



# TouchPointe Secure Plans®

## Dealer User Guide

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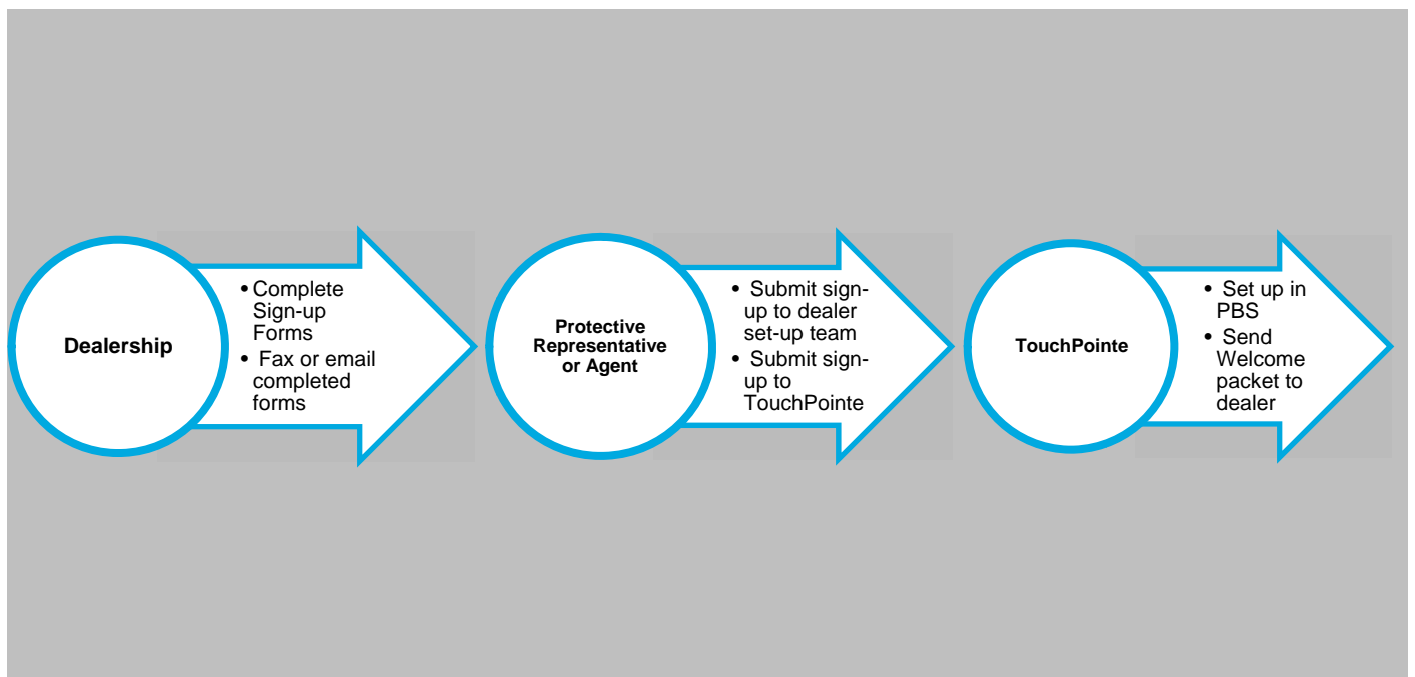
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## TouchPointe Dealer Sign-Up Process

*You may have already completed these steps*

1. Contact your Protective Asset Protection representative or agent for TouchPointe sign-up paperwork.
2. Complete all sign-up paperwork and email or fax to Protective Asset Protection's dealer sign-up team at [dealer.setups@protective.com](mailto:dealer.setups@protective.com) or 800 516 1231.

