POINT PREDICTIVE

AutoPass™

Benefits

Increase Automation

Auto decision up to 80% of applications with no manual intervention or stipulations

Reduce Risk

Reduce risk exposure by proactively identifying up to 60% of fraud and early payment defaults and preventing those loans from funding

Decrease Cost

Decrease the cost of underwriting by reducing manual reviews and the need to verify results of stipulations provided by dealers and members

Improve Member Experience

Speed funding for the majority of loans, improving the member experience

Contact us to find out more

www.pointpredictive.com

Auto lenders, banks and credit unions are facing unprecedented market pressures to expedite the lending process and improve the customer experience. Automating the underwriting process is paramount while also effectively identifying applicants with a high risk of fraud, early payment default (EPD), or material misrepresentation that would result in default if funded.

Lenders can choose from either the FCRA version of AutoPass, or the GLBA version.

The AutoPass™ Fair Credit Reporting Act (FCRA)-compliant version, allows auto lenders to make approve or decline decisions based solely on the likelihood of fraud or material misrepresentation that would lead to default. The AutoPass-GBLA version allows auto lenders to trigger or avoid stipulations related to fraud. Both versions include a detailed report of supporting data and alerts.

AutoPass Enables Credit Unions to Automatically Approve or Decline Applications Based on Fraud Risk

Using data from hundreds of millions of applications and loan performance from the nation's largest loan fraud data consortium, AutoPass customers can expect to reduce defaults due to fraud by 40% – 60%, while streamlining low-risk applications for faster funding, reduced origination cost, and an improved experience for low-risk members and dealers alike.

The powerful Point Predictive proprietary data repository is purpose-built for risk management. It includes information from more than 277 million applications from which we have derived over 88 billion unique risk attributes. This data provides unparalleled insight into the hidden risks of fraud and default and includes:

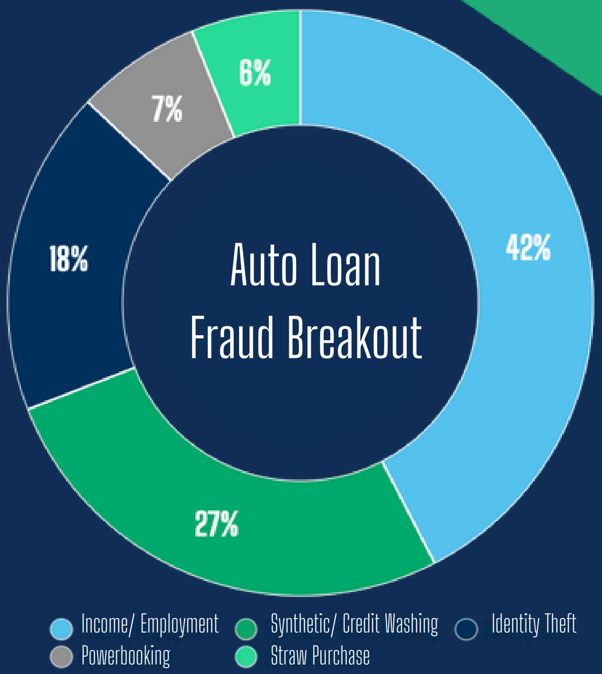
- More than 88 billion risk attributes available to catch hidden fraud trends
- 340 million reported incomes and data on more than 24 million unique employers
- Data from applications associated with more than $16 billion in potential losses from fraud and material misrepresentation
- More than 15,000 fake employers used on applications with potential loan exposures of more than $4 billion
- 13,000+ known synthetics and frequent fraudsters that target multiple lenders at once

The AutoPass Report

AutoPass identifies all major fraud types, as opposed to most other commercially available solutions that focus primarily on identity fraud. Our 2025 Auto Lending Fraud Report, which looked at 2024 trends, highlighted that while identity theft remained notable at 18% of all risk, it is only a fraction of the overall risk that lenders grappled with. Yet most other solutions ***still*** only focus on identity fraud.

Our AutoPass solution covers a much wider spectrum of fraud. It accurately identifies the risk of:

- Employment fraud
- Income fraud
- Straw borrowers
- Credit washing
- Synthetic identity fraud
- Dealer-perpetrated fraud
- Collateral misrepresentation



How AutoPass Works

AutoPass leverages our proprietary Consumer Risk Data Repository, which includes insights derived from both submitted and funded applications from hundreds of auto dealers, auto lenders, mortgage lenders, personal finance companies, and other financial services companies that include income and employment data. Leveraging derived data from hundreds of millions of applications, AutoPass instantly identifies fraud and material misrepresentation on an auto loan application.

Only the FCRA version of AutoPass provides the ability for lenders to take adverse action on applications.

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Contact us to find out more
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