LEASING SOFTWARE IN EUROPE

Leasing software in Europe

ADH-SOFT SP. Z.O.O.
Program names: Leasing Management System – LEO
Program types: LEO System is a modern, efficient and coherent system ensuring a complete range of services for leasing companies. Configuration flexibility of the system, based on a modern and tested workflow mechanism, the most advanced technologies on the level of database and application, and remarkable richness of additional modules, making LEO a software appropriate for every leasing company, regardless of size, profile, industry or portfolio.
Transactions capabilities: LEO System is revolutionary in its design and provides nearly unlimited possibilities of building calculation engines. The calculation of pure financing, insurance (e.g. AC, PPI), additional services, promotion, subsidies, car fleet management services and loans. Creating calculators in system currency or multi currency, calculations of effective interest rates are only a fraction of functionalities provided by this powerful application. Each calculation here may be configured without involving programmers. It gives the possibility to immediately introducing new financial products into production system.
Recent enhancements: Separated core module build in JAVA technology. Mass processes are run in background. Workflow automatisation – realisation of part of the process without user intervention. Modularity and openness for integration with other systems.
Hardware compatibility: Database server depends on size of database, any file server, PC DualCore 256 MB, application server for web application.
Availability: Currently offered version, is the third generation of LEO Leasing Software.
Price range: In general, pricing is to be divided into the following components: Licence fee; Implementation fee (incl. user training); Maintenance fee.
Country applications: LEO System is used in the following countries: Poland, Russia, Ukraine, Czech Republic, Hungary, Slovakia, Lithuania, Romania, Latvia, Estonia.

ADVISESOFT
Program types: AS Core is the integrated, sophisticated and flexible software solution for credit, leasing and hire-purchase companies. It provides a one-tool solution for risk management (scoring, rating and limit), funding administration, automated payment management (reconciliation), default administration, complete accounting and GL management, balance sheet and profit & loss reports. It is fully compliant to international accounting and reporting standards. Their new solution, the AS BPAM Suite extends their asset financing solution to new dimensions. From the process definition, through instantly executable process models, automation, extensive visualisation and metrics to customisable best practices enterprise process catalogues it helps the organisation not only to eliminate operational waste but also to keep track every single minute of the process execution.
Transactions capabilities: The AS Core supports the entire lifecycle of an asset financing contract. It covers all types of deals (credit, financial and operating lease, hire purchase, rent, wholesale dealer finance, etc.) and all types of objects (commercial and non-commercial vehicles, construction and agricultural – machines, rail transport vehicles, airplanes, real estate, ships, yachts, etc.). Additional modules include the MultiLanguage Manager, the DataStore and the Fleet Management. The data warehouse solution, AS AnaLease is used for creating trending reports and data analysis. In AS BPAM Suite the legacy financial functions are embedded in a process driven environment which could integrate other vital enterprise front- and back-end suites as well. The operation will perform according to the in-system defined process models. Every aspect of the execution is measurable and put under control. You can even define your own smart dashboard populated with the most important indicators to have a real-time view about your organisation.
Recent enhancements: Advissoft has developed an application environment for integration called AS Integration Framework (ASIF) for our BPAM Suite. ASIF is focused on Service Oriented Architecture which, in addition to AS products, also allows the efficient integration of third-party, SOA ready applications (e.g. SAP Connector). AS API is a standard platform for all services consisting of three main components. [1] AS Pyrite, the communication bus (ESB) which ensures the total control of service management. [2] AS WorkFlow Suite, the BPMN 2.0 standard based interoperable workflow engine and application. [3] AS Monitor, designed to visualise the utilisation of technical resources.
Hardware compatibility: Server: Any Oracle 11+ RDBMS compatible op. system; Any JBOSS 7+ application server compatible op. system. Client: Any modern browser (pref.
AERDATA BV
Program names: CMS, Financials, EFPAC, STREAM, AtlasData
Program types: AerData provides innovative software solutions and services to some of the world’s leading aviation companies. The combination of secure and reliable hosted software with unique business applications delivers significant cost and productivity savings. CMS (lease and asset management software), EFPAC (engine fleet planning and costing software), STREAM (digital records scanning software). Financials (ledger and financial software). AtlasData (online fleet database).
Transactions capabilities: AerData is a truly integrated service provider of lease and asset management software. It can manage the financial, operational and technical departments so the lessor can focus on key competences. For airlines, MROs, lessors and banks, AerData provides secure records scanning software and services to allow a complete digital record solution, integrating electronic and paper record-keeping systems including workflow and records approval management. Airlines, MROs and lessors can save on budgets and efficiently plan engine removals based on real time technical, financial and operational information.
Recent enhancements: State of the art interfaces, including iPad and mobile device solutions. Optimisation and scheduling functions for engine planning. Forecasting and prediction models for maintenance reserves. Auditing and delivery management.
Hardware compatibility: All software solutions are provided in a Software as a Service (SaaS) hosted environment.
Availability: AerData offers a complete range of adhoc or continuous support services across all applications 24/7.
Price range: US$1000 – US$200,000 per year.
Country applications: AerData operates worldwide with offices in the UK, Ireland, US and the Netherlands.

