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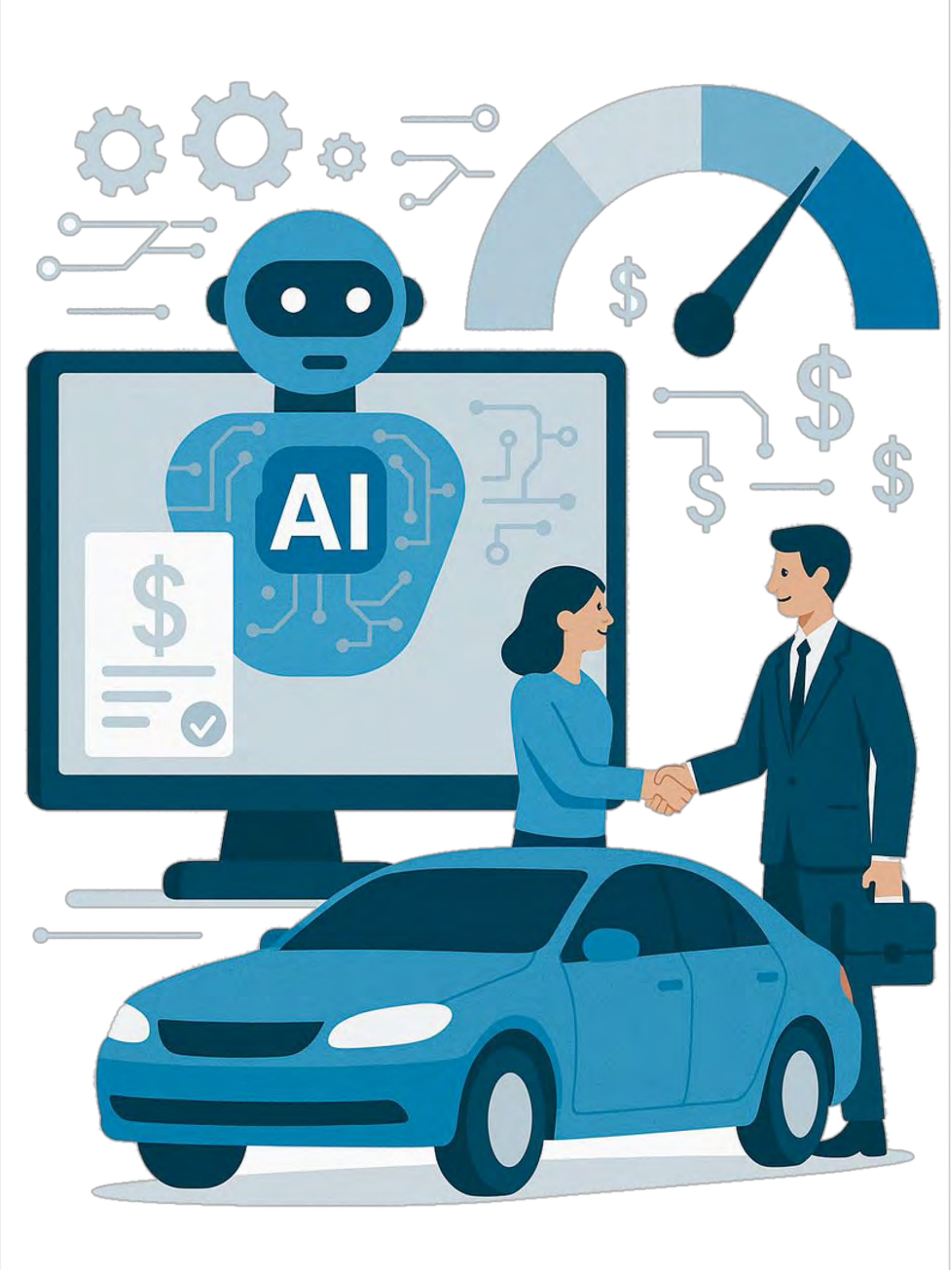
Company Consultancy Project
MBA in International Management

AI
DRIVING THE FUTURE OF AUTOMOTIVE FINANCING

March 2026

/ TABLE OF CONTENTS



ACTION PLAN

Structuring a path to scale

AUTO FINANCE & AI : WHERE WE ARE & WHAT MUST CHANGE

EXECUTIVE SUMMARY

CONTEXT

- New AI-native and FinTech players are reshaping the market (14% of decisions today to ~70% in the next few years).
- Incumbent operators are only starting to experiment (<25% of banks have managed to move AI use cases from pilot to full-scale implementation).
- Most struggle to move beyond small pilots (71% less-than-mature AI governance models).

KEY FINDINGS

- Adoption focuses on efficiency & technical support, not core decisions.
- Human driven decisions and regulation keep risk management very cautious (a 1% error in scoring can cause millions in losses).Capital Finance
- No end-to-end, fully scaled AI implementations yet.

RECOMMENDATIONS

For Financial Operators
- Direction & oversight: transition from automation to decision support. with clear governance and KPI scaling from pilots to rollout.
- Scale enablers: unify data/metrics and apply one compliance standard.

For Solution Providers
- Compete on execution: secure, validated products that integrate easily show rapid measurable impact, and come with transparent controls and strong support

FROM INSIGHT TO ROADMAP

METHODOLOGY

PHASE 1
MARKET RESEARCH

Initial Hypothesis

How can new AI tools improve B2B and B2C automotive financing?

Ecosystem Insight

Market research, understanding key concepts and identifying the value chain

PHASE 2
INTERVIEWS

Interviews & Opportunity Mapping

Identification of barriers, success factors and capability gaps research

Current Market & Business Case

Diagnose workflows, surface constraints, prioritize scalable and compliant AI opportunities

PHASE 3
STRATEGIC RECOMMENDATIONS

Strategic & Roadmap Delivery

Translated research into a phased AI roadmap with prioritized, scalable and compliant recommendations

WHAT IS AI IN THE AUTOMOTIVE FINANCE INDUSTRY?

Defining key concepts

WHAT IS AUTOMOTIVE FINANCING?

B2C & B2B JOURNEY

01 Mobility & Budget Needs Identified

Customer or company defines mobility needs, vehicle preferences, and budget expectations.

02 Financing Options Presented

Relevant financing solutions are offered, tailored to financial profile, usage needs, and operational considerations.

03 Application & Credit Assessment

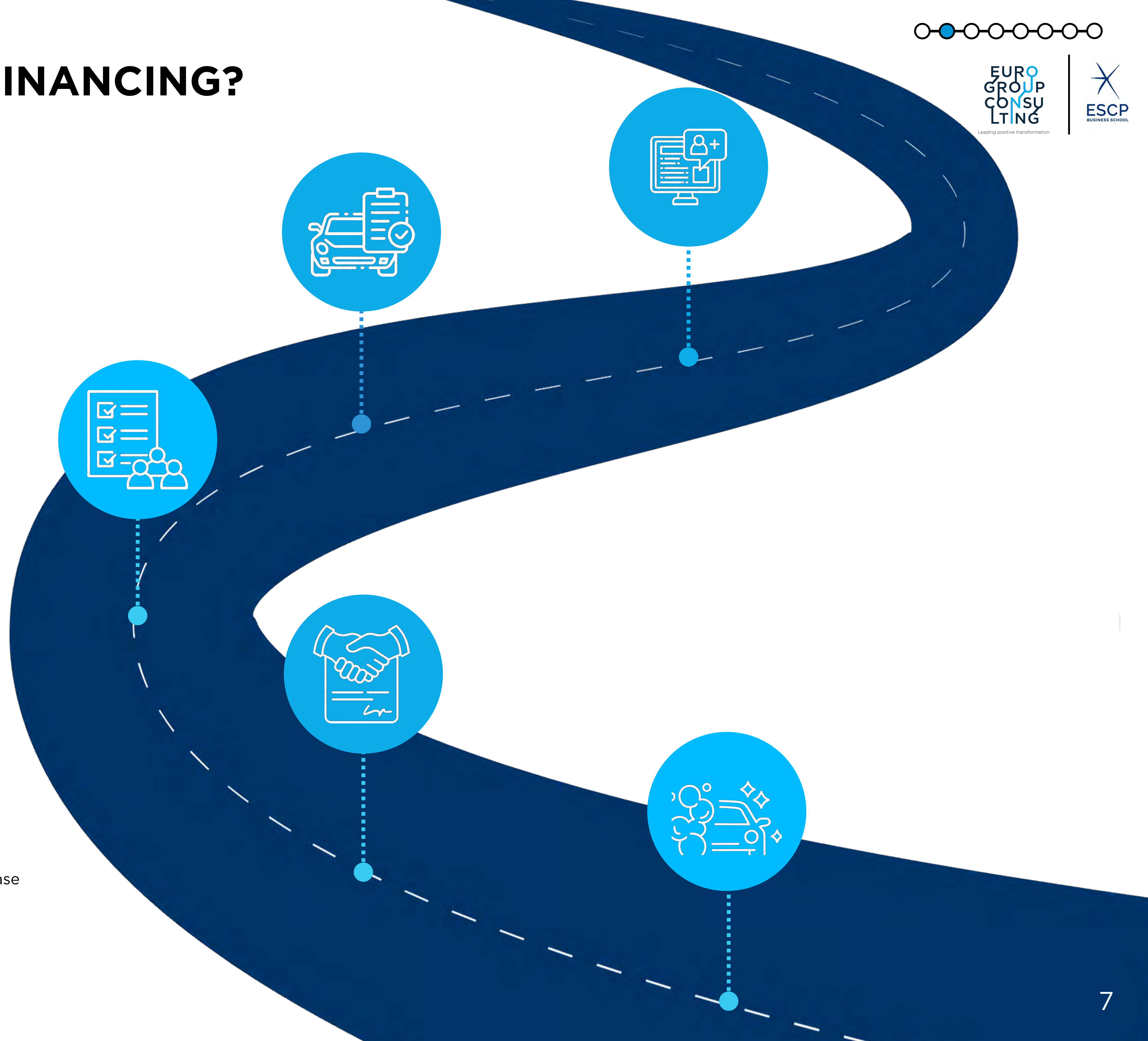
Required documentation is collected & financial capacity is evaluated to determine eligibility and pricing.

