



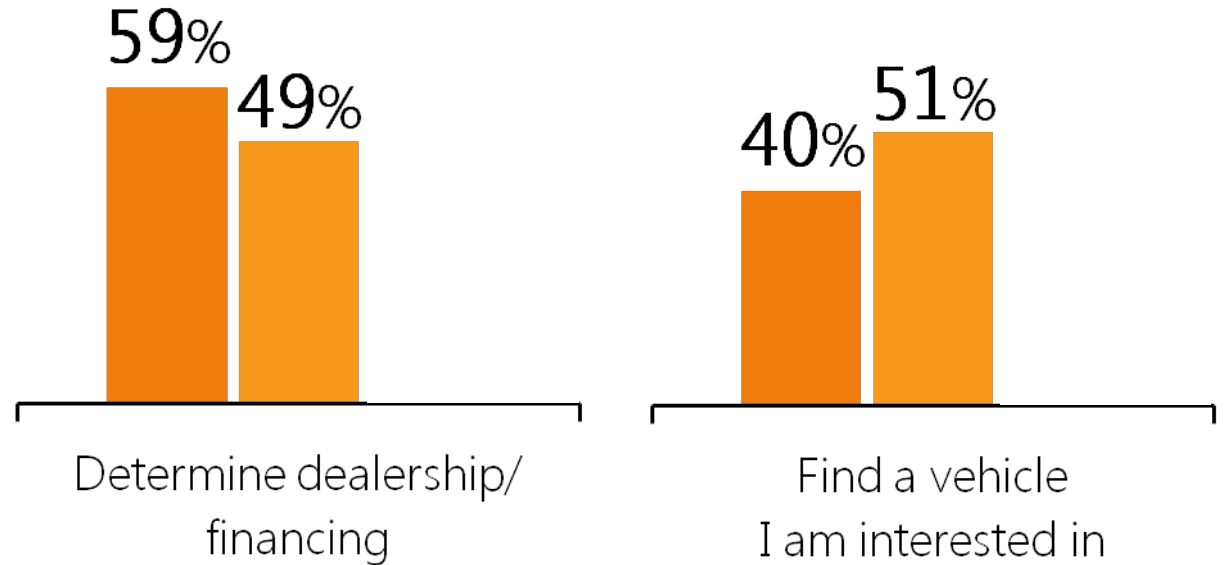
Brett Kelly
Director, Independent
Dealer Business

