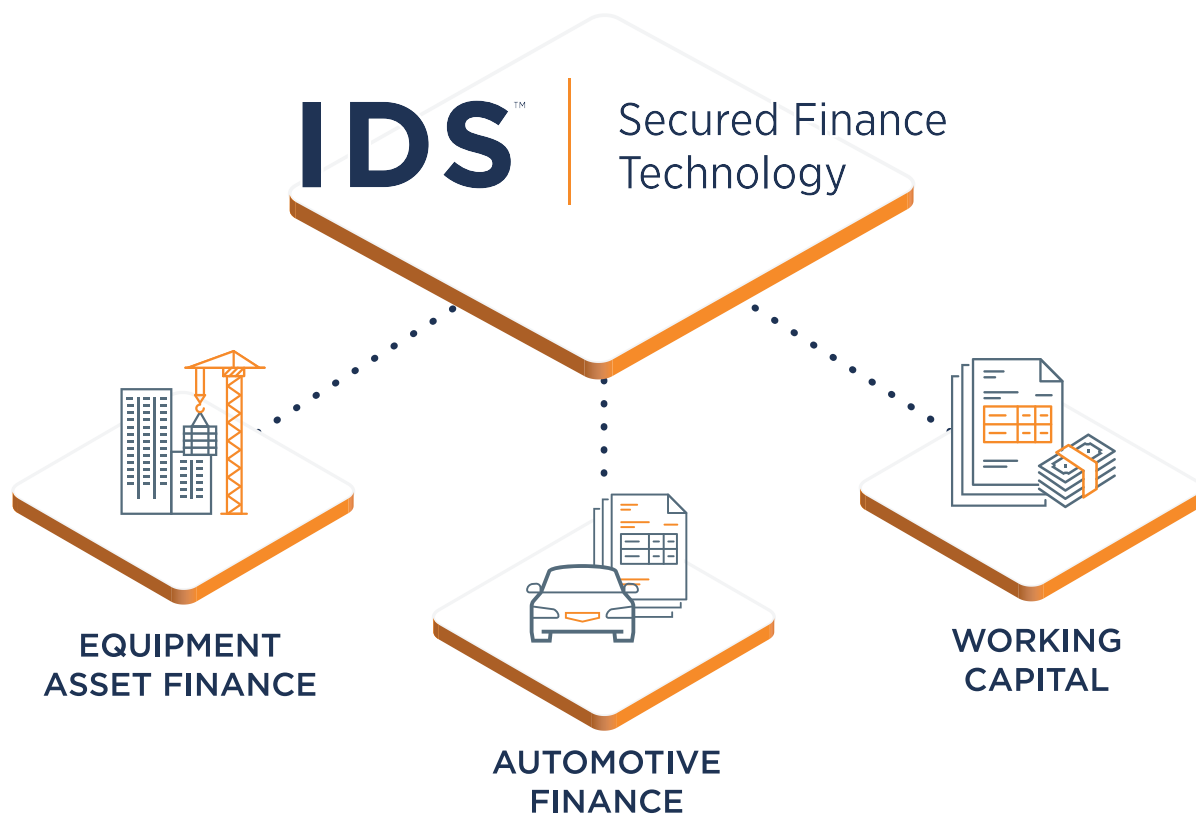


IDS AND WHITE CLARKE GROUP JOIN FORCES TO HELP FUEL GROWTH FOR BUSINESSES AROUND THE WORLD



This is about driving growth and operational simplicity. IDS has acquired White Clarke Group, a leading provider of retail, fleet, wholesale, and asset finance software solutions. This is important news for banks, independents, OEM captives, and specialty finance firms. Now you can deploy one powerful platform for all secured finance operations.

READY TO TALK GROWTH?

We see opportunities for you to drive strong growth and streamline your operations. That's why we're building the industry's most complete platform. So, if you're ready to modernize your operations and talk about your growth plans, contact us today.

2021 SOFTWARE GUIDE

THE LEADING SOFTWARE SOLUTIONS FOR THE EQUIPMENT FINANCE INDUSTRY.

Table of Contents

Checklist for Evaluating Your Software Solution	3
5 Trends Changing Our Workplace	5
Alfa: Alfa Systems	6
CODIX LLC: iMX	8
Constellation Financial Software: Infinity (Edge, ASSET), Vision, Casitron, Covarity	10
Dominion Leasing Software LLC: LeaseComplete, DecisionComplete, LC Portal	12
eOriginal Inc.: SmartSign, eAsset Management	14
FIS: FIS Asset Finance	16
IDS: Originations, Portfolio Management, ABL, Factoring, Wholesale, Auto Finance	18
Integrated Financial Solutions, Inc.: IFSLeaseWorks	20
Ivory Consulting Corporation: SuperTRUMP, Portfolio Intelligence, Asset Management Solution	22
Leasepath: Leasepath	24
Linedata Lending and Leasing: Linedata Ekip360	26
LTi Technology Solutions: ASPIRE	28
NETSOL Technologies: NFS Ascent (Also available on the cloud), NFS Digital	30
Northteq: Aurora Vendor/Broker Portal	32
Odessa: Odessa	34
Orion First Financial, LLC: Orion First Portfolio Servicing	36
Q2: Lease Portal, Originate, Servicing and Collections	38
Tamarack Technology, Inc.: EaaSWare™	40
TAO Solutions Corp.: LeaseSpark	42
White Clarke Group (part of IDS company): CALMS Compass	44



Checklist for Evaluating Your Software Solution

THE INCREASING RELIANCE on technology by equipment finance companies in virtually every aspect of their businesses makes investment in software solutions a critical consideration. To assist in the decision-making process, the following checklist comprises expert recommendations from ELFA's Operations & Technology Committee, Technology Innovation Workgroup and software service provider members on what to look for when selecting the right software solution for your business.

☐ Define Your Goal

First and foremost, when selecting a software solution a clear understanding is needed of strategic goals and how your current software helps or hinders the ability to achieve those goals. Always start from the perspective of the business challenges that need to be solved and include the people on the front lines who can provide direct feedback on obstacles posed by the existing software.

☐ Configured vs. Customized

There are advantages and tradeoffs with both a standard software solution and a custom build. While a standard solution can be more cost effective, do your research to determine which approach will be more scalable and agile in responding to evolution in the market.

☐ Integration with System Architecture

All software needs to live in an ecosystem. The solution should have the ability to integrate and support integration with your other systems. Gone are the days of building a stand-alone

software application that does not integrate with the business process workflow. The goal of modern software is to increase efficiency through automating processes that often require multiple points of integration. Look for technology that is architected to enable co-development, business intelligence, mobility, and at the heart, robust industry functionality.

☐ Cloud Native

Many businesses are turning to solutions that were made specifically to exist in the cloud. When you 'go cloud' make sure the solution you select is built on one of the leading cloud infrastructures (e.g., AWS, Microsoft Azure, etc.). This is important for delivering at scale and achieving uptime SLAs, industrial grade security, and the ability to expand globally.

☐ Flexibility to Support Growth

Open design and open connection are key for every single technology used today, so your systems need to have mature and comprehensive API capability to position your business for connection and growth. In the

equipment finance industry, new products like securitization, participation or new usage-based models are providing different avenues of growth. In evaluating a software solution, it is important to understand if it provides the flexibility to support different financing structures today and with continued growth.

☐ Usability/Ease of Use

Software needs to be easily changed, to enable flexibility and allow businesses to respond to changing industry, regulatory, economic and technology needs.

☐ Support

Regardless of the type of software platform or application being deployed, evaluate resources for ongoing support. Options can include dedicated support, shared support, shared services and dedicated service offerings for ongoing applications and maintenance.

☐ Vendor Selection

Partnering with the right software provider relationship is key to successful implementation. The software provider you choose should have a proven record with reputable references, financial stability, depth of resources and a willingness to partner. Talk with your software partner about your strategic direction and goals to ensure you are both in alignment, both initially and on an ongoing basis.

