



Leasing Management System LEO III

► **Complexity**
nearly 20 years of experience, cooperation with the best specialists of the financial market resulted in a product covering the whole field of leasing company's activities

► **Modernity**
LEO is a system created with emphasis on the latest IT solutions for business; ranging from algorithms, database, user's interface, to communication in SOA standards

► **Efficiency**
professionally designed architecture, sophisticated algorithms, the power of modern RDBMS (Oracle, MSSQL, Interbase, Firebird), efficient components result in efficiency unsurpassed by competitive solutions

► **Flexibility**
Create your own LEO! Over 2 000 configuration parameters, technology of the AWL (workflow), view trees, visualization panels and dozens of other facilities make LEO always just the right system, at the same time keeping the price of a "shelf" system

► **Guarantee**
Nearly seventy implementations, over one thousand of users in Poland and in ten European countries, multilingualism, experienced team with over ten years of past service make that our solutions are a permanent support of every leasing company

LEO System is...

a modern, efficient and complex IT system ensuring a complete range of services for every leasing company. Configuration flexibility, full basing of the system on a modern and tested workflow mechanism, the application of the most advanced technologies on the part of database and applications, as well as remarkable richness of supporting modules not met in other solutions, make LEO a software appropriate for every leasing company regardless of its size, profile, industry or portfolio.

Chain of values...

of business process for every leasing company may be covered fully by using the LEO system. Currently offered version, being the third generation of the product provides full support of the process from the stage of financial products preparation, offer preparation, analysis of conclusions, registration of contracts, automatic generation of documents, through managing the life of the contract up to automatic accounting and exports to data warehouse. Close integration with available, optional supporting modules can make this process completely automatic.



Fig. Chain of value of a business process

Central database...

designed by experienced ADS engineers provides unsurpassed efficiency of mass processes and complete cross-sectional information, made available by reporting systems. LEO System is available for many database platforms. Starting from the latest ORACLE server versions, through light and cheap

InterBase up to Firebird servers distributed on the terms of OpenSource. Soon the version in line with MS SQL will be also available. Currently the LEO System may be run on nearly ten database versions. ORACLE 11.x, 10.x, 9.x, 8.x, InterBase 6.x, 7.x, Firebird 1.5, 2.x are supported, and each of them runs on different operating systems ranging from Windows 2000, XP, 2003, 2008, different versions of Linux, to Solaris and AIX. Every company can find configuration corresponding to its needs, maintaining balance between available budget and the expected efficiency.

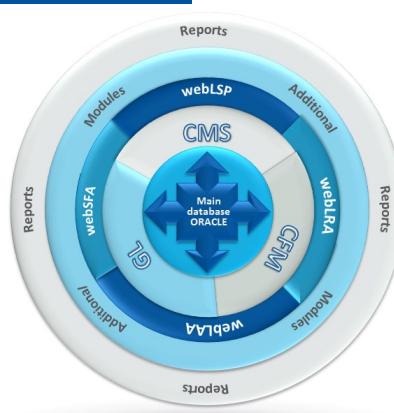


Fig. Database schema

User's interface...

in the LEO system is carefully designed and built with the use of the latest available components. As opposed to typical applications created in the following languages of 4th generation (e.g. Magic, ORACLE Forms), the LEO environment is very flexible and strongly similar to standards of MS Office. All main application screens are scaled, data grid may be sorted, filtered, printed, exported. System makes validation of input data already at the stage of their edition. Used solutions allow performing a large part of necessary "ad hoc" sets on the application's user screen.

