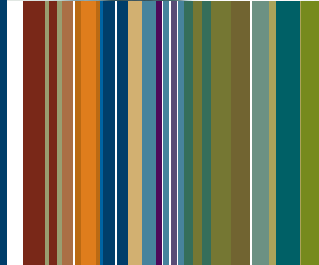




AMBIT ASSET FINANCE



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Like most industries, leasing and asset based financing has been impacted by the recent economic turmoil. With corporate spending across the globe down, demand for equipment has been on the decline. However, as banks and leasing organizations rally from the initial crisis many smart companies are investigating ways to maintain cash flow, preserve capital and obtain flexible financial solutions. Lease financing, now more than ever, is an attractive option. To capitalize on this renewed opportunity, leasing and financing companies must be able to offer the right products and provide appropriate levels of service quickly and efficiently. Reliance on aging legacy systems makes it difficult for many leasing companies to take a competitive advantage. The effect this has on many organizations is that operations can be fragmented, cumbersome and difficult to maintain.

SunGard can help. SunGard's Ambit Asset Finance is a front-to-back-office solution that provides a consolidated system approach so that leasing companies can effectively manage their products, partners and applications. The end-to-end capability of Ambit Asset Finance eliminates the need for companies to maintain multiple systems and provides users with a real-time view of data for a single view of the customer, enabling decisions based on accurate information, workflow automation for improved accuracy and resourcing, and configurable functionality. This allows you to easily respond to market changes, including demands for new product offerings and regulatory compliance.



## A HOLISTIC APPROACH FUELS GROWTH & REDUCES TOTAL COST OF OWNERSHIP

SunGard's Ambit Asset Finance was developed to help address these market challenges. Created by domain experts with the guidance of leading leasing & asset based finance institutions, Ambit Asset Finance offers a fully configurable approach and is capable of supporting all asset types including computers and business machines, road transport vehicles, passenger cars, machinery and industry equipment, ships, rail, planes, highly structured transactions and more.

### Key Challenges:

- Lack of Visibility
- Manual Processes
- Redundant Data Entry
- Costly Processing of Paper
- Lack of Security
- Inadequate Decision Support

### Ambit Asset Finance:

Comprehensive, end-to-end solution with full configuration abilities to map the system to your business processes.

### Benefits:

- Reduce Total Cost of Ownership
- Automate Processes & Workflow
- Improve Management of Risk
- Increase Productivity
- Detailed Analysis & Modeling
- Increased Security
- Scalability Supports Increased Business

This means that the days of conforming to system limitations are over. Instead, the system maps to your processes and scales with your growth.

With business increasingly becoming more global, banks are seeking a robust end-to-end asset finance solution that is designed to accommodate multinational operations. This solution needs to include originations, credit management, customer relationship management, invoicing, receivables, collections and full accounting in conjunction with compliance and security requirements. Ambit Asset Finance has a single platform set up that incorporates all of the functionality and services required by leading financing companies worldwide.

Whether you are a small single site Captive Finance corporation or a large multinational bank, Ambit Asset Finance's scalability through a diverse range of asset finance operations means that all of your needs are covered.



## IMPROVE OPERATIONAL EFFICIENCY, MINIMIZE OPERATIONAL RISK & LOWER TOTAL COST OF OWNERSHIP

Institutions are looking for ways to gain visibility of financial data flows provided across their business at large. They also need a higher level of systems integration in-house and with enterprise resource planning (ERP) systems as well as a platform with global development and local support – including a need for system support provided in their local language with sufficient support hours. Institutions are choosing Ambit Asset Finance because it relies on a single database to support the entire leasing transaction lifecycle, thereby eliminating the need for companies to develop and support integration programs and reconcile across disparate systems.

By removing legacy systems that are no longer supported or that pose operational risk due to collapsing infrastructure, and instead implementing a single, Web-based solution, institutions can reduce the total cost of ownership and mitigate risk. Many leasing enterprises rely on redundant data entry and manual processing – by leveraging data consolidation, automation and workflow technology, banks can reduce costs, improve response time and make room for more strategic application of resources.

Ambit Asset Finance helps to further minimize risk by providing a real-time view across the entire transaction lifecycle and efficiently managing business flows and control processes. By improving the accuracy of information provided and automating workflows and processes, companies can make more informed decisions, thereby reducing risk while helping to identify new opportunities.



The solution allows banks to eliminate all legacy systems and associated spreadsheets, which in turn automates processes and minimizes operational errors. As a result, reporting is then consistent and real-time and demands on staff and resources are reduced. Those resources can then be deployed to take more processing in-house, increase support for the front-office and focus on more customer-centric activities, resulting in increased sales and fewer proposal rejections. Many banks use the solution in a fully integrated environment, allowing a holistic approach to receivables, enterprise customer relationship management and data warehousing.

