

2025

Auto Finance

Marketing Compliance Guide

Threats, trends and solutions



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Executive Summary



The auto finance sector is in the midst of a convergence of digital transformation, evolving consumer expectations, and tightening regulatory framework.

For Marketing and Compliance teams, this shift presents both tremendous opportunities and significant risks.

In the U.S., the industry has seen notable consumer protection actions, including those under the Truth in Lending Act (TILA), the Consumer Leasing Act (CLA), and the introduction of the CARS Rule (Comprehensive Automotive Rules for Sales). These changes in legal standards are demanding more from compliance teams, who must stay on top of evolving regulations.

At the same time, compliance teams need to collaborate with marketing to handle the increasing demands of content generation. The pressure to keep up with this volume is straining their capacity to process reviews and approvals efficiently.

One of the main drivers of this challenge is the rise in digital ad spend, which calls for a more scaled approach to content production. However, relying on compliance teams to manually review each iteration is

becoming increasingly impractical. In essence, they're at risk of running out of "ink" trying to keep up.

Auto Finance firms entering 2025 with brittle manual systems conducting compliance checks manually will be slow and prone to error. The good news is that it is possible to not only deal with compliance reviews more efficiently, free up capacity while doing so.

This guide will provide you with an overview of:

- Upcoming marketing compliance trends and threats
- Results from our recent research that gets to the heart of the issues faced by marketing compliance teams
- The practical solutions teams are using to help fast track the launch and management of legally approved assets
- Results from teams who have made the transformation

Disclaimer: This document is not intended as a substitute for legal advice. This report has been prepared using both public and private data by IntelligenceBank, a provider of software that helps companies stay on brand and adhere to regulatory compliance. Companies should seek professional legal and regulatory advice when establishing internal compliance protocols.





7 Critical Insurance Marketing Compliance Trends & Threats



These trends and threats have the potential to undermine marketing compliance teams operating without an efficient workflow and review system.

1

Regulators ramp up scrutiny on the Auto Finance industry with a focus on transparency. With the steep rise in car prices following the COVID-19 pandemic leading to increased levels of auto loan debt, the Consumer Financial Protection Bureau (CFPB) began closely monitoring auto lending practices that may hinder a fair, transparent and competitive marketplace. The Federal Trade Commission (FTC) has also begun addressing deceptive practices in auto financing in earnest, particularly by dealership owners. In 2023, the agency continued litigation against both a company and its owner for alleged violations of the FTC Act and the Truth in Lending Act (TILA). The company used deceptive mailers, falsely claiming affiliation with government COVID-19 stimulus programs and misleading consumers about winning valuable prizes to lure them to auto sale events.¹

2

New auto finance rulemakings and policy developments due Q1 2025. In 2023, the FTC finalized the new Combating Auto Retail Scams (CARS) Rule, which addresses deceptive tactics in car sales, financing, and leasing. The CARS Rule aims to save consumers over \$3.4 billion annually by prohibiting false statements about pricing and costs, ensuring transparency around optional add-ons, and requiring clear consumer consent for all charges. As of December 2024, launch of the rule has been delayed due to additional reviews, however it is anticipated a full launch will occur early 2025.²

3

CFBP goes after deceptive auto loan marketing and disclosure violations. The CFPB published its Fall 2024 Supervisory Highlights, revealing key findings from examinations in the auto finance market. The report identified misleading marketing practices, including “as low as” APR rates that were not realistically attainable for subprime borrowers, leading to corrective actions by the companies involved. Additionally, the CFPB found violations of the Truth In Lending Act regarding inaccurate prepayment penalty disclosures, with companies required to revise their disclosures to comply with Regulation Z. These findings highlight ongoing challenges in transparency and accuracy in auto loan origination.³



4

Regulators use AI to detect compliance breaches, increasing the volume of warnings and penalties. Rather than relying on consumer complaints, regulators are now using proactive ad monitoring systems. For example, The Advertising Standards Authority in the UK (ASA) is leveraging AI technology to enhance its regulatory capabilities. In 2023, the ASA amended or withdrew a staggering 27,000+ ads; 92% of which were identified using AI. In 2024 the ASA more than tripled its target by processing up to 10 million ads.⁴ Similar measures are in the process of being implemented by the Financial Conduct Authority (FCA), the Securities and Exchange Commission (SEC) and the Consumer Financial Protection Bureau (CFPB) in the US, the European Securities and Markets Authority (ESMA) and the Australian Securities and Investments Commission (ASIC). Scrutiny is particularly focused on financial products such as crypto assets, loans, credit, terms, fees and potential risks.

