DSP/ODSX Financing Guide

Last update: 9/25/2025

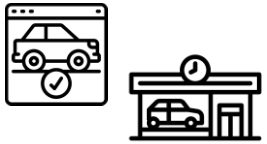
CONTENTS

Financing on DSP (formerly ODSX)

ACURA

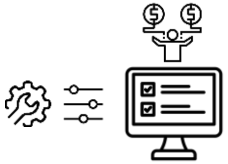
The Digital Sales Platform (DSP, formerly ODSX) enables customers to complete their purchase 100% through an omnichannel (in person or online) digital process.

Finance tools within the DSP create a seamless experience for your clients, by obtaining financing deals from lenders in real time and making the financing journey easier.



- Option for omnichannel or remote vehicle buying experience

- Real-time lender responses on credit applications



- Ability to configure lenders that you want to use (as dealer)

Enrollment and Configuration

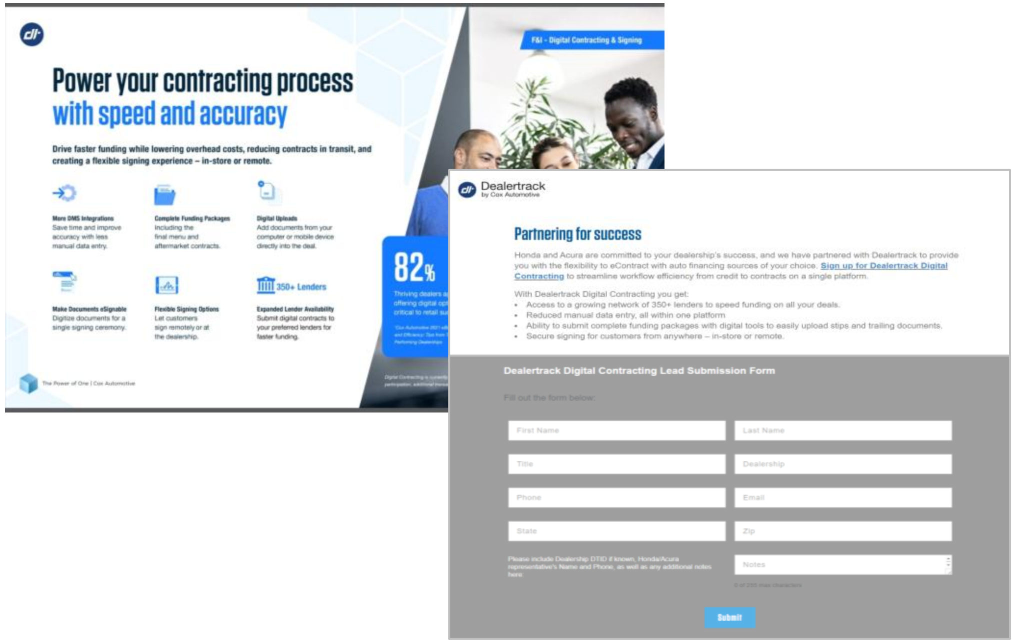
iDeal/uniFI Enrollment

Required:

- **iDeal Digital Contracting**
- **iDeal Remote Signing** – this will allow your customers to sign funding documents from a link in the DSP or their device using the iDeal remote signing process
  (To enroll: https://us.dealertrack.com/content/dealertrack/en/fi-honda-remote-signing.html)

Optional:

- **Dealertrack's uniFI Digital Contracting**
- **Dealertrack's uniFI Remote Signing**
- Both allow you to contract with third party lenders
  (For more information: https://resources.dealertrack.com/sales-f-i/digital-contracting-info-sheet
  To enroll: https://us.dealertrack.com/content/dealertrack/en/honda-acura-digital-contracting-form.html)



For browser configuration, check **iContracting System Requirements** Guide on iN

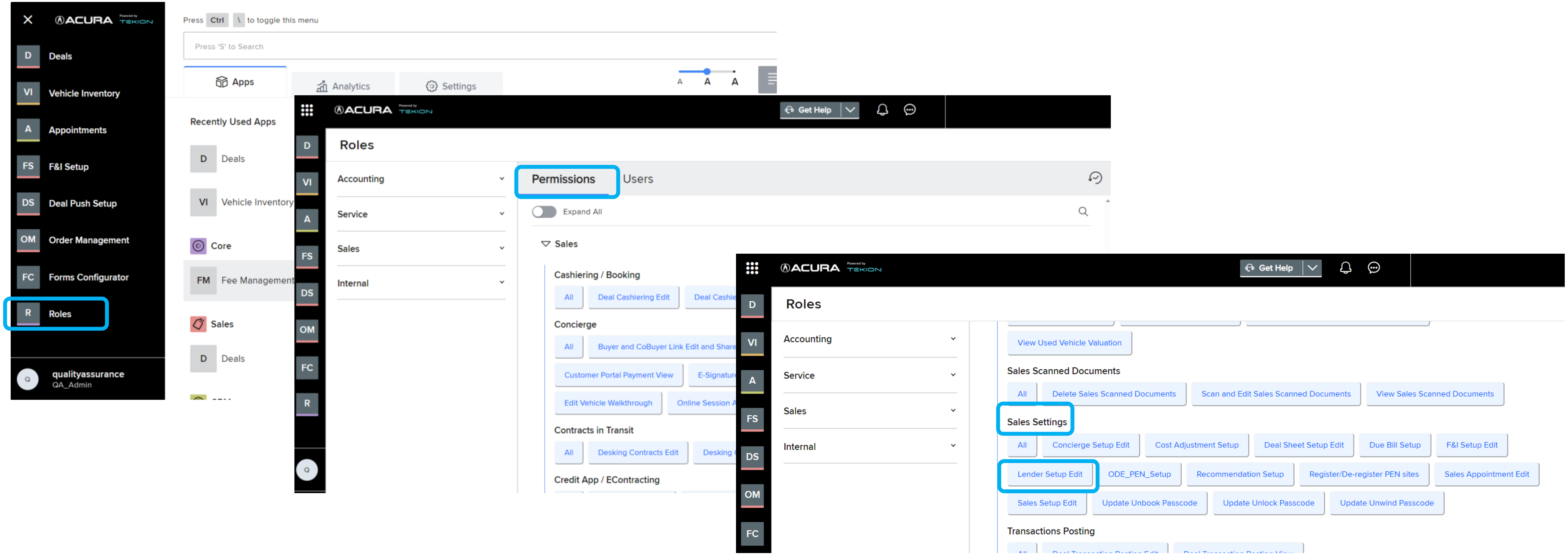
(iN > *BUS MGR/AFS* tab > *iContracting Reference Guides* > *iContracting System Requirements Guide*)

Lender Configuration on DSP

- Enable **Lender Setup Edit**
    - **Roles** page > **Permissions** tab > **Sales** drop-down > **Sales Setting** section
- Open **App Grid** > **Settings** tab > **Sales Settings** section > **Lender Setup** app tile
- On Lender Setup Screen, click **Add Lender** in the lower left Corner
- Fill out the fields as shown (Check Appendix for description of each field)

Lender Configuration on DSP

- Enable **Lender Setup Edit**
  - **Roles** page > **Permissions** tab > **Sales** drop-down > scroll down to **Sales Setting** section



If the item bubble is blue, Lender Setup Edit it is enabled.

If the item bubble is grey, Lender Setup Edit it has not been enabled.

Lender Configuration on DSP

- Open **App Grid** > **Settings** tab > **Sales Settings** section > **Lender Setup** app tile
- On Lender Setup Screen, click **Add Lender** in the lower left Corner
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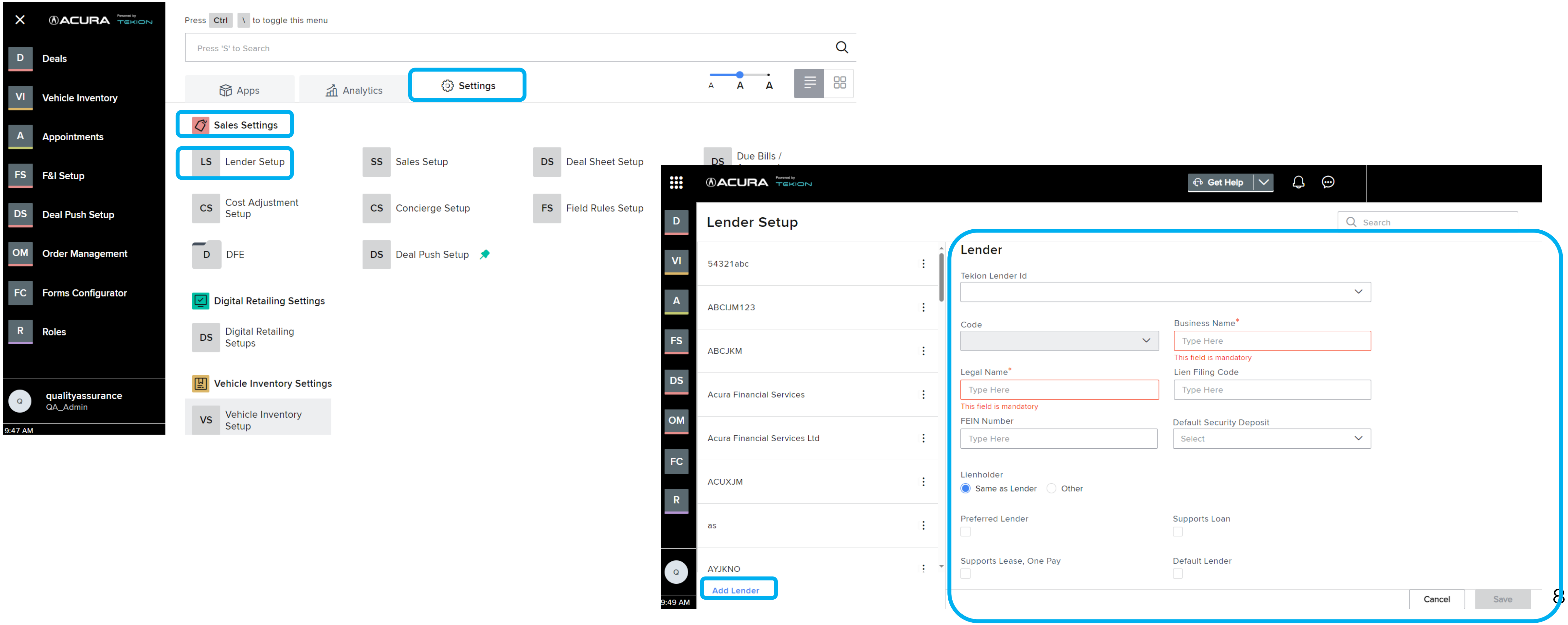


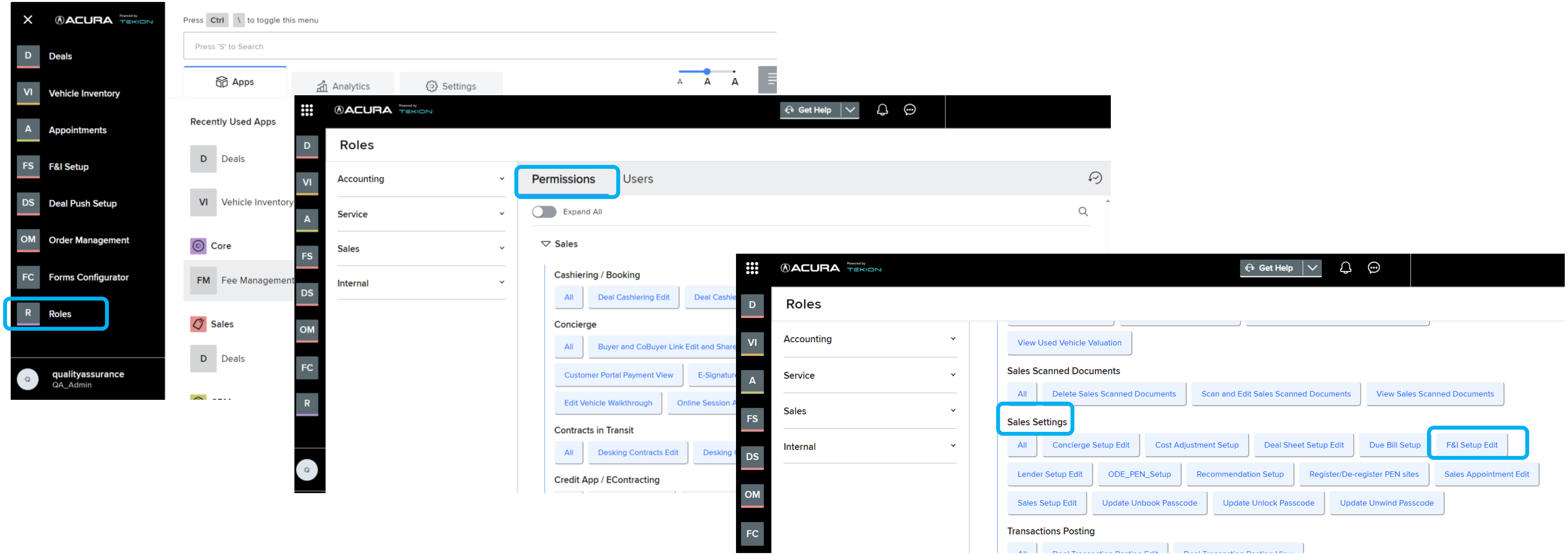
F&I Configuration on DSP

- Enable **F&I Setup Edit**
    - **Roles** page > **Permissions** tab > **Sales** drop-down > **Sales Setting** section
- Open **App Grid** > **Settings** tab > **Sales Settings** section > **F&I Setup** app tile
- On F&I Setup Screen, click the **Product Setup tab** and click **Add Product** in the lower left Corner
- Fill out the fields as shown (Check Appendix for description of each field)

ACURA

F&I Configuration on DSP

- Enable **F&I Setup Edit**
  - **Roles** page > **Permissions** tab > **Sales** drop-down > scroll down to **Sales Setting** section



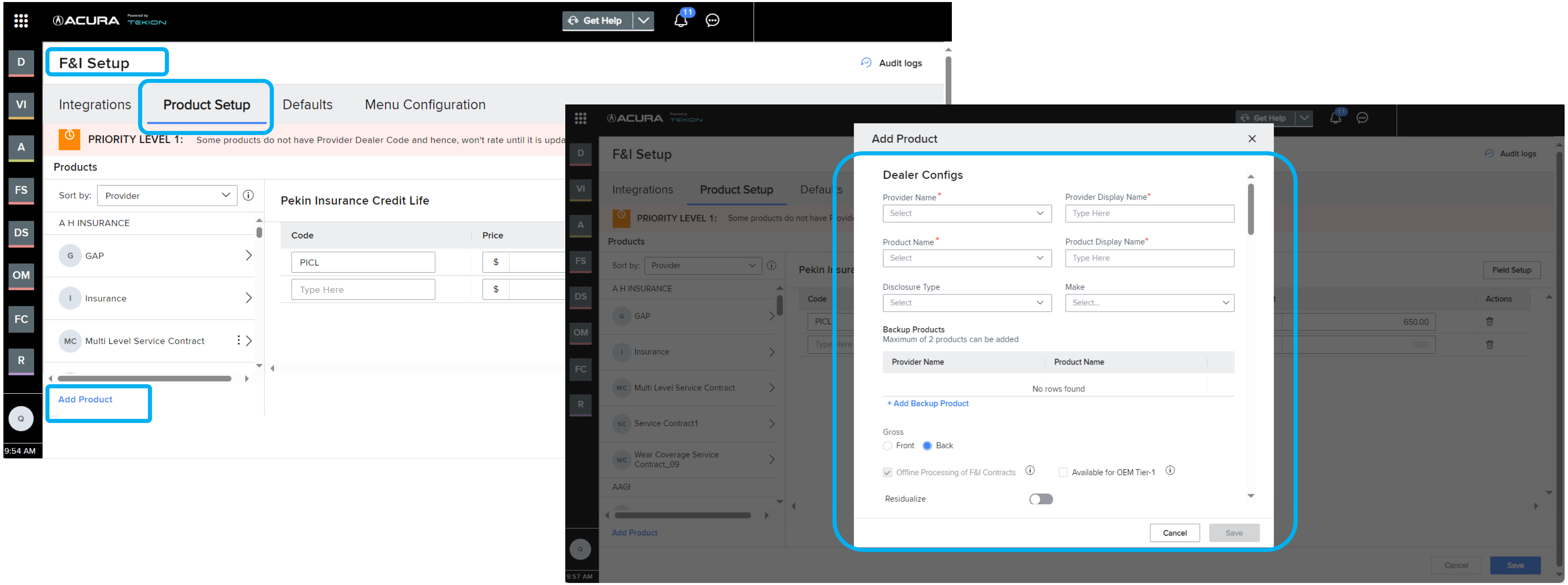
If the item bubble is blue, it is enabled.

If the item bubble is grey, it has not been enabled.

Enrollment and Configuration – F&I Configuration

F&I Configuration on DSP

- Open **App Grid** > **Settings** tab > **Sales Settings** section > **F&I Setup** app tile
- On F&I Setup Screen, click the **Product Setup tab** and click **Add Product** in the lower left Corner
- Fill out the fields as shown



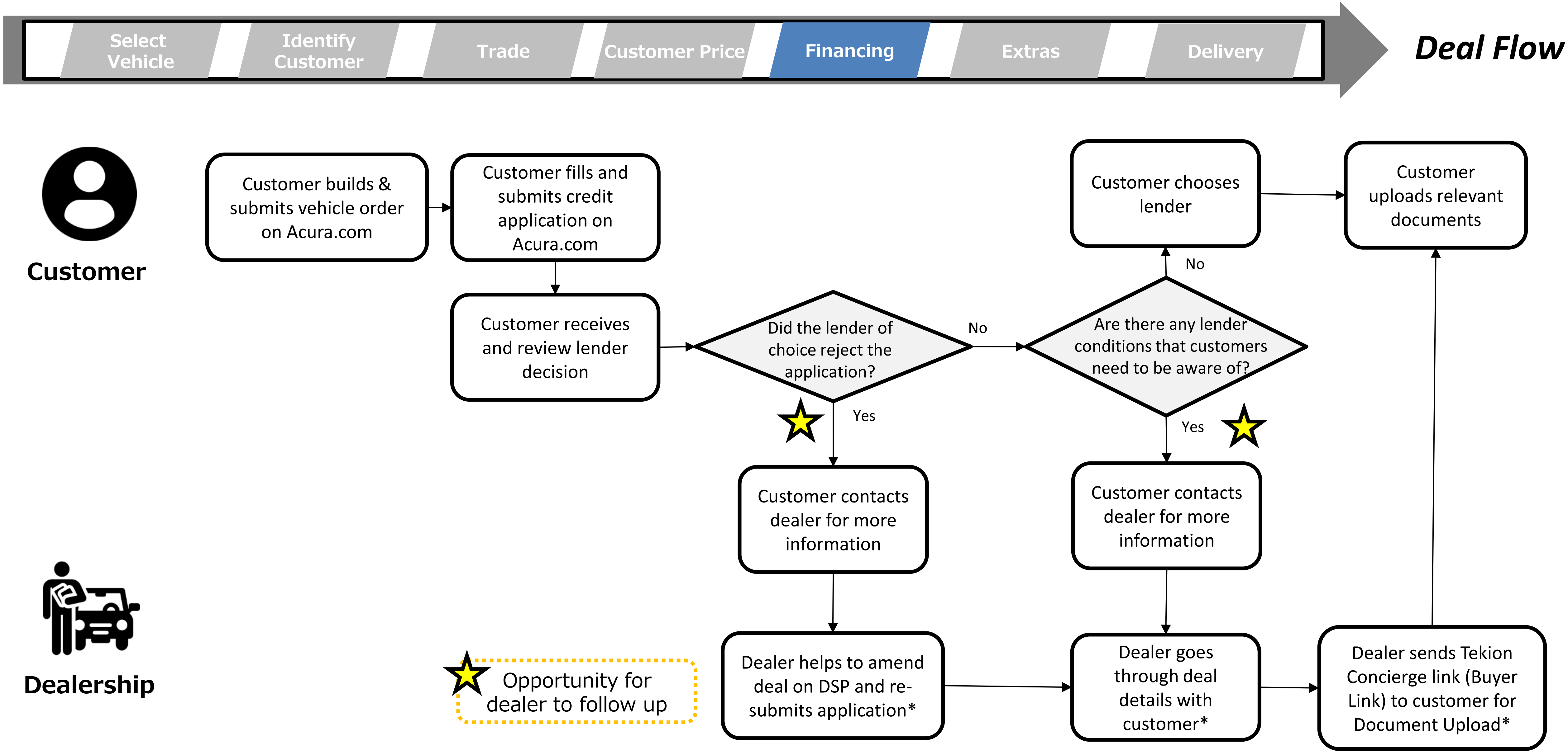
Financing Flow – Remote Experience

Financing Flow – Remote Experience

1. Customer finishes building/selecting their vehicle on Acura.com
2. Customer fills out and submits credit application
3. Customer receives and reviews lender decisions
4. Customer selects lender and confirms deal
5. Customer uploads relevant documents and signs

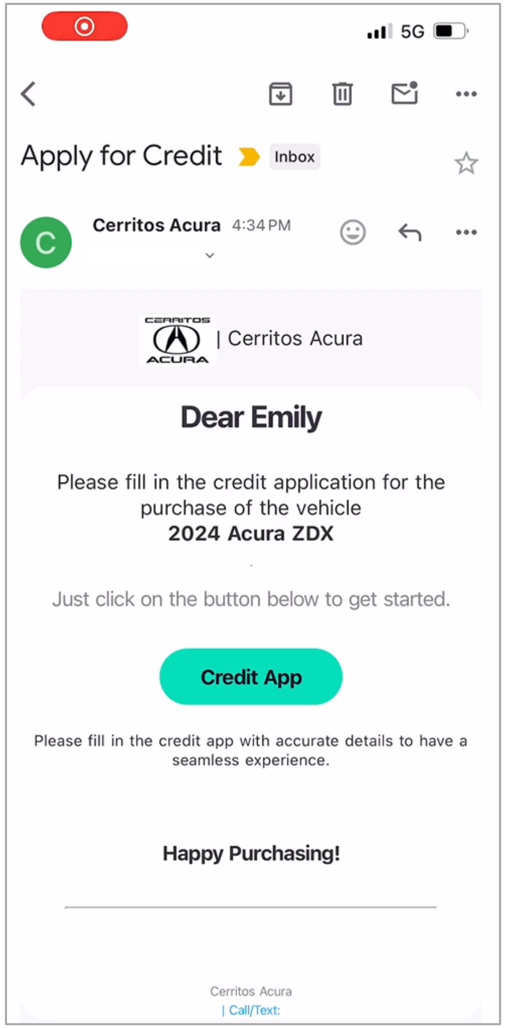
Financing Flow – Remote Experience Illustration

