

PINNACLE AUTO FINANCE DEALER PORTAL DEALERTRACK API RESEARCH DOCUMENT.

The following research documents the capabilities for different DealerTrack API modules and serves as a basis for explaining of current implementation plans and discussion of future plans for additional functionality. By understanding what is possible you may uncover new and novel ideas for functionality that best serve your needs.

Deal API - 4.0

Overview

Cox Automotive Deal API is a platform that provides key capabilities to enable the seamless collaboration of multiple systems associated with the digital sale of a vehicle, with a focus on the deal's financial components, key milestones of a deal's lifecycle and a shared understanding of versions of the deal.

Cox Automotive Deal API is a single-deal API for managing the creation and retrieval of a customer's deal using any retail solution without re-entering or recalculating the deal terms.



Deal API has been architected to support the entire deal lifecycle, by recognizing important milestones such as offers and counteroffers, addition of new products, shopper and dealer offer acceptance (aka “marking a deal sold”), and cancelled deal transactions that must be unwound.

Deal API is designed to be the central source of truth for the deal and support the dealer’s deal strategy. That’s accomplished by ingesting 3rd party protection products, accessories rebates & incentives, and financial sources as well as enabling dealer-specific configuration of deal, product and payment settings.

Deal API is utilized by Cox Automotive applications today. We can recommend how you can work with one of our digital technology partners or your own consulting group to take advantage of these benefits for your own application and technology needs.

Benefits

With Deal API, updates are managed by a single source for all 3rd party applications to eliminate data loss or re-entry. Users can subscribe to changes made to a deal and see updates, so the system is completely transparent.

Benefits for OEMs and Dealerships

- Enable dealer flexibility while delivering on the OEM vision
- Create personalized experiences that drive a great consumer experience
- Streamline the sales process and reduce integration costs
- Stay up-to-date on changes within the deal through robust eventing from Deal API
- Clearly identify changes to a deal by any user
- Manage deals using multiple consumer and dealer solutions
- Make better decisions and reduce errors

- Use existing sales tools to make updates and Deal API sends information where it needs to go

Benefits For Shoppers

- Personalize deal terms from anywhere T1 to Tier 3
- Continue their deal on Tier 3 Websites
- Review any updates made by the dealership or lender
- Clearly identify changes to a deal by any user
- Manage deals using multiple consumer and dealer solutions
- Review of the deal history is easy with a full audit of all changes made
- Approvals are shared for updates I can see in real-time

Benefits for Third Parties

- The ability to search and retrieve historical deals from a dealership for a given time-frame with the full deal details
- The ability to search and retrieve historical deals based on a set of parameters that give a list of deals with a subset of deal details
- Stay up-to-date on changes within the deal through robust eventing from Deal API
- Update deal data for additional products and services to be added to a deal
- Clearly identify changes to a deal by any user
- Manage deals using multiple consumer and dealer solutions
- Use existing sales tools to make updates and Deal API sends information where it needs to go

Use Cases

Deal API is a collection of web services that allow systems to exchange data seamlessly during a deal transaction.

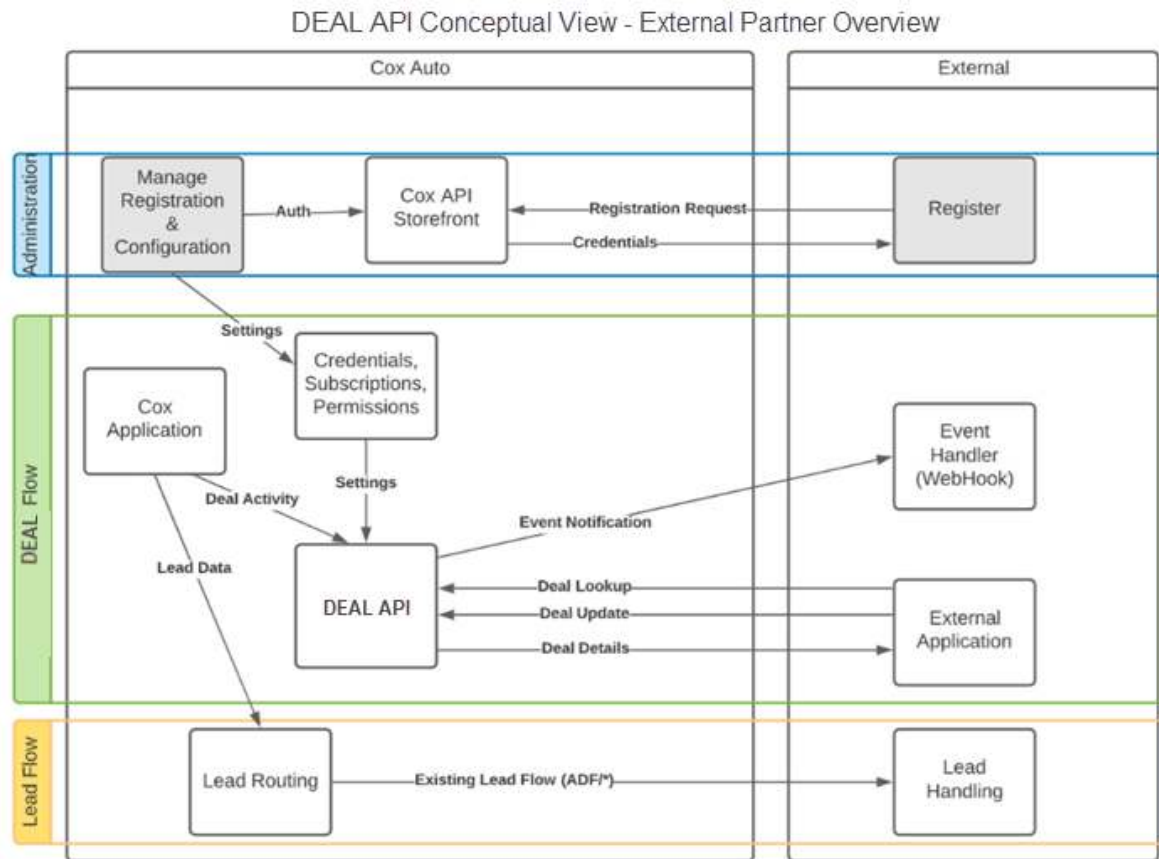
Deal API enables different applications to access a single record of a deal with secure read/write access, deal search, and version control.

