

GoldStar[®] GPS[®]
Guided by Spireon[®]



2012 GPS Vehicle Tracking
Buyer's Guide



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LETTER FROM THE EDITOR

Welcome to the 2012 edition of the BHPH Buyer's Guide for GPS Vehicle Tracking.

Congratulations on your decision to search for and consider GPS Vehicle Tracking!

As the industry leader and world's largest supplier of GPS Vehicle Tracking solutions, we felt an obligation to compile the most up-to-date information about GPS Vehicle Tracking and create an informative tool for Subprime Auto Finance and Buy Here Pay Here (BHPH) dealers looking to implement the GPS vehicle tracking solution into their business models.

Now that you've started your search for a GPS vehicle tracking solution, you more than likely feel overwhelmed, but rest assured that you're in the right place. This guide will provide you with a solid foundation to make the choice that's right for your business. Below are some common questions that we have encountered throughout the buying process.

Is GPS Vehicle Tracking just a fad?

GPS vehicle tracking is one of the fastest-growing technology solutions on the market, creating plenty of room for continued growth. Customer needs, products, and underlying technologies continue to change, resulting in multiple levels of solutions and a persistent need for up-to-date technology in real time. The use of GPS vehicle tracking for asset protection has drastically risen in recent years and still rises. This type of growth has attracted a large and still growing number of providers, inevitably creating an overwhelming amount of competitive noise.

Is now really the time?

There has never been a better time to pursue GPS Vehicle Tracking as a solution. The new economic climate is driving more customers to the BHPH dealerships than ever before. Many dealerships are seeking out innovative ways to gain control of their collection and recovery processes, making GPS Vehicle Tracking their critical component.

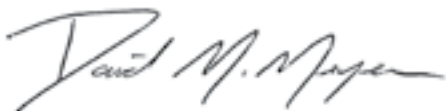
Are these solutions worth the investment?

This is really what it all comes down to for every business decision. This Buyer's Guide contains statistics to show you how soon on average you can expect a positive return on your investment. The truth lies within the numbers, and being the number one provider on the market, we are more than able to share this information with interested parties.

The importance of an educated decision:

We at Spireon, Inc., know that an educated decision is crucial in today's environment, and we've created this Buyer's Guide in hopes that the following pages serve you well in your search for a GPS Vehicle Tracking provider. Regardless of which provider you choose for your business, we wish you the best of luck in the future.

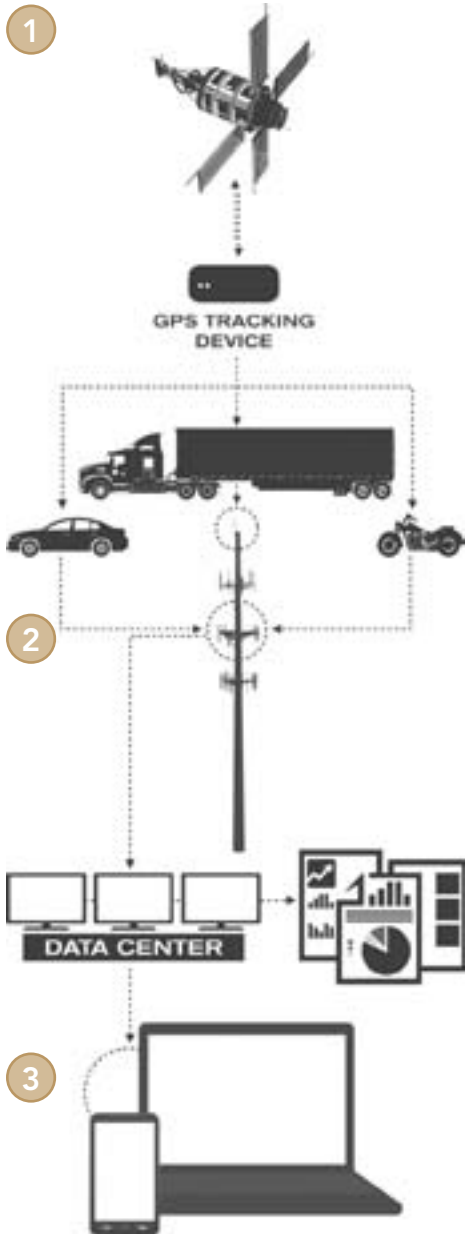
Here's to your every success -



David M. Meyer
Executive Vice President

HOW IT WORKS

Global Positioning Systems (GPS) were developed by the United States Department of Defense and uses a series of earth-orbiting satellites that enable GPS receivers to determine their latitude, longitude, speed, and other data points. While the technology behind GPS devices is complicated, understanding how it works is fairly simple.



1 DATA COLLECTION

GPS devices located in the car communicate with satellites to collect information including positioning of the device (latitude and longitude). The device then in turn transmits this information using cellular technology to a data center.