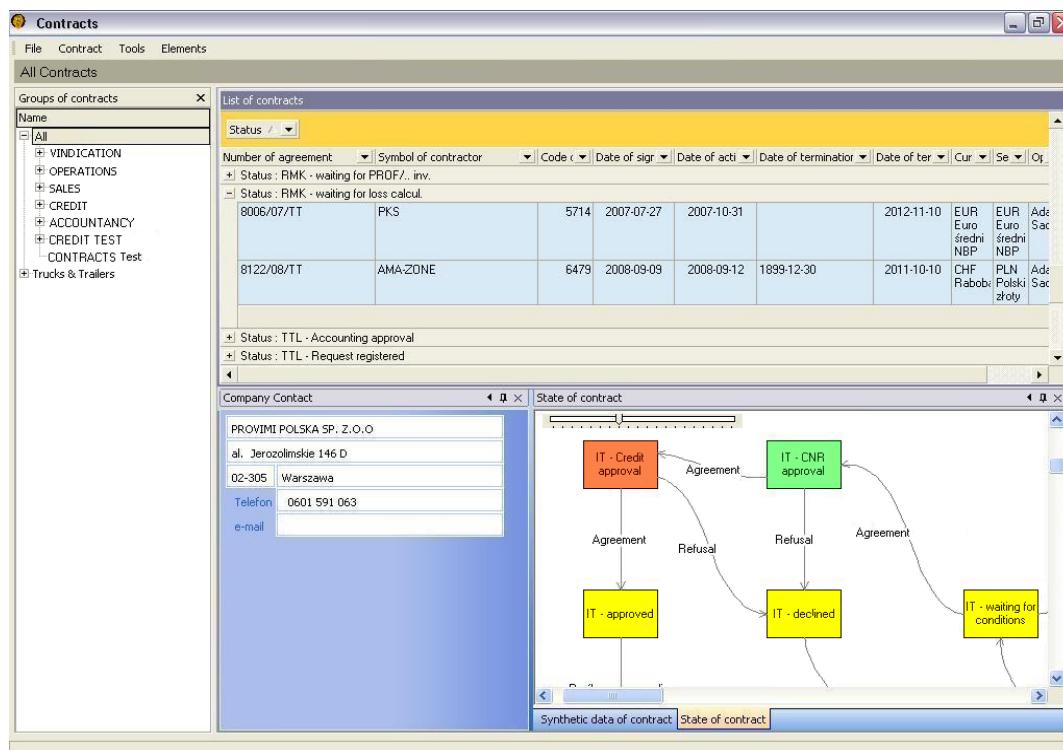


Fig. Window Review of contracts

Definable tree of views...

applied in the LEO System III is an extremely flexible solution allowing grouping and filtering of data lists. Logical restriction of the number of presented data just to the scope prepared on the given workflow stage significantly increases the speed of the entire system's work. Making data from the area users' responsibility available to them contributes to the growth of their work's efficiency. Operator focuses only on the sub-set of data being in the range of his or her duties instead of being forced to continuously browse the list of all contracts.

Visualization...

applied in the LEO System III compromises proverbial "fire with water". The users themselves shape their working technique! Shaping visualization screen using over 20 supplied blocks, one creates one's own LEO. This allows people from different departments to work with different screens, adapted to the specific nature of their department. As a result of applying customizable html templates, the system allows any rearrangement of the structure of the presented data.

Support for many currencies...

is an integral part of the LEO system and all systems created by ADS. Every transaction, every value concerning money is registered in the system in the context of currency. This context is not limited only to currency's symbol, but contains reference to the complete currency table in the glossary of currencies. All processing operations, e.g. invoicing, accounting, benefit from these references during calculating of the target values. Such an approach makes that the same LEO System without any modifications is used in various countries where basic currency is the local currency of a given country. Another very important feature: at the time of the introduction of the EURO, users of our systems will be able to convert their portfolio within one day (e.g. weekend), without changing the system.

Multilingualism...

in the today's world, especially for a corporate application, is a key factor. In this field, the LEO System sets new standards in the industry of solutions for finances. Multilingualism must be examined in several respects: database, produced documents, generated reports, statements and analyses, user's interface. The LEO System in each of these areas fully covers the needs of the users. Every database cooperating with LEO is naturally multilingual. Built-in word processor and PDF generator support all characters and alphabets, applications used to generate reports, lists and analyses, namely Crystal Reports- it has been multilingual for over ten years. User's interface of the LEO system may be switched into another language "in flight" on a single operator's level. Their preferences are memorized and the system starts by default for the operator using recently selected language.

