

EQUIPMENT LEASING AND FINANCE ASSOCIATION

# 2018 Software Guide

The leading software solutions for the equipment finance industry.





# IDScloud TAKES OFF!

## A Scalable, Proven and Innovative Platform to Drive Business Growth

To achieve sustainable business growth, today's asset and equipment finance customers need to focus on their business—not on their systems. They need a global-leading, forward-thinking technology partner like IDS at their side. Backed by more than 40 years of innovation, IDS provides the most comprehensive originations and portfolio management platform in the industry.

IDS Solutions allows companies of all sizes to connect with their entire ecosystem, improve business processes, simplify compliance, and reduce risk—all while ensuring business is well-positioned for growth. With IDScloud, IDS is now able to offer customers the choice between on-premise or fully managed cloud deployment for full lifecycle finance solutions.

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*IDS is the leading global provider of software and solutions for the equipment and asset finance industry. IDS has a proven track record of serving hundreds of customers, from smaller independents to seven of the world's top 10 lessors in over 30 countries around the globe.*

*Let's chat about ways IDS can meet your company's current and future software needs.*

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USA, Australia, Singapore, UK, India



INTERNATIONAL  
DECISION SYSTEMS®

THE GLOBAL LEADER IN ASSET FINANCE SOFTWARE

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# Competing in the New Digital Frontier

In order to compete in today's rapidly changing world, equipment finance firms are innovating their business processes and recognizing the value of investing in software upgrades. In tackling technology projects, equipment finance companies have multiple goals, from satisfying changing regulations to gaining an advantage amid increased competition. While replacement of front- and back-end systems remains a top priority for equipment finance firms, improving the customer experience is increasingly a key motivator in technology upgrades. Companies are seeking to eliminate pain points in their customer-facing processes and, in so doing, increase transaction-processing speed and the quality of deals submitted. Following are several industry tech trends:

- 1. One Size No Longer Fits All** – Until recently, many equipment finance companies looked for a single vendor to provide a core system for running their major programs. Now, however, open architecture enables the integration of nearly any add-on component with an existing system.
- 2. Use Technology to Differentiate** – Equipment finance is a data-rich industry by nature. But only recently have companies begun exploiting more of their data to gain new insights and taking advantage of business-intelligence and analytic platforms.
- 3. Consider the Cloud** – Some companies are using cloud-based platforms and infrastructure to deliver their new systems and services instead of purchasing canned packages or developing their own platforms internally. Some software companies are basing their products off cloud platforms to deliver “software as a service” products.
- 4. Map and Evaluate Current Processes** – Before designing new technology for your company, it's crucial to reexamine your existing processes and evaluate their usefulness (or lack thereof). Looking at your processes before you innovate will help you understand the business problems you need to solve.
- 5. Consider a Hub-and-Spoke Configuration** – Back-room processes no longer must be linear. In the past, companies thought of their

processes as following a linear flow because moving a deal from credit application to decision to documentation and funding is how the paper flows. But in a digital environment you no longer have this constraint. Using modern technology platforms, a company can now think of its system as the processing hub at which all spokes come together and collaborate to complete a deal.

- 6. Design to Expedite Sales** – Industry companies are increasingly looking to technology to transform equipment finance into a real-time, point-of-sale option for business owners. Automation can be especially appealing to busy small-business owners.
- 7. Realize There's No Finish Line** – With any technology project, it's critical to have a vision of where you want to go long term. If you believe you've reached the finish line once you complete a project, think again. You should always be evaluating your systems for ways they can evolve and improve.

*This story is excerpted from ELFA's Equipment Leasing & Finance Magazine. To read more, visit <http://bit.ly/2kKnqua>*

## Are You Prepared for the New Lease Accounting Rules?

New lease accounting rules passed by the U.S. Financial Accounting Standards Board will become effective starting after Dec. 15, 2018 for public companies and after Dec. 15, 2019 for private companies. Companies should use the time wisely to prepare for the transition. Make sure you understand the new rules and consider how they will impact your company internally (including operations, staffing, accounting policies, education and underwriting). Consider whether there are system applications that need modification such as a separate front-end system or pricing tool. You should also consult with your software provider(s) to understand what version the upgrade modification will be applied to and whether that is compatible with your version in use. If you are operating on an older version, your upgrade path may be more complicated. Access tools to prepare at [www.elfaonline.org/LeaseAccountingTools](http://www.elfaonline.org/LeaseAccountingTools).