AMT-SYBEX
Program names: Leasepoint – Aircraft & Engine Lease Management Software
Program types: Leasepoint is a fully integrated contracts management and technical management solution for the aircraft and engine leasing marketplace. The product has been developed over a 15-year period and based on industry requirements.
Transactions capabilities: Leasepoint covers the following functional areas: Contracts management, technical management, maintenance reserves analysis and forecasting, invoicing, debt management, marketing, legal, third-party business, etc.
Recent enhancements: Leasepoint is continuously being enhanced by client requirements. All enhancements are added to the base product and provided to clients.
Hardware compatibility: Windows & SQL server technology.
Availability: Cloud or On-premise (Software licence and an annual maintenance agreement).
Price range: Based on the number of assets within the system.
Country applications: Worldwide.

BANQSOFT AS
Program names: CoreView, PreView, FrontView, ReView, FleetView, FloorPlanning, Factoring.
Program types: The View21 suite comprises systems for the efficient administration of leasing, loan, hire purchase, factoring, fleet and funding portfolios. The system’s advantage is its flexibility, providing handling of broad product ranges across different channels. The View21 portfolio has rich functionality, enabling businesses to process applications, produce contracts and maintain them cost-effectively. The system can easily be integrated with third-party applications.
Transactions capabilities: View21 handles all types of leasing contracts. A leasing agreement can consist of several leasing objects. The loan module handles most types of loans like annuity or serial; with fixed or floating interest rate, seasonal adjusted periods, residual value, subsidised loans and early redemption. The fleet management module makes it possible to offer financing, and administrate all types of costs related to maintaining a vehicle. CoreView also offers financing of dealer business through its advanced Floorplanning module.
Recent enhancements: FrontView is a new module bringing core functionality out to dealers, fleet customers and end users.
Availability: Solutions are licensed. There is an annual maintenance fee.
Price range: Pricing is based on modules used and the number of contracts/accounts.
Country applications: Full support for multiple currency contracts and language requirements. View21 is today used by leading financial services companies and banks in several European countries.

BYNX
Program names: bynxFLEET, bynxNET, bynxMOBILE, bynxSERVICES
Program types: bynxFLEET/NET/MOBILE provides a comprehensive highly configurable solution for small, medium and large organisations in the vehicle fleet, leasing and rental markets. It offers extensive multinational functionality, and is supported worldwide. Flexibility from the in-built rules engine ensures compliance with local legal requirements (in countries deployed) through configuration, which can be further enhanced with the use of Oracle SOA/BPEL if required.
Transactions capabilities: bynxFLEET manages all transactions involved in the running of vehicle fleet and leasing businesses. Modules include: Prospecting, quotations (Quote-2-order), vehicle procurement, contract management, driver management, consolidated billing engine, integral financial management, fleet management, licence, fuel, fines, incident/accident management, maintenance authorisation management, tyre management, contract terminations, vehicle disposal, short-term vehicle rental. Whilst bynxNET, enables the business to take their business online for transac-
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tions, with portals accessible by customers/suppliers including: x-Quote, x-Procurement, x-Incidents, x-Rentals, Customer portal and x-Fleet Remarketing with an on-line Auction Portal.


Hardware compatibility: Java, Oracle and PL/SQL. Multi-platform application, Windows, UNIX, Linux, Solaris, AIX, support for any platform in Oracle's technology stack.

Availability: As a total solution, or a market sector; leasing/fleet/rentals. On premise, in remote servers farms, or fully hosted SaaS model.

Price range: Subject to specification and requirements. Pricing modules are; user based, vehicles based or transaction based, perpetual or term and dependent upon the modules taken.

Country applications: UK, Australia, New Zealand, UAE, France, Germany, Poland, South Africa, Netherlands, Portugal, Cyprus, Luxembourg, Belgium, Sweden, Czech Republic, Hungary, Slovakia, Italy, Ireland, Spain and North America.

CASSIOPEAE

Program names: Cassiopea

Program types: Cassiopea global asset finance software supports live lease andloan portfolios for nearly 300 customer sites in 35+ countries. The platform provides seamless, front-to-back functionality that is flexible enough to support virtually any loan, lease or asset worldwide using one system. From basic to highly-complex asset finance, manage the contract lifecycle from quotation to credit approval, contract management, and termination.

Transactions capabilities: A multilingual, multi-currency solution, Cassiopea's commercial lending, leasing, and asset management 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. The software incorporates workflow tools, dashboards, and web-based reporting for additional productivity benefits. Integrates with third-party software for financials, analysis, and regulatory reporting. For more information visit http://www.cassiopea.com.

Recent enhancements: Brazil, Eastern Europe, MEA localisation, full Web 2.0, new online quotation, web services and Java based offering, fleet management, securitisation management, Islamic finance.

Hardware compatibility: All OS platform supported by Oracle for DB Server, weblogic, jBoss, Tomcat, WebSphere for application server. Any browser based client.

Availability: Version 4 available.

Price range: Minimum of €80K.

Country applications: Offices; Paris, Beijing, Boston, Budapest, London, Munich, Pune, Sao Paulo, Seoul, Singapore, Tunis, Warsaw. Countries: Algeria, Austria, Belgium, Brazil, Cameroon, China, Czech Republic, Egypt, Finland, France, Gabon, Germany, Holland, Hungary, Ireland, Italy, Ivory Coast, Japan, Luxembourg, Mauritius, Morocco, Poland, Portugal, Romania, Russia, Saudi Arabia, Senegal, Serbia, Singapore, Slovakia, South Korea, Spain, Switzerland, Tunisia, UK, US.