☐ Peer Experience

Learning from the experiences of colleagues and others can provide valuable insight into your vendor selection. There are always less-than-ideal situations that present themselves in a software solution deployment. Understanding how the software provider has worked with others through those situations will help you better understand how effectively the software provider manages through difficult issues.

Access ELFA resources to help with this on p. 5.

As with any business investment, considerations such as cost benefit, time to implement, change management and internal skills required, among

others, also apply. Keeping these issues in mind will provide a solid framework for your software solution decision-making.

Sample Scenario

Today's equipment finance companies should be thinking about an ecosystem of technology that can seamlessly integrate. This is sometimes referred to as Composable Architecture. Here is one scenario:

Start selecting your software "from the outside in." Think about: What experiences do you need or want to create for your borrowers? Vendors? Capital Markets Participants? Others? How will you handle all aspects of customer relationship management?

Consider picking a platform that provides robust "wing to wing" CRM capabilities. This may not be your traditional core lease accounting system. Can you configure your CRM to serve all aspects of your front-line employee needs, so they can serve the customer with a single software solution? Pick a core lease accounting system that can integrate with your CRM choice. Are your billing needs straightforward? Perhaps the Core LAS will suffice; if not, you will need to integrate a robust billing platform into your CRM and LAS architecture.

Will you be offering other product capabilities beyond traditional lending/leasing? You may need to select multiple core systems to integrate behind your CRM so you can manage your customer experience uniformly, regardless of which products a customer consumes, and which core the products reside within.

Select a cloud service (e.g., AWS, Azure, Salesforce) to host everything and provide access to new capabilities in the future that you can add to your platform. This is one scenario—select the approach that works best for your business.

5 Trends Changing Our Workplace

The future of work is *now* as we reinvent almost everything about it

As the COVID-19 pandemic continues to recede in the U.S., equipment leasing and finance professionals are finding they have more questions than answers when it comes to returning to the workplace. "No one wants to go back to work as it was before," says Jennifer Martin, Chair, ELFA Operations & Technology Committee. "We know that culture is outdated now, and we have an opportunity to do things differently."

Indeed, the future of work is no longer a fuzzy concept to be considered at leisure, but a startling new reality to be grasped right now and shaped to maximum advantage. The big question is, "How?" How to grow internal connections and optimize collaboration if some employees continue working from home? How to redesign technology roadmaps to accommodate changes clients have now decided are permanent? How to adjust physical office space if only a fraction of workers will be on-site at any given time?

"The future of work is not just about technology; it's about answering the questions we all have regarding what's in store for our workplace, our workforce and even the nature of the work itself," says Martin.

Below are five emerging trends to consider as your company builds your technology roadmap:

1. **Innovating apart** – New tools are available to help team members collaborate—whether working in the office or remotely.
2. **Creating more agile systems** – Consider how to build new systems that provide greater business agility and serve both customers and employees.
3. **Finding optimal balance between people and technology** – Since the pandemic vaulted companies' adoption of technology to new heights, equipment finance firms need to renew their efforts to balance digital transformation and human interaction.
4. **Removing unconscious bias in technology** – Including a greater diversity of voices in the design and implementation of technology will allow it to better serve wider audiences.
5. **Leading through uncertainty** – The pandemic drove home the point that uncertain times can arrive without warning. When they do, business leaders are challenged to guide their company and employees with vision and confidence.

This story is excerpted from ELFA's Summer 2021 Equipment Leasing & Finance Magazine.

ELFA Technology Resources

In addition to this software guide, turn to the following resources for more on this topic:

- **Operations and Technology Conference:** This annual conference provides direction and support for equipment finance companies using technology to improve business processes, enhance customer satisfaction and increase operational effectiveness. www.elfaonline.org/events
- **Innovation Roundtables:** Discover new approaches for tackling your innovation challenges at interactive events from the Tech Innovation Work Group and TomorrowZone. www.elfaonline.org/events
- **Web Seminars:** Get up-to-speed on technology hot topics. www.elfaonline.org/events/elearning/web-seminars
- **Operations and Technology Web Page:** Access articles and research studies from ELFA and the Equipment Leasing & Finance Foundation. www.elfaonline.org/industry-topics/operations-technology
- **Business Technology Performance Index:** This annual study addresses the state of the equipment finance industry from a technology perspective. www.elfaonline.org/data/market-trends
- **Operations and Technology Excellence Award:** This program recognizes innovative uses of technology in the equipment finance industry. www.elfaonline.org/about/awards

Alfa

Program Name:

Alfa Systems

Type:

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

Description:

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

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

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

Recent Enhancements

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

System Configuration:

Key features of Alfa Systems include:

- End-to-end support for all asset finance products: finance lease, operating lease, loan, hire purchase, per diems
- Easy deployment and integration using the latest technology
- Automated complex decisions
- Multicountry, multicurrency, multi-GAAP

Comments:

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

Vendor:

Alfa
350 N Old Woodward Avenue
Birmingham, MI 48009
Web Site: www.alfasystems.com

Contact:

Simon Clark
Email: simon.clark@alfasystems.com

Social Media:



<https://twitter.com/alfasystems>



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



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





The most innovative equipment finance companies use Alfa Systems.

No constraints - just possibilities. We put user experience at the heart of what we do, providing a rich interface for your users and a rewarding experience for your customers.

Trusted by top providers worldwide, the Alfa Systems cloud platform with open API lets you automate, innovate and challenge in your market. Be ready for any future - it's in your hands.

CODIX LLC

Program Name:

iMX

Type:

Complete leasing/finance software solution

Description:

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

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

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

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

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

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

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

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

Vendor:

CODIX LLC

1230 Peachtree Street NE • Suite 1900, PMB 208
Atlanta, GA 30309

Web Site: www.codix.us

Contact:

William Quinn

Phone: (404) 790-0998

Email: bquinn@codix.us

Social Media:



https://twitter.com/CODIX_SA



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



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



Be part of the solution



INNOVATIVE IT SOLUTION FOR LEASING AND LENDING

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

iMX KEY BENEFITS

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

Constellation Financial Software

Program Name:

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

Type:

Origination, Portfolio Management, Loan Monitoring

Description:

Originations and Portfolio Management: Infinity Edge and ASSET

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

Originations: Vision Commerce

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

Portfolio Management: Casitron

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

Commercial Loan Monitoring: Covarity

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

Recent Enhancements

ASSET enhancements:

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

Edge enhancements:

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

Vision Commerce enhancements:

- Mobile Friendly Product Delivery
- Vendor/Broker/Lender/Borrower Web Portals
- SOC 1 Type II and SOC 2 Type II Certified
- E-Signature

- Integration with Infinity Asset and other portfolio management solutions
- Multiple API Integrations with other Service Providers
 - Consumer and Commercial Credit Bureaus
 - Corporate Name Verification
 - UCC Searches and Filing
 - OFAC Check
 - Address Verification
 - Email Marketing

System Configuration:

Desktop or web-enabled options are supported.

