

Abstract

A computer-implemented platform automatically resolves parking citations for enrolled vehicles while offering financing each paid fine through a lien secured against the vehicle title. Ticket-detection logic polls municipal feeds or receives push alerts to identify new citations and, under configurable rules, either (i) generates and transmits a jurisdiction-specific electronic appeal or (ii) remits the fine by interfacing with the city's payment gateway. When payment occurs, the platform retrieves vehicle data (VIN, title, lien status, mileage, accident history) from external databases, calculates current value, and records a security interest via an electronic-lien-and-title (ELT) or UCC-1 filing, thereby perfecting a short-term loan equal to the advanced fine amount. A repayment module schedules and collects installments from the owner; full reimbursement triggers automatic electronic lien release. Multi-channel interfaces (mobile, web, SMS, API) support individual and fleet accounts, provide status dashboards, filtering and reports, and handle user consents to satisfy privacy regulations.