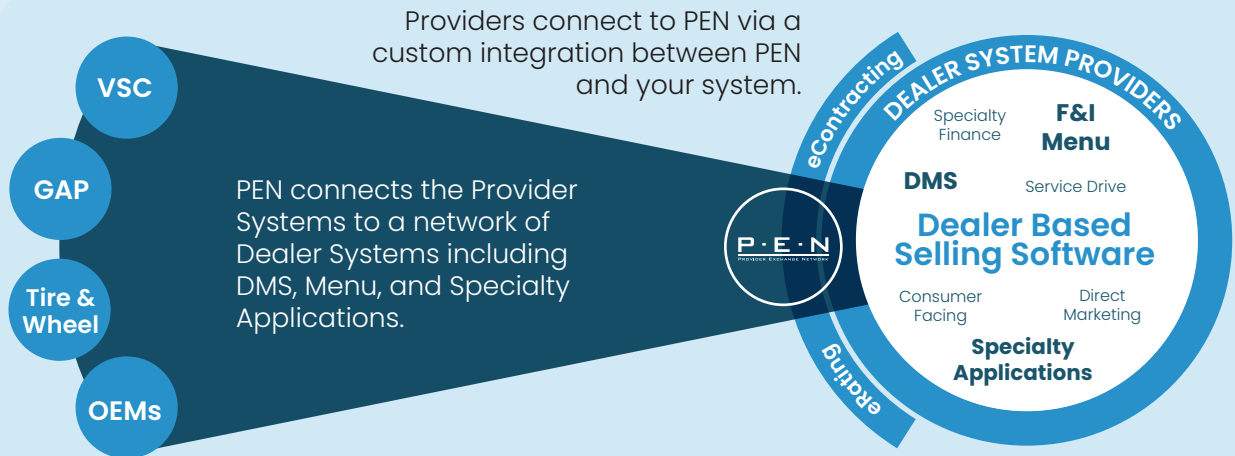


PROVIDER EXCHANGE NETWORK

WHAT IS PROVIDER EXCHANGE NETWORK?

The Provider Exchange Network (PEN) is an electronic data exchange that streamlines the sales process by integrating the F&I product Provider with the Dealers' point-of-sale system. PEN connects the Provider to a network of Dealer Systems including DMS, Menu and Specialty Applications.



This technology enables seamless aftermarket product eContracting through eRating, eForms and contract origination, and streamlining the sales and administrative process.

HOW DOES PEN WORK?

THE PEN DIFFERENCE

PEN stands apart from other solutions because it is a true back end network. Dealers don't know PEN, they just know their selling software can access real-time product pricing and forms.

PEN CUSTOMERS

PEN is dedicated to servicing Product Providers and Administrators, supporting aftermarket products such as VSC, GAP, and Tire & Wheel with integration to 30+ dealer-based systems including the DMS, Menu and Specialty Applications.

PEN TECHNOLOGY

Standardizes data between several hundred systems to make eContracting easier and traditional methods obsolete. Integrated eContracting eliminates the need for:



DMS Forms Library



DMS Deal Pull to
Provider Portal to
eRate and eContract



Separate Dealer
Portals to eContract

FEATURES AND BENEFITS

MAKING ECONTRACTING EASIER FOR EVERYONE

eRATING

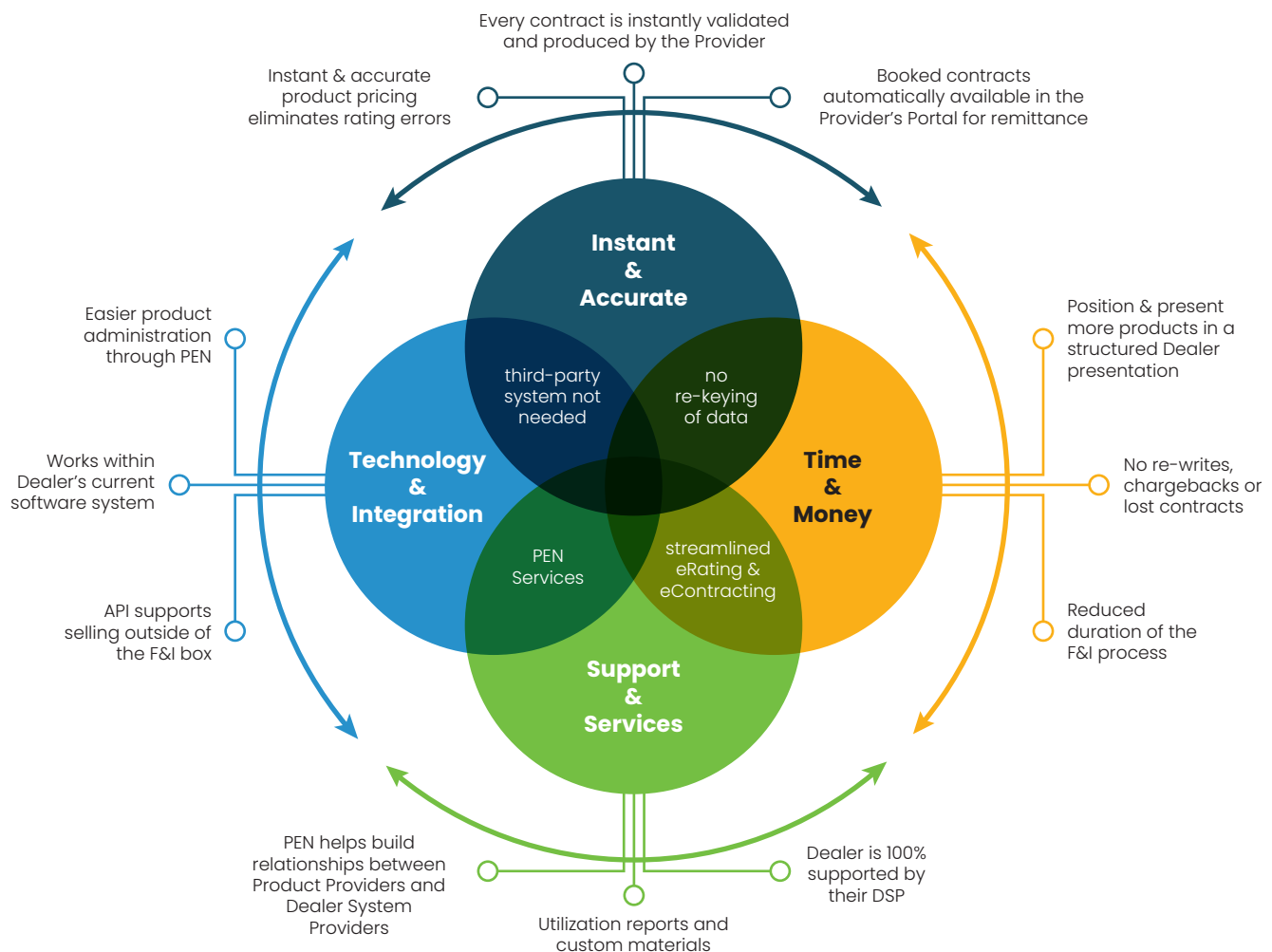
eRating enables Dealers to use their DMS, Menu or Specialty Application to receive accurate, real-time aftermarket product eligibility and pricing from the Provider directly into their current software.

eCONTRACTING

Aftermarket product eContracting complements the Provider's System by eContracting in the Dealer's System. Customer ready forms are sent by the Provider to the Dealer's System and are automatically registered in the Provider's Portal.

APPROVAL

Live or booked contracts are automatically available in the Provider's Portal for Dealer remittance. There is no change to the Provider's remittance procedures.



We help Providers and Agents take full advantage of the PEN integration technology. Empowering clients through educational and business support, PEN Services assists with customized eContracting learning materials and events, establishing or refining processes, Dealer onboarding, and reporting to measure Dealer utilization.

**PEN
SERVICES**