

WHITEPAPER

LeasySOFT – Nothing is impossible. When Time-to-Market is key.

In this document, you will find a detailed product description, background information on the flexibility of **LeasySOFT**, a list of key functionalities, and the available delivery models.

LeasySOFT in a Nutshell

LeasySOFT is a comprehensive solution for leasing companies. It supports all essential processes throughout the lifecycle of a lease agreement, from data entry at the point of sale (POS) to contract management during the term and until contract termination.

Additionally, our solution encompasses essential cross-functional areas, including accounting, payment transactions, reporting, and document creation. Interfaces with manufacturers and asset remarketers complete the scope of our solution.

LeasySOFT reliably supports even the most complex requirements, such as cross-border leasing transactions and individually tailored contract structures.

We offer you the solution as a licensed product and in various levels as a managed solution.

You can purchase individual **managed services** or receive the solution from us as an **application service provider** or entirely as **software as a service**.

Your employees use our solution on their regular workstations. We support all major browsers. The software can be operated on-premises, in a data center provided by the customer or as a GDPR-compliant cloud solution provided by us.



USP – special features of LeasySOFT



LeasySOFT stands out for its high **flexibility**. This not only enables leasing companies to implement special business models but also to adapt the system within minutes or hours. This flexibility manifests itself in many areas.

The **LeasySOFT data model** is highly extensible, with all additional data seamlessly integrated and accessible throughout the system.

The powerful **reporting** and **analytics tools** further enhance its capabilities. Data can be selected and combined in as needed. Both the definition of reports and their use can be done online and are effective immediately in the production environment. The results of the reports can be used in various ways: directly for viewing, exported to files, as a basis for document creation, and more.

Sometimes it is necessary to perform **special calculations or processing** beyond a standard leasing solution. This could, for example, involve calculating special dealer conditions based on user-specific data fields or transforming incoming telemetry data. However, special residual value calculations may also become necessary in response to unexpected market fluctuations.

In most cases, such requirements can be addressed through **configuration** and customer-specific routines. Changes to the programs and release cycles are not necessary.

Equally important is the **integration** with our customers' IT environments. **LeasySOFT** supports multiple integration approaches. The traditional file-based interface is fully supported and remains widely used. In addition, **LeasySOFT** enables integration via message queues, which is the standard in modern cloud environments.

With this architectural setup, **LeasySOFT** can efficiently support not only standard business but also **niche markets** and **customized business models**.



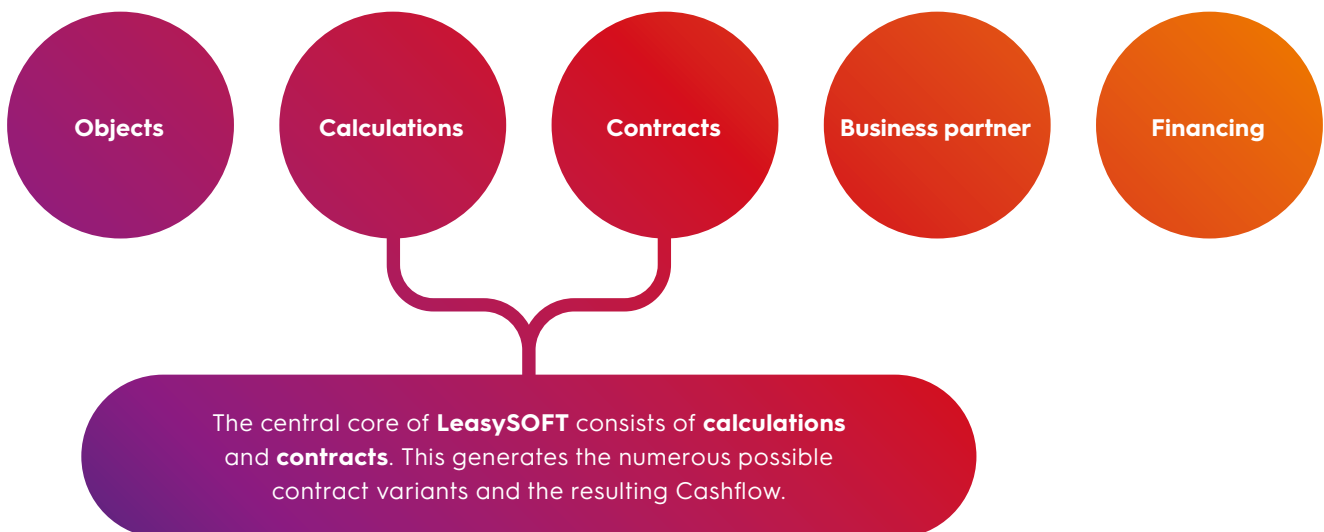
Sopra Financial Technology offers various **operation models for LeasySOFT**. Customers can decide whether to manage and configure the software themselves or to delegate these tasks to Sopra Financial Technology. Our service offerings are customizable and can be tailored to individual requirements.



