



Virtual F&I™ | Product Guide

The car buying experience, **reimagined.**

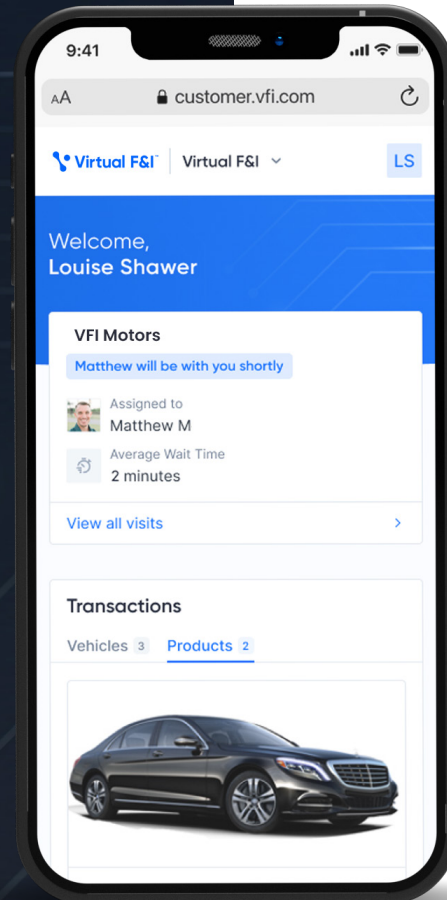
Virtual F&I is an Innovation

Overview

The future of automotive retail is about embracing the digital shift. Virtual F&I is leading this transformative journey, allowing the car-buying process to be completed anywhere, from start to finish. We're streamlining the purchasing experience, making it smoother, faster, and more intuitive than ever. As consumers demand greater convenience and flexibility, the automotive industry must evolve to deliver a seamless and efficient process that meets those needs.



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Our mission

Virtual F&I is a revolutionary partner and industry leader that disrupts the status quo through constant innovation. We challenge the traditional car-buying experience and envision a new way for you to engage with customers – fueling your dealership's growth by delivering a seamless, transparent, and efficient vehicle buying process.

At Virtual F&I, we're not just helping you sell more cars and F&I products. We are transforming automotive retail to make it more accessible, efficient, and rewarding for everyone.

The vision that guides us

We have a singular vision that drives us every day: to transform how people buy cars. The days of F&I managers who miss family dinners and are unable to attend their children's games on the weekends are a thing of the past with Remote F&I. Instead, we have created a unique platform that delivers the dealership experience to customers' fingertips, wherever they may be, to increase your dealership's productivity and ultimately close more deals faster.

Virtual F&I's Cutting-edge Platform

Virtual F&I is innovation at its finest. Our SaaS platform brings your dealership right to customers' devices, enabling them to easily browse and buy vehicles from home. At the same time, it helps you elevate your dealership's online presence to attract more buyers and close sales faster. Remote F&I technology connects customers to F&I experts through the app, enabling centralized operations or team expansion with our skilled F&I managers.



Driving Your Dealership's Success

Virtual F&I elevates your dealership's growth with streamlined financing, faster deal closures, and increased profitability in the digital marketplace.

- ✓ **Speed up sales:** Our platform accelerates the sales process, enabling dealers to close deals faster and manage more appointments, increasing overall sales and customer satisfaction.
- ✓ **Mirror customer's in-store journey:** Proprietary technology enables you to seamlessly deliver key F&I interactions to customers, replicating the in-person process with ease.
- ✓ **Augment current staff:** The advanced platform enhances the capabilities of existing staff, allowing them to handle more transactions efficiently and effectively.
- ✓ **Reduce expenses:** Streamline operations and reduce the need for physical paperwork.
- ✓ **Improve PVR and product penetration:** Advanced tools and personalized services help increase profitability metrics.
- ✓ **Comprehensive compliance:** Ensures compliance through continuous adjustments to regulatory changes, supported by a dedicated in-house team boasting decades of regulatory experience.

Integrated Features to Boost Your Profitability

Deskings: Dynamic deskings tools provide multimedia proposals that clarify F&I products and services, helping customers make informed decisions. This feature enhances transparency and trust in the buying process.

Menu: User-friendly menu platform simplifies the discovery, understanding, and purchasing of vehicle products. Customers can easily explore and select the options that best fit their needs.

Remote: The Remote F&I feature offers personalized support, helping customers navigate the F&I process smoothly. This ensures that customers receive the guidance they need, regardless of their location.

