



# 2015 SOFTWARE GUIDE

*The leading software solutions for the equipment finance industry.*

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# Positioning Your Organization for a Digital Future

As the U.S. economy continues to improve and new technology solutions enter the marketplace, equipment finance companies are modernizing their IT systems and using technology in new ways to solve problems and create opportunity. Whether their goal is to meet rising customer demands, satisfy changing industry regulations or gain an advantage amid increased competition, industry players are recognizing the value of investing in technology upgrades. Even companies that can't make wholesale changes are improving their IT systems in key areas that bring the most value—and making a solid business case for the investment.

ELFA's Business Technology Performance Index offers insights into some of the technology trends and forward-looking initiatives that equipment finance companies are using to drive their firms into new markets and opportunities. Key findings from the report include:

- The equipment finance industry continues to close the digital transformation gap behind other comparable industries, such as retail banking and lending. To maintain that trend and outperform the competition, equipment finance companies will need to develop more innovative and engaging service offerings and fully leverage rapidly evolving digital technologies.
- It's time for equipment finance companies to consider digitization of their back-end processes, operations and platforms. Over the years, companies in our industry have focused on improving the front end, while the back-end technology has often been ignored and become outdated. The current back office is often overly paper-based and wrought with disconnected silos and manually intensive processes, resulting in ever-increasing operational costs and, most important, a significantly negative customer experience.
- Digital technologies can help equipment finance companies streamline processes, achieve significant cost reduc-



## ELFA Technology Resources

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

**Operations and Technology Conference** –This annual conference 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/?fa=Studies#BTPI](http://www.elfaonline.org/Data/?fa=Studies#BTPI)

**Research** – The Equipment Leasing & Finance Foundation offers a variety of studies related to technology and efficiency. Recent studies include: Digital Documents, Big Data, Predictive Analytics, Enterprise Risk Management, Financing the Cloud and Effectiveness of Business Process Improvement. Access them all at [www.store.leasefoundation.org](http://www.store.leasefoundation.org).

**Operations and Technology Excellence Award** –This program recognizes innovative uses of technology in the equipment finance industry. Learn if you're eligible to apply at [www.elfaonline.org/About/Awards/OTE/](http://www.elfaonline.org/About/Awards/OTE/).

tions and improve customer satisfaction. Transformational and tactical solutions will be driven by budget dollars available, level of investment and expected return on investment. With a portfolio of combined digital technology solutions, annual cost savings of as much as 30% are attainable.

- Customer relationship management solutions will be a key component in the suite of platforms for forward-looking organizations expecting to take full advantage of the benefits of digital transformation.
- Analytics and social, mobile and cloud technologies will be key change agents for digitally transforming organizations to be better equipped for conducting business in the future.
- Transformational solutions offer benefits that extend beyond cost savings and position an organization for a digital future. Companies that seize the opportunities offered by digital transformation will possess a significant competitive advantage in the industry and will be equipped to lead their organizations well into the future.

To read more on this topic, download the Business Technology Performance Index at [www.elfaonline.org/Data/?fa=Studies#BTPI](http://www.elfaonline.org/Data/?fa=Studies#BTPI).

### Top Tech Initiatives

What are the top IT-related initiatives ELFA member companies will undertake in 2015? According to the Business Technology Performance Index, the top contenders are:

- Improving integrations
- Improving business intelligence
- Increasing workflow abilities
- Replacing core front- and back-end systems
- Leveraging technology to enable business
- Expanding efficiencies and visibility outward to customers and partners

### Quick Quiz: How do you know when it's time to upgrade your IT systems?

*If any of the following scenarios apply to you, it's time to consider whether your business could benefit from an IT upgrade:*

- Your end-to-end software platform systems can't support the marketing side of the business as effectively as you need them to.
- 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.
- Your customers increasingly demand delivery of invoices, research and other products and services via computer and you can't satisfy those demands with your existing technology.
- The ratio of portfolio value to employees is changing for the worse. Say your company's portfolio value last year was \$10 million and you had 100 employees. This year, your portfolio value is \$11 million. If you increase your headcount to 110 rather than keeping it at 100, it may be because your IT systems aren't modern enough to prevent your having to hire 10 people.
- You're running on an old platform and you're concerned it's no longer secure, reliable or compliant, or there may not be sufficient expertise remaining to support it effectively.



