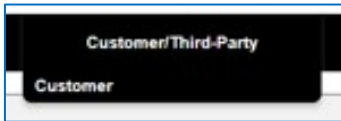




CREATE/SEARCH/UPDATE A CUSTOMER

- 1) To create a New Application, you must start with a **Customer Search**
 - a. Click on the **Customer** link on the menu bar.



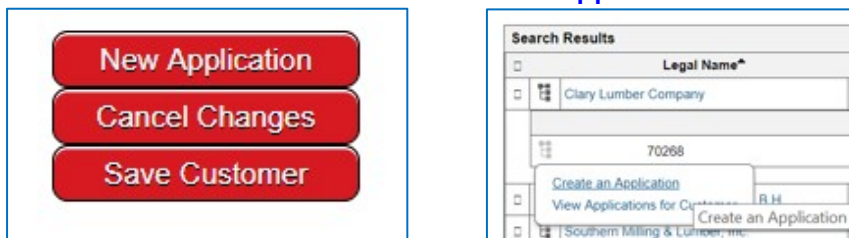
- b. In the **Legal Name** box, type either the full customer name or a partial name. You can use the * as a wild card. Ex: *logistics. Our recommendation is to search by Federal Tax ID due to similar company names.
 - c. Click the **Search** button at the bottom of that screen
 - i. *If it is an existing customer*, the customer names will appear below the search boxes (go to #2 below).
 - ii. *If customer does not exist* then click on the **New Customer** button that appears below the search area.

- iii. For the Federal Tax ID, *do not include the dashes*.
 - iv. ALL new customers require filling out information for the following three tabs: **Registered Address, Billing Address & Business tabs**.
 - v. Fill out all required fields (indicated in red) and complete any optional fields you want to include. Any updates here will flow through to the customer application. **(Proceed to #2)**
- 2) Updating an existing customer
 - a. Search the customer you want to update.

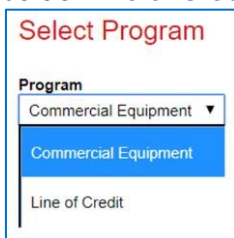
- b. You can update the customer information such as insurance, MLA number/date, registered/billing addresses and other fields within the record.
- c. Once you save changes to an existing record, **this is only initiating a request** to the TCF Credit group for review and processing.
- d. Once the changes are approved by TCF Credit Group, the information will propagate to all applications and setups. Due to this, it is recommended that MLA number/date and insurance information to be updated to avoid re-entry during application/setup stage.

CREATE A NEW APPLICATION

- 3) Create Application: Click on the customer's **Legal Name** and then
 - a. Click on the **New Application** link in the navigation pane on the upper left
 - b. OR **Expand** the little square box which will display the Dealer Reference Number
 - i. Then click on the **Create an Application** icon



- 4) Click on the **New Application tab** and a **Select Program** window with a drop-down box appears:
 - a. Select **Line of Credit, Commercial Equipment** or **Commercial Truck**



- b. Select the appropriate type and click the **Continue** button

LINE OF CREDIT

- a. **Credit Amount Requested** populate with an estimated dollar amount.
- b. **Contract Type** is auto-populated with Credit Line
- c. Does not lock in program pricing, i.e. rate and residuals are not locked in, just dollar amount.
- d. Once approved, you still need to submit an individual credit application in order to lock in the pricing and create setups.

- i. Individual credit application is auto-approved once it submitted.
- e. Generally, the credit line is only good for one year or a time specified by the TCF Credit Group.
 - i. Once the line is expired or the amount is exhausted, the individual credit application will go into the Pending Decision queue for TCF Credit Group to review.

COMMERCIAL EQUIPMENT OR TRUCK (refer to steps 5-13 below)

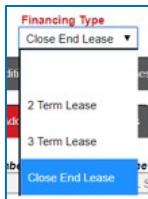
- 5) Fill out all required fields (indicated in red) and complete any optional fields you want to include
 - a. **Dealer Number** will auto-populate.
 - b. Validate **Customer Name, Registered Address, and Billing Address** (this is auto-populated from the customer record).
 - i. If needed, you can change the **Billing Address** for this application in this step.
- 6) Next Step: Fill out all the red required fields.

Contract Type	Financing Type	Term	Payment Type	Frequency	Start Date	First Payment Date	End Date
Lease ▼	Close End Lease ▼		Regular ▼	Monthly ▼	08/01/2018	08/01/2018	08/01/2018

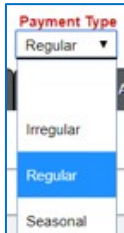
- a. Click on the **Contract Type** drop-down box and select **Lease** OR **Loan**



- b. If lease is selected then **Financing Type** will auto populate with Closed End Lease, however, you can choose any structure here, i.e. 2 Term or 3 Term.



- c. Input **Term**
- d. Under the **Payment Type** select Regular



- i. **Regular** is the most common Payment Type, i.e. 36, 48, 60 month leases/loans.

