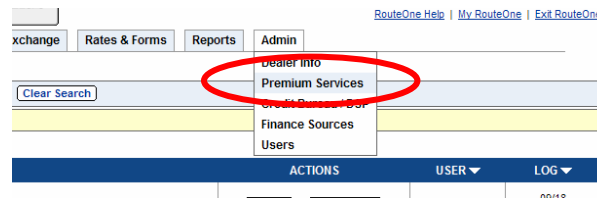
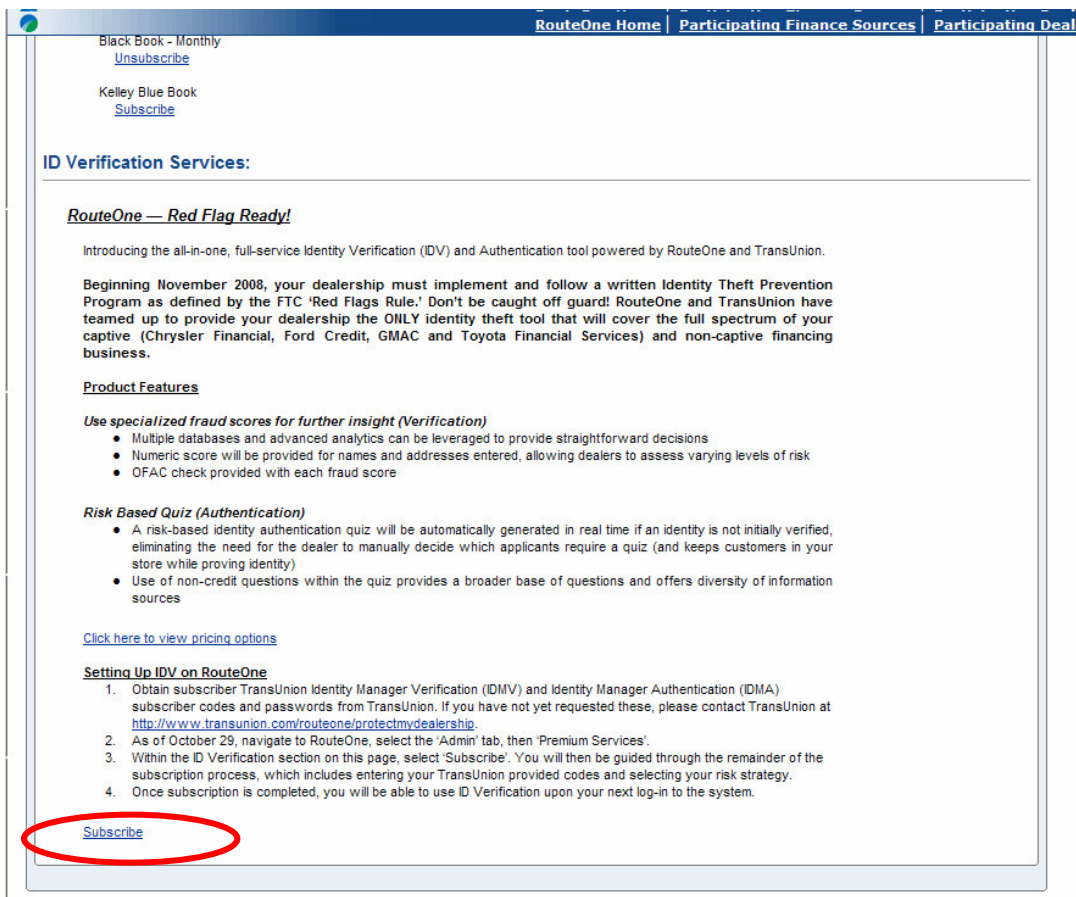


This document explains the steps necessary to activate IDOne, RouteOne's identity verification and authentication tool powered by RouteOne and TransUnion.

