



What is MobyQuote?

MobyQuote is a user friendly finance quotation tool which runs on mobile phones and Blackberry devices. Using the administration website, the lender sends the software wirelessly to users and also keeps the finance scheme constraints and variables up-to-date.

The user calculates a finance quote on their mobile phone or Blackberry. They can then wirelessly upload the credit application. In many cases an automated credit scoring service will reply with the credit decision text message while still with the customer.

The Business Opportunity

Most dealers' salesmen are uncomfortable with calculating the repayments on the equipment that they are selling and so use the services of brokers or the lender's finance professionals to do this for them.

Both approaches are expensive either in terms of commission or staff costs. Furthermore without the ability to integrate the finance with the equipment sale, business can be lost due to the salesman's inability to demonstrate affordability through flexible finance scenarios.

MobyQuote or Laptop?

MobyQuote offers an alternative method of supporting the salesman through the finance sale without the need for expensive brokers or finance professionals:

- The phone enables complex calculations to be done while also being very simple to use.
- Salesmen carry mobile phones all of the time so the quote tool is always immediately to hand.
- Repayment scenarios can be calculated unobtrusively during normal conversation.
- Unlike a web browser, the quote tool works even with no wireless signal, which is a common sales situation.
- Laptops applications are expensive to support when you do not own the laptops and the users are not your own staff.
- While still being flexible, the MobyQuote user can be tightly constrained within the parameters defined by the lender's finance schemes.
- The two way wireless connectivity means the finance schemes are always up to date and also quotes can be immediately sent for credit approval during the sales call.

The system has a service oriented architecture which means that it can quickly be adapted to interface with most credit and front office systems using xml web services.

Contact

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