PROVENIR

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Provenir Extends Financial Services' Decisioning Power with Support of Microsoft® Office®

Lenders Increase Efficiency and Accuracy for Monitoring
Loan Process and Compliance Reporting

April 25, 2007 (Parsippany, New Jersey, USA) – Provenir, a leading provider of enterprise software for strategic customer lifecycle management, today announced that its Provenir Platform supports the importing of data from Microsoft's Word® and Excel® documents from any number of operating systems including Windows®, Linux®, AIX®, and Solaris™. Lenders executing a multi-tiered decision process will now be able to access Microsoft Word and Microsoft Excel documents from any point in their workflow and import key analytic scores and variables for use in their decision strategies. This increased automation, coupled with Provenir's ability to provide a transparent way to capture and store decision variables within the loan applications, extends its customer's ability to meet regulatory compliance demands.

By using Provenir's File Foundation Adaptor, lenders realize immediate benefits that translate into significant savings. Data that is stored in the loan application can be automatically pushed into Word and Excel templates to create documents including Approval, Commitment and Proposal documents. Underwriters can then add their narrative information using familiar Microsoft Office® tools and that data can be automatically uploaded into the loan application. Lenders have the ability to reuse analytical models, such as Loss Given Default (LGD), Probability of Default (PD), and risk scorecards, developed in Excel and automatically push data to these scorecards and bring the calculated score back into the loan application for consistent decisioning and accurate compliance reporting.

"We believe that people should be able to use the tools that make it easier for them to do their job," said Lorraine Webster, Provenir's VP of Offering Management. "Commercial lenders are accustomed to using the Microsoft Office tool suite. By leveraging the templates they already know, we have significantly reduced the learning curve associated with moving to a new automated process and have eliminated the time and errors incurred when data is manually entered."

In a typical work scenario, an underwriter will launch an Excel spreadsheet (e.g. a loan document) from a link within the Provenir Platform. The spreadsheet will be automatically populated with data from the application including name, address, requested loan amount and collateral information. The underwriter may enter additional data into the spreadsheet, perform calculations, and run their own analysis. When the

spreadsheet is ready to be uploaded, the desired fields are automatically mapped into the loan application. The entire spreadsheet can also be attached to the loan application for easy retrieval and management.

The solution is available immediately and more information can be obtained by visiting www.provenir.com.

About Provenir

Provenir is a leading provider of enterprise software for managing the customer lifecycle. Founded in 1992, the company's historical focus on solutions for the financial industry has led to successful implementations at major banks and credit institutions. This proven ability to handle key financial data and processes is now enabling companies in other industries to make use of the Provenir Platform to manage their customer lifecycle interactions.

Companies use Provenir software to create customized systems from a common architecture, letting IT and business collaborate to maximize profitability of operations that impact financial performance. Business applications of Provenir technology include originations, prospecting, account management, collections and recovery, customer service, security, and compliance.

Provenir is privately held, with headquarters in Parsippany, New Jersey. Customers in the United Kingdom and continental Europe are served from offices in London. Asia/Pacific operations are headquartered in Hong Kong. Information about Provenir, the Provenir Platform, and professional services are available on the company's website at www.provenir.com.

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