1. Obtain TransUnion Identity Manager Verification (IDMV) and Identity Manager Authentication (IDMA) subscriber codes and passwords from TransUnion. If you have not yet requested these, please contact TransUnion at <http://www.transunion.com/routeone/protectmydealership>.
2. Navigate to RouteOne, select the 'Admin' tab, then select 'Premium Services':



3. Within the ID Verification section on this page, select 'Subscribe'.



Black Book - Monthly
[Unsubscribe](#)

Kelley Blue Book
[Subscribe](#)

ID Verification Services:

RouteOne — Red Flag Ready!

Introducing the all-in-one, full-service Identity Verification (IDV) and Authentication tool powered by RouteOne and TransUnion.

Beginning November 2008, your dealership must implement and follow a written Identity Theft Prevention Program as defined by the FTC 'Red Flags Rule.' Don't be caught off guard! RouteOne and TransUnion have teamed up to provide your dealership the ONLY identity theft tool that will cover the full spectrum of your captive (Chrysler Financial, Ford Credit, GMAC and Toyota Financial Services) and non-captive financing business.

Product Features

Use specialized fraud scores for further insight (Verification)

- Multiple databases and advanced analytics can be leveraged to provide straightforward decisions
- Numeric score will be provided for names and addresses entered, allowing dealers to assess varying levels of risk
- OFAC check provided with each fraud score

Risk Based Quiz (Authentication)

- A risk-based identity authentication quiz will be automatically generated in real time if an identity is not initially verified, eliminating the need for the dealer to manually decide which applicants require a quiz (and keeps customers in your store while proving identity)
- Use of non-credit questions within the quiz provides a broader base of questions and offers diversity of information sources

[Click here to view pricing options](#)

Setting Up IDV on RouteOne

1. Obtain subscriber TransUnion Identity Manager Verification (IDMV) and Identity Manager Authentication (IDMA) subscriber codes and passwords from TransUnion. If you have not yet requested these, please contact TransUnion at <http://www.transunion.com/routeone/protectmydealership>.
2. As of October 29, navigate to RouteOne, select the 'Admin' tab, then 'Premium Services'.
3. Within the ID Verification section on this page, select 'Subscribe'. You will then be guided through the remainder of the subscription process, which includes entering your TransUnion provided codes and selecting your risk strategy.
4. Once subscription is completed, you will be able to use ID Verification upon your next log-in to the system.

[Subscribe](#)

ROUTEONE'S ID ONE

4. You will then be presented with an electronic addendum to your Dealer Participation Agreement (DPA) for using the IDOne service on RouteOne. To accept the agreement, check the box at the bottom, and click 'Accept'.

ID Verification Agreement



DEALER PARTICIPATION AGREEMENT- ADDENDUM AGREEMENT IDENTITY VERIFICATION AND AUTHENTICATION SERVICES

This Addendum Agreement, effective as of Dealer's acceptance of the terms contained herein, is by and between You ("Dealer") and RouteOne LLC, a Michigan limited liability company ("RouteOne"), collectively, the "Parties" and individually, a "Party." The Parties are parties to a Dealer Participation Agreement (as amended or otherwise modified, the "Agreement"). Capitalized terms not otherwise defined herein shall have the meanings set forth in (or by reference in) the Agreement. Any reference to the Agreement after the effectiveness hereof shall be deemed to refer to the Agreement as amended or otherwise modified hereby.

