

Automotive Dealers



CenPOS provides **technology driven commerce solutions** to dealerships, whether a single dealership or a large multi-brand, multi-location dealership group.

SALES / FINANCE

- Collect quality data
- CenPOS captures customer data at the point of sale that salespeople typically do not document, thus ensuring compliance and quality data collection.
- Streamline and simplify check acceptance process
- CenPOS dynamically routes check transactions to the appropriate vendor depending on routing rules determined by the dealership.
- Reduce the risk of losing a claim on a guaranteed check by ensuring the cashier provides all of the information specified by the provider.

PARTS

- **CenPOS Mobile Solution**
 - The CenPOS mobile platform lowers cost, exposure to chargebacks, and customer disputes by converting historically manually entered transactions into card present swiped transactions.
- **Tokenize payment information for repeat customers**
 - Both card and ACH information can be easily stored for future use.
 - Creates and electronically stores credit authorization forms.
 - Reduces labor costs associated with managing and manually entering transactions.

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- Mitigates PCI burden of storing traditional paper authorization forms, which typically contain sensitive cardholder data that is typically not stored properly.

- **Real-time AVS**

- Prevent fraud through the use of real-time AVS to reject transactions based on merchant specific risk parameters.
- Supervisor Override allows administrators to approve a previously rejected transaction.

SERVICE

- **Increased pin-based debit conversion**

- Limits the dealership's exposure to chargebacks, so customers cannot charge back on the basis of "services not rendered" or "not to satisfaction".

- **CenPOS Mobile Solution**

- Allows Service Advisors to be more hands-on with customers, handle the payment transaction and eliminates / reduces the need for cashiers.
- Allows a customer to complete transactions without ever leaving the comfort of their car.

- **Interchange optimization**

- Properly qualify business, corporate and purchasing cards which can make up a bulk of service transactions. CenPOS provides a savings of 60-95 basis points depending on card type.

UNIQUE CHALLENGES TO AUTO DEALERSHIPS

Automotive dealerships operate within a large ticket environment where the cashier is accepting payments and is solely responsible for which fees will be applied and how great the exposure to payment risk (e.g. fraud, chargebacks) will be to the dealership.

Dealership groups have problems creating payment uniformity throughout their group due to inefficient, and often times costly, legacy payment systems. CenPOS solves this by imposing standardization across the group and eliminating inefficiencies.

CENPOS AUTOMOTIVE DEALERSHIP SOLUTIONS

CenPOS has created a dynamic payment processing solution to meet the unique challenges of a dealership's payment ecosystem.

- Payment standardization between locales
- Permission-based user management allows for the platform to be scaled up or down depending on the individual's transactional and reporting needs
- Electronic storage and retrieval, eliminating the need to store transactional receipts
- Dashboard reporting, providing the ability to manage multiple locales easily from one location
- Enhanced data mining and analytics based on data collected at the point of sale
- Reduced PCI and Red Flag burden
- Enhanced accountability as transactions are tagged to users and are easy to locate based on data captured at the point of sale
- Streamlined end of day reconciliations