

# Oracle Financial Services Lending and Leasing for Auto Finance

(Loan, Lease, Renting, Subscription,  
Mobility-as-a-Service)



The automobile financing industry has arrived at a critical crossroads. The next-gen consumer increasingly demands hassle-free, smooth, high-quality, and personalized service. This typically includes digital capabilities, 24/7 service, and more flexible products, terms, and options. Increasingly, non-traditional Fintech startups—born in the digital era—are all too eager to fulfill these changing requirements. Today's automotive finance organizations require solutions that allow them to lead with their strengths to deliver exceptional value, reduce costs, and enable a modern and frictionless customer experience. Oracle Financial Services Lending and Leasing is purpose-built for this mission.

Oracle provides a superior experience for the customer, manufacturer, dealer, and lender through its comprehensive and unified solution. Oracle Financial Services Lending and Leasing delivers seamless, end-to-end digital capabilities, from origination to servicing and through to collections and asset management. It offers flexible deployment options on-premises or in the cloud. Simply stated, the solution improves the customer experience with a modern digital platform; enables flexibility that drives business growth; and increases productivity with automated processes and transactions.

## Achieve Seamless End-to-End Lifecycle Management

By mapping concepts to best-practice workflows, Oracle Financial Services Lending and Leasing creates an end-to-end solution—built on proven, highly configurable processes—for the complete auto lending lifecycle. Global best practices optimize the customer experience and improve efficiency to help organizations grow their auto lending and leasing business. A robust business rules engine enables users to define rules for their unique business processes, optimizing workflow management and automation.

## Engage All Stakeholders on a Single Platform

Oracle Financial Services Lending and Leasing brings together all contributors to the auto lending lifecycle—the customer, the dealer, and all sales, risk, and operations personnel—on a single, modern platform. Lenders can communicate with customers using multiple channels (i.e. SMS, email, letter,

### Key benefits

- Support loan, rental, and leasing options
- Offer weekly, bi-weekly, bi-monthly, monthly, quarterly, semi-annual, and annual repayment options
- Increase productivity with flexible and intelligent process automation
- Improve customer experience with end-to-end capabilities on a single platform
- Drive business growth with quick and easy launch of new products
- Deepen customer relationships by enabling employees to make timely decisions
- Enable comprehensive data capture for risk management and compliance
- Facilitate regional and local compliance through a purpose-built platform

web, chatbot, self-service portal, mobile app, etc.), deliver more flexible financing and payment options, and accelerate decisions with quick credit scoring and scenario analysis. It empowers and encourages the dealers to sell more through wholesale floor planning, flexible commissions, and subvention. The solution boosts staff productivity thanks to superior operational control, automatic alerts and notification frameworks for pending items, and consistent, real-time customer data across all access points. It also empowers teams with the ability to introduce new offerings quickly and easily. Finally, managers have real-time views of the business via personalized dashboards to improve business agility, facilitate compliance, and reduce risk.

## Ready to Compete in a New Era

Oracle Financial Services Lending and Leasing Origination equips automotive finance companies to compete in today's rapidly changing landscape. For example, finance organizations have the flexibility to adapt products to an increasingly subscription-based economy, where consumers may prefer access over ownership (mobility-as-a-service/pay for use models). In addition, the ability to support internet-of-things (IoT) functionality improves asset management with real-time data on miles driven, vehicle condition and location, maintenance requirements, and more. Further, the solution delivers powerful self-service capabilities via multiple channels, whether to support processes as simple as address changes or more complex functions, such as changing payment schedules or activating self-healing collections programs. These capabilities are a win for the customer, dealer, and lender: delivering a modern customer experience, boosting efficiency, and reducing risk.

## Optimize Origination Flexibility and Automation

Oracle Financial Services Lending and Leasing Origination allows financial institutions to accept, process, and decision digital credit applications with a single data entry process. They have the flexibility to configure credit guidelines to meet their unique underwriting requirements and can make credit decisions automatically or manually. As part of the origination process, Oracle Financial Services Lending and Leasing enables the lender to configure and change workflows and add pricing strategies, user responsibilities, and administrative override parameters.

## Simplify Servicing for Better Customer Experiences and Productivity

With Oracle Financial Services Lending and Leasing's Servicing module, lenders can manage all customer information in a centralized location to assure data integrity and simplify customer service and management processes. A unified customer record with a common relationship view across all financial products empowers the lender to provide better customer service, quickly resolve queries, and improve service personnel productivity.

## Improve Delinquency Management

Oracle Financial Services Lending and Leasing provides comprehensive functionality to support specialized collection-related activities, including tracking all occurrences and related histories associated with bankruptcies, repossessions, and deficiency (recovery) management. The solution also

### Key features

- Single platform for end-to-end auto finance lifecycle
- Robust and highly flexible workflows
- Configurable scoring model, workflow, and queue management
- Comprehensive relationship view across all financial products
- Multi-channel origination
- Behavioral scoring and risk-based pricing
- Extensive self-service options
- Compatibility with credit bureau, valuation guides, and credit card payment interfaces
- Advanced audit capabilities

supports self-healing collections capabilities that improve outcomes, reduce risk, and strengthen customer relationships.

## Conclusion

Today's consumer demands an elevated customer experience—and automotive finance organizations must deliver value while managing costs. Oracle Financial Services Lending and Leasing provides end-to-end capabilities on a modern digital platform to improve the customer experience; enable flexibility that drives business growth; and increase productivity through automation—all while providing a superior experience for the customer, the dealer and the auto lender.

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