

Digital verification allows you to better manage risk, streamline processes and close more deals.

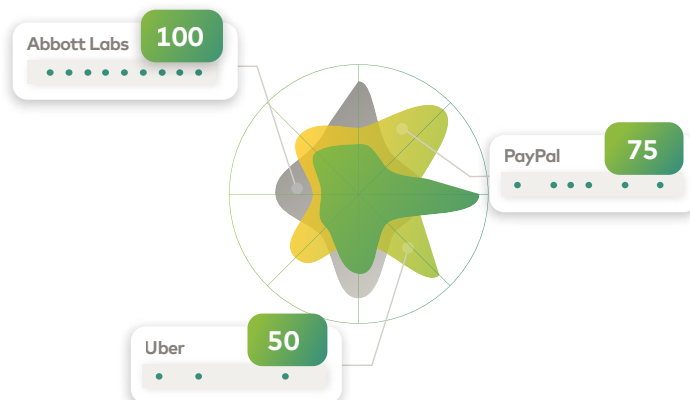
It's pretty simple: borrowers are expecting a digital experience when buying a car. Lenders want the most accurate, real-time data for better decisioning. So, we've combined the best data with smart insights to help you transform the auto lending experience.

Lenders and dealers can adapt to a more digital world with our **proven open-banking platform** that can **seamlessly integrate** into your own algorithms and credit decisioning workflows.

## Changing lanes

Finicity, a Mastercard company, enables borrowers to permission the use of their financial data from their bank accounts to help them qualify for an auto loan, allowing lenders to easily and securely verify income and employment — all integrating seamlessly into their own algorithms and credit decisioning workflows. Our VOI also expands possibilities for borrowers as more types of income can be included — gig workers won't have to fret over whether their earnings truly "count" toward their income.

- Automate credit decisioning by streamlining verification of income with bank account data
- Improve customer experience
- Clear steps at the dealership in minutes
- Close more deals
- Help minimize fraud and portfolio risk





## Avoid speed bumps

Is the customer ready to buy but needs to verify income when there is a stip? Finicity's Verification of Income (VOI), which industry-leading lenders accept, transforms the lending experience with real-time, direct connections to data sources and smart insights.

According to a leading credit bureau<sup>1</sup>, as many as 62 million Americans have a thin credit file, meaning they have very few credit accounts listed on their credit reports. Of those, about 26 million Americans are known as "invisibles," meaning they have no credit accounts on their credit report. When your buyer needs more than a traditional credit score, our data analytics go beyond — adding consumer-permissioned financial data directly from the borrower's bank account to give lenders a more robust picture of their ability to qualify for an auto loan while still engaged at the dealership.

Finicity can help you satisfy financing stipulations by verifying income, streamlining the process and reducing the time between shaking the customer's hand and handing them their keys.

### The Finicity Verification of Income (VOI) report includes the following FCRA-compliant data and analytics for lending decisions and verification:

- Financial institution name
- Up to 24 months of deposit transactions
- Their average monthly income
- Historical and estimated annual income
- Identified income streams with confidence, cadence and amounts

## A navigating partner

You bring the customers to the table, and we'll help you close more loans by partnering with you as you navigate the transition to digital experiences. Data analytics are a core capability of our open finance network. As market leaders in open banking, we're enabling transformation across financial services, providing access to real-time data, fair credit decisioning and a better lending experience for everyone.

Sign up for a demo to see how Finicity fits your auto lending needs: [finicity.com/auto-demo](https://finicity.com/auto-demo)

Follow us for updates and more on our LinkedIn page or @Finicity on Twitter.

<sup>1</sup> Experian, *What is a Thin Credit File and How It Will Impact Your Life?*