

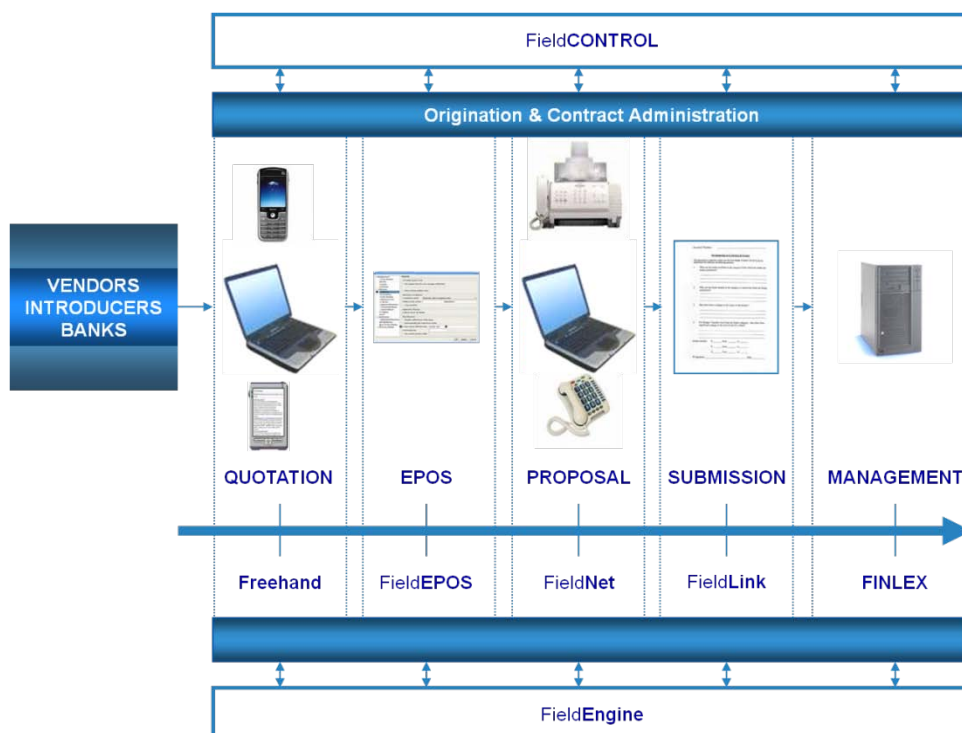
Supporting the Asset Finance Industry

Field Solutions is the leading provider of software, consultancy and training services within the finance market for asset finance quotation and point of sale solutions. Today we have over 150 clients and bring more than two decades of industry experience to the Asset Finance industry. Known for our pricing and quotation expertise, we support thousands of users, including vendors, introducers and direct sales people and can list many of the major banks as our clients; our pricing and quotation tools drive a significant proportion of all leasing and finance transactions in the UK and Irish markets.

We know that lenders, introducers and direct sales teams are striving to deliver process efficiencies; reducing decision cycles through electronic proposal submission and by auto-underwriting standard flow business. Transformation is the watchword and the business drivers are many:





- High touch personal service and low touch process
- Faster, more consistent decisions
- Process transparency from origination to contract
- Access to real time management information
- 'Auto-Decision' - straight-through-processing of standard business
- Self Service for business partners
- Underwriters focused on non-standard or referred proposals
- Visibility across transaction life cycles
- Integrated back office environment
- Customer Relationship Management
- Brand promotion



Meeting these requirements requires straight-through-processing from origination to contract management and a way of achieving this goal is presented through Field Solutions' Asset Finance Business Process Framework.



The Asset Finance Business Process Framework is our way of providing an integrated solution to the Asset Finance market; one where we are able to tailor our products and services to meet the specific requirements of our clients and deliver the benefits they expect from a modern day solution.

Our Products

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| <p>Freehand</p>  <p>FieldCell</p>  | <p>Freehand is a pricing and quotation sales tool. Simple data entry formats allow for quick calculation of quotations while flexible parameters can accommodate lenders' rates and commissions together with various manufacturers' subsidy schemes.</p> <p>Consistency of parameters and update for schemes, rates and commissions is managed through FieldControl, providing a personalised and company-specific sales quotation tool. Easy to use, Freehand has been designed for introducers, intermediaries, vendors and direct sales teams alike. Fully CCA compliant, it supports post-tax lease calculations and is fully up to date with FA2006, FA2008 and FA2009.</p> <p>Freehand is delivered on the introducer's, vendor's or direct sales team's device of choice with laptops and PDAs being supported.</p> <p>In addition, support for mobile phones is available through our FieldCell solution, offering a similar but streamlined suite of Freehand functionality.</p> |
| <p>FieldEPOS</p>  | <p>FieldEPOS is an electronic, access-anywhere browser-based application that can be used to create a proposal for submission either to FieldNet or to any chosen proposal management solution. EPOS allows the vendor/dealer user to submit and monitor progress of proposals from origination to completion.</p> |
| <p>FieldNet</p>  | <p>Field Solutions' FieldNet provides introducers, vendors and direct sales operations with an origination and proposal management solution.</p> <ul style="list-style-type: none"> - Electronic entry and routing of proposals - Proposal management includes quotation calculator, proposal log and drill down, diary management - Management reporting including business by lender, conversion rates, commissions and margins - Instant access to customer and supplier information |

