

# ACC Dealer Network Information Kit

Empowering Rideshare/TNC Drivers and  
Growing Your Business



**ACC Consumer Finance**

# Path to Ownership

## Empowering Rideshare/TNC Drivers and Growing Your Business

We're excited to have you join our community of dealerships dedicated to empowering rideshare/TNC drivers through our Path to Ownership program. At ACC Consumer Finance, we're committed to helping you access a unique market of rideshare/TNC drivers, providing tailored financing solutions, cutting-edge technology, and exceptional support.

This dealer kit offers insights into how our program works, step-by-step integration guides, and resources to help you succeed. We're here to support you every step of the way.

Welcome aboard, and let's drive success together!



■ ■ **The Path to Ownership program allows rideshare drivers to own a vehicle through a unique system that doesn't follow traditionally restrictive credit rules. ■ ■**

- Dave Colletti, ACC President



ACC Consumer Finance

# Overview of ACC Consumer Finance

ACC Consumer Finance is a leading provider of innovative financing solutions now offering a specific program to the growing Gig Economy program rideshare driver market.

## Who We Are

Recognizing the unique needs and challenges faced by this growing workforce, ACC has developed specialized programs that allow drivers to own their vehicles and enhance their earning potential.

Founded on the principle of financial inclusivity, ACC focuses on offering non-traditional financing options that cater to the diverse income streams and credit profiles of gig workers. By leveraging advanced technology and data analytics through our proprietary software, ACC evaluates rental histories and alternative payment sources like Venmo, offering a more accurate assessment of a driver's financial capabilities.

## Purpose Built for Gig Economy Drivers

Traditional financing model have been slow to adapt to the gig economy and how rideshare drivers grow their income. There is a large underserved market dealers can now market directly towards with the confidence ACC's finance solution accommodates the flexible income streams gig workers desire. The Path to Ownership program provides hard working drivers access to financing that fits their income goals, even if they don't have traditional income history.



# ACC's Path to Ownership Program

The Path to Ownership program empowers rideshare/TNC drivers by making vehicle ownership a reality.

Here is what Dealers offer interested Drivers:

- **Fast Prequalification**

Drivers quickly get prequalified online with ACC's industry leading platform and process does not impact credit scores and leverages innovative assessment criteria.

- **Tailored Finance Options**

By considering rental history and alternative payment methods, ACC offers fast and easy financing that aligns with the income patterns of gig workers.

- **Build Equity and Credit**

A hallmark of Path to Ownership is helping drivers build equity in vehicles and credit history for their next financial opportunity.

**Path**   
to **Ownership**



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# Key Advantages for Dealerships

Join the ACC network and get direct access to a rapidly growing customer segment of rideshare/TNC and Gig Economy drivers.

- **Access to a Growing Market**

The Path to Ownership program opens the doors to a new customer segment - rideshare/TNC drivers - who are actively seeking vehicles.

- **Lead Generation and Conversion**

ACC's prequalification process ensures that dealerships receive leads who are already prequalified and ready to purchase, streamlining the sales process.

- **Seamless Integration**

ACC's custom prequalification forms integrate directly into dealer CRM systems, simplifying lead management and follow-up.

- **Increased Sales Opportunities**

By offering financing solutions that traditional lenders overlook, dealers can increase their sales to customers who might otherwise be unable to purchase a vehicle.

- **Marketing Support**

Being part of the ACC dealer network means your dealership will be prominently featured on ACC's platform, increasing your visibility among gig drivers actively searching for vehicle financing. ACC shares the success stories of its partner dealerships, helping you build credibility and trust among potential customers. Access to ACC's market insights and influencers to support local dealer marketing campaigns

- **Ongoing Training and Support**

ACC provides comprehensive training to ensure dealership staff understand the financing process, how to handle inquiries from rideshare/TNC drivers, and best practices for using the system. With our dedicated customer support, we ensure that your dealership has access to assistance whenever needed, enabling smooth operations and continued growth.



