



Technology Designed to Protect Your Assets

Company Background

PAYMENT ASSURANCE & ASSET PROTECTION

Headquartered in Colorado, PassTime supports the specialized finance industry through the implementation of high tech payment and asset recovery solutions. Established in 1992, PassTime introduced the industry's first starter-interrupt device in 1997 and has since grown into the industry leader in providing technology solutions to the growing demands of today's multifaceted automotive finance industry.

Since its inception, PassTime has sustained industry leadership and superiority through the release of an entire family of highly advanced starter-interrupt and GPS based tracking technologies. PassTime's commitment to providing quality products and solutions has helped the industry mature and achieve new levels of profitability and success.

Our solutions improve customer payment performance by reducing default and repossession risks while modifying consumer payment behavior. For dealerships and lenders, helping customers qualify for better quality vehicles results in an improvement in their customers standard of living while protecting the assets of the lender.

As a result of its commitment to being an industry leader, PassTime has developed the best 24/7 customer support network in its class.

Additionally, PassTime has joined forces with several other large payment assurance and GPS tracking companies and established the Payment Assurance Technology Association (PATA) in 2008. PATA seeks to unify, standardize, and validate the activities of the industry markets engaged in manufacture, sale, and use of this technology for monitoring or disabling vehicles.



- **Reduces Delinquencies by 95% or more***
- **Protecting Over \$1 Billion in Assets**
- **In Excess of 700,000 Units Sold**
- **Over 4,000 Dealerships Nationwide**
- **State-of-the-Art Proprietary Software**
- **Compliant with all Right-To-Cure Laws**
- **Business Continuity Planning**
- **24/7 Customer Care Support Center**
- **Flexible Service Classes Available**
- **Internally Managed Manufacturing Processes**

*Market research conducted by Leedom Group

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