

## **Auto Finance Discounting and Funding**

**Client Need:** The indirect automobile finance division of a super regional bank anticipated aggressive growth in its discounting and funding area. Management was interested in an objective third party review and validation of its proposed staffing and process recommendations prior to implementation.

**Solution:** BenchMark consulting reviewed the current and proposed, staffing and workflow scenarios. The team made numerous on-site observations to validate client quality and efficiency standards, and to determine whether additional opportunities for process improvement existed. From that analysis, BenchMark designed workflows to further enable the client to absorb growth along with recommending a new organizational structure for optimal staffing. BenchMark created a staffing model allowing management to monitor current staffing needs and to model future staffing needs based upon volumes levels.

**Results:** BenchMark presented its findings and recommendations to management.