



***Indirect Lender Training Manual*** Revised 200722

Private and Confidential *Property of TurboPass*



**How Dealers Send TurboPass Invitations** pgs 3-5

**The Consumer Journey** pgs 6-11

**Logging into Your TurboPass DashBoard** pg 12

**Reviewing TurboPass Reports** pg 13-16

**Dashboard Features**

*Report Refresh* pg 17

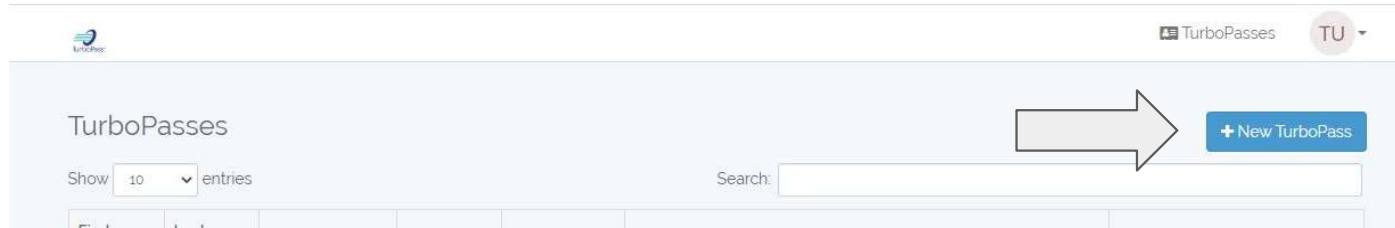
*Adding Users* pg 18

*Troubleshooting* pgs 19-20

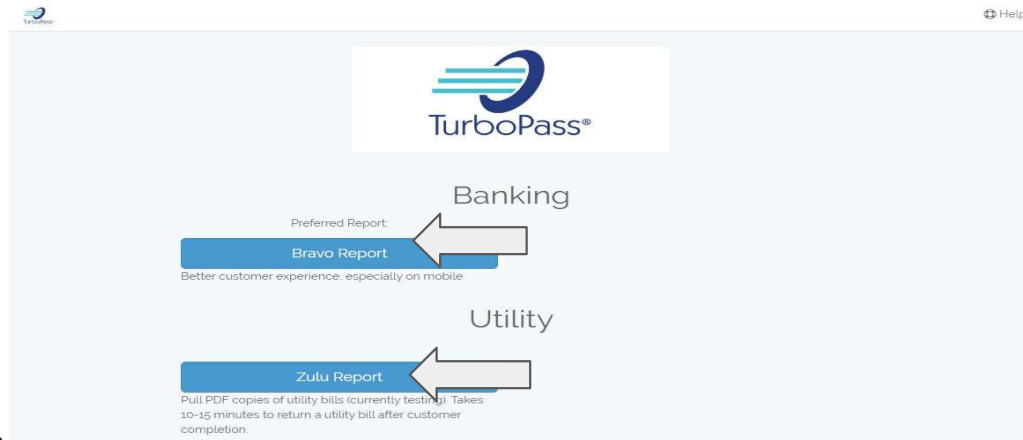
**TurboPass Status Codes** pg 21

# How Dealers Send TurboPass Invitations

**STEP 1** Sending TurboPass invitations allows dealers to speed up the finance process, and customers appreciate the time savings and ease of use. Dealers start the process by clicking “New TurboPass” from their dashboard view.



**STEP 2** Dealers then click the “Bravo Report” to send the customer a TurboPass Banking Link or “Zulu Report” to send the TurboPass Utility Link. Bravo Reports include a network of over 10,000 financial institution, and Zulu Reports have over 6,000 gas, electric, water, and other utility providers that customers can share information from in order to clear stipulations related to identity, income, account ownerships, and proof of residence.



Private and Confidential Property of TurboPass

## How Dealers Send TurboPass Invitations

**STEP 3** Dealers enter all the required fields. The email field is not required. Also, note that it is not necessary to use the Last 4 digits on the customer's SSN. This field can be any four digits that the customer is given or has chosen. The text invitation the customer receives will ask them to provide the same four digits.



TurboPasses



First Name



Last Name

Email

Phone

SSN (Last 4 digit)



Create

# How Dealers Send TurboPass Invitations

**STEP 4** After sending the invite, the dashboard view will track the status of the invitation and the dealer can assist the consumer in connecting their account to TurboPass if necessary.

