

MANAGED CANCELLATIONS

2 FULLY AUTOMATED

FAIRRCalc[®]

Industry-first Refund Quote Engine for
GAP Waivers & CLAH



Differentiators

- 01 Integrates with CITADEL**, F&I Sentinel's repository of more than 190,000 F&I product forms for instantaneous, form-specific refund calculations.
- 02 Embedded intelligence** applies prevailing state and/or federally compliant cancellation fees and refund calculation methodologies.
- 03 Incorporates lender's loan data** for timely and accurate quotes.
- 04 Saves lenders time** by providing a single source of truth and streamlining the process of engaging with multiple F&I product administrators.
- 05 Continuous regulatory monitoring** by experts and corresponding monthly executive updates delivered via the proprietary Industry Insights customer newsletter.



Get started today.

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Overview

The FAIRRCalc refund quote engine is the auto finance industry's only solution that automates the calculation of GAP waiver and CLAH refund quotes, in real-time.

Uniquely, FAIRRCalc refund quotes incorporate the complex matrix of state and federal rules and terms specified in lender funded forms.

Benefits

- **Accurate:** Refund calculations
- **Protected:** Consumer interest
- **Minimized:** Regulatory and litigation exposure
- **Reduced:** Employee administrative workload
- **Dynamic Management:** Refund management integrated with front-end compliance and funding measures

Features

- Real-time refund calculations
- Support for GAP waiver and CLAH products
- Configurable cancellation notifications for dealers and product companies
- Audit trail with data download capabilities for enhanced reporting
- Role-based permissions and security
- Refund quotes accessible via
 - Web User Interface
 - API integration with third-party systems
 - SFTP