



September 2024

# Chase Auto

# Welcome

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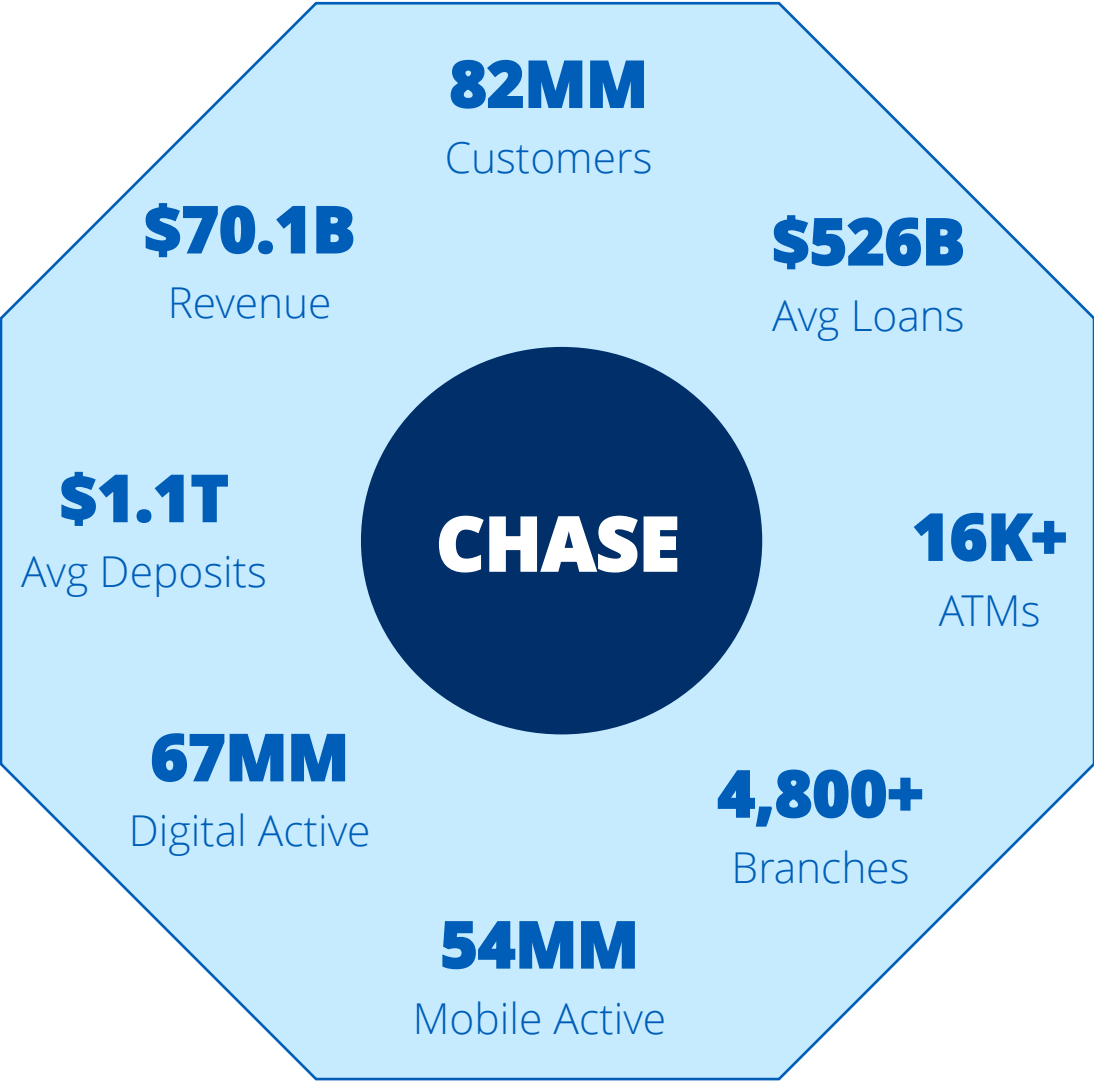
**Renée Horne**

*Chief Marketing and  
Experience Officer, Chase Auto*



**Make Dreams Possible**  
*for everyone, everywhere, every day*

# Delivering for customers at scale



- #1 U.S. Retail Deposits market share
- #1 U.S. Credit Card issuer in sales and outstandings
- #1 Primary Bank for U.S. small businesses
- #1 in U.S. Credit and Debit Payments total combined volume

