credit application...

**Attention!**

You are now being directed to the Vantage Credit Application.

**The Credit Application must be completely filled out to be reviewed by a Vantage F&I Rep.**

Complete all required fields including applicant/co-applicant information, vehicle information and deal structure in order to submit the application to Vantage.



At the bottom of the credit application, check the acknowledgment box, and click submit form

# PLEASE READ

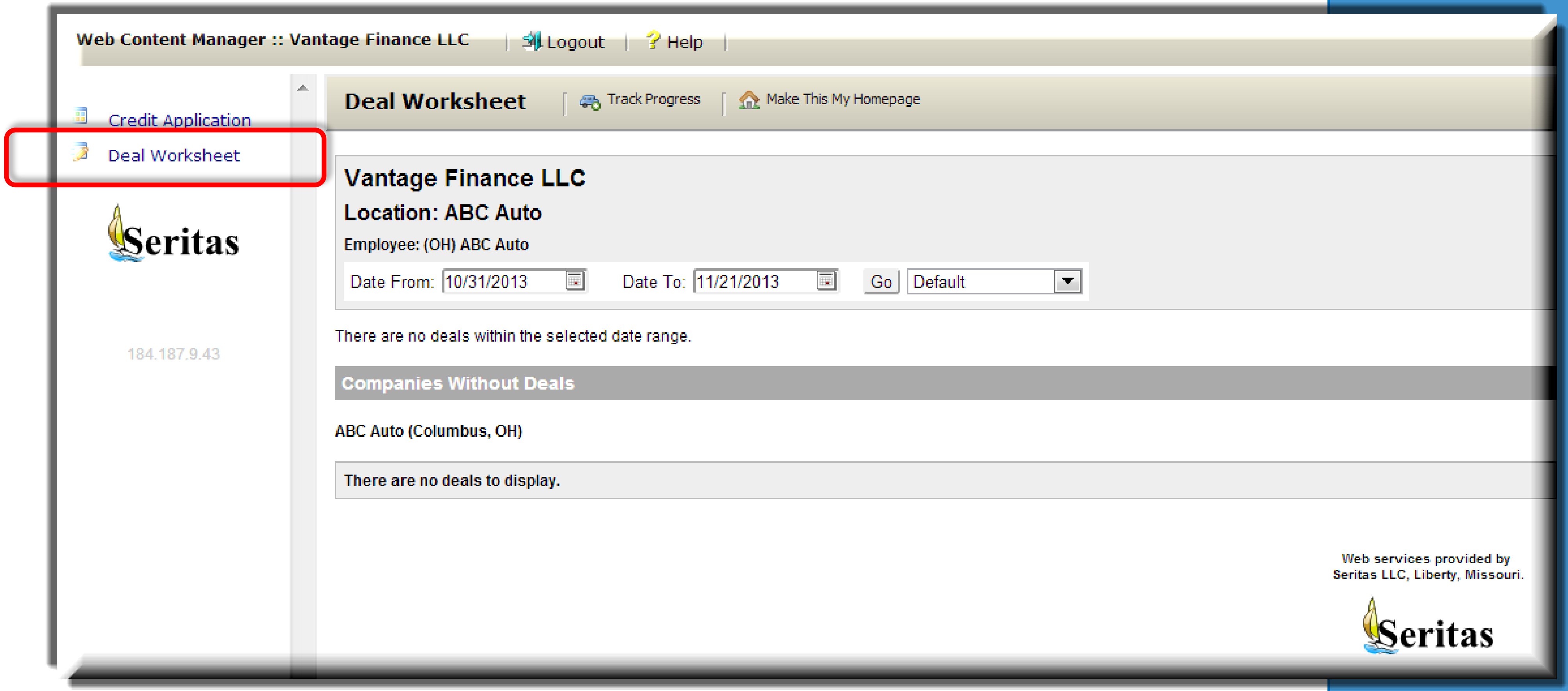
☑ By checking this box, you are certifying that the customer has read and agreed to the Terms & Conditions, and Privacy Policy.

Only after checking this box will the submit button be enabled:

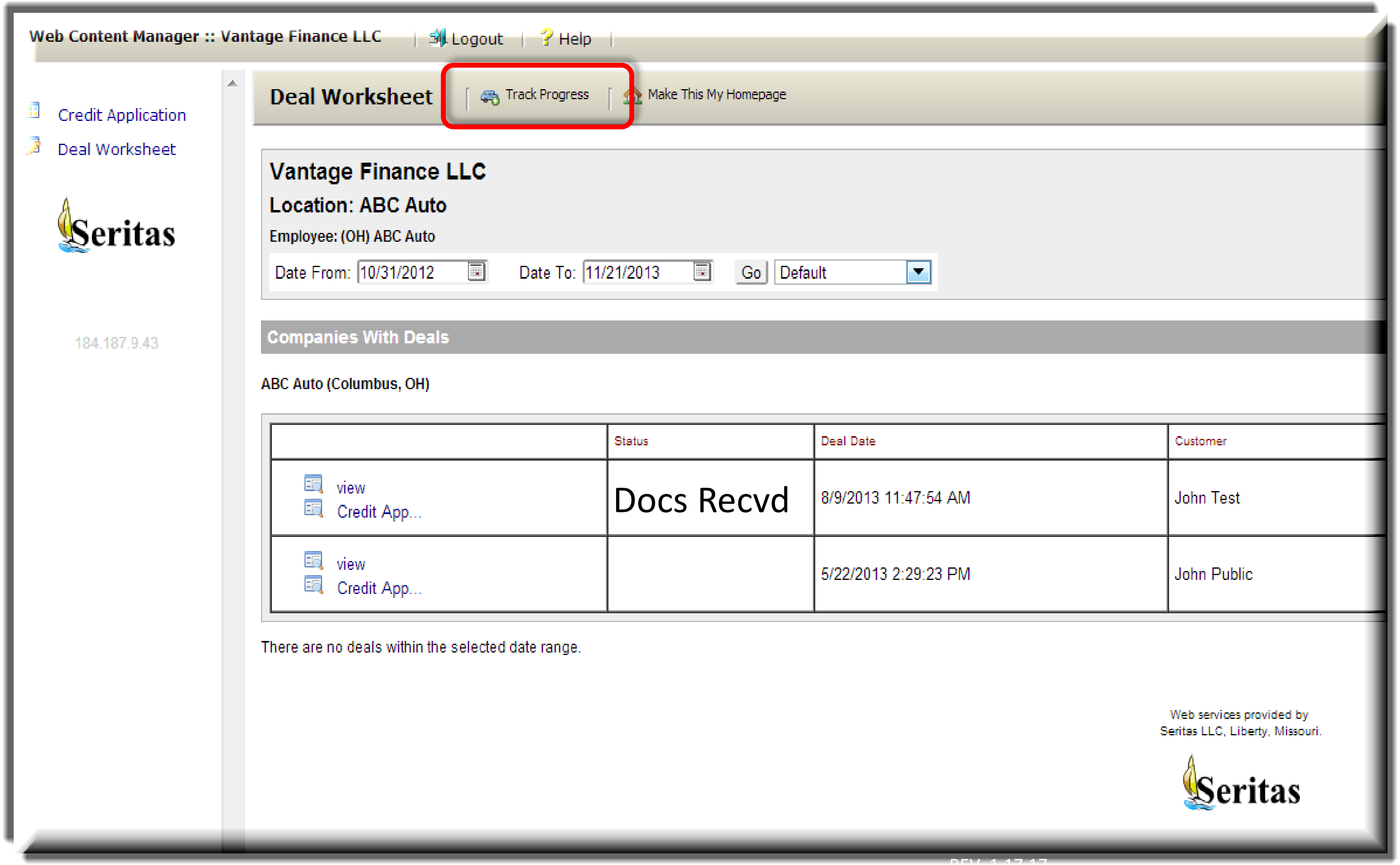
>> CLICK ONLY ONCE TO SUBMIT THIS FORM <<

