



2026

Auto Finance

Marketing Compliance Guide



TABLE OF CONTENTS

Executive Summary	03
Why Marketing Compliance is More Complex in 2026	05
Problems Affecting Auto Finance Compliance Teams	08
How Auto Finance Lenders are Modernizing Compliance	10
Expected Results from AI-Assisted Content Reviews	14
Real-Life Results	15



EXECUTIVE SUMMARY

The auto finance world is heading into 2026 with a familiar yet intensifying problem

Marketing is moving faster than Compliance can keep up.

Digital transformation has supercharged creative output. Gen AI tools now churn out more content and more personalized offers than ever before. That's great for growth, but it's also multiplying compliance risk. Every new ad, social channel or landing page becomes another chance for something to slip through the cracks.

“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

Changing legislation is also a factor that detracts from the speed at which content can launch. In the U.S. for instance, although the Federal Trade Commission's (FTC) CARS Rule (Combating Auto Retail Scams Rule) was vacated by a federal court in early 2025, many of its core ideas, such as clear disclosure of total price, honest advertising of add-ons, and transparent consent are shaping enforcement priorities at both federal and state levels. Meanwhile the Australian government has introduced [new rules for financial products advertising on Meta](#) and in the [U.K. there are ongoing reforms](#) to how vehicles are sold and financed. Keeping up with the expectations of multiple regulators puts more strain on internal approval resources.

Compounding these challenges is the necessity to monitor third party websites for marketing compliance. Most auto-finance lenders rely on hundreds of franchised or independent dealers to promote their offers online. The problem is, those dealer websites are often outside the lender's direct control. Rates change, disclaimers expire, old ads linger and yet, regulators have made clear that lenders themselves are still on the hook for any breaches. Regulators, however, maintain that inaccurate or outdated financing claims on dealer sites can count as deceptive practices, even when the lender didn't post them.



Put simply, compliance risk isn't just sitting in your marketing department anymore. It's spread across a vast network of digital channels and third-party sites. If your systems are still built around manual checks, shared inboxes and PDF markups, you'll struggle to keep up.

Many firms have modernized how they review, approve and track marketing content by building digital workflows that can scale with the pace of marketing, not fight against it.

This guide will walk through:



What factors will bring more complexity auto finance lenders in 2026



The specific problems dogging manual compliance reviews



Solutions Marketing and Compliance teams can adopt manage regulatory requirements and speed to market



Real world results



Disclaimer: This document is not intended as a substitute for legal or regulatory 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.



WHY AUTO FINANCE MARKETING COMPLIANCE IS MORE COMPLEX IN 2026

Marketing compliance in auto finance has never been simple, but 2026 is bringing a new level of complexity.

Regulatory scrutiny is widening, technology is accelerating content production and the speed at which campaigns go live has outpaced the traditional compliance process. The challenge now isn't just following the rules, it's keeping up with how quickly content, deadlines and media avenues are changing.

Below are the key forces that are reshaping how compliance teams operate and why old, manual review systems are no longer enough.

01

Streamline Workflow for Faster Processing

AI tools are enabling marketing teams to produce content at industrial scale. That means more campaigns, more versions and more ways for mistakes to sneak in such as outdated APRs or missing disclaimers. And while there is widespread adoption of gen AI amongst marketers, only [15% of US marketers](#) say they have robust AI governance. In other regions the figures were even lower, with only 11% in the Americas, 10% in APAC and 5% in EMEA comfortable with their governance.

Why it matters:

Compliance teams built for manual, campaign-by-campaign review are falling behind. Without automated review workflows, and firm governance over what is being produced, companies risk releasing non-compliant content faster than they can check it.

02

Content Volume and Channel Proliferation are Overwhelming Manual Review

It's not just gen AI that is driving the volume of creative content produced. Digital ad spend keeps climbing and with it, the number of channels and creative formats marketers must monitor - from social and programmatic to Google Ads and co-branded digital promotions.

Why it matters:

With more content to review and approve, traditional methods like email markups and PDF sign-offs are no longer sustainable. Scalable systems with built-in audit trails are becoming essential.



03

Local Regulation Is Fragmenting the Rulebook

Auto finance providers have to satisfy both overarching federal laws and specific state, territory or province consumer protection laws. This is most notable in the U.S. where whilst federal oversight still dominates, [state regulators](#) will take a much bigger role with their own disclosure rules, investigations and enforcement actions in 2026. [Many states](#), including California, Massachusetts, Pennsylvania and Oregon are adopting legislation that mirrors or advances the themes of the vacated federal Combating Auto Retail Scams (CARS) Rule.

Why it matters:

National campaigns that run across multiple states may face different disclosure standards and consent requirements. A one-size-fits-all approach to compliance no longer works.

