

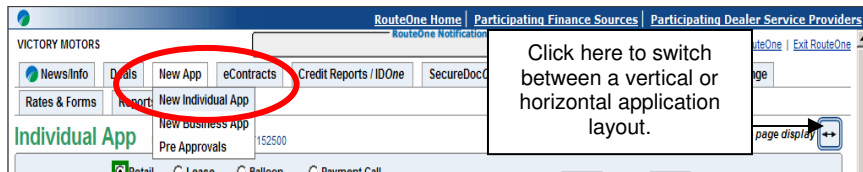


This document provides the new RouteOne user a high-level view of the key features and functionality of RouteOne. RouteOne provides you the tools you need to make better, more profitable decisions on a daily basis. Additionally, we provide industry-leading access to all your captive and non-captive finance sources.

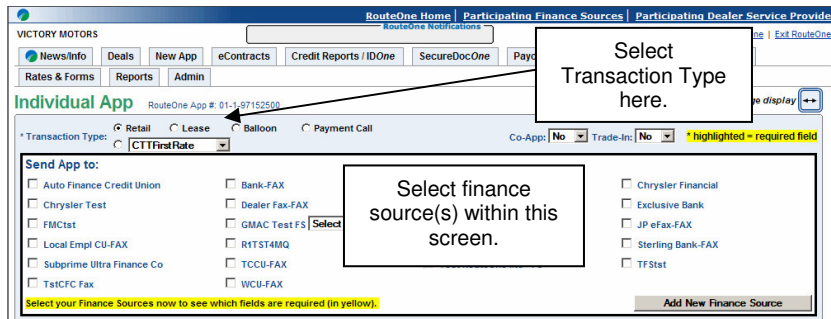
**Additional RouteOne Training Manuals and Guides are available through the 'News/Info' tab within RouteOne. Dealers may also schedule complimentary webex training sessions from this location, or they may contact RouteOne Sales Support at 866.933.0663, or email [salessupport@routeone.com](mailto:salessupport@routeone.com).**

### 1). Submitting Credit Applications

- Log on to RouteOne and select your Dealership Association (if applicable).
- Select **'New App', 'New Individual Application'** or **'New Business Application'** within the navigation bar at the top of the screen.



1. Select your Transaction Type (e.g. Retail, Lease, etc.) and all captive and non-captive finance source(s) for the applicant.



- The fields displayed will be the same for all finance sources. The fields required for the finance source(s) you've selected to send to will be **highlighted in yellow**. Enter in all the necessary information into the credit application. If you are seeking additional fields to provide more information to the finance source, click the 'Show Additional Fields' button located at the end of each section.
- After you have completed the credit application, click **'Submit'** (or F2) if you are ready to send the application to the selected finance source(s); or, if you do not want to send the application at this time, click **'Save & Exit'** or **'Save & Print'** to save the application and exit to the Deal Manager.

**TIP:** You may move through fields using the **'Enter'** key, **'Tab'** key, or the mouse. **'Shortcut'** keys are also available.

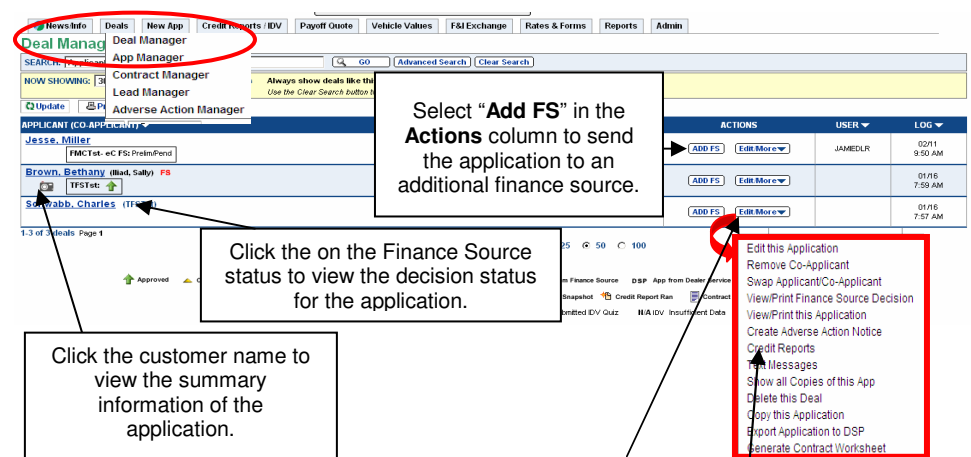
## ROUTEONE QUICK START GUIDE

### 2). The Deal Manager – One Place To Manage All of Your Business

The Deal Manager is considered the 'hub' of RouteOne, and is designed to help quickly scan and identify the status of deals with easy-to-read icons. The default view shows the last three days of activity, ranked by last activity date/time (most recent first). Only deals with activity in the last 60 days are available for display.

The Deal Manager is accessible by selecting the 'Deals' tab, and then 'Deal Manager'. **An important tool within the Deal Manager is the 'Edit/More' button under the 'Actions' column.** From here, dealers can easily view, print, copy or edit an application; run swap the applicant/co-applicant, remove co-applicant, initiate credit reports, create an Adverse Action notice, and more.