# Competing in the New Digital Frontier *(continued)*

## ELFA Technology Resources

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

- ➡ **Operations and Technology Conference:** This annual conference provides direction and support for equipment finance companies using technology to improve business processes, enhance customer satisfaction and increase operational effectiveness. [www.elfaonline.org/events](http://www.elfaonline.org/events)
- ➡ **Business Technology Performance Index:** This annual study addresses the state of the equipment finance industry from a technology perspective. [www.elfaonline.org/data/market-trends](http://www.elfaonline.org/data/market-trends)
- ➡ **Research:** The Equipment Leasing & Finance Foundation offers a variety of studies related to technology and efficiency. [www.store.leasefoundation.org](http://www.store.leasefoundation.org)
- ➡ **Operations and Technology Excellence Award:** This program recognizes innovative uses of technology in the equipment finance industry. [www.elfaonline.org/about/awards](http://www.elfaonline.org/about/awards)
- ➡ **Electronic Documents:** Access educational tools and learn about ELFA's initiative to expand the use of electronic chattel paper in equipment finance. [www.elfaonline.org/edocs](http://www.elfaonline.org/edocs)

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

While you may have been ahead of the curve when you implemented your system years ago, your platform may not have kept up with the modern pace of change. Do you find yourself not able to take advantage of modern digital capabilities or quickly respond to changes in market conditions due to system constraints? If any of the following scenarios apply to you, it's time to consider whether your business could benefit from a change in systems:

- ☐ **Outdated:** You are concerned your current platform is no longer secure, reliable or compliant with new and ever-changing standards, such as the new Lease Accounting Standards and GDPR.
- ☐ **Inflexible:** Your business is constrained by an inflexible system. Whether you are looking to offer new financial products, enter new markets or utilize new sales channels, you need a software platform that gives you the flexibility to grow your business as you need to.
- ☐ **Not meeting customer needs:** Your customers increasingly demand more flexibility in their agreement structures, including a desire to have bundled, managed services or non-standard finance agreements and your current software platform doesn't support these capabilities.
- ☐ **Straining headcount:** Due to system constraints, you cannot scale your business significantly without increasing headcount.
- ☐ **Insufficient reporting capabilities:** Your key systems do not enable you to access data for meaningful analytics and service-level metrics tracking.
- ☐ **Not integrated:** Your integration capabilities are severely limited, preventing you from providing seamless processing for both internal and external users.
- ☐ **Slow:** Your software platform requires you to remain in overnight batch mode while the rest of the world, including your customers, has moved on to instantaneous response times.
- ☐ **Out of alignment:** Your software platform does not align with your current technology goals or digital strategy. If after assessing your business strategy and capabilities needed to achieve your business objectives you find your current system severely lacking or unable to adapt, it might be time for a change.
- ☐ **Waning vendor support:** Delayed updates or an end-of-life announcement may be commonplace with your vendor. From new functionality to bug fixes, your business is at risk.

# Alfa Financial Software Inc.

## 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:

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350 N Old Woodward Avenue  
Birmingham, MI 48009  
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<https://twitter.com/@alfasystems>



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



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

# Alfa<sup>△</sup>

# Cassiopae Inc.

## Program Name:

Cassiopae

## Type:

Global Finance Software - Lease and Loan Management

## Description:

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

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

## Recent Enhancements

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

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

- POS, customer self-serve
- Hosted or on premise

## System Configuration:

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

## Comments:

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

## Vendor:

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Burlington, MA 01803  
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<https://twitter.com/cassiopae>



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



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



# Cloud Lending Solutions

## Program Name:

CL Originate, CL Lease, and CL Collections and CLS Lease Xcelerate Program

## Type:

Lease Origination, Servicing and Collections

## Description:

CL Lease is a cost-effective and flexible solution to efficiently manage lease portfolios, increase transaction volume, and bring new products to market.

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

## Recent Enhancements

- Our "Risk Analysis" loan dashboard feature enables users to initiate scorecard evaluations, view the detailed results of scorecard evaluations, aggregated results of scorecard evaluations, and scorecard criteria
- View Relationship Graph: Where multiple parties involved in the application, a relationship graph gives details of all linked entities (Co-borrower, guarantor, cosigner, pre-existing relationships with other parties) to assess the extent of exposure involved.
- Policy Exception financial institutions can automatically generate policy exceptions and define policy conditions/exceptions
- Payment spread configuration has now been modified for tax applications and supports tax configuration for Tax First, Receivables First, or Distribute. When this option is selected the system must apply payment distribute payment between receivable and tax in equal proportion. e.g. if C and T are charged and tax amount respectively, then the payment must be distributed in the proportion of C/(C+T) and T/(C+T) towards charge and tax respectively.

