

USER GUIDE

PCRS+

Step-by-Step Instructions on:

- Adding Contracts
- Remitting Payments
- Using Quick Rater



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Overview

This User Guide provides step-by-step instructions for adding contracts, remitting payments using Process Register, and using Quick Rater in PCRS+.

For more detailed visual guidance on these processes, please see the training videos found at: <https://www.sonsio.com/training/pcrs>

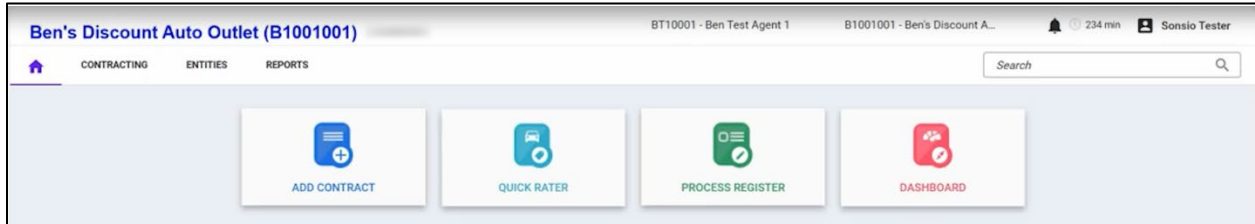
The screenshot shows the Sonsio website homepage. At the top left is the Sonsio logo with '40 YEARS' and 'Vehicle Protection'. The navigation menu includes 'ABOUT US', 'PROTECTION PRODUCTS', 'NEWSROOM', and 'CONTACT US'. On the right, there are buttons for 'Dealer Login' and 'Claims'. The main heading reads 'Introducing the PCRS+ F&I Administration System'. Below this is a paragraph of text: 'Sonsio Vehicle Protection is committed to continuous improvement and helping our valued partners keep up with evolving industry demands. That is why we're thrilled to enhance our services and drive future growth for you and your business through the PCRS+ F&I Administration System.' A large blue button says 'HOW TO GET STARTED'. Below it is a 'Training Videos' section with three video thumbnails: 'How to Add a Contract', 'How to Remit Payments using Process Register', and 'How to use Quick Rater'. Each thumbnail includes the Sonsio logo, a play button icon, and the text 'TRAINING VIDEO PCRS+ for Dealers & Agents'. Below each thumbnail is a link: 'Video not working? Click here to watch in a new tab/window.' At the bottom of the training videos section are two more blue buttons: 'User Guide' and 'Transitioning from SCS to PCRS+'. At the very bottom, there is a question 'Have any additional questions?' followed by the text 'Reach out to your Sonsio Account Manager or call 866-608-9836 for assistance.'

Adding Contracts in PCRS+

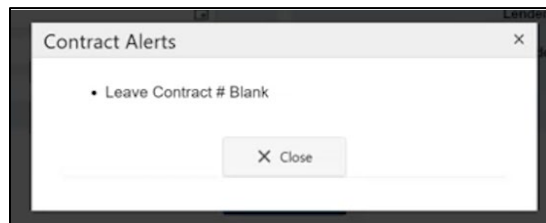
For more detailed visual guidance on adding contracts, please see the videos found at: <https://www.sonsio.com/training/pcrs>

The Add Contract function allows you to view all eligible products, electronically rate, and create contracts for vehicles.

1. Click the “ADD CONTRACT” button on the PCRS+ home screen.



An important alert will pop up reminding you to leave the contract number blank as you are adding the contract information. The contract number will automatically be generated later. Click the “Close” button and exit the alert to continue.



2. Enter the vehicle information. Red asterisks indicate required fields.

A screenshot of the 'VEHICLE INFORMATION' form. The title bar is blue with a car icon and the text 'VEHICLE INFORMATION'. The form fields are: 'Deal #' (text input with search icon), 'Sale Odometer *' (text input with value '0'), 'Type *' (dropdown menu with 'New' selected), 'VIN *' (text input), 'Year *' (dropdown menu with 'Select...' selected), 'Make *' (dropdown menu with 'Select...' selected), 'Model *' (dropdown menu with 'Select...' selected), 'Sale Date *' (text input with value '08/30/2024' and calendar icon), 'In-Service Date' (text input with value '08/30/2024' and calendar icon), and 'Stock #' (text input). A legend at the bottom left states '* - identifies required information'.

After entering the complete VIN, the year, make, and model of the vehicle will auto-populate.

