



Finance Options Made Easier

Sales and F&I Solutions for ERA[®]

U.S.

Automated Rates and Residuals for ERA[®] Desking

Calculate and present finance and lease payment options that satisfy you and your customer more quickly and accurately with Automated Rates and Residuals.

A Better Way

It's cumbersome to manually use lender rate sheets and residuals guidebooks, or even a third-party automated tool. They all can lead to customers growing impatient, gross profit calculations and analysis becoming guesswork, and lenders rejecting finance packages.

Automated Rates and Residuals can help you:

- Save time.
- Increase close ratio.
- Optimize profit opportunities.
- Reduce rejected finance packages.
- Decrease critical customer wait time.

Maximize Profit

Automated Rates and Residuals automatically analyzes your deals based on lender, vehicle, and credit score and then quickly ranks payment scenarios. Simply select and present the options that best meet your customer's targeted payment and your profit criteria.

The screenshot shows the ERA software interface. At the top, there are tabs for 'Vehicle', 'Rate Sheets', 'Best Rates', 'Reset', and 'Close'. Below these are input fields for 'Deal' (Credit Score: 780, Deal Type: Lease, Bank Program: Normal, Mileage Program: 15000, Planned Miles: 15000), 'Financial Institutions' (GMAC, US BANK, CHASE MANHATTAN AUTOMOTIVE I, NISSAN MOTOR ACCEPTANCE CORP), 'Terms' (24/36, 48/60), and 'Profit' (Buy Rate Spread: 4.0, % Net Cap Cost: .06, Money Factor Spd: .000999, Front End Gross: \$4,400.00). A 'Ranking' window is open, displaying a table of payment options. The table has columns for Payment, Term, Financial..., Rate Sheet Name, Tier, Buy Rate, Sell Rate, Res %, Adj Res, Fin Res, and Total Gross. The table is sorted by Total Gross, with the highest value at the top. A red bar at the bottom of the table indicates 'Max Advance Exceeded by \$1,288.84'. Buttons for 'Calculate', 'Stop', 'Select', and 'Create Scenario' are visible at the bottom of the window.

| Payment | Term | Financial... | Rate Sheet Name | Tier | Buy Rate | Sell Rate | Res % | Adj Res | Fin Res | Total Gross |
|------------|------|--------------|------------------------------|--------|----------|-----------|-------|-------------|------------|-------------|
| \$1,220.27 | 36 | Chase | Special Lease New Program... | T1 | 0.003450 | 0.004450 | 0.470 | \$24,017.00 | \$1,997.35 | \$8,172.35 |
| \$1,345.97 | 36 | Chase | Standard Lease Program New | T1 | 0.003900 | 0.004900 | 0.400 | \$20,440.00 | \$1,913.69 | \$8,080.69 |
| \$1,258.83 | 36 | Chase | Standard Lease Program New | T1 | 0.003900 | 0.004900 | 0.470 | \$24,017.00 | \$1,999.62 | \$8,174.62 |
| \$1,018.07 | 36 | US Bank | VA/MD Lease - No Sec... | Tier 1 | 0.002570 | 0.002570 | 0.470 | \$24,017.00 | \$2,140.89 | \$8,315.89 |
| \$1,026.86 | 36 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002670 | 0.002670 | 0.470 | \$24,017.00 | \$2,141.20 | \$8,316.20 |
| \$1,034.86 | 36 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002770 | 0.002770 | 0.470 | \$24,017.00 | \$2,141.52 | \$8,316.52 |
| \$1,046.86 | 36 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002920 | 0.002920 | 0.470 | \$24,017.00 | \$2,142.00 | \$8,317.00 |
| \$1,133.24 | 48 | Chase | Special Lease New Program... | T1 | 0.003450 | 0.004450 | 0.310 | \$15,841.00 | \$2,303.25 | \$8,558.25 |
| \$1,071.17 | 48 | Chase | Special Lease New Program... | T1 | 0.003450 | 0.004450 | 0.380 | \$19,418.00 | \$2,498.50 | \$8,673.50 |
| \$1,166.66 | 48 | Chase | Standard Lease Program New | T1 | 0.003900 | 0.004900 | 0.310 | \$15,841.00 | \$2,305.26 | \$8,560.26 |
| \$1,106.84 | 48 | Chase | Standard Lease Program New | T1 | 0.003900 | 0.004900 | 0.380 | \$19,418.00 | \$2,501.52 | \$8,676.52 |
| \$887.61 | 48 | US Bank | VA/MD Lease - No Sec... | Tier 1 | 0.002470 | 0.002470 | 0.380 | \$19,418.00 | \$2,135.67 | \$8,310.67 |
| \$895.06 | 48 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002570 | 0.002570 | 0.380 | \$19,418.00 | \$2,135.93 | \$8,310.93 |
| \$902.52 | 48 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002670 | 0.002670 | 0.380 | \$19,418.00 | \$2,136.23 | \$8,311.23 |
| \$913.70 | 48 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002820 | 0.002820 | 0.380 | \$19,418.00 | \$2,136.68 | \$8,311.68 |
| \$1,008.14 | 60 | Chase | Special Lease New Program... | T1 | 0.003450 | 0.004450 | 0.240 | \$12,264.00 | \$2,818.20 | \$8,993.20 |
| \$962.42 | 60 | Chase | Special Lease New Program... | T1 | 0.003450 | 0.004450 | 0.310 | \$15,841.00 | \$2,964.36 | \$9,139.36 |
| \$1,039.55 | 60 | Chase | Standard Lease Program New | T1 | 0.003900 | 0.004900 | 0.240 | \$12,264.00 | \$2,820.72 | \$8,995.72 |
| \$995.42 | 60 | Chase | Standard Lease Program New | T1 | 0.003900 | 0.004900 | 0.310 | \$15,841.00 | \$2,966.88 | \$9,141.88 |
| \$832.12 | 60 | US Bank | VA/MD Lease - No Sec... | Tier 1 | 0.002570 | 0.002570 | 0.310 | \$15,841.00 | \$2,132.21 | \$8,307.21 |
| \$809.16 | 60 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002670 | 0.002670 | 0.310 | \$15,841.00 | \$2,132.50 | \$8,307.50 |
| \$816.21 | 60 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002770 | 0.002770 | 0.310 | \$15,841.00 | \$2,132.78 | \$8,307.78 |

