Digital Floorplan Compliance Inc. Launches Continuous VIN-Level Collateral Assurance for Automotive Floorplan Lending

Automotive Floorplan Lender Compliance Webinar: June 25,2026 1PM EDT-Zoom

New Standard of Care for Automotive Loan Collateral Assurance

LAKE FOREST, IL, UNITED STATES, June 9, 2026 /EINPresswire.com/ -- Digital Floorplan Compliance Inc. (DFC), the automotive finance sector's newest collateral assurance technology company—game changer, today announced the launch of the industry's first lender grade, continuous, VIN level collateral assurance platform. DFC is engineered to modernize how banks, finance companies, and OEM captives manage risk across the $500B+ US and Canadian automotive floorplan financing sector and audit ecosystem — a sector still operating largely without real time collateral verification.

> "The floorplan financing sector has reached an inflection point where manual legacy audits can no longer keep pace with the speed, complexity, and risk profile of today's dealer environment"
>
> *Peter Leger CEO, Co-Founder DFC*

DFC introduces a modernization standard of care that strengthens fraud detection, improves dealer inventory validation, and supports rising regulatory expectations for collateral assurance, CECL accuracy, and immutable audit defensibility.
Webinar Registration Link:
https://zoom.us/webinar/register/WN_yrWFNuxGScy2F16-LcYlLg#/registration

Industry First: Continuous, Digital, Real Time Collateral Assurance
For decades, floorplan lenders have relied on manual, episodic, sample-based audits — a model increasingly misaligned with today's fraud patterns, dealer liquidity pressures, and regulatory scrutiny. DFC replaces this outdated approach with:
• Continuous VIN level monitoring — automated, real-time verification of every unit on a dealer's floorplan
• Immutable audit evidence, eliminating blind spots in traditional audit cycles
• AI driven geolocation and timestamp validation — confirming asset presence, movement, and

retail events
• Automated retail event detection — instant identification of sold units and curtailment triggers
• Audit ready evidence trails — digital documentation aligned with OCC/FDIC expectations
• Portfolio level risk intelligence — AI driven early warning indicators for dealer distress
DFC is the first platform to deliver continuous collateral assurance at scale with immutable audit evidence, eliminating blind spots inherent in traditional audit cycles.

How DFC Works
DFC integrates secure geolocation validation, AI driven VIN recognition and anomaly detection, as well as automated data reconciliation with dealers' DMS and lenders' ERP systems to create a real time, lender-controlled source of truth for every financed asset.
• Real time vehicle tracking — on lot and off lot
• AI verifies VIN, location, timestamp, and unit status
• Automated reconciliation against dealer DMS and lender floorplan records
• Exceptions, missing units, and retail events flagged instantly
• Continuous dashboards, alerts, and audit ready documentation
The result is a modern, automated, regulator aligned collateral assurance workflow that replaces manual audits with continuous oversight.

Quantified ROI for Lenders
DFC delivers measurable financial and operational impact that legacy audit providers cannot match:
• Fraud loss reduction — continuous monitoring eliminates multi month blind spots
• Operational efficiencies — digital scans reduce labor intensive field audits for lenders and dealers
• Improved CECL reserve accuracy — real time collateral data strengthens provisioning models
• Earlier detection of dealer distress — portfolio analytics identify liquidity risk sooner
• Operational scalability — lenders can expand portfolios without expanding audit teams
Quote from Peter Leger
CEO and Co-Founder, Digital Floorplan Compliance Inc. "The floorplan financing sector has reached an inflection point where manual legacy audits can no longer keep pace with the speed, complexity, and risk profile of today's dealer environment. DFC delivers what lenders, regulators, and investors have been demanding — continuous, digital, VIN level collateral assurance—24/7/365.

I have spent my 35+ year career building industry defining modernization platforms in automotive — from ADP AutoConnect, the first internet channel for automotive retail (Now Cox's Autotrader.com), to Credit Connection (Now Cox's DealerTrack), the first online consumer auto lending ecosystem. Each innovation emerged from recognizing when an industry had reached a breaking point by not keeping up with technology advancements.

Floorplan lending and collateral assurance is at that same inflection moment today. The sector needs a paradigm shift to real-time loan collateral assurance, which is why I designed and developed DFC with some key strategic partners. With my background as President of ADP Dealer Services (now CDK Global), CEO of MSX International (Bain Capital), CEO of Credit Management Solutions Inc. (now Cox Automotive), President Reuters Trading Room Systems and earlier leadership roles at PwC, I have seen firsthand how modernization and adopting key technologies transform risk, transparency, and lender and dealer confidence.

DFC is not an incremental improvement — it is the new standard of care for the industry."

About Digital Floorplan Compliance Inc.
Digital Floorplan Compliance Inc. is the first company to deliver continuous, digital, VIN level collateral assurance for the automotive floorplan financing sector. DFC enables lenders to modernize risk management, reduce fraud exposure, strengthen CECL accuracy and optimization, and meet rising regulatory expectations through real time collateral verification and automated audit workflows. Learn more at www.digitalfloorplancompliance.com

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