



SolarQuote Functional Summary

SolarQuote is a Web Native & Mobile Phone Quotation and Proposal Management system.

Introduction

SolarQuote is an extremely powerful and flexible web native (.Net V2) and mobile phone (SolarMobile) finance Quotation and Proposal management system that is designed for all sectors of the Instalment Finance Industry. SolarQuote is operational in a number of Countries with their own fiscal and language requirements. SolarQuote has already proved itself in terms of technology, reliability, flexibility and efficiency.

SolarQuote is designed with a highly tuned Microsoft SQL Server 2005™ relational database at its core. The mobile phone module (SolarMobile) provides off-line functions for data capture, financial modelling and document 'walk-through' processes, as it maintains its 'own' database. Proposals are automatically transmitted to Underwriting for decisions at the appropriate time, and the decision is automatically and immediately notified back to the user's mobile phone.

SolarQuote is also available as a standalone application on the users own computer.

With a combination of the web and the mobile phone, SolarQuote ensures that all modern business needs are accommodated efficiently and cost-effectively, thus ensuring fast and accurate decisioning with no data duplication.

SolarQuote is designed to be used by Brokers, Dealers, Sales Personnel and Finance Companies in a highly secure environment.

Create Your Own Style

SolarQuote has been designed to provide a high level of parameterisation to ensure that Corporate standards and procedures can be quickly and efficiently implemented. These include:

- Corporate Style for the form layout
- Logos
- Quote / Application Form Layout
- Messages
- Workflow including Status Codes (process stages) – all user defined
- Documents – linked to the appropriate Status Code(s)
- Financial Schemes (unlimited) providing:
 - Data selection, as relevant to this Scheme
 - Each data item can be edited to provide calculations, ranges, data look-ups etc.
 - Restricted by/allocated to specific user(s) – Internal or External
 - Calculation types
 - Finance rates
 - Subsidy calculations
 - Commission calculations
 - Plus many more
- Security:
 - Users
 - Data
 - Documents
 - Underwriting Limits

All the above can be set for individual Brokers, Dealers and Funders, as well as in-house Sales Personnel – from wherever they may be located.

Standard Functions

SolarQuote is an all-embracing 'Front-End' product and provides a wealth of functions as standard including the following:

- **User Dashboard** providing information (with direct access to any item) on:
 - **Actionable Items:**
 - Outstanding Quotations
 - Approved Applications
 - Referred and Conditionally Accepted Applications
 - Declined Applications
 - Reviewable Items:
 - Submitted Applications
 - Booked Applications
 - Lost Applications
- **Quotes**
 - Review Existing Quotes
 - Create a New Quote
- **Contacts**
 - Review Existing Contacts, with immediate Exposures
 - Create New Contacts
 - Actions & Reminders
- **Applications**
 - Review Existing Applications
 - Edit (where allowed) Existing Applications
- **Documents & Reports**
 - Detailed Report Selection, based on User Security Settings
 - Design and Manage your own Documents and Reports

Quote Details

It is important that the 'Data Flow' within the Quotation is efficient for the user to use, and also matches the Corporate requirements from time-to-time. A number of different 'styles' have been implemented for various SolarQuote customers. These range from the very simple to the highly complex with multiple asset lines, all with their own financials. As with all Copernicus software products, SolarQuote, interfaces to the Jupiter calculation engine. Thus providing a wealth of calculation options ensuring flexibility and accuracy.

A standard part of all SolarQuote Implementations is the Form (screen) configuration and style, as well as the Workflow definition and Documentation requirements. This ensures that the Users will 'want' to utilise the system, as they will 'see' that SolarQuote will bring many benefits, and that it will be used effectively. The Workflow can be user-defined as the business requires without further assistance from Copernicus.

Typical Workflow Scenario

The following is an example of a typical 'simple' workflow scenario. We understand that each finance company operates according to its own strategy. Therefore, the workflow can, and usually is, adapted to specific requirements.

SolarQuote is implemented, as standard, with both the Web and Mobile (SolarMobile module) functions. Users can access either, according to relevant security and job requirement.

- **Typical SolarQuote Web System Workflow:**
 - Sales person logs onto a secure website.
 - Quote details are entered, calculations are performed and Customer details are entered (or existing Customer selected) according to Corporate rules.
 - SolarQuote automatically validates data according to appropriate finance scheme and template.
 - 'Submits' Application to Underwriting.
 - Sales person can print relevant document in appropriate secure format.
 - Credit Decision is taken – with automated interface to CRB, as appropriate.
 - SolarQuote automatically advises Sales person of credit decision – either by email or SMS.
 - Sales person actions Application according to decision and Corporate rules.
 - Sales person produces documentation as relevant in secure format.
 - NB – Automated decisioning and multiple lender interfaces are available as relevant.