# Cassiopae Inc.

## Program Name:

Cassiopae

## Type:

Global Asset Finance Software/Lease and Loan Management

## Description:

Cassiopae offers the only single-source software solution that can support basic to highly-structured leases and loans anywhere in the world. Our software enables companies to use one highly-flexible system for managing equipment, vehicle, consumer, commercial and real estate finance. It was designed from the start to support local language, currency and accounting requirements using a single database.

Cassiopae software tracks all lease and loan-related information including: lease and loan boarding, payment schedule calculation, commitment and closing, disbursement, activation, payment collection, payment reviews, pay downs, termination, workflow management, document generation, accruals, P&I, escrow, billing notices, automated payments, mid-term adjustments, delinquency, regulatory reporting and document generation. The system is capable of handling multiple GAAP requirements including IFRS, local taxes, local automated payment protocols and local measurement units.

## Recent Enhancements:

Cassiopae's V4.5 solution takes advantage of the latest technologies to provide a better end-user experience, easier deployment and accessibility, and decreased operations costs.

### Software highlights:

- Extensive front, middle, and back-office features
- Flexible financial product management—even create your own
- Web-native, open technology throughout
- Best-in-class user experience configurability
- Single, shared database for lower costs
- Integrated multi-lingual, multi-currency, multi-investor and localized reporting support
- Integrated dashboards
- Workflow

## System Configuration:

Cassiopae leasing and lending software offers a configurable web-based user interface and leverages industry-standard technology including Web 2.0 Rich Internet Application technology, Oracle® DB, Unix®, Linux®, and Windows® environments.

## Comments:

Cassiopae is the leading global provider of finance and asset management software with over 25 years of experience. With more than 300 customer sites in 40 countries, we offer unique experience implementing solutions designed from the start to be highly flexible and global ready.

## Vendor:

Cassiopae Inc.  
7620 Royal Street East Suite 202e  
P.O. Box 534  
Park City, UT 84060  
Web Site: [www.cassiopae.com](http://www.cassiopae.com)

## Contact:

Bob Sullivan  
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## Social Media:



<https://twitter.com/cassiopae>



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



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



# CHP Consulting

## Program Name:

ALFA Systems

## Type:

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

## Description:

CHP Consulting has been delivering systems and consultancy services to the global leasing and asset 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 a 100% delivery record over our 20 years in the industry, CHP's track record is unrivalled. For more information, visit [chpconsulting.com](http://chpconsulting.com).

## Recent Enhancements:

ALFA Systems, our class-leading software solution, is used by many of the world's top leasing and asset finance companies for full-lifecycle management of portfolios, ranging from the most complex structured loans to high-volume flow transactions.

ALFA is a fully scalable, enterprise-wide solution that provides end-to-end integration and workflow automation. Setting a new standard for operational excellence, ALFA 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 include:

- End-to-end support for all asset finance products: finance lease, operating lease, loan, hire purchase, per diems
- 100% web: easy deployment and integration using the latest technology
- Automated complex decisions and proven benefits with ALFA Business Rules Engine
- Multicountry, multicurrency, multi-GAAP

## Comments:

*Major clients:*

Bank of America, Barclays, BNZ, BTMU, Capital Finance, Close Brothers, Commerzbank, Commonwealth Bank of Australia, Deutsche Bank, HBOS, HP Financial Services, Hitachi Capital, HSBC Rail, ING Lease, Lloyds, Lombard,

Mercedes-Benz Financial Services, National Australia Bank, Nordea, Santander, SMBC Leasing, Société Générale, Swedbank, Textron Financial, Toyota Financial Services

## Vendor:

CHP Consulting  
350 N Old Woodward Ave  
Birmingham, MI 48009  
Web Site: [www.chpconsulting.com](http://www.chpconsulting.com)

## Contact:

Steve Taplin  
Phone: (855) 680-7100  
Email: [steve.taplin@chpconsulting.com](mailto:steve.taplin@chpconsulting.com)

## Social Media:



<https://twitter.com/chpconsulting>



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



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

**ALFA**  
SYSTEMS

from  
CHP Consulting

# Cloud Lending Solutions

## Program Name:

CL Originate, CL Lease and CL Collections

## Type:

Lease Origination, Servicing and Collections

## Description:

Cloud Lending offers cost-effective and flexible solutions to efficiently manage lease portfolios, increase transaction volume, and rapidly bring new products to market.

CL Originate is an origination and underwriting application built natively on Salesforce that manages your leases, converting applications into contracts for servicing. CL Originate automates credit pull, credit decisioning and collateral evaluation, providing quick estimates about the leasing arrangement to the applicant.

