

PAYMENTDRIVER

FINANCEDRIVER

TRADEDRIVER

PROTECTIONDRIVER

RESERVE IT NOW

# PAYMENTDRIVER

**PaymentDriver** helps boost sales by helping shoppers realize that they CAN afford a particular car.\*

PaymentDriver is an intelligent online calculator that helps your online shoppers generate an accurate first-pencil, monthly payment estimate — not a best-guess number. As part of Dealertrack Digital Retailing, PaymentDriver lets customers view side-by-side, vehicle-specific calculations based on actual live finance program data that is fully configurable by dealers.

With PaymentDriver, dealers can customize the tool to meet their specific pricing and merchandising goals, including, real APRs, residuals, and incentives for VIN-specific new and used vehicles.

You can even include reserve and rate markups in the monthly payment and show shoppers in real-time how their down payment amount, term and trade-in value can impact their monthly payment. By providing this information up front you gain a shopper's trust, accelerate their purchase decision, and streamline your deal process.

**Customize Your Payments**

Annual Kilometers  
18,000 KM

Payment Terms  
48 Months

Interest Rate & Lender  
 0.89% TD Canada Trust [See Details](#)  1.99% Scotia Ban

Rebate & Incentives  
 \$4000 Off

**Estimated Payment**

Selling Price	\$10,888.00
Down Payment	\$2,500.00
Trade-In Value	\$4,000.00
Trade-In Owing	\$2,000.00
Term	24 Months
APR*	1.99%
Net Selling Price	\$6,388.00
Amount Financed	\$8,385.29
Lender Admin Fee	\$50.00
Taxes	\$1,012.44
<input type="checkbox"/> Exclude Taxes	
<b>Total Estimated Payments</b>	<b>\$161.26*</b>
	bi-weekly
	@ 1.99% APR*

# 98%

OF SHOPPERS WANT TO COMPLETE AT LEAST PART OF THE CAR BUYING PROCESS ONLINE

# 92%

OF DEALERS AGREE TRANSPARENCY OF SALES INFORMATION IS VERY IMPORTANT TO BUSINESS SUCCESS\*\*

# 52%

OF CANADIANS BELIEVE THAT KNOWING THE TOTAL PRICE OF A VEHICLE IS THE MOST IMPORTANT INFORMATION THEY LOOK FOR IN AN ONLINE VEHICLE AD\*\*

# 63%

OF CONSUMERS COMPARE PRICES OR INCENTIVES ACROSS DEALERS BEFORE MAKING A PURCHASE\*\*

## PAYMENTDRIVER GIVES DEALERSHIPS THE POWER TO:

- Provide shoppers with finance and lease payment calculations;
- Increase consumer engagement and time on site;
- Provide current annual percentage rates from lenders you select;
- Provide payment calculations accurate to within pennies of their final payments.

Sources: \* Online to In-Store: Digital Retailing Overview, August 2018. \*\* Kijiji Autos study: Connecting the Disconnected in the Car Shopping Journey, Winter 2018

