

Dealertrack Lender Solutions

Complete.
Capable.
Connected.

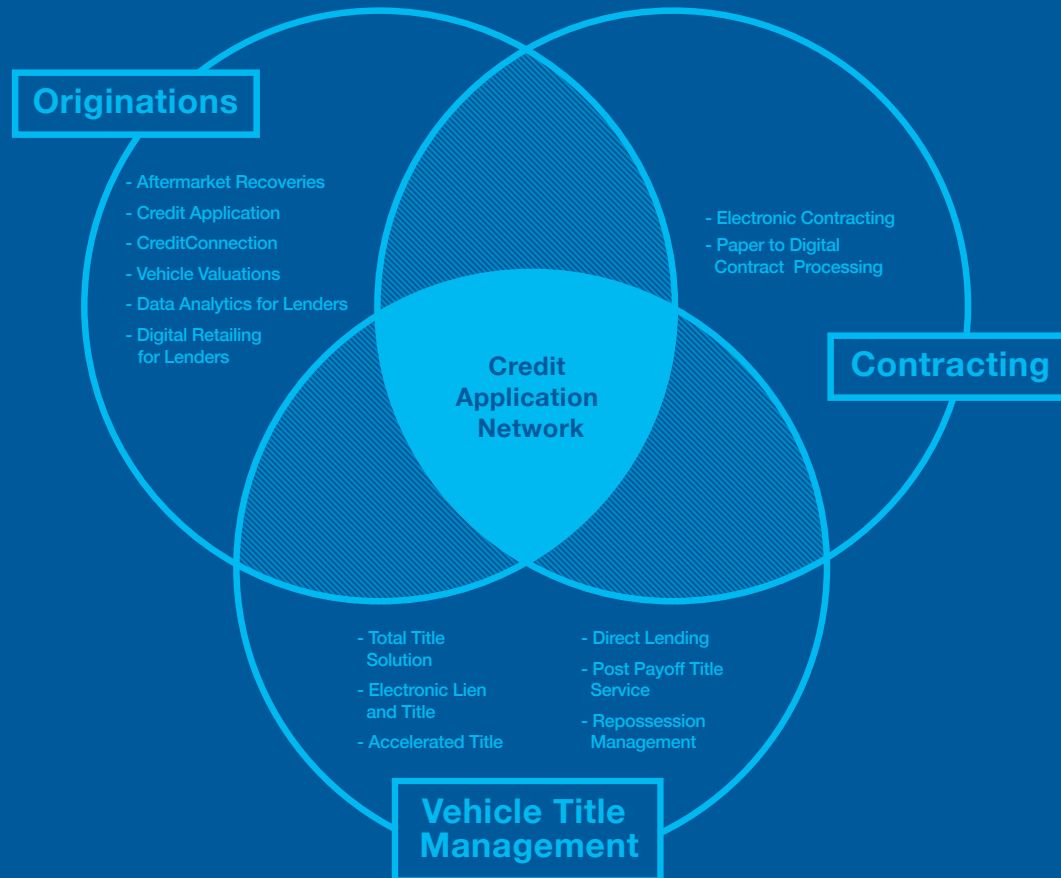


Transact with Speed, Precision, and Transparency

Maximize your auto
lending potential with the
industry's most powerful
lender solutions.

Dealertrack delivers the most comprehensive automotive retail lending solution available, powered by North America's largest dealer-lender network and built on an integrated foundation of originations, contracting, and vehicle title management.

It's this combination of scale, support and technology that delivers efficiencies from front-end originations through to back-end collateral management support. That ensures precise data, speeds faster transaction times, provides complete servicing, and creates an optimally-efficient and transparent lender-to-dealer workflow. We call it the Dealfow Advantage: a unique process that incorporates all aspects of the lender workflow and connects seamlessly with dealer-side operations. One of the industry's most powerful solution creates more opportunities to do business while also delivering greater accuracy, visibility, and lender support across the entire financing lifecycle.



Dealertrack covers the spectrum of automotive lender products, services, and solutions.

Proven Results

Trusted lender solutions that lead the industry.

7,500+
Lender Partners**

100M+
Transactions Annually

22,000+
Total Dealers

**As of February 2017

“The one-stop-shopping factor is what is most beneficial for me. I have a lot of years handling title work for numerous states and though I could accomplish it all manually, having Dealertrack at hand to keep all the different states and types of titles organized is well worth the cost.”