The opportunity





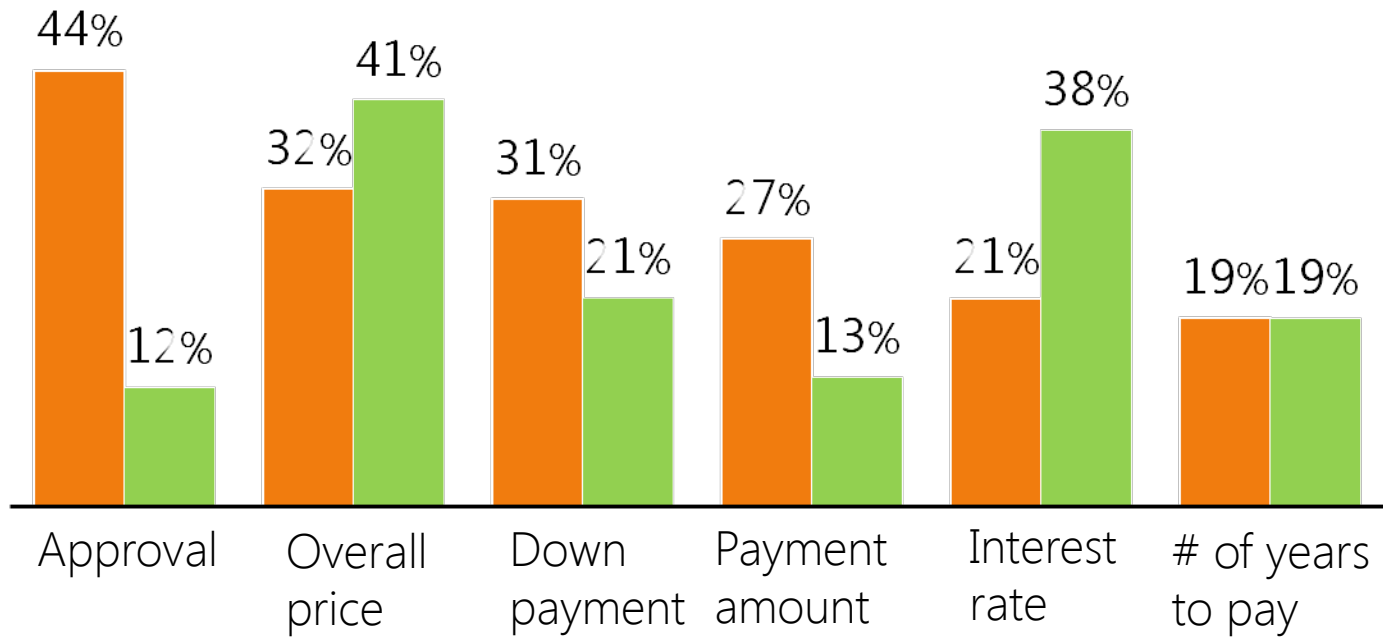
First step in the shopping process



- BHPH purchaser
- Credit challenged
- Traditional purchaser



Financing priorities



■ BHPH purchaser

■ Traditional purchaser

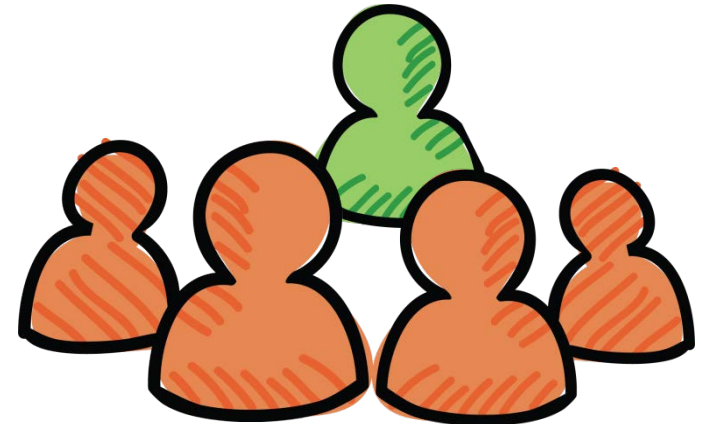


I sat there
(traditional dealership)
for 3 hours through the
whole dog & pony show and
then they said they **weren't**
going to approve me.

-BHPH
Purchaser

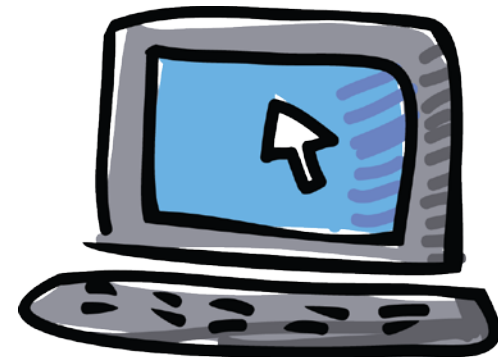
We also know that ...

4 out of 5 BHPH
customers conduct research
prior to visiting the dealership



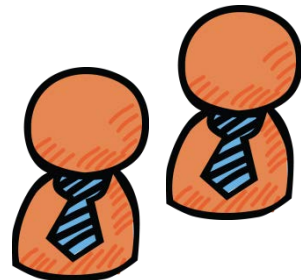
BHPH shoppers
are online

70% use the Internet



But at the *same* time...

Competition with traditional
dealers in a traditional online
automotive marketplace





Dealership pain points

Transparency

Loyalty

Compliance



BHPH dealer priorities

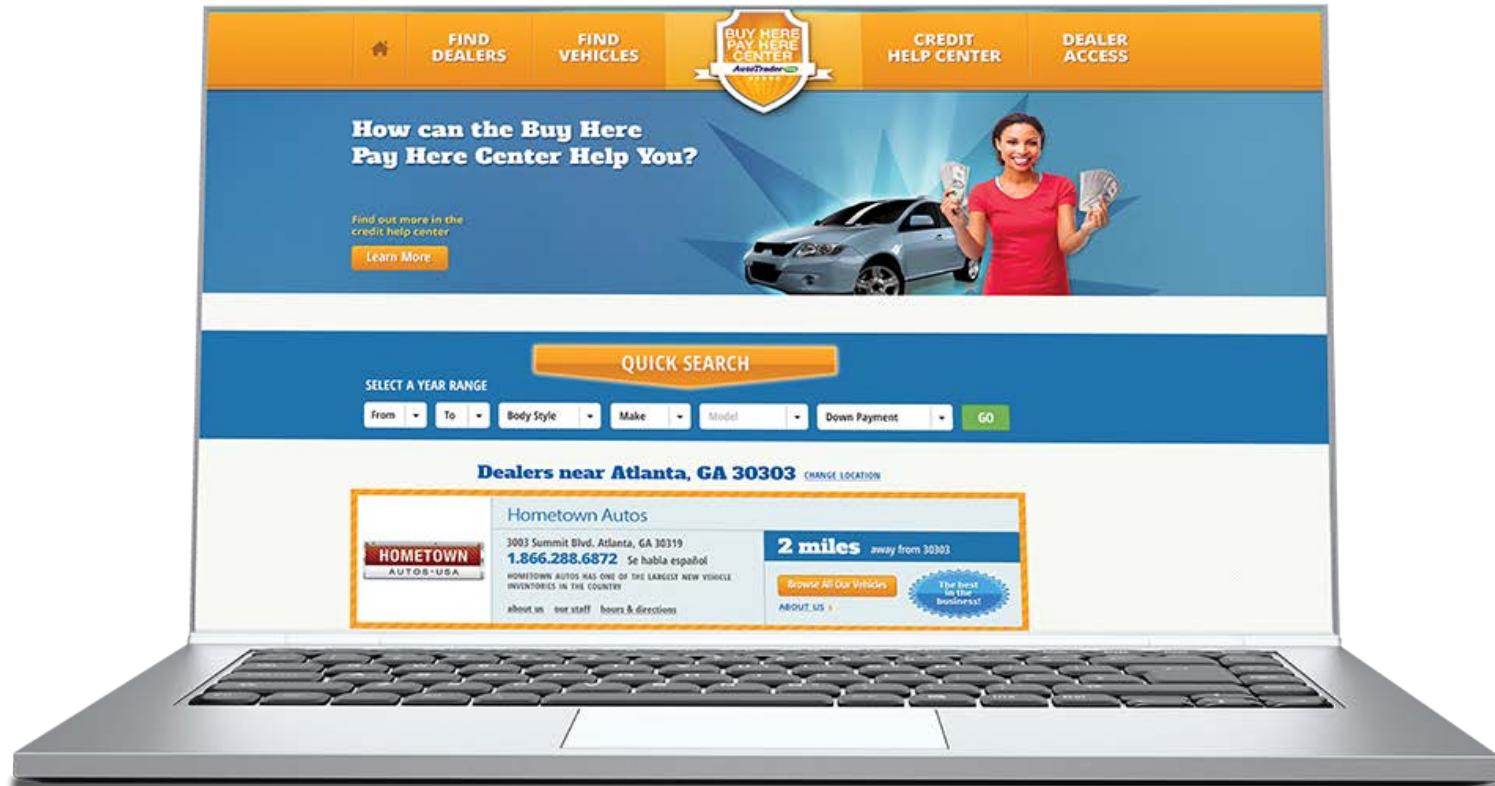
Promote your dealership.....	77%
Target shoppers with poor credit.....	47%
Advertise vehicles by down payment.....	35%
Provide high quality consumer credit applications....	25%
Provide large quantity of consumer credit apps.....	21%
Advertise vehicles by monthly payment.....	19%
Advertise vehicles by weekly payment.....	17%



