



# DSP/ODSX Financing Guide



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- Finance Tool Overview
- Enrollment & Configuration
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**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.

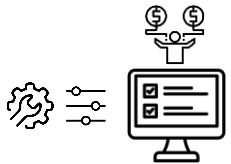




- Option for omnichannel or remote vehicle buying experience



- Real-time lender responses on credit applications



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

## iDeal/uniFI Enrollment

### Required:

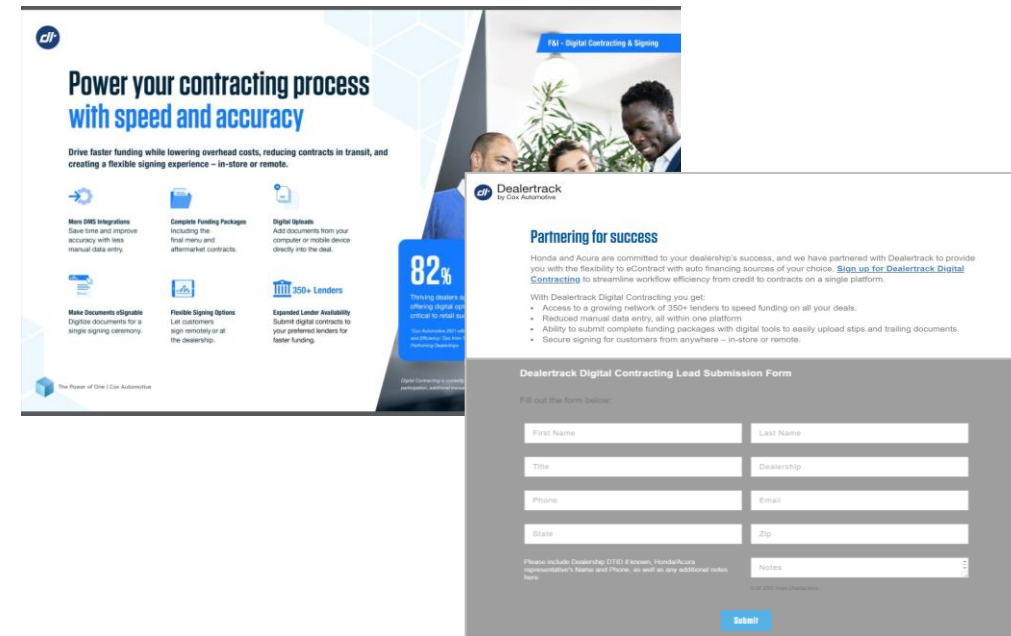
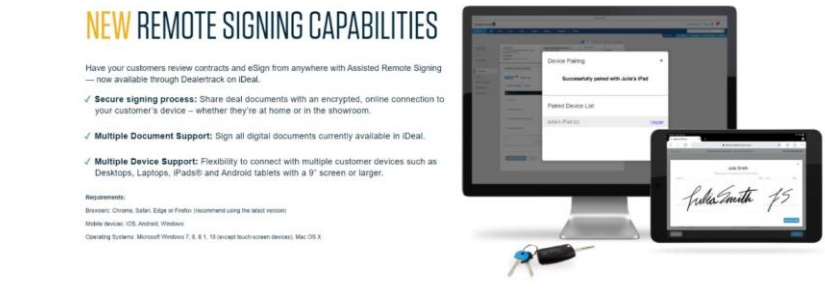
- **iDeal Digital Contracting**
- **iDeal Remote Signing** – this will allow your customers to sign funding documents from a link in the DSP or their device using the iDeal remote signing process  
(To enroll: <https://us.dealertrack.com/content/dealertrack/en/fi-honda-remote-signing.html>)

### 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)



**Power your contracting process with speed and accuracy**

Drive faster funding while lowering overhead costs, reducing contracts in transit, and creating a flexible signing experience — in-store or remote.

- More CRM Integrations**  
Save time and improve accuracy with less manual data entry.
- Complete Funding Packages**  
Including the final menu and aftermarket contracts.
- Digital Signatures**  
Add documents from your computer or mobile device directly into the deal.
- 350+ Lenders**  
Expanded Lender Availability  
Submit digital contracts to your preferred lenders for faster funding.

**82%**  
Faster funding cycle time compared to traditional methods.

**Partnering for success**

Honda and Acura are committed to your dealership's success, and we have partnered with Dealertrack to provide you with the flexibility to eContract with auto financing sources of your choice. [Sign up for Dealertrack Digital Contracting](#) to streamline workflow efficiency from credit to contracts on a single platform.

With Dealertrack Digital Contracting you get:

- Access to a growing network of 350+ lenders to speed funding on all your deals.
- Reduced manual data entry, all within one platform.
- Ability to submit complete funding packages with digital tools to easily upload slips and trailing documents.
- Secure signing for customers from anywhere — in-store or remote.

**Dealertrack Digital Contracting Lead Submission Form**

Fill out the form below:

|                                                                                                                        |            |
|------------------------------------------------------------------------------------------------------------------------|------------|
| First Name                                                                                                             | Last Name  |
| Title                                                                                                                  | Dealership |
| Phone                                                                                                                  | Email      |
| State                                                                                                                  | Zip        |
| Please include Dealership DTID if known, Honda/Acura representative's Name and Phone, as well as any additional notes. |            |
| Notes                                                                                                                  |            |

**Submit**

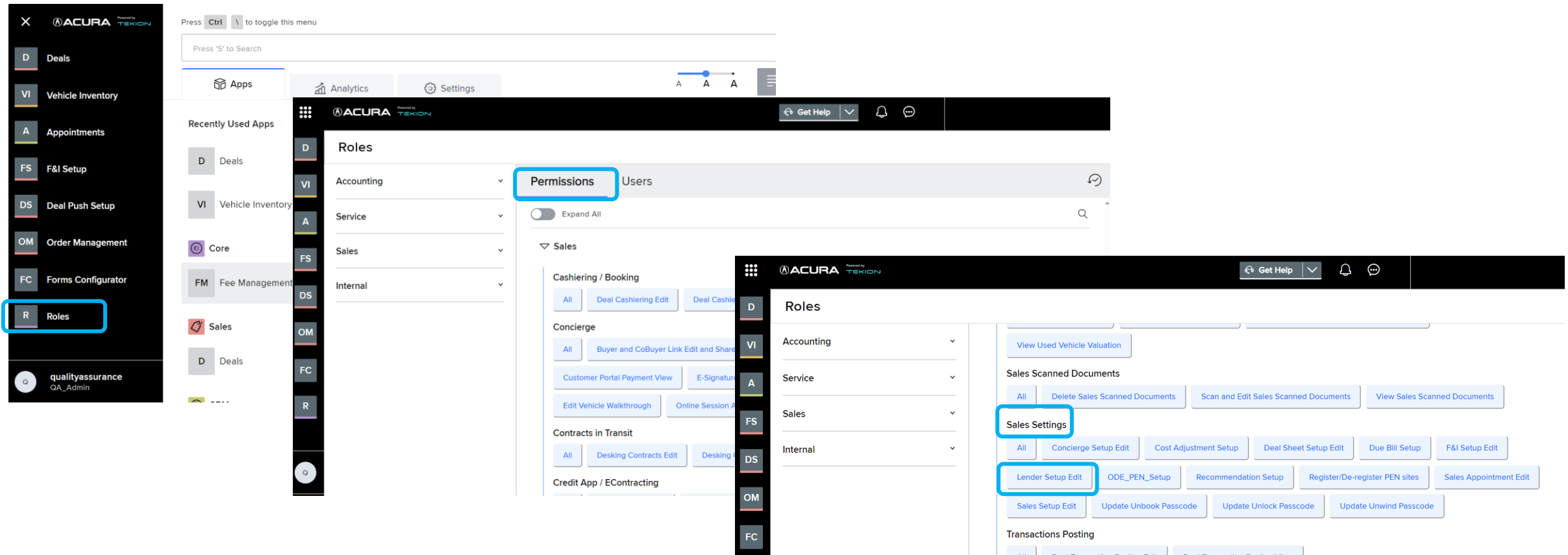
© 2023 Dealertrack Inc.

## Lender Configuration on DSP

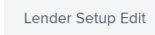
- Enable **Lender Setup Edit**
  - **Roles** page > **Permissions** tab > **Sales** drop-down > **Sales Setting** section
- Open **App Grid** > **Settings** tab > **Sales Settings** section > **Lender Setup** app tile
- On Lender Setup Screen, click **Add Lender** in the lower left Corner
- Fill out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

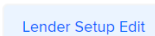
## Lender Configuration on DSP

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



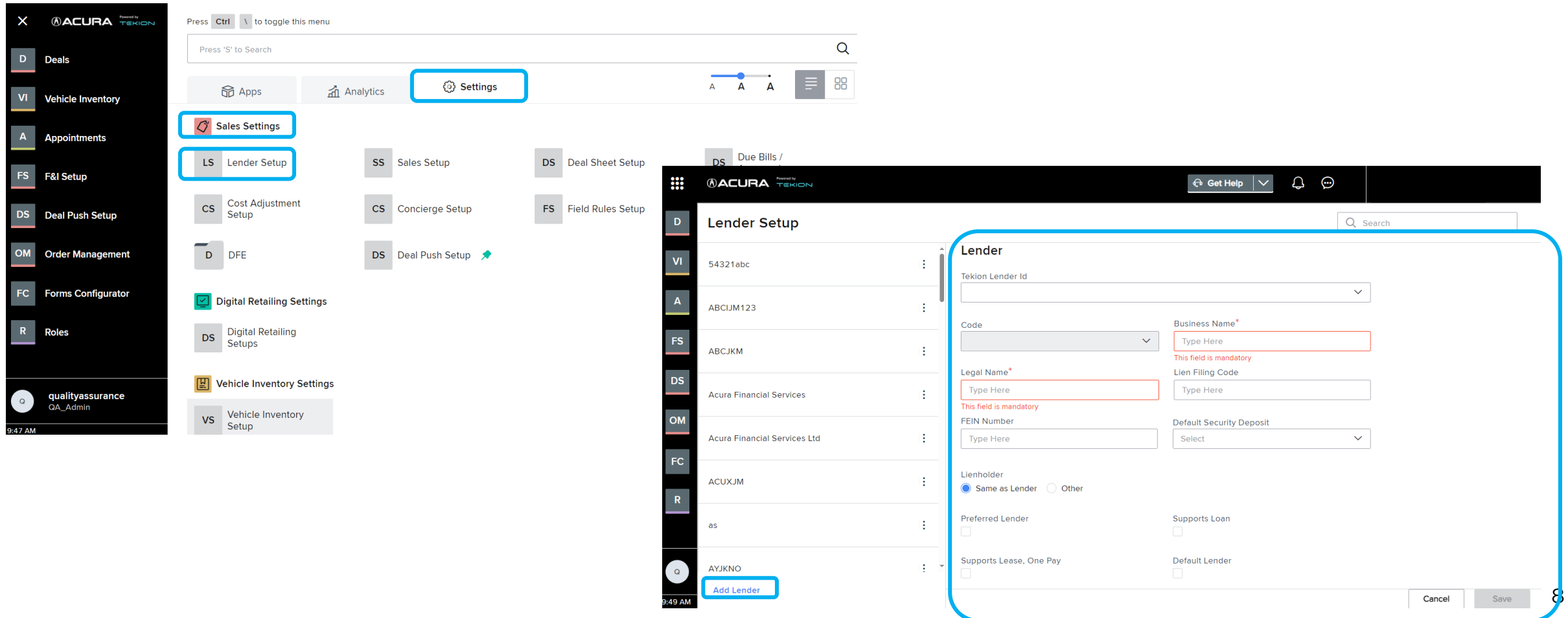
The screenshot displays the ACURA TEKION Roles page. On the left sidebar, the 'Roles' menu item is highlighted with a red box. The main content area shows the 'Permissions' tab selected, with a red box around the 'Permissions' header. Under the 'Sales' category, the 'Sales Settings' section is expanded, and the 'Lender Setup Edit' item is highlighted with a red box. The 'Lender Setup Edit' item has a blue bubble, indicating it is enabled. Other items in the 'Sales Settings' section have grey bubbles, indicating they are not enabled.

If the item bubble is blue,  it is enabled.

If the item bubble is grey,  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
- Fill out the fields as shown



The screenshot displays the Acura DSP interface. On the left is a sidebar with navigation options: Deals, Vehicle Inventory, Appointments, F&I Setup, Deal Push Setup, Order Management, Forms Configurator, and Roles. The main area shows a 'Settings' tab selected, with 'Sales Settings' and 'Lender Setup' highlighted. The 'Lender Setup' screen is open, showing a list of lenders. The 'Add Lender' button is highlighted in the bottom left corner. A modal form for adding a new lender is shown on the right, with fields for Tekion Lender Id, Code, Business Name, Legal Name, FEIN Number, Default Security Deposit, Lienholder, Preferred Lender, Supports Loan, Supports Lease, One Pay, and Default Lender. The 'Add Lender' button is highlighted in the bottom left corner of the modal.

Press **Ctrl** **V** to toggle this menu

Press 'S' to Search

Apps Analytics **Settings**

**Sales Settings**

**LS** Lender Setup **SS** Sales Setup **DS** Deal Sheet Setup

**CS** Cost Adjustment Setup **CS** Concierge Setup **FS** Field Rules Setup

**D** DFE **DS** Deal Push Setup

☒ Digital Retailing Settings

**DS** Digital Retailing Setups

**Vehicle Inventory Settings**

**VS** Vehicle Inventory Setup

**qualityassurance**  
QA\_Admin  
9:47 AM

**ACURA** Powered by **TEKION**

Get Help

**Lender Setup**

54321abc

ABCJUM123

ABCJKM

Acura Financial Services

Acura Financial Services Ltd

ACUXJM

as

AYJKNO

**Add Lender**

**Lender**

Tekion Lender Id

Code

Business Name\*

Legal Name\*

FEIN Number

Default Security Deposit

Lienholder

Preferred Lender

Supports Loan

Supports Lease, One Pay

Default Lender

Cancel Save

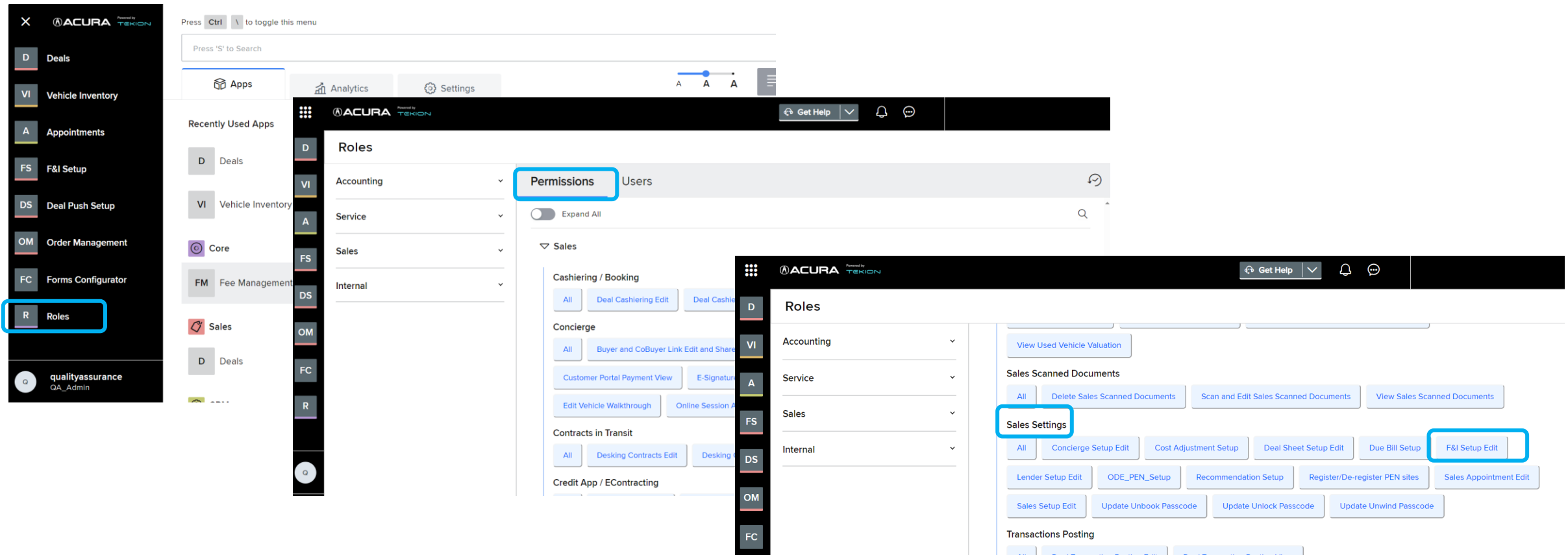


## F&I Configuration on DSP

- 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)

## F&I Configuration on DSP

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



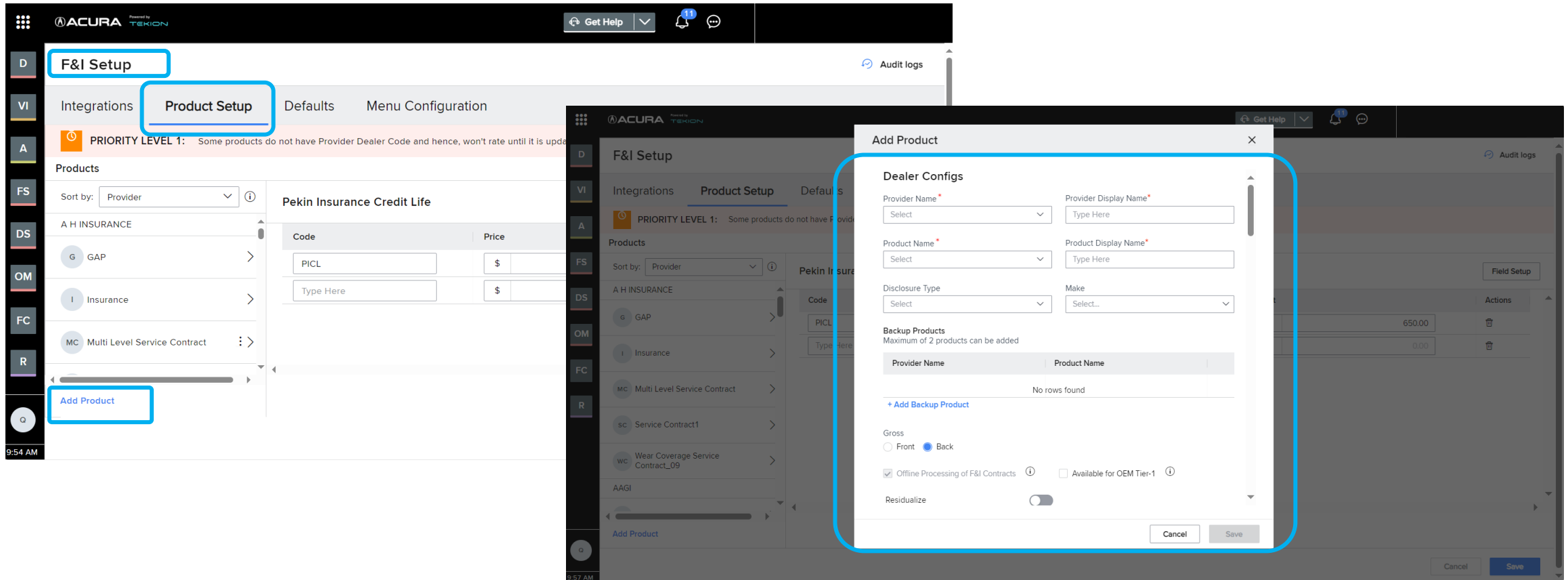
The screenshot displays the ACURA TEKION DSP interface. On the left, a vertical sidebar contains menu items: Deals, Vehicle Inventory, Appointments, F&I Setup, Deal Push Setup, Order Management, Forms Configurator, and Roles. The 'Roles' item is highlighted with a blue bubble. The main content area shows the 'Roles' page with tabs for 'Permissions' and 'Users'. The 'Permissions' tab is active, and the 'Sales' dropdown menu is expanded, showing options like 'Cashiering / Booking', 'Concierge', 'Contracts in Transit', and 'Credit App / EContracting'. The 'Sales' dropdown is highlighted with a blue bubble. Within the 'Sales' dropdown, the 'Sales Settings' section is visible, containing various setup options. The 'F&I Setup Edit' option is highlighted with a blue bubble, indicating it is enabled.

