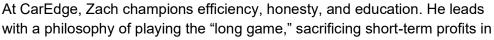
Biography: Zach Shefska

Architecting Transparency in Automotive Commerce

Zach Shefska is the co-founder and CEO of <u>CarEdge</u>, a platform dedicated to reforming the automotive retail experience through radical transparency, consumer empowerment, and digital innovation. His journey from tech executive to mission-driven entrepreneur exemplifies a deep commitment to building purpose-driven solutions that challenge exploitative norms.

Inspired by the 43-year auto industry career of his father, Ray Shefska, Zach saw an opportunity to disrupt a space long plagued by "information asymmetry," where a lack of consumer knowledge directly benefits sellers. Together, Ray and Zach founded CarEdge, combining Ray's deep industry insight and experience with Zach's vision for digital transformation and consumer advocacy.





favor of building lasting trust and systemic change. His tech-forward approach includes using YouTube, TikTok and other digital channels to demystify the car-buying process and give consumers the education and resources they need to make informed decisions.

Zach doesn't aim to eliminate car dealerships but rather to partner with and empower forward-thinking retailers who share his commitment to a better experience for all parties. Through CarEdge, he's not just growing a business, he's building a global community dedicated to changing outdated systems and returning power and time to millions of consumers.

CarEdge is a retail automotive platform designed to streamline every step of the car-buying process—from research and negotiations through purchase and ownership. Built on the foundation of transparency, efficiency and trust, CarEdge offers two tiers of service: CarEdge Pro and CarEdge Concierge. CarEdge Pro provides shoppers with powerful tools to level the playing field with dealers, including local market insights and access to an expert Al Negotiator car-buying agent that guides you through every step of the process. Designed to make car buying simple, easy, and fair, CarEdge Pro is ideal for hands-on consumers who want to stay in control while securing the best deal. For those who prefer a more hands-off experience, CarEdge Concierge offers a premium, white-glove service, pairing each buyer with a dedicated car-buying expert who handles everything from locating and negotiating to finalizing the purchase. Whether a user wants expert support or full-service convenience, CarEdge helps every shopper buy with confidence.

Unlike legacy auto websites and platforms that often masquerade as consumer-friendly while profiting from lead-generation fees and dealer kickbacks, CarEdge's revenue model is built on genuine value creation, proving that trust and transparency aren't just ethical ideals, but viable business strategies. The platform isn't just a tool; it's a movement, empowering consumers while encouraging forward-thinking dealers to embrace a new, more sustainable model of commerce. CarEdge boasts partnerships with nearly all major automakers, including General Motors, Stellantis, Mazda, Subaru, Hyundai, Kia, and more.

Zach Shefska's story is one of transformation: from childhood entrepreneur to tech executive, and ultimately to consumer advocate determined to redefine commerce through transparency, authenticity, and innovation.

CarEdge: Company Backgrounder

CarEdge is a pioneering automotive platform co-founded by Zach and Ray Shefska, dedicated to transforming the car-buying and selling experience through unparalleled transparency, consumer education, and innovative technology. Addressing the long-standing challenges of information asymmetry, distrust, and inefficiency, CarEdge aims to empower consumers with the knowledge and tools needed to make fair and informed decisions.

Mission and Genesis

CarEdge was born from a unique blend of deep industry experience and a fresh, consumer-first perspective. Ray Shefska, a 43-year veteran of the car business, witnessed firsthand the systemic issues that led to consumer frustration. His son, Zach, a tech entrepreneur with a passion for purpose-driven enterprise, leveraged his modern, digital-first mindset to build a platform that could democratize access to critical automotive insights. The company's mission is to empower consumers with the knowledge and tools necessary to approach car transactions with confidence. CarEdge's vision is to foster a global community that champions openness and innovation, ultimately breaking down incumbent business models predicated on consumer disadvantage.