In one company/installation different operators are allowed to work with different languages. Currently LEO is available in the following languages: Polish, English, Russian, Czech. The addition of another language does not require

reconstruction of the system and takes several days (not including translation process). Currently printouts and lists in production environments of our customers from the system are generated in

the following languages: Polish, English, Russian, Ukrainian, Czech, Slovak, Hungarian, Romanian, Lithuanian, Latvian, Estonian, French and German.

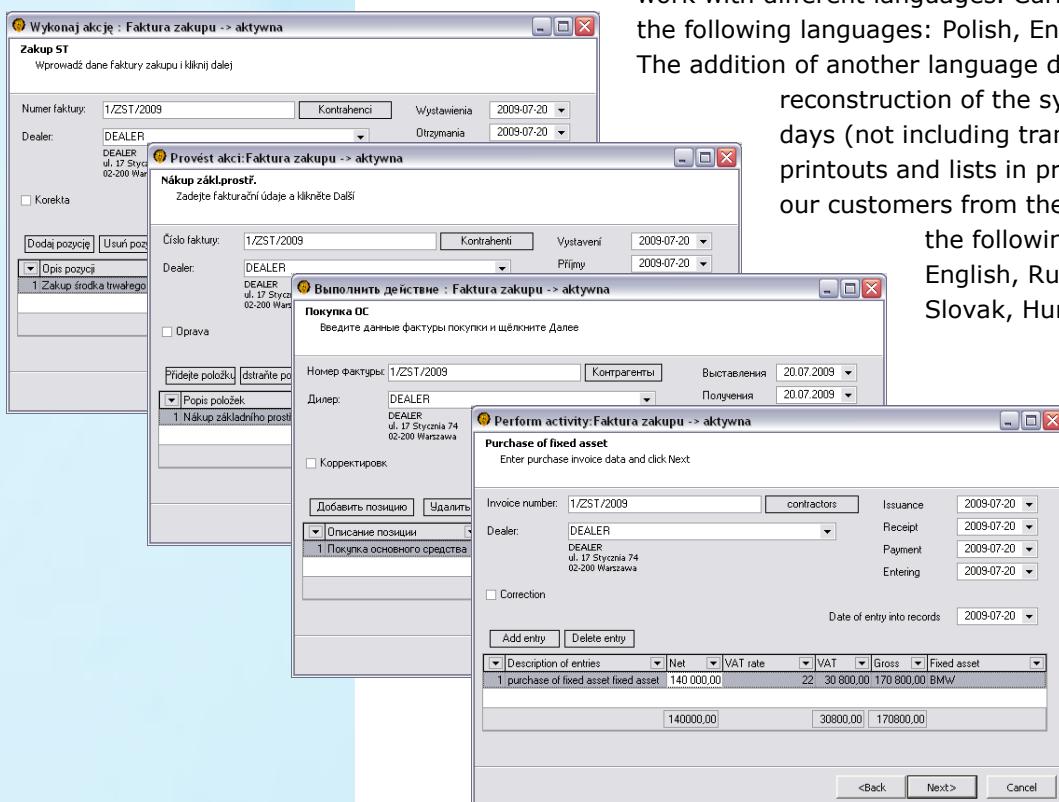


Fig. LEO System in different language versions

Word processor...

included in LEO is a unique tool allowing the complete automation of document creation. Template mechanism available at their creating, supported by access to a few hundred variables, in one click allows to create a set of documents for leasing transactions within seconds. Documents created this way are always flawless, since the final user does not perform any manual edition. Of course such a way is always possible for the authorized users, and creating of a custom set of documents during the transaction is not the slightest problem. After contract's activation all "editable" documents are processed in PDF and constitute a static image of documents produced to the given transaction. Other PDF documents may also be attached to transaction, not only these generated with LEO. This allows to create a "folder of the contract" containing full set of documents in one place. A feature that distinguishes the LEO System is the storing of contract documents in the database of the system. This ensures total safety, consistency and convenience while using documents in leasing transactions.

