

Streamline Indirect Auto Lending with RouteOne

Integrated to the Loan Origination Module

The RouteOne connector allows dealer applications from RouteOne's portal to be submitted, evaluated and decided directly within Temenos Infinity.

KEY FEATURES

Seamless Connection

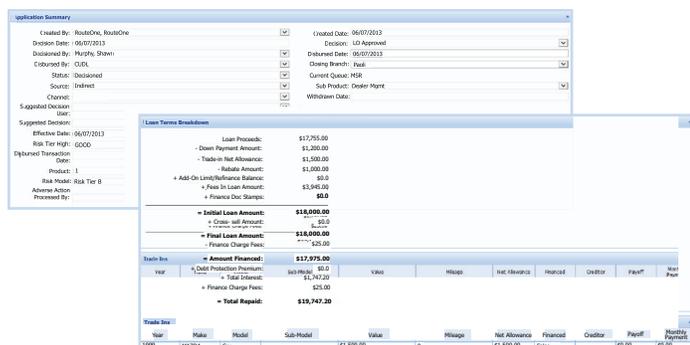
This connector provides seamless integration between RouteOne and the Temenos Loan Origination module. When a loan request is submitted through RouteOne, all information is automatically transmitted to the Temenos system where a new application is created and all data fields are pre-populated. The loan can then be decided and a response is automatically sent back to the dealer for review.

Instant Decisioning

The dynamic rules engine in the Loan Origination module allows financial institutions to set requirements for indirect vehicle loan requests that can automate decisions without any manual effort.

Easy Communication

The RouteOne connector provides a clear communication channel between the financial institution and the dealer. Requests, decisions and comments are communicated immediately and can be tracked directly within the Temenos system.



Application Summary

Created By: RouteOne, RouteOne
Decision Date: 06/07/2013
Decision: LO Approved
Disposed By: Myles, Shawn
Coloured By: CUDL
Status: Decided
Source: Inquest
Channel:
Suggested Decision:
Effective Date: 06/07/2013
Risk Tier High: GOOD
Employed Transaction:
Product: I
Risk Model: Risk Tier II
Adverse Action:
Processed By:
Created Date: 06/07/2013
Decision: LO Approved
Disputed Date: 06/07/2013
Closing Branch:
Current Queue: HSR
Sub Product: Dealer Inqnt
Withdrawn Date:
Loan Terms Breakdown

Loan Proceeds:	\$17,755.00										
- Down Payment Amount:	\$1,300.00										
- Trade-in Net Allowance:	\$1,500.00										
- Rebate Amount:	\$1,000.00										
+ Add-On Limit/Reference Balance:	\$5.00										
+ Fees In Loan Amount:	\$3,965.00										
+ Finance Orig. Charge:	\$5.00										
= Initial Loan Amount:	\$18,000.00										
+ Cash Self Amount:	\$5.00										
= Final Loan Amount:	\$18,005.00										
- Finance Charge Fees:	\$25.00										
= Amount Financed:	\$17,975.00										
Year	1	2	3	4	5	6	7	8	9	10	
Net Allowance											
Financed											
Trade Size	Year	Make	Model	Sub-Model	Value	Mileage	Net Allowance	Financed	Cashout	Payoff	Monthly Payment
1999	MAZDA	Cru			\$1,500.00	0	\$1,500.00	False	\$0.00	\$0.00	

The Loan Origination module offers the ability to define sub-product and channel to effectively monitor applications via queuing rules.

BENEFITS

Leverage Indirect Lending Channel

The RouteOne connector provides a quick and efficient way for financial institutions to leverage the indirect lending channel to gain access to the numerous loan requests a vehicle dealership will process.

Reduce Redundant Data Entry

Information from RouteOne is pre-populated in the loan application automatically, eliminating human error and the need for double data entry.

Save Time

Whether a loan application is approved or denied, the dealer is immediately and automatically notified when a decision is placed on the application.

MORE INFORMATION

System Requirements

Version 10.12 or higher must be installed in order to use the RouteOne connector.

For more information about the RouteOne connector, contact your Temenos Account Manager or visit RouteOne at www.routeone.com.