

IMPORTANT NOTICE

Subject: Updates to Wise F&I Procedures and Commission Processes

December 16, 2025

Dear Valued Customer,

As 2025 comes to a close, we want to express our sincere appreciation for your continued loyalty and support. We are truly excited for the future ahead. This year has brought significant growth and change here in St. Louis as we work to build a different kind of company, one that prioritizes client success.

In the months ahead, Wise F&I will continue enhancing our products and programs to deliver the best experience in the industry. We have been working closely with our partners to refine our overall business approach, creating more flexible and complete solutions for our agents and dealers. These updates will offer greater flexibility, improved pricing transparency, and added selling advantages across our entire product lineup. We look forward to sharing many of these enhancements with you soon.

In the meantime, we want to outline a few procedural adjustments that will bring us further in line with industry standards and strengthen the checks and balances needed to ensure we continue taking excellent care of your dealers and customers.

Early Claims Procedure:

Our goal is to ensure your dealers and customers receive the highest level of care. We will continue to provide immediate coverage for any consumer who purchases a Wise F&I contract at your dealerships. However, we want to remind you that an active contract is one that is both remitted and paid in full.

If a claim is submitted before we have received either the contract or payment, we will proceed with our standard claims process to avoid any disruption to the customer. At the same time, we will work proactively with your team to secure the contract payment as quickly and efficiently as possible.

- **Scenario 1:** *Claim Initiated at the Selling Dealership*

When a claim is initiated at the original selling dealership, we will continue to handle the claim through the normal process. The claim will be placed in **PENDING** status while we seek payment for the contract **BEFORE** authorizing and paying the repair order to the dealership. We will work directly with you as the agent to help facilitate this process and do not anticipate any disruption to the workflow.

- **Scenario 2:** *Claim Initiated at a Third-Party Dealership*

When a claim is initiated at a third-party dealership, it will be handled through our standard claims process. In these situations, we will **ACTIVATE** the contract so the claim can proceed without delay. We will then begin the collection process for the contract payment through the agent and ultimately bill the selling dealer for the cost of the contract. Our priority is to ensure the consumer's experience is seamless and the contract is paid for in a timely manner.

Commission Payout Process:

Wise F&I LLC

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Our objective is to ensure that commissions, overrides, and marketing incentives are paid accurately and on time, while also minimizing chargebacks and potential discrepancies. To avoid any future confusion, commissions will now be **paid only on contracts that have been fully paid and funded**. This approach is common within our industry and represents a slight shift from our previous process.

A contract that has been remitted but *not yet paid* does **not** qualify for commissions, dealer overrides, or marketing incentives **until payment is received**. This policy helps prevent unnecessary chargebacks and supports accurate, consistent accounting for all parties.

Once payment is received and the contract is funded, commissions will be released during the next scheduled commission cycle.

We know that you may have questions or concerns; so, please contact Wise F&I Client Services at 800-849-9559 or clientservices@wisefandi.com. You may also contact your Regional Vice President to discuss how we can best support you and your dealership groups during this transition.

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