



## Module Description

Module Name	In Starter Pack	Additional	Module Explanation
10. Contract - Core (S4L.COR)	Yes		This is core module for origination and management of Lease Contracts. You can create Quotes, do instalment calculation, create Applications, prepare instalment schedule, activate Lease Contract, keep track of contract balances, terminate and close the contract.
11. Fin.Product - Core (S4L.FP)	Yes		This module allows you to configure Financial Products, like Finance Lease, Operating Lease, Hire Purchase, Instalment Sale, Chattel Mortgage, Consumer Loan. The configuration includes instalment calculation controls, applicable VAT codes, accounting rules, etc. It enables basic system-wide settings, like possible instalment frequencies (e.g. weekly, fortnightly, monthly, quarterly, etc.), pre-defined Terms, Residual Value Matrix.
12. Status Flow - Core (S4L.ST)	Yes		Use this module to configure different statuses of a lease (e.g. new application, submitted application, approved, declined, contract signed, activated, suspended, expired, etc.). You can define the status flow rules. Module has status flow log of a contract, allows you to analyse historical process flow (has timestamps and user ID's). The same module allows you to track statuses of Assets (e.g. on stock, leased, repossessed). You can track status of dealers/suppliers (e.g. potential, under appraisal, authorised, on whatchlist, etc.)
13. Interest - Core (S4L.INT)	Yes		Module allows calculation of actual daily interest, in two components - a) financing interest, based on outstanding receivable and b) penalty interest, based on overdue amount. Has configurable methods of 360/30, 365/Actual, Actual/Actual days conventions. Has interest calculation log, with each component involved in calculation - number of days, interest base, interest rate, tolerance applied.
14. Interest - Floating (S4L.INTF)		Yes	Use this module in variable (floating) interest scenarios, when financing interest is build of two components - floating reference rate plus fixed interest margin. The module has tables for reference rates (e.g. LIBOR, EURIBOR) and function to apply new reference rate on contracts, and recalculate future instalments.
15. Dealer/Broker Web Portal (S4L.WEB)		Yes	The module enables Your agents - Equipment Dealers, Finance Brokers, Salespeople - to introduce deals via Web Portal. Introducer can make quotes for lease customer, fill in credit/lease applications on-line and submit to finance company for approval. Once approved, introducer can print a contract, get signed, upload document package on web portal and submit for activation and settlement. Introducer can use customer database (this will reduce data entry when existing customer applies again), can keep track of application process, can see settled contracts and have introducer activity report. The Portal is available as web application for desktop, for tablets, for smartphones on iOS, Android, Windows platforms. Portal usability is fine-tunes for each type of device (i.e. same

			look and feel, but layout and controls differ depending on size of device).
16. eSignature		Yes	[NEW] Electronic signing of lease agreements / credit contracts and other related documents (direct debit mandate, etc.). The functionality allows for multiple signer (borrower, co-borrower, guarantors, lessor). Once document is prepared in Soft4Leasing system and ready to sign, system sends out the document together with signer details to eSignLive system via webservice. Signers will receive an email with a link to a document, opens it and sign electronically. When all parties signed the document (in pre-defined sequence, or in parallel), the final document is distributed to all signers by email. Soft4Leasing system drives the deal to next stage - to compliance check and activation.
19. Financing in Foreign Currency		Yes	[NEW] Financing in foreign currency. The system supports two methods of forex rates - closing rate or historical rate. Financing currency is bound to Financial product, for example "Finance leases in EUR", "Finance leases in USD". This allows to setup interest rates, financing conditions, document templates, G/L accounts per financing currency.
20. Contract - DD Collection (S4L.DD)		Yes	The module allows automation of Direct Debit (or Preauthorized Payments) collections. Lessee provides Direct Debit mandate to lessor to collect instalments from lessee bank account on due date. The module includes DD Collection schedule, function "Suggest DD collections", which makes a bank file to be submitted to the bank for payment processing.
21. Contract - ET (S4L.ET)		Yes	Contract Early Termination module allow configuration of early termination fees. Allows two methods of pay-out figure calculation: a) using net outstanding amount + accrued interest + fee, b) using discounted future cash flows method. Module enables to calculate an early pay-out quote for the customer.
22. Contract - Variations (S4L.VAR)		Yes	The module provides specific functions for instalment schedule variations on active lease or loan: 1) change payment day, 2) change instalment frequency, 3) defer single instalment, 4) prolong contract term, 5) change interest rate, 6) change residual value or balloon payment.
23. Contract - Monitoring (S4L.MON)		Yes	Use this module to keep track of detailed status of delinquent, non-performing contracts. Has configurable Flags and Subflags. Lessor officer can flag contracts and see monitoring history. Example of flags: on alert, at risk, customer skip, to be repossessed, legal action.
24. Contract - Guarantees (S4L.GUAR)		Yes	The module allow to keep track of various guarantees and conditions set on lease contract. For example - buy back guarantee. Has configurable guarantee codes and list of valid guarantees per contract.
25. Insurance (S4L.INS)		Yes	Module is used to two purposes: 1) to include insurance in lease contract as payable upfront, or included in amount financed, 2) to keep track of asset insurance coverage.
26. Services (S4L.SRV)		Yes	Module allow to include additional services, maintenance, taxes in lease contract. Services can be either financed or paid upfront or payable together with instalments. You can