2 DATA TRANSMISSION

Raw data must be transmitted to the solution provider's software for processing. There are two basic approaches to transmitting data: now or later. Top-tier providers transmit the data over a cellular data network to produce virtually real-time location information. Others store the data on the device and transmit everything at one time through a wireless Internet connection or removable disk. This transmission solution is not feasible in the BPHH Industry, as the device is never connected to the Internet while in the possession of the consumer.

3 ANALYSIS

As soon as the provider receives data from the vehicles, it processes that data and starts to assemble a usable picture of customer vehicle activity.

For example:

- Latitude and longitude is translated into a readable address and then mapped.
- The system calculates how long a vehicle it remains stopped at a given location.
- Changing location or entering new locations outside normal driving patterns.

The provider then delivers the information to the customer through an online software application that includes capabilities such as mapping, reporting alerts and much more.

BENEFITS OF GPS TO YOUR BUSINESS

Automotive Buy Here-Pay Here (BHPH) dealers are among the largest users of GPS technology as a risk mitigation solution. While every BHPH dealership is different in terms of customer profile and size of portfolio, the benefits of using GPS have shown to be consistent among all BHPH dealers.

1. Change customer behavior so they prioritize their loan payments, resulting in lower delinquencies and lower loss rates.
2. Customer service tool focused on helping your customers rebuild their credit through automated payment reminders.
3. Ability to repossess past due accounts faster, resulting in less damage to your collateral, lower repossession costs, and an ability to sell at auction quicker.
4. Reduce the number of collections resources or time spent following up with customers who are past due.



CHOOSING THE RIGHT PARTNER

If you have decided that incorporating GPS devices into your business is the right solution to improve your loan portfolio performance and protect your collateral, then it is time to focus on the harder decision – picking the right provider. In recent years, a number of small providers have entered and left the market quickly leaving many customers confused and scrambling to find a replacement. Therefore, choosing the right partner that will be with you for the long-term and provide the level of quality product and service you expect is extremely important. Fear not – in the next page read on and get a complete look at what you need to understand when choosing a provider. For each area we have gathered the “need to know.”

CUSTOMER FEEDBACK

"The 2012 Buy Here Pay Here (BHPH) Buyers Guide gave me the necessary educational material I needed to go out in the GPS tracking industry and feel more confident that I was making the best business decision for my company."

Adam Cohen
Major World Auto Sales



TOP 11 THINGS TO CONSIDER WHEN SELECTING A PROVIDER:

1. Ensure the provider has the required licenses and patent protection to operate in this market.
2. Understand the provider's history and finances. You are at risk of "going dark" and losing devices if the provider goes out of business.
3. Verify the provider can offer administrative control and security.
4. Review the quality and functionality of the mapping software.
5. Review the ease-of-use of the user interface. You are going to be spending a lot of time on the site, so make sure you like how it works.
6. Does the provider offer customizable reporting?
7. How does the provider keep your data private?
8. Does the provider invest in R&D to continually improve his solution or do you risk being behind the curve in one year?
9. Review the provider's IT infrastructure to ensure it is reliable and the provider keeps a bread crumb trail of your device history.
10. Review installation process for simplicity and speed.
11. Training and Support.

FULLY LICENSED PRODUCT

Make sure that you are dealing with a provider that has a fully licensed product certified by the US government and is in compliance with all industry patents. Only then can you be assured that the product will and can function in the United States and that you are abiding by all the laws governing the usage of this type of technology.

Key questions to ask when making the decision:

- Do you own or have a license to the intellectual property required to operate in this industry?
- If so, am I the customer covered under this protection?

REVIEW THE VENDORS COMPANY HISTORY AND FINANCES

First, think of your future GPS provider as a business partner, not just a company selling you a device you can buy elsewhere. The overall strength of the company you're about to do business with is key to a successful long-term relationship. Over the past few years, many small under-funded GPS companies have come and gone, leaving customers with no way of tracking their asset. While there are always small providers offering "too good to be true" pricing, you can't afford to partner with a company that doesn't have proven longevity in the marketplace.

Key questions to ask when making the decision:

- How long have you been in business?
- How many units do you sell each year?
- How many customers do you have?
- Do you have any recognitions/awards that demonstrate your size?
- Who are your investors?
- Who are your largest customers?
- What other vertical markets do you sell GPS solutions?

ADMINISTRATIVE CONTROL AND SECURITY

During this last year, one of the biggest trends to emerge in the GPS Vehicle Finance Industry is the introduction of full administrative control and security levels. Complete control can provide value to executives and operations managers by quickly providing keen insight into key performance metrics. Unfortunately, only few providers today offer these as standard options and even fewer offer customizable options for management.

