

Finlex Product Overview

June 2012

Finlex is a proven proposal and contract management system for

- Asset finance
- Motor finance
- Consumer finance

Designed for small to medium sized finance providers

- Bank Lenders or Brokers
- Captives or Dealers
- Originators and Independent Lenders

Delivered in a combination of modules

- For new starts, growing and established financiers
- On a cost effective pay as you grow basis

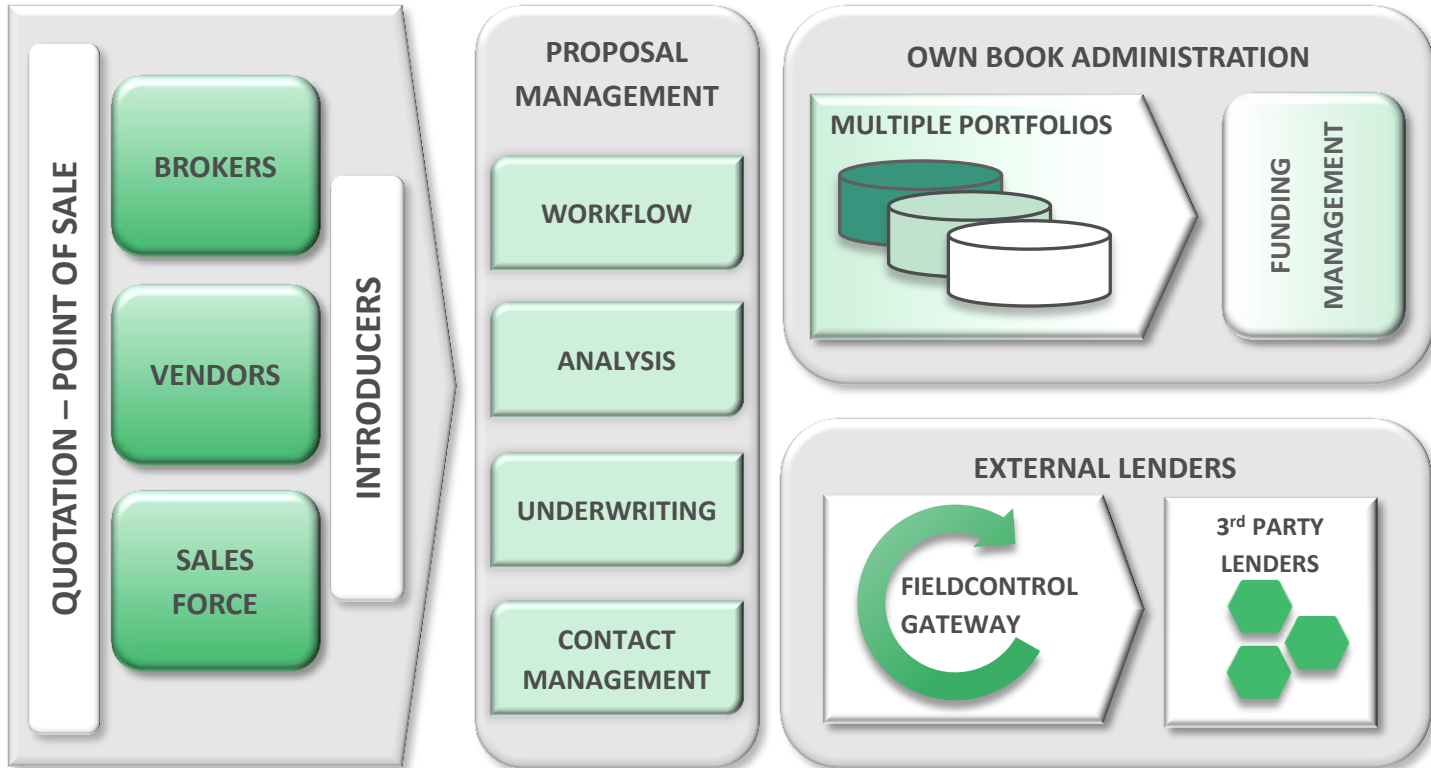
Finlex Product Suite

Finlex merges the management of prospects, vendors, clients, contracts and funders into a single database and can support