- Tracking Notifications delivery notifications are often sent from CL Collections systems contain email and names. This feature enables to track the delivery of notifications (emails or messages) being sent and the status so collectors can take follow up action based on status.

## System Configuration:

Cloud-based built on Salesforce Force.com, our CLS Lease Xcelerator Program is an 8-week implementation program to get you live in 8 weeks for a fixed cost.

## Vendor:

Cloud Lending Solutions  
1 Waters Park Drive  
Suite 240  
San Mateo, CA 94403  
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## Contact:

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





# Codix LLC

## Program Name:

iMX

## Type:

Complete leasing/finance software solution

## Description:

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

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

The iMX solution utilizes unique concepts and technologies in its expert systems to streamline the entire workflow from transactions through follow-up. iMX technology allows for clients to change processes dynamically resulting in maximum compliance and efficiency. Backed by a fully functional web portal, peak automation can be achieved. In addition, its fully functional decision and analysis tool provides complete reporting capabilities. All of this leads to increased profits due to reduced costs.

iMX is multi-currency, multi-product, multi-country, and multi-entity. Many clients have subsidiaries (both domestically and internationally) using one instance of the solution to provide a solution for their complete corporate landscape. The ability to grow internally and with partners is endless.

With 550+ employees worldwide, Codix continues to provide advanced finance and leasing solutions.

## Vendor:

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

## Contact:

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# Constellation Financing Systems Corp.

## Program Name:

Edge, ASSET, Covarity, Vision Commerce

## Type:

Origination, Portfolio Management, Loan Monitoring

## Description:

Originations: Edge

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

Originations: Vision Commerce

Vision provides a full suite of products to automate the entire application lifecycle in a single integrated platform.

Portfolio Management: ASSET

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

Commercial Loan Monitoring: Covarity

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

## Recent Enhancements

ASSET enhancements:

- Support for Non-Accrual Operating Leases
- New US Tax depreciation reports
- iLien Interface for UCC filing
- Integration with SuperTrump and Taxware

Edge enhancements:

- Redesigned Report Manager for better report categorization and ease of use
- Ability to integrate with Outlook within Edge
- Enhanced Web Portal functionality for easier third party vendors/brokers setup

Vision Commerce enhancements:

- Configurable Framework
- Mobile Ready Design
- Multiple Delivery Methods to Meet Budgets
- User Friendly
- Will Integrate With Any Back End System

## System Configuration:

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

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

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

## Comments:

Constellation Financing Systems' software delivers full asset finance life-cycle functional support, delivered in component parts as a point solution or in whole in an end-to-end, enterprise basis.

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

## Vendor:

Constellation Financing Systems Corp.  
690 Dorval Drive  
Suite 405

Oakville, ON L6K 3W7 Canada

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

[www.covarity.com](http://www.covarity.com)

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

## Contact:

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# Copernicus-USA, LLC

## Program Name:

Solar, JUKI

## Type:

CRM, Origination, Front, Middle and Back Office.  
Web Native with Integrated Portals and Mobile

## Description:

Fully integrated, web native solution, designed for the Global Finance Industry, providing seamless CRM, Origination, Front, Middle and Back Office functionality with integrated Portals and Mobile. Built using the latest web native technologies and finely tuned by our many years of industry experience, we believe we are able to deliver the most robust, flexible and complete asset finance software package in the Industry; a web native cradle to grave asset finance pricing, administration, accounting and collections system. Designed and built using Microsoft's .NET framework and SQL Server as well as the latest security technology based on Open Authentication Standards.

### SOLAR:

Process any payment structure, with multiple drawdowns and other complex cash flows, including commissions, subsidy, maintenance, fees and insurance. Extremely easy to use as it runs in a standard web browser with controls that users are already familiar with.

- Available as either a hosted (cloud) solution or, as an in-house system
- Provides:
  - complete portfolio control through a full double entry bookkeeping system
  - user-configurable workflow with documents and alerts
  - flexible and user-configurable reporting
  - sophisticated decisioning and credit scoring
  - powerful calculation engine
  - user-configurable collections functionality
  - includes CRM with a marketing campaigns management module

### JUKI:

Standalone and integrated mobile processing for sophisticated financial calculations, Quoting and Portal functionality.

