

TradeSight™

Auto Financing Services

KEY BENEFITS

TradeSight helps auto lenders:

Benchmark competition

Evaluate dealer relationships

Assess profitable dealers

Develop dealer network strategies

Access the data through a single point of entry

Our customers told us they needed an easier, more flexible way to link and access multiple data sources for a more complete view of the auto lending market, lending trends, and dealers. Gaining insight into dealer or dealer group business, volume and loan performance benchmarking helps a lender respond quickly to business opportunities and adjust strategies accordingly.

Lenders specifically asked for:

- **The Right Data** – Risk and marketing data and insights to more effectively anticipate and manage opportunities and strategies
- **Easy Access** – A single point of entry to access and consume the data they need
- **Flexibility** – The ability to customize and implement only the data set the customer needs – helping save time and resources

Using anonymous, transactional-level data helps you more accurately understand the performance and behaviors of your dealership network.

Benchmark with the Right Data

The ability to see what the marketplace is actually doing is critical to optimize your competitive strategies. TradeSight™ shows you how many loans went bad and when they went bad, how many are past due, how many paid early and how early they paid. It provides consumer scores at origination, for the most recent six months, and as of the most recent reporting month.

TradeSight also shows lenders evidence of positive and adverse selection within a dealer or dealer group, providing insight into dealer relationship and identifying risk and opportunity to expand.



CONFLUENT STRATEGIES

Merging Insights with Actions



With TradeSight, you only pay for the data which is relevant to your business.

The Data Behind Auto Financing Decisions

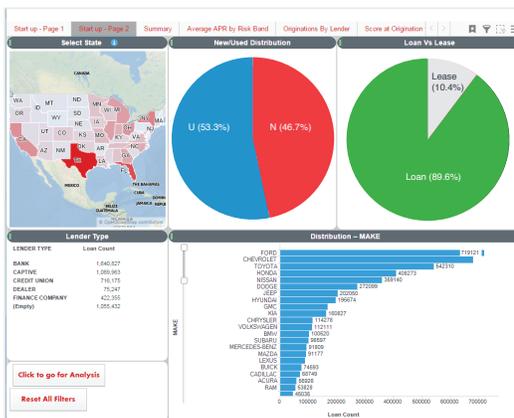
TradeSight includes data on over 60 million individual auto loan tradelines designed to help lenders better understand their dealers, potential new dealers, lending trends and their own company.

Information is provided on loans/leases booked within the most recent 48 months. You get your booked, approved but not booked, and declined loan/lease data PLUS those loans/leases not presented to your institution.*

Data provided includes:

- Individual loan performance
- Dealership performance and firmographics
- Vehicle registration data
- Black Book® data

Smart View dashboard with sample data.



Clicking on “new” in the pie chart returns values for all of the charts and graphs based on “new” car sales for the dealers and lenders selected.

Chart for illustrative purposes only.

Easy Access

The data visualization tool enables ad hoc reporting, has 18 pre-defined charts and graphs, as well as summary metrics, PLUS the ability to further segment by consumer state, lender, and dealer and many other variables.

Customers also have the option to receive the data in a delimited file format which provides the ability to leverage data and analytics in one deliverable. The data file contains all of the data which drives the Smart View graphs and charts plus additional data elements.

You can see lender performance attributes such as days past due buckets, delinquencies, write-offs, months from open date to repossession, bankruptcy and past due amount.

Flexibility

With TradeSight, lenders have the option to buy only the information relevant to their business. For example, the data purchased can be limited to specified states, franchised dealers only, transactions within a certain credit score range, and more. TradeSight can even provide data on only the dealers you specify – and you will only pay for those dealers.

CONTACT US TODAY

For more information:
901 321 6700
equifax.com/automotive

*This solution conforms to DMV privacy laws. Information from states with DMV privacy regulation is not returned.

Copyright© 2016, Equifax Inc., Atlanta, Georgia. All rights reserved. TradeSight is a trademark of Equifax. Black Book is a registered trademark of Hearst Business media. All Rights Reserved. 16-5209