– Kara Sellers, Berkshire Bank

“The Dealertrack Credit Application Network is a cost-effective way to get everything you need so you can make fast decisions and win more deals. I can look at applications online from anywhere. We don’t have to wait until the next business day to make a decision. An all-in-one system and 24-hour access is absolutely earning us more deals.”

– Steve Bickmann, Manager, Automotive Finance Company

“Our members can buy a car from a reputable dealership and get financing through the credit union all in one stop. We’re using the system that dealers prefer, which makes the experience easier and more efficient for our members. Loan requests nearly doubled, our volume more than tripled and members get a better experience – I would absolutely recommend Dealertrack to others. Dealers prefer Dealertrack, so we get more requests and win more loans.”

– Claire Ippoliti, Vice President and Chief Lending Officer,
People First Federal Credit Union

“We would recommend Dealertrack to anyone looking to fast track their business.”

– Michael Dikdan, VP, Auto Lending, Home Loan Investment Bank

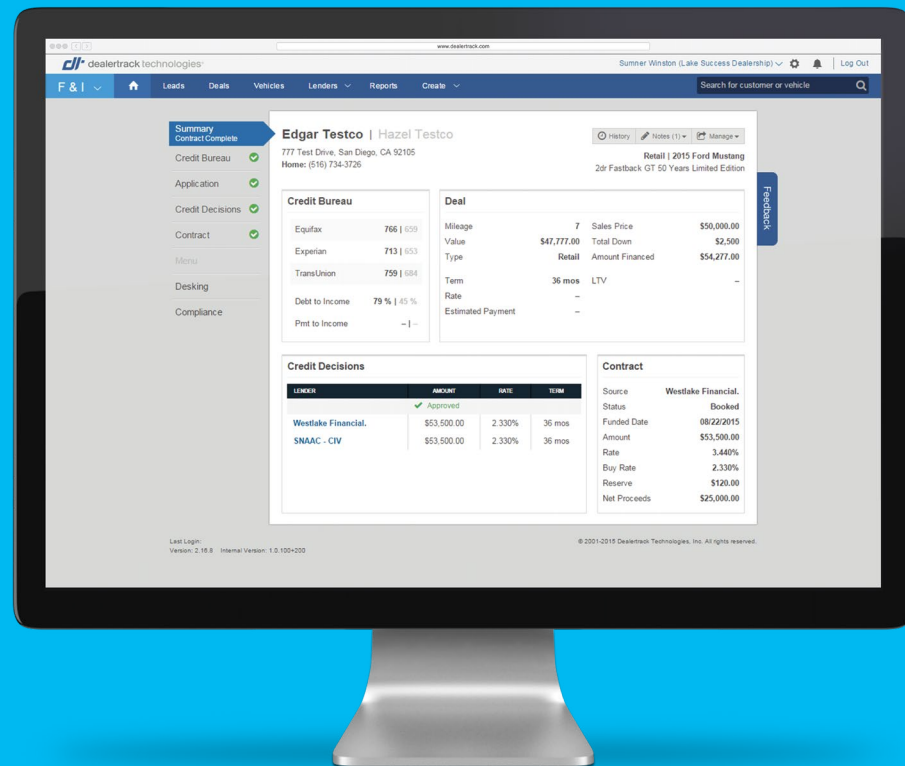


Origination Solutions

Drive speed, accuracy, and dealer alignment.

Nearly 80% of franchised dealers use Dealertrack to submit credit applications electronically to lenders. That's over 22,000 dealers throughout North America, linked to their choice of our 1600+ lenders.

This unmatched connectivity drives efficiencies throughout the indirect auto lending process both online and in-store. And it combines with strategic product integration that allows lenders to analyze performance, and pivot between tools with ease.



Origination Products

Powered by the most
extensive automotive
retailing network
in North America.

Aftermarket Recoveries

With the Dealertrack Aftermarket Recoveries solution, you now have the ability to easily prepare and file aftermarket product cancellations directly with product providers on behalf of dealers and consumers, while minimizing the paperwork burden for the dealership. You can now streamline your internal workflow and aftermarket product cancellation compliance process with our online system. Our solution creates a digital process between lenders, dealers, and providers, that can result in cost savings, faster refund recoveries, and greater compliance with State and Federal regulations.

