Case Study

Transforming Intermediary Oversight into a Collaborative, Scalable Control Framework

70	Brokers Transitioned
10	Per Month Structured Rollout
01	Person Oversight Management
	Full Population Coverage
	Foundational Regulatory Control

Oodle Car Finance

When regulation becomes more demanding, oversight cannot remain manual and clunky in nature. For Oodle Car Finance, intermediary oversight wasn't optional, but the process being used was ripe for an evolution that made life easier for the funder AND for its intermediaries.

Six months after implementing the Auxiga Oversight Portal, Oodle Car Finance has transitioned from resource-heavy, manual processes to a scalable, transparent and collaborative oversight framework that is now a foundational control within the business.

*This changes the nature of intermediary oversight from something you do **to** your partners, to something you do **with** your partners.*

The Oversight Portal was developed through a partnership between Auxiga and jaam automation, combining deep sector oversight expertise with advanced automation and AI capabilities. Auxiga designed the regulatory framework and quality assurance processes, while jaam provided the underlying technology platform that powers the portal's intelligent workflows, dashboards and AI-enabled attestations and audits. The result is a scalable solution that enables funders to standardise intermediary oversight, reduce administrative burden and gain a clearer, ongoing view of the compliance health of their dealer and broker networks.

The Challenge: Manual, Expensive and Increasingly Complex

Before implementing the portal, oversight relied heavily on human intervention.

As Gethin Down, Senior Intermediary Oversight Manager with Oodle Car Finance, explained: "The key pain point really would have been the resources required, because you're talking about human intervention... individual emails, making requests, which can be intensive and difficult to track... or physically sending Oodle Car Finance account managers to visit their accounts, to gather the information that we needed."

There were three principal pressures caused by the original process:

- Heavy reliance on field resource
- Disparate tracking across inboxes and spreadsheets
- Increasing regulatory burden, particularly under Consumer Duty

Manual oversight wasn't simply resource-heavy, it was becoming strategically unsustainable.

Gethin noted: "Regulation is becoming more and more resource intensive... When you're looking at something like Consumer Duty, we needed a platform that could be more agile... we needed something where we could take that almost off the shelf ready solution and tailor it to our needs... so that we could show any interested party, this is what 'good' looks like."

The risk wasn't that oversight couldn't be done effectively. "It would have to be done, but it would be far more complex, far more expensive without something like Auxiga's integrated IT solution."

For a growing lender, that trajectory was clear: cost would rise, complexity would increase and audit defensibility would become harder to evidence.

Gethin Down
Senior Intermediary Oversight Manager
Oodle Car Finance

What you get is a really homogeneous, standardised idea of what your risk exposure is... for somebody in my position, that is excellent.

SECTION	PASSED	RESERVATION	DISCREPANCY	NOT SCORED
Due Diligence	3	3	0	5
Company Details	0	0	0	4
Company Status	1	0	0	1
Business, Website & Media	2	3	0	0
Compliance and Training	8	3	2	0

The Decision:
A Clear Cultural Fit

Internally, the case for change was straightforward, with Oodle Car Finance's Chief Commercial Officer, Jessica Bates, being very clear in her expectations that regulation is a foundation of what the company builds on.

The idea to implement the Oversight Portal was led by Oodle Car Finance's Chief Commercial Officer and supported quickly across the business.

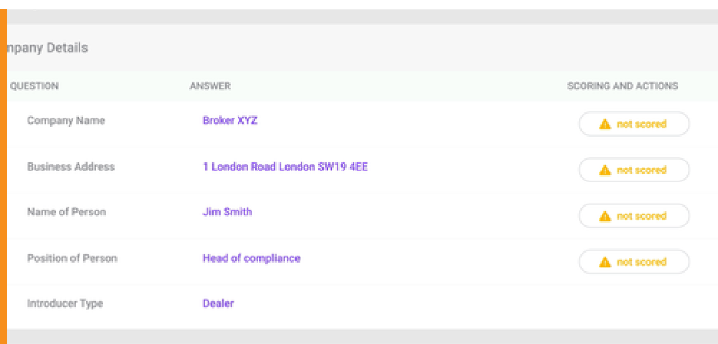
The opportunity to streamline the oversight process was such a good one and with such obvious benefits that minimal effort was required to achieve buy-in from the various stakeholders.