CL Originate can be integrated with CL Lease, our lease servicing platform built natively on Salesforce, that efficiently manages equipment leases throughout the lifecycle.

CL Lease simplifies the process of lease generation, and provides detailed views of leases complete with aging and approvals. It can finance multiple assets in a single lease, and can automate application of fees, charges, calculation of taxes and payments. Being cloud-based, CL Lease can easily handle your extended organization, thus reducing your costs and improving asset management.

You can also integrate CL Lease with CL Collections, our advanced collections solution built natively on Salesforce that enables lessors to define and automate their collection process. CL Collections efficiently tracks billing and delinquencies in the servicing platforms.

## Recent Enhancements:

Collection Queues  
Collector Dashboards

## System Configuration:

Built on Salesforce.Com

## Vendor:

Cloud Lending Solutions  
1 Waters Park Drive  
Suite 200  
San Mateo, CA 94403  
Web Site: [www.cloudlendinginc.com](http://www.cloudlendinginc.com)

## Contact:

Shereen Dudeja  
Phone: (650) 918-0499  
Email: [shereen@cloudlendinginc.com](mailto:shereen@cloudlendinginc.com)

## Social Media:



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



# Constellation Financing Systems Corp.

## Program Name:

Edge, ASSET, Covarity

## Type:

Origination, Portfolio Management, Loan Monitoring

## Description:

*Originations: Edge*

Edge is an origination platform with functional support for all front office processes, including CRM, credit applications and adjudication, pricing, documentation, funding, reporting and booking into the portfolio management system of record.

*Portfolio Management: ASSET*

ASSET is a proven leasing and loan portfolio management system of record with the functional depth required to manage leases, daily interest loans and lines of credit. ASSET's functional depth includes class-leading syndication, securitization and participations functionality.

*Commercial Loan Monitoring: Covarity*

Covarity automates the monitoring of working capital and/or Asset-Based Lending transactions.

## Recent Enhancements:

*ASSET enhancements:*

- Support for Non-Accrual Operating Leases
- Extension of accounting options for Non-Accrual Loans
- Support for CCA Tax depreciation from within ASSET
- New US Tax depreciation reports
- iLien Interface for UCC filing
- Integration with SuperTrump and Taxware

*Edge enhancements:*

- Support ability to import many different types of account information
- Enhanced Check Request and Invoice modules
- Redesigned Report Manager for better report categorization and ease of use
- Support ability to integrate with Outlook from within Edge
- Enhanced Web Portal functionality for easier third party vendors/brokers setup
- Extend the Insurance module to allow for better user search capabilities and insurance information flow

## System Configuration:

ASSET can be deployed on any Windows Desktop. Windows Server, Unix and Linux environments are supported.

Edge can run on Windows Vista or Windows 7/8 or in any Browser and uses Microsoft SQL Server (2005/2008/2012) as its database.

Covarity is deployed as a SaaS, with a web browser the only client technical requirement.

## Comments:

Constellation Financing Systems' software delivers 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 405

Oakville, ON L6K 3W7 Canada

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

## Contact:

Italo Guerrieri

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

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





# Dominion Leasing Software LLC

## Program Name:

LeaseComplete

## Type:

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

## Description:

A leading lease/loan accounting and asset management system for equipment, retail and vehicle portfolios. Clients include banks, credit unions, trucking, auto & independent leasing companies. LC supports a variety of lease/loan types, including direct finance, conditional sale, operating/true lease, interim funding, indirects, balloon notes, amortized term loans, interest-only loans, principal plus loans, equipment rentals and rent-to-own contracts. Features include: commitment and credit line processing, extensive termination and payoff functionality, true weekly billing, integrated inventory management, asset-level accounting, asset maintenance tracking/accounting, insurance tracking, notes payable and funding source management, collections, sales and pipeline tracking, workflow, configurable user interface via integrated screen painter, 400+ exportable reports, report scheduler with email, doc preparation and imaging, extensive search capability, industry interfaces, including G/L, Sales Tax and ACH/PAP.

## Recent Enhancements:

Maintenance includes new features and free system upgrade installs.

## System Configuration:

Built on a Windows platform and supported by a SQL Server database, LeaseComplete makes custom configuration and integration simple. Via intuitive toolsets and an easy to use Screen Painter, many customizations can be performed by the end user, without costly IT support.