- ii. **Irregular** is truly an irregular payment structure. Please contact your RSM for the structure. If this is selected, you must input the value under the Irregular

Asset Irregular Rents			
Id	Number of Payments	Factor	Result
New	<input type="text"/>	<input type="text"/>	<input type="text"/>

- iii. **Seasonal** is used for repeating annual amount, i.e. 8 payments on and 4 payments off throughout the entire term. If this is selected, you must input the value under the Seasonal Rent Tab. **NOTE:** For the month(s) with no payment, 0 must be inputted.

Asset Seasonal Rents

January

February

- e. Under the **Frequency** select Monthly
- f. **Start Date, First Payment Date and End Date** will auto-populate based on the term and can be updated during setup creation. (These fields are required to calculate payment.)
NOTE: Contract start dates cannot be a month-end date of 29, 30 or 31. TC3 will display error message that needs to be fixed prior to submitting the application.

Flex Leases - 2 Term or 3 Term Lease

The first term is similar to inputting one asset. For the 2nd or 3rd term, in order to calculate the monthly payment, you will need to click on the earth picture.

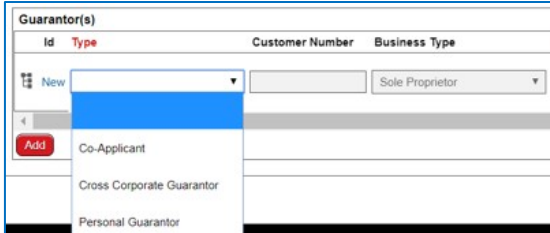
Flex - Term 2	Amount Financed	Term	Rate	Base Payment	Maintenance Payment
	16,110.00	24	5.54	214.78	<input type="text"/>

INSURANCE TAB

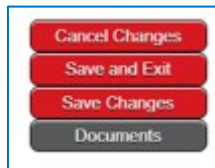
- 7) Click on **Insurance Info** tab and complete all appropriate fields (Click Same as Liability under Physical Damage Tab)
Insurance information is not required during the application creation. However, if you do have information and input it when creating the application, it will flow through to the documentation phase.
 - a. **Loans** require only **Physical Damage Insurance**.
 - b. **Leases** require **BOTH General Liability** and **Physical Damage Insurance**.
 - c. **Self-Insured** applications require TCF approval.
 - d. Insurance information is required during contract setup creation

GUARANTOR TAB

- 8) Select Add to Add a Guarantor. Once completed the Guaranty form will be required at the Documentation stage.
 - a. This will open a new page for you to search at the Customer level for a Guarantor. If existing select the guarantor. If new customer (most likely), refer to step one on creating a new customer.
 - b. Once you select the Guarantor you need to select the **Type**. Individual would be Personal Guarantor and Business would be Cross-Corporate Guarantor.



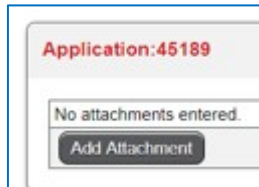
- c. Please attach signed credit application to the application prior to submission for review.
 - i. Click Documents from the navigation menu



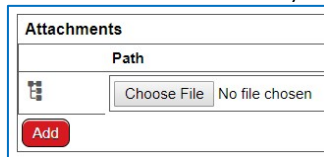
- ii. On the next screen, click on the Attachments link



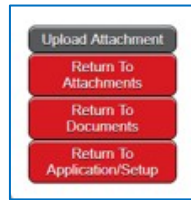
- iii. Click Add Attachment link



- iv. Click Choose File, a browser will pop-up for you to select the file you want to attach, select the file. You may add more attachment by clicking on the Add link.



- v. Click Upload Attachment



NOTE: This tab can be blank if a guarantor is not conditioned on the credit approval or could be added by the TCF Credit Group.

ASSET TAB

- 9) Select **Asset** tab to add asset Information and pricing item conditions on all Equipment and Truck Applications.
 - a. Click the Asset **Add** button and complete all required red fields.

- b. Select **Class** first, then the drop-down list of corresponding Models will become available
 - i. **Capacity** and **Series** auto-populate after the **Class** and **Model** are entered.
 - c. You may add more than one asset type to the same credit application by clicking the **Add** button contained in the **Asset** tab.

NOTE: If you enter a quantity of more than one, you must enter the amount financed of a single unit. TC3 will automatically calculate the quantity multiplied by the single unit cost and input that into the total financed as well as other cost fields.
 - d. Net Equipment Cost is the Total Factory Cost on the CRM worksheet minus the Freight and Load Charge.

Eq. Freight Charge	\$	-412.00
Eq. Load Charge	\$	-10.00
Total Factory Cost:		\$ 24,076.30

- e. Enter any additional discounts from page 1 of the CRM worksheet in the ADDITIONAL TIE DISCOUNT field in TC3. The attachment cost will populate when entering attachments in the attachment tab.
 - f. TC3 CRM Calculation is the total cost in TC3 multiplied by the residual percentage. This value is the EXACT residual amount calculated on the CRM worksheet and in the residual amount on TC3. If both calculations are not the SAME, then there is an issue with the cost, or the residual percentage listed on TC3.
 - g. **Asset Condition** and **Annual Hours** are based on the results of your Survey Report and only applicable to Operating Leases.