CHP CONSULTING LTD

Program names: ALFA Systems

Program types: ALFA Systems provides a fully web-deployed, enterprise-wide platform dedicated to the specific needs of the global leasing and asset finance industry. Clients benefit from a proven, scalable, end-to-end, single-source application, linking front and back-office operations seamlessly. CHP's expertise in technology implementation and migration ensures delivery on their promises.

Transactions capabilities: Customers use ALFA to manage every aspect of a transaction with total control over the agreement lifecycle, from quotation through to termination. Multiple sales channel support enables clients to take advantage of every business opportunity and integrated workflow, with automated business rules support ensuring business runs as efficiently as possible. Built on a bulletproof accounting engine, CHP's dedicated software is proven to handle the high volumes of leading operators. ALFA helps manage more than five million assets for finance organisations.

Recent enhancements: ALFA undergoes continuous development so CHP clients can maintain a competitive edge. The latest version of ALFA features customer servicing wizards, integrated workflow and decisioning, an integrated data warehouse and portfolio processing.

Hardware compatibility: Web-based JavaEE application deployable on Windows, Unix, i5/OS, Linux; using any modern RDBMS (Oracle, SQL Server, DB2, PostgreSQL, etc).

Availability: Purchase, rent or ASP.

Price range: On application.


CLASSIC TECHNOLOGY LIMITED

Program names: Classic

Program types: Comprehensive Windows based lease evaluation and accounting software for lessors and lessees.

Transactions capabilities: Full range of lease evaluation methods with comprehensive tax and funding facilities, which can handle all types of lease and hire purchase transaction; Wide variety of lessor and lessee accounting features (including international accounting); Significant flexibility that can handle the most complex domestic and cross-border leases, including multiple companies, loans, currencies and tax systems; Comprehensive facilities to handle changes during the life of the lease; Optimisation and sensitivity options; Options for importing from and exporting to other packages, such as spreadsheets. Includes options to import portfolios of leases from other packages and to consolidate the results. This enables one to assess the impact of differing accounting (such as the proposed new lease accounting).

Recent enhancements: Constantly being updated to reflect changes in accounting and tax. Fully reflects international accounting, including the latest exposure draft for the new lease accounting, and current UK tax requirements.

Hardware compatibility: Personal computer with Windows Vista, Windows 7 or Windows 8 operating system. Can also operate on tablets with Windows 8 Pro operating system.

Availability: Licence or as part of lease advisory service.

Price range: On application.

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COPERNICUS LIMITED
Program types: Ultra-modern software products utilising latest web native and mobile platform technology. All software products are seamlessly integrated and provide international processing capability including culture, language, currency and fiscal functionality. The established Copernicus pricing, evaluation and accounting engine is seamlessly integrated throughout. All products offer extensive user defined parameters and security options with unrestricted and timely MIS.
Transactions capabilities: SolarQuote provides quote and proposal management. SolarMobile provides quotation and calculation processing offline/online with upload/download capability. Solar provides extensive administration, accounting, collections and securitisation functions. SolarPortal provides third party access and processing via increased security. SolarScope provides extensive lease evaluation processing. Jupiter is the Copernicus Black Box calculation and accounting engine that is also available for third party systems integration.
Recent enhancements: Now second generation web native throughout. Significantly improved decision engine and score card functionality. App now available for smart phones.
Hardware compatibility: Latest versions of Microsoft .Net and SQL Server technology.
Availability: Immediate.
Price range: Please contact Copernicus. Suitable for all sizes of finance companies, vendors and brokers.
Country applications: Truly international with implementations in the UK, Europe, US, China, Africa and Asia.

DRIVE SOFTWARE SOLUTIONS LTD
Program names: DRIVE
Program types: DRIVE is a complete leasing, rental and fleet management software solution relevant to all vehicle management operations, and suitable for cars, commercial vehicles and specialist vehicles such as materials handling. It is a modular package available as an in-house or hosted solution and if fully web deployed. The choice of modules will depend upon the line of business and the requirements within each organisation. Used in many countries around the world through its comprehensive multilingual and multi-currency capabilities. It is highly configurable to meet specific company needs including the configuration of screen by user and legislation as required. A comprehensive set of eBusiness facilities allow rapid deployment of customer and supplier web access utilising all their specific commercial terms. DRIVE is a generic product supported by a rapid implementation process and web-based support service. Using these methods fully functional lease and fleet management systems including eBusiness have gone live within three months.
Transactions capabilities: Unlimited.
Recent enhancements: DRIVE is fully functional in all global markets.
Hardware compatibility: DRIVE is supported on multiple platforms.
Availability: Globally.

EMRIC AB
Program names: ProFinance Family
Program types: ProFinance is a solution for handling quotations, leasing, loan and hire-purchase administration. ProFront is a Front-End system for finance companies and its partners. ProFinance is a system enterprise solution built on the Windows and Microsoft SQL Server platforms. ProFinance is the result of more than 30 years of experience in system development for banking and financing.
Transactions capabilities: ProFinance manages portfolios of any size in the administration of finance leases, operating leases, hire purchase, loans and other types of leases or financing agreements. Contracts may include numerous objects, which are treated as sub-contracts. This facilitates reconciliation and early termination of parts of a larger contract. ProFinance integrates with external accounting systems through ProGLI, a module that automates all the accounting work. ProFinance handles multi-currency, multilingual, fixed and floating interest rates, and streamlined deals as well as complex structured financing deals.
Recent enhancements: Supports multi-country operations from single platform/single source. Generates full accounting for local legal (Europe), US GAAP and IFRS.
Hardware compatibility: Any hardware supporting Windows and Microsoft SQL server.
Availability: On premises, sourced by Emric or as a BPO offering.
Price range: Price on application. Yearly licence and maintenance fees.
Country applications: Financial Systems FS AB, part of Emric Group, have been installing systems in more than 100 independent, bank-related and captive leasing companies throughout Europe and the US.