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

Comments:

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

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

Vendor:

Constellation Financial Software

690 Dorval Drive • Suite 425

Oakville, ON L6K 3W7Canada

Web Site: www.constellationfs.com; www.covarity.com; www.visioncommerce.com; www.casitron.com

Contact:

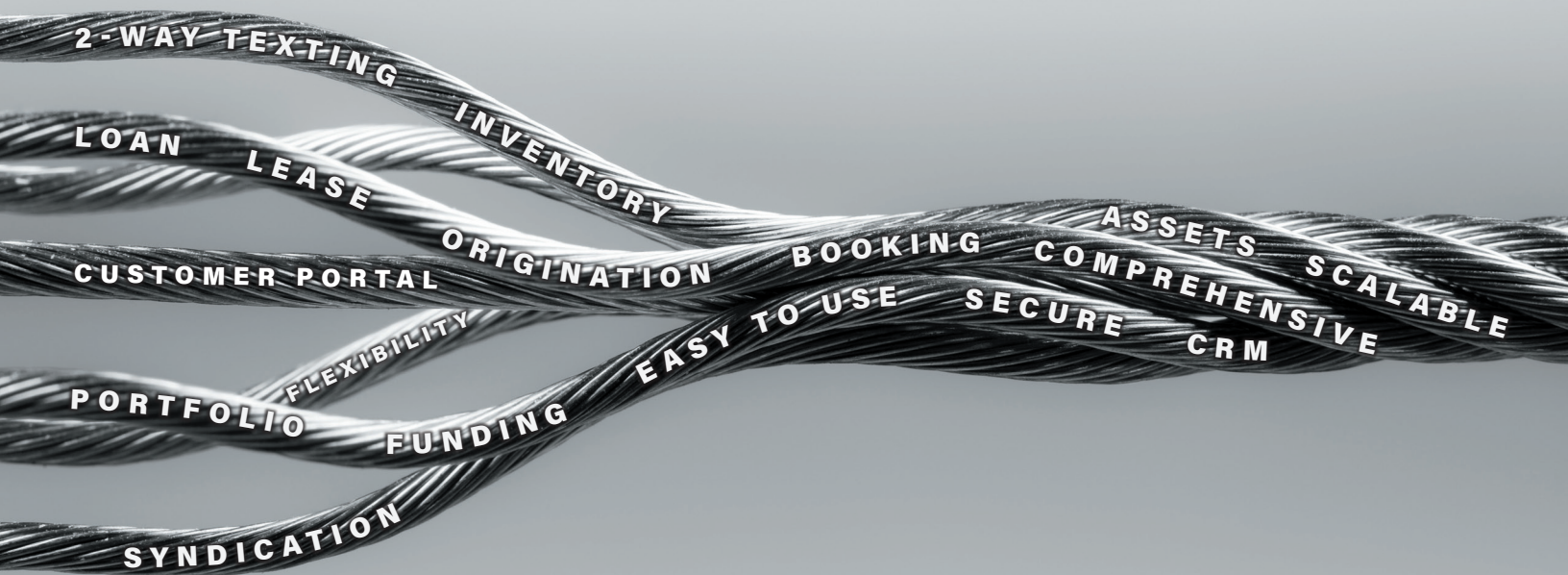
Italo Guerrieri

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

Email: iguerrieri@constellationfs.com



Financial software built
for the way you do business.



Constellation
Financial Software

Seamless Software. Simplified Solutions. Superior Support.

VISION

INFINITY



CASITRON

COVARITY

www.constellationfs.com

Dominion Leasing Software LLC

Program Name:

LeaseComplete, DecisionComplete, LC Portal

Type:

Lease/Loan Portfolio Management, Asset Management, Credit Origination and Workflow, Customer Self-Service

Description:

LeaseComplete© is an industry leading, comprehensive back-office solution for lease/loan portfolio management. The system features robust equipment and inventory tracking and reconditioning, including preventive maintenance and work order tracking. A complete funding module allows management of credit lines and funder-required reporting. Web service deployed, the system boasts a comprehensive, certificate-based API to facilitate integrations with other products and services. The system offers over 700 standard management and operational reports.

DecisionComplete© is a modern, role-based, workflow driven credit origination solution. Browser-deployed to empower your remote salesforce, the system features a vendor portal for seamless handling of third-party originations. Integrated features include document management and creation as well as one-step funding.

LC Portal© is a real-time, self-service portal for your customers. Designed for access on mobile devices, the system allows your customers to check account status, maintenance records, submit payments, download documents, and even run real-time reports from a simple, touch-friendly user interface.

Together, the CompleteSuite© is the most comprehensive equipment finance solution available at any price-point!

Recent Enhancements

Annual product upgrades, including dozens of new features, are part of our standard system maintenance program.

System Configuration:

All of our products are offered as on premise or cloud hosted, in both licensed and SaaS models. Built on the Microsoft stack, products are deployed via web services and utilize a SQL Server database.

Comments:

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

- Frost National Bank

Vendor:

Dominion Leasing Software LLC
1545 Standing Ridge Drive
Powhatan, VA 23139-0550
Web Site: www.domls.com

Contact:

David Hill
Phone: (804) 477-8480
Email: david.hill@domls.com

Social Media:



<https://twitter.com/dominionls>



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



The Premier End-to-End Equipment Finance Solution: The Dominion CompleteSuite[®]



- ◆ **LeaseComplete[®]** is an industry leading, comprehensive back-office solution for lease and loan portfolios featuring asset and funding management.
- ◆ **DecisionComplete[®]** is a role-based, workflow-driven credit origination solution featuring integrated documentation creation and seamless contract funding.
- ◆ **Customer Portal** provides a real-time support experience for your customers including customized inquiry, online payments, and ad-hoc reporting.



Please visit our website for a self-guided product tour or contact us to schedule your custom demonstration.

Equipment Finance Software...Reimagined!



804-477-8480

www.domls.com

sales@domls.com

eOriginal Inc.

Program Name:

SmartSign, eAsset Management

Type:

End-to-end eContracting solution.

Description:

Wolters Kluwer eOriginal® is an industry leader in digital lending technology, offering solutions to help equipment leasing and finance lenders originate, manage and monetize digital contracts. eOriginal has helped more than 650 innovative customers – including some of the world's largest financial institutions – build and deploy their eContracting strategies.

Reduce paper processes and move to a compliant digital asset management solution, creating Digital Original® documents that offer the all the legal and enforcement rights of paper contract. eOriginal's eSignature and eVaulting solutions manage and transfer your contracts in accordance with ESIGN, UETA and UCC-9, enabling a smoother process for collateralization or securitization.

Through flexible APIs, our platform can be paired with a variety of third-party technologies including the leading eSignature solutions and loan origination systems on the market.

Recent Enhancements

Enhancements are focused on improving operational efficiency:

- Introduced a single login, providing centralized user and permission management, and the ability to search and act across multiple vaults
- Implemented ADA/WCAG enhancements
- Added ability to bulk update custom fields

System Configuration:

Multi-Tenant SaaS Platform

Comments:

The Wolters Kluwer eOriginal open ecosystem supports integrations with all major providers, allowing your organization to plug-in with as much or as little support needed.

Vendor:

eOriginal Inc.
250 West Pratt Street • Suite 1400
Baltimore, MD 21201
Web Site: www.eOriginal.com

Contact:

Brendan Kain
Phone/Fax: (866) 935-1776/(410) 727-1923
Email: brendan.kain@wolterskluwer.com

Social Media:



<https://twitter.com/eoriginal>



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



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

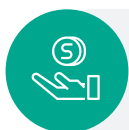


Wolters Kluwer eOriginal® Equipment Leasing and Finance Solutions

Wolters Kluwer eOriginal® is an industry leader in digital lending technology, offering solutions to help equipment leasing and finance lenders originate, manage, and monetize digital loans.

We have helped more than 650 innovative customers – including some of the world's largest financial institutions – build and deploy their eContracting strategies and realize the key benefits of digitalization.

Key Benefits



Lower cost of origination



Realize extended cost savings throughout the asset management lifecycle



Easier identification of errors before closing



Greater operational efficiencies

Industry leaders, top financial institutions, and law firms rely on Wolters Kluwer eOriginal as their partner of choice.

145+ Equipment Clients

Industry's Largest Digital Ecosystem

800+ Thousand

Annual Equipment Transactions

24 Valued at \$9.8B

Digital Equipment Securitizations

34 Credit Ratings

S&P, Moody's, Fitch, KBRA, DBRS Morningstar

63 ECCAs

Trusted 3rd Party, Legally Tested



FIS

Program Name:

FIS Asset Finance

Type:

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

Description:

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

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

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

Key Product Features

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

Benefits:

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

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

Recent Enhancements

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

System Configuration:

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

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

Comments:

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

Vendor:

FIS

340 Madison Avenue
New York, NY 10173

Web Site: <https://www.fisglobal.com/en/banking-solutions/lending/commercial-lending/fis-asset-finance>

Contact:

Joe Graham

Phone: (501) 352-2120

Email: joe.graham@fisglobal.com

Empowering
the Financial World





Ambit Asset Finance

IT'S TIME TO BREAK FREE

Enhance your asset finance
digital transformation with FIS.

