

80%

of your Leasing industry
requirements can be met right
out of the box



Let us help you do better

Columbus knows how to make clients more successful by adapting and implementing proven, Microsoft-based solution sets to maximise the efficiency and overall business performance of leasing companies.

With proven track of leasing companies in East and Middle Europe, we already know how to manage your leasing operations. We want to be a part of your success story by implementing innovative, proven, specialized End-to-End solution for Leasing companies “AmberLeasing”.

- ✓ Fast submission of main Proposal as well as other versions of it.
- ✓ Short decision making time.
- ✓ Full process traceability.
- ✓ Merging of aquisition and sale of leased object.
- ✓ Flexible change of contract conditions and their history.
- ✓ Automatic preparing of invoices and schedules.
- ✓ Easy expansion of services portfolio.

Solution for leasing process accounting and management Columbus **AmberLeasing** is based on Microsoft Dynamics NAV, the last version 2009.

This scalable and dynamic lease management solution enables company to manage every aspect of the main lease processes, starting with quotation, up to expiration of leasing contract. The module ensures effective administration of the company's leasing activities and it is integrated with the General Ledger, Sales&Purchases, Fixed Assets and other Microsoft Dynamics NAV modules.

Contents

Let us help you do better	1
Contents	2
1. Management of Market Participants (Contact) Data	3
2. Leased Property (Asset) Management.....	4
3. Quoting and Lease Agreements.....	5
4. Leased Property Purchase Accounting and Currency Exchange Effects Management	6
5. Lease-Related Documentation Management.....	7
6. Invoice Preparation and Printing	7
7. Receivables and Debt Management	8
8. Credit Lines Accounting and Analysis	8
9. Leasing Portfolio Accounting and Management.....	9
10. Back-office (Periodic) Activities and Reporting	9
11. Dealer's Portal	9
Contact	10

1. Management of Market Participants (Contact) Data

Market participants (contacts) are clients, suppliers, insurers, property sellers, creditors, shareholders, sureties, property back-purchasers, and direct market participants. Contact card contains such information as: address, whereabouts of contact people, company/ ID codes, VAT payers' code, invoice delivery methods, direct debit agreements, etc.

Picture 1 Management of Market Participants (Contact) Data

Features

- Grouping of market participants.
- Accumulation of the information about the shareholders.
- Accumulation of customer's financial statements.
- Assigning risk rating to customers.

2. Leased Property (Asset) Management

All leased property in the system is accounted as long term assets. This enables the use of long term assets functionality: purchasing, depreciating, and other functions.

The screenshot displays the 'IT0009 Toyota Avenis - Asset Card' window. It features a tabbed interface with 'General', 'Maintenance/Disposal', 'Basel II', and 'Fixed Asset' tabs. The 'General' tab is active, showing a form with various fields for asset information. The 'No.' field is 'IT0009'. The 'Asset Description' is 'Toyota Avenis'. The 'Description' is 'Toyota Avenis'. The 'Vendor No.' is '30020' and 'AB Silber Auto'. The 'Registering Date' is '07.05.04'. The 'Manufacturing Year' is '01.2007'. The 'Starting Mileage (km)' is '20'. The 'Color of vehicle' is 'Red'. The 'Run Constraint (km)' is '2000000'. The 'Additional Equipment' is empty. The 'Registration No.' is 'WAUJ123456987412364'. The 'Identification No.' is 'ANB782 (VIN)'. The 'Exploitation Location' is 'Lithuania Republic'. The 'Delivery Location' is 'Kaunas, Tako street 102'. The 'FA Registration Address' is 'Savanorių pr. 192-10'. The 'Country Code' is 'LT'. The 'Post Code/City' is 'LT3000' and 'Kaunas'. The 'Street, No.' is 'Savanorių pr. 192-10'. The 'FA Class Code' is 'AUTO' and 'Light vehicles'. The 'FA Subclass Code' is 'L'. The 'Fin. Product Code' is 'HP'. The 'Contract No.' is '200705F-11'. The 'Schedule No.' is '200705F-11-01'. The 'Customer' is '30017' and 'Tomas Delta'. The 'Schedule Status' is empty. The 'Asset Status' is empty. The 'Purchase Conditions' is empty. The 'Planned Purchase Price ex...' is '67.796,59'. The 'Default Purchase VAT post...' is '18'. The 'Planned Purchase VAT Perc...' is '18,00'. The 'Planned purchase price incl...' is '79.999,98'. The 'Planned Purchase Currency' is empty. The 'Delivery Deadline' is '08.12.01'. The 'Market Value Group' is 'AUTO'. The 'Market Value (LCY)' is '79.999,98'. The 'Market Value Method' is '5. Using market price discount method'. The 'Recalculated Market Value' is empty. The 'Collateral Group Code' is 'AUTO'. The 'Prime Collateral LCY' is '0,00'. The 'Urgent Sale Price, LCY' is '70.000,00'. The 'Individual market value evaluation' section includes 'Indiv. Market Value Valid From' (empty), 'Individual Market Value LCY' (empty), and 'Indiv. Prime Collateral LCY' (empty). The 'Insurance Valid Until' is '10.05.19'. The 'Insurance Policy No.' is '123456'. The 'Blocked' checkbox is checked. The 'Rating History' button is visible. The 'Actual Rating' is 'C'. The 'Fixed Asset' and 'Authorizations' buttons are at the bottom right.