## Recent Enhancements

Additional Asset functionality providing lifecycle asset processing completely outside of a contract. Includes a separate Stock Register with auto data upload.

## System Configuration:

Designed and built using Microsoft's .NET framework and SQL Server as well as the latest security technology based on Open Authentication Standards.

## Comments:

Copernicus provides full support for the modern Installment Finance Industry - available for Brokers, Small to Big Ticket, Independents and Captives. We offer a new approach designed to reduce implementation timescales and costs.

## Vendor:

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# Crowe LLP

## Program Name:

Crowe Lease Accounting Optimizer

## Type:

Lease Accounting Compliance App / Add-on for your Existing ERP Platform

## Description:

Designed by the accounting and technology professionals at Crowe LLP, the Crowe Lease Accounting Optimizer allows companies to comply with the Financial Accounting Standards Board (FASB) ASC 842 and the International Accounting Standard Board (IASB) IFRS 16 regulations on accounting standards for leases and automate the financial transactions associated with their leases. the application supports specific requirements related to lease accounting, including:

- Calculation of schedules such as future lease payment, lease liability amortization, and right-of-use asset depreciation
- Automatic classification of leases as either operating or finance for ASC842 purposes
- Complete lease information management such as commencement date, and transfer of ownership options
- Automatic generation of journal entries for the initial recognition and subsequent measurement of the lease liability and right-of-use asset
- Cash-flow forecast management
- Balance sheet-sheet impact calculator
- Contract document management
- Audit controls over lease data integrity

## Recent Enhancements

Recent Enhancements include:

- Excel import/export tools for all lease data
- Integrates with your company chart of accounts, currencies, vendors, journals and number sequences

## System Configuration:

ERP Systems, Microsoft Dynamics 365, Microsoft Dynamics AX 2012 R3

## Comments:

For a free test drive, please check out our page on Microsoft AppSource:

[https://appsource.microsoft.com/en-us/product/dynamics-365-for-finance-and-operations/crowe\\_horwath.4aa0180c-0b70-4c5e-9539-e7d7d841ee52?tab=Overview](https://appsource.microsoft.com/en-us/product/dynamics-365-for-finance-and-operations/crowe_horwath.4aa0180c-0b70-4c5e-9539-e7d7d841ee52?tab=Overview)

## Vendor:

Crowe LLP  
225 W Wacker Dr  
Ste. 2600  
Chicago, IL 60606  
Web Site: <https://www.crowe.com/services/performance-consulting/erp/crowe-apps/lease-accounting-optimizer>

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<https://twitter.com/croweusa>



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



<https://www.linkedin.com/in/CroweGlobal/>



<https://www.youtube.com/watch?v=-UQxaYhue80&feature=youtu.be>



# Dominion Leasing Software LLC

## Program Name:

LeaseComplete

## Type:

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

## Description:

LeaseComplete© is a comprehensive lease & loan accounting and asset management system featuring a robust feature-set capable of supporting equipment, consumer, and specialty credit portfolios. Through the use of a modern and fully customizable user interface and a robust open API, LeaseComplete© seamlessly integrates powerful accounting and management tools into your normal business workflow. Features include commitment/credit line processing, asset-level preventive maintenance and reconditioning/repair tracking, funding source management and payables, inventory management with book/tax depreciation, insurance tracking and follow-up, collection management module, document imaging, and much more. In addition, the system boasts a deep reporting library of 700 configurable reports and an integrated scheduler to deliver information directly to your inbox. For more complex tasks, the system features nearly 30 separate wizards to guide you step-by-step and ensure accuracy before you commit changes. Interfaces include GL, ACH/PAP, credit reporting, sales tax, property tax, and many others.

## Recent Enhancements

Standard system maintenance includes all annual updates, which includes new features, and free installation. LeaseComplete© added nearly 100 new features in our last annual update.

## System Configuration:

Built on a Windows platform using an n-tier model, LeaseComplete© features a robust UI, web services business tier with open, secure API, and 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

"From a fast-tracked conversion schedule to implementation we have been very impressed with the service we have received from the team at Dominion."

- BLI Rentals, Inc

"The conversion process went great and we have been very happy with the functionality of the software. What we have been most impressed with is the outstanding customer support."

