

Finance Module User Guide



"Buy Here / Pay Here"

Section	Topic
1	Introduction
2	Invoking the Buy Here / Pay Here Module
3	Main Buy Here / Pay Here Screen
4	Create a New Account
5	Related Finance
5.1	Loan Source
5.2	Insurance
5.3	Pickup Only
5.4	Finance Information
5.5	Pickup
6	Receive a Loan Payment
7	Receive a Pickup Payment
8	Print Payment Book
9	Adjust an Account
9.1	Automatic Late Fee
9.2	Add Late Fee
9.3	Debit/Credit
9.4	Change Status
10	Print Reports
11	Setup Software
11.1	Setup Defaults
11.2	Setup Users
11.3	Security Setup

1.1. Security Setup

The security setup window allows for the setting of restriction and access to various functions of the Buy Here / Pay Here Module software. The functionality settings are inclusive. For example all settings including level 1 get access to level 1 functions. Level 2 users get access to all level 1 functions plus all level 2 functions. Level 5 users get access to all functions with the exception of the function of setting the security levels and authorizing users. Level 6 users can perform all functions of the Buy Here / Pay Here module software, including authorizing users and setting security level functionality.

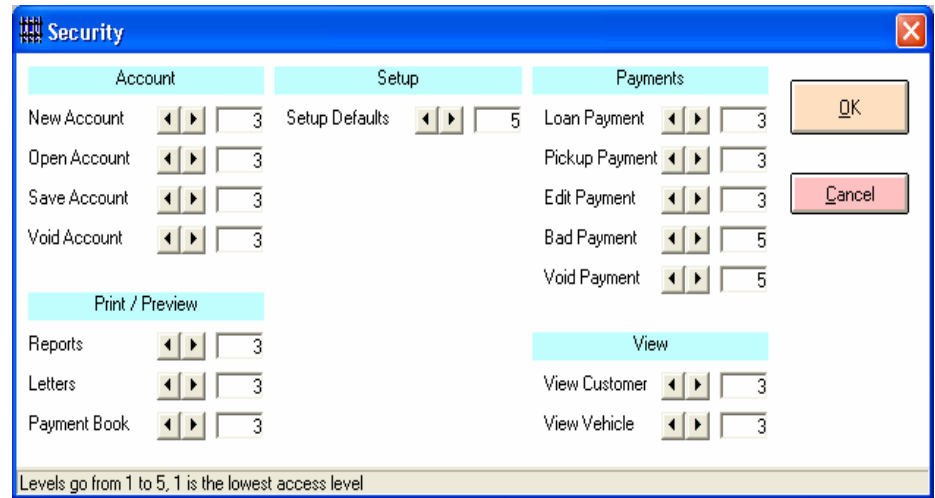


Figure 1 - Security Setup Window

1.2. Setup Users

This screen allows you to set up and maintain user accounts. Enter the user's last name and first name. Figure – 7 shows the user setup window. Their last name becomes their user name. In addition to the user name, the user will have a password that he/she enters at the Buy Here / Pay Here Module screen.

Next, select their security level. The Buy Here / Pay Here Module allows for 6 levels of security. The first 5 levels of security can be adjusted to give or restrict access to any features in the Buy Here / Pay Here module with the exception of adjusting the security levels. Only level 6 users may adjust the security level. The default "admin" user ID is set to security level 6.

The 'Users' window includes the following fields:

- User Name:
- Security Level:
- Password:
- Last Name:
- First Name:
- MI:
- Street:
- Phone:
- City:
- State:
- Zip:
- Pager:
- SSN:
- Drivers License:
- Sales License:

At the bottom, there is a table with the following data:

Name	Telephone	Pager
admin, System	() -	() -
admin, System	() -	() -
admin, System	() -	() -
admin, System	() -	() -
admin, System	() -	() -
admin, System	() -	() -

Figure 7 - User Setup Screen

2 Introduction

This manual describes the operation and features of the Buy Here / Pay Here module, also referred to as the "Buy Here/Pay Here" module, from DealerClick Software. This manual gives a brief overview of the functions of the software. It is meant to be used along with the Buy Here / Pay Here module software on a PC compatible running Windows XP.

