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Chrome Systems Announces Online Vehicle Payment Calculation Service Linked to Current Rates and Residuals

Advanced Functionality Delivers Accurate Monthly Payments Based on Real-Time Access to the Most Current Finance Rates and Residuals

SAN FRANCISCO, Feb. 5, 2011 /PRNewswire/ -- Chrome Systems, Inc., a subsidiary of DealerTrack Holdings, Inc. (Nasdaq: TRAK) and a leader in managing automotive data, today announced PaymentDriver™, a solution offering an online finance payment calculation service for automotive industry portals and websites. This solution, which will be on display at NADA 2011 in San Francisco (DealerTrack Booth #727S, Moscone Center), gives consumers the ability to generate accurate monthly payments for specific vehicles based on the most current finance rates and residuals available from a dealership's finance partners.

(Logo: <http://photos.prnewswire.com/prnh/20110125/NY35848LOGO>)

Built as a web service, PaymentDriver can be seamlessly integrated into online vehicle research and inventory workflows on portals, manufacturer and dealer websites as well as mobile applications. Retailers have the ability to customize lender and rate choices to provide round-the-clock access to the best available rates and programs.

"A monthly payment is the key to vehicle affordability rather than the MSRP price tag, and that calculation must be accurate," said Amit Maheshwari, general manager, DealerTrack Data Services. "We believe that PaymentDriver delivers a level of accuracy and breadth of lenders unparalleled in the industry since it is the only calculation solution leveraging up-to-date finance rates and residuals from hundreds of lending institutions."

According to Maheshwari, "PaymentDriver is a valuable addition to Chrome's solutions in the online vehicle research and purchasing space. Together with DealerTrack's newly released CreditOnline product, a new solution enabling a consumer to complete a credit application directly from a dealership's website, PaymentDriver can help deliver an engaging online financing experience that converts online consumers into highly qualified prospects."

About Chrome (www.chrome.com)

Chrome Systems, Inc., provides vehicle content, software, technology and services to deliver complete enterprise solutions to all segments of the automotive retail industry. Chrome pioneered the technology behind electronic vehicle configuration with the introduction of PC Carbook, and since 1986 has collected, analyzed and enhanced "raw" automotive data from all manufacturers.

Safe Harbor for Forward-Looking and Cautionary Statements

Statements in this press release regarding the accuracy and benefits of PaymentDriver, and any conclusions or statements based thereon, and all other statements in this release other than the recitation of historical facts are forward-looking statements (as defined in the Private Securities Litigation Reform Act of 1995). These statements involve a number of risks, uncertainties and other factors that could cause actual results, performance or achievements of DealerTrack to be materially different from any future results, performance or achievements expressed or implied by these forward-looking statements.

Factors that might cause such a difference include PaymentDriver's access to up to date rates and residuals, the adoption of PaymentDriver by dealers, and other risks listed in our reports filed with the Securities and Exchange Commission (SEC), including our Annual Report on Form 10-K for the year ended December 31, 2009. These filings can be found on DealerTrack's website at www.dealertrack.com and the SEC's website at www.sec.gov. Forward-looking statements included herein speak only as of the date hereof and DealerTrack disclaims any obligation to revise or update such statements to reflect events or circumstances after the date hereof or to reflect the occurrence of unanticipated events or circumstances.

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