

THE RECURRING WORK AUTOMATION REMOVES

What we take off your plate.

Dealership F&I

Every business has a set of tasks that repeat forever. None of them are hard. All of them have to happen. And every one competes with the work that actually earns money.

Nearly 70% of dealers say missed steps drive funding delays, one in four paper contracts has an error, and the money sits in CIT while the floorplan clock runs at roughly \$7.75 per unit per day. Meanwhile VSC penetration sits around 45% against a 55 to 60% high-performer target, and almost no store systematically re-approaches the customers who said no. The F&I director spends Monday morning rebuilding the PVR report by hand.

BY INDUSTRY · DEALERSHIP F&I

The F&I Desk Engine

Stips, CIT, kickbacks and the penetration gap, with counts and dollars never people

RECURRING TASK	HOW OFTEN	AUTOMATE?	WHAT CHANGES
Stip chase after signing	Per deal	Full	A named checklist texts a secure upload link and re-pings until every item is checked off, instead of the F&I manager calling from a sticky note.
CIT board review	Daily	Partial	Aging buckets auto-post to the desk and the GM every morning; the judgment calls stay human.
Funding follow-up with the lender rep	Daily	Partial	Tasks and drafted follow-ups at day 3, 7 and 10 with the deal number; a human still works the lender relationship.
Bank kickback triage	Per deal	Partial	Reason logged to a pick-list, re-sign auto-offered, monthly why-we-get-kicked-back report.
Re-sign appointment	Per deal	Full	Two-way text with a booking link and escalating reminders; no-shows re-offer automatically.
Adverse action notice issuance	Per deal	Partial	A task fires with a hard 30-day clock and the file cannot close without the notice logged; the notice itself stays in the system of record.
Declined-product follow-up	7/30/60/90 days	Full	An owned-list campaign that references the vehicle generically and stops on reply; the largest recoverable revenue in the slot.
Title, registration and temp-tag work	Daily queue	Partial	Expiry countdowns, missing-document alerts and customer texts automate; the DMV work does not.
Product cancellation processing	Weekly	Partial	Intake, packet assembly, statutory refund clock and escalation automate; the provider portal entry usually does not.
Chargeback reconciliation	Monthly	Partial	Statements land in one place and post against the right deal and producer; the accounting entry stays with the controller.
Menu compliance audit	Per deal	Partial	A per-deal checklist enforces menu-presented-and-signed before the deal advances; an exception report names the misses.
F&I performance reporting	Daily / weekly	Full	The PVR, penetration and CIT recap builds itself and lands at 7am.
Post-delivery review and first service booking	Per deal	Full	Delivery triggers the review request and a service booking link.
Typical reclaim	8-12 hours a week — mostly the stip chase, the CIT pull and the Monday report		

THE CLOCK THIS STOPS

About \$46,500 a year in floorplan carry on a 100-unit store

Cutting average CIT from nine days to four is 100 units times 5 days times roughly \$7.75 per unit per day (Harney Partners, 2025 rates; re-verify against current SOFR). Add about \$3.5 million of contract value arriving five days sooner each month. Full Engine is \$20,364 a year after the build.

WHATEVER THE INDUSTRY

The work that stops being yours.

Not features. Tasks — the ones currently done by you, done badly by someone else, or not done at all.

Every new lead

- Answered within seconds by text and email, day or night
- Assigned to the right person automatically
- Every missed call texted back
- The quiet ones chased on a schedule that doesn't annoy them
- The appointment booked without a phone-tag loop

Your existing list

- Old leads re-activated after being written off
- Anyone who re-engages detected and routed to a human
- A long-term nurture running in the background
- Unsubscribes and bounces handled automatically
- The list kept clean and deliverable

Clients in progress

- Onboarding sequence and document collection
- Status updates so nobody has to ask
- Invoices and payment links
- Review requests at the right moment
- Referral asks after a win

Partners and referral sources

- Tagged links so every referral is credited automatically
- Printable materials for their counter or desk
- Monthly statements sent without you touching them
- Recruitment outreach to bring on more partners

YOU, ON MONDAY MORNING

One email with the numbers that matter: what came in and from where, what closed, what stalled, how the campaigns did, which partners sent business, and what got built or fixed that week. Plus a dashboard you can open on your phone. Written for an owner, not a technician.