

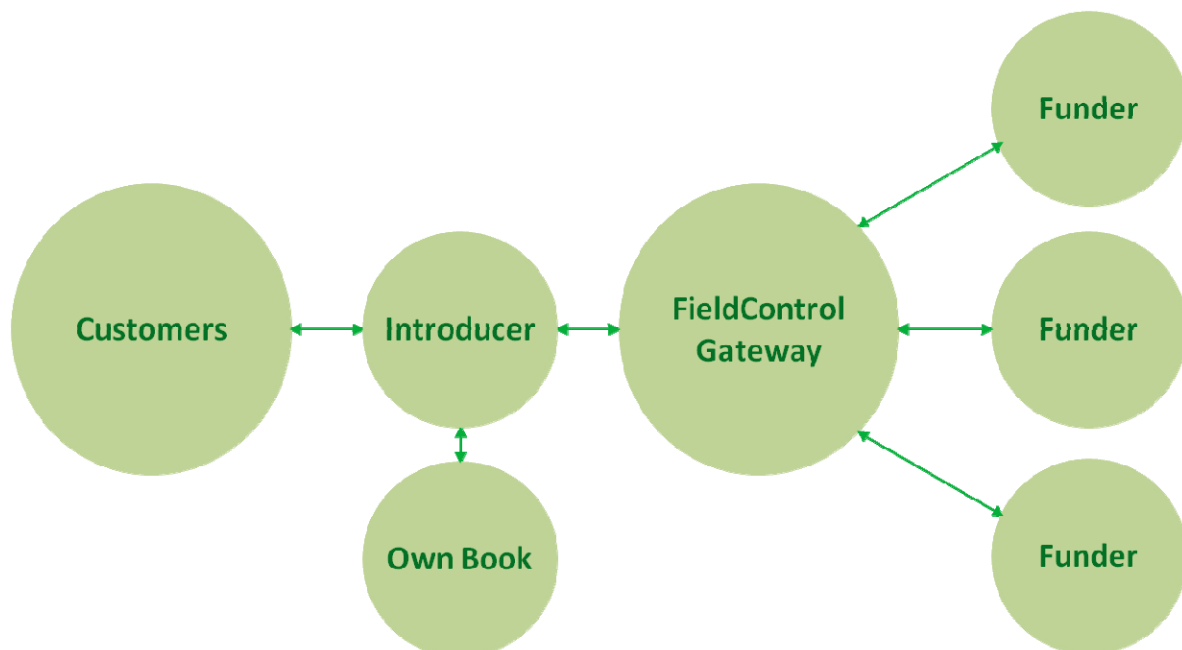
Technology for Brokers, Introducers and Own Book Funders

White Paper – March 2010

We hear much about the changing marketplace. Many established introducers have found it increasingly difficult to source funding yet new entrants are still coming to market. Many financial institutions have either withdrawn or are evaluating existing portfolios and assessing whether there are better returns elsewhere, while others are actively looking to acquire businesses and portfolios. We see consolidation and disinvestment occurring in equal measure and, as with all change, some will see the opportunity.

Within the broking community, the twin drivers for success are one's relationship network including both suppliers and funders and the professional capability to deploy and use technology to offer a differentiated and more complete service. For new market entrants, adding value can be achieved through one's market knowledge, including geography and asset expertise, clarity of the origination process and reduced turnaround times between introducer and funder.

Investment in setting up technology and establishing electronic links to different funders can be time consuming and expensive. Field Solutions offers a quick-start to the process. Having worked with brokers, introducers and funders for nearly two decades and with some 150 clients, the company has come to understand the aspirations and objectives of all parties and their need to nurture long-term loyalty through sustainable professional collaboration. The key is to provide the market with a solution that electronically aligns brokers, introducers and funders through a transparent 'gateway'.



This 'gateway' known as the Field**Control** Gateway is a service that is supporting some 40 funders and brokers and processing in excess of £25m proposals each month.

