

For Immediate Release

Cox Automotive Releases Dealertrack 2025 Compliance Guide

- The 2025 guide offers critical insights and actionable strategies to help automotive dealers prevent reputational and regulatory compliance risks.
- The Dealertrack 2025 Compliance Guide provides critical guidance across thirteen fundamental topics including evolving federal and state mandates, new consumer protection regulations and more.
- Dealers should focus on data privacy and security, transparent pricing, and the Consumer Financial Protection Bureau's Supervisory Highlights on Auto Finance as key areas.

ATLANTA, Jan. 14, 2025—Cox Automotive Inc. today announced the release of its annual Dealertrack Compliance Guide for 2025, its 20th edition. As the automotive industry remains stable yet faces major market shifts in the coming year related to fair financing, vehicle electrification and omnichannel buying, dealers must prioritize compliance to protect consumers and themselves from risks. For dealers that are establishing or improving their compliance programs in 2025, the Dealertrack Compliance Guide is a trusted resource that provides dealers with actionable strategies to help them navigate the complexity of regulatory changes and continue to build trust with consumers.

"Compliance isn't just about checking a box—it's about building a foundation of trust and transparency that supports long-term success," said Robert Newman, Director of Performance Management and an auto retail compliance specialist at Cox Automotive. "With increasing regulation and rising consumer expectations, dealers must balance the need for compliance with the demand for speed and simplicity in the car-buying experience. This year's Dealertrack Compliance Guide offers essential tips to help dealers implement practical, actionable strategies that protect their business and their customers, ensuring confidence and reliability in an increasingly digital and regulated landscape."

The Dealertrack Compliance Guide is a vital asset for dealers to understand their legal compliance obligations. As dealers face new challenges in 2025, including intensified data privacy obligations and stricter state & federal oversight, they will want to consider their own compliance action plan and follow changing shifts in the regulatory landscape, including:

- The finalized Combating Auto Retail Scams Rule, set to take effect on Sept. 30, 2025.
- New data privacy and security laws enacted by California, Colorado, Connecticut, Delaware, Florida, Indiana, Iowa, Kentucky, Maryland, Minnesota, Montana, Nebraska, New Hampshire, New Jersey, Oregon, Rhode Island, Tennessee, Texas, Utah, and Virginia. Several other states are considering legislation to do the same.
- The Consumer Financial Protection Bureau's Small Dollar Rule takes effect in 2025 and institutes new underwriting and credit reporting guidelines for certain lending activities.
- The Federal Trade Commission finalized a new rule penalizing bait-and-switch tactics, hidden charges, and related practices by auto dealers that is slated to go into effect in September 2025.

"A robust compliance program should include, among other things, appropriate resource allocation, training, monitoring, assessments, updates, oversight, and disciplinary measures,"



continued Newman. "As part of their compliance efforts, auto dealers should review enforcement actions, reports, and updates issued by federal and state regulators that may address unlawful and discouraged practices, whether under new or longstanding regulatory interpretations."

Dealers can download the complimentary guide here. Dealers interested in speaking with Cox Automotive at the 2025 National Automobile Dealers Association (NADA) Show, Jan. 23-26, about Dealertrack solutions and strategies to develop their own compliance action plan can visit the Cox Village at NADA or request a meeting through the Cox Automotive NADA Hub. Dealertrack's comprehensive compliance solutions enable dealers to secure deals and protect themselves and their customers with advanced tools including fraud detection and synthetic ID fraud alert as well as long-term storage to maximize audit readiness.

About Cox Automotive

Cox Automotive is the world's largest automotive services and technology provider. Fueled by the largest breadth of first-party data fed by 2.3 billion online interactions a year, Cox Automotive tailors leading solutions for car shoppers, auto manufacturers, dealers, lenders and fleets. The company has 29,000+ employees on five continents and a portfolio of industry-leading brands that include Autotrader®, Kelley Blue Book®, Manheim®, vAuto®, Dealertrack®, NextGear Capital™, CentralDispatch® and FleetNet America®. Cox Automotive is a subsidiary of Cox Enterprises Inc., a privately-owned, Atlanta-based company with \$22 billion in annual revenue. Visit coxautoinc.com or connect via @CoxAutomotive on X,CoxAutoInc on Facebook or Cox-Automotive-Inc on LinkedIn.

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