CLIENT SUCCESS STORY

Replacing a legacy system without building one

How AutoUse retired the loan management system behind its floor plan business, stopped an in-house portal build, and grew the portfolio with the same team.

PROGRAM	GO-LIVE	RESULT
Floor plan finance	December 2025	20%+ growth, no added headcount

Executive summary

AutoUse — a specialty auto finance provider with more than 50 years supporting independent dealers across the Northeast — replaced the legacy loan management system behind its floor plan business with VeroOS, going live in December 2025.

The decision followed a build attempt. AutoUse had spent more than six months developing an in-house dealer portal before concluding that continuing would require an investment — in initial delivery, and more consequentially in long-term support and enhancement — that did not match its operating priorities or its expected return. It discontinued the internal effort and implemented VeroOS as the system of record for the program instead.

Since go-live, AutoUse has grown its floor plan portfolio by more than 20% without increasing headcount.

More than 20% portfolio growth. The same team.

Reported by AutoUse following go-live on VeroOS, December 2025.

The starting point

The floor plan business ran on a legacy loan management system. Dealer-facing work depended on phone calls and manual handling; internal work depended on entering the same information in more than one place. AutoUse wanted a better dealer experience and more operational headroom — without taking on the burden of maintaining bespoke internal technology to get there.

What AutoUse set out to fix

- A legacy loan management system that could not carry the program’s growth
- Dealer requests handled by hand rather than through self-service
- Manual touchpoints across funding, curtailment tracking and repayment
- Limited visibility into inventory-level activity and dealer performance
- Reporting assembled by people rather than produced by the system

Build versus buy

AutoUse had already started building. Six months in, the calculation changed.

The in-house dealer portal was a serious effort. After more than six months of development, the team concluded that finishing it was the smaller half of the commitment — and that the larger half would recur every year afterwards. Four factors drove the decision to stop and buy.

01 The complexity was underestimated

Floor plan financing carries nuanced operational requirements — dealer and OEM workflows, funding events, curtailments and payoffs, exception handling, collateral controls, and the reporting that supervises all of it. That domain detail creates a steep learning curve for generalist product and technology teams.

02 The long-term cost sits outside the build budget

Internal builds tend to be budgeted for the first release. The recurring cost is elsewhere: maintenance, defect remediation, security updates, uptime, feature enhancement, regulatory change, and day-to-day user support.

03 Opportunity cost

Product and technology teams inside a lender are generally organised to deliver financial products and customer experience — not to continuously develop and operate specialised servicing technology.

04 Total cost of ownership

A purpose-built platform moves the long-term enhancement burden to the vendor, where product investment is shared across many lenders. Over time that typically lowers total cost of ownership against a homegrown alternative.

AutoUse discontinued the in-house portal effort and invested in implementing VeroOS as the system of record for its floor plan program.

Approach

The engagement was scoped as an operational change, not a software installation.

Before configuration began, Vero and AutoUse ran a detailed process mapping exercise with subject matter experts from across the business. Its purpose was to:

- Document current-state workflows and where they broke down
- Define target-state operating procedures aligned to VeroOS workflows and automation
- Clarify roles, handoffs, exceptions and controls
- Identify integration points and the reporting needed for day-to-day execution and oversight

That mapping became the foundation for implementation decisions and for change management. It is also what let AutoUse realise the benefit of standardised workflows, automation, reporting and integrations — rather than re-creating the old process inside a new system.

Solution scope

- **Legacy system replacement.** VeroOS became the system of record for the floor plan program.
- **Funding, curtailments and repayment.** Automated funding processes, curtailment tracking and repayment workflows, with automated interest and fee roll-ups.
- **Dealer Portal.** Self-service tools for dealers, in place of manual request handling.
- **Pipeline.** Digital application and underwriting for dealer onboarding and credit decisions.
- **Inventory and Risk.** Inventory-level visibility and dealer performance monitoring, with real-time risk alerts.
- **Audits and Reporting.** Streamlined audit reconciliation workflows, and portfolio and operational reporting produced by the platform.
- **Data migration and go-live.** Transition off the legacy environment with minimal disruption to the business.

Operational outcomes

Following go-live, AutoUse achieved material capacity improvements.

BEFORE

6+ mo

In-house dealer portal build, discontinued

AFTER

20%+

Portfolio growth since go-live

AFTER

0

Incremental headcount added to support it

Growing the portfolio by more than 20% without adding staff means the program's operational throughput rose meaningfully relative to its headcount. In AutoUse's own assessment, that capacity gain and the operating leverage behind it have more than offset the investment required to implement the new system.

HOW TO READ THESE FIGURES

These figures are **reported by AutoUse**, not measured under a controlled study. They describe portfolio growth and staffing since the December 2025 go-live — not a like-for-like before-and-after time measurement.

Implementation resilience

During data migration and cutover, a change to a migration script made outside Vero's change-control process introduced systemic errors across the loan migration. Vero's team diagnosed the fault, remediated the affected data and migration impacts, and worked the recovery through to a successful go-live.

Cutover is where an implementation is actually tested. What a delivery team is worth shows in how it handles the surprise — restoring stability, protecting the timeline and keeping the business running — rather than in how smoothly the plan reads beforehand.

Why this matters

AutoUse made the decision most lenders modernising a floor plan program eventually face.

- **Building looks cheaper than it is.** The first release is the visible cost. Supporting, securing and enhancing a specialised platform is the recurring one.
- **Floor plan has real operational nuance.** Turning curtailments, exception handling and collateral control into correct requirements takes domain knowledge a generalist team has to acquire first.
- **Shared product investment lowers total cost of ownership.** A purpose-built platform spreads enhancement and maintenance across many lenders, freeing internal resources for financial products and customer experience.
- **The implementation is the differentiator.** Outcomes depend on process alignment, change management and execution discipline — not on installing software.

Conclusion

AutoUse stopped building, bought a platform purpose-built for its business, and used the implementation to standardise how the program runs. The portfolio has since grown by more than 20% on the same team.

Weighing build versus buy?

We will walk you through what a floor plan program looks like on VeroOS — the workflows, the dealer experience, and what implementation actually involves. Book a 30-minute walkthrough and we will scope it with you.

Book a walkthrough

vero-technologies.com