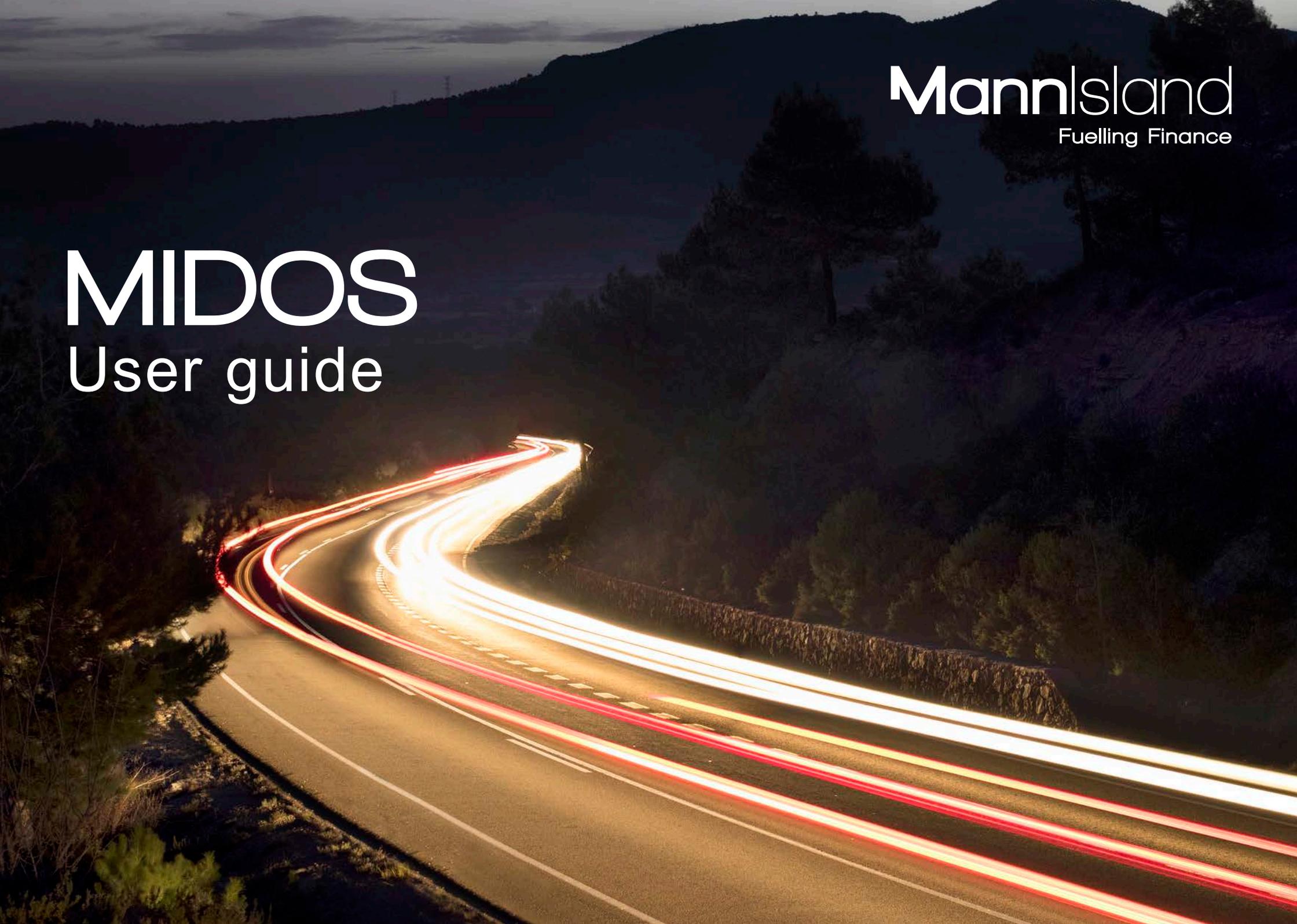


MannIsland
Fuelling Finance

MIDOS

User guide



Welcome

Mann Island Finance's all-new and highly innovative MIDOS finance proposal and management technology is here. I'm confident that it will quickly make a positive impact on your finance activities, helping you to assist your customers quickly and efficiently.

We want to ensure you're able to use MIDOS to your advantage as quickly as possible so I hope you find this guide useful.

If you need any extra support, please contact your local Mann Island Finance Business Development Manager or call us on 0370 600 6668 – we're happy to help.

John Hughes, Managing Director





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Introducing MIDOS & its unique capabilities

Dealer finance has long benefitted from technology. Initially, the focus of this technology was upon speed. This was joined by an ability to provide quotations and more recently the addition of tools to enhance compliance and customer experience, such as e-signatures. Mann Island Finance's technology provided much of this, but the aim was to take this to a higher level. This is what MIDOS has been built to deliver.



More than this, it provides a unique 'waterfall' finance capability that enables your proposals to flow through to an appropriate credit decision, accessing all of the available financing options across Mann Island Finance's lender platform.

