SARA is a robust digital retailing tool providing leads that offer significantly more insight into the customer's current buying position than a standard website lead. Through the power of soft-credit pulls and instant trade appraisals, the SARA lead provides a customer's actual credit score, their current revolving debt, all auto loans they have, the value of their current vehicle, and the equity that they have in that vehicle. All of that data is sent directly into the CRM so that when a sales associate speaks with that customer, they have all the information in hand to have a productive conversation. Having this type of data has led to much higher show rates than traditional website leads, higher closing rates, and higher PVR. SARA offers ease of use, flexibility, lead generation, and robust data capture.

The Problem:

Auto shoppers are often weary of the in-store dealership experience that could include pressure tactics or long waiting periods to get the transaction approved and completed. Dealership visitors feel the need to 'win' against the salesperson or feign understanding when the F&I Manager starts talking about gap insurance. Shopping at home alleviates the pressure of the dealership environment. Dealers who are stepping into digital retailing sometimes have a mixed bag of deal components (payment engines, trade tools, incentive feeds) that don't work together and don't deliver deals that will 'stand up' once the shopper reaches the dealership.

How It Works:

The Smart Automotive Retailing Assistant (SARA) is an ecosystem that was designed to make it easier for the customer to get the information they want and feel empowered to make an educated decision. As the shopper enters the website, they select the vehicle they'd like to have, introduce themselves, and find out if they are eligible for incentives or rebates within a matter of seconds. Once pre-approved, SARA can deliver an exact APR percentage in monthly payments. The shopper can add a trade-in or lease return vehicle, including any additional value such as vehicle condition, low mileage, and add-on features. Uploading pictures or videos makes it possible to evaluate the trade-in vehicle without the customer ever stepping foot into the dealership. The shopper provides information about

any current loans on the vehicle, and SARA automatically calculates the approximate trade-in value, along with any equity. The shopper quickly receives a choice of finance, lease, and cash offers in the comfort of their own home. They can review and add any applicable warranty or maintenance packages to their deal and see updated payments. In a few easy steps, the shopper was able to provide the dealership with all the information needed to make the purchase. An email is provided back to the shopper that outlines the choices they made and the deal they selected, with a next-step opportunity to schedule their appointment at the dealership.

3-in-1 Digital Retailing Suite. The shopper can 1. value their trade, 2. get pre-approved, and then 3. move to digital retailing. These three Dealer eProcess applications communicate among one another while also looking and feeling native to the website – nothing confusing for the consumer.

Value Your Trade. Once the user enters their Zip Code, SARA automatically prefills the city and state for the shopper. The consumer is prompted for information about their current vehicle which could add value such as mileage or upgraded features. Any change in the vehicle description updates the trade value in real time. The shopper can also add photos or videos of their trade-in to further dial in the value. The trade-in tool is powered by Black Book, KBB, NADAguides, or Market Value and the values are adjustable by the dealer if they would like to be more aggressive.

If the shopper leaves but then returns at a later time or day to pursue the purchase of this vehicle, they can click on the finance button, and SARA is launched. The customer's name and previously entered information, as well as the vehicle they were trading, has already been pre-filled in. They can then choose from any conditional offers such as First Responder, Teacher, Non-Toyota owner, etc. Dealers can add custom questions such as: *Who is your current employer, monthly gross income, rent or own, etc?* The page can also inquire about co-signer information.

Applying for Credit. The eCredit App pulls the pre-approval from the pre-determined APR - 'up to' and 'as low as' - which was set by the dealer. That rate information can now be replaced with actual bank data. In addition to determining finance rates, consumers who are coming off of a lease return can now enter their remaining payments.

SARA delivers information to the shopper about how much they owe on their vehicle with up-to-the-minute accuracy. Selecting the appropriate loan will apply the correct equity to the deal.

