Understanding Finance Source Requirements in RouteOne eContracting

RouteOne wants you to be able to create an everyday workflow that moves as seamlessly as possible, and RouteOne eContracting is the perfect opportunity to achieve it. To help create a quick and efficient eContracting experience, we'd like you to understand how to navigate our eContracting platform. Use the quick reference chart below to determine the differences in your selected finance source requirements. Then continue to the next page for more information on each category.

Captive eContracting Finance Sources

Finance Source	State Availability	Deal Type	Validation Before Contract Generation	Utilizes RouteOne's Document/Fax Service *(Always use number on fax cover sheet)*	Supports Spot Buy
Chrysler Capital	All states (excluding AR)	Retail	Yes	Yes	No
Ford Motor Credit Company / Lincoln Automotive Financial Services	All states	Retail/Lease	Optional	Yes	Yes
Toyota Financial Services / Lexus Financial Services	All states	Retail/Lease	Optional	Yes	Yes

Independent eContracting Finance Sources

Finance Source	State Availability	Deal Type	Validation Before Contract Generation	Utilizes RouteOne's Document/Fax Service *(Always use number on fax cover sheet)*	Supports Spot Buy
Ally Financial	All states	Retail	Yes	Yes	Yes
AmeriCredit	All states (excluding NV)	Retail	Optional	Yes	No
Bank of America	All states (excluding HI, NE, NV, OH)	Retail	Yes	No	Yes
Capital One	All states (excluding NV)	Retail	Yes	No	No
Chief Financial CU	MI, OH	Retail	Yes	Yes	No
Fifth Third (5/3)	All states (excluding AK, HI, KY, LA, MT, NV, OH)	Retail	Yes	For initial distribution only; subsequent documents go to separate fax # 513.534.3430	Yes
GMF Consumer	All States	Retail/Lease	Optional	Yes	No
Honor CU	IN, MI, WI	Retail	No	Yes	No
Regions Financial Corporation	AL, AR, AZ, FL, GA, IA, IN, KY, LA, MN, MO, MS, NC, SC, TN, TX, VA	Retail	N/A	Yes	No
San Antonio CU	TX	Retail	N/A	Yes	Yes
Santander	All states (excluding AR)	Retail	Yes	Yes	No
Southeast Toyota	Pilot Only (AL, FL, GA, NC, SC)	Retail/Lease	Yes	Yes	Yes

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Independent eContracting Finance Sources (Continued)

Finance Source	State Availability	Deal Type	Validation Before Contract Generation	Utilizes RouteOne's Document/Fax Service *(Always use number on fax cover sheet)*	Supports Spot Buy
Suntrust	AL, CO, DE, FL, GA, IL, KY, MD, MI, MN, MS, NC, ND, NJ, OK, PA, SC, SD, TN, TX, VA, WI, WV	Retail	Yes	Yes	Yes
TD Auto Finance	All states (excluding IL, WI)	Retail	Optional	No	Yes
Texas Dow Employee CU	TX	Retail	N/A	Yes	Yes
Westlake Financial	All states	Retail	Yes	Yes	No

Validation

- RouteOne offers its eContracting finance source partners three options; to require validation, optionally allow validation, or offer no validation. When the 'Generate Contract' button does not show after the 'Validate' button has been clicked, consider these possibilities:
  - If the finance source requires validation you cannot generate the eContract until after validation. The 'Generate Contract' button will not be present until after validation.
  - If the finance source optionally allows validation, both the 'Validate' and 'Generate Contract' buttons will be present. You can choose to validate or proceed directly to generation.
  - If the finance source does not offer validation, only the 'Generate Contract' button will be present.

Contract Worksheet

- Captive finance sources have invested in customized solutions to ensure your discounting process is seamless. When there are differences on the Contract Worksheet between finance sources, specifically in the 'Other Charges and Insurance/Warranty' section, consider these possibilities:
  - Product Itemization. The worksheet for some captive partners contains more itemized product lines, where as the standard RouteOne worksheet contains less itemized lines and more 'Other' lines.
  - Provider Selection. The worksheet for some captive partners provides a list of providers for the selected product, where as the standard RouteOne worksheet provides an open-end text field to enter the provider's name.

Fax Services

- The fax number on the Fax Coversheet will be different between finance sources. RouteOne offers finance sources the option to collect ancillary documents within RouteOne or by using a process outside of RouteOne. For those finance sources collecting ancillary documents outside of RouteOne, the fax number listed allows the documents to be sent directly to the finance source. As long as you use the number provided on the Fax Coversheet your documents will safely arrive in the correct location.
- Some finance sources utilize RouteOne's fax service, others prefer to have documents faxed directly to them. Determining what fax service option your finance source uses is easy. When some of your faxed documents appear on RouteOne, and some do not, consider these possibilities:

- o For RouteOne eContracting finance sources that utilize RouteOne's fax service to collect ancillary documents, you will see 'After Fax' and 'Document Upload' enabled on the Contract Package page.
- o For RouteOne eContracting finance sources that do not utilize RouteOne's fax service to collect ancillary documents, 'After Fax' and 'Document Upload' will not be enabled. Furthermore, the 'Document Upload' button and the 'After Fax' option will be disabled and are not applicable to partners that do not utilize RouteOne's fax service. Since the ancillary documents will be sent directly to these finance sources, RouteOne does not know when these documents have been faxed to the finance source. Thus, the only option for distribution within RouteOne is 'Right Now.' This distribution can happen before or after you have sent the documents directly to the finance source.