Source: 2023 JPMorgan Chase Annual Report

# Chase is the leading bank auto lender offering a breadth of services for manufacturers, dealers and consumers

## OUR SCALE

**85 Years**

In Auto Finance

**\$85B**

Portfolio Size

**12K+**

Network Dealers

**8**

OEM Private Label Partners

**#1 Auto Lender**

Among Banks<sup>1</sup>

## CORE OFFERINGS

### Dealer Retail

Indirect loans provided across network of **12K+ dealers (non-exclusive)**

### Dealer Commercial

Full suite of **lending, depository, and other treasury services**

### Consumer Direct

**Online marketplace for shopping and financing directly with Chase**

### Private Label Captive

Partnerships with **manufacturers** and their dealers, offering **loans and leases (exclusivity)**



LAND ROVER

# Incomparable value Chased owned assets and network

## Digital Out of Home



- Times Square: **daily traffic of ~1.5mm**
- WTC/ Oculus: **~4mm impressions per month**

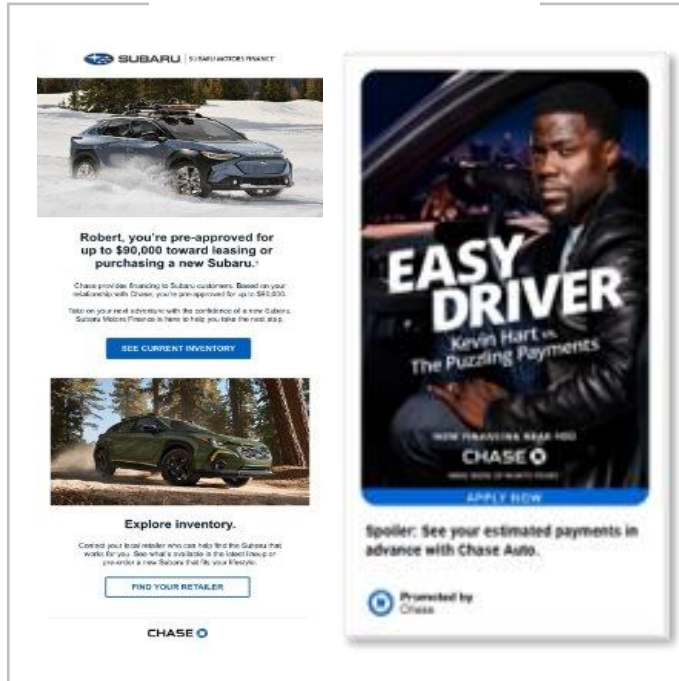
## Chase Branch & ATMs



- **16K ATM** screens with **customized and targeting messaging**
- **3.7K e-Merchandise** screens across Chase branches

# Personalized offerings and exclusive access

## Direct Channels



**SUBARU | SUBARU FINANCE**

Robert, you're pre-approved for up to \$90,000 toward leasing or purchasing a new Subaru.

Chase provides financing to Subaru customers. Based on your relationship with Chase, you're pre-approved for up to \$90,000. Take on your next adventure with the confidence of a new Subaru. Subaru Vehicle Finance is here to help you take the next step.

[SEE CURRENT INVENTORY](#)

**Explore inventory.**

Contact your local retailer who can help find the Subaru that works for you. See what's available in the latest lineup or pre-order a new Subaru that fits your lifestyle.

[FIND YOUR RETAILER](#)

**CHASE**

**EASY DRIVER**

Kevin Hart in The Puzzling Payments

HOW FINANCING BEARS YOU

**CHASE**

[APPLY NOW](#)

