



Case Study: iLien Platform and Subject Matter Expertise

iLien platform helps solar company reduce rejections

Background

A Southwest-based energy company was in the process of rolling out a new solar program when it discovered that completing Uniform Commercial Code (UCC) filings was much more difficult and time-consuming than it had originally expected. Like many lenders, the organization was learning firsthand about the numerous challenges involved with UCCs, from completing original filings to overseeing ongoing maintenance and continuations.

Challenge

While it is not uncommon for in-house self-filers to see a 22 percent rejection rate, Wolters Kluwer's largest solar customer has a rejection rate of .03 percent.

Reversing a high rejection rate

As it reviewed the UCC process, the solar company found itself struggling with several issues. First, despite having a well staffed operations team, the organization was unable to manage the extensive number of manual processes required to complete UCC filings. Not only were employees required to execute the initial filing, but they needed to monitor the variety of events and circumstances that might trigger necessary amendments to the original UCC (e.g., home sales, refinances, and debtor name changes). While most solar loans average 20 to 30 years, a UCC filing expires after five years, necessitating the filing of multiple continuations in order for the lien to remain active.

In addition, the solar company had difficulty attempting to navigate the specific requirements of more than 3,600 jurisdictions across the US; each of which is its own entity with a unique set of conditions. The operations team did not understand what information was required by each individual jurisdiction; what works in one county doesn't always work in another. In addition, the company was struggling to formulate the correct legal description required for each filing. As a result of these issues, the organization was experiencing an unacceptable rate of rejections.

To ensure the success of its new lending program — and accommodate organizational growth expectations — the solar company desired a solution capable of managing the various stages of its filings, from debtor due diligence to life-of-loan risk management. The company also recognized the need for an experienced partner who could help guide and verify its processes and procedures, provide subject matter expertise in portfolio management and assist in reducing its rejection rate.

- **20 percent** of liens can contain a critical error such as a spelling mistake or missing punctuation that could invalidate any claim to collateral.
- **13 percent** of debtors have a name change or change in good standing every year.
- **30 percent** of liens lapse annually.



Solution

In a previous study with a self-filer, our automated system eliminated 77 percent of the steps that were necessary in the lender's manual system — streamlining its loan management process and making better use of staff and resources through a built-in, hands-off approach.

Seamless, scalable, reliable filing capabilities

The solar company was able to overcome its greatest challenges with the help of Wolters Kluwer's [Professional Services team](#) and its online platform, iLien. After discussing several options, iLien was selected as the optimal solution to help the organization complete its UCC filings, with the added benefit of being able to scale to accommodate the company's anticipated growth.

With the help of its built-in jurisdictional expertise, iLien immediately and significantly reduced the confusion of ensuring that each filing included the necessary information required by the specific jurisdiction. As a result, the operations team did not have to worry about retaining expert knowledge on the varying details across every jurisdiction. In addition, iLien has allowed them to scale their consumer loan volume easily; the company has gone from processing about 20 loans per month to more than 200, without having to add any staff. The organization estimates that the online system is saving 20 percent of their time.

Because the majority of the solar company's rejections were caused by an insufficient legal description, Wolters Kluwer's legal description search has made it easy to remedy this issue and perfect the filings in a much shorter timeframe. By resolving the solar company's greatest challenges, the solution has enabled them to reduce the excessive number of rejections. After using the system for just one month, its rejection rate had dropped to less than 1 percent.

Providing a single access point for everyone involved in a transaction

The use of the iLien platform enables the company to seamlessly prepare and process UCC-1, UCC-3, amendments, continuations, terminations and other filings, with updates immediately reflected in the portfolio. Facilitating fast due diligence searches to help protect the lender's security interests, including public records searches, is another capability the solution affords.

Now that the solar company has significantly reduced its rejection rate, it engaged the Wolters Kluwer's Professional Services team for assistance in other areas, including streamlining some of its processes and scaling its solar lending program.

Results



Accurate, successful UCC filings

Since implementing iLien and engaging with the Professional Services team, the solar company has been able to:

- Process a high volume of UCCs with minimal staff intervention
- Significantly reduce its rejection rate
- Support the scaling requirements of new loan volumes
- Help ensure UCC filings are submitted properly in a timely manner
- Improve and optimize processes

Benefits of iLien

- Significantly reduces rejections
- Less complexity and more transparency in the filing process
- Reduces manual and time-consuming filing steps
- Improves accuracy with minimal re-keying of data
- Saves time and reduces costs
- Increases efficiency

About Wolters Kluwer Financial & Corporate Compliance

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Wolters Kluwer reported 2024 annual revenues of €5.9 billion. The group serves customers in over 180 countries, maintains operations in over 40 countries, and employs approximately 21,600 people worldwide. The company is headquartered in Alphen aan den Rijn, the Netherlands.

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