



**Ally Balloon Advantage
Dealer Management System Instructions**

System: Reynolds and Reynolds ODS System (BLUE SCREEN) Technical Assistance Center: 800-767-0080	
Step	Action
Note:	All Reynolds & Reynolds dealers using the ODS system should already have access to balloon programming and no additional programming should be required. Reynolds & Reynolds has requested that dealers and/or Ally representatives wishing more detailed instructions than what is contained in this document contact their Technical Assistance Center at 800-767-0080.
1	Start a “ <i>retail</i> ” deal on the Retail Worksheet screen. Make sure to: <ul style="list-style-type: none">• Select “Ally” as the finance source• Enter the balloon term on this Retail Worksheet screen. The term will transfer to the VE screen (<i>refer to step #2</i>).
2	Access the Vendor Specific (VE) screen and enter the balloon-specific information: <ul style="list-style-type: none">• Balloon percentage• Miles, if applicable• The balloon amount will calculate based on the information entered and display on the VE screen
3	By returning to the Retail Worksheet screen, the user will be able to view the monthly payments, which will adjust based on the balloon amount on the VE screen.
4	By accessing the Deal Review screen (J), the user will be able to view both the balloon amount and the monthly payments.
5	The balloon payment schedule will display in a format acceptable to Ally on the retail contract.



Ally Balloon Advantage Dealer Management System Instructions

System: Reynolds and Reynolds Desking System (WEB BASED) Technical Assistance Center: 800-767-0080	
Step	Action
Note:	<p>All Reynolds & Reynolds dealers using the Desking system should already have access to balloon programming and no additional programming should be required.</p> <p>Reynolds & Reynolds has requested that dealers and/or Ally representatives wishing more detailed instructions than what is contained in this document contact their Technical Assistance Center at 800-767-0080.</p>
1	<p>Start a “<i>retail</i>” deal on the Retail Worksheet screen. Make sure to:</p> <ul style="list-style-type: none">• Select “Ally” as the finance source• Select the “Balloon” option from the “<i>Program</i>” drop-down box in the “Deal” box
2	<p>Once the “Balloon” option has been selected on the Retail Worksheet screen, an additional disclosure section will appear on the Retail Worksheet. The additional disclosure section will allow dealers to enter the balloon- specific information:</p> <ul style="list-style-type: none">• Balloon percentage• Miles, if applicable• The balloon amount will calculate based on the information entered
3	<p>The balloon payment schedule will display in a format acceptable to Ally on the retail contract.</p>
4 Multiple Scenarios View	<p>Reynolds & Reynolds also offers a “<i>Multiple Scenarios</i>” view which allows the balloon transaction to be compared against other retail and lease options that the dealer has entered.</p> <ul style="list-style-type: none">• When working in this view, select the “Balloon” option from the “<i>Program</i>” drop-down box in the “Deal” box (<i>same as step #1</i>)• Selecting “Balloon” in this view enables the balloon fields to be displayed on the screen and adds the balloon deal as an option for comparison