- Marketing
- Quotations
- New business proposals
- Contract pay-out
- In life administration and accounting
- Funding and cash flow management
- Reporting, analysis and reconciliation

Finlex Product Suite

Quotation to administration



Finlex Deployment Scenarios

Finlex can be deployed as a combination of modules in the following ways

- Broker and proposal management only
- Broker, proposal and own book management
- Lender proposal and own book management
- Proposal management linked to your own book system
- Own book management linked to your own proposal system

Finlex Finance Manager for SME lenders and originators covers proposal and own book administration including

- Lease, Hire Purchase and Loan agreement types
- CCA regulated and unregulated contracts
- Documentation fees and maintenance options
- Group, client, agreement exposure structure
- Direct Debit, AUDDIS, Sales Ledger and Arrears control
- Mail merge for standard and ad-hoc correspondence
- Audit management of funding and block discount
- Comprehensive reporting and graphical analysis of data

Optional modules include

- Freehand Pricing and Evaluation
- Proposal Manager with
 - Contact Centre Manager
 - Simplified Quotation capability
 - Configurable workflow
- Consumer and commercial credit data submission
 - Experian CAIS
 - Equifax Insight
- Document Manager
- Secondary Period and End of Lease Management
- Reminders
- Automated Asset Protection
 - Acquis
 - LLISL

Finlex for Brokers and intermediaries includes

- Marketing to clients and prospects with links to Microsoft Office
- Freehand embedded quotations for Lease, Hire Purchase and Loan
- Proposal workflow with tasks and reminders
- Document production and management
- Comprehensive reporting and data analysis

Optional modules include

- Freehand with full functionality
- Field Control Gateway email links to over 40 funders
- Direct Interfaces to select broker Lessors (subject to funder approval)
- Finlex Finance Manager (for own book administration)

Contact queries with advanced search options

The screenshot displays the 'Finlex Proposal Manager' interface. On the left, a 'CCM Query Sets' panel is visible with options for 'Customers and Contacts', 'Introducers and Contacts', 'Suppliers and Contacts', and 'Funders and Contacts'. Below this, a 'Query Parameters' dialog box is shown with fields for 'Who', 'What', and 'Query', and an 'Advanced Search' button. The main window shows a table of contact results with columns for 'Company N...', 'Contact Name', 'Address', 'Phone Num...', 'Mobile Num...', 'Fax', and 'Email'. A red box highlights the search results table. At the bottom, another 'Query Parameters' dialog box is shown with 'Who' set to 'Both', 'What' set to 'Company Name', and 'Query' set to 'Contains', with the search text 'Ar' entered in the search field.

Query results

Company N...	Contact Name	Address	Phone Num...	Mobile Num...	Fax	Email
Arnold & ...	Mr John Arn...	12 London ...	01483 556 ...		01483 556 ...	jarnold@arn...
Armitage ...	John Smith...	1 Hight Stre... Horsham				
John Arth...	Director Joh...	1 High Stre...				
Arnold & ...	Mr John Arn...	Chestnuts...	01483 809 ...	0585 612 598		
Arnold & ...	Mr David S...	5 Horse Lan...	01582 542144	07785 451123	01582 666534	david.smith...
PDAs are Us	John Smith	28 Tech Ste...	01258 657851			jsmith@pda...
Garage Di...	Joe Green	Unit 5Th...	01253 644297			jgreen@gdi...
Your on C...	Fiona Butch	Unit 11b...	01568 657123			fbutch@yoc...

Using Notes and Excel for Mailings

Finlex Proposal Manager

Creating notes

The screenshot displays the Finlex Proposal Manager interface with a contact list. A red box highlights the 'Notes' icon in the toolbar. Below it, an Excel spreadsheet is shown with a mail merge table. The table has columns for Contact Type, Company Name, Contact Name, Address, Phone Number, Mobile Number, Fax, and Email. A 'Notes for Armitage Limited' window is also visible, showing contract details.