Deal API allows users to only rewrite specific financial details of a deal that will be versioned. There is no need to rewrite the artifacts, prior deal life cycle states, references, dealer information; all of this data is retained in the global version of the deal.

Deal API gives consuming systems the details on what has changed, who made those changes, and what system made those changes in the deal.

Deal information can be retrieved and published with new updates that can be made available to various applications across CRM, Desking, F&I, DMS, and Digital Retailing. While each application is responsible for their own calculation methods, the DEALXG provides a common location to persist deal information and manage access across shared applications.

This capability is particularly beneficial when recalling a deal between Tier 1 and Tier 3 websites and other applications that require deal integration, such as CRM, Desking, F&I and DMS.



Capabilities

- Save a new deal or a new version of an existing deal, such as a counter-offer, a vehicle change or updates to financial terms or products
- Retrieve all or the latest version of a deal for a specific deal ID or deal type, such as Cash, Finance or Lease
- Retrieve all current versions of deals that match specific criteria
- Search for all deals for a specific dealership/entity for a given time-frame

- Search for all deals that match a specific set of parameters with a sub-set of data in the response
- Save a document or artifact URL by artifact type that is related to a specific deal ID
- Retrieve all or the most recent artifact URL per Artifact Type related to a specific deal ID

What Deal API Is Not

- A central payment calculation. Deal API doesn't enforce rules about what calculation engine is used in a payment.
- A replacement for ADF or STAR. Deal API is focused on the financial terms of the purchase and is not a replacement for traditional lead items or data.
- Cox Automotive-Specific. Deal API is designed to be used by any solution involved in completing a vehicle purchase.
- A routing engine. Deal API works in a hub-spoke model. It will broadcast events that occur.

Finance Services - 1.0

Overview

Drive loan originations from your website like never before.

Finance Services is a simple and customizable solution that can help drive exclusive indirect loan originations from a lender's website or lender's in-network dealers' websites. Our Digital Retailing services are designed to complement the automotive buying process and guide more serious finance-ready shoppers down the path to purchase, while getting them financed through you. With Digital Retailing, website shoppers can securely apply for financing with your dealers for an indirect loan. Fully integrated with the Dealertrack platform, simplify the automotive financing process and grow deeper partnerships with approximately 22,000 automotive dealers.

Features

Fully customizable workflows based on your business needs

Support lease, loan and payment call applications

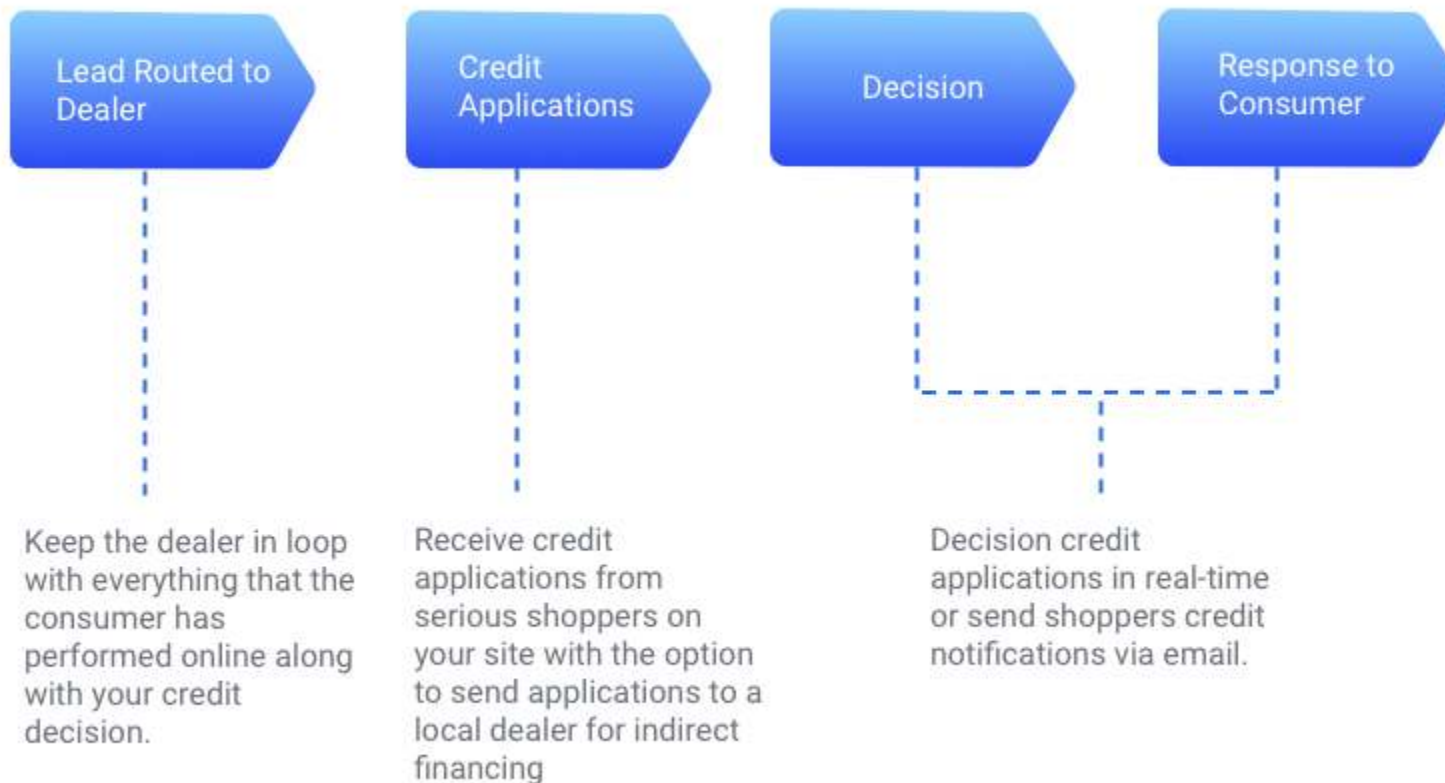
Integrate the finance application with a sophisticated payment calculator and a trade-in offer tool

