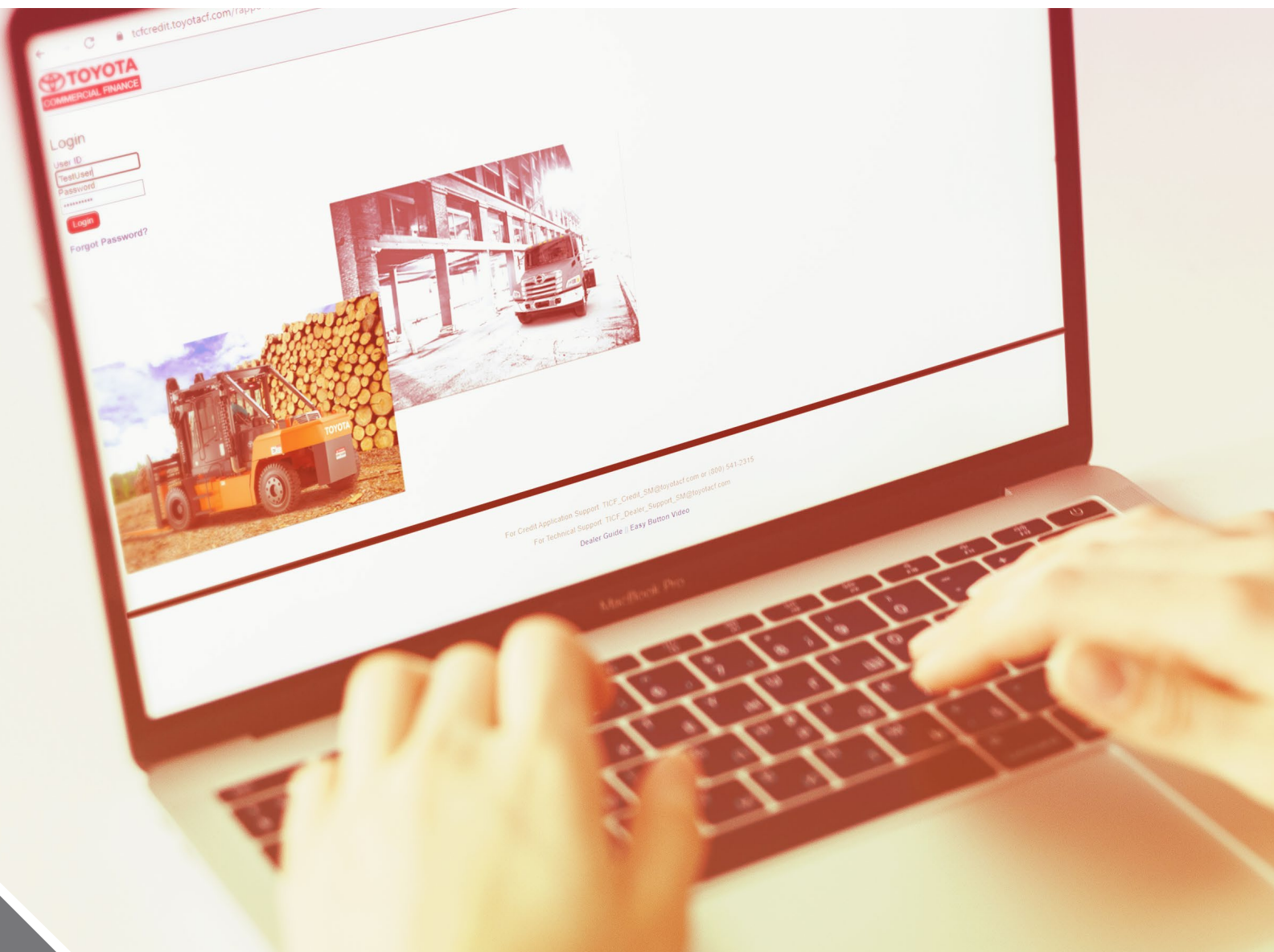


TC3 DESK GUIDE

for quoting and contracting Hino Trucks

A step-by-step guide to successfully quote and contract a customer with Toyota Industries Commercial Finance.



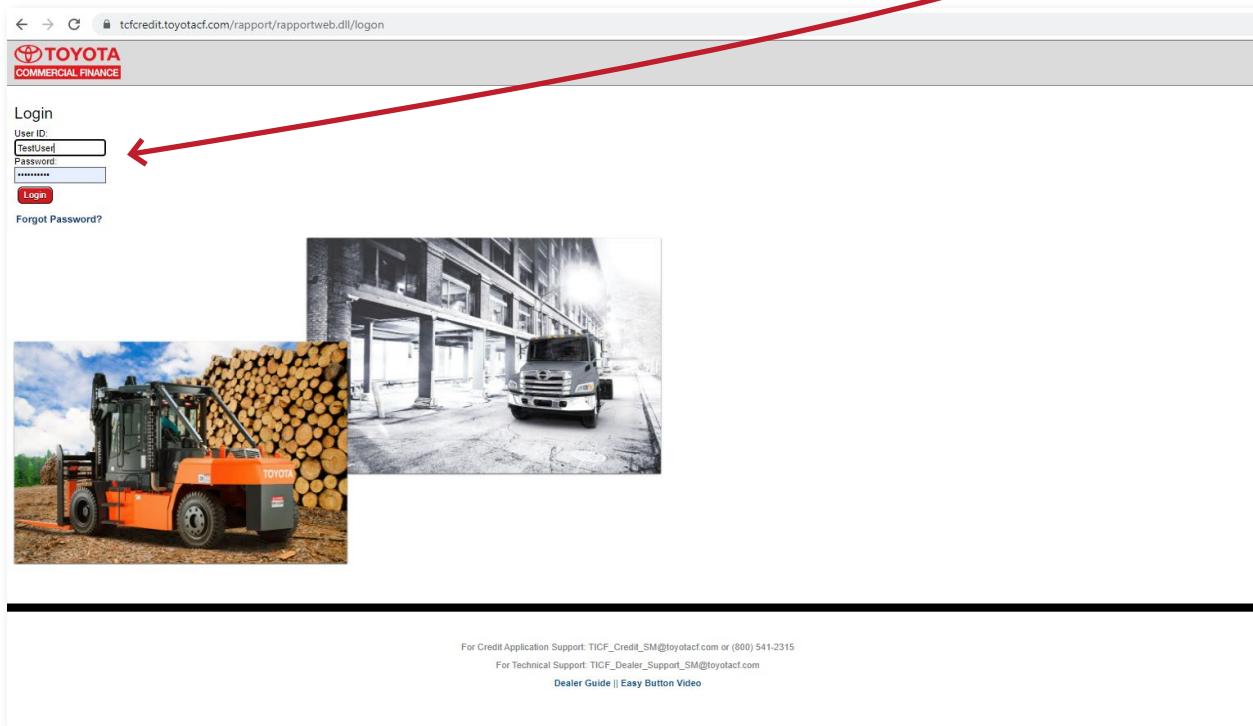
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BEFORE YOU START

Contact your RSM to get necessary credentials.
User ID and Password are required to access TC3.

Once you have your credentials go to <https://tcfcredit.toyotacf.com> to access the home page and enter your TC3 **User ID** and **Password**.



