

Leasing software in Asia–Pacific

AERDATA BV

Program names: CMS, EFPAC, STREAM

Program types: AerData provides innovative software solutions and services to aviation companies. The combination of secure 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).

Transaction capabilities: AerData is an 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: 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\$20,000 – US\$200,000 per year.

Country applications:

AerData operates worldwide with offices in the UK, Ireland, US and the Netherlands.

ALFA

Program names: Alfa Systems

Program types: Formerly CHP Consulting, Alfa has been delivering systems and consultancy services to the global leasing and asset finance industry since 1990. Alfa Systems, our class-leading technology platform, supports both retail and corporate business for auto, equipment, wholesale and dealer finance on a multijurisdictional basis, including leases/loans, originations and servicing.

Transaction capabilities: Best practice methodologies and specialised knowledge of asset finance deliver the largest system implementations and most complex business change projects. Alfa

Systems is at the heart of some of the world's largest asset finance companies. Key to the business case for each implementation is Alfa Systems' ability to consolidate multiple client systems on a single platform. An end-to-end solution with integrated workflow and automated processing using business rules, the opportunities that Alfa Systems presents to asset finance companies are clear and compelling.

Recent enhancements: Alfa Systems undergoes continuous development. The latest version of Alfa Systems features enhancements to embedded workflow and business rules, system automation, migration, data segregation, integration and web services. Designed for scalability and growth, Alfa Systems meets the needs of complex operations.

Hardware compatibility: Web-based JavaEE application deployable on Linux, Unix or Windows using various databases (Oracle, MS SQL or MySQL).

Availability: Purchase, rent or cloud.

Price range: On application.

Country applications: Offices: London, Paris, Munich, Stockholm, Warsaw, Detroit and Sydney. Customers: UK, Ireland, France, Germany, Benelux, Norway, Sweden, Denmark, Finland, Lithuania, Latvia, Estonia, Poland, Russia, US, Canada, India, Australia and New Zealand.

CASSIOPAE

Program names: Cassiopae

Program types: Cassiopae finance software supports live lease and loan portfolios for over 300 customer sites in 40 countries. The platform is flexible enough to support virtually any lease, loan, or asset worldwide on any device. Cassiopae can manage basic to highly-complex financing products throughout their entire contract life cycle from quotation through termination.

Transaction capabilities: A front-to-back, multilingual, multi-currency solution, Cassiopae's 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®. Workflow tools, dashboards, and web-based reporting provide additional productivity benefits. Integrates with third-party software for financials, analysis, and regulatory reporting. Visit <http://www.cassiopae.com>.

Recent enhancements: Point of Sale (POS), customer self-serve portal, advanced support for high-volume automated processes, hard and soft collection.

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

Availability: Version 4.5 available, hosted or on-premise.

Price range: Available upon request.

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

CLOUD LENDING, INC.

Program names: CL Originate, CL Lease, CL Collections

Program types: Cloud Lending offers flexible solutions to efficiently manage lease portfolios. Servicing and Collections.

Transaction capabilities: CL Originate an origination and underwriting solution, manages leases, converting applications into contracts for servicing. CL Lease, lease servicing platform, that manages equipment leases throughout the lifecycle. Simplify the process of lease generation, and view details of leases complete with aging and approvals. Finance multiple assets in a single lease, and automate application of fees, charges, calculation of taxes and payments. CL Collections, advanced collections solution that enables lessors to define and automate their collection process.

Recent enhancements: Collection Queues, Collector Dashboards

Hardware compatibility: N/A

Availability: Currently available

Price range: Per-user-per-month pricing

Country applications: Global solution

DRIVE SOFTWARE SOLUTIONS LTD

Program names: DRIVE

Program types: DRIVE is a 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 multilingual and multi-currency capabilities. It is configurable to meet specific company needs including the configuration of screen by user and legislation as required. A 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.

Transaction capabilities: Unlimited.

Recent enhancements: DRIVE is fully functional in all global markets.

Hardware compatibility: DRIVE is supported on multiple platforms.

Availability: Globally.

Price range: £50k upwards.

Country applications: Global provision.

FIS

Program names: Ambit Asset Finance

Program types: Ambit Asset Finance is FIS's solution for asset finance and leasing provided by the world's largest global provider dedicated to banking and payments technologies. Our solution shows the commitment to operational excellence and innovation that champions our clients' business and keeps them competitive in today's dynamic and challenging industry environment.

