

Welcome to NextGearCapital.com!

NextGearCapital.com

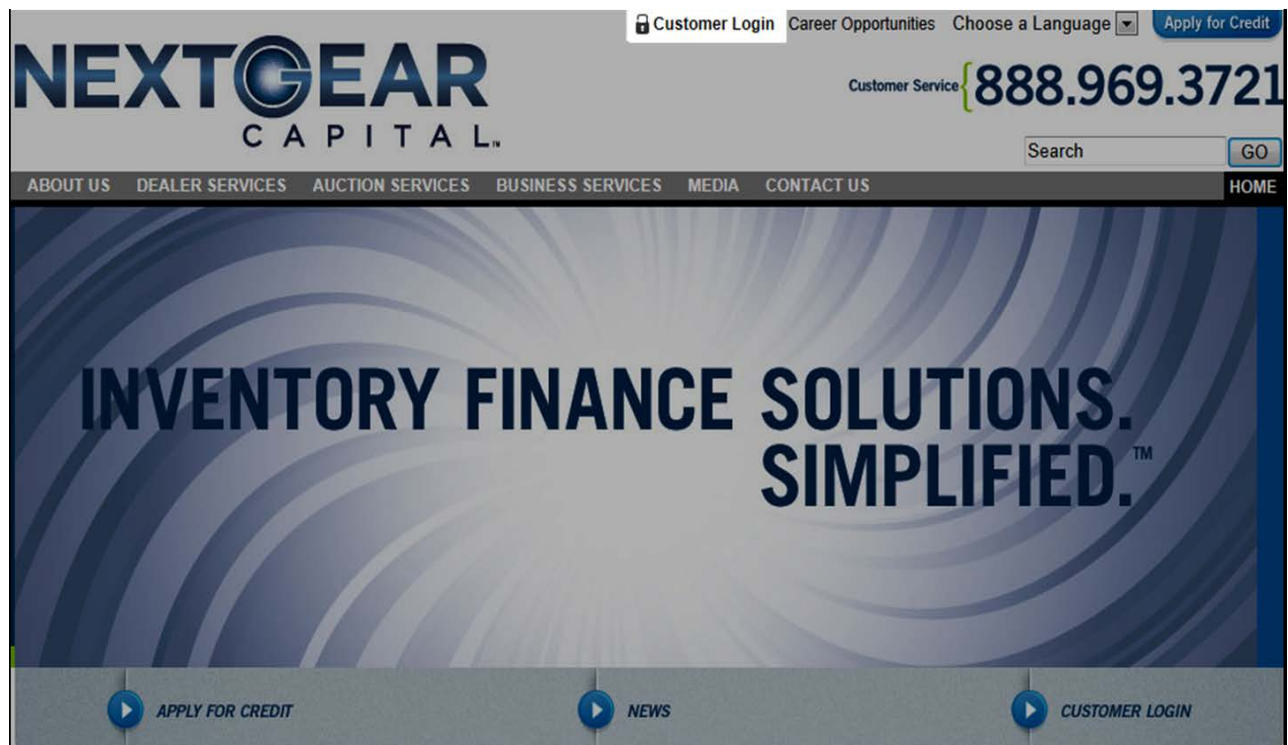
Thank you for checking out NextGearCapital.com. NextGearCapital.com offers many different functions for NextGear dealers.

What can you do on NextGearCapital.com?

1. View line of credit summary (page 3)
2. Floor vehicles (pages 4-9)
3. View floored vehicles and titles (pages 10-12)
4. View reports (pages 13-14)
5. Analytics (pages 15-18)
6. Make a payment (pages 19-21)
7. Schedule a payment (pages 21-23)
8. View scheduled payments (pages 23-25)
9. View Receipts and Unapplied Funds (page 25)
10. View Collateral Protection Program information (page 26)
11. Update user settings (pages 27-28)
12. FAQ's and Troubleshooting (page 29)

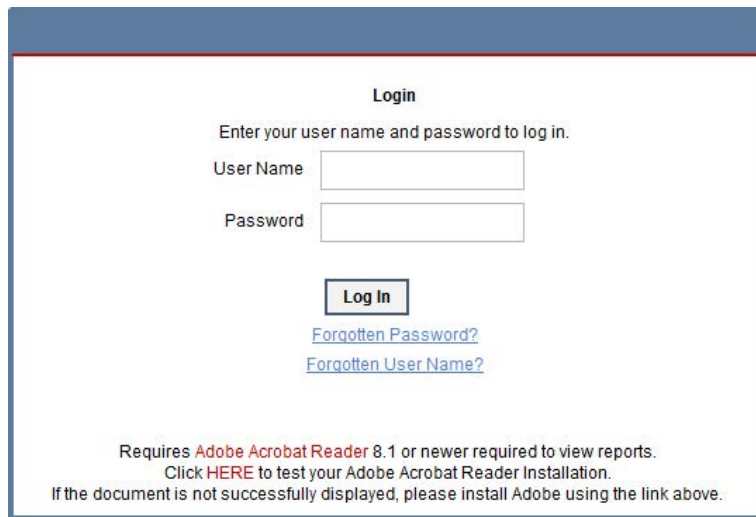
How can you access NextGearCapital.com?

Go to NextGearCapital.com and click on the 'Customer Login' link.



- Click the dropdown menu to 'Choose a Language'.

At the Login screen enter your Username and Password. Click Log In. Username and password information should be provided to you by your local NextGear representative upon contract signing or activation of your account.

