

# USER GUIDE

*PCRS+*

Step-by-Step Instructions on:

- Adding Contracts
- Using Quick Rater
- Remitting Payments

**NEW! Remit payments using ACH**

(see instructions starting on page 11 for details)



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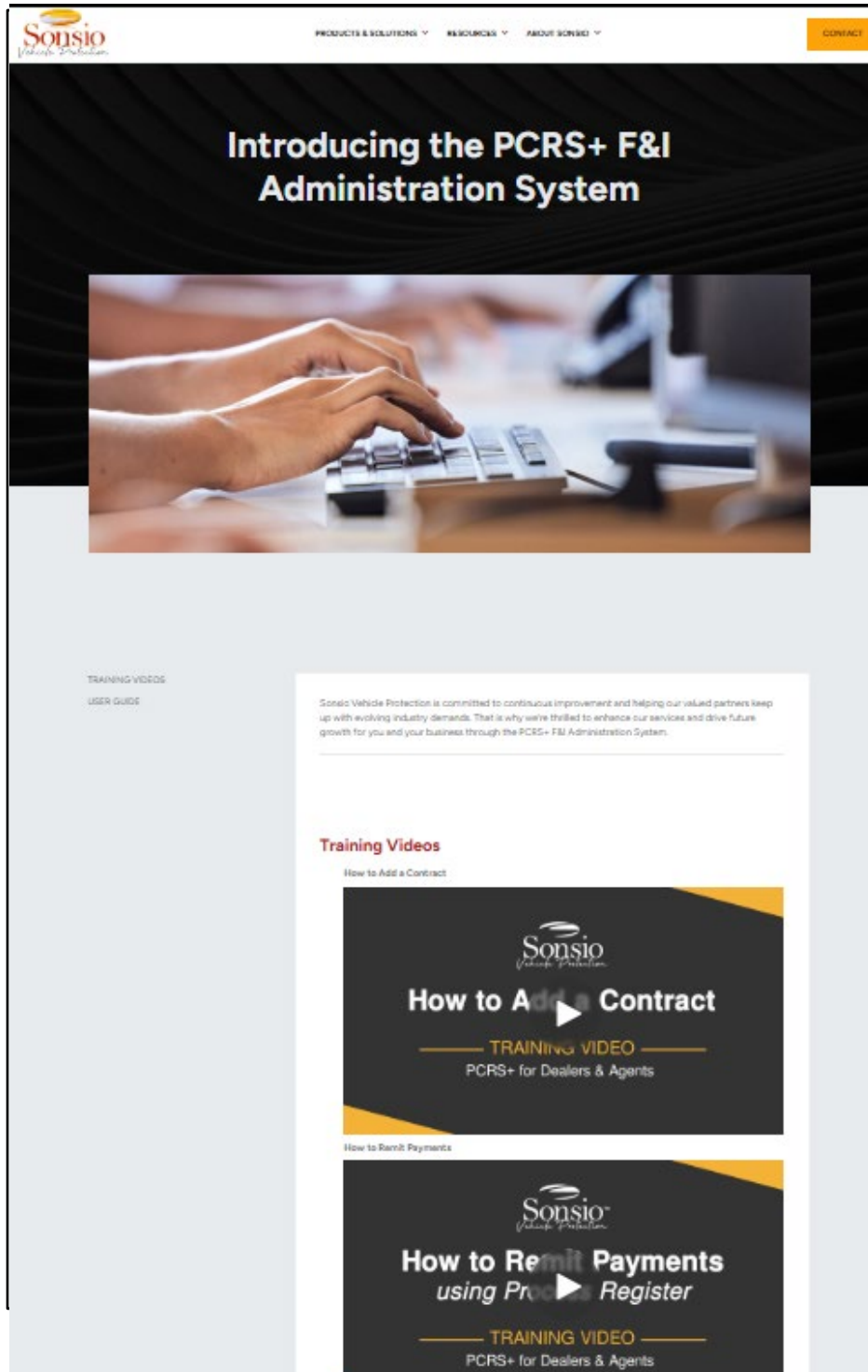
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# Overview

