

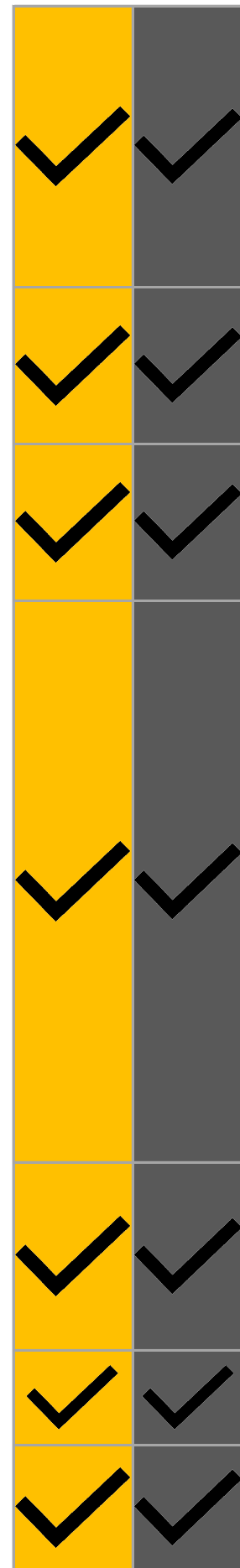
Int.module #	Module	Starter Pack	Advanced Pack	Premium Pack	Extra?
STARTER PACK					
10. (S4L.COR)	CONTRACT - CORE Core module for originating and managing lease contracts. You can create quotes, do installment calculations, create applications, prepare an installment schedule, activate a Lease Contract, keep track of contract balances, and terminate and close the contract.	✓	✓	✓	
11. (S4L.FP)	FINANCIAL PRODUCT - CORE Allows configuring financial products, like finance lease, operating lease, hire purchase, installment sale, chattel mortgage, and consumer loan. The configuration includes installment calculation controls, applicable VAT codes, accounting rules, etc. It enables basic system-wide settings, like possible installment frequencies (e.g., weekly, fortnightly, monthly, quarterly, etc.), pre-defined terms, and residual value matrix.	✓	✓	✓	
12. (S4L.ST)	STATUS FLOW - CORE Configure different lease statuses (e.g., new application, submitted application, approved, declined, contract signed, activated, suspended, expired, etc.). You can define the status flow rules. The module has the status-flow log of a contract, which allows you to analyze the historical process flow (has timestamps and user IDs), track asset status (e.g., in stock, leased, repossessed); track the status of dealers/suppliers (e.g., potential, under appraisal, authorized, on the watch list, etc.)	✓	✓	✓	
13. (S4L.INT)	INTEREST - CORE Calculate actual daily interest in two components - a) financing interest, based on the outstanding receivable, and b) penalty interest, based on the overdue amount. Configurable methods of 360/30, 365/Actual, Actual/Actual days conventions; interest calculation log, with each component involved in the calculation - number of days, interest base, interest rate, tolerance applied.	✓	✓	✓	

20. (S4L.DD)	<p>CONTRACT - DD COLLECTION - CORE</p> <p>Allows for automation of direct debit (or preauthorized payments) collections. The lessee provides a direct debit mandate to the lessor to collect installments from the lessee's bank account on the due date. The module includes the DD Collection schedule, a function called "Suggest DD collections," which generates a bank file to be submitted to the bank for payment processing.</p>			
30. (S4L.ASSET)	<p>ASSET - CORE</p> <p>Allows to list each unit in a lease application, identify it with a unique ID, and set attributes for the asset (e.g., new or used, starting mileage, color, etc.). Each asset has a defined supplier, purchase price, tax group, residual value, and more in the Application stage. In the Active Contract stage, the asset master record is used in depreciation (depending on fin. product), asset valuation, and security registration processes (closely related to other modules). You can have multiple assets in a single contract.</p>			
31. (S4L.MODEL)	<p>ASSET MODELS - CORE</p> <p>Provides asset manufacturer and model master data. It offers the possibility to automate model-specific promotions and integrate with industry partners. Asset model data also includes list prices.</p> <p>You can use this module for asset grouping in 3 hierarchy levels: Type/Group/Category (for example, Industry Equipment / Construction / Cranes).</p>			
32.(S4L.OPT)	<p>ASSET OPTIONS - CORE</p> <p>Include additional equipment, bolt-ons, and accessories in a lease contract in addition to the main asset.</p>			
40. (S4L.ORIG)	<p>ORIGINATOR MANAGEMENT - CORE</p> <p>Master records of equipment dealers and finance brokers, i.e., parties introducing new lease applications. This module allows multi-branding, grouping of dealers, dealer authorization, and several other related functionalities.</p>			
42. (S4L.APPL)	<p>APPLICANT - CORE</p> <p>Core module for applicant management. Multiple applicants or parties can be involved in a single application (e.g., co-applicants, guarantors, directors, partners, next of kin, etc.). The system distinguishes between individual and business applicants, and the lease process differs accordingly. The module allows for collecting many different applicant attributes, like industry sector, legal status (for companies), occupation, marital status, and residential status (for individuals). Used for individual applicants to collect information about employment, income, expenditures, and the financial commitments of an applicant.</p>			