If Sopra Financial Technology takes over the operation of **LeasySOFT** and potentially other components for a leasing company, our clients benefit from Sopra Financial Technology's decades of experience in data center services for the financial industry. **Security-hardened and compliant.**

Main features of LeasySOFT

The essential core concepts of LeasySOFT are:



LeasySOFT covers all essential types of contracts

- Leasing (Full and Partial Amortization, Operating Lease, Finance Lease)
- Rental agreement
- Lease Purchase (with and without Balloon)
- Loan agreement
- Sale-Leaseback
- Sale-Lease Purchase Back

The contract subtypes each offer the following additional options

- Operating Leasing
- Cross-Border Leasing
- Asset Rental Pool
- Pay-per-use (usage-based billing)
- Fleet and Master Agreements
- Factoring of Lease Receivables
- Bundle Contracts (Leasing, Maintenance, Insurance, and Mobility)

The calculation determines the resulting cash flow, and the key figures associated with the contract based on the conditions in the agreement.

Throughout the entire life cycle of the contract, the calculations are updated in case of changes. The calculation models are designed to be adaptable and powerful:

- Support for common interest rate models (30/360, act/360, act/365)
- Fixed interest rate terms or variable interest rate terms
- Seasonal models
- Tiered payment schedule
- Inclusion of commissions and subsidies
- Effective interest rate calculation
- Gross profit calculation
- Payment date management
- Additional and customer-specific components such as insurance, maintenance, and various fees



One or more leasing objects are linked to the contracts.

LeasySOFT supports a wide range of asset types, including machinery and equipment, vehicles, IT components, real estate, medical devices, ships, interior furnishings, energy technology, event and conference technology, and more.

For rapid entry of new assets, a template catalog is available in which leasing objects can be preconfigured as templates. In addition, assets can also be pre-registered or imported independently of a contract.



All standard options are available for refinancing:










- Loans or Equity Financing
- Sale of Receivables (true and recourse)
- ABS Transactions
- Single and Portfolio Financing
- Mixed Instalments (Sale of Receivables and Residual Financing as Loans)
- Financing in Tranches
- Full and Partial Financings

LeasySOFT recommends the most suitable refinancing options for a contract using a rules engine.

Invoice management for incoming invoices meets the specific needs of leasing companies. The assignment to the object and classification are already completed during initial registration, whether for fixed or current assets, maintenance, cost accounting, and other purposes.

