



## NextGear Capital Dealer Online Guide

### Login

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

A screenshot of the NextGear Capital Sign In interface. The background is a solid blue. In the center is a white rectangular box with a light blue border. At the top of this box is the text "Sign In". Below it are two input fields: "Username:" with the text "cstorm" entered, and "Password:" with a masked password "\*\*\*\*\*". Below the password field is a checkbox labeled "Remember Username" which is checked. To the right of these fields is a blue button with the text "Log In". Below the button are two links: "Forgot your username or password?" and "Sign Up". Below the white box, on the blue background, is a section titled "Do you have Adobe Acrobat Reader 8.1 or newer?". Below this title is the text "You will need it in order to view your reports." followed by two links: "Not sure? Test your Adobe Reader installation." and "If the document did not successfully display, please install Adobe Acrobat Reader."

Answer all 3 security questions. These questions and answers will be documented in your account information.

A screenshot of the NextGear Capital Welcome screen. The background is a light gray. At the top, the word "Welcome" is written in a blue sans-serif font. Below it, the heading "Welcome to NextGear!" is written in a bold, dark gray sans-serif font. Underneath the heading is a line of text: "Since this is your first login to NextGear Capital, please set your security questions before you enter the site." Below this text are three rows, each representing a security question. Each row has a label "Security Question #1", "Security Question #2", and "Security Question #3" respectively, followed by a dropdown menu with the text "-- Select a Question --" and a small downward arrow. At the bottom of the screen is a horizontal line.

## Primary Toolbar Options

### Dashboard

Your Dashboard will give you the information needed at a quick glance. What payments do I have due today, this week or this month? How much can I spend at the auction today? What vehicles have I recently put on my floor plan? What is my unapplied funds balance?

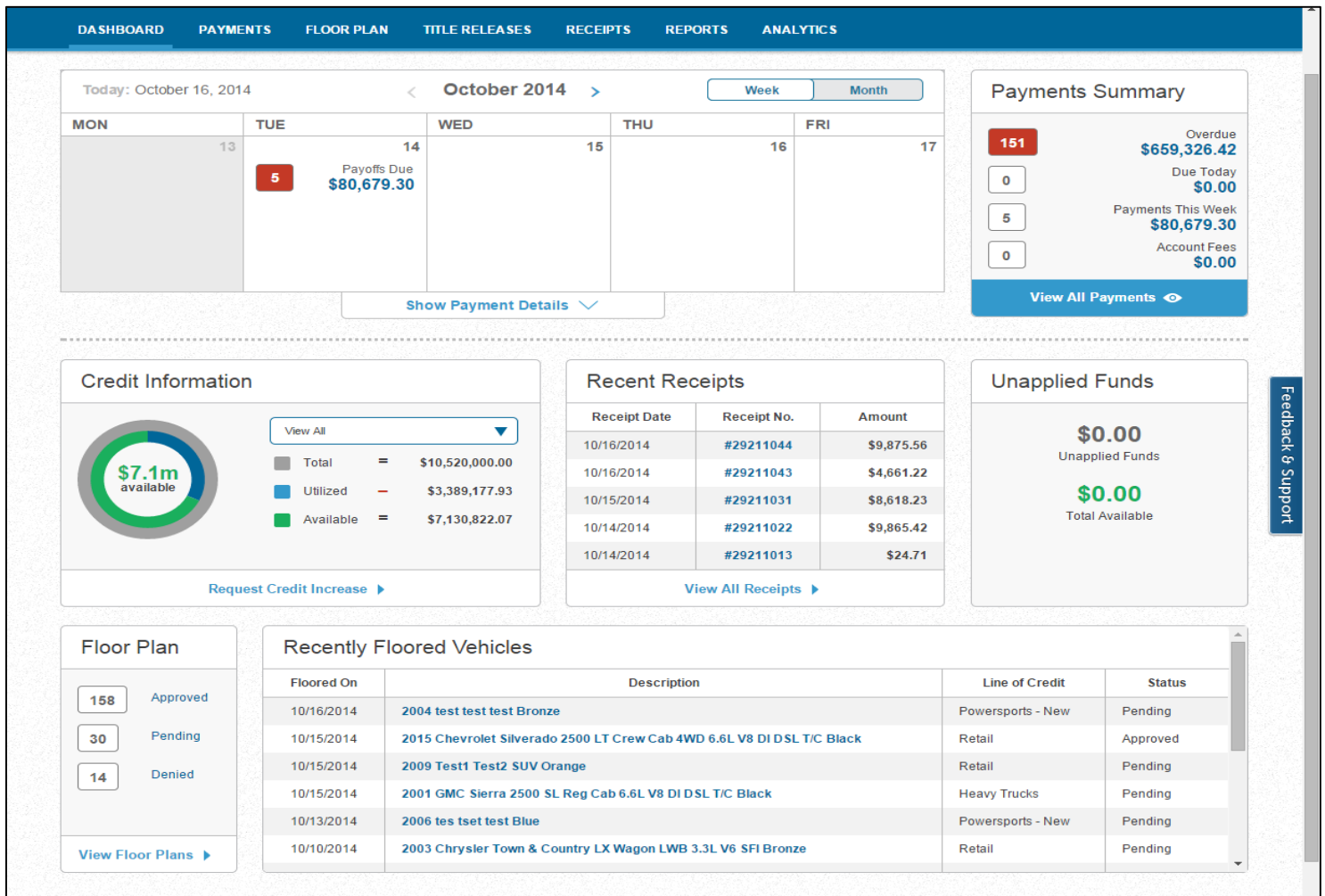
Click on the 'Month' tab to see the total upcoming payment amounts for the current month. Click on 'Show Details' to see the detail by date of what units are coming due. Click on the colored/numbered icon to see a list of those specific units.