- **Typical Mobile System (SolarMobile module) Workflow:**
 - All 'local' processing on the mobile phone is performed 'off-line'.
 - Sales person opens SolarQuote on the mobile phone and opens a new Application.
 - Quote details are entered and calculations are performed according to Corporate rules.
 - Customer name is entered.
 - The Quote is saved.
 - The relevant documentation can be completed by following the 'Document Walk-through' process on the mobile phone.
 - At the appropriate time, the Quote is automatically 'Uploaded' to the Underwriter.
 - SolarQuote automatically sends an email or SMS to the Underwriter as an 'Alert'.
 - The underwriter accesses the full Application details using the SolarQuote web system.
 - Credit Decision is taken – with automated interface to CRB, as appropriate.
 - The Sales person is informed of the decision either by email or SMS.
 - Sales person actions Application according to decision and Corporate rules.
 - NB – The Sales person also has full access to the Application, according to applicable security, from SolarQuote's web system.

Typical System Benefits

The following benefits are typical, however, many other benefits can be effectively realised depending on Corporate strategy and business goals:

- Sales person can 'close a deal' whilst on the customer's premises, or whilst the customer is on their own premises.
- Increase the volume of the dealer's equipment financed, and also finances an increased volume of other non-dealer equipment.
- Automate commissions to provide 'incentive' to the Sales person, by allowing the sale person to 'decide' (according to inbuilt terms) by use of the automated real-time calculation engine.
- Tighten control of the process and the sales person's specific terms and conditions, including rates, commission and subsidy.
- React immediately to financial market changes and enable tactical deployment of rates, terms, subsidies, and promotions using the automated functions.
- Reduce the costs associated with Application processing.
- Reduce timescales taken to reach a decision and complete the processing cycle.
- Minimise data entry errors and remove data input duplication.
- Greatly enhanced MIS, with completely 'up-to-the-minute' availability of data.
- Quick, simple, and cost-effective to deploy with greater overall control.
- Quickly produce a branded system to your Introducer.

So why use a (SolarMobile module) mobile phone?

- Many Industries are reluctant to embrace laptops and PDAs for security, support issues and/or cost reasons, while the mobile phone is an essential standard 'tool-of-the-trade' for everyone.
- Mobile phones are robust enough to withstand everyday use and have minimal support costs.
- Modern day mobile phones can store data and perform complex calculations while retaining a simple and easy-to-use user interface.
- Modern day mobile phones are tried and tested and have very reliable two-way wireless connectivity. This enables instant installation and updating of the programme, automated updating of the finance templates (i.e. rates and commissions), updating of the application, and quote despatch.

Reporting

SolarQuote provides two levels of reporting. The first level is for users trained to use Microsoft's Reporting Services™, which provides extensive features and allows reporting across the entire SolarQuote database. Using this function, reports can be produced from the very simple to the highly complex. The second level is aimed at the non-IT users and those users that do not have access to Microsoft's Reporting Services™. This function provides simple 'drag-and-drop' features and allows users to select the required data field from the alphabetical list provided, and then specify sort order, filter conditions and the required output mode. Reports created can be saved for subsequent processing and/or modification.

Security

As the most modern development and run-time environment available today, Microsoft™ has built many features into .NET to ensure optimal security 'out-of-the-box'. Many of these features have been included within SolarQuote, including:

- Use of SSL (Secure Socket Layer via https) when accessing SolarQuote.
- Use of Firewall.
- Optional VPN for remote access.
- Validation of a User's IP address.
- URL encoding where parameters are visible to the end user.
- Forms authentication
- User is locked out after three login attempts.
- One way hash algorithm on user passwords.
- Passwords and other sensitive data are encoded using 128 bit RC4 encryption.
- Role-based user groups within SolarQuote restrict access to parts of the system, as required.
- Use of Stored Procedures for all inserts and data intensive tasks avoids "SQL injection" and ensures efficiency and scalability.
- We will adopt additional security measures that Microsoft introduces to their strategic .NET product.

Technology

SolarQuote is based on Microsoft's state of the art .NET environment. This ensures that SolarQuote will keep pace with technology changes for decades to come so that your system will never become obsolete. Furthermore, SolarQuote's highly modularised approach enables integration with either Solar or existing Administration and Accounting systems.

SolarQuote is a fully scaleable native web based system that is very simple and efficient to implement with instant deployment. As a totally web native system, SolarQuote not only has access to other web systems, but also allows remote users access to relevant parts of the system within a secure environment.

SolarQuote is developed entirely using the C# programming language (Web) and Java (Mobile Phone) and is totally object-oriented.

SolarQuote uses Microsoft's SQL Server 2005™ database for high performance and scalability. Reporting Services and other SQL and provided tools may be used to create reports, documents and other output.

SolarQuote makes extensive use of stored procedures and XML. In particular all calculations are passed using XML to Jupiter the powerful Copernicus calculation, evaluation and accounting engine.

More Information:

Helios Financial Systems LLC
4069 Bayshore Drive
Naples
Florida 34112

sales@heliosfinancialsystems.com
239-774-1140

