

Revolutionize your Collateral Risk Management with RiskGauge



Are you ready to transform how you manage dealer collateral and portfolio risk?

RiskGauge is the first true digital risk management solution offering on-demand and daily collateral monitoring. With RiskGauge, you're not just keeping up—you're **staying ahead**.

A Lender's Reality

Today, collateral risk management starts with a physical audit or dealer self-audit. However, each day that passes after the audit occurs diminishes its value and effectiveness, increasing risk exposure. The gap between audits leaves you without crucial insights into dealer risk, jeopardizing your ability to make informed decisions and safeguard your assets.

Limited Inventory Views:

Incomplete and isolated insights into dealer inventory obscures the true status of dealership operations.

Rising Operational Costs:

Escalating expenses related to transportation, fuel, and personnel can lead to higher physical audit costs.

Time-Consuming Analysis:

Manually merging and analyzing audit and financial data is labor-intensive and prone to error.

Lack of Summary-Level Information:

Difficulty in understanding trends for megadealers and the entire portfolio makes risk mitigation challenging.

The Solution

RiskGauge significantly enhances visibility and lender confidence through daily collateral monitoring. By consolidating multiple data sources and leveraging daily monitoring, RiskGauge provides lenders with more accurate and up-to-date insights. This holistic approach streamlines operations, reduces costs, and, most importantly, helps identify and prioritize genuine risk scenarios, ensuring a more efficient and timely risk management process.

"Traditional inventory risk management relies on periodic physical audits, but the value of point-in-time data diminishes rapidly. RiskGauge revolutionizes this process with continuous and on-demand inventory risk management, utilizing data from various sources to provide lenders with up-to-date confidence in their risk positions. This marks a significant transformation in how inventory risk is managed, moving away from legacy, human-dependent methods to a true data-driven digital risk management process."

- **Brian Koprowski**, President at DataScan.

The Hard Truth

The Average Risk Event can cost a financial institution millions of dollars —this does not include recovery, legal expenses, or other related costs.



RiskGauge Benefits

Multiple Sources of Data:

Gather inventory data from traditional audit service providers, such as DataScan's Field Risk Specialists; verified data reported by dealers directly through our dealer-self audit solution, uVerifi; or data from various digital sources, such as vehicle telematics, industry-standard Dealer Management Systems, OEM In-Transit systems, Retail Loan systems, and more, into a single system for review.

Automated Risk Monitors:

Let the system search for patterns of risk for you, alerting you to the units and dealers that need your attention the most. Monitors can be set on units, dealers, dealer groups, and portfolio levels with the thresholds that you set.

Assessment Packages:

Gather the results of your dealer health review activities along with all supporting information into a comprehensive Assessment Package for historical internal or external review.

DataScan360 Enabled:

RiskGauge seamlessly integrates data from DataScan's credit underwriting, loan servicing, physical audit, and dealer self-reporting solutions, reducing interdependencies on other departments and eliminating tedious data entry. This holistic view of risk allows portfolio managers to review inventory details alongside financial and credit risk information from the DataScan360 platform, providing a comprehensive picture of a dealer's health through a single pane of glass.

How RiskGauge Will Revolutionize Your Inventory Risk Management

Streamlined Auditing Process:

Gain access to a seamless platform that caters to your floorplan risk management needs from start to finish.

Data Security:

Secure data collection and encrypted document upload capabilities ensure that sensitive information remains protected at all times.

Integrated Solutions:

With seamless integrations into some of the most desired data sources beyond physical audits, such as Dealer Management Systems, OEM In-Transit systems, Retail Loan systems, and more. RiskGauge is a game-changer for lenders! Plus, RiskGauge is a key component in our DataScan360 Solution Suite—the first and only platform that manages the entire dealer commercial lending lifecycle, from originations with DataCision to portfolio management with Wholesale Intelligence, physical and digital audit solutions with Onsite, and uVerifi.

Don't Be Left Behind! Join The Riskgauge Revolution

RiskGauge is the only comprehensive, daily, and on-demand solution that empowers you to make well-informed inventory risk decisions from a single platform with consolidated data at your fingertips. Transform your risk management and auditing process today and experience the difference RiskGauge can make.

Duplicate Collateral Reporting:

Identify units that are floored with more than one lender. This helps identify fraudulent activity and protects you so they can better recover if a dealer becomes insolvent.

Confidence Scoring:

Monitor a unit's status and identify potential risks. If your confidence score falls below an acceptable level, you can now take proactive steps to mitigate the potential risk.

Efficiency Focus:

We understand the importance of maximizing productivity without compromising quality.

Increase Transparency:

A holistic view of your risk profile.

Predictable Costs:

Our goal is to provide a predictable cost structure, which will give lenders peace of mind and enable better financial planning.

OUR GOAL:

Reduce physical audits by 70% in 5 years

Improve Operational Efficiency by 50%