- Wallwork Financial Corporation

## Vendor:

Dominion Leasing Software LLC  
1545 Standing Ridge Drive  
Suite B  
Powhatan, VA 23139-0550  
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## Social Media:



<https://twitter.com/dominionls>



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



# IFS Technology Solutions, Inc.

## Program Name:

IFSLeaseWorks

## Type:

Lease/Loan Accounting, Administration and Originations

## Description:

IFSLeaseWorks efficiently and reliably manages the entire life cycle of a lease or a loan. This application is ideal for organizations of all sizes needing an asset-based solution to manage originations and administration of lease and loan portfolios. IFSLeaseWorks is comprised of configurable modules that support industry best practices and those practices that make your organization unique.

### Features:

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

## Recent Enhancements

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

## System Configuration:

Database O/S: Unix, Linux and Windows

Client O/S: Vista/7 or Citrix

Database: Oracle DBMS 11g

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

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

Licensed or ASP/Hosted Solutions

## Comments:

IFS Offers Custom Development and Implementation Consulting

## Vendor:

IFS Technology Solutions, Inc.

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Hasbrouck Heights, NJ 07604

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# International Decision Systems

## Program Name:

InfoLease®, Rapport®

## Type:

Full Lifecycle Global Lease and Loan Management Solutions

## Description:

IDS solutions allow you to connect with your entire ecosystem, improve business processes, simplify compliance and reduce risk—all while ensuring your business is well-positioned for growth no matter what the future holds.

IDS full lifecycle lease and loan solutions support customers' business objectives and growth strategies with innovative solutions:

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

IDS solutions begin with Rapport origination capabilities—application to decisioning to documentation to booking. With tight cross-platform integration, booked portfolios can be managed via InfoLease including contract management, accounting, end of term and asset management. Offering standard integrations and a suite of underlying web services, IDS solutions can be integrated across the enterprise to offer value during originations such as dealer self-service, CRM and digital transaction management. InfoLease offers similar benefits including standard integrations like direct debit and property tax interface, as well as a full suite of web services enabling system-to-system integrations and digital strategies.

US headquarters and offices in Australia, Singapore, UK and India, IDS is trusted by customers operating in over 30 countries, including 7 of the Top 10 Captives and 11 of the Top 15 Banks in the Monitor 100, and over 50 smaller, independent companies.

## Recent Enhancements

IDS invests in delivery of roadmap capabilities driven by market trends and customer input every release—most recently delivering:

- E-signature and other digital transaction management capabilities
- Convenient price quoting via expanded Salesforce.com integration
- Mobile enablement of originations and self-service customer portals
- Expanded support for bundled solutions and managed services
- Full lifecycle reporting capabilities with open architecture for easy data access

## Vendor:

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

## Contact:

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



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



INTERNATIONAL  
DECISION SYSTEMS®

# Ivory Consulting Corporation

## Program Name:

SuperTRUMP, 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 industry proven solution for modeling and pricing complex 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 for Salesforce eliminates manual data entry and streamlines your workflow with integrated pricing of leases and loans in Salesforce.

SuperTRUMP EXPRESS for Salesforce prices equipment pre-tax leases and loans in Salesforce.

SuperTRUMP Oracle Lease & Finance Management Server (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

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

## 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:

- Valuation Module creates and manages asset valuations.
- Disposition Module tracks mid-term and end-of-term disposition information.
- Remarketing Module orders and accesses completed inspection reports, tracks returned equipment and assigns the asset for resale.

## System Configuration:

SuperTRUMP is deployable via Salesforce, Web & Desktop interfaces

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

## Vendor:

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325 Lennon Lane  
Walnut Creek, CA 94598  
Web Site: [www.ivorycc.com](http://www.ivorycc.com)

## Contact:

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## Social Media:



<https://twitter.com/IvoryConsulting>



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



# Leasepath

## Program Name:

Leasepath

## Type:

CRM, Origination

## Description:

Leasepath makes origination easier.

Leasepath is a hosted CRM and equipment finance Origination system built on Microsoft Dynamics 365 for Sales. Leasepath combines the flexibility of Microsoft's core CRM product with automation built for the equipment finance industry. Hosted by Microsoft Cloud, Leasepath provides a secure network, ease of integration with core business applications like Outlook, and worldwide accessibility.

Leasepath promises a system in which origination will flow in the manner that your users are accustomed to, while introducing powerful automation and analytics tools to increase speed, visibility, and efficiency. Leasepath guides users through a fluid lifecycle: CRM, Origination, Credit Review, Documentation, and Funding. The end result is better visibility for the entire organization, increased efficiency, more actionable data, improved customer service, and a far more intuitive environment.

