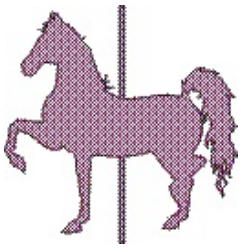
CarouselCars User Guides

The Deal Program
Version 2.11 January 2020



Part 1 -- Introduction

You should have already read the *Inventory Program User Guide*, since it describes some of the terms that are used throughout this system of programs. The CarouselCars System comprises Five primary programs: Inventory, Deal, QuickQuote, Self Finance, and Admin. This document will describe the Deal and QuickQuote programs. The Deal and QuickQuote programs actually come in two forms, Deal/ DealSalesman and QuickQuote/ QuickQuoteSalesman. The salesmen versions are a subset of the full programs, for use by your sales personnel, and do not show any confidential information.

The Inventory program was used to enter a car, its description, and its dealer costs, into the CarouselCars database. This Deal program is used to actually sell the car, and print out all the forms that are required by the sale.

We make a couple of presumptions here. We presume that you will get some data on a customer as soon as he walks in the door. (Note that you do not Have to collect this data until that customer actually buys a car, but we Let you get this data earlier if you wish.) This data is kept forever, so that when this customer comes back, you will already know something about him and will not have to reenter it. We can also use this data to track what a particular person has bought in the past, and that could be useful for contacting that person in the future.

We presume that the customer could be either an individual (who maybe works for a company), or a company that is buying the vehicle for its own use (but which may have a primary contact person). We allow you to configure your customers either way.

We presume that a car could have multiple tire kickers looking at it, and therefore you could have multiple deals going until somebody finally writes a check and commits to buying the car. So, we allow data collection, and negotiations, to occur on these multiple deals for one car. When the car is actually sold, the other deals (but not the customers) are purged from the database.

We presume that a customer may have multiple possible tradeins for the deal he wants to make, and that you will select which (up to two) tradeins to use for a specific deal when you are doing the deal. The tradein information is entered earlier, and will be retained in case any spare tradeins could be used for another deal (like for the kid's car, for instance).

The program's screens are designed around these presumptions. If you never have more than one customer for a car, the screens will look a little funny to you, but they will still work. We wanted to allow for the worst case.

Certain data needed by the Deal program must be entered by the Inventory program (the car inventory itself) and the Admin program (who are your salesmen, what are your insurance policies, and so on).

I encourage you to use the mouse (or where possible, the Alt Keys) in moving around these

screens. While you can tab from one field to another, sometimes the tabbing does not go necessarily in the order you would expect, and in at least one case (the Completion Tab), tabbing through an area where you do not enter any data will result in (harmless) warning messages. You can use the Alt Keys any time a button is underlined. To click on the button using the keyboard, hold down the Alt key and press the underlined key on the keyboard. That will be the same as clicking on the button with the mouse.

Part 2 -- About Screen

When you first bring this program up (by clicking on the Deal icon on your desktop screen) you will be looking at the About screen. As we described in the Inventory program, most of our programs are divided up by Tabs, horizontal folder looking things that, when clicked on, bring up a new sub screen.

And all the programs have, as their last Tab, an **About Tab**. The data on this screen usually just displays the version of the program that you are currently using. Every time I make a change to the programs, and deliver the changes to a customer site, I bump the Version number of the program. That way, when I go to a site, I can see if that site is up to date or not with the latest version of the programs. The generally accepted way to do this in the geek community is to have a major version (eg 1.) and a minor version (eg .003). Thus, version 1.003 is the third iteration of the first major release of this program.

Figure 2.1 – Opening (about) screen

On the screen shot to the left, you can see the first line in the big box is the Deal Screen **Version**, which in the example is 2.004B.

This box also shows you some other interesting, and some vital information. First, it defines who I think you are – what is your dealer name, address, phone number and so on. This is the information that will print out on the legal forms that the program prints. If this information is incorrect, contact Carousel Software and we will make it correct.

The bottom box shows the most recent stock number that you worked on with the program. This allows you to quickly go back to do some updates on the deal that you last worked on, without having to scratch your head to remember just which deal that was.

There is one other vital piece of information on the screen, and that is the **Renewal Date**. We license this program for use on a month by month basis. When we get a payment for a month, we send you a funny number that you enter into the Admin program that allows the system to work for another month. The Renewal Date shows when this program is scheduled to stop working, unless the number is sent out.

Figure 2..2 – Search Screen Button

Although not part of the About tab, I might as well here tell you what the funny question mark icon next to the Stock No Entry Box is for. It is a **Search screen**, identical to the Search

screen described in the *Inventory User Guide Part 10 – Search Screen.* I am not going to rehash that function here, since you can go to that document and read about it.

The picture of the guy in the funny car is the **Customer Icon**. Clicking on this icon, when there is no stock number selected, will bring you directly to the Customer Input screen, where you can enter a new customer name without having to connect him to a car right away. More about this in part 4. You can also use this function to find what cars a particular customer has bought or is pending in. Click the icon, find the customer, and at the lower right of the screen, is a button that allows you to find cars for this customer.

Part 3 – The Top Level Entry Boxes

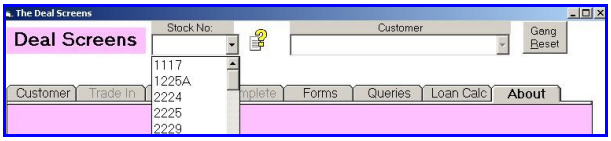


Figure 3.1 – Top Level, StockID Dropdown

The top of the Deal screen, the part above the Tabs, will always contain the same objects: A **Stock Number Combo Box**, a **Customer Combo Box**, and a **Gang Reset** button.

When you first see this screen, the StockID Combo Box will be dropped down, showing you your entire inventory of unsold cars. You may either select a car from this list, or you may enter a StockID on your own. Unlike the Inventory program, you must match a StockID that is in our database, or you will get an error message. You cannot enter new cars through this screen; that must be done by the Inventory screen. However, you can call up Sold cars. In those cases, you can see (and sometimes change) the data for a past deal. I will talk more about this in Part 7.

There is now a button on this screen (not shown in the above picture) that allows you to find a stock number by the car description. This is because a salesman, when showing a car to a customer, is referring to the blue Surburban, not stock number 12345. This button will display cars in inventory, sorted by model, year, color and make, or optionally by make, model,year.

Actually, you can do either of two things at this point. You can either select a StockID from the list (or enter an old one manually), or you can click on the Customer Icon and enter new customer information. This last selection exists so that you can capture contact information about a customer before he even decides on a car to try out. Since this procedure is essentially like getting information on a customer who Is buying a car, I will talk about all that in the next Part.

Figure 3.2 – Customer Drop Down List

Generally, you will be selecting a StockID from the provided list. When you do that, you will also see all customers that have already expressed an interest in this car, in the **Customer dropdown list**. In this example, car #2229 was selected, and Joshua Reingold and Arthur Blatherspoon have both already expressed interest, and may have started deals on, this car. In each case, their addresses are also shown, to deal with the possibility that you might have two John Smiths in your database.

At this point, you can either select an existing customer (by clicking on their name), or click on the **Add Customer** entry. In either case, you will be dumped into the Customer Tab of the program. Clicking on the Blue Add Customer button does the same thing as clicking the Add Customer entry of the dropdown box.

Part 4 -- Customer Tab

4A – Finding and Adding a Customer

You can add a new customer two ways – either by clicking on the Customer Icon with no stock number selection yet made, or by entering a stock number and then selecting an existing customer name or Add Customer from the customer dropdown box. The example above showed the Add Customer method. The Customer Icon is the character in the funny red car at the top of the screen as seen in Figure 2.2 above.

If you get here using the Add Customer entry of the Customer Combo box, or if you get here by simply clicking the Customer Icon with no StockID entered, then you will see only the Find screen. If you get here by clicking on the Buyer or coBuyer tab (for an existing customer) you will find the information already filled out.

Figure 4.1 – Customer Find Screen

Let us start with the **Find Screen** first. A dealership that has been using the CarouselCars system for some time could have several hundred customer names on file. Scrolling through all those names, looking for an existing name could take a while.

If you are looking for the name of an Existing Customer, or think that this Customer may already be in our database, enter the first letter or two of that customer's last name into the input box. (If the customer is a Company, then enter the first couple of letters of the Company Name into this box.) Then click on the Find button. If, however, you know that this is a new customer, you can click on the New Name button and bypass the next screen.

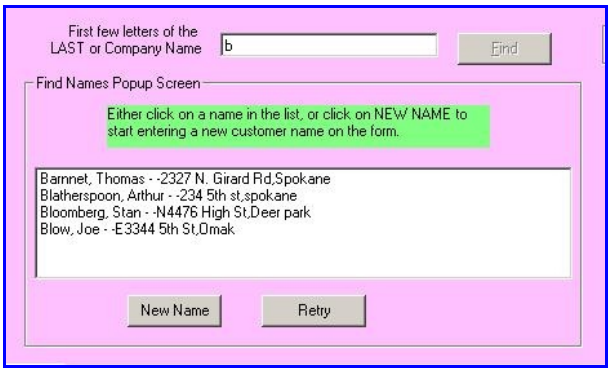


Figure 4.2 – Results of a Find query

You will get a list of all customers (and their addresses) that match your criterion, which is to say, match the first X letters of their last or company name the letters you typed in. In this case, we typed in only the letter "B", and we got back four hits.

You can now click on one of these names, and populate the Customer Information screen with their data, or click on the **New Name** button, and you will get an empty Customer Information screen. Clicking on the **Retry** button will let you do another search. If you entered blanks into the Find input box, you will get a list of all the customers in the database.