04

Dynamic and Real-Time Creative Complicates Audit Trails

Automated, data-driven ads that change content or pricing in real time are becoming the norm. But every variant, (even for a single offer), creates new compliance exposure. These fast-moving campaigns make it harder to document exactly what ran, when it ran.

Why it matters:

Regulators expect lenders to know what version of an ad went live, where and when. Without reliable digital archives, proving compliance after the fact becomes nearly impossible.

05

Data Privacy and Third-Party Targeting Rules are Colliding with Marketing Law

Marketing that uses credit data, location targeting or behavioral tracking now sits squarely at the intersection of advertising and privacy law.

Why it matters:

Compliance teams must understand not just marketing disclosure rules but also privacy, consent and data-handling requirements — a new and growing layer of risk.



06

Green and Subscription-Based Financing Brings New Disclosure Challenges

As the market shifts toward EVs, battery financing, and usage-based vehicle models, marketing teams are making new claims around sustainability and value. Violations, or greenwashing, lead to significant financial and reputational damage.

Why it matters:

“Green” and subscription-based offers carry unique disclosure and fairness risks. Every claim must be transparent, substantiated, and aligned with actual financing terms.

07

Influencer and Affiliate Marketing Are Expanding Risk Exposure

Finance brands and auto dealers are increasingly using influencer and affiliate partnerships to promote offers on social media and video platforms. But these posts often bypass formal approval processes and can include unsubstantiated or incomplete claims.

Why it matters:

Regulators such as the FTC, the Financial Conduct Authority (FCA) and the Australian Securities and Investments Commission (ASIC) have made clear that sponsored content must include full disclosures. As well as that, lenders are responsible for ensuring that influencers, affiliates or co-marketing partners don’t misrepresent financing offers or omit key terms.

The challenge now isn't just following the rules, it's keeping up with how quickly content and deadlines are changing.



PROBLEMS AFFECTING AUTO FINANCE COMPLIANCE TEAMS

Based on our experience servicing the auto finance industry, we've solidified ten primary problems common to all. They revolve around inefficiencies in managing marketing compliance manually and the complexity of regulatory requirements.

THE 10 MOST COMMON COMPLIANCE PROBLEMS

Keeping third party (dealer) content compliant

Checking hundreds of constantly changing dealer-managed websites and ads for outdated rate promotions, missing disclaimers or inaccurate disclosures is an impossible task. With ultimate responsibility resting with the lender there's often little concern from the dealer.

Manual Processes

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

Cumbersome & Fragmented Systems

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

Repeated Mistakes

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

Multiple Reviews

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

Manual systems weren't built for today's marketing speed and Compliance is paying the price.



THE 10 MOST COMMON COMPLIANCE PROBLEMS

Inconsistent Rule Application

Challenges applying consistent compliance rules across content types contributed to failures. In addition, legal interpretations fluctuated depending on who was asked.

Delayed Approvals

Marketing's complaints that the approval process is slow causes frustration among Compliance teams overburdened with routine checks and increasing content volumes.

Ineffective Tracking

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

Integration Issues

Manual systems lacked necessary integrations, making it difficult to streamline workflows between departments.

Compliance Fatigue Among Teams

With mounting content volumes and tighter deadlines, compliance teams are under growing pressure to keep pace. Constantly reviewing repetitive materials without modern tools or clear prioritization leads to review fatigue, which in turn increases the chance of oversight and missed risks.