Sort by clicking on the appropriate column header. Items in red are outside lender parameters.

Automated Rates and Residuals
for ERA® Desking

- Eliminate the guesswork of gross profit calculation and analysis.
- Sort ranking by gross, payment, term, rate, money factor, residual, or reserve.
- Maximize back-end gross with loan-to-value alerts, which let you know how much room you have to sell aftermarket products.
- Review a “Best Rates” list of other lenders in your region.



Conveniently evaluate all retail and lease options in your region.

Financial Impact

With Automated Rates and Residuals, the potential for increased gross is limitless. As an example, if you increase your gross by \$100 per vehicle and sell 75 vehicles a month, your dealership would see a \$7,500 gross increase per month or \$90,000 for the year.

Reduce Rejection

Avoid the frustration of eating your reserve or calling customers back in to re-contract the deal. Get it right the first time by automatically ranking finance options based on current lender data and evaluating terms and conditions to keep you within lending parameters.

- Receive automatic alerts, helping you adhere to program model year, tier, or value parameters.
- Incorporate negative equity positions without exceeding lender parameters or limiting profit, with max advance alerts.

Optimize Performance

Because Automated Rates and Residuals is a part of ERA Desking, convenience, speed, and efficiency are built in.

- Rely on payments matching across ERA with a single calculation engine.
- Easily navigate through the sales and F&I process.
- Save time and reduce errors by eliminating double data entry.
- Count on deal, vehicle, and customer records continually being updated automatically.

Let Automated Rates and Residuals make it easier for you to quickly offer customers the right finance options, saving you time and increasing your gross.

For more information on Automated Rates and Residuals, please contact your Reynolds Account Manager or call 800.767.7879.

| | | | | | | | | | | |
|------------|----|---------|-----------------------------|--------|----------|----------|-------|-------------|------------|-------------|
| \$1,107.17 | 60 | Chase | Standard Lease Program... | T1 | 0.003900 | 0.004900 | 0.240 | \$12,264.00 | \$2,952.18 | \$32,127.18 |
| \$1,063.05 | 60 | Chase | Standard Lease Program... | T1 | 0.003900 | 0.004900 | 0.310 | \$15,841.00 | \$3,098.78 | \$32,273.78 |
| \$925.00 | 60 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002220 | 0.002220 | 0.310 | \$15,841.00 | \$1,126.64 | \$30,301.64 |
| \$943.15 | 60 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002330 | 0.002330 | 0.310 | \$15,841.00 | \$1,126.78 | \$30,301.78 |
| \$850.51 | 60 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002430 | 0.002430 | 0.310 | \$15,841.00 | \$1,126.93 | \$30,301.93 |
| \$861.55 | 60 | US Bank | VA/MD Lease - No Sec Dep... | Tier 1 | 0.002590 | 0.002590 | 0.310 | \$15,841.00 | \$1,127.15 | \$30,302.15 |

Max Advance Exceeded by \$34.03
Alert: Selling Rate Capped at 0.0049%

Select Create Scenario

Sample automatic alerts. Alerts let you know when you step outside lender criteria.