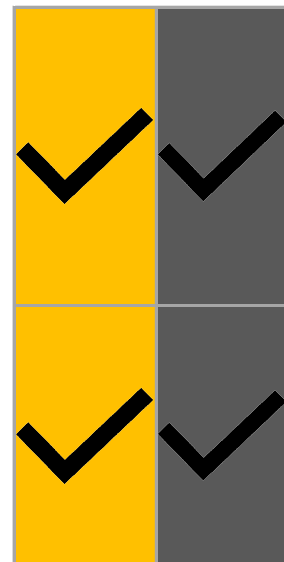
44. (S4L.APP)	APPLICATION - CORE This module gives you several functionalities related to the lease/loan origination process, in particular: 1) Disbursement schedule - payment instructions to all suppliers, insurers, and the originator involved in the application); 2) Vetting Check - tool for verifying applicant references, like employment and credit references; 3) Special approval conditions - for conditional approval of an application; 4) Source of access - to keep track of how new customers approached the lessor (e.g., ad, web search, dealer recommendation, etc.)			
47. (S4L.CRED)	CREDIT - CORE The core module for managing the credit decision process (approve or decline an application).			
54. (S4L.CONT)	CONTACT - CORE Core module for contact master-data management. Contacts are - customers (borrowers, guarantors, etc.), suppliers (asset vendors, service providers, etc.), insurers, distributors, and originators (parties introducing new deals). Modules also allow maintaining a list of customer bank accounts (for direct debit and payment allocation) and vendor bank accounts (for payables).			
70. (S4L.FIN)	FINANCE - CORE Used for integration with the General Ledger module. It has a leasing posting setup, i.e., mapping the lease process to G/L accounts, and has multiple functions for G/L posting automation: on contract activation, on installment due, and contract termination. You can get a G/L trial balance per lease contract: Bank Statement File, Transaction Info, Disbursement Fee Exclusion Setup, Bank Group, and Account Info. Enhancement of invoicing functionality that allows you to group invoices by type and have different invoice layouts, for example - "operating lease monthly invoice", "asset sales invoice", etc.			
77. (S4L.GDPR)	GDPR DEPERSONALISATION Depersonalize leasing area sensitive data automatically on predefined terms declared in General Data Protection Legislation for countries in European Union.			
82. (S4L.RC)	ROLE CENTERS - CORE Get different "first pages" for the system, depending on the user role: Salesperson/Originator, Credit Officer, Credit Manager, Compliance Officer, Compliance Manager, Finance Officer, Finance Manager, Collections Officer, Collections Manager.			
84. (S4L.SEARCH)	GLOBAL SEARCH Multi-field searches (e.g., locate customer record by car license-plate number).			

87. (S4L.TOOL)	ADMINISTRATION, ACTIVITIES TRACKING Used for data consistency and data completeness checks, e.g., it gives a clear list of what is missing in a lease application.			
104. (S4L.API)	API Third-party software can create and update Quote, Application (including all related entities, e.g., Applicant, Applicant Incomes, Applicant Employment, Applicant Addresses, Assets, Services, Insurances, etc.). Also, it is possible to upload and attach supporting documents, validate the Application, submit the Application for Approval or withdraw it, and create and download the Quote document and Payment schedule document.			
21. (S4L.ET)	CONTRACT - EARLY TERMINATION Allows configuration of early termination fees. Two methods of payout figure calculation are supported: a) using net outstanding amount + accrued interest + fee and b) using the discounted future cash flows method. The module enables the calculation of an early payout quote for the customer.			
ADVANCED PACK				
22. (S4L.VAR)	CONTRACT - VARIATIONS Specific functions for installment schedule variations for an active lease or loan: 1) change payment day, 2) change installment frequency, 3) defer single installment, 4) prolong contract term, 5) change the interest rate, 6) change residual value or balloon payment.			
23. (S4L.MON)	CONTRACT - MONITORING Keep track of the detailed status of delinquent, non-performing contracts, configurable flags, and sub-flags. The lessor officer can flag contracts and see the monitoring history. Examples of flags: on alert, at risk, customer skip, to be repossessed, legal action.			
24. (S4L.GUAR)	CONTRACT - GUARANTEES Keep track of various guarantees and conditions set in a lease contract. For example – a buy-back guarantee. It has configurable guarantee codes and a list of valid guarantees per contract.			
25. (S4L.INS)	INSURANCE - CORE Used for two purposes: 1) to include insurance in a lease contract as payable upfront or included in the amount financed, and 2) to keep track of asset insurance coverage.			

