



## Supporting the Asset Finance Industry in 2009

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. With over 130 introducers, brokers, lenders and major banks as customers, we bring more than two decades of industry experience to the Asset Finance industry.

Known in the Asset Finance industry for our pricing and quotation expertise, we support in excess of 10,000 users of our pricing and quotation tools including vendors, introducers and direct sales. These pricing and quotation tools drive a significant proportion of all leasing and finance transactions in the UK and Irish markets.

In a dynamic and competitive market, Field Solutions continues to invest in its products and services. As the company enters 2009 it is announcing new products and services to support its many customers and to assist the industry in shaping up for the challenges of tomorrow.

Field Solutions is introducing a new browser based EPOS solution, **FieldEPOS**. This provides an access-anywhere distributed solution for capturing proposal data for submission either to Field Solutions' new proposal management system **FieldNet**, or into any third party system. The company is upgrading and extending its highly successful proposal management solution for brokers to form a new generic proposal management solution that can assist vendors, direct sales operations and introducers generally. This new proposal management solution, **FieldNet**, is being launched early in 2009. With the introduction of **FieldEPOS** and **FieldNet**, the company offers a complete suite of products and services for the business origination process.

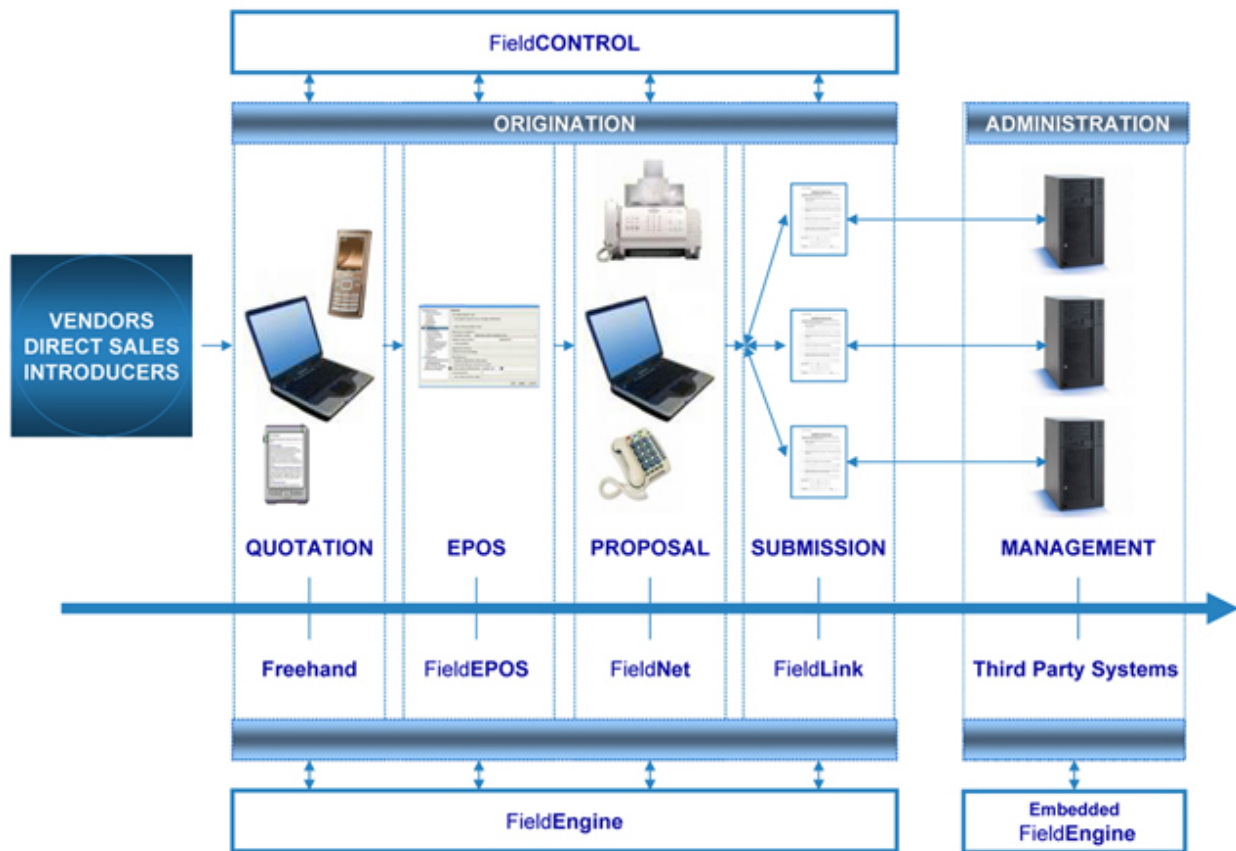
Field Solutions recognises that today, lenders, introducers and direct sales teams are striving to deliver process efficiencies. Reducing decision cycles through electronic proposal submission and by auto-underwriting standard flow business are a way of the future. Transformation is the watchword and 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

To meet these requirements Field Solutions is working with a business process framework that will deliver straight-through-processing from origination to contract management, made possible through the new **FieldLink**. This establishes, on a lender by lender basis, a suite of electronic templates that will automate and create a two-way submission process in the lender's chosen format.