MIDOS recognises that while many proposals will be accepted at the initial level, dependent upon a customer's credit profile, this may not always be possible.

- Previously, if an approval was not possible on a 'prime' basis, dealers and introducers needed to re-propose the customer to an alternative lender, often second-guessing if it was going to be acceptable to that lender's credit risk profile. Time and additional work are added to the process and the end customer experience is less than ideal.
- The MIDOS 'waterfall' process does away with this re-work and the associated issues that can accompany multiple credit searches. If a customer is not immediately accepted with a single proposal entry; MIDOS takes care of the rest.
- Once accepted, the MIDOS journey will then see the proposal actioned digitally, in most cases, providing an online experience from documentation and e-signature through to payout. Even where a full digital journey is not possible, the reduction in touch points will see a significant reduction in the time to process.
- You can expect faster decisions and a reduction in manual interventions and telephone calls.



Using MIDOS – an introduction to our technology

We know that you may want to know the technical and security attributes of this new technology. Here is a quick overview for you.



Platform

MIDOS is built on the market leading Microsoft Dynamics 365 (D365) cloud based platform and is underpinned by the Microsoft stack. D365 allows us to bring together end to end functionality, delivering a unified experience for customers through streamlined, scalable and supportable business processes.



Security

The security processes and controls which govern MIDOS are verified annually against certified frameworks. Additionally, by leveraging Microsoft's knowledge and technology, the business will benefit from cloud based infrastructure and built-in security features to keep data and customers safe.

Secure Identity

All users are authenticated to protect against unauthorised access. Users only have access to the appropriate levels of information governed by their role.



Secure applications and data

All data and connections are encrypted and public endpoints are secured using industry-standard Transport Layer Security (TLS).

Secure Infrastructure

D365 is hosted in Microsoft datacentres and uses security measures and mechanisms to protect data and unauthorised traffic, such as denial-of-service(DDoS) attack prevention. Microsoft constantly maintain, enhance and verify their infrastructure, employing regular penetration tests to continually validate the performance of security controls and processes.

Data Protection

MIDOS allows for the secure and electronic upload/download of customer data and documentation - no information need be transmitted by unencrypted email or other less secure routes.

As a dealer or broker, you will have a trading agreement with Mann Island which incorporates our dealer/broker data protection policies - these have been updated for GDPR and are available on the portal for issuing to customers before their proposals are submitted to us.



1

Signing in for the first time

In order to get yourself up and running with MIDOS, just follow these simple steps:

The power of a lender
The flexibility of a broker



Email xxxx@mannisland.co.uk to register your email address



Once approved, an invitation code will be sent to your registered email address



Go to www.fuellingfinance.co.uk and using your invitation code, you will be able to complete your set up.



To start accessing MIDOS, click 'Sign in' – this is located at the top right-hand corner of the screen



2

Redeeming your invitation

Having clicked on 'Sign in', you will now need to follow these 4 quick steps to complete your registration.

- Click on the 'Redeem Invitation' tab
- Copy the invitation code sent to your email address by Mann Island Finance and paste it into the 'Invitation Code' field
- Click 'Register'
- Set your user name and password

Remember, do not share your user name and password with anyone else.



You are now able to use MIDOS

The screenshot shows the Mann Island Finance website interface. At the top left is the logo "Mann Island Fuelling Finance". On the right side of the top navigation bar are links for "Quick Quote Calculator" and "Sign in". Below the navigation bar, there are two tabs: "Sign in" and "Redeem invitation", with the latter being selected. The main content area is titled "Sign up with an invitation code" and contains a form with the following elements: a label "Invitation code" with a red asterisk, a text input field, a checkbox labeled "I have an existing account", and a green "REGISTER" button. Below the form, there is a copyright notice: "Copyright © 2019, Mann Island Finance Limited All rights reserved." and two paragraphs of regulatory information. The first paragraph states: "Mann Island Finance is a trading style of Mann Island Finance Limited (MIF), a credit broker, and MI Vehicle Finance Limited (MIVF), a lender. Both companies are part of the Investec group of companies. MIF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities. Registered office: Reading International Business Park, Reading, RG2 6AA. Registered in England. Company registration no. 02750308." The second paragraph states: "MIVF is authorised and regulated by the Financial Conduct Authority for credit-related regulated activities. Registered office: Reading International Business Park, Reading, RG2 6AA. Registered in England. Company registration no. 05643927."

3

The login page

Having completed your registration, when logging in (in future), this is the login page you will see. Once on, you should:

- Enter your user name and password
- Click the checkbox
- Click 'Sign In' to proceed

Once signed in, you will move through to your business' homepage.

If you have forgotten your password, simply click on the 'forgot your password' and follow the instructions.