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>

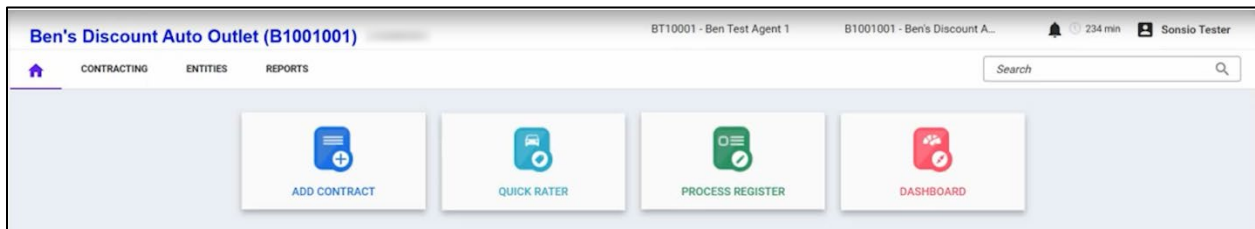


# Adding Contracts in PCRS+

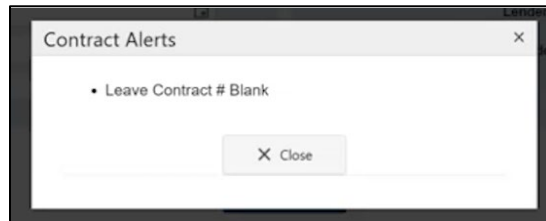
For more detailed visual guidance on adding contracts, please see the videos found at: <https://www.sonsio.com/training/pcrs>

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

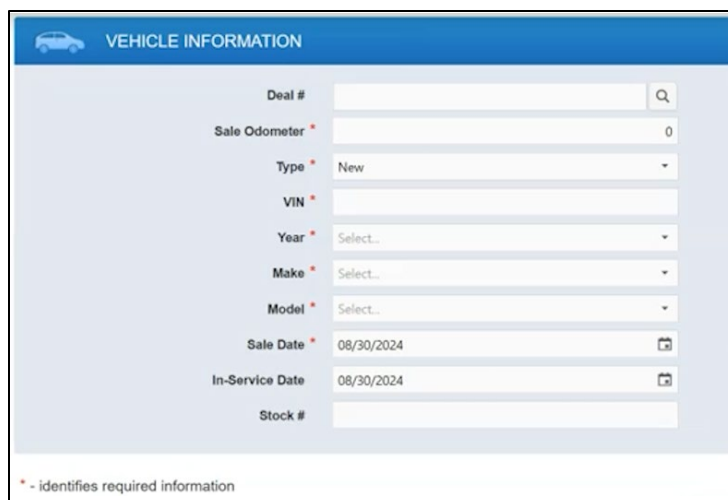
1. Click the “ADD CONTRACT” button on the PCRS+ home screen.



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.




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 \*' (calendar icon with value '08/30/2024'), 'In-Service Date' (calendar icon with value '08/30/2024'), and 'Stock #' (text input). A legend at the bottom left states '\* - identifies required information'.

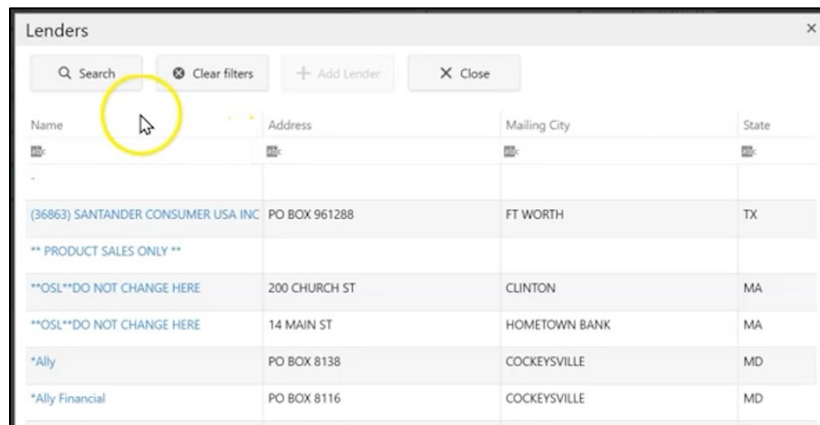
After entering the complete VIN, the year, make, and model of the vehicle will auto-populate. If the VIN does not decode, please reach out to your Sonsio representative.

