2016 SOFTWARE GUIDE
The leading software solutions for the equipment finance industry.

ELFA
EQUIPMENT LEASING AND FINANCE ASSOCIATION
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Staying Competitive in a Digital World

Staying competitive in a digital world is making replacement of front- and back-end systems a top priority for equipment finance firms. Industry players are recognizing the value of investing in technology upgrades, whether to meet rising customer demands, satisfy changing industry regulations, leverage data analytics or gain an advantage amid increased competition. 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, which is based on industry research and input from ELFA members, include the following:

The equipment finance industry continues to close the digital transformation gap. While the equipment finance industry has been a slow adopter of digital technologies due to the constraints of working with legacy platforms, strong recognition exists for capturing digital capabilities via replacement of back-end systems while continuing to make improvements on front-end workflows.

Replacement of front- and back-end systems remains a top initiative for equipment finance companies in the near future. 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 generally refer to servicing, or the period after the booking of a transaction and includes accounting, customer service, collections, end of term and asset disposition.

• Reversing the traditional focus on the front end, 40% of the survey respondents indicated that a back-end platform replacement would be considered in the next 18 months, while only 25% said the front-end platform would be looked at.
• A total of 60% of respondents indicated that their core back-end platform does not meet their future needs, while 40% indicated that their back-end platform doesn’t meet their current needs.
• Nearly half of all respondents indicated that their core front-end platform does not meet their future needs, with 40% of respondents looking for increased workflow capabilities.
• Data show that a majority of companies are more interested in establishing a single, enterprise-wide package-based solution, with almost 40% reporting interest in implementing best-of-breed solutions from multiple vendors.

Big data, cloud computing and mobile adoption are set to grow:

• A total of 61% of respondents said big data is becoming a driver of current revenues as it helps them identify opportunities for cost savings.
• While a quarter of respondents do not currently have cloud computing and 60% consider themselves adoption beginners, it is expected that cloud capabilities will grow in the coming year.

Get Ready for New Lease Accounting Rules
New lease accounting rules passed by the U.S. Financial Accounting Standards Board will become effective starting after Dec. 15, 2018 for public companies and after Dec. 15, 2019 for private companies. To prepare for the transition, make sure you understand the new rules and consider how they will impact your company internally (including operations, staffing, accounting policies, education and underwriting). Consider whether there are system applications that need modification such as a separate front-end system or pricing tool. You should also consult with your software provider(s) to understand what version the upgrade modification will be applied to and whether that is compatible with your version in use. If you are operating on an older version, your upgrade path may be more complicated.
• Over half of the respondents indicated that mobile is a best-in-class offering and they have planned for it in the future, despite 60% of companies currently ranking themselves at the bottom of an adoption lifecycle.

Effective digital strategies offer competitive advantage across equipment finance companies’ value chains. These include improvements in operational efficiencies, product innovation and access to new channels and markets.

To read more on this topic, download the Business Technology Performance Index at www.elfaonline.org.

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:

- **Outdated**: You’re running on an old platform and you’re concerned it’s no longer secure, reliable or compliant with new and ever changing standards, such as the new lease accounting 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.

- **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.

- **Straining headcount**: Due to system constraints, you cannot scale your business significantly without increasing headcount.

- **Lacking data**: 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.

- **Slow**: Your software platform requires you to remain in overnight batch mode while the rest of the world, including your customers, has moved on to instantaneous response times.

- **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.

**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.

**Business Technology Performance Index**

This annual study addresses the state of the equipment finance industry from a technology perspective.

**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.

**Operations and Technology Excellence Award**

This program recognizes innovative uses of technology in the equipment finance industry.
**Program Name:**
bliQ

**Type:**
Independent, online database for equipment pricing and data, reviews and custom tools

**Description:**
bliQ is an online database and software suite that provides verified pricing, specs and key data on more than 53,000 devices, including copiers, printers, scanners and software, as well as production and wide-format.

Leasing companies lose millions due to lack of accurate information from suppliers. bliQ helps companies avoid fraud and minimize risk by providing:

- Updated pricing on devices in their standard configurations, as well as on options and consumables available for almost all devices sold in North American, Asian and European markets
- Unique data that is very difficult to find, such as discontinuation dates, replacement models and domestic introduction dates
- Verification of the accessories applicable to each device

Tightly integrate BLI data into your workflow with a customized data feed. Our clients report that a customized data feed allows them to standardize their workflow, freeing up hours of staff time.