04 Contract Finalisation & Vehicle Delivery

Financing agreement is completed, including any service packages & insurance and the vehicle is delivered.

05 End-of-Contract Options & Renewal

At contract end, clients can return, replace, renew, upgrade, or purchase the vehicle depending on their needs.



Source: Financial Operators Interviews

FROM DATA FOUNDATIONS TO AI CAPABILITIES

AI DEFINITION

Before integrating AI systems into existing infrastructures, financial operators must develop a comprehensive understanding of the technological landscape and the tools available in the market.

While the following tools are often used interchangeably, understanding their functional distinctions and optimal applications will support more judicious decisions.

"AI is a broad umbrella term - but it is generally referring to any attempt to give machines abilities that were previously only possible by humans."

Richard Huston - Co-founder of VAMOS

Prescriptive AI

Leverages all prior capabilities to recommend the most value-driving decisions

AI

Builds on data, digital systems & automation to learn, reason and make intelligent decisions

Automation

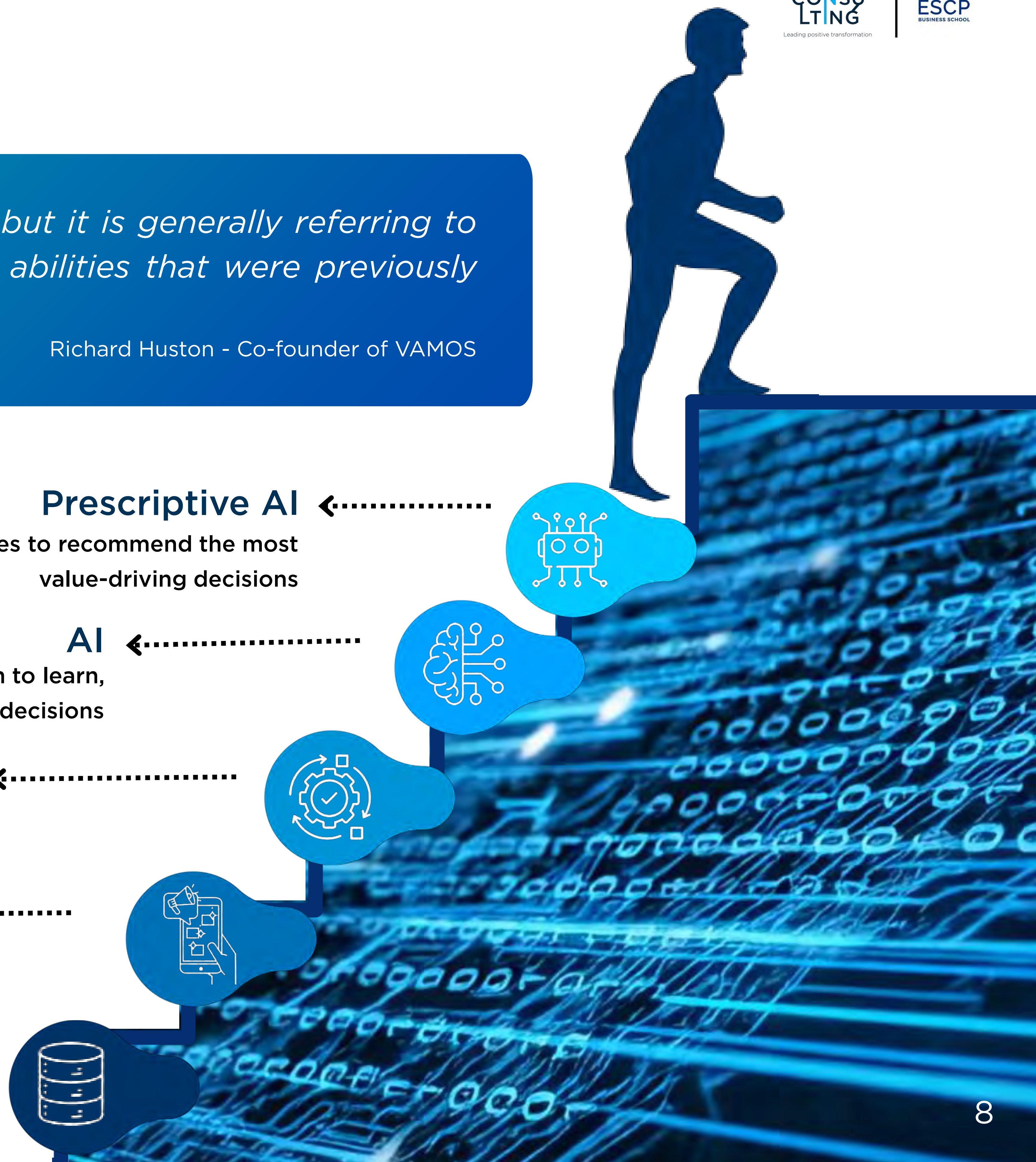
Uses data & digital systems to execute tasks & workflows with minimal human intervention

Digital Systems

Systems & technologies that store, connect & make the data usable

Data

Foundational information that systems depend on



REDEFINING THE JOURNEY WITH AI DRIVEN FINANCING

POTENTIAL OF AI IN IMPROVING THE CUSTOMER JOURNEY

FRONT-END CUSTOMER FACING	VISION	BACK-END OPERATIONAL/INTERNAL
AI chatbots guide customers to the right product	MOBILITY & BUDGET NEEDS IDENTIFIED	AI segments customer profiles to anticipate needs and tailor financial products
AI explains financing options in simple language	FINANCING OPTIONS PRESENTED	AI optimizes pricing and terms using risk and profitability trade-offs
AI auto-fills forms and reduces friction in customer onboarding	APPLICATION & CREDIT ASSESSMENT	AI-driven underwriting models enhance risk scoring and approval accuracy
Virtual assistants guide customers through delivery scheduling & setup	CONTRACT FINALISATION & VEHICLE DELIVERY	Predictive logistics optimize delivery timelines and stock allocation
AI-powered self-inspection tools identify damages via smartphone photos	END-OF-CONTRACT OPTIONS & RENEWAL	AI analyzes the car status via photos/videos and predicts residual values

CURRENT AI ADOPTION IN AUTO FINANCE

Analyzing the current market

SCALING AI : A LEADERSHIP AND GOVERNANCE CHALLENGE

THE MISSING LINK BETWEEN AI AMBITION AND FULL-SCALE ADOPTION

AI MOMENTUM

The initial pipeline is wide, fueled by high expectations and technological progress

THE BOTTLENECK

Execution stalls as human and structural barriers constrict the flow

RESULT: SCALING STALLS

The organization's velocity is limited, with few initiatives achieving full- scale implementation