**Note for trailers:** The system requires a mile value higher than zero to proceed. If the coverage is being sold on a trailer, you can enter 1 in the “Sale Odometer” field.

3. Enter all applicable financial information.

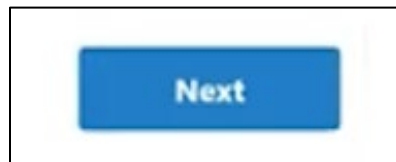


**IMPORTANT:** If the vehicle has been financed, enter the name of the lender. Click the magnifying glass in the “Lender Search” field to open the search tool. Here, you can locate the lender via name and address. Select the correct lender and the search tool will close.

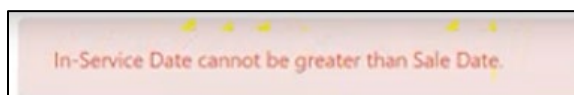


Name	Address	Mailing City	State
(36863) SANTANDER CONSUMER USA INC	PO BOX 961288	FT WORTH	TX
** PRODUCT SALES ONLY **			
**OSL**DO NOT CHANGE HERE	200 CHURCH ST	CLINTON	MA
**OSL**DO NOT CHANGE HERE	14 MAIN ST	HOMETOWN BANK	MA
*Ally	PO BOX 8138	COCKEYSVILLE	MD
*Ally Financial	PO BOX 8116	COCKEYSVILLE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

The screenshot shows a 'Select Products' window with three columns: 'Key Replacement', 'PDR', and 'Tire & Wheel'. Each column contains a checkbox, a term dropdown menu, and a price of \$0.00. The 'Key Replacement' column has a checkbox for 'SVP Key NOCAP SII' and a term dropdown set to '12 Months, \$0.00 Per Re...'. The 'PDR' column has a checkbox for 'SVP Dent-Unlimited Hall NOCAP SII' and a term dropdown set to '12 Months, \$0.00 Per Re...'. The 'Tire & Wheel' column has a checkbox for 'SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel' and a term dropdown set to '12 Months, \$0.00 Per Re...'. Each column also has a 'Class' and 'Vehicle' field.

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

**Note for trailers:** Multiple trailer options may populate. Select the program option that matches the correct axle and wheel set up of the trailer the coverage is being sold on.

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

The screenshot shows a close-up of the 'Tire & Wheel' section. The product 'SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel' is selected, indicated by a checked checkbox. The term dropdown menu is open, showing options from 12 Months, \$0.00 Per Repair to 84 Months, \$0.00 Per Repair. A mouse cursor is pointing at the dropdown menu.

7. 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).

Dealer Cost	\$356.00
Options/Surcharges	\$0.00
<hr/>	
Total Dealer Cost	<b>\$356.00</b>
Markup	\$200.00
<hr/>	
Retail	<b>\$556.00</b>

Close

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

\$556.00

8. Once the product pricing has been finalized, click the "Next" button.



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

CUSTOMER INFORMATION

Personal     Business

First Name \*

Last Name \*

Alt. Name

Address 1 \*

Address 2

Zip Code \*  State \*

Mailing City \*

Country \*

Language

Primary Phone

Secondary Phone

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.

VEHICLE INFORMATION	FINANCIAL INFORMATION
<p>Deal #</p> <p>Sale Odometer 1,500</p> <p>Type N</p> <p>VIN 3VWEM7BU5RM062990</p> <p>Year 2024</p> <p>Make VOLKSWAGEN</p> <p>Model JETTA SE</p> <p>Sale Date 08/29/2024</p> <p>In-Service Date 08/29/2024</p> <p>Stock #</p> <p>Vehicle Sale Date <input type="text" value=""/></p>	<p>Finance Type</p> <p>Vehicle Purchase Price \$0.00</p> <p>Amount Financed \$0.00</p> <p>Finance/Lease Term 0</p> <p>APR 0%</p> <p>Payment \$0.00</p> <p>MSRP/NADA \$0.00</p> <p>Lender Name GMAC</p> <p>F&amp;I Manager/Seller <input type="text" value="Sonsio Tester"/></p>

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 and 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 make the necessary changes. Then, return to this screen and preview the contract again before moving forward.