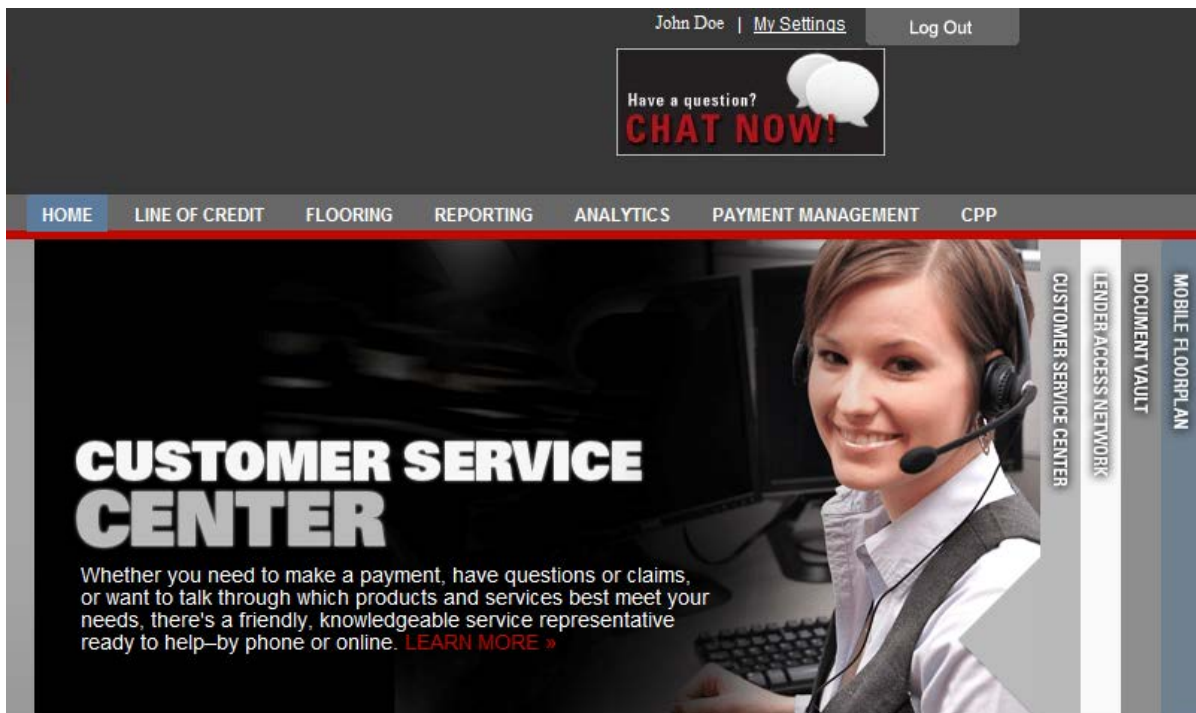


The screenshot shows a login form with the following elements:

- Login** header
- Instruction: "Enter your user name and password to log in."
- User Name** label and text input field
- Password** label and password input field
- Log In** button
- [Forgotten Password?](#) link
- [Forgotten User Name?](#) link
- Footer text: "Requires Adobe Acrobat Reader 8.1 or newer required to view reports. Click [HERE](#) to test your Adobe Acrobat Reader Installation. If the document is not successfully displayed, please install Adobe using the link above."

DiscoverDSC.com–Buyer Home Page

The home page of NextGearCapital.com will display your name at the top of the screen. If any of the information displayed is incorrect please contact NextGear Customer Service. The number for NextGear Customer Service can be obtained by clicking on the link 'NextGear Capital Corporate' or you can reach them via the chat link.



Viewing Line of Credit Summary

The home page will display several drop down columns for you to select. Hover your mouse over “Line of Credit”, and then click on “Buyer Credit Summary” to see your Line of Credit Summary for each eligible credit type that is on your contract. The example below shows a summary for a Retail line of credit.

The summary will include: your Approved Credit limit per your contract; any Temporary Credit lines of credit issued and the Total Credit amount issued. The Total Credit amount would be the sum of the approved credit and temporary credit amounts. The Outstanding amount is only inclusive of the total principal balance currently owed to NextGear Capital. The Credit Available amount is the difference between your Total Credit and Outstanding amount. If you have any Temporary Credit lines of credit issued you will also see a Temporary Credit Expiration date.

All information displayed is real time. If you have recently made a payment and/or if additional vehicles have been floored to your NextGear floorplan please click the Refresh button to see the totals change.

John Doe | [My Settings](#) | [Log Out](#)

Have a question?
CHAT NOW!

HOME | **LINE OF CREDIT** | FLOORING | REPORTING | ANALYTICS | PAYMENT MANAGEMENT | CPP

Line of Credit Summary
Refresh

Retail (Buyer)	
Approved Credit Line	\$200,000.00
Temporary Credit Increase	\$0.00
Total Credit Available	\$200,000.00
Current Outstanding	\$81,664.15
Current Available Credit	\$118,335.85

Temporary Credit Expiration
last update: 3/26/2013 1:15:01 PM

Floor Vehicles

Vehicles can be floored to your floorplan using the NextGear Virtual Office website.

Vehicles floored via the website are held in a pending status until approved by NextGear.

To floor vehicles

- Hover on the *Flooring* link.
- Select *Floor a Car*.

Floor a Car

Vehicle Information

VIN

Color

Mileage

DSC Book Value

N/A

Who has the Title?

Title State

X

Title Number

Inventory Location

Rigby, ID

Purchase Information

Purchased From

Trade-In

☐

Purchase Amount

Purchase Date

3/26/2013

Line Of Credit

Retail (Buyer)

Send Payment To

Buyer


Bank Account for Disbursement (when applicable)

Continue

Vehicle Information

Vehicle information entered during the flooring process should match the bill of sale (i.e. purchase contract, purchase order, sales contract).

- **VIN:** Enter the complete 17 digit VIN number listed on the bill of sale. Click on the spyglass at the end of the VIN field when complete.

VIN 

- If the VIN is found the vehicle information will be displayed.

VIN 

Make

Model

Year

Style


- Occasionally the VIN search may offer multiple selections. Select the description that best fits the vehicle.

Multiple Vehicles Found				
Selected	Make	Model	Style	Year
<input type="radio"/>	Chevrolet	Silverado 1500	Ext Cab 4D 5.3L V8 SFI	2003
<input type="radio"/>	Chevrolet	Silverado 1500 LS	Ext Cab 4D 5.3L V8 SFI	2003
<input type="radio"/>	Chevrolet	Silverado 1500 LT	Ext Cab 4D 5.3L V8 SFI	2003
<input type="radio"/>	Chevrolet	Silverado 1500 W/T	Ext Cab 4D 5.3L V8 SFI	2003
<input type="button" value="Close"/>				

- If the VIN is not found you may need to enter the vehicle information manually.
- Check the Acknowledge VIN Look-Up Failure box and then enter the Make, Model, Year and Style.

