

# Focused Growth for Finance Express

The past few months have been exciting and eventful times for Finance Express, known as the leading provider of online services and web-based technology for the independent used car dealer market. The FEX system offers a comprehensive dealer management system with functions such as inventory management, credit application entry and bureau reporting, links to lending sources, contracting, loan servicing and accounting systems integration.

Finance Express recently purchased the Tracker Dealer Management System from Manheim. Former Tracker customers will gain more options and functionality to support their business needs through Finance Express' product offering. Although the Tracker product will no longer be offered for sale, Finance Express will provide technical support out of the Orlando branch through the end of the year.

David Huber, President of Finance Express commented about the acquisition, "Finance Express was originally created to level the playing field for used car dealers by providing them with all of the tools that were previously only available to franchise dealers. We are now able to provide this powerful, Web-based product offering to all Tracker dealers."

Additionally, the founders of Finance

Express introduced Dealer Vision at the 2007 NIADA Convention & Expo in Nashville, Tennessee. Dealer Vision was created to revolutionize the F&I process for independent used car dealers.

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— David Huber

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Through innovative technology and partnerships, Dealer Vision enables dealer customers to coordinate the closing and funding of automotive purchases and offer aftermarket products directly to the consumer via a live video interface between the customer, the dealer, the Finance Express DMS system and a trained, professional F&I manager.

"Dealer Vision virtually links independent auto dealers with qualified F&I managers through its pioneering technology," states Fred Morgan, Chief Executive Officer of Dealer Vision. "Our goal is to provide a method of closing automotive transactions and offer aftermarket products

in a manner which is not only in full compliance with state and federal requirements, but affords the dealership owner the opportunity to offer these services without incurring the expense of employing a full time F&I manager."

The tasks of closing transactions and offering finance and aftermarket products are achieved through real-time video conferencing with professionally trained Finance and Insurance Managers. Because products are introduced on every transaction, whether cash or finance, more cash purchases will have aftermarket sales and more financed transactions will be secured with service contracts and GAP policies. It also means that transactions will always be completed professionally, according to the latest regulatory requirements.

The initial reaction has been incredibly positive. "Regardless of the size or type of dealership, most owners understand the benefits of outsourcing their finance and insurance departments. This relationship helps complete the vision of Finance Express by allowing the dealer to do what he does best, while at the same time improve the performance and the profitability of his dealership," concludes Huber.

For more information about Finance Express, visit them online at [www.financeexpress.com](http://www.financeexpress.com).