



## Keep Your Competitive Edge with Axxiome's Captive Finance Solution

Standardized, streamlined and efficient processes, simple and flexible architecture, accuracy of information: these are some of the main qualities of Axxiome's Captive Finance Solution.

The solution enables captive finance companies to stay focused on advantages and opportunities that help them remain successful in a highly competitive industry.



## OVERVIEW

Captive financing has become an integral part of the manufacturing industry. Manufacturers now know how vital their captive finance subsidiaries are for their company's competitiveness and success. At the same time, the competition within the captive finance industry is intense and demands that captive finance companies stay focused on any advantages and opportunities that will help them remain successful.

Focus on continuous improvement in areas like finance product innovation and flexibility, time-to-market, business integration, efficiency, and customer experience is extremely important. None of these improvements can be realized without the support of a good captive finance software solution, which is what is lacking in many global captive finance companies. Common system- and software-related problems impeding improvements are:

- Increasingly complex local legacy system landscapes with limited integration possibilities
- Non-standardized and inefficient business processes across the organization
- High maintenance cost associated with legacy systems
- High volume of manual operations that reduces efficiency and increases the risk of error
- Complex and inflexible solution design that makes it difficult to add new functionality
- Limited dealer and internal access to real-time information

Axxiome works with multiple global captive finance companies to help them address the above problems and improve their businesses with the deployment of Axxiome's Captive Finance Solution. The following main products and processes are supported with the solution:

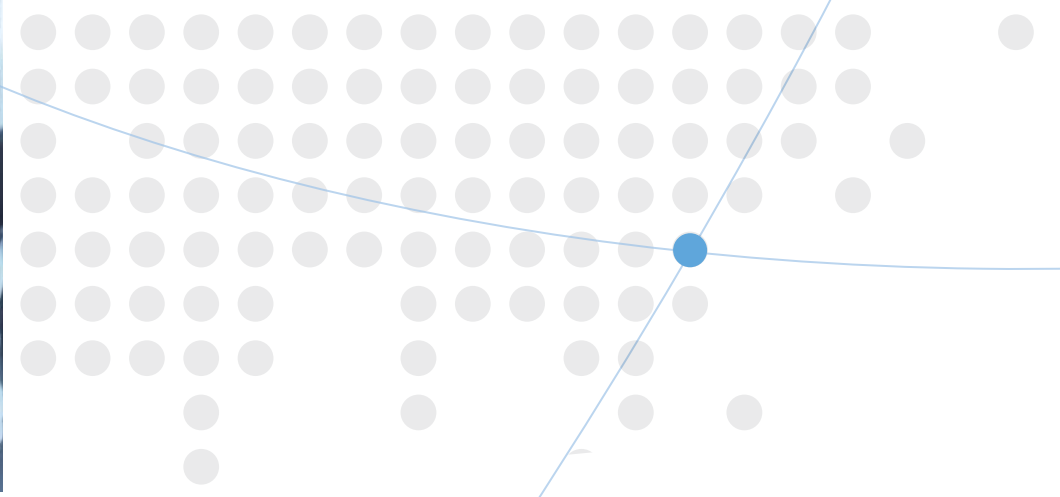
- Wholesale/dealer loans and special dealer financing
- Retail loans
- Leasing
- Dealer credits/incentives
- Retail credits
- Management of customer/dealer data
- Management of collaterals
- Payments
- Accounting, financial reporting and analytics
- Operational and historical reporting

The solution front-end and integration layers are managed by Axxiome Digital, a process and a service platform complemented by an omni-channel layer. Axxiome Digital comes with pre-customized business processes out-of-the-box, as well as ready-to-go online and mobile channel UIs and apps for dealers, customers and employees. The UIs and apps are based on UI5 (HTML5) technology with modern and responsive design. Through the support of different interfaces, the solution offers flexible integration not only with the core Captive Finance Solution back-end systems, but also

