ASSET FINANCE

The asset finance industry is worth $1 trillion.

Yet associated loan applications take on average 30 hours, and over 50% of these are declined.
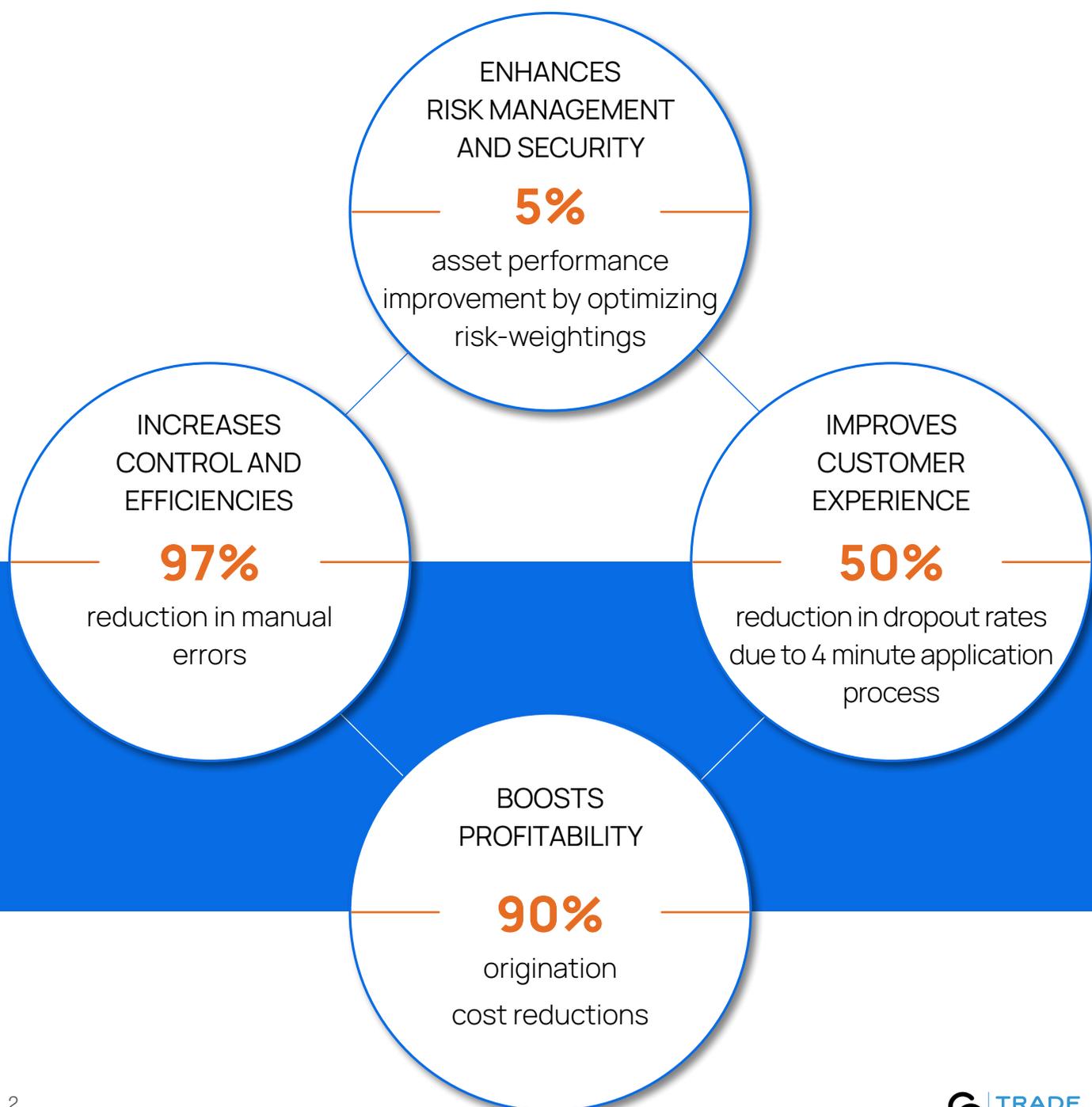
Trade Ledger™ helps overcome these challenges.

TRADE LEDGER

Overcome complexity, offer real value

Trade Ledger's **lending platform** has been purpose built to support asset finance providers. Offering a modern digital interface for your customers, brokers and introducers, it also enables front, middle and back-office staff to originate and manage specialist hire purchase and equipment finance loans at scale.

Sitting on Trade Ledger's ground-breaking Lending-as-a-Service platform, our **Asset Finance** solution offers the ultimate in enhanced features to control, support and enhance the end-to-end lending experience, whilst providing you with a real-time view of your customer's risk profile.

ENHANCES RISK MANAGEMENT AND SECURITY
5%
asset performance improvement by optimizing risk-weightings

INCREASES CONTROL AND EFFICIENCIES
97%
reduction in manual errors

IMPROVES CUSTOMER EXPERIENCE
50%
reduction in dropout rates due to 4 minute application process

BOOSTS PROFITABILITY
90%
origination cost reductions

TRADE LEDGER

Attract and retain customers, increase revenue

Trade Ledger's **Asset Finance** solution provides a superior level of customer service. Your customers continually receive positive experiences at all stages of the credit lifecycle, developing a real affinity with your service and brand. As a result, Trade Ledger™ customers boost profitability at an exceptional rate, often realising over 200% improvement in cross-sell rates along with over 90% customer renewal rates.