Key questions to ask when making the decision:

- How do I protect my investment?
- Can I prevent security breaches into my system?
- Can I have a separate set of rules for each user?



MAP QUALITY AND FUNCTIONALITY

Mapping and viewing your assets are critical features when considering GPS tracking providers. In order to utilize the system to its fullest potential, easy viewing, exact real-time locations, and readability must be a primary function within the provider's system.

Key questions to ask when making the decision:

- What mapping system does the provider use?
- Does mapping include the US, Canada, and Mexico?
- What different mapping views do they provide? Satellite, road map, bird's eye, street level?
- How often does your provider upgrade to the latest mapping views?
- Can you rotate the mapping views?



EASE-OF-USE

You are going to be spending every day on your provider's website, interacting with your devices, running reports, and managing your assets. It is extremely important that the system be easy to use and offer the right flow of options and features. Like any good website, you should be able to easily navigate through the site to find the desired feature you would like to perform. This should be clear and concise, and above all easy to use.

Key questions to ask when making a decision:

- Does the layout of the system make sense?
- Can I easily navigate through the site without having to backtrack through multiple pages?
- Do they offer easy access to support when I need help?

CUSTOMIZABLE REPORTING

Reporting is the retrieval of the raw data and presenting this data in a format that is useful and easy to understand for the customer. How the data is presented to the end user is important for many reasons. From history reports to inventory status reports, the basics should be easy to use, but they also should give the end user the ability to manipulate that data by date range or by specific GPS device. Look long and hard at reporting within the system and ask many questions. These reports are here for a reason and should be utilized.

Key questions to ask when making a decision:

- What reports come with the system?
- Can I manipulate the data by date range or device?
- How long is my data accessible to me?
- Can I ask for customized reports and format the data?

DATA PRIVACY AND ENCRYPTION POLICY

Remember that your GPS provider should conform to all Federal Privacy Laws in protecting your data and developing technology that gives you the most useful and safe online experience. The provider must always secure the collected data on their servers in a controlled environment, protected from unauthorized access, use or disclosure. When data is transmitted back across transmitters back to their web sites, it is protected through the use of encryption, such as the Secure Socket Layer (SSL) protocol. This is why a Data Center is very important in the storage of the data. (See Infrastructure Data Center Section)

Key Questions to ask when making the decision:

- Is my data secure and held in privacy for both my business and my customers?
- Does your GPS provider encrypt your data in their system?
- What technology or investment have they made in data security?
- What guarantees do they offer? Where can I find the policy and procedures for privacy terms for your services?
- What data does your GPS provider collect and store and what do they use it for?





COMMITMENT TO UPDATES AND IMPROVEMENTS

One of the greatest advantages of using providers with a hosted, web-based Software-as-a-Service (SaaS) solution is that you benefit from the investment your provider makes in his solution. Many providers promise “free upgrades”, but never keep their promise or don’t ever invest in system upgrades. You can also see this in the hardware as many providers are currently offering hardware devices three generations out-of-date which in technology terms is ancient. While often it is tough to tell a provider’s commitment to investment, the research and development department is a good place to begin your search.

Key Questions to ask when making the decision:

- How much do they spend on system upgrades each year?
- How many software engineers do they employ?
- How do the size of their products compare? Since older devices tend to be much larger and heavier.

CUSTOMER FEEDBACK

“This is a great tool to use when looking for answers to questions or concerns that we had in preparing our dealership for the use of GPS Tracking devices. They covered it all from A to Z and leave nothing unanswered. It’s a must read before shopping around.”

Dan Owens
Owens Auto Sales

INFRASTRUCTURE AND DATA CENTERS

First, we must understand what the word Infrastructure means. Webster's dictionary defines "Infrastructure" as the back end or the backbone of the entire providers IT Network.

In every industry, the top-of-the line providers will always outsource their infrastructure needs to a high-end and secure Data Center to ensure optimal reliability, security, and disaster readiness.

If a provider claims they do everything "in-house" then you are at their mercy for assurance that your systems will always be operational. In case of power outages or natural disasters, there is the risk of your system going down and you losing connectivity to all your devices. The top Fortune 500 companies all use data centers to manage their infrastructure.

Although the risk is small, there is a chance that your customer will remove the GPS device from the car. If installed correctly with the latest hardware device this is quite challenging. However, it's important to understand what data your provider is collecting and able to provide if this situation were to occur. Your provider should be capturing daily or at least weekly locates from the device so that if the device was ever removed, you could at least develop a historical pattern of where the customer was in order to locate your asset.

Key questions to ask when making the decision:

- Where is the website and all your data hosted?
- Is there a backup system in place in case of a power outage or natural disaster?
- How often is the website down and does the system slow down during peak hours? Your provider should be able to provide an exact percentage of how often their system is down (not just a generic answer).
- How often does your provider automatically capture daily or weekly locates from the device?
- Does your provider store this historical information and if so for how long?





