

PAYOFF QUOTES

BATCH IMPLEMENTATION GUIDE VERSION 3.0.0

AUDIENCE: BUSINESS OWNERS/TECHNICAL

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REVISION HISTORY

The following table describes the latest updates made to the Batch Payoff Quotes Implementation Guide v3.0.0.

Date	Version	Description
9/30/2016	3.0.0	Update with SME, DEV, QA feedback.

DOCUMENT FEEDBACK

If there is additional information that you would find helpful in this document, please contact us at partnerintegrationservicedesk@dealertrack.com.

CONTENTS

Payoff Quotes 2

 Introduction 2

 Processing Payoff Quotes 3

 Loading Payoff Quotes..... 4

 File Delivery 5

 Data Encryption 5

 File Processing 5

 File Format..... 5

 File Layout..... 6

 Key Fields 10

 Common Record Layout 10

 Data Retention..... 10

Index 11

PAYOFF QUOTES

INTRODUCTION

The Batch Payoff Quotes Implementation Guide provides our participating financing sources another option to participate in the Payoff Quotes function. Some of the financing sources' core systems do not have existing connectivity to their middleware which communicates with Dealertrack. The Batch Payoff Quotes functionality allows a financing source to transmit a file containing all customer payoff information from their core system to Dealertrack on a nightly basis. The information is loaded into a database and made available to the dealers. The dealers would then request a payoff on an existing customer through the current Payoff Quotes function. Lenders would be provided with a report under the Business Reports section showing specific dealers that had requested payoffs on specific customers.

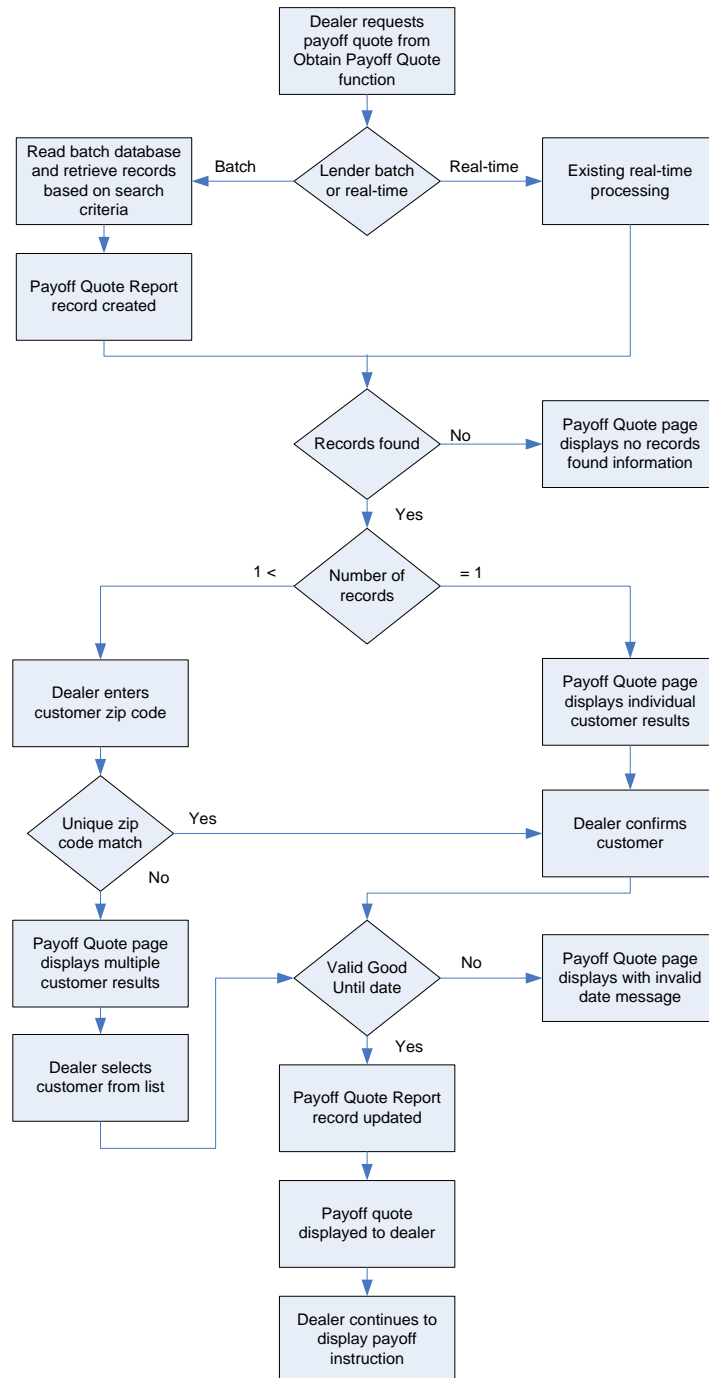
This document will provide information on how to implement batch payoff quotes for a nightly batch environment and displaying the information on the Dealertrack website.