View your credit availability by product line. Request a temporary or permanent credit increase.

View your most recent payment receipts.

View your unapplied funds balance.

View your most recently floored vehicles.



## Payments

Search for a specific unit using the universal search engine or filter by payments due today, this week or enter a date range. Units will appear in due date order. To sort a specific column, click on the up or down arrow next to the column title. To see the entire vehicle detail on a particular vehicle, click the description hyperlink (see Vehicle Detail section).

### Payment Search

[Clear Search](#)

Find a Floor Plan

Filter by Due Date

View All

View All

Due Today

Due This Week

Date Range

Filter by Inventory Location

View All

### Account Fees

Amounts shown are valid through 8pm eastern time today (10/16/2014)

### Payment Summary

Make payments today or schedule your payments when you checkout.

You have not selected a payment. Click the Add button to add a payoff or a payment.

**Subtotal:** **\$0.00**

Checkout (0)

Vehicle Payments				
Amounts shown are valid through 8pm eastern time today (10/16/2014)				
Due Date ↕	Description ↕	Floored ↕	Payment ↕	Payoff ↕
10/17/2014 Request Extension	<a href="#">2007 Kia Sedona EX Blue</a> VIN: KNDMB233476109078 STK: 4646	6/19/2014 119 days	Scheduled for 10/17/2014 Unschedule	\$4,586.24 +
10/17/2014 Request Extension	<a href="#">2003 Ford F350SD XL Red</a> VIN: 1FTWW33PX3EA84189 STK: 4610	6/18/2014 120 days	\$9,060.92 +	\$9,060.92 +

As account fees and vehicles are selected to be paid, the 'Payment Summary' will list and total the selections.

### Payment Summary

Make payments today or schedule your payments when you checkout.

Manheim Nashville, Stock 4753, Exception report 7-10-14

AMOUNT: \$1,656.18

[2003 FORD F350SD XL RED](#)

VIN: 1FTWW33PX3EA84189

PAYOFF: \$9,060.92

[Send Title to a Different Address?](#)

**Subtotal:** **\$10,717.10**

Checkout (2)

If you wish to schedule this payment for a future date, you can do that at checkout.

Select a different address where the title is to be released to.

Click *Checkout*.

If a vehicle is due for payoff but you still have possession, *Request Extension* prior to *Checkout*. Extending a vehicle that is due for payoff will extend it for the number of days of the last curtailment period of your term plan. The system will calculate a new curtailment amount and once that amount has been paid the due date will advance. Two (2) extensions are allowed per unit.