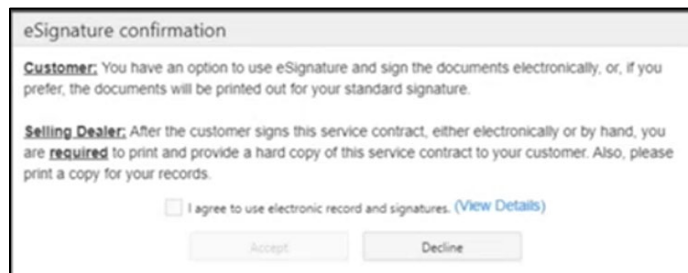
If no changes need to be made, click “Finish” to submit the contract.

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

Status	Send To DMS	Contract #	Reference #	Coverage	Retail
Pending	<input type="checkbox"/>	PCT00000000000000010		SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	\$556.00
Grand Total:					\$556.00

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.



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 signatures have been entered, click “Done.”



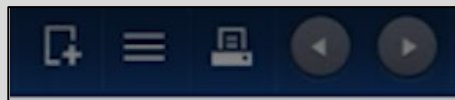
16. The electronic signatures will now be shown in the contract.



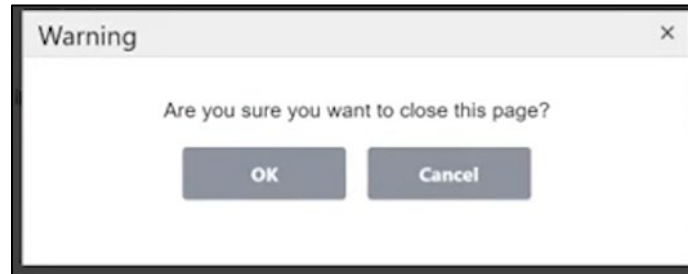
17. To print a copy of the finalized contract for the customer and for your records, click the print button in the upper right.



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.

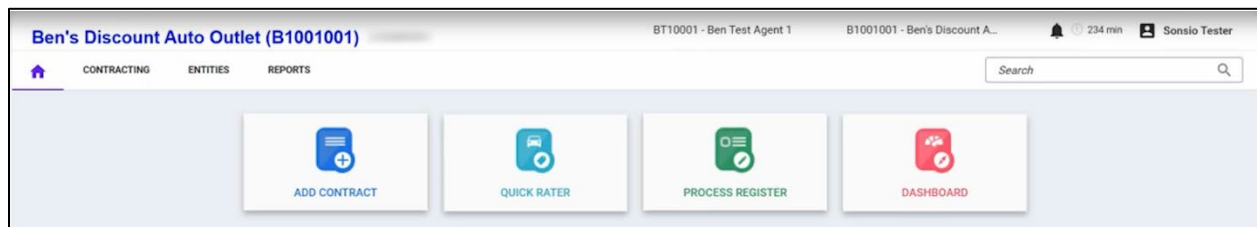


## ***Remitting Payments in PCRS+***

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.

