

AMBIT ASSET FINANCE FOR VEHICLE FINANCING

Many vehicle finance organizations have created their own solutions or joined together inherited and disparate legacy systems hoping to minimize the amount of manual processing required, but this can lead to potential problems, such as poor visibility and a high level of operational and credit risk. Financial services businesses looking to improve operational efficiency while still driving their businesses forward, have technology at the core of their objectives. The importance of automation and workflow becomes clear when costs are driven down and margins protected through accurate delivery of process controls.

SunGard's Ambit Asset Finance solution can help. We understand the needs of the vehicle finance industry. Ambit Asset Finance is an intelligent, single-platform, end-to-end software solution that offers a holistic approach to your finance activities by leveraging the latest technology to provide the most configurable, scalable system on the market.

Technology Aligned with Your Needs

Companies that invest in Ambit Asset Finance are able to manage the entire end-to-end vehicle finance portfolio and operations. The solution supports multi-currency transactions and is already used in global environments with multiple origination centers. The Ambit Asset Finance solution is able to handle complex agreements and provides a micro-level picture. True integration means dealer financing is reconciled in real-time.



Lower Operating Costs

The costs associated with maintaining a number of disparate applications pose a large financial burden. By removing legacy systems that are no longer supported or threaten operational risk due to collapsing infrastructure, and instead implementing a single, Web-based solution, institutions can reduce total cost of ownership (TCO) and mitigate risk of a pending implosion of technology. SunGard's Ambit Asset Finance solution can help lower your operating costs by providing you with a single, centralized solution that can reduce cost per transaction.



Configurability and Scalability

The Ambit Asset Finance solution offers the configurability and scalability that today's vehicle finance organizations require in a fast-paced market. The technology is flexible enough to adapt to constantly changing market requirements and at the same time allows your organization to remain aligned with legal and compliance obligations.

Proven Value

SunGard has a 20-year proven track record of delivering financial services solutions across the globe, and the Ambit team has highly specialized industry knowledge and implementation experience, which sets them apart from the competition.

Key Challenges:

- High cost of ownership and maintenance
- Disparate legacy systems
- Inefficient manual processes
- Inadequate decision support
- Compliance with regulatory changes
- Lack of security and control
- Lack of global visibility

Ambit Asset Finance:

Software solution for end-to-end vehicle finance processing

Benefits:

- Low TCO
- Improved operational efficiencies
- Standardized business processes
- Improved cash and liquidity management

System Functionality:

- Full relationship/contract lifecycle management
- Sales support (including branch/dealer access)
- Quotation management and financial modeling
- Service based pricing
- Fleet management
- Wholesale/floorplan management
- Credit scoring/risk management
- Asset lifecycle management (including disposal)
- Residual value management
- Billing and invoicing
- Collections/litigation
- Document generation and management
- Early/partial termination, extensions, restructures/reschedules
- Curtailment
- CRM
- Administration
- Integrated accounting
- Reporting



ABOUT AMBIT

SunGard's Ambit is a banking suite for retail, commercial and private banks. Ambit provides banking professionals worldwide with integrated, mission critical transaction processing, analytical and customer management solutions. Ambit helps banks become more competitive by helping them retain and acquire profitable clients, improve staff efficiency and more effectively allocate their capital. We focus on building trusted relationships and a commitment to continued innovation and delivery excellence.

For more information, visit www.sungard.com/ambit.

ABOUT SUNGARD

SunGard is one of the world's leading software and technology services companies. SunGard has more than 20,000 employees and serves more than 25,000 customers in 70 countries. SunGard provides software and processing solutions for financial services, higher education and the public sector. SunGard also provides disaster recovery services, managed IT services, information availability consulting services and business continuity management software. With annual revenue of about \$5 billion, SunGard is ranked 434 on the Fortune 500 and is the largest privately held business software and IT services company.

For more information, please visit SunGard at www.sungard.com.

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