

Seamless Automotive Finance

Embrace FinnOne Neo® for Business Excellence

In an era marked by technological upheavals, shifting consumer expectations, and the emergence of new market players, the global automobile industry undergoes a paradigm shift. This wave of disruption extends its reach to the automotive finance sector, presenting challenges to gaining a competitive edge.

How FinnOne Neo® Empowers Automotive Lenders?

Our platform enables automotive finance companies to streamline their operations, enhance customer satisfaction, and drive sustained growth in the fiercely competitive automotive finance space. With its robust capabilities, the platform enables efficient management of business processes, improves risk assessment, and enables complete compliance.





FinnOne Neo® : An End-to-end Automotive Finance Platform

Origination

- › Origination - Digital channel
- › Automated credit decisioning
- › Dealer/Supplier/Broker/Customer self service journeys
- › Credit bureau integration
- › Dealer commission
- › Manufacturer subvention
- › Risk based pricing strategy
- › Workflows
- › Pre & post disbursement document
- › Multiple repayment types
- › Down payment / IMD handling
- › Multi-asset sourcing & disbursement

Collections Management

- › Bulk communication
- › Configurable workflows
- › Rule based case allocation
- › Case management
- › Real time data and mis reporting
- › Repossession
- › Remarketing
- › 360 customer view
- › Field collections
- › Settlement/Payment proposal process
- › Legal cases handling
- › Inventory management

Servicing

- › Income accruals
- › Charges amortization
- › Statement of Account
- › Collateral & insurance update
- › Dues & repayment management
- › Asset classification & NPA
- › Finance/Lease operations & update
- › Customer communications
- › Customer service desk
- › Payment slip

Leasing

- › Security deposit
- › Customer invoices
- › RV support
- › Dealer invoicing

Key Benefits of FinnOne Neo® Automotive Finance Platform

Drive Business Growth, Simplify Operations

The global automotive industry faces transformative shifts, driven by new technologies and evolving customer expectations. In response, the automotive finance sector is presented with both challenges and opportunities, demanding agile business models and cutting-edge technologies. FinnOne Neo® for automotive finance emerges as the platform that delivers business flexibility, comprehensive functionality, and the latest technology to navigate the changing landscape and fulfill customer expectations.



Direct Mapping of Business Processes into Workflows & Business Policies

FinnOne Neo® empowers businesses with comprehensive product and channel support, integrating sophisticated workflows for streamlined operations. This platform facilitates the swift implementation of standard business processes across diverse operational countries, ensuring both centralized control and localized flexibility. Its agility aligns seamlessly with the dynamic needs of the global automotive finance industry.

Drive Agility with the Latest Technology

Built on a Service Oriented Architecture (SOA) design, FinnOne Neo® combines decades of business insight with advanced technology. The platform facilitates seamless integration with peripheral applications and processes, such as credit bureaus, central bank reporting, and coupon printing. It ensures operational agility, allowing for quick adaptation to evolving business requirements.



Launch New Products in Minutes

FinnOne Neo® facilitates rapid and straightforward product launches with easily configurable workflows and predefined sets of rules and policies. The system supports multiple payment methods, ensuring a modular approach to new product development, thus enabling hyper personalized approach.

Manage Dealership Network & Relationships Efficiently

Automated processes and powerful engines built in FinnOne Neo® reduce the time for payments to dealers, enhancing dealer retention and satisfaction. Speedy loan disbursements to end customers, coupled with efficient transaction processing, contribute to increased conversion rates and higher profits.

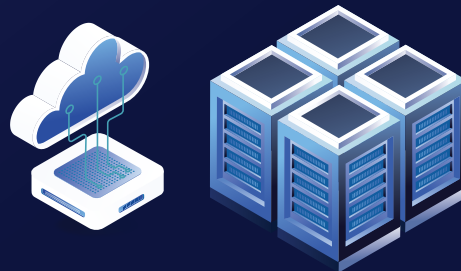


Future-proofed Platform

Deploy a future-proof technology framework to transform your business with a modular, parameterized approach, staying ahead of the technology curve through Semi-annual product releases. Leverage global best practices while adhering to regional specifications and easily scale to cater to a wide range of lending needs.

Cloud Agnostic

Our platform allows your business with the flexibility to run on any cloud platform of your choice, example Azure, AWS, Google Cloud, and many more.



Secure and Scalable Platform

Offers the flexibility to meet the desired out-of-the-box business requirements, with top notch security measures to mitigate risks.

Composable Architecture

Unlock the power of your automotive finance business with our composable platform with automation ready frameworks and digital APIs.



Why Automotive Finance Companies are Choosing FinnOne Neo® ?