10/17/2014 Request Extension	<a href="#">2007 Kia Sedona EX Blue</a> VIN: KNDMB233476109078 STK: 4646	6/19/2014 119 days	Scheduled for 10/17/2014 <a href="#">Unschedule</a>	\$4,586.24 +
------------------------------------	---	-----------------------	---	--------------

### Payment Summary

VIN: KNDJF723997622345 - 2009 Kia Sportage EX Green

Principal:	\$0.00
Interest:	\$119.80
Floorplan / Curtailment	\$27.00
Reserve Charge	\$300.00
Records Services Charge	\$18.00
<b>Subtotal:</b>	<b>\$464.80</b>

To extend this unit an additional period please click below.  
Please note this quote is effective for today only and amounts are subject to change.

[Cancel Request](#)
[Confirm Request](#)

If an extension is eligible from the website, you will ask to *Confirm Request*. If the extension is not eligible from the website, you will need to contact Customer Service.

Any payment you have added, can still be removed at this point. Click *Remove*.

Click *Export Summary* to see a summary of what you are paying prior to payment.

*Send Title to a Different Address* from this screen as well.



If you decide at the last minute that you want your payment of a particular vehicle to be made in two days instead of today, click *Change Payment Date*.

Click *Payment Options & Breakdown* to make an additional principle payment, an interest only payment or the scheduled payment due.

If Unapplied Funds are available, use all or part towards payment.

Select a Bank Account and click *Submit Payments*.

### Account Fees


Due Date	Fee Type	Payment Date	Fee Amount
 7/28/2014	N/A	Today: 10/16/2014 Unable to Schedule 	\$1,656.18 <a href="#">Remove</a>

### Vehicle Payments

Due Date	Description	Payment Date	Payment Amount
10/17/2014	<a href="#">2003 Ford F350SD XL Red</a> VIN: 1FTWW33PX3EA84189 STK: 4610 <a href="#">Send Title to a Different Address?</a>	Today: 10/16/2014 <a href="#">Change Payment Date</a>	Payoff: \$9,060.92 <a href="#">Remove</a>  <a href="#">Payment Options &amp; Breakdown</a>

### Payment Summary

Please review the following and submit your payments below.

[Export Summary](#) 

**2 Payments Today**

In the Amount of  
**\$10,717.10**

Available Unapplied Funds  
**\$1,000.00**


Apply these Funds to Payment?


☐ Yes ☒ No

**0 Future Payments**

In the Amount of  
**\$0.00**

Bank Account

-- Select Bank -- 

[Submit Payments](#) 

### Your Payments Have Been Submitted.

Today's Fees: **\$1,656.18**

Fee Type	Payment Date	Amount
Manheim Proceeds Adjustment	10/16/2014	\$1,656.18

Today's Payments: **\$9,060.92**

Description	Payment Date	Amount
<a href="#">2003 Ford F350SD XL Red</a> VIN: 1FTWW33PX3EA84189 STK: 4610	10/16/2014	\$9,060.92

[View Receipts](#)

[Close](#)

## Floor Plan

View all, pending, denied, approved or completed floored vehicles. Once NextGear Capital has



received the title, that title can be viewed by clicking the icon. Use the *Find a Floor Plan* to drill down the search results. To sort a specific column, click on the up or down arrow next to the column title. To see the vehicle detail, click the Description hyperlink (see Vehicle Detail section).

Find a Floor Plan

Clear Search

Find a Floor Plan

Stock #, VIN, Make, Model, or Year

Q

Filter by Flooring Status

Completed

View All

Pending

Denied

Approved

Completed

Start Date

mm/dd/yyyy

End Date

mm/dd/yyyy

Floor Plan

Floored	Description	Status	Purchased	Seller	Last Payment	Title
7/15/2014 93 days	<a href="#">2012 Nissan Altima 4D Sedan 2.5L I-4 SMPI DOHC CVTCS Unknown</a> VIN: 1N4AL2AP5CC114717 STK: 4876	Approved	7/15/2014	Manheim Orlando	10/14/2014	
7/15/2014 93 days	<a href="#">2012 Chevrolet Silverado 1500 LS Ext Cab 4WD 4.8L V8 SFI OHV Flex Silver</a> VIN: 1GCRKREA7CZ176566 STK: 4840	Approved	7/15/2014	ABC Bowling Green Auto Auction		
7/15/2014 93 days	<a href="#">2012 Chevrolet Impala LTZ 4D Sedan 3.6L V6 SIDI DOHC White</a> VIN: 2G1WC5E37C1288019 STK: 4844	Approved	7/15/2014	ABC Bowling Green Auto Auction		

## Vehicle Detail

Clicking on the vehicle description from any screen will bring up the detail for that particular vehicle as of today.

