Products

Integrated Financial Solutions (IFS) develops the powerful IFSLeaseWorks software system. IFSLeaseWorks efficiently manages the entire lifecycle of a loan or lease — from entering an application on a web site, through negotiating an end-of-term buyout.

IFSLeaseWorks offers unmatched support for the entire leasing workflow. Lessors can easily manage application entry, credit scoring, contract documentation and imaging, plus lease and loan administration. These administration capabilities manage billing, sales and use tax, property tax, accounting, customer service, collections, and asset management.

The system also integrates cash management, including support for credit card payments, ACH payments, and lock box remittances. Using the IFSLeaseWorks support for portfolio sales and derivatives such as securitizations, IFS clients can confidently pursue today's sophisticated portfolio financing alternatives.

B2B and B2C eCommerce Capable

IFSLeaseWorks provides complete B2B (business-to-business) and B2C (business-to-consumer) eCommerce workflow management, marketing, and customer service capabilities.

- **B2B**. Vendors and brokers can manage the entire lease process, view status reports, and print documentation and custom reports using a secure web site. Lease applications can be placed online, and then automatically scored, approved, and documented. Directly-originated transactions are supported online, as well as vendor-originated transactions (including private label programs). Shopping cart integration is also provided.
- **B2C**. Lessees can view their open items, review past and current invoices, review their payment application and payment schedule, and submit address changes for billing and asset location. Lessees can access all their accounts with one convenient logon.

The IFSLeaseworks Solution

IFSLeaseWorks is ideal for lessors that need an asset-based leasing solution, for example to manage high-volume lease portfolios of technology, equipment, or vehicle financing.

The IFSLeaseWorks system is designed to manage traditional vendor-financing programs, as well as captive or in-house portfolios. The system handles direct finance leases, operating leases, and daily interest loans (fixed and floating). Unique programs, such as cost-per-accounting (cost per copy) and line-of-credit, let underwriters and marketers develop creative lease options. For maximum flexibility, IFSLeaseWorks supports an unlimited number of companies, lines of business, funding sources, and locations. Additionally, the accounting module allows securitization, syndication, discounted leases, and other financing methods.

Integrated Financial Solutions
500 Route 17 South
Hasbrouck Heights, NJ 07604

Toll Free: (888) 437-1183
Main: (201) 288-5599
Fax: (201) 288-5715
www.ifsleaseworks.com

The Comprehensive IFSLeaseworks System

Designed and developed as a single application, the comprehensive IFSLeaseWorks system includes all these modules and features:

- **IFSLeaseWorks**. The system's powerful engine. Manages all back-end processes using user-defined work queues. IFSLeaseWorks' asset-based capabilities support an unlimited number of assets per schedule, and an unlimited number of schedules per contract. IFSLeaseWorks interfaces with credit bureaus, as well as with top software and service providers for sales and use taxes, property taxes, UCC filing and tracking, and insurance. The system supports operating leases, direct finance leases (CSC and True Leases), loans (fixed and floating), and synthetic leases (for example, TRAC or PUT).

- **IFSAppWorks**. Automates front-end processes by tightly integrating origination sources, such as brokers and vendors, into the origination process. IFSAppWorks manages the entire origination, underwriting, and booking process. Efficiently manages vendor-specific private label programs, pricing programs, documentation, and reporting.

- **Internet Workflow and Customer Service Integration**. Provides secure Internet eCommerce, including business-to-business and business-to-consumer capabilities for vendors and lessees. Fully integrates vendors into the origination process.

- **Credit Scoring**. IFSLeaseWorks supports custom rules-based score cards or Fair Isaac. Custom rules-based score cards use weighted criteria based on application data and credit bureaus. Supports Dun & Bradstreet, TransUnion, Equifax, and Experian for credit data.

- **Documentation Management**. Manages lease or loan contract documentation. Uses Microsoft Word to customize documentation templates and merge data fields.

- **Document Imaging**. Archives and retrieves electronic images of documents, eliminating laborious manual filing. Automates further with barcode scanning.

- **Fax Link**. Sends, receives, and manages faxes. Faxes contract documentation, letters, plus vendor and broker communications.

- **eMail Link**. Sends and manages e-mail messages, including the contract documents. Uses e-mail to speed communications and enhance customer service.

Integrated Financial Solutions
500 Route 17 South
Hasbrouck Heights, NJ 07604

Toll Free: (888) 437-1183
Main: (201) 288-5599
Fax: (201) 288-5715
www.ifsleaseworks.com

Vendor Leasing Support

IFS provides the most extensive vendor-leasing support in the industry, including:

- Transparent integration of the vendor into the lease origination process.
- Vendor-specific application form that contains user-defined fields.
- Documentation process can be customized for each vendor.
- Vendor information is tracked for accurate reporting.
- Vendor-specific pricing is supported.
- Private-label program protects vendor confidentiality.

Current Technology

IFSLeaseWorks is a 32-bit client/server application designed using a 3-tier object model. Based on Sybase relational database technology running on Windows 2000 or Unix, IFSLeaseWorks is scalable to support a large user-base and extremely large portfolios. The client side of the system is built using Microsoft Visual Basic, and runs on Windows.

More Information

For more product information, browse http://www.ifsleaseworks.com/product_info.html.

Also see the Frequently Asked Questions at http://www.ifsleaseworks.com/faqs.html.

Integrated Financial Solutions
500 Route 17 South
Hasbrouck Heights, NJ 07604

Toll Free: (888) 437-1183
Main: (201) 288-5599
Fax: (201) 288-5715
www.ifsleaseworks.com