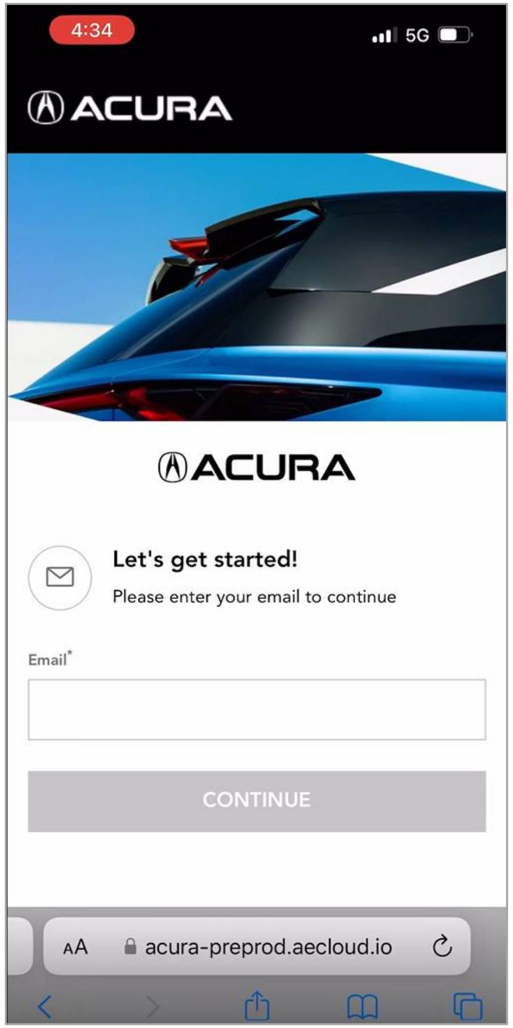
ACURA

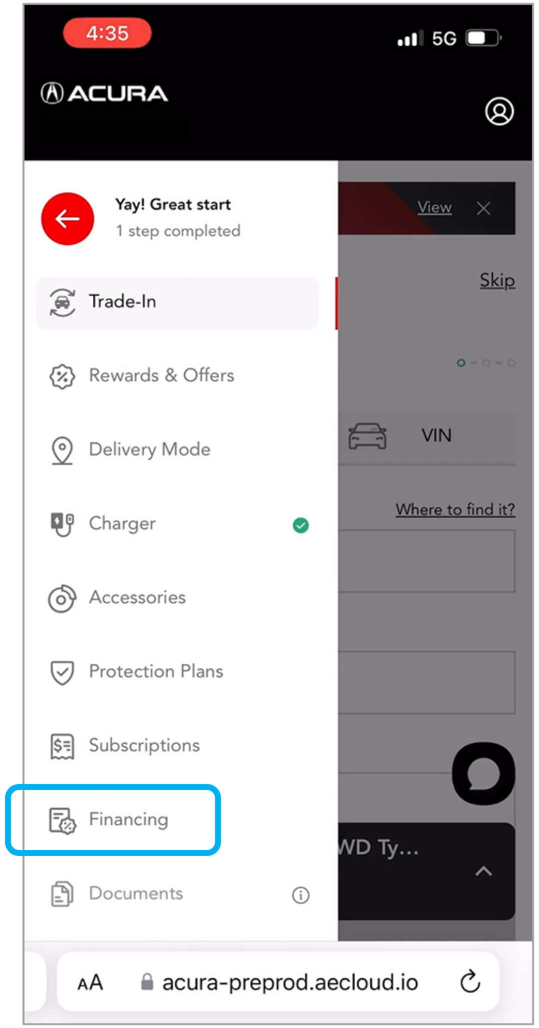


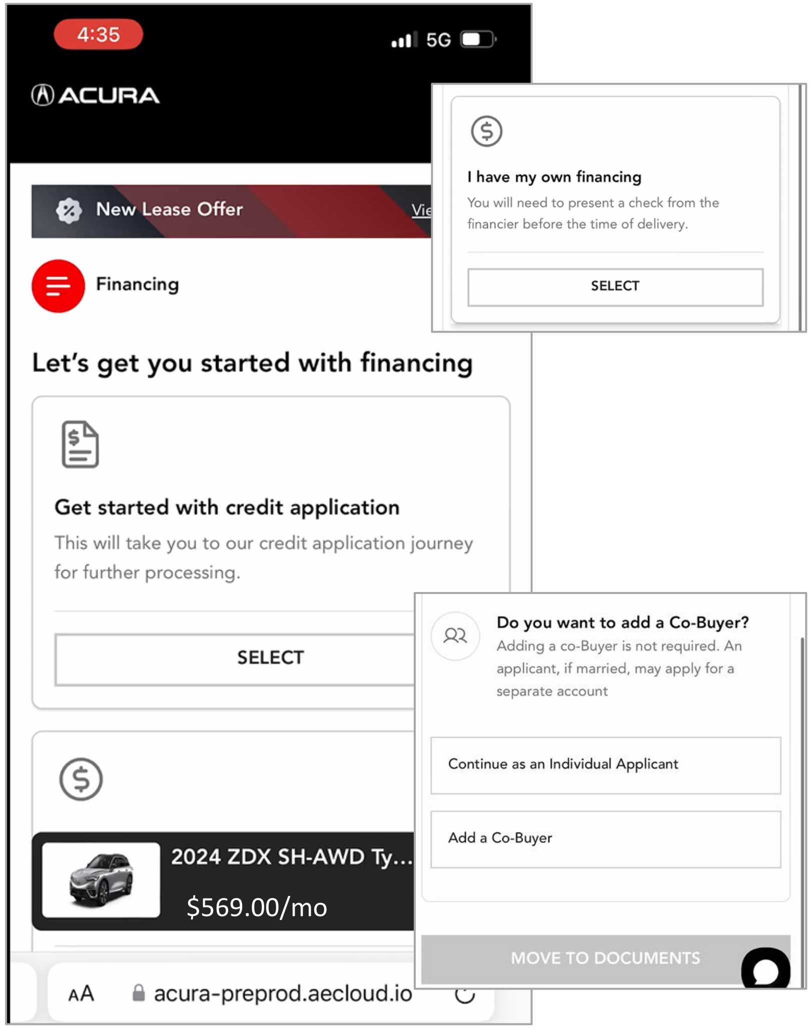
*Could be done with customer in store or remotely, depending on customer preference.

1. Customer starts Credit Application online







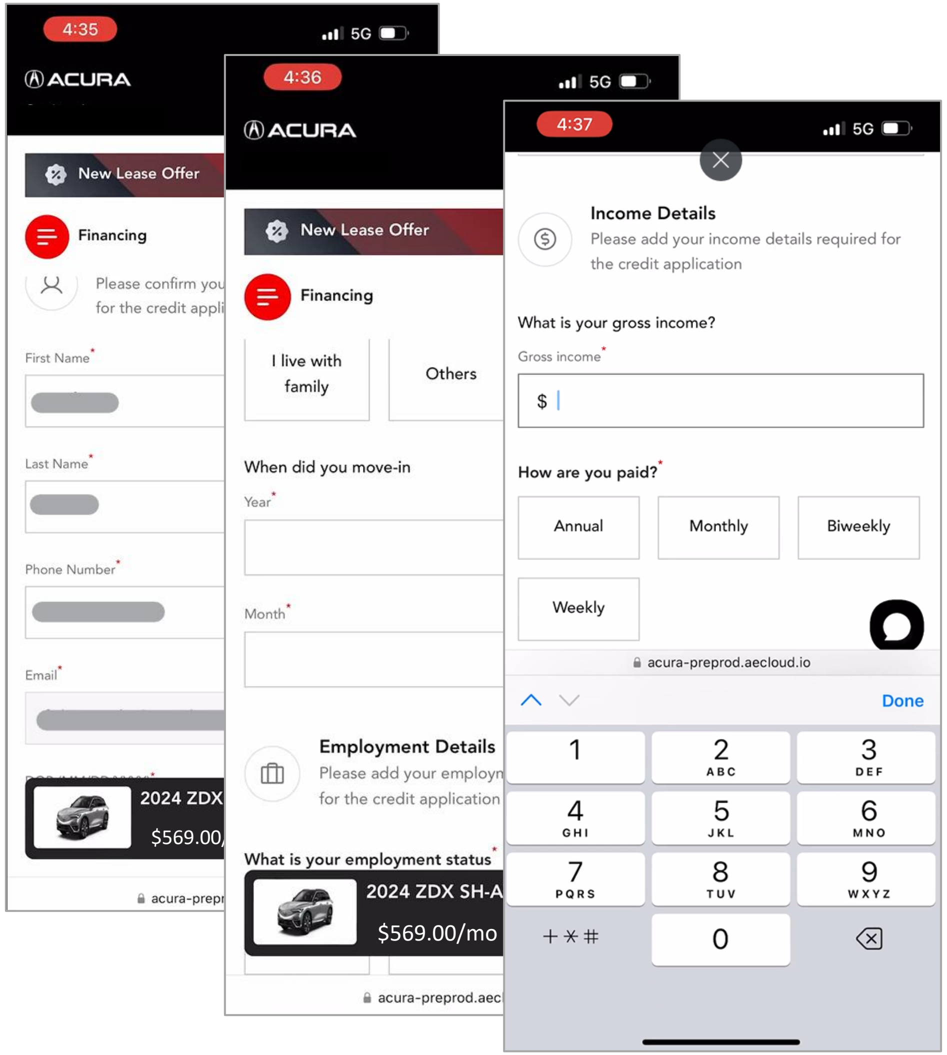


Customer uses email to access credit application on Acura.com

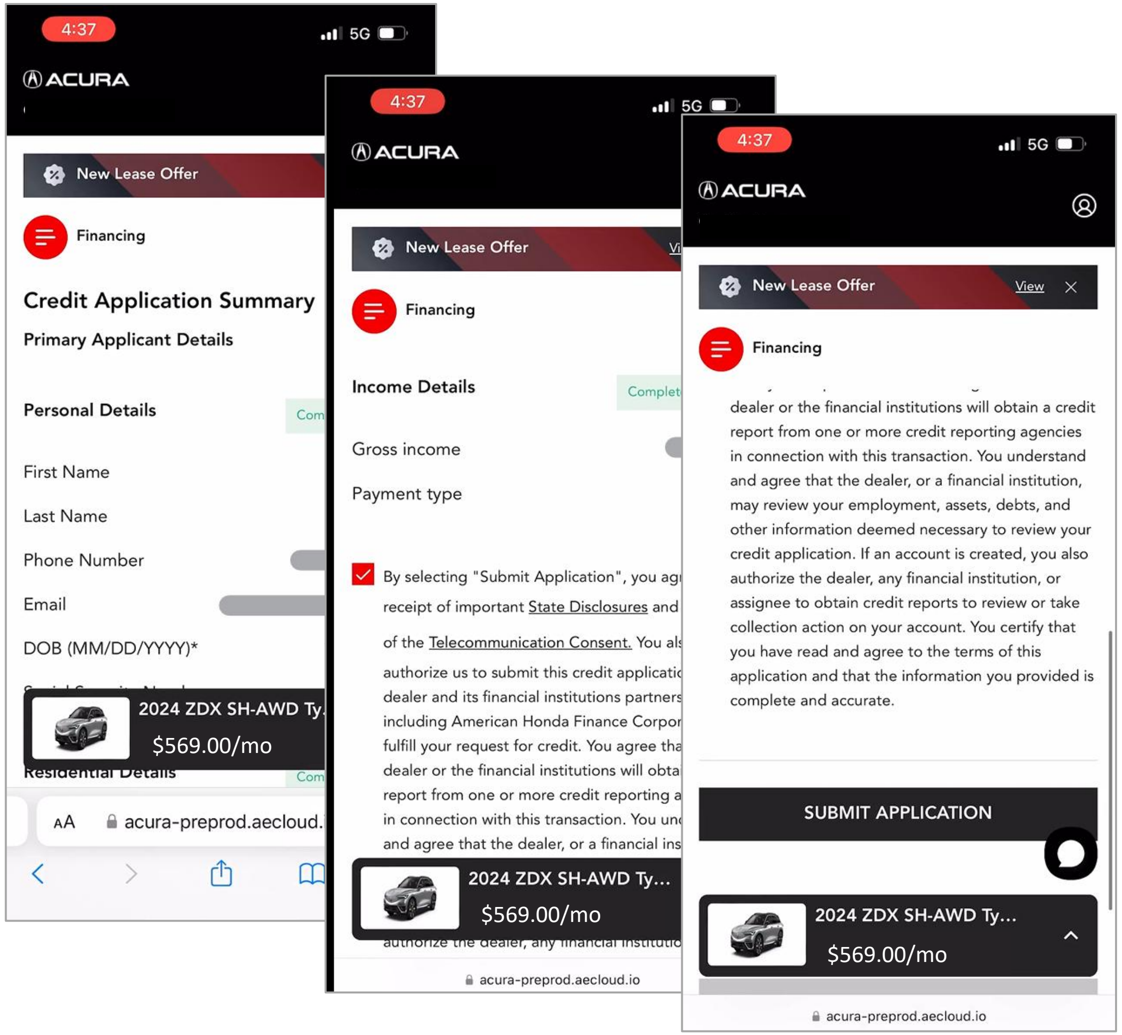
Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

Financing Flow – Remote Experience

2. Customer fills out and submits credit application



Customer inputs personal details



Customer confirms information and submits application

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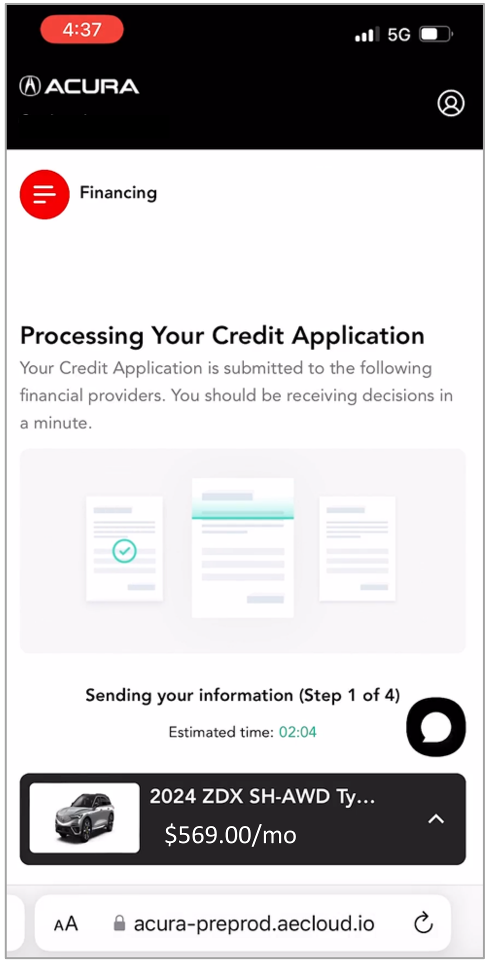
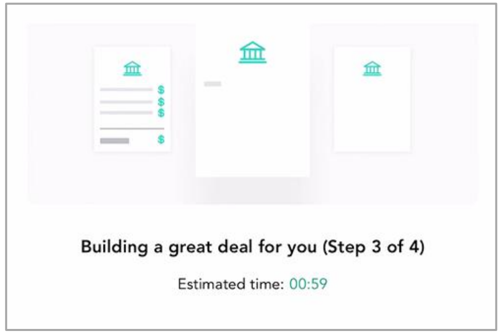
3. Customer awaits lender decision





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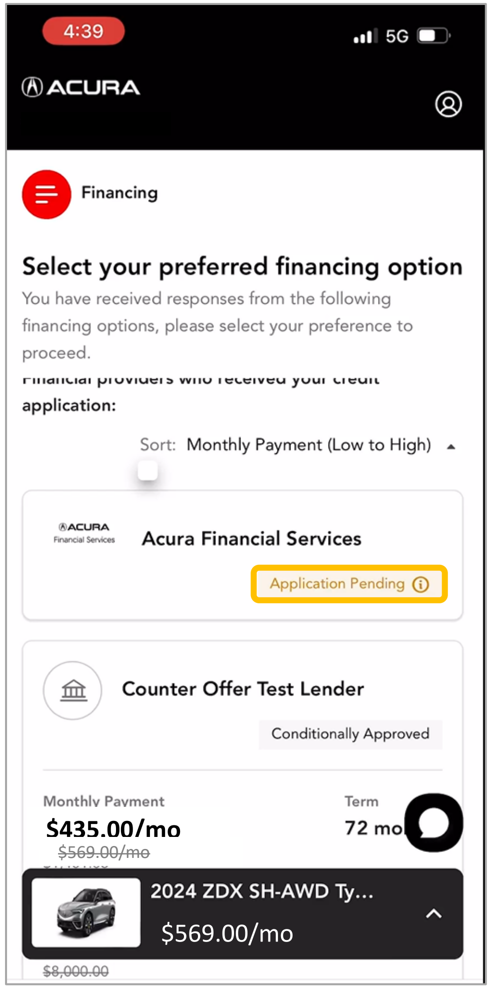
Financing Flow – Remote Experience

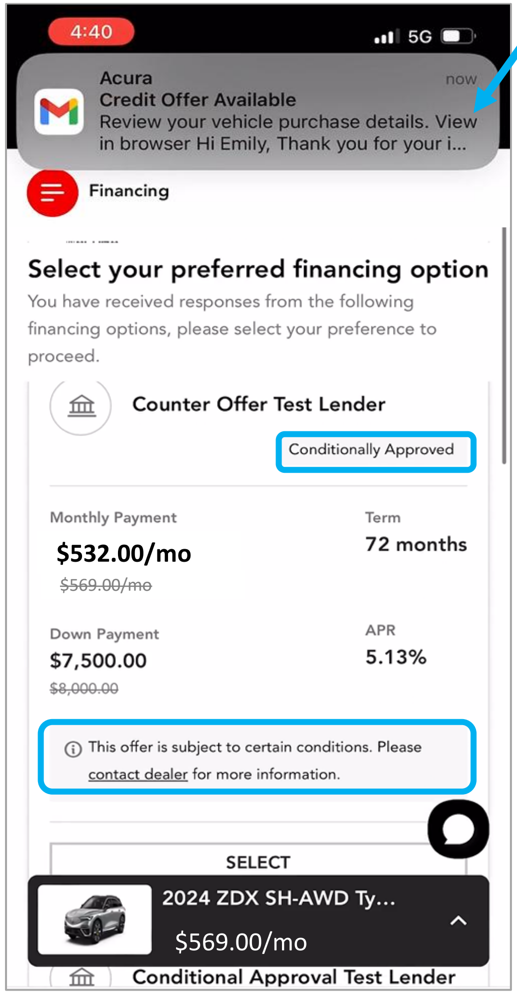
ACURA

4. Customer reviews lender decisions

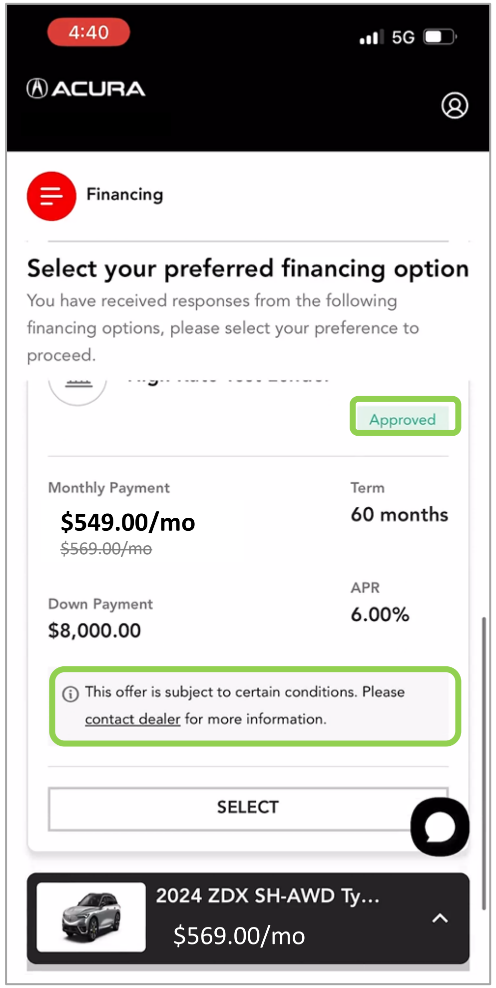
Dealer follow-up opportunity:
– Rejected / Conditionally Approved applications
- Conditions for approved applications

Customer will receive an email of credit decisions





Customer will see different decisions and details that come with each lender



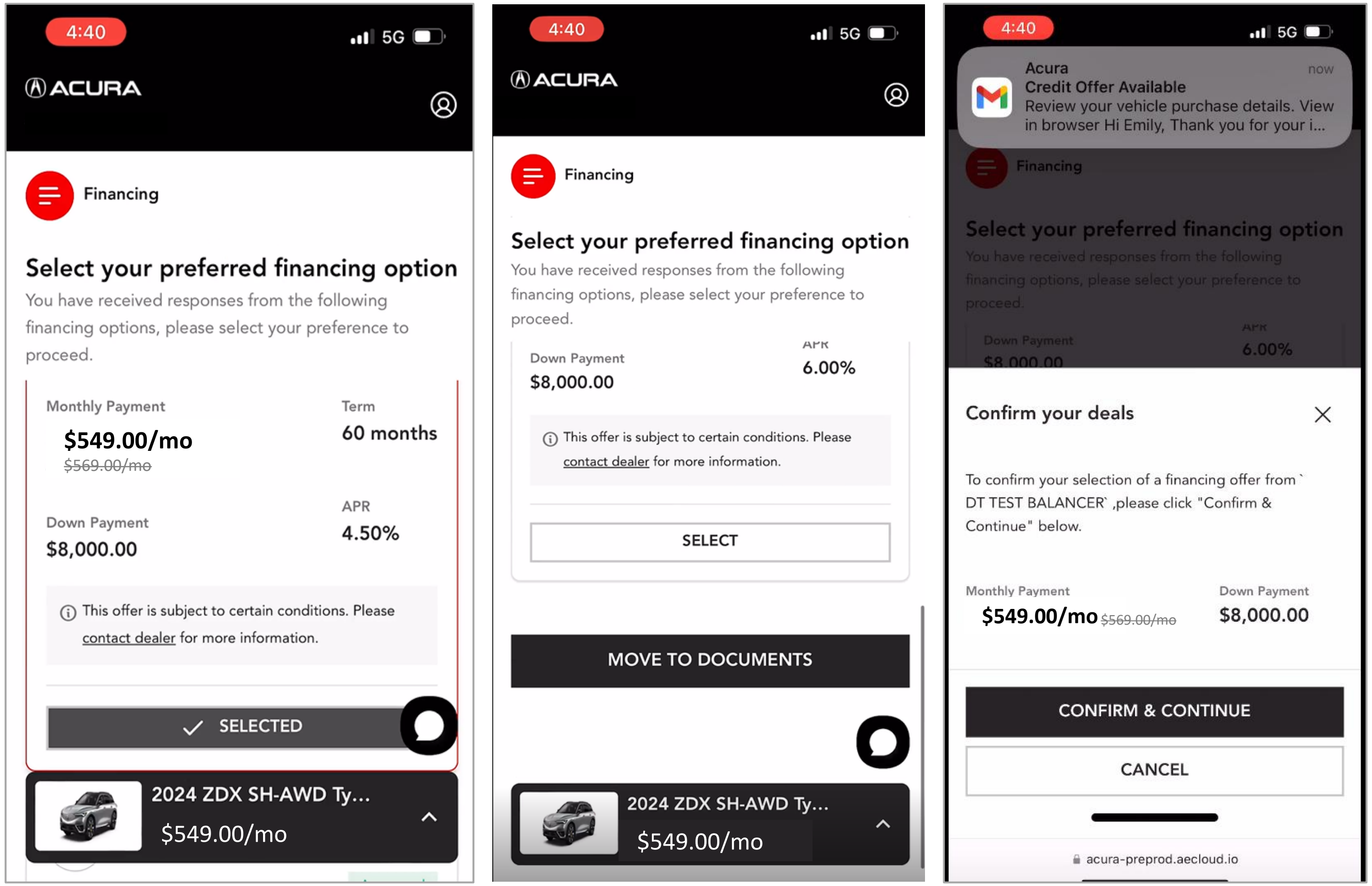
Customer reviews lender decisions

Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

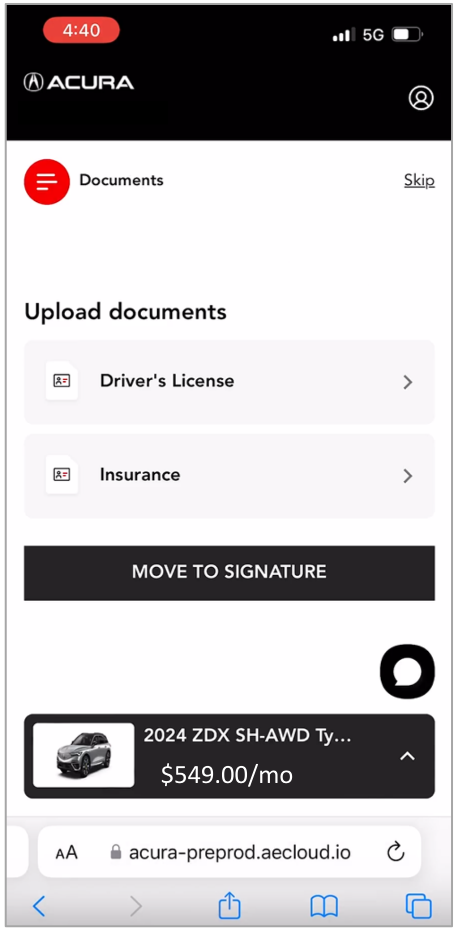
Financing Flow – Remote Experience

ACURA

5. Customer selects lender and confirms deal. Then uploads relevant documents and sign



Customer selects lender and confirms deal



Customer uploads relevant documents and signs
(Optional – could be done remotely, or at dealership dealer can take copies and upload later)

Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

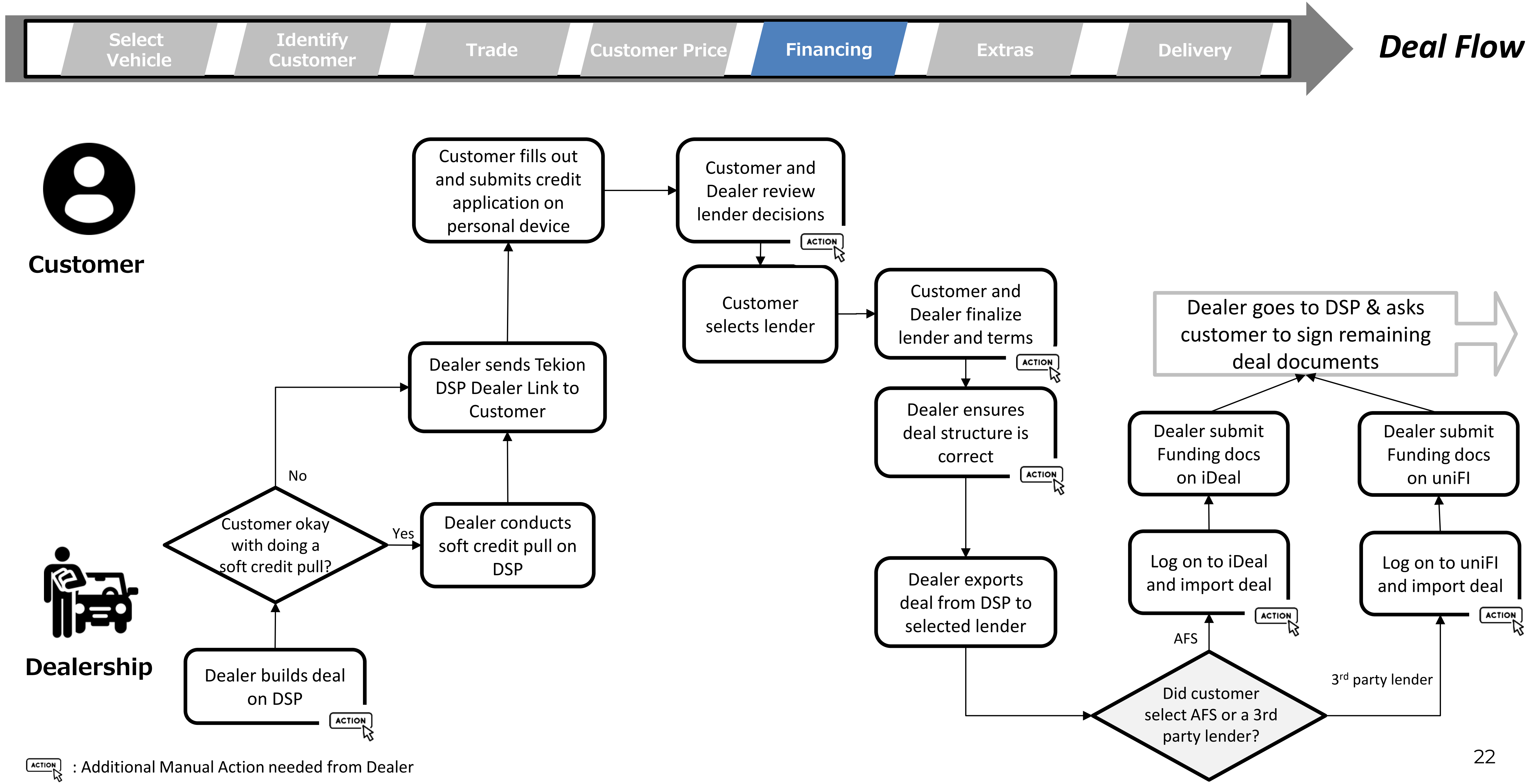
Financing Flow – In-Store Experience

Financing Flow – Instore Experience

1. Go through desking to build deal with Customer
2. If customer wants to go through finance/lease, ask if they're okay with doing a soft credit pull
3. Send customer link to Credit Application using the Dealer Link (go to Desking → Concierge)
4. Customer fills out and submits Credit Application on their personal device (see Remote Experience flow for customer screens)
5. Review lender decision(s) with customer
6. Confirm customer for chosen lender and select lender in Desking tab
7. Log on to iDeal/uniFI to import deal
8. Ask customer to sign lender contract documents and submit signed documents
9. Return to DSP to sign remaining documents and book deal

: Additional Manual Action needed from Dealer

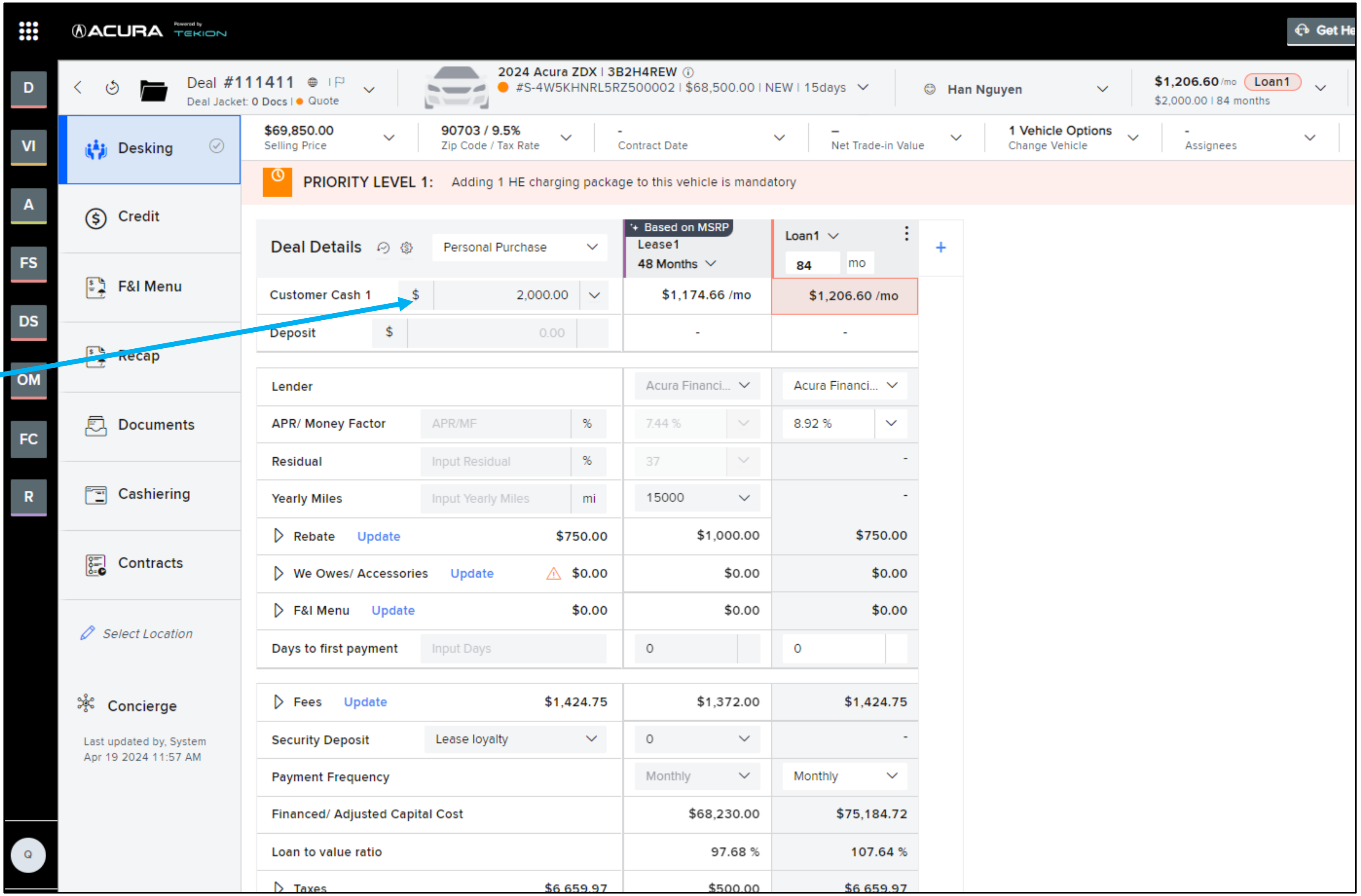
Financing Flow – In store Experience Illustration



1. Dealer builds deal on DSP

NOTE: Currently, there are instances where dealers may use the customer's down payment towards the upfront fees (e.g: $5,000 down payment contracted as $4,500 down and $500 towards upfront fees and taxes).

Please note that the down payment shown on DSP will be used as the down payment only and cannot be allocated for other fees.

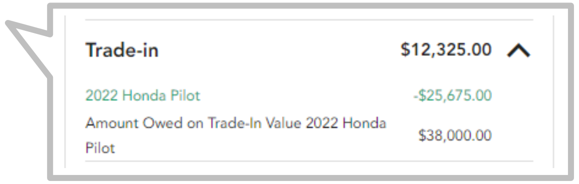


Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

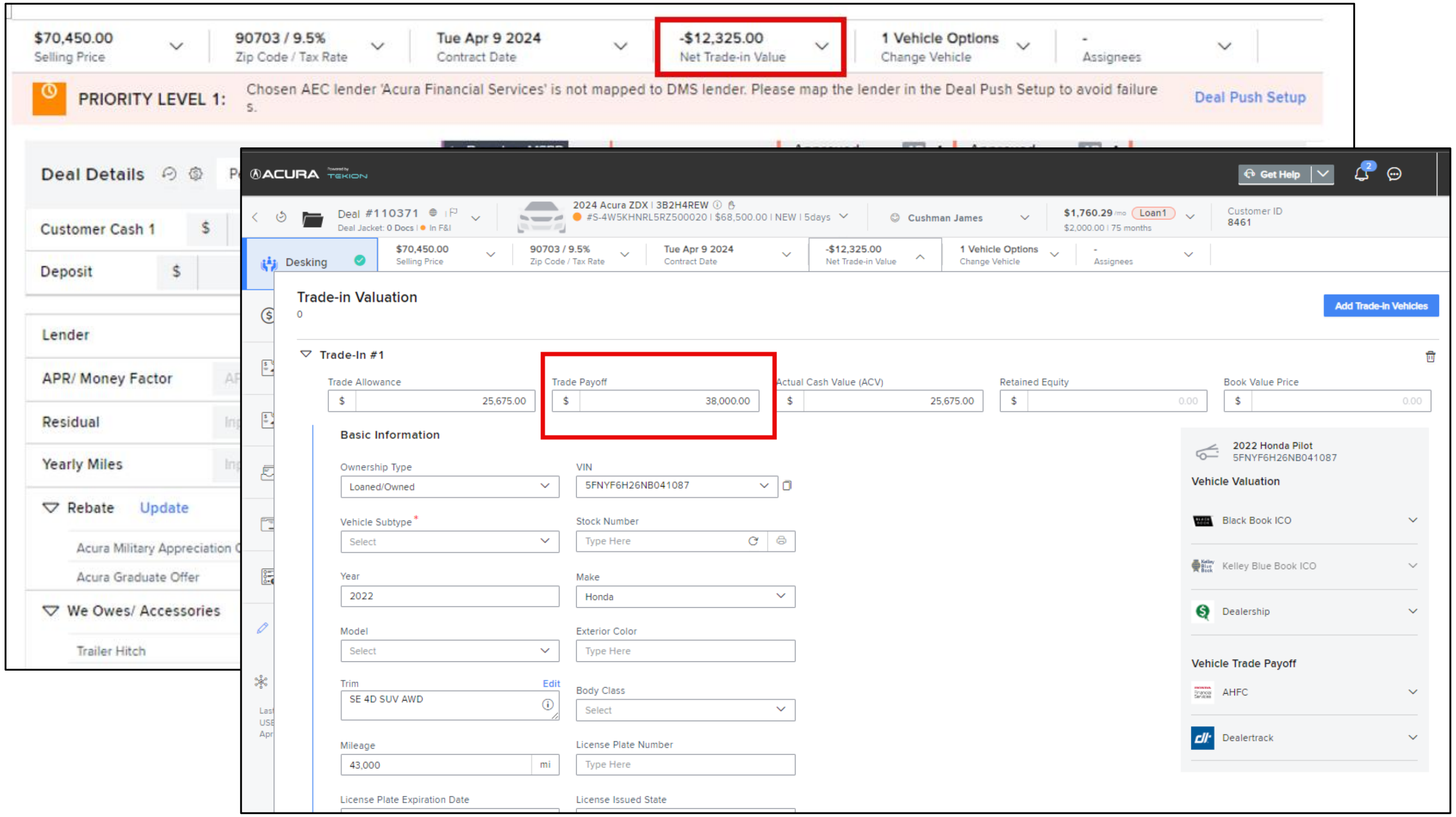
1. Dealer builds deal on DSP

ACTION i. Ensure trade-in payoff is correct

Customers can manually enter the trade payoff when going through the order process. Dealers are advised to contact lender to verify all trade payoff amounts, then verify and update the payoff amount in desking screen.



Customer view on their trade-in



Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

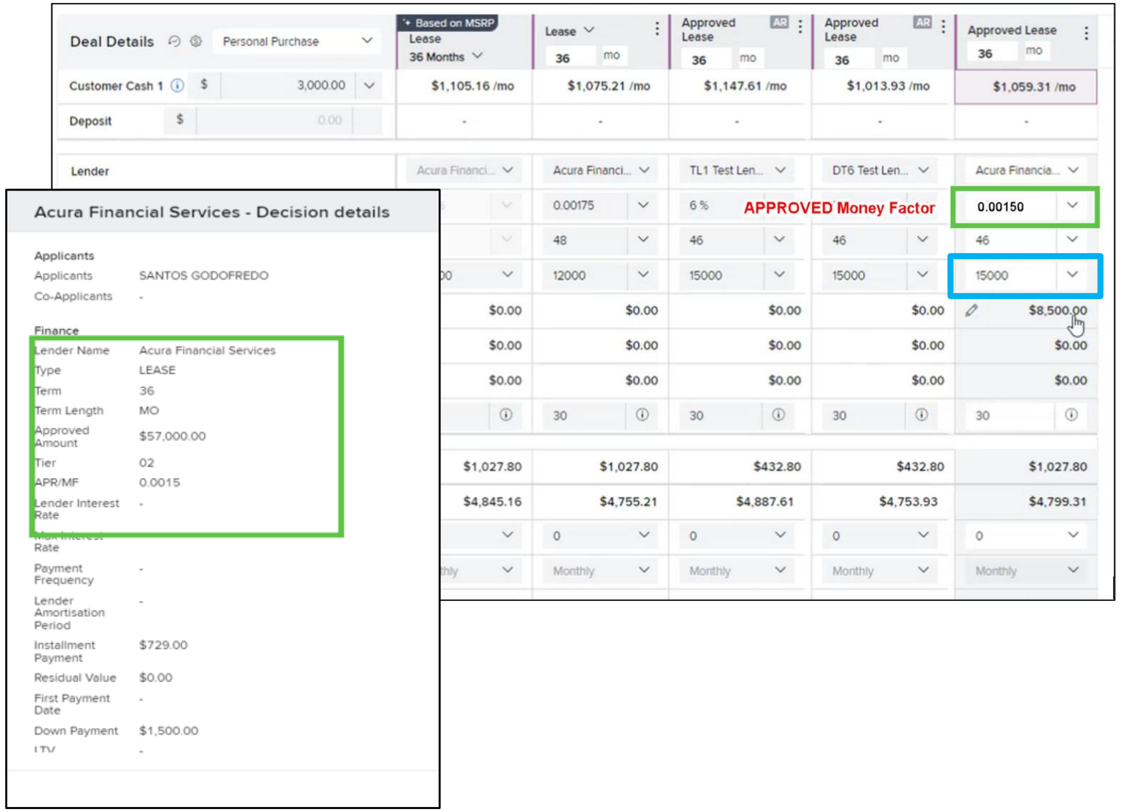
ACURA

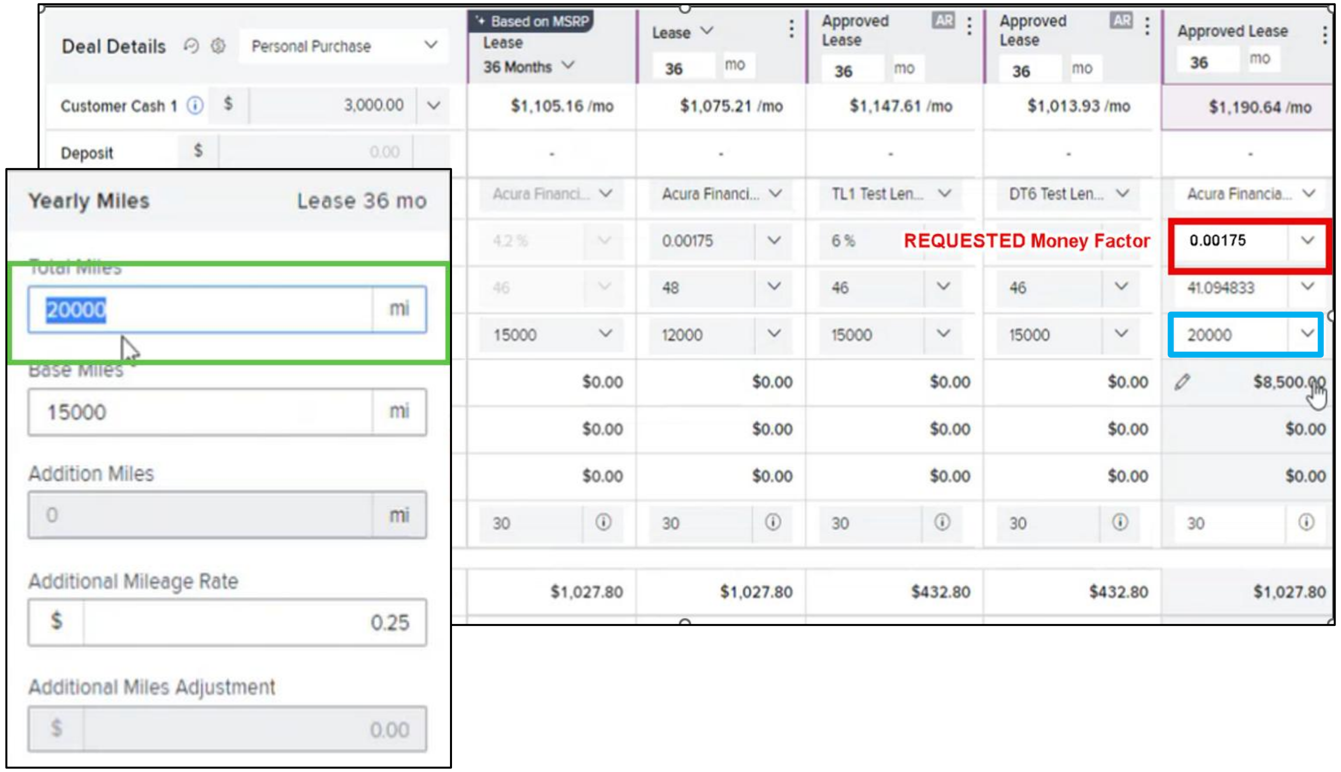
1. Dealer builds deal on DSP

ACTION

ii. Amend Money Factor to approved amount when Mileage Allowance is changed

When selecting new mileage allowance, the money factor on DSP may revert to the requested amount instead of the approved. Dealer must re-enter approved amount on DSP.





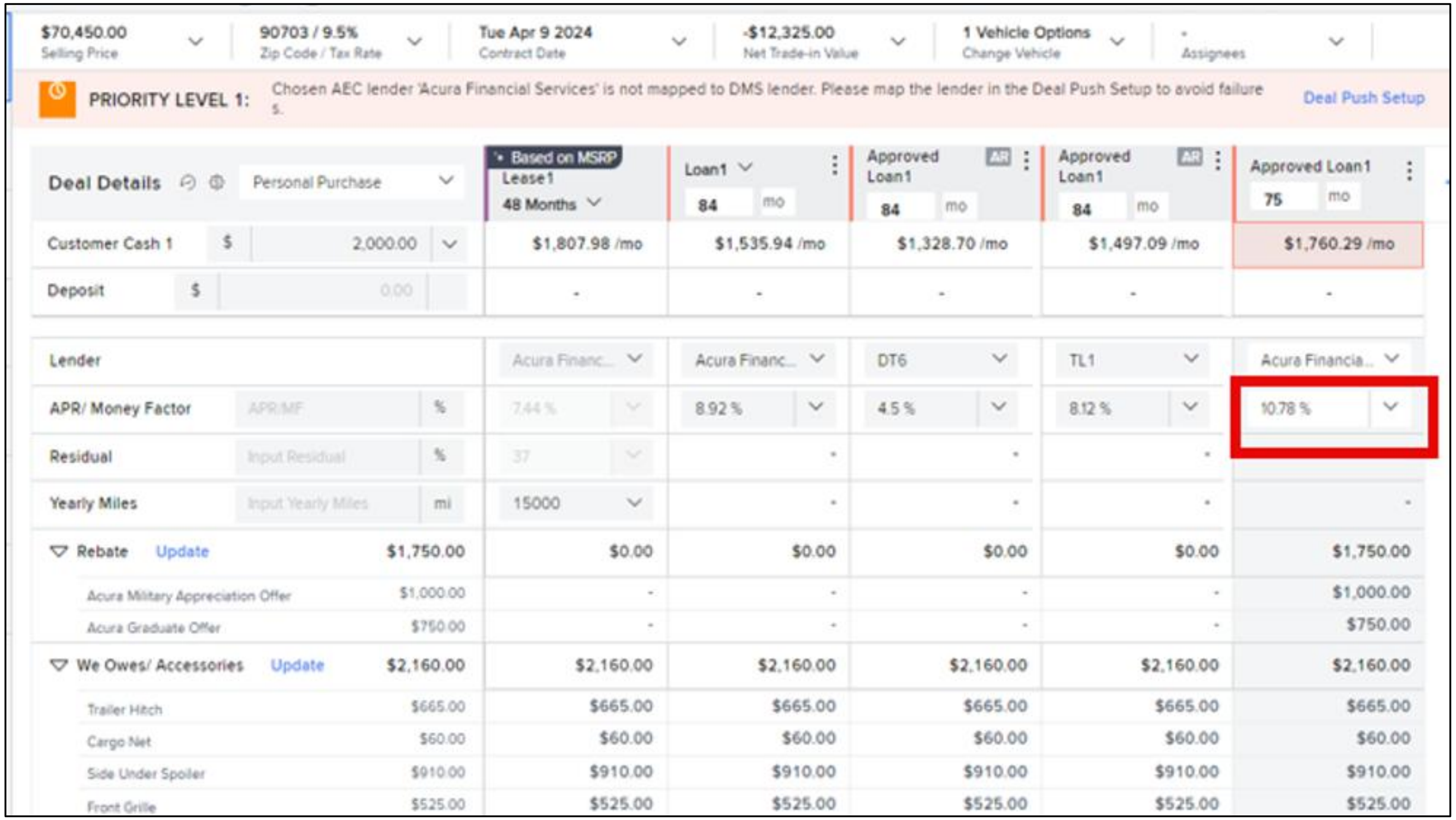
Mileage updated

Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

1. Dealer builds deal on DSP

ACTION iii. Manually calculate modifiers

Dealers need to manually update the APR/Money Factor field to account for all modifiers (except lease Security Deposit waiver)



$70,450.00 Selling Price	90703 / 9.5% Zip Code / Tax Rate	Tue Apr 9 2024 Contract Date	-$12,325.00 Net Trade-in Value	1 Vehicle Options Change Vehicle	- Assignees

PRIORITY LEVEL 1: Chosen AEC lender 'Acura Financial Services' is not mapped to DMS lender. Please map the lender in the Deal Push Setup to avoid failure s. Deal Push Setup

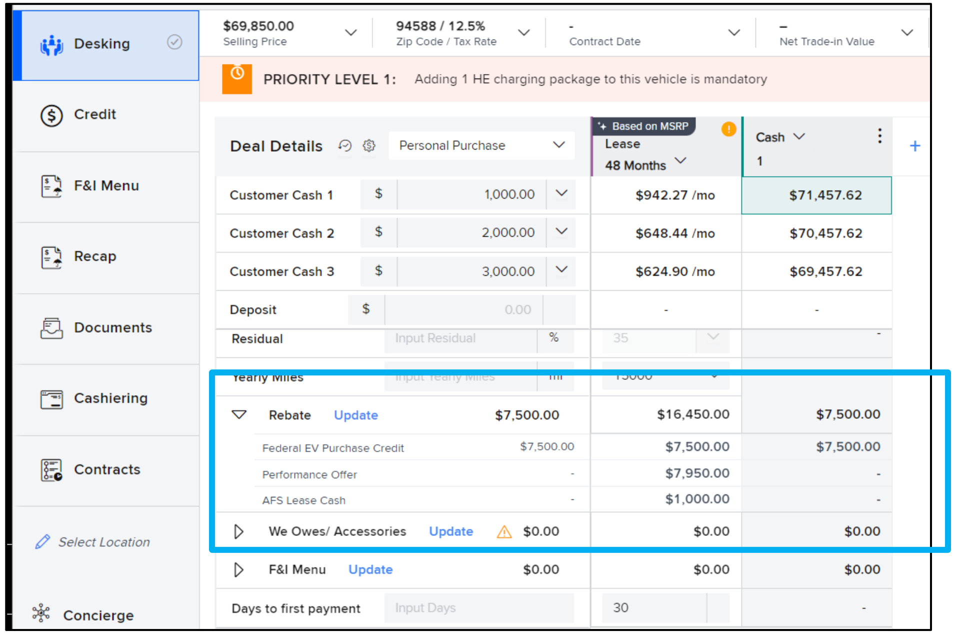
Deal Details	Personal Purchase	Based on MSRP Lease1 48 Months	Loan1 84 mo	Approved Loan1 84 mo	Approved Loan1 84 mo	Approved Loan1 75 mo
Customer Cash 1	$ 2,000.00	$1,807.98 /mo	$1,535.94 /mo	$1,328.70 /mo	$1,497.09 /mo	$1,760.29 /mo
Deposit	$ 0.00	-	-	-	-	-
Lender		Acura Financ...	Acura Financ...	DT6	TL1	Acura Financia...
APR/ Money Factor	APR/MF %	7.44 %	8.92 %	4.5 %	8.12 %	10.78 %
Residual	Input Residual %	37	-	-	-	
Yearly Miles	Input Yearly Miles mi	15000	-	-	-	-
Rebate Update	$1,750.00	$0.00	$0.00	$0.00	$0.00	$1,750.00
Acura Military Appreciation Offer	$1,000.00	-	-	-	-	$1,000.00
Acura Graduate Offer	$750.00	-	-	-	-	$750.00
We Owes/ Accessories Update	$2,160.00	$2,160.00	$2,160.00	$2,160.00	$2,160.00	$2,160.00
Trailer Hitch	$665.00	$665.00	$665.00	$665.00	$665.00	$665.00
Cargo Net	$60.00	$60.00	$60.00	$60.00	$60.00	$60.00
Side Under Spoiler	$910.00	$910.00	$910.00	$910.00	$910.00	$910.00
Front Grille	$525.00	$525.00	$525.00	$525.00	$525.00	$525.00