The innovative workflow methodology...

on which technology applied in the LEO System III is based upon is its main advantage. This methodology called AWL - ADS Workflow Logic is a unique synthesis of The Finite Automata theory drawn up by our company (known in the field of automation and control) and our expertise in business processes in financial companies. This technology enables flexible, visual mapping of leasing company processes book on application's process definitions. The consequence of the above is a very precise formalization of a business process. Every operator's actions are accurately described and defined. Simultaneously, workflow editor applications allow the company to maintain maximum flexibility in adapting the application to company's own demands and market changes.

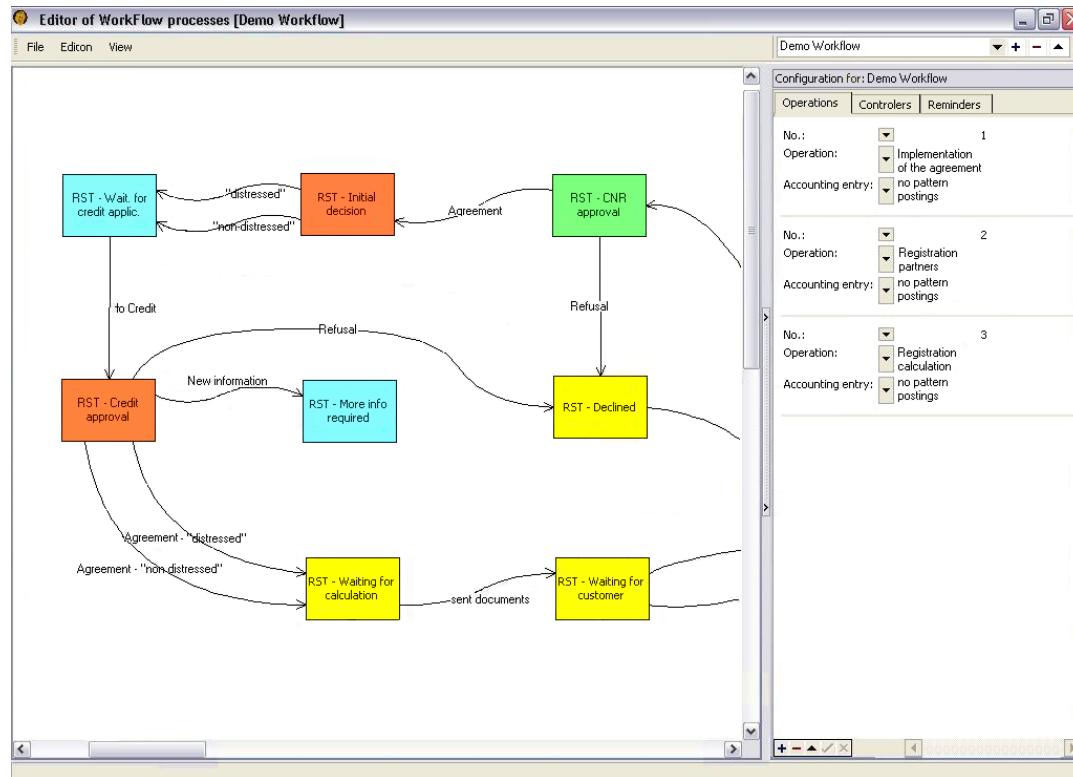


Fig. Two main elements of the AWL - workflow editor and function operations

Work through operations...

being the consequence of AWL, is a vital change in philosophy of working with the system. Every operator's action that influences the "business" fate of the transaction is performed by the Operation. It switches the perception of operator's actions in the system from thinking "I make changes to the contract" to "I perform operations on the contract". A good example is the renegotiation. In a standard perspective the operator e.g.: changes the contract, extending its period. In the operational approach the user carries out the process of contract's extension consequence of which is, among other things, the extension of the schedule. Words "among others" are essential, because this operation usually (in the business process) has also a number of consequences that may be automatically included in our system.

