



*Setting up CREDCO codes in RouteOne for non-Reynolds integrated dealers*

# 1. Select Add/Edit Credit Bureau.

The screenshot shows the RouteOne website interface for VICTORY MOTORS. The main navigation bar includes links for RouteOne Home, Participating Finance Sources, and Participating Dealer Service Providers. Below this, there are several menu items: Deals, New App, Credit Reports, Vehicle Values, F&I Exchange, Rates & Forms, Reports, Admin, Dealer Info, Premium Services, Credit Bureau / DSP, Finance Sources, and Users. The 'Credit Bureau / DSP' menu item is currently selected.

## Manage Credit Bureau Source / Dealer System Provider

\* highlighted = required field

### Credit Bureau / Dealer System Provider Summary

Listed below are the Dealer System Providers in which your dealership is currently 'Active' with, or has 'Requested' activation with, as well as your Credit Bureau Source. Please click the 'Add/Edit DSP' button to modify your Dealer System Providers selections, or the 'Add/Edit Credit Bureau' to change your Credit Bureau selection.

Dealer System Provider		CREDIT APPLICATION				eC
DSP	Dealer/DSP Status	Send Data from DSP to RouteOne	Send Data from RouteOne to DSP (Manually)	Send Data from RouteOne to DSP (Automatically)	F&I Reporting	Electronic Contracting
Arkona	Requested	Requested	Requested	N/A	Requested	N/A

Credit Bureau Source: None

[Add/Edit DSP](#) [Add/Edit Credit Bureau](#)

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## 2. Select Direct Access Powered by RouteOne. Click on Continue.

The screenshot shows a web browser window displaying the RouteOne website. The page title is "Manage Credit Bureau Source / Dealer System Provider". The main heading is "Select a Credit Bureau Source". Below the heading, it states "Currently Selected: None". The page provides instructions on how to select a credit bureau source and offers a "Direct Credit Bureau Access Powered by RouteOne" option. At the bottom of the page, there is a dropdown menu with the text "Please select a credit bureau source:" and a "Continue" button highlighted with a red box. The "Continue" button is located at the bottom left of the page.

RouteOne Home | Participating Finance Sources | Participating Dealer Service Providers

### Manage Credit Bureau Source / Dealer System Provider


#### Select a Credit Bureau Source

Currently Selected: None

The next step is to select your dealership's Credit Bureau source. This is the organization that your dealership uses to obtain credit reports. If your dealership already has an established relationship directly with Transunion, Equifax, or Experian, select "Direct Access Powered by RouteOne" below to utilize this relationship in RouteOne.

If you wish to enable Credit Bureau access via RouteOne, please select a credit bureau source below. If you are not ready to select a credit bureau source, simply click the "Continue" button below.

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**Direct Credit Bureau Access Powered by** 

Take advantage of direct credit bureau access powered by RouteOne! Request and view credit reports obtained directly from TransUnion, Equifax, and Experian. Obtain consumer credit reports, submit a credit application, and increase efficiencies by using one system to meet all your credit application needs.

RouteOne has negotiated pricing for consumer credit reports from TransUnion and Experian (discussions are in progress with Equifax). Dealers wishing to benefit from this offer must have an established direct relationship with one or more of the credit bureau agencies. For more information, contact the RouteOne Help Desk at 1-866-ROUTE01 (1-866-768-8301).

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**\*Please select a credit bureau source:** I do not wish to select a credit bureau source at this time  
I do not wish to select a credit bureau source at this time  
Direct Access Powered by RouteOne

**Continue** Cancel

Done Internet 100%

Start Microsoft PowerPoint - [...] https://www.routeone... Inbox - Microsoft Outlook 99% 11:02 AM

3. Select the bureau you would like to activate. Click on Edit.

The screenshot shows the RouteOne website interface. The main navigation bar includes links for RouteOne Home, Participating Finance Sources, and Participating Dealer Service Providers. The user is logged in as VICTORY MOTORS. The current page is titled "Manage Credit Bureau Source / Dealer System Provider". Below the title, there is a "Credit Bureau Configuration" section with a text box explaining the next steps: selecting a credit bureau and associating it with the system. A table lists three credit bureaus: EQUIFAX, TRANSUNION, and EXPERIAN, all with a status of "inactive". The "Edit" buttons for each row are highlighted with a red box. At the bottom of the page, there are links for "Back", "Continue", and "Cancel". The footer contains copyright information and links for "Use Policy" and "Privacy Policy".

**Manage Credit Bureau Source / Dealer System Provider**

\* highlighted = required field

### Credit Bureau Configuration

The next step is to select the Credit Bureau(s) with which you have already established a relationship. To configure a Credit Bureau in RouteOne, click on the "Associate Credit Bureau" button. Then, you will be given the chance to enter the credential information provided to you by the Credit Bureau. If you do not have at least one active Credit Bureau configured, your Credit Bureau Source selection of "Direct Access Powered by RouteOne" will not be saved. Once you have configured your Credit Bureau(s), simply click on the "Continue" button to proceed to the next step in the configuration tool.

