

# OttoMoto® Welcomes Spectrum Acceptance to Its Growing Lender Network

ATLANTA, GA, UNITED STATES, July 16, 2025 /EINPresswire.com/ -- OttoMoto, the modern platform powering safer, smarter, and more profitable deals for independent dealers and lenders alike, today announced a new partnership with Spectrum Acceptance, an indirect lender operating in the states of Utah and Idaho, focused on delivering auto financing solutions for underserved and credit-invisible buyers.



Headquartered in Salt Lake City, Spectrum Acceptance brings a powerful combination of flexible underwriting, community-focused lending, and a strong track record of supporting customers with limited or no traditional credit history. By accepting ITINs and foreign-issued IDs, Spectrum enables OttoMoto dealers to serve a broader range of customers, while remaining compliant, efficient, and profitable.

"Spectrum Acceptance is exactly the kind of lending partner we look for: forward-thinking, inclusive, and built to support the real-world needs of independent dealers," said Paul Nicholas, Co-Founder & CEO of OttoMoto. "Their ability to fund buyers who are often overlooked by traditional lenders gives our dealer network a critical edge, and their integration into OttoMoto means those deals can now happen faster, safer, and with complete confidence."

Through OttoMoto, dealers can now submit directly to Spectrum Acceptance and access a modern funding workflow purpose-built for speed, transparency, and control. The integration supports Spectrum's mission of helping buyers build long-term financial health while also equipping dealers with the tools they need to expand their market reach and close more deals.

Spectrum Acceptance offers flexible repayment options—online, by phone, in-person, or by mail—and a secure borrower portal for loan tracking and automated payments. Its reputation for accessibility and partnership has helped grow a loyal dealer base across Utah and surrounding states.

“We’re proud to partner with OttoMoto to bring our programs to more independent dealers nationwide,” said Derek Johnson, Co Founder/ VP at Spectrum Acceptance. “Together, we’re helping more buyers get into vehicles, build credit, and access the financing they deserve, without the friction of outdated tools or limited workflows.”

The partnership underscores OttoMoto’s continued commitment to leveling the playing field for independent dealers, by connecting them with the right lenders, modernizing the way deals get done, and ensuring that underserved borrowers have more pathways to responsible vehicle ownership.

#### 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](http://www.ottomoto.net).

#### About Spectrum Acceptance

Spectrum Acceptance is a Utah-based auto finance company providing affordable, accessible financing solutions for customers with limited or no credit history. Working directly with local dealerships as an indirect lender, Spectrum specializes in helping underserved buyers secure financing and build their financial futures through flexible, supportive programs.

For more information, visit [www.spectrumacceptance.com](http://www.spectrumacceptance.com)

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