1. Dealer builds deal on DSP

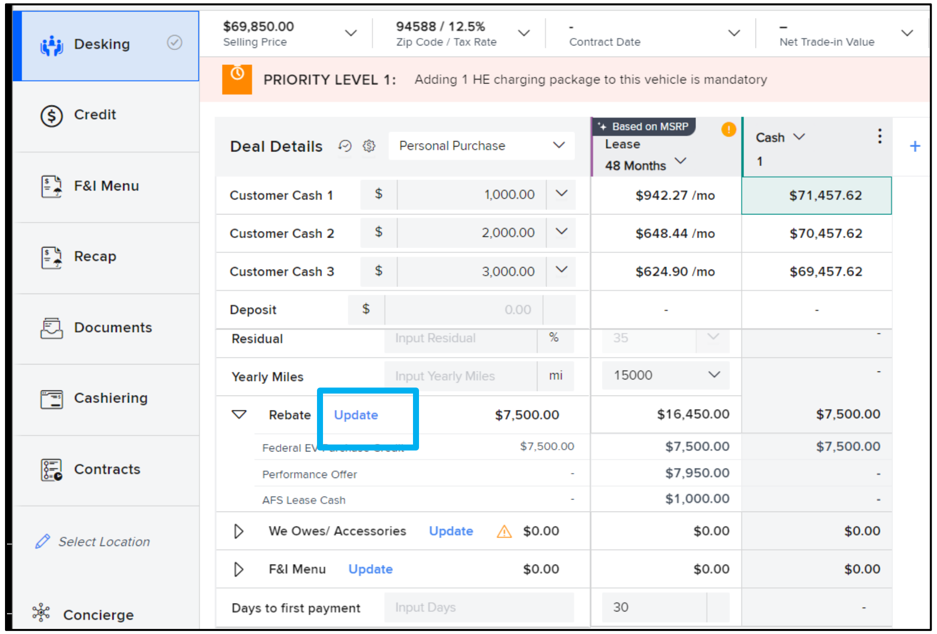
iv. (Enhancement!) Ensure rebates are correct

Rebates are now automatically added to the deal and dealers **no longer need to add them manually**. However, dealers can still check the rebates that are added to the deal:

① On DSP Desking tab, click on Rebates to see which rebates are added to the deal



② Dealers can still manually update rebates if the client qualifies by using the "Update" button



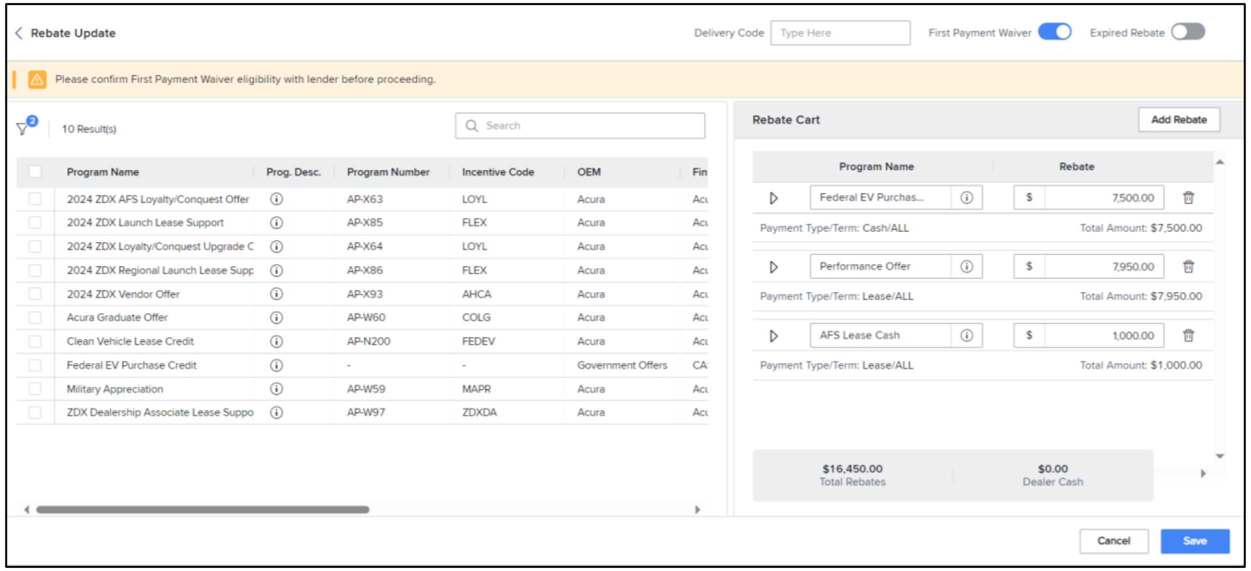
Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

1. Dealer builds deal on DSP

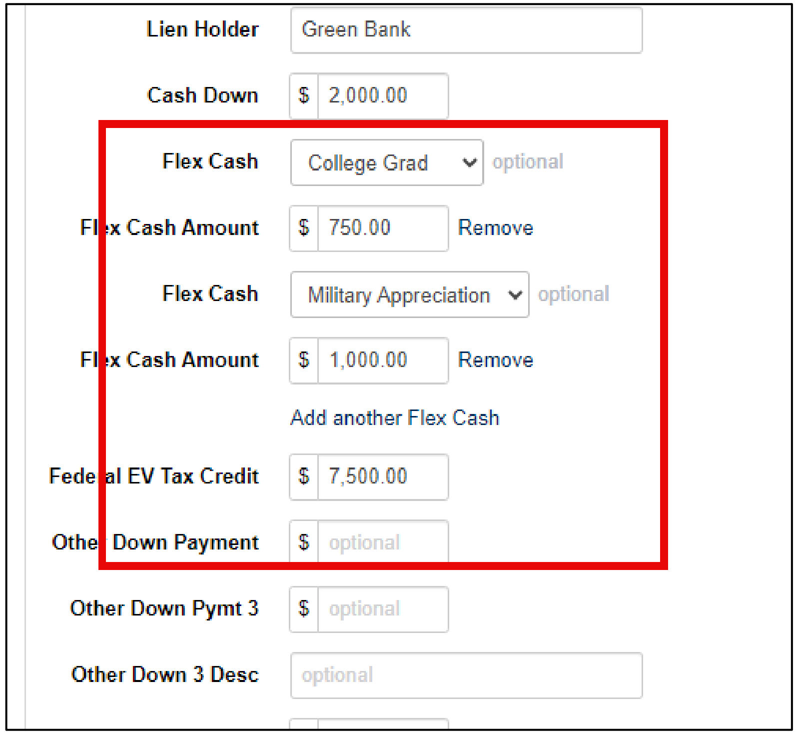
iv. (Enhancement!) Ensure rebates are correct

Rebates are now automatically added so there is **no need to add them manually**. However, dealers can still check the rebates that are added to the deal:

③ Dealers can still manually add additional rebates if the client qualifies. Click on “Add Rebate” button to do so.



④ Rebates will automatically import into iDeal/Unifi. No additional action is needed.



NOTE: Please check Sales bulletins in iN and IRS.gov for the latest information on Tax Credits

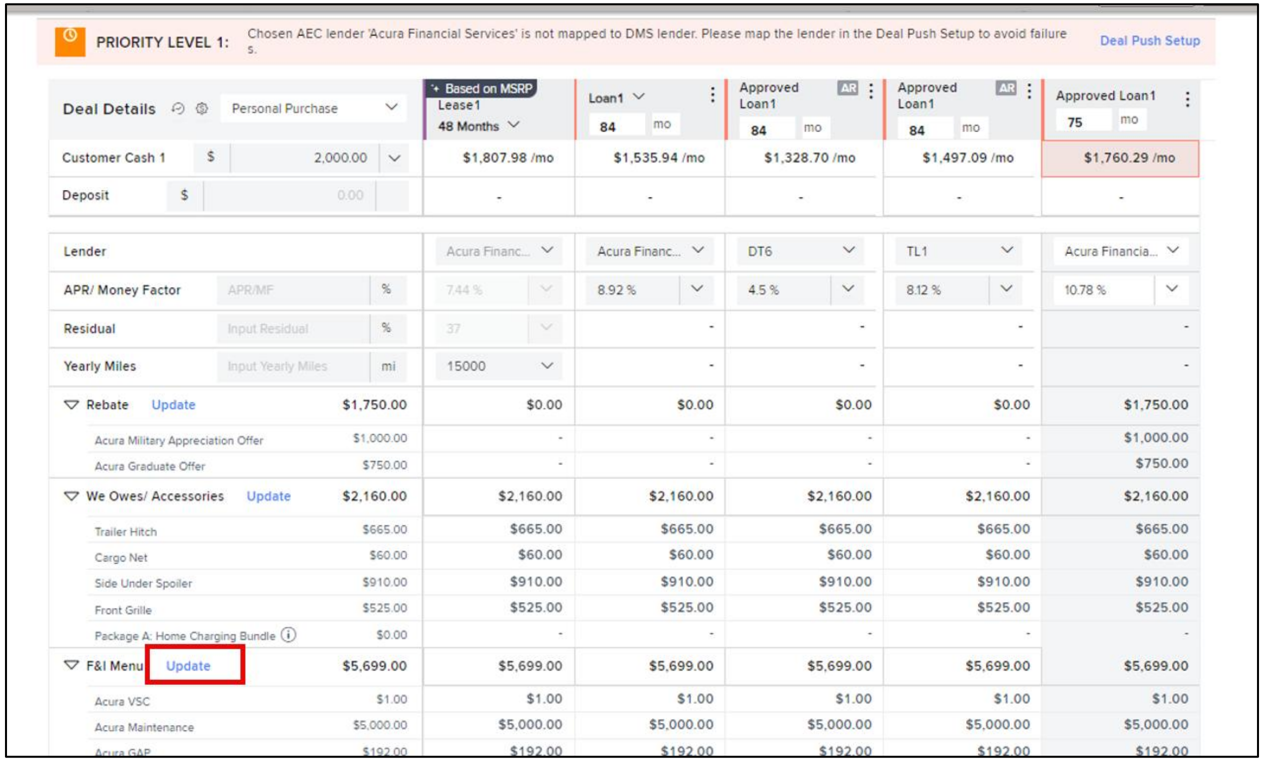
1. Dealer builds deal on DSP

ACTION v. Input F&I Product Disclosures

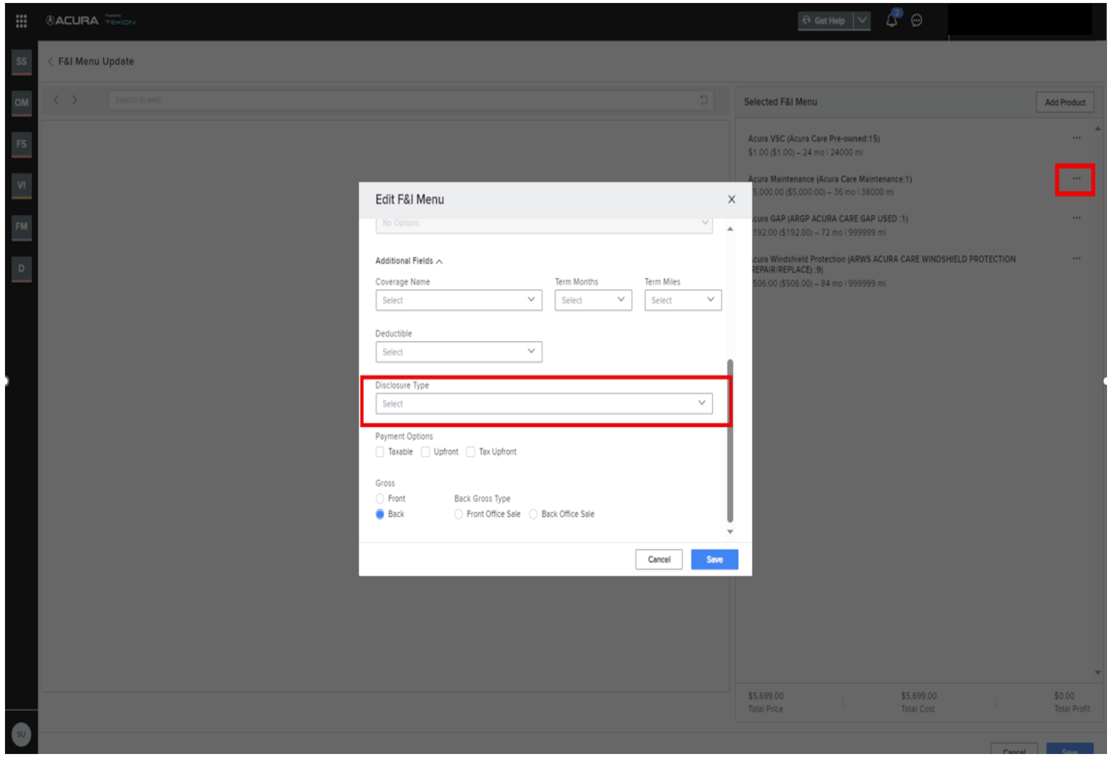
For F&I Products to import correctly to iDeal and UniFI, the proper Disclosure Type must be chosen. Dealers are advised to confirm before exporting the contract.

Note: If product disclosures are not set-up correctly in Dealer Portal, dealer should work with DSM and Tekion to update dealer settings to avoid this issue.

① On DSP Desking tab, click “Update” on F&I Menu tab



② Go to “Disclosure Type”



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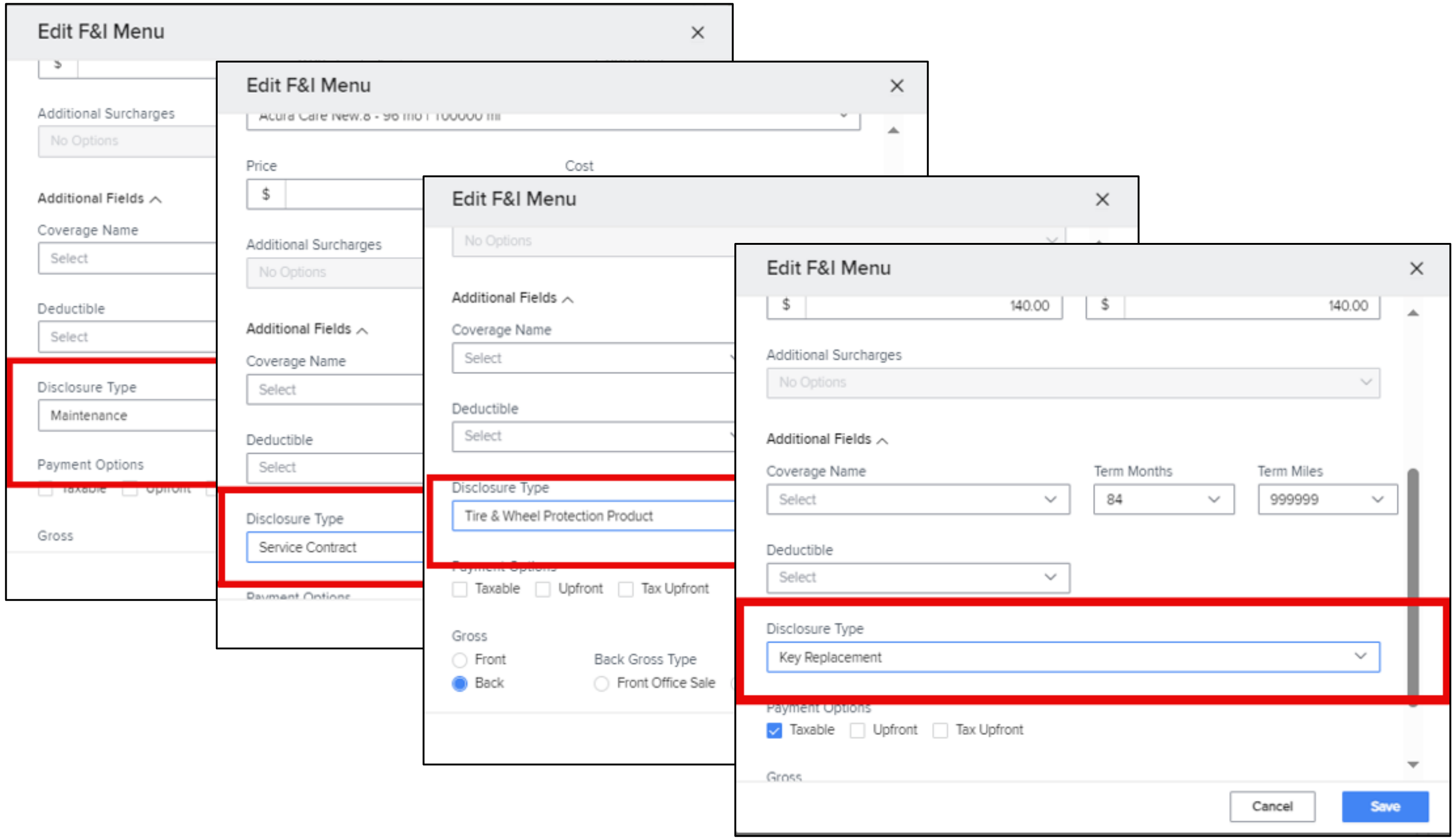
1. Dealer builds deal on DSP

ACTION v. Input F&I Product Disclosures

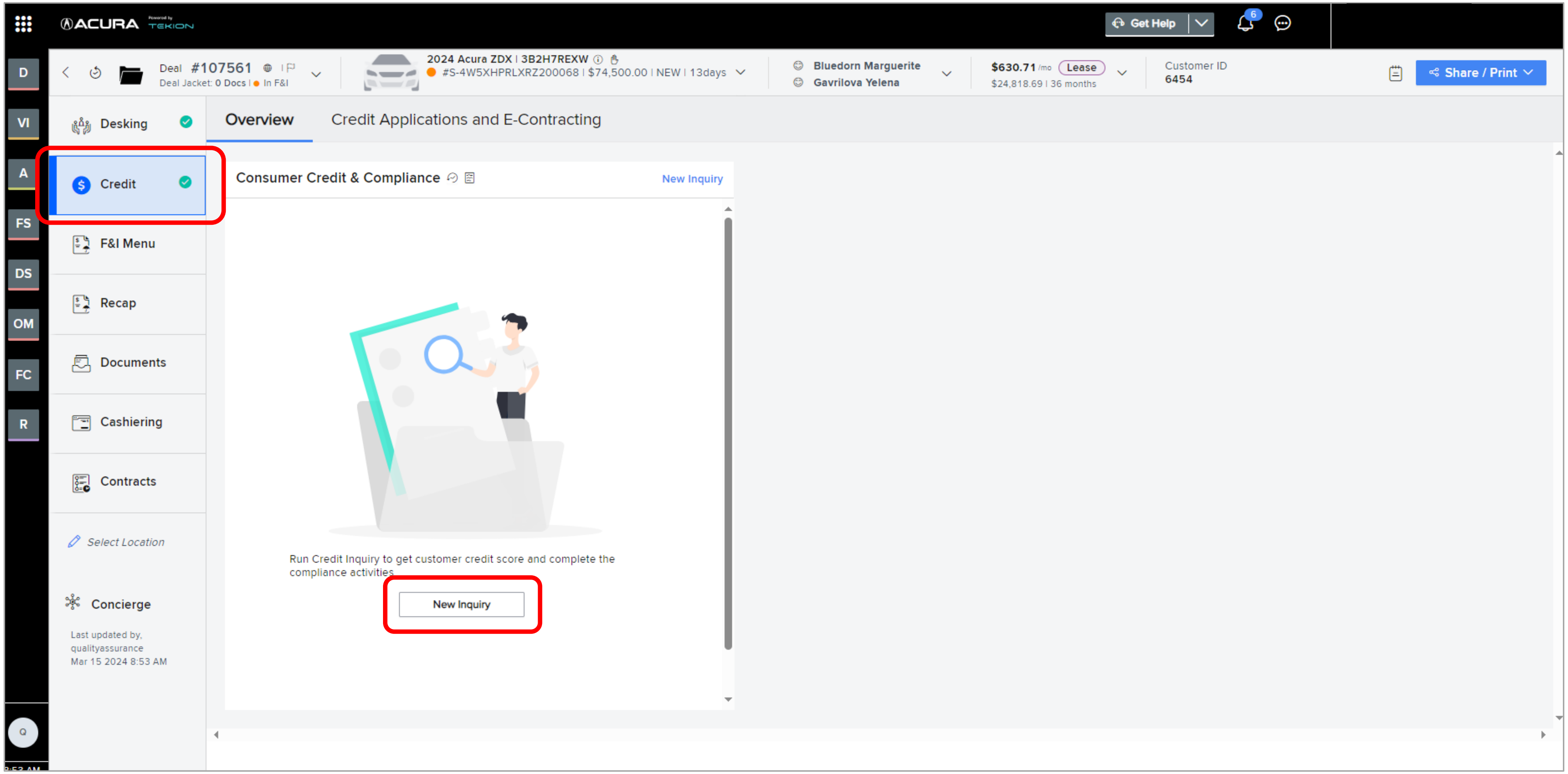
③ Select F&I product type



F&I Product Types:
- Maintenance
- Service Contract
- Tire & Wheel Protection Product
- Key Replacement