The screenshot shows the TurboPass dashboard interface. At the top left is the TurboPass logo. On the top right, there are navigation links for 'TurboPasses', 'Users', and a user profile icon labeled 'YC'. Below the navigation is the main heading 'TurboPasses' and a '+ New TurboPass' button. A search bar and a 'Show 10 entries' dropdown are also present. The main content is a table with the following columns: First Name, Last Name, Code, Created, Requestor, Last Status, and Actions. Three rows of data are visible, with some fields redacted with black boxes. A large white arrow points to the 'Actions' column header.

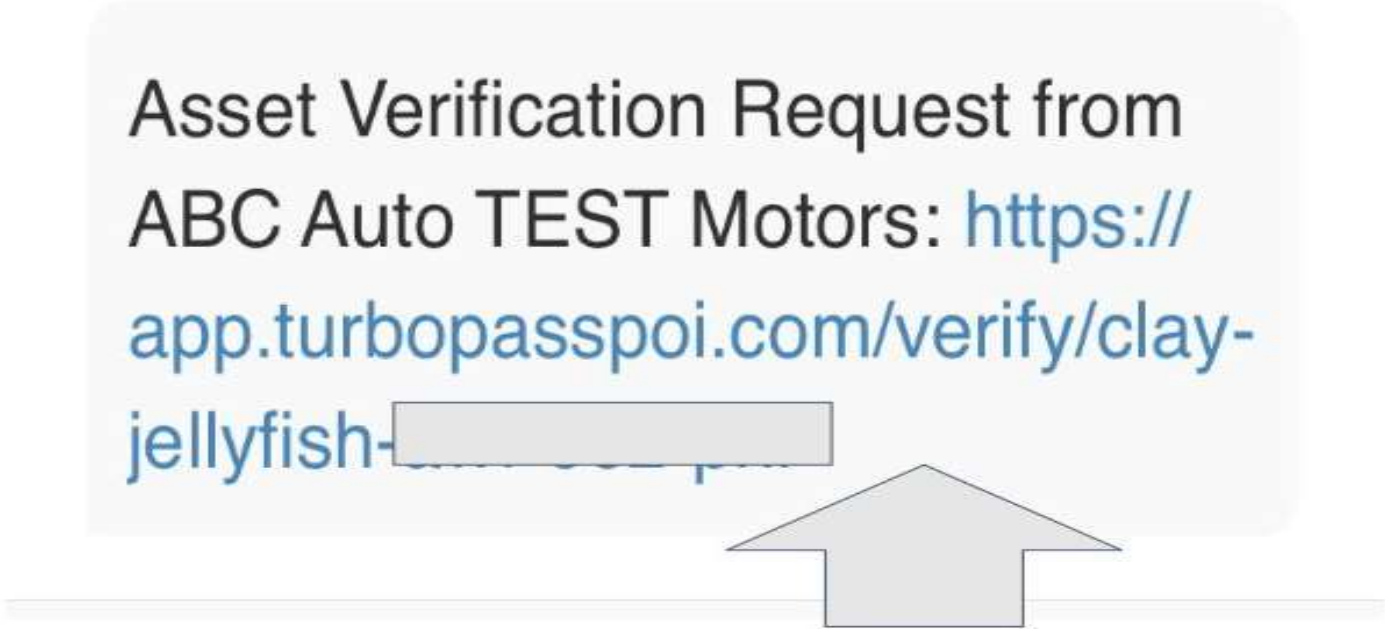
First Name	Last Name	Code	Created	Requestor	Last Status	Actions
STANLEY	[REDACTED]	smart-lens-115-vua	2020-07-16, 3:35 pm	[REDACTED]	Report Ready	View Report 1, Refresh, More
ADELE BRAIN	AGUIRE BRAVO	massive-el-115-vua	2020-07-16, 3:28 pm	[REDACTED]	Report Ready	View Report 1, Refresh, More
NICOLE	BRITS	tan-115-vua	2020-07-16, 3:27 pm	[REDACTED]	Customer Notified	More

# The Consumer Journey

Once the dealer completes the "New TurboPass" order, the customer is invited to share the information that will help to speed up the sales and finance process.

**Consumer Journey Step 1** - The text link is received on customer's cell phone/ email and customer clicks on link.

Asset Verification Request from  
ABC Auto TEST Motors: [https://  
app.turbopasspoi.com/verify/clay-  
jellyfish-](https://app.turbopasspoi.com/verify/clay-jellyfish-)



# The Consumer Journey

## Consumer Journey Step 2

The screenshot shows a web form for TurboPass. It contains the following elements from top to bottom:

- A text input field labeled "TurboPassCode" containing the text "clay-jellyfish-av".
- An empty text input field labeled "SSN (Last 4 digit)". A grey arrow points down from the TurboPassCode field to this field.
- A dropdown menu labeled "Language" with "English" selected.
- A checkbox labeled "I have read and agree to the Terms and Conditions and Privacy Policy". A grey arrow points up to the checkbox.
- A blue button labeled "Confirm Access". A grey arrow points right from the checkbox area towards the button.

