It's Time You Had Full-Lifecycle Control of F&I Products

Validated at origination.
Accurate through servicing.
Compliant at cancellation.

F&I product risk doesn't stem from a single event - it's the result of decisions made across the lifecycle, from funding through cancellation.

As portfolios scale and product complexity grows, lenders need more than point solutions - they need confidence that what enters, lives in, and exits the portfolio is accurate and compliant.

More than 150 auto lenders trust F&I Sentinel to provide that confidence through managed originations and managed cancellations.

The following **four challenges consistently surface across lenders both big and small.** Discover what they are, along with how you should address each one.

PROBLEM 1

You Have Limited Visibility Into What's Being Funded

And risk is entering the portfolio without you knowing it.

- Most downstream issues don't start in servicing - they start at funding.
- Non-compliant or inaccurate F&I forms are routinely funded
- Inconsistent capture of product, administrator, or provider information
- Exposure from unsupported, inactive, or self-insured products
- Errors surface months or years later during:
  - Cancellations
  - Claims
  - Audits

Result: Hidden compliance risk, avoidable refunds, and audit vulnerability.

How F&I Sentinel Can Help You

Managed Originations

- Product-level verification before funding
- 250,000+ governed F&I product forms across 200+ providers
- Enforcement of lender minimum business requirements
- Real-time validation via Dealertrack and RouteOne
- Automatic detection of unsupported or self-insured products

What this delivers:
Validated at origination. Accurate from day one. Risk blocked before it enters the portfolio.

PROBLEM 2

Swivel-Chair Operations Are Slowing Your Teams Down

Manual workflows introduce inconsistency, delay, and risk.

- Teams bounce between CRMs, cancellation platforms, spreadsheets, and email
- Heavy reliance on tribal knowledge and manual judgment calls
- Inconsistent access to documentation and administrators
- Growing operational strain as volumes scale

Result: Higher FTE costs, slower resolution, and increased error rates.

How F&I Sentinel Can Help You

Managed Servicing

- A single system of record spanning origination through cancellation
- Rules-based automation replaces manual decisioning
- Centralized, audit-ready product and contract data
- Teams remain in core systems while automation runs behind the scenes

What this delivers:
Accurate through servicing. Consistent execution without added operational drag.

PROBLEM 3
Manual, Error-Prone Cancellations Drive Rework and Delays

Refund failures are rarely processing errors - they're origination defects.

- Up to 100% of cancellations historically require manual review
- Partial contracts and inconsistent submissions from call centers
- Confusion around cancelability rules and refund eligibility
- Increased customer dissatisfaction and audit exposure

Result: Delayed refunds, avoidable exceptions, and unnecessary rework.

How F&I Sentinel Can Help You

Managed Cancellations

- Dynamic Decision Engine (DDE) auto-classifies cancellation eligibility
- "Research Required" queues isolate only true exceptions
- Refund calculations aligned to actual product rules - not estimates

What this delivers:
Compliant at cancellation. Faster, defensible refunds with fewer exceptions.

PROBLEM 4
Product Complexity & Dealer Instability Create Recoverability Risk

Especially after dealership changes or terminations.

- Dealership business status complicates refund responsibility
- Funds become harder to recover post-termination
- Limited leverage when accountability isn't established early
- Confusion around forms, state rules, and product variations

Result: Financial leakage, slower recoveries, and elevated compliance risk.

How F&I Sentinel Can Help You

Lifecycle Governance (Originations + Cancellations)

- Administrator and product company accountability embedded at funding
- Product- and state-specific validation rules enforced upfront
- Centralized forms library with historical retention
- Reduced dependency on dealer correspondence regarding product matter

What this delivers:
End-to-end control. Higher recovery rates with lower compliance exposure.

Why F&I Sentinel Is Different

Others

- Pass data downstream
- React after funding
- Specialize in a single moment—usually cancellation

F&I Sentinel

- Enforces compliance
- Blocks risk before it exists
- Governs the entire F&I lifecycle

Others pass data. We enforce compliance.

The Outcomes Lenders Care About

- ✔ Prevent funding of non-compliant F&I products
- ✔ Fewer audit findings and regulatory questions
- ✔ Lower servicing and cancellation costs
- ✔ Reduced FTE dependency
- ✔ Faster, defensible refunds
- ✔ A consistent lender and dealer experience

F&I Sentinel is the only platform that governs F&I products from origination through cancellation - so risk is eliminated before it starts.

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