



## Lien Solutions | iLien Motor Vehicle

### Partnering for Perfection in Motor Vehicle Title Processing

How do you ensure that your interests in motor vehicle collateral are protected? This is a question that lenders grapple with every day. But the magnitude of the problem may be greater than you think. Do you know that between 25%-40% of motor vehicle liens can go unperfected? The reasons range from the inherent complexity of different DMV requirements to the practice of asking customers to file their own titles. The reality is that too many lenders operate without full visibility into what's needed and leave too much to chance. They simply lack the specialized knowledge and capabilities that ensure better results and effectively reduce risk to their motor vehicle lien portfolios.

But, when you work with the right partner, title processing doesn't have to be so challenging.

That's why Wolters Kluwer's Lien Solutions created iLien Motor Vehicle. With a nationwide footprint, we provide expertise across all jurisdictions – helping to ensure that the right information and processes are in place, and tracking each lien with the DMV until perfected. We're equipped to process required documentation and provide upfront estimates of taxes and fees. That means your internal resources can allocate their time to processing new transactions and increasing revenue for your institution. We save you the resource cost and time spent on tasks such as researching different DMV requirements and following up with borrowers. Most importantly, we help you deliver a better experience to your customers.

**iLien Motor Vehicle provides lenders with the end-to-end solutions they need to simplify the unnecessarily complicated process of title perfection.**

#### Let Lien Solutions help you:

##### Estimate

- Eliminate guesswork and save time
- Get accurate costs in advance for taxes and fees
- Know exactly what documents are required

##### Order

- Streamline workflow
- Convert estimates to orders with a single click
- Eliminate the need to re-key data

##### File

- Gain efficiency as our experts complete and submit all paperwork
- Issue checks to the various government agencies
- Obtain quicker completion and fewer rejections
- Help ensure compliance with jurisdictional requirements

##### Track

- Access our comprehensive dashboard
- View your entire portfolio across all states
- See images of completed transactions

## API Technology

You have the option to use our services either directly through our website or via integration with our API. Utilizing the API provides an even more efficient and seamless user experience between iLien Motor Vehicle Title Processing and your application by reducing or eliminating manual re-keying of information and automating the flow of data between applications. You can incorporate iLien Motor Vehicle Title Processing where it works best in your system such as your LOS and improve your overall work flow process and access to information.

## Dedicated to Lenders

Whether you provide financing for consumer vehicles, or for commercial vehicles and equipment, Lien Solutions is uniquely prepared to meet your needs. That's because we've designed our offerings with the particular needs of lenders in mind. At Lien Solutions, you're our first priority, not an afterthought.

We understand the different requirements across jurisdictions and by vehicle and customer type, so we're able to provide clarity, consistency and comprehensiveness from the start. For both consumer and commercial vehicles, we let you know what information is needed, what to do with it – and provide the tools for obtaining and confirming perfection. For commercial lenders, we also help address additional layers of complexity. For example, detailed information is often required, such as vehicle weight, type of vehicle and how and where it will be used. Whatever the particular asset or whoever the customer, we're ready to support you from the critical stage of estimating what costs will be, to filing and tracking perfected liens.

iLien Motor Vehicle reduces the errors and omissions that can delay and compromise perfection. By removing obstacles and streamlining the perfection process, we support you in creating a more positive and productive experience for your own organization and for the customers you serve.

## Time to Manage

Title processing is the end of one journey and the beginning of another. Lenders need to ensure the health of their portfolio by actively monitoring and managing the perfection of motor vehicle assets. Ask us about our ongoing title management solutions and services, and how we can support you over the entire life of your liens.

Contact Lien Solutions to schedule a demonstration of iLien Motor Vehicle. There's no cost or obligation. Call 800.833.5778 and choose option 3 today.

## Achieve loan perfection.

Our teams are dedicated to motor vehicle transactions, with deep expertise that you can trust to efficiently coordinate all information with the DMV—so you don't have to worry.

## Get secured faster.

We help ensure that everything gets done right the first time, from estimating fees to eliminating error-prone manual processes. Your loan transactions are completed quickly, with a higher rate of perfected liens.

## Work more efficiently.

iLien Motor Vehicle combines digital automation with personal service to assist financial institutions with motor vehicle titling in all 50 states. It eliminates the need to shuffle papers, re-key data, and store paper titles, saving you time and reducing costs.

## Motor Vehicle Projects

Attaining and maintaining lien perfection is a challenge. Whether you are trying to resolve issues from a motor vehicle exceptions list, need a health check on a lien, are preparing for the integration of a fleet from an M&A or if you have motor vehicles pledged as collateral and you must take action, sometimes you need an extra set of hands. You can delegate your administrative projects to us. We have jurisdictional experts who can get your liens perfected faster and more accurately, reducing your risk exposure.

## All the Experience for All Your Needs

With iLien Motor Vehicle, our experienced DMV team is ready to help you plan for and produce perfected liens. As the leading lien services provider, we're continually innovating and expanding our suite of services and solutions. You can take advantage of them in the way that makes the most sense for you – deciding how much you'll handle yourself and where you want us to drive the process. We're here to help improve efficiency across your motor vehicle transactions, including lienholder filings, VIN searches, Title & Registration, and more. We're your best choice for simplifying your operations with one vendor for all transactions in every jurisdiction. It's not just a way to improve your workflow and customer experience, it's a way to lower the risk from unperfected liens.

