

CALMS² for the Automotive Finance Sector

CALMS² – Customer Acquisition and Lifecycle Management System – is the world's leading end-to-end platform for the motor finance sector. Everything from retail to fleet and inventory finance (floorplanning).

calms²
Retail | Fleet | Wholesale



It is easy to see why CALMS has become a global favorite because it delivers so many benefits to organizations working in a highly competitive marketplace.

It supports the complete lifecycle of financing and leasing contracts from marketing and point of sale through to credit approval, contract management, in-life customer support and remarketing. And it offers all the benefits of straight-through processing. Bottom line, that translates into lower transaction costs, higher service levels and improved business integration with partners all along the value chain.

Out-of-the-box, standard configurations mean rapid implementation that fits your commercial needs.

Built on proven, global sector expertise, with complete 'tailorability' built in

Your own processes, your own workflows and your own look-and-feel all mean that you can configure products and programs that exactly match your customers' and partners' needs.

Tried, tested and proven in global deployments across the motor finance spectrum in organizations such as:

- FGA Capital
- Ford Credit
- GMAC/Ally Bank
- Mercedes-Benz Financial Services
- Toyota Financial Services
- Volkswagen Financial Services
- Volvo Truck Finance
- Bank of Queensland
- BAWAG PSK Leasing
- Bendigo and Adelaide Bank
- Capital Finance
- Esanda
- GE Commercial
- John Deere Financial
- LeasePlan
- Lombard Vehicle Management
- PACCAR Financial Corporation
- Raiffeisen Leasing
- WesBank

There are so many reasons for choosing CALMS²

CALMS helps you meet change head-on, responding to the unforeseen in markets and customer expectations – turning business threats into business opportunities. Having personalized the system, authorized users are able to make future changes, such as introducing new finance products.

It offers full front-, middle- and back-office integration

True straight-through processing to help you maximize operational efficiency and drive down cost. Data capture, line-of-credit structuring, document management and back-office integration – all in one highly configurable solution. Instant decisions and instant take-on in an easy-to-use, seamless environment.

It is the only solution that provides dealer, wholesale, agent, broker, fleet, showroom, call centre and customer portals. Self-serve, multi-channel solutions that meet today's and tomorrow's customer expectations.

A significant sales differentiator.

CALMS Back-Office covers everything. From account review and query handling to contract changes such as financial and non-financial amendments, restructures, transfers, extensions, cancellations and re-instatement. From billing and accounting to maturity, termination, collections and arrears management, asset disposal and general ledger postings.

Your CALMS platform can be hosted in-house or hosted on dedicated White Clarke Group servers. All components are available under SaaS service contracts. Your choice.

Front-, middle- and back-office in-life servicing with a unique portal approach

Internal office portal – a point-of-sale portal for the internal finance user, either in a call centre or branch office environment. It includes cross-channel customer searching and matching, customer track record and exposure presentation.

Dealer portal – a point-of-sale portal with customized functionality and look-and-feel, including white labelling, for captive and independent automotive dealers.

Dealer floorplan (wholesale) portal – a complete multi-channel, multi-franchise wholesale/stocking facility for automating all aspects of the process from consignment, credit management and stock management, through to de-consignment. The wholesale portal offers customized functionality and look-and-feel, including private labelling, for automotive dealers.

Fleet portal – a specialized portal for the fleet business user, giving self-serve access to a range of functions such as fleet quotations and configurators, driver-specific quotes, vehicle location, ordering and order tracking. The whole complex pricing arena around key account management, repairs, servicing and maintenance. CALMS can handle both retail and fleet within a single system.

Customer portal – a self-serve portal that enables customers to complete the originations process from quotation and credit decision through to document printing. It includes a personalized MySpace facility to track progress of proposals and view previously booked contracts, quotes and proposals. In the fleet environment, end-users are able to customize vehicles themselves, all within the company's business rules and constraints.

Vehicle configurators – single vehicle and multi-vehicle 'selector/shopper' configurators, used by the portals to give users the ability to fully configure vehicles and verify their selection.

Field sales hand-held quotations – a mobile field sales quotation facility capable of operating stand-alone on a wide variety of hand-held devices.

You need SAP compliance?

For companies with a significant investment in an SAP technology landscape, we have a proven CALMS² SAP-compliant solution.

White Clarke Group is the only vendor in the market able to offer such an SAP-compliant CMS solution

White Clarke Group – the total automotive finance player. We can help you streamline business practice, reduce operational cost and provide the ability to deliver outstanding customer service. Front-, middle- and back-office within a single platform.



White Clarke Group is the **total automotive player** supporting 40 major automotive clients in 23 countries spanning all continents



**White Clarke
Group**

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