A Different Business Model

In a market where consumers are increasingly informed but still navigate complex negotiations and inconsistent pricing, CarEdge provides a crucial missing link. The company's business model is fundamentally different from traditional platforms that often profit from information asymmetry. By prioritizing free educational content and honest business practices, CarEdge has proven that transparency builds trust and streamlines transactions. This unique approach—focused on educating consumers before they enter a dealership—has resulted in conversion rates exceeding 30%, which is significantly higher than the typical 1-5% seen with third-party lead providers. CarEdge's commitment is to the **"long game,"** investing in solutions that prioritize fairness and efficiency for both buyers and forward-thinking sellers.

CarEdge Options

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By offering these solutions, CarEdge is leading a quiet revolution in how cars are bought, sold, and serviced, making the process less stressful, more convenient, and ultimately, more equitable for everyone involved.

CarEdge Plans

CarEdge is making it easy for car shoppers to decide what works for them by consolidating our product suite into two simple product pathways: Introducing **CarEdge Pro**, and **CarEdge Concierge**.

With **CarEdge Pro** you gain access to all the information you need to level the playing field with a car dealer. In addition to local car market insights, CarEdge Pro gives you an expert Al car buying agent that can support you during the entire shopping process. CarEdge Pro is designed to be your copilot to make buying a car simple, easy, and fair.

With **CarEdge Concierge** you have the world's best car buying service. You tell us what vehicle you are interested in and then a dedicated car buying expert gets to work for you. From locating to negotiating, your expert handles it all for you. Sit back and relax while your Concierge gets you the best possible deal while you're at work, with family, or relaxing by the pool.

- <u>CarEdge Pro is \$49 per month.</u> You can cancel at any time. CarEdge Pro is perfect for informed, hands-on consumers who have the time necessary to shop and secure the best deal.
- CarEdge Concierge is \$999 per vehicle. We are proud to pay our team of automotive experts a fair wage, and their bespoke services are a premium option for those who prefer the luxury of a hand's off approach! For this white-glove service, we engage the best of the best, and our \$999 price point reflects the convenient and high level of service you will receive. CarEdge Concierge is perfect for customers who have busy schedules and want the best deal.

You can learn more about CarEdge Pro at CarEdge.com/Pro

You can learn more about CarEdge Concierge at CarEdge.com/Concierge

1. "What's the single biggest way AI is transforming car buying?"

- Al finally puts all the information in the buyer's hands.
- It tells you what's fair, what's not, and what to expect before you ever talk to a dealer.
- Instead of walking in blind, you walk in prepared.

2. "How is AI bringing the transparency consumers have been asking for?"

- Al compares thousands of real prices instantly.
- It shows you what other people actually paid.
- It exposes hidden fees and markups before you agree to anything.
- It turns a confusing process into a clear one.

3. "How does AI make negotiation more objective and fair for both buyers and dealers?"

- Al sticks to the numbers not emotions.
- It presents data: real selling prices, incentives, and fair fees.
- Both sides can agree on the facts instead of arguing.
- It takes the pressure out of the negotiation.

4. "How does AI protect consumers from sales calls and spam?"

- Al acts as a buffer between you and the dealership.
- It gathers quotes without giving away your phone number or email.

You get the pricing — dealers don't get your inbox or voicemail.

5. "How are Al-driven personalization tools changing how buyers find the right vehicle?"

- Al learns what matters to you: price, size, features, budget.
- It filters out the noise and shows only cars that actually fit your life.
- No more endless searching just the best matches instantly.

6. "What impact is this technology having on honest dealerships?"

- It rewards the good actors.
- Dealers who already price fairly show up as the best option.
- Al sends them more business because the data proves they're trustworthy.

7. "How does AI save time for both buyers and sellers?"

- Buyers don't spend hours calling or emailing dozens of dealers.
- Dealers don't waste time with unqualified shoppers.
- Al gets straight to the real price quickly saving everyone time.

8. "How does AI help consumers avoid last-minute fees or contract surprises?"

- Al reviews the deal before you sign.
- It flags junk fees, unnecessary add-ons, and price changes.

• It makes sure the final contract matches the deal you agreed to.

9. "Al makes car buying more human — what do you mean by that?"