PROCESSING PAYOFF QUOTES

The following flowchart illustrates the process of a Batch and Real-time Payoff Quote.

For more information on Real-time Payoff Quote processing, see the **Real-time Payoff Quote Implementation Guide**.

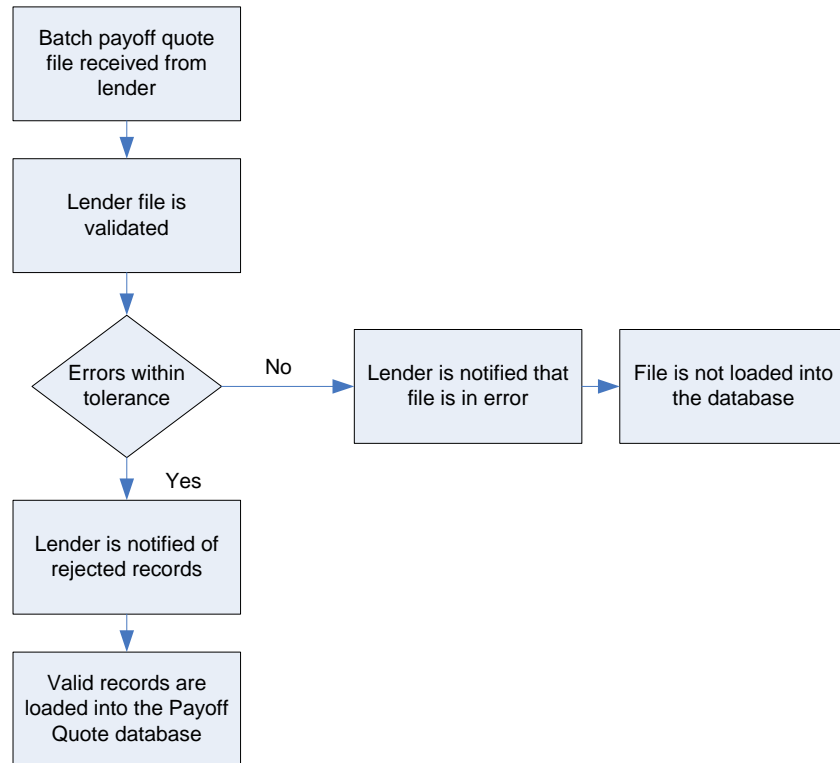
For more information on how to access and request payoff quotes, see the **Payoff Quotes Lender Guide**.



FLOWCHART 1 PAYOFF QUOTE FUNCTION

LOADING PAYOFF QUOTES

This functionality allows the lender to send their payoff file on a nightly basis. The file would contain all the necessary information required to view a payoff quote online. The payoff file must be sent to Dealertrack in a timely manner in order for Dealertrack to process the file as part of the nightly batch process.



FLOWCHART 2 NIGHTLY FILE PROCESSING FLOW

FILE DELIVERY

The Batch Payoff Quote file must be transmitted over a secure connection. Due to the size of the files, all files must be transmitted via SFTP over the internet. Files will not be accepted in an e-mail or by posting.

Dealertrack processes files every hour throughout the day, 24/7, 365 days a year where the same file will also be processed in the next batch payoff processing job. Multiple files can be processed in a day however all previous batch records for those files will be deleted or updated with the new file records.

DATA ENCRYPTION

For lenders requiring a more secure environment, PGP encryption is available. We have 2 Public Keys we will provide the partner:

- One key to be used for encrypted transmissions to our QA site.
- One key to be used for encrypted transmissions to our Production and DR sites.