- Select only the fields you require
- Choose the delivery method preferred by your IT department
- Set the frequency of updates

**Recent Enhancements:**
- A Total Cost of Ownership calculator for copiers, printers and scanners. This flexible tool provides pricing, allows for lease costs, and produces highly graphical, easy-to-read results
- Automatically highlight the differences among products in a side-by-side comparison
- Save custom specification views to make comparing products easier and relevant to your workflow

**System Configuration:**
bliQ is accessed via a web browser or a data feed can be provided via xml.

**Comments:**
For a demo or more information, please contact our sales department at 973-797-2100.

**Vendor:**
Buyers Laboratory LLC
80 Little Falls Road
Fairfield, NJ 07004

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

**Contact:**
Deanna Flanick
Phone: (973) 797-2145
Email: deanna.flanick@buyerslab.com

**Social Media:**
- [https://twitter.com/buyerslab](https://twitter.com/buyerslab)
- [https://www.linkedin.com/company/buyers-laboratory-llc](https://www.linkedin.com/company/buyers-laboratory-llc)
Cassiopae, Inc.

Program Name:
Cassiopae

Type:
Global Finance Software - Lease and Loan Management

Description:
Cassiopae’s equipment finance software supports basic to highly-structured leases and loans anywhere in the world. It’s a front-to-back, multi-asset class solution built on the most widely used, powerful and scalable technology platform for captives and financial services companies. Use one, highly-flexible system for managing any type of equipment, vehicle, consumer, commercial, and real estate finance product. Cassiopae was designed from the start to support local language, currency, and robust accounting requirements using a single database.

Manage the complete loan/lease lifecycle including: lease and loan boarding, payment schedule calculation, commitment, closing, disbursement, activation, payment collection, payment reviews, pay downs, termination, workflow, document generation, accruals, P&I, escrow, billing notices, mid-term adjustments, maintenance, inventory, remarketing, delinquency, regulatory reporting, and document generation. Cassiopae supports multi-GAAP including IFRS, multi local taxes, and automated payment protocols.

Recent Enhancements:
Cassiopae’s V4.5 uses the latest technologies to provide a better end-user experience, easier deployment, and decreased costs.

- Extensive front, middle, and back-office features
- Flexible financial product management - even create your own
- Web-native, open technology
- Best-in-class user experience configurability
- Integrated multi-lingual, multi-currency, multi-investor and localized reporting support
- Integrated dashboards
- Automated Workflow
- Automated processes, even for very high volumes
- POS, customer self-serve
- Hosted or on premise

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, a Sopra Banking Software company, is the leading provider of global finance and asset management software with over 25 years of experience. With over 300 customer sites in 40 countries, we offer unique experience implementing highly-flexible, global-ready solutions.

Vendor:
Cassiopae Inc.
1 Van de Graaff Drive
Burlington, MA 01803

Web Site: www.cassiopae.com

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Email: Bob.Sullivan@Cassiopae.com

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 professional 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 26 years in the industry, CHP’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’s ability to consolidate multiple client systems on a single platform. ALFA 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 presents to asset finance companies are clear and compelling.

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:
With over 40 clients in 18 countries, CHP has offices in London, Detroit, and Sydney.

Vendor:
CHP Consulting
350 N Old Woodward Ave
Birmingham, MI 48009

Web Site: www.chpconsulting.com

Contact:
Robert Johnson
Phone/Fax: (855) 680-7100 /61282441050
Email: Robert.Johnson@chpconsulting.com

Social Media:
https://twitter.com/chpconsulting
https://www.facebook.com/chpconsulting
https://www.linkedin.com/company/chp-consulting
**Codix, LLC**

**Program Name:**
iM X

**Type:**
Complete leasing/finance software solution

**Description:**
CODIX has developed and implemented a global software solution called iM X. The solution covers the entire lifecycle of leasing products, assets and services. This includes the following:

- Prospection
- Contract implementation including multiple assets features
- Acceptance
- Supply management and Pre-financing
- Contract management
- Contract and services modifications
- Early terminations, normal expiries and extensions
- Debt collection
- Asset management from supply to sale including lease and off-lease periods

**Vendor:**
Codix LLC
1230 Peachtree Street NE
Suite 1900, PMB 208
Atlanta, GA 30309

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

**Contact:**
Billy Quinn
Phone: (404) 790-0998
Email: bquinn@codix.us
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; www.covarity.com

Contact:
Italo Guerrieri
Phone/Fax: (289) 291-4985 /+289-291-4998
Email: iguerrieri@constellationfs.com
Program Name: CSC UCC Search, Filing & Monitoring

Type: UCC searching, filing, monitoring, and online portfolio management services

Description: CSC has serviced the UCC community since states began adopting the Uniform Commercial Code. We are the leading provider of UCC searches, UCC filings, and online UCC portfolio management services for leasing enterprises, asset-based lenders and law firms specializing in secured transactions.

