



**EQUIFAX**<sup>®</sup>



## Case Study

# Oplogic achieves 15% increase in approvals with identity solutions

Oplogic is one of the automotive industry's leading choices for a complete customer relationship management (CRM) and retail solution, offering a full suite of dealer operation software — from driver's license scanning with authentication to call tracking and lead management.

## Oplogic

### CHALLENGE

To help dealerships better verify who they are selling cars to, Oplogic needed to partner with a provider that offered a robust network of data.

### SOLUTION

Oplogic chose the Digital Identity Trust (DIT) solution by Equifax for its long history of data and easy integration into their existing tech stack.

### RESULT

The DIT solution has helped Oplogic achieve a 15% increase in approval rates, a significant reduction in fraud and identity theft, and improved the sales process.



## THE PROBLEM

### **Finding the right source of data.**

Identity theft has always been a core problem for dealerships. Whether selling cars online or in-person, dealerships always need to ensure they are selling products to the right customers. But certain fraud identification steps — such as driver's license scanning — can be challenging to implement across all sales channels.

Oplogic was founded to resolve this challenge by providing automotive dealerships a web-based identity verification and fraud validation system. However, in order for the web-based CRM to provide the best insights possible, Oplogic needed to find a reliable and extensive source of data.

## THE SOLUTION

### **Identity verification tailored for the automotive industry.**

Oplogic began searching for providers that sold data solutions. They had two main criteria.

1. The solution had to have a long history of rich data so the company could provide the most accurate assessments possible.
2. The solution needed to have a direct integration with Oplogic's software to maximize efficiency and optimize it for automotive retail.

The Digital Identity Trust (DIT) solution by Equifax was an easy choice for Oplogic. The solution not only met their needs, but the Equifax team also helped Oplogic expand their capabilities, bringing the identity authentication tools to online sales as well as showroom floors — making the sales process quicker and more efficient.

To be competitive in the market, you have to adapt to changes in consumer demand. That means you must continually improve your product to be able to leverage new data sources. If you want to stay competitive, I don't think you have a choice. You have to move to DIT.

**Jason Keith, Vice President,  
Variable Operations**

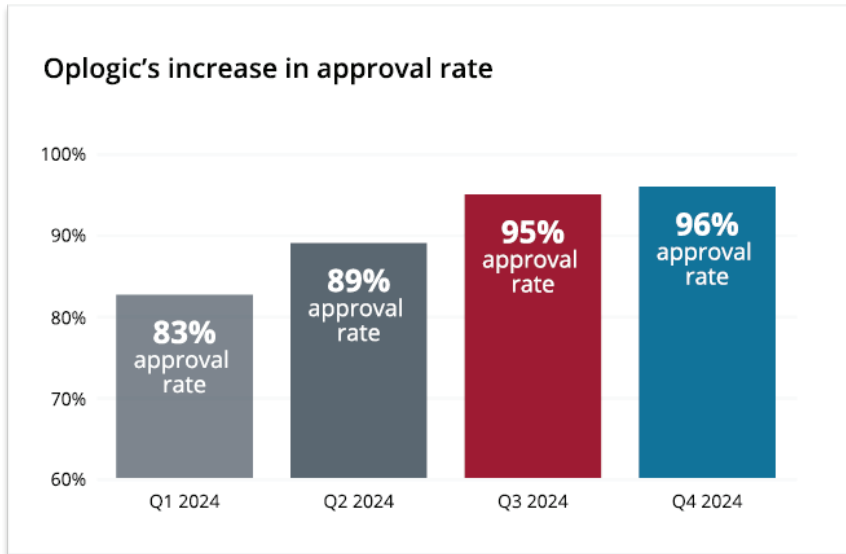
## THE RESULTS

### Improvement across the business.

With the DIT solution in place, Oplogic not only accomplished its mission of providing a full-service CRM to dealerships, but has achieved continual improvement in three core business competencies.

#### Approval rates

Since implementing the DIT solution, Oplogic's approval rates have steadily increased 15% over the course of a year. Today, their overall approval rate stands at 90.22%, with peaks reaching 96%. And with more data coming in every day, that rate will continue to climb.



#### Fraud prevention

Since implementing the DIT solution, Oplogic has stopped countless instances of identity theft and fraud attempts. The solution's vast array of data and direct integration into Oplogic's software makes it easier for dealerships to catch discrepancies in information.

For example, in one instance, a fraudster attempted to purchase a vehicle from a dealership using the stolen identity of a previous customer. During the driver's license scanning process, Oplogic's software uncovered the fraud attempt by comparing the fraudster's information with data on file.

Dealerships need to understand who a customer is and how risky a deal might be. So the data we use in our product has to be accurate, the recommendations have to be strong, and the dealership has to be trained to identify whether they're working with the fraud victim or with the identity thief.

**Jason Keith, Vice President, Variable Operations**



#### Operational efficiency

With DIT, Oplogic has been able to provide a more efficient, web-based CRM to all the dealerships it serves — bringing all that data directly to the showroom floor. In turn, dealerships are able to more efficiently capture customer information during the sales process. This key information better helps sales staff and dealership managers decide if they want to sell to a customer or not.

We work with some of the largest franchise dealers in the country who rely on our driver's license capture and identity verification. Because of DIT, our tool has morphed into one of the best CRM in automotive retail in the market simply because the data is more reliable when dealerships capture that driver's license.

**Jason Keith, Vice President, Variable Operations**

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