**Sponsored by Chase**

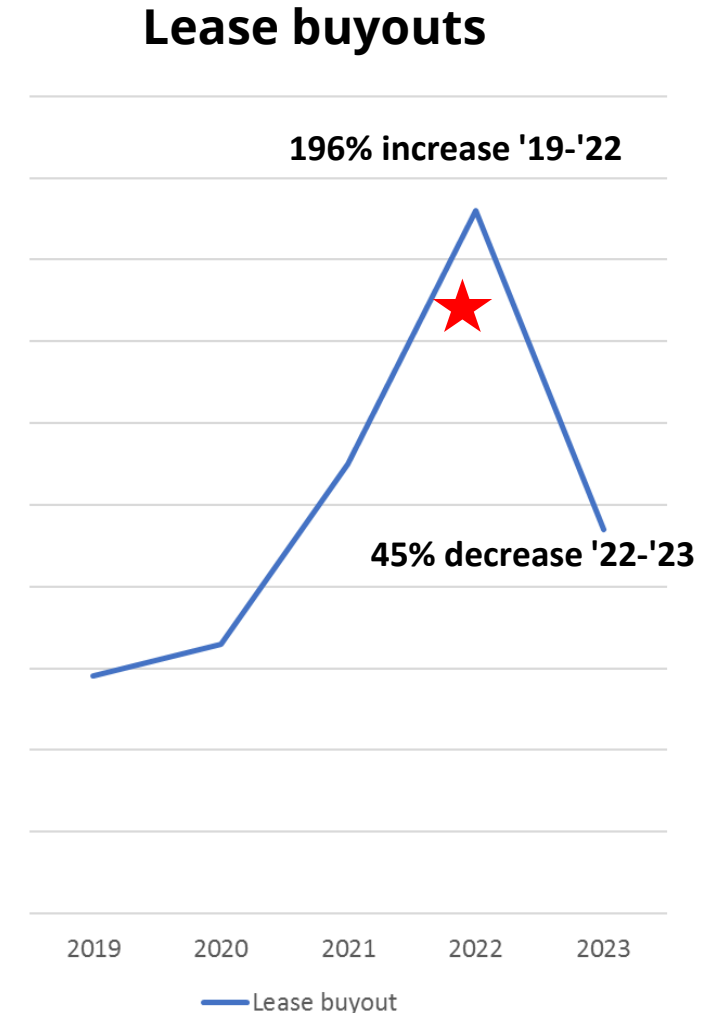
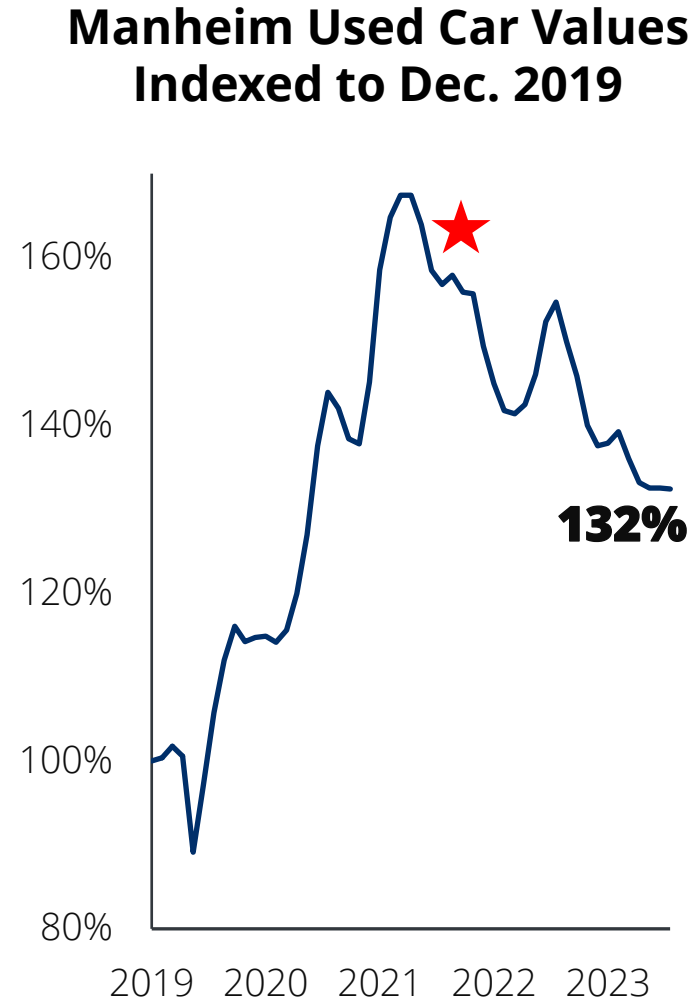
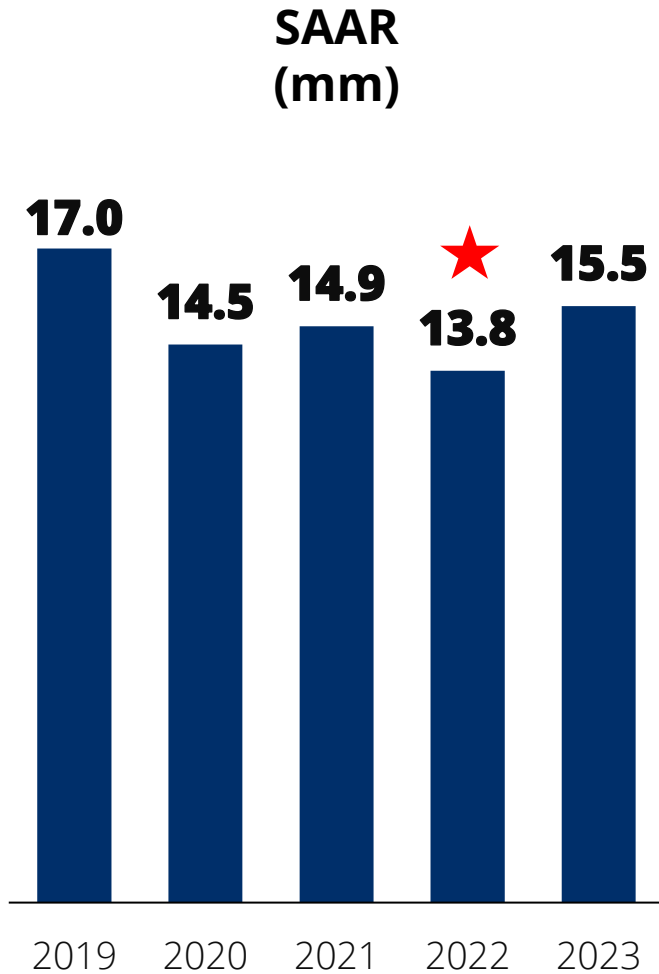
- **Personalized marketing** to **67MM** digitally engaged Chase customers via Chase.com, Chase app, email, and direct mail