3. Enter all applicable financial information.

FINANCIAL INFORMATION	
Finance Type	Select...
Vehicle Purchase Price	\$0.00
Amount Financed	\$0.00
Finance/Lease Term	0
APR	0.00%
Payment	\$0.00
MSRP/NADA	\$0.00
Lender Search	<input type="text"/> <input type="button" value="Q"/>
Lender Name	<input type="text"/>

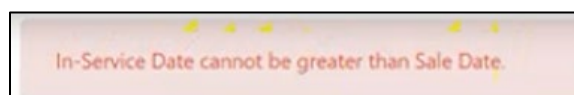
IMPORTANT: If the vehicle has been financed, enter the name of the lender. Click the magnifying glass in the “Lender Search” field to open the search tool. Here, you can locate the lender via name and address. Select the correct lender and the search tool will close.

Name	Address	Mailing City	State
(36863) SANTANDER CONSUMER USA INC	PO BOX 961288	FT WORTH	TX
** PRODUCT SALES ONLY **			
OSLDO NOT CHANGE HERE	200 CHURCH ST	CLINTON	MA
OSLDO NOT CHANGE HERE	14 MAIN ST	HOMETOWN BANK	MA
*Ally	PO BOX 8138	COCKEYSVILLE	MD
*Ally Financial	PO BOX 8116	COCKEYSVILLE	MD

4. Confirm the information has been entered correctly, then click the “Next” button.



If necessary, the system identifies items that need to be addressed before moving forward.

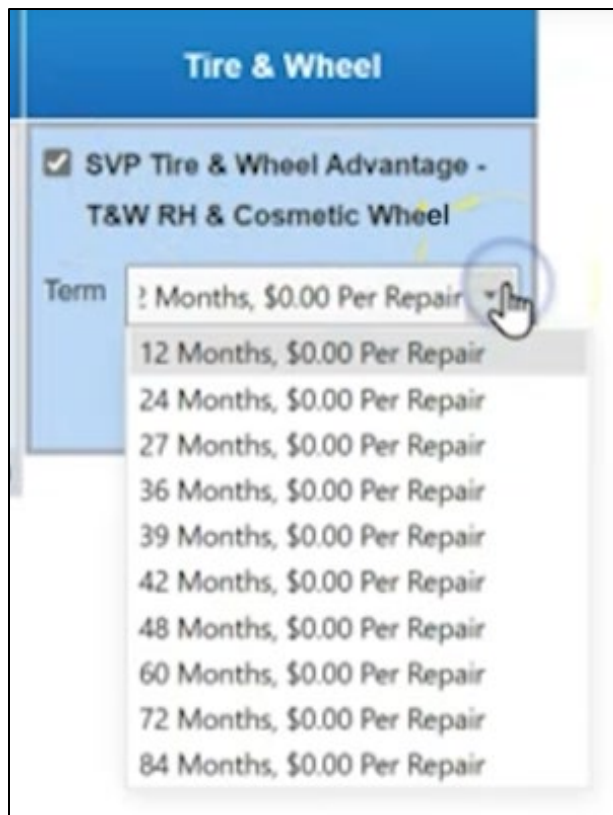


5. All products and coverages that the vehicle is qualified for are displayed after clicking “Next.”



NOTE: If no products are displayed, this may indicate the vehicle is ineligible.

6. Click the checkbox next to the desired product(s) and use the dropdown menu to select the desired term length.



- The dealer cost for the selected product(s) will then be shown on the screen. To add markup to the dealer cost, change the cost listed in the product's textbox.

Click the “i” icon in the top right of the pricing box to view the product price summary showing the cost breakdown, including the dealer cost and markup for the selected product(s).

The image shows two parts of a software interface. On the left is a 'Dealer Cost' summary window with the following data:

Dealer Cost	\$356.00
Options/Surcharges	\$0.00
Total Dealer Cost	\$356.00
Markup	\$200.00
Retail	\$556.00

Below the table is a 'Close' button. On the right is a 'Selected Product' panel with a table:

Product	Cost
SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	\$556.00

The total cost of \$556.00 is displayed at the bottom right of the panel.

- Once the product pricing has been finalized, click the “Next” button.



- Enter the customer information. Red asterisks indicate required fields.

The screenshot shows a form titled 'CUSTOMER INFORMATION' with a person icon. At the top, there are radio buttons for 'Personal' (selected) and 'Business'. The form contains the following fields:

- First Name *
- Last Name *
- Alt. Name
- Address 1 *
- Address 2
- Zip Code * and State *
- Mailing City * with a 'Verify' button
- Country * (United States)
- Language (English - United States)
- Primary Phone and Secondary Phone (each with an 'ext #' field)
- Email Account

10. Enter the vehicle sale date in the Vehicle Information section, and then confirm that the correct F&I Manager/Seller is listed in the Financial Information Section.

The screenshot shows two side-by-side panels. The left panel, titled 'VEHICLE INFORMATION', contains the following fields: Deal #, Sale Odometer (1,500), Type (N), VIN (3VWEM7BU5RM062990), Year (2024), Make (VOLKSWAGEN), Model (JETTA SE), Sale Date (08/29/2024), In-Service Date (08/29/2024), Stock #, and Vehicle Sale Date (with a calendar icon). The right panel, titled 'FINANCIAL INFORMATION', contains: Finance Type, Vehicle Purchase Price (\$0.00), Amount Financed (\$0.00), Finance/Lease Term (0), APR (0%), Payment (\$0.00), MSRP/NADA (\$0.00), Lender Name (GMAC), and F&I Manager/Seller (Sonsio Tester, shown in a dropdown menu).