If the item bubble is blue,  
If the item bubble is grey,

it is enabled.  
it has not been enabled.

## 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



The image displays two screenshots of the ACURA F&I Setup application. The left screenshot shows the 'F&I Setup' app tile selected in the App Grid, with the 'Product Setup' tab active. The 'Add Product' button is highlighted in the bottom left corner. The right screenshot shows the 'Add Product' dialog box, which is used to configure new products. The dialog includes fields for 'Provider Name', 'Provider Display Name', 'Product Name', and 'Product Display Name'. It also features a 'Disclosure Type' dropdown, a 'Make' dropdown, and a 'Backup Products' section with a table for adding backup products. The 'Gross' section has radio buttons for 'Front' and 'Back', and checkboxes for 'Offline Processing of F&I Contracts' and 'Available for OEM Tier-1'. A 'Residualize' toggle switch is also present. The 'Cancel' and 'Save' buttons are at the bottom right of the dialog.

**F&I Setup**

Integrations **Product Setup** Defaults Menu Configuration

**PRIORITY LEVEL 1:** Some products do not have Provider Dealer Code and hence, won't rate until it is updated

Products

Sort by: Provider

**Pekin Insurance Credit Life**

| Code      | Price |
|-----------|-------|
| PICL      | \$    |
| Type Here | \$    |

**Add Product**

**Dealer Configs**

Provider Name\*  
Select

Provider Display Name\*  
Type Here

Product Name\*  
Select

Product Display Name\*  
Type Here

Disclosure Type  
Select

Make  
Select...

**Backup Products**  
Maximum of 2 products can be added

| Provider Name | Product Name |
|---------------|--------------|
| No rows found |              |

+ Add Backup Product

Gross  
☐ Front ☒ Back

☒ Offline Processing of F&I Contracts ☐ Available for OEM Tier-1

Residualize ☐

Cancel Save



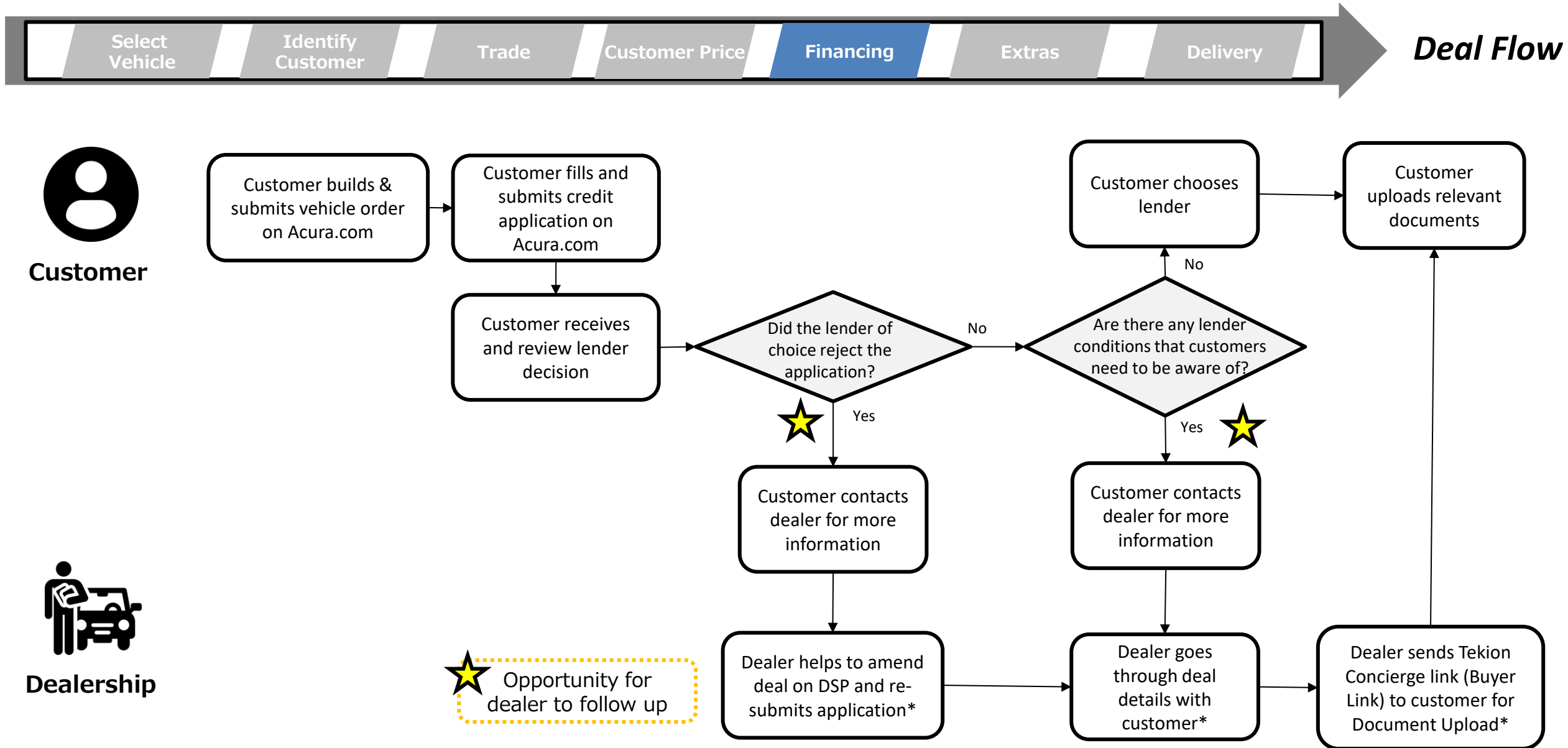
## **Financing Flow – Remote Experience**

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



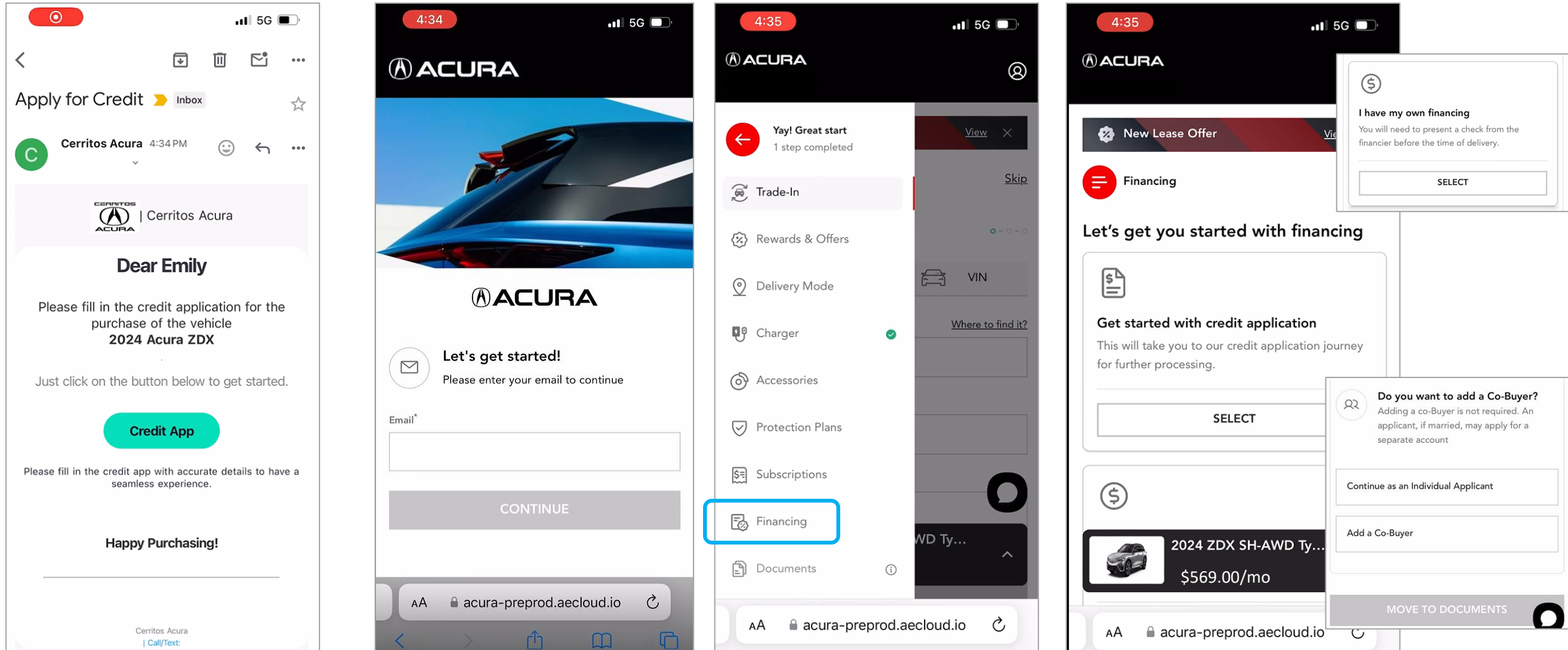


# Financing Flow – Remote Experience Illustration



\*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

## 2. Customer fills out and submits credit application

4:35

ACURA

New Lease Offer

Financing

Please confirm you... for the credit appli

First Name\*

Last Name\*

Phone Number\*

Email\*

2024 ZDX SH-AWD Ty... \$569.00/mo

4:36

ACURA

New Lease Offer

Financing

I live with family Others

When did you move-in

Year\*

Month\*

Employment Details

Please add your employ... for the credit application

What is your employment status\*

2024 ZDX SH-AWD Ty... \$569.00/mo

4:37

Income Details

Please add your income details required for the credit application

What is your gross income?

Gross income\*

\$ |

How are you paid?\*

Annual Monthly Biweekly

Weekly

acura-preprod.aecloud.io

Done

Customer inputs personal details

4:37

ACURA

New Lease Offer

Financing

Credit Application Summary

Primary Applicant Details

Personal Details

First Name

Last Name

Phone Number

Email

DOB (MM/DD/YYYY)\*

2024 ZDX SH-AWD Ty... \$569.00/mo

4:37

ACURA

New Lease Offer

Financing

Income Details

Gross income

Payment type

By selecting "Submit Application", you agree to the receipt of important State Disclosures and of the Telecommunication Consent. You also authorize us to submit this credit application to the dealer and its financial institutions partners including American Honda Finance Corporation to fulfill your request for credit. You agree that the dealer or the financial institutions will obtain report from one or more credit reporting agencies in connection with this transaction. You understand and agree that the dealer, or a financial institution...

2024 ZDX SH-AWD Ty... \$569.00/mo

4:37

ACURA

New Lease Offer

Financing

dealer or the financial institutions will obtain a credit report from one or more credit reporting agencies in connection with this transaction. You understand and agree that the dealer, or a financial institution, may review your employment, assets, debts, and other information deemed necessary to review your credit application. If an account is created, you also authorize the dealer, any financial institution, or assignee to obtain credit reports to review or take collection action on your account. You certify that you have read and agree to the terms of this application and that the information you provided is complete and accurate.

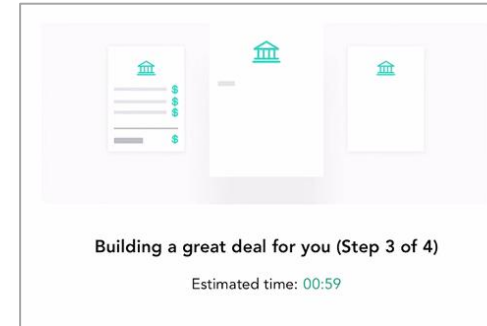
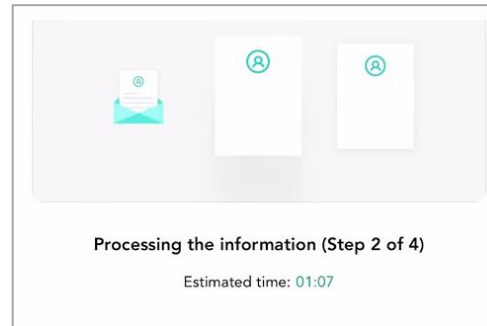
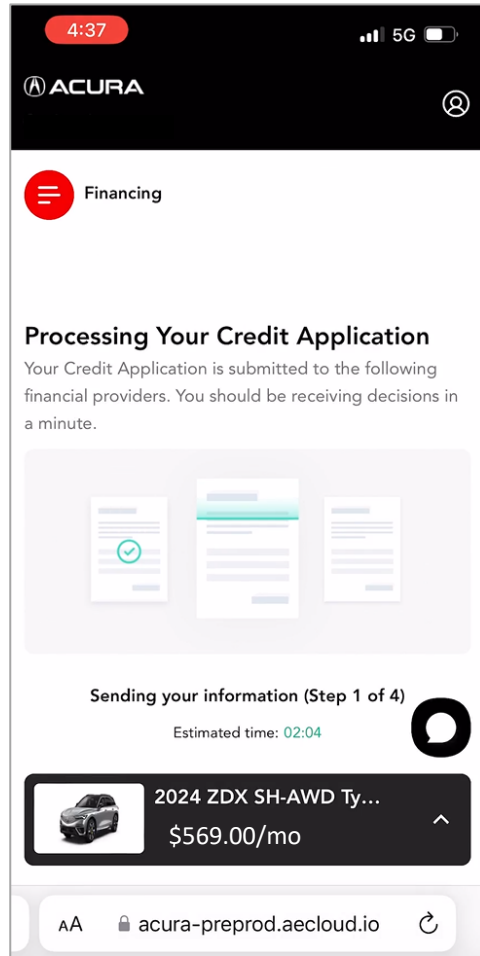
SUBMIT APPLICATION

2024 ZDX SH-AWD Ty... \$569.00/mo

acura-preprod.aecloud.io

Customer confirms information and submits application

## 3. Customer awaits lender decision

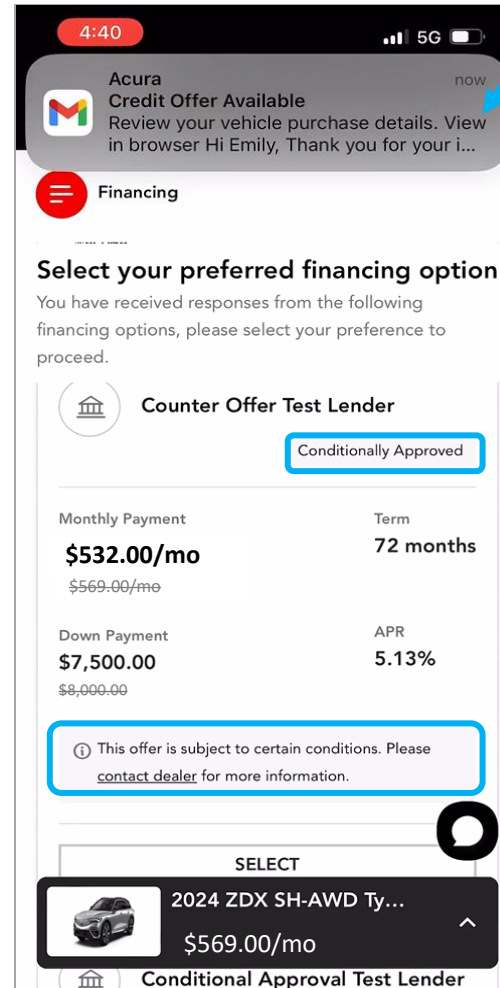
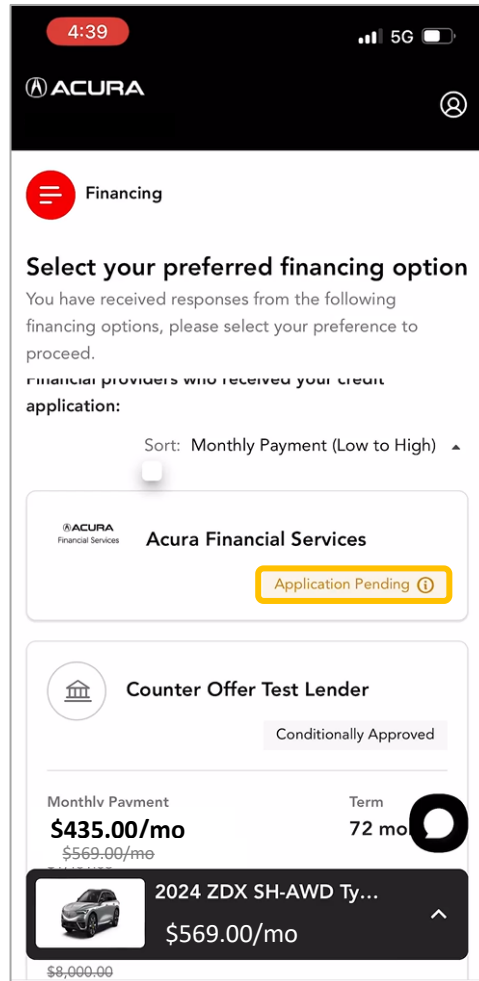