WITNESSETH:

WHEREAS, Dealer and RouteOne have entered into the Agreement for Dealer's participation in RouteOne's credit aggregation system located at www.routeone.net (the "CAS"); and

WHEREAS, the Parties desire to modify the Agreement to include RouteOne's Identity Verification and Authentication Service, as defined herein; and NOW, THEREFORE, in consideration of the foregoing, and for other good and valuable consideration, the receipt and sufficiency of which are hereby acknowledged, the Parties agree as follows:

1. Definitions:

- a) "Identity Verification and Authentication Service" or "IDV Service" means the use of the CAS for Dealer to:
 - i. submit PCI to the TransUnion LLC ID Manager Service ("ID Manager Service"), as defined in the ID Manager Service Addendum entered into by Dealer and TransUnion LLC ("ID Manager Service Addendum"), according to the Dealer selected RouteOne IDV Service Dealer Strategy;
 - ii. receive results from the ID Manager Service and display the same to Dealer (such results include a screen of PCI for the Specially Designated Nationals List as currently provided by the Office Foreign Assets Control);
 - iii. receive and display the IDV Service Quiz from ID Manager Service to Dealer (if required);
 - iv. submit the IDV Quiz answers to the ID Manager Service; and
 - v. receive and display IDV Quiz results from ID Manager Service to Dealer; for the purpose of aiding Dealer to confirm the identity of dealer's potential customer.
- b) "IDV Service Quiz" means identity challenge questions for individual Dealer potential customers provided to Dealer through the use of the IDV Service.
- c) "Potential Customer Identification Information" or "PCI" means any or all of the following dealer potential customer information as required by RouteOne: 1) first and last name; 2) home address, consisting of street address, city, state and zip code; 3) social security number; 4) date of birth; 5) home telephone number; and 6) any other Dealer potential customer information, that RouteOne determines from time to time, in RouteOne's sole discretion, will aid Dealer to confirm the identity of Dealer potential customers through the use of the RouteOne IDV Service.
- d) "RouteOne IDV Service Dealer Strategies" means the Dealer selected potential customer identity confirmation strategy that will be employed by the IDV Service for Dealer PCI submissions. Each of the RouteOne IDV Service Dealer Strategies defined below is based on one of three levels of sensitivity for detecting potential identity theft such that the "High" strategy is a sensitivity level that will result in more IDV Service Quizzes than the "Low" strategy sensitivity level. Dealer may select one of the following RouteOne IDV Service Dealer Strategies through the CAS online enrollment process:
 - i. "High" Strategy means the Dealer's use of the IDV Service will result in an IDV Service Quiz generated for approximately 15% of all Dealer PCI Submissions. Dealer will have the option to automatically generate an IDV Quiz for a potential customer on an independent basis as defined in Section 1.d.iv.
 - ii. "Medium" Strategy means the Dealer's use of the IDV Service will result in an IDV Service Quiz generated for approximately 10% of all Dealer PCI Submissions. Dealer will still have the option to automatically generate an IDV Quiz for a potential customer on an independent basis as defined in Section 1.d.iv.
 - iii. "Low" Strategy means the Dealer's use of the IDV Service will result in an IDV Service Quiz generated for approximately 5% of all Dealer PCI Submissions. Dealer will still have the option to automatically generate an IDV Quiz for a potential customer on an independent basis as defined in Section 1.d.iv.
 - iv. "IDV Service Quiz Only" Strategy means Dealer's use of the IDV Service will be limited to the IDV Service Quiz only and shall not include the functionality described in Sections 1.a.i. & ii. The IDV Service Quiz Only strategy provides Dealer with a stand-alone option of generating an IDV Service Quiz for each of a potential customers.

2. Grant of Permission Regarding PCI: For the sole purpose of providing the RouteOne IDV Service by RouteOne to Dealer, Dealer grants RouteOne authorization to transmit to the TransUnion LLC ID Manager Service such PCI as input or approved by Dealer through the RouteOne CAS. At any time during the term of the Agreement, Dealer may notify RouteOne, in writing, to discontinue the RouteOne IDV Service through the CAS online enrollment process. RouteOne shall notify TransUnion of Dealer's requests to discontinue the RouteOne IDV Service and TransUnion LLC ID Manager Service within two (2) business days of such notification. The effective termination date of the TransUnion LLC ID Manager Service provided to Dealer will be determined by the ID Manager Service Addendum or such other agreements between Dealer and TransUnion that control such termination date. RouteOne shall rely on the accuracy of Dealer's instructions and, unless modified by Dealer in writing through such online enrollment process, RouteOne's records of Dealer's instructions shall control.

