

# ASSET-BASED LENDING

## DRIVE GROWTH WITH A BEST-IN-CLASS SOLUTION

### CAPITALIZE ON EXPANDING ABL OPPORTUNITIES

As organizations of all sizes across multiple markets look to fuel growth, demand for asset-based lending (ABL) will increase and create new high-value opportunities for lenders. Engaging the right borrowers and developing the most compelling and profitable ABL-based offerings requires precise and timely insights. IDS offers the best-in-class software you need to gain these insights and act on them.

#### KEY ATTRIBUTES

- ✓ **BEST-IN-CLASS SOFTWARE**  
ABL software based on proven William Stucky & Associates technology.
- ✓ **CONFIGURED YOUR WAY**  
Supports existing ABLM.net™ installations. IDS also offers standalone on-prem deployments, and we're integrating the technology to be part of the complete IDScLOUD SaaS platform.
- ✓ **POWERFUL ANALYTICS**  
Integrates multiple real-time data sources and trend reports to give you complete control over the collateral backing your loans. You get deeper insight for more control and better decisions.
- ✓ **MULTIPLE INDEXES**  
Supports all index types, including prime, fixed, SOFR and LIBOR.
- ✓ **MULTI-CURRENCY CAPABILITY**  
Allows multi-currency for the tracking of cross-border collateral and loan values.



### RELATED IDS SOLUTIONS

#### BORROWER PORTAL

An online borrower portal — available as a desktop or mobile application — allows your clients to review their current availability position as well as historical reports, submit advance requests, post updated borrowing base activity and attach supporting documentation to satisfy audit requirements.

#### FACTORING SOFTWARE

Our robust software provides factors of all sizes with access to best-in-class technology for recourse and non-recourse factoring, as well as purchase order financing.

## IDScLOUD™

We're creating a best-in-class cloud platform for a full range of secured finance applications, including equipment asset finance, factoring and asset-based lending. Offerings include both true SaaS solutions and managed service options.

## ABL SOLUTION: KEY FEATURES

### AVAILABILITY CALCULATION

Our solution automates a range of complex availability calculations, including collateral values, ineligible, advance rates, loan balances and line limits on a client-by-client basis. The resulting matrix determines loan-level and client-level availability, based on an established set of rules.

### MANAGEMENT REPORTS

You can produce daily reports to review up-to-the minute portfolio status: check current collateral and loan balance positions, identify out-of-formula clients, review reminders, and recap monthly interest and fee calculations.

### TREND REPORTS AND GRAPHS

Trend reports are produced on a daily, weekly and monthly basis at the loan, client and portfolio level. This allows you to proactively identify both portfolio risk and new lending opportunities.

### INTEREST AND FEE CALCULATIONS

The imminent shift from LIBOR to SOFR rates can present challenges for your team — and increase the opportunity for rate calculation errors. Our technology ensures that your operations will be fully SOFR-compliant.



### LOAN MANAGEMENT

Providing secured finance lenders with a broad range of solutions is one of the primary reasons IDS acquired the best-in-class ABL software from William Stucky & Associates. The combination of IDScloud, the leading SaaS platform, and Stucky™ ABL and borrower portal technology positions you for success in this promising market. This proven software platform provides powerful dashboards for forecasting and monitoring trends.



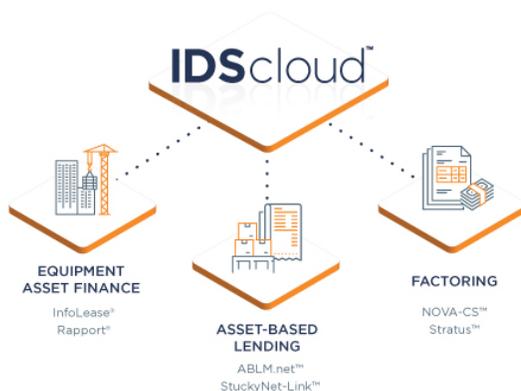
### CREDIT MONITORING

Our solution provides comprehensive collateral monitoring and analysis capabilities, including the ability to examine, monitor, track and calculate borrowing base versus asset base. It uses complex algorithms to identify irregularities based on a number of critical factors, including verifications, reconciliations, aging reports, collateral documentation, receivable cash remittances, accounts payable aging, inventory reports, ineligible calculations and maintenance of data files and trend cards. Accounts receivable automation tools also allow your analysts to import monthly aging reports from borrowers.



### HOLISTIC PLATFORM FOR SECURED FINANCE

IDScloud™ is emerging as the industry's only holistic SaaS platform for secured finance. We're integrating best-in-class technologies to create a single platform lenders can use to manage their business and deliver a complete portfolio of offerings to the markets they serve. Moving to IDScloud for equipment finance, factoring, asset-based lending, vendor financing and purchase order financing is more than a smart move — it's an essential business strategy. If you're ready to accelerate your transition to the cloud, trust IDS. Our team of consultative experts is ready to help.



### EXPERIENCE THE ADVANTAGE OF A 100% SaaS ENGINE FOR SECURED FINANCE

IDScloud provides seamless access to a full range of secured finance applications — including equipment asset finance and factoring — that are designed to grow as your needs change. You only pay for what you use — and you get powerful new tools that allow you to capitalize on current opportunities and quickly scale up to accommodate higher volumes, new markets or additional asset classes.

#### About IDS

IDS secured finance technology powers organizations of all sizes with world-class solutions that seamlessly integrate with complex IT infrastructures. We're creating a best-in-class cloud platform for a full range of secured finance applications, including equipment asset finance, factoring and asset-based lending. Offerings include both true SaaS solutions and managed service options. Our cloud-based offerings combine best-in-class features with the scalability, flexibility and economy of cloud deployments, making it accessible to banks, independents and captives of all sizes with configurations to fit your markets and workflows.

**IDS™** | Secured Finance Technology

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