# Monitoring the progress of a credit application that has already been sent to Vantage…

Once a credit application has been sent to Vantage, the ONLY way to monitor its progress is through the Vantage System. To monitor the progress of your pending credit application, click on **"Deal Worksheet"**



# Monitoring the progress of a credit application that has already been sent to Vantage…




Click On "Track Progress"

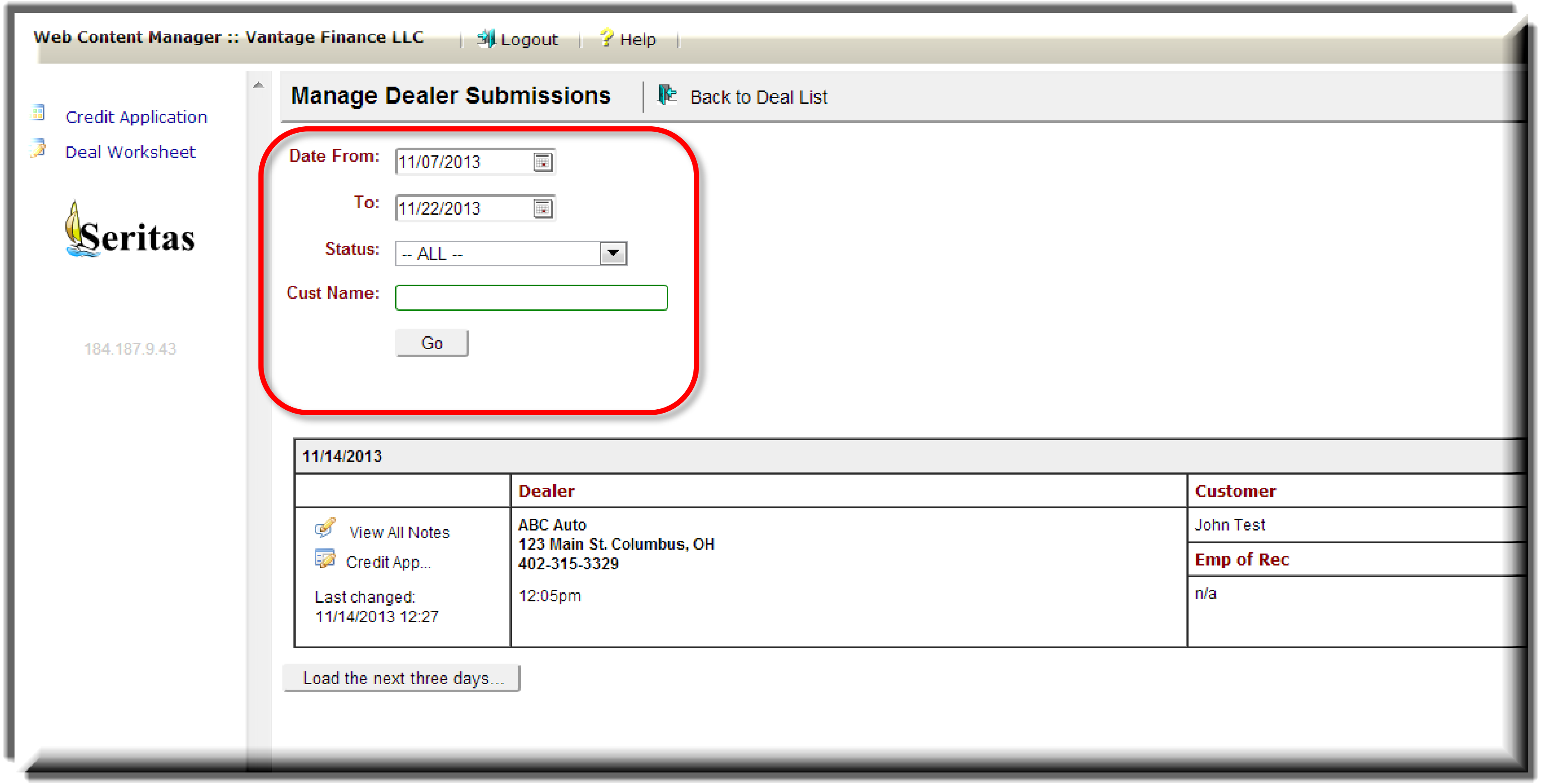
You will notice to the left that this Deal Worksheet area lists deals similarly to credit applications.

Do not confuse these items.

What you are looking at here is showing the Docs Recvd status is actually a car deal that's in for <u>funding</u>.

To monitor credit applications you must go to the track progress area.

