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**Nomis Solutions Enables Banks and Finance Companies to Evolve Towards More Targeted Customer-Centric Pricing**

*Nomis Price Optimizer Suite 3.2 Includes the New Efficient Frontier, Offers Enhanced Reporting Capabilities, and Facilitates More Refined Segmentation*

**SAN BRUNO, CA June 13, 2007--** Nomis Solutions, the leader in Profit-based Pricing for banking and finance, announced today the immediate availability of Nomis Price Optimizer™ Suite 3.2. Built in response to customers' evolving needs, the new release enables three main benefits. First, it provides a visual understanding of the various peak performance objectives that are achievable across the entire portfolio or within one product category. Second, it provides a better understanding of and the ability to report on the impact of prices on customers, product and product performance. Third, it helps banks and finance companies take a more customer-centric approach to pricing.

Nomis Price Optimizer 3.2 gives banks and finance companies a competitive advantage and empowers them to be more strategic and effective pricing organizations. The Nomis Price Optimizer has been successfully implemented by 10 banks and finance companies and is generating significant financial improvements. One example of results a bank achieved with Nomis Price Optimizer is a 15% increase in profits and a 13% increase in volume. A finance company realized a 22% increase in volume and 4% increase in profits. These improvements are a result of using existing segments to optimize prices. After gaining valuable insights into how prices impact different customers and the performance of their products and overall loan portfolio, Nomis Solutions' customers can take their pricing to the next level of sophistication.

**The New Efficient Frontier**

This visual representation is a performance curve that enables pricing executives to see all the points of peak performance that are achievable for all products or any subset of products. Each point along the New Efficient Frontier represents a performance improvement objective and is linked to the underlying pricing strategies required to achieve that objective. Executives can choose an objective and compare it to baseline performance or compare two objectives. They can conduct further analysis to determine how the underlying pricing strategy of the objective would impact the performance of various segments. In addition, they can change the recommended prices in specific segments and compare the new results to the optimal results, and then create a new rate sheet with the click of a button.

### **Enhanced Reporting**

The new release includes standard report templates as well as the ability to create customized reports. These reports empower pricing executives by providing a better understanding of how prices impact key performance indicators and can be used to facilitate discussions with the senior management team and pricing committee members. Examples of new reports include the effects of prices on credit mix, channels, geographies, loan sizes, loan terms, and price overrides.

### **Refined Segmentation Capability**

The refined segmentation capability enables pricing executives to determine the best set of customer and product segments to use in pricing. It calculates the financial impact of subdividing existing segments and recommends how segments should be subdivided. It also calculates the impact of adding new dimensions and recommends the number of bands that should be added. Nomis Solutions' customers are using this capability as part of their evolution towards a more customer-centric approach to pricing.

"We have the luxury of working with really smart banking and finance executives who want to improve their current pricing practices to gain a competitive advantage," said Dr. Robert Phillips, founder, chief science officer and vice president, product management at Nomis Solutions. "We've been closely collaborating with our customers on our solution suite roadmap and we're thrilled with our progress. Our customers can now use Nomis Price Optimizer 3.2 to better understand the potential of their business through the New Efficient Frontier. They can better communicate with others in the organization with insightful reports, and identify the most powerful segmentation to enable pricing at the micro segment level."

In a recent report, TowerGroup, a leading financial services analyst group, predicts that 90% of large U.S. banks will adopt price optimization by 2010. The report cites, "Financial Service Institutions have the opportunity to move to a higher-level of pricing sophistication with the customer as the focal point and to position themselves to better service their customers with a holistic customer approach." (Source: *Pricing Optimization: A Practical Guide to a Retail Bank Implementation*, April 2007, Reference # V51:01RC, Bobbie Britting, Senior Analyst, Consumer Lending and Kathleen Khirallah, Managing Director and Practice Leader)

In conjunction with the release of Nomis Price Optimizer 3.2, Nomis Solutions is announcing the availability of a hosted offering that saves banks and finance companies time and money. Along with access to the Nomis Price Optimizer solution, customers gain the dedication and expertise of Nomis Solutions' team who manage the hosting, configuration, maintenance and administration of the solution. For more information, please refer to the announcement, "*Nomis Solutions Delivers Benefits of Profit-Based Pricing in Secure and High Performance Hosted Environment*," at <http://www.nomissolutions.com/news/news.html> .

To request more information or a demonstration of Nomis Price Optimizer 3.2, please contact Danielle Davidson at [Danielle.davidson@nomissolutions.com](mailto:Danielle.davidson@nomissolutions.com).

## **About Nomis Solutions**

Nomis Solutions is the recognized leader in Profit-based Pricing for banking and finance. Powered by price optimization technology, Profit-based Pricing is an innovative approach that enables executives to strategically use pricing to increase profits and market share. The award-winning Nomis Price Optimizer is a suite of business solutions that combine pricing analytics, optimization, and execution into a comprehensive pricing strategy and process.

The suite includes specific solutions for auto finance, mortgage, home equity lending, personal lending, and deposits. Each solution delivers benefits within 12 weeks, increases profits by 10-20%, and provides valuable insights about customers and portfolio performance within a strong compliance framework. Select customers include AmeriCredit, Ford Motor Credit, GE Consumer Finance, HBoS, RBC, and WaMu. Headquartered in San Bruno, CA, Nomis Solutions has offices in Charlotte, NC, and London, United Kingdom. Visit [www.nomissolutions.com](http://www.nomissolutions.com) or contact us at [info@nomissolutions.com](mailto:info@nomissolutions.com) or 650-588-9800.

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