- It removes the friction and the games.
- It lets people focus on the real relationship: finding a car they love.
- It gives consumers confidence and gives dealers clear expectations.
- It brings honesty back into the process.

10. "How will agentic AI tools like the CarEdge AI Negotiator shape auto retail in the next few years?"

- Al will do all the back-and-forth with dealers automatically.
- Consumers will shop 10–20 dealers in minutes instead of days.
- Prices will get more competitive because buyers can compare instantly.
- Dealers who are transparent will thrive and everyone else will struggle.

CarEdge Unveils Al-Powered Pro and Concierge Plans for Smarter, Fairer Car Buying

CarEdge Pro delivers Al-driven empowerment for shoppers who prefer to drive deal-making, while its Concierge option offers premium white-glove, hands-off convenience

Bethesda, MD – CarEdge, an industry-leading retail automotive platform that simplifies every step of the carbuying journey and facilitates the best deals, today announced its business model featuring two clear and consumer-friendly product pathways: <u>CarEdge Pro</u> and <u>CarEdge Concierge</u>.

Founded to bring fairness and clarity to one of life's largest financial decisions, the CarEdge platform helps consumers navigate the car shopping process from research and negotiations through purchase and ownership. Built on the pillars of transparency, efficiency, trust and anonymity, CarEdge eliminates the confusion, stress and disappointing financial outcomes often experienced at traditional dealerships.

These two plan options consolidate the company's full suite of car-buying tools and services into two distinct opportunities designed to meet different buyer needs:

- CarEdge Pro is a subscription-based service that gives consumers all the information and insights they need to level the playing field with dealers. It includes access to local market data and CarEdge's expert Al car-buying agent that supports users throughout the shopping and negotiating process. Designed to make car buying simple, easy and fair, CarEdge Pro acts as a co-pilot for buyers who prefer to stay hands-on and informed. The plan costs \$49 per month and can be canceled at any time, making it ideal for shoppers who want to save money by managing the process themselves while having expert tools at their fingertips.
- CarEdge Concierge provides a premium, full-service car-buying experience for customers who prefer a more hands-off approach. With this service, each buyer is paired with a dedicated automotive expert who handles the entire process, from locating and evaluating vehicles to negotiating and finalizing the deal. The Concierge manages trade-ins, financing, paperwork and logistics, allowing customers to relax while their expert secures the best possible deal. The \$999 per vehicle price point reflects CarEdge's commitment to paying its expert team fairly while delivering a high-touch, white-glove experience that saves consumers time, effort and stress.

"CarEdge Pro empowers informed buyers who want to be involved in the process, while CarEdge Concierge provides an effortless path for those who want professionals to take the wheel," said Zach Shefska, Co-Founder and CEO of CarEdge. "No matter which plan customers choose, our goal is the same: to make car buying simple, transparent, and fair."

Both plans embody CarEdge's mission to give consumers confidence and control in an industry often known for complexity and hidden costs. The company's growing network of expert negotiators, AI-driven tools and experienced concierge professionals ensures that every customer receives the highest level of guidance and support.

Ray Shefska, Co-Founder and 40-year automotive retail industry veteran, notes, "For decades, car buyers have felt the odds were stacked against them. We built CarEdge to change that. Whether through technology, education or personalized service, our mission is to restore trust to the car-buying process and help people make smarter, more confident decisions."

In fact, since 2019, CarEdge has helped more than 800,000 drivers save an average of \$3,200 on their vehicle purchases. Its trusted team of automotive professionals brings decades of dealership, finance and negotiation experience, helping consumers achieve fair outcomes without the hassle of traditional sales tactics.

About CarEdge

Founded by father-and-son team Ray and Zach Shefska, CarEdge is a leading consumer automotive platform that simplifies every step of the car-buying process, from research and negotiation through purchase and ownership. With transparent pricing, expert insights and advanced AI tools, CarEdge helps consumers save time and money while making confident, informed decisions. CarEdge is redefining transparency, fairness and value in the automotive industry. Connect at www.CarEdge.com or on social media on YouTube, TikTok, X, Facebook, and Instagram.