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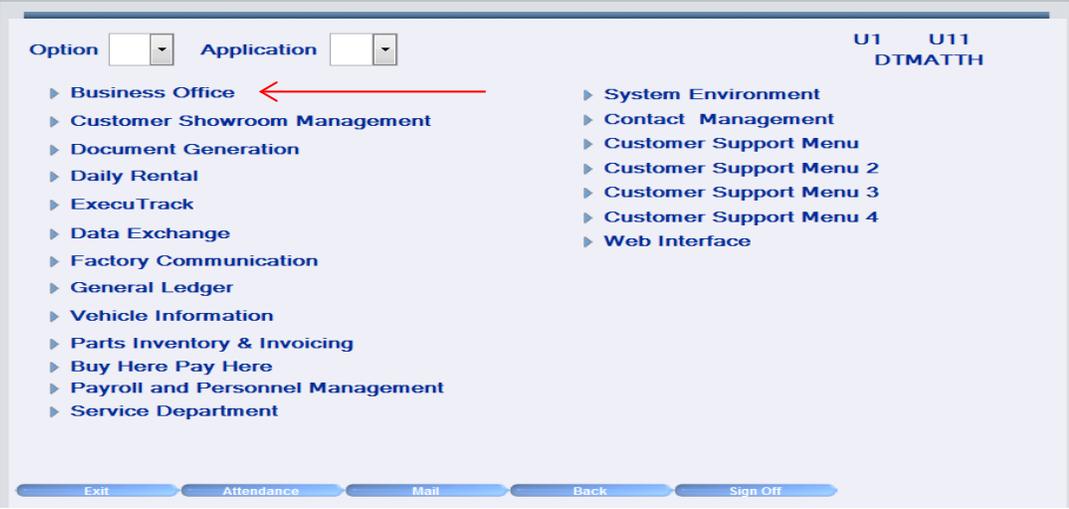
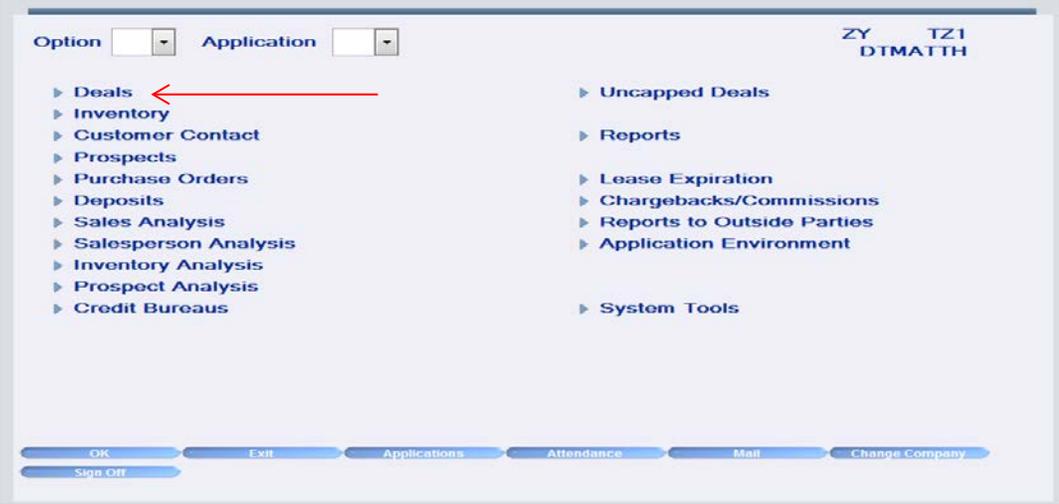
System: Reynolds and Reynolds (UCS) POWER
POWER Software Support: 888-999-6348

Step	Action
<u>Set Up:</u>	<p>Reynolds POWER dealers need to have both Ally set up as a lender and balloon capability turned on. If Ally is already set up as a lender, the dealer should check the 'Balloon Options' tab in the Lienholder General Data screen in FIN Options to determine if Ally has balloon capability.</p> <p>If balloon is not set up, dealers may need to license balloon capability. Dealers should contact POWER Software Support for assistance in this case.</p> <ul style="list-style-type: none">• The dealer will need to contact their POWER Software Support representative for available options in adding Ally as a lender (e.g., replace an unused lender with Ally or add an additional lienholder/lender record for Ally).• If Ally is being added as a lender, dealers need to be advised of the contracts that Ally accepts.• The dealer may request a quote from their POWER Software Support representative for any forms or related programming fees required.
<u>Start:</u>	<p>Start a "finance" deal.</p> <ul style="list-style-type: none">• In the Flexible Data Entry screen, enter 'BP' in the first flex field, the Balloon% in the 2nd flex field (50% is entered as 50.00) and F12 Update.• Or, dealers can access the Finance Summary screen, enter the Balloon% in the Balloon Percent field and F12 Update.• Various adjustments can be made in the Finance Summary screen using the Balloon Adds, Excess Mileage Charge: Rate or Balloon Adjustments fields.
	<p>The balloon payment schedule will display in a format acceptable to Ally on the retail contract</p>



Ally Balloon Advantage Dealer Management System Instructions

System: DealerTrack DMS (Previously known as Arkona)
Customer Service: 877-357-8725
Hours of Operation: M – F 7 a.m. – 8 p.m. ET and Sat. 9 a.m. – 6 p.m. ET

Step	Action
<u>Set Up:</u>	All DealerTrack DMS users should already have access to balloon programming and no additional programming required.
1	Select Business Office 
2	Select Deals 
3	Select Payment Options (Option 27 from the Deal Screen)



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- Enter the Balloon Amount in the Other Payment Amount field
- Leave the beginning date blank (the system then assumes the payment is due on the date of the last payment)
- Set the Frequency to “B” for Balloon payment

The screenshot shows the DealerTrack Payment Options form. The form includes fields for Sale Type (Retail), Payment Frequency (Monthly), Origination Date (6/12/09), Days to First Payment (45), Date First Payment (7/27/09), Deferred Down Payment, Apply Rebate To Down (checked), Charge Interest (checked), Other Payment Amount (4000.00), Beginning Date (blank), Frequency (B), Number of Payments, and Trade from Lease (unchecked). Three red callout boxes provide instructions: 'Enter the Balloon Amount' points to the Other Payment Amount field, 'Leave blank' points to the Beginning Date field, and 'Set to B' points to the Frequency dropdown.