Floor a Car

Vehicle Information

VIN 


VIN not found: ☒ Acknowledge VIN Look-Up Failure

Make

Model

Year

Style

Color 

Mileage

- **Color:** Enter the color of the vehicle. If the color of the vehicle is not listed please select a color that best matches the one listed on the bill of sale.
- **Mileage:** Enter the current and correct mileage of the vehicle.
- **Who has the title?:** Select the choice that describes where the title is.
- **Title State:** Select the state that issued the title from the drop down list.
- **Title Number:** Enter the title number located on the front of the title.
- **Inventory Location:** If your business has multiple addresses on file please select the location where the inventory will be physically located.

Purchase Information

- **Seller:** Click on the spyglass at the end of the field.

Purchased From

- Type in the name of the auction or dealer where the vehicle was purchased and click on the spyglass.

Business Name or Number

abc orlando



Business Name or Number

abc orlando



	Business Name	Legal Name	Business #	City	State
<u>Select</u>	ABC Orlando	ABC Orlando	36417	Longwood	FL

- If the search returns only one name, verify the business information (name and address) displayed matches the bill of sale, select the business and click Close. The seller name will now populate in the flooring screen.
- The search may return more than 1 business. Find the correct business by matching the name and address information. Select the business that matches the information listed on the bill of sale and click close.
- If the seller of the vehicle cannot be found please contact NextGear Customer Service for assistance.

- **Purchase Amount:** Enter the purchase amount shown on the bill of sale.
- **Purchase Date:** Enter the date the vehicle was purchased. This date should match the date on the bill of sale as well as the title. The down arrow can be used to access a calendar to select the appropriate date.
- **Line of Credit:** Select the applicable line of credit for this vehicle.
- **Bank Account for Disbursement:** If you only have 1 bank profile listed on your account the bank profile will be displayed by default in this field. If you have multiple bank profiles listed on your account then please select the bank account where the disbursement should be sent.

Floor a Car

Vehicle Information

VIN
1MEHM55S83G608003

Make
Mercury

Model
Sable LS Premium

Year
2003

Style
4D Sedan 3.0L V6 EFI 4V

Color
Blue

Mileage
183000

DSC Book Value
\$1,525.00

Who has the Title?
I Have It

Title State
Alabama

Title Number
123456789

Inventory Location
Rigby, ID

Purchase Information

Purchased From
ABC Orlando

Trade-In
☐

Purchase Amount
1400

Purchase Date
3/26/2013


Line Of Credit
Retail (Buyer)


Send Payment To
Buyer

Bank Account for Disbursement (when applicable)
Zions Bank - 6709

Continue

After all vehicle and purchase information has been entered – select the  button.

 **Missing required fields or the input is invalid. Mouse-over icons for more information**

- If entry is incomplete: The *Floor A Vehicle* screen will state that you are unable to continue and a list of the fields required to complete the flooring process will have an exclamation point next to it . Complete the required fields and click the Floor button.
- If entry is complete a *Flooring Confirmation* screen will appear. Please ensure all information is accurate.

Flooring Confirmation

Confirm the vehicle information to send the flooring request to DSC.
Print this screen for your records.

Vehicle Information

VIN Number:	1D7HW48N66S606043
Make:	Dodge
Model:	Dakota SLT
Style:	Quad Cab 4WD 4.7L V8 MPI
Year:	2006

Flooring Information


Purchase Amount:	\$8,700.00
Purchase Date:	11/12/2012
Send Payment To:	Buyer

Save

Cancel

[View Vehicle Verification Checklist](#)

- Click Save if information is accurate. Your web browser will return to a blank Floor a Vehicle screen and a message will state:

 **Floorplan has saved successfully**

Please note that NextGear Capital reserves the right to modify the financed amount at any time.

- When you are done flooring you may return to the Home page or navigate to another link.
- Click on the *Log Out* link when you are done using NextGearCapital.com.

View Floored Vehicles and Titles

To view a list of vehicles floored on a specific date or within a date range.

- Hover on the *Flooring* link.
- Select *Buyer Floorplan Search*.

Floorplan Search

Search Criteria

☒ Search by Date
 ☐ Search by VIN

Floorplan Status

☐ Pending
 ☐ Denied
☒ Approved
 ☐ Completed

Date Range

☒ Flooring Date
 ☐ Disbursement Date

Start Date

8/2/2007

End Date

11/2/2012

Search

- **Search Criteria:** Select *Search by Date*.
- **Floorplan Status:** Please check all statuses boxes.
- **Date Range:** Select Flooring Date or Disbursement Date. Selecting Flooring Date will allow you to search a date range. Selecting Disbursement Date will only allow you to search 1 day.
- **Start Date:** By default the start date will be the flooring date of the oldest approved unit on your floorplan.
- **End Date:** Select an end date
- Click **Search**.

Results will display below the search criteria. The vehicles floored within the selected time frame will be displayed. The vehicle information is broken down into multiple columns. Column headings include: View, Status, VIN, Year, Make, Model, Stock Number, Seller, Purchase Date, Floored Date, Last Payment, Title, Release Date, and Release To.

Search Results													
Drag a column header here to group by that column													
DTL	STATUS	VIN	YEAR	MAKE	MODEL	STK	SELLER	PURCH	FLOORED	LAST PMT	TITLE	REL DATE	REL TO
View	Approved	WX646646	1998	MERCURY	GR MARQ LS	570	Manheim Utah	2/1/2012	2/1/2012		Title Absent		
View	Approved	41250906	2004	Chevrolet	Silverado 1500 Z71	571		1/25/2012	2/1/2012		Auction		
View	Approved	1E304742	2001	Chevrolet	Silverado 2500	568		1/5/2012	1/20/2012		DSC		

- Select the 'View' link located in the **DTL** column.
DTL- Vehicle Detail

Vehicle Detail ✕

Vehicle Information

VIN Number:	2MEFM75W3WX646646		
Make:	MERCURY	Model:	GR MARQ LS
Style:	LS		
Color:	Blue	Year:	1998
Current Mileage:		Salvage:	No

Flooring Information

Status:	Approved
Stock Number:	570
Purchase Date:	02/01/2012
Date Submitted:	02/01/2012
Financed Amount:	\$2,375.00
Purchase Amount:	\$2,375.00
Line Of Credit:	Retail (Buyer)
Term Plan Name:	Approved 0-7 DTP 31090
Product Type:	Auto
Seller:	Manheim Utah

Title Information

Title Location:	Title Absent (View Title)
Title State:	
Tracking Number:	
Disbursement Date:	

Close

- **Status:**
 - Pending - this status applies to vehicles floored via NextGearCapital.com or by a NextGear employee via NextGear's Discover system that has not yet been approved by a NextGear employee.
 - Approved - This status applies to vehicles floored via NextGearCapital.com or by a NextGear employee via NextGear's Discover system that has been approved and is currently on the NextGear dealers floorplan.
 - Completed - This status applies to vehicles that have been approved and have already been paid off of the floorplan.
 - Denied: This status applies to vehicles floored via NextGearCapital.com that have been denied by a NextGear employee. Please contact NextGear Customer Service to find out why a vehicle has been denied.