**Customer enters last 4 of SSN or PIN. Checks T&C and clicks "Confirm Access"**

# The Consumer Journey

*Consumer Journey Step 3*

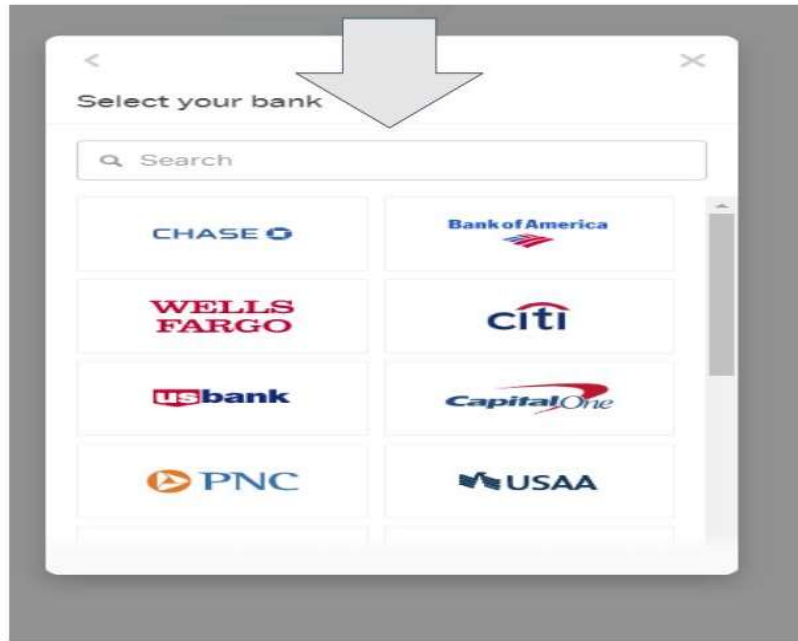


**Customer clicks “Link Account”**



# The Consumer Journey

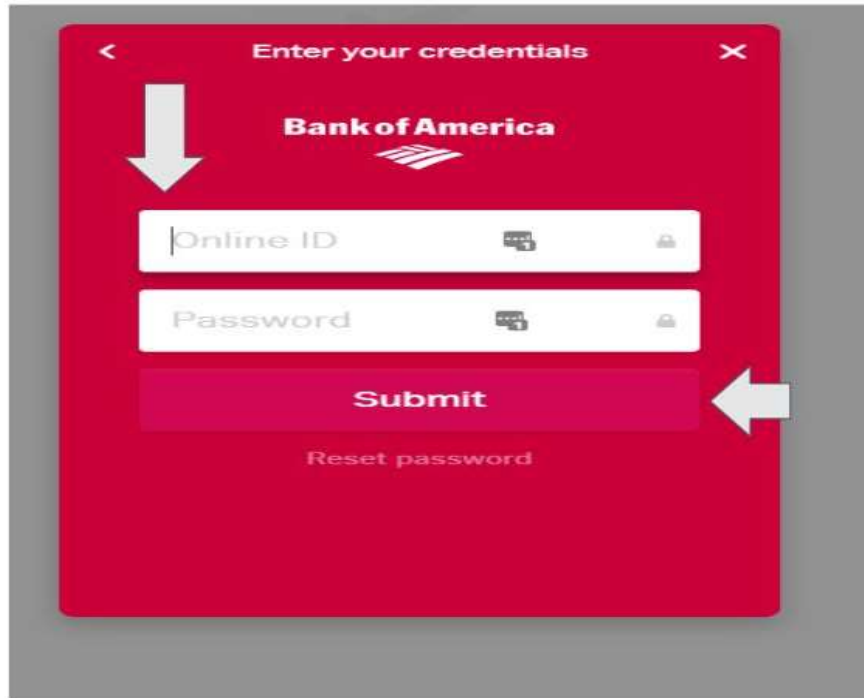
*Consumer Journey Step 5* - Customer searches and finds the financial institution's name and logo and goes to the next step.



**Customer types in Financial Institution Name and Selects**

# The Consumer Journey

*Consumer Journey Step 5* - Customer enters their login credentials.



