AI Automotive Retail Sales Kiosk — Practical Blueprint (2025)

Executive Summary

Yes—with limits. A kiosk-driven "AI sales professional" can guide a shopper from greeting to a ready-to-sign deal starter today: discovery, inventory match, transparent pricing, trade-in range, payment builder, credit app start, F&I; preview, and document prep—then hand off to a human for the final checks/signatures where required.

What the Kiosk Can Do Now (Green = Fully Doable)

- Greet, set agenda, collect consent and preferred contact.
- Discovery & personalization (use-case, budget, timeline, must-haves).
- Live inventory match with trim comparisons and test-drive scheduling.
- Transparent pricing: OTD estimates (taxes/fees by ZIP), incentive logic, payment options.
- Trade-in pre-valuation: VIN scan/OCR, mileage, condition photos, market-based range.
- Credit app start (soft-pull → full) via RouteOne/Dealertrack.
- F&I; menu preview (VSC/GAP/maintenance) in plain English.
- Deal-start docs (buyer's order draft, we-owe) + warm handoff to desk/F&I.;

Partially Automated (Yellow = Kiosk + Human Checkpoint)

- Final desking & lender structure (LTV, stipulations, callbacks).
- Final trade number after in-person inspection/recon math.
- Compliance checkpoints (OFAC, Red Flags, Adverse Action).
- eContract/eSign: supported broadly; state, lender, and store policy govern exceptions.

Human-Essential (Red)

- Test drive control & liability (ID/insurance, keys).
- Required disclosures/confirmations in certain states/lenders.

- DMV/title work where wet ink or clerk processing is mandated.

Kiosk Flow (Maps to Modern Road-to-the-Sale)

1) Welcome → 2) Quick needs + budget → 3) Vehicle match (2–3 picks) → 4) Walkaround video/feature explainer →

5) Payment builder (good/better/best) → 6) Trade range with recon transparency → 7) Credit app (soft→full) →

8) F&I; options overview → 9) "I'm ready now" or schedule → 10) Warm handoff to desk/F&I.;

Key Integrations

- Inventory/DMS/CRM: VIN Solutions (or Tekion/CDK/Reynolds), pricing feeds, incentives APIs.
- Payments & taxes: locality tax/fee tables; OEM incentive eligibility.
- Credit: RouteOne/Dealertrack + soft-pull provider (Experian/TransUnion).
- Trade: Accu-Trade, Black Book, KBB ICO, vAuto market data.
- F&I; menu: Darwin/MenuSys or OEM-preferred.
- Documents & eSign: lender eContracting, long-term storage with audit trail.

Guardrails (Non-Negotiables)

- Deterministic math: calculators and rates from auditable sources; AI never invents numbers.
- Consent & privacy: GLBA/FTC Safeguards, TCPA/CTIA for messaging; clear PII retention policy.
- Accessibility: ADA kiosk standards, multilingual, audio assist.
- Hallucination kill-switch: retrieval-only for policy, rates, incentives; no free-form promises.
- Audit logging: each quote, input, and disclosure time-stamped and retrievable.

Build Pattern That Works

- UI: Touch-friendly PWA (React), one decision per screen, QR handoff to mobile.
- Brain: Workflow/state machine + LLM for conversation behind guarded tools/catalogs.
- Docs: Server generates PDFs for buyer's order, we-owe, conditional offers.

- Ops: Real-time "raise hand" to a desk manager; remote co-browse takeover.

MVP Scope & Metrics

- Five intents: (1) Find my car, (2) See my real payment, (3) Value my trade, (4) Start my credit app, (5) See protection options.

- Manager gates: trade final, payment lock, eSign release.

- Measure: appointments, completed apps, kiosk→sale close rate, time-to-desk, CSI.

Bottom Line

Deployable now as a hybrid system that completes 80–90% of the journey and hands the last mile to a manager/F&I;—preserving traditional control while eliminating dead time for customers.