



**EQUIFAX**

## Lost sales analysis

### Can you afford not to know who is winning your lost business?

If you're losing business to more competitive offers or passing on deals that are now performing well for other lenders, you could be taking a painful one-two punch to your bottom line. You've lost the immediate profit of the sale and the long-term revenue generated throughout the life of the loan. More importantly, you lose the priceless opportunity to build a customer relationship that drives future auto purchases and word-of-mouth referrals.

Don't miss another opportunity, lost sales analysis from Equifax can help. Using your unique auto loan application data, it shows the big picture of your applications lost to competitors and how those loans are performing so you can adjust your strategy, offers, and terms to attract and win more of the quality customers you want.

### Help win more sales now — and later — with unique industry intelligence

Lost sales analysis from Equifax utilizes a lender's input file of applications to produce an anonymized reporting file of which competitors won the loans and how that portfolio is performing. For uncashed contracts, lenders can assess whether the lost opportunities are now showing as delinquent or performing and if the original offers should have been more competitive.

Ultimately, you get highly specialized competitive lending insights and market analytics that can strengthen business strategies and objectives and fuel improved sales performance.

- **Track transaction-level data** associated with well-performing loans to see where competitors are winning potentially profitable business and adjust your sales and lending strategies accordingly
- **Track performance metrics** such as times 30/60/90, current status, default indicators, and repossessions to affirm existing lending policies are working as predicted
- **Gain market intelligence** by analyzing competitive performance metric trends around loans that were lost to help maximize immediate and long-term profitability
- **Access deeper insights** into loan-level behavior such as 24-month payment history and current loan status

### Key benefits

**Improve lending intelligence** by tracking positive and negative performance metrics on lost loans

**Leverage insight on lost opportunities** to help improve market competitiveness

**Benchmark performance statistics** for a given population of loans

**Better manage dealer relationships** based on where dealers are sending their business

## Lost sales analysis insights

Your custom attributes/scores	Loan insights	Loan performance	Consumer insights	Competitor insights	Vehicle information	Dealer insights
<ul style="list-style-type: none"> <li>- Submit up to 50 custom analysis fields to maximize analysis opportunities</li> </ul>	<ul style="list-style-type: none"> <li>- APR</li> <li>- Loan-to-value ratio</li> <li>- Financed amount</li> <li>- Type of financing</li> <li>- Term</li> <li>- Scheduled payment</li> <li>- Current balance</li> <li>- Date of last activity</li> <li>- Loan open date</li> </ul>	<ul style="list-style-type: none"> <li>- Times 30/60/90</li> <li>- Repossessions</li> <li>- Defaults</li> <li>- Current status</li> <li>- Payment grid</li> </ul>	<ul style="list-style-type: none"> <li>- Equifax Risk Score (ERS)</li> <li>- VantageScore 3.0</li> <li>- BNI 4.0</li> <li>- Enhanced DTI</li> <li>- Personal income model</li> </ul>	<ul style="list-style-type: none"> <li>- Amount booked</li> <li>- Lost deals by lender</li> </ul>	<ul style="list-style-type: none"> <li>- Year</li> <li>- Make</li> <li>- Model</li> </ul>	<ul style="list-style-type: none"> <li>- Dealer name</li> <li>- Dealer address</li> </ul>

### Start fueling your future success — today

Lost sales analysis arms you with information you need to capture future auto loan applications by providing valuable insight into what happened to the deals you lost. This ability to strategically identify areas to target in lending policy, dealer relationships, and competitive position will help arm your business with the intelligence to succeed in meeting your business objectives.

### Discover and seize hidden opportunities

This analysis is built exclusively around the information you provide us, and the resulting competitive insight returned is rooted in your actual application information. We equip you to view the competitive landscape and better understand what you have lost. Since the solution leverages your own business information, you are easily able to measure or compare your business to the overall market.

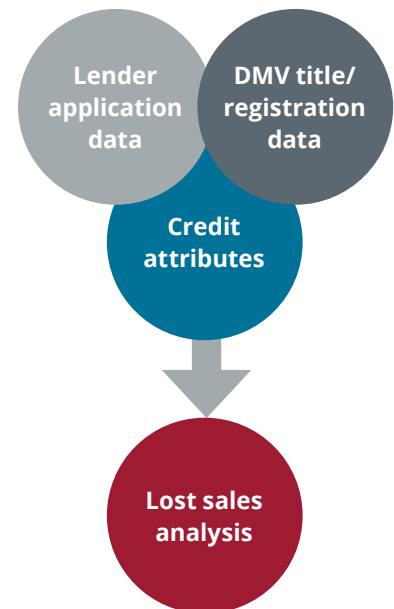
Lost sales analysis should be used any time you need help in understanding why you are not capturing loan application, and where your dealers are sending their business. This solution can also be leveraged for ongoing performance.

### Optimize your decisions with premium industry data, technology, and service

We provide easy access and fast turnaround to vitally important market intelligence. Our clients can upload a CSV file through our online portal and have it returned back within five business days. Secure system-to-system options are also available.

Automotive services from Equifax enhances our customers' ability to make more powerful, timely, and informed decisions that minimize risk and maximize results through the use of unique data and insights.

Append critical information to loan applications to better understand the business you lost



[equifax.com/auto](https://equifax.com/auto)