

# Digital communications bring convenience, efficiency, and satisfaction to auto finance companies

FICO® Customer Communication Services can help companies streamline and automate the entire auto lifecycle — from origination all the way to loss prevention.



The auto industry is undergoing a dramatic change as digitization shifts a previously time-consuming, manual, in-person experience to one of greater convenience and efficiency. Digital communications are a big part of this transformation. FICO® Customer Communication Services offers dealers and lenders throughout the auto ecosystem the ability to digitally engage with customers throughout the lifecycle — from onboarding and origination to customer engagement and collections — there are numerous touchpoints that benefit from digital communication. By connecting to FICO® Platform, an auto organization can optimize its communication strategy to ensure the organization's touchpoints adhere to customer preferences, apply machine learning analytics for more personalized experiences, and execute rules into decision making for a more consistent and satisfying experience.





## Digital communication results across the enterprise

### Originations

25% of loan applications completed through self-service

### Account Management

45% auto-resolution in customer management cases

### Customer Engagement

6% increase in customer retention

### Fraud

50% decrease in loss per fraud case

### Collections

75% of collection dialogues handled automatically



## Digitally transformed car buying

Today's customers expect safe, fluid, convenient, anytime, and any way interactions. The auto industry has lagged behind this digital transformation curve, but the market is catching up to customer expectations. This, along with the pandemic, has dramatically accelerated the number of consumers preferring digital services, and, in particular, self-services. Self-serve digital interactions tend to provide faster, more convenient, more secure service, and have become a driving force in the auto industry's digital transformation. We're seeing the market evolve to online car buying, which can also include deal negotiation via text messages. This takes the hassle out of a historically painful process, giving the buyer the comfort and control to respond when able and come to a mutually beneficial agreement on their own terms.



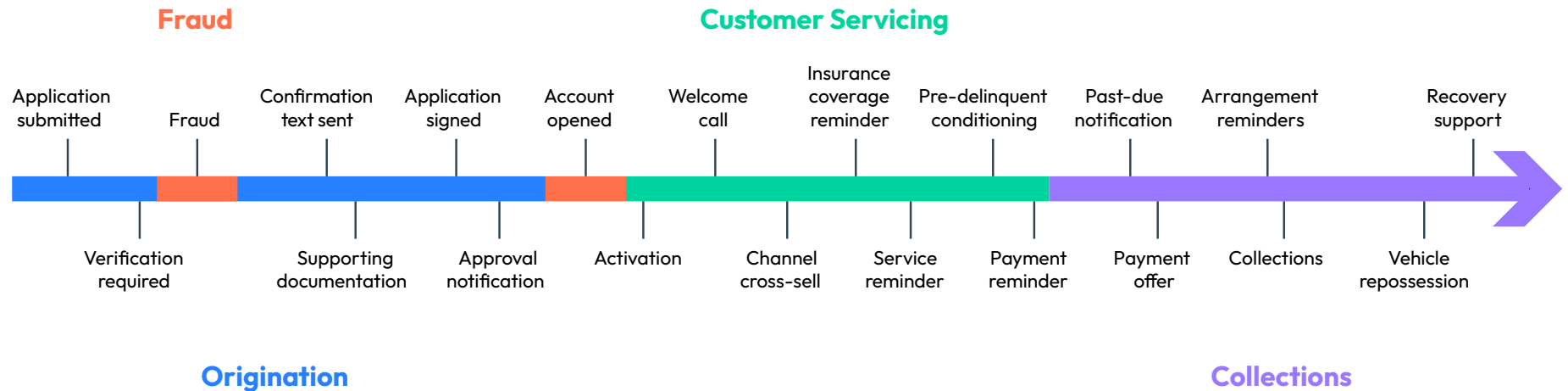
## Communicating across the lifecycle

Digital interaction has facilitated auto loan origination at a significantly improved rate by staying engaged with the applicant in real time with easy next steps at their fingertips. Once a vehicle has been purchased, the dealer and lender can keep the customer engaged with digital communications across the lifecycle. Customer management offers are easily extended for services such as SiriusXM radio and roadside assistance. Digital communications are highly effective for service reminders and payment reminders and arrangements.

# Seamless enterprise-wide communication

FICO® Customer Communication Services is the only product on the market that can enable customer communications across the entire auto ecosystem. Connected to FICO® Platform, Customer Communication Services allows companies to create a cohesive customer experience with originations, identity verification, collections, and customer notifications.

## Auto Customer Lifecycle Interactions



# The importance of digital communications across the enterprise

Creating a streamlined and cohesive customer experience in the auto industry has never been more important. And that means having a solution that can help provide, track, and intelligently improve digital communication across the entire enterprise.

## Customer Loyalty

- Maintenance reminders
- Recalls
- Lease-end reminders & next steps/offers
- Loss prevention

## Post-Purchase

- Welcome message
- Collect opt-in for future digital communication
- DMV registration process



## Incentives/Offers

- Trade-in offer
- New car model reservation
- Lease offers
- EV upgrade
- Lease-end offers
- Aftermarket offers

## Sales Process

- Customer engagement
- Pre-qualification
- Test drive
- Upgrades
- Invitation to local dealership
- Follow-ups

## Financing

- Originating loan
- Electronic documents
- Finance contract
- Terms & conditions
- Privacy
- Proof of identity/fraud checks