- **View titles:**

- If the Title Status is ‘Auction or DSC’, you can click on the link to see a copy of the title.

Search Results													
Drag a column header here to group by that column													
DTL	STATUS	VIN	YEAR	MAKE	MODEL	STK	SELLER	PURCH	FLOORED	LAST PMT	TITLE	REL DATE	REL TO
View	Approved	WX646646	1998	MERCURY	GR MARQ LS	570	Manheim Utah	2/1/2012	2/1/2012		Title Absent		
View	Approved	41250906	2004	Chevrolet	Silverado 1500 Z71	571		1/25/2012	2/1/2012		Auction		
View	Approved	1E304742	2001	Chevrolet	Silverado 2500	568		1/5/2012	1/20/2012		DSC		



- When you are done viewing the list of floored vehicles and/or titles you may return to the Home Page or navigate to another link.
- Click on the *Log Out* link when you are done using NextGearCapital.com.

Reports

Reports have been broken out into two categories: Current and Historical.

Current Reports:

- Receivable Detail
- Upcoming Curtailment / Payoff Quote

Historical Reports:

- Dealer Statement
- Disbursement Detail
- Paid Off Summary

View Receivable Detail

- Click on ‘View Report’.
- The report will open in a preview page once it has populated.

View Upcoming Curtailment / Payoff Quote

- Under ‘Upcoming Curtailment / Payoff Quote’, select a date or select a date from the calendar using the drop down arrow. This will be the date that you want the curtailment quoted through.
- Click on ‘View Report’.
- The report will open in a preview page once it has populated

View Dealer Statement

- Under ‘Dealer Statement’, select a start and end date or select a date from the calendar using the drop down arrow. This will be the date range that you are requesting to see Charges and Payments through.
- Click on ‘View Report’.
- The report will open in a preview page once it has populated

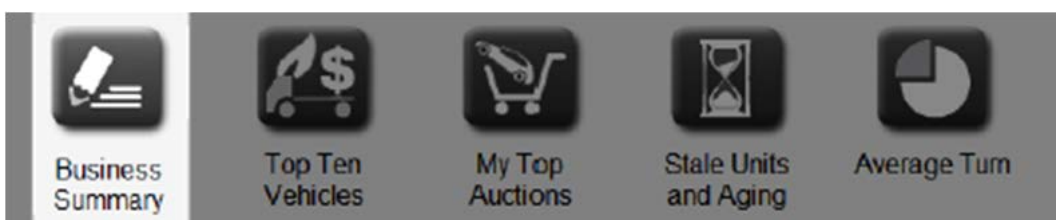
View Disbursement Detail

- Under ‘Disbursement Detail’, select the date or select a date from the calendar using the drop down arrow. If NextGear has sent you an ACH on a given day this report will provide you with the vehicle detail that makes up the total ACH amount.
- Click on ‘View Report’.
- The report will open in a preview page once it has populated

View Paid Off Summary

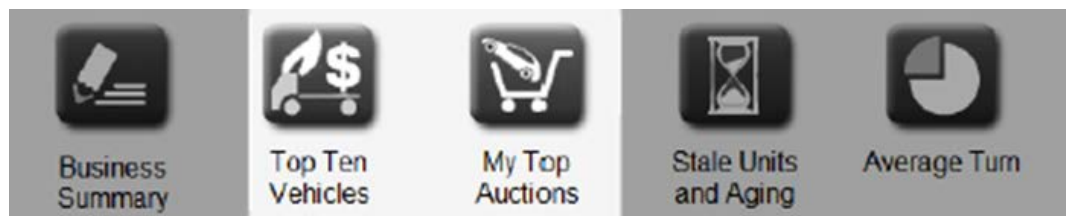
- Enter a start and end date or select a date from the calendar using the drop down arrow. Dates entered will be the date range that you request to see what was paid off during that time period.
- Click on ‘View Report’
- The report will open in a preview page once it has populated.

Analytics



Business Summary:

Business Summary	
Approved Floorplans	
# of approved floorplans:	14
Average purchase price:	\$6,241.71
Total purchase price:	\$87,384.00
Total financed amount:	\$86,509.00
Total DSC Book value:	\$123,375.00
Total amount outstanding:	\$78,671.99
DSC amount vs. Purchase price %:	70.83%
Amount owed vs. DSC amount %:	63.77%
Pending Floorplans	
# of pending floorplans:	0
Total purchase price:	\$0.00
Total DSC Book value:	\$0.00
DSC amount vs. Purchase price %:	0.00%
Available Credit	
Total available credit amount:	\$121,328.01
Payments	
Last payment amount:	\$7,456.43
Last payment date:	02/03/2012
Total payment (last 7 days):	\$8,615.73

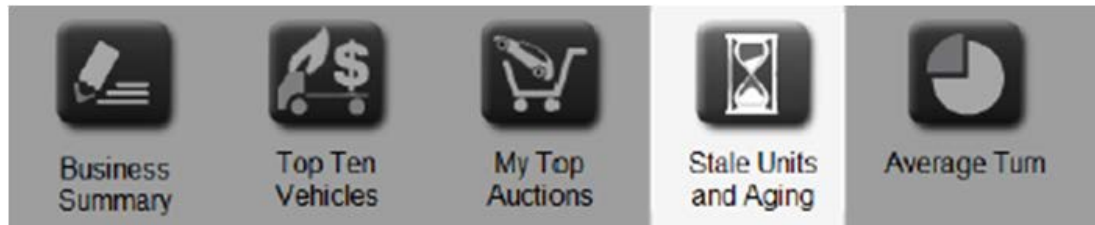


Top Ten Vehicles:

Best & Worst Selling		
Rank	<div>Hot Movers</div> <div>Slow Movers</div>	
	Make/Model	Avg. Turn Time (days)
1	CHRYSLER TOWN & COUNTRY TOURING WAGON	22.43
2	FORD CROWN VIC	46.5
3	MITSUBISHI GALANT GTZ	62.78
4	ISUZU AXIOM S	69.23
5	OLDSMOBILE ALERO GL2	70.69
6	CHEVROLET SILVERADO 3500 LTZ	72.65
7	CHEVROLET CORSICA	72.7
8	BMW 3 SERIES	73.56
9	LEXUS IS 350	76.52
10	DODGE GRAND CARAVAN LE	76.62

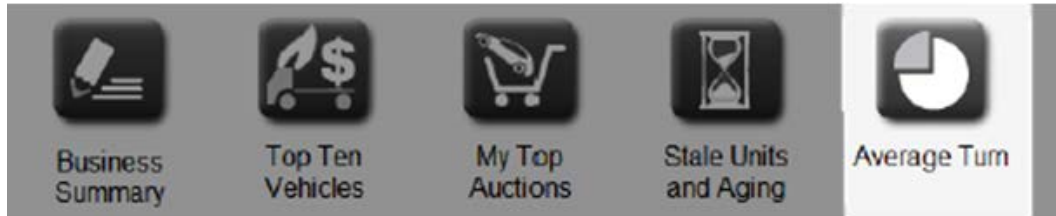
My Top Auctions:

My Top Auctions	
<p>'My Top Auctions' is a list of auctions and dealers that you have purchased at least two vehicles from in the past 12 months. For each auction, a breakdown is given which allows you to analyze which auctions or sellers are providing you with the best value on vehicle purchases.</p>	
Seller:	Brashers Salt Lake Auto Auction
# Vehicles Purchased:	24
Average DSC Book Value:	\$8,431.25
Average Purchase Price:	\$6,838.54
Savings per Purchase:	\$1,592.71
Seller:	Manheim Utah
# Vehicles Purchased:	21
Average DSC Book Value:	\$7,285.71
Average Purchase Price:	\$5,824.76
Savings per Purchase:	\$1,460.95
Seller:	East Idaho Auto Auction
# Vehicles Purchased:	34
Average DSC Book Value:	\$6,719.12
Average Purchase Price:	\$5,611.62
Savings per Purchase:	\$1,107.50
Seller:	Brashers Idaho Auto Auction
# Vehicles Purchased:	11
Average DSC Book Value:	\$8,168.18
Average Purchase Price:	\$7,514.55
Savings per Purchase:	\$653.64

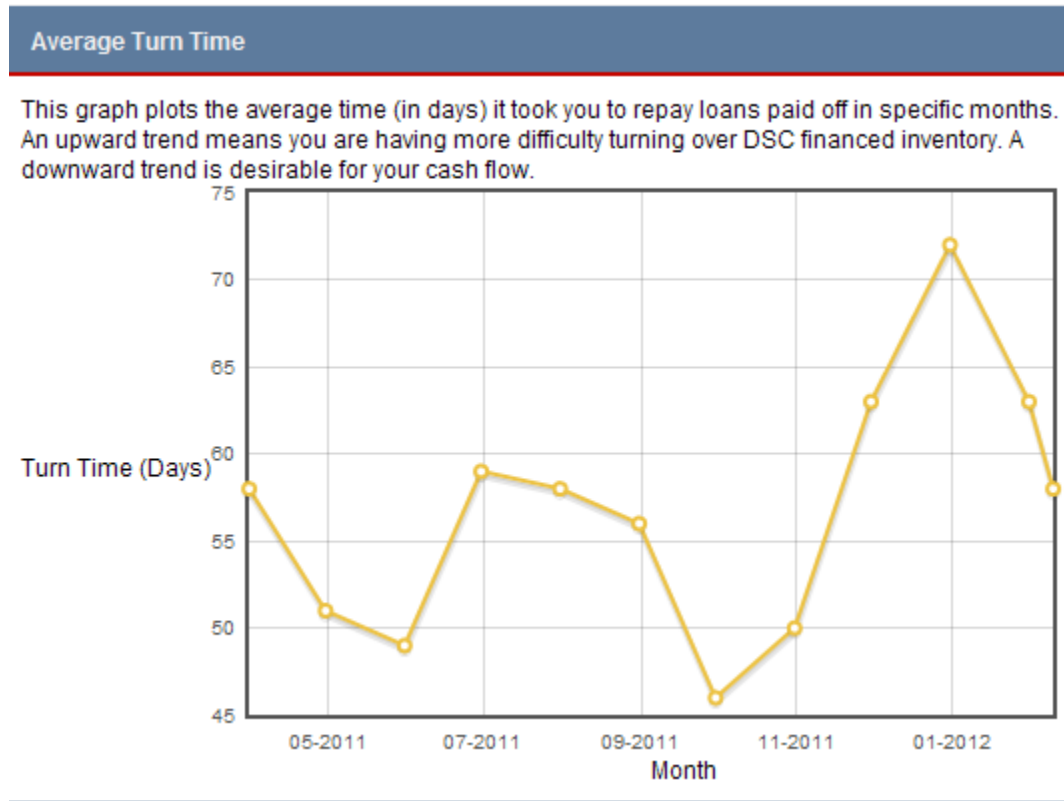


Stale Units and Aging:

Stale Units and Aging	
1988 HMC HAWKINS 36 Stock #: 518	Days On Floor: 176
2005 GMC Sierra 2500 Standard Stock #: 546	Days On Floor: 90
2003 Chevrolet Tahoe LT Stock #: 547	Days On Floor: 86
2004 GMC Sierra 1500 SLE Stock #: 549	Days On Floor: 83
2002 GMC SIERRA Stock #: 550	Days On Floor: 80
2002 Buick Park Avenue Stock #: 551	Days On Floor: 80
2008 Pontiac G6 Stock #: 559	Days On Floor: 63
2008 Chevrolet Impala LT Stock #: 560	Days On Floor: 63



Average Turn:

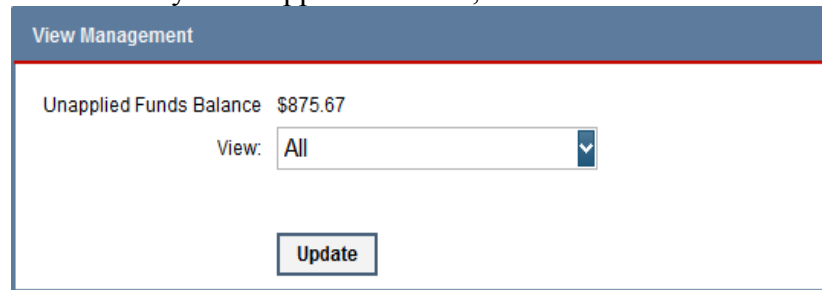


Payment Management

Make a Payment:

Payments can be made to your account using the Virtual Office website. Regular payments can only be made on business days that are non-banking holidays. Additionally, regular payments can only be made until 5:00pm your local time. Any payments made in the evenings, on weekends or on the day of a banking holiday will need to be processed as a scheduled payment.

