

Gubagoo Virtual Retailing features an easy car buying process that includes payment calculation, trade-in, rebates, accessories, F&I products, and a credit application for online loan approval. One of the true differentiators is the messaging component that goes hand-in-hand with the digital retailing process. As consumers launch the buying process, Gubagoo's certified retail specialists offer live support, and dealership staff can watch live deals and jump in at any time to desk an offer through chat or SMS. Using Gubagoo's new Blaster capability, dealers can re-engage with consumers who have stopped short of completing their deals and can offer new pricing or incentives to draw them back into the deal. With Gubagoo Virtual Retailing, the dealer can be open for business 24/7, providing the shopper a customized retail experience in the comfort of their home with live assistance at their fingertips.

The Problem:

Although digital retailing is extremely appealing from a convenience and time-savings perspective, buying a car is more complex than purchasing a pair of shoes. It's a long-term commitment, an expensive undertaking, and there are a variety of decisions to be made. Not everyone is comfortable with purchasing a vehicle totally online, and most are still looking for education and answers as they go through the online research and buying process. Shoppers don't want a pressured, in-store shopping experience, and many will want to save time by shopping remotely to minimize their time in the dealership.

How It Works:

Gubagoo Virtual Retailing gives shoppers the ability to complete the majority of their sales transaction online, providing more transparency and potentially saving them hours in the dealership. If they are uncertain or have questions about the process, one click puts them in touch with a certified retail specialist who can guide them or answer their questions live. Dealer-facing screens provide real-time views of each shopper's digital retailing process allowing managers to make quick decisions on how to keep the shopper engaged and moving towards the purchase. The amount of effort that the dealer needs to expend on negotiating deals in the dealership is greatly reduced because the consumer's deal structure

Digital Retailing

Gubagoo Virtual Retailing

Offers shoppers a complete online car buying experience with live support 24/7/365 from certified virtual F&I agents.



"The Gubagoo Virtual Retailer is the most innovative product available to dealerships. It allows the dealer to see where the customers' hot buttons are, what payment they are looking for so they can help offer solutions to get there or offer alternative choices."

Shaun Ivancic
Internet Sales Director
Hyundai of New Port Richey

Gubagoo

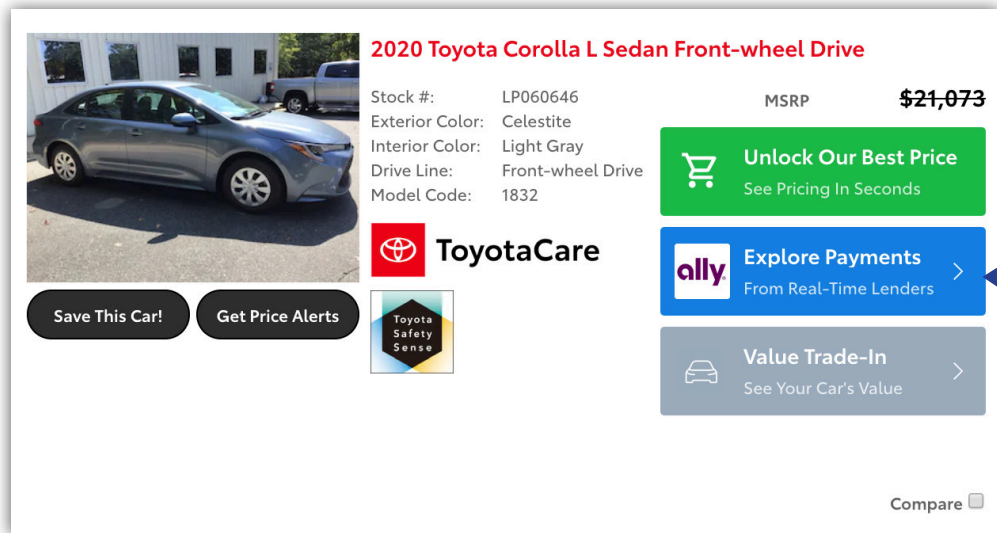
www.Gubagoo.com

"The white glove, handheld, guided shopping experience truly differentiates Gubagoo Virtual Retailing. Customers will have questions, it's only natural. Gubagoo lets customers easily get the qualified support they need the moment they need it."

