



**Henrik Staulund, Chief Commercial Officer at Ikano Bank**

“ We are pleased to be working with NETSOL as our strategic platform partner. NETSOL's smart technology solutions are well-recognized in the finance and leasing space and deploying Transcend Finance (Formerly known as Ascent) enables us to maintain a competitive edge in today's highly dynamic marketplace. With its powerful configuration engines, Ascent will streamline our processes, enabling faster on-boarding of new partners and speed up new product introductions across markets ”



**Andy Taylor, Sales Director of Haydock Finance**

“ We are always looking at ways in which we can support our broker network. NETSOL Technologies' (calculation engine) Flex provides a very user-friendly, seamless quotation experience and we're delighted that we can provide this technology to our broker partners as part of our service. The product is exactly what it should be - accessible, user-friendly and accurate. ”

## Get in Touch

Trust NETSOL to be your partner in driving profitability, staying competitive, and delivering the cutting-edge asset finance & retail experiences.

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# Explore the Future of Multifinance & Leasing

Tired of lengthy approvals, manual workflows, and rigid systems slowing your growth in multifinance and leasing operations?



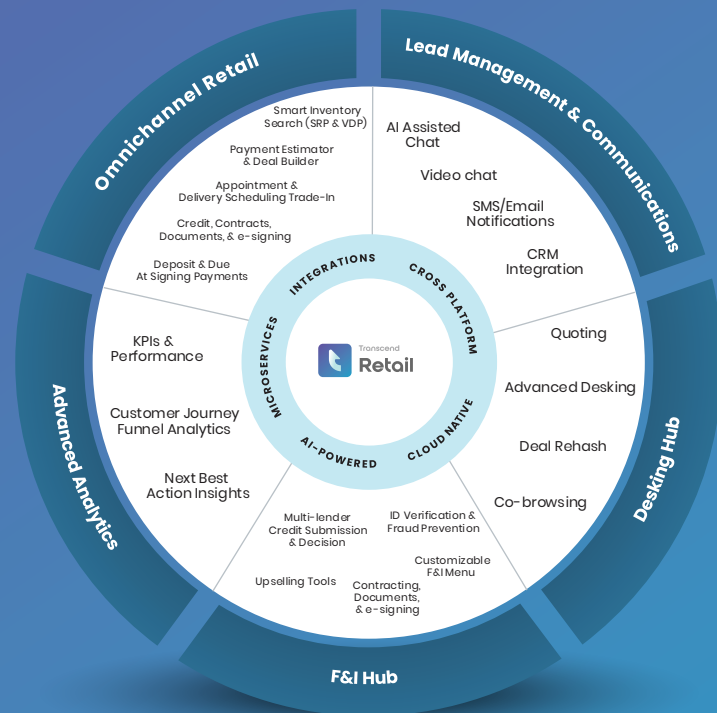
# Transcend Retail

Is a lack of omni-channel integration leading to missed sales and inconsistent customer experiences?

OEMs and dealerships are missing out on sales due to friction, delays, and inefficient workflows.

NETSOL's omni-channel retail solution, formerly known as Otoz, is designed to tackle these challenges head-on. Our tools streamline the F&I process, enhance customer journey tracking, and provide advanced analytics for real-time decision-making and higher lead conversions.

It's time to revolutionize your dealership's sales performance and exceed customer expectations.



# Why Transcend Retail?

Activate a digital sales funnel with deals that close in minutes.



## Futureproof Technology

Built on state-of-the-art architecture, our platform is both flexible and scalable, and can integrate with any party.



## Omni channel Experience

Deliver a fully immersive, end-to-end retail experience that meets your customers where they are: online or in your showroom.



## Higher F&I Profits

Reduce manual effort and data entry with automated credit decisioning, contracting, and payments, boosting your F&I revenues.



## Dealer Empowerment

Equip your dealership with real-time insights and enhanced control over lead-to-sale conversions with advanced deskings and F&I hub.



## Simplified Inventory Management

Keep your inventory up-to-date with real-time status, modifications, and configurations—streamlining operations.



## Higher Lead Conversions

Leverage AI-driven insights and 'next-best-action' prompts to convert more leads.