## Exclusive Experiences



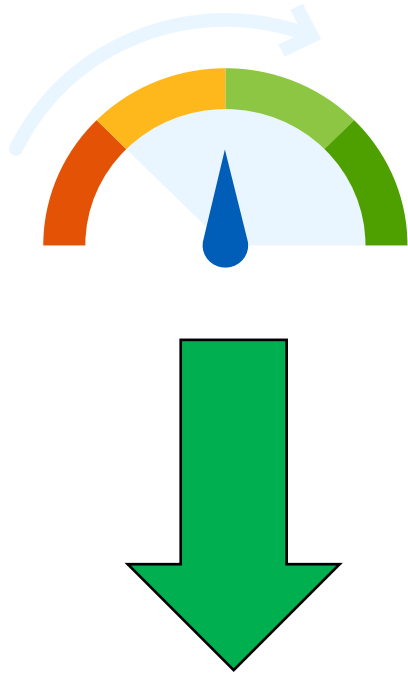
- Exclusive access to **Chase-sponsored events** and locations
- Joint events with customers / employees

# Case Study 1: Global pandemic, OEM supply shortages, used car prices and shifts in consumer behavior





# Case Study: Global pandemic, OEM supply shortages, used car prices and shifts in consumer behavior

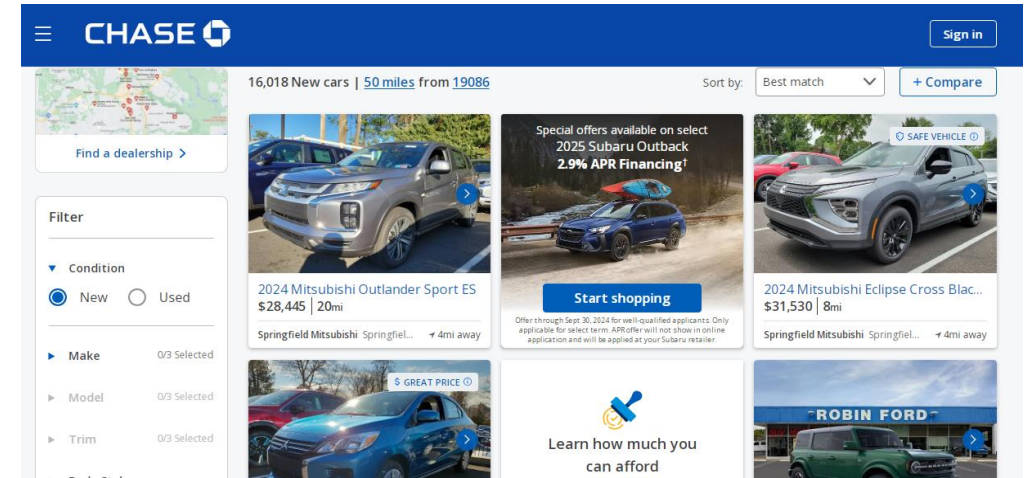


**45%** reduction in title related complaints associated with our process enhancements and technology investments.

# Case Study 2: Dealer enablement tools and technology drive increased engagement and satisfaction



**12K  
Dealer  
Network**



From traditional through  
the door loan applications

Single response on finance  
terms

To multiple sources of Chase  
pre-approved leads sent  
directly to Dealer CRMs at **20%**  
close rate

# Case Study 2: Dealer enablement tools and technology drive increased engagement and satisfaction



Provide up to 30 pre-approved alternative loan structures to easily meet customer needs



Sofia,

Welcome to September and thank you for your business last month! I want to highlight a few exciting points:

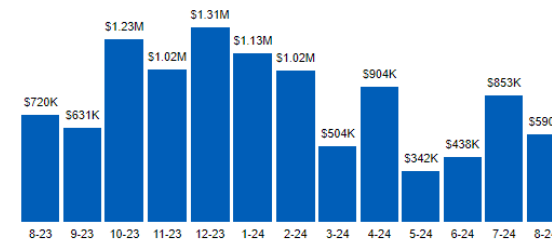
- We decreased rates twice during the month of August, make sure you check out our current rates
- Our dedicated Underwriter team is here to put deals together by working with you directly on tougher applications
- We have self-service tools available - Matrix and Rehash for quick structure changes

Below is your monthly recap and looking forward to a great September!