Picture 2 Leased Property (Asset) Management

Features

- Grouping of leased property.
- The status of leased property, and the changes thereof.
- Assigning risk rating to leasing assets

3. Quoting and Lease Agreements

In the system a Leasing project starts from a Quote, and then a Leasing Agreement Project is prepared on the basis of such Quote. This transaction allows historical records that can be utilized for more efficient project management. Lease contracts and schedules have a range of different statuses, which allow managing the core leasing process, process of insurance events, early termination, etc.

P00013 - Leasing quote

General

Quote No. : P00013
 Description : Toyota Avenis
 Object value incl. VAT : 80.000,00
 Currency Code : EUR
 VAT Exclusion : ☒
 Production Year : 07.05.02
 Customer Registration : 37101230025
 Customer : 30017 Tomas Delta
 Cust. Contact Person :
 Phone No. : +370-37-123456
 Fax No. : +370-37-123456
 E-Mail : tomas@takas.lt
 Object Supplier :
 Supplier Contact Person :
 Supplier Salesperson No. :

Date : 07.05.02
 Quote Prepared By : NAVI... Test User
 Salesperson : NAVI... Test User
 To-dos : 1
 Quote Status : Quote Released
 Send Quote : 07.05.04 Tomas Delta Email Kęstutis Skr...
 Request : 07.05.04 KESSKR
 Make Contract : 07.05.04 200705F-11
 Manually Defined Contract No. :
 Negative Ou... :
 Commission Schema :
 Pay Commission To :

Schedule No.	Include in Quote Printout	Financial Product	Standard Conditions Code	Contract Currency Code	Payment incl. VAT (LCY)	Installments per year	Leasing Period (months)	Asset Value	Dow... %	Downpay... Amount	Depo...
P00013-01	<input checked="" type="checkbox"/>	HP	FL2 SEES		7.815,21	12	2	80.000,00	12,5	10.000,00	
P00013-02		FL	VLD_ERGO		12.677,85	6	48	67.796,61	0	0,00	
P00013-03		LOAN			24.183,96	12	12	80.000,00	0	0,00	

Schedule Quote Printout Help

Picture 3 Quoting and Lease Agreements

Features

- Leasing quote
- A range of basic financial products
- The status of quotes, leasing agreements and payment schedules, management thereof, history of statuses
- Additional services/insurance in the schedule of payments
- Transfer of agreement to other customer

P00013 P00013-01 - Quote Schedule of Payments

General | Calculation setup

Schedule No. P00013-01 Leasing Period (months) 2 Fixed Interest % 1,70

Financial Product HP Asset Value 80.000,00 incl.18%VAT Variable Interest Code EUR6

Standard Conditions C... FL2_SEESAM Net Capital Amount 70.000,00 incl.18%VAT Variable Interest % 3,8

