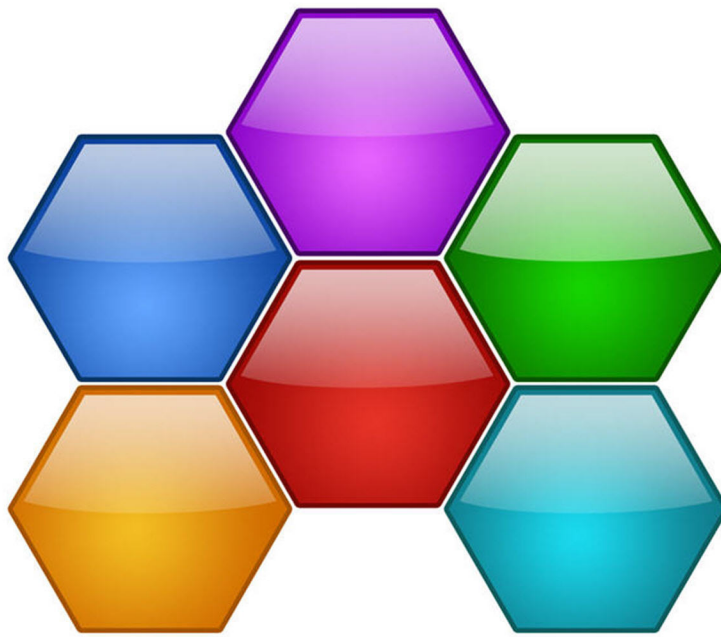


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SPECTRUM™ DEALER PORTAL™ User Guide





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Introduction to SPECTRUM DEALER PORTAL

SPECTRUM™ DEALER PORTAL™ is a separately licensed product that is designed to interact with **SPECTRUM FLOOR PLAN**. It is a browser-based rich Internet application that enables limited access to the **SPECTRUM** database from a dealer site. **DEALER PORTAL** is installed at the institution, and dealers obtain access to the application through a URL supplied to them by the institution. Dealers can manage their wholesale accounts, add and pay off floor plan units, view account information with data updated by the system in real time, and display and print statements.

This *Guide* details the configuration required to install and run **DEALER PORTAL**. Each section covers the different components of the **DEALER PORTAL** application and its use at the remote site.

Main *Guide* sections:

- The Installation section details the steps required to install **DEALER PORTAL**.
See [Installation on page 3](#).
- The Bank Processing section gives operators at the institution an overview of the configuration and setup needed for **DEALER PORTAL** to function efficiently. Included in this section are descriptions of system functionality and configuration requirements for **DEALER PORTAL**.
See [Bank Processing on page 14](#).
- The Dealer Processing section provides instructions for logging in at the dealer site, navigating the user interface, and processing transactions.
See [Dealer Processing on page 60](#).
- [Appendix A: How to Change the Presentation Style on page 101](#)
- [Appendix B: Technical Information for One-Time ACH Cutoff on page 117](#)

Please read the complete *Guide* before using **DEALER PORTAL**.



Note: **DEALER PORTAL** works exactly the same whether run on a desktop computer or a tablet mobile device.

Who Should Read this Guide

The primary audience for this *Guide* is the **SPECTRUM** administrator who manages the system and works with dealers using **DEALER PORTAL**. The application interfaces with **SPECTRUM**'s **FLOOR PLAN** functionality, thus the administrator must be familiar with the configuration and application of floor plan lending in the system.


System Requirements

The following must be in place prior to running **DEALER PORTAL** at the dealer site.

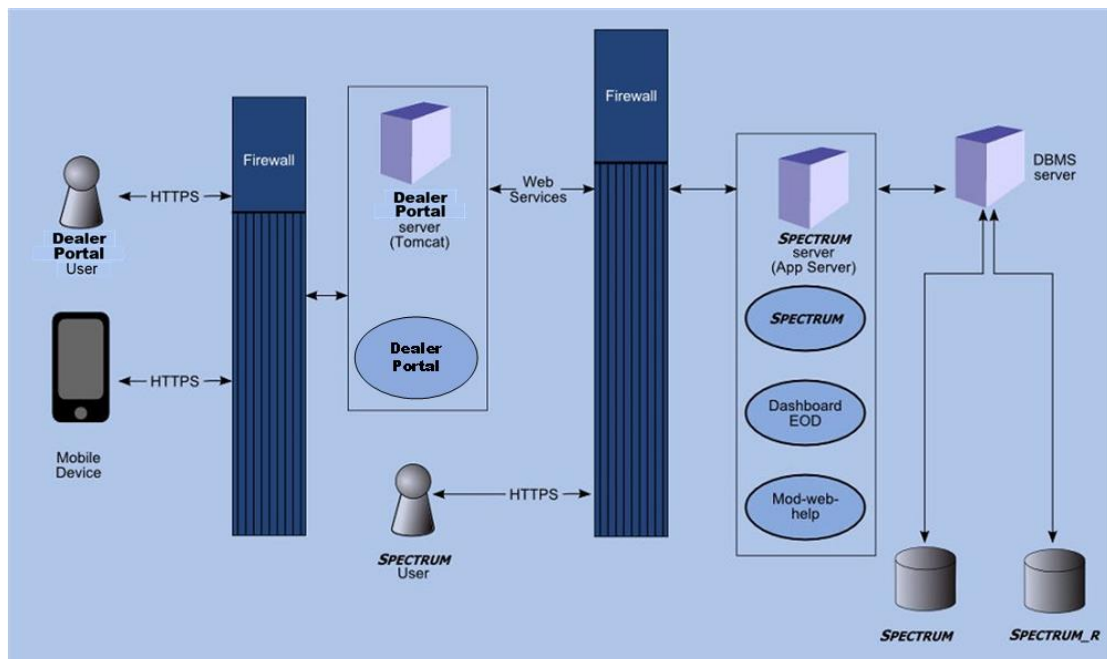
Requirement	Description
Microsoft Edge or most current version of Chrome	SPECTRUM supports the client web browser Microsoft Edge as well as the most current version of Chrome. Shaw recommends using the latest versions.
970 x 768	SPECTRUM requires this minimum screen display resolution.
Adobe Reader	The SPECTRUM DEALER PORTAL User Guide is delivered as a PDF and requires Adobe Reader to open the document.

Installation

DEALER PORTAL is deployed as a stand-alone web application and is deployed in a standard web container (also known as Servlet container). In this deployment pattern, **DEALER PORTAL** running in a web container integrates with **SPECTRUM** modules running in a JEE-compliant application server.

 **Note:** After **DEALER PORTAL** is deployed, the institution provides the dealer with a URL that provides access to the **DEALER PORTAL** interface through an Internet browser (see [Dealer Processing on page 60](#)).

Refer to the diagram below for a topology example in which **DEALER PORTAL** and **SPECTRUM** can be installed with the connectivity between the two systems.



DEALER PORTAL Sample Topology

This chapter discusses the following:

Installation Requirements

Installing and Configuring Pivotal tc Server for use with DEALER PORTAL

Installing

Testing the Installation

Properties

Installation Requirements

Communications Requirements

DEALER PORTAL needs to communicate with **SPECTRUM**. The network administrator should ensure that the communications from **DEALER PORTAL** are permitted in the application server where **SPECTRUM** is running.

Deployment Requirements

This section details the steps required to deploy **DEALER PORTAL** in the web container. While the choice of the web container can be made based on the workload and other considerations, this section explains the deployment of **DEALER PORTAL** in Pivotal tc Server.

DEALER PORTAL has been tested under Pivotal tc Server 4.1.10.

 **Note:** Java 1.6 or later is required.

Installing and Configuring Pivotal tc Server for use with DEALER PORTAL

This topic covers installing and configuring Pivotal tc Server for use with **DEALER PORTAL**.

Pivotal Documentation

Shaw recommends reading through the Pivotal tc Server documentation and following their best practices and guidelines. Many features will not be covered in this section. It will be a vanilla domain without any extra security or monitoring enabled.

Refer to the following link for the Pivotal tc Server documentation:

<http://tcserver.docs.pivotal.io/4x/docs-tcserver/topics/about-getting-started.html>

Download and Install Pivotal tc Server

Download and extract the Pivotal tc Server Standard edition version 4.1.10 to the desired location.

After the server has been extracted, you now have Pivotal tc Server installed and ready for configuration.

Create Domain

Pivotal tc Server uses instances to allow multiple versions of tc Server to run on the same system without requiring multiple installations of the entire Tomcat server.

The following describes how to create an instance and run it:

- From the installation directory of Pivotal tc Server, run `tcserver.bat` to create a new instance.


This command takes the following arguments:

- `create`
- `template nio` (makes instance capable of handling HTTP)
- `template nio-ssl` (makes instance capable of handling HTTPS)
- an instance location
- an instance name

When running the command, be sure to update it with where you would like your new instance and the name you would like to call the instance.

Example

```
tcserver create --template nio --template nio-ssl --  
instances-directory D:\Shaw\domain\ Dealerportal
```

 **Important:** There is a space between `D:\Shaw\domain` and the domain name `Dealerportal`. Missing that space results in an error and confusion.

This creates a directory in the specified instance directory called `Dealerportal`. Not specifying the `--instances-directory` property will create the instance in the current working directory; this is not recommended. The `README.txt` in that directory explains specific details about the instance.

Add Pivotal tc Server to your PATH variable

To add Pivotal tc Server to your PATH variable:

1. Open Control Panel.
2. Open System.
3. Select the Advanced tab.
4. Under System Variables select Path then click **Edit**.
5. Add "D:\pivotal-tc-server\standard-4.1.10.RELEASE".
6. Click **Ok**.
7. Restart command prompt if open.

Service Configuration

To create the service:

1. Navigate to the newly created instance folder D:\Shaw\domain\ Dealerportal and run the following to install a service for the instance.

```
tcserver install --instances-directory D:\Shaw\domain
Dealerportal
```

This command takes the following arguments:

- install
- an instance location
- an instance name

To use the service:

- After installed as a service, the server instance can be run using one of the following ways:



Note: Do not start this service until completing configuration.

- Start from the Services Menu.
- `tcserver start --instances-directory D:\Shaw\domain Dealerportal`

Caching

Add the following to the context.xml file found in the D:\Shaw\domain\ Dealerportal\conf folder to adjust the static resource caching size limit:

```
<Resources cachingAllowed="true" cacheMaxSize="102400" />
```

Configure HTTP Options/Put/Delete methods on server

Add the following to the web.xml file found in the D:\Shaw\domain\Dealerportal\conf\web.xml folder to restrict calls using HTTP Options/Put/Delete methods:

```
<security-constraint>
  <web-resource-collection>
    <web-resource-name>restricted methods</web-resource-
name>
    <url-pattern>*/</url-pattern>
    <http-method>DELETE</http-method>
    <http-method>OPTIONS</http-method>
    <http-method>PUT</http-method>
  </web-resource-collection>
  <auth-constraint />
</security-constraint>
```

Configure Additional Java Parameters

Edit the wrapper.conf file found in D:\Shaw\domain\ Dealerportal\conf folder.

Add the following additional arguments which are passed to the JVM. The number is significant; if there is already an 8 in place, add these to the end of the numbering and adjust the numbers accordingly.

```
wrapper.java.additional.7=-Xmx2G
wrapper.java.additional.8=-Xss256K
```

The values for -Xmx and -Xms should be adjusted for the anticipated size and usage of the installation.

Configure tc Server Default Listen Port

If necessary, you can change the default Tomcat listen ports.

The configuration is located in the server \domain\conf\catalina.properties file:

```
nio.http.port
nio.https.port
```

Changing these port numbers changes the default ports

Installing

DEALER PORTAL uses an installation wizard which guides the administrator through the steps to install the application.

Related topics:

- [Installation Requirements on page 4](#)
- [Testing the Installation on page 12](#)

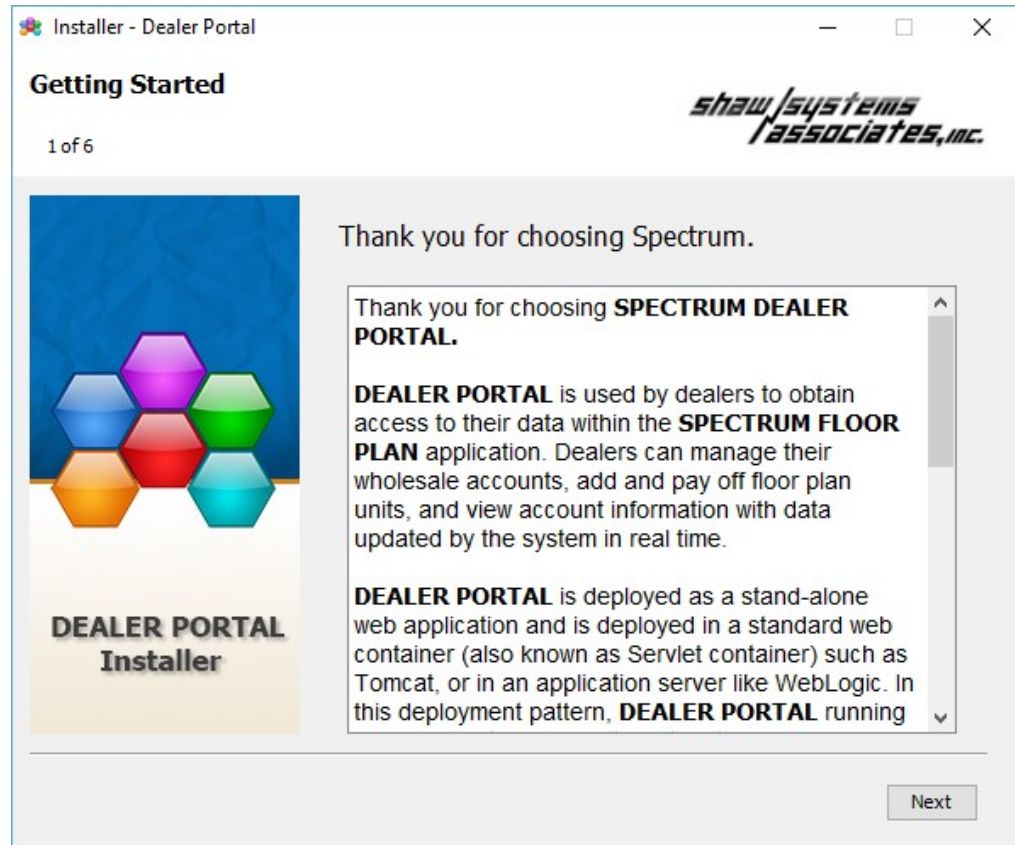
To install **DEALER PORTAL**:

1. Download the dealerworkbench-installer-REL_x_x_x.jar from the Shaw server, per instructions from project manager. Save the file to the **SPECTRUM** Download directory created for the **SPECTRUM** application.

- From the command prompt, navigate to the **SPECTRUM** Download directory and execute the following command:

```
java -jar dealerworkbench-installer-REL_x_x_x.jar
```

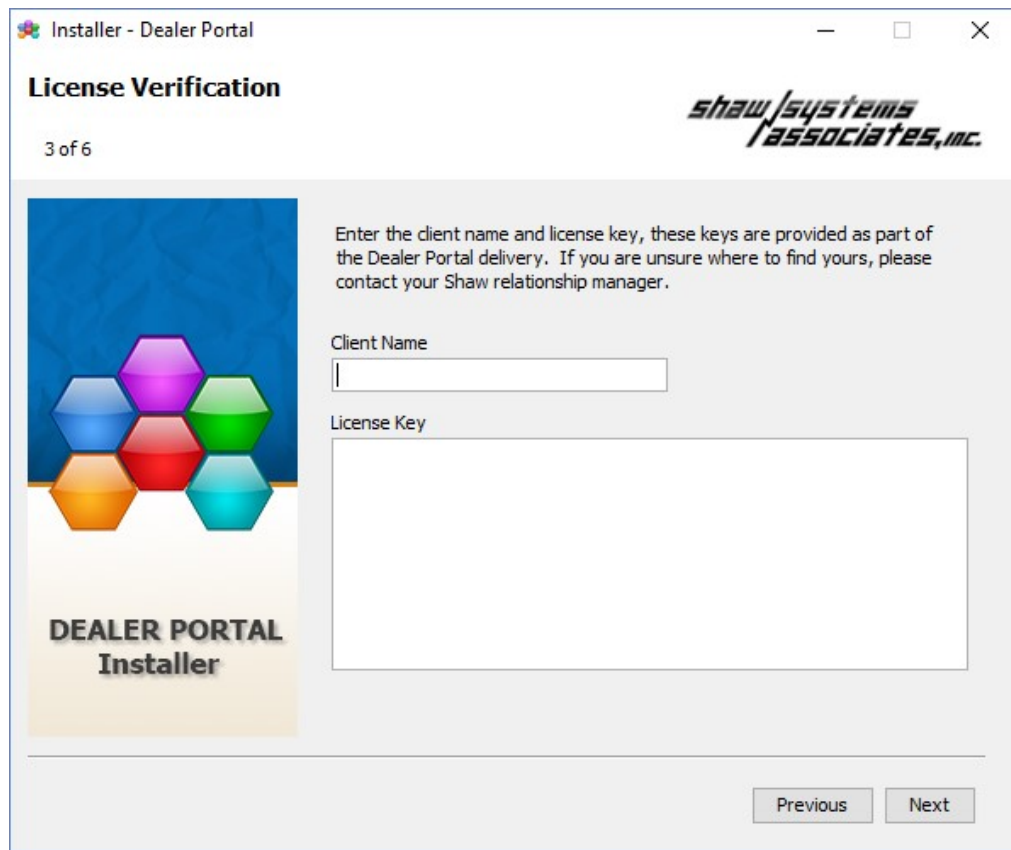
Result: The **DEALER PORTAL** installer displays.



Installation Wizard

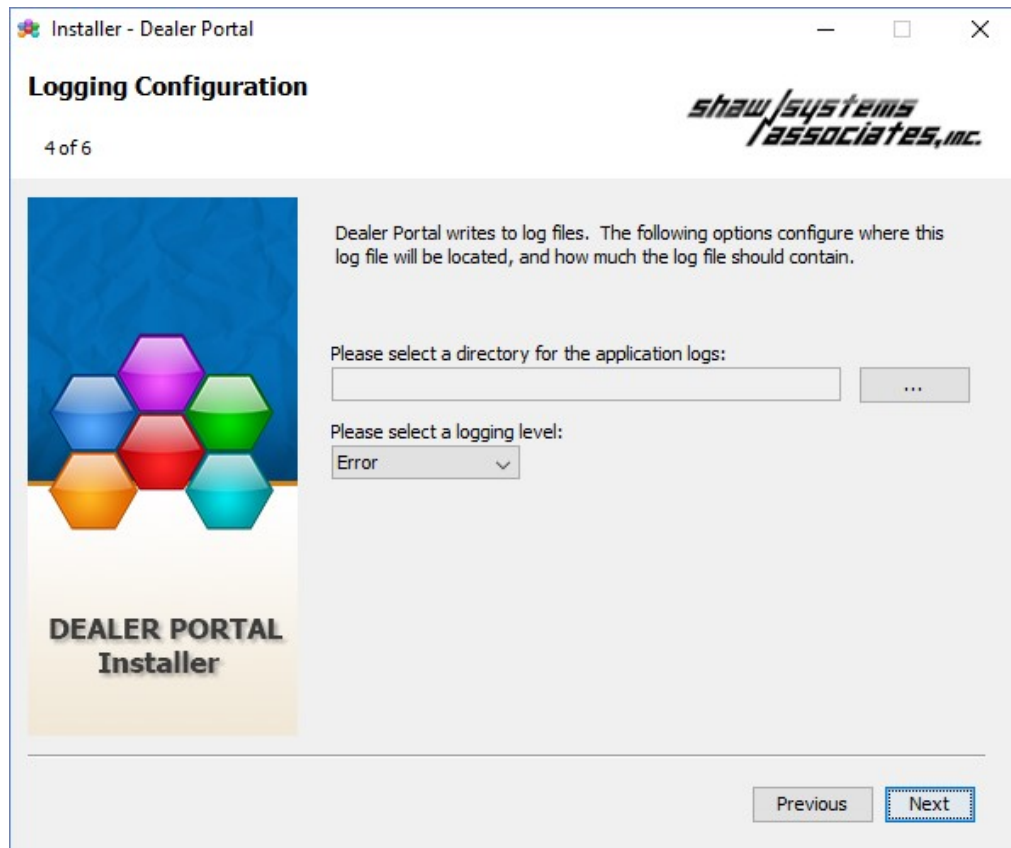
- Read the information regarding **DEALER PORTAL**. Click **Next**.
- Type or navigate to the installation directory for Pivotal tc Server. Click **Next**.

5. Enter the client name and paste the license key supplied by Shaw. Click **Next**.



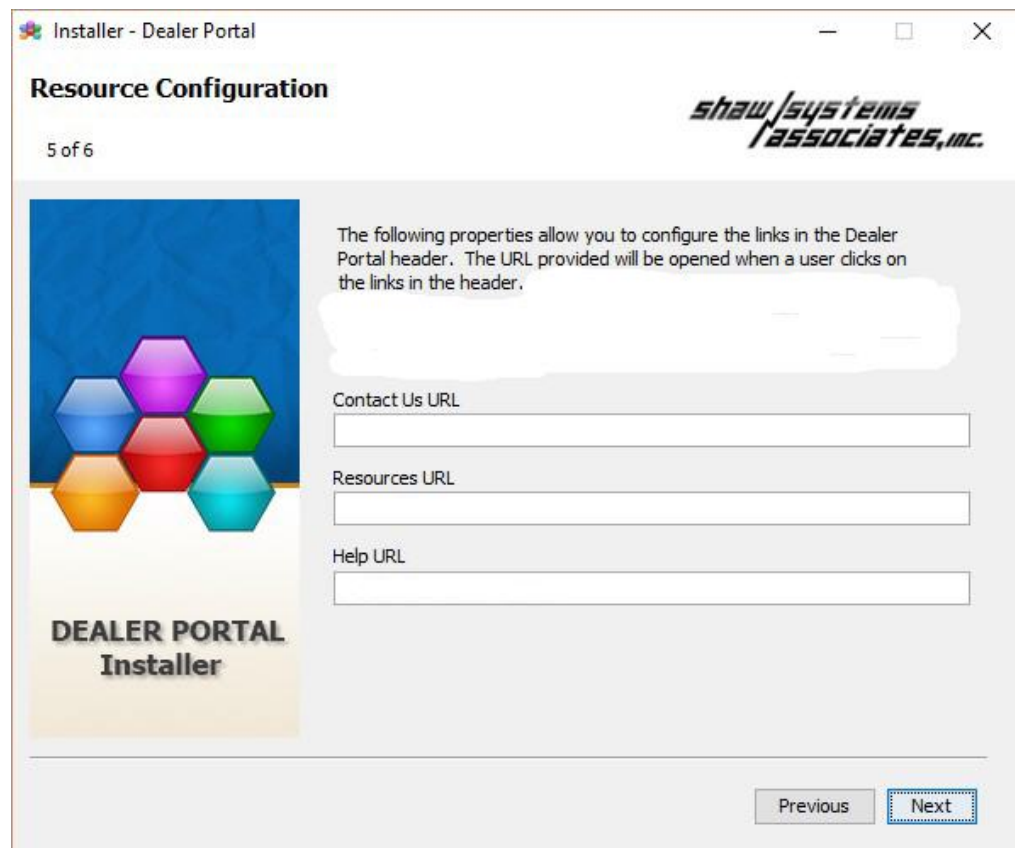
Installation Wizard

- 6. Type the path or navigate to the folder to house the application logs. Adjust the logging level as desired. Click **Next**.



Installation Wizard

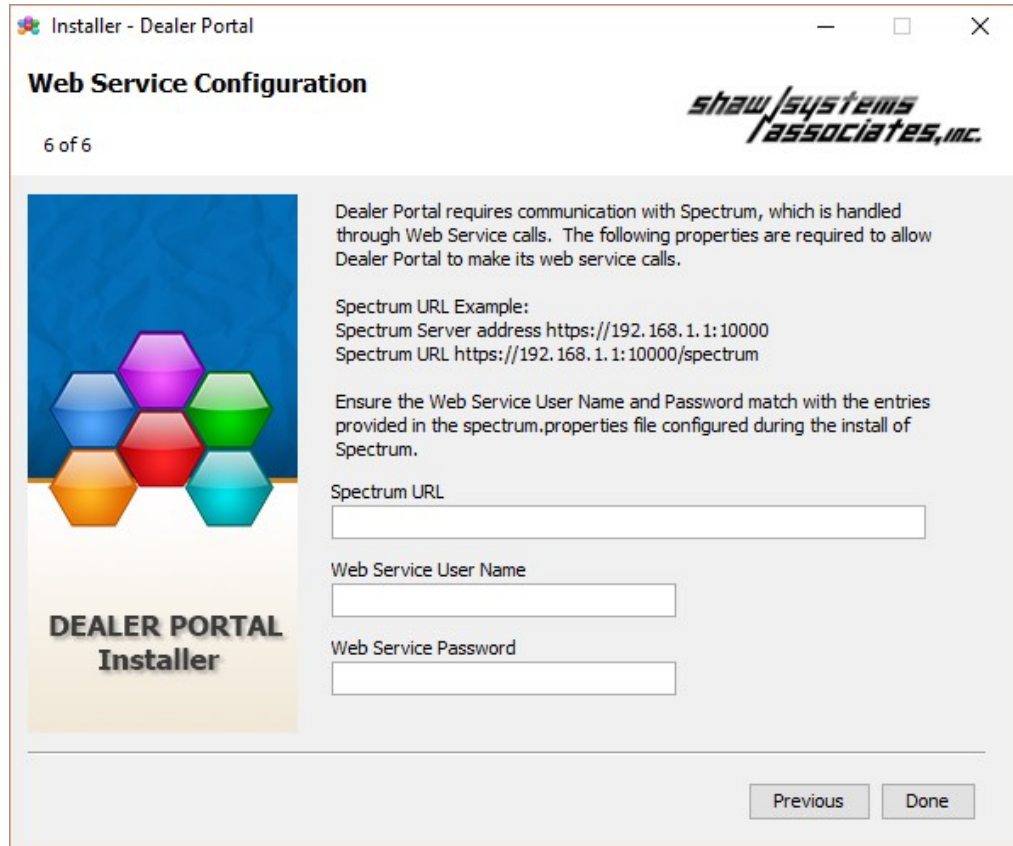
7. Define the Contact Us, Resources URL, and Help URL. These values can be left blank if your installation does not include any centralized help URL or URL where users can find more details or resources. Click **Next**.



The screenshot shows a window titled "Installer - Dealer Portal" with standard window controls. The main heading is "Resource Configuration" with a sub-heading "5 of 6". The Shaw Systems Associates, Inc. logo is in the top right. On the left is a graphic with colorful hexagons and the text "DEALER PORTAL Installer". The main area contains a text block: "The following properties allow you to configure the links in the Dealer Portal header. The URL provided will be opened when a user clicks on the links in the header." Below this are three input fields labeled "Contact Us URL", "Resources URL", and "Help URL". At the bottom right are "Previous" and "Next" buttons.

Installation Wizard

8. Type the **SPECTRUM** URL, web service user name, and web service password as defined in the spectrum.properties file. Click **Done**.



