

On January 1, 2011, the Risk-Based Pricing Rules went into effect. The Rules were established by the Board of Governors of the Federal Reserve System and the Federal Trade Commission to implement the risk-based pricing provisions found in section 311 of the Fair and Accurate Credit Transactions Act of 2003 (“FACT Act”) which amends the Fair Credit Reporting Act (“FCRA”). The Risk-Based Pricing Rules generally require a creditor (including dealers) to provide a Risk-Based Pricing Notice to a consumer when the creditor uses a consumer report to grant or extend credit to the consumer on material terms (generally meaning the APR) that are materially less favorable than the most favorable terms available to a substantial proportion of consumers from or through that creditor.

RouteOne exercises the credit score disclosure exception to the Risk-Based Pricing Notice requirement that gives the dealer the ability to print a Credit Score Disclosure Notice (CSDN) for all of the dealers’ consumer applicants required under the Risk-Based Pricing Rule.

The Credit Score Disclosure Notice must be delivered to consumers as soon as reasonably practicable after the credit score has been obtained, but in any event *at or before* consummation of the financing transaction; for automobile financing transactions, this is *before* the consumer signs the retail installment sales contract. Under the credit score disclosure exception, all consumers that request an extension of credit (apply for credit) must receive the Credit Score Disclosure Notice.

THE ROUTEONE SOLUTION

RouteOne offers dealers a complimentary, intuitive solution that meets the requirements of the Risk-Based Pricing Rules by giving the dealer an opportunity to generate a CSDN for every consumer that applies for credit from the dealer.

If the related credit report was pulled from RouteOne, the CSDN will be automatically generated upon dealer request including the credit score and consumer information (consumer street address, city, state, and zip code). RouteOne provides dealers with a comprehensive solution for all of their consumer credit transactions.

Setup

For the notice to pre-populate, the dealership DSA **must** identify their preferred bureaus within the 'Dealer Info' section of the 'Admin' tab. This selection is available within the 'Admin', tab under the 'Dealer Info' section. Setup must be performed by your Dealership System Administrator (DSA).

Credit Bureau	Risk Model	RBP/CSD Ranking	Adverse Action Ranking
Experian	Make Selection	Make Selection	Make Selection
Equifax	BEACON 09	1	1
Transunion	BEACON 09	Make Selection	Make Selection
Always Ask a	BEACON 09	Make Selection	Make Selection

- BEACON 09
- BEACON 09 Auto Industry Option
- BEACON 09 Bankcard Industry Option
- BEACON 09 Mortgage Score
- BEACON 5.0
- BEACON 5.0 Auto Industry Option
- BEACON 5.0 Bankcard Industry Option
- BEACON 5.0 Installment Industry Option
- BEACON 5.0 Personal Finance Industry Option
- BEACON 96
- BEACON 96 Auto Industry Option
- BEACON 96 Bankcard Industry Option
- BEACON 96 Installment Industry Option
- BEACON 96 Personal Finance Industry Option
- Equifax Risk Assessment
- Equifax Risk Score 3.0 - Odds
- Equifax Risk Score 3.0 - Probability

INSTRUCTIONS TO SELECT CREDIT BUREAU REPORTS AND CREDIT SCORES:

Please be sure to match the credit bureau report/risk model (and related credit score) selection above with **each** credit bureau report and credit score you purchase and use to evaluate consumer credit applications and/or generate credit score disclosure notices. **If you are uncertain as to the credit bureau report(s)/risk model(s) (and related credit scores) you purchase, please review a copy of each credit bureau report that you purchase.** Each risk model (and related credit score) you select above **must correspond to the first risk model** (and related credit score) displayed on the corresponding credit bureau report. After you have done this, the easiest way to make sure it is correct is to generate a credit score disclosure notice on an existing deal. The score on the notice should match the score in RouteOne CB manager and it should also match with the score of the **first risk model** on the credit report.