**2010 LAND ROVER LR4 HSE7 LUX 4SUV Gray**  
VIN: SALAK2D48AA521429 STK: 2086

Make a payment from the Vehicle Detail

Change the Inventory Location

View/Verify all flooring information

**2010 LAND ROVER LR4 HSE7 LUX Gray**

Flooring Information

Floored on 7/2/2014

Total Days Floored	106 (of 150 days)	Line of Credit	Retail
Original Term	106 (of 150 days)	Term Plan Name	D60/30/30/30 -- F22/0/0/70 -- R(0.5) -- C%10/10/15
Extended Term	0 (of 0 days)		
Status	Approved	Product Type	Auto
Stock Number	2086	Seller	Manheim San Antonio
Purchase Date	7/2/2014	Seller Address	2042 Ackerman Rd San Antonio, TX 78219
Date Submitted	7/2/2014	Inventory Location	3971 FM 528 RD ALVIN, TX 77511
Floor Date	7/2/2014		<a href="#">Change Inventory Location</a>
Finance Amount	\$26,505.00		
Purchase Amount	\$26,505.00		

Payment Options

A payment is overdue.

Next payment due 10/2/2014

Payment:

Payoff:

[Payment Options & Breakdown](#)

[Checkout](#)

View/Print the Vehicle History Detail Report

View/Verify financial activity

Financial Activity

[View the Vehicle History Detail Report](#)

Paid  
\$2,987.44

Principal – \$2,650.50

Interest – \$296.94

Fees – \$40.00

Outstanding  
\$23,905.24

Principal – \$23,854.50

Interest – \$50.74

Fees – \$0.00

Payment Summary

Financed Amount		\$26,505.00
Interest & Fees	+	\$387.68
Floor Plan Total	=	\$26,892.68
Total Paid		\$2,987.44
Total Outstanding		\$23,905.24

Activity Date	Transaction Details
9/29/2014	Payment Made for (\$2,987.44)
7/2/2014	Fee Assessed for \$22.00
7/2/2014	Fee Assessed for \$18.00

[Hide Payment Activity](#)

106

Days Floored

Created 10.21.13 Updated 7.11.14

Page 9

View/Verify vehicle information

View Title

Request title to be released

Vehicle Information		Stock #2086	Title Information		<a href="#">View the Title</a> 
VIN	SALAK2D48AA521429		Title Location	NextGear	
Make	LAND ROVER		Title State	Texas	
Model	LR4 HSE7 LUX		Tracking Number		
Style	4SUV		Disbursement Date	7/2/2014	
Color	Gray		<a href="#">Request the Title</a>		
Year	2010				
Current Mileage	0				
Salvage	No				

View NextGear and MMR Book Values

Floor Plan Value Estimates		NextGear & MMR Valuation	
<b>NextGear Book Values</b>		<b>MMR Values</b>	
Extra Clean	\$34,625.00	MMR Values not found on record for this vehicle.	
Clean	\$33,525.00		
Average	\$32,500.00		
Rough	\$31,100.00		



Titles can be requested prior to pay off. Released title need to be paid off or returned to the NextGear Title Vault within 7 days. Select *Request Title +*. Selected titles will appear in the *Requests Summary* basket. The amount of titles that are allowed to be released will appear in the *Request Summary*. Click *Confirm Request*.

**\*\*PLEASE do not release titles for state work through the Title Release Program. They will not be returned in time, so please call Customer Service.**

Title released here are required to be returned within seven days. If you are requesting a title for state work, please [chat with us](#) or contact customer service for further assistance.

Title Releases Confirmation

Please confirm your title release request(s) below.  
  
Titles can only be released to an address on file. Please select the address where you would like to receive each of your requested titles.

Title Release Requests

Floored	Description	Purchased	Release Status
7/15/2014 93 days	2011 Nissan Altima 4D Sedan 2.5L I-4 SMPI DOHC CVTCS Blue VIN: 1N4AL2AP2BC170743 STK: 4875	7/15/2014	Title Requested <a href="#">Remove Title</a>

Requests Summary

Review the following and submit your title release requests.