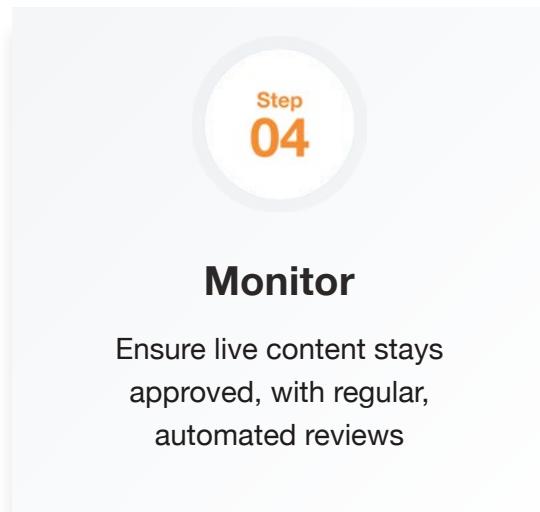
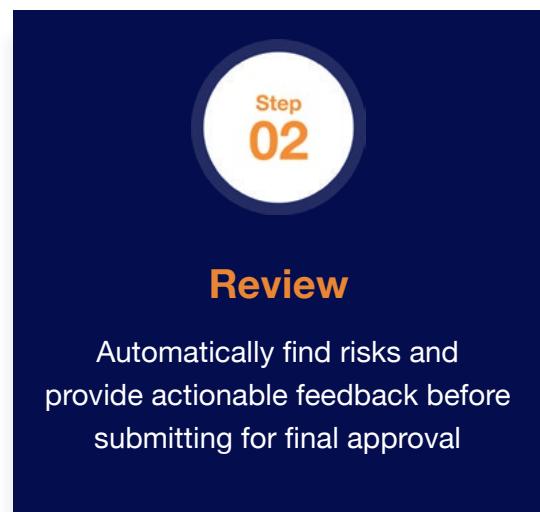
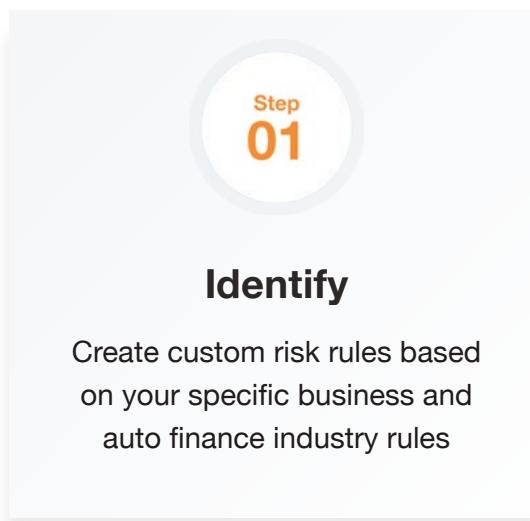


HOW AUTO FINANCE LENDERS ARE MODERNIZING MARKETING COMPLIANCE

In response to the rise in content volume, diversification of media channels and the emergence of [AI-assisted regulatory activity](#), teams are now automating compliance reviews to both speed up reviews and reduce risk.

Here's how Marketing and Compliance teams have successfully integrated AI-driven compliance solutions across workflows and mediums:

AI-POWERED RISK DETECTION PROCESS





TYPES OF RISK DETECTED

Using a combination of deterministic AI (for consistent, rules-based checks) and agentic AI (for more contextual, human-like understanding), the platform delivers reliable compliance insights whether from straightforward detections to more nuanced recommendations on tone and clarity.

Here are just some of the risks our system can identify automatically:



High Risk Words

Phrases containing “lowest”, “best” or “free”



Missing Text

Identify missing mandatory information when offers are mentioned



Disclosures & Disclaimers

Highlight incorrect or missing disclosures and disclaimers



Prominence of Information

Ensure disclosure text is legible and prominent



Numbers & Currencies

Check all numbers have the correct symbol (%, \$, £)



Dates

Check all promotional end dates are accurate



Proximity of Elements

Ensure a price is always in the same sentence as a product



Spelling

Check for spelling mistakes or regional-specific language



Logos

Confirm a logo is present and correct



Images

Identify images that are non-compliant or off-brand



Tone of Voice

Check readability, avoid jargon, limit sentence length



Readability

Check readability by determining reading age



LEGAL AND BRAND RISK CAN BE DETECTED ACROSS THESE CHANNELS



Images & Documents

Teams use real time AI compliance reviews to check loan documents, rate sheets and marketing materials to identify compliance risks as they work.



Web Pages

Reports check thousands of live web pages to flag outdated rates, missing disclaimers or misleading terms.



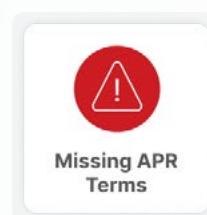
Live Ads

Check hundreds of live Google ads offering various rate and promotional offers faster and with more accuracy than humanly possible.



Social Media

Social content is often published faster than you can review it. AI social reviews catch risky or non-compliant content.





What sets IntelligenceBank's marketing compliance reviews apart is the ability to work seamlessly within an end-to-end content delivery system. Reviews integrate directly with IntelligenceBank's Digital Asset Management (DAM) and workflow tools as well connecting with popular platforms like Microsoft, Google and Figma to enable real-time risk detection as you create content.

The platform delivers a complete marketing compliance ecosystem designed to break down silos between departments and make every stage of approval faster, smarter and more transparent.

Audit Trail Management

Every action is tracked, creating a clear audit trail that enhances transparency and accountability across compliance approvals. No more third-party record keeping or scattered spreadsheets and emails.

Streamlined Approval Processes

Integration with creative approval systems accelerates the sign-off process, reducing bottlenecks and ensuring campaigns move forward without unnecessary delays.

High Engagement Across Departments

By centralizing Marketing, Legal and Compliance within one shared platform, teams across marketing, legal, and compliance can collaborate effortlessly. Many users report daily engagement and describe IntelligenceBank as indispensable - not just for managing compliance efficiently, but for improving 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.

