

# 2020 SOFTWARE GUIDE

THE LEADING SOFTWARE SOLUTIONS FOR THE EQUIPMENT FINANCE INDUSTRY.

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# 6 Tech Trends Facing Equipment Finance

**PERHAPS NO EVENT CHANGED THE NATURE OF WORK MORE THAN THE COVID-19 PANDEMIC IN EARLY 2020.** Within weeks, millions of people were working from home, including Equipment Leasing and Finance Association (ELFA) members. The nature of the equipment finance business, as well as established and emerging technology tools, allowed members to pivot. And many did so—quickly. In this rapidly changing world, equipment finance firms have been innovating their business processes and recognizing the value of investing in new technology. In tackling technology projects, most organizations have multiple goals, from improving the customer experience, to securing their data, to meeting changing employee needs. Here are six trends your company should consider as you seek to compete in the new digital frontier:

## 1 Remote adoption will create a hybrid approach to working.

Remote work had become more common in recent years, largely because of employee demand. But after stay-at-home orders left many employees doing their jobs from the dining room table or spare bedroom, working remotely became the norm within a matter of weeks. As more equipment finance offices begin to re-open, many will need to find ways to adopt a blended approach to work, as remote work becomes more prevalent.

## 2 New technology and legacy processes must merge.

In recent years, more equipment finance companies have adopted cloud-based tools as part of their IT infrastructure. Those companies that made use of such tools generally found that transitioning to remote work was easier. Demand for instant messaging, collaboration platforms, videoconferencing and other infrastructure technologies increased. For many companies, the challenge can be

finding ways to introduce such tools to the workforce, encourage adoption and ensure that they work appropriately with the proprietary systems that may be in place.

### 3 Videoconferences should be used—and managed.

The face-to-face aspect of videoconferencing helps employees and customers feel more connected. While the technology did wonders for employee engagement, managers need to adapt to the realities of “Zoom fatigue” and adapt to employees’ needs when it comes to videoconferencing.

### 4 Front- and back-end systems are adopting new technology.

In some equipment finance organizations, front-end and back-end systems are disconnected. Front-end systems generally refer to originations, or the activity related to a transaction from the time of application to booking, including credit underwriting and documentation. Back-end systems are typically related to servicing the loan after

the transaction booking is complete. These functions may include accounting, customer service and collections, among others. In some cases, the move to remote work and technology adoption have created more uniformity between these two systems. In addition, as technology facilitates work, such as with paperless systems and digital signatures, both front- and back-end systems have been adopting new technology and realizing its benefits.

### 5 Cybersecurity has gotten more complex.

Hackers continue to become more sophisticated. With more entry points to your network through remote employees’ actions and devices, equipment finance companies will need to up their cybersecurity games in blended environments. Phishing attacks, malware and other nefarious attempts can often be prevented if you simply teach employees good “cyber hygiene” when working from home. An endpoint cybersecurity solution is a good place to start, and it may be a good idea to explore outsourcing options or more sophisticated internal systems.

## ELFA Technology Resources

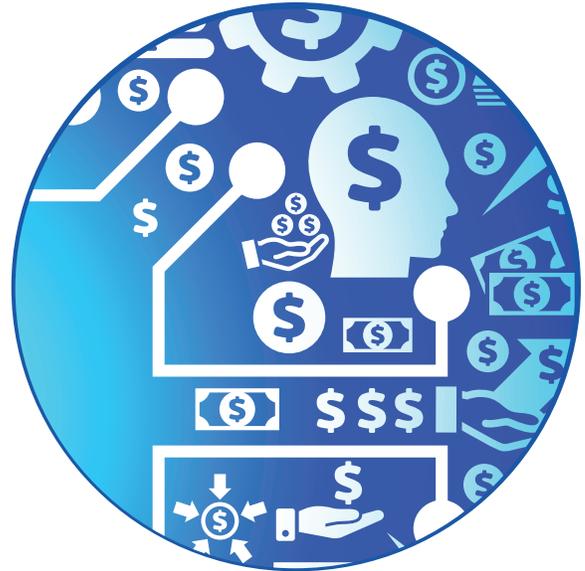
In addition to this software guide, turn to the following resources for IT support:

- **Web Seminars:** Access live and recorded ELFA web seminars, including:
  - Building a Foundation for Digital Agility
  - Cybersecurity and Fraud in the COVID-19 Environment
  - e-Signatures and e-Leases in the COVID-19 WorldSee details at [www.elfaonline.org/events/elearning/web-seminars](http://www.elfaonline.org/events/elearning/web-seminars)
- **Operations and Technology Web Page:** Visit this page to access additional resources, including articles and research studies from ELFA and the Equipment Leasing & Finance Foundation. [www.elfaonline.org/industry-topics/operations-technology](http://www.elfaonline.org/industry-topics/operations-technology)
- **Operations and Technology Conference:** This annual conference, which will be held next in 2021, provides direction and support for equipment finance companies using technology to improve business processes, enhance customer satisfaction and increase operational effectiveness. [www.elfaonline.org/events](http://www.elfaonline.org/events)
- **Business Technology Performance Index:** This annual study addresses the state of the equipment finance industry from a technology perspective. [www.elfaonline.org/data/market-trends](http://www.elfaonline.org/data/market-trends)
- **Operations and Technology Excellence Award:** This program recognizes innovative uses of technology in the equipment finance industry. [www.elfaonline.org/about/awards](http://www.elfaonline.org/about/awards)

## 6 Investment in the client experience is essential.

As more technology is adopted to facilitate remote work and automate processes, the client experience needs more attention than ever. That requires investment in the technology employees need to best serve clients. Digital workflow solutions and client-facing dashboards will become the norm.

As equipment finance companies need to navigate a different work world, many of the changes from the COVID-19 pandemic will remain. The key is to look for those changes that truly add value, improve engagement and deliver key benefits and leave the others behind.



## Quick Quiz:

### How do you know when it's time to upgrade your software platform?

While you may have been ahead of the curve when you implemented your system, your platform may not have kept up with the pace of change. Do you find yourself not able to take advantage of new digital capabilities or quickly respond to changes in market conditions due to system constraints? If any of the following scenarios apply to you, it's time to consider whether your business could benefit from a change in systems:

- Out of alignment:** Your software platform does not align with your current technology goals or digital strategy. If after assessing your business strategy and capabilities needed to achieve your business objectives you find your current system severely lacking or unable to adapt, it might be time for a change.
- Not meeting customer needs:** Your customers increasingly demand more flexibility in their agreement structures, including a desire to have bundled, managed services or non-standard finance agreements and your current software platform doesn't support these capabilities.
- Outdated:** You are concerned your current platform is no longer secure, reliable or compliant with new and ever-changing standards.
- Inflexible:** Your business is constrained by an inflexible system. Whether you are looking to offer new financial products, enter new markets or utilize new sales channels, you need a software platform that gives you the flexibility to grow your business as you need to.
- Straining headcount:** Due to system constraints, you cannot scale your business significantly without increasing headcount.
- Insufficient reporting capabilities:** Your key systems do not enable you to access data for meaningful analytics and service-level metrics tracking.
- Not integrated:** Your integration capabilities are severely limited, preventing you from providing seamless processing for both internal and external users.

# Alfa

## Program Name:

Alfa Systems

## Type:

Asset finance platform for leases, loans and wholesale/inventory finance

## Description:

Alfa has been delivering systems and consultancy services to the global asset and automotive finance industry since 1990.

Our best practice methodologies and specialized knowledge of asset finance mean that we deliver the largest system implementations and most complex business change projects. With an excellent delivery history over our 28 years in the industry, Alfa's track record is unrivalled.

Alfa Systems, our class-leading technology platform, is at the heart of some of the world's largest asset finance companies. Key to the business case for each implementation is Alfa Systems' ability to consolidate multiple client systems on a single platform. Alfa Systems supports both retail and corporate business for auto, equipment, wholesale and dealer finance on a multijurisdictional basis, including leases/loans, originations and servicing. An end-to-end solution with integrated workflow and automated processing using business rules, the opportunities that Alfa Systems presents to asset finance companies are clear and compelling.

## Recent Enhancements

Alfa Systems is a fully scalable, enterprise-wide solution that provides end-to-end integration and workflow automation. Setting a new standard for operational excellence, Alfa Systems makes next-generation technologies available today, with an intuitive, highly customizable web-based user interface, easy deployment, and transactional transparency.

## System Configuration:

Key features of Alfa Systems include:

- End-to-end support for all asset finance products: finance lease, operating lease, loan, hire purchase, per diems

- Easy deployment and integration using the latest technology
- Automated complex decisions
- Multicountry, multicurrency, multi-GAAP

## Comments:

With over 30 current clients and 26 countries served, Alfa has offices all over Europe, Asia-Pacific and the United States.

## Vendor:

Alfa

350 N Old Woodward Avenue  
Birmingham, MI 48009

Web Site: [www.alfasystems.com](http://www.alfasystems.com)

## Contact:

Simon Clark

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## Social Media:



<https://twitter.com/alfasystems>



<https://www.facebook.com/alfaworldwide>



<https://www.linkedin.com/company/alfasystems/>

# Alfa

Alfa<sup>^</sup> systems



# Futureproof your equipment finance.

Unify, connect and adapt  
- in one versatile platform.

- Cloud-native platform
- Consolidates legacy systems
- Extensible API catalog
- Proven delivery

The number one  
software choice for  
equipment finance  
companies, worldwide.

[alfasystems.com](https://alfasystems.com)



# CODIX LLC

## Program Name:

iMX

## Type:

Complete leasing/finance software solution

## Description:

CODIX is an international software company, which has developed iMX – the event-driven enterprise management system. iMX is an innovative blend of technologies, enabling all the business processes to be managed within a single technical structure that can easily be parameterized to meet each company's specific needs. That makes it the leading software in several industries – Commercial Finance, Supply Chain Finance, Debt Collection, Accounts Receivable, Consumer Finance, Leasing, Credit Insurance, etc.

iMX Leasing covers the division of retail banking that deals with lending money to consumers. iMX provides a complete functional coverage of the full lifecycle of the leasing products, assets and services related to:

- Auto Finance;
- Equipment Finance;
- Consumer Finance.

iMX Leasing focuses on: Prospecting; Risk management/Credit decision; Contractualization and Supply Management; Invoicing; Client accounts management/after-sales operations; Pre-collection, early, late and legal collection; Claims: asset damage/death/unemployment & disability; Early termination/normal expiry (with or without purchase); Re-lease/asset sales, etc.

The Front to Back ERP system iMX is the global, powerful and flexible multi-lingual and multi-currency solution, which consists of 3 core modules:

- iMX Internal Access for back office operations;
- iMX External Access: self-care web portal for final customers, debtors and business partners;
- iMX Analysis and Decision tool.

The heart of iMX is the Expert System, a business process modelling tool and workflow execution engine, which automates even the most complex business processes.