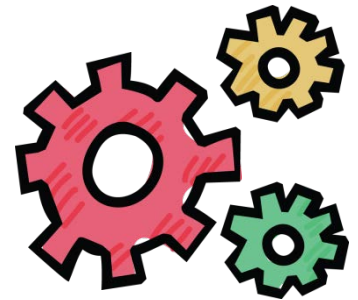


BuyHerePayHere.AutoTrader.com

BHPH Center



Aligning BHPH
shoppers & dealer needs



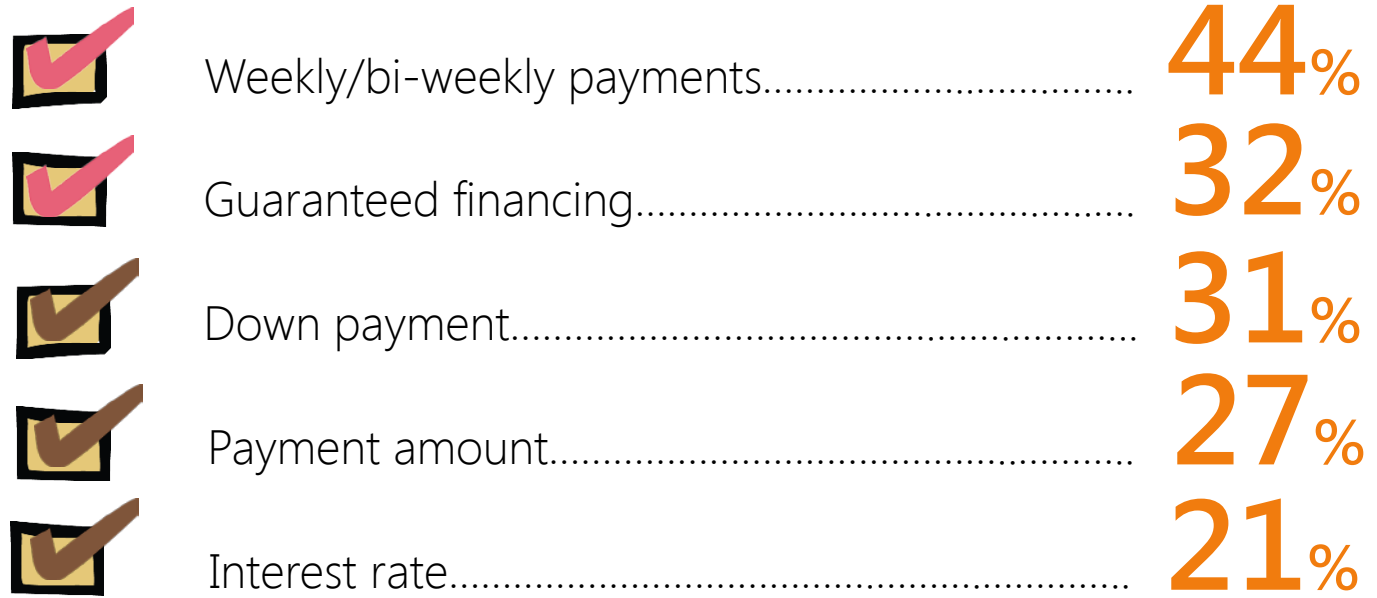
\$ Current financing related messages



Approval.....	28%
Overall price.....	26%
Low or no down payment.....	24%
Flexible payment schedule	23%

Source: 2011 NABD/AutoTrader.com Buy Here Pay Here Study Q75. Now please think about when you were in the process of financing your vehicle. Select the top three finance options that were most important to you from the list below.

