

BLACK HORSE FINANCE CALCULATOR

Frequently Asked Questions

When it comes to bike finance, customers like to do some online research before visiting your dealership. So we've developed the Black Horse Finance Calculator in partnership with Motorcycle News. It's an online tool designed to help convert bike customers from browsers into buyers. Take a look at the questions and answers below to help take advantage of this great new opportunity.

Q. How long will it take to go live?

A. If you already have business 'accounts' with Black Horse and Motorcycle News, then set up is very straightforward. Your Black Horse Account Manager will need to complete and submit a simple application on your behalf. Once the form is submitted, set up takes approximately two weeks. If you don't already deal with either Black Horse or Motorcycle News, then you will be constrained by full business set up before we can open the Finance Calculator.

Q. I provide finance for off-road bikes so can I have a link against these bikes?

A. Off-road bikes are funded by Black Horse but the Finance Calculator isn't set up for them yet. It currently requires a registration number to improve quoting accuracy.

Q. Can I have customer information sent to me by email?

A. We advise you by email when a customer has completed a Credit Indicator Check or a full Proposal. However, the details are only available to you in LetsUConnect because it is more secure this way and avoids personal information being intercepted by a third party.

Q. How much does this service cost?

A. This is an additional free service offered to valued Black Horse and MCN customers.

Q. Why can a customer see a Hire Purchase quote and not a Personal Contract Purchase quote?

A. First of all, the motorcycle must fit within Black Horse's standard PCP parameters, so for some models customers will only ever see a Hire Purchase quote.

Also, the motorcycle will have to fit within Black Horse's standard PCP parameters. So in some instances, customers will only see a Hire Purchase quote.

Q. Can I have the Deal Shaper calculator on my web page?

A. Black Horse and Motorcycle News have developed this tool with an aim of capturing as many customers as possible. Therefore, it is only available via the Motorcycle News website at this time.

Q. What rate is being used for my finance examples?

A. The customer rate used by the Finance Calculator is taken from your Standard Rate, based on your agreed terms with Black Horse.

Q. Why has Credit Indicator appeared as a new item in LetsUConnect?

A. As a bonus to the Deal Shaper service, you can now access the Credit Indicator tool through LetsUConnect. This will allow you to quickly check a customer's credit rating, as viewed by Black Horse. This rating is only Black Horse's initial view, based on the limited information collected.

A green or amber result means that the customer could be accepted by Black Horse on a full proposal. A red result means the customer could still get credit elsewhere. The Credit Indicator service is provided at no cost and is a 'soft' credit search, so it won't impact a customer's credit rating.

Q. Why do finance links only appear against some of my used bikes?

A. So that we can provide accurate finance quotes, we need specific information about your bike, including the VRM, mileage and price. If we don't receive all of this information from your ads, we can't provide a link to quote.

If you are already giving this information to Motorcycle News but not seeing any results by direct upload or feed, or need help doing so, please contact: dealers@motorcyclenews.com

Q. Who is holding the customer's personal data?

A. As a dealer, you can see customer information securely in LetsUConnect, once the customer has completed a Credit Indicator Check on the Proposal Page. All the personal data entered on the Deal Shaper site is held by Black Horse, and nothing is passed back to Motorcycle News.

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Q. How are leads generated?

A. Leads are generated and passed to you in two instances:

- When a credit indicator application is completed and the customer has given permission for a contact, you will be advised of green or amber searches by email and the fuller information for all searches can be found in LetsUConnect.
- When a full finance application is completed, again notice is sent to you by email and the fuller application details are shown in LetsUConnect.



If you have any further questions, please contact your Black Horse Account Manager or MCN Account Manager.