



## + Equipment Finance Solutions

D+H equipment finance solutions allow users to create and manage real-time leasing transactions for improved efficiency, savings and customer satisfaction.



- + Retail Lending / Mortgages
- + Small Business Lending
- + Commercial Lending
- + Equipment Finance

## + A Leading Provider of Credit Lifecycle Management Solutions

Founded in 1875 to provide solutions to financial institutions, D+H is a leading provider of Credit Lifecycle Management solutions for the retail lending, small business lending, commercial lending and equipment finance industries.

Using innovative technologies and solutions, we work with industry leading clients in the United States and Canada to help them drive efficiency, improve business growth and increase their overall business profitability with practical solutions for immediate and sustainable results.

Leveraging our heritage within the world's most stable successful Financial Services industry, D+H has respected and trusted relationships with many banks and financial institutions in the United States and Canada.

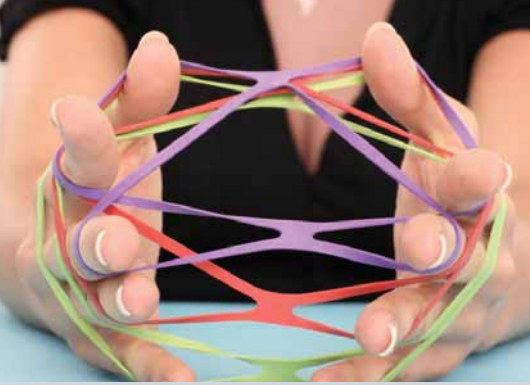
Our solutions are based on a deep understanding of the lending and equipment finance markets, with a critical awareness of the sensitivity of risk decisions and operational impacts. This understanding allows us to develop innovative and practical solutions that address our customers' needs and expand our offerings to meet the ever-changing lending environment.

For more information about D+H, and our comprehensive set of credit solutions, please visit: [www.dhltd.com](http://www.dhltd.com).

### D+H

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Our solutions accommodate the full array of equipment finance services, including products and programs for:

- + Small Ticket
- + Mid Ticket
- + Large Ticket
- + Vendor Programs
- + Direct Programs

## **+ Credit Lifecycle Management Solutions to Improve Your Bottom Line**

D+H Equipment Finance solutions empower users by providing the ability to manage multi-party, multi-facility relationships via simple, easy to understand user interfaces. In addition, our pre-integrated, enterprise-class solutions provide the analytical tools needed to manage data for covenant and asset tracking to meet risk, regulatory and compliance objectives.

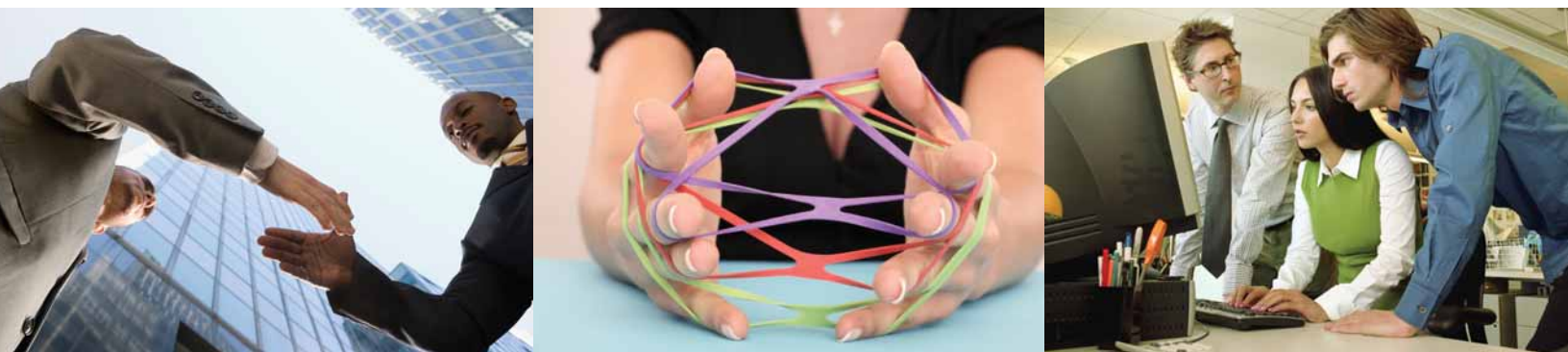


D+H Equipment Finance solutions provide the necessary tools for comprehensive portfolio management, offering end-to-end efficiencies – from the processing of lease and asset-based transactions to sophisticated program and vendor management solutions. In addition, our solutions are flexible to any business model. We work with our clients to customize deployment-ready solutions that are fully configurable – making it easy to adapt to market, product and regulatory changes.

