

A Holistic Perspective on Automotive Credit Buying

Competitive and regulatory pressures continue to impact margins and portfolio growth opportunity. Dealers continue to seek consistency and predictability from their finance source providers, while those same lenders search for an edge in an increasingly competitive marketplace. Though the industry has begun to leverage alternative credit insights to meet these challenges, too often these powerful tools are used strictly on thin file and no hit consumers, restricting their benefit. But a shift is coming - leading financiers are beginning to realize the benefit of using a holistic approach when applying alternative credit data to their decisioning process. In doing so, these lenders are developing a coveted advantage, translating a more complete understanding of nearly every applicant into more competitive offers, increased booking rates and more profitable deals.

Competitive Offers Require Enhanced Visibility Across The Credit Spectrum

Credit Optics® Full Spectrum is an alternative credit score which provides powerful insights for thick, thin, and no file applicants across the full credit spectrum. This unique, broader visibility into consumer credit risk enables lenders to develop price optimization strategies which deliver a competitive edge. The responsibilities of today's consumers have expanded well beyond the coverage of the "Big 3" bureaus, leaving traditional credit scores blind to critical information. By capturing "modern credit behaviors," such as wireless, pay tv, and online lending responsibilities, Credit Optics Full Spectrum is able to give finance source providers a more complete understanding of a customer's true risk and potential.

When lenders pair Credit Optics Full Spectrum with the traditional credit scores they use today, they can refine their originations process, identify higher-quality loans across credit levels, deliver more competitive pricing, and manage credit losses with greater precision.

The end result is an assessment which improves a lender's understanding of nearly every applicant, providing the competitive advantage needed to identify and book quality loans which are otherwise overlooked or mispriced when lenders rely solely on a basic credit assessment.



A Complete Picture of the Consumer

Traditional Data



Mortgages

Homeownership & overall debt load



Credit Cards

Utilization & responsible debt use



Auto Loans

Overall debt load



Alternative Data



Wireless/Cable/Utility

Monthly obligation & responsibility



Online Lending

Responsible debt use



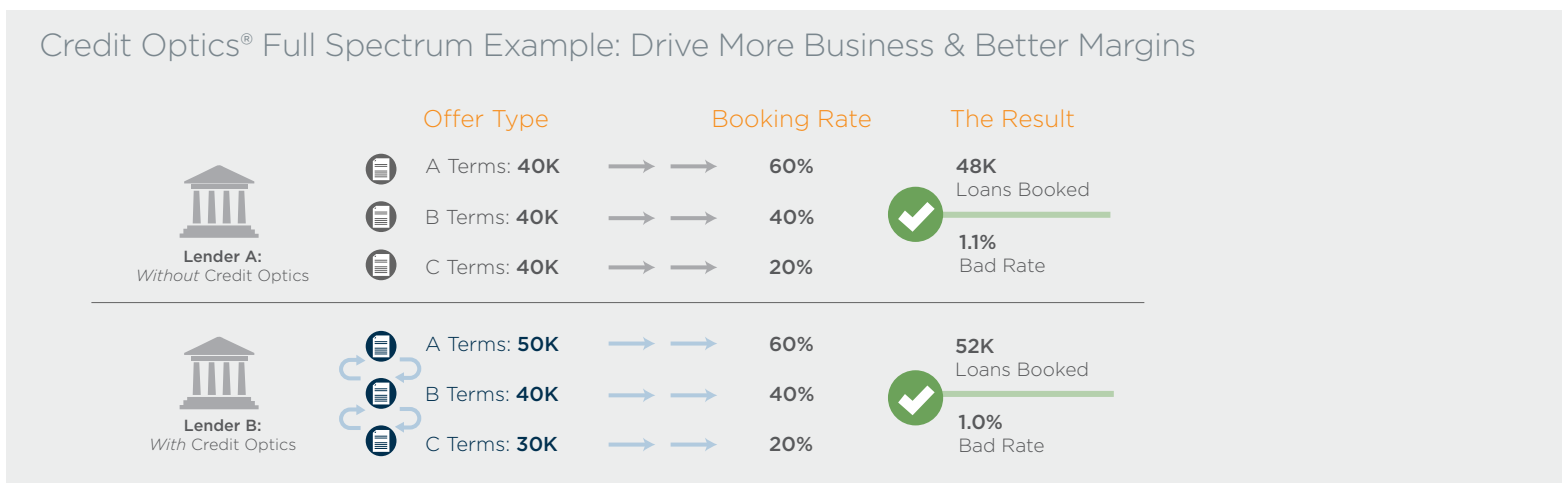
Payday/Subprime Lending

Indication of financial responsibility

Know What You Don't Know

Credit Optics Full Spectrum was purpose-built for price optimization by delivering predictive insights which identify consumers whose credit worthiness has been under or over-estimated by traditional credit scores. By adding Credit Optics as a second perspective into underwriting strategies, lenders can issue more competitive offers to more credit-worthy customers, improving booking probabilities to ultimately drive more originations. This added visibility also enables lenders to cull out approvals on those customers that may introduce an inordinate level of risk to the portfolio.

A Competitive Advantage



Credit Assessment Evolved

Credit Optics Full Spectrum significantly enhances a lender's view to the credit risk of an auto loan applicant, enabling:

- More Accurate Pricing: Price according to the true credit risk of the applicant
- Increased Booking Rates: Increase offer acceptance through more competitive pricing
- Improved Deal Margin: Maximize deal margin while controlling losses
- Better Asset Quality: Avoid offers to customers that present higher risk

Improve Insight into Automotive Credit Risk Today

Turn to Credit Optics Full Spectrum to gain the competitive advantage needed to make more informed, profitable auto lending decisions. Contact us today at sales@idanalytics.com, 858-312-6200, or 866-248-7344 or visit www.idanalytics.com.

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