

CORE ACCEPTANCE CRITERIA

CONTENTS

3400, 3500, C27 and C175 Engines.....	2
C18 and Smaller Engines.....	3
Transmission and Torque Converters.....	4
Differentials.....	5
Brake Groups for Off-Highway Trucks.....	6
Final Drives Wheel Groups.....	7
Steering Clutch and Brake Groups.....	8
Hydraulic Cylinders.....	9
Fixed or Oscillating Axle Assembly with Housing.....	10
Swing Drive Group.....	11
Circle Drives.....	12
Piston Pump and Motor Group.....	13
Idlers.....	14
Rollers.....	15
Circle Drawbar.....	16

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting, fire damage, accident damage i.e., rollover).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Must pass rotation test requirement.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Does not pass rotation test requirement.
4. Cylinder block visibly cracked, broken, ventilated or welded.
5. Crankshaft cracked, broken or welded.
6. Accident damage (i.e., rollover).

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion or fire damage).
2. Unacceptable part number.
3. Scavenged core (assembled from scrap/bad cores).
4. Cores with evidence of unsuccessful attempts to salvage major casting.

ADD CHARGES

1. Missing or damaged parts or components, which may include:
 - C175 Lifting Links
 - Water Pumps
 - Lifting Links
 - Air Compressor
 - Fan Drives
 - Belt Tensioners
 - Alternator + mount
 - A/C Compressor + mount
 - Front and rear engine mounts
 - Pulleys
 - Starters
 - Heat shields
 - PTO Yokes
 - ECMs + mount
 - Mounting pads or bosses cracked or broken
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Cylinder block not visibly cracked, broken or welded.
2. Non-failed, running engine core (see Inspection Process).
3. Fully assembled and complete.
4. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire or torch damage, accident damage i.e., rollover).
5. Must be a CAT 3116, 3126, 3126B, 3176, 3196, 3208, 3306, 3406, 3456, C7, C9, C10, C11, C12, C13, C15, C16 or C18 Engine.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Cylinder block visibly cracked, broken, or welded.
2. Failed, non-running engine core (see Inspection Process).
3. Evidence of bearing, piston, connecting rod, valve, gear train or other internal failure.
4. Accident Damage (i.e., rollover) or sunk.

NO CORE REFUND

1. Scavenged cores (see note below on Add Charges).
2. Disassembled cores.
3. Non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).

ADD CHARGES

1. Missing or damaged parts or components.
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

Transmission and Torque Converters

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Case, housing, splines, and shafts not visibly cracked, broken, or welded.
2. Non-failed, running core. See rotation requirements under Inspection Tips.
3. No non-operational damage (mishandling, excessive rust, corrosion, pitting, fire damage).
4. Fully assembled and complete. Refer to the "Add Charge" option.
5. Acceptable part number.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Case, housing, splines, and shafts visibly cracked, broken, or welded.
2. Failed, non-running core. See rotation requirements under Inspection process.
3. Evidence of bearing, carrier, gear, or other internal failure.
4. Non-operational damage (mishandling, excessive rust, corrosion, pitting, fire damage)
5. Fully assembled and complete. Refer to the "Add Charge" option.
6. Acceptable part number.

NO CORE REFUND

1. Unacceptable part number.
2. Unsuccessful attempt to salvage or rebuild.
3. Scavenged cores (see note on "Add Charges").
4. Disassembled.

ADD CHARGES

1. Missing, disassembled, cracked, broken or welded components (such as: yokes, valves, filter housing, pumps and electronic controls).
2. Scavenged parts or components.
3. Non-genuine CAT parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Must pass rotation test requirement.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Does not pass rotation test requirement.
4. Housings visibly cracked, broken, or welded.
5. Gears chipped, cracked or broken.

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion or fire damage).
2. Unacceptable part number.
3. Scavenged core (assembled from scrap / bad cores).
4. Cores with evidence of unsuccessful attempts to salvage major casting.

ADD CHARGES

1. Missing or damaged parts or components. May include Yokes, Valves, Filter, Housing, Pumps.
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

Brake Groups for Off-Highway Trucks

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Not visibly cracked, welded or broken.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Visibly cracked, broken or welded.

