Customizing the Online Credit Application

A DSA may access the online credit application configuration options to customize the credit application by following the steps below.

- With the ‘Admin’ tab, select the ‘Premium Services’ option, and open the Digital Retail Panel.
- If you have already subscribed to a Digital Retail product, there will be an Online Credit Application Configuration section. In this section, click the ‘Edit Configuration’ button to access the customizable options associated with your Digital Retail credit application.
- You will be redirected to a page with the configuration options available to you based on your subscription level.
- All levels of Digital Retail products will have four configuration tab options available, however the tab options within each section will differ based on whether you have subscribed to Basic, Standard, or Premium.
- The first time you set up your Digital Retail product, it is recommended that you go through each top tab, and review each associated side tab available for your subscription. You may choose to use the default settings or make changes based on your dealership preferences.

The ‘Global Settings’ Tab

Available tab options within ‘Global Settings’ tab for dealers subscribed to Basic, Standard or Premium.
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<table>
<thead>
<tr>
<th>Site Name</th>
<th>Layout</th>
<th>Credit Application Types</th>
<th>Red Flag</th>
<th>CSDN</th>
<th>eSign</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>X</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Premium</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

**Site Name (Basic, Standard, Premium)**
- Use this setting to name the tab of your Digital Retail product, reinforcing your brand and assuring customers that they are on a trusted page when filling out and submitting a credit application.

**Layout (Standard, Premium)**
- With the Layout tab, you may choose to use a standalone microsite instead of the embedded application option. To change the layout, click on your preferred layout type. Your selection will be highlighted with a green border.
- Click the ‘Save’ button to store any changes.
  - NOTE: You will not need to make any changes to your product URL after modifying this option.
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Credit Application Types *(Standard, Premium)*

- Within the ‘Credit Application Types’ tab, dealers can click to turn on/off the following options so they may be displayed or hidden from view from their users:
  - Lead Application Form (Request Information)
  - Credit Application Form (Apply for Financing) for Individual or Business
  - Payment Call (Do I Qualify?) for Individuals or Businesses (Premium subscribers only)

Red Flag *(Premium)*

- To present users with an identity verification questionnaire each time an online credit application is submitted, turn on the Red Flag option. The user will see this questionnaire after he/she finishes entering and reviewing all of their data and accepts the privacy policy.
  - NOTE: You must be subscribed to ID Verification to use Red Flag.

CSDN *(Premium)*

- Turn on CSDN (Credit Score Disclosure Notice) to present the disclosure notice to users during review of their online credit application. This feature requires that you are configured to use RouteOne to pull credit bureau data, and that you have selected a preferred credit bureau.
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**eSign (Premium)**

- Turn on eSign to enable users to eSign a completed online credit application in PDF format online. You must be subscribed to eSign to use this feature. Users can use a mouse to sign on a desktop application or their fingertip or stylus on a tablet.

**The ‘Credit App’ Tab**

Available tab options within the ‘Credit App’ tab for dealers subscribed to Basic, Standard, or Premium.

<table>
<thead>
<tr>
<th>Optional Fields</th>
<th>Vehicle Makes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>X</td>
</tr>
<tr>
<td>Standard</td>
<td>X</td>
</tr>
<tr>
<td>Premium</td>
<td>X</td>
</tr>
</tbody>
</table>

**Optional Fields (Basic, Standard, Premium)**

- Customize the data collected from the consumer on the credit application to fit your dealership's requirements. The fields on this page can be turned "On" or "Off," making them visible (or not) to the customer on the credit application.
- By selecting the corresponding ‘Required’ check box, you have the flexibility to require the following field(s) to be completed in order for the customer to submit a credit application.
- Standard and Premium have options to modify the fields to the Individual or Business application.
  - NOTE: If you wish a change to affect both applications, you must edit both options.
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Vehicle Makes *(Basic, Standard, Premium)*

- Customize and simplify the process for your customers by using this feature to only select the vehicle makes that your dealership sells. Only the selected makes will be available options to customers.
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The ‘Look and Feel’ Tab
Available tab options within the ‘Look and Feel’ tab for dealers subscribed to Basic, Standard or Premium.