4B – Customer Information Screen

The **Customer Information** screen is very similar to the Purchased From screen described in the Inventory Program User Guide. They are all customers, and all use the same record type and database table in the database. This one allows for entering a little more information than the Purchased From screen, since when you are selling a car, there are more components involved.

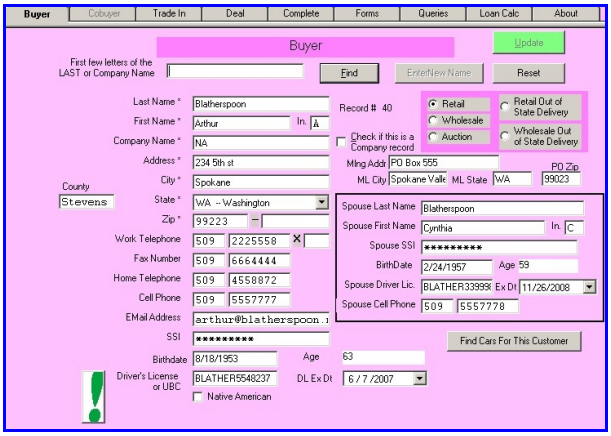


Figure 4.3 – Customer Information Screen

First we need to go over the difference between a Customer that is a Person, and a Customer that is a Company. There is a **Company Record Checkbox** located next to the Company Name line. If this box is checked, then we have a Company record. You can, optionally, have a person's first and last name entered here as the contact person, but the record is keyed on the Company name. If this box is Not checked, then we have a personal record. This person can optionally have a company name entered, just so you know where he works, but the record is keyed on his last name.

Some of this data is required, and some of it is optional. Required data has an asterisk to the right of the field name. We require either the Company Name or the First and Last Names of a customer, depending on the state of the company record checkbox. Note that next to the Last Name, there will be a funny number. This is the record number of this customer in the database, and is what makes this John Smith unique from any other John Smith. You do not enter this number. It is for display only.

The **required data** are: name, address, phone number, city, state, zip (everything that has an asterisk next to it). The rest of the stuff is optional, although it is a good idea to enter if you can get it. If there is a spouse involved, then fill in the data inside the box on the right of the screen. If there is a co-buyer, there is a separate tab that will present a screen exactly like this one (except that no company information will show up). The significant difference between a Spouse and a Co-buyer is the spouse lives at the same address as the buyer. When filling out forms, if both a spouse and a co-buyer is entered and there are only two spaces for buyer names, I will use buyer and co-buyer. In absence of a co-buyer, then I will use buyer and spouse.

A Washington dealer has several choices to make when he sells a vehicle. He can sell it Retail or Wholesale or at Auction. He can sell it to a Washington buyer, or to an out of state buyer. That latter buyer can either pick up the vehicle from the dealer, or the dealer can deliver the vehicle to the out of state buyer. All these choices have tax consequences. Idaho, Montana and Oregon buyers only have a choice of two things, Retail and Wholesale.

For *Washington* dealers, the options are the following:
Retail implies that you collect Sales Tax, and pay B&O tax.
Wholesale implies that you do Not collect Sales Tax, but DO pay B&O tax.
Auction implies that you neither collect Sales Tax or pay B&O tax.
Retail Out of State and **Wholesale Out of State** both require that you deliver the car to the buyer's state. In that case, the dealer does not pay B&O tax. If the customer picks the car up at your location, it is a standard Retail or Wholesale deal, you must pay B&O tax, and you can choose to charge sales tax or not. Note that the B&O tax is NOT charged to the customer, but only displayed for your information when you are doing the deal.

The full list of data that can be entered is:

- Last Name of Customer or contact.
- First Name of Customer or contact
- Middle Initial
- Database record number
- Company Name, required if Company Name checkbox is checked.
- Company Name Checkbox, checked if the buyer is a company.
- Retail/Wholesale Options, select for Retail or Wholesale sale.
- Address
- physical address City
- physical address State (pick from the list)
- physical address Zip and optional Zip+4 if you have it. Canadian zip drop the blank.
- Mailing Address or Post Office Box number (Enter PO Box 2223 or whatever)
- ML City and State (which might be different from the physical address)
- ML Zip code (Canadian codes will work, but leave out the middle blank)
- county that the buyer lives in
- Work Telephone area, number and extension (optional)
- Fax area and number, if available (optional)
- Home telephone number (optional)
- Cell Phone number (optional)
- Email address (optional)
- Social Security number for individuals, Tax ID for Companies (needed for certain legal paperwork). The format of the entry will be checked.
- Dealer number – visible only for companies, and entered only if this customer is an Auto Dealer
- Driver's License number.
- Driver's License Expiration Date.
- Native American checkbox
- Age
- BirthDate
- Spouse Last and First name (Optional)
- Spouse Middle InitiaL
- Spouse Social Security number

- Spouse Driver's License
- Spouse Driver's License Expiration Date
- Spouse's Age
- Spouse's Birthdate
- Spouse Cell Phone

A limited amount of verification is done on this data. Area codes must be exactly three numeric digits, and phone numbers must be exactly 7 numeric digits. Do not include a dash in the phone number. Social Security numbers must be in the format ddd-dd-dddd, and tax id must be in the format dd-ddddddd. Zip codes must be numeric. Note that social security numbers will be displayed as asterisks if a number has been previously entered. This is for privacy concerns. If you need to see the number, double click on the field. These numbers are stored on the disk in an encrypted format, so even if somebody should somehow steal your database, these numbers will be protected.

If you are going to check the Native American checkbox, it must be done Before you connect this customer to a car. This box indicates that a Native American is buying the car, and that it will be delivered to that specific reservation. In that case, no sales tax will be charged, but a Washington dealer does still have to pay B&O tax.. Checking this box later will require you to manually zero the sales tax value on the deal screen.

When you enter the birthdate, two things happen. First, we calculate the customer's age. Then, we fill in the driver's license expiration date, which would be their birthdate for the next year. Note that you can change any of these fields.

When you have finished with adding the new information, or modifying existing information, then click on the **Update** button, or click on the **Reset** button to blow away everything you have done.

4C – Other functions of the Customer screen

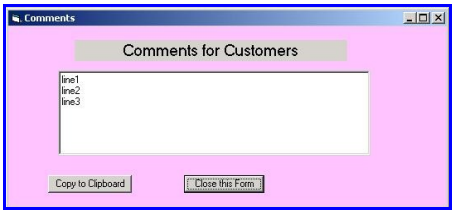


Figure 4.4 – customer information popup screen

If you click on the Exclamation point to the left of the screen, you will open up a Customer Information screen, that can be used for anything you want. When you close the screen, the information will be saved in the database for later retrieval. It is part of the customer record, so no matter what car he is considering, this information will follow him.

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Finally, there is the "Find Cars" button. Clicking this button will display a list of all the cars that this person has either bought, or is currently working a deal on. This lets you start with a customer name and then go find the car that you were talking to him about. Doubleclicking on a stock number in this field will take you to that deal.

Once you click the Update button, several things happen. First of all, this customer name appears in the Customer box at the top of the screen. Second of all, a database record, for this customer for this car, is created. This record will hold all the deal information to be developed. Third, the Deal and TradeIn Tabs, which had been disabled up till now, become enabled.

If there is a **CoBuyer** for this car, then you will have to fill out a similar screen using the provided tab. Note that this can only be done after you have created a Buyer for a car. Clicking on the CoBuyer tab gives you a screen which you can fill out similarly to the Buyer screen, including finding a name already in our Customer list.

If for some reason you just want to bail out of this screen and get back to square zero, you will have to first click on the local **Reset button** (to the right of the Find button) and then you can click on the Gang Reset button at the top of the screen. For certain technical reasons, the Gang Reset button is disabled while you are in the customer screen.

One thing that you must NEVER DO is to change one customer name to another name. That is, never bring up a deal for car 1234 with Joe Smith, and then go and change Joe Smith's name to Fred Brown. This is because you are also changing every single Joe Smith deal you have ever done to Fred Brown. While there is not much likelihood that you would have this problem with individuals, there is a huge likelihood that you could do this for companies, especially auction and other dealers that you are wholesaling to. You can have multiple deals going on any single car, so just start a new customer deal going for that car. If Joe Smith is kicking the tires on car 1234, and Fred Brown is also interested, add a new customer for that car and then fill in Fred Brown's information. The one exception to this is QuickQuote deals. In those cases, you really do want to change the name. See Part 11 for more information.

Part 5 – The Deal Screen

5A – Deal Data Entry

This is what this program is all about. Where the rubber meets the road, all that sort of thing. Here is where you enter the details of the deal, and where the program calculates the profit and loss. It is a busy screen, because there is a lot of stuff to deal with, in doing a deal. But it all sort of makes sense when you think about it.

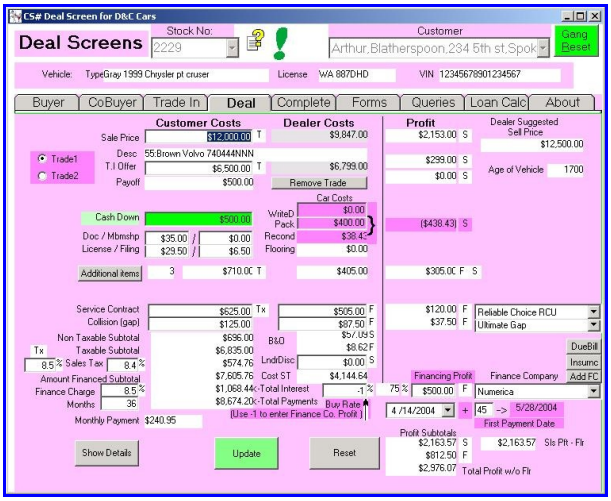

Figure 6.1 – Initial View of the Deal Tab

When the Deal Tab opens for the first time (for a Customer/Car combination), you will see a lot of zeroes. At the top of the screen we can see the StockID of the car we are dealing about, and the current customer. Below that is a description of the car, licence number and VIN. Below that is the tab strip, with the Deal tab highlighted. Note that clicking in the VIN field will flash the background red, indicating that it has been copied to the clipboard.