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
2. Unacceptable part number.
3. Scavenged core (assembled from scrap/bad cores).
4. Cores with evidence of unsuccessful attempts to salvage major casting.

ADD CHARGES

1. Missing or damaged parts or components.
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Must pass rotation test requirement (except OHT final drives).
8. Wheels, Hubs, Carriers or Spindle not visibly cracked, broken or welded, with the following exceptions:
 - a) Sprocket hub mounting flange (for D11 final drives).

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Does not pass rotation test requirement (except OHT final drives).
4. Broken or damaged gears or teeth.
5. Spalled gears.
6. Wheels, Hubs, Carriers or Spindle visibly cracked, broken or welded.

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion or fire damage).
2. Unactable part number.
3. Scavenged core (assembled from scrap / bad cores).
4. Cores with evidence of unsuccessful attempts to salvage major casting.

ADD CHARGES

1. Missing or damaged parts or components:
 - a) Missing Sun Gear (if supplied).
 - b) Missing Ring Gear (if supplied).
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
 - a) Including cast to forged spindles and wheel hubs.
5. Missing Finning supplied shipping stand and covers.
6. Fluids not properly drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

Steering Clutch and Brake Groups

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Housing not visibly cracked, broken or welded.
8. Hub not visibly cracked, broken or welded.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Housing visibly cracked, broken or welded.
4. Hub visibly cracked, broken or welded.
5. Failed bearings.
6. Failed pressure test (For 2860681-EXC, 2860682-EXC and 8D1690-EXC ONLY – refer to inspection process).

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion or fire damage).
2. Unacceptable part number.
3. Scavenged core (assembled from scrap / bad cores).
4. Cores with evidence of unsuccessful attempts to salvage major casting.

ADD CHARGES

1. Missing or damaged parts or components.
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Light operational scratching or scoring.
8. Seal leaking but no damage to rod, cylinder or housing.
9. No impact damage to the eye/rod or cap/cylinder from broken or sheared bolts.
10. Cylinder (tube/barrel) not visibly ruptured, cracked, broken, bent or welded.
11. Rod not visibly cracked, bent or broken.
12. Front strut housing with visible cracked webs that do not extend into the body of the cylinder.
13. Ports covered with supplied covers.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Rod scored with gouges, grooves and/or flaking.
4. Rod visibly cracked, broken, bent or welded.
5. Cylinder (tube/barrel) visibly ruptured, cracked, broken or welded.
6. Impact damage to the eye/rod or cap/cylinder from broken or sheared bolts.
7. Cylinder trunnion, end cap, flange castings visibly cracked, broken or welded on.
8. Front Strut Housing with visible cracked webs that extend into the body of the cylinder.
9. Seal leaking with damage to rod, cylinder or housing.
10. Missing port covers.

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion or fire damage).
2. Unacceptable part number.
3. Scavenged core (assembled from scrap / bad cores)
4. Cores with evidence of unsuccessful attempts to salvage major casting (e.g., welding, machining, etc.).
5. Both the cylinder and the rod are damaged; any combination of two defects will result in No Core Refund: Both the cylinder (including the tube, trunnion, eye, flange and end cap) and the rod or rod eye are damaged (i.e., cylinder tube is cracked, and the rod eye is broken, or cylinder eye is bent, and the rod eye has non-operational damage, etc.).

ADD CHARGES

1. Missing or damaged parts or components.
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained Pressure or nitrogen not properly released.
8. Not fully assembled.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

Fixed or Oscillating Axle Assembly with Housing

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Acceptable Caterpillar part number.
2. Fully assembled
3. Non-failed, running core with no known internal damage.
4. Main Housing is not visibly cracked, broken, or welded.
5. Lean Arms and Lean Bar are not cracked, broken, or welded.
6. Cylinders are not cracked, broken or welded.
7. No non-operational damage (mishandling, excessive rust or corrosion, pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Acceptable Caterpillar part number.
2. Fully assembled
3. No known internal damage.
4. Maximum 1 Spindle Housing is cracked, broken, or missing.
5. Lean Bar is cracked, broken, or missing.
6. More than 1 cylinder is cracked, broken or missing.
7. No non-operational damage (mishandling, rust, corrosion, pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).