## 4. Customer reviews lender decisions



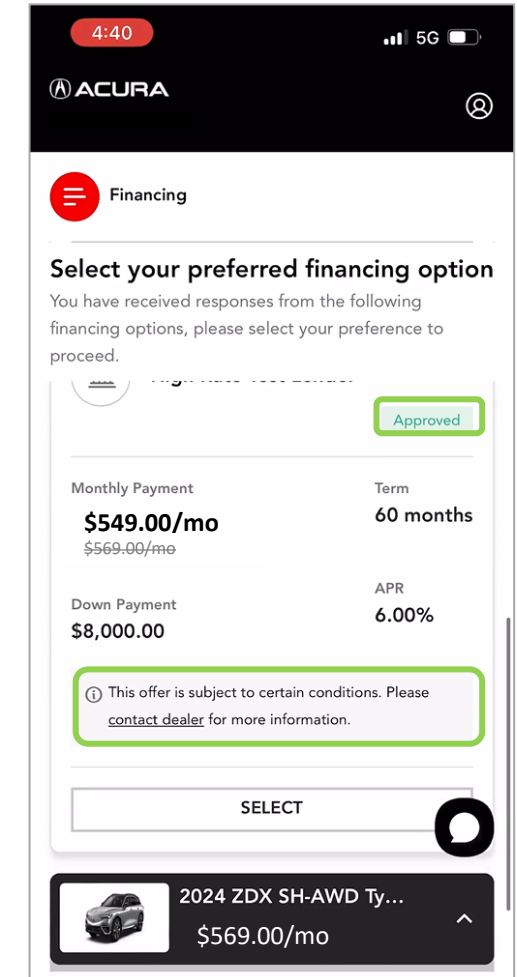
Dealer follow-up opportunity:

- Rejected / Conditionally Approved applications
- Conditions for approved applications



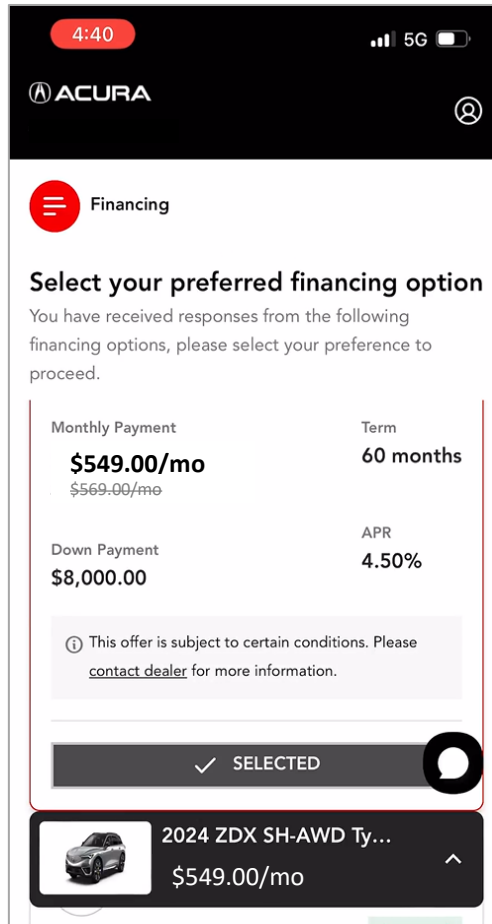
Customer will receive an email of credit decisions

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

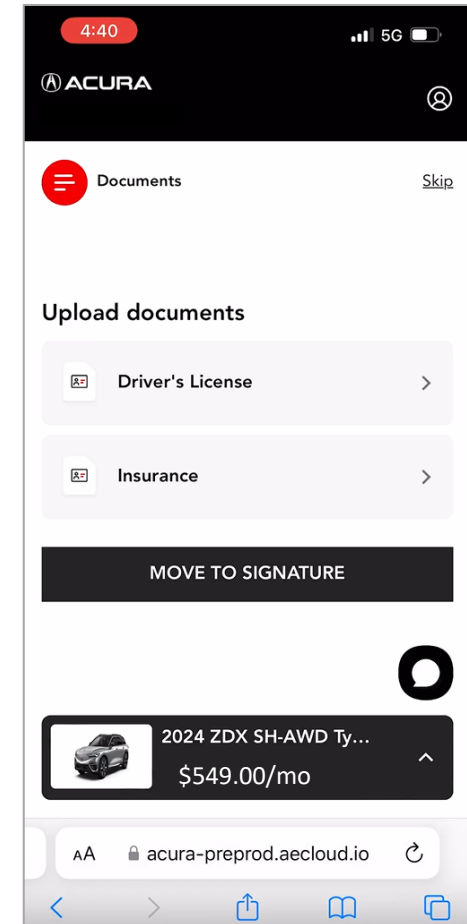
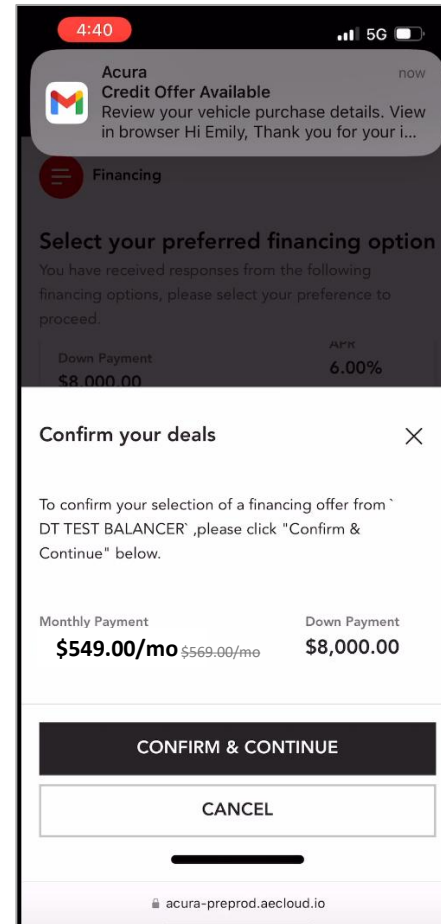
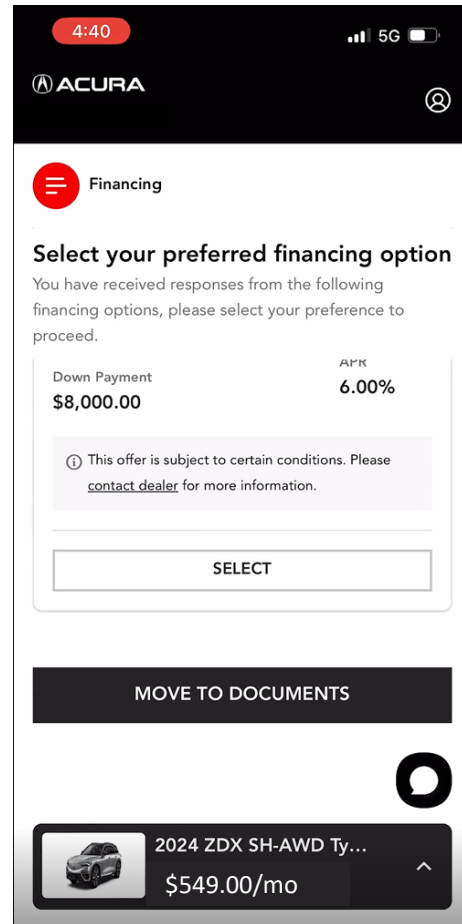


Customer reviews lender decisions

## 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)



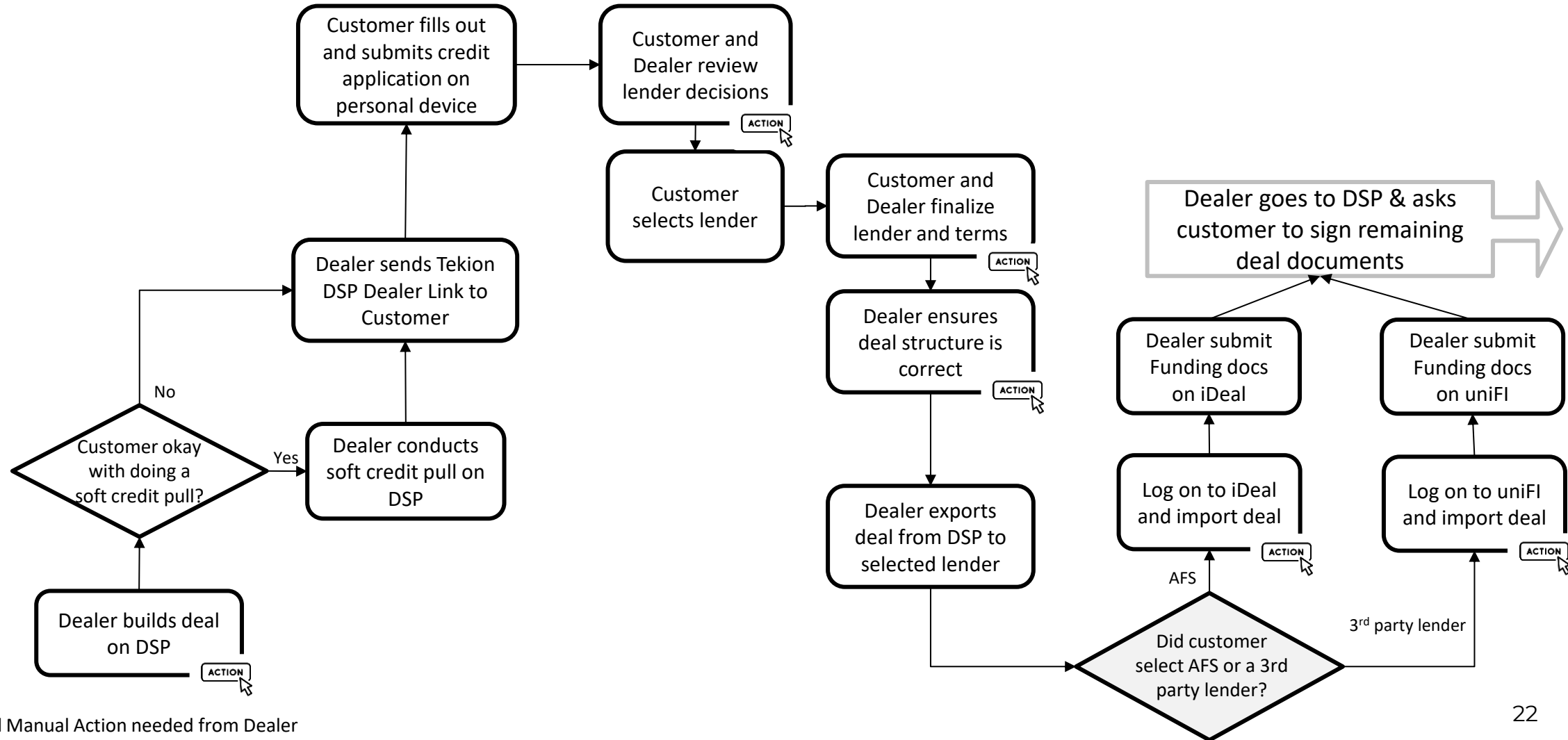
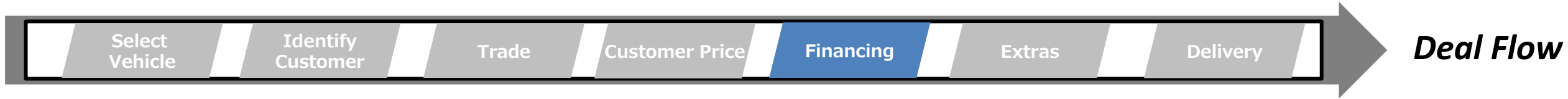


## **Financing Flow – In-Store Experience**

1. Go through desking to build deal with Customer ACTION
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 ACTION
6. Confirm customer for chosen lender and select lender in Desking tab ACTION
7. Log on to iDeal/uniFI to import deal ACTION
8. Ask customer to sign lender contract documents and submit signed documents
9. Return to DSP to sign remaining documents and book deal



# 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.

**Deal #111411** | 2024 Acura ZDX | 3B2H4REW | #S-4W5KHNRL5RZ500002 | \$68,500.00 | NEW | 15days | Han Nguyen | \$1,206.60/mo | Loan1 | \$2,000.00 | 84 months

**Deal Details** | Personal Purchase | Based on MSRP | Lease1 | 48 Months | Loan1 | 84 mo

|                 |    |          |                |                |
|-----------------|----|----------|----------------|----------------|
| Customer Cash 1 | \$ | 2,000.00 | \$1,174.66 /mo | \$1,206.60 /mo |
| Deposit         | \$ | 0.00     | -              | -              |

|                                 |                       |                  |
|---------------------------------|-----------------------|------------------|
| Lender                          | Acura Financi...      | Acura Financi... |
| APR/ Money Factor               | APR/MF %              | 7.44 %           |
| Residual                        | Input Residual %      | 37               |
| Yearly Miles                    | Input Yearly Miles mi | 15000            |
| Rebate                          | Update                | \$750.00         |
| We Owe/ Accessories             | Update                | \$0.00           |
| F&I Menu                        | Update                | \$0.00           |
| Days to first payment           | Input Days            | 0                |
| Fees                            | Update                | \$1,424.75       |
| Security Deposit                | Lease loyalty         | 0                |
| Payment Frequency               | Monthly               | Monthly          |
| Financed/ Adjusted Capital Cost |                       | \$68,230.00      |
| Loan to value ratio             |                       | 97.68 %          |
| Taxes                           |                       | \$6,659.97       |

## 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.

**Trade-in** **\$12,325.00** ^

2022 Honda Pilot - \$25,675.00

Amount Owed on Trade-In Value 2022 Honda Pilot \$38,000.00

Customer view on their trade-in

The screenshot displays the Acura DSP interface. At the top, deal details include a selling price of \$70,450.00, a 9.5% interest rate, a contract date of Tue Apr 9 2024, and a net trade-in value of -\$12,325.00 (highlighted with a red box). A priority level 1 warning message is visible. The main section shows 'Trade-in Valuation' for a 2022 Honda Pilot. The 'Trade Payoff' field is highlighted with a red box and contains the value \$38,000.00. Other fields include Trade Allowance (\$25,675.00), Actual Cash Value (ACV) (\$25,675.00), Retained Equity (\$0.00), and Book Value Price (\$0.00). The 'Basic Information' section includes ownership type (Loaned/Owned), VIN (5FN9F6H26NB041087), vehicle subtype, stock number, year (2022), make (Honda), model, exterior color, trim (SE 4D SUV AWD), body class, mileage (43,000), license plate number, and license plate expiration date.



## 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.

**Acra Financial Services - Decision details**

Applicants: SANTOS GODOFREDO

Finance:

- Lender Name: Acra Financial Services
- Type: LEASE
- Term: 36
- Term Length: MO
- Approved Amount: \$57,000.00
- Tier: 02
- APR/MP: 0.0015
- Lender Interest Rate: -
- Payment Frequency: -
- Lender Amortisation Period: -
- Installment Payment: \$729.00
- Residual Value: \$0.00
- First Payment Date: -
- Down Payment: \$1,500.00
- ITV: -

**Yearly Miles** Lease 36 mo

Total Miles: 20000 mi

Base Miles: 15000 mi

Addition Miles: 0 mi

Additional Mileage Rate: \$ 0.25

Additional Miles Adjustment: \$ 0.00

Mileage updated

| Deal Details                |                         | Personal Purchase       |                 | Based on MSRP         |                         | Lease 36 Months |                | Lease 36 mo    |  | Approved Lease 36 mo |  | Approved Lease 36 mo |  | Approved Lease 36 mo |  |
|-----------------------------|-------------------------|-------------------------|-----------------|-----------------------|-------------------------|-----------------|----------------|----------------|--|----------------------|--|----------------------|--|----------------------|--|
| Customer Cash 1             | \$ 3,000.00             |                         |                 | \$1,105.16 /mo        | \$1,075.21 /mo          | \$1,147.61 /mo  | \$1,013.93 /mo | \$1,059.31 /mo |  |                      |  |                      |  |                      |  |
| Deposit                     | \$ 0.00                 |                         |                 | -                     | -                       | -               | -              | -              |  |                      |  |                      |  |                      |  |
| Lender                      | Acra Financial Services | Acra Financial Services | TL1 Test Len... | DT6 Test Len...       | Acra Financial Services |                 |                |                |  |                      |  |                      |  |                      |  |
| Money Factor                | 0.00175                 | 0.00175                 | 6 %             | APPROVED Money Factor | 0.00150                 |                 |                |                |  |                      |  |                      |  |                      |  |
| Mileage                     | 48                      | 46                      | 46              | 46                    | 46                      |                 |                |                |  |                      |  |                      |  |                      |  |
| Base Miles                  | 12000                   | 15000                   | 15000           | 15000                 | 15000                   |                 |                |                |  |                      |  |                      |  |                      |  |
| Additional Miles            | \$0.00                  | \$0.00                  | \$0.00          | \$0.00                | \$0.00                  |                 |                |                |  |                      |  |                      |  |                      |  |
| Additional Mileage Rate     | \$0.00                  | \$0.00                  | \$0.00          | \$0.00                | \$0.00                  |                 |                |                |  |                      |  |                      |  |                      |  |
| Additional Miles Adjustment | \$1,027.80              | \$1,027.80              | \$432.80        | \$432.80              | \$1,027.80              |                 |                |                |  |                      |  |                      |  |                      |  |
| Total                       | \$4,845.16              | \$4,755.21              | \$4,887.61      | \$4,753.93            | \$4,799.31              |                 |                |                |  |                      |  |                      |  |                      |  |
| Monthly                     | 0                       | 0                       | 0               | 0                     | 0                       |                 |                |                |  |                      |  |                      |  |                      |  |
| Monthly                     | Monthly                 | Monthly                 | Monthly         | Monthly               | Monthly                 |                 |                |                |  |                      |  |                      |  |                      |  |
| Total                       | \$1,027.80              | \$1,027.80              | \$432.80        | \$432.80              | \$1,027.80              |                 |                |                |  |                      |  |                      |  |                      |  |



