

GROWING YOUR AUTO LOAN PORTFOLIO WITH AN EYE ON RISK

Auto lending represents a huge opportunity to grow your consumer loan portfolio



9%

Auto loans are the third largest loan behind mortgage and student loans



Americans originated a record 2.5 million auto loans in July 2018. The average new car loan originated is just < \$30K



68.5 months

AVERAGE MONTHLY PAYMENTS ARE RISING, TOO:

\$530 for new vehicles, up 5% year over year
 \$381 for used vehicles, up 4%
 \$430 for a new vehicle lease, up 4%

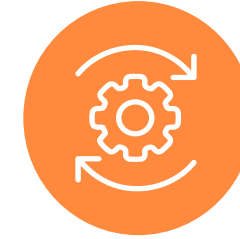
AVERAGE AUTO LOAN TERM

The average auto loan term in the third quarter of 2018 was 68.5 months

WITH OPPORTUNITY COMES RISK



COMPLIANCE BURDEN



PROVIDING A FAST, CONVENIENT EXPERIENCE



MANAGING COSTS



STAYING PROFITABLE AND COMPETITIVE

FUSION DECISIONPRO: END-TO-END CONSUMER LENDING SOLUTIONS

CAPABILITIES



Credit application underwriting and risk management solutions



Scalable and powerful workflow automation



Faster more consistent decisioning



Web API and 3rd party integrations like DealerTrack and RouteOne



Better compliance with seamless integration into Fusion LaserPro

RESULTS

Increase with rate in time-sensitive competitive deals

70%

Reduction in cost per transaction, depending on product.

30-50%

Reduction in fraud rate

21%

Realized cost reduction while still growing

20%

ONE PARTNER, ONE SOLUTION...