Important: For security purposes, TC3 accounts automatically lock after five consecutively failed login attempts. The password reset feature must be used prior to the fifth failed attempt.

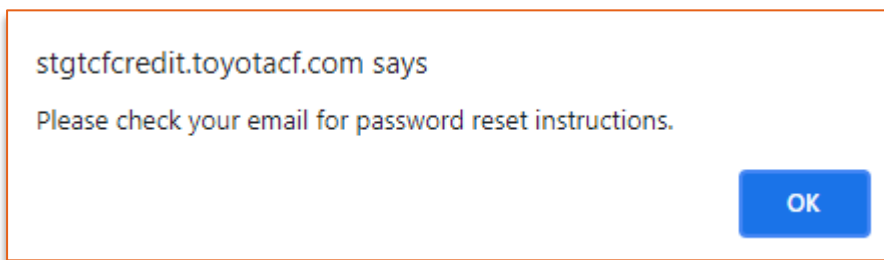
If your account is locked, please reach out to TICF_Dealer_Support_SM@toyotacf.com, for assistance.

HOW TO RESET YOUR PASSWORD

- A. Please clear your cache in your preferred browser prior to initiating password reset.
- B. On the Home Screen, *click* on **Forgot Password**.



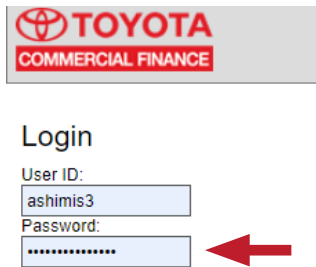
- C. You will receive the pop-up below. Please *click* **OK**.



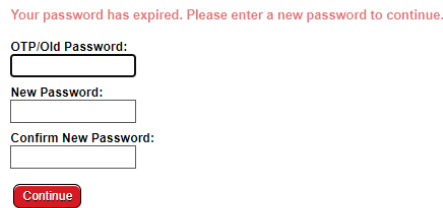
- D. You will receive an e-mail based on the e-mail address connected to your TC3 account. Be sure to *copy* the one-time password included in that e-mail. The one-time password expires in 10 minutes from when you receive the e-mail.
- E. Enter your one-time password into the **Login** screen on TC3.



- F. Enter in your one-time password from the e-mail your received and *enter* the **New Password** you would like to use going forward. Once completed, *click* **Continue**.



- G. You have now successfully reset your TC3 password!



SEARCH FOR AN EXISTING CUSTOMER

Before creating a new credit application, start with a **Customer Search** to determine if this is a new or an existing customer.

A. Hover over the **Customer/Third Party** tab on the menu bar then select **Customer**.



B. In the **Legal Name** field, type either the full customer name or a partial name. You can use the * as a wild card. Ex: *logistics*, this will display all companies with logistics in the name, regardless of the position - first, somewhere in the middle, or last. As many companies have similar names, it is a best practice to search by Federal Tax ID (Do not include the dashes).

Customer Search

C. After entering the Federal Tax ID, click the **Search** button in the middle of that screen.

- i. If this is an existing customer, the customer names will appear below the search boxes in the Search Results. From the “Search Results,” select the correct customer. Hover over the symbol under Search Results, and select Create an Application. Proceed to Create A New Application on page 10.
- ii. If the search does not yield an exact match for the customer, then click on the **New Customer** button.

Customer Search

Best Practice: The borrower name on the TICF credit application needs to match the exact spelling and punctuation, per the Secretary of State’s website. Check the Secretary of State’s website for the legal name of the customer to minimize delays in processing. If this customer is a Sole Proprietor, use the customer’s Social Security Number.

CREATE A NEW CUSTOMER

For an existing customer, go to page 6.

A. Clicking on **New Customer** will take you to the “Add Customer” page where you will enter the “Customer Name” (also referred to as the “Legal Name”).

B. Select the **Business Type**.

C. Everything in red is required. Start with the **Federal Tax ID**. (If a Sole Proprietor, enter the SSN without the dashes.)

Note: if there is an existing Fed TAX ID, in our system changes are subject to review by TICF prior to any name or address changes.

D. Details must be *entered* for all new customers within the **Address** tab. Beginning with the **Address** tab, you’ll notice that two areas require customer information: **Legal Registered Address** and **Billing Address**.

E. In the **Address** tab go to **Legal Registered Address** – again all items in red are required including the state of incorporation. Enter the customer’s current phone number and email address to ensure we can deliver a first-class customer experience.

Note: Email will also be required to submit an application. It can be input here and will be saved to the customer for future applications or input later at the application level but it will not be saved for future apps.

Note: Contact Name and Contact Phone is to be used for any Accounts Payable contact.

F. Billing Address: You may *check* the box under **Same as Registered Address?**, if the address is identical to the registered address.

G. Once you have entered all required fields, *click* on the **Save Customer** Button. This will save the customer and you’ll be returned to the **Customer Search** screen.

UPDATE AN EXISTING CUSTOMER

- A. From **Customer/Third Party**, then **Customer**, *type* in the customer name under **Legal Name**, *click* the **Search** button in the middle of the screen, and the customer name will appear under **Search Results**.


The screenshot shows a navigation bar with three tabs: Home, Customer/Third-Party, and Application/. Below the navigation bar is the "Customer Search" section. It contains several input fields: "Legal Name" (with "Home Depot" entered), "DBA", "Street Number", "Street Name", "City", "State" (a dropdown menu), and "Zip". Below the search fields is a "Search Results" table. The table has a header row with a search icon and "Legal Name" with a dropdown arrow. The first row of results shows a search icon, a list icon, and the text "HOME DEPOT U.S.A., INC.". A context menu is open over the search results, containing three options: "Create an Application", "View Applications for Customer", and "Link to Dealer".

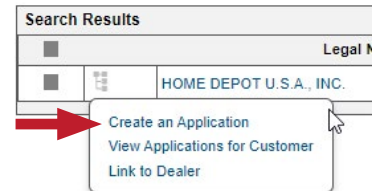
- B. *Click* on the **Legal Name** of the customer you want to update to open the customer page.
- C. You can update the customer information such as insurance, MLA number/date, registered/billing addresses and other fields within the record.

CREATE A NEW CREDIT APPLICATION

IMPORTANT: Fill out all the red required fields and complete any optional fields that you want to include.

Once you have created a New Customer or selected an Existing Customer as instructed in the previous section you are ready to create a new credit application.

From the **Customer Search** page, search for your customer. From the **Search Results** hover over the  symbol and select **Create an Application**.



Note: If you do not find your customer, then create a new customer and save it as instructed in the section above “Create a New Customer”.

After selecting **New Application** the **Select Program** window with a drop-down box appears.

Note: If a window does not appear, check to ensure you’ve allowed pop-ups for this site.

A. Select **Line of Credit** or **Commercial Truck**

B. Select the appropriate type and click the **Continue** button



1. LINE OF CREDIT

1A. Credit Amount Requested – populate with an estimated dollar amount.

1B. Channel is auto-populated with Credit Line.

1C. A line of credit does not lock in program pricing, i.e. rate and residuals are not locked in, just the dollar amount of available pre-approved credit for future applications submitted under the line.

1D. Once approved, you still need to submit an individual credit application with equipment and deal specifications in order to lock in the pricing.

1E. Subsequent credit application will be auto-approved up to the available credit line available.

