



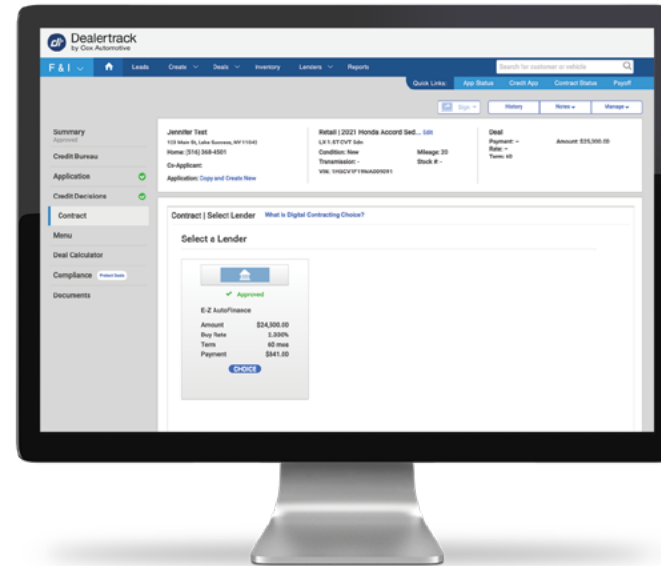
Digital Contracting Choice User Guide

5 Steps to Faster Funding

Accept digital contract/funding package submissions from your dealers.

Real-time transmission and a single place to retrieve all contract documents associated with a funding package speeds your review/approval process — and ability to fund them.

Note: Digital Contracting Choice utilizes the LAW 553 form and supports retail transactions with your dealers who have a Dealertrack digital contracting subscription.



FEATURES:

- Quick, no-fee setup/implementation — as fast as 5 business days
- No disruption to current funding process
- Front-end contract validations
- Supports trailing documents

BENEFITS:

- 1 Enable your dealers to take advantage of their digital contracting benefits with YOU
- 2 Speed your receipt of contracts to fast-track your funding operation
- 3 No miscalculations and no missed signatures reduce the #1 cause of recontracting
- 4 Minimal training/learning curve, as you follow your existing process once you retrieve your contract documents



The Power of One | Cox Automotive

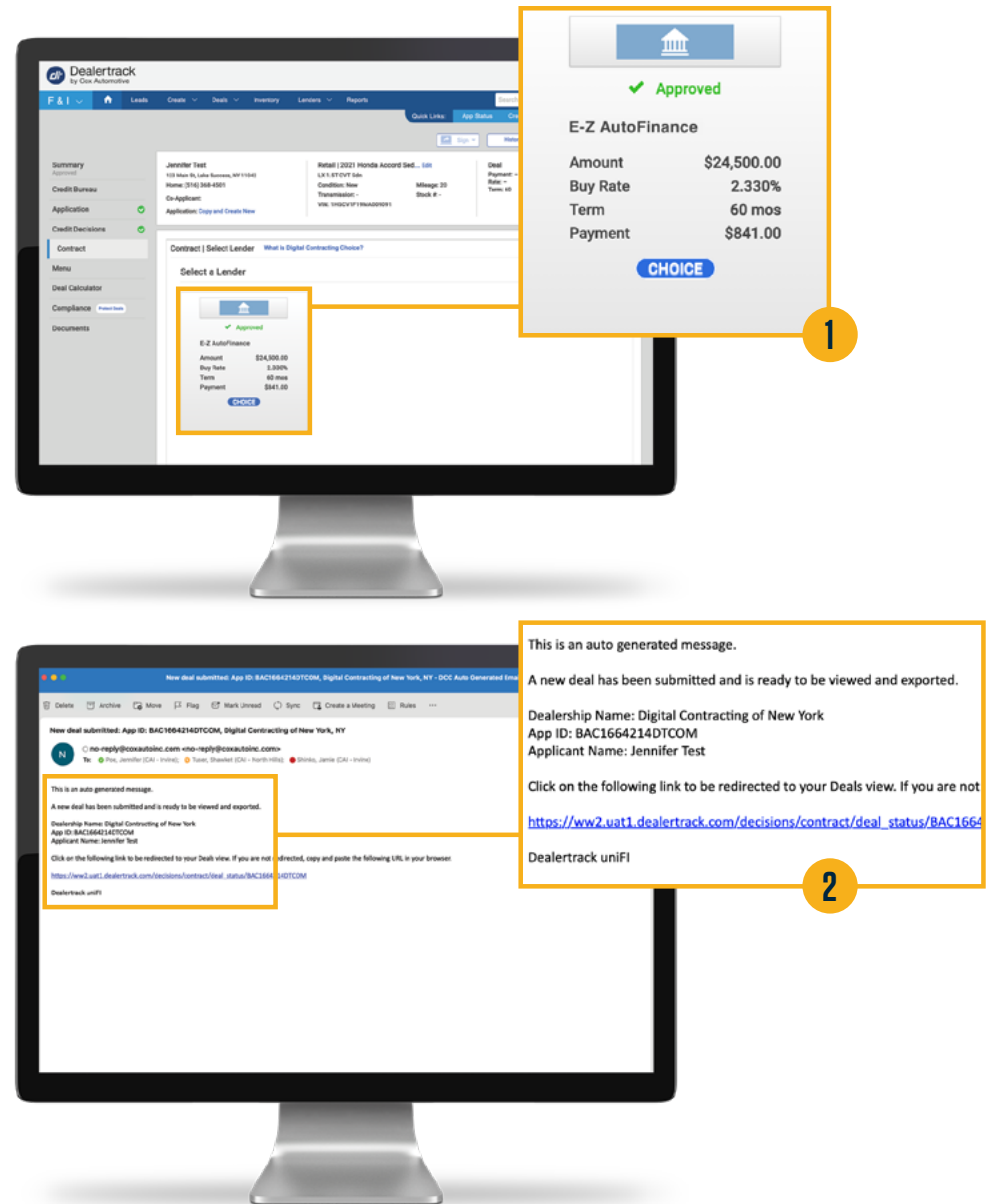
The Dealer Submission/Lender Receipt Workflow