### Sign up Process Flow



## Installment Payment Plan Program Details

<b>TouchPointe Plan Terms Available</b>	0-18 Month
<b>Payment Type Options</b>	Credit Card, ACH (electronic bank debit)
<b>Minimum Downpayment</b>	10%
<b>Maximum Downpayment</b>	Flexible based on the cost of the service contract, the retail markup and the downpayment amount collected by dealer
<b>Minimum Service Contract Term</b>	Contract term must be at least double the installment term. For example, 12 month installments = 24 month service contract or 18 month installments = 36 month service contract
<b>Cancellation Rule</b>	Accounts cancel 30 days after missed payment
<b>First Due Date Requirement</b>	First due date must be within 30-45 days of contract sale date
<b>Reinstatement Rule</b>	Accounts may be reinstated within 15 days after cancellation.
<b>Disbursement Process</b>	Funds are disbursed to administrators and sellers every Friday. A payment from the customer is required before funds will be issued.
<b>Internet Access</b>	Unlimited number of users
<b>Reports</b>	Available online or automatically scheduled

## TouchPointe Fee Schedule

Amount Financed	# of Installments	
	0-12	13-18
\$0 - \$1500	110	130
\$1501 - \$2500	150	170
\$2501 - \$3000	190	210
Over \$3001	7% of Amount Financed	8% of Amount Financed

## Refund of Fees upon Cancellation

# of Installments Received	Percent of Fee Refund
No Payments Received	100%
1 Payment	85%
2 Payment	75%
3 Payment	50%
4 Payment	25%
5 Payment	15%
6 Payment	10%

## Selling a Service Contract with a TouchPointe Plan

- TouchPointe plans are available when selling service contracts with Protective.
- A hard copy Retail Installment Contract is available for order (see ordering details below)
- F&I Café's "rate print and deliver" option gives you a fully automated and electronic solution, with this option you do not need to mail in the contract.
- Your financed contracts remittance information is managed separate from your standard remittance information so you do not have to remove the information from the remittance reports in F&I Café.
- If you would like training on how to use F&I Café's rate, print and deliver function, please attend one of the webinars listed below.

## F&I Café Training Webinar Schedule

Tuesdays, Wednesdays and Thursdays:

10 am Central Time

Dial in at: 609 318 0020

Access Code: 458 256 992

To access the webinar go to:

<https://www1.gotomeeting.com/join/458256992>

1 pm Central Time

Dial in at: 609 318 0020

Access Code: 970 947 776

To access the webinar go to:

<https://www1.gotomeeting.com/join/970947776>

4 pm Central Time

Dial in at: 215 383 1005

Access Code: 522 055 033

To access the webinar go to:

<https://www1.gotomeeting.com/join/522055033>

## Ordering Materials

All marketing materials and sign-up forms are available for download on F&I Café. In addition, the TouchPointe retail installment contract is available for order through the Protective Asset Protection Sales Support team. Please contact them to order your contracts Monday – Friday 7am - 7pm, CST.

Phone: 800 845 5016 OR EMAIL: [protective.supplies@protective.com](mailto:protective.supplies@protective.com)

## Checklist for Submitting Contracts

- ✓ Ensure customer address & phone number is complete
- ✓ Ensure proper Dealer Code is entered
- ✓ Verify 10% down payment is received and customer monthly payment is correct
- ✓ Review Electronic Debit information:
  - Attach a voided check
  - Enter Checking/Savings account number and routing number (9 digits beginning with 0,1,2, or 3)
  - **OR** enter Credit/Debit card number including expiration date
- ✓ Customer Signature
- ✓ Register the contract with Protective
- ✓ Within 2 business days, mail Retail Installment Contract, Voided Check (if applicable) & Vehicle Service Contract to:

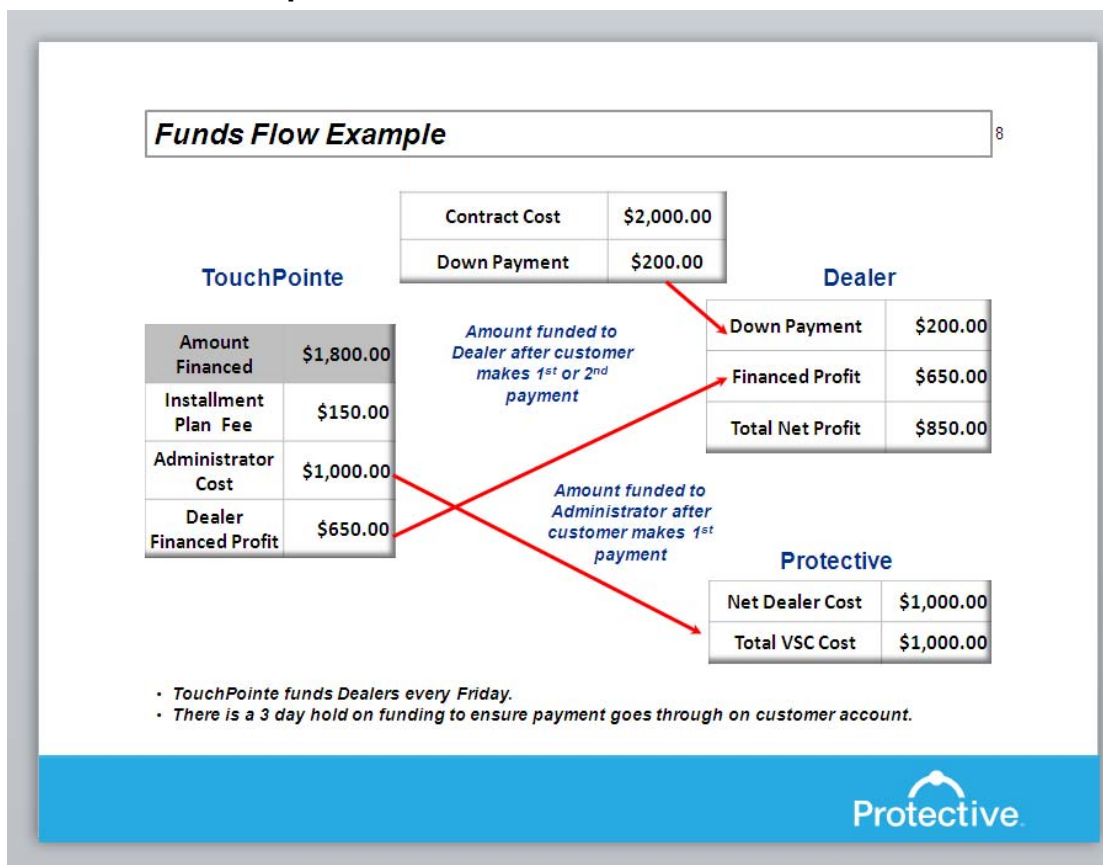
PROTECTIVE  
PO BOX 770  
DEERFIELD, IL 60015