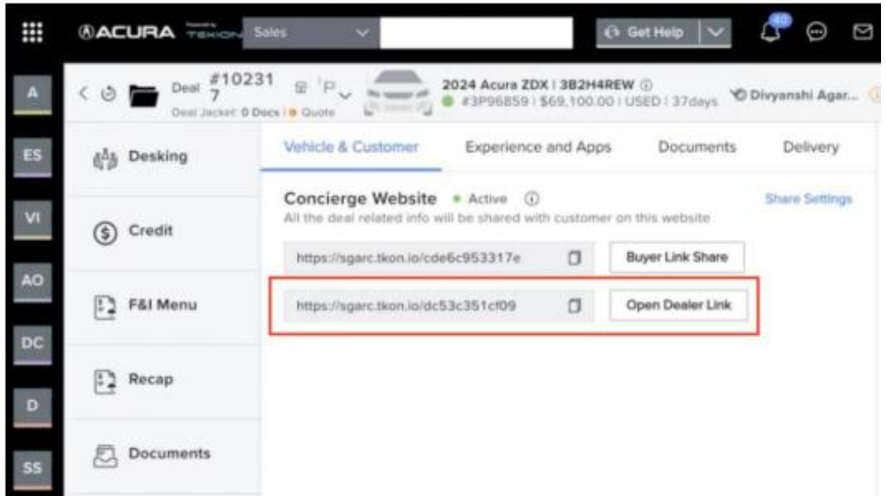
Financing Flow – Instore Experience

2. Run a Soft Credit Check with Customer's consent



ACTION

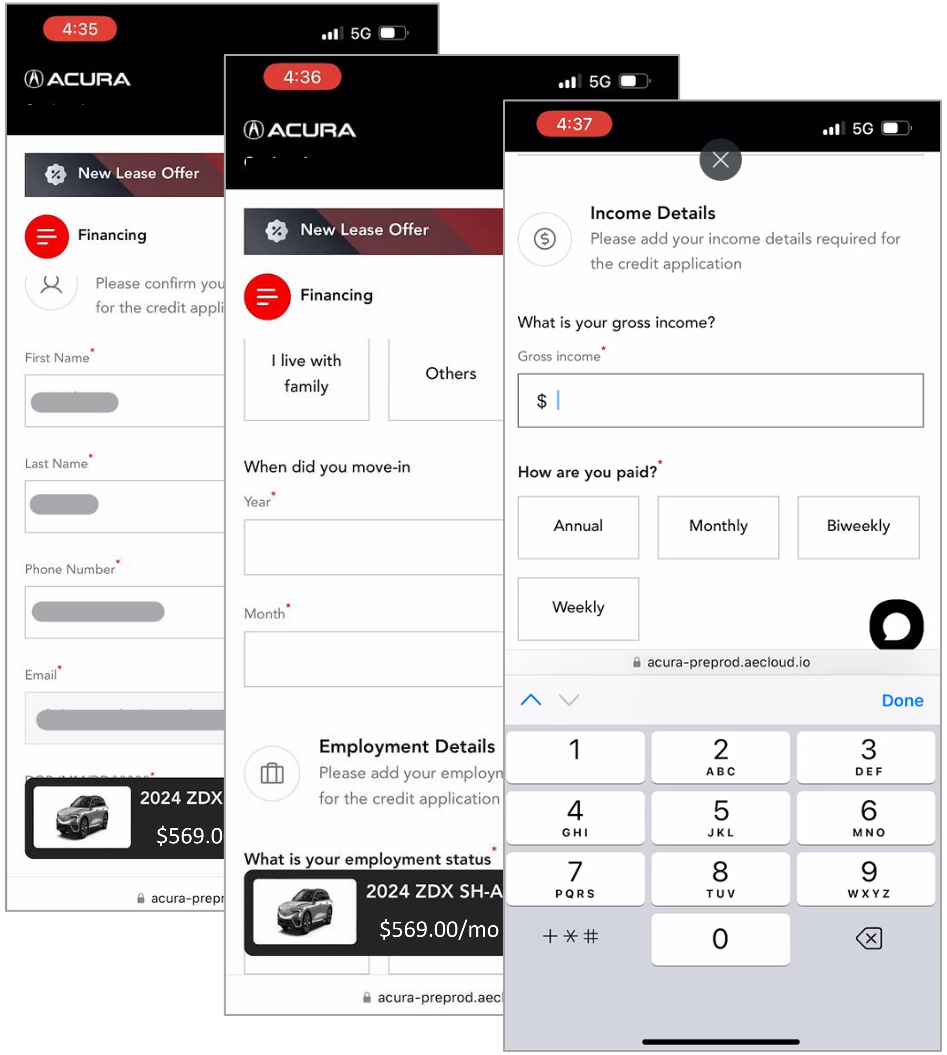
3. Send customer link to Credit Application using DSP Concierge (Dealer Link)



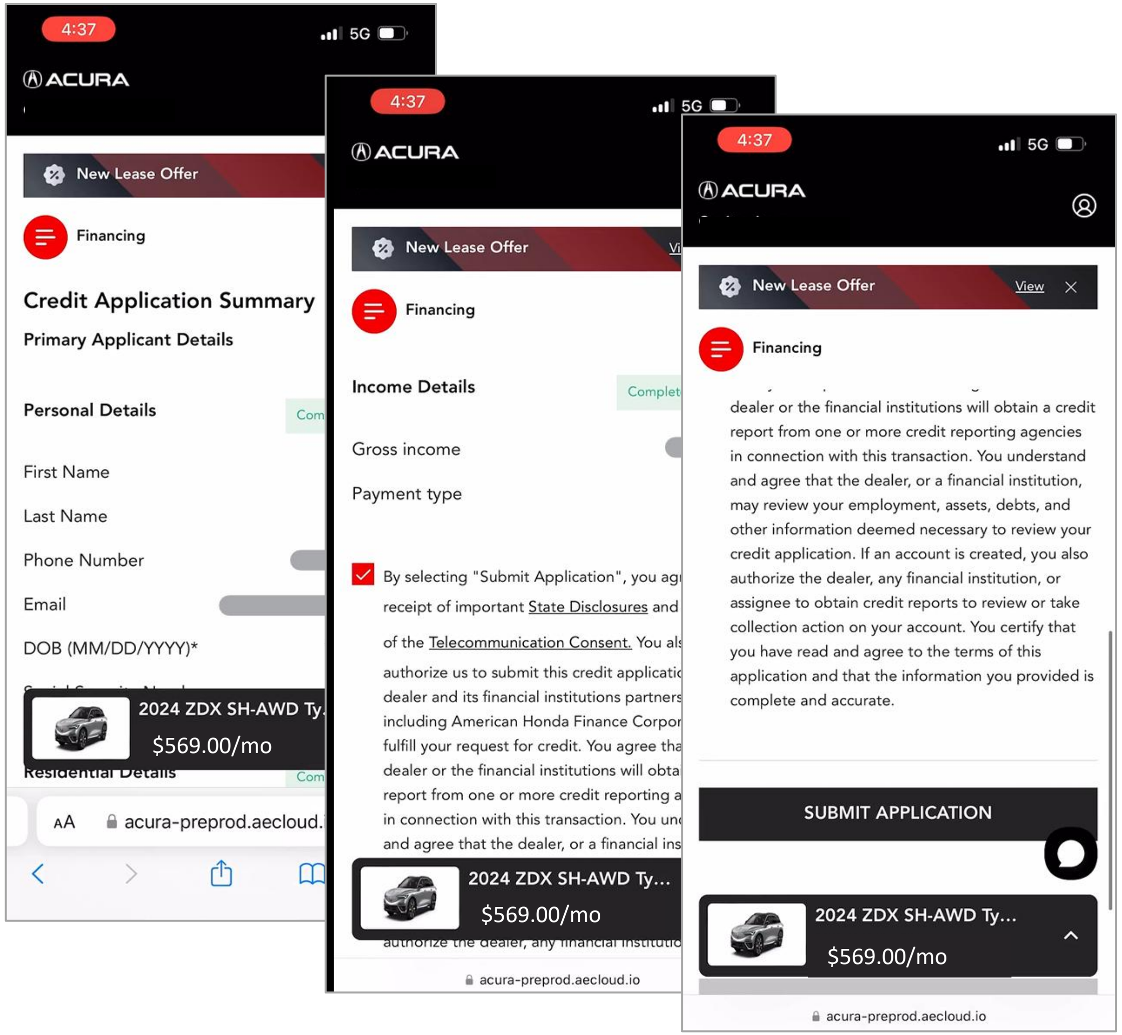
For more information about using Dealer Link, please see the DSP Program Guide.

Financing Flow – Instore Experience

4. Customer fills out and submits credit application on their device



Customer inputs personal details



Customer confirms information and submits application

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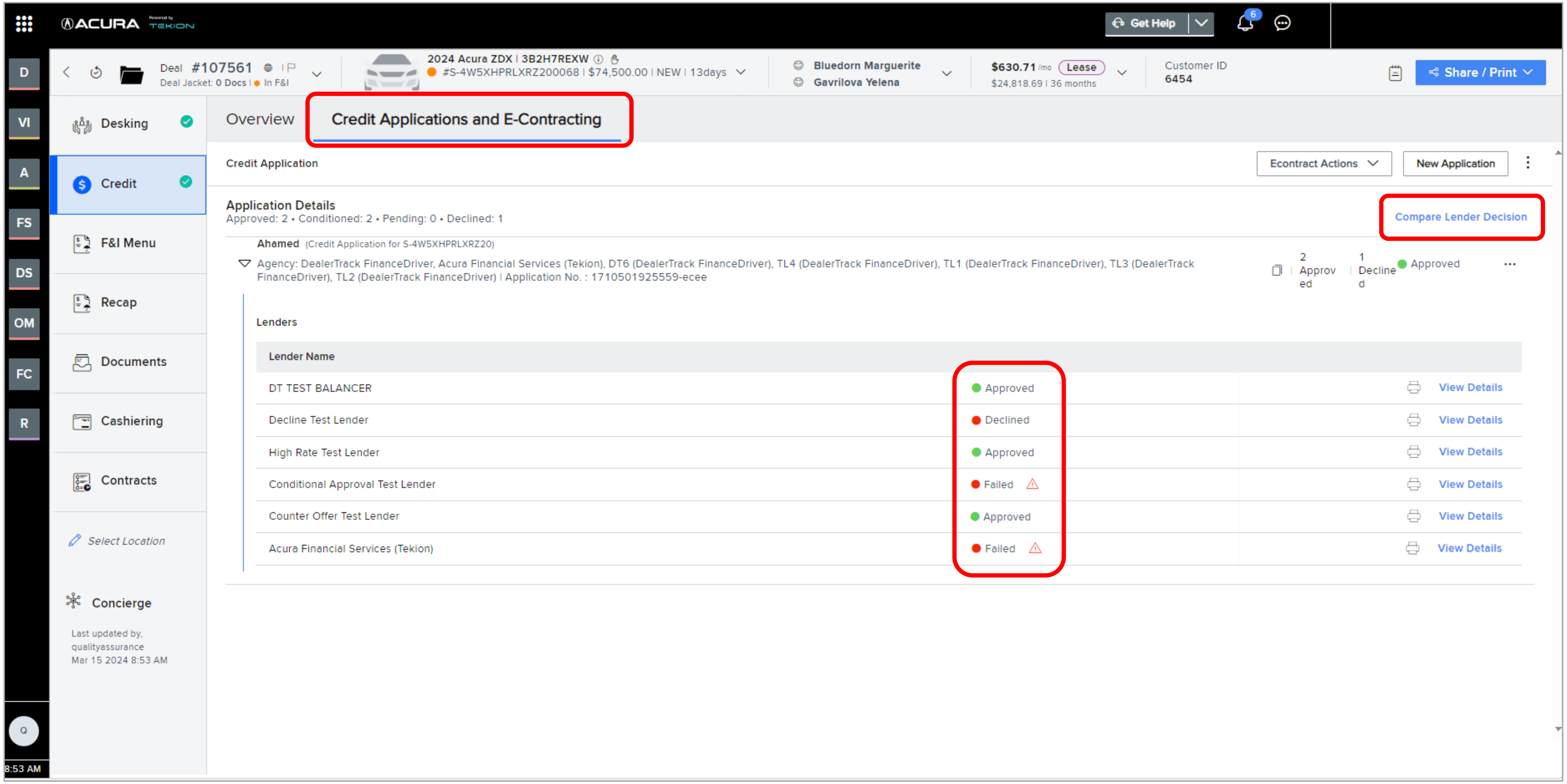
Financing Flow – Instore Experience

5. Review lender decision(s) with customer

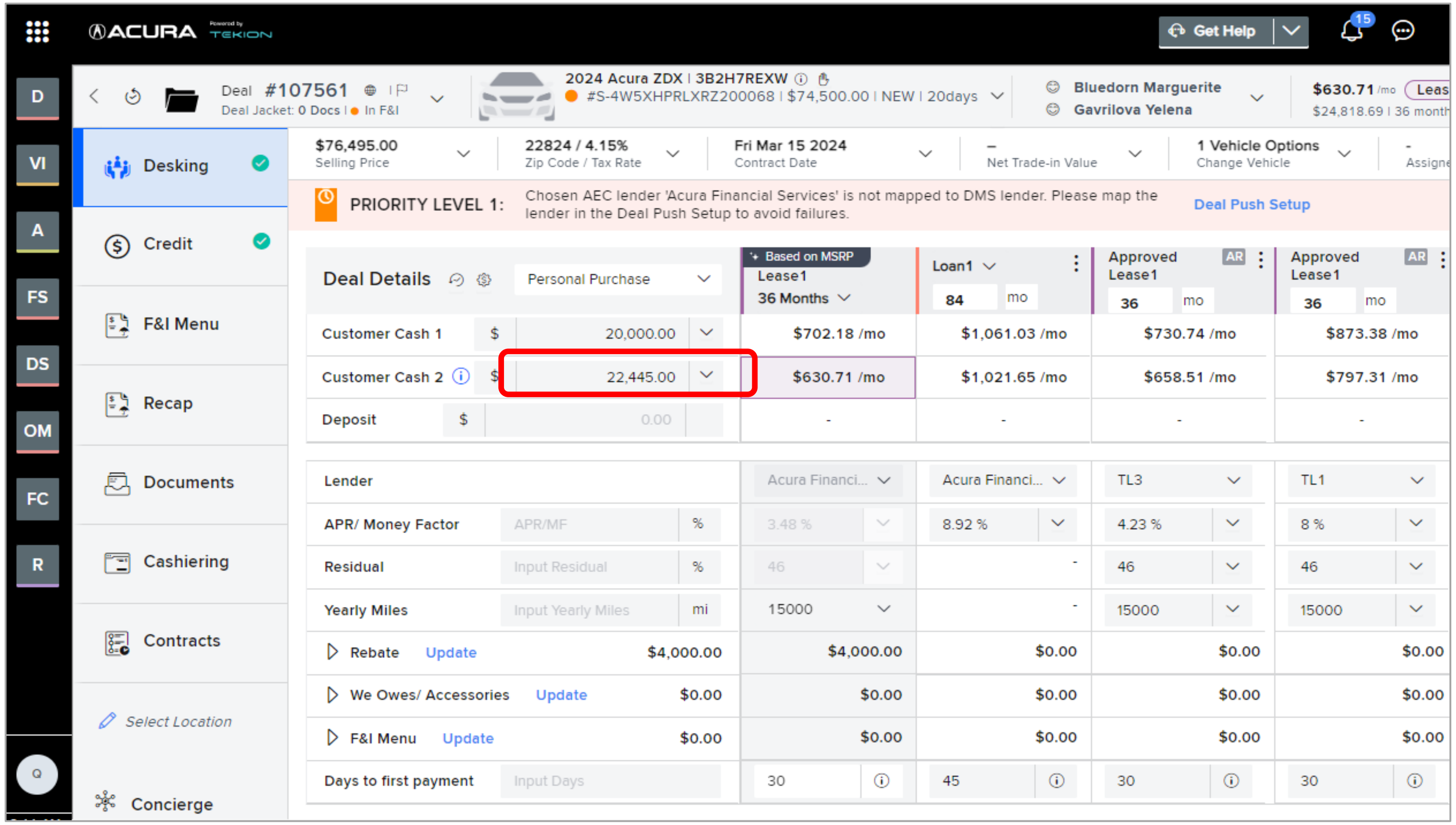


5. Review lender decision(s) with customer

ACTION

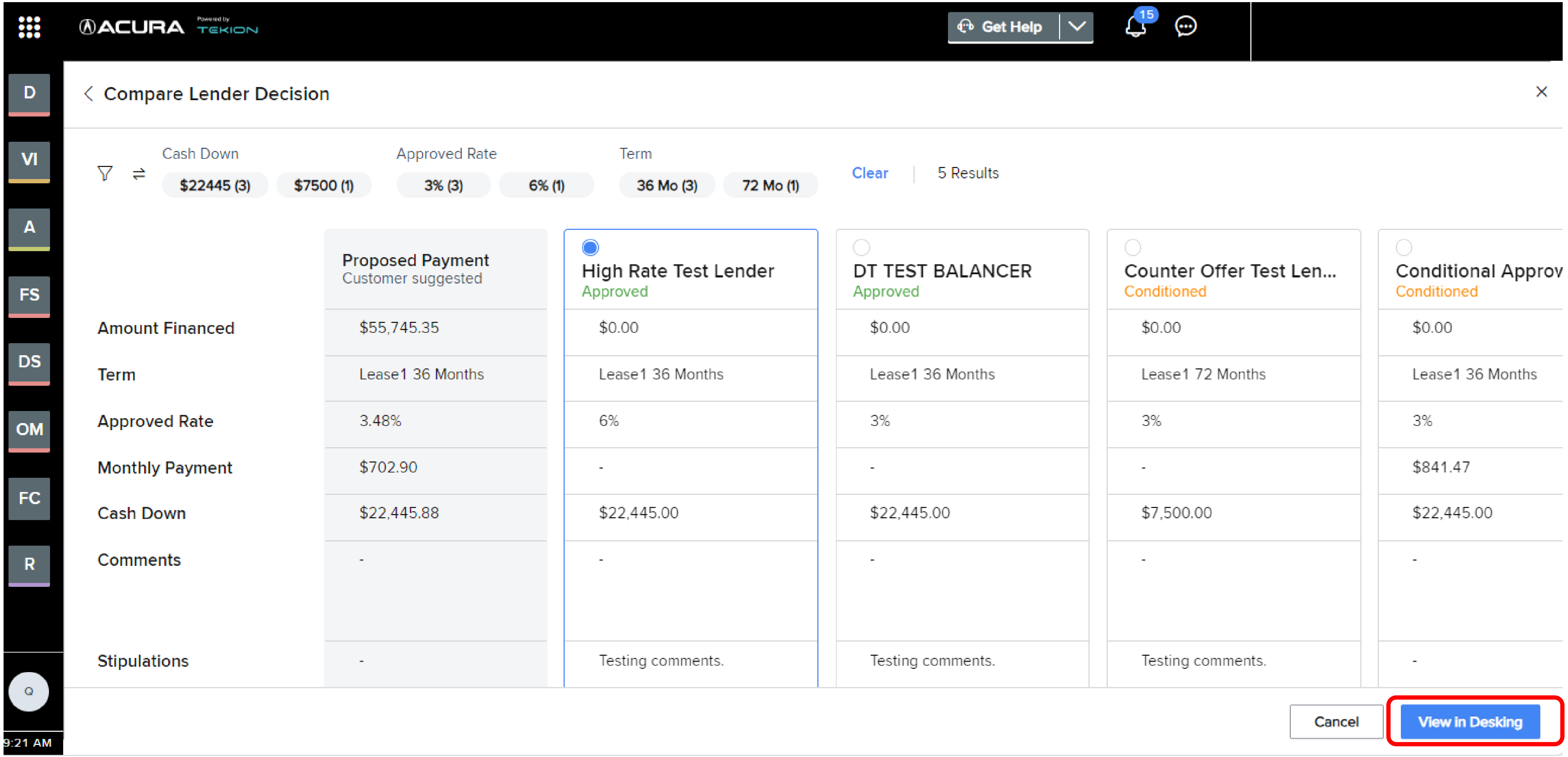
i. Review Cap Cost Reduction if credit application has failed

In some cases, the credit application may fail as customers may have included a high down payment / high trade equity, which may result in a Cap Cost Reduction higher than 30%. In order to resubmit the credit app, the Customer Cash or Trade Equity can be adjusted to a point where Cap Cost Reduction is less than 30%.



Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

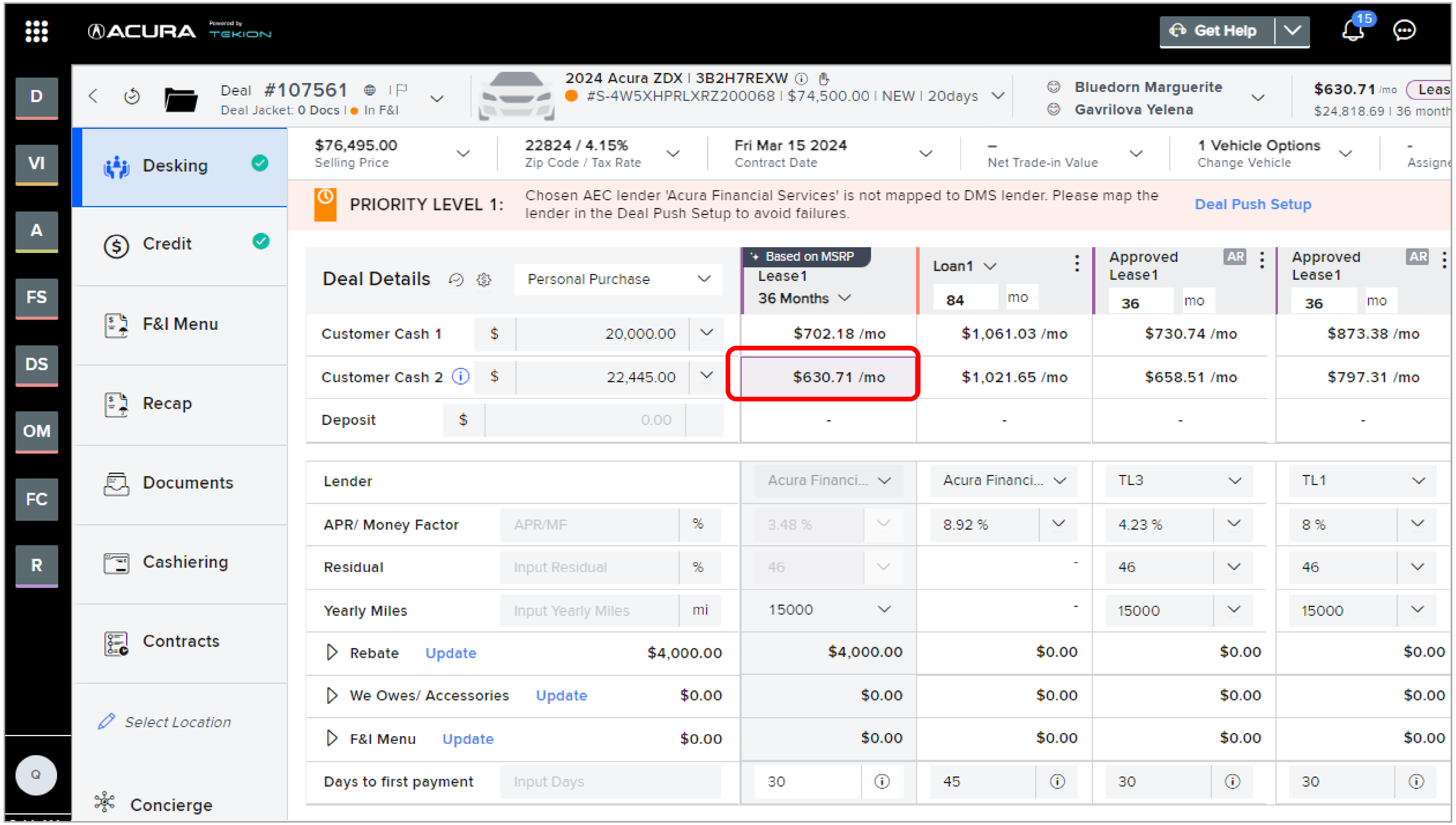
6. Confirm customer for chosen lender and select lender on Desking tab



	Proposed Payment Customer suggested	High Rate Test Lender Approved	DT TEST BALANCER Approved	Counter Offer Test Len... Conditioned	Conditional Approv Conditioned
Amount Financed	$55,745.35	$0.00	$0.00	$0.00	$0.00
Term	Lease1 36 Months	Lease1 36 Months	Lease1 36 Months	Lease1 72 Months	Lease1 36 Months
Approved Rate	3.48%	6%	3%	3%	3%
Monthly Payment	$702.90	-	-	-	$841.47
Cash Down	$22,445.88	$22,445.00	$22,445.00	$7,500.00	$22,445.00
Comments	-	-	-	-	-
Stipulations	-	Testing comments.	Testing comments.	Testing comments.	-

Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

6. Confirm customer for chosen lender and select lender on Desking tab



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Financing Flow – Instore Experience

6. Confirm customer for chosen lender and select lender on Desking tab

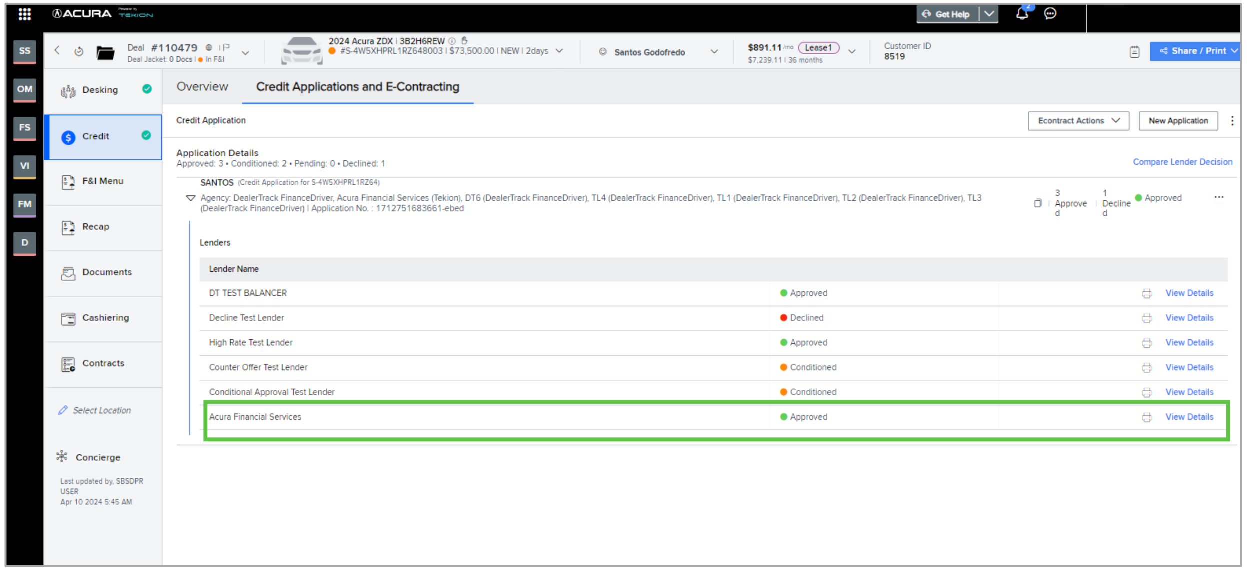
ACTION

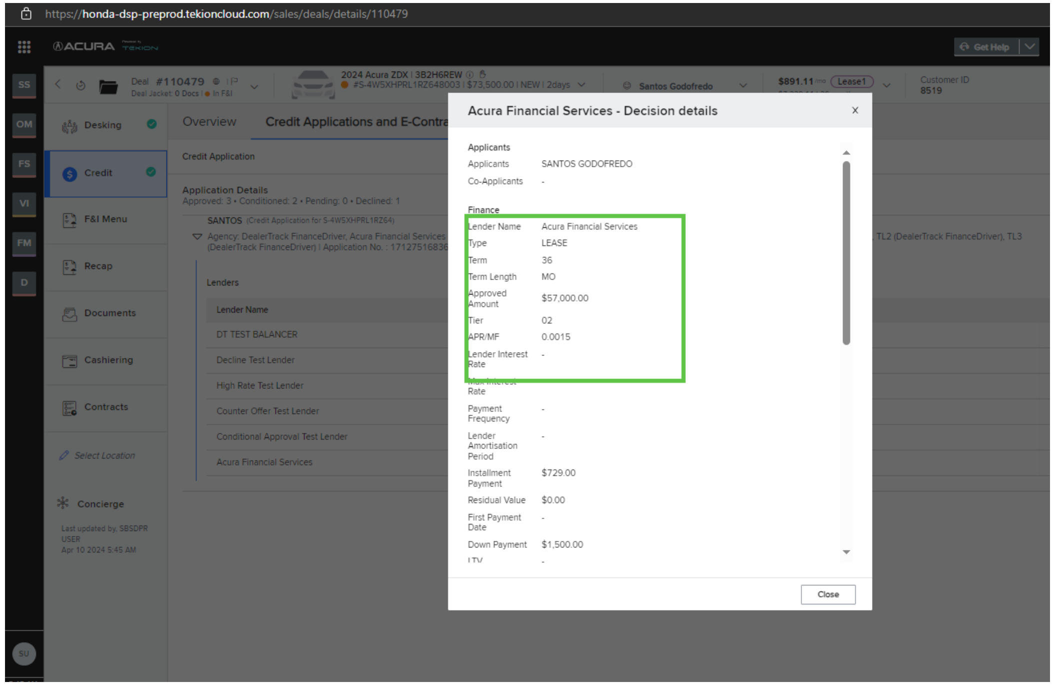
i. After selecting lender, make sure “Total Amount Financed” in desking tab is correct

Conditionally approved applications will not automatically update the deal structures in Desking. It is advised that dealers check and make sure the “Total Amount Financed” is correct, and update accordingly if not.