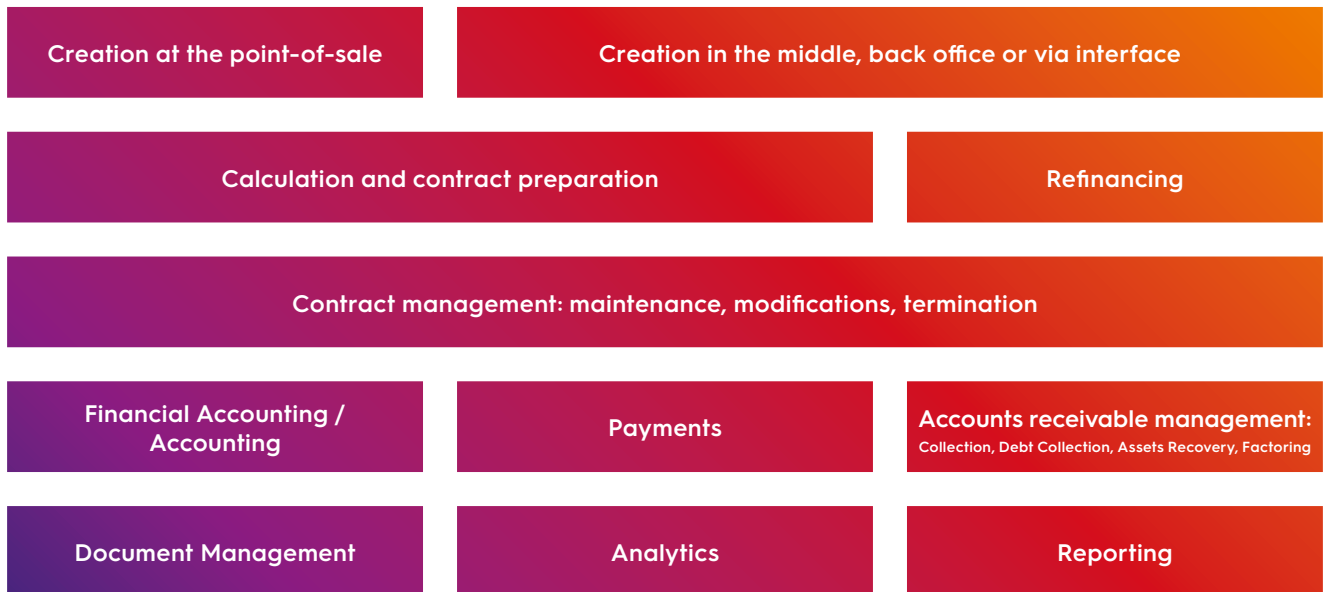
LeasySOFT comprehensively covers the topic of **accruals**, including commercial and tax depreciation, deferred income and liabilities, various depreciation methods, automatic updates in case of data changes, and accounting in accordance with IFRS. All accrual items can be evaluated individually or in combination with other posted or upcoming items at any time.

The master data storage for business partners includes everything necessary to handle even the most complex scenarios:

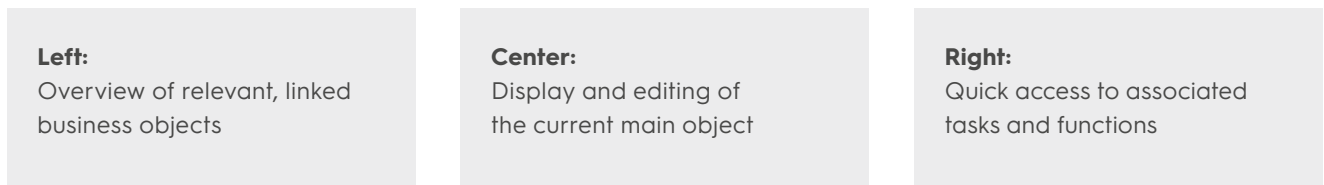
	A freely configurable role model		Framework management per business partner or group
	Support for KYC processes		360°-View
	Address links between the business partners		Obligation Overview
	Representation of corporate networks		and other possibilities
	Assignment of multiple contact details to an address (third party)		

Process support

The following diagram shows the logical structure once again:



LeasySOFT enables efficient case management through numerous processes and automatic procedures. In **LeasySOFT**, users do not navigate through complex menus or cumbersome transaction codes. Instead, they can access the information and functions they need directly with just a few clicks. The system usually uses a three-column view:



Additionally, the **users' workflow** can be defined based on the available business transactions and adapted to the specific circumstances of your company.



Using an **event-driven interface** (message queue), external IT systems can start processes in **LeasySOFT** or respond to system changes. This allows actions and status updates to be automatically coordinated across different systems.

The **status machine** monitors the status of key business objects throughout their lifecycle, from entry to production release or cancellation/deletion. Status transitions can be assigned standard rules as well as custom rules to maintain data quality.

For **fleet management**, import interfaces are available to import bulk data. This can include fuel and maintenance invoices, as well as telemetry data such as mileage and machine hours.

Automations are available for recurring processes in the contract lifecycle, like automatic contract renewals and interest rate adjustments.