Choosing a Lending Institution. The shopper can look at the bank offers provided and experiment with different term lengths or cash down to see how that impacts the monthly payments. They can also toggle through lease options or a cash deal. This dealer has already determined that they want 15% down on finance offers so that box is pre-filled. Changing the down payment will impact the payment in real time. SARA is built mobile-first for shopper convenience, which is reflected in the significant amount of leads generated on smart devices (see blue arrow).

Shoppers can toggle between finance, lease, and cash to compare their various options and look at different terms. The dealer can adjust the APR rate, per lender, per credit tier.

Adding F&I Products to the Deal. Dealer eProcess has partnered with F&I Express to power offerings that are applicable to each VIN. The price for all of the F&I products that are offered can be adjusted for the dealer – by percentage or dollar figure. The F&I product descriptions can be customized for each dealer as well. As the shopper makes their F&I selections, the monthly payment is updated.

Taxes and Fees. In order to provide accurate upfront pricing and enhance transparency, taxes and fees are applicable to the Zip Code where the shopper resides. Dealers can also choose to list any additional special fees the customer may incur, such as a reconditioning fee for used cars.

Viewing the Deal. All of the details the shopper provided to SARA are included on a roll-up view after the deal is complete. "Linda" will also receive an email that provides those same details. The customer is given the option to Print, Schedule Appointment, or Contact Dealership (see blue arrow) to seal the deal. Dealer eProcess can help the dealer structure exactly how they want to make the offer to the shopper, whether the first payment is due upfront or if they want taxes and fees rolled into the monthly payment, etc. The list of configurations is endless. SARA has been incredibly accurate with payments; performing within $0-$3 of what the customer is offered at the dealership.

Every detail the shopper supplied during the digital retailing process has been included in the summary report for complete transparency.

Reporting Leads. The dealer receives a summary of the shopper's deal information sent to their CRM but they also get this extra information, shown below, that includes a full breakdown of what the residual percentage is, which rebates were selected, details about taxes, etc. Most dealers appreciate this additional data included in the lead.

Residualized Amount Financed	$6,190
Total Price (Post-Tax/Fees)	$8,495
Residual	49
Factor	0.0023500

Rebates Breakdown

Finance Rebates
- TMS Customer Cash - Chicago: $1,000.00

Lease Rebates
- TMS Customer Cash - Chicago: $1,000.00

Cash Rebates
- TMS Customer Cash - Chicago: $1,000.00

Rebate Categories Selected
- First Responder
- Current Toyota Owner

Gauging SARA's Performance. Dealer eProcess provides an all-inclusive solution that not only provides these Super Leads to dealers but measures the frontend and backend profit on the deal. All of the sales data is matched back to any SARA leads that come into the system. In the Insites1 Dashboard below, dealers can see the performance of SARA and gauge the level of success and ROI. Additionally, the click path progress of every shopper is tracked throughout their website visits and is combined with the use of heat map tracking to watch and understand the consumer's digital journey and make improvements on the process.