Ben's Discount Auto Outlet (B1001001) (314) 868-1839 BT10001 - Ben Test Agent 1 B1001001 - Ben's Discount A... 237 min Sonso Tester

CONTRACTING ENTITIES REPORTS Search

### Process Register

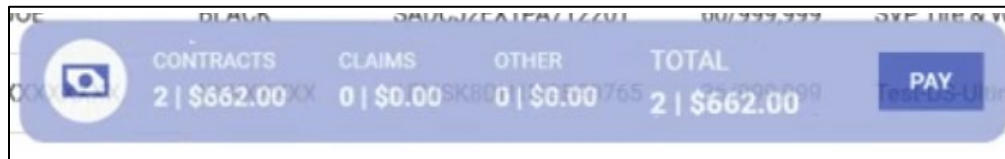
Product Type (All)

CONTRACTS 11

APPLY FILTERS CLEAR ALL FILTERS CHOOSE COLUMNS CLEAR USER SETTINGS

USD(S)	(All)	Contract #	Deal #	Sale Date	Due Amount	First Name	Last Name	VIN	Term	Coverage
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/29/2024	\$306.00	TEST	VALIDATION	1FMSK7DH7RGA90016	12/999,999	SVP Tire & Whe
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/29/2024	\$356.00	SAM	SMITH	3VWEM7BU5RM062990	72/999,999	SVP Tire & Whe
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/25/2024	\$420.00	CINDY	LOU	SAJBL4GX5NCY91033	60/999,999	SVP Tire & Whe
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/25/2024	\$157.00	MICHELLE	TEST	19UDE4H60PA001030	72/999,999	SVP Tire & Whe
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/25/2024	\$120.00	BEN	TEST	2C4RC1BG0FR628024	60/999,999	SVP Tire & Whe
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/25/2024	\$106.00	SALLY	SALL	KM8JECDD11RU154521	72/999,999	SVP Tire & Whe
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/25/2024	\$120.00	SAM	SAM	KM8R74HE7NIJ404841	60/999,999	SVP Tire & Whe
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/> PCT0000000000000...		08/25/2024	\$420.00	TEST	TEST	SADCJ2EX1PA712294	60/999,999	SVP Tire & Whe

- 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."



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

Payment

PREVIEW PAY ALL

#	Recipient	Transactions	Payment Method Information
1	Sonso International Inc	<input checked="" type="checkbox"/> CONTRACTS 2   \$662.00 <input type="checkbox"/> CLAIMS 0   \$0.00 <input type="checkbox"/> OTHER 0   \$0.00 <input type="checkbox"/> SUMMARY 2   \$662.00	<p>CHECK</p> <p>CHANGE</p>

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.

**RPT200 - Sale Register Processed Report**

RPT200 - Sales Register Preview 2024-Aug-30 10:34 AM

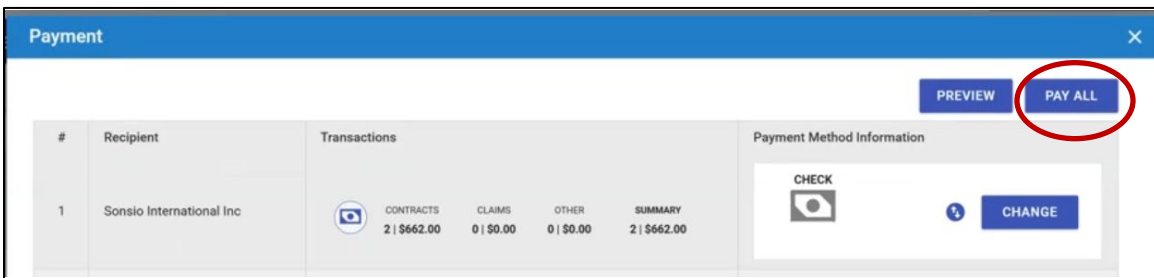
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<b>Payer</b> Ben's Discount Auto Outlet - B1001001 <b>Payee</b> Sonsio International Inc PO BOX 16788 GOLDEN, CO 80402		<b>REGISTER</b> Register # PREVIEW Register Date 8/30/2024	<b>BANK</b> Bank Name Routing Number Account Number	<b>CHECK</b> Check Date Check Number Check Amount Due \$662.00
--	--	--	--	---