FILE PROCESSING

The payoff file processing follows standard Dealertrack file processing procedures. While processing the lender's file, Dealertrack performs a "sanity check" that the number of changes from the previous feed seems reasonable. For example, if there were 5,000 payoff quotes in the previous feed and the current night's feed contains only 2,000 payoff quotes, the system flags this and halts processing because the file exceeded X% of changed records. Dealertrack sends an automated email to the email address specified in the Lender Questionnaire for instructions on whether or not to proceed.

When the number of payoff records rejected reaches 5% of the lender's payoff records, the validation process is terminated. The file will not be loaded and the lender is notified via email that the payoff file exceeded the error tolerance allowed. When the file is not loaded, the previous payoff file will be used until a valid file is received.

Once the lender file is validated, the file is loaded into the database. The previous file is deleted. There are no previous versions stored for historical purposes.

FILE FORMAT

The Batch Payoff Quote file is a .csv file. Data in each field, and all null fields, are enclosed in double quotes and separated by a comma. All dates must be sent in YYYYMMDD format. Any numeric field with a value of zero or unpopulated date fields may be sent as "". No field should start or end with a blank since it will result in that record being rejected by the database load. Basically there should be padding of fields with blanks either at the front or the back of that field. The following is a sample record:

```
"5643", "01234", "N", "MICHEAL", "A", "BENZ", "5 MAIN STREET", "", "MAPLE
SHADE", "GA",
"30542", "7705551212", "7705557250", "VINABCD0123456789", "2016", "NISSAN",
"ALTIMA",
"4D
SE", "", "R", "083", "006412.17", "20160221", "20160807", "60", "06", "20160301
", "0487.78",
```


"0000.00" , "0000.00" , "0000.00" , "01.268" , "0000.00" , "" , "" , "" , "" , "" , "" , "" ,
 "01-83450-5643"

See the Field Attributes described in the File Layout table below.

FILE LAYOUT

The Batch Payoff Quote Record Layout table describes the format of the .csv file. The key (index) to the file is the combination of the customer's **Last Name + Account + Zip Code**. This combination does not have to be unique.

The following Legend applies to the Batch Payoff Quote Record Layout table:

LEGEND:

R/C/O	R = Required C = Conditional O = Optional
char (20)	Character string of maximum length of 20.
date	yyyymmdd "" = null
boolean	0 = No 1 = Yes
num (x.y)	X represents the total number of digits Y represents the digits that should follow the decimal point For example: num (8.2) displayed as "123456.78". Decimal point should be included, does not count as a digit
COL	Represents the column in the Excel spreadsheet.

IMPORTANT! When entering data in each field, ensure that blanks or spaces are **not** entered after each data otherwise the file will be rejected from loading in to the database.

TABLE 1 BATCH PAYOFF QUOTE RECORD LAYOUT

****Please note that the VIN, Dollar Day Rate, and Full Account Number are mandatory fields.****

COL	Item	R/C/O	Description/Values	Attributes
A	Account	R	Last four bytes of the customer account number.	char (04)
B	Lender Dealer ID Number	R	Lender dealer ID. (required for Prospect Report only) Can be null for Batch Payoff Quote (BPQ) and must match the ID from the lender's Dealer file.	char (40)
C	Customer Opt Out Code		Y = Do not display on Prospect Report. N = Display on Prospect Report.	char (01)
CUSTOMER NAME				
D	First Name	C	If blank then last name or business name is required.	char (40)
E	Middle Name			char (40)
F	Last Name	R	Last Name or Business Name.	char (40)
CUSTOMER ADDRESS				
G	Line 1	R	Specifies customer address.	char (40)
H	Line 2		Specifies customer address continued.	char (40)
I	City	R		char (40)
J	State	R	Must be a valid state code.	char (02)
K	Zip Code	R	Must be a valid zip code for the state. Can hold 9 positions but lookup only works with the first 5 digits. For example, 11001	char (05)
L	Home Telephone	R	Must follow standard telephone number edits.	num (10)
M	Business Telephone		If sent, must follow standard telephone number edits.	num (10)
VEHICLE INFORMATION				
N	VIN	R	Vehicle Identification Number, must be the complete VIN and unique.	char (17)
O	Year	R	Year of vehicle If sent, must be a valid year.	num (04)