The screen is divided into five columns, although they are not really separated enough to make them distinct.

The First column, on the left of the page, shows **labels** of what each row across more or less stands for. It is certainly correct for the Customer costs, maybe less so for the Dealer Profit.

The Second column, named **Customer Costs**, directly under the Deal tab, is where you will enter the negotiable items: the price the customer is willing to pay for the car, information on his trade ins, car warranties, loan calculations, taxes and fees.

The Third column, named **Dealer Costs**, just to the left of the vertical bar, shows the Dealer Costs, mostly on the same row as the Customer Costs items in the first column. That is, the first row first column will show the price the customer is willing to pay for the car, and the second column of that row shows the price that the Dealer actually paid for this car.

The Fourth column, named **Profit**, just to the right of the vertical bar, shows the dealer profit and loss for those same items. Items with an S on the end indicate that this is a Sales item, and any profit enters into the Salesman's commissions. Items ending in an F show that this is a Finance item, and any profit enters into the Finance Guy's commissions.

The Fifth column gives **additional information** about certain rows, like the Dealer's Suggested Price on row 1.

One would probably start off by entering the **Customer's price offer** for the car, in the second

column, first row. Note that this can be changed at any time, and like a spreadsheet, the rest of the screen will update and recalculate when any of these values change. You can see in figure 6.2, that the customer has offered $12000 on a car that the dealer paid $9847 for, giving a $2153 profit on this part of the deal. Note that this row does not take into account any reconditioning costs.

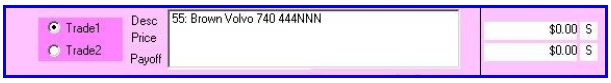

Figure 6.2 – Trade In #1 Button Clicked

The second row of this screen deals with **trade ins**. We allow two tradeins per deal. The specific tradein is selected by the radio button to the left. If the customer has one or more vehicles available for trade in (entered as described in Part 6 of this document), you can click the Trade In button in the Second column. In the example to the left, we have clicked on tradein #1. The button becomes invisible, and the list box under the button shows all of the trade in vehicles that this customer has available. You can click on any one of them (in the example, there is only one). That makes the listbox go invisible, and shows the Trade In identification, and a place to enter **what you will offer** this customer on this vehicle for this car deal, and also shows what his **payoff** is on this trade in.

Figure 6.3 – Added info for a trade in

The screen to the left shows that the dealer believes that this trade in is worth $6799 (its ACV, entered in the TradeIn Tab), and is offering this customer $6500 for the car. It still has a $500 payoff due on it. The dealer profit on this trade in would be $299 (since the Customer has to deal with the payoff on his bottom line).

If for some reason you and the customer later decide not to use this tradein as part of this deal, you can click the "Remove Tradein" button, and it will remove the tradein from the deal, but not from the Customer's database.

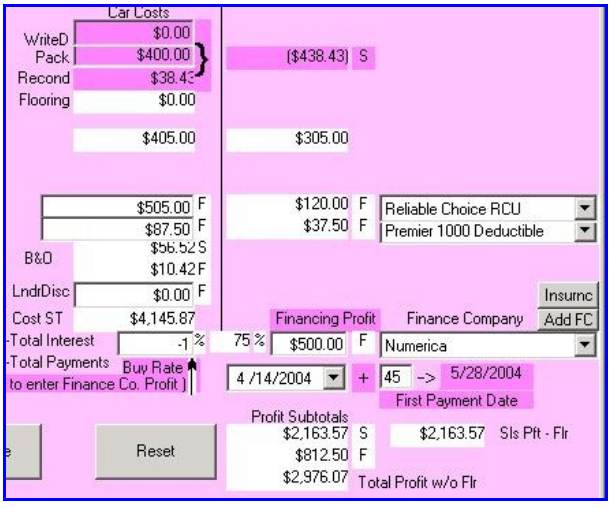

Figure 6.4 – Grand Totals

The data in purple is a combination of pack, reconditioning and Lender Discount. We have a standard $400 **pack,** which takes care of the Dealer's Overhead costs as applied to this car. Pack can be changed on a per car basis. It can be changed in the Inventory program before you have a customer for a car, and on this screen once you have created a customer for the car. **Reconditioning** items are entered into the Inventory program and only totaled here. **Lender Discount** is a penalty sometimes assessed against a dealer for handing the bank a dubious customer. The Profit column purple field shows the total of these items ($0 + $400 + $13.88) gives $413.88, which is a negative

against the profit.

We also calculate the **Flooring Cost**. However, it does not enter into any other calculations. That is, the flooring does not subtract from the dealer profit, and thus does not hit the sales commission structure. When the actual cost of flooring is known, then that value should be added as a recondition item.

B&O tax, at least in Washington State, is not added to any customer costs but is still a dealer cost that needs to be accounted for. In this example, the B&O tax is $66.95 There are two parts to B&O tax, the sales part and the service part. Each part has a different rate. These rates are set in the Defaults tab of the Admin program. The sales part comes from the selling price of the car, with no deductions for trade ins or anything like that. The service part is calculated on the warranties that are sold and the Doc Fee, and only on the dealer profit, not the total cost (as you do with Sales B&O). In our example, $56.52 is the Sales B&O tax, and $10.43 is the B&O tax on warrantees. These items affect the profit total at the bottom of this screen, but (optionally) do NOT affect the profit totals when it comes to calculating commissions on the Completion tab. B&O tax is NOT calculated if the checkmark for B&O tax in the Customer Tab is not checked. This would be the case for a car that is delivered out of state, or sold at an auction.

Note that all these costs except maybe B&O are subtracted from the Salesman's Profit, on which his commissions are based. The B&O tax can optionally be subtracted from the Salesman's Profit by using a flag that is set in the Default tab of the Admin program.

We also show here that the Customer will put $1000 **down payment** on the vehicle he is purchasing. And there will be a $29.50 **license fee**, plus a $6.50 **Trauma Fee**. And, we are listing a $35.00 **Documentary Service Fee.** The **Membership Fee** is used when a credit union requires the customer to belong to the credit union before it grants the loan. This is not available in Washington, but can be used in Idaho. For Washington dealers, there is a button used as a caption for the License Fee that, if clicked, will pop up a licence fee calculator. For more on that, please see Part 12 of this document.

The next line following that allows you to sell **Car Addon Equipment**. This might be something like a Car Alarm, or a special Insurance policy other than a Warrantee or Gap policy. These things may need to have sales tax calculated (eg a Car Alarm) or may not (an insurance policy). The commissions could be given to the Salesman or to the Finance Person. For more on this, please see Part 12.

The next three lines show that the customer is purchasing a **Warrantee** for the car, and a **Gap or Collision package** for the car. These lines require the entry of the price paid by the customer, the cost of the package, and the name of the vendor of the package. We have toyed with the idea of the vendor selection automatically filling in the cost, but there appears to be a lot of complications in doing this, so for now we require you to enter this cost value. You should also enter the name of the vendor, using the drop down list on the right.

We calculate the **Sales Tax**. Note that the sales tax value is set using the Default tab of the Admin program. This value can be changed here, for the cases where the car is being sold out of state or to another dealer or for whatever reason. Note that if the Retail checkbox in the customer screen is set to Wholesale, the sales tax will be 0. In Washington, there are separate sales tax rates for the car, and for Warranties. The car rate is on the right, and the Warranty rate is on the left. In Idaho, the left most rate applies to the Documentary Service Fee. For more on sales tax stuff, please see the FAQ document.

5B – Financing

We calculate the **Finance Numbers**. You must enter the finance rate, and the term (number of months that the loan is for), and the vendor of the loan. We will calculate the amount of interest if the loan is paid off over the defined term, and the payment schedule. Note that there are various options on how the loan is calculated – primarily if the loan interest is monthly or daily, and how long after the car is sold that the first payment is made. These items are set up in the Admin program on a case by case value for each possible lender you deal with. Most lenders seems to use 45 days, monthly compounding. The value in the gray box is the calculated **monthly payment**. You can set the days till first payment to any value you like, between 2 and 90 days. We have added the Date of Sale box to this area (although it also still exists in the Completion tab). Next to that is the number of days till the first payment. The Date of that payment will show up to its right.

There are two other items on the loan row – the **Dealer Interest Rate**, and the **Finance Co. Profit**. They are mutually exclusive. That is, you set one or the other, but not both. A finance company can give a payment to a dealer for generating a loan in at least two ways: he can give the dealer a finance rate quote (eg Buy Rate) lower than what the customer negotiates with the dealer, and the dealer gets to keep some percentage of the difference; or the finance company can simply send the dealer a specific amount based on their own criteria. In the first case, enter the Dealer Rate, and the Finance Co Profit will be calculated. (The percentage that you get to keep is set in the Admin program for that lender. If you are doing self financing, set the percentage to 100, and the Dealer Rate to 0.) In the second case, enter a Dealer Rate of -1, and then enter a Finance Co Profit value, and that value will be used directly and not calculated.

Note that if the customer chooses to find his own financing, that you should enter the finance company information using the Finance Co combo box (or add it using the ADD FC button), so that the title app and the odometer forms will print correctly. See figure 12.10 of this document for more information on the screen that comes up to let you add this information.

There is a class of forms to be printed known as Proof of Insurance. These forms pop up a screen for you to enter the insurance policy information of your customer. If you would like to do that on the Deal tab, before you get to the printing tab, then you can click on the "Insurance" button just above the finance company combo box. It will pop up the exact same insurance screen. See figure 12.9 of this document.

