

Seamless Captive Automotive Finance

Embrace FinnOne Neo® for Financing and Leasing Excellence

As the automotive industry continues to evolve, automotive manufacturers are exploring various strategies to boost their sales and gain competitive edge. One strategy that has gained significant traction is the introduction of captive automotive finance. Captive Finance refers to a financing model where the manufacturer or OEM, establishes its own financial arm to provide financing solutions for customers and dealerships.

This strategic approach enables OEMs financial services to drive vehicle sales by providing customized financial offerings within the ecosystem. Therefore, effectively managing customers, manufacturers, and dealerships within this ecosystem is crucial for the overall success of captive automotive finance companies.

By embracing cutting edge technology, captive automotive finance companies can position themselves for success, driving business transformation, faster GTM through innovative product, promotions, and campaigns, and stay ahead of a rapidly evolving industry while maintaining compliance and mitigating risks.



**Advanced Loan
Origination Journeys**



**Automated loan
management platform**



**Smart collections
platform**



Business Flexibility, Comprehensive Functionality

FinnOne Neo® for Captive Automotive Finance provides all the capabilities that market leaders need to prosper – from new and lease products financing, to channel support and sophisticated workflows for streamlined operations.

The solution ensures that standard business processes can be easily implemented across multiple countries, creating a centrally driven yet localized setup with enhanced efficiency, reduced cost, and simplified management.

Changes can be introduced quickly and across multiple geographies to ensure that the agility required for business needs is matched by system flexibility. It offers easy adaptability to regulatory changes.

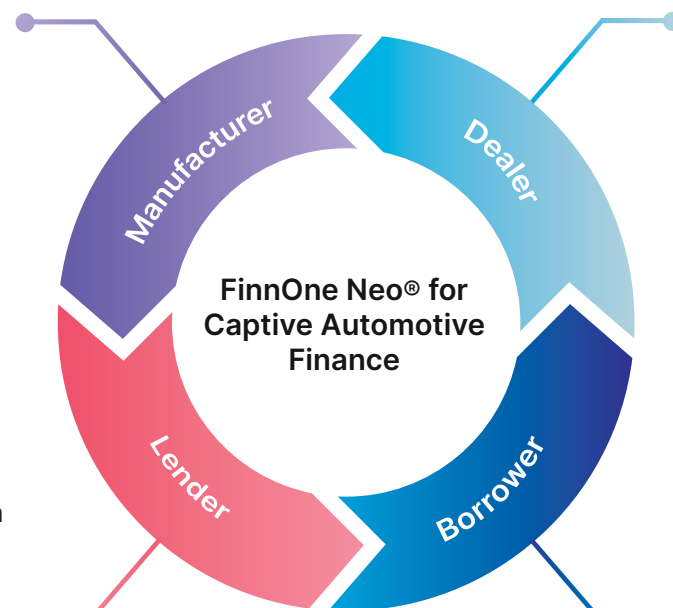


Increase market share with attractive offerings and driving customer loyalty

Connect effortlessly with your lenders to provide seamless and personalized offers

Boost your sales and gain competitive edge by facilitating seamless transactions within the automotive ecosystem

Enhance borrowers' experience by offering instant loans with an easy and simple lending platform



Key Benefits of FinnOne Neo® Captive Automotive Finance Platform



Frictionless & Personalized Customer Journeys

Automate self-buying journeys for customer engagement. Manage service requests, access solutions, and track status updates.



Reduce Time-to-Market

Respond instantly to customer requests for letters, reports, and account statements using out-of-the-box templates, enabling you to stay ahead of market trends.



Automated Underwriting

Automate fraud prevention, streamline credit decisions, and manage exceptions easily with rule-based workflows.



Faster Loan Disbursements

Automate loan disbursement with varied options and instant document verification for enhanced efficiency.



Launch Targeted Product Offerings

Quickly introduce tailored products to stay competitive.



24x7 Operations

Enjoy continuous loan booking capabilities and perform seamless transactions with zero downtime even during End of day.



Holistic 360° Collections

View the allocated case detail and history; achieve 360° view



Mobility Collections

Quickly assign cases to agents and enable paperless collections on mobile devices.



Configurable Workflows

Create smart rule-based workflows for managing litigation, repossession, legal and skip tracing, etc.



