FOR IMMEDIATE RELEASE

Cox Automotive Partners with Nova Credit to Embed Cash Flow Intelligence into Dealertrack

Preferred partner integration advances cash flow intelligence into auto lending, starting with native embed of Income Navigator into Dealertrack, giving auto lenders near real-time cash flow intelligence to speed up time to funding, reduce manual workflows, reduce fraud risk, and responsibly boost approvals.

ATLANTA and NEW YORK, Sept. 3, 2026 — Cox Automotive and Nova Credit, a leading credit infrastructure and analytics company, today announced a partnership to advance cash flow intelligence in auto lending, starting with the native integration of Nova Credit's Income Navigator™ into Dealertrack, the auto industry's leading credit application and digital contracting network. The integration enables auto lenders to return more personalized offers and automate income verification at the point of sale.

The current state of the U.S. auto market is highly competitive. New-vehicle sales are on pace to finish 2026 near 15.7 million, down from the first half of last year *(Cox Automotive Mid-Year Review, June 2026)*, leaving lenders and dealers competing harder than ever for a shrinking pool of qualified buyers.

Cox Automotive has named Nova Credit its preferred partner for embedded cash flow intelligence. Cash flow intelligence is the practice of turning bank transaction data into continuous, timely insight about a consumer's financial health, and applying that insight across the entire credit lifecycle.

Nova Credit's Income Navigator leverages bank, payroll, and document data to verify income and clear income stipulations directly within Dealertrack, replacing manual pay-stub collection, and resulting in reduced manual reviews and faster time to decision.

Key benefits of Income Navigator in auto finance include:

- **Faster funding that wins deals:** Automated income verification clears stipulations at the point of sale, so deals move to funding faster instead of stalling on manual document collection.
- **Fraud prevention at the source:** Direct bank and payroll-sourced data replace easily altered PDF pay stubs
- **Automated manual work:** Underwriting teams no longer comb through pay stubs to calculate net-to-gross income; Nova Credit automates the calculation and returns a single output.

"Bringing Nova Credit's Cash Flow Intelligence into Dealertrack gives lenders and dealers a near-time, automated way to verify income and reduce fraud inside the workflows they already use," said Andy Mayers, Lender Solutions Strategist at Cox Automotive. "This partnership offering is part of our broader strategy to drive efficiency and reduce risk for dealers and lenders. We see this Nova Credit integration as an important piece of the puzzle of moving to a fully automated origination process."

"Buying a car is one of the most important credit decisions in a consumer's life, and getting that right quickly requires a complete picture of their financial health," said Chris Hansen, Head of Strategic Partnerships at Nova Credit. "With Cash Flow Intelligence embedded in Dealertrack, we're helping lenders and dealers verify income in near real time and get to funding faster."

Income Navigator is available for adoption in Dealertrack, with Westlake Financial among the first lenders to adopt.

"Our edge has always been better data, better technology, and more flexible risk models," said Chris Urban, Executive Vice President of Risk and Underwriting at Westlake Financial. "We grow by approving good borrowers that others miss and understanding the true risk level across all aspects of an application. Income Navigator gives us another tool to help us verify the ability to pay and streamline our verification and funding process without slowing down the dealer or compromising our standards."

Income Navigator supports the processing of millions of applications annually and is used by leading lenders and property managers to support income verification and reductions in manual review. Nova Credit operates as a Consumer Reporting Agency with nearly a decade of FCRA-compliance expertise, bringing proven policies, procedures, and adverse action support to every deployment.

Income Navigator is the first application to come out of the partnership. Building on it, Cox Automotive and Nova Credit are discussing extending cash flow intelligence further across the credit lifecycle, including a planned integration with Nova Credit's cash flow underwriting solution, Cash Atlas®, which can help lenders price to each buyer's true ability to pay and responsibly approve more near-prime, subprime, and thin-file applicants at the same level of risk. Nova Credit's Cash Atlas® addresses decisioning. It analyzes bank transaction data to deliver FCRA-compliant cash flow attributes, including residual income, cash volatility, and account stability, giving lenders a near real-time view of each buyer's financial health so they can price to each buyer's true ability to pay rather than to the credit band.

For more information, please visit www.novacredit.com and apply to attend the Cash Flow Intelligence Summit on September 10.

About Nova Credit
Nova Credit is the industry's leading cash flow intelligence platform, enabling businesses to unlock the power of cash flow data in how they operate. The company leverages its industry-leading data infrastructure, intelligence layer, and FCRA-compliance to boost underwriting approvals, fight fraud, drive responsible growth, and more. Nova Credit supports over 7,000 businesses including organizations such as Westlake, HSBC, SoFi, Appfolio, and Yardi, with a growing suite of products. Learn more at www.novacredit.com.

About Cox Automotive
Cox Automotive is the world's largest automotive services and technology provider. Fueled by the largest breadth of first- and third-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 four 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. Visit coxautoinc.com or connect via @CoxAutomotive on X, CoxAutoInc on Facebook or Cox-Automotive-Inc on LinkedIn.

Forward-Looking Statements and Relationship Disclosure
This press release contains forward-looking statements regarding the planned software integration between Dealertrack and Nova Credit, including anticipated launch timelines, product features, and operational benefits. These statements are based on current management expectations and are subject to risks, technical

complexities, and market uncertainties that could cause actual results or deployment schedules to differ materially.

Cox Automotive holds an indirect financial interest in Nova Credit through its investment fund, Socium Ventures. This announcement is intended solely for informational purposes and does not constitute an offer to sell, a solicitation of an offer to buy, or a recommendation for any security or investment product. All product names, logos, and brands are property of their respective owners.

Media Contacts
Nova Credit: Katie McNally, marketing@novacredit.com
Cox Automotive: Lisa Aloisio, lisa.aloisio@coxautoinc.com, +1 404 725 0651

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