

CUSTOMER STORY

Shayan Khwaja,
General Manager for ACV Capital



I've been working with SBS for a couple of years now, well after a very extensive research project on our site to figure out which vendor we want to really work with. Luckily, we ended up with SBS. It's been a fabulous experience. I would say the best part about working with the team is just really the team.

The team that came in, we were very, very close to signing up with another vendor and I ran into Jeff and James and everyone else on the team, and it was a very amazing experience. And I think the contracting took a while, mostly on our side, which was always challenging. But I think beyond that, the implementation has been fabulous. Took a while just because just talking a little bit about how the system integration and so on worked. We made it fairly complicated for both parties, probably one of the most complicated integrations that you would think from a banking software perspective. I've done a few in the past and I know how complicated they get, and this was no different. It took us quite a bit of time to get there, but I think mostly just because of the complexity. But just the support that we received along the way was great. The leadership was involved, engaged, and just made us feel like we're a big important customer, which we intend to be one of the biggest. But yeah, a very great experience from a team's perspective.

Other than that, what systems do we typically use? We try to maximize all use cases. I think we challenged SBS in many ways in terms of what our need was, which was a little bit unique from what the system allows. And I think every time they were able to go back and really solve and figure out what can be done. So it wasn't just out of the box solution. I think we really tested the limits in many ways and we continue to do that, but I'm really happy with the solution.

We went live several months ago. How it's helping us grow the business, I would say this is really the foundation of our business. We are a lending shop at the end of the day and the infrastructure is key. So we made pretty big bets on the system and we have devoted a lot of time and energy to get it up to the way we want it to work. It's been a fabulous experience. It's unlocking channels for us, it's unlocking products for us, and the sky's the limit from here.

So looking forward to a continued good relationship with SBS and growing from here.



ABOUT THE CUSTOMER

- ACV Capital is the leading online car auction for dealers.
- Founded in 2014
- Based in Buffalo, NY, USA
- ACV Capital provides advisory services on Venture Capital, Innovation, Digital Transformation, and Finance

KEY FACTS ABOUT PROJECT

CHALLENGE

ACV Capital was looking for a floorplan solution to support its auction business. They needed a software provider who understood their unique needs as an auction provider and offered a flexible solution that catered to their exacting requirements.

SOLUTION

SFP Wholesale and SFP Digital Audit

BENEFITS ACHIEVED

- Processes, checks, and balances are automated
- Reduction of risk as ACV Capital can manage its portfolio more efficiently

SBS is a global financial technology company that's helping banks and the financial services industry to reimagine how to operate in an increasingly digital world. SBS is a trusted partner of more than 1,500 financial institutions and large-scale lenders in 80 countries worldwide, including Santander, Soci t  Generale, KCB Bank, Kensington Mortgages, Mercedes-Benz, and Toyota. Its cloud platform offers clients a composable architecture to digitize operations, ranging from banking, lending, compliance, to payments, and consumer and asset finance. With 3,900 employees in 50 offices, SBS is recognized as a Top 10 European Fintech company by IDC and as a leader in Omdia's Universe: Digital Banking Platforms. SBS is headquartered in Paris, France. For more information, follow us on [LinkedIn](#) or visit www.soprabanking.com