**Customer types in credentials and hits “Submit”**

*Private and Confidential Property of TurboPass Corporation*

# The Consumer Journey

*Consumer Journey Step 6* - Customer process complete.



Thank you!

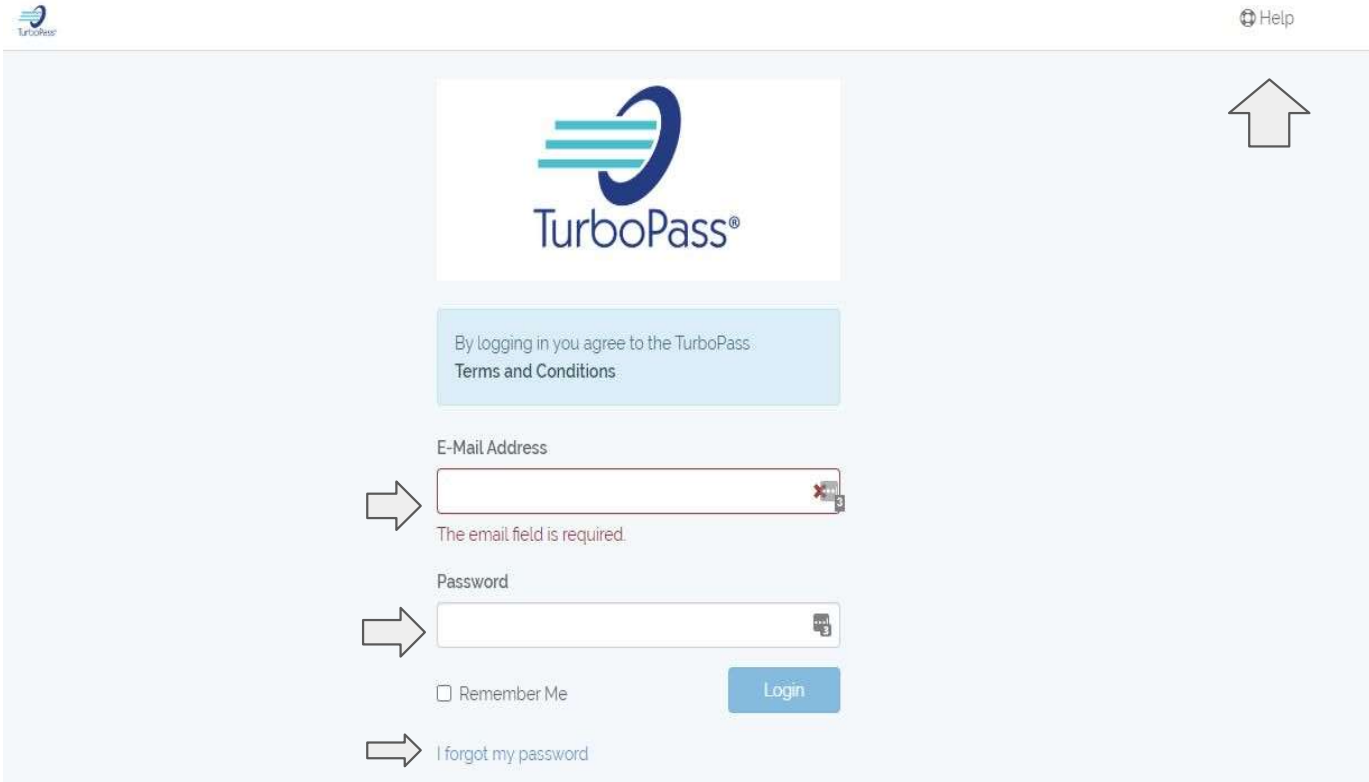
You've successfully linked your account,  
just sit back and we'll take it from here.

**Customer Process Complete!**

*Private and Confidential Property of TurboPass Corporation*

# Logging into Your TurboPass Dashboard

New users are sent an initial email to set up their individual password credentials. If you are a new user and have trouble finding this email look in your spam/ junk folder. You may also set up your first or future passwords by clicking “I forgot my password” and following the instructions. If your email address is not recognized, contact your organization's system administrator. To submit a trouble ticket click “Help” and enter required fields.

