

# Motor Finance Discretionary Commission Arrangement (DCA) Claims

## The task

In December 2023, 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. An initial team of Paralegals, Customer Support Agents and Managers was required to augment two workstreams; the first to action first-line complaints and FOS escalations, the second to provide specialist support on litigation claims. The focus of each workstream was to deliver positive customer outcomes, while adhering to all regulatory guidelines, providing additional flexible capacity to meet unknown future volumes.

## The solution

The Momenta team worked to source and select candidates from our existing associate pool and the wider market, targeting candidates with relevant motor finance and litigation experience. Momenta's team conducted a deep dive analysis of existing complaint categorization and triage processes. Using our expertise and infrastructure, we made recommendations on the design and implementation of new complaint handling practices, along with shaping and operational readiness of a new sales commission tool. 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. Throughout the course of our engagement, we have worked in close partnership with our client, providing strategic advice, process improvements, improved controls, and operational support to ensure their objectives are met. We continue to provide insightful recommendations as new operational challenges present themselves.

## The outcome

- Momenta's Head of Operations was deployed to the project, to work closely with key client stakeholders and play a critical role in defining the scope of the project.
- The process efficiencies put in place by Momenta were key to streamlining the customer complaint handling process and driving increased productivity.
- The internal commissions tool that Momenta worked with the client on is expected to significantly reduce pressures on our client's Sales teams.
- By introducing a pre-screening of all customer complaint files, the Momenta team optimized the delivery of responses to FOS complaints and ensured deadlines were met.
- Adoption of ongoing process improvements and further automation has led to a significant reduction in handling times for volume requests, which has enabled handling of more enquiries and complaints without increasing headcount
- Momenta are on track to meet all client quality standards and regulatory timescales. Due to the quality of work undertaken by Momenta, the client made the decision to expand the team in February 2024.

All Resources supplied in line with client plans

Over 90% quality standards maintained