

Smarter financing. **Stronger sales.**

Transform your dealership with an AI-powered financing solution built to win more buyers and drive higher profits.



Earn more



\$2,796

average back-end
for Upstart loans¹

Win more



~40%

of the time, Upstart presents
the best offer in our platform²

Sell more



67%

higher lead to
close rate³

Auto finance, **reimagined**



Expand your approvals

AI-powered credit decisions
expand financing to more buyers
across the full credit spectrum



Boost gross with smarter deal structures

Structure more profitable deals
with more flexible finance options
and instant re-hashing



Gain deeper credit insights to speed closing

Approve buyers via soft credit pulls,
view credit/compliance details and
fund deals faster

Sources:

1. Audi Jacksonville findings reported are based on information collected by Upstart from June-October 2024.
2. Upstart determines the 'best offer' based on the offers returned within its Auto Finance platform from January-September 2025, excluding captive lenders. If no lender offers at least 98% of the requested amount, the offer with the highest financed amount is ranked best. If multiple offers meet that threshold, the one with the lowest APR is ranked best. If only one offer meets that threshold, it is ranked best.
3. Based on OEM digital retail scorecards showing Upstart performance vs. national avg Q2 2024 - Q2 2025

Upstart Auto Finance

Sell more cars and grow profits with an AI-powered finance solution that delivers faster credit decisions and more flexible offers, **so you never miss a sale**

Access AI-driven credit decisions

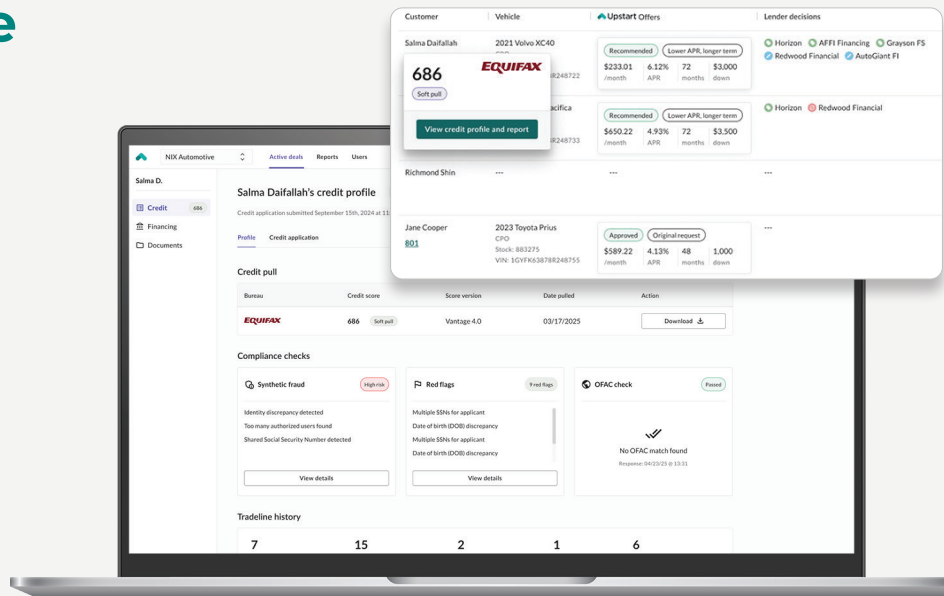
Get instant soft credit approvals that look beyond the credit score

Gain more flexibility

Structure more profitable deals with terms up to 84 months and LTVs up to 185%

Speed funding

Reduce contracts-in-transit with all-digital signing and funding as fast as same day



Upstart Digital Retail

Gain access to a high-converting, fully customizable digital retail experience that drives more qualified leads into your showroom—**ready to buy**