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



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

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

IDS

Program Name:

Originations, Portfolio Management, ABL, Factoring, Wholesale, Auto Finance

Type:

Secured Finance Technology

Description:

IDS offers a suite of secured finance technologies in the equipment finance, working capital, and automotive finance sectors, helping banks, specialty finance firms, and OEM captive organizations drive operational efficiency, build their businesses, and fuel economic growth. Organizations of all sizes rely on our technologies and consultative services to optimize and automate business processes covering the full digital customer journey. Our software solutions are built on IDScld, a true software-as-a-service (SaaS) platform that offers best-in-class simplicity, scalability, and affordability.

Co-headquartered in Minneapolis, Minn. and Milton Keynes, U.K., IDS serves more than 300 customers across North America, Europe, and Asia Pacific.

Recent Enhancements

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

- **IDS | DataStream:** first customers now live receiving near real-time data – streamed securely to enable ongoing use in reporting, analytics, upstream integrations.
- **Developer Portal:** the first version now live, enabling technical users to seamlessly leverage IDScld's integration capabilities (tools, sample apps, etc.) for build and test.
- **IDS | Pricing Microservice:** Full pricing solution for simple through multi-variable complex pricing structures designed to seamlessly integrate into any origination system.

Additionally, IDS has completed the acquisition of William Stucky & Associates and White Clarke Group, creating a comprehensive portfolio of secured finance technology supported by a team of global professionals.

System Configuration:

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

Comments:

To learn more about IDS solutions, visit us at www.idsgroup.com.

Vendor:

IDS
220 South Sixth Street • Suite 700
Minneapolis, MN 55402
Web Site: www.idsgroup.com

Contact:

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

Social Media:



<https://twitter.com/idsgroup>

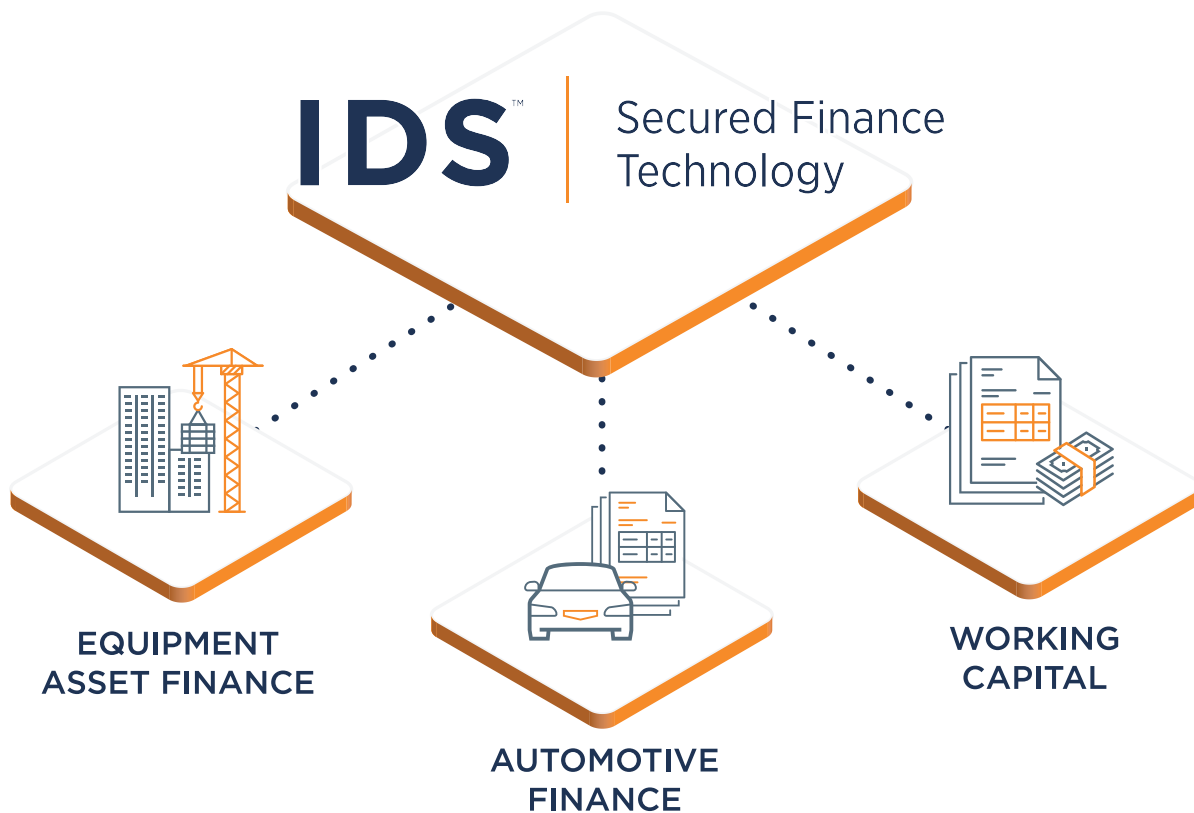


<https://www.linkedin.com/company/international-decision-systems/>

IDS™

Secured Finance Technology

IDS AND WHITE CLARKE GROUP JOIN FORCES TO HELP FUEL GROWTH FOR BUSINESSES AROUND THE WORLD



This is about driving growth and operational simplicity. IDS has acquired White Clarke Group, a leading provider of retail, fleet, wholesale, and asset finance software solutions. This is important news for banks, independents, OEM captives, and specialty finance firms. Now you can deploy one powerful platform for all secured finance operations.

READY TO TALK GROWTH?

We see opportunities for you to drive strong growth and streamline your operations. That's why we're building the industry's most complete platform. So, if you're ready to modernize your operations and talk about your growth plans, contact us today.

Integrated Financial Solutions, Inc.

Program Name:

IFSLeaseWorks

Type:

Lease/Loan Accounting, Administration and Originations

Description:

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

Features:

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

- * Configurable collections actions including promise-to-pay and collector productivity tracking capabilities
- * Integrated outbound/inbound Texting
- * Event driven notifications allow for proactive system monitoring

Recent Enhancements

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

System Configuration:

Client Browser: Chrome and Microsoft Edge

Database: Oracle DBMS 11g/12c on Unix/Linux/Windows

Development Platform: jQuery and Angular

Licensed on premises or ASP/Hosted Solutions

Comments:

IFS Offers Custom Development and Implementation Consulting

Vendor:

Integrated Financial Solutions, Inc.