1F. Credit lines are typically active for one year from the credit approval date.

1G. Once the line is expired or the amount is exhausted, the individual credit application will go into our manual review process.

2. COMMERCIAL TRUCKS

Channel: Truck
Dealer Number: [Search Icon]

2A. Dealer Number will auto-populate. However, if the dealer number field is blank, simply *click* on the search icon in the **Dealer Number** field to access a pop-up window that will enable you to type in the name of your dealership. *Click Search*, and then *select* your dealership to add your dealer number to the application.

2B. Validate **Customer Name, Registered Address,** and **Billing Address** (this is auto-populated from the customer record). If needed, you can change the **Billing Address** for this application in this step as well.

2C. Complete the fields below:

2D. *Click* on the **Contract Type** drop-down box and *select* **Lease** or **Loan**

2E. If lease is selected, then **Financing Type** will auto-populate with **Open End Lease** (use Open End for TRAC leases), but you can manually change it to a **Close End Lease** from the drop-down menu.

2F. Input **Term**.

2G. Under the **Payment Type**, *select* **Regular**.

- i. **Regular** is the most common Payment Type, i.e. 36, 48, 60 month leases/loans.

Asset Pricing	Attachments	Asset Location	Variable Payments	Irregular Rents	Seasonal Rents
Asset Irregular Rents					
Id	Number of Payments	Factor	Result		
New	<input type="text"/>	<input type="text"/>	<input type="text"/>		

- ii. **Irregular** is an irregular (nonstandard) payment structure or for a deferral. Please contact your RSM for the structure. If this is selected, you must input the value under the Irregular Rent Tab.

2H. *Select* **Frequency** of billing. **Monthly** is the most common selection.

2I. **Start Date, First Payment Date,** and **End Date** will auto-populate based on the term and can be updated during setup (documentation) creation. (These fields are required to calculate payment).

NOTE: Contract start dates cannot be a month-end date of 29, 30, or 31. Manually adjust the date to the first of the following month to calculate the payment. TC3 will display an error message if the contracts is dated 29, 30, or 31.

Lastly, if you have not yet entered an email address for your customer, you will be required to do so at this stage of the process within the **Address tab's **Registered Address** fields.**

ASSET TAB

Truck Details

IMPORTANT: Fill out all the **red** required fields and complete any optional fields that you want to include.

A. Select the **Asset** tab to add asset and pricing Information.

B. Click the **Add** button and complete all **red** required fields.

The screenshot shows a navigation bar with tabs: Address, Additional Contacts, Business, Insurance, Guarantor, **Asset** (highlighted in red), Comments, and Return Conditions. Below the tabs is a section titled "Asset(s)" with a sub-section "Id" containing the text "No Items found." and an "Add" button. A red arrow points to the "Add" button.

C. Select **Type** (ex. Truck, Body, etc.), **Mfg** (ex. Hino), **Class**, and **Model**.

The screenshot shows the "Asset(s): New" form. At the top right are buttons: Add, Replicate, Delete, List, and View Changes. Below are dropdown menus for: Category (Truck), Type (Truck), Mfg (Hino), Class (6), and Model (268).

D. You may add more than one asset type to the same credit application by *clicking* the **Add** button contained in the **Asset** tab.

The screenshot shows the "Asset(s): New" form with the "Add" button highlighted by a red arrow. The navigation bar and form fields are the same as in the previous screenshot.

NOTE: If you enter a quantity of more than one, you must enter the amount financed of a single unit. TC3 will automatically calculate the quantity multiplied by the single unit cost and input that into the total financed as well as other cost fields.

E. Enter the **Asset Condition** (New/Used), **Year of Make**, and **Annual Mileage** (only applicable for leases).

Address	Additional Contacts	Business	Insurance	Guarantor	Asset	Comments	Return Conditions		
Asset(s): New					Add	Replicate	Delete	List	View Changes
Category	Type	Mfg	Class	Model					
Truck	Truck	Hino	6	268					
Asset Condition	Year of Make								
New	2020								
Quantity	Net Vehicle Cost Per Asset	Total Attachment Cost	Total Cost Per Asset						
2	72,000.00		72,000.00						

If the **Asset Condition** is Used, you will need to enter in the **Book Value**.

Used Source	Book Value

Note: if BV is not known enter \$1

F. Enter the **Quantity** and **Net Vehicle Cost Per Asset**. For **New Vehicles** the Net Vehicle Cost per Asset is the Total Factory Cost that may be found on the manufacturing invoices. For **Used Vehicles** the Net Vehicle Cost per Asset is the Auction Cost.

Quantity	Net Vehicle Cost Per Asset	Total Attachment Cost	Total Cost Per Asset
2			

ASSET PRICING TAB

IMPORTANT: Fill out all the red required fields and complete any optional fields that you want to include.

- A. Dealer Sales Price, Down Payment and Net Trade In Amount are all optional. Enter the **Total Amount Financed**. **Best Practice:** Enter the **Estimated Up Front Taxes** if they are included in the Total Amount Financed. This will have a favorable impact on loan to value and Actual Advance %.
- B. Click the **Program Type** drop down and you will get a list of all current programs offered by TICF for the asset you are entering.
- C. Take a screen shot of all required fields input, except for **Program Rate** and **Contract Rate** (these will be auto-populated once you click on **Calculate Pricing Quote**).

The screenshot shows the 'Asset Pricing' tab with the following fields and values:

- Quantity: 2
- Net Vehicle Cost Per Asset: 72,000.00
- Total Attachment Cost: (empty)
- Total Cost Per Asset: 72,000.00
- Dealer Sales Price: 82,000.00
- Down Payment: 10,000.00
- Net Trade In Amount: 5,000.00
- Total Amt Financed: 67,000.00
- Estimated Up Front Tax: (empty)
- Max Advance: 79,200.00
- Dealer Adv Guaranty: 0.00
- Actual Adv %: 93.06
- Std Adv %: 110.00
- Program Type: Tiered Pricing
- Credit Tier: (empty)
- Program Month: September
- Program Rate: (empty)
- Balloon Pymt (Y/N):
- Markup/Buydown Type: (empty)
- Markup/Buydown: (empty)
- Contract Rate: (empty)
- Incentive Fees: (empty)
- Term: 60
- Base Payment: (empty)
- Total of Payments: 0.00
- Finance Charge: -67,000.00
- Servicing Dealer: (empty)
- Sales Tax Rate: (empty)
- Asset Tax Exempt?:
- Certificate Attached?:
- Certificate Number: (empty)

Red arrows point to the Quantity, Dealer Sales Price, and the 'Calculate Pricing Quote' button in the bottom right corner.

D. From **Pricing** on the top left navigation menu, click **Calculate Pricing Quote**.

NOTE: Add any Truck attachments (See Attachments Section that follows) prior to clicking on the calculate link.

E. A **Pricing Quote** window appears

The screenshot shows a browser window titled 'Pricing Quote - Google Chrome' with the URL 'stgtcfcredit.toyotacf.com/rapport/rapportweb.dll/popUpInItSubmit'. The window content is as follows:

Pricing Quote - 60 Month (Monthly)

Equipment Cost: 67,000.00

Number of Payments	Payment Amount	Asset	Payment Amount
60	1,287.21	1	1,287.21

Buttons: Continue, Cancel

F. If it is correct, *click Continue*. If it is not correct, *click Cancel* then check your term, amount financed and rate (residual if a lease) and *click Calculate Pricing Quote* again.