3 Invoking the Buy Here / Pay Here Module

To start the Buy Here / Pay Here module, click on the Buy Here / Pay Here module icon on the desktop.



Finance.Ink

To enter the Buy Here / Pay Here Module, type in "admin" for the user name, and for the password, type in "auto".

4 Main Buy Here / Pay Here Screen

The Main Buy Here / Pay Here Screen contains a summary of the current account, the pull down menus to provide the Buy Here / Pay Here module functions, and the quick key buttons. Buy Here / Pay Here Module Main Screen shows the DealerClick Software Main screen.

The main screen displays the following information:

- Account No: 1000
- Vehicle: 1031 - TOYOTA, CAMRY, 1992
- Last Name: CESTANIDA-MOS
- First Name: ELVIRA
- Middle: M
- Home Phone: (999) 555-3536
- Work Phone: (999) 555-1441
- APR: 36.000%
- Total # of Pmts: 30
- Pmt Period: Monthly
- Loan Date: 12/26/2001
- First Due Date: 01/25/2002
- Prev. Pmt Date: 11/03/2003
- Final Due Date: 06/25/2004
- Next Due Date: 09/25/2005
- Acct Status: Past Due
- Amt. Past Due: \$1,921.49
- Payment: \$256.31
- Final Pmt: \$256.31
- Unpaid Principle: \$1,760.99
- Interest Due: \$916.04
- Unpaid Adj: \$0.00
- Pickup: \$0.00
- Loan Payoff: \$2,677.03
- Payoff as of: 09/03/2005
- Payoff Method: Rule of 78
- Daily Int. (until next schd. pmt) = \$1.7369

	Totals	Paid To Date	Remainder
Principle (Loan)	\$5,023.79	\$3,262.80	\$1,760.99
Finance Charge	\$2,665.51	\$2,505.01	\$160.50
Adjustments	\$0.00	\$0.00	\$0.00
Late Fees	\$0.00	\$0.00	\$0.00
Pickup	\$0.00	\$0.00	\$0.00
Totals	\$7,689.30	\$5,767.81	\$1,921.49

Figure 2 - Buy Here / Pay Here Module Main Screen

5 Create a New Account

To create a new account, click the “New” button or choose “New” from the File menu. The “Create New Account” screen appears. Enter the account number. Click on the “Buyer” and “CoBuyer” buttons to enter the buyer information. Similarly click the “Vehicle” button to enter the vehicle information. See Figure 2 – Create New Account Screen.

Figure 3 – Create New Account Screen

6 Related Finance

Click the “Related Finance” button to enter the dealer reserve, lender discount, bank fee, and finance profit.

6.1. Loan Source

Click the “Loan Source” button to enter the Company and contact information for the source of the loan.

6.2. Insurance

Click the “Insurance” button to enter the Company, contact, and policy information for the account insurance information.

6.3. Pickup Only

Check this box if you want to make all the payments “Pickup.”

7 Setup Software

The user can setup defaults, users of the Buy Here / Pay Here software, and the capabilities of each of the five user security levels.

7.1. Setup Defaults

Select the “Defaults” item from the “Setup” menu to change the new account defaults. The type of payoff method (rule of 78 or simple), the penalty for a late payment, the number of accounting days in the year, as well as other new account defaults can be set at this window. Figure – 5 shows the defaults window.

Figure 6 - Setup Defaults Window

Export Icon

The screenshot shows a software window titled "Account Payment History" for account number 1000. It displays a table of payments with columns for Row #, Date, Amount, and Balance. An arrow points to an "Export" icon in the top right corner of the window.

