

## FLEXIBILITY

*iNova*® is a comprehensive and cost effective core accounting and management system for the vehicle and equipment leasing industries. It is a robust lease software product that contains an all inclusive set of features, among which are Unlimited Contracts / Assets, Complete Transaction History & Audit Trail, Comprehensive Dealer Analysis, Interim Funding, Extensive Searching capabilities, Customizable User Interface, Dynamic Reporting with Crystal Reports, and a Comprehensive set of Interfaces including: ACH, G/L, Lockbox, Accounts Payable, and Coupons. Through the use of customizable system-guided wizards, this Windows based system was designed to increase user efficiency and reduce data entry errors by navigating operators through otherwise difficult processes using today's technology.

The product pricing options will afford the client to gain greater functionality than other alternatives and at a lesser cost over a three year period. To this end, *iNova*® includes a full conversion sub system to minimize the impact and cost of changing products.

*iNova*® can be installed at your location on a dedicated server or used through the WEB as an ASP service on Summit's secured servers. It was designed to promote relationship management by handling all types of leases and lease products which will reduce your administrative needs leaving you to focus on cultivating your customers. Look at the partial list of system functionality and features and you will see why we say *iNova*® is "Innovation in Leasing."

## COMMITMENT

Summit is committed to Customer Service. Any Support package with Summit software or services automatically entitles you to User and Technical phone/fax/e-mail services, any product upgrades, and is billed on an annual basis. There are no 'per phone call' charges.

**Summit National, Inc.**

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# FUNCTIONALITY

- \* Complete Lease Accounting System
- \* Real Time
- \* Quotations
- \* Booking
- \* Exceptions
- \* Billing
- \* Flexible Invoicing
- \* Cash Application
- \* Full Array of Book, Tax, and AMT Depreciation Schedules
- \* Charge-off Processing & Reversals
- \* Insurance Tracking
- \* Maintenance Scheduling & Tracking
- \* Termination
- \* Inventory Management
- \* Re-leasing Capabilities
- \* Real Time Posting & G/L Entries
- \* Contract Renewals & Extensions
- \* Off-Lease Tracking of Assets

# FEATURES

- \* Intuitive Booking Guides
- \* Multiple Contracts per Customer
- \* Unlimited Number of Assets per Lease
- \* Exception Definition and Tracking from origination through pay out
- \* Complete Auto and Equipment Leasing capabilities
- \* Depreciation Accounting and Tracking
- \* User Definable Fields including Labels, Attributes, and Edits
- \* Unlimited Fees
- \* Dealer Relationship Management
- \* Insurance Accounting & Tracking
- \* Data export at all levels
- \* Unlimited Guarantors/Co-borrowers/Co-signers
- \* Designate & Track unlimited number of commitments per customer
- \* Seamless Lease Extensions
- \* Gain/Loss Calculations
- \* Workflow, Queuing & Scheduling capabilities
- \* Electronic Tax Remittance
- \* Partial & Full Charge-off Processing
- \* Partial & Full Reversals
- \* Complete Transaction History
- \* Yield History that allows rollups to virtually any level
- \* Dynamic Reporting with Crystal Reports
- \* Customizable User Interface including screen layouts, pages, captions, help, & edits
- \* Extensive Searching capabilities
- \* Interim Funding

# TECHNOLOGY

- \* True Windows 32-bit Technology
- \* Client Web Access
- \* Stable, Reliable & Expandable
- \* Field Level Security
- \* Complete Audit Trail via Footprinting
- \* Utilizes SQL and Oracle

# INTERFACES

- \* General Ledger
- \* ACH
- \* Coupons
- \* Lock-Box
- \* Credit Reporting
- \* Accounts Payable / Check Writer
- \* Creditor Placed Insurance
- \* CIF / Relationship Management
- \* Collections
- \* Recovery
- \* Wire Transfer
- \* Item Processing / Check Captures
- \* Lender Single Interest
- \* General Reporting / Archival
- \* Data Warehouse
- \* CRISP / Profitability Analysis