Mann Island
Fuelling Finance

Quick Quote Calculator Sign in

Sign in Redeem invitation

Sign in with a local account

* User name

* Password

By ticking this box, dealers confirm that they agree to our [Terms of Business](#) (including our Operational & Usage Procedures and Data Protection Policy) and have read and understood our [Dealer GDPR letter](#). Brokers confirm that they have read and understood our [Broker GDPR letter](#)

FORGOT YOUR PASSWORD?

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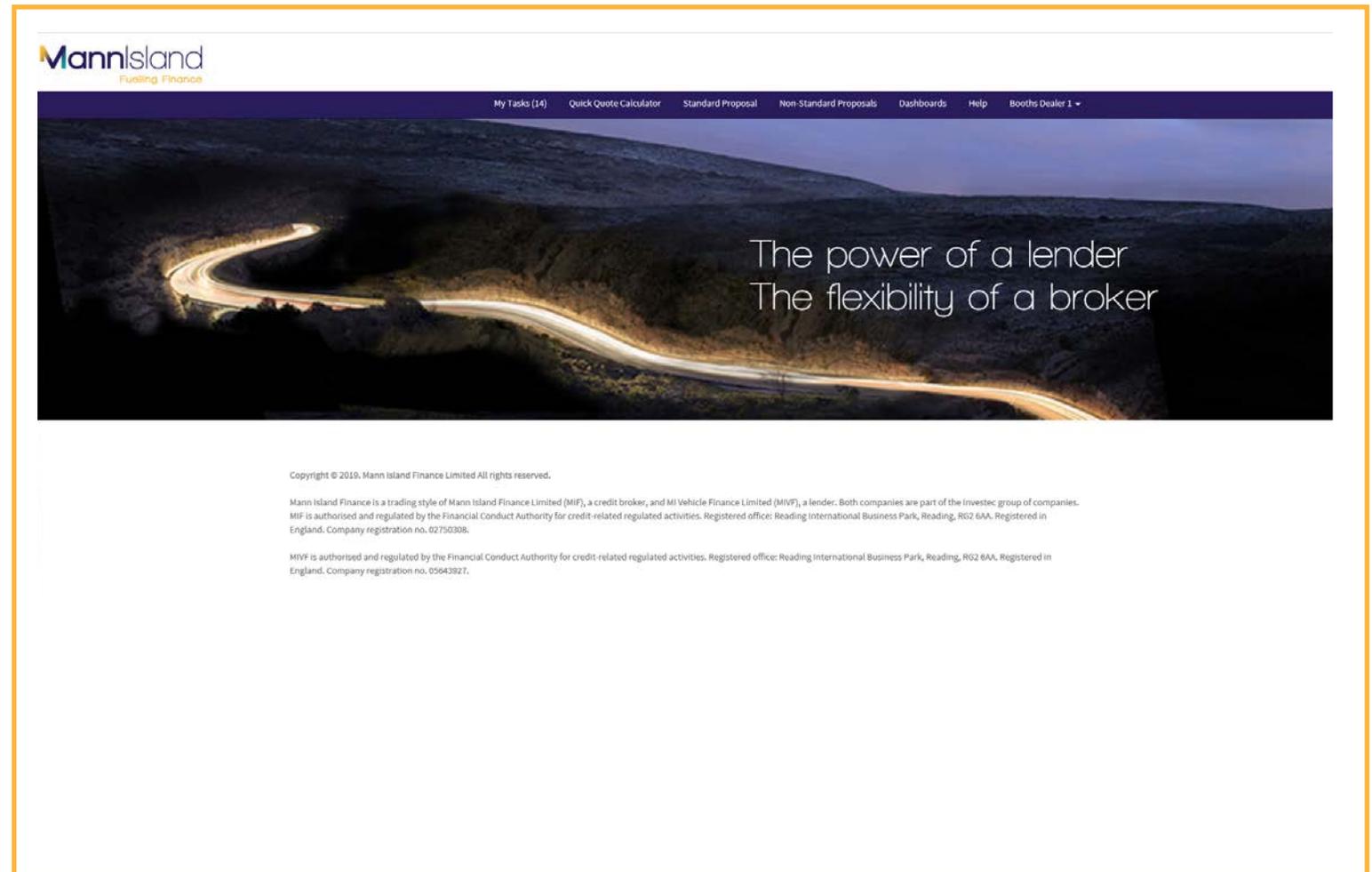
4

The dealer homepage

Once logged in and on the homepage, you will be presented with a series of drop-down options:

- My Tasks – this will contain requests for you to provide further information
- Quick Quote Calculator – a fast, simple, indicative-quotation tool
- Standard Proposals – allowing you to create new proposals and view lists
- Non-Standard Proposals
- Dashboards – providing a real-time view of your proposals by status
- Help - providing you with general guidance and support
- Name tab – giving you the control to keep you details up to date

Now let's take a deeper dive into each section.



5

Your name

Ensuring your contact details are up to date helps us to help you. If any of your details change or you want to add some extra details, pop into this page and change them; it is that easy!