# How to Get Started with ACC

## Here are the steps to launch the Path to Ownership program with your dealership :

### ■ Complete Your Dealer Profile

The first step to joining the ACC network is to complete your Dealer Profile on our website under Dealer Signup at:

<https://dealerportal.accconsumer.com/dealerportal/dealerregistration>

### ■ Finalizing Set Up

Once you have a profile, the ACC team will assist you in finalizing setup in our system. The team will provide you with an overview of the onboarding process, which is crucial for understanding the specific requirements and preparing the necessary documentation. This includes the design and customization of a PreQualification (PQR™) form that will be linked directly to your dealership's CRM. ACC's development team will handle the technical aspects, ensuring a seamless and quick integration that suits your existing workflow.

### ■ Be Part of the Network

After integration, your dealership will be included in ACC's network of partner dealerships. Your list of vehicle makes will be displayed on the ACC platform, making them easily accessible to drivers looking for financing solutions.

### ■ Receive Customers

With your dealership set up in the system, you'll start receiving prequalified customer leads. These leads will be sent directly to your CRM, allowing you to manage them efficiently. Since the drivers are prequalified, they are highly motivated to buy, which simplifies your sales process and increases conversion rates.

### ■ Sell Vehicles

The final step is contacting the prequalified drivers and helping them finalize their vehicle purchase. By facilitating their participation in the Path to Ownership program, you not only gain a customer but also support their journey towards financial empowerment. The ACC team will be available to provide any assistance needed during this process, ensuring a smooth transaction for both the dealership and the driver.



# Let's Move Forward Together

Connecting your dealership into the Gig economy with the Path to Ownership Program is simple.

## Dealer Onboarding Made Easy

ACC's streamlined process is changing the game for Dealerships approving customer's finance needs. The experience is frictionless and fast and raises the Gig Driver's sentiment with the participating dealer. Simply reach out to the ACC team and they will guide you through the process to understand your dealership's specific needs and how ACC's financing solutions can best meet them. This sets the stage for a seamless partnership, allowing ACC to help your dealership unlock the program's full potential.

### 1) Contact ACC

Call (267)454-6900 or email [info@accconsumer.com](mailto:info@accconsumer.com) to initiate the onboarding process.

### 2) Discuss Your Dealership's Needs

ACC's experts will engage in a detailed discussion to understand your dealership's needs and tailor the Path to Ownership program for your specific requirements.

### 3) Sign Up

Once you're ready, the ACC team will guide you through the simple sign-up process, which involves providing some basic dealership information and agreeing to the program's terms.

### 4) Integrate and Train

ACC will then work with your team to integrate their system seamlessly with your existing setup and provide comprehensive training to ensure a smooth start. Contact Information and Links to the ACC Website

Phone: (267)454-6900

Email: [info@accconsumer.com](mailto:info@accconsumer.com)

Website: [accconsumer.com](http://accconsumer.com)

Visit the website for more information and resources.



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# Dealerships are Winning

Here are some testimonials from our existing dealership partners.

ACC understands how important our dealer partners are to the Path to Ownership program. We aspire to make the complex simple and your business successful.

*Debra Garttmeyer, Reedman Toll Auto World: "Since joining ACC's network, we've seen a significant increase in sales from the gig driver community. The integration process was smooth, and the support team is exceptional."*

*Greg Ciocca of Ciocca Flemington: "The training and support from ACC are unparalleled. They've helped us understand the unique needs of rideshare drivers and have completely changed how we approach financing."*

