

# AutoCount<sup>®</sup> Application Review

Unfunded auto loans. It's a reality for your lending business. But we're here with data-driven insights to help you lower the ratio.

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Experian Automotive's AutoCount<sup>®</sup> Application Review statistical product suite provides you with crucial information about what happened to reviewed applications that resulted in unfunded loans. With these exclusive reports, you can identify whether purchases occurred, which lenders booked the deals, which dealers originated the transactions and the loans' aggregated characteristics.

## Lower the ratio of unfunded loans

We understand the high cost involved in reviewing more applications than you book. To resolve this challenge, you need insights into what happened to the loan applications that weren't added to your portfolio. In a highly competitive environment, you need the right market, product and buyer information to determine if your loan products are structured to profitably meet your customers' needs.

With a more complete view of buying behavior and loan characteristics, AutoCount Application Review helps you optimize market and competitive knowledge to make the most profitable decisions.

## Discover how competitive your loan offers are

Get specifics on auto loan applications you reviewed but didn't fund. Combining a client-supplied list of loan applicants and credit and Department of Motor Vehicles transactional data, our reports answer the following questions:

- How many customers purchased? Were the purchases for new or used vehicles?
- Where did they buy?

- Who and what type of lender funded the loans?
- What are the characteristics of the loans?
  - Ranges of amount financed by lender.
  - Loan rate ranges.
  - Term ranges.
  - Average monthly payment.

The data provides a 360-degree view of the outcomes of your unfunded loan applications, enabling you to develop and execute new product strategies that optimize your unfunded loan ratio.

## Get ahead of the competition with in-depth market reporting

Delivered through Experian's online user interface, AutoCount Application Review provides a series of interactive reports based on deep, productive data that can be interpreted and acted upon quickly. The platform employs filters to easily compile, segment and sort by attributes, putting you in control of the data.

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### Available reports:

**Project Overview** — High-level results, including counts of new and used purchases and percentages of each.

**Range Selection** — An interactive report allowing you to select and view score, amount financed, payment, rate and term ranges.

**Score Summary** — A report identifying lenders who funded the applications by score range and new/used purchases.

**Attribute Summary** — Provides counts and average loan attributes by lender or dealer type, sortable by each column.

**Attribute Distribution Reports** — Available for amount financed, payment, rate and term, the report displays the number of loans by attribute range.

**Range Report** — Identifies the average attribute by score range, displayed by lender, lender by dealer, dealer, dealer by lender or lender type.

### Going forward

To find out more about AutoCount Application Review, contact your local Experian sales representative or call 1 888 853 3307.