11. If needed, you can edit the Retail Price by changing the cost listed in the product's textbox. **REMINDER:** Leave the contract number blank, it will automatically be generated later.

SELECTED PRODUCTS			
Contract #	Ref #	Description	Retail
		SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	\$556.00
			\$556.00

12. Click the "Print preview" button to see a copy of the contract prior to submission. A PDF will open in a new tab. Carefully review all the information listed on the preview of the contract to make sure everything has been submitted correctly. **Once the contract has been submitted, changes or corrections cannot be made.**



After reviewing the contract, close the tab to return to the "Add Contract" screen. If any changes are needed, click the "Previous" button and address to make them. Then, return to this screen and preview the contract again before moving forward.

If no changes need to be made, click "Finish" to submit the contract.

13. The contract has been successfully added and the contract number has been created and is displayed on the screen. The status for the contract will be “Pending” until you have remitted for this payment.

Status	Send To DMS	Contract #	Reference #	Coverage	Retail
Pending	<input type="checkbox"/>	PCP0000000000000010		SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	\$556.00
Grand Total:					\$556.00

Print New Contract Close

Contracts have been successfully saved, please click the Print  icon in the upper right corner to print the documents. Please make sure to remit your business according to your agreement with the provider.

14. If eSignatures functionality is enabled, a popup will appear explaining that the customer has the option to either electronically sign the contract or physically sign a printed copy of the contract. **NOTE:** Whether the customer signs the contract electronically or by hand, you must print a hard copy of the completed contract for the customer to keep. Also, please print a copy for your records.

eSignature confirmation

Customer: You have an option to use eSignature and sign the documents electronically, or, if you prefer, the documents will be printed out for your standard signature.

Selling Dealer: After the customer signs this service contract, either electronically or by hand, you are **required** to print and provide a hard copy of this service contract to your customer. Also, please print a copy for your records.

I agree to use electronic record and signatures. ([View Details](#))

Accept Decline

15. To have the customer sign electronically, check the “I agree” box and click Accept. This will open a new window. In the box at the top of the screen, have the customer sign their initials. Then click “Next” and have them sign their full signature. If applicable, click “Next” and have the co-buyer enter their signature. Once all necessary signature have been entered, click “Done.”

Signatures 1 of 2

Customer Initials



You are now signing for contract # PCP0000000000000006 SVP Dent Unlimited Mail NOCAP 5P

Next



Dent Service Contract

COVERED VEHICLE

New Pre-Owned* Leased VVIN 1FMBX7DH5PGA8845
 Year 2023 Make FORD Model Escape XLT Mileage 190

PCP0000000000000006

STATE DISC OWNO CAP

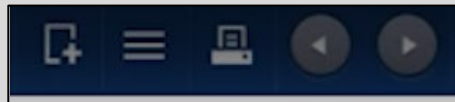
16. The electronic signatures will now be shown in the contract.



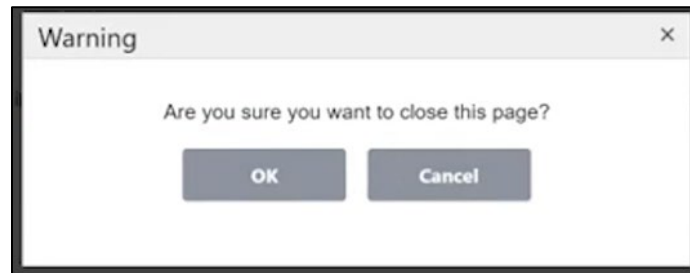
17. To print a copy of the finalized contract for the customer and for your records, click the print button in the upper right.



The popup will only occur if eSignature functionality is enabled for your dealership. If the popup does not occur, or the customer would prefer to sign by hand, click the print icon in the upper right corner to open a printable copy of the finalized contract for the customer to sign. (If the customer is electing to sign by hand, click "Decline" on the popup.) **NOTE:** Remember to make a copy of the signed contract for your records.



18. You can click the "New Contract" button to start adding another contract into the system, or the "Close" button to return to the home screen, and then click "OK" to confirm that you wish to return to the home screen.

