

# MANAGING COMPLIANCE WITH ROUTEONE

Dealership compliance is a big concern within the automotive industry. Though regulatory requirements are a fact of doing business, addressing and understanding their requirements can prove a daunting task.

RouteOne provides the tools you need to help address the laws and regulations that may affect your dealership, as well as protect your customers. Additionally, many of these tools can help you increase your FM income. See below for further information.

## **IDOne- THE IDENTITY VERIFICATION AND AUTHENTICATION TOOL POWERED BY TRAVELDOME**

RouteOne and TravelDome have teamed up to provide your dealership IDOne, the all-in-one, full service identity verification and authentication tool (IDV) tool that will assist you with Red Flag compliance. This tool is completely integrated within the RouteOne system and contains out-of-the-box questions for triggered applicants based on a configurable risk threshold. RouteOne is the only provider of an identity theft tool that may be used to conduct IDV transactions seamlessly with the credit application process for all business, including captive (BFI Financial, Dodge Financial, Ford Credit and Toyota Financial Services) and non-captive financing business.

## **Red Flag Rule Compliance**

RouteOne and BSI-FHC have formed a strategic alliance to combine forces in offering your dealership a robust Comprehensive Information Security Program and Red Flag Program. Together, RouteOne's IDV tool and BSI-FHC's Red Flag, Ready-to-go based compliance tool provide you a wide range of options to meet the FTC's Red Flag requirements. Let RouteOne and BSI-FHC help protect your dealership.

Additionally, RouteOne has established an alliance with the Association of Financial Institutions Professionals (AFIP) to offer dealers a discount on Red Flag insurance, including "The F&M Manager's Guide to the Red Flag Rule".

## **RouteOne SecureDoc One and SecureDoc One - Plus: THE ELECTRONIC DOCUMENT STORAGE TOOL POWERED BY WorldView**

Enjoy the compliance and efficiency benefits of "RouteOne SecureDocOne" (RouteOne's electronic document storage tool, fully integrated to RouteOne platform, with all of its credit and compliance services. Documents including credit applications, credit bureau, IDOne transactions, and more organized within 60 days of your enrollment will be supported for quick and easy retrieval. When paired with RouteOne's subscription-based IDOne (IDV) verification and authentication, access to all major credit bureaus, and credit bureau re-sellers and our complementary Adverse Action tool, your business can enjoy unparalleled compliance benefits. RouteOne SecureDoc One - Plus allows for the uploading and storage of pdfs generated outside of RouteOne. Additionally, Contracting Dealers may automatically archive their electronic contracts, forms, and auxiliary documents.

## **Adverse Action**

Through RouteOne, dealers can search for applications that may require Adverse Action notices, and automatically create an Adverse Action notice for those applicants. RouteOne will automatically populate the notice, generated as a portable document file (pdf) within the system, with the appropriate customer information, at which time the notice is ready for immediate printing and mailing by the dealer.

RouteOne also provides an "Adverse Action Manager", which allows dealers to filter and track applications that may qualify for an Adverse Action notice, and maintain a log of notices generated. The Adverse Action Manager will display all data entered in RouteOne without an approval (including "Cash/Other Deal") and applications with contact history. RouteOne provides dealers access to first, pre-filled (and editable) Adverse Action notices, generated directly from within the RouteOne system. Additionally:

- RouteOne provides access to AFIP's summary guidelines to dealers on when an Adverse Action notice may be required
- Adverse Action notice tools are available for all RouteOne transactions (all disclosed and undisclosed applications) with or without credit bureau reports

## **Credit Score Disclosure Notices (Risk-Based Pricing)**

RouteOne offers dealers a complimentary Risk Based Pricing Notice tool to assist in compliance with the Risk-Based Pricing Rule issued jointly by the Board of Governors of the Federal Reserve System and the Federal Trade Commission. RouteOne will transmit the credit score disclosure reception to the risk-based pricing notice requirement, which provides the dealer the ability to print a Credit Score Disclosure Notice for all of the dealer's consumers that request credit from the dealer. Dealers may generate the notice whether or not they have requested a business pull from within RouteOne. The notice may be generated from the Deal Manager and Compliance Manager.

## **Privacy/Security**

Enjoy dealer-controlled data access - RouteOne allows you to set permissions that provide you a high level of control:

- Assign employee permissions and access to sell your business process
- Control employee access to personal and confidential customer data
- Control data sharing permissions with your finance sources - no one gets access unless you provide it

## **IP Blocking**

Access to RouteOne is only provided to dealership users from a dealership-approved IP address, helping prevent unauthorized access to sensitive customer data (where state law requires a group agreement).

For more details, please contact the RouteOne Sales Support staff at 800.775.1000 or email [salesupport@routeone.com](mailto:salesupport@routeone.com).



# Managing Compliance A Guide For Insurance Professionals

**Duane C. Abbey**



## **Managing Compliance A Guide For Insurance Professionals:**

## Decoding **Managing Compliance A Guide For Insurance Professionals**: Revealing the Captivating Potential of Verbal Expression

In a time characterized by interconnectedness and an insatiable thirst for knowledge, the captivating potential of verbal expression has emerged as a formidable force. Its ability to evoke sentiments, stimulate introspection, and incite profound transformations is genuinely awe-inspiring. Within the pages of "**Managing Compliance A Guide For Insurance Professionals**," a mesmerizing literary creation penned by way of a celebrated wordsmith, readers embark on an enlightening odyssey, unraveling the intricate significance of language and its enduring effect on our lives. In this appraisal, we shall explore the book's central themes, evaluate its distinctive writing style, and gauge its pervasive influence on the hearts and minds of its readership.

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