



OVERVIEW

BPaaS lending and leasing

How captive and specialty lessors can digitize to face down new pressures

Captive and specialty lessors today face greater margin pressure, tougher competition, ever-evolving financial regulations, and heightened customer expectations. It's critical that they shed legacy systems and processes to evolve their businesses into digitally enabled intelligent operations.

Legacy systems, little cohesion, and manual processes

Many captive and specialty lessors struggle with legacy systems and are often forced to purge valuable historic data due to non-scalable IT environments. Operating models that may have multiple leasing and lending facilities with separate front- and back-office systems compound this challenge, because maintaining and upgrading them can be costly. Moreover, manual workflows and paper-based lending can slow or even halt the lending process while also increasing costs and hurting customer satisfaction.

Remodel to leverage best-in-class technology

How do you grow a business, while at the same time optimizing leasing and lending processes?

One answer is to apply a Business Process as a Service (BPaaS) model for all leasing and lending requirements. A BPaaS model means you can take advantage of best-in-class technology and standardized, yet configurable, processes without major capital outlays. In addition, this model gives lessors a secure and stable operating model to liquidate a portfolio or effect a servicing transfer resulting from an originator or existing servicer event.

Companies acquiring equipment and vehicle lease and loan portfolios can choose to outsource their back-office functions while focusing on core competencies and asset ownership. For example, firms using this model can dedicate more time to credit, marketing, and sales to expand the portfolio – and feel confident that their operations will scale as the business grows. This strategy allows captive finance companies, banks, and credit unions to provide customer-driven financing options with no need for the usual fixed costs and management resources.

Genpact provides best-in-class transaction processing and lease and loan management through a smooth process transformation that helps lessors evolve their operating

model while growing their business. The solution interfaces with client products as well as customer management systems as it helps firms employ new technology. And because it's scalable, business can keep pace with increasing volume.

Genpact's extensive transaction processing expertise provides integrated, tailored servicing solutions across:

- Servicing Transfer
- Investor Portfolio Purchase
- Strategic Outsourcing
- Back-up Servicing

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Genpact handles third-party servicing functions and manages transactions on a secure, state-of-the-art lease and loan management system. With an unparalleled combination of transaction-processing expertise and technical competency, Genpact offers a wide breadth of services, including:

- Lease Accounting
- Lease Administration
- Collateral Administration
- Data Center Management
- Lease Originations
- Collections & Asset Recovery

How we helped one firm

A captive finance company successfully overcame the challenges of their legacy system environment. By converting data and implementing the new system on time, Genpact helped the company achieve its expansion goals and increase the span of its global financial portfolio to twenty countries.

Why Genpact

For captive and specialty lessors looking to drive transformation in their businesses, Genpact delivers servicing and managed IT services with exceptional domain expertise. Genpact has provided lease and loan services for over 300,000 contracts representing more than \$10 billion in asset value to clients all over the world.

About Genpact

Genpact (NYSE: G) is a global professional services firm that makes business transformation real. We drive digital-led innovation and digitally-enabled intelligent operations for our clients, guided by our experience running thousands of processes for hundreds of Global Fortune 500 companies. We think with design, dream in digital, and solve problems with data and analytics. We obsess over operations and focus on the details - all 78,000+ of us. From New York to New Delhi and more than 20 countries in between, Genpact has the end-to-end expertise to connect every dot, reimagine every process, and reinvent companies' ways of working. We know that rethinking each step from start to finish will create better business outcomes. Whatever it is, we'll be there with you - putting data and digital to work to create bold, lasting results - because transformation happens here, at Genpact.com.

For additional information contact, banking.solutions@genpact.com and visit www.genpact.com/what-we-do/industries/banking-financial-services/commercial-lending-leasing

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