APIs drive process automation, data integration, and reduce cost to serve for iLien Motor Vehicle customers.

Seamless data integration is critical to a modern business that is looking to do more with less. APIs connect business systems and tools to offer an optimized user experience, create an integrated solution ecosystem, and allow organizations to reduce cost to serve.

What are APIs

Application Programming Interfaces (API) allow applications to communicate with each other. An API is a framework that manages access points for a web server and returns data in response to a request made by a customer system.

Use case for APIs in lending

The lenders’ world is overrun with tools and technologies necessary to support auto lending. New solutions can provide a competitive advantage or an increased margin to lenders, brokers and service providers, but bringing on a new solution often means:

- Additional, often unbudgeted for, implementation and training costs
- Potentially lengthy onboarding and training time
- Possible errors when manually entering data from one system into another
- Inefficient toggling between multiple systems

Title Processing API is a platform for creating estimates and fulfilling transactions like lien adds, duplicate titles, etc. The Title Processing API supports new jurisdictional changes without the need to implement new code.

Title Management API is a platform for creating, managing, deleting lien title records, vaulting/storing titles, and releasing titles.

Real Time Estimates API is a platform for creating tax and fee estimates prior to funding a loan.
API benefits

- 20% productivity gains
- Seamless integration of data between your applications and iLien Motor Vehicle
- Reduction of cost to serve (vs. using a standalone application)
- 15% reduction in errors from manual data entry
- Continuous synchronization between systems
- Work in familiar system/user interface while leveraging iLien in the background
- Improved user experience and reduced training time
- Increased workflow automation
- Straightforward implementation

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