NOTE: Only **Asset Condition** and **Annual Hours** are input into TC3. You must still provide the survey to the customer to complete and an executed copy must be forwarded to the Funding Group along with the funding package for review and processing.

h. Screen shot of all red required fields completed.

Category	Type	Mfg	Class	Model	Capacity	Series
Forklift	Forklift	Toyota	1	8FBCU20	4000	B800
Asset Condition	Year of Make					
New	2018					
Annual Hours	Operating Conditions	Full Maintenance?				
2000	Clean	<input type="checkbox"/>				
Quantity	Net Equipment Cost Per Asset	Additional TIE Discount	Toyota 360 Cost	Total Attachment Cost	Total Cost Per Asset	
1	35,000.00	100.00			35,000.00	

i. **Multiple Assets - Replication**

- i. You have the ability to create additional assets of equipment/trucks within a single application. This will assist with multiple asset deals.
- ii. Once you create the first asset, click on the Replicate icon.

Add	Replicate	Delete	List
------------	------------------	---------------	-------------

- iii. This will open a 2nd screen that will allow you to replicate as many assets as you want on one application as long as they have the same term. In this example, 2 line items will be replicated.

Replication: Asset(s)	
Number of Replications	<input type="text" value="2"/>

- iv. Next, you will input the number of quantity on each of the replicated line item. In this example, quantity of 2 will be replicated on each line item.

Replication: Asset(s)	
Asset(s)	
Id	Quantity
New	<input type="text" value="2"/>
New	<input type="text" value="2"/>

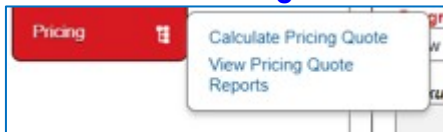
NOTE: Once you replicate an asset line, you can still go into the replicated line item to edit any fields/parameters. However, once an application is submitted, all fields are locked down.

ASSET PRICING TAB

- 10) Further down the screen is the **Asset Pricing** tab
 - a. Input the **Amount Financed**
 - b. Click the **Program Type** drop down and you will get a list of all current programs offered by TCF.
 - c. Screen shot of all required fields inputted except for Program Rate and Contract Rate (those will be auto-populated once you click on **Calculate Pricing Quote**).

Total Amt Financed	Financed Up Front Tax	Max Advance	Dealer Adv Guaranty	Actual Adv %	Std Adv %
41,000.00		42,120.00	0.00	116.81	120.00
Program Type	Program Month	Program Rate			
New Toyota	May				
Markup/Buydown Type	Markup/Buydown	Contract Rate			
Residual Type	Program RV %	Program RV \$	Dealer RV \$	Dealer RV Guaranty	Actual RV \$
Calculated	31.00000000	10,881.00		0.00	10,881.00
Term	Base Payment	Maintenance Payment			
60					
Purchase Option					
<input type="checkbox"/>					
Asset Tax Exempt?	Certificate Attached?	Certificate Number			
<input type="checkbox"/>	<input type="checkbox"/>				

d. Click **Calculate Pricing Quote** link on the left hand navigation menu.



NOTE: Add any attachments prior to clicking on the Calculate link

e. A **Pricing Quote** window appears

Pricing Quote - 60 Month (Monthly)			
Equipment Cost: 41,000.00			
Number of Payments	Payment Amount	Asset	Payment Amount
60	623.22	1	623.22
Continue		Cancel	

f. If it is correct, click **Continue**. If it is not correct, click **Cancel** then make your corrections and click Calculate Pricing Quote again.

g. The system then auto-populates the **Program Rate** and **Contract Rate**

h. Screen shot of all completed red required fields as well as clicking on **Calculate Pricing Quote**.

Total Amt Financed	Financed Up Front Tax	Max Advance	Dealer Adv Guaranty	Actual Adv %	Std Adv %
41,000.00		42,120.00	0.00	116.81	120.00
Program Type	Program Month	Program Rate			
New Toyota	May	5.54			
Markup/Buydown Type	Markup/Buydown	Contract Rate			
		5.54			
Residual Type	Program RV %	Program RV \$	Dealer RV \$	Dealer RV Guaranty	Actual RV \$
Calculated	31.00000000	10,881.00		0.00	10,881.00
Term	Base Payment	Maintenance Payment			
60	623.22				

- i. Rate Mark Up/Buydown – If you are marking up or buying down the rate, then you can add the % in the Markup/Buydown field.
 - i. Mark Up – Rate Participation will be calculated and paid out through ACH at time of funding.
 - ii. Buydown – Buying down the rate is typically a business decision by the dealer and will be at the expense at the dealership. This amount will be deducted from ACH at time of funding.

The screenshot shows a form with the following elements:

- 'Markup/Buydown Type' dropdown menu.
- 'Markup/Buydown' input field.
- 'Program RV %' input field containing the value '0.00000000'.
- 'Base Payment' and 'Maintenance F' input fields.
- 'Buydown' and 'Markup' radio buttons.

