



INVIGORS
THE TRUSTED ADVISORS TO THE ASSET FINANCE INDUSTRY



FUTURE GROUP REPORT 2023

INNOVATING TOMORROW, TODAY



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An external contribution by the 2023 Future Group sponsor, New Leaf Search



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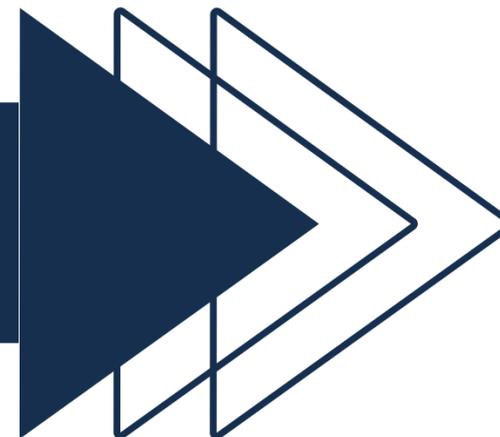


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FOREWORD & ACKNOWLEDGEMENT

What the Future Group is, how it works and who has supported its success



FOREWORD

Since 2013, Leaseurope and Invigors EMEA have collaborated to nurture emerging talents in our industry. This annual initiative serves as a European platform for young and bright industry talents to innovate and foster collaboration. Widely embraced by industry leaders, the program has proven highly anticipated. The Future Group has now generated over 100 ideas and connected over 135 young talents.

In the 2023 Future Group Programme, we welcomed fifteen talents from diverse backgrounds, each nominated by the heads of their organizations. They were divided into three teams, each focusing on a specific theme: sustainability and ESG, dealing with the new realities in the economy, and data and how to make the best use of it.

A total of 15 ideas were pitched, and a top three were selected through group voting, fostering collaboration and shared creativity. These concepts were further developed collaboratively and showcased at the Annual Convention of the European Leasing & Automotive Rental Industry, hosted in October 2023 in Vienna, Austria.

This publication brings together the innovative concepts of the 2023 Future Group, highlighting the creativity and dedication that continue to redefine our industry's possibilities.



"I am thrilled to witness this innovative journey. Seeing young talents come together, connect and evolve into a community is a unique and heartwarming experience. There is something special about observing individuals from diverse corners of Europe, each with their distinct background, converging to offer a fusion of ideas and perspectives. The magic lies in how this diversity shapes into one, ready to pave the way of the future."

STÉPHANIE VAN BAKEL Event and Communication Advisor Leaseurope



ACKNOWLEDGEMENTS

We extend our heartfelt gratitude to the leaders of European companies for their support and for nominating the young talents who bring the Future Group program to life.

Special appreciation goes to Ian Robertson and Paul Johnson-Ferguson from Invigors for their exceptional dedication in moderating the Future Group meetings and providing invaluable guidance and mentorship to our participants throughout their transformative journey.

A sincere thank you to New Leaf Search for their generous sponsorship of the 2023 Future Group, underscoring their shared commitment to nurturing young talents within our industry.

Last but certainly not least, we would like to express our deepest appreciation to the participants of the Future Group 2023. Their innovative ideas, enthusiasm, and valuable contributions have been the heartbeat of this program, shaping the industry's future with their dedication.



THE 2023 FUTURE GROUP

The objectives of the project, the class of 2023 and more about the moderators



OBJECTIVES

The Future Group programme provides a unique opportunity to recognise and foster young, up-and-coming talent in the leasing and automotive rental industry, with many benefits to both the participants and the sector overall.

Platform



Provide promising individuals with an environment in which they can express themselves freely and develop innovative ideas which may benefit the entire industry

Experience



Help participants discover the multiple facets of the industry beyond their daily activities and engage with their peers from other leasing and rental companies

Nurture



Establish a talent pool from which future industry leaders may emerge, with active mentoring during the Future Group project process and enlarging the alumni group over time

Exposure



Allow the young talents to engage with the wider industry, giving them exposure to senior industry practitioners they may not ordinarily meet and visibility at the Annual Convention

PARTICIPANTS

- **Nicola Apostoli**
Area Manager, BCC Rent & Lease
- **Mandy Berg**
Key Account Manager, Allane Mobility Group
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- **Luis Hergueta Ximénez**
Business Development,
Societe Generale Equipment Finance

Innovating Tomorrow, Today

The Future Group class of 2023 represents a diverse array of functions, geographies, and backgrounds, bringing an exciting mix of experiences and perspectives.



FACILITATORS

The 2023 Future Group participants benefited from decades of industry experience generously provided by Paul Johnson-Ferguson and Ian Robertson from Invigors EMEA. They moderated the 2023 Future Group meetings as well as provided constructive feedback, coaching and support.



Paul Johnson-Ferguson
Executive Director



Ian Robertson
Executive Director

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Experts in asset finance & leasing [recruitment](#)



New Leaf Search[®]

How to attract and retain young talent in the leasing industry

Attracting and retaining young talent in the leasing industry requires a comprehensive and strategic approach that recognizes the unique preferences, aspirations, and work dynamics of the emerging workforce.



Jane Theobald
Recruitment Director

Here are several suggested strategies for employers to consider:



1. Modern Recruitment Approaches: To attract young professionals to your employer brand, it is crucial to collaborate with a professional recruitment consultancy specialising in Leasing. This consultancy should be renowned for its skilled use of social media platforms, online job boards, and targeted marketing to reach a younger audience. They should also possess the market expertise to showcase the innovation, growth potential, and diverse career opportunities within the leasing industry.

2. Invest in Training and Development: Young professionals are eager to learn and grow in their careers. Establish robust training programmes, mentorship opportunities, and pathways for skill development within your organisation. Promote and communicate a commitment to ongoing learning and career progression. Consistently reinforce the notion that their ideas and contributions are invaluable.

3. Flexibility in Work Arrangements: Consider offering flexible work hours, remote work options, or hybrid models that allow for a better work-life balance. Flexibility is highly valued by the younger generation and contributes to higher job satisfaction and loyalty.

How to attract and retain young talent in the leasing industry

4. Company Culture and Values: Emphasise a positive and inclusive company culture that resonates with the values of young talent. Foster a sense of community, purpose, and belonging within the workplace. Highlight initiatives that support diversity, equity, and inclusion.

5. Integration of Technology: Embrace and integrate technology in the workplace. Young professionals are often tech-savvy and appreciate companies that leverage technology for efficiency, innovation, and a dynamic work environment.

6. Competitive Compensation and Benefits: Offer competitive salaries, bonuses, and comprehensive benefits packages that align with industry standards. Additionally, consider unique perks or benefits that appeal to younger employees, such as student loan repayment assistance, wellness programmes, or flexible leave policies.

7. Sustainability and Social Responsibility: Demonstrate a commitment to sustainability and social responsibility. Highlight your company's efforts in environmental sustainability, ethical business practices, and community engagement.

8. Feedback and Recognition: Implement a culture of regular feedback and recognition. Younger professionals appreciate open communication and opportunities for acknowledgment of their contributions. Establish performance reviews and feedback mechanisms to support their professional growth.

9. Diversity and Inclusion Initiatives: Showcase a commitment to diversity and inclusion within the organisation. Establish policies and practices that promote diversity and offer equal opportunities for all employees.

How to attract and retain young talent in the leasing industry

10. Networking and Industry Involvement: Encourage participation in industry events, conferences, and professional networks. Support memberships in leasing-related associations or groups, fostering connections and learning opportunities. Address real-world issues to enhance your brand's competitive advantage.

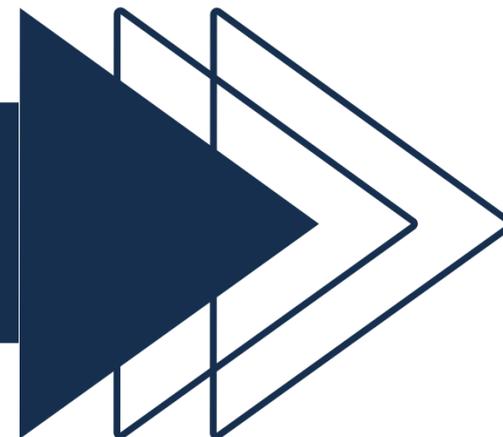
11 Purpose-Driven Work: Emphasise the industry's positive impact on society and real-world problem-solving. Highlight the purpose and significance of the work being done in the leasing industry to engage young professionals looking for meaningful careers. Involve them in projects and creative solutions to address such real-world issues to enhance your brand's competitive advantage.

12. Foster Innovation and Entrepreneurial Thinking: Create an environment that encourages new ideas, innovation, and entrepreneurial thinking. Allow young talent to contribute their ideas and feel valued for their innovative thinking within the organisation.

By incorporating these recommended strategies, leasing companies can create an attractive environment for young talent and significantly increase the likelihood of retaining them. The combined elements of flexibility, career development opportunities, positive workplace culture, and a sense of purpose are instrumental in attracting and securing the commitment of this emerging workforce

INNOVATIVE IDEAS OF 2023

Detailed presentations of the innovative ideas pitched by the class of 2023



TEAM A

Sustainability and ESG

- > Mandy Berg
- > Caroline Pelissier
- > Toni Vahevaara
- > Nicola Apostoli
- > Serhat Eyüboğlu





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FUTURE GROUP 2023

Team A | Sustainability | Mandy Berg

Used e-vehicle leasing with battery assurance incl. Interrail Ticket



Used e-vehicle leasing with battery assurance incl. Interrail Ticket

Innovation Description

- Used car leasing for electric vehicles with a battery assurance/evaluation
- The battery will be analysed, based on the condition a residual value will be created to calculate an appropriate leasing rate
- The customer chooses a suitable BEV that fits his leasing parameters (duration & milage) with the assurance that the battery will not be due while leasing
- Used electric vehicles don't get subsidies therefore this leasing type will include an interrail ticket

What problems does it solve

- Blows away the concerns regarding "old" batteries
- As the battery production is not sustainable, the vehicles need to run at least 100k. After the first leasing lifecycle the minority of vehicles have run the milage so a second lifecycle is needed for the battery to be green
- High used car prices for BEVs
- Missing subsidies lead to less interest in used BEVs
- Returning BEVs (non-Buyback) that are not attractive to be sold
- Less flexibility when leasing

What customers does it help

- B2C
- SME
- Government
- Dealers (Buyback)

How does the idea create value & What is the Competition

Value Creation Opportunity

Currently electric vehicles are not a major topic in the used car market this will change in the next years when the first and second generations of electric vehicles are entering the market. Therefore, we need to create an attractive concept to bring the coming used electric vehicles in a second or even third lifecycle. This is why I am introducing the used electric vehicle leasing with battery assurance including an interrail ticket.

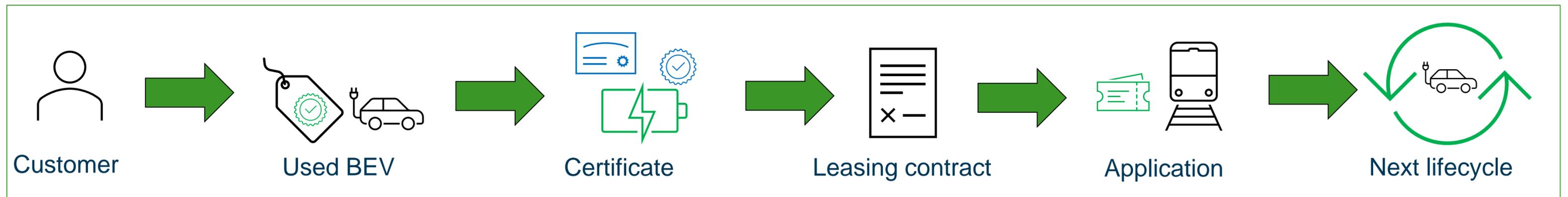
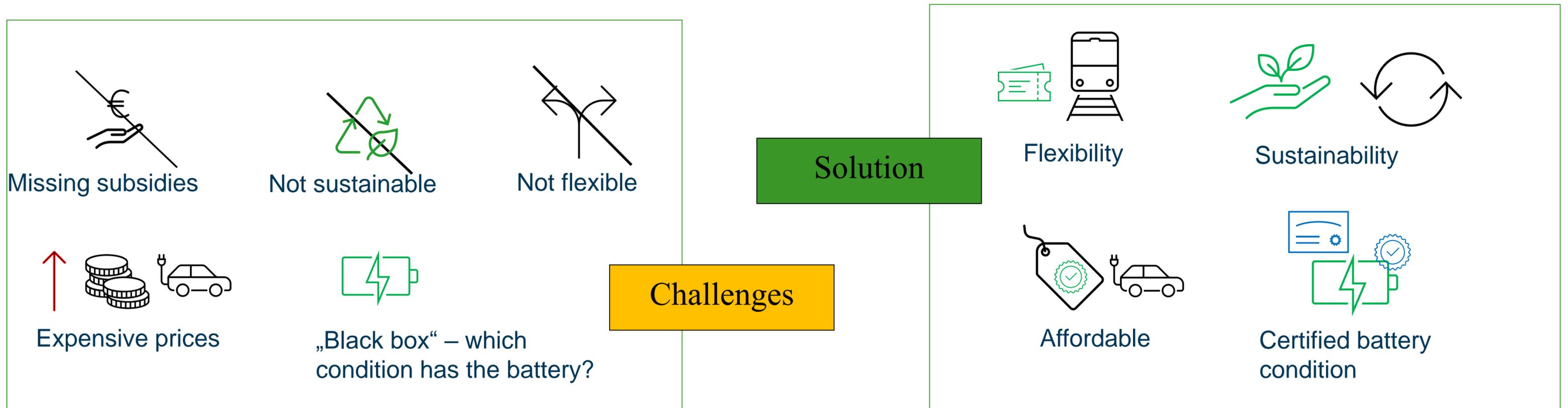
We will offer private customers used electric vehicles for leasing. In order to provide an attractive leasing, leasing companies will cooperate with service providers that have the equipment to check the battery and create a certificate. Based on the battery condition a new residual value will be established. This will lead to an appropriate leasing rate for the customer as well as the assurance that the battery will last.

In addition to the leasing concept a new subsidy for used electric vehicle will be introduced by providing an interrail ticket. The Interrail Ticket will be provided by the European governments. In order to receive this ticket, the customer must apply at the government office for the newly created subsidy. The office will check if the leasing contract and the vehicle fit to the requirements and will issue the interrail ticket. It is the customer's choice whenever he would like to use the ticket as he has 11 months to plan and decide. This will as well support the EU-Taxonomy as traveling green within the EU will be promoted.

Competition

- Mobility Budget of companies
- New electric vehicle leasing

How does the idea create value & What is the Competition



Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- The leasing company must assure the battery condition and fix it in case of a breakdown
- Customers could not be interested in leasing used electric vehicles due to the old technology
- Subsidy must be determined by the government

Operational & Tech Considerations

- A battery check technology is needed
- A new calculation/evaluation of the residual value for the leasing rate is needed
- Leasing rate needs to be significantly lower than the leasing rate for a new BEV
- Leasing companies must cooperate with service provider
- Interrail and government must partner up

Change Management

- Leasing companies government and Interrail will be affected
- Leasing an “old” used BEV needs to be something good for the environment
- Agreement from the government
- Application for the Interrail ticket must be easy
- There is a proper marketing strategy and communication regarding this topic needed

Funding

- Leasing companies use returning vehicles
- Leasing companies must pay for the battery certificate
- Government has to offer the subsidy
- A challenge might be the appropriate evaluation of the battery
- A challenge might be the interest in such leasing offer
- Transparent communication is needed
- Growing trust and growing the sustainable thought

FUTURE GROUP 2023

Team A

**Financing greener asset through a
“Product-as-a-service” business model**

Caroline Pélissier



DESCRIBE THE SOLUTION

Innovation Description

- With Product-as-a-service, assets are offered in subscription models with associated services. Customers therefore do not own the product but subscribe to it and pay recurrent fees. Since ownership is not transferred to the customer, there is great potential for circular savings, since the company is responsible for producing a better product

What problems does it solve

- Better lifecycle management : usage of the product intensifies therefore making it compliant with the EU Taxonomy on circular economy
- Better data management capabilities with the integration of use, health and maintenance trackers
- Leasing companies can now start selling services to the customer across the whole lifecycle of an asset.
- Progressive diversification of services towards sustainability

What customers does it help

- Manufacturers
- Distributors
- Resellers
- Partners

How does the idea create value & What is the Competition

Value Creation Opportunity

- The business offer focus on green assets such as Energy-as-a-service, Battery-as-a-service or [Electric] Vehicle-as-a-service
- Value pools being targeted depend on the type of assets ranging from an individual to SMEs.
- Example of BaaS : BaaS allows the owner of an electric vehicle to purchase the car without the battery as it is provided in the form of a subscription or a lease agreement.
- Subscription model : depending on the model of the car and the autonomy of the battery : from \$100 per month/4 swipes/month to 200\$/6 swipes/month
- 2nd life of the battery : partnerships with companies and OEMs to reuse the battery. I.G. : EV Battery being reused to store energy produced by solar panel
- Potential Pricing Approach
 1. Define a minimum engagement rate to amortize the transaction cost to the leasing company
 2. Offer multiple high-quality services specifically based on the customer's need and that easily adjustable.

Competing Solutions

- Pure players from the leasing industry
- OEMs that already implemented the « as-a-service » business model in their own market

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- A fast-moving regulatory environment : obligation to comply with the EU Taxonomy
- High risk of raw materials shortage and dependence on high-risk countries
- Other countries' regulation which have an impact in Europe (I.G. IRA)
- A volatile geopolitical context
- Cost of energy

Operational& Tech Considerations

As-a-Service responds to different types of needs, it is important to adapt to what the client wants

To overcome the IT challenge, there is a necessity to conclude partnerships with pure players of the subscription business

Machine learning can help to identify purchase predictors and optimize the customer experience

The commercial teams need to be trained so they can sell the services

Change Management

- Who is impacted : Mainly our partners and distributors and the leasing company
- Potential resistance : Fear of cannibalization between As-a-service and more traditional business model ? It is important to keep diversified services to limit financial risks
- Implementation strategy:

Focus on creating an ecosystem of actors, from manufacturers to consumers to optimize a higher intensity usage of the product

Assess customers unmet needs and conduct a test phase to confirm the need

Funding

- As-a-Service business model may be financed by the bank's own funding or by the leasing company's funding
- A great part of the funding must be dedicated to IT implementation and compliance to regulation



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Team A – Sustainability

Circular Model for Medical Device leasing

Toni Vahevaara



DESCRIBE THE SOLUTION

Innovation Description

Leasing companies could help promote sustainability by finding new uses for used medical devices, such as transferring them to countries with limited access to medical equipment or repurposing them for animal health.

What problems does it solve

Transferring used medical devices to countries with limited access to healthcare equipment can help address the problem of healthcare inequality and improve health outcomes in those regions. Repurposing used medical devices for animal health can also address the problem of limited access to veterinary equipment while reducing waste. By finding new uses for used medical devices, leasing companies can also contribute to the circular economy and promote sustainability in healthcare.