Utilize the RouteOne Deal Manager and enjoy the ease of efficiently managing *all* your captive and independent credit applications – eliminate dual entry and reconciliation among multiple systems!

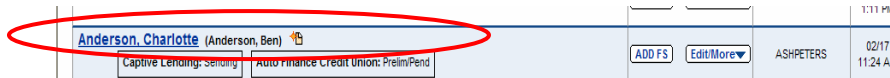


For a specific deal, click the 'Edit/More' button displayed in the **Actions** column. A variety of actions are available from this link.

Run a 'Credit Report' in Deal Manager to link the Credit Application and the Credit Report.

### 3). Viewing Decision Details

Decision details may be viewed for submitted applications within the Deal Manager. For a submitted application, click a finance source name to view the Deal Summary screen. (After an application has been submitted, a **Deal Status** icon appears next to each finance source name denoting its current state; e.g., booked, funded, pending).



Selecting a finance source associated with a submitted application brings up the Deal Summary/Decision Details page (see below for detail).

#### A: Deal Summary

The 'Deal Summary' section at the top of the screen displays the applicant's name and descriptive information such as the co-applicant's name and the RouteOne Application Number. Additionally, this section provides a list of all the finance sources to which the application was submitted, and for each finance source this page displays the 'Deal Information' (the current decision), 'FS App #', 'Tier', 'Buy Rate', 'Term', 'Amount', etc. Click a finance source name to display the decision details in the window below.

#### B: Decision and Application Details

This section displays additional details applicable to the finance source selected in the Decision Summary above. The 'Decision' column will list details returned from the Finance Source, while the 'Application' column will contain those values you entered in the credit application. If there's a difference between the values, this will be indicated with an icon:

**Deal Summary** Anderson, Charlotte  
 Co-Applicant: Anderson, Ben  
 RouteOne App #: 01-1-85760843 0  
 Copied from RouteOne App #: 01-1-85577789 0

FINANCE SOURCE	DEAL INFORMATION	FS APP#	TIER	BUY RATE	TERM	AMOUNT	BY	TYPE
Captive Lending	⚡ Sending							
Auto Finance Credit Union	Ⓜ Acknowledged							

**Auto Finance Credit Union Acknowledged Ⓜ**

**Decision Details** Application Submitted by ASHPETERS on 02/17/2009 - 10:50 AM

Note: Only the information provided by the selected Finance Source will be displayed here.

	Decision	Application
Transaction Type		Retail
Vehicle		2007 Chrysler Pacifica
Financed Amt		\$45000
Total Down		\$1000
Term		66
Wholesale/Invoice		\$14,800.00
Customer Rate		6.7

Comments

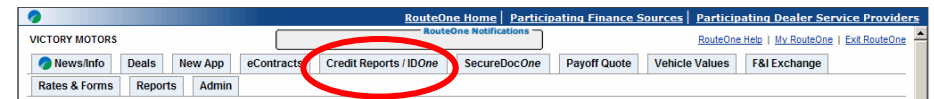
### 4). Running Credit Reports and IDOne (RouteOne's ID Verification Tool)

RouteOne offers several different options for dealerships to access credit reports from within RouteOne. **Dealers can access virtually any credit bureau source through RouteOne by obtaining dealership account credentials (codes) from the credit bureau service provider.** These codes can then be entered into RouteOne, and dealers can begin pulling reports immediately. **Running credit reports in RouteOne can be a powerful efficiency tool for dealerships, as all of the data entered to pull a Bureau or ID Verification request is seamlessly transferred to the credit application.**

RouteOne processes the credit report request on behalf of the dealer and displays the credit bureau provider's report in RouteOne. Dealerships will be billed for credit reports by the credit reporting service with which their dealership has an agreement at the price negotiated between the credit bureau service and the dealership. RouteOne will automatically display to the dealer any add-on products purchased by the dealer from the credit bureau provider (e.g. summary view, OFAC, etc.).

**Your DSA is the person to initiate credit bureau access for your dealership. Please refer your DSA to the 'DSA Training Manual' to complete this function.**

The 'Credit Reports/IDV' tab is accessible within the Navigation Bar at the top of RouteOne.



Dealers may request a credit report and IDV check at the same time through RouteOne, the only provider of an IDV tool that may be used to conduct IDV transactions seamlessly with the credit application for all business, including your captive (*Chrysler Financial, Ford Credit, GMAC and Toyota Financial Services*) and non-captive financing business.

(Please refer to the **IDOne Quick Start Guide** for additional information on utilizing this tool within RouteOne.)

**Request Credit Report / ID Verification**

Step 1: Select Transaction Option(s):

Request Credit Report On: \* Select Bureau(s)  EXPERIAN  TRANSUNION  EQUifax

Request ID Verification/OFAC On:

Step 2: Complete Applicant/Co-Applicant information and Submit:

**NOTE:** If you do not select any of the three options and just select 'Submit', you will be taken to the Credit Bureau Report (or listing).