Accounting and payment transactions

Accounting and payment transactions are integrated into **LeasySOFT** and automatically incorporated into the processes. Our accounting system is a comprehensive financial system fully integrated with **LeasySOFT**. Postings are generated automatically, with manual adjustments supported as needed. Additionally, accounting can be tailored to meet your company's specific needs, extending beyond leasing.

All postings related to leasing business activity are automatically forwarded to the accounting department and properly categorized based on transaction type, revenue type, maturity, and other parameters.



With the accounting component, they comprehensively cover the following areas:

- ✓ Accounts payable / receivable accounting
- ✓ Main and subsidiary ledger management
- ✓ Recurring entries
- ✓ Balance sheet accounting
- ✓ Profit and loss statement
- ✓ Dunning process
- ✓ Advance VAT return (including interface)
- ✓ Payment transaction interfaces
- ✓ All typical accounting evaluations such as open item lists, balance lists, posting journals, sales tax evaluations, etc.

Many of our customers operate in an international environment – LeasySOFT is extensively prepared for this:

- ✓ Multi-GAAP: Using multiple accounting standards simultaneously
- ✓ Multi-currency capability of the system itself and per contract
- ✓ Consideration of different international tax regimes

The payment transaction functions include everything necessary to process payment transactions with one or more partner banks, including the management of mandates, direct debit, and payment advices..

Reporting and Analytics

Numerous reports are available for daily work, and these can usually be generated either **on demand** or automatically. This section covers the key subject areas.

One of **LeasySOFT's** strengths is its ability to make changes at any time during live operations or to design new reports on the fly. The system supports users by providing all existing data on business objects (such as contracts, calculations, assets, and invoices) and their technical links to other business objects in a clear and understandable manner, enabling the creation of inventory or analytical reports. This particularly includes customer-specific data.

The following table shows a selection of the topics covered.

Subject	Main topics / examples
Sales	New business analyses broken down by criteria (product, region, customer, etc.), quote and closing rates, pipeline management, customer analyses, quotation tracking, sales controlling, sales costs, territory analyses, push analyses, contribution margin reports, commission analyses
Inventory management	Inventory overviews, residual term overviews by bands, maturity structures, deadlines, contract and property lists, development of residual and book values, forecasts for refinancing, extensions, contract ends, open items, asset analysis, portfolio analysis, risk clustering, returns reports
Bookkeeping / accounting	Income statements, sales reports, receivables analyses, accounts receivable / accounts payable overview, cost structure (direct / indirect, administration, leasing), provisions / value adjustments, dunning / dunning lists, sales tax / input tax reports, refinancing reports incl. expiry structures, fixed interest periods, monthly / quarterly / annual financial statements, cash flow analyses
Contract / contract details	Inventory lists, status / changes, contract expiry, interest rate adjustment, contract tracking / expiry, monthly / quarterly statistics, offer tracking, contract aging / renewal, final settlement, special reports (e.g. US-GAAP)
Customer / address	Credit limit / exposure, open items, customer structure, commitment, address maintenance, KYC / GWG, customer dunning parameters, creditworthiness / risk classes, contact persons, groupings, advisor statistics, insurance data, compliance checks
Contractual relationship / addition	Commission management, collateral management, contract disruptions, portfolio / holdings, refinancing management / structure, portfolio / margin reports, contract status, margin developments, dashboard, BDL surveys

