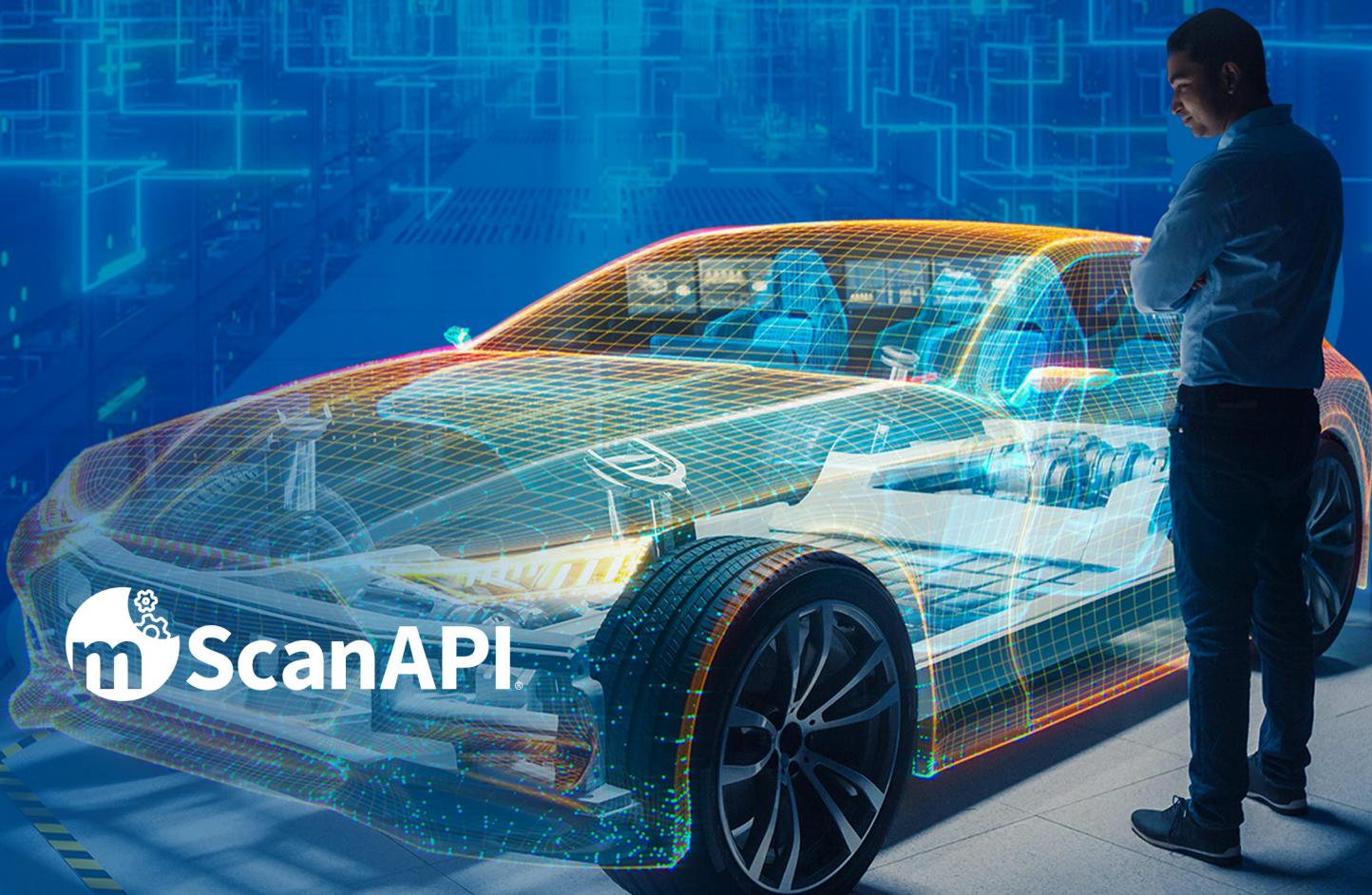


M A R K E T   S C A N®

# Market Scan's award-winning mScanAPI® technology is the Gold Standard by which all others are measured

Market Scan's **Automotive Payments as a Service™** platform powers modern retail. mScanAPI® is the choice of industry leaders. mScanAPI® delivers over 250 million real-time, optimal, 100% accurate automotive payments daily through a simple to-integrate API.



**mScanAPI**

**In the era of Digital Retailing, the consumers are in the driver's seat; they demand and expect ease of shopping and to be presented with payments that are exact, consistent, and all-inclusive.**



**The most critical element of successful automotive commerce is getting the consumer's payment right - every time.**



*Create the ultimate Consumer Experience by providing every Shopper a Scientifically Perfect Payment Solution™ – every time.*

Providing consumers transparent, accurate, consistent and ultra-competitive payment quotes at every point of their journey ensures a satisfying buying experience from online shopping through delivery!

*Provide Consumers multiple Lease & Finance Options simply by providing a VIN*

mScanAPI® makes it simple for all Digital Retailing technologies to easily integrate multiple payment options for consumers. All that is required is a VIN and a consumer scenario, Market Scan does all of the heavy lifting.