5

Digital ad spend will rise by 17%, adding to Compliance team review volume. EMARKETER reported 79.7% of total US ad spend in 2024 was digital and forecasts 17.2% growth in Financial Services digital ad spending in 2025.⁵ This is driven by the continuing normalization of online services, as well as a generational shift in those making larger financial decisions. These changes create more touchpoints that demand thorough compliance monitoring both before and after launch.

6

AI-assisted content creates additional compliance risk. While we were all enchanted by the possibilities of generative AI over the past two years, 2025 is expected to see broader, practical mainstream adoption across all marketing content. Gartner estimates that by 2025, 30% of outbound marketing messages will be created by generative AI. According to Chief Marketer, 62% of use cases are copy related and 44% image and video related.⁶ This ability to scale brings obvious ROI, but it also increases compliance risks. AI can produce large volumes of content quickly, but without proper oversight, unintentional breaches may occur. This challenge is heightened by expanding regulatory mandates, geographic variations, increased content volumes, and tight deadlines, making thorough reviews more difficult to maintain.

7

Cost pressures force Auto Finance firms to rethink compliance strategies. Cost cutting will still be a defining strategy for much of the business world with greater pressure to boost efficiency. Consequently the traditional response to increased compliance workload—hiring more staff—is being replaced by leaner processes and better use of external technology and systems. Centralized and collaborative creative workflows, integrated with industry-specific compliance checkpoints that leverage automation and AI, are becoming the norm in the financial services sector. This trend reduces the need for extensive human oversight while maintaining compliance standards, (often at a faster pace).



Problems Facing Compliance Teams

IntelligenceBank conducted extensive research into the compliance issues facing organizations, how they are using AI to solve them, and the results they are seeing.

Survey participants had diverse responsibilities such as legal and marketing compliance, creative team leads, risk analysts, technology integration specialists and project managers.

The 10 Most Common Compliance Problems

Respondents sought to solve a range of problems, primarily revolving around inefficiencies in managing marketing compliance via manual processes, and the complexity of regulatory requirements.

1

Manual Processes

Many respondents relied on manual review processes through email and spreadsheets, which were time-consuming and prone to errors. For instance, one organization reviewed 22,000 pieces of material annually through a manual process tracked in Excel.

2

Cumbersome Systems

Solutions such as SharePoint and Lotus Notes were cumbersome and did not work effectively for managing compliance, leading to frustrations among users.



**3**

Repeated Mistakes

Reviewers frequently encountered the same mistakes in documents or on websites, wasting time on repeated checks instead of addressing more critical compliance issues.

4

Multiple Reviews

Back-and-forth between legal compliance, marketing, brand compliance creates significant delays.

5

Inconsistent Rule Application

Challenges in applying consistent compliance rules across content types contributed to failures. In addition, legal interpretations fluctuated depending on who was asked. Marketers needed one answer they could run with.

6

Delayed Approvals

Manual approval processes suffered from delays due to regulatory complexities, causing frustration among marketing teams

7

Lack of Automation

The absence of any automated compliance checks made it challenging to maintain efficiency and accuracy in document reviews.

8

Ineffective Tracking

Tracking compliance through manual means often resulted in a lack of audit trails, making it difficult to ensure accountability and transparency.

9

Heavy Workload on Compliance Teams

Experienced compliance professionals were overburdened with routine checks, limiting their ability to focus on more strategic aspects of compliance. Take for example a large bank, which typically produces between 20,000 and 100,000 assets a quarter. To manually review that is quite a feat - not to mention tedious and expensive. To quote a large New York based fund manager,

“I can’t continue to manage my risk by growing my head count.”