All this stuff is then totaled up at the bottom right of the screen, as a **Sales Profit** and a **Finance Profit**. These numbers will be used to calculate the Salesman's Commissions (using the next screen). The sum of these two numbers is shown to their right. Note that PackflagP affects this display. When 0, the program subtracts off the pack, and when 1, the program does NOT subtract off the pack. Note that this ONLY affects the deal tab of the deal program. The complete tab of the deal program, where the commissions are calculated, ALWAYS subtracts the pack off of the profit, regardless of the setting of this flag.

5C – Other things in the Deal Screen

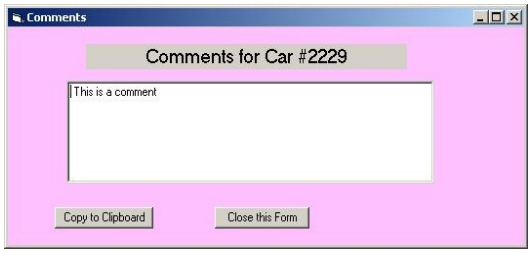

Figure 6.7 – Comment Popup Screen

At the top of the screen, you will notice a red or green Exclamation Point. A Red Exclamation Point says there are no comments for this car, and a Green one says that there already are, but you can add more. This is actually a command button. When clicked, it brings up a dialog box that allows you to add comments about this deal. These comments continue the comments created in the comments box for this car in the Inventory Program. In this Deal screen comment box, you can also click the "Copy to Clipboard" button, and the comments will be copied to the Windows Clipboard so you can Paste these comments into some other program, like Quickbooks. On some Purchase Order forms, you can print a comment on the form by putting a line in this Comment box that starts with the letters "PO:".

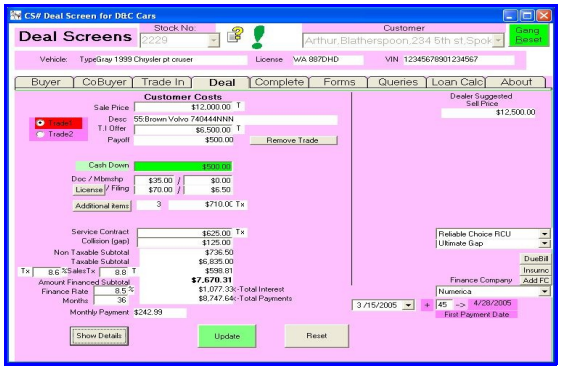

Figure 6.8 – Salesman Deal Screen

There is one other thing that we need to state about this screen: A lot of this information should not be shown to the customer, if you want to keep a negotiating advantage. However, some customers will want to see the screen, either out of curiosity or to get a financial advantage. We have a **Show Details** button in the lower left of this screen that, when clicked, makes all the Dealer information invisible on the screen. You can get this information back by clicking on that same button again.

And this is the main difference between the Full Deal program, and the **Deal Salesman** program. The salesman version of the program never shows the confidential dealer information, and does not even have the Show Details button to allow it to be shown. It also does not have the Sell The Car button described for the next tab, or the commission entry boxes. However, this program can be configured to allow the Sell the Car button to be enabled, even though you still cannot see or enter confidential information. (Sellcar flag in properties.)

As usual, when you are done entering your data (and keep in mind, you do not have to enter it all

in one session, and you can go back and change anything you like as long as you have not sold the car), you need to click on either the **Update** or **Reset** button. Update writes all this data to the database, and Reset flushes everything you did since you came to this tab.

I will remind you, that you can have several different customer / vehicle records going all at the same time, until you finally sell the car to one of them. To Sell the Car, you need to go to the next tab, the Completion Tab.

There are several more functions available on this screen, but lesser used. For a description of them, please see Part 12.

Part 6 -- Trade Ins

Some customers have existing cars that they will want to trade in. Some customers have a Lot of old clunkers laying around that they would love to unload. This system allows you to enter an unlimited number of trade in cars for any customer. Later, as we will see in the Deal screen, we only handle Two trade ins per car sale. But that does not mean that this customer could not buy another car with yet more trade ins, like for kids, friends, other family members.

When a deal is complete, the trade ins on the deal will become part of your inventory. The trade in data will roll over into the inventory without you having to reenter it in the Inventory program. So, we need to capture as much car description data for the trade ins here as we would need to capture if we were actually buying a new car for the dealership and entering that into the Inventory program.

Because of this, the two screens (car description in Inventory, trade in description in Deal) look amazingly similar.

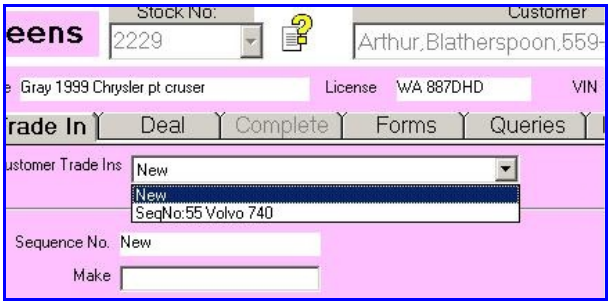

Figure 5.1 – Trade In Selections

When you first click on the Trade In tab, you will see a screen like the one to the left. This Drop Down box shows you any trade in prospects already entered into the system for this customer, regardless of the deal you may be working on. To enter a **New trade** in into the system, click on New. To edit (modify) data for an **existing trade in**, click on the identifier for that car.

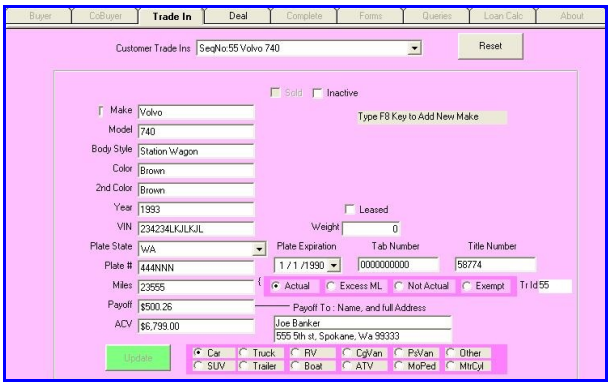

Figure 5.2 – Trade In Description form

You will now get the **Trade In Description** form, filled out if you are modifying an existing trade in, or blank if it is a new one.

In figure 5.2, we have selected an existing tradein, where we have already entered some data, but may choose to change it.

One piece of data is generated by the program, and that is the **Sequence Number**. This number is used to create a unique record in the database (in case the person comes in with, say, two red 1998 Honda Civics). You do not enter this number, the program creates it when you enter a new car into the tradein inventory. I show this number wherever I show a trade in value. Think of it as a trade in stock number. It is now labled as TrId, because Sequence Number was causing a lot of confusion.

The data to be entered is generally self explanatory. We ask for the following data:

- Make – of the car (eg Ford). Select from a List.
- Model – Taurus, LX35, the subset of the Make
- Body Style – generally, what kind of car. Select from a List.
- Color – primary color of the car. Select from a List.
- Color2 – secondary color of the car, if any. Select from a List. NA is a valid entry.
- Year – model year of the car, eg 1998
- VIN – the 17 character Vehicle Information Number.
- Weight – weight of the vehicle in pounds.
- Plate State – what state did this car come from
- Plate # – the number on the car plate
- Plate Expiration Date – when the plate expires
- Tab Number – funny number of sticky tab sent every year to renew the license
- Miles – Odometer reading when the car was purchased. Use a 0 for a car that is exempt, such as a car with over 100,000 miles on it, or if you do not know the actual number.
- There is a radio button to select Actual miles, Exempt miles, or Not Actual miles.
- Radio button for car, truck,boat,other

Data which is new to this screen, and not on the Inventory screen, are

- Payoff – how much is still owed on this car by the Customer.
- Payoff-To name and address, to the right of the payoff entry box
- ACV – Actual Cash Value, how much do we think we can actually sell this car for later. This will become the Car Cost when this trade in rolls into inventory after this deal is done.
- Leased – if this box is checked, then the tradein is coming off a lease, and there will be no offsetting sales tax on the value of the tradein.

Note that the ACV will not appear in the Salesman Deal screen.

Most of the entry boxes rely on you to enter the necessary data. The Plate State Combo box requires you to select either your Local State or Other. **Idaho** is rather funny, in that the owner of the car keeps the plates. So in Idaho's case, always enter Other for the state and NONE for the plate number.

Figure 5.3 – List box for the car Color entry

Five entry boxes pop up a list of possible answers, which may be selected, or you can enter a new value that is not already in the database. These are**: Make, Model,Body Style, Color and Color2**. For each of these entries, you will see a list box pop up to the right of the entry box. In the figure to the left, the Color list box has popped up a list of car colors that the database knows about. You can

enter the first few letters of the color in the input box (the box next to the word Color or Color2). As you do this, the list box will zero in on those Colors that match the letters you have entered. You can see the selection because it will be highlighted in blue. Or you can scroll the list box up and down till you find a match, and select it with the mouse. If the value you are looking for is not there, you can enter the new name in the input box, and then type the **F8 key**. This will tell the system that you are indeed entering a new value into the database, not just mistyping something. That value will then be available to you in the list box after that.

When you are done, click on the **Update** button to save this to the database, or **Reset** to blow it away.

There is also an Inactive checkbox. If this box is checked, then this tradein will not be displayed as a possible selection on the deal screen. This could be used for when you have a customer that had bought from you before, you entered tradein data from before, but now he doesn't have the trade in any more.

Note than when you sell a vehicle and a tradein is part of the deal, that when that tradein rolls into inventory, that it will not show up on the deal tradein selection display any more. It in effect becomes Inactive. It will show the Sold checkbox checked on this tradein screen.