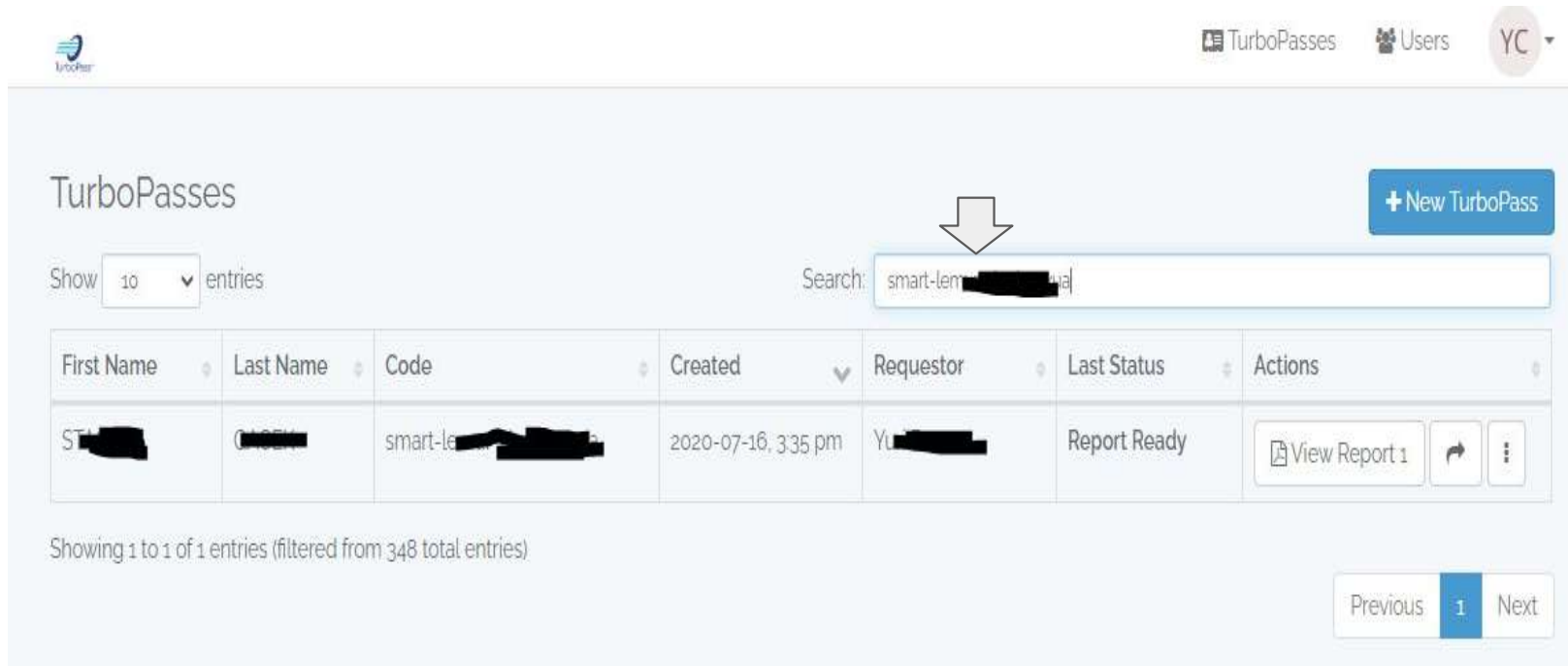


The screenshot shows the TurboPass login interface. At the top left is the TurboPass logo, and at the top right is a "Help" link with a globe icon. Below the logo is a large TurboPass logo graphic. Underneath is a light blue box containing the text: "By logging in you agree to the TurboPass Terms and Conditions." Below this are two input fields: "E-Mail Address" and "Password". The "E-Mail Address" field is empty and has a red border with a red "x" icon on the right. Below it is the text "The email field is required." The "Password" field is also empty. Below the password field is a checkbox labeled "Remember Me" and a blue "Login" button. At the bottom left, there is a link "I forgot my password". Three white arrows point to the "E-Mail Address" field, the "Password" field, and the "I forgot my password" link. A white arrow points to the "Help" link in the top right corner.

Private and Confidential *Property of TurboPass Corporation*

# Reviewing TurboPass Reports

In order to review a TurboPass Report, search for the TurboPass code that your dealer provided in the search field of your dashboard. Click on the "View Report" Icon to view the report.