Leasepath brings accessibility and ease of use to critical business functions. Develop multiple quotes attached to a single deal in process, track submissions to multiple funders and easily manage responses in a single place and use system rules to determine multi-tiered decision-making. Complex issues that were once difficult to manage can be as easy as a few clicks with Leasepath.

Leasepath is committed to providing the most powerful CRM and Origination platform available, while still remaining accessible to new users. Prepare for the future, secure your environment, and make origination easier with Leasepath.

Leasepath offers:

- Origination Workflow to Streamline the Sales Process
- Predictive Analytics with Power BI
- Dynamic Document Generation
- Audit Trail and Document Management Meets SEC Guidelines
- Integrations with Back Office Systems of your Choice & Credit Bureaus

## Recent Enhancements

Leasepath Portal allows clients to originate through a secure, web-based application that automatically inputs data upon submission.

## System Configuration:

Leasepath is deployed through a secure, hosted Microsoft server and accessed through a web browser or mobile phone from anywhere in the world. Leasepath is integrated with your Office 365 applications and DocuSign.

## Vendor:

Leasepath  
4903 Thomas Alton Boulevard  
Suite 202  
Burlington, ON L7M 0W8 Canada  
Web Site: [www.leasepath.com](http://www.leasepath.com)

## Contact:

Sean Scampton  
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# Linedata Lending and Leasing

## Program Name:

Linedata Capitalstream and Linedata Ekip360

## Type:

Front and Back Office Automation for Leasing & Lending

## Description:

Linedata Capitalstream is a credit origination and risk management solution that integrates and automates previously disparate processes to streamline lending and leasing.

Capitalstream transforms manual paper-based operations into automated enterprises that respond quickly, efficiently and consistently. It streamlines sales, origination, credit analysis, underwriting, decisioning, document generation, closing, funding, booking, account monitoring and ongoing risk management to reduce cost, risk and processing time.

Linedata Ekip360 is a global front-to-back software solution designed to automate and manage the complete life cycle of finance sales and operations for the lending and leasing industry. It is multi-currency, multi-lingual, multi-country and covers the entire value chain, seamlessly, from retail to commercial finance operations.

Deployed internationally in 25 countries, Linedata Ekip360 covers a wide range of financial products: for consumers to business and government, with consistent and efficient credit origination and portfolio management.

## Recent Enhancements

Linedata Capitalstream provides business intelligence and analytics, enhanced portfolio monitoring and risk management, content management & automation, Salesforce.com integration, e-signature support and financial spreading and statement analysis.

Linedata Ekip360 delivers intuitive, powerful web user interfaces which can be personalized. These include pages grouping multi-tab business information, 360 view on business object context, contextual widgets of possible actions and ongoing workflow actions.

## System Configuration:

The Linedata implementation methodology is based on workflow best practices developed at world-class 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/leasing solution.

## Vendor:

Linedata Lending and Leasing  
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100 King Street West  
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Web Site: [www.Linedata.com](http://www.Linedata.com)

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



# LTi Technology Solutions

## Program Name:

ASPIRE

## Type:

LTi Technology Solutions provides an end-to-end equipment finance lifecycle management solution.

## Description:

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

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

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

## Recent Enhancements

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

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

## System Configuration:

LTi Technology Solutions can be deployed in house or in a hosted environment.

## Comments:

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

## Vendor:

LTi Technology Solutions  
4139 S. 143rd Circle  
Omaha, NE 68137  
Web Site: [www.LTiSolutions.com](http://www.LTiSolutions.com)

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



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



# NetSol Technologies

## Program Name:

NFS Ascent, NFS DIGITAL

## Type:

Credit Origination, Lease/Loan Management, Wholesale Floorplan Financing

## Description:

NETSOL Technologies is a U.S. based, leading financial technology provider to the global equipment finance and leasing industry.

NFS Ascent's end-to-end finance lifecycle solution is a fully integrated suite of products that can be used individually or together, including a Contract Management System (CMS), a web-based business Loan Origination System (LOS) and application processing tool, and a Wholesale Finance system (WFS) which automates the management of floor plan financing for finance companies and banks.

NETSOL also offers NFS DIGITAL which consists of a suite of mobile applications, virtual reality and AI-powered chatbot programs that support every stage of the leasing lifecycle (new business through to portfolio management).