#### August Recap: TROPICAL CHEVROLET

- 157 applications received and 58 approved for a 37% approval rate
- 11 deals booked for \$590K for a 19% cashing rate
- 11 of those bookings are eContracted
- 5 Chase Auto Preferred leads with a 60% approval rate (Jul 2024)

#### Monthly Volume Trends



I appreciate your partnership and please don't hesitate to reach out if you need anything!

Andy Stewart

Marketing Strategy Lead, Auto Marketing

Personalized monthly dealer performance report

# Case Study 2: Dealer enablement tools and technology drive increased engagement and satisfaction



**340 hours** saved every month



**6%** increase in booked loans



**4%** increase in e-Contracting



**15%** increase in Dealer Satisfaction (97%)

# Case Study 2: Dealer enablement tools and technology drive increased engagement and satisfaction

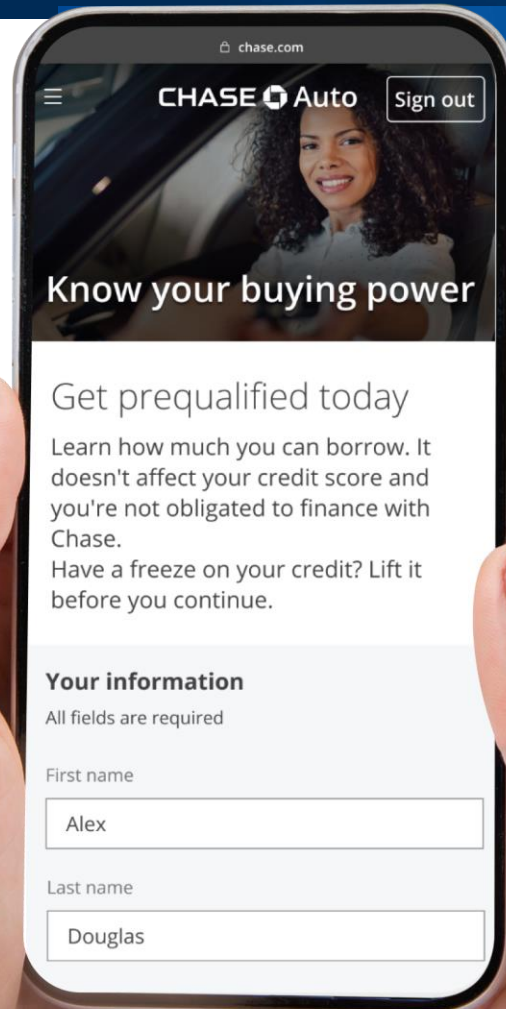


**J.D. Power** 2024 Dealer Financing Satisfaction Survey

## Jaguar Land Rover Financial Group

**#1 in Dealer Satisfaction**  
among Captive Luxury Prime Automotive Finance  
Lenders

# Case Study 3: Empowering Consumers to research, shop, and finance to increase transparency, value, and ease



chase.com

CHASE Auto Sign out

Know your buying power

Get prequalified today

Learn how much you can borrow. It doesn't affect your credit score and you're not obligated to finance with Chase.

Have a freeze on your credit? Lift it before you continue.