CODIX now operates in 12 countries – USA, France, Bulgaria, Canada, Tunisia, Vietnam, Mexico, Spain, Germany, Czech Republic, Romania and Colombia. The company's top-level multi-disciplinary team of over 700 professionals is dedicated to the implementation, maintenance and constant evolution of the company's unique product – iMX. The software is currently used in 25 languages by more than 40.000 users in 40+ countries. CODIX is ISO 9001-2015 certified, which relies on its efficient quality management system.

## Vendor:

CODIX LLC

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Atlanta, GA 30309

Web Site: [www.codix.us](http://www.codix.us)

## Contact:

William Quinn

Phone: (404) 790-0998

Email: [bquinn@codix.us](mailto:bquinn@codix.us)

## Social Media:



[https://twitter.com/CODIX\\_SA](https://twitter.com/CODIX_SA)



<https://www.facebook.com/codix.imx/>



<https://www.linkedin.com/company/codix/>



*Be part of the solution*



## INNOVATIVE IT SOLUTION FOR LEASING AND LENDING

*Auto Finance, Equipment Finance, Real Estate Finance, Consumer Finance, Fixed Deposit, Revolving Loans*

### iMX KEY BENEFITS

- ❑ Maximum level of flexibility in the usage and the customization
- ❑ Full integration in your IT landscape
- ❑ Increased productivity and service quality
- ❑ Reliable and stable technologies
- ❑ Scalability from thousands to several millions of cases
- ❑ A fully secure management environment
- ❑ Integration of all communication tools in a unique user interface
- ❑ APIs for unlimited interoperability with other systems
- ❑ Web Technology Components (Spring MVC, Angular)
- ❑ Compliance with any local regulation in any country
- ❑ 24/7 high-level support based on remote maintenance
- ❑ Maximum business processes efficiency and control
- ❑ Enhanced user experience

# Constellation Financial Software

## Program Name:

Infinity (Edge, ASSET), Vision, Casitron, Covarity

## Type:

Origination, Portfolio Management, Loan Monitoring

## Description:

**Originations and Portfolio Management: Infinity Edge and ASSET**

Full asset finance lifecycle support delivered as a point solution or in whole on an enterprise basis.

## Originations: Vision Commerce

Web-based origination software providing custom solutions tailored to your unique business processes.

## Portfolio Management: Casitron

Comprehensive, cloud-based management and accounting solution for asset financing.

## Commercial Loan Monitoring: Covarity

Post-origination commercial loan monitoring and analysis software solutions for financial institutions that offer working capital lending products.

## Recent Enhancements

### ASSET enhancements:

- All new web-enabled portal
- Customer web portal
- Payment on demand
- Integrated bi-directional texting solution
- Enhanced legal name searching
- Enhanced reporting capabilities

### Edge enhancements:

- All new external web portal design
- Easy to configure
- User friendly
- Mobile agnostic

### Vision Commerce enhancements:

- Mobile Friendly Product Delivery
- Vendor/Broker/Lender/Borrower Web Portals
- SOC 1 Type II and SOC 2 Type II Certified
- E-Signature
- Integration with Infinity Asset and other portfolio management solutions.

- Multiple API Integrations with other Service Providers

- Consumer and Commercial Credit Bureaus
- Corporate Name Verification
- UCC Searches and Filing
- OFAC Check
- Address Verification
- Email Marketing

## System Configuration:

Desktop or web-enabled options are supported.

Vision is a web-based application deployed to the customer in a number of ways based on their needs.

## Comments:

Constellation Financial Software provides specialized software solutions that fuel business growth by helping customers streamline operations, increase efficiencies, and reduce costs. We deliver full asset finance life-cycle functional support, delivered in component parts as a point solution or in whole in an end-to-end, enterprise basis.

Our software can be deployed either as a licensed in-house solution, a hosted ASP solution, or as a Software as a Service (SaaS).

## Vendor:

Constellation Financing Systems Corp.

690 Dorval Drive • Suite 425

Oakville, ON L6K 3W7Canada

Web Site: [www.constellationfs.com](http://www.constellationfs.com); [www.covarity.com](http://www.covarity.com); [www.visioncommerce.com](http://www.visioncommerce.com); [www.casitron.com](http://www.casitron.com)

## Contact:

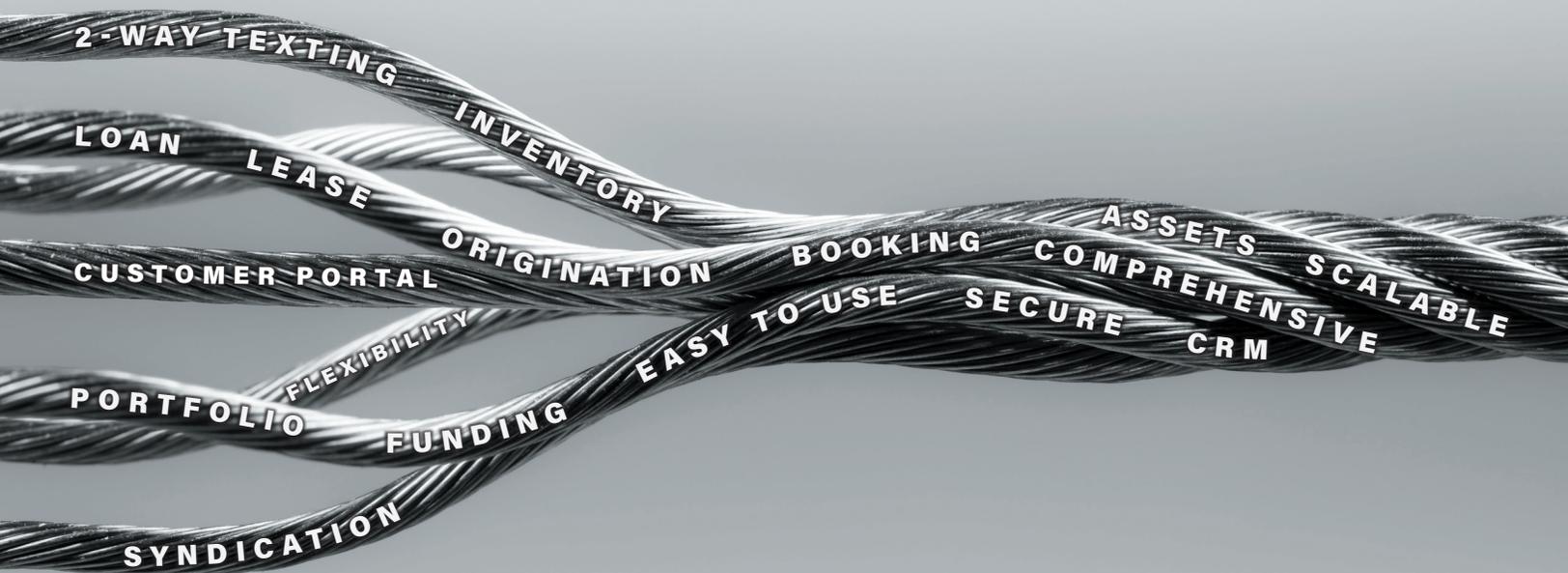
Italo Guerrieri

Phone/Fax: (289) 291-4985/+289-291-4998

Email: [iguerrieri@constellationfs.com](mailto:iguerrieri@constellationfs.com)



Financial software built  
for the way you do business.



**Constellation**  
Financial Software

Seamless Software. Simplified Solutions. Superior Support.

**VISION**

**INFINITY**

**CASITRON**

**COVARIETY**

[www.constellationfs.com](http://www.constellationfs.com)

# Copernicus-USA, LLC

## Program Name:

Solar, JUKI

## Type:

CRM, Origination, Front, Middle and Back Office.  
Web Native with Integrated Portals and Mobile

## Description:

Fully integrated, web native solution, designed for the Global Finance Industry, providing seamless CRM, Origination, Front, Middle and Back Office functionality with integrated Portals and Mobile. Built using the latest web native technologies and finely tuned by our many years of industry experience, we believe we are able to deliver the most robust, flexible and complete asset finance software package in the Industry; a web native cradle to grave asset finance pricing, administration, accounting and collections system. Designed and built using Microsoft's .NET framework and SQL Server as well as the latest security technology based on Open Authentication Standards.

## SOLAR:

Process any payment structure, with multiple drawdowns and other complex cash flows, including commissions, subsidy, maintenance, fees and insurance. Extremely easy to use as it runs in a standard web browser with controls that users are already familiar with.

- Available as either a hosted (cloud) solution or, as an in-house system
- Provides:
  - complete Portfolio control through a full double entry bookkeeping system
  - user-configurable Workflow with documents and alerts
  - flexible and user-configurable Reporting
  - sophisticated Decisioning and Credit Scoring
  - powerful Calculation and Accounting engine
  - user-configurable Collections functionality
  - integrated CRM with a Marketing Campaigns management module
  - integrated Portals

## JUKI:

Standalone and integrated mobile processing for sophisticated financial calculations, Quoting and Portal functionality.

## Recent Enhancements

Additional Asset functionality providing lifecycle asset processing completely outside of a contract. Includes a separate Stock Register with auto data upload.

## System Configuration:

Designed and built using Microsoft's .NET framework and SQL Server as well as the latest security technology based on Open Authentication Standards.

## Comments:

Copernicus provides full support for the modern Installment Finance Industry - available for Brokers, Small to Big Ticket, Independents and Captives. We offer a new approach designed to reduce implementation timescales and costs.

## Vendor:

Copernicus-USA, LLC  
790 Pan Am Avenue  
Naples, FL 34110  
Web Site: [www.copernicus-consultants.com//](http://www.copernicus-consultants.com//)

