

Do Your Motor Vehicle Titling Capabilities Meet the Demands of Your Business?



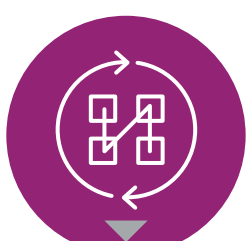
When it comes to vehicle refinance, you're looking to:



Manage your exposure to compliance and regulatory risk



Deliver a superior customer experience, defined by fast and pain-free processing



Streamline workflows and automate manual tasks

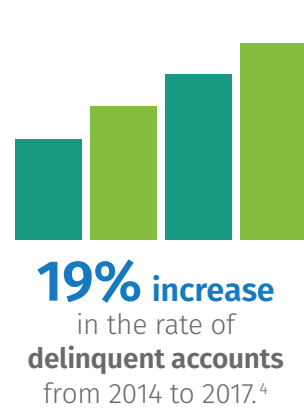


Find alternative growth avenues in response to increased competition and slowdown in new vehicle sales

As promising as this revenue stream is, delivering on it isn't easy:

Meanwhile, the market is expected to grow 2-3X in the next few years.²

And higher-risk, second-chance borrowers are on the rise.



There are a host of competitive pressures at play, too.



Increasing volume of titles—and more urgency to process them efficiently and accurately



The emergence of non-bank competitors such as credit unions and FinTechs, as well as start-ups that facilitate motor vehicle refinancing online



More pressure to deliver a superior digital experience—which increases the need to optimize workflows

The Limits of Processing Titles In-House

As volumes of auto loan refinancing titles increase and you consider expanding into more jurisdictions, you might focus on getting up to speed on various state-specific requirements. But take a wait-and-see, reactive approach, and you may fall short when you're facing challenges you need to get out in front of—and that could mean you...



Invest in costly headcount increases that don't actually minimize your risk, meet your needs as you grow, or allow you to use your resources most effectively



Jeopardize customer experience if you can't process titles quickly and accurately with current headcount



Circumvent due diligence and fail to protect your vehicle assets

Avoiding these risks and beating the competition in the auto refinance market takes a more holistic, proactive perspective

One that looks beyond the different jurisdictional requirements to focus on keeping you competitive and accommodating your growth. **With this shift in perspective, you'll be able to:**



Cover your knowledge gaps and manage risk as you grow



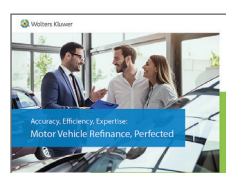
Free up internal resources

to focus on core competencies, like improving the customer experience



Streamline your workflows

and speed up the turnaround time of each transaction



To learn what it takes to get there, **download our eBook, "Accuracy, Efficiency, Expertise: Motor Vehicle Refinance, Perfected."**

1. Based on Wolters Kluwer customer interviews
 2. Auto Finance News, Nov. 1, 2016
 3. Harris Poll on behalf of Ally Financial, Dec. 2017
 4. Federal Reserve Bank of New York's Quarterly Report on Household Debt and Credit for 2017:Q4