HOMNET LEASING
Program names: Homnet Leasing 14 software solution
Program types: Homnet Leasing 14 is a software solution, the most popular in Russia, Ukraine and CIS for leasing business automation. It is based on the widespread Russian platform 1C: Enterprise 8. Homnet Leasing 14 allows to create an integrated information system in a leasing company and is meant for local and IFRS/GAAP accounting and management.
Transactions capabilities: Homnet Leasing 14 solution allows the user to automate business processes of front-office (sales & CRM, risks analysis, decision-making, sales management), back-office (contract registration, leased assets accounting, leasing and credit portfolio management, collateral management, suppliers relationship and insurance management), finance management (financial forecasting, budgeting, treasury, payment schedule), local statutory accounting, IFRS accounting.
Recent enhancements: Asset-based schedules, Mobile application.
Price range: From US$30,000 to US$300,000 including implementation cost.
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INTERNATIONAL DECISIONS SYSTEMS
Program names: Full line of software solutions for pricing, originating and servicing asset finance portfolios, including the following: InfoLease®, Rapport®, Rapport360®, InfoAnalysis®, TopCalc™, CreditLine Plus® and DataDirect™
Program types: Front Office – Streamline origination using pricing models; real-time integration to credit bureaus, CRM including Salesforce.com, CMS, scorecards, Advanced Decisioning, Portfolio Review, payment history, exposure information. Configurable workflow and rules manage application processing. Back Office – Complete lease/loan accounting and portfolio management to the contract or asset-level; robust reporting and reconciliation; flexible third-party integration for origination, tax, GL, insurance, etc. InfoLease 10 now available.
Transactions capabilities: Solutions are designed to support asset finance organisations with complete pricing, origination and servicing for all transaction types. Offering quoting, pricing (simple and complex), lease vs. buy analysis; front-office servicing with lease and loan accounting, multiple book sets, fixed and variable rate processing, customer service, delinquency follow-up, and disposition. Products are modular with options to license functionality required for a particular company. For complete details visit www.idsgrp.com.
Recent enhancements: Functional product releases are typically issued semi-annually and include market driven upgrades to support clients’ growing needs. Contact IDS for details about updates to individual products. InfoLease 10 now available.

Hardware compatibility: Extensive options are available. Contact IDS for details regarding each solution.
Availability: Considering the product and pricing model, products are available in perpetual or limited enterprise licence. Hosting through partners.
Price range: Each product has a selection of modules and pricing models designed to fit the needs of the company.
Country applications: Solutions support multiple languages, multiple currencies and various accounting requirements. Solutions are currently deployed in over 30 countries worldwide. For complete details visit www.idsgrp.com.

LEASEACCELERATOR SERVICES
Program names: LeaseAccelerator
Program types: LeaseAccelerator is a native software-as-a-service (SaaS) for equipment lessees that automates the end-to-end lease process, including originating financing transactions and managing a portfolio of leases, assets and lessors. Capabilities include web-based lease vs. buy, a competitive capital sourcing network of lessors in 40+ countries around the world, RFP creation and distribution, proposal analysis and ranking, full-automation of the procure-to-pay process, asset-level tracking and reporting, automated notification of end-of-term, end-of-term management and FASB and IFRS lease accounting.
Transactions capabilities: Lessees use LeaseAccelerator to manage their global lease portfolio. It supports many languages, currencies, jurisdictions, structures, asset classes and lessors. LeaseAccelerator consists of web-based workflow, document management, online marketplace, and transaction processing capabilities. It is used to: compete and manage lessors to drive the best pricing and terms; create, exchange and track all documents and data; analyse and rank lessor proposals; assure compliance; track and manage asset details; and create reports for all stakeholders. It integrates into existing PR/PO/ERP systems, including Oracle and SAP. It includes a standardised, widely-accepted contract library that reduces legal costs and new FASB/IFRS standard lease accounting and reporting.
Recent enhancements: IFRS/FASB lease accounting for lessees enhanced, capital sourcing network expanded to 40+ countries; enhanced asset management and accounting features, automated end-of-term management, enhanced reporting dashboard; integration with Oracle Financials, SAP ERP, and Ariba. Website features pricing and ROI calculators.
Hardware compatibility: Web-based – works with most browsers.
Availability: Version 9.2 is web-accessible today worldwide. It is multi-lingual, multi-currency, and multi-funder.
Price range: Website features an integrated pricing and ROI calculator. It is easy to use and allows you to order and pay for what you need when you need it.
Country applications: LeaseAccelerator is multilingual, multi-lesser, and multi-currency and used today in 44 countries. We have global partnerships with management consulting, audit, systems integration, and outsourcing companies for additional value-added services.