## Comments:

*“LeaseComplete has proven to be a solid and reliable product to handle all aspects of managing and servicing our growing equipment lease portfolio. The support and continued additions to the system are provided by a company Dominion Leasing Software, who insures quality service by proven professionals in software development and industry knowledge. Based on my*

*experience their support has been second to none in both turn around of issues and attention to our expanding needs. LeaseComplete will compare favorably with any product especially when you consider cost, features and their superior support.”*

Harry Kaplun  
President  
Frost Equipment Leasing and Finance  
Frost National Bank  
San Antonio, TX

## Vendor:

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

## Contact:

David Hill  
Phone: (804) 403-3710  
Email: [david.hill@dominionls.com](mailto:david.hill@dominionls.com)

## Social Media:



<https://twitter.com/dominionls>



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



<https://www.linkedin.com/company/3088551>



# IFS Technology Solutions, Inc.

**Program Name:**

IFSLeaseWorks

**Type:**

Lease/Loan Accounting, Administration and Originations

**Description:**

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 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
- Imaging enabled workflow and bar-coded document tracking
- 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
- Rules-based sales-tax management

**Recent Enhancements:**

- Electronic Signature
- Dealer/Vendor Portal
- Customer Service Portal
- Business Intelligence Portal

**System Configuration:**

Database O/S: Unix, Linux and Windows

Client O/S: Vista/7 or Citrix

Database: Oracle DBMS 11g

Development Platform: .NET 3.X/4.X

Languages: VB.NET, ASP.NET, PL/SQL

Licensed or ASP/Hosted Solutions

**Comments:**

IFS Offers Custom Development and Implementation Consulting

**Vendor:**

IFS Technology Solutions, Inc.

500 Route 17 South

Hasbrouck Heights, NJ 07604

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

**Contact:**

Mitchell Kaufman

Phone/Fax: (888) 437-1183 / (201) 288-5715

Email: [mitch@IFSLeaseWorks.com](mailto:mitch@IFSLeaseWorks.com)



# International Decision Systems

## Program Name:

InfoLease®, Rapport®, InfoAnalysis

## Type:

Full Lifecycle Global Lease and Loan Management Solutions

## Description:

International Decision Systems, Inc. (IDS) leads the market in full lifecycle lease and loan software solutions to support the global equipment finance industry. The world's most sophisticated equipment finance organizations rely on IDS solutions to support their business from pricing and origination to portfolio management and end-of-term.

IDS supports customers' current business and growth strategies with new and innovative financing solutions including:

- Small to large ticket transactions
- Simple to highly complex pricing structures (e.g. variable rate, revolving accounts, syndications)
- Emerging market financing such as solar/wind energy
- Solution based financing (e.g. usage-based, bundled services/solutions)
- Full lifecycle tracking of asset details

In today's rapidly changing regulatory environment, finding a trusted solution partner is more important than ever. With US headquarters and offices in the UK, Australia, Singapore and India, IDS full lifecycle solutions help protect your global equipment finance lease and loan portfolio. Proven with 250+ customers worldwide operating in more than 30 countries. It's no wonder 11 of the top 20 Lessors and 7 of the top 10 multinational finance companies in the Monitor 100 rely on IDS to run their business.

## Recent Enhancements:

Comprehensive web services support real-time integration needs such as portals and IDS solutions include integration with these market-leading solutions:

- Vertex, Inc. "O" Series-Global tax solution
- Ivory Consulting Corporation SuperTRUMP pricing software and services
- Salesforce.com

## System Configuration:

IDS embraces the latest enterprise technology with an open architecture, web services integration, web interface, reporting, and Oracle or SQL Server RDBMS technology.

## Vendor:

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

## Contact:

Tracy Prochaska  
Phone/Fax: (612) 851-3200 / (612) 851-3207  
Email: [information@idsgroup.com](mailto:information@idsgroup.com)

## Social Media:



<https://twitter.com/idsgroup>



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



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



INTERNATIONAL  
DECISION SYSTEMS®

# Ivory Consulting Corporation

**Program Name:**  
SuperTRUMP

**Type:**  
Pre-tax and after-tax equipment lease and loan modeling and pricing software.

**Description:**  
Ivory's flagship product, SuperTRUMP, is the industry proven solution for modeling and pricing complex leases and loans, and is trusted by 4 of the Monitor Top 5.

For over thirty years, we have provided software, software customizations and consulting services to the equipment finance industry, including banks, captives and independents.

