

SBS and AiM Bring Together Digital and Physical Auditing for U.S. Wholesale Auto Lenders

Lenders Can Now Use Both SBS Digital Audit and AiM's Wholesale Floorplan Audit Services to More Effectively Manage Risk

NEW YORK, NY, UNITED STATES, July 2, 2025 /EINPresswire.com/ -- SBS, a leader in banking software solutions that powers the wholesale financing and digital audit operations of auto manufacturers and lenders, today announced its new partnership with Alliance Inspection Management (AiM). Together, SBS and AiM can offer wholesale finance lenders a comprehensive audit solution that combines digital and physical capabilities to meet lenders' evolving needs. The new offering will empower lenders to adopt a hybrid approach to auditing-bringing together in-person field audits and digital self-audits-so lenders can enhance audit accuracy, manage risk more effectively and embrace digital transformation at their own pace.

Wholesale automotive and asset lenders are under increasing pressure to manage risk in real-time, scale audit operations with consistent reliability and evolve alongside dealer's changing needs. This partnership will allow lenders to expand audit coverage, reduce operational strains and enable faster, more informed decision-making

SBS and AiM will partner to bring a hybrid auditing approach to their network of wholesale finance lenders, so they can manage in-person audits and digital self-audits all in one place. Now, lenders using the SBS Digital Audit solution will also have access to AiM's wholesale floorplan audit services and network of 120+ full-time field auditors. For over 20 years, AiM has evaluated wholesale finance inventory portfolios totaling more than \$26 billion dollars per month with physical audits. Lenders using AiM for physical audits will now have access to the SBS Digital Audit solution to gradually integrate digital audits and reduce audit costs by up to 50% and time by 40%.

"Physical audits have long been the backbone of asset finance, with AiM conducting over 800 floor plan audits for hundreds of thousands of vehicles monthly," Eric Widmer, SVP Sales and Marketing at AiM. "As the industry deciphers when and how to incorporate digital audits our partnership with SBS delivers a flexible solution that allows them to take advantage of both types of audit activities."

SBS's Financing Platform (SFP) Digital Audit leverages secure imaging, live video streaming, and

NFC technology in both connected and offline environments to enable real-time inventory monitoring, providing lenders with a more accurate and timely view of their portfolios. By increasing audit frequency through digital self-auditing, lenders can strategically deploy physical auditors, provided by AiM, for maximum impact, enhancing risk protection on funded assets.

"Lenders are increasingly adopting hybrid audit models to effectively minimize risk," said James Powell, Chief SaaS Transformation Officer, Head of Specialized Finance Strategy at SBS. "By combining our technology with AiM's team of physical auditors, we're enabling lenders to enhance risk management and set the stage for digital transformation, on their own timeline."

The SFP Digital Audit is a key component of the SBS Financing Platform, which also offers lenders wholesale servicing and portfolio management tools.

About SBS

SBS is a global financial technology company that's helping banks and the financial services industry to reimagine how to operate in an increasingly digital world. SBS is a trusted partner of more than 1,500 financial institutions and large-scale lenders in 80 countries worldwide, including Santander, Societé Generale, KCB Bank, Kensington Mortgages, Mercedes-Benz, and Toyota FS. Its cloud platform offers clients a composable architecture to digitize operations, ranging from banking, lending, compliance, to payments, and consumer and asset finance. With 3,400 employees in 50 offices, SBS is recognized as a Top 10 European Fintech company by IDC and as a leader in Omdia's Universe: Digital Banking Platforms. SBS is headquartered in Paris, France.

About AiM

Founded in 2005, AiM (Alliance Inspection Management) is the industry standard for third-party vehicle inspections, floor plan auditing and technology solutions for the automotive industry. The company supports automotive manufacturers, consignors, auctions, finance companies, dealers and consumers by providing them with a suite of services and products including AiMCertify.com, AiM Verify, AiM Authenticate, MarketConnect, AiM Exchange, new and used vehicle inspections, and wholesale floorplan audits. AiM is headquartered in Long Beach California.

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