



Profit-Based Pricing for Banking and Finance

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**Nomis Solutions to Demonstrate How Auto Finance Executives Can Achieve 2008 Targets by Enhancing their Pricing Process at AFSA Vehicle Finance Conference**

*Pricing Optimization One of the Hot Topics to Be Discussed During "Innovative Strategies and Technologies to Fuel Growth" Roundtable Discussion*

**SAN BRUNO, CA January 29, 2008** -- Nomis Solutions, the leader in Profit-based Pricing for banking and finance, today announced its participation in the American Financial Services Association's (AFSA) Vehicle Finance Conference and Exposition, held February 6-8 at the Palace Hotel in San Francisco. At the event, Nomis Solutions will be showcasing its award-winning Nomis Price Optimizer and participating in a roundtable discussion titled, "Using Innovative Strategies & Technologies to Fuel Growth," which includes executives from AmeriCredit Corp., Toyota Financial Services and GMAC Financial Services.

"Nomis Solutions is proud to take a leadership role in this year's AFSA Vehicle Finance Conference and we're looking forward to demonstrating how auto finance executives can leverage pricing optimization technology to positively impact bottom line results by better executing their pricing strategies," said Frank Rohde, chief marketing officer and vice president of product management at Nomis Solutions. "As auto finance executives enter a year marked by declining margins, increasing losses, and forecast volume drops, managing profitability through price optimization is becoming more and more important. In these tougher times, successful auto finance organizations are leveraging a price optimization platform flexible enough to forecast various economic scenarios, simulate various pricing scenarios, and deliver optimized rates that respond to market changes or competitive moves within their operational constraints."

The roundtable discussion will focus on how vehicle finance companies can find opportunities for growth, better respond to changes in the market, and more effectively cater to their dealers and customers needs while differentiating themselves from the competition. This discussion will occur on Thursday, February 7, from 4:00 - 5:15 p.m. and will be moderated by Gregory Arroyo, executive editor for *F&I Management and Technology Magazine*. Mr. Rohde of Nomis Solutions will participate alongside Preston Miller, Co-COO of AmeriCredit Corp., Shaun Coyne, CIO of Toyota Financial Services and Donna V. Cheesebrough, VP & CIO NAO of GMAC Financial Services.

"As the auto finance market changes, companies must utilize advanced technology to better understand how to compete, manage their dealer and customer relationships, and deliver the right information at the right time," said Mr. Arroyo. "This year's conference is taking place as the auto finance industry is undergoing a tidal wave of change at every level. Our discussion will provide insight into what today's market leaders are doing to address increased competitive pressure and greater regulatory demands while still managing to profitably grow their business."

Another highlight of the three-day AFSA Vehicle Finance Conference includes the keynote presentation on Friday, February 8 by The Honorable John William Snow, Chairman of Cerberus Capital Management, L.P., and Former Secretary of the Treasury. Mr. Rohde, who will be introducing Mr. Snow, commented, "This year's AFSA Vehicle Finance conference will bring industry leaders together to engage in dialogue about how to deal with the volatile vehicle lending environment and manage profitable growth. Mr. Snow's presentation on the economic and competitive conditions will illuminate the need for the vehicle finance industry to embrace new strategies and technologies in order to survive and thrive in tomorrow's marketplace."

The Nomis Price Optimizer Suite™ moves banks and finance companies beyond risk-based pricing practices to a more advanced approach that enables pricing managers to better tailor rates to various segments and markets, to quantify and gain valuable insights about customer preferences and to transition to a more consistent, repeatable and efficient pricing process. Currently deployed at more than 10 banks and finance companies worldwide, such as Abbey, AmeriCredit, HBOS, and Washington Mutual Bank, the award-winning Nomis Price Optimizer optimizes more than \$4 Billion in consumer lending each month.

Nomis Solutions plans to showcase the Nomis Price Optimizer 3.3 for Auto Finance at this year's AFSA conference. To schedule a meeting at AFSA to learn more about how Nomis Solutions can help you price smarter to achieve your performance targets, contact 650-588-9800 x233 or e-mail [sales@nomissolutions.com](mailto:sales@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 achieve improved financial results, gain insight into customer preferences, and support compliance. The award-winning Nomis Price Optimizer™ Suite is a set of business solutions that combines pricing analytics, optimization, and execution into a comprehensive pricing strategy and process.

The suite includes specific solutions for auto finance, home equity lending, personal lending, mortgage, and deposits. Each solution delivers quick time-to-benefit, increases profits and market share by 10-20%, and provides valuable insights about how customer preferences impact product and portfolio performance, within a strong compliance framework. Select customers include Abbey, AmeriCredit, Ford Motor Credit Company, GE Money, HBOS plc, and WaMu. Headquartered in San Bruno, USA, 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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