

CUSTOMER SUCCESS

Deutsche Leasing

Empowering Global Asset Financing

How Deutsche Leasing Transformed Decisioning
and Data Integration with Zoot Solutions

Zoot[®]
SOLUTIONS

Overview

The collaboration between Zoot Solutions and Deutsche Leasing empowers the company to deliver flexible, high-value financing solutions across global markets—from machinery and vehicles to complex movable assets. By combining Zoot’s advanced decisioning and data integration capabilities with Deutsche Leasing’s deep industry knowledge, the partnership enables faster, more consistent credit decisions, streamlined onboarding, and a significantly improved customer experience across 22 countries.

22

countries

10+

years partnership

20+

Data Sources

The Challenge

Data integration was costly and complicated

As a global organisation, Deutsche Leasing needed to integrate a wide variety of data providers and credit bureaus specific to each country in which they operate—more than 20 countries in total. Implementing each new data source demanded significant time and specialised development expertise, which Deutsche Leasing’s IT department and their case management provider did not fully possess.

Moreover, Deutsche Leasing relied largely on manual or hardcoded processes for credit decisioning, using a loan management system that was not ideal for their complex multinational requirements. This setup led to lengthy turnaround times, higher operational costs, and limited flexibility in adapting to new markets and changing regulatory requirements.

The Solution

Transforming Data and Decisioning at Scale

DATA ACQUISITION

- Multiple Global Providers: Deutsche Leasing worked with Zoot to connect over 20 credit bureaus and data providers across 22 countries globally.
- UBO (Ultimate Beneficial Owner) Checks: In addition to traditional credit data, Zoot's data acquisition solutions also help Deutsche Leasing conduct UBO checks for compliance and risk assessment.

DECISION ENGINE

- Deutsche Leasing replaced a mix of manual and hardcoded logic with Zoot's decisioning platform (WebRules Builder), significantly improving process speed and consistency.
- Zoot's drag-and-drop rule configuration tool enables Deutsche Leasing's teams to quickly modify credit policies and decision trees without lengthy release cycles. This reduces dependency on external or internal IT resources.
- Cases that don't clearly meet automatic approval or decline criteria are flagged for manual review, ensuring balanced risk management.

IMPLEMENTATION & COLLABORATION

- Proven ability to handle integrations across numerous countries quickly and reliably. Whether entering a single new market or scaling across a region, Zoot's infrastructure adapts without requiring a rebuild of existing processes.
- Through close cooperation and regular alignment sessions, a smooth phased roll-out that addressed local requirements in each country while maintaining a consistent global standard was ensured.

Success Factors

Faster integration, lower costs, and more control

Faster time-to-market, less manual work, more in-house control — and a partner that has held firm for a decade:

Fast, reliable integration

Deutsche Leasing drastically cut down implementation times for new data providers. Instead of building bespoke interfaces for each credit bureau, they leveraged Zoot's prebuilt connectors, accelerating speed-to-market in multiple regions.

Beyond just implementation, Zoot also manages the ongoing maintenance and troubleshooting of these integrations, ensuring a smooth, uninterrupted data flow and minimising operational disruptions.

Cost savings & full control

Thanks to Zoot Solutions Decisioning Platform, Deutsche Leasing can manage and modify its own rules. This lowers

dependence on external service providers and reduces costs for ongoing rule updates

Reduced manual work & higher automation

By introducing the decision engine, Deutsche Leasing achieved a significant reduction in manual workload. Routine credit decisions are now automated, freeing up teams to focus on complex or borderline applications.

Long-standing trust

Over the past decade, Deutsche Leasing and Zoot Solutions have built a highly collaborative relationship. Both sides emphasise trust, reliability, and agility—essential for supporting Deutsche Leasing's international growth.



Looking ahead

Scaling for the future of global lending

Deutsche Leasing continues to expand and refine its data acquisition and credit decisioning capabilities:

Greater Automation & Global Consistency

Moving forward, the central International Risk Team at Deutsche Leasing will continue to govern global risk and credit policies. The aim is to maintain consistent decisioning frameworks across all markets while allowing for local variations where needed.

Further Data Sources (ESG)

Deutsche Leasing plans to incorporate additional ESG (Environmental, Social, and Governance) data sources into its evaluation workflows, ensuring a more holistic risk and credit assessment across various markets.



„Zoot Solutions has proven to be an invaluable partner over the last decade. They provided us with rapid integration to multiple credit bureaus worldwide and a versatile decisioning engine that significantly streamlined our credit processes. Thanks to Zoot’s solutions and their collaborative approach, we feel confident tackling future challenges and exploring new avenues for growth.”

Peter Kox

Head of Solution Management
International

Deutsche Leasing | 



Deutsche Leasing

is the leading asset finance partner for small and medium-sized enterprises (SMEs) and corporates and a key member of the Sparkassen-Finanzgruppe. With operations in over 20 countries and around 2,850 employees, the company offers tailored financing solutions for movable assets—from machinery and vehicles to IT, medical technology, and large-scale equipment.

CLIENT BASE

Small and medium-sized enterprises (SMEs) and corporate clients across sectors including manufacturing, construction, agriculture, and healthcare.

INDUSTRY SEGMENTS

Asset & Equipment Finance | Leasing & Factoring | International Financial Services

Zoot Solutions is a global provider of data orchestration and decision management. Our solutions streamline processes, accelerate growth and support complex initiatives across industries—for success that lasts.

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