The decision was also informed by prior experience, with Lisa Attenborrow, Intermediary Onboarding Oversight Manager at Oodle Car Finance working with the Auxiga team in a previous role.

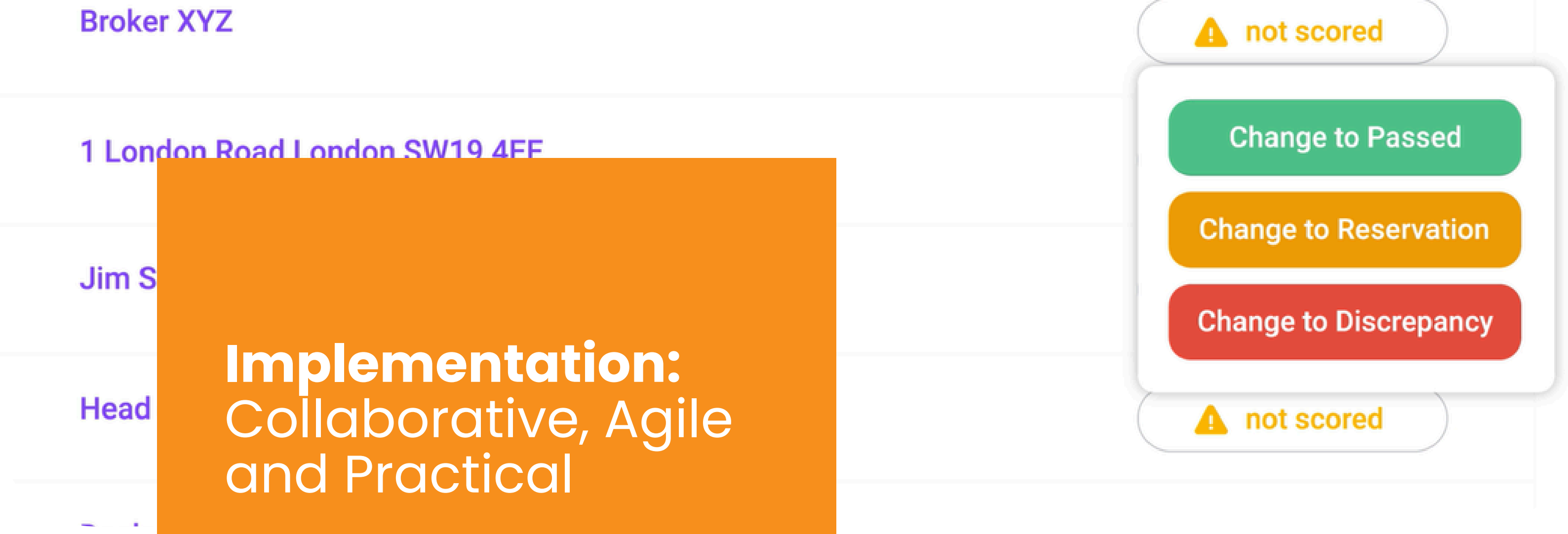
She confirmed: "I talked to our head of department to confirm how much we saw the benefit of working with Auxiga and that I'd say 'yes, go ahead and do it'. After that it was full steam ahead."

Lisa Attenborrow
Intermediary Onboarding
Oversight Manager
Oodle Car Finance

I talked to our head of department to confirm how much we saw the benefit of working with Auxiga.


npany Details

QUESTION	ANSWER	SCORING AND ACTIONS
Company Name	Broker XYZ	not scored
Business Address	1 London Road London SW19 4EE	not scored
Name of Person	Jim Smith	not scored
Position of Person	Head of compliance	not scored
Introducer Type	Dealer	



Implementation: Collaborative, Agile and Practical

From contract signing to rollout, implementation was structured but flexible, with development of the portal beginning in March and the first tranche of ten brokers going live in July.

