



## **EFG Companies Compliance Experts Reveal Six Priority Issues For Dealers This Year**

**DALLAS, TX (March 27, 2026)** EFG Companies reports that retail automotive dealer principals must prioritize six compliance issues in 2026 to avoid the potential of profit-killing fines and legal fees. While overall regulatory activity appeared to ease in recent months, the issue resurfaced with a vengeance in March when the Federal Trade Commission (FTC) issued warning letters to dealership groups nationwide, signaling increased scrutiny of pricing transparency and disclosure practices. With EFG's account service team 100% certified by the Association of Finance and Insurance Professionals (AFIP) – most at the master classification level – the company has deep insight into the compliance issues that can cause long-lasting damage to a dealership's reputation and business. For more information, visit [www.efgcompanies.com](http://www.efgcompanies.com).

### **Top Compliance Issues Facing Retail Automotive Dealerships**

#### **1. Fraud Prevention**

Rising synthetic identity fraud requires better controls. The 2026 Point Predictive Auto Lending Fraud Report estimates that income and employment misrepresentations account for an expected \$4.4 billion fraud exposure this year. Instilling consistent behavior across your F&I team to screen every deal, regardless of credit score, and to audit all deal jackets before submission will help your business confirm accuracy and avoid potential financial loss.

#### **2. Data Privacy & Cybersecurity**

Regulators assessing compliance with the Federal Trade Commission (FTC) Safeguard Rule now view any compliance errors as systemic failures rather than 'one-off mistakes.' Stringent adherence to all compliance processes is required to eliminate risky informal practices. What's more, as of March 2026, the U.S. government has issued heightened warnings regarding increased cyberattack risks.

#### **3. Digital Retail & Disclosure Requirements**

Digital retailing requires accurate disclosures and strong data integrity. Recent FTC enforcement actions emphasize that advertised vehicle prices must reflect the full price consumers are required to pay, including mandatory fees, raising the stakes for online listings, digital menus, and automated pricing tools. Manage all communications tools for consistency and compliance.

#### **4. F&I Process & Consent Documentation**

Longer loan terms, higher transaction amounts, increased refinancing, and rising loan default activity are flags for regulators. Consistent documentation, menu presentation, and alignment between sales and F&I teams are staples in your toolbox to ensure compliant practices.

## **5. Customer Complaints**

Complaints now trigger audits, regardless of the veracity. Unresolved issues and complaints increasingly serve as catalysts for federal and state regulatory review, making rapid response and documentation critical. Closely monitor all digital platforms to track and resolve complaints before they spiral into regulatory action.

## **6.State-by-State Regulatory Expansion**

While some Consumer Financial Protection Bureau (CFPB) activity has slowed, federal enforcement remains active, specifically in pricing transparency, disclosures, and consumer protection. In addition, states continue to expand their own regulatory frameworks. A fragmented, state-by-state compliance landscape requires that dealerships proactively seek to understand their state's requirements and implement appropriate uniform processes and governance.

"The biggest compliance risk for dealerships in 2026 is assuming enforcement pressure has eased," said Jennifer Rappaport, President and CEO of EFG Companies. "In reality, fraud prevention, data security, and customer complaints remain top compliance triggers. Frequent, targeted training from Master AFIP-certified experts, paired with hands-on, compliant account management and process discipline, is the most effective defense against costly compliance missteps."

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## **About EFG Companies**

For almost 50 years, EFG Companies has provided consumer protection programs for vehicles and residences across seven market channels. The company's strategic intent is to build sustainable market differentiation and profitability for its clients and partners, including dealers, lenders, manufacturers, independent marketers, and agents. EFG's award-winning engagement model is built upon the belief that the company serves as an extension of its clients' management teams, providing ongoing F&I development, training, product development, compliance, and nationally recognized product administration with an ASE-certified claims team and a 100% AFIP-certified field team. Learn more about EFG at: [www.efgcompanies.com](http://www.efgcompanies.com)

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