

## A direct route to profitable auto lending operations



### We help auto lending clients:

#### Reduce costs

We automate resource-intensive processes, reducing the cost of operations and growing margins on revenue.

#### Improve customer service

We help clients streamline customer onboarding and deliver convenient service using innovative online tools.

#### Attract customers and grow relationships

We'll help you improve the quality of your customer interactions through more effective marketing communications and customer care.

#### Increase operational efficiencies

Whether your needs are small and local or large and global, we can help you increase operational efficiencies.

With the continuing challenges facing the auto finance industry, lenders more than ever need creative and effective ways to manage and optimize their consumer loan operations. We're paving the way.

Innovative, integrated, end-to-end services that improve the entire auto loan lifecycle — that's what Conduent delivers. We help lenders attract and serve customers while growing the value of their business. Our track record as the engine behind major auto lenders goes back more than 25 years, and we're ready to put that experience to work for you.

### A leader in automotive loan servicing

One of our specialties is supporting the consumer lending process. In addition to a robust suite of software and IT service solutions, we provide customer care, collections, imaging and document management — all to help you take performance to new heights.

Our expert support helps clients:

- Drive the costs out of back-office processes
- Improve the quality of the customer experience
- Increase security and scalability
- Leverage innovative technology and systems
- Increase dollars collected
- Maximize productivity and efficiency across the lending lifecycle

We focus on delivering solutions that help auto loan servicing work better. Applying industry-leading consumer loan servicing technology, we help clients cost effectively and efficiently support a wide range of loan products.

We can enhance your existing platform or help you to build a full-scale consumer lending and collections solution that delivers exceptional results for your business.

## Comprehensive solutions with a flexible approach



### Results speak volumes

A recent implementation using our consumer loan servicing system integrated with the client's existing platform yielded not only better security and scalability, but a complete return on investment within the first three years.

This successful implementation enabled our client to grow its loan portfolio volume by more than 475% over five years!

### Contact us

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conduent.com/consumerandautofinance

From origination through servicing and pay-off through default, our services span the entire loan lifecycle. We can support any loan program or system and manage as much or as little of the lending process as you desire. From the systems side to the paper side, we've got you covered.

### A leader in customer care

We have an extensive network of global and domestic call center locations that specialize in financial services. Each delivers outstanding service via telephone, mail, online channels, and email.

Some of our services include:

- Customized call center protocols, and campaigns
- Inbound customer service
- Interactive voice response
- Web-based self-service

### Document management

Conduent Transactional Content Manager is a key driver for our document management services. It's a hosted, web-based enterprise content management solution that specializes in document and transaction content management. The technology automates document and image-centric business processes including content upload, storage, workflow, access, archiving and retention and helps us deliver exceptional results for our auto finance clients.

Our services include:

- Receipt, prep, scanning and indexing of auto loan documents
- Data extraction, classification and archiving
- Workflow integration
- Return mail and address correction services

### Delinquency management and collections

Automotive companies are seeing an increase in delinquent dollars. Our sophisticated oversight and customer-centric solutions minimize default and improve collections:

- 360-degree view of each relationship
- Behavioral scoring integration
- Outbound and Inbound early-stage collections
- Skip tracing
- Workflow automation
- Management reporting