

**Originations**

Category	DAC Priorities	CCAP Response
<b>Commercial Pricing</b>	Dealers appreciate CCAP's updated Commercial Pricing Program and are eager to see it evolve into their primary commercial lending option. They would like to know if CCAP could utilize application approval feedback, in which competition is the premiere call, to enhance the program in the market.	CCAP's new SBFE enhanced commercial pricing model is expected to see a full release during the first half of Q1 2024. CCAP Pricing and Sales are eager to solicit and receive dealer feedback on the competitiveness of its commercial application callbacks to allow them to continue to enhance the program.
<b>Pricing</b>	DAC members shared that the Prime Program is one they are dedicated to utilizing to aid in its continuation. They welcome any CCAP feedback to help bolster its success and longevity. One DAC dealer on the call sent 60 Prime Program deals in November alone.	It is a priority of CCAP to offer a competitive retail Prime Program. DAC members are currently participating in a pilot Prime Program to gauge its effectiveness and sustainability in the space. CCAP will continue to inform DAC members of the performance and results of the pilot and encourage their continual feedback.
<b>Pricing</b>	In looking toward the 2024 market, dealers inquired about CCAP's forecasted pricing in the used vehicle sector in the hope it will be aggressive to help meet their anticipated needs.	Over the course of 2023, CCAP has gained used retail financing market share, reaching a 12-month high in December. CCAP's strategy is to continue to provide its market-leading used vehicle callbacks.

**Dealer Experience**

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<b>Lease Grounding</b>	Dealers are satisfied with CCAP's End of Lease Grounding process, with its intent to direct customers back to the originating dealer being the proven focus.	CCAP is committed to maintaining its position as Stellantis' leading lease lender for customer lease retention. This will remain a priority into the future.
<b>Lead Generation (Drive.us)</b>	One DAC member in a Drive.us pilot market shared that he is eager to see the lead platform's inventory display progress and, while it may be too soon to measure its success, he looks forward to its future territory expansion.	CCAP looks forward to the continued rollout of its Drive.us marketplace. In conjunction, in 2024 CCAP will be launching the dealer website plug-in version which will allow dealers to integrate their digital inventory into the Drive Together tool to provide shoppers full approvals specific to actual inventory.
<b>Dealer Portal</b>	Dealers appreciate CCAP's communication banner now offered on the Dealer Portal, allowing centralized and up-to-date dealer communications.	CCAP's Digital team is targeted to release additional Dealer Portal functionality in 2024. This includes the ability to rehash lease approvals and integrate retail and lease incentives to support dealers' financing process.
<b>Dealer Rewards</b>	Members appreciate their continued participation in CCAP's Premier Dealer Rewards Program after it will pause for the general dealer body after February 1, 2024. They express interest in CCAP's future rewards proposals which include providing qualified dealers with pricing-policy driven benefits. Examples include higher flats, full participation split and discount shaves.	CCAP Sales, Dealer Experience and Pricing departments are working to develop policy-based dealer rewards benefits. The goal is to give qualified dealers the ability to enhance their approvals with more dealer flexibility and compensation. This project will continue into 2024 with a release date to be determined soon.

**Operations**

Category	DAC Priorities	CCAP Response
<b>Portfolio Management</b>	DAC members continue in their support of CCAP's streamlined Dealer Portfolio Reporting to aid in mutual portfolio performances.	CCAP has been proud to provide its dealers a more comprehensive suite of portfolio performance reporting in 2023. The goal of the new year is to enhance what metrics and data are included in the reporting and further integrate it into a digital format more easily assessable to dealers.
<b>Lease Loyalty</b>	Dealers were impressed with the amount of Lease Loyalty Cash which was invested in the market to generate incremental business to close 2023. They agree that it should make for a successful end of month and year.	In partnership with Stellantis, CCAP is committed to partner on incentives aimed at driving previous Stellantis customers back to their originating dealerships to either buy or lease a new vehicle. This specific December incentive is hopefully a sign of continued focus on supporting the brand and increased sales to move inventory.
<b>Titles</b>	DAC members agreed in their appreciation of the enhanced CCAP automated Outstanding Titles process which is said to be a great step in mutual title efficiencies.	Based on DAC and dealer feedback, the weekly Outstanding Titles dealer email will move to bi-weekly and from 30+ to 60+ days of outstanding liens. This should support continued communication while providing dealers with additional time to address liens requiring attention.