26. (S4L.SRV)	<p>SERVICES - CORE</p> <p>Allows additional services, maintenance, or taxes in a lease contract. Services can either be financed or paid upfront or payable together in installments. You can use this module if you need: 1) to keep track of asset maintenance, 2) to include any additional component in the amount financed (e.g., extended warranty, vehicle registration fee, security registration fee, road tax, etc.)</p>
33. (S4L.FMV)	<p>ASSET - FAIR MARKET VALUE</p> <p>Keep track of asset fair market value and collateral value, enabling net exposure calculation. The module has configurable value discounting methods, including non-linear.</p>
35. (S4L.AVAR)	<p>ASSET - VARIATIONS</p> <p>Ability to remove, update, or add new assets for already activated contracts. This feature is convenient for operating lease contracts when assets must be swapped or removed from existing contracts.</p>
41. (S4L.PRG)	<p>PROGRAM</p> <p>Possibility to set up multiple pre-defined sets of financing parameters (like interest rates, terms, frequencies, and other required or optional conditions) and relate them to a particular context (asset type, brand, model, dealer, customer grade). Examples of programs include the "Toyota Camry promotion program" and "Agriculture equipment hire-purchase perpetual program." Programs are highly configurable and relate to many other entities in the system - dealers, assets, manufacturers, financial products, etc. The program interest rate can be defined as an interval (e.g., 6%-9%) or a fixed rate (typically used for promotional programs). Interest rates can depend on the contract term, amount financed, financial product, and new/used asset attribute.</p>
46. (S4L.COMPL)	<p>APPLICATION - COMPLIANCE</p> <p>Facilitate a contract documentation check and verify data in the system, usually done by a back-office officer before lease activation. The module includes customizable Compliance Check Lists for the officer and automated data validation procedures.</p>
55. (S4L.RATE)	<p>CONTACT - RATING</p> <p>Set the credit rating for a customer and keep track of rating history.</p>
56. (S4L.ADDR)	<p>CONTACT - ADDRESS DETAILS</p> <p>Breakdown of address fields and contains addresses in a highly structured form, to ensure correct mailing and searching in credit bureau databases.</p>



75. (S4L.COLL)	<p>COLLECTIONS</p> <p>In light business scenarios, this module can be used as a replacement for the CRM system to interact with delinquent customers. It allows you to monitor delinquent accounts (e.g., customers with overdue installments), take actions, and log them in the system (e.g., call the customer, log promise to pay, follow-up call if the pledge is broken)</p>
81. (S4L.DM)	<p>DOCUMENT MANAGEMENT</p> <p>Tools for document creation, storage, and distribution throughout the lease process. It enables you to configure document templates and map to data in the system (e.g., automate the lease contract form with data fields filled in). You can upload signed contracts and supporting documents to the system.</p>



PREMIUM PACK

14. (S4L.INTF)	<p>INTEREST - FLOATING</p> <p>Module is used in variable (floating) interest scenarios when financing interest comprises two components – a floating reference rate plus a fixed interest margin. The module has tables for reference rates (e.g., LIBOR, EURIBOR) and a function to apply a new reference rate to contracts and recalculate future installments.</p>
15. (S4L.WEB)	<p>DEALER/BROKER ROLE CENTER/ WEB ACCESS</p> <p>The module enables your agents – Equipment Dealers, Finance Brokers, and Salespeople – to introduce deals via a SOFT4Leasing system web access and Originator Role Center. The introducer can make quotes for the lease customer, fill in credit/lease applications online, and submit them to the finance company for approval. Once approved, the introducer can print a contract, sign it, upload the document package on the web portal, and submit it for activation and settlement. The introducer can use their customer database (reducing data entry when an existing customer applies again), keep track of the application process, see settled contracts, and provide an introducer activity report.</p> <p>The Role Center can be accessed as a desktop, tablet, and smartphone web application for iOS, Android, and Windows platforms.</p>