Capture more quality leads

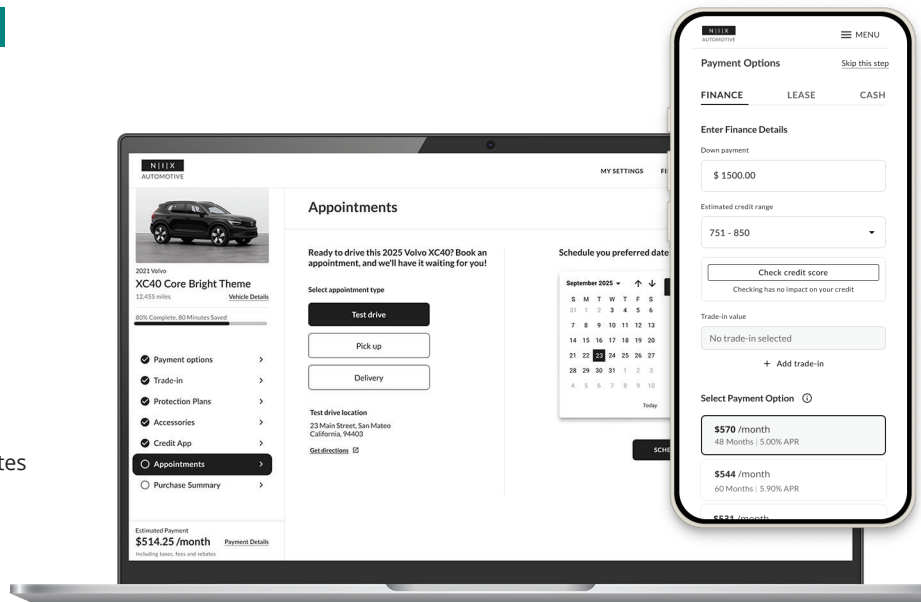
Deliver a modern, flexible online experience that keeps shoppers engaged

Streamline sales

Accelerate showroom appointments and increase close rates

Improve gross

Turn every lead into a higher-profit deal with built-in financing and smarter upsell opportunities



We're speeding up financing and creating a better process for our sales managers and customers."

Chad Bouchard
Ron Bouchard Auto Stores

Find out more at upstart.com/dealers





Upstart Auto Retail delivers a modern, high-converting digital retail experience tailored for dealerships. By guiding online shoppers from browsing to financing, our solution helps dealers capture more qualified leads and turn them into showroom-ready, ready-to-finance buyers. Backed by AI-powered financing technology and a seamless handoff to your in-store process, Upstart empowers your sales team to close faster and more profitably—every step of the way.

Features	Upstart Auto Retail \$699/Month
Fully configurable online digital retail platform	✓
Standalone and integrated credit application	✓
Website integration	✓
Inventory search	✓
Dynamic F&I and accessory display	✓
Vehicle reservations and deposits	✓
Configurable payment presentations	✓
Accurate Trade-in valuations	✓
Document uploads	✓
Real-time deal alerts	✓
Performance analytics	✓
Full process control and visibility	✓
Access to Upstart AI-Powered Financing (based on availability)	✓
A dedicated team of dealer success managers	✓
One-time setup, integration and training fee: \$899	✓

Capture more quality leads from high-intent shoppers

Upstart's modern shopping experience is designed to engage today's digital-first car buyers. From the moment they land on your site, shoppers can easily navigate a streamlined, mobile-optimized journey that keeps them engaged through every step of the deal. Buyers can build their own deal online—configuring payments, terms, trade-in values, and vehicle selections—making the path to purchase faster and easier.

Streamline your sales flow and speed your deals

Our solution integrates seamlessly with your existing CRM, trade-in, and F&I platforms to reduce manual entry and unnecessary back-and-forth. Dealerships can customize the lead capture experience to fit their unique sales process, ensuring the intake of higher quality leads while maintaining flexibility. Once a shopper arrives in-store, sales teams can instantly pick up the deal right where the customer left off online—creating a connected, efficient, and faster close experience for everyone.

Improve gross and increase finance penetration

With built-in financing integrations, dealerships can submit credit applications directly to Upstart's AI-powered financing platform, as well as RouteOne and Dealertrack—all in one click. Front- and back-end gross can be maximized through early upsell opportunities for F&I products and accessories, built directly into the shopper's online journey.

Provide a faster and better financing experience - powered by AI

Dealers can gain access to Upstart Auto Finance - an AI-powered finance solution that delivers faster credit decisions and more flexible offers, so you never miss a sale. Upstart Auto Finance individually prices each car buyer by evaluating thousands of data points, unlike legacy financing that relies on traditional credit scores, helping buyers get the best offer and dealers get the most profit.

**Dive into the details and request a demo at
upstart.com/dealers**

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