A GREENLIGHT RESOURCE · BY GTAC

The Declined Lead Playbook

97 Days from Red to Green

The complete framework for building a structured recovery programme at your dealership — from the moment F&I delivers the decline to the funded deal.

Every decline starts red. We make it green.

97 days

the structured decline-to-funded recovery cycle

up to 9×

projected ROI on total Greenlight cost

10–25%

recovery rate a structured programme is built to target

$3,800 industry-avg. gross per deal · 35 typical declines/month per store

THE PROBLEM

Every Tool You Own Was Built for the Green Light

VinSolutions. DealerSocket. Reynolds. CDK. Every platform in your stack was designed for approved customers. Not one of them has a workflow for what happens after the decline. No recovery process. No follow-up. No system — just gross walking out the door every month, with nothing built to bring it back.

WHAT A TYPICAL DEALERSHIP LEAVES BEHIND

35

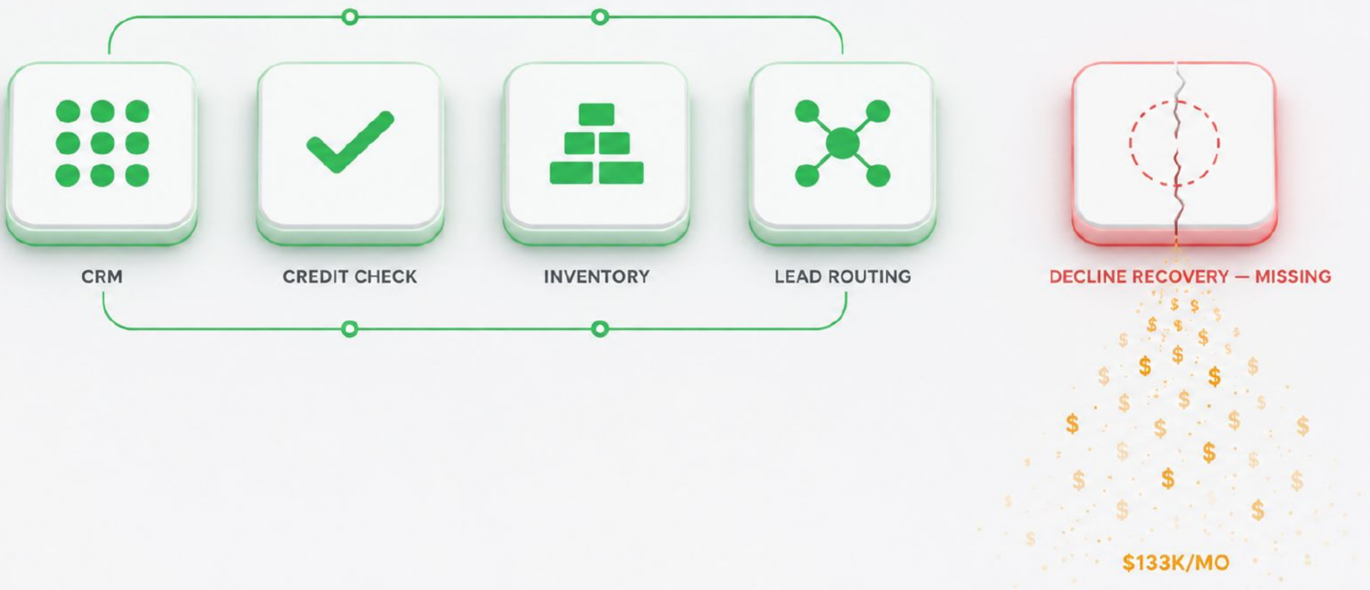
avg. declines per dealership, per month

$133K

potential monthly gross lost to unrecovered declines*

**Based on 35 avg. monthly declines × $3,800 avg. gross, at industry-average ~10% natural recovery. Your number is almost certainly higher.*

> *"Dealers write these deals off as total losses the day the customer walks out. We built the system that brings them back."*
>
> **— Abdul Sene, Founder, GTAC Financial**



The Rise of the Declined Buyer

Cox Automotive's Dealertrack data shows overall loan approval rates moving between 70% and 74% across early-to-mid 2026 — down year over year in most months even as conditions eased month to month. The practical translation: roughly one in four finance applications does not end in an approval. That's not a rounding error — it's a structural, recurring segment of dealership traffic, and every one of them is a red light without a recovery plan.