The screenshot shows a window titled "Installer - Dealer Portal" with a "Web Service Configuration" header. The window is at step "6 of 6" and features the "shaw systems associates, inc." logo. On the left is a graphic with colorful hexagons and the text "DEALER PORTAL Installer". The main area contains instructions: "Dealer Portal requires communication with Spectrum, which is handled through Web Service calls. The following properties are required to allow Dealer Portal to make its web service calls." It provides an example: "Spectrum URL Example: Spectrum Server address https://192.168.1.1:10000 Spectrum URL https://192.168.1.1:10000/spectrum". It also states: "Ensure the Web Service User Name and Password match with the entries provided in the spectrum.properties file configured during the install of Spectrum." Below this are three input fields: "Spectrum URL", "Web Service User Name", and "Web Service Password". At the bottom right are "Previous" and "Done" buttons.

Installation Wizard

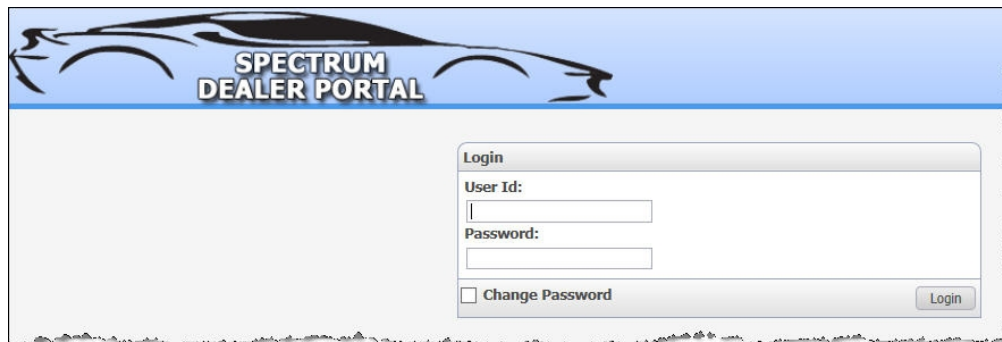
9. Exit the installer when the "Installation has completed" message appears.

Testing the Installation

To test the installation:

1. Ensure Pivotal tc Server has restarted.
2. Navigate to your home URL.

3. At the end of the URL address type `/dealerworkbench` and press **Enter**.
The Login screen appears.



DEALER PORTAL *Login Screen*

Properties


A file called `dealerworkbench properties` is included with the installation; this file controls certain aspects of **DEALER PORTAL**. The installation sets the defaults, but the properties can also be changed at any time. Refer to [Configurations Performed in the Properties File on page 48](#) for an explanation of the properties and instructions on locating the file and changing the defaults.

Bank Processing

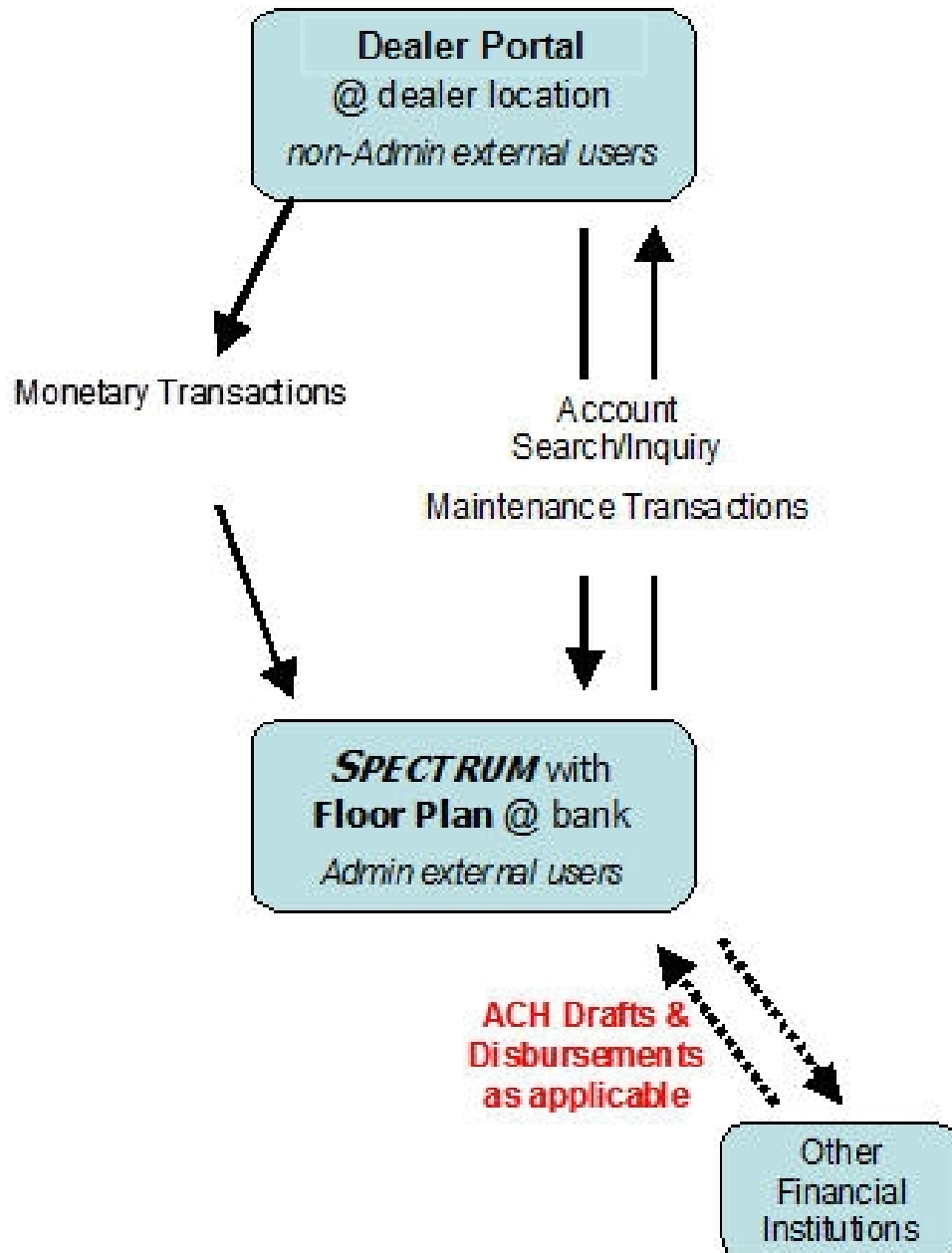
DEALER PORTAL is a web application accessed at a dealer's location that interfaces to **SPECTRUM**. Dealers can interact with **SPECTRUM**, search for accounts, and send various transactions for processing, such as monetary transfers, floor plan unit payoffs, and vehicle add transactions.

DEALER PORTAL reflects real-time account balances in **SPECTRUM**. When changes are processed in **SPECTRUM** during the day, the balances in **DEALER PORTAL** are updated in real time. Likewise, transactions processed by dealers are passed to **SPECTRUM** in real time.

Note the following:

- Maintenance updates (i.e., Stock Number changes) update **SPECTRUM** immediately.
 - Monetary transactions submitted by dealers for processing are entered into input sets that process at End Of Day (staging or scheduling) or process immediately (auto post). Balances on the **DEALER PORTAL** accounts change as the transactions are entered, thus the dealer can view the available balances as changes are made.
 - Mass Payments submitted through **DEALER PORTAL** are entered into scheduling input sets to ensure that they are not considered future transactions and are re-presented the next day by accident. Mass Payments appear in the Scheduled tab in **DEALER PORTAL**. Refer to [Configuring Cutoff Time for DEALER PORTAL on page 25](#) for more information on the input sets included with **DEALER PORTAL**.
 - A cutoff time is defined for **DEALER PORTAL** transactions by the system looking at the COA's One Time ACH Cutoff Time value along with the COA's transaction days configuration. The time that appears in the **DEALER PORTAL** Header for non-administrative users indicates the cutoff time the bank requires to meet the Federal Reserve closing time for accepting one-time ACH transactions. Any transaction presented after the established cutoff time is processed on the following business day. **DEALER PORTAL** calculates the difference and shows the cutoff time relative to the user's time. Times are entered based on a 24-hour clock.
-  **Note:** Transactions entered after the cutoff time are placed in the EOD_DWLATE input set for processing the following business day.

- When the input sets holding the monetary transactions are executed (immediately or at EOD, depending on the input set used) the transactions are extracted and posted to the **SPECTRUM** accounts. Depending on floor plan account configuration, the system creates ACH entries and applicable disbursements to the dealer's external financial accounts as offsets for the posted transactions.



This chapter discusses the following:

Understanding Key Concepts

Configuration

Understanding Key Concepts

There are several key concepts to understand before configuring **DEALER PORTAL**.

This section contains the following topic(s):

Administrators and Users

Group Profiles

Transaction Processing

Types of Accounts

Account Balances

ACH Transfers and Disbursements

Processing Dates and Cutoff Times

Administrators and Users

SPECTRUM Administrator

These are users at the institution (such as a bank) who add, maintain, and delete administrators for dealerships. They also set up dealers, group profiles, and inspectors. **SPECTRUM** administrators have access to all groups set up at the institution.

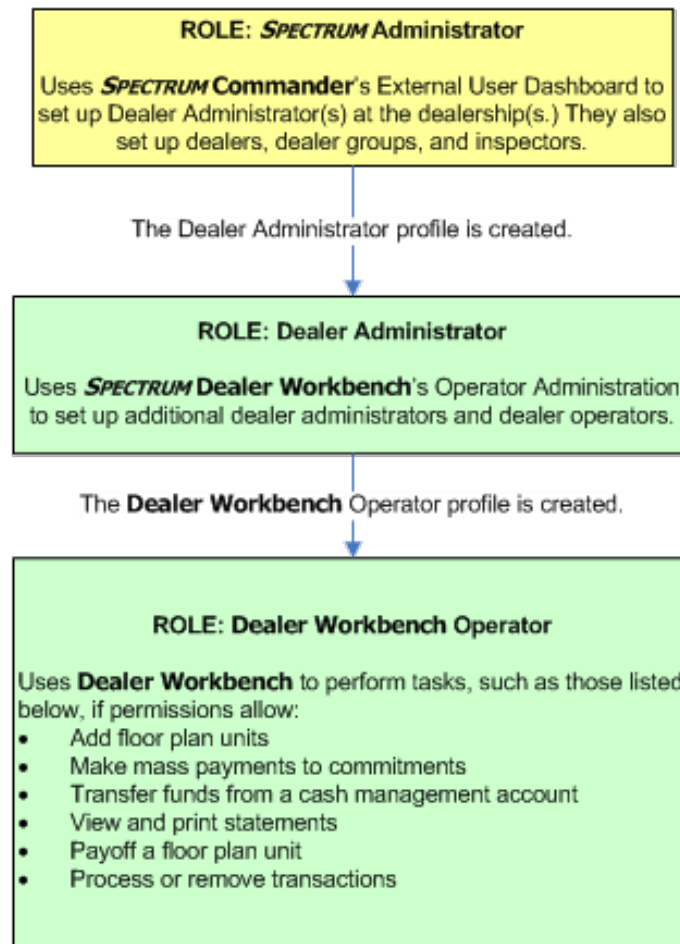
Dealer Administrator

These are employees at the dealership(s) who are responsible for adding, maintaining, and deleting **DEALER PORTAL** users for the dealership(s) they have been authorized to administer.

DEALER PORTAL Operator

These are users of **DEALER PORTAL**, and dealer profiles are created for **DEALER PORTAL** operators entering data at the remote location (i.e., not at the bank). Another example of a user is a floor plan unit inspector.

Roles Required to Set Up Dealer Workbench Administrators and Users



Group Profiles

Group profiles allow dealers to be related to other dealers and have security access to work with the other dealers' accounts that are within the same group. A dealer must belong to a dealer group to have access to **DEALER PORTAL**. Group profiles are established in **Commander** by the institution, and when dealers are added in the system, they are assigned a Group Code. This code links the dealers and their accounts to other dealers.

How dealers are grouped is user-defined by the institution and typically reflects groups of dealerships that are under the same corporate umbrella.

When the institution establishes a dealer's security profile, the group profile to which the dealer is assigned displays. The security profile prevents a dealer from having access to accounts in groups other than its own.

The type of user determines the groups that display and can be selected for security access:

- Dealers can have access only to the group to which it is assigned.
- Bank/Institution staff have access to all groups.

Refer to [Creating Group Profiles on page 31](#) for instructions on establishing group profiles and selecting them for the dealer in the user profile.

Transaction Processing

All transactions entered into **DEALER PORTAL** at the dealer site are put into a transactions table specifically designed for **DEALER PORTAL** activity. **SPECTRUM** stores all transactions in this table for history; the table is queried by process date to display transactions in the Transactions panel. See [Transactions Panel on page 70](#).


Transaction processing notes:

- If transactions have not been submitted for processing, they display when the Pending tab of the Transactions panel is clicked.
- If transactions have been submitted for processing, they can be queried to display when the Submitted tab of the Transactions panel is clicked.

Types of Accounts

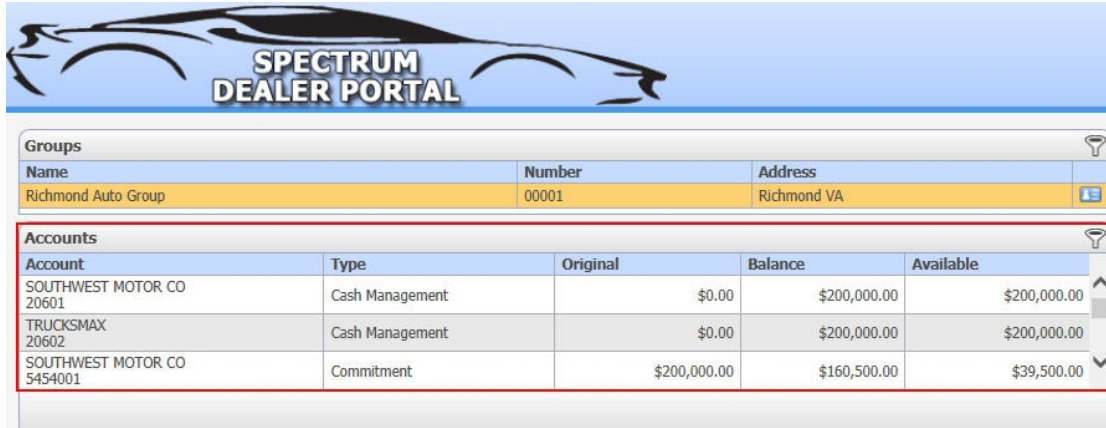
Dealers work with specific types of accounts that display on the **DEALER PORTAL**. The balances are updated as transactions are added to the system.

Types of accounts:

- Cash Management Account: The cash management account is a deposit account for the dealer. **DEALER PORTAL** displays the original balance, current balance, and available amount to the dealer.
 -  **Note:** Operators must be given specific permission in their **DEALER PORTAL** user profile to view cash management accounts.
- Term: A term account is a non-floor plan unit loan the dealer has taken out with the institution. **DEALER PORTAL** displays the original amount of the loan and the current balance.
- Commitment: The commitment is the line of credit representing the amount of money available for the dealer to purchase inventory. **DEALER PORTAL** displays the original line amount, the current balance, and the amount currently available for purchasing inventory.
- Floor Plan Unit: The unit is a draw against the commitment for purchasing inventory. **DEALER PORTAL** displays the original and current balances of the loan.

Account Balances

DEALER PORTAL displays current balances from the **SPECTRUM** database for all accounts. **SPECTRUM** uses a monetary table to accumulate and aggregate monetary transactions that either increase or decrease the amounts that display. For example, the image below indicates that Richmond Auto Group has two cash management accounts and one commitment account.



The screenshot shows the SPECTRUM DEALER PORTAL interface. At the top is a header with a car silhouette and the text 'SPECTRUM DEALER PORTAL'. Below this is a 'Groups' table with one entry: Richmond Auto Group (Number: 00001, Address: Richmond VA). Below the groups table is an 'Accounts' table with three entries:

Account	Type	Original	Balance	Available
SOUTHWEST MOTOR CO 20601	Cash Management	\$0.00	\$200,000.00	\$200,000.00
TRUCKSMAX 20602	Cash Management	\$0.00	\$200,000.00	\$200,000.00
SOUTHWEST MOTOR CO 5454001	Commitment	\$200,000.00	\$160,500.00	\$39,500.00

DEALER PORTAL Screen

The display balances are described below:

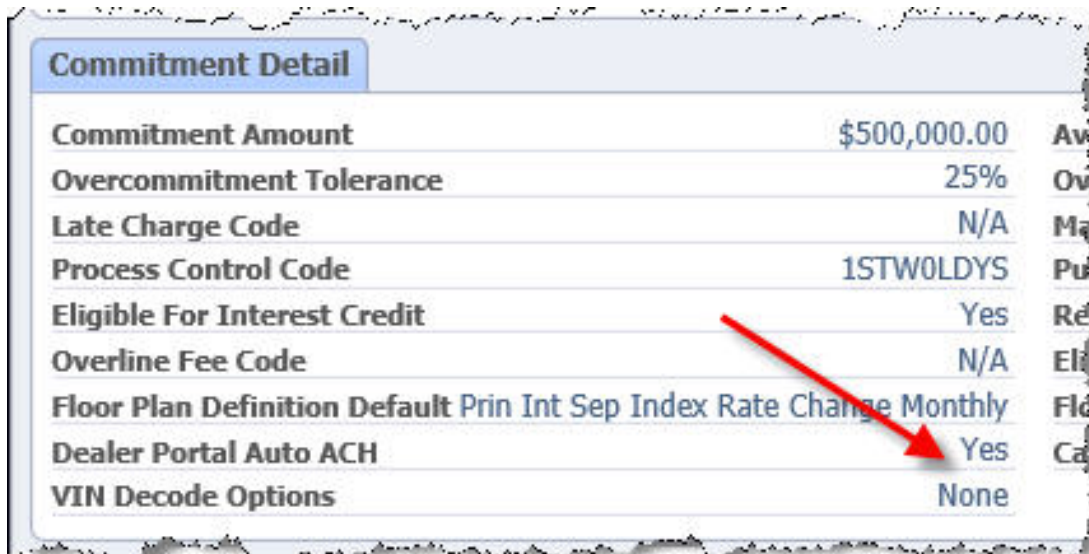
- **Original:** This is the original amount of the account, or the amount when the account was entered into **SPECTRUM**.
- **Balance:** This is the current outstanding amount of the account. These amounts are updated in real time.
 - For cash management accounts, this amount represents the deposit balance, including transfers into and out of the account made today.
 - For term accounts, this is the amount owing on the loan.
 - For commitments, this represents the used amount of the line of credit, and is updated in real time to include new unit activity and payoffs made today, regardless of whether the transactions have been processed or not, or whether the input set type is staging or auto post.
- **Currently Available:** The amount of the account that is currently available to use. This amount is updated in real time, regardless of whether the transactions have been processed or not, or whether the input set type is staging or auto post.
 - For cash management accounts, the available amount includes all transfers into and out of the account that were made today
 - For commitments, this is the amount that is available for boarding new units and is updated in real time to include new unit activity and payoffs made today.
- **Available Income Amount:** Cash management accounts also display an available income balance in the Search Panel when the account is selected. This amount represents the interest available to be applied toward floor plan payments.

If a staging input set is used for monetary transactions for processing from **DEALER PORTAL**, the transactions submitted are entered into the EOD_DWBT input set that processes at End Of Day (EOD) where the transactions are extracted for posting. If the monetary transactions fail validation, they go into the suspense account identified in the input set; new accounts that fail validation remain in pipeline. It is the bank's responsibility to reconcile any failed transactions entered by the dealers in **DEALER PORTAL**. Shaw suggests defining queues to facilitate working failed **DEALER PORTAL** transactions.

Transactions that fail during **SPECTRUM** End Of Day are not included in **DEALER PORTAL** balances the following process day.

ACH Transfers and Disbursements

Transactions that pass validation are posted to the applicable accounts through End Of Day processing. **SPECTRUM** creates one-time ACH transactions to offset the posted transactions. Note that if the **DEALER PORTAL** Auto ACH field on the commitment summary in **SPECTRUM FLOOR PLAN** is set to "No," offsetting ACH transactions are not created.



Commitment Detail		
Commitment Amount	\$500,000.00	Av
Overcommitment Tolerance	25%	Ov
Late Charge Code	N/A	Ma
Process Control Code	1STW0LDYS	Pu
Eligible For Interest Credit	Yes	Re
Overline Fee Code	N/A	El
Floor Plan Definition Default Prin Int Sep Index Rate Change Monthly		Fl
Dealer Portal Auto ACH	Yes	Ca
VIN Decode Options	None	

Display Commitment – Commitment Detail Category

This value defaults from the definition to the commitment and can be updated.

ACH configuration of payment drafts and disbursements on the dealer's records in **SPECTRUM** is as follows:

- Financial accounts must be identified on the dealer's customer record in **SPECTRUM**. An unlimited number of financial accounts can be identified on the dealer customer; however, only one is required. The same account can be used for both payment drafts and disbursements, or different accounts can be set up for each type of transaction. However, only one account can be enabled for payment drafts.

- For a financial account to be used for payment drafts, which will flow from the account into **SPECTRUM**, the Draft Ready field must be set to “Yes.”

The screenshot shows a 'Financial Account' form with the following fields and values:

Entity Number	1	Account Type	Checking	Financial Institution	Wells Fargo	Account Number	4832544
ABA Routing Number		Institution Type	Bank	Security Code	123	Draft Ready	Yes
Disbursement Account	Yes	Eligible for One-Time	Yes				

Account Description: Tenants in common

Financial Account Category

- To enable ACH processing of disbursements, the Preferred Disbursement Method on the dealer customer record must be set to “ACH.”

The screenshot shows the 'SHAW | Display Floor Plan Dealer Demographics' screen. It includes a 'Floor Plan Financial Summary' table and a 'Mega Dealer' section with a 'Name' sub-section.

C	Account	Description	Com
1	9822205	N/A	

Mega Dealer

Name

Business Name	AutoMax	Search Name	
Incorporation Date	N/A	Incorporation	
NAICS Code	Rice Milling	Organization T	
Preferred Disbursement Method	ACH		

Display Floor Plan Dealer Demographics Screen

- For a financial account to be used for disbursements, which will flow into the account from **SPECTRUM**, the Disbursement Account field must be set to “Yes” and an ACH disbursement must be added to the dealer account (**Actions > Add > ACH Disbursement** from the Display Floor Plan Dealer Financials screen).

Financial Account			
Entity Number	1	Account Type	Checking
ABA Routing Number		Institution Type	Bank
Disbursement Account	Yes	Eligible for One-Time	Yes
Account Description		Tenants in common	
		Financial Institution	Wells Fargo
		Account Number	483746544
		Security Code	123
		Draft Ready	Yes

Financial Account Category

- Note:** Only one financial account can be enabled for ACH Disbursement for a dealer. Once the disbursement account is selected, it must be used for all disbursements for this dealer account.
- On the commitment associated with the dealer, one of the financial accounts must be enabled for payment draft processing. This account is used for floor plan unit payoffs and Mass Payments for a new floor plan unit.
- When establishing the cash management account, financial accounts are selected for transfers both into and out of the cash management account. Different accounts can be used for transfers in and transfers out.

The one-time ACH transactions created at End Of Day generate either NACHA one-time file entries for the payment transactions or entries in the disbursements table to transfer money from the **SPECTRUM** accounts into the external financial accounts.

The NACHA file extract is saved in the exports directory as designated in the Default Export Directory field on the System Controls panel of the Company/Ops Area Dashboard.

Processing Dates and Cutoff Times

All transactions are processed with an effective date reflecting the current process date for the Company/Ops Area in which the accounts reside. Thus, if the current process date is 9/15, the transactions are posted with an effective date of 9/15. Each Company/Ops Area has a defined cutoff time, and the cutoff time follows the time zone in which the application is running. The Company/Ops Area has a configurable field called One Time ACH Cutoff Time that indicates a time when processing for the current date ends.

For more information see "Working with the Cutoff Time for ACH processing in the **SPECTRUM DEALER PORTAL** User Guide.

Transactions processed in **DEALER PORTAL** after cutoff time are posted to **SPECTRUM** with an effective date reflecting the next day's transactional process date. Dealers must be aware of this cutoff time and process transactions prior to it if they want the transactions to be processed on the current date.

If dealers enter transactions into **DEALER PORTAL** on a Saturday or Sunday, and the COA is set for those days to be non-transactional days, all of those transactions are staged and processed on the next transactional day. If a day is defined as a holiday for the COA, it is considered non-transactional and those transactions are staged and processed on the next transactional day.

In Production Environment

In a production environment where End Of Day always runs after the cutoff time is reached each day, the cutoff flag will always be reset to “No” (“N”). The cutoff flag is set to “Yes” when the file server time exceeds the cutoff time. It is reset to “No” during the “end-of-day reset-cutoff-flag-and-schedule-timer” step in the Recurring ACH and Future Dated Input Sets job.

In Testing Environment

In a test environment it is possible for the cutoff flag to be set to “Yes” (“Y”). If the End Of Day job is not executed before **DEALER PORTAL** transactions are entered, the dates display for the current process date matching those that display in the **SPECTRUM**. However, because the cutoff flag contains a value of “Yes” (“Y”), the system automatically advances the process date to the next transactional day's current process date. When testing **DEALER PORTAL** processing, always ensure that End Of Day is executed after the cutoff flag is set to “Yes.”

Refer to the **SPECTRUM Operations Guide** for further information.

Configuration

Prior to using **DEALER PORTAL** with **SPECTRUM**, an administrator with security access to **Commander** first creates user signons for the **DEALER PORTAL** administrators. Group profiles are established in **Commander** to enable security access among two or more dealers where desired.

This section contains the following topic(s):

Configuring FLOOR PLAN

Configurations Performed in SPECTRUM

Configurations Performed in the Properties File

Configurations Performed in DEALER PORTAL

Adding a Custom Company Logo to Statements

Configuring FLOOR PLAN

The following configuration items are pertinent to running **FLOOR PLAN** and are established before working with **DEALER PORTAL**. When dealers create new floor plan units in **DEALER PORTAL**, the system references the established floor plan lending account configuration, thus is it important to understand these settings when working with **DEALER PORTAL**.

Pertinent configuration notes:

- Fee plan process controls establish groups of fees that are used on floor plan accounts as both one-time and recurring fees. These are optionally added to floor plan definitions.
- Floor plan definitions set default values for new floor plan units added to a dealer's commitments. Field values set on the floor plan definition include the accrual rate for the unit, term of the account, payment method, optional index rates, and curtailment schedule details.
- Commitment process controls add the billing details to the commitments as well as allocation of payments on the accounts to outstanding receivables and payment draft controls.
- Commitment definitions establish the default values for setting up new commitments in **SPECTRUM**. The definition includes the Dealer Portal Auto ACH field, which indicates whether **DEALER PORTAL** transactions automatically have ACH transactions generated in **SPECTRUM** as a result of the processed transactions. This value can be changed at the commitment level.
 - If the Auto ACH field is set to "No," offsetting ACH transactions or disbursements are not generated for dealer-entered transactions.
 - If the Auto ACH field is set to "Yes," offsetting ACH transactions or disbursements are generated for the dealer-entered transactions.
- If the customer wants to use its own logo when creating statements from **DEALER PORTAL**, the image file must be named "logo.png" and it must be placed in the **assets** folder in the **DEALER PORTAL install** directory.

Refer to the **SPECTRUM FLOOR PLAN User Guide** for detailed information on configuring **SPECTRUM** for **FLOOR PLAN** lending.