The screenshot shows a user profile page with a dark blue navigation bar at the top containing links for 'My Tasks (14)', 'Quick Quote Calculator', 'Standard Proposal', 'Non-Standard Proposals', 'Dashboards', 'Help', and 'Booths Dealer 1'. Below the navigation bar is a breadcrumb trail 'Home > Profile'. The main heading is 'Profile'. On the left, there is a profile picture placeholder labeled 'Booths Dealer 1' and a 'Profile' button. The main content area contains instructions: 'Please provide some information about yourself. The **First Name** and **Last Name** you provide will be displayed alongside any comments, forum posts, or ideas you make on the site. The **Email Address** and **Phone** number will not be displayed on the site.' Below this is a 'Your information' form with fields for 'First Name' (containing 'Booths'), 'Last Name' (containing 'Dealer 1'), and 'Business Phone' (containing '01234567890'). There is also a 'Show Commission' section with radio buttons for 'No' and 'Yes' (selected). At the bottom of the form are 'NEXT' and 'UPDATE' buttons.

6

Quick Quote Calculator

For HP and PCP you can use this tool to provide a quick indicative estimate of how finance can help a customer. To obtain a quote:

- Select the product - Hire Purchase or Personal Contract Purchase
- Using the sliders, select the parameters of the monthly payment or amount to borrow to give an estimate of the customer quotation

Please note, this is not a full regulatory quote, which is possible to obtain elsewhere on MIDOS.

The screenshot shows a web application interface for a 'Quick Quote Calculator'. At the top, a dark blue navigation bar contains links for 'My Tasks (14)', 'Quick Quote Calculator', 'Standard Proposal', 'Non-Standard Proposals', 'Dashboards', 'Help', and 'Booths Dealer 1'. The main content area is divided into two columns. The left column is titled 'Select Finance Option' and 'Hire Purchase (HP) or Personal Contract Purchase (PCP)'. It features two radio buttons: 'Hire Purchase (HP)' (selected) and 'Personal Contract Purchase (PCP)'. Below this is the section 'Base my calculation on', with radio buttons for 'Monthly Repayment' (selected) and 'Amount to Borrow'. Two sliders are present: 'Monthly Budget' with a scale from £0 to £1,000 (current value 0) and 'Term' with a scale from 24 to 120 (current value 24). The right column is titled 'Your Summary' and contains a text box with instructions: 'Use the sliding scales to set your own limits, this calculator will give you an estimate of how much you can borrow. Please note that this calculator is for illustrative purposes only. If you require a more accurate quote or wish to quote for different finance products, please use the full quote function. Credit is subject to status, UK residents aged 18+ only.'

7

Proposals

This page contains all your current proposal activities; instantly you can see the current status of all your proposals and you will also have the ability to create new ones.

This page will allow you to:

-  Search for a proposal by applicant name or proposal number
-  Create a new proposal
-  View key information including status, proposal ID and customer name
-  View further detail about each proposal - you can do this by clicking on the downward arrow

My Tasks (14)
Quick Quote Calculator
Standard Proposal
Non-Standard Proposals
Dashboards
Help
Booths Dealer 1 ▾

☰ My Submitted Proposals ▾

Search

CREATE PROPOSAL

Created On	Proposal Number	Primary Applicant	Business Customer	First Director	Status Reason	Reg Number	Introducer	Modified On ↓	Proposal Type	
22/03/2019 08:30	22031900005730	Joe Bloggs			Submitted	FD14NSU	Booths of Ditton	22/03/2019 08:47	Private Individual	▾
07/11/2018 10:26	07111800003122				Submitted		Booths of Ditton	20/03/2019 16:10	Private Individual	▾
02/10/2018 12:42	02101800002656	Andrew Stephen Hughes			Submitted	GV17PUH	Booths of Ditton	01/03/2019 09:26	Private Individual	▾
01/10/2018 15:25	01101800002636	Percy Jenkins			Submitted	LX64UZH	Booths of Ditton	26/02/2019 13:48	Private Individual	▾
01/10/2018 13:37	01101800002633	Harrison Beck			Submitted	LX64UZH	Booths of Ditton	14/02/2019 15:56	Private Individual	▾
03/10/2018 12:23	03101800002684	Shaun Reynolds			Submitted		Booths of Ditton	12/02/2019 14:22	Private Individual	▾
02/10/2018 13:48	02101800002657	Andrew Power			Submitted	GV17PUH	Booths of Ditton	12/02/2019 14:21	Private Individual	▾

7.1

Creating a new proposal

Having clicked through from the previous page, you will come to a series of screens to allow you and the customer to input all the information required for the customer's finance proposal.

Happily, the information required is largely self-explanatory. Please note the mandatory field that must be completed, your dealer/introducer name, will be pre-populated based upon your log-in information.

The first set of screens relate to the vehicle and finance choices followed by screens to capture business or private customer information, as appropriate.

