

Performance Optimization for Asset Finance

Capgemini's business process management solution spans the leasing lifecycle

The asset finance market brings challenges at every level. Compressed margins, competitive markets, cutbacks, aging technology and global consolidation mean asset finance companies must strive for operational and technical excellence to remain profitable. With market leaders improving key efficiency metrics like portfolio dollars managed per employee by 10% or more a year, how can your firm keep pace?

This drive for operational efficiency puts pressure on asset finance companies to transform their technology. However, unraveling and replacing existing infrastructure is a daunting, expensive and risky proposition.

Does it make sense to fund a replacement effort that mainly delivers an expensive technology refresh?

Rather than replacing aging core platforms with new ones, larger benefits can be gained from revitalizing and reengineering the workflows and operations associated with the business processes that are in use today. Capgemini maintains leading practices and supporting technology solutions to help asset finance companies create the right to-be operating model while lowering the risk, cost and duration of a core system replacement.

Capgemini's Business Process Management Solution for Asset Finance

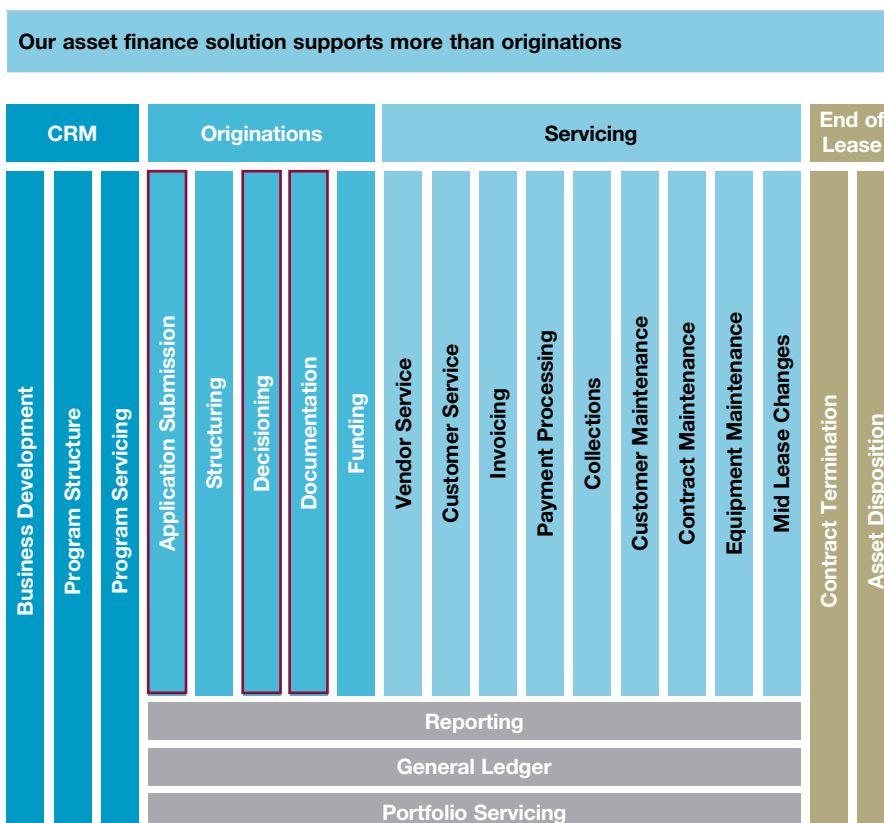
Many asset finance companies have automated some portions of their processes, usually with a focus on originations. However, to deliver a best-in-class customer experience, an optimized, end-to-end solution is needed which lays the foundation for continuous process improvement. For most asset finance applications, it's very complicated to manage workflow and business rules changes with current systems—or the current state lacks these features entirely.


But today's regulatory environment requires auditable and verifiable process compliance which calls for an end-to-end BPM solution. Companies with multiple legacy systems can spend a tremendous amount of time and effort to customize applications to standardize business processes and meet these compliance needs.

Capgemini's asset finance BPM solution can provide the answers to these challenges by delivering:

- Straight through processing and automation of exception processes
- Seamless orchestration across existing applications and IT infrastructure
- Standardization of processes across multiple, disparate platforms
- Business activity monitoring to enhance management information and provide audit trails for meeting SLAs, monitoring KPIs and isolating defects and opportunity areas
- True self-administration with the ability to change workflow and business rules to address new market needs and introduce new financial products
- A consistent and improved customer experience coupled with measurable efficiency gains

Our solution delivers an integrated, leading practice approach to processes across the enterprise.