**Your information**

All fields are required

First name

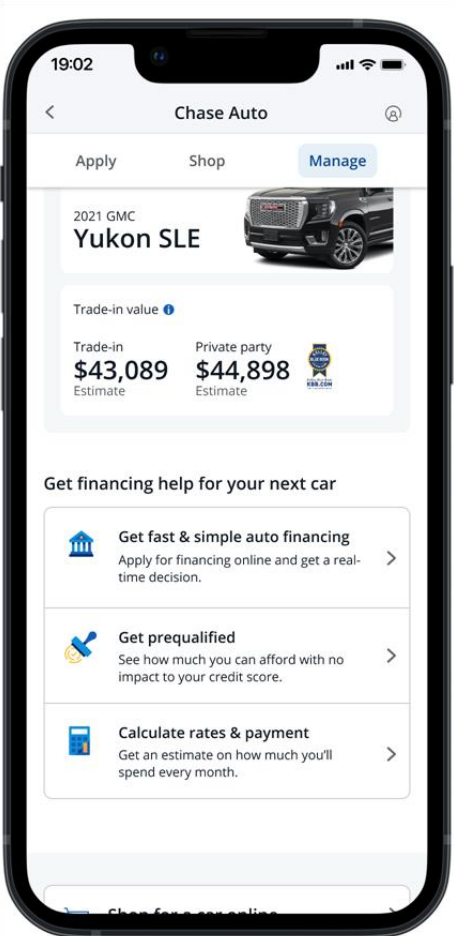
Alex

Last name

Douglas

# Empowering customer with a One-click Pre-Qual Journey

Customers are invited to prequalify via My Car



Customer only provides income, the rest is pre-filled



Marketplace shows cars based on qualified buying power



**Shop. Finance. Drive.**



# Considering an electric vehicle?

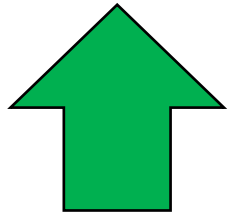
Allyor Drive Inc. / A. Merle FBC  
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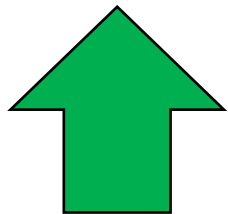
# Chase Auto Customer Experience Improvement