Contact Type	Company Name	Contact Name	Address	Phone Number	Mobile Number	Fax	Email
C	Arnold & Sons Ltd	Mr John Arnold	12	01483 556 1234		01483 556	jarnold@arnold.co.uk
C	Armitage Limited	John Smithvcdf	1 Hight				
C	John Arthur Limited	Director John Arthur	1 High				
CC	Arnold & Sons Ltd	Mr John Arnold	Chestnut	01483 809 787	0585 612 598		
CC	Arnold & Sons Ltd	Mr David Smith	5 Horse	01582 542144	07785 451123	01582 666	david.smith@hotmail.com
S	PDA's are Us	John Smith	28 Tech	01258 657851			jsmith@pda.co.uk
S	Garage Diagnostics	Joe Green	Unit 5	01253 644297			jgreen@gdiag.com
S	Your on Camara	Fiona Butch	Unit 11b	01568 657123			fbutch@yoc.com

Mail merge

Reminders for Sales follow up

Contact query

Creating reminders

The screenshot displays the Finlex Proposal Manager application with several overlapping windows:

- Contact Query Window:** Shows a list of contacts with columns for Company Name, Contact Name, Address, Phone Number, and Mobile Number. A red box highlights the toolbar icons.
- Query Parameters Window:** Contains dropdown menus for 'Who' (Both), 'What' (Company Name), and 'Query' (Contains), along with a search button.
- Reminders Query Window:** Shows a table of reminders with columns: Reminder Date, Reminder, Linked Agr/Prop, Created By, and Create Date. A red box highlights the 'Reminder Date' column.
- Reminder Details Window:** Displays details for a specific reminder:

Reminder Details	
Reminder Date:	21/06/2012
Reminder:	Reminder to Call about new business
Created On:	19/06/2012
Created By:	Geoplex
- Reminders Window:** Shows a form for creating a reminder with fields for Title and Date, and buttons for Add Note, Add, Update, and Clear.

Reminder query

Creating Quotations

Summary and detailed quotation

Document Type: Lease (Regulated)
 Repayment Interval: MONTHLY
 Indicative Start Date: 19/06/2012
 First Payment Date: 19/07/2012
 Final Payment Date: 19/07/2012
 Finance Details: Assets Total: £25,350.00
 Initial Payment: £0.00
 Amount of Credit: £25,350.00

Profile	No.	Starting	Amount

Fee	Item	VAT	Total
£95.00	Administration Fee	£19.00	£114.00
£95.00	Administration Fee (I)	£17.00	£102.00
£0.00	Mechanical Breakdown...	£0.00	£0.00
£0.00	Maintenance Fee	£0.00	£0.00

Optional Freehand calculation

Finance type: Lease
 Find what: Payment amount
 Find from: Nominal Yield
 Nominal Yield (%): 15.00000
 Net advance: 30350.00
 Start date: 19/6/12
 Payment Profile: + 36

Freehand

Prepayment: £50.00
 Retentions: £50.00
 Commission: £50.00
 Subsidy: £50.00
 Residual: £50.00
 Funding rate: £50.00
 Syndy receipts: £50.00

Document Type: Lease (Regulated)
 Lease (Unregulated)
 Operating Lease
 Lease Test

All finance types

Freehand Results

Result Date: 19/06/2012
 Calculated By: Geoplex
 Proposal No: 75

Document Details

Document Type: Lease (Regulated)
 Repayment Interval: Monthly
 Indicative Start Date: 19/6/12
 Agreement End Date: 19/07/2015
 First Payment Date: 19/07/12
 Initial Payment: 0.00
 Introdncer Commission: NaN
 APR: 16.20%
 Flat Rate: 8.26%

Asset Total: 30350.00
 Amount of Credit: 30350.00
 Pay Day: 19
 Term: 36
 Last Payment Date: 00:00:00
 Dealer Deposit: NaN
 Introdncer Fee Split: NaN
 Yield: 15.00%
 No of Rentals: 36

Payment Profile

Profile	No.	Starting	Amount
Initial:	36	19/7/12	1052.09
			Total Repayments: 37875.24

