

Achieve agile leasing origination and underwriting

Q2 Origination for Lessors

Lessors have unique needs for origination and underwriting that can't be managed effectively by manual or repurposed loan management systems. Lessors need to manage the equipment supply chain and pricing along with the generation of proposals. Pricing needs to take into account the complexities of evaluating equipment including valuation, residuals and maintenance. In addition, based upon how the leases are funded, each funder will have unique requirements that need to be managed.

Q2 Origination is a customer-centric, agile lease origination and underwriting solution designed to meet the needs of lease originators, self-financed lessors, externally funded leases, and captive finance companies. From the submission of the application to disbursements, Q2 Origination manages the entire origination and underwriting process including file management, auto-decisioning, parties management, equipment, quotes, and pricing. Q2 Origination is a completely configurable, cloud-based solution that enables lessors to get to market quickly and stay competitive.

Industry

- Captives
- Independents
- Banks

Loan type

- Lease Originators
- Self-Financed Leases
- Externally Funded Leases
- Captive Finance Companies

Effective Origination

Setup online leasing portals and automate the origination experience. Collect decisioning data from multiple sources and automatically generate contracts for e-signature.

Branded Portal

Real-time portal technology means lessors can seamlessly communicate with brokers and customers.

Manage Funding

Easily manage and add funding sources with tailored credit, document and approval requirements.

Workflow Management

Configurable workflow and central management saves time and cost managing process compliance and due diligence.

Configure tasks, create checklists and automate steps for efficient, error-free underwriting.

Document Management

Achieve document clarity by managing borrower documents assigned by collateral, entity or product type through changing requirements and participants. Generate proposals, closing documents and track signatures.

Benefits

- Structure program pricing by channel or direct and broker sources
- Dramatically reduce underwriting times via configurable automation, document management and workflows
- Empower Sales Organizations to provide quotes and multiple financing plans
- Easily configurable at the product level to set up unique pricing, funding, credit, approvals, accounting, financing, and other parameters
- Improve margins by lowering technical, operating, and servicing costs
- Grow top-line revenue by getting to market fast with new leasing products and funding approaches





Features

Equipment Pricing

Determine residual position and price leases

Lease Pricing

Manage lease terms and cash settlement, capital reduction and selectable pricing options

Multi-Currency

Enable operations in multiple countries with financial arrangements in local currencies

Multiple Terms

Generate multiple schedules for lease terms

Quick Quotes

Quick generation of pricing quotes

Record Delivery and Acceptance

Create specific lease contracts for equipment associated with an application when equipment is delivered and accepted

Lease Automation

Automate your business flow with automated equipment valuation, credit/pricing and document delivery and acceptance

Manage Assets

Generate POs, record delivery and acceptance including partial deliveries and track serial numbers

Manage Funders

Track submission, approval or rejection to Funder(s) and document signing

For more information, go to [Q2.com](https://www.Q2.com) or call (833) 444-3469.