NO CORE REFUND

1. Unacceptable part number.
2. Scavenged core (assembled from scrap / bad cores).
3. Cores with evidence of unsuccessful attempts to salvage major casting.

AFTER FAILURE + ADD CHARGES

1. Requires 2 Spindle Housings
2. Excessively worn or broken lean arms
3. Requires Frame

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Must pass rotation test requirement.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Does not pass rotation test requirement.
4. Gears visibly broken.
5. Output pinion gear damaged.
6. Housing visibly cracked, broken or welded.
7. Ring gear cracked, broken or welded.

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion or fire damage).
2. Unacceptable part number.
3. Scavenged core (assembled from scrap / bad cores).
4. Cores with evidence of unsuccessful attempts to salvage major casting.

ADD CHARGES

1. Missing or damaged parts or components.
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping stand.
6. Missing Finning supplied shipping covers.
7. Fluids not properly drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Acceptable Caterpillar part number.
2. Fully assembled c/w Motor.
 - a) Note: Mounting Adapter Plate can be shipped loosely without affecting core value.
3. Non-failed, running core with no known internal damage.
4. Main Housing is not visibly cracked, broken, or welded.
5. Circle Drive Pinion is not cracked, broken, or welded.
6. Mounting Adapter bolt holes are not elongated (worn egg shape), cracked or broken.
7. No non-operational damage (mishandling, rust, corrosion, pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Acceptable Caterpillar part number.
2. Fully assembled c/w Motor.
 - a) Note: Mounting Adapter Plate can be shipped loosely without affecting core value.
3. No known internal damage.
4. Main Housing is not visibly cracked, broken, or welded.
5. Circle Drive Pinion is cracked, broken, or welded.
6. Mounting Adapter bolt holes are not elongated (worn egg shape), cracked or broken.
7. No non-operational damage (mishandling, rust, corrosion, pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).

NO CORE REFUND

1. Non-Caterpillar part number.
2. Not fully assembled; or not complete; or a scavenged core.
3. Known internal damage.
 - a) Pinion Shaft Splines damage.
4. Main Housing is visibly cracked, broken, or welded.
5. Mounting Adapter bolt holes are elongated (worn egg shape), cracked, broken, or welded.
6. Non-operational damage (mishandling, rust, corrosion, pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).

ADD CHARGES

1. Missing or damaged parts or components (i.e. missing mounting adapter plate).
2. Scavenged parts or components.
3. Non-genuine CAT parts or components.
4. Oil not drained.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

Piston Pump and Motor Group

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Non-failed, operational core.
2. No non-operational damage (mishandling, excessive rust, corrosion, pitting or fire damage).
3. Fully assembled.
4. Acceptable part number.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Housing not visibly cracked, broken, or welded.
8. External shaft not cracked, broken, bent, or damaged.
9. Splines of external shaft not cracked, chipped, broken, or stripped.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. One of the following conditions is present:
4. Housing cracked, broken, or welded.
5. Shaft is cracked, broken or bent.
6. Exposed shaft splines are cracked, chipped, or broken.

Note: If more than one of these AF conditions is present, then the core must be evaluated as No Core Credit.

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion or fire damage).
2. Unacceptable part number.
3. Scavenged core (assembled from scrap / bad cores).
4. Cores with evidence of unsuccessful attempts to salvage major casting.
5. More than one of the following conditions:
 - a) Housing cracked, broken, or welded.
 - b) External shaft is cracked, broken, or bent.
 - c) External portion of exposed shaft or the splines are cracked, chipped, broken, or stripped.
6. Disassembled.

ADD CHARGES

1. Missing or damaged parts or components.
2. Scavenged parts or components.
3. Non-genuine Cat parts or components.
4. Non-like-for-like parts or components.
5. Missing Finning supplied shipping covers.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Acceptable part number.
2. Non-failed, operational core.
3. No non-operational damage (mishandling, excessive rust, corrosion, pitting, fire damage, or slag).
4. Fully assembled.
5. Complete component as supplied.
6. Must pass rotation test requirement.
7. No visible cracking.
8. Peeling that is less than 12 inches.
9. Bolt heads on retainers have not been damaged and are removable.
10. An old-style Idler with active old part number.
11. Maximum tread wear is 110% or less on D11 idlers.
 - a) 112% or less on all other idlers.