LINEDATA
Program names: Linedata Ekip®
Program types: Linedata Ekip, the global front, middle and back office software solution for 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 has full multi-company, multi-lingual, multi-currency facilities with country specific fiscal and legal compliance.

**Transactions capabilities:** Linedata Ekip has proven capabilities of managing up to 12 million contracts within an international, multi-company environment. It supports a wide range of financial products (personal loans, PCP, HP, LP, financial lease, contract hire operating lease, mortgages, revolving, cards). Its SOA architecture enables interfacing with third party systems within the customer IT landscape. A flexible contract structure enables management of sophisticated payment schedules associated with value added services (insurance, maintenance, warranty extension). Linedata Ekip proposes an extensive range of contract modification transactions.

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

**Hardware compatibility:** Any hardware that supports UNIX, Linux or Windows operating systems.

**Availability:** Purchase, rental or hosted.

**Price range:** On application.

**Country applications:** Algeria, Andorra, Austria, Belgium, Czech Republic, France, Germany, Italy, Morocco, Netherlands, Poland, Portugal, Romania, Spain, Switzerland, Tunisia, Ukraine, UK, Hungary, Eastern, Western and Central Africa.

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**LEASING SOFTWARE IN EUROPE**

**NETSOL TECHNOLOGIES – EUROPE**

**Program names:** Netsol Financial Suite (NFS)

**Program types:** Ascent is the most technologically advanced solution for the asset finance and leasing industry. A fully responsive web-based solution built on next generation Service-Oriented Architecture, Ascent features a highly configurable Business Rules Engine, enabling rapid Business Process Re-Engineering that can be tailored to each customer’s unique needs. Ascent allows for robust handling of multi-billion dollar lease portfolios with complete multi-country functionalities.

**Transactions capabilities:** Ascent is the state of the art asset finance and leasing software solution featuring cutting-edge technology for your asset finance and leasing business operations covering the lease/loan lifecycle from origination, booking, payments, customer service, collections, midterm adjustments, end-of-term options till contract closure. Ascent offers an advanced Business Rules Engine and a flexible Business Process Manager, enabling users to create and implement custom rules unique to their business operations. Also incorporating a dynamic Workflow Manager which empowers users to define the automated routing of tasks, maximising productivity.

**Recent enhancements:** Integrate seamlessly with NFS Enterprise Mobility Suite to empower your teams on the go with cutting edge mobile applications featuring smart dash-
boards, team tracking/collaboration functionality, geolocation tools and more.


Availability: Ascent is available worldwide with service and delivery centres in more than nine international locations.

Price range: NetSol offers flexible pricing plans with both off-the-shelf and bespoke solutions that meet customers’ operational needs.

Country applications: Ascent is deployed/support globally and offers complete multi-country functionalities. Service and delivery centres are located in major metropolises of the world, actively facilitating NetSol’s global client base.

NOSTRUM GROUP LIMITED

Program names: icenet

Program types: The icenet solution is integrated from point of sale and application processing with automated or manual underwriting and contract production, through to agreement servicing, accounting and collections management. Able to support a broad range of fixed and variable rate asset and non-asset based lending products, icenet is available on a fully hosted basis allowing businesses to commence operation swiftly.

Transactions capabilities: The icenet suite of software has been designed to cater for a wide range of different financial products including fixed and variable rate, finance and operating lease, hire purchase (and derivatives) corporate and personal loans, as well as real estate loans. The system allows an unlimited number of assets to be linked to individual agreements and managed through a fixed asset register.

Recent enhancements: Increased support for e- and digi-signatures, end customer self service portals and further product automation.

Hardware compatibility: icenet is built on the Microsoft technology stack and can be provided on a fully hosted basis removing the need for hardware investment.

Availability: Provided on a licence or fully hosted basis as required.

Price range: Pricing on application.

Country applications: UK, Ireland and mainland Europe.

ODESSA TECHNOLOGIES INC.

Program names: LeaseWave

Program types: LeaseWave is 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. LeaseWave is comprised of a suite of 120 configurable modules that fully automate leasing company operations, while generating the accounting entries for every transaction.

Transactions capabilities: True asset based design that supports both leases and loans. Includes partner portals, configurable workflow, program and pricing management, credit decisioning, documentation, certificate of acceptance, vendor payment, booking, funding and syndication management, customer service, receivable management, fleet management, compliance and risk management, collections, asset management, termination, remarketing and reporting.

Recent enhancements: LeaseWave is integrated with Vertex O Series, Ivory Consulting Corporation SuperTRUMP and Salesforce.com.

Hardware compatibility: LeaseWave renders wholly in a browser making it a next-generation thin client web application. Any authorised user can access the application via web/Internet and/or Intranet.

Availability: Software is licensed based on the number of users and modules required.

Price range: Please contact Odessa Technologies to discuss pricing.

Country applications: Odessa Technologies has clients in North America, South America, Asia and the Middle East.

ORACLE CORPORATION

Program names: Oracle Lease and Finance Management

Program types: Enterprise software and technology for equipment financiers.

Transactions capabilities: Oracle Lease and Finance Management leverages the global capabilities and breadth of the Oracle eBusiness Suite. From sales automation and contract origination through remarketing and asset disposition, Oracle provides end-to-end automation and workflow driven best business practices for the equipment finance industry. Additional capabilities include customer and vendor self-service, collections administration, integrated CRM and ERP functions, document management, and business intelligence; delivered through an integrated suite of enterprise applications. Applications are delivered through a scalable, single global instance supporting multi-currency, multi-gaap, multilingual, and shared services.