## + Enterprise Credit Hub: The Technology Focal Point for Credit Lifecycle Management

In today's environment, IT needs to be more responsive and agile than ever before—which means that it must be in synch with business needs in real time for immediate results.

The D+H suite of CreditPath solutions are part of an integrated software platform that combines business intelligence with enterprise-class technologies. The platform is designed to help you implement the ideal solutions for your unique business needs at any stage of the credit lifecycle—quickly, efficiently and with measurable results.



Our solutions are web-based, service-oriented applications built to easily manage thousands of simultaneous users processing complex financial transactions. Industry best-practices are pre-integrated into the workflows, business rules engine, reporting facilities and sophisticated database structures. This pre-integration reduces implementation time and delivers a return on investment, without sacrificing the configurability required to quickly adapt to ever-changing business, compliance and regulatory requirements.

Our platform is also pre-integrated to a variety of third-party bureau, validation and industry scoring systems in order to expedite the time to market, and increase overall decisioning throughput.

Our Credit Lifecycle Management solutions adhere to a strict principal of operating efficiency through automation, while maintaining flexible, manual control in order to best leverage the capabilities of your systems and users in a manner that aligns with your IT, Operating, Business and User strategies. The result is reduced IT costs and a strategic lending platform that supports different business models, compliance needs, customer segments, product innovations and personalized credit decision strategies.

## Equipment Financing Solutions Value: Snapshot

Speed, efficiency, customer insight and credit risk adherence all form the foundation of our Equipment Finance solutions.

- ✦ Have the capability to better manage your asset portfolio along with associated depreciation, residuals, rates and pricing.
- ✦ Take control and have transparency to yields through rate tables or utilizing built-in SuperTrump™ pricing for tax implications.
- ✦ Manage residuals and yields in a central environment to ensure every deal is profitable.



With Equipment Finance solutions you can reduce cost and improve operational efficiency through the use of robust workflow, reporting and business rules capabilities. Our Equipment Finance solutions accommodate and support your regulatory and compliance requirements with features such as:

- ✦ Flags, triggers and event conditions that initiate system or user activity or user awareness
- ✦ Real time or systematic reporting of specific deal, customer or adjudication events and decisions
- ✦ Customer and third-party identification and management against watch lists and verification services
- ✦ Credit Policy adherence and exception management through highly configurable credit rules engine, exception handling, work routing and queuing services