Brad Title
CEO
Gubagoo

(payment, terms, credit, trade-in, rebates, accessories, and F&I) is already fully baked when the consumer visits the dealership.

Dealers can also pencil a deal down to the taxes through email, chat, or text. Fully customizable to support a dealership's existing sales process, Gubagoo Virtual Retailing sends dealers bottom-of-the-funnel deals that are ready to close. Most of the consumers who first engage with the tool will leave their deal unfinished and can be retargeted by the dealership with additional incentives. A professional marketing video customized to the store is provided to help market to and educate consumers about Virtual Retailing and the benefits it provides to the shopper.



2020 Toyota Corolla L Sedan Front-wheel Drive

Stock #: LP060646
Exterior Color: Celestite
Interior Color: Light Gray
Drive Line: Front-wheel Drive
Model Code: 1832

MSRP **\$21,073**

Unlock Our Best Price
See Pricing In Seconds

Explore Payments
From Real-Time Lenders

Value Trade-In
See Your Car's Value

Save This Car! Get Price Alerts

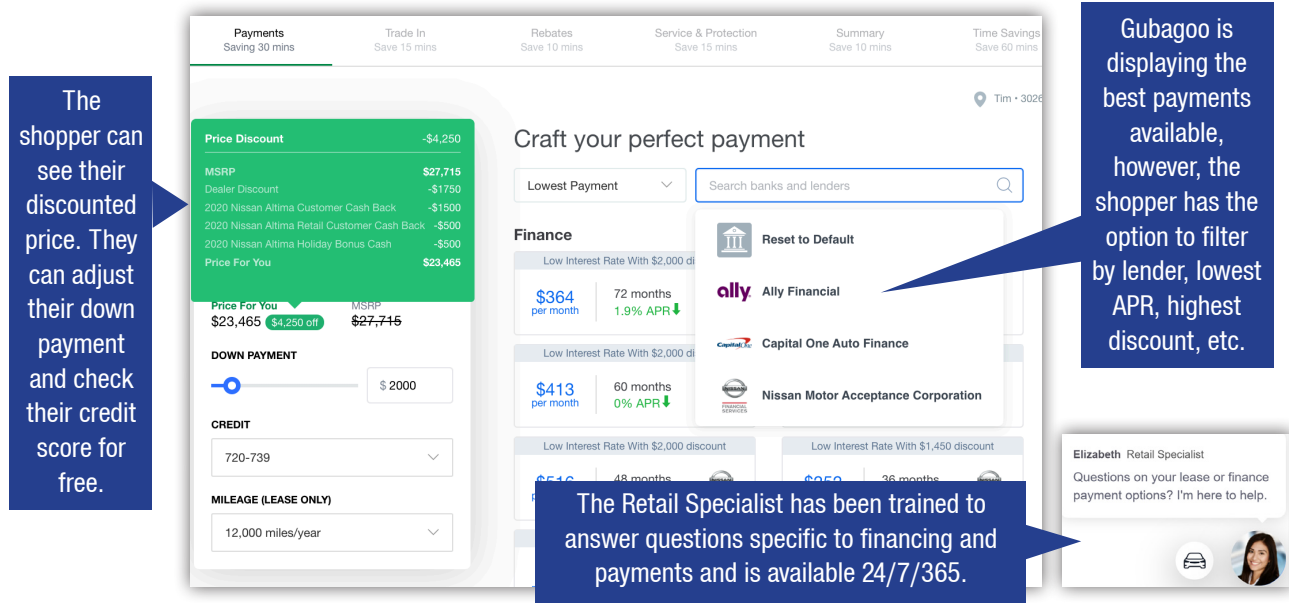
ToyotaCare

Toyota Safety Sense

Compare

Consumers have multiple ways to enter Virtual Retailing from the SRP or VDP: Unlock Price, Explore Payments, Value Trade-in, or a soft credit pull; all are configurable by the dealer. The consumer can be launched into payments without PII if the dealer chooses.