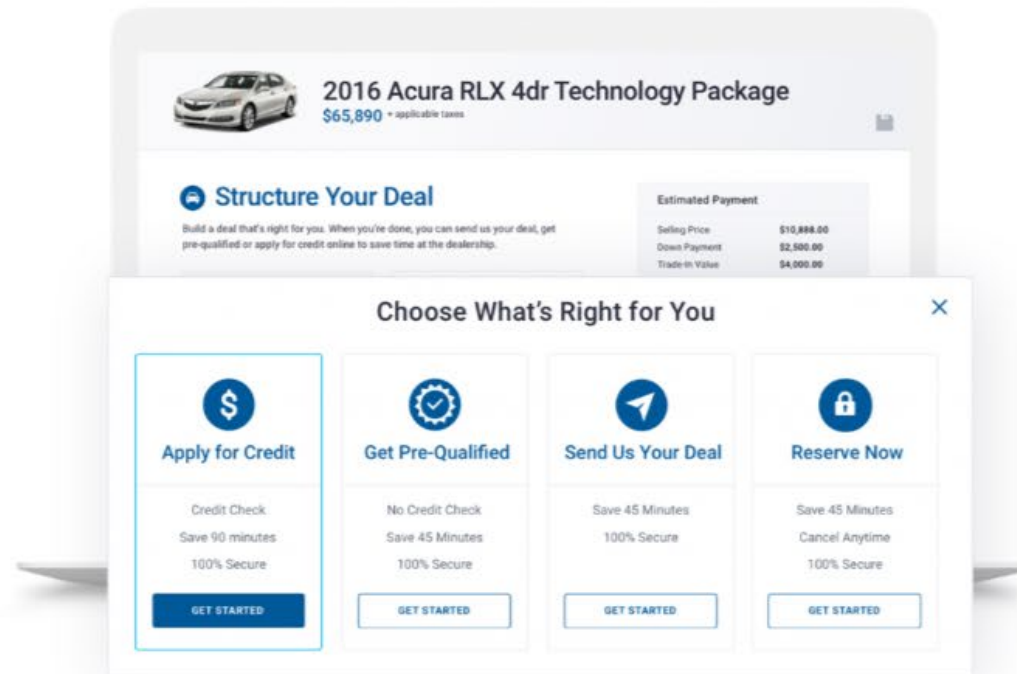
# FINANCEDRIVER

A case study showed that in the first year of using Digital Retailing, users saw that 42% of ALL leads were **full credit applications**.\*

As part of Dealertrack Digital Retailing, FinanceDriver can help dealers generate more quality, finance-ready leads.

FinanceDriver simplifies the online vehicle purchase process for consumers. Consumers can submit a full online credit application, or a short form inquiry, to pre-qualify for a deal based on a dealership's financing criteria. This gives dealers an easy and secure way to capture consumer data, including customer credit applications and how they want to structure their payments. This visibility makes it easier for dealers to convert leads.

Dealers can fully customize FinanceDriver by defining their pre-qualification criteria to adhere to their specific business objectives. Dealers can also customize messaging to consumers, which provides a more personal touch.



# 98%

OF SHOPPERS WANT TO COMPLETE AT LEAST PART OF THE CAR BUYING PROCESS ONLINE

# 88%

OF CANADIAN VEHICLE SHOPPERS USE ONLINE RESOURCES FOR THEIR RESEARCH\*\*

# 42%

OF SHOPPERS ENTER A DEALERSHIP PREPARED TO BUY OR LEASE A VEHICLE\*\*

# 17%

OF SHOPPERS RULED OUT A DEALERSHIP IF THEY FELT THEY COULDN'T NEGOTIATE A GOOD ENOUGH DEAL\*\*



## FINANCEDRIVER GIVES DEALERSHIPS THE POWER TO:

- Generate quality finance-ready leads through short-form inquiries or full credit applications;
- Integrate financing into vehicle inventory workflows;
- Automatically route consumers' credit application to participating lenders;
- Push consumer data into CRM and Dealertrack;
- Use it as a standalone tool or an integrated part of Dealertrack Digital Retailing.