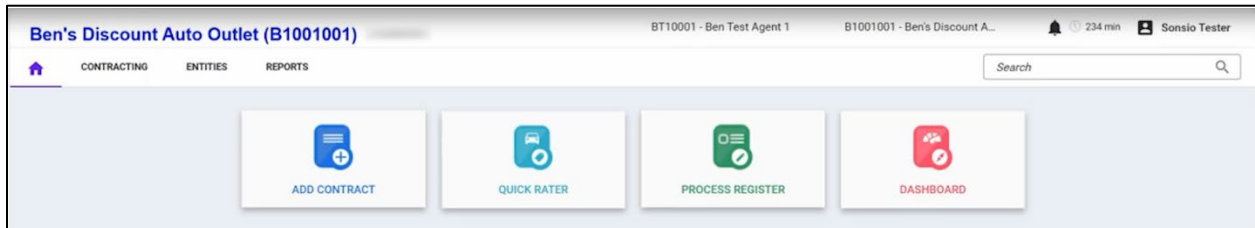


Remitting Payments in PCRS+

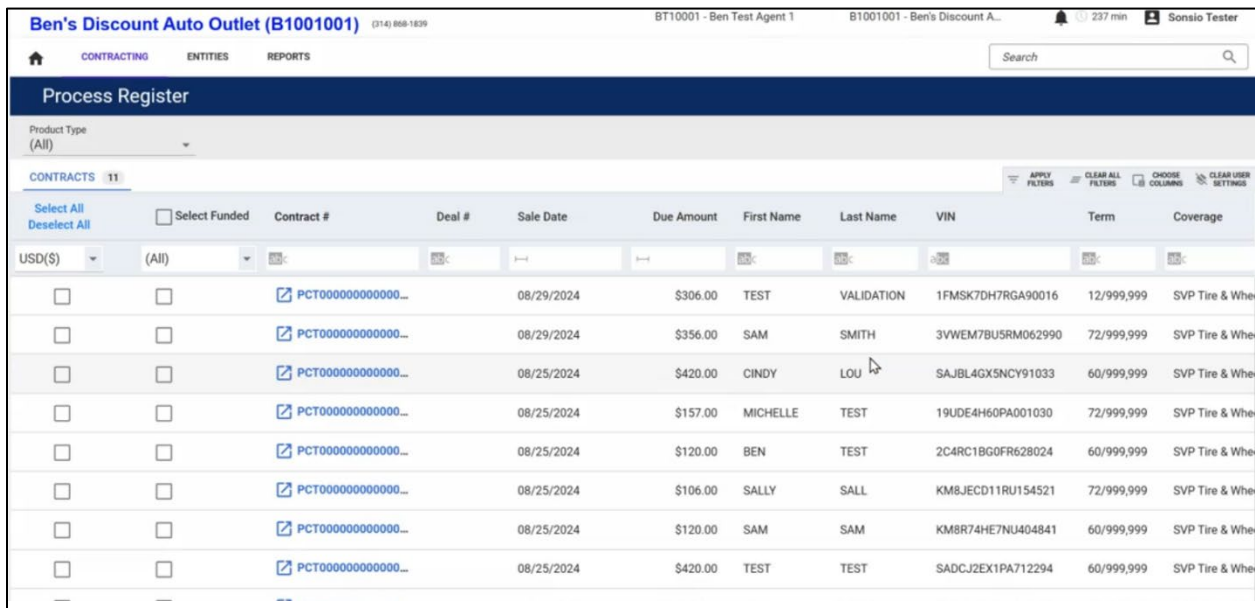
For more detailed visual guidance on remitting payments using Process Register, please see the videos found at: <https://www.sonsio.com/training/pcrs>

The Process Register function allows you to remit payments in PCRS+.

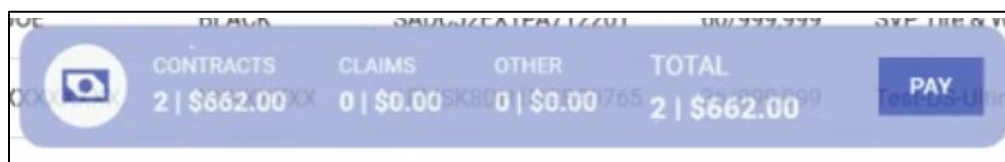
1. Click the “PROCESS REGISTER” button on the PCRS+ home screen.



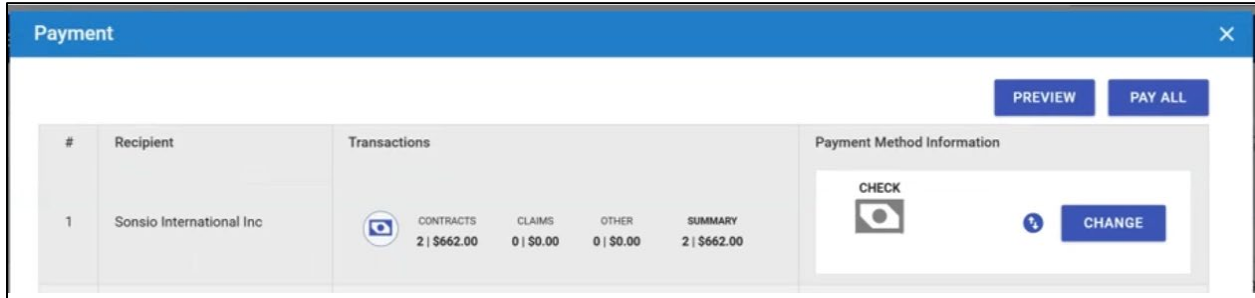
2. Any unpaid contracts will be listed here on the Process Register page. You can use the buttons on the top left to select or deselect all contracts. Or you can use the checkboxes to select specific contracts.



