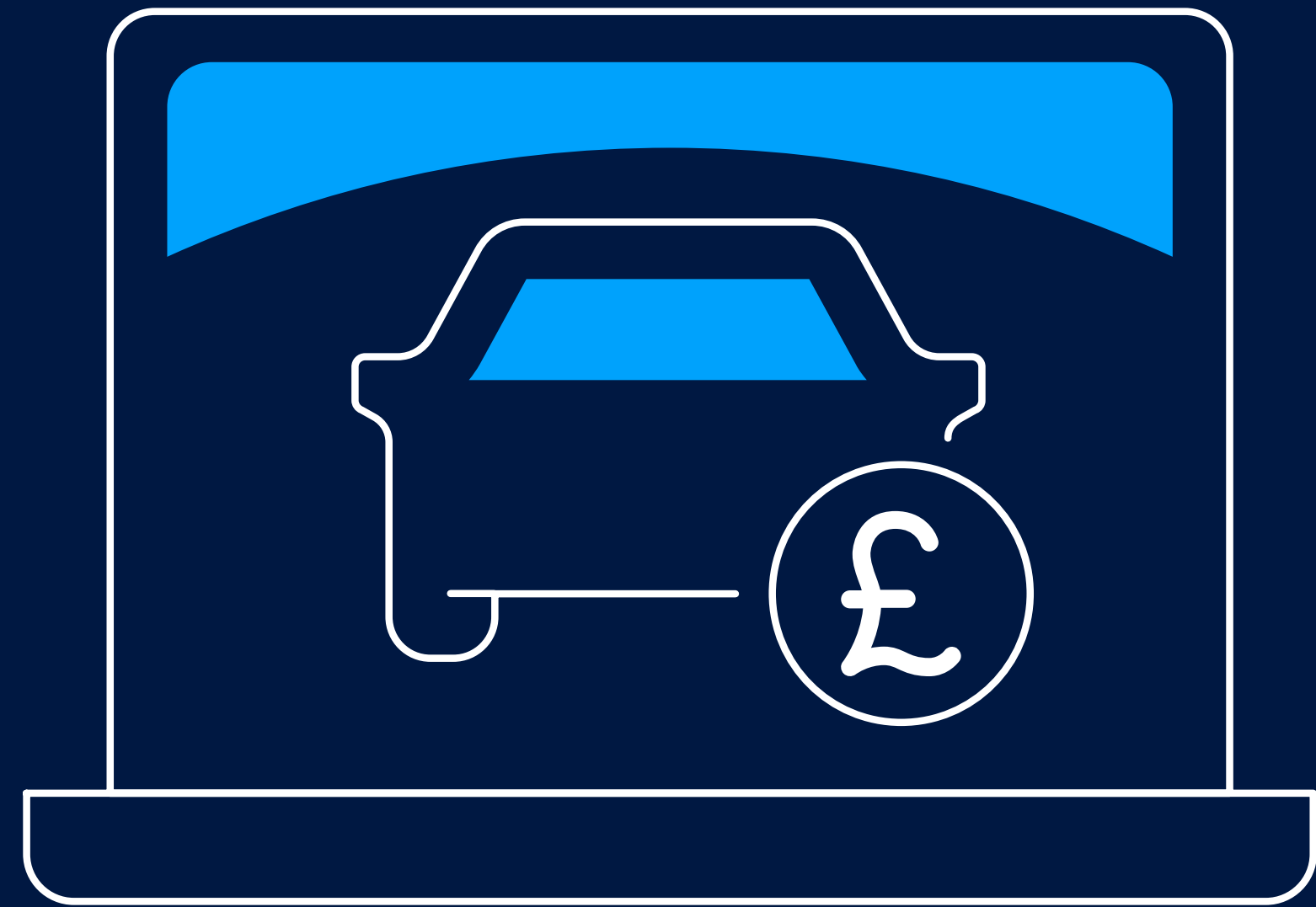


Dealer Guide



What happens next?

Before our first visit, you will receive your login details via email and a welcome call where we will support you through the login process.

Receive your first load-fee
free of charge*

Our first visit:

Overview

We will give you an overview of your plan and how it works. This will cover:

1. Your Stocking Plan pricing
2. Your Stocking Plan login details for StockMaster and SFP-W
3. StockMaster
 - How to set it up on your phone
 - An overview of the functionality
4. Auctions
 - Do we have the correct auctions and suppliers listed on your account?
 - Are there any auctions or suppliers you would like an introduction to?
5. Audit process
 - How to stay green on an audit
 - How to save by being over 70% utilised
6. SFP-W overview
 - Where to view the how-to videos
 - How to load a trade source vehicle
 - The 'Bank Calendar'

Our second visit:

Wholesale Finance Training

Once your first vehicle is loaded, we'll take you through SFP-W training. This will cover:

1. How to settle a vehicle
2. How to see the costs associated with funding a specific vehicle
3. How to view and print your invoices
4. How to view your current stock
5. Further overview of the 'Bank Calendar'

Our third visit:

Reconciliation of charges

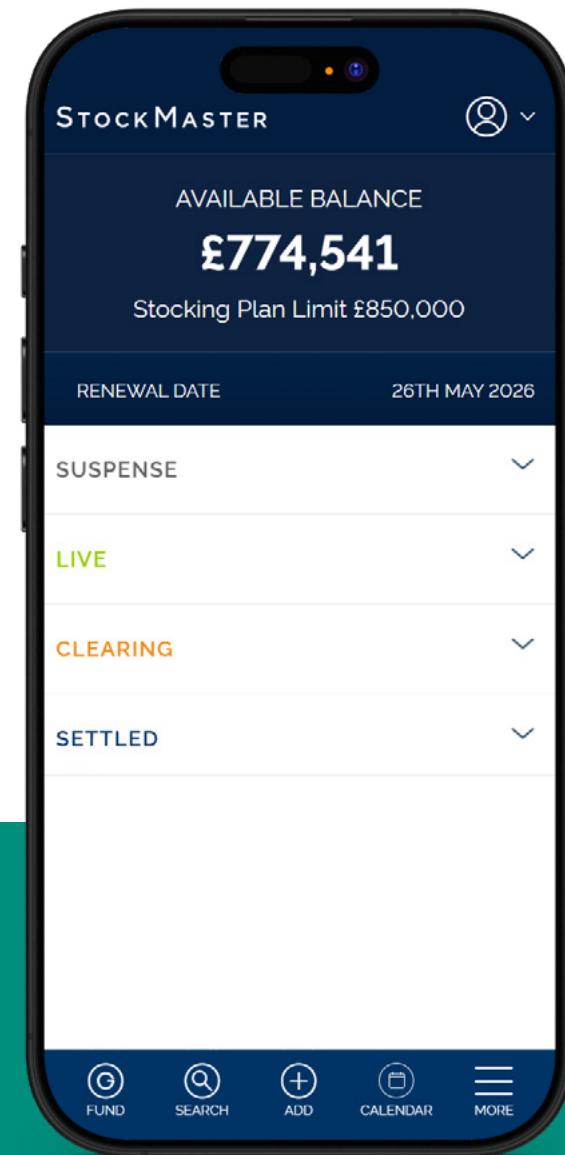
Approximately 6 weeks after going live we will schedule another visit. This will cover:

1. How to view and print your dealer statements
2. Reconciliation of charges
3. Review the 'journey' of one of your vehicles



*Other fees still apply.

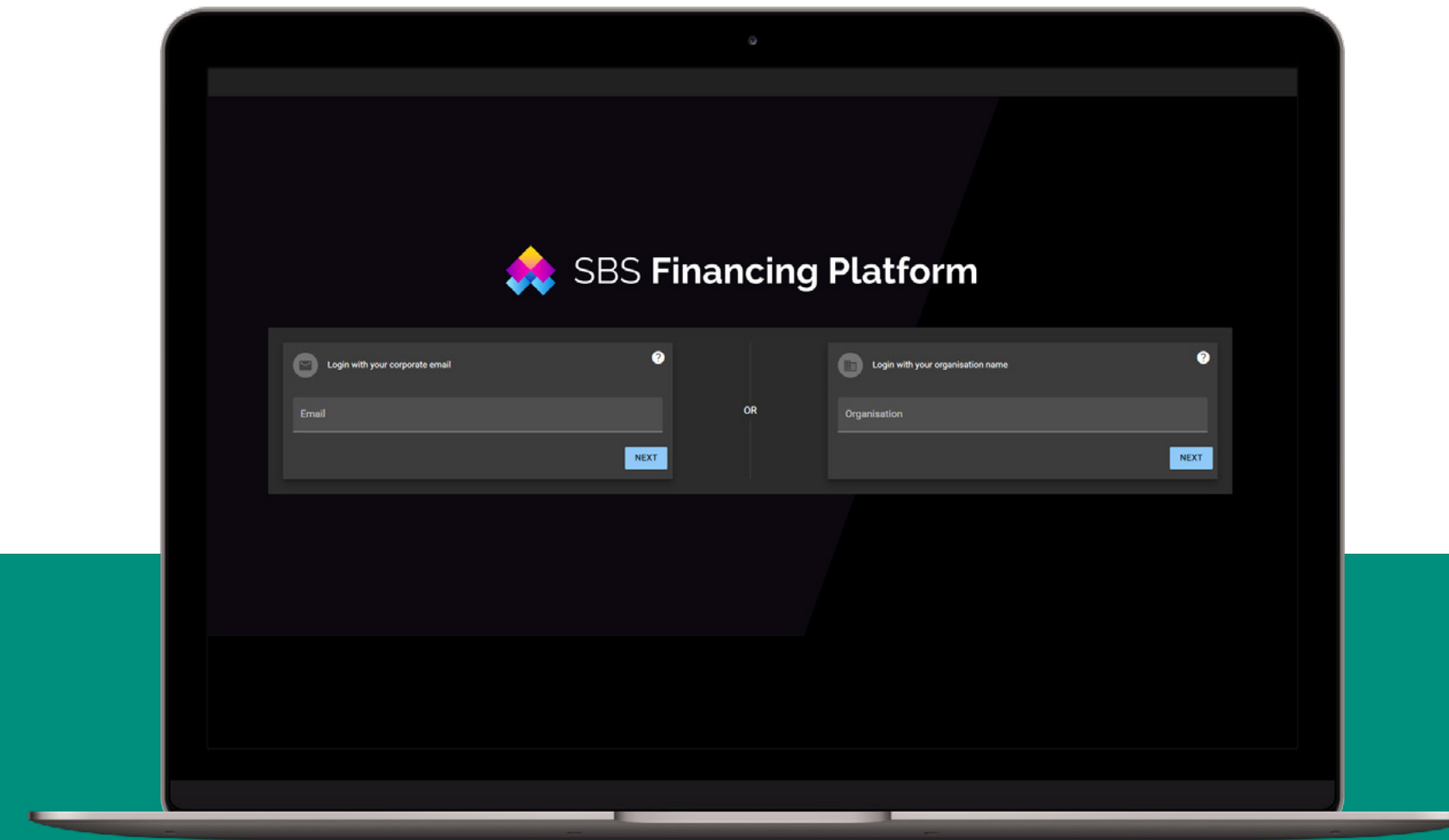
Systems overview



StockMaster

Benefit from faster funding with StockMaster, our free on-the-go solution that helps you to manage your Stocking Plan anywhere, anytime.

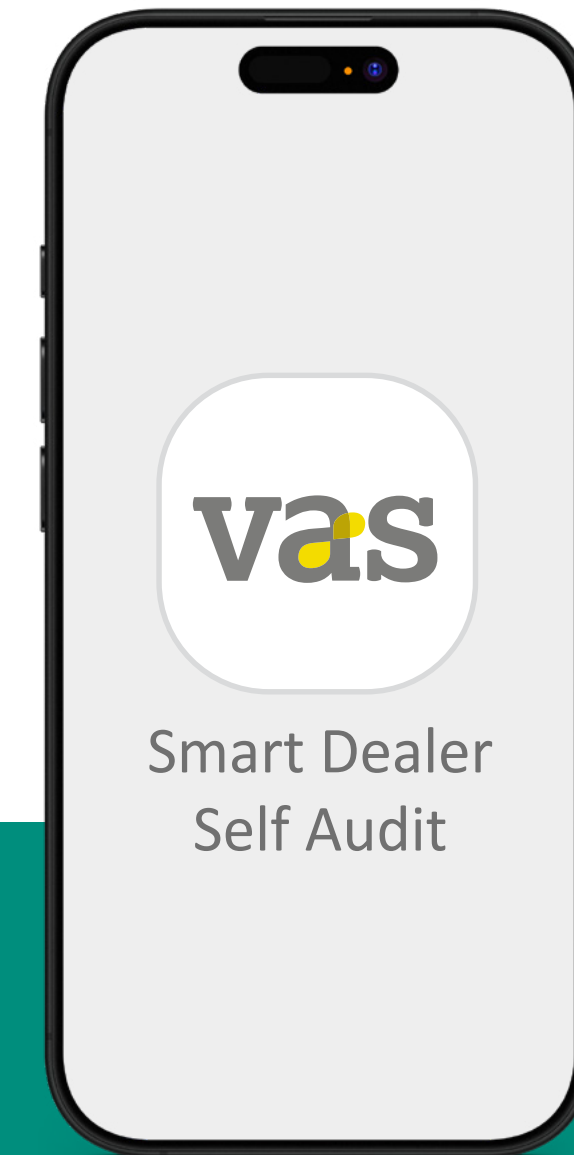
Whether on a phone, tablet or desktop, StockMaster can be used to view your available balance, add trade sourced vehicles, fund vehicles won at participating auctions and even settle vehicles. For more information on how StockMaster works [go to page 05](#).



Sopra Finance Platform (SFP-W)

SFP-W is the account management system for your NextGear Capital Stocking Plan. It allows you to view all elements of your Stocking Plan in detail such as your full Stock List, Dealer Statements and Monthly Charges Reports.

You can also use it to view upcoming payments in a Bank Calendar. For more information on how SFP-W works [go to page 09](#).





Dealer Self-Audit (DSA)

In partnership with Vehicle & Asset Solutions (VAS), DSA is a quick and simple solution for our dealers to 'self-audit' their stock.

You can easily download the dedicated app onto your smartphone (iOS and Android) to get started. For more information on how DSA works [go to page 17](#).