Recent Enhancements:
- Largest database of UCC information and images
- UCC searches that find more records and deliver them faster than anyone else
- UCC filings that keep you fully compliant with Article 9 and reduce your rejections
- Ability to identify potentially incorrect corporate debtor names before you file
- Monitoring to help you track UCC expirations, entities, debtors, and bankruptcies
- Ability to electronically record real estate documents

System Configuration:
One Web-based portal where you can manage your entire UCC portfolio with no hidden costs, no seat licenses, and no setup fees.

Comments:
Contact CSC today for more information about how we can help streamline your UCC workflows.

Vendor:
Corporation Service Company
2711 Centerville Rd.
Wilmington, DE 19808

Web Site: www.cscglobal.com/service/dsl/ucc-web-services

Contact:
Jen Mathews
Phone/Fax: (800) 927-9800 /(800) 345-6059
Email: jmathews@cscinfo.com
Program Name: CreditPath™ for Equipment Finance

Type: Credit Lifecycle Technology Solutions

Description:
D+H has been delivering secure and reliable technology solutions to the financial services industry for more than 135 years. The company is one of the world’s top FinTech companies as measured on the FinTech 100 list.

CreditPath for Equipment Finance is a web-based enterprise level lease originations platform. It is highly configurable and enables financial institutions to grow their business, streamline operations and costs, and better manage risk.

Our solution accommodates the full array of equipment finance services, including products and programs for small-ticket, mid-ticket, and large-ticket financing, as well as vendor programs and direct programs. Many of the world’s largest financial institutions trust CreditPath to manage their credit lifecycle processes and we support over $120 billion in commercial leases and loans across North America.

CreditPath for Equipment Finance benefits:
- Reduce overall operational costs and gain efficiencies through the use of robust workflow, reporting, and business rule capabilities.
- Spend more time on high value activities such as relationship building, selling and risk management when existing processes are streamlined.
- Gain confidence that your compliance and regulatory requirements can be better met using our comprehensive feature set, including real-time reporting and exception management of specific deal, customer or adjudication events and decisions.
- Grow your business by improving the overall end customer experience - all the critical information you need is acquired, captured, and easily accessible so you can respond quickly and diligently.
- Adapt quickly to market, product, and regulatory changes as they arise using our highly configurable solution.

Recent Enhancements:
CreditPath continues to deliver functionality to the equipment finance lifecycle. Recent improvements include:

- Intelligent lease asset catalog data capture templates
- Support for easy multi lease product origination
- Customer and Relationship exposure management
- Credit covenant management and monitoring
- Enhanced and configurable analytics tools

Vendor:
D + H
605 Crescent Executive Ct.
Suite 600
Lake Mary, FL 32746

Web Site: www.dh.com

Contact:
Stacey Leone
Phone/Fax: (800) 989-9009 /(407) 829-6715
Email: stacey.leone@dh.com

Social Media:
https://twitter.com/dhusacorp
https://www.facebook.com/dhusacorp
https://www.linkedin.com/company/22155
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

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Social Media:
https://twitter.com/dominionls
https://www.facebook.com/dominionls
https://www.linkedin.com/company/3088551
FICO

**Program Name:**
FICO

**Type:**
Analytics software and tools used across the credit lifecycle: Originations/Onboarding, Credit & Collections, Data Strategies, Small Business Scores

**Description:**
FICO (NYSE: FICO) is a leading analytics software company, helping businesses in 80+ countries make better decisions that drive higher levels of growth, profitability and customer satisfaction. The company’s groundbreaking use of Big Data and mathematical algorithms to predict consumer behavior has transformed entire industries. FICO provides analytics software and tools used across multiple industries to manage risk, fight fraud, build more profitable customer relationships, optimize operations and meet strict government regulations. Many of our products reach industry-wide adoption — such as the FICO® Score, the standard measure of consumer credit risk in the United States. FICO solutions leverage open-source standards and cloud computing to maximize flexibility, speed deployment and reduce costs. The company also helps millions of people manage their personal credit health. FICO: Make every decision count™. Learn more at www.fico.com.