Integrate with dealer inventory for even more complete and accurate deal data

Electronic transmission reduces errors and speeds processing time

Dealer receives lender decisioned application in DealerTrack and their CRM to follow up with the applicant

Workflow



Dealertrack Credit Application - 1.0

Overview

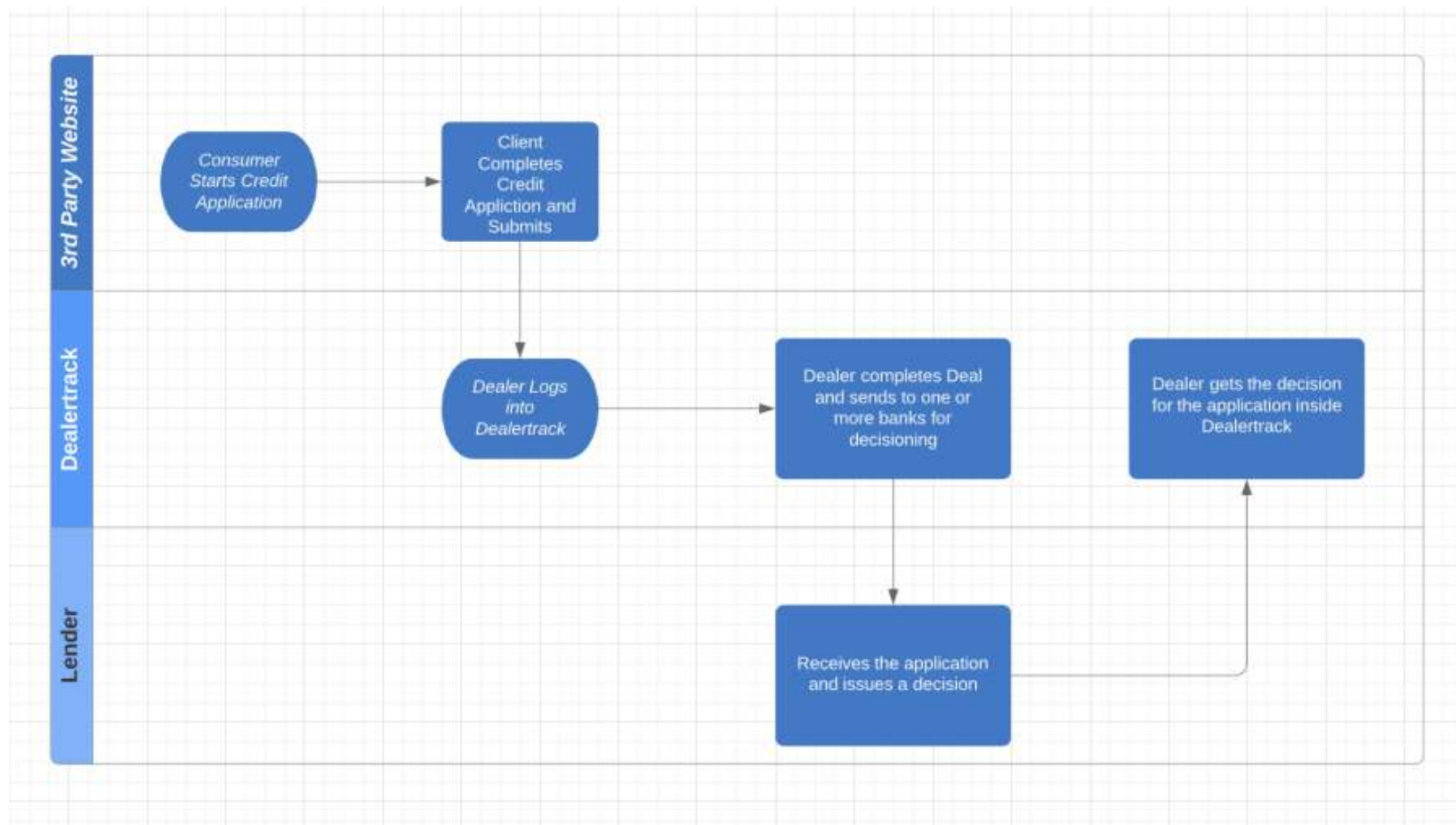
As an OEM, Dealer or a FinTech who wants to house their own Credit Application experience would benefit from using this API. Our Credit Application Service provides the ability for Partners to offer a Credit Application approval process on their websites on behalf of themselves or

