Why motor finance lenders like Oodle Car Finance are moving away from manual broker oversight

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As regulatory expectations continue to intensify across the motor finance sector, lenders are increasingly recognising that traditional approaches to intermediary oversight are becoming commercially unsustainable.

Oodle Car Finance is among those leading the shift, having transformed its broker oversight framework through a collaborative digital oversight model developed with Auxiga and jaam automation.

Six months after implementing the Auxiga Oversight Portal, Oodle Car Finance has transitioned from a manual, resource-heavy oversight process into a scalable, transparent and standardised control framework that supports both regulatory governance and broker relationships.

Previously, intermediary oversight relied heavily on manual intervention, including individual emails, spreadsheets, Word documents and on-site visits carried out by account managers. While effective, the process demanded significant operational resource and became increasingly difficult to scale as regulatory expectations evolved, particularly under Consumer Duty.

Gethin Down, Senior Intermediary Oversight Manager at Oodle Car Finance, said: “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 and could evolve alongside the regulatory environment.”

Developed through a partnership between Auxiga and intelligent automation specialist jaam automation, the Oversight Portal combines regulatory oversight expertise with automation and AI-enabled processes to give lenders a more structured and defensible approach to intermediary compliance management.

For Oodle Car Finance, the impact has extended beyond operational efficiency. The business has now onboarded almost 70 brokers through a controlled rollout programme, replacing fragmented oversight processes with standardised digital attestations, structured audit workflows and board-level reporting visibility.

The portal has also significantly reduced administration time for the oversight team, while improving consistency and transparency across the broker network.

Lisa Attenborrow, Intermediary Onboarding Oversight Manager at Oodle Car Finance, said: “The portal has significantly reduced administration time. The old process was much more manual, where we'd be chasing account managers and checking spreadsheets and Word documents. It’s saved us a massive amount of time and resource.”

Alongside operational improvements, Oodle Car Finance believes the shift has fundamentally changed the nature of intermediary oversight itself, moving away from a punitive or disruptive process towards a more collaborative model with brokers and dealers.

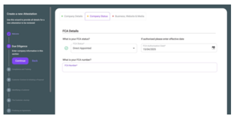
Down added: “This changes the nature of intermediary oversight from something you **do** to your partners, to something you do **with** your partners. It becomes a collaborative process. It builds trust and transparency.”

According to Auxiga, this reflects a wider trend emerging across the lending market, as firms seek more scalable oversight models capable of meeting rising expectations around governance, audit defensibility and evidencing customer outcomes.

Paul Neal, Managing Director at Auxiga, said: “The industry is reaching a point where manual oversight processes are becoming increasingly difficult to maintain efficiently at scale. Lenders need visibility, consistency and defensible governance frameworks that can evolve alongside regulation. What we’re seeing now is oversight becoming a strategic control framework rather than an isolated compliance exercise.”

The Oversight Portal was designed specifically for the UK motor and asset finance sector and continues to evolve, with future developments including enhanced management information dashboards, expanded on-site audit functionality and potential CRM integration.

Media:



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For lenders facing growing intermediary networks, increasing Consumer Duty obligations and mounting operational pressure, the direction of travel is becoming increasingly clear: intermediary oversight is shifting from fragmented manual administration towards scalable, collaborative and technology-enabled governance.

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