## 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 [Deal Push Setup](#)

| Deal Details                      |                    | Personal Purchase | Based on MSRP Lease1<br>48 Months | Loan1<br>84 mo | Approved Loan1<br>84 mo | Approved Loan1<br>84 mo | Approved Loan1<br>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 Owe/ 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

| Desking                                                                                                   |                |            |              |             |
|-----------------------------------------------------------------------------------------------------------|----------------|------------|--------------|-------------|
| \$69,850.00 Selling Price    94588 / 12.5% Zip Code / Tax Rate    - Contract Date    - Net Trade-in Value |                |            |              |             |
| PRIORITY LEVEL 1: Adding 1 HE charging package to this vehicle is mandatory                               |                |            |              |             |
| <b>Deal Details</b> Personal Purchase <b>Lease</b> 48 Months <b>Cash</b> 1                                |                |            |              |             |
| Customer Cash 1                                                                                           | \$             | 1,000.00   | \$942.27 /mo | \$71,457.62 |
| Customer Cash 2                                                                                           | \$             | 2,000.00   | \$648.44 /mo | \$70,457.62 |
| Customer Cash 3                                                                                           | \$             | 3,000.00   | \$624.90 /mo | \$69,457.62 |
| Deposit                                                                                                   | \$             | 0.00       | -            | -           |
| Residual                                                                                                  | Input Residual | %          | 35           | -           |
| <b>Rebate</b> <b>Update</b> \$7,500.00   \$16,450.00   \$7,500.00                                         |                |            |              |             |
| Federal EV Purchase Credit                                                                                |                | \$7,500.00 | \$7,500.00   | \$7,500.00  |
| Performance Offer                                                                                         |                | -          | \$7,950.00   | -           |
| AFS Lease Cash                                                                                            |                | -          | \$1,000.00   | -           |
| <b>We Owe/ Accessories</b> <b>Update</b> \$0.00   \$0.00   \$0.00                                         |                |            |              |             |
| <b>F&amp;I Menu</b> <b>Update</b> \$0.00   \$0.00   \$0.00                                                |                |            |              |             |
| Days to first payment                                                                                     |                | Input Days | 30           | -           |

- ② Dealers can still manually update rebates if the client qualifies by using the “Update” button

| Desking                                                                                                   |                |            |              |             |
|-----------------------------------------------------------------------------------------------------------|----------------|------------|--------------|-------------|
| \$69,850.00 Selling Price    94588 / 12.5% Zip Code / Tax Rate    - Contract Date    - Net Trade-in Value |                |            |              |             |
| PRIORITY LEVEL 1: Adding 1 HE charging package to this vehicle is mandatory                               |                |            |              |             |
| <b>Deal Details</b> Personal Purchase <b>Lease</b> 48 Months <b>Cash</b> 1                                |                |            |              |             |
| Customer Cash 1                                                                                           | \$             | 1,000.00   | \$942.27 /mo | \$71,457.62 |
| Customer Cash 2                                                                                           | \$             | 2,000.00   | \$648.44 /mo | \$70,457.62 |
| Customer Cash 3                                                                                           | \$             | 3,000.00   | \$624.90 /mo | \$69,457.62 |
| Deposit                                                                                                   | \$             | 0.00       | -            | -           |
| Residual                                                                                                  | Input Residual | %          | 35           | -           |
| <b>Rebate</b> <b>Update</b> \$7,500.00   \$16,450.00   \$7,500.00                                         |                |            |              |             |
| Federal EV Purchase Credit                                                                                |                | \$7,500.00 | \$7,500.00   | \$7,500.00  |
| Performance Offer                                                                                         |                | -          | \$7,950.00   | -           |
| AFS Lease Cash                                                                                            |                | -          | \$1,000.00   | -           |
| <b>We Owe/ Accessories</b> <b>Update</b> \$0.00   \$0.00   \$0.00                                         |                |            |              |             |
| <b>F&amp;I Menu</b> <b>Update</b> \$0.00   \$0.00   \$0.00                                                |                |            |              |             |
| Days to first payment                                                                                     |                | Input Days | 30           | -           |

## 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.

**Rebate Update**

Delivery Code:  Type Here

First Payment Waiver: ☒ Expired Rebate: ☐

Please confirm First Payment Waiver eligibility with lender before proceeding.

10 Result(s)

| Program Name                                                  | Prog. Desc. | Program Number | Incentive Code | OEM               | Fin |
|---------------------------------------------------------------|-------------|----------------|----------------|-------------------|-----|
| <input type="checkbox"/> 2024 ZDX AFS Loyalty/Conquest Offer  | ①           | AP-X63         | LOYL           | Acura             | Ac  |
| <input type="checkbox"/> 2024 ZDX Launch Lease Support        | ①           | AP-X85         | FLEX           | Acura             | Ac  |
| <input type="checkbox"/> 2024 ZDX Loyalty/Conquest Upgrade C  | ①           | AP-X64         | LOYL           | Acura             | Ac  |
| <input type="checkbox"/> 2024 ZDX Regional Launch Lease Supp  | ①           | AP-X86         | FLEX           | Acura             | Ac  |
| <input type="checkbox"/> 2024 ZDX Vendor Offer                | ①           | AP-X93         | AHCA           | Acura             | Ac  |
| <input type="checkbox"/> Acura Graduate Offer                 | ①           | AP-W60         | COLG           | Acura             | Ac  |
| <input type="checkbox"/> Clean Vehicle Lease Credit           | ①           | AP-N200        | FEDEV          | Acura             | Ac  |
| <input type="checkbox"/> Federal EV Purchase Credit           | ①           | -              | -              | Government Offers | CA  |
| <input type="checkbox"/> Military Appreciation                | ①           | AP-W59         | MAPR           | Acura             | Ac  |
| <input type="checkbox"/> ZDX Dealership Associate Lease Suppo | ①           | AP-W97         | ZDXDA          | Acura             | Ac  |

**Rebate Cart**

| Program Name                                          | Rebate      |
|-------------------------------------------------------|-------------|
| Federal EV Purchas...                                 | \$ 7,500.00 |
| Payment Type/Term: Cash/ALL Total Amount: \$7,500.00  |             |
| Performance Offer                                     | \$ 7,950.00 |
| Payment Type/Term: Lease/ALL Total Amount: \$7,950.00 |             |
| AFS Lease Cash                                        | \$ 1,000.00 |
| Payment Type/Term: Lease/ALL Total Amount: \$1,000.00 |             |
| <b>\$16,450.00</b> Total Rebates                      |             |
| <b>\$0.00</b> Dealer Cash                             |             |

Cancel Save

**Lien Holder** Green Bank

**Cash Down** \$ 2,000.00

**Flex Cash** College Grad optional

**Flex Cash Amount** \$ 750.00 Remove

**Flex Cash** Military Appreciation optional

**Flex Cash Amount** \$ 1,000.00 Remove

Add another Flex Cash

**Federal EV Tax Credit** \$ 7,500.00

**Other Down Payment** \$ optional

**Other Down Pymt 3** \$ optional

**Other Down 3 Desc** optional

## 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”

**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

**Deal Details** Personal Purchase

**Based on MSRP Lease1** 48 Months

|                 | Loan1       | Approved Loan1 | Approved Loan1 | Approved Loan1 |
|-----------------|-------------|----------------|----------------|----------------|
| Customer Cash 1 | \$ 2,000.00 | \$1,807.98 /mo | \$1,535.94 /mo | \$1,328.70 /mo |
| Deposit         | \$ 0.00     | -              | -              | -              |

|                                   | Acura Financ...   | Acura Financ...   | DT6               | TL1               | Acura Financia... |
|-----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| APR/ Money Factor                 | 7.44 %            | 8.92 %            | 4.5 %             | 8.12 %            | 10.78 %           |
| Residual                          | 37                | -                 | -                 | -                 | -                 |
| Yearly Miles                      | 15000             | -                 | -                 | -                 | -                 |
| <b>Rebate</b>                     | <b>\$1,750.00</b> | <b>\$0.00</b>     | <b>\$0.00</b>     | <b>\$0.00</b>     | <b>\$1,750.00</b> |
| Acura Military Appreciation Offer | \$1,000.00        | -                 | -                 | -                 | \$1,000.00        |
| Acura Graduate Offer              | \$750.00          | -                 | -                 | -                 | \$750.00          |
| <b>We Owe/ Accessories</b>        | <b>\$2,160.00</b> | <b>\$2,160.00</b> | <b>\$2,160.00</b> | <b>\$2,160.00</b> | <b>\$2,160.00</b> |
| Trailer Hitch                     | \$665.00          | \$665.00          | \$665.00          | \$665.00          | \$665.00          |
| Cargo Net                         | \$60.00           | \$60.00           | \$60.00           | \$60.00           | \$60.00           |
| Side Under Spoiler                | \$910.00          | \$910.00          | \$910.00          | \$910.00          | \$910.00          |
| Front Grille                      | \$525.00          | \$525.00          | \$525.00          | \$525.00          | \$525.00          |
| Package A: Home Charging Bundle   | \$0.00            | -                 | -                 | -                 | -                 |
| <b>F&amp;I Menu</b>               | <b>\$5,699.00</b> | <b>\$5,699.00</b> | <b>\$5,699.00</b> | <b>\$5,699.00</b> | <b>\$5,699.00</b> |
| Acura VSC                         | \$1.00            | \$1.00            | \$1.00            | \$1.00            | \$1.00            |
| Acura Maintenance                 | \$5,000.00        | \$5,000.00        | \$5,000.00        | \$5,000.00        | \$5,000.00        |
| Acura GAP                         | \$192.00          | \$192.00          | \$192.00          | \$192.00          | \$192.00          |

**F&I Menu Update**

Selected F&I Menu

- Acura VSC (Acura Care Pre-owned 15)
- Acura Maintenance (Acura Care Maintenance 1)
- Acura GAP (ARGP ACURA CARE GAP USED 1)
- Acura Windshield Protection (ARWS ACURA CARE WINDSHIELD PROTECTION REPAIR/REPLACE 3)

**Edit F&I Menu**

Additional Fields

Coverage Name: Select

Term Months: Select

Term Miles: Select

Deductible: Select

**Disclosure Type**: Select

Payment Options

☐ Taxable ☐ Upfront ☐ Tax Upfront

Gross

☐ Front ☐ Back

Back Gross Type

☐ Front Office Sale ☐ Back Office Sale

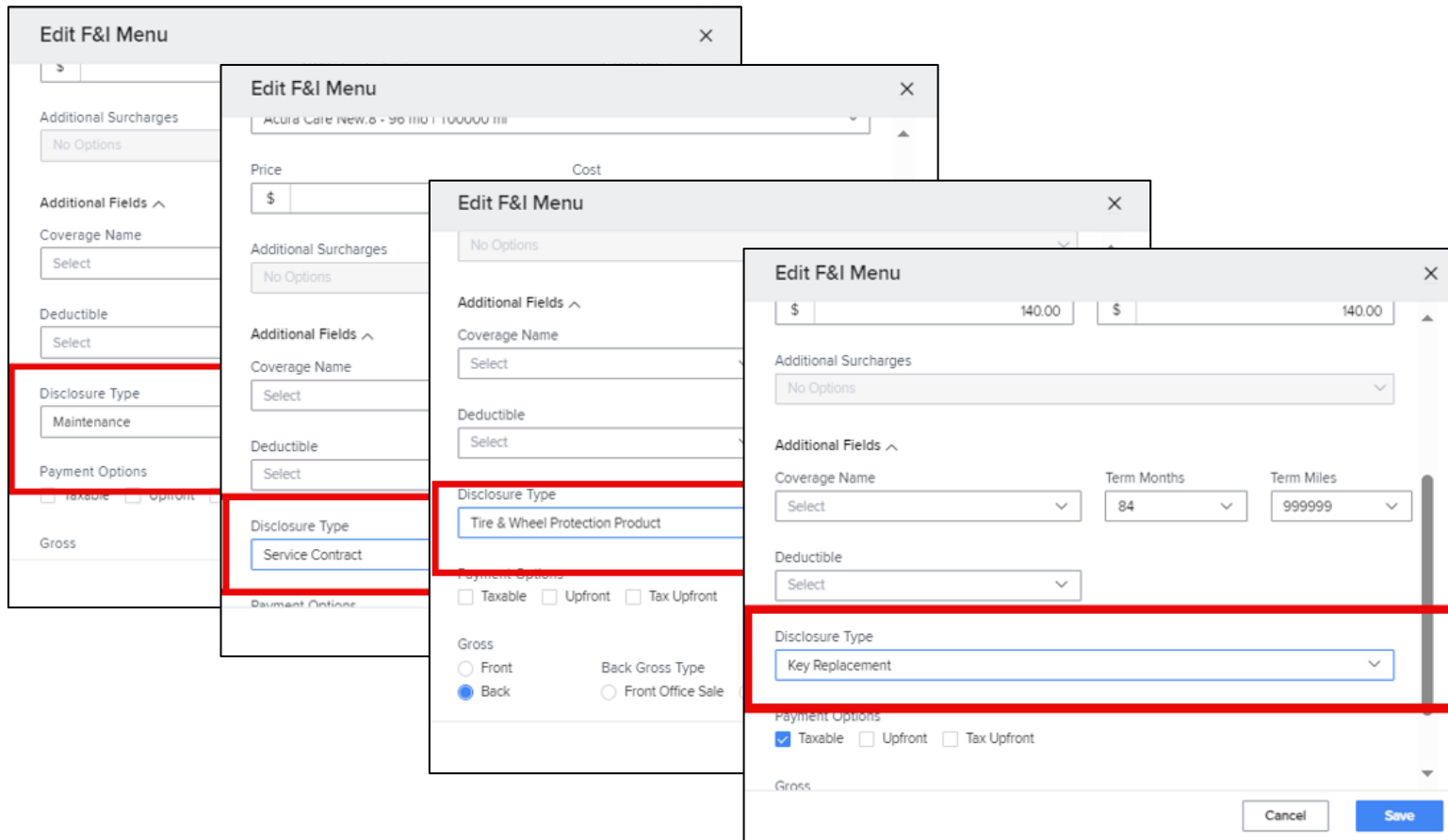
Cancel Save

## 1. Dealer builds deal on DSP

**ACTION**

v. Input F&I Product Disclosures

### ③ Select F&I product type



The image displays four overlapping 'Edit F&I Menu' windows, each showing a different F&I product type selected in the 'Disclosure Type' field. The windows are arranged in a cascading manner, with the 'Key Replacement' window being the most prominent.

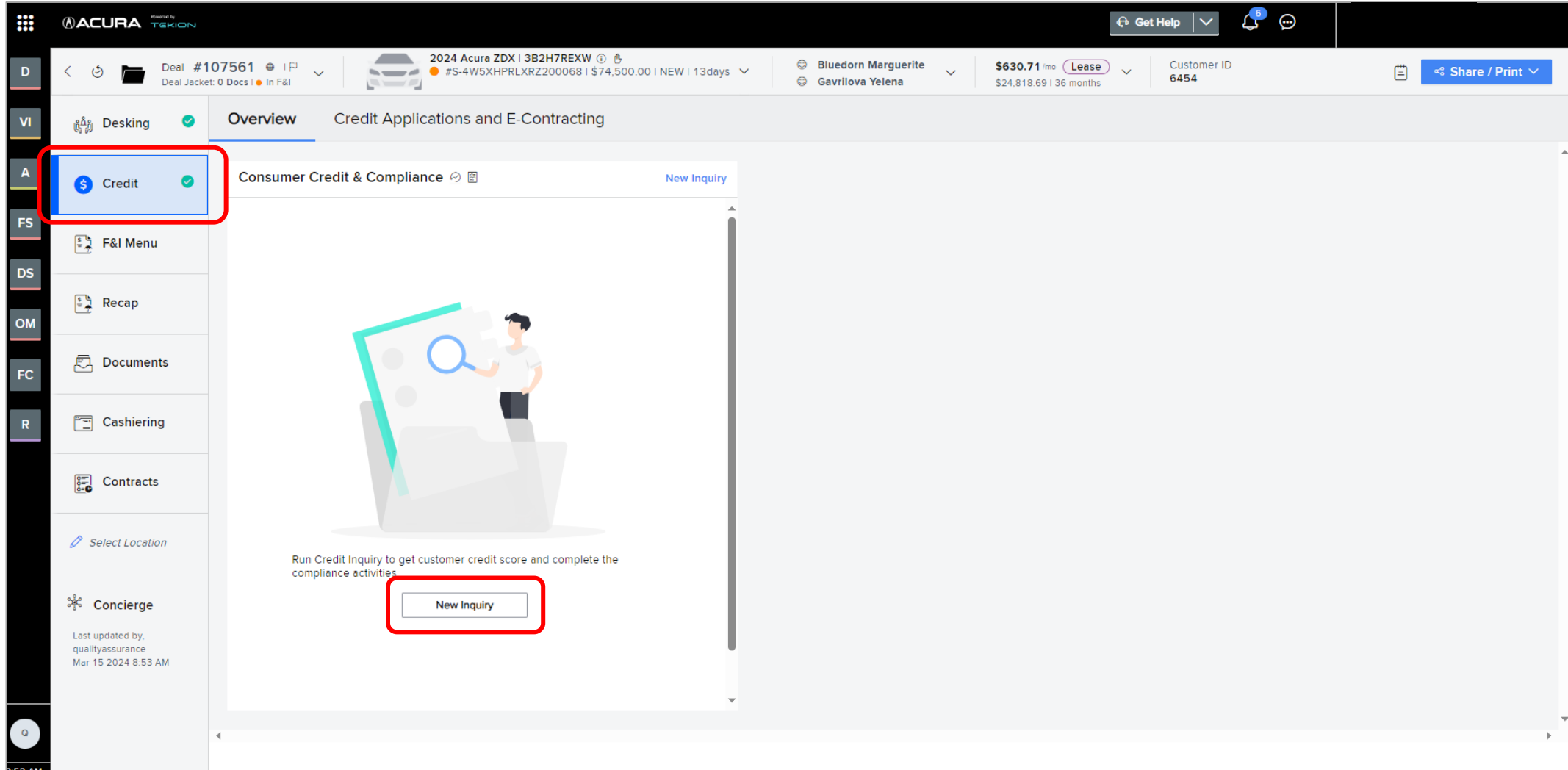
- Window 1 (Leftmost):** Shows 'Maintenance' selected in the 'Disclosure Type' field.
- Window 2:** Shows 'Service Contract' selected in the 'Disclosure Type' field.
- Window 3:** Shows 'Tire & Wheel Protection Product' selected in the 'Disclosure Type' field.
- Window 4 (Rightmost):** Shows 'Key Replacement' selected in the 'Disclosure Type' field. This window also shows 'Term Months' set to 84 and 'Term Miles' set to 999999.