<p>16. (S4L.ESIGN)</p>	<p>E-SIGNATURE Electronic signing of lease agreements, credit contracts, and other related documents (direct debit mandate, etc.). The functionality allows multiple signees (borrower, co-borrower, guarantors, lessor). Once the paper is prepared in the SOFT4Leasing system and ready to sign, the system sends the document and the signee details to the e-signature system via web services. Signees will receive an email with a link to the document to be opened and signed electronically. When all parties have signed the document (in a pre-defined sequence or in parallel), the final document is distributed to all signees by email. The SOFT4Leasing system drives the deal to the next stage – compliance check and activation. An additional fee per signed document applies, depending on the number of lease contracts planned to be signed. OneSpan and DocuSign are supported out of the box.</p>
<p>19. (S4L.FFCURR)</p>	<p>FINANCING IN FOREIGN CURRENCY The system supports two methods of forex rates – the closing rate and the historical rate. The financing currency is bound to the financial product, such as “Finance leases in EUR” or “Finance leases in USD”. This allows the user to set up interest rates, financing conditions, document templates, and G/L accounts per the financing currency.</p>
<p>48. (S4L.CREDL)</p>	<p>CREDIT - CREDIT LINE Used for large business customers who have many leases. Credit Line allows you to approve a credit limit for a lessor and then create multiple contracts within the credit line. It can handle revolving credit (credit-line utilization changes, so credit becomes available again as the customer repays currently active leases)</p>
<p>49. (S4L.DLA)</p>	<p>CREDIT - DELEGATED LENDING AUTHORITY Authorization to make credit decisions based on customer current exposure and the amount of new credit. The module also takes into account the customer's rating and balloon value. It has separate authorizations for initial approval/decline, loan variations, and write-offs to loss funds.</p>
<p>50. (S4L.SCOR)</p>	<p>CREDIT - SCORING AUTOMATION Automate customer credit score, calculate and set credit rating; highly configurable scorecard tree. The score can depend on any applicant/asset/application attribute.</p>



51. (S4L.DEC)	<p>CREDIT - DECISION AUTOMATION</p> <p>When a new application is submitted, the system runs decision-tree logic, which gives one of three results: auto-approved, auto-declined, or referred to the credit officer. The decision tree is a set of highly configurable business rules based on any information available (attributes of applicant/asset/application/originator).</p>
57. (S4L.CREL)	<p>CONTACT - RELATIONS</p> <p>Total exposure per customer related to persons/entities (e.g., sole owner of the company and the business itself). Once two contacts are connected, the system automatically builds a chain of indirect relations, forming a "legal group" or "influence group." Exposure for risk assessment purposes is calculated at the group level.</p>
59. (S4L.CFS)	<p>CONTACT - FINANCIAL STATEMENTS</p> <p>Part of the credit assessment and monitoring process used for Business customers. The module enables data capture of financial statements in a structured form (highly configurable), the calculation of key economic indicators, keeping historical records, comparison with previous periods, and observing trends.</p>
65. (S4L.COMM)	<p>COMMISSION</p> <p>Used for paying commissions to originators for introducing a deal. Commissions are configurable, and you can set up commissions per dealer or dealer group, making them dependent on a financial program (e.g., don't pay commissions on promotional rate applications). You can set up a commission depending on sales volume and an aggregation per dealership group. The module has a commission worksheet used for the monthly processing of commissions payable.</p>
68. (S4L.SUBV)	<p>SUBVENTION</p> <p>Used if your industry partners provide an interest subsidy to promote equipment sales. The module has a configuration for a subvention agreement (e.g., a promotional program for a new model within a limited period), calculation functionality, and a periodic worksheet for subvention invoicing.</p>
74. (S4L.AMORT)	<p>FINANCE - AMORTIZATION</p> <p>Automate revenue and cost recognition under IFRS requirements (e.g., establishment fee paid upfront but revenue to be recognized over the contract term).</p>



