

**“This system has revolutionised the way we do business. We can now do our quotes and create accounts so much faster than we ever could before. And we know any of our staff can do these accurately.”**

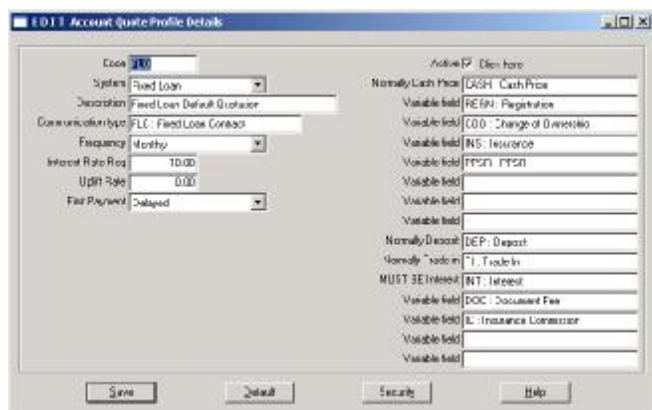
The purpose of the Quotation System is threefold:

1. Provide the ability to generate a quotation for a loan that can be easily amended, and then quickly made into a contract within the relevant lending system.
2. Provide the ability to print the actual loan document once a quote has been accepted.
3. Facilitate the import of loan account details where these have been generated from another system, or from a loan application from your web site.

Quotations can be generated for fixed loans, variable loans or leases. For each of these loan types any number of quote profiles can be set up to quote on different circumstances.

## Quote Profiles

A quote profile will determine what defaults will be set when creating a quotation, and how the calculated values will update the appropriate lending system.



The quote profile will determine which lending system it will post to, and certain defaults such as the communication type that will be used to print the quote, the frequency of instalment posting, the interest rate required, uplift rate and whether the first payment is delayed (fixed or variable loan) or due at the start of the contract (lease).

The components of the contract are then set up. Against these you will enter the values that make up the contract. Each of the items of the quote can be tailored to reflect your contract.

This means you will always be working with a system that uses the same terminology you are used to using. It makes the system easy to understand and to relate to.

Behind each of these variable fields you can set up the parameters that will determine how different values will to be calculated.



In the Insurance example above, a standard amount of \$30.00 will be added to the contract plus a percentage of the cost price, depending on how you have set up the associated matrix.

If you set up separate Quote Profiles for the different types of loans you write, and you have most of the amounts automatically calculating, it means that even the most inexperienced staff can do quotes, and you can be assured they will be correct. That is because the system is calculating the figures based on rules you have set up.

So if you have a special promotion to lend extra money, you can set up a special profile just for those specific deals. Whenever one is quoted, the result will be correct.

## Quoting

Once the quote profile has been selected, you will enter the values that make up the loan. The Quote Profile will work out amounts to populate any fields that are based on the rules you have established.

Lastly, you will enter the count of the number of periods the loan is for.

Once the count is entered the system will automatically calculate the interest component of the loan, the Finance Rate and the instalment amounts to be repaid. A repayment profile can be entered to suit the financial situation of your client. In the above example there are 30 payments to be calculated by the system. The resulting screen would be:

A variation on this would be to specify the amount your client wanted to repay on a regular basis, and have the system calculate the number of payments required over that term.

The quote details screen can be altered as often as you like to arrive at the terms that are most suitable to your client, while achieving the rate of return you want.

This allows you to provide a very high level of service to your clients, and you will be perceived as looking after their interests.

Once the finance details have been entered, a number of other options are available to you.

If you are at the quotation stage, a quote form can be printed. Alternatively, if the loan is to go ahead, the contract can be printed.

You create either of these forms by clicking the [Mk Comm] button. They can then be printed. If you have gone through a cycle of preparing a number of quotes, each one will be stored against the client, and can be retrieved, if required.

Collateral details can be added at the quotation stage and a Financial Statement created so you can register your security with the PPSR immediately, prior to the loan being taken out. This ensures you have first call on the security.

If this is a new client, you can now create all the details for that client from the quote screen. This will save the time required to re-enter all that information again into the Contact Management System. If the client already exists, then no action need be taken.

The last step is to make the quote into an account. This is done with the click of a button. All the detail entered will post into the relevant account system. You only then need set up the extra detail about the account that is not held at the quote stage. Again considerable time is saved by not having to enter the same information twice.

Once the quote has been made into an account it is deleted from the system, but any communications created (either quotes or the loan document) will still be accessible through the client communications screen.

This means you never lose track of the quotes provided to a client. And that can be invaluable if there is a dispute in the future.

### Minimum Hardware Requirements

IBM compatible PC with a minimum of 128Mb RAM  
Pentium II processor 350MHz  
Laser Printer  
CD Writer for Backup

### Software Requirements

Microsoft Windows 98, NT, 2000 or XP  
Microsoft Office 97, 2000 or XP

### Networking

Windows NT4, 2000 or 2003  
Terminal Services supported  
If more than 5 users then we recommend MSSQL Server, otherwise MSDE will be used as the database.  
File Server with 256Mb RAM minimum, preferably 512 Mb  
Pentium III 500Mhz processor