			use this module if you need: 1) to keep track of asset maintenance, 2) to include any additional component in amount financed (e.g. extended warranty, vehicle registration fee, security registration fee, road tax, etc.)
30. Asset - Core (S4L.ASSET)	Yes		this is core module for asset management. It allows you to list each unit on lease application, identify with unique ID, set attributes of the asset (e.g. new or used, starting mileage, colour, etc.). In Application stage, each asset has defined supplier, purchase price, tax group, residual value and more. In Active Contract stage, asset master record is used in depreciation (depending on fin.product), asset valuation, security registration processes (highly relates to other modules). You can have multiple assets on single contract.
31. Asset - Models (S4L.MODEL)		Yes	This module provides asset Manufacturer and Model master data. This gives possibility to automate model-specific promotions, have integration with industry partners. Asset Model data includes list prices as well. You can use this module for the purpose of asset grouping in 3 hierarchy levels: Type/Group/Category (for example Industry equipment / Construction / Cranes)
32. Asset - Options (S4L.OPT)		Yes	The module allows you to include additional equipment, bolt-ons, accessories in lease contract, in addition to main asset.
33. Asset - FMV (S4L.FMV)		Yes	Use this module if you need to keep track of asset Fair Market Value and collateral value, which enables calculation of net exposure. Has configurable value discounting methods, including non-linear.
34. Asset - Maintenance (S4L.MAINT)		Yes	The module provides detailed register of asset maintenance events and costs.
40. Originator Mgt (S4L.ORIG)	Yes		Originator Management module allow having master records of equipment dealers, finance brokers, i.e. parties who introduce new lease applications. This module allows multi-branding, grouping of dealers, dealer authorization and several other related functionalities.
41. Program (S4L.PRG)		Yes	Financing Program gives you possibility to setup multiple pre-defined sets of financing parameters (like interest rates, terms, frequencies, other required or optional conditions) and relate them to particular context (asset type, brand, model, dealer, customer grade). Examples of programs can be "Toyota Camry promotion program", "Agriculture equipment hire purchase perpetual program". Programs are highly configurable and relates to many other entities in the system - dealers, assets, manufacturers, financial products and more. Interest rate for the program can be defined as interval (e.g. 6%-9%) or fixed rate (typically used for promotional programs). Interest rates can be dependant of contract term, amount financed, financial product, new/used asset attribute.
42. Applicant - Core (S4L.APPL)	Yes		The core module for applicant management. You can have multiple applicants or parties involved in single application (e.g. co-applicants, guarantors, directors, partners, next of kin, etc.). System distinguish between individual and business applicants, and lease process differs accordingly. The module