dealers. Our service will provide functionality to allow the Partner to initiate the requests, manage the configuration of all dealer preferences, submit application requests to lenders and return decisions back to the Partner.

Use Cases

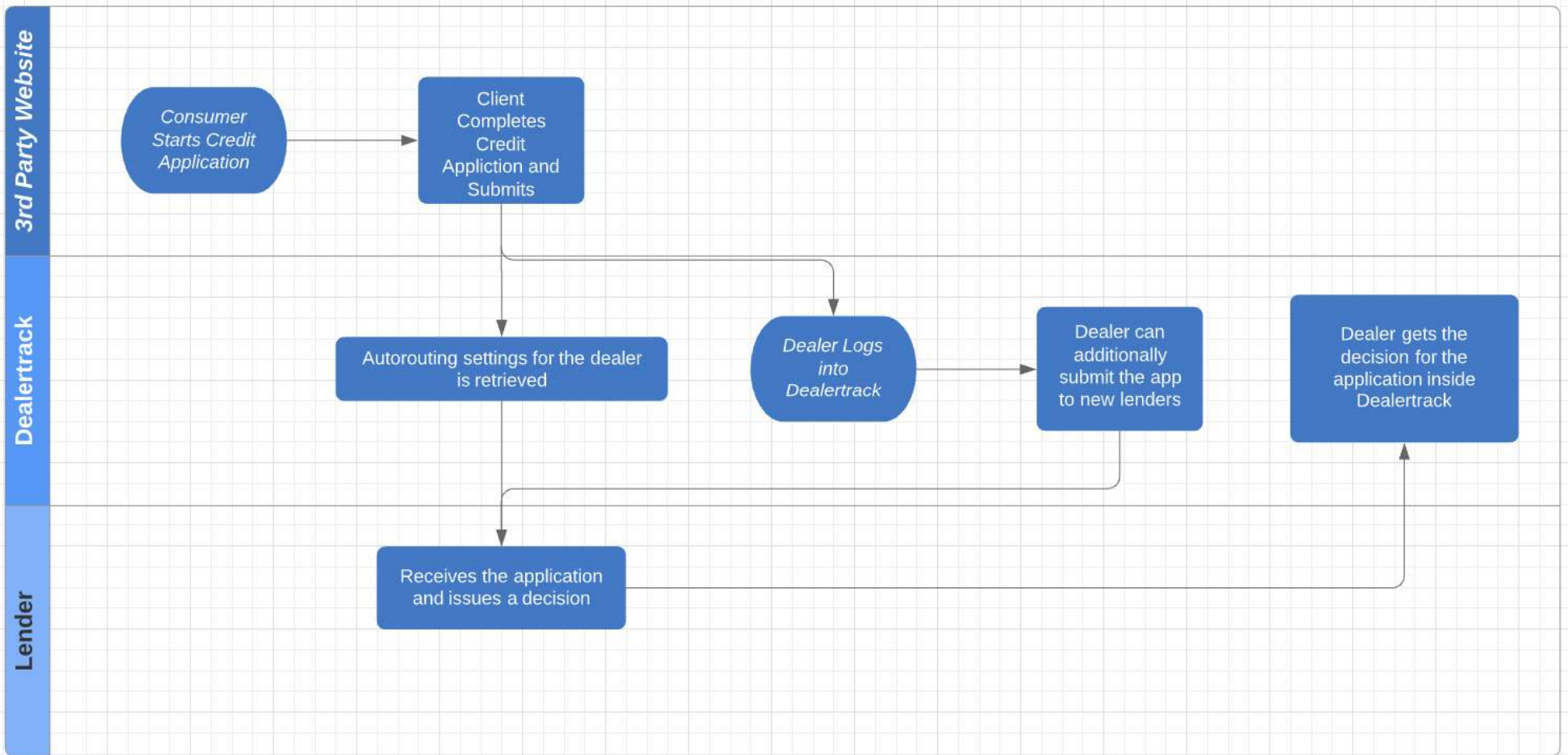
Send a Credit Application to Dealertrack

This use case enables a 3rd party to create their own Digital Retailing experience. Once the shopper completes a credit application hosted on the 3rd party's website the dealer can log into the Dealertrack System find their online deal and continue the journey.