RANKING MULTIPLE CREDIT BUREAU REPORTS (CSDN/AAN):

It is the Dealer's responsibility to ensure that the credit score disclosure and adverse action notices are populated with the appropriate score disclosures. This feature allows you to select a risk model (and related credit scores) that corresponds to the credit bureaus/risk models (and related credit scores) you purchase. It will assign ranking to the credit bureaus/risk models (and related credit scores) for the purpose of populating the credit score disclosure and adverse action notices. The credit bureau/risk model (and related credit score) ranked number one (#1) will be used to populate the selected document if available; if unavailable, the credit bureau/risk model (and related credit score) ranked number two (#2) will be used, etc.

Using the Tool

The dealer may generate the CSDN within RouteOne by selecting the 'Create Credit Score Disclosure Notice' dropdown from the Edit/More button within the Actions column in either the Deal Manager or the Compliance Manager. An "RBP" icon will appear next to the customer name (in the Deal Manager) when a Credit Score Disclosure Notice has been generated.

Deal Manager

SEARCH:

NOW SHOWING: 3 Days of All vehicles and Last Updated By All

APPLICANT (CO-APPLICANT)	ACTIONS
Navarro, Ramon A/A	+FS Edit/More
peake, george A/A	+FS Edit/More
Jones, don (jones, mary) A/A RBP	+FS Edit/More

Exclusive Bank:

- Edit this Application
- Remove Co-Applicant
- Swap Applicant/Co-Applicant
- View/Print Finance Source Decision
- View/Print Unsigned Application
- Sign this Application
- Sign Dealer Privacy Policy
- Create Adverse Action Notice
- View Credit Report Summary
- Run Additional Bureaus
- Run IDOne Verification
- Create Credit Score Disclosure**
- Text Messages
- Show all Copies of this App

Compliance Manager

Disclaimer: The data contained on this page may be delayed up to 10 minutes.

NOW SHOWING: 1 Week of All Deals

APPLICANT (CO-APPLICANT)	IDV	OFAC	CB	A/A	A/A AGE	RBP/CSDN	APP STATUS	ACTIONS
Aaronson, Henry	✓bv	✓PAC		Created	1	Not Generated	Sent Approved	
Aaronson, Henry	✓bv	✓PAC		Created	N/A	Not Generated	Se	
ADACOMMON, JOSE	No	No	Yes	Created	N/A	Generated		<ul style="list-style-type: none"> Create Adverse Action Notice Create Credit Score Disclosure Adverse Action History Add A/A Comments Credit Reports
Adams, Nora	No	No	Yes	Created	N/A	Generated		

Dealers pulling credit bureaus through RouteOne will be able to generate a pre-populated CSDN (for those customers on whom a bureau request has been made) with no data entry. After selecting the 'Create Credit Score Disclosure Notice' from the Edit/More button in the Deal or Compliance Manager, the standard H-4 form will be presented.

VICTORY MOTORS 31500 NW HWY Farmington Hills MI 48334 248 8627000
 Your Credit Score and the Price You Pay for Credit

Applicant	GEORGE PEAKE 123 main st, Franklin, TN 37067
Your Credit Score	
Your Credit Score	700 Source: EQUIFAX Date: 07/21/2011
Understanding Your Credit Score	
What you should know about credit scores:	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get credit and how much you will have to pay for that credit.
The range of scores:	Scores range from a low of 300 to a high of 850 Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers:	Your credit score ranks higher than 47 percent of U.S. consumers.
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - By telephone: Call toll-free 1-877-322-8228 On the web: Visit www.annualcreditreport.com By mail: Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105821 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .

Date Printed: 07/21/2011

Dealers running a bureau for those customers that have no credit score available will receive the H-5 form, indicating that no credit score was available for the customer.

