

Achieve More with ALFA Systems.

ALFA
SYSTEMS



Competitive asset finance operators are constantly innovating, delivering more value to customers, and using fewer resources.

To achieve more requires a superior platform and a technology partner as committed to your success as you are.

With an exceptional delivery record and robust implementation methodology, CHP Consulting delivers the most complex projects successfully every time.

The definitive platform for asset finance.

Powerful systems, latest technology, assured delivery.

ALFA Systems v5 from  CHP Consulting

www.chpconsulting.com

Multicountry

Global businesses need global solutions. Global processing in ALFA lets you conduct your business without borders, spanning languages, currencies and accounting standards. Multilingual processing integrates seamlessly with user locale settings to display user interfaces and produce documents in the relevant language. With multicurrency processing, ALFA can process a single contract in multiple currencies, letting you source customers or suppliers globally. Multi-GAAP functionality allows the generation of multiple accounting views from the same operational agreement.

- Global processes, one system.
- Regulatory compliance. Configurable to support the requirements of multiple countries.

Workflow

ALFA's integrated workflow engine supports the entire end-to-end asset finance business lifecycle, from proposal administration to disposal processing, to provide powerful CRM (customer relationship management) workflow and case handling for your processes. Features include load balancing, sophisticated activity monitoring and efficient workflow case fulfilment features.

- Business model support. Support your processes through a powerful and configurable workflow engine.
- Efficient resource utilisation. Automate process allocation and progression to eliminate many unnecessary steps.
- Continual process improvement. Focus on business processes leads to their streamlining and simplification.

Business Rules Engine

ALFA Business Rules Engine allows you to automate business decisions based on your rules, giving you total process control in all areas. Through a visual editor, the flowchart-style representation allows you to see, own, and trust what is happening in the system and achieve peak process performance by applying automatic rules in logic-intensive areas of asset finance.

- Automate complex decisions. Generate repeatable, consistent results from your rules.
- Prove the benefits. Use "What If?" analysis functionality to visualize the impact of a change before committing to using it.

Technology

Written in the latest technologies, v5 uses a web-based interface to allow for simplified deployment and integration possibilities. Empower staff, partners and customers with an intuitive, highly customizable user interface.

- 100% web. Use an intuitive interface, work to industry best practices, and offer customer self-service - all from a browser.
- Easy deployment. Deliver an integrated, platform-independent solution for every aspect of your business.
- Integration. Work together simply with every department, partner and data provider using web services.

Finance & Accounting

Whatever the nature of the transactions processed, we view financial rigor as the first priority in an asset finance system. ALFA's accounting engine can support the most complex financial structures. All accounting data is held at a contract or asset level, allowing consolidated reporting and detailed reconciliation and compliance.

- Fully automated. From booking to GL without any manual intervention.
- Multi-GAAP support. Allows for a single operational agreement to report under multiple accounting standards.
- Bulletproof financials. Ensures that the reporting of the varied accounting treatments across your organization can be used with confidence.

Document Production

ALFA's flexibility in document production allows you to achieve the greatest automation, and to match the demands of your business. Using rich-text letter formats, bookmarks can be added to a document then populated with ALFA data directly from the database upon production.

- Powerful templating. Create documents to match your business requirements.
- Automated generation. Use workflow to trigger your document processes.
- Full document history. Store and retrieve associated correspondence for each entity in your portfolio.

Business Intelligence

Business intelligence tools in ALFA transform business data into information and insight. Functioning as an analysis tool purely for data held in ALFA, or extended to integrate data from other systems, ALFA transforms data and delivers it to the user community.

- Efficiency through analysis. Measure and maximize the effectiveness and speed of business processes.
- Visualized performance. Steer your business by easily determined Key Performance Indicators.
- Deeper business insight. Mine your data to uncover trends across the many aspects of your portfolio.

End of Lease

ALFA provides comprehensive end-of-term functionality for all contracts and assets, containing fully configurable early settlement calculation and processing for either full or partial terminations. When a contract reaches maturity, ALFA provides configurable options, including extensions, disposal and returns processing. Any terminated contract in ALFA can be fully restored to its original state.

- Flexible settlement methods. Configurable termination calculation engine ensures expected profitability is maintained.
- Enforced maturity processes. End-of-lease options managed by workflow drive expected results.
- New business generation. Targeted upselling is part of the contract maturity workflow.

Collections

ALFA supports all aspects of the collections lifecycle, from arrears identification to termination and repossession, and includes comprehensive workflow support and automation of common tasks.

- Efficient policy enforcement. Implement your collections strategy by using automation capabilities and workflow control.
- Active resource targeting. Comprehensively manage collector performance and workload.
- Optimised recovery values. Fees, payment plans and restructure features protect your investment.

