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For Immediate Release

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Komatsu Financial Selects IDS Rapport™ to Streamline Front-End Lease Origination and Credit Processing

MINNEAPOLIS, MN, January 11, 2005 – International Decision Systems (IDS), the standard-setting market leader in equipment financing software and service solutions, announced today that Komatsu Financial Limited Partnership (KFLP) has selected Rapport™ to streamline its lease origination and credit processing. KFLP is the finance division of Komatsu America Corp., the North American operation of one of the world's largest manufacturers of construction, mining and utility equipment. Founded in 1983, KFLP currently administers a retail portfolio of \$1.2 billion and has 60 employees.

The primary driver for choosing Rapport was “dramatic volume growth in recent years, as we diversified and expanded from our core business in large-ticket equipment into compact and utility-sized smaller-ticket equipment,” according to Bill Fruland, Komatsu Financial's Vice President, Finance Sales and Credit Administration.

While volumes increased for KFLP, average transaction size decreased, resulting in the desire to automate for efficiency rather than add staff. With the current, in-house-developed front-end system, credit scoring has been performed manually, since volumes didn't historically justify an off-the-shelf credit-scoring system.

“We went to the drawing board with IDS and looked at what we were doing and why,” said Fruland. “We brought in representatives from every business unit to uncover bottlenecks. IDS arranged a visit to another client that implemented Rapport, and it became apparent to us what the improved productivity would be – in addressing the entire front-end process.”

According to Gary Rose, Rapport Product Marketing Manager for IDS, the main goals KFLP and IDS identified were to:

- Achieve a streamlined origination and credit process that will save staff time and increase productivity;

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- Automatically pull information from credit bureaus and scoring tools utilized by Komatsu;
- Eliminate manual spreadsheets and redundant data entry steps, saving time and reducing risk of error;
- Integrate with the web-enabled application accessed by Komatsu dealers for submitting applications and pricing.

“We are very excited about Rapport,” said Fruland, who expects to achieve competitive advantages as well as efficiency benefits from the implementation when it is completed late this year. “Since our dealer organization has the ability to use any finance source, not just KFLP, we are looking to Rapport to give us the ability to get answers quickly and close more deals.”

Carol Renn, Manager, MIS, added that Komatsu has used IDS’s InfoLease back-office system since 1993 and has found IDS to be “tremendously helpful in bringing us up to speed on their new offerings, and in helping us realize efficiency and improve business practices. Their support staff is second to none.”

Introduced in 2002 and recently upgraded with significant new functionality, Rapport has been selected by more than 20 companies, including Sterling Financial Corp., BB&T Leasing Corp., Highline Capital Corp., and ADP Credit Corp., to increase the efficiency of their lease/loan processing from origination through booking. While it can be fully integrated with a range of back-office systems, the teaming of Rapport with ProFinia™, the asset-centric lease/loan accounting system from IDS, forms a powerful, highly customizable solution suite that promotes increased productivity and return on asset (ROA) across the enterprise. IDS’s expert Professional Services team offers a full range of client support, including a complete migration strategy to minimize the cost and risk associated with conversion to these solutions.

About International Decision Systems

International Decision Systems (IDS) is the global leader in developing lease/loan accounting and portfolio management software and services. Headquartered in Minneapolis, Minnesota, IDS also has offices in London, Sydney, and Singapore. IDS offers the largest and most experienced global consulting, implementation, and technical support teams in the equipment financing industry. For additional information about International Decision Systems, visit www.idsgroup.com.