StockMaster overview

How to save StockMaster to your smartphone or tablet

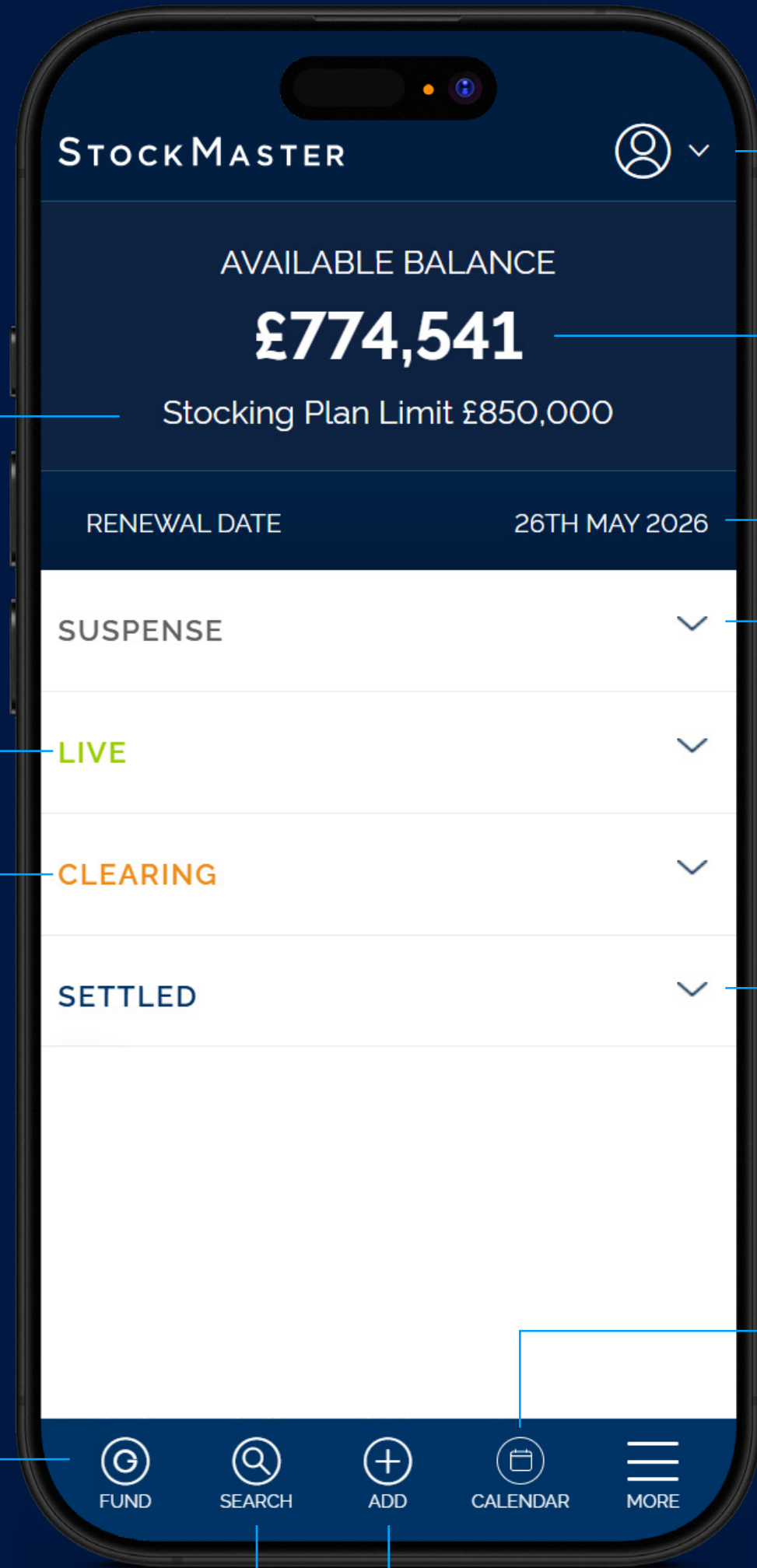
1. Go to stockmasterapp.nextgearcapital.co.uk
2. On an Android phone, click the three dots  in the top right corner and select **Add to Home Screen**. When using an iPhone click the three dots  in the bottom right corner of the navigation bar, click **share** then scroll down and select **Add to Home Screen**.

3. A shortcut will then appear on your Home Screen

Note: This process may be different depending on your device. For device specific instructions please visit our Help Centre:

nextgearcapital.co.uk/help-centre/how-to-use-stockmaster

Navigation



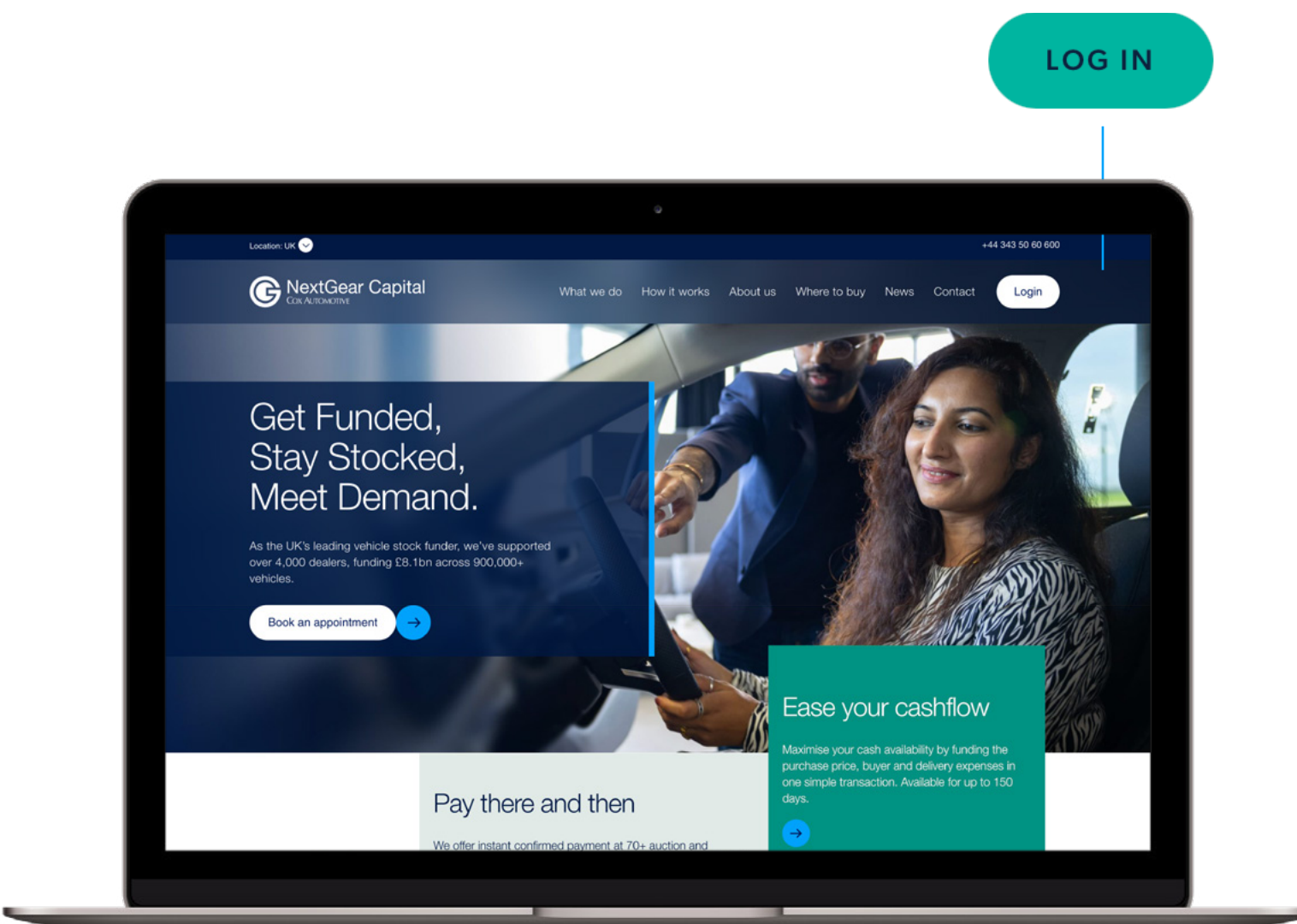
The screenshot shows the StockMaster app interface with the following callouts:

- View your overall Stocking Plan Limit**: Points to the 'STOCKMASTER' header and the 'AVAILABLE BALANCE' section.
- View your account details**: Points to the user profile icon in the top right corner.
- View your available balance**: Points to the 'AVAILABLE BALANCE' text and the large '£774,541' figure.
- Your renewal date**: Points to the 'RENEWAL DATE' and '26TH MAY 2026' text.
- View vehicles in suspense**: Points to the 'SUSPENSE' category with a dropdown arrow.
- Keep track of all live vehicles**: Points to the 'LIVE' category.
- View vehicles in clearing**: Points to the 'CLEARING' category.
- View settled vehicles**: Points to the 'SETTLED' category with a dropdown arrow.
- View calendar**: Points to the 'CALENDAR' icon in the bottom navigation bar.
- Fund vehicles won at auction**: Points to the 'FUND' icon in the bottom navigation bar.
- Search for vehicles by Registration/VIN**: Points to the 'SEARCH' icon in the bottom navigation bar.
- Load trade sourced vehicles**: Points to the 'ADD' icon in the bottom navigation bar.

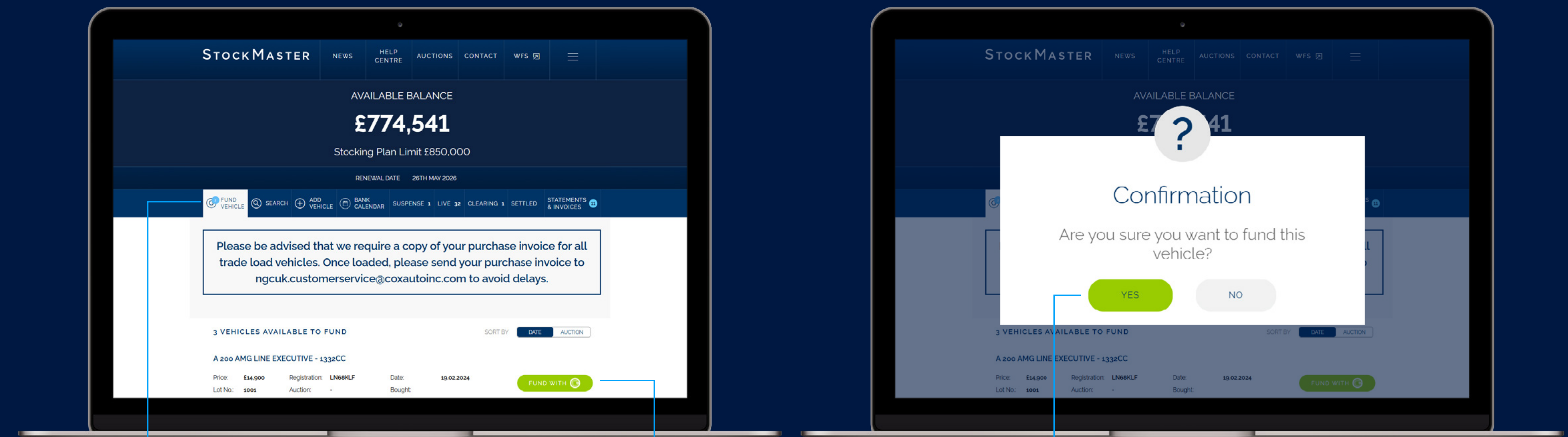
Your guide to StockMaster

How to login to StockMaster

1. Visit the NextGear Capital website here: nextgearcapital.co.uk
2. Click on the **LOGIN** tab at the top of the page and enter your email address and password.



How to fund auction vehicles on StockMaster



1. Click on the tab on the left-hand side, named **Fund Vehicle**. You will then see the list of vehicle(s) that you have won at auction and not yet paid for.

Here you can view all relevant details about the vehicle(s) and sort by **Date and Auction** if required.

2. Once you have located the vehicle you wish to fund, click on the green **Fund with G** icon.

3. The **Are you sure?** box will then appear where you have the option to confirm your decision by clicking the green **Yes** icon. By confirming, the vehicle will be added to your plan, reducing your available balance.

Your guide to StockMaster

How to add a trade source vehicle on StockMaster

1. Click on the **Add Vehicle** tab.* You will need to select the plan to add the vehicle to and then enter all the required details: VIN, Mileage, Registration, Registration Date and Price Paid.

Then click on the green **Find Vehicle** button.

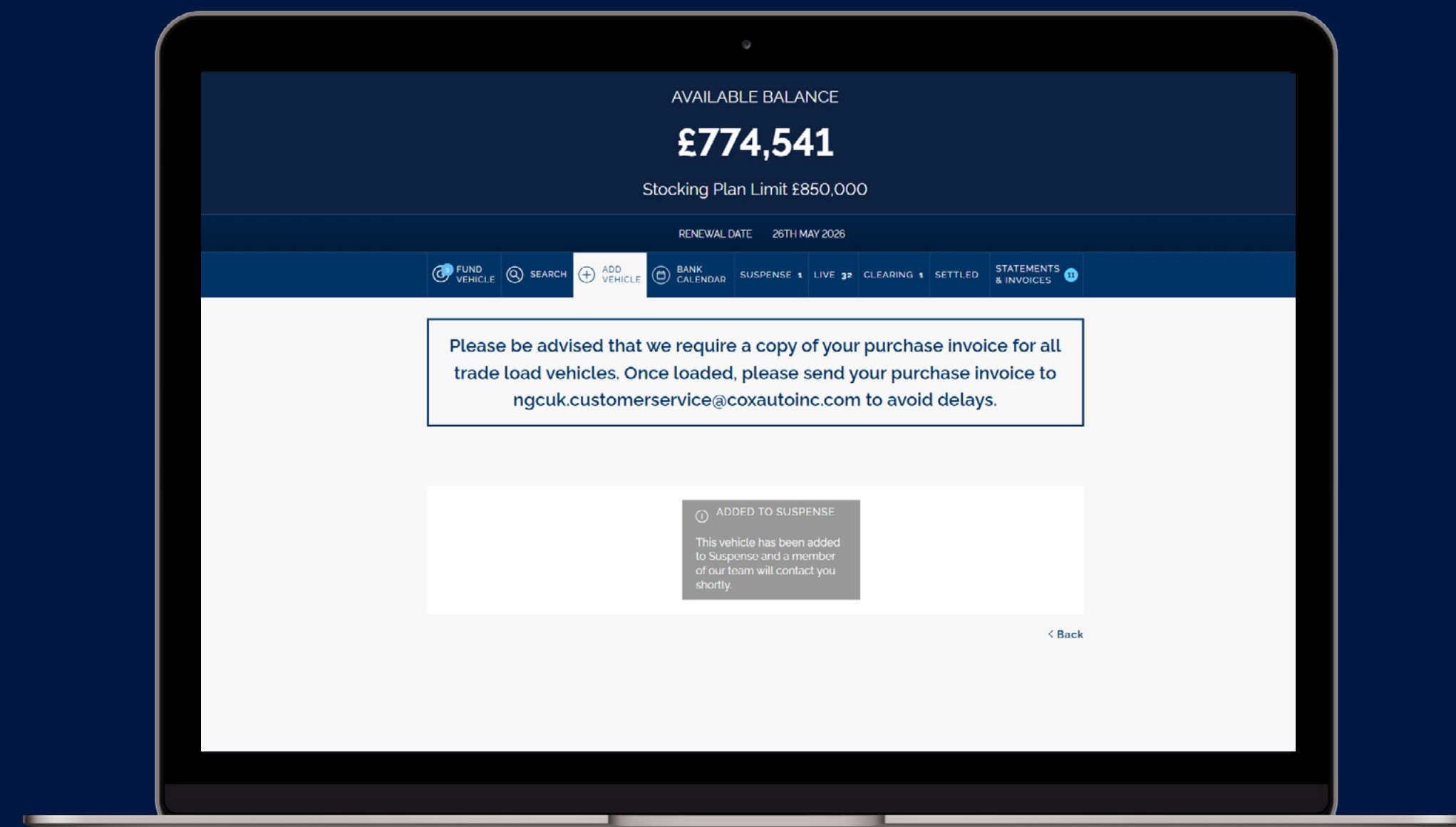
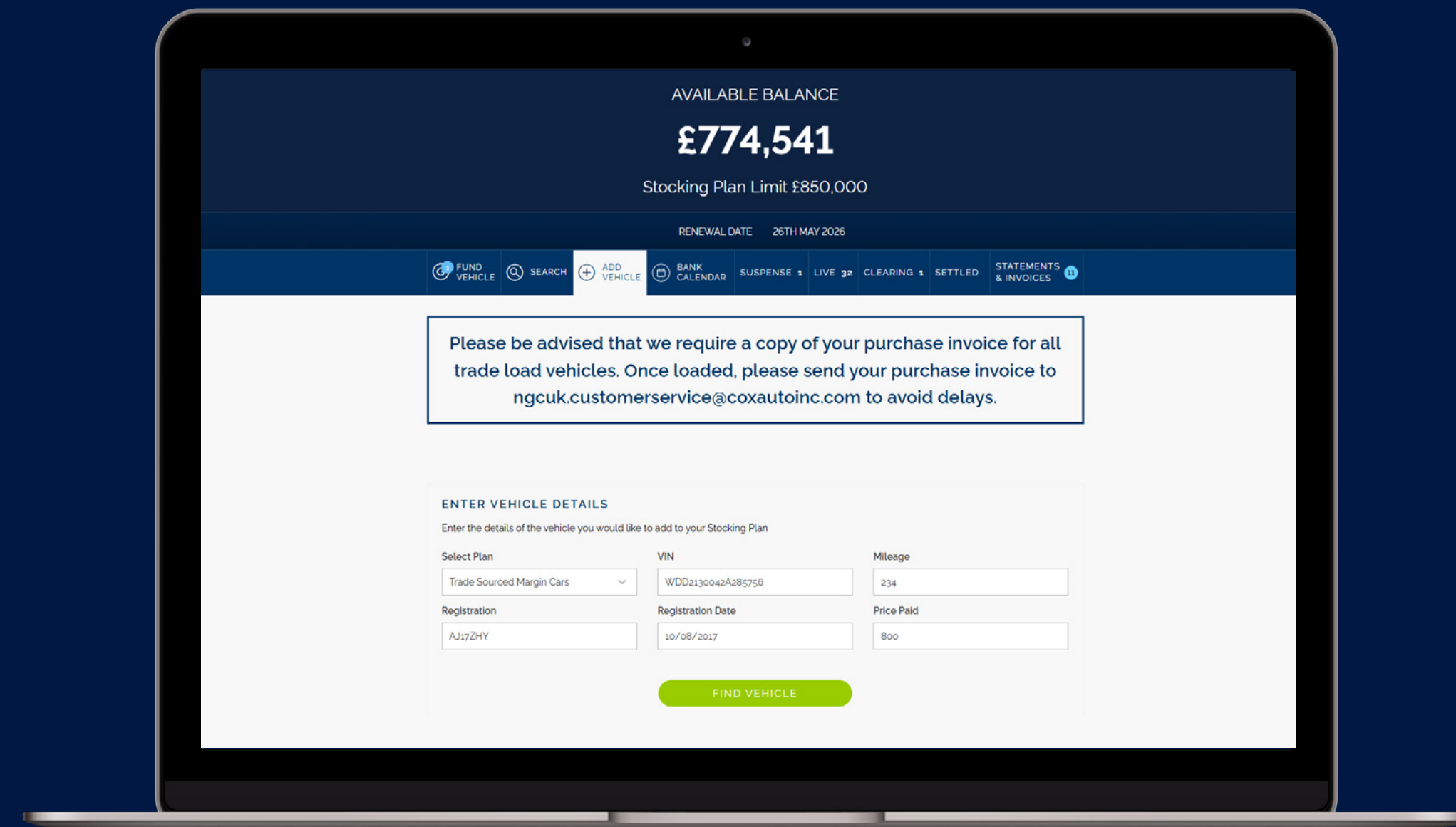
2. At this stage you can see the funding offer and choose the **Fund with G** option to proceed. You should then **Confirm** this choice to complete the process.