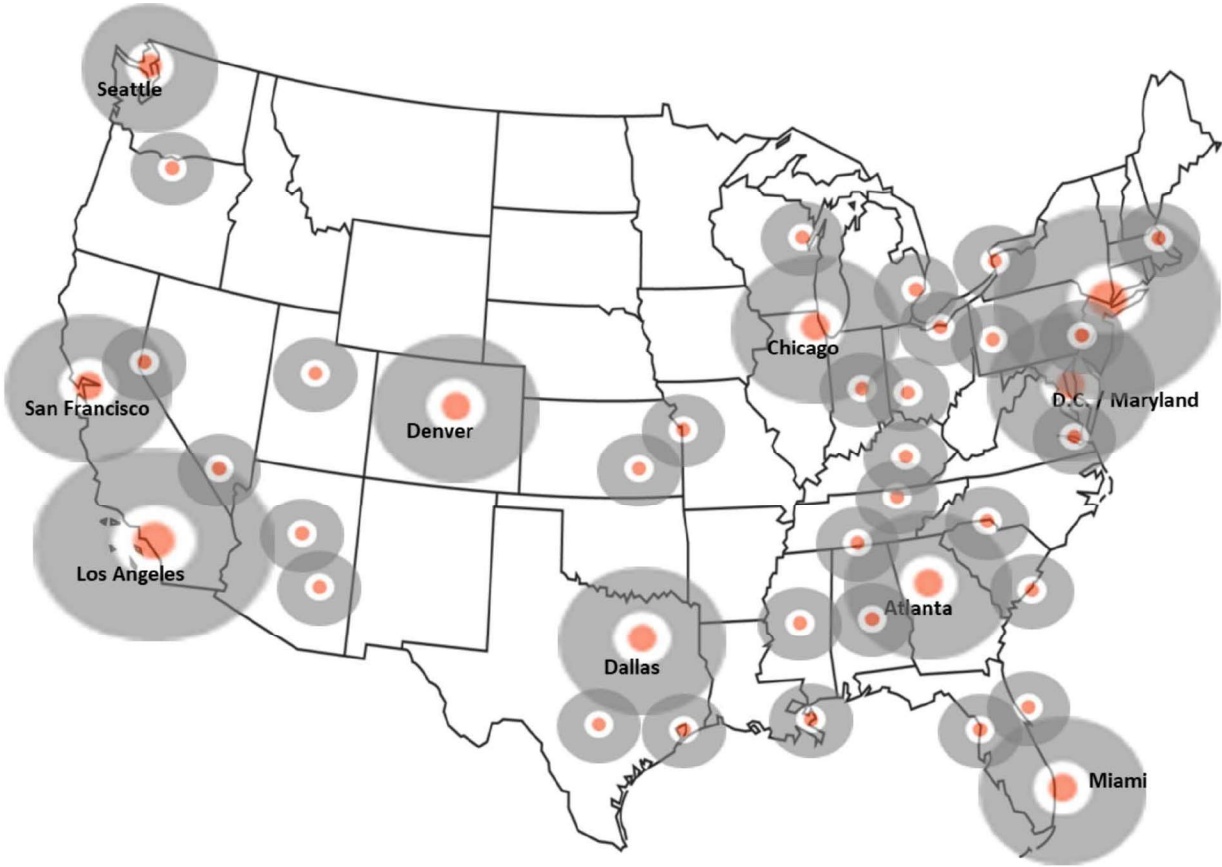
These testimonials demonstrate the positive impact that joining the ACC dealer network can have on your business. By aligning with ACC, your dealership stands to gain access to a rapidly growing market, supported by a team dedicated to ensuring your success.



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# An Overview of ACC's Reach

This map highlights our current regions and potential customer base. As a national program, we are continually expanding with the addition of new dealers.





# Dave Colletti

## President, ACC Consumer Finance

Dave Colletti is a seasoned Operations and Sales Professional with over 25 years of expertise in the consumer auto finance sector, currently leading as the President of ACC Consumer Finance in Doylestown, Pennsylvania. His extensive experience includes pivotal roles at Flagship Credit Acceptance, E&S Funding LLC, Accredited Home Lenders, and HSBC. Specializing in sales, operations, underwriting, and business development, Dave is adept at designing and launching high-yield financial products that incorporate cutting-edge technology to minimize risk. A graduate of Temple University, where he earned a BBA in Risk Management and Marketing, Dave is known for his visionary leadership and exemplary communication skills, making significant impacts across the industry.