Subject	Main topics / examples
Financing / Conditions	Financing, loan processing, credit decisions, interest rate / condition changes, condition and amortization schedules, fees, early redemption, residual value development, liquidity / margin / planning reports, structural and present value analyses
Property / collateral	Object inventory, vehicle registration certificate management, object status / values, residual value analyses, physical management, owner deviations, collateral management (deposits, guarantees), insurance reports, reports of objects without capitalization
Invoice / invoice item	Invoice reconciliation, receipts, realizations, sales / OpRisk reports, corrections and test reports, invoice status, statistics reports, invoice disclosures, notification reports
Accounting / payment transactions	Open items, direct debits, payment transaction statistics, posting logs, debit positions, reconciliations, interest posting, cash flow / cash reports, payment types, payment processing
Conditions / deferrals	Condition control, monitoring of condition fulfillment, deferral agreements, open points, control and monitoring lists, tracking of deferrals
Information / Compliance / Risk	KYC / GWG checks, risk reports, risk classifications, creditworthiness data, provisions for impending losses, regulatory reports (COREP, LCR, NSFR, ALMM, COVID), compliance management, stress tests, data consistency and control, QA reports
Liquidity / treasury data	Liquidity reports (LCR, NSFR), liquidity planning, treasury reports, payment types, interest rate risk, maturity breakdown, refinancing reports, liquidity structure, treasury audit
Other / Technology / QA	System logs, task and task logs, comments / task overviews, data change history, data maintenance, QA and control reports, history, technical test reports, deadline management



The evaluations generated in this way can be viewed in the user interface, exported to Microsoft Excel™ for the creation of text documents, and exported to files.

Document generation

All documents needed for the leasing business can be generated directly from our solution. These include traditional documents as well as file formats for further processing in downstream IT systems.

Especially the interaction with customers and suppliers of a leasing company in the respective market segment requires tailored adjustments. Our solution focuses on creating documents using customized templates.

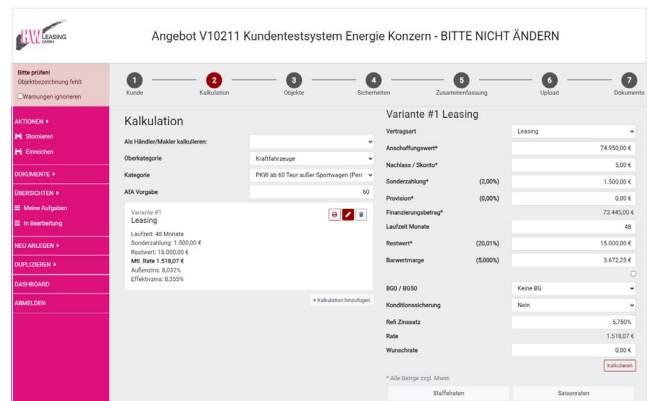
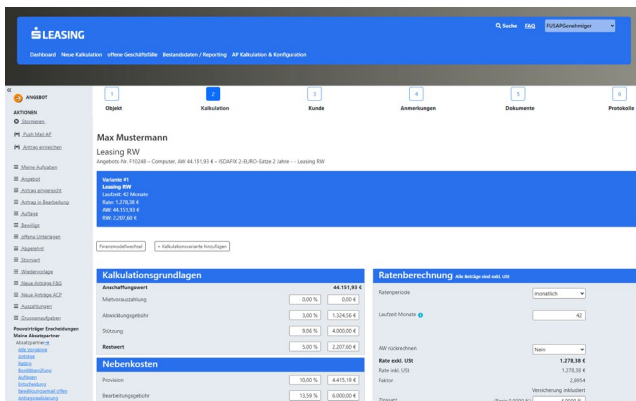
The user interfaces

Graphical user interfaces are essential for simple and efficient interaction with the system. **LeasySOFT** provides user interface experiences tailored to the needs of different user groups.

At the point of sale, the focus is on the easy entry of new business. Users are trained sales staff who know their products well. The **LeasySOFT.POS** component is specifically designed for this purpose, allowing data entry to be minimized by starting from the product

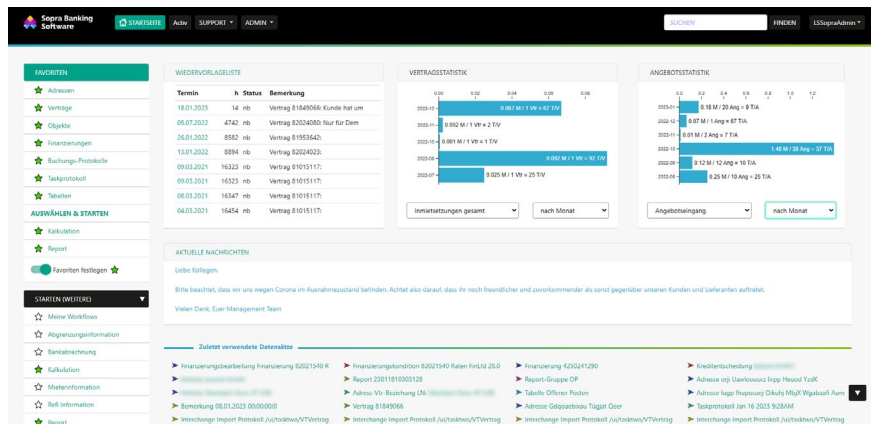
catalog, while still ensuring that a leasing product can be sold quickly and completely in a single process. This also includes the exchange of necessary documents and digital signatures.

