



# SBS and Vero Technologies Deepen Partnership to Transform Floorplan Financing For Independent Finance Companies Globally

*Auto Use and Soda Capital Will Leverage Joint Digital Wholesale Solution to Modernize Lending Processes, Scale Operations and Enhance Dealer Experiences*

NEW YORK, NY, UNITED STATES, December 4, 2025 /EINPresswire.com/ -- [SBS](#), the global banking software company powering the wholesale financing and digital audit operations of auto and equipment manufacturers and lenders, and Vero Technologies, a leading provider of digital operating systems for floorplan financing, announced the expansion of their work together through new partnerships with [Auto Use](#) and [Soda Capital](#). Auto Use, a U.S.-based provider of commercial auto financing solutions, and Soda Capital, Australia's fastest-growing non-bank lender specializing in floorplan and distribution finance, will now work with the two companies to digitize and automate key components of their lending operations. Using the end-to-end wholesale financing solution powered by both SBS and Vero, the lenders will streamline workflows, optimize risk management and gain real-time visibility into inventory data and dealer performance.

For auto and equipment manufacturers, banks and lenders, floorplan financing offers a strong growth opportunity– but many of the processes required to support the business are still rooted in monolithic, legacy systems and manual workflows. This includes everything from onboarding dealers and completing funding processes to managing risk and conducting inventory audits. These traditional approaches can make it difficult for lenders to scale, expand into new markets and effectively support dealers. The operational overhead of managing wholesale financing programs makes it difficult for smaller local, regional and community financial institutions to offer the business-critical solutions that dealers in their communities need.

Together, SBS and Vero deliver an end-to-end wholesale financing solution tailored to the specific needs of small, mid-sized and large lenders in the market. Using the SBS Financing Platform (SFP-W) to digitize back-office functions such as loan processing, billing and inventory auditing, Vero's digital front-end platform streamlines the entire loan lifecycle—from onboarding and credit evaluation to funding, collections, title management and risk monitoring. This enables lenders like Auto Use and Soda Capital to modernize operations and free up their teams' capacity so they scale their floorplan offering effectively while delivering better experiences for their dealers.

With 50+ years of experience serving auto dealers and their customers across the Northeast U.S., Auto Use will use the VeroOS platform to digitize its floorplan lending operations as it competes in the rapidly evolving, digital-first credit landscape. The modern, cloud-native solution backed by the SBS SFP platform—enables Auto Use to reduce manual touchpoints by automating funding and repayment workflows and gain real-time visibility into loan and dealer performance. With embedded partner management, AutoUse can also configure workflows specifically built for each customer while streamlining their accounting processes. As their program grows, AutoUse will continue to leverage the platform to introduce more automation and deepen integration with third-party systems—such as title tracking, credit bureaus, and audit providers—laying the groundwork for future enhancements.

“Transforming lenders’ wholesale operations is most effective when modernization happens across both their internal and customer-facing processes, but this can be especially difficult for small and mid-sized lenders that have more limited resources to allocate to wholesale financing relative to larger enterprises,” said James Powell, Global Head of Lending, SBS. “With Vero, our solution is uniquely positioned to support these lenders across every step of the financing journey so they can strengthen their operations and offer better dealer experiences.”

Soda Capital, a non-bank lender specializing in floorplan and distribution finance for manufacturers, distributors and dealer networks, will work with Vero and SBS to automate critical lending processes as it scales, to continue to deliver the fast, flexible and transparent financing solutions it’s known for. By leveraging the wholesale financing platform, the company will streamline loan origination processes, servicing and portfolio management to improve dealer funding and boost operational efficiency. With greater access to real-time data insights and seamless integration with third-party partners, Soda Capital aims to increase transparency in dealer financing, optimize credit risk management and improve capital deployment to ensure funding is allocated efficiently. The partnership with Australia-based Soda Capital also marks Vero’s international expansion beyond the U.S.

“AutoUse and Soda Capital are two leading independent financial institutions – on two different sides of the world – who understand the value of an all in one wholesale finance solution,” said John Mizzi, CEO, Vero Technologies. “By working with SBS, we’re providing these lenders with the innovative technology they need to modernize their operations, so they can focus more on what matters—scaling their business and building long-standing customer relationships.”

AutoUse and Soda Capital are the latest to join the growing number of financial institutions across the world who leverage the digital wholesale platform.

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#### About Vero Technologies

Vero Technologies is a leading provider of wholesale financing solutions for dealers across auto, marine, powersports, agricultural equipment, among other verticals of manufactured goods.

Vero partners with banks and specialty finance companies to enable its lending-as-a-service program for dealers of manufactured goods. Its innovative platform offers real-time inventory and financial analytics, advanced risk management capabilities, and streamlined operational processes.

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## About SBS

SBS (ex-Sopra Banking Software) 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, Société 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.

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