This could also promote a use of RV and more aggressive pricing in medical leasing.

What customers does it help

This innovation could help both private & public customers that are leasing medical devices. This innovation could promote more aggressive pricing through the use of RV and increase medical sales in all sectors.

Transferring used medical devices to countries with limited access to healthcare equipment and repurposing them for animal health could also benefit healthcare and veterinary healthcare providers and their patients. Promoting sustainability in healthcare could benefit society by reducing waste and promoting responsible resource use.

How does the idea create value & What is the Competition

Value Creation Opportunity

The idea of finding a new home for used healthcare devices through leasing creates value by extending the useful life of these devices, reducing waste, and increasing access to medical equipment in regions with limited resources. This could help to improve healthcare outcomes in underserved areas and promote sustainability in the healthcare industry.

In addition to extending the life of used medical devices in the human healthcare industry, leasing companies can also repurpose these devices for animal healthcare. This creates additional value by addressing the growing demand for medical equipment in veterinary medicine, particularly in developing countries.

By offering this service, leasing companies can expand their market reach and differentiate themselves from competitors. This can also benefit society as a whole by mitigating the negative impact of waste on the environment.

Competing Solutions

The competition in this space includes other organizations that also aim to extend the life of used medical devices, such as medical equipment refurbishers and donation programs. However, leasing companies can offer unique value propositions such as access to a wider range of devices, customized financing options, and a comprehensive service offering that includes maintenance and repair.

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

There is a lot of regulatory in place regarding of medical devices. Leasing companies must be sure that the devices are still working properly before selling them for another purpose.

Operational& Tech Considerations

Technology needed for this innovation should be in place already. However, it will cause a lot of operational work since the devices have to go trough a process to ensure that it's safe to resell those after the first usage period.

To have the most out of it leasing company could have its own maintenance function

The hardest part would be to find the right partners where to sell the devices after the leasing period.

Change Management

This would require changes in the organization. It would increase the possibilities that the sales has to offer but it would require another team with purpose to find partners regarding of the second life cycle of the devices. Could be done without adding headcount but then it would increase the workload of the remarketing team.

There might be resistance most likely from the remarketing team since this would be totally new market for them.

Funding

Funding shouldn't be a problem. If this could be implemented successfully, there's a huge possibility to upscale healthcare leasing. Leasing company should have a couple of years to put all the pieces in place after the first sales. It's more of an operational challenge & finding the right resell partners.



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Team A - Sustainability

ESG Scoring System

Nicola Apostoli



DESCRIBE THE SOLUTION

Innovation Description

Creation of a scoring system that analyses the ESG components of the leasing transaction (customer, dealer and asset) to estimate the ESG impact of the investment

What problems does it solve

- Makes it possible to measure ESG risk associated with the investment
- Allows to determine the fair rate
- ESG investments get more attractive
- Ethical dealers and customers become more attractive
- Brings benefits to the whole community

What customers does it help

- Leasing Companies
- Esg-oriented Customers
- Esg-oriented Dealers

How does the idea create value & What is the Competition

Value Creation Opportunity

- **Novel features**

Stage 1 - Creation of a questionnaire composed by three modules (Customer, Dealer and Asset) with questions on ESG aspects and constrained responses. The analyst has to answer the questions by retrieving the required information from available documents such as the Non-Financial Statements, the Sustainability Reports, external databases, third-party expert opinions, websites but also through self-declarations from suppliers and/or customers. The result of the questionnaire determines the ESG risk of the investment

Stage 2 - Automation of the ESG risk assessment process through the AI

- **Target equipment, segments etc.**

Applied to all assets and customer segments without distinction

- **Value pools being targeted**

ESG values

- **Potential Pricing Approach**

The lower the ESG risk of the transaction, the lower the rate

Competing Solutions

- Leasing companies that do not assess ESG risks
- Suppliers offering leasing solutions without a specific risk assessment

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- **What risks does the model generate**

There is a risk of penalizing micro-small companies that are currently not obliged to produce the necessary ESG documentation

Extension of evaluation time (which can be solved by applying AI)

- **What regulatory hurdles**

ESG parameters must be in line with the Taxonomy Regulation

Operational & Tech Considerations

- **How would this be operationalized**

Integrating ESG parameters into existing scoring systems

- **What technology is required to sell, operate, bill, govern the product**

It's not required any specific technology. The integration of AI will take only in phase 2

- **What challenges to integrate with existing products**

Skepticism regarding the application of AI in terms of Transparency and Accountability

Change Management

- **Who is impacted**
Credit analysts and IT engineers

- **What resistance needs to be overcome to succeed**

Difficulties in retrieving the information needed to carry out ESG assessment

- **What strategies may need to be deployed to achieve success**

Add a self-declaration in the pre-contract documentation in which customer/supplier can provide the information to proceed with the evaluation

Funding

- **How will the product be funded?**
Internal funding

- **What challenges to find funders**

Phase 1 should not be expensive as most leasing companies already have a scoring system. Phase 2, on the other hand, could be costly as partnerships with third-party companies will be needed to develop the automated system with AI

- **What strategies to overcome the challenges?**
The cost of the investment can be repaid as a result of more conscious risk-taking

ESG Assessment Process

Information Gathering Phase

Non-Financial Statements
 Sustainability Reports
 external databases
 third-party expert opinions
 websites
 self-declarations

Assessment Phase

Customer ESG Score
 Dealer ESG Score
 Asset ESG Score

**Overall
 ESG
 Score**

Higher ESG Score

- ✓ Better chance of acceptance
- ✓ Better interest rate

Lower ESG Score

- ✓ Risk of not obtaining financing
- ✓ Worse interest rate



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Team A

[Sustainability]

Serhat Eyübođlu



DESCRIBE THE SOLUTION

Innovation Description

- **Component Remanufacturing and Refurbishment Programs:** In this innovation, leasing companies partner with vehicle manufacturers or third-party service providers to create programs that refurbish or remanufacture end-of-life vehicle components for reuse in new or existing vehicles. These programs help extend the life of vehicle components, reduce waste, and lower the demand for raw materials in manufacturing new components. Leasing companies can offer vehicles with refurbished or remanufactured components at a lower cost to customers, making sustainable transportation options more accessible and attractive.

What problems does it solve

- **Reduced waste generation:** Remanufacturing and refurbishing end-of-life vehicle components help minimize waste by giving these components a new life. This approach reduces the amount of waste that ends up in landfills and promotes a more sustainable use of resources.
- **Lower resource consumption:** Remanufacturing and refurbishing vehicle components reduce the need for extracting and processing raw materials, leading to decreased resource depletion and a smaller environmental footprint. This approach supports sustainable development by promoting resource conservation.
- **Cost savings:** By utilizing refurbished or remanufactured components in their leased vehicles, leasing companies can lower their expenses related to purchasing new components. Consequently, they can offer more cost-effective leasing options to their customers, making sustainable transportation more accessible and affordable.
- **Extended asset life:** Remanufacturing and refurbishing vehicle components can extend the useful life of vehicles and their components, allowing leasing companies to maximize asset utilization and reduce the need for new vehicle manufacturing and disposal.
- **Local job creation and economic stimulation:** Component remanufacturing and refurbishment programs can create jobs in the refurbishment and remanufacturing sectors, supporting local economies and communities. By collaborating with local service providers and suppliers, leasing companies can contribute to a circular economy that fosters economic development.

What customers does it help

- Corporate and fleet clients: It can be benefited from cost savings associated with leasing vehicles that utilize refurbished or remanufactured components. This can help them optimize their transportation budgets and achieve sustainability goals without sacrificing performance or reliability.
- Small and medium-sized businesses (SMBs)
- Consumers
- Public sector organizations
- Non-profit organizations

How does the idea create value & What is the Competition

Value Creation Opportunity

- Cost savings: By utilizing remanufactured or refurbished components, leasing companies can reduce their expenses related to purchasing new components. This allows them to offer more cost-effective leasing options to their customers, making sustainable transportation solutions more accessible and affordable.
- Environmental benefits: Remanufacturing and refurbishing vehicle components help reduce waste generation, lower resource consumption, and minimize the environmental footprint associated with vehicle manufacturing and disposal. This supports the development of a more sustainable transportation system and aligns with customers' growing interest in environmentally responsible options.
- Extended asset life: Remanufacturing and refurbishing vehicle components can extend the useful life of vehicles and their components, allowing leasing companies to maximize asset utilization and reduce the need for new vehicle manufacturing and disposal.
- Enhanced brand reputation: By offering leasing options that incorporate remanufactured or refurbished components, leasing companies can demonstrate their commitment to sustainability and environmental stewardship. This can enhance their brand reputation and attract customers who prioritize sustainable transportation solutions.
- Market differentiation: Component remanufacturing and refurbishment programs can serve as a point of differentiation for leasing companies in a competitive market, enabling them to stand out from their competitors by offering unique and sustainable transportation solutions.
- Local economic development: By collaborating with local service providers and suppliers for component remanufacturing and refurbishment, leasing companies can contribute to job creation and economic growth in the refurbishment and remanufacturing sectors, fostering a circular economy that supports local communities.

Competing Solutions

- Traditional leasing options
- New vehicle technologies
- Vehicle-sharing platforms: such as car-sharing or ride-sharing services, may compete with the leasing industry for customers who prioritize flexibility, sustainability, and cost savings.
- Alternative ownership models: such as peer-to-peer car-sharing or fractional ownership, can also compete with leasing companies that focus on component remanufacturing and refurbishment programs.
- In-house refurbishment by manufacturers

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- What risks does the model generate
 - Quality and performance concerns
 - Supply chain complexity
 - Residual value uncertainty
 - Market acceptance
- What regulatory hurdles
 - Remanufactured or refurbished components need to meet various safety and environmental regulations, and non-compliance could lead to penalties or legal issues for the leasing company. Ensuring compliance with all relevant regulations is essential to mitigating this risk.

Operational& Tech Considerations

- How would this be operationalized
 - Develop a strategic plan
 - Establish partnerships
 - Ensure regulatory compliance
 - Develop operational processes
 - Train and educate staff
 - Marketing and customer education
 - Monitor and evaluate performance
- What technology is required to sell, operate, bill, govern the product.
 - Sales and Customer Relationship Management (CRM) Software
 - Inventory Management System
 - Quality Control and Inspection Technology
 - Billing and Financial Management Software
 - Regulatory Compliance Software
 - Data Analytics and Reporting Tools
 - Cybersecurity and Data Privacy Solutions

Change Management

- Who is impacted
 - Employees
 - Customers
 - Suppliers and Partners
 - Management and Executives
 - Regulatory Bodies
 - Competitors
 - Industry Associations and Advocacy Groups
- What resistance needs to be overcome to succeed
 - Financial concerns
 - Supply chain complexity
 - Competitor reactions

Funding

- How will the product be funded?
 - Internal & External funding
 - Government grants and incentives
 - Partnerships
 - Debt financing
 - Crowdfunding
- What challenges to find funders?
 - Lack of awareness
 - Perception of risk
 - Competition for funding
 - Demonstrating profitability
 - Regulatory concerns
- What strategies to overcome the challenges ?
 - Develop a strong business case
 - Communicate the value proposition
 - Establish a track record of success
 - Network and build relationships
 - Seek out niche investors

TEAM B

Data and how to make the best use of it

- > Erika Santamaria
- > Luis Hergueta Ximénez
- > Marie-Claire Mulaj
- > Anastasia Pecullo
- > Mohamed Oulad





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Team B

**Customer Relationship Management
data analytics solution
for Leasing**

Erika Santamaria



DESCRIBE THE SOLUTION

Innovation Description

- **Solution to improve Customer Relationship Management (CRM) for Leasing services:** set up a platform that stores, integrates and analyses data related to **customers behavior** in order to find the best product/solution for customer and create the need for the customer, improving productivity and effectiveness of Sales teams

What problems does it solve

- **Comprehensive** view of customer behaviors and needs, overcoming “silos” approach
- **Productivity** and **effectiveness** of Sales teams
- Misplaced **business strategy/massive campaigns**
- Business **opportunities** not targeted to single names

What customers does it help

- **New customers** to leasing services
- Customers already using leasing services

How does the idea create value & What is the Competition

Value Creation Opportunity

- Novel features
 - **CRM Data Analytics solution for Leasing**, useful for both massive/portfolio analyses to define Business strategy/massive campaigns and *ad hoc* business opportunities for single names
- Target equipment, segments etc.
 - **Internal data:**
 - directly provided by customers (e.g. surveys), and/or
 - derived from the use of other services by customers (e.g. credit cards, payments, loans)
 - **External data:** leveraging on Big Data/ Data Analytics technology, might acquire data from external providers
- Value pools being targeted
 - Leasing as **customers choice**, instead of buying assets
- High-level business case considerations
 - **Leasing sales growth** vs cost of the Customer Relationship Management solution

Competing Solutions

- **FinTechs** are providing financial services

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- What risks does the model generate:
 - Cyber security
- What regulatory hurdles.
 - GDPR

Operational& Tech Considerations

- How would this be operationalized
 - Business analysis to define **data sets**
 - Define Company **strategy/purpose** (e.g. focus on specific segment/product/asset)
 - Define **data sources** (Internal and External) and **data gathering solutions** (e.g. funny survey/competition for clients)
 - Dedicated **IT teams** for data analytics
 - Define **outputs**, e.g. Reporting dashboard
 - **Legal terms**, especially for Private Individuals
- What technology is required to sell, operate, bill, govern the product.
 - Data Analytics
- What challenges to integrate with existing products
 - Data Analytics tools
 - Cyber security enhancement

Change Management

- Who is impacted
 - Clients
 - Business / Vendors
 - IT Department
 - Legal
 - External data providers
- What resistance needs to be overcome to succeed.
 - Data privacy protection law
- What strategies may need to be deployed to achieve success
 - Aim at reach a holistic view of the client
 - Agreement with external data providers

Funding

- How will the product be funded
 - Internal budget
- What challenges to find funders
 - Need of a solid Business Case
 - Guarantee alignment with Company strategy
- What strategies to overcome the challenges
 - Set up a task force to build up the Business Case
 - Find an internal sponsor



INVIGORS

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Team B

Anti-fraud Tool 1.0

LUIS HERGUETA



DESCRIBE THE SOLUTION

Innovation Description

- Private data tool to prevent frauds analyzing all the data held by each entities of customers & suppliers.
- Due-to the lack of 100% communication between subsidiaries or with companies with presence in multiple countries have existed frauds that could have been avoided.
- An alert will be added to this internal tool, which will be directed to the CRO or Compliance Officer if new fraud methods are detected to inform the group.
- Data can be uploaded and reported locally and consulted globally.

What problems does it solve

- Improved operational risk management and fraud reduction.
- Compliance incidents.
- Reputational damage.
- Improved compliance and management reporting.
- Analyze and unify multiple customer data.
- Communication.

What customers does it help

- Leasing companies
- Banks
- Insurance companies
- Public institutions
- e-commerce
- Private companies

How does the idea create value & What is the Competition

Value Creation Opportunity

- Novel features:
 - Technological improvements
 - More communication subsidiaries.
- Value pools being targeted
 - More security in transactions using High Technology (i.e., pre-scoring tool , identify signatories by facial recognition/ identifying the location of the assets...)
 - Support to sales / risk / compliance departments with another weapon to avoid frauds.
- Potential Pricing Approach
 - Depends local / international presence it should be consult to experts

Competing Solutions

- Local databases.
- Local systems per entity.

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- What risks does the model generate.
 - Massive data uploads.
 - Customer authorization
 - Validation data
- What regulatory hurdles.
 - GDPR
 - Regulators
 - Cybersecurity.

Operational& Tech Considerations

- How would this be operationalized.
 - Develop a platform powerful enough to load and analyze large amounts of data and alert in case of new frauds
- What technology is required to sell, operate, bill, govern the product.
 - Global IT infrastructure
 - Third-party legal authenticators.
 - Data Storage
- What challenges to integrate with existing products.
 - Unify the tool into systems.

Change Management

- Who is impacted
 - Sales / Risk / Compliance departments.
 - Customers.
 - Vendor/ Partners
- What resistance needs to be overcome to succeed.
 - Internal communication.
 - Charge incidences into the tool.
- What strategies may need to be deployed to achieve success
 - Possibility to offer the tool to different sectors.
 - **Legalize and regulate the tool for public/ private /global use.**

Funding

- How will the product be funded ?
 - Private or public investors.
- What strategies to overcome the challenges ?
 - Regularization.
 - Personal data.
 - Potential improvements (face recognition /location of the assets...)



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Team B

ESG Profile Reporting Server

Marie-Claire Mulaj



DESCRIBE THE SOLUTION

Innovation Description

- Mandatory Carbon Reporting - is the law in 40 countries across the World, including UK, many EU member states, North America, Australia, and Japan.
- Although not compulsory for all companies, most likely to become mandatory in the future.
- There is an opportunity to get ahead of legislation by taking a pro-active approach and collaborate on a solution that is beneficial for the industry rather than individual doing their won thing.
- The industry is willing to make changes to their strategies to reduce their carbon footprint but uncertainty around data, makes it difficult to effectively plan for pricing strategies, risk management, etc.
- ESG Profile Reporting Server is a 1-2-1 service to the finance company: a non-competitive, standardised tool where companies can submit a handful of data on their asset portfolio and receives reports on their emissions score can help companies identify where they currently are in their journey and pan for future incentives to reduce their carbon footprint.

What problems does it solve

- Obtain an overview of one's carbon footprint/ ESG profile of the asset portfolio.
- Standardisation makes collaboration possible and easier to implement.
- An industry-wide solutions avoids individual companies having to invest and build an individual solution themselves.
- Allows industry to get ahead of legislation and having to comply/conform to external standardised guidelines.

What customers does it help

- Lenders & Funders
- Regulators
- OEMs & Vendor partners

How does the idea create value & What is the Competition

Value Creation Opportunity

- Gather raw (standardised) data and let the tool calculate the emission score
 - Asset type
 - Age of equipment
 - Make and model
 - Refurbished or not
 - *Operating hours* (average)

OEMs will know how much an asset's energy efficiency is – some can be obtained through energy efficiency labelling/rating as since 2021 new guidelines have been for energy labelling of products.

The emission score is calculated: asset type * number asst in portfolio = score (number of tons of CO2)

Companies will obtain a report of their own ESG profile based on the data submitted, which in their turn they can add to their company reports, ESG reports, etc. and use as a tool to plan or improve their ESG strategy/profile

- Target equipment, segments etc.
 - **Internal data:** portfolio size – volume of assets per equipment type, model and other characteristics
 - **External data:** energy efficiency/emission level produced per equipment type, model and other characteristics
- Potential Pricing Approach

Pricing set for the use of the tool and is dependent on size of portfolio to make it affordable for everyone. (min-max charge).