2026 Monthly Approval Rate

Approval rate: Cox Automotive / Dealertrack monthly reports, 2026. Down ~120–180 bps YoY in most months. Subprime 60+ day delinquency hit a 32-yr record high (Fitch Ratings, Jan 2026).

The Approval Bar Is Rising

Average credit score for new-vehicle loan approval rose to 753 in Q4 2025, up from 746 in 2021 — even as approvals decreased sharply for subprime borrowers in some months.

753

avg. credit score for new-vehicle approval, up from 746 in 2021

Affordability Is at Record Stress

Per Experian's Q1 2026 State of the Automotive Finance Market:

Metric	Q1 2026
Avg. new-vehicle monthly payment	$770 (record, +2.9% YoY)
Avg. used-vehicle monthly payment	$531 (+1.5% YoY)
Avg. new-vehicle loan amount	$43,925
Avg. used-vehicle loan amount	$27,070
New loans with terms > 6 years	35.55% (all-time high)

Negative equity on trade-ins reached record levels in early 2026 before easing slightly, remaining well above year-ago levels. Stretched terms, record payments, and widespread negative equity push more buyers into the marginal zone where a "yes" today isn't possible — but could be in 60–90 days with the right recovery path.

SUBPRIME DISTRESS AT A GENERATIONAL EXTREME

32-yr

high in subprime 60+ day delinquencies — the worst reading since 1994 (Fitch Ratings, Jan 2026)

~1.73M

vehicles repossessed in the prior year — the most since 2009 (Cox Automotive)

The declined buyer is not an edge case. The volume of red lights moving through dealerships every month is large — and growing.

The Red Light Becomes the Green Light

Greenlight is the structured recovery journey between those two moments. Every step tracked. Every milestone measured. Every dollar attributed.

Red Light

WITHOUT GREENLIGHT

F&I delivers the decline. Lead walks out. Platform moves on. The gross walks out with them.

Amber Light

IN RECOVERY

A 97-day structured recovery journey. Milestones tracked. Borrower engaged. CDLO in control. Credit score rising.

Green Light

WITH GREENLIGHT

Loan-ready alert fires. Inventory matched. Deal closes. Gross recovered. ROI proven.

The Five-Step Recovery Workflow

This is the operational path every declined lead follows inside Greenlight, from capture to closed deal.

1

Capture — 60s

Quick capture by the F&I desk, or borrower QR self-enroll at the point of decline.

2

Score & Assign

A recovery score is calculated and the lead is routed to a CDLO pathway.

3

Borrower Journey

Portal access, weekly SMS check-ins, and milestone tracking over the recovery window.

4

Green Light Alert

The system fires a loan-ready alert and matches the borrower to current inventory.

5

Deal & ROI

The deal closes, revenue is attributed, and ROI is measured against program cost.

How CDLOs Run the Recovery Journey

The workflow gives structure. These eight disciplines are what make a CDLO program actually work day to day.

1

Assign ownership

Designate an accountable CDLO for all declined, lost, and inactive leads.

2

Eliminate ambiguity

Any prospect who engaged and didn't buy is a declined lead — a status, not a judgment.

3

Diagnose every decline

Document a specific reason (credit, income, tenure, down payment). A decline without a reason is written off.

4

Reframe the conversation

Replace "we can't approve you" with "we can help you be in position within 30–60 days."

5

Trigger-based follow-up

Translate each decline reason into a specific recovery trigger and cadence.

6

Track simply, relentlessly

Identity, decline reason, trigger, next action, last engagement.

7

Consistency over intensity

One purposeful touch every 30–45 days beats a burst followed by silence.

8

Measure leading indicators

Response rates, re-engagement conversations, milestones — these precede revenue.

Red Lights That Turned Green

Illustrative recovery scenarios based on the Greenlight model. Real dealer results are being collected as launch partners onboard.

$4,800

gross on a deal already written off

In this modeled scenario, a customer returned 97 days after a decline. His score moved from 581 to 638, and he secured a conditional approval — the Tahoe he'd walked away from finally funded.

— Illustrative scenario, modeled

6×

return on total Greenlight cost, month one

One dealer principal recovered $18,400 in gross against a $2,499 monthly subscription in his first month running the program.

— Illustrative scenario, modeled

106 days

decline to funded Honda Accord

A borrower self-enrolled through the portal — no phone calls placed. She returned 106 days later, funded, and left a five-star review naming her CDLO.

