

# Smart tools put Northridge and dealer partners on smooth road to success

Northridge Sales Director Alan Carson reveals how intelligent products and systems are helping both the motor finance provider and its dealership clients achieve a better journey for the customer

**F**rom the outset, Northridge Finance has provided powerful proof that putting the needs and preferences of customers first is a sound formula for success. Our approach has always been customer-focused; even more so today as Northridge cements its position as the leading industry challenger finance house.

Our strategy is simple. Give dealers the tools that help sell more vehicles to more buyers more profitably, with less fuss.

When it comes to systems, our latest upgrades will enable dealers to achieve faster approvals helping the dealer work more efficiently. Car buyers will appreciate the ease and efficiency too.

## Making you more efficient through:

- Eliminating paperwork
- Putting documentation on-screen
- Providing a customer friendly interface
- Creating an audit trail for administration



eDoc365 puts all documents and signatures onscreen, at a stroke eliminating paperwork and providing a seamless audit trail. Rolling out now, eDoc365 is highly efficient, customer friendly, and will accelerate vehicle delivery and payments.

Our new scorecard is placing us into a more mainstream position making it easier for some dealers to work with us across their range of customers. Accept rates have improved significantly resulting in fewer credit searches, and importantly, speeding up the decision process. This means we're becoming the 1st choice independent finance partner more often.

On the product side, large dealers can take advantage of our new joint venture scheme. This gives dealers access to competitive money market rates, resulting in increased finance penetrations, improved profitability and a great rate, which will be attractive to customers. Because it's a 50/50 risk reward scheme throughout the term of the agreement, it's more likely to be seen as conduct friendly in the current regulatory environment.

These innovations are all the result of thinking long-term to forge mutually

Alan Carson, Sales Director, Northridge Finance



rewarding partnerships. We also continue to strengthen our expert sales, support and technical resource, in particular IT and underwriting, to meet future demand.

With so many industry changes, it's vital to adapt. Being fast on our feet is a major advantage. Where the largest companies may lack agility, we can respond quickly to market and regulatory forces to help partners overcome challenges, maximise opportunities and evolve.

Dealers clearly like what we're doing. Feedback from our regular surveys is resoundingly positive. A near-doubling in volume since 2009 also shows that more and more dealerships feel confident working with Northridge.

Now, as we aim for the top, we are challenged to do even better and work harder on your behalf. More than ever, Northridge offers a real alternative to your existing finance provider.

We're looking forward to bringing added value to our current relationships and to helping many new partners grow their business and profits.

If you want to strengthen your customer focus and your business with the leading challenger, Northridge, talk to us today"

