Everborn Productions

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 stips drive funding delays, one in four paper contracts has an error, and every contract in transit is the store's cash waiting at the lender. 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.

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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.
Add-on disclosures and benefit checks (California)	Per deal	Partial	Written product mentions carry the "not required" line; EV, converter, nitrogen and GAP loan-to-value checks run per deal; borderline calls go to the F&I director.

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Continued

RECURRING TASK	HOW OFTEN	AUTOMATE?	WHAT CHANGES
Provider remittance and 3-day cancellations (California)	Per deal	Partial	Provider payment tracked to 10 days from signing with proof kept; on used cars at or under $50,000 the signed cancel form, deadline, restocking fee and 48-hour refund timer are tracked.
Secure two-step sign-up	Per new client	Full	Clients never email sensitive data. The welcome sends them to a secure form that files everything directly into the system of record, and the email says plainly: don't email this to us. For you: credit application data never by text or email. (Growth and up.)
Commission ledger	Monthly	Full	Commissions calculated from money actually collected, not signed deals, using your own plan rules (splits, first-half / second-half payouts, clawbacks, lead-type rates), with a monthly statement per rep and a 'needs attention' list. For you: F&I manager pay. (Full Engine.)
Typical reclaim	**8-12 hours a week** — mostly the stip chase, the CIT pull and the Monday report		

WHAT THE CIT BOARD WATCHES

Cash waiting at the lender, aged and escalated

Every signed contract that hasn't funded is the store's cash waiting at the lender, and nearly 70% of dealers say missed stips drive funding delays (Dealertrack, a vendor with an interest in the answer). The CIT board ages every unfunded contract and escalates it, so a stuck deal reaches the F&I director and the GM while it can still be worked. 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.