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CEO Insight: How Agentic AI is Reshaping the Car-Buying Experience—for Everyone

A candid conversation with CarEdge Co-Founder & CEO Zach Shefska on why agentic AI is upending car buying as we know it



For decades, car buying has ranked among the most frustrating consumer experiences. Pricing is opaque, dealerships typically employ aggressive sales tactics, and buyers and sellers find the process to be riddled with inefficiencies. The system, built around outdated incentives and misaligned priorities, has long been in need of a shakeup. And now, as artificial intelligence transforms industries across the board, one small business startup is boldly leading the charge to bring trust, transparency, and fairness back to auto retail.

CarEdge, the entrepreneurial venture founded by father-son duo Zach and Ray Shefska, is disrupting the car buying process from both ends—helping buyers make smarter, faster, more confident decisions while equipping dealers to operate more efficiently in a data-driven age. By harnessing the power of agentic artificial intelligence (AI), CarEdge is redefining how vehicles are researched, negotiated and purchased in a way that greatly benefits both buyers and sellers.

In the exclusive interview below, Zach provides a deep dive on how agentic AI is transforming the automotive industry by empowering consumers, transforming dealerships to lead with transparency.

Q: Why is the traditional car-buying process broken for both buyers and dealers?

ZS: The current system is a losing game for everyone. On the consumer side, trust is at an all-time low, with car salespeople consistently ranking at the bottom of Gallup's trustworthiness survey. This is a direct result of a lack of pricing transparency, confusing add-ons, and a generally adversarial environment.

For dealers, this broken system hurts their bottom line. They face a staggering 72% sales staff turnover rate, a statistic that's double that of other roles in the dealership. A major reason for this is "lead bloat"

from third-party platforms that flood dealerships with a high volume of unqualified leads. The average dealership converts only about 2% of these leads into sales, leading to wasted time and resources. This misalignment—where platforms profit from lead quantity, not quality—leaves both consumers and dealers dissatisfied.

Q: What's the root of the distrust between car buyers and sellers?

ZS: Trust is at an all-time low. Only 7% of Americans say they trust car salespeople, according to Gallup. That's dead last across all professions. But it's not just perception—it's the process. Many consumers are hit with hidden fees or bait-and-switch pricing. Meanwhile, dealers are overwhelmed by lead bloat and poor retention. The turnover rate for dealership sales consultants is nearly 72%. The system burns everyone out.

Q: How is Al uniquely positioned to fix these problems?

ZS: All is the key to bringing this industry into the 21st century. We're already seeing a massive shift, with 90% of dealerships experimenting with Al tools and 25% of consumers using tools like ChatGPT to research their next vehicle. The way people access information is fundamentally changing, and car shopping is no different.

Agentic AI takes this a step further by creating intelligent agents that can act on behalf of consumers and dealers. Instead of sifting through countless listings, a consumer's AI agent can vet information and present a curated list of options. This ensures that when a customer is ready to engage with a dealership, it's a high-quality lead. For dealers, this means less time chasing "ghosts" and more time closing deals with informed, motivated buyers.

Q: How does this new technology specifically address the dreaded process of negotiation?

ZS: Negotiation is a perfect example of where agentic AI can level the playing field and drive efficiency. It's one of the few major purchases where consumers are expected to haggle, putting them at a disadvantage against salespeople who do it every day.

With AI, a consumer's agent can handle the negotiation on their behalf. Instead of a buyer scrolling through hundreds of listings, calling multiple dealerships, or engaging in stressful negotiations, an AI agent can handle it all. It compares offers, spots hidden fees, and negotiates on your behalf. For example, a customer named Thomas used a CarEdge AI agent to purchase a Honda Accord. The agent managed 13 messages with a dealer and saved him \$1,280 off the original out-the-door price. This demonstrates how AI can replace the adversarial nature of car buying with a more transparent and efficient process, creating a new paradigm where both buyers and dealers can interact seamlessly and benefit. That's real, measurable value.

Q: How does this model benefit honest dealers who are already trying to build trust?

