

Case Study

## **Automotive Financing in Good Hands since 2012:**

**ALJ Finans Turkey  
to Choose FinanceFlex® for End-to-End  
Business Process Management of ALJET**

## Customer Profile:

Specialized in car loans, ALJ Finans serves as a partner of ALJ (Abdul Latif Jameel) that owns Toyota, Lexus and Otoshops distributors in Turkey. ALJ Finans provides new and used car loans via Toyota, Lexus and Otoshops dealers as well as other specialized used car retailers.

ALJ Finans is an expert on automotive lending operations with its flexible financial services solutions such as “Classic Auto Plan, Credit Flex, Credit Balloon, Credit 4 Season, and Credit Deferred”. These comprehensive range of products are tailored to meet the needs of the dealers and customers.

## Business Goals:

- Manage new and used car financing completely on a single web-based system
- Provide tailor-made payment plans for retail, SME, and corporate customers through cooperated dealers
- Implement e-contract platform first in Turkish financing sector for retail automotive loans
- Run stock financing operations for cooperated dealers
- Generate easy online application and assessment processes integrated with credit decision engine
- Integrate flexibly with third parties such as RM, NVI, and EGM ... etc.
- Provide user-friendly online customer services to customers
- Define campaigns with flexible parameters based on product, brand, and dealer...etc.
- Monitor credit payments through the collection module which is integrated with strategy & risk management engine
- Archive and maintain documents electronically

## Business Benefits:



## Solution Components:

### Credit Management - Dealers

- Pre-application
- Full application (individual & corporate)
- Post application monitoring
- Contract management
- Document management
- Loan management
- Online integration with third parties (RM, NVI, EGM..etc)
- Stock financing
- Online messaging

### Online Customer Services Application

### Credit Management -Head Office

- Product management
- Customer management
- Campaign management
- Distributor / Dealer management
- Application inquiry
- Credit assessment
- Money transfer
- Collection management
- Document management
- Accounting & Treasury
- System Users /Parameters management

## About FinanceFlex®:

FinanceFlex® provides a web-based, flexible business management platform with integrated front office and back office modules for Equipment Finance operations. Managing the full lifecycle of assets in Equipment Finance, FinanceFlex® is a scalable solution for Equipment Finance companies, targeting to increase compliance, operational efficiency and effectiveness within their organization.

FinanceFlex® offers additional modules for suppliers and sales channels of equipment finance companies, increasing speed in offering pricing and credit approval for potential customers. FinanceFlex® addresses a broad range of global business requirements.

## Asseco SEE in Leasing Business

ASEE is part of Asseco Group, one of the top ten software vendors in Europe, which offers comprehensive, proprietary IT solutions for all sectors of the economy. Having more than 20 years of leasing experience, we provide our clients with the deep understanding of best practices in the industry. Since 1988, we have been providing cutting edge software for Financial Leasing, Operating Leasing and Equipment Finance Companies in the MENA region.

We help companies increase operational efficiency with a centralized, flexible, and ready-to-use platform. The robust infrastructure platform provides fast adaptability for tailor-made solutions for our customers as well as for changing requirements within the industry. Our solution offers additional modules such as CRM, Credit Evaluation, Delivery Management, Insurance Management, Financing & Funds Management and Risk Monitoring.

- 4th Generation of Software for Financial, Equipment and Operational Leasing
- Built on Rhapsody Framework, enables compliance with COBIT audit standards
- Rhapsody Framework provides advanced tools for customization without coding
- Web based technologies, enabling building an Ecosystem with Dealer Channels, Bank Branches

ASSECO