

DARWIN
AUTOMOTIVE
The EVOLUTION of F&I

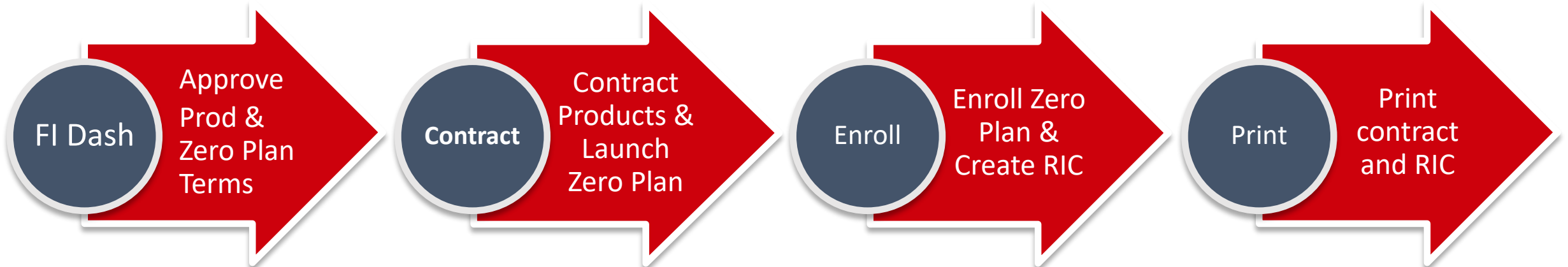
THE EVOLUTION OF F&I

Darwin Quick Reference: The ZERO Plan

Product Payment Plan eContracting workflow



The Zero Plan Contract Workflow



FI Dash

Approve
Products &
Terms

FI Dashboard

Close Deal \$184.13 / month • ZeroPPtest1

Products Smart Select Refresh Rates

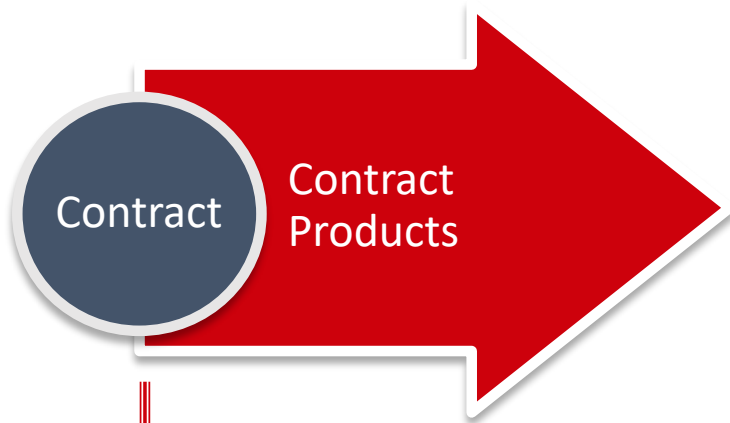
Rank	Name	Sell Price		Monthly
1	GAP- Protective	\$999.00	[-] [?] [✓]	\$16.12
2	CG Component Replacement	\$3,029.00	[-] [?] [✓] 1	\$302.90
3	Theft Deterrent	\$599.00	[-] [?] [✓]	\$9.66
4	Appearance	\$1,049.00	[-] [?] [✓]	\$16.93
5	Rim and Tire	\$999.00	[-] [?] [✓]	\$16.12
6	WylarCARE	\$129.00	[-] [?] [✓]	\$2.08
7	Windshield Protection	\$799.00	[-] [?] [✓]	\$12.89
8	3 IN 1 Combo	\$1,299.00	[-] [?] [✓]	\$20.96
PRODUCT TOTAL		\$3,029.00	<input type="checkbox"/> Remove CPP from Sales Tools	

2 WylarCARE CG Component Replacement Rim and Tire

Product Down Payment: \$302.90

3 9 payments ▼
Payments
9 payments
12 payments
15 payments
18 payments
21 payments
24 payments
27 payments
30 payments
33 payments
36 payments

Contract (cont'd)



5 Contract

4

Connecting to Contract Provider...

Confirmation



Are you sure you want to contract the accepted products on this deal?

