



NCC Launches Credit Convert™ to Help Auto Dealers Convert More Shoppers into Buyers Amid Tough Market Conditions

Soft-pull pre-qualification solution improves conversion, fights fraud, and helps align buyers with the right vehicle and financing earlier in the process.

AUSTIN, TX, UNITED STATES, July 16, 2025 /EINPresswire.com/ -- NCC, a leading provider of credit

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Dealers don't just need more leads—they need better ones. Credit Convert helps dealers connect with shoppers early, knowing affordability and compliance are already built in.”

Brian Skutta, President of NCC

and compliance solutions for automotive dealerships, today announced the launch of Credit Convert™, a powerful pre-qualification tool built to help dealers turn online shoppers into ready-to-buy customers—without friction or risk.

As vehicle prices remain near record highs, loan interest rates push past 7%, and lenders tighten credit standards; dealers face mounting pressure to maximize every lead. Credit Convert meets this moment with a solution that connects dealers with high-intent, finance-ready

buyers—instantly and compliantly.

“Dealers don't just need more leads—they need better ones,” said Brian Skutta, President of NCC. “Credit Convert helps dealers connect with shoppers early, see what they can actually afford, and start the financing conversation with confidence— knowing affordability and compliance are already built in.”

Why Credit Convert Matters Right Now

- New car prices are averaging nearly \$49,000 as of May 2025
- Average monthly payments exceed \$745, up more than \$200 from pre-pandemic norms
- Loan interest rates sit around 7.24%, doubling since 2019
- Credit tightening continues, with 5.0% of auto debt now 90+ days delinquent

These trends are forcing dealers to work smarter—and Credit Convert delivers the edge.

Product Highlights:

- No SSN or DOB Required – Low-friction lead capture with zero credit score impact
- 2.3x Higher Conversion – Compared to traditional web leads
- Clarity Credit Report™ – Includes FICO score, monthly payments, balances, and loan terms
- Fraud & Compliance Built In – Mobile ID scans, synthetic fraud alerts, and auto regulatory disclosures
- Flexible Deployment – Web widgets, QR codes, and full app integrations with DealerTrack, RouteOne, ProMax Complete CRM™, and NCC Complete Credit™

With customizable website widgets and QR-enabled forms for ads and digital campaigns, Credit Convert fits seamlessly into existing workflows—turning passive interest into actionable insight at scale.

Shoppers can pre-qualify with just a name and address, giving them immediate insight into their buying power while keeping their credit safe. For dealers, that means more trust, better-quality leads, and faster paths to funding.

Learn more about Credit Convert at <https://nccdirect.com/credit-convert/>

About NCC:

With offices in Austin, TX, Bettendorf, IA, Mission, KS, and Las Vegas, NV, NCC has been a trusted partner in credit-driven retailing for automotive dealerships for nearly three decades. We combine a powerful credit and compliance engine with a fully integrated CRM/Desking platform to drive maximum profitability. Our focus on innovation, user-friendly products, and dependable systems—supported by a dedicated account management team—has solidified our reputation as a leader in the industry. www.nccdirect.com

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