



White Clarke
Group

We deliver the world's best **software** and **consulting services** to the finance and lending sectors worldwide





Clients value our industry
knowledge, market
intelligence and innovation

New markets, new customers, new revenues – with White Clarke Group solutions

We help the world's finance and lending sectors to drive down costs, improve efficiencies and boost profits

White Clarke Group brings award-winning business consultancy and software solutions to the financial services sector around the globe.

We are proud to be the market leader in business technology solutions for the captive auto finance sector as well as the preferred supplier for two of the world's leading car manufacturers. We are also a major player in the commercial finance, consumer finance, retail finance, wholesale finance and fleet management sectors. Our agile, web-based technologies have made us one of the world's leading suppliers of end-to-end financial services solutions. A flexible workflow approach that automates the entire business process from origination through contract to portfolio management.

A multi-channel, multi-sector and multi-product offering that helps clients to create and manage highly agile business processes. Maximizing customer service and efficiency while minimizing costs and business risk.

The drive for continuous innovation doesn't stop. At WCG we really do thrive at the cutting edge



We combine technology with deep sector expertise – your route to competitive advantage

By marrying technology with deep sector expertise, we are able to provide many of the world's leading finance organizations with competitive advantage. Our leadership position within the sector is built on a solid history of inspired, focused innovation.

Our consultants think 'from your side of the desk', contributing a broad range of services from practical, hands-on assistance to thought leadership.

We work closely with trade organizations around the world, such as The Australian Equipment Leasing Association (AELA), The Australian Finance Conference (AFC), The Australian Fleet Managers Association (AFMA), American Financial Services Association (AFSA), The German Leasing Association (BDL), British Vehicle Rental and Leasing Association (BVRLA), Canadian Finance & Leasing Association (CFLA), The Equipment Leasing and Finance Association (ELFA), The Finance and Leasing Association (FLA), Leaseurope, National Vehicle Leasing Association (NVLA), The National Equipment Finance Association (NEFA) and The Austrian Leasing Association (VÖL) and White Clarke Group is the source and publisher of the industry's Global Leasing Report. A valued voice in the industry.

Close involvement with world-class organizations and global exposure to leading industry standards means that thought leadership and best practice are built-in.



CALMS² – tomorrow’s finance technology today

CALMS² – Customer Acquisition and Life Cycle Management – is the business solution platform of choice for the asset, automotive, leasing and broader financial service sectors worldwide.

It is easy to see why CALMS² has become a global favorite because it delivers so many benefits to organizations working in a highly competitive marketplace.

Out-of-the-box, standard configurations mean rapid implementation that fits the commercial needs of key business sectors, built on proven, global sector expertise...

...with complete ‘tailorability’. 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.

CALMS² helps you meet change head-on, responding to the unforeseen in markets and customer expectations.

Having personalized the system, proficient users are able to continue the process, such as introducing new finance products. As the market changes, CALMS² can help you turn threats into business opportunities.

It offers full back-office, middle-office and front-office integration. True straight-through processing to help you maximize operational efficiency and drive down cost.

It is the only solution that provides salesperson, dealer, wholesale, agent, broker, fleet, showroom, call center and customer portals. Self-serve, multi-channel solutions that meet today’s and tomorrow’s customer expectations. A significant sales differentiator.

CALMS² responds to the unforeseen in changing markets and customer expectation – turning business threats into business opportunities.

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



“The White Clarke Group product offers all the functionality and flexibility we need to keep developing new market-leading products. It also gives us a proven platform for growth.”

Phil Baranski, Group Credit Risk, Bendigo and Adelaide Bank



Automotive finance

WCG's technology platform allows our motor finance clients to choose implementation strategies that best suit their business change preferences. The big company solution, perfect for even the smallest operation – ideal for international deployment across both mature and emerging markets. All from the world's leader in auto finance business solutions.



Asset finance

WCG solutions provide better ways to automate. Better ways to develop new efficient processes and speed up application workflow. Proven solutions to help vendor and captive finance companies gain competitive advantage while facing the challenges of a rapidly changing business landscape and increasing regulatory burdens.



Wholesale finance

A complete end-to-end stocking/wholesale solution built around the latest web technology. No add-ons, no front-end fix, no compromise. CALMS² wholesale finance is fully web-based to its core. Easier to integrate, easier to customize and easier for trading partners to work as one. Fully in tune with today's self-serve environment.