Each window includes fields for 'Price', 'Cost', 'Additional Surcharges', 'Coverage Name', 'Deductible', 'Payment Options' (Taxable, Upfront, Tax Upfront), and 'Gross'. The 'Key Replacement' window also includes a 'Back Gross Type' section with 'Back' selected.

F&I Product Types:

- Maintenance
- Service Contract
- Tire & Wheel Protection Product
- Key Replacement

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

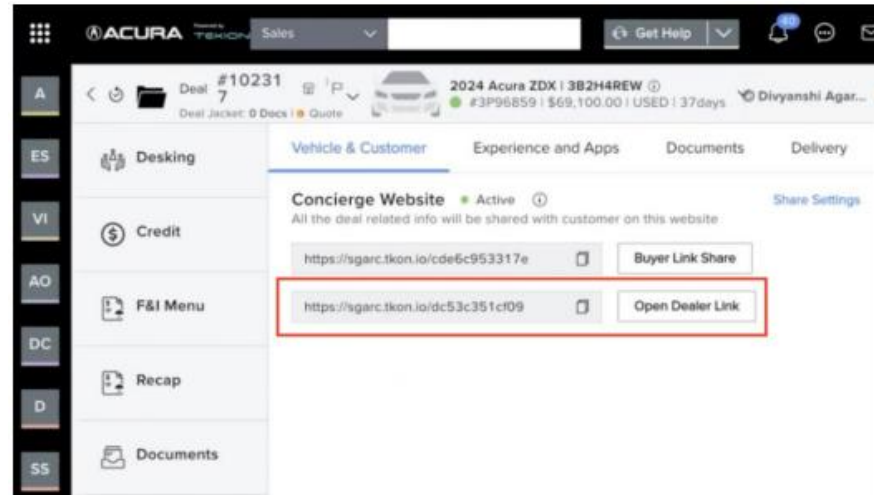


The screenshot displays the Acura Dealer Portal interface. The top navigation bar includes the Acura logo, a 'Get Help' button, and a notification bell. The main header shows deal information: Deal #107561, 2024 Acura ZDX | 3B2H7REXW, and customer details: Bluedorn Marguerite, Gavrilova Yelena, with a lease payment of \$630.71/mo. The left sidebar contains a vertical menu with icons for Desking, Credit, F&I Menu, Recap, Documents, Cashiering, Contracts, and Concierge. The 'Credit' menu item is highlighted with a red box. The main content area is titled 'Consumer Credit & Compliance' and features an illustration of a person with a magnifying glass over a document. Below the illustration, the text reads: 'Run Credit Inquiry to get customer credit score and complete the compliance activities.' A 'New Inquiry' button is highlighted with a red box.



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.*

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

4:35

ACURA

New Lease Offer

Financing

Please confirm you...

First Name

Last Name

Phone Number

Email

2024 ZDX SH-AWD Ty... \$569.00/mo

4:36

ACURA

New Lease Offer

Financing

I live with family

Others

When did you move-in

Year

Month

Employment Details

Please add your employment...

What is your employment status?

2024 ZDX SH-AWD Ty... \$569.00/mo

4:37

ACURA

New Lease Offer

Income Details

Please add your income details required for the credit application

What is your gross income?

Gross income

\$

How are you paid?

Annual

Monthly

Biweekly

Weekly

acura-preprod.aecloud.io

Done

Customer inputs personal details

4:37

ACURA

New Lease Offer

Financing

Credit Application Summary

Primary Applicant Details

Personal Details

First Name

Last Name

Phone Number

Email

DOB (MM/DD/YYYY)\*

2024 ZDX SH-AWD Ty... \$569.00/mo

4:37

ACURA

New Lease Offer

Financing

Income Details

Gross income

Payment type

By selecting "Submit Application", you agree to...

SUBMIT APPLICATION

2024 ZDX SH-AWD Ty... \$569.00/mo

4:37

ACURA

New Lease Offer

Financing

Residential Details

AA acura-preprod.aecloud.io

2024 ZDX SH-AWD Ty... \$569.00/mo

SUBMIT APPLICATION

Customer confirms information and submits application

## 5. Review lender decision(s) with customer

ACURA

Powered by TEKION

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VI

A

FS

DS

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FC

R

Q

8:53 AM

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📁

Deal #107561

🔍

IP

Deal Jacket: 0 Docs | 🟡 In F&I

🚗

2024 Acura ZDX | 3B2H7REXW

🔍

🏠

#S-4W5XHPRLXRZ200068 | \$74,500.00 | NEW | 13days

⌵

👤

Bluedorn Marguerite

⌵

👤

Gavrilova Yelena

⌵

\$630.71 /mo

Lease

⌵

\$24,818.69 | 36 months

⌵

Customer ID

6454

📅

Share / Print

⌵

👤 Desking

✓

💰 Credit

✓

📄 F&I Menu

📄 Recap

📄 Documents

📄 Cashiering

📄 Contracts

Select Location

✳️ Concierge

Last updated by,  
qualityassurance  
Mar 15 2024 8:53 AM

Overview

Credit Applications and E-Contracting

Credit Application

Econtract Actions ⌵

New Application

⋮

Application Details

Approved: 2 • Conditioned: 2 • Pending: 0 • Declined: 1

Compare Lender Decision

Ahamed

(Credit Application for S-4W5XHPRLXRZ20)

▼ Agency: DealerTrack FinanceDriver, Acura Financial Services (Tekion), DT6 (DealerTrack FinanceDriver), TL4 (DealerTrack FinanceDriver), TL1 (DealerTrack FinanceDriver), TL3 (DealerTrack FinanceDriver), TL2 (DealerTrack FinanceDriver) | Application No. : 1710501925559-ecee

📄 2 Approved | 1 Declined | 0 Approved | ...

Lenders

| Lender Name                       |             |  |                |
|-----------------------------------|-------------|--|----------------|
| DT TEST BALANCER                  | ● Approved  |  | 🖨 View Details |
| Decline Test Lender               | ● Declined  |  | 🖨 View Details |
| High Rate Test Lender             | ● Approved  |  | 🖨 View Details |
| Conditional Approval Test Lender  | ● Failed ⚠️ |  | 🖨 View Details |
| Counter Offer Test Lender         | ● Approved  |  | 🖨 View Details |
| Acura Financial Services (Tekion) | ● Failed ⚠️ |  | 🖨 View Details |

## 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%.

**Deal #107561**  
Deal Jacket: 0 Docs | In F&I

**2024 Acura ZDX | 3B2H7REXW**  
#S-4W5XHPRLXRZ200068 | \$74,500.00 | NEW | 20days

**Bluedorn Marguerite**  
**Gavrilova Yelena**

**\$630.71 /mo** (Lease)  
\$24,818.69 | 36 months

**\$76,495.00** Selling Price  
**22824 / 4.15%** Zip Code / Tax Rate  
**Fri Mar 15 2024** Contract Date  
**-** Net Trade-in Value  
**1 Vehicle Options** Change Vehicle  
**-** Assign

**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 failures. [Deal Push Setup](#)

| Deal Details    |              | Personal Purchase | Based on MSRP Lease1<br>36 Months | Loan1<br>84 mo | Approved Lease1<br>36 mo | Approved Lease1<br>36 mo |
|-----------------|--------------|-------------------|-----------------------------------|----------------|--------------------------|--------------------------|
| Customer Cash 1 | \$ 20,000.00 |                   | \$702.18 /mo                      | \$1,061.03 /mo | \$730.74 /mo             | \$873.38 /mo             |
| Customer Cash 2 | \$ 22,445.00 |                   | \$630.71 /mo                      | \$1,021.65 /mo | \$658.51 /mo             | \$797.31 /mo             |
| Deposit         | \$ 0.00      |                   | -                                 | -              | -                        | -                        |

| Lender                |                    | Acura Financi... | Acura Financi... | TL3    | TL1    |
|-----------------------|--------------------|------------------|------------------|--------|--------|
| APR/ Money Factor     | APR/MF             | 3.48 %           | 8.92 %           | 4.23 % | 8 %    |
| Residual              | Input Residual     | 46               | -                | 46     | 46     |
| Yearly Miles          | Input Yearly Miles | 15000            | -                | 15000  | 15000  |
| Rebate                | Update             | \$4,000.00       | \$0.00           | \$0.00 | \$0.00 |
| We Owe/ Accessories   | Update             | \$0.00           | \$0.00           | \$0.00 | \$0.00 |
| F&I Menu              | Update             | \$0.00           | \$0.00           | \$0.00 | \$0.00 |
| Days to first payment | Input Days         | 30               | 45               | 30     | 30     |

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

< Compare Lender Decision ×

⌵ ⇄

Cash Down

\$22445 (3) \$7500 (1)

Approved Rate

3% (3) 6% (1)

Term

36 Mo (3) 72 Mo (1)

[Clear](#) | 5 Results

|                 | Proposed Payment<br><small>Customer suggested</small> | <input checked="" type="radio"/> High Rate Test Lender<br><small>Approved</small> | <input type="radio"/> DT TEST BALANCER<br><small>Approved</small> | <input type="radio"/> Counter Offer Test Len...<br><small>Conditioned</small> | <input type="radio"/> Conditional Approv<br><small>Conditioned</small> |
|-----------------|-------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------|------------------------------------------------------------------------|
| 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.                                                             | -                                                                      |

Cancel **View in Desking**

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

**Deal #107561** | 2024 Acura ZDX | 3B2H7REXW | #S-4W5XHPRLXRZ200068 | \$74,500.00 | NEW | 20days

**Bluedorn Marguerite** | **Gavrilova Yelena** | \$630.71 /mo | \$24,818.69 | 36 months

**Desking** | \$76,495.00 Selling Price | 22824 / 4.15% Zip Code / Tax Rate | Fri Mar 15 2024 Contract Date | Net Trade-in Value | 1 Vehicle Options Change Vehicle | Assign

**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 failures. [Deal Push Setup](#)

| Deal Details    |              | Personal Purchase | Lease1<br>36 Months | Loan1<br>84 mo | Approved Lease1<br>36 mo | Approved Lease1<br>36 mo |
|-----------------|--------------|-------------------|---------------------|----------------|--------------------------|--------------------------|
| Customer Cash 1 | \$ 20,000.00 | \$702.18 /mo      | \$1,061.03 /mo      | \$730.74 /mo   | \$873.38 /mo             |                          |
| Customer Cash 2 | \$ 22,445.00 | \$630.71 /mo      | \$1,021.65 /mo      | \$658.51 /mo   | \$797.31 /mo             |                          |
| Deposit         | \$ 0.00      | -                 | -                   | -              | -                        |                          |

| Lender                | Acura Financi...            | Acura Financi... | TL3    | TL1    |
|-----------------------|-----------------------------|------------------|--------|--------|
| APR/ Money Factor     | APR/MF % 3.48 %             | 8.92 %           | 4.23 % | 8 %    |
| Residual              | Input Residual % 46         | -                | 46     | 46     |
| Yearly Miles          | Input Yearly Miles mi 15000 | -                | 15000  | 15000  |
| Rebate                | \$4,000.00                  | \$4,000.00       | \$0.00 | \$0.00 |
| We Owe/ Accessories   | \$0.00                      | \$0.00           | \$0.00 | \$0.00 |
| F&I Menu              | \$0.00                      | \$0.00           | \$0.00 | \$0.00 |
| Days to first payment | Input Days 30               | 45               | 30     | 30     |



## 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

ACURA Desking - Credit Applications and E-Contracting

Deal #110479 | 2024 Acura ZDX | 362H6REW | \$891.11/mo | Santos Godofredo | Customer ID: 8519

**Credit Application**

Application Details: Approved: 3 • Conditioned: 2 • Pending: 0 • Declined: 1

SANTOS (Credit Application for 5-4WSXHPRL1R264)

Agency: DealerTrack FinanceDriver; Acura Financial Services (Tekion), DT6 (DealerTrack FinanceDriver), TL4 (DealerTrack FinanceDriver), TL1 (DealerTrack FinanceDriver), TL2 (DealerTrack FinanceDriver), TL3 (DealerTrack FinanceDriver) | Application No.: 1712751683661-ebcd

| Lender Name                      | Status          | Action              |
|----------------------------------|-----------------|---------------------|
| DT TEST BALANCER                 | Approved        | View Details        |
| Decline Test Lender              | Declined        | View Details        |
| High Rate Test Lender            | Approved        | View Details        |
| Counter Offer Test Lender        | Conditioned     | View Details        |
| Conditional Approval Test Lender | Conditioned     | View Details        |
| <b>Acura Financial Services</b>  | <b>Approved</b> | <b>View Details</b> |

ACURA Desking - Credit Applications and E-Contracting

Deal #110479 | 2024 Acura ZDX | 362H6REW | \$891.11/mo | Santos Godofredo | Customer ID: 8519

**Credit Application**

Application Details: Approved: 3 • Conditioned: 2 • Pending: 0 • Declined: 1

SANTOS (Credit Application for 5-4WSXHPRL1R264)

Agency: DealerTrack FinanceDriver; Acura Financial Services (Tekion), DT6 (DealerTrack FinanceDriver), TL4 (DealerTrack FinanceDriver), TL1 (DealerTrack FinanceDriver), TL2 (DealerTrack FinanceDriver), TL3 (DealerTrack FinanceDriver) | Application No.: 1712751683661-ebcd

**Acura Financial Services - Decision details**

| Applicants       | Applicants |
|------------------|------------|
| SANTOS GODOFREDO |            |

| Finance                    | Value                    |
|----------------------------|--------------------------|
| Lender Name                | Acura Financial Services |
| Type                       | LEASE                    |
| Term                       | 36                       |
| Term Length                | MO                       |
| Approved Amount            | \$57,000.00              |
| Tier                       | 02                       |
| APR/IMP                    | 0.0015                   |
| Lender Interest Rate       | -                        |
| Payment Frequency          | -                        |
| Lender Amortisation Period | -                        |
| Instalment Payment         | \$729.00                 |
| Residual Value             | \$0.00                   |
| First Payment Date         | -                        |
| Down Payment               | \$1,500.00               |
| ITV                        | -                        |

## 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

The screenshot shows the ACURA Desking interface. At the top, there's a header with deal information: Deal #110479, 2024 Acura ZDX 1.3B2H6REW, \$74,850.00 Selling Price, 90702 / 9.5% Zip Code / Tax Rate, Wed Apr 10 2024 Contract Date, \$7,500.00 Net Trade-in Value, 1 Vehicle Options, Santos Godofredo, \$939.20/mo Lease1, Customer ID 8519. Below this is a table of deal details for different lenders. The 'Financed/ Adjusted Capital Cost' row is highlighted with a red box, showing values ranging from \$60,279.41 to \$61,779.41.

| Deal Details                    | Personal Purchase     | Lease1 36 Months | Lease1 36 mo   | Approved Lease1 36 mo | Approved Lease1 36 mo | Approved Lease1 36 mo | Approved Lease1 36 mo | Approved Lease1 36 mo | Approved Lease1 36 mo | Approved Lease1 36 mo |
|---------------------------------|-----------------------|------------------|----------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| Customer Cash 1                 | \$ 1,500.00           | \$939.20 /mo     | \$1,235.75 /mo | \$1,122.67 /mo        | \$1,122.67 /mo        | \$954.31 /mo          | \$954.31 /mo          | \$1,122.67 /mo        | \$939.20 /mo          |                       |
| Customer Cash 2                 | \$ 3,000.00           | \$891.11 /mo     | \$1,187.66 /mo | \$1,071.57 /mo        | \$1,071.57 /mo        | \$905.81 /mo          | \$905.81 /mo          | \$1,071.57 /mo        | \$891.11 /mo          |                       |
| Deposit                         | \$ 0.00               | -                | -              | -                     | -                     | -                     | -                     | -                     | -                     | -                     |
| Lender                          | Acura Financ...       | Acura Financ...  | TL1            | TL1                   | DT6                   | DT6                   | TL1                   | Acura Financ...       |                       |                       |
| APR/ Money Factor               | APR/MF %              | 3.6 %            | 0.0015         | 8 %                   | 8 %                   | 4.2 %                 | 4.2 %                 | 8 %                   | 3.6 %                 |                       |
| Residual                        | Input Residual %      | 48               | 48             | 48                    | 48                    | 48                    | 48                    | 48                    | 48                    |                       |
| Yearly Miles                    | Input Yearly Miles mi | 12000            | 12000          | 12000                 | 12000                 | 12000                 | 12000                 | 12000                 | 12000                 |                       |
| Rebate                          | Update                | \$9,250.00       | \$0.00         | \$0.00                | \$0.00                | \$0.00                | \$0.00                | \$0.00                | \$9,250.00            |                       |
| We Owe/ Accessories             | Update                | \$2,213.00       | \$2,213.00     | \$2,213.00            | \$2,213.00            | \$2,213.00            | \$2,213.00            | \$2,213.00            | \$2,213.00            |                       |
| F&I Menu                        | Update                | \$2,143.00       | \$2,143.00     | \$2,143.00            | \$2,143.00            | \$2,143.00            | \$2,143.00            | \$2,143.00            | \$2,143.00            |                       |
| Days to first payment           | Input Days            | 35               | 35             | 35                    | 35                    | 35                    | 35                    | 35                    | 35                    |                       |
| Fees                            | Update                | \$2,266.75       | \$2,266.75     | \$1,671.75            | \$1,671.75            | \$1,671.75            | \$1,671.75            | \$1,671.75            | \$2,266.75            |                       |
| Security Deposit                | Lease loyalty         | 0                | 0              | 0                     | 0                     | 0                     | 0                     | 0                     | 0                     |                       |
| Payment Frequency               | Monthly               | Monthly          | Monthly        | Monthly               | Monthly               | Monthly               | Monthly               | Monthly               | Monthly               |                       |
| Financed/ Adjusted Capital Cost |                       | \$60,279.41      | \$71,029.41    | \$61,184.41           | \$61,184.41           | \$61,184.41           | \$61,184.41           | \$61,184.41           | \$61,779.41           | \$61,944.41           |
| Loan to value ratio             |                       | 79.95 %          | 94.2 %         | 81.74 %               | 81.74 %               | 81.74 %               | 81.74 %               | 81.74 %               | 81.74 %               | 81.94 %               |
| Taxes                           |                       | \$1,843.64       | \$1,981.97     | \$990.62              | \$1,859.56            | \$1,859.56            | \$1,844.95            | \$1,844.95            | \$1,859.56            | \$1,843.64            |
| Drive Off                       |                       | \$4,239.11       | \$3,562.50     | \$4,328.17            | \$4,328.17            | \$4,159.81            | \$4,159.81            | \$4,328.17            | \$4,144.70            |                       |

- ④ Enter the correct amount

The screenshot shows the 'Roll Payment' screen. It has a section for 'Adjusted Capital Cost' with a text input field containing '\$ 57,000.00'. Below this is a button labeled 'Adjust and calculate'. At the bottom, there's a dropdown menu with 'Trade In' selected, and two buttons: 'Cancel' and 'Apply'.

