



## CREDIT AGGREGATION SYSTEM

### Company

Since 1999 Premier Internet Communications has offered industry leading software to financial institutions. Together with our lender partnerships, secure custom credit application and years of industry expertise, we connect independent auto and powersports dealers with lenders. Our system is designed to increase your approval rate and look-to-book for greater profitability.

### Support

Our technology team will assist you with system configuration and data integration. While our user interface is intuitive, we offer dealer and affiliate support during our extended business hours and have technicians on call for off-hours.

### 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 physically and digitally secure. Quarterly security audits are performed by third party service providers and our security policies have exceeded 90% for the last year. This elite security level outperforms the industry standard outlined by the Federal Trade Commission.

XpressCredit is a web-based credit aggregation system that is used by independent auto and powersports dealers in 40+ states. Our platform offers your organization powerful filtering capabilities resulting in the highest percentage of approvals and funding. Lenders gain efficiencies with our patent-pending technology.

### Value Proposition

- XpressCredit hard filters applications by consumer, dealer and collateral
- Enhance approval ratio and Look-to-Book
- Add dealers and loan volume without traditional origination costs
- Pay for performance; fee on funded loans only

### Features

- *Instant Access to More Dealers*
- *No Software or System Integration*
- *F&I menu*
- *Custom document support*
- *Custom stipulations*
- *Calculation, document preparation and compliance assurance*
- *Flexibility of Remote Accessibility*
- *Vehicle Reports*
- *Discounted Credit Reports*

### Benefits

- More dealers means more filtered applications, and more approvals.
- No additional software to purchase, install, maintain, or upgrade. Your organization can be accepting more applications in minutes.
- Customize your own F&I menu system to sell more back end products.
- Your custom documents integrated and formatted for pre-population.
- You define your stipulations and decline codes.
- Provided through Carelton, Inc.,
- Accessible on the internet 24-hours a day, seven days a week.
- NADA valuations and Manheim Market Reports available at the click of a button.
- Our portal pricing can reduce your costs. Real time credit access from Trans-Union, EquiFax and Experian in seconds.



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