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Automotive Finance Powered by Price-It

AI-Driven Pricing, Analytics, and Optimization for Smarter Auto Lending

The Challenge

Today's market moves faster than legacy pricing can respond.

Market Reality: Volatile rates, demanding borrowers, dealer pressure, and tighter oversight.

Legacy Constraints: Static rate sheets and disconnected systems can't update quickly or apply analytics consistently.

Business Impact: Slower approvals, more exceptions, margin erosion, and higher compliance risk.

The Solution

Introducing Price-It:
Unified, AI-Driven Pricing Platform

Earnix Price-It replaces outdated, disconnected, manual processes with a unified, AI-powered platform designed for modern auto lending. It enables lenders to model, simulate, and deploy real-time pricing strategies across every channel, empowering them to react instantly to market changes, deliver competitive, optimized rates, and drive profitability with full governance and compliance built in.

Key Capabilities

Predictive AI & Advanced Modeling

- Build or import sophisticated pricing models, including GLM, XGBoost, and neural networks, while continuously refining strategies with real-time behavioral data.
- Seamlessly integrate external models to support collaboration across internal and external teams.

Dynamic, Real-Time Loan Pricing

- Deliver channel-specific loan offers instantly - whether online, in-branch, or dealership.
- Generate alternative deal structures tailored to risk segments, loan terms, and affordability thresholds, ensuring competitive, data-driven offers that strengthen approvals and dealer relationships.

Price Optimization, Simulation & A/B Testing

- Optimize pricing strategies to balance objectives like margin, volume, and retention, ensuring offers are competitive and profitable.
- Run “what-if” simulations to forecast outcomes, model elasticity, and identify optimal rate tiers.
- Deploy A/B testing to evaluate alternative strategies side-by-side and drive continuous improvement with measurable results.

Centralized Pricing Management

- Manage rate grids, pricing rules, and decision logic across all channels in one unified platform.
- Bulk updates and real-time adjustments ensure consistency, governance, and speed across teams and origination systems.

Governance & Regulatory Confidence

- Ensure every pricing decision is traceable and compliant with embedded audit trails, role-based controls, and transparent decision logic.
- Regulatory reporting and documentation provide confidence for internal oversight and external audits.

Workflow Automation & Streamlined Deployment

- Enable business users to design, test, and deploy pricing strategies without IT reliance.
- Automate workflows and push updates across all channels in real time, accelerating speed-to-market and reducing operational risk.

Benefits/Value

Improve Portfolio Profitability

Optimize rates through a unified platform that balances risk, conversion, and margin, using simulations and A/B testing to capture incremental gains with confidence, driving measurable improvements in KPIs like approval rates, loan yield, and net interest margin (NIM).

Enhance Efficiency and Governance

Centralize analytics, pricing logic, and execution in one environment to ensure consistency and compliance. With full visibility, accountability, and audit reporting, lenders can manage strategies confidently while reducing operational risk.

Accelerate Speed to Market

Adjust pricing strategies in hours, not days, with low-code/no-code tools that eliminate IT dependencies and speed deployment.

Enable Real-Time Personalization

Deliver individualized offers at the point of sale - online, branch, or dealership - driving higher approval rates and stronger dealer relationships.

A Unified Solution for Modern Auto Lending

Price-I is the intelligent pricing solution designed for today's auto lenders. By combining advanced analytics, AI-driven price optimization, and end-to-end governance in one platform, Price-It empowers lenders to deliver faster, smarter, and more profitable auto loan offers, while keeping compliance and customer trust at the core.

Ready to Modernize Your Auto Lending Strategy?

Visit earnix.com/schedule-a-demo/ to learn more and request a demo today.

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