



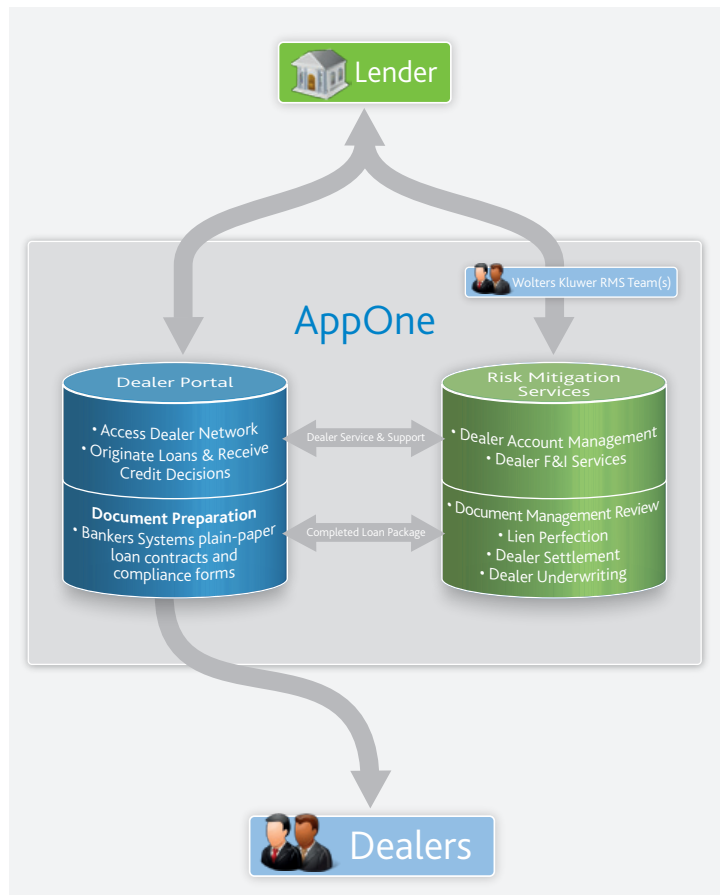
Efficiently grow your indirect lending portfolio while managing risk.

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

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

Lenders can realize an even higher level of efficiency, risk control and profitability by coupling the AppOne solution with our Risk Mitigation Services. As an outsourced solution, our team of industry experts, tools and best-practices help lenders service their dealer accounts, complete back-office auditing of their loan packages, ensure titling and lien perfection and settlement of lender and dealer loan proceeds.

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





AppOne is a comprehensive offering that can be configured to optimize your business.

Dealer Portal

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

By joining the AppOne Dealer Portal, lenders can:

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

Bottomline benefits:

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

Document Preparation

AppOne Document Preparation reduces the cost, effort and time of maintaining compliant documents within customer systems by giving you access to up-to-date loan contracts and documents.

By providing a centralized delivery platform for contract data validation, document assembly and delivery of fully compliant loan documents, AppOne Document Preparation offers a unique "compliant documents as a service" model that helps ensure ongoing forms maintenance in compliance with federal and state regulations eliminates the costly maintenance tasks of constantly updating and revising contract and document formats within individual applications.

These contracts are built upon more than 50 years of experience, are protected by our limited compliance warranty and are maintained by Wolters Kluwer Financial Services' compliance experts who monitor federal and state legislative and regulatory changes affecting the auto, RV, marine and recreational finance industries in all U.S. jurisdictions.

Bottomline benefits:

AppOne document preparation provides a simple method of printing complete and compliant loan contracts while at the same time, substantially eliminating the cost of reprogramming both lender and dealer systems.

Risk Mitigation Services

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

Dealership due diligence and underwriting—mitigates the risk of dealership fraud by ensuring all dealers go through an extensive underwriting process using our proprietary risk scoring system prior to being accepted as an AppOne dealer.

Dealer F&I services—assist dealers with lender program training and structuring of deals to ensure lender guidelines and requirements are stringently applied.

Vigilant documentation—ensures clean funding packages are sent to each lender by performing all of the comprehensive screens and checks necessary.

Verification of lender stipulations—performs all funding package audits and verifications to ensure compliance with each lender's requirements.

Contract funding escrow and disbursement—manages the flow of funds between lenders and dealerships.

Lien perfection—researches titles and release contract proceeds to dealers upon lien verification.

Reserves and chargeback management—processes and manages loan exceptions and chargebacks to ensure conformance with all policies and procedures.

Bottomline benefits:

AppOne Risk Mitigation Services reduce your business and compliance risk while improving the overall performance and profitability of your Indirect loan portfolio.



About Wolters Kluwer Financial Services

Whether complying with regulatory requirements, addressing a single key risk, or working toward a holistic risk management strategy, more than 15,000 customers worldwide count on Wolters Kluwer Financial Services for a comprehensive and dynamic view of risk management and compliance. Wolters Kluwer Financial Services provides audit, risk and compliance solutions that help financial organizations improve efficiency and effectiveness across their enterprise.

With more than 30 offices in 20 countries, the company's prominent brands include: FRSGlobal, FinArch, ARC Logics for Financial Services, Bankers Systems, VMP® Mortgage Solutions, AppOne®, GainsKeeper®, Capital Changes, NILS, AuthenticWeb™ and Uniform Forms™.

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Find out how AppOne can help you provide prompt credit decisions, easy-to-understand and compliant loan contracts, and quick funding. Visit us at WoltersKluwerFS.com/Indirect or call 800.552.9410.