Explore Payments. Lease or finance payments, with all taxes and fees, will be displayed and arranged per the dealer; i.e., captive over noncaptive lender, or the dealer can add points to the rates. The consumer can filter by lowest payment, highest discount, or they can search and filter by banks. The down payment or terms can be adjusted by the shopper so they can see how their payments are affected, or they can change their mileage on the lease. Any available rebates will be displayed. The Retail Specialist is always available for chat.



Payments Saving 30 mins
Trade In Save 15 mins
Rebates Save 10 mins
Service & Protection Save 15 mins
Summary Save 10 mins
Time Savings Save 60 mins

Price Discount -\$4,250

MSRP \$27,715
Dealer Discount -\$1,750
2020 Nissan Altima Customer Cash Back -\$1,500
2020 Nissan Altima Retail Customer Cash Back -\$500
2020 Nissan Altima Holiday Bonus Cash -\$500
Price For You \$23,465

Price For You \$23,465 (\$4,250 off) MSRP \$27,715

DOWN PAYMENT
\$2000

CREDIT
720-739

MILEAGE (LEASE ONLY)
12,000 miles/year

Craft your perfect payment

Lowest Payment
Search banks and lenders

Finance

Low Interest Rate With \$2,000 discount
\$364 per month 72 months 1.9% APR

Low Interest Rate With \$2,000 discount
\$413 per month 60 months 0% APR

Low Interest Rate With \$2,000 discount
\$516 per month 48 months 0% APR

Low Interest Rate With \$1,450 discount
\$399 per month 36 months 0% APR

Reset to Default

Ally Financial

Capital One Auto Finance

Nissan Motor Acceptance Corporation






The Retail Specialist has been trained to answer questions specific to financing and payments and is available 24/7/365.

Elizabeth Retail Specialist
Questions on your lease or finance payment options? I'm here to help.

Gubagoo Live. The dealer-facing screens, referred to as Gubagoo Live, allow the internet manager or the BDC to follow the shopper's deal in real time; from the vehicles that have been viewed to the payments that are finally selected. A browser or mobile notification occurs when a customer enters Virtual Retailing. The internet manager can check Gubagoo Live each morning to see who has built deals overnight and respond to them with any deal improvements.