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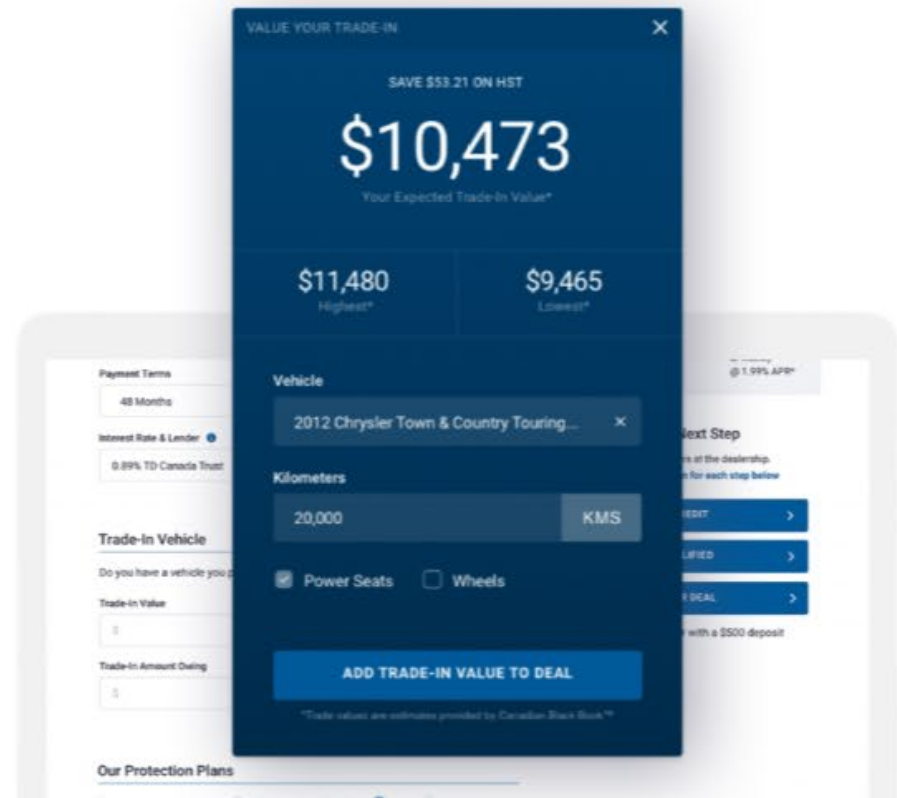
# TRADEDRIVER

Digital Retailing saves time by providing shoppers with a **realistic trade-in value online.\***

TradeDriver is a power tool from Dealertrack Digital Retailing which instantly provides users with vehicle and dealer specific estimated trade-in values. Drive high-quality, dealer-controlled, vehicle specific, trade-in ready deals from your website. TradeDriver calculates a first-pencil trade-in offer that combines Canadian Black Book data and dealer-customized presets based on their inventory requirements with consumer provided detailed conditional reports.

Using TradeDriver, dealers are able to customize everything from their inventory, market data and wholesale values. This gives dealers complete control when it comes to defining and presenting appraisal values that generate more leads, improve customer experiences and convert more buyers.

Dealers retain complete control of the process and the presented offer and can opt out of vehicles they don't need or want. Dealers are then able to attract the most desired vehicles and drive more customers to their dealership.



# 98%

OF SHOPPERS WANT TO COMPLETE AT LEAST PART OF THE CAR BUYING PROCESS ONLINE

# 90%

OF CONSUMERS START THEIR CAR BUYING JOURNEY ONLINE\*

# 91%

OF SHOPPERS RULE OUT A DEALERSHIP BECAUSE THE TRADE-IN VALUE IS TOO LOW\*

# 11%

ADDING DIGITAL RETAILING, INCLUDING TRADEDRIVER, CAN HELP BOOST CUSTOMER CONVERSIONS BY

## TRADEDRIVER GIVES DEALERSHIPS THE POWER TO:

- Provide shoppers with access to the tool through the VDP or a standalone URL;
- Be used by shoppers without creating an account or logging in;
- Integrate estimated trade-in values into payment calculations.