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

**Deal #107561**  
Deal Jacket: 0 Docs | In F&I

**2024 Acura ZDX | 3B2H7REXW**  
#S-4W5XHPRLXRZ200068 | \$74,500.00 | NEW | 13days

**Bludorn Marguerite**  
Gavrilova Yelena

**\$630.71 /mo** (Lease)  
\$24,818.69 | 36 months

**Customer ID 6454**

**Overview** **Credit Applications and E-Contracting**

**Credit Application**

**Application Details**  
Approved: 2 • Conditioned: 2 • Pending: 0 • Declined: 1

**Ahamed** (Credit Application for S-4W5XHPRLXRZ20)  
Agency: DealerTrack FinanceDriver, Acura Financial Services (Tekion), DT6 (DealerTrack FinanceDriver), TL4 (DealerTrack FinanceDriver), TL1 (DealerTrack FinanceDriver), TL3 (DealerTrack FinanceDriver), TL2 (DealerTrack FinanceDriver) | Application No.: 1710501925559-eccc

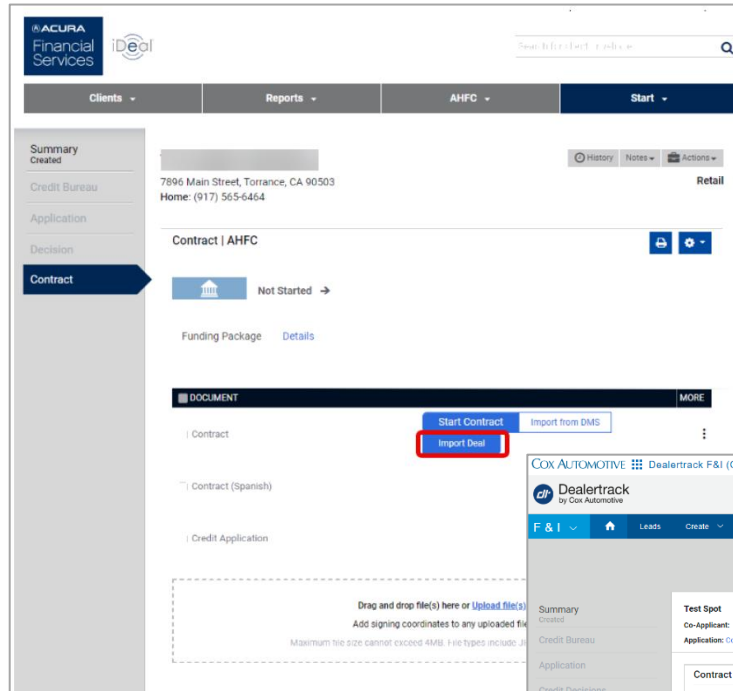
**Lenders**

| Lender Name                       | Status      | Action                       |
|-----------------------------------|-------------|------------------------------|
| DT TEST BALANCER                  | Approved    | <a href="#">View Details</a> |
| Decline Test Lender               | Declined    | <a href="#">View Details</a> |
| High Rate Test Lender             | Approved    | <a href="#">View Details</a> |
| Conditional Approval Test Lender  | Conditioned | <a href="#">View Details</a> |
| Counter Offer Test Lender         | Conditioned | <a href="#">View Details</a> |
| Acura Financial Services (Tekion) | Failed      | <a href="#">View Details</a> |

**Econtract Actions** (Dropdown menu)  
Submit to: DealerTrack FinanceDriver

**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.

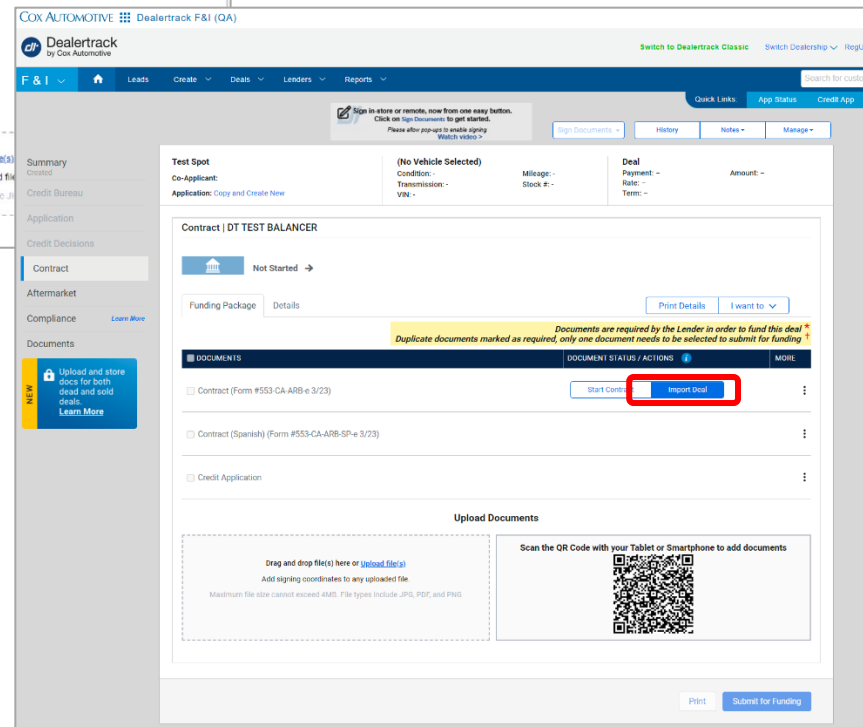
## 7. Log on to iDeal/uniFI to import deal



The screenshot shows the iDeal/uniFI interface. The left sidebar has a 'Contract' tab selected. The main area shows a 'Contract | AHFC' section with a 'Not Started' status. Below this, there is a 'DOCUMENT' section with a table. The 'Import Deal' button is highlighted with a red box.

- 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.



The screenshot shows the Dealertrack F&I (QA) interface. The left sidebar has a 'Contract' tab selected. The main area shows a 'Contract | DT TEST BALANCER' section with a 'Not Started' status. Below this, there is a 'DOCUMENTS' section with a table. The 'Import Deal' button is highlighted with a red box.

## 7. Log on to iDeal/uniFI to import deal

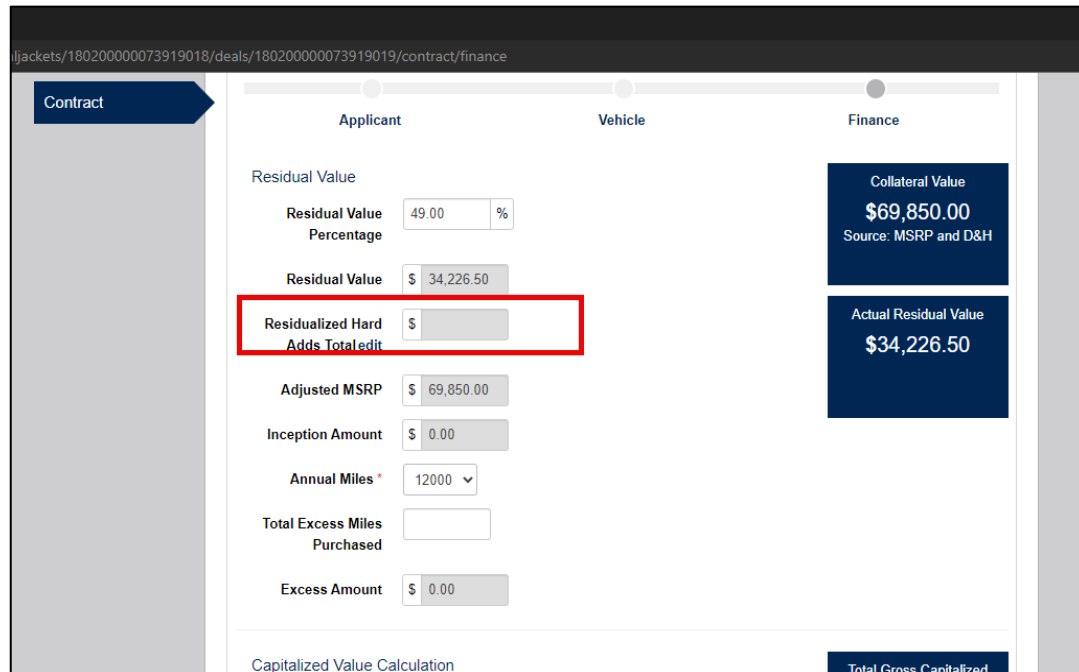
**ACTION**

### i. Residual Hard Adds

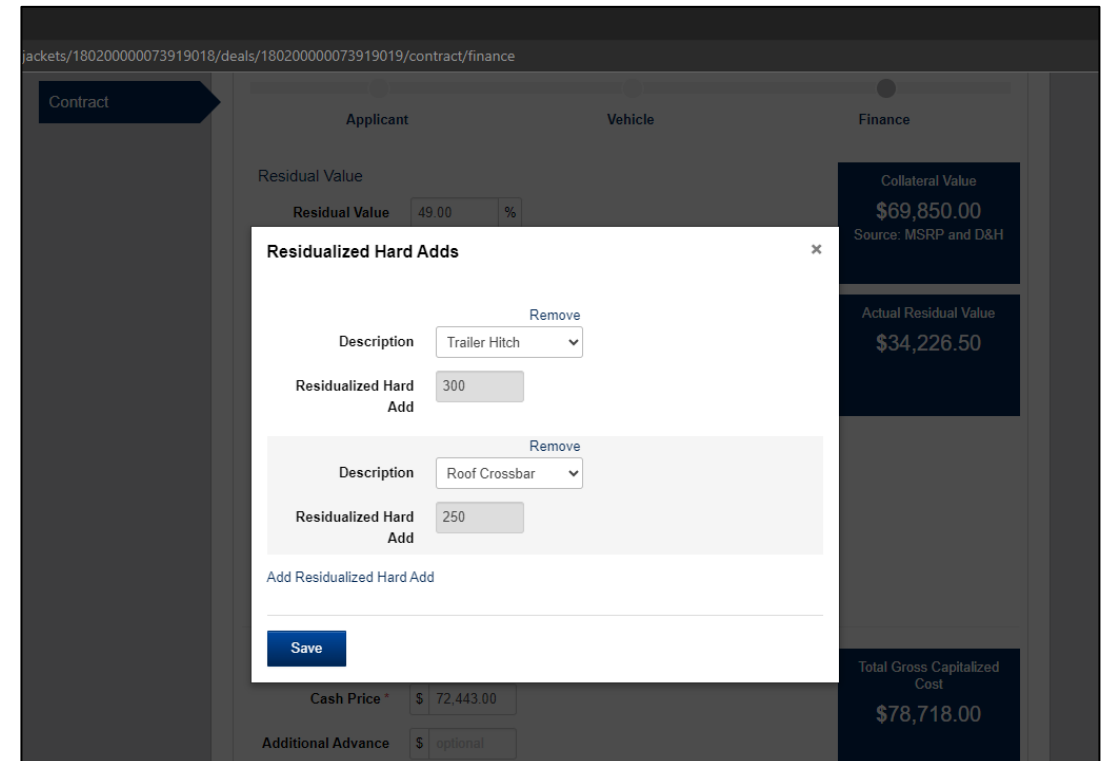
For accessories that are hard adds, DSP will calculate the residual hard adds automatically, but will not import to iDeal. Ensure the deal gets pushed through correctly, dealers must enter the residual hard adds manually on iDeal

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

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



The screenshot shows the 'Contract' tab in the iDeal/uniFI interface. The 'Residual Hard Adds Total' field is highlighted with a red box and labeled 'edit'. The 'Residual Value' is 49.00%. The 'Collateral Value' is \$69,850.00. The 'Actual Residual Value' is \$34,226.50. The 'Adjusted MSRP' is \$69,850.00. The 'Inception Amount' is \$0.00. The 'Annual Miles' is 12000. The 'Total Excess Miles Purchased' is 0.00. The 'Excess Amount' is \$0.00. The 'Capitalized Value Calculation' is shown at the bottom.



The screenshot shows the 'Residualized Hard Adds' modal in the iDeal/uniFI interface. The modal lists two items: 'Trailer Hitch' and 'Roof Crossbar'. The 'Residualized Hard Add' for 'Trailer Hitch' is 300. The 'Residualized Hard Add' for 'Roof Crossbar' is 250. The 'Save' button is at the bottom. The background shows the 'Contract' tab with the 'Residual Value' 49.00%, 'Collateral Value' \$69,850.00, 'Actual Residual Value' \$34,226.50, 'Adjusted MSRP' \$69,850.00, 'Inception Amount' \$0.00, 'Annual Miles' 12000, 'Total Excess Miles Purchased' 0.00, 'Excess Amount' \$0.00, and 'Capitalized Value Calculation'.

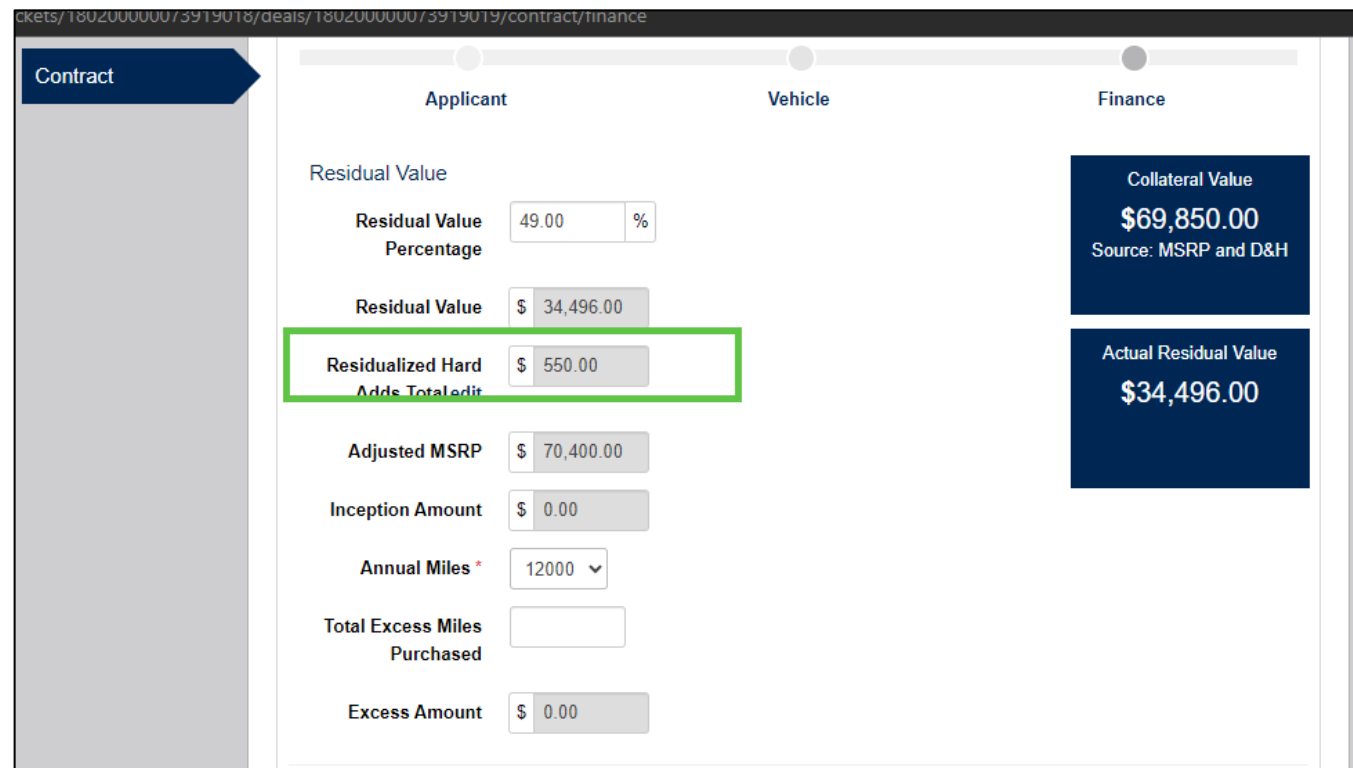
## 7. Log on to iDeal/uniFI to import deal