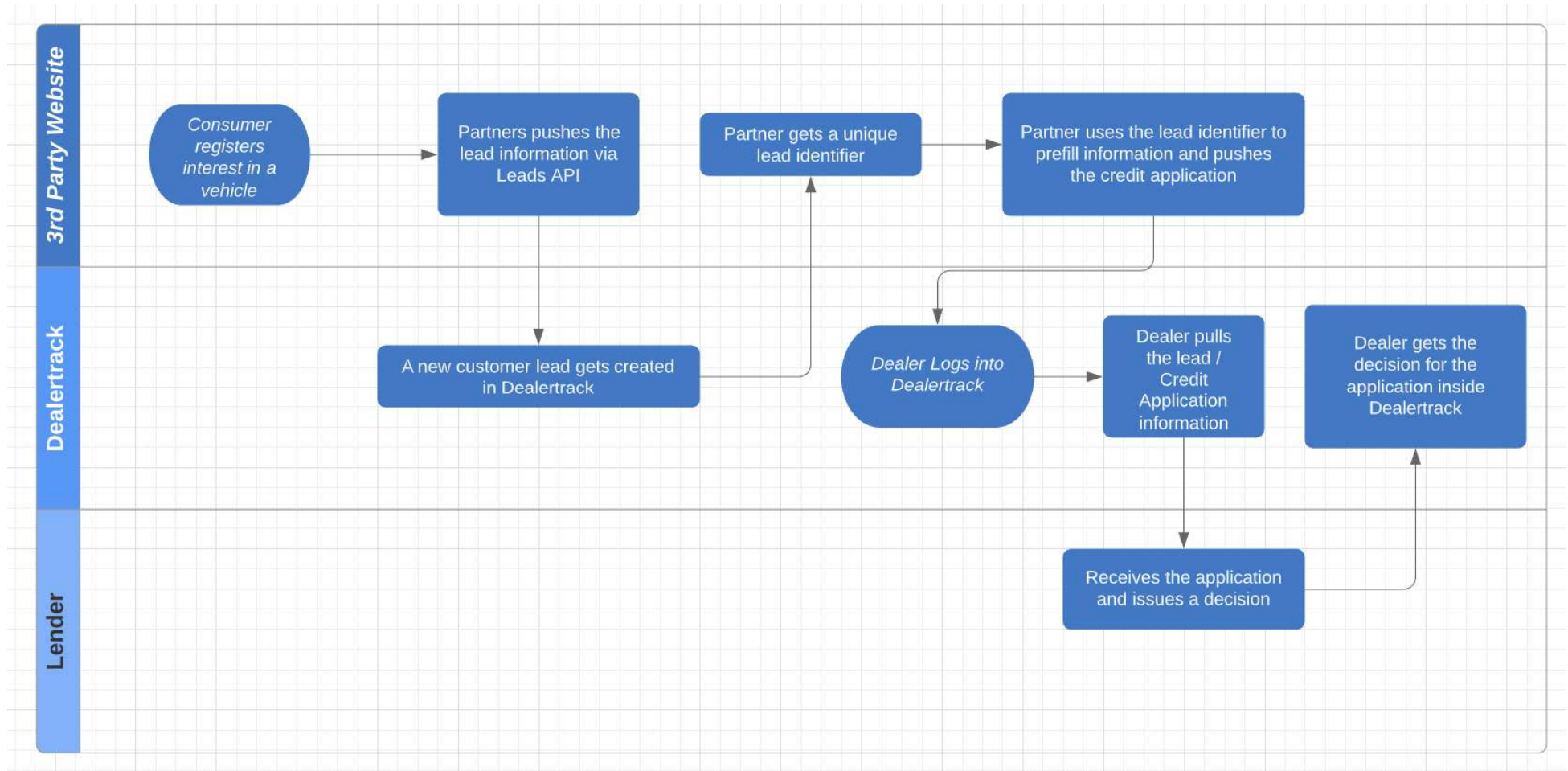
Send a Credit Application Directly to the Lender Via DT system (up to 6)

The Credit Application API has the capability for Auto-Routing. Auto-Routing, is Dealertrack's method of sending a Credit Application directly from a 3rd party website to the Lending Institution. The dealer has the option of sending this application automatically up to 6 lenders. Along with auto routing the service also allows a dealer to manually submit the application to lenders it wasn't auto routed to.