*Ivory's newest product is SuperTRUMP Express for Salesforce:*  
A pre-tax pricing solution that gives loan officers, financial clerks, bookkeepers and others a simple way to price and win more deals in less time in the same environment as all of our SuperTRUMP solutions.

*SuperTRUMP is available on multiple platforms to meet your needs:*

SuperTRUMP Desktop  
SuperTRUMP Web  
SuperTRUMP for Salesforce

All SuperTRUMP solutions incorporate 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:*  
Integrate SuperTRUMP industry leading equipment finance software capabilities into your Oracle Lease & Finance Management system.

*SuperTRUMP Portfolio Intelligence:*  
SuperTRUMP Portfolio Intelligence analyzes the profitability of your equipment finance portfolio, providing insights that you can use right away. Portfolio Intelligence makes it easy to visualize profits on cash, accounting and economic yields—all while taking taxes into consideration.

*SuperTRUMP Customizations:*  
Customize SuperTRUMP for your unique needs. Implement custom yield calculations and controls. Integrate

SuperTRUMP into your CRM, originations, ERP and other software applications. Migrate from excel spreadsheets to a more accurate, reliable and scalable solution.

**System Configuration:**  
SuperTRUMP Express for Salesforce

SuperTRUMP for Salesforce  
SuperTRUMP Web  
SuperTRUMP Desktop  
SuperTRUMP for Servers

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

**Vendor:**  
Ivory Consulting Corporation  
325 Lennon Lane  
Walnut Creek, CA 94598-2418  
Web Site: [www.ivorycc.com](http://www.ivorycc.com)

**Contact:**  
Jeff Ellis  
Phone/Fax: (925) 787-7122 / (925) 926-1335  
Email: [jeff.ellis@ivorycc.com](mailto:jeff.ellis@ivorycc.com)

**Social Media:**



<https://twitter.com/IvoryConsulting>



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



# Leasepath

## Program Name:

Leasepath

## Type:

CRM, Origination

## Description:

Leasepath is the premier CRM & Origination solution optimized for Asset Finance. It brings together Marketing, Sales, Credit and Documentation departments by allowing them all to work with the exact same information and analyze it in ways that is relevant to them. Workflow automatically moves deals from leads to sales to credit while tracking every transaction with its unique auditing functionality. Leasepath scales from independent brokers to international banks.

*Some highlights include:*

1. Marketing, Sales & Origination
  - Import and cleanse your data
  - Plan, execute and measure marketing campaigns
  - Assign leads to team members with auto follow-up
  - Use workflow to move a lead to sales
  - Automatically originate deals from leads
  - Track everyone associated with the deal: vendors, brokers, funders, banks, sales reps
2. Credit & Risk Management
  - Reduce Credit turn-around time because information from sales has been verified automatically
  - Workflow and Credit Queues manage the deal from sales to credit
  - Assign credit conditions and decisions
  - Generate Key Ratios, Financial Quotes and Proposals
  - Audit trails of all changes to the deal throughout the life cycle
3. Documentation & Funding
  - Generate relevant documents & agreements
  - Determine best funding-fit for the deal
  - Automatically pass “won” deals to back office system
  - Evaluate success with built-in key performance indicators (KPI's)
4. Customer Service & Collaboration
  - Exchange opportunities with funding sources
  - Instantly see a 360 degree view of your entire business
  - Reminders to follow up on new or expiring business
  - Communicate quickly with all customers using Marketing Lists

## Recent Enhancements:

With the latest release, Leasepath introduced:

- Vendor, Dealer and Consumer Portals
- Real time Dashboards
- Vendor Program management
- Multiple finance structures per deal
- Funding Fit to match the right broker deal with the right funder
- Full Microsoft Outlook and Office 365 & 2013 and integration
- Role based security and views
- Tablet and mobile support

## System Configuration:

Leasepath runs in the Cloud or on-premise  
A valid browser is all you require

## Vendor:

Leasepath  
308-5500 North Service Road  
Suite 308  
Burlington, ON L7L 6W6 Canada  
Web Site: [www.leasepath.com](http://www.leasepath.com)

## Contact:

Steven Sadgrove  
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# LeaseTeam, Inc.

## Program Name:

Single system, end-to-end lease / loan management products and services

## Type:

LeaseTeam provides an end-to-end equipment finance life-cycle management solution.

## Description:

LeaseTeam provides an end-to-end equipment finance life-cycle management solution, ASPIRE, that flexibly manages a contract from lead management through termination. ASPIRE is designed with a workflow orientation that focuses on standard business processes, integrating the data required by those processes and automating, tracking and streamlining processes intuitively, by each individual end user.