**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



ckets/1802000000/3919018/deals/1802000000/3919019/contract/finance

**Contract**

Applicant Vehicle Finance

Residual Value

Residual Value Percentage 49.00 %

Residual Value \$ 34,496.00

**Residualized Hard Adds Total Edit** \$ 550.00

Adjusted MSRP \$ 70,400.00

Inception Amount \$ 0.00

Annual Miles \* 12000

Total Excess Miles Purchased

Excess Amount \$ 0.00

Collateral Value  
**\$69,850.00**  
Source: MSRP and D&H

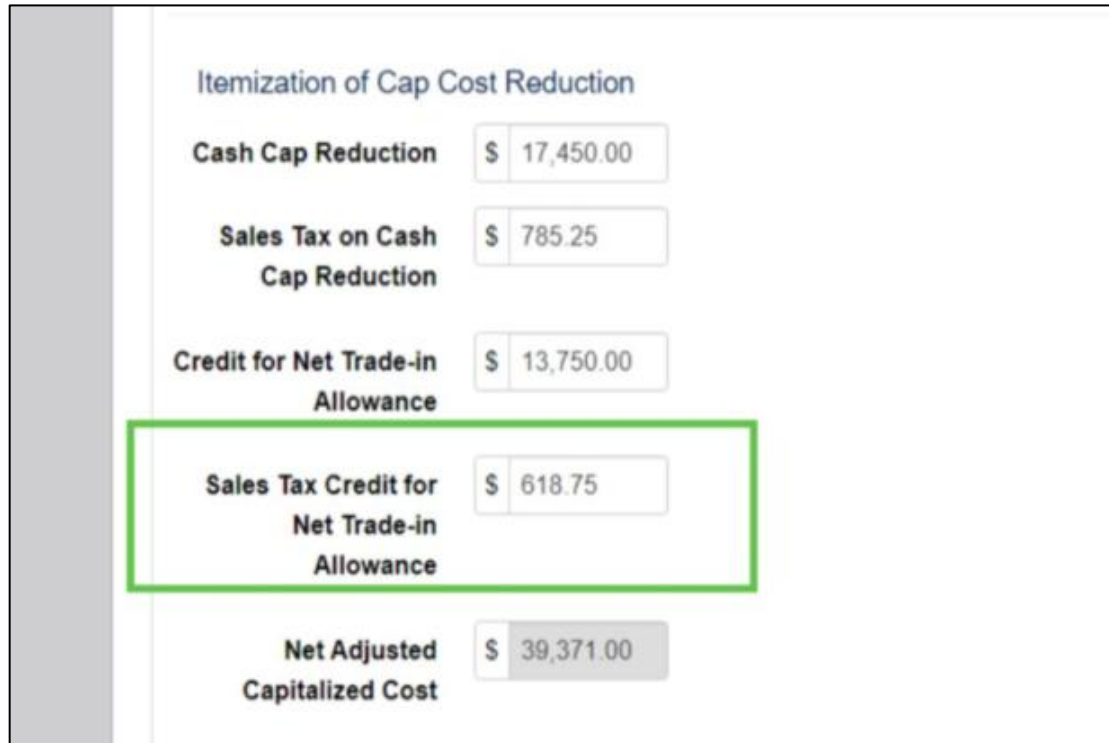
Actual Residual Value  
**\$34,496.00**



## 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.



| Itemization of Cap Cost Reduction           |              |
|---------------------------------------------|--------------|
| Cash Cap Reduction                          | \$ 17,450.00 |
| Sales Tax on Cash Cap Reduction             | \$ 785.25    |
| Credit for Net Trade-in Allowance           | \$ 13,750.00 |
| Sales Tax Credit for Net Trade-in Allowance | \$ 618.75    |
| Net Adjusted Capitalized Cost               | \$ 39,371.00 |

## 7. Log on to iDeal/uniFI to import deal

**ACTION**

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

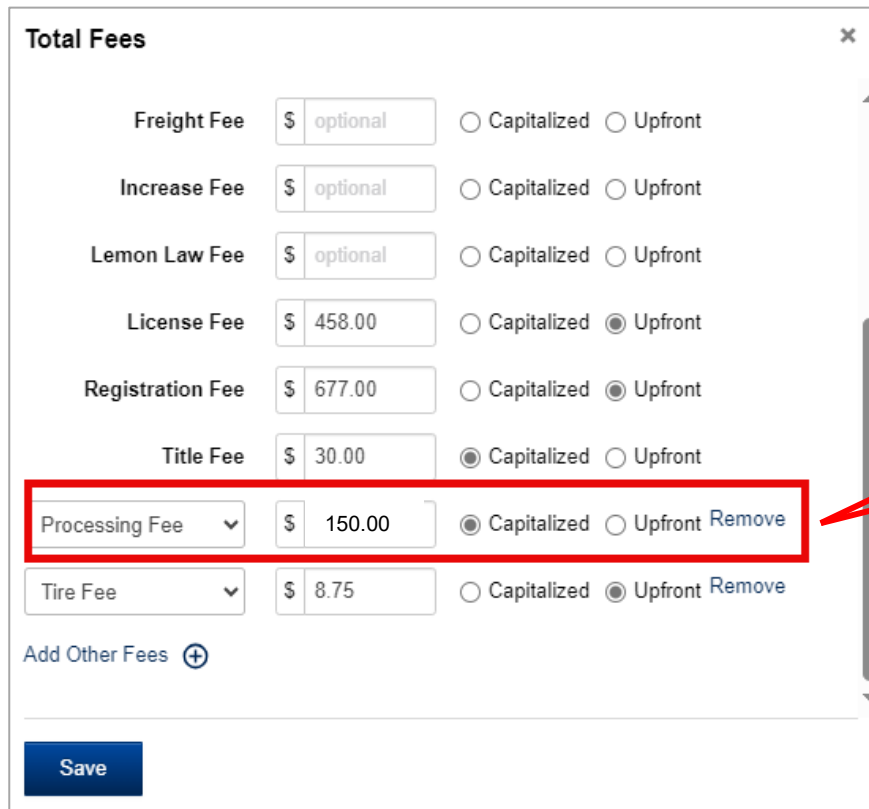
|                                                             |               |
|-------------------------------------------------------------|---------------|
| Disposition Fee *                                           | \$ 350.00     |
| Residual Plus<br>Adjusted Capitalized<br>Cost               | \$ 101,802.68 |
| Monthly Dealer<br>Markup                                    | \$ 0.00       |
| Total Dealer Markup<br>Amount                               | \$ 0.00       |
| Refundable Security<br>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<br>Payment                             | \$ 926.38     |
| Monthly Rent Charge                                         | \$ 152.70     |
| Base Monthly<br>Payment                                     | \$ 1,079.08   |
| Monthly Use Tax                                             | \$ 82.48      |

## 7. Log on to iDeal/uniFI to import deal

**ACTION**

iv. Input Documentation fees correctly

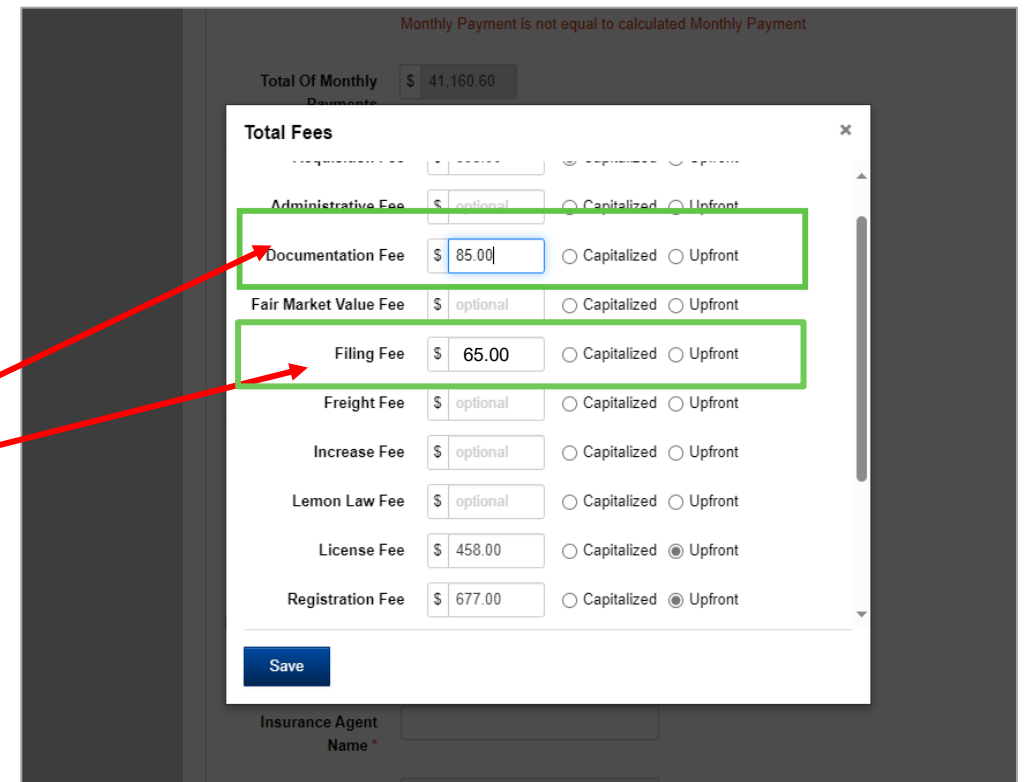
Fee Structure in DSP should be set up to meet state guidelines and match the dealer's current DMS provider's fee structure. Some fees in DSP (i.e documentation fee and handling fee) can combine when pushed to iDeal/uniFI. These combined fees may end up importing to Processing Fee and total to exceed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



| Fee Type         | Amount      | Capitalized                      | Upfront                          | Remove                 |
|------------------|-------------|----------------------------------|----------------------------------|------------------------|
| Freight Fee      | \$ optional | <input type="radio"/>            | <input type="radio"/>            |                        |
| Increase Fee     | \$ optional | <input type="radio"/>            | <input type="radio"/>            |                        |
| Lemon Law Fee    | \$ optional | <input type="radio"/>            | <input type="radio"/>            |                        |
| License Fee      | \$ 458.00   | <input type="radio"/>            | <input checked="" type="radio"/> |                        |
| Registration Fee | \$ 677.00   | <input type="radio"/>            | <input checked="" type="radio"/> |                        |
| Title Fee        | \$ 30.00    | <input checked="" type="radio"/> | <input type="radio"/>            |                        |
| Processing Fee   | \$ 150.00   | <input checked="" type="radio"/> | <input type="radio"/>            | <a href="#">Remove</a> |
| Tire Fee         | \$ 8.75     | <input type="radio"/>            | <input checked="" type="radio"/> | <a href="#">Remove</a> |

[Add Other Fees](#) 

[Save](#)



Monthly Payment is not equal to calculated Monthly Payment

Total Of Monthly Payments \$ 41,160.60

| Fee Type              | Amount      | Capitalized           | Upfront                          |
|-----------------------|-------------|-----------------------|----------------------------------|
| Administrative Fee    | \$ optional | <input type="radio"/> | <input type="radio"/>            |
| Documentation Fee     | \$ 85.00    | <input type="radio"/> | <input type="radio"/>            |
| Fair Market Value Fee | \$ optional | <input type="radio"/> | <input type="radio"/>            |
| Filing Fee            | \$ 65.00    | <input type="radio"/> | <input type="radio"/>            |
| Freight Fee           | \$ optional | <input type="radio"/> | <input type="radio"/>            |
| Increase Fee          | \$ optional | <input type="radio"/> | <input type="radio"/>            |
| Lemon Law Fee         | \$ optional | <input type="radio"/> | <input type="radio"/>            |
| License Fee           | \$ 458.00   | <input type="radio"/> | <input checked="" type="radio"/> |
| Registration Fee      | \$ 677.00   | <input type="radio"/> | <input checked="" type="radio"/> |

[Save](#)

Insurance Agent Name \*

## 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

4805/deals/180200000073904810/contract/finance

Taxes

Sales Tax \$ 6,942.51

Add Government Taxes

Fees

Registration Fee \$ 677.00

Title Fee \$ 30.00

License Fee \$ 458.00

Documentation Fee \$ optional

State Emission Fee \$ optional

Accessory Charge \$ optional

Tire Fee \$ 8.75

Emission Testing Charge \$ optional

**Electric Vehicle Charging Premium \$ optional**

Electronic Registration Charge \$ optional

Add Other Fees

Delivery Handling \$ 299.00 Paid To: Dealer Remove

Processing Fee \$ 170.00 Paid To: Dealer Remove

**ACTION**

### Lease

Total Fees

Filing Fee \$ optional Capitalized Upfront

Freight Fee \$ optional Capitalized Upfront

Increase Fee \$ optional Capitalized Upfront

Lemon Law Fee \$ optional Capitalized Upfront

License Fee \$ 458.00 Capitalized Upfront

Registration Fee \$ 677.00 Capitalized Upfront

Title Fee \$ 30.00 Capitalized Upfront

Tire Fee \$ 8.75 Capitalized Upfront Remove

**Electric Vehicle Charging Premium \$**

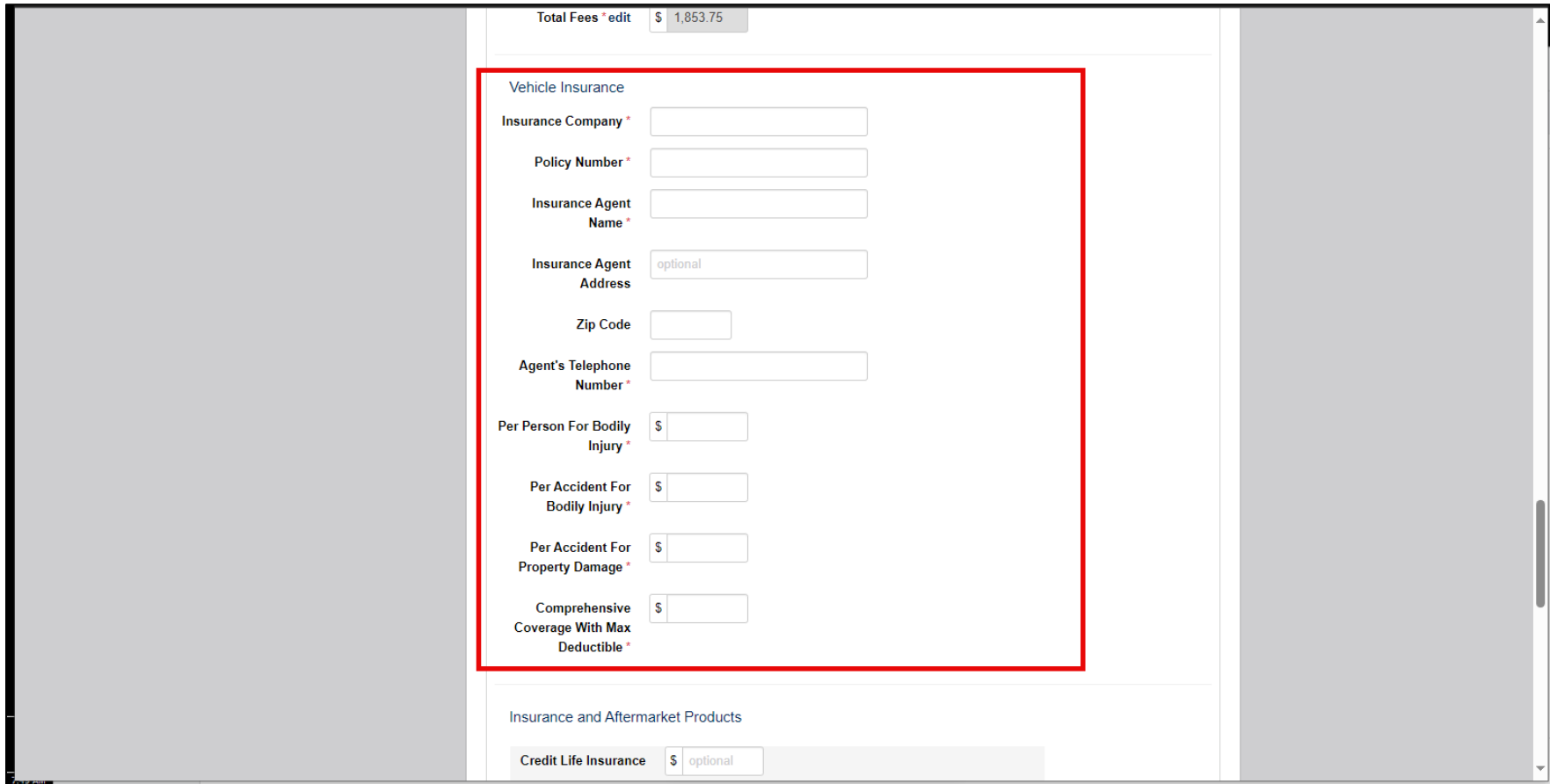
Save

Insurance Company abc

## 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



The screenshot displays the iDeal/UniFI interface. At the top, 'Total Fees \*edit' is shown as '\$ 1,853.75'. Below this, the 'Vehicle Insurance' section is highlighted with a red rectangular border. This section contains the following fields:

- Insurance Company \*
- Policy Number \*
- Insurance Agent Name \*
- Insurance Agent Address (optional)
- Zip Code
- Agent's Telephone Number \*
- Per Person For Bodily Injury \* (\$)
- Per Accident For Bodily Injury \* (\$)
- Per Accident For Property Damage \* (\$)
- Comprehensive Coverage With Max Deductible \* (\$)

Below the red-bordered section, the 'Insurance and Aftermarket Products' section is visible, featuring a 'Credit Life Insurance' field set to '\$ optional'.