To start creating a new proposal:

- Indicate your 'Introducer', 'Supply Dealer' and 'Proposal Type' details
- Click Next
- Select Private Individual or Business from drop-down
- Click "Next"

My Tasks (14) Quick Quote Calculator Standard Proposal Non-Standard Proposals Dashboards Help Booths Dealer 1 ▾

INITIAL VEHICLE FINANCIAL QUOTATION QUOTES APPLICANTS INFORMATION SUBMISSION

General

Introducer *
Booths of Ditton ▾

Proposal Type *
▾

Supply Dealer *
Booths of Ditton ▾

NEXT

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7.2

Creating a new proposal - Vehicle Information

- Complete as many fields as you can - mandatory fields are marked with a red asterisk
- Select the manufacturer, model and derivative from the drop-down list
- Select 'Yes' if the vehicle being financed has been imported. Please note, 'Import' will default to 'No' so you must change this if required
- Enter Yes or No for 'VAT qualify'. Please note, the system default is 'Yes', you will need to override this if required
(Number of vehicles is only required for a Business customer)
- Once you have completed all information required, click 'Next'

The screenshot shows a web application interface. At the top, a dark blue navigation bar contains the following items: 'My Tasks (13)', 'Quick Quote Calculator', 'Standard Proposal', 'Non-Standard Proposals', 'Dashboards', 'Help', and 'Booths Dealer 1'. Below the navigation bar is a progress bar with six stages: 'INITIAL', 'VEHICLE', 'FINANCIAL QUOTATION', 'QUOTES', 'APPLICANTS INFORMATION', and 'SUBMISSION'. The 'VEHICLE' stage is currently active, indicated by a blue dot and a blue line segment. Below the progress bar is the 'Vehicle Information' form. The form contains the following fields and controls:

- Vehicle Condition ***: A dropdown menu with 'New' selected.
- Chassis Number**: A text input field.
- Reg Number**: A text input field.
- Registered Date - DD/MM/YYYY format**: A date picker field.
- Vehicle Type ***: A dropdown menu with 'Car' selected.
- Import**: Radio buttons for 'No' (selected) and 'Yes'.
- Current Mileage ***: A text input field with '0' entered.
- VAT Qualify**: Radio buttons for 'No' and 'Yes' (selected).
- Usage ***: A dropdown menu with 'Social' selected.
- Manufacturer ***: A dropdown menu with 'AUDI' selected.

7.3

Creating a new proposal - Financial Information

On this page you will need to add:

- Vehicle pricing details
- Any add-ons to the package
- Term, annual mileage and scheme APR
- Deposit information
- Part exchange and settlement information
- Once complete, click 'Next'

You will then be asked to:

- Add Term, Annual Mileage and Scheme APR
- Add Deposit information below
- Add Part Exchange and settlement information below
- When complete scroll down and click "Next"

Clicking "Next" will take you to the Quotation screen, providing a list of available Mann Island products and terms.

The screenshot shows a navigation bar at the top with the following items: My Tasks (13), Quick Quote Calculator, Standard Proposal, Non-Standard Proposals, Dashboards, Help, and Booths Dealer 1. Below the navigation bar is a progress indicator with six steps: INITIAL, VEHICLE, FINANCIAL QUOTATION (highlighted in blue), QUOTES, APPLICANTS INFORMATION, and SUBMISSION. The main content area is titled 'Financial Information' and contains three input fields:

- Vehicle Price Net * (value: 22500)
- Vehicle Price VAT (value: 4500)
- Vehicle Price Gross * (value: 27000)

The screenshot shows three input fields for 'Term of Agreement *', 'Annual Mileage *', and 'APR % *'. The values entered are 24, 10000, and 9 respectively. Below these are three more input fields: 'Funded Add-Ons' (value: 0), 'Total Funded Cash Price' (value: 27120), and 'Unfunded Add-Ons' (value: 0).

7.4

Quotation - display of finance options

Dependent upon the information provided on the previous screens, MIDOS helpfully displays the financing options available (subject to underwriting); these can include HP, PCP and LP.

Each line also displays payment and APR details

⬡ To view a quote, click on the proposal number of the arrow to view full quote details

The screenshot shows a web interface for a quotation process. At the top, there is a navigation bar with links: My Tasks (13), Quick Quote Calculator, Standard Proposal, Non-Standard Proposals, Dashboards, Help, and Booths Dealer 1. Below the navigation bar is a warning message: "Please be aware - the APR % available on one or more of the quotes provided is different from your selected APR %".

A progress bar indicates the current stage of the process. The stages are: INITIAL, VEHICLE, FINANCIAL QUOTATION, QUOTES (current stage), APPLICANTS INFORMATION, and SUBMISSION. The 'QUOTES' stage is highlighted with a blue circle and line.