Credit Application Network

The best way to grow originations, reduce errors and speed processing is with the industry's top indirect auto lending network. Dealertrack integrates seamlessly with all popular LOS platforms to produce the highest possible efficiency throughout the indirect auto lending process. The electronic credit applications contain complete and accurate data, enabling swift return and funding status for every deal.

CreditConnection®

For smaller lenders who operate without a Loan Origination System (LOS), CreditConnection is a low-cost, web-based alternative that allows lenders to return decisions electronically, and in real-time. It improves process efficiency by sending and receiving real-time information such as credit applications, credit reports, counter-offers and comments associated with decisioned credit applications.

Vehicle Valuation

Dealertrack delivers book value and options from the very best sources of used car values, and for every application submitted to you by your dealers. That helps improve accuracy and reduce staff time spent establishing vehicle valuation. You select the book values you want (i.e. Kelly Blue Book®, NADA® or BlackBook®) along with the vehicle conditions to use when dealers send vehicle value and options, lessening the potential for processing errors.

Data Analytics for Lenders

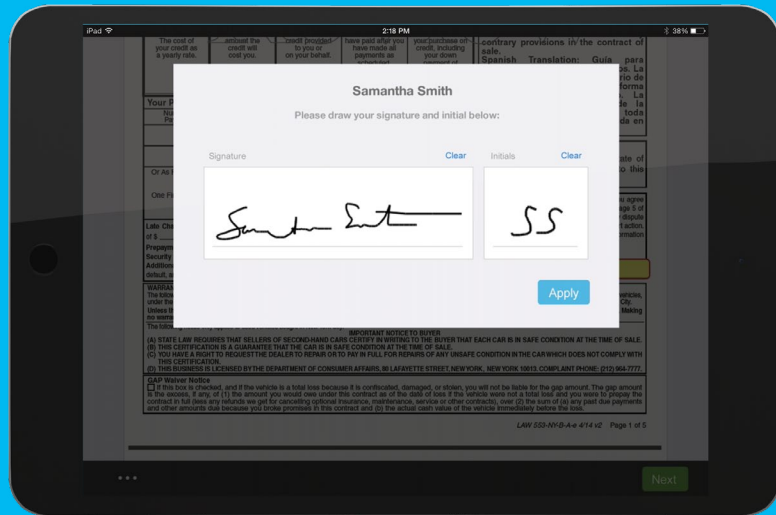
Dealertrack gives you the power to measure your business performance against industry standards, identify product trends and compare your performance to market indices that only Dealertrack is able to provide. Confirm business strategy and execution approach through data volume from both dealers and lenders.

Digital Retailing for Lenders

As online shoppers travel down the path to purchase, lenders can help make it a simple and easy process thanks to Dealertrack Digital Retailing. These powerful digital tools drive exclusive indirect loan originations from your website or in-network dealer websites, and offer a fully customizable workflow that supports lease, loan, and payment call applications. Digital Retailing can also connect finance-ready leads with dealer inventory for even more complete and accurate deal data.

Contracting Solutions

Fast and reliable contract processing dealers can depend on.



When it comes to contract processing, today's turbo-charged automotive market requires error-free contract processing built for speed and delivered via a trusted and dependable process that reduces cost by boosting efficiencies. That's exactly what Dealertrack delivers, with electronic contracting and paper-to-digital contract processing that streamlines the lending workflow. By automating contract processes, lenders improve customer and dealer satisfaction.

Contracting Products

Electronic Contracting with Dealers

Dealertrack is the pioneer in electronic contracting technology. By providing you with technology to electronically verify all contract data with your dealer partners prior to them sending you a completed contract, re-contracting is minimized. Errors are captured, and missing signatures are caught prior to submission – creating efficiency at your institution and lowering operating costs. With data accurate and complete, electronic signing and submission can occur, providing a fast and transparent experience that reduces paperwork, phone calls and fax clutter. Your staff can then focus on driving an efficient contracting process with a completed contract, helping your dealers earn top level CSI scores.