14% → 70%

Expected AI adoption growth in underwriting by 2028

RESISTANCE TO CHANGE

AI IMMATURITY

LACK OF GOVERNANCE

<25%

of banks have successfully scaled AI from pilots to full implementation

71% of organizations operate with less-than- mature AI governance

Only 11% of financial services firms are fully prepared for the EU AI Act

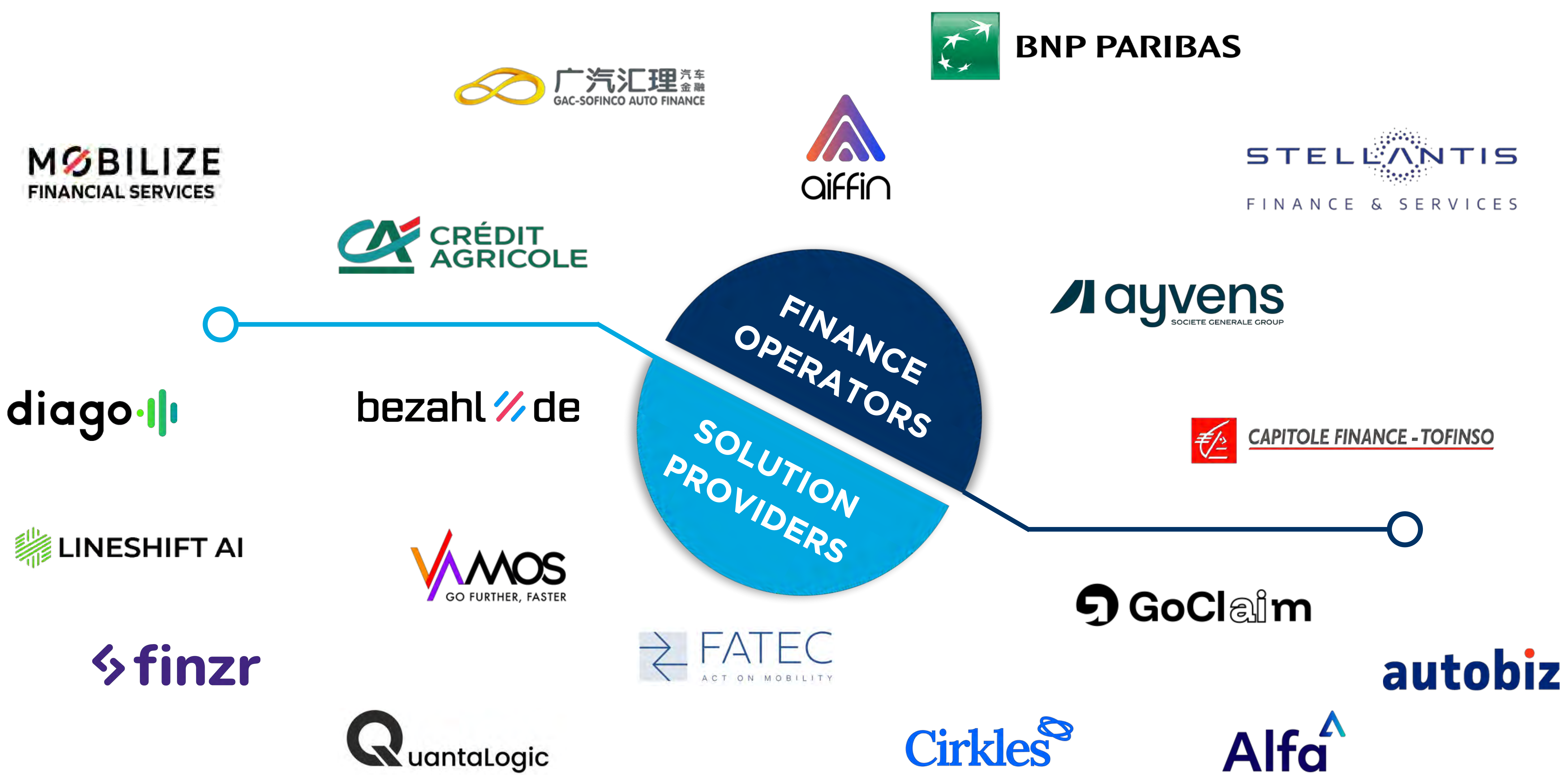
ALIGNING TWO SIDES TO ONE GOAL
INTERVIEW OVERVIEW

To get a full picture of AI in the automotive finance industry, we conducted interviews with both sides of the ecosystem: finance operators and solution providers.

25 **INTERVIEWS**
In Total

20 **QUESTIONS ASKED**
Per Interview
Approx.

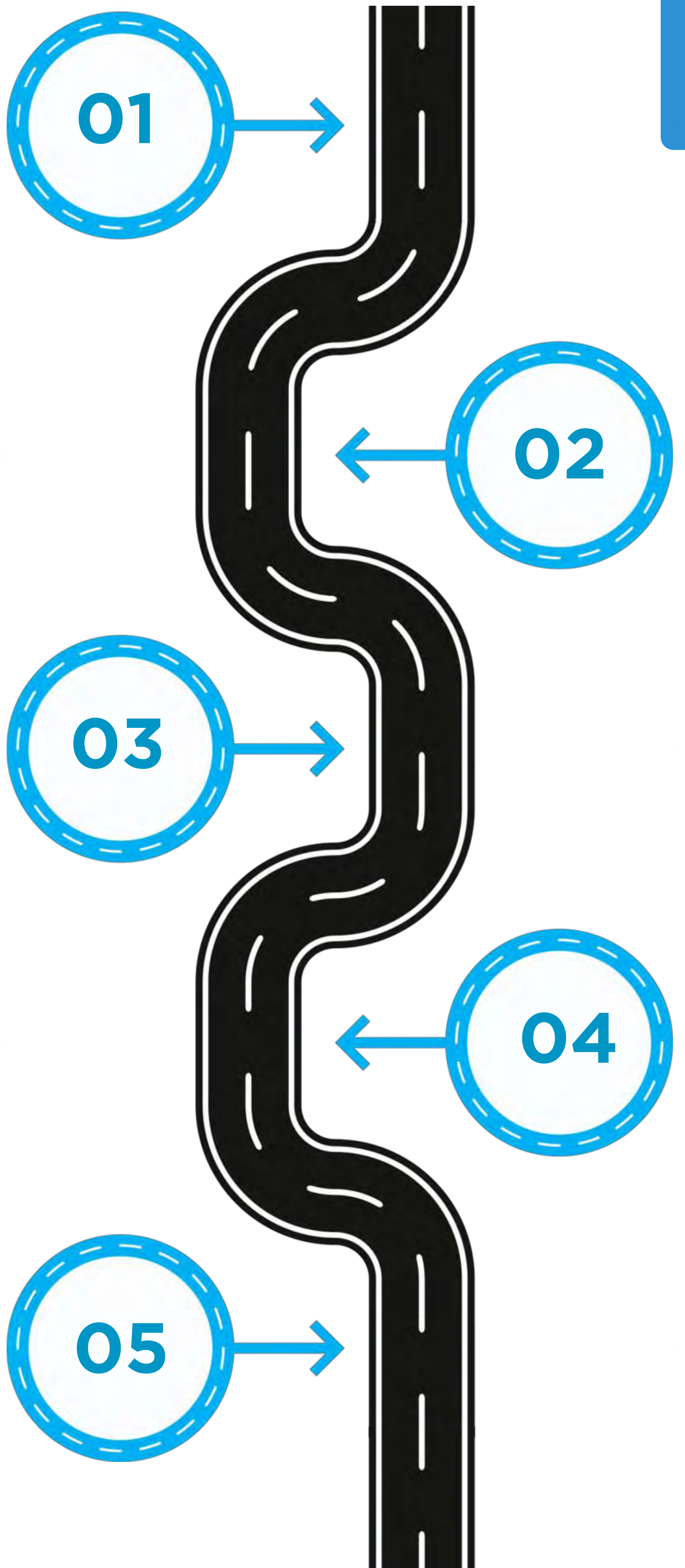
45 **INTERVIEW HOURS**
Preparation,
Interview, Summary



AI IS HELPING THE PROCESS, NOT LEADING IT

ROLE TODAY: FRAGMENTED AND SMALL SCALE

Interviews reveal that AI adoption remains limited across the industry, despite strong potential value.



01 MOBILITY & BUDGET NEEDS IDENTIFIED

AI supports simple informational tasks but does not personalize budget or capture real customer intent.

"AI mostly supports inbound interactions: call routing, speech-to-text, chatbots." – Anonymous

02 FINANCING/LEASING OPTIONS PRESENTED

AI does not build or recommend the optimal financing option; most simulations rely on static rules.

"Our focus has been more on automation to enhance back-office efficiency, rather than directly shaping the customer journey through AI" – Anonymous solution provider

03 APPLICATION & CREDIT ASSESSMENT

AI detects anomalies and processes documents, but final underwriting remains human.

"We detect fraud patterns before they occur… weak signals that humans cannot detect." – Circkles

04 CONTRACT FINALISATION & VEHICLE DELIVERY

AI supports reminders and communications, but falls short of personalized retention strategies.