ZS: All is a powerful tool for rebuilding trust and rewarding transparency. The current system is rife with deceptive pricing practices, with online advertised prices often differing significantly from the final out-the-door price due to hidden fees and add-ons. This not only frustrates customers but also hurts reputable dealers who don't play these games.

Agentic Al solves this by collecting and publishing real, out-the-door pricing data from thousands of

dealerships. We can identify which dealers are transparent and which are adding "mandatory" fees, such as for nitrogen tire fills. This allows honest dealers to stand out in a crowded market, giving them a competitive edge and helping them attract more sales from informed, trusting buyers.

Agentic AI is fundamentally recalibrating the auto industry by moving it away from a model of information asymmetry and inefficiency to one built on trust and transparency. The car-buying process has historically left everyone frustrated, but CarEdge is demonstrating that a new model is possible. The company utilizes intelligent AI agents to prioritize data and a customer-first approach, showing that technology can be a force for good. Dealerships that embrace this change can escape the costly cycle of distrust, build lasting customer relationships, and ultimately thrive in a more efficient and fair marketplace. The future of car buying, according to this perspective, is already here and is driven by these intelligent agents.

Q: Isn't Al already being used by dealers? What makes CarEdge different?

ZS: Nearly 90% of dealerships say they're already experimenting with AI. But most of that usage is surface-level—automated chatbots, follow-up texts, maybe some CRM tools. At CarEdge, we're using agentic AI to empower both sides of the marketplace. Our AI agents represent buyers in real time and gather full transparency on pricing—including dealer markups and add-ons—so shoppers don't have to go digging. That's the difference. We're not just automating tasks; we're flipping the power dynamics.

Q: How does CarEdge collect all this pricing data? Isn't that usually hidden?

ZS: Exactly. Right now, there's no central source for accurate, out-the-door pricing—including all the hidden fees and dealership markups. Our Al agents interact directly with dealers to collect this data at scale, which no one has done before. Since launching in July, our agents have been deployed over 10,000 times and have mapped thousands of dealerships. We know which ones are adding \$399 nitrogen tire fees to every car—and which ones are being honest. This creates a new layer of transparency.

Q: What about dealers...what's in it for them?

ZS: Honest dealers benefit the most. Our system rewards transparency by directing better-informed, ready-to-buy customers their way. No more chasing ghost leads. We're giving time back to sales teams and letting them focus on what matters—conversions and customer experience. It also reduces overhead. Imagine a world where two AI agents—one representing the buyer, the other the dealership—negotiate instantly. That's where we're heading.

Q: What's your long-term vision for CarEdge in the auto industry?

ZS: Agentic commerce is the future. We're already seeing how AI agents improve negotiations, streamline research, and eliminate friction. The car-buying journey is one of the last major consumer transactions that still relies on outdated processes. We're not just building tools, we're reengineering the entire experience to benefit both sides. The automotive industry is at an inflection point, and those who embrace AI won't just survive, they'll lead.

The future of car buying is not just digital, it's intelligent, transparent, and agent-driven. As CarEdge continues to expand its reach and refine its tools, both consumers and dealerships are starting to see that there's a better way forward. By collecting previously inaccessible pricing data, automating negotiations, and filtering out the

noise of traditional lead-generation platforms, CarEdge is helping shift the market toward quality interactions and fair outcomes — not just for buyers, but for honest dealers too.

In a space where the status quo no longer works, CarEdge is doing what few others have dared to do: rewire the industry from the inside out. It's a rare case where technology meets mission in a way that serves all stakeholders. As more people like Thomas—the Honda Accord buyer who saved time and money thanks to an AI agent—realize the power of agentic commerce, the ripple effects will grow. For now, this leading-edge technology isn't just disrupting how we buy cars—it's redefining what car buying should *feel* like.

10 Ways AI is Ending Car Buying Chaos

Why tapping AI to negotiate the best car deal is a no brainer



Buying a new car should be fun, exciting and rewarding. Sadly, for most consumers, it's among the most stressful purchases they'll ever make. Hidden fees, opaque pricing, and high-pressure tactics have long defined the retail auto experience. Meanwhile, dealerships themselves are struggling with inefficiency, burnout, and outdated sales models.