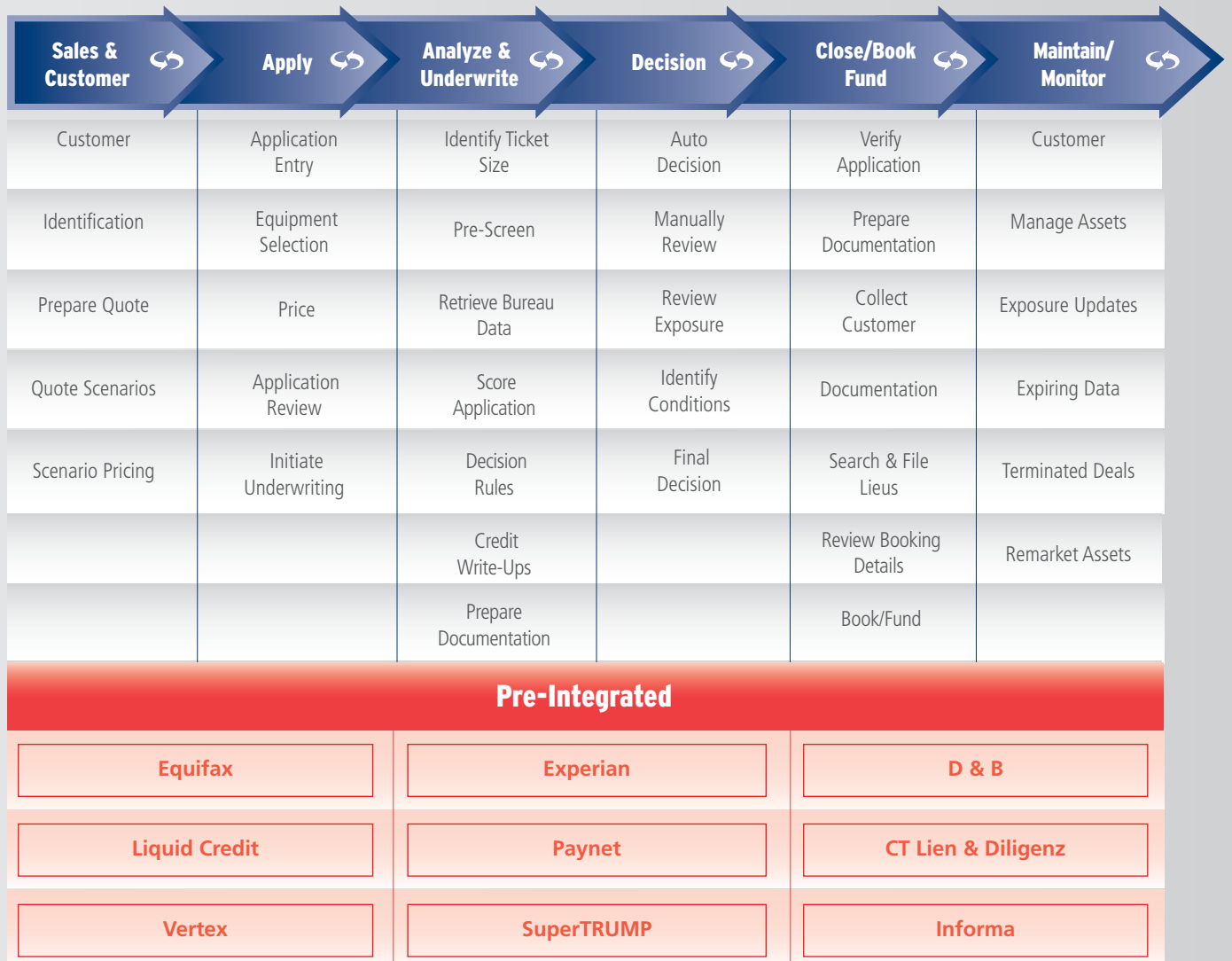
Our solutions increase automation of credit processes and the ability to utilize scorecards, connections to consumer and commercial credit agencies and implement Credit Policy through an extensible rules engine to facilitate optimal throughput. Pre-integrated connections to UCC and PPSA registration providers facilitate lien perfection and closing activities.





A high-level overview of the highly configurable functionalities offered at each stage of the credit lifecycle process for our Equipment Finance solution.

### Equipment Finance Functional Menu



The above capabilities represent core functionality of the system, used by different stakeholders, to manage the throughput of requests from inception through booking. Through specific configuration capabilities, the system is able to reflect your unique practices and policies. The system quickly becomes 'personalized' for your organization and reflective of the needs of your users and business stakeholders.

## Case Study

### + Customer Satisfaction Top 10 Equipment Finance Captive

Challenged by inefficiencies stemming from cumbersome manual processes and an unsuccessful internal build project, this Monitor Top 10 Equipment Finance Captive organization sought a central repository for all customer and equipment data that could be combined seamlessly with an automated originations process for their small and mid ticket business.

The organization's daily Credit operations required portfolio management and inquiry functionality permitting users to view customer history and exposure data at any stage of the transaction lifecycle; this data was contained in their back-end lease accounting systems and not easily visible to the front and middle office teams.

### + Impact on Business:

To respond to this requirement, D+H configured their solution and a seamless two-way interface to the back-end system for portfolio management data records and inquiry information. The D+H solution enabled the organization to provide this critical information to its users in the origination environment and allowed its personnel to process transactions completed in the solution, with no need to consult the back-end system. By working within one environment, the organization benefitted from reduced credit turnaround times, increased customer focus, operational efficiencies, and a dramatic improvement in overall data quality.



“Not only did we achieve our base business case objectives of 20% reduction in operations FTE and up to 50% reduction in Credit turnaround time, we saw a dramatic improvement in our overall data quality”

