

Oracle Financial Services Lending and Leasing for Managed Print Services



Managed printing service providers face several challenges. Management of lease agreements becomes complicated especially with multiple active lease contracts for larger customers with multiple start and end dates. Additionally, management of equipment is difficult, and the renewal, refresh or buyout of printers is often inefficient resulting in higher operating costs, lower margins, and unhappy customers. Oracle Financial Lending and Leasing equips managed print services firms with the latest digital capabilities to roll out innovative managed print leasing offerings, manage the lease contracts efficiently and streamline the tracking of usage as well as equipment management, enabling firms to fuel new opportunities while ensuring profitability.

Oracle Financial Services Lending and Leasing empowers managed print services providers to quickly and efficiently offer usage based leasing of printer equipment. As a purpose-built lending and leasing solution covering origination and servicing through collections, it fully supports all loan and leasing product lines. With advanced workflow capabilities and easy integration by design, it can work seamlessly with a firm's other platforms and supporting applications. It enables a move towards service-based financing with a dynamic automation engine, IOT services integration, and pay-for-use pricing models. With the solution's flexibility by design, providers can launch new managed print services and amend existing services rapidly, as well as make timely changes to workflows and business rules. All this works together to build and maintain a superior customer experience.

Usage Based Leasing

Oracle Financial Services Lending and Leasing Origination equips managed print services providers to compete in a rapidly changing leasing landscape. By adapting leasing to an increasingly subscription-based economy. Oracle Financial Services Lending and Leasing enables the roll out of usage based leasing and facilitates the charging of printer usage fees that are based on actual usage as per the defined Cycle (i.e., Daily, Weekly, Monthly, and so on). In addition, for usage based lease contracts, service providers can also offer an option for customers to pay a minimum monthly lease payment coupled with a usage fee based on the actual usage. Printer usage data can be easily fed into the solution and chargeable units can be configured based on which usage charges are calculated. Printer usage data is categorized to applicable

Key benefits

- Support end-to-end leasing lifecycle on a single platform
- Offer usage based leasing solutions
- Leverage IoT to offer innovative leasing solutions
- Streamline equipment/asset management
- Accelerate time-to-market for new products
- Gain comprehensive customer relationship view
- Seamless transition across channels
- Paperless workflow with dynamic work queues that can be tracked, analyzed, and audited
- Quicker adaptation to changing business environment

rate slabs, for tiered and not-tiered types and based on usage methods (i.e., rollover/advance) and a charge matrix, the usage fee is calculated and charged on to the account. Discounts can also be configured. Customer billing can be configured in agreed billing cycles based on historical usage data and overall usage limits defined in the contract. In addition, the ability to support internet-of-things (IoT) functionality improves printer management with real-time data. The solution also offers powerful self-service capabilities via multiple channels, whether to support processes as simple as address changes or more complex functions, such as changing payment schedules or activating self-healing collections programs.

Control and Monitor Assets

Once printers are delivered to a customer, service providers need to track the equipment through its life. Integration routes between Oracle ERP (or third party ERP platforms) and Oracle Financial Services Lending and Leasing enable all business units of the firm or manufacturer to view printer information, how long they have been in service, and the physical locations. Once a leased printer is terminated, remarketing teams can continue to track printers and sell, re-lease, or scrap them once they are returned.

Achieve Seamless End-to-End Lifecycle Management

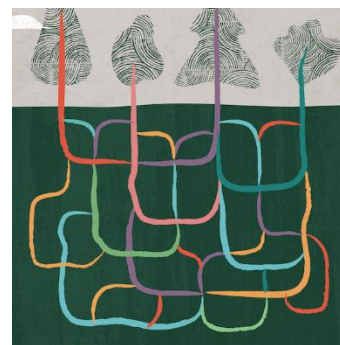
Oracle Financial Services Lending and Leasing is a modern end-to-end solution—built on proven, configurable processes—which enables proactive management of the complete finance and lease lifecycle. Extensive business rules and smart workflows, built on industry best practices, increase automation—including real-time transaction processing—while facilitating compliance with regulatory requirements.

Engage All Stakeholders on a Single Platform

Oracle Financial Services Lending and Leasing addresses the needs of all parties in the leasing lifecycle. The solution supports multiple channels to meet the demands of today's customer, while providing quick and consistent credit decisions. It improves staff productivity with superior operational controls, captures robust real-time customer and account data, and delivers efficient risk and compliance management.

Improve Delinquency Management

Oracle Financial Services Lending and Leasing provides comprehensive functionality to support specialized collection-related activities, including tracking all occurrences and related histories associated with bankruptcies, repossessions, and deficiency (recovery) management. The solution also supports self-healing collections capabilities that improve outcomes, reduce risk, and strengthen customer relationships.



Key features

- Accelerate time-to-market for new managed print services based leasing products
- Offer usage, rental, and subscription-based pricing
- Subsidized pricing programs
- Detailed printer records and asset management with tracking functionality
- Manage end-of-term printer options with upgrades, swaps, exchanges, and extensive printer information
- Gain comprehensive customer relationship view
- Robust and highly flexible workflows
- Multi-channel origination
- Extensive self-service options
- Advanced audit capabilities

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