## TouchPointe Dealer Payments

### New Business Funding

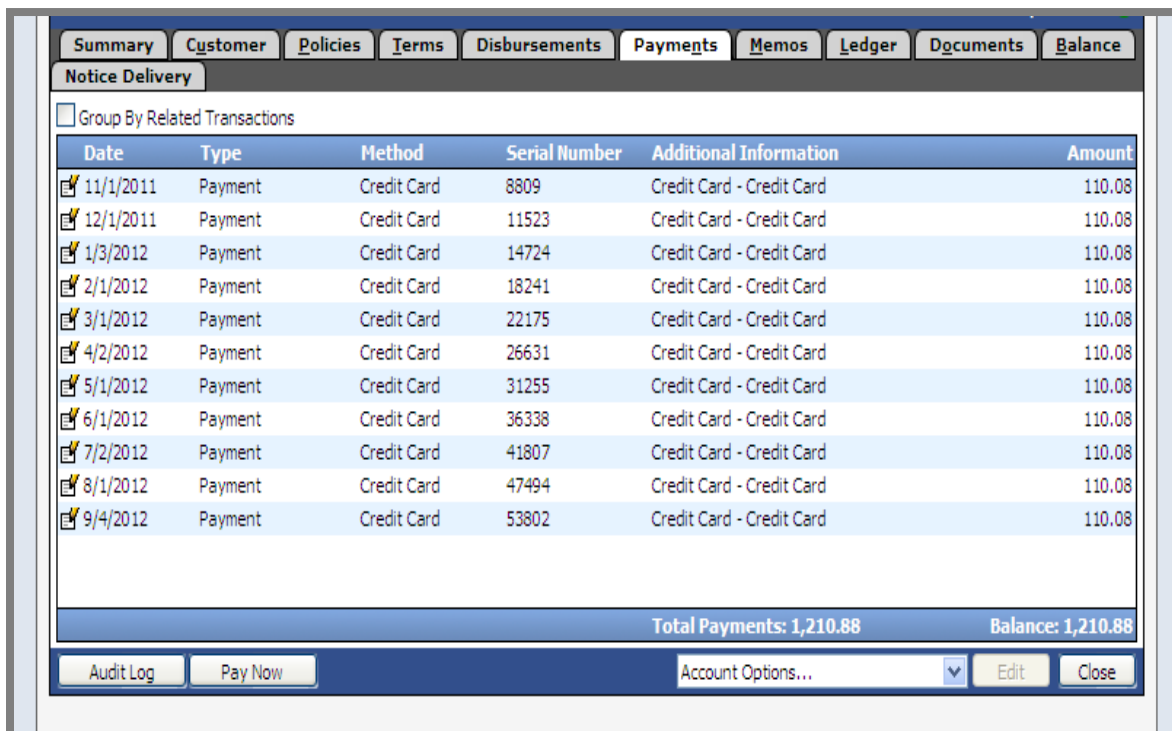
- Accounts are eligible for funding approximately 3 days after the customer makes the 1<sup>st</sup> monthly payment.
- Funding reports are issued every Friday.
- If you have opted to receive your payments via ACH deposit, the funds will be prepared and issued every Friday and will be deposited into your account within 2-3 business days.
- If you have opted to receive your payments via physical check, you will receive an email copy of the funding report every Friday and you will receive your check within 7-10 business days.
- The amount of your funding is equal to the amount financed minus net dealer cost minus TouchPointe's fee.
- Amounts due back to TouchPointe for cancelled accounts will be netted from your funding payments. For example... If TouchPointe owes you a total of \$5000 and you owe TouchPointe a total of \$1000 for cancellations, your funding payment will be \$4000.
- All refunds due to you in the event of cancellation will be included in your weekly funding reports.

Funds flow example is listed below:



## Processing TouchPointe Customer Payments

- Customer payments are processed daily.
- Changes to payment information must be made 3-5 prior to payment due date to ensure enough time to complete.
- If a credit card declines, it is processed again the next day. If the card declines again, a hold is placed on the account and a letter is sent to the customer asking for updated credit card information.
- If an ACH payment returns, there is a hold placed on the customer’s TouchPointe account, the account is assessed a return fee of \$10 and a letter is sent to the customer.
- Our full name “TouchPointe Secure Plans” and phone number appear every month on the customer’s credit card or bank statements.
- A credit card may decline if a customer has not updated their billing address with TouchPointe.
- A \$5.00 late fee is assessed to a customer’s account 15 days after the due date if the payment is not received.
- A customer’s payment schedule may be viewed online 24 hours a day/7 days a week. Please see example below.



Date	Type	Method	Serial Number	Additional Information	Amount
11/1/2011	Payment	Credit Card	8809	Credit Card - Credit Card	110.08
12/1/2011	Payment	Credit Card	11523	Credit Card - Credit Card	110.08
1/3/2012	Payment	Credit Card	14724	Credit Card - Credit Card	110.08
2/1/2012	Payment	Credit Card	18241	Credit Card - Credit Card	110.08
3/1/2012	Payment	Credit Card	22175	Credit Card - Credit Card	110.08
4/2/2012	Payment	Credit Card	26631	Credit Card - Credit Card	110.08
5/1/2012	Payment	Credit Card	31255	Credit Card - Credit Card	110.08
6/1/2012	Payment	Credit Card	36338	Credit Card - Credit Card	110.08
7/2/2012	Payment	Credit Card	41807	Credit Card - Credit Card	110.08
8/1/2012	Payment	Credit Card	47494	Credit Card - Credit Card	110.08
9/4/2012	Payment	Credit Card	53802	Credit Card - Credit Card	110.08
<b>Total Payments: 1,210.88</b>					<b>Balance: 1,210.88</b>

