



IVSG
DFC

DIGITAL FLOORPLAN COMPLIANCE (DFC)
TRANSFORMING COLLATERAL RISK ASSESSMENT



SMARTER TECH. STRONGER CUSTOMERS™



CheckVentory

OVERVIEW

MARCH 2026

INDUSTRY FIRST !

IVSG + CHECKVENTORY PARTNERING

TO PROVIDE REAL-TIME DIGITAL FLOORPLAN COMPLIANCE OVERSIGHT (DFC)

Why IVSG + CheckVentory—Unique Partnership

- ✓ 20+ years of DMS integration, floorplan auditing/compliance and digital technology innovation
- ✓ Designed for litigation-credible, regulator-aligned, fraud-resistant operations

PROTECT

✓ YOUR COLLATERAL.

✓ REDUCE FRAUD.

✓ MODERNIZE COMPLIANCE



SMARTER TECH. STRONGER CUSTOMERS™



CheckVentory



DIGITAL FLOORPLAN COMPLIANCE (DFC)
TRANSFORMING COLLATERAL RISK ASSESSMENT

Your Dealers Move Inventory Every Day. DFC Shows You What's Real.

Digital Floorplan Compliance (DFC) gives lenders real-time collateral verification and early-warning visibility across your entire dealer network.



Lenders Network Exposure Map



Why Traditional Controls Fail Lenders

- Field audits are slow, inconsistent, and easily gamed.
- Dealer-submitted inventory lists are unverifiable.
- Lot-swaps & off-site storage create blind spots.
- Aging reports mask missing or misallocated units
- Lenders lack unified, real-time visibility across dealer regions

Lender Exposure Matrix

Collateral Loss	Dealer Network Instability
Audit Failure Risk	Capital Inefficiency

The Problem:

A Decade of Rising Fraud Risk in Automotive Retail

Floorplan lenders face unprecedented exposure as dealerships

- ✓ liquidity tightens
- ✓ audit cycles remain manual/infrequent, and
- ✓ inventory visibility gaps widen.

Recent high-profile multi-million \$ floorplan fraud cases highlight how quickly losses can escalate.

MAJOR FLAW IN MANUAL AUDITS—WHERE WERE THE TKS GROUP & DATASCAN IN THE MARCH 2026 FRAUD CASE??



What DFC Does for Lenders – Banks – Captives

Zero Self-Reporting. Zero Blind Spots. Tamper-Proof Data.

DEALER → EXCEPTION ENGINE → LENDER DASHBOARD

AUTOMATED TRACKING | ANOMALY DETECTION | REAL-TIME INSIGHTS

DFC Capabilities That Drive Results

				
REAL-TIME VERIFICATION	DIGITAL AUDITS	FRAUD DETECTION	COMPLIANCE SCORING	EVIDENCE TRAIL

- ✓ No Dealer Self-Reporting
- ✓ No Dependent Field Audits
- ✓ No Manipulable Data Streams

IVSG DFC
DIGITAL FLOORPLAN COMPLIANCE (DFC)
TRANSFORMING COLLATERAL RISK ASSESSMENT



Digital Floorplan Compliance (DFC): Real-Time, Automated, Fraud-Proof

IVSG and CheckVentory, technology and automotive retail industry leaders, deliver the industry's only **end-to-end integrated digital audit and collateral verification platform**, engineered specifically to eliminate SOT and floorplan inventory-based fraud.

How DFC Works

- Fully integrated with Dealers' DMS and Lenders loan portfolio back-office systems
- Real-time VIN-level verification using mobile-based, tamper-proof capture
- AI-driven anomaly detection for SOT, phantom units, and off-site concealment
- Automated audit workflows replacing manual, periodic physical audits
- Dealer-submitted evidence validated with geolocation, timestamping, and anti-spoofing controls
- Multi-lender visibility to prevent double-flooring



SMARTER TECH. STRONGER CUSTOMERS™



Quantified Impact for Lenders – Banks – Captives

Measurable Outcomes. Proven ROI.

 RISK REDUCTION	 FRAUD ALERTS	 AUDIT SAVINGS	 OPERATIONAL EFFICIENCY	 TRUSTED DATA
AUTOMATED TRACKING		ANOMALY DETECTION		REAL-TIME INSIGHTS

BEFORE Manual Audits

- ✓ Slow & Inconsistent
- ✓ Dealer-Submitted Reports
- ✓ High Risk of Errors

AFTER Real-Time Verification

- ✓ Automated VIN Tracking
- ✓ Instant Alerts & Evidence
- ✓ Complete Transparency

FRAUD PATTERN DETECTED - MARCH 2026

Timeline: Mar 3 Initial Anomaly → Mar 12 Multiple Flags → Mar 18 Fraud Confirmation → Mar 25 Action Taken

20 CRITICAL EXCEPTIONS	45 WARNING SIGNALS	163 CLEARED EVENTS
-------------------------------	---------------------------	---------------------------

DIGITAL FLOORPLAN COMPLIANCE (DFC)
TRANSFORMING COLLATERAL RISK ASSESSMENT

IVSG + CHECKVENTORY DFC IS THE LENDER'S DIGITAL SHIELD AGAINST THE NEXT MULTI-MILLION-DOLLAR SOT EVENT.

Lender Expected ROI

- 70–90% reduction in SOT exposure
- 50–65% lower audit cost vs. physical audits
- Real-time risk scoring across all dealer locations
- Board-grade reporting for credit committees and regulators
- AI Driven Analytics Real-Time/Dashboard

WELCOME TO INNOVATION™



SMARTER TECH. STRONGER CUSTOMERS™



CheckVentory

Implementation & Governance
for Lenders – Banks – Captives

Streamlined Implementation

1 Dealership Integration
Seamless VIN Capture

2 Exception Monitoring
Automated Alerts

3 Data & Insights
Unified Oversight

Unmatched Governance Strength

Real-Time. Tamper-Proof. Fully Compliant.

Immediate Gains

BEFORE Manual Audits

AFTER Real-Time Verification

✓ Eliminate Collateral Fraud Risk

✓ Accelerate Audit Efficiency

✓ Ensure Regulatory Confidence

✓ Automated VIN Tracking

✓ Instant Alerts & Evidence

Gain Unprecedented Control Over Your Floorplan Portfolio.

Contact Us Today to Get Started.

 **IVSG DFC**
DIGITAL FLOORPLAN COMPLIANCE (DFC)
TRANSFORMING COLLATERAL RISK ASSESSMENT



**IVSG
DFC**

DIGITAL FLOORPLAN COMPLIANCE (DFC)
TRANSFORMING COLLATERAL RISK ASSESSMENT



THANK YOU FOR YOUR TIME TODAY

WELCOME TO INNOVATION™

CONTACT GARY MITCHELL TO LEARN MORE ABOUT DFC

SVP Business Development IVSG LLC

407.342.2061 Gary.Mitchell@ivsgllc.com



SMARTER TECH. STRONGER CUSTOMERS™



CheckVentory