G. **Program Rate, Contract Rate, and Base Payment** are red and/or *italicized*, indicating they will auto-populate.

H. For **Tiered Pricing**, it defaults to a Tier 3. Actual tier will be determined upon credit decision.

NOTE: You may receive an error message if something was entered incorrectly, such as if a program was selected that the customer does not qualify for. If you receive an error message, please double-check the program selected (or other specified issue), and reach out to your RSM for further assistance, if needed.

ATTACHMENTS TAB

If you want to add any attachments e.g. bodies, liftgates, etc., *click* on the **Attachments** tab (*located at the bottom of the screen – next to Asset Pricing*)

A. *Click* the **Add** button.

i. Complete all **red** required fields.

ii. **Total Cost per Asset** will auto-calculate and will auto-input the amount into **Total Attachment Cost**.

iii. You may delete an attachment item by *clicking* on the **Trash Can** icon.

iiii. You may add additional item by *clicking* on the **Add** icon.

Asset Pricing	Attachments	Serial / VIN	Asset Location	Variable
Items				
No Items found.				
<input type="button" value="Add"/>				

NOTE: All attachments must be linked **ONLY** to the corresponding asset type. Ex: If you are only adding an attachment to one truck then you will need to add that attachment under that asset.

ADD A GUARANTOR

A guarantor may be required if the customer has been in business for five years or less or if the customer's credit history will not show financing of a similar dollar amount. If either of those situations apply, it is best to add the guarantor when creating a new application. In the middle of the screen, there is a **Guarantor** tab.

- A.** Once you select the Guarantor you need to *select* the **Type**. Individual would be **Personal Guarantor** and **Business** would be **Cross-Corporate Guarantor**.
- B.** *Click Add*. This will present a **Related Party Search** window. This will open a new page for you to search at the customer level for a guarantor. As with searching for customers in TC3, it is easier to locate a personal guarantor by their Social Security Number or locate a cross-corporate guarantor by the Federal Tax ID Number. If existing, *select* the guarantor.

Important: If new guarantor is being created, refer to the Create a New Customer section and create the guarantor as a Sole Proprietor and save it.

Id	Type	Customer Number	Business Type
New			Sole Proprietor
	Co-Applicant		
	Cross Corporate Guarantor		
	Personal Guarantor		

Once a guarantor has been added, you will need to click on the “Calculate” link before submitting the application.

ATTACH DOCUMENTS

Please attach the signed credit application and the invoice, and other documents you would like to attach (Financials, Tax Returns, Bank Statements, etc.) They must be in PDF, Excel, or Word formats.

A. Click **Documents** from the navigation menu on the left side of the screen



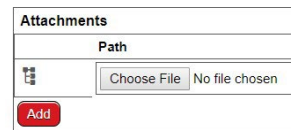
B. On the next screen, click **Attachments**



C. Click **Add Attachment**



D. Click **Choose File**, and a browser will pop-up for you to select the file you want to attach. *Select* the file. You may add more attachments by *clicking* on **Add** (at this point you can add a description to the attachment).



E. Click **Upload Attachment**



Note: Necessary attachments include a signed credit application, truck and body specifications and options with related invoices, and buyer's orders.

COMMENTS **TAB**

Complete this tab for any information that you would like to advise TICF Credit of in regard to the application, customer, etc., e.g. down payment or trade-in offered.

Tip: Any comments entered here will prompt the Credit Analysts to view and acknowledge before decisioning.

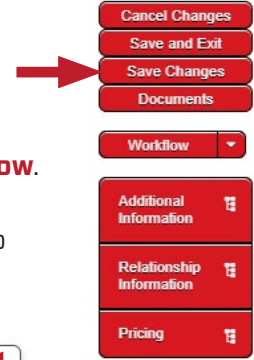
A. Application Comments would include dealer credit notes.

B. Contract Comments would include dealer exceptions for contract setup.

SAVE CHANGES & SUBMIT APPLICATION

Click on **Save Changes** in the navigation pane. customer, etc., e.g. down payment or trade-in offered. Once you **Save**, a pop up window will confirm and also display the application number.

Best Practice: Make a note of the application number.



A. Submit the application by *clicking* **Submit Application** in the navigation pane under **Workflow**.

B. Once the application is submitted, it will leave your dealer queue and be sent electronically to TICF Credit, for review.

C. To locate the **Application Number**, *click* on **Application Search** in the original navigation pane.



D. Enter the **Customer Name** and *click* on the **Search** button or *hit* **Enter** on your keyboard. The application will show as **Pending Decision**.

Note: You may want to save the Application Number for your reference.

Customer Name: 123 Truck | Address 1: | City: | State: | Zip Code: |

Fed ID/SSN: | Workflow Step: | Sales Region: | SAP Contract #: |

Name: | Fed ID: | SSN #: | Related Party Type: | Customer Number: |

Address 1: | City: | State: | Zip: |

Search Cancel

Search Results															
	App Number	Setup Number	Customer	Contract	Dealer	Status	Workflow Step	Submitted By	Application Submittal Date	Application Submittal Time	Contract Rec. Date	Time Received	Credit Amount	Credit Line	Dealer Name
	62403		123 Truck		84224	Pending Decision	Credit Investigation	Scott Ashimine	10/02/2020	10:14:21			134,000.00		Rush Truck Centers of Texas, L

APPLICATION APPROVAL / STATUS

Submitted credit applications are reviewed by the TICF Retail Credit Team, and the submitter receives automated email messages directing them to check their Home on TC3 for application status updates.

To locate the application and check its status, log in to TC3, *hover* over the **Application/Setup** tab, and *select* **Application Search**. Enter the **Application Number** or the **Customer Name**, then *click* **Search**. *Select* the application from the **Search Results** to check the status.

- A.** Once the application is decided by TICF, the submitter will receive an electronic notification and a decision letter. The dealer contact will also receive the communication.
 - ▲ If an application is **Returned to Submitter**, the submitter will receive an email stating that the application has been returned for more information. The **Return Conditions** are stated in the **Return Conditions** tab in the application. See the next section (Application Status) for more information on returns.
- B.** When an application is decided, it automatically goes into the **Unassigned** worklist. You will need to move it into **My Worklist** in order to create contract setups/documents.
- C.** Line of Credit applications **WILL NOT** go into the **Unassigned** worklist, but the submitter will still get the generic email to check status in TC3.
- D.** Proceed to **Contract and Document Generation** to create documents for customer signatures and review how-to steps for submission to TICF Funding Group.

APPLICATION STATUS


Below is a list of the most common application status types.