Documents: Secure e-signature capabilities allow customers to review and sign documents from anywhere, streamlining the process and reducing errors and paper waste. This feature also enhances the convenience and speed of the transaction.

Finance: A decentralized automotive finance system enables dealers to manage and set their own interest rates and finance products autonomously. This control allows for a more tailored and competitive financing solution.

Delivery: Advanced logistics solutions allow dealers to deliver vehicles directly to customers, saving time and reducing travel costs. This feature improves the overall customer experience by providing convenient delivery options.

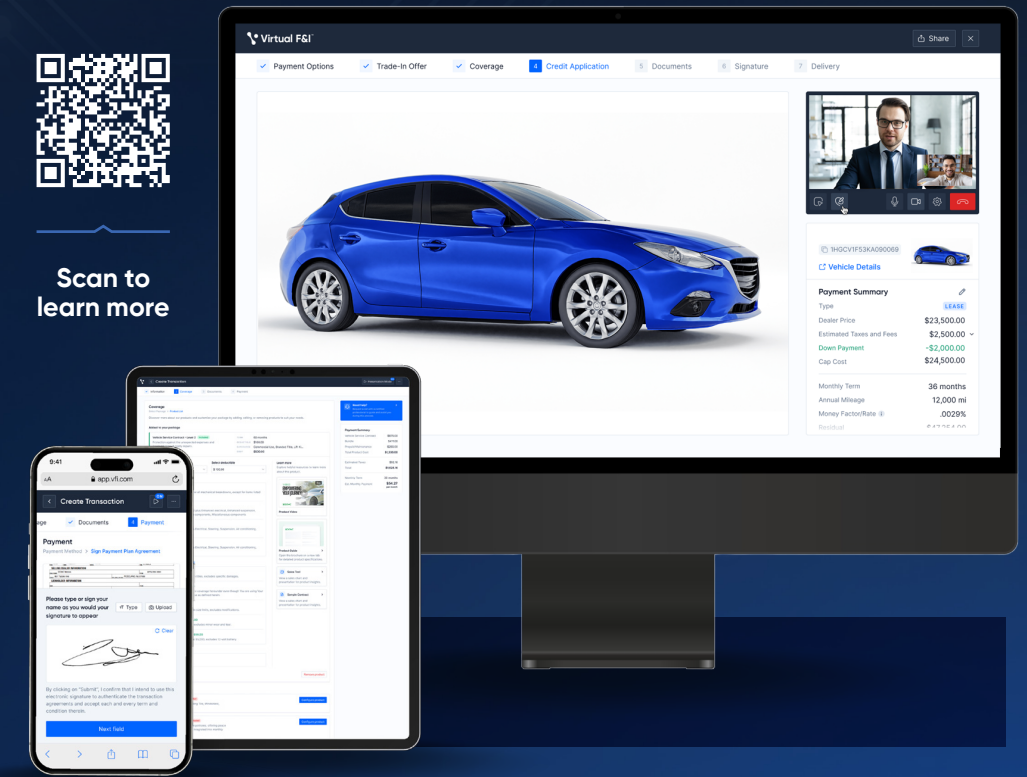
SaaS platform: This advanced SaaS platform revolutionizes the automotive buying experience with state-of-the-art technology, ensuring a streamlined, transparent, and efficient process.

Devices: Sophisticated hardware solutions are designed to optimize the modern dealer experience, providing the necessary tools to support a digital-first approach.

Concierge: Our digital human, equipped with a sophisticated language model, offers human-like interactions, providing personalized support and assistance throughout the buying process.



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Future-Ready Features & Unmatched Benefits



Fraud detection and enhanced security

Our platform integrates robust fraud detection systems to protect customers' information & transactions, ensuring a secure buying experience. Advanced encryption and real-time monitoring add an extra layer of security.



E-signing and real-time desking tools

The platform supports electronic signing of documents, making it easy for customers to complete transactions from anywhere. Real-time desking tools help structure deals efficiently, providing clear & transparent options for buyers.



Integrated payment and document execution

Streamlined payment processes and secure document handling ensure that all financial transactions and paperwork are completed smoothly and accurately, reducing the risk of errors and delays.



Third-party financing integrations & embedded lending options

Customers have access to a variety of financing choices, thanks to the platform's integration with multiple third-party financing partners. Embedded lending options further simplify the process, providing tailored financing solutions.