500 Route 17 South

Hasbrouck Heights, NJ 07604

Web Site: www.IFSLeaseWorks.com

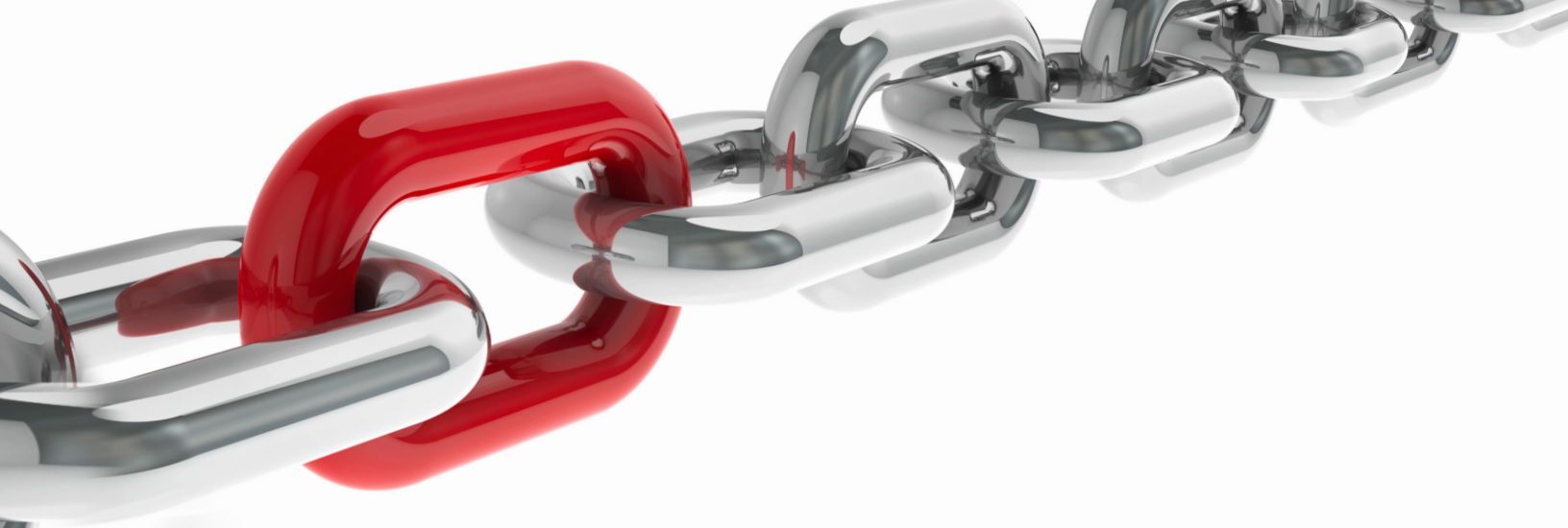
Contact:

Mitchell Kaufman

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

Email: mitch@IFSLeaseWorks.com





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

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

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

RECENTLY ADDED

TWO-WAY SMS TEXT MESSAGING COMMUNICATIONS
ADVANCED WORKFLOW CUSTOMIZABLE FOR EACH USER
INTEGRATED SALESFORCE.COM SALES MANAGEMENT

CONTACT US FOR A DEMONSTRATION

Exceptional software. **Extraordinary** support.

Ivory Consulting Corporation

Program Name:

SuperTRUMP, Portfolio Intelligence, Asset Management Solution

Type:

Equipment lease & loan modeling and pricing software and asset management software

Description:

SuperTRUMP

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

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

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

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

Portfolio Intelligence

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

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

Asset Management Solution

Ivory's Asset Management Solution is an end-to-end asset management software solution designed to

make tracking, managing and controlling your entire asset management operation significantly easier than it is today.

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

System Configuration:

SuperTRUMP is deployable via Salesforce, Web & Desktop interfaces

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

Vendor:

Ivory Consulting Corporation
325 Lennon Lane
Walnut Creek, CA 94598
Web Site: www.ivorycc.com

Contact:

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

Social Media:



<https://twitter.com/IvoryConsulting>



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



“ The Asset Management Solution provides asset managers with an efficient workflow across all aspects of asset management. Thanks to AMS, asset managers are able to track business requests in real-time, improve turnaround time, and produce detailed reports on demand. AMS also provides business security by incorporating internal controls to approval authority. The workflow also allows for improved collaboration between sales and asset management. ”

Mark Goldman

Vice President

Equipment Finance Group Truist Bank

Leasepath

Program Name:

Leasepath

Type:

CRM, LOS

Description:

Leasepath is the Intelligent Workplace solution for Customer Engagement (CRM) and Origination (LOS) built exclusively for the asset finance industry; serving Banks, Independent Finance, Captive Finance and Brokers. Leasepath is a true Cloud platform that drives origination through an intuitive, configurable, and 100% digital user experience.

Companies that use Leasepath are able to close more deals through greater efficiencies in their sales process, risk less capital thanks to seamless access to customer exposure and credit details, and profit more by decreasing close duration, automatically structuring deals with accurate rate factors and pricing rules, and through proactive insights through analytics. It's why we say that Leasepath is the preferred choice to equipment finance businesses to win more, risk less, and profit more!

Leasepath offers:

- Quick to Implement, Highly Extendable Cloud Platform for Origination
- Low Code, No Code Configuration Tools and Apps for Tablets and Mobile Devices
- Streamlined Sales Process with Dynamic Checklist Items, Credit Scorecards, and Workflows
- Funder Profiles that Determine the Right Lender for a Deal
- Unique Asset Records with Dynamic Fields, Valuations, and Location Tracking
- Automated Credit Pulls and Searches from Partners such as Equifax, Experian, or Microbilt
- Integrations with Contract Management Solutions and General Ledger Solutions
- Seamless Exposure Tracking on Accounts and Contacts

- Audit Trail and Document Management Meeting SEC Guidelines
- Vendor and Broker Portal Connects Lenders, Brokers, and their Suppliers Through a Seamless Web Interface.

Recent Enhancements

- New automatic Identity Verification and Authentication interface with IDology.
- Bank Statements from multiple funding sources can be saved and summarized in a single view.

System Configuration:

Leasepath is a Cloud-deployed solution for the Dynamics 365 Power Platform. Administrators manage their own tenant, and users access with their Microsoft credentials.

Vendor:

Leasepath
30700 Russell Ranch Road
Westlake Village, CA 91362
Web Site: www.leasepath.com

Contact:

Sean Scampton
Phone: (651) 603-4491
Email: sean.scampton@leasepath.com

Social Media:

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



Asset Finance and Leasing Platform for Customer Engagement & Originations

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



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



**Lead
Management**



**Origination
Workflow**



**Credit
Adjudication**



**Document
Automation**



**Analytics &
Reporting**



**Digital &
Mobility**



**Data Security
& Audit**



**Custom
Portals**

Win More

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

Risk Less

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

Profit More

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

Built on Microsoft Power Platform and leveraging the Microsoft Dynamics 365



Linedata Lending and Leasing

Program Name:

Linedata Ekip360

Type:

Front, Middle and Back Office Automation for Leasing & Lending

Description:

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

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

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

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

Recent Enhancements

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

System Configuration:

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

Vendor:

Linedata Lending and Leasing

1111 3rd Ave

Seattle, WA 98101

Web Site: www.Linedata.com/linedata-ekip360

Contact:

Tay Shah

Phone: +1 (206) 548-1622

Email: Tay.Shah@na.linedata.com

Social Media:



<https://twitter.com/linedata>



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





Linedata

At Linedata, we humanize technology

Drive your business with efficiency, diligence and risk management. Linedata Ekip³⁶⁰ provides a streamlined path from client acquisition to contract completion with fully configurable workflows, helping you close deals with speed and consistency. Modular front, middle and back office solutions can standalone and integrate within your existing credit ecosystem or be combined for a seamless end-to-end experience.

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

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

To learn more, please contact getinfo@na.linedata.com or visit www.linedata.com/linedata-ekip360

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

LTi Technology Solutions

Program Name:

ASPIRE

Type:

LTi Technology Solutions provides a full lifecycle cloud platform of equipment finance and asset-based lending products.

Description:

We are a passionate and customer-obsessed, global company that works with enterprises throughout the U.S., UK, and Canada. We take a partnership approach with our customers. Backed by our 30+ year history supporting the equipment finance and asset based lending industry, we bring a deep history to our customers to find the right solutions. We provide customizable features and products needed to support end-to-end lifecycle management for equipment finance and asset based institutions. LTi makes processes more efficient and scalable.

ASPIRE is a reliable and robust platform that can handle lifecycle management requirements and provide easy scalability for our customers to meet their growth goals. ASPIRE can be configured to manage every process seamlessly and that gives you the ability to streamline complex workflows, automate redundant tasks, and achieve new levels of efficiency.

Recent Enhancements

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

LTi's flexible architecture provides customers the ability to grow, and take their business in any direction they choose while still utilizing the same system. We have a diverse client base from varying industries and more than 120 that are hosted, bringing a robust set of solutions to support any process or need.

