

CORE PRODUCT GROUPS

CREDIT REPORT SOLUTIONS

- TransUnion, Experian and Equifax provider
- Averaging **10% - 30% COST SAVINGS**
- Integrations with 200+ software providers



COMPLIANCE SOLUTIONS

- Exclusive, real-time compliance dashboard to allow dealers to monitor progress
- Providing a 'fail-safe' to keep you 100% compliant in the event of human error

Adverse Action Letter Program Monitor			
	#	%	
Total Applicants	43		
Letters Mailed	34	79%	
Letters Queued to be Mailed	View/Edit 4	9%	
Letters Printed Locally	0	0%	
Applicants with No Letter Delivered	View/Edit 5	12%	
Adverse Letters Delivered/Scheduled	38	88%	
Current Adverse Action Setup Request Setup Changes			

Risk Based Pricing Notice Program Monitor			
	#	%	
Total Applicants	43		
Notices Mailed	35	81%	
Notices Queued to be Mailed	View/Edit 6	14%	
Notices Emailed	0	0%	
Notices Printed Locally	0	0%	
Applicants with No Notice Delivered	View/Edit 2	5%	
RBP Notices Delivered/Scheduled	41	95%	
Current RBP Setup Request Setup Changes			

Red Flag Program Monitor			
Red Flag Alert Status			
	#	%	
Total Applicants With Red Flag	38	46	
Red Flag Clear & Cautions	9	24%	
Red Flag Alerts	29	76%	
Alerts Unresolved	View/Edit 27		
Alerts Resolved	2		
Work on Unresolved			
Consumer Alerts			
Fraud Victim and Security Alerts	View 1		
Active Duty Alerts	0		
ID Verifications			
	#	%	
Complete	0	0%	
Incomplete	View/Edit 42	100%	
Work on Incompletes			

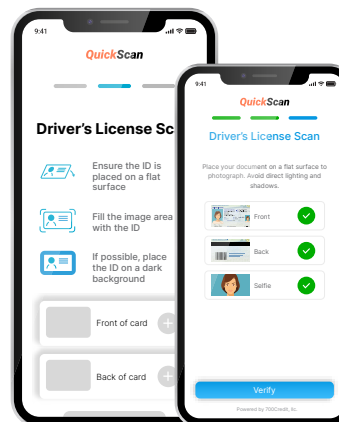
Our complete compliance package includes:

- Identity Verification / Red Flag
- Adverse Action Letters
- Risk-Based Pricing Notices
- OFAC Compliance
- Privacy Notices
- Out of Wallet Questions
- MLA
- Synthetic Fraud Detection

DRIVER'S LICENSE AUTHENTICATION

Stop fraud at the *TOP* of the sales funnel.

- Deal Jacket Integration
- DMV Validation
- OFAC Check
- Synthetic ID Check
- In-Store & Mobile Solutions



SOFT PULL SOLUTIONS

- Soft pulls allow dealers to get an insight into consumers credit profile by using only a name and address
- No impact on the consumer's credit profile
- Does not require an SSN or DoB

PREQUALIFICATION

- Powerful "call-to-action" for dealership websites and/or QR applications
- Provides dealers with a FICO® score and full credit report
- Prequalified leads close at a **30-40% higher rate**

Your sales team will be empowered with the data they need to discuss qualified payment options based on current lender rates.

QR CODE FEATURE

Within Automatic's back-end platform, dealers are able to directly provide consumers with a prequalification application through an **emailed link** or **QR code** to be scanned.

Credit Report

JANE AARDEN	DOB: 11/01/1950	Date	05/02/20
2 MAPLE CT	SSN: 000-00-1234	In File:	09/08/20
WESTPORT, MA, 02790		Reported:	03/14/20
		Subscriber:	FDC
		Sub Code:	CS0001208G

PREVIOUS ADDRESSES:

Name	City	State	ZIP
5 SILVER RDG	WINDHAM	ME	04062
11 HIGH DAM RD	WAREHAM	MA	02517

EMPLOYMENT:

EMPLOYER X	02/15/10
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700Credit Auto Summary

Total Bal	Month Pay	Total Au
\$9048	\$282	3

Trades: Account Name, Status, Date Open, Open/Closed

Account # TO BANK N.A. 01484001 Paid or paying on agreed 09/26/2015 Open

CITIZENSBNKMA 07421069 Paid or paying on agreed 10/08/2009 Closed

PNC V LEASING 07900001 Paid or paying on agreed 03/26/2006 Closed

Soft Pull Results

Result: Applicant Found Score: 618 Powered by EK: FICO AUTO V8

Consumer Information:

Name: Jane Doe Address: 123 Main St, Farmington Hills, MI 48334 Email: jdoe@email.com Phone: (999) 555-1234

Auto Summary:

Available Revolving Credit: \$1,458.00 Auto Inquiries last 30 days: 0

Auto Trade Line 1

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
17.52765%	\$17,079.00	73 Months	N/A	\$382.00
Percent Paid: 81.12%	Estimated Payoff: \$3,224.00	Remaining Terms: Joint	NO	
Loan Type: Auto		Trade Status: Open	Trade Open Date: 11/19/2015	

Auto Trade Line 2

Interest Rate	Original Amount	Original Terms	No of Late Payments	Monthly Payment
4.60%	\$16,045.00	61 Months	0	\$296.00
Percent Paid: 100%	Estimated Payoff: \$0.00	Remaining Terms: Joint	NO	
Loan Type: Auto		Trade Status: Closed	Trade Open Date: 07/21/2011	

Certificate Status:

Printed By: N/A Confirmed By: N/A



DIGITAL DEAL JACKET

Dealers need to have a policy and process in place that defines how, where and when they are capturing driver's license information and equally important, **safeguarding the consumer information in accordance with the 2022 Safeguards Rule.**

Our Electronic Deal Jacket platform:

- Ensures compliance with the 2022 Safeguards Rule by eliminating paper deal jackets
- Eliminates time-consuming manual scanning of driver's licenses into the Deal Jacket potentially exposing personal private information data
- Streamlines the process for reviewing deal documentation by making it easier to locate the specific document they're looking for