<table>
<thead>
<tr>
<th></th>
<th>Logo</th>
<th>Color Theme</th>
<th>Font</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>X</td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Premium</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

**Logo (Basic, Standard, Premium)**

- Upload your logo to brand your online credit application. Your logo will appear in the upper left corner of your credit application pages and will be your default image for additional/future RouteOne products (if applicable).
  - NOTE: To edit your logo, you can do so under the ‘Admin Tab’, by selecting the ‘Dealer Info’ option.
- Click the ‘Choose File’ button to upload your logo. The logo must be 186 x 88 pixels, smaller than 2 MB, and a .jpg file. The logo option must be turned on for it to be displayed.

**Color Theme (Basic, Standard, Premium)**

- This color theme will be implemented throughout the credit application for a consistent, professional presentation. Design elements such as buttons will be updated to this color (the default option is grey).
- To select a color, click the preferred color thumbnail. Your selection will be highlighted with a green border. Click one of the save options to store your change.
Customizing the Online Credit Application

Font (Premium)

- Customize the font that is used throughout your Digital Retail product to best match your web site and brand. Click on the font example. Your selection will be highlighted in a green border. Click one of the save options to apply the selected font.

The ‘Content’ Tab

Available tab options within the ‘Content’ tab for dealers subscribed to Basic, Standard or Premium.

<table>
<thead>
<tr>
<th></th>
<th>Page Content</th>
<th>F&amp;I Information</th>
<th>Privacy Policy</th>
<th>Footer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic</td>
<td>X</td>
<td></td>
<td>X</td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>X</td>
<td>X</td>
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<td>Premium</td>
<td>X</td>
<td>X</td>
<td>X</td>
<td>X</td>
</tr>
</tbody>
</table>

Page Content (Standard, Premium)

- The Home page default text, images, and video that appears to your customers may be modified on this page.
- Home page content is associated with the content on the first page of the embedded application or microsite that your customer sees: the two images; the text that can be inserted into the first image and below it; and the video that is available.
  - NOTE: The standard site security and privacy disclaimers cannot be edited.
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On the Home Page Content Editor page, you can modify the green highlighted content shown below:

- The images can be replaced using the upload feature, and the text can be updated through the labeled editors.
- RouteOne provides a default video instructing users on how the online credit application process. You can replace this video by linking to a new YouTube™ or Vimeo link (remember to check your privacy settings on your video).

Each page can be renamed and modified to suit your dealership’s needs.

Variable content is optional to display, and may be turned on/off.

To make edits, click the pencil icon to open up your options.

- The images can be replaced using the upload feature, and the text can be updated through the labeled editors.
- RouteOne provides a default video instructing users on how the online credit application process. You can replace this video by linking to a new YouTube™ or Vimeo link (remember to check your privacy settings on your video).
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F&I Information (Standard, Premium)

- Modify the text that appears in the top right corner of your Digital Retail product for your displayed contact information. You may enter the name, title, email, and phone number information in this tab, as well as upload a headshot photo. Images are limited to .jpg files no greater than 2 MB, and must be 73 x 73 pixels.

Privacy Policy (Basic, Standard, Premium)

- You can upload your dealership’s privacy policy, which will be displayed to users of your Digital Retail product.
- Click the ‘Choose File’ button to select your file. It is recommended that the document does not exceed 750 KB.
- Click a save option to store your file. After saving, you will see a ‘Download existing privacy policy’ link in the tab to your file that you can use to download and preview.
  
  **NOTE:** You cannot delete your policy after uploading. It can only be overwritten.
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Footer (Standard, Premium)

- Customize the text that will appear at the bottom of your Digital Retail product page. The default text is copyright name and saved dealer name. The default may be restored at any time by clicking the link on the page.
- To update the footer, enter the text into the box and click the ‘Save’ button.

- Once your website has been customized to your choosing, you will then be able to choose to turn on the microsite option, embed the credit application on your website, and/or create links to your Digital Retail product. To continue with any of these options, follow the instructions listed below.