



CREDIT AGGREGATION SYSTEM

For almost a decade Premier Internet Communications has offered revolutionary software to the lending industry. Together with our lender partnerships, secure custom credit application and years of industry expertise we offer our revolutionary Credit Aggregation System. This system is designed to increase your sales rate for greater profitability.

Support

Along with the many capabilities built into our software you will receive the most responsive customer service in the industry. Our team of knowledgeable associates will assist you with system configuration and data integration. While we feel our user interface is intuitive, we still offer dealer and affiliate support during our extended business hours and have technicians on call for off-hours technical emergencies.

Technology

To ensure high availability we replicate all services and data systems to an off-site facility specifically located where regional outages can be avoided. Our facilities are not only physically secure but digitally secure as well. Quarterly security audits have been performed by third party service providers since inception and our security policies continue to have performed at or outperformed the industry standard outlined by the Federal Trade Commission.

XpressCredit is a web-based credit aggregation system used by more than 2,000 auto dealers and 400 powersport dealers in 40+ states. As a unique, cost effective, patent pending solution, XpressCredit automates and accelerates the indirect financing process between dealers and lenders.

Dealer Benefits:

- Instant Access to More Lenders - dealers will immediately have access to more lenders, more products, and more solutions. Multiple lenders with loan approvals in as little as 30 seconds.
- No Software or System Integration - all that is needed is a PC and internet access and you can begin processing credit applications. No software to purchase, install, maintain, or upgrade.
- Discounted Credit Reports - pull inexpensive credit reports. Through group pricing we offer real time credit access in seconds for a fraction of the typical cost. This feature alone can save dealers money.
- Flexibility of Remote Accessibility - accessible on the internet 24-hours a day, seven days a week. This gives dealers the flexibility to arrange their schedules as needed.
- Tightly integrated credit bureau examinations from Trans-Union, EquiFax and Experian.
- NADA valuations and vehicle history reports available at the click of a button.
- Red Flag compliance functionality allows dealers to pull authentications through Experian.
- Company and F&I menus - build your own customized F&I menu system to sell more back end products.
- Seamless integration with the VehicleXpress Dealer Management System.
- Printable DMV forms from a comprehensive library.
- 4-Square Calculator - allows dealers to give customers an estimated payment based on selling price, tax, interest rate, term and down payment.
- Compliance assurance provided through Carleton, Inc.



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