"AI negotiates payment plans, sends reminders, communicates in multiple languages." – GoClaim

05 END-OF-CONTRACT OPTIONS & RENEWAL

AI facilitates document handling, but lack of system integration hinders end-to-end automation.

"AI is helping streamline routine admin tasks, but its role in the full customer journey is still limited." – Anonymous solution provider

Source: Company Interviews

FRONT & BACK-END AI: THE CUSTOMER & OPERATIONAL REALITY

VISION VS REALITY

AI tools have a significant opportunity to improve the financing journey. However, interviews reveal shortcomings with the current implementation.

VISIO	MOBILITY & BUDGET NEEDS IDENTIFIED	FINANCING / LEASING OPTIONS PRESENTED	APPLICATION & CREDIT ASSESSMENT	CONTRACT FINALISATION & VEHICLE DELIVERY	END-OF-CONTRACT OPTIONS & RENEWAL
REALIT **Front-end AI** *Customer facing*	*"We are still exploring how GenAI can support personalized finance conversations - right now, most campaigns are still driven by marketing."* ***Anonymous solution provider***	*AI helps explain financing options, but it does not yet build or recommend the optimal offer for each customer.* ***Anonymous solution provider***	*Currently, 30-35% of applications are fully automated; most still rely on human review. Within the next 2 years, Aiffin expects 75–80% of application applications to be fully automated.* aiffin	*Manual steps and regulatory constraints still limit full digitalization of contract signing and KYC processes.* CAPITOLE FINANCE - TOFINSO	*"The end of a contract is very difficult to handle because there are many administrative parts to be done."* autobiz
Back-end AI *Operational reality*	*"Each partner has its own view of the customer; syncing budget profiles at the start is chaos."* Cirkles	*There are three underwriting engines working under separate streams.* CRÉDIT AGRICOLE	*"AI doesn't replace our clients' ops teams; it supports them on tasks like payment reminders and negotiations. Client education on benefits, risks, and opportunities is still key."* GoClaim	*"Originations and contract management still rely on fragmented systems and manual validation across contracts, payments, and servicing tools."* VAMOS GO FURTHER, FASTER	*"AI negotiates payment plans, sends reminders, communicates in multiple languages."* GoClaim

THE GAP

Our findings

FROM AN EXPERIMENTAL TOOL TO A TRUSTED COPILOT

BRIDGING GAPS IN GOVERNANCE, TECHNOLOGY AND RISK

REALITY
Experimental

VISION
Decision co-pilot

Need for AI Change Management

Limitations in AI technology

Regulatory Framework

AI is currently used primarily in experimental contexts and is not yet viewed as a trusted decision co-pilot.

Three key issues underpin the gap, articulated through **six findings** and business cases

MARKET CONDITIONS COMPLICATE AI TRANSITION

NEED FOR AI CHANGE MANAGEMENT

"We can't afford to wait. Delaying backend process automation for more than three years would weaken our value proposition and create long-term risks."
Thomas Bertrand - Managing Director at Fatec

Competitive Market

The French car market has shrunk ~20% since 2019[1] & operators are reluctant to invest without demonstrable business cases.

This limits AI testing to localized proof of concepts (POC). Economic conditions create challenges for Operators to scale.

01

Fast Moving Landscape

AI is developing at a rapidly, and today's solution may differ from tomorrow's.

Finance players must balance speed and planning. A lack of AI thought leadership leaves operators reactive and lacking clear vision.

02

Case Study: Management in a bullish market

To support the AI transition, a Chinese Auto Finance company built internal AI expertise. Utilizing windfall from the 6% growth in the 2025 Chinese passenger car market[2], the company invested in infrastructure and skills by:

- Hiring dedicated specialists
- Training young professionals eager to learn
- Building an 'AI lab' to test new solutions

Meanwhile, the French car market sakes fell from ~2.2 million in 2019 to ~1.8 million cars in 2024, pushing players to act more cautiously.

[1]Insee.fr (2025)
[2]AP News/CAAM (2025)

IMMATURITY IN AI SOLUTIONS SLOWS INTEGRATION EFFORTS

LIMITATIONS IN AI TECHNOLOGY

"We never invest in AI without measurable business benefits. Every AI initiative requires a strong business case."

Francesca Genovese - EU Market IT Lead at Autobank Italy

The AI industry is maturing

Certain technologies are not advanced enough to run independently and will require another few years to maturation.

AI needs to increase its training data to develop more agentic capabilities.

03

Finding Solution Providers

Financial Operators are promised and expect 3 -12 months turnaround for solution implementation.

Often, less experienced solution providers will fail to deliver on these goals.

04

Case Study: Building experienced SAAS

Autobiz was founded with a simple idea: *To make the used car market more transparent and efficient through data and technology*

Leveraging 20+ years of data, they built a wide range of B2B services, including:

- Valuation and residual value tools
- APIs supporting automated decision engines
- Digital remarketing platforms
- Workflow and process automation software

As they scale their SAAS products, Autobiz leverages their accumulated data and expertise to optimize and automate more decisions and processes for clients.

RESPONSIBLE AI REQUIRES GOVERNANCE & RISK MANAGEMENT

REGULATORY FRAMEWORK

Internal Framework

Governance policy is often set at a nationwide level leaving to benefit from varying levels of regulatory flexibility.

This means that AI, even if successful in a POC, does not always scale well due to variations in regulatory environments.

05

High Risk

Advanced AI cannot achieve perfect accuracy rates, which can carry heavy financial losses on a large scale.

Financial Operators are reliant on human operators and set strict internal regulatory frameworks, partially undoing gained efficiencies.

06

"With more than €400 million in residual value on the books, a 1% error could result in losses of several million euros for the business. Therefore, all calculations are performed by our team."

Alexandre Douliery - CEO at Capitole Finance Tofinso

GDPR

GENERAL DATA PROTECTION REGULATION (2018)

EU AI Act

EUROPEAN UNION ARTIFICIAL INTELLIGENCE ACT (2024)

FROM EXPERIMENTAL TO CO-PILOT: THE AI TRANSFORMATION

STRATEGIC QUESTION

Vision

How can a clear AI vision be defined so AI growth shifts from a reactive necessity to a strategic advantage?

Transformation

Which internal and external AI solutions should be prioritized first to deliver operational improvements across the financing journey?

Scalability

How can AI be scaled beyond pilots/POCs into competitive advantage with clear ownership, rollout approach, and adoption?

Technological Mapping

What are the solution providers in the market and what services do they provide?

Regulatory compliance

What single compliance "ceiling" and governance controls are needed to scale safely across business units and countries?

How can AI shift from back-office automation to a trusted co-pilot that drives customer outcomes, cost-to-serve, and competitive advantage in automotive financing?

EXPERIMENTAL

TRUSTED CO-PILOT

CHANGE MANAGEMENT FOR AI

Building an AI driven culture for financial operators

SUMMARY OF RECOMMENDATIONS
DEVELOP STRATEGIC OBJECTIVES VIA AI VISION

AI is really part of the present and the future

- Stellantis

Our team, in collaboration with ESCP Change Management Academics, identified 4 key recommendations for AI culture transformation

AI Steering Committee
A strategic group that guides the direction, governance and implementation of AI within an organization

Ambassador Program
Ambassador program that play an important role in experimentation & knowledge sharing

Central Data Bank
Build a data bank with standardized definitions, collection methods and storage

Change Management Framework
Examine internal and external solutions for operational improvements

EMPOWER AN AISC TO PROVIDE AI LEADERSHIP

AISC BOARD COMPONENTS

AI Steering Committee (AISC)

Representation from each department

- IT
- Legal
- HR
- Data Science
- Customer Service
- Marketing
- Finance
- Underwriting

Consisting of both

Managers

- Intimate knowledge of company and processes
- Able to lead projects with multiple stakehholders

AI Experts

- Expert knowledge of AI and industry
- Able to transform and question existing systems

An AI Steering Committee is necessary to guide the AI Transition.

AISC needs to be developed in the short run to create and implement the vision for AI change management.

Financial operators are encouraged to hire externally to address potential internal talent gaps.

BUILDING AN AMBASSADOR NETWORK

UNDERSTANDING THE AMBASSADOR PROFILE

AI Ambassador Role

Ambassadors are key to implementing change within the daily operations of the organization.

AI Ambassador is not a title but a scoped role in the organization.

Soft Skills:
- Innovative
- Visionary
- Organized
- Communicative

Hard Skills:
- Project Management
- AI / Tech / IT

An Ambassador Program can support the implementation and execution of AI

Mobilize Financial Services – Skipper Program

Mobilize borrowed from Renault's engineering culture by leveraging Skippers.