The end result to the customer is a comprehensive view into their entire enterprise, allowing for: better visibility into accounts, better customer service, improved efficiencies and a more intuitive decisioning process. Ultimately, a more fluid transaction life cycle brought on by having a true end-to-end system.

LeaseTeam remains committed to offering flexible solutions designed to meet the needs of their clients now and into the future. LeaseTeam's goal with its flexible architecture is to accommodate all types and sizes of equipment finance companies including: small, middle market ticket sizes, small and large portfolios, captives, financial institutions and independents.

## Recent Enhancements:

ASPIRE is our newest product, built using the latest technologies from Microsoft, which provides cutting edge functionality for the entire lifecycle of an equipment finance contract on one system.

The benefit LeaseTeam's flexible architecture brings to its customers is the ability to take their business in any direction they choose while still utilizing the same system. LeaseTeam's larger and more diverse client base also means a more robust set of features and solutions.

## System Configuration:

LeaseTeam solutions can be deployed in house or in a hosted environment.

## Comments:

For more information, please contact our Sales Department at 800-531-5086.

## Vendor:

LeaseTeam, Inc.  
4139 S. 143rd Circle  
Omaha, NE 68137  
Web Site: [www.lease-team.com](http://www.lease-team.com)

## Contact:

Bryan Hunt  
Phone/Fax: (402) 493-3445 / (402) 493-3433  
Email: [bryan@lease-team.com](mailto:bryan@lease-team.com)

## Social Media:



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



# Linedata Lending and Leasing

## Program Name:

Linedata Capitalstream and Linedata Ekip 360

## Type:

Front and Back Office Automation for Leasing & Lending

## Description:

The Linedata Capitalstream lease / loan origination and risk management platform automates disparate, paper-based and high-touch operations into a fully-integrated, automated, straight-through-processing lease/loan front office solution.

We provide lessors a 360-degree view of the cross-portfolio information needed to manage risk, streamline decisioning, serve customers and collaborate with funders, vendors, brokers, dealers and other origination, funding and syndication partners.

Linedata Ekip 360, the global front, middle and back office software solution for the lending, asset finance and leasing industry, offers full life-cycle administration and accounting support for all types of businesses: Consumer Finance, Car Finance, Equipment Finance, Real Estate Finance. Installed in 28 countries, Linedata Ekip 360 has full multi-company, multi-lingual, multi-currency facilities with country specific fiscal and legal compliance.

## Recent Enhancements:

Linedata Capitalstream: Business Intelligence and Analytics, Portfolio Monitor, Content Management & Automation, Salesforce.com Integration, ESignature Solutions, Credit / Asset Risk Management, Financial Spreading and Analysis, Credit Union operations.

Linedata Ekip 360 delivers intuitive, powerful web user interfaces which can be personalized by pure configuration: pages grouping multi-tab business information, 360 view on business object context, contextual widgets of possible actions, and ongoing workflow actions.

## System Configuration:

The Linedata CapitalStream implementation methodology is based on workflow best practices developed at world-class financial institutions. Its unrivaled configurability enables Linedata to streamline existing business processes and information flows, replacing inefficient paper-based or free-standing processes with a fully integrated, straight-through-processing leasing/lending platform.

Working in close collaboration with your team's operational and IT SMEs and transition team, Linedata deploys proven project management and quality oversight practices to deliver an agile, rules-based solution.

## Vendor:

Linedata Lending and Leasing  
4 Park Plaza  
Suite 950  
Irvine, CA 92614  
Web Site: [www.Linedata.com](http://www.Linedata.com)

## Contact:

Shannon O'Hara  
Phone: (949) 930-1650  
Email: [shannon.ohara@na.linedata.com](mailto:shannon.ohara@na.linedata.com)

## Video:



# NetSol Technologies

## Program Name:

NetSol Financial Suite

## Type:

Credit Origination, Lease/Loan Management, Wholesale Floorplan Financing

## Description:

### NETSOL FINANCIAL SUITE

NFS automates and streamlines the entire retail and wholesale finance lifecycle, allowing finance and leasing organizations to reduce transaction costs and better mitigate overall risk.

Also featuring NFS Software as a Service, providing unlimited scalability and flexible implementations without the additional infrastructure and support required with an on-site implementation.