① Go to “Credit” tab & select the chosen lender

② Review and confirm details





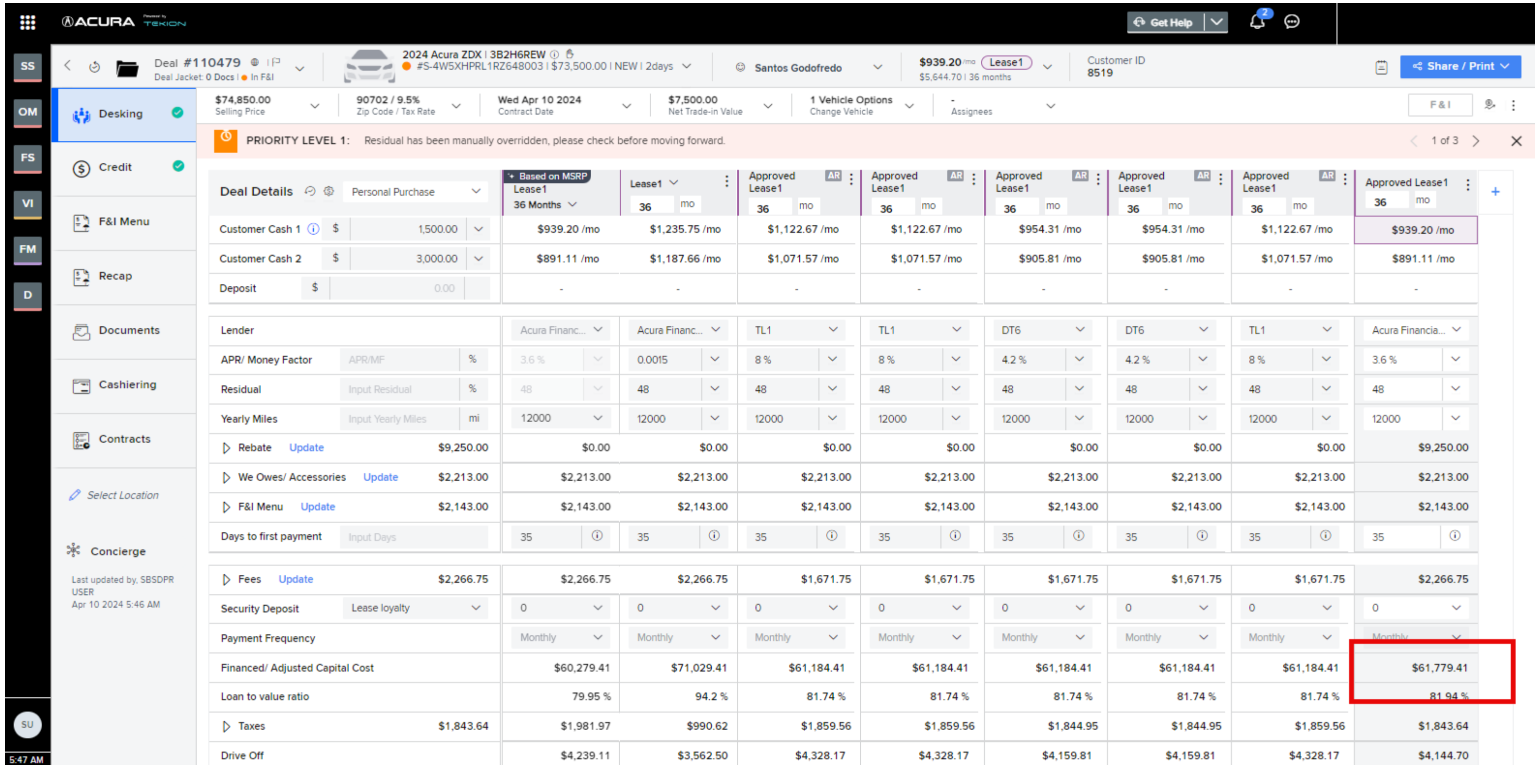
6. Confirm customer for chosen lender and select lender on Desking tab

ACTION

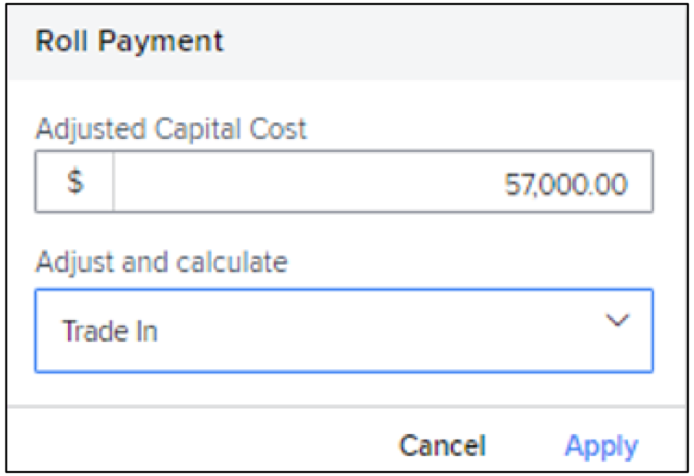
i. After selecting lender, make sure "Total Amount Financed" in desking tab is correct

Conditionally approved applications will not automatically update the deal structures in Desking. It is advised that dealers to check and make sure the "Total Amount Financed" is correct, and update accordingly if not.

③ Go to "Financed Adjusted Capital Cost" on "Desking" tab



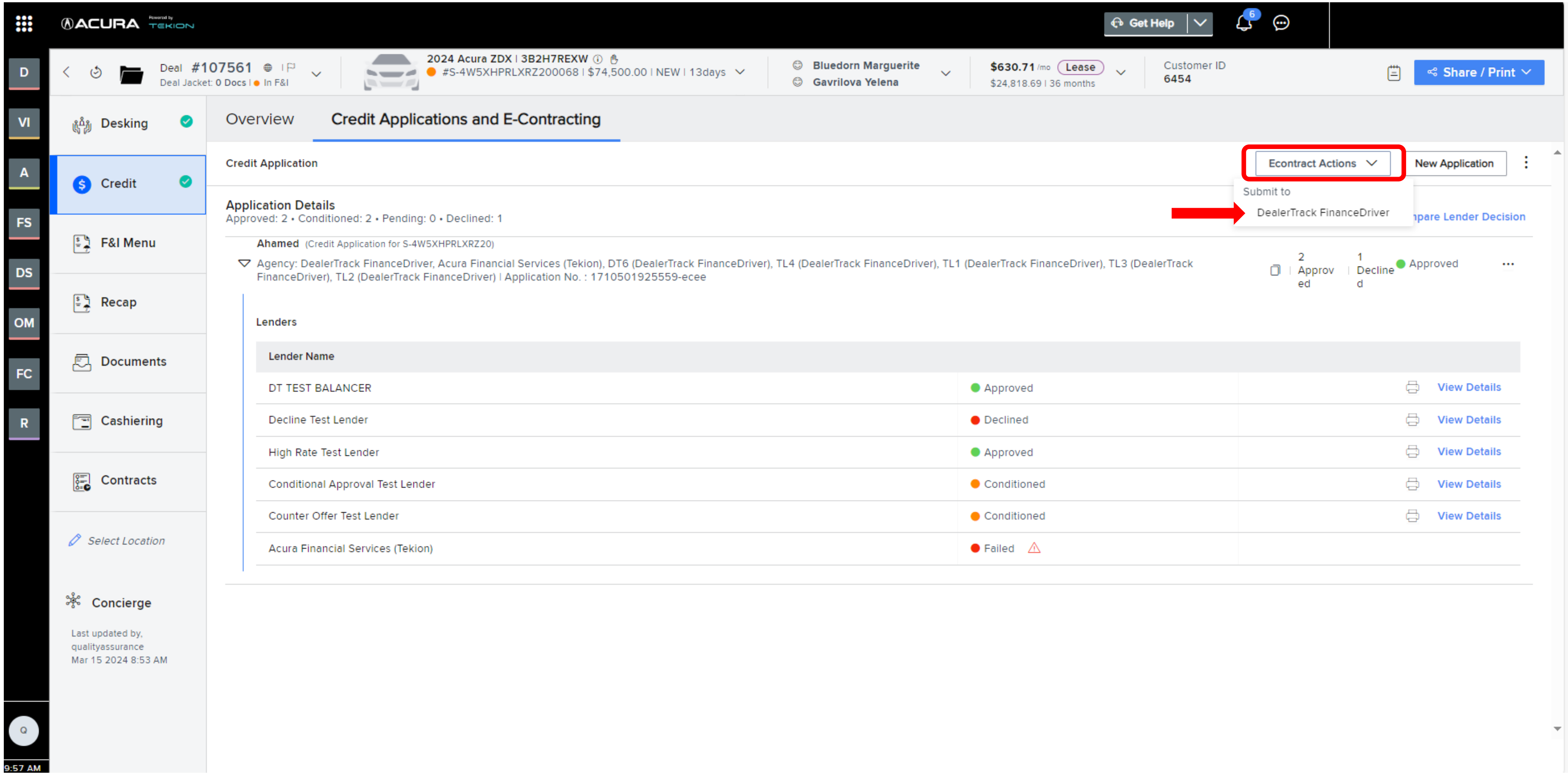
④ Enter the correct amount



Dealers can change the Total Amount Financed/Cap Cost and utilize a drop down to determine where to adjust the deal structure (trade, cash down, or sales price).

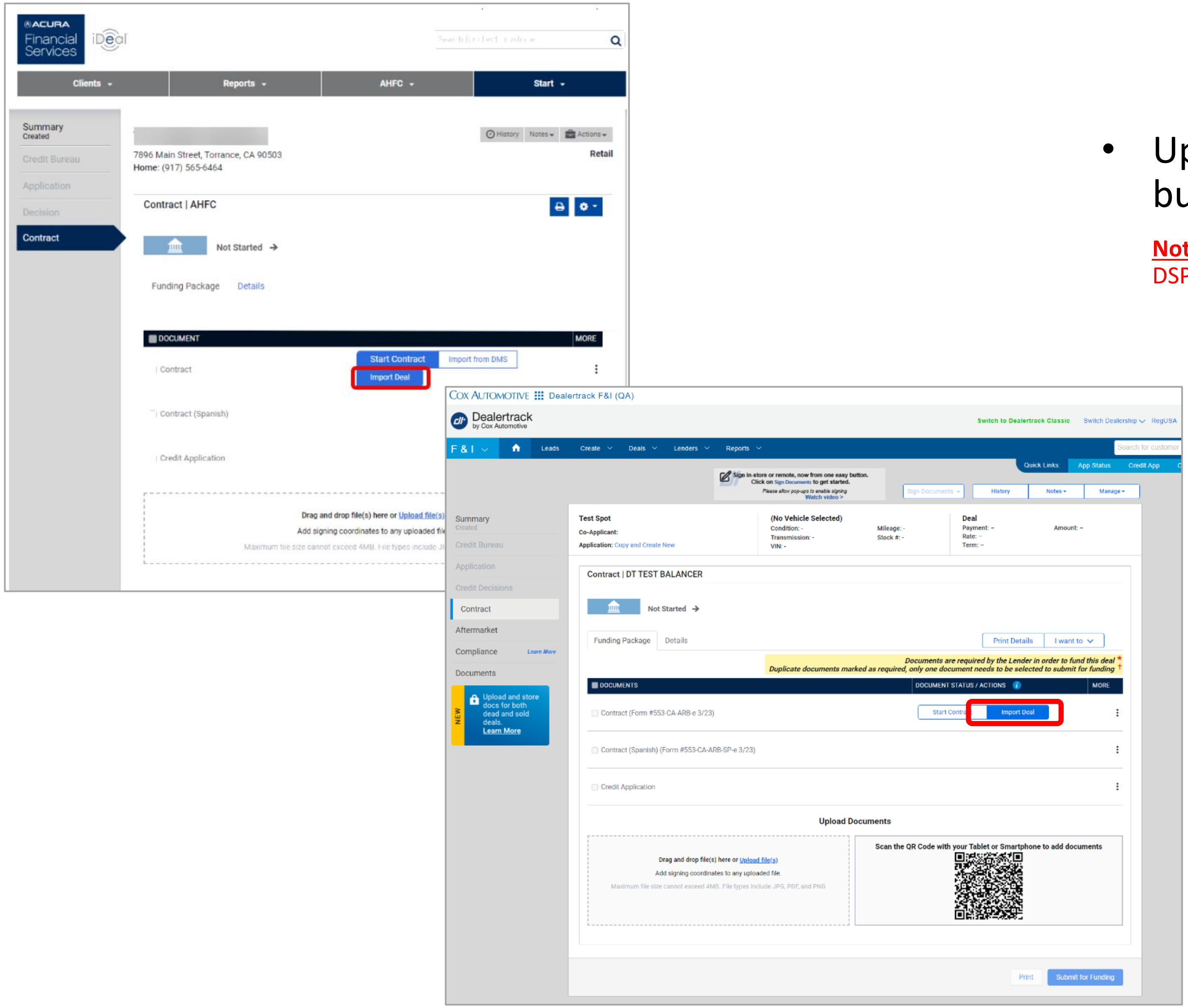
Dealers can also manually update the update cash down, trade or sales price using the screens specific to those amounts to adjust the deal structure.

7. Log on to iDeal/uniFI to import deal



Note: Make sure the deal structure is correct before importing deal to iDeal/uniFI. Once deal is imported, dealers would have to cancel the deal and re-build the deal on the DSP before re-importing.

7. Log on to iDeal/uniFI to import deal



- Upload documents by clicking the "**Import Deal**" button (do **NOT** use "Import from DMS" button)

Note: If deal needs to be amended/updated, deal needs to be cancelled from DSP and re-imported as new deal. Deals cannot be imported twice.

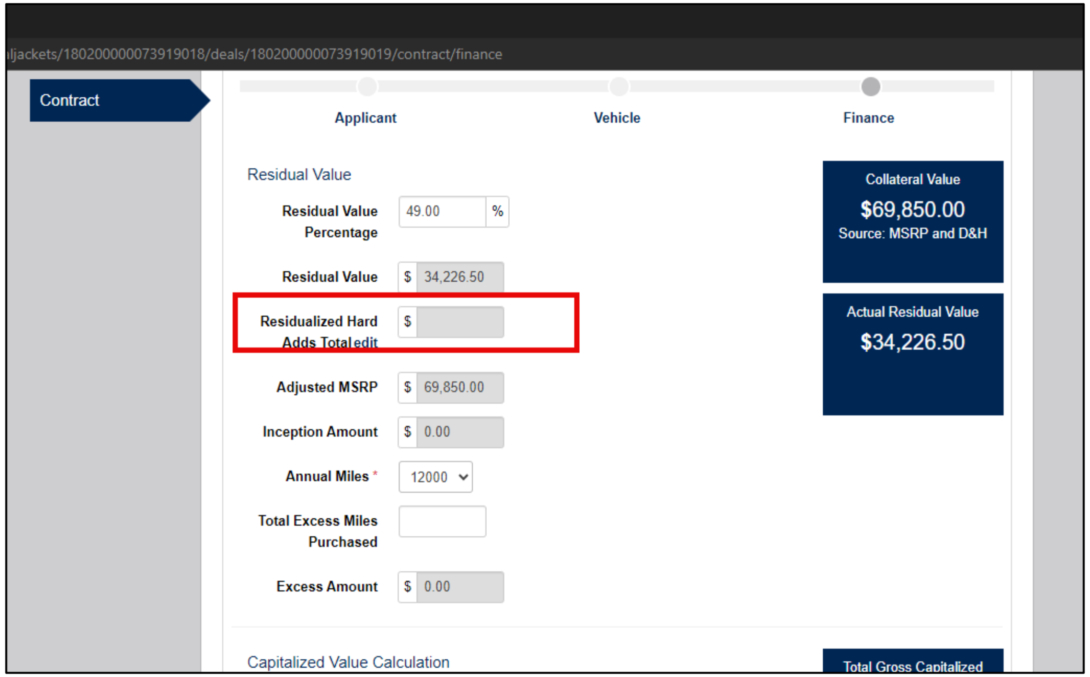
7. Log on to iDeal/uniFI to import deal

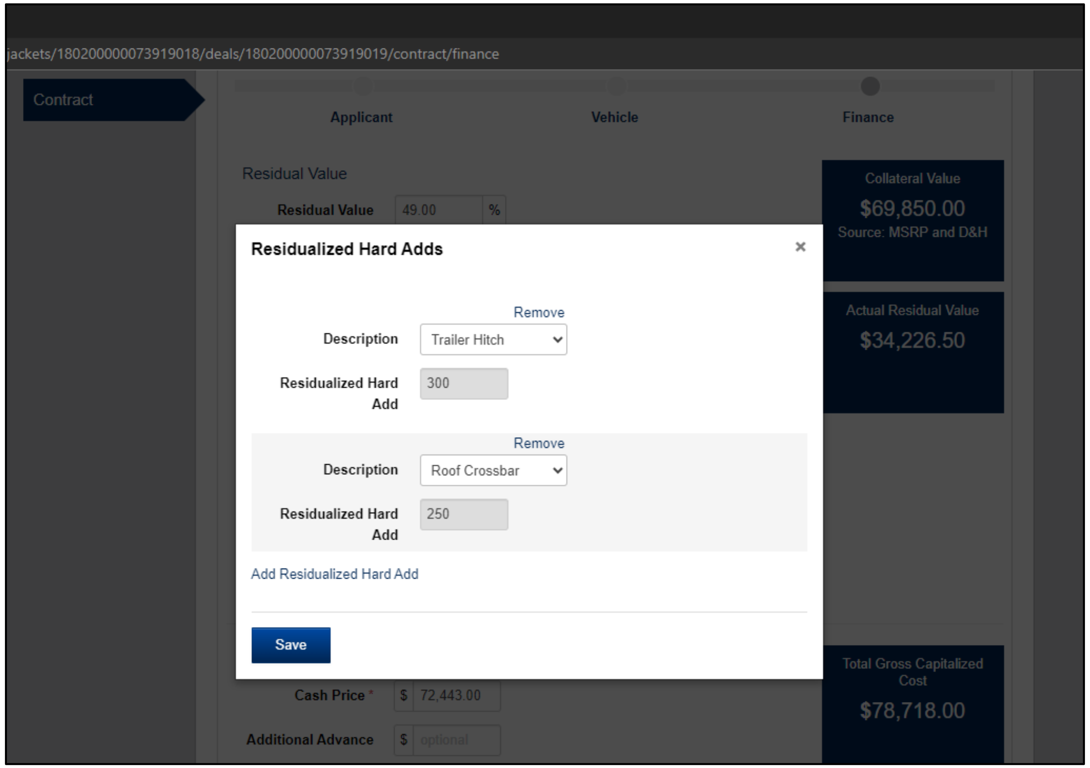
ACTION i. Residual Hard Adds

For accessories that are hard adds, DSP will calculate the residual hard adds automatically, but will not import to iDeal. Ensure the deal gets pushed through correctly, dealers must enter the residual hard adds manually on iDeal

① Click “edit” on “Residual Hard Adds Total”

② In the “Description” drop-down menu, select the appropriate accessory.





