



Walco Funding, LLC

CASE STUDY

How WALCO Scaled Its Payment Plan Business Without Growing Headcount

Overview

WALCO Funding was founded with a clear mission: to offer flexible payment plans for vehicle and home service contracts without the complexity and overhead typically required. Drawing on deep industry experience, the team knew that operational efficiency wasn't just an option—it was a strategic imperative.

To execute on that vision, WALCO partnered with Input 1, leveraging their Premium Billing System (PBS) and full-service customer servicing teams to power every aspect of their business.



Company Snapshot

Name: WALCO Funding, LLC

Industry: Payment Plans for Vehicle & Home Service Contracts

Annual Premium Written: Confidential, but growing
Business Focus: Delivering efficient premium funding, and collections support for partners in the vehicle and home service contract space

Headquarters: Chicago, IL

The Challenge

Before launching WALCO, the leadership team had run Omnisure Group, where PBS supported a growing business. They kept the technology they trusted and adopted a capital-light model that gave them greater flexibility and operational efficiency.

“We knew from the start that we didn’t want to build 50-person departments again. Input 1 gave us the freedom to scale without staffing up.”

— David Sitzman, COO, WALCO Funding

The Challenge



Key Pain Points

- **In-House System Complexity:** Operating the system internally required ongoing training and placed added demands on internal resources as the company expanded.
- **Heavy Staffing Requirements:** Supporting billing and customer servicing in-house meant hiring and managing large teams.
- **Lack of Scalability:** Growth meant more people, not more efficiency, making scale unsustainable long term.
- **Inconsistent Customer Experience:** Without dedicated servicing resources, customer experiences lacked consistency and professionalism.

WALCO needed to reduce complexity, limit overhead, and grow without compromising service. Their experience using PBS internally gave them confidence in the platform, but also showed that managing servicing required ongoing attention. At WALCO, they chose to pair the technology they trusted with a more efficient, partner-led model.

What They Needed

WALCO’s leadership knew that launching a modern, efficient payment plan business required more than software. They needed a strategic partner to support growth, reduce internal overhead, enhance customer experience, and adapt as the business evolved

Core Requirements:

- **Flexible, Full-service Billing Platform:** A complete solution that eliminated the need to manage payments, funding, and collections in-house.
- **Expert-led Customer Servicing:** A professional team delivering brand-aligned service—no internal training or hiring required.
- **Scalable Operations without Headcount:** A solution that could grow with the business without adding staff.
- **Seamless Integration with Processors:** Custom-built connections to processors and gateways for seamless, low-touch financial operations and systems to streamline payments.

Why They Chose **Input 1**

With decades of experience in the service contract space, WALCO's leadership knew they needed a partner they could trust. They had previously used PBS while managing operations in-house and understood both its capabilities and its demands.

For WALCO, the difference wasn't the platform—it was the model. By pairing PBS with Input 1's fully managed servicing approach, they gained operational capacity, avoided upfront investment, and scaled as revenue grew.

BEFORE

- **Internal teams** managed billing and support
- Growth required hiring & training **additional staff**
- **Inconsistent & resource-heavy** customer service



AFTER

- **End-to-end** billing & customer servicing
- **Scalable** operations with **zero** increase in **headcount**
- **Professional support** delivered under WALCO's brand

Solution Highlights



End-to-End Billing & Payment Management:

Full-cycle billing, funding, and collections handled seamlessly, reducing internal workload, enabling the team to focus on growth.



Configured for WALCO's Workflows:

The system was tailored to match specific business logic, enabling efficient operations with minimal manual oversight.



Integrated Payment Processing:

Custom-built connections to gateways and processors ensure smooth, accurate financial operations.



Scalable Operations:

Support and servicing are fully managed, allowing the business to grow without increasing headcount.



Customer Support Under the WALCO Brand:

All customer interactions are managed professionally using WALCO's name, eliminating the need to build an internal support team.



Ongoing Strategic Support:

A trusted team delivers technical expertise, responsive service, and a partnership built for long-term success.

“Input 1 has been with us from the start. The people, the platform, the support—it’s all first-class. We strongly recommend them.”

— David Sitzman, COO, WALCO Funding

Business Impact

WALCO scaled efficiently by offloading billing and support to Input 1. By avoiding upfront infrastructure and staffing, they were able to grow in step with revenue. With servicing handled externally, the team focused entirely on growth and customer relationships.

Quantifiable Results

- **No Additional Staffing Needed for Billing or Servicing:** Operations scaled without the need to build departments for support or collections.
- **Significant Time Savings:** Eliminated the need to train staff on complex billing systems.
- **Improved Customer Satisfaction:** Customers received consistent, professional support delivered under the WALCO brand.
- **Greater Operational Reliability:** Custom integrations and platform consistency helped reduce manual errors and inefficiencies.
- **Faster Speed to Market:** Lean operations and outsourced servicing allowed WALCO to focus on growth from day one.

By combining advanced billing capabilities with dedicated customer support, Input 1 delivered the tools, expertise, and flexibility needed to grow without compromise. For companies looking to scale efficiently while maintaining a high standard of service, Input 1 is a proven partner.

Learn More

Looking to modernize your billing platform, reduce costs, and meet your customers where they are?

Let’s talk about how Input 1 can support your transformation.

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