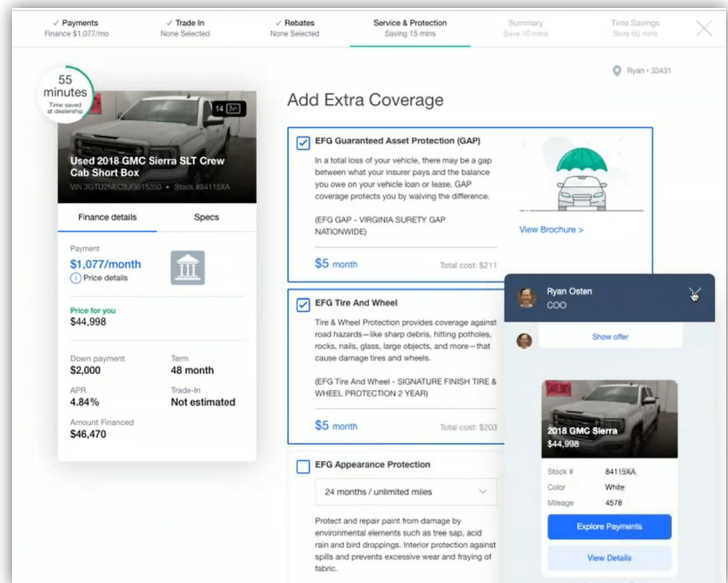
144 customers

All 144 Live 0 Incomplete 127 Completed 17 + New Deal

CREATED	CUSTOMER	VEHICLE	PAYMENT	PROGRESS	CONTACT INFO	CHAT
01/02/20 7:48 AM	BL Bob Loblaw Irvine, CA	 2020 Honda Pilot EX \$37,525	No payment selected	Payments Live • 1s ago	(925) 330-7605 tim.marks@gubagoo.com	Start Chat
01/01/20 8:30 PM	AW Ana Wilson Lake Worth, FL	 2020 Honda Pilot EX \$37,525	No payment selected	Payments 11h ago	(561) 555-5555 gubagoo@aol.com	No Chat
12/31/19 4:51 PM	AW Ana Wilson Lake Worth, FL	 2020 Honda Pilot EX \$37,525	No payment selected	Payments 2d ago	(561) 555-5555 gubagoo@aol.com	No Chat
12/31/19 4:17 PM	AW Ana Wilson Lake Worth, FL	 2020 Honda Pilot EX \$37,525	No payment selected	Payments 2d ago	(561) 555-5555 gubagoo@aol.com	No Chat
12/30/19 1:47 PM	TM Tim Marks Irvine, CA	 2020 Honda Pilot EX \$37,525	\$1,119 / month Finance	Service & Protection 3d ago	(925) 330-7605 Timmarks90@gmail.com	No Chat

Bob is currently 'Live' on the dealer's website looking at a 2020 Honda Pilot EX. He has selected his finance payment and provided contact information.

Service and Protection. Gubagoo works with all of the F&I providers and loads the products that the dealership wants to display, providing a purchase process that matches the showroom. The internet manager is able to request an opportunity to jump into the deal with the customer by clicking 'Request Chat.' Through the deskling tool, the dealer can add or change any component of the deal that they want; adjust the trade-in value or the cash discount. Now they can send this deal to the customer through the chat, through the email or through Facebook Messenger conversation: *"I was able to get your monthly payment down. Here's your new deal."*



The screenshot displays the Gubagoo interface for a vehicle deal. On the left, the 'Finance details' section shows a monthly payment of \$1,077/month, a price of \$44,998, a down payment of \$2,000, an APR of 4.84%, and a term of 48 months. The 'Add Extra Coverage' section on the right lists three options: EFG Guaranteed Asset Protection (GAP) for \$5/month, EFG Tire And Wheel for \$5/month, and EFG Appearance Protection for \$5/month. A chat window on the right shows a conversation with Ryan Ostan, who is viewing the deal details.

The shopper will be able to see a comparison of the deals and see the savings. The dealer gets a notification that the customer accepted their offer. The shopper can edit the deal, changing their F&I products, their trade-in, etc.