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| <p>FieldControl</p>  | <p>A core component of the Field Solutions Business Process Framework, FieldControl is an integral management function for Freehand, FieldCell, FieldEPOS and FieldNet. It creates a management environment and framework for:</p> <ul style="list-style-type: none"> - Users: Access rights and Security - Product Parameters: Schemes, Rates, Commissions - Product Documentation - Management Reporting - Device Software Updates |
| <p>FieldLink</p>  | <p>FieldLink is the bridge between Origination and Administration. It is a suite of lender interfaces that enable EDI between the proposal submission process and the lender's administration system. The Link provides specific 'Lender Templates' that map proposal data into the lender's chosen or preferred formats.</p> |
| <p>FieldControl Gateway</p> | <p>FieldControl Gateway is a managed service solution where Field Solutions provides an integrated hosted version of FieldControl and FieldLink to enable introducers to submit proposals electronically to a funder.</p> |
| <p>FieldEngine</p> | <p>FieldEngine is an integral component of the Field Solutions Business Framework. It powers all Field Solutions' pricing and lease evaluation systems, providing the core financial calculations.</p> <ul style="list-style-type: none"> - Pricing continuity from quotation to administration - Fully compliant: UK/Irish Consumer Credit Regulations - Comprehensive amortisation schedules - Full after-tax lease evaluations <p>The Engine is available as an embedded function for integration into lenders' own administration or other systems. It can also be licensed to suppliers of finance administration systems, providing a convenient and maintainable calculation core to such systems.</p> |
| <p>Finlex</p> | <p>Finlex is a comprehensive asset finance contract administration solution, providing unrivalled functionality for small to medium sized finance companies, brokers' own books and block discounters. The software forms the administration component of Field Solutions' Asset Finance Business Process Framework and provides a truly transparent and seamless end-to-end solution from origination through to administration.</p> |



Our Services

We deliver our product suite through a comprehensive set of business design and implementation services within the Asset Finance Business Process Framework. This ensures a consistent and accurate end-to-end process.

We recognise however that all introducers, vendors and direct sales operations require a degree of systems personalisation, and so the Asset Finance Business Process Framework and its suite of products can be tailored to meet individual requirements for content and presentation without compromising the integrity and structure of the underlying applications.

Equally, many of our clients have very specific requirements particularly at the quotation and EPOS stage. Here we offer a tailored software design and development service for specific client solutions making our knowledge and expertise available in the design and development of clients' own solutions. Our services cover the full spectrum from business design through to installation and support.

Application Development

- Business Function Design (using our industry expertise)
- Systems Development (using industry standard technologies)
- Security and Compliance (access and support of systems and users)
- System Testing, UAT and User Deployment
- Managed Services (hosting the chosen application)

Support and Maintenance

- Annual Support
- Product updates
- Account Management

Advanced Pricing Products

In addition to the quotation and proposal management solutions which form an integral part of the Business Process Framework, Field Solutions offers advanced pricing and evaluation systems to meet the needs of the specialist user.

Flex 4 is a sophisticated lease evaluation system for use by pricing departments in the middle and large ticket environments. This comprehensive and powerful lease evaluation tool is comparable with anything in the UK market.

- Straight-forward data input mechanism
- Sophisticated result optimisation and manipulation
- Comprehensive reporting and accounting output
- Full FA2006, FA2008 and FA2009 compliance

Designed for use by pricing departments within middle and large ticket asset finance companies, it can also be used by a wide range of financial intermediaries to optimise the attractiveness of their products and the tax efficiency of a portfolio.



Probe is used within the middle-ticket or larger small-ticket markets, improving sales performance by helping the sales person understand the customer's drivers and appreciation of value. It enables deals to be structured to maximise customer value and enhance return.

Probe is a Finance Alternative comparison tool, comparing on an after-tax basis the customer's options for acquiring an asset. Much more than simply a 'Lease versus Buy' decision tool, it compares different loan, lease and hire purchase options against one another, and if required against the customer's own cash cost of purchase.

- Helps understanding of the customer's business and tax position
- Helps identify the most appropriate product for the customer taking into account the customer's tax and cash position
- Identifies sensitivity to uncertainties in estimates of future events such as tax and interest rate changes, and asset resale assumptions

Consultancy Services

Field Solutions' extensive experience working in the asset and general finance industries is made available to our clients through our Professional Services programme, which can provide in-house presentations and seminars, on-site consultancy, one-to-one mentoring, etc:

- Pricing skills
- Taxation & tax variations
- CCA Compliance
- Portfolio analysis
- IT security
- Software strategy
- Systems evaluation and selection

Training

With over two decades of finance and leasing expertise, Field Solutions is well positioned to provide comprehensive training on all aspects of leasing and finance. Training by way of on-site courses and workshops is tailored to meet the requirements of individuals or teams, covering anything from a basic introduction to Asset Finance, Pricing, and Risk Assessment to the Regulatory environment in which the industry works and issues of compliance.