Low code/No code



Faster Go-to-Market for new business offerings



Capable of handling regulatory compliance



360 Degree customer view for enhancing end customer experience



Robust rule engine and configurable workflows



Seamless composable experience with ready 540+ APIs



Enhanced product designed to cater equipment, automobile, EVs, and charging station financing needs



Automated dealer commission & subsidies to effectively manage dealer relationships



Integrated support for residual Value calculations



A unique combination of personalized, rules-driven automated processes, digital outreach and real-time decisioning

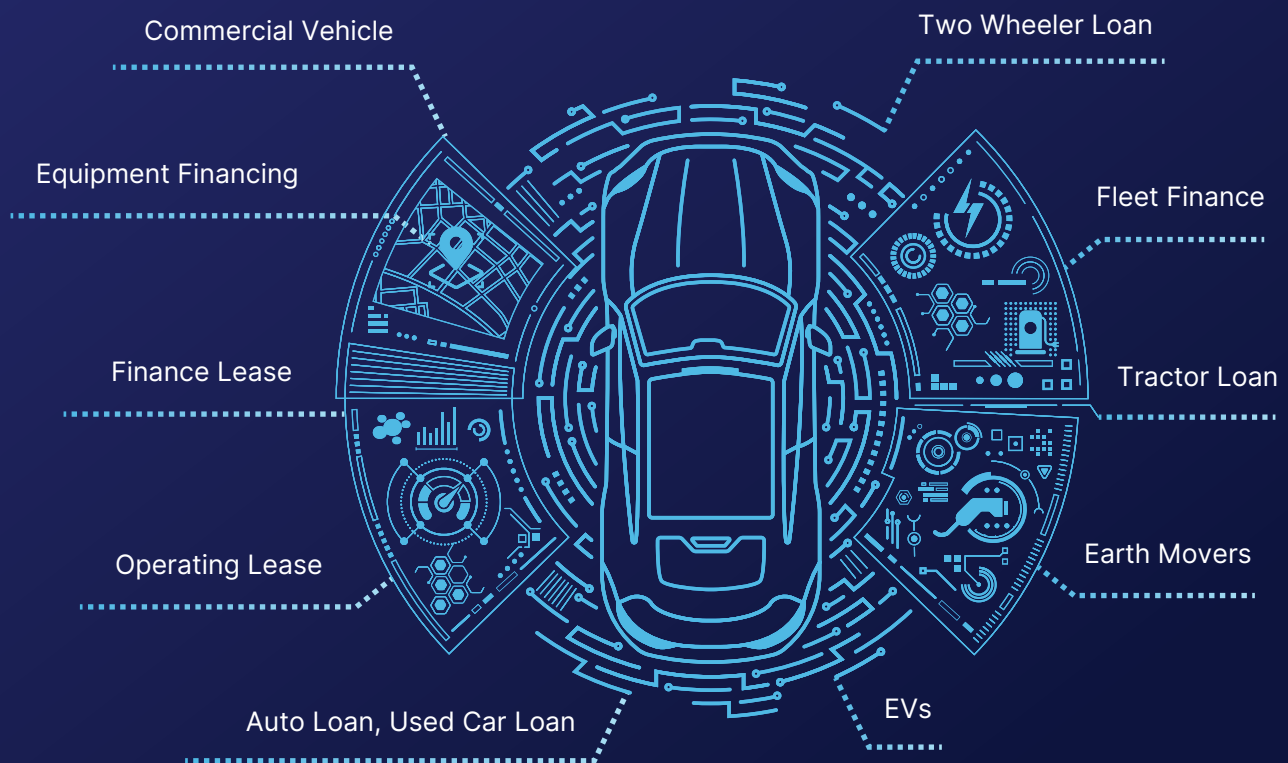


Supports both on-cloud and on-premises deployments



Database and application server agnostic

Line of Businesses



Customer Success

60% Reduction in new product launch time

1:30 Minutes time to say Yes

30% Increase in collection rate

25% Increase in PTP

35% Increase in cross sell and up-sell opportunities



FinnOne Neo® Automotive Finance Key Offerings



Awards

- 01** DE&I in Tech Leadership Award
- 02** "Most Innovative Use of Process Automation" award by IBS Intelligence
- 03** "Best Digital Lending Implementation" award by IBS
- 04** Banking Frontiers Technoviti Award for FinnOne Neo®
- 05** Celent Model Bank award for Retail Lending
- 06** Asian Banker Technology Implementation Award

FinnOne neo®



Few of Our Customers



TATA CAPITAL



Bank Audi

mahindra FINANCE



BAJAJ
FINANCE LTD - AF



CHINABANK

About Nucleus Software

Nucleus Software delivers disruptive Fintech Solutions to 200+ Banks and Financial Institutions across 50 countries supporting Retail Lending, Corporate & SME Finance, Islamic Finance, Automotive Finance, Captive Automotive Finance, Cash Management, Mobile & Internet Banking, Transaction Banking and more. Our solutions manage \$15 trillion value of yearly transactions, with over 26 million transactions each day through our globally integrated transaction banking platform. Our lending platform manages \$1.2 Trillion value of loans globally, while enabling 500,000+ users to log in daily.



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