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OF-A-KIND SOLUTION

COMPLETE PROCESS

One family of companies offers you an end-to-end asset recovery solution that goes beyond the competition.

KAR
AUCTION SERVICESSM

KAR Auction Services (NYSE: KAR) provides sellers and buyers across the global wholesale used vehicle industry with innovative, technology-driven remarketing solutions. KAR's unique end-to-end platform supports whole car, salvage, financing, logistics and other ancillary and related services, including the sale of nearly 3.5 million units valued at over \$40 billion through our auctions. Our integrated physical, online and mobile marketplaces reduce risk, improve transparency and streamline transactions for customers in more than 70 countries. Headquartered in Carmel, Ind., KAR has approximately 15,000 employees across the United States, Canada, Mexico, U.K. and Europe. For more information, go to www.karauctionservices.com. For the latest KAR news, follow us on Twitter @KARspeaks.



Partners in Asset Recovery

- nationwide recovery management
- skip tracing
- remarketing
- title services



Recovery Database Network

- recovery technology
- consolidated invoices and reporting
- assignment management



Transport Network

- instant online quotes
- automated dispatch tracking
- available pre- and post-sale



Technology Services

- vehicle inspections
- condition reports



Whole Car Auto Auctions

- reconditioning & other ancillary services
- in-lane & online auctions
- private label online sales
- post-sale inspections
- specialty sales



COMPLIANCE ● ●

- Platinum Compliance
 - Provides lender 24/7 access to compliance management system
 - A comprehensive database of state-level recovery vendor requirements
 - All PAR and vendor due diligence including insurance certificates, relevant licensing, operational and enterprise policies, and even employee-level compliance data
- Continuous auditing ensures adherence to:
 - Client service level agreements
 - Internal service level expectations
 - Legal/regulatory requirements
- Information Security:
 - Stringent change controls (SOX compliant)
 - Data encryption
 - SOC 2 attestation for offsite data centers
- Dedicated compliance division utilizes robust compliance management system
- SOC 1 Type 2 completed
- Active vendor management for all recovery agents
 - Physical site inspections
 - Certification/training required
 - Complaint tracking/reporting
 - Daily monitoring of all performance activity

RECOVERY ● ● MANAGEMENT

- Coverage across all 50 states
- Fast & efficient assignment placement
- 24/7 tracking capabilities
- Dedicated client service & impound management teams
- Network of over 600 independent recovery agents
- Direct and real time integrations with all major recovery management tools

REMARKETING ● ●

- Nationwide auction network
 - Repo 360 Advantage
 - Menu pricing at all PAR contracted auctions
 - Preferred lane placement
 - Value-added reconditionings
- Online and live auction sales
- NAAA Gold/Silver Certification

SKIP TRACING ● ●

- Waterfall skip tracing process
- Top investigative data and resources
- Team equipped with cutting-edge technology including DRN and masterQueue

TITLE SERVICES ● ●

- Services include:
 - Repossession titles and affidavits
 - Refinance titles
 - Lease to loan conversions
 - Title corrections and duplicates
 - Transfer of equity
- 24/7 client access to monitor title processing
- Digital copy of documents
- Completed titles forwarded to any destination
- Member of National Title Solutions Forum
- Title warehousing & storage