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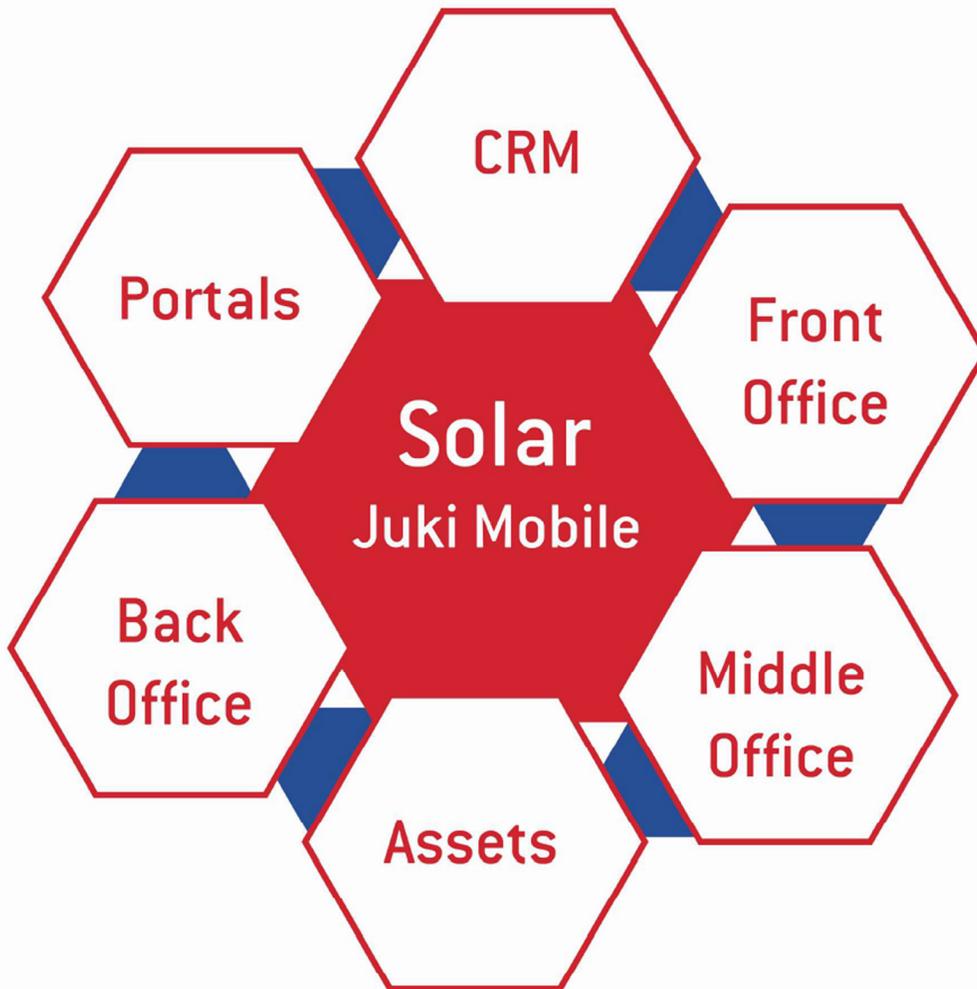


**COPERNICUS**  
EMPOWERING ASSET FINANCE

[www.copernicus-consultants.com](http://www.copernicus-consultants.com)

## SOFTWARE - THE MODERN WAY

EMPOWERING ASSET FINANCE



- Quick to Implement
- Easy to Use
- Affordable Pricing

- Latest Technology
- Cloud Based
- User Configurable

# Dominion Leasing Software LLC

## Program Name:

LeaseComplete

## Type:

Lease accounting, loan accounting, asset management, equipment maintenance/repair tracking, collection tracking

## Description:

LeaseComplete© is a comprehensive lease & loan accounting and asset management system featuring a robust feature-set capable of supporting equipment, consumer, and specialty credit portfolios. Through the use of a modern and fully customizable user interface and a robust open API, LeaseComplete© seamlessly integrates powerful accounting and management tools into your normal business workflow. Features include commitment/credit line processing, asset-level preventive maintenance and reconditioning/repair tracking, funding source management and payables, inventory management with book/tax depreciation, insurance tracking and follow-up, collection management module, document imaging, and much more. In addition, the system boasts a deep reporting library of 700 configurable reports and an integrated scheduler to deliver information directly to your inbox. For more complex tasks, the system features nearly 30 separate wizards to guide you step-by-step and ensure accuracy before you commit changes. Interfaces include GL, ACH/PAP, credit reporting, sales tax, property tax, and many others.

## Recent Enhancements

Standard system maintenance includes all annual updates, which includes new features and free installation. LeaseComplete© added nearly 100 new features in our last annual update.

## System Configuration:

Built on a Windows platform using an n-tier model, LeaseComplete© features a robust UI, web services business tier with open, secure API, and a SQL Server database.

## Comments:

*"LeaseComplete has proven to be a solid and reliable product to handle all aspects of managing and servicing our growing equipment lease portfolio."*

- Frost National Bank

## Vendor:

Dominion Leasing Software LLC  
1545 Standing Ridge Drive  
Powhatan, VA 23139-0550  
Web Site: [www.domls.com](http://www.domls.com)

## Contact:

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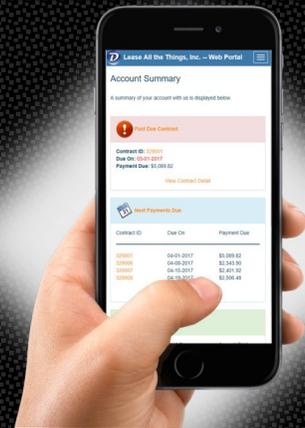
<https://twitter.com/dominionls>



<https://www.facebook.com/dominionls>



# Introducing the all new **LeaseComplete<sup>©</sup> Version 5**



*Self-Service Customer Portal.  
Scalable for Mobile Devices.*

*Reengineered from the ground up to create the most complete  
equipment and vehicle finance management software  
system available anywhere, at any price!*

*Please contact us to schedule your custom demonstration  
of the Complete<sup>©</sup> Equipment & Vehicle Finance System.*



**Dominion**  
Leasing Software

**Equipment Finance Software...Reimagined!**



804-477-8480

◆ [www.domls.com](http://www.domls.com) ◆

[sales@domls.com](mailto:sales@domls.com)

# FINCURA

## Program Name:

Fincura

## Type:

Financial Spreading, Portfolio Management, Financial Analysis and Data

## Description:

Our API-first, cloud-based software revolutionizes the painful but essential process of spreading financial documents.

We design our software to accelerate and enhance, rather than replace, human-led financial analysis. Our blended approach to financial spreading gives commercial lenders the ultimate control through an intuitive user interface, while our AI automates the most tedious tasks and shortens your time to term sheet.

**Extract:** Eliminate manual data entry and get to the real work of financial analysis. Fincura ingests all of your client documents and uses intelligent algorithms to extract all of the financial data, down to every line item and footnote.

**Spread:** Our financial analysis AI helps normalize the extracted data to provide an instant calculation of key ratios, metrics, common sizes, and trends in under 5 minutes with 100% accuracy.

**Manage:** Fincura creates a golden source of financial data at the heart of your organization, providing easy analysis of financial data to highlight issues, power portfolio reviews, track and manage covenant compliance, and more.

## Recent Enhancements

Automated covenant tracking, Debt Service Coverage Ratio analysis, intuitive portfolio reporting of financial statement data, enhanced processing speed.

## System Configuration:

Cloud-based, built on Amazon Web Services, API-first architecture means that you can get started in a matter of hours and can integrate Fincura with all of your existing systems.

## Vendor:

FINCURA  
99 Chauncy St.  
Boston, MA 02111  
Web Site: [www.fincura.com](http://www.fincura.com)

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## Social Media:



<https://twitter.com/FincuraTech>



<https://www.linkedin.com/company/fincura/>



# Capture, spread, and analyze borrower financial information

Fincura takes the documents that you already collect from borrowers and turns them into deep, actionable data. Get to analysis 80% faster than today and unify all of the available financial data along the way.

## Extract all financial data



Capture complete financial data – every line item, every footnote, every adjustment

Pull data out of any document, financial statement, or tax return

Ingest any annual, quarterly, monthly statements from private or public companies

Work with statements prepared by accountants and management, audited or unaudited



## Spread faster than ever before

Spread tax returns in seconds, not hours

AI-driven spreading of financial statements to your templates in minutes

Multiple layers of accuracy checks give you comfort that the data is correct and complete

Spreading logic is automatically learned and applied for each borrower to avoid repetitive work

Export to Excel or PDF, or to any other system through modern API infrastructure



## Analyze with power and clarity

Instantly calculate key ratios, metrics, common sizes, and trends

Evaluate and propose loan structures with Debt Service Coverage Analysis

Triage your borrowers by building financial reports across your portfolio in three clicks

Define covenants to monitor and determine compliance with ease



# FIS

## Program Name:

Ambit Asset Finance

## Type:

Cloud ready, end-to-end asset finance platform supporting origination through remarketing for leases, loans and inventory finance.

## Description:

FIS™ is the world's largest global provider dedicated to financial technology solutions. FIS empowers the financial world with software, services, consulting and outsourcing solutions focused on retail and institutional banking, payments, asset and wealth management, security, risk and compliance, and transaction processing.

Headquartered in Jacksonville, Florida, FIS is a Fortune 500 company and is a member of Standard & Poor's 500® Index. We serve more than 20,000 clients in over 130 countries.

Ambit Asset Finance is a global single source platform for loans and leases delivering end-to-end capabilities. Ambit Asset Finance enables our customers to manage the entire asset life-cycle across multiple financial products with complete visibility over the enterprise.

### Key Product Features

- Configurable workflows
- Consolidated portfolios in a single database
- Intuitive configuration maps the solution to your business
- Flexible integration layer via APIs and industry standard interfaces
- Real-time

### Benefits:

- Reduce total cost of ownership and increase speed to market
- Improve risk management and compliance
- Smarter and more efficient operations
- Independence from vendor

Supporting these product capabilities is a world class delivery methodology and organization staffed by professionals with years of experience in the leasing industry.

## Recent Enhancements

Automated Testing: Using Clients' configuration of Ambit Asset Finance, FIS distributes releases validated to work in your environment. Upgrades are no longer a budgetary consideration, rather, business as usual.

## System Configuration:

The HTML5 user interface provides unmatched usability across any device in any location. Intuitive, and business owned, configuration of rules and workflow delivers a lower TCO and an upgrade path through all versions.

FIS supports any deployment model including FIS Cloud, public Cloud and on-premise installations and will provide Application Managed Services according to client needs.

## Comments:

We never lose sight that FIS succeeds only when our clients succeed.

## Vendor:

FIS  
340 Madison Avenue  
New York, NY 10173  
Web Site: <https://empower1.fisglobal.com/asset-finance.html>

## Contact:

Joe Graham  
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Email: [joe.graham@fisglobal.com](mailto:joe.graham@fisglobal.com)

Empowering  
the Financial World

FIS



Ambit Asset Finance

# IT'S TIME TO BREAK FREE

Enhance your asset finance  
digital transformation with FIS.

As the digital economy continues to emerge, discover how modern software with continuous delivery models can transform your asset finance business and raise customer satisfaction.



**Kick-start your digital  
transformation with FIS.**

**Find out more** <https://empower1.fisglobal.com/asset-finance.html>

# IDS

## Program Name:

InfoLease®, Rapport®, IDScLOUD™

## Type:

Asset and Equipment Finance Technology

## Description:

For nearly 40 years, leading asset and equipment finance enterprises in 30+ countries have built their businesses on full lifecycle solutions from IDS. Our software streamlines the entire asset finance process, from origination to portfolio management to end-of term. Our new cloud-based offerings integrate seamlessly into any asset finance ecosystem. The scalability, flexibility and economy of our cloud solution makes best-in-class asset finance software accessible to banks, independents, and captives of all sizes.

## Recent Enhancements

IDS technologies provide an ever-growing range of pre-integrated services to provide greater efficiency, enable digital strategies and continued innovation. Enhancements include:

- **Credit Facilities** - Support workflow to track the progress of a deal as it flows through the initial request, credit decisioning, and managing drawdowns.
- **Dealer Programs** - Define external sales channel relationships and enable end users to submit application data via a portal, mobile device or third-party system.
- **Growing Ecosystem of Standard Integrations** - Seamlessly integrate industry-leading platforms and services including CRM tools like Salesforce.com, e-signature tools like eOriginal and DocuSign, and tax providers like Vertex.
- **Integration with Vertex O for Tax Compliance** - Support full lifecycle integration of the Vertex O tax engine, including tax rates, tax rules, and tax calculations.
- **Touchless Originations** - Once an application is submitted, automated processing takes over: gathering information for credit decisioning, creation of documents, e-signing of document packages, and booking to InfoLease.