3. Once you have added the vehicle on to your Stocking Plan. Email your invoice to: customerservice@nextgearcapital.co.uk



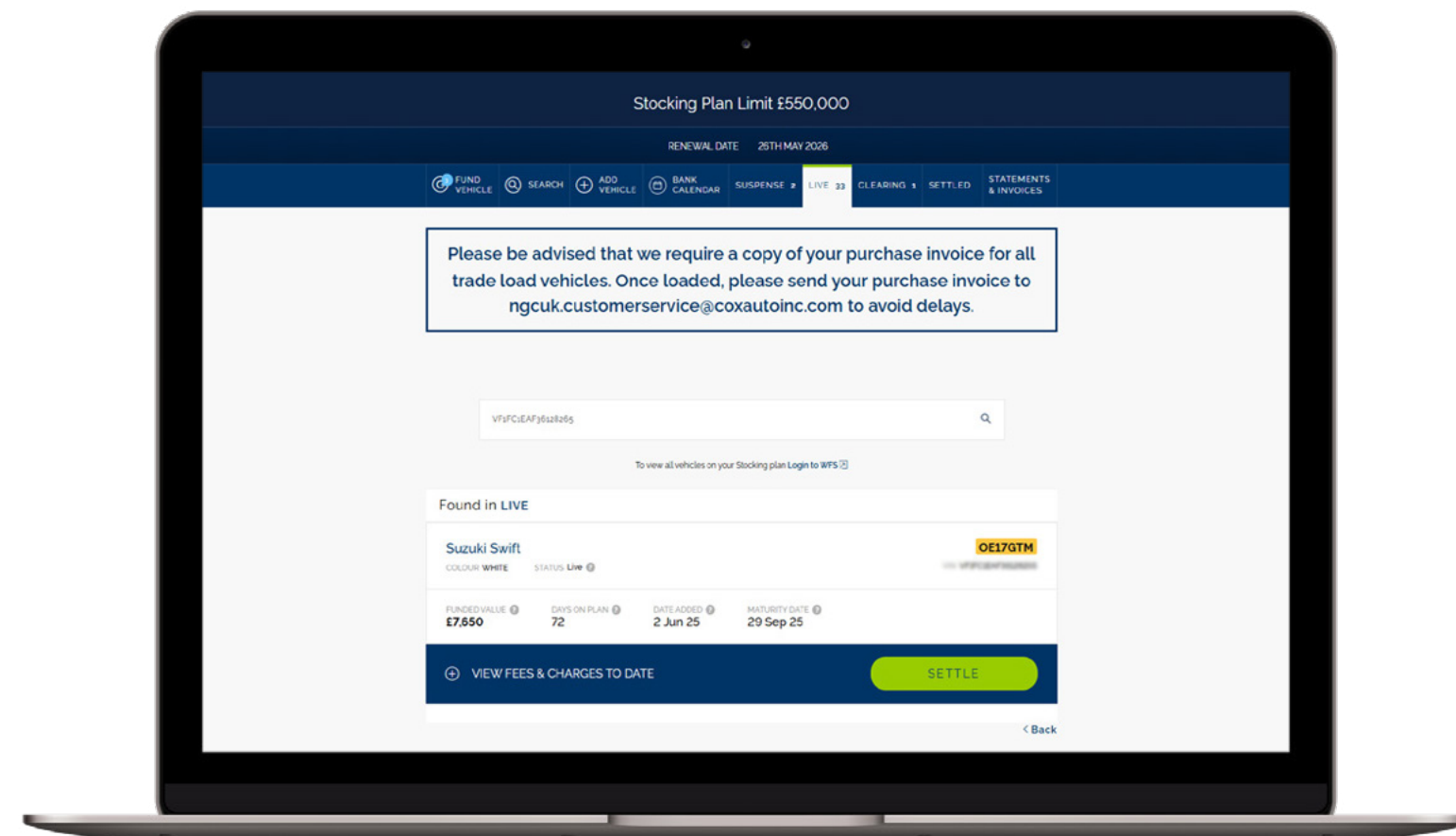
*LCV's cannot be added on StockMaster. When adding an LCV to your Stocking Plan, refer to page 12 of this pack and simply login to our SFP-W system to load.

When funding a vehicle over 10 years old or over 100,000 miles, we will only fund 80% of the CAP Clean value.



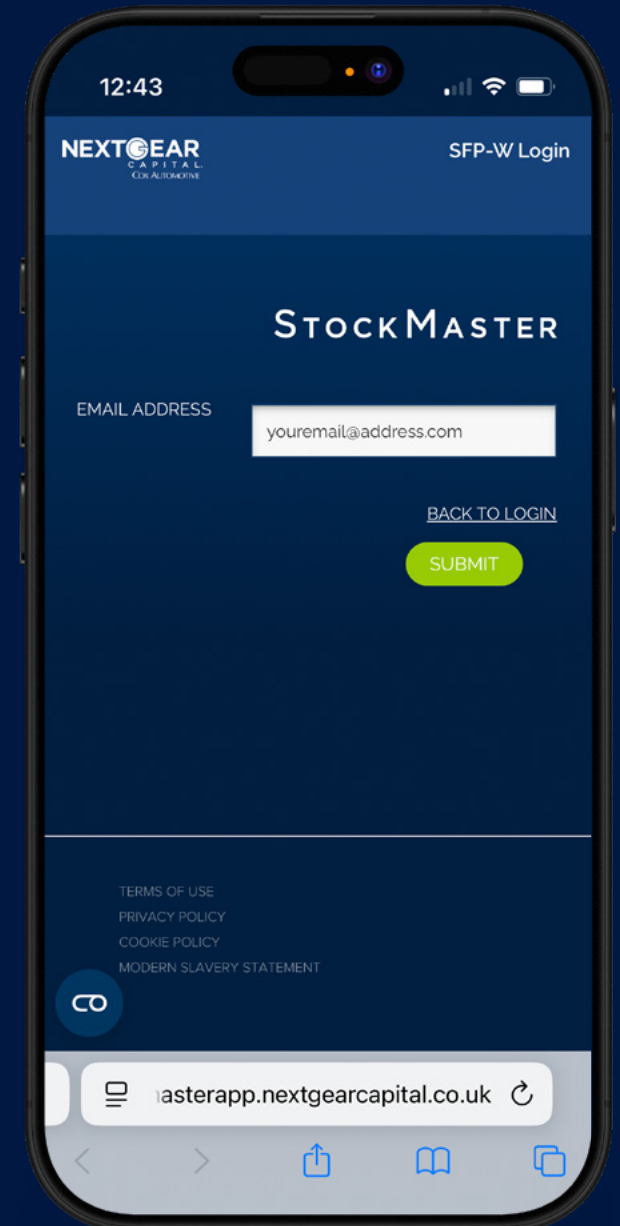
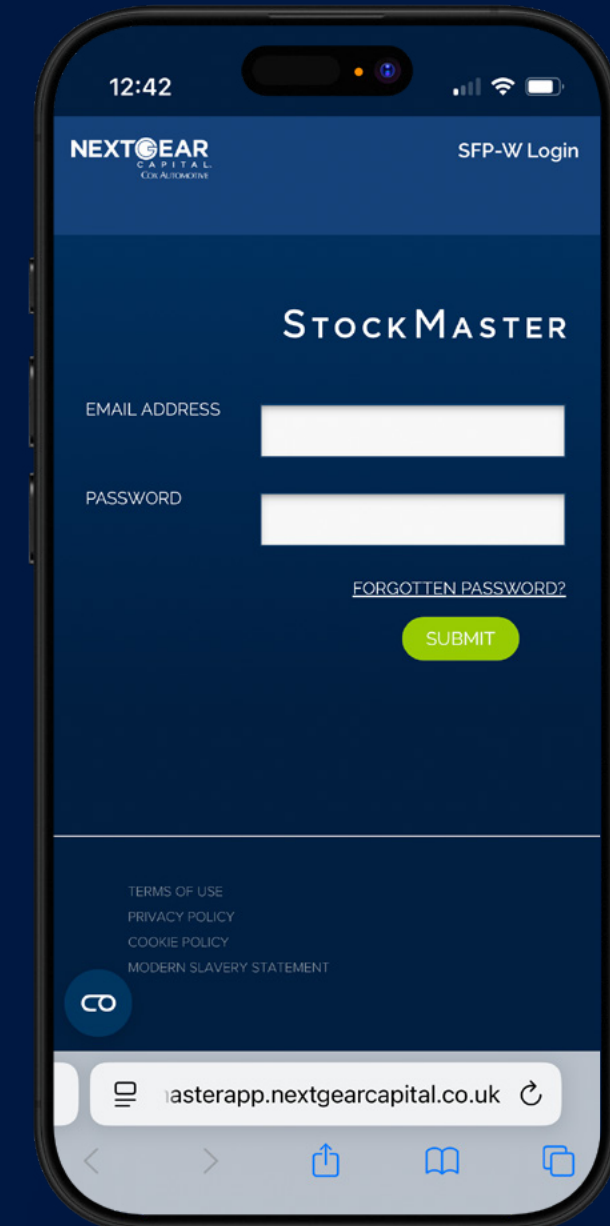
How to settle a vehicle on StockMaster

1. To settle a vehicle, select the **LIVE** tab to view a list of the vehicles on your plan.
2. You can then use the **search bar** to find the vehicle using the **Registration Number** or **VIN**.
3. Click **Settle** to complete the process.



How to reset your NextGear Capital StockMaster password

1. Go to our website – nextgearcapital.co.uk Select **'LOGIN'** and then click on **Forgotten Password**.
2. Enter the email address you applied with and then click the **green arrow**. Select **Forgotten Password** and enter your email address. Then click **Reset Password**.
3. This will now send an email with your password directly to your email address.
4. When you have logged in, you can change your password to something more memorable. Click on the 3 lines in the top tab on the right-hand side. Then select **Change Password**.
5. Enter your current password along with the new password you would like to use and click **Submit**.



SFP-W overview

You should have received a “Set Up Your Account” email from clb@uk.identity.soprafinancing.io

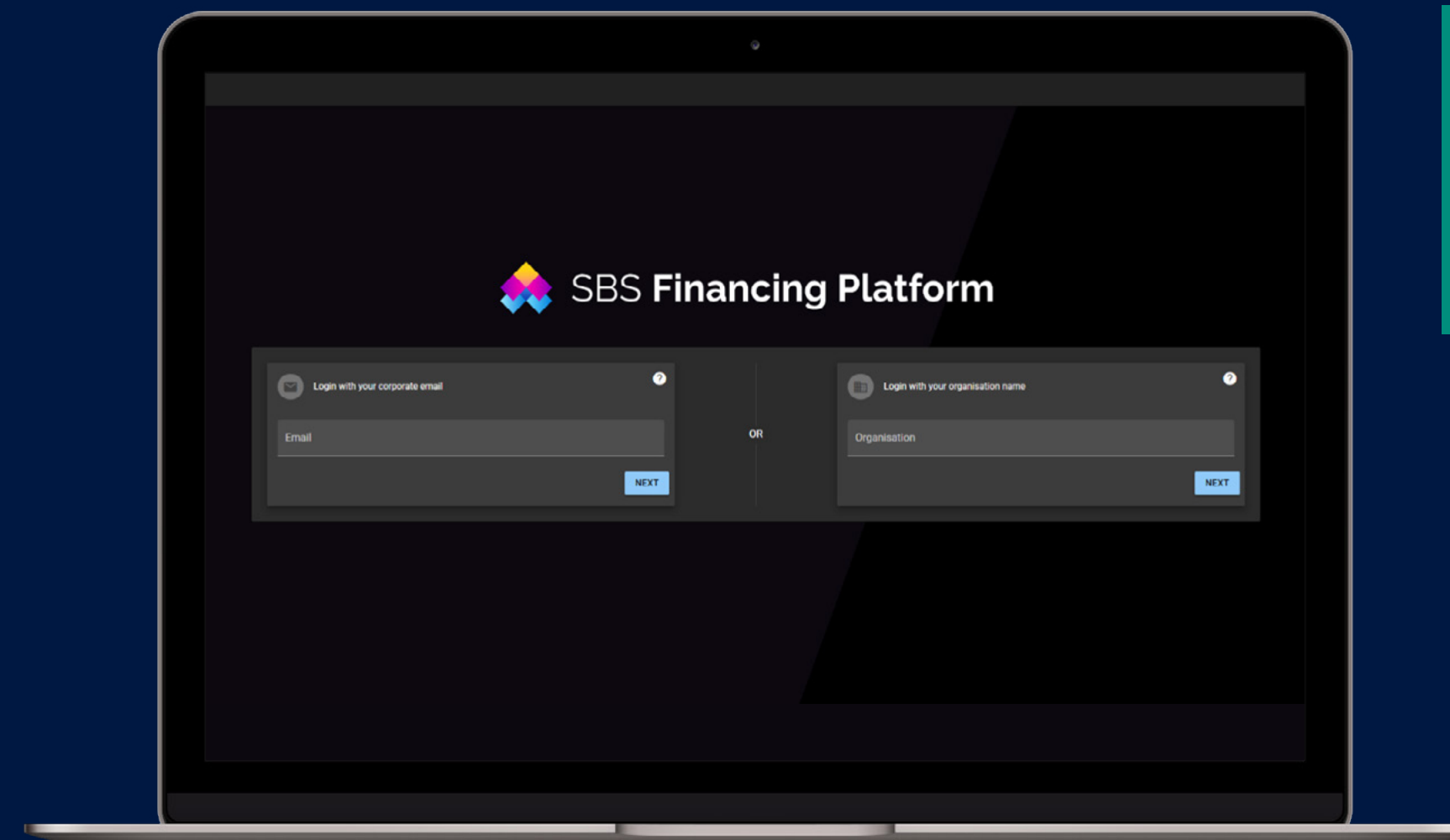
If you cannot find it in your inbox, please check your ‘junk’ folder, as some email providers may not recognise the sender.