\$ Consumer financing priorities



 Primary focus area

 Secondary focus area

Source: 2011 NABD/AutoTrader.com Buy Here Pay Here Study Q75. Now please think about when you were in the process of financing your vehicle. Select the top three finance options that were most important to you from the list below.

Key objectives

- Create an environment based on financing & dealership first
- Help dealers convey unique value of products, services & processes



Key objectives

- Help BHPH dealers **differentiate** to **build trust, satisfaction & loyalty**
- Educate consumers & **set proper expectations** for purchase

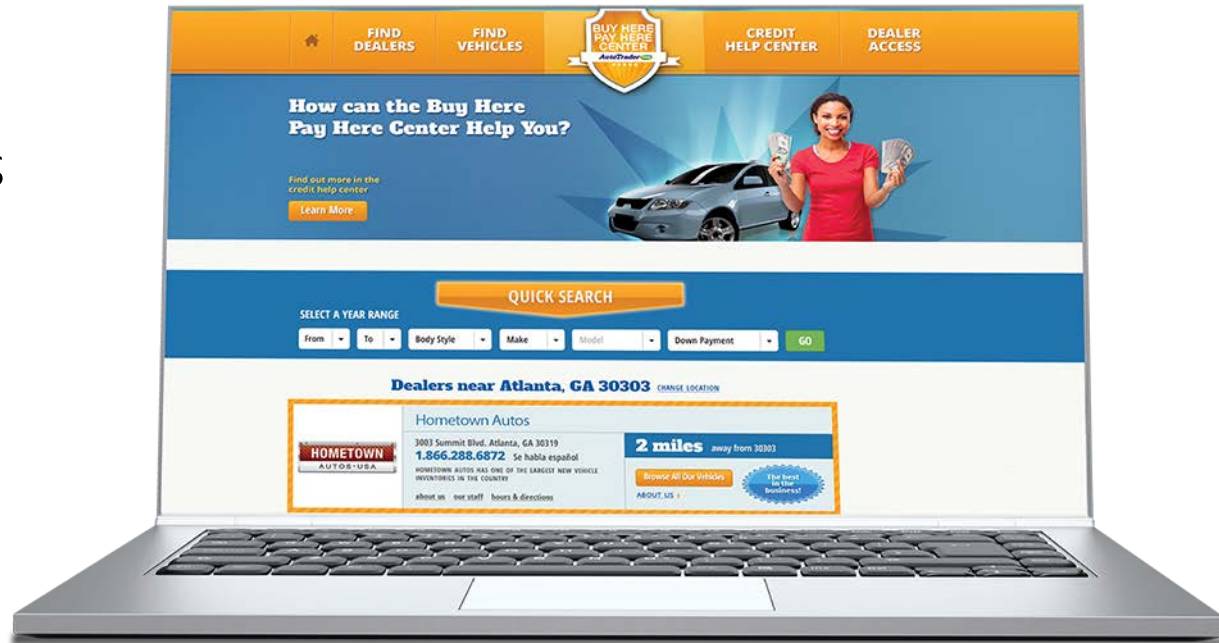


Transparency



BHPH Center features

- Geo-targeted
- Comprehensive dealer directory
- Consumer learning center
- Dealer inventory
- Dealer microsites



