



# Prodigal for Auto Lenders

The expense pressures associated with lending — and especially lending of physical assets — seem to constantly increase. Relative to other asset-backed loans, auto lending captures a higher share of borrowers with lower credit scores, presenting a challenge to auto finance teams' ability to collect efficiently while still fueling a positive customer experience.

**Prodigal's products help smart auto lenders maximize productivity, ensure compliance, and improve engagement and retention.** Combined, these optimizations get auto lenders to the bottom line: reducing cost while still helping your customers.

That's not to say there aren't challenges for the smartest auto lenders among us — only that the opportunity to improve is closer than you might think.

## Prodigal Improves Agent Productivity and QA with Conversation Intelligence

Prodigal is a Consumer Finance Intelligence solution that supercharges profits by analyzing interactions to unlock insights. Built on decades of industry and data science expertise, Prodigal's real-time and post-engagement applications help lenders and healthcare organizations rely on their data for smarter action.

Loan servicing and collection contact centers optimize operations and quality assurance with Prodigal to boost productivity, compliance, and satisfaction. One in five U.S. borrowers have engaged with Prodigal over more than 200 million interactions.

Learn more about the product features at [prodigaltech.com](https://prodigaltech.com).

## Benefits of Prodigal for Auto Lenders

### 1. Extract Powerful, Actionable Insight

Because you interact less frequently with your borrowers than other lenders might, efficient auto loan servicing requires mining every borrower interaction for the important details. But every area of your business can benefit from more accurate insight.

Integrating proven machine learning models into your operational intelligence efforts is the first step to extracting value from the information you already have about accounts and economic conditions.

An effective model for understanding and predicting liquidation and repo requires a lot of data and a lot of training. **Prodigal's model is already there.** Our models have been trained with over 100 million relevant calls and are designed to be rapidly deployed within your auto lending arm or across your loan operations.

### 2. Supercharge Revenue Through Agent Productivity

Efficient, effective operations are the product of solid insight — but you need the tools to leverage that insight, as well. Prodigal offers:

- Deep wrap-time analytics to minimize time waste
- Automated call notes with AI-assisted call summary to save up to 120 minutes per agent per day
- Real-time agent action prompts that offer guidance about your borrowers' signals

With these tools, plus the rest of Prodigal's efficacy-focused product suite, you can unlock efficiencies in:

Agent productivity and increased liquidation  
Regulatory compliance through complete QA coverage  
Account prioritization and segmentation analytics  
Consumer experience

### 3. Deliver Superior Customer Experiences

Your agents should be allowed to focus their attention where it counts: on the borrower. We combine the productivity tools that help them focus with contextual conversation data so you can unlock a level of personalization and empathy most consumers never get from their auto finance teams.

Imagine what you could do if you could tailor the right message to the right customer — and deliver it at the right time via the right channel. These individual borrower experiences can be the difference between operations success and lack of progress.