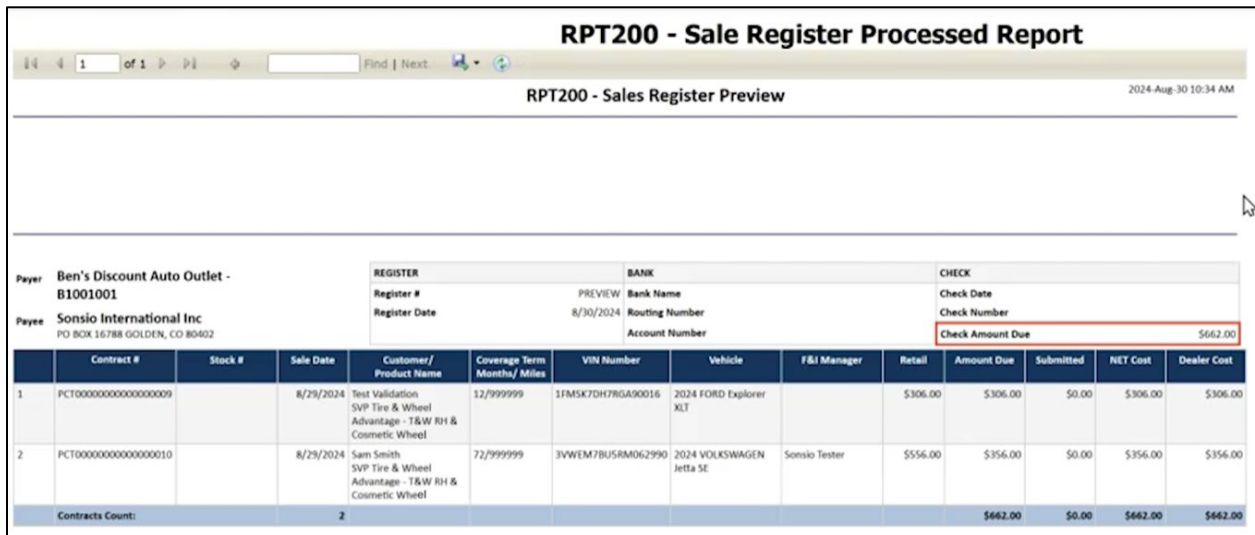
3. After you have selected the contract(s) you wish to remit payment for, the contracts total, claims total, other total, and overall total amounts will be displayed in the bottom right corner. Select “PAY” to pay the amount listed under “TOTAL.”



4. Review the payment details in the payment box that pops up.

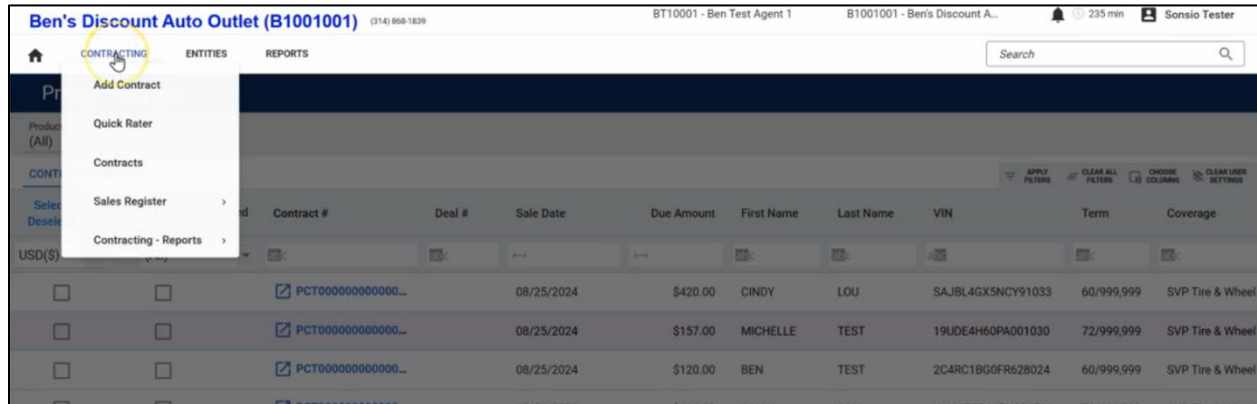


You can also click “PREVIEW” to open a “Sale Register Processed Report” in a new tab with more detailed information; including information about the contracts, customers, products, check, and payee. Close the tab to continue the remittance process.