## System Configuration:

Our architecture is built on a modern, open framework and intuitive browser-based user interface. Leveraging industry leading technologies helps to ensure stability, security and performance across our product suite.

## Comments:

To learn more about IDS solutions, visit us at [www.idsgroup.com](http://www.idsgroup.com).

## Vendor:

IDS  
220 South Sixth Street • Suite 700  
Minneapolis, MN 55402  
Web Site: [www.idsgroup.com](http://www.idsgroup.com)

## Contact:

Ray Wizbowski  
Phone: (612) 851-3200  
Email: [RWizbowski@idsgroup.com](mailto:RWizbowski@idsgroup.com)

## Social Media:



<https://twitter.com/idsgroup>



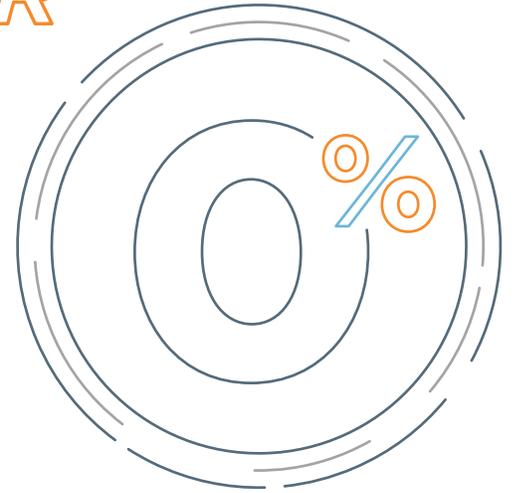
<https://www.linkedin.com/company/international-decision-systems/>

# IDS™

## Asset Finance Technology



Coronavirus....Brexit....  
LIBOR-SOFR Shift....  
New Accounting Rules...  
Negative Interest Rates...



## WHAT'S NEXT?

**WHATEVER IT IS, YOU'LL BE  
READY WITH IDScLOUD.**

A true SaaS solution like IDcloud reduces costs, improves your agility and simplifies the pursuit of entirely new markets. But maybe most important, it prepares you to move fast when you're faced with change.

The past 12 months have been loaded with change — both in terms of growth opportunities and operational challenges. IDS has helped banks, independents and captives succeed in the face of all this change. Our consultative expertise, plus the agility of IDScLOUD, is a powerful combination.



**PREPARE YOUR ENTERPRISE FOR WHATEVER'S NEXT**

Talk to our consultative experts, get growth resources or read case studies.

Visit [idsgrp.com](https://idsgrp.com) or call us at +1.612.851.3200

# Integrated Financial Solutions, Inc.

## Program Name:

IFSLeaseWorks

- \* Integrated outbound/inbound Texting
- \* Event driven notifications allow for proactive system monitoring

## Type:

Lease/Loan Accounting, Administration and Originations

## Description:

IFSLeaseWorks is a web-based, touch-enabled application that runs seamlessly on a desktop, tablet, or phone based browser. IFSLeaseWorks efficiently and reliably manages the entire life cycle of a lease or a loan. This application is ideal for organizations of all sizes needing an asset-based, vendor-centric solution to manage originations and administration of lease and loan portfolios. IFSLeaseWorks is comprised of configurable modules that support industry best practices and those practices that make your organization unique.

## Features:

- \* Customizable work-flow, screens, fields, and field labels
- \* Configurable asset level accounting
- \* Support for direct finance leases, operating leases, interim rent leases, progress payment leases, synthetic leases, fixed and floating rate loans, customer lines of credit, securitizations, and syndications
- \* Support for vendor programs including private-label programs, pass-through AR, residual sharing, blind discounts, and web based vendor/dealer workflow (application workflow, documentation and reporting)
- \* Automated credit scoring using a rules-based credit engine or Fair Isaac Liquid Credit
- \* Multiple billing options (ACH, Lock-Box, and Credit Cards)
- \* Flexible invoicing including unlimited invoice formats and email enabled invoices
- \* Lease Extensions and re-writes
- \* User-definable asset-level buyout quotes
- \* Outbound documentation including unlimited user-defined letters, letter archiving, letter workflow and email enabled transmission
- \* Configurable collections actions including promise-to-pay and collector productivity tracking capabilities

## Recent Enhancements

- \* DocuSign interface
- \* Dealer/Vendor Portal
- \* Customer Service Portal
- \* Reporting Portal
- \* A rich library of Web Services (APIs) to interact with external systems such as Salesforce

## System Configuration:

Client Browser: Chrome, Edge, Safari, IE  
Database: Oracle DBMS 11g/12c on Unix/Linux/Windows

Development Platform: jQuery

Licensed on premises or ASP/Hosted Solutions

## Comments:

IFS Offers Custom Development and Implementation Consulting

## Vendor:

Integrated Financial Solutions, Inc.  
500 Route 17 South  
Hasbrouck Heights, NJ 07604  
Web Site: [www.IFSLeaseWorks.com](http://www.IFSLeaseWorks.com)

## Contact:

Mitchell Kaufman  
Phone/Fax: (888) 437-1183/(201) 288-5715  
Email: [mitch@IFSLeaseWorks.com](mailto:mitch@IFSLeaseWorks.com)





# IFS LeaseWorks

A complete leasing and lending solution

No missing links... **IFS** LeaseWorks seamlessly supports your entire operation

**IFS** LeaseWorks provides lease and loan structuring, credit scoring, documentation, booking, contract administration and lease accounting.

- Hosted on Amazon AWS or on-premises
- Front-end to Back-end single system for leases and loans
- Browser-based interface runs on desktop, tablet or phone
- Portals for vendor, broker and customer collaboration and workflow
- Web Services for integration with external systems
- Customizable screens, fields and user-specific notifications and workflow

Partner Today with **IFS**

**Exceptional** software. **Extraordinary** support.

**1-888-437-1183 | [info@IFSLeaseWorks.com](mailto:info@IFSLeaseWorks.com) | [www.ifsleaseworks.com](http://www.ifsleaseworks.com)**

# Ivory Consulting Corporation

## Program Name:

SuperTRUMP, Portfolio Intelligence, Asset Management Solution

## Type:

Equipment Lease & Loan modeling and pricing software and asset management software

## Description:

### SuperTRUMP:

Ivory's flagship product, SuperTRUMP, is the industry proven solution for modeling and pricing complex leases and loans. It incorporates the most up-to-date tax and accounting classification tests, pre-tax and after-tax analyses and pro forma accounting output, as well as many pre-configured industry reports.

SuperTRUMP Oracle Lease & Finance Management Server (OLFM) provides complex accounting for OLFM.

SuperTRUMP can be customized to meet your unique needs in many ways, including:

- Adding custom yield calculations and controls
- Developing custom lookup tables for loss given default, money cost or yields
- Creating custom reports

### Portfolio Intelligence:

Portfolio Intelligence offers business intelligence and data analytics which enables you to optimize portfolio profitability.

- Measure portfolio profitability by segment, customer, financial product, credit, channel, geography or sales professional across all transactions
- Use "what-if" scenarios to better understand and manage risk factors
- Syndicate all or part of a portfolio for sale or evaluate a portfolio for purchase in a matter of minutes with advanced syndication tools

### Asset Management Solution:

Ivory's Asset Management Solution is an end-to-end asset management software solution designed to make tracking, managing and controlling your entire

asset management operation significantly easier than it is today:

- Create and manage asset valuations
- Track mid-term and end-of-term disposition information
- Order and access completed inspection reports, track returned equipment and assign the asset for resale
- Build executive level analyses detailing residual exposure and performance across an entire portfolio

## System Configuration:

SuperTRUMP is deployable via Salesforce, Web & Desktop interfaces

Database products currently run SQL Server; Oracle 8i and later.

## Vendor:

Ivory Consulting Corporation  
325 Lennon Lane  
Walnut Creek, CA 94598  
Web Site: [www.ivorycc.com](http://www.ivorycc.com)

## Contact:

Scott Thacker, CPA, CLFP  
Phone/Fax: (925) 926-1100/(925) 926-1335  
Email: [scott.thacker@ivorycc.com](mailto:scott.thacker@ivorycc.com)

## Social Media:



<https://twitter.com/IvoryConsulting>



[https://www.linkedin.com/company/ivory-consulting-corp./](https://www.linkedin.com/company/ivory-consulting-corp/)





*“ BB&T Equipment Finance adopted the Portfolio Intelligence tool in late 2018 as a means of providing the analytics necessary to implement a new compensation plan for its origination teams. The tool has been invaluable in being able to analyze the profitability of individual transactions and measure the Sales team on their individual profitability and overall contribution to the organization. Portfolio Intelligence worked seamlessly with our existing SuperTRUMP model and proved to be very intuitive and easy to use. It has also helped us to manage and analyze profitability and contribution data across segments, regions and verticals. It has become a key tool for management and in making strategic investment decisions. We are really just beginning to discover its capabilities and are impressed with its possibilities and the support we have received from the Ivory Consulting Team.”*

**Keith Moore**  
Senior Vice President  
Truist



# Leasepath

## Program Name:

Leasepath

## Type:

CRM, Origination

## Description:

Leasepath is a hosted CRM and equipment finance Origination system built on Microsoft Dynamics 365 for Sales. Leasepath combines the flexibility of Microsoft's CRM product with automation built for the equipment finance industry. Hosted by Microsoft Cloud, Leasepath provides a secure network, ease of integration with core business applications like Outlook, and worldwide accessibility.

Leasepath promises a system in which origination will flow in the manner that fits your users, while introducing powerful automation and analytics tools to increase speed, visibility, and efficiency. Leasepath guides users through a fluid lifecycle: CRM, Origination, Credit Review, Documentation, and Funding. The end result is better visibility for the entire organization, increased efficiency, more actionable data, improved customer service, and a far more intuitive environment.

Leasepath brings accessibility and ease of use to critical business functions. Develop multiple quotes attached to a single deal, track submissions to multiple funders and easily manage responses in a single place and use system rules to determine multi-tiered decision-making. Complex issues that were once difficult to manage can be as easy as a few clicks with Leasepath.

Leasepath is committed to providing the most powerful CRM and Origination platform available, while still remaining accessible to new users. Prepare for the future, secure your environment, and make origination easier with Leasepath.

Leasepath offers:

- Origination Workflow to Streamline the Sales Process
- Predictive Analytics with Power BI

- Dynamic Document Generation
- Audit Trail and Document Management Meets SEC Guidelines
- Integrations with Back Office Systems & Credit Bureaus of your Choice
- Leasepath Portal connects Funders, Brokers, and Vendors through a seamless web interface

## Recent Enhancements

Leasepath Scorecard offers dynamic scoring of new opportunities, kicking off automatic processes and workflows.