Competing Solutions

OEMs/vendor partners providing their own service (although the leasing company will still have manual work to combine the different reports together)

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

What risks & regulatory hurdles does the model generate

- Data related
 - none – little financial information and none personal information is required.
- IT related
 - system failure, bugs
 - engine configuration

Operational& Tech Considerations

How would this be operationalized

Implementation could be in phases.

- Phase I: Generic equipment type
- Phase II: Specific asset attributes
- Phase III: Operating hours
- Etc...

What technology is required to sell, operate, bill, govern the product.

Reporting server

Data transfer agreement

API to expedite data submission

Change Management

Who is impacted

- Leasing companies: submit asset types and volume
- OEMs/suppliers: disclose equipment efficiency/emission levels

What resistance needs to be overcome to succeed.

- Most data on asset energy efficiency is known and/or held by OEMs. Their collaboration is needed for the reporting server to calculate the emission score

What strategies may need to be deployed to achieve success

- Requirement of reporting on their own emission levels
- Trickle-down effect: 'requirement to do business' to finance the asset.
- Encourage companies to join the incentive and participate in discussion through various industry platforms and gatherings.
- Develop consciousness that action should be taken today to reach the government's net zero by 2050 target.

Funding

How will the product be funded ?

- Internal: invest in product development & digitalisation
- subscription fee for access to ESG profile reports
- Possible ESG linked EU funding

What challenges

- Cost
 - Engine/server maintenance
 - Resource – building and monitoring of server
- Priority levels



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Team B

Charging Data Aggregator

Anastasia PECULLO



DESCRIBE THE SOLUTION

Innovation Description

- Data aggregation across home & public charging stations – mandatory requirement for players to share the energy & cost information with the aggregator
 - using the universal charging access key across all stations

What problems does it solve

- Too many charging cards
- Too many charging providers
- Charging data across multiple providers is **hard to consolidate and analyze** – a pain point for fleet managers
- **Pricing for charging is not straightforward** and cost control is not achievable
- Reporting following the GHG protocol is complicated today (**classifications of emissions from purchased electricity**)

What customers does it help

- Fleet Managers to have a **clear view on consolidated energy consumption & cost across fleets**,
- Ability to accurately report CO2 emissions
- Ability to control and **improve charging behaviour**

How does the idea create value & What is the Competition

Value Creation Opportunity

- **Solution:**
 - Option 1: a universal token activating ANY type of charging session
 - Option 2: a data aggregator, mandatory to share the charging data and sources of electricity to enable accurate GHG reporting and cost control
- **Target equipment** – home, public, office charging stations
- **Target segment** – corporate fleets
- **Value pools being targeted** – analytics for electric charging market
- **High-level business case considerations** - tbc
- **Potential Pricing Approach** – per driver per fleet (5-10 eur)

Competing Solutions

- TMC data aggregator, however the condition is that they receive the data and therefore not all players must mandatory comply

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- What risks does the model generate:
 - Regulations that mandate all CPOs to share the data with the aggregator
- What regulatory hurdles:
 - ensure data security and GDPR compliance, no personal data of drivers shall be collected – only identifications
 - Access to the data analytics shall be only available to fleet managers

Operational& Tech Considerations

- How would this be operationalized:
 - Legal team to perform contractual agreements on data sharing
 - Tech team to build API connections to pass the data with the aggregator
 - IT team to ensure data is being stored and processed In line with the needs
 - Secure web interface for fleet managers to assess costs, charging behavior and propose GHG & cost optimizations
- What technology is required to sell, operate, bill, govern the product
 - APIs
 - Data Consolidation
- What challenges to integrate with existing products

Change Management

- Who is impacted
 - Fleet managers
 - Charging Point Operators (CPOs)
- What resistance needs to be overcome to succeed.
 - CPOs willingness to share the data
- What strategies may need to be deployed to achieve success
 - Government push to implement measure towards accountability of electrification strategy
 - Lobby of the need to reach an agreement to consolidate the data and bring cost control
 - Client push towards suppliers to share the data with an aggregator

Funding

- How will the product be funded ?
 - Corporate investors
- What challenges to find funders
 - Skepticism on CPOs sharing data
- What strategies to overcome the challenges ?
 - ?



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Team B

AI DATA Processing

Mo Oulad - DLL



DESCRIBE THE SOLUTION

Innovation Description

- Leasing companies have a lot of small contracts. These contracts can not be analyzed and handled manually. The more time we spend on these contracts affects the profitability. Artificial Intelligence will help to automate and can help to focus on contracts/assets that potentially can create more income.
- Using Artificial intelligence to get more revenue out of assets that are coming back from an operational lease.
- Artificial Intelligence can help out to give recommendations when and where an asset can be sold the best
- Artificial Intelligence can drive and determine action to offer customers a proactive refresh of the contract before the contractual end of term.

What problems does it solve

AI can analyze large amounts of data related to the assets, such as historical sales data, market trends, and customer behavior, to predict the best time to sell and to approach the customer. This can help leasing companies to make informed decisions about when to list assets for sale to achieve the highest return on investment.

AI can monitor the market in real-time to provide leasing companies with up-to-date insights on changing market conditions, competitor activity, and customer demand. This can help to adjust the sales strategy and pricing in real-time to optimize the sales performance.

Based on the AI recommendations leasing companies can surprise specific customers by giving them a refresh offer before the end of the term. (without penalty because of higher residual value than the value in our books). This initiative will help to create:

1. More flexibility towards customers in offering proactive early refreshes of the contract.
2. More revenue on devices that are coming back from lease
3. Better residual value that are based on market conditions

What customers does it help

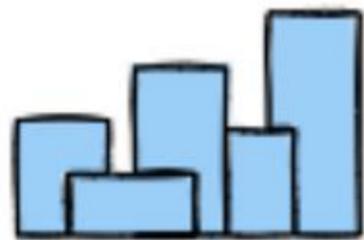
- End users in need of extra flexibility
- Vendor partners – faster new sales because of the opportunity to early refresh the contract
- More flexibility towards end customers in early refresh of the end contract.

Leasing companies because AI will help them:

- Stop losing money on assets that are coming back from the lease
- Set better residual values because of market data insight
- Get more value out of our installed based of assets

AI process

Process



1. AI analysis based on contract, market data and other external data.

2. AI provides recommendations on the contracts where for example the market value of the asset is higher than the residual value.

3. Based on the AI recommendations people can proactively process the contracts that can make a positive impact on PL or customer.

4. The profitability of the deal goes up. That extra income can be shared with the customer by giving the customer a better new deal or by waiving the cost of an early refresh.

How does the idea create value & What is the Competition

Value Creation Opportunity

AI recommendation database that results in:

- Processing data to change the process and behavior of a specific contract
- Flexible end of term behaviour
- Flexible asset sales in timing and country
- Multiple scenario driven strategy based on AI recommendations
- AI driven instead of contract driven
- Proactive customer approach based on AI recommendation
- Campaign driven approach based on asset type

Result:

- > customer satisfaction
- More profit
- > retention conversion

Competing Solutions

Outsourced lease management

Legacy lease management software

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- **What risks does the model generate**

Based on wrong external info

Data privacy and security

Lack of transparency

Technical Failures

Human error

False assumptions – if not right designed

Training and validation of AI

Operational& Tech Considerations

- **How would this be operationalized**

Start small - Pilot

- **What technology is required to sell, operate, bill, govern the product.**

Data management tools

Machine learning algorithms

API

Robotic process automation

Security tools

Data visualization tools

API third parties

Change Management

- **Who is impacted**

Leasing companies: optimize asset value and improve business performance

Lessees- more flexible terms , better pricing and proactive customer service

Employees – From processing to analyzing and determining actions based on AI recommendations.

Regulators - develop guidelines and regulations → transparent, accountable and fair

Funding

- **How will the product be funded ?**
- Internal funding
- Corporate partnerships: Leasing companies can partner with other organizations that have expertise in AI,
- **What challenges to find funders?**

Lack of awareness

Risk Aversion

Competing priorities

Cost

Impact on existing processes

Data privacy and security

TEAM C

Dealing with the new realities in economy



- > Katrin Podewils
- > Mario Hahn
- > Isabella Hedman
- > Ronan Perrier
- > Markus Biller





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FUTURE GROUP 2023

Team C

Central KYC platform

Katrin Podewils

Isabella Hedman



Key challenges for Compliance staff?

According to Moody's Analytics, 2022



Economic headwinds create additional pressure on KYC processes

DESCRIBE THE SOLUTION

Innovation Description

- The idea is to outsource, standardize, automate and streamline CDD checks via a digital European KYC platform
- Platform is developed & maintained by a central and independent institution to improve customer & supplier experience, efficiencies & productivity, meet changing compliance regulations.

What problems does it solve?

- Supplier & Customer experience
- Empower customers
- Systems and process stay up to date
- Increase data quality and conformity
- Increase Efficiency & productivity through automated solution

What customers does it help

- Asset suppliers: Manufacturers & dealers
- End customers
- Financial institutions
- Regulators

“

There is always lots of negative feedback about KYC. Customers will say “other banks don’t ask me for this” or “I want to give you my money, but you seem not to want it.”

”

How does the idea create value

Value Creation Opportunity

- **Supplier & Customer experience:** Enhance supplier & customer experience by providing a central, standardized process & system for CDD checks
- **Synergies increase customer satisfaction:** If the customer has multiple relations and applications, data can be stored and shared within the platform (in line with time limitation for storage)
- **Empower customers:** Customer can be empowered in CDD process by allowing them to provide required data via an automated solution (accessible anywhere & anytime)?
- **Up-to-date process:** Fast changing regulations require up-to-date systems and processes that are easier to maintain at central level.
- **Increase Compliance:** Ensuring to eliminate manual CDD check mistakes by using a secure and automate solution
- **Increase efficiency & productivity:** Improve efficiency of resources by outsourcing and automating highly specialised tasks and helping lease companies to focus on core activities.
- **Cost efficient solution:** By joining forces development and maintenance costs can be decreased
- **War of skilled staff:** Joint use of limited pool of professionals at central unit
- **Potential pricing:** development is centrally funded by stakeholders, ongoing licence fee paid by users (fin institutions), manual checks to be paid by end customers.

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- What risks does the model generate:
 - GDPR: Ownership of data, handling & processing, storage of data
 - Secure communication
- What regulatory hurdles:
 - At what level are regulations established?
 - Level 1: EU central level
 - Level 2: Country level
 - Level 3: Company level

Operational& Tech Considerations

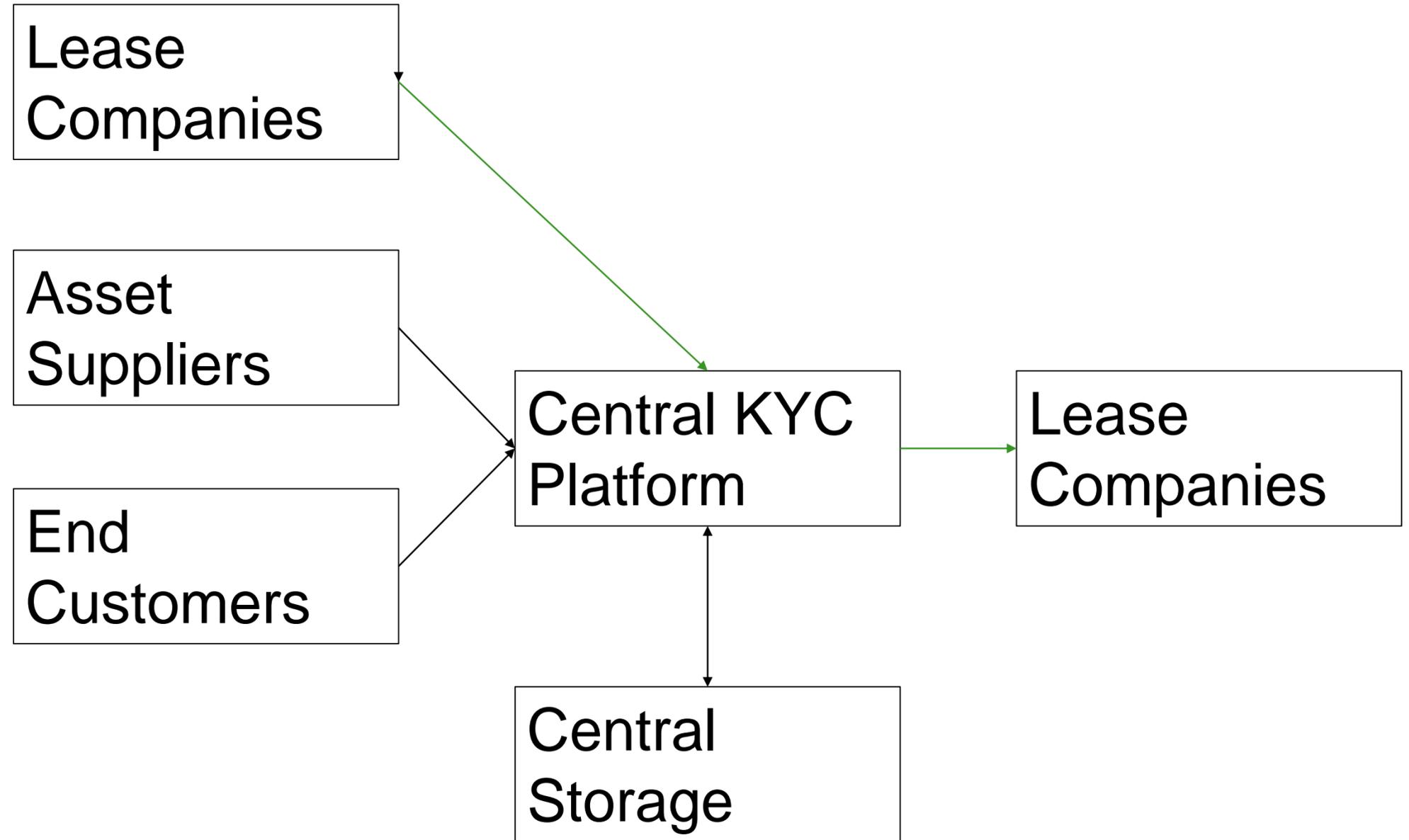
- How would this be operationalized: Would require easy integration to leasing companies
Need to be linked to current internal setups to trigger access for customer?
Link to identification solution?
- What technology is required to sell, operate, bill, govern the product. Third party solutions to build& maintain platform, subscription billing for users
- What challenges to integrate with existing products. Structure joint policies, decision trees, open API integration for connection of all members and external access for end customers

Change Management

- Who is impacted: Customers, suppliers, lease companies, sales & compliance teams, legal departments
- What resistance needs to be overcome to succeed:
- Change of processes resistance by customers that are not used to digital solutions
- Customer concerns about data sharing & storage, use
- What strategies may need to be deployed to achieve success: awareness, education by customers, internal education during implementation phase

Funding

- How will the product be funded? Funded by Leaseurope members with start fund and ongoing through subscription fees
- What challenges to find funders – Is the problem big enough to find fin companies that are willing to buy into the solution?
- What strategies to overcome the challenges ?





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Team C

'bad bank' for leasing debt claims

Mario Hahn



DESCRIBE THE SOLUTION

Innovation Description

- Create a permanent European centralized entity (“bad bank”, title tbd), specialized in managing lease exposure with significant increase in credit or legal risk
- Highly efficient in dealing with renegotiation, past-due debt, restructuring, liquidation, forbearance, legal dispute, fraud
- Options: Disposal/assignment of the financial asset or outsourcing

What problems does it solve

- Financial crisis abruptly increase exposure with high demand of support (active portfolio management, constant portfolio monitoring and reporting)
- Those business activities require highly specialised employees and IT-systems but do not provide/ensure constant utilisation (fluctuating workload)
- Excessive capital requirements for credit risk, other regulatory hurdles (e.g. NPE-Ratio, NPE-Coverage)
- Untreated problematic exposure intensifies economic crises

What customers does it help

- Leasing companies
- Customers with significant increase in credit risk aiming for renegotiation / requiring special care
- Whole economy (stabilizes financial markets and real economy)
- Maybe even manufacturers?

How does the idea create value & What is the Competition

Value Creation Opportunity

- Novel features: Managing problematic debt strongly focused on characteristics of leasing agreements (service components, object management, ..) -> tbd: How do leasing debt claims differ from classic loans and other financial assets?
- Cost avoidance and risk reduction (credit, legal, compliance, reputation) leads to long term profit
- Expenses of managing problematic exposures become calculable -> profit uncertainties decrease
- Focus on core business. Efficient allocation of resources.
- Solution is easily scalable, probably a lot better than internal departments
- Struggling customers can be supported in most efficient ways

Competing Solutions

- Classic debt collection agencies
- internal departments within the leasing companies

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- Credit risk concentration, with excessive demand for venture capital (high risk high reward)
- Moral hazard: careless loan origination, risk bailouts encourages risk taking
- Business formation may require regulatory approval
- Entity may be subject to regulatory supervision
- leasing company loses the opportunity to profit from maximized recovery rates and follow-up financing
- Local legal frameworks

Operational& Tech Considerations

- Framework agreement between leasing company and “bad bank” which defines disposal and pricing model. criteria
- Individual ad hoc disposal agreements
- Key challenge: How do we standardize the disposal process? Integration in existing front and back office systems?
- Efficiency has to be ensured through advanced fintech
- Acquiring Leaseurope members as pilot customer

Change Management

- Impact on back and front offices, managing board and costumers
- Encourage leasing companies to focus on core business
- Expect resistance from expendable departures (existential fear, ..), classic change management measures are required
- Implementing strategy: transitional phase with sample exposure/region/branches/ contract types

Funding

- Private venture capital, consortium led by European leasing and automotive rental companies
- Partially governmental/ European funded

FUTURE GROUP 2023

Team [C]

[Flexibility through a 'step out moment']

[Isabella Hedman]



DESCRIBE THE SOLUTION

Innovation Description

- Flexibility in contract with a 'Step out moment' for the customer
- Asset is temporarily being placed in a shared asset pool ,offering short term rentals for other customers
- A share of the revenue generated from the short term rental will cover monthly installments of the original contract ,while lessor combine their earnings from traditional contracts with rental-services
- Enables a possibility for lessor to support the customer while ensuring earnings being kept
- Preventing lessor being forced to take object back if customer falls behind, or customer having to end contract in advance for extra costs and penalties

What problems does it solve

- Increased vulnerability of small sized SME's due to macro-economic circumstances
- Cost management for customers
- Supporting customers in crisis
- Keeping up with changing customer behaviors
- Underutilization of assets
- Access to assets without long term commitment

What customers does it help

- Target group is small/micro SME's
- Leasing companies who are able and willing to do both long and short term contracts.
- Any customer looking for short term rental contracts.

