

mDrive SYNC instantly answers every consumer's critical question: *What can I afford to drive?* Most importantly, mDrive SYNC gives managers and salespeople a listing of every vehicle in a dealer's inventory that fits the shopper's criteria and budget – cars for which they qualify that could be vehicles they had never considered. mDrive SYNC provides dealerships with a dashboard to control their entire online presence and payment quoting process. This eliminates the current disconnect between the payment quotes a shopper receives online and those quoted to them in the showroom. Every payment is Penny-Certain and incorporates the consumer's individual buying criteria and credit profile, all rebates, all of the dealer's lenders' rules and policies, correct taxation, and all of the dealer's approved margins, fees, and mark-up preferences. Just as important, the quotes are delivered instantaneously.

Market Scan has invested hundreds of millions of dollars over the last 30 years to create a comprehensive and dynamic database of lender programs, OEM rebates and incentives, tax rates and application methodologies using real-time tracking. They currently calculate more than one hundred million payments each day for their participating dealerships, API clients, lenders, and OEMs. A new alliance with Experian will facilitate the creation of new Market Scan products and analysis tools that will benefit dealerships, consumers, and the broader automotive industry.

The Problem:

Consumers are frustrated when they receive a payment quote online and a very different quote when they reach the dealership – for the same car. Almost as a rule, online shopping sites that quote payments on the dealership's behalf fail to take into account the terms and conditions under which the dealer is willing to do business. Those quotes are not reflective of the dealer's exact fee structure, lender relationships, and preferred profit margin. The challenge is to find the “sweet spot” and provide consumers with vehicles that fit their driving habits, needs, and budget while protecting the dealership's margin.

Business Intelligence

mDrive SYNC™ **(mDrive™ + mPortal™)**

Enables dealerships to control how every vehicle is quoted online, protecting margin and helping every customer acquire the perfect vehicle from the dealer's inventory.



NEW AT NADA 2020



www.marketscan.com

“This solution enables the dealer to exert control over the entire payment quoting presence online and in-store – consistently, credibly, and fast – offering the customer cars which they may never have considered. It is a powerful win-win.”

**Rusty West
Co-Founder and President
Market Scan
Information Systems**

How It Works:

Market Scan tracks information for five critical sectors:

1. *Manufacturer*: Every vehicle, model, trim, and option package offered by every OEM; all incentives and rebates, including their compatibility and “stackability” rules, as well as VIN-specific, targeted offers.
2. *Lender*: Every program offered by every lender in the country, including every parameter, policy and factor that can influence any automotive transaction.
3. *Dealer*: Each dealer’s specific inventory and individual fee structure, packs, vehicle mark-ups, lender relationships, and specific reserve policies.
4. *Municipality*: All state, county and local laws, rules and regulations, tax percentage rates, and proper tax calculations.
5. *Consumer*: All consumer credit bands, and how those are segmented and considered by each OEM and lender.

mPortal gives dealerships the ability to control all of the calculation settings and dictate how their vehicles are quoted outside of the dealership, through any third-party application or website. This guarantees complete and Penny-Certain accurate representation of all offerings across all platforms, protecting the dealership’s margins and fee structure.

mPortal ensures that quoted payments consider and accurately represent:

1. The dealership’s fees, mark-ups, packs, and desired profit margins.
2. Each of the dealership’s lender relationships – and each of those lender’s specific programs, offerings, policies, and application/approval rules
3. All available rebates and incentives and their compatibility rules
4. Tax rates and calculation methodologies for all markets
5. All possible consumer credit scenarios

With an increasing number of consumers searching for pricing online, it is critical that the dealer manages all outward payment quotes correctly, ensuring consistency from platform to platform and between online and in-store quotes. The dealer can now easily determine the very cheapest monthly payment that can be offered to the shopper while ensuring the dealership achieves the profitability they want.

mPortal provides the dealership with a single repository and dashboard where all of the dealer’s selling rules can be housed and managed in one spot: inventory, list of lenders, quoting rules, fees, rate mark-ups, bank fee mark-ups, internal packs, and calculation settings.