*Present consumers with Vehicle Options based on their Budget – sorted by “best bang for their buck”*

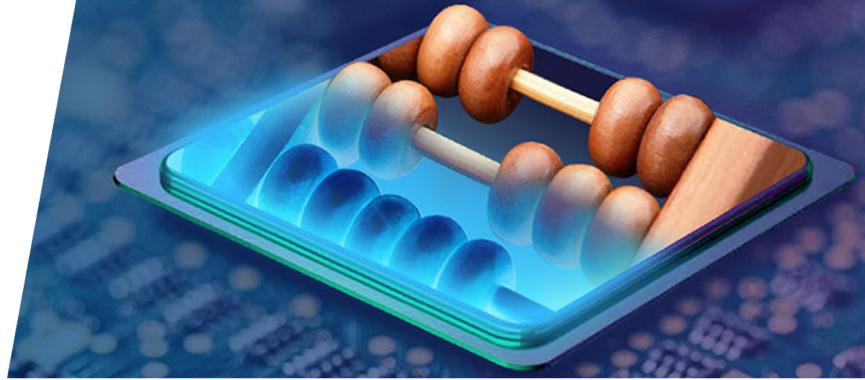
mScanAPI® empowers any Digital Retailing technology to instantly answer the common question “What Can I Drive???” based on a consumer’s budget and geographic location. Digital Retailers now have the ability to provide consumers with optimal vehicle options within a desired radius.

Market leaders such as General Motors, Roadster, FRIKINtech, MotoInsight, Tekion, DriveCentric, and a host of other retail powerhouses have chosen Market Scan® to power their digital retailing solutions – and to provide the consumer a vastly enhanced experience. How can we help you?

**9 billion+ all-inclusive, lease/finance payments calculated monthly (average)**

**10,000+ retailers and dealerships are powered by mScanAPI® in North America**

**Market Scan's Technology exclusively provides Scientifically Perfect Payment Solutions™ – every time.**



**When it comes to payment solutions, there is no “one size fits all”. mScanAPI® subscription levels and pricing options are designed to meet the needs of everyone. From startup tech companies to multi-billion dollar enterprises, there is an mScanAPI® solution that meets all needs.**



*Scientific Perfection can only be achieved by artfully combining Science, Technology, and Data*

To calculate Scientifically Perfect Payment Solutions™ requires taking all necessary data fully into account, leveraging dealer and consumer data. That data must be accessible in real-time to support on-demand calculations.

### *Increase Profitability and Gain Market Share*

There is EXACTLY one Scientifically Perfect Payment Solution™ for any conceivable automotive transaction. Any solution that is less than perfect invariably results in lost revenue and overlooked opportunities.



*Establish Market Dominance with Scientific Precision!*

On average, the Scientifically Perfect Payment Solution™ is 25% better than the most common Penny Perfect Payment.

### *No Bandwidth Limitation*

Distributed across several geographical locations, our cloud-based APaaS™ solution provides unparalleled response time, performance, and reliability.



*Real-Time, On-Demand Calculations*

On-the-fly settings changes are **instantly** reflected, eliminating unnecessary delays caused by nightly batch processes.

# The Gold Standard in Data

Market Scan's database is the Gold Standard by which all others are measured. It is the most timely, accurate, and comprehensive repository of payment-centric data in the world. It encompasses every parameter, policy, and factor that can influence any lease, finance, balloon, or cash purchase transaction for any new or used vehicle.

**“Big Data without Science is Just Noise”**

Rusty West, President & CEO of Market Scan

**Market Scan employs agile development techniques to electronically aggregate Manufacturer, Lender, Municipality, and Dealership Data and accurately applies all of this data to any conceivable consumer scenario.**

## OEM



All Rebates, Incentives, and Stackability Rules are electronically aggregated. Every new and used vehicle for the past two decades is accurately represented (year, make, model, trim, cost, MSRP, shipping, gas guzzler, bore, stroke, number of cylinders, EPA mileage, laden weight, GVWR, etc.).

## Lender

Every parameter, policy & factor that can influence a lease, finance, or balloon note payment from every lender that has a published program is electronically aggregated (rate, residual value, bank fee, low mileage enhancements, high mileage deductions, zero-standard-multiple security deposit policies, max advance, max rate, rate participation, hard/soft adds, etc.).



## Municipality

Every law, rule, regulation, calculation methodology, tax percentage rate, and the registration fee is included.

## Dealer

All terms and conditions under which every participating dealer is willing to transact are housed for each respective rooftop (inventory, selling price rules by vehicle, available lenders, dealer-defined fees, DMS calculation settings, quoting preferences, etc.).



## Consumer

Automatically apply all loyalty and conquest incentives based on trade-in or current vehicle. Accurately evaluate all available consumer credit criteria and apply all published lender buying policies and practices to predict “call-backs”.

*Contact us so we can assess your needs and demonstrate the power of our data — Schedule a Demo Today!*

Call us at **800-MKT-SCAN (658-7226)** or email **sales@marketscan.com**