



Digital Onboarding for Auto

Accelerating Mobility Solutions

✔ **Rank quality leads**

Get a clear view of leads worth prioritising while automatically excluding non-valid or fraudulent inquiries.

✔ **Widen customer view**

Gain a more robust view of customers to help predefine best-suited mobility solutions.

✔ **Improve engagement**

Meet demands for fast, secure, friction-right onboarding throughout the consumer process.

COVID-19 was a catalyst for digital transformation for all industries. As consumers moved online in search of alternative channels for every retail requirement, they also brought heightened expectations around personal data security and convenience.

The response from leading retailers across industries – including auto sales – was to accelerate digital transformation and improve fraud-prevention capabilities while enhancing customers' online onboarding and engagement experiences.

Today, customer-driven digitisation is no longer an emerging trend; it's an established new reality.

To help support our customers in the South African auto industry, TransUnion combined over 60 years of local experience with our cutting-edge global expertise in friction-right fraud prevention.

The result is a future-fit API solution that enhances the existing onboarding process of dealers – and their financial and insurance affiliates.

With Digital Onboarding for Auto, you can:

- Install as a standalone or integrate with existing decisioning systems
- Optimise the digital sales experience by quickly and easily evaluating credit risk and approving more good customers
- Configure and scale the solution to suit changes in your business

Details of Auto Digital Onboarding

To validate the investment in digital transformation over the past few years, your business needs to be confident in the balance of fraud prevention capabilities and positive online customer experiences.

The TransUnion Auto Digital Onboarding solution is uniquely capable of providing that confidence via a single API interface that can help you:

→ Demonstrate compliance

Effective eKYC outputs recognised and acknowledged by most of the top banks in South Africa.

→ Profile affordability

Take a POPIA-compliant look at income and alternative data for a more robust view of traditional finance and alternative mobility solutions.

→ Accelerate sales

Identify customers for fast-track financing and insurance, and promote those who prequalify for an alternative mobility model option.

→ Reduce abandonment

Offer smooth, friction-right online engagements for customers at every stage of the consumer journey to eliminate frustration and promote loyalty.

→ Validation identity

Automatically exclude fraudsters and rank verified, quality leads based on friction-right configurations of traditional and alternative data sources.

→ Integration partners

Reduce fraudsters, prioritise qualified consumers, and support finance house and insurance company engagements.

→ Go omnichannel

Ensure the best, most integrated customer experiences across web and mobile through our cross-device, API delivery capability.

→ Future proof your process

Receive ongoing updates and future developments automatically integrated at no extra cost.

TRANSUNION AUTO LIFECYCLE PRODUCTS SUITE

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|-----------------|-------------------------------------|--------------|----------------------|
| → ICheck | → Market Price Indicator | → Triggers | → TrueIdentity |
| → Valuations | → Wholesale Price Indicator | → FirstCheck | → Digital Onboarding |
| → Verifications | → Analytics and Marketing Solutions | → CreditView | → Dealer Guides |
| → Car Price | → Quick Credit and Fraud Check | → BI Reports | |

LEARN MORE

To learn more about TransUnion Auto Lifecycle please contact your TransUnion representative.