# Monitoring the progress of a credit application that has already been sent to Vantage…

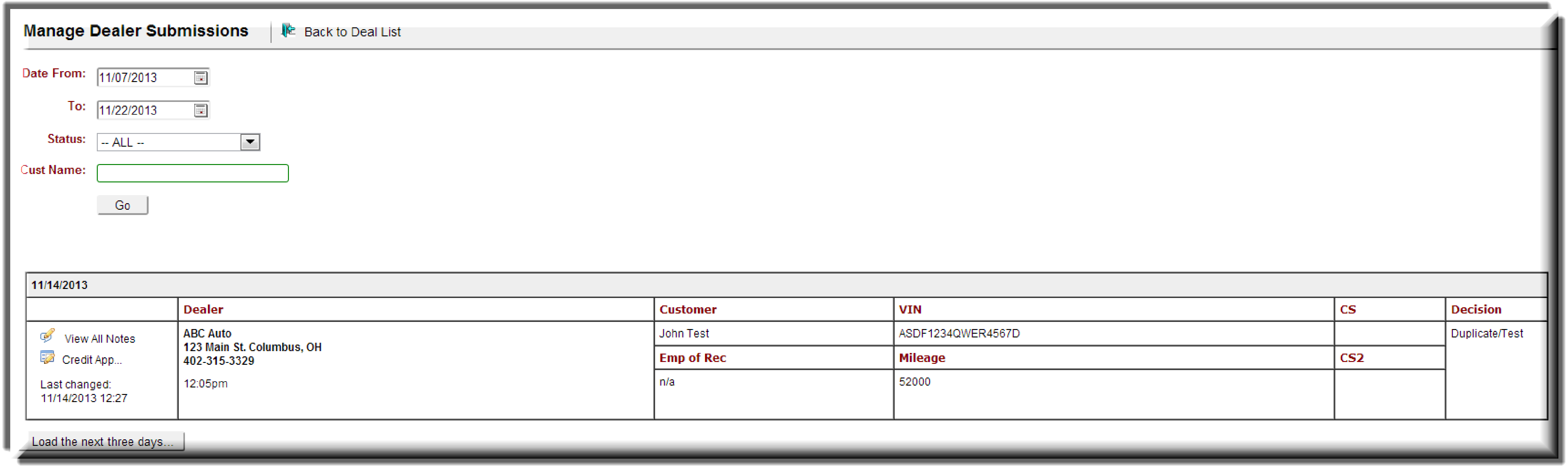



Locate the credit application you want to monitor…

If you cannot find a specific credit application try adjusting the date range and other search parameters. If you still cannot find it, try re-entering it as it may not have been received.

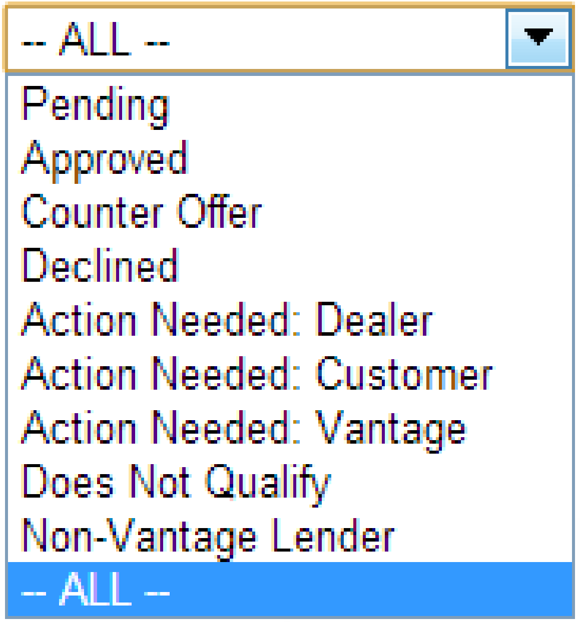
# Monitoring the progress of a credit application that has already been sent to Vantage…

Now that you've found your credit application in the Track Progress area of the Vantage System, let's discuss in details what each item represents and how to interpret the information Vantage provides you.  Below is a credit application that is currently pending for Customer JOHN TEST.  Take some time to familiarize yourself with the different fields and what they represent.



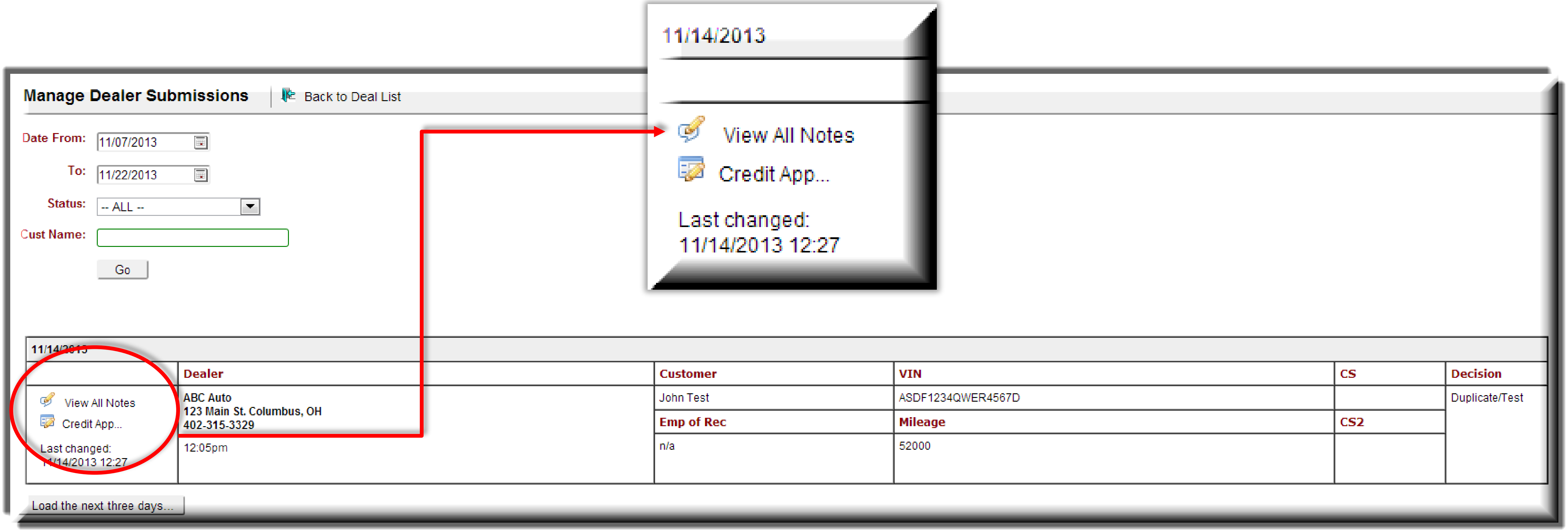
# Monitoring the progress of a credit application that has already been sent to Vantage…

