Features List

The ***Edge*** suite of applications is a modular group of integrated software products built specifically for finance companies who wish to utilize cutting-edge technology to grow their businesses. ***Edge*** is a financial workflow system that concentrates on functions that would traditionally be classified as front-end processes such as sales and marketing, contact management, customer data entry, credit applications and adjudication, vendor or broker relationships, contract pricing and structuring, contract documentation and process and management reporting.

CRM

Edge has been designed from day one for customer centric processing. All addresses, contacts, quotes and transaction are tied to one main customer record. Business partners are more than just names and addresses in ***Edge*** and can have status pipelines and work flow processes just like customers as we know that in many cases, they are your customers. ***Edge*** has a full featured lead tracking module integrated with task management, pricing and proposal generation as well as with MS Office.

- Unlimited contacts for any business.
- Fully automated tickler system with pop-up notifications
- Full featured Leads module that supports related parties.
- Unlimited, full memo based notes that are user/time-date stamped
- Automatic internal auditing of all data changes which is easily accessible.
- Prime new customer, vendor, and broker records directly from leads module
- Integration with MS Office

ORIGINATION

The ***Edge*** origination components provide a multiple-channel, workflow system for customer information capture, pricing, asset selection and structuring for transactions of any size and complexity. ***Edge*** is configurable enough to capture and incorporate all client business rules and streamlines and simplifies the entire financial process. ***Edge*** supports both direct and indirect originations from multiple channels through both Windows client and web portal interfaces.

- Definable status pipelines for all objects and entities
- Configurable workflow management with user queues
- Automatic and manual routing to queues
- Simple, yet extensive data entry screens
- Event driven notifications with internal email support
- Extensive user-defined fields at all levels
- User defined menus for work flow management with integrated security.

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- Originate and process transactions of all types and structures from Micro to Middle Market
- Supports asset-based as well as contract based pricing
- Supports floating rate pricing
- Automatically detects previous customers
- "Quick App" form available from Windows or web interfaces
- Support for data entry through other systems via XML
- Supports quotes with multiple scenarios and proposals
- Supports multiple addresses of any type for any entity
- Supports attaching files from other systems
- Guarantor / bank / trade reference tracking
- Multi-level hierarchy for customers (parent/child) or origination channels (dealer/vendor)
- "Spreadsheet-like" asset entry or traditional form asset entry
- Supports unlimited assets, asset locations and suppliers
- Importing of schedules, assets and serial numbers
- Support for Vendor or Broker Programs
- Time and action sensitive alerts
- Supports residuals at contract or asset level and TRAC leases
- Embedded T-Value for pricing
- Integration with Supertrump
- Integrated equipment catalogues
- Supports interim rent, recurring charges and multiple dealer reserves

CREDIT

Edge gives your credit analysts direct access to all North American credit bureaus and supports credit scoring based on scorecards housed in ***Edge*** or a pre-defined interface with FI Liquid Credit. The ***Edge*** workflow engine can be configured to distribute deals to different analysts based on a wide variety of parameters and will enforce approval authorities as well as tiered or committee based approvals. Decision notifications can be automatically sent via fax or email. Middle market credit processes are supported via internal or external write-up capabilities, financial analyses and simple collection and management of credit related documents.

- Real-time credit pipeline
- Full integration with third party credit scoring packages such as FI Liquid Credit
- Direct Access to all North American commercial and consumer credit agencies and PayNet
- Automated decision notifications through print, fax or email

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- Multi-level, multi-currency exposure management
- Embedded score cards with Program based scoring rule sets
- Credit report storage in database
- Credit available for all ***Edge*** entities including prospects.
- Customer level credit histories
- MS Word integration for Credit write-ups
- Enforced approval matrix support

DOCUMENT MANAGEMENT

The ***Edge*** document management module allows clients to use information collected from various sources to build and populate documents in either MS Word or Crystal Reports. From sales staff to legal advisors, anyone integral to the business transaction can collaborate to design complex business documents. Standard or customer specific contracts that once took weeks to develop can now be prepared in a day. Finalized documents are created in PDF format to ensure they will not be modified. ***Edge*** allows for ancillary document prepared in other applications to be uploaded or scanned and stored for future reference.

- Full featured document template library with version tracking and private label capabilities
- Documentation Packaging to PDF
- Full audit trail of entire document creation, delivery and return process
- E-Signature Capabilities
- Multiple document template types
- Preview documents before print
- Support for automated mailings
- Storage of documents produced in other systems or scanned documents
- Integrated document security
- Zip-code based sales/use tax integration for documents

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AUDIT/FUNDING

The ***Edge*** auditing, funding and booking components provide everything you need to complete a full range of post-decision activities. ***Edge's*** task module allows for the creation of default or deal specific tasks which function as an audited activity list. ***Edge's*** history module keeps an audit trail of all field changes in every object associated with the process which includes the changing user, the time and date of the changes and the current and previous values of the field. The ***Edge*** funding module allows for direct supplier or third party funding and supports payments of multiple invoices, progress payments and partial payments. The ***Edge*** pre-booking module interfaces with numerous accounting systems including Constellation's own ASSET system and enforces embedded validation checks on the data being transferred.

- Checklist monitoring
- Definable tasks with automated reminders
- Detailed Invoice tracking with integrated check requests
- Invoice based funding module allowing, progress payments, partial payments and payments to third parties
- User defined data validations
- Electronic UCC filing and management directly from ***Edge*** (Diligenz)
- Manage insurance policies and title filings
- Support for debt based funding, syndication and warehouse lines
- Interfaces to all industry standard lease accounting packages

REPORTING

The ***Edge*** report manager is based on Crystal reports and ships with over 300 canned reports. All reports can be managed by ***Edge's*** internal security systems and clients who own Crstal Reports can modify ***Edge*** reports or create and upload their own reports. Reports can be run immediately or scheduled to run in the background and are saved for users in their "My Reports" area of the manager. Users can view reports run previously. Reports can be scheduled to run on a recurring basis and can be delivered to multiple users via email in one of multiple formats (PDF, Excel, Word or HTML).

- Report Manager incorporates tiered architecture for maximum scalability
- Support for report delivery via email or the web
- Extensive out of the box sales and management reports
- Open database with full data dictionary (supports Excel access)
- Reports can be scheduled and set to run on a recurring basis.
- Multiple report formats and full security on all reports
- No reporting components installed on workstations (no conflicts with other systems)