

## Streamline Indirect Auto Lending with RouteOne

Integrated to the Temenos LMS Origination Module

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

### Key Features

#### Seamless Connection

This connector provides seamless integration between RouteOne and the Temenos LMS 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 decisioned and a response is automatically sent back to the dealer for review.

#### Instant Decisioning

The dynamic rules engine in the Temenos LMS 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, NewAuto
Decision Date:	06/07/2013
Decisioned By:	Purpy, Shaun
Decisioned By:	CSA
Status:	Decisioned
Source:	Indirect
Channel:	Channel
Suggested Decision:	100
Created Date:	06/07/2013
Risk Tier Pkg:	0000
Channel:	Channel
Product:	1
Risk Factor:	Risk Tier 9
Approval Action:	Approved
Processed By:	

  

Loan Terms Breakdown	
Loan Proceeds	\$17,200.00
Down Payment Amount	\$1,200.00
Trade-In Ref Allowance	\$1,200.00
Refinance Amount	\$1,900.00
+ Add-On Cost/Refinance Amount	\$1,940.00
+ Term In Loan Amount	\$1,940.00
+ Finance Fee Amount	\$0.00
<b>Initial Loan Amount</b>	<b>\$18,000.00</b>
+ Credit Ref Amount	\$25.00
+ Finance Charge Fees	\$18,000.00
<b>Final Loan Amount</b>	<b>\$18,025.00</b>
+ Cash Ref Amount	\$17,875.00
+ Total Interest	\$1,750.00
+ Finance Charge Fees	\$25.00
<b>Total Request</b>	<b>\$19,742.30</b>

  

Year	Rate	Model	Sub-Model	Value	Usage	Net Allowance	Finance	Credit	Payoff	Points
2013	4.99%	CR		\$1,800.00	0	\$1,800.00	False	\$0.00	\$0.00	

The Temenos LMS Origination module offers the ability to define sub-product and channel to effectively monitor applications via queuing

### 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](http://www.routeone.com).