

Soft4Leasing - for financial institutions and the automotive finance sector



Soft4Leasing is business software for lending and asset finance, automotive finance, leasing and fleet management companies. The software is tailored for the leasing business process and adaptable to the unique needs of your company, helping you obtain operational excellence, reduce risks, support compliance and promote growth throughout your company. Soft4Leasing is built on the Microsoft Dynamics 365 Business Central (Microsoft Dynamics NAV) platform and thus allows you to enjoy all the advantages of a world-class ERP system.

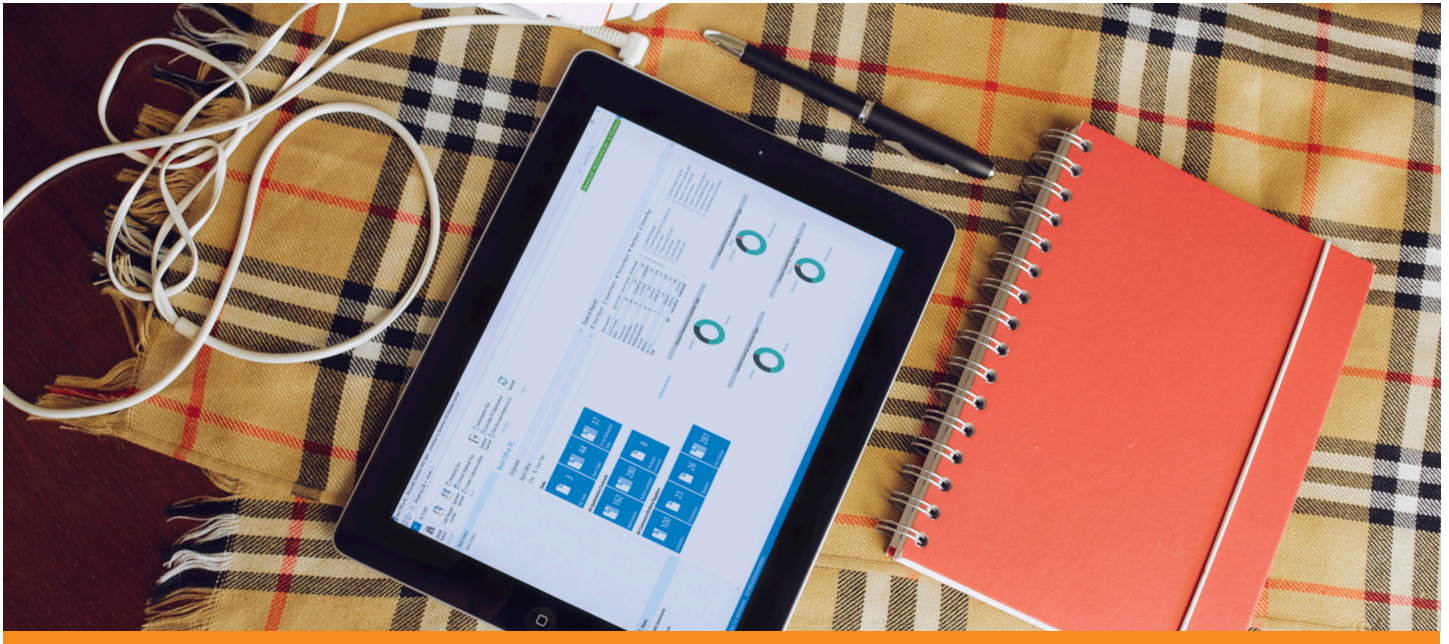
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Our Cambodian sales finance company – Toyota Tsusho Finance (Cambodia) PLC (TTFC) – selected “Soft4Leasing” as their new core leasing system for moving their business forward faster. Soft4Leasing reached to go-live with the powerful support from both SOFT4 and Blue Technology – local SOFT4 partner in Cambodia. Around 4 months after go-live, TTFC are using their new system without no significant issues. The system is very stable and reliable. Also, TTFC team could start working with new system easily because of Soft4Leasing usability and rich functionality. We are looking forward to grow the business and get the success with the new system and the partnership with SOFT4 and Blue Technology.