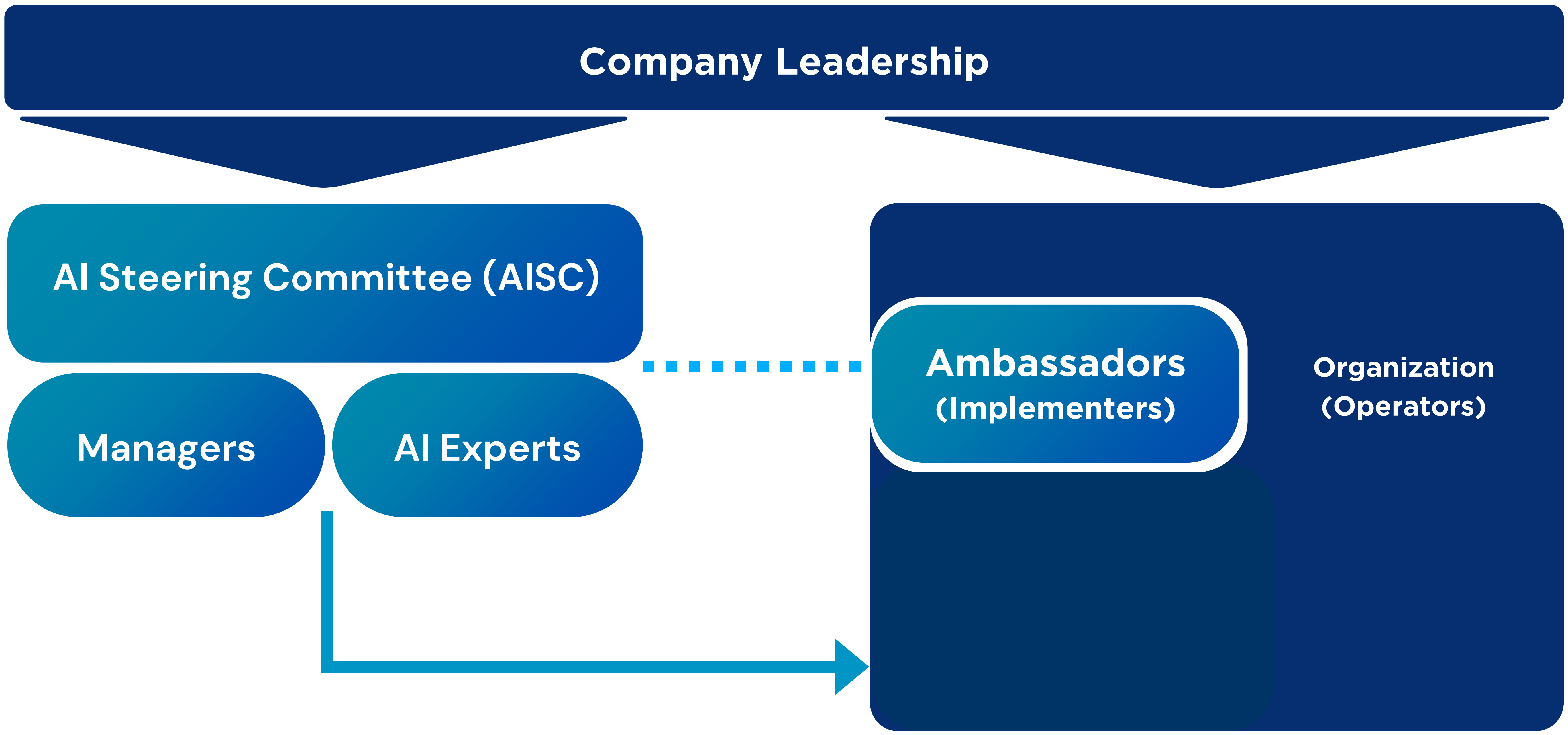
Skippers are trained volunteers who serve in a part-time role, helping the agency adopt new technologies and automate existing processes. They provide feedback to leadership to be implemented across the agency.

Ambassadors should be spread across the organization & departments.
Their core responsibilities include:

- **Building AI Innovation Culture**
- **Solution Implementation**
- **Bimonthly meetings with AISC**
- **Biannual AI Workshops**

EMPOWER AN AISC TO PROVIDE AI LEADERSHIP

DEVELOPING AN ORGANIZATIONAL CHART



AI change management must translate into redesigned organizational structures that support new ways of working.

Operating independently from management, AISC brings together internal leaders and AI experts to steer the AI transition.

Operating externally to AISC, Ambassadors help operators translate the AISC vision into action.

AISC and the Ambassadors should collaborate closely to ensure efficient delivery of the Committee's AI vision

FIVE KEY OBJECTIVES FOR AI STEERING COMMITTEE

DEFINING STRATEGIC ROADMAP FOR AI ADOPTION

The AI Steering Committee has 5 critical functions to execute

AI Steering Comittee

1 **Regulatory Compliance**

Establish one standardized regulatory ceiling for the whole company below current regulation requirements.

2 **Data Bank**

Build a data bank with standardized definitions, collection methods and storage.

3 **Transformation**

Examine internal and external solutions for operational improvements.

4 **Scalability**

Ensure the scaling of solutions beyond the POC and into comparative advantage.

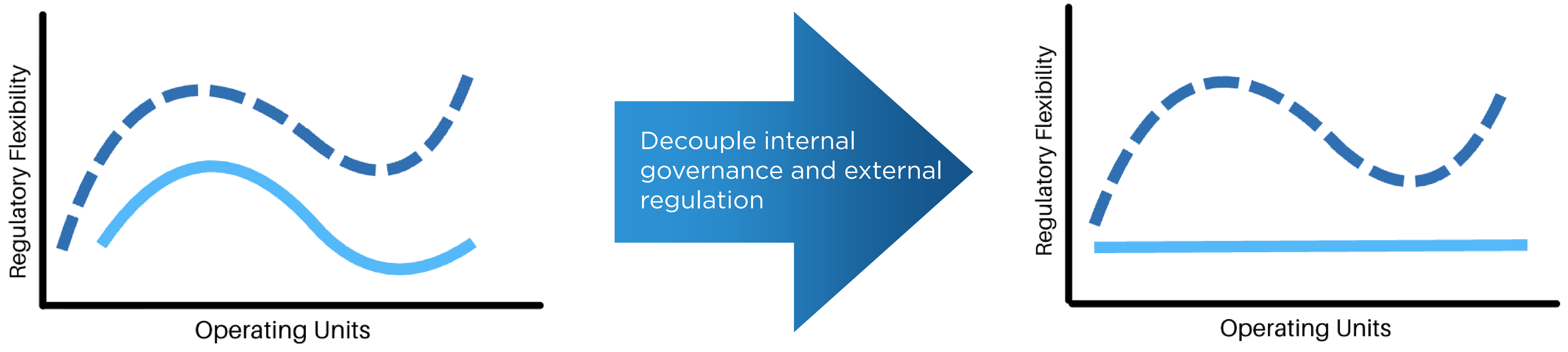
5 **Vision**

Build a strategic vision to turn AI growth from a reactive necessity to strategic advantage.

GOVERNANCE STANDARDIZATION TO ENABLE SOLUTION SCALING

REGULATORY COMPLIANCE

AISC must establish one internal governance framework to support uniform implementation of AI Solutions



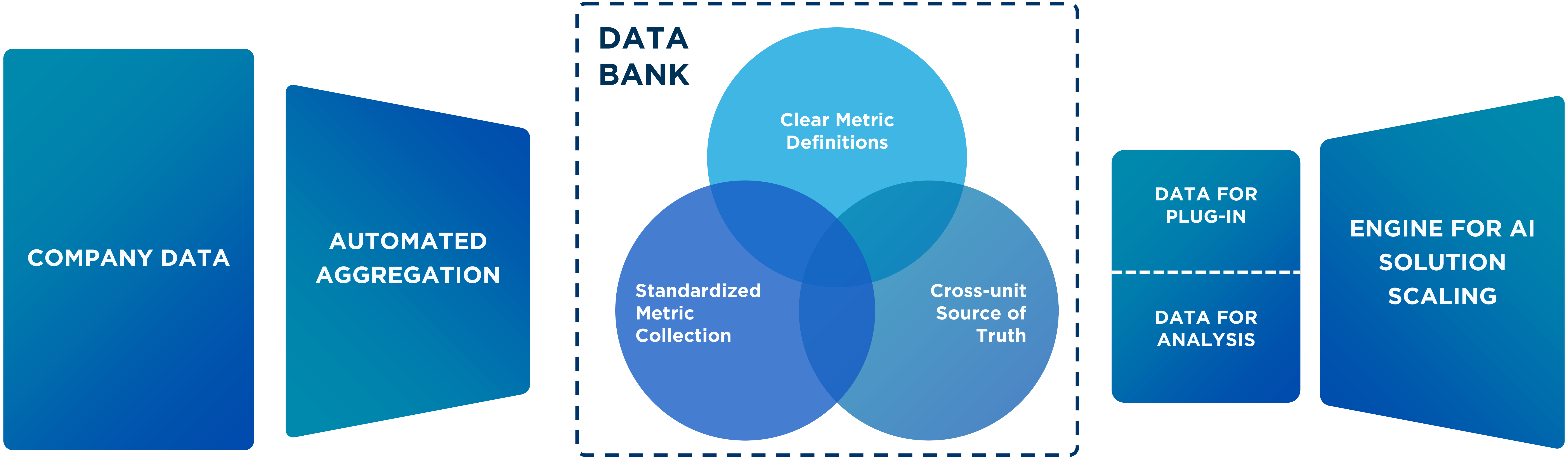
External Regulation **Internal Governance**

For Ayvens, data unification and standardization are ongoing priorities, but they are complex due to differing IT systems, processes, and regulatory environments across countries.