10

comments per
asset

15

minutes saved
per comment

43

hours saved per
week



Real-Life Results

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 unauthorized 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 prioritize 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 Review Results

1.6 million

pages scanned
each year

20,700

FTE weeks saved
~400 years!

12,000

potential risks identified
in last report

Document Risk Review Results

45

external &
internal users

2

minutes per
document review

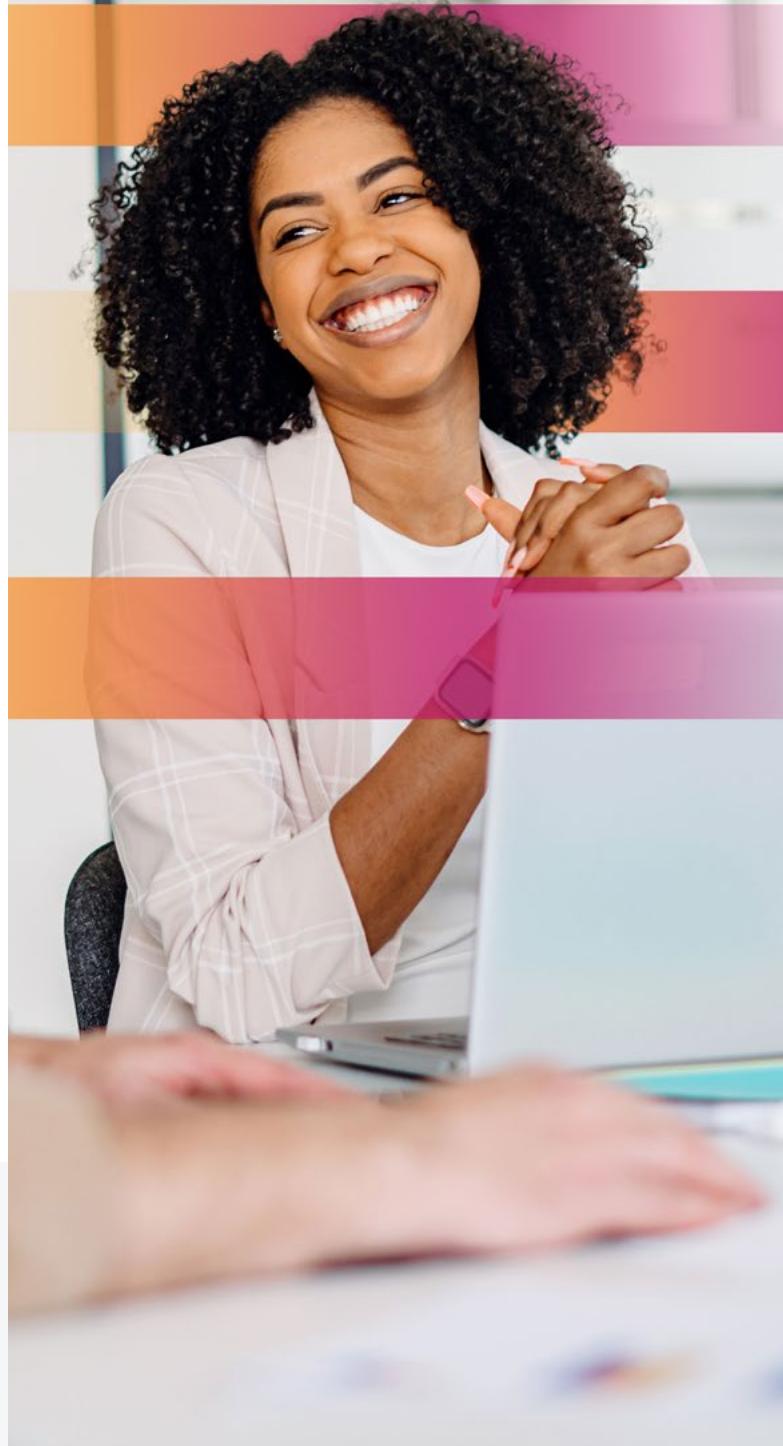
Ready to Simplify Your Compliance Process?

Upholding marketing compliance doesn't have to be a headache. With the right software and processes in place, you can ensure your marketing materials are compliant, accurate and effective.

IntelligenceBank's AI content compliance solutions are designed to help banks like yours take a proactive approach to regulatory requirements while saving time and reducing risk. It's a great way to get up and running faster than building a solution from scratch, knowing that what the regulators are looking for is the same thing the software is pre-programmed to catch.

[Contact us](#) today to learn more or book a demo.

Learn more at IntelligenceBank.com



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