Now you have the opportunity to take advantage of direct credit bureau access powered by RouteOne to request and view credit reports obtained directly from TransUnion, Equifax, and Experian. If you wish to take advantage of the competitive pricing that RouteOne has negotiated for consumer credit reports from TransUnion and Experian, and have an established direct relationship with one or more of the credit bureau agencies, contact the RouteOne Help Desk at 1-866-ROUTE01 (1-866-768-8301) for more information.

Credit Bureau	Customer Number	Status		
EQUIFAX	(1234)	inactive	Edit	Remove
TRANSUNION	(11)	inactive	Edit	Remove
EXPERIAN	(11)	inactive	Edit	Remove

Back Continue Cancel

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4. Change the Status to Active. Enter information for the fields highlighted in yellow and click on OK.

The screenshot shows a web browser window displaying the RouteOne website. The page title is "Manage Credit Bureau Source / Dealer System Provider". The navigation menu includes "RouteOne Home", "Participating Finance Sources", and "Participating Dealer Service Providers". The main content area is titled "Manage Credit Bureau Source / Dealer System Provider" and includes a "RouteOne" logo and a note: "\* highlighted = required field".

The "Credit Bureau Selection" section contains the following information:

- \*Credit Bureau: EQUIFAX
- \*Status: Active (highlighted with a red box)
- \*Customer Number: [masked]
- \*Confirm: [masked]
- \*Security Code: [masked]
- \*Confirm: [masked]
- Permissible Purpose Code: 00

At the bottom of the form, there are "OK" and "Cancel" buttons. The footer of the page reads: "© 2003-2008, RouteOne LLC. All rights reserved. | Use Policy | Privacy Policy".

5. Change the Status to Active. Enter information for the fields highlighted in yellow and click on OK.

RouteOne Home | Participating Finance Sources | Participating Dealer Service Providers

VICTORY MOTORS

RouteOne Notifications

RouteOne Help | My RouteOne | Exit RouteOne

RouteOne Deals New App Credit Reports Vehicle Values F&I Exchange Rates & Forms Reports Admin

Dealer Info Premium Services Credit Bureau / DSP Finance Sources Users

### Manage Credit Bureau Source / Dealer System Provider

\* highlighted = required field

#### Credit Bureau Selection

This page allows you to configure your dealership's relationship with a Credit Bureau. Simply select the Credit Bureau you wish to configure, set the "Status" field to Active, and enter the required configuration information. This information should have been given to your dealership by the Credit Bureau at the time your relationship with them was established. If you do not have the required information, please contact the Credit Bureau and they will be able to assist you. Your billing information from the Credit Bureau may contain the appropriate contact information. Once you have entered the required configuration information, please click on the "Add" button. This will add the Credit Bureau to your list of currently configured Credit Bureaus. Users will be able to begin pulling credit bureau reports from the configured credit bureaus upon next login.

\*Credit Bureau: TRANSUNION

\*Status: Active

\*Industry Code: .. \*Confirm: ..

\*Member Code: .. \*Confirm: ..

\*Password: .. \*Confirm: ..

\*Market: .. \*Confirm: ..

\*Submarket: .. \*Confirm: ..

Permissible Purpose Code: oo

OK Cancel

Done Internet 100%

Start Microsoft PowerPoint - [...] https://www.routeone... Inbox - Microsoft Outlook 99% 11:08 AM

6. Change the Status to Active. Enter information for the fields highlighted in yellow and click on OK.

RouteOne Home | Participating Finance Sources | Participating Dealer Service Providers

RouteOne Notifications

RouteOne Help | My RouteOne | Exit RouteOne

RouteOne Deals New App Credit Reports Vehicle Values F&I Exchange Rates & Forms Reports Admin Dealer Info Premium Services Credit Bureau / DSP Finance Sources Users

### Manage Credit Bureau Source / Dealer System Provider

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#### Credit Bureau Selection

This page allows you to configure your dealership's relationship with a Credit Bureau. Simply select the Credit Bureau you wish to configure, set the "Status" field to Active, and enter the required configuration information. This information should have been given to your dealership by the Credit Bureau at the time your relationship with them was established. If you do not have the required information, please contact the Credit Bureau and they will be able to assist you. Your billing information from the Credit Bureau may contain the appropriate contact information. Once you have entered the required configuration information, please click on the "Add" button. This will add the Credit Bureau to your list of currently configured Credit Bureaus. Users will be able to begin pulling credit bureau reports from the configured credit bureaus upon next login.

\*Credit Bureau: EXPERIAN

\*Status: Active

\*Preamble: ●●  \*Confirm: ●●

\*Subscriber Number: ●●  \*Confirm: ●●

\*Subscriber Password: ●●  \*Confirm: ●●

Permissible Purpose Code:

OK Cancel

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## 7. Click on Continue.