Configurations Performed in SPECTRUM

There are certain **DEALER PORTAL** configurations that can be performed in **SPECTRUM**.

This section contains the following topic(s):

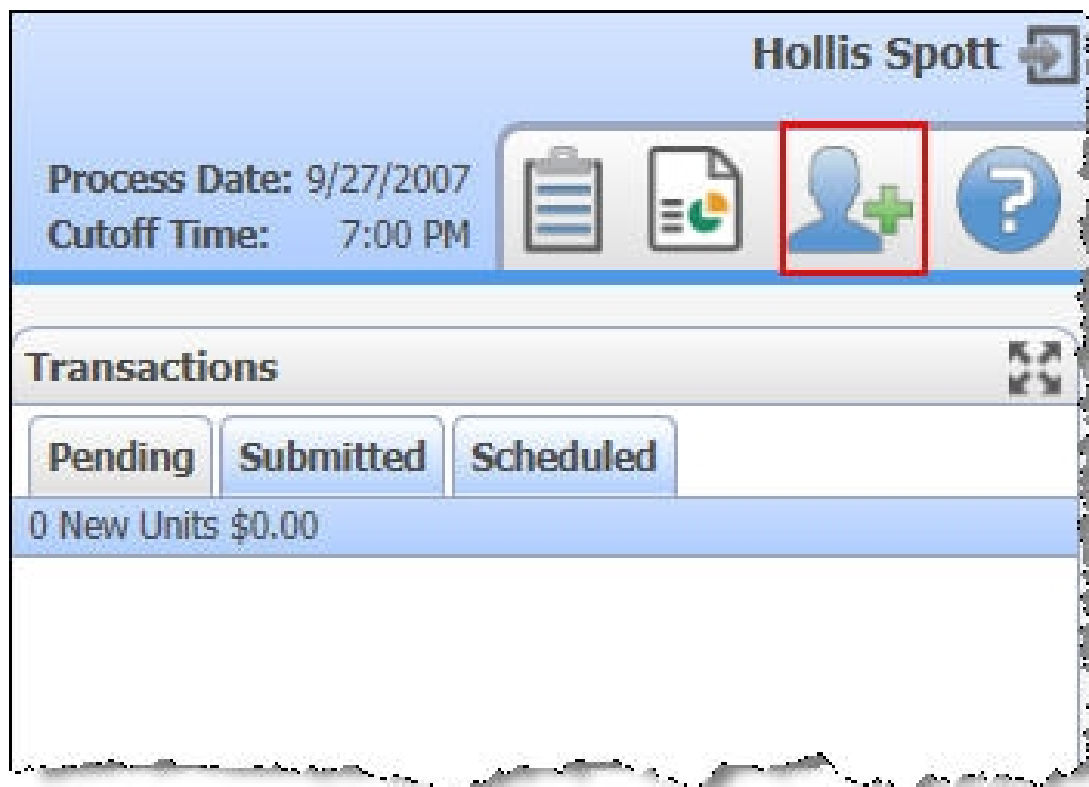
[*Configuring Cutoff Time for DEALER PORTAL*](#)

[*Configuring the Company/Operations Area Setup*](#)

[*Configuring SPECTRUM Web Services Properties for DEALER PORTAL*](#)

*SPECTRUM Properties Related to DEALER PORTAL**Configuring Input Sets for DEALER PORTAL**Establishing Dealer Account Relationships**Creating Group Profiles**Creating Dealer Administrator Profiles**Resetting a Dealer Administrator's Password**Configuring Rules Engine Validations**Customizing the Add Unit View***Configuring Cutoff Time for DEALER PORTAL**

A cutoff time is defined for **DEALER PORTAL** transactions to allow time to include today's transactions for ACH processing. **DEALER PORTAL** displays the current process date and cutoff time in the Header of the **DEALER PORTAL** screen.



DEALER PORTAL Screen

The dealer submits transactions by clicking the **Process** button. A message stating “Successfully submitted for processing on month, day, and year” displays.

Transactions processed after the cutoff time in **DEALER PORTAL** are placed in the Scheduled tab on the Transactions panel. The effective date of these transactions defaults to the Process Date of the Input Set which is the next transactional day’s process date. These transactions will be placed into a special input set that is set to "Pending." The transactions will be automatically picked up by the release-future-dated-pending-input-set step during End Of Day processing when the Current Process Date of the COA matches the Process Date of the Input Set.

 **Note:** The cutoff timer occurs only on transactional days.

Configuring the Company/Operations Area Setup

Use Company Operations Area Maintenance to set up the cutoff time and Transactional Days.

To configure the company/operations area setup:

1. Establish a cutoff time using the One Time ACH Cutoff Time field.
2. Establish transaction business days using Saturday and Sunday non-transactional day flags and Holidays.

For more details on this topic, refer to the "Company/Ops Area" topic of the **SPECTRUM Configuration and User Guide**.

Configuring SPECTRUM Web Services Properties for DEALER PORTAL

There are user-defined properties for **SPECTRUM** web services. They reside in the **SPECTRUM** database. The settings apply system-wide, and to all users and Company/Operations Areas.

Related topic:

- [SPECTRUM Properties Related to DEALER PORTAL on the next page](#)

These properties are found in **SPECTRUM** in **Commander** using **Go > System > Spectrum Properties**. In the Category drop-down field, select **DEALER PORTAL** and click **Process**. A list of properties related to **DEALER PORTAL** displays.

C	Category	Name	Property	Value	C
1	DLRP	Email from DP address	dealerportal.email.from	info@testemail.bob	Y
2	DLRP	Email from DP message	dealerportal.email.message	Your temporary password for Spectrum Dealer Portal is: {password}	Y
3	DLRP	Email from DP subject line	dealerportal.email.subject	Temporary Dealer Portal Password	Y
4	DLRP	DP Inspector Email Message	dealerportal.inspector.email.message	Your temporary password for Dealer Inspector is: {password}	Y
5	DLRP	DP Inspector Email Subject	dealerportal.inspector.email.subject	Temporary Dealer Inspector Password	Y
6	DLRP	DP Number of Character Tests	dealerportal.security.PWCharTestsRequired	4	Y
7	DLRP	DP Security Password Days	dealerportal.security.PWDays	60	Y
8	DLRP	DP Security PW history	dealerportal.security.PWHistory	10	Y
9	DLRP	DP Security length	dealerportal.security.PWLength	8	Y
10	DLRP	DP Security lower case	dealerportal.security.PWLowerCaseChar	1	Y
11	DLRP	DP Security numeric	dealerportal.security.PWNumericChar	1	Y
12	DLRP	DP Security special	dealerportal.security.PWSpecialChar	1	Y
13	DLRP	DP Security upper case	dealerportal.security.PWUpperCaseChar	1	Y

Display SPECTRUM Properties Screen

Define the **DEALER PORTAL** properties. For example, the image below displays how to define the number of days to pass before the system requires a user to change his or her password.

SHAW | Update Spectrum Property Update

Spectrum Properties

Property: dealerportal.security.PWDays

Property Value: 60

Default Value: 60

Help Text: Determines the number of days before password change is required.

Name: DP Security Password Days

User ID: SPECTRUMUSER

User Configurable: Yes

Category: Dealer Portal

Change Date: 8/18/2016 3:40:00

Update SPECTRUM Property Screen

SPECTRUM Properties Related to DEALER PORTAL

Related topic:

- [Configuring SPECTRUM Web Services Properties for DEALER PORTAL on the previous page](#)

The following table lists the properties that you can define in **SPECTRUM** related to **DEALER PORTAL**:

Property	Description
Email from DP Address	The FROM Email Address for outbound emails regarding password notifications in DEALER PORTAL .


Property	Description
Email from DP message	The message in outbound emails regarding password notifications in DEALER PORTAL . Example: Your temporary password for Spectrum Dealer Portal is: {password}
Email from DP subject line	Defines the subject line text in outbound emails regarding password notifications in DEALER PORTAL . Example: Temporary Dealer Portal Password
DP Inspector Email Message	Defines the message in outbound emails regarding password notifications in DEALER PORTAL Inspector. Example: Your temporary password for Dealer Inspector is: {password}
DP Inspector Email Subject	Defines the subject line text in outbound emails regarding password notifications in DEALER PORTAL for Inspector. Example: Temporary Dealer Inspector Password
DP Number of Character Tests	Defines the number of password character tests to process. Passwords can have rules such as including a capital letter, a number, a symbol, etc. If the COA wants to require only two of these three requirements, this number would be set to 2.
DP Security Password Days	Defines the number of days before a password change is required, such as 30 or 60.
DP Security PW History	Defines the number of used passwords retained in history, such as 10.
DP Security length	Defines the minimum length of a password.
DP Security lower case	Defines the number of lowercase characters required in a password.

Property	Description
DP Security numeric	Defines the number of numeric characters required in a password.
DP Security special	Defines the number of special characters required in a password.
DP Temporary Password Expired	Determines the number of minutes before temporary passwords expire. The default is 30 minutes but is user-configurable. By enforcing password expiration limits, this setting provides additional email security and prevents potential attacks.
DP Security upper case	Defines the number of uppercase characters required in a password.
Mass Payment Amount	Mass Payment Amount field function (Allowed or Disabled).
Send email for Dealer users	Configuration for whether to send an email to DEALER PORTAL users with their temporary password. Set to true to send an email. Set to false to not send an email.

Configuring Input Sets for DEALER PORTAL

DEALER PORTAL uses three system input sets:

- EOD_DWBT - Transactions processed before the cutoff time
- EOD_DWLATE – Transactions processed after the cutoff time
- EOD_DWSCHD – Mass Payments

 **Note:** The Source data field for ACH transactions must be either EOD_DWBT or EOD_DWLATE. This applies to all input set definitions associated with **FLOOR PLAN** payoffs and credits/debits for Cash Management Accounts. See "Input Set Definitions" in **SPECTRUM Configuration and User Guide**.

Related topic:

- [Setting up Suspense Accounts for Input Sets on the facing page](#)

This section contains the following topic(s):

[EOD_DWBT](#)

[EOD_DWLATE](#)

[EOD_DWSCHD](#)

[Setting up Suspense Accounts for Input Sets](#)

EOD_DWBT

The input set into which staged **DEALER PORTAL** transactions are entered when they are submitted for processing is the EOD_DWBT input set. These transactions are entered during a processing day and posted during the End Of Day run for the Company/Ops Area.

Configuration notes:

- May be specified as staged or auto post.
 - Staged transactions extract and post later in the day when the batch is run.
 - Auto post transactions post immediately.
- Transactions display under the Submitted tab after processing in **DEALER PORTAL** for the current process date.

EOD_DWLATE

Configuration notes:

- **SPECTRUM** uses the EOD_DWLATE input set to stage monetary transactions processed after cutoff time.
- New units, payoffs and cash management transfers are held for processing until the next business day.
- Transactions display under the **Scheduled** tab in **DEALER PORTAL**.

EOD_DWSCHD

Configuration notes:

- **SPECTRUM** uses the EOD_DWSCHD input set to schedule Mass Payments.
- The system automatically defaults the Mass Payment effective date as follows:
 - Defaults to the current process day if processed before the cutoff time.
 - Defaults to the next business day if processed after the cutoff time.
- Mass Payments display under the **Scheduled** tab in **DEALER PORTAL**.
- Dealer options include:
 - Scheduling Mass Payments for a future date.
 - Deleting scheduled Mass Payments.

Setting up Suspense Accounts for Input Sets

A suspense account must be configured in the input set definition. Monetary transactions that fail validation are posted to suspense where operators can view and process them. The suspense account must be established in **SPECTRUM** before it can be added to the input set.

Refer to the **SPECTRUM Configuration and User Guide** for more information on suspense.

To add a suspense account to any input set:

1. Navigate to **Commander**:
2. Click **Go > Staging > Input Set Definition Tasks**.
3. Click **Process** to retrieve a list of all input sets.
4. Select the desired input set and click **Update**.
5. Enter the suspense account number and click **Process**.
6. Repeat these steps for the remaining input sets.

Establishing Dealer Account Relationships

After the definitions and process controls are established via **Commander** for **FLOOR PLAN**, bank operators create records in **SPECTRUM** for the dealer and its associated accounts: dealer accounts, an optional cash management account, and one or more commitments to reflect the dealer's lines of business. These must be established before dealers can access their account information from **DEALER PORTAL**.

If the dealer is using ACH to transfer funds in and out of its cash management account and to manage floor plan units from **DEALER PORTAL**, one or more financial accounts must be added to the dealer customer record. These accounts are identified in the From ACH Account and Into ACH Account fields on the cash management account when entered into **SPECTRUM**. These accounts also display in **DEALER PORTAL**.

Refer to the **SPECTRUM FLOOR PLAN User Guide** for information on creating the floor plan relationships.

Creating Group Profiles

Group Codes are assigned to dealer customer records in **SPECTRUM** on the Add Mega Dealer screen (accessed from the Main Dashboard in **SPECTRUM** by clicking **Go > Customer > Add > Mega Dealer**). The code can also be assigned or modified by updating an existing dealer record.

These group codes give the dealers appropriate security access to work with accounts in **DEALER PORTAL**. The group code ties the dealer to a group profile, which in turn, connects the dealer to all dealer accounts associated with that group number.

Group profiles are first established in **SPECTRUM** by administrators before they are added to the dealer records.



Note: The Group profile will not appear on the Dealer Update screen until the reference data is refreshed. See Reference Data Procedures in the **SPECTRUM Configuration and User Guide**.

To add a group profile in **SPECTRUM**:

1. Click **Go > Dealer > Add > Group Profile**.

Field Definitions

Field	Description/Valid Values
Category: Group Profile	
Group Code	A code representing the customer grouping. All customer records with the same Group Code belong to the user-defined group.
Group Name	The user-defined name of the group.
Street	The street portion of the address associated with this group profile.
City	The city portion of the address associated with this group profile.
State	The state portion of the address associated with this group profile.
Zip	The postal code portion of the address associated with this group profile.
Phone Number	A phone number where the contact associated with this group profile can be reached.
Extension	The extension for the phone number, if applicable.
Fax	A fax number where the contact associated with this group profile can be reached.
Email	An email address where the contact associated with this group profile can be reached.
Contact	The name of the primary contact for the group.
Contact Title	The primary contact's title.
Max Unit Amount	The maximum amount allowed for a single floor plan unit on a dealer associated with this group.
Active	Indicates if the group profile is active. If the group profile is not active, dealers with the group code are unable to sign into DEALER PORTAL .

Creating Dealer Administrator Profiles

The dealer administrator profiles are added by bank/institution staff using the **DEALER PORTAL** Security screen.

The following are the available dealer administrator profiles:

- MegaDealer

This profile is granted read-only access permissions and can be assigned to Dealer Groups. The Mega Dealer can oversee the activity that happens with associated dealers. This provides the Mega Dealer with an awareness of day to day operations, including volume of units and sales, in real time.

See "Mega Dealers" in the **SPECTRUM FLOOR PLAN** *User Guide*.

- Inspector

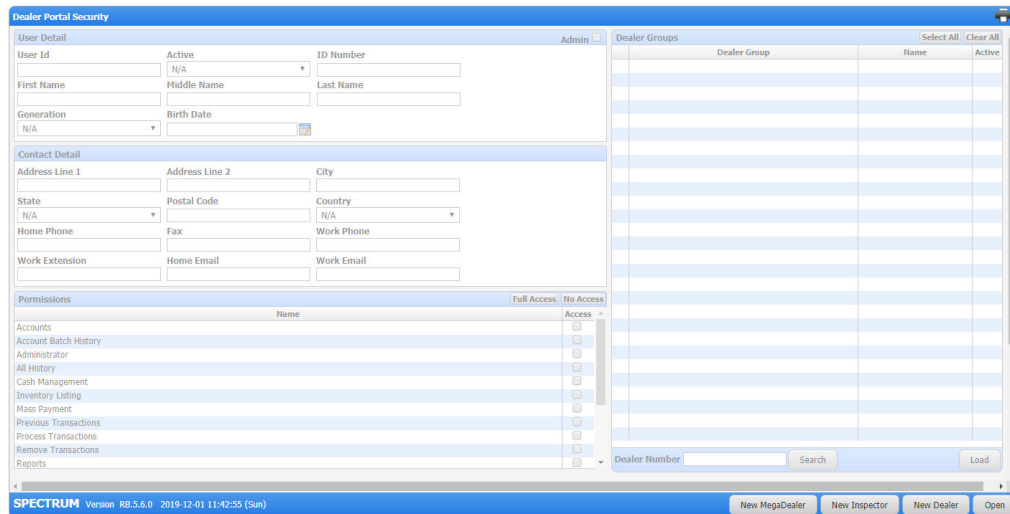
This profile is granted no permissions and cannot be assigned to a Dealer Group.

- Dealer

This profile can be made an Administrator, granted any permissions, and added to one or more Dealer Groups.

To create a dealer administrator profile:

1. Navigate to **Go > Commander > Go > Security > Dealer Portal Security**.



DEALER PORTAL Security

2. Click one of the following:

c. New Dealer

The screenshot displays the 'Dealer Portal Security' application window. It is divided into several sections:

- User Detail:** Includes fields for User Id, Active status, ID Number, First Name, Middle Name, Last Name, Generation, and Birth Date.
- Contact Detail:** Includes fields for Address Line 1, Address Line 2, City, State, Postal Code, Country, Home Phone, Fax, Work Phone, Work Extension, Home Email, and Work Email.
- Permissions:** A table with columns for Name, Full Access, and No Access. The list includes Accounts, Account Batch History, Administrator, All History, Cash Management, Inventory Listing, Mass Payment, Previous Transactions, Process Transactions, Remove Transactions, and Reports.
- Dealer Groups:** A table with columns for Dealer Group, Name, and Active. It lists groups such as Richmond Auto Group, Midlothian Auto Group, Smith Auto Group, Shaw Auto Group, Nissan/Chevrolet Auto Group, and Toyota Auto Group.

At the bottom of the window, there is a status bar with the text 'SPECTRUM Version: RB.5.6.0 2019-12-01 11:42:55 (Sun)' and a set of buttons: 'New MegaDealer', 'New Inspector', 'New Dealer', 'Open', and 'Save'.

Dealer Security Page

3. Add the new administrator profile information.

See [DEALER PORTAL Security Screen Layout](#) below.

➤ **Note:** The profile for a dealer must be added in the Company/Ops Area in which the dealer's accounts reside.

➤ **Note:** If the COA cutoff time is not defined, user rights will not work correctly. Ensure the cutoff time is defined for the COA. See [Configuring the Company/Operations Area Setup](#) on page 26.

This section contains the following topic(s):

[DEALER PORTAL Security Screen Layout](#)

[Entering Dealer Administrator Information](#)

[Selecting Dealer Groups](#)

[Setting DEALER PORTAL User Permissions](#)

[Saving the User Profile](#)

DEALER PORTAL Security Screen Layout

The **DEALER PORTAL** Security screen provides the following panels or work areas:

- User Detail
- Contact Detail
- Permissions
- Dealer Groups

Important: The Admin check box is used only to define bank/institution administrators. Do not check this box when adding or maintaining dealer administrators or operators.

The screenshot displays the 'Dealer Portal Security' interface. It features several sections:

- User Detail:** Includes fields for User Id, Active (Yes/No), ID Number, First Name, Middle Name, Last Name, Generation (N/A), and Birth Date.
- Contact Detail:** Includes fields for Address Line 1, Address Line 2, City, State (N/A), Postal Code, Country (N/A), Home Phone, Fax, Work Phone, Work Extension, Home Email, and Work Email.
- Permissions:** A table with columns for Name, Full Access, and No Access. The list includes Accounts, Account Batch History, Administrator, All History, Cash Management, Inventory Listing, Mass Payment, Previous Transactions, Process Transactions, Remove Transactions, and Reports.
- Dealer Groups:** A table with columns for Dealer Group, Name, and Active.
- Admin Check Box:** A checkbox labeled 'Admin'.
- Processing Buttons:** A row of buttons including 'New MegaDealer', 'New Inspector', 'New Dealer', 'Open', and 'Save'.

DEALER PORTAL Security

Entering Dealer Administrator Information

The bank/institution staff create the dealer administrator profile for the dealer. The User Detail and Contact Detail panels provide basic demographic information about the dealer administrator.

Required fields for these sections are:

- User ID
- Active
- First Name
- Last Name
- Work Email

Note: The temporary password for logging into **DEALER PORTAL** either initially or when a password has been reset is sent to the work email address. The mail properties are configured in **SPECTRUM** Properties. Refer to [Configuring SPECTRUM Web Services Properties for DEALER PORTAL on page 26](#) in this document for more details.

Selecting Dealer Groups

To select dealer groups:

1. Enter a dealer customer number in the Dealer Number field or use the **Search** button and click **Load** to display the group profile(s) available to the dealer.

The screenshot shows a search bar with the text "Dealer Number" on the left. To its right is a text input field containing "7882851" with a small "x" icon to clear the text. Further right is a "Search" button, and to the far right is a "Load" button.

Dealer Number Field


2. Select the check box to the left of the dealer group at the top of the panel.
3. Select **Yes** on the pop-up window that appears.

The type of dealer determines the number of groups to which it has access:

- If a dealer number is entered, the user with this profile has access to only one group.
- If a mega dealer number is entered, the user with this profile has access to multiple groups.

Dealer Groups			Select All	Clear All
	Dealer Group	Name	Active	
<input checked="" type="checkbox"/>	00001	Richmond Auto Group	Yes	

Dealer Groups Category

 **Important:** Select the check box next to the dealer group to select a group profile.



Setting DEALER PORTAL User Permissions




Part of setting up a dealer administrator or operator security profile within the **SPECTRUM Commander DEALER PORTAL** Security screen is selecting permissions for that user. Each permission listed in this panel corresponds with a task, activity, or button on the **DEALER PORTAL** user interface; the permission is what grants or denies the operator access to that item. Only permissions provided to a dealer administrator can be granted to the operators that the dealer administrator maintains using the **DEALER PORTAL** user interface. For example, if the dealer administrator does not have permission to remove a transaction, the administrator cannot grant "Remove Transaction" permission to another user.

The permissions available to each dealer administrator or operator are explained below by the type of action in **DEALER PORTAL**:

For **DEALER PORTAL** security administrator user ids (which are usually vehicle dealer personnel and not client **SPECTRUM Commander** Security Administrator), make sure the **Admin** check box in the "User Detail" title heading is NOT CHECKED and make sure the **Administrator** check box under the "Permission" category IS CHECKED.

Below is a list and brief description of all the possible **DEALER PORTAL** user interface permissions that can be granted to each **DEALER PORTAL** user id.

Permission	Description
Accounts	Allows the user to access the Accounts category.
Account Batch History	Allows the user to search for transactions processed on a selected account within a defined period of time.
Administrator	Indicates the user is a DEALER PORTAL administrator.  Note: Users do not have the ability to grant permissions to other users if they do not have this permission.
All History	Provides the user with access to all transaction history, including transactions made by other users.
Cash Management	Allows the user to access cash management accounts.  Important: Cash management accounts will not appear on the DEALER PORTAL screen if this permission is not granted to a particular user, even for a dealer that has a cash management account.
Inventory Listing	Enables the reporting feature that produces an inventory listing of all units tied to a commitment.
Mass Payment	Users with this permission can process mass payments on commitments. <ul style="list-style-type: none"> • If the client uses recurring ACH payments on commitments and desires to make unit payoffs in DEALER PORTAL, the Mass Payment Permission value is set to “No Access” in DEALER PORTAL. • If the client does not use recurring ACH payments on commitments and desires to make unit payoffs and Mass Payments in DEALER PORTAL, the Mass Payment value is set to “Full Access” in DEALER PORTAL.
Previous Transactions	Allows the user to view a previous day’s transactions.
Process Transactions	Allows the user to process today’s transactions.
Remove Transactions	Allows the user to remove a transaction that has not yet processed.

Permission	Description
Reports	<p>Allows the user to access on-demand reports on the DEALER PORTAL Reporting Dashboard.</p> <p> Note: The Reports icon appears on the screen only for users with this permission.</p>
Statements	<p>Allows the user to view and print dealer statements.</p> <p> Note: The Statements icon appears on the screen only for users with this permission.</p> <p> Note: To retrieve and print statements in DEALER PORTAL, the Statement Indicator field on the FLOOR PLAN Commitment needs to have the value of "Produce Interface File Only", which is the default. The Statement Indicator field can be changed when updating a FLOOR PLAN Commitment. See "Working with Commitments" in the FLOOR PLAN User Guide.</p>
Units	Allows the user to access the Units category.
Unit Add	Allows the user to add a floor plan unit to a commitment.
Unit Batch History	Allows the user to click the History button to view the transaction history of the floor plan unit for a specific range of dates.
Unit Payoff	Allows the user to pay off a floor plan unit.
Unit Update	Allows the user to change the stock number on a floor plan unit.
Transfer	Gives the user the ability to transfer funds into and out of a dealer's cash management account.

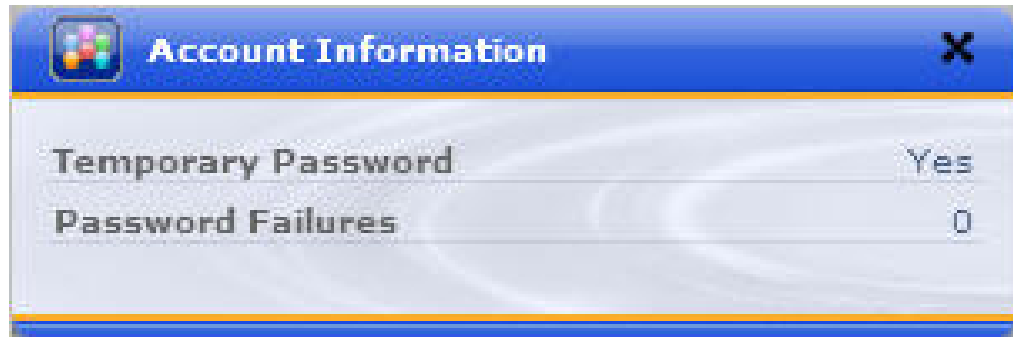
Saving the User Profile

To save the user profile:

1. Click **Save**.

SPECTRUM creates a temporary password which is sent to the dealer administrator's or operator's work email address.

The user must use this password the first time logging into **DEALER PORTAL**, and is prompted to change the password immediately. The bank/institution staff can view the status of the user regarding the password by clicking **Actions > User Information**.



Account Information – DEALER PORTAL User Password


Resetting a Dealer Administrator's Password

DEALER PORTAL sets a maximum number of password attempts. A dealer administrator is allowed five login attempts with an incorrect password before the system locks the account. If this happens, a different dealer administrator at the dealership or bank/institution staff must reset the password. The system then issues a new temporary password, which is sent to the dealer administrator's work email as shown in the user's profile.

To reset a **DEALER PORTAL** administrator's password:

1. Navigate to **Commander**.
2. Click **Go > Security > Dealer Portal Security**.

- Click **Open** and select the user's profile from the displayed list.

 **Note:** You can filter the list to narrow down your display by entering values in the fields at the bottom of the display.

