

Motor Finance – Discretionary Commission Arrangement (DCA) Claims

The Task

Momenta was selected by the client as the exclusive supplier to provide operational support and oversight for a new project, handling enquiries and complaints from customers regarding Discretionary Commission Arrangements on Motor Finance agreements.

A team of Paralegals & Customer support agents were resourced to providing additional, flexible capacity to meet unknown future volumes. Their focus was on delivering positive customer outcomes, while adhering to all regulatory guidelines.

Our Solution



Momenta’s team conducted a deep-dive analysis of existing complaint categorisation and triage processes. We made recommendations on the design and implementation of new complaint handling practices



We supported with the shaping & operational readiness of a new sales commission tool to improve productivity & streamline processes



Alongside this, our team developed MI to assist with internal and regulatory reporting. All existing legal templates were overhauled and, where required, new versions were drafted



We have worked in close partnership with our client, providing strategic advice, process improvements, enhanced controls, and operational support to ensure their objectives are met

Implementation of tools to enhance productivity

Delivered process improvements to support customer journey

Client Outcome



By introducing a pre-screening of all customer complaint files, the Momenta team optimised the delivery of responses to FOS complaints



Adoption of ongoing process improvements and further automation has led to a significant reduction in handling times for volume requests



Momenta are meeting all client quality standards and regulatory timescales. Due to the quality of work undertaken by Momenta, the client made the decision to expand Momenta support into other areas of the business

All regulatory requirements met