COMS
Customer Online Management System

Customer Online Management System

Customer Online Management System (COMS) is an Internet-based application used to review your Polaris Acceptance account information and make paperless payments on inventory, interest, insurance, and fees. COMS combines the features of our previous online applications and is designed for both Pay As Sold (PAS) customers as well as Scheduled Payment or Scheduled Liquidation customers.

This quick reference guide will provide you with basic information on the most commonly used features of a COMS account. However, each COMS account is set-up with a unique set of permissions. In many cases, some menu options and/or page elements may not be available based on the needs of your account. For more detailed help with the COMS application, please review the COMS User Guide or click on the **Help** link at the top right corner of each page of the COMS application.

Step 1 - Access and Login to COMS

Enter http://www.polarisacceptance.com/coms in the Address line of your browser and press the Enter key. The **Login** screen will appear.

To access COMS you will need a **User ID** and **Password**.

- **New Customers**: If you are a new customer to Polaris Acceptance, you will need to sign up for the COMS application. Click the **Sign Up** link on the **Login** screen.
- **First-time User**: If you are a first-time user, you will need to establish your password, using the security questions you set up during the sign up process. Click the **First Time User?** Link on the **Login** screen.
- **Existing Customers**: If you are currently a Dealer Online (DOL) user, you can use your existing User ID and Password.

COMS is available from 12:00 p.m. Sunday through 11:59 p.m. Saturday, Central Standard Time (CST).

To log in:

a. Enter your **User ID** and **Password** in the appropriate fields. (Please note that these fields are case-sensitive).

b. Click the **Login** button.

✍ **NOTE:** The **Login** screen also contains options for changing languages, and a link to instructions on what to do in the event that you forget your password.

Step 2 - Select a Dealer

After you have logged in to COMS, the **Select Dealer** screen appears. This page displays a list of dealers associated with your account.

The **Selected Dealer**, defined as the Default Dealer in your User Preferences, is displayed in the top, right corner of the page directly beneath the **Navigation Menu**.

To change the selected dealer account, choose a **Dealer Number** from the list provided.

✍ **NOTE:** The **Select Dealer** screen also allows you to contact your Account Manager. A link to view any new documents associated with a dealership is also available.

Step 3 - Make Payments

You can schedule the following types of payments within COMS: PAS principal, curtailments and charges. Scheduled Liquidation (SL) dealers can also make payments on individual invoices or pay all invoices due for a particular date.

Paying PAS Principal

PAS dealers are set up on an agreement whereby a balance is paid as the associated inventory is sold.

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Step 3 - Make Payments (cont.)

1. Select **Line Items** from the **Inventory** menu to open the **Open Line Items** screen.
2. Locate the desired item of inventory on the screen.
3. Click the **Pay/Reverse** icon (⇨) associated with the inventory item.
4. Repeat steps 2 and 3 for each item of inventory you wish to pay. To pay all items on the page, click the **Pay All** button.
5. Click the **Apply Payment** button.
6. The **Confirm Payments** total, at the top, right corner of the screen, will update.

✍ **NOTE:** Use the **Search By** drop-down to filter the results based on Model Number, Serial Number, Purchase Date, etc. to make locating a specific unit of inventory easier.

✍ **NOTE:** Depending on account set-up, PAS principal payments may also be made from the **Principal Due**, **Open Invoices**, **Invoice Aging** and **Line Item Aging** screens.

Paying Curtailments

1. Select **Principal Due** from the **Make Payments** menu to open the **Principal Due** screen.
2. Click on **Charge Type** to sort the charge types available. A **Charge Type** of **Curtailment** indicates a curtailment payment is due.
3. Locate the desired **Curtailment** charge on the screen.
4. Click the associated **Pay/Reverse** icon (⇨) to pay the full amount.
5. Repeat steps 3 and 4 for each curtailment charge due.
6. Click the **Apply Payment** button.
7. The **Confirm Payments** total, at the top, right corner of the screen, will update.

NOTE: Depending on account set-up, curtailment payments may also be made from the **Invoice Aging** and **Line Item Aging** screens.

