

LendSmart to Implement OttoMoto® Platform to Streamline Auto Lending

The Subprime Auto Finance company and OttoMoto team up to streamline loan approvals and speed up funding for dealers.

ATLANTA, GA, UNITED STATES, April 30, 2025 /EINPresswire.com/ -- Auto dealers can now access faster loan approvals, reduced risk, and streamlined financing thanks to a new partnership between [OttoMoto](#), the leading embedded lending platform,



and LendSmart, a subprime auto finance company. This collaboration integrates LendSmart's common-sense underwriting and lending processes with OttoMoto's secure lending platform, providing a seamless, compliant, and highly efficient financing experience.

By combining LendSmart's common-sense underwriting approach with OttoMoto's industry-leading lending ecosystem, dealers gain an automated end-to-end workflow that minimizes manual processes, reduces risk, and accelerates funding.

"This partnership is a game-changer for digital lending in the auto sector," said Paul Nicholas, CEO at OttoMoto. "By automating the deal acquisition processes through LendSmart, we're helping dealers reduce friction, speed up approvals, and deliver a better experience for borrowers."

LendSmart utilizes automation to streamline the lending process, enabling faster risk assessment and reducing the time required for loan approvals. By integrating with OttoMoto, dealers gain improved access to financing options, ultimately increasing customer satisfaction and sales.

"Our collaboration with OttoMoto will help us optimize new dealer onboarding and improve contract onboarding," said George Mortis, President at LendSmart. "With OttoMoto providing tools that save dealers time, reduce risk and enhance security, our dealers can minimize the possibility of a deal being returned"

This partnership strengthens OttoMoto's position as an industry leader in digital lending, reinforcing its commitment to delivering innovative solutions that benefit dealers and borrowers alike.

About OttoMoto

OttoMoto is the leading embedded lending platform transforming the way dealers and lenders collaborate across auto, RV, powersports, marine, and aircraft industries. With over 60 years of combined expertise, OttoMoto delivers secure, compliant, and efficient digital-first solutions that streamline lending, prevent fraud, and ensure seamless transactions. By aligning dealers with lender requirements through real-time asset verification and compliant workflows, OttoMoto de-risks every deal—empowering dealers to focus on sales and borrowers to enjoy a frictionless financing experience.

For more information, visit www.ottomoto.net.

About LendSmart

Based in California, LendSmart partners with dealers across multiple states to help car buyers with less-than-perfect credit secure the financing they need. Using a data-driven, common sense approach, our specialized credit program is designed to make car ownership accessible to more people.

For more information, visit www.mylendsmart.com.

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OttoMoto

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