- View options include:
 - **All** – which will display all vehicles currently on your floorplan.
 - **Balance Due Today**.... – which will display any vehicles due today.
 - **Balance Due On**.... – which will display any vehicles due on the due date you specify.
 - **By Stock Number** – which will display only the vehicle you specify by stock number.
 - **By VIN** – which will display only the vehicle you specify by the last 6 of the VIN.
- If you currently have funds in your unapplied account, the balance will show here.



The screenshot shows a web interface titled "View Management". Below the title, it displays "Unapplied Funds Balance \$875.67". Underneath, there is a "View:" label followed by a dropdown menu currently set to "All". At the bottom of the form is an "Update" button.

- Select the desired View from the dropdown list.
- Click on Update. The desired list of vehicles will now appear.
- Check the Payoff Amount or Amount Due box to make the required payment on the necessary vehicles.
- Account Fee: Any outstanding account fees will be selected by default and cannot be unchecked. Account Fees cannot be paid as part of a scheduled payment and need to be paid as part of a regular payment.
- Click *Go To Basket* when all necessary vehicles have been selected.

Floorplans

☐ Overdue
 ☐ Due Today
 ☐ Due Date Approaching

VIN	STK	DESC	STATUS	PAYOFF AMT	AMT DUE	DUE	▲	ORIG SCHEDULE	TITLE	SUB DATE	SCHED
2C317774	1	2002 Oldsmobile Alero GL Gold	Sold and Unpaid	<input type="checkbox"/> \$5,304.35	<input type="checkbox"/> \$2,365.85	10/31/2007		View	Buyer		<input type="checkbox"/>

Account Fees:

SELECT	FEE TYPE	AMT DUE	DATE DUE
<input checked="" type="checkbox"/>	NSF	\$25.00	10/26/2012
<input checked="" type="checkbox"/>	Funding Error	\$4,735.00	10/30/2012
<input checked="" type="checkbox"/>	NSF	\$25.00	10/26/2012
<input checked="" type="checkbox"/>	Account Miscellaneous	\$150.00	11/5/2012

Cancel

Show Payment Summary

Go to Basket

- Review the Selection Basket to ensure all information is accurate.
- Payment Account – If you have multiple bank profiles on your account select the desired account. If you only have 1 bank profile listed that account will appear by default.
- Click **Submit Payment**. Please ensure your popup blockers have been disabled so your receipt can be viewed.
- Payment Receipt – If your popup blockers have been disabled your payment receipt will populate once you click Submit Payment. Print for your records. Close the receipt when done.

Selection Basket

#	VIN	STK	DESCRIPTION	AMT DUE	DUE	▲
<input checked="" type="checkbox"/>	1G3NL52E12C317774	1	2002 Oldsmobile Alero GL Gold	\$5,304.35	10/31/2007	

Total Payment \$5,304.35

Unapplied Funds Available \$875.67

Use Unapplied Funds ☐

Unapplied Funds to Use

Payment Account -- Make a selection --

Submit Payment

Printable Summary

Cancel

Please disable any popup blocker in order to be able to view your receipt

- If you would like to make another payment – select Yes. If not – then select No.

Selection Basket

Payment completed successfully.

Would you like to make another payment?

Yes
No

Schedule a Payment:

Payments can be made to your account using the Virtual Office website. Regular payments can only be made on business days that are non-banking holidays. Additionally, regular payments can only be made until 5:00pm your local time. Any payments made in the evenings, on weekends or on the day of a banking holiday will need to be processed as a scheduled payment.

View Management

View: Balance Due Tomorrow

All
Balance Due Tomorrow
Balance Due On...
By Stock Number
By VIN

Note: payoff and due amounts may continue to accrue between now and your scheduled payment.
Note: no payment may be scheduled on an overdue loan.

Payment Schedule Basket

You specified 0 new schedules.

Submit Scheduled Payments

Payments to Schedule

Schedule specified
Overdue
Due date approaching
Currently being edited

SETUP	VIN	STK ▲	DESCRIPTION	PAYOFF	AMT DUE	DUE	SCHEDULED
	24181105	551	2002 Buick Park Avenue White	<input type="checkbox"/> \$4,164.27	<input type="checkbox"/> \$716.56	2/6/2012	

- The View will default to ‘Balance Due Today’. Only vehicles that are past due or due for the current day will be listed.
- Other View options include:
 - **All** – which will display all vehicles currently on your floorplan.
 - **Balance Due Tomorrow** – which will display any vehicles due tomorrow.
 - **Balance Due On** – which will display any vehicles due on the due date you specify.
 - **By Stock Number** – which will display only the vehicle you specify by stock number.
 - **By VIN** – which will display only the vehicle you specify by the last 6 of the VIN.

Select the desired View from the dropdown list.

- Click on Update. The desired list of vehicles will now appear.
- Click **Schedule** to the left of the vehicle that needs to be scheduled for a payment.

<div> Schedule specified Overdue Due date approaching Currently being edited </div>							
SETUP	VIN	STK ▲	DESCRIPTION	PAYOFF	AMT DUE	DUE	SCHEDULED
Add to Basket Cancel	17N64012XHW001431	518	1988 HMC HAWKINS 36 Blue	<input type="checkbox"/> \$1,574.65	<input type="checkbox"/> \$1,574.65	2/13/2012	<div></div>
Schedule	5E253579	546	2005 GMC Sierra 2500 Standard White	<input type="checkbox"/> \$7,248.38	<input type="checkbox"/> \$7,248.38	2/27/2012	
Schedule	3J221350	547	2003 Chevrolet Tahoe LT White	<input type="checkbox"/> \$6,053.52	<input type="checkbox"/> \$6,053.52	2/29/2012	

- Once **Schedule** has been selected the vehicle will become editable.
- Select a date from the dropdown arrow in the ‘Scheduled For’ area.