Paying Scheduled Liquidation Principal

1. Select **Principal Due** from the **Make Payments** menu to open the **Principal Due** screen.
2. Click on a due date under the scheduled liquidation column.
3. Select all invoices for your preferred date range to pay.

Paying by Due Date

1. Select **Invoice Aging** from the **Inventory** menu to open the **Invoice Aging** screen.
2. Sort the list by **Due Date** or choose Due Date from the **Search By** drop-down and enter the desired date into the **for** field.
3. Locate the desired due date on the screen.
4. Click the **Pay/Reverse** icon (⇨) associated with the due date.
5. Repeat steps 3 and 4 for each date you wish to pay. To pay all items on the page, click the **Pay All** button.
6. Click the **Apply Payment** button.
7. The **Confirm Payments** total, at the top, right corner of the screen, will update.

✍ **NOTE:** Depending on account set-up, SL due date payments may also be made from the **Principal Due** screen.

Paying by Invoice

1. Select **Invoices** from the **Inventory** menu to open the **Open Invoices** screen.
2. Locate the invoice you wish to pay on the screen.
3. To pay the invoice in full, click the **Pay/Reverse** (⇨) associated with the invoice. To make a partial payment, enter the amount you wish to pay in the **Payment Amount** field.
4. Repeat steps 2 and 3 for each invoice you wish to pay. To pay all invoices on the page, click the **Pay All** button.
5. Click the **Apply Payments** button.
6. The **Confirm Payments** total, at the top, right corner of the screen, will update.

✍ **NOTE:** Use the **Search By** drop-down to filter the results based on Invoice Date, Invoice Number, Purchase Date, etc. to make locating a specific invoice easier.

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Step 3 - Make Payments (cont.)

Paying Charges

1. Select **Charges Due** from the **Make Payments** menu to open the **Charges Due** screen.
2. Locate the desired charge on the screen.
3. To pay the amount in full, click the **Pay/Reverse** icon (⇨) associated with the charge. To make partial payments on a charge, click on the associated **Charge Type**. A list of invoices associated with that charge type and due date will appear. Select the **Pay/Reverse** icon (⇨) for the specific item(s) you wish to pay.
4. Repeat steps 2 and 3 for each charge you wish to pay. If you wish to pay all listed charges, click the **Pay All** button.
5. Click the **Apply Payment** button.
6. The **Confirm Payments** total, at the top, right corner of the screen, will update.

Reverse Payments

To reverse a payment that has been applied, but has not yet been confirmed:

1. Locate the desired payment on the screen from which it was made. For example, if it is a payment made for insurance, interest or fees, go to the **Charges Due** screen.
2. Select the **Pay/Reverse** icon (⇦).
3. Click the **Apply Payment** button.
4. The **Confirm Payments** total, at the top, right corner of the screen, will update.

✍ **NOTE:** If a ✗ appears in the **Pay/Reverse** column, the payment was made from another screen or by another user. If you hover your mouse above the ✗, a small box of text will appear with additional information.

Step 4 – Confirm Payments

After you have applied payments to PAS principal, curtailments, charges and SL invoices, you will need to confirm those payments before they will be processed by the system.

1. Select **Confirm Payments** at the top, right corner of the screen.
2. If your account has available unapplied credit memos, there will be an **Auto Select Credits** button. If you wish to apply the available credit, click this button.
3. Select the **Payment Method**.
4. If desired, edit the **Post Date** (if paying by Direct Debit).
5. Enter the **Check/Cheque Number** (if paying by check/cheque).
6. Enter a **Reference ID** (optional).
7. Enter your **PIN** (if required by your account).
8. Click the **Confirm Payments** button. You will receive a payment confirmation number.

Payment Activity and Payment Search

The **Payment Activity** screen displays a summary of your payment activity for the past six months. From this page you can review details about specific payments and reverse a payment that has been confirmed, but not yet transferred to your bank.

Reverse Payments

Payments are transferred to your bank at 3:00 pm CST in the United States and 6:00 pm CST in Canada. To reverse a payment that has been confirmed, but has not yet been transferred to your bank:

1. Select **Payment Activity** from the **Make Payments** menu to open the **Payment Activity** screen.
2. Locate the desired payment on the screen. If the payment can be reversed, a **Reverse** link will appear in the **Reverse Payment** column.
3. Click the associated **Reverse** link.
4. The **Reverse Payment** screen will appear.
5. Enter your **PIN** (if required by your account).
6. Click the **Reverse Payment** button.