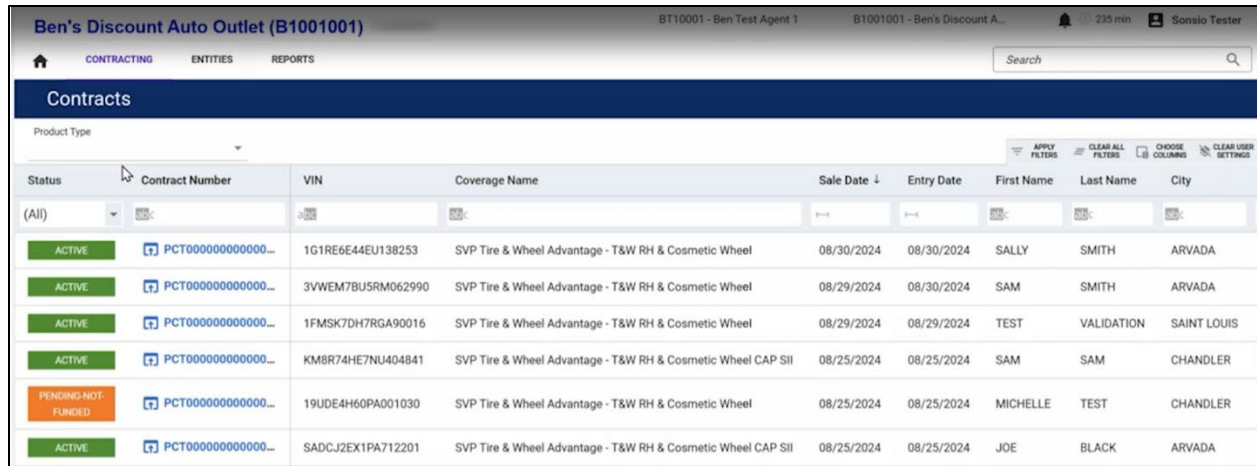


5. After reviewing the payment details, to proceed with the payment, click “PAY ALL.”
6. The same “Sale Register Processed Report” will open in a new tab, but now the contracts shown in the report have been marked as paid in the system.
7. Print a copy of the report, and mail that along with your check to the payee on the report.
8. Close the browser tab with the report to return to the Process Register. The contracts you have paid will no longer be listed on the Process Register.

- To view paid contracts, cover over “CONTRACTING” in the top left and click “CONTRACTS.”



- The contracts you have already paid for will have a green “ACTIVE” status, while any unpaid contracts will show a “PENDING-NOT-FUNDED” status.

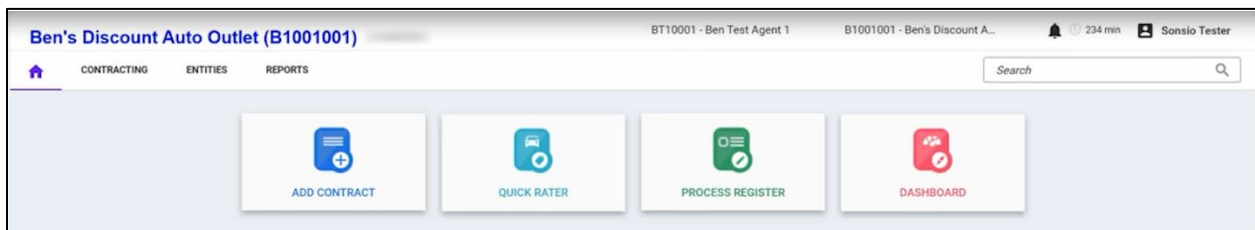


Using Quick Rater in PCRS+

For more detailed visual guidance on using Quick Rater, please see the videos found at: <https://www.sonsio.com/training/pcrs>

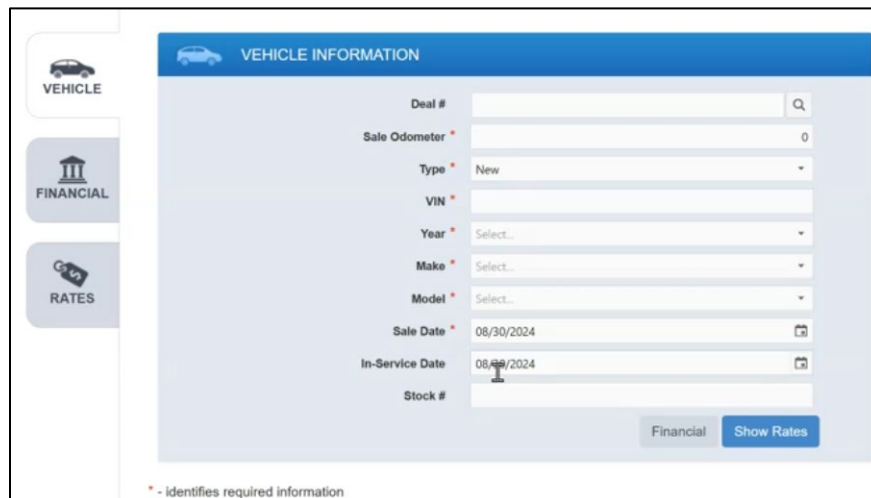
The Quick Rater function allows you to view all eligible products and electronically rate a contract. This process is different from the Add Contract function because it allows you to see the available products based on the specific VIN and Mileage without creating a contract. **NOTE:** If you want to create a contract, please instead follow the instructions for [Adding Contracts in PCRS+](#).

