

## Lender Technology and Services



## Lending Performance Suite

Driving efficiency. Increasing productivity. Delivering for your lending organization.

Dealertrack partners with thousands of lenders and more than 20,000 dealerships in the automotive retail market to deliver best-in-class technology and business process outsourcing (BPO) services.

Our focus is clear. Drive even more efficiencies and profits for captive lenders, regional banks, national banks, credit unions and other financial organizations across the United States.

The Dealertrack Performance Suite for lenders helps you grow both your direct lending business and your indirect auto, RV and marine loan portfolio with increased efficiency, more credit originations and increased dealer loyalty.

Focused on retail, leasing or special finance? Dealertrack can help you serve your dealers more effectively while saving you time and money. Additionally, we help to perfect your lien in a timely manner. Gain a competitive edge with our industry-leading services and cost-effective, user-friendly technology.



# 1

## Credit Application Processing

The industry-leading credit application platform connecting over 1,400 lenders and 20,000 dealerships.

### Direct Integration with your LOS

The Dealertrack credit application connects you with your network of dealers to drive efficiencies throughout the indirect auto lending process.

- Electronic transmission of complete credit application data reduces errors and speeds processing.
- Obtain complete and accurate deal data to make solid credit decisions.
- Provide dealers with complete funding status and detail for every deal.
- Integrated vehicle valuation and customer identity verification within the credit application process.

### The Dealertrack LOS Alternative

The Dealertrack credit application management tool, CreditConnection, is a low-cost, web-based alternative for smaller lenders without sophisticated decisioning systems.

CreditConnection offers an easy-to-implement, cost-effective solution for lenders to electronically send and receive credit application data to dealers, thereby helping you quickly communicate decision information to your customers.

- Affordable LOS alternative platform driving efficiency for smaller lenders while delivering real-time application status and funding information to your dealers.
- Receive applications, obtain credit reports, send counter-offers and communicate decisions to your dealers with ease.
- Increase your lending organization's visibility with new customer segments.

# 2

## Contract Processing

Discover breakthrough efficiency with digital contracting, a complete solution for processing contracts faster while reducing operating costs.

### eContracting with your Dealers

Working in partnership with dealers, eContracting enables electronic verification, customer signature capture and contract submission, helping you to fund faster, lower costs and increase customer satisfaction.

- Errors and missing signatures can be caught and fixed before contracts leave the dealership.
- Drive down costs with a cleaner, faster contracting process that reduces paperwork, phone calls and fax clutter.

### eDocs Supporting Paper Contracts

Transparent to dealers and consumers, Dealertrack eDocs provides outsourced scanning, processing, data entry, verification and automatic booking of paper contracts.

- Images and data from mailed or faxed contracts are delivered electronically to your origination system, bringing efficiencies throughout your entire funding process.
- Minimize processing time and cut costs.
- Support all contract versions.

# 3

## Title Management System

Recognized leader in Electronic Lien and Title and comprehensive Title Administration.

### Electronic Lien and Title Direct

Facilitates the electronic receipt of lien notification from participating states and lender electronic release of lien, resulting in true "paperless title" processing.

- Receipt of account data from the lender and electronic lien notifications from the state.
- Matching of account and title data and validation against the lender's criteria for lien perfection.
- Lender title release notification to the state at payoff, in compliance with state requirements.
- Electronic Lien and Title Direct reduces processing time, improves quality and helps to eliminate fraud.

### Total Title Solution

Comprehensive title management automation to manage all lender titling activities, whether a paper title or electronic title is held, throughout the term of the loan or lease.

- The use of leading-edge technology to support consistent management of paper and electronic titles.
- Follow-up for non-receipt of title.
- Lien Perfection.
- Title Maintenance throughout the title life-cycle.
- Title release processing including customized, branded release letters.
- Allows the lender to outsource all aspects of titling activities.

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888.650.7317

[dealertrack.com/lending](http://dealertrack.com/lending)



Dealertrack Technologies is the leading provider of the web-enabled technology solutions that drive progress in North America's retail auto industry. We are in business to provide our customers with the technology tools and services they need to manage inventory, transact vehicle sales, and operate their businesses with maximum effectiveness and efficiency. Dealertrack is continuously improving the unification of three key workflows – vehicle marketing, car-buying transactions and dealership operations. Our aim is to add clarity, confidence and pleasure to the car-buying experience. We are proud to support the economic well-being of our nations' dealerships and the communities they serve.

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