### Key Components:

#### (CAP) – Credit Application Processing System/POS

Designed to automate credit origination, financial analysis & decision making processes, considerably reducing the time required for application processing and decisioning.

#### (CMS) – Contract Management & Portfolio Management

Based on flexible user designed implementations and strong workflow management, CMS streamlines every aspect of contract and portfolio management.

#### (WFS) – Floorplan/Inventory Finance Management

Designed to automate and manage various aspects of the wholesale finance business. The system allows for a highly flexible environment, such as a multi-national, multi-asset and multi-distributor / manufacturer companies.

### NFS MOBILITY

Built on NetSol's domain knowledge, business insight and technological expertise, NFS Mobility is the most functionally advanced and secure suite of enterprise mobile applications that helps you maximize productivity, heighten customer experience and improve response time.

### mPOS

Mobile point of sale featuring customizable business intelligence dashboard, loan calculator, quotation & application management and detailed reporting of the dealer network for optimized sales.

### mAccount

Allows borrowers access to their payment history, repayment plans, promotions and notifications on current contracts.

### mFI - Field Investigator

Enables field resources to achieve their daily goals and track performance on the go, with an advanced reporting dashboard that displays progress stats, action items and latest notifications.

### mCollections

Empowers collection teams in collecting payments and managing daily filed activities through dynamic collection queue.

## Vendor:

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2490 Mariner Square Loop  
Suite 150  
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Web Site: [www.netsoltech.com](http://www.netsoltech.com)

## Contact:

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## Video:





# Odessa Technologies, Inc.

## Program Name:

LeaseWave®

## Type:

End-to-End, Browser Based, Global Lease and Loan Management System

## Description:

Odessa is the developer of the LeaseWave® suite of products, a fully integrated browser-based lease and loan origination and portfolio management system designed to meet world-class standards of scalability and performance required by the largest equipment leasing and finance, vehicle leasing and fleet management companies. The company is headquartered in Philadelphia, Pennsylvania and employs a staff of 350 people exclusively focused on the global leasing industry.

LeaseWave® is designed to be easily configured and customized to fit the exact requirements of each client's business model. Unlike traditional software that forces users to redesign their processes based on the limitations of a system, LeaseWave® was built with a core system that is common to any business, but has a user interface that can be easily customized to fit even the most unique requirements.

## Recent Enhancements:

LeaseWave® is integrated with market leading surround systems:

- Vertex Inc. "O" Series-Global tax solution built specifically for the leasing industry
- Ivory Consulting Corporation SuperTRUMP, the leading lease pricing software in the industry.
- Salesforce.com, the world's #1 sales force automation application
- PayNet, Inc, the premier provider of risk management tools

## System Configuration:

LeaseWave® is highly scalable for larger leasing companies requiring a high-performance database. The software has been specially designed to take advantage of cutting-edge technology that supports more memory and dramatically increases application speed and computing power.

LeaseWave® is designed with a true Service Oriented Architecture in order to accommodate both inbound and outbound interfaces with ease. This allows for an unprecedented level of control over the extent of automation desired, on an ongoing basis, for each business function.

Current Version: LeaseWave 4.0

Development Platform: .NET 3.5

Language: C#

Database: SQL Server 2008/2012

## Comments:

LeaseWave® is currently being implemented for a large global leasing company, starting with their U.S. operations and then rolling out across their offices in Europe, South America and East Asia.

## Vendor:

Odessa Technologies, Inc.  
Two Liberty Place, 50 S. 16th Street  
Suite 2300  
Philadelphia, PA 19102  
Web Site: [www.odessatech.com](http://www.odessatech.com)

## Contact:

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# SunGard

## Program Name:

SunGard Asset Finance

## Type:

End-to-end asset finance platform for leases, loans and inventory finance

## Description:

SunGard is one of the world's leading software and technology services companies. Headquartered in Wayne Pennsylvania, our business serves approximately 25,000 customers in more than 70 countries worldwide.

Ambit Asset Finance is SunGard's solution for asset finance and leasing. The solution has been developed as a single source platform to deliver end-to-end capabilities for asset finance companies globally. The solution enables our customers to manage the full leasing lifecycle across multiple financial products and have complete visibility over the enterprise.

### Key Product Features

- Comprehensive end-to-end solution delivered from a single database
- Intuitive configuration maps the solution to your business
- Flexible integration layer and industry standard interfaces

### Benefits:

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

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

## Recent Enhancements:

Ambit Asset Finance is driven by its product roadmap taking in customer requirements, market needs, regulatory compliance, technology drivers and strategic innovation.