NFS DIGITAL seamlessly integrates with NETSOL's NFS Ascent or any other third-party CMS.

## Vendor:

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23975 Park Sorrento  
Suite 250  
Calabasas, CA 91302  
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## Contact:

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## Social Media:



<https://www.youtube.com/watch?v=sglnCHoY59U&feature=youtu.be>





# Odessa

## Program Name:

LeaseWave, Odessa Platform

## Type:

LeaseWave is an End-to-End, Browser Based, Global Lease and Loan Management System. Odessa is a low-code development platform on which LeaseWave was built. The Odessa platform allows users to configure and extend LeaseWave and build new apps.

## Description:

Odessa is the developer of the LeaseWave Product Suite, a fully integrated browser-based lease and loan origination and portfolio management system. Designed to meet world-class standards of scalability and performance required by the largest equipment leasing and finance, vehicle leasing and fleet management companies, LeaseWave is comprised of 180 configurable modules that fully automate leasing operations while generating the underlying accounting entries for transactions. Headquartered in Philadelphia, Odessa employs a staff of 500 people with an exclusive focus on the global leasing industry. Over the last 20 years, Odessa has consistently distinguished our solution via three unique selling propositions:

**Cutting-edge Technology:** LeaseWave is built on an industry-standard technology stack that is consistent throughout the platform. By separating the business functionality from the technology driving it, LeaseWave allows for ongoing upgrades that provide cutting edge technology advances with minimal impact to end-users.

**Configurable Design:** LeaseWave is engineered to be configurable and customizable by the user to meet specific and changing requirements. Through the Odessa development platform on which LeaseWave is built, customers can extend and enhance their LeaseWave functionality and build custom LeaseWave or standalone apps.

**Mature Functionality:** LeaseWave has the maturity to manage the largest, most sophisticated leasing companies in the world from a diverse cross section of industries, as well as different sales channels.

## Recent Enhancements

- LeaseWave Technology: REST Web API, Two-factor authentication, SMS/Text message capability, UI Grid usability enhancements
- LeaseWave Functionality: New Multi-Payoff Quote Module, Cross-collateralization, en-masse document type/template configuration, Customer Portal self-registration
- Odessa Platform: Business transformation enablement through Low-code Development and Test Automation feature sets

## System Configuration:

Current Version: LeaseWave 5.0

Odessa Development Platform: .NET 4.6

Language: C#, ASP.NET, VISUAL STUDIO 2015

Database: SQL Server 2008/2014

## Vendor:

Odessa

Two Liberty Place, 50 S. 16th Street  
Suite 2300

Philadelphia, PA 19102

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

## Contact:

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## Social Media:



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



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

# Orion First Financial, LLC

## Program Name:

Orion First Portfolio Servicing

## Type:

Lease / Loan Portfolio Servicing

## Description:

Stop wasting your time looking for software! You do not need to.

Major software systems are not a requirement to grow your business. If you are facing a major purchase, upgrade or migration decision, you have another option.

By outsourcing portfolio servicing to Orion, our clients can focus their entrepreneurial energy on their largest value – funding small business. As an alternative option to investing in software and systems, Orion mitigates inherent risks in system implementations, upgrades and maintenance.

As a third-party servicer, we recognize our position as an extension of your operations. Our private label, back office services cover all the bases: invoicing, cash management, customer service, collections, tax processing, reporting and more.

Orion's Client Portal provides 24 x 7 web-based access to portfolio and contract information, enabling you to monitor portfolio performance and obtain a comprehensive view of customer records. Through the Client Portal you'll be able to:

- Track portfolio performance on an easy-to-navigate portal dashboard
- Tag accounts requiring close monitoring with a customizable watch list
- Create email alerts and notifications to stay updated on portfolio activity
- Quickly find details on obligors, including current contracts and collections activity
- Easily add change requests, update or notes to obligor records
- Access the latest customer service and collections communications
- Locate recent payments, history and other transaction details

We've developed a whitepaper, designed to reveal the challenges of building an in-house servicing operation, solutions for these challenges, the benefits offered by outsourcing to a third-party servicer and a cost comparison worksheet to help you evaluate your options.

Get the latest resource for finance company leaders, Orion First's "Buy vs. Build" whitepaper, before you invest in infrastructure or software.

