



Cox Automotive Dealertrack Partners with Point Predictive and Adds the Power of AI to Fight the Rising Cost of Fraud

21st Annual Dealertrack Compliance and Fraud Mitigation Guide Released

ATLANTA, Jan. 27, 2026 – As costs associated with automotive fraud surge, Cox Automotive is launching a new partnership with Point Predictive that delivers advanced AI-driven identity verification (IDV) solutions to protect dealers, lenders, and consumers. BorrowerCheck by Point Predictive, designed to fight sophisticated techniques including deepfakes and synthetic identities, integrates directly with Cox Automotive’s Dealertrack and uses machine learning to detect synthetic IDs, score fraud risk, and verify documents in real time.

“With auto fraud and lender pushbacks on the rise, the automotive industry needs to move beyond red flag solutions that can miss sophisticated fraud schemes,” said Derek Hansen, SVP, dealer, lender, and inventory management solutions at Cox Automotive. “Our goal with this partnership is to strengthen our compliance portfolio and provide our dealers with more robust, next-generation fraud detection and identity verification solutions.”

BorrowerCheck powered by Point Predictive is a powerful fraud prevention and identity verification tool integrated seamlessly into the Dealertrack F&I workflow. This AI-powered solution enables faster, more secure transactions and a more unified dealer experience. It includes identity, Synthetic ID, employment and income verification checks; plus, an Identity Document Validation scanning solution. By embedding BorrowerCheck into our compliance suite, we empower dealers to mitigate fraud-risk early in the financing process, streamline workflows, and protect revenue—all while delivering a superior customer experience that dealers already trust.

“Industry analysts are predicting as much as \$10 billion in fraudulent automotive transactions in 2026,” said Joey Yates, AVP of F&I Services, Cox Automotive. “Dealers need help *right now* mitigating that risk. We’ve answered their call with a fully integrated fraud prevention solution powered by Point Predictive that works seamlessly with our market-leading Compliance solution that thousands of dealers use every day.”

Point Predictive solutions help lenders reduce early payment default (EPD) losses by more than 30-50% while improving funding rates by 40-60%. (Source: [Point Predictive website](#)) Leveraging AI-driven analytics and a proprietary risk database with billions of unique data points, BorrowerCheck identifies high-risk applications with unmatched AI-precision, detecting over 90% of fraud missed by traditional systems while reducing false positives by up to 70%. (Source: [Point Predictive website](#))

Powering Dealertrack Compliance with BorrowerCheck gives dealers a comprehensive identity verification and fraud-risk prevention solution with the following features:

- Comprehensive Red Flags and OFAC alerts for identity verification, including the ability to pull Out Of Wallet questions
- Includes more robust bio-metric Synthetic ID and Fraud-Risk Indicators
- Includes OTP (Sending a passcode to customers’ phones) as a verification tool
- Includes Military Lending Act (MLA) alerts to identify active-duty military status
- Includes a BorrowerCheck Fraud Summary Report with recommended actions
- Employment and Income verification functionality (Coming Post-NADA)
- Identity Document Validation and scanning as an add-on



Point Predictive's BorrowerCheck technology coupled with Dealertrack goes more deeply into F&I workflows, red-flag replacement, digital contracting, and compliance tools for a more unified dealer experience. These tools are designed to stop fraudulent deals before they close, accelerate funding, and reduce compliance burdens for dealers, while ensuring a safer, faster experience for car buyers.

"We trust Point Predictive for fraud protection and having it integrate directly into our Dealertrack F&I workflow with Dealertrack helps us operate efficiently while staying confident that our process is compliant," said David Basha, General Manager, Carriage Auto Group, in Woodstock, GA. "Fraud risk is assessed in real time without holding up the customer, deal data is automatically stored, and our team has clear, consistent documentation to support audits and lender requirements."

"Now more than ever, fraud prevention and compliance practices are inextricably linked," said Tim Grace, Co-Founder and CEO, Point Predictive. "By integrating BorrowerCheck into Dealertrack's compliance suite, we're giving Cox Automotive's dealer network powerful tools to detect sophisticated fraud schemes, from synthetic identities to income and employment misrepresentation, while creating a faster, more seamless experience for legitimate car buyers. This partnership reflects our shared commitment to making lending safer and easier for everyone."

Augmenting the new partnership, Cox Automotive is also releasing its 21st annual Dealertrack Compliance and Fraud Mitigation Guide, offering strategies to help dealers navigate regulatory changes and stay ahead of fraudsters. The guide is available for [free download](#).

To learn more about Cox Automotive's fraud prevention and compliance solutions, visit us at [NADA 2026](#) to see these tools in action.

About Cox Automotive

Cox Automotive is the world's largest automotive services and technology provider. Fueled by the largest breadth of first-party data fed by 2.3 billion online interactions a year, Cox Automotive tailors leading solutions for car shoppers, auto manufacturers, dealers, lenders and fleets. The company has 29,000+ employees on five continents and a portfolio of industry-leading brands that include Autotrader®, Kelley Blue Book®, Manheim®, vAuto®, Dealertrack®, NextGear Capital™, CentralDispatch® and Cox Fleet®. Cox Automotive is a subsidiary of Cox Enterprises Inc., a privately owned, Atlanta-based company with \$23 billion in annual revenue. Cox Automotive has been included on Glassdoor's [Best Companies in Tech & AI 2026](#) and [Best Place to Work in 2026](#) lists. Visit coxautoinc.com or connect via [@CoxAutomotive](#) on X, [CoxAutoInc](#) on Facebook or [Cox-Automotive-Inc](#) on LinkedIn.

About Point Predictive

Point Predictive powers a new level of lending confidence and speed through artificial intelligence, powerful data insight from our proprietary data repository, and decades of risk management expertise. The company's technology solutions quickly and accurately identify who is reporting truthfully on their loan applications and who is not. As a result, lenders can fund loans more quickly and easily without asking the vast majority of applicants for documentation. This improves loan funding rates while reducing early payment default losses. Borrowers get loans faster, and lenders achieve significant boosts in profits to their bottom lines.

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