On-Line FormsBuilder-User Guide

The ZERO Plan provides each of its Retailers with an online method of originating the required ZERO Plan Forms. The basic FormsBuilder application will create the ZERO Plan Note & Contract with the related forms.   A Retailer can also choose to use this application to E-Rate and E-Contract the policies being financed. Currently our retailers can E-Rate and E-Contract with over 100 of the most popular Providers. Check our website for a list of participating Providers. There is no charge to the Retailer for the E-Rating and E-Contracting tool. **Even if you are originating forms thru one of our partners this FormsBuilder will provide a backup if required.**

LOGIN CREDENTIALS

Each user of the FormsBuilder will have a unique login. When a new Retailer is enrolled or when an employee is added by an enrolled Retailer Universal Lenders will need to update the user database with a User Name, Title and Email Address. **Once updated the new user will receive an email with a username and temporary password for their initial login.** This email will be sent by our partner Vision Dealer Services. Once received the FormsBuilder is available for use.

E-RATING & E-CONTRACTING

Should a Retailer choose to E-Rate and E-Contract the Retailer will need to complete a product information form necessary to set up the integration with the chosen providers.   To secure this form please contact Universal Lenders at sales@thezeroplan.com or download the form from the sidebar menu of the application.

GETTING STARTED – LOG IN

1. Go to www.thezeroplan.com   and click on Business Partner Login

2. **A popup box will display and click where it prompts (Click Here) DO NOT ENTER YOUR USER NAME AND PASSWORD IN THE RESOURCES AND INFORMATIONAL LOGIN**

To use the FORMS BUILDER EXPRESS application (for forms generation and deal ledger)
CLICK HERE

Click here to get to the LOGIN Page

Log in below for business partner resources and information only:

User:

demo

DO NOT ENTER USER/PASSWORD HERE

Password:

••••

3. **Enter the User's user name and Password. Click Login**

The
ZERO
Plan.
by Universal Lenders, LLC.

Username

James.Jones

View Saved Logins

••••••••••

Login

Support Phone   Forgot Password   Support Email

4. **If you have forgotten your password, click FORGOT PASSWORD at the bottom if the login screen.**

The
ZERO
Plan™
by Universal Lenders, LLC.

Username

Password

Password

Login

Support Phone   Forgot Password   Support Email

REVIEWING PRIOR TRANSACTIONS -STARTING A NEW TRANSACTION

1. After Login the FormsBuilder Ledger Page will display. The Ledger page will list those transactions created by the logged in user. The transactions can be opened to review by clicking on the name, reprint the documents or can be deleted. Use the SEARCH Bar to locate a specific transaction

2. The side bar menu contains useful information on how to contact the ZERO Plan in the event of a problem, how to get funded once the transaction is complete, how to change your password and access to the ZERO Plan Cash Menu for those enrolled Retailers. There is also a training video on how to use the basic FormsBuilder.

3. If there is no need to access prior transactions and there is a new transaction to start then click on the NEW CUSTOMER button on the right side of the Ledger Page.

To start a new transaction

ENTERING A NEW TRANSACTION-NO E-RATING OR E-CONTRACTING

1. Enter the Buyer and Co Buyer information. The only field that is not required on the Buyer screen is email address and Address 2.

Make sure the Finance Manager Field is correct. If there is a paperwork issue we will contact the Finance Manager directly to correct.

Zip Code	Required
Email	
Mobile Phone	Required
Finance Manager	Jacobs, Jeff ⌄

2. **For the Basic FormsBuilder, where there is NO E-RATING/E-CONTRACTING, there is NO NEED TO ENTER VEHICLE INFORMATION**

Vehicle Information ** Enter only if eRating

Make	Required to vRate
Model	Required to vRate
Year	Required to vRate

3. **To enter the information on the products being sold and financed click on ADD PRODUCT.**

Disregard | Provider List | vRate | vContract

Warranty & Protection Products Sold (Financed)

Note: Enter information, terms, and the sale price for each policy(s) being sold.