## System Configuration:

Leasepath is deployed through a secure, hosted Microsoft server and accessed through a web browser or mobile phone from anywhere in the world. Leasepath is integrated with your Office 365 applications and DocuSign.

## Comments:

*"Leasepath really has made the sky the limit. We have features and capabilities that the largest firms have in a solution that an average user can use. Since switching to Leasepath our sales have grown significantly while our efforts to reach new sales goals has decreased. Leasepath has been more than a platform solution, they've been a partner in our success!"*

Zeb Wright, Kingswood Leasing

## Vendor:

Leasepath  
4903 Thomas Alton Boulevard • Suite 412  
Burlington, ON L7M 0W8 Canada  
Web Site: [www.leasepath.com](http://www.leasepath.com)

## Contact:

Sean Scampton  
Phone: (727) 465-8465  
Email: [sean.scampton@leasepath.com](mailto:sean.scampton@leasepath.com)





# Asset Finance and Leasing Platform for Customer Engagement & Originations

Originating finance (loan) and lease contracts can be a cumbersome process, with incomplete data from Sales, nearly infinite pricing variables, interfaces with internal and external systems, and Credit Underwriting delays or inconsistent criteria. **Leasepath is the solution.**



Leasepath Customer Engagement (CRM) enables sales to track and automate follow-ups to ensure you win more deals. Then the powerful Origination (LOS) workflow kicks in to complete a smooth process of pricing, quoting, application and underwriting – with all parties collaborating in real time and documents both collected and created with full automation.



**Lead Management**



**Origination Workflow**



**Credit Adjudication**



**Document Automation**



**Analytics & Reporting**



**Digital & Mobility**



**Data Security & Audit**



**Custom Portals**

## Win More      Risk Less      Profit More

- Track opportunities, automate responses, understand customer needs, visualize the sales funnel
- Easily solve for infinite pricing models to gain acceptance
- Close more deals

- Single view of the customer
- Credit Scorecard Automation
- Automatically aggregate exposures, pay histories, limits, risk profiles
- Decision automation or support

- Business insights & analytics enable proactive decisions
- Increase productivity
- Decrease sales close duration
- Visualize the portfolio to identify and pursue higher-profit segments

Built on Microsoft Power Platform and leveraging the Microsoft Dynamics 365



# Linedata Lending and Leasing

## Program Name:

Linedata Ekip360

## Type:

Front, Middle and Back Office Automation for Leasing & Lending

## Description:

Close deals faster, manage risk, offer a fully digital customer experience and grow your business.

Linedata Ekip360 is a robust financing software solution built specifically for equipment financiers and automotive lenders and lessors, consumer lenders and commercial financiers. Modular front, middle and back office solutions can standalone and integrate with your existing credit ecosystem or be combined to create a seamless end-to-end experience.

From client acquisition to contract completion, Linedata Ekip360's fully configurable workflows drive contracts from origination to funding with particular attention to risk management and due diligence activities. Post-close, Linedata Ekip360 acts as a full Contract Management System, monitoring payments and account changes, supporting full-service contracts, managing insurance claims and handling early termination or contract extension and so much more.

Linedata Ekip360 is natively a multi-entity, multi-language, multi-currency, multi-country platform so you can grow without limitations.

## Recent Enhancements

Unmatched flexibility allows you to run business your way. With more than 1000 APIs for integrations with the third-parties vendors of your choice and configurations available at every step, you can create your perfect credit ecosystem. You can provide your customers with a mobile experience with Linedata Mobil'Ekip, or leverage our webservices to make use of your own portal or app for payments and home banking convenience.

## System Configuration:

The Linedata implementation methodology is based on workflow best practices developed at world-class financial institutions. Linedata's products allow financial institutions to streamline existing business processes and information flows, replacing inefficient paper-based or free-standing processes with a fully integrated straight-through-processing lending and leasing solution.

## Vendor:

Linedata Lending and Leasing

1111 3rd Ave

Seattle, WA 98101

Web Site: [www.Linedata.com/linedata-ekip360](http://www.Linedata.com/linedata-ekip360)

## Contact:

Raphael Absa

Phone: (857) 210-5030

Email: [raphael.absa@na.linedata.com](mailto:raphael.absa@na.linedata.com)

## Social Media:



<https://twitter.com/linedata>



<https://www.linkedin.com/company/linedata/>





Linedata

# At Linedata, we humanize technology

Drive your business with efficiency, diligence and risk management. Linedata Ekip<sup>360</sup> provides a streamlined path from client acquisition to contract completion with fully configurable workflows, helping you close deals with speed and consistency. Modular front, middle and back office solutions can standalone and integrate within your existing credit ecosystem or be combined for a seamless end-to-end experience.

Linedata offers dynamic and configurable software, data and services with a deep commitment to a partnership approach to help our clients succeed.

Close deals faster  
Manage risk  
Offer a fully digital customer experience  
Grow your business

To learn more, please contact [getinfo@na.linedata.com](mailto:getinfo@na.linedata.com) or visit [www.linedata.com/linedata-ekip360](http://www.linedata.com/linedata-ekip360)

With 20 years' experience and 700+ clients in 50 countries, Linedata's 1300 employees in 20 offices provide global humanized technology solutions and services for the asset management and credit industries that help its clients to evolve and to operate at the highest levels.

# LTi Technology Solutions

## Program Name:

ASPIRE

## Type:

LTi provides an end-to-end equipment finance lifecycle management platform.

## Description:

LTi provides an end-to-end equipment finance lifecycle management platform. LTi's seasoned professionals identify your organization's challenges and constraints, which enables ASPIRE, our comprehensive equipment leasing software platform, to propel your organization forward. ASPIRE flexibly manages a contract from lead management through termination.

ASPIRE can support companies of all sizes' current and future needs and can be hosted on the LTiCloud. With a complete and integrated suite of applications to manage operations, companies can streamline workflows, increase automation, and expand organizational growth. LTi's goal with its flexible architecture is to empower banks, captives, and independent lessors of all sizes. Having every process from origination and decisioning to portfolio management and dispositioning on a single integrated cloud platform will allow you to ultimately expand and grow in the markets you serve.

As the industry's leading cloud-based platform, we differentiate ourselves in the marketplace by taking the time to understand our customers. As a true cloud technology partner with more than 30 years in the Equipment Finance Industry, we take time to understand your business and implement the functionality for our customers that fit their best practices.

## Recent Enhancements

The ASPIRE platform provides cutting-edge functionality for the entire lifecycle of an equipment finance contract on one system, and continues to evolve using the latest technologies from Microsoft.

LTi's flexible architecture provides customers the ability to grow, and take their business in any direction they choose while still utilizing the same system. LTi's diverse client base means a robust set of features and solutions and more than 100 from within the client base hosted on the LTiCloud.

## System Configuration:

LTi's solutions can be deployed in-house or hosted in LTiCloud.

## Comments:

Contact our Sales Department at (800) 531-5086.

## Vendor:

LTi Technology Solutions  
4139 S. 143rd Circle  
Omaha, NE 68137  
Web Site: [www.ltisolutions.com](http://www.ltisolutions.com)

## Contact:

Bryan Hunt  
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Email: [bhunt@LTISolutions.com](mailto:bhunt@LTISolutions.com)

## Social Media:



[https://twitter.com/LTi\\_Solutions](https://twitter.com/LTi_Solutions)



<https://www.facebook.com/LTiSolutions/>



<https://www.linkedin.com/company/lti-technology-solutions/>



**LTi**  
Technology  
Solutions  
formerly LeaseTeam, Inc.

# Reinvent the 2020 vision with LTiCloud.

Don't let disruptions take away your systems access.

LTi has over 12 years of cloud-hosting expertise, and more active cloud users than anyone else in the industry. So when it comes to giving you faster implementations, top-level security, reliable disaster recovery, operational agility, and more profitable scalability, ASPIRE powered by LTiCloud is your ideal software (SaaS) solution.



## Competitive Advantages of a SaaS Solution

### ASPIRE powered by LTiCloud

With a low entry price, lessors of all sizes now have access to the same powerful equipment finance solution used by leading banks, independents, and captives. Streamline efficiently, configure easily, and scale affordably with ASPIRE by LTiCloud.

With a SaaS solution such as ASPIRE, our engineers secure and maintain servers, storage, databases, and software within LTiCloud to offer faster innovation, flexible resources, and scalability. ASPIRE helps you lower operating costs, run operations more efficiently, and scale your business as it changes.

- Comprehensive SaaS solution
- Full origination and portfolio management solutions in one system
- Integration with third-party vendors
- Ability to support a wide array of asset classes
- Adaptable for all market types and industries
- SOC I & II compliant
- Rigorous security protocols ensure the confidentiality and integrity of your data are always maintained

# NETSOL Technologies

## Program Name:

NFS Ascent (Also available on the cloud), NFS Digital

## Type:

Omni-Channel Credit Origination, Lease/Loan Management, Wholesale Floorplan Financing

## Description:

NETSOL Technologies is a US-based, leading financial technology provider to the global equipment finance & leasing industry, catering to companies with ever growing & diverse business requirements worldwide.

NFS Ascent is an adaptive & proven platform for the evolving global equipment finance & leasing industry. It is built on cutting-edge, modern technology that enables companies to run their retail & wholesale finance business with ease. Ascent is architected to empower finance & leasing companies with a platform that supports their growth in terms of business volume & transactions.

NETSOL takes pride in being the first organization in the industry to offer a full suite of digital solutions. NFS Digital is an ecosystem that augments & enhances finance & leasing operations. It leverages the benefits of superior digital solutions across various touchpoints which can be integrated with any back-end system.

## Recent Enhancements

NFS Ascent is now available on the cloud with rapid deployments & flexible, subscription-based pricing.

NETSOL's subsidiary Otoz, a B2B new mobility technology start-up, provides solutions ranging from equipment sharing & subscription products to AI-enabled chatbots, allowing businesses to engage consumers & facilitate the complete transaction lifecycle intelligently & digitally.

## System Configuration:

NFS Ascent supports the latest standards for interfacing making it easy to integrate with surrounding or 3rd party systems & offers configurability over customization to make real time changes possible in the system, using an advanced

Business Rules Engine, powerful Business Process Management, Workflow Management and an Integration Hub.

NETSOL's scalable solutions empower clients to effectively manage their complex multi-site & multi-currency operations & enable them to thrive in hyper competitive markets globally.

## Comments:

With over four decades of experience & global offices in North America, Europe & across Asia Pacific, NETSOL has over 200 clients worldwide with over 25,000 users globally - all while maintaining its 100% implementation success rate.