Transaction 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: Continuous investment in our global platform benefits our entire customer base with a clear upgrade path through all versions. Our latest enhancements span functional and technical improvements as well as further integration with the FIS range of banking and payments technologies.

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.

INTERNATIONAL DECISIONS SYSTEMS PTY LTD

Program names: IDS InfoLease[®] and Rapport[®] full lifecycle lease and loan software for the equipment finance industry to manage pricing and origination to portfolio management and end-of-term.

Program types: Rapport[®] and InfoLease[®] full lifecycle lease\loan management. Accounting\portfolio management to contract or asset-level; robust reporting\reconciliation; flexible third-party integration, tax, GL, insurance, etc. Streamline originations using pricing models; real-time integration to credit

bureaus, CRM, CMS, scorecards, Advanced Decisioning, Portfolio Review, payment history, and exposure information. Configurable workflow\rules manage application processing.

Transaction capabilities: 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.

Recent enhancements: Mobile enablement of originations to enhance customer portals, iOS/Android, and expanded support for bundled solutions, managed services, configurable usage capabilities.

Hardware compatibility: IDS embraces the latest enterprise technology with an open architecture, Oracle or SQL Server RDBMS technology, and comprehensive web services.

Availability: Comprehensive web services support enterprise extensibility, with integration capabilities enabling self-service channels, industry-leading solutions like Salesforce.com, and other enterprise applications.

Price range: Base solution speeds time to value, plus modules and pricing models designed to fit the needs of the customer.

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.idsgroup.com.

LEASEACCELERATOR INC.

Program names: LeaseAccelerator

Program types: LeaseAccelerator offers an Enterprise Lease Accounting Software application that enables compliance with current and new FASB and IFRS standards. Using LeaseAccelerator's proprietary asset-based Global Lease Accounting Engine, customers can account for all categories of leases including real estate, fleet, IT, material handling and other equipment at an asset-level.

Transaction capabilities: Lessees use LeaseAccelerator to perform lease versus buy analysis; competitively source new equipment leases; capture all lease documents and data; track and manage asset details; manage end-of-term buyout, return and renewal decisions; and generate financial disclosures under the new lease accounting standards.

Recent enhancements: Enhanced to be compliant with the new Lease Accounting Standards (IFRS and FASB) for equipment, real estate and embedded leases.

Hardware compatibility: Delivered in a Software-as-a-Service model, operated by LeaseAccelerator in the cloud. Users can securely access with most popular browsers.

Availability: LeaseAccelerator is web-accessible today worldwide. It is multi-lingual, multi-currency, and multi-funder.

Price range: US\$100,000 to US\$1m based upon functionality required and size of lease portfolio.

Country applications: LeaseAccelerator is used in over 40

countries. The application is multilingual and multi-currency. We have relationships around the world with implementation partners such as audit, systems integration and outsourcing companies.

NETSOL TECHNOLOGIES NTPK

Program names: Netsol Financial Suite (NFS)

Program types: Ascent is a 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.

Transaction capabilities: Ascent is the state of the art asset finance and leasing software solution featuring cutting-edge technology for your asset finance & leasing business operations covering the lease/loan life cycle 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: NetSol Technologies, along with NFS Ascent credit origination, lease/loan management, wholesale floor plan financing system now offers a complete digitisation solution to its business partners. The digitisation is a completely omni-channel environment which includes point-of-sale solution for vendors' captives and banks, allowing to capture and access data. Additionally, it enables end customers to initiate the loan/credit origination process through self-service. Furthermore, the digital environment includes mobile applications such as mAccount, a platform that enables finance and leasing customers to manage contracts and gain visibility and control over payment plans and cycles, while reducing wait time for inquiries via chat and email features. For dealers, the application provides a backend system to directly engage customers, with the goal to reduce the number of inbound calls and improving turnaround time for repayments.

Hardware compatibility: Database: Oracle 11G, SQL Server 2005/2008- Linux & IBM AIX. Client: Windows XP Professional SP3/ Windows 7 with WPF browser plugin. Application Server: Windows 2003/2008, 32 & 64 bit.

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/supported 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.

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 the 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 160 configurable modules that fully automate leasing company operations, while generating the underlying accounting entries for every transaction.

Transaction capabilities: 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: New LeaseWave integrations: DocuSign, Vertex O Series, Salesforce.com. New product: Odessa AppStudio; a low-code development platform for customers to extend LeaseWave functionality or build standalone apps.