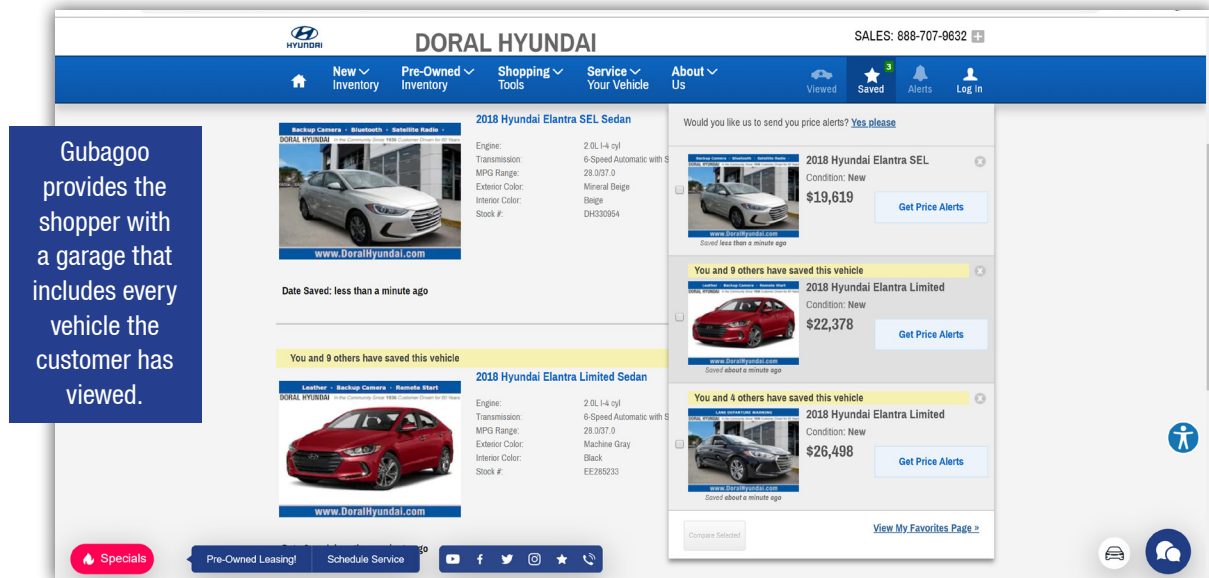
Gubagoo helps the customer recognize the time savings achieved with Virtual Retailing. (See red arrow).

Valuing the Trade is another entry point to Virtual Retailing. Gubagoo integrates Kelley Blue Book and TradePending tools for valuation.

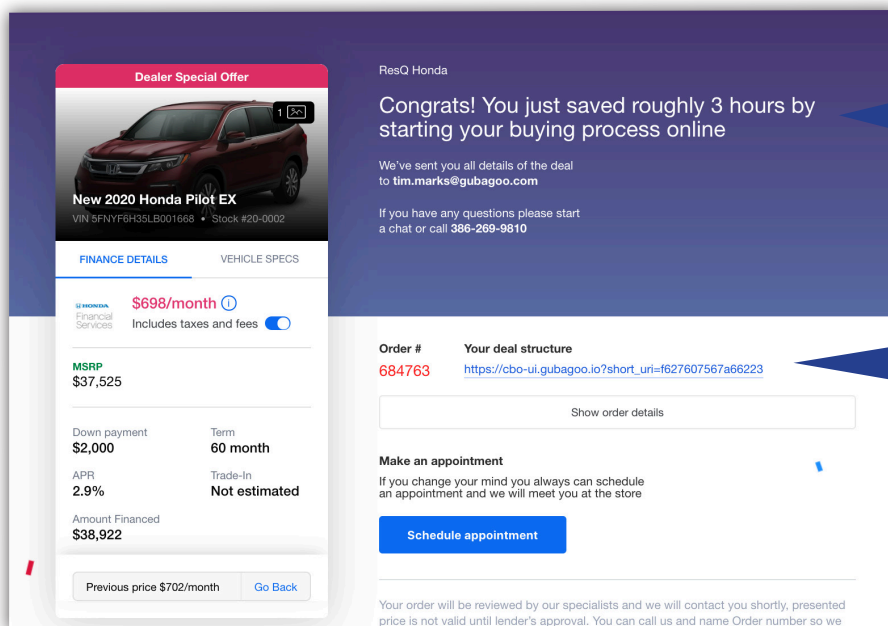
The real-time linkage between the chat and the Gubagoo retailing tool is key to a responsive customer experience. In a digital retailing space where the chat tool is separate, customer service reps have no way of knowing what choices the customer is making or the problems they might be experiencing.

Gubagoo Live shows the F&I Manager the deal that is being discussed.

Negotiations are responsively handled by chat. Inventory photos or videos can be pushed to the customer. Live video chat can also be used to do a walkaround or a virtual test drive.