How does the idea create value & What is the Competition

Value Creation Opportunity

- Target segment is small/micro SME's with mobile assets which are not a pre requisite for the customer to keep delivering their product or service
- By supporting customers in crisis, we create trust and a possibility to enable future increase of investments
- Its an opportunity to keep and support good customers who are struggling, while keeping the asset leased and the same time meet an increased demand of pay per use solutions
- Further opportunity's :
 - Collaboration with suppliers – placements of assets based on usage and demand in different locations
 - Collect and use asset-linked data for future development of short term contracts, e.g. to track patterns and behaviors
- Pay per use approach for customer submitting to short term contract

Competing Solutions

- Traditional rental companies
- On demand players on the market
- Go more leasing (focus on private customers –possible to sublease your asset to lower your monthly cost)

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- Risk of damage or loss of the asset
- Legal, tax and insurance aspects need to be investigated further
- Risk of low interest shown of short term rental of the asset, and lessor cannot help customer as intended
- Risk of the short term rental not being profitable enough

Operational& Tech Considerations

- Product development to manage use of the same asset in two different types of contracts
- Software development → app for smooth availability, booking and payments. Could be third party involvement
- Might have to consider to establish or hire an agency for distribution of the assets with e.g. deliver and pickup service. Could be via collaboration with suppliers
- Managing the balance between availability and demand of the short term rentals

Change Management

- Customers would need to be open to the idea of sharing “their” asset
- Leasing companies need to be open to the transition from standard contracts to meet customer demands by entering “new ground”
- Relationship managers and customer service within lessor would need to be extra attentive to their customers and willing to promote this solution
- A successful marketing strategy will be necessary to promote short rentals to that target audience

Funding

- Internal funding's to invest in business development and support for customers
- It can be challenging to ensure enough profit from the short rental business
- We need to see the effort in the long run, and consider all profits that will come with keeping good customers



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Team C

Talent attraction on social media

Ronan PERRIER



DESCRIBE THE SOLUTION

Innovation Description

- Cross-member social media campaign to promote leasing careers to young talents
- Fun and unexpected contents illustrating enthusiastic young talents jobs

What problems does it solve

- Leasing is attracting less and less new generation talents which can lead to a less dynamic and less innovative industry in the long run

What customers does it help

- The campaign is designed to attract talents to apply for jobs in the leasing industry, so the « clients » of this campaign are the Leaseurope members

How does the idea create value & What is the Competition

Value Creation Opportunity

- The innovation come from the joint effort from all members to increase the industry's attractiveness to young talents
- This campaign will benefit to all leasing companies regardless of equipments or segments
- The campaign will be managed by one coordinating entity
- The value resides in the attraction of new generation of employees bringing new product ideas and fresh look on the industry to stay in touch with shifting expectation from clients and new technologies.

Competing Solutions

- Each members' own social media activity and talent attraction programs.
- More attractive industries

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- The campaign will not generate risk for the participating members

Operational & Tech Considerations

- The campaign will be orchestrated by a centralized party, acting on behalf of all members.
- It will be executed by a specialized agency under the control of the centralized party.
- The agency will advise the members on the best content and the best publication channel to optimize the reach of the targeted audience

Change Management

- HR and communication teams of all members will be mostly impacted and it might disrupt their existing communication plans and talent attraction strategies
- The casted agency will help demonstrate the potential value added of the joint effort vs isolated campaign to get the buy-in from stakeholders from all members

Funding

- The campaign will be funded by members, with a contribution criteria to be defined.



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Team C

Cooperation with fintechs

Peter Heinzl / Markus Biller



DESCRIBE THE SOLUTION

Innovation Description

- Before the delivery of a leased vehicle, end customers may have to transfer a one-time payment (special payment) in order to receive the car.
- Because the dealer is obliged to keep the car if no payment has been confirmed, the transfer must be made in advance by the customer
- Instead of pre-payment, the customer could be offered an **instant payment solution with immediate confirmation of the receipt of money** in cooperation with a fintech

What problems does it solve

- The customer does not have to pay in advance and transfers the money when picking up the car
- If the retailer retains the extra payment transferred by the customer or fraudulently increases the purchase price, instant payment / the fintech could act as a kind of guarantor for the payment
- If the dealer doesn't accept down-payments, the instant payment could go directly to the leasing company
- Faster payments to and from the customer during and at the end of the leasing term

What customers does it help

- The solution would have a positive benefit for the customer, because they do not have to pay in advance and only has to transfer the money when they pick up the car
- If the payment provider acts as a trustee, the leasing company is also protected from fraud by the dealer
- Faster processing and sales of leasing objects (dealer and buyer)

How does the idea create value & What is the Competition

Value Creation Opportunity

- Novel features

The Customer receives and opens a payment link and deposits the purchase amount in an insolvency court escrow account. Depending on the transaction volume, the buyer can choose from the following payment methods.



- Target equipment, segments etc.

Customers' expectations of security are met because there is protection for the buyer compared to classic bank transfers.

The leasing company also has the security that the amount will not be embezzled by the dealer and that the buyer has transferred the amount before the car is delivered.

- Potential Pricing Approach:

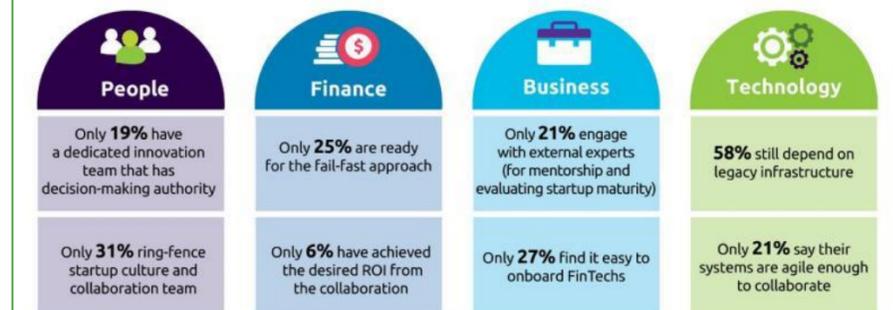
E.g. for the fintech "paylax" → Costs are based on the monthly transaction volume

- For SEPA transfers up to a total of EUR 250,000 to the escrow account: 0.8%
- For KLARNA transfers up to a total of EUR 250,000 to the escrow account: 2,5%
- For credit card transfers up to a total of EUR 250,000 to the escrow account: 2,9%

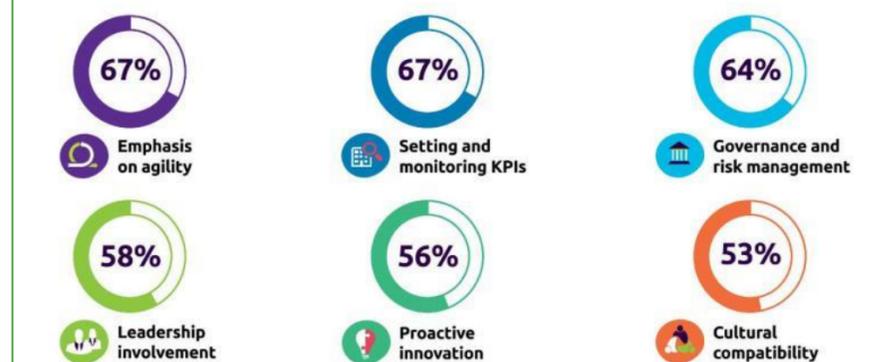
Competing Solutions

Bank-FinTech Collaboration

Banks' readiness for collaboration with FinTechs



Collaboration best practises: FinTech perspective (%)



Sources: Capgemini Financial Services Analysis, 2020; World Retail Banking Report 2019.

Complexities Reviewed & Requiring Further Investigation

Risks & Regulatory

- What risks does the model generate
Fintechs must comply with the regulatory requirements of the leasing and finance industry
This could be a hurdle, especially when processing personal data (smart data) and compliance.

Operational & Tech Considerations

- How would this be operationalized
Comparing the cost of fintech services to in-house development for the same use case
- What technology is required to sell, operate, bill, govern the product.
The fintech makes its technology available to the leasing company as part of the cooperation
What challenges are expected to integrate with existing products
IT Interfaces / data exchange between the fintech service and the leasing company must be compatible

Change Management

- Who is impacted
 - Product Management
 - IT
 - Risk / Compliance
 - Finance
 - Sales
- What resistance needs to be overcome to succeed.
 - Internal resistance, as services could be outsourced and know-how / data could be transferred to the fintech

Funding

- How will the product be funded ?
- What strategies to overcome the challenges ?
The investment costs depend on the type of cooperation with a fintech → “Buying a service from a fintech vs. investing in a fintech”
Due to the fact that fintechs are also mostly interested in entering into a cooperation with banks (use of the infrastructure and customer potential), cooperation can be negotiated on the same level

TOP 3 PROJECTS SELECTED

The individual ideas presented in the previous section were discussed and developed in a series of meetings in 2023 at the *European House of Leasing in Brussels*. Based on a group vote and the opinion of Leaseurope and Invigors, the most promising concepts were selected and further developed by three teams of Future Group members.



Team A

E-Scoring System



Team B

Charging Data Aggregator



Team C

Instant pLease

THE LEASEUROPE ANNUAL CONVENTION

The top three ideas were presented in front of an audience of European industry practitioners at the Annual Convention of the European Leasing & Automotive Rental Industry in Vienna, in October 2023. The audience provided live feedback through voting and a Q&A session on how the ideas would work in a real business environment.

To receive more information on the Future Group and the Convention, please contact j.debruyne@leaseurope.org



TEAM A

E-Scoring System

- > Mandy Berg
- > Caroline Pelissier
- > Toni Vahevaara
- > Nicola Apostoli
- > Serhat Eyüboğlu



The Worthy Team



Caroline Pelissier



Nicola Apostoli



Toni Vahevaara



Mandy Berg



Serhat Eyuboglu



Worthy Leasing
LEASE THE FUTURE RESPONSIBLY

Introduction

In the past years sustainability has gained significant importance among investors, regulators and stakeholders



The European Union (EU) has taken significant steps to promote sustainability and transparency:

2019

The European Green Deal: commitment to zero emissions of greenhouse gases by 2050

2023

Adoption of Sustainability Reporting standards (ESRS) for use by all companies subject to the Corporate Sustainability Reporting Directive (CSRD)

2020

The Taxonomy Regulation entered into force to set out 4 overarching conditions that an economic activity must meet to qualify as environmentally sustainable

2024

CSRD will progressively enter into application starting on 1st January 2024





Devaluation of asset portfolio due to transition and physical risks



Lower profitability



Regulatory fines /
Reputational damage

**Need to evaluate ESG aspects
of leasing transactions**



Environmental Social Governance

- * Environmental aspects can be estimated on quantitative data
- * Social and Governance aspects are based on subjective criteria
- * Focus on Environmental impact of the asset



**Competitors are focused on
assessing the overall sustainability
performance of companies**

E-Scoring System



**Interest Rate
Discount**

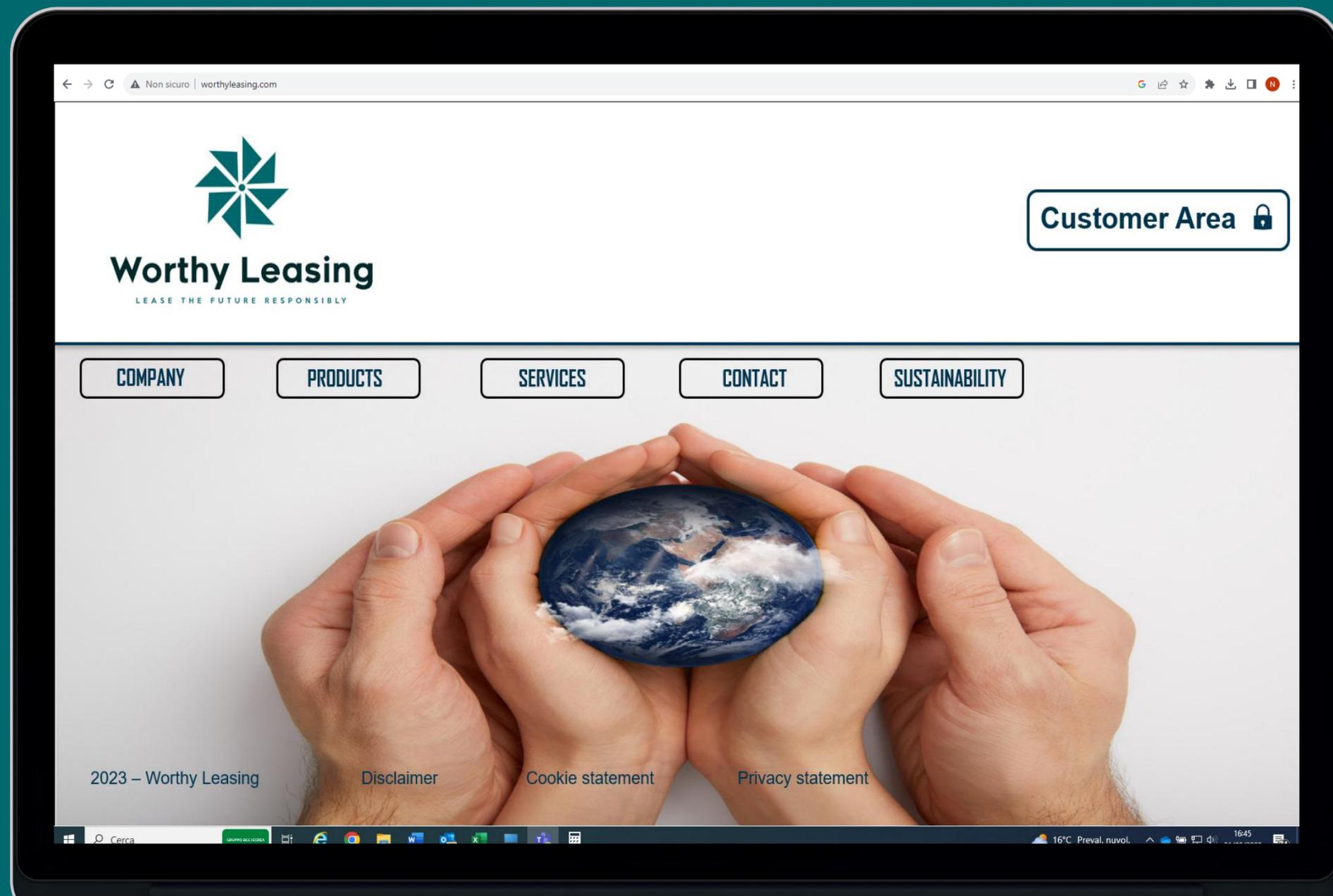


E-questionnaire



E-Score





Non sicuro | worthyleasing.com

Company Name VAT Code

Asset **New Car**
Used Car
New Truck
Used Truck
IT Equipment

Brand **MINI**

Model **Clubman 1.5 Cooper**
Clubman Cooper SD 2.0
Clubman One 1.5 D
Cooper Essential
Cooper SE Electric
JCW Essential
Countryman Cooper D
Countryman Cooper D
Cooper Classic aut.
Cooper ONE

Financial Structure

Duration (months) **60**

Upfront Payment **5%**

Interest **Fixed**
Variable

Expenses

Appraisal costs

Collection Fee

Closure Fee

CALCULATE

The interest rate could be improved from 50 to 100 bps depending on the E-risk of the transaction. If you are interested, please answer the E-questionnaire at the following link: [E-Questionnaire](#)

Result

[Invoice Amount](#)

[Interest Rate](#)

[Instalment Amount](#)

[Down Payment](#)

[Residual Value](#)

E-Questionnaire ✖

E-Score

E-Discount

L2 L1 M2 M1 H2 H1

Worthy Leasing

Windows taskbar: Cerca, 16°C Preval. nuvol., 16:45 31/08/2023

Results without E-Questionnaire

Non sicuro | worthyleasing.com

Company Name	<input type="text"/>	VAT Code	<input type="text"/>
Asset	New Car	Brand	MINI
		Model	Cooper SE Electric

Financial Structure	Expenses
Duration (months)	Appraisal costs
60	300,00 €
Upfront Payment	Collection Fee
5%	4,00 €
Interest	Closure Fee
Fixed	100,00 €

The interest rate could be improved from 50 to 100 bps depending on the E-risk of the transaction. If you are interested, please answer the E-questionnaire at the following link: [E-Questionnaire](#)

Result	E-Questionnaire ✘
Invoice Amount	39.000,00 €
Interest Rate	6,80%
Instalment Amount	731,40 €
Down Payment	1.950,00 €
Residual Value	390,00 €
	E-Score
	E-Discount
	
	L2 L1 M2 M1 H2 H1

Worthy Leasing

Non sicuro | worthyleasing.com

Company Name VAT Code

Asset **New Car**
Used Car
New Truck
Used Truck
IT Equipment

Brand **MINI**

Model **Clubman 1.5 Cooper**
Clubman Cooper SD 2.0
Clubman One 1.5 D
Cooper Essential
Cooper SE Electric
JCW Essential
Countryman Cooper D
Countryman Cooper D
Cooper Classic aut.
Cooper ONE

Financial Structure

Duration (months) **60**

Upfront Payment **5%**

Interest **Fixed**
Variable

Expenses

Appraisal costs

Collection Fee

Closure Fee

CALCULATE

The interest rate could be improved from 50 to 100 bps depending on the E-risk of the transaction. If you are interested, please answer the E-questionnaire at the following link: [E-Questionnaire](#)

Result

[Invoice Amount](#)

[Interest Rate](#)

[Instalment Amount](#)

[Down Payment](#)

[Residual Value](#)

E-Questionnaire ✖

E-Score

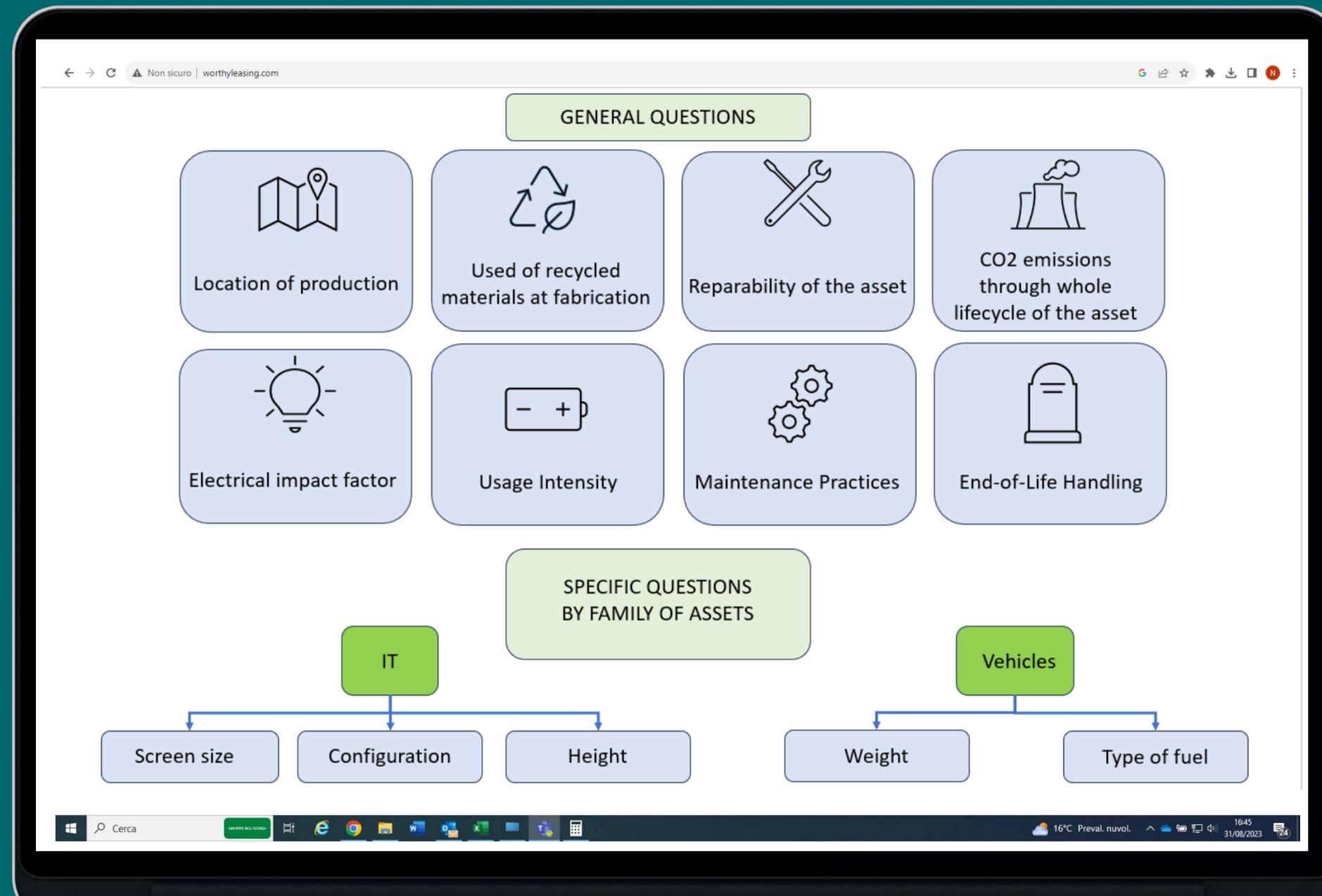
E-Discount

L2 L1 M2 M1 H2 H1

Worthy Leasing

E-Questionnaire Assessment:

Key environmental risk indicators



Results after successful assessment

Company Name VAT Code
Asset Brand
Model

Financial Structure
Duration (months)
Upfront Payment
Interest

Expenses
Appraisal costs **300,00 €**
Collection Fee **4,00 €**
Closure Fee **100,00 €**

Thank you for responding to our E-Questionnaire!

