



Darwin Online Continues F&I Digital Retailing Evolution With RouteOne Partnership

ISELIN, NEW JERSEY, USA, March 20, 2018 /EINPresswire.com/ -- [Darwin Automotive](#), a leading provider of F&I technology for automotive dealerships, today announced that Darwin Online is now integrated with [RouteOne](#) for retail contract validation, submission and approval. From the dealer's website a consumer can select their vehicle, briefly describe their driving habits, select

payment options and then receive a 100 percent accurate payment. After being educated on the available protection and accessories, the consumer can opt to save even more time and get approved via the RouteOne integrated credit application.



Darwin Online then sends the detailed deal structure inclusive of qualified customer and vehicle incentives and programs, insurance products, as well as any trade detail if applicable. Dealers have full control over how much of the process is automated via their Online Retail Services configurations. If the dealer chooses no further automation, notifications are immediately sent to assigned dealership personnel and direct consumer engagement occurs.

If the dealer chooses further automation, credit bureau selection occurs. Depending on the results and deal parameters, the deal is automatically submitted to select lenders. This process all occurs in seconds while the customer is still engaged on the dealership's website.

RouteOne also protects dealers from compliance and fraud with a number of free services built into its platform as well as premium subscriptions for those looking for a more encompassing solution, including the dealer's own privacy policy, Credit Score Disclosure Notices and Red Flag Screening, to name a few.

Commenting on the integration, Phil Battista, CEO at Darwin Automotive stated, "Undeniably one of the last pieces of digital retailing yet to be tackled is online F&I. Dealers need to adopt digital retailing technology that directly addresses and prominently promotes both the 'F' and the 'I,' or there will be one less profit center for them to count on. With our RouteOne partnership, Darwin Online continues the evolution of digital retailing in F&I, allowing customers to shop the way they demand. We offer dealers F&I everywhere -- the ability to educate and sell F&I protection to customers wherever they choose to engage your dealership and our dealers are profiting from this immensely."

Darwin Online interfaces with over 142 different product providers and allows dealerships to control their profitability and disclosure. It interacts with all dealership websites without any need for DMS integration, or the high fees associated. The platform provides accurate payments that match the dealership's DMS to the penny.

With Darwin, the needs of a consumer are paramount in determining which products and services can best fit those needs. And with Darwin Online, this "needs discovery" can happen before they step

into the dealership - right from their mobile device, 24/7.

Darwin does more than just automate the interview. It uses a combination of algorithms to analyze in real time the customer's answers to a set of needs-discovery questions, deal information, previous ownership history and any other details stored in the dealership's DMS. Then, through predictive analytics, it produces a "Driver's Needs Analysis," which scores F&I products based on the buyer's need and the likelihood the customer will purchase those protections.

The analytics also contain the customer's prior ownership history, information on the vehicle's warranty, and other Deal Factors. This information about why the customer will need the product is critical to the education of the online consumer. Studies show that 63 percent of online consumers surveyed said they would be more likely to buy F&I products if they were educated about them before they came into the dealership. Darwin online prescribes the products the customer needs 24 hours a day, 365 days a year.

Approximately 2,500 dealerships have enrolled in Darwin Automotive's leading F&I software in just the past two years. Driving their substantial growth is their ability to provide a prescriptive selling process for F&I protection aimed at today's car buyer.

For more information, or to schedule a product demonstration call: 1-732-781-9010 or visit: <http://www.darwinautomotive.com>

About Darwin Automotive

Darwin Automotive was created by a team of industry experts who were involved in launching one of the first electronic F&I menus to ever hit the market. Thanks to partnerships with the largest F&I agencies and DMS providers in the country, Darwin has become the market leader in F&I menu software in the U.S. Darwin's advanced F&I solution is currently in use by 5 of the top 10 automotive groups in the country. For more information, visit www.darwinautomotive.com.

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