The screenshot shows the TurboPasses dashboard interface. At the top left is the TurboPass logo. On the top right, there are navigation links for "TurboPasses", "Users", and a user profile icon labeled "YC". Below the navigation is the "TurboPasses" section header. To the right of the header is a blue button labeled "+ New TurboPass". Below the header is a search bar with the text "smart-len" and a white arrow pointing down to it. To the left of the search bar is a dropdown menu showing "10" entries. Below the search bar is a table with the following columns: "First Name", "Last Name", "Code", "Created", "Requestor", "Last Status", and "Actions". The table contains one row with the following data: "ST", "C", "smart-len", "2020-07-16, 3:35 pm", "Y", "Report Ready". The "Actions" column for this row contains a "View Report 1" button, a refresh icon, and a menu icon. Below the table is a status message: "Showing 1 to 1 of 1 entries (filtered from 348 total entries)". At the bottom right of the table area is a pagination control with "Previous", "1", and "Next" buttons.

TurboPasses

Show 10 entries

Search: smart-len

First Name	Last Name	Code	Created	Requestor	Last Status	Actions
ST	C	smart-len	2020-07-16, 3:35 pm	Y	Report Ready	View Report 1

Showing 1 to 1 of 1 entries (filtered from 348 total entries)

Previous 1 Next

# Reviewing TurboPass Reports

TurboPass reports include summary sections, key insights and metrics for dealers and lenders. The reports' consistent formatting and information content allows dealers and lenders to implement business rules to operate more efficiently and be more secure in the sales and funding processes.



TurboPass Code and reporting period date range



TurboPass Regarding JOSE [REDACTED]

TurboPassCode [REDACTED] 2928739-loyal-chipmunk

Reporting Period 07/28/2019 - 10/26/2019



Information that was originally entered into the invitation fields by the user

## APPLICATION INFORMATION

Name JOSE [REDACTED]  
Email jose [REDACTED]@yahoo.com  
Phone Number [REDACTED] 2928739

Days Requested 90 Days  
Information supplier Applicant



Information output directly sourced from below named Financial Institution

## ACCOUNT INFORMATION

Name(s) JOSE [REDACTED]  
Email jose [REDACTED]@yahoo.com  
Phone Number +1 [REDACTED] 2928739  
Address [REDACTED] WOOD ST APT [REDACTED]  
ATHENS, TX 75751-2177

Days Available 90 Days  
Financial Institution Chase

Financial Institution Information Source



# Reviewing TurboPass Reports

**ASSET REPORT SUMMARY** section displays asset account information for each individual account associated with the customer's financial institution.


**DEPOSITS** section displays all deposit types including transfers for each asset account. This section is sorted by 1) associated account , then 2) chronological order from most recent to oldest. This allows for quick insights that expedite the qualification and funding processes.

*Shows aggregate daily balance total for last 90 days/ 90.*



ASSET REPORT SUMMARY						
Account	Owners		90 Day Average	60 Day Average	30 Day Average	Available Balance
CHASE SAVINGS	JOSE E [REDACTED]		6,306.89	6,323.58	6,376.93	4,926.95
TOTAL CHECKING	JOSE E [REDACTED]		1,485.10	1,623.33	1,708.22	1,675.78
Total Assets						6,602.73

*Shows amount immediately available in account. This insight has helped increase down payment averages by as much as 20%*



DEPOSITS						
Date	Description		Account Name	Account Number	Account Type	Amount
10/18/2019	Online Transfer from CHK ...1191 transaction#: 87 [REDACTED]		CHASE SAVINGS	*****5350	savings	50.00
10/08/2019	INTEREST PAYMENT		CHASE SAVINGS	*****5350	savings	0.05
10/04/2019	Online Transfer from CHK ...1191 transaction#: 8 [REDACTED]		CHASE SAVINGS	*****5350	savings	50.00
09/20/2019	Online Transfer from CHK ...1191 transaction#: 86 [REDACTED]		CHASE SAVINGS	*****5350	savings	50.00
09/10/2019	INTEREST PAYMENT		CHASE SAVINGS	*****5350	savings	0.06
09/06/2019	Online Transfer from CHK ...1191 transaction#: 856 [REDACTED]		CHASE SAVINGS	*****5350	savings	50.00
08/23/2019	Online Transfer from CHK ...1191 transaction#: 852 [REDACTED]		CHASE SAVINGS	*****5350	savings	50.00
08/09/2019	Online Transfer from CHK ...1191 transaction#: 846 [REDACTED]		CHASE SAVINGS	*****5350	savings	50.00
08/08/2019	INTEREST PAYMENT		CHASE SAVINGS	*****5350	savings	0.05
10/18/2019	VICKERY DEVELOPM <b>DIRECT DEP</b> PPD ID: 9444 [REDACTED]		TOTAL CHECKING	*****1191	checking	998.88
10/04/2019	VICKERY DEVELOPM <b>DIRECT DEP</b> PPD ID: 91111 [REDACTED]		TOTAL CHECKING	*****1191	checking	1,022.08
09/20/2019	VICKERY DEVELOPM <b>DIRECT DEP</b> PPD ID: 94444 [REDACTED]		TOTAL CHECKING	*****1191	checking	998.88
09/06/2019	VICKERY DEVELOPM <b>DIRECT DEP</b> PPD ID: 91111 [REDACTED]		TOTAL CHECKING	*****1191	checking	998.88
08/23/2019	VICKERY DEVELOPM <b>DIRECT DEP</b> PPD ID: 91111 [REDACTED]		TOTAL CHECKING	*****1191	checking	998.88
08/09/2019	VICKERY DEVELOPM <b>DIRECT DEP</b> PPD ID: 94444 [REDACTED]		TOTAL CHECKING	*****1191	checking	998.88