Sources: \* Online to In-Store: Digital Retailing Overview, August 2018

# PROTECTIONDRIVER

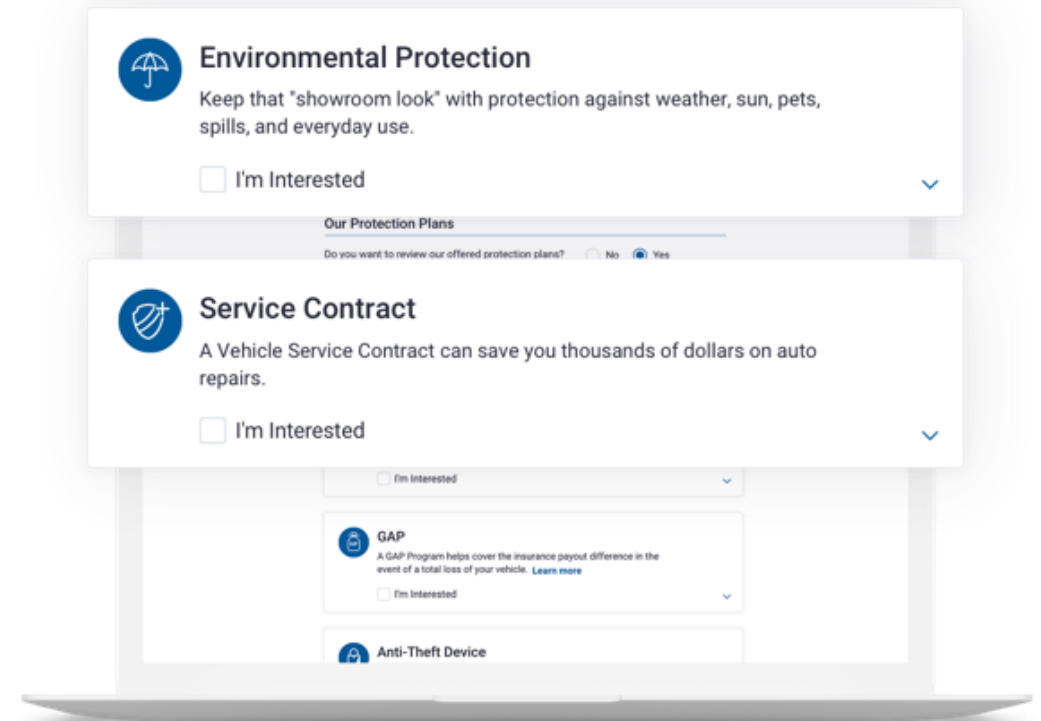
Educate shoppers and empower them to explore protection plans with **ProtectionDriver**.

ProtectionDriver is a great tool from Dealertrack Digital Retailing that provides consumers with information on aftermarket products available to them from the dealership. This powerful tool increases F&I product visibility by integrating different products into your website and into your digital retailing workflow. Products such as extended service contracts, GAP insurance, prepaid maintenance and more.

Using ProtectionDriver, consumers are able to gather the product information they want without the pressure they sometimes experience in the F&I office. ProtectionDriver also provides analytics tools for dealerships about consumer interests.

Educating shoppers and empowering them to explore protection plans and other aftermarket products online increases shopper engagement and saves time in the dealership. By presenting protection and aftermarket products on your website as part of the online shopping experience, dealers are able to maximize F&I profits with accurate rates and easy-to-use menu selling presentations.

All products are vehicle and dealer-specific and presented to shoppers based on vehicle condition and loan type.



# 98%

OF SHOPPERS WANT TO COMPLETE AT LEAST PART OF THE CAR BUYING PROCESS ONLINE

# 63%

MORE F&I PRODUCTS USING A DIGITAL PLATFORM IN COMPARISON TO BEING SOLD BY A FINANCIAL SERVICES MANAGER FACE-TO-FACE\*

# 71%

OF CONSUMERS WANT NO PRESSURE WHEN FILLING OUT PAPERWORK\*

## PROTECTIONDRIVER HELPS DEALERSHIPS:

- Fully engage shoppers and set the stage for increasing F&I sales;
- Ensure consistent and professional presentations with full product summaries and details dealers can choose to present to shoppers;
- Present vehicle and dealer-specific products to shoppers based on vehicle condition and loan type;
- Add value to the shopping experience & get highly qualified leads.