Virtual F&I is a Revolution

Meeting customers where they want to be

Virtual F&I empowers customers to take charge of their car-buying journey, allowing them to configure their deal however they desire – online, in-store, or both – and effortlessly continue the process in your showroom or from home. Customers can move at their own pace while still getting the expert advice and personal touch they expect in a dealership. With Virtual F&I, customers can choose the process that best suits them.



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DID YOU KNOW?

92% of buyers want their next vehicle purchase to be at least **partially online**.

100% online experience

Seamless shopping, anytime anywhere: Our platform offers a streamlined online shopping experience, allowing car buyers to browse your entire inventory online from any device. They can build deals and easily customize their purchase with F&I products, protection plans, and vehicle delivery options. This flexibility ensures that buyers can engage with the process whenever and wherever they choose.



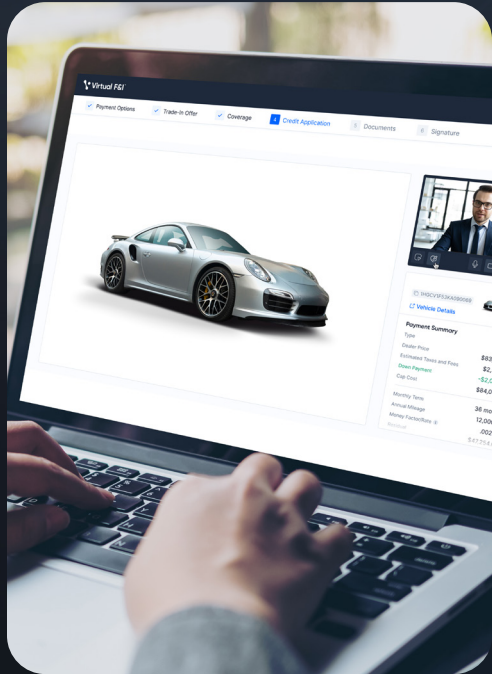
Hybrid experience

Integrated transition from online to in-store: A seamless hybrid experience ensures a smooth transition from online research to in-store visits by tracking customer progress and picking up where they left off. This seamless integration provides consistency in the customer journey, regardless of whether they start online, in-store, or a combination of both.

In-store experience

Comprehensive deal management: In the store, our platform guides car buyers through the entire purchase process. From payment options and F&I products to the customization of protection plans and accessories, our solution ensures that buyers receive a comprehensive and personalized experience.

Enhanced Customer Experience



Shop anywhere

Customers can access the car-buying process from any location, whether at home, at work, or on the go.



Accelerated process

Quick and efficient transactions reduce the time spent on paperwork and negotiations, making the buying process more enjoyable.



Flexible financing

Our platform provides rapid approvals and decisions, ensuring that customers do not have to wait long periods for financing and other approvals.



Customized options

Personalized and tailored to individual needs, our platform allows customers to customize their purchase with various F&I products, protection plans, & delivery options.

DID YOU KNOW?

21% of buyers are ready to purchase their next vehicle **fully online.**



Virtual F&I is an Evolution

The future of F&I starts today

Virtual F&I represents the evolution of automotive retail, boldly meeting the future where technology and innovation drive every aspect of the car-buying process. Our digital human supports customers through their entire journey with transparent, unbiased information on pricing and terms.



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ALYCE: Digital human technology

ALYCE is the generative AI-powered digital human that skillfully navigates customers through the intricacies of the F&I process. ALYCE enables customers to effortlessly explore different levels of coverage, providing expert guidance and clarification on essential paperwork throughout the process.

- ✓ **Engaging experience:** Engaging way to explore protection plans and complete the F&I journey.
- ✓ **Increased upsell opportunities:** Tailored recommendations to increase upsells.
- ✓ **24/7 availability:** On-demand access to F&I information and support through online channels & in-store kiosks.
- ✓ **Enhanced customer satisfaction:** Boost consumer satisfaction through transparent pricing and terms.

Aii Sight: Advanced data analytics

Combining dealership and automotive data to deliver actionable insights, Aii Sight focuses on optimizing F&I and operational performance.

- ✓ **Clear insights:** Transforms complex dealership data into actionable metrics.
- ✓ **Hidden opportunities:** Reveals hidden opportunities in F&I processes.
- ✓ **Smart market trends:** Provides data-driven insights into both industry and customer behavior.
- ✓ **Unified data:** Aggregates analytics from DMS and CRM tools.
- ✓ **Real-time dashboards:** Visualizes key metrics in real-time with customized dashboards.



Join the Revolution

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