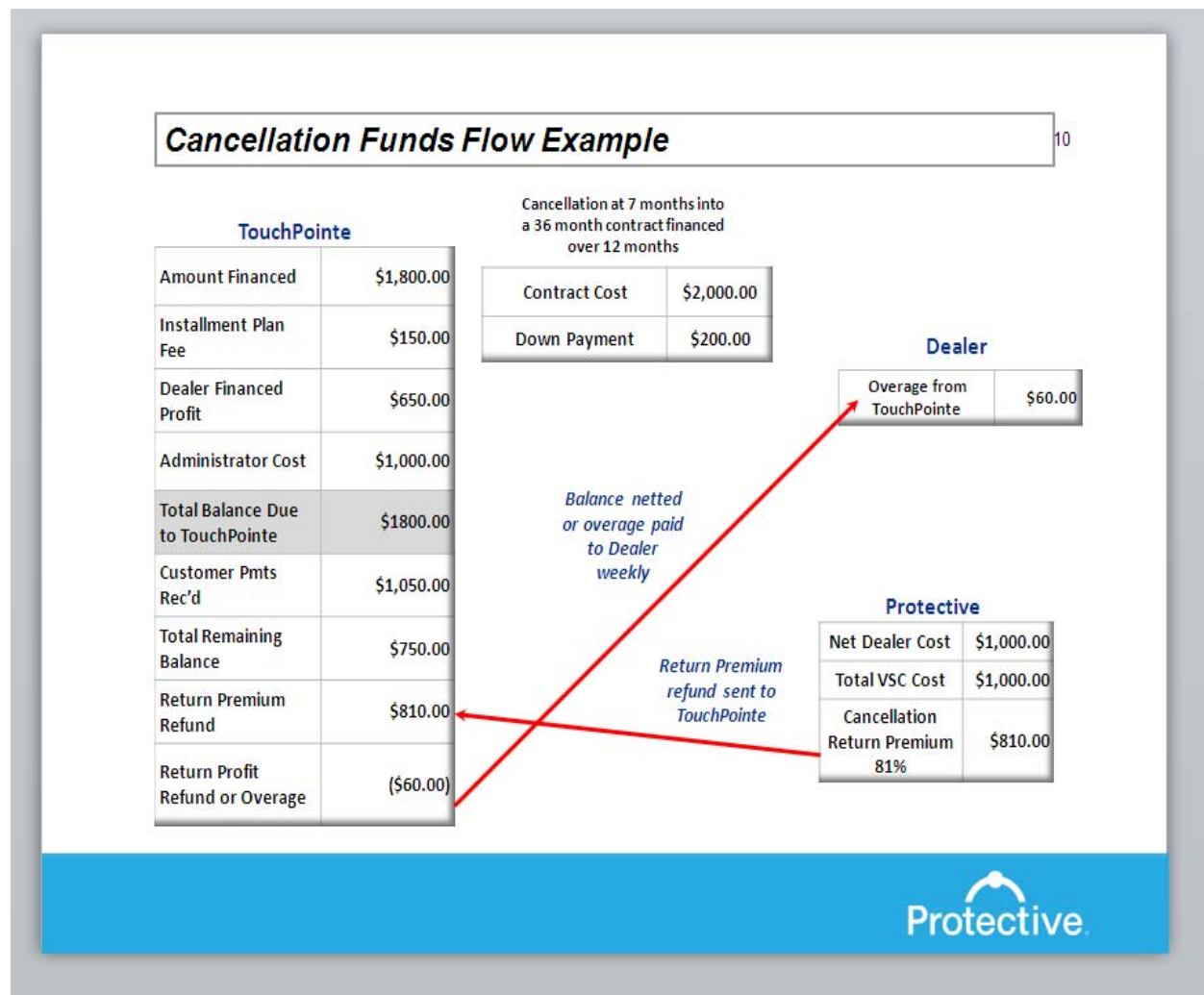
Please refer to your PBS User Guide for more information.



