

# Darwin Automotive Incorporates Military Lending Act Smart Disqualify Technology Into F&I Platform

*Darwin's new feature helps protect dealers and lenders and provides transparency to active duty service members*

ISELIN, NEW JERSEY, USA, January 23, 2018 /EINPresswire.com/ -- [Darwin Automotive](#), a leading F&I software provider for the automotive industry,

today announced that it has integrated smart disqualify technology into its F&I platform that can disqualify products based on Military Lending Act (MLA) qualifications. It is incorporated into the platform for all users, at no charge, to help protect dealers and lenders and provide a high level of transparency to active duty service members.



The Military Lending Act was designed to protect active duty service members and their dependents in credit transactions and includes certain disclosures, arbitration provisions and a 36 percent interest rate cap on a finance agreement combined with ancillary and credit products. Until recently, motor vehicle finance transactions were believed to be exempt from the act and only auto title loans had to comply with it.

However, according to Phillip Battista, Darwin Automotive Chief Executive Officer, the Department of Defense's most recent interpretation, published last month, includes a set of rules that could retroactively put dealers and lenders in regulatory jeopardy. "If a vehicle finance contract for active military members or their dependents includes financing for credit-related products or services, such as guaranteed asset protection or other types of credit insurance, or provides cash-out financing, the creditor, which would be the dealership or lender, must comply with the act. Products and services such as upgraded in-vehicle technology or extended warranties are related to the vehicle and are exempt from the rule. But credit-related products and services, such as GAP and credit life insurance, are related to the finance transaction, not the vehicle, so they are included under the act," said Battista.

"With Darwin, the needs of a consumer are paramount in determining which products and services can best fit those needs. Out of respect to men and women who have served, we want to provide the highest possible level of transparency at no cost and so have integrated MLA qualification screening into our Darwin platform at no charge to our dealer and lender clients," Battista added.

Darwin was created by a team of F&I software pioneers that brought one of the first and most prominent electronic menus to market, 'MenuVantage,' and 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.

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

Jeff Stafford  
Superior Integrated Solutions  
(908)-222-4020 ext. 224  
email us here

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