FEATURES

Enhance your customer experience

MULTI-PRODUCT APPLICATION SUPPORT:

Access digital self-service application journeys to support multiple product applications, including hire purchase and equipment finance, along with sets of terms, in a single process

DIGITAL DATA SHARING:

Customers can share financial information instantly from their accounting packages, meaning they don't waste time preparing reports

REAL-TIME APPLICATION TRACKING:

Lenders and customers can get real-time updates on the status of their application and review historical applications

DATA SHARING CONTROL:

Put your customers in full control of their data. Customers are empowered to only share the most relevant and meaningful data

EASILY SHARED FINANCIAL DATA:

Share accounts receivable, accounts payable, buyers and suppliers data directly from your accounting systems or through data import tool

SIGN WITH ELECTRONIC SIGNATURE:

Electronically share and sign documents. Lenders can request signatures, check status, send reminders, and view audit trails within platform

TRADE LEDGER

Give instant advice, originate in minutes, offer the ultimate service

Trade Ledger's **Asset Finance** solution enables introducers, relationship managers and brokers* to offer a superior customer service from the very first interaction. The **Asset Finance** solution offers end-to-end digital origination and approval, significantly reducing the processing time enabling your customers to apply for asset finance within minutes.
*via brokers point of sale portal

FEATURES

Streamline your lending operation

CRM INTEGRATION:

Increase sales and enhance customer service by synchronising contact, address and application status information with your CRM system

SERVICEABILITY CALCULATOR:

Assess a borrower's ability to meet repayments on a loan based on facility size, borrower's income, expenses, and other commitments

DOCUMENT MANAGEMENT:

Easily access all relevant documents and associated data instantly within a single intuitive origination workflow

PRICING CALCULATOR:

Calculate loan terms and application fees to ensure complete transparency at all times

CONNECT ALL SUPPLIERS:

Assign suppliers to assets, monitor and constantly update this relationship as necessary

POWERFUL ANALYTICS:

Reconstruct, validate and assess up-to-date P&L, balance sheet and aged-reports directly from your customers' accounting systems

ASSET FINANCE TEMPLATES:

Monitor vehicles, equipment and other assets through pre-configured templates

COLLATERAL AND GUARANTIES MANAGEMENT:

Oversee and manage collateral linked and guaranteed to assets as security

TRADE LEDGER

Gain a complete picture, understand customers real risks

Trade Ledger's **Asset Finance** solution allows underwriters and risk managers to finally gain a true picture of their customers. Uniquely assessing structured and semi-structured data in real-time, the system translates this into actionable intelligence for complex credit, risk and fraud assessments, helping you to constantly improve credit decisions and lend against a wider range of tangible and intangible assets. Enabling truly data-driven lending, our customers have seen a reduction of up to 10% in NPLs (non-performing loans) with an ability to run continuous portfolio based risk assessments.

FEATURES

Enhance risk management and security

ONGOING CUSTOMER ASSESSMENT:

Conduct regular company and application-related assessments and capture outcomes

CREDIT BUREAU INTEGRATION:

Source critical company information such as global ID, business name, address, telephone number and credit risk score from 3rd party data providers

LEGAL ENTITY STRUCTURE AND RELATIONSHIPS:

Identify, record and monitor complex Legal entity relationships and ownership structure

PORTFOLIO LIMIT MANAGEMENT AND MONITORING:

Set up and monitor portfolio limits against facility, credit insurance, customer, buyer, supplier, industry and portfolio

RISK ENGINE (INC. ASSET VALUE CONSIDERATION):

Quickly and objectively assess risk; reviewing asset value and other elements including seller quality dilution, buyer concentration, country risk and contract structure

UNUSUAL TRANSACTION MONITORING:

Prevent potential fraud by identifying unusual transactions in real-time

TRADE LEDGER

Overcome tech restrictions, unlock capital flows

Trade Ledger's **Asset Finance** solution isn't your usual hire purchase or equipment finance technology solution. Integrating seamlessly with your own platforms, it is the only native cloud platform supporting all types of mid-market lending products on a single instance globally. Utilising API-enabled technologies, our open banking architecture was designed to either replace, enhance or interoperate with your existing legacy systems giving you more time to focus on your core business – lending.