- A. Not Submitted** - Dealer has not submitted the application to TICF Credit team.
- B. Pending Decision** - indicates that the credit application has been submitted to the TICF Retail Credit team, but a decision has not yet been made. TICF targets decisioning or requesting more information on retail credit applications within two hours of application during normal business hours.
- C. Manually Approved** - status means that an individual on the TICF Retail Credit team has analyzed the credit application and additional documentation (if it was requested) and approved the application. With this status, the dealer can begin contract setup.
- D. Automatically Approved** - There are 2 ways an application will be automatically approved. (1) The customer has a line of credit approved, once the dealer draws on the line of credit, the individual application with the asset information is auto-approved. (2) The application has gone through the Auto-Approval model and has met all attributes to qualify for auto-approval. Submitter will receive an email stating “Automatically Approved” within seconds of application submission. The dealer can start the contract setup.
- E. Returned to Submitter** - TICF Credit may request additional information in order to continue with the credit review. The dealer may refer to the Return Conditions tab for the additional information requested. In this case dealers can make changes to the application and re-submit the application for decisioning.

Address	Additional Contacts	Business	Insurance	Guarantor	Asset	Comments	Return Conditions
<p><i>Please complete personal guarantor information in the guarantor section and attach the signed credit application.</i></p> <input checked="" type="checkbox"/>							
<p><i>Please attach tax returns for the two most recent tax years for the applicant or for the personal guarantor.</i></p> <input type="checkbox"/>							
<p><i>Please complete cross corporate guarantor information in the guarantor section.</i></p> <input type="checkbox"/>							
<p><i>Please attach a complete set of audited financial statements for the most recent two fiscal years, and year to date interim financial statements (if applicable).</i></p> <input type="checkbox"/>							
<p>Comments</p> <div style="border: 1px solid black; height: 40px;"></div>							

- F. Rejected** - means that an individual on the TICF Retail Credit team has reviewed and declined the application. To inquire about the reason an application was declined, please contact the TICF Retail Credit team.
- G. Canceled** - Application has been canceled and is no longer active.

CREATE A DOCUMENT

A. Enter **Application #**, then *hover* over the  symbol on the left side and *click* on **Move this Application to your Worklist** to continue working on the deal and to generate a contract and documents.

Application Search

Application # Setup # Customer Number Dealer Number

Customer Name Address 1 City

Fed ID/SSN Workflow Step Sales Region SAP Contract #

Name Fed ID SSN # Related Party I

Address 1 City State

Search Results


App Number [▲]	Setup Number	Customer
88960		COLORADO RANCHERS, INC.

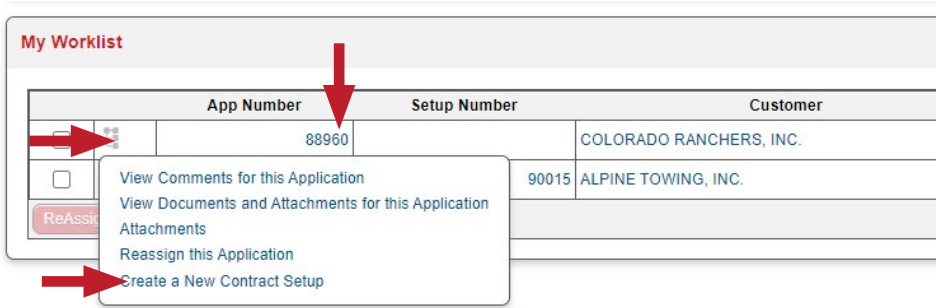
- View Comments for this Application
- View Documents and Attachments for this Application
- Move this Application to Your Worklist**
- Move this Application to Another Worklist
- Move this Application to Your Worklist and Edit this Application

B. *Click* **Home** to go back to the **Home Page** and the application should be in your **queue**



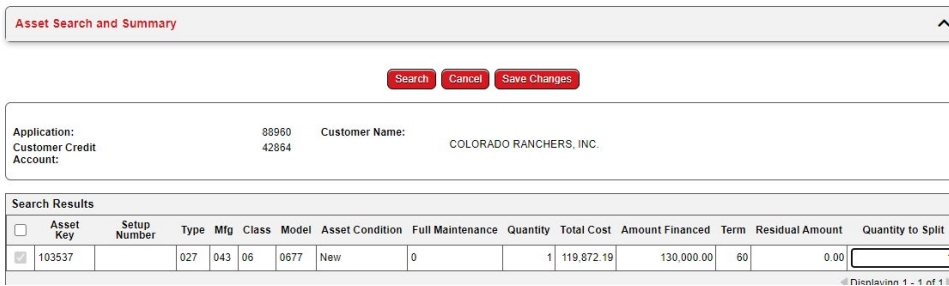
Home

C. Find the **App Number** and *hover* over the  symbol on the left side and *click* on **Create a New Contract Setup**.



D. Select the **Quantity** of units you want to split from the application.

Note: You can only combine multiple trucks into one contract if they are the same model/year and have the same total amount financed.



E. Check for **Dealer Number** to ensure the correct location is getting funded, *enter* **Term** and **Start Date**. Check the address to ensure accurate.

Customer Number: 10365454 Credit Amount Requested: 130,087.40 Delivery Date: NDA Required?

Channel: Truck Dealer Number: 80603 (Colorado Kenworth, Inc.) Sales Person: RSM Contact Full Name:

RSM Contact Email Address:

Approved Quantity: 1 Total Quantity: 1

MLA#: MLA Date: Schedule #: Schedule Date: PO Num:

Contract Type: Loan Financing Type: Loan Term: 72 Payment Type: Regular Frequency: Monthly Start Date: 12/03/2020

F. On the **Documentation** tab *enter* any **Doc Fee**, so when it's in for funding the analyst knows how much to charge for doc fee.

# of Pmts	Pmt Amt (Incl Main)	Total of Payments	Payment Tax	Total Collected	Payment Selection
	2,408.25	0.00		0.00	

G. Under **Contract Details** tab, *enter* the fees and descriptions. Make sure the total **Amount Financed** noted here matches the **Amount Financed** in the **Asset Tab**.

Disclaimer: If these **DO NOT** match TC3 will not allow you to move forward in the process and can result in inaccurate docs.

Cash Price	129,337.40	Total	129,337.40	
Net Trade In Amount		Total	0.00	
Cash Down		Total	0.00	
Total Down Payment	0.00	Total	0.00	
Unpaid Balance of Cash Price	129,337.40	Total	129,337.40	
Title Fees (For PA 'Other Fees')		Total	0.00	
Registration Fees		Total	0.00	
License Fees		Total	0.00	
Other Charges Amount	500.00	Total	500.00	Description: DEALER DOC FEE
Other Charges Amount	250.00	Total	250.00	Description: TICF DOC FEE
Other Charges Amount		Total	0.00	Description:
Other Charges Amount		Total	0.00	Description:
Other Charges Amount		Total	0.00	Description:
Amount Financed - Unpaid Balance	130,087.40	Total	130,087.40	

H. Under **Description** will be the body or any attachment.

I. Enter **Dealer Sales Price** and any **Down Payment** or **Net Trade in Amount**. After entering this, the **Amount Financed** will change. Make sure you *manually enter* the correct **Amount Financed**.