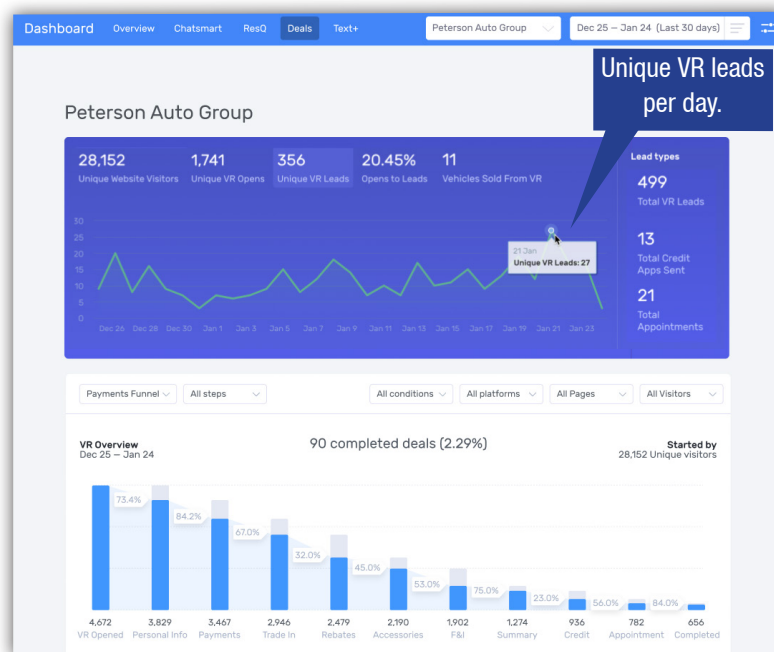


To save time at the dealership, the shopper has the option fill out a full credit application online which is integrated with RouteOne and Dealertrack. They can upload their driver license and insurance, as well as set their appointment with the dealership.



Blaster Encourages Reengagement. NEW. Every day, the Blaster feature pulls in any deals that were started by shoppers and not completed. It looks for additional rebates on those vehicles from the OEM. However, discounts can also be added by the dealer to help close the deal. Cash rebates can be added to any deal, e.g., a filter could select all 2019 Lincoln MKCs that have been on the lot for 60 days and apply a \$500 discount, or the dealer could elect to amend a trade value. The updated deal can be sent to the customer by text or email.

Reporting. Gubagoo Virtual Retailing includes a detailed reporting dashboard for the dealer to gain insights into Virtual Retailing's performance for their store. Within the dashboard, the dealer has visibility into unique visitors, full funnel step-by-step conversion rates, number of credit apps submitted, number of CRM leads submitted, number of appointments, which vehicles, rebates, and F&I products were selected, the breakdown of used, CPO, and new inventory, deals with trade-ins, and more. Every step and element in Gubagoo Virtual Retailing is also tagged with Google Analytics events and the dealer can have all of the events sent into their Google Analytics account for additional tracking and insights.



Onboarding. The onboarding process takes between 3-4 weeks. Over this time, the dealership works with their Customer Success Specialist, as well as Gubagoo's F&I team to set up integrations, ensure accuracy of inventory pricing, set up F&I products, prices, markups, and verify any fees based on dealer requests. Prior to going live on the dealer's website, the Gubagoo enrollment team reviews the account for accuracy and trains the dealership on how to utilize the product. The Gubagoo team is available along the entire onboarding process and any time after the launch to answer any questions and ensure the Virtual Retailing is successful at the dealership.

What do dealers say about Gubagoo Virtual Retailer?

"The Gubagoo Virtual Retailer is the most innovative product available to dealerships. It allows the dealer to see where the customers' hot buttons are, what payment they are looking for so they can help offer solutions to get there, or offer alternative choices. I am a fan of Brad Title and his innovative products over the years and will be using the Virtual Retailer across all of our platforms and stores."

*Shaun Ivancic
Internet Sales Director
Hyundai of New Port Richey*