Result

Invoice Amount	39.000,00 €
Interest Rate	6,00%
Instalment Amount	718,23 €
Down Payment	1.950,00 €
Residual Value	390,00 €

E-Questionnaire ✓
E-Score **High 2**
E-Discout **80 bps | 790,20 €**

L2 M2 M1 H2 H1

Worthy Leasing
LEASE THE FUTURE RESPONSIBLY

Benefits for the leasing company



**New
customers**



**Improved risk
performance**



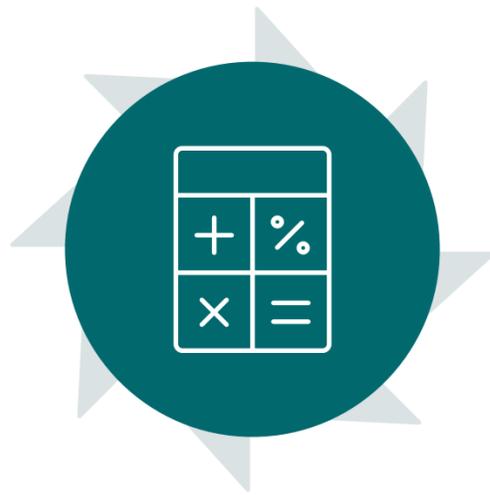
**Funding
costs reduced**



**Reputational
enhancement**



Benefits for the customer



**Reduced
interest rates**



**Shift to
greener assets**



**Improved
environmental
awareness**



**Reduced
risk**



Healthcare equipment
and industrial
machinery

Testing Phase
(estimation ~1 year)

E-Scoring system
just for vehicles and
IT equipment

Development Phase
(estimation ~6 months)

Expansion Phase
(estimation ~6 months)

All assets and make
mandatory the
E-questionnaire



Implementation set-up



Worthy Leasing
Lease the future responsibly

Backend development (estimation ~ 3 months)

Basic CMS
Set up content

Login Area
Identification
of customers

Questionnaire
E-Score evaluation

Page set up
Tracking, Consent, etc.

Backend system (estimation ~ 3 months)

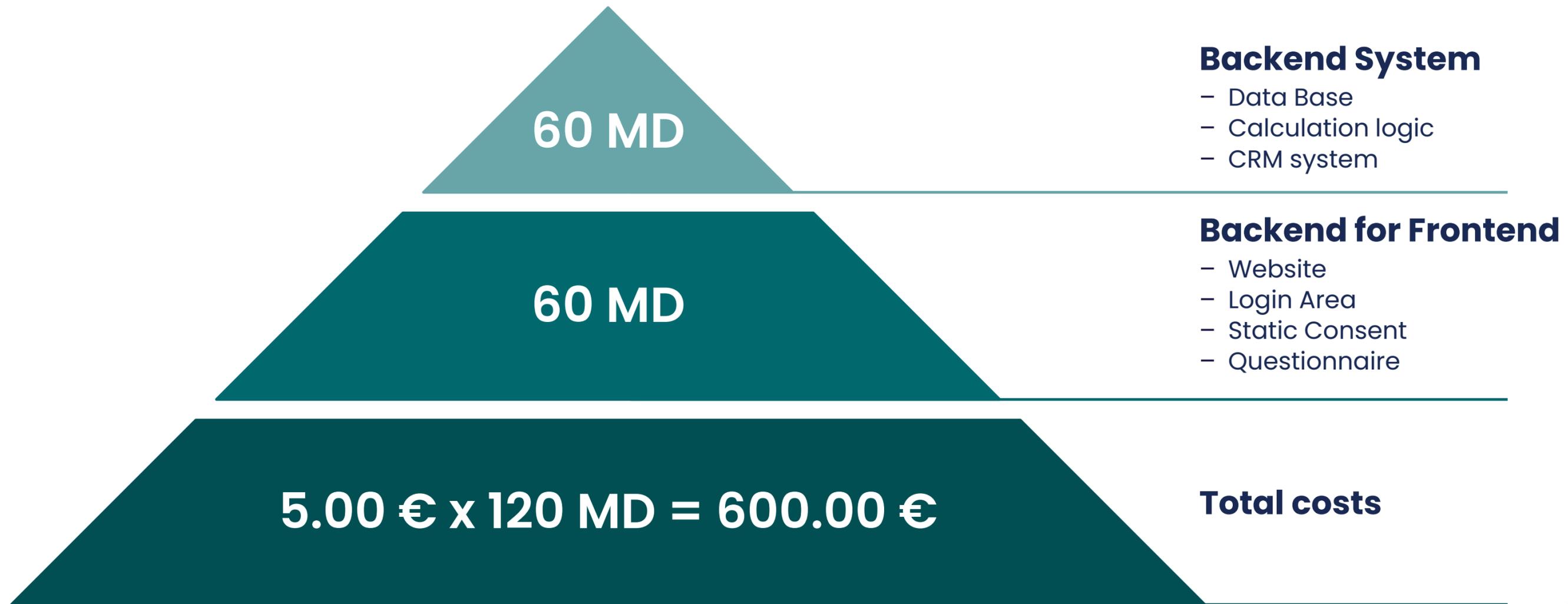
Data base
Asset data management

Calculation logic
Interest rates / E-Score

CRM system
Customer data
management

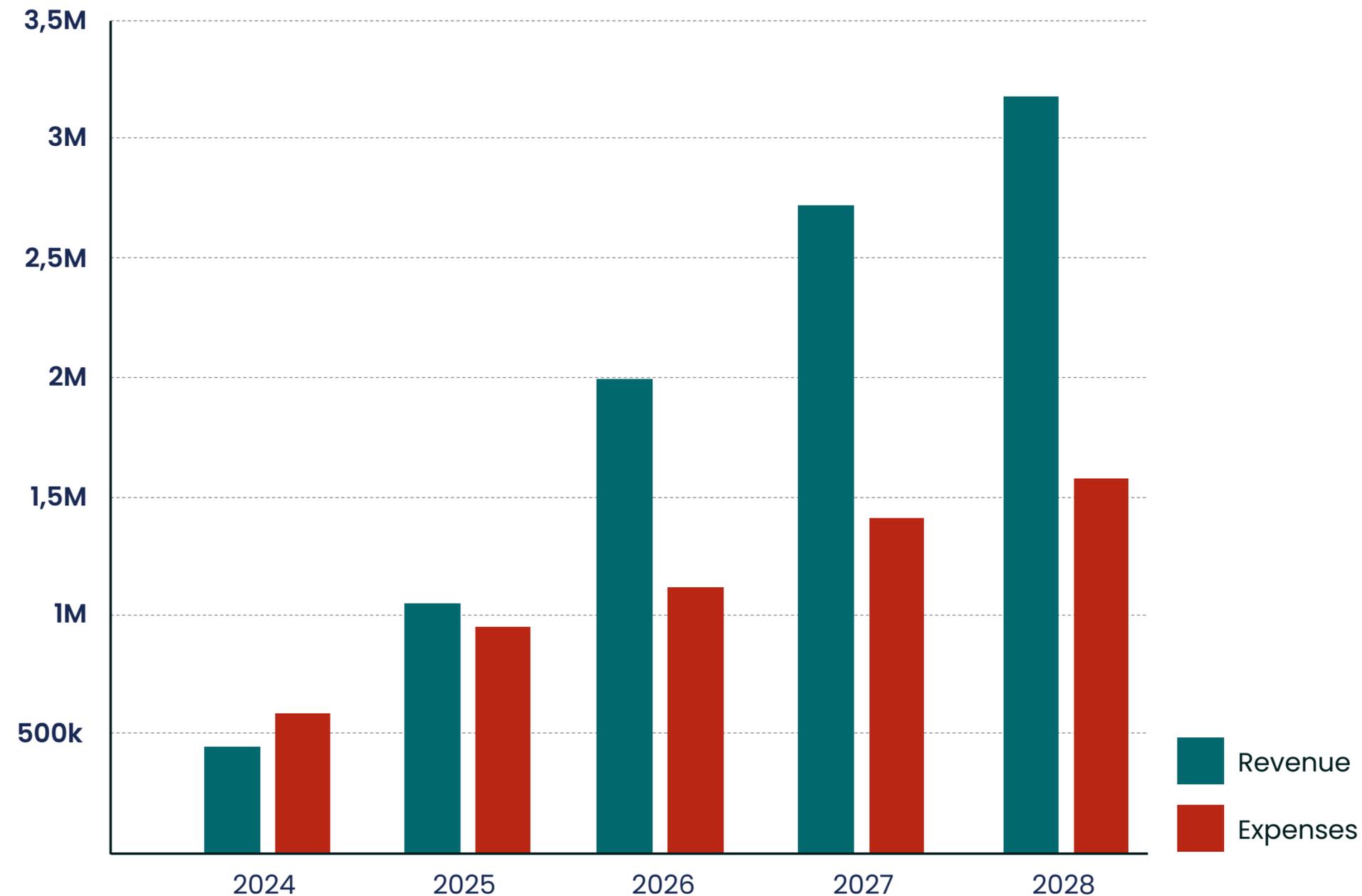


Implementation set-up



Business case

Breakeven through Lower NII & New Production



250 M output
(100 M ESG)

Avg discount
50 bps

Add production
12% more



In conclusion

1.

Our E-scoring system offers customers better financial conditions while helping them towards their green transition

2.

The E-scoring system helps leasing companies to attract new customers and reduce the risks associated with leasing transactions

3.

Easy to implement: based on open data and existing internal information



Worthy Leasing
LEASE THE FUTURE RESPONSIBLY

TEAM B

Charging Data Aggregator

- > Erika Santamaria
- > Luis Hergueta Ximénez
- > Marie-Claire Mulaj
- > Anastasia PECULLO
- > Mohamed Oulad

Engage & Connect

2023 // VIENNA



Meet the Team





DATA AGGREGATOR

EU Commission is pushing markets towards 2030, 2040 and 2050 Climate Action Targets

ZEV: fleet emission
reduction by 2030

New CO2
standards



Tax Incentives
on EV purchasing

Sustainability
impacting brands



Luis



Erika



VOICE OF CLIENTS ITALY

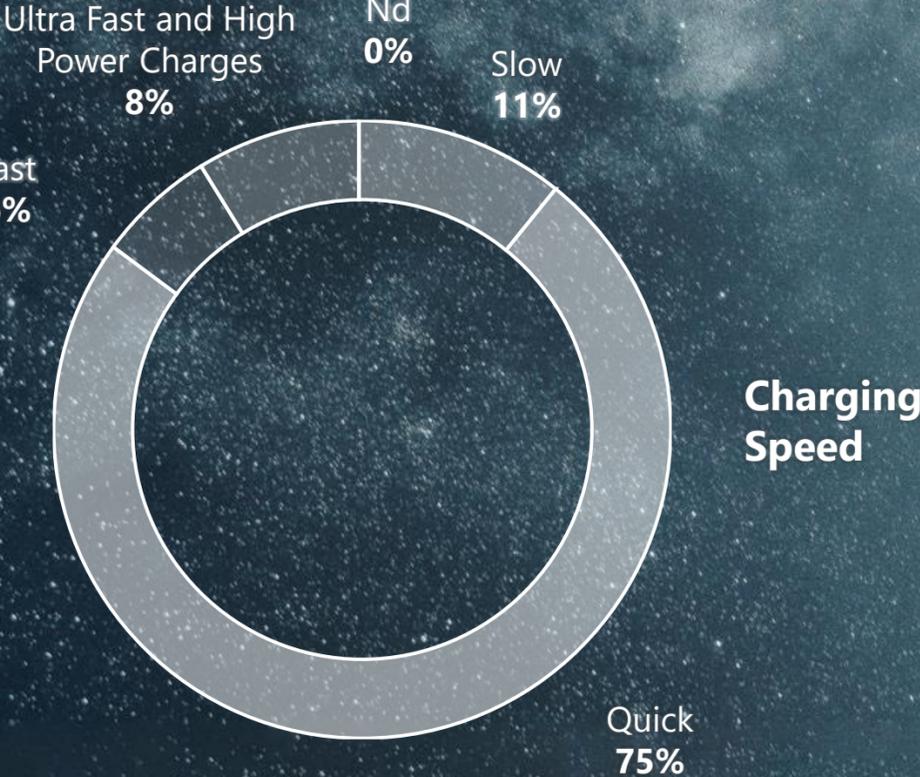
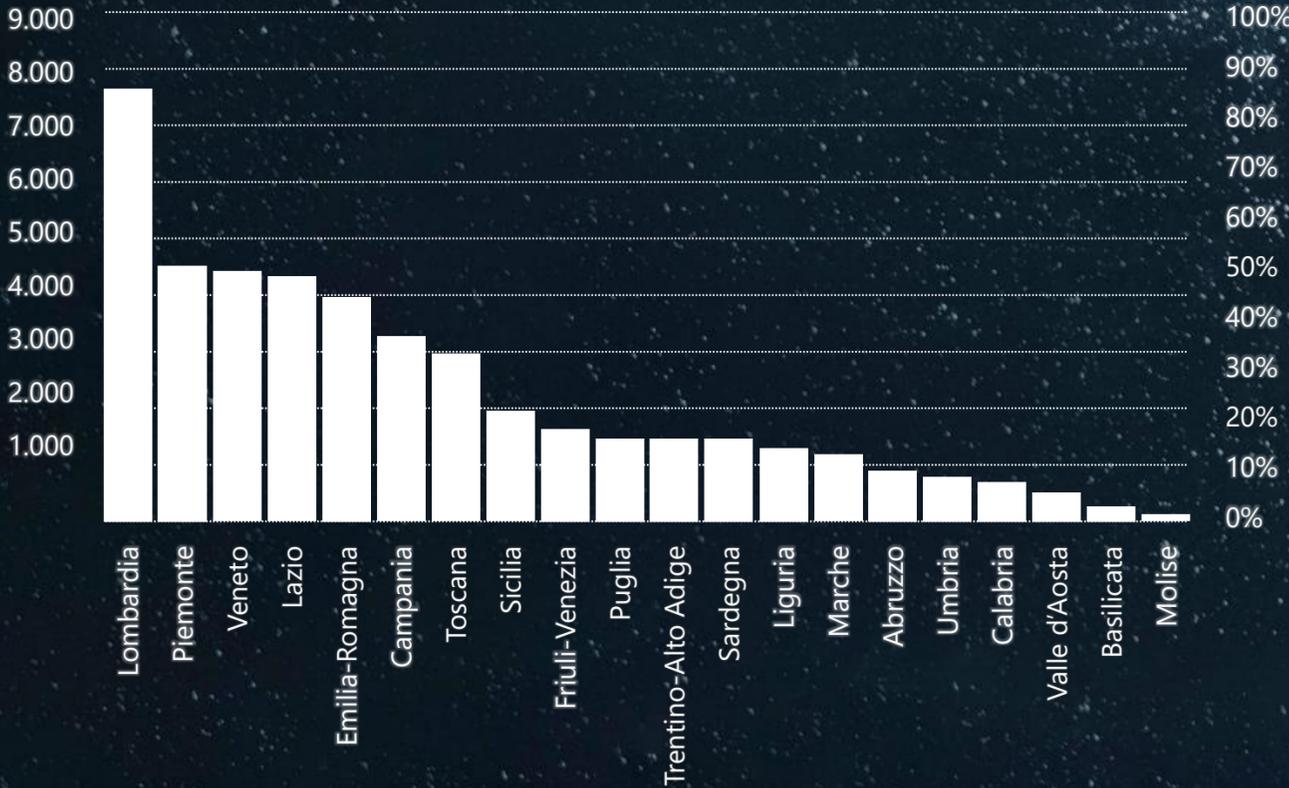


