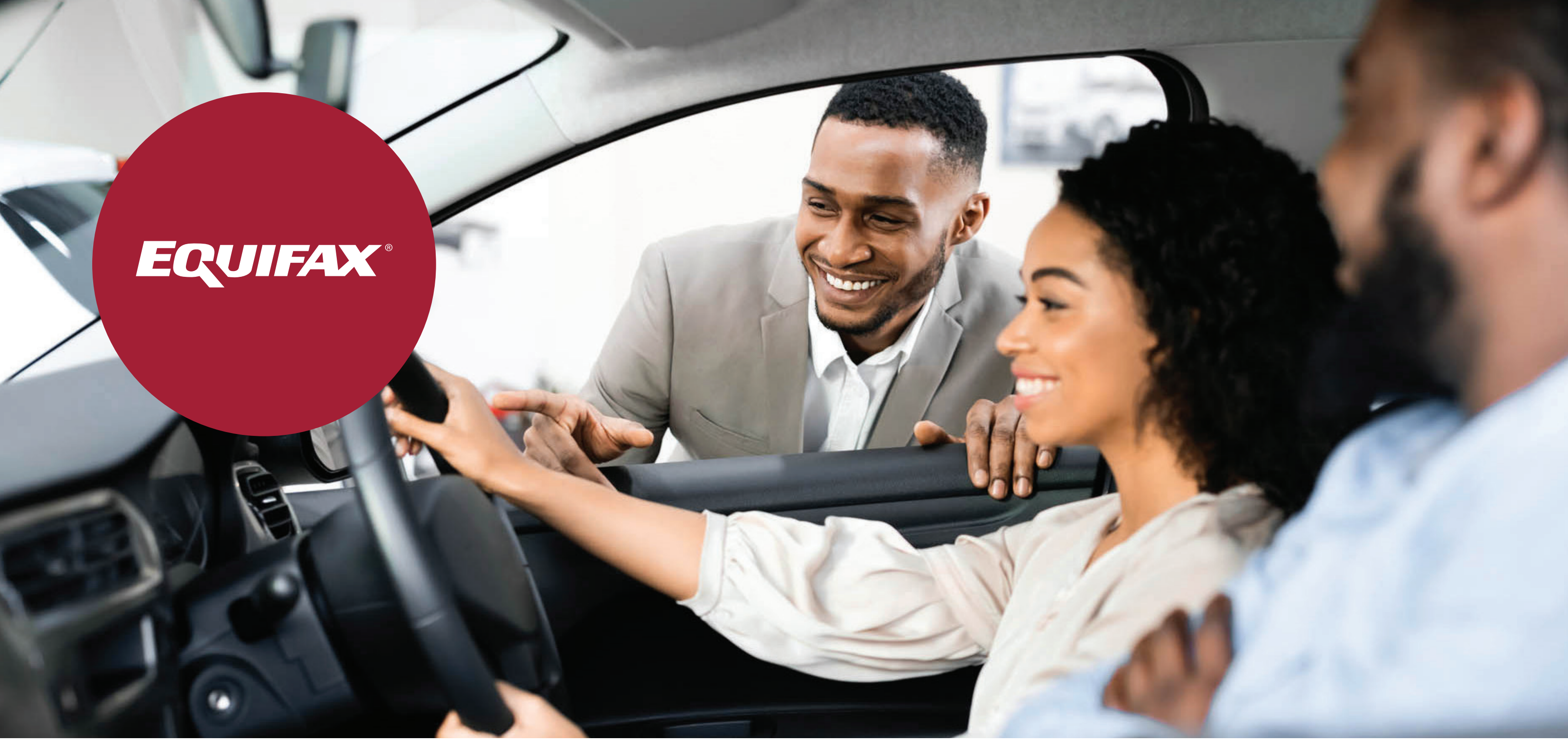


Equifax Lost Sales Analysis™ for auto lenders

Need to know who's winning your lost business and how? Auto lenders need better insight into consumer behavior as well as competitor activity during prospecting and origination. Lenders market various loan products to prospective borrowers, but have a difficult time determining why certain consumers did not close the loan for which they were approved. By understanding why you lost customers, you can improve your close rate and overall portfolio performance.

Additionally, understanding customer performance on loans you declined and were approved by your competitors is important. It is key for auto lenders to understand the possible dynamics that could have led an existing customer to look elsewhere for a new loan. This insight can enable lenders to make any necessary refinements to existing risk strategies to gain a competitive advantage.

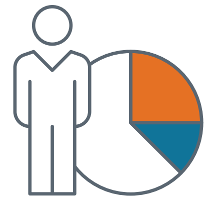
Need to know who's winning your lost business and why?

It is key for auto lenders to understand customer loan performance with competitors.

Equifax can help you assess why a potential or existing borrower was lost and provide data so you may focus on your desired target customer segments or modify your product mix to help achieve higher response, close and retention rates.

Equifax Lost Sales Analysis consolidates your data with auto and behavior data. This harmonized data helps you adjust your strategies, offers and terms to assist in attracting the quality and quantity of borrowers who are most likely to meet your organization's risk management and growth objectives. Information included in the Equifax Lost Sales Analysis output includes:

- **Credit Data**: Total number and balance of open trades, payment performance
- **Asset Data**: Vehicle type, condition, and year
- **Loan Data**: Characteristics associated with the consumer's new loan, including amount financed, interest rate, and borrowing term
- **Prospect Data**: Buyer age information, Score bands



Equifax can help you understand why a sale was lost and provide data for you to optimize results.

Use at various points of the auto loan lifecycle

Lost Sales Analysis provides performance statistics to give you insight into the competition's business and how much they captured in their dealer network. By running applications on a regular basis – monthly, quarterly or bi-annually, you can see the performance trends of loans lost to competitors and modify your policy appropriately.

Your Role	The Questions Lost Sales Analysis Can Help Answer
Marketing	**Was it a good lead?** • Did the prospective customer obtain a new auto loan? • Did they fit your target audience?
Risk Management	**What happened in the pipeline?** • How did the customer loan perform? • Did the prospect obtain an auto loan with another lender? • What is the new loan rate and term? • Which age groups and credit bands are you losing?
Product	**Why did my existing customer leave?** • Why am I losing a certain customer segment? • Did the competitive loan product match something that my organization could have offered? • Are certain product features more appealing to my customers? • How are your lost customers performing over time?

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