STEP 1

Your dealer will pick up the approved credit application and will see your organization noted as **CHOICE** — which indicates that they can utilize digital contracting to submit the contract (and ancillary/trailing documents) to you electronically.

Why this matters:

This allows the dealer to sign the contract documents with their buyer(s) wherever they are most comfortable – either in-store or remotely (through Assisted Remote Signing). Front-end validations ensure the dealer has not overlooked any required signature/data fields or miscalculations. Then point-of-sale capture and local file upload functionality enable the dealer to produce and submit the ancillary (as well as any trailing) documents that complete the funding package. You'll receive notification in real-time — no more waiting on mail/courier delivery to begin your process.



STEP 2

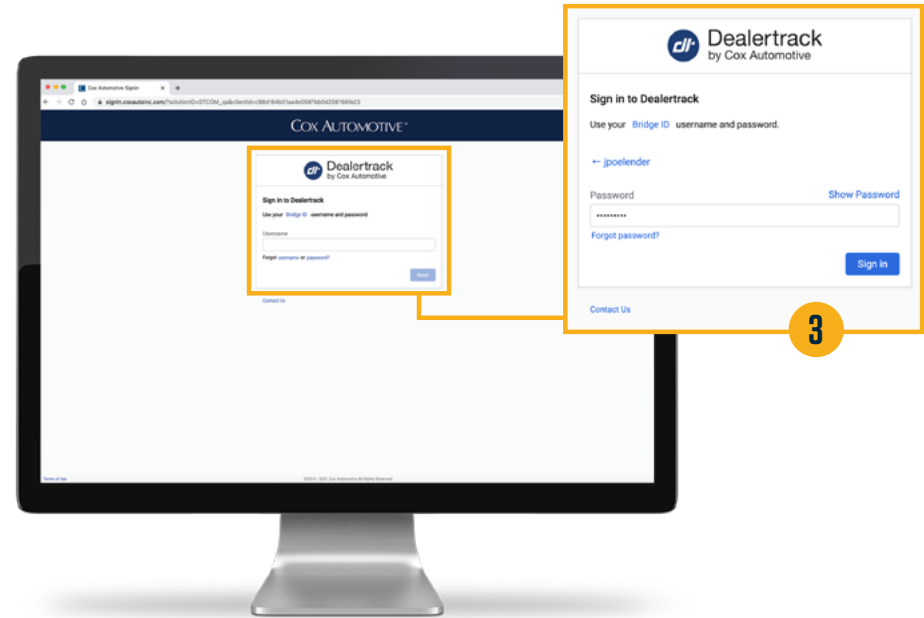
Once the contract is finalized and signed by the buyer and dealer, the dealer hits submit and you will receive an email notification with a link to Dealertrack, where your contract and ancillary/trailing documents will be neatly collected for viewing, printing, and download/export.