Rollout continued at a rate of ten per month until the full broker population of almost 70 was onboarded by the end of 2025.

The process was intentionally collaborative, as confirmed by Lisa: “I found it quite an easy process and it was very collaborative… we all threw in ideas, we all listened.”

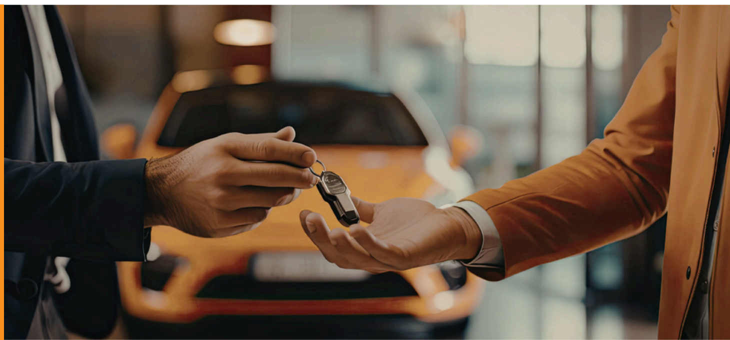
The framework was refined as it was used. Lisa continued:“It’s an ongoing, evolving thing… as we get better and we get more feedback, we can continually update it and change it.”

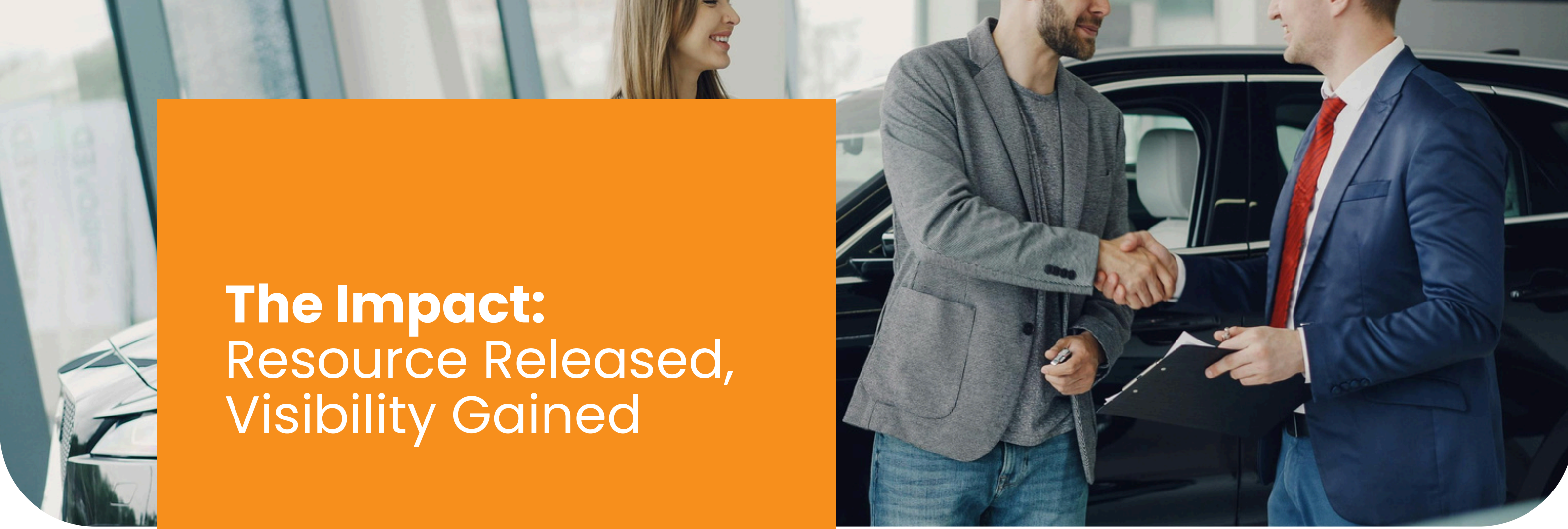
Critically, engagement mattered. Paul Neal, Managing Director at Auxiga, said: “When Lisa was able to get engagement from the Oodle Car Finance business, it really took off. We talked to brokers on a regular basis to get everything implemented – stakeholder engagement was a vital part of our implementation strategy. ”

Rather than simply sending system links on e-mail and hoping for compliance, implementation included active engagement and follow-up calls to brokers, positioning the portal as supportive, not punitive.