NOTE: Do not use the buydown field in order to bring a rate exception down. Please contact the TCF Credit Group to adjust the rate

- iii. Once you use Markup/Buydown field, you must click Calculate pricing Quote to calculate the new payment.

ATTACHMENTS TAB

- 11) If you want to add any attachments e.g. batteries/chargers, click on the **Attachments** tab (located at the bottom of the screen – next to Asset Pricing)
 - a. Click the Attachments **Add** button at the bottom of that screen.
 - i. Complete all required red fields on the **Attachments** tab.
 - ii. **Total Cost** will auto-calculate and will auto-input the amount into **Attachment Cost** at the top of the screen.
 - iii. You may delete an attachment item by clicking on the **Trash Can** icon.
 - iv. You may add additional item by clicking on the Add icon.

NOTE: All attachments must be linked **ONLY** to the corresponding asset type. Ex: If you are only adding an attachment to one lift then you will need to add that attachment under that asset.

The screenshot shows the Attachments tab interface with a table structure:

Items	Id
No Items found.	
<input type="button" value="Add"/>	

SHIPPING ADDRESS TAB

- 12) Click to validate the **Shipping Address**
 - a. TC3 auto-populates with the **Same as Registered Address?**
 - b. Click to unmark the checkbox if you want to change the Shipping Address.
 - c. If the unit is approved to garage in Canada/Mexico, complete the Sublessee section.

COMMENTS TAB

- 13) Complete this tab for any information that you would like to advise TCF credit of in regard to the application, customer, etc., e.g. down payment or trade-in offered.
 - a. **Application Comments** would include Dealer credit notes.
 - b. **Contract Comments** would include Dealer exceptions for contract setup.

SAVE CHANGES & SUBMIT APPLICATION

- 14) Click on **Save Changes** in the navigation pane.
- 15) Submit the application by clicking the **Submit Application** link in the navigation pane
 - a. Once the application is submitted, it will leave your Dealer queue and be sent electronically by TC3 to the TCF Credit Group for review.
 - b. To locate the **Application Number**, click on **Application Search** in the navigation pane.
 - i. Enter the **Customer Name** and click on the **Search** button OR hit **Enter** on your keyboard.

The application will show as **Pending Decision**

App Number*	Setup Number	Customer	Channel	Status	Dealer
43608		SOLVAY USA INC.	Equipment	Pending Decision	70268
43609		SOLVAY USA INC.	Equipment	Pending Decision	70268

NOTE: You may want to save the Application Number for your reference since it is no longer in your dealership's Unassigned or My Worklist queues.

APPLICATION APPROVAL / STATUS

- 16) Your submitted application will be reviewed by the TCF Credit Group. Once the TCF Credit Group has reviewed and processed the application, the submitter will receive a generic email message directing you to check your TC3 system. TC3 will show a new status.
- a. Once the credit application (except for Line of Credit application) is **approved** by TCF, you will be able to create contract setups.
 - i. When an application comes back approved, it automatically goes into the **Unassigned** worklist. You will need to move it into **My Worklist** in order to create contract setups.
 - ii. Line of Credit application **will not** go into the **Unassigned** worklist, but the Submitter will get still get the generic email to check status in TC3.
 - b. Proceed to Contract and Document Generation to create documents for customer signatures and review how-to steps for submission to TCF Funding Group.

APPLICATION STATUS

- a. **Not Submitted** - Dealer has not submitted the application to TCF Credit Group.
- b. **Pending Decision** - The credit application is in the TCF Credit Group for review and processing.
- c. **Manually Approved** - The application has been approved and dealer can start contract setup.
- d. **Automatically Approved** - The customer has a line of credit approved, once the dealer draws on the line of credit, the individual application with the asset information is auto-approved. The dealer can start the contract setup.
- e. **Returned to Submitter** - TCF has requested additional information in order to continue with the credit review. The dealer should refer to the Return Conditions tab for the additional information requested, provide and resubmit the credit application again for further review.

Address	Additional Contacts	Business	Insurance	Guarantor	Asset	Comments	Return Conditions
<p>Please complete personal guarantor information in the guarantor section and attach the signed credit application.</p> <input checked="" type="checkbox"/>							
<p>Please attach tax returns for the two most recent tax years for the applicant or for the personal guarantor.</p> <input type="checkbox"/>							
<p>Please complete cross corporate guarantor information in the guarantor section.</p> <input type="checkbox"/>							
<p>Please attach a complete set of audited financial statements for the most recent two fiscal years, and year to date interim financial statements (if applicable).</p> <input type="checkbox"/>							
<p>Comments</p> <div style="border: 1px solid black; height: 40px;"></div>							

- f. **Declined** - TCF has declined the application. For the declined reason, please contact the TCF Credit Group.

CREATE A CONTRACT SETUP / DOCUMENTATION

CONTRACT SETUP GENERATION

17) Click on the Create a New Contract Setup link for the application that has been approved to start a contract setup.

18) A popup window will appear with the list of assets.

