

A man with glasses and a beard, wearing a light blue button-down shirt and dark trousers, is leaning against the open door of a silver car. He is smiling and looking towards a woman. The woman has long dark hair, is wearing a white blouse and orange pants, and is also smiling. They are in a car dealership with large windows in the background. In the top left corner, there is a red circular logo with the word "EQUIFAX" in white.

EQUIFAX®

Compete — and win the most profitable deals

with visibility into market and transaction-level data for dealerships, lenders, and the overall market with TradeSight®

Understanding the marketplace is critical to optimizing your competitive strategies. To stay competitive in the current market, you need insight into specific questions like:

- Am I maintaining relationships with the right dealers?
- Am I outperforming the competition?
- Are performance and credit terms affecting my ability to win?

With TradeSight from Equifax, lenders can get an easy, flexible and more complete view of the market and the dealer landscape. With data on more than **80 million individual auto loan tradelines*** TradeSight is designed to help you better understand your dealer performance, identify potential new dealers to work with, and benchmark lending trends against your business and the competition. TradeSight gives you the insight to respond quickly to business opportunities and adjust your strategies accordingly.

Assess a dealer's risk to optimize your portfolio

Auto lending is different from other types of lending because it involves a critical factor that other lending types do not — dealerships. Therefore, you need better visibility into your dealer relationships so you can strengthen your relationships with those dealers that have the highest potential. TradeSight can help you more accurately understand the performance and behaviors of your dealership network by providing insights like:

- Percentage of business directed your way from specific dealerships
- Terms of loans initiated by you and your competition
- Current and historical loan performance
- Positive and negative selection among dealer networks
- Dealer Portfolio risk of each dealership

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

Data included

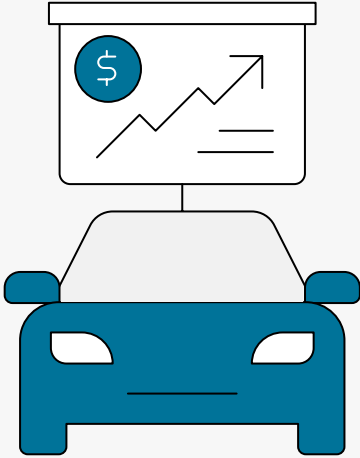
- Individual loan performance
- Dealership performance and firmographics
- Vehicle registration data
- Black Book® data

*Equifax data

Benchmark your performance against competitors

In addition, you can compare your market performance against your competitors to see where you win and where you have opportunity to grow. With TradeSight you can get insights including high level volume and share trends, dealer and lender volume by market, and opportunities to help grow market share using valuable insights such as:

Credit Mix	Gain insight into how your peers' credit mix differs between markets, brands of vehicle or segments of the business.
Lender portfolio performance	Evaluate overall risk and return performance by specific dealers selected in the market to know tradeoffs, find outliers, and optimize lending strategy.
Loan term comparisons	Understand different metrics using your peers so that the best offers can be presented the first time or to determine if it is a segment that fits the program.
Delinquency	Compare loss rates by time on books.



TradeSight, not only gives you access to these great insights, but also a raw data file each month that includes the details for the dealers or markets you care about.

With TradeSight, you have the option to buy only the information relevant to your 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 to find out how you can sharpen your competitive edge and start winning more profitable deals with the RIGHT dealers. TradeSight gives you the data and actionable insights you need — delivered how you need it.



CONFLUENT STRATEGIES

EQUIFAX | Sales Agent

1-800-863-8514 • questions@confluentstrategies.com
confluentstrategies.com

*Equifax data

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