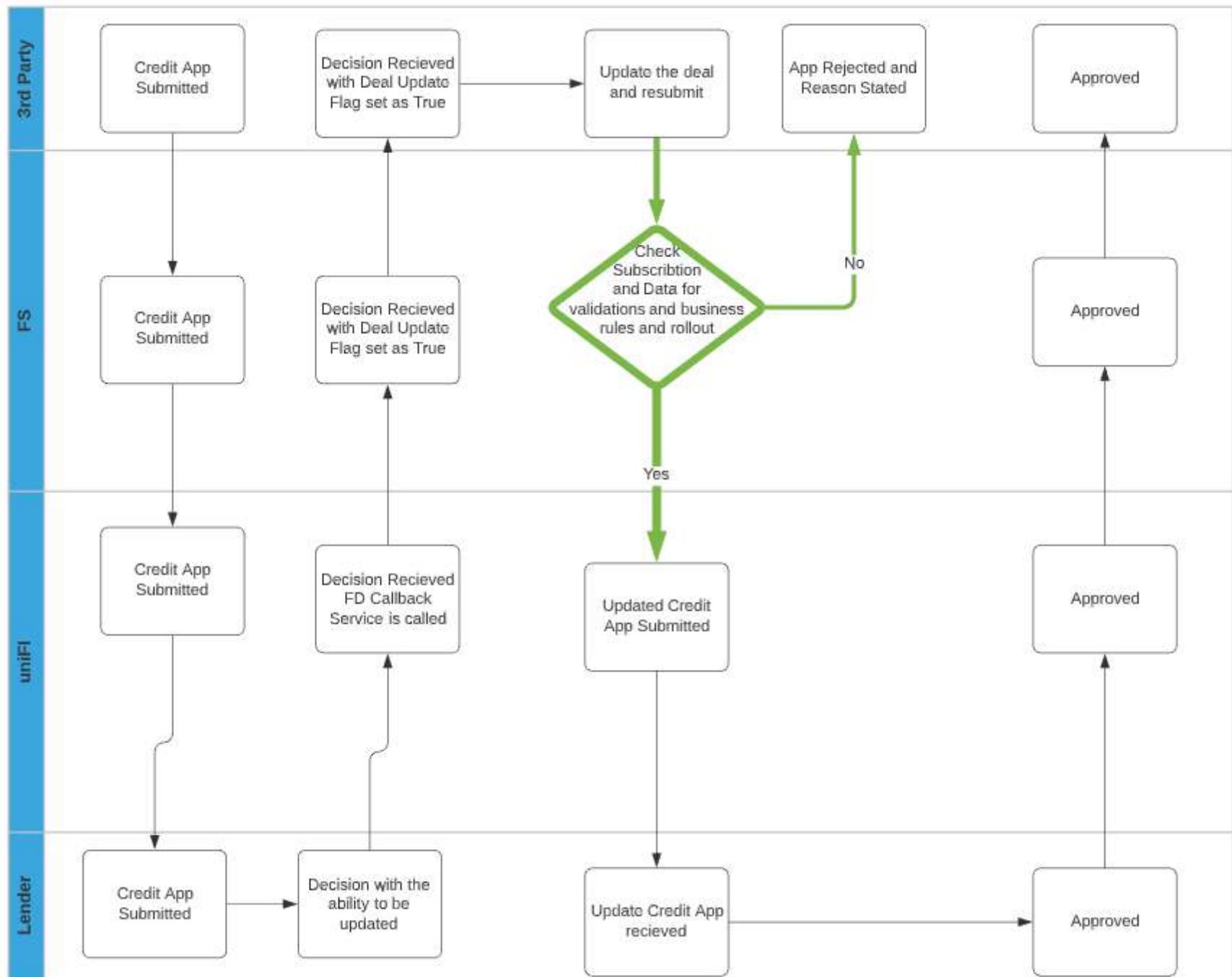
Send a Credit Application After a Lead has been submitted.

Once a lead is submitted into our system, most of the time a credit app will be made from that lead. Our API makes it very simple to do this. With a few reference numbers and some extra data you can easily convert your lead into a credit application cutting down on dealer duplication.



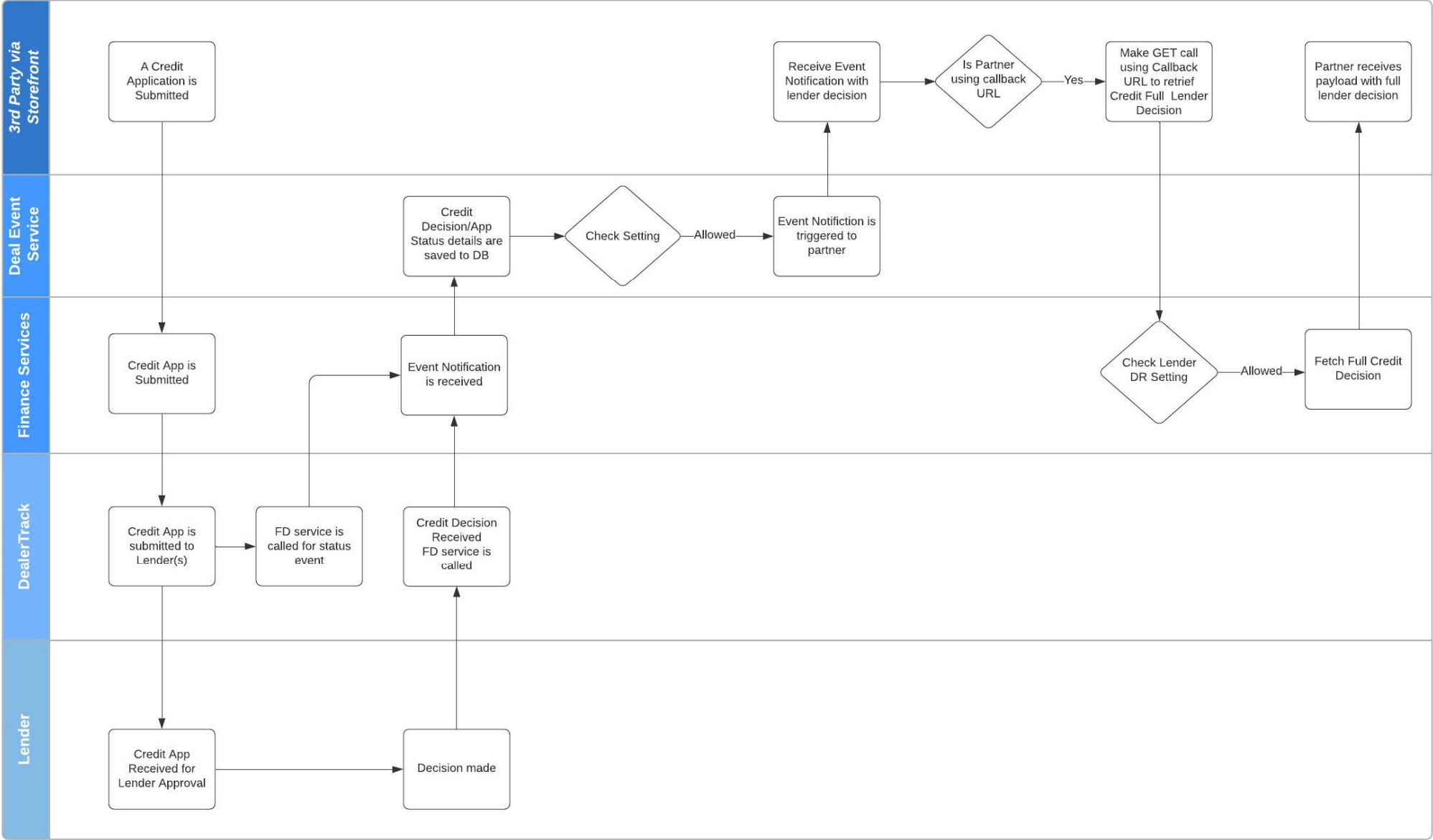
Update a deal after receiving a lender decision.