Search
Cancel
Save Changes

Application: 45190 Customer Name: LUMBER MART, INC.
 Customer Credit Account: 36466

Search Results														
<input type="checkbox"/>	Asset Key	Setup Number	Type	Mfg	Class	Model	Asset Condition	Full Maintenance	Quantity	Total Cost	Amount Financed	Term	Residual Amount	Quantity to Split
<input type="checkbox"/>	52855		016	084	04	0275	New	0	2	35,000.00	42,000.00	60	9,666.00	
<input type="checkbox"/>	52856		016	084	03	0134	New	0	2	15,000.00	20,000.00	60	2,054.00	
<input type="checkbox"/>	52866		016	084	04	0275	New	0	2	35,000.00	42,000.00	60	9,666.00	

◀ Displaying 1 - 3 of 3 ▶

19) Select the asset you want by checking on the box next to the asset key number. To the right, input the quantity you want to split out by inputting a value under the Quantity to Split field. Leaving it blank will select the entire quantity. Click Save Changes once the box is checked and quantity is inputted.

Search
Cancel
Save Changes

Application: 45190 Customer Name: LUMBER MART, INC.
 Customer Credit Account: 36466

Search Results														
<input type="checkbox"/>	Asset Key	Setup Number	Type	Mfg	Class	Model	Asset Condition	Full Maintenance	Quantity	Total Cost	Amount Financed	Term	Residual Amount	Quantity to Split
<input checked="" type="checkbox"/>	52855		016	084	04	0275	New	0	2	35,000.00	42,000.00	60	9,666.00	1
<input type="checkbox"/>	52856		016	084	03	0134	New	0	2	15,000.00	20,000.00	60	2,054.00	
<input type="checkbox"/>	52866		016	084	04	0275	New	0	2	35,000.00	42,000.00	60	9,666.00	

◀ Displaying 1 - 3 of 3 ▶

NOTE: You can only select one asset line for each setup. If you select multiple asset lines, the system will display "The Contract Setup will not be created. Please select one Asset Line." error message.

20) Documentation Form will pop up on the next screen. Input all the red required field. A P.O. Number can be entered at this point, if the customer requires one.

Business Type Other Entity **Other Entity Desc** LIMITED PARTNERSHIP

Legal Name MLSC HOLDINGS, L.P. **DBA** MACCHURCHILL AUTO MALL

Fed Tax ID 205273082

First Name **Middle Name** **Last Name** **SSN #** **Date of Birth**

Approved Amount **BOP FLAG (H)**

Customer Number 10367854 **Credit Amount Requested** 200,000.00 **Delivery Date** **NDA Required?** **Request Approval for One Page?**

Channel Equipment **Dealer Number** 70152 **Sales Person** Atlas Toyota Material Handling

Approved Quantity 10 **Total Quantity** 1

MLA# **MLA Date** **Schedule #** **Schedule Date** **PO Number**

Contract Type Lease **Financing Type** Close End Lease **Term** 60 **Payment Type** Regular **Frequency** Monthly **Start Date** 05/28/2020 **First Payment Date** 05/28/2020

End Date 05/28/2025

NOTE: For the MLA #, this is free form numeric value. It is recommended that the first application number that is approved for the customer is used as the MLA # and should be updated in the customer record as well as the MLA Date.

21) Click on the Asset tab and click on the ID link to view the details of the asset.

Address												
Additional Contacts		Business Data		Guarantor		Asset		Comments		Approval Conditions		Documentation
Asset(s)												
Id	Type	Mfg	Class	Model	Asset Condition	Operating Conditions	Full Maintenance?	Quantity	Total Cost Per Asset	Amount Financed	Actual RV \$	Te
52879	Forklift	Toyota	4	8FGC45U	New	Clean		1	35,000.00	42,000.00	9,666.00	

22) Within the Asset tab, click on the Serial/VIN tab. The Model type will auto-populate, then input the serial number.

Asset Pricing **Attachments** **Serial / VIN** **Asset Location** **Variable Payments** **Irregular Rents** **Seasonal Rents**

Serial / VIN

Id	Serial Number
New	THD9250-48-

Add ◀ Previous 50 Next 50 ▶

23) Click on the **Analyst** tab.
 a. Check for any **Comments**, **Approval Conditions**, and/or **Schedule Amendment Language**

24) Click on the **Asset** tab to review the final structure of the financing.
 a. Once the application is approved, you may still update certain fields/parameters, i.e. open/unlocked fields.
 i. **Change Monthly Terms** – You may change the term during contract setup. If the final term is lower than the original approval, this is acceptable. If the final term is longer than the original term, you will need to contact TCF Credit Group to review.

- ii. **Adjust Positions and add attachments** – You may add attachments if it is within the approved credit limit dollar amount or maximum quantity of units. If it is an increase, you will need to contact TCF Credit Group to review for the increase.
- iii. **Adding Maintenance** – You may add maintenance during the contract setup after the application is approved.
 1. If TCF is collecting and disbursing the maintenance to the dealer, you will need to check the Full Maintenance checkbox and input a value in the Maintenance Payment field.
 2. If the dealer is collecting the maintenance, you will need to check the Full Maintenance checkbox but do not include a value in the Maintenance Payment field.