Create a Strategy. As an example: below, the **red arrows** indicate that this dealer has elected to reduce MSRP by \$1000 when the lot age of inventory is 60-89 days. The **green arrow** identifies specialty inventory that ignores those rules.

All Partners

Add a new policy

ID: 1757	Name: MSRP (0-29 Days)				Type: Selling Price = MSRP + \$0.00				<div>Edit</div> <div></div>
	Type	Year	Make	Model	Trim	Lot Age			
	New	Any	Any	Any	Any	1-29			
ID: 1758	Name: MSRP - \$500 (30-59 Days)				Type: Selling Price = MSRP -\$500.00				<div>Edit</div> <div></div>
	Type	Year	Make	Model	Trim	Lot Age			
	New	Any	Any	Any	Any	30-59			
ID: 1760	Name: MSRP - 1000 (60-89 Days)				Type: Selling Price = MSRP -\$1,000.00				<div>Edit</div> <div></div>
	Type	Year	Make	Model	Trim	Lot Age			
	New	Any	Any	Any	Any	60-89			
ID: 1755	Name: Cost (90 - 119 Days)				Type: Selling Price = Invoice + \$0.00				<div>Edit</div> <div></div>
	Type	Year	Make	Model	Trim	Lot Age			
	New	Any	Any	Any	Any	90-119			
ID: 1756	Name: Cost - \$1000 (120 + Days)				Type: Selling Price = Invoice -\$1,000.00				<div>Edit</div> <div></div>
	Type	Year	Make	Model	Trim	Lot Age			
	New	Any	Any	Any	Any	120-100000			
ID: 1770	Name: Specialty Vehicle \$15K OVER MSRP				Type: Selling Price = MSRP + \$15,000.00				<div>Edit</div> <div></div>
	Type	Year	Make	Model	Trim	Lot Age			
	New	Any	DODGE	CHALLENGER	2D COUPE SRT HELLCAT 6 SPD (25R)				
	New	Any	DODGE	CHALLENGER	2D COUPE SRT HELLCAT AUTO (26R)				
	Name: Specialty Vehicle \$25K OVER MSRP				Type: Selling Price = MSRP + \$25,000.00				

mDrive answers the consumer's question: *"What can I drive?"* mDrive INSTANTLY, scientifically, and transparently provides the consumer, as well as the dealership sales team, a list of the dealership's qualifying inventory. By simply entering a consumer's Zip Code, FICO score, desired down payment amount, and acceptable payment range, mDrive provides a list of inventory that fits the criteria. Vehicles will be displayed and ranked by each vehicle's Payment Value Index.

[illegible]

The mPortal/mDrive product modules are offered in two Market Scan packages: “mDrive SYNC,” which features mDrive and mPortal, and “mDeskings 360,” which takes the power of mDrive SYNC and adds state-of-the-art mDeskings and mQuote product modules to create a true, all-encompassing digital retailing solution.

mQuote builds on mDrive SYNC and extends the digital experience to the in-dealership customer/salesperson interaction. The sales team can electronically present all payment and purchase options to their customer with full compliance and transparency – on any computer or device. All customer counter-offers and responses are submitted instantly back to the desk for management review. The salesperson never has to leave their customer unattended.

mDesking is a powerful and comprehensive desking solution. mDesking mines, tracks, and analyzes the billions of combinations and iterations of lender and OEM programs available in the marketplace and instantly surfaces the most advantageous scenarios for both dealership and consumer. The use of mDesking will enable the dealership to offer more competitive payment solutions that fit each consumer's specific criteria; improve transparency and legal compliance; shorten transaction times; increase lease penetration; raise gross profit per vehicle retailed; and eliminate costly rate, rebate, and residual errors.

The screenshot displays the mDesking software interface. On the left, there's a grid of vehicle options with columns for ID, VIN, and Price. The main area shows 'Scan Results (Lease)' for a 2019 Toyota Tacoma. Below this is a table with columns: Rank, Lender, Payment, Spread, Profit, PPI, and Type. The table lists various lenders and their associated financial metrics. On the right, there's a 'Notes from Study States' section. At the bottom, there are 'Scan Options' and 'Display Options' sections.