The Deal Update API allows you to update the Vehicle, Trade-Ins and Financial Summary details of an application that has been returned from the Lender with a decision. After updating the credit application, it will autoroute back to the lender for reapproval.



Get Full Lender Decision Fields and Stipulations

Full Lender Decision API enables a 3rd party to configure their systems to receive all the data fields that were submitted back from a lender along with the lender’s decision (Approved, Declined, Conditionally Approved). When a decision comes back from a Lender, a notification will be sent to the partner with the Lenders decision, a subset of decision fields, stipulations from the bank, including any required documents.



FAQs

How is Credit Application data being used?

Your data will be used in only the way the consumer approves. Meaning, if they apply for credit. Their information will only be sent to the banks that the dealership is requesting credit for on the consumers behalf.

Does Dealertrack Sell Consumer data?

Dealertrack never sells the consumer data.

How does Dealertrack store Personal Information?

All sensitive information is encrypted and stored securely in accordance with the latest industry standards.

What long does integration take?

Normally integration with our Credit Application service takes between 1-2 months to fully integrate (code) and test.

What environments does Dealertrack support?

Sandbox / Integration / Production

Dealertrack Document Upload - 1.0

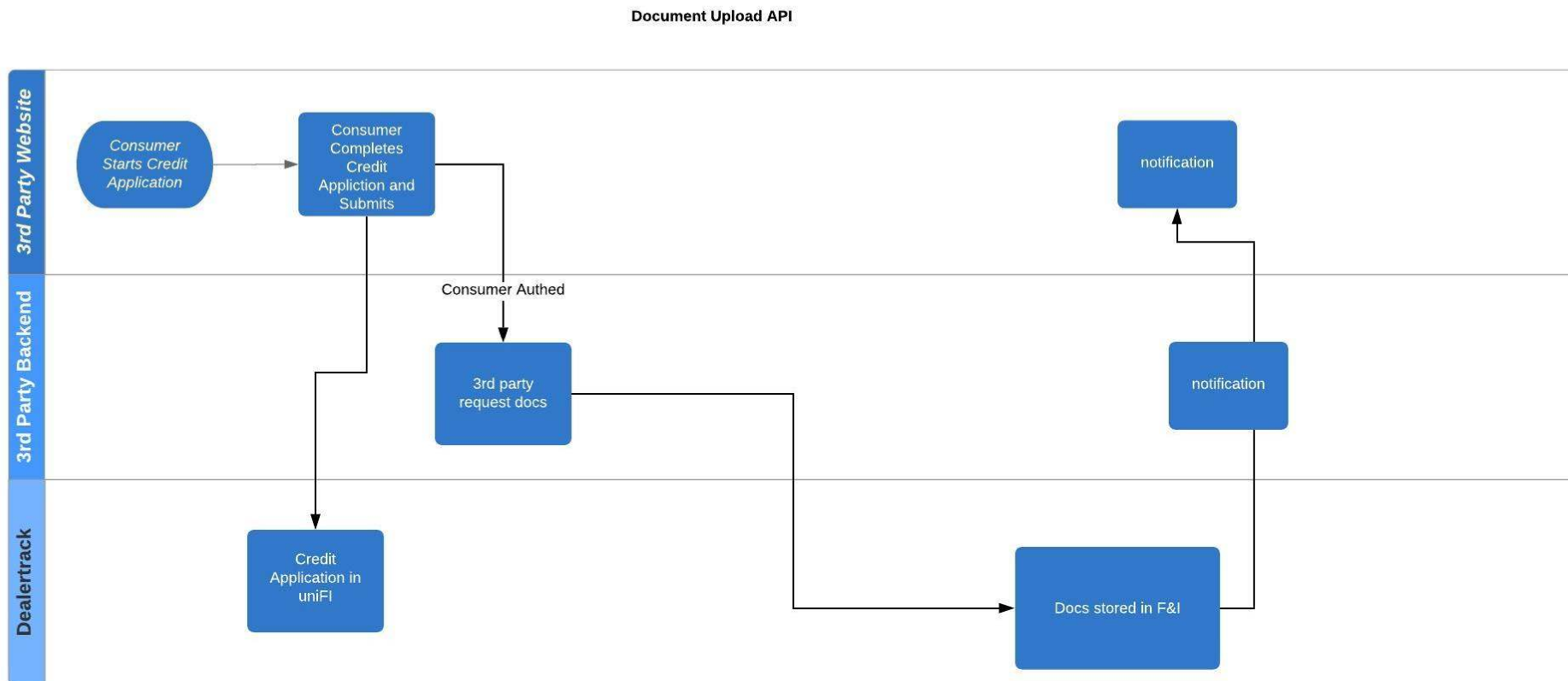
Overview

