



Menu Selling

SmartMenu is a complete web-based menu generation system where F&I managers can create and visualize a real time menu complete with package and base payments. Dealer data can be shared between multiple offices and physical locations allowing a user with the appropriate permissions to change any setting including products and packages.

Customization

With SmartMenu, the dealer is in complete control to generate menus in any state, with any warranty or aftermarket products and with any credit insurance company. The dealer tailors individual menus, renames products and packages, and sets default product prices and term interest amounts. The dealer can also customize text size, color, menu titles, product packages, descriptions and even languages by offering Spanish, French, German and Italian translations.

DMS Integration

SmartMenu features an ADP Approved Interface, a Reynolds Certified Interface, and a DealerTrack OpenTrack Interface, eliminating double data entry and improving performance levels in the dealership. Certified DMS interfaces require no software or hardware changes to the dealership's DMS system, further enhancing the conversion process. With DMS integration functionality, the SmartMenu user simply enters the deal number in the SmartMenu user interface to populate all of the fields needed for menu generation.



SmartMenu allows you to print customized product menus for each customer in seconds. You can customize product package names, prices and even menu colors.

SmartMenu Benefits

- **Higher CSI scores.** CSI scores jump due to a speedier F&I process and customers being treated in an honest, straightforward manner.
- **Maximized profits.** Dealer profits are maximized by offering customized products and packages.
- **Compliance.** SmartMenu offers a more compliant and ethical way to present and sell products to customers in the F&I office.
- **Customization.** Dealerships gain complete power to customize their own menu presentation.
- **DMS Integration.** Helps dealers eliminate errors by avoiding double data entry.
- **Multilingual.** Allows dealers to present the menu to all customers, regardless of their language.



SmartMenu features certified interfaces for the most popular DMS systems available.



For more information or for a free demonstration, call: 800.346.6469 or visit us online at: www.iasdirect.com

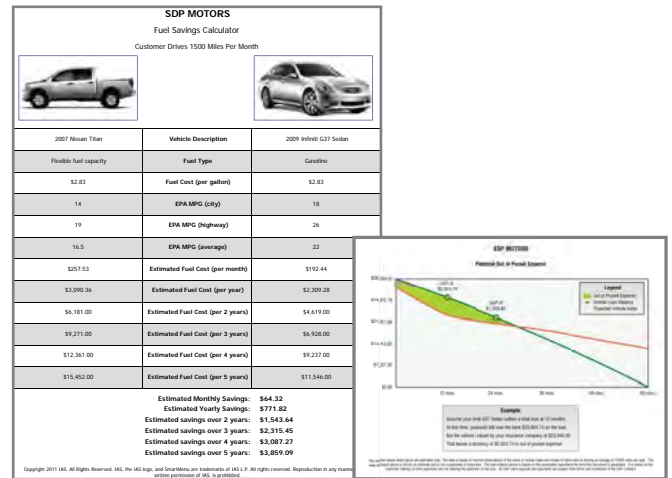


Security

In compliance with the Gramm-Leach Bliley Act of 1999, the web-based version of SmartMenu uses SSL (Secure Sockets Layer) technology to ensure the protection of nonpublic personal information. The SSL protocol is the industry standard method of Internet security used by banks, credit card companies, and online vendors. The SSL protocol maintains the security and integrity of data transmission by using strong encryption and user authentication.

Integrated Sales Tools

Menu selling helps present products to customers, but it's how the F&I manager handles objections that ultimately decides which products a customer purchases. SmartMenu comes with a variety of sales tools that F&I managers can utilize when presented with objections. The Fuel Savings Sales Tool illustrates the monthly difference in fuel cost between the trade-in and new vehicle. The GAP Sales Tool uses residual values from ALG to show the customer exactly what their potential out of pocket would be throughout the loan in the event of a total loss. The VSC Sales Tool illustrates when the factory warranty will expire on the customer based on their driving habits. All sales tools are available in real time to the user.



Integrated sales tools aid F&I managers in overcoming objections and selling more products.

Electronic Rating and Contracting

More than twenty VSC and ancillary product providers deliver electronic rates and contracts through SmartMenu. The SmartMenu eRating interface presents users with a rate grid which can be filtered by term, deductible, product type, and more. This allows for rapid selection of the appropriate plan for any customer. eContract generation is also simple, and with the SmartMenu certified DMS interfaces, it usually requires absolutely no data input.

Red Flags Rule

SmartMenu includes identity verification and OFAC lookup tools to assist with dealership Red Flags Rule compliance. The identity verification component helps ensure that customers are who they say they are by performing a detailed audit based on their name, Social Security Number, phone number, address, and drivers license number. Results are instantly delivered to users for real time confirmation of identity. OFAC lookups happen immediately and without user interaction, any time the buyer or cobuyer first or last name changes. Any hits to the OFAC database are immediately shown to the user for proper handling.

Form	Term (months)	Term (miles)	Plan Name	Retail Price	Dealer Cost	Ded. Amount	Ded. Type	Options
ZCA	72	50000	Automotive Preferred Care - New	\$1,811.00	\$811.00	\$200.00	Standard	\$50 added
ZCA	72	50000	Automotive Preferred Care - New	\$1,884.00	\$884.00	\$200.00	Standard	\$50 added
ZCA	72	50000	Automotive Preferred Care - New	\$1,956.00	\$956.00	\$0.00	Variable	\$50 added
ZCA	72	50000	Mechanical Advantage Care - New	\$1,965.00	\$965.00	\$100.00	Disappreciat.	\$50 added
ZCA	72	50000	Mechanical Advantage Care - New	\$1,816.00	\$816.00	\$100.00	Standard	\$50 added
ZCA	72	50000	Mechanical Advantage Care - New	\$1,760.00	\$760.00	\$200.00	Standard	\$50 added
ZCA	72	50000	Mechanical Advantage Care - New	\$1,872.00	\$872.00	\$0.00	Variable	\$50 added

F&I managers can electronically rate and contract VSC and ancillary plans from the most popular F&I product providers.



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