LOGIC SITS OUTSIDE YOUR CORE BANKING SYSTEM:

- ✔ Scale for high volumes
- ✔ Improve customer experience
- ✔ Ensures no impact to core banking system

LOGIC SITS OUTSIDE THE CHANNEL

- ✔ Consistent and rich experience across any and all channels
- ✔ Enables channel renovations at any time with minimal disruption

DATA IN ONE PLACE

- ✔ Aggregate data from any third-party or in-house systems
- ✔ Create a unified data model for your commercial lending
- ✔ Derive maximum intelligence for engagement and cross-selling

API-DRIVEN TO FACILITATE ECOSYSTEMS

- ✔ Easy integration and access to data, events and functionality
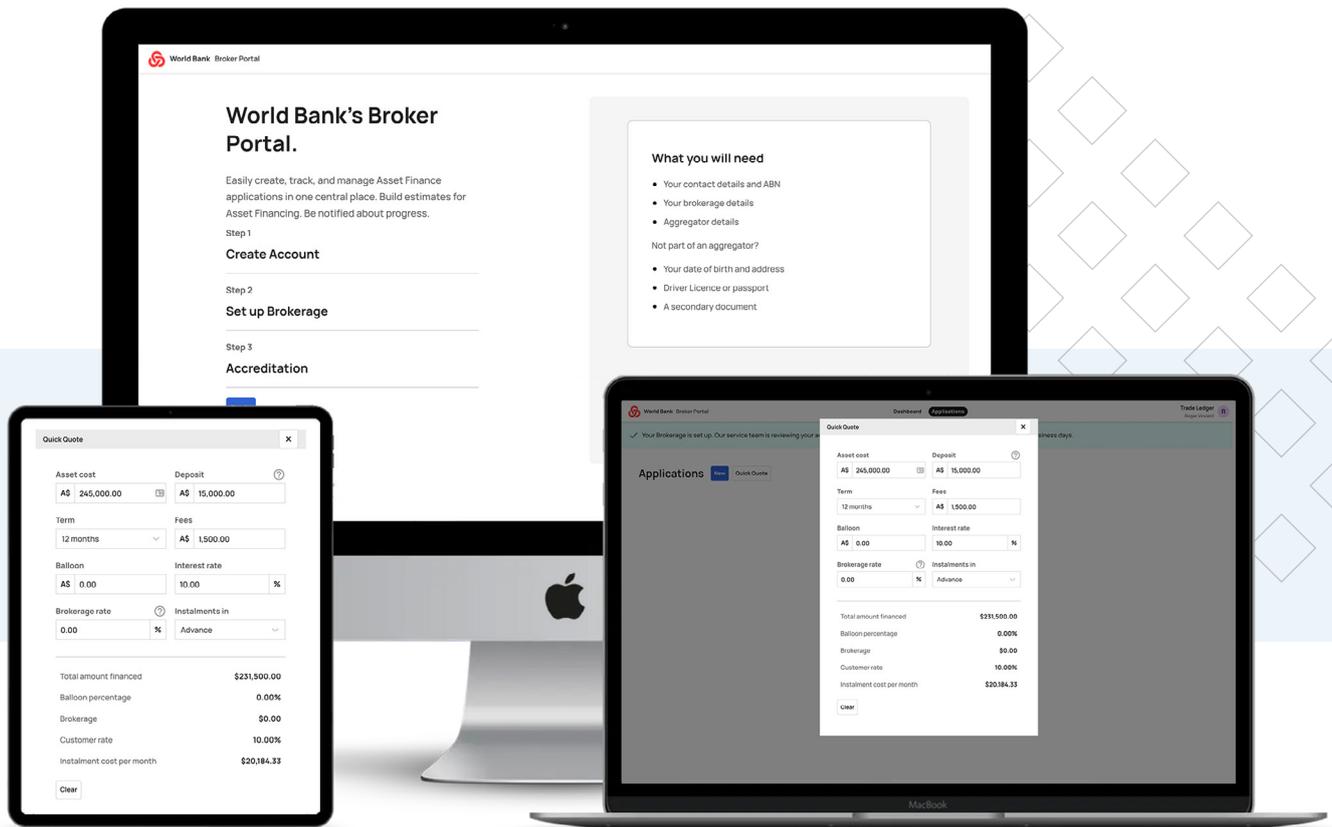- ✔ Provides a single, extensible product catalogue

MICROSERVICES DRIVEN:

- ✔ Maximum agility
- ✔ Fast delivery
- ✔ Low risk changes (product launches, new business models etc.)

TRADE LEDGER

Remove information asymmetries, drive Open Finance

Trade Ledger's **Asset Finance** solution sits upon an interoperable Open Banking infrastructure. This supports differing country needs, as well as a configurable API connector with a data transformation and normalisation engine, to leverage the Open Finance-based ecosystem opportunity.

API-FIRST
Easy access to better data sources, no integration

ROBOTIC PROCESS AUTOMATION
Faster decisioning, origination and onboarding

CLOUD-BASED
Infinitely scalable to manage rising volumes globally

ARTIFICIAL INTELLIGENCE
Constantly improving analytics

TRADE LEDGER

TRADE
LEDGER

About

Trade Ledger™ was founded in 2016 to help finance providers deliver complex lending services at scale in the new digital economy. With support from Foundation Capital LCC, Hambro perks and a number of notable industry high worth individuals, Trade Ledger™ are currently expanding beyond their UK and Australian operations to accommodate their fast-growing client base in Europe and Asia Pacific.

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