

**mySAP CRM Brief**



**Success in today's competitive asset finance and leasing market requires innovative products, strong channel relationships, sophisticated asset management strategies, and cost-efficient operations. That's why many of the world's leading asset finance and leasing companies count on SAP® Asset Finance and Leasing. This SAP solution is a major component of mySAP™ Customer Relationship Management (mySAP™ CRM).**

## **SAP® ASSET FINANCE AND LEASING**

### **THE KEY TO MORE PROFITABLE RELATIONSHIPS FROM ORIGINATION TO DISPOSITION**

Poor customer retention. Unpredictable asset values. Rising administrative costs. Declining profits. Without a fully integrated customer strategy, it can be hard to compete in today's fast-moving asset finance and leasing market. That's why now is the time to discover SAP® Asset Finance and Leasing.

This comprehensive solution can help your organization streamline the entire financing process from origination to asset disposition. In addition, it can help you deliver the innovative products and services that customers and channel partners demand. And through its powerful analytical tools, SAP Asset Finance and Leasing allows you to track and manage assets with unprecedented accuracy. As a result, it can help you become more efficient, competitive, and profitable in today's crowded leasing environment.

### **COMPLEX PROCESSES MADE SIMPLE**

Whether you finance consumer products or commercial equipment, SAP Asset Finance and Leasing provides end-to-end support. Here's a look at its capabilities.

#### **Vendor, Dealer, and Customer Collaboration**

Manage all aspects of your relationships with vendors, dealers, customers, and other business partners. Determine the profitability of each channel partner and customer and identify opportunities for improvement. Establish the right terms for each customer based on lifetime value, profitability, credit and leasing history, risk, and more. Verify vendor invoices and manage vendor payoffs through a collaborative process. Provide interaction center agents with up-to-date customer and product information. Support cross-selling and up-selling using advanced scripting. Coordinate all the details of your marketing campaigns from budgeting to midcontract change strategies.

### Core Leasing and Asset Management

Streamline key processes, including rate buydowns, payment deferrals, and structured payment terms. Support standard and nonstandard product offerings. Easily handle individualized pricing, payment schedules, and other variables. Allow for special circumstances, such as seasonality and competitive threats. Collaborate easily with internal departments and external partners. Track, analyze, and value portfolio assets at every stage in the life cycle through built-in analytical tools and easy links to third-party valuation services.

### Financing and Pricing Management

Use sophisticated strategies to win more customers and maximize profitability. At the front end, calculate pricing based on the lessee or lessor, internal rate of return, or floating rates and indexed structures. At the back end, manage complex programs easily by establishing and applying contract values, billing rules, accounting preclassifications, and midlease options. Then, allow these strategies to integrate with the appropriate downstream business processes.

### Multichannel Customer Support

Harness SAP's advanced portal technologies to provide lease originators, credit analysts, contract managers, collectors, and other service providers with easy, role-based access to the information and services they need. Offer self-service tools that allow customers to review quotes, track origination and maintenance requests, and interact directly with your organization via phone, fax, or the Web. Provide employees with a complete view of each customer's account and contact history. Deliver superior service at every step in the customer life cycle to increase customer satisfaction and loyalty.

### STRONGER RELATIONSHIPS MEAN STRONGER PROFITS

By making your entire organization more customer-centric, SAP Asset Finance and Leasing can help you:

- **Boost revenues**

Capture more opportunities through creative, customized programs. Expand your geographic reach through support for multiple currencies and languages.

- **Reduce costs**

Cut administrative costs through automated processes and full integration with back-office systems, including the multi-book functionality for global operations.

- **Increase profits**

Make better-informed decisions on pricing and terms. Maximize the profit on each asset through better tracking, valuation, and disposition. Provide yourself with the opportunity to make strategic, proactive portfolio management decisions instead of reacting to customer issues.

- **Strengthen customer relationships**

Become a preferred provider by making your company easier to do business with. Foster customer loyalty through streamlined processes, competitive pricing, and superior service.

### PUT YOUR ORGANIZATION FIRST BY PUTTING CUSTOMERS FIRST

The leasing market has grown too complex to allow for old-fashioned customer acquisition, processing, and asset management methods. To remain competitive, your organization needs an end-to-end solution that supports world-class service and industry best practices at every step.

That solution is SAP Asset Finance and Leasing. No other solution does more to help you attract, manage, and retain profitable customer relationships. And no other solution does more to unleash the competitive spirit within your organization.

For full details on how SAP Asset Finance and Leasing can help you build a more profitable future, visit our Web site at [www.sap.com/solutions/crm/leasingandasset](http://www.sap.com/solutions/crm/leasingandasset)