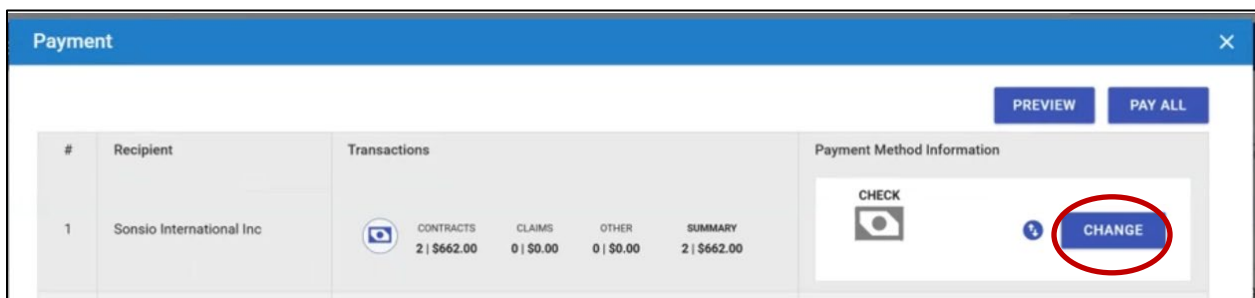
Contract #	Stock #	Sale Date	Customer/ Product Name	Coverage Term Month/ Miles	VIN Number	Vehicle	F&I Manager	Retail	Amount Due	Submitted	NET Cost	Dealer Cost
1	PCT000000000000000009	8/29/2024	Test Validation SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	12/999999	1FMSK7DH78GA30016	2024 FORD Explorer XLT		\$306.00	\$306.00	\$0.00	\$306.00	\$306.00
2	PCT000000000000000010	8/29/2024	Sam Smith SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	72/999999	3VWEM7BU5RM062990	2024 VOLKSWAGEN Jetta SE	Sonsio Tester	\$556.00	\$356.00	\$0.00	\$356.00	\$356.00
<b>Contracts Count:</b> 2									\$662.00	\$0.00	\$662.00	\$662.00

**5. FOR PAYMENT BY CHECK:** The default payment method is a check mailed to the payee; if you would like to pay these contracts by check, click “PAY ALL.” The same “Sale Register Processed Report” will open in a new tab, but now the contracts shown in the report have been marked as payment pending in the system.

- a. Print a copy of the register report and mail that along with your check to the payee on the report.




**6. FOR PAYMENT BY ACH:** Now you can pay contacts using ACH, a way to electronically transfer funds. First, click change in the payment window.



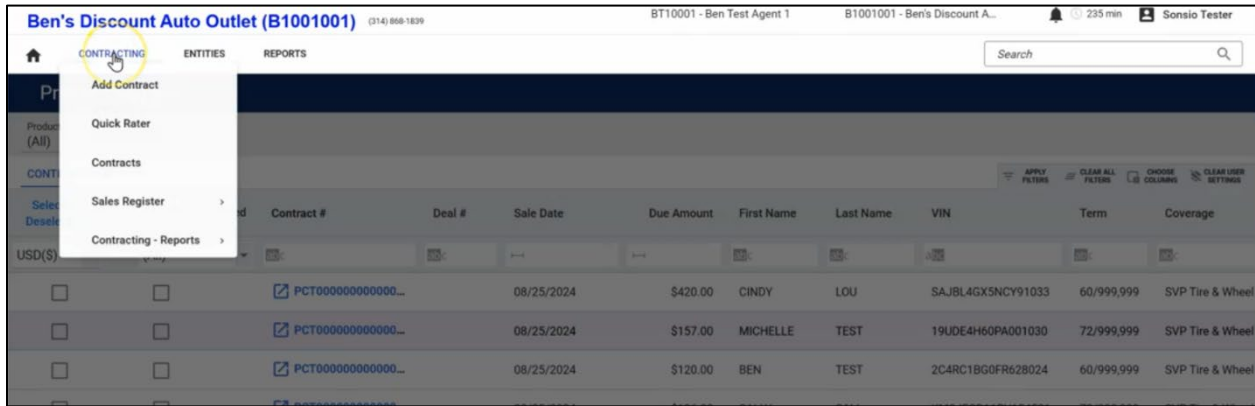
- a. From the “Select a Payment Method” dropdown, select ACH. If you would like this to be the default payment method, check the “Set as Default Payment Method” box.

