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Leading Analyst Group Evaluates Nomis Solutions' Price Optimizer

San Bruno, CA January 16, 2007 — Nomis Solutions, the leader in Profit-based Pricing for banking and finance, today announced its solution was analyzed by Gartner's Richard De Lotto, principal analyst of banking practice in the November 22, 2006 published report, "Investigate Nomis Solutions Price Optimizer."

Developed specifically for the financial services market, Nomis Price Optimizer enables a Profit-based Pricing approach, a more advanced and rigorous approach to pricing that improves profits by 10-20% and helps ensure compliance. Price optimization is an emerging trend within the financial services market and one that provides first-mover advantage. To request a complimentary copy of the research report, visit Nomis Solutions' website at www.nomissolutions.com.

Banks and finance companies have invested heavily in capturing valuable data about their customers. Now, forward-thinking executives at banks such as HBOS, Barclays Bank, BB&T, Ford Motor Credit and others have adopted Profit-based Pricing to analyze that data and use it to improve the profits and market share of their lending businesses. They understand the profitability and market share implications of price changes before executing them. They also have a more transparent and objective process, providing more accountability and defensibility to better meet the needs of regulators and consumers.

"Price optimization is particularly difficult in banking, because of the complex underlying nature of the similar products and services offered, regulatory restrictions, and the long-term nature of the bank-customer relationship," said De Lotto.

"As banks and finance company executives begin making plans to achieve their goals in 2007, they should have an understanding of Profit-based Pricing, and how this innovative approach plays a strategic role in achieving financial performance targets," said Dr. Robert L. Phillips, founder, CTO, and vice president of product management at Nomis Solutions. "We are very pleased with Gartner's analysis of our solution. We believe it highlights the competitive advantage, profit margin improvements, and regulatory compliance that can be achieved by using a Profit-based Pricing approach."

Nomis Solutions will be providing complimentary copies of the Gartner report at AFSA's 11th Annual Vehicle Finance Conference, January 31-February 2, 2007 at the Ritz-Carlton Las Vegas, and at IQPC's Pricing Optimization Conference, February 5-7, 2007 at the Claremont Hotel in Berkeley, California. For more information about these conferences, please visit: <http://www.nomissolutions.com/news/events.html>.

About Nomis Solutions

Nomis Solutions is the leader in Profit-based Pricing for banking and finance. The Nomis Price OptimizerTM Suite is designed for executives whose top priority is to strategically use pricing to increase profitability while maintaining revenue and market share. Because of the unique needs of each banking and finance business, the suite includes specific solutions for the following: Direct and Indirect Auto Finance, Home Equity Lending, Consumer Lending, Savings and Deposits, and Treasury Services. Each solution is implemented in less than 12 weeks, provides valuable insights about the business, and increases profits within three months. All Nomis customers have achieved 10X ROIs. Headquartered in San Bruno, CA, Nomis Solutions has offices in Charlotte, NC, New York and London, UK. Visit www.nomissolutions.com or call 650-588-9800 (US) or +44 0207-031-8274 (UK) for more information.