



# Company Overview



*driving innovation  
delivering results*

## ABOUT US

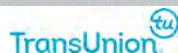
### Credit Bureau Connection:

- ▶ has roots in the automotive software industry dating back to the early 1980's
- ▶ continues to be the leader in providing software solutions to the automotive and related industries
- ▶ specializes in credit report & compliance solutions
- ▶ offers a wide range of credit report & compliance solutions to dealers and integration partners that best fit the customer's desired business goals
- ▶ continues to stay on the leading edge with innovative automotive industry software offerings
- ▶ proudly provides the highest level of professional technical and customer service available
- ▶ utilizes the most reliable and robust technology and comprehensive security processes



## credit bureau connection

FORWARD THINKING CREDIT AND COMPLIANCE SOLUTIONS





# eCredit Complete



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## COMPLETE CREDIT REPORT SOLUTION



- ▶ simple, fast, reliable, secure
- ▶ single click multi-bureau access
- ▶ integrated online credit and prequal applications
- ▶ income and employment verification available
- ▶ embedded red flags with OFAC check and clear feature

## COMPLETE COMPLIANCE SOLUTION

- ▶ printable red flags header and summary
- ▶ enhanced OFAC search and clearance
- ▶ one page risk-based pricing rule with graph and signature line
- ▶ adverse action letter generation and fulfillment
- ▶ compliance reporting and audit protection
- ▶ long term document storage



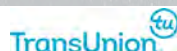
## COMPLETE INTEGRATION SOLUTION

- ▶ web and server based DMS systems
- ▶ DealerTrack, RouteOne, Credit Smarts, DealerCentric
- ▶ CRM, ILM, F&I menu providers
- ▶ lead generation providers



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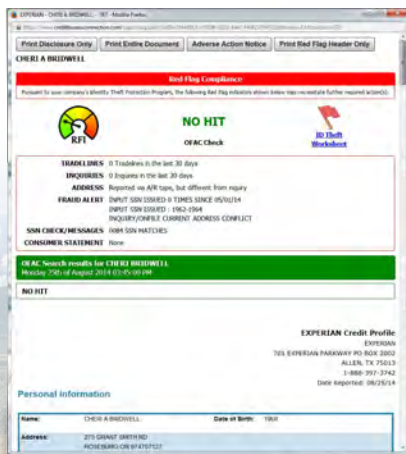


# eCredit Compliance Suite



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## eCREDIT COMPLIANCE SUITE



### Compliance Delivered Inside the Credit Report:

- ▶ Red Flags Rule checking with visual risk indicator (RFI)
- ▶ enhanced Red Flags summary
- ▶ OFAC check with “clear” feature
- ▶ ID Verification worksheet includes out of wallet questions
- ▶ Adverse Action notice processing
- ▶ Risk-Based Pricing notice with bar graph and signature line

### From the eCredit Complete Dashboard:

- ▶ compliance view find screen
- ▶ plain paper credit application
- ▶ customizable privacy notice
- ▶ eVault compliance repository
- ▶ long-term data storage
- ▶ credit activity reports
- ▶ compliance tracking reports
- ▶ zip code activity map
- ▶ debt to income analyzer
- ▶ activity log audit trail



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# Auto Finance Summary



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## AUTO FINANCE SUMMARY

**CBC Auto Summary**

Creditor Name	Subcode	Balance	Payment	Months Remain	Status	Est APR	Co-Signer	Times Late Type
REGIONS BANK	409BB00633	\$8,271	\$376	22	O	7.99%	N	2 01
CHASE FINANCIAL	9901124744C	\$0	\$398	0	C	12.99%	N	0 01
WELLS FARGO FINANCIAL	496FA03013	\$0	\$275	0	C	17.99%	N	0 01
CARMAX AUTO FINANCE	850FA00369	\$0	\$205	0	C	11.99%	Y	3 02

An incredibly powerful tool in the automotive lending decision making process, as data returned helps desk managers and finance managers determine the applicant's ability to pay back auto loans. The summary is available on credit reports from all three bureaus.

Key data elements include: current and previous auto loans, lenders, estimated APR's, payment amounts, contract terms, balances, pay back history, co-signers, and more.

### What Does CBC's Auto Finance Summary Tell You?

- ▶ if there is a trade-in before penciling the deal
- ▶ if the trade-in was financed by a sub-prime lender
- ▶ if the prospect had a co-signer on previous auto loans
- ▶ the lender's name on open auto loans to quickly secure accurate payoff information
- ▶ a prospect's available revolving credit to consider options for down payment or loan pay down
- ▶ if the prospect has a low APR on the trade to avoid quoting a higher APR to financially savvy prospects
- ▶ potential for front end gross and/or increased back end gross when you know the prospect's trade-in loan has a high APR

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## Credit Risk Insight Traditional Bureau Data Does Not Provide

*eClear Risk* "alternative data" credit report is designed for buy-here-pay-here dealers and automotive lenders in the sub-prime space. Powered by Clarity Services massive consumer database, you can now receive valuable insight into the credit worthiness and risk level of your buyers based on data not delivered with traditional credit reports. This enhanced consumer assessment will allow BHPH, independent dealers and lenders to recognize potential risk prior to contracting a high-risk, bad payer.



### What is "alternative data"?

Alternative data is non-traditional credit data such as:

- ✓ payday loans
- ✓ rental payments
- ✓ utility companies
- ✓ student loans
- ✓ public records
- ✓ title loans
- ✓ drivers licenses
- ✓ secured/unsecured loans
- ✓ unique social security #'s
- ✓ short-term installment loans



Contact CBC today for more information

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