J. On left side, go to **Pricing** and click the  symbol and then click on **Calculate Pricing Quote**

The screenshot shows the 'Asset Pricing' tab in the software. On the left sidebar, the 'Pricing' section is active, with a red arrow pointing to the 'Calculate Pricing Quote' button. The main form area displays the following data:

- Asset(s):** 103537
- Category:** Truck, **Type:** Truck, **Mfg:** Hino, **Class:** 6, **Model:** L6
- Dealer Sales Price:** 129,337.40
- Down Payment:** [Empty]
- Net Trade In Amount:** [Empty]
- Amount Financed:** 130,087.40
- Estimated Up Front Tax:** [Empty]
- Approved Amt:** 130,000.00
- Max Advance:** 131,859.41
- Program Type:** Tiered Pricing
- Credit Tier:** Tier 1
- Program Month:** August
- Program Rate:** 4.24
- Contract Rate:** 4.24
- Incenive Fee:** 500.00
- Term:** 60
- Base Payment:** 2,409.87
- Total of Payments:** 144,592.20
- Finance Charge:** 14,504.80
- Serviceing Dealer:** T00080603

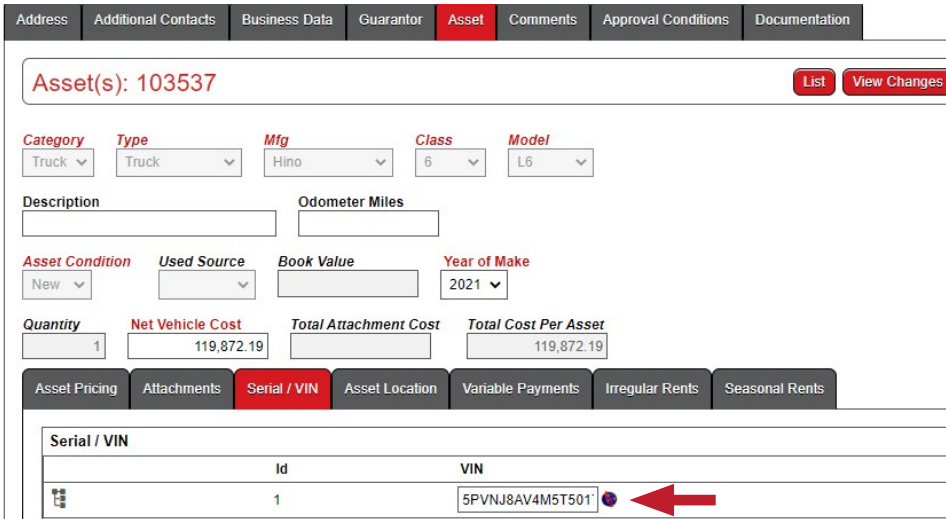
K. If there is a markup on the rate, use the drop down to **Mark Up**. Max for markup is 2.5%. Once **Markup** has been added, move to the **Finance Reserve** field to check your finance reserve on this deal. (Be sure to check your base rate as this can impact your mark-up as well as finance reserve.)

This close-up shows the 'Markup/Buydown Type' dropdown menu. The 'Markup' option is selected, and a red arrow points to it. The 'Contract Rate' field next to it shows a value of 4.24000.

L. After you do a markup or anytime you change the rate, go *back* to **Pricing** and *recalculate* (on left side, go to **Pricing** and *click* the  symbol and then *click* on **Calculate Pricing Quote**). At this point you can also check **Incentive Fees** and **Financed Reserve**.

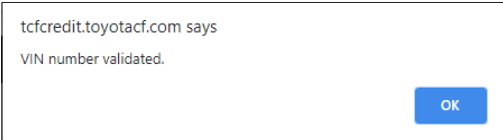
M. **Asset** tab, *enter* **Serial / VIN** number.

N. *Click* the **Round Circle Button** next to the vin to validate all 17 characters of the VIN# were entered.

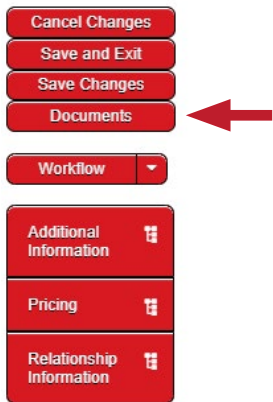


O. There will be a pop-up message to let you know the VIN# is validated.

IMPORTANT: If message says otherwise review the VIN# to make sure it's entered correctly.



P. To print contracts, go to left side and select **Documents**



Q. Review credit approval for any conditions if a personal guaranty or corporate guaranty is needed. Also, make sure if there is a limit required for down payment.

R. Check the box for what docs are needed, **Merge Documents**. Click on the file to print or save.

Checklist Documents		
<input type="checkbox"/>	Description	
<input type="checkbox"/>	Nondisclosure Agreement	1021 - Nondisclosure
<input checked="" type="checkbox"/>	Guaranty	15029 - Guaranty
<input type="checkbox"/>	Insurance Verification	16080 - Insurance
<input type="checkbox"/>	Credit Application	13051A - Credit Application
<input checked="" type="checkbox"/>	Master Installment Contract	19025 - Master Installment Contract
<input type="checkbox"/>	Multiple Vehicle Supplemental Contract	19125M - Multiple Vehicle Supplemental Contract
<input type="checkbox"/>	ACH Authorization	0005 - ACH Authorization
<input type="checkbox"/>	Credit Decision Notification	10001 - Credit Decision Notification
<input type="checkbox"/>	Certificate of Authorization	Certificate of Authorization
<input type="checkbox"/>	Hino Welcome Packet	Hino Welcome Packet

Merged Documents

Note: At no additional cost, these documents may be delivered to and signed by the customer through DocuSign, offering a contactless and accelerated contracting experience. If a wet signature is preferred, all appropriate documents will need to be printed and signed by the customer before uploading.

S. Once the contract is saved, check for **Amount Financed** and **Unpaid Balance** (they must to match).

T. Make sure your term (**Number of Payments**) and rate (**Amount of Each Payment**) matches.

Primary Purpose	New/Used/Demo	Year	Make	Model
<input checked="" type="checkbox"/> Business or Commercial	New	2021	Hino	L6
Vehicle Identification No.	Odometer Miles	Body Type/Description		
5 P V N J 8 A V 4 M 5 T 5 0 1 7 1				
Trade-in (Year)		ITEMIZATION OF AMOUNT FINANCED		
Trade-in (Make)		Cash Price incl. accessories, services and taxes	\$ 129,337.40	
Trade-in (Model)		Net Trade-in	\$ 0.00 +	
		Cash Downpayment	\$ 0.00 =	
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	4.24 %	Total Down Payment (if negative enter "0")	\$ 0.00	
		Unpaid Balance of Cash Price	\$ 129,337.40	
		Government License and/or Registration	\$ 0.00	
		Government Certificate of Title Fees	\$ 0.00	
FINANCE CHARGE The dollar amount the credit will cost you.	\$ 17,476.60	Other: DEALER DOC FEE	\$ 500.00	
		Other: TICF DOC FEE d	\$ 250.00	
		Other: _____	\$ 0.00	
		Other: _____	\$ 0.00	
		Other: _____	\$ 0.00	
Amount Financed The amount of credit provided to you or on your behalf.	\$ 130,087.40	Amount Financed – Unpaid Balance	\$ 130,087.40	
Total Sale Price The total cost of your purchase on credit, including your down payment.	Downpayment \$ 0.00 Total Sale Price \$ 147,564.00	YOUR PAYMENT SCHEDULE WILL BE:		
		Number of Payments	72	
		Amount of Each Payment	\$ 2,049.50	
		One Final Payment of	NA	
		Monthly Payments commence on	01/03/2021	

SUBMITTING FINAL DOCS INTO BOOKING

- A. From the **Documents** screen, *click* on the **Attachments** button on the left side of the page.
- B. Then, *locate* the **Contract Setup** that you have the signed documents for, and *click* **Add Attachment**.
- C. When prompted, *select* **Choose File**, *locate* and *select* the signed document on your computer, *enter* a description of the document, and then *click* on the **Upload Attachment** button of the left side of the page.
- D. Once the file has uploaded, you can *click* on the **Return to Attachments** button, and verify that the document has been successfully uploaded.
- E. If there are any other documents to be uploaded, repeat the process.