Scan Results (Lease)

Rank	Lender	Payment	Spread	Profit	PPI	Type
1	ALTR030392	355.47	BEST	663.00	10.163%	
2	ALTR030392	355.47	BEST	663.00	10.163%	
3	ALTR030392	355.47	BEST	663.00	10.163%	
4	ALTR030392	355.47	BEST	663.00	10.163%	
5	ALTR030392	355.47	BEST	663.00	10.163%	
6	ALTR030392	355.47	BEST	663.00	10.163%	
7	ALTR030392	355.47	BEST	663.00	10.163%	
8	ALTR030392	355.47	BEST	663.00	10.163%	
9	ALTR030392	355.47	BEST	663.00	10.163%	
10	ALTR030392	355.47	BEST	663.00	10.163%	
11	BOV_F022	495.10	99.63	713.00	8.996%	
12	BOV_F022	495.10	99.63	713.00	8.972%	
13	TMCFE_A02	505.10	100.43	513.00	8.866%	
14	TMCFE_A02	505.10	100.43	513.00	8.817%	
15	TMCFE_A01	505.27	112.61	500.00	9.791%	
16	TMCFE_A01	505.27	112.61	500.00	9.791%	

Notes from Study States

Scan Options

- Change Equipment
- Profit
- Selling Price: 40055.00 + 0.00 = 40055.00
- Lease Paid Reserve: 0.00 + 0.00 = 0.00
- Rate Mark-Up: 0.00
- Money Factor Mark-Up: 0.00
- Accept Lower Max Rate
- LEGAL DISCLAIMER - MUST READ (click here)
- Maximize Profit
- Payment: 40055.00
- MSRP: 39742.00 + 0.00 = 39742.00
- Dealer Cost: 720
- Credit Score: 750
- Customer Cash (Lease): 1500.00
- One Pay

Display Options

- Display Lender Names

The salesperson can provide any pertinent notes to the sales manager.

Because Market Scan includes data on all lenders, the sales manager can compare a variety of payments to select the best options for the shopper.

mGauge powered by Market Scan, is a state-of-the-art analysis tool designed specifically for lenders and OEMs. mGauge takes advantage of Market Scan's industry-leading database and calculation engine, empowering users to assess and compare every lease and retail finance program offered by every competitor. It analyzes how their programs and vehicles compete for every credit tier and vehicle in every U.S. market. mGauge takes guesswork out of creating the most competitive loan/lease products for the dealer network. This enables lenders/OEMs to publish the most competitive and targeted market support programs and make the most effective and efficient use of subvention monies.

The benefits for Lenders and OEMs include:

- **Macro and micro market competitiveness:** Access all competitors' published offerings and analyze how dealer programs compare nationally, regionally, and locally for every vehicle in every market in the country.
- **Save Money:** Armed with scientific data and timely intel on competitors' offerings and support programs, dealers will know exactly what to do to achieve their desired market penetration and share - without overspending.
- **Maximize yield, share and ROI with more targeted and efficient market support:** Dealers can ensure their programs and specials are structured optimally to support and market every vehicle (all trims, engine types, etc.) in every region of the country to win the business.
- **Optimize Programs:** Design lease, finance, and balloon note programs with scientific precision and rapidly deploy them to dealers, digital retailing companies, and consumers.
- **Accuracy:** mGauge is updated daily, providing dealers access to the most comprehensive data-set to avoid guess work and eliminate errors.
- **Save Time:** Access and analyze competitive market data immediately in a quick and easy manner. Within minutes, programs can be adjusted to position them effectively in each market to gain market share.
- **Staff Efficiency:** Use existing Market Analysis Team more strategically and efficiently as well as equip Sales and Field Staffs with real and current market intelligence to win more business.

mDrive Mobile App. The app mobilizes mDrive SYNC and mDesking 360, putting automotive digital retailing in the hands of a dealer's sales team. The sales staff will now have the right answers at their fingertips when they are interacting with a customer no matter where they are - on or off the lot. The collaboration between mDrive SYNC and mDesking 360 ensures that the payments quoted to a customer, in the store or on mobile, will be consistent, eliminating any pricing disconnect and customer frustration.