## TouchPointe Cancellations

- You must log into TouchPointe’s billing system to cancel an installment plan (touchpointesecureplans.com).
- Cancellations are processed daily by TouchPointe. For example... An account cancelled on Monday will be cancelled by Tuesday and a cancellation notice will go out to the customer by Wednesday at the latest.
- Please advise customers that TouchPointe needs 3-5 days to stop an automatic debit in the event of cancellation.
- TouchPointe will refund a portion of your fees on all cancellations that occur prior to the customer’s 7<sup>th</sup> payment (refer to your program details sheet for detail fee refund information).
- Amounts due to TouchPointe for cancelled accounts will be netted from your weekly payments from TouchPointe.

A cancellation funds flow example is listed below:



## TouchPointe Reporting

There are various reports available to you in TouchPointe's billing system, PBS, to help you manage your financed business with TouchPointe, go to [touchpointesecureplans.com](http://touchpointesecureplans.com).

### New Business Report

- Can be scheduled weekly or monthly to a specified email or FTP.
- Always available online
- Includes contract and TouchPointe fee information.
- Available in PDF or Excel.

### Delinquent Accounts Reports

- Allows you to run reports online using a date range to see how many accounts are delinquent at any given time.
- Gives you the opportunity to follow up with your customers if necessary so non-payment cancellations are kept to a minimum (TouchPointe also sends communication to delinquent account holders).
- Available in PDF or Excel.

### Disbursement (Funding) Reports

- Emailed weekly.
- Includes detailed contract information for all payments being made to you.
- Reports will include offsetting cancellations.

### Cancellation Reporting

- Can be scheduled daily, weekly or monthly to email or FTP.
- Always available online.

If you would like to discuss having your reports automated, please call our dealer support line at 888.419.3774.

## TouchPointe Premium Billing System (“PBS”)

All TouchPointe accounts are serviced in our PBS

- Login at **touchpointesecureplans.com**
- Internet based Installment Payment Software
- Secure data management
- Automated payment processing
  - Credit Card
  - ACH
- Online access 24 hours a day 7 days a week allows you to manage your contract sales professionally and efficiently!
- **ACCOUNT MANAGEMENT** View all of your customer’s account information with the click of a mouse.
- **ACCOUNT UPDATES/REVISIONS** Update account address and billing information without having to pick up the phone or send an email.
- **REPORTING** 24/7 access to production, delinquent and cancellation reports.

### PBS

### Training

To better understand how PBS works, please register for one of the available training webinars. Below you will find the GoToMeeting schedule and call-in information for the training webinars.

#### Tuesdays and Wednesdays:

11 am Central Time  
Dial in at: 1 877 309 2070  
Access Code: 185-524-281  
To access the webinar go to:  
<https://www1.gotomeeting.com/join/185524281>

2 pm Central Time  
Dial in at: 1 877 309 2070  
Access Code: 714-847-489  
To access the webinar go to:  
<https://www1.gotomeeting.com/join/714847489>

4 pm Central Time  
Dial in at: 1 877 309 2070  
Access Code: 765-120-057  
To access the webinar go to:  
<https://www1.gotomeeting.com/join/765120057>

## TouchPointe Customer Service

TouchPointe customer service is available to assist you and your customers.

- Information changes that include address, phone and email.
- Changes to billing information that include, credit card changes, bank account information updates.
- Payment date changes.
- Account review and analysis.

### Hours of Operation

TouchPointe customer service is available Monday – Thursday from 8 am to 5 pm central time and Friday from 8 am to 3 pm central time.

### TouchPointe Contact Information

Mailing Address: TouchPointe Secure Plans  
14755 North Outer Forty Drive Suite 400  
St. Louis, MO 63017

Online Account  
Access: [touchpointesecureplans.com](http://touchpointesecureplans.com)

Phone:	Customer Service (billing questions, account updates)	888 706 4469
	Dealer Support (dealer sign-up, dealer payments)	888 419 3774