



ARBES LEASING

**A MODERN MODULAR SYSTEM FOR LEASING
AND CREDIT COMPANIES**

*with a high level of automation
of routine activities and maximum
user-friendliness.*

ARBES LEASING SOFTWARE SOLUTION

FOR LEASING AND CREDIT COMPANIES

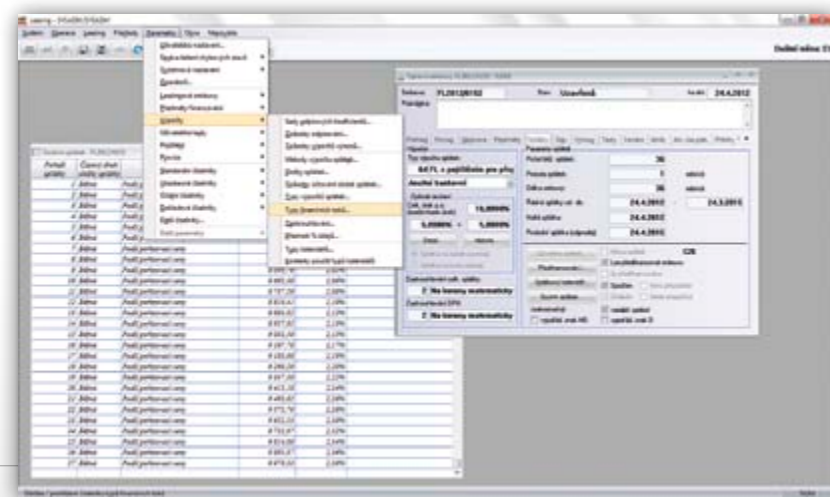
ARBES LEASING is an advanced and comprehensive information system which is primarily designed for leasing and credit companies. Using this system allows companies to manage the entire agenda of financial and operating lease, various types of loans and installment sales. The advantages include a high level of automation of routine activities, maximum user-friendliness and the transparency of all processes.

ARBES LEASING is currently being used by ten financial firms in the Czech Republic and abroad. Thanks to its modularity and wide-ranging parameterization options, the system is able to cover the needs of mid-sized and large leasing and credit companies operating in both the corporate and retail sectors.

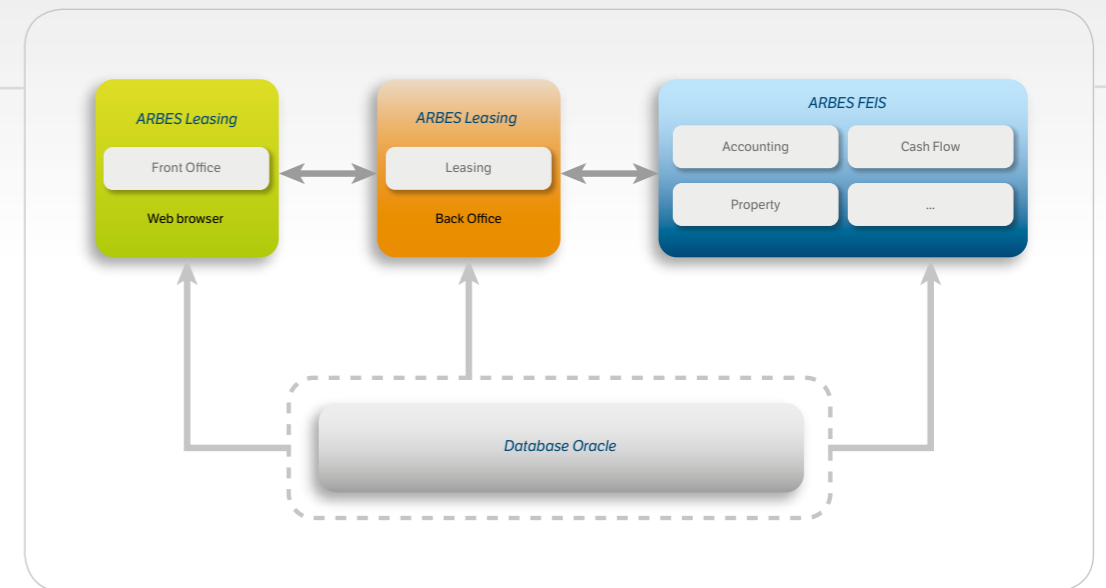
By implementing the ARBES LEASING system solution, the customer acquires not only the information system itself but also quality service and consultancy support during its operation.