Row #	Date	Amount	Balance
1	02/20/2002	\$300.00	\$3,189.30
2	03/20/2002	\$300.00	\$2,889.30
3	04/20/2002	\$300.00	\$2,589.30
4	05/20/2002	\$300.00	\$2,289.30
5	06/20/2002	\$300.00	\$1,989.30
6	07/20/2002	\$300.00	\$1,689.30
7	08/20/2002	\$300.00	\$1,389.30
8	09/20/2002	\$300.00	\$1,089.30
9	10/20/2002	\$300.00	\$789.30
10	11/20/2002	\$300.00	\$489.30
11	12/20/2002	\$300.00	\$189.30
12	01/20/2003	\$300.00	\$89.30
13	02/20/2003	\$300.00	\$89.30
14	03/20/2003	\$300.00	\$89.30
15	04/20/2003	\$300.00	\$89.30
16	05/20/2003	\$300.00	\$89.30
17	06/20/2003	\$300.00	\$89.30
18	07/20/2003	\$300.00	\$89.30
19	08/20/2003	\$300.00	\$89.30
20	09/20/2003	\$300.00	\$89.30
21	10/20/2003	\$300.00	\$89.30
22	11/20/2003	\$300.00	\$89.30
23	12/20/2003	\$300.00	\$89.30
24	01/20/2004	\$300.00	\$89.30
25	02/20/2004	\$300.00	\$89.30
26	03/20/2004	\$300.00	\$89.30
27	04/20/2004	\$300.00	\$89.30
28	05/20/2004	\$300.00	\$89.30
29	06/20/2004	\$300.00	\$89.30
30	07/20/2004	\$300.00	\$89.30
31	08/20/2004	\$300.00	\$89.30
32	09/20/2004	\$300.00	\$89.30
33	10/20/2004	\$300.00	\$89.30
34	11/20/2004	\$300.00	\$89.30
35	12/20/2004	\$300.00	\$89.30
36	01/20/2005	\$300.00	\$89.30
37	02/20/2005	\$300.00	\$89.30
38	03/20/2005	\$300.00	\$89.30
39	04/20/2005	\$300.00	\$89.30
40	05/20/2005	\$300.00	\$89.30
41	06/20/2005	\$300.00	\$89.30
42	07/20/2005	\$300.00	\$89.30
43	08/20/2005	\$300.00	\$89.30
44	09/20/2005	\$300.00	\$89.30
45	10/20/2005	\$300.00	\$89.30
46	11/20/2005	\$300.00	\$89.30
47	12/20/2005	\$300.00	\$89.30
48	01/20/2006	\$300.00	\$89.30
49	02/20/2006	\$300.00	\$89.30
50	03/20/2006	\$300.00	\$89.30
51	04/20/2006	\$300.00	\$89.30
52	05/20/2006	\$300.00	\$89.30
53	06/20/2006	\$300.00	\$89.30
54	07/20/2006	\$300.00	\$89.30
55	08/20/2006	\$300.00	\$89.30
56	09/20/2006	\$300.00	\$89.30
57	10/20/2006	\$300.00	\$89.30
58	11/20/2006	\$300.00	\$89.30
59	12/20/2006	\$300.00	\$89.30
60	01/20/2007	\$300.00	\$89.30
61	02/20/2007	\$300.00	\$89.30
62	03/20/2007	\$300.00	\$89.30
63	04/20/2007	\$300.00	\$89.30
64	05/20/2007	\$300.00	\$89.30
65	06/20/2007	\$300.00	\$89.30
66	07/20/2007	\$300.00	\$89.30
67	08/20/2007	\$300.00	\$89.30
68	09/20/2007	\$300.00	\$89.30
69	10/20/2007	\$300.00	\$89.30
70	11/20/2007	\$300.00	\$89.30
71	12/20/2007	\$300.00	\$89.30
72	01/20/2008	\$300.00	\$89.30
73	02/20/2008	\$300.00	\$89.30
74	03/20/2008	\$300.00	\$89.30
75	04/20/2008	\$300.00	\$89.30
76	05/20/2008	\$300.00	\$89.30
77	06/20/2008	\$300.00	\$89.30
78	07/20/2008	\$300.00	\$89.30
79	08/20/2008	\$300.00	\$89.30
80	09/20/2008	\$300.00	\$89.30
81	10/20/2008	\$300.00	\$89.30
82	11/20/2008	\$300.00	\$89.30
83	12/20/2008	\$300.00	\$89.30
84	01/20/2009	\$300.00	\$89.30
85	02/20/2009	\$300.00	\$89.30
86	03/20/2009	\$300.00	\$89.30
87	04/20/2009	\$300.00	\$89.30
88	05/20/2009	\$300.00	\$89.30
89	06/20/2009	\$300.00	\$89.30
90	07/20/2009	\$300.00	\$89.30
91	08/20/2009	\$300.00	\$89.30
92	09/20/2009	\$300.00	\$89.30
93	10/20/2009	\$300.00	\$89.30
94	11/20/2009	\$300.00	\$89.30
95	12/20/2009	\$300.00	\$89.30
96	01/20/2010	\$300.00	\$89.30
97	02/20/2010	\$300.00	\$89.30
98	03/20/2010	\$300.00	\$89.30
99	04/20/2010	\$300.00	\$89.30
100	05/20/2010	\$300.00	\$89.30

