

Fast-Track the YES by Bringing Finance Forward

In an analysis of over 300,000 car deals from AutoFi Dealers, it's apparent that rising interest rates have created an opportunity for dealers who pull financing forward in their sales process to significantly increase their engagement, conversion and profitability.



Car buyers are increasingly using digital tools to understand affordability

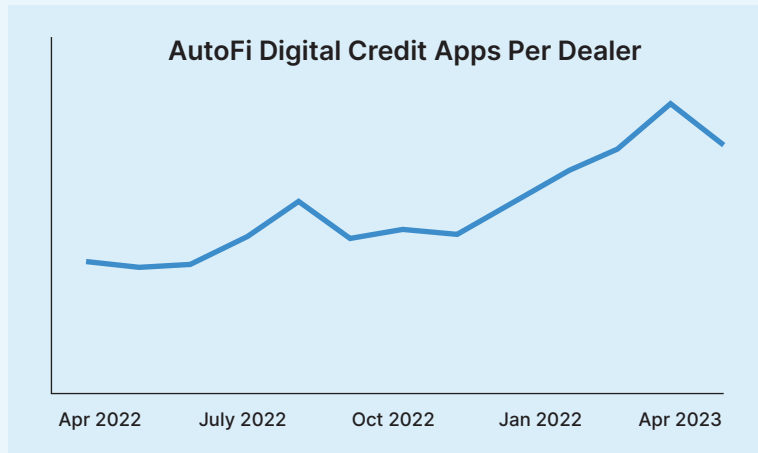
CREDIT APPLICATION

Employer

Income

SUBMIT

powered by AutoFi

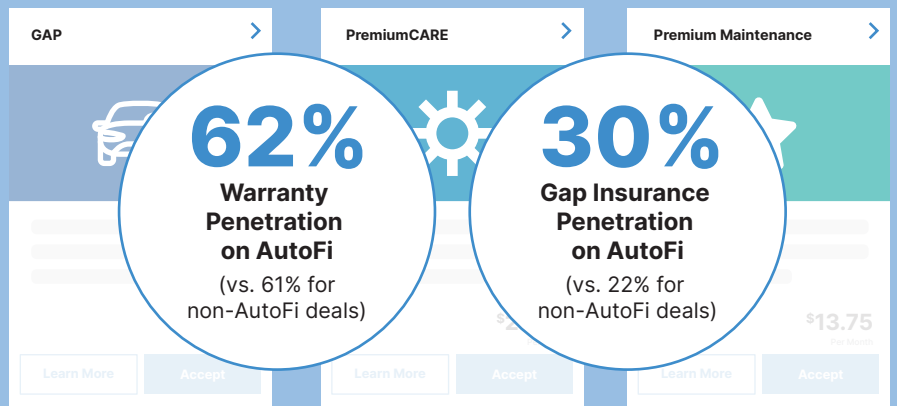


29%
YOY increase in digital credit apps

65%
YOY increase in digital credit apps for Deep Subprime

Car buyers highly engage with F&I Products through digital retail platforms

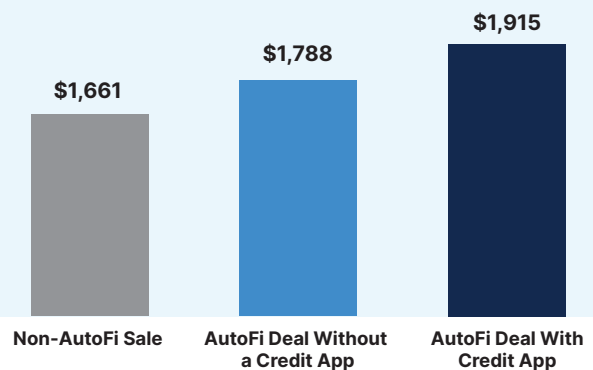
1.5
Average F&I Products on AutoFi
(vs. 1.48 for non-AutoFi deals)



Back-end profit increases the deeper a customer engages with digital financing solutions



Average Back-end Profit by Level of Digital Financing



Dealers who digitally bring finance forward are more profitable

\$309,000 (or 11%)

Higher back-end PVR annually on AutoFi deals for the average dealer

