



Rule-based credit decisions

# LeasePlan uses ACTICO software for rating business clients

**actico**  
Smarter Decisions

## Case study

### Targets

- Efficient and effective credit decisions in the blink of an eye
- Globally standardized, graphical rating models
- Implementation and maintenance of rating models by risk management department

**LeasePlan Corporation is the world's biggest vehicle leasing and fleet management company and uses innovative ACTICO software for processing credit decisions.**

### Background

LeasePlan manages a total of around 1.3 million vehicles worldwide. Its business activities are subject to credit risks, because not all lessees fulfill their financial obligations on time. The company evaluates clients' probability of default (PD) using internal rating processes that are tailored to different categories of lessees.

### Challenges

LeasePlan's legacy credit risk system was a decentralized solution used in its regional subsidiaries in 30 different countries. But the system's design and IT architecture made the credit decisioning process very cumbersome and this led to slow processing times for credit requests. On top of that, the system and the underlying business logic turned out to be inflexible and difficult to maintain.





### Benefits at a glance

- Automated and audit-proof credit decisions
- Flexible, graphical rating models that can be adapted and modified by business users
- Central data storage for comprehensive risk reporting
- Effective validation and calibration of rating models
- Seamless integration into existing system and process landscapes

### Requirements

LeasePlan decided to introduce a new credit risk rating system that would overcome the drawbacks of decentralized operation in heterogeneous system landscapes. They wanted the new system to deliver instant, audit-proof, and traceable credit decisioning information in everyday use. LeasePlan's management also hoped central storage would make risk monitoring and model validation more effective. In addition, they needed the new solution to integrate seamlessly into existing systems and business processes. Credit risk management personnel, on the other hand, were looking for greater independence from the IT department. They wanted to maintain and test their rating models themselves in future and to be able to flexibly adapt them to changing requirements at any time.

### Solution

After a comprehensive vendor selection process, LeasePlan chose ACTICO for its powerful, marketdriven software ACTICO Rules, which the financial services provider now uses to implement and execute rating models, as well as to

import and process data from external suppliers such as credit bureaus. With the user-friendly software, the credit risk management department now controls the entire lifecycle of its rating models: instead of being programmed, new rating models are modeled using a graphical editor. They can then be extensively tested, simulated, and validated prior to implementation. Documentation is generated at the push of a button. And existing rating models can be adapted – whether to changes in internal policies or external circumstances – just as quickly and flexibly. The new solution not only shortens development times, it also makes the credit risk management team less reliant on IT department support.



“Both our local office staff and our central credit management team are so happy with this fast and stable credit application that we’re currently planning to introduce the ACTICO software in additional areas.”

**Paul van den Bergh**

Head of Credit Management Project at LeasePlan



“Before we had the ACTICO software, it took us several months to update rating models. Now we save a lot of time and complete the roll-out of a new version within days or even hours.”

**Alex Wijna**

Credit Risk Manager at LeasePlan

## About LeasePlan

LeasePlan Corporation is the world's biggest vehicle leasing and fleet management company. Founded in 1963, the company has its headquarters in the Dutch city of Almere near Amsterdam.

[www.leaseplan.com](http://www.leaseplan.com)



### ACTICO

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ACTICO is a leading international provider of software solutions and technologies for decision management.

In a digital world it is necessary to process large volumes of data and make fast, consistent and auditable decisions; that is where our software solutions provide an advantage. Business rules and processes can be easily adapted and executed automatically, which improves the efficiency and agility of our customers in their competitive area. This also enables them to accelerate their growth, innovate effectively, stay compliant and as a result, increase profits.

ACTICO provides software solutions for the areas:

- Credit Risk Management: Assess and monitor credit risk
- Loan Origination: Automate credit checks and decisions
- Compliance: Enable transparency, comply with regulations and avoid fraud
- Claims Management: Make claim settlement processes quicker, consistent and cost-effective
- Client Management: Handle sensitive customer data securely – from onboarding to reporting

ACTICO's roots go back to 1997 and Innovations Software Technology GmbH, which became part of the Bosch Group in 2008. ACTICO was formed when Bosch spun off its financial software operations in November 2015. As an independent company, it supports its international customers from locations in Germany, the U.S., and Singapore.

More information at [www.actico.com](http://www.actico.com)