## Enhanced Customer Trust

Build customer trust with transparent pricing, true trade offers, and secure payment options.



## AI-Driven Optimization

GPT-powered virtual assistant to boost sales and revamp F&I process to deliver customized upselling opportunities.



## Frictionless Purchase Experience

Empower your customers buying journey that's personalized, transparent, and hassle-free.

# Transcend Finance

Are your finance and leasing operations struggling to keep up with rising customer expectations, regulatory demands, and the fast-paced nature of today's market?

Transcend Finance is an industry-leading, enterprise-grade finance and leasing platform designed to deliver transformative outcomes for financial institutions, auto captives, and commercial lenders, including some of the world's most recognized blue-chip companies. With Transcend Finance, you can streamline

## ORIGINATIONS

Streamline the entire origination process, from submission to approval, with advanced features such as real-time, AI-powered credit decisioning, automated deal flows and more.

## SERVICING

Attain real-time insights into portfolio performance, delinquencies and losses, enabling proactive portfolio management and strategic decision-making.

## WHOLESALE FINANCE

Gain a competitive edge by automating your wholesale finance and floor planning operations effortlessly.

The world's leading OEMs are powered by NETSOL in the multifinance and leasing space.



SCI Lease Corp has recognized the success that NETSOL has had in other markets and we believe their platforms are in line with SCI Lease Corp's commitment to bring transformative technology and services to the leasing marketplace. Working with NETSOL going forward will enhance our lease management processes, allowing us to better meet our customers' expectations and provide additional bandwidth to expand our automotive OEM business.

Alan H. Bird, President and Chief Executive Leader of SCI Lease Corp.

## Flexible, Service-Based Architecture

Leverage our highly flexible, service-based architecture, allowing you to customize workflows, user interfaces, and functionalities to match your business requirements without needing complex integrations.

## Improved Customer Experience

Enhance customer satisfaction with frictionless, self-service portals and cross-channel tools, allowing customers to manage their entire buying and financing journey with ease, anytime and anywhere.

## Seamless Management of Complex Credit Portfolios

Simplify portfolio oversight with real-time data and advanced analytics, receiving tools to easily track performance, identify delinquencies, and optimize risk management, all in one place.

## Accelerate Deal Velocity

Speed up deal flow with AI-driven decisioning and automated approval workflows, reducing bottlenecks and enabling faster deal closures for greater responsiveness and higher conversion rates.

## Futureproof Your Servicing Operations

Equip your business with cutting-edge, servicing solutions that scale with your operations, ensuring you can efficiently manage loans and leases now and in the future, while adapting to market shifts.

## Transform Dealer Funding with Enterprise Efficiency

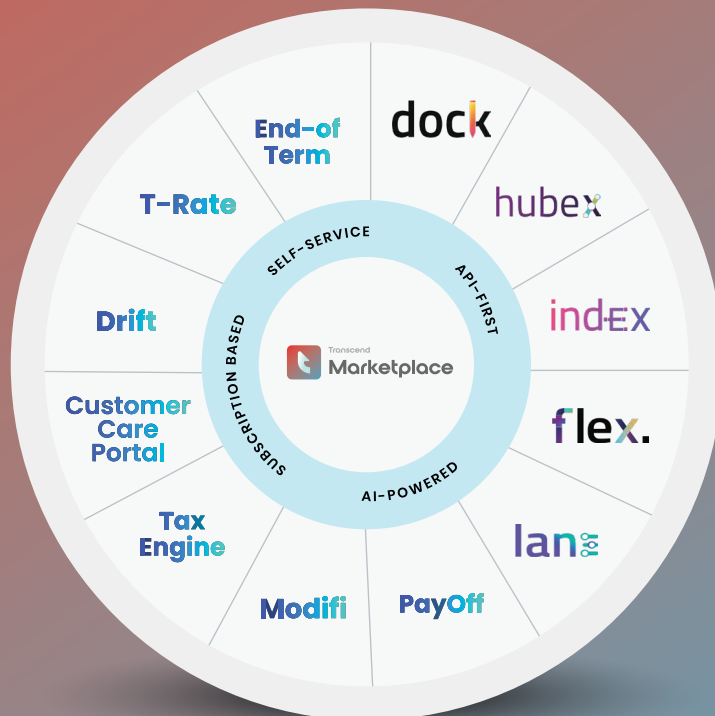
Automate and streamline dealer funding with enterprise-level efficiency, enabling real-time visibility into inventory and credit requests, reducing administrative burdens and accelerating the entire funding process.