VICTORY MOTORS, 31500 NW HWY, Farmington Hills, MI, 48334, 248 8627000
Your Credit Score and the Price You Pay for Credit

Applicant	JOHN SMITH 15 central avenue, Smithtown, NY 11787
Your Credit Score	
Your Credit Score	Your credit score is not available from TRANSUNION, which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
Why credit scores are important	Credit scores are important because consumers who have higher credit scores generally will get more favorable credit terms. Not having credit score can affect whether you can get credit and how much you will have to pay for that credit.
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - <i>By telephone:</i> Call toll-free 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105821 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .

Date Printed: 12/10/2010

Direct Lending ('Two-Party Paper')

The RouteOne solution also accommodates the generation of a CSDN on **behalf of a finance source that engages in direct lending ('two-party paper')** through dealership agents in Arkansas and Ohio. The CSDN that is generated will **identify the finance source as the provider of the notice**, rather than the dealer. (H-4 form, below, for consumers with a credit score):

On behalf of Finance Source: FMCTst- eC FS
Your Credit Score and the Price You Pay for Credit

Applicant	PAPER TWOPARTY 1012 Test, Canton, MI 48187
Your Credit Score	
Your Credit Score	750 Source: EXPERIAN Date: 11/11/2010
Understanding Your Credit Score	
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
How we use your credit score	Your credit score can affect whether you can get credit and how much you will have to pay for that credit.
The range of scores	Scores range from a low of 320 to a high of 844 Generally, the higher your score, the more likely you are to be offered better credit terms.
How your score compares to the scores of other consumers	Your credit score ranks higher than 58 percent of U.S. consumers.
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - <i>By telephone:</i> Call toll-free 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105821 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .

Date Printed: 12/15/2010

H-5 form below (for those consumers with no credit score) will be used on behalf of a finance source that engages in direct lending through dealership agents in Ohio and Arkansas. The CSDN that is generated will **identify the finance source as the provider of the notice**, rather than the dealer.

On behalf of Finance Source: Jaguar Credit eC Test FS
Your Credit Score and the Price You Pay for Credit

Applicant	PAPER TWOPARTY 1012 Test, Canton, MI 48187
Your Credit Score	
Your Credit Score	Your credit score is not available from EXPERIAN , which is a consumer reporting agency, because they may not have enough information about your credit history to calculate a score.
What you should know about credit scores	Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay your bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.
Why credit scores are important	Credit scores are important because consumers who have higher credit scores generally will get more favorable credit terms. Not having credit score can affect whether you can get credit and how much you will have to pay for that credit.
Checking Your Credit Report	
What if there are mistakes in your credit report?	You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.
How can you obtain a copy of your credit report?	Under Federal law, you have the right to obtain a free copy of your credit report from each of the nationwide consumer reporting agencies once a year. To order your free annual credit report - <i>By telephone:</i> Call toll-free 1-877-322-8228 <i>On the web:</i> Visit www.annualcreditreport.com <i>By mail:</i> Mail your completed Annual Credit Report Request Form (which you can obtain from the Federal Trade Commission's web site at ftc.gov/bcp/online/include/requestformfinal.pdf) to: Annual Credit Report Request Service P.O. Box 105821 Atlanta, GA 30348-5281
How can you get more information?	For more information about credit reports and your rights under federal law, visit the Federal Reserve Board's web site at www.federalreserve.gov , or the Federal Trade Commission's web site at www.ftc.gov .

Date Printed: 12/15/2010

Dealers in Arkansas and Ohio will be presented with a mandatory 'check box' requiring the dealer to assert that the required CSDN will be presented to the consumer.

Other Income Interval: **Select One**

Prev. Employer:

Time at Job: Yrs Mon

Attention: By checking this box the dealer certifies all risk-based pricing (credit score disclosure) documentation will be provided to Applicant

Please read to Applicant and Co-Applicant Alimony, child support or separation maintenance need not be revealed if you do not wish to have it considered for repaying this obligation.

Show Additional Fields (F12) [Click here to show additional optional fields for Finance Sources you selected.](#)

For questions on this or any other RouteOne product or feature, please contact your RouteOne Business Development Manager or RouteOne Sales Support at 866.933.0663 or salesupport@routeone.com.