Setting up your account:

1. Open the email and click the **Set Up Your Account** button.
2. On the screen that appears, select **Add a Password**.
3. On the **Change Your Password** screen, enter a new password and confirm it by clicking **Confirm Your New Password**.
4. A confirmation screen with a green tick will appear, indicating your password has been successfully changed. Click **Continue**.
5. On the **Add Another Credential** screen, click **Skip Adding Another Credential**.
6. You will be notified that authentication setup is required. On the **Second-Factor Authentication** screen, click **Continue**.
7. On the **Set Up a Multi-Factor Method** screen, select the **Email** option.
8. Click **Continue**, and a verification code will be sent to your email inbox.
9. Open your inbox and find the email titled **Verify Your Account Change**. Copy the six-digit code from the email.
10. Return to the system and, on the **Submit Verification Code** screen, paste the six-digit code into the box. Click **Continue**.
11. You will see a notification confirming that you have successfully added a multi-factor authentication method. Click **Continue**.
12. A final confirmation message will appear, stating that your account setup is complete. Click **Navigate to SFP-W** to proceed.

How to log into SFP-W using your email address for authentication

1. On the Sopra Finance Platform, enter your email address in the corporate email address box on the **left-hand side** and click **Next**.
2. On the next screen you will need to enter your password and click **Continue**.
3. The next screen will display **Request a Verification Code**. Click **Request Code**, then go to your email inbox.
4. You will receive an email titled ‘**Verify Your Identity**’. Open this email and **copy the six-digit code**.
5. Return to the system and, on the **Submit Verification Code screen**, paste the six-digit code into the box, then click **Continue**.
6. You will then see a screen with a green tick, confirming that Sign-in is complete.



PLEASE NOTE
If you are inactive for 30 minutes, the system will log you out automatically.

How to reset your SFP-W password




1. Go to the [SFP-W login page](#) and enter your corporate email address, then click **Next**.
2. On the next screen, click the button that says **Continue with Email** (just below your email address).
3. Under the password box, click **Forgot your password?**
4. You'll be asked to re-enter your email address. Click **Continue**, and you'll receive an email with instructions to reset your password.

Adding more SFP-W users

You can authorise others to access your SFP-W account to view or settle vehicles, using their own username and password. Please give our Customer Service team a call on **0343 50 60 600** to get them set up.

Your SFP-W password will expire every 30 days where you will be asked to create a new password. This is to ensure your account and its personal information is kept secure.

How to favourite key functions in the menu on SFP-W

1. On the [Homepage](#) click the **burger menu**  on the left.
2. Search or find the pages you want to favourite.
3. Click the **star** next to the menu item to add it to your favourites.  **Create Loan**
4. Next time you open the menu bar the item will be **saved to your favourites**.  **Create Loan**

How to view and print invoices for vehicle transactions on SFP-W

1. On the home screen, select **Day End Paperwork** on the left side under the Notice Board.
2. Using the boxes at the top of the screen, **choose the date** you want to view your invoices. Select **Update Date** to see available invoices.
3. To view an invoice, **check the tick box** to the left. Click **Open Selected Report** to the bottom right of the page.

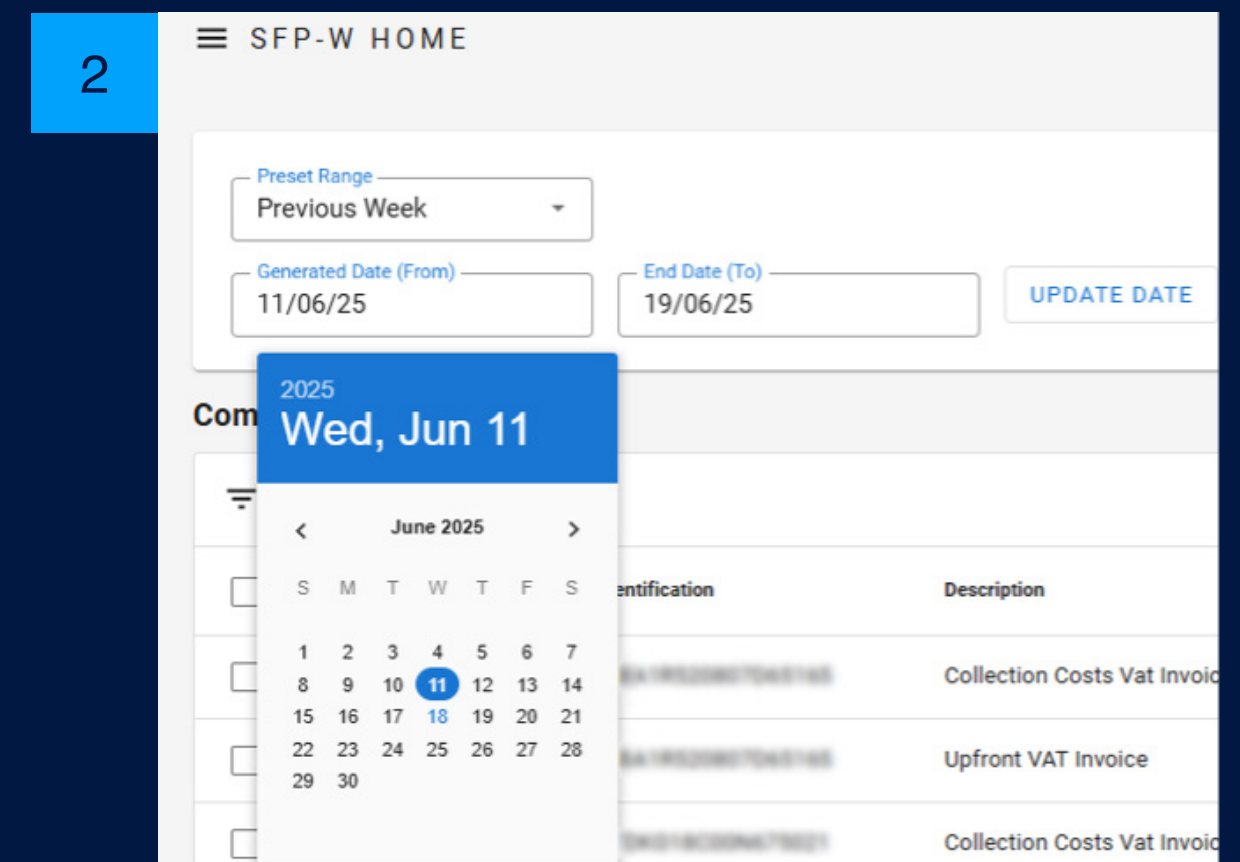
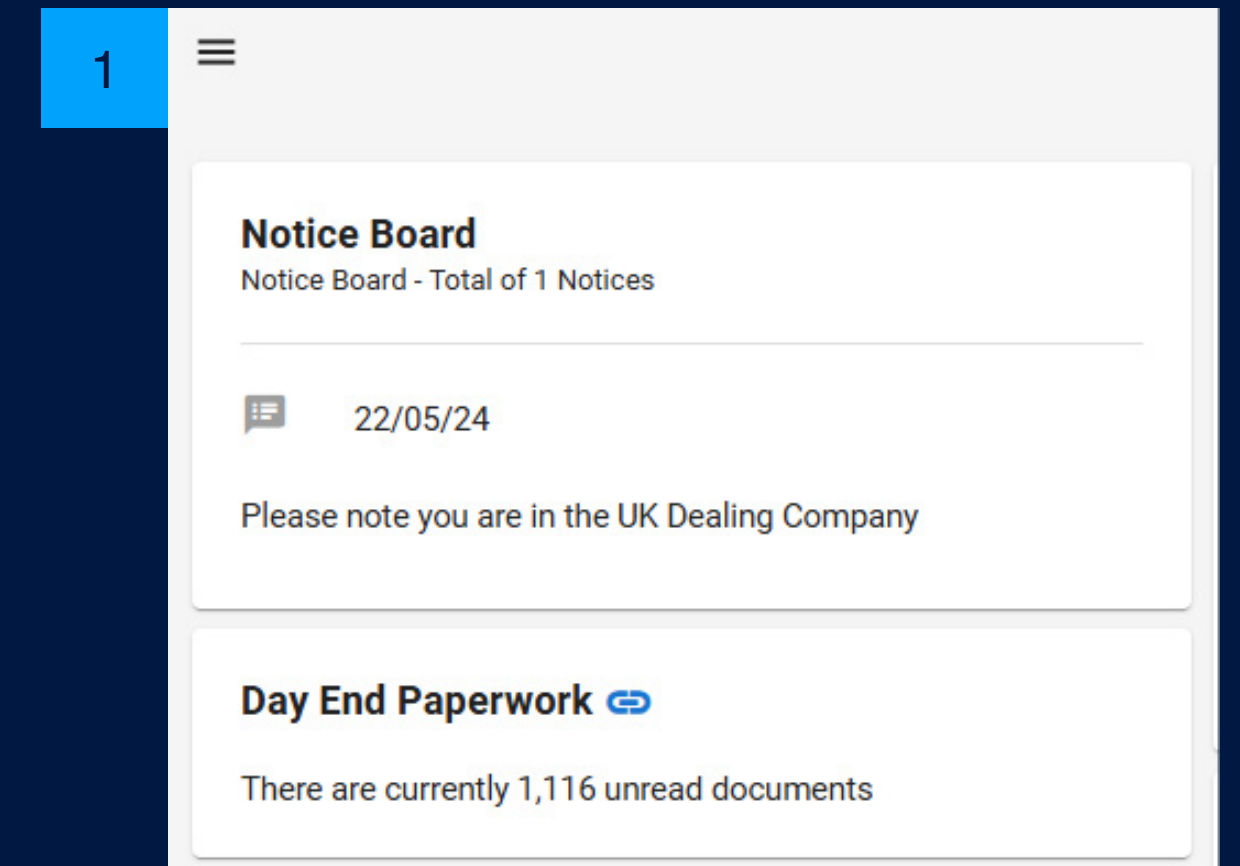


You can view multiple invoices by checking multiple tick boxes.

4. Next to **Merge Complete** at the top of the page, click **Download**.
5. The invoice will **download as a PDF**. Open, save, or print it from your computer.



Any invoices showing VAT can be used for your VAT return.



Every vehicle on your plan will show 2 invoices:

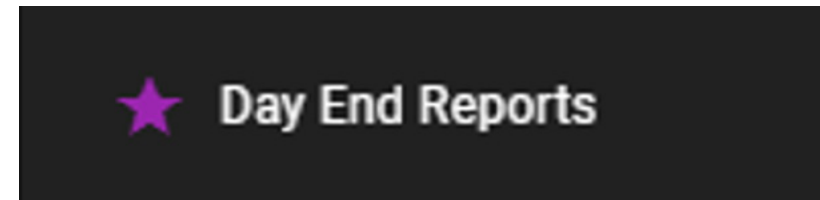
Auction vehicles	Invoice for the vehicle price	Invoice for the auction fees
Trade source vehicles	NextGear Capital invoice*	Self-billed invoice*

Your Monthly Charges Invoice from NextGear Capital is generated at the end of each month and available from the 1st of every month. You can identify this by the identification number.

*Both for the price of the vehicle.

How to view and print invoices for account payments on SFP-W

1. From the menu, search [Day End Reports](#) or click [Documents](#) then [Day End Reports](#).



2. Filter by [Organisation](#), [Description](#) of 'Statement' and [Output Format](#) of 'PDF'.

Table Filters

Currency: [Dropdown] Description: Statement Organisation: [Dropdown] Output Format: Pdf Short Name: [Dropdown]

3. Choose your date range as required and click [Update Date](#).

Preset Range: Previous Week [Dropdown]

Generated Date (From): 31/01/25 End Date (To): 06/11/25 [UPDATE DATE]

4. To view an invoice, check the tick box to the left of the statement name. Click [Open Selected Report](#) to the bottom right of the page.

Organisation	Currency	Report Type	Description	Short Name	Output Format	Acceptance	End	Produced	Contact
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	
<input type="checkbox"/>	GBP	DEALER_STATEMENT_MONTH	Dealer Statement	01/27/25	PDF	01/28/25	01/28/25	01/28/25	

Rows per page: 20 1-10 of 10 [Navigation icons]

5. Next to Merge Complete at the top of the page, click [Download](#).
6. This invoice will download as a PDF. Open, save or print from your computer.

How to add a trade source vehicle on SFP-W

1. Go to [New Loan](#) on the dashboard and select your plan type. Click [Select](#).
2. Enter your chosen [invoice number](#) (most dealers use the vehicle reg number).
3. Click [apply](#) to the bottom left, then scroll down slightly and click on [Trade Car - Margin](#).
4. Enter the vehicle's [VIN number](#) and click [Lookup](#). This will automatically populate the entry from HPI. If it doesn't work, please type in the details manually. Once complete, click [Populate](#).
5. The page will then show a breakdown of your fees. Scroll to the bottom and click [Accept](#).
6. All trade loads require a [purchase invoice](#) to be attached at the time of loading. Under the [Alerts](#) box you will see the [Document Checklist](#).
7. Click [Add File](#) to upload the [purchase invoice](#) then click [Import File](#). Once imported, the [External_Documents](#) alert will be removed.
8. Scroll to the bottom again and click [Confirm Loan](#). Then click [Accept for Funding](#).
9. If successful, the vehicle status will show as [Suspense](#).



IMPORTANT

NextGear Capital funds 100% of CAP or the invoice price if lower.

The funds will credit your bank account on the same working day; if loaded before 4pm and once the vehicle status is marked as "live" on your Stocking Plan.