# Transcend Marketplace

Are your legacy systems limiting your ability to adapt and grow in a competitive market? Or is your business weighed down by outdated systems that aren't built for the future?

Transcend Marketplace offers a unified, component-based architecture designed for the modern finance and leasing industry. Whether you're an auto captive, commercial lender, or financial institution, our platform simplifies complex workflows, providing seamless integration with other systems, flexibility, and scalability.

With Transcend Marketplace, you can streamline loan originations, contract servicing, and it's time to empower your teams with tools designed for efficiency and growth in an ever-evolving market.



# Why Transcend Marketplace?

Unlock the power of end-to-end finance and leasing components engineered to accelerate growth:



## Modular Architecture

Achieve faster implementation and scalability by customizing your finance and leasing system with flexible components that grow with your business needs.



## Built-in Loan Management

Reduce processing times and improve efficiency by managing the entire loan process—from start to finish—with our fully automated platform.



## Flexible Contract Servicing

Meet diverse contract requirements effortlessly, improving customer satisfaction and streamlining internal processes.



## Seamless Integrations

Enhance operational efficiency and reduce friction by easily connecting to financial services, marketplaces, and CRMs through our API-first approach.



## Enhanced Risk & Compliance Tools

Minimize compliance risks and stay ahead of regulatory requirements with built-in tools that adapt as regulations change.



## AI-Powered Insights

Increase approval rates and reduce manual workloads by leveraging AI for smarter, faster decision-making.



## Futureproof Scalability

Ensure long-term growth by leveraging a platform that adapts effortlessly to new products, partners, and technologies without costly updates.

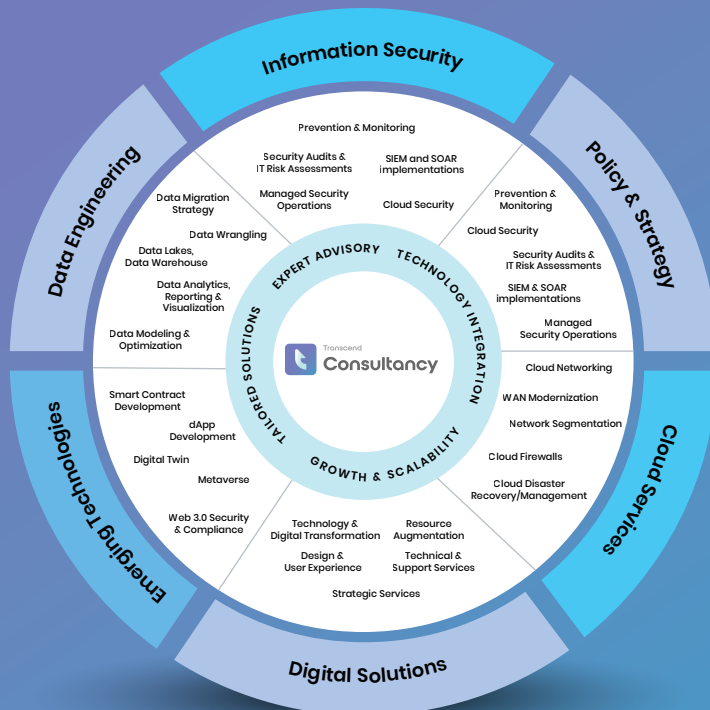


# Transcend Consultancy

Is your organization facing challenges in adopting secure cloud solutions, harnessing AI for competitive advantage, or navigating complex regulatory landscapes?

Transcend Consultancy offers managed IT services tailored to your unique needs, helping you navigate complexities, adopt best practices, and achieve sustainable growth.