Payment Detail

The **Payment Detail** screen displays how the funds from a payment were (or will be) applied to inventory, charges, suspense, etc. and includes other payment-related information. To view details about a specific payment:

1. Select **Payment Activity** from the **Make Payments** menu to open the **Payment Activity** screen.
2. Locate the desired payment on the screen.
3. Click the associated **Payment Number**.
4. The **Payment Detail** screen will open.

Account Management Tools

The COMS **Account Information** menu provides you with several tools to manage your account. From this menu you can view information about your account such as a summary of your balances and your approvals and credit memos. You can also customize your COMS experience.

Account Summary

The **Account Summary** screen displays summarized account information for the selected dealer account as of the prior day at close of business.

To view your account summary, choose **Account Summary** from the **Account Information** menu.

User Preferences

The **User Preferences** screen allows you to customize your COMS experience by setting options such as your COMS start screen, preferred sort orders for different screens, and amount of data to display at one time.

Password and PIN

Polaris Acceptance assigns a User ID and PIN to each new COMS dealer. Each COMS account also requires a Password for access.

To change your Password

1. Select the **Preferences** option at the top, right corner of the page or select **User Preferences** from the **Account Information** menu to open the **User Preferences** screen.
2. Click the **Account Password** link. The **Change Password** screen will appear.
3. Enter your current password in the **Current Password** field and press the Tab key.
4. Enter a new password in the **New Password** field and press the Tab key.
5. Re-enter your new password in the **Confirm New Password** field and press the Tab key.
6. Click the **Change** button.

✍ **NOTE:** Passwords are case-sensitive and must follow the rules posted on the **Change Password** screen.

The PIN is a security feature used to provide a second-level of security for transactions involving monetary transfers.

To change your PIN

1. Select the **Preferences** option at the top, right corner of the page or select **User Preferences** from the **Account Information** menu to open the **User Preferences** screen.
2. Click the **Pin Number** link. The **Change Pin Number** screen will appear.
3. Enter your current PIN in the **Enter Current PIN** field and press the tab key.
4. Enter a new PIN in the **Enter New PIN** field and press the tab key.
5. Re-enter your new PIN in the **Confirm New PIN** field and press the tab key.
6. Click the **Change** button.

✍ **NOTE:** Your PIN must be a 4-digit numerical value and must follow the rules posted on the **Change Pin Number** screen.

To disable your PIN

1. Select the **Preferences** option at the top, right corner of the page or select **User Preferences** from the **Account Information** menu to open the **User Preferences** screen.
2. Click the **Pin Number** link. The **Change Pin Number** screen will appear.
3. Click the **Click here if you would like to allow payments to be submitted without a Pin number** link. The **Disable Pin Number** screen will appear.
4. Review the displayed legal agreement.
5. Enter your current PIN in the **Current PIN Number** field.
6. Click the **Disable PIN** button.

✍ **NOTE:** Disabling the PIN for a selected dealer account will allow anyone that gains access to your COMS account to initiate monetary transfers and holds you responsible for any fraudulent activity on your account.

Document Center

The Document Center allows you to view and print transaction statements, invoices, bills, floorchecks and other documents online. The documents are available in PDF format. To view PDF documents, you must have Adobe Acrobat Reader installed on your computer. To download Adobe Acrobat Reader for free, visit http://www.adobe.com.

To view your documents

1. Select the type of document you wish to view from the **Documents** menu.
2. A list of documents will be displayed. If you wish to view a single document, click on the associated **Document Number**. To view multiple documents, click the **Select** box for each document you wish to review and click **View Selected**.
3. The document(s) will open in a new window. If you have selected more than one document, they will appear in sequence.

Document Search

The **Document Search** screen, available by clicking on **Document Center Search** in the **Document** menu, is an advanced search feature that will allow you to locate a specific document.

To search for a specific document(s):

1. Select **Document Search** from the **Documents** menu.
2. Enter one or more of the search criteria in the available fields.
3. Click **Go**.
4. A list of documents matching the search criteria will appear.