



Case Study

Owings Auto: Streamlining Operations and Simplifying Collections with BlytzPay



Owings Auto



Challenges Before BlytzPay

Owings Auto built its name on exceptional customer service, but behind the scenes, their collections process told a different story. Staff were managing payments through a patchwork of tools, including GoTo's texting service, which didn't connect to their DMS. The result was inefficiency, frustration, and blind spots in communication.

Collectors were also handling promise-to-pay tracking and auto draft paperwork by hand, often requiring customers to come into the store. Processing fees were ballooning, eating into profits and creating more work for everyone involved. It was clear the team needed a smarter, more connected way to manage payments that could cut costs, simplify operations, and free their collectors from manual busy work.



The Turning Point

After struggling with an outdated system and a failed implementation from another provider, Jeff Owings began looking for a better solution. Feedback from other dealers kept pointing to one name: BlytzPay.

What convinced him wasn't just the technology, it was the partnership. BlytzPay's team was responsive, transparent, and deeply invested in helping dealers succeed. Within days of turning it on, Owings Auto saw a measurable difference in speed, efficiency, and cost savings.

“With our former solution, our team was manually posting payments. It was a nightmare. With BlytzPay, it’s just different. The feedback in the industry is real: you’re not a serious dealer if you’re not using BlytzPay.”

~Jeff Owings, Owner, Owings Auto

The BlytzPay Difference

With BlytzPay, Owings Auto replaced fragmented tools with one connected platform that made every part of collections faster and easier.

Text-to-pay gave customers a simple, app-free way to pay directly from their phones. Promise-to-pay automation eliminated manual tracking and follow-up. Customers could self-enroll in autopay online—no more paperwork or in-person signups.

Collectors no longer had to toggle between systems to send reminders or verify payment statuses. Everything was visible, trackable, and centralized.

It's much more hands-on for the customer. They don't have to drive here or call us just to pay."

~Kristin Rawles, Office Manager, Owings Auto

The financial impact was immediate. By implementing BlytzPay, Owings Auto streamlined multiple processes across payments and collections, reducing manual work, improving visibility, and saving the company more than \$7,500 each month.

They also eliminated an additional \$1,200 fee, proof that smarter systems can drive meaningful savings, strengthen operations, and free teams to focus on customers instead of paperwork. Chargebacks, once a major pain point, also became a nonissue.

Results That Matter

Since making the switch, Owings Auto has seen major improvements in both efficiency and experience. The collections team spends less time chasing payments and more time connecting with customers. Customers enjoy fast, flexible, mobile payments that don't require apps or phone calls.

The dealership's bottom line reflects the change too: lower fees, fewer staffing needs, and zero lost chargeback.

"I haven't lost a single chargeback with BlytzPay. They fight them for us and I get answers in weeks, not 90 days."

~Bethany Owings, Chief of Office Operations, Owings Auto

At a Glance

| | BEFORE BLYTZPAY | AFTER BLYTZPAY |
|-----------------------|------------------------|----------------------------|
| PROCESSING FEES | ~\$15,000/MONTH | ~50% REDUCTION |
| CHARGEBACK OUTCOMES | UNPREDICTABLE | 100% SUCCESS RATE |
| COLLECTION TEAMS SIZE | 4 | 3 |
| AUTOPAY ENROLLMENT | PAPER FORMS, IN-PERSON | CUSTOMER-DRIVEN, ONLINE |
| TEXT COMMUNICATION | NON-INTEGRATED APP | CENTRALIZED, VISIBLE SMS |
| CUSTOMER EXPERIENCE | CALL- HEAVY, MANUAL | MOBILE, APP-LESS, FLEXIBLE |

Looking Ahead

Owings Auto is currently preparing for an even tighter integration with BlytzPay. The team is eager to explore, BlytzPay's new AI-powered automation tool, BlytzCollect™, to take even more off their plate.

For Owings Auto, BlytzPay isn't just another payments tool: it's a true partner in building a faster, simpler, more customer-friendly future for collections.



“I’m really looking forward to AI features that take more off our team’s plate.”

~Jeff Owings, Owner, Owings Auto