



LEAF

Captive in the Cloud™

CAPTIVE-STYLE FINANCING FOR EVERY MANUFACTURER.
Anywhere, on any device, as close and easy as the cloud.



LEAF

Equipment Financing That Fuels Business Growth

From phones to forklifts, equipment drives American business. Without it a business' human capital has no means of delivering value and innovation. Simply put, equipment is the engine of growth.

Financing is the fuel for that growth engine. Without financing, many businesses couldn't affordably acquire the equipment they need to serve their customers. According to the Equipment Leasing and Finance Association, plant, equipment and software investments amount to nearly \$1.5 trillion in economic activity each year. 62% of that, around \$900 billion, is financed, a figure that rises annually.

The reasons? Tighter budgets. Longer sales cycles. And increased price pressure, among others. But even so, all businesses must invest in staying competitive and relevant. That means continual innovation, which in turn requires staying up-to-date with the latest equipment.

LEAF addresses these challenges with Captive in the Cloud™, an advanced financing technology platform that puts the competitive benefits of captive-style financing within reach of every manufacturer.



Captive Financing

Without the Cost and Complexity

There are numerous reasons so many manufacturers choose captive financing, but three stand out: captive financing is a potential means of reducing buying friction and increasing customer retention, improving efficiency across the sales cycle and gaining a key competitive differentiator in a crowded market.

But those advantages can come at a high cost in terms of capital for lease funding, plus staffing, training, technology and other expenses. Until now, these obstacles put captive out of reach of any manufacturer not willing to pay the steep price of entry, as well as manage the considerable ongoing cost and complexity.

That's why LEAF created Captive in the Cloud™. Unlike traditional captive financing, Captive in the Cloud™ requires no capital commitment or ongoing expense, making captive financing a practical option for any manufacturer. By moving all of the infrastructure and expertise required to run a successful captive-style financing program off the manufacturer's premises and into the cloud, Captive in the Cloud™ dramatically reduces cost and complexity.

LEAF's Captive in the Cloud™ solution builds lasting customer relationships and brand loyalty with captive-style financing that doesn't require large investments in systems, personnel and training. Our advanced technology and expert team make captive-style financing easy and rewarding for any business. And it's available on any connected computer, tablet or smartphone, giving you a key sales tool that goes wherever your salespeople are.

A full-featured captive-style program no longer has to take weeks or months of setup and training. With LEAF's Captive in the Cloud™, your business can deploy a complete customer financing solution in a matter of days. Captive in the Cloud™ is so simple to use that employees can be productive with minimal training. And when you do need support, our expert team is always here to help.

Captive in the Cloud™ is captive-style financing without the cost and complexity. It's the financing your customers want, the competitive edge your business needs and the platform that makes it possible. And it's everywhere, on any device, as close and easy as the cloud.



Advanced Technology

Captive in the Cloud™ uses the latest distributed computing technology to give manufacturers of all sizes access to captive-style financing previously available only to those willing to invest heavily in additional people, processes and infrastructure.

Easy-to-Use FinanceNOW Platform

Finance**NOW**, LEAF's next-generation financing platform, puts all of the power at your fingertips, 24/7. Just login using your computer, tablet or smartphone and get quick access to transaction statuses, sophisticated reporting and other key decision-making information. With Finance**NOW**, start-to-finish financing is always just a few clicks or taps away.

Dependable Security and Rock-Solid Reliability

Finance**NOW** protects sensitive data at all times with industry-standard strong encryption and our systems deliver outstanding uptime, so your financing solution is ready to go when you and your customers are.

Flexible Cloud API

If you prefer to track your program with your own systems and software, LEAF makes it easy with our cloud API. Customer, transaction, program performance and other financing data – you can get it all instantly and securely, right in your favorite spreadsheet, CRM, BI and other applications.



Comprehensive Channel Coverage

Whether you sell directly to your customers, maintain a dealer network or use a hybrid approach, LEAF's experts will help you tightly integrate financing into every sales channel.

Direct Sales

LEAF's inside sales, field sales and vendor support teams accelerate the conversion process wherever you do business.

Branch Network

LEAF offers field resources and a centralized inside account team to develop and implement branch sales strategies and drive revenue across the organization.

Independent Dealers/Resellers

Using expertise developed over three decades, our team equips dealers/resellers with a variety of tools and processes that help them close quickly and sell more every day.

Equipment Distributors

LEAF specialists not only help distributors promote your financing program, but also communicate directly with customers for a comprehensive approach that delivers results.



Outstanding Support

A manufacturer financing program is only as good as the team standing behind it and LEAF's support is unmatched. From requirements gathering to rollout to reporting, LEAF's team of specialists is behind you every step of the way.

Custom Program Development

At LEAF, there's no such thing as an off-the-shelf solution. From the beginning, we work with you to design a financing program that's a custom fit for your products, your market and the way you do business. We'll spend the time to understand where you are and where you want to go. And we'll engineer a unique and effective financing program to get you there.

Seamless Program Rollout

Getting your financing program up and running doesn't have to be complicated and frustrating. LEAF's team has the know-how and experience it takes to seamlessly integrate and launch even the most complex financing programs. With LEAF's team backing you, you get industry-leading customer financing with minimal business disruption – and maximum results.

Ongoing Training

Deploying your financing solution is only part of the equation. To drive revenue over the long term, everyone in your sales channels needs to understand your financing program's value and the best way to use it to drive sales. Our team knows financing inside and out and we'll make sure your team does, too.

Portfolio Intelligence

Staying on top of your portfolio's performance is critical to extracting the greatest value from it over the long term. But you don't have to do it alone – LEAF's team will host a formal review each quarter to evaluate performance metrics and make timely adjustments as needed to keep your portfolio at peak profitability.

One-Call Support

There's nothing worse than playing phone tag when you need an answer fast. When you call LEAF, you'll talk to an expert Account Champion equipped with the knowledge and tools to get you the answers you need – the first time, every time.

LEAF Captive in the Cloud™

Captive-style financing for every manufacturer. Anywhere,
on any device, as close and easy as the cloud.

For more on putting LEAF Captive in the Cloud™ to work
for your business, get in touch today.

A photograph of three business professionals in a meeting. A man in a grey suit is shaking hands with a man in a dark suit. A woman in a grey blazer is sitting next to him, smiling. They are around a conference table with papers and a laptop. A green banner is overlaid at the bottom of the image.

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