Direct: 267.454.6900 ext. 107

Mobile: 267.733.5232

Fax: 813.200.1950

Email: [dcolletti@accconsumer.com](mailto:dcolletti@accconsumer.com)

[www.accconsumer.com](http://www.accconsumer.com)



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# Dealer Onboarding Process

## Part 1: Dealer Profile and Documentation Collection

To begin our partnership, we need to gather essential information and documentation to set up your dealership correctly within our system. Completing these steps will ensure that we have everything necessary for a smooth onboarding experience. Below are the items required in this initial phase:

### **Step 1: Provide Required Information and Documentation**

To begin, you will use our secure online Dealer Portal, available at:

<https://dealerportal.acccconsumer.com/dealerportal/dealerregistration>

During the process, you will be able to upload certain documents we will need, included within this packet: the Master Dealer Agreement (MDA), the ACH form with voided check and your corresponding dealer licenses. Follow each item below:

#### **1. Dealer Profile & Questionnaire**

- Start by completing the Dealer Profile and Questionnaire which includes key contact information and operational details about your dealership. This form also gives us insights into your dealership's operations and business model. This information is needed to complete the PQR link, a unique link on our website that goes to your specific dealer application.

#### **2. Master Dealer Agreement (MDA) - UPLOAD**

- Sign and return the MDA, which outlines the terms and expectations of our partnership. This agreement can be further uploaded in this process. If the MDA requires amendments, we will proceed with the remainder of this onboarding process with the intention of securing a final agreement. If the current agreement is suitable, just sign and upload via the Upload Documents link when you arrive at it.

#### **3. Dealer ACH Form - (UPLOAD)**

- Complete the ACH Form to enable secure, direct payments for funded loans. We will also require a voided check for this payment process, which can also be uploaded through our Dealer Portal via the Upload Documents link when you arrive at it.

#### **4. Licenses - (UPLOAD)**

- **Dealer License:** Submit a copy of your valid state dealer license.
- **Other Required Licenses:** If your state requires additional licenses for business operations, please include these as well.

These licenses can be uploaded via the Upload Documents link when you arrive at it.

## **Step 2: Identify Key Contacts**

As part of the onboarding process, you will need to identify the following people at your dealership, so be sure to know who these individuals are for your dealership.

- 1. Business Development Center Manager (BDC)**
  - Identify the BDC Manager, who will act as the primary point of contact for business development and for the Prequalification Requests (PQRs)
- 2. Finance and Insurance Manager (F&I)**
  - Identify the F&I Manager who will act as the primary point of contact for contracting and delivering vehicles to consumers of the dealership.
- 3. Funding Manager**
  - Identify the Funding Manager responsible for handling all funding documents and ensuring they are submitted accurately and promptly.

## **Step 3: The PQR exclusive dealership application link on our website**

The Prequalification (PQR) form is an online, dealership-specific application hosted on the ACC website. This form allows drivers to submit financing applications directly to your dealership via ACC Financing. You can see how it operates on our <https://www.acconsumer.com/search> page, where drivers can search by vehicle type and zip code.

After you submit all the information, our team will create a PQR application with a dedicated link for your dealership, allowing potential drivers to select your location for vehicle purchases through ACC's financing. This link will be activated on our website in anticipation of the finalized agreement and prior to dealership training.

## **Step 4: File Completion and Review**

- 1. File Review:** ACC Staff will verify that all required documents and contact information are completed and submitted.
- 2. Active Status Verification:** ACC will confirm active status in DealerTrack or RouteOne.
- 3. ILM Active Status:** ACC staff will confirm that the dealer is complete, making them active in the ACC internal system, ILM. This process is dependent on other companies and may take several days to finalize.

## Part 2: Dealer Kickoff Meeting with ACC Staff

Once the documentation is complete, a Dealer Kickoff Meeting will be scheduled with ACC staff. In this meeting, we'll review important system configurations and ensure all processes are set up correctly to get funded by ACC. Below is a checklist of items we'll cover during the kickoff:

### **1. Dealer Management System (DMS) Review**

- **Confirm DMS Platform:** Identify and confirm the Dealer Management System (e.g., ADP, CDK) used by the dealership.
- **ACC Lienholder Setup:** Ensure ACC is programmed as a lienholder within the DMS.
- **Payment Frequency:** Verify ACC is set as a weekly lender, not monthly.
- **Contract Period:** Confirm that the DMS allows a maximum of 21 days from the original contract date to the first payment date
- **CRM System and Contact:** Confirm the CRM system (e.g., VinSolutions, E-leads) and the CRM email contact that was initially named by dealership.
- **Title Process:** Check the dealer's title process, whether ELT or Paper Title, to align with ACC requirements.