1 [New Loan](#) [↗](#)

Plan NGC001T (Trade Sou... ▾

[SELECT](#) [SEARCH](#)

2

* Mandatory Field

Status 1 Alert(s)

Plan [NGC001T / Trade Sourced Margin Cars](#)

Financial Item [Standard Finance Terms](#)

Dealer [\[Redacted\]](#)

Credit Line [\[Redacted\]](#)

[APPLY](#)

3 **Item Details**

Item Description

[Trade Car - Margin](#)

[First Transaction Fee Trade Tier1](#)

How to settle a vehicle on SFP-W

1. On the Homepage, navigate to [Stock Search](#), enter the vehicle reg and click [Settle](#).
2. You will be shown a breakdown of your fees. Scroll to the bottom of the page and click [Settle](#).
3. On screen you will now see loan details and the status of the vehicle will show as [Settled](#).

Loan Number	2111437
Loan Date	09/05/25
Invoice Number	Q1719/173/SP66ZX0-1
Invoice Date	29/04/25
Days Used / Days Left	25 / 95
Status	Settled
Plan	NGC001 / Wholesale - Margin Cars
Financial Item	Standard Finance Terms
Dealer	[Redacted]
Credit Line	[Redacted]
Acceptance Date	09/05/25
Maturity Date	05/09/25
Dealer Charges Start Date	



IMPORTANT

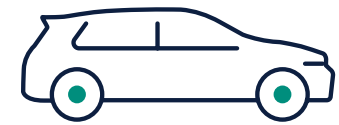
Daily holding charges will continue to accrue until the vehicle is fully paid. These charges along with vehicle fees will be rolled-up to the end of the month and then debited on or around the 10th of the following month.

These fees will be shown on your Dealer Statement and Invoice generated at the end of each month and available to view from the 1st of the following month.

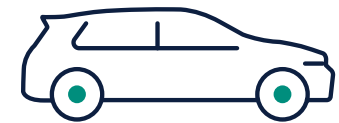
How to load an imported vehicle on SFP-W

Loading an imported vehicle follows the same process as a standard trade source vehicle (see page 12). Please ensure you select the correct import-eligible plan type before entering any vehicle details. We will fund the purchase price of imported vehicles, whether registered or unregistered. Designated plan types for imported vehicles are listed below.

UK import plans



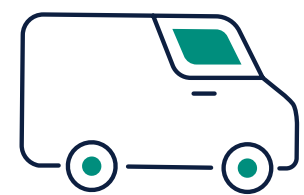
IMP001T
Import Margin Car



IMP021T
Import Qualifying Car

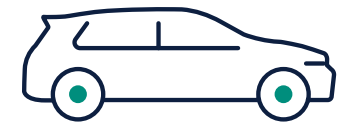


IMP041T
Import LCV Margin

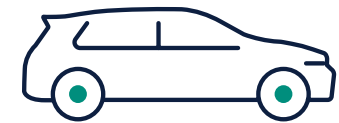


IMP051T
Import LCV Qualifying

UK franchise import plans



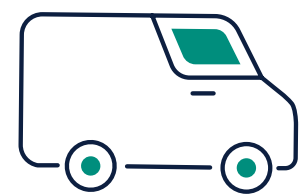
IMP001TF
Franchise Import Margin Car



IMP021TF
Franchise Import VAT Qualifying Car



IMP041TF
Franchise Import Margin LCV




IMP051TF
Franchise Import VAT Qualifying LCV

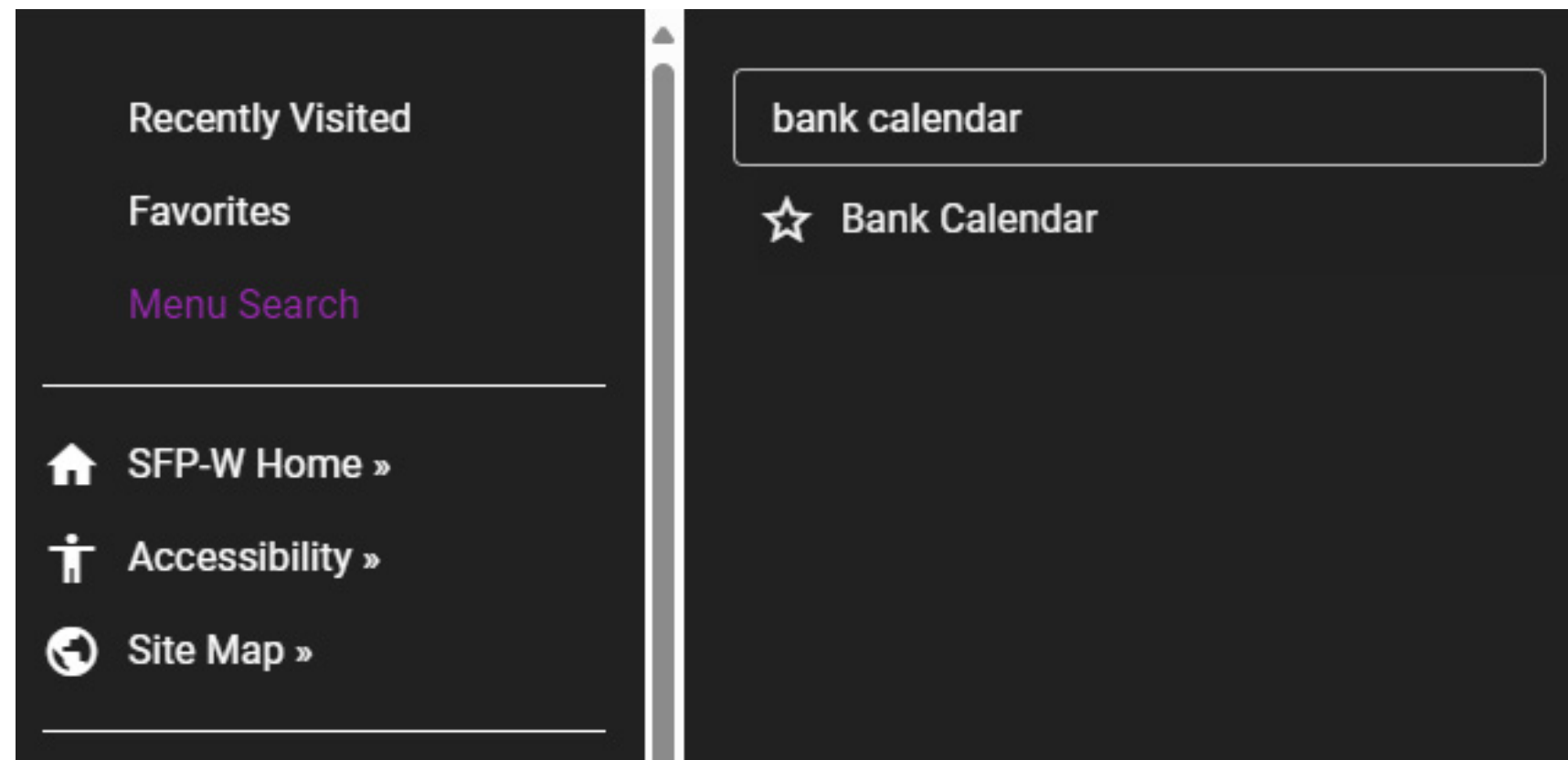
Important information for imported vehicle loads

- The **VRM/Registration** field is optional so the vehicle can be loaded with or without a registration number.
- The system accepts **VINs between 9 and 17 characters on all import plans** to support international VIN formats.



How to view upcoming payments in your bank calendar on SFP-W

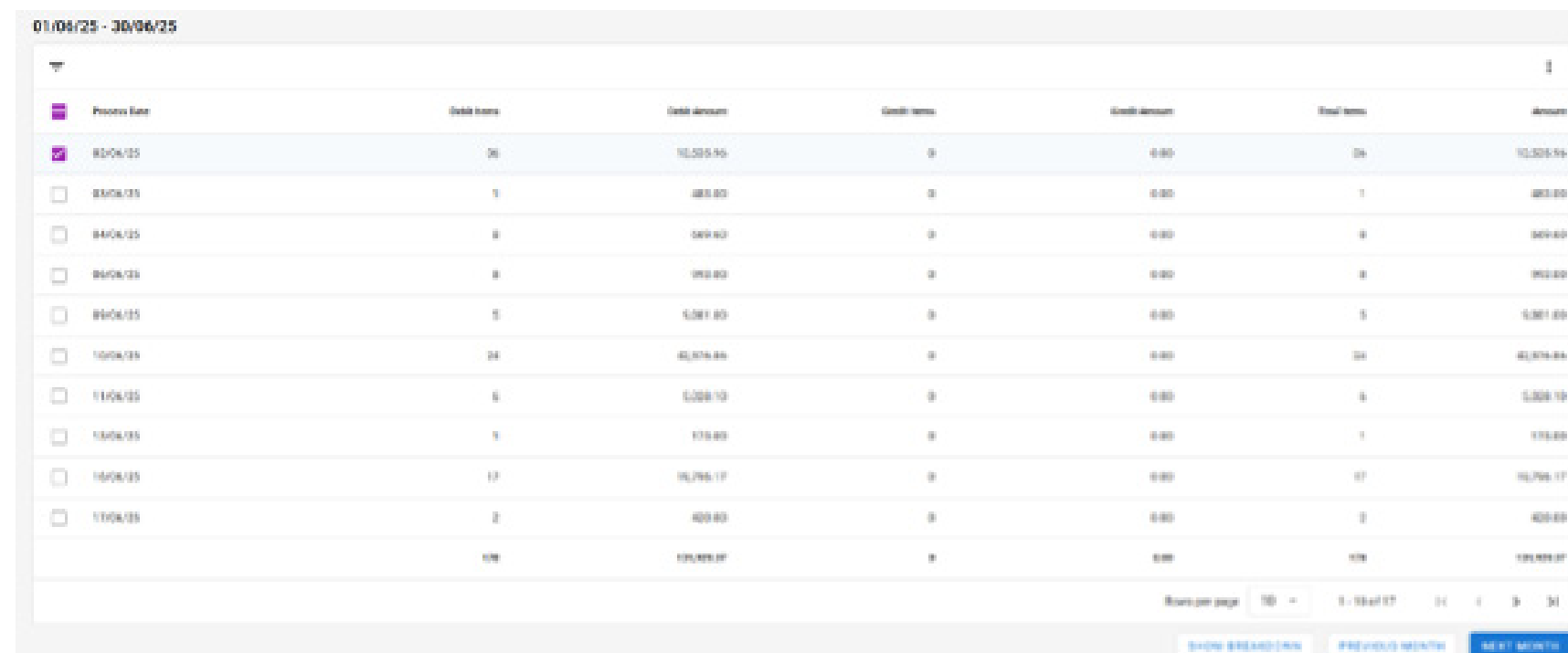
1. On the homepage click the burger menu  in the top left of the screen.
2. Type and select **Bank Calendar**.



3. Use **Next/Previous Month** at the bottom right of the page to move between months.



4. Check the box next to the payment details you want to view and select **Show Breakdown**.

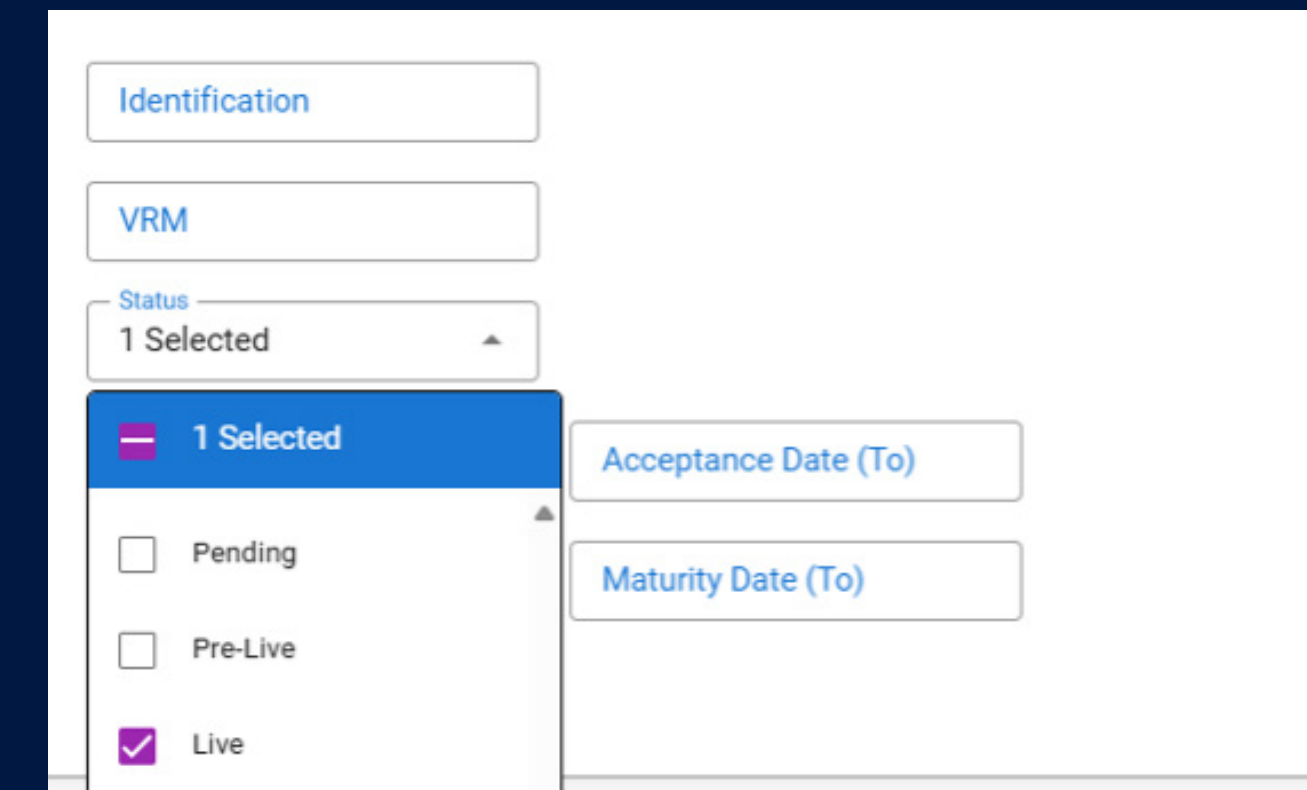


Process Date	Debit items	Debit amount	Credit items	Credit amount	Final items	Amount
<input checked="" type="checkbox"/> 02/04/25	26	10,525.94	0	0.00	26	10,525.94
<input type="checkbox"/> 03/04/25	1	400.00	0	0.00	1	400.00
<input type="checkbox"/> 04/04/25	0	0.00	0	0.00	0	0.00
<input type="checkbox"/> 05/04/25	0	0.00	0	0.00	0	0.00
<input type="checkbox"/> 06/04/25	5	5,001.00	0	0.00	5	5,001.00
<input type="checkbox"/> 10/04/25	24	42,876.84	0	0.00	24	42,876.84
<input type="checkbox"/> 11/04/25	6	5,000.10	0	0.00	6	5,000.10
<input type="checkbox"/> 12/04/25	1	170.00	0	0.00	1	170.00
<input type="checkbox"/> 15/04/25	17	16,756.17	0	0.00	17	16,756.17
<input type="checkbox"/> 17/04/25	2	400.00	0	0.00	2	400.00
	108	124,899.07	0	0.00	108	124,899.07

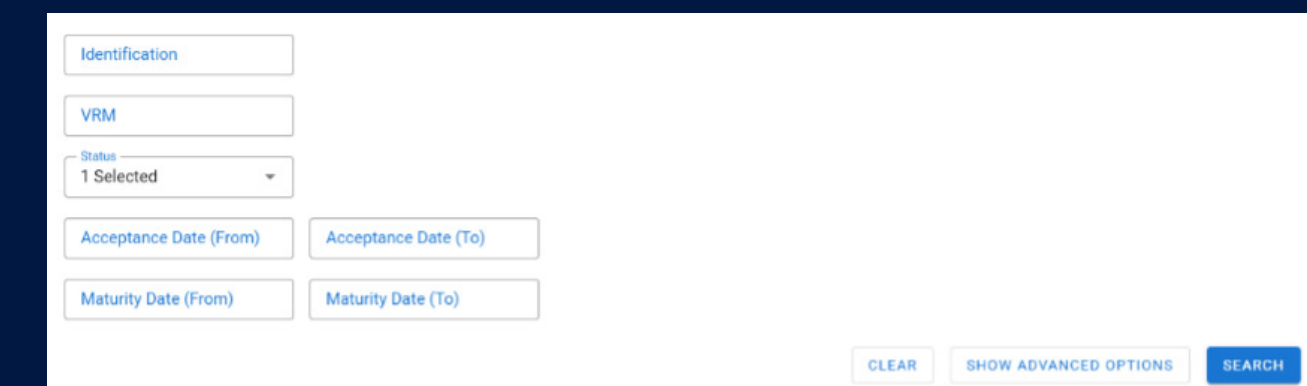
 **IMPORTANT**
Payments will debit from your bank account 2 working days after the date shown on your Bank Calendar.