Quote Date 07.05.02 Downpayment 12,5 10.000,00 incl.18%VAT Interest Rate 5,5

Currency Code EUR Residual Value 0 0,00 Recalculate ☐

☐ Insurance Adm. Fee 1 800,00

☐ Services Deposit 0 0,00 Cost of Funding (annu... 0

Mileage Limit (km) Subsidy up to Interest % 0,00 Interest Margin % 0

Subsidized by VAT Amount Paid With... 0,00

Entry Type	P..	Date	D... n... r...	Outstanding Amount	Principal Amount	Principal VAT	Interest Amount	Interest VAT	Interest Rate	Installm... incl. VAT	Installment incl. VAT (LCY)	Invoiced
		07.05.02		0,00	0,00	0,00	0,00	0,00		0,00	0,00	
Adm. fee		07.05.02		80.000,00	-800,00	0,00	0,00	0,00		800,00	2.762,24	
Down...		07.05.02		80.000,00	-10.000,00	0,00	0,00	0,00		10.000,00	34.528,00	
Install...	1	07.06.15		70.000,00	-1.792,88	0,00	-470,56	0,00	5,5	2.263,44	7.815,21	
Install...	2	07.07.15		68.207,12	-1.801,10	0,00	-312,62	0,00	5,5	2.113,72	7.298,25	
Install...	3	07.08.15		66.406,02	-1.809,35	0,00	-304,36	0,00	5,5	2.113,71	7.298,22	
Install...	4	07.09.15		64.596,67	-1.817,65	0,00	-296,07	0,00	5,5	2.113,72	7.298,25	
Install...	5	07.10.15		62.779,02	-1.825,98	0,00	-287,74	0,00	5,5	2.113,72	7.298,25	
Install...	6	07.11.15		60.953,04	-1.834,34	0,00	-279,37	0,00	5,5	2.113,71	7.298,22	
Install...	7	07.12.15		59.118,70	-1.842,75	0,00	-270,96	0,00	5,5	2.113,71	7.298,22	

Recalculate Line Schedule... Print Help

Picture 4 Quoting and Lease Agreements

4. Leased Property Purchase Accounting and Currency Exchange Effects Management

Leased property accounting is carried out according to the payment schedules in lease contracts. This allows controlling purchased property, making necessary purchasing agreements, receivables control, printing of necessary documents. Currency change effects are accounted using standard Navision functionality which is integrated with leasing process in the system.

Features

- Purchasing of leased property, purchasing agreements
- Payments for leased property, balance net-off
- Delivery notes
- Accounting for currency exchange effects

5. Lease-Related Documentation Management

All functional areas of the system have tools for printing relevant documentation. Documents may be based on data both directly from the system, and from templates, prepared in Word or Excel, using system data, which provides flexibility to set-up the templates on user administrator level.

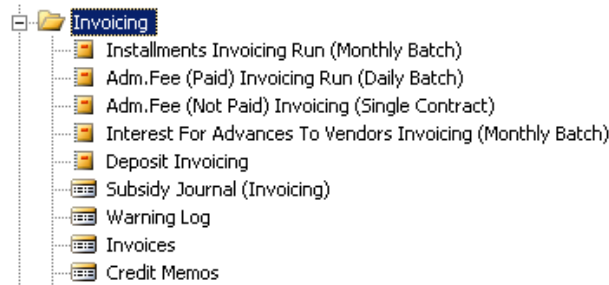
Document Type Code	Template Code	Document date	Description	Prepared	Signed	Checked	Attac... No.	To-do	Doc Send-to No.	Cross-Ref. to Document	
1.2 INFO...	FA01_PA...	09.05.14	Copy of Passport	✓	✓	✓	0	1		244	
1.2 INFO...	FA02_SI...	09.05.14	Social insurance data	✓	✓	✓	0	0		245	
1.2 INFO...	FA03_VI...	09.05.14	Vindication conclusion	✓	✓	✓	0	0		246	
1.2 INFO...	FA04_SA...	09.05.14	Statement about salary for 6 p...	✓	✓		0	0		247	
1.2 INFO...	FA05_AN...	09.05.14	Annual income declaration	✓			0	0		248	
1.2 INFO...	FA06_SI...	09.05.14	Copy of Social Insurance regist...	✓			0	0		249	
1.2 INFO...	FA07_SA...	09.05.14	Statement about salary - family...	✓			0	0		250	
1.2 INFO...	FA08_PA...	09.05.14	Patent, business licence				0	0		251	
1.2 INFO...	FA09_SC...	09.05.14	Scoring evaluation sheet				0	0		252	
1.0 REQ...	REQUE5...	09.05.18	Request (Person)				0	0		0	
1.3 INFO...	PURCH_...	09.05.18	Detail commercial proposal				0	0		0	
2.0 PRO...	PROT_1	09.05.18	Protocol (Form 1)				3652	0		0	

