



**Beat the Clock — the longer a finance contract is delinquent or in default, the greater your loss**

*AutoTraks Asset Protection System helps you protect the value of your investment because it can greatly:*

- *Decrease first payment defaults*
- *Pinpoint exact vehicle location*
- *Reduce skips*
- *Reduce time for vehicle's recovery or repossession*
- *Reduce vehicle depreciation*
- *Reduce time to auction and realize greater sales price*
- *Reduce cost of recovery/repossession*
  - *Skip-tracing*
  - *Collections*
  - *Repossession*
  - *Refurbishment*
  - *Personnel*
- *Reduce losses associated with lost finance revenue*
- *Reduce or eliminate backlog of repos and skips*
- *Reduce or eliminate unrecoverable finance contracts and write-offs*
- *Improve Realization Ratio for repossession*

**Lead the way to improved profitability with AutoTraks**

*Call us today to implement the AutoTraks Asset Protection System. You'll utilize a powerful GPS network that immediately extends your collection and repossession reach to cost-effectively target and resolve problem contracts — and increase profits.*



*Innovation in Location Technology*

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**AutoTraks™ delivers  
affordable, state-of-the-art  
Asset Protection for  
Sub-Prime Financing**



**Your AutoTraks Asset Protection System gives you the power to reduce risk, lower cost and increase profits**

**AutoTraks™**  
Asset Protection System

# AutoTraks™

Asset Protection System

**Prime Lenders consider Sub-Prime finance contracts as dangerous highways, ones that the sub-prime industry navigates daily. Credit qualifying technologies have become the radar detector that alerts dealers and lenders to potential troubles ahead. Until now, there were no ways to remove the curves in the road, rescue a finance contract in default and survive without major losses. AutoTraks™ Asset Protection System from On-Board Communications is a money-saver. AutoTraks takes a straight-and-narrow path to ensure payments, reduce delinquency and default, and expedite vehicle recovery.**



## **AutoTraks — the next best thing to a guarantee**

AutoTraks helps bring customers with impaired credit to the head of the class. Because AutoTraks significantly reduces the risk of a credit default or a vehicle becoming an unretrievable asset, you can accept a lower credit score and give extra consideration to these customers.

## **Raise your application approval rate with your dealerships and your customers**

As a marketing tool, you can use AutoTraks to sell and promote credit availability and funding capacity to expand your dealerships' coverage:

- Provide greater availability of financing
- Offer dealerships greater credit approval range
- Serve dealers and customers in high-risk areas
- Work more easily with marginal credit applicants



- Reduce dealer recourse obligation in conjunction with installation of an AutoTraks unit

You can also purchase more auto finance contracts because you have gained the advantage of:

- Lower default rate
- Less loss on default
- More finance funds available
- Lower overall RISK of loss