			allows to collect many different applicant attributes, like industry sector, legal form (for businesses), occupation, marital status, residential status (for individuals).
43. Applicant - ALS (S4L.ALS)		Yes	Asset and Liability Statement module is used for individual applicants, to collect information about employment, incomes, expenditures, financial commitments of an applicant.
44. Application - Core (S4L.APP)	Yes		This module gives you several functionalities related to lease/loan origination process, in particular: 1) Disbursement schedule - payment instructions to all suppliers, insurers and originator involved in the application), 2) Vetting Check - tool for verification of 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 customer approached the lessor (e.g. ad, web search, dealer recommendation, etc.)
45. Application - Audit Trail (S4L.APPAT)		Yes	Enhanced audit trail of an application - Application Submission History, Application Version Log
46. Application - Compliance (S4L.COMPL)		Yes	Use this module to facilitate contract documentation check and verify data in the system, usually done by back-office officer before lease activation. The module includes customizable Compliance Check Lists for officer as well as automated data validation procedures.
47. Credit - Core (S4L.CRED)	Yes		Core module for Credit Decision process management (approve or decline of an application).
48. Credit - Credit Line (S4L.CREDL)		Yes	Use this module for large business customers who have many leases. Credit Line allows you to approve credit limit for lessor, and then create multiple contracts within the credit line. Can handle revolving credit (credit line utilization changes, so credit becomes available again as customer repays currently active leases)
49. Credit - DLA (S4L.DLA)		Yes	Delegated Lending Authority setup and control of officer authorization to take credit decisions, based on customer current exposure and amount of new credit. Also takes into account customer rating, balloon value. Has separate authorizations for initial approval/decline, for loan variations, for write-off to loss account.
50. Credit - Scoring Automation (S4L.SCOR)		Yes	Use this module to automate customer credit score calculate and set credit rating. Uses highly configurable scorecard tree. The score can be dependent on any attribute of applicant/asset/application.
51. Credit - Decision Automation (S4L.DEC)		Yes	Use this module to automate credit decision process. When new application submitted, system runs Decision Tree logic, which gives one of three results: auto-approved, auto-declined, referred to credit officer. The decision Tree is set of highly configurable business rules, based on any information available (attributes of applicant/asset/application/originator)
54. Contact - Core (S4L.CONT)	Yes		Core module for contacts master data management. Contacts are - customers (borrowers, guarantors, etc.), suppliers (asset vendors, service providers, etc.), insurers, distributors, originators (parties introducing new deals).
55. Contact - Rating (S4L.RATE)		Yes	Use this module to set credit rating for a customer and keep track of rating history.

56. Contact - Address details (S4L.ADDR)		Yes	The module enables breakdown of address fields and have address in highly structured form, to ensure correct mailing and search in credit bureau databases.
57. Contact - Relations (S4L.CREL)		Yes	Use this module if you need to have total exposure per customer related persons/entities (e.g. sole owner of the company and the business itself). Once two contacts are related, system automatically builds a chain of indirect relations, forming "legal group" or "influence group". Exposure for risk assessment purposes is calculated at the group level.
58. Contact - Bank Accounts (S4L.CBANK)		Yes	The module allows to maintain list of customer bank accounts (for direct debit, for payment allocation), vendor bank accounts (for payables).
59. Contact - Financial Statements (S4L.CFS)		Yes	Customer Financial Statements are part of credit assessment and monitoring process, used for business customers. The module enables data capture of financial statements in structured form (highly configurable), calculate key financial indicators, keep history, compare against previous periods and see trends.
65. Commission (S4L.COMM)		Yes	Use this module if you pay commissions to originators for introducing a deal. Commissions are configurable and you can setup commissions per dealer or dealer group, can make it dependant on financial program (e.g. don't pay commissions on promotional rate applications). You can setup commission to be dependent on sales volume, can setup aggregation per dealership group. Module has commission worksheet, used for monthly processing of commissions payable.
68. Subvention (S4L.SUBV)		Yes	Use this module if your industry partners provide interest subsidy to promote equipment sales. The module has configuration of subvention agreement (e.g. promotional program for new model within limited time period), has calculation functionality, periodic worksheet for subvention invoicing.
70. Finance - Core (S4L.FIN)	Yes		This module is used for integration with General Ledger module. It has leasing posting setup, i.e. mapping lease process to G/L accounts, and has multiple functions for G/L posting automation: on contract activation, on instalment due, on contract termination. You can get G/L trail balance per lease contract.
71. Finance - Alt Posting Setup (S4L.ALTP)		Yes	Alternative Posting Setup module relates to G/L receivables and payables accounts and allows having separate accounts per financial product. Use this module if you need detailed breakdown per product on G/L level.
72. Finance - Invoice types (S4L.INV)		Yes	This module is enhancement of invoicing functionality and allows you to group invoices by type and have different invoice layouts, for example - "operating lease monthly invoice", "asset sales invoice", etc.
73. Finance - Clearings (S4L.CLR)		Yes	The module related to Receivables and Payables modules, and enables structured process of settlement. For example - customer paid down payment directly to the dealer, so settlement between customer and dealer accounts need to be posted.