### Some recent enhancements:

- Advanced Web API to deliver distributed, mobile ready applications

- Support for wholesale and floor-plan finance
- Extended support for escalations and notifications including mobile devices
- Enhanced plug-in layer for complex business rules
- Extended integration with content management systems

## System Configuration:

Utilizing the latest Microsoft .NET technology, the solution delivers a unique, scalable end-to-end platform focused on enhancing communication within the entire asset finance life cycle.

A Web-browser interface provides a truly thin client and significant reductions in workstation hardware costs and maintenance, while providing your users and customers with immediate access to the system.

## Vendor:

SunGard  
40th Floor, 25 Canada Square,  
7th Floor  
London, OC E14 5LQ United Kingdom  
Web Site: [www.sungard.com/asset-finance](http://www.sungard.com/asset-finance)

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## Social Media:



<https://twitter.com/SunGard>



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

# SUNGARD®

# Vision Commerce, Inc.

**Program Name:**

Vision

**Type:**

Web based front-end solution for leasing and financing

**Description:**

Vision Commerce provides a front-end lease/loan origination solution for proposal delivery, processing credit applications, task management, reporting and documentation via the Internet. Integrated CRM for sales/marketing efforts provides additional functionality. Our product is differentiated from the rest by its marketing and co-branding capabilities, configurability and depth. Our solutions are continuously updated with the most current technology, new versions (free to existing subscribers) and frequent new enhanced features and functionality. With Vision, our subscribers can quickly and economically deploy solutions that meet the individual requirements of vendors, manufacturers, distributors, brokers, funding sources and partners. We understand that each relationship is different, and we have constructed our product to adapt to changing business rules. Vision allows internal staff to collaboratively originate, evaluate, score, price and document in one integrated platform.

Our lease origination solution is delivered through an Application Service Provider (ASP) model, fully hosted solution, or as an in-house solution. Through our hosted or in-house solution, Subscribers can purchase an unlimited license. Seamless integration with a backend system running on the buyer's network is possible with a local or hosted installation. For those companies requiring a full end-to-end solution, Vision has integrated with most major lease accounting systems. Vision Commerce has the solution to increase operating efficiencies and reduce costs.

**System Configuration:**

Vision was developed as a web-based application. All user functionality is accessible through a web interface.

**Comments:**

For more information, go to our web site at [www.visioncommerce.com](http://www.visioncommerce.com). Give us a call for an online demonstration and a look at what Vision can do in real time.

**Vendor:**

Vision Commerce, Inc.  
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Web Site: [www.visioncommerce.com](http://www.visioncommerce.com)

**Contact:**

Linda Lundergan  
Phone/Fax: (866) 707-9929 / (636) 949-5086  
Email: [linda@visioncommerce.com](mailto:linda@visioncommerce.com)



# White Clarke Group

## Program Name:

CALMS - Customer Acquisition and Lifecycle Management System

## Type:

Global end-to-end software for wholesale and retail asset and auto finance lending.

## Description:

CALMS (Customer Acquisition & Lifecycle Management System) supports the complete lifecycle of auto and asset finance, leasing and loan origination from point-of-sale through credit approval, contract management and customer support. It is the solution of choice for captive and independent finance companies trusted by more than 100 customers in 30 countries around the globe.

Multilingual, multi-GAAP, multi-currency, multi business-culture, CALMS2 is 100% web-based. Full back-office, middle-office and front-office integration. True straight-through processing to help you maximize operational efficiency and drive down cost.

From floorplan through remarketing, CALMS covers it all.

## System Configuration:

Highly scalable N-tier architecture, with open interfaces for integration and data exchange. Genuine Web 2.0 high availability, implemented as a hosted solution or deployed on-Premise in the client's own infrastructure.

## Comments:

White Clarke Group has a 23 year track record in finance technology leadership and innovation. It is a global organization employing around 600 professionals, with offices in the USA, Canada, Australia, China, Austria, Germany and the UK.

Clients include: Ford Credit, GM Financial, John Deere Financial, GE Capital, Exeter Finance Corp, Hitachi Capital, Toyota Financial, PACCAR, Volkswagen Financial, FGA Capital, LeasePlan.

## Vendor:

White Clarke Group  
901 King Street West  
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## Social Media:



[https://twitter.com/WhiteClarke\\_Grp](https://twitter.com/WhiteClarke_Grp)



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



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

## Video:



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