Download your copy here <http://orionfirst.com/portfolio-servicing-buy-vs-build/>

## Vendor:

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PO Box 2149  
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## Contact:

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## Social Media:

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



# Tamarack

## Program Name:

Salesforce.com Loan/Lease Accelerator

## Type:

CRM, Loan/Lease Originations, Portals

## Description:

This is a platform not a software package. Don't let that scare you; this is pre-configured solution. You can choose from thousands of business "Apps". Use Tamarack or any of the thousands of other Salesforce consultancies to enhance your solution. Never pay for another expensive upgrade again; Salesforce is cloud based and constantly upgraded.

Tamarack has worked with over 40 Lending and Leasing Salesforce clients to develop this product. It includes leading AppExchange "Apps" and preconfigured workflow to take a Lease or Loan from credit application through funding, allowing rapid and cost-effective implementation of an origination solution on Salesforce.com.

The Tamarack Accelerator includes the following features:

1. Custom Borrower, Broker, Dealer, and Vendor Portals
2. Manage the entire Lease/ Loan Lifecycle: CRM, Quoting, Origination, Credit, Documentation, Funding, and Collections
3. Numerous Automations and Integrations: eSignature, Credit Bureaus, PayNet, Scoring, UCC Filing, Sales & Use Tax, Bank Statements, integrations to numerous lease accounting systems.

Why are so many lessors and lenders moving to Salesforce?

1. Open Platform: you are not stuck with one vendor
2. Secure: army of security personal at Salesforce protecting your data.
3. Market Place: thousands of business apps available in the AppExchange.
4. Future-proof: cloud based and always current

*Oh, and did we mention, the winner of the ELFA Operations & Technology Award.*

## Recent Enhancements

Added OFAC Support, LexisNexis Accurant, Moodys Risk Calculator.

## System Configuration:

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

## Comments:

For more information, please send us an email at [info@tamarackconsulting.com](mailto:info@tamarackconsulting.com) or visit us at [www.tamarackconsulting.com](http://www.tamarackconsulting.com).

## Vendor:

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# White Clarke Group

**Program Name:**  
CALMS

**Type:**  
Full lifecycle loan origination, loan servicing and commercial lending software for consumer, retail and floorplan finance.

**Description:**  
White Clarke Group's award-winning CALMS platform is focused on the global equipment, consumer and automotive finance sectors for retail, floorplan and fleet. It provides their clients with the ability to create and manage highly agile business processes, integrating the front and back-offices.

**Recent Enhancements:**

- Newly released customer direct and self-serve channels, as well as an updated UX/UI, featuring the latest in web technology and design trends.
- Open API technology providing customers with a truly tailored solution, leveraging third party applications in a seamless integration. Flexible plug-and-play products, delivered via a SaaS model, will open up the power of lending capabilities that were once only available to enterprise level businesses.
- Improved multi-tenancy architecture allowing our customers to run and operate separate entities within the same environment
- Comprehensive management information and reporting capabilities and enhanced lease and loan accounting module.
- With additional investments in CALMS Digital Processing module, finance companies can automate document processing and reduce operating costs.
- New fully out-of-the-box cloud-hosted CALMS end-to-end software.

**System Configuration:**  
CALMS is a JEE application that is platform and infrastructure independent. It can be deployed on Windows or Linux/Unix platform; it can utilize SQL Server or Oracle as the database. Highly scalable N-tier architecture, with open interfaces

for integration and data exchange. CALMS is available either on premise, cloud-hosted via our AWS partnership or hosted by us in our dedicated server center..

**Comments:**  
White Clarke Group has a 25+ year track record in finance technology leadership and innovation. It is a global organization employing around 600 professionals, with offices in the USA, Canada, Australia, China, Austria, Germany and the UK. Clients include: Exeter Finance Corp, John Deere Financial, Yamaha Motor Finance, Hitachi Capital, Northpoint Commercial Finance, GM Financial, Toyota Financial Services, Volkswagen Financial Services, Daimler Financial Services.

**Vendor:**  
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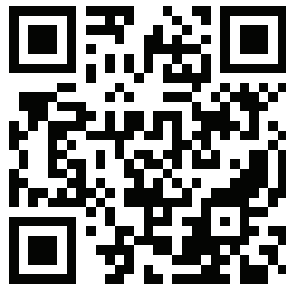


# Get the Latest Software Listings!

The 2018 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/](http://www.elfaonline.org/Directories/Software/)



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EQUIPMENT LEASING AND  
FINANCE ASSOCIATION