Stand-alone experience
with mobile enablement

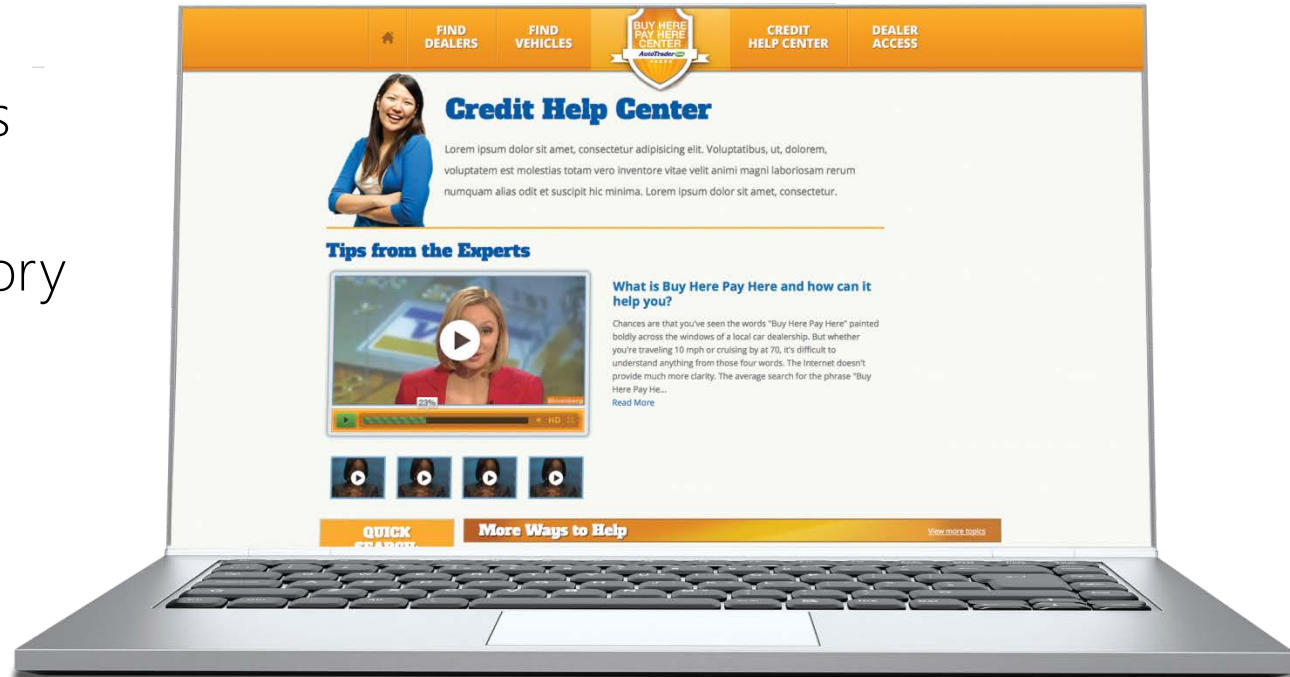


BHPH shoppers own
lots of digital devices



Credit Help Center

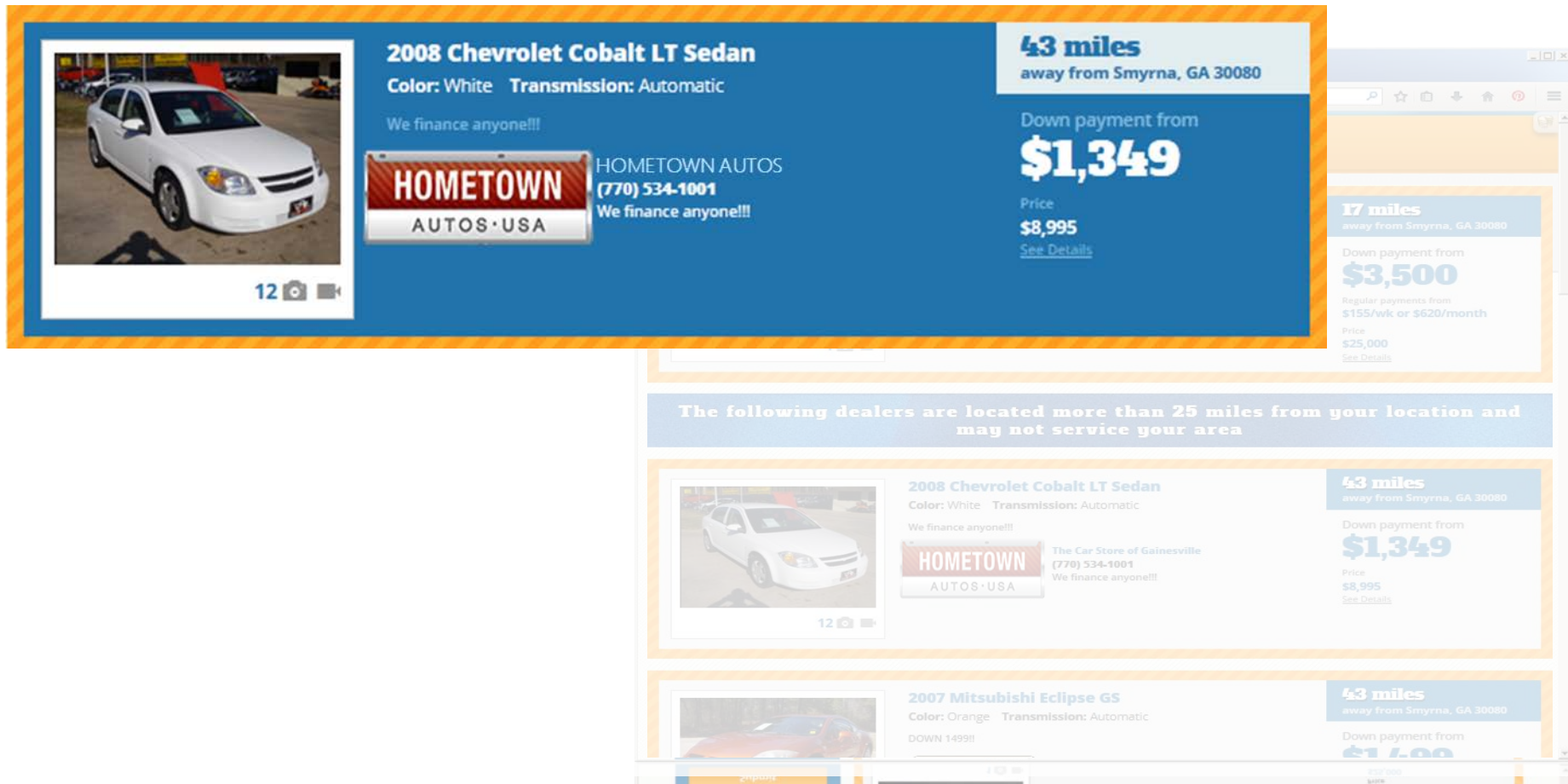
- Video content
- Helpful information
- Link to dealers
- Link to inventory



Inventory listings

Local Inventory

- Make, Model, Style Search
- Down Payment Search
- Weekly/Monthly Payment Search
- VDP with photos, video, social links, credit links, dealer microsites



2008 Chevrolet Cobalt LT Sedan
Color: White Transmission: Automatic

We finance anyone!!!

