

A close-up photograph of a person's hand holding a black car key. The hand is wearing a silver ring on the ring finger. The background is blurred, showing a person in a light blue shirt. The image is the top half of a document cover.

PRODUCT SHEET

LEASING

Leasing from Banqsoft covers operating and financial leasing or hybrids to both corporates and consumers. The solution supports areas like hire purchase, rental, auto leasing, equipment leasing, big and small ticket leasing.

BanQsoft

LEASING

The solution supports the complete lifecycle of leasing from contact to contract; product shaping, onboarding, credit handling and compliance like GDPR, FINREP, COREP, tax and VAT built-in.

Additional products and services such as insurance, service, tires and fuel cards can easily be added to the leasing contract. Flexible



Effective automated workflows give the ability to grow the portfolio, without more staff.

KEY FEATURES

- Operational, financial and hire-purchase
- B2B or B2C
- Rest value or full payout
- Fleet services

pricing mechanisms make it possible to offer risk- based pricing, cost- and profit split, commission and subsidy management.

Banqsoft also offers wholesale partner integrations and self-service solutions with possibilities for multi-branding in all channels, delivered as responsive services for pc, tablet and mobile phones.



Wholesale partner integrations and self-service solutions

KEY BENEFITS

- Automated workflows
- Strong dealer support
- Channels for consumers, corporates, partners and suppliers

BANQSOFT IN BRIEF

Banqsoft is a leading provider of financial software in the Nordics, offering solutions for Digital Banking, Asset Finance and Credit Management.

Banqsoft was established in 1994 and is since 2015 a fully owned subsidiary of the IT group KMD A/S, an NEC company. KMD is a leading supplier of IT services to Denmark's public sector, as well as the private sector in Denmark, Sweden and Norway, while NEC is a global Japanese technology group.

350 employees in Norway, Sweden, Denmark, Finland, Poland and Malaysia develop and support 100+ installations for 80 financial services providers with sales agents and customers in 30 countries.

MORE INFORMATION

Please contact us if you have any questions or want more information about our product & services.

Banqsoft AS
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PRODUCT

A single leasing contract may cover leasing of multiple objects with the opportunity to offer different financial terms within the same agreement. Assets or components may be added or removed at any time. The leasing module features a rental option, offering the possibility of automatic extension of the original rental period upon expiry.

Banqsoft offers both Operational and Financial Leasing, which includes:

- All types of assets
- Additional services
- Residual values
- Multiple objects

EQUIPMENT FINANCE

Banqsoft's Equipment Financing is all about efficient handling of the objects. The View21 platform handles multiple objects in the contract with replacement of single components at any time during the lifespan of the financed period. Differentiated financial terms may apply within the same contract.

In View21 we use objects to describe the physical object and assets for the accounting.

It allows our customers to have a market price on the object and a different price for accounting purposes, reflecting rebates etc. It also enables you to update assets with new components and/or transfer components to other customers.

Components can be removed from the asset resulting in a recalculation of the contract. The component details can be user-defined and updated continuously, and detailed object information can be imported and linked to the contract.

A contract can be built up over a period, with objects being procured at various stages during the contract establishment. In this case, interim rent can be calculated on each object. The interim rent can be charged monthly, or as one single amount at the contract start date. It is also possible to finance the total interim rent as an addendum to the contract. At the end of the original leasing or rental period, you have the option to automatically extend the period.

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CAR FINANCE SOLUTIONS

In addition to equipment finance, several Car Financing Solutions are also a part of the leasing portfolio. You can finance the whole lifecycle of a car with the financial products of your choice: Loan, Leasing, Hire Purchase, Stock Financing or Fleet Management.

All products can be managed with the highest level of automation combined with the customer or dealer self-service at your choice.

OTHER FINANCIAL PRODUCTS

The leasing module covers operational, financial and hybrid financing forms. Products and services as insurance, service, tyres and fuel cards can be added to the leasing contract. The pricing is dynamic and can be risk-based with support for cost/profit split and commission/subsidy handling, or set by a standard price list. We offer both fixed and floating calculations with flexible pay plans, and several

other features within interest methods, repayment methods, invoicing methods and much more.

When it comes to the credit decision, we offer standard or customized data acquisition plug-ins and automatic decisions based on internal and external data, policy rules, calculated values and limits. We also offer credit decisions based on policy rules or score-, rating- and/or PD-calculation.

UNIQUE SOLUTIONS

More than 50 banks and finance companies administer their car-, equipment- and real-estate loans in Banqsoft solutions. This unique userbase has during the last 20 years made us develop the most comprehensive financial software on the market. This makes us confident that we can find a solution that suits all of our customers, no matter who your customers are or what you are financing.

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