# Reviewing TurboPass Reports

The following sections include individual account cash flow summaries and details that can be used to quickly determine average monthly income and other critical insights. Account transaction details are listed below summaries as they would appear on traditional bank statements. This allows users to make real time business decisions with more confidence.

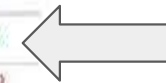


TurboPass Regarding JOSE [REDACTED]  
 TurboPassCode [REDACTED] 2928739-loyal-chipmunk  
 Reporting Period 07/28/2019 - 10/26/2019

TOTAL CHECKING \*\*\*\*\*1191

Available Balance: 1,675.78  
 Current Balance: 1,744.02

Account Details		Last 7	Last 30	Last 60	Last 90	
Account Name	TOTAL CHECKING	Deposits	0.00	2,020.96	4,018.72	6,016.48
Account Number	*****1191	Withdrawals	-213.52	-2,058.77	-3,807.10	-5,942.53
Account Type	checking	Net	-213.52	-37.81	211.62	73.95
Account Owners	JOSE E [REDACTED]	Average Balance	1,822.95	1,708.22	1,623.33	1,485.10



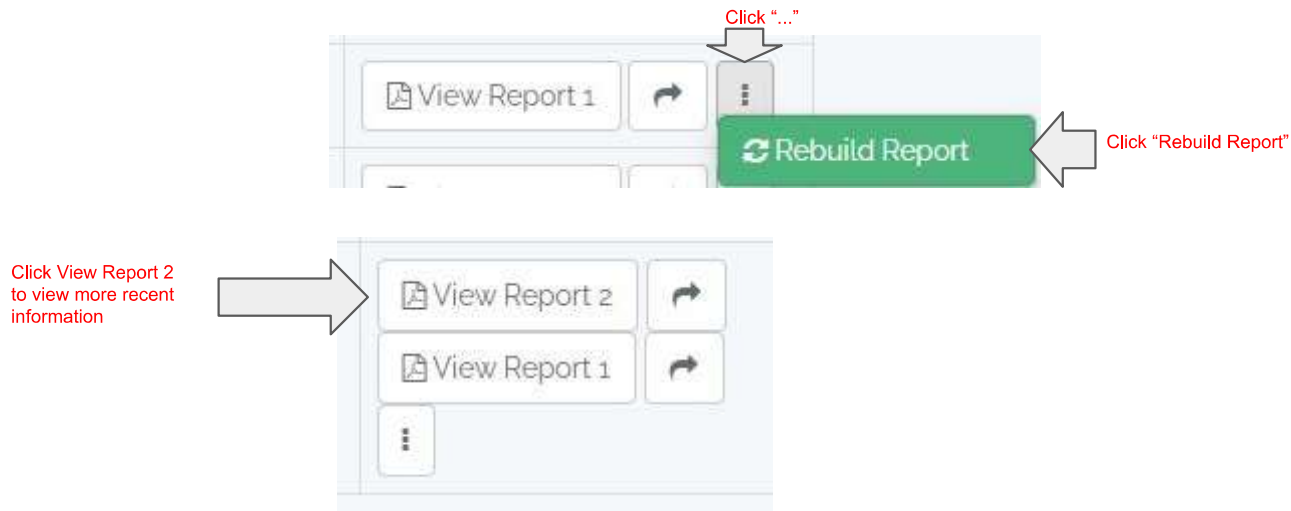
$\$6,016.48 / 3$   
 =  **$\$2,005.49$**   
**Net Monthly Income**

Shows aggregate deposit amount for the last 90 days. This amount can easily be divided by 3 to determine a monthly average net income amount



# TurboPass Dashboard Features

**Refreshing TurboPass Reports** - Lenders are able to bring in more recent transaction information for up to 30 days from the original date the report was generated. Extended access periods are available upon request. A user can simply access the "Rebuild" function by clicking on the "..."  
found next to the associated PDF on their dashboard. This allows users to quickly process renewed applications or delayed contracts in house for funding without having to ask the customer to go through a repeated process. **Note:** If the customer has changed their online banking credentials since the original report date, this function will not be able to retrieve the information needed to complete the new report. This function is a billing event and user rates apply.