ARBES LEASING SYSTEM ADVANTAGES

- Modular structure
- Efficient and reliable Oracle database
- Wide-ranging options of parameterization and modification to the business processes of the finance company
- Direct connection to the ARBES FEIS company information system
- Extensive options of integration with other systems and data sources
- Option of processing the agenda of multiple companies in one database
- Support of a range of installment calculation methods covering the most common financial products
- The option for irregular contracts and the restructuring of payment schedules
- Asset and non-asset insurance; selection of insurance in leasing installments or individual payment schedules
- Possibility of simultaneous entry and reporting using two different methodologies



ARBES LEASING – User Environment



The ARBES LEASING System – Modular Structure

SUPPORT OF THE COMPANY AGENDA

ARBES LEASING is a modular system that allows the designing of a customized solution for most mid-sized and large finance companies using an appropriate combination of modules, supplementary components and parameterization. The ARBES LEASING system automates all the processes of a leasing company – from the acquisition of a business case through to financing contract conclusion, contract administration and business case closing.

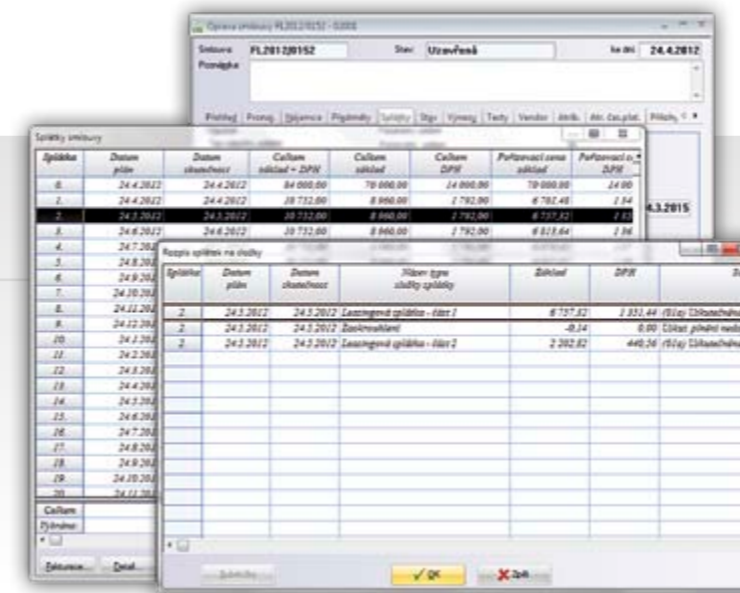
The core of the system is *the Leasing module* covering the basic agendas, such as leased assets, leasing agreements, partner record-keeping, insurance, etc. The system allows users to create various types of payment schedules for contracts, to monitor payments and to make entries into the central database. *The Leasing module* closely collaborates with the ARBES FEIS company information system, primarily with *the Accounting module* through which it is possible to carry out standard accounting and tax operations.

In addition to the basic functions, *ARBES LEASING* also supports a number of more complex functionalities, such as support of dealer financing, contract pre-financing, re-lease, multi-asset contracts, etc. Depending on client requirements, *the Leasing module* can be delivered with support of the secondary accounting area (IFRS) including special functionalities developed for this accounting area, such as the PV and revenue interest agendas.

For the support of the acquisition of a business case, *the Leasing module* can be combined with *the Front Office module** that, in addition to the management of offers of various financial products, also offers pre-approval of a business case and an evaluation of client solvency.

* The Front Office module is now being developed

ARBES LEASING MODULAR STRUCTURE



The Leasing Module – payment schedule of a financing contract, payment detail

Modul Leasing

The Leasing module supports the following areas and processes:

Financed Assets

- Entry of assets into the record-keeping with the option of the simultaneous recording of invoices received and their automatic entry
- Automatic (as well as manual) tax and accounting depreciation of financed assets
- Record-keeping of multi-component prices for assets with multiple VAT rates
- Printing of overviews and registration cards of assets and detailed depreciation history

