

# Financing process (Auto dealership)

Standardized the financing intake from customer inquiry to bank decision using KYC completeness gates, SLA checkpoints, and KPI reporting—reducing rework and improving decision predictability.

## Overview

**Context:** Automotive dealership (trucks / after-sales)

**Role:** Manager — Sales & Financing Operations

**Improvement:** Designed and implemented a controlled intake flow with quality gates, timestamped SLA checkpoints, and decision reason capture for analytics.

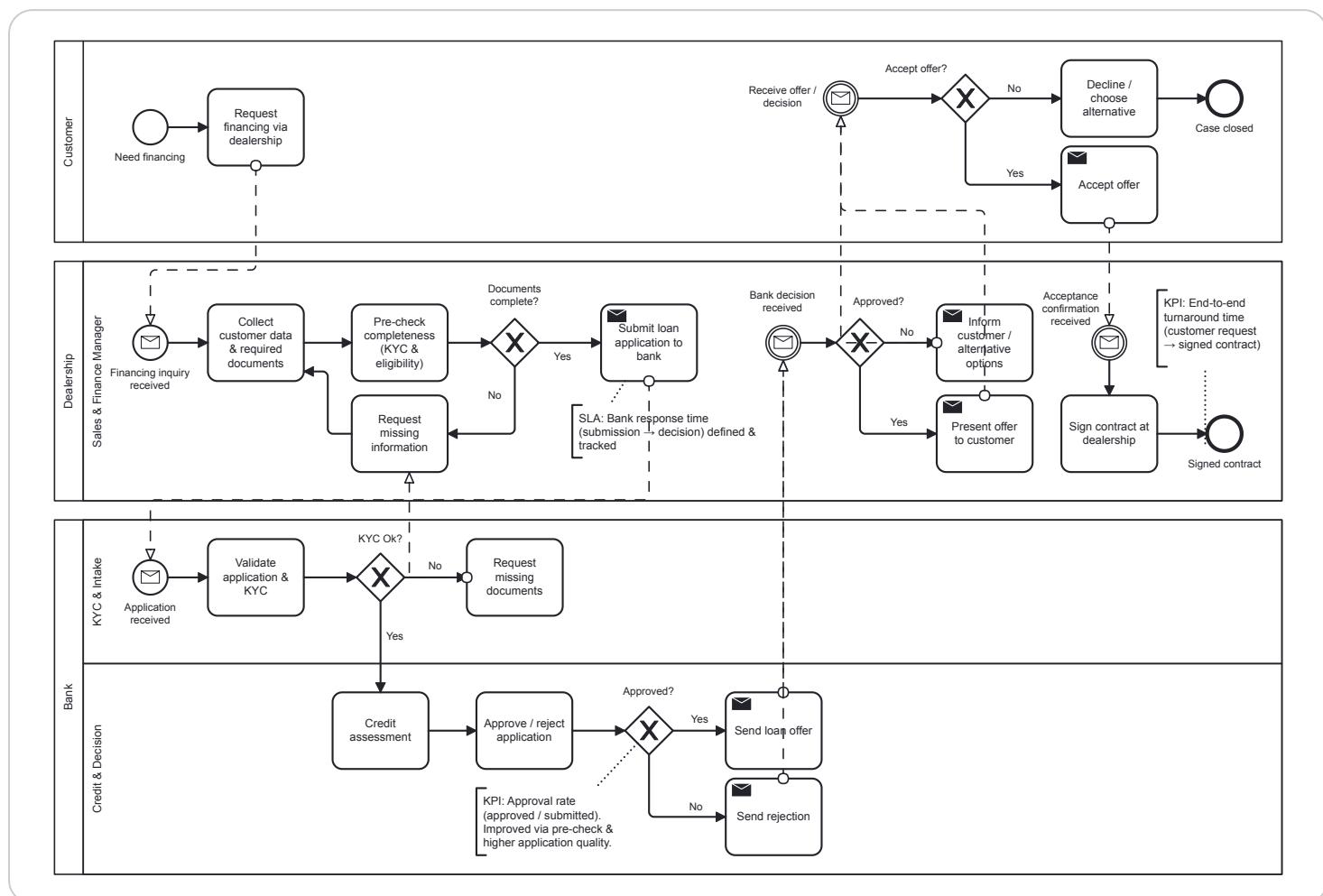
Bank response time [SLA]

E2E turnaround time [KPI]

Approval rate [KPI]

## Process diagram

BPMN 2.0 — Target process (To-Be). Based on real work experience. Details anonymized.