Part 7 – The Completion Screen

Finally, you have hammered out a deal with a particular customer for a particular car. There are still a couple of things left to do. One is to fill out all the paperwork, which you will find out about in Forms, Part 8. The other is to tidy up the details, the most paramount among these being the **commissions** that have to be paid to the sales force.

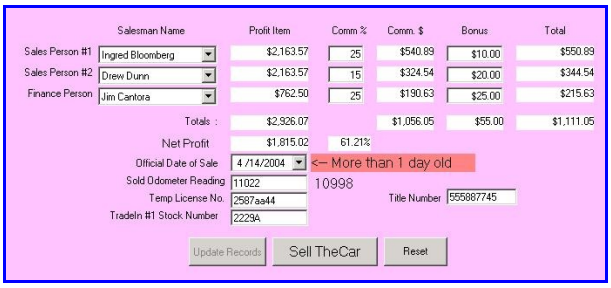

Figure 7.1 – Completion Screen, Completed

This is done in the Completion screen. We provide for up to two Sales Salesmen (eg the people who actually sold the car) and one Finance Person. The **Sales people** get a cut of the Sales part of the profit, and the **Finance Person** gets a cut of the Finance Package worked out with the customer.

All the sales people have to be added to the system using the Tables Tab of the Admin program. You can only select a sales person from the dropdown lists, and cannot add a new sales person in this screen. If you are reviewing data for a sold car, and that car was sold by a salesman that is no longer here, the dropdown box will show his salesman number, but not his name. Salesmen that have left the company cannot be deleted from the database, since there are pointers to them for the cars that they did sell, but they can be made inactive using the Tables tab, Salesman button of the Admin program.

Each sales person can be paid either by a cut of the appropriate **profit item**, or a **bonus**, or both (added together). You can also apply a commission on a **loss**; in that case the sales person has to give back some money. If you have a loss on the deal, but still want to pay your sales person something, do it with a bonus. You need to enter either the commission percentage, or the bonus amount, or both, for the appropriate sales people.

At the bottom of the Sales Force entries, are the sums of the various columns, and the Net Profit, which is the profit on the car deal less the sales commissions, and the percentage of Net Profit.

Before you can sell a car, we need the **official date of the sale**, and the **odometer** reading of the car at the time of the sale. Next to the odometer input box is the odometer reading of the car when the dealership bought the car. The Date of Sale field will present a small calendar selector control if you click on the arrow at the right of the box. (Note that this value, and the Date of Sale Value in the Deal Tab, are the same thing.) We will present a warning message here if the Date of Sale is more than one day old.. Below that is a space to put in the Temporary License Number, the number on the piece of paper that the State gives you until you get your real license plates, and the real Title Number when you find out what it is. Neither of these values appear on any forms that I am aware of. They are here just to capture this information that some people might find useful.

Finally, if there were any **Trade Ins**, you must assign a stock number for these cars, since as soon as you sell this car, those trade in cars will be rolled into your car inventory. The system prompts you by using as a default the stock number of the sold car, and adding a letter to the end. However, you can change this to anything you want, as long as that stock number is not already in the database. If it is in the database, you will get a warning, and the stock number will not be accepted. The tradein data entry boxes will not appear if there are no tradeins for this deal.

As always, you must click either the **Update** or the **Reset** button to finish the process.

Only Then, and only if all the needed data exists, will the **Sell the Car** button be enabled. Clicking on the Sell the Car button has some irreversible consequences, and some pain in the butt consequences, if you later decide that this was the wrong thing to do. (Note that the Deal program does not let the salesman actually sell the car, or for that matter see the profit and commission information. That should be left up to the finance guy or the site manager or local accountant.)

The Irreversible consequence is, all the customer records for those customers who were interested in buying this car, but did not, get wiped out. Those potential customers will still be in the database, but the deal information for this car for those customers will be blown away.

The painful consequence is, the trade ins for this customer will be rolled into your inventory, and this car will be marked as Sold. Even though sold, certain changes can still be made. Added reconditioning can be done, for instance, and even some of the deal parameters can be changed. However, once we build an Invoice record and send this to Quickbooks, you will have to go into Quickbooks to manually undo things there. If you do add reconditioning items, for instance, be sure to come to this section and click the Update button. This will force a recalculation of certain items in my database.

I do provide an **Unwind** button in the Admin program, that will unsell a car, and put a tradein back into inventory, unless you have already sold the tradein, in which case you gotta call me and I will have to deal with this manually..

Figure 7.2 – Sold Car Indications

Anyway, when you do pull up a **sold car**, I try to make it real obvious that the car is sold, so you do not do anything crazy to the data picture for this car. You can see that the stock number box background is in red, the vehicle description area is in red, and there is this big box that insists on being at the top of the screen, that is in red. The Big Red Box at least is moveable, so that if it is hiding something you want to get at, you can move it by grabbing the title bar and moving it somewhere. But it will not go away while you are working with this kind of car.

If there was a tradein as part of this deal, and there had not been an ACV entered for the tradein, then at this time a screen will pop up asking for it. This is your last chance to enter the ACV and at the same time get the correct profit and loss figures, and commission figures for the salesmen.

Part 8 – Forms

There are a bunch of forms to fill out when you buy and sell a car. For an in depth description of the forms, please see the accompanying Forms User Guide as part of this documentation set. There is also a document that describes the Washington License Expess.

For the most part, the things found in the Forms tab are forms required by Insurance companies, the State Government, or Banks. These preprinted forms are provided by the entity, and we need to fill in the blanks. So, the output of these forms on a blank piece of paper will look kind of strange. But if you insert the provided form in your printer and then print something, the blanks on the form are filled in. For a complete list of the forms we provide, see the separate document "Forms User Guide". Any forms that you need but we do not have can be provided, usually in a day or so.

There is one little problem. Many forms are **multiple part**, designed to be filled in with a typewriter, if anybody still has one of those things around. Some computer printers are impact printers – 9 or 28 pin printers, for instance. Most printers today are non impact – like Laserjets and Inkjet printers. So, while you can print on the front copy of the form, this does not translate to the inner copies. We recommend the Okidata 320 Turbo printer for printing these forms. It is rather expensive, but it is designed to accept single sheet forms easily, and not all impact printers will do this. Most are set up for continuous forms only.

If you do only have a non impact printer, the solution is to rip the form pages apart, and print each page individually. However, some forms have a half inch or so tear strip on the top of them where the perf marks are. When you rip the forms apart, you lose half an inch. We have provided a flag, set in the Defaults tab of the Admin program, to deal with this. It says to either print the form full size, or to reduce the printing by the with of the tear strip. There is also a checkbox on the forms page named Rip that will subtract the space for the tear off strip.

It should be noted that multi part forms are not really designed to be used in non impact printers. The paper is very thin and glossy, and the feed mechanisms do not work well with them. If the paper wraps around in a 180 degree bend, it for sure will not work. I do not recommend using this alternative.

Note that we now have scanned forms for most of what a small dealership would need. We have purchase orders, due bills, buyer's guide (English and Spanish), and most state forms that are online. We do not have bank specific contracts, warranty or gap forms, or the Idaho 502 or Washington Odometer forms, since these latter two are serialized and copyrighted.

We have provided for all the forms that we know about. But different dealers will use different forms, and if we do not already have the form in our database they will have to be added to the system. We can add a new form generally in less than a day. Simple forms can take as little as an hour, complicated (read: bank) forms will take most of a day. Once I add a form for one client, that form becomes available for all clients (except for forms which are specialized to that client).

We currently have over 850 forms in our database.

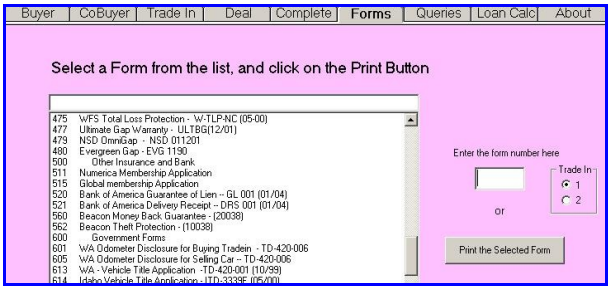

Figure 8.1 – Forms Opening Screen

When you click on the Forms tab, you will see the screen to the left. The drop down box will list all the forms that the system knows about. Note that the **indented items** are section headings and not actual forms. Select one of those forms by clicking on it, insert the form into the printer, and click the **"Print the Selected Form**" button. The form will print out. You can also just hit the Enter key on the keyboard. You will get several questions popping up before the form prints. To take the default, you can either click the OK button, or type the Enter key. Note that you will generally not see all the forms that we supply. We can suppress the display of forms that you do not have. It is easy to get them back if you later need them.

We have also provided an entry box, where you can enter the form number (shown on the left of each form descriptor item). After you enter the number, type the Tab key on the keyboard and the form will start printing.

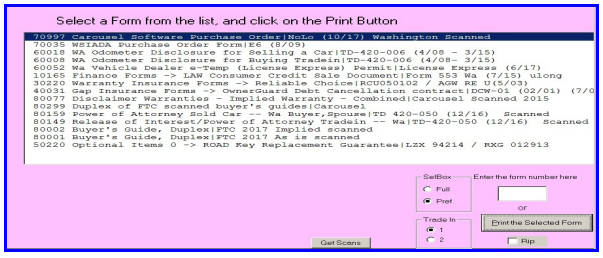

Figure 8.2 – Preferred Forms

A third selection method is shown to the left. This is a list of Preferred forms, or forms that you use most commonly. It is selected by clicking on the Pref option button. Setting up this list of preferences is somewhat complicated, and best left to Carousel Software personnel. However, Part 6 of the Admin User Guide will give you directions. Note that the preferred forms will show the forms for the selected Finance Company, Gap Company, and Warrantee Company, if any are selected in the Deal tab. Whereas the standard display shows the forms in form number order, this display can be ordered any way the user desires.

