INFORMED

DIGITAL AUTO REFINANCE

Your rate check takes seconds but your document check takes days.

Slow manual review is losing you borrowers. Here's where refi files stall, how lenders clear them, and what peers measured.

THE BOTTLENECK

Where refi files stall

01

Upload quality

Manual uploads are error-prone. One dark photo or expired page can stall a file for days, and a refi that was ready to fund can slip away.

02

Match and math

Income, VIN, lienholder, coverage dates and mileage must match the app. Each new file compounds the work.

03

Double review

You review the file, then your funding partner reviews it again. The quote expires and borrowers drop off.

77%
of lenders lose 16+ minutes per funded loan to manual stip checks

$75
median cost of a single manual file review

80%
of lenders have slight or no confidence they can detect a GenAI-created pay stub

Source: InformedIQ 2026 Auto Finance Fraud Intelligence Survey

THE VERIFICATION LAYER

Where Informed fits in the refi flow

Your marketplace, partners and credit decision stay as they are. Informed works between rate lock and a partner-ready file.

1 · Rate check | 2 · Compare offers | **3 · Upload docs** | **4 · Payoff & fund**

BEFORE YOU ASK FOR DOCS

Informed Clear scores misrepresentation risk at underwriting.

~30% low risk: skip income verification
~65% stay on today's path
~5% high risk: added scrutiny

AT THE MOMENT OF UPLOAD

A branded text or link collects ID, insurance, registration, odometer, residence and income, with real-time upload guidance.

Each document is checked against your policy in session: consecutive paystub coverage, income bands, address normalization.

INTO THE PARTNER PACKET

Clean files go straight to e-sign and funding by webhook.

Reviewers see exceptions only, each with a specific defect flag. Your funding partner gets cleared stips as structured data, not the same pay stub to review again.

Layer fraud screening on every refi file

Altered and AI-generated pay stubs, bank statements and bills are flagged before anyone opens the file.

50%
increase in fraud capture rate

4B+
data points in the fraud network

60+
lenders contributing to the network

$75M+
in fraud losses avoided across Informed clients

One API on your existing upload flow. No change to prequal, offers, e-sign or payoff.

PEER RESULTS

What lenders gained after automating the document gate

70%
up to 70% less manual review time
Suncoast Credit Union

40%
faster funding on clean files
Suncoast Credit Union

40%
lower abandon rate while files are in process
Published auto-lender result

6.5 days
faster loan processing
Published auto-lender result

Suncoast Credit Union

$13B in assets. Verifies direct member applications.

3x better early fraud detection
30–50% fewer stipulations
Seconds, not hours, to a pass or review result

Desert Financial Credit Union

Five-person funding team. Integrated in MeridianLink.

2 weeks → 3 days to ramp a new hire
100% of routine overtime eliminated
2x single-day funding totals in two months

See how leading auto lenders cleared the document gate.

In 30 minutes, we'll walk through what leading auto lenders gained after automating document checks and what that could mean for your refi volume. Then you can run a sample of your own files in a sandbox.

Book a discovery call with Alex Giles, Account Executive

Top 5 U.S. auto lenders **$350B+ in originations verified** **~30% of U.S. auto loans**

Sources: InformedIQ published auto-lender results; Suncoast Credit Union results as reported in CU Times (2026); Desert Financial Credit Union case study; InformedIQ 2026 Auto Finance Fraud Intelligence Survey. Results are from deployments and are not a guarantee.