### **2. Funding Document Review**

- **Required Funding Documents:** Review and confirm all necessary funding documents with the Funding Manager to ensure compliance and understanding.

### **3. Lender Confirmation**

- **DealerTrack/RouteOne Status:** Confirm ACC is listed as a lender in both DealerTrack (DT) and RouteOne (RO) for smooth application processing.

### **4. PQR Application Process Review**

- **PQR Process in DT and RO:** Review the PQR application process in both DealerTrack and RouteOne, ensuring the dealer is familiar with each step.
- **PQR Comments Section:** Ensure the PQR details are added to the comments section in DealerTrack and RouteOne for future reference.



# ACC Consumer Finance

## AUTHORIZATION AGREEMENT FOR AUTOMATIC DEPOSITS (ACH)

I hereby authorize ACC Consumer Finance LLC herein called Company, or its designated processor, to initiate credit entries and to initiate debt entries (if necessary) and adjustments for any debit entries in error to my checking account indicated below and the depository named below herein called depository, to credit and/ or debit the same to such account.

The authorization is to remain in full force and effect until ACC Consumer Finance LLC has received written notification from the Dealer by mail or fax of its termination. ACC Consumer Finance LLC must receive such notice at least **five days** before the next debit in order to afford the Company a reasonable opportunity to act on it.

Account No. : \_\_\_\_\_ Routing No.: \_\_\_\_\_  
 Bank Name: \_\_\_\_\_  
 Dealer Name: \_\_\_\_\_  
 Contact Name: \_\_\_\_\_  
 Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

\_\_\_\_\_  
 Print Name - Authorized Signer Title

\_\_\_\_\_  
 Signature Date

**ATTACH VOIDED CHECK HERE**

# Dealer Onboarding Process

## Driver Documentation

Please use the following documents for each new driver. If you have any questions, feel free to contact us at [info@accconsumer.com](mailto:info@accconsumer.com) or call (267) 454-6900, and a representative will be happy to assist. You can also refer to our website FAQs and Chatbot at [accconsumer.com](http://accconsumer.com) for additional support.



## ACC Consumer Finance

### **LIENHOLDER INFORMATION**

ACC Consumer Finance  
100 Lantern Dr.  
Suite 2  
Doylestown, PA 18901

New Jersey	ELT 009218347189010
New York	ELT 79466
Pennsylvania	ELT 46316921301
Florida	ELT 629522105
Georgia	ELT 100685151232
Indiana	ELT 4631692130001

### **Contract Mailing Address:**

ACC Consumer Finance  
100 Lantern Dr.  
Suite 2  
Doylestown PA 18901

Email: [Funding@accconsumer.com](mailto:Funding@accconsumer.com)



## ACC Consumer Finance

### **FUNDING CHECKLIST**

- Funding Checklist
- Approval Sheet
- Retail Installment Contract
- Driver's License
- Credit Application
- Notice to Cosigner (if applicable)
- Borrower Authorization
- Proof of Insurance
- Proof of Income-Pay Stubs/W2's/Tax Returns
- 6 Months Rental History  
(if applicable)
- Proof of Residence
- Title Application/Guarantee of Title
- Buyers order/Bill of Sale
- Payment Authorization Form
- Odometer Statement
- Vehicle Monitor Acknowledgement Form
- Ancillary Products (If applicable)

\*If you have questions please call 267-454-6900 option 2 or e-mail  
ACCfunding@accconsumer.com



# ACC Consumer Finance

## NOTICE TO COSIGNER

You are being asked to guarantee this debt. Think carefully before you do. If the borrower does not pay the debt, you must. Be sure you can afford to pay if you have to, and that you want to assume this responsibility.