Figure 5 – Export Icon

Table 1 - List of Reports

Active Sales Report w/PU
Active Sales Summary
Break-Even Report
Buyer List
Days Late Report
Future Payment Schedule
Income Detail by Account
Income Summary by Account
Income Summary by Payments
Invoice by Account
Invoice by Date Range
Mailing Labels – Avery 5160 – 3 Wide
Mailing Labels – Avery 5161 –2 Wide
Pickup Late Report
Pickup Payment Invoice
Pickup Payment List (ALL)
Pickup Payment List (Paid Only)
Promissory Note for PickUps
Reprint Receipt
Scheduled Payments Including Pickups
Statement by Account
Statement by Date
Total Receivables with Pickups.

7.2. Finance Information

Enter the amount financed, date of sale, Annual Percentage Rate, Payment Period, method of payoff (Rule of 78, simple, or no interest), days to first payment, and the number of payments. Click the "Calculate Payment" button to fill in the current payment, final payment, and to create the payment schedule.

7.3. Pickup

Click this button to enter each of the pickup payments. After all information has been entered, save the new account by clicking the "Save and Close" button.

8 Receive a Loan Payment

Select the "Loan Payment" item from the "Payments" pull-down menu. The spreadsheet shows the payment history; see Figure 3- Payment Spreadsheet. Click the receive payment button to enter a newly received payment. Enter the payment amount, the amount paid toward adjustments, and any late fee associated with the payment. Select the payment method (check, cash, money order, credit card) and the reference number. Click "OK" and then select to print a receipt, open another account, or stay in the current account to enter more payments.

The screenshot shows a dialog box titled "Select Regular Payment" for account number 1000 and name CESTANIDA-MOS ELVIRA. It contains a table of previous payments with columns for Pay #, Receipt, Date Paid, Amt Paid, Status, Interest, Principle, Late Fee, Adj Paid, Loan Bal, and Princ Bal.