Open Users								
User Id	First Name	Last Name	Dealer Group	Dealer Name	Dealer Number	User Type	Admin	Active
secur01	Mary	Smith	00001	Richmond Auto Group		DEALER	Yes	Yes
secur02	Mary	Jones	00001	Richmond Auto Group		DEALER	Yes	Yes
secur03	Mary	Garcia	00001	Richmond Auto Group		DEALER	Yes	Yes
secur04	Mary	White	00002	Midlothian Auto Group		DEALER	Yes	Yes
xuser	Xavier	Userton	00001	Richmond Auto Group		DEALER	Yes	Yes
hspott	Hollis	Spott	00001	Richmond Auto Group	7882851	DEALER	No	Yes
mhomer	Mike	Horner	00001	Richmond Auto Group	7882852	DEALER	No	Yes
inspect01	Gerry	Hopkins				INSPECTOR	No	Yes
inspect02	Steven	Parsons				INSPECTOR	No	Yes
inspect03	Gregg	Williams				INSPECTOR	No	Yes
inspect04	Ellie	Baxter				INSPECTOR	No	Yes
inspect05	Elizabeth	Compton				INSPECTOR	No	Yes
etinnin	Ellen	Tinnin	00003	Smith Auto Group	7882855	DEALER	No	Yes

User Id	First Name	Last Name	Admin	Active
<input type="text"/>	<input type="text"/>	<input type="text"/>	N/A	N/A
Dealer Group	Dealer Name	Dealer Number	User Type	
<input type="text"/>	<input type="text"/>	<input type="text"/>	N/A	

Open Users

- Click the user whose password is being reset.

User Detail		Dealer Groups																																		
User Id: secur01 Active: Yes ID Number: <input type="text"/> First Name: Mary Middle Name: <input type="text"/> Last Name: Smith Generation: N/A Birth Date: <input type="text"/>	Dealer Group: <input type="checkbox"/> 00001 Richmond Auto Group <input checked="" type="checkbox"/> 00002 Midlothian Auto Group <input checked="" type="checkbox"/> 00003 Smith Auto Group <input type="checkbox"/> 00004 Shaw Auto Group <input type="checkbox"/> 05001 Nissan/Chevrolet Auto Group <input type="checkbox"/> 05002 Toyota Auto Group <input type="checkbox"/> 527 Southside Auto Group	Contact Detail Address Line 1: <input type="text"/> Address Line 2: <input type="text"/> City: <input type="text"/> State: N/A Postal Code: <input type="text"/> Country: N/A Home Phone: <input type="text"/> Fax: <input type="text"/> Work Phone: <input type="text"/> Work Extension: <input type="text"/> Home Email: <input type="text"/> Work Email: dvkb808@gmail.com	Permissions <table border="1"> <thead> <tr> <th>Name</th> <th>Full Access</th> <th>No Access</th> </tr> </thead> <tbody> <tr><td>Accounts</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Account Batch History</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Administrator</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>All History</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Cash Management</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Inventory Listing</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Mass Payment</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Previous Transactions</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Process Transactions</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td></tr> <tr><td>Remove Transactions</td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td></tr> </tbody> </table>	Name	Full Access	No Access	Accounts	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Account Batch History	<input type="checkbox"/>	<input type="checkbox"/>	Administrator	<input type="checkbox"/>	<input type="checkbox"/>	All History	<input type="checkbox"/>	<input type="checkbox"/>	Cash Management	<input type="checkbox"/>	<input type="checkbox"/>	Inventory Listing	<input type="checkbox"/>	<input type="checkbox"/>	Mass Payment	<input type="checkbox"/>	<input type="checkbox"/>	Previous Transactions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Process Transactions	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Remove Transactions	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Name	Full Access	No Access																																		
Accounts	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																		
Account Batch History	<input type="checkbox"/>	<input type="checkbox"/>																																		
Administrator	<input type="checkbox"/>	<input type="checkbox"/>																																		
All History	<input type="checkbox"/>	<input type="checkbox"/>																																		
Cash Management	<input type="checkbox"/>	<input type="checkbox"/>																																		
Inventory Listing	<input type="checkbox"/>	<input type="checkbox"/>																																		
Mass Payment	<input type="checkbox"/>	<input type="checkbox"/>																																		
Previous Transactions	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																		
Process Transactions	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																		
Remove Transactions	<input checked="" type="checkbox"/>	<input type="checkbox"/>																																		

Dealer Number:

Resetting Password

- Click **Reset Password**.

6. Click **Yes** to continue.
A new password is sent to the dealer's work email.
7. Click **Close**.

Configuring Rules Engine Validations

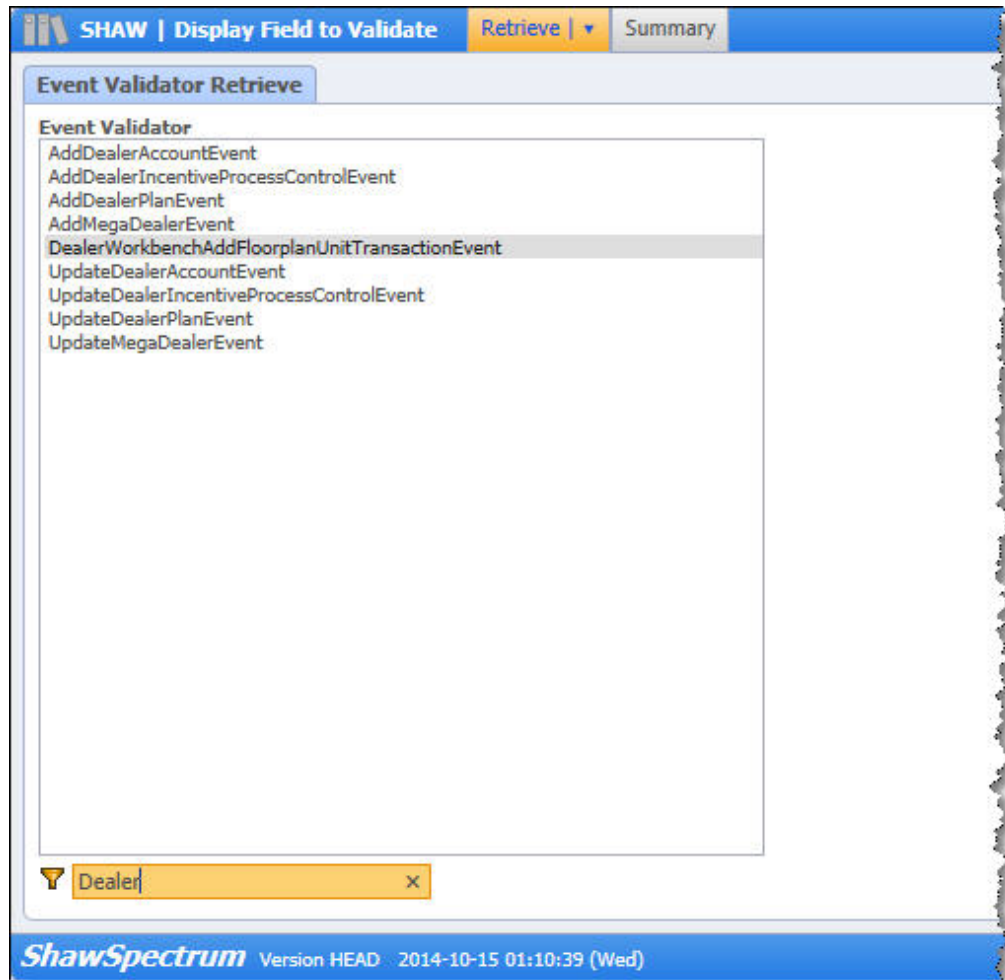
DEALER PORTAL includes validations configured in the **SPECTRUM** Rules Engine rather than in the **DEALER PORTAL** user interface. Configuring rules at this lower level provides the option of removing certain fields or of changing required fields to not being required, and vice versa.

As an example, to change the Cost field on the Add Floor Plan Unit screen in **DEALER PORTAL** from required to not required:

1. Click **Go > Commander** in the **SPECTRUM** toolbar.
The **Commander** Dashboard appears.

- Click **Go > System > Transaction > Event Validator Tasks**.

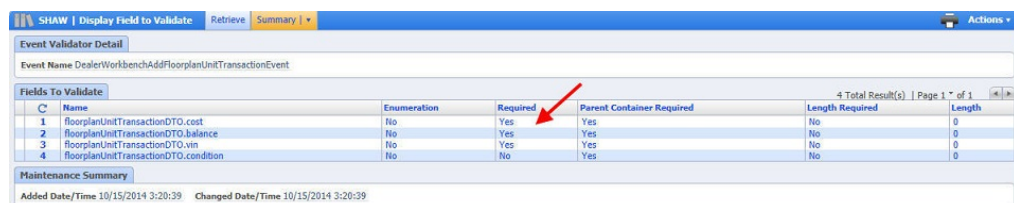
Result: **SPECTRUM** displays the Display Field to Validate screen.



Display Field to Validate screen

- Type “Dealer” in the filter field below the Event Validator box to locate the appropriate event.
- Select DealerWorkbenchAddFloorplanUnitTransactionEvent and click **Process**.

Result: **SPECTRUM** displays the fields that can be changed: Cost, Balance, VIN, and Condition.



Fields to Validate

- Click **Yes** in the Required column for the Cost field and select **Update** from the pop-up menu.
- Change “Yes” to “No” in the Required field and click **Process**.

The screenshot shows the 'Update Field To Validate' interface. The 'Event Name' is 'DealerWorkbenchAddFloorplanUnitT'. Under the 'Update Field To Validate' section, the 'Name' is 'floorplanUnitTransactionDTO.cost'. The 'Required' dropdown is currently set to 'No', with a red arrow pointing to it. Other fields include 'Enumeration' (No), 'Enumeration Lookup Name' (-Unassigned-), 'Parent Container Required' (Yes), 'Length Required' (No), 'Length' (0), and 'Validate Transaction' (No).

Set Required to “No”

Result: The Required field now indicates “No” for Cost.

The screenshot shows the 'Display Field To Validate' screen with a table of validation rules. A red arrow points to the 'Required' column for the 'cost' field.

C	Name	Enumeration	Required	Parent Container Required	Length Required	Length
1	floorplanUnitTransactionDTO.cost	No	No	Yes	No	0
2	floorplanUnitTransactionDTO.balance	No	Yes	Yes	No	0
3	floorplanUnitTransactionDTO.iss	No	Yes	Yes	No	0
4	floorplanUnitTransactionDTO.condition	No	No	Yes	No	0

Display Field To Validate Screen

Customizing the Add Unit View

As another example, the following steps let you remove the Cost field from the Add Floor Plan Unit screen in **DEALER PORTAL**.

The screenshot shows the 'Add Unit' screen. On the left, there is a 'Current Selected Commitment' section with fields for Name, Account Number (5454001), Type (Commitment), Original Balance (\$200,000.00), Balance (\$5,000.00), and Currently Available (\$195,000.00). On the right, there is a 'Unit Details' section with fields for VIN, Original Miles, Year, Make, Model, Stock Number, Boarded Amount, Eligible Value, and Condition (N/A). The VIN and Boarded Amount fields are highlighted with red boxes.

Add Floor Plan Unit Screen

To customize the Add Unit View:

- Perform steps in [Configuring Rules Engine Validations on page 45](#) to set the Cost field to not required.

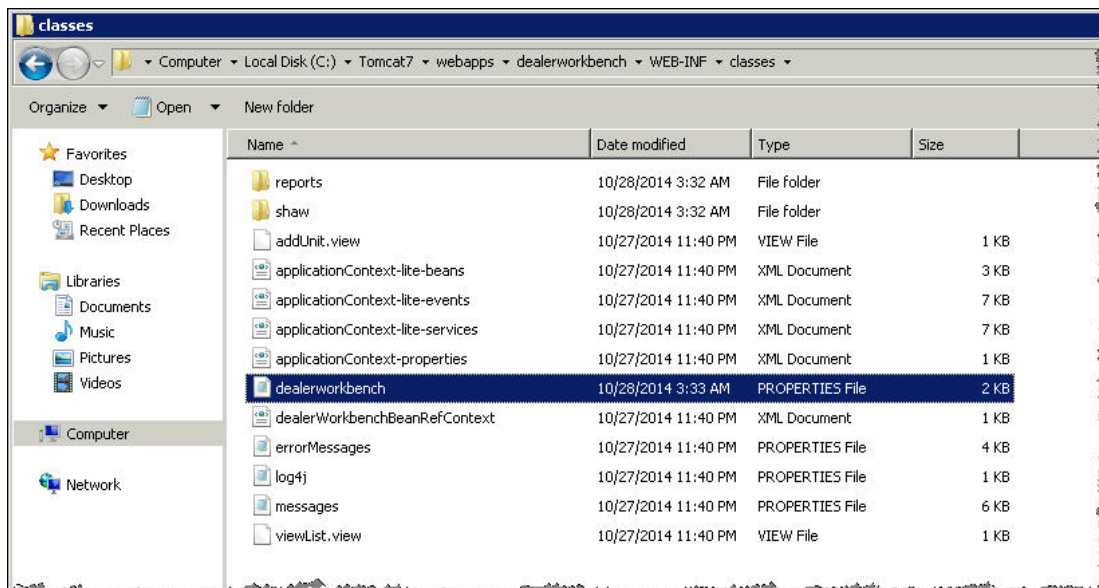
2. Navigate to the tomcat7\webapps\dealerworkbench\WEB-INF\classes folder on the server to open the addUnit.view text file, using Textpad, Notepad, or some other text editor.
3. In the following list, change “true” to “false” for cost to remove the field from the screen.

```
vin,true  
year,true  
make,true  
model,true  
stockNumber,true  
cost,false  
balance,true  
condition,true
```

Configurations Performed in the Properties File

The dealerworkbench properties file is created during installation of **DEALER PORTAL** and resides in the web server directory, in a user-defined root directory folder (such as C:\tomcat). This file contains a variety of properties that control certain aspects of **DEALER PORTAL**. The installation sets the defaults, but the properties can also be changed at any time.

The location of the properties file is shown in the following image.



dealerworkbench properties file location

The following image shows the defaults set up during installation of the properties file.

```

dealerworkbench - Notepad
File Edit Format View Help
# Application Configuration
spectrum.url=http://localhost:8080/spectrum
contact.us=http://www.shawsystems.com/profile.html
resources.url=http://www.shawsystems.com/default.htm
help.url=http://www.shawsystems.com/consultingoverview.html

### DEPRECATED
sso=false
assets.folder=assets
### END DEPRECATED

cutoff.warning.minutes=60
cutoff.warning.message=The cutoff is nearing.
cutoff.warning.displayCountDown=false

# Spectrum web service Configuration
dealerworkbench.rsw.user=dwUser
dealerworkbench.rsw.password=pw

# logging setup
log.file.location=c:/workspaces/workspace/app-spectrum/logs

# Maximum number of history that is allowed to be viewed at a time.
max.history.days=90

#License

```

dealerworkbench properties file

The following table lists the properties that you can configure in the dealerworkbench properties file:

Property	Description
Category: Application Configuration	
spectrum.url	Defines the location where SPECTRUM is installed
contact.us	Defines the URL for the Contact Us link located in the Footer of the DEALER PORTAL interface.
resources.url	Defines the URL for the Resources link located in the Footer of the DEALER PORTAL interface.
help.url	Defines the URL for the Help link located in the Header and Footer of the DEALER PORTAL interface.
sso	Deprecated. This property is not used in the current version of DEALER PORTAL .

Property	Description
assets.folder	Deprecated. This property is not used in the current version of DEALER PORTAL .
cutoff.warning.minutes	Defines the number of minutes before cutoff when a warning message displays.
cutoff.warning.message	Defines the text of the cutoff warning message
cutoff.warning.display.CountDown	Determines whether a countdown for the cutoff is displayed.
masspymts.disclaimer	Enables an administrator to modify the text of a disclaimer that the total mass payment transaction amount that posts is subject to change if there is intervening activity.
Category: SPECTRUM Web Service Configuration	
dealerworkbench.rsw.user	Defines the web services user name.
dealerworkbench.rsw.password	Defines the web services password.
Category: Logging Setup	
log.file.location	Defines the location of the error log.
Category: Maximum History Days	
max.history.days	Defines the maximum number of days allowed in a date search, such as 60 or 90 days.
Category: License	
spectrum.web.client.name	Defines the client name portion of the license, which is delivered when Shaw delivers the application.
spectrum.license	The actual license that is delivered. The license defines the number of users who can use the application and ensures that the product is running with a valid key.

Configurations Performed in DEALER PORTAL

There are certain operator (user) configurations that can be performed in **DEALER PORTAL**.

This section contains the following topic(s):

Creating Operator (User) Profiles

Resetting an Operator (User) Password

Editing Operator (User) Profiles

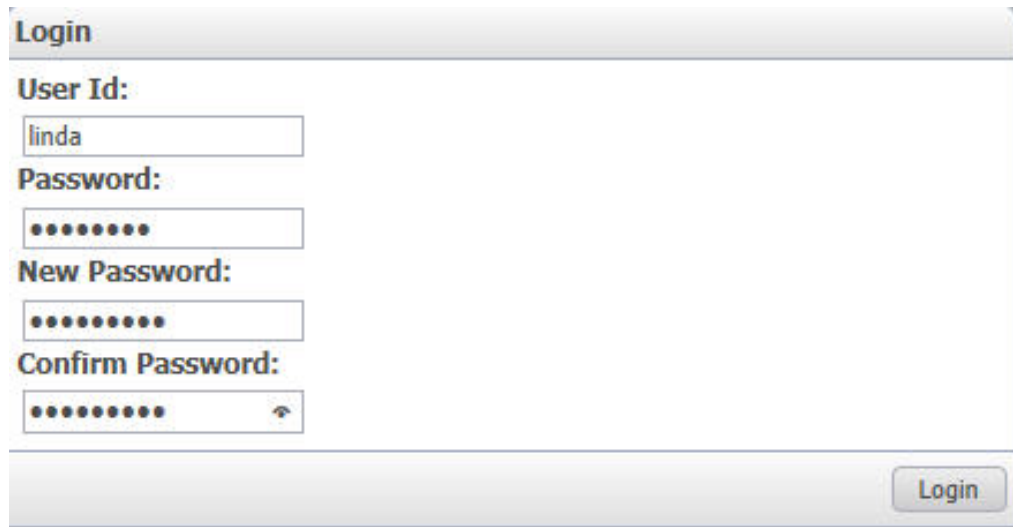
Deleting Operator (User) Profiles

Creating Operator (User) Profiles

The dealer administrator at the dealership is responsible for creating the **DEALER PORTAL** users. This creates the log in and security level for the dealer (operator) to be able to access **DEALER PORTAL** from the remote site.

To create an operator (user) profile:

1. Open **DEALER PORTAL**.




The screenshot shows a web form titled "Login". It contains the following fields and elements:

- User Id:** A text input field containing the name "linda".
- Password:** A password input field with masked characters (dots).
- New Password:** A password input field with masked characters (dots).
- Confirm Password:** A password input field with masked characters (dots) and a small icon on the right side.
- Login Button:** A button labeled "Login" located at the bottom right of the form.

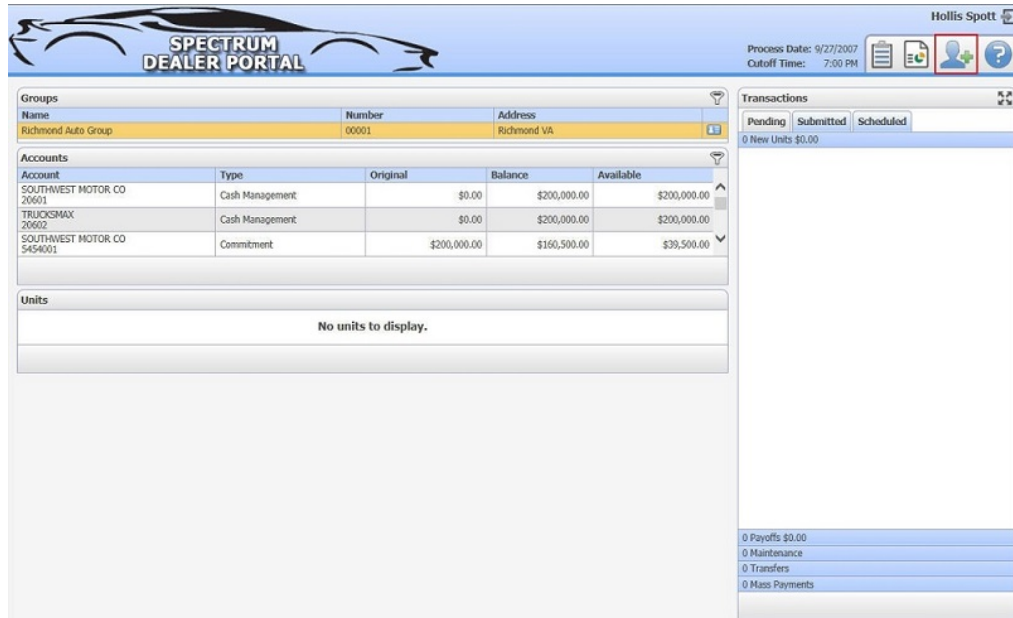
DEALER PORTAL Login

2. Enter your login information.

 **Note:** For first-time users, the temporary password was emailed to the email address defined in the user profile. Type a new password in the New Password and Confirm Password fields.

3. Click **Login**.

Result: The application opens displaying the dealer group(s) assigned to the user.

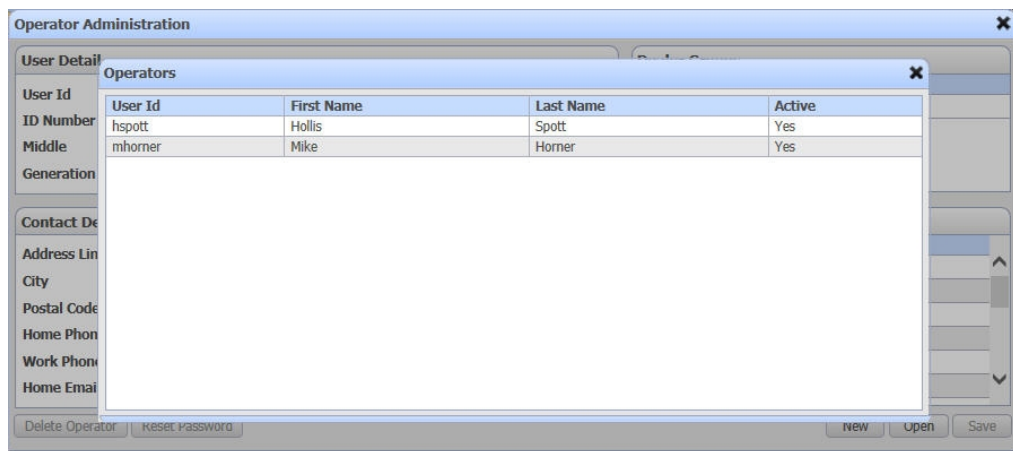


DEALER PORTAL main screen with Operator Administration icon

4. Click the **Operator Administration** icon.

 **Note:** The **Operator Administration** icon is activated for users with dealer administrator security.

Result: The Operators window displays listing the current users for the dealer(s) to which the dealer administrator has access.



Operator Administration – Operators Window

5. Close the Operators window.

6. Click the **New** button.

Result: The Operator Administration window displays.

The screenshot shows the 'Operator Administration' window with the following sections:

- User Detail:** Fields for User Id, ID Number, Middle, Generation (N/A), Active (No), First Name, Last Name, and Birth Date.
- Contact Detail:** Fields for Address Line 1, City, Postal Code, Home Phone, Work Phone, Home Email, Address Line 2, State (N/A), Country (N/A), Mobile Phone, Work Ext., and Work Email.
- Dealer Groups:** A table with columns 'Code' and 'Name'. One entry is visible: 00001 Richmond Auto Group.
- Permissions:** A list of permissions with checkboxes: Accounts, Account Batch History, Administrator, All History, Cash Management, and Inventory Listing. There are 'Select All' and 'Clear All' links above the list.

Buttons at the bottom include 'Delete Operator', 'Reset Password', 'New', 'Open', and 'Save'.


Operator Administration

7. Complete the **User Detail** and **Contact Detail** fields for the new user.


The required fields are:


- User Id
- Active=Yes (No “turns off” the user’s access.)
- First Name
- Last Name
- Work Email

8. Click the dealer group(s) the user can access.

 **Note:** The Dealer Groups listed are based on the dealer administrator’s dealer groups.

9. Click the permissions allowed for the user. To allow all permissions, click **Select All** below the Permissions box. For a complete description of each permission, see the “Setting Permissions” topic above.

 **Note:** The permissions listed are based on the dealer administrator’s permissions.

 **Note:** A dealer administrator can add additional dealer administrators as needed by selecting **Administrator** in Permissions.

10. Click the **Save** button.

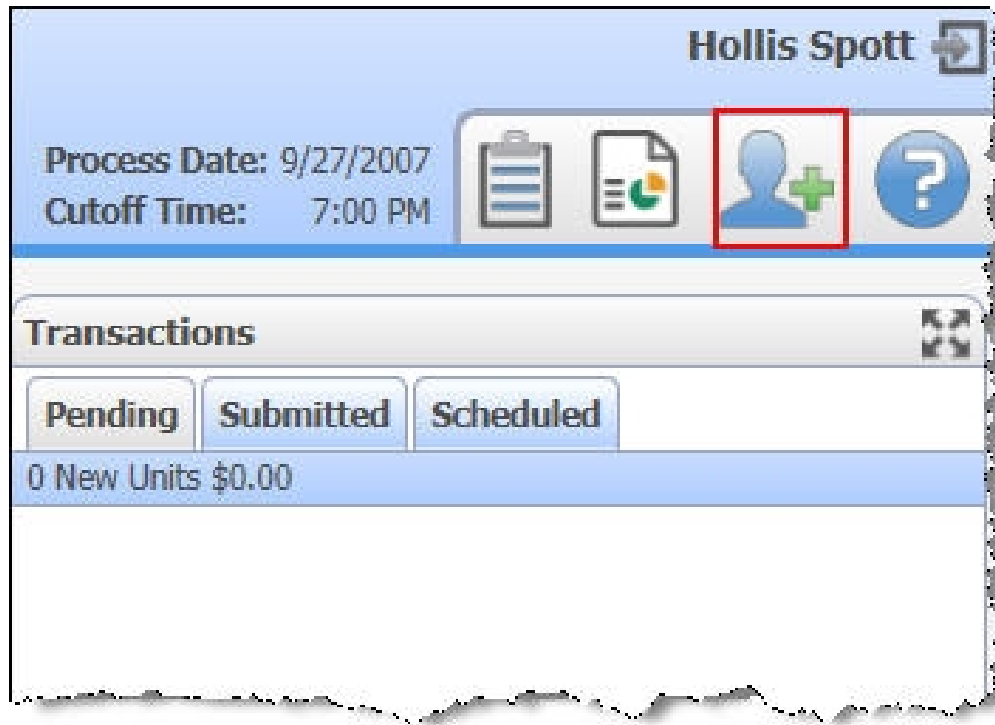
Result: The system sends an email to the new dealer administrator or operator with the temporary password to access **DEALER PORTAL**.

Resetting an Operator (User) Password

DEALER PORTAL sets a maximum number of password attempts. An operator is allowed five login attempts with an incorrect password before the system locks the account. In this scenario, the dealer administrator resets the password and the system issues a new temporary password, which is sent to the operator's work email as shown in the user's profile.