You may have to pay up to the full amount of the debt if the borrower does not pay. You may also have to pay late fees or collection costs, which increase this amount.

The creditor can collect this debt from you without first trying to collect from the borrower.

The creditor can use the same collection methods against you that can be used against the borrower, such as suing you, garnishing your wages, etc. If this debt is ever in default, that fact may become part of your credit record.

This notice is not the contract that makes you liable for the debt.

YEAR:	MAKE:	MODEL:
VIN:		

\_\_\_\_\_  
Dealer

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Cosigner Name

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

\_\_\_\_\_  
Cosigner Signature

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



# ACC Consumer Finance

## BORROWER AUTHORIZATION FORM

Customer Contact Information: \_\_\_\_\_

Mobile: (\_\_\_\_)\_\_\_\_-\_\_\_\_ Land Line Number: (\_\_\_\_)\_\_\_\_-\_\_\_\_

Email: \_\_\_\_\_

I/we \_\_\_\_\_ consent to receive communications from ACC Consumer Finance LLC, and its agents using all the methods of contact provided above. I/we consent to being contacted at each number and email address provided above through the use of automatic telephone dialing systems, artificial or recorded messages, email messages and/or text messages by ACC Consumer Finance LLC and/or its agents for account servicing matters, including but not limited to reminder notifications, past due notices, payment receipts, payment decline notices, simple greetings and all other matters pertaining to your account.

(Message and Data rates may apply)

Please be advised that you may opt-out at any time with a written notice stating you no longer wish to receive SMS/TEXT and/or email messaging by contacting

ACC Consumer Finance LLC  
100 Lantern Dr., Suite 2  
Doylestown, PA 18901  
Telephone: (267)454-6900  
Fax: (813)200-1950

\_\_\_\_\_  
Customer Name (Print)

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Co-Borrow Name (Print)

\_\_\_\_\_  
Signature

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



## ACC Consumer Finance

### **AUTHORIZATION AGREEMENT FOR CREDIT/DEBIT CARD CHARGE (WEEKLY RECCURING PAYMENTS)**

I hereby authorize ACC Consumer Finance LLC herein called Company, or its designated processor, to initiate charges and credits entries (if necessary) and adjustments for any charges in error, to my account indicated below.

Card Number: \_\_\_\_\_

Expiration: \_\_\_\_/\_\_\_\_/\_\_\_\_ CVC Code: \_\_\_\_\_

Name on card: \_\_\_\_\_

Full billing address for card: \_\_\_\_\_  
\_\_\_\_\_

Payment Amount: \$ \_\_\_\_\_

Weekly (every Friday) starting on: \_\_\_\_/\_\_\_\_/\_\_\_\_

The authorization is to remain in full force and effect until the Company has received written notification from me by mail ACC Consumer Finance 100 Lantern Dr. Suite 2 Doylestown, PA 18901 ACC Consumer Finance PO Box 1647 Doylestown, PA 18901 or fax (813-200-1950) of its termination. The company must receive such notice at least five days before the next scheduled debit to afford the Company a reasonable opportunity to act on it.

\_\_\_\_\_  
Print Name

\_\_\_\_\_  
Signature

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_



## ACC Consumer Finance

### Vehicle Monitor Disclosure Form

ACC Consumer Finance LLC may collect data from vehicles for the purpose of managing asset collections. To facilitate these management efforts, this data may be transferred to third-party technology providers via devices embedded or installed in the vehicle. Such data may include, but is not limited to, vehicle health, driver behavior events (speed, braking, cornering, etc.), fuel usage, time driven, trip history, location information, vehicle odometer, and other vehicle information. By agreeing to these terms, you hereby affirmatively consent to the collection of this data.

\_\_\_\_\_  
Print Name - Authorized Signer

\_\_\_\_\_  
Title

\_\_\_\_\_  
Signature

\_\_\_\_/\_\_\_\_/\_\_\_\_  
Date

**Questions? No problem.**

Call us (267)454-6900 or send us an email at  
[info@accconsumer.com](mailto:info@accconsumer.com)



**ACC Consumer Finance**