Paper to Digital Contract Processing

Dealertrack's eDocs is a comprehensive solution for the scanning, processing, imaging, data entry, verification and automatic booking of paper contracts. Transparent to dealers and consumers, eDocs utilizes state-of-the-art scanning capabilities and customized software to deliver digital documentation in record time, improving efficiencies and lowering costs.

Process contracts
efficiently, boost
productivity and build
customer satisfaction.



Vehicle Title Management

Partner with the leader in service, capability and innovation.



Dealertrack is among the largest title management providers in the U.S., with a 20-year legacy of service, relationships with over 7,500 lender partners**, and 42+ million paper and electronic titles** under our management. This capacity drives unsurpassed capability and innovation: we offer complete collateral management and BPO services to lenders in all 50 states, Electronic Lien and Titling services in every state where it's available and groundbreaking title speed through Accelerated Title, which reduces vehicle title payoff process and title release by timeframes up to 70%*.

**Based on average industry timeframe for vehicle title release and vehicle payoff process of 18+ days, as determined by Dealertrack data.*

***As of February 2017*

Vehicle Title Management Products

Comprehensive title management services and solutions from one of the largest providers in the United States.

Total Title Solution™

A comprehensive title management solution throughout the term of the lease or loan, lenders can outsource all aspects of titling activities. Dealertrack's Total Title Solution provides access to a complete range of services, including follow-up for non-receipt of title, lien perfection, title maintenance throughout the title lifecycle and professional title release processing.

Electronic Lien and Title

Electronic Lien and Title is a simple and powerful way to reduce costs, eliminate delays and streamline processing. Dealertrack's comprehensive solution facilitates and administers data exchanges between the lienholder and the participating state department of motor vehicles, and also provides software that helps the lienholder manage title information. This results in greater automation, lower operating costs, fewer delays in title perfection and lien release, and true "paperless title" processing.

Accelerated Title™

This breakthrough technology takes the vehicle title payoff process and title release from weeks to days, reducing the industry standard timeframe from 12-18 days to as little as 4-6. That's a 70 percent* reduction in process time. Lenders receive payoff requests directly through Dealertrack, and provide a precise payoff amount directly to dealers, as well as access to track title status, and a convenient way to review statements and transactions.

Direct Lending Services

Dealertrack's end-to-end direct auto finance solution facilitates the title application and lien placement on the title by providing document preparation, a tax, tag and title fee calculator, and an integrated call center for consumer support. It also provides DMV submission, follow-up and more.

Post Payoff Title Services

Created specifically to meet the needs of financial institutions, our Post Payoff Title Service allows lenders to outsource post-payoff vehicle title requests from borrowers, dealers, lenders, and other third parties. Requests include lien satisfaction letters or duplicate titles on paid-off accounts, and can be submitted online through My Title Support, or via our call center. This saves time and lowers expenses by automating the request and fulfillment process, and providing flexibility with the option of online and call center request and payment processing.

Repossession Management

Dealertrack enables you to reduce time to auction and sale with minimum vehicle depreciation. Get visibility to action status, thanks to an automated workflow that provides reporting of all associated costs. Based on jurisdictional requirements, Dealertrack also generates Affidavits of Repossession (Repossession Titles via tag agents). We support dealer reinstatement and redemption activities, and assist in the resolution of dealer buy-outs.

**Based on average industry timeframe for vehicle title release and vehicle payoff process of 18+ days, as determined by Dealertrack data.*

Complete. Capable. Connected.

Dealertrack, a Cox Automotive brand, is the leading provider of integrated web-enabled tools and services designed to transform how the world buys, sells and owns cars. In addition to operating the largest online credit application network in the United States, our market-leading suite of technologies for lenders includes platforms for loan originations, digital contracting, digital document services, vehicle title administration, as well as data analytics for tracking business metrics. Our lender solutions work in tandem with our dealer solutions, including Dealer Management Systems (DMS), Sales and F&I, Digital Marketing, CRM, Registration and Titling, and more to create a seamless process we call the Dealflow Advantage. By connecting thousands of lenders to more than 22,000 dealers nationwide, our Dealflow Advantage drives growth and efficiency through the entire origination, contracting and vehicle title management lifecycle for captives, national and regional banks, credit unions and other financial organizations.

Dealertrack, Inc.

1111 Marcus Avenue, Suite M04
Lake Success, New York 11042

877.488.0517

www.dealertrack.com