Full Maintenance? <input checked="" type="checkbox"/>	Base Payment 350.98	Maintenance Payment 200.00
---	-------------------------------	--------------------------------------

- iv. **Purchase Option** – You may add a purchase option during the contract setup after the application is approved. You must check the Purchase Option? field in order for the Purchase Option Amount field to appear for you to input a value. Purchase Option can only be the same or higher than the residual amount.

Purchase Option? <input checked="" type="checkbox"/>	Purchase Option Amount <input type="text"/>
--	---

25) Click on the **Documentation** tab halfway down the screen to verify if you need to complete any items before proceeding to the required documents. Click on each sub-tab and input all applicable information for that lease or loan to be finalized.

a. **Financing**

- i. For leases, input the overtime charges. For loans, you can leave it blank.

Overtime Usage Fee <input type="text"/>

- ii. Doc Fee is normally blank.
- iii. UCC Fee is generally \$50 or \$0, depending if your dealer utilizes TCF Funding Group to file UCC for the transaction.

26) Make sure the correct "dealer number" is selected and Asset information has been entered.

Channel Equipment	Dealer Number 10000000 <small>Toyota Industries Commercial F</small>	Sales Person <input type="text"/>
Approved Quantity 10	Total Quantity 1	
MLA# <input type="text"/>	MLA Date <input type="text"/>	Schedule # 1
		Schedule Date 10/01/2019
Contract Type Lease	Financing Type Close End Lease	Term 48
		Payment Type Regular
		Frequency Monthly
		Start Date 10/01/2019
		First Payment Date 10/01/2019
		End Date 10/01/2023

- a. Go to "Asset Location" Tab and enter asset location. Please enter the Zip +4 to get the most accurate tax rate.

Asset Pricing	Attachments	Serial / VIN	Asset Location	Variable Payments	Irregular Rents	Seasonal Rents
---------------	-------------	--------------	----------------	-------------------	-----------------	----------------

Country Same as Registered Address?
Address 1 **Address 2**
City **County** **State** **Zip Code**
Sublessee Name **Sublessee Agreement Date**
Sublessee Country
Sublessee Address 1 **Sublessee Address 2**
Sublessee Locality Name

- b. Once all the "financial information" and details of the deal have been entered, please go to Documentation to select how taxes will be accounted for.

Address	Additional Contacts	Business Data	Guarantor	Asset	Comments	Approval Conditions	Documentation
---------	---------------------	---------------	-----------	-------	----------	---------------------	---------------

Financing	Contract Details	Insurance	Rider	Optional Documents
-----------	------------------	-----------	-------	--------------------

Overtime Usage Fee
Doc Fee
UCC Filing Fee
Turn In Fee
Telematics
Estimated Up Front Tax

Dealer Collected and Remitted) Total of Payments	Payment Tax	Total Collected	Payment Selection
Financed - Dealer to Remit				
Financed - TCF to Remit				
TCF to Bill Customer				

- c. Once selected, be sure to calculate pricing quote. "Base Payment" Must be selected as some states advise tax as sum of rentals.

Pricing

Relationship Information

[Calculate Pricing Quote](#)

[View Pricing Quote Reports](#)

Annual Hours **Operating Conditions**

Quantity **Net Equipment Cost** **Additional TIE Discount** **Toyota 360 Cost** **Total Attachment Cost** **Total**

Asset Pricing | Attachments | Serial / VIN | Asset Location | Variable Payments | Irregular Rents | Seasonal Rents

Amount Financed **Estimated Up Front Tax** **Approved Amt** **Max Advance** **Dealer Adv Guaranty**

Program Type **Program Month** **Program Rate**

Markup/Buydown Type **Markup/Buydown** **Contract Rate**

Residual Type **Program RV %** **Program RV \$** **Dealer RV \$** **Dealer RV Guaranty** **Actual**

Term **Base Payment** **Maintenance Payment**

d. Once calculated Click the "Calculate tax button"

Term

Base Payment

Maintenance Payment

Purchase Option? **Sales Tax Rate**

Calculate Tax

e. Tax will automatically calculate and drop into "Estimated Up Front Tax" and add to the Amount financed. (See how the original \$10,000 changed to \$10,625.00)

***Amount will get auto approved for the extra tax amount; however, you will need to calculate payment for the message to disappear.**

f. (Key: If Taxes come back as 0.00 then taxes basis is "On a monthly Stream" or location is exempt)

Amount Financed **Estimated Up Front Tax** **Approved Amt** **Max Advance** **Dealer Adv Guaranty** **Actual Adv %** **Approved Adv %** **Std Adv %**

Program Type **Program Month** **Program Rate**

Markup/Buydown Type **Markup/Buydown** **Contract Rate**

Residual Type **Program RV %** **Program RV \$** **Dealer RV \$** **Dealer RV Guaranty** **Actual RV \$**

Term **Base Payment** **Maintenance Payment**

Purchase Option? **Sales Tax Rate** **Calculate Tax**

Asset Tax Exempt? **Certificates Attached?** **Certificate Number**

If you have a down-payment you will need to enter the original amount first to calculate the tax in TC3, then replace the Amount financed with the New Amount (Sales Price – Down-Payment + Calculated tax amount).