Process Accounting...

namely a possibility to connect booking patterns at each workflow's link and consequently performing accounting directly in the business process – connects operational and financial-accounting parts of LEO system into one system. This ensures a very high degree of data cohesion. After implementation of a complex solution the need for a monthly agreeing of account data with data of the leasing system virtually disappears! Each operation performed in the leasing system associated with the accounting system is automatically reflected in the appropriate records.

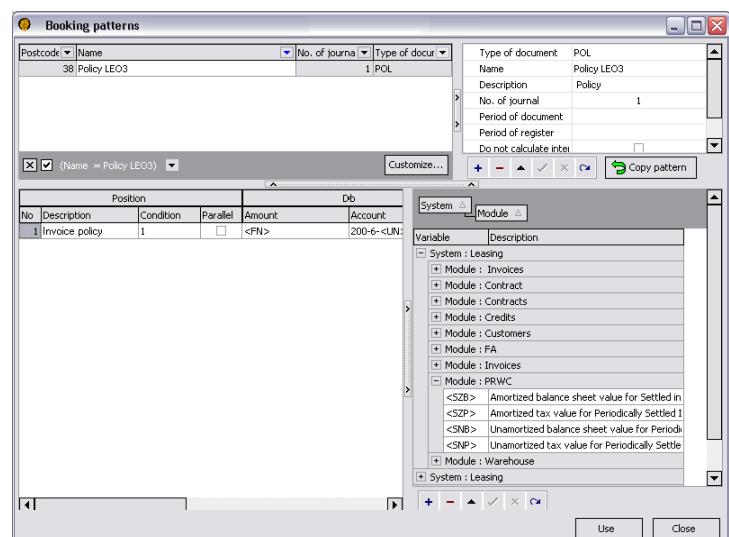


Fig. Edition of booking patterns takes place during the implementation

Reminders...

are another element of the AWL, that is very important in improving the quality of work. These defined lists may be connected under every link in the workflow. During work with the system defined lists are displayed to the user while performing operations. Reminders are displayed before and after performing operations. During the normal work they serve as preparation and completing lists (the so-called Check-list).

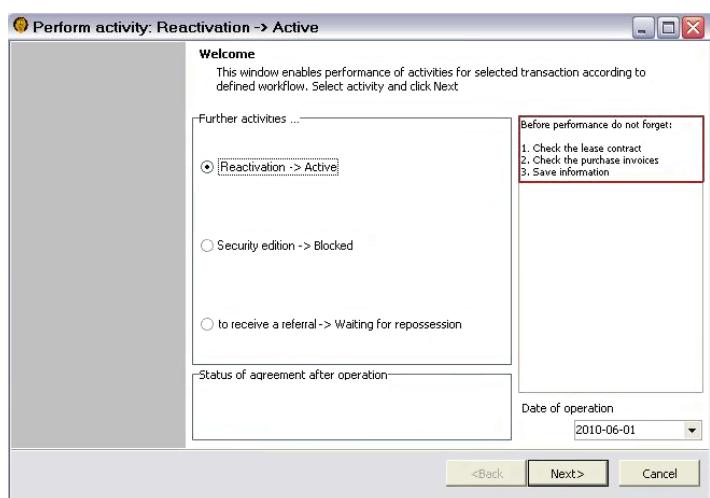


Fig. Reminders show up during the selection of operations

Data controllers...

with which the LEO System is equipped, monitor not only when and how the operation is to be done, but also allow defining whether the given operation is possible. Proposed under AWL, the data controller mechanism allows a very accurate and precise planning of the "filters", ensuring that data introduced to the database will be of proper quality. The applied mechanisms of defined inquiries along with the built-in scripting language make data controllers a powerful device of quality improvement and work safety. While using data controllers one can verify both quantitative and qualitative parameters of any selected database fields. Of course checking authorizations and user's access levels is one of standard tasks performed by controllers. Like in the other areas of the AWL, the availability of edition of controllers by the administrator of the LEO System is extremely important. This allows to introduce new rules without experiencing inconveniences of system's upgrade to another version.