## Key Performance Indices



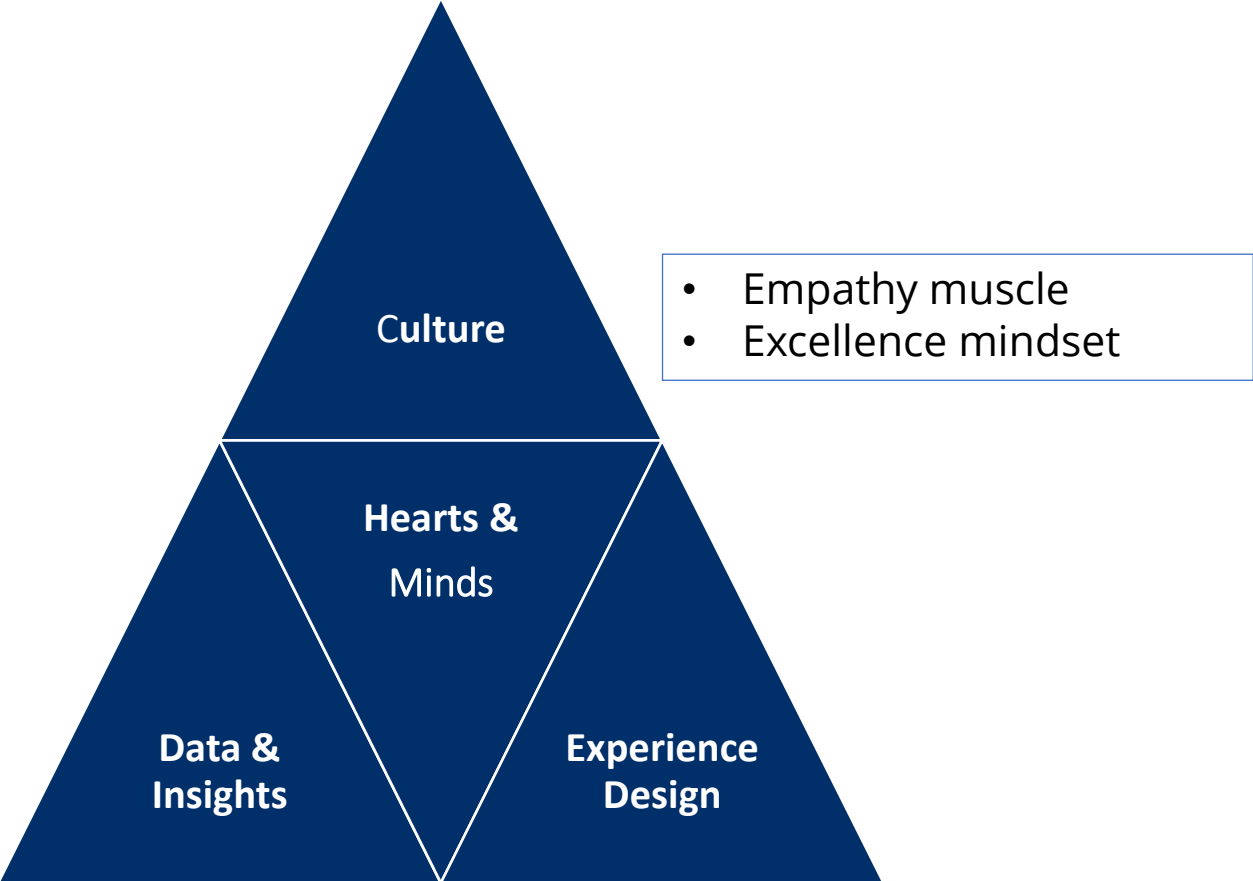
**+12 pts.** Net Promoter Score



**+12 pts.** Servicing Customer Satisfaction

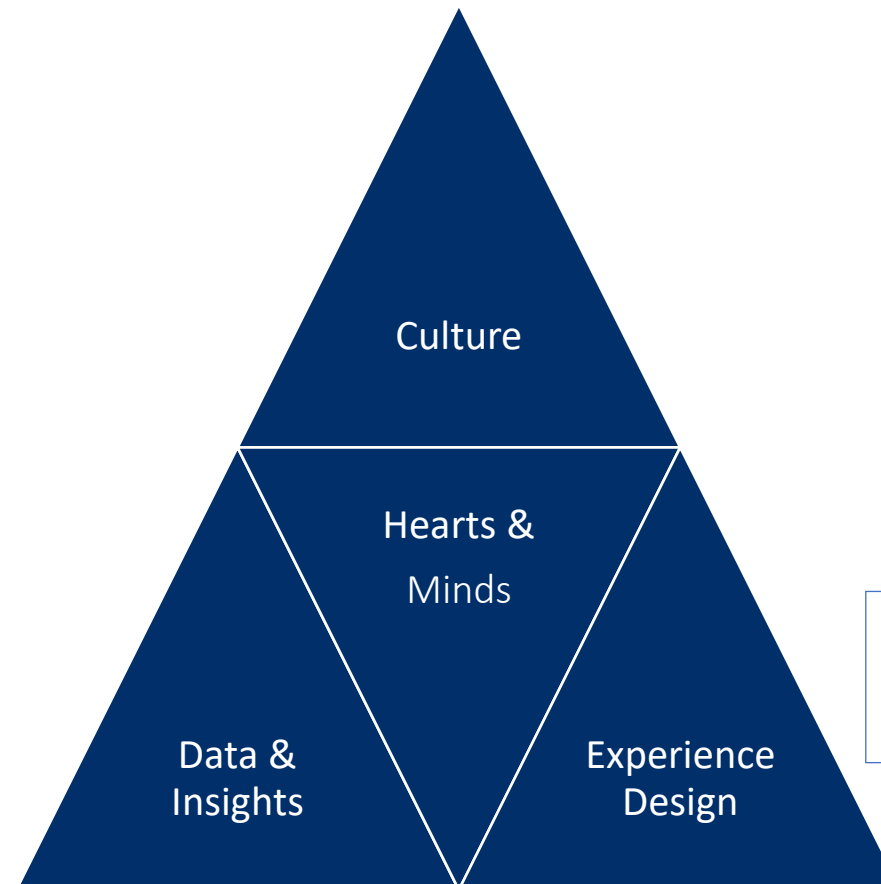
# Success Framework: Hearts & Minds

## Our Success Framework



# Success Framework: Experience Design

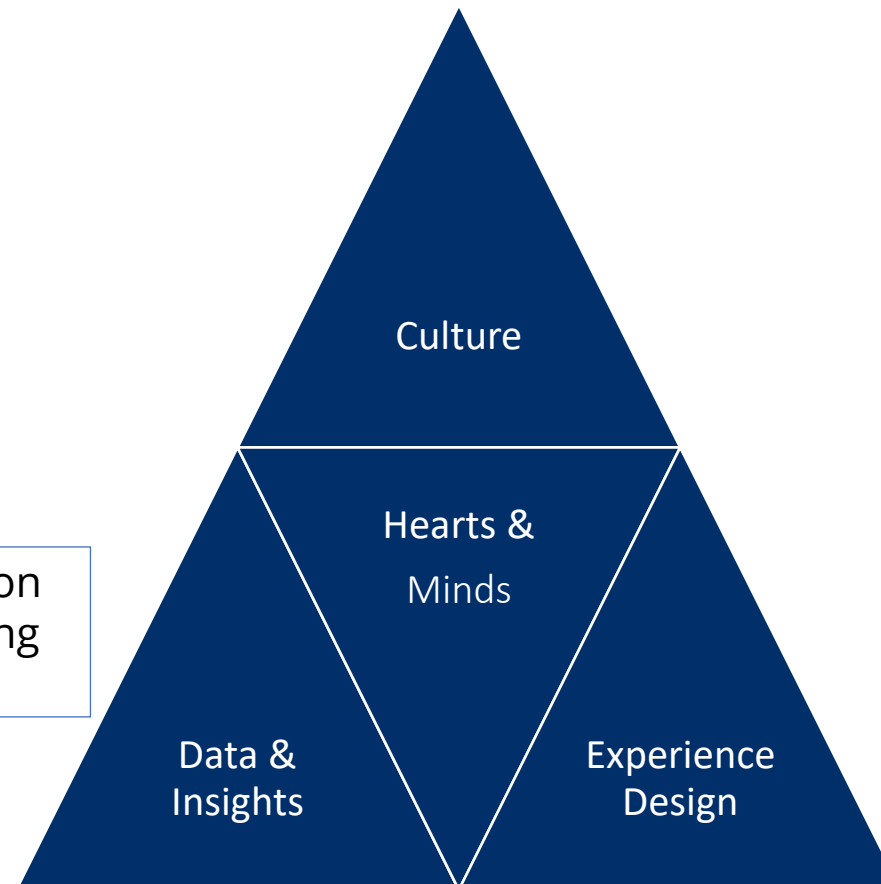
## Our Success Framework



- Omnichannel (Phone, Digital, Retail)
- End-to-end journeys
- Process

# Success Framework: Data & Insights

## Our Success Framework

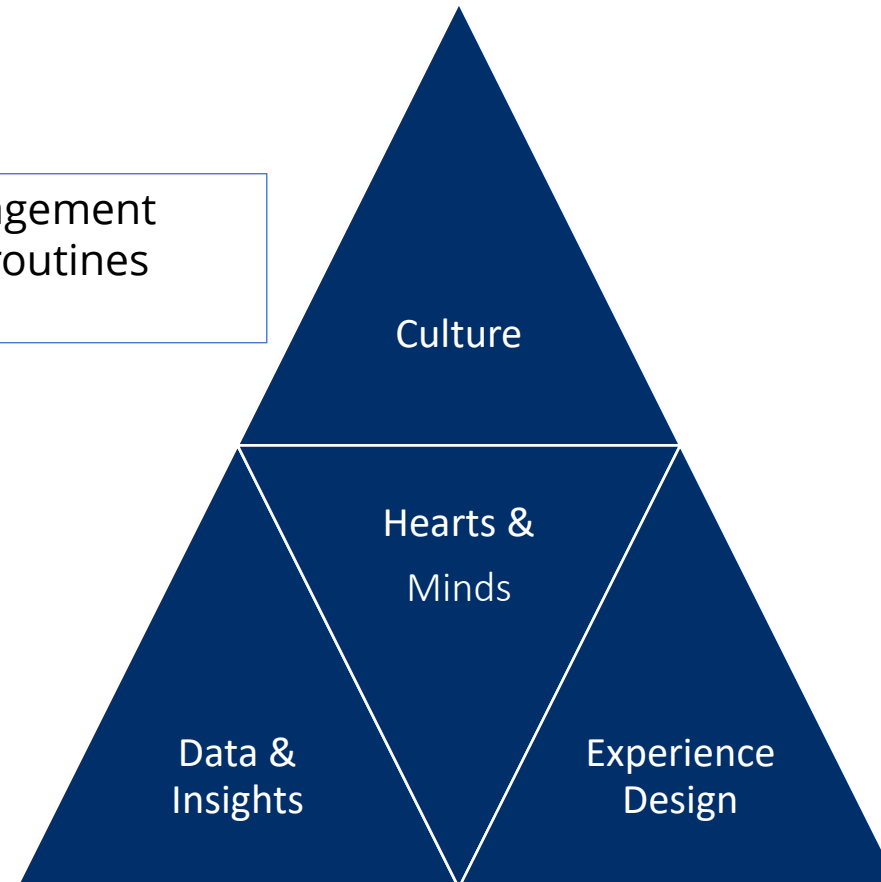


- Availability / instrumentation
- VOC, VOE metrics / reporting
- Business Impact

# Success Framework: Culture

## Our Success Framework

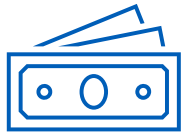
- Executive engagement
- Management routines
- Accountability



# Key Takeaways



**Marathon versus Sprint**



**Invest Holistically**



**Listening is Everything**



**Shared Accountability**



**Celebrate the Wins**

Q & A

The image features three large, white, three-dimensional characters arranged horizontally on a light blue surface against a darker blue background. From left to right, the characters are a capital letter 'Q', an ampersand '&', and a capital letter 'A'. Each character is rendered with soft shadows and highlights, giving them a realistic, blocky appearance. The 'Q' has a thick, rounded body and a short tail. The ampersand is a standard, bold font style. The 'A' is a simple, blocky capital letter with a triangular cutout in the center.