- i. Upfront Sales Tax have 4 options.
 - 1. Dealer Collected and Remitted – Sales tax is not part of the financing, dealer collected and remitted.
 - 2. Financed - Dealer to Remit – Tax is part of the financing amount. When this option is selected, TCF Funding Group will disburse the tax amount. It is the dealer's responsibility to remit this to the correct jurisdiction.
 - 3. Financed – TCF to Remit – Tax is part of the financing amount. When this option is selected, TCF Funding Group will deduct the sales tax and will remit to the correct jurisdiction. Generally, this option is selected if the dealer is selling out of state.
 - 4. TCF to Bill Customer – Tax is upfront, TCF will bill customer the full tax amount and this amount is included in their first invoice.
- ii. # of Payments and Tax Collected on Payment (First month payment will auto-populate. Need to insert tax collected on that payment if applicable) – When this option is selected, the payment will be deducted from proceeds.

b. Contract Details

- i. For leases, input the security deposit amount, if applicable.
- ii. For loans, complete all the disclosures. Additionally for loans, ensure to check all the boxes, if applicable.

Cash Price	<input type="text"/>	Total	<input type="text" value="0.00"/>	
Filing Fees	<input type="text"/>	Total	<input type="text" value="0.00"/>	
Taxes Paid	<input type="text"/>	Total	<input type="text" value="0.00"/>	
Other Charges (Payment and Purpose)	<input type="text"/>	Total	<input type="text" value="0.00"/>	To <input type="text"/> For <input type="text"/>
Other Charges (Payment and Purpose)	<input type="text"/>	Total	<input type="text" value="0.00"/>	To <input type="text"/> For <input type="text"/>
Total Other Charges and Amounts Paid to Others	<input type="text"/>	Total	<input type="text" value="0.00"/>	
Total Cash Price	<input type="text"/>	Total	<input type="text" value="0.00"/>	
Net Trade In Amount	<input type="text"/>	Total	<input type="text" value="0.00"/>	
Cash Down	<input type="text"/>	Total	<input type="text" value="0.00"/>	
Total Down Payment	<input type="text" value="0.00"/>	Total	<input type="text" value="0.00"/>	
Amount Financed - Unpaid Balance	<input type="text" value="0.00"/>	Total	<input type="text" value="0.00"/>	

U.C.C. financing statement(s), forwarded to filing office(s), and secured party's copy(ies) enclosed?

Buyer/Co-Buyer insurance is confirmed, including loss payable clause showing TICF as loss payee for this Contract?

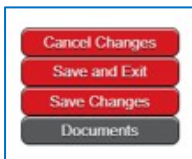
Title or registration documents?

- c. **Insurance** - Insurance information is required during the Documentation step
 - i. Loans require only Physical Damage Insurance
 - ii. Leases require BOTH General Liability and Physical Damage Insurance
- d. **Rider** - Based on the approved deal structure and options, a Rider will become a required document within the document packet. Some Riders include Purchase Option, Canadian/Mexico Rider, etc.
- e. **Optional Documents** – This is where you could generate the optional ACH form or insurance verification form.

NOTE: Be sure to **double check that all information is correct** before printing your documents.

CREATING VIEWING AND PRINTING DOCUMENTS

- 27) Once all your **Documentation** information and necessary fields have been completed, you may proceed to creating and printing documents.
- 28) Click on the **Documents** link in the navigation pane if you are still in the contract setup creation stage.



OR if you have exited the New Contract Setup, click on the **View Documents and Attachments for this Application** icon in the **My Worklist** window.

App Number	Setup Number	
45190		LUMBER
45190	42533	LUMBER
45185		TEST ST

29) Select the documents you want to create by clicking to mark the checkbox located next to them.

Application:		45190				
Setup Number:		42533				
Checklist Documents						
<input type="checkbox"/>	Description	Detail Description	Status	Date Created	Time Created	Comments
<input type="checkbox"/>	Lease Schedule	16221 - Lease Schedule -4-13	Not Applicable			Add Comments
<input type="checkbox"/>	Master Lease	15000 - Master Lease Agreement - 1-08	Not Applicable			Add Comments
<input type="checkbox"/>	Survey Report	16218 - Site Survey - 9-04	Not Applicable			Add Comments
<input type="checkbox"/>	Credit Decision Notification	10001 - Credit Decision Notification - 8-15	Auto-Created	08/01/2018	17:38:40	Add Comments
<input type="checkbox"/>	Sales/Use Tax Notification	13015-Sales/Use Tax Notification	Not Applicable			Add Comments
<input type="button" value="Create Documents"/> <input type="button" value="Merge Documents"/> <input type="button" value="Delete Documents"/> <input type="button" value="Set Document Status"/>						

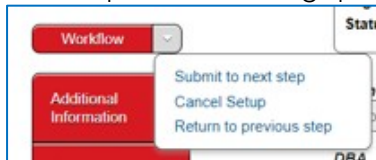
30) Click on the Create Documents button

31) Once document is created that document will be in BOLD.