Controller error

Return

Data controllers detected a problem:
The operation cannot be performed
Please enter: [Transaction partners](#)

Fig. Message returned by data controllers

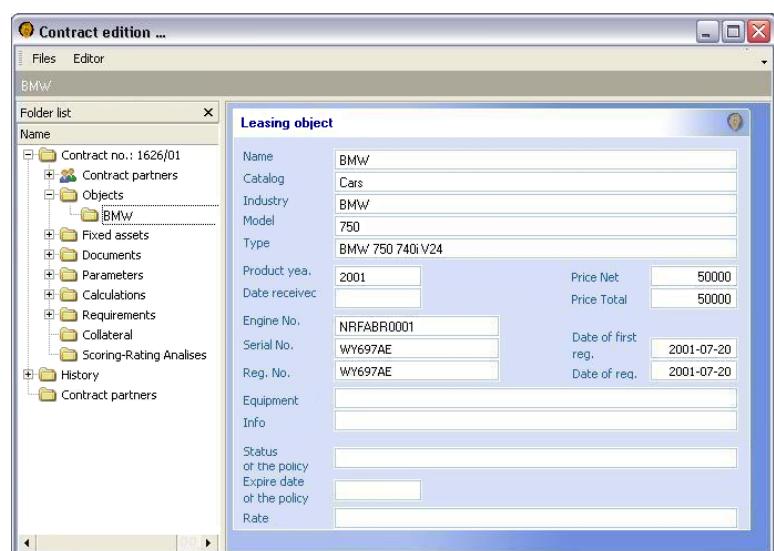


Fig. All data concerning the contract are available in "contract file"

Central "contract file"...

concentrates all information about the contract at one place. A modern interface and applied tree -like structure of the organization of the module allow to immediately reach sought information only after two - three clicks!

Flexibility of invoicing...

goes hand in hand with similar flexibility of financial products. Freedom of presenting factors included in financial product to the customer on the invoice/invoices is another system's unique feature. The mechanism based on variables applied in the LEO III System, allows to freely shape the method of invoicing of financial products. It is even possible to individually model these parameters at the level of any agreement!

Financial Calculator...

LEO III System is revolutionary in its design and provides nearly unlimited possibilities of building "calculation engines"! The calculation of financing, services, promotion, subsidies, car fleet management services. Creating currency calculators, in Polish zlotys, calculations of effective interests rate are only a fraction of possibilities provided by this powerful application. Like LEO III System's other elements everything here may be configured without involving programmers! It gives the possibility to immediately introduce new financial products into production system.