Customer Success

60%

Reduction in new product launch time

1:30

Minutes time to say Yes

30%

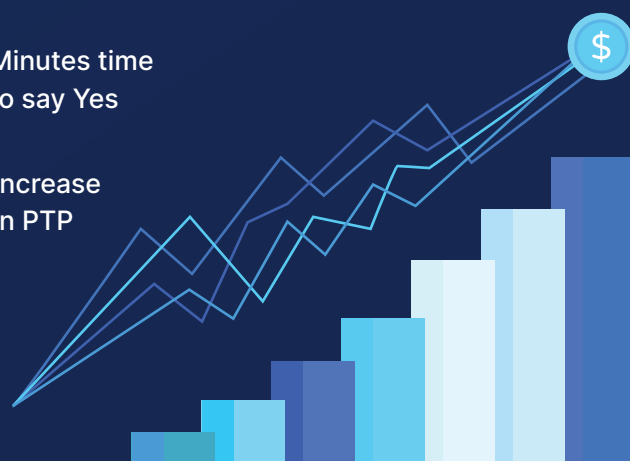
Increase in collection rate

25%

Increase in PTP

35%

Increase in cross sell and up-sell opportunities



FinnOne Neo® Automotive Finance Key Offerings

▶ Subvention

▶ Repossession

▶ Legal

▶ Remarketing

▶ Asset Classification

▶ Inventory Management

▶ Risk Based Pricing Strategy

▶ Dealer Commission Calculator and Payout

▶ Insurance Premium Payout

FinnOne Neo® Manages Diverse Products in Captive Automotive Finance



Retail



Lease



Subscription



Accessories



Warranties

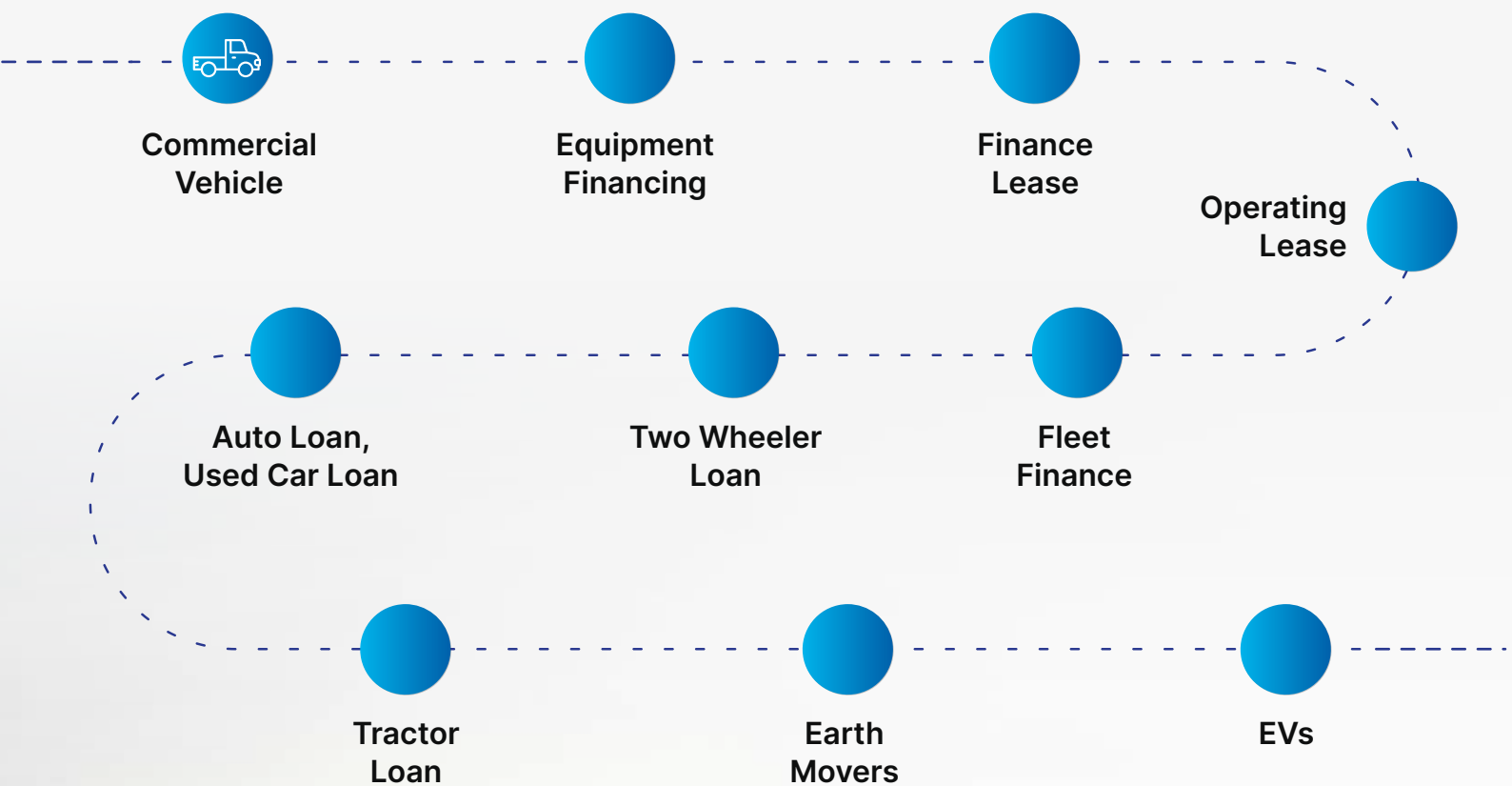


Daily Rentals



Insurance

Line of Businesses



Awards

FinnOne **neo**>[®]



01 Celent Model Bank
award for Retail Lending

02 "Best Digital Lending
Implementation" award
by IBS Intelligence

03 "Most Innovative Use of
Process Automation" award
by IBS Intelligence

04 Banking Frontiers
Technoviti Award for
FinnOne Neo[®]

05 DE&I in Tech
Leadership Award

06 Asian Banker Technology
Implementation Award



Few of our customers



mahindra FINANCE



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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