- **<u>Note Section</u>**: Check here for messages from Vantage regarding approvals, requested stipulations, deal conditions/structure, action needed details, etc. from our Vantage team members regarding your credit application.
- **<u>Credit Application:</u>** will take you back into the credit application you submitted to Vantage. If you need to review, add a co-buyer or switch units, simply click on credit application blue link to reenter and make necessary changes.
- **<u>Time:</u>** time stamp reflects when the most current changes or updates to the credit application occurred.
- **<u>Dealer:</u>** Dealership name and other dealer specific information is stored here.
- Time Vantage received credit application.
- **<u>Customer</u>**: Customer/Buyer's name
- **<u>Emp Of Rec:</u>** EOR (Employee of Record), is the Vantage representative currently working the credit application.
- **<u>VIN</u>** #
- **<u>Mileage:</u>** Purchased Vehicle's Mileage
- **<u>CS</u>**: Credit score of buyer
- **<u>CS2</u>**: Credit score of co-buyer (if applicable)
- **<u>Decision</u>**: This is the current status of the deal. Note that the example credit application above is in Pending Status. To the right is a list of Decision Status'.



# Monitoring the progress of a credit application that has already been sent to Vantage…

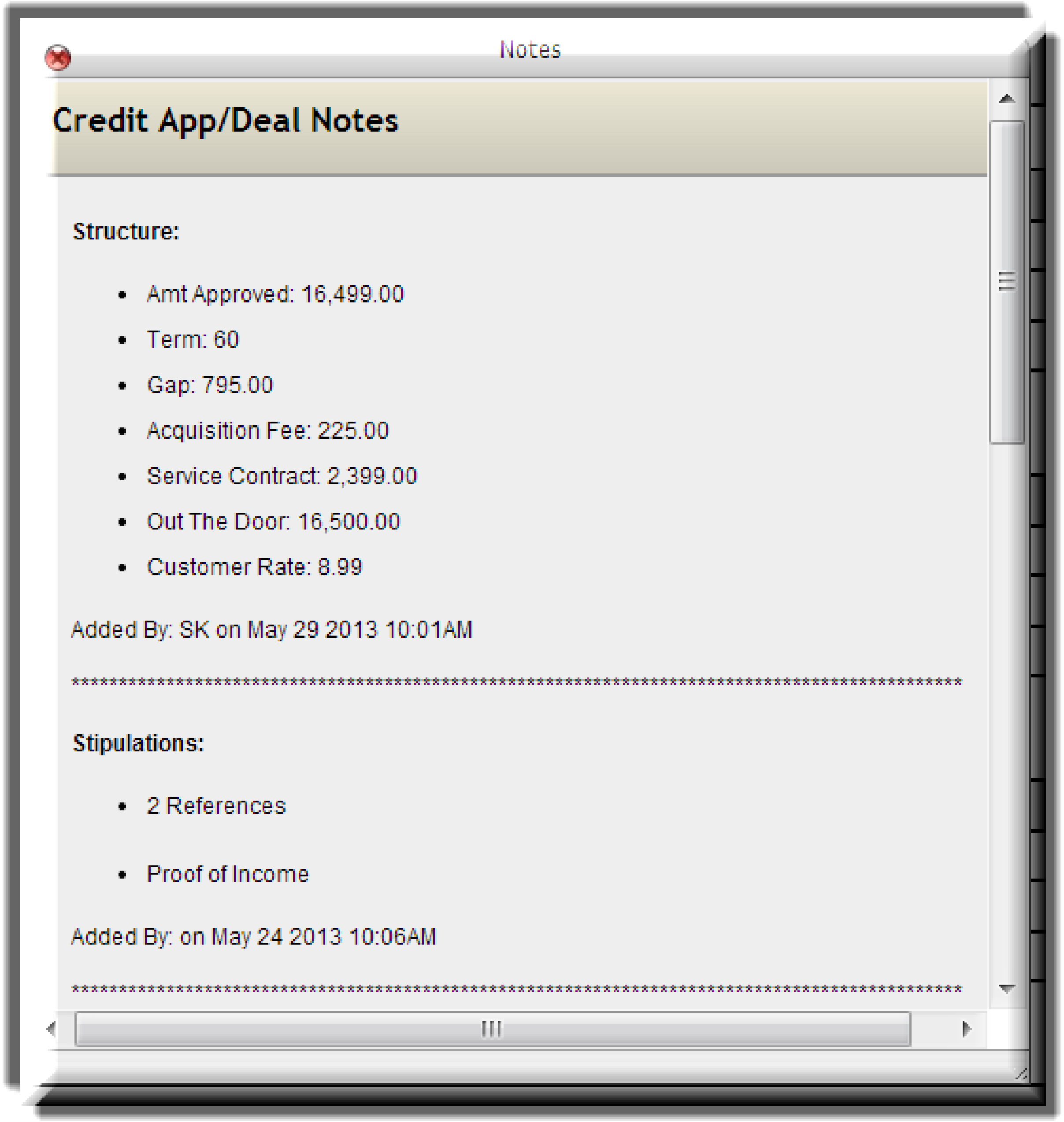
Once a credit application has been decisioned, check the notes and the structure (if approved/counter) to determine how to proceed with the deal.



# Monitoring the progress of a credit application that has already been sent to Vantage...

Review this area for notes on the credit application; deal structure, acq. fees, interest rates, requested stipulations, availability of backend, & action needed notes. You can also see which Vantage team member added the notes and what time it was last updated in this area.

The next step is working out the final numbers with your internal Vantage representative. who will then convert the credit application into printable car deal for you!



