

# Case Study: CallPass

## CallPass Enables Consumers with High Risk Credit to Obtain Auto Financing with Technology Powered by KORE

*CallPass Device with KORE M2M Technology Allows Financial Institutions to Track Vehicles and Extend Credit to More Consumers*

CallPass is the leader in Global Positioning Systems (GPS), providing customers with around-the-clock access to real-time vehicle location information. The company delivers next-generation tracking systems, a user-friendly interface, superior customer support, and the best GSM and CDMA technology available to several thousand clients in 42 states. The company has more than 8,000 customers – dealerships and financial organizations utilizing hundreds



**Challenge:** CallPass is a GPS technology provider that gives its Sub-Prime Auto Finance and Buy Here Pay Here (BHPH) customers 24/7 access to real-time location information on financed vehicles. The company chose KORE when it needed a seamless and comprehensive wireless solution, including SIM cards, a management suite and an expert team to help with the implementation and ongoing support.

**Solution:** KORE partnered with CallPass to deliver connectivity and a robust management system, PRISMPro, for the company's QUICK Devices that track vehicles and deliver information back to the company's iGotcha platform.

### **Benefits:**

- KORE gives CallPass in-depth visibility into the iGotcha system to solve tracking issues with specific vehicles that are not immediately traceable via QUICK device by determining last known location.
- KORE helped CallPass from planning through deployment, providing personalized attention.
- While connectivity provided by KORE is delivered in every device on each vehicle, the data is secure, ensuring driver information privacy.

of thousands of QUICK GPS tracking devices. Inside every QUICK device is a KORE SIM card communicating with the iGotcha platform, tracking the

location of the vehicle and keeping an accurate history.

### **Credit-Enabling Technology**

The CallPass iGotcha GPS platform enables consumers with sub-standard credit to obtain financing in order to purchase automobiles while at the same time protecting lenders and dealers by providing the technology to track, manage, protect and recover financed vehicles through precise advanced GPS location capabilities.

The buyer, who has selected the dealer because of his or her credit score and history and in order to receive the special financing available, is aware of the QUICK

into the on-board diagnostic port, captures information from the vehicle computer and delivers that information back to iGotcha, available for whenever the financial institution might need it. For instance, if a payment is especially late, a dealer or lender can pull up the car's location through iGotcha and find out exactly where it is at that moment in time. This helps reduce costs and complexity if the decision is made to recover the asset after steps are taken to contact the customer to inquire about payment.

**“KORE allowed us to scale quickly and efficiently without any hiccups. We continue to work with them for their professionalism, ease of use, and the quality of their technology.”**

### **Banking on a True Partnership**

KORE worked closely with CallPass to ensure a smooth deployment. Starting at fewer than 40 SIM cards and moving quickly to ordering more than 50 per month, the company is now ordering more than 115,000 per year and counting. “KORE makes sure everything is very easy every step of the way,” said CallPass President Jason Ashton. “I have nothing but high marks for the team. They provide very personalized service. The dedication of the engineers is outstanding.”

KORE PRiSMPro is a powerful information tool that provides a complete view into the KORE network and simplifies SIM and data management. OMS features an intuitive GUI and is loaded with great

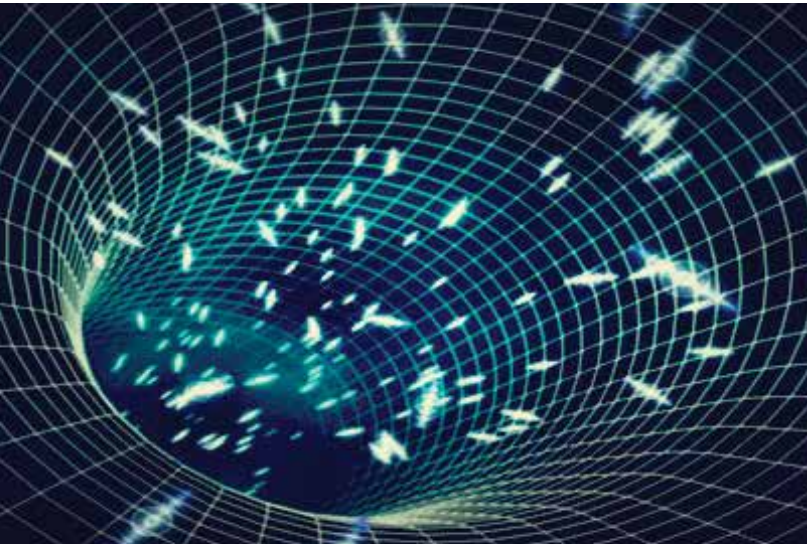


tracking device, having approved the GPS technology as part of the loan agreement, allowing the lender to track the vehicle. By tracking the location, CallPass reduces the time it takes for lenders to find a vehicle to a matter of seconds.

The KORE SIM card, inserted into the CallPass QUICK Device and plugged

features for real-time reporting, SIM provisioning and management, usage alerts, online billing and more.

The KORE platform gives CallPass extensive visibility into the iGotcha



system and helps the company determine if there's a communication problem with specific vehicles. "iGotcha locates a vehicle usually within 15-20 seconds but if after 30 seconds, the application doesn't find it, we have dedicated service reps working with OMS, which can pinpoint the issue, find the last known location, send a ping or send a reset," said Ashton. "OMS is a great tool that saves time, solves challenges and simplifies the process."

### Tracking for Savings

If necessary, iGotcha's ignition interruption technology can remotely disable a vehicle's engine, blocking the driver from starting the car so the finance company can take appropriate steps to ensure collection costs are minimized.

Recovery costs financial institutions greatly in terms of money and resources so the ability to pinpoint a vehicle's whereabouts in order to contact the borrower for an update on payment before taking costly steps to take possession is invaluable.

"One point that needs to be highlighted is security. The privacy of both the lender and the borrower are protected through the technology," said Ashton. "KORE creates the VPN tunnel on the SIM card, permitting only the lender to connect with vehicle information, ensuring data security. It helps the lender increase recovery rates while helping consumers secure a vehicle loan who may not otherwise be able."

**"KORE makes sure everything is very easy every step of the way."**

### Better Technology for Better Service

CallPass is proud to boast a better device than most GPS providers on the market and offers superior technology within its device, utilizing the highest rated antennas and GPS modules. The company doesn't cut corners on hardware, software or technology partners. In addition, it prides itself on designing and providing the most intuitive and easy-to-use tool, customized to meet the demands of this specific marketplace – specifically, speed of vehicle recovery.

"While price is never the only reason to choose a vendor, every competitive business is looking to lower internal

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costs while scaling and we’re no different, especially with the tremendous growth we’ve experienced

recently,” said Ashton. “KORE allowed us to scale quickly and efficiently without any hiccups. We continue to work with them for their professionalism, ease of use, and the quality of their technology.”

CallPass is happy with its KORE implementation and support. KORE is also supporting two other offerings from CallPass, including its GPS-based location and tracking service for consumers called PAL, or Plug-in Anytime Location, as well as CallPass M2M Solutions, the company’s fleet management service for heavy equipment, container, commercial mobile, and trailer tracking.



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