How to view your current stock list on SFP-W

1. On the Homepage click the burger menu  on the left, choose **Loan Management**, then **Stock Search**.



2. Enter the **vehicle reg** in the search box or filter by status. Click **Search**.



3. Your selected vehicles will appear on the page.
4. To view in Excel, click **Export** above your vehicle list.



How to track and reconcile your payments by vehicle in SFP-W

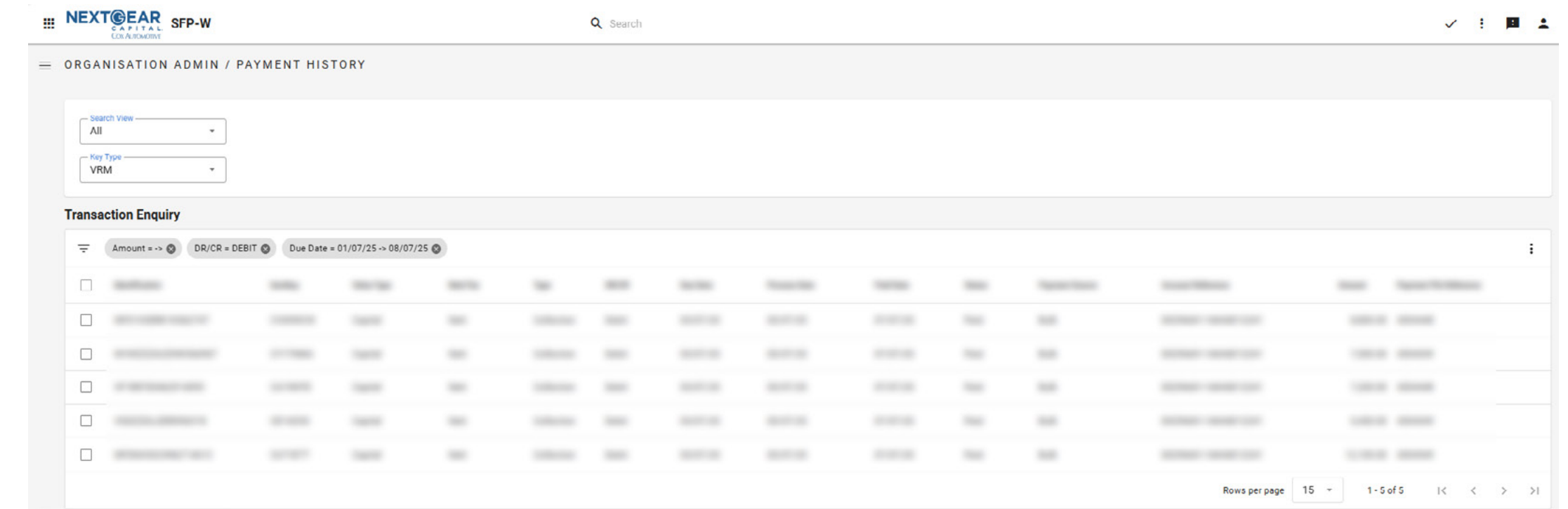
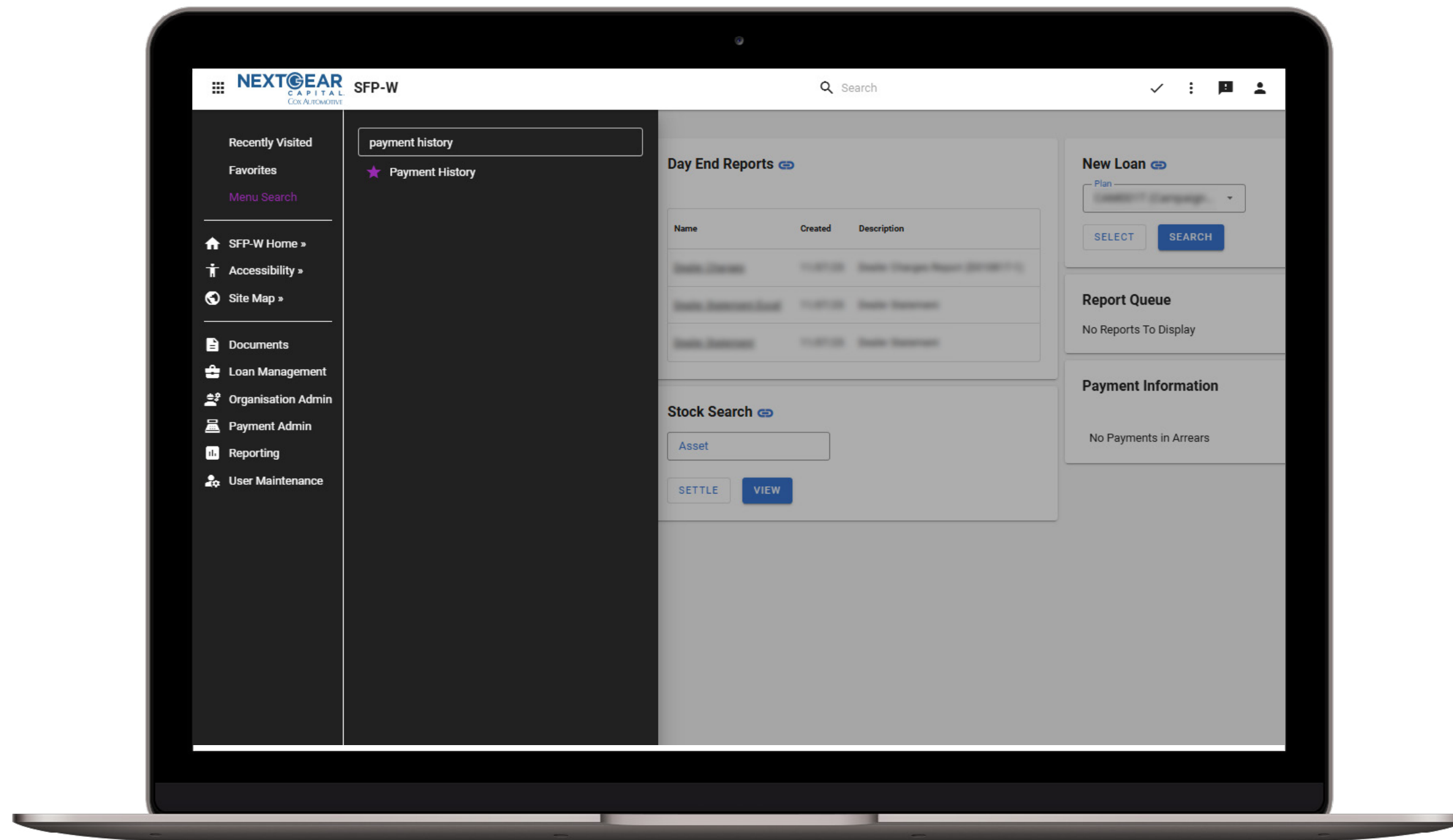
These steps explain how to view vehicle-level transactions in the SFP-W payment history screen, helping you reconcile payments quickly and accurately.

1. Start by accessing the payment history page from the home screen in SFP-W:

- Select the **menu** on the left hand side of the screen.
- Use the search bar to type and select **payment history**.

2. Once the screen loads, you'll see the full list of your payment history. Tailor this view by:

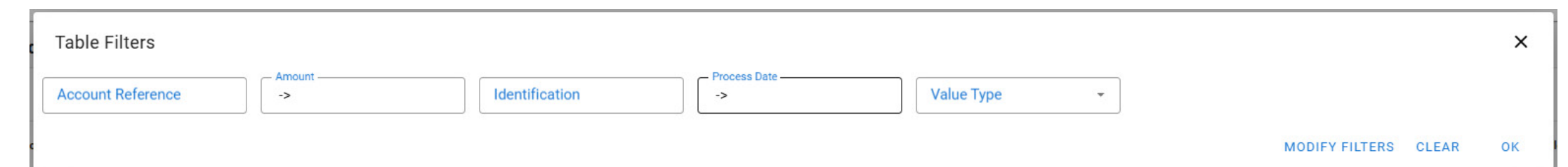
- Setting search view to **all**.
- Setting key type to **VRM**.



Under the identification and item key columns, you can find the VIN and vehicle registration number, making it easy to locate individual transactions.

3. Next, narrow down your results further using the table filters.

- Select the **filter icon**  underneath **transaction enquiry** to open the filter options.
- Then select **modify filters** to customise your view.



How to track and reconcile your payments by vehicle in SFP-W

4. In the filter settings, apply the following filters:

- **Due date:** choose a specific date range or select today's date to view payments due today.
- **DR/CR:** if you want to filter this down further select **credit** to show credit transactions only or **debit** to show debit payments only.
- **Payment source:** enter **faster_payment_credit** to view payments processed through faster payments.
- **Transmission:** enter the **7-digit payment file reference** found on your bank statement. This will display all payments linked to that reference number.

Filter Settings

Table Filter Persist Message

- Account Reference
- Amount
- DR/CR
- Due Date
- Identification
- Nett/Tax
- Payment Source
- Process Date
- Status
- Transmission
- Type
- Value Type

OK

When actioned, select **ok**. You will now see a breakdown of your vehicle-level transactions.

5. If you'd prefer to view your transactions within Excel, you can download a spreadsheet of your payment history:

- Click the **three dots** in the top-right corner of the table.
- Select **download table** to export the data to Excel.

The screenshot shows the 'ORGANISATION ADMIN / PAYMENT HISTORY' page. It features a search bar, a 'Transaction Enquiry' section with filters for Amount, DR/CR (set to DEBIT), and Due Date (01/07/25 to 05/07/25). Below this is a table with columns: Identification, Itemkey, Value Type, Nett/Tax, Type, DR/CR, Due Date, Process Date, Paid Date, Status, Payment Source, Account Reference, and Amount. A dropdown menu is open on the right side of the table, with 'Download Table' highlighted. Other options include Refresh Table, Table Settings, Save Table State, and Reset Table.

Top tip: cleaning up your excel spreadsheet

When downloaded, each item in the spreadsheet will appear with quotation marks (") around it. This is an SFP-W security feature, but you can remove them on your own spreadsheet.

If you have any questions or need further support, please reach out to your Account Manager.

To remove them:

- Highlight the entire spreadsheet using **CTRL+A**.
- Press **CTRL+F** to open **find and replace**.
- Go to the **replace tab**.
- In the find what field, type " (a quotation mark).
- Leave the replace with field **blank**.
- Click **replace all**.

Your monthly audits

What to expect

Each month that you have a live vehicle on your Stocking Plan, an audit will be required on all vehicles currently stocked with NextGear Capital. Your audit will either be a physical or self-audit and once complete will be scored accordingly. [See page 17](#) for audit scoring criteria.

A guide to physical audits

If a physical audit is taking place an auditor will visit your site to check the following:

- That each vehicle currently funded is present and a note of its condition will be made
- All V5 documents (including offsite vehicles)
- Sales invoices for anything that has been sold since your last audit
- The mileage of newly funded units
- Full completed courtesy/loan form for all demo and courtesy vehicles (Stocking Plus vehicles only)

A guide to self-audits - DSA

Registration

If your account has been set up for DSA, you will receive a registration email with full onboarding instructions from our audit partner Vehicle & Asset Solutions (VAS).

Self-audit request

When an audit is due, you will receive an email from VAS asking you to audit your stock within the allotted 48 hours' time frame. For more information on how DSA works [go to page 18](#).



Audit scoring explained

Our 5 audit colours

Green

The best score you can receive which will be helpful when applying for a credit limit increase.

Low amber

If there are one or two discrepancies found such as the first time a vehicle has not been accounted for.

Amber

When there are vehicles off-site or documentation is not present. This will be reviewed by the NextGear Capital team.

High amber

If a number of vehicles have not been settled on time or have not been accounted for, this will be reviewed by the NextGear Capital team.

Red

Your account may be placed on stop and reviewed by the NextGear Capital team when you receive a red audit. This includes numerous discrepancies/late settlements or vehicles unaccounted for.

Staying green on your monthly audits

Tips for staying green...

- If a physical audit is taking place, don't turn the auditor away, they need to have access to our vehicles and the paperwork.
- Alternatively, if you are self-auditing ensure you complete your audit within the allotted time frame.
- Remember to accurately record the sale date of the vehicle. We recommend stapling a copy of the card receipt to the sales invoice at the point of sale.
- Use accurate mileage readings when you add trade source vehicles to your account, any discrepancies could change your audit score.
- Original invoices must be made available for audit purposes – this includes purchase invoices and sales invoices. It may help to keep a NextGear Capital file so you can keep all paperwork in one place.
- Trade source vehicles can only be added to your account if they are paid for and physically on site. Any units added before this can change your audit score and may be settled.
- Keep the vehicles on site at all times; they must not be stored off site, be out on loan (unless on Stocking Plus plan) or be used as 'Sale or Return'. If units are at the bodyshop then we'll require the full address and contact details.
- Ensure you comply with audit requirements.



TOP TIP

NextGear Capital class a vehicle as being sold when any of the following occurs:

- a) Full payment has been taken.
- b) The vehicle has been delivered to its buyer.
- c) You have received payment from a finance company (part or full).
- d) If you have a separate file or folder for your NextGear Capital stock, this can enable the auditor to complete their audit more efficiently.

What makes an audit green, amber or red?