Titles Requested  
1

Titles Available After This Request  
11 out of 12

Submit Requests

Your title request has been submitted.

#### Title Request: 1

Description	VIN	Stock No.
2011 Nissan Altima 4D Sedan 2.5L I-4 SMPI DOHC CVTCS Blue	1N4AL2AP2BC170743	4875

Your title request has been approved. An email will be sent to you shortly with a tracking number.

Please be advised that such title(s) must be returned to NextGear Capital, at the address listed below, by close of business on the seventh (7th) day after the date of NextGear Capital's release of such title(s) to you. You understand and agree that NextGear Capital will declare a Maturity Event (as such term is defined in your Demand Promissory Note and Loan and Security Agreement ("Note")) and initiate a Required Payment (as such term is defined in your ACH Authorization and Request Form) for all Liabilities (as defined in your Note) related to any title(s) not returned to NextGear Capital within such time frame. You agree that each Required Payment made pursuant to this request shall be deemed an Authorized Debit under your ACH Form.

NextGear Capital, Inc. Attn: Records Department  
1320 City Center Dr. Suite # 100A Carmel, IN 46032

Additional fees may apply. Please check your Rates and Fees schedule.

Close Window

## Receipts

Receipts can be searched by using three different methods. Keyword search involves the use of the Receipt #, Stock #, VIN #, Check #, Make, Model or Year. Search by a specific payment method using the payment method filter or the date range calendar.

Multiple Receipts can be selected and viewed simultaneously.

DASHBOARDPAYMENTSFLOOR PLANTITLE RELEASESRECEIPTSREPORTSANALYTICS

Receipt Search

Clear Search

Find a Floor Plan

Receipt #, Stock #, VIN, Check #, Make, Model or

Filter by Payment Method

View All

Start Date

mm/dd/yyyy

End Date

mm/dd/yyyy

Receipts

Payment Date	Receipt No.	Payment Description	Amount Paid	Export Receipt(s)
10/16/2014 Processed	29211051	Payment: ACH	\$10,717.10	Remove Receipt
10/16/2014 Processed	29211050	Payment: ACH	\$253,873.99	Add Receipt

Export Receipts

You can combine up to 20 receipts into a single pdf by selecting each receipt and clicking 'Export Receipt(s)' below.

Receipts Selected  
1 out of 20

Receipt No. 29211051







Export Receipt(s)

## Reports

Current Reports: Receivable Detail and Upcoming Curtailment / Payoff Quote and Exportable Inventory

Historical Reports: Dealer Statement, Disbursement Detail and Paid Off Summary

**\*\*When running the Disbursement Detail report, todays date is the last date that can be selected.**

Current Reports	Historical Reports
<p>Receivable Detail (PDF)</p> <hr/>	<p>Dealer Statement</p>
<p>Upcoming Curtailment / Payoff Quote (PDF)</p>	<p>Start Date      End Date</p> <p><input type="text" value="mm/dd/yyyy"/>  <input type="text" value="mm/dd/yyyy"/> </p>
<p>Date</p> <p><input type="text" value="mm/dd/yyyy"/>  <a href="#">View Report</a></p> <hr/>	<p>Filter for VIN (optional)</p> <p><input type="text"/></p> <p><a href="#">View Report</a></p> <hr/>
<p>Exportable Inventory</p>	<p>Disbursement Detail</p>
<p>Flooring Status</p> <p><input type="text" value="All"/> ▼ <a href="#">View Report</a></p>	<p>Date</p> <p><input type="text" value="mm/dd/yyyy"/>  <a href="#">View Report</a></p> <hr/>
	<p>Paid off Summary</p>
	<p>Start Date      End Date</p> <p><input type="text" value="mm/dd/yyyy"/>  <input type="text" value="mm/dd/yyyy"/> </p>
	<p>Filter for VIN (optional)</p> <p><input type="text"/></p>
	<p>Stock Number Filter (optional)</p> <p><input type="text" value="None"/> ▼ <a href="#">View Report</a></p>

## Analytics

Quick glance at the number of floored, pending units and credit availability.

