

# 2025 Auto-Finance Technology Market Map

Your Trusted Partner in Auto-Finance Technology Consulting and Engineering.

MORE ORIGINATION HEAVY

MORE MANAGEMENT/SERVICING HEAVY

## All-in-One Solutions

ORIGENCE  
meridianlink  
Zoot  
wipro NetOxygen LOS  
GDSlink  
odessa  
PEGA  
fiserv. FIS  
jack henry  
CSI  
temenos  
ORACLE  
FINASTRA  
Linedata solifi  
Megasy  
defi SOLUTIONS  
LoanPro  
NORTRIDGE

## IT Consulting, UX, and Software Development

Praxent  
accenture  
Deloitte.  
pwc  
Capgemini

## Dealer Management and Retail Systems

ROUTEONE  
Dealertrack by Cox Automotive  
CDK GLOBAL  
Reynolds&Reynolds  
SCLERA DealerSocket  
CARS COMMERCE  
Upstart | PRODIGY  
Gubagoo dabdu  
Automatic

## Digital Loan Marketplaces

AutoFi  
Caribou  
Upstart  
lendingtree  
nerdwallet  
rategenius  
cars.com  
blinker

## Embedded Lending APIs and Infrastructure

Upstart  
Lendflow  
Method

## Credit & Underwriting Tools

### Decisioning Engines and Platforms

AGORA  
PROVENIR  
experian. PowerCurve  
FICO ZEST  
Upstart | Credit Decision API

### Core Banking System Connectors

SCIENAPTIC actico  
OpenLending  
OSCILAR  
kinective PORTX  
JANUSEA

## Chatbots and Virtual Agents

kasisto INTERCOM  
LIVEPERSON

## CRM and Marketing Platforms

Automotive Cloud  
Microsoft Dynamics 365  
HubSpot CRMNEXT  
Adobe Experience Cloud

### Prequalification Engines

experian. PowerScore  
AutoFi Credit Estimator  
TransUnion

### Credit and Underwriting Data

EQUIFAX experian.  
TransUnion. informativ.  
NOVA CREDIT ZRS  
DMS DIGITAL MATRIX SYSTEMS  
LexisNexis

### Payroll and Employment Verification

EQUIFAX The Work Number  
argyle PLAID  
Pinwheel  
Lightico

## Payments

Paymentus  
ACI Worldwide  
PayNearMe  
REPAY Realtime Electronic Payments  
MoneyGram.  
PaymentVision  
AutoPayPlus

## Vehicle Valuation Providers

### Car Valuation and Automotive Market Data

Kelley Blue Book edmunds BLACK BOOK  
J.D. POWER Manheim by Cox Automotive GALVES

### Vehicle History and Condition Data

CARFAX experian. AutoCheck

## Title and Registration Platforms

DDI Technology an IAA company  
Wolters Kluwer Dealertrack by Cox Automotive CHAMP.  
vitu

## Insurance Tracking and Force-Placed Insurance Tools

Allied Solutions StateNational

## Collections Management Systems

KATABAT A Finvi company  
C&R Software Collections & Recovery Humanized  
Intelligent BANKING SOLUTIONS  
highradius

## Repossession and Remarketing Tech

### Repo Management Platforms

CLEARPLAN 3DN

### Remarketing Services

ADESA Manheim by Cox Automotive

### Vehicle Telemetry

PASSTIME  
SCLERA | Spireon

## Compliance, Fraud and Risk Management

### Identity Verification / KYC

ALLOY onfido  
Socure  
jumio  
POINT PREDICTIVE

### Document Verification and eVault

docusign  
OneSpan  
Wolters Kluwer eOriginal  
HYLAND

### Regulatory Compliance Engines

ASURITY  
360factors  
TruStage  
CONTRACTS  
RCA Regulatory Compliance Associates  
A Nelson Labs company

### Fraud Detection

LexisNexis ThreatMetrix  
BioCatch Stay Safe.  
TruValidate TransUnion.  
POINT PREDICTIVE  
INFORMED

## Analytics, Reporting and Portfolio Management

### Loan Performance Analytics

RISKSPAN  
experian. Ascend  
360factors  
nomis

### Portfolio Surveillance

BlackRock.  
S&P Global Market Intelligence  
MOODY'S

### Business Intelligence Tools

+ a b l e a u from Salesforce  
Microsoft Power BI  
Looker Studio  
DOMO  
sisense  
Qlik.