LeasySOFT.POS can also be used in the middle office, where fast entry of standard transactions is important, particularly when they cannot be imported through interfaces



The modern **LeasySOFT.Backoffice** user interface supports more complex transactions and activities in the back office. All options are available here to handle individually designed transactions and manage them throughout their lifecycle. Context-related user interface elements enable direct navigation within the system without unnecessary detours.

All analyses and reports can be requested and used instantly. Exporting to files or generating documents is just a click away.



Individualization through configuration

LeasySOFT is highly configurable, aiming for flexibility in a standard product. This begins with the user interface, where every user can customize which business objects, functions, and fields are prioritized for them, and set **favorites** to create an optimal workspace.

The **status machine**, which controls the **maturity level** of key business objects in their life cycle, allows for defining custom rules for status transitions. For example, it determines when an estimate can be released, an invoice can be paid, or a contract is considered fulfilled and complete.

True custom data fields are especially useful. By configuring them, you can define additional, non-standard data fields that are not only shown in the user interface and stored in the database but also accessible for reports, documents, and other analyses. Individual data fields are treated as **first-class citizens** in **LeasySOFT**.

The integrated **reporting engine** not only enables each user to create individual reports, but these reports also become an essential part of the application. They can serve multiple purposes, such as selecting a business object, providing a source for documents, functioning as user interface elements in standard dialogs, or for further processing in customer-specific business routines or external systems.

Components of LeasySOFT

LeasySOFT is made up of several components to support these operational processes:

LeasySOFT.Backoffice

... is the technical core component for the back office. All assets, business partners, calculations, contracts and much more are managed here. Accounting and payment transactions are controlled from here. It also generates documents and reports of all kinds.

LeasySOFT.POS

... is the component used in the front and middle offices. It is optimized for easy entry of new business by dealers, brokers, and in the middle office. POS offers an integrated asset catalog and connects to credit agencies via interfaces. The **digital application route** supports document exchange and digital signatures.