## ADAPT TO CHANGE AND KNOW YOUR CUSTOMERS WITH A SOPHISTICATED, FLEXIBLE APPROACH

The Ambit Asset Finance solution is fully configurable, allowing changes to be made quickly and easily by users or by SunGard consultants. This flexibility allows leasing companies to readily respond to shifts in market requirements and regulatory requirements without expensive enhancements or project requirements. Banks that invest in Ambit Asset Finance are able to manage the entire end-to-end lending process for a diverse portfolio, including heavily structured leases. The solution features in-built customer resource management capabilities, allowing you to view and investigate customer relationships and identify cross-selling opportunities.

The solution's configurable design also enables new channels and products to be added quickly, thus helping to provide better service and build stronger relationships with existing customers. Ambit Asset Finance supports multiple locations, time zones, languages, currencies, accounting and regulatory requirements. The global approach of Ambit Asset Finance helps leasing companies to enter new markets, services and geographies with ease.

Recent market disruptions are causing an increased emphasis on compliance. Having the ability to provide quality information to regulators, funders, rating agencies, analysts and management is vital and critical to sustained efficiency. Ambit Asset Finance helps businesses meet these compliance and regulatory challenges as the single database and technology approach makes it easy to access data, initiate changes and develop reports, while still allowing for adaptability and configurable processes.

### Sampling of Configurable Processes & Workflow:

- Origination / Point of Sales Processing
- Application Processing
- Complex Pricing, Contracts, Accounting
- Credit Risk Scoring & Facilitation
- Customer Specific Pricing & Quotations
- Standard & Customized Products
- Asset Tracking / Value Calculations
- Subventions / Payment Deferrals / Mid-lease Options
- Funding / Securitization Compliance Tracking
- Automatic Updates to Accounting
- Promotional / Marketing Programs
- Customer Service & Support
- Billing & Collections
- Structured Payment Terms



## SCALE AND MANAGE GROWTH & DIVERSITY IN BUSINESS OPERATIONS

By utilizing the latest Microsoft .NET technology, SunGard's Ambit Asset Finance offers a business model that delivers cost benefits and direct business value. The solution delivers a unique, scalable end-to-end solution focused on enhancing communication within the entire asset finance, fleet management, and consumer credit community.

The N-tier architecture facilitates ease of future development, scalability and the ability to distribute high-volume processing. A Web-browser interface provides a truly thin client and significant reductions in workstation hardware costs and maintenance, while providing your users and customers with immediate access to the system.

## Secure, Highly Available Deployment

The physical design is an N-tiered application. The tiers exposed are client applications, application server and database server. The client applications include smart Windows clients, Web clients and portals served by Web servers and Web service API's. Web clients supported currently are the latest versions of Internet Explorer and Firefox. Ambit Asset Finance will use parallel processing techniques where servers are set up as a cluster. Therefore, as your business grows we can add additional servers to the configuration and deploy the different tiers across multiple servers.





## **OPEN STANDARDS & FLEXIBLE DESIGN FOSTER COLLABORATION, INTEGRATION & CONNECTIVITY**

### **Easy-to-use, Web-based design**

The development languages used are C# along with HTML, Javascript, AJAX and XML. ASP.Net and AJAX are used for building a rich Web user interface. ASPX and XML are used for configuring the Web pages.

### **Compatible file structure & format**

All system data including customer details, contracts, assets, accounting entries, payments and bank statements can be imported and exported using XML files. In many cases, the system provides capabilities for users to modify the standard formats provided to the specific formats required for their operations.

### **Communication with external databases**

Web services are generally utilized for communication with external databases and service providers (e.g. credit bureaus, asset registration providers). A set of business logic and relevant screens are provided to assist business users in delivering the relevant data through the integration channel.

### **Automated processing scheduler**

The data communication process is supported by a user definable processing scheduler. These processes are able to be scheduled to run at user definable frequencies including daily, weekly or monthly. They run on the system application server ensuring that client workstations are not burdened with the workload. The Automated Processing Scheduler enables system processes to be scheduled to run at specific times and frequencies.

### **Designed for flexible configuration of business processing**

Ambit Asset Finance utilizes a service-oriented architecture. The system is designed in layers where each one provides a set of services to the layers above it. The layers are divided into User Interface, Business Facade, Business Rules, Data Access, and System Framework. Within each layer is a series of modules and within each module is a series of classes that implement these services.

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