**Vendor:**
FICO
181 Metro Dr.
Suite 600
San Jose, CA 95110

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

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**Social Media:**
- [https://twitter.com/fico](https://twitter.com/fico)
- [https://www.facebook.com/FICODecisions/](https://www.facebook.com/FICODecisions/)
- [https://www.linkedin.com/company/3398](https://www.linkedin.com/company/3398)
- [https://plus.google.com/+fairisaac/posts](https://plus.google.com/+fairisaac/posts)
- [https://youtu.be/S33S6YLo1As](https://youtu.be/S33S6YLo1As)
FIS eProcess Intelligence LLC

**Program Name:**
FIS Ambit Asset Finance

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

**Description:**
FIS™ is the world’s largest global provider dedicated to banking and payments technologies. FIS empowers the financial world with payment processing and banking solutions, including software, services and technology outsourcing. FIS’ more than 55,000 worldwide employees are passionate about moving our clients’ business forward.

Headquartered in Jacksonville, Florida, FIS serves more than 20,000 clients in over 130 countries, and our technology powers billions of transactions annually that move over $9 trillion around the globe. FIS is a Fortune 500 company and is a member of Standard & Poor’s 500® Index.

Ambit Asset Finance is the FIS 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 entire 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 delivery organization staffed by professionals with years of experience in the leasing industry.

**Recent Enhancements:**
Our recent client wins include global top 20 banks and the worlds largest automotive and equipment manufacturers all benefiting from a product investment strategy backed by the largest global provider of financial services technology.

**System Configuration:**
The solution delivers a unique, scalable end-to-end platform focused on enhancing communication within the entire asset finance life cycle.

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

**Vendor:**
FIS eProcess Intelligence LLC
340 Madison Avenue
New York, NY 10173

Web Site: [www.sungard.com/asset-finance](http://www.sungard.com/asset-finance)

**Contact:**
David Woodroffe
Phone: (646) 445-1000
Email: David.Woodroffe@fisglobal.com

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Empowering the Financial World
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
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:**
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Email: 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 customer’s 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 customers worldwide operating in more than 30 countries. It’s no wonder 7 of the Top 10 Captives and 11 of the Top 15 Banks in the Monitor 100 rely on IDS to run their business.

Recent Enhancements:
Mobile enablement of originations including online and offline capabilities such as pricing, to enhance customer portals and use with iOS/Android.

Comprehensive web services supporting enterprise extensibility, with integration capabilities enabling:

- Self-service channels, including portals
- Industry-leading solutions, such as Salesforce.com and SuperTrump
- Other enterprise applications

Expanded support for bundled solutions and managed services, with configurable usage capabilities including settle ups, swaps, pools

Full lifecycle reporting capabilities with open architecture for ease of data access

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.idsgrp.com

Contact:
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Phone/Fax: (612) 851-3200 /(612) 851-3207
Email: information@idsgrp.com

Social Media:
https://twitter.com/idsgrp
https://www.facebook.com/IDSgrp
https://www.linkedin.com/company/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:
SuperTRUMP EXPRESS for Salesforce prices equipment leases and loans. You can create pricing quotes and leverage Salesforce’s workflow to streamline your quote to fund process. Plus you can eliminate manual data entry and errors by pricing in Salesforce.

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, originsations, 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

Contact:
Scott Thacker
Phone/Fax: (925) 926-1100 / (925) 926-1335
Email: scott.thacker@ivorycc.com

Social Media:
https://twitter.com/IvoryConsulting
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 manages 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 through-out 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)

   - 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
4903 Thomas Alton Boulevard
Suite 202
Burlington, ON L7M 0W8Canada

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

Contact:
Steven Sadgrove
Phone: (905) 635-3104
Email: steven@leasepath.com
LeaseTeam, Inc.

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

Type:
LeaseTeam provides an end-to-end equipment finance lifecycle 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.leaseteam.com

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Phone/Fax: (402) 493-3445 / (402) 493-3433
Email: bryan@leaseteam.com

Social Media:
https://twitter.com/LeaseTeam_Inc
https://www.facebook.com/LeaseTeam
https://www.linkedin.com/company/leaseteam-inc-
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
1111 Third Avenue
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Contact:
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Social Media:
https://twitter.com/linedata
https://www.linkedin.com/company/7341
https://youtu.be/xN5dHDalRBg
NetSol Technologies

Program Name:
NFS Ascent

Type:
Credit Origination, Lease/Loan Management, Wholesale Floorplan Financing

Description:
NFS ASCENT
Ascent offers the most configurable, scalable and error free end-to-end solution from quotation origination to contract maturity.

Ascent brings you three dynamic work engines which provides ease to manage risks, speed up work operations and helps reengineer business processes. It enables you to save time and provides agility, control and high performance for local or global side.