4

The system will then show a “BP” next to Term on the front page to indicate the transaction is a balloon

The screenshot shows the DealerTrack SUCCESSFUL MOTOR SALES: Retail-Extended Detail form. The form includes fields for Stock (M09037), List (30995.00), Price (30995.00), Term (60 BP), APR (9.500), Days (45), Rebate, Discount, Payment (661.63), Option, Sale Date (6/12/09), First Pymt (7/27/09), Odometer (12), TaxS / Group (2187.08), Fees / Lender (270.00), PDI, Serv Cont, AMOS/Opt, and Trade Desc. The Term field is circled in red, and the BP next to it is highlighted.

It will also show on the Disclosure Page (option 28)



Ally Balloon Advantage Dealer Management System Instructions

	<p>DealerTrack® F&I Disclosure</p> <table border="1"><thead><tr><th>Deal</th><th>Buyer</th><th>Trades</th><th>PDI</th><th>Forms</th><th>Payment Options</th><th>Disclosure</th><th>Recap</th><th>Summary</th><th>Commissions</th></tr></thead><tbody><tr><td>APR</td><td>Finance Chg</td><td>Amt Financed</td><td></td><td></td><td></td><td>Tot Payments</td><td></td><td>Tot Sale Price</td><td></td></tr><tr><td>9.500</td><td>9,584.09</td><td>33,452.08</td><td></td><td></td><td></td><td>43,036.17</td><td></td><td>43,036.17</td><td></td></tr><tr><td>59</td><td>Payments of</td><td>661.63</td><td>Beginning</td><td></td><td></td><td>7/27/09</td><td>Tot Down</td><td></td><td>.00</td></tr><tr><td>1</td><td>Balloon Pmt</td><td>4,000.00</td><td>Due</td><td></td><td></td><td>6/27/14</td><td></td><td></td><td></td></tr><tr><td>Selling Price</td><td></td><td>30,995.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>GA SALES/USE TX</td><td></td><td>2,187.08</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>DOCUMENT FEE</td><td></td><td>249.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>LEMON LAW</td><td></td><td>3.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>TITLE FEE</td><td></td><td>18.00</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr></tbody></table> <p>OK Back</p>	Deal	Buyer	Trades	PDI	Forms	Payment Options	Disclosure	Recap	Summary	Commissions	APR	Finance Chg	Amt Financed				Tot Payments		Tot Sale Price		9.500	9,584.09	33,452.08				43,036.17		43,036.17		59	Payments of	661.63	Beginning			7/27/09	Tot Down		.00	1	Balloon Pmt	4,000.00	Due			6/27/14				Selling Price		30,995.00								GA SALES/USE TX		2,187.08								DOCUMENT FEE		249.00								LEMON LAW		3.00								TITLE FEE		18.00							
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Ally Balloon Advantage Dealer Management System Instructions

System: ProMax Unlimited (Desking System)
ProMax Technical / Application Support: 800-322-9034

Step	Action
Set-Up:	<p>Dealers using the ProMax Unlimited Desking software must request the Ally Balloon Advantage program to be set up by calling the ProMax Application Support line. Dealers are unable to add the functionality themselves.</p> <p>There is no additional cost to dealers to add this program. Dealers requesting updates to separate ProMax systems (e.g., CRM or ProCredit Express) may incur an additional cost.</p>
1	<p>Start a “retail” deal on the Retail / Lease screen.</p> <ul style="list-style-type: none"> • Enter the transaction information such as customer information, down payment, trade allowance, rebates, etc. • Note that only the stock number needs to be entered for the vehicle; rates and final balloon payment amount are pre-programmed • Click the “Calculate Deals” button 
2	<p>A grid of terms, lenders and payment options are displayed which can</p>



Ally Balloon Advantage Dealer Management System Instructions

be presented to the customer

- Lease and balloon are displayed on the left side of the screen; retail is on the right

3

Clicking on the “Four Square” button on the Retail / Lease screen (see Step 1) will generate a Four Square customer proposal with multiple payment and deal types, such as Retail vs. Balloon or Retail vs. Lease.

4

Clicking on a payment in the Four Square grid (see Step 3) takes the



Ally Balloon Advantage Dealer Management System Instructions

user to the Finance Screen where the final numbers can be worked and the deal sent to the dealer's DMS.

ProMax Unlimited ver 9.7.33.4 Dealer #5 Logged In: Brian Wilson

ProMax UNLIMITED Palmer Imports

Dashboard Desking Prospects Owner Base Inventory Reports Internet Admin

Flexible Desking Working Deals Print Deal Multi-Vehicle Quick Quote Finance Products Only Ad Creator

Name Correction M Last Posada IS RUN CBRUN State GA County Sales 1

Co-Applicant M Last IS RUN CBRUN Joint Sales Mgr.1 Brian Wilson F&I Mgr

DealType Lease F&I Stock # CT1239 Lender Review & Application Submission Best Call Back Lease Lender B Ally Tier S

Scan Inventory (for Payment Buyer or Negative Equity Buyer)

