



AI-financing spotlight: Luis Dominguez of Germain Toyota



Role
Finance Director

Dealership
Germain Toyota
(Germain Automotive Partnership)

Location
Naples, FL



\$2,700-\$2,800
average back-end performance¹

Germain Toyota uses Upstart Auto Finance as their first look, non-captive lender because of its strong profitability, instant decisioning and ability to approve more buyers across the credit spectrum.

For Luis Dominguez, Finance Director, Upstart stands out in three key areas:

1 Profitability: He described the back-end performance as “dramatic,” estimating Upstart deals average \$2,700 to \$2,800¹ and noting that Upstart approvals are “far more profitable front and back” than many competing lenders.

2 Speed: Upstart typically returns decisions in seconds, while some other lenders take hours or are unavailable on Sundays, making it harder to keep deals alive.

3 Higher Approvals: Dominguez said Upstart helps Germain Toyota approve more buyers, especially those with thin files or limited credit history, while often delivering more affordable terms for the customer.

Beyond approvals and profits, Dominguez also called out Upstart’s multi-vehicle pricing as a “game changer” the team uses every day, along with the hands-on support from their Upstart dealer relationship manager, whom he described as the best rep among all of the store’s lenders.

Higher profits that stand out against other lenders

As Finance Director, Luis Dominguez oversees approvals across the store’s new and used car business.

Dominguez shared that the profitability of Upstart’s deals has been one of the most compelling parts of the partnership. In his words, the difference versus other lenders is “dramatic.”

He explains that for thin-file buyers, some lenders will offer an approval just to move the car, forcing the dealership to sacrifice profit on both the front and back ends and also creating unrealistic terms for the customer. Upstart, by contrast, helps Germain Toyota structure deals that are more profitable while still working for the customer.

Dominguez shared that Upstart deals range from \$2,700–\$2,800 combined front- and back-end profitability.



“Having a response in seconds makes the process of what we do here so much faster.”- Luis Dominguez, Finance Director

Fast decisions help keep deals alive

For Dominguez, speed is one of the biggest reasons Upstart stands out. He said Upstart typically returns decisions in seconds to a minute, while other lenders can take far longer, and may not even be available on Sundays. In those cases, responses wouldn't come in until Monday morning.

That difference matters in the dealership environment, where speed can directly affect whether a deal gets done. "Having a response in seconds makes the process of what we do here so much faster," he said. "Not having to get on the phone, not 'Hey, can you do this, can you do that?' Upstart does it on the spot, so it makes the whole process a lot easier for the customer and us."

Funding speed has also been a major advantage. According to Dominguez, most Upstart deals are funded within 48 hours.

More approvals across the credit spectrum

Dominguez said Upstart has helped Germain Toyota expand approvals well beyond one narrow customer segment. While Upstart has been especially effective for thin-file and limited-credit-history buyers, he emphasized that the impact has been felt across the board.

Before Upstart, the team would often have to keep reworking those deals elsewhere, and the results were usually less attractive for both the dealership and the buyer. With Upstart, Dominguez said the terms have become more affordable for customers while preserving stronger profitability for the store.

Multi-vehicle pricing: A true game changer for deal flexibility

Dominguez also called out Upstart's new multi-vehicle pricing feature as an everyday tool for the dealership. The ability to price up to five cars on a soft credit pull has made it much easier to pivot when a customer changes vehicles or puts more money down.

Drive your dealership forward.

Ready to speed up financing and convert more shoppers?

Learn more at upstart.com/dealers



Higher Approvals
delivering more affordable
terms for the customer.

"Now that I can do a soft pull on up to five cars, it makes my life so much easier. It's a gamechanger — I use it every day," said Dominguez.

A partner the store relies on

Just as important as the product, Dominguez made clear that the relationship has been a major part of the dealership's success with Upstart. He gave especially strong praise to his Upstart dealer relationship manager, Josh, saying the responsiveness and support have set him apart from every other lender representative the store works with.

"Josh is the best," Dominguez said. "It doesn't matter if I call him at 11 at night, 12 at night, 6 in the morning — he always answers, he's always willing to help, and he's always available. **By far the best rep I have out of any of my lenders, and I'm set up with a lot of lenders.**"

The bottom line

From decisions in seconds and funding within 48 hours, to multi-vehicle pricing the team uses every day, to more approvals for more buyers, Upstart has helped Germain Toyota close more deals with better economics. **In just two months, Germain Toyota has done over 100 deals with Upstart Auto Finance.²**

As Dominguez put it, dealers would be "crazy" not to be set up with Upstart.



¹Findings reported are based on information collected by Germain Toyota from January 2026-April 2026.

²Findings reported are based on information collected by Upstart from January 2026-February 2026.