Proposal Quotations

ALFA's Proposal Quotation functionality offers multiple channels of input, from broker-based right through to self-service, providing support for a diverse range of financial products and routes to market. Using a single pricing engine, proposals can be evaluated for numerous aspects of the deal including rate, commission, rental and residual value.

- Multiple channels. Flexible web deployment supporting varied channels to market.
- Integrated pricing. Single pricing engine functioning across channels to ensure consistent and accurate results.
- Real-time decisions. Integrated and automated decisioning to enforce accuracy and increase sales efficiency.

Proposal Administration

Configurable new-business workflow in ALFA supports the processing of agreements from initial proposal through to activation. This covers all the key new-business activities, and provides enhanced enquiry and document management functionality to support the decision process.

- Workflow-driven. Allows for efficient conversion of proposals through repeatable processes.
- Flexible authorisation. Enforced through configurable process and document controls.
- Sales channel visibility. Detailed view of sales process and conversion metrics.

Product & Dealer Management

ALFA's product templates define the key criteria of the products you release to the market, used where speed of input is imperative. Product definitions can be developed and deployed rapidly, enabling optimum speed to market. For dealer relationships, ALFA allows management of all aspects, from specifying authorized products and add-ons to calculating and paying commissions automatically.

- Process efficiency. Automatic processes minimize the number of manual steps required.
- Financial accuracy. Automated calculations ensure that data is accurate.
- Product range. Supports the simplest to most complex agreement and dealer structures.

Credit Decisioning

ALFA provides comprehensive support for both automated and manual credit underwriting processes. Successful underwriting relies on bringing the right data together from within your organization and beyond. ALFA provides interfaces with leading credit data providers, while additional automated functionality includes risk-adjusted pricing and embedded fraud detection services to enable efficient and effective credit decisions.

- Process ownership. Enforce your credit policies via configurable business rules and workflow controls.
- Policy automation. Automated credit decisioning ensures efficient utilisation of underwriting resources.
- Decision transparency. Full credit decision history, including supporting documentation and data.

Supplier Management

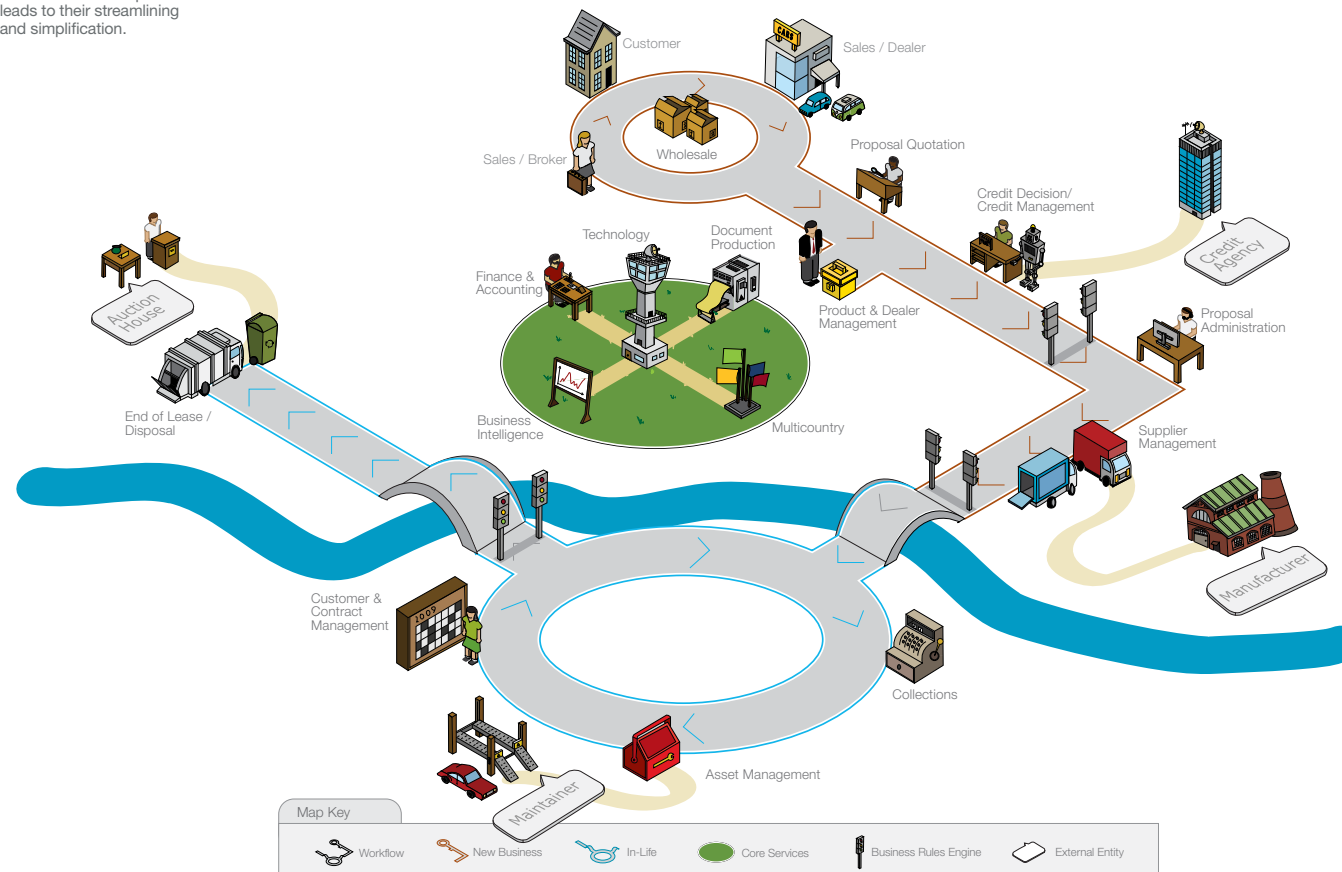
Managing asset acquisition and supplier performance from order to delivery, ALFA's third-party relationship management functionality enables the capture of critical information required to support purchasing, including key suppliers, purchasing policies and payment details. Supplier invoice data capture and automatic self-billing functionality, in conjunction with 'mismatch' validation and strict authorization rules, ensure the correct payment is made to the correct supplier.