Paul Neal
Managing Director
Auxiga

Stakeholder engagement was a vital part of our implementation strategy.





The Impact: Resource Released, Visibility Gained

Significant Reduction in Manual Administration

The shift from manual documents and spreadsheets to structured digital attestations delivered immediate operational impacts.

Lisa Attenborough is clear: “The portal has significantly reduced administration time! I have a team of me and two others and it’s now very manageable for us within that team. The old process was much more manual, where we'd be chasing account managers and checking spreadsheets and Word documents, it was so much more time consuming. It's saved us a massive amount of time and resource.” Oversight now runs in controlled tranches of ten, creating predictable workflow and pipeline visibility.

Standardised Risk Visibility

For Gethin, the most important impact is consistency and reporting clarity. “What you get is a really homogeneous, standardised view of what your risk exposure is... which, being blunt, sounds boring to most people, but for somebody in my position, that is excellent.”

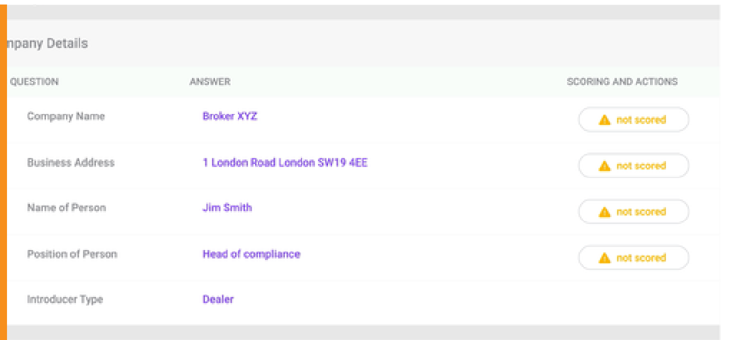
The portal enables Oodle to:

- Accurately report risk exposure to senior management
- Demonstrate conduct outcomes across unique business models
- Evidence compliance in a structured, defensible format

All of the high-level outputs are shared with senior management and the governance committee within Oodle Car Finance, offering complete transparency for company leaders and instilling confidence that regulatory strategy is supported and thriving.

This is no longer a fragmented, resource-heavy oversight process, it’s a structured control framework.

... a realy homogeneous, standardised view of risk exposure, which, for me, is excellent



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The Impact: Improved Partner Experience and Foundational Control

Improved Partner Experience

Intermediary oversight has shifted from something done to partners, to something done with them – reducing resource commitment and pressure to fulfil. Brokers can complete attestations in their own time, without the on-site disruption of someone walking around the office speaking to several different people, or fielding phone calls, emails and so on.

There is now one e-mail with a link to the portal to the correct person, who can complete everything at their leisure within the agreed timescale. Using the Auxiga Oversight Portal doesn't just release resource for a lender, it absolutely releases resource for brokers too.

Importantly, Oodle Car Finance closes the loop with feedback, something partners have responded positively to, because, as Lisa points out, "They like to know that they've done a good job."

A Foundational Control, Not a Side Project

For Oodle Car Finance , the oversight portal is not a tactical tool, it's a foundational piece of the company's intermediary oversight strategy.