System Configuration:

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

Comments:

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

Vendor:

LTi Technology Solutions
Omaha, NE 68137
Web Site: www.ltisolutions.com

Contact:

Bryan Hunt
Phone/Fax: (402) 493-3445/(402) 493-3433
Email: bhunt@LTiSolutions.com

Social Media:



https://twitter.com/LTi_Solutions



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



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



Powerful Platform. Passionate People.

- 16 of the top 25 independents in the U.S. use our solutions
- 18 of the Monitor Bank 50 are customers
- In the Cloud for 14+ years – 100+ customers utilizing



We are a passionate and customer-obsessed, global company that works with enterprises throughout the U.S., UK, and Canada providing a full lifecycle cloud platform of equipment finance and asset -based lending products.



www.LTiSolutions.com

NETSOL Technologies

Program Name:

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

Type:

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

Description:

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

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

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

Recent Enhancements

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

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

System Configuration:

NFS Ascent supports the latest standards for interfacing making it easy to integrate with surrounding or 3rd party systems & offers configurability over customization to make real time

changes possible in the system, using an advanced Business Rules Engine, powerful Business Process Management, Workflow Management and an Integration Hub.

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

Comments:

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

Vendor:

NETSOL Technologies
23975 Park Sorrento • Suite 250
Calabasas, CA 91302
Web Site: www.netsoltech.com

Contact:

Haider Naqvi
Phone/Fax: (818) 222-9195/(818) 222-9197
Email: haider.naqvi@netsoltech.com

Social Media:



<https://twitter.com/netsoltech>



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



<https://www.youtube.com/watch?v=sglnCHoY59U&t=2s>



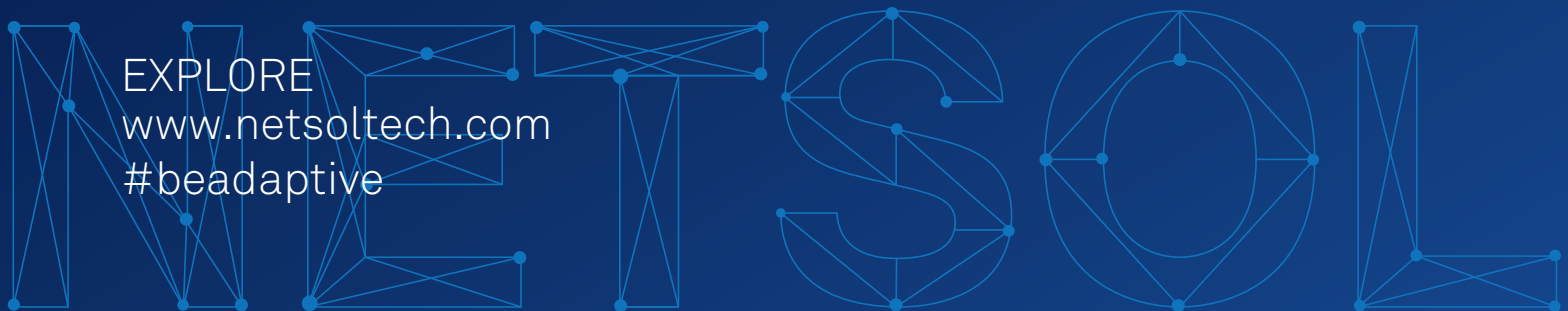


adaptive

to your business, your growth &
the future.

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

EXPLORE
www.netsoltech.com
#beadaptive



Northteq

Program Name:

Aurora Vendor/Broker Portal

Type:

Vendor/Broker Portal

Description:

Aurora is a web and mobile digital origination platform for vendors and brokers that is 100% built on the Salesforce.com platform. Aurora can be used as a full origination platform, or it can connect with your existing front and back office applications. It does not require that you have a Salesforce license. Aurora is a product of months of research, vendor interviews, and professional UX/UI design.

The Features Include:

- Application Entry: Gather required data, upload files, authorize to pull credit.
- Quoting: Self-service quoting that connects directly to your rate cards.
- Credit: Auto pull personal and business credit. Automate SOS.
- Scoring: Auto-approval based on rule-based scorecard.
- Documentation: Auto-create e-signature document packages.
- Notification: SMS & Email notifications.
- Task Management: Vendors, Brokers, Lender working from single list.
- Reporting/Data Extracts: Give your vendors & brokers the data they need.
- Create Application from Invoice: create application based on drag & drop pdf.
- Promotions: Promote campaigns & programs.
- Integrate: Integrate with your existing LOS or Portfolio Management System.

Recent Enhancements:

Full automation end-to-end from app entry through to funding including SOS automation.

System Configuration:

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

Comments:

For more information, please send us an email at info@northteq.com or visit us at www.northteq.com.

Vendor:

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

Contact:

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

The logo for Northteq, featuring the word "northteq" in a lowercase, sans-serif font. The "n" is black, and the "orthteq" is blue. The "o" in "north" has a small blue house-like shape above it.

simplify lending with

 aurora

vendor portal by northteq

quote | apply | document | notify | OCR | integrate



request a demo: info@northteq.com

The Northeq logo features the word "northeq" in a lowercase, sans-serif font, with the "n" and "t" in black and the "o", "r", "h", "e", and "q" in blue. A blue horizontal line is positioned below the "northeq" text, and the words "simplify lending" are written in a smaller, blue, lowercase, sans-serif font directly beneath the line.

Odessa

Program Name:

Odessa

Type:

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

Description:

Headquartered in Philadelphia, USA, Odessa is the largest leasing-focused technology company in the world. With a highly specialized team of more than 950 professionals across North America, Europe, LATAM and Asia Pacific, Odessa has a 23-year track record of excellence in providing industry-leading technology.

A platform for digital transformation

The Odessa Platform is an end-to-end asset finance solution, delivering comprehensive functionality that enables self-service, automation, and business agility. Odessa's platform philosophy means reduced cost and complexity associated with traditional upgrades and legacy providers – by delivering 4x annual platform releases, customers can easily adapt, go to market faster with new products, and remain nimble.

Odessa 'out of the box' is scalable and affordable to implement, with all the power of an integrated enterprise solution to support the unique needs of banking, captive and independent businesses. It provides increased operational efficiency with feature-rich customer and partner portals, connecting all stakeholders of the modern asset finance enterprise for a 360-degree view of the business.

Recent Enhancements

Recent platform enhancements include expanded pay-per-use capability, IoT-ready component-level asset tracking, integrated business intelligence in dashboards, expanded APIs, one-click deployment in the Cloud, and extensibility via low-code development and test automation.

System Configuration:

Current Version: Odessa 5

Odessa Platform: .NET 4.8

Language: C#, ASP.NET, VISUAL STUDIO 2017/2019

Database: SQL Server 2017/2019

Vendor:

Odessa

Two Liberty Place

50 S. 16th Street • Suite 1900

Philadelphia, PA 19102

Web Site: www.odessainc.com

Contact:

Keelie Fitzgerald

Phone: (215) 231-9800

Email: keelie.fitzgerald@odessainc.com

Social Media:



<https://twitter.com/OdessaTech>



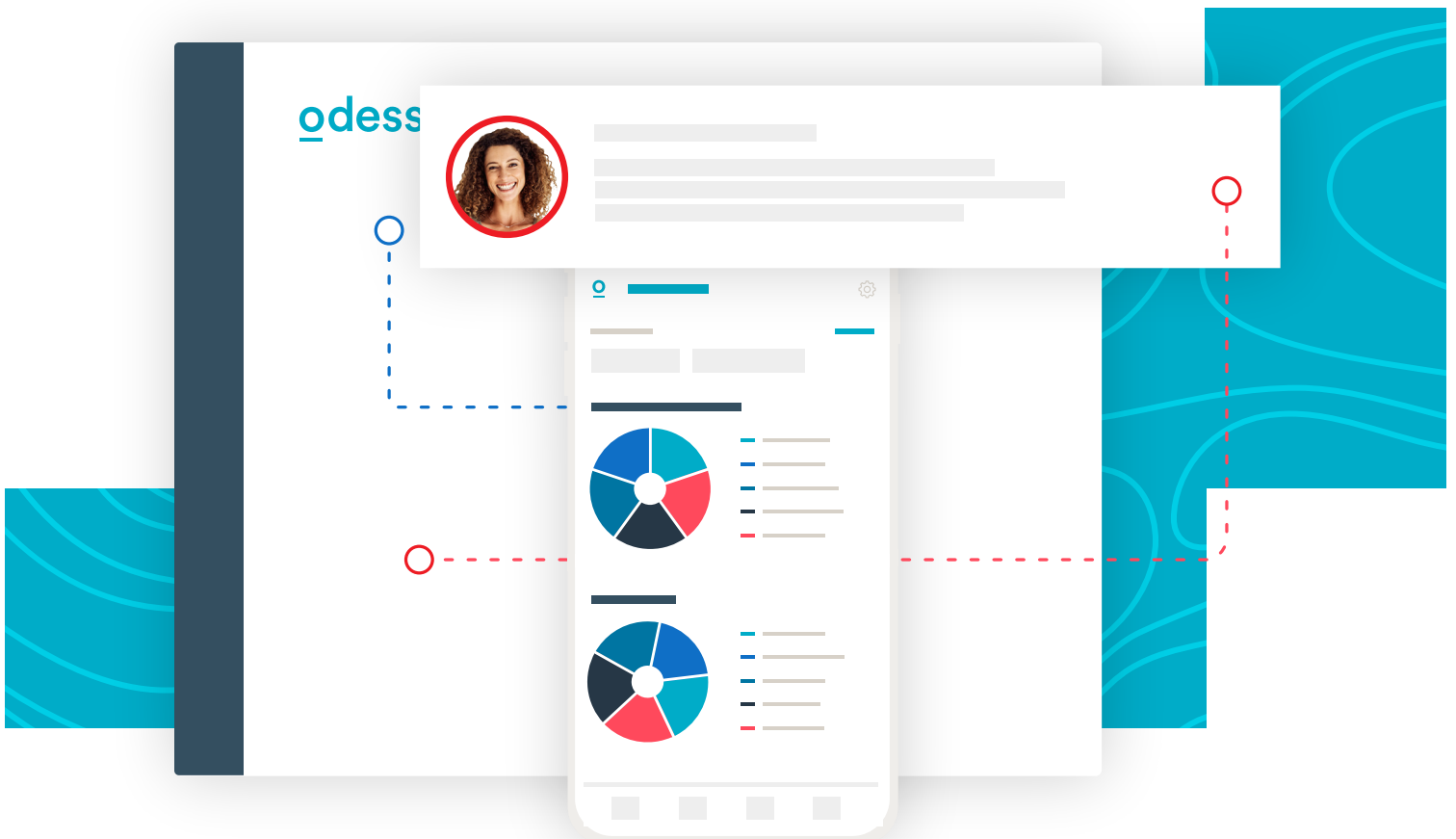
<https://www.facebook.com/OdessaInc>



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

Adapt easily, build confidently, scale faster

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



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

www.odessainc.com

odessa

Orion First Financial, LLC

Program Name:

Orion First Portfolio Servicing

Type:

Lease / Loan Portfolio Servicing

Description:

Orion First offers the best servicing, collections, and support in the industry. Our business is built around full-service commercial loan, lease, and contract management. Our software is state-of-the-art. Our people are experienced professionals. And frankly, our performance is unrivaled.

Orion's mission is to provide deeper insight, stronger portfolio results, and a highly satisfying borrower experience for small business lenders. We're constantly creating and improving our products and services to align with these goals. And that's why the best small commercial lenders entrust us with the care of their customers and portfolios.

Designed to serve your needs, our tech products succeed in melding actionable insights with intuitive user experience. The result is better portfolio performance. Period.

Delinquency Manager

Delinquency Manager is a highly customizable dashboard that clarifies trends and factors affecting your portfolio. Filter data by state, originator, industry, and more, so you can better understand what's happening and act swiftly and accurately on your insights.

Client Portal

Gives you 24/7 access to view, manage, and optimize your customer portfolio—and easily generate and share customized reports.

Customer Portal

Borrowers can easily make payments, locate contract details, request payoffs, and more. Designed to allow customers to interact the way they want, when they want, the portal gives them a feeling of control and trust in their lender.

Vendor:

Orion First Financial, LLC
5403 Olympic Dr NW
Gig Harbor, WA 98335
Web Site: www.orionfirst.com

Contact:

Joe Collins
Phone: (253) 857-9654
Email: jcollins@orionfirst.com

Social Media:

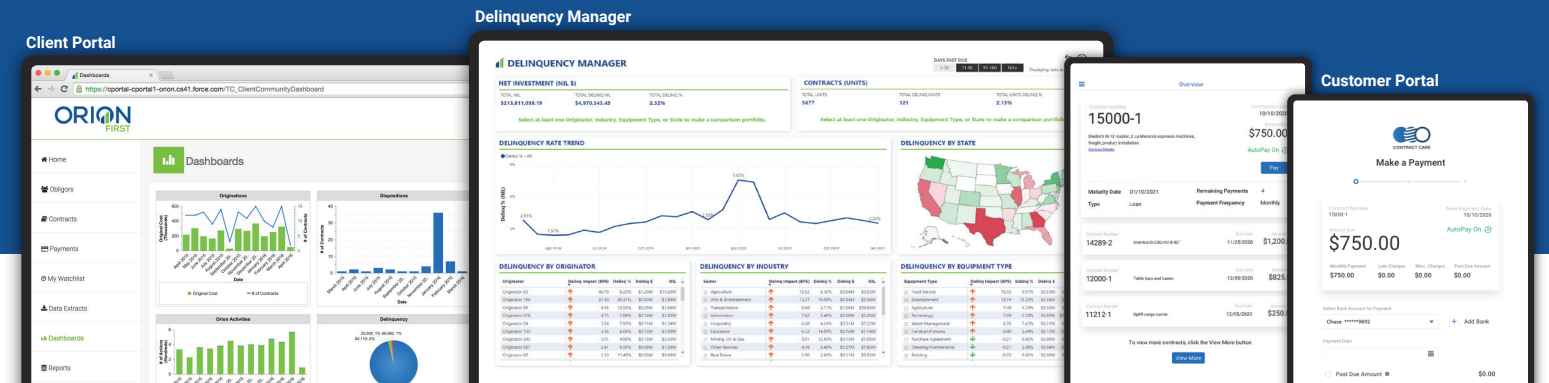
 <https://www.linkedin.com/company/orion-first-financial-llc>



Performance is about having the right tools and the right team, at your service

Orion First offers the best servicing, collections, and support in the industry. We believe technology should be designed to serve: to provide deeper insights and stronger results. Software should be not just easy to use, but satisfying.

Those are our standards. And that's one reason Orion is the preferred servicer for the top small business lenders.



CLIENT PORTAL

Gives you 24/7 access to view, manage, and optimize your customer portfolio—and easily generate and share customized reports.

DELINQUENCY MANAGER

Delinquency Manager is a highly customizable dashboard that clarifies trends and factors affecting your portfolio. Filter data by state, originator, industry, and more, so you can better understand what's happening and act swiftly and accurately on your insights.

CUSTOMER PORTAL

Borrowers can easily make payments, locate contract details, request payoffs, and more. Designed to allow customers to interact the way they want, when they want, the portal gives them a feeling of control and trust in their lender.

OUR SERVICES

- Commercial loan & lease servicing
- Backup servicing
- Commercial collections
- Portfolio analytics

SERVING THOSE WHO FUND SMALL BUSINESS
ORIONFIRST.COM



Q2

Program Name:

Lease Portal, Originate, Servicing and Collections

Type:

A complete End-to-End, Cloud Based, Configurable Equipment Finance Software built on extendable Salesforce platform providing unlimited possibilities.