Calculator models										
No.	Date	Weight	Capital	Interest	Amount	RPB	Blockade	EI		
0	2007/12/06	1.00	150 000,00	0,00	150 000,00	150 000,00		elZakup	0	
1	2007/12/06	1.00	22 500,00	0,00	22 500,00	127 500,00		elDlata	1	
2	2007/12/06	1.00	0,00	0,00	0,00	127 500,00		elNone	2	
3	2007/12/06	1.00	0,00	0,00	1 500,00	127 500,00		elProvizja	3	
4	2007/12/06	1.00	1 822,33	600,31	2 422,64	125 677,67		elPayment	4	
5	2008/01/06	1.00	1 830,91	591,73	2 422,64	123 846,76		elPayment	5	
6	2008/02/06	1.00	1 839,53	583,11	2 422,64	122 007,23		elPayment	5	
7	2008/03/06	1.00	1 848,19	574,45	2 422,64	120 159,04		elPayment	5	
8	2008/04/06	1.00	1 856,84	565,75	2 422,64	118 302,15		elPayment	5	
9	2008/05/06	1.00	1 865,53	557,01	2 422,64	116 436,52		elPayment	5	
10	2008/06/06	1.00	1 874,42	548,22	2 422,64	114 562,10		elPayment	5	
11	2008/07/06	1.00	1 883,24	539,40	2 422,64	112 678,86		elPayment	5	
12	2008/08/06	1.00	1 892,11	530,53	2 422,64	110 786,75		elPayment	5	
13	2008/09/06	1.00	1 901,02	521,62	2 422,64	108 895,73		elPayment	5	
14	2008/10/06	1.00	1 909,97	512,67	2 422,64	106 975,76		elPayment	5	
15	2008/11/06	1.00	1 918,96	503,68	2 422,64	105 056,80		elPayment	5	
16	2008/12/06	1.00	1 928,00	494,64	2 422,64	103 128,80		elPayment	5	
17	2009/01/06	1.00	1 937,06	485,56	2 422,64	101 191,72		elPayment	5	
18	2009/02/06	1.00	1 946,20	476,44	2 422,64	99 245,52		elPayment	5	
19	2009/03/06	1.00	1 955,36	467,28	2 422,64	97 290,16		elPayment	5	
20	2009/04/06	1.00	1 964,57	458,07	2 422,64	95 325,59		elPayment	5	
21	2009/05/06	1.00	1 973,82	448,82	2 422,64	93 351,77		elPayment	5	
22	2009/06/06	1.00	1 983,11	439,53	2 422,64	91 368,66		elPayment	5	
23	2009/07/06	1.00	1 992,45	430,19	2 422,64	89 376,21		elPayment	5	
24	2009/08/06	1.00	2 001,83	420,81	2 422,64	87 374,38		elPayment	5	
25	2009/09/06	1.00	2 011,25	411,39	2 422,64	85 363,13		elPayment	5	
26	2009/10/06	1.00	2 020,72	401,92	2 422,64	83 342,41		elPayment	5	
27	2009/11/06	1.00	2 030,24	392,40	2 422,64	81 312,17		elPayment	5	
28	2009/12/06	1.00	2 039,80	382,84	2 422,64	79 272,37		elPayment	5	
29	2010/01/06	1.00	2 049,40	373,24	2 422,64	77 222,97		elPayment	5	
30	2010/02/06	1.00	2 059,05	363,59	2 422,64	75 163,92		elPayment	5	

Fig. Built-in financial calculator

ATROE Sheets...

that is After Tax Return of Equity, is another very important element of financial calculations. In LEO III System the importance of standard parameters and ATROE indicators has been leveled. They can be used on equal rights while creating calculations.

Financial products...

created in order to make functionality of a financial calculator available to a wide variety of users. Financial Calculator itself is a powerful tool, however, its use requires a fair deal of knowledge and experience. That is where the help of financial products comes. Financial product contains a definition of which calculator should be used and with which data set. In practice these are the sets of possible parameters along with their restrictions from which the operator creates calculation in the LEO, TIGER, webDFE system.

Financing models

General parameters										
Calculation parameters										
Invoices definition										
Collateral definition										
Availability										
Calculations										
Main calculator	Kal 03-2006 JAC 171_									
Plachta	full									
Variable rate	<input type="checkbox"/>									
Financial limitations										
Rate										
range	default	format	access	4..8	15	9	,00	full		
Amount NET										
range	default	format	access	5000	400	10000	,00	full		
Down payment										
range	default	format	access	5..45	20	,00	full			
commission										
range	default	format	access	0..4	2	,0	full			
number of installments										
range	default	format	access	24..48	36	,0	full			
repurchase										
range	default	format	access	1..21	1	,0	full			
Date of first installment										
Models saved to database : SPD - EUR										
Save new... Save adjustments Remove model Read										

Fig. Creating of the financial product

The system is worth as much as ...