### Business Summary

#### Approved Floor Plans

**158** Approved

Total NextGear Capital Book Value: **\$3,179,450.00**  
Total Financed Amount: **\$3,659,554.18**  
Total Outstanding: **\$3,137,976.93**

#### Pending Floor Plans

**30** Pending

Total Purchase Price: **\$251,201.00**  
Total NextGear Capital Book Value: **\$166,275.00**

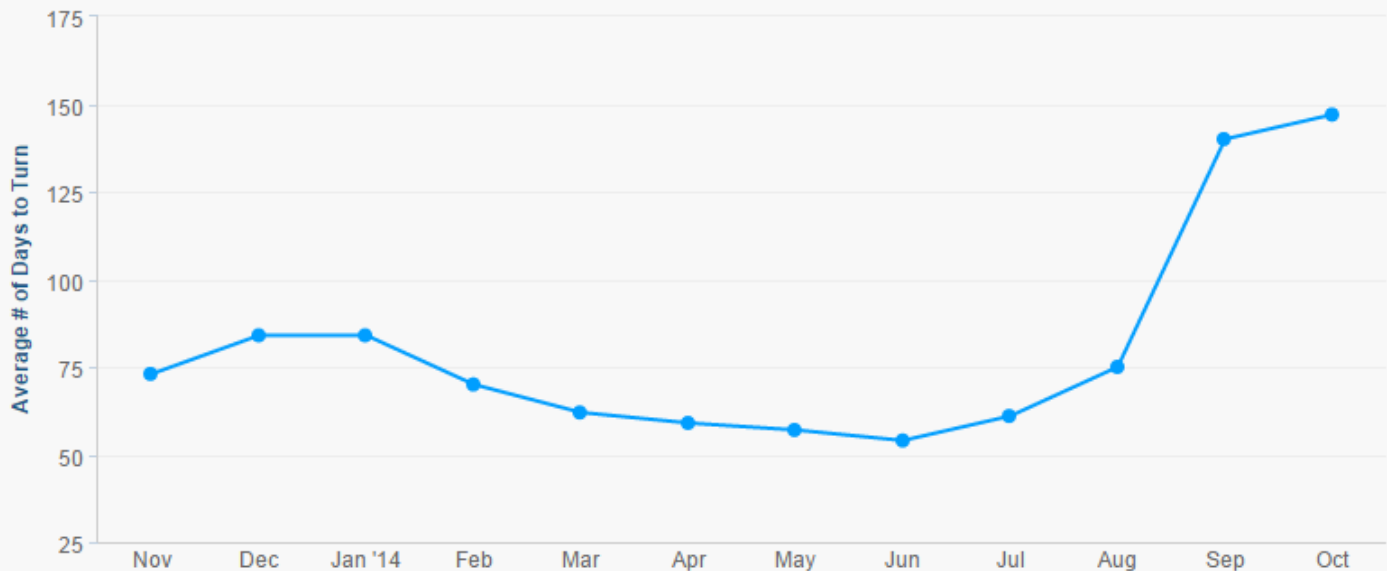
#### Credits and Payments

Available Credit: **\$7,130,822.07**  
Reserve Funds: **\$0.00**  
Last Payment: **\$9,875.56**  
Last Payment Date: **10/16/2014**

[Show Details](#) 

How quickly am I turning my units?

### Average Turn



Do I have aging units?

