



Asset Finance Solutions

Building competitive advantage in uncertain times

The asset finance market brings challenges at every level. Compressed margins, competitive markets, aging technology and global consolidation create a demand for operational and technical excellence. There is no room for anything less than superior efficiency and flawless execution. The leasing and lending industry is responsible for funding a full third of all capital expenses each year. No longer is this a cottage industry.

The top ten lessors account for over 40% of all market activity—in excess of \$75 billion each year.

While this results in tremendous competition, it's also a source of innovation as finance companies seek to streamline global and local operation to maximize profit margins.

Capgemini's asset finance and leasing professionals are uniquely qualified to be your strategic partner in the creation of high-value, sustainable strategies for growth and transformation.



Our consultants:

- *Truly understand your business.*
Our core business analysts come from industry—not just technology—and have experience across every asset type and most technology platforms
- *Provide expertise* to help you make the right strategic decisions and avoid costly, time-consuming mistakes
- *Bring a complete set of leading practices*—documented and ready for evaluation, adoption or adaptation to your unique needs
- *Drive down cost through a distributed delivery model* which provides the right people in the right location
- *Are independent and vendor neutral.*
We have strong relationships with most technology vendors but we put your interests first
- *Foster high-touch, long-term relationships* to support your business needs and goals, not just the next project

Our global Centers of Excellence help us provide thought leadership, anticipate the industry's emerging trends and communicate trends to our clients through the annual *Business Technology Performance Index*, the asset finance industry's annual report on technology trends and spend.

Capgemini's asset finance team is part of our global financial services practice which draws on a deep pool of 15,000 diverse and talented professionals to help define strategy, design the execution plan and follow through with project execution. Our proven collaborative business approach helps us deliver superior results on time and on budget, while our global governance model helps make sure you experience transparency and accountability.

Capgemini has proven expertise in all areas of asset finance including originations, lease/loan management, asset disposition and market strategy. Our clients rely on Capgemini to anticipate industry trends and develop strategies to gain competitive advantage. We work with both large, global diversified financial firms and small independent lessors which provides us with expertise with every ticket size of asset—from aircraft to micro-ticket. Our offerings include:

Business Process Reengineering & Process Management

Asset finance companies are under pressure to undergo technology change. Rather than simply replace aging systems with new ones, larger benefits can be gained from revitalizing and reengineering the workflows and operations associated with the technology. Capgemini maintains a compendium of leading practices that can be used to help create your optimal to-be operating model that will be supported by renewed technology.

Capgemini's Asset Finance Credentials at a Glance

Our People

Over 200 qualified asset finance professionals across the world with:

- Hands on experience with every major solution from originations to termination—and everything in between
- Approximately 150 projects completed with over 80 lessors

Our Clients

Our asset finance team serves the largest companies in the industry including:

- 13 of the top 15 Leasing Monitor 100 asset finance companies
- Two-thirds of the Top 50 Bank Holding Companies
- One-third of the Fortune 50 Largest Diversified Financial Companies

Our Industry

Capgemini is very active in the Equipment Leading and Finance Association (ELFA) and currently holds a seat on the ELFA Board of Directors. Additional involvement includes:

- Membership on the International committee
- Seat on the Executive committee
- Serve on the Operations and Technology Committee

In Practice: Defining Strategy: Top 5 Bank Owned Lessor Seeks Industry Experience

Our client, a top 5 bank lessor, had long been focused on its legacy platform and needed an external view of the market. To select a new credit underwriting platform, our client had gone through a broad vendor analysis and requirements definition process. The results of this internal process identified two potential candidates with industry-accepted solutions capable of meeting requirements. Our client hired Capgemini to perform due diligence on the two vendors to help make an informed decision.

The Solution:

Capgemini worked with our client's asset finance team to:

- Prepare and contact a list of vendor customers for references
- Provide an independent assessment of the advantages and disadvantages of the vendor's technology strategies
- Design a Proof of Concept
- Prepare a credibility rating for each vendor based on market knowledge and client interviews
- Identify mutual product-related gaps and similarities in functionality
- Help prepare key distinct workflows to be demonstrated
- Prepare technical review
- Clarify key drivers for making a technology decision
- Align the competing technology platforms with our client's technology needs

The Result

Our client received an unbiased, comprehensive analysis of the vendor due diligence and POC demonstration results. Capgemini's independent analysis identified a potential candidate capable of meeting the client's requirements and offered a solution that is dynamic enough to integrate with the enterprise architecture and drive efficient operations.

Technology and Business Strategy Planning

In an ideal world, business and technology work closely together to drive toward common goals. In reality, your business and the technology that drives it aren't always in alignment—especially after years of technology initiatives and system changes. Your company must carefully plan your technology roadmap to match business drivers and challenges.

Capgemini's innovative approach helps our clients create a strategic roadmap and executable five year plan which combines our real-world asset finance

knowledge with the patented Capgemini Accelerated Solutions Environment to build consensus and stimulate innovation.

Technology Deployment

Today's technology platforms are much more complex and powerful than the systems they replace, which creates both opportunity and risk. Successfully implementing your technology solution frequently requires specialized skills and experience in delivering cost effective deployments. By partnering with Capgemini, you can help reduce the risk and implement a better solution by working with consultants who



The InfoLease/IDS Center of Excellence

Capgemini's Center of Excellence give you access to our pool of specialists in InfoLease, Rapport and ProFinia. Our CoE model helps your organization:

- Utilize a proven methodology for sun-setting applications and migrating to new technology
- Employ our highly scalable resource model and broad range of services
- Gain access to our library of re-usable components and templates (e.g., data migration for acquired portfolios)
- Reduce project delivery turnaround time and lower total cost of ownership
- Access industry leading practices and standardized end user trainings

understand your industry and the workflow of the entire life-cycle. Our professionals constantly improve their skills and knowledge by learning new techniques and approaches to help our clients create state-of-the-art operational environments.

Maximizing Business Intelligence Investment

Nearly all large lessors will make a significant investment in data warehouses or business intelligence centers—yet not all will maximize the value of those investments. Major issues include the integrity of data, the ability to aggregate and display information across all business lines, and the ability to turn the data into actionable information. Capgemini has experience leveraging data warehouse investments to address a variety of business needs including marketing campaigns, regulatory compliance, risk management, 360 degree client view and management reporting.

Independent Testing & Performance Engineering

Testing is a vital ingredient to ensure your technology investments are available for your business. The cost of inaccurate decisions or application faults based on poor software quality, poor configuration, application development delays or system stoppages are far too high. More than ever, companies expect their systems will be available and accurate. Disciplined testing can provide the tools and processes to improve reliability and stability. Capgemini draws on thousands of existing testing scenarios and provides a full spectrum of testing services from assessing your current test processes to managing an enterprise-wide testing center using globally diverse teams.

For more information, contact us at financialservices@capgemini.com



About Capgemini and the Collaborative Business Experience

Capgemini, one of the world's foremost providers of Consulting, Technology and Outsourcing services, has a unique way of working with its clients, called the Collaborative Business Experience.

Backed by over three decades of industry and service experience, the Collaborative Business Experience is designed to help our clients achieve better, faster, more sustainable results through seamless access to our network of world-leading technology partners and collaboration-

focused methods and tools. Capgemini utilizes a global delivery model called Rightshore® which aims to offer the right resources in the right location at competitive cost, helping businesses thrive through the power of collaboration.

Capgemini employs approximately 92,000 people worldwide and reported 2008 global revenues of 8.7 billion euros.

More information about our services, offices and research is available at www.capgemini.com.