# Case Study

From ad-hoc intake to a controlled flow with KYC gating, timestamped checkpoints, and standardized bank decision reasons.

## 1 Problem

- Deals stalled due to inconsistent document intake and unclear ownership during handovers.
- Rework loops (missing/expired docs, clarifications) and missing timestamps prevented reliable Bank response time (SLA) management.
- Approval performance was hard to improve without structured decision outcome capture (Approval rate (KPI)).

## 2 Baseline (As-Is)

- Document completeness checks were manual and inconsistent, causing repeated customer/bank follow-ups.
- No systematic timestamps → Bank response time (SLA) could not be measured consistently, and E2E turnaround time (KPI) was opaque.

## 3 Intervention (To-Be)

- Introduced a KYC completeness gate (checklist + mandatory fields) before bank submission.
- Added SLA checkpoints with timestamps across lanes to track progress end-to-end.
- Captured bank decisions with standardized reason codes to enable analytics and improvement.

## 4 Measurement (KPIs / SLAs)

- Bank response time (SLA): submission sent → bank decision received/recorded
- E2E turnaround time (KPI): inquiry received → contract signed / case closed
- Approval rate (KPI): approved / submitted

## 5 Controls

- KYC gate enforced before submission (required fields + checklist validation).
- Audit trail: timestamps captured at each SLA checkpoint (request/receivedsubmitted/decision).
- Decision taxonomy: reason codes standardized for reporting and root-cause analysis.

## 6 Outcomes

- Reduced delays by lowering incomplete submissions and rework loops.
- Improved bottleneck transparency via lane-level SLA checkpoints and KPI reporting.
- Increased approval consistency through better data quality at submission (metrics partially estimated / anonymized).

## Process governance

Keeps the process stable through ownership, measurement discipline, review cadence, and controlled updates.

**Process owner:** Sales & Financing Ops (Dealership)

**Data capture:** timestamps at request / received / submitted / decision recorded

**Review cadence:** weekly SLA/KPI review + top reason codes

**Change control:** checklist and reason codes versioned, communicated, and audited

## Ownership (RACI)

Clarifies who does the work, who is accountable, and who needs to be consulted or informed - so handovers stay frictionless.

R = Responsible, A = Accountable, C = Consulted, I = Informed

Step	Customer	Dealership	Bank
Provide required documents	R	A/C	I
Pre-check (KYC gate)	I	A/R	I
Clarifications / missing info	R	A/R	C

Step	Customer	Dealership	Bank
Submit application	I	A/R	I
Decision + reason code recorded	I	R	A/R
Offer / next steps communicated	I	A/R	I

## Decision logic (DMN)

Decision table used to standardize the KYC completeness gate and make document checks consistent, auditable, and automation-ready.

KYC Completeness Gate					
	When	And	And	Then	Annotations
	missingDocs boolean	docsExpired boolean	mandatoryFieldsComplete boolean	gateResult string	
1	true	–	–	"REQUEST_MISSING"	Missing docs → request documents
2	false	true	–	"REQUEST_MISSING"	Expired docs → request update
3	false	false	false	"REQUEST_MISSING"	Mandatory fields incomplete
4	false	false	true	"OK"	Gate passed → submit to bank
+	–	–	–		

## Operational playbook (SOP)

Condensed SOP (excerpt) that standardizes execution across handovers and keeps every case traceable via mandatory timestamps.

### Purpose & scope

- Ensure financing cases move consistently from inquiry to recorded bank decision, with controlled document quality and predictable follow-ups.

### Roles & ownership

- Process owner: owns the SOP, metrics, and change control
- Case owner (Finance Ops): runs the case end-to-end and records timestamps/decisions
- Sales/Advisor: customer communication and offer/closure
- Bank contact: clarifications and decision

### Execution steps

- Capture inquiry → create case
- Request documents → send standard list + deadline

- Validate KYC completeness gate → loop if missing/expired
- Submit to bank → track status
- Handle clarifications → resolve and resubmit if needed
- Record decision + reason code → communicate outcome
- Close case → archive and finalize

### **Mandatory timestamps**

- request sent / docs received / submitted / decision recorded

### **Standard templates**

- “Request missing documents”
- “Decision outcome & alternatives”

### **Escalation rules**

- reminders after X days; escalate if overdue
- close case after Y days of no response (policy)
- switch to alternative bank/terms when rejection criteria are met