NTT DATA

Raising the bar:
A modern operating model
for motor finance redress

Redress programs have typically been defined by high-volume processing. But now, lenders must also demonstrate that every outcome is fair, accurate, and fully traceable through a complete audit trail.

The proposed Motor Finance Redress Scheme introduces far greater complexity than previous remediation efforts. The evidential bar is higher, data is more fragmented, and liability depends on multiple interacting factors, from commission structures and dealer behaviour to negotiation records and mid-term amendments. No two cases look alike, and assumptions that once filled gaps are no longer acceptable.

Lenders now face tighter timelines and heightened expectations under the Consumer Duty standards, the Senior Managers & Certification Regime (SM&CR) and Financial Conduct Authority (FCA) requirements for defensibility, transparency and real-time oversight. Fair outcomes must be delivered at scale and supported by evidence robust enough to withstand scrutiny.

Why legacy remediation models will not cope

Traditional processes of spreadsheets, manual review and retrospective quality assurance will quickly be overwhelmed. Lenders must navigate:

- Data scattered across dealers, brokers, legacy platforms and scanned files
- A high risk of inaccurate or outdated customer contact data, driven by historic records and customer mobility, leading to failed outreach, unnecessary remediation costs and increased regulatory exposure
- A requirement for complete evidential trails with no assumptions
- Operational risk introduced by manual processes
- More sophisticated fraud, including synthetic identities and mass submissions
- Increased personal accountability for senior managers

A defensible model for modern redress

NTT DATA offers an integrated, motor-finance-specific remediation model that blends automation, analytics and specialist operations. Built for UK regulatory expectations, it enables lenders to move quickly without compromising quality.

Intelligent document processing (IDP) and digital completion

AI-powered ingestion reconstructs fragmented records, extracting and validating data across inconsistent formats to create calculation-ready case files.

Automated workflow orchestration

A modular engine manages diagnostics, liability checks, fraud screening, calculations, communications and FCA reporting for consistency and full traceability.

> " A future-ready redress model must reduce evidential risk, improve accuracy and deliver operational certainty. "

Rules-based liability and redress calculation

Audit-ready engines deliver consistent, defensible outcomes at scale, even across heterogeneous loan books.

Embedded Experian identity and fraud controls

Integrated ID verification and synthetic-fraud detection reduce exposure to mass-fraud campaigns without overwhelming operations.

Vulnerability-aware routing

Configurable pathways ensure vulnerable customers receive the right support, without slowing operations.

Industrial-scale Business Process Services (BPS)

Automation handles volume; BPS teams manage exceptions, quality assurance and spikes in demand, enabling scale without having to expand internal teams.
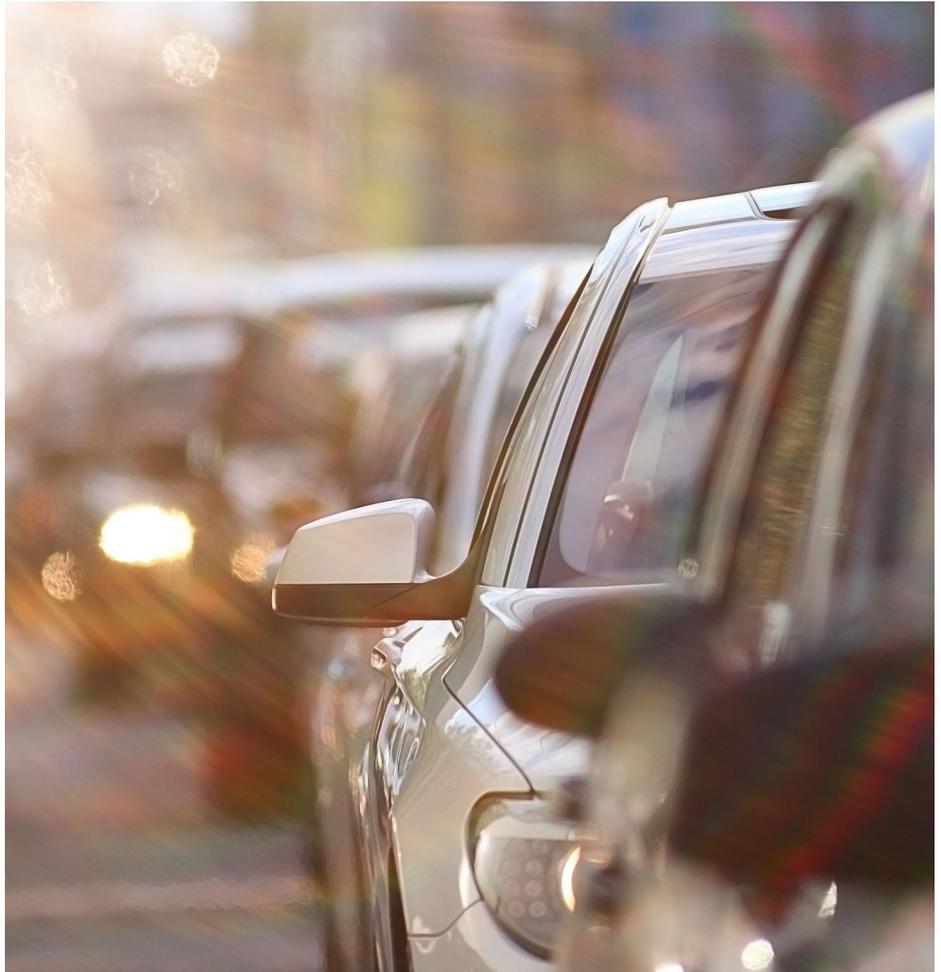
Full evidential packs and audit trails

Every decision has a clear lineage, rationale and control trail, enabling defensibility before boards, auditors and regulators.

A safer, faster, more confident route to redress

The Motor Finance Redress Scheme will test every part of a lender's operating model. Retrofitting legacy processes is no longer viable.

What NTT DATA delivers

- **Rapid evidential readiness** — Fragmented records become complete, reliable case files

- **Defensible decision-making** — Automated controls reduce inconsistency and rework

- **Scalable capacity** — Resilience during peak demand without operational strain

- **Regulatory alignment** — Full support for Consumer Duty and SMCR requirements

- **Better customer outcomes** — Consistent methodology and clear communication strengthen trust

Ready to accelerate your redress program? NTT DATA gives lenders confidence, capacity and control, a modern operating model for a more demanding era of redress.

NTT DATA