SENDING CONTRACTS IN DOCUSIGN

A. Check the box next to the **documents** that you want loaded into DocuSign and **click Create Documents**.

Application:		62403
Setup Number:		59814

Checklist Documents							
<input type="checkbox"/>	Description	Detail Description	Status	Date Created	Time Created	User Name	Comments
<input type="checkbox"/>	Nondisclosure Agreement	1021 - Nondisclosure Agreement -06-18	Optional				Add Comments
<input type="checkbox"/>	Insurance Verification	16080 - Insurance Verification - 06-18	Optional				Add Comments
<input checked="" type="checkbox"/>	Master Installment Contract - TX	19025TX - Master Retail Installment Sale Contract - Texas - 06-18	Created	10/05/2020	15:40:45	Scott Ashimine	Add Comments
<input type="checkbox"/>	ACH Authorization	0005 - ACH Enrollment Auth - 11-19	Optional				Add Comments
<input type="checkbox"/>	Credit Decision Notification	10001 - Credit Decision Notification - 07-19	Required	10/02/2020	11:36:08	TC3 System	Add Comments
<input type="checkbox"/>	Certificate of Authority	Certificate of Authority	Optional				Add Comments
<input checked="" type="checkbox"/>	Hino Welcome Packet	Hino Welcome Packet	Created	10/05/2020	15:40:45	Scott Ashimine	Add Comments

B. Click **Digital Transaction** to load into DocuSign for e-signatures. Click on **Email** if you wish to send documents via email through TC3.

-
-
-
-
-
-
-

C. Enter your **Email Subject** and **Message** you would like the email to contain.

DocuSign

Application: 62403
 Setup Number: 59814
 Organization Reference Number: 110623

DigitalTransaction

Email Subject

Message

Recipient	Id
No items found.	

◀ Previous 30 / Next 30 ▶

D. Click **Add** in **Recipient**.

Recipient

No Items found.

Add

E. Enter in customer/dealer **Name**, **Email Address**, and what **Role** they represent then *click* the **Add** button to include more signers to the signing workflow.

Recipient: New

Add Delete List

Name Email Address Role Routing Order

Created Documents

- 19025TX - Master Retail Installment Sale Contract - Texas - 06-18
- 10001 - Credit Decision Notification - 07-19
- Hino Welcome Packet

Buyer

Co-Buyer

Dealer

F. Check the **Created Documents** you want loaded into DocuSign.

Recipient: New

Add Delete List

Name Email Address Role Routing Order

Scott Ashimine scott.ashimine@toyotacf.c Buyer 1

Created Documents

- 19025TX - Master Retail Installment Sale Contract - Texas - 06-18
- 10001 - Credit Decision Notification - 07-19
- Hino Welcome Packet

G. Then *click* **Submit Transaction** once finished.

Return To Documents

Return To Application/Setup

Submit Transaction

Digital Transaction

Email Subject

Message

Recipient: New

Name

ryan valentine

Created Documents

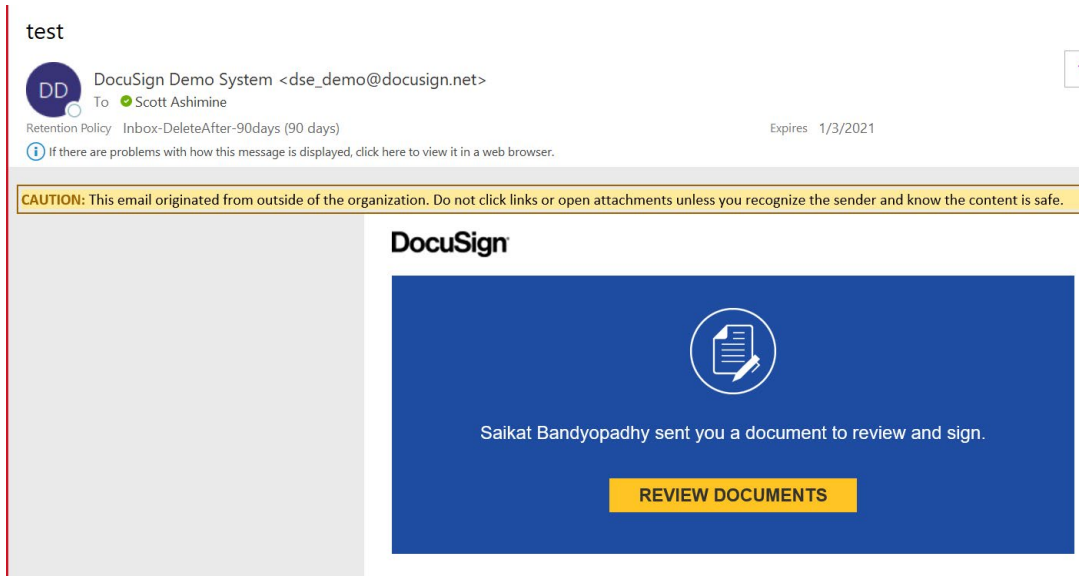
- 19025TX - Master Retail Instr
- 10001 - Credit Decision Notif
- Hino Welcome Packet

F. Documents will be locked, and you can keep track of the status in **Documents**.

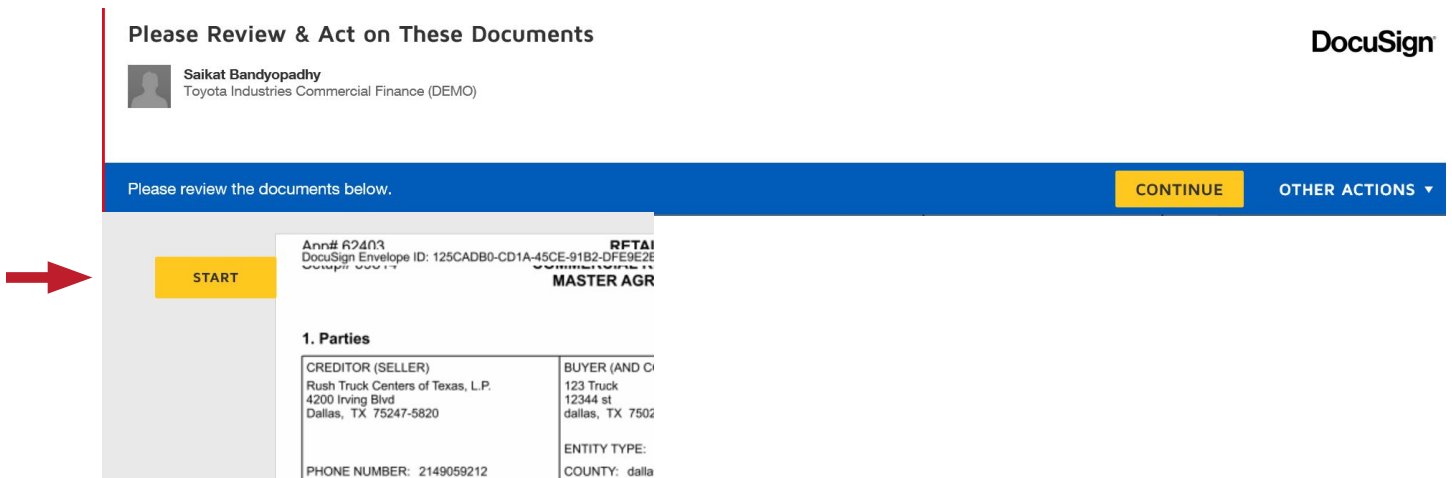
- ▲ Transaction Sent
- ▲ Viewed
- ▲ Signed, etc.

