



SUCCESS STUDY

HOW THE POWER OF A **MODERN**
CLOUD-FIRST PLATFORM SENT
REVENUE SOARING

From Innovation to Results: **Success at a Glance**

Partnering with Leasepath, Oakmont Capital Services (OCS) achieved **remarkable growth**, **streamlined operations**, and **bolstered external relationships** within just **26 months**. Leasepath's cloud-first solutions drove significant transformation across the board.

Efficient Loss Management

Despite notable growth, OCS incurred losses equal to **.13% of annual new** business volume in 2022.



129% Growth in Annual Originations

OCS achieved exceptional outcomes, with annual originations **surging by 129% from \$183 million in 2021 to \$419 million in 2022** due to technology-driven changes.



Application Volume Boost

Application and origination volume rose notably **from \$50 million to \$80 million monthly**, a 60% increase that highlights operational efficiency.



Tripled Monthly Funding Volume

OCS saw a significant rise in monthly funding, tripling from \$14 million to a **record \$45.3 million** between Leasepath's September 2021 launch and December 2022.



Mapping the Road to Success

OCS is a fast-growing company with a goal of sustained growth, while increasing revenue. The objectives were clear to the OCS leadership team from the outset.



Update Technology Stack



Improve Risk Management



Enhance Customer and Vendor Relationships

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We knew that we could **move faster, improve profitability, and better serve customers** if we had a more comprehensive, integrated, and flexible technology stack.

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We needed [the] **best-in-class** operational software, as well as **business intelligence solutions**, using all of our data with **unified analytics** capabilities that are accessible to everyone.



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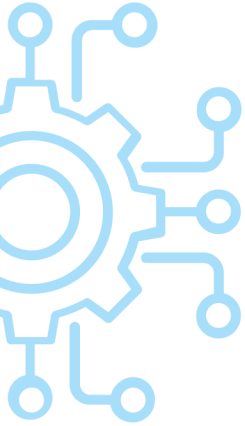
Daryn Lecy, COO
Oakmont Capital Services

Priority #1:

Revamping a tech stack can be challenging. How did OCS succeed in migrating data and driving change among stakeholders and throughout the organization?



**Update
Technology
Stack**



Embracing a **modern digital stack**, provided by Leasepath, propelled operational success for OCS. They adopted **cloud technologies** and APIs for seamless integration. Opting for a modern platform in Leasepath, **built on Microsoft Dynamics**, OCS achieved an **intuitive user experience with optimized workflows**.

Data analytics and business intelligence further streamlined decision-making. Both solutions operate within the Microsoft ecosystem, ensuring a strong foundation.

OCS now boasts a stack that features multiple API integration points for **added flexibility and continual business improvement**.

Priority Highlights:

- OCS upgraded CRM, LOS, and implemented AI-powered business intelligence in **under 26 months**
- Leasepath's CRM and LOS capabilities delivered **rapid enriched and adaptive insights**
- Microsoft Power Platform enabled **real-time data exchange**, enhancing decision-making
- OCS benefits from **seamless updates via Leasepath**, reducing technology management effort



"Creating a dedicated internal team with enthusiastic members and department super-users is vital for addressing user needs and successful implementation. Opt for members who volunteer rather than needing persuasion for better outcomes."



Kayla Perlinger, VP Syndications
Oakmont Capital Services

Priority #2:

OCS expanded into new markets, facing unfamiliar risks. Leveraging data and AI, they successfully grew their portfolio, boosting revenue and credit profile quality.



Improve
Risk
Management



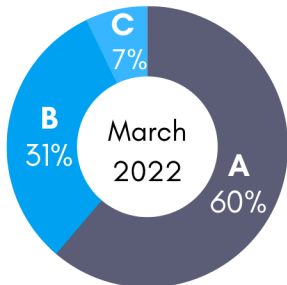
Data is crucial for **expanding market reach** while **minimizing risk**. Leasepath empowers OCS with robust data from origination and servicing contracts, aiding risk management through business intelligence and **predictive AI**.

Automated underwriting **speeds approvals** for deals meeting risk criteria. Parallel prediction automation and recommendations offer business insights.