A single platform,
configured precisely to
each finance sector

Consumer finance

White Clarke Group's flexible and adaptable business solutions give our customers efficient, straight-through processing across multiple sales channels. Enterprise solutions offering stand-alone or complete integration of front- and back-office processes. With a track record of quick and cost-effective delivery, our solutions are ensuring our customers get there first.



Credit unions

White Clarke Group's CALMS² provides a fully web-enabled credit origination system that supports the needs of credit unions. It is built around credit decisioning based on user-defined rules, loyalty and risk-based pricing, and document management with secure digital signature capability.



Fleet & contract hire

WCG offers the only truly 100% web-based solution available from any supplier—covering everything from the individual consumer to SMEs to large corporates. CALMS² fleet & contract hire platform supports multiple sales & business channels. All focused on delivering a seamless end-to-end integrated process from initial customer contact all the way through to contract renewal.





Product investment

White Clarke Group has achieved and maintained its leading position through significant year-on-year investment in research & development. Investment dedicated to creating the most progressive, capable and comprehensive solutions on the market.

You can be confident that major investment in product development remains central to the group's strategy for future success.



A truly global player, with around 500 people working from centres of excellence in North America, Europe and Asia Pacific



Clients, spanning 27 countries include:

United States and Canada

- Chinook Credit Union
- Coast Capital Savings Credit Union
- CRI Canada
- CUMIS
- Ford Credit, Latin America
- Hitachi Capital America
- John Deere Credit
- Lakeland Credit Union
- Rifco
- Steinbach Credit Union
- Textron Financial Corp
- TCF Inventory Finance
- Triad Financial
- Volkswagen Credit, Inc.

Europe and Africa

- Autobank
- BAWAG PSK Leasing
- EVB Leasing
- FFS Private Leasing
- FGA Capital
- Ford Credit Europe
- GE Capital
- GMAC
- Heidelberg Print Finance Germany
- Hypo Group Alpe Adria
- John Deere Bank
- LeasePlan Europe
- Lombard Business Finance
- Lombard Vehicle Management
- PACCAR Financial Corporation
- Raiffeisen Leasing
- Raiffeisen IMPULS Leasing
- RCI Financial Services
- Toyota Financial Services
- Volkswagen Financial Services
- WesBank

Asia Pacific

- ANZ
- Automotive Financial Services
- Bank of Queensland
- Bendigo & Adelaide Bank
- Capital Finance
- Ford Credit Asia Pacific
- GE Commercial
- Heidelberg Print Finance Australia
- HDFI
- Hills North Western Finance
- Homestart Finance
- Indigenous Business Australia
- Investec Bank
- Kubota Australia
- Landmark
- NorthState Finance
- Members Equity Bank
- Mercedes-Benz Australia & New Zealand
- PACCAR Financial Corporation
- Volkswagen Financial Services Australia
- Volvo Truck Finance Australia

So many reasons...



There are so many reasons for choosing CALMS²

- Global end-to-end software for auto finance, asset finance, leasing, wholesale floorplanning and loan management
- The enterprise strength framework that covers everything from front-, through middle-, to back-office management. Point-of-sale, data capture, line-of-credit structuring, contract management, document management and back-office integration – all in one highly configurable solution
- An intuitive, portal-based framework that delivers self-service and personalized solutions to customer, dealer and broker
- High performance and scalability
- Instant decisioning and instant take-on in an easy-to-use, seamless environment
- Self-serve capabilities for customers, third parties and external sales teams
- The complete lifecycle of leasing/financing contracts from marketing and point-of-sale through to credit approval, contract management, in-life customer support and remarketing
- Multi-country platform that provides cost and control benefits with local flexibility – multilingual, multi-currency, multicultural
- A responsive, easy-to-use, self-serve approach that reduces administration and allows greater transactional throughput
- 'Out-of-the-box' functionality that's industry-proven and fast to implement – with complete tailorability

With implementations in 27 countries, WCG has more than 1000 lending modules supporting more than 7,000 active users

A great company to do business with

- We deliver the world's best software and consulting services to the finance and lending sectors
- Industry-recognized expertise, thought leadership and a global presence
- Nineteen year track record in finance technology leadership and innovation
- Pioneers in web technology, developing web applications for auto and asset finance companies since 1992
- A truly international player with centres of excellence in North America, Europe and Asia Pacific
- Our proven approach – harmonising people, process and technology – is unique and creates a solution that will fit your exact requirements today and in tomorrow's rapidly changing marketplace



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ATLANTA LONDON MUNICH SHANGHAI
SYDNEY TORONTO VIENNA