



Payment Guardian Inc.
Covering Your Assets

Wireless Payment - Assurance System



System Operation

Payment Guardian™ is the only patented, low-cost system that truly saves your company time, money and manpower! This technologically advanced-wireless payment-assurance system is easy to operate from virtually anywhere in the world using the online System Control Center.

Payment Guardian requires absolutely no customer interaction, integrates seamlessly into the vehicles electrical system and is not visible to the customer, decreasing the possibility of tampering.

Unlike other similar products on the market, Payment Guardian requires no keypads or input devices, eliminating the hassle of having to generate codes and giving those codes to the customer each and every payment cycle. With Payment Guardian, lenders no longer have to rely on customers to enter codes into a keypad correctly.

With Payment Guardian, only non paying customers require use of the system. Once the system has been activated in the customer's vehicle - each time the ignition is turned to the OFF position, Payment Guardian reminds the customer that payment has not yet been received or insurance is not current and provides them with specific instructions to contact the lien-holder immediately. If the reminder is ignored, you can simply activate Payment Guardian's Starter Interrupt feature allowing no one to start the vehicle until the system is reset.

Payment Guardian's system control center has been designed to meet the different needs of individual lenders and dealers that want a total customized solution to manage their systems, providing you with 3 different ways to use the system's features. This enables you to instantly activate system features, schedule activations to occur at a preset time or completely automate the systems features, allowing you to manage your systems with just a click of the mouse.

System Features

Audible Voice Reminder:

Payment Guardian is designed to meet most states right to cure laws. Each time the ignition is turned to the OFF position, Payment Guardian reminds the customer that payment has not yet been received or insurance is not current and provides them with specific instructions to contact the lien-holder immediately. As an option, we can also provide you with a customized message, in any language or gender, to fit your specific needs.

Starter Interrupt:

If the customer ignores the voice warning and chooses not to repond, you can simply activate Payment Guardian's Starter Interrupt feature allowing no one to start the vehicle until the system is reset.

Emergency Override:

Payment Guardian's override feature enables the customer to start the vehicle for an additional 2 days in cases of emergency, eliminating potential liability issues.

Door Unlock:

Payment Guardian gives you the optional ability to connect the system to vehicles with power door locks which enables you to remotely unlock the doors if ever needed. This provides a tremendous advantage in the event of customers locking themselves out of the vehicle as well as aiding in repossession.

GPS Tracking:

Payment Guardian can also be interfaced with our optional GPS tracking unit, allowing the customer or repossession agent to easily locate the vehicle if needed. This feature also may aid local police in the recovery of the vehicle if stolen. Payment Guardian's GPS tracking solution requires NO ongoing monthly fees and covers 99% of US, Mexico & Canada.

(800) 675-1305 • www.payment-guardian.com