Below the progress bar is a table displaying the finance options available:

Proposal Number	Product	Fee 1	Balance Payable	First Payment	Regular Payment	Final Payment	Term of Agreement	Scheme APR %
06031900005642	➤ HP - NON MIDOS	£ 0.00	£ 24167.80	£ 1006.95	£ 1006.95	£ 1007.95	24	19.0%
06031900005642	➤ Hire Purchase	£ 0.00	£ 24167.80	£ 1006.95	£ 1006.95	£ 1007.95	24	9.0%

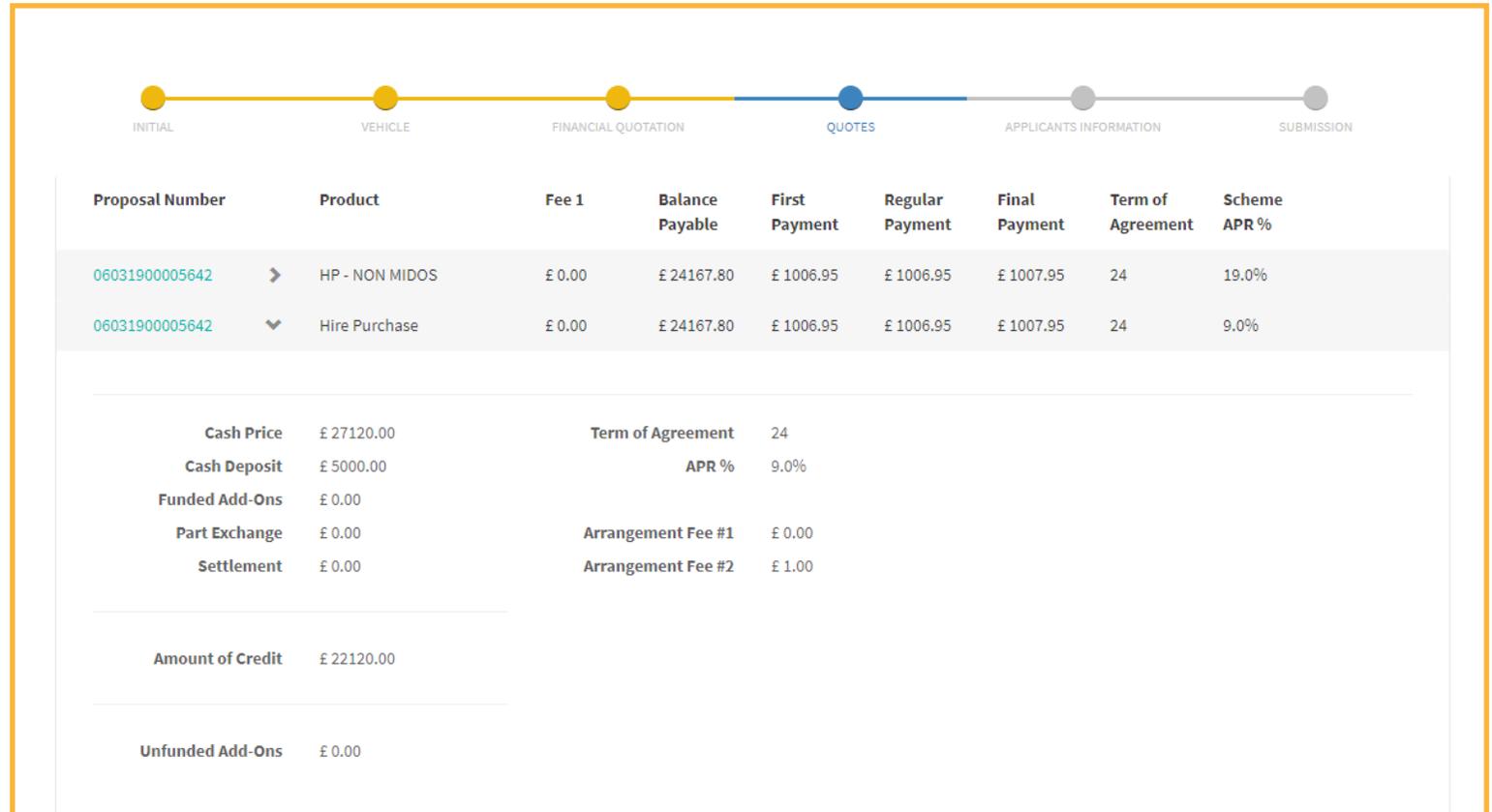
At the bottom left of the table area, there is a "PREVIOUS" button.

7.5

Quotation - review and select

Having identified the most appropriate product with the customer based upon their needs and circumstances, this screen enables you and the customer to review their proposed finance package and, where requested, provide a full quotation for them.