Green	Low amber	Amber	High amber	Red
No discrepancies found and all funded units accounted for	Auction sourced vehicle has not yet arrived	Trade source with no V5	Mileage discrepancy (over 3,000 miles)	Dealer has no record of the vehicle
Vehicles are sold and settled within 2 working days	Auction sourced with no V5	Mileage discrepancy (between 1,000 -3,000 miles)	Vehicle is trade sourced and has not yet arrived	Any sold unit hasn't been settled or was settled after more than 5 working days
	Mileage discrepancy (under 1,000 miles)	Either between 10% and 20% of stock (OR) 3-5 vehicles not seen (whichever is greater)	Either above 20% of stock (OR) 5 or more units are not seen on site (whichever is greater)	A vehicle is off site, unaccounted for and the V5 is not available
	Either up to 10% of stock (OR) up to 3 units not seen (whichever is greater)	Vehicle off site for 3 months in a row	More than 1 sales invoice missing	Multiple vehicle sales invoice discrepancies. (i.e falsifying documents)
	Vehicles are not seen for the 1st or 2nd time	1 sales invoice missing	Any sold unit not settled within 5 working days	Falsified documentation
	1 vehicle is settled 1 day late and is therefore sold out of trust (SOOT)	More than 1 vehicle is settled 1 day late and is therefore sold out of trust (SOOT).	3 vehicles are settled 1 day late and are therefore sold out of trust (SOOT).	4 or more vehicles are settled 1 day late and are therefore sold out of trust (SOOT).
		Damaged vehicle(s)	A vehicle is off site and the V5 is not available	



TOP TIP

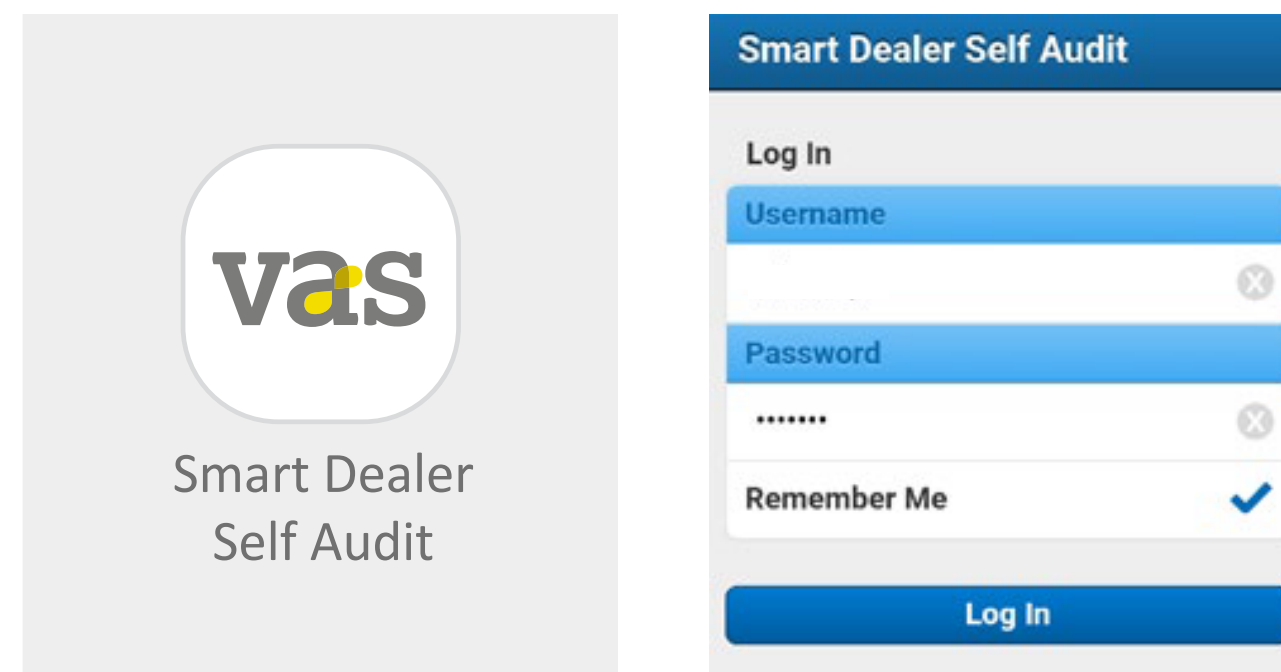
Settle vehicles within 2 working days of the sale to comply with NextGear Capital terms and conditions and avoid additional charges and red audits.

A quick guide to DSA auditing

Once you have downloaded the DSA app onto your smartphone, you will need to log in. Log in details will be provided by VAS during the onboarding process and given to you before your first self-audit. If you have forgotten your login details, please contact VAS on the details below for support.

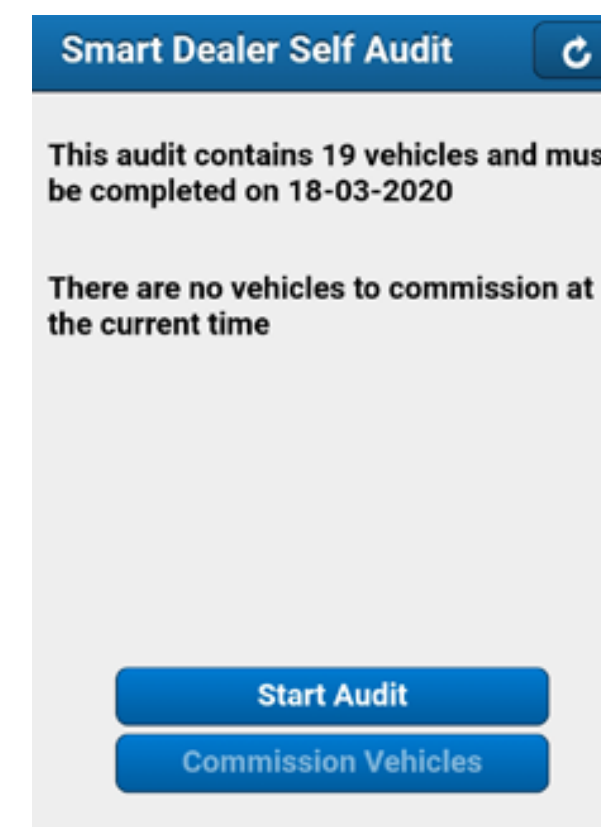
Logging onto the DSA app

1. From the home screen, go to the apps list and open **Smart Dealer Self Audit**.
 2. Enter your **username** and **password***.
 3. Click on **Remember Me** to ensure your login details are saved.
- *Your login details will be provided prior to your self-audit date

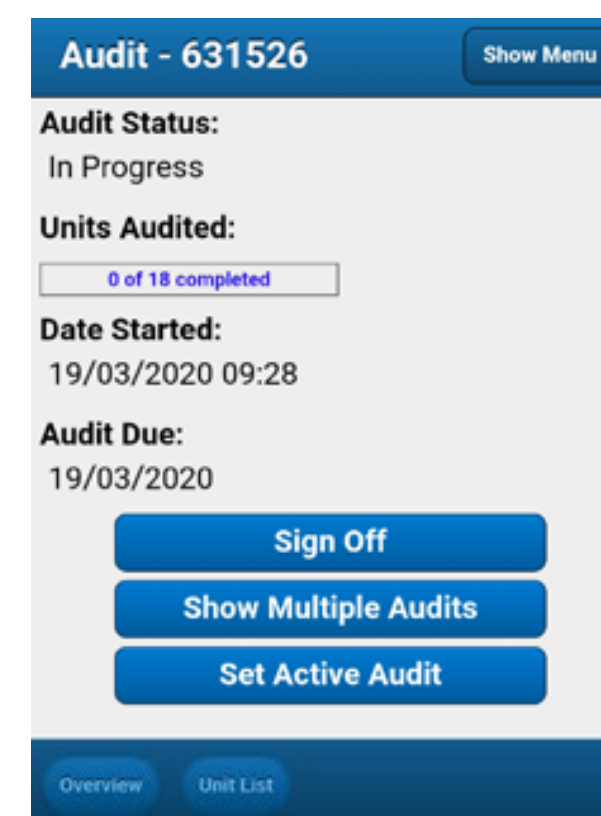


Starting your audit and viewing the unit list

1. Once logged in, the screen will display the number of vehicles to be audited and the audit completion date.
2. Select **Start Audit** to get started.

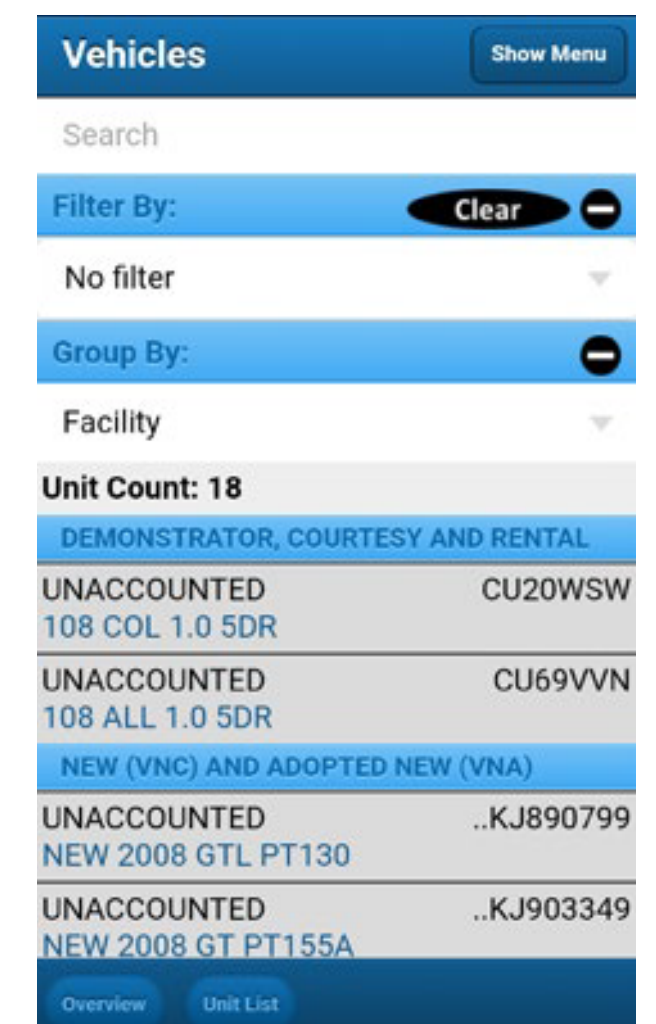


3. The audit overview screen will provide details of the audit, including:
 - a. Audit ID
 - b. Audit Status
 - c. Units Audited
 - d. Date the audit was started
 - e. Audit Due date
4. To begin auditing, click **Unit List**.



5. A unit list will then display showing all units to be accounted for, including vehicle information such as **VIN, REG, make and model**.

Note: You can use the search box to find units using VIN or REG (partial VIN or REG will display all similar matches).



VAS CUSTOMER SUPPORT

For any audit or technology assistance, you can contact VAS for support using the following details:

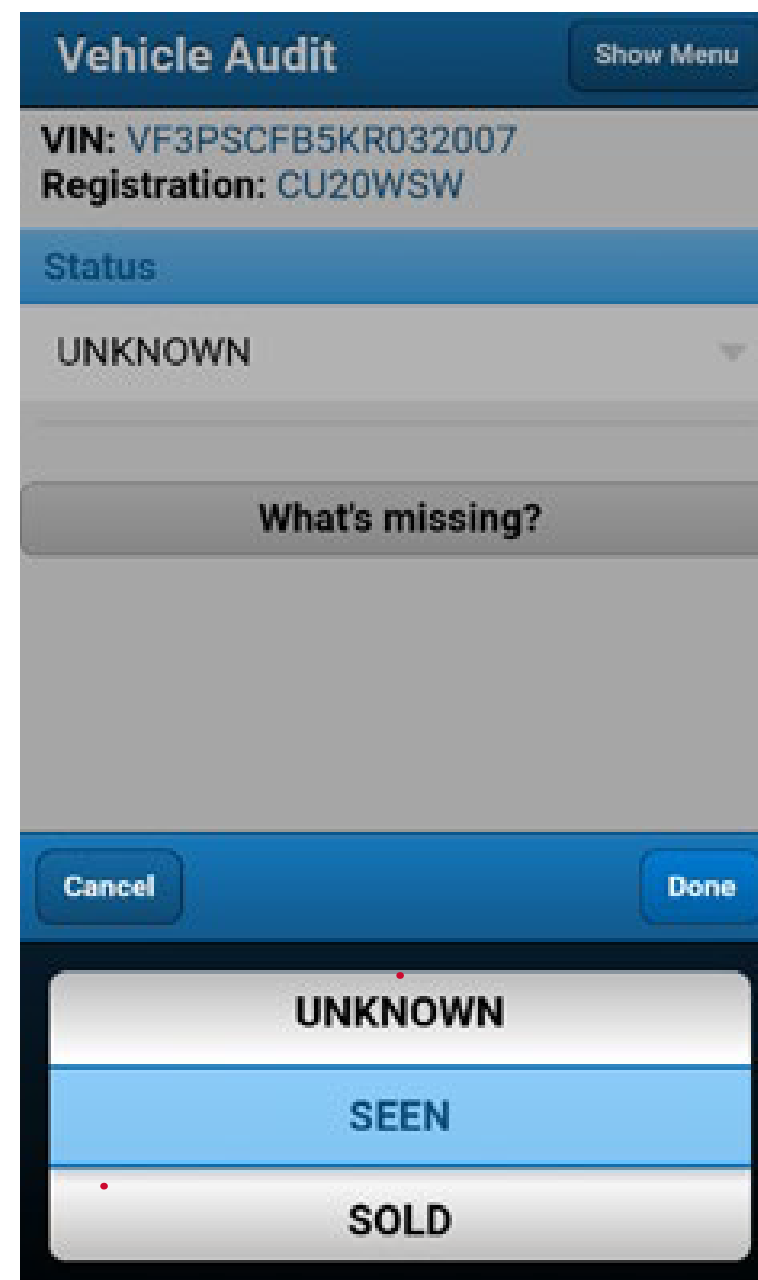
Helpline 01689 879498

Email: dealerhelpdesk@vehicleassetsolutions.eu

Auditing units and audit statuses

1. From the unit list, select which unit you wish to audit.
2. A screen will appear asking for further annotations.
3. When first looking at the unit, the status will be listed as 'Unknown'.
4. Select the status bar to see a list of statuses and apply the relevant status to the vehicle.

Note: The annotations are dependent on the type of vehicle and the status.



Statuses explained

Seen

The vehicle is at your dealership and can be 'seen'.

Sold

The vehicle has been sold.

Off-site

The vehicle is at another location e.g. at the body shop.

No Record

The vehicle location cannot be verified.

For 'Seen' units

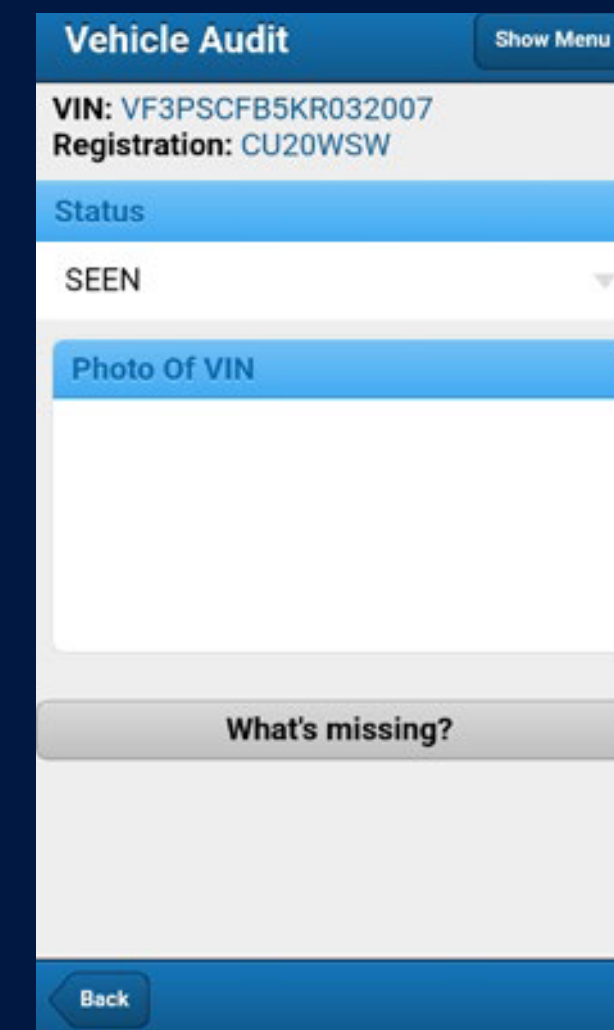
1. A 'Seen' status requires an additional check of an image / OCR reading of the VIN
2. Tap the **white box underneath 'Photo of VIN'** to open the camera on your device

a. Image option

Take a photo of the VIN detail and select 'OK' to upload. You will then be asked to take a photo of the front of the vehicle. Select 'OK' to upload. **Ensure that photos are legible.** Once all information is complete, select **Back** to save the details

b. For VIN OCR check

This is a live OCR capture that compares the unit VIN to the database. When prompted, line the VIN with the onscreen highlighted box. It will automatically detect the VIN, if correct.