# FieldSolutions





Field Solutions' Vision 2009 brings its core products and services together into a new business framework and sees new product line and service enhancements:



**Field Solutions – Asset Finance Business Process Framework**

## Our Products

<p><b>Freehand</b></p>   <p><b>FieldCell</b></p>	<p><b>Freehand</b> is a pricing and quotation sales tool. Simple data entry formats allow for quick calculation of quotations while flexible parameters can accommodate various manufacturers' schemes, rates and commissions.</p> <p>Consistency and update for schemes, rates and commissions is managed through <b>FieldControl</b>, providing a personalised and company specific sales quotation tool. Easy to use, <b>Freehand</b> 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 both FA2006 and FA2008.</p> <p><b>Freehand</b> 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 being introduced in 2009 with the new <b>FieldCell</b> solution, offering a similar but streamlined suite of Freehand functionality.</p>
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<p><b>FieldEPOS</b></p> 	<p><b>FieldEPOS</b> is an electronic, access-anywhere browser-based application that can be used to create a proposal for submission either to <b>FieldNet</b> or to any chosen proposal management solution. <b>EPOS</b> allows the vendor/dealer user to submit and monitor progress of proposals from origination to completion.</p>
<p><b>FieldNet</b></p> 	<p>Field Solutions' successor to the highly acclaimed BrokaNet, <b>FieldNet</b> builds on the BrokaNet functionality by introducing new features and functions to create a wider appeal to introducers, vendors and direct sales operations.</p> <ul style="list-style-type: none"> <li>- Electronic entry and routing of proposals</li> <li>- Proposal management includes quotation calculator, proposal log and drill down, diary management</li> <li>- Management reporting including business by lender, conversion rates, commissions and margins</li> <li>- Instant access to customer and supplier information</li> </ul>
<p><b>FieldControl</b></p> 	<p>A core component of the Field Solutions Business Framework, <b>FieldControl</b> is an integral management function for <b>Freehand</b>, <b>FieldCell</b>, <b>FieldEPOS</b> and <b>FieldNet</b>. It creates a management environment and framework for:</p> <ul style="list-style-type: none"> <li>- Users: Access rights and Security</li> <li>- Product Parameters: Schemes, Rates, Commissions</li> <li>- Product Documentation</li> <li>- Management Reporting</li> <li>- Device Software Updates</li> </ul>
<p><b>FieldLink</b></p> 	<p><b>FieldLink</b> 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 <b>Link</b> provides specific 'Lender Templates' that map proposal data into the lender's chosen or preferred formats.</p>
<p><b>FieldEngine</b></p>	<p><b>FieldEngine</b> 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"> <li>- Pricing continuity from quotation to administration</li> <li>- Fully compliant with UK/Irish Consumer Credit Regulations</li> <li>- Comprehensive amortisation schedules</li> <li>- Full after-tax lease evaluations</li> <li>- Supports expected tax changes in UK Finance Act 2009</li> </ul> <p>The <b>Engine</b> 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>



## Our Services

Drawing on our industry expertise and technology skills with industry standards such as JAVA and .NET, our suite of products covers all aspects of the business origination process. We deliver this product suite through a comprehensive set of business design and implementation services within an Asset Finance Business Process Framework that 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 Framework and its suite of products can be tailored to meet the 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 customer solutions making our knowledge and expertise available in the design and development of clients' own solutions. Our services cover the full spectrum through business design to installation and support.

### Application Development

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

### Support & Maintenance

- Annual Support
- Product updates
- Account Management

## Our 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.

Field Solutions' curriculum includes a number of courses at different levels with more in depth course and workshops around regulatory compliance, accounting and taxation.

More in-depth topics cover:

- Lease classification and accounting: SSAP21 & IAS17
- Capital Allowance computations
- End of lease, sales proceeds and tax pool
- Extension and secondary rentals
- FA2008 effects and tax variations
- Taxation of cars, FA2009
- CCA2004 compliance



## 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 is comprehensive and powerful lease evaluation tool, 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, asset resale assumptions

**FieldOptions** is a specially tailored version of Probe for use in the public sector market, specifically for compliance with the Options Appraisal regulations. Simplified by removing the complexities of corporation tax, it also includes calculations of the effect of borrowing options on housing subsidy and MRP.

## 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