

# A relationship that creates results

## The value of partnering with Lien Solutions

### The client

A national lender for RV and marine direct purchase and refinancing loans in all 50 states and Puerto Rico.

### The challenges

Like many lenders, our client handled lien filing and ongoing management in-house with a patchwork process that had evolved over time:

- An in-house team that juggled the requirements of multiple jurisdictions and managed multiple vendors.
- A workload that even at maximum staffing levels was difficult to keep up with, and especially so during peak volume times.
- A paper-based filing process that was prone to errors, delays, and oversights.

Our client recognized that their approach was inefficient, increased risk, and wasn't scalable. They looked for a better way and found it with Lien Solutions.

### The partnership

Our client had worked with Lien Solutions for UCC filings, and based on the success of that work, asked for assistance with its RV and trailer title processing and management. At first, all work was done via email between the two organizations. Immediately, this alleviated numerous headaches for our client due to Lien Solutions' multi-jurisdictional expertise. Then with the launch of iLien Motor Vehicle, a more streamlined, automated, and paperless solution developed to help them change their entire process to be more efficient.

Over time, our partnership has benefited both organizations. Through ongoing and continuous feedback and consultation, iLien Motor Vehicle continues to evolve as a highly effective and efficient solution that supports ever-changing client needs.



*"We were using multiple smaller service companies and they were difficult to manage due to the number we were using. Quality control became a nightmare."*

— Operations Manager

*"Adopting iLien Motor Vehicle was the best change we could have asked for. We don't even touch paper now."*

— Operations Manager

## The benefits

Our client has witnessed a marked transformation since the lender engaged with Lien Solutions:

- A single, expert point of contact for titling and registration.
- Freedom from having to make multiple calls to state DMVs and hours spent on forms, submissions and follow-ups.
- Ability to assign experienced staff to more productive activities such as customer service or originations.
- A reduction in filing errors and costly DMV late fees.
- Increased confidence that liens are perfected on a timely basis so that they have recourse against the collateral in the event of loss.

Lien Solutions not only helped the client to decrease bottom-line expenses, but also helped contribute to top-line growth. The support and streamlining made possible by Lien Solutions has had measurable impacts.

*“The folks in the Lien Solutions motor vehicle group are very knowledgeable... It makes a big difference to have a lien services partner by our side to help us out.”*

— Operations Manager

## The results



An overall workload reduction of 40 - 50%



2/3 of staff reassigned to other units/growth activities



Estimated savings of 1 FTE hour per transaction



99% reduction in customer calls regarding their completed title and registration



Significant reduction in DMV late fees due to delayed titling



Faster turn time to title perfection

Process efficiencies gained by using iLien Motor Vehicle help make our client better-equipped to focus on providing the best possible customer service experience—a priority we share.

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## The promise

For all of our clients, Lien Solutions' responsiveness goes beyond day-to-day issues; it extends to the way our solutions are developed and implemented:

- Lien Solutions actively includes clients' feedback during the development of our products to ensure our solutions meet clients' needs.
- Responsive and readily available customer support.
  - On-site if needed during ramp-up to ensure smooth implementation
  - Quick and detailed answers that our clients can count on.
- We customize our products to work your way.
- With each client, Lien Solutions fosters a powerful, productive relationship that gets stronger all the time, and that promises to continue creating results for years to come.

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*"Anytime that we have needed anything from Lien Solutions, whether it be a question about a fee or taking on a new product, they have always been ready to help with a swift response."*

— Operations Manager

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## About Wolters Kluwer Governance, Risk & Compliance

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