

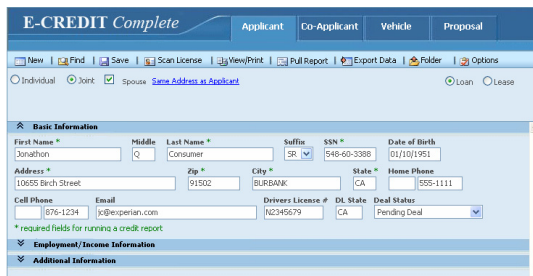


credit bureau connection

forward thinking solutions for the auto industry...

eCREDIT Complete

The most robust and powerful electronic credit application available for your dealership. This easy-to-use, browser-based web portal provides your dealership with a complete credit and identification screening system that allows you to capture applicant and co-applicant information, pull credit reports, print and store credit related forms, electronically sign documents, scan drivers license information and image, perform OFAC and Red Flag Rules checks, and maintain a complete document and reporting repository.



Product Information

- ✓ **Web-Based Technology**
Utilizing the power and flexibility of your high-speed internet connection; if you have access to a web browser, you have access to your software application and data.
- ✓ **Credit Reporting**
As an authorized reseller/broker for all 3 Credit Reporting Agencies, integrated credit reporting and report storage is available without leaving the application, at very competitive pricing levels. All of the common credit reporting scores and options are available, along with OFAC checking.
- ✓ **Compliance**
Easily satisfy the compliance requirements established by the Fair Credit Reporting Act and Patriot Act with on-line document preparation and storage for your credit related documents as an audit trail. OFAC and Red Flag Rules options to assist with your company's compliance requirements.

- ✓ **Drivers License Scanner**
An optional integrated drivers license scanner which can automatically populate your credit application data and also retain an image of the drivers license for identification purposes and verification.
- ✓ **Electronic Document Processing**
On-line document processing allows for real-time viewing/printing of all of your credit related documents utilizing the power of the popular Adobe PDF technology. Document storage and retrieval keeps a historical record of the documents you've prepared for an applicant.

Features and Benefits

- Browser-based for easy accessibility and setup
- Customizable interface and functionality
- Configurable by dealer group, dealership, or user
- Online, electronic document repository for quick access and historical record keeping
- All 3 major Credit Reporting Agency reports and reporting options available with consolidated billing
- OFAC screening tool and Red Flag Rules options
- Drivers license scanner for quick data entry and picture image storage
- Adobe PDF forms engine for easy merging of data and document image for printing and storage
- DealerTrack and Route One integration
- Zip code explosion for quick & accurate data entry
- Electronic signature option available for document signing and image storage