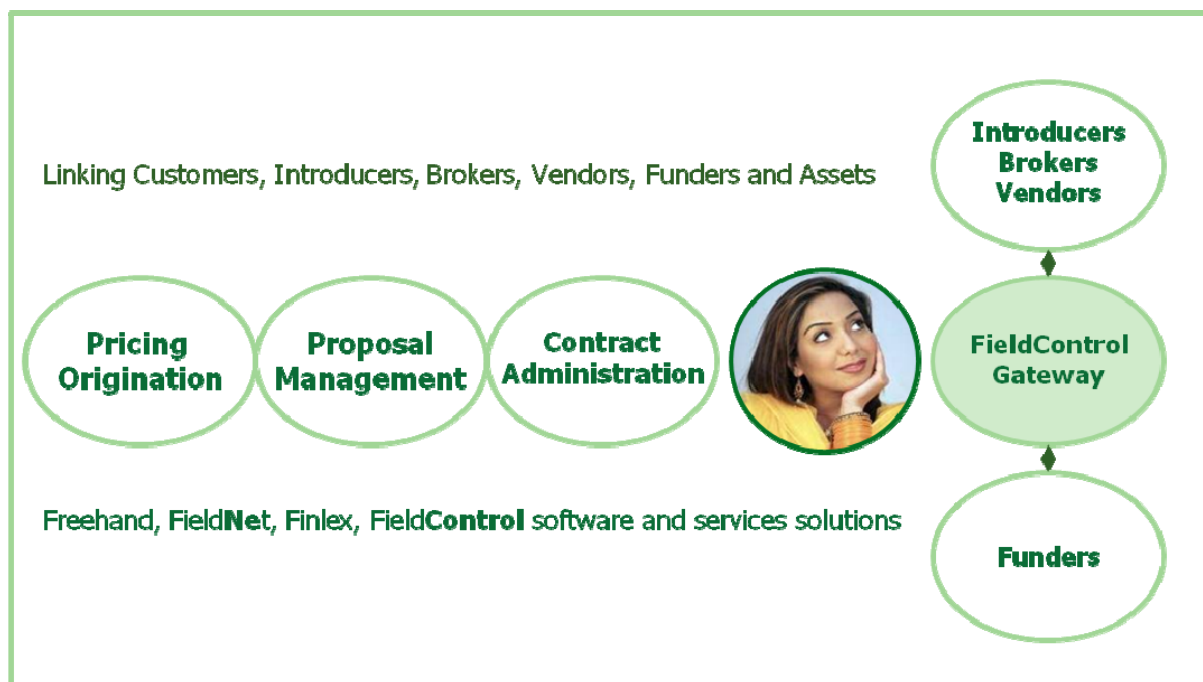
For a broker, Field Solutions provides the opportunity to create proposals using a simple calculator, to view and select funders based on funder rates and commission schemes, and to have the capability to route proposals to one or more chosen funders using the funder's preferred format, importantly without re-keying the proposal.

FieldSolutions

For funders who like to receive proposals electronically, Field Solutions uses its Gateway to deliver a transparent and straight-through-process for both parties. These simple and effective systems can offer a 'high personal touch' but with a 'low touch process'.

To access the network, a broker requires the FieldNet Origination and Proposal Management software to be installed on a desktop or laptop and a broadband connection to enable the software to be downloaded and installed on it. The connection cost to the FieldControl Gateway, for brokers and introducers, is included within the FieldNet user licence and training and user set-up services are available at a daily rate. Getting started is then a matter of days, not weeks, and the power of the network becomes immediately available.

Own Book adds another dimension to this opportunity where business can be routed to one's own book in much the same way as it would be to a funder. In July last year, Field Solutions acquired the Finlex Proposal and Administration Management suite enabling the company to offer a fully integrated solution.



With the Finlex acquisition came a customer base which includes Arkle Finance, and the opportunity to deliver a fully functional solution to the broking community including own book and management of secondary rentals. For SME funders this now provides the opportunity to acquire a robust and proven contract management solution.

With an integrated suite of applications, Field Solutions offers the opportunity to bring customers, vendors, introducers and funders into an effective and transparent network. Business is conducted electronically and the cost is minimised, turnaround times are reduced, customer service improved. In a world where change is the norm, it is refreshing to see a solution that benefits all parties.

For more information: contact Field Solutions Limited at sales@fslimited.com or 01284 810629