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– **Kentaro Suzuki**

Project Manager of Automotive Business Innovation Department at TOYOTA TSUSHO CORPORATION HQ, Japan



KEY FEATURES

Soft4Leasing supports several asset financing concepts – hire purchase, financial (capital) lease, operational lease, bringing benefits both for financial institutions and the automotive finance sector. It efficiently handles salestype leases, sale-lease-backs, trade-ins and multiple options for residual value.

- Risk management: manage credit risk; mitigate operational risk; assess marketrisk
- Compliance requirements: IFRS and US GAAP compliant accounting; meet Basel II requirements; fit corporate consolidation rules; comply with industry-specific regulations such as AML
- Leasing contract management: quote; preparation, activation, operation, early termination, expiration of a contract
- Marketing instruments: commissions, subsidies, co-branding
- Asset management, insurance coverage, re-marketing of stock assets
- Full service lease, with insurance & maintenance on leasing contract
- Fleet management: orders, purchasing, finance, insurance, depreciation, sales, returns, buy back
- Service schedule and automatic reminders
- Document management
- Reporting and statistics tools: pipeline report, portfolio report, and more

KEY BENEFITS

Soft4Leasing is an integrated system which also makes your business processes more integral. At the same time it is designed to meet the diverse expectations of different user roles:

For the Sales staff / Front office

- **Productivity:** be quick with quotations, prepare quote during a phone call with a customer using pre-set conditions in the system

and user-friendly selfexplanatory system interface.

- **Improve “Time-to-Decision” KPI:** using effective credit rating and credit decision workflow.
- **Improve “Time-to-Documentation” KPI:** using context dependent pre-defined document templates and document check-list.
- **Customer service:** answers all your questions – complete customer profile in one place.

For the Customer Account Manager

- **Flexibility:** respond to your customer needs by creating customer-tailored agreements for key customers.
- **Be proactive:** analyze your customer portfolio daily, not monthly; keep track of due-dates as they approach.

For the Purchase Manager

- **Control costs:** using Purchase Orders tightly related to leases.
- **Collaborate:** increase lease portfolio with co-branding and interest subsidy functions.

For A/R

- **Automate routine procedures:** using flexible billing run, pre-authorized payments, and dunning procedures.

For the Operations Manager

- **Control:** have control on business rules and flows with financial product configurations and standard conditions configuration using Document Templates and validity periods.
- **Mitigate operational risk:** transaction audit; master data audit (both detective and preventive); data access authorizations; data safety on Microsoft SQL Server; stay up-to-date with Microsoft Dynamics NAV platform.

For the Credit Risk Manager

- **Be prudential:** using internal credit rating system, an integrated credit decision process, and sanctions screening procedures.
- **Monitor risk:** using automated overdue control and periodic customer financial statement analysis.

For the Financial Manager

- **Meet compliancy requirements:** IFRS and US GAAP compliant accounting; configure reporting to meet both regulatory and business requirements; keep track of Capital adequacy ratio, Liquidity indicator, and foreign currency positions daily.
- **Enjoy data integrity and consistency:** with a tight relation between G/L and Lease contracts; one-off cost and revenue deferrals and recognition over lease period; automated G/L postings where events on a lease contract are updated to G/L immediately.
- **Manage funding:** using loans module, cash-flow forecast, floor-plan funding functionality, ALM asset-liability management, and cost of funding per each lease.
- **Follow up targets:** with budgeting features and Analysis per Dimensions

For the Business Developer

- **Gain insights:** with the General Portfolio Report analyze profitability per many dimensions.
- **Expand your business:** using flexible and adaptable core business software offering new financial products and services to your customers; with process automation you can grow your lease portfolio and manage more leases with the same number of staff.