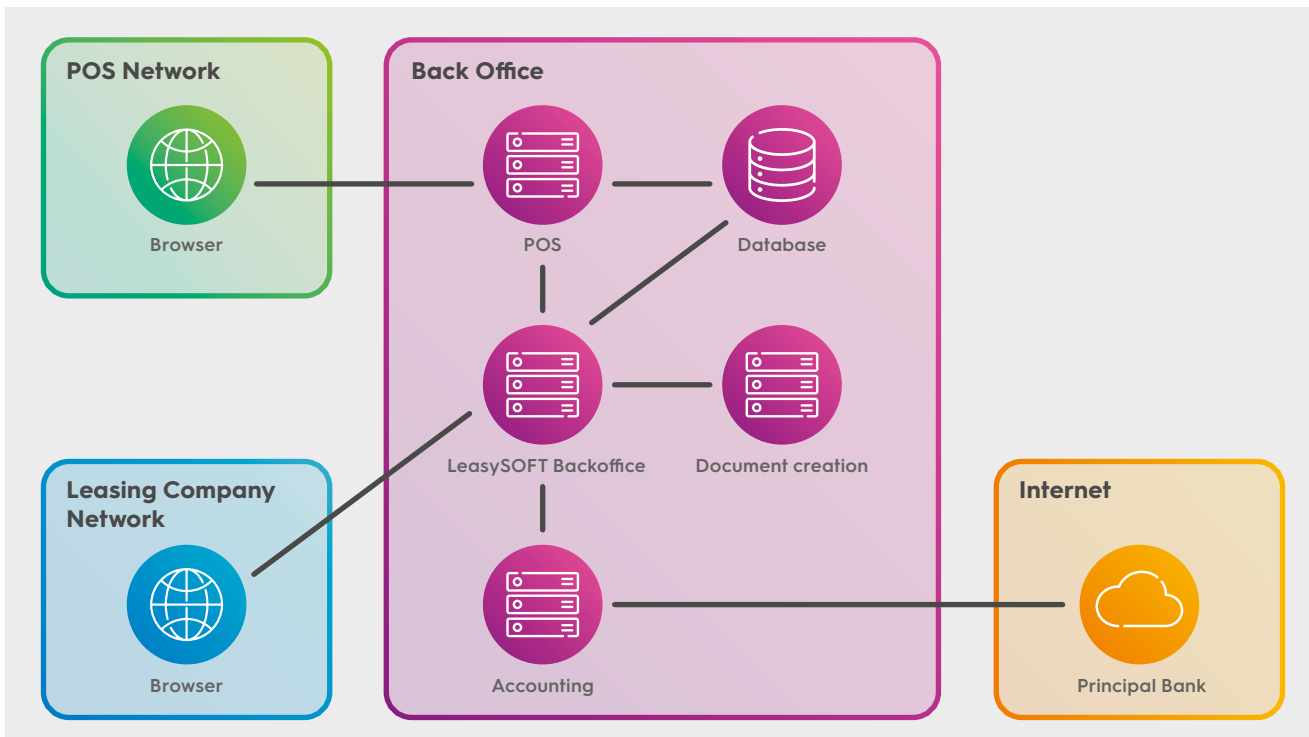
The accounting component

... (optional product **eGecko** from **CSS**) is seamlessly integrated into the overall solution and manages both core business accounting and general financial accounting. It is capable of handling multiple clients and currencies and is adapted to various international accounting standards (multi-GAAP, local regulations) through country-specific settings modules.

SmartDocuments

... takes control of the personalized design of written documents. The development of templates through a plugin for **MS Word™** makes the system easily accessible for end users.

The components and their interactions are shown schematically in the diagram:



Compliance

All companies operating in the financial market are subject to numerous regulatory requirements, which leasing companies must also follow. It is important that the ICT components used offer companies optimal support.

LeasySOFT is no exception. All interactions with the system are monitored and logged, ensuring compliance with the essential requirements of GoB/GoBD and GDPR:

- Traceability and verification of all postings and business transactions
- Immutability of specific data (audit compliance)
- Retention obligations (10 years, provided in a readable format)
- Logging of changes (change log, "audit trail")
- Limitation on Data Access
- Deletion of data in general, especially personal data

Interfaces and file formats for export are available to supply other systems, such as risk management, liquidity management, regulatory reports, corporate management, and others.

Sopra Financial Technology manages the **operation** of **LeasySOFT** and **third-party applications** within secure data centers designed for the financial industry. This allows our clients to comply with the requirements of BAIT (DORA from 2027) and the provisions of MaRisk related to software operation:

- ✓ **Continuity Management:**
Emergency procedures, backups, restart plans
- ✓ **IT governance:**
Effective management of the IT organization and documentation of IT processes
- ✓ **Information security:**
Protection of the confidentiality, integrity, and availability of all data
- ✓ **User and access rights:**
Detailed assignment of rights, logging, and dual control principle
- ✓ **IT projects and application development:**
Secure implementation of changes, testing, etc.
- ✓ **Outsourcing management:**
Provision of all required standard reports and incident reports

Supported delivery models/ delivery models

Sopra Financial Technology has decades of experience in providing software solutions for the financial industry.