## 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”.

Insurance and Aftermarket Products

|                             |             |
|-----------------------------|-------------|
| Credit Life Insurance       | \$ optional |
| Credit Disability Insurance | \$ optional |
| GAP                         | \$ 183.00   |
| Provider *                  | Acura Care  |
| Service Contract            | \$ 1,165.00 |
| Term *                      | 96          |
| Miles *                     | 120000      |
| Deductible *                | \$ 0.00     |
| Provider *                  | Acura Care  |
| Maintenance                 | \$ optional |

ICE Vehicle Contract

Insurance and Aftermarket Products

|                             |                |
|-----------------------------|----------------|
| Credit Life Insurance       | \$ optional    |
| Credit Disability Insurance | \$ optional    |
| GAP                         | \$ 183.00      |
| Provider *                  | Acura Care BEV |
| Service Contract            | \$ 1,165.00    |
| Term *                      | 96             |
| Miles *                     | 120000         |
| Deductible *                | \$ 0.00        |
| Provider *                  | Acura Care BEV |
| Maintenance                 | \$ optional    |

**ACTION**

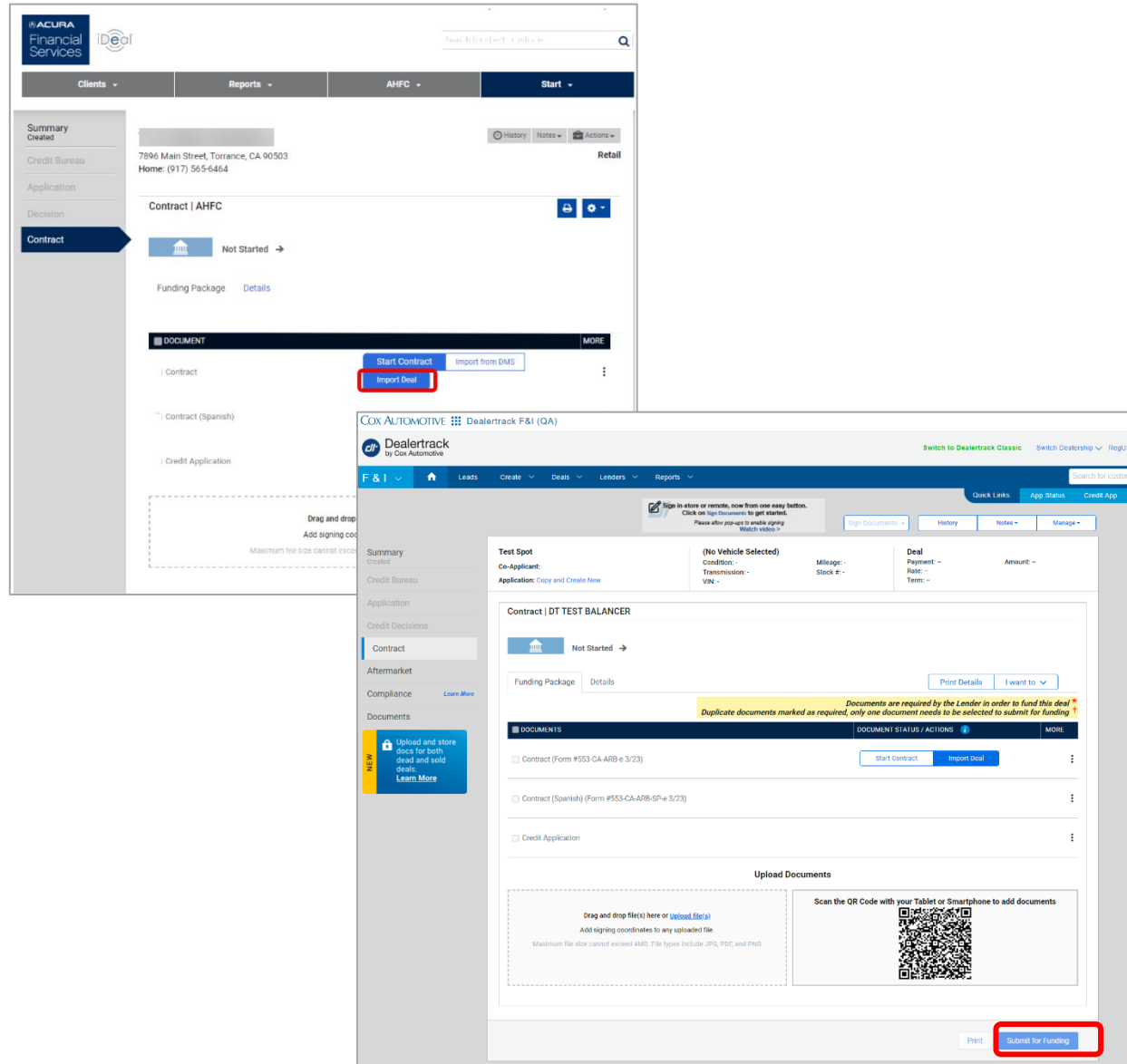
**NOTE:**

For GAP Products purchased with BEV vehicles, Dealers will need to manually update provider to “Acura Care” instead of the “Acura Care BEV” that will be automatically populated for BEV purchase.

|            |            |
|------------|------------|
| GAP        | \$ 183.00  |
| Provider * | Acura Care |

BEV Vehicle Contract

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

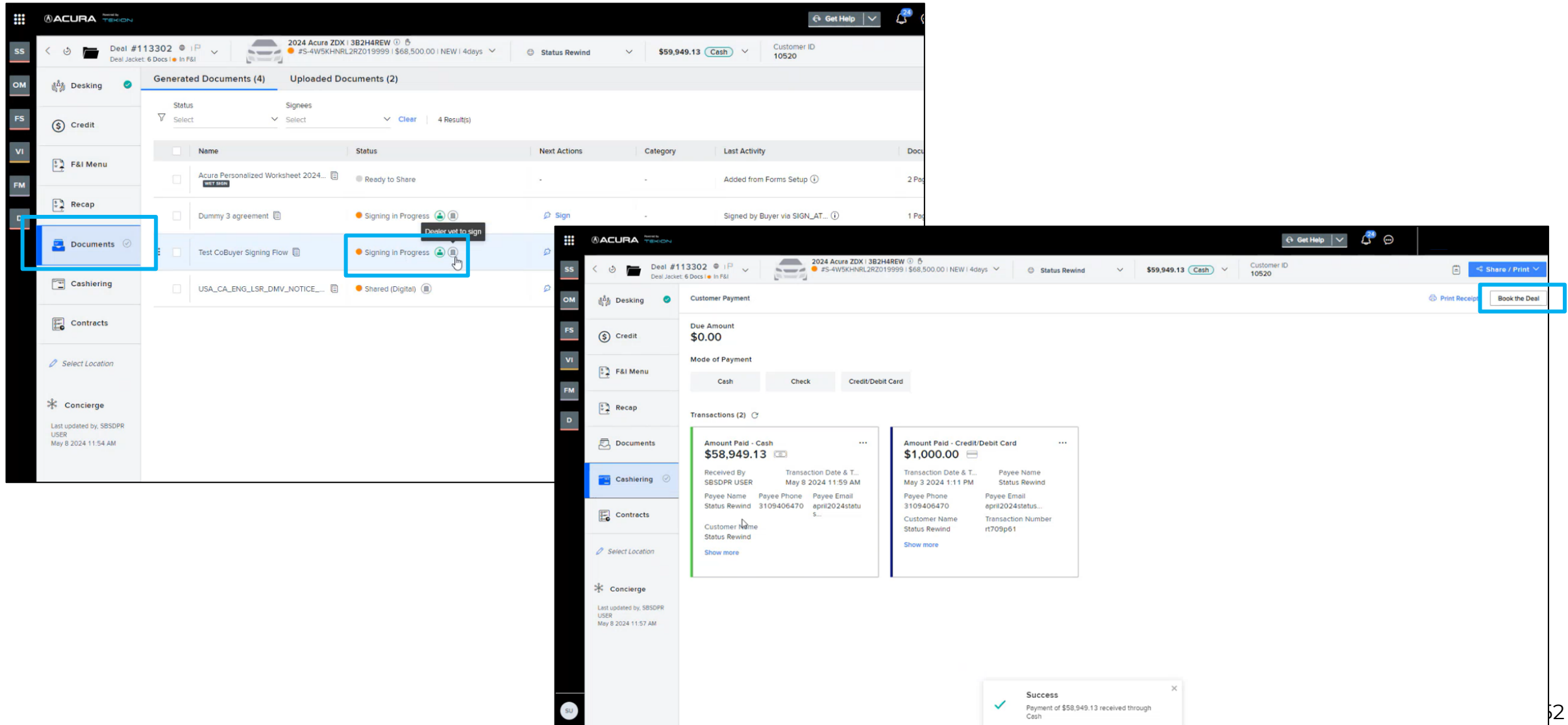


The screenshot displays the Acura Financial Services iDeal web application. The left sidebar contains navigation links: Summary, Credit Bureau, Application, Decision, and Contract (highlighted). The main content area shows a contract summary for a customer at 7896 Main Street, Torrance, CA 90503. The contract status is 'Not Started'. Below this, there is a 'DOCUMENT' section with a table listing documents: Contract, Contract (Spanish), and Credit Application. The 'Contract' document is highlighted, and the 'Import Deal' button is circled in red. Below the document list, there is a 'Upload Documents' section with a QR code and instructions to scan it with a tablet or smartphone to add documents. The 'Submit for Funding' button is also circled in red.

- 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



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



The screenshot displays the Acura DSP interface, divided into two main sections. The left section shows the 'Generated Documents (4)' and 'Uploaded Documents (2)' tabs. The 'Generated Documents' tab is active, showing a list of documents with columns for Name, Status, Next Actions, Category, Last Activity, and Docs. The 'Test CoBuyer Signing Flow' document is highlighted, and a 'Sign' button is visible. The right section shows the 'Customer Payment' screen, which includes a 'Due Amount' of \$0.00, a 'Mode of Payment' dropdown set to 'Cash', and a 'Transactions (2)' section. The 'Amount Paid - Cash' is \$58,949.13, and the 'Amount Paid - Credit/Debit Card' is \$1,000.00. A 'Book the Deal' button is visible in the top right corner. A success message at the bottom indicates that the payment of \$58,949.13 was received through cash.

**Generated Documents (4)**

| Name                                 | Status              | Next Actions | Category | Last Activity                  | Docs |
|--------------------------------------|---------------------|--------------|----------|--------------------------------|------|
| Acura Personalized Worksheet 2024... | Ready to Share      |              |          | Added from Forms Setup         | 2 Ps |
| Dummy 3 agreement                    | Signing in Progress | Sign         |          | Signed by Buyer via SIGN_AT... | 1 Ps |
| Test CoBuyer Signing Flow            | Signing in Progress |              |          |                                |      |
| USA_CA_ENG_LSR_DMIV_NOTICE...        | Shared (Digital)    |              |          |                                |      |

**Customer Payment**

Due Amount: \$0.00

Mode of Payment: Cash

Transactions (2)

**Amount Paid - Cash: \$58,949.13**

Received By: SBS DPR USER  
Transaction Date & T...: May 8 2024 11:59 AM

**Amount Paid - Credit/Debit Card: \$1,000.00**

Transaction Date & T...: May 3 2024 1:11 PM  
Payee Name: Status Rewind  
Payee Phone: 3109406470  
Payee Email: april2024status...  
Customer Name: Status Rewind  
Transaction Number: rt709p61

**Success**  
Payment of \$58,949.13 received through Cash

- **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](mailto:SFIEmails@coxautoinc.com)

- **Support for Digital Sales Platform**

- General Support:
  - Phone: (833) 247-2240
  - Email: [ODSXSUPPORT@tekion.com](mailto: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](mailto:cai.icooperations@cosautoinc.com)
- Dealertrack Finance Services
  - Phone: (866) 868-5900 (Option 1)
  - Email: [dtsupport@dealertrack.com](mailto:dtsupport@dealertrack.com)

**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**

## 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 <b>Add as a new</b> 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.<br><b>**Note: This field is mandatory</b>                                                                                                                                                                                                                      |
| Legal Name               | Enter the Lender Legal name.<br><b>**Note: This field is mandatory</b>                                                                                                                                                                                                                        |
| 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, <b>Federal Employer Identification Number (FEIN)</b> , 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<br><ul style="list-style-type: none"> <li>•Credit exception</li> <li>•Lease Loyalty</li> <li>•Marketing Program</li> <li>•Security Deposit Purchased</li> </ul>                                                                                                        |

| 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.                         |



# Lender Setup – Field Descriptions

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

|                                                       |                                                                                                                                                                                                                                                                                                                  |                                                      |                                                                                                                                                                                                                                    |
|-------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Maximum Markup for Loan                               | <b>Enter the APR/MF Markup for Loan.</b><br>In Desking, if APR/MF exceeds the maximum markup, the user will see the message asking them to adjust the markup.<br>"Priority Level 1: Exceeded Maximum Markup of {value} for <b>Loan</b> {Term} months. Please adjust it." until the maximum markup is adjusted.   | 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.                                                                                                              |
| Maximum Markup for Lease                              | <b>Enter the APR/MF Markup for Lease.</b><br>In Desking, if APR/MF exceeds the maximum markup, the user will see the message asking them to adjust the markup.<br>"Priority Level 1: Exceeded Maximum Markup of {value} for <b>Lease</b> {Term} months. Please adjust it." until the max markup is adjusted.     | Remove Demo Mileage From Annual Mileage Display Name | Enter the value in to the <b>Remove Demo Mileage From Annual Mileage Display Name</b> field.                                                                                                                                       |
| Maximum Markup for One Pay                            | <b>Enter the APR/MF Markup for One Pay.</b><br>In Desking, if APR/MF exceeds the maximum markup, the user will see the message asking them to adjust the markup.<br>"Priority Level 1: Exceeded Maximum Markup of {value} for <b>One Pay</b> {Term} months. Please adjust it." until the max markup is adjusted. | 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). |
| 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 <b>Annual Percentage Rate (APR)</b> by multiplying the money factor by 2,400.                                           | OnePay 2 Digits After Monthly Payment                | When dividing payment by term, select to round monthly calculated payment to two digits.                                                                                                                                           |
| Money Factor Decimal Points                           | Select the no. of decimal points to be used in the deal calculation. Click the <b>Money Factor Decimal Points</b> drop-down and select the number of decimal points ( <b>5, 6, or 7</b> ) from the list based on requirements.                                                                                   | Include Security Deposits                            | Select this check-box to Include Security Deposits.                                                                                                                                                                                |
| 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.                                                                                                                                                                               | First Payment Waived                                 | Select this check-box to waive the First Payment.                                                                                                                                                                                  |
| Dealer Type                                           | Select the Dealer Type from the drop-down menu.                                                                                                                                                                                                                                                                  | TradeIn LienHolder                                   | Select this check-box to TradeIn LienHolder                                                                                                                                                                                        |
| Enable Remove Demo Mileage From Annual Mileage        | Select this check-box to enable Remove Demo Mileage From Annual Mileage.                                                                                                                                                                                                                                         | Disposition Fee Defaults To Monthly Payment          | Select this check-box to Disposition Fee Defaults To Monthly Payment.                                                                                                                                                              |
| Remove Demo Mileage From Annual Mileage Decider Value | On selection of <b>Enable Remove Demo Mileage From Annual Mileage</b> , the field to enter the value is enabled.<br>Enter the value in to the <b>Remove Demo Mileage From Annual Mileage Decider Value</b> field.                                                                                                |                                                      |                                                                                                                                                                                                                                    |



# Lender Setup – Field Descriptions

## 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<br>0-Rounded Minimum<br>2-Rounded Maximum<br>3-Rounded Add<br>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.<br><b>GMF</b> allows for residual adjustment only if Vehicle mileage is above 1000. <b>VCI</b> allows for residual adjustment only if Vehicle mileage is above 999. <b>MBFS</b> 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 ' <b>Vaulting.</b> '<br>The real copy of the document the customer signs is called the ' <b>Authoritative Copy.</b> ' At any point in time, there will be only one 'Authoritative Copy.'<br>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.<br>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, " <b>Payment due date cannot fall on 31st . Please adjust the days to first payment to conform to Lender's rules</b> ".                                                                                                                                                                        |
| Days Per Year For Odd Days Interest                              | Includes a drop-down box with the drop-down option of 360 and 365.<br>•The information icon will display "Days to add for odd days interest calculation."                                                                                                                                                                                                                                |
| Odd Days Based On Days Per Month                                 | Includes a checkbox option.<br>•The information icon will display " <b>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.</b> "                                                                                                                   |
| Annuity Due                                                      | Is is used for non-standard In-house leasing where the calculation will be based on Annuity Due.                                                                                                                                                                                                                                                                                         |

## 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.<br>Enter the amount charged per mile - e.g. \$ 0.75<br><b>**Note: the amount will vary on a deal level depending on the Vehicle.</b> |
| 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.                  |

## 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:<br>•Percentage<br>•Flat Amount<br>•% of Amt. Financed                                                                                                                     |
| Lease Markup                  | Select a radio button from the following options and enter the value:<br>•Money Factor<br>•Flat Amount<br>•% of Amt. Financed                                                                                                                   |
| Loan Finance Reserve Formula  | Select the formula to be used for the calculation:<br>•(Finance Charge based on Sell Rate - Finance Charge based on Buy Rate) * Reserve Split %<br>•{[(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 <b>Save</b> button to save the Lender setup settings. Click <b>Cancel</b> 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.<br>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.<br><b>**Note: You can always change the Disclosure type as needed.</b> |
| 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.<br><b>**Note: You can always change the Disclosure type as needed.</b>  |
| 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.<br>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.<br>If the product is taxable check the box.<br>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.<br><b>**Note: The selected GL Account will override GL Account mappings for this product.</b>                                                                   |

## 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.<br>The description entered here will be shown ONLY on the printed F&I Menus.                                  |
| Detailed Description                 | Enter a detailed description.<br>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.<br>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.                |

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. |



## 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             | <p>Select the Loan Term from this drop-down menu.</p> <ul style="list-style-type: none"> <li>•Don't Consider</li> <li>•From Deal</li> <li>•Manually Configured</li> </ul> <p><b>**Note: If you select Manually Configured, the Loan Term Value field will be active.</b></p> |
| Loan Term Value       | Enter the Loan Term value.                                                                                                                                                                                                                                                   |
| Loan Mileage          | <p>Select the Loan Mileage from this drop-down menu.</p> <ul style="list-style-type: none"> <li>•Don't Consider</li> <li>•Manually Configured</li> </ul> <p><b>**Note: If you select Manually Configured, the Loan Mileage Value field will be active.</b></p>               |
| Loan Mileage Value    | Enter the Loan Mileage Value.                                                                                                                                                                                                                                                |
| Loan Deductible       | <p>Select the Loan Deductible from this drop-down menu.</p> <ul style="list-style-type: none"> <li>•Don't Consider</li> <li>•Manually Configured</li> </ul> <p><b>**Note: If you select Manually Configured, the Loan Deductible Value field will be active</b></p>          |
| Loan Deductible Value | Enter the Loan Deductible Value.                                                                                                                                                                                                                                             |
| Digital Retailing     | <p>This field is only applicable to Digital Retailing Platform<br/>You can select the Plan code that you want to show automatically on the platform from the drop-down menu.</p> <ul style="list-style-type: none"> <li>•Highest Price</li> <li>•Lower Price</li> </ul>      |

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

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