- b. Enter the Routing Number, Account Number, and the Name on Account (the name the bank has on record). If the Bank Name, Bank City, and State do not auto populate, please ensure that you have entered the Routing Number correctly.
- c. Check “Save the ACH details for future use” to save the bank details.
- d. Click “ACCEPT” and you will be taken back to the previous Payment pop-up screen, with ACH listed as the payment method. Click “PAY ALL.” The “Sale Register Processed Report” will open in a new tab.

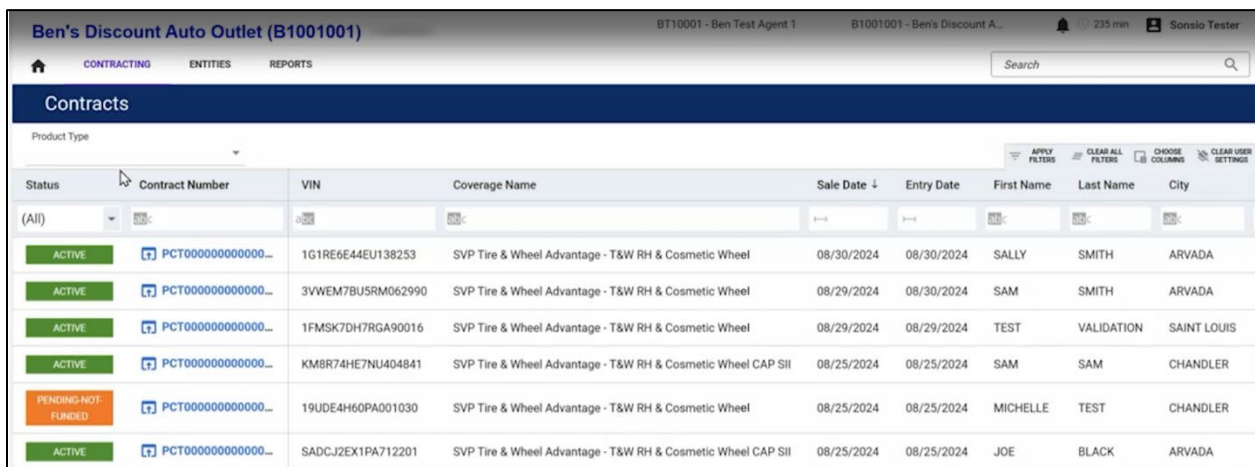
*If you checked the “Set as Default Payment Method” box, then you will not need to enter the ACH details again on future transactions. Instead, you’ll verify that the initial payment pop-up window states “ACH” as the payment method and click “PAY ALL.”*

#	Recipient	Transactions								
1	Sonsio International Inc (AA)	 <table border="1"> <tr> <td>CONTRACTS</td> <td>CLAIMS</td> <td>OTHER</td> <td>SUMMARY</td> </tr> <tr> <td>2   \$366.00</td> <td>0   \$0.00</td> <td>0   \$0.00</td> <td>2   \$366.00</td> </tr> </table> <p>Ben's Discount</p>	CONTRACTS	CLAIMS	OTHER	SUMMARY	2   \$366.00	0   \$0.00	0   \$0.00	2   \$366.00
CONTRACTS	CLAIMS	OTHER	SUMMARY							
2   \$366.00	0   \$0.00	0   \$0.00	2   \$366.00							

- After you have completed either the check or ACH process, close the report browser tab to return to the Process Register. The contracts you have paid will no longer be listed on the Process Register.
- To view paid contracts, hover 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.

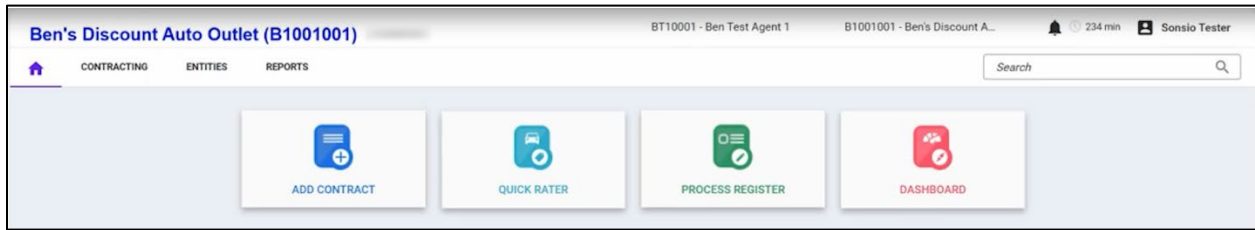


## Using Quick Rater in PCRS+

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+](#).

