



Case Study:

# Parker Auto Sales— Stability, Transparency, and Seamless Operations with BlytzPay



# The Challenges

When Nathan Smith and his wife Carrie took over Parker Auto Sales in Knoxville, Tennessee in early 2024, the dealership inherited a payments provider that created more friction than flow.

Autopay functionality was unreliable, integration with Auto Master Systems was clunky, and support was difficult to access—and even when it was available, it rarely resolved issues. Billing lacked transparency, making forecasting nearly impossible. To complicate matters further, the dealership was restricted from accepting Visa cards, severely limiting autopay enrollment and customer flexibility.



Operationally, the strain ran deeper than just billing. “The related finance company is really where the problems came in,” said Nathan. “They made it insanely difficult.”

For a Buy Here, Pay Here operation managing nearly \$10 million in receivables and close to 1,000 active accounts, these issues weren’t minor inconveniences—they were operational barriers.

The dealership needed a solution that would integrate cleanly with Auto Master, provide transparent and predictable pricing, simplify autopay enrollment, support collections without adding staff, and feel like a true partner.

# The Turning Point

Parker Auto Sales was moments away from signing with another provider when a trusted industry peer encouraged them to take a closer look at BlytzPay. Nathan paused and agreed to see a demo of BlytzPay®. After reviewing the platform and pricing, his decision was straightforward: “If they could do what they said they could do at the price they said they could do it, it was a no-brainer.”

The dealership implemented BlytzPay in the spring of 2024.

**“It has been the biggest blessing. I love this company.”**

Nathan Smith, Parker Auto Sales

# The BlytzPay Difference



## Real Support From Real People

One of the first differences Parker Auto Sales experienced with BlytzPay was responsiveness.

“When we run into a problem, we pick up the phone or we get on a chat. We're talking to a human that gets it fixed within seconds.”

That consistency built trust quickly. The dealership doesn't feel like they're dealing with a vendor. They feel like they're working with a partner. Nathan points to the mindset of BlytzPay's Founder and CEO, Robyn Burkinshaw, as part of that partnership.

“Her willingness to change, move, adapt...she wants to win. And she wants us to win.”



## Radical Transparency in Pricing

Before BlytzPay, billing was a black box.

Now, Parker Auto Sales receives a detailed monthly breakdown outlining exactly what they're being charged and why. This clarity allows the dealership to forecast cash flow accurately, project processing costs, integrate fees cleanly into accounting software, and plan confidently month over month. For a dealership managing nearly \$10 million in receivables, that predictability is foundational.



## Seamless Integration with Automaster

For Parker Auto Sales, operational efficiency hinges on how systems communicate.

### With BlytzPay:

- Payments are taken in BlytzPay
- Communication is tracked in BlytzPay
- Transactions sync directly to AutoMaster

What previously required multiple steps and manual reconciliation is now streamlined. Collectors operate primarily inside BlytzPay for daily collections work, reducing toggling between systems and eliminating manual busywork.



## Automated Texting and Autopay Enrollment

“BlytzPay’s automated text communication system has become what I like to refer to as my extra employee,” Nathan commented. “It’s just a beautiful program. It automatically contacts our customers for us.”

Automated reminders go out consistently, autopay enrollments are simple and reliable, and autoPay failures trigger automatic follow-up texts.

### The result?

- Fewer outbound calls.
- Less manual follow-up.
- More consistent customer contact.
- And most importantly—more focus on accounts that truly need personal attention.

## Results That Matter

Parker Auto Sales sells 45–50 vehicles per month and manages approximately 928 active accounts with nearly \$10 million in receivables.

In an economic environment where inflation and rising costs have driven delinquency increases across the industry, Parker Auto Sales has maintained stability.

- **Delinquency remains steady**
- **No additional collection staff needed**
- **No spike in operational labor costs**
- **Increased autopay participation**
- **Greater ability to focus on high-risk accounts**

Rather than seeing deterioration like many peers, the dealership has mitigated risk through automation and consistent engagement. Smith attributes much of that stability to the automation and autopay infrastructure BlytzPay provides.

**“I haven’t had to hire additional staff. I have that extra employee I call BlytzPay—sending texts, running autopays, and helping us collect without adding headcount.”**

Nathan Smith, Parker Auto Sales



METRIC	BEFORE BLYTZPAY	AFTER BLYTZPAY
AUTOPAY ENROLLMENT	LIMITED BY CARD RESTRICTIONS	BROAD CARD ACCEPTANCE + SEAMLESS AUTOPAY
BILLING TRANSPARENCY	NO BREAKDOWN PROVIDED	MONTHLY DETAILED REPORTING
SYSTEM INTEGRATION	MANUAL, MULTI-STEP POSTING	ONE-STEP SYNC WITH AUTOMASTER
COLLECTIONS STAFFING	MANUAL-HEAVY PROCESS	NO ADDITIONAL HIRES REQUIRED
DELINQUENCY	INDUSTRY PRESSURE	STABLE

## A True Industry Partner

“Buy Here, Pay Here is a very unique industry. There's nothing like it on the planet,” said Nathan.

Parker Auto Sales values working with a provider that understands that complexity, from chargeback management to DMS integrations to collections workflows, and is willing to evolve alongside dealers.



**“If I succeed, they succeed. It’s a partnership.”**

Nathan Smith, Parker Auto Sales

Nathan emphasizes that BlytzPay operates differently because they are willing to adapt, willing to listen, and willing to build alongside dealers. With BlytzPay, it’s not a transactional relationship; it’s a shared mission.

# Looking Ahead

Parker Auto Sales has signed up for BlytzCollect™, BlytzPay's AI-powered voice collections solution, and is preparing for launch. The dealership plans to begin by deploying AI Voice on one to three day delinquencies, running calls on Saturdays and Sundays when the dealership is closed, expanding collections coverage to a seven-day cycle, and driving inbound call volume rather than relying solely on outbound efforts.

Parker Auto Sales leadership views this as the next evolution in their operation, leveraging AI to extend capacity without expanding payroll. With a strong foundation already established through BlytzPay, they are stepping confidently into the next phase of automated, conversational collections.

"BlytzPay is more than a payments processor; it's an operational advantage," continued Nathan.

And with BlytzCollect launching soon, the dealership is doubling down on automation, stability, and smarter collections.



**"BlytzPay is more than a payments processor; it's an operational advantage."**

Nathan Smith, Parker Auto Sales