HOMETOWN AUTOS · USA
HOMETOWN AUTOS
(770) 534-1001
We finance anyone!!!

43 miles
away from Smyrna, GA 30080

Down payment from
\$1,349
Price
\$8,995
[See Details](#)

17 miles
away from Smyrna, GA 30080

Down payment from
\$3,500
Regular payments from
\$155/wk or \$620/month
Price
\$25,000
[See Details](#)

The following dealers are located more than 25 miles from your location and may not service your area

2008 Chevrolet Cobalt LT Sedan
Color: White Transmission: Automatic

We finance anyone!!!

HOMETOWN AUTOS · USA
The Car Store of Gainesville
(770) 534-1001
We finance anyone!!!

43 miles
away from Smyrna, GA 30080

Down payment from
\$1,349
Price
\$8,995
[See Details](#)

2007 Mitsubishi Eclipse GS
Color: Orange Transmission: Automatic

DOWN 1499!!

43 miles
away from Smyrna, GA 30080

Down payment from
\$1,400

Dealer microsites

- Dealer information
- Photos, video & social
- Inventory
- Leverage as dealer website

The screenshot shows a web browser window displaying a dealer microsite. The browser's address bar shows the URL: `buyherepayhere.autotrader.com/dealers/fridetoday#.U3PQsygXUmU`. The page features a navigation bar with links for 'FIND DEALERS', 'FIND VEHICLES', 'BUY HERE PAY HERE CENTER' (with an AutoTrader logo), and 'CREDIT HELP CENTER'. Below the navigation bar is a 'HOMETOWN AUTOS · USA' logo and a menu with 'Home', 'About Us', 'External Website', 'Browse Our Vehicles', and 'Financing Info'. The main content area is divided into several sections: 'The Car Store of Gainesville' with the tagline 'We Finance Everyone!' and social media icons; 'HOURS OF OPERATION' (Monday-Saturday: 10:00 AM - 7:00 PM, Sunday: Closed); 'ABOUT US' text describing the dealership's mission; a map showing the location at '5043 McEver Rd' (43 miles from Smyrna, GA 30080) with a 'View on Google Maps' button; and a 'CONTACT US' section with a phone number '(844) 921-0881', an email address 'Contact_Us@TheCarStoreOfGainesville.com', and a contact form with fields for Name, Email, Phone Number, and a Question or Comment. A reCAPTCHA widget is visible in the contact form. At the bottom, there is a 'SEARCH ALL OUR VEHICLES' section with dropdown menus for 'Body Style', 'Make', 'Model', 'Max Down Payment', 'Max Payment', and 'Payment Frequency', along with a 'GO' button.

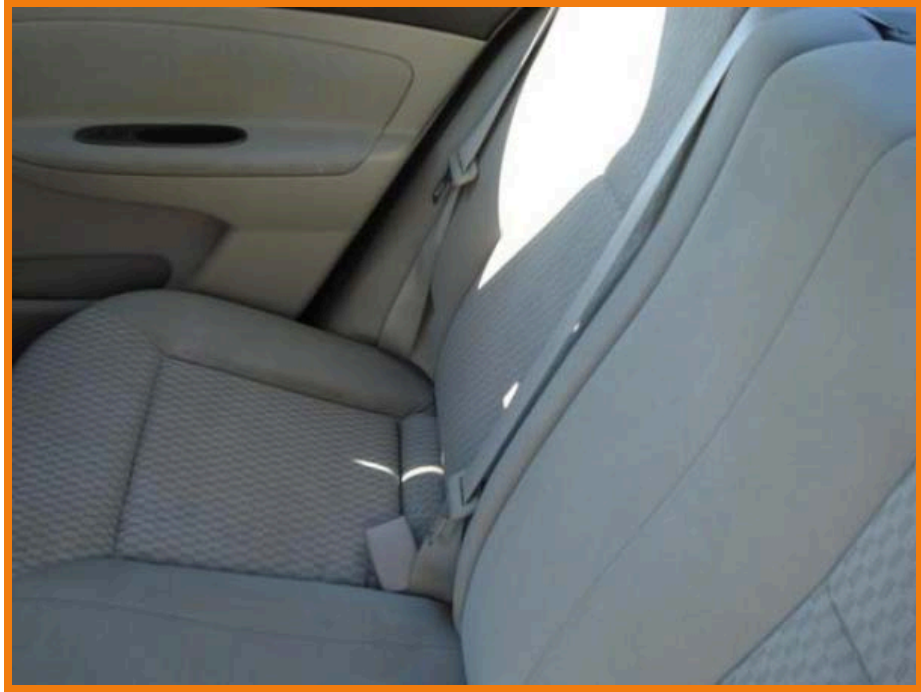
What we
need from **you.**



Become an
active partner



Photos



2008 Chevrolet Cobalt for sale in ...

chevrolet/cobalt/76#.U3OKV5gXUmU

BUY HERE PAY HERE CENTER
AutoTrader

CREDIT HELP CENTER

YOU WILL GET YOU APPROVED RIGHT NOW. RIGHT HERE

back to results

HOMETOWN
AUTOS · USA
We Finance Everyone!
Gainesville, GA 30566
7705341001
Contact_Us@TheCarStoreOfGainesville.com