Key Components:

(LOS) - Loan Origination System
Designed for higher customer engagement, rapid credit evaluation, automatic decision-making, to handle any level of workflow from small groups to large enterprises.

(CMS) - Contract Management System
Highly agile and powerfully rich application designed to persevere credit contracts from the activation to management, billing, accounting and maturity.

(WFS) - Wholesale Finance Solution
Designed to complete contract lifecycle management, support asset & non-asset based financing, dealer & inventory financing and bring improved customer service.

NFS Mobility

NFS Mobility is an active platform that enables finance companies to optimize productivity, reduce cost and improve responsiveness. It mobilizes the finance and lease industry by empowering the field operatives and sales team.

mAccount
Empowers dealers with a powerful backend system, improves repayment turnaround time and enables customer to view information 24/7 to keep track of contract status.

mDealer
mDealer empowers your business partner with a mobile platform that delivers more visibility and control over their inventories.

mAuditor
Designed to plan visits, record audit exceptions, conduct audits and track assets for higher levels of transparency.

mFi
The application allows users to check the progress stats, action items and latest notifications so goals can be achieved while tracking performance.

mCollector
mCollection enables field teams to carry out all collection related tasks on the go, eliminating the need for them to check into back offices.

Vendor:
NetSol Technologies
24023 Park Sorrento
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Calabasas, CA 91302

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Email: farooq.ghauri@netsoltech.com

Social Media:
https://youtu.be/sglnCHOY59U
Odessa Technologies, Inc.

Program Name:
LeaseWave®

Type:
End-to-End, global lease and loan management software system for equipment finance and fleet management

Description:
Imagine a leasing system so advanced that it can be updated continuously to stay on the cutting edge of modern technology. Add to that the most robust feature set available, built entirely on an SLA-based workflow framework. Now bring in a full ecosystem of partner portals, mobile apps, and powerful reporting and analytics tools. That’s the LeaseWave Product Suite.

Odessa Technologies is the developer of LeaseWave, an end-to-end lease accounting and loan management software platform designed to meet the scalability and performance needs of equipment leasing and finance, vehicle leasing and fleet management companies today. Unlike traditional software that forces users to redesign their processes based on the limitations of a system, LeaseWave is built with a core system that is common to any business and has a user interface that can be easily customized to fit even the most unique requirements.

Over the past 18+ years in the leasing industry, Odessa and LeaseWave have received numerous awards including 4 ELFA Operations and Technology Excellence Awards – more than any other company, and two Best-in-Class Interactive Media Council awards for excellence in website design and development. Let Odessa put their expertise to work for you – and you’ll see how LeaseWave can be your competitive advantage.

Recent Enhancements:
Odessa is continually working to expand LeaseWave’s robust ecosystem of integrations with other market leading technologies and products. Exciting new integrations:
- SalesForce, helping customers to connect CRM seamlessly with LeaseWave
- DocuSign, leveraging LeaseWave’s workflow to fully automate document management

Continuing to maintain focus on security, Odessa holds ISO 27001:2013 certification.

System Configuration:
LeaseWave is highly scalable for companies that require a high-performance database. The software is built to take advantage of cutting-edge technology that supports more memory and dramatically increases application speed and computing power. Designed with a true Service Oriented Architecture in order to accommodate both inbound and outbound interfaces with ease, LeaseWave provides an unprecedented level of control over the extent of automation desired, on an ongoing basis, for each business function.

Current Version: LeaseWave 5.0
Development Platform: .NET 4.6
Language: C#, ASP.NET, VISUAL STUDIO 2015
Database: SQL Server 2008/2014

Comments:
LeaseWave is currently being implemented for global leasing companies across North America, Europe, South America and East Asia.

Vendor:
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Two Liberty Place, 50 S. 16th Street
Suite 2300
Philadelphia, PA 19102

Web Site: https://www.odessatechnologies.com

Contact:
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- https://www.facebook.com/odessatechnologies.inc
- https://www.linkedin.com/company/odessa-technologies-inc
- https://plus.google.com/+odessatechnologies/posts
- https://www.youtube.com/user/odessatechnologies
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.

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6034 Weldon Spring Parkway
Saint Charles, MO 63304

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

**Contact:**
Linda Lundergan
Phone/Fax: (866) 707-9929 /(636) 949-5086
Email: 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.


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https://www.linkedin.com/company/white-clarke-group
https://youtu.be/7zl81K2ExME
Get the Latest Software Listings!

The 2016 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/