Dramatically speed up the car buying experience with our Document Upload API. Provide automated communications to your customers with a link to quickly upload required deal documents. The consumer can safely upload important documents from anywhere at any time. It doesn't matter if it is a 6 page house deed or the bottom of your paycheck – our API will handle it.

Use Cases

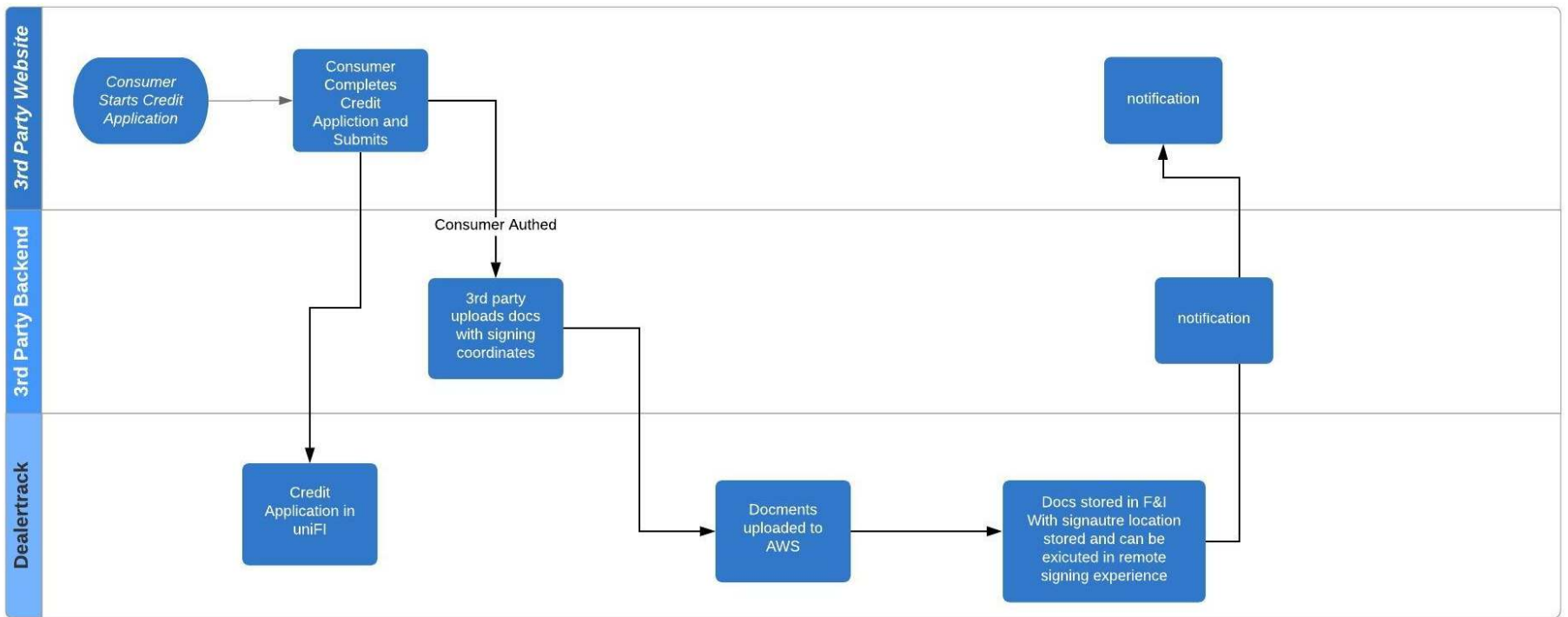
Partner Flow

Using our Document Upload API a partner can easily request a consumer to upload documents right after their credit application has been submitted. In this flow, as long as the partner has a valid session either via a consumer inputting PII data or a consumer authenticating into their account, the Partner can request documents without the need for a secondary authentication like a text message. As a general note, a Retailer is required to build a user interface (UI) around this API to ensure the document can be captured and transmitted to the necessary destinations.



Passing in signing coordinates

Ever know exactly where a document needs to be signed, but the system you are using doesn't? The Cox Automotive Document Upload API can accept signing coordinates. This feature gives you the ability to tell the system exactly where the document needs to be signed, be it after market, Mileage Statement, any document you need can now be added to our API with the signing location present that can be easily executed in the uniFI system.



Creating a thumbnail

Customers want the ability to verify the correct documents have been uploaded to a deal without having to download the file. When a document is uploaded, an SVG file will be created using the first page of the document. With a simple query, the SVG images can be requested by document type and quickly displayed to the customer.

Document Upload API