Results: 12 of 744

Search

Sort By PVI

CLEAR FILTERS

Est. Lease Pmt. \$ 531

2020 CHEVROLET SILVERADO 1500

MSRP \$ 49,055 | PVI 89.18

Lease | Term 57

CREW CAB LT 4WD (1LT)

Est. Lease Pmt. \$ 531

2020 CHEVROLET SILVERADO 1500

MSRP \$ 49,055 | PVI 89.18

Lease | Term 57

CREW CAB LT 4WD (1LT)

VIN 123456789ABCDEFGH

Stock # LG120134 | Lot Age 78

Exterior color SUMMIT WHITE

	Payment	Term ↑	PVI
L	\$ 608	36	87.61
L	\$ 610	37	87.56
L	\$ 612	38	87.53
L	\$ 577	39	88.26
L	\$ 603	40	87.71
L	\$ 593	41	87.91
L	\$ 583	42	88.13

For customers on a budget, they can 'Search by Payment' and look at financing options.

Experian [regarding mGauge]: "In an overly competitive marketplace, lenders need to find ways to attract and retain car shoppers - comparable loans terms are a keen way to accomplish that goal. Unique insight into how competitors are pricing vehicles can level the playing field across the lender spectrum. More importantly, consumers can access favorable loan terms that can make vehicles more affordable and improve their financial health down the road."

John Gray
President of Automotive
Experian

The captive lenders featured in green provide the lowest payment which includes taxes, fees, rebates, and incentives.