To reset an operator (user) password:

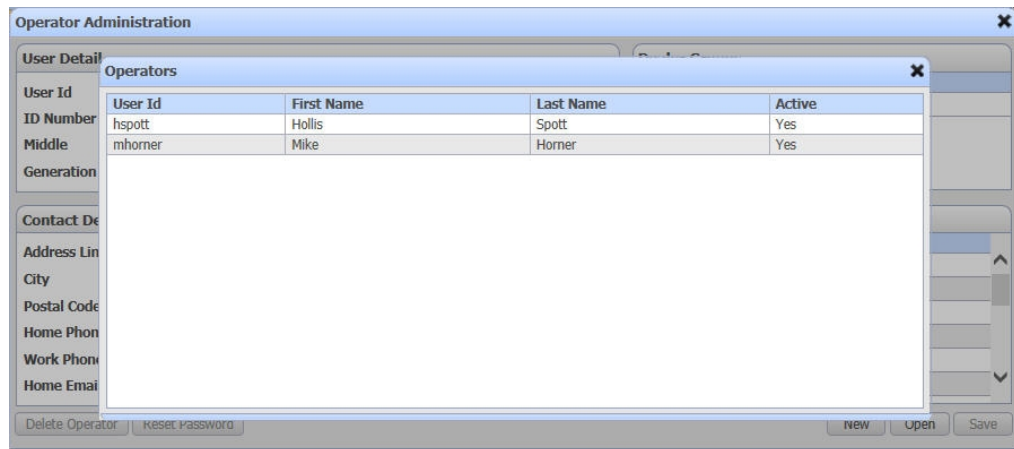
1. On the main screen, click the **Operator Administration** icon.



DEALER PORTAL Screen

Note: The Operator Administration icon is activated for users with dealer administrator security, but does not display for **SPECTRUM** Administrators.

Result:



Operator Administration – Operators Window

2. Select the user profile you wish to access.

Result: The Operator Administration screen appears for the selected user.

The screenshot shows the 'Operator Administration' window with the following sections:

- User Detail:**
 - User Id: hspott
 - Active: Yes
 - ID Number: [Empty]
 - First Name: Hollis
 - Middle: [Empty]
 - Last Name: Spott
 - Generation: N/A
 - Birth Date: [Empty]
- Contact Detail:**
 - Address Line 1: [Empty]
 - Address Line 2: [Empty]
 - City: [Empty]
 - State: N/A
 - Postal Code: [Empty]
 - Country: N/A
 - Home Phone: [Empty]
 - Mobile Phone: [Empty]
 - Work Phone: [Empty]
 - Work Ext.: [Empty]
 - Home Email: [Empty]
 - Work Email: hspott@shawsystems.com
- Dealer Groups:**

Code	Name
<input checked="" type="checkbox"/>	00001 Richmond Auto Group
- Permissions:**
 - Accounts
 - Account Batch History
 - Administrator
 - All History
 - Cash Management
 - Inventory Listing

Buttons at the bottom: Delete Operator, **Reset Password** (highlighted with a red box), New, Open, Save.

Operator Administration Screen

3. Click the **Reset Password** button.
4. Click **Yes** on the warning pop-up.

Result: A confirmation message appears with the new password.



Warning Pop-Up Window Example


5. Click **OK**.

Editing Operator (User) Profiles

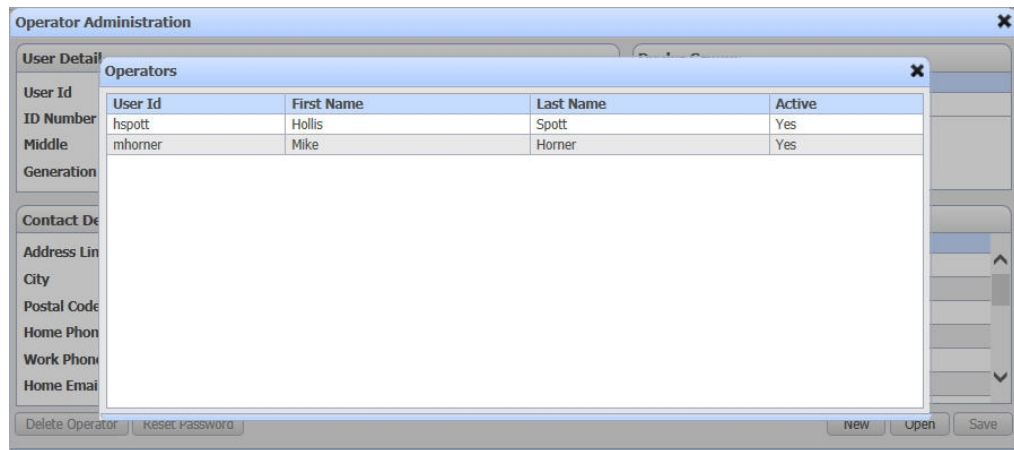
You can update a user’s profile to add additional demographic information, change a permission, or remove access to a group.

To edit an operator (user) profile:

1. On the main screen, click the **Operator Administration** icon.

 **Note:** The **Operator Administration** icon is activated for users with dealer administrator security, but does not appear for **SPECTRUM** Administrators.

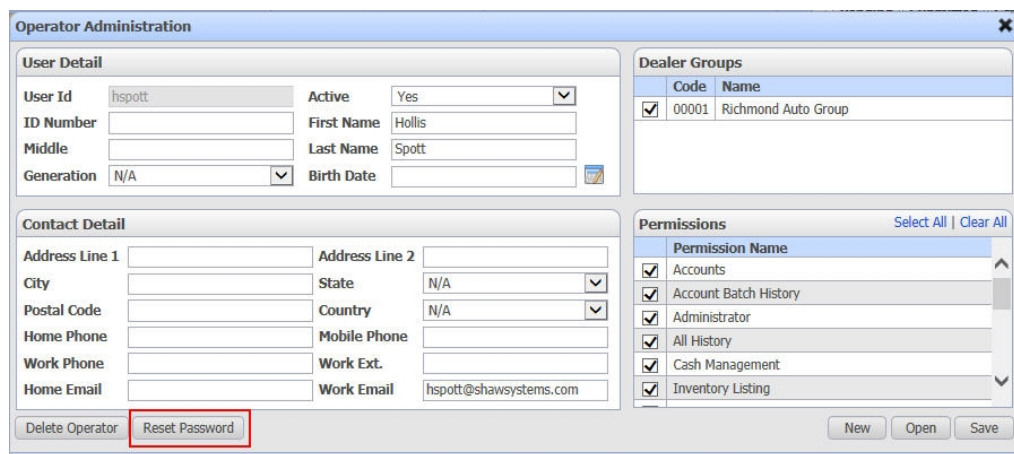
Result:



Operator Administration – Operators Window

2. Select the user profile to modify.

Result: The **Operator Administration** screen appears for the selected user.



Operator Administration Screen


3. Make the desired changes and click **Save**.

Result: **SPECTRUM** updates the profile.

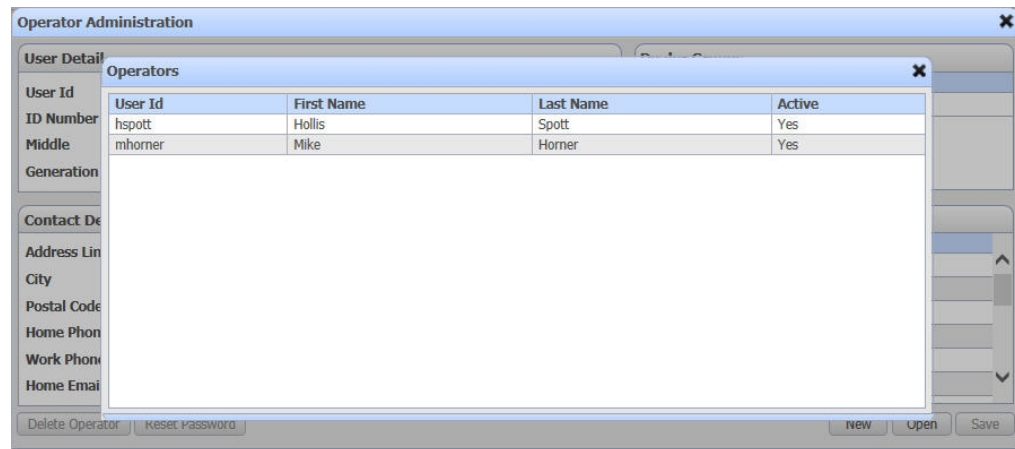
Deleting Operator (User) Profiles

To delete an operator (user) profile:

1. On the main screen, click the **Operator Administration** icon.

 **Note:** The **Operator Administration** icon is activated for users with dealer administrator security, but does not display for **SPECTRUM** Administrators.

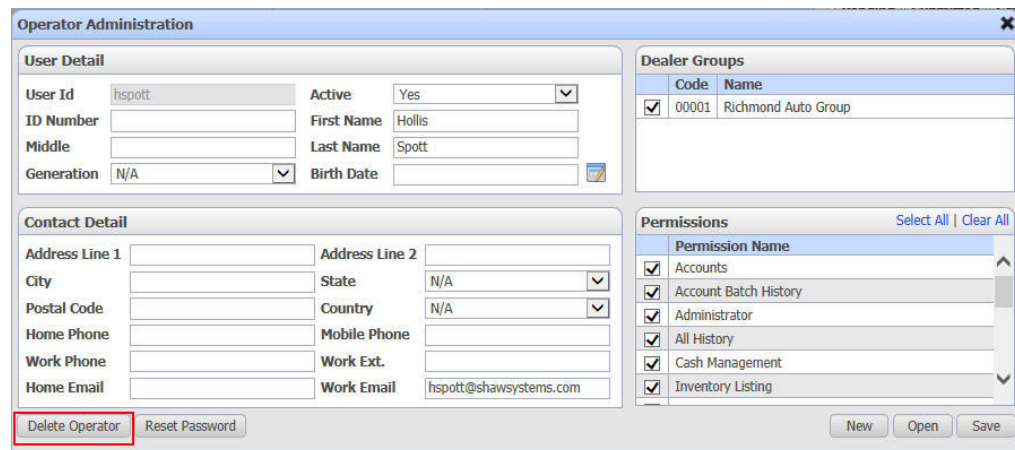
Result:



Operator Administration – Operators Window

2. Select the user profile to delete.

Result: The **Operator Administration** screen displays for the selected user.



Operator Administration Screen

3. Click the **Delete Operator** button.

Result: A warning message appears.

4. Click **Yes** on the warning pop-up message.

Result: The Operator Administration screen clears all data.

Adding a Custom Company Logo to Statements

Many customers prefer to include their own company logo on statements. This is accomplished by replacing the existing logo in the dealerworkbench folder with a custom logo file.

Requirements for Logo

The maximum recommended size for the logo is:

- Width: 440px
- Height: 50px

The logo that Shaw provides, and the preferred size, is the following:

- Width: 150px
- Height: 30px

Adding a Custom Logo

To replace the existing logo with a custom logo:

1. Navigate to the folder where Tomcat is installed.
2. In this folder, navigate to the webapps\dealerworkbench folder. This folder contains the existing logo.png file, which is the Shaw Systems Associates logo.



3. Overwrite this file with a custom logo no larger than the maximum dimensions provided above. The custom logo must be named "logo.png"; the file name and file extension must be named exactly as the file being replaced.

Dealer Processing

DEALER PORTAL gives dealers real-time access to their accounts and allows them to update account balances, transfer funds, and add floor plan units.

Dealers work with real-time updates from **SPECTRUM**. Monetary transactions submitted for processing are sent to **SPECTRUM**. Transactions post from **DEALER PORTAL** via input sets. If these input sets are staging input sets, the transactions post through End Of Day processing; if these input sets are auto post input sets, the transactions post immediately. If a transaction fails to validate, it is held in staging or pipeline until it can be reconciled by the institution.

This chapter discusses the following:

Log In

Navigation

Dealer Processing Tasks

Log In

The institution provides the dealer with a URL that provides access to the **DEALER PORTAL** interface through an Internet browser. The login screen displays.

New password Rules

- At least 8 Characters

And 4 of the following rules:

- At least 1 number(s).
- At least 1 lower case letter(s).
- At least 1 upper case letter(s).
- At least 1 special character(s).

Login

User Id:

Password:

New Password

Confirm Password

Change Password

Login - DEALER PORTAL

New users and users with reset passwords are required to change their password on the first logon attempt. Password rules at the top of the login screen provide guidance on the proper construction of a new password.

The users enter a User ID and Password to log in. Passwords are case-sensitive.

Passwords are configured to contain one or more of the following character types:

- Uppercase character
- Lowercase character
- Number
- Special character

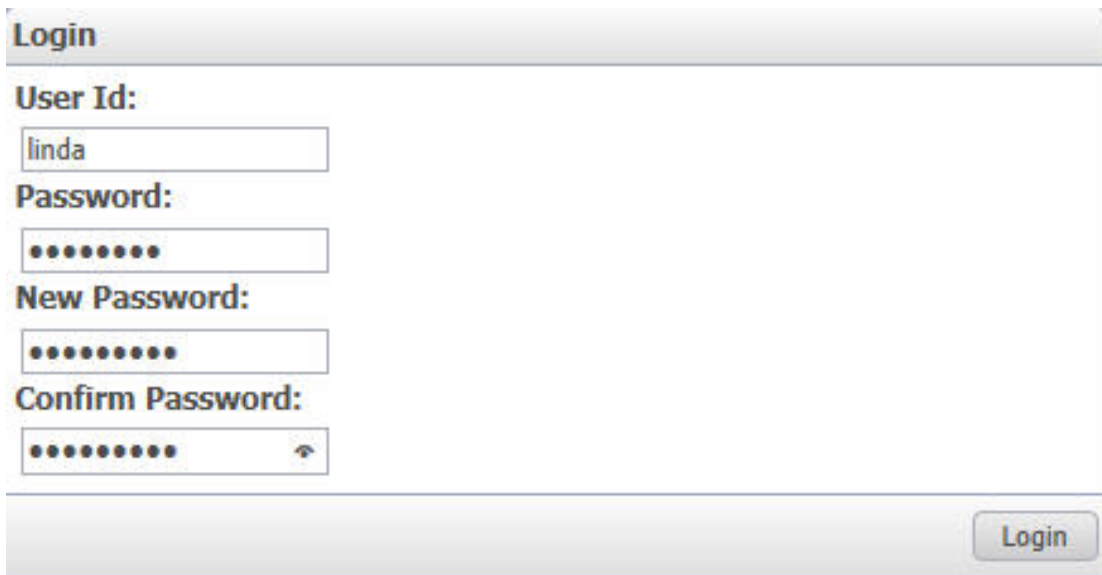
DEALER PORTAL also allows for additional rules related to the user password, such as the frequency at which the password must change and the number of changes required before a password can be reused. The **SPECTRUM** administrator defines these requirements in **SPECTRUM Properties; Commander > System > Spectrum Properties** in the **DEALER PORTAL** category.

The client can configure the number of each character type required (such as two special characters) and how many of the character types required (such as requiring one or all four types in the password.).


For example, a client might decide the following is required for all passwords:

- Must contain eight characters.
- Must contain a minimum of two character types out of the four (such as uppercase and lowercase characters, or numeric character and special character).
- Must include four instances of one character type and three instances of another character type (such as four uppercase characters and three lowercase characters, or four numeric characters and three special characters.)

If this is an initial login, the system prompts the user to immediately create a new password. The dealer can also request a password change at any time.



Login - DEALER PORTAL - Change Password

 **Note:** The system encrypts passwords via a Java-based algorithm.

When the dealers log into **DEALER PORTAL**, the system:

- Validates the User ID and Password. As indicated, the system prompts a password change if this is the first time a user logs in.
- Validates the dealer's group profile to allow access to accounts within that group. This validation also prevents dealers from accessing groups other than their own or groups that are inactive.

The system allows users a maximum number of five failed signon attempts. If a dealer is unable to provide the correct User ID/Password combination within the maximum number of attempts, the account is disabled and security needs to be reset by an administrator at the institution.

Navigation

This section provides a detailed overview of the layout of **DEALER PORTAL**. This includes the actions that are available to the dealer and where to find various properties of the tool. The next section provides instructions on the tasks dealers perform using **DEALER PORTAL**.

The **DEALER PORTAL** interface provides the following categories or sections:

- [Groups Category on page 65](#)
- [Accounts Category on page 65](#)
- [Units Category on page 67](#)
- [Transactions Panel on page 70](#)

The first three can be expanded to access the search panel, as shown in the following screenshot.

The Header (see [Header on the facing page](#)) contains the action icons as well as the process date and the cutoff time. The Header is in the base Shaw style. Your display may be different if you made changes to the Flash style sheet during installation.

The screenshot shows the Spectrum Dealer Portal interface. At the top is the header with the logo and user name 'Hollis Spott'. Below the header are three main sections: Groups, Accounts, and Units. Each section has a search panel and a data table. The Transactions panel is on the right side.

Groups Search Panel: Fields for Name, Number, Street, City, State, Zip, and a Search button.

Name	Number	Address
Richmond Auto Group	00001	Richmond VA

Accounts Search Panel: Fields for Name, Number, Type, and a Search button.

Account	Type	Original	Balance	Available
SOUTHWEST MOTOR CO 20601	Cash Management	\$0.00	\$200,000.00	\$200,000.00
TRUCKSMAX 20602	Cash Management	\$0.00	\$200,000.00	\$200,000.00
SOUTHWEST MOTOR CO 5454001	Commitment	\$200,000.00	\$160,500.00	\$39,500.00

Units Search Panel: Fields for VIN, Stock Number, Year, Make, Model, and Include zero balances. Includes a Search button.






Contract Date	VIN (Year/Make/Model/Condition)	VIN (Last 6)	Stock	Original Miles	Original	Balance
<input type="checkbox"/> 09/01/2007	3GNDL13D18S612384 Chevrolet / HR / 2008 / N/A	612384	36699	0	\$50,000.00	\$50,000.00
<input type="checkbox"/> 09/01/2007	JES545400140404 Chevy / Sierra / 2007 / N/A	140404	777545400140404	0	\$50,000.00	\$50,000.00
<input type="checkbox"/> 09/27/2007	1VZGF2D925294041 N/A / N/A / N/A / N/A	294041	925294041	0	\$5,000.00	\$5,000.00
<input type="checkbox"/> 09/27/2007	3VWBK1C75M411586 Volkswagen / New Beetle / 2005 / N/A	411586		0	\$15,000.00	\$15,000.00

Transactions Panel: Shows 0 New Units \$0.00 and 0 Payoffs \$0.00, 0 Maintenance, 0 Transfers, 0 Mass Payments.

SPECTRUM DEALER PORTAL

Header

The Header contains information and icons. The table below describes the information and the actions that are available when an icon is selected.

Icon / Information	Icon	Description / Available Actions
Process Date		The current process date for the Company/Ops Area in which the accounts reside.
Cutoff Time		The cutoff time the bank requires to meet the Federal Reserve closing time for accepting one-time ACH transactions.
Reports Icon		Provides access to a variety of on-demand reports, including Dealer Volume by Period, Document Template Audit History, and Floor Plan Inspection Results. ▶ Note: This icon does not appear if an operator does not have the necessary permission to view reports or if a dealer group has not been selected.
Statements Icon		Provides access to statements for dealer customers. ▶ Note: This icon does not appear in an operator does not have the necessary permission to view statements.
Operator Administration Icon		Provides access to the Operator Administration screen where operator information can be modified. ▶ Note: This icon does not appear if an operator does not have the Administrator permission.
Help Icon		Provides access to an online version of the SPECTRUM DEALER PORTAL User Guide .
Log Out Icon		Logs the user out of DEALER PORTAL .

Related topic:



- [Navigation on the previous page](#)

Groups Category

The Groups category contains a display grid listing the dealer group(s) available to the user. A user with a group number only has access to one group.

Groups		
Name	Number	Address
Hybrid House	7882858	10 Main Street Richmond VA 23423

Groups category

Field / Icon	Icon	Description
Name		The group name.
Number		The group number.
Address		The group address.
Filter Icon		Opens and closes the Groups search panel.
Contact Icon		Provides contact details for the group contact.

Contact Detail

Contact Name	Jerry McCauley
Title	associate manager
Phone	(804) 337-5454
Extension	10233
Fax	(804) 337-5454
Email	dwkb808@gmail.com

Related topic:

- [Filtering Categories on page 69](#)

Accounts Category

The Accounts category contains a display grid listing the accounts for the group selected in the Groups category. Selecting an account causes the **History** and **Transfer** buttons to appear at the bottom of the category.


Clicking any of the column headers sorts the accounts by that column.

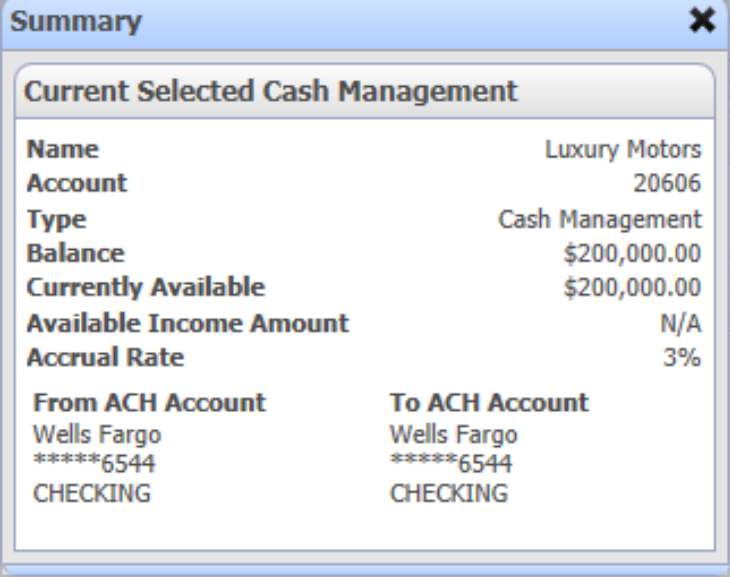
Accounts 				
Account	Type	Original	Balance	Available
AUTOMAX 20605	Cash Management	\$0.00	\$200,000.00	\$200,000.00
LUXURY MOTORS 20606	Cash Management	\$0.00	\$200,000.00	\$200,000.00
HONDAS ONLY 20607	Cash Management	\$0.00	\$200,000.00	\$200,000.00

Cash Management Account

Account	Type	Original	Balance	Available
HYBRID HOUSE 650000	Cash Management	\$0.00	\$200,000.00	\$200,000.00
HYBRID HOUSE 650050	Commitment	\$500,000.00	\$101,000.00	\$399,000.00
HYBRID HOUSE 650051	Commitment	\$500,000.00	\$102,000.00	\$398,000.00

Commitment Account

Field / Icon / Button	Icon	Description
Account		The account name and number.
Type		The type of account: Cash Management or Commitment. Can have term as well.
Original		The original amount of the loan.
Balance		The current balance on the loan.
Available		The available balance on the loan.
Filter Icon		Opens and closes the Accounts search panel.

Field / Icon / Button	Icon	Description
Summary Button		<p>Provides a summary of the selected Cash Management account, including the current accrual rate.</p> 
History Button		Opens the Batch Transaction History screen.
Transfer Button		For a cash management account, allows funds to be transferred from or to the account.
Mass Payment Button		Allows an operator to make a Mass Payment for a commitment account.
Inventory Button		Opens the inventory report for a commitment account.
Add Unit Button		Allows an operator to add a unit to a commitment account.

Related topic:

- [Filtering Categories on page 69](#)



Units Category

For commitments, the Units category contains a display grid listing the unit(s) for the account selected in the Accounts panel. Units only appear for commitments. Clicking a unit causes the **History** button to become available at the bottom of the category, and selecting the check box

for a unit makes the **Payoff 1 Selected Unit(s)** button available. Entering a new stock number makes the **Save 1 Stock Number(s)** button available.




Note: Each column is sortable by clicking the column heading. An arrow identifies which column is being sorted on and whether the sort is ascending or descending.

Units 6 Result(s) 							
	Contract Date	VIN (Year/Make/Model/Condition)	VIN (Last 6)	Stock	Original Miles	Original	Balance
<input type="checkbox"/>	09/27/2007	1YZGF22D925294041 N/A / N/A / N/A / N/A	294041	925294041 	0	\$5,000.00	\$5,000.00
<input type="checkbox"/>	09/01/2007	JES545400140404 Chevy / Sierra / 2007 / N/A	140404	777545400140404	0	\$50,000.00	\$50,000.00
<input type="checkbox"/>	09/01/2007	3GNDA13D18S612384 Chevrolet / HHR / 2008 / N/A	612384	36699	0	\$50,000.00	\$50,000.00
<input type="checkbox"/>	09/27/2007	5XYKT3A1XBG012291 Kia / Sorento / 2011 / New	012291	19	100	\$23,500.00	\$23,500.00
<input type="checkbox"/>	09/27/2007	3VWBK31C75M411586 Volkswagen / New Beetle / 2005 / N/A	411586		0	\$16,000.00	\$16,000.00
<input type="checkbox"/>	09/27/2007	3VWSK69M75M073024 Volkswagen / Jetta / 2005 / N/A	073024		1000	\$16,000.00	\$16,000.00

1 Payoff 0 Selected Unit(s) Save 0 Unit Change(s)

Units category

Field / Icon	Icon	Description
Contract Date		The contract date for the unit. Units are initially sorted by contract date; selecting any header in the category sorts by that column.
VIN (Year/Make/Model/Condition)		The VIN and the year, make, model, and condition of the vehicle.
VIN (Last 6)		The last six digits of the VIN.
Stock		The stock number of the vehicle.
Original Miles		The original odometer mileage on the vehicle.
Original		The original amount of the loan.
Balance		The current balance of the loan.
Filter Icon		Opens and closes the Units search panel.
History Button		Opens the Batch Transaction History screen.
Payoff 0 Selected Unit(s) Button		Allows an operator to pay off the selected unit(s).
Save 0 Stock Number(s) Button		Allows an operator to save changes made to stock numbers.

Related topic:

- [Filtering Categories below](#)

Filtering Categories

Each of the three categories ([Groups Category on page 65](#), [Accounts Category on page 65](#), and [Units Category on page 67](#)) contains a **Filter** icon at the top of the category. Clicking this icon opens the associated search panel, which enables you to narrow the list of groups, accounts, or units, based on the information you enter. Filtering is especially useful when searching for a particular floor plan unit in a long list of all units.

To filter a category:

1. Enter/select the desired criteria and click **Search**.

The search criteria you enter or select remains in the filter panel, enabling you to reuse the criteria on the next search. If you want to change the search criteria, either select a new search criterion or type over existing text.

2. Click the **Filter** icon again to close the search panel.

Groups		
Name	Number	Street
<input type="text" value="Smith"/>	<input type="text"/>	<input type="text"/>
City	State	Zip
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="button" value="Search"/>		


Groups Filter Criteria

Accounts		
Name	Number	Type
<input type="text"/>	<input type="text"/>	All <input type="button" value="v"/>
<input type="button" value="Search"/>		

Accounts Filter Criteria

Units		
VIN	Stock Number	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>
Make	Model	Include zero balances
<input type="text"/>	<input type="text"/>	No <input type="button" value="v"/>
<input type="button" value="Search"/>		

Units Filter Criteria

 **Note:** By default, units with a zero balance and no other additional amounts are excluded from the list. However, it is still possible to review the transaction history for these units by selecting **Yes** in the Include zero balances field.

The zero balance filter can return units that are not eligible for pay; these units have the check box next to them disabled to disallow payoffs.