### Stale & Aging Vehicles

**118**

100+ Days

**39**

75-99 Days

**0**

50-74 Days

**0**

25-49 Days

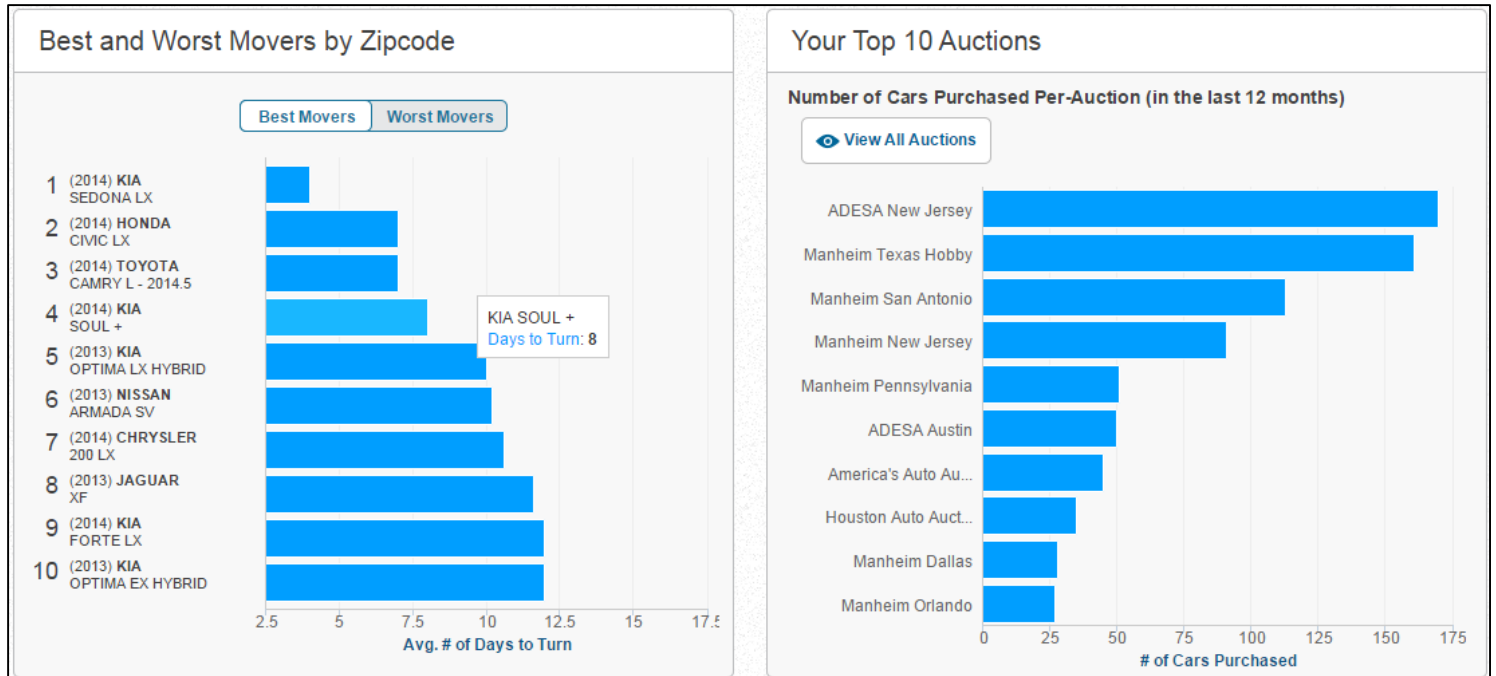
**1**

1-24 Days

**0**

0 Days

What is and is not selling in my zip code? Where has most of my inventory been acquired?






## Secondary Toolbar Options

### Floor a Vehicle

Start the flooring process by entering the complete vin #. If a trim package selection is available for this vin number you will be prompted to select one. Complete color, mileage and who has the title. The address where this inventory will be located will default if only one location has been identified with NextGear Capital, otherwise, select the correct location from the dropdown.

Complete trade-in, seller and purchase amount. Purchase date will default to today. Line of Credit will default if only one line of credit has been contracted, otherwise, select the correct line of credit from the dropdown. Select the Payee and correct bank account. Verify that all information entered is correct and click 'Floor'. Vehicles floored via the virtual office are held in a pending status until approved by NextGear Capital.

1. Vehicle Information	2. Sale Information
<p><b>VIN</b></p> <div><input type="text"/></div>	<p><b>Trade in</b></p> <p><input type="radio"/> Yes <input checked="" type="radio"/> No</p>
<p><b>Color</b></p> <div><div>Make Selection ▼</div></div>	<p><b>Seller</b></p> <div><input type="text"/></div>
<p><b>Mileage</b></p> <div><input type="text"/></div>	<p><b>Purchase Amount</b></p> <p>\$ <input type="text"/></p>
<p><b>Who has the Title?</b></p> <div><div>Make Selection ▼</div></div>	<p><b>Purchase Date</b></p> <div><div>10/16/2014 </div></div>
<p><b>Inventory Location</b></p> <div><div>Make Selection ▼</div></div>	<p><b>Line of Credit</b></p> <div><div>Make Selection ▼</div></div>
	<p><b>Send Payment To:</b></p> <div><div>Buyer ▼</div></div>
	<p><b>Bank Account for Disbursement (when applicable)</b></p> <div><div>TEXAS CITIZENS BANK - 3556 ▼</div></div>
	<div><div>Cancel</div><div>Floor</div></div>

# Value Lookup

Enter the complete vin # and mileage OR the make, model, year, style and mileage to view the NextGear Capital and Manheim Market Report (MMR) values.