A fragmented regulatory landscape has made it difficult for many financial operators to implement new AI solutions. Increased transparency and uniformity would simplify adoption.

CREATE DATA STANDARDIZATION TO ENABLE SOLUTION SCALING

DATA BANK



Centralizing data alone is insufficient; improving data quality, consistency, and trustworthiness is a prerequisite for scaling AI

– ***Mobilize Financial Services***

Standardized, template-driven data collection supported by automated feeds will reduce costs and improve accuracy.

Because data underpins AI, financial operators must ensure it is secure, well-organized, and clearly defined.

Improved data accuracy and standardization will support easier solution integration and more robust impact measurement.

SOURCING NEW IDEAS FOR PROCESS TRANSFORMATION

TRANSFORMATION

To drive company growth, AISC should identify ideas from both internal and external sources. The four options below provide illustrative examples.

Empower Bottom-up Solutions

Leverage internal industry expertise to build or expand AI Capabilities.

INTERNAL

Mobilize Financial Services: Skipper Program

Acquire and Customize

Acquire key software capabilities from solution providers and tailor them to your purpose.

FLEX

FATEC:
Buy cross-industry SaaS solutions and customize

Consult with Experts

Partner with industry consultants to make custom recommendations tailored to the organization.

FLEX

EuroGroup Consulting:
Services for Technological Transformation

Discover Emerging Solutions

Organize hackathons, attend industry events, assess and analyze available solutions.

EXTERNAL

Credit Agricole & I3P:
Digital Factory

SCALE PROGRAMS FROM POC TO COMPETITIVE ADVANTAGE

SCALABILITY

Reality
Organic

- Implementation of POC across agency
- Present POC to Leadership
- Testing POC
- Operators request approval to test the idea
- Operators come up with an idea

Vision
Structured

- AISC requests execution of the POC
- Ambassadors test the POC
- Ambassadors share POC data with AISC
- AISC scales adoption internally
- Consolidation of knowledge in organisation

Scaling innovation requires more than organic bottom-up momentum. AISC should align and direct company efforts through clear top-down support.

A team of underwriters tested Gemini AI to analyse PDFs and extract key data automatically.

After the business case of the POC was proven successful, the process was scaled across FR, IT & SP regions.

For successful AI change management to occur, both top down and bottom up approaches need to be encouraged.

AI CULTURAL TRANSFORMATION ROADMAP

VISION

0 - 6 MONTHS | 7 - 12 MONTHS | 13 - 18 MONTHS

1

DATA AND REGULATION

Create a clean and organized data & governance architecture for the implementation of AI.

2

STRATEGY AND LEADERSHIP

Build the internal capabilities that will help both implementors and operators enact the AISC vision.

3

GROWTH AND POSITIONING

To create a vision for brand growth, by strategically identifying technologies to invest in.

4

OPERATION AND PROCESS

Practice the implementation of AI solutions by scaling systems beyond proof of concept.

Our team developed a modular, indicative transformation roadmap structured around four key themes to guide financial operators over an estimated 18-month period.

DATA AND REGULATION

AI CULTURAL TRANSFORMATION ROADMAP

	0 - 6 MONTHS	7 - 12 MONTHS	13 - 18 MONTHS
DATA BANK BUILDING	Compile a company metrics dictionary*	Use the dictionary to build a data delivery template	
DATA BANK AUTOMATION		Develop automated reporting systems	Quality control the first wave of template delivery in data bank
GOVERNANCE FRAMEWORK		Build a unified company data collection framework	Enforce new source of truth metrics across OUs

Key objectives

- Create a centralized, secure and systemized data bank to power initiatives.
- Automate reporting systems to reinforce the data bank.
- Build a clear AI governance charter to inform company of AI initiatives.

*Metric definition, standardized metric collection & cross unit source of truth

STRATEGY AND LEADERSHIP

AI CULTURAL TRANSFORMATION ROADMAP

	0 - 6 MONTHS	7 - 12 MONTHS	13 - 18 MONTHS
AMBASSADOR PROGRAM	Identify and train key stakeholders to act as AI Ambassadors	Ambassadors support the AI solution showcase initiative	Ambassadors support the implementation of new AI solution
AI ACADEMY	Build an AI usage charter and an AI Academy Training Program	Measure AI re-skilling needs and train talent pool	Build a knowledge archive to avoid potential brain drain
INTERNAL SOLUTION SHOWCASE		Create an internal showcase for AI solution and development	Utilize the showcase to identify top talent and solutions

Key objectives

- Establish the Ambassador Program to help implement future solutions.
- Build an AI education and offer reskilling for operators.
- Create an internal solution case to identify existing solutions and secure quick wins.

GROWTH AND POSITIONING

AI CULTURAL TRANSFORMATION ROADMAP

	0 - 6 MONTHS	7 - 12 MONTHS	13 - 18 MONTHS
REFINE POSITIONING	Understand organization opportunities and strengths and build an AI strategy	Find new technologies to reinforce weaknesses and leverage opportunities	
DISCOVER EMERGING SOLUTIONS	Identify key industry events to meet solution providers	Attend key industry events to source ideas for company growth	
INSPIRE INNOVATION		Organize a hackathon around a key area you would like to grow	Execute the hackathon and build on the ideas produced

Key objectives

- Identify organization strengths and weaknesses, and define core future technologies.
- Establish key AI industries and attend events to be on the forefront of innovation.
- Plan and execute a hackathon to attract new external solution providers.

OPERATION AND PROCESS

AI CULTURAL TRANSFORMATION ROADMAP

	0 - 6 MONTHS	7 - 12 MONTHS	13 - 18 MONTHS
SELECTING PROJECTS	Identify solution providers that fulfill an automation opportunity	Run a POC supported on a key operating unit	
SCALING PROJECTS	Establish company implementation roadmap with addressable KSI	Have POC implementation co-ordinated by AI Ambassadors	Leverage Ambassador expertise for broad program scaling
LEARN AND MONITOR		Continually assess POC success and measure efficiency gains	Leverage POC data to create organization learning

Key objectives

- Identify key SaaS opportunities and run a Proof-of-Concept (POC) for a new AI tool.
- Monitor POC with Key Success Indicators (KSI) and coordinate implementation with Ambassadors.
- Measure solution impact and develop organizational insight based on performance.

SCALE AI SOLUTIONS

Innovating trusted, governed AI solutions at scale

SUMMARY OF RECOMMENDATIONS

DEVELOP STRATEGIC OBJECTIVES VIA AI VISION

Synopsis of Recommendations

Key recommendations aimed at strengthening trust in solution providers' services.

Solution Provider Roadmap Proposal

Illustration of how solution providers could be embedded at each stage of the customer journey.

Solution Provider Ecosystem

Brand Panorama of solution providers currently available in the market.