2	Year	Make	Model	MtCode	M.Number	Vehicle	MSRP	Tracked Lender	Compared Lender	Head	T. Payment	C. Payment	T. APR/LMF	C. APR/LMF	T. Acq.Fee	
3	2019	BMW	X6_M	BMWLE3H	159N	4D WAGON	\$106,095.00	BMW Financial Services	U.S. Bank		\$790.01	\$1,283.44	\$2,075.45	0.00188	0.00260	\$925.00
4	2019	BMW	5_SERIES	BMWLE3H	159I	4D GRAN COUPE 650i xDRIVE AWD	\$97,095.00	BMW Financial Services	U.S. Bank		\$720.46	\$1,453.16	\$2,205.62	0.00188	0.00260	\$925.00
5	2019	BMW	M5	BMWVHC3A	159G	4D SEDAN	\$103,095.00	BMW Financial Services	U.S. Bank		\$793.79	\$1,375.36	\$2,105.15	0.00188	0.00260	\$925.00
6	2019	CADILLAC	CTS-V_SEDAN	CAD8B8A	6A469	4D SEDAN CTS-V AUTO (25V)	\$87,990.00	GM Financial	Ally Financial		\$727.33	\$1,079.47	\$1,806.80	0.00024	8.89	\$650.00
7	2019	CADILLAC	CT6_SEDAN	CAD8A9M	6K069	4D SEDAN 3.0TT PLATINUM AWD (15N)	\$87,790.00	GM Financial	Ally Financial		\$675.03	\$1,104.05	\$1,779.08	0.00002	8.89	\$650.00
8	2019	BMW	5_SERIES	BMWV89D	159H	4D GRAN COUPE 650i	\$94,095.00	BMW Financial Services	U.S. Bank		\$674.55	\$1,408.68	\$2,083.21	0.00188	0.00260	\$925.00
9	2019	BMW	7_SERIES	BMWVFA9D	159T	4D SEDAN 750i	\$97,545.00	BMW Financial Services	U.S. Bank		\$648.90	\$1,440.31	\$2,089.21	0.00188	0.00260	\$925.00
10	2019	BMW	7_SERIES	BMWVFA9E	159T	4D SEDAN 750i xDRIVE AWD	\$100,545.00	BMW Financial Services	U.S. Bank		\$641.07	\$1,485.94	\$2,127.01	0.00188	0.00260	\$925.00
11	2019	JAGUAR	F-TYPE	JAG0B9D	81532/350Y2	2D CONVERTIBLE SVR V8 AWD AUTO	\$126,845.00	Chase Auto Finance	Ally Financial		\$614.61	\$1,690.89	\$2,305.50	0.00001	8.89	\$895.00
12	2019	JAGUAR	F-TYPE	JAG0B9M	81532/350Y2	2D CONVERTIBLE SVR V8 AWD AUTO	\$126,845.00	Chase Auto Finance	Ally Financial		\$614.61	\$1,690.89	\$2,305.50	0.00001	8.89	\$895.00
13	2019	JAGUAR	F-TYPE	JAG0A9D	8M152/350Y2	2D COUPE SVR V8 AWD AUTO	\$123,745.00	Chase Auto Finance	Ally Financial		\$613.32	\$1,690.24	\$2,243.56	0.00001	8.89	\$895.00
14	2019	JAGUAR	F-TYPE	JAG0A9M	8M152/350Y2	2D COUPE SVR V8 AWD AUTO	\$123,745.00	Chase Auto Finance	Ally Financial		\$613.32	\$1,690.24	\$2,243.56	0.00001	8.89	\$895.00
15	2019	LINCOLN	NAVIGATOR_L	LIN0B9P	J3T	3D WAGON L BLACK LABEL 4WD	\$100,890.00	Ford Motor Credit	U.S. Bank		\$599.97	\$1,298.12	\$1,892.09	7.29	0.00260	\$645.00
16	2019	KIA	SOU4_EV	KIAD89D	Y1542	5D WAGON EV +	\$36,545.00	Kia Motors Finance	Bank of the West		\$599.13	\$217.86	\$830.99	0.00201	0.00260	\$650.00
17	2019	BMW	5_SERIES	BMWV89B	159P	4D GRAN COUPE 640i xDRIVE AWD	\$85,495.00	BMW Financial Services	U.S. Bank		\$588.09	\$1,275.30	\$1,863.39	0.00188	0.00260	\$925.00
18	2019	KIA	SOU4_EV	KIAD89B	Y1532	5D WAGON EV	\$34,545.00	Kia Motors Finance	Bank of the West		\$579.83	\$221.31	\$800.86	0.00196	0.00260	\$650.00
19	2019	LINCOLN	NAVIGATOR	LIN0A9P	J2T	3D WAGON BLACK LABEL 4WD	\$97,890.00	Ford Motor Credit	U.S. Bank		\$575.08	\$1,255.31	\$1,830.39	7.29	0.00260	\$645.00
20	2019	CADILLAC	CT6_SEDAN	CAD8A9I	6K069	4D SEDAN 3.6L PREMIUM LUXURY AWD (15D)	\$63,290.00	GM Financial	Ally Financial		\$573.05	\$604.83	\$1,227.88	0.00001	8.89	\$650.00