Recent enhancements: Oracle Lease and Finance Management R12 includes several enhancements including a new global accounting engine, global tax engine, enhanced invoicing and receivable management, additional shared services support and BI.

Hardware compatibility: Oracle applications are internet-based and support a variety of standard hardware and operating systems.

Availability: Oracle Lease and Finance is a global solution available worldwide with deployments in North America, EMEA and APAC.

Price range: Please contact Oracle directly for pricing information.

Country applications: Oracle Lease and Finance Management is a global, enterprise solution designed to fully support financiers, no matter where they operate. Oracle provides a true global single instance for business operations.

OYSTER BAY SYSTEMS LIMITED

Program names: Vienna

Program types: Vienna is an integrated finance and leasing system with configurable workflow, controlling all aspects of the contract lifecycle from quotation to closure. A myriad of finance proposal templates are available that neatly target different new business situations, while underwriting, risk management and contract management functionality remains highly configurable and extremely flexible.

Transactions capabilities: Vienna is a web-based system that can be implemented in-house, or as a hosted solution. Portals empower business relationships with third parties such as brokers, dealers and funders. Appropriate product types can
be promoted direct to the end customer through any secure internet presence. Vienna is scalable and is licensed on an enterprise basis – there are no processor or individual client licence costs.

**Recent enhancements:** Vienna supports own book and brokered deals with direct introducer and funder links. Vienna users can simultaneously assume both funder and broker roles, while eliminating third party broker portal charges.

**Hardware compatibility:** Servers to support Microsoft SQL Server 2000 & Microsoft IIS 7 (onwards) are required. Client workstations require Microsoft Internet Explorer 8.0 (onwards).

**Availability:** Standard configurations are available ‘off the shelf’ with local requirements being implemented through parameterisation or enhancement if necessary.

**Price range:** Subject to portfolio size, elements required, complexity of product and any governance regime overheads.

**Country applications:** Vienna is currently being used in the UK and several European countries including Belgium, Southern Ireland, Sweden, and the Netherlands. Vienna supports multiple currency, multiple languages, and multiple GAAP regimes.

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**PANCREDIT SYSTEMS LIMITED**

**Program names:** pancredit

**Program types:** pancredit is a loan application, administration and collections software product for managing high volume consumer and commercial lending operations. It enables extensive automation of business processes, is proven to scale to support millions of accounts and through its sophisticated decisioning capability, assists lenders in achieving the optimum balance between credit risk management and maximisation of new business opportunities.

**Transactions capabilities:** pancredit manages all functions associated with a finance company’s operations – new business, account servicing, accounting, collections, third parties and MIS – across a diverse range of leasing and lending projects. pancredit incorporates powerful CRM capabilities enabling customers to be analysed, profiled and targeted with pinpoint accuracy; incorporates generic functions such as workflow and decision trees to increase productivity; interfaces to many external agencies such as credit reference agencies and BACS; enables users to introduce new finance products quickly and easily; enables users to build their own front-ends using their preferred web development tool.

**Recent enhancements:** Available as a Hosted Service.

**Hardware compatibility:** Available on Solaris and Linux.

**Availability:** Immediate.

**Price range:** On application.

**Country applications:** Worldwide.

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**REAL ASSET MANAGEMENT PLC**

**Program names:** Rental4000, Repair4000

**Program types:** Rental4000 automates, monitors and manages the daily operations and long term business activities of Tank, Reefer, ISO Container, Wagon, Trailer and other Intermodal Equipment leasing companies. Repair4000: Designed in collaboration with the leading industry experts to provide a unique software solution that reduces the administrative overheads associated with maintenance and repair of tanks, containers, wagons and other intermodal equipment.

**Transactions capabilities:** Rental4000: Fast access to latest inventory; Automates proposals using variable rates, periods and charges; User-specific contract generated on proposal acceptance; Rental invoices auto-generated; Guidance through entry of off-hire information; Damage survey estimates issued to customers. Repair4000: Lists all work ordered, completed or in progress; Patterns of wear and tear identified; True cost of ownership calculated; Work carried out recorded down to parts; New test dates are re-calculated and diaryed; Billing automatically checked.

**Recent enhancements:** Agency and commission; Web reports; Direct interchange; Misc invoicing, work order module, trading module.

**Hardware compatibility:** Windows NT, Windows 2000, Windows XP, Windows Vista, IBM Compatible PC, Unix.

**Availability:** Purchase licence annual maintenance and support with lease options.

**Price range:** A.O.R.

**Country applications:** All.

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**SIGMA CONSULTANCY**

**Program names:** LeaseFlex

**Program types:** LeaseFlex, the web-based lease and asset management software, is an integrated solution for equipment leasing and fleet leasing. LeaseFlex can maximise operational efficiency in business administration and build stronger relationships with customers, vendors and other partners. LeaseFlex meets the requirements of Basel II and CoBIT Compliance, LeaseFlex offers CRM, pricing and proposal, management of payment plans, management of insurance plans, management of funds, current accounts & accounting, monitoring of risk, budget management modules.

