

## **Dealer Reserve Balances**

**Client Need:** A top 25 bank wanted to establish greater control over its automobile dealer reserve balances to eliminate the potential for losses based on deficit balances.

**Solution:** BenchMark documented the current environment and developed policies and procedures for the collection and management of negative dealer reserve data. BenchMark then developed, tested and provided implementation assistance with a short-term solution for the identification and reporting of negative dealer reserve balances. Finally, a long-term solution was delivered including detailed business requirements for a database approach to reporting deficit balances.

**Results:** BenchMark deliverables facilitated successful client control and management of automobile dealer reserve accounts with deficit balances.