Fees

Fee	Item	VAT	Total
40.00	Administration Fee	10.00	50.00
			Total Fees: £50.00

Freehand

Quotation results

Review: Current Review 09/11/2011 12:15 at Stage 04 - Test for Underwriting

Add 1 Hour
 Add 1 Week
 Add 1 Day

09/11/2011 12:15
 Add Reminder

Action Date: 19/06/2012 09:26

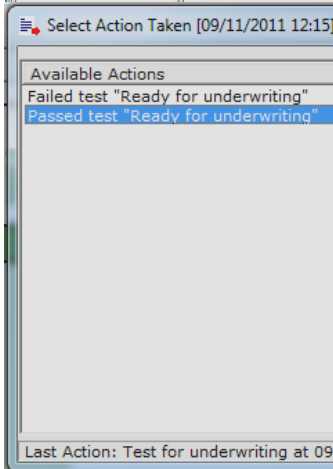
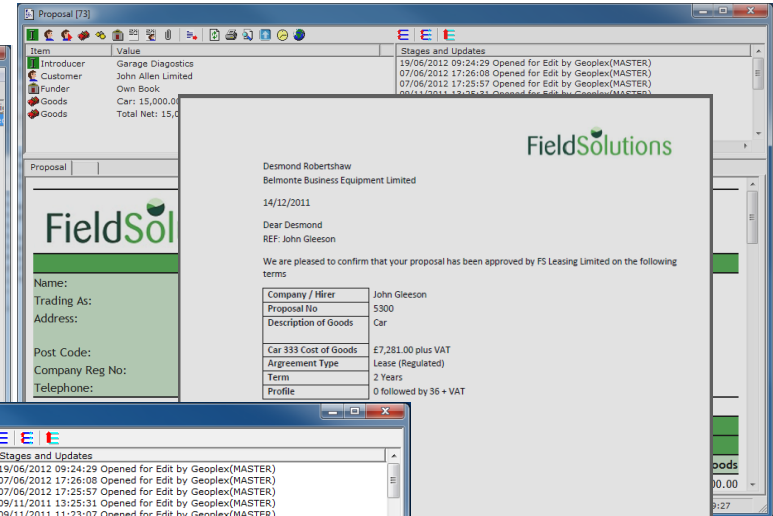
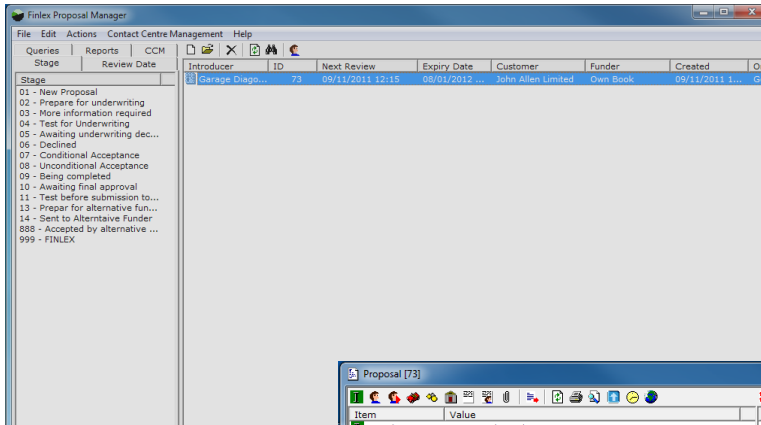
No Change Action
 Set Review Cancel