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Failed, non-operational core.
2. Not fully assembled.
3. Visible damage to the shaft.
4. Does not pass rotation test requirement.
5. Multiple cracks and the total length of all cracks is less than 12 inches (305 mm).
6. Single peel greater than 12 inches.
7. Idlers not properly package for shipping (on stand or on pallet)
 - a) Note: This is also a safety issue.
 - b) An old-style Idler with new part number.
8. Loonie shape worn out shells with flat section all over the tread.

NO CORE REFUND

1. Non-operational damage (mishandling, excessive rust, corrosion, fire damage, or slag).
2. Unacceptable part number.
3. Maximum tread wear is greater than 110% on D11 idlers.
 - a) Greater than 112% on all other idlers.
4. Single crack or multiple cracks are greater than 12 inches (305 mm).
5. Does not pass rotation test requirement.
6. Inside flange crack.
7. Vertical shaft movement is greater than 3/8".

ADD CHARGES

1. Missing shipping stand.

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Acceptable part numbers.
 - a) For D11T rollers:
 - 1846305-EXC is an acceptable core against 2005701-EXC
 - 2005701-EXC is an acceptable core against 6141412-EXC
2. Non-failed, operational core.
3. No non-operational damage (mishandling, excessive rust, corrosion, pitting, fire damage, or slag).
4. Fully assembled.
5. Complete component as supplied.
6. No scavenging of major parts.
7. Must pass rotation test requirement.

AFTER FAILURE (AF) PARTIAL CORE REFUND

Rollers are either BF or No Core Refund. There is no AF.

NO CORE REFUND

1. Unacceptable part number.
2. Non-operational damage (mishandling, excessive rust, corrosion, pitting, fire damage, or slag).
3. Scavenged core (assembled from scrap / bad cores).
4. Does not pass rotation test requirement.
5. Shaft and collars or shaft and retainers are loose or worn.
 - The heads on the retainer bolts must be undamaged; such that a standard socket can be used for removal purposes and unusual tooling, or extraordinary efforts are not required. It is most likely that the retainers will be worn to the point of being unusable by the time the bolts are affected.
6. Track Roller has no oil/is dry "Cow-belled".
7. Is an old-style track roller.
8. Not correctly packaged.

ADD CHARGES

There are no add charges for rollers. They either meet the criteria listed above or they do not.

CORE LEVEL CRITERIA

BEFORE FAILURE (BF) FULL CORE REFUND

1. Acceptable Caterpillar part number.
2. Fully assembled
3. Non-failed, running core with no known internal damage.
4. No scavenging of circle, drawbar, cross tube or drives
5. No excessively Worn or cracked components
6. No non-operational damage (mishandling, excessive rust or corrosion, excessive pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).

AFTER FAILURE (AF) PARTIAL CORE REFUND

1. Acceptable Caterpillar part number.
2. Fully assembled
3. No known internal damage.
4. Cores with evidence of structural alterations or attempts to repair the Drawbar in field
5. Excessive number of missing segments
6. Excessive number of missing parts, shoes or hydraulic lines
7. No non-operational damage (mishandling, rust, corrosion, pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).
8. 2 or more failed cylinders
9. Maximum 1 failed drive (16 drive = non repairable)

NO CORE REFUND

1. Non-Caterpillar part number.

AFTER FAILURE + ADD CHARGES

1. Requires Drawbar OR circle
2. Requires Cross Tube
3. 2 Failed Drives (16 = only drive failed)
4. Labor to get to Exchange Spec (i.e. Cross Tube requires updates)
5. Not fully assembled; or not complete; or a scavenged core.
6. Known internal damage.
7. Non-operational damage (mishandling, excessive rust or corrosion, pitting or fire damage; or an unsuccessful attempt to salvage or rebuild).

THIS DOCUMENT OUTLINES CORE LEVEL CRITERIA FOR FINNING EXCHANGE