"That's all changing in real time," says automotive AI expert Zach Shefska, CarEdge CEO. "Already making a notable impact, artificial intelligence is completely rewriting the rules of car buying, bringing transparency, efficiency, and trust to an industry that has resisted modernization for decades."

Here are ten reasons AI is reshaping how cars will be bought and sold in the years ahead.

1. Transparency Replaces Guesswork

Al tools are collecting real-time pricing data from thousands of dealerships nationwide, exposing hidden markups, inflated add-ons, and misleading "great deal" badges. This transparency helps shoppers see what cars *really* cost before setting foot in a showroom, restoring trust to a process long defined by uncertainty.

2. Negotiation Becomes Objective

Instead of relying on emotion or sales pressure, AI uses data to evaluate fair pricing and even negotiate with dealerships. Consumers gain an impartial advocate that compares offers, identifies inflated costs, and secures competitive out-the-door prices without the stress of haggling.

3. Spam-Free Communication

Al systems can now act as intermediaries, contacting multiple dealerships on behalf of the buyer while shielding their personal email and phone number. This eliminates the flood of follow-up calls and promotional messages that typically follow an online inquiry.

4. Personalized Vehicle Matching

Rather than scrolling through hundreds of listings, buyers can describe what matters most—budget, style, range, safety, or performance—and AI can instantly match them with the most relevant models available in real time. This turns overwhelming search results into precise, curated recommendations.

5. Real-Time Market Intelligence

Al continuously monitors national and regional pricing trends, interest rates, and incentive programs, allowing consumers to identify when and where to buy. This data-driven insight gives shoppers an edge once reserved for industry insiders.

6. Fairness for Honest Dealers

By tracking transparent pricing and ethical sales practices, Al highlights reputable dealerships and routes more qualified buyers their way. This levels the playing field, rewarding dealers who price fairly and penalizing those who rely on deception or high-pressure tactics.

7. Time Savings on Every Step

Al automates hours of tedious work—comparing listings, contacting dealers, collecting quotes, and analyzing options—so consumers can make informed decisions in minutes instead of days. What once required multiple visits and phone calls now happens seamlessly behind the scenes.

8. Data-Backed Confidence at Signing

When buyers reach the contract stage, AI systems can flag inconsistencies between online pricing and dealership paperwork. This ensures full alignment on the final out-the-door price, helping consumers sign with confidence and avoid last-minute surprises.

9. Education Before Engagement

By the time buyers interact with a dealer, they are better informed. All gives consumers access to detailed product information, ownership costs, and side-by-side comparisons, reducing dependence on sales scripts and enabling smarter, faster decisions.

10. A More Human Buying Experience

Ironically, the automation that AI brings is making car buying feel more human. By removing confusion,

confrontation, and wasted time, AI frees buyers to focus on excitement and satisfaction—knowing they are getting a fair deal, clear information, and control over the process.

The Road Ahead

Al's influence on retail automotive is only beginning. "From intelligent research tools and negotiation agents to data transparency networks, the technology already rebuilding an antiquated industry into one where both buyers and sellers win," notes Shefska, himself on the front lines of the auto retail technology revolution with the CarEdge Al Car Negotiator tool saving buyers thousands. "For consumers, that means a simpler, fairer experience. For dealers, it means efficiency, lower overhead, and stronger long-term relationships."

In short, artificial intelligence isn't just improving how we buy cars. It's redefining what fair, informed, and frictionless car buying finally looks like. For consumers, the car buying experience is about to get radically easier. For dealers and OEMs, the ones who embrace this new model won't just survive, they'll lead. From vehicle research and selection, to negotiation and pricing, agentic Al brings much needed transparency and efficiency to an industry that desperately needs it.

The age of agentic AI is here, turning hours of confusion into minutes of clarity, and replacing pressure with empowerment. For both buyers and dealers, the road ahead is smarter, faster, and finally fair.