**Transactions capabilities:** LeaseFlex is an integrated ERM solution for management of the complete lifecycle of leases and assets. LeaseFlex offers an integrated system comprised of front office and back office modules, automatic posting of accounting entries after maker checker approvals, tracking of the transaction from start to end, and it is designed for international business. LeaseFlex manages customer and vendor dealer knowledge base, easy management and monitoring of sales executed by sales channels, automatically generates the Certificate of Acceptance, automatic printing of contracts and easy tracking of related documents, allows management and monitoring of the full lifecycle of the purchasing process, easy tracking and monitoring of payment plans, allows easy management of insurance processes, detail tracking of the assets throughout their lifecycle, automatically carries out the accounting behind each operational transaction, easy follow-up of all funding and investing activities.

**Recent enhancements:** Automated workflows and Business Process Management (BPM)/Business Activity Monitoring (BAM) capabilities. Credit scoring functionalities. Portal for sales channels and customers.

**Hardware compatibility:** Client workstations require Microsoft Internet Explorer 6.0 or above. Servers to support Microsoft SQL Server, Oracle.

**Availability:** Strong version control provides an enhanced release annually, with up to four interim releases to deliver market and legal/fiscal changes.

**Price range:** The LeaseFlex approach involves detailed analysis of clients’ requirements, therefore prices are determined when the full project scope is known.
Country applications: LeaseFlex is provided in Central and Eastern Europe, Middle East and Africa. LeaseFlex is designed for international business; it has multi-company support and consolidation capabilities. Multilingual support, local transaction and reporting currencies. It is compliant with Basel II and CoBIT standards.

SOFICO NV
Program names: Miles
Program types: Sofico specialises in software solutions for automotive finance, leasing, fleet and mobility management companies. With 25 years of experience, they have developed an unparalleled business expertise in the leasing and fleet management industry. A strong vision and a well-thought-out strategy make Sofico a healthy, forward-looking company. A specialist company which focuses on the finance, leasing, fleet management and mobility industry alone.

Transactions capabilities: Miles is the product of many years of experience. Their software helps you manage all your activities, from product definition over contract management and fleet operations to accounting or asset management. Miles supports different business lines and a wide range of contracts and products. Miles is highly flexible and customisable. It evolves with your changing needs and keeps up with the latest trends in the market. Miles manages your assets, contracts and handles everything this entails. In the end, Miles is there to make your job easier and your customers happier.

Recent enhancements: Sofico is committed to continuously enhance and enrich its flagship products by heavily reinvesting in R&D.

Hardware compatibility: Miles is platform and database independent and runs on every hardware and software platform as long as it is fully JEE compliant.

Availability: Available worldwide. Implementation, services and support via Sofico Services or through indirect channel (local partner) with international backup from Sofico.

Price range: Only contract-based, not seat-based due to high third-party integration level. One-off type licences with additional maintenance agreement or monthly rental scheme.

Country applications: Miles software is totally multi-country, multi-currency, multilingual, multi-company and can be fully customised. Current implementations in AUS, BEL, CHE, DEU, ESP, FRA, GBR, ITA, JPN, LUX, NLD, POL, PRT, TUR, US, ZAF.

SUNGARD EPROCESS INTELLIGENCE LLC
Program names: Ambit Asset Finance
Program types: 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 their customers to manage the full leasing lifecycle across multiple financial products and have complete visibility over the enterprise.

Transactions capabilities: The Ambit Asset Finance platform has been designed to enable their customers to manage the full leasing lifecycle across multiple financial products enabling complete visibility over the enterprise, from sales generation, pricing, origination and contract management to ongoing analysis, adjustments, customer support, counterparty exposure and enterprise-wide risk. Key product features: comprehensive end-to-end solution delivered from a single database, intuitive configuration maps the solution to your business, automated workflow and business rules, flexible integration layer using industry standard technologies, multi-currency, multi-accounting, multi-location and multilingual.

Recent enhancements: Advanced Web API to deliver distributed, mobile ready applications, support for wholesale and floor-plan finance, enhanced plug-in layer for complex business rules and extended integration with content management systems.

Hardware compatibility: Ambit Asset Finance is a Microsoft.NET application supporting a Microsoft SQL Server or Oracle database and uses a web-browser interface.

Availability: Ambit Asset Finance is in production in multiple locations across the globe.

Price range: Price on application.

Country applications: Worldwide.

SWORD APAK
Program names: WFS (Wholesale Finance System)
Program types: Sword Apak’s Wholesale Finance System (WFS) is a fully integrated, web native stock finance and loan administration solution designed for banks and captive finance companies, to provide their customers with a range of wholesale finance products including traditional stock funding (new, used and demo), rental, working capital, asset-based loans and standard dealer loans and current accounts.

Transactions capabilities: Over €24bn worth of direct debits and credits are processed through Sword Apak’s Bureau/ASP based stock funding services each year.

Recent enhancements: Sword Apak’s new (WFS) system has been designed from the ground up, to be a true global wholesale finance solution, developed using the J2EE framework with an Oracle database and Service Orientated Architecture (SOA).

Hardware compatibility: Industry standard.

Availability: Full bureau – Software as a Service/ASP, facility managed, licensed – in house.

Price range: On application.

Country applications: US, Canada, Netherlands, Portugal, Mexico, Belgium, Denmark, Finland, France, Germany, Holland, Italy, Luxembourg, Norway, Republic of Ireland, Russia, South Africa, Spain, Sweden, Switzerland, UK.