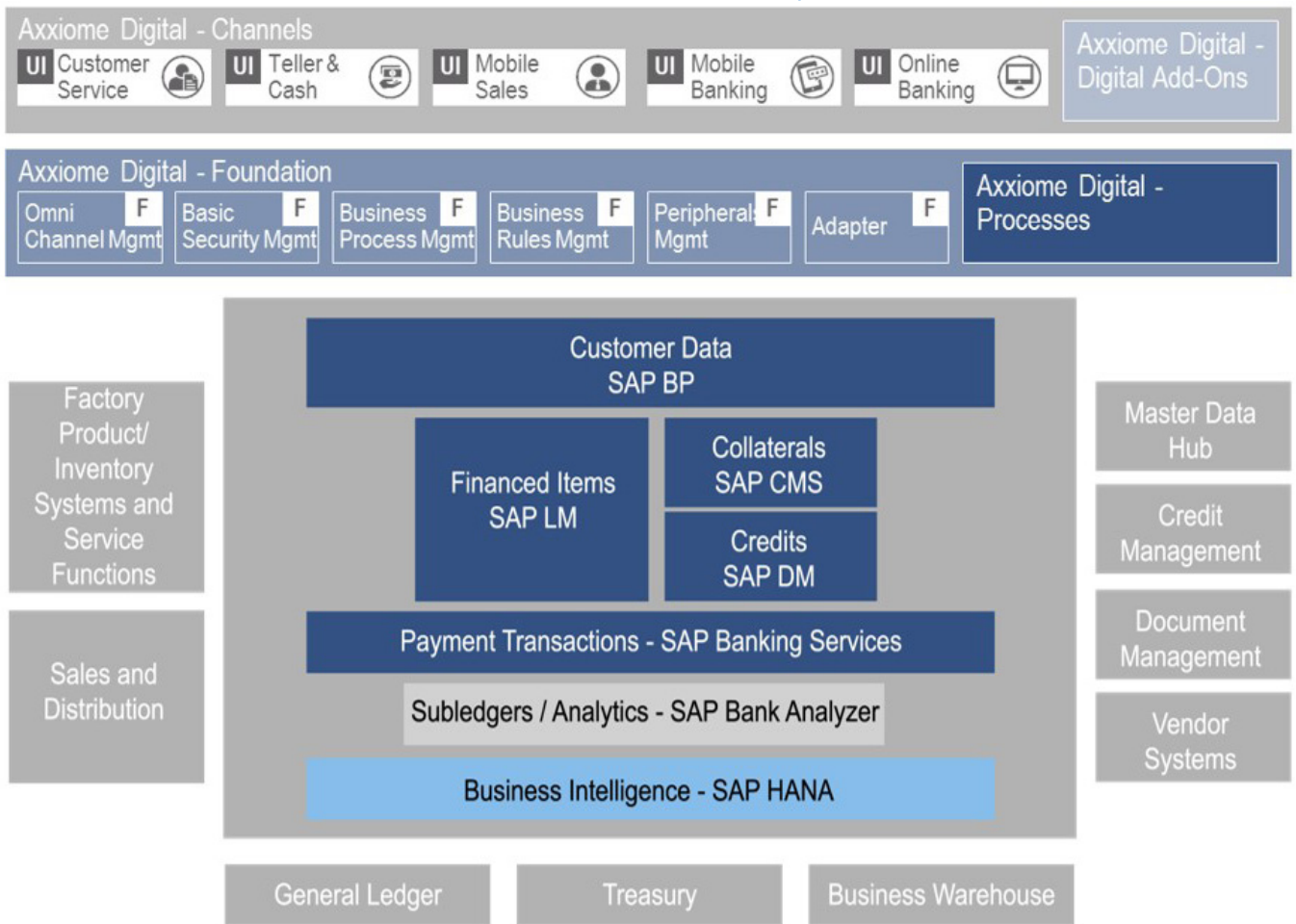
with the client's core business systems, such as the factory product and inventory systems, sales and distribution systems, securitization systems, etc.

