

OttoMoto® Expands Deep Subprime Lending Access Through New Partnership with Carvant Financial

ATLANTA, GA, UNITED STATES, July 22, 2025 /EINPresswire.com/ -- OttoMoto, the embedded lending platform transforming how independent dealers and lenders collaborate, today announced a new integration with Carvant Financial, a long-standing indirect lender specializing in deep subprime auto finance.

With more than 15 years of experience serving independent dealers, Carvant brings a track record of flexible underwriting, fast and consistent funding, and a relationship-driven



approach tailored to real-world dealer operations. By joining the OttoMoto platform, Carvant enables its programs to reach a broader network of high-intent dealers through secure, compliant, and streamlined digital workflows.

"Carvant is the kind of lender that helps independent dealers reach more customers and close more complex deals—without the drag of legacy tools or fragmented processes," said Paul Nicholas, Co-Founder & CEO of OttoMoto. "They understand the nuances of subprime funding and have built their model around what dealers actually need to succeed. We're excited to welcome them to the OttoMoto network."

Through the integration, dealers can now submit directly to Carvant Financial via OttoMoto's digital-first infrastructure, gaining access to flexible credit programs, real-time deal status updates, and aligned workflows that support safer, faster funding. The collaboration helps dealers expand their reach, increase approvals, and stay compliant while serving underserved customers with confidence.

"Carvant is excited to partner with Ottomoto to bring our deep subprime financing solutions to a broader network of independent dealers," said Robert Micalizzi, Chief Operating Officer at

Carvant Financial. "For 15 years, we've focused on helping dealers fund more deals through flexible underwriting and fast, consistent funding. Ottomoto's platform enhances that mission by streamlining onboarding, aligning workflows, and delivering the digital tools dealers need to close complex deals with confidence. Together, we're making it easier for dealers to serve more customers and grow their business."

The partnership further strengthens OttoMoto's verified lender network and reinforces its commitment to creating a connected, intelligent ecosystem that empowers independent dealers and allows lenders to scale responsibly.

About Carvant Financial

Carvant Financial has earned a strong reputation over the past 15 years as a dealer-focused auto finance company committed to helping dealers grow their business. Since 2010, Carvant has combined a flexible approach to underwriting, fast and consistent funding, and an experienced team that understands the unique needs of each dealer partner. Carvant delivers financing solutions that convert more sales into funded deals by leveraging advanced technology and data-driven decisioning. Carvant streamlines the funding process while maintaining a personal, relationship-driven service model. Dealers trust Carvant to provide the tools, insights, and support they need to serve a broader customer base and achieve long-term profitability. For more information, visit www.carvant.com.

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 derisks every deal—empowering dealers to focus on sales and borrowers to enjoy a frictionless financing experience. For more information, visit www.ottomoto.net.

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