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## Case Study

Byrider adopts eContracting,  
executes \$500 million in  
securitizations with  
digital contracts



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*“eOriginal’s implementation included a seamless integration with our current systems and allows for a customer-friendly digital loan process that increases our end-to-end efficiency. As a result, we have shortened the financing process, streamlined document control and transfer, and reduced overhead costs. The solution has been a game-changer for us.”*

**Michael Onda**  
**Vice President of Strategy**  
**Byrider**





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## Requirements

An increasing number of vehicle finance dealerships and lenders are discovering the benefits of shifting to digital contracting processes.

Byrider, a Carmel, Indiana-based used car sales and finance enterprise, offers customers a safe and reliable car with simple on-site financing, affordable payments, and low-cost car care. As the majority of customers use the dealership franchise to obtain funding, it's critical for Byrider to maximize efficiency in the loan application and funding process.

The company approached eOriginal® in need of a solution that empowered them to go beyond simple electronic signature functionality to enable asset sales and securitization, while housing the assets in a secure digital vault.

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## Solution

To meet and exceed the challenges of digital transaction management for non-prime automotive lending, eOriginal delivered an innovative, thorough solution that digitally transformed Byrider's processes with seamless platform integration with their proprietary customer relations dealer management systems.

A major national bank serves as the custodian, and can seamlessly manage the collateral among Byrider's various financing sources. By managing the progression digitally, the loans move easily through the process, while still maintaining security and compliance by ensuring the authoritative copy.

Since standing up the digital solution through its custodian, eOriginal has helped Byrider execute four securitizations totaling approximately \$500 million worth of bonds backed by digital contracts.

# The results

With its new digital lending solution, Byrider has been enabled to:



**Accelerate loan and sales processes**



**Increase efficiency by reducing the time and energy used to check signatures**



**Decrease shipping and printing costs**



**Expedite four securitizations backed by approximately \$500 million worth of bonds from digital contracts**

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