Workflow actions

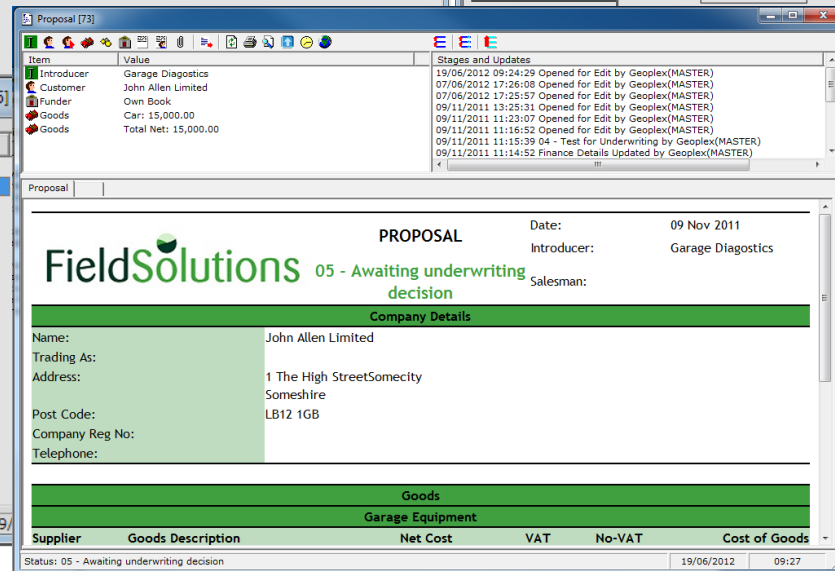
Proposal Workflow

Proposal Manager

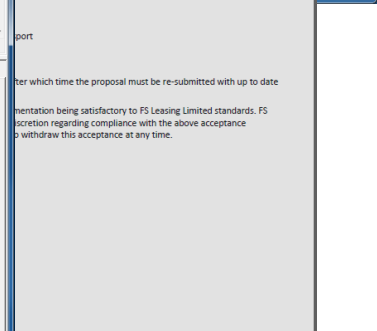
Workflow stages



Workflow actions



Workflow progression



Form generation

Own Book Administration

Full in life management

Open an agreement

The image displays three overlapping screenshots of the FieldSolutions software interface. The top-left screenshot shows the 'Open an Agreement' window with a table of agreement references. The bottom-left screenshot shows the 'Agreement information' window for a 'Hire Purchase (Unregulated)' agreement, displaying contract details and financial data. The right-side screenshot shows a 'Mail merge' window with a draft letter for 'John Arthur Limited'.

Open an Agreement Table:

Agreement Number	Date	Name
200175	22/03/2012	David Bryant
200176	22/03/2012	David Bryant
200177	22/03/2012	David Bryant

Agreement Information Table:

Item	Value
Invoice Price	65,000.00
Regular Pmt	1,780.00
Chg	0.00
Hum Rents	36
Start Date	02/05/2012
First Pay	02/06/2012
Fees	360.00
Flat Rate	10.91%
APR/Yield	21.3% 18.4%
Pay Type	Direct Debit
Total on Rental	66,720.00
Total Payable	81,720.00
Third Payable	27,240.00
Half Payable	40,860.00

Mail Merge Draft:

John Arthur Limited
 1 High Street
 Some City
 HG1 2GH

Date: 19 June 2012
 Our Ref: 200189

Dear Sir or Madam:

Ref: Agreement Number 200189

We would like to welcome you as a customer of our and to thank you for choosing to use us for the leasing of your new Waste Recycler Truck, which we hope operates to your satisfaction.

I have pleasure in enclosing the following important documents for safe keeping:

1. A copy of your Lease
2. Your first VAT invoice (further invoices will be issued inline with the stipulated profile)

Please do not hesitate to contact us or the accounts department on telephone number 01284 810629 if you have any questions.

Agreement information

Mail merge

Funding Management

Multiple funding providers

The screenshot shows the 'Finance Encumber' dialog box with the following options:

- List Option:
 - Not Applicable
 - Unencumbered

The background window shows a table of funding schedules with columns: Agm't Date, Client Goods, Type, Remaining Installment, 60.0% Adv 70.0% Bal, and Valuation.

Multiple schedules

The screenshot displays a detailed view of a funding schedule for 'Wholesale Funding Corporation' (Schedule 000030). It includes a table of funding providers and a summary table.

Agm't Date	Client Goods	Type	Remaining Installment	60.0% Adv 70.0% Bal	Valuation
200180	Fred Dibner Limited	31	8,250.00	8,250.00	8,250.00
#####	Test Bank	650.00	14,105.00	3,900.00	3,900.00
200181	Keenan Recycling Limited	28/03/2012	275.00	6,545.00	3,900.00
200182	David Bryant	34	2,820.00	2,820.00	2,820.00
#####	Testning	150.00	3,570.00	3,570.00	3,570.00
200183	David Bryant	34	2,820.00	2,820.00	2,820.00
#####	Test Reg:	150.00	3,570.00	3,570.00	3,570.00