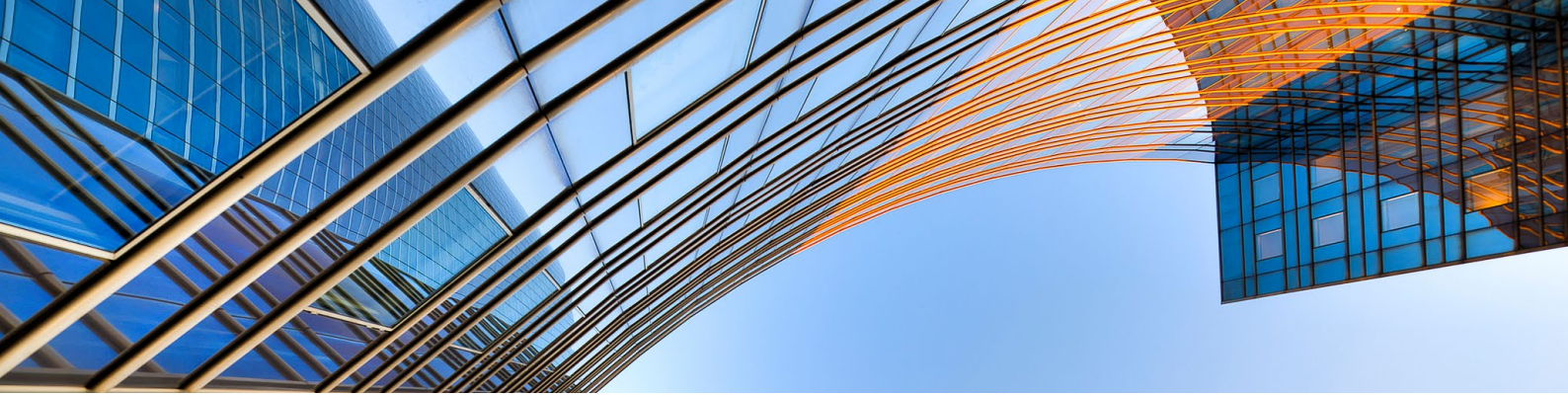
Sopra Financial Technology provides the full range of services for **LeasySOFT**, from outsourcing individual work steps (MS) to purchasing **LeasySOFT** as a SaaS solution. It is also possible to run the solution entirely under your own responsibility.

We will gladly collaborate with your company to find the best solution. This could be a **hybrid** approach to optimize costs and benefits for you.

The transfer of additional third-party software to **Sopra Financial Technology's** care is part of our standard offering.



Service	Description
Managed Cloud Services	
SaaS – Software as a Service	Obtaining the solution as a standard service out-of-the-box . Costs are incurred according to the scope of use plus base fee. Apart from the configuration of the solution, individualization is not intended.
MAS – Manages Application Service	Comprehensive services for a customized version of LeasySOFT with individual change management and the option to run additional individual software..
Other services	
MS – Managed Services	Outsourcing of individual work steps and responsibilities in coordination with Sopra Financial Technology .
License+ Maintenance+ Support	Acquisition of a license and signing of maintenance and support contracts. Production under the licensee's own management..



References

TRUMPF Financial Services

TRUMPF Financial Services GmbH has been using the **LeasySOFT** solution since its foundation about 20 years ago.

“At the time, our leasing company was still being set up and we were looking for suitable software that could cover all business areas”, reports Managing Director Joachim Dörr.

Over time, the software designed for TRUMPF evolved alongside the company. Even when the leasing company expanded its business to Switzerland, the software was seamlessly integrated and continued to be used there as well.

“We also founded our own TRUMPF Bank a few years ago. **LeasySOFT** has also proved to be a valuable support here, as it is compatible with the banking systems,” says Dörr.

TRUMPF Financial Services, part of the TRUMPF Group, supports individual financing options for TRUMPF machines and lasers, among other services.

AGL Activ Services

AGL Activ Services GmbH is a family-owned leasing company that provides various leasing options for businesses and brokers. It has relied on **LeasySOFT** for more than 20 years. The software is fully integrated into their operations – from the sales process to back-office functions. The adaptability of the software has become especially valuable over the past five to eight years.

“Among other things, the boom in company bicycle leasing has caused our contract portfolio to grow exponentially,” reports Managing Director Tim Tiedemann.

Thanks to the flexibility of the software, AGL can offer customized services to customers in the brokerage business, for example, which can be easily integrated with the system. “We would therefore like to continue to grow and develop together with **LeasySOFT** in the future,” says Tiedemann.

**Do you have any questions or want to learn more about our solutions?
Our experts will be happy to assist you:**



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