Sources: \* Online to In-Store: Digital Retailing Overview, August 2018



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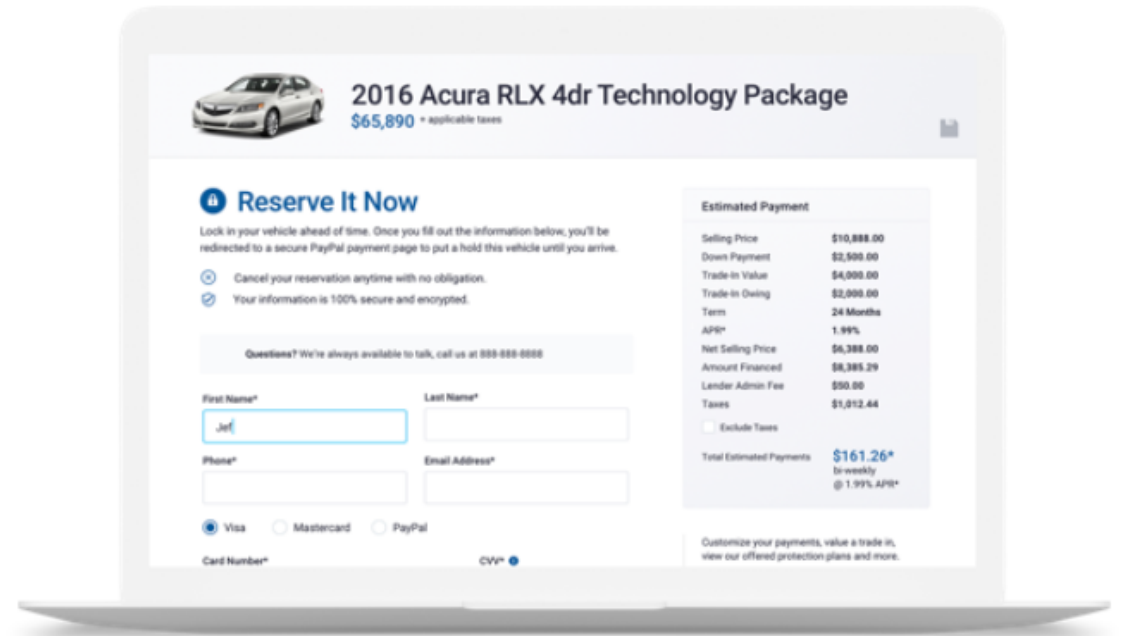
71% of users interested in buying a vehicle **insisted on test driving it first.\*\***

As part of Dealertrack Digital Retailing, the Reserve It Now feature can help dealers convert online shoppers into in-dealership buyers.

Reserve It Now makes the online car buying process easier for shoppers by allowing consumers to reserve a vehicle online using a deposit, to ensure that they don't miss out on that perfect deal.

Reserve It Now gives dealers what is arguably the strongest lead they can get. If an individual is willing to put down a deposit to ensure that the vehicle they love is still in the dealership when they get there — then the deal is as good as done.

Dealers can also fully customize the Reserve It Now tool by defining their deposit reservation amount and overall messaging, allowing each dealership to add their own rules, regulations and personalizations.



# 98%

OF SHOPPERS WANT TO COMPLETE AT LEAST PART OF THE CAR BUYING PROCESS ONLINE

# 73%

OF VEHICLE PURCHASERS RELY ON A DEALERSHIP HAVING A PHYSICAL PRESENCE\*\*

# 72%

OF TODAY'S CAR BUYERS WANT TO SAVE TIME AT THE DEALERSHIP\*



## RESERVEIT NOW GIVES DEALERSHIPS THE POWER TO:

- Reassure shoppers by providing a securely processed payment information portal;
- Process all payment transactions through Stripe;
- Save shoppers time at the dealership by pulling their desired vehicle from the dealers inventory and putting it "On hold";
- Give shoppers peace of mind, by giving them the power to make sure that they won't miss out on their perfect car.