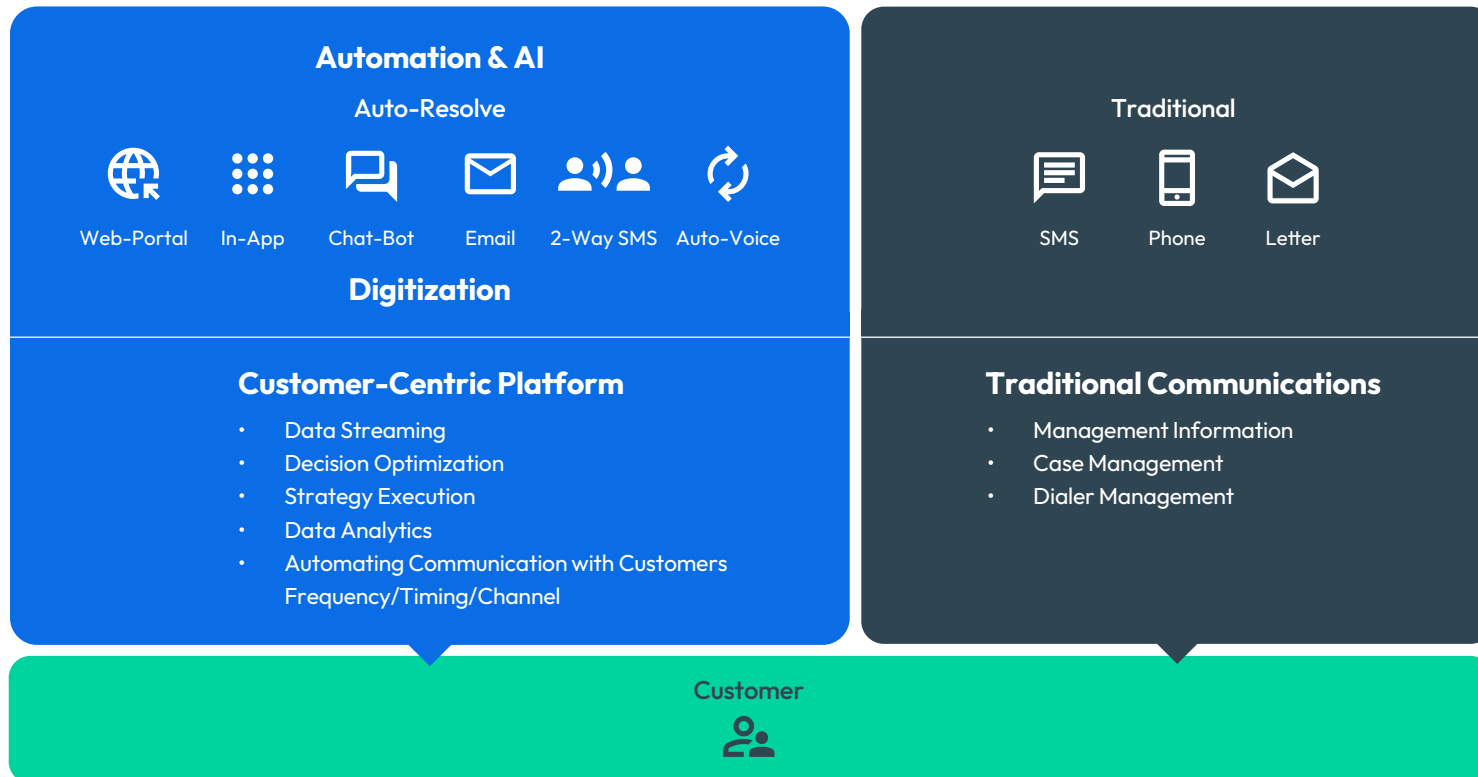
# Connected to FICO® Platform

FICO® Customer Communication Services connects natively to FICO Platform, which offers easy access to capabilities such as rules, analytics, optimization, and machine learning to help auto finance companies create and execute their intelligent digital communication strategies. With a platform-powered communication solution, organizations can create a centralized hub for managing customer dialogues across the lifecycle. From FICO Platform, companies have native connection to FICO® Origination Manager and FICO® Falcon® Fraud Manager — fully developed solutions that can be used in conjunction with Customer Communication Services.



# Platform approach for effective digital communications

FICO® Platform extends FICO® Customer Communication Services that can enable data streaming, decision optimization, strategy execution, and data analytics, along with AI/ML to automate communications with customers. The enterprise-level communications solution can enable all channels to work together for data collection and synchronization of customer outreach. In addition, organizations can collect behavioral data and leverage applied analytics to optimize strategies.



# The most thorough customer communications solution

FICO Customer Communications Service is a market-leading communication solution that sets the lead in best practices for customer experience. It has global reach, cloud, real-time, intelligent omni-channel communications, analytics, optimization, and the world's most powerful and flexible rules engine. FICO has deep domain expertise in every area of the consumer lifecycle. We can provide the full range of services, from implementation to managed services, cloud-managed services, and business consulting. FICO has unparalleled communications expertise and best practices across the consumer lifecycle, including prebuilt, best-practice connectors to fraud, compliance, originations, and collections.





FICO® Customer Communication Services is a fully integrated solution that connects natively to FICO® Platform and allows companies to:

- Conduct controlled experiments with different timed sequences across channels.
- Automate communications for enterprise-wide decisioning, from simple notifications to multi-step, cross-channel strategies driven by predictive models and machine learning.
- Use detailed interaction and outcome data to improve risk-based segmentation or enable fraud detection models to adapt faster to changing behavior and emerging fraud schemes.
- Analyze data across the enterprise with predictive analytics, machine learning, and mathematical optimization to make strategies even smarter.

# To learn how you can use digital customer communications to transform your auto organization, check out

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