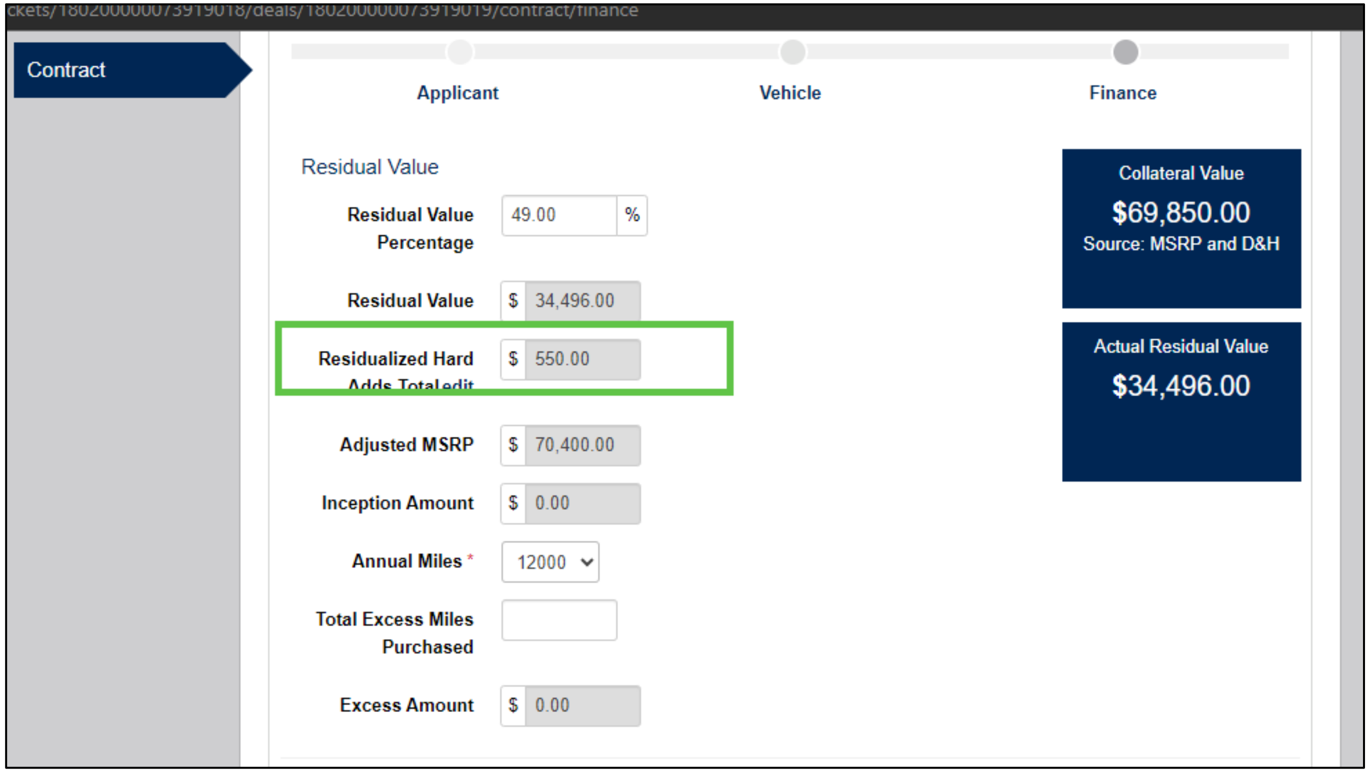
Financing Flow – Instore Experience

7. Log on to iDeal/uniFI to import deal

ACTION i. Residual Hard Adds

For accessories that are hard adds, DSP will calculate the residual hard adds automatically, but will not import to iDeal. Ensure the deal gets pushed through correctly, dealers must enter the residual hard adds manually on iDeal

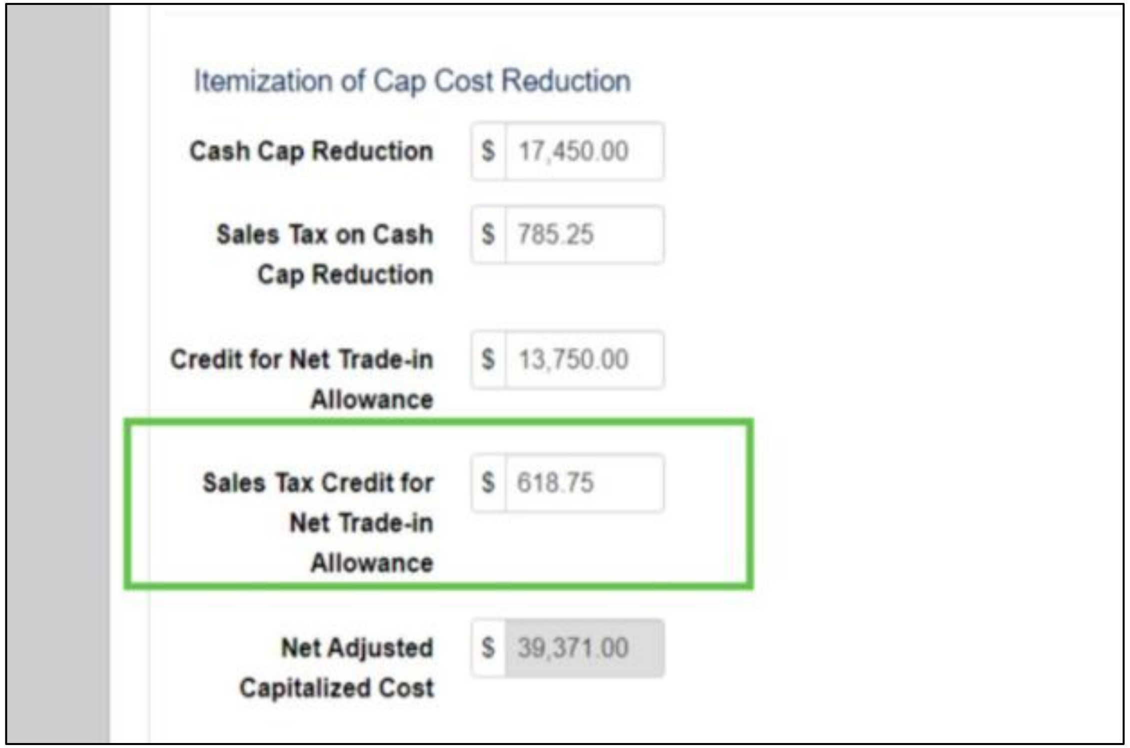
③ Verify the value is correct



7. Log on to iDeal/uniFI to import deal

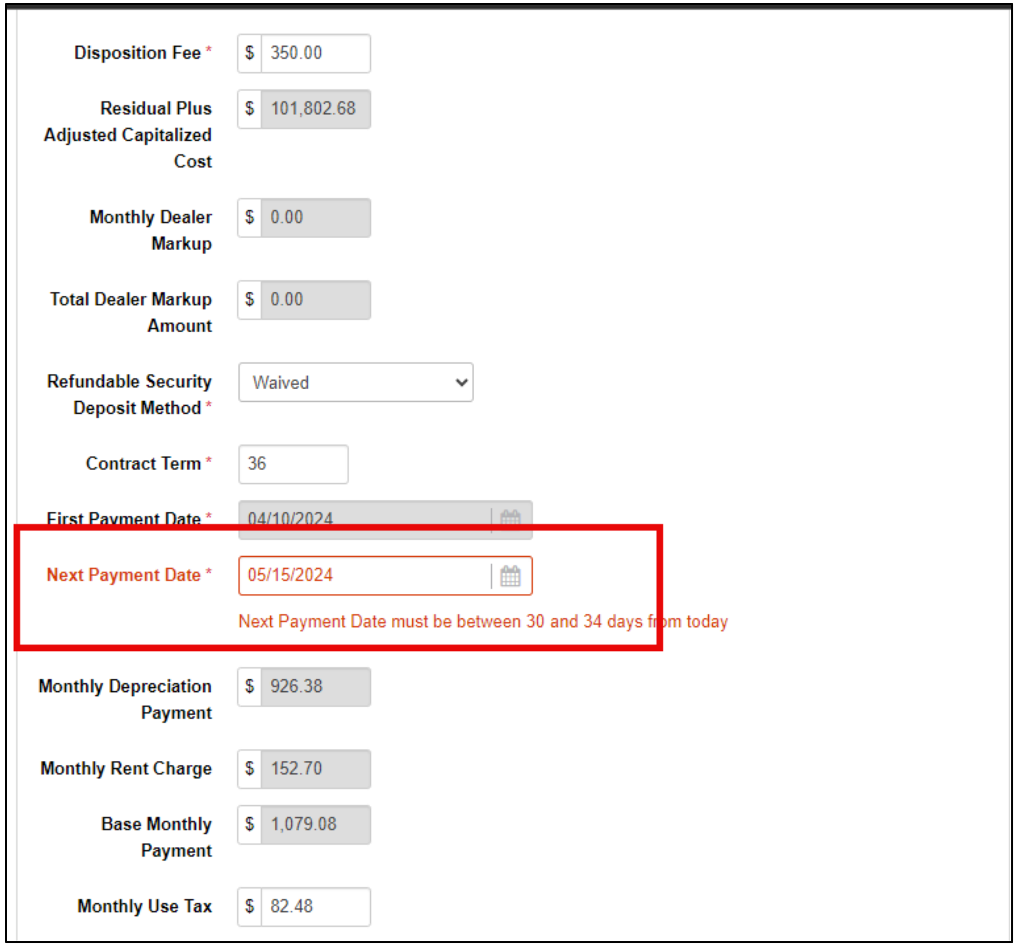
ii. (Enhancement!) Sales Tax Credit for Net Trade-In Allowance will be populated automatically

Tax on Trade-in will now be automatically be imported into iDeal/Unifi. Dealers **no longer need to manually calculate and separate** Tax on Trade-in from the “Sales Tax on Cash Cap Reduction” field.



7. Log on to iDeal/uniFI to import deal

ACTION iii. (Lease only) Manually select the next payment date (within 30-34 day window)

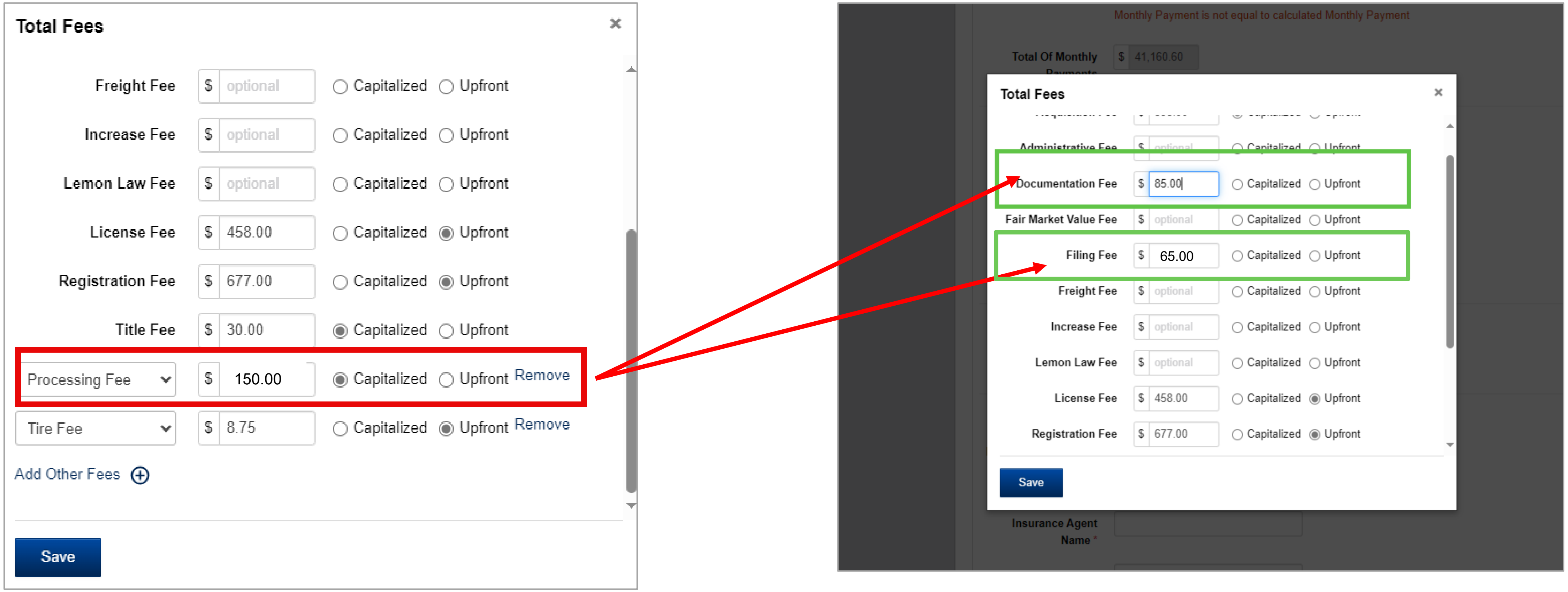


Disposition Fee *	$ 350.00
Residual Plus Adjusted Capitalized Cost	$ 101,802.68
Monthly Dealer Markup	$ 0.00
Total Dealer Markup Amount	$ 0.00
Refundable Security Deposit Method *	Waived
Contract Term *	36
First Payment Date *	04/10/2024
Next Payment Date *	05/15/2024
	Next Payment Date must be between 30 and 34 days from today
Monthly Depreciation Payment	$ 926.38
Monthly Rent Charge	$ 152.70
Base Monthly Payment	$ 1,079.08
Monthly Use Tax	$ 82.48

7. Log on to iDeal/uniFI to import deal

ACTION iv. Input Documentation fees correctly

Fee Structure in DSP should be set up to meet state guidelines and match the dealer’s current DMS provider’s fee structure. Some fees in DSP (i.e documentation fee and handling fee) can combine when pushed to iDeal/uniFI. These combined fees may end up importing to Processing Fee and total to exceed state guidelines for Documentation Fee. If this happens, the fees should be separated and applied to the appropriate field.



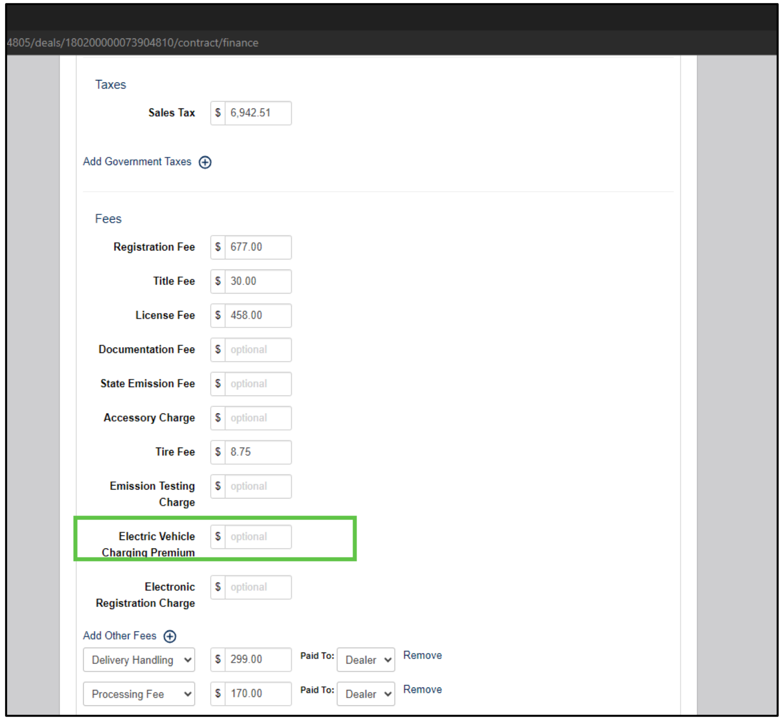
7. Log on to iDeal/uniFI to import deal

ACTION

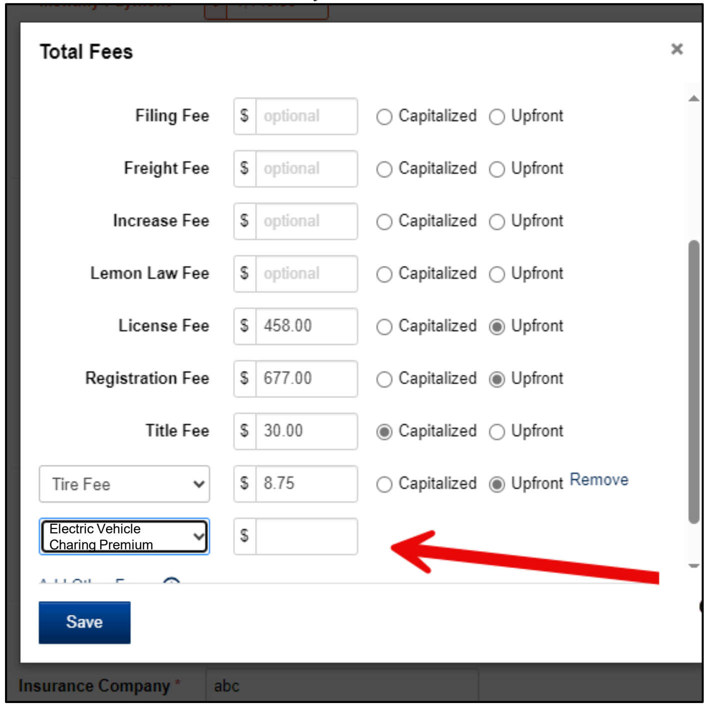
(ZDX Lease only) Dealers will need to select Electric Vehicle Charging Premium from the open form field and add in the fee for Lease Deals

For Additional Charging Station (in addition to package provided with sales price), the price must be manually populated in the correct fields to ensure proper disclosure on contracts and lease agreements. This information should import correctly from DSP and is listed here for informational purposes

Retail

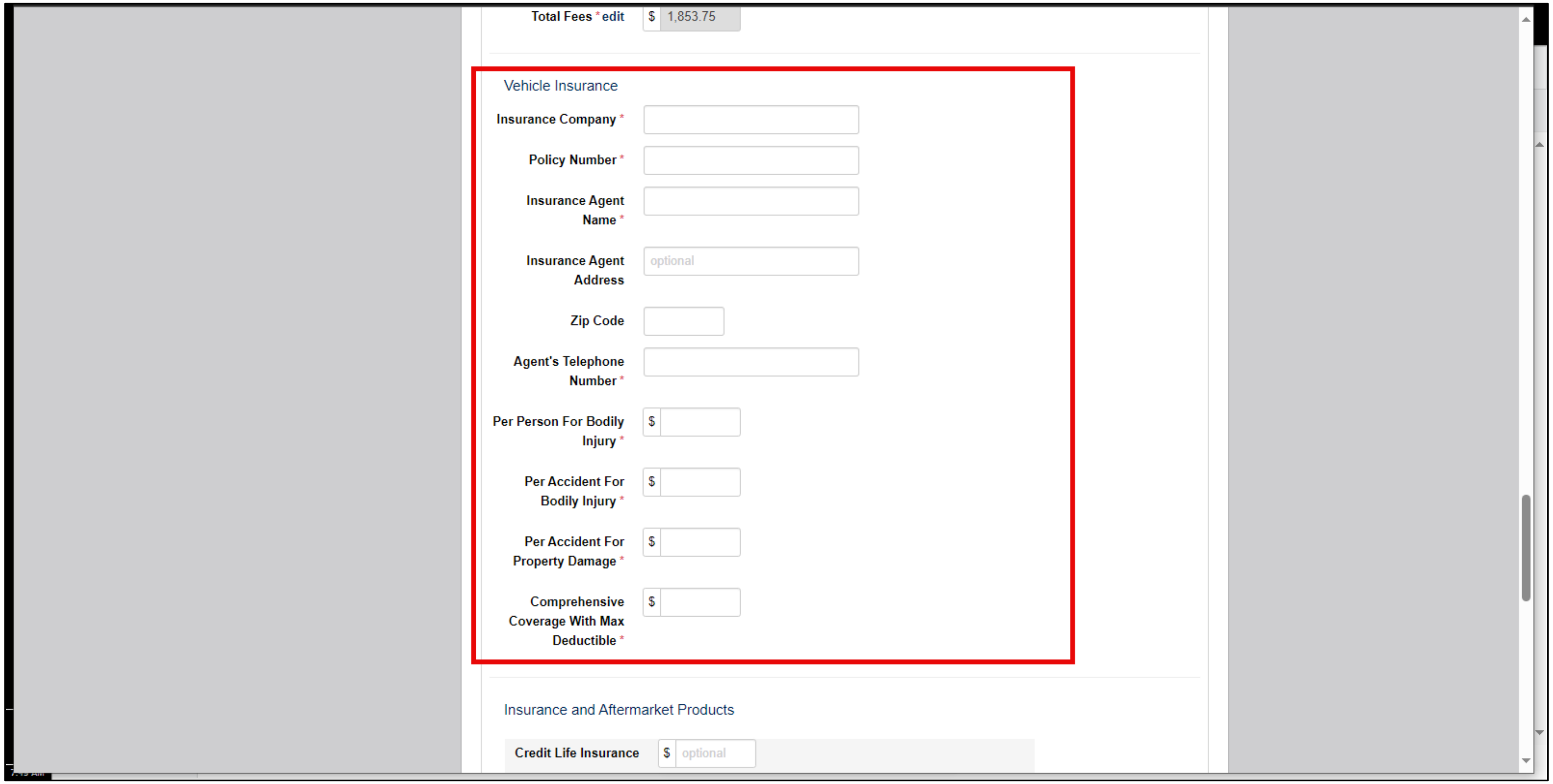


ACTION Lease



7. Log on to iDeal/uniFI to import deal

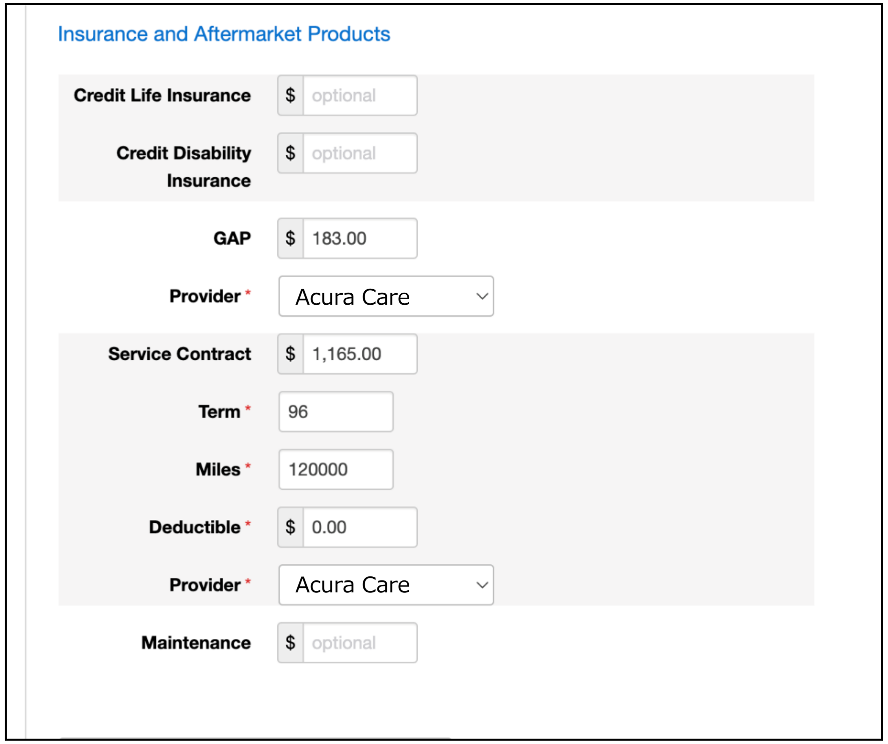
ACTION vi. (Lease only) Fill in Vehicle Insurance section manually on iDeal/UniFI as it will not be imported from DSP



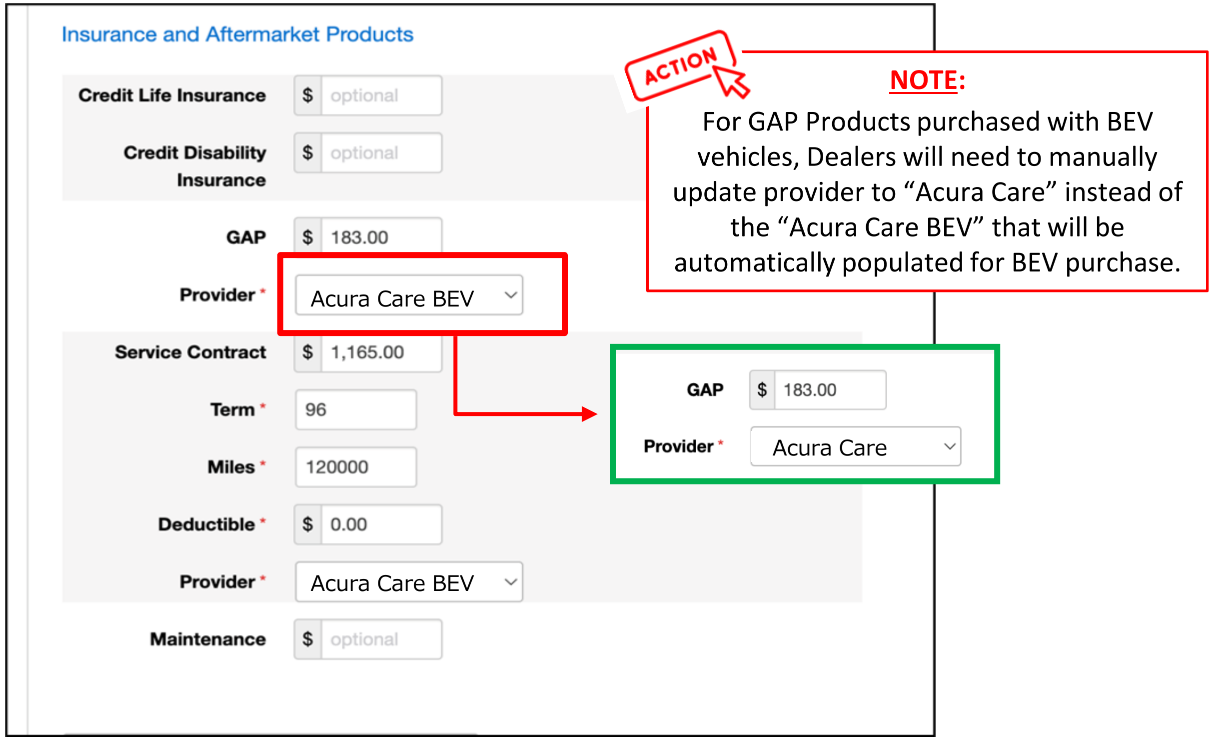
7. Log on to iDeal/uniFI to import deal

vii. (Enhancement!) Verify and Update Provider for F&I Products

All F&I Products will now be automatically sent to iDeal as “Acura Care BEV” for BEV vehicles, and “Acura Care” for ICE vehicles.
NOTE: the Provider for ALL GAP products (regardless of vehicle type) should always be listed as “Acura Care”. If a client purchases a GAP product with a BEV vehicle, the dealer will have to manually switch from “Acura Care BEV” to “Acura Care”.



