


defi BPO

LOAN & LEASE

Capitalize on the Complete Loan Lifecycle
with defi LOAN & LEASE



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Growing your business is about retaining your existing customers as much as it is about attracting new business. No bank, credit union, or auto lender can grow effectively when facing customer loss. Avoid attrition by taking care of your borrowers and lessees throughout their complete lifecycle.

To help ensure your customers view your brand positively, defi SOLUTIONS representatives are trained on the proprietary defi Customer Connection communication model. This model provides a framework for customer communication that prioritizes the personalized connection. Using defi Customer Connection our teams deliver meaningful, results-driven messaging and effective resolutions to the issues your customers are experiencing.

You can realize a servicing cost reduction without sacrificing quality customer service.

As a white-labeled extension of your workforce, your dedicated defi contact support manager works closely with our internal teams to ensure the consistent representation of your company's brand identity and values and the satisfaction of your clients. defi LOAN & LEASE prioritizes retention and renewal while allowing you to improve your transaction processing speed.

defi LOAN & LEASE becomes a part of your retention engine through:

1. Welcome calls
2. Inbound and outbound customer care
3. Return mail processing
4. Title management
5. Cash management
6. Lease tolls and violations processing
7. Default management

1. WELCOME CALLS

Your brand reputation hinges on the experience your customers have with your institution from the very beginning, which is why defi LOAN & LEASE offers welcome calls to your customers.

After origination, your customers need to know what they can expect going forward. As a white-labeled extension of your workforce, defi calls your customers under your brand identity to offer them a warm welcome and to set expectations regarding their loan or lease. This process prevents excessive inbound calls and unexpected surprises for your customers, including delinquencies and fraud.

Multi-language Support



defi breaks down communication barriers with multi-language support. defi will source the native, fluent Spanish, Portuguese, Korean, French, and speakers of many other languages you need to ensure an unparalleled support experience for all of your customers.

2. INBOUND & OUTBOUND CUSTOMER CARE

Your customers expect a live agent when they call. They want to be heard. They need a swift resolution to their inquiry every time. defi offers multi-channel, inbound customer care through phone calls, e-mail, web chats, and more with native language support. The defi Customer Connection model drives not only how we handle the first contact, but how we follow up on every contact after that. We conduct regular reviews and reports as a part of the customer care process and collect satisfaction surveys to drive progress and your customer's support experience forward. Our goal is to ensure the expectations of your customers have been met and exceeded whenever possible.

3. RETURN MAIL PROCESSING

Undelivered mail can cost your business time, revenue, and customer relationships. This is why it's important to have a skilled return mail processor on your side. defi can help you:

- Locate hard-to-find recipients and validate returned mail addresses
- Update your customer billing address records
- Safeguard your customers' private information by destroying undeliverable mail
- Save on postage and mail production costs

4. TITLE MANAGEMENT

Your staff is busy keeping up with your day-to-day activities. They don't have time to give liens the attention they need throughout your customer's loan lifecycle. defi makes title management easy. With defi LOAN & LEASE services, we validate the vehicle, lien holder, and registered owner information for each title we receive and follow up with the dealer or seller for titles not received within a suitable timeframe.

With responsive support, defi ensures that everything is up-to-date and accurate until the loan is paid off, handling the lien release and title signoff processing as well.

Managing both paper and electronic titles, in all jurisdictions, we make sure your collateral is secured and you have easy access to what you need, when you need it. Let defi take care of:

- Title corrections
- Follow-ups
- Transfers
- State substitutions
- Releases



Quality Certified – ISO 9001:2015

The ISO 9001 standard is the world's most widely recognized quality management system certification. With more than 1 million companies certified in over 170 countries, ISO 9001 defines requirements for companies who want to ensure that their services consistently meet customer requirements and continually improve.

defi LOAN & LEASE is ISO 9001:2015 certified.

5. CASH MANAGEMENT

Can't keep up with the cash management demands of your growing business? defi LOAN & LEASE helps keep your day-to-day operations running smoothly.

Loan balances are paid, payoffs are managed, and sales and tax filings are handled with the appropriate authorities. Give your customers a streamlined experience that builds trust in your brand while you benefit from acquired efficiencies and cost savings. defi offers cash management services with defi LOAN & LEASE that can help you with:

- Lockbox management
- Reconciliation and cash disbursements
- Payment research for rejected and suspended items
- Account payoff processing
- Payment processing
- Payment research and reversals

6. LEASE TOLL & VIOLATIONS PROCESSING

Create another satisfied customer by using defi LOAN & LEASE to ensure a smooth, seamless experience for lessees who want to pay off their outstanding fines, tickets, and tolls to the proper authorities.

7. DEFAULT MANAGEMENT

As defi maintains collection licenses in all 50 states, it's more manageable than ever for you to remain compliant with your state's regulatory requirements. Proactive outbound collection campaigns reduce default loss by securing promises to pay, while bankruptcy and repossession management services save you the time and hassle of dealing with those who do inevitably default. defi's fraud investigation and notification services help you and your customers navigate challenging situations, bringing them to a successful close. defi LOAN & LEASE covers these default management services:

- Early and late-stage collections
- Skip tracing
- Fraud notification / investigation
- Bankruptcy management
- Repossession
- Recovery

A Lean Six Sigma Approach



defi LOAN & LEASE effectively identifies and solves issues before they become problems that affect your business and your customers. Through a Lean Six Sigma approach, defi identifies ways to improve processes and procedures while removing waste, reducing costs, and improving your customer's experience.

About defi SOLUTIONS

defi SOLUTIONS partners with captives, banks, credit unions, and finance companies of all types and sizes to help lenders transform their operations. The company's comprehensive suite of end-to-end originations, servicing, and analytics solutions, together with technology-enabled processing services, are flexible, configurable, and scalable to address the ever-evolving needs of lenders and borrowers.

Connect With Us



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