



FinnOne Neo[®]

For Sub-Prime Auto Finance

Control-first Automotive Lending
across Origination, Servicing,
and Collections & Recovery



What FinnOne Neo[®] Delivers?

FinnOne Neo[®] brings the automotive lending lifecycle together on a single platform, supporting origination, servicing, collections & recovery, and financial control in an end-to-end operating model.

Designed for sub-prime and non-prime auto portfolios, the platform helps lenders manage complexity with consistency, accuracy, and operational discipline across the full loan lifecycle.

FinnOne Neo[®]: Core Capabilities for Subprime Lending



Origination with Structure and Policy Alignment

FinnOne Neo[®] supports automotive loan origination through digital and assisted channels, aligned with defined credit policies and dealer programs.

Rule-based credit decisioning and credit bureau integration support risk-based pricing strategies across borrower segments. Origination workflows cover documentation, down-payment and IMD handling, and structured disbursement processes.

Multi-asset sourcing and flexible disbursement models support varied automotive programs while maintaining consistent data capture.

Servicing Built for Long-Tenure Portfolios

FinnOne Neo[®] manages loan servicing with a focus on accuracy, continuity, and borrower-sensitive flexibility.

Accruals, charges, amortization schedules, and dues are tracked at the loan level, maintaining a clear and auditable statement of account. Flexible amortization structures support monthly, semi-monthly, bi-weekly, and weekly frequencies, aligned with borrower cash-flow patterns common in sub-prime portfolios.

Servicing workflows support deferment and amnesty programs, enabling lenders to manage temporary stress scenarios while maintaining policy control and financial accuracy. Collateral and insurance details remain aligned with the loan throughout its tenure. Customer service interactions and servicing actions operate within the same system, supporting consistent handling as accounts move across lifecycle stages.



Collections & Recovery Designed for Sub-Prime Portfolios

Collections & Recovery activity in FinnOne Neo® follows configurable, rule-driven workflows that promote consistent account treatment while maintaining operational control.

Cases are allocated through defined queues and managed through structured case management. Bulk communication capabilities support scale, while repossession, remarketing, and legal processes are managed as part of the collections & recovery lifecycle.

FinnOne Neo® supports ready integration with market-leading collections & recovery and valuation platforms such as RDN, Black Book, MMR, and Carfax, enabling informed collections & recovery decisions and asset valuation.

Collections & Recovery actions and closures remain tied to the same loan and financial record, supporting accuracy, transparency, and audit readiness.

Dealer Programs with Financial Discipline

FinnOne Neo® supports dealer commission structures, manufacturer subvention, and indirect loan programs within the same platform.

Dealer buy-back eligibility and financial treatment are handled systematically, improving transparency and control while preserving program flexibility.

Financial Integrity and Reporting

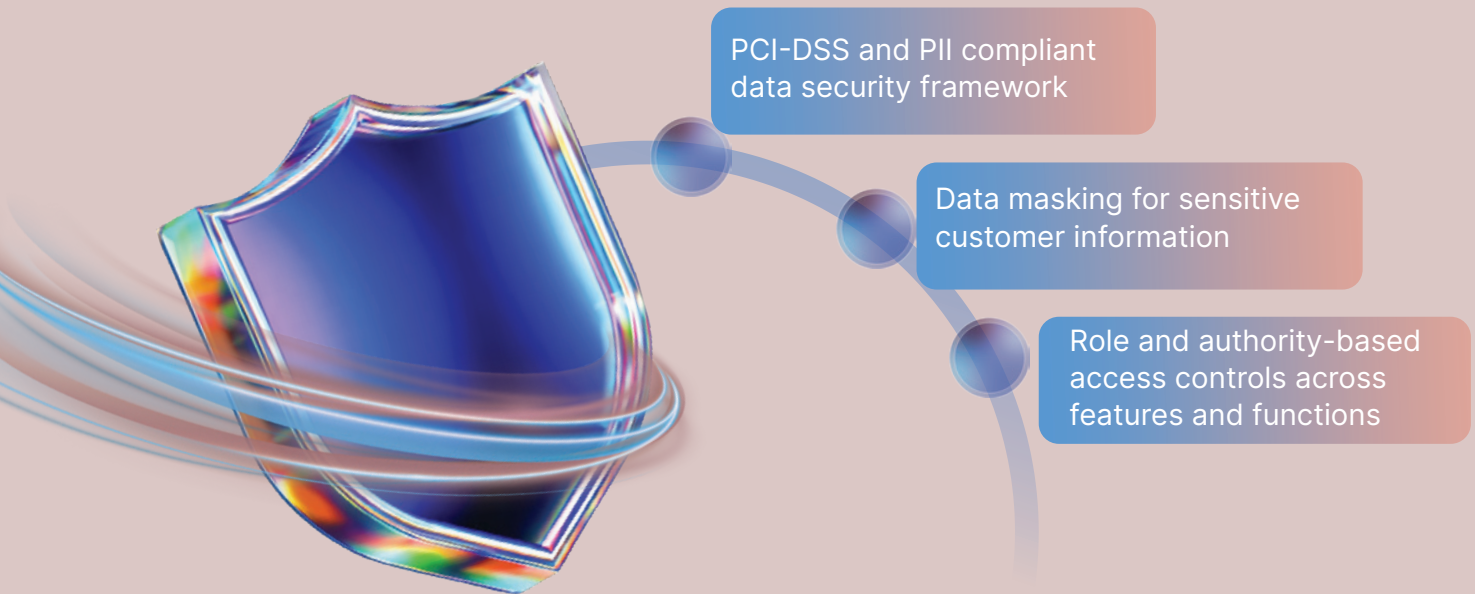
FinnOne Neo® maintains contract-level financial accuracy by capturing accruals, amortization, charge-offs, recoveries, and adjustments within the core system.