The solution is based on Axxiome's Guiding Architecture Principles, which include:

- Accelerate innovation by reducing dependency between layers/applications
- Deliver integration through stateless APIs to realize system independence for future projects and upgrades
- Deliver horizontal scalability to enable system and solution growth without impacting quality of service
- Deliver a common gateway approach for traffic into the landscape to realize a secure and reliable solution, with easy monitoring and analytic capabilities
- Deliver and realize omni-channel and omni-channel ready solutions with process orchestration close to the channel
- Improve channel experiences for both customers and employees
- Improve performance & security
- Reduce TCO by standardization



## CAPTIVE FINANCE SOLUTION - ARCHITECTURE OVERVIEW



Axxiome's uniquely strong and concise solution harvests the power of underlying SAP modules and objects, while creating a seamless captive finance experience and platform.





## BUSINESS VALUE

Axxiome's Captive Finance Solution allows captive finance companies to stay focused on their business, and thereby keep their competitive edge in a highly competitive industry. The main benefits of the solution are:

- Loans, leasing, credits and payments on a single platform
- Seamless integration between wholesale and retail loans
- Support and management of loan E2E life cycle from invoicing to closure
- Ability to connect to the client's core business processes (factory processes, incentives, securitization, etc.)
- Standardization and simplification of common systems, processes and solutions for meeting global needs, while still accounting for local differences
- Increased efficiency and effectiveness of operations with streamlined and optimized processes, and increased automation
- Improved user experience (customer/dealer, internal employee) with tailored, digital and mobile UIs
- Improved risk and compliance management with more reliable information and real-time access/visibility to information
- Real-time analytics, which will facilitate better and faster decisions
- Flexible and agile design, which will enable fast future changes driven by business needs and market demands

In the implementation of Axxiome's Captive Finance Solution, Axxiome provides Captive Finance business expertise as well as detailed functional and technical expertise for SAP Financial Service applications and integration technologies.

Another key factor that Axxiome provides is a sound approach for the implementation of the solution. Axxiome's globally proven implementation methodology, Advanced Banking Methodology (ABM), provides a framework with principles, guidelines, and reference content for assisting and accelerating the implementation. Key accelerators for the Captive Finance Industry include Captive Finance Reference Architecture, Process Model, and Capability Map. Axxiome's ABM not only reduces the risks and accelerates the quality of the implementation, but also provides a full E2E solution traceability. In a global roll out, the solution is initially defined and designed from a global perspective, i.e. the global scope and requirements are defined, common business processes and functions are identified and consolidated, and the global systems environment is defined. The solution is then deployed locally, i.e. in every country/region and a Fit/Gap analysis is performed, where differences from the global solution are adjusted to adhere to the global design whenever possible. Only when gaps result from local legal/fiscal requirements, they are added as localizations to the global solution. This approach provides great value for the organization

- Provides consistent, uniform processes and functions across the global organization
- Leverages full integration benefits
- Increases visibility across the organization
- Provides single, central development cost
- Provides lower maintenance cost
- Allows for central business/IT support and building of a common resource pool
- Enables transfer of employees across countries or divisions

## ABOUT AXIOME

Axxiome is a global solutions provider for the financial services industry with operations in Europe, North America, Latin American, and Asia Pacific. Axxiome excels in linking legacy banking platforms with modern solutions and is considered a leader in banking and insurance transformation projects across the globe. Axxiome's professional consultants are experienced in technical and advisory services and bring innovation and knowledge to customer projects.


Axxiome offers Axxiome Banking, a digital platform, that follows industry best practices and delivers pre-engineered and rapidly deployable end-2-end banking solutions to customers, which minimizes the impact and interruption to operations and business processes.

To learn more about Axxiome and the complete suite of offerings and services, visit [www.axxiome.com](http://www.axxiome.com)

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