The form names that show by default are the title of the form itself, any document number that I can find, and any revision date. Note that many forms have several (so far as many as 5) different revisions. If you wish to create an alias name for these forms, you can do that in the Forms function of the Table tab of the Admin program. This lets you display a name for the form that is meaningful to you, if not necessarily to me.

There are different ways that I print forms, depending on the length of the form. For forms that are only 13 inches long or less (eg leagle size or smaller), I can use what is known as the Windows Printer Driver. When I print using this technique, you will get a dialog box that asks you what printer to use. I will select the Okidata printer by default for impact forms, and your

plain paper printer for scanned forms. Select the appropriate printer, and the form will print.

However, with version 2.010, I have finally figured out how to print even these really long forms using Windows, and all the old forms will be converted to he new technique before the next revision is released.

I have provided a list of the provided forms, by type, in a separate document, the **Forms Guide**. That guide provides a list of the **provided forms**. Note that each different Type of form starts with X0000. The various types are:

Type 00000	Dealer Reports
Type 10000	Bank Forms
Type 20000	Proof of Insurance Forms
Type 30000	Warranty Forms
Type 40000	Gap Forms
Type 50000	Other Insurance Forms
Type 60000	Government Forms
Type 70000	Dealer Forms
Type 80000	Legal Forms
Type 90000	Diagnostics

Sometimes you will see the same form listed twice with slightly different numbers, generally dates. From time to time the gvmnt in its infinite wisdom decides to update a form and move the fields around, and so I have to provide for the old form for some people, and the new form for others.

Some forms are for trade ins. We support up to two tradeins per deal. The form selection for, say, the odometer part of a trade in, will just say "odometer reading for Trade In". To the right of the selection window there will be a radio button where you select either trade in #1 or trade in #2. By default, trade in #1 will be selected, and this is what you will want 99% of the time anyway.

Note that I have many more forms in my database than you would use at your facility. Forms can be "activated" using the Car Forms button of the Tables Tab of the Admin Program. Each form has an active field. Forms that display on your screen have a 1 in this field, and forms that do not display have a 0. You can change the active status of any form using the Admin program. By default, I turn off everything except those things that I know you need.

Forms can also be digitally moved up and down, and left and right. This is for when a form does not "line up" by default. The default position of the form can be digitally adjusted in the Admin program, so that all forms can be put into the printer the same way.

Part 9 – Queries

Queries are quick and dirty requests of the database, as opposed to a Report, which takes a lot of effort to find the data and format it correctly. Reports are found in the Admin program, Reports Tab, because we presume only management wants to see those things. Queries are found here because this data can be useful to management and salesman alike.

The way I have set up these queries is to allow one **variable** that you can put in. I can make queries quite easily – the five that I have here were done in an afternoon. If you have some suggestions, they can easily be generated. These are the ones that I have thought up.

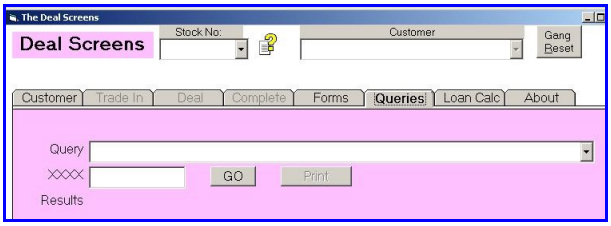

Figure 9.1 – Query Opening Screen

Note that these queries can be run without a StockID or Customer being filled in. You do not get to type in a query – you must select one from the existing set (which can be added to, by me). You get to enter variable in the XXX entry box, which of course is dependant on the specific query you are asking for. When that is all filled in, click the **GO** button.

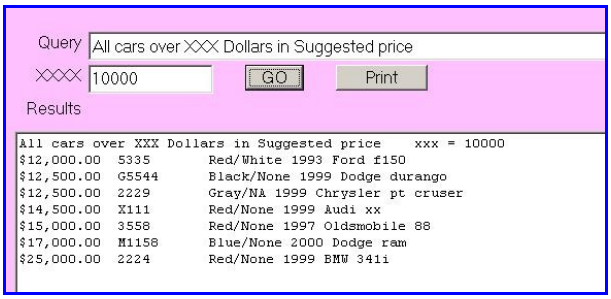

Figure 9.2 – Result of running a query

To the left you can see the results of one query. I have asked for the "Cars in Inventory with Dealer Suggested Retail Price over XXXX", where XXXX is $10,000. Below that you see the results (from our demo database). Once a query has run, the **Print** button becomes enabled, allowing you to print the contents of the query results. You can rerun this query several times with a different value in the XXXX box, getting different results.

Following are the **queries that have been developed**. It is rather easy to add new queries, as long as you do not need more than one piece of variable information.

1. All cars in inventory More than XXXX days old.
2. All cars in inventory More than $XXXX in Dealer Suggested Price.
3. All cars in inventory Less than $XXXX in Dealer Suggested Price.
4. All customers that have bought a car from us in the last XXXX months.
5. All customers that have bought a car from us, but Not in the last XXXX months.

Part 10 – Loan Calculator

This screen should have been the easiest part of this program to write, but it took just about the most time. Formulas exist for calculating the various parts of a loan. You would think that everybody would use the same formulas, and maybe even the same methods. However, that has been shown not to be the case. What took so long about this was that my numbers did not always match up with numbers from other systems. Close, but not exact. I was quite sure that my formulas were correct, and it took a lot of phone calls and testing to finally decide that not everybody else was playing by the same rules.

Consider that there are only six parameters in calculating loan numbers:

a) The Amount of the loan to start with.
b) The Interest Rate of the loan.
c) The Time Duration of the loan, in months or years
d) The Monthly Payment of the loan.
e) The Compounding time (monthly or daily in my case).
f) When will the first payment be made (30 or 45 days in my case).

Typically, you will want to calculate a **Monthly Payment**, given an Amount, an Interest Rate, and a Time Duration. By default, that is what this loan calculator does. However, I also allow you to calculate any of these numbers, given that you have the other three.

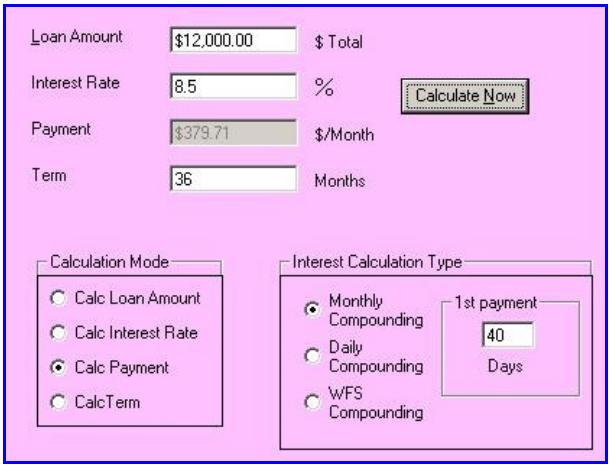

Figure 10.1 – Typical Monthly Payment Calc

In the example to the left, we have an Amount of $12,000, at an interest rate of 8.5%, for 36 months, compounded daily, with the first payment in 40 days. The result my program comes up with is $379.71/month. To see how the monthly payment varies as you fiddle with some of the other parameters, let us try the following:

a) daily, 45 days: $380.32
b) daily, 30 days: $378.97
c) monthly, 30 days: $378.81
d) monthly, 45 days: $380.15

You can see that these numbers are all close to each other, to within a couple of bucks a month. It appears that most other programs calculate using the Monthly, 45 day form of calculations. I believe that you should use the Daily, 45 days calculation. However, you can do it any way you want (that the banks will accept). The default method is set in the Admin program for each lender.

We have recently added a third payment method, that for WFS, a finance company. They do

their compounding rather different than the standard way found in textbooks. They do monthly compounding by calculating the daily rate and multiplying that by 30.4, the average number of days in a month.

Anyway, in calling on banks for help, we found that as long as we were within a couple of bucks of their numbers, all would be well. The final month's payment is not expected to be right on the mark anyway.

In the above screen, you will notice that the Payment entry box has a **gray background**, and the Calculation Mode shows "Calculate Payment". To calculate any of the other values, select the appropriate radio button: Calc Loan Amount, Calc Interest Rate, or Calc Term. The gray background will switch to the value being calculated. Fill in the data in the White entry boxes, and click on the Calculate Now button.

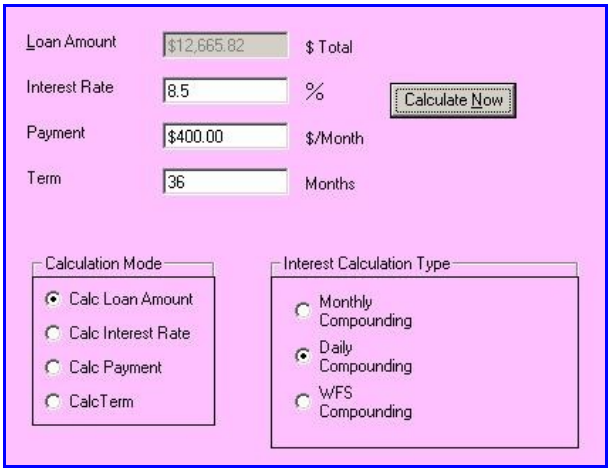

Figure 10.2 – Calc Loan Amount

So, for example, if you are wondering what Amount it would be to have an Interest Rate of 8.5% and a Term of 36 months, but a Payment of $400/month, Daily Compounding, the answer is $12,666. (I do not provide for 45 days first payment in this calculation). You can fiddle with any of the three values, and the program will calculate the fourth.