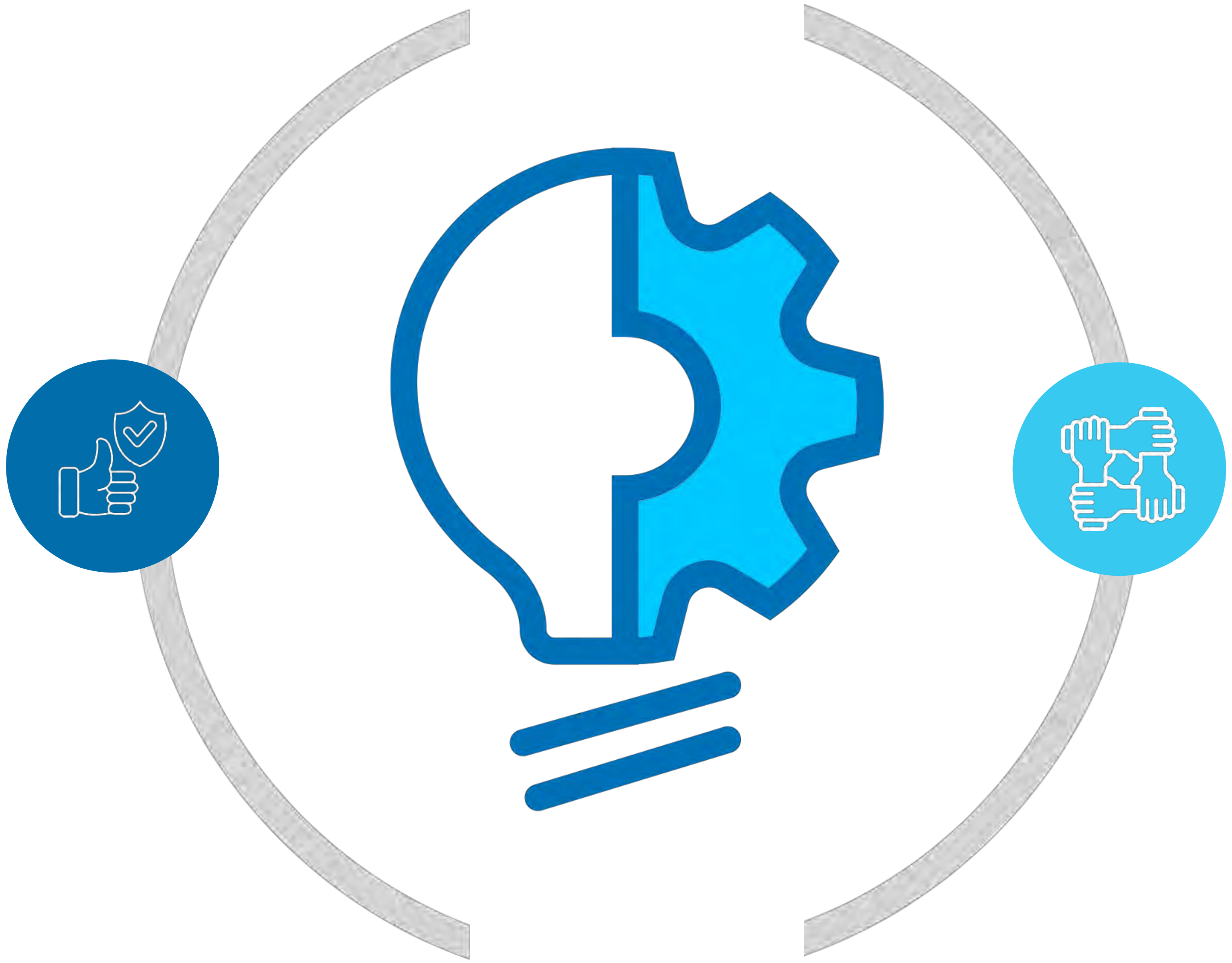
Solution Provider Identity Cards (in appendix)

Identity cards showcasing the service offerings of the interviewed solution providers.

SYNOPSIS OF RECOMMENDATIONS

BUILD, PROVE AND MONETIZE

Proven & Secure Solutions



Seamless Integration & Accelerated Scale

Our team leveraged interview findings to develop two key recommendations aimed at strengthening trust in solution providers' services.

WINNING MARKET SHARE IN AUTOMOTIVE FINANCE

BUILD, PROVE AND MONETIZE

In finance, AI adoption is very challenging due to strict regulations. Decisions must be explainable in detail, the idea is not to let AI make final decisions, but to use it to review and validate outcomes against internal rules.

- **Anonymous Solution Providers**

Our product is built around three core principles: deep system integration, alignment with existing business processes and policies, and human oversight and judgment rather than autonomous AI decision-making.

- **VAMOS**

Proven & Secure Solutions

- **Enterprise-grade reliability**: Designed for low-error, high-impact financial decisions
- **Built for regulated finance:** EU AI Act aligned, explainable, and auditable
- **Security by design:** Data protection aligned with financial operators' requirements

Source: Company Interviews

WINNING MARKET SHARE IN AUTOMOTIVE FINANCE

BUILD, PROVE AND MONETIZE

Seamless Integration & Accelerated Scale

- **Fits fragmented ecosystems:** Integrates with multiple OEM tools and legacy middleware
- **Augments existing workflows:** AI supports internal ecosystem, doesn’t force radical change
- **Faster deployments:** Short cycles from pilot to production
- **Client-first operating model:** Expert teams who understand automotive finance realities

> Integrations are key because dealership staff should continue using their usual systems while we automate the underlying payment processes.
>
> - **Anonymous Solution Provider**

> Our product is not a generic AI chatbot but an operational layer that integrates directly with clients’ existing systems, such as Outlook, CRM platforms, and contract management systems.
>
> - **VAMOS**

Source: Company Interviews

MAPPING THE SOLUTION PROVIDER ECOSYSTEM

BRAND PANORAMA

CORE LENDING / ORIGINATOR PLATFORMS

- CRIF Lending Solutions
- finzr
- FIS
- BCA
- TAVANT
- AUTO1 GROUP
- odessa
- NETSOL
- Sopra Banking Software

AI (OR AUTOMATION) & PROCESS AUGMENTATION

- VAMOS GO FURTHER, FASTER
- LIZY
- expert.ai
- ROSSUM
- Medallia
- screeve
- nextlane
- MOTORK
- Clearly
- BEB batteries

RISK MANAGEMENT & FRAUD DETECTION

- Cirkles
- statworx
- meelo
- Taktile
- feedzai
- FEATURE SPACE
- FICO
- EQUIFAX

DEBT RECOVERY

- bezahl.de
- collectAI
- GoClaim
- PAIR Finance

AI VOICE AGENTS

- LINESHIFT AI
- Calldesk
- diago
- COGNIGY.AI
- MOBILIZE AI

END-TO-END SOLUTIONS

- Autovista
- Alfa
- L'argus
- ProovStation
- QuantaLogic
- MACADAM
- autobiz
- EUROTAX Autovista Group, part of J.D. POWER

TRANSLATING AI VISION INTO REALITY

SOLUTION PROVIDERS ROADMAP PROPOSAL

MOBILITY & BUDGET NEEDS IDENTIFIED	FINANCING / LEASING OPTIONS PRESENTED	APPLICATION & CREDIT ASSESSMENT	CONTRACT FINALISATION & VEHICLE DELIVERY	END-OF-CONTRACT OPTIONS & RENEWAL
diago – 24/7 AI voice agents for inbound calls, lead capture, and appointment scheduling	**Alfa** – Core lending platform for quotations, product configuration, and funding flows	**Cirkles** – AI-based fraud detection and anomaly identification before approval	**VAMOS** – Automates contract amendments, customer communications, and servicing tasks	**GoClaim** – AI-driven debt collection, negotiation, and payment plans
QuantaLogic – Internal GenAI workspace to standardize answers, prompts, and sales support	**finzr** – AI agent orchestration layer supporting product explanation and offer guidance	**VAMOS** – Turn emails & PDFs into structured tasks with human-in-the-loop validation	**bezahl.de** – End-to-end payment management and automated reconciliation	**Alfa** – End-of-term processing and renewals
		QuantaLogic – Internal AI workflows for document reading, validation, and ops support	**Alfa** – Core contract lifecycle management	**autobiz** – Using SaaS valuation to establish vehicle residual value

Source: Company Interviews

FINAL TAKEAWAYS

Wrap up & learning

WHAT AI CAN UNLOCK AND WHAT MUST COME NEXT

WRAP UP & NEXT STEPS

AI in Automotive Financing

With AI, Automotive Financing can…

- Deliver faster, more personalized journeys across the full customer lifecycle
- Reduce cost-to-serve through smarter operations (docs, servicing, collections)
- Improve decision quality (risk, fraud, residual value) with human support

But AI won't scale if…

- AI stays stuck in siloed pilots (fragmented systems, inconsistent data/metrics)
- Trust and governance are not in place (skill gaps, unclear ownership, EU AI Act readiness)
- Providers over-promise and under-integrate (slow time-to-value, weak support, opaque controls)

What comes next…

- Financial operators: build foundations (AISC, ambassadors, data bank and one compliance ceiling)
- Solution providers: win on execution (secure, validated, integrated products with measurable impact)