21	2019	GENESIS	G90	GENB5A8	T0452A85	4D SEDAN V8 5.0L ULTIMATE AWD	\$77,345.00	Genesis Finance	U.S. Bank		\$566.97	\$873.25	\$1,440.22	0.00001	0.00260	\$750.00
22	2019	BMW	M4	BMWV09C	154X	2D COUPE CS	\$104,095.00	BMW Financial Services	U.S. Bank		\$566.65	\$1,397.98	\$1,963.63	0.00188	0.00260	\$925.00
23	2019	GENESIS	G90	GENB5A8	T0422A65	4D SEDAN V8 3.3T PREMIUM AWD	\$72,045.00	Genesis Finance	U.S. Bank		\$555.84	\$813.02	\$1,373.66	0.00001	0.00260	\$750.00
24	2019	LINCOLN	CONTINENTAL	LINC8A9I	L9B	4D SEDAN BLACK LABEL AWD	\$73,040.00	Ford Motor Credit	U.S. Bank		\$550.65	\$886.24	\$1,416.89	3.88	0.00260	\$645.00
25	2019	BMW	X6	BMWVLE9D	159M	4D WAGON xDRIVE50i	\$79,250.00	BMW Financial Services	U.S. Bank		\$540.08	\$897.64	\$1,437.72	0.00188	0.00260	\$925.00
26	2019	MERCEDES-BENZ	SL	W2019LE9D	159M	2D ROADSTER	\$114,545.00	Mercedes-Benz Financial Services	U.S. Bank		\$530.91	\$1,717.13	\$2,248.04	0.00157	0.00260	\$1,095.00
27	2019	GENESIS	G90	GENB5A8	T0422A65	4D SEDAN V8 3.3T PREMIUM AWD	\$70,345.00	GM Financial	Ally Financial		\$528.44	\$777.84	\$1,305.54	0.00001	8.89	\$650.00
28	2019	CADILLAC	CT6	CAD8A9I	6A469	4D SEDAN 3.0TT PLATINUM AWD (15N)	\$87,790.00	GM Financial	Ally Financial		\$521.04	\$991.10	\$1,512.20	0.00001	8.89	\$650.00
29	2019	GENESIS	G90	GENB5A8	T0422A65	4D SEDAN V8 3.3T PREMIUM AWD	\$70,345.00	Genesis Finance	U.S. Bank		\$517.77	\$862.77	\$1,370.51	0.00004	0.00260	\$790.00
30	2019	LINCOLN	CONTINENTAL	LINC8A9I	L9B	4D SEDAN BLACK LABEL AWD	\$73,040.00	Ford Motor Credit	U.S. Bank		\$515.87	\$841.39	\$1,357.26	3.88	0.00260	\$645.00
31	2019	JAGUAR	F-TYPE	JAG0B9M	81532/350Y2	2D CONVERTIBLE SVR V8 AWD AUTO	\$101,745.00	Chase Auto Finance	Ally Financial		\$515.29	\$1,153.38	\$1,668.67	0.00001	8.89	\$895.00
32	2019	JAGUAR	F-TYPE	JAG0B9M	81532/350Y2	2D CONVERTIBLE SVR V8 AWD AUTO	\$101,745.00	Chase Auto Finance	Ally Financial		\$515.29	\$1,153.38	\$1,668.67	0.00001	8.89	\$895.00
33	2019	JAGUAR	F-TYPE	JAG0B9M	81532/350Y2	2D CONVERTIBLE SVR V8 AWD AUTO	\$101,745.00	Chase Auto Finance	Ally Financial		\$515.29	\$1,153.38	\$1,668.67	0.00001	8.89	\$895.00
34	2019	JAGUAR	F-TYPE	JAG0B9M	81532/350Y2	2D CONVERTIBLE SVR V8 AWD AUTO	\$101,745.00	Chase Auto Finance	Ally Financial		\$515.29	\$1,153.38	\$1,668.67	0.00001	8.89	\$895.00
35	2019	BMW	7_SERIES	BMWVFA9D	159T	4D SEDAN 750i xDRIVE AWD	\$97,545.00	BMW Financial Services	U.S. Bank		\$507.88	\$1,353.57	\$1,861.45	0.00188	0.00260	\$925.00
36	2019	CADILLAC	CT6_SEDAN	CAD8A9B	6K069	4D SEDAN 2.0T PREMIUM LUXURY AWD (15C)	\$59,090.00	GM Financial	Ally Financial		\$503.32	\$630.63	\$1,133.95	0.00004	8.89	\$650.00
37	2019	CADILLAC	CT6_SEDAN	CAD8A9C	6A469	4D SEDAN 2.0T LUXURY AWD (15F)	\$55,090.00	GM Financial	U.S. Bank		\$490.90	\$609.97	\$1,100.87	0.00007	0.00260	\$650.00
38	2019	CADILLAC	CT6_SEDAN	CAD8A9M	6A469	4D SEDAN 3.6L LUXURY AWD (15P)	\$57,690.00	GM Financial	U.S. Bank		\$490.45	\$636.37	\$1,126.63	0.00009	0.00260	\$650.00

This Cadillac CT6 shows a \$791 payment with basically 'free money' through GM and a \$1,312 payment through Ally at 8.89%.