74. Finance - Amortization (S4L.AMORT)		Yes	Use this module to automate revenue and cost recognition under IFRS requirements (e.g. establishment fee paid upfront but revenue to be recognized over term of the contract)
75. Collections (S4L.COLL)		Yes	In light business scenarios, this module can be used as replacement of CRM system, for the purpose of interaction with delinquent customers. The module allows user to monitor delinquent accounts (e.g. customers with overdue instalments) and take actions and log them in the system (e.g. call the customer, log promise to pay, follow-up call if promise broken)
80. Business Workflows (S4L.WF)		Yes	Use this module to configure and manage workflows across your organization. For example, credit assessment workflow, customer service workflows, any other scenarios with multiple teams and officers involved. Use Workflows for all approval scenarios (when authorized officer has to approve for action), and for scenarios where 4-eyes principal is required.
81. Document Management (S4L.DM)		Yes	This module provides document creation, storage, distribution functions throughout lease process. Enables you to configure document templates and map to data in the system (e.g. automate Lease Contract form with data fields filled in). You can upload signed contracts and supporting documents to the system.
82. Role Centres (S4L.RC)		Yes	With this module you get different "first pages" of the system, depending on user role, in particular: Salesperson/Originator, Credit Officer, Credit Manager, Compliance Officer, Compliance Manager, Finance Officer, Finance Manager, Collections Officer, Collections Manager.
83. Messages (S4L.MSG)		Yes	The module enables user messages in the system, for communication between front-office and back-office. Use this module when dealers/brokers are front-office users of the system.
84. Global Search (S4L.SEARCH)		Yes	With enhanced search engine you can do multi field searches (e.g. locate customer record by car licence plate number). Use this module to improve user productivity.
85. General Report (S4L.GENREP)		Yes	Set of data sources for building custom reports with external tools (BI systems or excel pivots).
86. Tools - Warning Log (S4L.WL)	Yes		Used in data consistency and data completeness check, gives a clear list of what is missing on lease application, for example.
87. Tools (S4L.TOOL)	Yes		Technical tools for system administration.
90. Bank Interface (S4L.BANK)		Yes	Use this module to upload bank statement for reconciliation, and for creating payment file, direct debit file. This is framework module, which needs to be amended as per interface specifications of the bank.
91. Credit Bureau Interface (S4L.CB)		Yes	Use this module to automate Credit Bureau enquiries. This is framework module, which needs to be amended as per interface specifications of particular Credit Bureau.
92. Work Orders (S4L.WO)		Yes	Use this module for full-service leases and fleet management business. The module allows users to 1) create service orders related to leased asset, 2) order services, items from 3rd party suppliers, via NAV Purchase orders, 3) keep track of actual service cost and price, 4) option to 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 responsible officer depending on his weekly load, 7) review and schedule Work Orders using Work Orders Calendar
93. Securitization (S4L.SEC)		Yes	The module has set of functions for "sell of receivables" or "securitization" process management. Solution allow for multiple funders/trusts: 1) Funder master records, 2) sell/un-sell batches, with sales price calculation based on present 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.
94. Borrowings		Yes	[New] When leasing company takes long term loans from the bank, the system functionality enables a link between source of funding and lease contract, enables cost of funds and interest margin calculation.
99. Partner Range		Yes	This module provides a free space for development of new functions as per your specific requirements.