VIN Lookup: NextGear Book & MMRReset Values

VIN

Mileage

Lookup Values

- OR -

Manual Lookup: NextGear Book or MMRReset Values

NextGear BookMMR Values

Make

Model

Year

Style

Mileage

Lookup Values

Values below will update based on successful VIN or Manual Lookup

NextGear Book Values

\$

Extra Clean

\$

Clean

\$

Average

\$

Rough

MMR Values

\$

Excellent

\$

Good

\$

Average


\$

Fair





## Resources


Listed here are your Rates & Fees, Welcome Packet, Dealer Funding Checklist, Web User Guide and Collateral Protection documents.

<p>Video Walkthrough</p> 	<p>NextGear Capital Documents</p> <ul style="list-style-type: none"><li>• <a href="#">Rates and Fees</a></li><li>• <a href="#">Welcome Packet (PDF)</a></li><li>• <a href="#">Dealer Funding Checklist (PDF)</a></li><li>• <a href="#">Instructions for Buyers (PDF)</a></li></ul> <p><b>Collateral Protection Program</b></p> <ul style="list-style-type: none"><li>• <a href="#">Welcome Letter (Word Doc)</a></li><li>• <a href="#">Guidelines (PDF)</a></li><li>• <a href="#">Information Sheet (PDF)</a></li><li>• <a href="#">Claim Form (Word Doc)</a></li></ul>	<p>NextGear Capital Mobile Apps</p> <p>Manage your business with NextGear Capital on the go.</p> <ul style="list-style-type: none"><li>• <a href="#">Download NextGear Capital Mobile iOS</a></li><li>• <a href="#">Download NextGear Capital Mobile Android</a></li></ul>
--	---	--

## Chat

 **Live Chat** End Chat

 **Ended** a a a

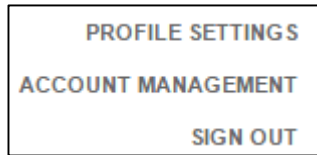
 **System** 6:19 PM

Thank you for contacting NextGear Capital. You have reached us after business hours. Please contact us again during normal business hours which are Monday through Friday from 8:00 AM to 6:00 PM EST. From every one here at NextGear Capital, we would like to thank you for your business.

Send



## Profile Settings / Account Management



### **Profile Settings**

#### **User Profile**

Maintain your password

Answer your security questions

Maintain your personal email address

Maintain your Phone number

#### **Notifications**

If you elect to be notified every Sunday evening by email of the payments you have coming due the next week, check the Email checkbox under Notifications.

### **Account Management**

#### **Business Settings**

Maintain your Business email address

Request Enhanced Registration – set a pin # for extra security that you can enable here.

#### **Financial Accounts**

Quick glance at financial information.

#### **Title Settings**

Maintain title release address


#### **Self-Service Links**


Request a Credit Increase


Login to GO Financial


## Feedback & Support


Once logged in, select "Feedback & Support" icon on the right hand side of the page. Fill out the form completely, with detailed information, and press "Send Message".


 **How to Send a Wire**  
In order to send a wire to NextGear Capital, please use t...


 **Report Types and Definitions**  
The website currently offers two (2) different types of rep...


 **How to Find the Vehicle History Detail Report**  
The Vehicle History Detail Report is located following thes...


 **How to Make a Payment**  
How do I make a payment? \* Login \* Select Payments ta...


 **How to Schedule a Payment**  
How do I schedule a payment? \* Login \* Select the Paym...

 **Hours of Operation**  
NextGear Capital's Hours of Operation: Customer Servic...

 **Chat Live!**  
The Technical Support team can now be reached live! PL...

 **Reset Password Instructions**  
To reset your password select: \* Forgot Password Link. ...

 **Technical Support**

 [Attach a File](#)

**Send message**