DEALER PORTAL returns the history for a unit under the following conditions, even if it has a zero balance:

- The operator performs a search for this unit specifically.
- The VIN or stock number entered in the search panel matches an existing VIN or stock number.


Transactions Panel

The Transactions panel displays pending, submitted, and scheduled transactions for the current **DEALER PORTAL** operator.

Transactions		
Pending	Submitted	Scheduled
1 New Units \$22,000.00		
0 Payoffs \$0.00		
1 Maintenance		
2 Transfers		
▼ (650000)		
650000		To Cash Mgmt
\$50,000.00		
650000		From Cash Mgmt
\$75,000.00		
0 Mass Payments		
<input type="button" value="Process"/>		

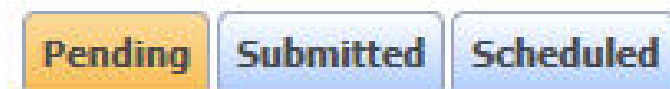
Transactions Panel

The transactions entered by the dealer that display in the panel above are one new unit, one maintenance transaction (a stock number update), and two cash management account transfers (one to the cash management account and one from the account).

 **Note:** A stock number update is a maintenance transaction and does not require an input set for processing. Thus, the **SPECTRUM** database is updated immediately. The monetary transactions for new unit, payoff, and transfer require an input set for processing. When the dealer clicks **Process**, the transactions are entered into the EOD_DWBT input set. This input set can be configured in **SPECTRUM** as a staging input set, for which transactions are processed in the Company/Ops Area's End Of Day run. EOD_DWBT can also be configured as an auto post input set, for which transactions are processed immediately.

Refer to the “Input Set Definitions” section of the **SPECTRUM Configuration Guide** for more information on configuring input sets.

The Transactions panel has tabs for Pending, Submitted, and Scheduled transactions. The gray tab is the currently selected tab; the other two unselected tabs are blue. When you hover over a tab, it turns orange.



Transactions Panel Tabs

Tab information:

- The **Pending** tab displays all transactions you enter on any of the accounts but have not yet submitted for processing. Transactions in the Pending area can be deleted if entered in error. After transactions appear in the Pending tab, the **Process** button appears at the bottom of the panel. When you are ready, you can click the **Process** button to process a pending transaction, and the transaction moves to the **Submitted** tab.
- The **Submitted** tab displays those transactions you have entered and submitted for processing (i.e., clicked **Process**). Transactions display for a selected day, and you are asked to select the day. You can select today's date to display those transactions processed earlier in the day.
- The **Scheduled** tab displays transactions to be processed in the future. Only Mass Payments appear in the Scheduled tab because they are processed automatically at End Of Day, provided that they are entered prior to the cutoff time. If they are submitted after the cutoff time, they will be processed at EOD the following business day.

Transactions	
Pending	Submitted
Scheduled	
Search for previous transactions by date	
09/28/2007	Search
1 New Units \$22,000.00	
HYBRID HOUSE(650052) 7TY45678901234569 \$22,000.00 2007 Toyota Corolla \$22,000.00 TR1234569	
0 Payoffs \$0.00	
1 Maintenance	
2 Transfers	
0 Mass Payments	

Submitted Transactions

Transactions	
Pending	Submitted
Scheduled	
0 New Units \$0.00	
0 Payoffs \$0.00	
0 Maintenance	
0 Transfers	
0 Mass Payments	

Scheduled Transactions

The panels have accordion-style displays; that is, one set of data can be displayed at a time, and the operator can click on a section header to view that information. For example, in the above display, the operator can click the section header that reads “1 Maintenance” to display the maintenance transaction; in that case, the display would hide the details of the new unit transaction.

The **Process** button in the Transactions panel can be used at any time during the processing day; the operator can also wait until the end of the day to submit the transactions to **SPECTRUM**. Note, however, that once transactions are submitted, they cannot be deleted. In addition, for transactions to be considered in the current processing day, the transactions must be processed before the cutoff time for the Company/Ops Area.



Related topic:

- [Navigation on page 63](#)

Expanding the Transactions Panel

The Transactions panel, with its accordion display, does not lend itself easily to printing. An expanded Transactions panel provides the ability to print through your browser's Print function and allows the option to view other users' transactions.

To expand the Transactions panel:

1. Click the Expand icon at the top of the Transactions panel . The icon turns orange when you hover over it .

Result: **DEALER PORTAL** displays the expanded Transactions screen with the Pending tab (highlighted in orange) selected.

Transactions								Pending	Submitted
Show other users' transactions <input checked="" type="checkbox"/> Search									
New Units								Total: \$65,999.99	
Account	VIN	Year	Make	Model	Stock Number	Balance	User Id		
650052 - HYBRID HOUSE	7TY45678901234569	2007	Toyota	Corolla	TR1234569	\$22,000.00	hadams		
650050 - HYBRID HOUSE	7GM45678901234567	2007	Chevrolet	Colbalt	TR1234567	\$15,333.33	tjefferson		
650050 - HYBRID HOUSE	7GM45678901234568	2006	Chevrolet	Impala	TR1234568	\$15,333.33	tjefferson		
650050 - HYBRID HOUSE	7GM45678901234569	2007	Chevrolet	Malibu	TR1234569	\$13,333.33	tjefferson		
Payoffs								Total: (\$2,000.00)	
Account	VIN	Year	Make	Model	Stock Number	Balance	User Id		
650051 - HYBRID HOUSE	1G1ZG57B8F185814	2008	Chevrolet	Malibu	185814	\$1,000.00	tjefferson		
650051 - HYBRID HOUSE	1G1ZG57B8F185814	2008	Chevrolet	Malibu	185814	\$1,000.00	tjefferson		
Maintenance									
Account	VIN	Year	Make	Model	New Stock Number	Old Stock Number	User Id		
650057 - HYBRID HOUSE	KL1TD566688041704	2008	Chevrolet	Aveo	041705	041704	tjefferson		
650059 - HYBRID HOUSE	1G1ZHS7B8F197373	2008	Chevrolet	Malibu	197374	197373	tjefferson		
Transfers								Total Debits: \$75,000.00	Credits: (\$50,000.00)
Account	Transaction	Amount	User Id						
(650000)	To Cash Mgmt	\$50,000.00	hadams						
(650000)	From Cash Mgmt	\$75,000.00	hadams						
Mass Payments								Total: (\$0.00)	
No accounts to display.									
								Total Credits	(\$52,000.00)
								Total Debits	\$140,999.99
								Net Today	\$88,999.99
Close									

Expanded Transactions Panel

2. If desired, click the **Show other users' transactions** check box at the top of the screen and the Search button to search for other users and display their transactions.

The display includes any new units added, payoffs, fees, transfers, and Mass Payments made.

Total credits, debits, and the net total for the day appear at the bottom of the display.



Note: Viewing other users' transactions is a securable feature; users must be given the All History permission in their user profile.

3. To display submitted transactions, click the Submitted tab, enter a date range, and click the **Search** button.



Note: The date range is user-configurable; refer to [Configuring Cutoff Time for DEALER PORTAL on page 25](#).

4. Click the **Close** button when finished.

Dealer Processing Tasks

The following tasks can be performed in **DEALER PORTAL**. User permissions determines the availability of the functionality for each user.

This section contains the following topic(s):

[View Resources](#)

[Accessing Accounts](#)

[Viewing History](#)

[Transfer Funds](#)

[Process a Mass Payment](#)

[View a Mass Payment for a Cash Management Account](#)

[Adding \(Boarding\) a Floor Plan Unit](#)

[Generating an Inventory Listing](#)

[Changing a Stock Number of a Floor Plan Unit](#)

[Paying Off a Floor Plan Unit](#)

[Processing Transactions](#)

[Viewing Previous Transactions](#)

[Viewing and Printing a Dealer or Mega Dealer Statement](#)

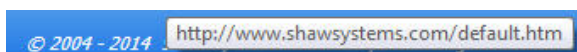
[Using the On-Demand Reporting Dashboard](#)

View Resources

During installation, the **DEALER PORTAL** administrator defines URLs for the resource links located in the Footer of the user interface. The options available to the operator are Contact Us, Resources, and Help (help is also available from the **Help** icon in the Header). These links in the Footer are visible on **DEALER PORTAL** regardless of the task the operator is performing or the panel the operator is displaying.



Footer Resource links



User-defined resource URL

- Contact Us: Allows the user to send a message to the institution via a user-defined URL specified in the properties file.
- Resources: Gives the user access to your institution's resource page for **DEALER PORTAL** specified in the properties file.

Refer to [Configurations Performed in the Properties File on page 48](#) for instructions on configuring these URLs.

Accessing Accounts


Most actions in **DEALER PORTAL** involve accessing an account and performing various actions on the account. After logging in, the dealer groups to which the dealer has access are listed in the Accounts panel.

To access accounts:

1. Select the dealer group.

Groups		
Name	Number	Address
Hybrid House	7882858	10 Main Street Richmond VA 23423

Dealer Groups


 **Note:** The Accounts category is enabled after selecting the group. The Units category is currently disabled because a commitment has not yet been selected.

2. Click the Accounts category to view the accounts in this dealer group. **DEALER PORTAL** displays a list of all accounts in the group. Once an account is selected, **DEALER PORTAL** enables actions available to that type of account. If a commitment account is selected, **DEALER PORTAL** enables the Units category.

Accounts				
Account	Type	Original	Balance	Available
HYBRID HOUSE 650000	Cash Management		\$0.00	\$175,000.00
HYBRID HOUSE 650050	Commitment	\$500,000.00	\$101,000.00	\$399,000.00
HYBRID HOUSE 650051	Commitment	\$500,000.00	\$102,000.00	\$398,000.00

History Mass Payment Inventory Add Unit

Accounts category

 **Note:** The action buttons at the bottom of the Accounts category are available once an account is selected. **Summary**, **History**, and **Transfer** buttons are available for a cash management account, and a commitment account has **History**, **Mass Payment**, **Inventory**, and **Add Unit** buttons.

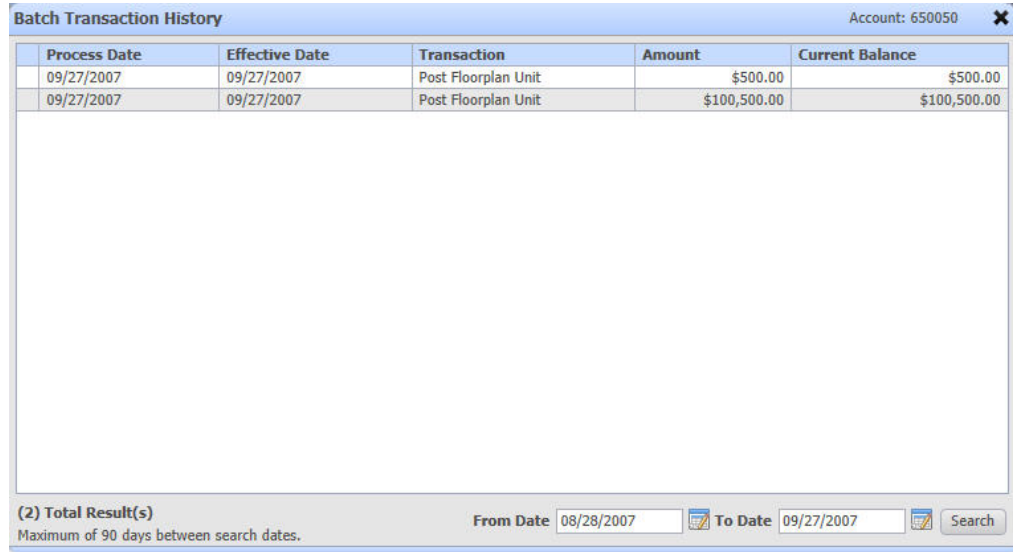
Viewing History

A dealer can view the transaction history of any selected account.

The history reflects both transactions performed at the dealer site through **DEALER PORTAL** as well as transactions made at the institution. The types of transactions that display are dependent on the type of account selected. For example, with cash management accounts, the history displays deposits, interest adjustments, and capitalized interest transactions. Transactions that display in the account history are those that pertain to the dealer and are a subset of all transactions that are processed in **SPECTRUM**.

To view the transaction history for an account or a unit (on a commitment account)

1. Select an account or a unit (if the account is a commitment) and click the History button. The Batch Transaction History pop-up screen displays.
2. Select the date range in which to search for transactions. The date range is user-configurable; refer to [Configuring Cutoff Time for DEALER PORTAL on page 25](#) for instructions.
3. Click **Search** to display the transaction history. For commitment accounts, the transactions include paid-off units, new units, Mass Payments, and fees. Cash management accounts display Mass Payments and fees.



Process Date	Effective Date	Transaction	Amount	Current Balance
09/27/2007	09/27/2007	Post Floorplan Unit	\$500.00	\$500.00
09/27/2007	09/27/2007	Post Floorplan Unit	\$100,500.00	\$100,500.00

(2) Total Result(s)
Maximum of 90 days between search dates.

From Date: 08/28/2007 To Date: 09/27/2007 Search

Batch Transaction History

4. Click  to close the view.

Transfer Funds

A dealer can transfer funds between a cash management account and an external financial account through **DEALER PORTAL**. Transfers can be into or out of the cash management account. The financial account to which or from which the transfers are made must be added on the dealer customer record and selected on cash management account in **SPECTRUM**. The transfer generates an ACH transaction that is processed at End Of Day in **SPECTRUM**. If a financial account has not been selected on the cash management account for the dealer, the system returns an error.

See also:

- [Verifying Financial Account Information below](#)

When funds are transferred into or out of the cash management account, the Available balance on the cash management account increases or decreases as appropriate.

A transfer into the cash management account creates a one-time ACH transaction and generates an ACH Holdings file transaction for the amount of the transfer using the financial account number from which the money is transferred.

Verifying Financial Account Information

The dealer can verify the financial account information by viewing the ACH profile in **DEALER PORTAL**.

To verify financial account information:

1. Select a cash management account.
2. Click the **Transfer** button at the bottom of the Accounts panel.

- Click the **Show ACH Profile** check box on the Transfer screen. **DEALER PORTAL** displays the financial accounts. For security purposes, the full account number does not appear.

Transfer

Current Selected Cash Management

Name	N/A
Account	20601
Type	Cash Management
Balance	\$200,000.00
Currently Available	\$200,000.00
Available Income Amount	N/A
CMA Cap Balance	\$0.00

Show ACH Profile

From ACH Account	To ACH Account
Wells Fargo	Wells Fargo
*****6543	*****6543
CHECKING	CHECKING

Transfer Details


Amount

To Cash Management From Cash Management

Process Transfer



Transfer window for currently selected cash management account

- Enter the amount of the transfer and check the **To** or **From** radio button.
- Click **Process Transfer**. The transaction moves to the Pending tab of the Transactions panel.
- Click the **Process** button on the Transactions panel to process the transaction, which then moves to the Submitted tab.


-  **Note:** An error message is produced when the transfer amount causes the CMA Accruing Balance to be less than the Available Amount.

Process a Mass Payment

The Mass Payment option allows you to make payments on a commitment. You can select to pay all current due amounts, all past due amounts, or all due amounts. The payments are debited from the dealer's checking account via ACH.

-  **Note:** The ACH must be set up in **FLOOR PLAN** for each of the dealer's commitments. Cash management account available interest is automatically applied to outstanding prior and current interest balances, if applicable. The Mass Payment can be defined for the current date or a future date.
-  **Important:** See the "Mass Payment" description in [Setting DEALER PORTAL User Permissions on page 40](#) for details about how Mass Payments work.

For details on the **FLOOR PLAN** required setup related to **DEALER PORTAL** Mass Payments, see the "ACH Payment Draft" section of the **SPECTRUM FLOOR PLAN User Guide**.

-  **Note:** Mass payment transactions that need to post with an effective date on or before the current process date, but for which the cutoff time has passed, must be entered using the **SPECTRUM** user interface.

This section contains the following topic(s):

[*Allocations*](#)

[*Deferrals*](#)


[*User Security Settings for Mass Payments*](#)

[*Processing a Mass Payment*](#)

Allocations

Payments can be allocated to the following categories:

- Current Due Total
- Past Due Total
- Current & Past Due Total

-  **Note:** The total amount due in any category must be paid in full.

Deferrals

If payment deferrals apply, they must be defined by an administrator in **FLOOR PLAN** to reduce the amounts due before applying the Mass Payment in **DEALER PORTAL**.

User Security Settings for Mass Payments

The user must have adequate security to apply Mass Payments. To set up a user to allow Mass Payment transactions in **DEALER PORTAL**, see [Configurations Performed in DEALER PORTAL on page 50](#).

Processing a Mass Payment

To process a mass payment:

1. Log onto **DEALER PORTAL**.

Result: The Dealer Groups and Accounts categories appear.

Groups					
Name	Number	Address			
Richmond Auto Group	00001	Richmond VA			

Accounts					
Account	Type	Original	Balance	Available	
SOUTHWEST MOTOR CO 20601	Cash Management	\$0.00	\$200,000.00	\$200,000.00	
TRUCKSMAX 20602	Cash Management	\$0.00	\$200,000.00	\$200,000.00	
SOUTHWEST MOTOR CO 5454001	Commitment	\$200,000.00	\$160,500.00	\$39,500.00	

DEALER PORTAL – Accounts Category – Dealer Groups and Accounts Categories

2. Click the commitment account to which the Mass Payment is being applied. Additional buttons appear at the bottom of the Accounts category.

Accounts					
Account	Type	Original	Balance	Available	
SOUTHWEST MOTOR CO 20601	Cash Management	\$0.00	\$200,000.00	\$200,000.00	
TRUCKSMAX 20602	Cash Management	\$0.00	\$200,000.00	\$200,000.00	
SOUTHWEST MOTOR CO 5454001	Commitment	\$200,000.00	\$160,500.00	\$39,500.00	

DEALER PORTAL – Accounts Category

3. Click the **Mass Payment** button.

Result: The Floor Plan Payment window appears.

Floor Plan Payment

Dealer Floor Plan Bill Payment Summary

	Principal Amount	Interest Amount	Fee Amount	Totals
Current Due	\$870.97	\$182.21	\$25.00	\$1,078.18
Less: Current Available Credit		\$0.00		\$0.00
Current Total	\$870.97	\$182.21	\$25.00	\$1,078.18
Plus: Past Due Total	\$0.00	\$0.00	\$0.00	\$0.00
Less: Available Credit Amount		\$0.00		\$0.00
Total Due	\$870.97	\$182.21	\$25.00	\$1,078.18

Select your payment options below.

Select Or Enter Payment Amount

Amount:

Directed Payments

Transaction Amount: \$1,078.18 Available Credit Amount: \$0.00

<input type="checkbox"/>	Principal	\$870.97
<input type="checkbox"/>	Interest *	\$182.21
<input type="checkbox"/>	Fees	\$25.00
	Total Due	\$1,078.18

Process the selected transactions(s) effective:

* Interest payment may use cash management available income credit amount.

Floor Plan Payment


4. In the *Select your payment options below* section, select one of the following radio buttons:

- a. **Select Or Enter Payment Amount**

This button is available when the Mass Payment Amount property is enabled. See [SPECTRUM Properties Related to DEALER PORTAL on page 27](#). If this button is disabled, you must choose **Directed Payments**.

- b. **Directed Payments**

Select the payment option(s) using the check boxes.

 **Note:** If a category has a zero due amount, it cannot be selected.

5. Click **Process**. The Mass Payment appears in the Scheduled tab of the Transactions panel and is processed through End Of Day processing.

View a Mass Payment for a Cash Management Account

All cash management interest distribution transactions for Mass Payment are consolidated and display as a parent transaction. If there are one or more child transactions, a plus sign appears.

Batch Transaction History					Account: 650000
Process Date	Effective Date	Transaction	Amount	Current Balance	
10/02/2007	10/02/2007	Debit CMA Accruing Balance	\$75,000.00	\$875,000.00	
10/02/2007	10/02/2007	Credit CMA Accruing Balance	\$25,000.00	\$900,000.00	
+ 10/02/2007	10/02/2007	Distribute CMA Interest Payable	\$111.38	\$900,000.00	

Batch Transaction History Screen

Click the plus sign to view the child transaction(s).

Batch Transaction History					Account: 650000
Process Date	Effective Date	Transaction	Amount	Current Balance	
10/02/2007	10/02/2007	Debit CMA Accruing Balance	\$75,000.00	\$875,000.00	
10/02/2007	10/02/2007	Credit CMA Accruing Balance	\$25,000.00	\$900,000.00	
- 10/02/2007	10/02/2007	Distribute CMA Interest Payable	\$111.38	\$900,000.00	
10/02/2007	10/02/2007	Distribute CMA Interest Payable	\$0.55	\$900,000.00	
10/02/2007	10/02/2007	Distribute CMA Interest Payable	\$110.83	\$900,000.00	

Batch Transaction History Screen

Adding (Boarding) a Floor Plan Unit

New floor plan units can be boarded in **DEALER PORTAL** by adding them to a commitment. The commitment must be selected before the unit can be added. As new units are added, the used balance of the commitment increases and the available balance decreases so the dealer can monitor the monetary activity as it is entered. New units are checked against the database for duplicate vehicle identification numbers (VINs) and also to a VIN validation service if VIN decoding is in use for the commitment.

- ▶ **Note:** If new units added to the transaction basket exceed the commitment tolerance, they go to Pipeline status, so there is no risk of allowing new units to post when the commitment is over-committed. Any payoffs in the transaction basket are still processed.
- ▶ **Note:** If a commitment is in a Closed To Posting status of "FREEZELINE," the commitment available amount is set to zero and the **Add Unit** button is disabled.

When a unit is added to a commitment, the transaction is immediately added to the Transactions panel. Operators can continue adding new units to the commitment and can also select a different commitment and enter additional floor plan units.


The display in the Transactions panel updates with each unit and displays the total number of units that have been added but not yet processed. When the operator clicks **Process**, the units are sent to **SPECTRUM** and are entered either into a staging input set for processing with a “pipeline” status, or processed immediately when an auto post input set is used. The units no longer display in the Pending tab of the Transactions panel but move to the Submitted tab after the user clicks **Process**.

To add a floor plan unit to a commitment account:

1. In **DEALER PORTAL**, select a name in the Groups category.
2. Select a commitment in the Accounts category.
3. Click **Add Unit** at the bottom of the category. **DEALER PORTAL** displays the Add Unit dialog box. Required fields are highlighted for illustration. These fields can change depending on client rules settings, such as requiring Condition or not requiring Cost.

Add Unit

The following table provides a description of the fields:

Field	Description/Valid Values
VIN	<p>Vehicle Identification Number. This field is required. If the associated commitment account allows for VIN validation through a third party, such as Black Book, the VIN is checked and found either valid or invalid. SPECTRUM checks for duplicate VINs and the dealer is notified if the VIN is a duplicate. The dealer can override and process the transaction if desired.</p> <p> Note: If the dealer uses a third-party VIN validation service, pressing <Tab> after typing a valid VIN automatically completes the Year, Make, and Model values. <Tab> must be pressed before validation occurs.</p>
Original Miles	The original odometer mileage on the vehicle. This value is user-defined.

Field	Description/Valid Values
Year	The year of the vehicle. If the associated commitment account allows for VIN validation through a third party, such as Black Book, and the VIN is valid, the value of this field is updated automatically. This information maps to the Display Vehicle Asset Summary screen.
Make	The make of the vehicle, such as Ford, Nissan, or Toyota. If the associated commitment account allows for VIN validation through a third party, such as Black Book, and the VIN is valid, the value of this field is updated automatically. This information maps to the Display Vehicle Asset Summary screen.
Model	The model of the vehicle. If the associated commitment account allows for VIN validation through a third party, such as Black Book, and the VIN is valid, the value of this field is updated automatically. This information maps to the Display Vehicle Asset Summary screen.
Stock Number	The stock number of the vehicle. This value is user-defined. This information maps to the Display Vehicle Asset Summary screen.
Boarded Amount	The cost of the vehicle to the dealer. This field is required, and is used for informational purposes. This information maps to the Principal Balance Amount, Original Loan Amount, and Proceeds Amount in the SPECTRUM Floor Plan Unit Display.
Eligible Value	The amount of the draw against the commitment used to purchase the vehicle. This value represents the floor plan loan. This field is required and cannot exceed the Boarded Amount field amount. This information maps to the Collateral Value field in the SPECTRUM Floor Plan Unit summary.
Condition	The condition of the vehicle. Options include: <ul style="list-style-type: none"> • Certified Pre-Owned • Demo • New • NonVehicle • Program • Used

4. Enter the VIN.
5. Tab to the Mileage field and enter the value, if needed as part of Eligible Value calculation.
6. Tab to retrieve vehicle details and pricing, if selected.
7. Black Book data populates the gray fields, which are not editable.

- The dealer may enter the stock number and select a condition from the menu. The Boarded Amount is a required field and must be equal to or less than the Eligible Value. If a greater value is entered, the following error will appear.

The screenshot shows the 'Add Unit' dialog box with the following data:

Current Selected Commitment		Unit Details	
Name		SP02098 - The Boarded Amount entered exceeds the Eligible Value allowed for this account. Please contact your relationship manager for further assistance.	
Account Number	5454001	VIN	4MZWX12J633475197
Type	Commitment	Mileage	
Original Balance	\$200,000.00	Year	2003
Balance	\$182,590.43	Make	Buell
Currently Available	\$17,409.57	Model	Lightning XB95
		Stock Number	
		Boarded Amount	\$800.00
		Eligible Value	\$717.50
		Condition	N/A

Error Example

- Click **Add Unit** to place the new unit in the Pending tab of the Transactions panel and continue adding units, or click **Add Unit / Close** to add the unit and close the dialog box.

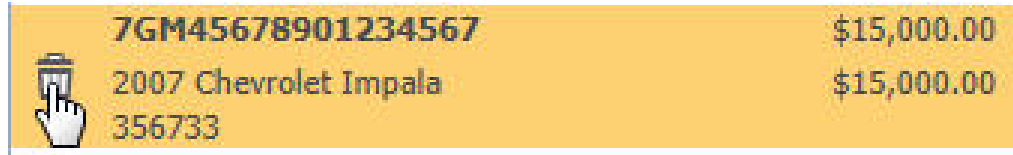
DEALER PORTAL displays the new units in the Transactions panel:

The screenshot shows the 'Transactions' panel with the following data:

Transactions		
Pending	Submitted	Scheduled
1 New Units \$15,000.00		
<ul style="list-style-type: none"> HYBRID HOUSE(650052) <ul style="list-style-type: none"> 7GM45678901234567 \$15,000.00 2007 Chevrolet Impala \$15,000.00 356733 		

New Unit Transaction

- Review the new units for accuracy and click the **Delete** icon if necessary to remove a transaction.



Delete Transaction

Note: The Contract Date and Interest Begin Date for the units is the current processing date for the Company/Ops Area.

- Click **Process** in the Transactions panel to process the transaction.

Generating an Inventory Listing

A dealer can view a listing of the floor plan units under a commitment. The report appears as an itemized list detailing each unit and providing a total count and total balance for the commitment. This option is only available when the type of account selected is a commitment.

Note: The units listed in the report are those tied to the commitment as of the last End Of Day run. It does not include any new units or payoffs processed for the current processing day.

To generate the inventory listing:

- Select a commitment in the Accounts category.
- Click the **Inventory** button at the bottom of the Accounts category.
- The .csv or CSV file opens in Excel.