# Credit Application Status

| | Dealer | Customer | VIN | CS | Decision |
|---|---|---|---|---|---|
| View All Notes<br>Credit App...<br>Last changed:<br>05/22/2013 14:36 | ABC Auto<br>123 Main St. Columbus, OH<br>402-315-3329<br>02:18pm | John Test | ASDF1234QWER4567D | 682 | Pending |
| | | **Emp of Rec** | **Mileage** | **CS2** | |
| | | Shari Kopf | 52000 | 645 | |

· **Pending**: Still awaiting a response from lender. Vantage will notify you as soon as a decision has been made.

· **Action Needed Vantage**: Vantage needs to perform a task (i.e. contact lender, speak with customer)

· **Action Needed Dealer**: Dealer needs to perform a task or Vantage needs something from dealer. (i.e. exact mileage/vin number) Check notes for additional information.

· **Action Needed Customer**: Vantage is waiting on something from customer. Please check notes for additional information.

· **Approved**: Lender approved structure as submitted. Full Call. Contact Vantage immediately and let's capture this deal!

· **Counter Offer**: Lender provided a way to go, but did not approve structure/application as submitted.

· **Declined:** Deal does not qualify with lenders, declined means deal is not going to come together.

· **Non-Vantage Lender**: Lost deal to an alternate lending institution of the dealership or cash deal for dealership.

· **Does Not Qualify**: Customer, collateral, etc. does not qualify for a loan. This may be for an array of reasons. Check notes area for additional information.

· **Not Captured**: Deal was lost, i.e. customer bought from another dealership, deal was not closed, etc.