1. Click the “QUICK RATER” button on the PCRS+ home screen.



This will take you to a screen where you can start entering the vehicle information.

2. Enter the vehicle information. Red asterisks indicate required fields.

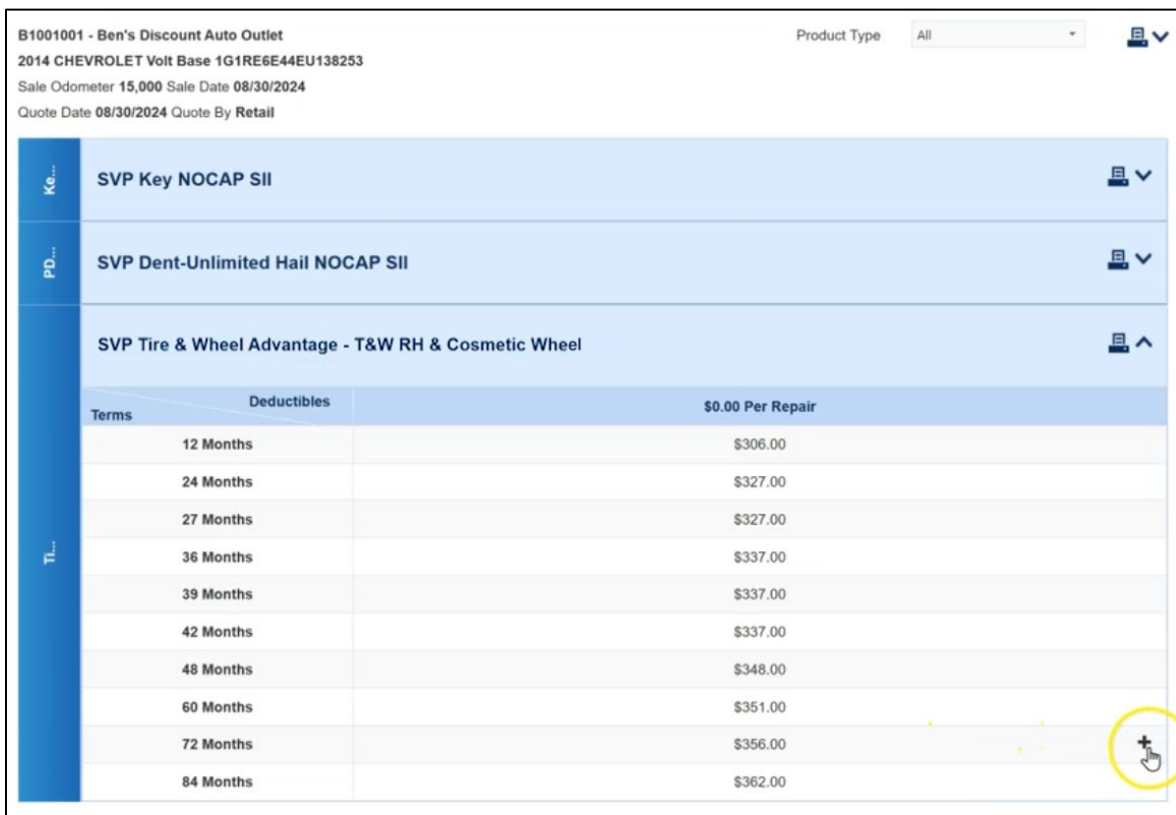
A screenshot of the "VEHICLE INFORMATION" form. The form has a sidebar with "VEHICLE", "FINANCIAL", and "RATES" tabs. The main form fields are: Deal # (text), Sale Odometer (text, value 0, red asterisk), Type (dropdown, value New, red asterisk), VIN (text, red asterisk), Year (dropdown, value Select..., red asterisk), Make (dropdown, value Select..., red asterisk), Model (dropdown, value Select..., red asterisk), Sale Date (calendar, value 08/30/2024, red asterisk), In-Service Date (calendar, value 08/30/2024, red asterisk), and Stock # (text). A "Show Rates" button is at the bottom right. A note at the bottom left says "* - identifies required information".

