

Drive the best auto finance digital experience for your customers



Today's automotive finance providers need to offer their customers a seamless digital experience. Customers are spending less and less time visiting physical premises. From applying for finance through to end of contract, and then financing their next vehicle, customers expect to start and continue their journey through the digital channel.

Our platform delivers end-to-end digital engagement solutions, from finance quotes and affordability checks to agreement self-servicing, settlement quotes, and balloon or negative-equity loans. We ensure providers meet these expectations and deliver seamless digital experiences to their customers.

Frictionless,
end-to-end
onboarding

Real time
scoring and
decisioning

Superior
customer
experience

Fully
customisable
platform

Win and retain more customers by offering the best digital finance experience.

Our smart, secure, and seamless digital journey captures and pulls information into a real-time risk decisioning process, with e-sign of agreements and vehicle delivery options, supporting personal and SME vehicle purchase and leasing finance solutions. This minimises the manual and administrative workload with automatically generated contracts and the ability to digitally attach compliance or financial documents to quote options and order placement.

With our self-servicing portal designed for managing in-life contracts you can deliver better customer engagement. Let customers see their agreements, service their account, make repayments and request and receive settlement quotes. Notify customers in arrears, take a payment or agree an arrangement, and offer customers ways to fund their balloon payment or negative equity at the end of the agreement.

Communicate with customers through their channel of choice. Securely send and receive documents electronically, from proof of ID to welcome packs, statements and settlement quotes. Let customers raise queries and notify you of change in circumstances without the burden of higher inbound telephony, with our two-way secure messaging capability embedded within the self-servicing portal.

What we can help with:

Operational Efficiency

Our platform streamlines the loan origination process, reducing manual tasks and paperwork.

Accuracy

Eliminate errors in calculations and documentation, ensuring financial accuracy for loan options.

Digital Automation

Automate payment processing, reducing the risk of missed or delayed payments, ensuring a positive bottom line.

Ensure Compliance

We help adhere to regulatory requirements and underpins legal compliance.

Superior Customer Experience

Enhance the overall customer experience through faster processing and convenient payment options.

Proactive Risk Management

Assist in assessing credit risks and managing potential financial risks associated with loans.

Reporting and Analytics

Provide detailed insights and reporting tools for better decision-making.

Pre-built Integrations

Easily integrates with other systems, enhancing overall operational efficiency.

Cost Savings and ROI

Reduce operational costs associated with manual processes, paperwork and staff hours.

Cyber Security

We offer robust security measures to protect sensitive financial data.

Competitive Advantage

Position your company ahead of your competitors by embracing digital channels to service your automotive customers.

Our Solution

Digital Origination

Digital is the number one channel for acquiring customers with automotive finance, so having the right platform that delivers frictionless end to end engagement is key. Fully integrated, with affordability checks, calculators, document biometric verification, instant decisioning and then electronic agreements and e-signing, we have it covered.

Digital Self-Servicing

Secure, easy to use and feature-rich, customers can sign in and gain access to their agreements, make payments, view and download documents and communicate securely with you, 24/7. Stay connected with your customers for the life of the contact, then offer them follow-on services and options to easily finance their next vehicle.

Self Service Settlement Quote

For many automotive finance providers, creating and communicating settlement quotes is the number one drain on their contact centre staff. This is why our self-servicing platform lets customers request and receive their settlement quote, then settle the agreement online. Our platform also offers follow-on loans for customers wishing to fund their balloon payment or repay any negative equity due following settlement.

Pre- Integrations

Our proven platform is pre-integrated into dozens of back office and 3rd party digital services, making our solutions quicker to implement, with lower risk, better support and lower risk for the long term.

Fully Managed Service

Our dedicated Service Operations team monitor, support and maintain our solutions 24/7. We provide hosting in the client's AWS region of choice, and our specially trained staff ensure continuation of service while securely managing restricted access to customer data.