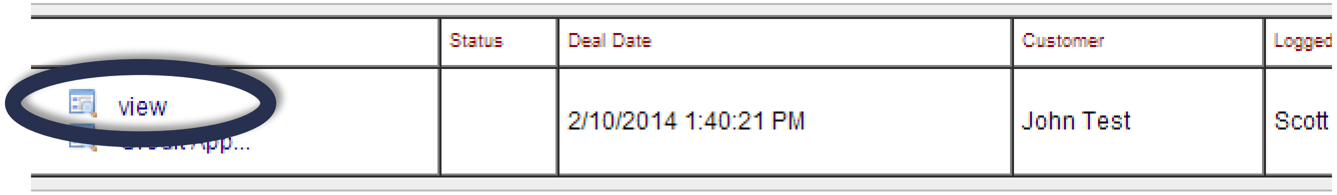
# Deal Status

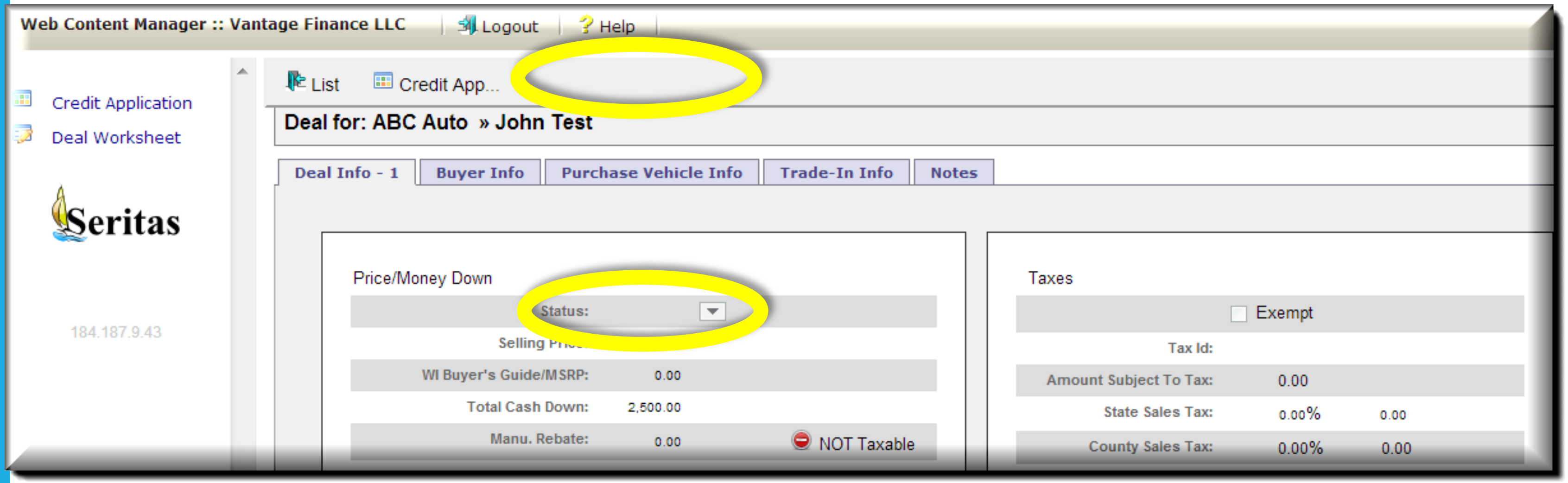

<u>What the different statues of a deal mean:</u>

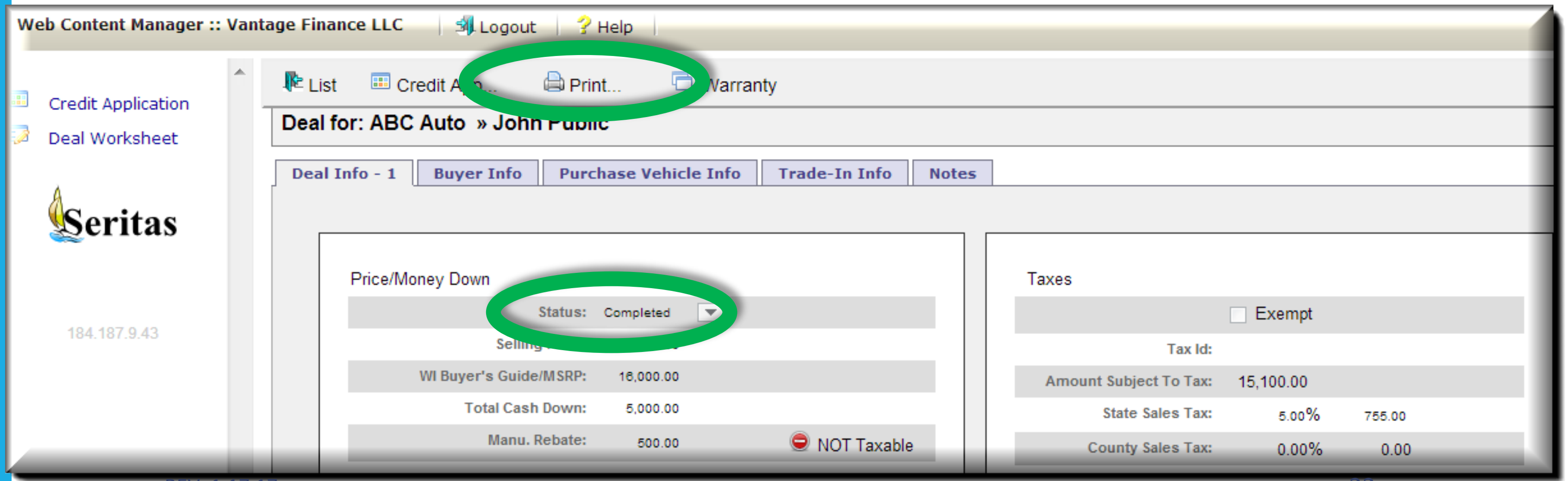
- **Working** : Credit application has been converted into a "working" deal. Numbers are still being finalized out between the customer, dealership, and Vantage. During this time Vantage will also be conducting compliance checks and performing product presentations. Once everything has been properly discussed an disclosed, the status will be changed to "completed".
- **Completed**: The deal is turned to "completed" once all numbers are finalized and you are ready to print forms and deliver vehicle. Note: "Completed" status is the <u>ONLY</u> status in which deal forms are available for printing. This ensures that all the numbers & information have been finalized and verified. If a change needs to be made after forms have been printed, simply contact the Vantage Finance representative you are working with.
- **Docs Recvd**: The Docs Received status is to notify dealers that the funding packet has been received at the Vantage Finance offices.
- **Funding Delay**: This status requires URGENT attention! If your deal is in this status contact the Vantage Finance funding department immediately @ 402-315-3329 ext. 4 or funding@vantagefinance.com . Something is holding up the funding of this deal Please help us resolve the issue(s) immediately. Remember Vantage is on your team, and we want these deals to fund as quickly as possible, as none of us make money until we get this funded! Sending in complete funding packets, with proper signatures, originals, and current qualifying stips that are requested from the lender, play a significant role in funding time. Help us help you, by making sure your funding packets are complete!
- **Funded**: When your deal says "Funded" in the Vantage system, Vantage has ACH'd your account. Please allow 24-48 hours for funds to reflect in your account.
- **Capped**: This is the final status for the deal. Everything should be completed at this time and logged in the accounting system. Please note that Vantage needs your help to make sure the liens get noted. Next you will receive your backend profits on the deal the first week following the close of the business month. Deal breakdowns are available at any status throughout the deal progression, however print the final breakdown once the deal is capped to ensure exact figures for your accounting purposes.

# Printing the Deal

- Once you've located the deal you need to print, click on View to enter the car deal
- You must be inside the deal in order to print
- Deal must be in "Completed" status
- Once in "Completed" status the "Print" button will appear inside the deal window



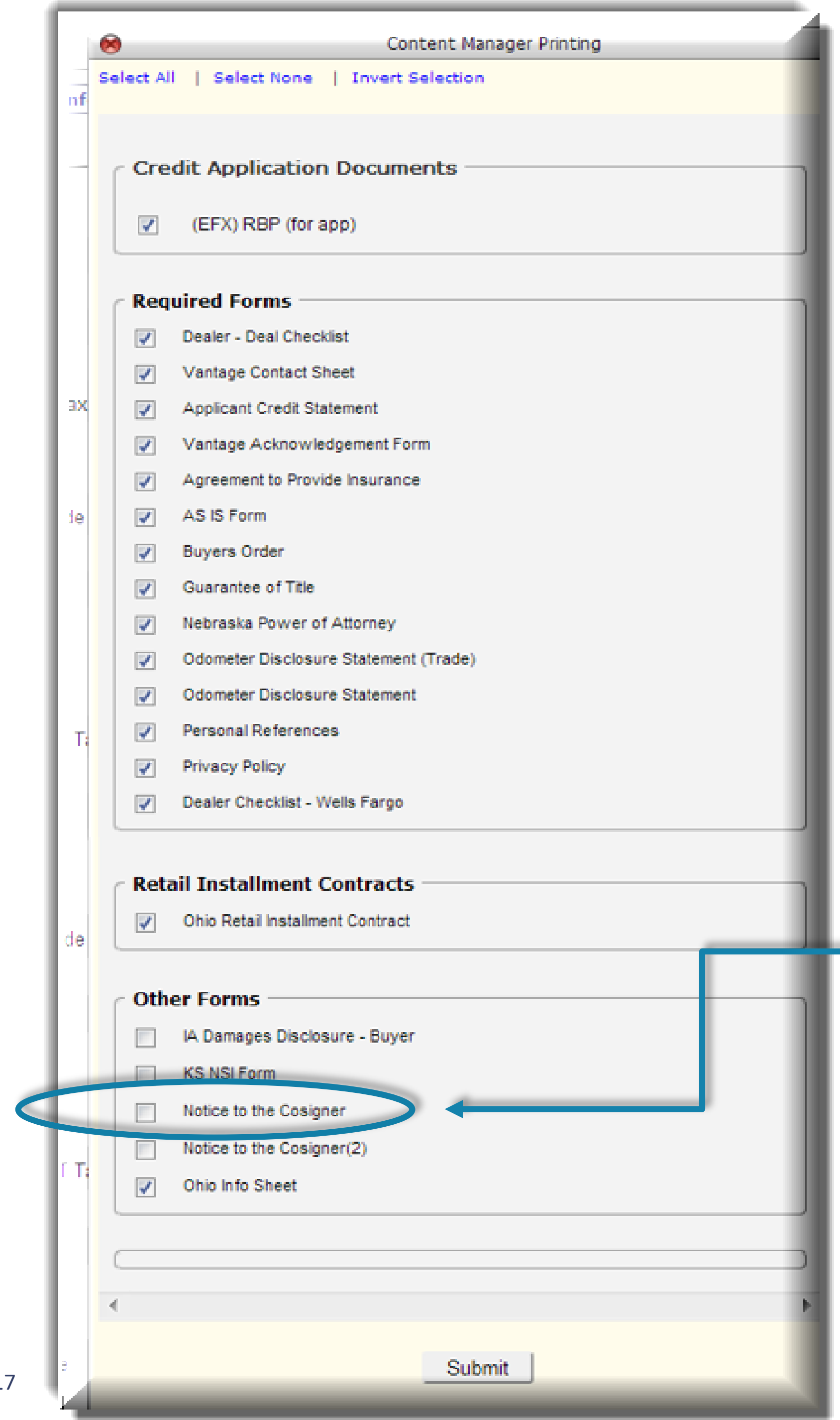



# Printing the Deal

➢ Click **Print** & a box with the forms will pop-up.