INSTALLATION PROCESS

The installation process is commonly overlooked when making the decision on which GPS provider to select. Complicated installs cost you money in terms of labor, disgruntled employees, and make your chances of realizing the full potential of the solution slim to none. If your provider is using the latest GPS technology, the installation process should be a two-wire installation, main plus a ground wire. No antenna wires are needed, these will all be internal in newer devices.

Key Questions to ask when making the decision:

- Do I have to cut any holes in my vehicles?
- How long does a typical install take?
- Where do we install the device?
- How many wires do I have to cut?
- Are there any special tools I will need to perform the installation?

GPS PROVIDER SCORECARD AND CHECK LIST

GPS PROVIDER _____

	WHAT TO CHECK FOR	SCORE	NOTES
1	Fully Licensed Product	5	
2	Review the Vendor's Company History and Finance	5	
3	Administrative Control and Security	5	
4	Mapping Quality and Functionality	5	
5	Ease-of-Use	5	
6	Customizable Reporting	5	
7	Data Privacy and Encryption Policy	5	
8	Commitment to Updates and Improvements	5	
9	Vertical Markets	5	
10	Infrastructure and Data Center	5	
11	Bread Crumbs	5	
12	Installation Process	5	
13	Training and Support	5	
	TOTAL SCORE	65	

Additional Notes/Comments: _____



WHAT TO EXPECT AFTER THE PURCHASE

Now that you've decided on which GPS provider to go with, it is time to begin preparing for the implementation process.

TRAINING

This is the most crucial step in the entire process. If your staff does not buy into the solution, it will never be successfully implemented. Ideally, your provider should offer a dedicated contact to work with during the initial setup. All of these items should take place within a couple of weeks. Your staff should have the necessary time to learn the system and all of its features and functions. Spending the time upfront ensures everyone is trained properly and it will ensure a smooth rollout and generate optimal results.

SUPPORT

Make a list of the appropriate phone numbers, email addresses, and other contact information and make this accessible to all of your staff members. You may also want to check with the Team leader that you assign for a quick fix if necessary.

ABOUT GOLDSTAR GPS

Industry-leading GPS tracking devices from GoldStar GPS allow users to locate and track their vehicles effortlessly and in real-time across our North American data network. Our industry-defining GPS tracking equipment, world-class infrastructure, and our award-winning customer service give you the reliability you deserve while providing a cutting-edge GPS tracking solution that is easy to use and affordable to own.

GoldStar GPS is committed to assisting auto dealers in the Subprime Automobile Finance, BHPH market by providing innovative GPS tracking devices and services. Trust GoldStar GPS to help your BHPH car dealership achieve higher net profits by lowering collection costs, skips, and repossessions. Get the confidence and reassurance your dealership needs with GoldStar GPS.

WHAT IT TAKES TO BE NUMBER 1

Unmatched customer service, dedicated account management, and innovative products and solutions.

CUSTOMER SERVICE

Goldstar GPS has recognized from an early stage that our customers are, and must always be, our number one priority. We strive for outstanding assistance to meet all of their needs by providing quick and easy solutions to any potential problems or concerns.

INNOVATIVE SOLUTIONS

GoldStar GPS continually upgrades and enhances its products taking into account the customers' changing needs and requirements. Customer input is crucial when making important decisions such as design, implementation and integration of the products and services offered.

DEDICATED ACCOUNT MANAGEMENT

GoldStar GPS continually takes the time to get to know its clients and their individual business model by working with them and taking their feedback into consideration. Our account management team has a diverse background in both consumer electronics and retail automotive management.

WHO WE ARE

Spireon, Inc., is at the summit of business intelligence and committed to going higher. Headquartered in Knoxville, TN, the company emerged in 2011 as the industry-leading Mobile Resource Management (MRM) company as a result of the merger of ProconGPS, Inc. with Enfotrace and PFS, LLC, the top three providers in the MRM space. Spireon connects companies to their mobile assets and workforce through game-changing information platforms, giving them the power to manage actionable business intelligence. Its trusted brands in the Dealer Services segment include market share leader GoldStar GPS®, EnfoTrace GPS™, and RentalStar GPS™, specializing in Automotive GPS Solutions. Inspiring companies to reach new heights with powerful Software-as-a-Service (SaaS) based tools; Spireon provides a sturdy foundation on which to optimize performance.

With leading market positions in the Subprime Automotive Finance industry market, Spireon, Inc. specializes in developing strong business relationships with leading companies worldwide, enabling it to offer affordable world-class risk mitigation, mobile asset management and location-based services to its customers. Spireon, Inc.'s patented array of GPS products and information platforms provide business intelligence solutions through industry brands for automotive dealers, auto rental, and finance companies.

Learn more at: Spireon.com



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