## Vendor:

NETSOL Technologies  
23975 Park Sorrento  
Suite 250  
Calabasas, CA 91302  
Web Site: [www.netsoltech.com](http://www.netsoltech.com)

## Contact:

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## Social Media:



<https://twitter.com/netsoltech>



<https://www.linkedin.com/company/netsol-technologies-inc/>



<https://www.youtube.com/watch?v=sglnCHoY59U&t=3s>





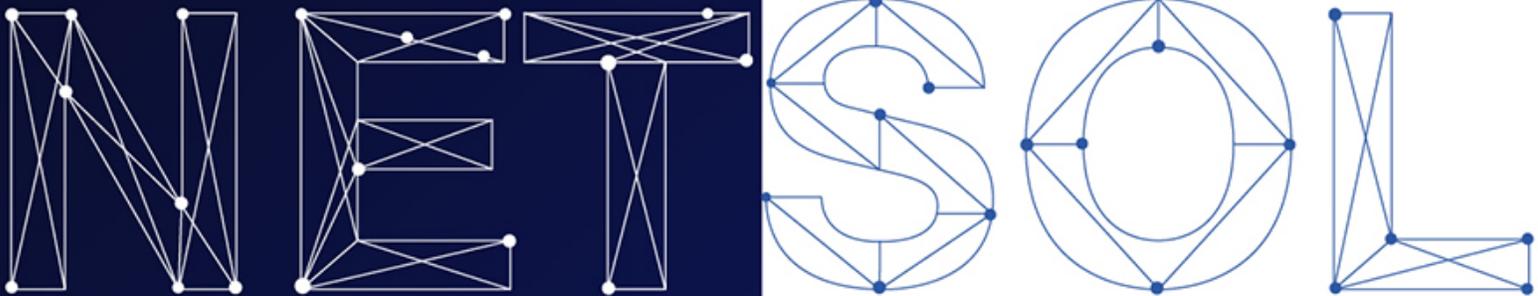
# adaptive



**Now available  
on the cloud.**

**to your business,  
your growth &  
the future.**

Proudly serving the world's  
top equipment finance &  
leasing companies with  
smart software technology  
for over four decades.



[www.netsoltech.com](http://www.netsoltech.com)

# Northteq

## Program Name:

Salesforce.com Loan/Lease Accelerator

## Type:

Origination Platform

## Description:

This is a platform not a software package. Don't let that scare you; this is pre-configured solution. You can choose from thousands of business Apps. Use Northteq or any of the thousands of other Salesforce consultancies to enhance your solution. Never pay for another expensive upgrade again; Salesforce is cloud based and constantly upgraded.

Northteq has worked with over 100 Lending and Leasing Salesforce clients to develop this product. It includes leading AppExchange Apps and preconfigured workflow to take a Lease or Loan from credit application through funding, allowing rapid and cost-effective implementation of an origination solution on Salesforce.com.

The Northteq Accelerator includes the following features:

1. Custom Borrower, Broker, Dealer, and Vendor Portals
2. CRM, Pricing, Online Apps, Credit, Documentation, Funding, and Collections
3. Integrations to: SOS, eSignature, Credit Bureaus, Scoring, UCCs, Tax, Bank

Why are so many lessors and lenders moving to Salesforce?

1. Open Platform: you are not stuck with one vendor
2. Secure: army of security personal at Salesforce protecting your data
3. Marketplace: thousands of business apps available in the AppExchange
4. Future-proof: cloud based and always current

Winner of the ELFA Operations & Technology Award.

## Recent Enhancements:

Full Automation End to End from App Entry through to Funding including SOS automation.

## System Configuration:

Salesforce.com is a 100% cloud based open architecture.

## Comments:

For more information, please send us an email at [info@northteq.com](mailto:info@northteq.com) or visit us at [www.northteq.com](http://www.northteq.com).

## Vendor:

Northteq  
701 N 3rd Street • LL001  
Minneapolis, MN 55401  
Web Site: <https://northteq.com/>

## Contact:

Kristian Dolan, CLFP  
Phone: (612) 483-1210  
Email: [kdolan@northteq.com](mailto:kdolan@northteq.com)

# nôrthteq

nôrthteq



transform your  
customer experience



origination

portals

crm

# Odessa

## Program Name:

Odessa

## Type:

End-to-end, browser based, global lease and loan management platform

## Description:

Odessa is a global software development and consulting company. With a singular focus on asset finance since 1998, Odessa provides functionally mature, technically advanced solutions to power a diverse, vibrant customer community.

Designed to meet global standards of scalability and performance, the Odessa Platform automates leasing operations while generating the underlying accounting entries for transactions. The platform enables self-service through low-code development, test automation, reporting and business intelligence to ensure organizations can more effectively align business and IT objectives.

Our cloud-first design philosophy means the Odessa Platform is optimized to be consumed in the cloud or can still be hosted on your servers. Learn why more companies globally choose Odessa, thanks to our unique value proposition:

**Cutting-edge Technology:** built on an industry-standard technology stack, our solutions separate business functionality from the technology driving it. The Odessa Platform allows for ongoing upgrades to provide technology advances with minimal impact to end-users.

**Configurable Design:** engineered to be configured and customized by users, our solutions enable business agility to meet ever-changing requirements. Customers can extend and enhance their system functionality and build custom leasing or standalone apps.

**Mature Functionality:** our solutions have the maturity to manage the largest, most sophisticated leasing and finance companies in the world from a diverse cross section of industries and sales channels.

## Recent Enhancements

Key features and functionality:

- Odessa APIs: seamlessly connect business applications with our Standard Connectors, or create your own integrated solution with our easy-to-use APIs.
- Leverage enhanced Pay-Per-Use tracking capabilities to enable adoption of usage-based models with ease.
- Go beyond asset-level tracking with the Odessa Platform's enhanced SKU-level tracking to manage even the most complex portfolios.

## System Configuration:

Current Version: Odessa 5

Odessa Platform: .NET 4.7

Language: C#, ASP.NET, VISUAL STUDIO 2017

Database: SQL Server 2016

## Vendor:

Odessa

Two Liberty Place • 50 S. 16th Street • Suite 1900  
Philadelphia, PA 19102

Web Site: [www.odessainc.com](http://www.odessainc.com)

## Contact:

James Humphrey

Phone: (215) 231-7170

Email: [jim.humphrey@odessainc.com](mailto:jim.humphrey@odessainc.com)

## Social Media:



<https://twitter.com/OdessaTech>



<https://www.facebook.com/OdessaInc>

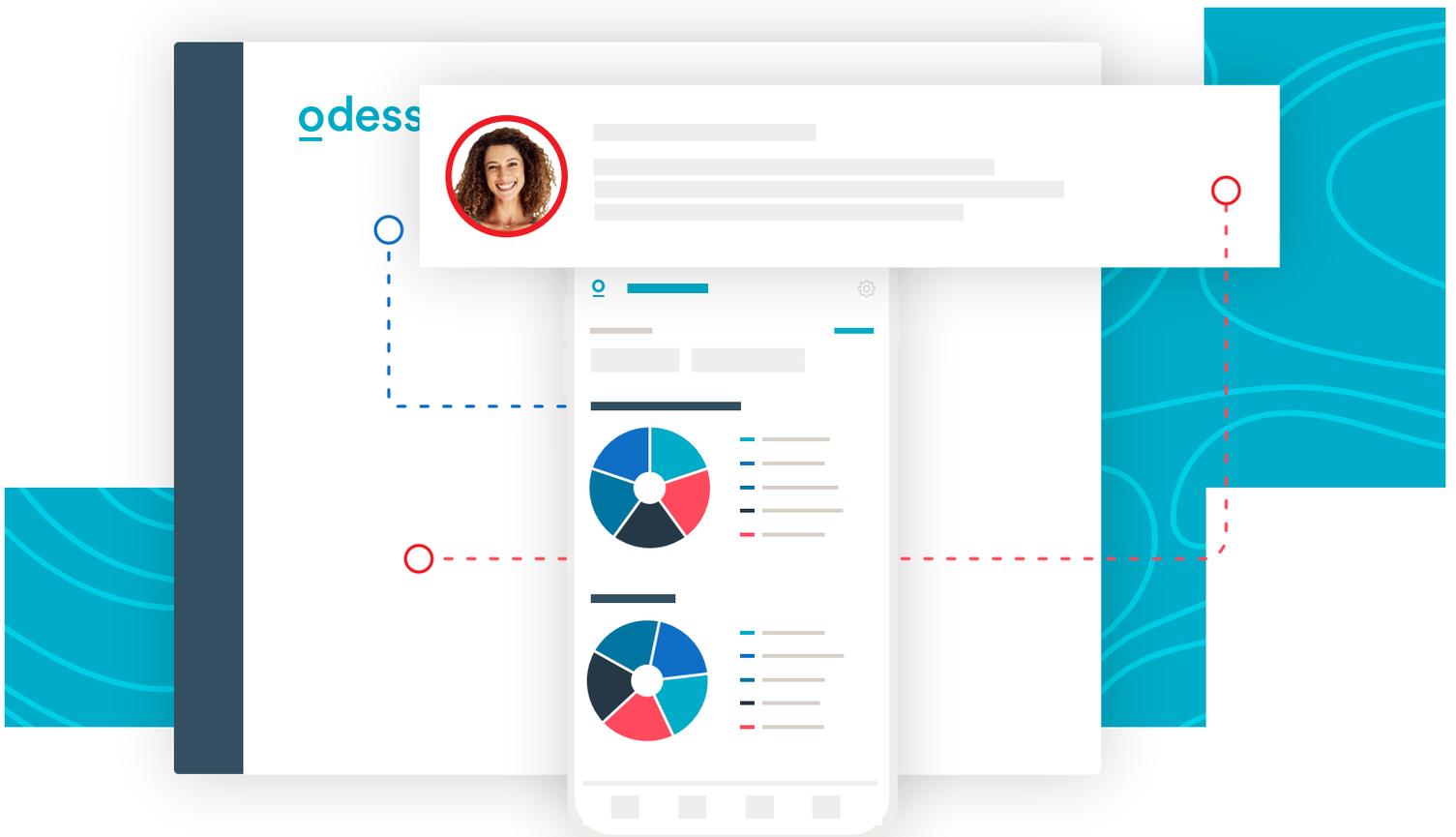


<https://www.linkedin.com/company/odessa-inc/>

# odessa

# Adapt easily, build confidently, scale faster

Go from idea to innovation at your pace. Deliver great stakeholder experiences with your single solution, from origination to remarketing.



Learn why companies trust the Odessa Platform to run their leasing operations. Start your digital transformation journey at:

[www.odessainc.com](http://www.odessainc.com)

**odessa**

# Oracle USA

## Program Name:

Oracle Financial Services Lending and Leasing (OFSLL)

## Type:

End-to-end equipment finance management platform for leases, loans, and lines.

## Description:

Oracle Financial Services Lending and Leasing (OFSLL) streamlines each stage of the loan and leasing lifecycle. A flexible, end-to-end platform built on proven, configurable processes transforms origination, servicing, collections and asset management for leases, loans and lines.

