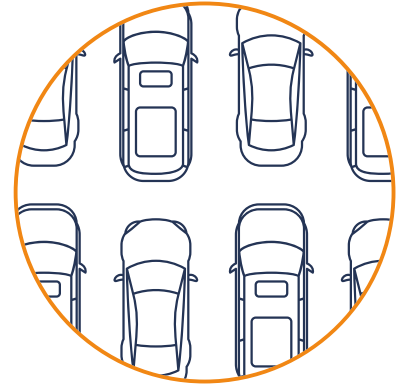




Secured Finance
Technology

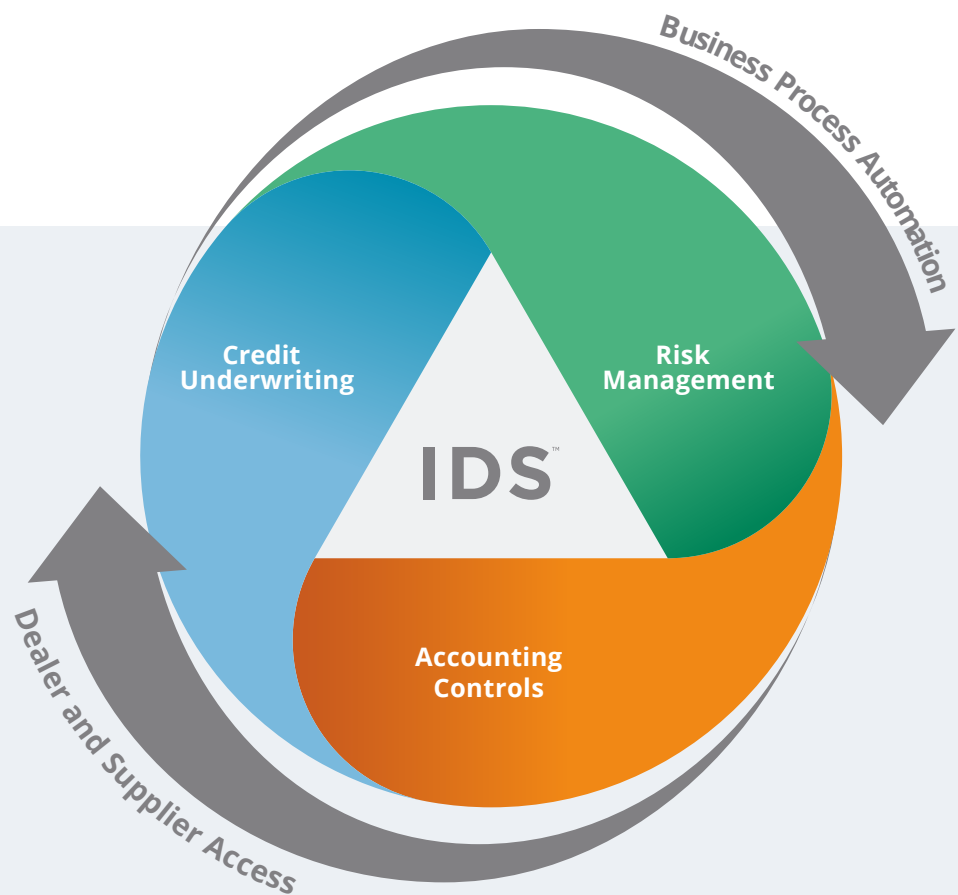


NEXT GENERATION FLOORPLAN FINANCE SOFTWARE

IDS Floorplan is designed exclusively for floorplan finance lending of any asset type, whether it's Pay-As-Sold (PAS) or Scheduled Payment Program (SPP). Based on White Clarke Group's CALMS Compass technology, IDS Floorplan manages the full lifecycle of floorplan finance from credit decisioning onwards. IDS Floorplan is flexible, scalable, and delivers a highly efficient floorplan finance solution.

DESIGNED FOR:

- ✓ Banks
- ✓ Independent Lenders
- ✓ Captive Finance Companies
- ✓ Specialty Lenders



RISK MANAGEMENT

- ✓ Comprehensive Exposure Monitoring
- ✓ Groups and Sub Limits
- ✓ Seasonal Credit Adjustments
- ✓ Key Performance Metrics
- ✓ Portfolio Dashboard
- ✓ Performance Trends
- ✓ Committed Lines
- ✓ Curtailment Management
- ✓ Automated Collection Queue
- ✓ Watch List
- ✓ Funding Controls
- ✓ Supplier Repurchase

ACCOUNTING CONTROLS

- ✓ Encapsulated Dual-Sided Accounting
- ✓ Multiple Custom Chart of Accounts
- ✓ Payable and Disbursement Management
- ✓ Cash Basis and Non-Earning Accounts
- ✓ User Configurable GL Mapping
- ✓ Dual Shadow Accounting
- ✓ Flexible Billing Programs
- ✓ Backdated Transactions
- ✓ General Ledger Integration
- ✓ Multi-Party Billing

CREDIT UNDERWRITING

- ✓ Business Financial Statements
- ✓ Personal Financial Statements
- ✓ Temporary Overline Management
- ✓ Floorplan Specific Underwriting Metrics
- ✓ Condition Management
- ✓ Tailored Credit Proposal
- ✓ UCC Compliance
- ✓ Securitization

BUSINESS PROCESS AUTOMATION

- ✓ Rule-Based Electronic Onboarding
- ✓ Electronic Disbursements
- ✓ Electronic Drafting
- ✓ Auto Debit and Payment Application
- ✓ Electronic Supplier Integration
- ✓ Daily Data Warehouse
- ✓ Rule-Based Workflows
- ✓ Retail Net Funding

DEALER AND SUPPLIER ACCESS

- ✓ Account and Inventory Management
- ✓ Online Flooring and Payments
- ✓ Dealer, Supplier, and Auction Access
- ✓ Dealer-to-Dealer Inventory Transfers
- ✓ Online 24/7
- ✓ Custom Alerts
- ✓ Reporting and Data Download
- ✓ Customer Managed Security