 To select and apply the quote to the proposal, click 'Apply Quote'



Proposal Number	Product	Fee 1	Balance Payable	First Payment	Regular Payment	Final Payment	Term of Agreement	Scheme APR %
06031900005642	HP - NON MIDOS	£ 0.00	£ 24167.80	£ 1006.95	£ 1006.95	£ 1007.95	24	19.0%
06031900005642	Hire Purchase	£ 0.00	£ 24167.80	£ 1006.95	£ 1006.95	£ 1007.95	24	9.0%

Cash Price	£ 27120.00	Term of Agreement	24
Cash Deposit	£ 5000.00	APR %	9.0%
Funded Add-Ons	£ 0.00		
Part Exchange	£ 0.00	Arrangement Fee #1	£ 0.00
Settlement	£ 0.00	Arrangement Fee #2	£ 1.00

Amount of Credit	£ 22120.00
-------------------------	------------

Unfunded Add-Ons	£ 0.00
-------------------------	--------

7.6

Quotation - edit the quote

The 'Edit quote' option allows you to edit the value of the payment, tailoring the payment to meet the customer's requirements.

It is important to note that amending the payment amount is likely to change the APR so ensure the customer is aware of any change in the APR. Once you and the customer are happy simply click 'Apply Quote' to proceed

On this page you may also show the customer a video for the selected product and you will have the option to print the quote.

The screenshot displays a progress bar at the top with six stages: INITIAL, VEHICLE, FINANCIAL QUOTATION, QUOTES (highlighted in blue), APPLICANTS INFORMATION, and SUBMISSION. Below the progress bar is a table with the following data:

Proposal Number	Product	Fee 1	Balance Payable	First Payment	Regular Payment	Final Payment	Term of Agreement	Scheme APR %
06031900005642	HP - NON MIDOS	£ 0.00	£ 24167.80	£ 1006.95	£ 1006.95	£ 1007.95	24	19.0%
06031900005642	Hire Purchase	£ 0.00	£ 24167.80	£ 1006.95	£ 1006.95	£ 1007.95	24	9.0%

Below the table, there are several summary sections:

- Cash Price**: £ 27120.00
- Cash Deposit**: £ 5000.00
- Funded Add-Ons**: £ 0.00
- Part Exchange Settlement**: £ 0.00
- Term of Agreement**: 24
- APR %**: 9.0%
- Arrangement Fee #1**: £ 0.00
- Arrangement Fee #2**: £ 1.00
- Amount of Credit**: £ 22120.00
- Unfunded Add-Ons**: £ 0.00
- Balance Payable**: £ 24167.80
- First Payment**: £ 1006.95
- Total Charge for Credit**: £ 2047.80
- Regular Payment**: £ 1006.95

7.7

Applicant Information

A series of screens then follows to capture customer information. These are self-explanatory and include some clearly marked mandatory fields, which will request information including address, business and employment history and bank details.

Once this information has been completed, the proposal process moves to an important page; the 'Customer Notice'. This includes important information that the customer must be made aware of and must be approved by them.

Once approved by the customer, the proposal is submitted to Mann Island Finance.

My Tasks Quick Quote Calculator Standard Proposal Non-Standard Proposals Dashboards Help Daryl Walsh

INITIAL VEHICLE FINANCIAL QUOTATION QUOTES APPLICANTS INFORMATION SUBMISSION

Submission

Distance Selling means that this proposal was marketed exclusively by distance means and there will be no face to face contact with the customer at any point in the transaction including signing documents.
 No Yes

Home Sign Up Required? If the Applicant(s) associated to this Proposal require Home sign up please ensure their email address has been added. To add the email address please click 'Previous' and return to the Applicant details section.
 No Yes

Data Protection: Under the General Data Protection Regulation and, in accordance with our terms of business/agreements with dealers and brokers, you must now ensure that the customer is given a Data Protection Notice (DPN). Dealers must provide our [Dealer DPN](#), and brokers must provide our [Broker DPN](#). By marking the below field to "Yes" and clicking "Submit Proposal" below, you are confirming that the appropriate notice has been provided to the customer and that you will keep a record of this.
 No Yes

PREVIOUS SUBMIT PROPOSAL

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7.8

Modifying the proposal

We know that some customers may want to adjust some of the details, for example if they opt to add an extra service such as GAP insurance. This can be accommodated easily on the proposal as outlined below.

- Select your 'Proposal' tab and select the view required
- Open the proposal record by clicking on the "Created On" date or the drop-down arrow
- Click on the 'Modify' button
- Amend the Proposal fields as necessary, select a new quote and submit the new version of this proposal

My Tasks Quick Quote Calculator Standard Proposal Non-Standard Proposals Dashboards Help Daryl Walsh

INITIAL VEHICLE FINANCIAL QUOTATION QUOTES APPLICANTS INFORMATION SUBMISSION

Proposal Overview

Proposal Number 29031900000037 MODIFY

Version Number	Status Reason	Product	Registration Number	Amount of Credit	Term	First Payment	Regular Payment	Final Payment	Scheme APR %	Outstanding Tasks	Created On
1	Referred to Underwriting	Lease Purchase		£22,000.00	24	£489.55	£489.55	£14,217.25	10.00		29/03/2019 11:18

Contact Type	Full Name	Mobile Phone	Day Phone	Email	Address History Complete	Contact Details Added	Employment History Complete
Primary Applicant	Joe Bloggs	07771821384		JB@BT.com	Yes	Yes	Yes

7.9

My Tasks

The 'My Tasks' drop-down tab provides access to a list of the tasks yet to be completed to finalise a finance case. The illustration below outlines how this can be accomplished

Tasks can be actioned by clicking the dropdown arrow, providing a response or uploading a file to support the proposal, then marking the task as "complete".