<div> Schedule specified Overdue Due date approaching Currently being edited </div>							
SETUP	VIN	STK ▲	DESCRIPTION	PAYOFF	AMT DUE	DUE	SCHEDULED
Schedule	HW001431	518	1988 HMC HAWKINS 36 Blue	<input type="checkbox"/> \$1,574.65	<input type="checkbox"/> \$1,574.65	2/13/2012	
Add to Basket Cancel	1GTHK29U55E253579	546	2005 GMC Sierra 2500 Standard White	<input type="checkbox"/> \$7,255.95	<input type="checkbox"/> \$7,255.95	2/27/2012	<div>2/13/2012</div>

- **Important Note:** Once a date has been selected the amounts will change to reflect the amounts due per the scheduled for date.
- Check the Payoff Amount or Amount Due box to make the required payment on the necessary vehicles.
- Select **Add to Basket** located to the left of the VIN.
- Once you have selected Add to Basket the row containing the vehicle will be highlighted.
- The Payment Schedule Basket will be also be updated to reflect “You specified 1 new schedule”.

Payment Schedule Basket

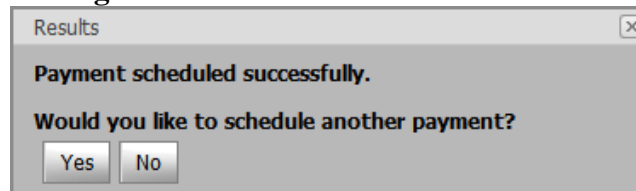
You specified 1 new schedules.

Submit Scheduled Payments

- If you wish to make any changes or remove the vehicle from the scheduled payment use the '[Change/Remove](#)' link located to the left of the VIN.

<div> Schedule specified Overdue Due date approaching Currently being edited </div>							
SETUP	VIN	STK ▲	DESCRIPTION	PAYOFF	AMT DUE	DUE	SCHEDULED
Schedule	HW001431	518	1988 HMC HAWKINS 36 Blue	<input type="checkbox"/> \$1,574.65	<input type="checkbox"/> \$1,574.65	2/13/2012	
Change Remove	5E253579	546	2005 GMC Sierra 2500 Standard White	<input checked="" type="checkbox"/> \$7,255.95	<input type="checkbox"/> \$7,255.95	2/27/2012	2/13/2012

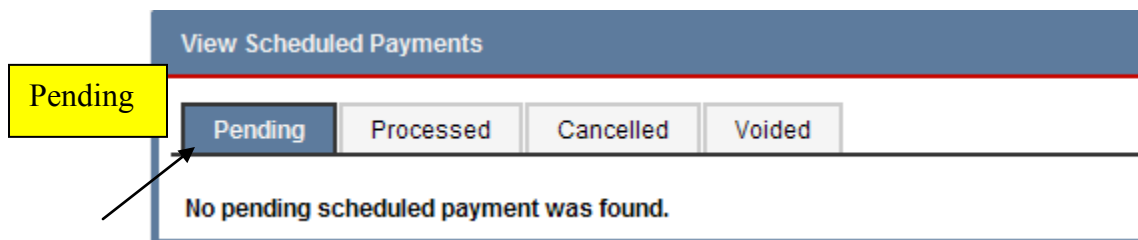
- If you select [Change](#) the row containing the vehicle will become editable again. Make any necessary changes and then click [Update](#).
- If you select [Remove](#) the row containing the vehicle will be removed from the list.
- Verify all scheduled payment information is accurate. Changes to the scheduled payment cannot be done in the Scheduled Payment Basket.
- Payment Account** – If you have multiple bank profiles on your account select the desired account. If you only have 1 bank profile listed that account will appear by default.
- Click **Submit for Processing**.



Please note a payment receipt is not available when scheduling a payment. A payment receipt will be available on the day the scheduled payment is processed.

View Scheduled Payments:

You will see 4 tabs available at the top of the View Scheduled Payments screen. The screen will always default to the Pending tab.



- If you wish to cancel a scheduled payment click on the [Cancel](#) link on the row containing the vehicle that needs to be cancelled. This is done via the Pending tab. Scheduled payments can only be cancelled prior to the date they are scheduled. You will be asked to confirm if you are sure you want to cancel the pending scheduled payment. Select the desired response.

- If you confirm cancellation of the pending scheduled payment the vehicle will then be removed from the Pending Scheduled Web Payments tab and will only appear on the Cancelled Scheduled Web Payments tab.

Cancelled

View Scheduled Payments								
<input type="button" value="Pending"/> <input type="button" value="Processed"/> <input type="button" value="Cancelled"/> <input type="button" value="Voided"/>								
Cancelled Scheduled Web Payments								
VIN	Stock Number	Description	Setup Date	Scheduled By	Curtailment Payment	Payoff Payment	Cancelled On	Cancelled By
1D7HU18226J244292	3	2006 Dodge Ram 1500 ST Black	6/8/2009	Lutey,Sarah	\$1,193.44		6/8/2009	Lutey,Sarah
2B4GP45RXXR169478	5	1999 Dodge Caravan Sport Blue	6/6/2009	Lutey,Sarah	\$211.41		6/6/2009	Lutey,Sarah

- Processed Scheduled Web Payments – Once a scheduled payment has been processed a receipt will be available. Click on the [View Receipt](#) link to access a detailed receipt. Print for your records.

