

# AUTOMOTIVE LOAN SERVICING from Sutherland Global Services

The automotive finance industry is ever faster and more competitive. It requires flexible systems, business processes, and experienced professionals who can react quickly to the ever-changing market dynamics. Sutherland can provide professional expertise and best practices available in loan servicing, collections, securitization reporting, and advanced technology to banks, captive finance companies, and auto finance companies alike.

## WHAT CAN A FINANCIAL ORGANIZATION AND/OR AUTO RESELLER ACCOMPLISH WORKING WITH SUTHERLAND?

As the premier business processing servicer, with a global track record, SGS can give you more:

- Expand by leveraging scalable, end-to-end solutions
- Significantly reduce time to market
- Optimize and control operating costs
- Access transformational, world-class capabilities
- Engage with collaborative industry specialists

We specialize in onboarding new client portfolios and quickly and efficiently tending to our clients' needs. In fewer than 30 days, you can have a sophisticated administrative and servicing program that enables you to direct capital toward loan growth rather than toward infrastructure and staffing. With many years of experience servicing all types of credit (prime to subprime) and with a variety of consumer receivables, we help you expand your loan servicing to maximum performance.

By partnering with Sutherland, benefit from:

- Exceptional third-party servicing
- Market flexibility
- Securitization servicing expertise that is asset-backed
- A fully collaborative strategic partnership
- A correspondence mailroom
- Account loan verification/validation
- Welcome calls, product upsell, and appointment setting
- Omnichannel services: chat, live agent, email

- Customer Care
- Collections (30/60/90)
- Social media research
- Analytics/Data Mining
- An exclusive Innovation Lab and product research
- Engage with collaborative industry specialists
- Asset acquisition/carve out of current locations/rebadging

## **SUTHERLAND GLOBAL SERVICES THIRD-PARTY SERVICING STRATEGIC BENEFITS**

Across the world, Sutherland has supported multiple clients through a multitude of market conditions and rapidly changing technologies. Our seasoned Sutherland team offers:

- Private labeled programs
- Scalable, pre-defined solutions
- Process efficiency
- Access to industry specialists, innovative business and technology solutions
- Client-tailored programs
- Highly secure infrastructure
- Robust data warehouse reporting
- Strong relational account governance
- Rapid implementations and conversions

## **SUTHERLAND IT SERVICES AND SYSTEMS**

Sutherland has perfected the blending of our business expertise with vetted IT services and systems:

- Robust data warehouse and analytics
- High-speed scanning/imaging and workflow
- Full application support
- Web and phone help desk and self service
- Highly secure infrastructure
- Redundant, highly scalable, and secure data center
- Integrated telephony, including predictive dialer, interactive voice response (IVR) and agent scripting

## **SUTHERLAND PRICING OPTIONS**

Sutherland offers a wide range of pricing options, including:

- Outcome based pricing
- Menu-based pricing
- Per-loan, per-month pricing based on services and credit quality
- Basis point pricing with minimums
- Tiered pricing based on volume
- Flow and acquisition pricing

## **SUTHERLAND GLOBAL SERVICES ACCOUNT GOVERNANCE**

A dedicated account manager is assigned to your organization to monitor all performance-level standards and to provide direct support for production and

services delivery objectives. Our account managers have complete access to all of Sutherland's world-class capabilities to help you transform your business. We also provide report cards based on our reporting and your feedback on our service.

Be assured that Sutherland Global Services processes loans with the same comprehensive, flexible systems used by the world's largest automotive finance companies. We offer conversion interfaces with all major servicing systems.

Our systems provide:

- A cost-effective and secure processing environment
- Seamless integration for maximum processing efficiency and data integrity
- Full disaster recovery and backup support
- Fully audited Operational Policies and Procedures
- PCI compliance and regulatory secured locations
- Comprehensive portfolio transfer protocols

## THE ADVANTAGES OF SUTHERLAND GLOBAL SERVICES

With Sutherland's systems, processes, and servicing expertise you can expect your company to move faster as we build and support your expansion. We craft an automotive loan servicing solution that meets your organization's goals.

Sutherland can make an impact on your lending services. Our customized approach to make your company stand out is possible through the following services:

- iBPO
- Ominichannel Support
- Market Research Support
- Social Media Tactical Research
- Product Innovation Lab Services
- Analytic Research/Mining
- Customer care, helpdesk, account maintenance, account verification, appointment setting, recovery services, and loan processing
- Follow the sun practices (onshore, near-shore, off-shore, WAH)
- Flex staffing and seasonal projects

Sutherland can provide componentized or end-to-end solutions that can make an impact on the loan process lifecycle and customer experience with your dealers and their clients.

As one of the largest, independently-owned BPO providers with minority business enterprise certification, our organization provides our customers with the best of all BPO worlds from a diversification standpoint and with global reach.

For more information about Sutherland Global Services Automotive Loan Servicing capabilities, contact Rob Alexander at 801-835-9007.

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### About Sutherland Global Services

Established in 1986, Sutherland Global Services is a global provider of business process and technology management services. Sutherland offers an integrated portfolio of analytics-driven back-office and customer facing solutions that support the entire customer lifecycle. One of the largest, independent BPO companies in the world, it serves global leaders in major industry verticals. Headquartered in Rochester, N.Y., Sutherland employs over 36,000 professionals and has locations across Brazil, Bulgaria, Canada, China, Colombia, Egypt, Estonia, India, Jamaica, Malaysia, Mexico, Morocco, Philippines, Slovakia, Sweden, UAE, UK, and the United States.

For more information, visit [www.sutherlandglobal.com](http://www.sutherlandglobal.com)

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*Sutherland is proud to be known in the market as a proponent of NPS (Net Promoter Scores). Our company has incorporated the NPS culture top down and it has taken several years to develop our applications, reports, and surveys to capture the best customer experience out there.*

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