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For Immediate Release

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First Continental Leasing Selects IDS Rapport™ to Speed Origination While Enhancing Risk Management

*Sees benefits in having one software solution
servicing front-end, pricing and lease accounting*

MINNEAPOLIS, MN, February 2, 2005 – International Decision Systems (IDS), the standard-setting market leader in equipment financing software and service solutions, announced today that First Continental Leasing has selected Rapport™ to streamline its lease origination and credit processing, as well as integrate with its lease accounting and pricing systems. First Continental is the finance division of BancorpSouth, a \$10 billion financial services provider with a footprint stretching across the Mid-South.

The primary driver for choosing Rapport was that “it is a solution that will integrate well with our lease accounting system so that the sales staff can access information about the entire customer relationship and further improve risk management,” said Elaine Temple, President of First Continental, which is based in Hattiesburg, MS. First Continental Leasing focuses on middle market customers in transportation, construction, and other equipment-intensive businesses. About 70% of its leases represent repeat business. It also has a substantial business in tax-free municipal portfolios.

With IDS solutions from end-to-end, we expect to speed turnaround time and provide faster answers to customers,” she added. “One of the reasons we went with Rapport after looking at several front-end systems is that we have confidence in IDS support, based on our long-term experiences with their InfoLease® and InfoAnalysis® products.”

Because of intensifying competition in the transportation sector, Ms. Temple said that it is more important than ever to turn around information quickly to the field, while controlling risks. While First Continental has always ranked highly in efficiency, based

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on comparison with Equipment Leasing Association annual surveys on productivity per employee, "I expect Rapport to keep First Continental ahead of the game in comparison to our peer group."

"We are pleased to continue building on our 18-year partnership with First Continental," said Sadu Thinakal, CEO of IDS. "Through implementation of Rapport, we look forward to delivering a significant competitive advantage through increased efficiencies of their processes from origination through booking. First Continental can then realize the full value of a seamless, end-to-end software solution for managing their financing business in real time."

Introduced in 2002 and recently upgraded with significant new functionality, such as configurable workflows, Rapport has been selected by more than 25 companies, including Sterling Financial Corp., BB&T Leasing Corp., Highline Capital Corp., and Wells Fargo Equipment Finance Inc., 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.