



Audi  
Jacksonville

# AI-Financing Spotlight:

## Evan Driscoll of Audi Jacksonville



### Role

Used Car Manager

### Dealership

Audi Jacksonville

### Upstart Partner Since

February 2023



## \$2,796

back-end dollar average  
for Upstart loans<sup>1</sup>

Born and raised in Denver, Evan began his career as a police officer before turning his lifelong passion for cars into a sales career, rising to manager within a year. Today, he's an AI-powered financing champion, enabling his team to provide more flexible financing options to consumers, boosting both profits and efficiencies.

### Closing more profitable deals with AI

In a financing landscape dominated by narrow credit criteria and time-consuming underwriter calls, many dealers lose deals and frustrate customers. Audi Jacksonville needed a way to offer fast, affordable credit, around the clock, without overburdening their sales team. They answered that challenge with Upstart's AI-powered financing, which analyzes over 1,000 non-traditional data points to deliver instant, competitive offers anytime, anywhere.

By enabling competitive financing for car buyers often overlooked, such as thin credit file consumers, first-time buyers, or those with non-traditional credit profiles, Audi Jacksonville is now able to unlock new revenue streams and move more metal.

From January-June 2025, Audi Jacksonville has funded dozens of deals with Upstart, demonstrating the impact of AI-powered financing across a wide range of customer scenarios.

### Case Example

A local nurse with a thin credit file, rejected elsewhere, drove off the lot the very same day, thanks to Upstart's rapid, data-driven decisioning.

Even better, Audi Jacksonville is seeing strong F&I profit enhancements with Upstart Auto Finance; in 2025, **Upstart deals have a back-end dollar average of \$2,796, which Evan notes is higher than the dealership's back-end dollar average with other lenders.** In 2024, the dealership also saw an average of \$1,199 from GAP sales and an average of \$2,995 from vehicle service contracts (VSCs) on qualifying deals from Upstart.<sup>2</sup>

### Rapid, around-the-clock approvals

Audi Jacksonville has been able to fund deals even after operating hours or on weekends, without sacrificing speed or service.



Upstart's been a **huge advantage for our store**, especially when it comes to getting certain deals approved at different hours of the day because the **AI lending doesn't involve any underwriters**, nor people we have to talk on the phone. **It's basically as fast as possible.** It's the Amazon effect where a customer just wants to see the numbers, get the car—go, boom, out. So time to sale is huge when you're using that software to make a deal happen.



Some of these lenders take hours or days to get approval, but **we can keep moving the deal forward** without waiting 2–3 hours, no matter what time of day it is. Upstart gives you a full deal structure and lays it out in a nice grid so **I don't have to keep constantly rehashing the deal** when I'm trying to sell a lot of cars in this environment.

## What sets Upstart AI-Powered Financing apart?



### F&I profit enhancements

In 2025, **Upstart loans have a back-end dollar average of \$2,796**. In 2024, Upstart loans had an average of \$1,199 from GAP sales and an average of \$2,995 from VSCs.



### 24/7 instant decisions

**"Using AI financing is a great way to get an immediate approval with a good rate."**



### Expanded eligibility

**"Upstart is really good for thin files and first time buyers.** For people who just don't have enough credit history built up yet, I've noticed the AI is really strong. With really good approvals, no stips and better rates compared to other lenders, **Upstart is clutch."**



### Effortless workflow

**"Upstart is literally the easiest tool there is to submit a deal.** It's two clicks and I can have a car deal approved. **It's crazy, actually. It's wild how fast it is."**

## Drive your dealership forward

Ready to boost PVR, close more deals and delight customers with AI-powered financing? Explore more at:

[goauto.upstart.com/smarter-faster-financing-with-upstart-auto-finance](https://goauto.upstart.com/smarter-faster-financing-with-upstart-auto-finance)



<sup>1</sup> Findings reported are based on information collected by Upstart from June–October 2024.

<sup>2</sup> Findings reported are based on information collected by Upstart from June–July 2024.

Source: <https://www.audivannuys.com> | <https://www.audiasheville.com>