

How Amplifi Lending Streamlined Dealer Applications from Submission to Offer

Powered by Cloud Maven, Inc cmLending, Credit Checker, Decision Rule Engine, and Plaid Connect

ZERO

Duplicate Data Entry

Dealer applications flow directly into lending

Instant

Decisions and Offers

Generated once required information is received

MORE

Applications Processed

Without adding manual work for employees

CLIENT & PROCESS CONTEXT

Amplifi Lending offers financing options for recreational purchases such as RVs, boats, trailers etc. Working with dealerships, the company aims to provide easy to use, fast and responsive lending options for its customers.

Dealer relationships are an important part of their business. To keep the flow of applications moving from submission to credit review, underwriting, and offer, the process needed to be expedited so dealers can give their customers an answer without unnecessary delays.

As application volume continued to grow at an alarming rate, Amplifi Lending needed a reliable way to improve the application process. To accomplish this goal, Amplifi Lending wanted to establish a direct relationship with its dealership network and automate routine tasks associated with evaluating each application, without adding more manual work for the lending team.

THE BUSINESS CHALLENGE

There were several steps involved in processing a dealer application. The information moved across different systems, while the team manually conducted credit checks, appraised collateral, performed underwriting, and drafted offers. So, processing large volumes of applications resulted in slower decision making.

Key challenges include:

- No automated method to capture dealer applications directly and integrate into lending workflow.
- Manually retrieve credit reports for both applicants and co-applicants.
- Separate lookups to determine the value of RVs and boats.
- Applying credit policies and underwriting rules manually.
- Spending time preparing and sending offers back to dealers.
- A separate process to verify borrower income if additional verification required.

WHY CHANGE WAS NEEDED

- 1 Disconnected Dealer Intake**
Applications did not flow directly into lending workflow
- 2 Manual Credit Checks**
Reports required separate manual searches
- 3 Separate Collateral Valuation**
RV and boat values required multiple lookups
- 4 Manual Underwriting**
Credit rules were applied manually
- 5 Manual Offer Processing**
Offers required preparation and dealer follow-up

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THE CLOUD MAVEN, INC SOLUTION

Amplifi Lending teamed up with Cloud Maven, Inc. to automate their application-to-offer workflow using cmLending platform, Credit Checker, Decision Rule Engine, and Plaid Connect. Once the dealer submits the application via AppOne, it gets automatically transferred into the cmLending, where credit data, underwriting rules, and income verification are processed within a connected workflow.

CORE CAPABILITIES

- **Dealer Application Intake:** Receive dealer applications directly through AppOne.
- **Automated Credit Checks:** Retrieve credit reports for applicants and co-applicants.
- **Collateral Valuation:** Automatic valuation of RVs and boats through a direct link with NADA.
- **Rules-Based Underwriting:** Apply credit policies and underwriting rules automatically.
- **Automated Offer Generation:** Create offers based on underwriting decisions and deliver them to dealers by email and through AppOne.
- **Conditional Income Verification:** Trigger income verification through Plaid when required.

IMPLEMENTATION APPROACH

Cloud Maven, Inc translated all of Amplifi Lending's existing credit policies, underwriting requirements, and offer rules into system-driven logic.

Our team then integrated external systems so the required information could move through the workflow. This eliminated the need for staff members to enter data multiple times or manually coordinate each step.

BUSINESS RESULTS

Amplifi Lending moved from a process that relied on several manual steps and separate systems to an automated workflow so it can take a dealer application through underwriting and offer creation.

Direct Application Flow

without duplicate data entry

- Credit and collateral information is retrieved automatically within the lending process.
- Underwriting policies are applied consistently across submitted applications.

Instant Offers

once required information is available

- Income verification runs in the background, with offers updated automatically when numbers change.
- Dealers receive faster responses with fewer follow-ups from the lending team.

Higher Capacity

without additional manual workload

Learn more: solutions@cloudmaveninc.com | +1 (740) 470-0000 | [Book a demo](#)