 Workflow and BPM found in traditional asset finance solutions

Our BPM solution can help you meet today’s challenges head on

Challenge	Capgemini’s BPM solution provides
<p>Poor customer experience and inefficient processing due to inconsistent service delivery.</p>	<ul style="list-style-type: none"> ▪ Efficiency and reliability from straight through processing (STP) to automate and streamline tasks. STP reduces cycle times and lets you address exceptions without manual intervention ▪ End-to-end consistent service delivery through integrated workflow ▪ Enhanced and consistent customer experience
<p>Inability to implement and maintain consistent business processes to meet regulatory compliance requirements.</p>	<ul style="list-style-type: none"> ▪ Built-in tracking and reporting to support auditing and oversight ▪ Self-administration for most BPM changes, achieving flexibility to adapt to ongoing regulatory changes ▪ Ability to implement and maintain Key Performance Indicators (KPIs) and business metrics
<p>Core platform technology upgrades are complex, expensive and risky and typically take years of effort.</p>	<ul style="list-style-type: none"> ▪ Integration of new applications into an existing IT infrastructure and vendor systems provides BPM without investing in a large initiative ▪ Legacy applications core functionality is utilized without major system development impacts

BPM Solution Architecture

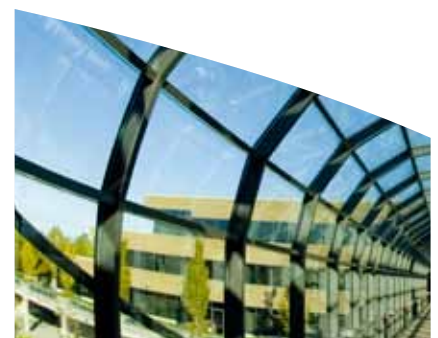
The dynamic nature of the equipment leasing and finance market demands continuous change and flexibility to adapt. Companies that can rapidly respond to changes will be able to compete effectively. As the rate of change accelerates, the ability of the application landscape to adapt diminishes due to inconsistencies, obsolescence and complexity

Capgemini’s BPM solution for asset finance lets you introduce agility by modernizing the applications in a phased and controlled manner. A seamless process experience is created by orchestrating business processes across multiple platforms.

Our solution provides full integration with all core platforms and third party tools including; workflow management, business rules, documentation functionality, and reporting for KPIs and SLA metrics.

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 understand the Asset Finance industry and leading practices across the transaction 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.



Industry-leading Expertise in Asset Finance

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

We have proven expertise in all areas of asset finance from strategy development through to the implementation of strategies. Our clients rely on us 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.

Business Technology Performance Index

In collaboration with the Equipment Leasing and Finance Association (ELFA), Capgemini publishes the *Business Technology Performance Index*, an annual study of current technology trends in the equipment finance market.

The *Business Technology Performance Index* serves as the industry benchmark for IT and operations direction and spending. It is based on industry research and responses from 31 participants representing bank, captive and independent finance companies across a large spectrum of ticket sizes, market approaches and geographies.



Our People. Over 200 asset finance professionals have hands on experience with every major solution from originations to termination—and everything in between.

Our Clients include the largest companies in the industry:

- 13 of the top 15 *Leasing Monitor 100* asset finance companies
- 9 of the top 10 global banks ranked by revenue by *Forbes*

Our Industry. Capgemini is very active in the Equipment Leading and Finance Association (ELFA) and been a member of the Executive, International and Operations & Technology committee.

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, enables its clients to transform and perform through technologies.

Capgemini provides its clients with insights and capabilities that boost their freedom to achieve superior results through a unique way of working, the Collaborative Business Experience™.

The Group relies on its global delivery model called Rightshore®, which aims to get the right balance of the best talent from multiple locations, working as one team to create and deliver the optimum solution for clients.

Present in 40 countries, Capgemini reported 2010 global revenues of EUR 8.7 billion and employs around 110,000 people worldwide.

Capgemini's Global Financial Services Business Unit brings deep industry experience, innovative service offerings and next generation global delivery to serve the financial services industry.

With a network of 17,000 professionals serving over 900 clients worldwide, Capgemini collaborates with leading banks, insurers and capital market companies to deliver business and IT solutions and thought leadership which create tangible value.

For more information please visit www.capgemini.com/financialservices