For 'Sold' units

1. A 'Sold' status requires Customer Payment Date and Delivery Date to be added.

For 'Off-site' units

1. If the vehicle is 'off-site', a photo of the V5 for the unit or an explanation as to why no V5 present is required.
2. Select 'Location Type' to specify its location.

For 'On-loan' units

1. If the vehicle is on-loan, a photo of the loan agreement is required.
2. Tap the white box underneath 'Photo of Loan.'
3. Agreement' to open the camera on your device.
4. Take a photo of the loan agreement and select 'OK' to upload.

Ensure the photo is legible.

DEMONSTRATOR, COURTESY AND RENTAL	
UNACCOUNTED 108 COL 1.0 5DR	CU20WSW
UNACCOUNTED 108 ALL 1.0 5DR	CU69VVN
NEW (VNC) AND ADOPTED NEW (VNA)	

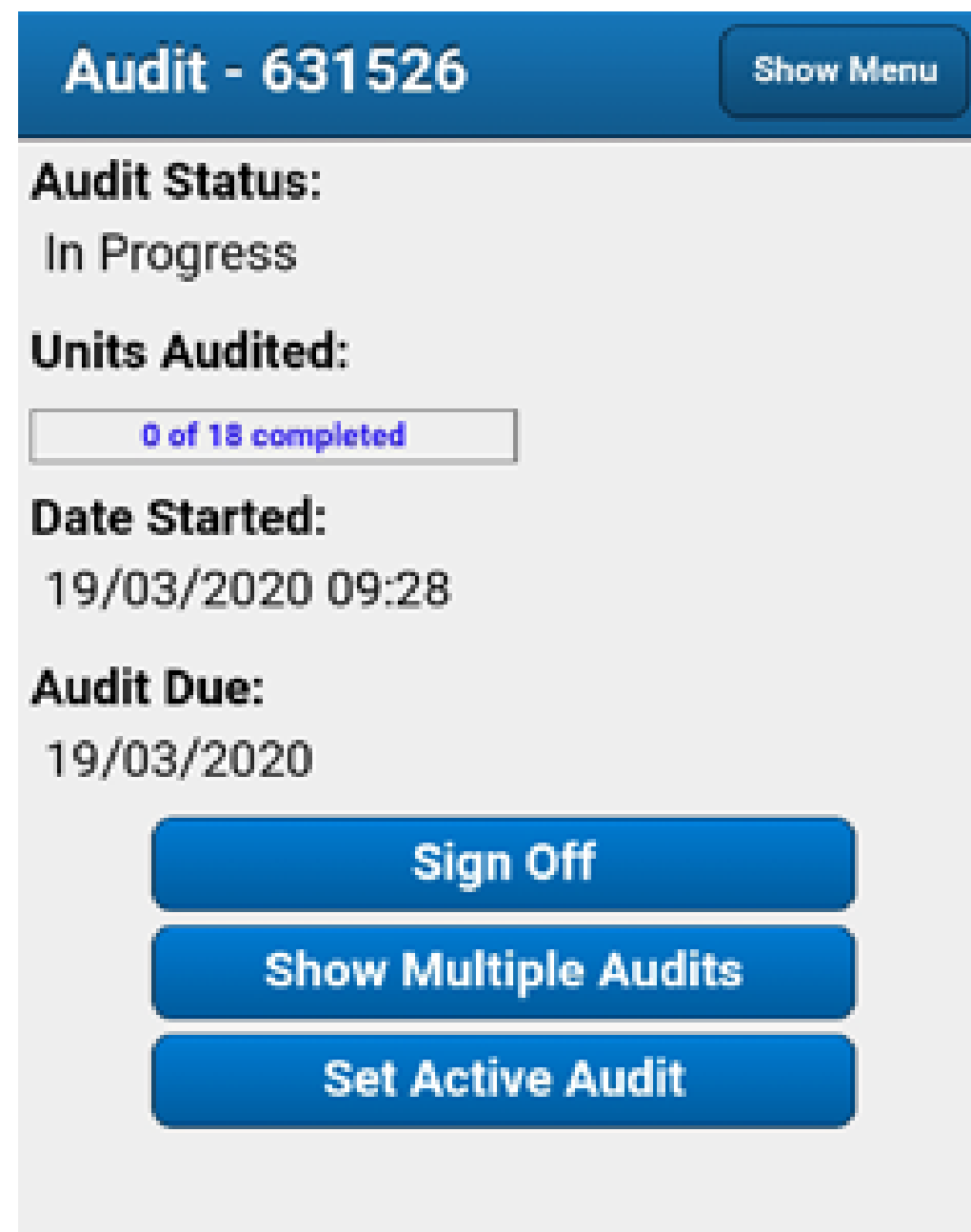
For 'No record' units

1. If the vehicle cannot be located, a 'No Record' status should be selected and reasons as to why need to be supplied.

Please be advised if vehicles are listed with a status of 'No Record' during an audit, this could result in a high amber or red audit scoring (see page 17 for audit scoring criteria).

Submitting your audit

1. Once the audit has been completed and all units are marked green, navigate back to the audit overview screen by clicking **Overview** at the button right of the screen.
2. The audit results need to be submitted to the VAS servers - **this is essential** as failure to complete an audit could result in a red audit scoring.
3. To submit the audit, click **Sign Off**.

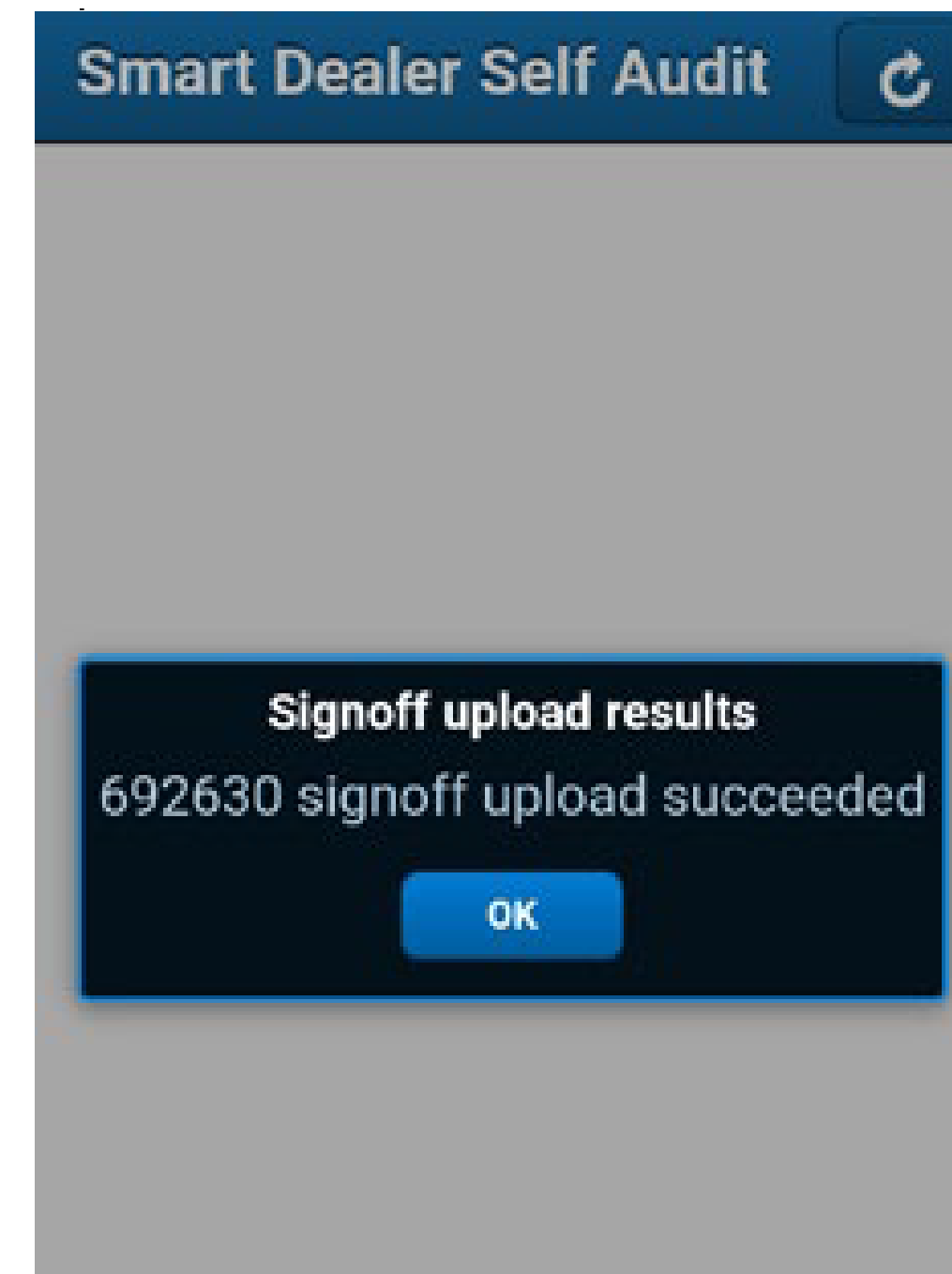


4. On the next screen, input your **name and position** within your company.

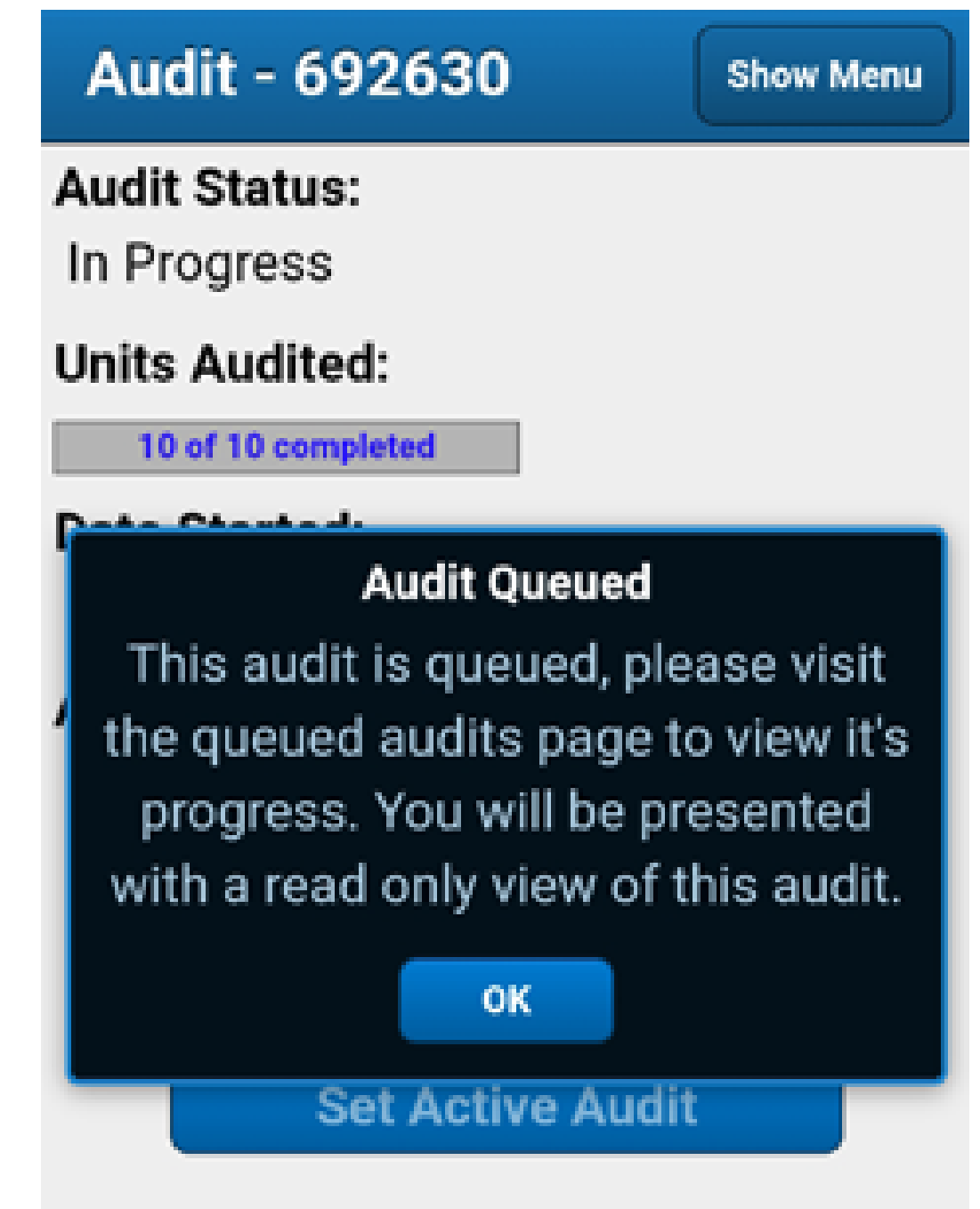
5. Tap the **white box underneath Signature** to sign the screen.
6. Click **Sign Off** to submit the audit.
7. To send the result, **tap the refresh button**.



8. The app will then confirm if the audit has been uploaded successfully or put into a queue due to lack of signal.
9. Select **'OK'** on either screen to return to the home screen.
10. Your audit is now complete.



Successful result



Queued result

FAQs

Where can you use your Stocking Plan?

Your Stocking Plan can be used to fund trade sourced and part exchange vehicles as well as vehicles you have won at any of our auction partners. To take a look at where you can use your Stocking Plan visit: nextgearcapital.co.uk/where-to-buy

How do I use my Stocking Plan at auctions?

Your NextGear Capital Stocking Plan can be used at any participating auction house. When you take out your Stocking Plan, tell us which auctions you'd like to use and provide us with your buyer numbers and we'll advise them that you're a new NextGear Capital customer.

Buying in lane or online

1. **In lane:** Inform the cash office that you'd like to fund the vehicle(s) using your NextGear Capital Stocking Plan.
Online: Once you have won a vehicle, click the Fund with NextGear button displayed on our partners website.
2. Providing you have funds available on your Stocking Plan, we'll pay the Auction 100% of the hammer price plus any auction and delivery fees.
3. You simply arrange to collect your vehicles as usual, or book transport for delivery and you are good to go.



Customer service contact details:

If you have any other questions, please don't hesitate to call your Account Manager who is on hand to help or call our Customer Service team on **0343 50 60 600**. Lines are open between 9am-5pm, Monday to Friday. They will be happy to help with any queries you may have regarding your Stocking Plan. If you have a query outside of these hours, please refer to our Help Centre on the NextGear Capital website.





nextgearcapital.co.uk