

DATA ANALYTICS FOR LENDERS



KEY FEATURES

SPEED

Information is available within days of prior month's closing.

INSIGHT

Compare your performance against peer benchmarks, based on transactional-level data.

SCALE

Sufficient record volume allows statistically significant analyses.

KEY BENEFITS

REVIEW CURRENT AUTO INDUSTRY DATA TO IDENTIFY PRODUCT TRENDS.

ROUTINELY COMPARE YOUR PERFORMANCE TO MARKET INDICES.

ACCESS UNIQUE DATA, INCLUDING FUNDING DETAILS, SCORE RANGES, RESPONSE TIME RANKING, MARKET SHARE AND MORE.

ORIGINATING LOANS CAN BE EXTREMELY PROFITABLE – OR EXTREMELY RISKY

It all depends on how much intelligence you can obtain to identify industry trends and financial and behavioral patterns, as well as gather and study your institution's own key performance metrics.

Dealertrack now performs this advanced monitoring, tracking and benchmarking for you. Thanks to our extensive reach across dealers and lenders alike, coupled by our industry-leading technology that captures key data down to the transaction level, we offer unique performance metrics and indices not found elsewhere. You can rely on this information for maintaining or adjusting your business strategy, because the data stays current – the latest figures are available within days of the prior month's close. Choose your format type: raw data, or upgrade to Enhanced Visualization; and choose either secure FTP or secure eMail inbox as your preferred method of delivery.



THE DATA ANALYTICS SUITE INCLUDES:

Report Name	Detailed description
Lender vs. Industry	Efficiency Benchmark: includes Looks, Approvals, Funded, Book-to-Look, Approved-to-Look and Book-to-Approve ratios
Lender Submit Order	Competitive Insights: displays lender application submission order; first submit choice translates to “Top of Mind” with dealers
Market Share	Competitive Insights: provides lender share of booked business; data is available on a national, regional or statewide level
Lost Opportunity	Program Opportunity Review: if you ever wondered why you lost a deal, this report identifies and compares key metrics – including buying spectrum, term, funding details, etc.
Credit Decisioning Time	Operational Benchmark: provides processing time insights, including auto vs. manual decision-making
Credit App by Asset	Segmentation Benchmark: includes average amount financed, average interest rate, average turn-time by new/used, vehicle year, terms, OEM, etc.

Important Note: No non-public personal information (NPPI) is included in the reports.

DATA CHARACTERISTICS AND COMPONENTS INCLUDE:

Buying Spectrum Super Prime / Prime / Near Prime / Subprime	Geography or Footprint National / Super Regional / Regional / States	Institution Type Captive / Bank / Finance Company / Credit Union	Application Volume Annual / Average Monthly	Products Types Supported Retail / Lease / Balloon
Vehicle Types Auto / RV / Motorcycle / Marine / Power Sport	Vehicle Conditions New / Used / Demo	Application Types Individual / Joint / Business / Business with Co-app	Decision Types Approval / Decline / Counter-offer	Dealer Business Types Franchise / Independent

STANDARD OR ENHANCED VISUALIZATION – CHOOSE YOUR FORMAT:

Standard delivery of raw data: perfect for lenders who are comfortable working with raw data – or have analytical staff who may “slice, dice, and visually display” this data according to specific needs/wants

Month-ID	Vehicle Status	Dealer State	Lender All Apps	Lender Approved	Lender Booked	Lender Countered	Lender Declined	Lender Book to Look	Lender Approve to Look	Lender Book to Approve	Lender Avg. Amount Financed
Jan-14	N	AL	225	155	43	27	43	19.11%	68.89%	27.74%	\$29,862
Jan-14	N	AR	183	128	38	21	34	20.77%	69.95%	29.69%	\$32,425
Jan-14	N	AZ	76	59	19	4	13	25.00%	77.63%	32.20%	\$57,901
Jan-14	N	CA	380	254	98	19	103	25.79%	66.84%	38.58%	\$36,486
Jan-14	N	CO	172	124	62	12	35	36.05%	72.09%	50.00%	\$34,906
Jan-14	N	CT	61	49	22	3	9	36.07%	80.33%	44.90%	\$29,599
Jan-14	N	DE	28	26	9	1	0	32.14%	92.86%	34.62%	\$35,903
Jan-14	N	FL	1049	773	394	76	199	37.56%	73.69%	50.97%	\$33,669
Jan-14	N	GA	421	275	111	46	100	26.37%	65.32%	40.36%	\$28,604
Jan-14	N	HI	11	5	1	2	4	9.09%	45.45%	20.00%	\$41,460
Jan-14	N	IA	113	73	35	8	32	30.97%	64.60%	47.95%	\$35,789
Jan-14	N	ID	32	25	11	4	3	34.38%	78.13%	44.00%	\$30,292
Jan-14	N	IL	565	479	258	29	55	45.66%	84.78%	53.86%	\$32,264
Jan-14	N	IN	297	249	132	16	32	44.44%	83.84%	53.01%	\$30,626
Jan-14	N	KS	163	125	61	13	25	37.42%	76.69%	48.80%	\$33,168
Jan-14	N	KY	142	111	45	9	22	31.69%	78.17%	40.54%	\$32,117

Consult with your Lender Solutions Specialist | 866.868.5900 | dealertrack.com/lendersolutions

STANDARD OR ENHANCED VISUALIZATION – CHOOSE YOUR FORMAT:

Upgrade to Enhanced Visualization

An option for lenders without analytical staff to also receive the raw data in a more visually simplified format. Subscribers see their raw data translated as pie charts, line charts, bar charts, graphs, doughnut displays, etc.



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INNOVATION THROUGH INTEGRATION

Dealertrack is the leading provider of digital solutions to the automotive industry. In addition to operating the largest online credit application network in the United States, our market-leading suite of technologies and services for lenders includes platforms for loan originations, digital contracting, digital document services, vehicle title administration, as well as tools for aftermarket recovery and business benchmarking.

Our lender solutions work in tandem with our dealer solutions, including DMS, Sales and F&I, Digital Marketing, CRM, Registration and Titling, and more. By connecting thousands of lenders to more than 22,000 dealers nationwide, we help drive growth and efficiency through the entire origination, contracting, and vehicle title management lifecycle for captives, national, and regional banks, credit unions, and other financial organizations.

Dealertrack, Inc.

3400 New Hyde Park Road
North Hills, New York 11040

866.868.5900

www.dealertrack.com/LenderSolutions