3. Fees & Payment Terms: All terms and conditions regarding fees and payment for the RouteOne IDV Service shall be in accordance with and determined by the ID Manager Service Addendum or any other related agreements entered into between Dealer and TransUnion LLC to receive or subscribe to the RouteOne IDV Service or ID Manager Service. Dealer recognizes and agrees that RouteOne shall receive a portion of the fees paid by Dealer to TransUnion LLC for such services.

4. Dealer Requirements - RouteOne IDV Service:

- a) Dealer agrees to abide by and comply with the terms and conditions of the Agreement and the ID Manager Service Addendum or any other agreements required by TransUnion to receive or subscribe to the RouteOne IDV Service or ID Manager Service. Dealer's failure to abide by and comply with the terms and conditions of the Agreement and the ID Manager Service Addendum shall constitute a material breach of this Addendum Agreement and Dealer agrees that RouteOne may, in addition to all other remedies available to RouteOne under the Agreement, discontinue the RouteOne IDV Service to Dealer.
 - b) Compliance with Applicable Laws: Dealer shall comply with any and all applicable state and federal laws and regulations relating to the use of the RouteOne IDV Service, and the sharing, protection and safeguarding of PCI. Dealer agrees to indemnify RouteOne against any and all claims, demands, actions, or proceedings alleging a violation of state or federal law or regulation arising out of Dealer's use of the CAS or IDV Service. Dealer expressly understands and acknowledges that PCI communicated via the CAS includes information about Dealer's potential customers and consumers which constitutes "Non-Public Personal Information" as defined herein and which may be protected under among other laws, state and federal credit reporting laws.
5. Dealer Acknowledgement - RouteOne IDV Service. Dealer agrees that Dealer shall have no rights in or to the RouteOne IDV Service, ID Manager Service, or any information provided to Dealer as a result of Dealer's use of the RouteOne IDV Service or ID Manager Service. Dealer agrees that the entire right and interest in and to the RouteOne IDV Service and ID Manager Service belongs to RouteOne and TransUnion LLC respectively. Dealer also agrees that access to and use of the RouteOne IDV Service and ID Manager Service shall be strictly limited to aiding the dealer in confirming Dealer potential customer identities.

6. Dealer agrees to indemnify, defend, and hold harmless RouteOne and TransUnion LLC from and against any and all claims, damages, costs, losses, liabilities, or expenses incurred by RouteOne or TransUnion LLC in connection with Dealer's breach of any terms in this Agreement.

7. Disclaimer of Warranties: THE ROUTEONE IDV SERVICE IS PROVIDED BY ROUTEONE ON AN "AS IS" BASIS AND USE OF THE ROUTEONE IDV SERVICE IS ENTIRELY AT YOUR RISK. ROUTEONE DISCLAIMS ALL WARRANTIES, EXPRESS, IMPLIED OR STATUTORY, AS TO ANY MATTER WHATSOEVER, INCLUDING ALL IMPLIED WARRANTIES OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, NON-INFRINGEMENT, THE OPERATION OF THE INTERNET, ANY AND ALL NETWORKS, CABLED OR FAILED COMMUNICATIONS, INACCURACIES IN OR THE TIMELINESS OF INFORMATION PROVIDED BY THE ROUTEONE IDV SERVICE, OR WWW.ROUTEONE.NET OR THE ACCURACY OF ANY INFORMATION EXCHANGED USING THE ROUTEONE IDV SERVICE. NO ORAL ADVICE OR WRITTEN INFORMATION PROVIDED BY ROUTEONE, ITS EMPLOYEES OR REPRESENTATIVES, WILL CREATE A WARRANTY AND NO USER OF THE ROUTEONE IDV SERVICE MAY RELY ON ANY SUCH INFORMATION OR ADVICE. IN NO EVENT SHALL ROUTEONE'S LIABILITY OF ANY KIND INCLUDE ANY SPECIAL, INCIDENTAL, OR CONSEQUENTIAL LOSSES OR DAMAGES, EVEN IF ROUTEONE SHALL HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH POTENTIAL LOSS OR DAMAGE. This paragraph shall survive any termination of the Agreement.