With years of industry expertise, Transcend Consultancy provides managed IT services, offering deep insights and practical solutions that help organizations across industries modernize IT infrastructure, streamline technology operations, adopt secure cloud solutions, and future-proof their businesses.



# Why Transcend Consultancy?

Leverage our expert consulting services to modernize IT, ensure compliance, optimize processes, and future-proof your business for sustainable growth.



## IT Infrastructure Modernization

Modernize your IT infrastructure with secure cloud solutions and emerging technologies, reducing costs and improving operational efficiency.



## Compliance Expertise

Leverage our deep expertise in compliance and regulations to stay ahead of evolving requirements, minimize risks, and protect your business effectively.



## Information Security

Safeguard your critical data with advanced security solutions tailored to protect against evolving threats and ensure regulatory compliance.



## Cloud Services

Achieve scalable, cost-efficient operations with secure multi-cloud solutions that boost agility.



## Data Engineering & Generative AI

Turn data into actionable insights and automate creativity with AI-driven solutions.



## Futureproof Advisory Services

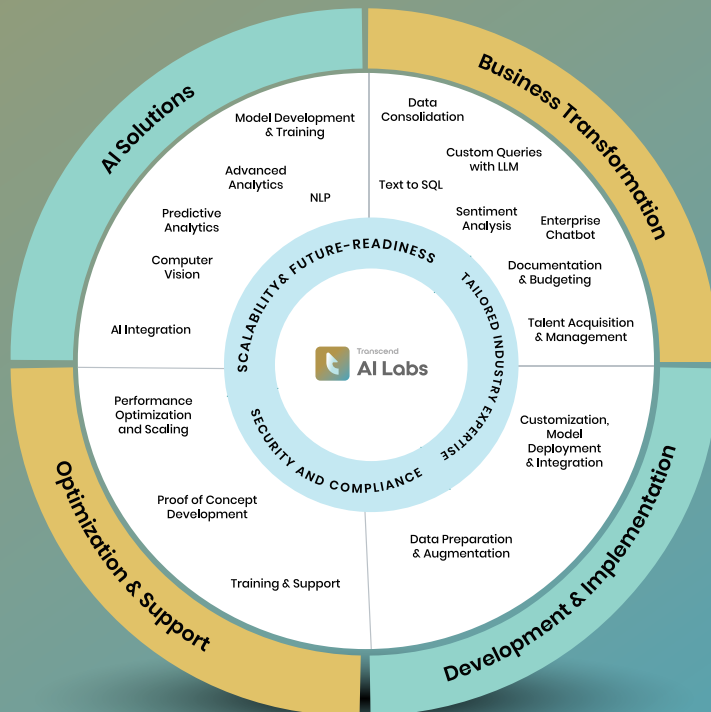
Adapt to new market trends with advisory services that secure your long-term success.

# Transcend AI Labs

Are you ready to harness the full potential of AI to drive your business forward?

Transcend AI Labs offers advanced AI services designed to help organizations innovate, automate, and solve complex challenges using cutting-edge technology. From AI model development to custom implementations, we bring AI-driven transformation to every aspect of your business.

With extensive expertise in artificial intelligence and machine learning, Transcend AI Labs helps companies across industries leverage data to make smarter decisions, automate key processes, and gain a competitive edge in the market.



# Why Transcend AI Labs?

Unlock new possibilities for your business with our AI-driven solutions that enhance efficiency, drive growth, and foster innovation.



## AI Model Development

Create customized AI models tailored to your business needs, enabling precise predictions and data-driven insights.



## Machine Learning Integration

Seamlessly integrate machine learning capabilities into your existing systems to enhance operational efficiency and decision-making.



## Generative AI Solutions

Automate creativity and personalize customer experiences with generative AI that transforms workflows and boosts innovation.



## Data Analytics & Insights

Turn vast amounts of data into actionable insights with AI-powered analytics, improving strategic decision-making.



## AI-Powered Automation

Streamline repetitive tasks with AI-powered automation, reducing operational costs and allowing teams to focus on higher-value activities.



## Future-Ready AI Advisory

Stay ahead of the curve with expert advisory services that ensure your AI strategy evolves alongside market trends and technological advancements.