10

Integration Issues

Manual systems lacked necessary integrations, making it difficult to streamline workflows and enhance efficiency.



How Auto Finance Achieves Marketing Compliance



In response to the rise in content volume and AI-assisted regulatory activity, a growing number of teams are automating compliance reviews to save time and reduce risk. Increasing reliance on technology to expedite content reviews also decreases the need to scale compliance programs with headcount.

10 Real Life Use Cases for Automated Compliance Reviews

While the notion of using AI to manage compliance is easy to grasp, how does that play out in the practical application? Here are several examples from respondents who have successfully integrated AI-driven compliance solutions into their workflows.



IntelligenceBank is central to operations at Angle Auto Finance. Users know it as 'The Introducer Hub' and it's become the go-to for everything they do with our organization.

– Rebecca Henderson | Head of Marketing Product & Dealer Performance
Angle Auto Finance



1

Ad Compliance Assistance

Automated compliance reviews help ensure that advertising content adhere to legal standards and regulations. By integrating AI-driven checks, organizations can catch misleading claims or omissions in their ads before they go live, reducing the risk of regulatory penalties and maintaining consumer trust.

2

Creative Content Review Automation:

Organizations utilize AI compliance scanning to automate the review of various content types, including Word docs, PDFs, audio files, video files, web pages and presentations. Much of the content in these documents comprises briefs and artwork.

**3**

Compliance Rule Customization

Companies tailor compliance rules within the IntelligenceBank platform, allowing for specific industry regulations to be met, such as those mandated by FINRA or SEC for financial communications. They can also adjust for sensitivity to certain areas of focus.

4

Out-of-the-Box Compliance Rule Implementation

The IntelligenceBank platform offers ready-to-go packages to meet marketing compliance requirements for specific regulatory requirements such as FINRA, the ACCC and others.

5

Audit Trail Management

The platform provides an audit trail that enhances transparency and accountability in compliance approvals. There is no need to rely on third-party services or record keeping in spreadsheets and emails.

6

Suggestions for Improving High-Risk Content

The software's ability to use gen AI to identify high-risk phrases and suggest alternatives helps compliance teams prioritize their review efforts on the most critical content.

7

Streamlined Approval Processes

Integration with creative approval systems facilitates faster and more efficient processing of marketing materials, reducing bottlenecks in the compliance workflow.

8

Continuous Learning and Adaptation

Users reported AI compliance monitoring is improving over time, learning how to apply rules more effectively in different contexts, which enhances the overall compliance framework.

9

Support for Regulatory Changes

The platform's ability to adapt to changing regulations allows businesses to stay compliant without significant overhauls in their processes.

10

High Engagement Across Departments

Without a centralized platform, it can be difficult to get compliance teams on the same page. With the introduction of a centralized platform like IntelligenceBank, many users interact with the platform daily and see it as an indispensable tool deriving value from not just efficient compliance assurance, but also smoother relationships between departments.



Expected Results from AI-Assisted Content Reviews

While Return on Investment (ROI) will differ greatly according to the volume of activity and complexity of an organization's content production, there are some benchmarks that can help you determine potential ROI.

IntelligenceBank used anonymous amalgamated data from its client pool to measure the potential FTE savings. The findings showed the average number of comments on a marketing asset, such as a promotional

email, downloadable guide or display ads ran at 10 per asset. The average time saved resolving each comment via AI reviews ran at 15 minutes per comment.

Therefore, if your organization produces even as little as 5 assets per week, your organization can save ~2,600 or ~1.3 FTE in review time. The following case study demonstrates a live example of the returns experienced by IntelligenceBank customer Angle Auto Finance.



Angle Auto Finance Case Study



Angle Auto Finance, a fast-growing non-bank financial services provider, understands the importance of seamless operations. With a focus on empowering dealers and simplifying the loan origination process, Angle Auto sought a solution to manage its growing volume of marketing content without compromising compliance or quality. In this case study, we explore how Angle Auto leveraged IntelligenceBank's brand workflows and AI-powered marketing compliance solutions to ensure fast, efficient, and compliant advertising approvals across its extensive dealer network.



