

# AT8 InfoBlog – N4 Solutions

## Company Overview

N4 Solutions (N4) position themselves as providers of multi-channel point-of-sale and application processing (sales & originations) technology for mortgages and wealth management.

N4 was founded in 1999 by a management group that possessed a successful track record and knowledge of the financial services industry. In July 2007, N4 was acquired by Experian for an undisclosed sum. The company now employs 70 staff based in their 'rural' offices near Cirencester. The vast majority of staff has expertise in mortgages and financial services, as well as business consultancy and technology.

Prior to the takeover N4 filed accounts with the financial results for the year to March 2007, these showed a turnover of £8.5m with a profit after tax of just over £2m

## Product Overview

N4 focus on Sales and Automated Processing, with their mortgage point of sale and originations platform providing a comprehensive and highly configurable solution for automating the mortgage process from initial contact through to completion. This solution features include: providing mortgage decisions in minutes, providing instant offers at the point-of-sale, cross-selling, managing risk, straight-through processing.

The N4 Wealth Management Point of Sale system provides a comprehensive, compliant advice solution for protection, investment, savings, pensions, in-retirement, general insurance, and mortgage (including lifetime mortgage) products, across all distribution channels.

N4 heavily market their solution as being 'multi-channel' and providing:

- a holistic customer sales engagement
- a common and consistent platform across all products and channels
- a common customer data set
- a sales process that becomes the conduit to an organisation's entire product range
- one 'conversation' with each customer spanning multiple product areas delivered over their channel of choice.

### Solution Strengths

Good reputation for delivering large scale projects

Ability to customise solution to meet clients specific needs

Strong knowledge of Life & Pensions and Mortgages

Backing of a major technology company in Experian

### Key Clients

Clients Include:

- Barclays
- Nationwide
- Intrinsic Financial Services
- Portman Building Society
- Nottingham Building Society
- The Norwich & Peterborough Building Society
- Stroud and Swindon Building Society

### Solution 'Sweet Spots'

Large clients with complex integrations

Medium to large clients needing a high level of tailoring to their solution.

Building societies

## Important Notes

The AT8 InfoBlogs are designed to give a brief précis of the key technology suppliers to the distributors of financial services. They are designed for users to gain a quick background on companies and their solutions prior to starting on a formal IT review or supplier procurement. They contain information that is publicly available combined with an expression of opinion formed from AT8's experience of dealing with the leading companies in the market. We make every effort to ensure the information is accurate at time of publishing the InfoBlog, but due to the dynamic nature of the information, it should be confirmed prior to any formal decision being made.

The InfoBlogs are a basic start point that can help in gaining context when considering your e-commerce needs.. It is likely that further opinion or information about each supplier will be needed prior to short listing or selection and AT8 will be happy to help address individual needs with its wealth of additional information and experience. AT8 also has a clear and fast methodology for procurements that has been proven to save time and money as well as improve the outcome of the decision.

If you would like to discuss this InfoBlog further or would find value in an InfoBlog on a supplier not currently published then please contact us at [marketing@at8-group.com](mailto:marketing@at8-group.com) or telephone 0121 314 2504.

## About AT8 Group

AT8 Group is an innovative consultancy company with knowledge, skill and experience across a broad range of Financial Services and IT related disciplines.

Our experience of working with providers, intermediaries, lenders and IT companies puts us in a strong position of understanding needs and opportunities. Our skills allow us to use our knowledge along with our ability to innovate and proactively to create and implement differentiated business improvement propositions that add tangible value to our financial services' clients and partners. In addition, we supplement our own knowledge with current market data from research agencies such as Datamonitor with whom we have a strong relationship and access to their Financial Services Knowledge Centre.

Specific areas of expertise for AT8 include

- E-Commerce Strategies
- Point of sale and Back-Office solutions, including portals
- Procurement and negotiation
- Sales and Marketing strategies
- Financial services Regulation
- International market analysis

AT8 can support and add value to the full lifecycle of a project from the initial idea generation to operating the project and eventually reviewing and renewing the project.



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