43 Miles Away

Browse All Vehicles Financing
About Us Meet the Staff

Name (required) Email (required)
Phone Number
Question or Comment *

Hyundai which
type the text
Privacy & Terms reCAPTCHA
Submit

PAYMENT INFORMATION Complete Our Credit App

Down Payment:	\$1,349	Monthly:	\$0.00
Purchase Price:	\$8,995	Weekly:	\$0.00

THE PRICE LISTED HERE IS FINANCE PRICE. BUY HERE PAY HERE FOR CASH PRICE OR YOUR OWN FINANCE PLEASE CALL 678-725-2633. PRICES ALSO DO NOT INCLUDE TAX, TITLE. PRICES ONLINE ARE FINANCE PRICES BUY HERE PAY HERE FOR CASH PRICES PLEASE CONTACT 678-725-2633.

PRIMARY INFORMATION ABOUT THIS VEHICLE

PRIMARY INFORMATION ABOUT THIS VEHICLE

Descriptions

With as little as \$299 down, you can own this vehicle for \$299 per month! If you have no credit or bad credit, we can get you a Guaranteed Credit Approval. Even bankruptcies and prior Repo's are approved!

We offer 'GUARANTEED CREDIT APPROVAL' regardless of your credit history. Super clean vehicle, fully serviced. Great daily commuter car. For more info, call Bob at 617-212-2255 and ask about our GUARANTEED CREDIT APPROVAL.

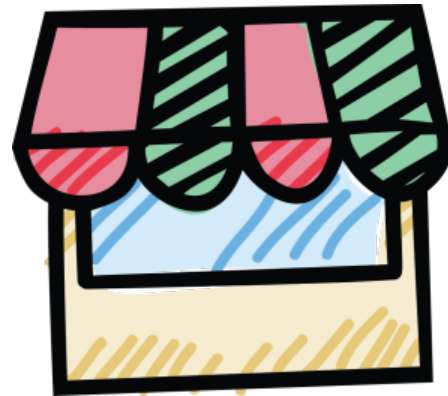
It's that easy! If you meet the requirements, YOU'RE APPROVED regardless of your credit history. Call BOB at 617-212-2255 and you WILL be driving your new car.

INCLUDE TAX, TITLE. PRICES ONLINE ARE FINANCE PRICES BUY HERE PAY HERE FOR CASH PRICES PLEASE CONTACT 617-212-2255

PRIMARY INFORMATION ABOUT THIS VEHICLE

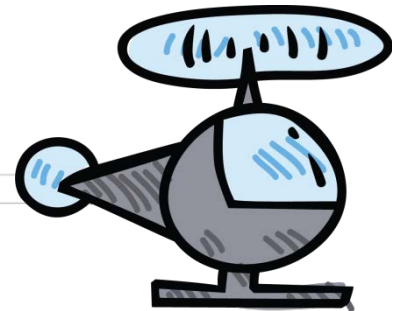
DESCRIPTION INFORMATION ABOUT THIS VEHICLE

Merchandise
your dealership



Emphasize
key messages

EASY APPROVAL!



Include down
payment information



Because misleading pricing information is the top complaint of online shoppers



Promote a speedy
approval process



Include information
about what will get
them approved



Checklist of required documents



Driver's license/personal ID



Down payment



Paycheck stubs



Credit history



Bill payments



Credit rating

Additional features

- Ad manager portal
- Industry resources content
- Reporting & analytics
- Framework for additional tools

The screenshot displays a web dashboard for 'Acme Automotive Superstore'. The top navigation bar includes 'DASHBOARD', 'MY VEHICLES', 'MY MICROSITE', 'MESSAGES', 'BANNER ADS', and 'MY ACCOUNT'. The main content area is divided into several sections:

- INVENTORY SUMMARY:** 35 Active vehicle Listings, 7 Listings will expire in the next 7 days, 4 Listings have expired in the last 7 days.
- MERCHANDISING SUMMARY:** Pie charts showing: With photos 90% (Without photos 10%), With videos 23% (Without videos 77%), With down payment 90% (Missing down payment 10%), Full description 80% (Brief description 20%).
- PERFORMANCE SUMMARY:** LEADS IN LAST 30 DAYS: 185; CONTACT FORM MESSAGES: 150; PHONE CALLS: 35; TOTAL EXPOSURE: 17,586; DEALER SRP IMPRESSIONS: 15,659; VDP PAGE VIEWS: 5,478; VEHICLE SRP IMPRESSIONS: 1,266; DEALER PAGE VIEWS: 1,422; CREDIT APP CLICKS: 356; CLICKS TO EXTERNAL SITE: 129.
- MY MOST POPULAR VEHICLES (BY PAGE VIEWS):**

Stock #	Vehicle	Views
#4596-7	'04 Honda Accord LX	54 views
#773341	'98 Mitsubishi Eclipse EXP	51 views
#4222-7	'02 Ford Ranger XLT Ext-Cab	48 views
#029410	'69 Dodge Charger	43 views
#010395	'56 Packard Caribbean	37 views
- VEHICLES EXPIRING:** Table with columns: STOCK #, YMMT, EXP. DATE, RENEW?