5

Cancel

Yes

Contract (cont'd)

Contract

Launch Zero Plan on Device Menu

6 Device Menu

7 Desktop Mode App

8 Zero Plan Fusion

1 Deal Information 2 Interview 3 Analytics 4 Tools 5 Contract

Select All Print Selected Email

Example VSC

Zero Plan Fusion

Contract data has been successfully sent to the payment plan provider. Please select ZERO PAYMENT from device menu to complete enrollment. The ZERO link will expire if the contract is not completed by 08/22/2019. You will have to void and re-contract if the link has expired.

Contract No.	Contract No.
1555-555-1212	1555-555-1212
FL	FL
32080	32080
0723/2019	0723/2019
11/11/19	11/11/19

Year/Make	Model	VIN	Year
CHEVROLET	SILVERADO 1500	7FL7L15447	2018
ROUTE 22	ATLANTA	781	30301
LLC		788794-1190	
179	Dak Park	GA	30300

Coverage	Vehicle Plan
<input type="radio"/> Commercial <input type="radio"/> Personal <input type="radio"/> Complete <input type="radio"/> Wrap	<input type="radio"/> Vehicle Protection Coverage <input type="radio"/> Vehicle Protection Coverage
<input type="radio"/> Duplicate Damaged Coverage <input type="radio"/> Gap <input type="radio"/> Pre-Owned <input type="radio"/> Wrap-Plus <input type="radio"/> Wrap-Plus-CFO <input type="radio"/> Wrap-Plus-Client	
<input type="radio"/> In-Plantage <input type="radio"/> Lease Fleet <input type="radio"/> Leasing Fleet	

Contract Price	Contract Purchase Date
\$ 2,020.00	07/23/19
Tax: Monthly: 77	Bill: 109,000

Enroll

Enroll

Enroll Zero &
Create RIC

Cancel Payment Plan Return

The ZERO PLAN
by THE FINANCIAL GROUP, LLC

Calculate Loan Prepare Documents Print Documents

Cash Price \$	3,029.00
Sales Tax \$	0.00
Down Payment \$	302.90
Amount Financed \$	2,726.10
First Payment Date	08/22/2019

Re-Calculate

NO DOWN PAYMENT PROGRAM Guidelines
Maximum 18 Monthly Installments
1st Payment Date Equal to Contract Date
Coupon Payment Option Not Allowed

*Number of Payments	<input type="radio"/> 9	<input type="radio"/> 12	<input type="radio"/> 15	<input type="radio"/> 18	<input type="radio"/> 21	<input type="radio"/> 24	<input type="radio"/> 27	<input type="radio"/> 30	<input type="radio"/> 33	<input checked="" type="radio"/> 36
Payment	\$302.90	\$227.17	\$181.74	\$151.46	\$129.81	\$113.58	\$100.96	\$90.87	\$82.60	\$75.72
Down Payment	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90	\$302.90

9 *Buyer SSN

*Payment Option — Select One

Electronic Withdrawal (ACH)

*Type of Account Checking Savings

*Name of Bank

*Routing Number

*Account Number

Credit/Debit Card

*Type of card Mastercard Visa Discover

*Card Number

*Card Expiration /

Payment Coupons

Continue **10**

Enroll – PRINT with CC/Checking Now

Enroll

Print Enrollment
from Zero now

NO Credit Card, SSI or Checking information is sent or stored in DARWIN. If you proceed with enrollment without printing from this screen, you will not capture the SSI, Credit Card or Checking Info previously input. **Print Now.**

The screenshot shows a web form titled 'Enroll' with a 'PRINT' button overlay. The form is divided into several sections:

- Purchaser of Product ("Buyer")**: Fields for SELLER NAME, STREET ADDRESS, and CITY, STATE, ZIP.
- Seller of Product ("Seller")**: Fields for SELLER NAME, STREET ADDRESS, and CITY, STATE, ZIP.
- Protection Product ("PP") Information**: Fields for PRODUCT ADMINISTRATOR ("Administrator") and AGREEMENT NUMBER OF PRODUCT(S).
- ITEMIZATION OF AMOUNT FINANCED**: A table with columns for ANNUAL PERCENTAGE RATE (0.00%), FINANCE CHARGE (-0.18), AMOUNT FINANCED (\$ 2,726.10), TOTAL OF PAYMENTS (\$ 2,725.92), and TOTAL PRINCIPAL (\$ 3,028.90).
- Payment Plan**: A table with columns for # of Payments (36), Payment Amount (\$75.72), and When Payments are Due (Monthly, starting 08/22/2019).
- Security**: Text explaining the security interest in the Protection Product.
- Late Charge**: Text explaining the late charge policy.
- Prepayment**: Text explaining the prepayment policy.
- Estimates**: Text explaining the estimate policy.
- Payment Option # 1: AUTHORIZATION FOR ACH DIRECT DEBIT**: Radio button option for ACH Direct Debit.
- Payment Option # 2: AUTHORIZATION FOR CREDIT OR DEBIT CARD PAYMENT**: Checked radio button option for Credit or Debit Card Payment, with a \$4.00 per payment Convenience Fee.
- NOTICE TO THE BUYER**: A list of four notices regarding signing, payment, and refund.





Print Product Contract and RIC

Print

You're all done!

Select All

12

Print Selected

13

Email

CG Component Replacement

Zero Plan Fusion

Contract Information

Contract Number: [Redacted]

Contract Date: 07/23/2019

Vehicle Information

Year: 2019 Make: CHEVROLET Model: SILVERADO 1500

Seller Information

Universal Lenders LLC

Vehicle Plan

Contract Price: \$3,029.00

Optional Equipment

199.00

Contract Summary

Contract Price: \$3,029.00

Tax: Monthly \$106.00

NOTE AND CONTRACT

Buyer: [Redacted]

Financing Summary

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS	TOTAL SALE PRICE
0.00%	\$0.00	\$2,726.10	\$2,726.10	\$3,312.00

Payment Plan

36 Payments of \$75.72

Payment Plan

Down Payment: \$0.00

Monthly Payment: \$75.72

Vehicle Plan

Contract Price: \$3,029.00

Optional Equipment

199.00

Contract Summary

Contract Price: \$3,029.00

Tax: Monthly \$106.00



Darwin Sales Tools

“Financed Separately” is boldly displayed and payments recalculate instantly as you select various Zero Plan terms from the FI Dashboard.



Cancel Smart Package Done

Please See The Customized Protection Packages Below Based On Your Specific Situation.

2019 Chevrolet Silverado 1500 LD

\$184.13	Payment w/o Coverage	\$0.00	Total Release
\$11,409.50	Am. Fin. w/o Coverage	5.00%	APR
\$11,111.00	Selling Price	72 Months	Term
\$299.50	Fees	\$0.00	Cash Down

Option #1

CG Component Replacement
72 Months / 100000 Miles

Financed Separately

GAP- Protective
61-72 Months

Theft Deterrent

Option #2

CG Component Replacement
72 Months / 100000 Miles

Financed Separately

★★★★★

Covers your vehicle in the event of mechanical failure beyond the warranty period.

36 Month Term
\$75.72 Monthly

More Info

Option #3

CG Component Replacement
72 Months / 100000 Miles

Financed Separately

GAP- Protective
61-72 Months

Theft Deterrent

Option #4

CG Component Replacement
72 Months / 100000 Miles

Financed Separately

Cancel Final Acceptance Done

Final Acceptance

Test, Review The Products You've Selected And Excellent Options You May Miss Out On. Review and confirm your Final Acceptance and Declination of the products we offer below

Accepted Coverage	Declined Coverage
<p>Example VSC COMPLETE (New) (CRP1) 72 months / 100000 miles \$100 \$3,029.00 Financed Separately 36 Months / 75.72</p> <p>More Info</p>	<p>GAP- In the event of a total loss or unrecovered theft, GAP (Guaranteed Asset Protection) will, in most cases, pay the difference between the actual cash value and the scheduled balance owed to the lender. - Only \$16.12 Monthly! - \$999.00 Total</p> <p>More Info</p> <p>Theft Deterrent Theft Deterrent System. Pays benefit if vehicle is stolen and not recovered within 30 days. - Only \$9.66 Monthly! - \$599.00 Total</p> <p>More Info</p> <p>Appearance</p>

Driver's Needs Analysis

DRIVER'S Needs Analysis

Example VSC 72 Months / 100000 Miles

• Covers your vehicle in the event of mechanical failure beyond the warranty period.

Financed Separately

★★★★★

More Info

36 Month Term
\$75.72 Monthly