+3k EV within Fleets
+35% vs 2022 YTD

#7
Energy Providers

45K Charging points
+47% vs 30.6.22

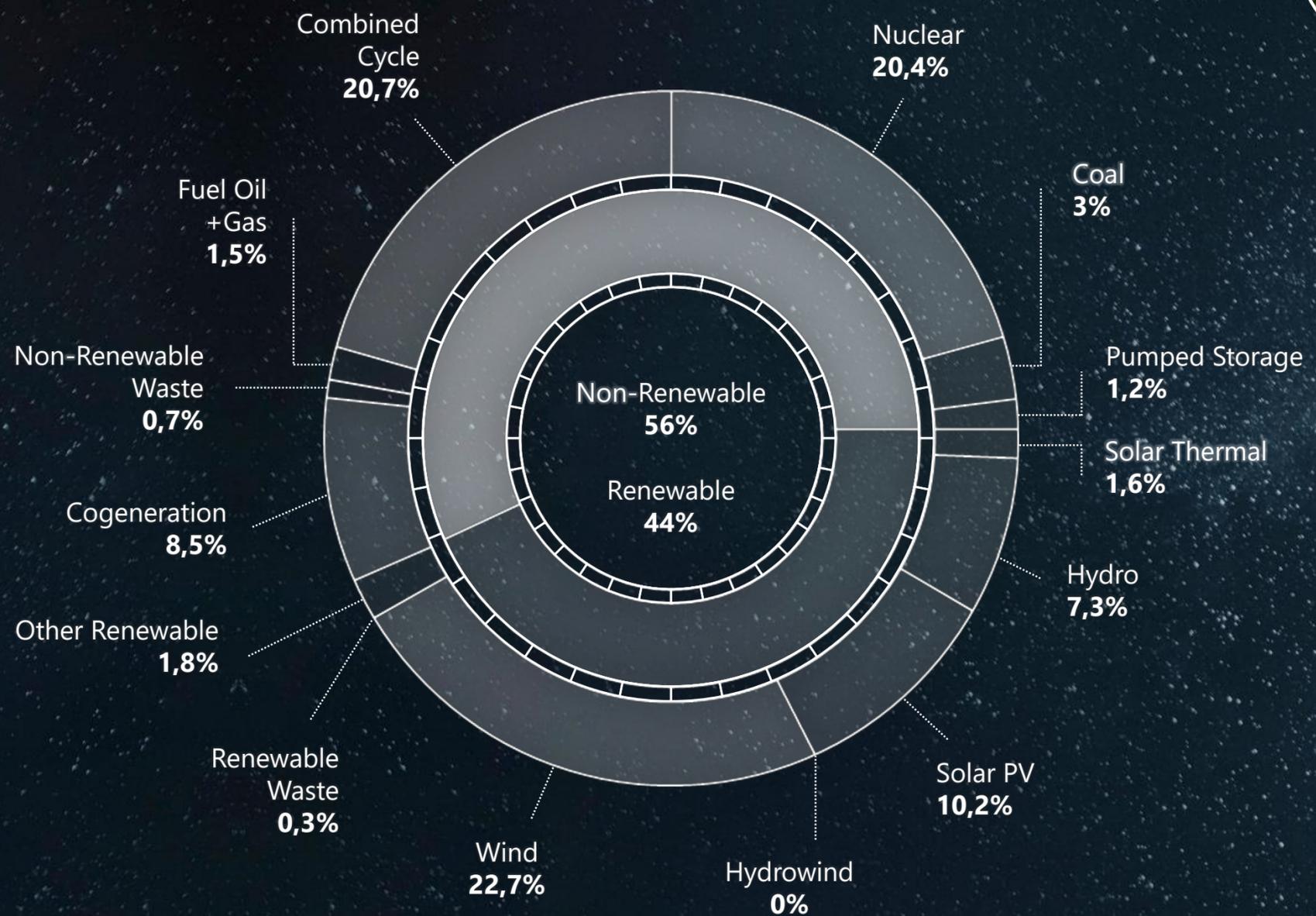
Distribution of Charging Points



VOICE OF CLIENTS
SPAIN



How to build CO₂ accountability on charging?



Market welcomes a data driven solution

86%

PROBLEM

Not able to consolidate
& analyze charging data

71%

BLOCKERS

Data analyses is time
& resource demanding

66%

NEED

Would make difference
to fleet management

71%

DEMAND

Willing to pay for it

| MARKET RESEARCH

Data Consolidation Challenge



PUBLIC

Numerous portals & providers



HOME

Not all home stations are intelligent



ENERGY

Limited or undisclosed energy sources

| PROPOSED SOLUTION

We offer a service of universal charging data consolidation and analyses to improve and provide insights on :



EV Fleet monitoring



EV charging performance

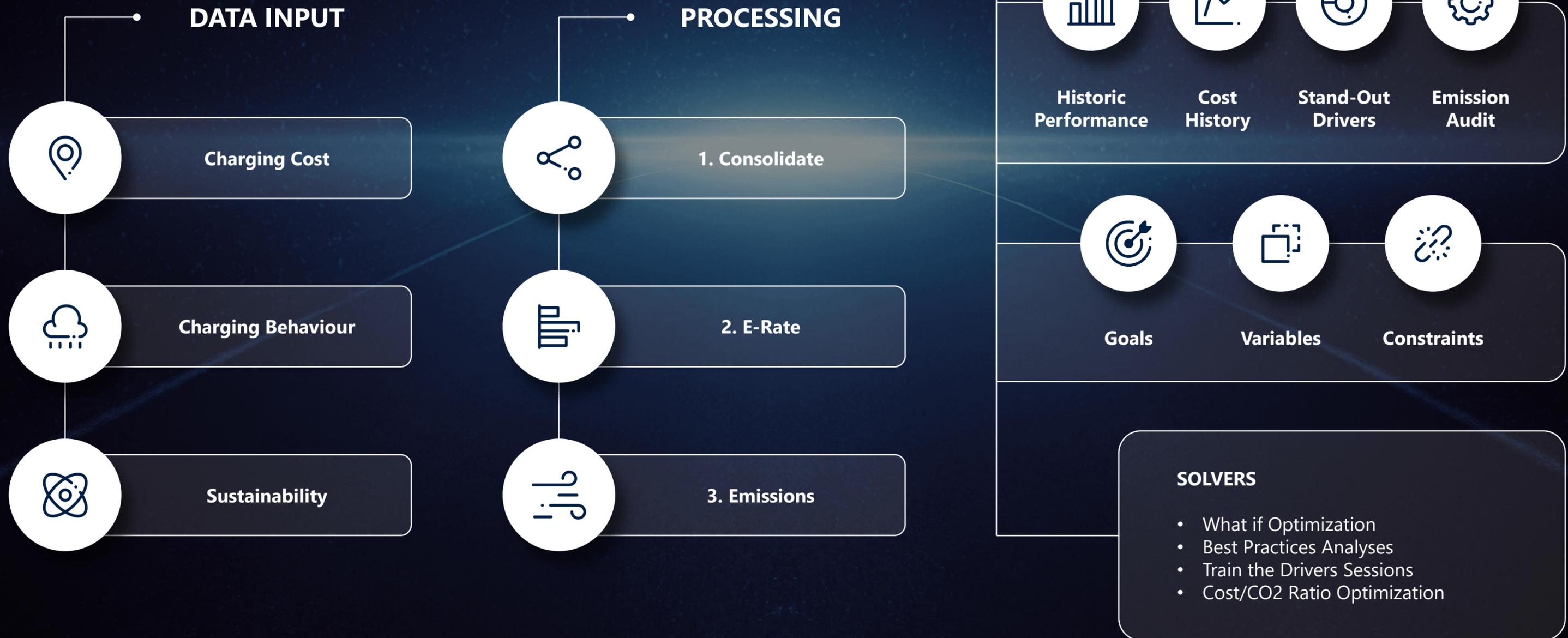


Financial management



Accountability on emissions produced when charging

| HOW IT WORKS



| BUSINESS CASE

Market: 3500 customers >**500 EV cars Europe**

20 customers in year 1

€2,5 per car per month

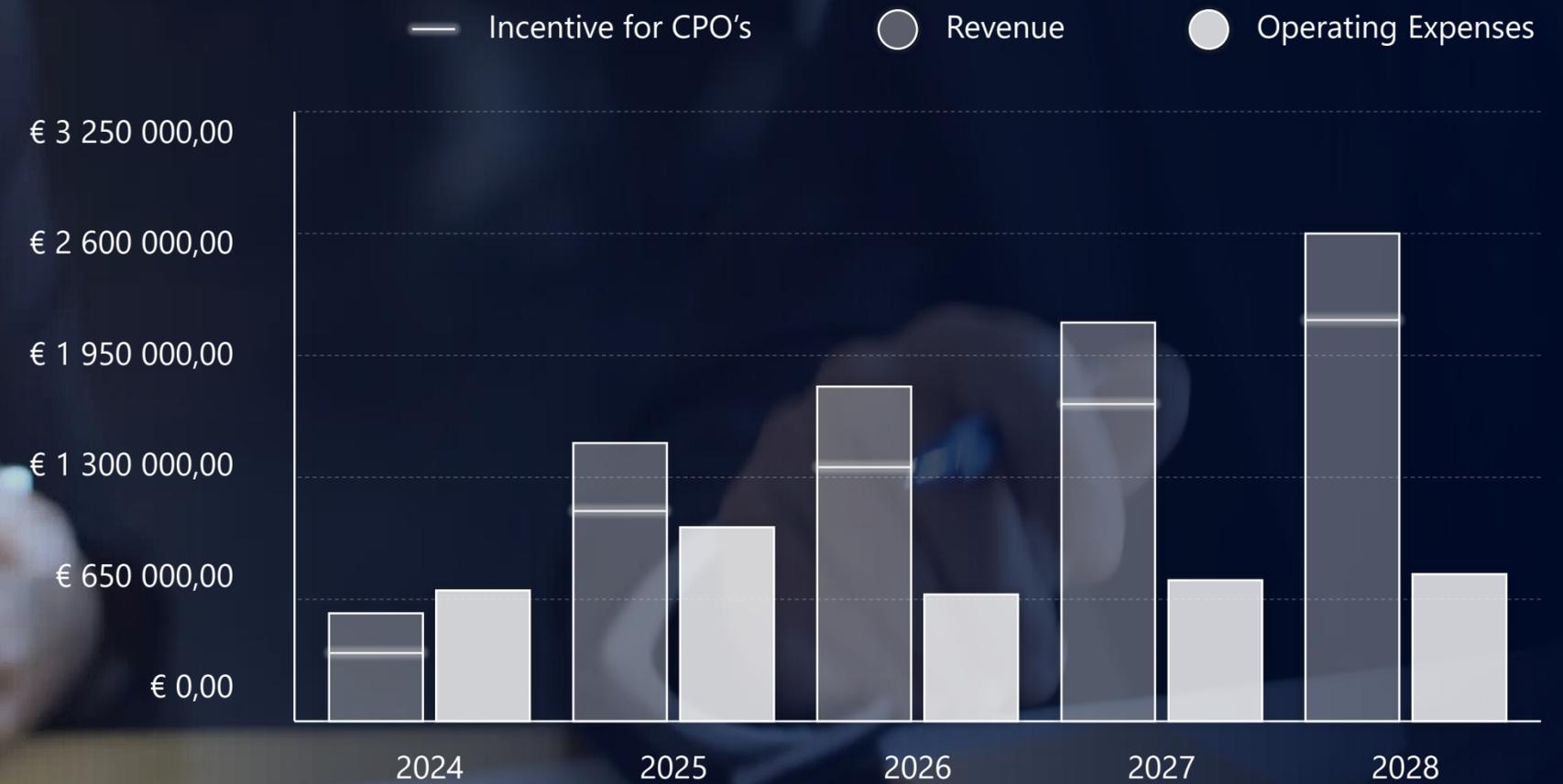
Loan of **400K**

Operating expenses in year 2: **additional investments**

Growth prediction

Grow from **7 to 14 employees**

We validated clients need in the reporting tool and motivation to pay



From 20 customers* in year 1 to 86 customers in year 5

| CONSIDERATIONS

1.

Data sets today are consolidated by each **charging operator**

2.

Acting as a neutral player **is an advantage**

3.

Bring to the market a unique CO2 **efficiency perspective**

4.

Gain more flexibility to **give the best advises to their clients**

5.

EU policymakers will **have a quarterly generated report**

6.

We will break **the silos build by charging operators**



Research



Solution



How



Sustainability



Business Case



Considerations



Are you ready
to charge your vehicle?

Research Solution How

Sustainability Business Case Considerations

By collecting data on the energy source provided by the charging stations, it is possible to assign a sustainability score



SUSTAINABILITY RATING



● Coal ○ Natural Gas ● Other ○ Nuclear ○ Hidro ○ Wind ● Solar

Low Sustainability Rate:
If powered by
> 50% oil, coal, natural gas

Good Sustainability Rate:
If powered by
> 50% solar power, wind power

High Sustainability Rate:
If powered by
100% solar power, wind power

EMISSION CALCULATION



Week
1

Car charges with CPO 1
45.94 kg CO2 released

Week
2

Car charges with CPO 2
0.00 kg CO2 released

Week
3

Car charges with CPO 3
18.07 kg CO2 released

Week
4

Car charges with CPO 2 3
0.00 kg CO2 released



Emission Factor

lbsCO₂/kWh* per electricity generation fuel source

COAL
2.1 lbs CO₂/kWh
0.95 kg CO₂/kWh

NATURAL GAS
1.1 lbs CO₂/kWh
0.50 kg CO₂/kWh

OTHER
2.1 lbs CO₂/kWh
0.95 kg CO₂/kWh

NUCLEAR
0 lbs CO₂/kWh

WIND
Renewable
0 lbs CO₂/kWh

SOLAR
Renewable
0 lbs CO₂/kWh

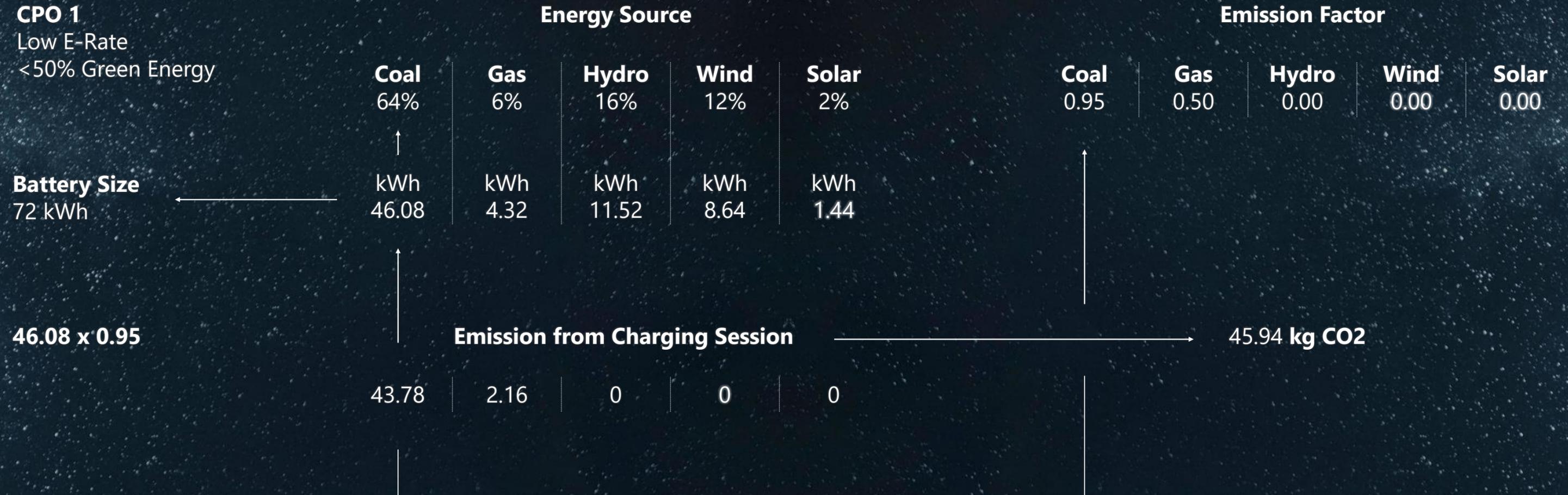
HYDRO
0 lbs CO₂/kWh

*source: McLaren, J., Miller, J., O'Shaughnessy, E., Wood, E., & Shapiro, E. 2016. Emissions Associated with Electric Vehicle Charging: Impact of Electricity Generation Mix, Charging Infrastructure Availability, and Vehicle Type. National Renewable Energy Laboratory, https://afdc.energy.gov/files/u/publication/ev_emissions_impact.pdf



Volkswagen ID.3 CPO 1

Example Calculation



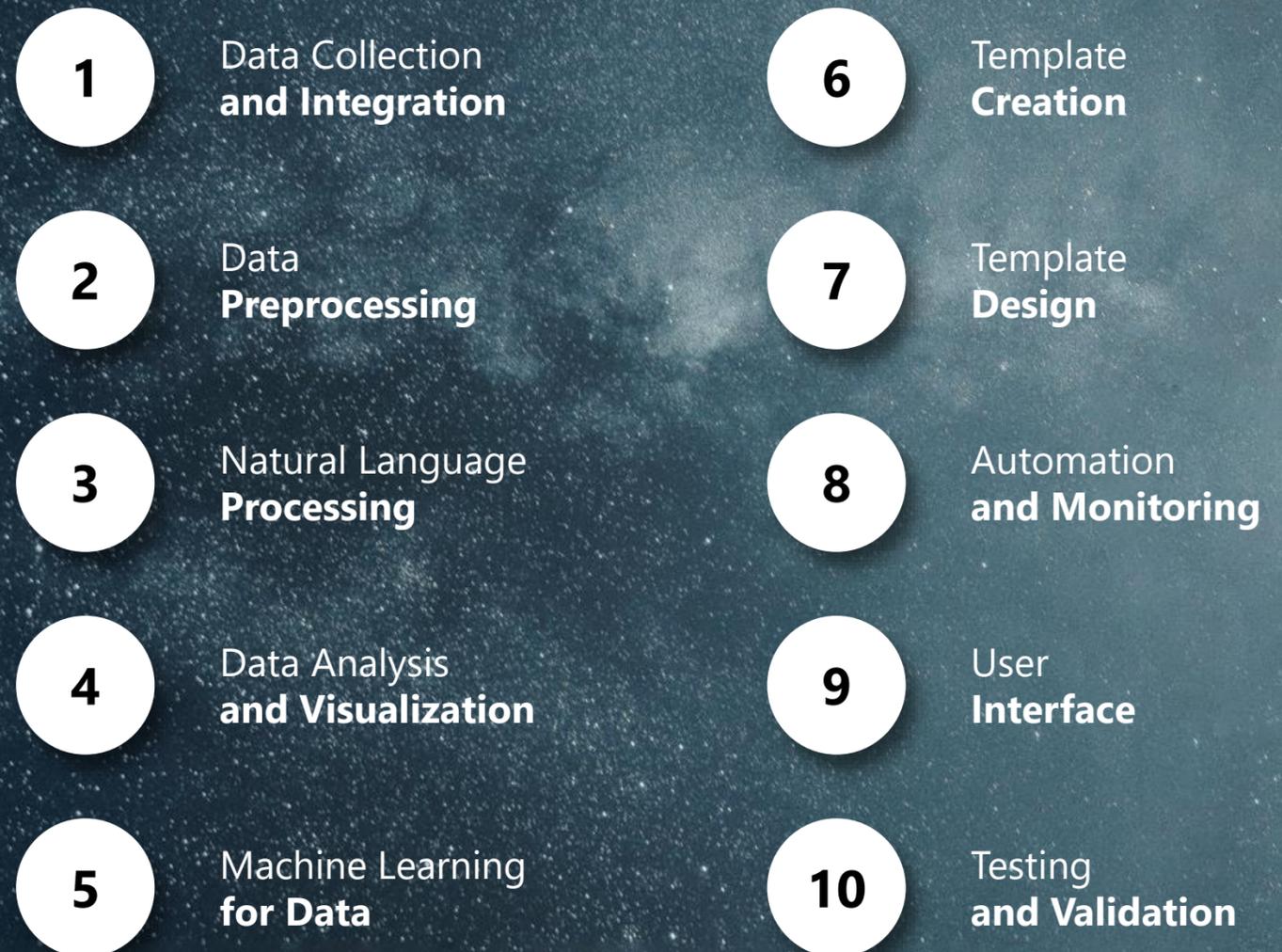


How AI Processes Diverse CSV Data

from Charging Point Operators, How It Works, and Its Benefits

AI excels at processing diverse CSV data from Charging Point Operators, offering efficient analysis, pattern recognition, and data-driven decision-making