Integrated general ledger views reduce reconciliation effort and support clear portfolio reporting. Credit bureau reporting aligns with industry standards, including accurate handling of the Date of First Delinquency.



All servicing, collections & recovery, and financial actions are logged with full audit trails. The platform supports compliance with FDCPA regulations governing customer contact and collections & recovery practices.

Security , Privacy, and Access Control



Integrated Ecosystem and Mobility

FinnOne Neo® provides ready integration with multiple dialer systems for tele-calling operations. The platform integrates with payment gateways supporting both MOTO and eCommerce transactions.

Built-in mobility support enables field and collections & recovery teams to operate beyond branch environments while remaining connected to core systems.

One Lifecycle. One System of Record.

By operating on a single platform across origination, servicing, collections & recovery, and finance, FinnOne Neo® reduces operational fragmentation and strengthens control across sub-prime automotive portfolios.

AI-First Sub-Prime Lending Embedded with FinnOne Neo®

Transforming Lending Intelligence with Real-Time Insights, Automation & Autonomous Decisioning.

AI that reduces errors. Accelerates approvals. Maximizes recoveries.

AI for Intelligence

AI for Automation

AI for Personalization

Real-time decisions

Autonomous journeys

Context-aware engagement

Risk scoring

Workflow automation

Vernacular & visual SOA

Fraud prediction

Auto approvals

Sentiment understanding

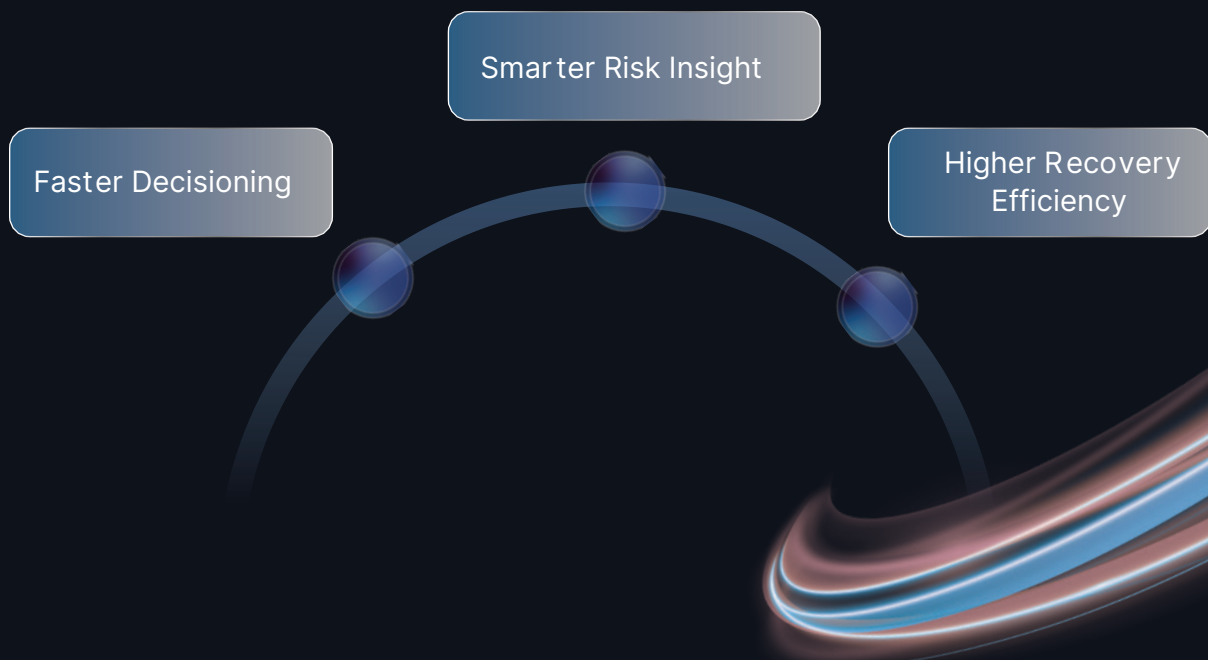


A single AI engine powering the entire lending lifecycle.

AI Capabilities, Reinventing Lending

Sentiment 360 Analysis	Understand emotions, willingness-to-pay & intent from call conversations.
Speech-to-Text Intelligence	Auto-convert field audio notes into structured system remarks.
Behavioral Risk Scoring	Predict repayment behavior & identify early delinquency.
Sherlock Fraud Intelligence	Real-time anomaly & fraud pattern detection at onboarding.
Visual Statement of Account	Multilingual visual SOA with charts & KPIs for all borrowers.
Dashboard Intelligence	Real-time performance dashboards with persona-based insights.
OCR Extraction Engine	Extract & classify financial/KYC docs instantly with routing logic.
Automated Rule Decisioning	AI-driven rules & risk policies executing in real time.

AI that reduces errors. Accelerates approvals. Maximizes recoveries.



About Nucleus Software

Nucleus Software delivers disruptive fintech solutions to 200+ banks and financial institutions across 50+ countries, supporting Retail, Corporate & SME Finance, Islamic Finance, Automotive Finance, Captive Automotive Finance, Cash Management, Mobile & Internet Banking, Transaction Banking, and more.

Our solutions manage over \$15 trillion in yearly transaction value, with more than 26 million transactions processed each day. Our lending platform manages over \$1.2 trillion in loans globally, while enabling more than 500,000 users to log in daily.



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