



**CrossCheck, Inc.
Auto Dealers
Proposal of Services**





Check Services That Help You Sell

CrossCheck's services offer increased sales, improved customer service and convenience to a variety of businesses and are especially suited to new car dealers, heavy duty equipment, equipment suppliers and distributors, auto aftermarket, building supply stores, home furnishing stores, medical offices and small businesses. Industry specific premiums, flexibility and innovative technology and services set us apart from our competition.

C.A.R.S. offers:

- Wider acceptance of checks with fewer administrative returns*
- Future Deposit program included
- COD premium for Parts and Service
- 24/7 transaction reporting via the Internet
- Loaner equipment available at no extra charge
- Eliminates claims submission and claims waiting time

Electronic check processing and deposit can save your dealership time and money and help you increase sales! Contact us today at sales@cross-check.com E-mail sales at CrossCheck or call (888) YES-2CHX (937-2249), for a no-obligation, online demo.

Standard Guarantee

Our popular program for check approval and guarantee at the point of sale. Businesses using this service deposit checks at the bank and send returned checks to CrossCheck for reimbursement. Checks are authorized in seconds via terminal, Internet or over the phone. Several premium services, including COD, may be added to tailor the service to specific industry needs and provide payment options to customers and clients.

Competitive Advantages

CrossCheck's service stands out from other check guarantee companies in several ways, including premium programs, no fee customer service, equipment compatibility, business check acceptance and fewer declines.

(*Please see service agreement for complete terms and conditions.)

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Auto Dealerships Simplify Check Processing with C.A.R.S. Check Acceptance & Check Deposit - C.A.R.S. Makes it Simple

CrossCheck's Auto Industry RDC Solution (C.A.R.S.) provides your dealership with a fast and easy way to streamline processing and guarantee your check transactions. Innovative features include a Future Deposit function, COD for your Parts and Service department and desktop conversion to eliminate trips to the bank. With each authorized check, funds are automatically processed and deposited into your dealership's account. Online web reporting allows you to easily check status and activity online 24/7.

Also, view our video testimonial from Napa Ford Lincoln on the benefits of the C.A.R.S. service: http://www.youtube.com/watch?v=tLaR_RlsY_k

Premium Programs

As specialists in the check guarantee business, we find that it is our second nature to create programs around the "guarantee" factor.

Multiple Check: With the Multiple Check premium, we will approve (and guarantee) two to four checks for one purchase to be deposited over a period of time, up to thirty days or more. This allows a business to accept payment in full and gives their clients the extra time they may need to secure funds.

Stop Payment: This service will protect your business in the event a customer puts a stop payment on the check. Most of our competitors do not offer such a service.

Home Delivery: Pre-authorize customers and approve their check payments prior to making deliveries. Once approved, these payments are guaranteed by CrossCheck before deliveries are made. It's safe and easy for delivering *newly purchased units* as well as vehicles *maintained or repaired* by the service department.

Check on Delivery (COD): Approve checks before you make your shipment or delivery. You have up-front protection and guarantee and your customers have the convenience of paying by check instead of credit card.

Fewer Declines

We decline, on average, less than 2% of the items presented. Some of our competitors have decline rates of 8-10%. Furthermore, we do not decline based on dollar value. Declines are produced when the check-writer has an outstanding check with us. Our systems are updated on a daily basis to ensure the most current information is in use at all times.

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CrossCheck's Affiliations

CrossCheck is an active member of the **BBB** - Better Business Bureau as well as these industry-related associations dedicated to: Best-in-class business practices, transaction processing and the development of new payment technology.

BBB - Better Business Bureau
VADA - Virginia Automobile Dealers Association
GIADA - Georgia Independent Automotive Dealers Association
HADA - Hawaiian Auto Dealers Association
MADA - The Michigan Automobile Dealers Association
SDADA - South Dakota Auto Dealers Association
HADA - Houston Auto Dealer Association
IADA - Iowa Automotive Dealers Association
GMMDA - General Motors Minority Dealers Association

Group Benefits

Our group pricing and programs provide numerous benefits to your organization and members. With our group program in place we are pleased to offer your distributors:

- Better pricing and terms
- No additional charge for added premium services including COD
- No enrollment fee
- Loaner equipment program at no charge
- Discounted pricing on competitive programs

Programs and Pricing

CrossCheck provides a variety of services, premiums and features that allow us to tailor a program to your group. The following is information on the services and programs we recommend for your business.

C.A.R.S. Service Pricing

Financing:	Call for rates and pricing
Parts and Service:	Call for rates and pricing
Monthly Minimum	Call for rates and pricing
Maximum Approval Limit:	Call for rates and pricing
Full Purchase Coverage	

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We look forward to working closely with your group distributors to provide them with the tools they need to increase sales, reduce risk and improve cash flow. Contact us today to get started.