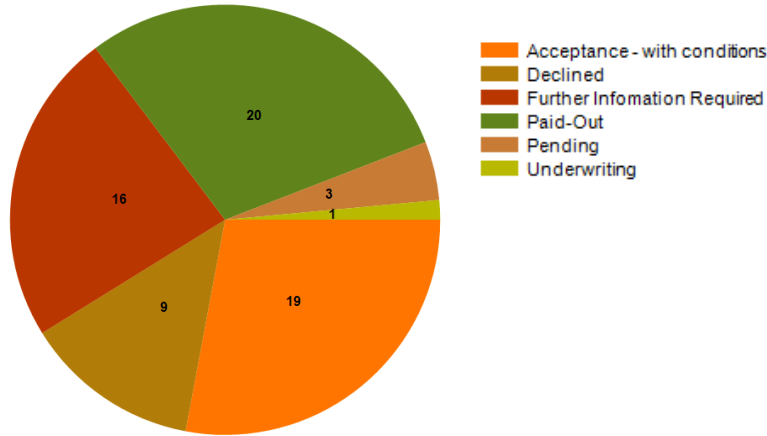
Schedule Values Accepted	
Actual Valuation	17,790.00
Amount of Loan	17,790.00
Charges	3,810.00
Total	21,600.00

1st Repayment	600.00
Repayment	600.00
Periods	36
Flat Rate	7.14%
1st Payment Due	19/07/2012
Date Accepted	19/06/2012
Note	
Created	19/06/2012

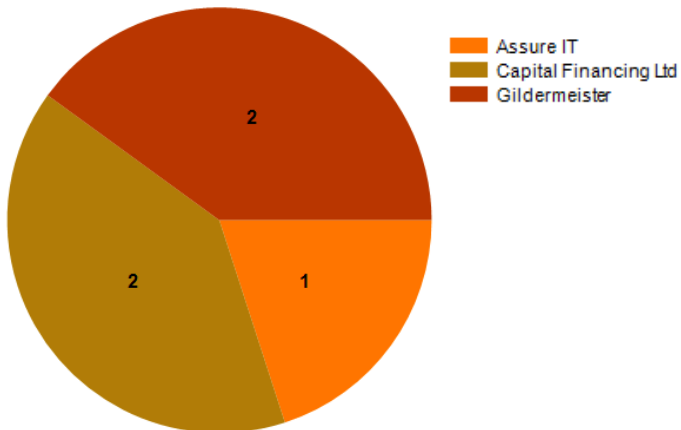
Current Record	Residual Advance	0.00	6,500.00	Created Balance	9,350.00
	Balance	9,350.00	9,350.00	Totals	17,790.00
					17,790.00

Graphical Analysis of Data

Proposal by funders for brokers



Proposal by Introducer



Proposals for Alternative Funder by Broker

Gildermeister					
Pro ID	Company Name	Funder Name	Goods	Amount	Stage
60	David Bryant	Alternative Funder	CNC	£4,000.00	11 - Test before submission to Finlex
76	Southern Limited	Alternative Funder	Car	£1,000.00	02 - Prepare for underwriting
Capital Financing Ltd					
Pro ID	Company Name	Funder Name	Goods	Amount	Stage
65	David Bryant	Alternative Funder	CCTV Camare	£500.00	11 - Test before submission to Finlex
74	Neo Bankside Management Co LTD	Alternative Funder	Caravan	£22,850.00	03 - More information required
Assure IT					
Pro ID	Company Name	Funder Name	Goods	Amount	Stage
68	Arnold & Sons Ltd	Alternative Funder	Car	£11,000.00	07 - Conditional Acceptance

Company Background 2012

Field Solutions software for UK Asset & Credit Finance Sector

- 20 year record of success built on specialist industry expertise
- Clients:150+ Bank/Lessor/Captive/Independent/Brokers
- **Freehand:** Pricing software for all UK asset and loan finance
- **Finlex:** SME Finance Lender and Introducer Systems
- UK development, consulting, sales, project implementation and training
- Experienced account management and support services

Field Solutions now part of **Cassiopae Group**

- **Cassiopae** is a global finance and asset management solution
- **Cassiopae** is live in 32 countries, translated into seven languages
- Clients are national and global lessors, captives, and real estate providers
- Employs 200 consultants and developers worldwide
- Development and support in France, Germany, UK, USA, India, Tunisia
- Also represented in CEE, Singapore and Brazil

For further information please visit www.cassiopae.co.uk

To arrange a demonstration or discuss further
please call us on 01284 810629
or email sales@cassiopae.co.uk