the information acquired from it. Quick, convenient access, the richness of form and content of the created lists, printouts and analyses from the very beginning has been a cornerstone of the LEO System's design. For more than 10 years the LEO has been naturally integrating with the Crystal Reports reporting system. This system beside Business Objects is the leading solution for reporting in the world. From the point of view of the end-user printing a report is an ordinary operation. Frequently the user is not even aware that the received printout has been created using Crystal Reports. For him this is just a button on the screen that activates the printout. Along with the LEO system free set of Crystal Reports startup libraries the so-called Run-time is delivered. This means that the license for Crystal Reports is not required during installation of the LEO System. Of course many of our customers buy CR licenses to be able to create their own reports. On the part of ADS we provide professional support of an experienced reporting team that in its library of created reports has over TWO THOUSANDS of various reports and lists.

Manageable implementation process ...

is a piece of cake for us. All of ADS's activities are focused on effective management of implementations. The Company employs an experienced project manager whose work is supported by the state-of-the-art PRIMAVERA system. Implementation of PRIMAVERA in our company lasted almost two years. The effect: all actions involving conducted projects, are being continuously monitored in the system. Every project task performed by employees of ADS is reflected in work cards generated using PRIMAVERA. Our company is able to monitor more than 100 projects implemented at the same time on a constant basis. During the implementation we monitor the course of the works also on customer's part, by sending appropriate reports and notifications about upcoming dates during the implementation.

We sell complete solutions ...

rather than leasing programs. Just as hardware without software is just a clump of electronics, the software business without proper implementation is just a clump of windows and database tables. Fifteen years of experience, competent consultants with fluent knowledge of leasing issues make that the value of solution supplied by us is many times greater than software itself. ADS Team is formed by full-time specialists with complex knowledge of every system produced by our company. By choosing our solutions you never face your problems alone. The long-term goal of the ADS company is building sustainable, long-term relationships with our customers. The software market for the financial sector is a classical example of B2B, and successful building good relations with customers determines the supplier's success.

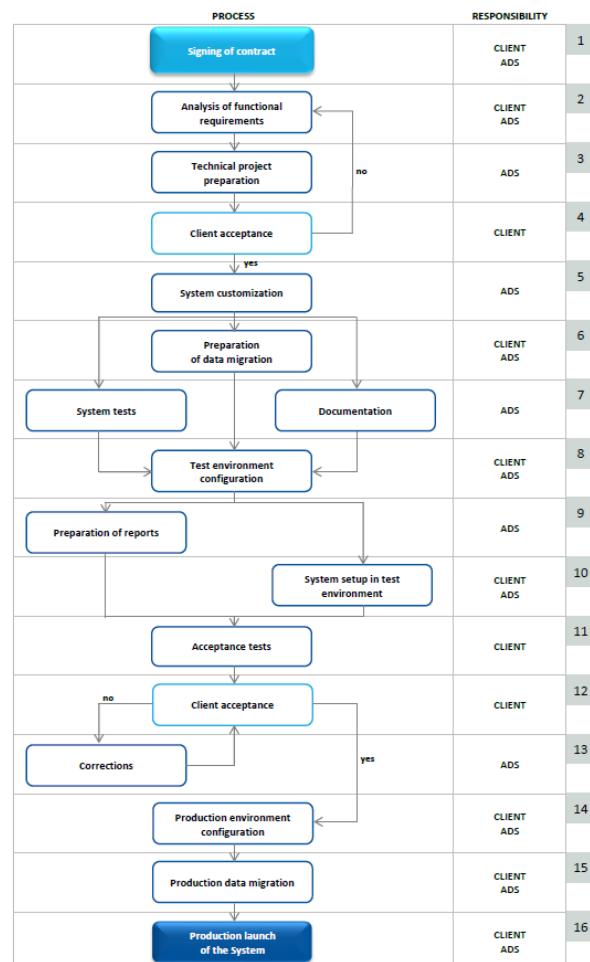


Fig. Basic process of system implementation

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