Description:

Q2 simplifies the leasing experience with a cloud-based platform providing straight-through processing. Uniquely designed and built to meet the needs of lessors and lease originators across the globe. It offers an asset-based finance solution that allows you to quickly expand your business and meet the ever-changing market needs at the scale your business demands.

With Q2 you can:

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

Recent Enhancements

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

- Variable Rate/Usage-Based Billing: Create usage-based charges for their customers, such as charges for miles driven, or number of copies printed
- Vendor programs: Manage vendor programs complete with points, products and terms and conditions
- Financial spreads: Spread financials electronically complete with trend analysis and multiple statement views and annualized interim statements.

- Interfaces (API) to perform common functions like terminations, restructures and contract booking
- Manage funding with advance and deposits collected by dealers/vendors
- Workflow and business logic delivered via packaged Micro-Workflows involving rules, documents, business logic, third party integrations/data, policy conditions etc.
- End to end asset life cycle tracking

System Configuration:

Cloud-based and built natively on Salesforce.com.

Vendor:

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

Contact:

Fiona Gellatly
Phone: (612) 817-8733
Email: Fiona.gellatly@q2.com

Social Media:



https://twitter.com/Q2_Software



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



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



Q2



The New Digital Standard for Equipment Leasing Is Here

Simplify everything

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

Understand your customers

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

Achieve greater efficiency, boost margins, and mitigate risk

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

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

LEARN MORE →

Tamarack Technology, Inc.

Program Name:

EaaSWare™

Type:

Portfolio Management integration, 3rd party connectors, automation utilities and data analysis tools

Description:

EaaSWare™ is a set of software products that provide access and automation between Portfolio Management software platforms and Equipment Finance software ecosystem (e.g. origination, UCC, risk, credit, insurance systems) and Operational equipment data ecosystem (e.g. IoT provisioning, asset monitoring, logistics, etc.).

Through the integration of innovative software solutions, Tamarack drives greater value from equipment finance operations. Within the EaaSWare product family there are four categories that support specific elements of the equipment finance ecosystem including industry leading portfolio management platforms.

BridgeWare

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

Automation Utilities

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

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

Connectors

Lease Management System Connectors integrate 3rd party solutions into the enterprise accounting platforms for tax compliance, identity tracking, and insurance, among others.

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

Analytics

Tamarack's data analysis tools provide additional access and analysis of data enterprise lease accounting platforms.

- Data Warehouse Extraction and SQL Translation Tool

Comments:

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

For more information, please send us an email at discover@tamaracknow.com or visit us at www.tamaracknow.com.

Vendor:

Tamarack Technology, Inc.
550 Vandalia Street • Suite 309
Saint Paul, MN 55114
Web Site: www.tamaracknow.com

Contact:

Daniel Nelson, CLFP
Phone: (651) 269-7680
Email: dnelson@tamarackconsulting.com

Social Media:



<https://twitter.com/tamarackMN>



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



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





Intelligent

data integration for equipment finance.

Innovation sparks creativity and creates connections that move business operations forward.

Tamarack equipment finance experts work every day with integration and analysis of data streams to bring innovation to operations. We help lessors use their data, both historical and real-time, to reduce costs, increase productivity and increase revenue through additional offerings to lessees.

Our family of software products automate the collection, aggregation, analysis and development of equipment finance data.

Through our collaboration with a range of industry leading platforms and experienced partners, Tamarack brings proven and developing data science expertise to the world of equipment finance.

Gain intelligence with Tamarack today.

TamarackTM
Guiding financial innovation

TAO Solutions Corp.

Program Name:

LeaseSpark

Type:

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

Description:

LeaseSpark is the essential asset to asset finance.

Features include but are not limited to:

- Secure Solution With Controlled Visibility
- Documentation Management
- Interactive Analytics and Reporting
- Industry-Expert Training and Support
- Creative Workflow Process
- Partnership Integration
- Embedded Securitization Process

Recent Enhancements

Spark Workflow 2.0

In the first major update to workflow, new events and triggers have been added to expand on the already available list. In addition, a new workflow summary sheet that updates in real time is available on the Deal screen where users can review upcoming actions and due dates, along with a full history of past completed tasks.

Securitization

When we say end-to-end, we mean end-to-end—with the first phase of the Securitization module now available in LeaseSpark, users are further empowered with a new set of analysis and reporting tools, advancing the ability to dynamically search for a set of deals, or construct specific portfolios seamlessly using selection criteria, coupled with an advanced valuation methodology for NBV generation.

Payment Processing Prioritization

Additive to the payment processor in LeaseSpark, is the ability to set automatic prioritization for transaction pay. There are several simple

configurable steps that emphasize the workflow priority order, and these sequenced actions can be customized per product.

System Configuration:

LeaseSpark is designed with a full suite of capabilities that can work independently of one another or harmoniously.

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

Comments:

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

Vendor:

TAO Solutions Corp.
600 B Street
San Diego, CA 92101
Web Site: taosolutions.com

Contact:

Ryan Pereira
Phone: (619) 730-8159
Email: ryan.pereira@taosolutions.com



LeaseSpark

The Essential Asset to Asset Finance

LeaseSpark is a cloud SaaS application that improves the efficiency of your daily operations for both origination and servicing administration activities, making it easier to secure and manage deals throughout their lifecycle.



Interactive Analytics and Reporting



Documentation Management



Your Central Hub to Share and Access All Data



Industry-Expert Training and Support



Accounting Automation



Partnership Integration



Customized and Automated Workflow Engine



Embedded Securitization Process



For video feature demonstrations of LeaseSpark visit our website

leasespark.com



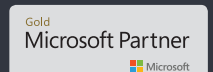
Contact Ryan Pereira, President
ryan.pereira@taosolutions.com

SAN DIEGO: 600 B St, San Diego, CA 92101. T: +1 (619) 730 8159

TORONTO: 11 King Street W, Suite 1600, Toronto, ON M5H 4C7. T: +1 (416) 777 2500

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

Proud members of



White Clarke Group (part of IDS company)

Program Name:

CALMS Compass

Type:

End-to-end floorplan finance software

Description:

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

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

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

Recent Enhancements

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

System Configuration:

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

Comments:

White Clarke Group has a track record of over 29 years in finance technology leadership and innovation. The company employs around 600 professionals and has offices across North America, Europe and Asia Pacific. Clients include, but are not limited to: Centennial Bank, GM Financial, Merchants Bank, Toyota Financial Services, Yamaha Motor Finance, Volkswagen Financial Services, John Deere Financial, Sumitomo Mitsui Finance and Leasing, Hitachi Capital, Canon Financial and Northpoint Commercial Finance.

Vendor:

White Clarke Group
6120 Windward Pkwy. • Suite 100
Alpharetta, GA 30005
Web Site: www.idsgroup.com

Contact:

Jay Edwards
Phone: (678) 951-8961
Email: JEwards@idsgroup.com

Social Media:



https://twitter.com/WhiteClarke_Grp



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



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



<https://www.youtube.com/watch?v=YF-X7qNKGo8&t=2s>



An IDS
company

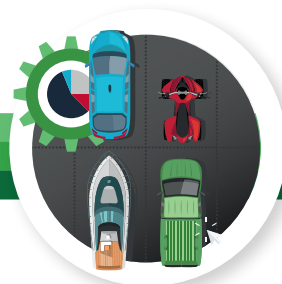
Smart Floorplan Finance Software



Credit Underwriting



Accounting Controls



Risk Management



Dealer
& Supplier
Access



Business
Process
Automation

Get on the right track.

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

To plan your journey visit whiteclarkegroup.com



An IDS
company

Get the Latest Software Listings!

The 2021 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/



ELFA
EQUIPMENT LEASING AND
FINANCE ASSOCIATION