Overview



Created in 2021, and launched to consumers in 2022, Angle Auto Finance is a leading non-bank financial services provider. Their mission is to help get more drivers behind the wheel – which means finance origination must be seamless for both originating dealers and car buyers. Known for being highly customer focused, they make smart use of technology to streamline the loan origination process.

This approach permeates through the entire organization, with internal systems designed to

reflect the same philosophy. IntelligenceBank's brand workflows and automated marketing compliance review solutions were some of the first platforms they onboarded at the commencement of their business.

We asked Rebecca Henderson, Head of Marketing, Product and Dealer Performance, and her colleague Cliff Tham, Senior Manager Channel Experience to share their experience with the platform and some of the results they've seen.



The Challenge



“At its inception, Angle Auto Finance inherited around 800 physical dealerships as well as B2B wholesale and novated lease provider relationships. Being in a highly regulated industry and having a large volume of diverse advertisers to accommodate, we needed a system that would facilitate self-service and speed without compromising quality and accuracy.” said Rebecca. This translated to enabling dealers to submit advertising through the system and receive real-time feedback.

The changeable nature of government imposed regulatory rules meant there was still a need to review many pieces of content to ensure compliance.

At business inception, the Angle Auto team focused on getting systems and processes in place that would allow for scale approvals as the business grew. This meant that loan originator advertising approvals could be quickly and easily obtained to ensure compliance – without the need to add staff as volumes increased.

As a start up, Angle Auto knew they didn’t have the operational capacity to manually traffic and approve each and every marketing asset through legal. Rebecca noted “If we’d tried to launch advertising with a small compliance team, it would have blown us up.”

The Solution



Brought to life in just 30 days, the IntelligenceBank creative repository and workflow platform provided the centralization and structure needed to manage content creation, approvals and production.

It offers different views for different users. For instance, employees are served a brand hub and advertising support functions whereas dealers and novated lease partners use IntelligenceBank as a gateway into the loan origination system, policies, procedures, quick reference guides, learning platform as well as advertising support.

For marketing compliance, Angle Auto worked with the team to understand what business rules were needed to

support self generated advertising approval. This meant advertising created by dealerships could be uploaded to the platform and receive an instant diagnostic report advising whether it was compliant before submitting it for final approval. “The only materials referred to legal and compliance are ones that fall outside the use cases that are already proven on the platform” said Rebecca.

Additionally, an AI-powered website compliance scanning system was implemented to monitor any stray unauthorised communications or content that had simply dated. This scanning ensures that finance information and brand assets remain brand and legally compliant.



The Results



The scale this combined solution has allowed Angle Auto to achieve is astonishing. Rebecca pointed out in her experience, “Previous manual solutions across this volume would allow for sample testing only. You can never get the in-depth comfort that we can get knowing that all of our websites are scanned.”

In fact, Angle Auto now conducts different levels of scanning – a deep scan every three months and a lighter one every month. When a piece of content is flagged as a compliance risk, Angle Auto views this as hugely informative. It highlights areas where education is needed or where rules need to be refined.

When asked how dealers reacted to the compliance platform, Cliff remarked it had “been welcomed by our dealers. It is easy to use and allows their agency to work self-sufficiently with fast turnaround times.” The platform has grown to become a game changing communications hub that enables not only speed to market and efficiency but elevates the service level they deliver to dealerships. He added that while this real-time AI solution saved significant FTE hours across the board, dealer success is what matters. “While we prioritise compliance, we also want our dealers’ business to grow. That’s why we make their advertising process as easy and seamless as possible.”

Web Risk Scanning

1.6m

pages scanned
each year

28

monthly reports
delivered

20,700

FTE weeks saved
~400 years!

9,217

potential risks
identified in last report

Document Risk Scanning

45

external and
internal users

2

minutes per
document review



Sources



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About IntelligenceBank



An intelligent content operations platform that helps marketing and compliance teams accelerate the creation, management and distribution of approved content.

Unlike other solutions, IntelligenceBank is a complete end-to-end platform, delivering a single place for quick collaboration among marketing, brand, communications and compliance teams.

The platform leverages AI and automation to ensure legal and brand compliance during content production and after content has gone live.

Learn more at IntelligenceBank.com



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