

STOP FRAUD. SPEED UP DEALS. STAY COMPLIANT.

The all-in-one platform built for today's dealership reality.

Fraud is rising. Compliance pressure is increasing. And customers expect faster, smoother experiences.

Informativ helps New York dealers protect every deal without slowing down the sales process.

WHY DEALERS ARE MAKING THE SWITCH.

Unlike point solutions, Informativ connects your people, processes, policies, and paperwork into one enforced workflow, every deal, every time.

THE RESULT:

- Stop fraud before it happens
- Reduce compliance risk
- Ensure every deal structure is profitable
- Sell faster with a better customer experience

START WITH FRAUD. PROTECT THE ENTIRE PROCESS.

Fraud doesn't happen in one place—so you can't catch it with one check.

Informativ's multi-layered fraud prevention verifies identity across the entire deal:

- Driver's license + ID validation
- Device & identity matching
- Synthetic identity detection
- OFAC + Red Flags checks
- Real-time fraud alerts

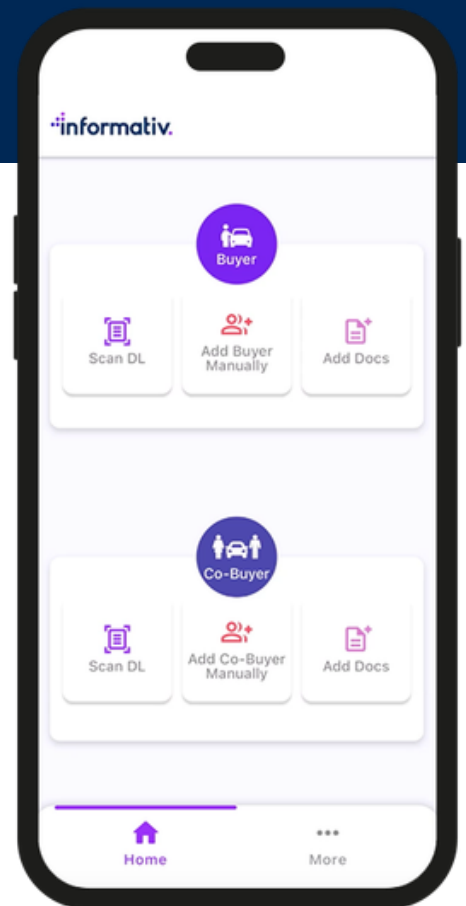
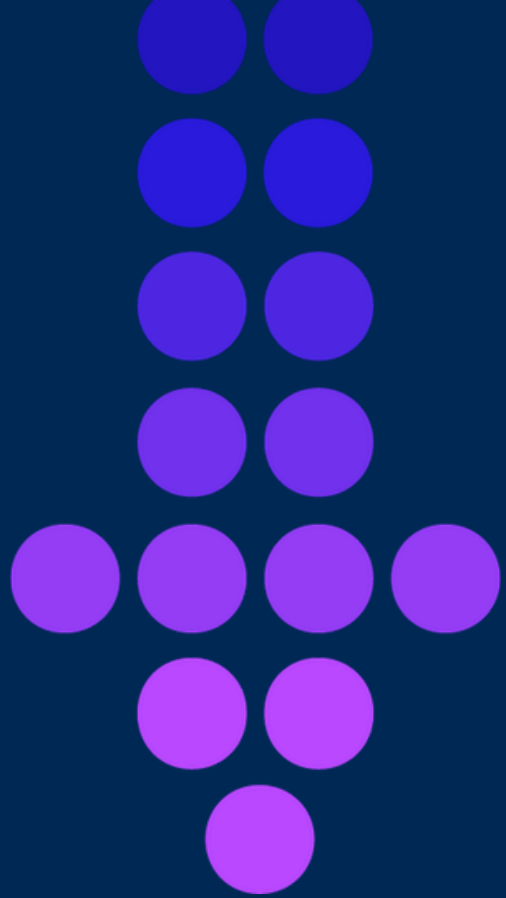
Catch fraud at the start, not after funding.

13K+
fraudulent IDs
detected in
18 months



Before Informativ, we had six fraudulent car sales. We wasted a lot of time and money chasing the car, doing damage control, working with insurance. Since Informativ, we've had zero. It really makes a difference in the efficiency of the store.

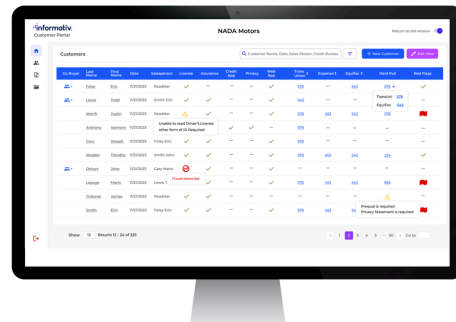
—Jimmy Robinson, CFO for Pohanka Automotive



BUILT-IN COMPLIANCE

Tech-enforced guardrails that ensure every deal, every day is compliant and audit-ready.

- Enforced workflows (no skipped steps)
- Digital deal jackets and FTC-compliant PII handling
- Automatic audit trails and secure deal storage

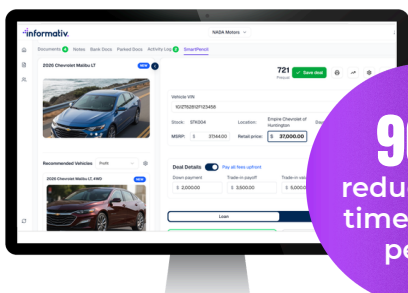


244%
increase in
document
fraud

VERIFIED STIPS

Document fraud spiked 244% in one year. Getting stips directly from the source prevents fraud, speeds up funding, and in many cases pays for itself.

- Source-verified income, employment, insurance records
- Faster approvals
- Fewer kicked deals
- Potential lender rebates



90%
reduction in
time to first
pencil

FASTER & MORE PROFITABLE FIRST PENCILS

Informativ's SmartPencil is the cheat sheet every desk manager needs. It calculates all lending scenarios instantly, and aligns with your rules and profit margins to deliver credit-qualified and fundable first pencils:

- All lending scenarios calculated instantly
- Dealership level customization
- Reduced rewrites and kicked deals
- Compliant storage of every first pencil saved in the digital deal jacket

COMPLETE, RELIABLE & CONTROLLED CREDIT

Credit reports are one of a dealer's biggest variable expenses – many time due to unnecessary credit pulls. Informativ controls the usage to reduce credit expenses and compliance risks.

- Hard and soft pulls + FICO and Vantage scores
- Control on when, by whom, and which bureaus can be pulled
- Industry-leading 99.99% uptime
- Synthetic ID fraud checks throughout



"It's all under one platform, one dashboard. The desk manager can see who's in the showroom right now and where we're at in the process."

— Brandon Lee, Autobahn BMW



"Informativ's tech tracks everything so we know every deal is consistent and compliant. There's also a cost-savings. Informativ enables us to control our credit usage – so we're not doing three pulls on every customer."

— Scott Kunes, Kunes Auto Group

FROM FIRST INTERACTION TO FUNDING. ALL IN ONE PLATFORM.

Informativ integrates everything into a single system — from fraud detection to credit and compliance — instead of disconnected tools.



Fraud Prevention



Compliance



Credit + Customer
Insights



Deal Workflow

**ALL FOR ONE FIXED
MONTHLY RATE.**



800.448.0183



hello@informativ.com



informativ.com