

# TransUnion releases Digital Dealers Guide

 By [Ilse van den Berg](#)

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After 55 years of automotive dealers relying on a physical dealers guidebook for car valuation numbers, TransUnion has released its Digital Dealers Guide, a digital platform to change the way people buy, sell, finance and even insure cars.



We chatted to Kriben Reddy, director: product development, auto information solutions at TransUnion to find out more.

■ ***What is the Digital Dealers Guide and how was the need for it identified? TransUnion has been printing and distributing the Auto Dealer's Guide to the motor industry for the last 57 years. This is the sole source of used car values within the South African market servicing motor dealers, vehicle finance houses and insurers. Digital Dealers Guide is an app that has digitised their entire printed guide, making it easier and simpler for any user of the printed guide to now receive vehicle values anywhere, anytime.***

The app is unique in that it has been built specifically with car dealers in mind and has also eliminated issues that are unique to the South African market. The first being high data costs and the second being access to quality mobile signal. The app caters for an offline facility where a user can basically download all the available data for that given month onto their mobile device and utilise it in an offline fashion thereby eliminating the need to be constantly connected.

■ ***Can you explain to me how it differs from other dealer apps? Digital Dealers Guide is built specifically for the motor industry at large. It differs from other apps as the data and insights used to inform the vehicle valuation model is data that is collected from the entire industry on actual vehicle sales. This makes it an accurate and objective market relevant tool. The added benefit that a user has through the app is the ability to pull the entire history of a vehicle, not just the current values. This hugely protects the user against any possible fraud during a transaction.***

■ **How will this platform help to change the way people buy, sell, finance, and insure cars?** Print in itself has major limitations – the first being that because of a physical print cycle, the information provided can never be delivered in real time. The second is that because of the physical size of a printed guide, it is not possible to include more data than what can be physically available. Using our app, an individual can get every possible piece of real-time information around a vehicle in a matter of seconds by simply using a mobile device and scanning the licence disc of a car.

Not only can additional data now be provided and at the very start of a sales cycles, this also speeds up the entire value chain of anyone in the cycle, whether buying, selling, financing, or insuring. The added benefit of being able to deliver additional data points over and above the printed guide means that a user can now have access to values of vehicles that traditionally wasn't available in print and this pushes the total volume up to 224 brands, 2839 model ranges and just under 15,000 derivatives.

An upcoming feature will also provide values of a new vehicle within its first 12 months of being sold, which has not been available traditionally.

■ **What benefits does it offer dealers?** This speeds up the entire sales cycle for a dealer. We have also included the ability for a dealer to scan a driver's license of a consumer and perform a quick check on a customer as well. This means that within the first few minutes a dealer can have enough information and insight on the vehicle and customer that he can then make further informed decisions on how to proceed. It also means the physical dealership is no longer a limitation and that dealers can now operate anywhere, anytime.

■ **Elaborate on the bigger data pool that will lead to disruption in other sectors.**

This data-driven platform can enable better decision-making in relation to a specific asset in this industry. Accurate data relating to specific vehicles helps insurance to reassess their risk models, to make sure their risk premium is correctly adjusted. The same applies to finance sectors who base their risk assessments predominantly on the person, not the asset. As the data becomes more democratized, we see this leading to more consumer empowered platforms and this is where we see the major disruption coming from.

## ABOUT ILSE VAN DEN BERG

Ilse is a freelance journalist and editor with a passion for people & their stories (check out Passing Stories). She is also the editor of Go & Travel, a platform connecting all the stakeholders in the travel & tourism industry. You can check out her work here and here. Contact Ilse through her website here.

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