Financing Contracts

- The record-keeping of contracts and their links to related financed assets, installments, insurance contracts, depreciations and revenues
- Re-use of data from user-defined contract templates for the creation of new contracts
- Financing contract pre-financing and automatic calculation of interest from pre-financing based on invoices received found by the system
- The issuing of payment schedules in any currency
- The option to define contract statuses (e.g. proposed, finalized, terminated) and the transitions between the individual statuses
- The linking of a contract status to a group of operations allowed to the user in a contract
- Consideration of variable interest rates when calculating installments and their subsequent recalculations

- Automatic invoicing and entry of installments; automatic and manual transfer of accrued contract revenues including entry
- The printing of contracts, payment schedules, asset acceptance protocols and purchase contracts

Installments

- Change in installment quantity – shortening and lengthening of payment schedules
- The option for irregular contracts and the restructuring of payment schedules
- Changes to amounts, dates and methods of entry of non-invoiced installments
- Automated invoicing and installment entry
- Printing of installment overviews and variously structured payment schedules
- Searching and sorting installments according to various criteria
- Option to define the installment structure – sorting of installments to individual components (option to set various types of insurance, services, commissions, etc.)

Approval Limits

- Definition of approval limits (credit lines) for clients, including approval parameters
- Automatic contract approval against defined approval limits

Guarantee

- Definition of various guarantee types based on configurable templates (individual guarantee items can be defined for each template, including the obligation to fill)
- Assigning of multiple guarantees to one financing contract
- The option for one guarantee to cover multiple financing contracts

Commissions

- Calculation of commissions to dealers from the volume of finalized contracts and fixed commissions
- Commission invoicing and entry and the calculation and accrual of paid commissions

Insurance

- Automatic calculation of insurance costs according to assets linked to a contract
- Calculation of non-asset insurance using various methods
- Selection of insurance within leasing installments or individual payment schedules
- Record-keeping of insurance contracts for various insurance areas (accident insurance, damage liability insurance, GAP, etc.)
- Record-keeping of insurance rates by percentage and amount with a fixed rate or a rate list with time validity
- Record-keeping of insurance claims
- Accruals of individually collected premium payments and premium in leasing installments during the insurance contract validity period

The Front Office Module

The Front Office module supports the following areas and processes:

Management of Offers

- Record-keeping of prospective clients, financed assets, alternative offers
- The option of fine-tuning calculations iteratively based on selected parameters (contract length, price, amount of first payment)

Client and Case Solvency

- Record-keeping of data and required documents of prospective lessees
- Link to internal and external databases
- Business case approval

Offer of Financial Products

- The offering of various financial products – financial and operating lease, loan, installment sale
- Asset insurance, payment protection insurance, GAP insurance, etc.

ARBES LEASING

TECHNOLOGY AND SYSTEM SECURITY

TECHNOLOGY

Technologies used:

- Oracle (database)
- Unify Team Developer (development environment of the RAD type)
- Java J2EE (ARBES Leasing-Front Office)
- Intalio – Business Process Management System
- Client-server architecture:
 - MS Windows environment on the client side
 - MS Windows or UNIX on the server side

Standards used:

- Optional login with LDAP protocol support
- Optional SSO (Single Sign On) login
- Email communication via MAPI (e. g. MS Outlook) or SMTP
- Connection to the online post box information system
- Electronic invoicing in the ISDOC format
- Electronic signature of documents
- SOAP communication (web services)

SYSTEM SECURITY

System security is one of the main priorities at ARBES Technologies.

To that end, the ARBES LEASING system includes the following:

- Multi-user usage support – when the system is launched, each user must sign in using his/her user name and password.
- Login via the LDAP protocol that allows for connection for user connection to another source (e.g. Active Directory).
- Limiting user access to individual agendas and system operations through the setting up of access rights – the assignment of access rights can be conditioned by approval by a second administrator (the so-called four-eyes principle). All changes in access rights are recorded so that it can be retrospectively searched when, to whom and by whom rights were assigned or removed.
- Record-keeping of changes that can be used to record all modifications in data. It is also possible to define which agendas are regarded as sensitive and which data will be monitored in them.

Reference **ARBES LEASING**

DS Leasing

IMPULS-Leasing-AUSTRIA

Oberbank Bohemia Leasing

Raiffeisen – Leasing

Scania Finance Czech Republic

Scania Finance Slovak Republic

Scania Leasing Hungary



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