My Tasks (1) Quick Quote Calculator Standard Proposal Non-Standard Proposals Dashboards Help Daryl Walsh ▾

Proposal Number (Regarding)	Subject	Description	Primary Applicant (Regarding)	Business Customer (Regarding)	1st Director (Regarding)	Date Created ↓	Activity Status
29031900000037	Client Services Missing Information	Please provide copies of customer driving licence.	Joe Bloggs			29/03/2019 11:44	Open ▾

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8

8 Dashboards

There can be no doubt that measuring performance can improve performance. With this in mind, we have built a metrics dashboard. It provides a real-time view of proposals and payouts and can be adapted to each dealer's needs by their Business Development Manager.



9

Logging Out

At the end of all MIDOS sessions it is important for data security and privacy that you log-out, to do this simply click on the drop-down menu next to your name and select 'Sign out.'

FAQs

With any new technology there will be questions; here are some of the ones received to date, and of course the appropriate responses. We aim to keep building these 'FAQs' so please, send your questions to hello@mannisland.co.uk and if it seems appropriate, it and our response will be added to this section.

Q Why is MIDOS being upgraded?

A Mann Island Finance is improving the dealer experience by offering a new dealer platform which enables better, faster processing of finance proposals. We'll be well placed to quickly enhance the system functionality on our journey to providing increased improvements over time.

Q Do I need to do anything or make any changes to get the new MIDOS technology live?

A No. Mann Island Finance will set up all your access and products. Full training will be provided by your Business Development Manager.

Q What are the main benefits for me?

A Real-time updates on deal status, including decisions. Auto-decisioning on MIVF (Mann Island Finance's own book). A future enhancement will be fully automated processing with our external funder panel. MIDOS offers greater flexibility for you in amending and updating your own deals. To support our new platform we are also

implementing process improvements to help minimise our turnaround times across the business.

Q Will Mann Island Finance continue to offer a wide range of financing solutions?

A Yes, we continue to offer a range of tailored finance solutions to your customers. We work with a panel of leading lenders and continue to expand our own book, MIVF. Our financing plans offer solutions for most customer types.

Q What if I need to make changes to a proposal before or after submitting it?

A In MIDOS, simply modify the details of the vehicle or the quote and re-submit. This applies to payment rates and certain applicant details in addition to the vehicle.

Q How do I get a quick indicative quote?

A There is a very simple HP and PCP ready-reckoner available in MIDOS for immediate indicative quotes prior to proposing. Detailed quotations will be available after adding vehicle details; with print and edit capabilities.

Mann Island Finance – The Power of a Lender The Flexibility of a Broker

Mann Island Finance is a unique motor finance company with a proven track record of helping dealers and introducers.

Established in 1991, the business' background was as a motor finance broker and success saw it established as what was arguably the largest such dedicated broker in the UK. With feet on the ground, dealers could be assured of local support and with a broad range of finance products to help consumer and business customers, a very wide range of dealers have grown to know Mann Island Finance as a business they could rely upon to help them close sales using finance. Across the full spectrum of consumer and business customers, the hands-on experts at Mann Island Finance could help.

Today, all of these same support, expertise, product breadth and cultural understanding for the challenges facing businesses which rely upon motor finance remains the same. Building upon these, the business has added significant additional capabilities and resources.



2014

Mann Island Finance was acquired by Investec Bank. It was a move that provided Mann Island Finance with a new level of expertise, resources and credibility



2015

The business launched Mi Vehicle Finance Limited as a lender in its own right offering Hire Purchase and subsequently Personal Contract Purchase finance options



2018

An all-new near-prime option 'Access' was launched



2018

Mann Island Finance relaunched to market to promote our new proposition 'The power of a lender. The flexibility of a broker'.

Today, Mann Island Finance has retained all of its broker capabilities and added a new level of lending ability. More than this, the business has added a depth of expertise in critical business areas such as compliance and technology to ensure that with Mann Island Finance, dealers and introducers can be confident they are collaborating with a business and people whose breadth of support will help them to be relevant and successful in what is an ever-changing operating environment.

A finance company with broker capability

Mann Island Finance offers a comprehensive range of retail and business user products including a near-prime product Access;

The business continues to offer a full suite of broker solutions complimenting the business' own lending capabilities working with a broad range of lenders right across the risk curve encompassing prime / near prime and Rate4Risk partners;

Support to dealers is provided by a sales team of 45 experienced Regional Managers and Business Development Managers supporting all dealer and introducer partners.

Contact



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