Note that you can get to this screen without having a car or customer selected. This and the query screen are the only ones that let you do this.

Part 11 – QuickQuote

After the original programs were written, I was informed that Real Salesguys don't want to take the time to enter all this customer and tradein stuff until they know that they really have a live one on the hook. They want a quick way to work up the financial details of a deal, calculate payments and so on, and then later enter all that other stuff. So we have come up with this idea of QuickQuote.

Figure 11.1 – Quickquote Selection

Quickquote will show you on one screen all the numbers involved in a deal, and it includes a loan calculator too.

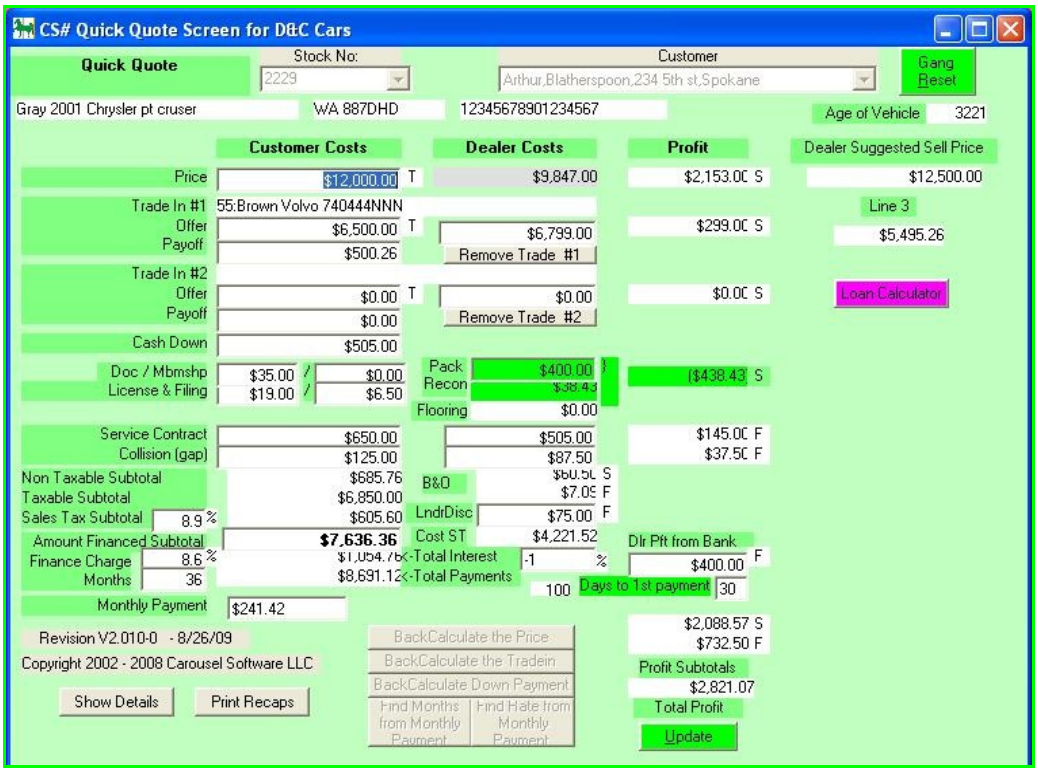

Figure 11.2 – The QuickQuote Screen

To bring up the QuickQuote program, click on the Green Horsy icon, labeled QuickQuote.

The screen looks kind of similar to the Deal screen, except with a lot more stuff on it. And a green background. And you can change its size. First you select a Stock Number, as with a

normal deal. You will see in the customer drop down box a list of all customers that may already have been interested in this car, and also the word "Add Customer". Clicking on this entry will automatically generate a new customer for this car, whose name is "quickquote-Xtimestamp", where 'timestamp' is the date and time when this customer was created. It fills in all the known data about this car, and lets you start filling in the customer deal info. (You can, however, use an existing customer if they have already started a deal.)

Entering the Customer Price is as normal. When you tab down, you no longer see buttons for the trade in, but available entry spaces. You can start entering the customer cost, ACV, and payoff for up to two tradeins. When you do this, initially the caption above each tradein will say "New". When you (later) click on the Update button, this caption will change to a sequence number (as the real deal screen does) and of a car type of "NA".

The rest of the screen on down is the same as the Deal screen. When you have entered the finance interest rate and number of months, the interest calculations will be done and will show up on this screen, exactly like the deal screen.

Where things differ, is with the Loan Calculator. On the Deal screen, this loan calculator is in a separate tab. This screen brings it up with a button.

When you enter information into the Loan Calculator, some things will affect the deal screen numbers, and some will not. As long as the Amount Financed in the Deal Screen matches the Loan Amount in the Loan Calculator, and as long as you are calculating a Payment, every time you click on a different loan calculation the Deal Screen information will be updated too.

If, however, you decide to fiddle with other permutations in the loan calculator, like calculate a Loan Amount based on a certain Percentage, Payment and Term, this information will not be reflected back into the deal screen. If you want to find out how much car you can sell somebody, based on a certain monthly payment, there are several Back Calculation functions provided which are described later in this section.

When all this is done, you can click on the Update button, and this will be written off to the database. You can recall this deal in the Deal program, because this Quickquote-timestamp user will show up as a buyer for this car, until the car is sold.

And this information will show up in the Real Deal program too. So, if the customer agrees to terms, you can now bring up the Real Deal program, find this car, find this customer (it will be in the customer dropdown list, starting with X), and then go to the Customer tab and change the Quickquote name to his real name. All that information will replace the phony information generated by the quickquote function. Similarly, you can go to the Tradein tab of the Deal screen, and correctly identify the information for the trade in. All the deal information will be retained, so you will not have to reenter it. You can then continue on with this deal normally. All the data you entered in the QuickQuote program will be displayed in this deal screen without you having to reenter it. You in fact can go back and forth between the Deal program and the

Quickquote program, even once the buyer's real name has been entered.

11.3 – QuickQuote Find a Price

We have the ability to back calculate from a total price for a car to an offering price. You can also back calculate from the Monthly Payment field. To do this, enter a number in either field (the example shows a number in the Monthly Payment field, with the red background). This will enable (make ungrey) some of the buttons to the lower right to allow the back calculation. Click on the button. The numbers in the requested field will increment or decrement to find the value that calculates to the requested number in the specified field. Note that if your requested number was really far off, this Price value could be negative. If you are calculating a monthly payment value, this will slow the program down significantly, because of the extra calculations.

You can back calculate the price of the car from the amount financed. From the monthly payment only, you can calculate the rate of the loan (not a preferred solution), the down payment, the price of the car, or the number of months for a loan. With this feature, you can punch in a requested monthly payment, and see how many months at the specified interest rate the loan would take with that payment.

Should you want to print a Customer Recap of what is on the screen, a Print Recap button will appear. You must have selected a stock number AND a customer (even a fake one) for this to happen. If you have added trade in information to this deal, before the recap will print correctly, you must have clicked on the Update button. If you do not, the trade in information will be missing from the recap. To set this up, bring up the Admin Carforms, find the recap file you want to use, and put "-RECAP" in the dealer specific box.

Note that I now allow a personalized Recap that has your company logo and used a better background than my standard typewriter looking one. In the Dealer Specific field for the form that you want to use, enter the following: "-RECAP" (without the quotes). Make sure that there are no other forms with the Recap entry in that field. By default, if nothing is entered, the original form 2 recap will printout.

Part 12 – Other Features of the Deal Tab

Part 5 described the generally useful functions of the Deal Tab. There are other things that it can do too, but are not used as much. Those features will be described here.

1. Pick Up Payments

Figure 12.2 – Pick Up Payments

We provide for a **Down Payment Pickup Schedule**. To enter this information, double click on the Down Payment entry box (at right). This will pop up a new form, as seen at the left. You can enter a schedule of up to five pickup payments, along with the due dates. Initially the Paid radio button will be NO, and no Date Paid value will show up. When a pick up payment is actually made, change the No button to Yes, the Date Paid calendar will show up, and enter the date the payment was made. When using this feature, the background of the Downpayment field in the main deal program will be Red until all the payments are made, and Green after that. If NO pickup payments are entered, then the background will be White. When there are pickup payments scheduled, you cannot enter a down payment value on the deal screen. That value will be the total of scheduled payments from this screen. Form #19001 will print out a promissory note for these pickup payments.

Figure 12.1 – To start Pickup Payments, click here

2. Additional Items

Figure 12.3 – Addition Items, Deal Screen closeup

The next line following that allows you to sell **Car Addon Equipment**. This might be something like a Car Alarm, or a special Insurance policy other than a Warrantee or Gap policy. These things may need to have sales tax calculated (eg a Car Alarm) or may not (an insurance policy). The commissions could be given to the Salesman or to the Finance Person.

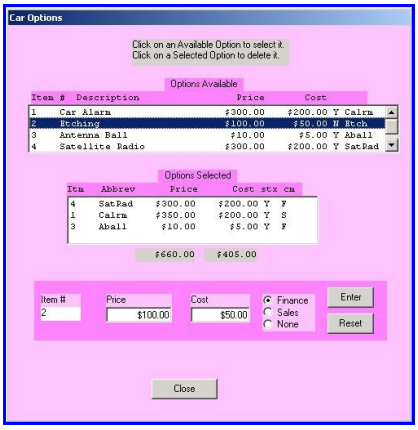

Figure 12.4 – Car Options popup

We presume that you have already loaded a description of what you have to sell in this category using the Tables tab of the Admin program. See that program's documentation for details. This cannot be done dynamically from the Deal program. To actually sell something as part of a deal, click on the Additional Items button. You will get a screen pop up that looks like the one at the left.