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, and can be deployed On-Premise or as SaaS.

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.

Transaction capabilities: Oracle Lease and Finance Management leverages the global capabilities 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.

SOFICO SERVICES JAPAN KK

Program names: Miles, MilesWeb2.0, Miles Mobile

Program types: Miles is Sofico's second generation software solution for automotive finance, leasing and fleet management. Miles was developed based on 20 years of global leasing expertise.

Transaction capabilities: Miles supports the lifecycle of a contract from quotation and relationship management through to vehicle disposal. It is scalable and based on open standards. Miles is designed to interact with internal and external systems and services and allows complete flexibility. Miles gives the leasing company maximum self sufficiency and the ability to independently adapt the way they use Miles.

Recent enhancements: Miles is completely Japan ready and includes management of shaken, weight tax, auto tax, insurances as well as Japanese screens and interfaces. Recent Miles enhancements include website and mobile solutions.

Hardware compatibility: Miles is a platform and database and runs on all hardware and fully JEE compliant software platforms.

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

Price range: Pricing is usually contract-based licensing and can be a monthly rental or one off licensing with annual maintenance fees.

Country applications: Miles supports multi-country, multi-currency, multilingual, multi-company. Current implementations in 17 countries across 4 continents.

SWORD APAK

Program names: WFS (Wholesale Finance System)

Program types: Sword Apak's Wholesale Finance System (WFS) is a fully integrated, back and front end office system which offers a web native stock finance and loan administration solution. Designed for banks and captive finance companies worldwide, WFS provides 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.

Transaction capabilities: WFS is the first international dealer funding system capable of being implemented across various accounting, legal and tax jurisdictions in different languages and currencies, minimising the cost of entry into new markets. WFS

allows companies to customise and apply their workflow, financial terms and business rules to ensure maximum operational efficiency and reduced credit risk.

Recent enhancements: Sword Apak adheres to an innovative continuous improvement programme, investing in the WFS product and the people behind it to ensure the most efficient and streamlined platform for the benefit of each customer's business and technology requirements. Sword Apak keeps up to date with all industry compliance and regulatory requirements.

Hardware compatibility: Sword Apak's WFS platform is developed using the J2EE framework with an Oracle database and Service Orientated Architecture (SOA).

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

Price range: Various pricing models available – on application.

Country applications: Australia, Austria, Belgium, Canada, Denmark, Finland, France, Germany, Ireland, Italy, Luxembourg, Mexico, Netherlands, New Zealand, Norway, Poland, Portugal, Russia, South Africa, Spain, Sweden, Switzerland, UK and the USA.

TOTALSOFT AUSTRIA GMBH

Program names: Charisma Leasing Management, Charisma Fleet Management.

Program types: Charisma has been adopted by markets in Europe, the Americas 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, medical equipment and machinery.

Transaction capabilities: Charisma is a fully integrated end-to-end solution, supporting different sales channels (own, bank network, dealers, white label, self service portals, etc.), to all kind of leased assets. 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: Full sales process on tablets/smartphones, full workflow management, discounts and subsidy treatment, calculated and realised profit at contract level, localisation for Hungary, Croatia, Switzerland, France, US, Canada.

Hardware compatibility: Charisma runs on Microsoft OSs on Server and Client, Microsoft SQL Standard Server, mobile solutions on the 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; Romania/Bucharest; Customers: Austria, Albania, Belgium,

Brazil, Bulgaria, Czech Republic, Croatia, France, Germany, Greece, Hungary, Luxembourg, Slovakia, Spain, Switzerland, Moldova, Poland, Portugal, Romania, Russian Federation, Senegal, Serbia, Ukraine, US, Canada.

WHITE CLARKE GROUP

Program names: CALMS – Customer Acquisition & Lifecycle Management System

Program types: White Clarke Group's multi-award winning CALMS 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-offices. This maximises customer service and efficiency, while at the same time minimising costs and business risk.

Transaction capabilities: CALMS supports the complete end-to-end transaction life cycle 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 92 back-office and over 113 point-of-sale implementations CALMS is can deliver operational efficiencies and on an unrivalled scale. CALMS 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 complex pricing/quotation, service, maintenance and repair approval and management and back-office fees and accounting through to end of contract and remarketing. Integrated lead management module is designed to provide convertible easy to manage (based on 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 CALMS 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 CALMS 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: CALMS 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, United Kingdom, US.