G. Email will be sent to the recipients as shown below. This will follow the signing order you set up in the previous steps.

H. *Click* **Review Documents**




I. *Click* **Start**, DocuSign will navigate you through all the required signature/initial fields.



J. Click on the yellow symbol  to initial the section.

PURCHASING THE VEHICLES FOR PERSONAL, FAMILY, HOUSEHOLD, OR THE VEHICLES FOR SUCH PURPOSES, A DIFFERENT AGREEMENT MUST BE USED.

Required - Initial Here


BUYER INITIALS  _____ CO-BUYER _____

NOTICE TO THE BUYER/CO-BUYER: 1. Do not sign this Agreement before you are entitled to a completely filled-in and exact copy of this Agreement.

K. Click on the yellow symbol  to initial the section.

RETAIL INSTALLMENT CONTRACT

BUYER 123 Truck CC

BY  _____ BY _____

NAME scott a NA

TITLE Funding Administrator TI

DATE 10/5/2020 DA

L. You can click into the text box to edit the Title.


FINISH

due, the amount of the refund you are entitled to, if any, will be furnished upon your request.

RETAIL INSTALLMENT CONTRACT

YOU SIGNED THIS AGREEMENT AND RECEIVED A COMPLETELY FILLED-IN COPY ON _____.

BUYER 123 Truck CO-BUYER _____ SELLER Rush Truck Centers of Texas, L.P.

BY  _____ BY _____ BY _____

NAME scott a NAME _____ NAME _____

TITLE Funding Manager TITLE _____ TITLE _____

DATE 10/5/2020 DATE _____ DATE _____

M. Click Finish.

FINISH OTHER ACTIONS ▾

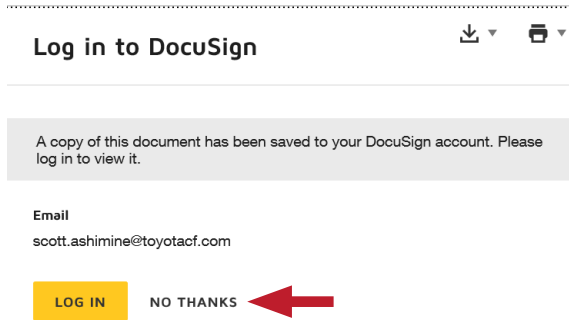
?

substantive descriptive and identification data pertaining to the

N. The pop-up below will appear, you do not need an account with DocuSign to proceed, but you can sign in if you have one and would like to add this document to your list of signed files.

O. Click **No Thanks** if you wish to not sign up.

(It is recommended to create a free account so it will save your name, title and adopted e-signature.)

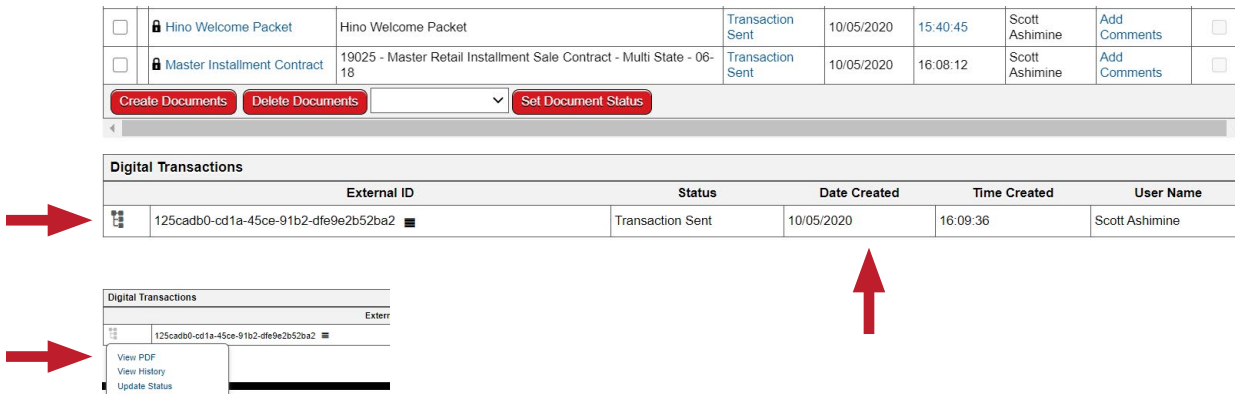


P. Message below confirms that document has been signed. It will now go to the next assigned signer on the list.



You're All Done!
You'll receive a copy once everyone has signed.

Q. You can view this document as shown below to check the status and as well as **View PDF**.



ADDITIONAL FUNCTIONS

- ▲ **DocuSign Digital Forms:** When DocuSign is used, all required signed documents are *automatically uploaded* to **TC3** once the contracts have been fully executed by all parties. See page 30 for **Sending Contracts in DocuSign**.
- ▲ **Offline Physically Signed Forms:** When a wet signature process is used, after the customer signs all of the required documents, they need to be *uploaded* to **TC3**. From the **Documents** screen, *click* on the **Attachments** button on the left side of the page. Then, *locate* the **Contract Setup** that you have the signed documents for, and *click* **Add Attachment**. When prompted, *select* **Choose File**, *locate* and *select* the signed document on your computer, *enter* a description of the document, and then *click* on the **Upload Attachment** button of the left side of the page. Once the file has uploaded, you can *click* on the **Return to Attachments** button, and verify that the document has been successfully uploaded. If there are any other documents to be uploaded, repeat the process.
- ▲ **Viewing the Status of a Contract Setup:** The quickest and easiest way to view the status of a contract setup is to *hover* over **Application/Setup**, *select* **Application Search**, *enter* in the **Setup Number**, and *clicking* **Search**. The **Contract Setup**'s status will display in the **Search Results**.

The status will show as **Pending Booking** after the dealer creates the contract setup, and the initial workflow step will show as **Documentation**. This indicates that the contract setup has been created and is still in the dealer worklist. Once the signed contract has been submitted to the TICF Retail Funding Team, the workflow step will change to **Booking**.

When the status shows as **Booked**, it means that all contract setups under the credit application have been funded. You can now move on to closing your next big deal!

If you have any additional questions, please reach out to your TICF Regional Sales Manager.

Thank you for your business and for using TC3 for safe and secure processing of your customer's private financial information.

For **General** questions and inquiries please contact: TICF_RetailFunding_SM@toyotacf.com

For any **Sales Tax** questions or help please contact: TICF_OPsSalesTax_SM@toyotacf.com