APPENDIX

References & Solution Provider Profiles

Leading positive transformation

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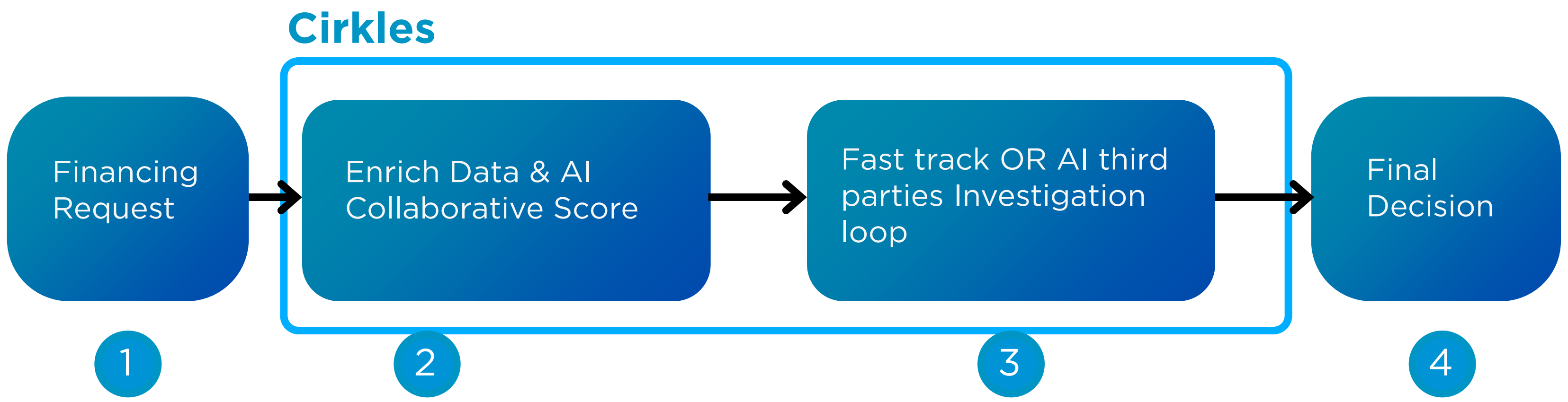
Cirkles

Founded: 2024
Valuation: <2 Million Euros

France

Cirkles is a collaborative, secure AI data-sharing platform that helps finance companies detect, prevent, and reduce fraud patterns in both consumer and business financing.



Expertise: Fraud Detection

Services Offered:
- Collaborative fraud-fighting platform based on a mutualized IA/SaaS solution.
- Service for automotive and industrial captives using AI algorithms.
- Support for long-term lessors and lease-financing companies.
- Network services for Specialized Financing Companies (SFS)

References include:
- BMW Financial Services
- Toyota Financial Services
- Yamaha Motor Financial

Alfa

Founded: 1990
Revenue: 129.9 Million Euros

Global
37 Countries

Alfa Systems (Alfa) is a SaaS platform for automotive and asset finance that uses AI-driven "intelligent automation" (e.g., workflow/decisioning and tools like Alfa iQ / AskThea) to streamline originations, servicing, and collections

- Common Workflow Engine
- Common Business Rules Engine
- Common Product Engine
- Common Accounting Engine
- Common Business Intelligence
- Common Database

Expertise: End-to-end Financial Solution Provider

Services Offered:
- Alfa Systems Platform: A cloud-native, end-to-end software suite that manages the entire asset finance lifecycle, including originations, servicing, automated collections, and remarketing.
- Implementation & Cloud Services: Professional SaaS hosting via Alfa Cloud and "Alfa Start," a preconfigured delivery model designed for rapid, low-risk platform deployment.
- Intelligent Automation: Advanced AI-driven tools like Alfa iQ for predictive credit decisioning and AskThea (a conversational AI assistant) to streamline user workflows and developer integrations

References include:
- Ally
- Carmax
- Ford Credit
- Hyundai Capital
- Mercedes Benz
- Motability
- Santander
- Toyota Financial Services
- Wells Fargo

VAMOS

GO FURTHER, FASTER

Founded: 2024

Valuation: Confidential

Europe

VAMOS specialises in applied AI for lenders, providing an AI-powered SaaS solution, Lucero, which integrates with existing systems and data to enable faster, more accurate servicing across front, middle and back office operations.

Expertise: Applied AI in Operations

Services Offered:

- Lucero SaaS solution – can turn emails into structured tasks
- AI ops tools focused on asset & auto finance
- Integrates with Outlook/CRM/contract systems via APIs
- Intelligent document processing (PDF proposals → structured data)
- VAMOS also provides AI executive briefings & AI strategy consulting

References Include:

- Haydock Finance (UK equipment & auto finance)
- Finance Connect (UK trade body, where Richard Huston serves as AI Advisor)

LINESHIFT AI

Founded: 2025

Valuation: Confidential

France

Lineshift.ai provides specialized, multi-channel voice AI agents designed to automate scheduling and customer service for the automotive industry and dealerships.

Expertise: AI voice agents

Services Offered:

- 24/7 Virtual Front Desk
- Industry-Specific Voice AI
- Automated Workshop Scheduling
- Multi-Channel Customer Engagement

References Include: (dealerships)

- Audi,
- Renault
- Cupra
- Seat
- Nissan
- Scoda

bezahl.de

Founded: 2018

Valuation: Confidential

Europe

Bezahl.de is a payment-management platform for automotive businesses that automates invoicing, reminders, and reconciliation to speed up cash collection.

Expertise: Digitized Order-to-cash

Services Offered:

- Digital Payment Management (Order-to-Cash)
- End-to-End Payment Automation
- Automated Reconciliation & Accounting Integration
- Embedded Financial Services & Compliance

References include:

- Keyloop
- Alpha Online
- BWSolution
- Sharebox
- incadea
- AM Solutions
- Loco-Soft
- Tjekvik
- SEG
- Cardis Reynolds

diago

Founded: 2023

Valuation: 6 Million Euros

France

Diago is a 24/7 AI voice agent for car dealerships and auto groups that automates call reception, service/after-sales appointment booking, and customer follow-ups, and can sync outcomes to the dealership's CRM to reduce missed calls and operational load.

Expertise: Conversational Voice Agent

Services Offered:

- 24/7 Automated Reception
- Intelligent Appointment Scheduling
- Lead Qualification
- Intervention Follow-up

References Include:

- Bpifrance
- Moove Lab
- La French Tech Grand Paris
- Mobilians
- GCAP (Groupement des Concessionnaires Automobiles Peugeot)

FATEC
ACT ON MOBILITY

Founded: 1993

Valuation: Confidential

Europe

Supports corporate fleets and leasing companies in managing their vehicles while reducing total cost of ownership and carbon footprint.

175 k vehicles under management, 430 k technical interventions, 300 employees, 300 m€ billed annually

Expertise: Fleet management

Services Offered:

- Fleet management BPO (Business Process Outsourcing) for large enterprises
- Technical fleet maintenance management (authorizations, invoices, cost control)
- TCO (Total Cost of Ownership) & CO_2 performance tracking (e.g. MobiPilot)
- Driver support apps (e.g. Copilot)
- Strategic fleet consulting (cost optimization, vehicle mix)

References Include:

- GAC

finzr

Founded: 2020

Valuation: Confidential

France

Finzr digitalizes car payment and financing journeys for dealers, car software providers and banks. The platform is already deployed across 350+ dealers and connected to several lenders. Finzr Agents, our AI agents management platform, was created in 2025 to further automate sales and credit processes for banks and dealers. This AI layer is currently being deployed on top of our existing financing and payment platform.

Expertise: AI Agent (orchestration and automation)& Car Finance & Payments

Services Offered:

- AI agent orchestration platform for financial institutions
- Deployment of multiple specialized AI agents without building proprietary infrastructure
- Integration with bank knowledge, documents and APIs
- Monitoring of agent performance, risk and AI-related costs
- Digital financing and payment journeys, human- or AI-driven

References Include:

- BNP Paribas / FLOA
- Santander Consumer Finance
- Arkéa FS / Meia
- Younited
- MAIF

Founded: 2024

Valuation: Confidential

Europe

Quantalogic is the next generation of AI-powered solutions that transform your business operations and unlock unprecedented growth potential.

Expertise: AI Agent

Services Offered:

- Multi-LLM AI workspace for company-wide use
- No-code agent creation by employees
- Prompt-based process sharing across teams
- Secure, sovereign deployment (SaaS or on-prem)
- Used across finance, HR, sales, manufacturing

References Include:

- Viveris

Founded: 2025

Valuation: Confidential

France

GoClaim is an AI-driven SaaS platform for debt recovery that automates outreach and follow-up while aiming to preserve customer relationships.

Expertise: AI Driven Debt Collection

Services Offered:

- Automated Debt Collection Platform with customer satisfaction in focus
- AI Negotiation Agent
- Customizable Communication Strategy
- Secure Payment Integration

References Include:

- Octopus energy
- Aramis Auto

EUROGROUP CONSULTING
Leading positive transformation

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