Pay #	Receipt	Date Paid	Amt Paid	Status	Interest	Principle	Late Fee	Adj Paid	Loan Bal	Princ Bal
20	23	11/03/2003	\$260.00	OK	\$45.86	\$214.14	\$0.00	\$0.00	\$1,921.49	\$1,760.9
19	22	09/27/2003	\$260.00	OK	\$51.59	\$208.41	\$0.00	\$0.00	\$2,181.49	\$1,975.1
18	21	08/30/2003	\$260.00	OK	\$57.32	\$202.68	\$0.00	\$0.00	\$2,441.49	\$2,183.5
17	20	07/27/2003	\$260.00	OK	\$63.06	\$196.94	\$0.00	\$0.00	\$2,701.49	\$2,386.2
16	19	06/28/2003	\$256.00	OK	\$68.79	\$187.21	\$0.00	\$0.00	\$2,961.49	\$2,583.1
15	18	05/26/2003	\$256.00	OK	\$74.52	\$181.48	\$0.00	\$0.00	\$3,217.49	\$2,770.3
14	17	04/25/2003	\$256.00	OK	\$80.25	\$175.75	\$0.00	\$0.00	\$3,473.49	\$2,951.8
13	16	03/29/2003	\$256.00	OK	\$85.98	\$170.02	\$0.00	\$0.00	\$3,729.49	\$3,127.6
12	15	02/25/2003	\$256.00	OK	\$91.72	\$164.28	\$0.00	\$0.00	\$3,985.49	\$3,297.6
11	14	01/25/2003	\$260.00	OK	\$97.45	\$162.55	\$0.00	\$0.00	\$4,241.49	\$3,461.9
10	13	12/22/2002	\$260.00	OK	\$103.69	\$156.31	\$0.00	\$0.00	\$4,501.49	\$3,624.4
9	12	11/24/2002	\$258.19	OK	\$116.53	\$141.66	\$0.00	\$0.00	\$4,761.49	\$3,780.7
8	11	10/27/2002	\$257.00	OK	\$121.07	\$135.93	\$0.00	\$0.00	\$5,019.68	\$3,922.4
7	10	08/24/2002	\$256.31	OK	\$126.11	\$130.20	\$0.00	\$0.00	\$5,276.68	\$4,058.3

Figure 5 - Payment Spreadsheet

9 Receive a Pickup Payment

Select the "Pickup Payment" item from the "Payments" pull-down menu. The spreadsheet shows the payment history; see Figure 4 – Select a Pickup/Deferred Payment Spreadsheet. Click the receive payment button to enter a newly received payment. Enter the payment amount, the amount paid toward adjustments, and any late fee associated with the payment. Select the payment method (check, cash, money order, credit card) and the reference number. Click "OK" and then select to print a receipt, open another account, or stay in the current account to enter more payments.

Receipt No.	Date	Amount	Status

Figure 6 - Select a Pickup/Deferred Payment Spreadsheet

10 Print Payment Book

Select the "Print Payment Book" item from the "Payments" pull-down menu. Load the spooled pre-printed payment paper into the printer. Payment book paper is obtained by calling DealerClick Software at 714-619-2000.

11 Adjust an Account

The Buy Here / Pay Here software can add late fees to all late accounts or to an individual account. Also it can credit or debit individual accounts, and it allows the user to change the status of an account.

11.1. Automatic Late Fees

Select "Automatic Late Fees" from the "Adjust" menu to enter late fees on all delinquent accounts.

11.2. Add Late Fee

Select "Add Late Fee" from the "Adjust" menu to enter the late fee for an individual account.

11.3. Debit/Credit

Select "Debit/Credit" from the "Adjust" menu to enter a credit or debit for an individual account. To add a "debit" and show a greater amount owed in an account, enter a positive number. To add a "credit" and show a lesser amount owed in an account, enter a negative number. Click "add" to enter the debit or credit. Select a previously entered debit or credit from the spreadsheet and click "delete" to eliminate it.

11.4. Change Status

Select "Change Status" from the "Adjust" menu to change the status of an account. The status can be set to one of the following: "Open account," "Paid Off," "Collections," "Repossession," "Write Off," "Voluntary Surrender," "Consumer Missing," or "Consumer Located."

12 Print Reports

Reports may be viewed on the screen, printed on hardcopy, or exported to another program format. To export to another program format, click the "View" button on the report dialog box. When the report appears, click the export icon at the top of the report window (see Figure 5 – Export Icon). A list of all reports is in Table 1.