32) Print needed documents to pdf.

33) Obtain customer signatures on all appropriate documents.

34) After customer signs all the required documents, email or overnight the funding package to TCF Funding Group for review and processing. In TC3, make sure to click Submit Next Step which will move the setup to the Booking queue.



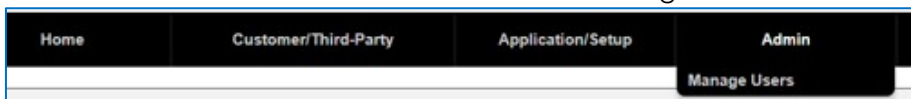
SETUP STATUS

- a. **Pending Booking** - This is the status after dealer creates the contract setup or dealer submitted to the TCF Funding Group to review and process.
 - i. **Documentation** - This status includes the contract setup created and still in the dealer worklist.
 - ii. **Booking** – This status includes contract setup submitted to TCF Funding Group, also known previously as ‘contracts in house’.
- b. **Partially Booked** - This status indicates that a portion of the contract setups have been funded. There are still open contract setups still that are still open and waiting to be submitted to TCF Funding Group for review and processing.
- c. **Booked** - All contract setups under the credit application have been funded.

ASSIGN/RE-ASSIGN APPLICATION/SETUP

35) All users within the same dealership have access to each other’s worklist. In order for one user to go into another user’s list, perform the following:

- a. Click the ‘Admin’ menu link and then select ‘Manager Users’ task link.



- b. On the next page, click the drop-down list and look for the user's worklist you would like to get into and then click Refresh User Worklist.

- c. The next page will display a list of all the applications and setups in that user's worklist as well as all unassigned worklist. From there, you will be able to re-assign any applications and/or setups into your worklist and begin editing them.
- d. To assign an application to your worklist, click on the icon next to the application and then click on the 'Move this Application to Your Worklist' link.

App Number*	Setup Number	Customer
1		Arms Length, Inc.

View Comments for this Application

View Documents and Attachments for this Application

Attachments

[Move this Application to Your Worklist](#)

Move this Application to Another Worklist

Move this Application to Your Worklist and Edit this Application

- e. To assign an application to another user's worklist, click on 'Move this Application to Another Worklist' link as displayed on the previous bullet. Then a pop-up box will appear with a list of users within the same dealership, select the user you want to assign it to, and then click Assign.

- f. Once an application and/or setup is assigned to your worklist, you may view, edit or re-assign the application and/or setup.

APPLICATION SEARCH

- 36) Application Search allows a user to search any applications and/or setups in any queue or status.
 - a. Click on the 'Application/Setup' menu link and then click on 'Application Search'.

Customer/Third-Party	Application/Setup	Admin
	Application Search	
	Application History	

- b. The Search Parameters screen will display on the next page. You can search by any of the open fields and input a date range.

- c. To search for all the in the applications that are in the Investigator/Analyst queues, under the Status Codes To Display, select 'Pending Decision' and then click Search. This will display a list of all the applications that are in Credit's queue, waiting for a credit decision. Other common status would be 'Returned to Submitter' and 'Automatically Approved'.

Search Results would like like the below.

Search Results				
App Number [▲]	Setup Number	Customer	Channel	Status
45186		TEST STAGE PATCH INC	Equipment	Pending Decision

- d. To search for all setups in the Funding queue, make sure View Setups is checked, Status Codes to Display is selected to All, on the Workflow Step, type in 'booking' and then click Search.

- e. The system will not allow multiple workflow steps to be searched simultaneously. So, to get a complete list of all the setups in the Funding queue (in addition to booking above), type in 'funding' under the Workflow Step field.

The screenshot shows the 'Search Parameters' section of a software interface. It includes several dropdown menus and input fields. The 'View Setups' dropdown is set to 'All'. The 'Status Codes To Display' dropdown is set to 'All'. The 'Date Range Criteria' dropdown is set to 'All'. In the 'Application Search' section, the 'Workflow Step' dropdown is highlighted in yellow and contains the text 'funding'. Other fields like 'Application #', 'Setup #', 'Customer Number', 'Dealer Number', 'Customer Name', 'Address 1', 'City', 'State', 'Zip Code', 'Fed ID/SSN', 'Sales Region', and 'SAP Contract #' are empty. At the bottom right, there are 'Search' and 'Cancel' buttons.

- f. To search for all setups funded, type 'booked' under the Workflow Step field.

This screenshot is identical to the one above, showing the 'Search Parameters' form. The only difference is that the 'Workflow Step' dropdown in the 'Application Search' section is now set to 'booked' and is highlighted in yellow. All other fields and the 'Search' and 'Cancel' buttons remain the same.

NOTE: The system currently does not allow the search results to be downloaded in any other applications.