Stock #	YMMT	Exp. Date	Renew?
#4759-6	'02 Toyota Camry LS	1/24/2014	<input type="checkbox"/>
#67439-8	'04 Nissan Maxima ES	1/24/2014	<input type="checkbox"/>
#8472-4	'01 Honda Odyssey	1/25/2014	<input type="checkbox"/>
#996541	'04 Mazda Mazda 6 i	1/25/2014	<input type="checkbox"/>
#773341	'98 Mitsubishi Eclipse EXP	1/25/2014	<input type="checkbox"/>

At the bottom, there is a banner for 'Click Here for Dealer Tips and Industry Resources' and a footer with logos for AutoTrader, NADA.com, Dealer.com, NextCar, DealerMatch, VAuto, and Genius Labs.

No cost
to you!

What next?

The image features a promotional graphic on the left and a laptop displaying the AutoTrader website on the right. The graphic is a blue and orange shield-shaped banner with a sunburst background. It contains the text: "When's the last time you were offered a **FREE** TEST DRIVE?" and a "BUY HERE PAY HERE CENTER" badge with the AutoTrader logo and five stars. The laptop screen shows the AutoTrader website interface, including a navigation bar with "FIND VEHICLES", "BUY HERE PAY HERE CENTER", "CREDIT HELP CENTER", and "DEALER ACCESS". Below the navigation bar is a banner with a woman holding cash and a car, with the text "Buy Here Help You?". A "QUICK SEARCH" section is visible with dropdown menus for "Make", "Model", and "Down Payment", and a "GO" button. The location is set to "Atlanta, GA 30303". A search result snippet shows "2 miles away from 30303" and a "VIEW ALL OUR VEHICLES" button.



The model is working!

- Launched May 2014
- December 2014
 - 1000+ Active Dealers
 - 32,000+ Vehicles on site
 - Dealers from all 50 states
 - Consumer traffic from 50 states

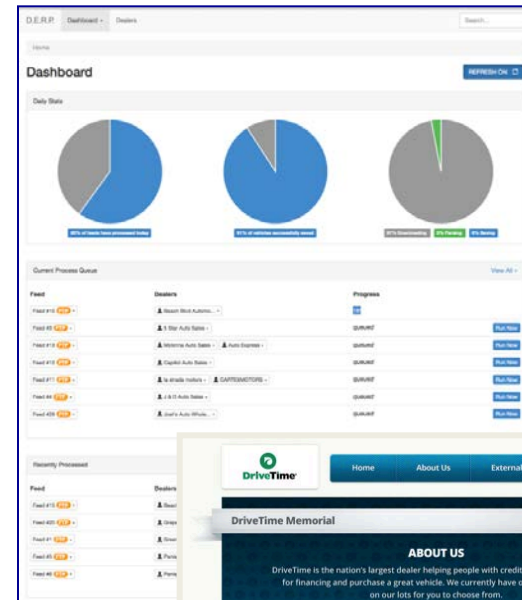
“I was wondering about buy here pay here options? I do have down payment. My credit is not good due to my husband being out of work for a while. I have been employed by the same place for almost 5 years now. Please let me know if there are any options available. Thank you.....”

-Consumer inquiry

BHPH Center 2014 – Post Launch Major Site Releases

Key Website Enhancements:

- SEO Browse Paths
- Responsive design enhancements
- Dealer inventory Dataload infrastructure



Dealer Advertising Enhancements:

- Display advertising (with simple Ad Creator)
- Dealer Microsite Redesign (Q4)
- Inventory Merchandising Enhancements
- Registration Wizard (Q4)
- Dealer Microsite Wizard (Q4)

The screenshot shows the 'DriveTime Memorial' website. The top navigation bar includes 'Home', 'About Us', 'External Website', 'Browse Our Vehicles', and 'Financing Info'. The main content area features an 'ABOUT US' section with text: 'DriveTime is the nation's largest dealer helping people with credit issues get approved for financing and purchase a great vehicle. We currently have over 8,500 vehicles on our lots for you to choose from.' Below this is a 'HOURS OF OPERATION' section and a grid of 'PHOTOS', 'VIDEOS', and 'LOCATION'. A 'CONTACT US' sidebar is on the right. At the bottom, there is a 'SEARCH ALL OUR VEHICLES' section with filters for 'Body Style', 'Make', 'Model', 'Max Down Payment', 'Max Payment', and 'Payment Frequency'. Two vehicle listings are shown: a 2008 Honda Accord LX and a 2007 Hyundai Sonata GLS, each with a 'DriveTime Memorial' logo and a '\$1,400' down payment offer.

What consumers want from your dealership

...and one thing that will give
you access to more prospects!



Brett Kelly
Director, Independent
Dealer Business