# TurboPass Dashboard Features

**Adding New Users** - Adding new users to your organization can be completed by those with authorization by clicking on “Users” at the top of your dashboard and creating the new user’s profile.

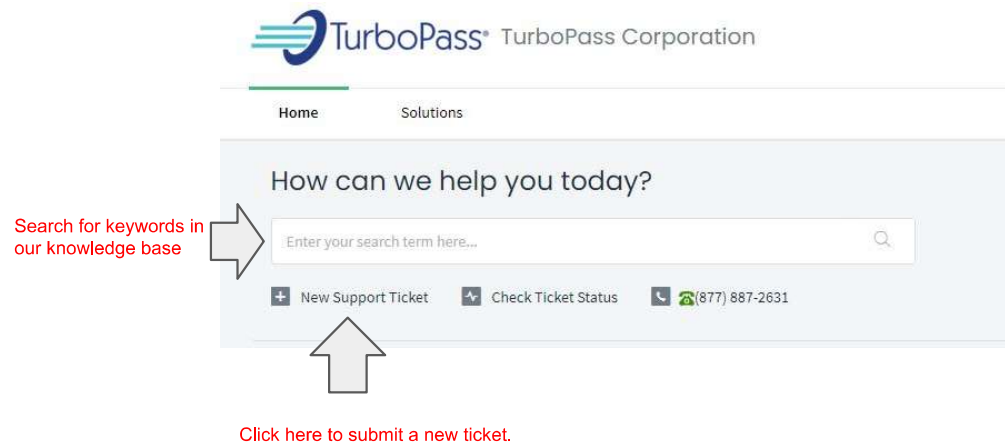
The image shows a screenshot of the TurboPass dashboard with the following elements and annotations:

- Step 1:** A red arrow points to the "Users" link in the top navigation bar.
- Step 2:** A red arrow points to the "+ Create User" button in the top navigation bar.
- Step 3:** A grey arrow points to the "First Name" input field, with the text "Enter required fields" above it.
- Step 4:** A grey arrow points to the "Is Manager?" toggle switch, with the text "Turning Manager Access allows user creation functionality" to its right.
- Step 5:** A grey arrow points to the "Send User Notification" toggle switch, with the text "Having this on will immediately prompt the new user to create their password via email" to its right.
- Step 6:** A grey arrow points to the "Create" button at the bottom right of the form.

Form fields include: First Name, Last Name, Email, Is Manager?, Timezone (set to Chicago), Send User Notification, Password, and Confirm Password.

# TurboPass Dashboard Features

**Troubleshooting** - Start by clicking user initials and then click "Help" from the drop down. Search our knowledge base for helpful information about FAQ's, and troubleshooting tips.



# TurboPass Dashboard Features

**Submitting New Tickets** - Include a detailed description of the issue and all specific details related such as: TurboPass Code, User contact phone number, and priority level.

**TurboPass** TurboPass Corporation

Home Solutions

### Submit a ticket


Requester \*

Subject \*

Description \* 

**B** *I* U | ☰ ☰ | ▲ ▼ |

[+ Attach a file](#)

I'm not a robot  reCAPTCHA  
[Privacy](#) [Terms](#)

## TurboPass Status Codes

Status	Sub-Status	Public Description
account_linked	Authentication Success	
CREDENTIAL		The customer has been prompted to enter their username/password
Customer Notified		We've sent our invitation to the customer's phone number or email
DATA_UNAVAILABLE		The bank may be down, or they recently updated their software. It might be a good idea to try another report type
EXIT		The customer has exited the application. See note for exact cause.
Link Clicked		The customer has clicked the link we sent to them
MFA		The customer is required to complete a Multi Factor Authentication step
Report Ready		The report is ready and viewable
requesting_report		We are connected to the customer's bank, and are building a report. You should have one in about 10 seconds.
SEARCH_INSTITUTION		The customer is searching for their bank
SELECT_INSTITUTION		The customer has selected their bank
SUBMIT_CREDENTIALS		The customer has entered their username/password
SUBMIT_MFA		The customer has submitted their Multi Factor Authentication information