

**Beat the Clock — the longer a finance contract is delinquent or in default, the greater your loss**

AutoTraks Asset Protection System helps you protect the integrity of your sale because it can greatly:

- Decrease first payment defaults
- Pinpoint exact vehicle location
- Reduce skips
- Reduce time for vehicle's recovery or repossession

**Start on the road to profit recovery with AutoTraks**

Call us today to implement the AutoTraks Asset Protection System. You'll utilize a powerful GPS network that immediately extends your collection and repossession reach to cost-effectively resolve problem contracts — *and increase profits.*




*Innovation in Location Technology*

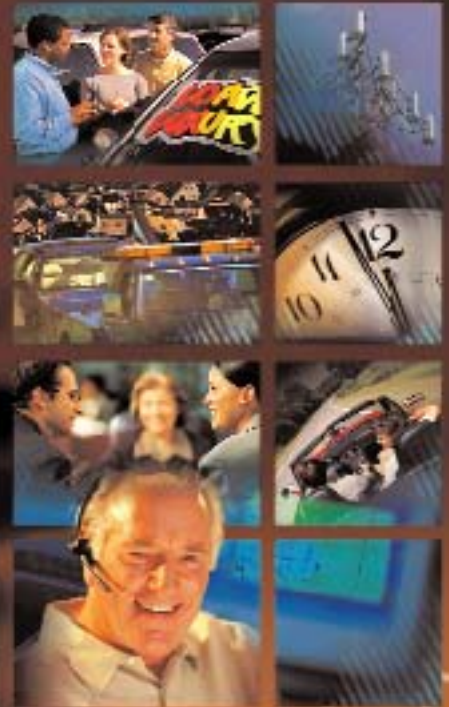
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**AutoTraks™ delivers  
affordable, state-of-the-art  
Asset Protection for  
In-Dealership Financing**



**Your AutoTraks Asset Protection System gives you the power to reduce risk, lower cost and increase profits**



**AutoTraks™**  
Asset Protection System

# AutoTraks™

Asset Protection System

When customers drive away from your dealership, you'd like them to enjoy their car and return to purchase another in the future. However, in the pre-owned market, there is a chance the buyer will default on the contract, maybe even at first payment. Until now, you were left owing recourse and your finance company was left with a poor realization ratio due to time consuming collections, skip-tracing and repossession costs plus low auction proceeds.

The solution — use On-Board Communications' AutoTraks Asset Protection System to eliminate the expensive gap between missed payment, default and repossession.



## AutoTraks puts you in control of your vehicles

On the road, at home or at work, you know your buyer's vehicle location when you have AutoTraks installed on the vehicle. And, if you know the location of your buyer's vehicle, chances are you know where your buyer is as well. This means that it's easier to stay in touch with the buyer, resolve skipped installments, head off contract defaults or quickly repossess the vehicle, if needed. This boosts your finance company's confidence, too. They now can accept a lower credit score and give extra consideration to customers who may have impaired credit.

## Raise your customers application approval rate

As a marketing tool, you can use AutoTraks to promote credit availability and funding capacity and increase your dealership's sales.

- Provide greater availability of financing
- Offer customers greater range of credit approval

- Sell to customers in high-risk areas
- Provide financing on high-theft occurrence cars
- Work more easily with marginal credit applicants
- Possibly reduce your recourse obligation in conjunction with the installation of an AutoTraks unit
- Profit from the installation of AutoTraks OBC AT1100 units

You can also sell more cars because you have gained the advantage of:

- Lower default rate
- Less loss on default
- More finance funds available
- Lower overall RISK of loss