Add Product   Click Here

Product	Provider / Administrator		Agreement / Policy #	# Months	# Miles	Sale Price
				Warranty / Policy Terms		
					Sub Total	$3,500.00
					Sales Tax	$230.00
Vehicle Service Contract	Protective		GHT6789	84	84000	2500.00 ⓧ
Tire & Wheel	Classic		KL78945	72	72000	1000.00 ⓧ
Terms will be checked against actual policy prior to acceptance. Funding may be delayed or rejected if incorrect policy terms are entered or if non-approved products are financed.					Total	$3,730.00

For the basic FormsBuilder entry disregard the Provider List, vRate and vContract buttons. These buttons will be addressed later in this guide when e-rating/e-contracting is discussed

Click on ADD PRODUCT + button for each product being financed that you want to manually enter. Click on the DELETE button(X) for each line you entered in error and want to remove. You can add up to five eligible products from five different providers.

If your location charges a sales tax on the products being sold then calculate the sales tax amount and enter that amount in the Sales Tax field.

4. **To begin the payment plan selection process, click on the GET PAYMENTS button and the payment plan screen will display all the available monthly terms based on the minimum down payment.**

5. **If a larger down payment is desired enter the amount in the Custom Cash Down field. If no down payment is desired check the ZERO Down Payment Program box. If these fields are utilized press the GET PAYMENT button again to update and refresh the payment options based on the change made.**

6. **To review the ZERO Plan fees associated with each payment option click on the DF button next to the GET PAYMENTS button to display each fee.**

7. **When your entries are complete check the payment plan box to select the desired payment.**

8. **To create the ZERO Plan forms, click on the CUSTOMER AGREEMENT button at the bottom of the screen.**

9. After you click the CUSTOMER AGREEMENT button a pop-up entry box will display.   Choose one of the three payment options, enter the required Social Security number and set the number of days to the first payment(45 Max) Once complete click SUBMIT and the pop up box will close and the forms will be displayed.

Payment Method

Payment Type	Mail-In Payment
SSN (required)	324323186
First Payment Due	30

Click to view forms   Submit   Cancel

10. There are three sets of forms. Copies for Universal, Dealer and Customer. ONLY THE UNIVERSAL COPY HAS THE CUSTOMER'S PRIVATE INFORMATION PRINTED (Bank account, Credit Card # & SS#). MAKE SURE YOU SUBMIT THE UNIVERSAL COPY FOR FUNDING.

11. The NEW ACCOUNT INFORMATION form needs to be provided to the customer.

E-RATING & E-CONTRACTING PRODUCT POLICIES

This application has the ability to e-rate each product a retailer wants to finance and to e-contract the product policies to both enroll the product and to print the customer a copy. A Retailer needs to provide ZERO Plan with those products they wish to e-rate/e-contract by completing a form that can be found on the side bar menu of this application or by emailing your request to sales@thezeroplan.com

1. After the Buyer and Co Buyer information has been entered the Vehicle Information needs to be entered to E-Rate and E-Contract. Enter the VIN number and click on the DECODE VIN button. After the vehicle fields are populated fill in missing fields. For used vehicles the MSRP is the same as the price.

Vehicle Information ** Enter only if eRating

VIN	1C4PJMLB4MD172370 [Decode VIN]
Make	Required to vRate
Model	Required to vRate
Year	Required to vRate
Mileage	Required to vRate
Is New	☑
Sale Price	Required to vRate
MSRP	Required to vRate
Purchase Date	7/15/2022
In-Service Date	

Vehicle Information ** Enter only if eRating

VIN	1C4PJMLB4MD172370 [Decode VIN]
Make	Jeep
Model	Cherokee
Year	2021
Mileage	25600
Is New	☑
Sale Price	25000.00
MSRP	25000.00
Purchase Date	7/15/2022
In-Service Date	

2. Click on the vRATE button to retrieve the products eligible for the Retailer who is logged in and the vehicle entered.

Warranty & Protection Products Sold (Financed)

Note: Enter information, terms, and the sale price for each policy(s) being sold.

[Provider List] [vRate] ❓   Click vRate

[Add Product ✚]

3. A page of eligible products for the entered vehicle will be displayed. Choose those products you wish to E-Rate by checking the boxes. Then click CONTINUE

4. A page of surcharges and additional questions for each product will require the user to review and if necessary check boxes. Then Click CONTINUE

5. The user will then choose the specific plan to E-Rate based on term and deductible. The list of available products can be filtered by using the top filter bar to reduce the product offerings. This step will be repeated for each product being financed. When done click CONTINUE and the products will be added to the WARRANTY & PROTECTION PRODUCTS listing on the FormsBuilder Application