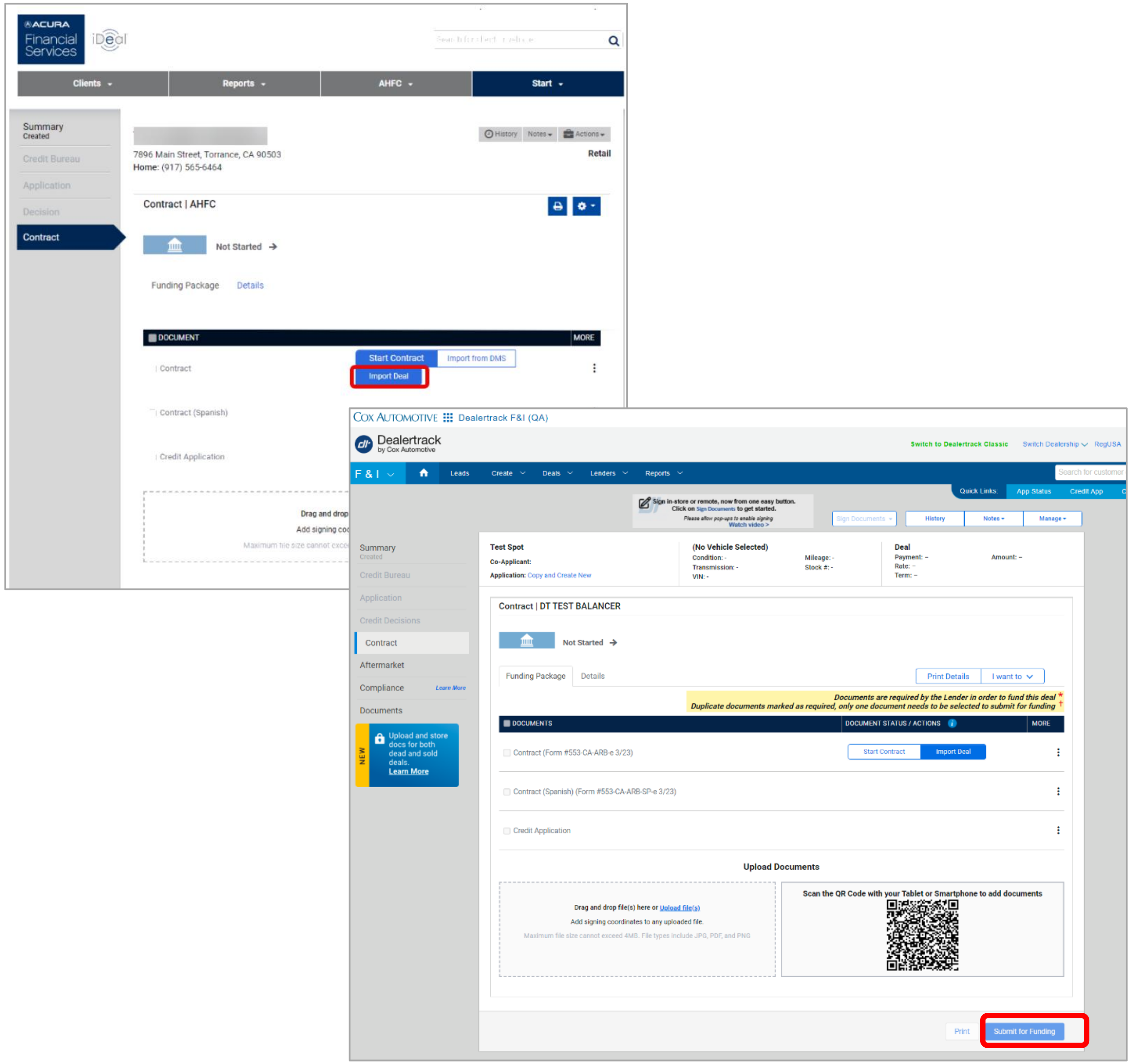
ICE Vehicle Contract



BEV Vehicle Contract

Note: Data displayed here are all test data, it is NOT indicative of vehicle pricing, etc.

8. Ask customer to sign lender contract documents and submit signed documents

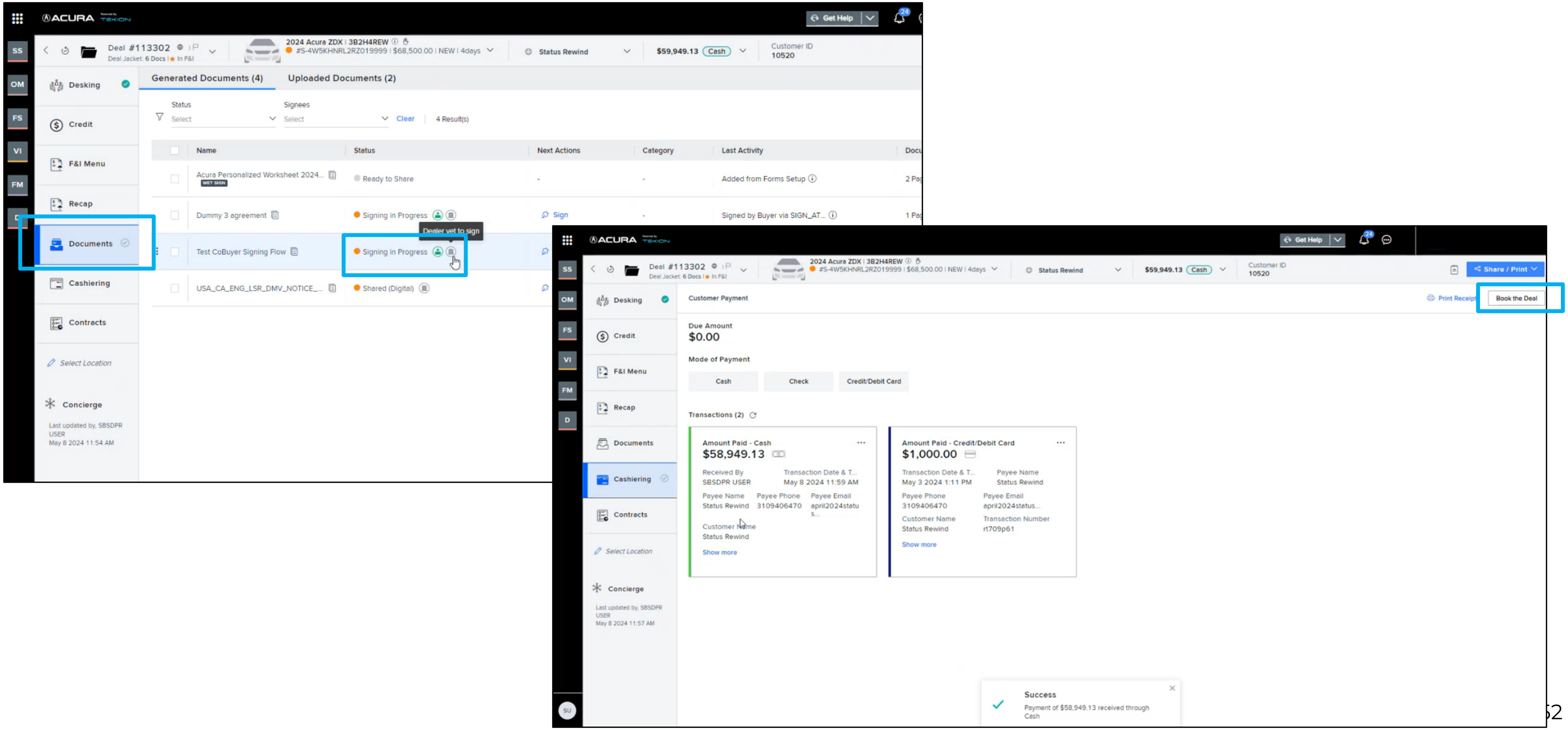


- After deal is imported, the documents required will automatically populate on screen. Upload the documents accordingly
- Ask customer to sign lender contract documents using Remote Signing option or using printed documents

  Note: For more details on Remote Signing, see *Desktop Remote Signing document* under 'iContracting Reference Guide' in the BUS MGR / AFS tab on iN
- Submit application for funding

Financing Flow – Instore Experience

9. Return to DSP to sign remaining documents and book deal



Support & FAQ

- **Support for iDeal and uniFI**
  - iDeal
    - Contact your Dealer Relations Manager for support
    - For technical support, contact iN Helpdesk at (800) 245-4343
  - UniFI
    - Phone: (877) 453-9912
    - Email: SFIEmails@coxautoinc.com
- **Support for Digital Sales Platform**
  - General Support:
    - Phone: (833) 247-2240
    - Email: ODSXSupport@tekion.com
  - Implementation questions, implementation status and training
    - Contact your assigned Tekion Business Solutions Analyst
- **For Immediate Support in Dealership <Immediately/Emergency>**
  - Contact your DSM/AZM for immediate support
- **Other Support**
  - Kelly Blue Book Instant Cash Offer
    - Email: cai.icooperations@cosautoinc.com
  - Dealertrack Finance Services
    - Phone: (866) 868-5900 (Option 1)
    - Email: dtsupport@dealertrack.com

Frequently Asked Questions

Q: Can I add in third-party lenders into DSP?

A: Yes. You'll have to be enrolled in uniFI's Digital Contracting and Remote Signing functionality. For more information and enrollment, go to https://us.dealertrack.com/content/dealertrack/en/honda-acura-digital-contracting-form.html

Q: Is a soft-credit pull required for DSP?

A: No, but it will provide an estimate on deal value.

Q: Can a client add a co-buyer?

A: Yes, Sales Consultants can use the Buyer link (in the Concierge menu) to send co-buyer documents if they are not in the dealership with the buyer.

Appendix

Lender Set Up Configuration – Field Description

Lender Setup – Field Descriptions

ACURA

As of Jan 2024

Enter the data for the fields mentioned below in the Lender section:

Field Name	Description
Tekion Lender Id	The Tekion Lender Id is pulled from the third-party system and will be available as a drop-down field with a single value select. Click **Add as a new** to add a lender Id not available in the list.
Code	The lender code will be auto-populated.
Display Name	Enter the Lender Display name. ****Note: This field is mandatory**
Legal Name	Enter the Lender Legal name. ****Note: This field is mandatory**
Lien Filing Code	Enter Lien Filing Code. A lien on a vehicle means that the loan provider owns the title on the Vehicle until the customer pays off the loan amount. Enter a code for the Lien.
FEIN Number	Enter FEIN Number. The Employer Identification Number, **Federal Employer Identification Number (FEIN)**, or Federal Tax Identification Number is a unique nine-digit number the Internal Revenue Service assigns to business entities operating in the United States for identification.
Default Security Deposit	Select the appropriate •Credit exception •Lease Loyalty •Marketing Program •Security Deposit Purchased

Lien Holder	
Same as Lender	Select this checkbox, if the Lienholder is the same as the Lender.
Other	Select this checkbox, if the Lienholder is different from the Lender.

Other Fields	
Preferred Lender	Select this check-box if the lender is a preferred lender by the dealership.
Supports Loan	Select this check-box if the lender supports the Loan payment option
Supports Lease, One Pay	Select this check-box if the lender supports the Lease, One Pay payment option.
Default Lender	Select this check-box if the lender is to be selected as Default Lender for all payment options.
OSF	Select this check box if the lender offers Origin Secondary Financing (OSF) Loans.
Full Term Balloon	Select this if the lender supports the Full Term Balloon payment option.

As of Jan 2024

Enter the data for the fields mentioned below in the Lender section:

Maximum Markup for Loan	**Enter the APR/MF Markup for Loan.** In Desking, if APR/MF exceeds the maximum markup, the user will see the message asking them to adjust the markup. "Priority Level 1: Exceeded Maximum Markup of **{value}** for **Loan {Term}** months. Please adjust it." until the maximum markup is adjusted.
Maximum Markup for Lease	**Enter the APR/MF Markup for Lease.** In Desking, if APR/MF exceeds the maximum markup, the user will see the message asking them to adjust the markup. "Priority Level 1: Exceeded Maximum Markup of **{value}** for **Lease {Term}** months. Please adjust it." until the max markup is adjusted.
Maximum Markup for One Pay	**Enter the APR/MF Markup for One Pay.** In Desking, if APR/MF exceeds the maximum markup, the user will see the message asking them to adjust the markup. "Priority Level 1: Exceeded Maximum Markup of **{value}** for **One Pay {Term}** months. Please adjust it." until the max markup is adjusted.
Lease APR/MF	Select the lease APR or MF. The money factor is a method for determining the financing charges on a lease with monthly payments. The money factor can be translated into the more common **Annual Percentage Rate (APR)** by multiplying the money factor by 2,400.
Money Factor Decimal Points	Select the no. of decimal points to be used in the deal calculation. Click the **Money Factor Decimal Points** drop-down and select the number of decimal points (**5, 6,** or **7**) from the list based on requirements.
Option Contract Validity in Calendar Days	Enter the option contract validity in calendar days. The Option Contract End date will be updated based on the value entered here.
Dealer Type	Select the Dealer Type from the drop-down menu.
Enable Remove Demo Mileage From Annual Mileage	Select this check-box to enable Remove Demo Mileage From Annual Mileage.
Remove Demo Mileage From Annual Mileage Decider Value	On selection of **Enable Remove Demo Mileage From Annual Mileage**, the field to enter the value is enabled. Enter the value in to the **Remove Demo Mileage From Annual Mileage Decider Value** field.

Collect Security Deposit Waiver Reason	Select this check-box to Collect Security Deposit Waiver Reason if the Security deposit is waived off for any reason.
Remove Demo Mileage From Annual Mileage Display Name	Enter the value in to the **Remove Demo Mileage From Annual Mileage Display Name** field.
Free Miles for Residual Adjustment	If the mileage driven on a car is more than 2000 and less than 10000, then we need to calculate the residual: Adjusted Residual = Base Residual - Additional Miles Adjustment- (Demo Mileage above 2000* Additional Mileage Rate).
OnePay 2 Digits After Monthly Payment	When dividing payment by term, select to round monthly calculated payment to two digits.
Include Security Deposits	Select this check-box to Include Security Deposits.
First Payment Waived	Select this check-box to waive the First Payment.
TradeIn LienHolder	Select this check-box to TradeIn LienHolder
Disposition Fee Defaults To Monthly Payment	Select this check-box to Disposition Fee Defaults To Monthly Payment.

Lender Setup – Field Descriptions

As of Jan 2024

Enter the data for the fields mentioned below in the Lender section:

Threshold Value For Disposition Fee	Enter the Threshold Value for the Disposition Fee.
Threshold Value For Termination Fee	Threshold Value for the Termination Fee.
Total Number of Security Deposits	Enter the number of deposits required for a lease payment option maximum is 9.
Round Security Deposit to	The Round Security Deposit to applies only to Generic (Non-Lender Program simulation) requests to Marketscan. This field will ensure the security deposit amount is rounded off to 25,50,100 based on Lender Rules.
Type of Security Deposits	Select the appropriate 0-Rounded Minimum 2-Rounded Maximum 3-Rounded Add 4-Rounded Minimum Multiply
Round off Annual Mileage to the nearest thousand	Round off Annual Mileage to the nearest thousand.
Personal Property Lender Type	Use for Ford lenders to get personal property tax .
Remove Demo Mileage From Annual Mileage Decider Value(Vehicle Mileage)	This field will be the Vehicle cutoff mileage above which demo mileage residual adjustment gets applied. **GMF** allows for residual adjustment only if Vehicle mileage is above 1000. **VCI** allows for residual adjustment only if Vehicle mileage is above 999. **MBFS** allows for residual adjustment only if Vehicle mileage is above 2000. This flag help set this rule.

Enable Tax Schedule Payments (Applicable for Idaho & Washington)	In the states of Idaho & Washington, a lender can decide if TradeTaxCredit should be computed initially or whether it should be paid across multiple payments. Turn the toggle on/off as per lender specification.
E-vaulting Required	All e-Signed contracts need to be kept in an audited repository known as the vault, and the process is called '**Vaulting**.' The real copy of the document the customer signs is called the '**Authoritative Copy**.' At any point in time, there will be only one 'Authoritative Copy.' Turn on the toggle switch, if the Lender is using e-contracting and e-Signing.
Enable Yearly Miles for Balloon Payment	Select this checkbox to allow the user to update the Annual Mileage for Balloon Payments
Add Demo Miles to Annual Miles	GMF requires Tekion to Round off demo mileage adjusted to the nearest 1000, which is the default behavior. If we do not need this adjustment for other lenders, this flag must be checked. It is mainly required for VCI, AFS, and MBFS eContracting to work correctly.
Payment Due Date Adjustment	When the user tries to make the 31st date as the payment due date, Show a banner stating, "**Payment due date cannot fall on 31st . Please adjust the days to first payment to conform to Lender's rules** ".
Days Per Year For Odd Days Interest	Includes a drop-down box with the drop-down option of 360 and 365. •The information icon will display "Days to add for odd days interest calculation."
Odd Days Based On Days Per Month	Includes a checkbox option. •The information icon will display "**Select to consider the number of days in the current month when calculating odd days interest. This property only applies to February since it is the only month with fewer than 30 days.**"
Annuity Due	Is is used for non-standard In-house leasing where the calculation will be based on Annuity Due.

Lender Setup – Field Descriptions

As of Jan 2024

Enter the data for the fields mentioned below in the Lender section:

Acquisition Fee Markup

Field Name	Description
Acquisition Fee Markup	Enter the Acquisition Fee Markup.
Additional Mileage Rate	Enter the rate charged if the customer exceeds the mileage set for the lease deal.
Acquisition Fee	Default Acquisition Fee when no lender programs are returned.
Penalty/Mile	This field is only used for printing the contract and sending it to various Third parties, including VCI. Enter the amount charged per mile - e.g. $ 0.75 ****Note: the amount will vary on a deal level depending on the Vehicle.**
Bank Fee Upfront	Select if the lender wants the bank fee to be collected upfront or capped.

Lender Address

Enter the data for the fields mentioned below in Lender Address section:

Field Name	Description
Address	Enter the address by clicking on adding a new address.
State	Enter the State Code, max 2 Characters.
City	Enter the name of the city.
Zip Code	Enter the Zip Code.
Phone	Enter the Phone number of the lender.

Lender Setup – Field Descriptions

As of Jan 2024

Enter the data for the fields mentioned below in the Lender section:

Finance Reserve Adjustment

Enter the data for the fields mentioned below in the Finance Reserve Adjustment section:

Field Name	Description
Loan Markup	Select a radio button from the following options and enter the value: •Percentage •Flat Amount •% of Amt. Financed
Lease Markup	Select a radio button from the following options and enter the value: •Money Factor •Flat Amount •% of Amt. Financed
Loan Finance Reserve Formula	Select the formula to be used for the calculation: •(Finance Charge based on Sell Rate - Finance Charge based on Buy Rate) * Reserve Split % •{[(Sell Rate - Buy Rate)/Sell Rate] * Finance Charge based on Sell Rate * Reserve Split % }
Lease Finance Reserve Formula	Markup% / 2400 (ex. 1% is 0.00042)
Finance Reserve Split %	Enter the Finance Reserve Split %
Finance Reserve Adjustment	Enter the Finance Reserve Adjustment amount in $. Finance Reserve = {[(Sell Rate - Buy Rate)/Sell Rate] * Finance Charge based on Sell Rate * Reserve Split % }
Save/Cancel	Click on the **Save** button to save the Lender setup settings. Click **Cancel** to exit without saving.

****NOTE**: Once the lender is set up, user can also Hide or Delete the lender using the three-dot menu.**

F&I Set Up Configuration – Field Description

Enter the data for the fields mentioned below in the F&I section:

Fields	Description
Provider Name	Select the provider name from this drop-down list. If it's a PEN product, it will pull real-time rates using PEN.
Provider Display Name	The provider display name will appear based on the selected Provider Name. ****Note: You can always change the Disclosure type as needed.**
Product Name	Select the Product Name from this drop-down menu.
Product Display Name	The product display name will appear based on the selected Provider Name. ****Note: You can always change the Disclosure type as needed.**
Disclosure Type	Select the Disclosure Type from this drop-down menu.
Make	You can search and then single or multi-select the vehicle manufacturer from this drop-down list.

Backup Products	The Backup Products can be added as a workaround when PEN may not work as desired. The user can add a Maximum of 2 products can be added.
Gross	You can select upfront to force the product to be upfront cost on a lease. If the product is taxable check the box. If the product uses a rate book or program code you can check those boxes as needed.
Offline Processing of F&I Contracts	If the checkbox is selected, Aggregator contracting (PEN/ F&I Express, etc.) will be disabled for this product, and the dealer will be required to process this as a non-aggregator product.
Available for OEM Tier-1	If the checkbox is selected, the F&I product will be available to display on the OEM Tier-1 website.
Residualize	Turn on this toggle switch to show the residualized amount.
Enable Hard Add Number	When this toggle switch is turned on, the user must mandatorily provide a Hard Add Number for the product at the deal level.
GL Account	Select the GL account from the drop-down list. ****Note: The selected GL Account will override GL Account mappings for this product.**

F&I Setup – Field Descriptions

As of Jan 2024

Enter the data for the fields mentioned below in the F&I section:

Minimum Price	Enter the Minimum Price.
Maximum Price	Enter the Maximum Price.
Minimum Profit	Enter the Minimum Profit.
Maximum Profit	Enter the Maximum Profit.
Short/ Print Description	Enter a short description for the product. The description entered here will be shown ONLY on the printed F&I Menus.
Detailed Description	Enter a detailed description. The description entered here will be shown on the digital F&I Menus
Allow customers to change plan code.	When this check box is selected, it will allow the customer to change the plan code. This feature will not be applicable to the interactive F&I menu.
Address	Enter the Address with the Country, City, State/Province, Zip Code and Phone.

Eligible Payment Types for Report Generation	Single or multi-select the eligible payment type for report generation.
Copies	Enter the number of copies to be printed.
Upfront	Check the box if Upfront tax is collected.
Tax Upfront	Check the box if the Tax is collected upfront.
Lifetime Product	Check the box if it is Lifetime Product.
Taxable	Check the box if the product is taxable.
Exclude from Product Index	Check the box if the product needs to be excluded from the product index.
Use Preloaded Serial Numbers	Check the box if you want to use Preloaded Serial Numbers.

As of Jan 2024

Enter the data for the fields mentioned below in the F&I section:

SPP

Fields	Description
Deductible	Toggle ON to show the Deductible on card.
Miles	Toggle ON to show the Miles on card.
Terms	Toggle ON to show the Terms on card.

Show On Card

Fields	Description
Price	Select the Markup by % or Markup by Amount radio button and enter the value the field below.
Cost	Select the Markup by % or Markup by Amount radio button and enter the value in the field below.

As of Jan 2024

Enter the data for the fields mentioned below in the F&I section:

Default for Loan/Cash Deals

Configure the following defaults for Loan/Cash Deals:

Fields	Description
Loan Term	Select the Loan Term from this drop-down menu. •Don't Consider •From Deal •Manually Configured ****Note: If you select Manually Configured, the Loan Term Value field will be active.**
Loan Term Value	Enter the Loan Term value.
Loan Mileage	Select the Loan Mileage from this drop-down menu. •Don't Consider •Manually Configured ****Note: If you select Manually Configured, the Loan Mileage Value field will be active.**
Loan Mileage Value	Enter the Loan Mileage Value.
Loan Deductible	Select the Loan Deductible from this drop-down menu. •Don't Consider •Manually Configured ****Note: If you select Manually Configured, the Loan Deductible Value field will be active**
Loan Deductible Value	Enter the Loan Deductible Value.
Digital Retailing	This field is only applicable to Digital Retailing Platform You can select the Plan code that you want to show automatically on the platform from the drop-down menu. •Highest Price •Lower Price

As of Jan 2024

Enter the data for the fields mentioned below in the F&I section:

Default for Loan/Cash Deals

Configure the following defaults for Lease/OnePay Deals:

Fields	Description
Loan Term	Select the Loan Term from this drop-down menu. •Don't Consider •From Deal •Manually Configured ****Note: If you select Manually Configured, the Loan Term Value field will be active.**
Loan Term Value	Enter the Loan Term value.
Loan Mileage	Select the Loan Mileage from this drop-down menu. •Don't Consider •Manually Configured **Note: If you select Manually Configured, the Loan Mileage Value field will be active.**
Loan Mileage Value	Enter the Loan Mileage Value.
Loan Deductible	Select the Loan Deductible from this drop-down menu. •Don't Consider •Manually Configured **Note: If you select Manually Configured, the Loan Deductible Value field will be active.**
Loan Deductible Value	Enter the Loan Deductible Value.
Digital Retailing	This field is only applicable for Digital Retailing Platform You can select the Plancode that you want to automatically show on the platform from the drop-down menu. •Highest Price •Lower Price

F&I Setup – Field Descriptions

As of Jan 2024

Enter the data for the fields mentioned below in the F&I section:

Media

Configure the following defaults for Lease/OnePay Deals:

Fields	Description
Product Thumbnail	Add a Product Thumbnail. The thumbnail image will be set as the product's display picture. Use the following file format: Images (Max upto 25 MB): Jpeg, Png, Svg, Gif
Product Gallery	Upload images and videos which will be displayed in the product presentation. Use the following file format: Images :Jpeg, Png, Svg, Gif Videos :Mpeg, Avi, Mp4, Mov