*pre-selected for your convenience

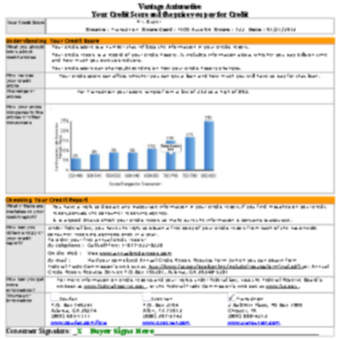
➢ Press “Submit” to generate forms.



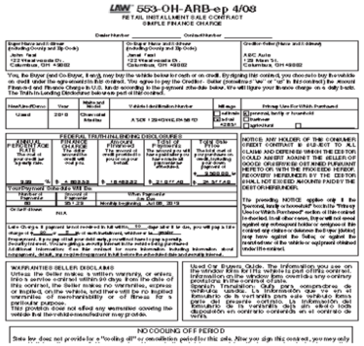

Check this box if there is a Cosigner

# Vantage Finance Forms

Risk Based Pricing Notice



LAW Retail Installment Contract



Credit Application

General POA

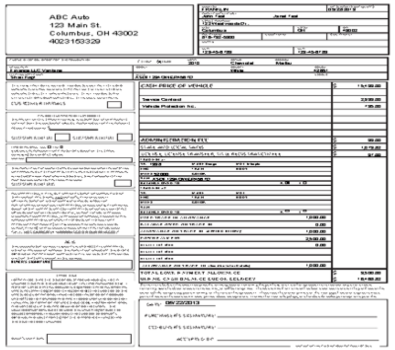
Odometer Statement

As-Is Form

Customer Acknowledgment Form

Agreement to Provide Insurance

Buyer's Order/Purchase Agreement

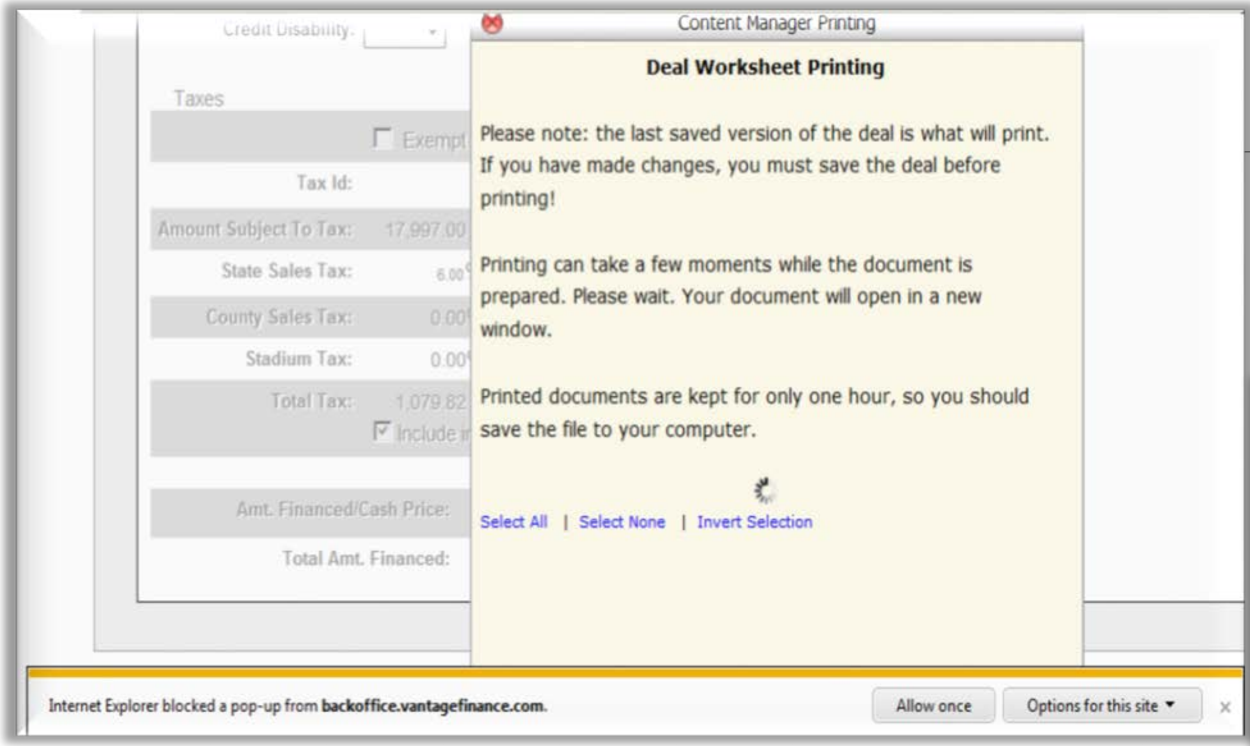


Privacy Notice

Funding Checklist

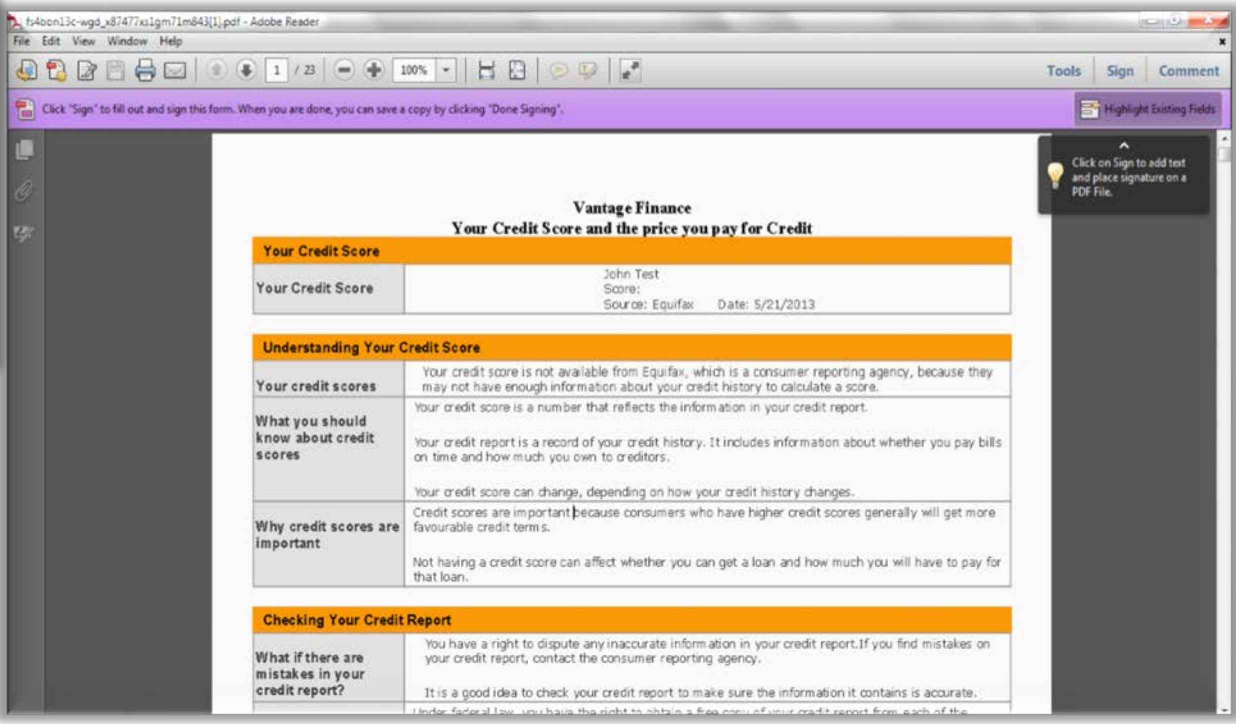
Title Application (state specific)

# Printing Trouble Shooting




FORMS SHOULD POP UP QUICKLY, HOWEVER IF IT KEEPS THINKING/PROCESSING, CHECK FOR POP-UP BLOCKERS, OR HOLD DOWN THE CONTROL BUTTON ON YOUR KEY BOARD AND HIT SUBMIT AGAIN. IF YOU FIND IT IS A POP-UP BLOCKER, SELECT "ALWAYS ALLOW" POP-UPS FOR THIS SITE SO THAT THESE ISSUES WILL NOT OCCUR IN THE FUTURE.