Days in Stock 0 Year 2012 Make Chevrolet Model Silverado 1500 4WD Style Crew Cab LT Miles 0

Max Sale Price	47942.80	Max Rate	3.49	Final Payment	14594.58
Sale Price	41580.00	Buy Rate	3.49	Max Amt Financed	44142.80
Hard Adds	0.00	Deal Rate	3.49	Amount Financed	37780.00
Soft Adds/Access.	0.00	Service Contract	0.00		
Customer Cash	2000.00	After Market	0.00		
Rebate	3000.00	Credit Insurance	0.00		
Trade Allowance	3000.00	Gap Protection	0.00		
Trade Payoff	9200.00	Sales Tax Rate	0.00000		
Trade ACV	8000.00	Payment	572.98	Save Deal	
Term	48	Sales Tax	0.00	Deliver Deal	
Deal Fees	0.00	Front End Profit	7624.00		
Doc Fee	0.00	Back End Profit	0.00		
Acq Fee	0.00	Total Profit	7624.00		
Miles/Year	15000	Working Deal	<input type="checkbox"/>		
		Send to ADP	<input type="button" value="Send to ADP"/>	Deal Number	

Enter Showroom Visit

Last Visit Date / Time 10/17/12 04:04 pm

Demo Write up Proposal

Sold/Spot Delivered Funded

Compliance Review

Credit Authorization Red Flag

OFAC F & I Menu

Credit Application Privacy Notice

Rollback Submit this Deal

Proposal Finance Menu

Closes Print Forms

0 Print Deal

View Deal Structure Slips & Docs

Lease Settings



Ally Balloon Advantage Dealer Management System Instructions

System: ADP Websuite and Drive Elite F&I
ADP Application Support: 866-668-5394
(Option #4 – F&I and then Option #2 – Support)

Step	Action
Note:	<p>ADP dealers may already be programmed for balloon transactions.</p> <ul style="list-style-type: none">• If they are not, dealers may contact the ADP F&I Application Support Line where they will be walked through the balloon customization process at no charge.• If the dealer requests that ADP perform the balloon set up for them, ADP will assess a charge.• If the dealer prefers to do the set up themselves, their User ID on the ADP DMS must have access to function SU on the –FI logons.
Set Up:	<p>Dealers may use their existing Ally retail (purchase bank) or set up a new Ally bank to use ADP's balloon calculation for Ally. To perform the set up, follow these steps:</p> <ul style="list-style-type: none">• From the –FI logon, menu SU, arrow down to the Gross Profit Assumptions, then choose Finance Institutions.• In the Finance Institutions set up screen, enter your new or existing Ally bank code and make sure that prompt #2 Purchase method name is set to OPTION.• Fill in any other applicable fields and hit F3 back to function to save all set ups. <p>Additionally, ensure that the deal screen has the Balloon RT/AMT and MSRP fields visible / available.</p> <ul style="list-style-type: none">• The deal screen can be customized for the Ally bank code used above using function SU, then arrow down to Customer Screens and Windows, Purchase/Lease Deal Information Screens, Purchase screens, select your Ally bank code, Purchase Information.<ul style="list-style-type: none">○ These fields may exist anywhere on the deal screen depending on the custom deal screen set up.• Select F3 to save the deal screen changes saying NO to make



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	<p>this your default deal screen for all finance institutions since this screen will only be used for balloon deals.</p> <ul style="list-style-type: none">• Select F3 back to function code. <p>If the Balloon RT/AMT and MSRP fields are not visible on the Ally Deal Screen, the dealer is not set up for balloon transactions. See NOTE above and contact ADP Application Support for assistance.</p>
2	<p>Using the Ally bank code set up in Step 1 above, start a retail deal on the deal screen by filling in all applicable fields. Make sure to:</p> <ul style="list-style-type: none">• Enter the MSRP amount• Enter the balloon information using either the rate field or moving to the Amt field and entering the flat balloon amount• Once all the information is entered into the deal screen, hit return to calculate the deal.• Verify the figures on the deal screen are correct.• Complete the remainder of the deal information, including customer, vehicle and any applicable screens for the deal.• Print the forms.
3	<p>The balloon payment schedule will display in a format acceptable to Ally on the retail contract. Contact your forms provider if any adjustments are required.</p>
<p>Contract Disclosure</p> <p>Action may be required</p>	<p>It has also come to our attention that some dealers may have the following disclosure displaying on the top of contracts for balloon transactions:</p> <p style="text-align: center;">THIS CONTRACT INCLUDES THE ATTACHED RIDER LABELED "GMAC SMARTBUY RIDER"</p> <p>This language is not accurate for balloon contracts and will be confusing to the customer. <i>Dealers with this language displaying on balloon contracts should contact ADP and request a programming change to remove the disclosure. ADP is aware of the issue.</i></p>