J	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q
1	ACCOUNT NUMBER	YEAR/MAKE/MODEL	STOCK NUMBER	ORIGINAL MILES	VIN	CONTRACT DATE	MATURITY DATE	DAYS ELAPSED	RATE	ORIGINAL AMOUNT	INTEREST	LTD ACCRUED AMOUNT	CURRENT BALANCE	CURRENT BOOK VALUE	JANUARY 2008	FEBRUARY 2008	MARCH 2008
2	900001000	2010 Chevy Avenger		0	JTED05010	11/27/2007	05/27/2010	29	6.25%	3000	0	0	3000	3000			
3	900001001	2010 Chevy Avenger		30	JTED05059	11/27/2007	05/27/2010	29	6.25%	1000	0	0	1000	1000			
4		987	0 Suntrust		JTED1150	11/01/2007	05/01/2010	55	6.25%	50	0.22	0.22	50	0			
5																	
6																	
7																	
8																	
9																	
10																	
11																	
12																	
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14																	
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19																	
20																	

Inventory

Note: In some cases, Excel may treat all of the columns in a .csv file as general formatting, and a long stock number such as 77754500000000 might be treated as scientific notation and displayed as 7.78E+14.


Once a sheet is open, select the column for stock number and set the type of this column to number format with zero decimal places. This causes all the numbers to display correctly,

Changing a Stock Number of a Floor Plan Unit

Once the floor plan unit is added to the system, the majority of the fields on the record are not updateable from **DEALER PORTAL**. The field that can be modified is the Stock Number.

To update the Stock Number on a floor plan unit:

1. Select a commitment in the Accounts category.
2. Select a unit in the Units category.

 **Note:** Any units processed with today's processing date using a staging input set do not appear in a search until the input set into which the transactions were placed has been processed at End Of Day.

Units 6 Result(s)							
Contract Date	VIN (Year/Make/Model/Condition)	VIN (Last 6)	Stock	Original Miles	Original	Balance	
<input type="checkbox"/> 09/27/2007	1YZGF22D925294041 N/A / N/A / N/A / N/A	294041	925294041	0	\$5,000.00	\$5,000.00	
<input type="checkbox"/> 09/01/2007	JES545400140404 Chevy / Sierra / 2007 / N/A	140404	777545400140404	0	\$50,000.00	\$50,000.00	
<input type="checkbox"/> 09/01/2007	3GND13D185612384 Chevrolet / HHR / 2008 / N/A	612384	36699	0	\$50,000.00	\$50,000.00	
<input type="checkbox"/> 09/27/2007	5XYKT3A1XBG012291 Kia / Sorento / 2011 / New	012291	19	100	\$23,500.00	\$23,500.00	
<input type="checkbox"/> 09/27/2007	3VWBK31C75M411586 Volkswagen / New Beetle / 2005 / N/A	411586	69999	0	\$16,000.00	\$16,000.00	
<input type="checkbox"/> 09/27/2007	3VWSK69M75M073024 Volkswagen / Jetta / 2005 / N/A	073024		1000	\$16,000.00	\$16,000.00	

1 History Payoff 0 Selected Unit(s) Save 1 Unit Change(s)

Stock Number

3. Click in the Stock field and enter the correct value of the unit you want to modify. Note that you can change multiple units in this display.
4. Click **Save # Stock Number(s)**, which becomes available after you modify the stock number.

The transactions display in the Transactions panel. Once a stock number is changed, it cannot be changed again for that processing day.

Paying Off a Floor Plan Unit

An operator can pay off a floor plan unit on a commitment. The transactions are entered into a staging input set to be included in the Company/Ops Area's End Of Day processing, or an auto post input set to be applied immediately. The effective date of the transactions is the current processing date.

See also:

- [Closed to Posting Status on page 90](#)

When the payoff transaction is processed in **SPECTRUM**, the transaction amount is automatically set to the accruing balance amount, which is the current principal amount owed. The system generates a principal curtailment payment with a transaction GL Purpose of

PAYOFF. Unsatisfied billed principal amounts are paid and set to satisfied in the billing history row.

Note: The accrual rate is updated if a payoff is submitted from **DEALER PORTAL** using the EOD_DWBT input set with a Mode In Use equal to AUTOPOST and when there is a pending backdated index rate change. This impacts only those transactions that are processed during the day, and the index rate change must be entered at the beginning of the day and must be there before other monetary transactions are entered.

Transactions entered before the index rate change is processed, will still have monetary transactions reversed and reapplied if the effective date of the rate change is before the effective date of the monetary transaction

Any remaining fees and outstanding interest remain as unpaid on the floor plan unit, thus the unit is set to pending closure in **SPECTRUM** until the outstanding balances are paid by the dealer. The unit does not display in **DEALER PORTAL** after it has been paid off.

The used balance on the commitment decreases when the payoff transaction is submitted for processing, and if the commitment is a revolving commitment, the available balance increases.

With the payoff transaction, **SPECTRUM** generates a one-time ACH transaction from the dealer’s financial account to pay down the unit’s balance on the commitment. For this one-time ACH to occur, the dealer customer record in **SPECTRUM** must have a financial account enabled for ACH processing, and the Dealer Portal Auto ACH field on the commitment must be set to “Yes.” If these conditions are not met, the payoff does not generate a one-time ACH transaction, and the institution must develop handling of the payoff manually.

To pay off a floor plan unit:

1. Select a commitment in the Accounts category.
2. Check a unit to pay off in the Units category.

Note: Any units processed with today’s processing date using a staging input set do not appear in a search until the input set into which the transactions were placed has been processed at End Of Day.

3. Click the check box to the left of the floor plan unit record.

Units			
	Contract Date	VIN (Year/Make/Model/Condition)	VIN (Last 6)
<input checked="" type="checkbox"/>	09/27/2007	1YBZG23F133407709 Nissan / Sentra / 2007 / Preowned	407709
<input type="checkbox"/>	09/27/2007	1YZGF22D925294044 N/A / N/A / N/A / N/A	294044

Select a Unit

Note: You can check multiple units at one time in this display and the number increments in the payoff button at the bottom of the panel.

4. Click **Payoff # Selected Unit(s)**.

The transactions display in the Transactions panel.

The payoff date for the floor plan unit is the current processing date for the Company/Ops Area.

Closed to Posting Status

Accounts involved in floor plan processing can be configured to allow the operator to process a limited set of transactions on the account, while disabling other transactions. This is **SPECTRUM**'s Closed to Posting functionality. If a requested transaction is not in the allowable list, the transaction rejects.

For example, setting Closed to Posting status allows clients to:

- Disable new deposits on a cash management account and leave the account open for withdrawing principal and allocating interest to payments on commitments.
- Prevent adding new floor plan units to a commitment yet leave the commitment open for payments and fees.
- Disallow transactions on floor plan units that have been transferred to another commitment and have a "Pending Close" Closed to Posting code; allow only transactions that reduce remaining fee and interest balances.

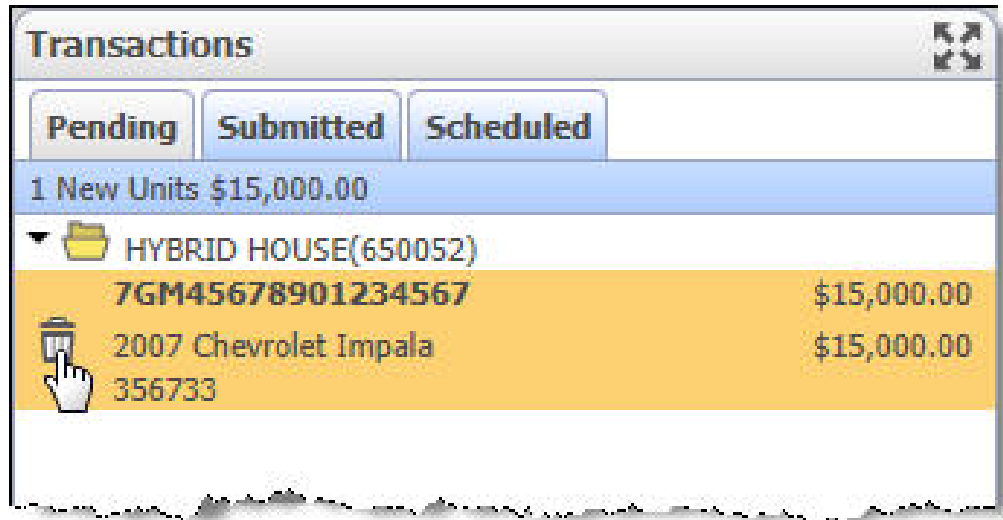
Exceptions are sometimes made in the code; for example, if a unit is floored and paid off in the same processing day, therefore resulting in a Closed status, the disbursements are still processed.

Processing Transactions

Transactions that have been entered but not yet processed can be viewed in the Pending tab of the Transactions panel of **DEALER PORTAL**. These transactions can be processed at any time during the process day or one time at the end of the day. Note that to ensure transactions are entered with today's processing date, they must be entered prior to the cutoff time for the Company/Ops Area in which the dealer is working.

To process transactions:

1. Click the Pending tab on the Transactions panel.
2. Review the transaction(s) for accuracy and click the **Delete** icon if necessary to remove a transaction. Once transactions have been processed, they cannot be deleted in **DEALER PORTAL**.



Transactions - Delete

3. Click **Process**. The transactions are sent to **SPECTRUM** for processing and appear in the Submitted tab of the Transactions panel.

 **Note:** Transactions can be reversed.

Viewing Previous Transactions

An operator can view the transactions that the operator previously processed through **DEALER PORTAL**.

To view a previous day's transaction:

1. Click the Submitted tab on the Transactions panel.
2. Click the date field and select a date from the calendar. When selecting a date, note that:
 - The date must be a transactional processing day for the Company/Ops Area.
 - Transactions processed after the cutoff time in the Company/Ops Area are processed with the next day's processing date.
 - The current day's transactions that have already been processed can be viewed by entering today's date.
3. Click the **Search** icon to view the transactions.

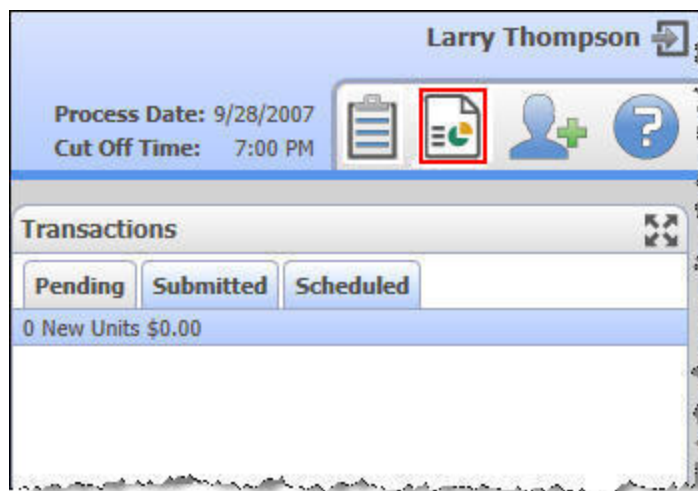
Viewing and Printing a Dealer or Mega Dealer Statement

An operator can view and print a dealer or mega dealer statement from **DEALER PORTAL** if the user security setting allows it. These statements are generated once a month, and the past twelve months of statements are available. Statements accessed from **DEALER PORTAL** are in .html format.

- ▶ **Note:** To retrieve and print statements in **DEALER PORTAL**, the Statement Indicator field on the **FLOOR PLAN** Commitment needs to have the value of "Produce Interface File Only", which is the default. The Statement Indicator field can be changed when updating a **FLOOR PLAN** Commitment. See "Working with Commitments" in the **FLOOR PLAN User Guide**.
- ▶ **Note:** The Statement Recipient Option field's value in **FLOOR PLAN** must be set to "Yes" for the dealer and/or mega dealer in order to view statements in **DEALER PORTAL**.

To view and print a dealer's or mega dealer's statement:

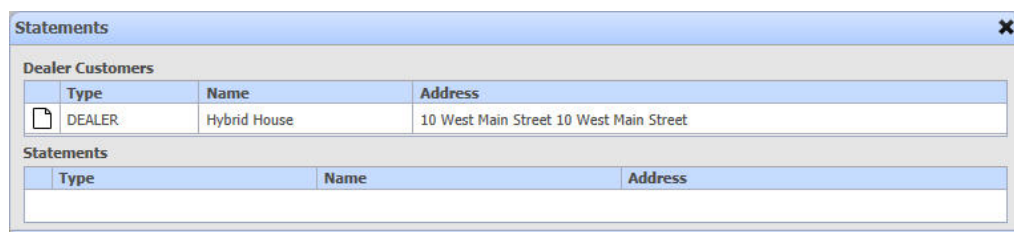
1. In **DEALER PORTAL**, click the **Statements** icon in the Header.



Statements icon

- ▶ **Note:** The operator must have the Statements permission enabled on the user profile.

Result: The Statements window appears.



Statements

2. In the Dealer Customers section, click the applicable mega dealer or individual dealer listing.
3. In the Statements section, click the applicable statement listing.

Result: The statement appears.

Floor Plan Billing Statement																																																																	
Due Date 11/15/2012																																																																	
SouthEast Motor Co																																																																	
10 East Main Street																																																																	
suite 100																																																																	
Richmond, VA 23235																																																																	
Dealer - SouthEast Motor Co																																																																	
<table border="0"> <tr> <td>• Financial Account:5839301</td> <td>Current Due</td> <td>Principal</td> <td>Interest</td> <td>Fee</td> <td>Total</td> <td colspan="5"></td> </tr> <tr> <td>• Total Commitment Amount: \$700,000.00</td> <td>Past Due</td> <td>\$10,232.26</td> <td>\$1,308.76</td> <td>\$198.75</td> <td>\$11,739.77</td> <td colspan="5"></td> </tr> <tr> <td>• Total Used Amount: \$605,000.00</td> <td>Cash Management Credit</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td colspan="5"></td> </tr> <tr> <td>• Total Available Amount: \$95,000.00</td> <td>Total Due</td> <td>\$10,232.26</td> <td>\$1,308.76</td> <td>\$198.75</td> <td>\$11,434.21</td> <td colspan="5"></td> </tr> <tr> <td>• Cash Management Rate:5%</td> <td colspan="10"></td> </tr> </table>											• Financial Account:5839301	Current Due	Principal	Interest	Fee	Total						• Total Commitment Amount: \$700,000.00	Past Due	\$10,232.26	\$1,308.76	\$198.75	\$11,739.77						• Total Used Amount: \$605,000.00	Cash Management Credit	\$0.00	\$0.00	\$0.00	\$0.00						• Total Available Amount: \$95,000.00	Total Due	\$10,232.26	\$1,308.76	\$198.75	\$11,434.21						• Cash Management Rate:5%										
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Used Amount: \$304,000.00																																																																	
Available Amount: \$96,000.00																																																																	
Commitment Fee Current Due: \$12.75																																																																	
<table border="0"> <tr> <th>Principal</th> <th>Interest</th> <th>Fee</th> <th>Total</th> <td colspan="7"></td> </tr> <tr> <td>Current Due</td> <td>\$5,377.43</td> <td>\$846.15</td> <td>\$167.75</td> <td>\$6,391.33</td> <td colspan="6"></td> </tr> <tr> <td>Past Due</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td>\$0.00</td> <td colspan="6"></td> </tr> <tr> <td>Total Due</td> <td>\$5,377.43</td> <td>\$846.15</td> <td>\$167.75</td> <td>\$6,391.33</td> <td colspan="6"></td> </tr> </table>											Principal	Interest	Fee	Total								Current Due	\$5,377.43	\$846.15	\$167.75	\$6,391.33							Past Due	\$0.00	\$0.00	\$0.00	\$0.00							Total Due	\$5,377.43	\$846.15	\$167.75	\$6,391.33																	
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Units - Total: 10																																																																	
VIN	Unit #	Stock #	Year	Make / Model	Principal	Interest	Fees	Past Due	Total																																																								
Contract Date	Original Amount	Balance Amount	Days Elapsed	Rate	Pay Off Date																																																												
1YZGF22D925294001	100029201	925294001	2005	TOYOTA SOLARA-HY	\$1,612.90	\$153.69	\$0.00	\$0.00	\$1,766.59																																																								
10/29/2012	\$100,000.00	\$100,000.00	13	6.25%																																																													
1YZGF22D925294002	110029201	925294002	2005	TOYOTA SOLARA-HY	\$1,612.90	\$153.69	\$0.00	\$0.00	\$1,766.59																																																								
10/29/2012	\$100,000.00	\$100,000.00	13	6.25%																																																													
1YZGF22D925294023	110029203	925294023	2005	TOYOTA SOLARA-HY	\$209.68	\$19.98	\$25.00	\$0.00	\$254.66																																																								
10/29/2012	\$13,000.00	\$13,000.00	13	6.25%																																																													
1YZGF22D925294024	110029204	925294024	2005	TOYOTA SOLARA-HY	\$225.81	\$21.52	\$30.00	\$0.00	\$277.33																																																								
10/29/2012	\$14,000.00	\$14,000.00	13	6.25%																																																													
1YZGF22D925294025	110029205	925294025	2005	TOYOTA SOLARA-HY	\$193.55	\$20.49	\$100.00	\$0.00	\$314.04																																																								
10/29/2012	\$12,000.00	\$12,000.00	13	6.25%																																																													
1YZGF22D925294026	110022206	925294026	2005	TOYOTA SOLARA-HY	\$177.42	\$18.78	\$0.00	\$0.00	\$196.20																																																								
10/29/2012	\$11,000.00	\$11,000.00	13	6.25%																																																													
1YZGF22D925294027	110022207	925294027	2005	TOYOTA SOLARA-HY	\$209.68	\$22.20	\$0.00	\$0.00	\$231.88																																																								
10/29/2012	\$13,000.00	\$13,000.00	13	6.25%																																																													
1YZGF22D925294028	110022208	925294028	2005	TOYOTA SOLARA-HY	\$225.81	\$23.91	\$0.00	\$0.00	\$249.72																																																								
10/29/2012	\$14,000.00	\$14,000.00	13	6.25%																																																													

Floor Plan Billing Statement


Using the On-Demand Reporting Dashboard

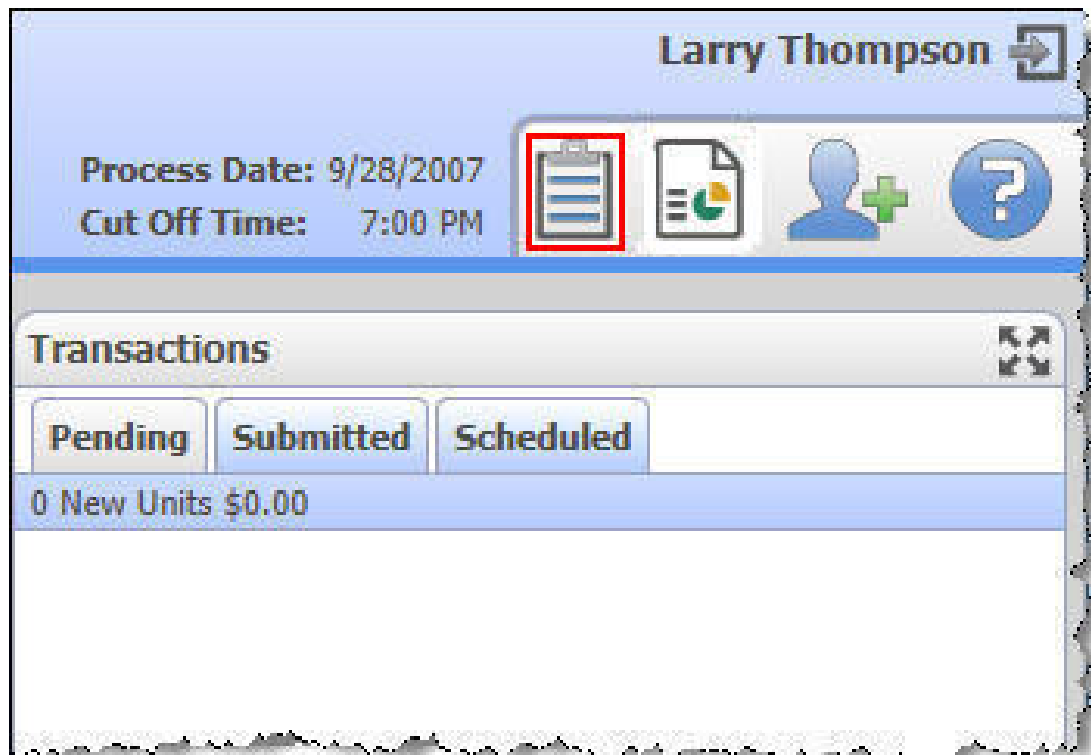
With the appropriate permission settings, operators can access reports from the **DEALER PORTAL** On-Demand Reporting Dashboard.



Note: Operators must be set up with reports permission in their **DEALER PORTAL** user profile to be able to view reports.

You can navigate to the Reporting Dashboard using the **Reports** icon on the Header.

 **Note:** This icon is not displayed for users lacking the appropriate permissions.



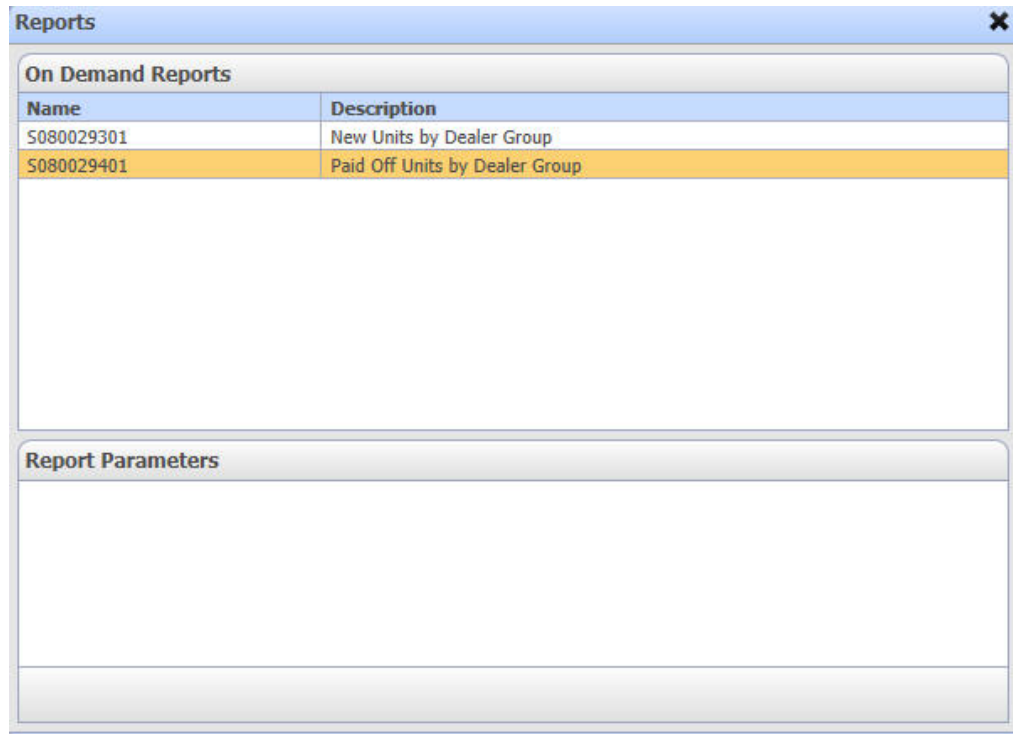
Header with Reports Icon

Viewing On-Demand Reports

To view on-demand reports:

1. Open the **DEALER PORTAL** Reporting Dashboard by clicking the **Reports** icon in the Header.

Result: All on-demand reports are listed.



On Demand Reports	
Name	Description
5080029301	New Units by Dealer Group
5080029401	Paid Off Units by Dealer Group

Report Parameters

DEALER PORTAL Reporting Screen

- Click the desired report.

Result: A web service call is made, and the corresponding report parameters appear.

DEALER PORTAL Reporting Screen

- Fill in the report parameters and click the **Generate Report** button.

Result: The requested report is returned in PDF format.

On-Demand Reports

The on-demand reports are predefined reports that can be run on request. The system validates user permissions and executes the report. On-demand reports produce PDF files that can be viewed on the screen and printed.

Report Name	Report Number
New Units by Dealer Group	S080029301 See New Units by Dealer Group – S080029301 on the next page
Paid Off Units by Dealer Group	S080029401 See Paid Off Units by Dealer Group – S080029401 on page 98

New Units by Dealer Group – S080029301

Summary

This on-demand report provides a list of new units that have been added to commitment accounts, broken out by dealer group.

Totals

This report displays the following totals for the dealer groups:

- Total Units
- Total Balance

Selection Criteria

Label	Description
Start Date	Beginning date on which to report.
End Date	Ending date on which to report.

Fields

Label	Description
Company Ops Area	The Company/Ops Area (COA) in which the dealer's accounts reside. If a dealer has dealer accounts in multiple COAs, totals are provided for each.
Dealer Customer Number	The value that uniquely identifies a dealer customer across the system.
Dealer Account	The dealer's account number.
Unit Number	The number that uniquely identifies the unit.
VIN	Manufacturer-assigned vehicle identification number (VIN).
Stock Number	The user-entered value the dealer entered as the stock number for the vehicle tied to the floor plan unit.
Make/Model/Year	The make, model, and year of the vehicle.
Contract Date	The contract date for the unit.

Label	Description
Original Balance	The original amount of the account, or the amount when the account was entered into SPECTRUM .
Interest	The amount of interest owed but not yet paid on the floor plan unit.
Fees	The amount of fees owed but not yet paid on the floor plan unit.
Account Status	A code indicating the current status of the account. (e.g., "Open," "Closed").
Operator	The user ID for the operator who added the new unit.

S080029301
Process Date | 9/27/2007
New Units by Dealer Group
Company: 11
Ops Area: FLOORPLN

Hybrid Group

Dealer Name Hybrid House - 7882858 - 9822208
(No desc) - 650050

Unit #	VIN	Stock #	Make/Model/Year	Contract Date	Original Balance	Interest	Fees	Account Status	Operator
6500501	1G1AK58F287319092	319092	Chevrolet Cobalt 2008	9/27/2007	500.00	0.00	15.00	OPEN	SPECTRUMUSER
6500502	2G1WB55KX81256165	256165	Chevrolet Impala 2008	9/27/2007	100500.00	0.00	3,015.00	OPEN	SPECTRUMUSER
90000020	3G5265GXD953H142D		Toyota Camry 2007	9/27/2007	15000.00	0.00	450.00	OPEN	lthompson
<small>(Totals by Commitment) (No desc) - 650050</small>					<small>Total Units 3</small>	<small>Total Balance \$116,000.00</small>			

(No desc) - 650051

Unit #	VIN	Stock #	Make/Model/Year	Contract Date	Original Balance	Interest	Fees	Account Status	Operator
6500511	1G1ZG57B8F185814	185814	Chevrolet Malibu 2008	9/27/2007	1000.00	0.00	30.00	OPEN	SPECTRUMUSER
6500512	1G1AL58F487232534	232534	Chevrolet Cobalt 2008	9/27/2007	101000.00	0.00	3,030.00	OPEN	SPECTRUMUSER
<small>(Totals by Commitment) (No desc) - 650051</small>					<small>Total Units 2</small>	<small>Total Balance \$102,000.00</small>			

(No desc) - 650052

Unit #	VIN	Stock #	Make/Model/Year	Contract Date	Original Balance	Interest	Fees	Account Status	Operator
6500521	3GNDA23D585533675	533675	Chevrolet HHR 2008	9/27/2007	2000.00	0.00	60.00	OPEN	SPECTRUMUSER
6500522	1G1AL58F987194895	194895	Chevrolet Cobalt 2008	9/27/2007	102000.00	0.00	3,060.00	OPEN	SPECTRUMUSER
<small>(Totals by Commitment) (No desc) - 650052</small>					<small>Total Units 2</small>	<small>Total Balance \$104,000.00</small>			

(No desc) - 650053

Unit #	VIN	Stock #	Make/Model/Year	Contract Date	Original Balance	Interest	Fees	Account Status	Operator
6500531	2G1WT55K181248565	248565	Chevrolet Impala 2008	9/27/2007	3000.00	0.00	90.00	OPEN	SPECTRUMUSER

Run Date Time: 10/20/2014 10:10:03 AM
Environment: Not Defined

Page 1 of 6

Report - New Units By Dealer Group

Paid Off Units by Dealer Group – S080029401

Summary

This on-demand report provides a list of units that have been paid off, broken out by dealer group.