COL	Item	R/C/O	Description/Values	Attributes
P	Make	R	Make of vehicle	char (40)
Q	Model	R	Model of vehicle	char (40)
R	Trim	R	Trim level of the vehicle For example: LX, SE, EX, GT	char (40)
S	Vehicle Description (RESERVED)		(must be null)	char (40)
*COMMON PRODUCT INFORMATION				
T	Product	R	Contains one of the following product types: <ul style="list-style-type: none"> • B (Balloon) • L (Lease) • R (Retail) 	char (01)
U	Sub Product		Lender custom product.	char (40)
V	Net Payoff Amount	R	Specifies the amount of the net payoff. Not required when Payoff Message is coded.	num (8,2)
W	Good Until Date	R	Specifies the date when the payoff is good through. Not required when Payoff Message is coded and Net Payoff is not sent.	date
X	Maturity Date	R	Specifies the final payment of the loan. Not required when Payoff Message is coded and Net Payoff is not sent.	date
Y	Term In Months		Original term.	num (03)
Z	Months Left		Months left in term.	num (03)
AA	Next Payment Date		Specifies the next payment due date.	date
AB	Monthly Payment		Specifies the amount of the monthly payment.	num (8,2)
LEASE INFORMATION				
AC	Gross Payoff		Specifies the gross payoff before application of the security deposit.	num (8,2)
AD	Security Deposit		Specifies the customer amount of the security deposit.	num (8,2)

COL	Item	R/C/O	Description/Values	Attributes
AE	Residual Value		Specifies the residual value of the vehicle at the end of the full term.	num (8,2)
RETAIL INFORMATION				
AF	Dollar Day Rate	R	Specifies the daily payment of the loan.	num (8,3)
AG	Balloon Amount		Specifies the balloon amount at the end of the term of a balloon loan. If a balloon amount is provided, the loan is assumed to be a balloon loan and the amount of the balloon is displayed with the payoff. If sent, Product must be B .	num (8,2)
AH	*Payoff Message		Informational message.	char (80)
PRE-APPROVED INFORMATION – Only one lender supplying the information. If Y, only Reference Number is required, if N, all fields must be blank.				
AI	Pre-approved Code		If sent, the value must contain one of the following: Y = pre-approved customer N = ""	char (01)
AJ	Reference Number		If sent, the value must contain one of the following: Y = reference number N = ""	char (20)
AK	Expiration Date		If sent, the value must contain one of the following: Y = Expiration date of offer N = ""	date
AL	Buy Rate		If sent, the value must contain one of the following: Y = Buy rate to dealer N = ""	num (8,3)
AM	Acquisition Fee		If sent, the value must contain one of the following: Y = Acquisition fee N = ""	num (8,2)
AN	Participation Percent		If sent, the value must contain one of the following:	num (8,2)

COL	Item	R/C/O	Description/Values	Attributes
			Y = Participation percentage to dealer N = ""	
ADDITIONAL ACCOUNT DATA				
AO	Full Account Number	R	Full customer account number.	char (20)

*When the **Payoff Message** is sent, required fields in the **Common Product Information** section are no longer required. However, if any of the **Common Product Information** required fields are sent by the lender, then all **Common Product Information** required fields must be sent.

KEY FIELDS

The following table summarizes the key data elements to use when requesting a payoff quote record.

TABLE 2 BATCH PAYOFF QUOTES KEY FIELDS

Field	Reason
Last Name Account Zip Code	The combination of Last Name + Account + Zip Code must be provided since the Account Number inquiry is not provided for batch payoff quote lenders. The dealer will have a new query based on Last Name + Account . When multiple records are returned, the dealer must enter the Zip Code to select the record.
VIN	Lenders may allow the dealer to query based on the VIN. VIN is a required field and is the key for populating the Prospect Report and linking a prospect back to the payoff quote function.

COMMON RECORD LAYOUT

Records loaded in the Prospect Report database are a subset of the Batch Payoff Quotes file. Any changes to the common file layout or validation must be made in conjunction with Prospect Reports.

DATA RETENTION

Since the lender payoff files are updated and sent to Dealertrack nightly, there is no requirement for retaining data. The data is stored until the next lender payoff file is processed. The existing payoff data is purged when the new payoff data is loaded into the database. We do not incrementally add to the data, instead a complete reload of the data is performed.

INDEX

B

Batch Payoff Quotes Key Fields, 11

F

Flowchart

Nightly File Processing Flow, 5

Payoff Quote Function, 4

T

Tables

Batch Payoff Quote Record Layout, 8

Batch Payoff Quotes Key Fields, 11