



Case Study:

How MCMC Auto Streamlined Collections and Reduced Overhead with BlytzPay



Client:
MCMC Auto

Interviewee:
Ray Lloyd, General Manager, MCMC Auto

Industry:
Buy Here Pay Here (BHPH) Auto Finance

Key Solutions:
**BlytzPay's Automated Messaging, Text-to-Pay, Two-Way SMS,
Promise to Pay and Custom Payment Workflows**

BACKGROUND

A Fragmented Payment System in Need of Streamlining

MCMC's collections team used manual credit card entry and even managed receipts in a physical basket. As their payment partners' viability declined, MCMC began looking for a more unified and efficient payment experience.

The challenge wasn't just operational—it was also cultural. MCMC needed a way to meet customers where they were: on their phones, at a time that was convenient for them, and in their language of choice.



Challenges

Before implementing BlytzPay, MCMC Auto's collections process was hampered by inefficiencies that impacted both operational performance and customer satisfaction. Account managers had to manually key in credit card payments and physically manage receipts, a time-consuming process that created unnecessary friction and room for error. The fragmented system relied on separate providers for different payment types, requiring customers to navigate multiple platforms. To reduce inbound calls, MCMC placed more than 60% of its customer base on recurring payments—not because it was preferred, but because it was the only way to manage call volume with their existing resources.

The system wasn't just outdated; it was a burden on both the team and the customer.

Despite these efforts, MCMC's call center was overwhelmed. Customers waited an average of two minutes, with queues reaching as high as seven or eight callers during peak times. Fourteen account managers were needed just to keep up, with each handling nearly 400 accounts. Yet even with this heavy staffing model, the organization struggled with timely follow-ups and performance tracking due to limited reporting tools.

There was no centralized, automated way to send reminders, capture promises to pay, or follow up via customers' preferred method of communication—text messaging. The system wasn't just outdated; it was a burden on both the team and the customer. This environment created the perfect catalyst for transformation—one that began with the adoption of BlytzPay.

The BlytzPay Transformation

Faced with rising call volumes, manual processes, and mounting pressure on their collections team, MCMC Auto knew something had to change. The existing system was no longer sustainable. More than just a technology shift, adopting BlytzPay marked a strategic pivot toward smarter automation, more personalized communication, and a more agile workforce. MCMC set out to modernize its approach from the ground up, making it easier for customers to pay and simpler for staff to manage collections. Here's what changed:



Staffing Efficiency & Account Load

- Reduced account managers from 14 to 8, a 43% decrease in staffing needs.
- Each representative now manages an average of 622 accounts, up from 392.
- Saved an estimated \$7,500 or more per avoided turnover cycle in fully burdened costs.
- Call volume dropped significantly, reducing wait times from 2–8 minutes to virtually zero.



Customer Engagement via Text-to-Pay

- Text-to-pay led to higher engagement, as customers were more comfortable responding via SMS than over the phone.
- Automated translation made the payments experience smoother for Spanish-speaking users.
- Automated, customized messaging around promises to pay helped streamline collections and significantly reduce delinquency and past-due balances.



Lower Costs, Greater Control

- Dependency on recurring payments dropped significantly, from 60% to just 10.95%.
- Credit card fees decreased as more customers switched to one-time payments over fee-heavy recurring charges.
- Chargeback outcomes from disputed transactions improved significantly, netting ~20k in savings in one year as a result of BlytzPay's support team and technology.
- Call times were reduced as multiple Promise-to-Pay reminders are now delivered via SMS, eliminating the need for lengthy phone conversations.

Operational Reporting & Platform Stability

MCMC has experienced greater operational visibility since implementing BlytzPay, with the platform actively working to enhance reporting capabilities that provide deeper insights into account manager performance. These improvements help leadership make more informed decisions and identify opportunities to improve collection strategies and team productivity.

“The visibility we have into our performance is night and day compared to where we started. Thanks to BlytzPay’s collaborative approach and their commitment to continuous enhancement, we’re able to track and understand our account managers’ performance in a way that just wasn’t possible before.”

Ray Lloyd General Manager, MCMC Auto

Beyond the gains in performance visibility, MCMC has come to rely on BlytzPay as a stable, responsive, and continuously evolving operational backbone for their collections team. In an environment where even a moment of downtime can disrupt collections and strain customer relationships, BlytzPay’s consistent reliability has provided the confidence MCMC needs to operate smoothly day after day.



The Intangibles: Culture and Customer-Centric Design

For Ray Lloyd, choosing a technology partner was never just about features—it was about finding a company that shared MCMC’s values. From the very beginning, BlytzPay proved it was more than just a vendor. The culture of responsiveness and commitment to service was evident at every level, from frontline support to senior leadership.

That kind of alignment doesn’t just streamline operations—it builds trust. Over time, BlytzPay became more than a platform; it became a true partner. For MCMC, it’s not just about what the system can do, it’s about who stands behind it, and how well they understand the mission.

“Working with BlytzPay feels less like outsourcing a solution and more like gaining an extension of our own team.”

Ray Lloyd General Manager, MCMC Auto

Reshaping Payments & Collections with BlytzPay

	BEFORE BLYTZPAY	AFTER BLYTZPAY
ACCOUNT MANAGERS	14	8
ACCOUNTS PER REP	~392	~622
RECURRING PAYMENT %	~60%	10.95%
AVG CALL WAIT TIME	2-8 MINUTES	0 MINUTES
CHARGEBACK WIN RATE	UNKNOWN	~85%
COLLECTOR TURNOVER COST	~\$7,500	SIGNIFICANTLY REDUCED NEED
REPORTING	MANUAL & LIMITED	GREATLY IMPROVED
CUSTOMER ENGAGEMENT	PHONE-FOCUSED	TEXT-DRIVEN, SELF-SERVE

Why BlytzPay Was the Right Choice

BlytzPay helped MCMC redefine what effective collections could look like. What was once a labor-intensive, phone-heavy operation became a streamlined, customer-preferred experience that delivered results without sacrificing service. With two-way texting at the core, MCMC was able to engage customers on their terms, making payments easier and less intrusive. Automation replaced repetition, freeing up account managers to focus on the cases that required a human touch. Flexible integrations ensured the platform fit seamlessly into existing workflows, while the intuitive interface made adoption easy for both staff and customers. The outcome was clear: greater efficiency, lower costs, better engagement, and a collections strategy built for the future.

“No one wants to talk about debt on the phone. BlytzPay allows us to meet our customers where they are, and that’s a win for everyone.”

Ray Lloyd General Manager, MCMC Auto