Value differentiators:

- Optimize customer experience with predefined finance processes inclusive of global best practices to accelerate growth.
- Increase automation, improve workflow oversight and manage risk & compliance standards with a robust business rules engine defining rules for each process, adhering to the lender's policies.
- Powered by cloud architecture, enable manufacturers and their dealers to share common information, predict and adapt to market opportunities and produce informed, faster and consistent decisions.
- Centralize and manage customer information, creating a common relationship view across products, yielding better customer service, quicker resolution to queries and improved productivity from service personnel.
- Oversee investor portfolios by providing lenders with responsive tools, capable of creating a pool of receivables for sale using attributes such as customers, contracts and assets.
- Improve specialized collection activities for tracking all instances and history related to bankruptcies, repossessions, end-of-term, re-marketing and recovery management.

## Recent Enhancements

Subscription based lending

- Usage based lending (i.e. Hours)
- IoT integrations
- Chatbot for consumer self service

## System Configuration:

Key benefits/features of OFSLL include:

- Configurable workflow
- End-to-end support of: subscription, usage, rental, lease, loan and line
- SaaS/Cloud deployment & integrations, including IoT and Chatbot
- Real-time backdating capabilities
- Multi-lingual, multi-country and multi-currency

## Vendor:

Oracle USA

500 Oracle Parkway

Redwood Shores, CA 94065

Web Site: [www.oracle.com/OFSLL](http://www.oracle.com/OFSLL)

## Contact:

Mike Stoutenburg

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<https://www.facebook.com/OracleFS>



<https://www.linkedin.com/company/showcase/oraclefs/>

**ORACLE**  
Financial Services

# ORACLE

## Financial Services

Reduce latent system complexity, channel conflict and innovation challenges to remain modern by ensuring reliable, responsive and simplified network experiences across your equipment leasing lifecycle.



Unify your dealer, customer and employee ecosystems into a single network



Optimize customer channel choice preferences



Capitalize on the demand for Servitization by offering scalable usage and subscription-based programs



Keep control by leveraging business owner configurability rights



Maximize automation in Originations, Servicing, Collections and Recovery

### Connect with us

 [blogs.oracle.com/financialservices](https://blogs.oracle.com/financialservices)

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# Orion First Financial, LLC

## Program Name:

Orion First Portfolio Servicing

## Type:

Lease / Loan Portfolio Servicing

## Description:

Outsourcing portfolio servicing to Orion First is a better option than purchasing software and building your own back office. New systems aren't necessary to grow your business and often have hidden costs—not the least of which is the fact that you still have to do all the servicing yourself, once you've trained your entire staff how to use your new system. It just doesn't make sense to do it all yourself.

If you want fluid integration of technology into your operations without sacrificing the "service" part of servicing...and if you want to ensure easy access to information—and useful insight—both for yourself and obligors alike, partner with the industry leader in commercial loan and lease servicing and technology.

Orion mitigates risks inherent in implementation, upgrades, and maintenance. By outsourcing portfolio servicing to Orion, our clients choose to focus their energies on their largest value: funding small businesses. As a third-party servicer, we function as an extension of your operations. Our private label, back-office services cover all the bases: invoicing, cash management, customer service, collections, tax processing, reporting and more.

Orion's Client Portal provides 24 x 7 web-based access to portfolio and contract information, enabling you to monitor portfolio performance and obtain a comprehensive view of customer records. Through the Client Portal you'll be able to:

- Track portfolio performance on an easy-to-navigate dashboard
- Tag accounts that require close monitoring with a customizable watch list
- Create email alerts and notifications for portfolio activity
- Quickly find obligor details, including current activity, contracts, and collections
- Easily update and add notes or change requests to obligor records

- Access most recent customer service and collections communications
- Locate recent payments, history, and other transaction details

Our mission is to provide deeper insight, stronger portfolio results, and a highly satisfying borrower experience for small business lenders. Our new obligor portal is designed for a better user experience and is a tremendous value to borrowers:

- Easy to make payments, locate contract info, request payoffs, and more
- Boasts an enterprise-level experience that is the standard set by bigger banks
- The portal means fewer phone calls and emails that obligors need to make—and that you need to field—about their contracts

We've developed a whitepaper on the challenges of building an in-house servicing operation, and the benefits offered by outsourcing to a third-party servicer and a cost comparison worksheet to help you evaluate your options. Get the "Buy vs. Build" whitepaper, before you invest in infrastructure or software. Download your copy at [orionfirst.com/portfolioservicing-buy-vs-build/](http://orionfirst.com/portfolioservicing-buy-vs-build/).

## Vendor:

Orion First Financial, LLC  
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Web Site: [www.orionfirst.com](http://www.orionfirst.com)

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## Social Media:

 [https://www.linkedin.com/company/orion-first-financial-llc/?trk=company\\_logo](https://www.linkedin.com/company/orion-first-financial-llc/?trk=company_logo)



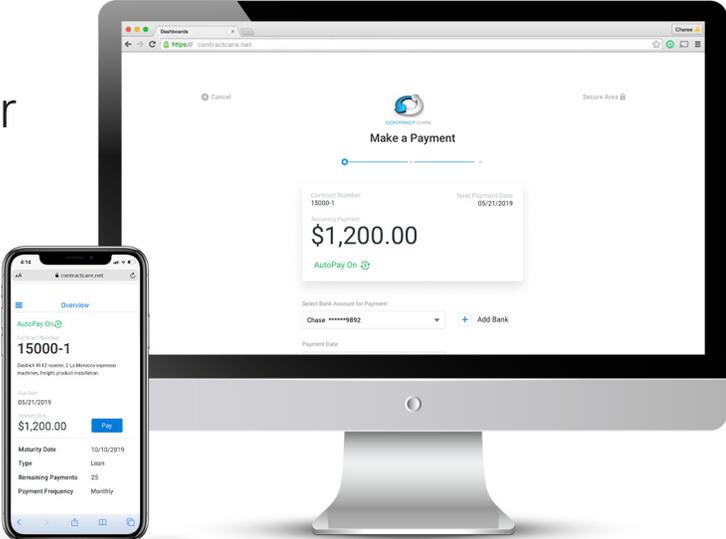
# WHERE ACCESS MEETS INSIGHT



The image shows a desktop monitor and a smartphone displaying the Orion Client Portal. The monitor screen displays a dashboard with the Orion logo at the top left, a navigation menu on the left, and several data visualization charts including line graphs, bar charts, and a pie chart. The smartphone screen shows a mobile-optimized version of the portal with a 'Welcome to your portfolio dashboard' message and an 'Obligor Search' button.

Orion's Client Portal provides 24 x 7 web-based access to portfolio and contract information, enabling you to monitor portfolio performance and obtain a comprehensive view of customer records.

Our new obligor portal is designed for a better user experience and is a tremendous value to borrowers.



The image shows a desktop monitor and a smartphone displaying the Orion obligor portal. The monitor screen displays a 'Make a Payment' form with fields for 'Contract Number' (15000-1), 'Next Payment Date' (05/21/2019), and a payment amount of '\$1,200.00'. There is an 'AutoPay On' toggle and a 'Select Bank Account for Payment' dropdown menu showing 'Chase \*\*\*\*1992'. The smartphone screen shows an 'Overview' page for contract 15000-1, displaying the same payment amount and date, along with 'Maturity Date' (10/10/2019), 'Type' (Loan), and 'Remaining Payments' (25).



Orion First Financial, LLC  
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[www.orionfirst.com](http://www.orionfirst.com)

# Q2 Cloud Lending

## Program Name:

Lease Portal, Originate, Servicing and Collections, and Lease Xcelerate Program

## Type:

End-to-End, Cloud Based, Configurable Equipment Finance Software

## Description:

Q2 Cloud Lending, simplifies the leasing experience with a cloud-based platform providing straight-through processing. Uniquely designed and built to meet the needs of lessors and lease originators, you'll have the scalable lending solution in place to help expand into asset-based finance or increase your presence in business equipment finance. No matter the challenges you face in the equipment leasing process, this solution can help you meet daily demands and adapt to market changes quickly.

You can:

- Easily handle multiple credit underwriting processes, and manage by channel, funder, and leasing product
- Automate and effectively manage the entire lease lifecycle—application through origination, underwriting, servicing, asset recovery, and collections—allowing for structured leases, fees, and charges
- Quickly conduct complex accounting, billing, and servicing associated with externally funded leases, enabling lessors to track investor positions and correctly account, bill, and service

## Recent Enhancements

Focuses on asset management and profitability, and support of asset-based and usage-based revenue models:

- Variable Rate/Usage-Based Billing: create usage-based charges for their customers, such as charges for miles driven, or number of copies printed
- Account for Debt Schedules: Generate journal entries for principal and interest components of the debt schedule associated with a lease contract

- Parent and Child Assets: Manage related assets on a single contract together
- Asset-Based Charges: Manage and track asset-related expenses and payables independently
- Account for Charge Reversal: Support for a reversal of journal ledger entries of reversed charges
- Manual NPA Management: Move a contract between accrual and non-accrual status manually for one or multiple contracts

## System Configuration:

Cloud-based built on Salesforce, our CLS Lease Xcelerate Program is implementation program to get you live in 8 weeks for a fixed cost.

## Vendor:

Q2 Cloud Lending  
13785 Research Blvd. • Suite 150  
Austin, TX 78750  
Web Site: [www.q2.com/commercial/equipment-leasing](http://www.q2.com/commercial/equipment-leasing)

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[https://twitter.com/Q2\\_Software](https://twitter.com/Q2_Software)



<https://www.facebook.com/Q2Software/>



<https://www.linkedin.com/company/q2software/>

# Q2

Q2



# The New Digital Standard for Equipment Leasing Is Here

## Simplify everything

Nimble, configurable cloud technology makes it easy to interact with customers at every stage in the lifecycle of their lease. You'll be able to streamline processes, react to customer needs quickly, and scale your leasing businesses simply.

## Understand your customers

A seamless, integrated, and end-to-end leasing process makes it easy to keep customers in the loop as you manage their leases. You'll be able to join the dots and eliminate silos, understand your customers better, and improve customer experiences.

## Achieve greater efficiency, boost margins, and mitigate risk

Automated workflows and configurable infrastructure ensure operations are streamlined. With powerful lease origination and servicing modules, you'll be able to move away from manual processes and spreadsheets to more effectively manage leases and reduce risk.

**When your equipment lessees ask, you deliver. Don't lose equipment leasing deals by making clients wait for you to crunch numbers at your desk. Set a new standard with a modular cloud-based solution that manages the entire lease life-cycle simply and efficiently.**

LEARN MORE →

# Sopra Banking Software

## Program Name:

Sopra Financing Platform; Cassiopae; Apak WFS

## Type:

Financing, Lease and Loan Management, Inventory Finance

## Description:

The Sopra Financing Platform supports basic to highly-structured leases, loans, and inventory finance worldwide. It's a front-to-back, best-of-breed solution built on the most widely used technology platform for captives, banks, and financial services companies. Manage commercial, retail, and wholesale lending for all types of equipment and assets.

### Cassiopae Leasing & Lending Software:

Cassiopae is a highly-flexible, industry-leading solution for managing any type of finance for any type of equipment or asset worldwide. The software offers comprehensive, proven features for managing the complete front-to-back loan/lease life cycle. Support multiple languages, currencies, and accounting requirements using a single database.