Processed

View Scheduled Payments								
<input type="button" value="Pending"/> <input type="button" value="Processed"/> <input type="button" value="Cancelled"/> <input type="button" value="Voided"/>								
Processed Scheduled Web Payments								
VIN	Stock Number	Description	Setup Date	Scheduled By	Curtailment Payment	Payoff Payment	Processed On	View Receipt
2B4GP45RXXR169478	5	1999 Dodge Caravan Sport Blue	6/8/2009	Lutey,Sarah	\$211.05		6/9/2009	View Receipt
KNAFE121445055239	6	2004 Kia Spectra EX Red	6/8/2009	Lutey,Sarah	\$263.42		6/9/2009	View Receipt

Payment Receipt

Printed Date Wednesday, February 16, 2011 1:35 PM
Requested By:

Receipt Number 14119756

Business		Payment Method: ACH		(US Bank)	
Phone Number:		Total Amount Applied:		\$19,781.66	
Fax Number:		Total Amount Paid:		\$19,781.66	
Email:		Effective Date:		02/04/2011	
Posted Date:		02/04/2011			
Posted By:					
		Date Fee Assessed	Paid	Waived	Total Applied
Vehicle VIN:		2001 FORD	F250 XLT	Blue - Stock #412	
Principal			\$5,637.41	\$0.00	\$5,637.41
Interest			\$24.04	\$0.00	\$24.04
Floorplan / Curtailment Fee		01/20/2011	\$70.00	\$0.00	\$70.00

- **Voided Scheduled Payments:** Scheduled payments can still be voided once processed. A request would need to be submitted to NextGear Customer Service and must be done the day the payment is processed and no later than 4:00pm Eastern Time.

View Receipts:

You have the option of entering any of the following criteria to view your receipts.

Search Criteria

*** Clicking Search with no criteria yields all receipts.**

Receipt Number	<input style="width: 90%;" type="text"/>
Check Number	<input style="width: 90%;" type="text"/>
Vin Number	<input style="width: 90%;" type="text"/>
Stock Number	<input style="width: 90%;" type="text"/>
Payment Method	<input style="width: 90%;" type="text"/> X ▼
Start Date	<input style="width: 90%;" type="text"/> ▼
End Date	<input style="width: 90%;" type="text"/> ▼

Unapplied Funds

Your available unapplied funds balance can be used toward a payment or you can request that any part of the balance be disbursed to you.

Unapplied Funds

Unapplied Funds Balance	\$0.33
Available Unapplied Funds Balance	\$0.33
Payout request amount	<input style="width: 80%;" type="text" value="\$0.00"/>
Bank Account for Payout	<input style="width: 80%;" type="text"/> ▼

View Collateral Protection Program (CPP) Information

The Physical Damage insurance page includes links to our insurance guidelines, insurance certificate, information sheet and claim form.

If you have any questions pertaining to our insurance program please send an email to insurance@discoverdsc.com or call 1-800-815-8280.



Cover your DSC inventory with Physical Damage Insurance

Protected through the Inventory process

- When your inventory leaves the auction
- While your inventory is on your lot
- While vehicles are out on test-drives
- In situations of fire, flood, windstorm, hail, vandalism, theft
- Collision and upset...anywhere in the U.S.

Quick Claims Processing & Payment

- Up to the principal balance owed DSC or NADA WHOLESALE VALUE OF THE UNIT.

My Settings

Username and passwords for contacts listed on the account can be managed via NextGearCapital.com

To manage your settings →

- Click on *My Settings* in the upper right hand corner of the Home Page.

User Settings

Username12345SS

New Password

Confirm New Password

Security QuestionWhat is your city of birth?

Security AnswerGreenfield

Email AddressJDoe123@unknown.com

Cell Phone123-456-7890

Save Changes

Business Settings

Business Email AddressJDoe123@unknown.com

Save Changes

Title Settings

Title Shipping AddressMailing/TR

1234 This Way Dr.
Greenfield, IN 46140

Save Changes

Event Notifications

Event	Notification Options
No data to display	

Add

Delete

Edit

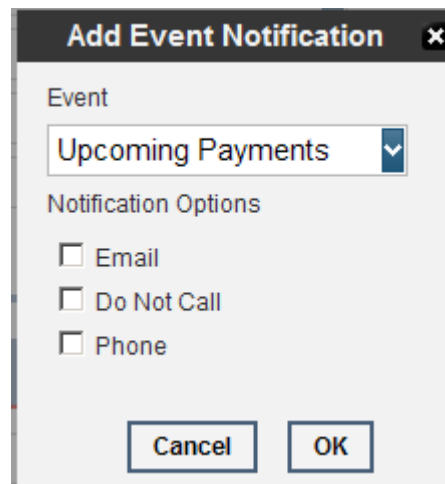
Priorities

- **User Name:** Your current username will be displayed. If you wish to change your username please enter the new information in this field.
- **New Password:** Enter new password in this field.
- **Confirm New Password:** New password will need to be entered again for confirmation.
- **Security Question:** The security question selected when you first logged in to NextGearCapital.com will be displayed. If you would like to select another security question, please select one of the 3 options from the drop down list.
- **Security Question Answer:** The answer to the security question you entered upon initial login NextGearCapital.com will be displayed. If you selected a new security question to be used please enter the answer to the new question selected.
- **E-mail Address:** Enter your email address.
- **Cell Phone:** Enter your cell phone here.
- **Click on Save Changes.**

Business Settings: Business Email Address can be entered or updated here.

Title Settings: select the shipping address for titles from multiple addresses.

Event Notifications:



The image shows a dialog box titled "Add Event Notification" with a close button (X) in the top right corner. Inside the dialog, there is a section labeled "Event" with a dropdown menu currently showing "Upcoming Payments". Below this is a section labeled "Notification Options" containing three checkboxes: "Email", "Do Not Call", and "Phone". At the bottom of the dialog are two buttons: "Cancel" and "OK".

Please inform us of your preference as to how you would like to be notified when you have an Upcoming Payment due.

Frequently Asked Questions (FAQ's)

Q. How do I find out my username and password?

A. If you have not used the website before and need your login information please contact NextGear Customer Service. Contact information can be found at NextGearCapital.com. Click on the *NextGear Capital Corporate* link and call the toll-free number, or click the Customer Service 'Chat Now' to be connected to the next available representative.

Q. How do I change my username and password?

A. Please use the My Settings section of the website. Usernames, passwords and security questions can be changed in this section.

Q. What do I do if I forget my username/password?

A. If your login attempt failed, click on 'Forgotten Password?' or 'Forgot Username?'. You will be asked to enter your username. Enter your username and click Submit. Your password will then be emailed to the email address on file.

Q. Who can I call to help me navigate the website? Please

A. call NextGear Customer Service for a demonstration.

Troubleshooting

In the event you experience any issues or errors with NextGearCapital.com please contact NextGear Customer Service and provide them with the specific details of the error. Providing specific details about a problem is greatly appreciated as this allows NextGear to research the cause of the error and fix it as quickly as possible.