Here's a summary of how AI processes CSV data, its functioning, and the resulting benefits



TEAM C

Instant pLease

- > Katrin Podewils
- > Mario Hahn
- > Isabella Hedman
- > Ronan PERRIER
- > Peter Heinzl



Instant pLEASE



Mario HAHN
Head of
Risk Control

MMV Group



Isabella HEDMAN
Development
Consultant

Asset Finance SE



Katrin PODEWILS
Teamlead
Inside Sales &
Commercial Finance

AGCO Finance



Ronan PERRIER
Consulting
Director

Arval



Peter HEINZL
Head of
Product & Channel Mgmt

Raiffeisen-Leasing



Instant pLEASE

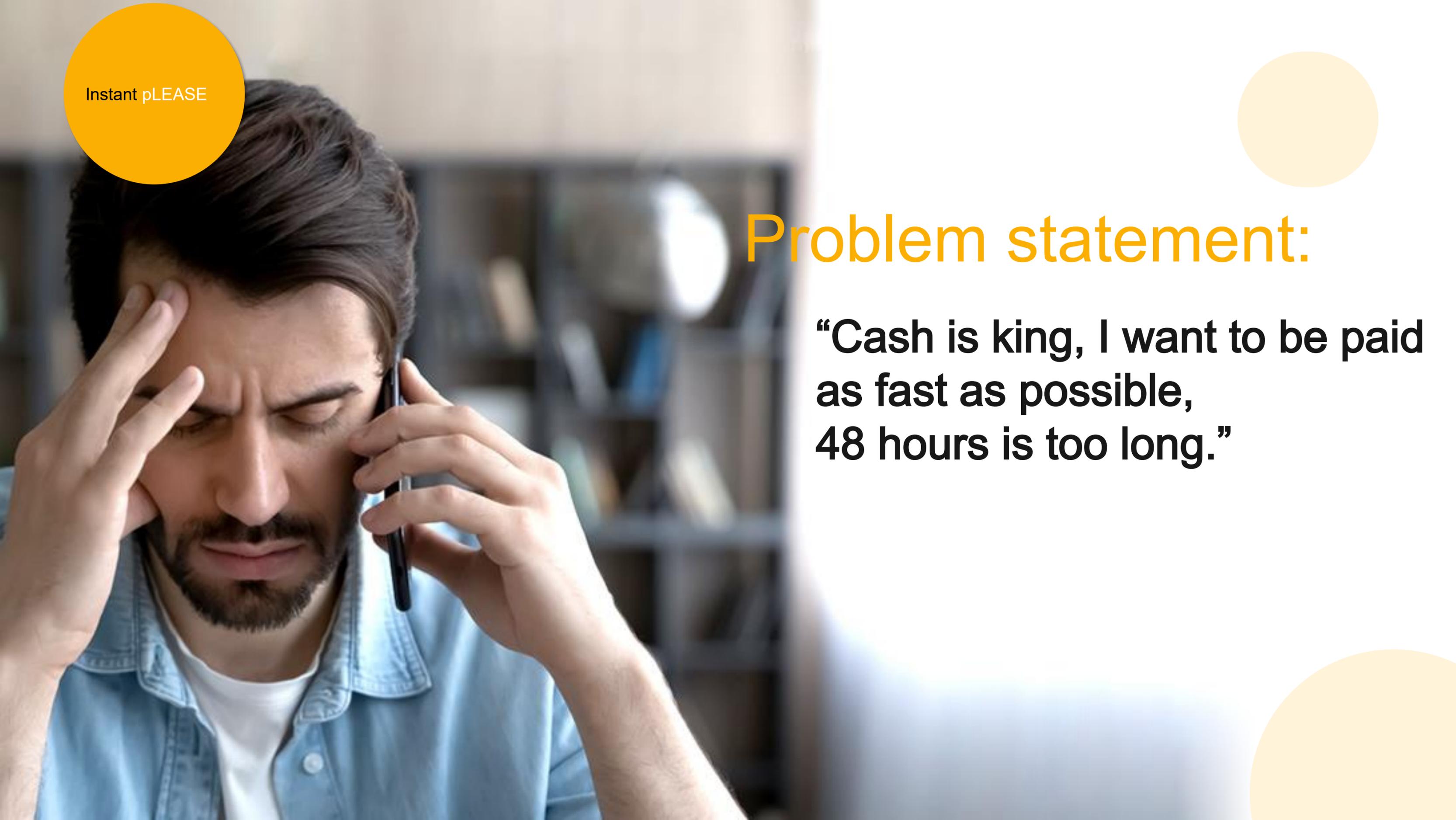
10

Instant pLEASE

Instant pLEASE

How instant payments can
add value in the leasing
industry





Instant pLEASE

Problem statement:

“Cash is king, I want to be paid as fast as possible, 48 hours is too long.”

Instant pLEASE

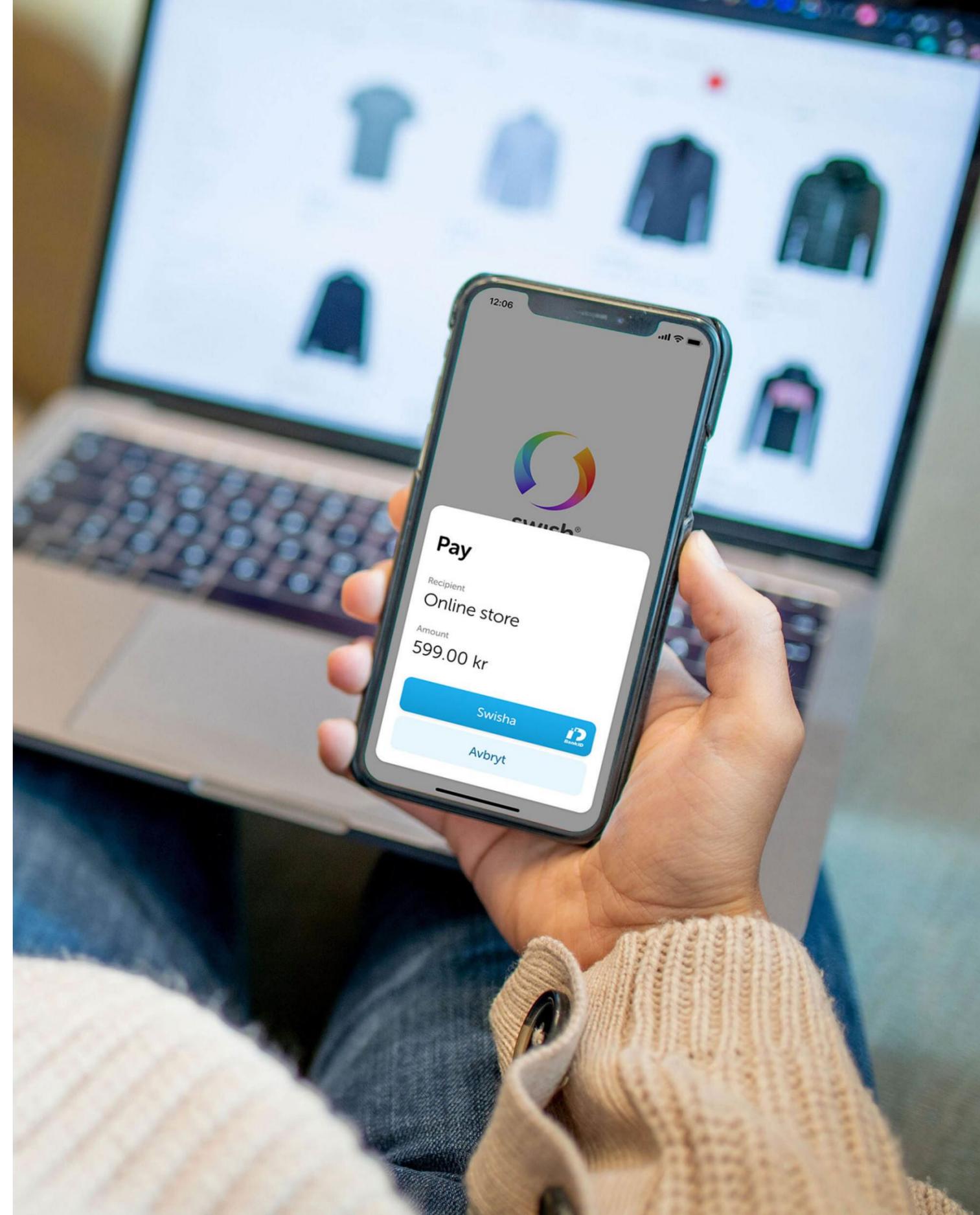
Dealing with new realities in the Economy



Instant pLEASE

What are Instant Payments?

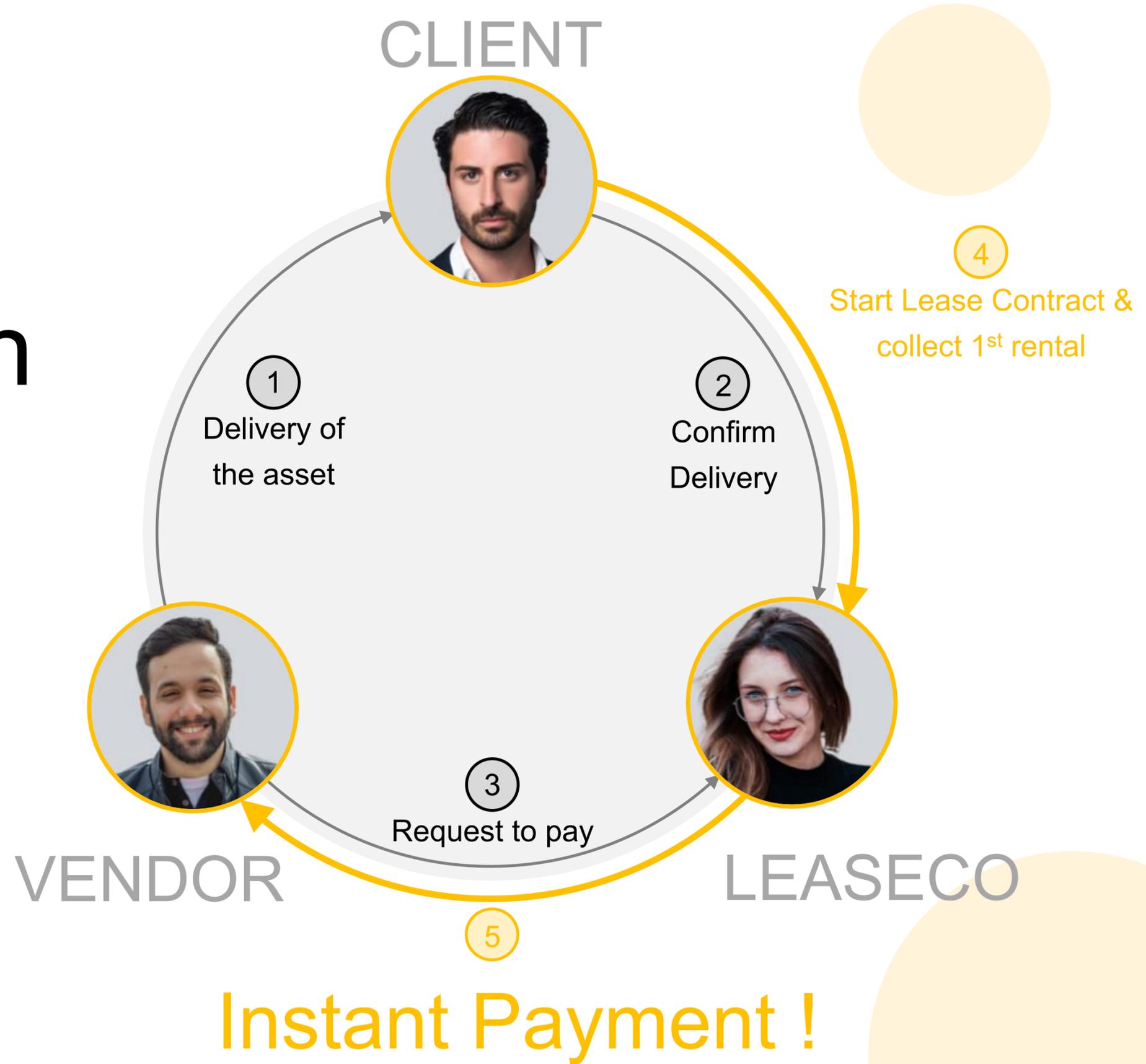
- 01 Payment within 10 seconds
- 02 Available 24/7/365
- 03 In 34 countries in Europe
- 04 Irrevocable settlement of payments





Instant payments in asset financing

Synchronizing payments in lease transactions for suppliers and customers who appreciate simple, fast and secure payments.

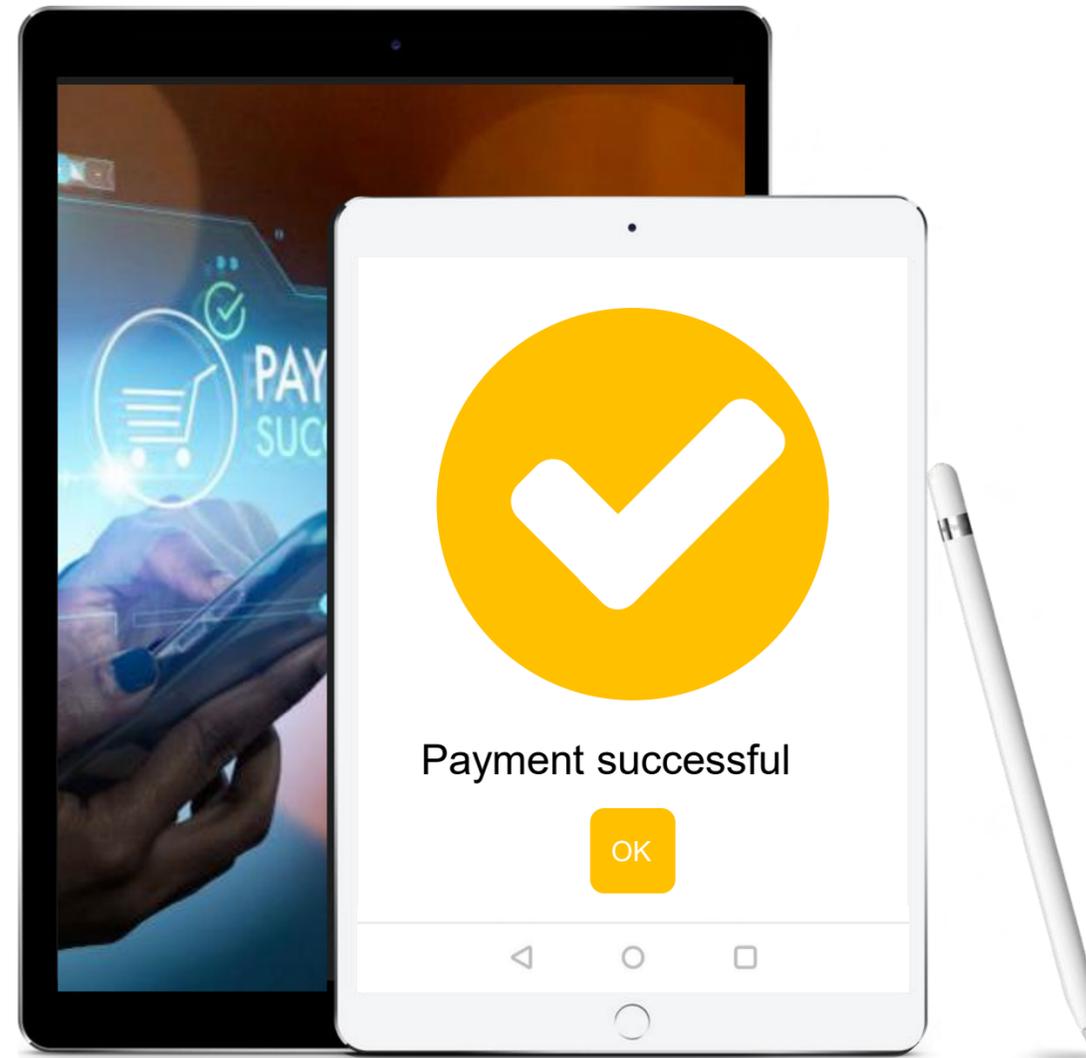


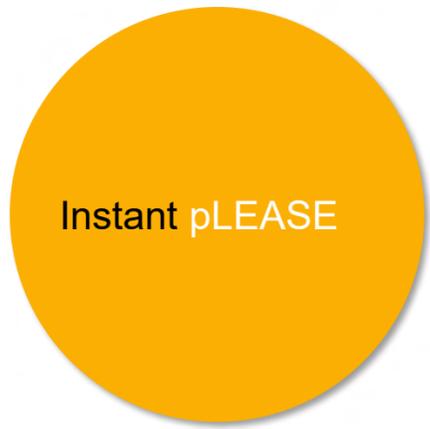
Instant pLEASE

IP Platform

A convenient customer and vendor front-end solution that offers a seamless but secure payment experience

- 01 Pre-Validation of user accounts
- 02 Online request to pay
- 03 Instant user notification