Totals

This report displays the following totals for the dealer groups:

- Total Units
- Total Payoff Amount

Selection Criteria

Label	Description
Start Date	Beginning date on which to report.
End Date	Ending date on which to report.

Fields

Label	Description
Company Ops Area	The Company/Ops Area (COA) in which the dealer's accounts reside. If a dealer has dealer accounts in multiple COAs, totals are provided for each.
Dealer Customer Number	The value that uniquely identifies a dealer customer across the system.
Dealer Account	The dealer's account number.
Unit Number	The number that uniquely identifies the unit.
VIN	Manufacturer-assigned vehicle identification number (VIN).
Stock Number	The user-entered value the dealer entered as the stock number for the vehicle tied to the floor plan unit.
Make/Model/Year	The make, model, and year of the vehicle.
Contract Date	The contract date for the unit.
Paid Off Date	The payoff date.
Payoff Amount	The amount required to pay off the unit.
Days Floored	The number of days since the Contract Date for the floor plan unit (Current Process Date minus Contract Date).
Operator	The user ID for the operator who paid off the unit.

S080029401		Paid Off Units by Dealer Group				Company: 11		
Process Date 9/27/2007						Ops Area: FLOORPLN		
Hybrid Group								
Dealer Name Hybrid House - 7882858 - 9822208								
(No desc) - 650059								
Unit #	VIN	Stock #	Make/Model/Year	Contract Date	Paid Off Date	Payoff Amount	Days Floored	Operator
6500592	1G1AL58F687316130	316130	Chevrolet Cobalt 2008	9/27/2007	9/27/2007	109,000.00	0	thompson
(Totals by Commitment) (No desc) - 650059				Total Units 1		Total Payoff Amount \$109,000.00		
Hybrid House - 7882858 - 9822208				Total Units 1		Total Payoff Amount \$109,000.00		
REPORT TOTAL				Total Units 1		Total Payoff Amount \$109,000.00		



Run Date Time: 10/20/2014 10:05:21 AM
Environment: Not Defined

Report - Paid Off Units By Dealer Group

Appendix A: How to Change the Presentation Style

This Appendix provides detailed instructions on how to change the presentation style of **DEALER PORTAL**.

This appendix contains the following topic(s):

[Recommended Audience](#)

[Style Sheets](#)

[Making Changes](#)

[Using Tools and Techniques](#)

Recommended Audience

It is recommended the user of this tool have some prior experience with Cascading Style Sheets before attempting to restyle **DEALER PORTAL**. Users can make simple changes by following the steps provided in this Appendix. More advanced customizations require an expert.

Related topic:

- [Appendix A: How to Change the Presentation Style above](#)

Style Sheets

DEALER PORTAL utilizes HTML and CSS to control the look and feel of the application. The **DEALER PORTAL** application is bundled with two style sheets: style.css and custom.css.

Related topic:

- [Appendix A: How to Change the Presentation Style above](#)

This section contains the following topic(s):

[Style.css](#)

[Custom.css](#)

[Style Sheet Location](#)

Style.css

The style.css style sheet is the application's principal style sheet; it controls the entire look and feel of the application.


Custom.css

The custom.css style sheet is a stripped-down version of the style.css style sheet created specifically for overriding the base style sheet. Many of the elements which should not need modification for changing the look and feel have been left out of this style sheet to reduce the number of unnecessary elements when a user is attempting to modify the style.

Style Sheet Location

The style sheets are installed in the **DEALER PORTAL** subdirectory of the Tomcat installation directory.

For example: c:\tomcat\webapps\dealerworkbench

 **Note:** Be sure to update the tomcat path to your environment.

Once in this directory, navigate to the following path:

resources\full\css

In this folder, you will find the style.css file and the custom.css file. The custom.css file is the file where new styles can be applied to update the look and feel of the application.

Making Changes

There are a few changes that serve as a starting point for restyling **DEALER PORTAL**.

This section contains the following topic(s):

Changing the Header Image

Customizing the Look and Feel

Sample Style Changes

Changing the Header Image

To change the logo image:

1. Navigate to the installed tomcat directory.
2. Navigate to the following folder and find the logo.png file:
resources\full\images
3. Change the logo in the header by doing the following:
 - a. Place a new file in the folder named logo.png to replace the old file.


Customizing the Look and Feel

The application references a custom.css style sheet, which has been documented and reduced to a simple set of styles that can be modified to make look-and-feel changes to **DEALER PORTAL**.

To create custom style rules:

1. Modify the rules in the custom.css style sheet.

The changes are reflected in the application immediately.

 **Note:** You may have to refresh your cache in the browser for the changes to appear.


Sample Style Changes

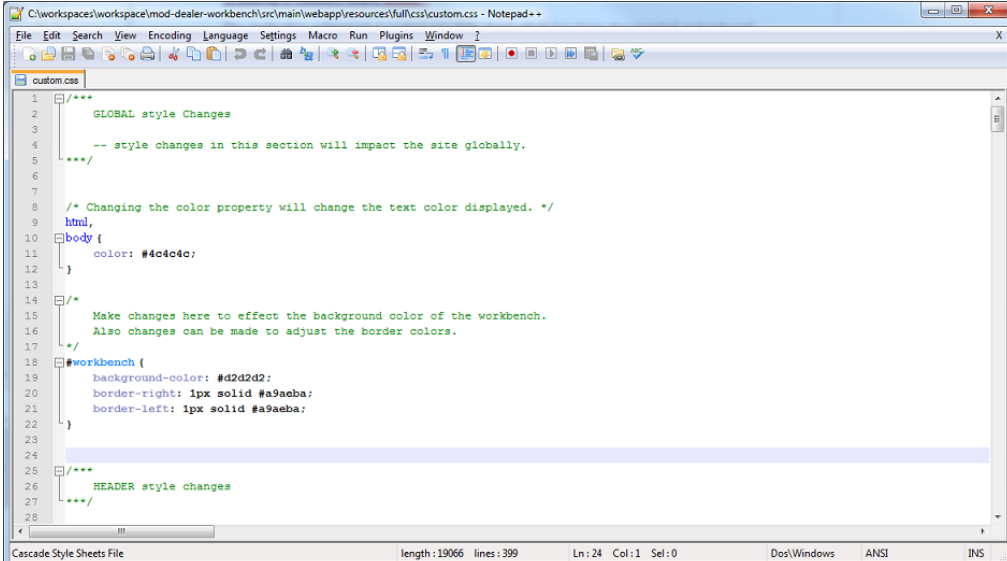
This section takes you through a few small style changes to get you started. The custom.css file is well documented and should help you make changes beyond the styles adjusted in this guide. Any changes you make to the style sheet are available in the application immediately after they are made; all you need to do is refresh the page, and the new styles will appear.

In this example, the first change we will be making to the application is to update the color of the application background.

To update the color of the application background:

1. Open the custom.css style sheet in a text editor.

 **Note:** An example of a good editor with syntax highlighting is Notepad++.



```
1  /****
2  GLOBAL style Changes
3
4  -- style changes in this section will impact the site globally.
5  ****/
6
7
8  /* Changing the color property will change the text color displayed. */
9  html,
10 body {
11     color: #4c4c4c;
12 }
13
14 /*
15 Make changes here to effect the background color of the workbench.
16 Also changes can be made to adjust the border colors.
17 */
18 #workbench {
19     background-color: #d2d2d2;
20     border-right: 1px solid #a9aeba;
21     border-left: 1px solid #a9aeba;
22 }
23
24
25 /****
26 HEADER style changes
27 ****/
28
```

Notepad++ Example

2. The following selector allows us to change the color of the background.

```
/* Changing the color property will change the text color
displayed.
If you want to give the site a background color other than
white, you can do it here.
*/

html,

body {

    color: #4c4c4c;

}
```

This selector selects the body and html elements of the document. This element currently does not have a background color, so to add a new background color to the element, add the following to the selector.

```
/* Changing the color property will change the text color
displayed. */

html,

body {

    background-color: #c8eeff;

    color: #4c4c4c;

}
```

3. After making this change, save the file in your editor and navigate to the site. You should see your changes reflected in the layout.

Now that we have a new background-color, let's change the color of the header.

To change the color of the header:

1. Locate the following selector in the style sheet.

```
#workbench .site .header .content
```

This selector uses a gradient for its background; you have a couple of options when deciding to change colors that were previously gradients. You can remove the gradient, or you can create a new gradient and set those values here.

As the comments state, colorzilla.com is great tool to generate new gradients. They look complicated, but most of the statements in the gradient code are to handle all the different types of browsers.

Here is the new style with a new header color applied.

```
#workbench .site .header .content {

background: rgb(242,246,229); /* Old browsers */

/* IE9 SVG, needs conditional override of 'filter' to 'none'
*/

background:

url(data:image/svg+xml;base64,PD94bWwgdmVyc2lvbj0iMS4wIiA/
Pgo8c3ZnIHhtbG5zPSJodHRwOi8vd3d3LnczLm9yZy8yMDAwL3N2ZyIgd2
lkdG9IjEwMCUiIGhlaWdodD0iMTAwJSIgdmlld0JveD0iMCAwIDEgMSIgc
hJlczVydmVbc3BlY3RSYX Rpbz0ibm9uZSI+CiAgPGxpbmVhckdyYWRpZW
50IGlkPSJncmFkLXVjZ2ctZ2VuZXJhdGVkIiBncmFkaWVudFVuaXRzPSJl
c2VyU3BhY2VPblVzZSIgeDE9IAIiB5MT0iMCUiIHgyPSIwJSIgeTI9IjE
wMCUiPgogICAgPHN0b3Agb2ZmcV0PSIwJSIgc3RvcC1jb2xvcj0iI2YyZj
ZlNSIgc3RvcC1vcGFjaXR5PSIxI8+CiAgICA8c3RvcCBvZmZzZXQ9IjEwMC
UuIHN0b3AtY29sb3I9IiNkY2U4Yj QiIHN0b3Atb3BhY2l0eT0iMSIvPgo
gIDwvbGluZWFyR3JhZGlbnQ+CiAgPHJlY3QgeD0iMCIgeT0iMCIgd2lkd
Gg9IjEiIGhlaWdodD0iMSIgcZmlsbD0idXJsKCNncmFkLXVjZ2ctZ2VuZXJ
hdGVkKSIgLz4KPC9zdmc+);

background: -moz-linear-gradient(top, rgba(242,246,229,1) 0%,
rgba(220,232,180,1) 100%); /* FF3.6+ */

background: -webkit-gradient(linear, left top, left bottom,
color-stop(0%,rgba(242,246,229,1)), color-stop(100%,rgba
(220,232,180,1))); /* Chrome,Safari4+ */
```

```
background: -webkit-linear-gradient(top, rgba(242,246,229,1)
0%,rgba(220,232,180,1) 100%); /* Chrome10+,Safari5.1+ */
```

```
background: -o-linear-gradient(top, rgba(242,246,229,1)
0%,rgba(220,232,180,1) 100%); /* Opera 11.10+ */
```

```
background: -ms-linear-gradient(top, rgba(242,246,229,1)
0%,rgba(220,232,180,1) 100%); /* IE10+ */
```

```
background: linear-gradient(to bottom, rgba(242,246,229,1)
0%,rgba(220,232,180,1) 100%); /* W3C */
```

```
border-bottom: 5px solid #5e8f37;
```

```
color: inherit;
```

```
}
```

- Apply this same gradient to the #workbench .footer selector.

After applying these changes, the application now looks like the following screenshot.

Name	Number	Address
Richmond Auto Group	00001	Richmond VA
Midlothian Auto Group	00002	14004 Midlothian Turnpike Suite 125 Midlothian VA 23114
Smith Auto Group	00003	704 Jahnke Road Richmond VA 23221
Nissan/Chevrolet Auto Group	05001	2500 W Main St Richmond VA 23220
Toyota Auto Group	05002	14004 Midlothian Turnpike Suite 125 Midlothian VA 23114

DEALER PORTAL Screen Example

As you can see, with minimal effort we have adjusted the page, header, and footer colors.

- **Note:** If you are trying to clear gradient backgrounds from a field you must specifically remove the background with the following.

```
background: none;
```

Next let's adjust the background color and the category header colors.

To adjust the background color and the category header colors:

1. Adjust the background color and the category header colors by locating the following selectors in the style sheet.

```
/*  
  
Make changes here to effect the background color.  
  
Also changes can be made to adjust the border colors.  
  
*/  
  
#workbench {  
  
    background-color: #e8dfcf;  
  
    border-right: 1px solid #a9aeba;  
  
    border-left: 1px solid #a9aeba;  
  
}  
  
/**  
  
Controls the table heading colors  
  
**/  
  
#workbench .site .category .body table tr th {  
  
    background-color: #e5edcc;  
  
    font-weight: bold;  
  
}
```

This leaves the application looking like the following screenshot.

The screenshot displays the SPECTRUM DEALER PORTAL interface. At the top, there is a header with the logo and the text 'SPECTRUM DEALER PORTAL'. The user is logged in as 'Jason Major' in the top right corner. The main content area is divided into several sections:

- Groups:** A table with columns 'Name', 'Number', and 'Address'. It lists four groups: Richmond Auto Group, Midlothian Auto Group, Smith Auto Group, and Toyota Auto Group.
- Accounts:** A section with the message 'No accounts to display.'
- Units:** A section with the message 'No units to display.'
- Transactions:** A sidebar on the right with tabs for 'Pending', 'Submitted', and 'Scheduled'. It shows a list of transactions, including '0 New Units \$0.00', '0 Payoffs \$0.00', '0 Maintenance', '0 Transfers', and '0 Mass Payments'.

At the bottom of the page, there are links for 'Contact Us', 'Resources', and 'Help', along with a copyright notice: '© 2004 - 2016 Shaw Systems Associates, Inc. All rights reserved.'

DEALER PORTAL Screen Example

- Continuing with the new table colors, let's adjust the transaction display style to match the new table display style.

```
.accordian .heading {  
  
    background: none;  
  
    background-color: #e5edcc;  
  
}  
  
/**  
Control color of a selected tab.  
**/  
  
.tab {  
  
    background: none;  
  
    background: #ececec;  
  
    border: 1px solid #9ba6c2;  
  
    border-bottom: 0;  
  
}  
  
/**  
Tab unselected style.  
**/  
  
.tabUnselected {  
  
    background: none;  
  
    background: #e5edcc;  
  
}
```

Groups

Name	Number	Address
Richmond Auto Group	00001	Richmond VA
Midlothian Auto Group	00002	14004 Midlothian Turnpike Suite 125 Midlothian VA 23114
Smith Auto Group	00003	704 Jahneke Road Richmond VA 23221
Nissan/Chevrolet Auto Group	05001	2500 W Main St Richmond VA 23220
Toyota Auto Group	05002	14004 Midlothian Turnpike Suite 125 Midlothian VA 23114

Accounts

No accounts to display.

Units

No units to display.

Transactions

Pending | Submitted | Scheduled

0 New Units \$0.00

0 Payoffs \$0.00
0 Maintenance
0 Transfers
0 Mass Payments

Contact Us Resources Help © 2004 - 2016 Shaw Systems Associates, Inc. All rights reserved.

DEALER PORTAL Screen Example

Using Tools and Techniques

This Appendix does not describe every change that can be made to make the application have a consistent look and feel. This topic describes how you can locate styles that can be adjusted using the tools built into your browsers.

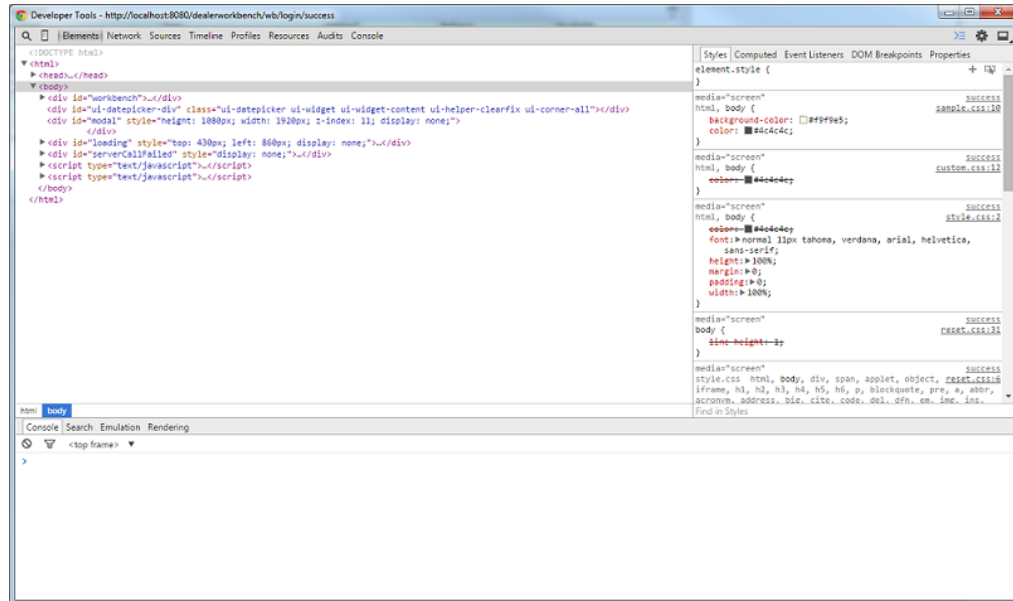
It may not always be clear which selector you should apply style changes to in order to achieve the desired effect. However, there are some tools that can help with this issue. All modern browsers have a built-in style sheet / document inspector that helps you understand the layout and the styles that are applied. The Chrome developer plug-in is presented in this section to show how elements in the page can be identified and new styles can be applied to them. The steps are similar if you are using Microsoft Edge. Shaw recommends the use of Chrome or Microsoft Edge.

Related topic:

- [Appendix A: How to Change the Presentation Style on page 101](#)

To use the Chrome developer plug-in to identify elements and apply new styles to them:

1. Open up the Chrome browser and press Ctrl+Shift+I. The same key works for Microsoft Edge.



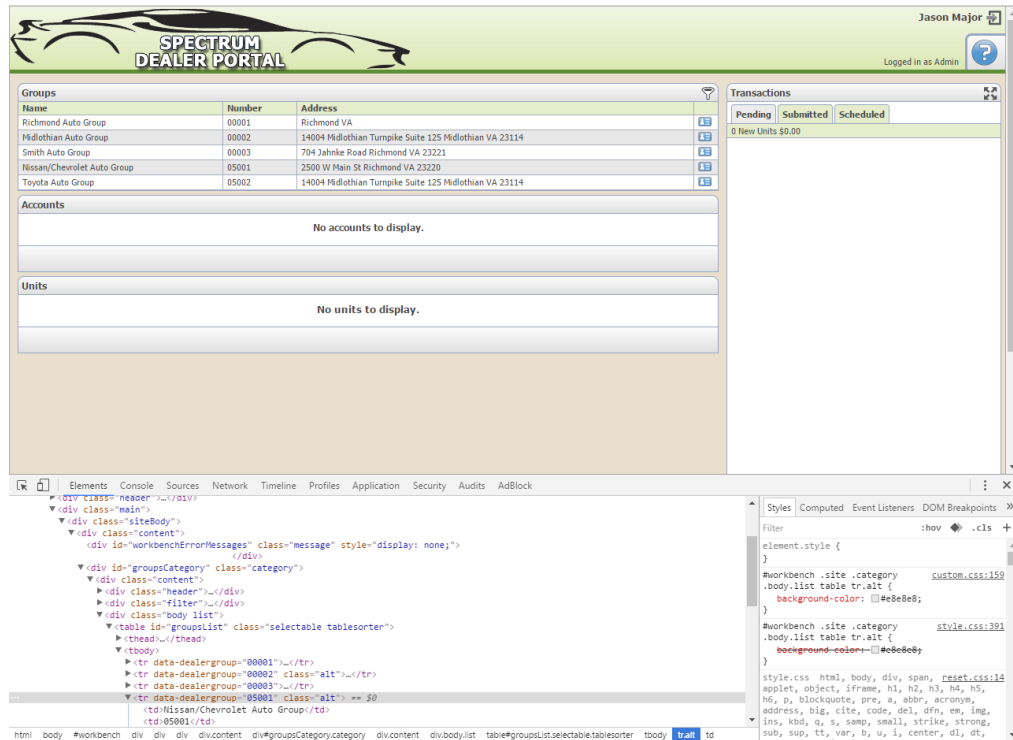
Chrome Developer Tools Example

Doing this presents you with a screen like the one above. This is the developer tool plug-in to the Chrome browser, and it will help greatly while you are applying new styles to **DEALER PORTAL**.

The tabs running across the top allow you to look at many different pieces of information with regard to the page you are looking at, as well as pages you have already reviewed.

- Click the Elements tab, if it is not already selected.

A tree structure of the html page shows all of the element IDs and classes available for use while attempting to apply new styles. It is possible to find the element you are interested in by navigating through the tree, opening up each node and working your way down to the desired element. However, there is a much better way to find the element you want: click the magnifying glass icon next to the Elements tab and mouseover the element you are interested in to select it.



DEALER PORTAL Screen

- Now that you have selected the element you are interested in, you will notice that the Styles panel on the right side of the screen contains the selector for the element you picked, as well as all the styles currently applied to that element.

For this scenario, the header for the accounts list was selected, and the selector shows as:

```
#workbench .category .header
```

This means that the header of a category was selected, so making a change to any of the styles in this selector will impact all of the category headers in the page.

- If you are not sure what effect a change will have on the document, you can change the property in the tool directly. Double-click the property you want to change, and set your new value, and the page will reflect these changes immediately. This tool is very helpful in identifying the selector from which an element is picking up its style, simplifying the process of locating that style in the style sheet.

5. If you need to make a change to a selector that is not already in the custom.css sheet, add the new selector and rule, and the page should reflect your change. The custom.css is meant to be a starting point and the simplest set of changes that you can make; it does not limit the styles that you can apply in any way. You can always add new rules and selectors beyond what is in place.

Using this tool and the comments in the custom.css file, you should be able to update the style of your **DEALER PORTAL** installation. The changes do require some understanding of Cascading Style Sheets, but looking at the existing styles and adjusting them should allow you to make certain style changes without being a CSS expert.

Appendix B: Technical Information for One-Time ACH Cutoff

When a user logs into **DEALER PORTAL** the next two cutoff times are sent to the screen and **DEALER PORTAL** displays the next occurring value of the two date and time values as the cutoff time. Two values are sent in the event the user remains logged in for a time that spans over the first cut time. (A user cannot remain logged in more than two cutoff times.)

The cutoff times are determined by the system looking at the COA's One Time ACH Cutoff Time field along with the COA's transaction days configuration.

The transaction date is determined by the following algorithm:

```
transactionDate = coa.currentProcessDate
```

```
IF COA.isAfterCutOffTime flag is true OR COA.oneTimeACHCutoffTime is before the  
system's current hour and minute OR transactionDate is not a transactional day
```

```
transactionDate = COA's next transactional day (based on COA's transactional day  
settings)
```

```
END IF
```

The second date and time is the next transactional day after the one calculated above.

- ▶ **Note:** The second check in the above IF statement (about after the current hours and minutes) is there only as a safety precaution in the event the system is booted after EOD which causes a loss of the cutoff timer thread discussed below.

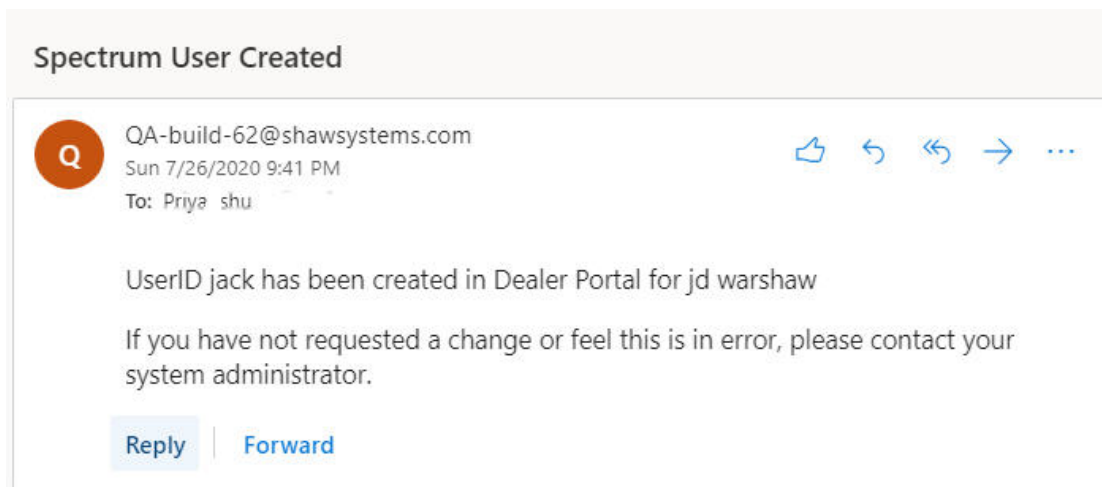
The COA's `isAfterCutOffTime` flag is set to true when the `CutOffTimeEvent` is run, which is an internally scheduled event that runs when the COA's `oneTimeACHCutoffTime` is the system's time. There is an EOD job named `reset-cut-off-flag-and-schedule-timer` that is part of the ACH job group (Recurring ACH and Future-Dated Input Sets) that runs the `ScheduleCutOffTimerEvent` that sets the COA's `isAfterCutOffTime` flag to false and schedules the next `CutOffTimeEvent` internally scheduled event.

- ▶ **Note:** In a testing environment, make the cutoff time early enough so that it is met and then End Of Day is run before one leaves the office for the day. Also, if you are changing the cutoff time, the flag will not be automatically set at that time until End Of Day is run. This process runs the `ScheduleCutOffTimerEvent` that sets the COA's `isAfterCutOffTime` flag to false and schedules the next `CutOffTimeEvent` internally scheduled event.

Appendix C: Notification Via Email of User Demographic Changes

When user demographic changes are made, an email notification is sent.

Scenario	Email Recipient	Email Message
Any user deleted	User	User ID has been deleted from DEALER PORTAL .
User is created	Company administrator	User ID xxxx has been created in DEALER PORTAL for <first name><last name>.
User email modified/updated	User's old and new email address	User ID email address has been updated in DEALER PORTAL .
User non-email data modified/updated (i.e. phone number, address, etc.)	User	User demographic information has been updated in DEALER PORTAL .
User is disabled	User	User ID has been disabled in DEALER PORTAL .



Sample Email