- 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.

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

3. 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 products available for this vehicle. **NOTE:** If no products appear, this may indicate that the vehicle is ineligible.

B1001001 - Ben's Discount Auto Outlet  
 2014 CHEVROLET Volt Base 1G1RE6E44EU138253  
 Sale Odometer 15,000 Sale Date 08/30/2024  
 Quote Date 08/30/2024 Quote By Retail

Product Type: All

- VEHICLE**
- FINANCIAL**
- RATES**

Ke...	SVP Key NOCAP SII	⌵
PD...	SVP Dent-Unlimited Hail NOCAP SII	⌵
Tl...	SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	⌵

4. 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.

B1001001 - Ben's Discount Auto Outlet  
 2014 CHEVROLET Volt Base 1G1RE6E44EU138253  
 Sale Odometer 15,000 Sale Date 08/30/2024  
 Quote Date 08/30/2024 Quote By Retail

Product Type: All

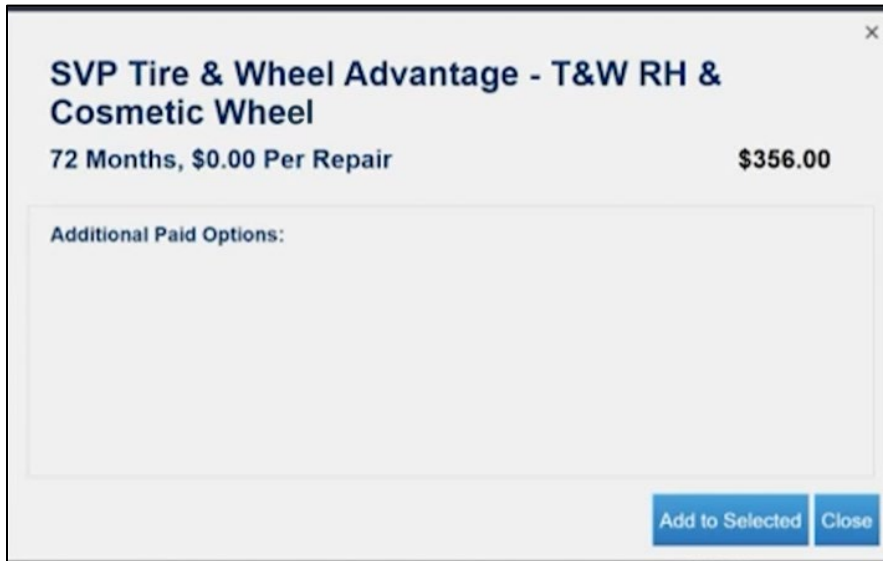
Ke...	SVP Key NOCAP SII	⌵
PD...	SVP Dent-Unlimited Hail NOCAP SII	⌵
Tl...	SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	⌵

Terms	Deductibles	\$0.00 Per Repair
12 Months		\$306.00
24 Months		\$327.00
27 Months		\$327.00
36 Months		\$337.00
39 Months		\$337.00
42 Months		\$337.00
48 Months		\$348.00
60 Months		\$351.00
72 Months		\$356.00
84 Months		\$362.00

A yellow circle highlights a plus icon in the bottom right corner of the table, indicating where to click to view more options.

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).

Dealer Cost	\$356.00
Options/Surcharges	\$0.00
<b>Total Dealer Cost</b>	<b>\$356.00</b>
Markup	\$300.00
<b>Retail</b>	<b>\$656.00</b>

Product	Cost
SVP Tire & Wheel Advantage - T&W RH & Cosmetic Wheel	\$656.00

**\$656.00**

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.