The top of the screen shows the list of items available for sale. The middle part of the screen shows those items that have been selected for sale. In the example, the item Etchings has

been clicked on. That populates the box at the bottom, that gives you the item number, its default sale price, its default cost, and a selector for who gets the commission. The price and cost information can be changed at this point. When you have finished with this item, click on the Save button and it will be placed in the list of items sold with this car. Whether this item is (sales) taxable or not is defined when you enter the item into inventory.

Items listed to be sold with this deal can be deleted by clicking on that item in the middle screen. A Delete button will appear. Click on it, and the item is taken off the list. Likewise, you can Edit the price of the item by clicking on the item, and then clicking on the Edit button.

When you are finished, click on the Close button. The sum of prices, and the sum of costs, will appear on the deal screen, along with the profit and loss. These numbers will be figured into the sales tax numbers, and the commissions on the next page. These items are also entered into the Due Bill database for this car. If a Due Bill is printed out, they will all show up.

There is one problem, and that is that each Purchase Order, and Bank Loan form that a dealership uses, has to be modified to display these items. Since that is a lot of work, and since most dealers do not sell such items, any dealer that wants to start using this feature needs to talk to me first, so that we can figure out where to put this information on their PO forms and bank forms.

3. Self Financing Loans – Irregular Payments

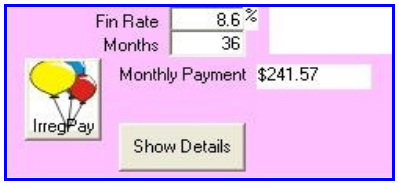

Figure 12.5 – Irregular Payment Button

If you self finance, you can make some terms for the loan that are somewhat different than if you are going through a regular bank. Specifically, you can ask for irregular payments. A regular loan has a term (say 12 months) and an interest rate (say 8%), and payments are calculated based on those two variables. A loan with irregular payments allows you to ask for special payments during the life of the loan. The IrregPay button, seen at the left, will only appear if you select Self Financing as the loan company for the loan.

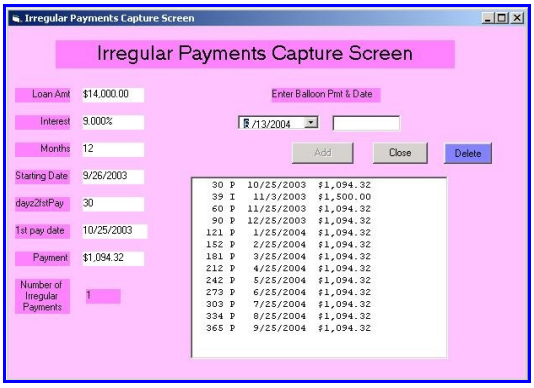

Figure 12.6 – Irregular Payments

For instance, say you have a $14,000 loan for 12 months at 9.00%. The monthly payments would be $1,224/month. However, say you want your customer to make an irregular (extra) payment of $1,500 two weeks after the first payment. That would then reduce the monthly payments for the regular payments to $1,094/month. This gets you, the dealer, some extra money up front (although this is not a Pick Up Down Payment, as above) and reduces the monthly payments the customer has to make.

For this to work, a) this has to be a self financed loan, and b) your loan form must have space for this irregular payment to be printed, which means c) we at Carousel Software have to make some custom adjustments to that form. Note that all this is disclosed, and that interest is charged on the principle of the loan until the irregular payment is made, unlike the case for PickUp payments where no disclosure is done and no interest is charged.

Note that the Self Finance program understands all this too.

There are two other buttons on this screen. The Delete button allows you to select an irregular payment and delete it. The Edit button allows you to select an irregular payment and change its value (but not its date). This is helpful if you are fiddling with a balloon payment to get an even number dollars per month, for instance.

4. Special Popup Screens

Figure 12.7 – Pop Up buttons

There are several screens which were designed to pop up when certain forms were being printed, that people have asked to have access to from the Deal Screen. The buttons that bring up these screens are all on the right edge of the Deal Tab.

These pop up screens are to capture information needed for certain tasks that not all car deals need to get. Specifically, these are the Due Bill screen, the Insurance Policy screen, and the Add Finance Company screen. The Add FC screen is useful if the customer is getting their own loan, but you need this lienholder information when you print out certain paperwork, like warranties. When you first enter data for a new customer, the screen will also show a box that is labeled "Show Lnh", for Show Lienholders. If this box is checked, only banks used by the dealership for financing purposes will be displayed in the Finance Company dropdown box. If the box is unchecked, then all banks, including Lienholders, will be shown. The Add Finance Company now has a checkbox to indicate that a bank is a dealership used bank, or just a lienholder bank.

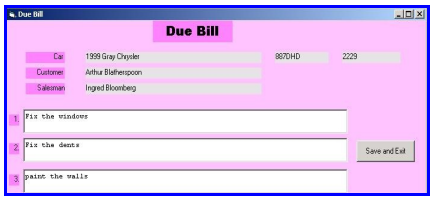

Figure 12.8 – Due Bill popup screen

4A. Due Bill Popup Screen

The Due Bill is a form that promises the customer that certain things will be fixed or added to the car before delivery. There are a couple of different forms (see the Forms User Guide) that this information can be filled in with. The screen at the left will pop up before these forms are to be printed. However, you can also have them pop up from the Deal Tab by punching the DueBill button (middle right of the screen). It shows the car, the customer, and up to seven things that will be promised. This form can be edited at any time. The Additional Items function can also modify this screen.

4B. Insurance Policy Popup Screen

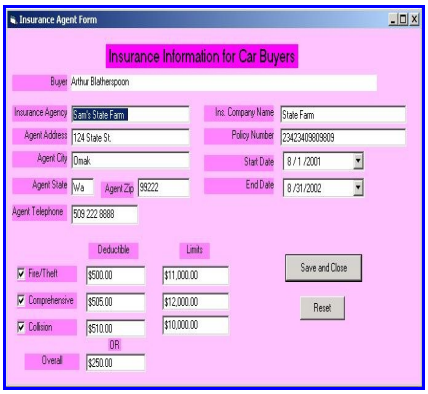

Figure 12.9 – insurance Popup

Some forms require that we know the customer's insurance policy specifics. There is a popup screen that will gather this information before the form prints. However, you can get to the form early buy clicking on the Insurnc button (middle right of deal tab).

This screen gets the policy number, the insurance limits, deductibles, agent, insurance company, etc. You only need to fill in the data that your particular form needs. You will have to know what the form to be printed is asking for.

4C – Additional Finance Company

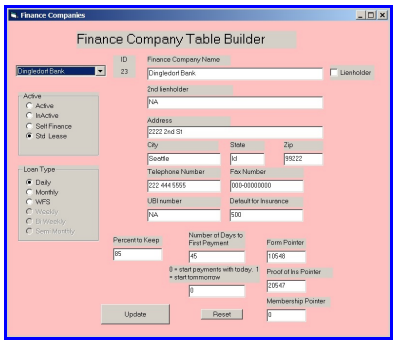

Figure 12.10 – Finance Companies

We need a list of finance companies that the dealership usually deals with. The Admin program provides a screen to enter this information (see the Tables section of the Admin User Guide). However, when a customer finds his own financing, we still need to know that information to print out on some forms. Rather than ask you to go add this new company via the Admin program, we allow you to add it here by clicking on the Add FC button.

The screen that pops up is identical to the one the Admin program uses. The important things to fill out are the name of the company and enter the address information of the company. Set the Active column to 1. Do NOT fill in the Finance ID, as the program will do this for you.
NoDayz should be 45, Loan Type should be 1, Keep should be 0.

Note the checkbox Lienholder in the upper right of figure 12.10. By default it is unchecked. However, if it is checked, that indicates that this bank is one that the dealership has a relationship with – that is, the dealership can contract with the bank to make customer loans.

Figure 12.11 – dealer bank checkbox

That allows the deal screen (fiure 12.11) to check that tiny box just under the finance company name and only see the banks you have that relationship with. If the box is unchecked, you will see all banks that were ever entered into the system.

5. License Fee Calculator

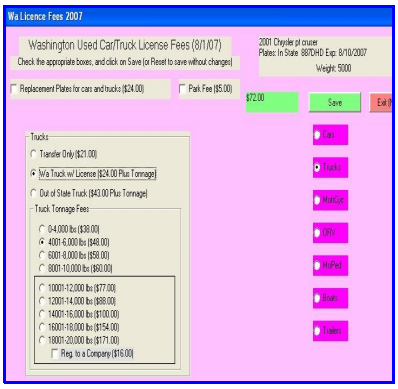

Figure 12.11 – License Calculator

For Washington dealers only, I have provided a way to calculate the license fees. There is a button instead of a caption for License Fees in the Deal screen. Click this button (or double click in the License Fee Field) and you will get a popup box like the one at the left. It gives you a choice of Car or Truck, and for each of those, a choice of Transfer, Car w/ License, or Out of State. "Transfer" means it is a Washington licensed car with a valid license. "Car w/ License" means that it is licensed in Washington, but that the license is either expired or about to expire. "Out of State" means that the vehicle came from out of state and needs a new license and registration. The last two options both have different fees based on the weight of the vehicle. If a new license plate needs to be made, there is a checkbox for that at the top of the screen. The defaults for these fields will be based on the information you entered for weight, vehicle type and plate state in the Inventory program for this vehicle. When you have made all the selections, click Save, which will save the data to the Deal screen, of Exit and it will not save the data. You can override this data in the deal screen with any numbers you want to use.

For those dealers that sell life insurance policies, there is a separate tool to calculate the added cost information. It is described in the Credit Life document that is in the documentation.