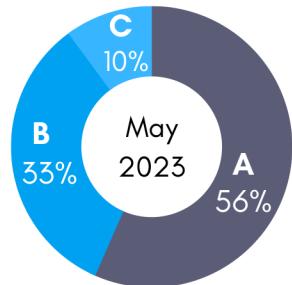
Throughout implementation, Leasepath also had an excellent partner in Tamarack Technology to **accelerate the adoption of AI-powered underwriting**, transforming the way OCS managed risk.

Priority Highlights:

Using the new technology stack, OCS has **expanded its B and C-credit footprint**. These credit tier changes have raised the weighted average yield of the portfolio **120 bps**.



**Portfolio
Growth by
Credit Type**



"The platform gives us access to granular, real-time data that allows us to see trends and insights immediately. This helps us support a wider range of credit profiles with confidence as we expand."



Mikki Henkelman, VP Credit & Risk
Oakmont Capital Services

Priority #3:

Understanding that OCS prioritizes portfolio diversity just as much as their vendor & customer relationships, Leasepath set to work to implement a powerful tech stack with a personal touch, for risk-free growth in their expansion strategy.



Enhance
External
Relationships

By integrating Leasepath, OCS **effortlessly collected comprehensive data** at various workflow stages. This expanded data insight shed light on interactions with vendors and customers, deepening OCS's understanding of their behaviors and needs.

Utilizing this data, OCS generated business intelligence reports that transformed raw information into actionable insights. These insights formed the bedrock for **nurturing trust with vendors** and **delivering empathetic customer service**, as OCS swiftly addressed real-time needs.

Leasepath facilitated smooth information flow, empowering OCS to strengthen relationships through **improved communication, reliability, and responsiveness.**



Priority Highlights:

Improved vendor relationships boosted OCS's market share in sectors like **construction** and **trucking.**

This move quickly led to **increased sector-specific sales**, and combined with other portfolio enhancements, showcase **effective customer alignment.**

“Customer and vendor relationships are of top priority for Oakmont, and our ongoing goal is to provide the best high-tech, high-touch experience possible.”



Bill Schmidt, Director of IT
Oakmont Capital Services

Accelerating Growth and Revenue. Together.

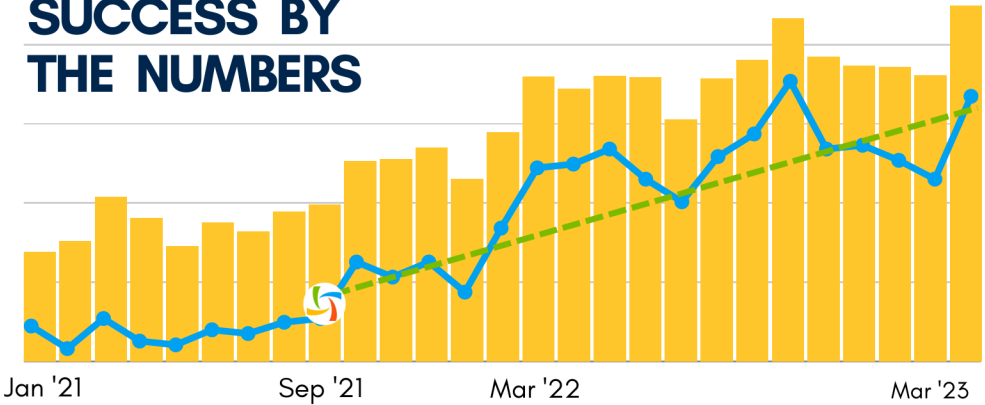


OCS faced the challenge of **sustaining growth and efficiency** as its customer base grew. The adoption of Leasepath led to a transformative shift, **revolutionizing customer experiences** and **boosting funding volumes**.

The most notable change? A **staggering 228% increase in Contract Balance Receivables** and a massive surge in application volumes.

Partnering with Leasepath spurred **transformative growth** for OCS's entire business model. Improved origination efficiency, reliable data collection, enhanced data analytics, and operating on Leasepath's true-cloud platform resulted in **significant year-over-year sales volume growth**.

SUCCESS BY THE NUMBERS



OCS **prioritized success over speed**, fine-tuning custom features, views, integrations, and data conversion for perfection.

The **results** of this dedicated effort **speak for themselves**.

LEGEND



Leasepath Go-live



Number of Originations



Finance Volume



Trend of Growth