Schedule No.	Version No.	Version status	Asset No.	Asset Description	Status Code	Status Description	Asset Value	Net Capital Amount	Downpayment Amount	Downpayment Clearing (I
100007-01	1	New	IT0051	test 1/ref no. ...	40 A	Activated (Lea...	10.000,00	9.000,00	1.000,00	

Picture 5 Lease-Related Documentation Management

6. Invoice Preparation and Printing

Substantial invoicing volumes require process automation. System has an option for automatic generation and registration of mainstream invoicing procedures. Special function can be applied to automate processes for creating other kinds of invoices: for administrative charges, realty tax compensation, and regular installments under the lease agreements with floating currency rates.



Picture 6 6. Invoice Preparation and Printing

7. Receivables and Debt Management

All payments, paid by customers for leasing, are classified as payments, covering certain debt according to schedule, or prepayments. Customer's debts/payments for lease are broken down into following installment parts for deeper analysis: Principal, Interest, Administrative Fee, Downpayment, Financial Charges, VAT on Principal, VAT on Interest, Deposit, Advance, Services and Insurance. Separate ledger accounts can be used to record customer's debts under different lease installment parts. For automated receivables handling, the two different payment application priority methods are implemented in the system, and different methods can be chosen on contract level.

Applica... Priority	Apply to	Due Date	Contract No.	Paymen... priority	Amount for Application	Appln. Remaining ...	Applicable amount (F9)
3	Payment		100049	✓	-3.205,05	0,00	3.205,05

Applica... Priority	Match paym...	Apply to	Due Date	Contract No.	Schedule No.	Pay... prio...	Amount for Application	Appln. Remaining ...	Applicable amount (F9)
11	✓	Leasing Schedule: 100049-01 Adm. fee	09.05.28	100049	100049-01		2.500,00	0,00	-2.500,00
11	✓	Leasing Schedule: 100049-01 Downpayment	09.05.28	100049	100049-01		10.000,00	9.294,95	-705,05

Name LLC "Test Company" 123456789

Payment Description Payment for contract No. 100049

Buy-out exits!

Total by 09.05.28 100049 : -3.205,05 -3.205,05

Application

Picture 7 Receivables and Debt Management

8. Credit Lines Accounting and Analysis

Loan module allows management of credit lines and payment schedules. This module gives control over credit line usage, installments, interest calculation, and registration.

9. Leasing Portfolio Accounting and Management

Leasing portfolio is managed in national currency as well as in currencies from leasing agreements. Value of the financial leasing portfolio is revaluated, depending on the effects of changes in currency exchange rates.

10. Back-office (Periodic) Activities and Reporting

Periodic activities of various periodicities (daily, monthly, quarterly, etc.) are typical to leasing process. They are implemented in the system by periodic batch jobs, which can be run manually or automated utilizing the technology of NAV Application Server. The following periodic batch jobs are available in the system: invoicing, off-balance posting, variable interest recalculation, accruing income/interest, calculating fixed asset depreciation, etc. Also, there is a range of reporting tools in the system – adjustable and very informative General Portfolio Report, Schedule of Payments Overview, and other standard NAV reports.

11. Dealer's Portal

In order to be a full service finance institution, the financing company has to be able operating widely in the vendors' market.

Dealer's portal makes collaboration between a financing company and a vendor easier, and the whole process – faster and efficient (e.g. quotes, credit decision, documentation, digital signing, payment, calculations, reporting etc.).

The competitive prices, commissions, remunerations, subsidized contracts and various methods of pricing and profit sharing are included in the portal.

Dealer's Portal enables vendors using different kind of extra services, e.g. maintenance invoicing and clearing, co-branding, customer limits, deals with foreign currencies, interfaces (connections) to the vendor's own systems etc.

Reporting services are essential part of Dealer's Portal: vendors are able managing their sales processes efficiently and getting information on the new deals, ending deals, early termination prices, amount of remunerations etc.

Contact us

Tomas Jankovski
Sales Manager at "Columbus IT Partner"

Phone +370 (686) 25 497
tomas.jankovski@columbusglobal.com
www.columbusglobal.com