After entering the complete VIN, the year, make, and model of the vehicle will auto-populate.

- After entering the vehicle information, you can click “Show Rates” in the bottom right, or you can click on the “RATES” tab on the left. This tab will display all the options this vehicle is eligible for and that your dealership is signed up to sell.
NOTE: If no products appear, this may indicate that the vehicle is ineligible.

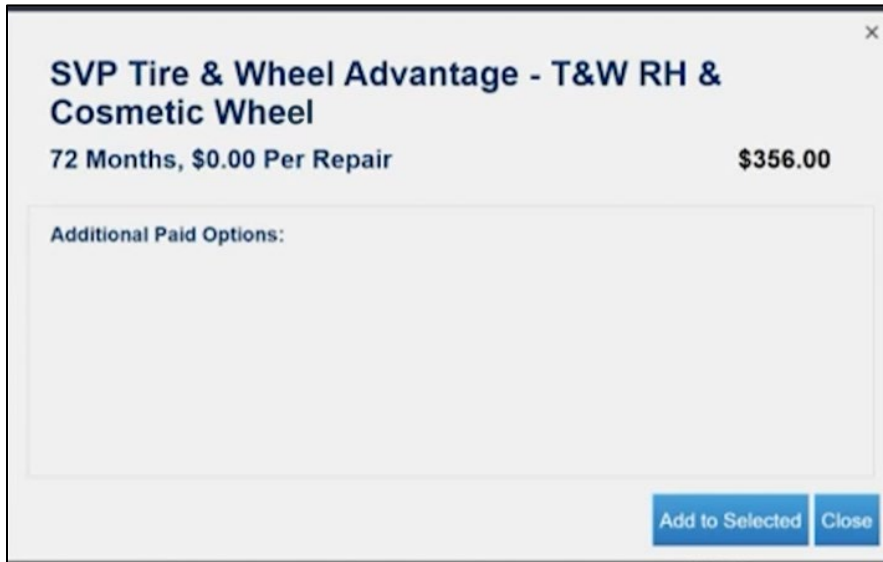


- You can click the dropdown next to any of the product options to see all term length options as well as the rate associated with each term length.



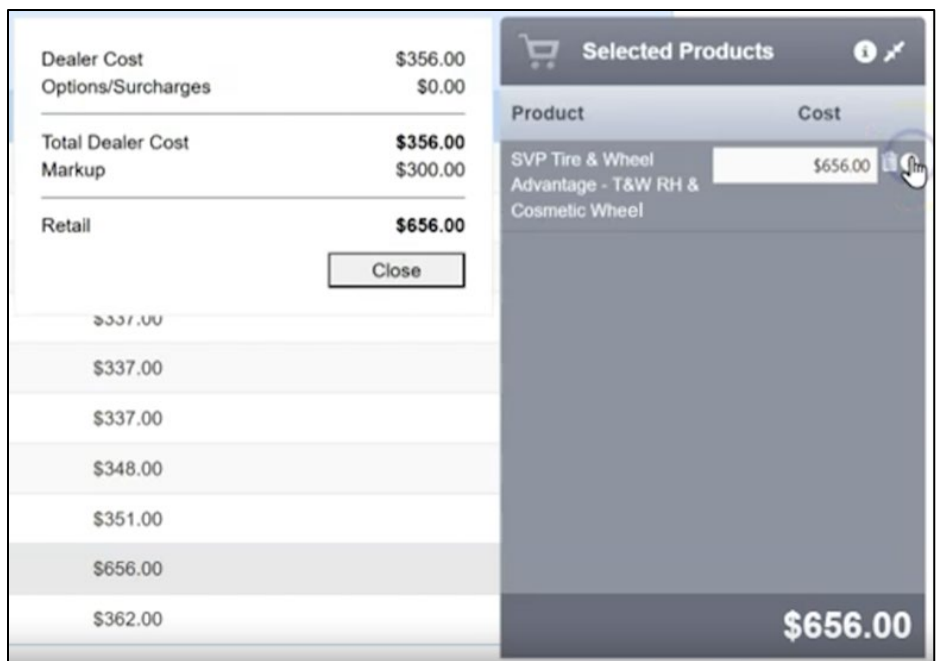
Hover over the term length you would like to select and click the plus icon.

A pop-up with your selection will appear. Click “Add to Selected” to continue with your selection.



- The dealer cost for the selected product(s) will then be shown on the screen. To add markup to the dealer cost, change the cost listed in the product’s textbox.

Click the “i” icon in the top right of the pricing box to view the product price summary showing the cost breakdown, including the dealer cost and markup for the selected product(s).



You can use steps 4 and 5 to view other the products available for this vehicle and customize rates.

After reviewing the product options, if you would like to create a contract for this vehicle, return to the home screen and follow the steps in the [“Adding Contracts in PCRS+”](#) Section.