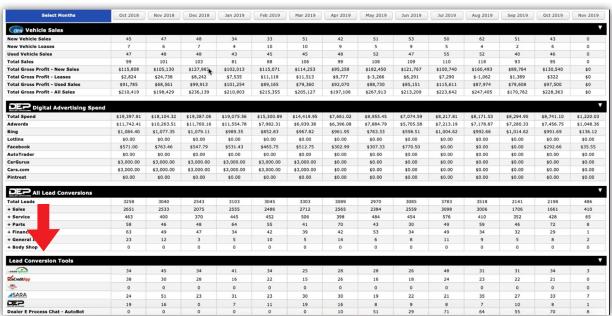| Select Months	Oct 2018	Nov 2018	Dec 2018	Jan 2019	Feb 2019	Mar 2019	Apr 2019	May 2019	Jun 2019	Jul 2019	Aug 2019	Sep 2019	Oct 2019	Nov 2019
Vehicle Sales														
New Vehicle Sales	45	47	48	34	33	51	42	51	53	50	62	51	43	0
New Vehicle Leases	7	6	7	4	10	10	9	5	9	5	4	2	6	0
Used Vehicle Sales	47	48	48	43	45	45	48	52	47	55	52	40	46	0
Total Sales	99	101	103	81	88	106	99	108	109	110	118	93	95	0
Total Gross Profit - New Sales	$115,808	$105,130	$127,985	$102,013	$115,071	$114,253	$95,258	$182,450	$121,767	$100,740	$160,493	$89,764	$130,540	$0
Total Gross Profit - Leases	$2,824	$24,738	$8,242	$7,535	$11,118	$11,513	$9,777	$-3,266	$6,291	$7,290	$-1,062	$1,389	$322	$0
Total Gross Profit - Used Sales	$91,785	$68,561	$99,913	$101,254	$89,165	$79,360	$92,070	$88,730	$85,151	$115,611	$87,974	$79,608	$97,500	$0
Total Gross Profit - All Sales	$210,419	$198,429	$236,139	$210,803	$215,355	$205,127	$197,106	$267,913	$213,209	$223,642	$247,405	$170,762	$228,363	$0
Digital Advertising Spend														
Total Spend	$19,397.81	$18,104.32	$19,387.06	$19,075.56	$15,300.89	$14,419.95	$7,661.02	$8,955.45	$7,074.59	$8,217.81	$8,171.53	$8,294.95	$8,741.10	$1,220.03
Adwords	$11,742.41	$10,263.51	$11,760.16	$11,554.78	$7,982.31	$6,939.38	$6,396.08	$7,884.79	$5,705.58	$7,213.19	$7,178.87	$7,280.33	$7,456.75	$1,048.36
Bing	$1,084.40	$1,077.35	$1,079.11	$989.35	$852.83	$967.82	$961.95	$763.33	$598.51	$1,004.62	$992.66	$1,014.62	$991.69	$136.12
Lotlinx	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Facebook	$571.00	$763.46	$547.79	$531.43	$465.75	$512.75	$302.99	$307.33	$770.50	$0.00	$0.00	$0.00	$292.66	$35.55
AutoTrader	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
CarGurus	$3,000.00	$3,000.00	$3,000.00	$3,000.00	$3,000.00	$3,000.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Cars.com	$3,000.00	$3,000.00	$3,000.00	$3,000.00	$3,000.00	$3,000.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
Pintrest	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00	$0.00
All Lead Conversions														
Total Leads	3258	3040	2543	3103	3045	3303	3089	2970	3085	3783	3518	2141	2198	486
+ Sales	2651	2533	2075	2555	2486	2712	2565	2384	2559	3098	3006	1706	1661	410
+ Service	463	400	370	445	452	506	398	484	454	576	410	352	428	65
+ Parts	58	46	48	64	55	41	70	43	30	49	59	46	72	8
+ Finance	63	49	47	34	42	39	42	53	34	49	34	32	29	1
+ General	23	12	3	5	10	5	14	6	8	11	9	5	8	2
+ Body Shop	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Lead Conversion Tools														
	34	45	34	41	34	25	28	28	26	48	31	31	34	3
TradeCreditApp	38	30	28	16	22	15	26	16	18	24	23	22	21	0
	0	0	0	0	0	0	0	0	0	0	0	0	0	0
SARA	24	51	23	31	23	30	30	19	22	21	35	27	33	7
DEP	19	16	0	7	11	19	16	8	9	8	7	10	8	1
Dealer E Process Chat - AutoBot	0	0	0	0	0	0	10	51	29	71	64	55	70	8

What do dealers say about SARA?

"Although digital retailing is not yet mainstream, it is important to provide a product for those customers interested in transacting either a portion of, or the entire car buying process online. We partnered with Dealer eProcess and utilize the SARA retailing tool. From the customer prospective, it is logical in its step-by-step progression and provides the dealership with all that we need to capture the customer data to transact business. We get a very low-funnel lead that typically results in a car deal. We want to make it easy for the customer to do business with us and grow with the technology."

Scott Brewer
President
Brewer Airport Toyota