The screenshot shows a web browser window displaying the RouteOne website. The page title is "Manage Credit Bureau Source / Dealer System Provider". The main heading is "Credit Bureau Configuration". Below the heading, there is a text block explaining the next step in the configuration process. A table lists three credit bureaus: EQUIFAX, TRANSUNION, and EXPERIAN, each with a customer number and a status of "Active". At the bottom of the configuration area, there are three buttons: "Back", "Continue", and "Cancel". The "Continue" button is highlighted with a red rectangular box. The browser's address bar shows the URL "https://www.routeone.net/Web/BIServlet?captiveId=ROUTEONE". The taskbar at the bottom shows the Start button, several open applications (Microsoft PowerPoint, the current browser window, and Microsoft Outlook), and the system tray with a 99% battery level and the time 11:23 AM.

RouteOne Home | Participating Finance Sources | Participating Dealer Service Providers

VICTORY MOTORS

RouteOne Notifications

RouteOne Help | My RouteOne | Exit RouteOne

RouteOne | Deals | New App | Credit Reports | Vehicle Values | F&I Exchange | Rates & Forms | Reports | Admin

Dealer Info | Premium Services | Credit Bureau / DSP | Finance Sources | Users

### Manage Credit Bureau Source / Dealer System Provider

\* highlighted = required field

#### Credit Bureau Configuration

The next step is to select the Credit Bureau(s) with which you have already established a relationship. To configure a Credit Bureau in RouteOne, click on the "Associate Credit Bureau" button. Then, you will be given the chance to enter the credential information provided to you by the Credit Bureau. If you do not have at least one active Credit Bureau configured, your Credit Bureau Source selection of "Direct Access Powered by RouteOne" will not be saved. Once you have configured your Credit Bureau(s), simply click on the "Continue" button to proceed to the next step in the configuration tool.

Now you have the opportunity to take advantage of direct credit bureau access powered by RouteOne to request and view credit reports obtained directly from TransUnion, Equifax, and Experian. If you wish to take advantage of the competitive pricing that RouteOne has negotiated for consumer credit reports from TransUnion and Experian, and have an established direct relationship with one or more of the credit bureau agencies, contact the RouteOne Help Desk at 1-866-ROUTE01 (1-866-768-8301) for more information.

Credit Bureau	Customer Number	Status		
EQUIFAX	(1234)	Active	Edit	Remove
TRANSUNION	(11)	Active	Edit	Remove
EXPERIAN	(11)	Active	Edit	Remove

Back | **Continue** | Cancel

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## 8. Click on Submit to accept changes.

The screenshot shows a web browser window displaying the RouteOne website. The address bar shows the URL: <https://www.routeone.net/Web/BIServlet?captiveId=ROUTEONE>. The page title is "Manage Credit Bureau Source / Dealer System Provider". The navigation menu includes "RouteOne Home", "Participating Finance Sources", and "Participating Dealer Service Providers". The main content area is titled "Verification" and contains the following text:

**Credit Bureau Source:** Direct Access Powered by RouteOne

Please review your selection above and verify that it is correct. If changes are necessary, click the "Back" button to change your selections. Otherwise, click the "Submit" button.

If you have selected to use direct access powered by RouteOne for your Credit Bureau source, and have configured at least one Credit Bureau, you can begin pulling credit Bureau Reports upon your next login to the CAMS.

At the bottom of the verification box, there are three buttons: "Back", "Submit", and "Cancel". The "Submit" button is highlighted with a red rectangular box.

At the bottom of the page, there is a copyright notice: © 2003-2008, RouteOne LLC. All rights reserved. | [Use Policy](#) | [Privacy Policy](#)

The Windows taskbar at the bottom shows the Start button, several open applications (Microsoft PowerPoint, the current browser window, and Microsoft Outlook), and the system tray with a 99% battery indicator and the time 11:24 AM.

9. Verify that the credit bureau source is Direct Access Powered by RouteOne. *Note: At the present time, our system doesn't allow us to identify Credco as the Credit Bureau Source. This will be changed in a future release to be determined later.*

The screenshot shows the RouteOne web application interface. The main content area is titled "Manage Credit Bureau Source / Dealer System Provider". Below this, there is a section titled "Credit Bureau / Dealer System Provider Summary". This section contains a table of Dealer System Providers and a highlighted "Credit Bureau Source" field.

**Credit Bureau / Dealer System Provider Summary**

Listed below are the Dealer System Providers in which your dealership is currently 'Active' with, or has 'Requested' activation with, as well as your Credit Bureau Source. Please click the 'Add/Edit DSP' button to modify your Dealer System Providers selections, or the 'Add/Edit Credit Bureau' to change your Credit Bureau selection.

Dealer System Provider		CREDIT APPLICATION				eC
DSP	Dealer/DSP Status	Send Data from DSP to RouteOne	Send Data from RouteOne to DSP (Manually)	Send Data from RouteOne to DSP (Automatically)	F&I Reporting	Electronic Contracting
Arkona	Requested	Requested	Requested	N/A	Requested	N/A

**Credit Bureau Source:** Direct Access Powered by RouteOne

Buttons: Add/Edit DSP, Add/Edit Credit Bureau

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