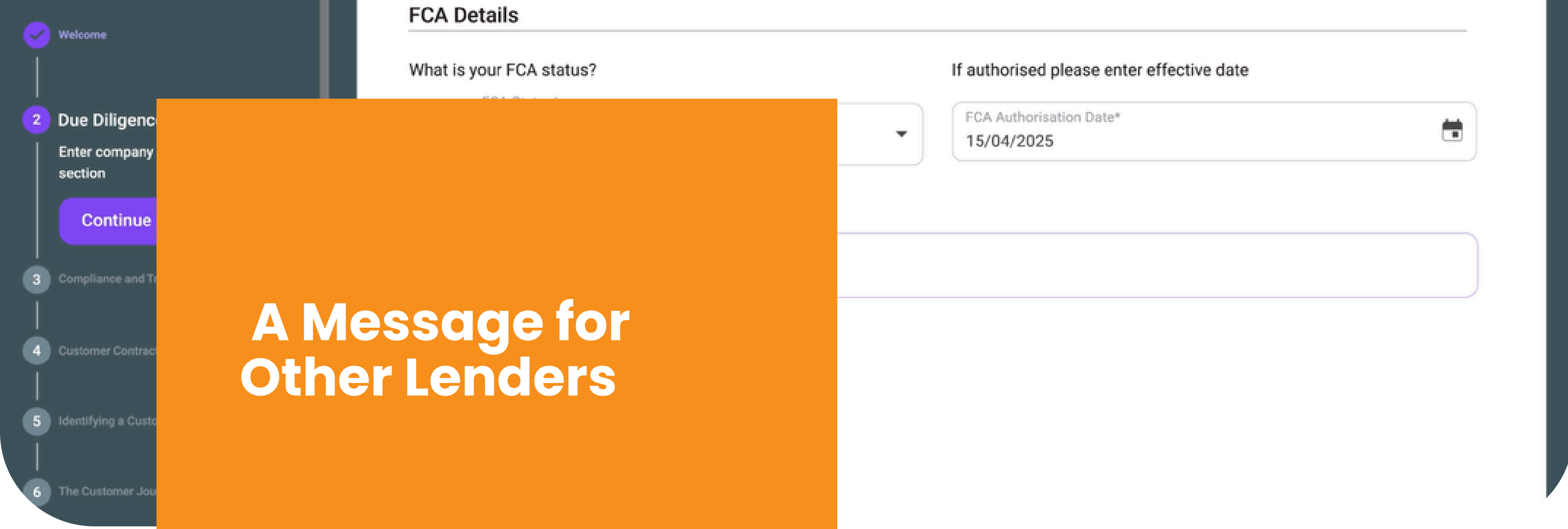
As the regulatory horizon changes and develops, the portal will evolve alongside and inform strategy.

Future developments include:

- Dashboard MI enhancements
- Potential Salesforce integration
- Expansion of on-site audit functionality

The direction is clear: oversight as a scalable, collaborative control, embedded in growth strategy.

It becomes a collaborative process with partners, it builds trust and transparency.



A Message for Other Lenders

When asked what he would say to another lender considering the solution, Gethin's answer was direct:

"This changes the nature of intermediary oversight from something you do **to** your partners, to something you do **with** your partners. It becomes a collaborative process... it builds trust and transparency."

For lenders facing:

- Expanding broker networks
- Increasing Consumer Duty expectations
- Rising oversight costs
- Demand for defensible, transparent frameworks

The question is no longer whether oversight should be digitised, it's how long manual oversight remains commercially viable.

Transform Your Intermediary Oversight

To understand more about the benefits of adopting the Auxiga Oversight Portal to manage you dealer and broker relationship, get in touch.

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This changes the nature of intermediary oversight.

Auxiga

About:

- Oodle Car Finance
- jaam automation
- Auxiga

Oodle Car Finance is a UK car finance provider focused on making vehicle finance fairer, more transparent and more accessible for customers. Working with a nationwide network of dealers and brokers, Oodle Car Finance combines data-driven decision making with responsible lending practices to deliver flexible finance solutions and strong customer outcomes.

jaam automation develops intelligent automation and AI-powered platforms that help organisations streamline complex operational processes. Working across many industries, jaam combines advanced technology with practical workflow design to create scalable digital solutions that improve efficiency, transparency and control.

Auxiga (formerly Vehicle Asset Solutions) provides specialist oversight, audit and assurance services to the UK motor and asset finance sector. Combining deep audit expertise with innovative technology, Auxiga is a leading provider of outsourced vehicle and asset audits, providing governance and risk control services.

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