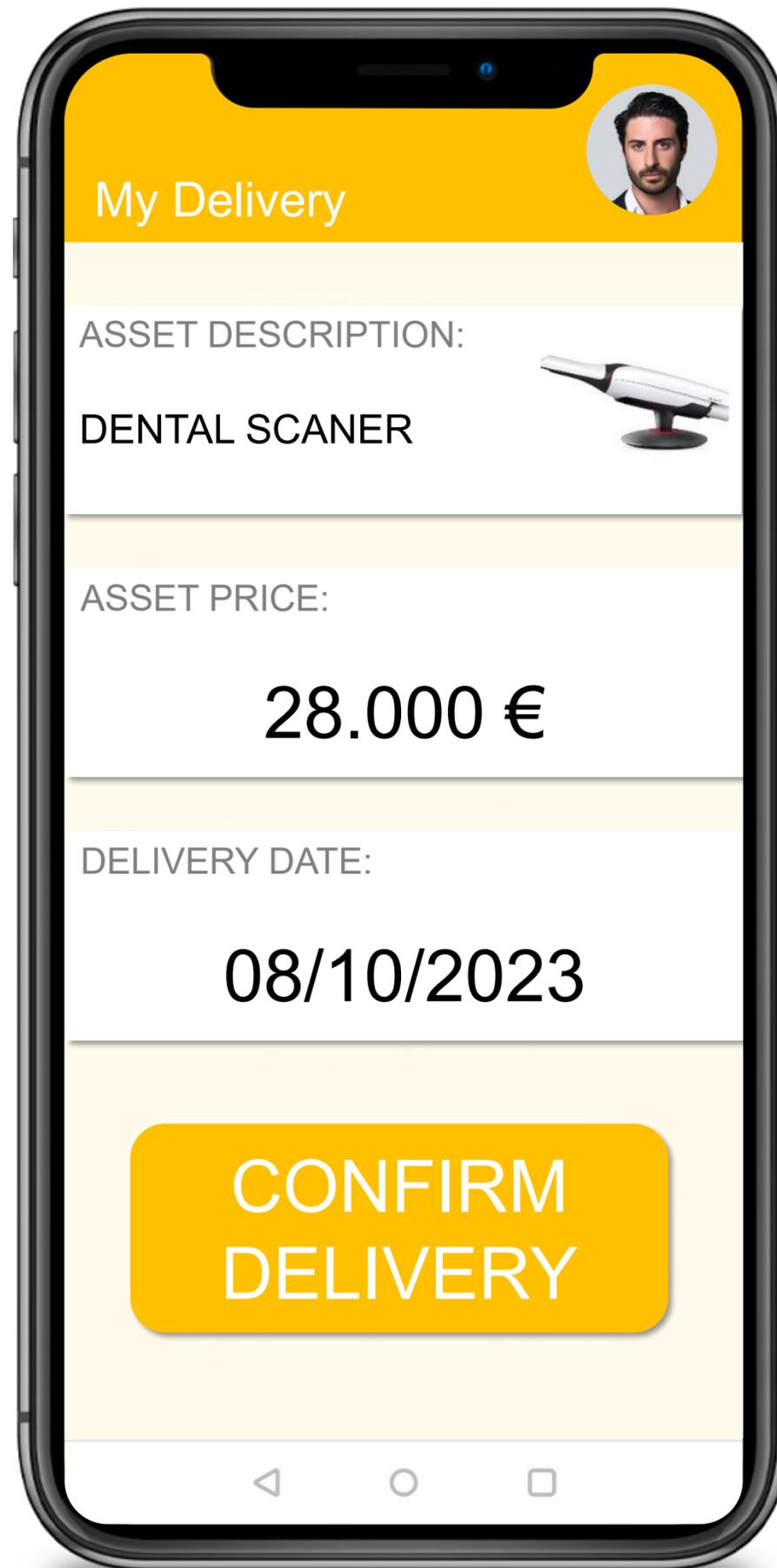
Instant pLEASE

CLIENT



VENDOR

LEASECO



My Delivery



ASSET DESCRIPTION:

DENTAL SCANNER



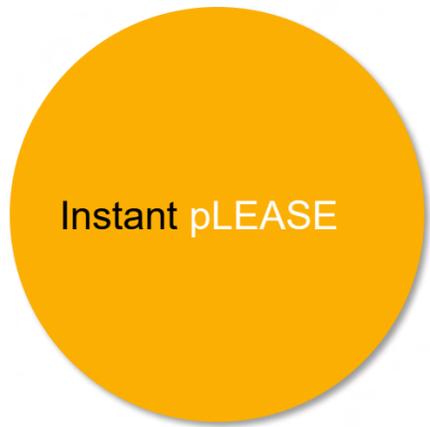
ASSET PRICE:

28.000 €

DELIVERY DATE:

08/10/2023

CONFIRM
DELIVERY



Instant pLEASE

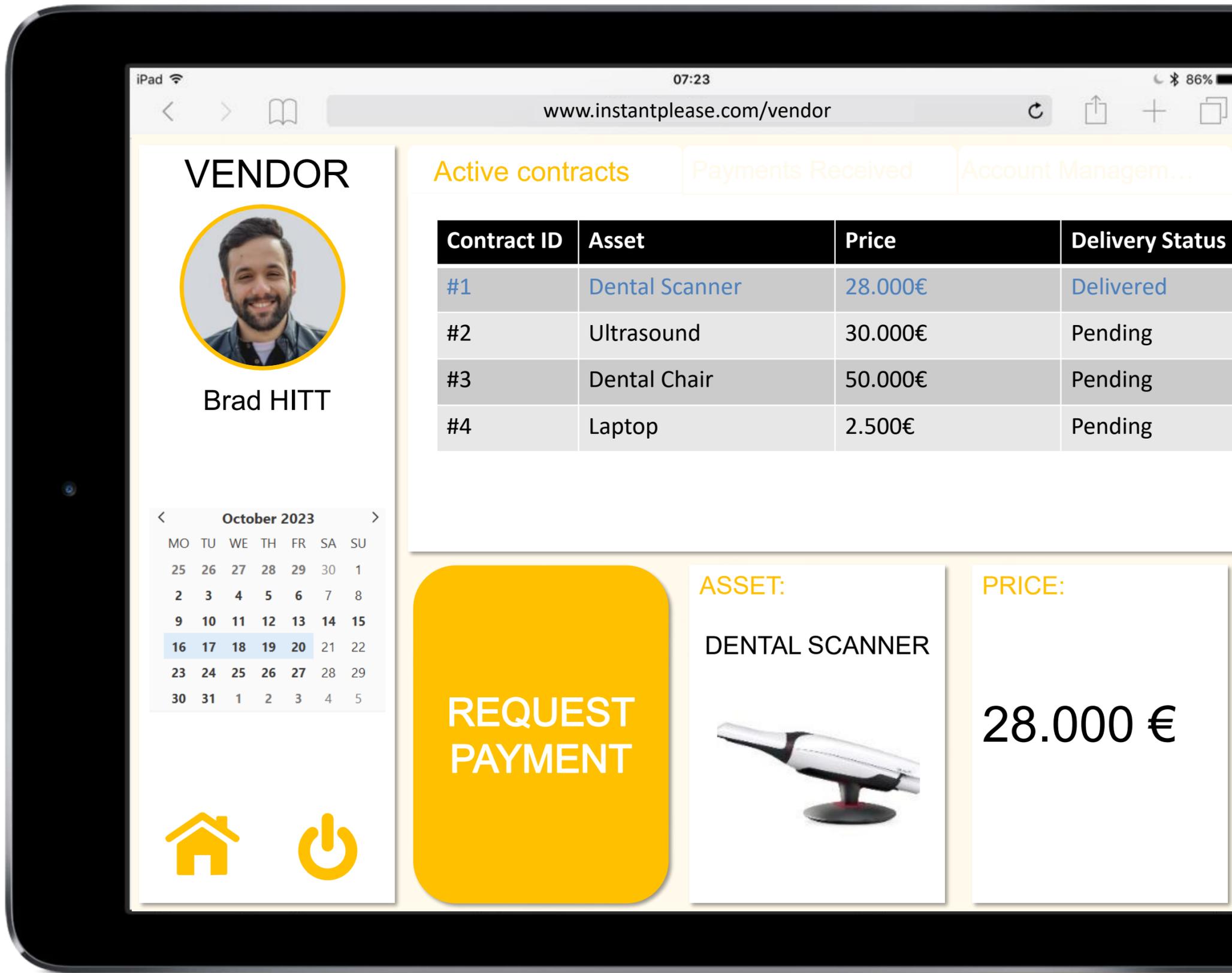
CLIENT



VENDOR



LEASECO



VENDOR



Brad HITT

October 2023

MO	TU	WE	TH	FR	SA	SU
25	26	27	28	29	30	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	31	1	2	3	4	5



Active contracts

Payments Received

Account Managem...

Contract ID	Asset	Price	Delivery Status
#1	Dental Scanner	28.000€	Delivered
#2	Ultrasound	30.000€	Pending
#3	Dental Chair	50.000€	Pending
#4	Laptop	2.500€	Pending

REQUEST PAYMENT

ASSET:

DENTAL SCANNER



PRICE:

28.000 €



Instant pLEASE

CLIENT



VENDOR

LEASECO

www.instantplease.com/Admin

LEASECO



Angelina HOLIE

October 2023

Contract ID	Asset	Price	Delivery Status	Payment status
#1	Tractor	130.000€	Pending	On hold
#2	Dental Scanner	28.000€	Delivered	Payment requested
#3	Car	80.000€	Delivered	Paid instantly
#4	Laptop	2.500€	Delivered	Paid instantly

ASSET: DENTAL SCANNER



PRICE: 28.000 €

STATUS: DELIVER

INSTANT PAYMENT

Instant pLEASE

Stakeholders **value**



CLIENT

"use asset faster"
"digital approval of delivery"



CONVENIENCE
&
SPEED



VENDOR

"Cash is king, I want to be paid
as fast as possible,
48 hours is too long."



CASH MANAGEMENT
&
LIQUIDITY



LEASECO

"increased vendor satisfaction – more
business"
"efficiency – saving c. 10 calls a day for
customer service team"



PARTNER SATISFACTION
&
GAINED EFFICIENCY



Instant pLEASE

Monetisation

Initial investment:

500 000 €

Development & implementation:

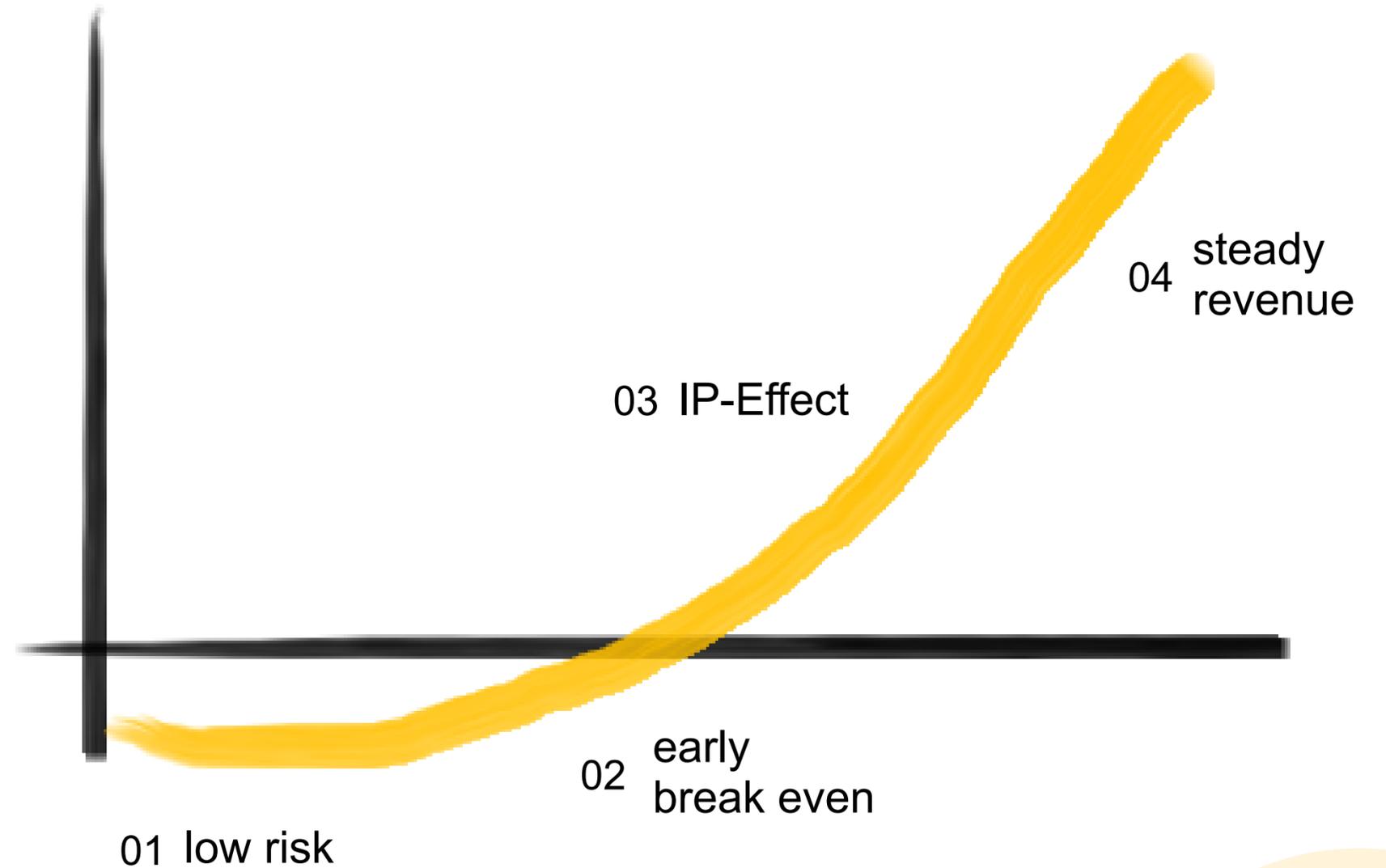
6 months

Pay-off:

2 to 3 years

Incremental EBIT after 5 years:

5%



Instant pLEASE

Scalability!

Various use cases to benefit from



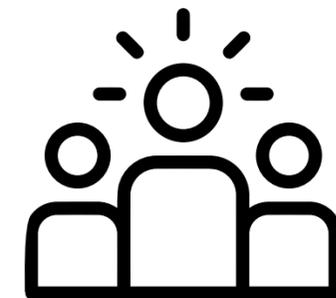
01 Approval process



02 During collections

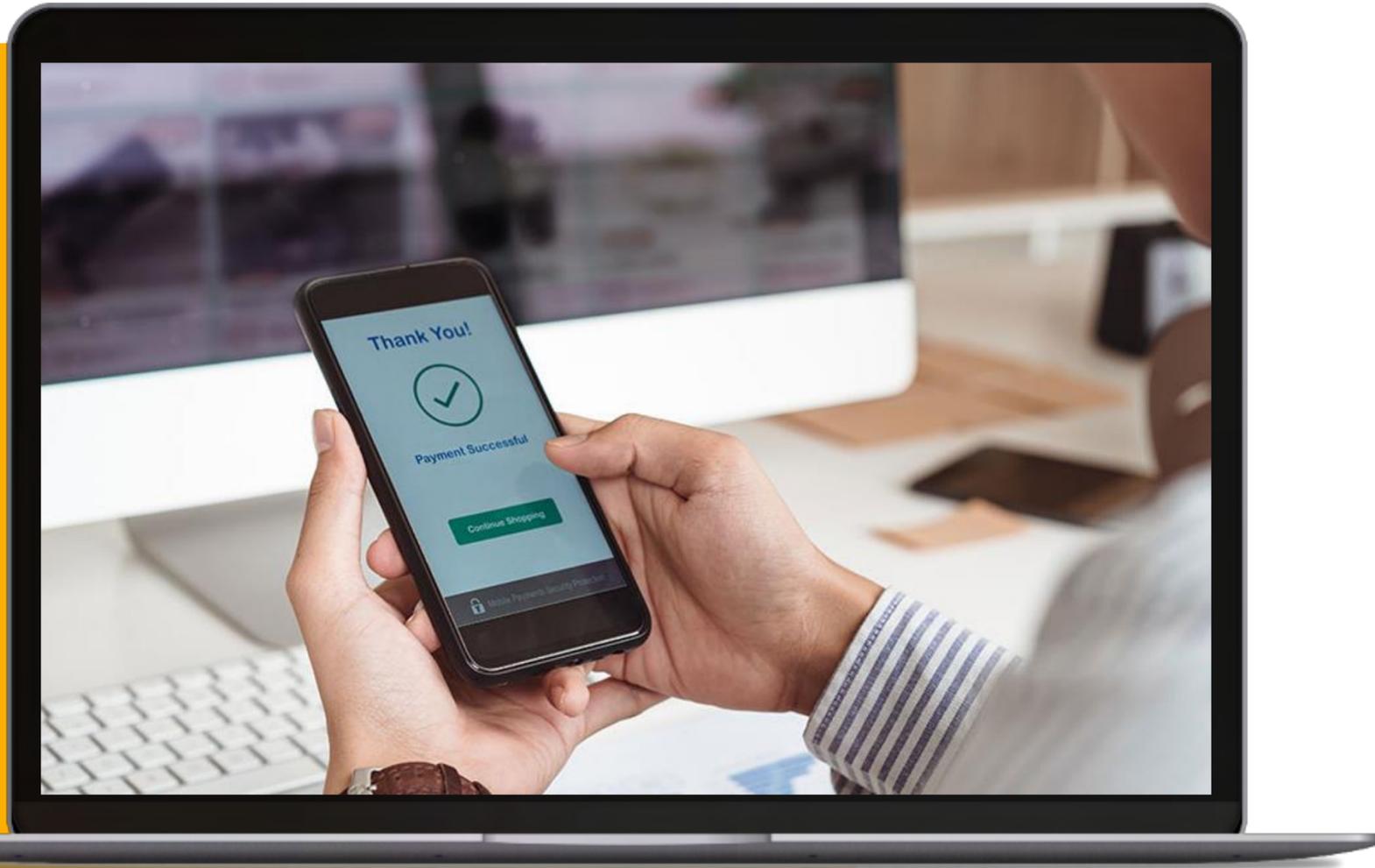


03 End of contract & early buy out



04 Plenty opportunities

Instant pLEASE



Instant payments should
be your next top priority
– make it happen,
Instant **pLEASE!**

VOTING RESULTS

The audience provided live feedback by voting on various aspects, ranging from the most impactful idea if implemented to the best-presented idea before the winning idea was identified.



ABOUT LEASEEUROPE

Leaseurope brings together 44 member associations across 32 countries representing the leasing, long term and/or short term automotive rental industries. The scope of products covered by Leaseurope members' ranges from hire purchase and finance leases to operating leases of all asset categories (automotive, equipment and real estate) and also includes the short-term rental of cars, vans and trucks. It is estimated that Leaseurope represents over 90% of the European leasing market.

Visit www.leaseurope.org

For more information about Future Group 2023, please contact j.debruyne@leaseurope.org

ABOUT INVIGORS

Invigors EMEA is the acknowledged European leader in consulting and advisory services to equipment lessors and finance companies, financial institutions, manufacturers and service providers across the region. Each of our consultants is an experienced senior-level executive from the leasing industry. We deliver insight, rapid practical impact and hands-on implementation for strategic and operational imperatives in domains including M&A, funding sources, corporate restructuring, strategic marketing, asset and lifecycle management, business transformation, technology advisory and the development of captive & vendor finance programs.

Visit www.invigors.com



INVIGORS

THE TRUSTED ADVISORS TO THE ASSET FINANCE INDUSTRY

“THE BEST WAY TO
PREDICT THE FUTURE IS
TO CREATE IT.”

- Peter Drucker -