TOTALSOFT AUSTRIA GMBH
Program names: Charisma Leasing Management, Charisma Fleet Management.
Program types: Charisma has been adopted by ~ 100 customers >18 different markets in Europe, South America and Africa. Beside classical leasing/loan operations, it supports additional products (e.g. insurance) and services (fleet management, real estate development) to generate additional income. The assets which are supported are passenger cars, light commercial vehicles, trucks, trailers, equipment, real estate, aircraft’s, medical equipment, (heavy) machinery.

Transactions capabilities: Charisma is a fully integrated end-to-end solution, supporting different sales channels (own, bank network, dealers, white label, self service portals), all kind of leaseable assets, has a risk decision framework which scored customer and asset. Contracts can be restructured during the life cycle without technical termination. The solution is SEPA, Basel 2 compliant, incl. AIRB and supports multiple
accounting regimes (local Accounting, IFRS, US-GAAP, etc.) independently in parallel. The calculation engine supports seasonal instalments, grace periods and goal seek capabilities at the POS.

Recent enhancements: Fleet management, mobility on tablets, SEPA, Basel 2 advanced IRB reporting, insurance brokerage, localisation for Brazil and Luxembourg.

Hardware compatibility: Charisma runs on Microsoft OSs on Server and Client, Microsoft SQL Standard Server, mobile solutions on IPad or Android tablet.

Availability: Global; implementation on premise, or at hosting provider, or central data centre.

Price range: Server modules and named user licences; yearly software assurance and SLA; depending from Project scope and complexity; attractive TCO.

Country applications: Offices: Austria/Vienna; Greece/Athens; Romania/Bucharest. Customers: Austria, Romania, Bulgaria, Czech Republic, Germany, Greece, Luxembourg, Belgium, Spain, Moldova, Poland, Portugal, Romania, Russian Federation, Senegal, Serbia, Ukraine.

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LEASING SOFTWARE IN EUROPE

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TSS CO-MAKER

Program names: LeaseCTRL, Mobility Platform

Program types: The Mobility Platform is an integrated front-office application that enables users to offer their mobility products in a personal way that fits with the present time of self service and social media. LeaseCTRL is a back-office system, based on SAP Business All-in-One, that can help users substantially improve their business by standardisation across countries, reduce costs per contract and improve risk management.

Availability: LeaseCTRL and Mobility Platform are available as of Q1 2012.

Price range: On request.

Country applications: Europe.

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WHITE CLARKE GROUP

Program names: CALMS² – Customer Acquisition & Lifecycle Management

Program types: CALMS² White Clarke Group’s (WCG) innovative, agile Web 2.0 technology platform is focused on the global automotive and asset finance sectors (retail, fleet, wholesale). It provides their client partners with the ability to create and manage highly agile end-to-end business processes integrating the front- and back-office’s. This maximises customer service and efficiency, while at the same time minimising costs and business risk.

Transactions capabilities: CALMS² supports the complete end-to-end transaction lifecycle of automotive and asset finance businesses from customer contact and point-of-sale through to credit approval and back-end contract management and terminations. With implementations on six continents including several multi-country deployments and more than 80 back-office and over 110 point-of-sale implementations CALMS² is delivering operational efficiencies and customer service excellence on an unrivalled scale. CALMS² is backed by WCG’s specialist consultancy expertise, which has helped organisations utilise technology to deliver best in class operations.

Recent enhancements: An intuitive, WEB 2.0 portal-based framework that delivers end-to-end self-service and personalised solutions in a multi-channel environment allowing customers, dealers/brokers, fleet managers, drivers and sales reps unique customised user experiences. A complete end-to-end modular fleet system that manages all aspects of the fleet process from contract creation/price quoting, service, maintenance and repair approval and management and back-office fees and accounting through to end of contract and remarketing. New integrated lead management module is designed to provide highly convertible easy to manage (based on our unique ‘1 click lead’ process) leads to dealer network and call centre channels covering a variety of lead types such as end of contract, equity parity, prospects etc. Mobile platform allowing CALMS services to be assessed by a wide range of devices in a secure self-serve portal. Digital processing focuses on the digital execution of document-centric business processes involving people, documents, data and transactions. These processes will include electronic signatures to provide paperless digital transactions. As a result transitioning from paper based document-centric business processes to digital document-centric businesses process with all the benefits that a purely digital process can provide. The CALMS² Reporting and Management Information (MIS) reporting capabilities have been designed and built to enable users across the role base to look at and interrogate operational and performance data. The MIS comprises of key data taken out of the CALMS² system and loaded into a Star Schema Reporting Database.

Hardware compatibility: Compatible with most hardware platforms. Built on open standards (J2EE). Deployed on CISC-based Intel/AMD systems, mid-range RISC Sparc/PowerPC systems, zLinux Mainframe.

Availability: CALMS² is licensed per component or bundles to meet an organisation’s priorities, including ASP delivery.

Price range: Various pricing models are available to maximise cost benefit. Pricing is a combination of licence fees and consulting services. Payment structures are negotiable.

Country applications: Offices: UK, US, Australia, Canada, China, Germany, Austria and India. CALMS solutions have been deployed in Australia, Austria, Belgium, Brazil, Canada, China, Czech Republic, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Japan, Luxembourg, Mexico, Netherlands, New Zealand, Poland, Portugal, Slovakia, South Africa, Spain, Sweden, Switzerland, Taiwan, Thailand, UK, US.

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