### Apak Wholesale Finance Software:

Apak 'WFS' is widely recognized as the preferred wholesale floorplanning solution for major banks and captive finance providers in the automotive and equipment lending sectors. WFS can be rolled out to multiple markets on a single, global platform with minimal impact on business and technical infrastructures.

## Recent Enhancements

- UX and deployment enhancements
- Additional front, middle, and back-office features
- Additional financial product management
- Integrated dashboards
- Automated Workflow, processes
- POS, customer self-serve
- Cloud-ready today, cloud-native tomorrow
- Hosted or on premise

## System Configuration:

The Sopra Financing Platform is cloud-ready and leverages a service-oriented architecture

(SOA) using state-of-the-art web technologies. It features a responsive, stateless, highly-robust, and scalable POS. The platform is an excellent fit with industry-standard ecosystems based on Java/J2EE frameworks with many business processes driven by web services. Web-native components support front-to-back browser access.

## Comments:

Sopra Banking Software, incorporating Apak Group and Cassiopae, provides industry-leading solutions for commercial, wholesale, and retail asset finance. With 4,300 employees and 800+ customers in 70 countries, Sopra Banking Software is one of the world's fastest growing companies in digital banking and financial technology.

## Vendor:

Sopra Banking Software  
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Alpharetta, GA 30009  
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## Social Media:



<https://twitter.com/SopraBanking>



<https://www.linkedin.com/company/sopra-banking-software/>





# SOPRA FINANCING PLATFORM

Integrate. Innovate. Industrialize.

IBS Intelligence  
Sales League Table  
2016 - 2017 - 2018



Sopra Banking  
Software

250

implementations  
globally

\$20M

annual R&D  
investment

9.6M

assets managed

1500

financing experts



**Retail & Wholesale**  
for banks, captives &  
independents



**Integrated  
End-to-End Platform**  
front, middle & back office



**Global Best Practices**  
live & localized in 50  
countries

## WORLD LEADER IN FINANCING SOLUTIONS

### KEY FIGURES

4500

Employees

70

Countries

Proud member of the  
**Sopra Steria Family.**

**50 years of leadership**  
in digital transformation.

# Tamarack

## Program Name:

BridgeWare, Automation Utilities, Connectors, and Misc. Tools & Services

## Type:

Portfolio Management integration, function connectors, automation utilities and data access tools

## Description:

Through the integration of innovative software solutions Tamarack drives greater value from equipment finance operations. Our solutions are broken up into four categories that support specific elements of the equipment finance ecosystem including industry leading portfolio management platforms.

### BridgeWare

BridgeWare allows you to build and implement enterprise-wide real-time access to back-office data easily and efficiently. We leverage industry standard Internet technologies including RESTful Web Services, Hypertext Transport, Protocol (HTTP/HTTPS) and JavaScript Object Notation (JSON).

### Automation Utilities

Automation Utilities improve the productivity and capability the enterprise lease accounting platforms and teams managing lease portfolios.

- Generic Contract
- Field Update
- One Time ACH
- Extension of Terms Automation Utility (ETAU) – Launched in response to COVID-19 in March 2020

### Connectors

Lease Management System Connectors integrate third party functions into the enterprise accounting platforms for tax compliance, identity tracking, and insurance, among others.

- Vertex O-series
- CSC UCC Connector
- Insurance Interface Connector (Great American & ALI)

## Misc. Tools & Services

Misc. Tools and Services provide additional function and access to enterprise lease accounting platforms.

- WebCollect Access Tool
- Data Warehouse Extraction and SQL Translation Tool

## Comments:

Tamarack offers custom development, data migration, and implementation for our products and supported platforms.

For more information, please send us an email at [info@tamarackconsulting.com](mailto:info@tamarackconsulting.com) or visit us at [www.tamaracknow.com](http://www.tamaracknow.com).

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<https://www.linkedin.com/company/tamarack-consulting/>

amarack™



# Discover innovation through data.

Equipment finance is driven by the need for access to capital, reducing risk, and accelerating customer performance. Tamarack is a technology company that understands equipment finance. We believe that access to capital provides access to data and in turn data protects capital.

For every stage of the lease and loan lifecycle, we utilize a growing set of leading-edge applications and technologies to create competitive advantage with data.

With more than 25 years of experience helping customers, we know the right questions to ask. We know the right people and applications to leverage. We know what works.

**Discover your opportunity.**

 **tamarack**<sup>TM</sup>  
Guiding financial innovation

# TAO Solutions Corp.

## Program Name:

LeaseSpark

## Type:

Designed as an all-in-one solution, LeaseSpark is customized to meet the needs of your business.

## Description:

LeaseSpark is a cloud SaaS application that improves the efficiency of your daily operations making it easier to secure and manage deals throughout their life cycle.

## Recent Enhancements

A new and transformative end-to-end processing feature, known as the Spark Workflow has been integrated in LeaseSpark that enables customization and automation of deal cycle stages from origination, credit adjudication, funding and booking, and servicing administration. The business processes can be represented through highly configurable Workflow Templates, anchored to various products and portfolios.

Event notifications can be configured for a variety of events such as deal creation, credit decisioning, and document finalization. When these events are triggered, LeaseSpark users, contacts and other deal-specific stakeholders can receive in-app or email notifications for updates or actions pending.

The robust Data Analytics Engine in LeaseSpark enables users to easily generate and build ad hoc sophisticated queries or report extracts, along with the ability to create more complex reports including financial spreading, configurable scoring for risk evaluation and premium determination, and storage of key financial information. All data points in the system are exposed in the engine so that customized dashboards can be created to fit specific user or sub-team wishes.

## System Configuration:

Every company and company strategy is unique. LeaseSpark is designed with a full suite of capabilities that can work independently of one another or harmoniously.

- A cloud SaaS application that continuously delivers new features at no additional cost.
- LeaseSpark is built upon a core API framework. We will interface with the data you require.
- Modern web service-orientated architecture that's browser-based.
- Built upon the Microsoft .NET Entity Framework technology using Google's Angular platform.

## Comments:

TAO Solutions is a global provider of automation solutions to the credit asset industry and an AICPA SOC 2 Type 2 accredited service organization.

## Vendor:

TAO Solutions Corp.  
600 B Street  
San Diego, CA 92101USA  
Web Site: [taosolutions.com](http://taosolutions.com)

## Contact:

Ryan Pereira  
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Email: [ryan.pereira@taosolutions.com](mailto:ryan.pereira@taosolutions.com)



**LeaseSpark is a cloud SaaS application that improves the efficiency of your daily operations making it easier to secure and manage deals throughout their lifecycle.**

### Your New Central Hub

Share deals and data through secured access. Create custom privacy settings based on roles and responsibilities.



### Documentation Management

Generate document packages in bulk at every step of the deal lifecycle and use e-signing to expedite the process.



### Partnership Integration

Secure time-sensitive deals and easily communicate with business partners through our origination portal.



### Interactive Analytics and Reporting

Choose and interact with the data you want using dashboards that showcase the information most important to you.



### A Creative Workflow Process

Develop a seamless process of creation, collaboration, and approvals for each product with task assignment alerts that invite team members at the right time.



### Industry-Expert Training and Support

Transition to the software without impacting your essential daily operations through our proven training.



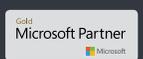
Contact **Ryan Pereira**, President, [ryan.pereira@taosolutions.com](mailto:ryan.pereira@taosolutions.com)

[leasespark.com](http://leasespark.com)

TAO Solutions is the preeminent provider of automation solutions to the global credit asset industry and an AICPA SOC 11 Type II accredited service organization.

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SYDNEY: 1 Macquarie Place, Level 36, Sydney, NSW 2000. T: +(61 2) 8075 4791

Proud members of



# White Clarke Group

## Program Name:

CALMS Compass

## Type:

End-to-end floorplan finance software

## Description:

White Clarke Group is the leading provider of retail and floorplan finance technology for the banking, captive and independent finance industries.

White Clarke Group's CALMS Compass end-to-end floorplan finance solution delivers feature rich 'out-of-the-box' functionality that is highly efficient, scalable and affordable to implement, with all the power of an integrated, 24/7 self-serve solution to support a successful floorplan finance line of business.

Delivered and supported by floorplan finance experts in our Atlanta-based center of excellence, CALMS Compass significantly improves operational efficiency and auditability while taking floorplan lending to the next level, with features that include a fully-featured dealer/supplier portal and industry-leading finance plan structure flexibility. A complete upgrade of your floorplan business is possible in just 90 days.

## Recent Enhancements

White Clarke Group continually enhances the CALMS Compass system for regulatory compliance, functional efficiency and technology improvements.

## System Configuration:

CALMS Compass is designed exclusively for floorplan finance lending of any asset type and manages the full lifecycle of floorplan finance from credit decisioning onwards. CALMS Compass is a flexible, scalable floorplan finance system implemented as a turn-key hosted solution or on-premise.

## Comments:

White Clarke Group has a track record of over 28 years in finance technology leadership and

innovation. The company employs around 600 professionals and has offices across North America, Europe and Asia Pacific. Clients include, but are not limited to: Centennial Bank, GM Financial, Republic Bank, Toyota Financial Services, Yamaha Motor Finance, Volkswagen Financial Services, John Deere Financial, Sumitomo Mitsui Finance and Leasing, Hitachi Capital, Canon Financial and Northpoint Commercial Finance.

## Vendor:

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<https://www.facebook.com/WhiteClarkeGroup>



<https://www.linkedin.com/company/white-clarke-group/>



<https://www.youtube.com/watch?v=YF-X7qNKGo8>



**White Clarke  
Group**

# Smart Floorplan Finance Software



Credit Underwriting



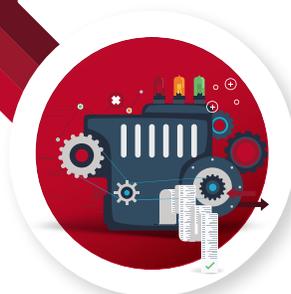
Accounting Controls



Risk Management



Dealer  
& Supplier  
Access



Business  
Process  
Automation

## Get on the right track.

White Clarke Group's CALMS Compass is designed exclusively for floorplan finance lending of any asset type. CALMS Compass manages the full lifecycle of floorplan finance from credit decisioning onwards. Suitable for large enterprise organizations as well as fast growing businesses requiring speed to market with a highly scalable out-of-the-box solution.

To plan your journey visit [whiteclargroup.com](http://whiteclargroup.com)



LEADING FINANCE  
TECHNOLOGY

# Get the Latest Software Listings!

The 2020 ELFA Software Guide is your resource for the leading companies delivering software solutions to the equipment finance industry.

To see the latest information updated throughout the year, go to the online software listing at:

[www.elfaonline.org/Directories/Software/](http://www.elfaonline.org/Directories/Software/)



**ELFA**  
EQUIPMENT LEASING AND  
FINANCE ASSOCIATION