— Illustrative scenario, modeled

22

recovery captures, one rep, one month

A salesperson logged 22 declined-lead captures in a single month once he could see his recovery bonus update live — the leaderboard shifted the sales-floor culture within a week.

— Illustrative scenario, modeled

What Are Your Red Lights Actually Worth?

A worked example at typical dealership volume:

Monthly declines	30
Recovery rate	12%
Avg. gross per deal	$3,800
Recovered deals / month	4
Gross recovered / month	$15,200
ROI on Greenlight	**3.7×**

ROI = gross recovered ÷ total Greenlight cost ($2,499/mo + $400 per funded deal). One-time $2,499 setup not included.

Pricing at a Glance

Greenlight Recovery OS

$2,499/mo

One plan per dealership · full platform · unlimited cases · first 90 days: $1,249/mo
Multi-rooftop dealer groups: talk to us about group pricing.

Includes everything. $2,499 one-time setup · $400 per funded recovered deal.

READY TO TURN YOUR RED LIGHTS GREEN?

The Red Light Isn't the End.
It's the Beginning.

Book a 12-minute demo. See a real red-to-green recovery journey. Walk away with your exact number — what Greenlight recovers from your actual decline volume.

Book a 12-Minute Demo →

First 90 days half off · $2,499 one-time setup · cancel anytime

Download One-Pager

greenlightrecover.com

Red

Amber

Green

All Figures Current as of Mid-2026

Metric	Value	Period	Source
Overall auto loan approval rate	~70.8%–72.4% (range)	Jan–May 2026	Cox Automotive / Dealertrack
Approval rate YoY change	Down ~120–180 bps in most months	2026 vs 2025	Cox Automotive / Dealertrack
Avg. credit score, new-vehicle approval	753 (up from 746 in 2021)	Q4 2025	Experian (via Bankrate)
Subprime 60+ day delinquency	32-year record high (~6.6%+)	Jan 2026	Fitch Ratings
Prime 60+ day delinquency (contrast)	~0.39%	Jan 2026	Fitch Ratings
Subprime share of financing	~15.75% (up from 14.40% YoY)	Q1 2026	Experian
Avg. new-vehicle monthly payment	$770 (record, +2.9% YoY)	Q1 2026	Experian (via LendingTree)
Avg. used-vehicle monthly payment	$531 (+1.5% YoY)	Q1 2026	Experian (via LendingTree)
Avg. new-vehicle loan amount	$43,925	Q1 2026	Experian
Avg. used-vehicle loan amount	$27,070	Q1 2026	Experian
New loans with terms > 6 years	35.55% (all-time high)	Q1 2026	Experian
Avg. new-vehicle loan term	69.48 months	Q1 2026	Experian
Outstanding auto loan debt	$1.685 trillion (+57.3% since 2016)	Q1 2026	New York Fed
Est. vehicles repossessed	~1.73 million (most since 2009)	Prior year	Cox Automotive
Greenlight modeled decline-to-funded cycle	97 days	Model, 2026	Greenlight / GTAC
Greenlight modeled recovered gross per deal	$3,800	Model, 2026	Greenlight / GTAC
Greenlight projected ROI on total cost	up to 9×	Model, 2026	Greenlight / GTAC

REFERENCES

Sources

1 Cox Automotive, Dealertrack Credit Availability Index — monthly reports, Jan–May 2026 (coxautoinc.com/insights). Approval rates: Jan 71.8%, Mar 70.8%, Apr 71.0%, May 72.4%; YoY tightening noted.

2 Fitch Ratings — subprime auto ABS 60+ day delinquency; January 2026 marked a 385-month (32-year) record high (reported Feb 2026).

3 Experian — State of the Automotive Finance Market, Q4 2025 & Q1 2026 (avg. approval score 753; payments, loan amounts, terms, subprime share).

4 Bankrate — "Lenders Continue To Have Low Risk Tolerance For Auto Loans," 2026 (approval-score trend; subprime approval decline).

5 LendingTree — Average Car Payment and Auto Loan Statistics, 2026 (citing Experian Q1 2026).

6 Federal Reserve Bank of New York — Consumer Credit Panel / Equifax, Q1 2026 (outstanding auto debt, originations).

7 Greenlight (greenlightrecover.com) — platform stats, pricing, workflow steps, and illustrative recovery scenarios, accessed mid-2026.

Greenlight platform metrics (ROI, recovery rate, avg. decline-to-funded cycle) reflect the Greenlight model and illustrative scenarios; real dealer results are being collected as launch partners onboard.