



Westlake Financial®

# Introducing the Westlake Black Visa® Credit Card<sup>1</sup>

A Powerful New Way to Help Your Customers  
Fund Their Down Payment — Instantly<sup>2</sup>

## WHAT IS IT?

Eligible auto loan applicants may now qualify for the **Westlake Black Visa® Credit Card**. Customers can accept their pre-screen offer and use an instantly issued **Virtual Credit Card** to fund a portion of their **down payment at your dealership**. There is no credit check required to accept the credit card.



## WHY IT MATTERS TO YOU

### Close Deals Faster

Instant access to credit helps reduce deal friction.

### Boost Acceptance

More customers can proceed when they can bridge the down payment gap.

### Added Value from F&I

Easy channel to help customers get a new card with great benefits.

## HOW IT WORKS

- 1 **Applicant applies** for auto financing.
  - 2 **DealerCenter system displays** if the applicant has received a prescreened offer.
  - 3 **Customer reviews and agrees to card terms** seamlessly using their cell phone.
  - 4 **Card issued instantly** — virtual format available immediately and ready to use.
  - 5 **Customer can use the card** for a portion of the down payment. The available amount is displayed.
- ✓ No additional application or hard credit pull required
  - ✓ Can be used right away at your dealership
  - ✓ Integrates seamlessly with DC's Virtual Payment Portal

## Start Offering the Card Today!

Make sure your team is DC Virtual Payment Portal-ready and trained to check for card offers on every eligible applicant.

## Questions?

Contact your Dealer Account Manager to learn more.



## Disclosures

1 Westlake Black Visa® Credit Card is issued by Stride Bank, N.A. pursuant to a license from Visa USA, Inc.

2 The card offer is not contingent upon customer's acceptance of the auto loan, and the auto loan is not contingent upon customer's acceptance of the card offer. The virtual card can be used by the customer for the downpayment and to make other online purchases.