FORMS BUILDER: vRate Step 3 - Filter and Select Rates

Cancel   Con

Type	Coverage		Term Start		Term End		Mileage Start		Mileage End		Deductible		
VSC	All		All		All		All		All		All		Re-Rate

| Selected	Coverage	Months	Miles	Deductible	Cost	Retail
☑	HI-TECH	72	999,999	$100.00	$939.00	$939.00
☐	FULL - DAY ONE COVERAGE	72	100,000	$0.00	$1,972.00	$1,972.00
☐	FULL - DAY ONE COVERAGE	72	100,000	$50.00	$1,897.00	$1,897.00

6. This completes the E-Rating process. The Forms Builder page will be populated with each of the product policies E-Rated. The next step is to E-Contract the product polices by clicking on the vCONTRACT button
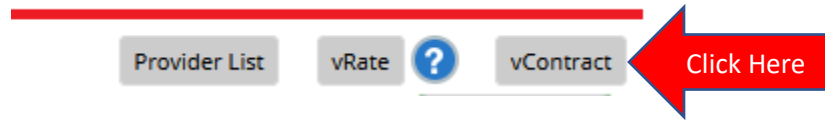
7. The product policies E-Rated will display. Make sure to select the Finance Manager and Lender on the top bar so that each policy has the correct lien holder.
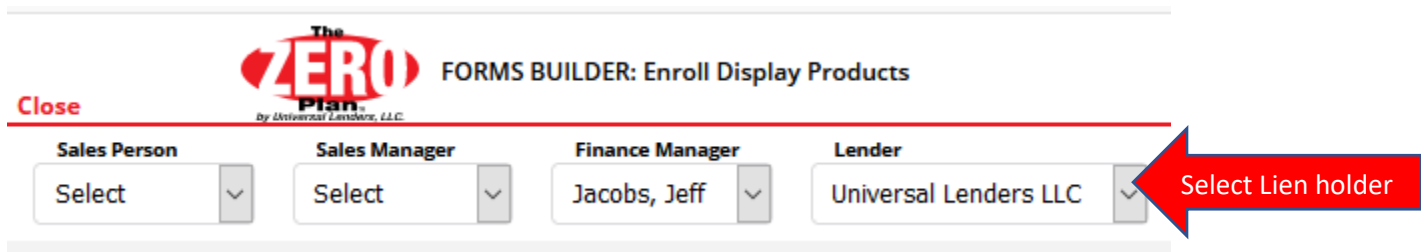
8. The next step is to click the ENROLL button to activate the product policy and display the PDF version of the policy(s). Should you ever need a copy of the policy you can return to this transaction and this location to view and print another copy.
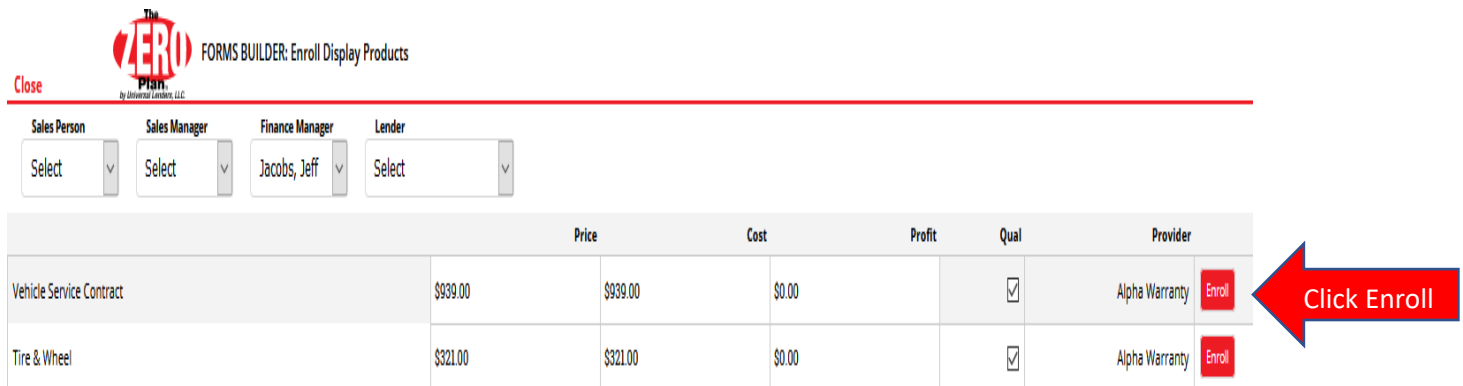
9. To return to the FormsBuilder click CLOSE