THE FORMS WILL GENERATE IN A PDF FILE FORMAT. PRINT ALL OF THE FORMS, HAVE CUSTOMERS SIGN, MAKE COPIES FOR DEALERSHIP AND CUSTOMER, COLLECT ALL OF THE REQUESTED STIPULATIONS, FAX INTO VANTAGE FINANCE, AND SEND ALL OF THE ORIGINAL SIGNATURES & DOCUMENTS TO VANTAGE FINANCE FOR FUNDING.



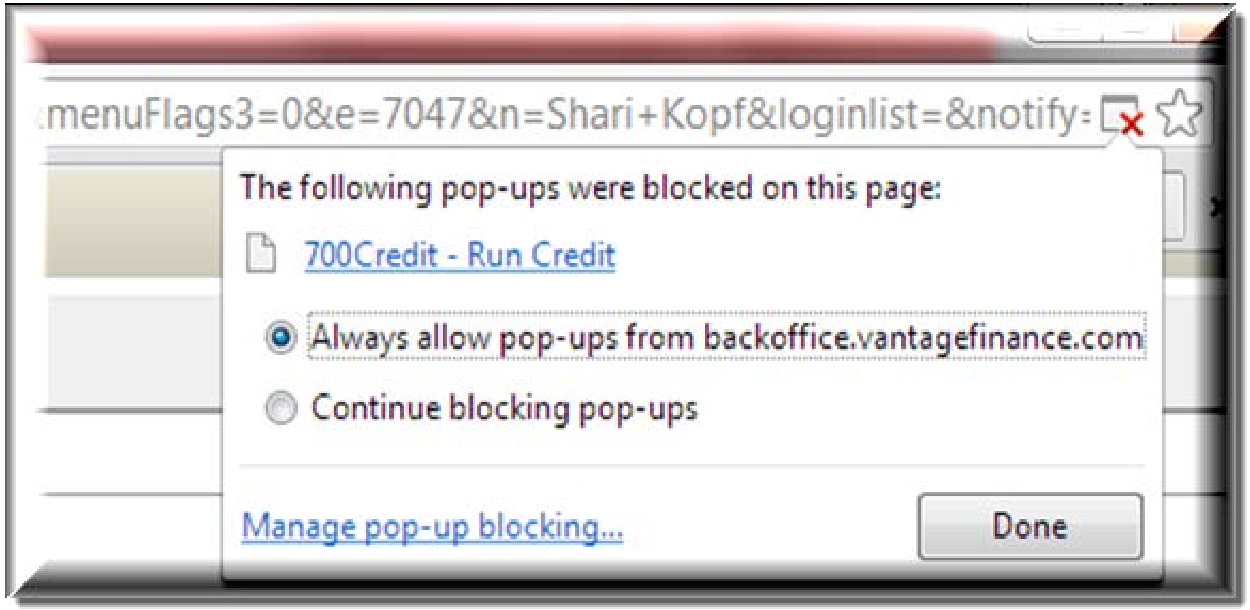
# Trouble Shooting Pop-Up Blockers

Often times a pop-up blocker is the culprit in preventing forms, or bureaus from generating.

In the Google Chrome browser, look for a red X to indicate if a pop-up blocker is turned on.

Simply click on the red X in the top right hand corner of your browser, select “Always Allow” and click “Done”.

This should eliminate future issues.  If issues persist call Vantage.



# Google Chrome Clearing History

If you ever have a problem, sometimes clearing your browser history may resolve the issue.

Please follow these steps to clear you browser history:

In your Google Chrome browser, click on the 3 horizontal bars stacked on top of each other in the top right hand corner of your screen.

Select "History"

Select "Clear Browsing History"

Check all boxes, Except "Clear Saved Passwords"

Clear Data from "beginning of time"

Select "Clear Browsing"