76. (S4L.NOV)	<p>NOVATED LEASE MANAGEMENT</p> <p>Functionality enables arrangements for a motor vehicle via salary packaging, where a lease is novated from an employee to an employer. The module allows for multiple novations/ re-novations if an employee has a new job. Novation can be done in the current period or with a notice period (e.g., the present employer will pay three more installments, and then the lease obligations are back to the employee). The module has a Novated Lease Calculator, allowing a quick benefit assessment by comparing Salary and Non-Packaged leases.</p>
80. (S4L.WF)	<p>BUSINESS WORKFLOWS</p> <p>Configure and manage workflows across your organization. E.g., credit assessment workflow, customer service workflows, and any other scenarios with multiple teams and officers involved. Use Workflows for all approval scenarios (when an authorized officer has to approve the action) and for scenarios where the 4-eyes principal is required.</p>
83. (S4L.MSG)	<p>MESSAGES</p> <p>User messages in the system for communication between the front-office and back-office. Use this module when dealers/brokers are front-office system users.</p>
91. (S4L.CB)	<p>CREDIT BUREAU FRAMEWORK</p> <p>Automate Credit Bureau inquiries. This framework module needs to be amended per the interface specifications of a particular Credit Bureau.</p>
92. (S4L.WO)	<p>WORK ORDERS</p> <p>Used for full-service leases and fleet-management business. The module allows users to 1) create service orders related to leased assets, 2) order services or items from 3rd party suppliers via NAV Purchase orders, 3) keep track of actual service cost and price, 4) include service cost in asset value (in case of stock asset or pre-lease service), 5) option to invoice services to customer, 6) schedule Appointment Date and Time, assign a responsible officer depending on his weekly load, 7) review and schedule work orders using Work Orders Calendar.</p>
94. (S4L.BORR)	<p>BORROWINGS</p> <p>When the leasing company takes long-term loans from the bank, the system functionality enables a link between the funding source and the lease contract. It allows cost of funds and interest margin calculation.</p>



EXTRA PRODUCTS

36. (S4L.MAINT)	<p>FULL-SERVICE LEASE</p> <p>Full-service lease functionality allows managing Master contract, Service packages, pricing, fees, and commissions; APIs to the 3rd party servicers; budget control and accounting for services; residual values (RV) and history of an asset - cost, depreciation, maintenance expense, mileage, residual values, sales process.</p>
69. (S4L.RENT)	<p>RENTALS</p> <p>The "Rental" product in SOFT4Leasing implements requirements for flexible car rental, typically for consumers and small businesses, where customers will: a) Select car model, select mileage tier, opt-in additional services and insurances; b) Pay one monthly rental in advance; c) Use the car for any number of months, until return (notice period applies, e.g., 14 days); d) Get monthly bill for next month in advance; e) On car return – get final bill.</p>
93. (S4L.SEC)	<p>SECURITIZATION FRAMEWORK</p> <p>The module has a set of functions for “sale of receivables” or “securitization” process management. This solution allows for multiple funders/trusts: 1) manage Funder’s master records, 2) sell/un-sell batches, with the sales price calculation based on the current value of the receivable, 3) Funder collections function, to remit payments collected from customers, 4) global dimension in G/L to segregate balances per Funder.</p>
S4L.SALES	<p>SALES PORTAL</p> <p>SOFT4Leasing web-based Sales portal for salespeople/ dealers/ brokers generating quotes and creating applications.</p>
S4L.CUST	<p>CUSTOMER PORTAL</p> <p>SOFT4Leasing web-based Customer portal for existing customers to view their contracts, invoices, payout figures, etc.</p>
S4L.REPORT	<p>REPORTING SUITE</p> <p>SOFT4Leasing Standard Reporting Suite with more than 30 pre-built reports on Microsoft Power BI: weekly sales, Time-to-... KPI reports, terminations, arrears, and many more.</p>
400.(S4L.AUS)	<p>AUSTRALIAN EDITION</p> <p>The module adds country-specific functions for businesses in Australia and New Zealand: 1) ABN Lookup, 2) NZBN Lookup, 3) Address Finder API (data from Australia Post and New Zealand Post), 4) Identity Verification (via APYiD API), 5) Equifax Company Beneficial Ownership report, 6) Equifax Company Enquiry and Company Trading History reports, 7) PPSR registration API. NOTE: These APIs require 3rd party service provider subscriptions, not included in the SOFT4Leasing subscription.</p>

450.(S4L.NA)

NORTH AMERICAN EDITION

The module adds country-specific functions for businesses in the USA and Canada.