8. All other provisions of the Agreement not specifically changed by this Addendum shall remain in full force and effect.

By checking this box and clicking "Accept" I agree to modify the terms of the Dealer Participation Agreement as described above.

Accept

Decline

ROUTEONE'S ID ONE

5. Complete the Membership Information and Strategy Selection on the following page. Once this is completed, click 'Save & Continue'.

The screenshot shows a web form with the following sections:

- Membership Information:** Includes fields for *TransUnion IDMV Code, *TransUnion IDMV Password, *TransUnion IDMA Code, and *TransUnion IDMA Password. A link for "TU Transaction Review (Reporting) Tool Access Request Form" is also present.
- Physical Location Address:** Includes fields for *ZIP Code (48076), *Address Line 1 (123 Main Street), Address Line 2, *City (Southfield), *State (Michigan), Country (United States Of America), and *Time Zone (Pacific Time).
- Strategy Selection:** Features four radio button options: High, Medium (selected), Low, and Identity Quiz Only. Each option has a descriptive paragraph explaining the quiz generation frequency.
- Buttons:** "Save & Continue" and "Cancel" buttons are located at the bottom left.

Callout boxes provide additional instructions:

- Left box: "Enter the IDMV (aka as 'Verification' or 'Manager') Code and Password Here." with a red arrow pointing to the IDMV fields.
- Right box: "Enter the IDMA (aka as 'Authentication' or 'Parent') Code and Password Here." with a red arrow pointing to the IDMA fields.
- Center box: "This link provides a form to print and send to TransUnion to request reporting access." with a red arrow pointing to the request form link.
- Bottom box: "Select a strategy to determine general guidelines in which an authentication quiz will be generated as a result of a verification score (High will trigger a quiz more often than Low). There is also the option to request an 'Identify Quiz Only' strategy, in which a quiz will always be generated (without a verification score)." with a red arrow pointing to the Medium radio button.

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6. On the next page (a read-only confirmation page), click 'Submit'. Your subscription will not be completed until this button is clicked.

Membership Information:

*TransUnion IDMV Code: 1234A1234421 *TransUnion IDMA Code: 1234A1234421
*TransUnion IDMV Password: **** *TransUnion IDMA Password: ****
[TU Transaction Review \(Reporting\) Tool Access Request Form](#)

Physical Location Address:

*ZIP Code: 48076
*Address Line 1: 123 Main Street
Address Line 2:
*City: Southfield
*State: Michigan
Country: United States Of America
*Time Zone: Pacific Time

Strategy Selection:

High
Setting your strategy to High will result in a quiz being generated for approximately 15% of your potential customers (based on the identity score). Please note: you will still have the option to automatically generate a quiz for a potential customer on an individual basis.

Medium
Setting your strategy to Medium will result in a quiz being generated for approximately 10% of your potential customers (based on the identity score). Please note: you will still have the option to automatically generate a quiz for a potential customer on an individual basis.

Low
Setting your strategy to Low will result in a quiz being generated for approximately 5% of your potential customers (based on the identity score). Please note: you will still have the option to automatically generate a quiz for a potential customer on an individual basis.

Identity Quiz Only
Setting your strategy to Authentication Quiz Only will provide you with the stand-alone option of automatically generating a quiz (i.e. no option will exist to generate a score first).

7. Once you click on 'Submit', you will be presented with the following screen. You will be automatically assigned the IDOne permission ('IDV Access'), but will also need to assign it to any other user who needs access to IDOne.