Your Dealertrack Experience

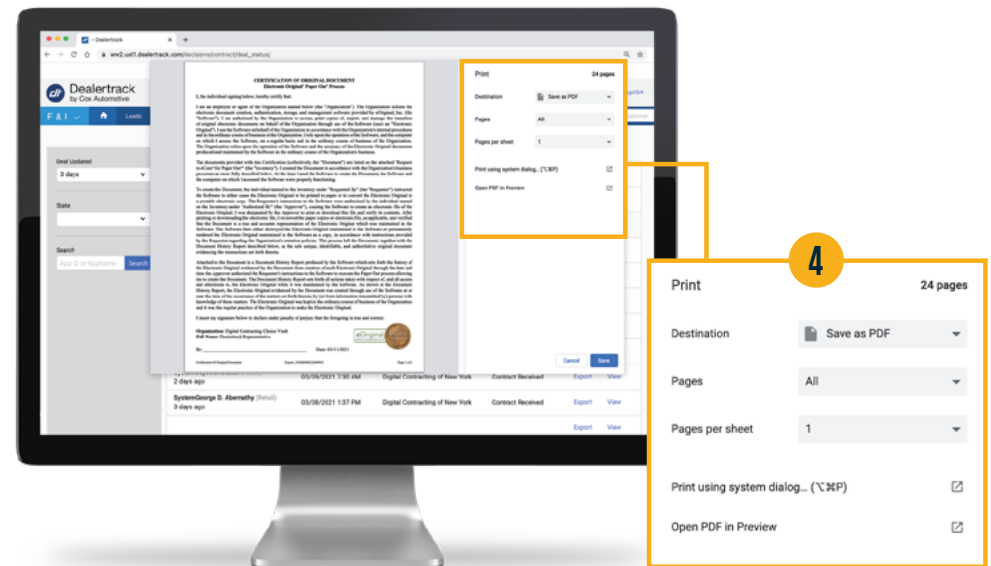
STEP 3

If you are already logged into Dealertrack, you will go immediately to the specific deal documents. If you are not logged in yet or your session timed out, you will be taken to the login screen to input your credentials first.



STEP 4

Find your contract and ancillary/trailing documents all in one place on Dealertrack. View, Print and/or Export the documents to resume your standard paper contracting review process.



Important — About the Authoritative Copy:

You may only export the digital contract one time from Dealertrack, which then turns this papered-out contract into the “Authoritative Copy.” Be sure to follow your organization’s protocol for securing/storing the Authoritative Copy — because once it’s papered-out, the digital version in Dealertrack is simply a watermarked copy.



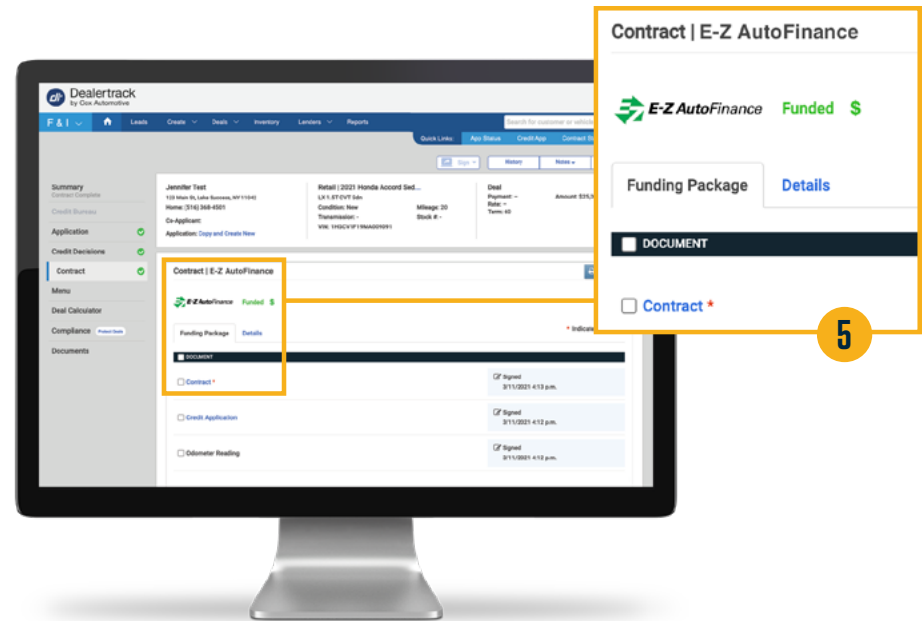
Follow Your Existing Process

STEP 5

Follow your standard operating procedures for contract processing, and return your contract status through Dealertrack to the dealer as you do today. Because digital contracting catches calculation errors and missed signatures before dealer submission, it curtails the likelihood of returning contracts to your dealers for correction, thereby optimizing your contract processing — and funding turnaround.

Important — About Your Funded Contracts in Dealertrack:

Your funded contract packages will remain available to access in Dealertrack for 60 days. Be sure to download and save any ancillary/trailing documents associated with your Authoritative Copy of the contract per your standard operating procedures. Once a funded contract package reaches its 60-day storage limit, those documents will no longer reside/be accessible in Dealertrack.



You've just fast-tracked funding!

NEED HELP ALONG THE WAY?

CALL LENDER PARTNER SUPPORT: 866.868.5900, OPTION 1