- Payment control. Implement flexible authorization steps.
- Multicurrency support. Handle payouts in multiple currencies for a single contract.
- Integrated order management. Asset tracking from point of order through to delivery.

Wholesale

ALFA's Wholesale module enables the end-to-end business processes that surround wholesale and floorplan finance to be delivered seamlessly to all parties. Providing support for all asset types, ALFA's inventory management capabilities support bulk uploads, unit transfers and automated unit additions. Integrating fully with other ALFA areas, assets can easily be quoted for and transferred onto retail contracts.

- Self-service. Deployed online directly to dealers, distributors, auditors and financiers.
- Single asset view. One view from wholesale through to retail finance.
- Functional depth. Can harness the power of the core ALFA platform, such as workflow.



Customer & Contract Management

ALFA provides a user-friendly platform to administer agreements throughout the contract lifecycle, from inception to disposal; managing business processes and enhancing customer satisfaction levels through improved automation, flexibility and usability. Included is a wizard framework to allow customer service personnel to execute complex tasks, such as terminations and reschedules, with ease.

- Improved customer service. ALFA's workflow engine enforces consistent processes resulting in increased customer satisfaction.
- Simplified key transactions. Wizard-style functionality streamlines standard tasks and provides enhanced automation.
- Flexible contract management. Change anything, at any point, during the agreement lifecycle.

Asset Management

Asset management in ALFA provides end-to-end asset lifecycle support, from definition to disposal. The complete specification of an asset and any of its subsidiary assets can also be managed, allowing control and tracking of the parent and each of the components. By virtue of the tight integration with ALFA, full accounting support is available at the lowest component level.

- Whole-life profitability. Analyze an asset's financial impact based on all agreement and service transactions.
- Operational efficiency. Streamline processes for a moving asset portfolio.
- Understand your assets. Carry out refined queries of the asset portfolio.



Functionality

Deploy end-to-end functionality proven to handle the most sophisticated transactions.

Workflow

Set up and fine-tune processes that give total transparency to how you run your business.

Multicountry

Handle multilingual, multicurrency, and multi-GAAP complexities with ease.

Business Rules Engine

Define and automate how decisions are made in every area of your organization.

100% web

Empower staff and customers with an intuitive, highly customizable browser interface.

Easy deployment and integration

Deliver a platform-independent solution that supports all aspects of your business.

Transactional transparency

Control and measure your business at every step. Take the pain out of compliance.

Volume

Support millions of contracts in multiple portfolios across your countries of operation.

Global Coverage

CHP Consulting has worked with many of the world's leading asset finance and leasing companies. CHP has over 40 clients in 18 countries, including:

Ascendos Rail	HSBC Rail
Bank of America	ING Lease
Barclays Asset Finance	Leasedrive Velo
BNZ	Lombard
BTMU Capital Corporation	Lloyds TSB
Capital Finance	National Australia Bank
CBRail	RCI Financial Services
Close Asset Finance	Royal Bank of Scotland
Commerzbank	Santander
Commonwealth Bank of Australia	SMBC Leasing
Deutsche Bank	Société Générale
HBOS	Swedbank
Hewlett Packard Financial Services	Textron Financial
Hitachi Capital	Toyota Financial Services

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